Allspring Small Company Growth Inst WSCGX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Expense Ratio

Portfolio Manager(s)

Paul von Kuster since 11-1994 Daniel Hagen since 02-2003 William Grierson since 04-2005 Ryan Smith since 01-2021 Samuel Smith since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 27.4 years.
- Style: The fund has landed in its primary style box Small Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.94 is 21.01% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

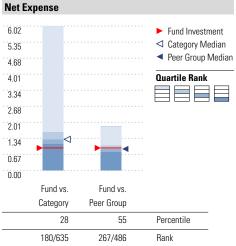
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 35k Fund: \$10,000 Benchmark: \$10,000 20k - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 46.43 8.54 -4.35 7.72 20.61 -3.63 26.46 28.78 15.60 -11.54 Total Return % 2.94 12.77 3.13 -2.97 -3.60 -1.56 5.68 -2.02 -5.85 1.09 +/- Benchmark -0.89 5.52 6.10 -1.94 -3.48 2.13 -1.22 -9.84 3.71 1.24 +/- Category 20 6 72 72 52 33 55 67 33 38 Tot Ret % Rank in Cat 703 647 643 617 # of Funds in Cat 660 696 640 633 626 628 109 77 58 49 82 37 54 41 44 Turnover %



0.95

0.95

0.94



0.95

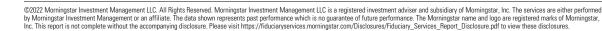
0.95

0.95

0.95

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.38	_	3.80
Beta	0.96	_	0.94
R-Squared	93.17	_	89.67
Standard Deviation	23.86	24.03	23.90
Sharpe Ratio	0.61	0.48	0.62
Tracking Error	6.31	_	7.89
Information Ratio	0.50	_	0.43
Up Capture Ratio	100.95	_	100.68
Down Capture Ratio	90.60	_	89.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.94	19.55	25.23
Price/Book Ratio	3.41	4.02	4.23
Geom Avg Mkt Cap \$B	4.20	2.87	5.16
ROE	8.40	8.75	14.53





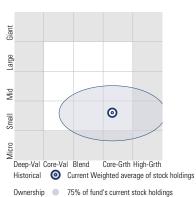
Allspring Small Company Growth Inst WSCGX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

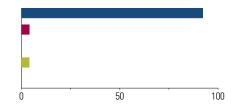
-quit,			
0	0	2	Large
2	14	8	Mid
7	36	31	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.43
Cash	3.86	2.32
Bonds	0.00	0.00
Non-US Stocks	3.94	4.34
US Stocks	92.20	92.92
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark	[] Ca	tegory /	Averaç	je	
b	Cyclical	26.36	24.56	27.27								
i.	Basic Materials	5.52	3.55	2.73		1						
	Consumer Cyclical	9.36	12.23	12.55								
₽	Financial Services	10.75	5.49	9.04								
b	Real Estate	0.73	3.29	2.95	• [
NI	Sensitive	45.83	45.60	46.36								
	Communication Services	1.72	3.49	2.44								
•	Energy	0.00	3.41	2.02								
\$	Industrials	18.30	16.26	16.86				· .				
2	Technology	25.81	22.44	25.04						-		
+	Defensive	27.82	29.84	26.37								
=	Consumer Defensive	3.86	4.25	3.71								
ř	Healthcare	23.96	25.07	22.20					• [
?	Utilities	0.00	0.52	0.46	ĺ							

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Allspring Government MMkt Select	2.88	2.88	-	_
⊕ Icon PLC	1.95	4.83	-21.47	Healthcare
⊕ International Game Technology PLC	1.57	6.40	-13.94	Consumer Cyclical
⊕ Ciena Corp	1.55	7.95	-21.23	Technology
⊕ ASGN Inc	1.50	9.45	-5.42	Technology
⊕ Element Solutions Inc	1.50	10.95	-9.47	Basic Materials
	1.48	12.43	-21.16	Healthcare
	1.45	13.88	-19.74	Basic Materials
→ SS&C Technologies Holdings Inc	1.43	15.31	-8.25	Technology
⊕ KBR Inc	1.30	16.61	15.18	Industrials
⊕ PTC Inc	1.29	17.90	-11.09	Technology
Omnicell Inc Omnicell Inc	1.27	19.17	-28.24	Healthcare
→ Stifel Financial Corp	1.24	20.41	-3.15	Financial Services
⊕ Triumph Bancorp Inc	1.22	21.63	-21.04	Financial Services
⊕ Box Inc Class A	1.22	22.85	10.96	Technology

Total Holdings 126



American Century Real Estate I REAIX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

Quantitative Screens

- Q Performance: The fund has finished in the Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.38 years.
- Net Expense: The fund's expense ratio of 0.94 is 10.48% lower than the Real Estate category average.

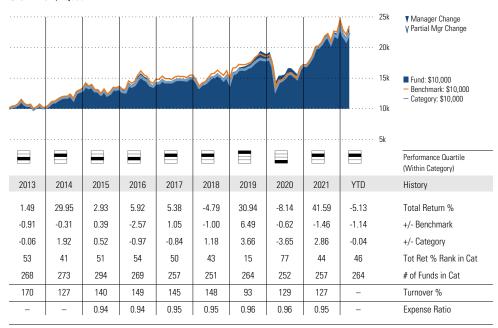
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

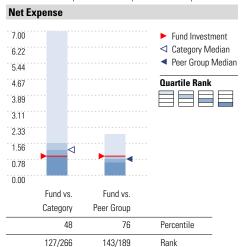
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.26	_	1.24
Beta	0.94	_	0.93
R-Squared	95.60	_	92.56
Standard Deviation	19.18	19.90	19.32
Sharpe Ratio	0.64	0.59	0.65
Tracking Error	4.18	_	5.15
Information Ratio	0.19	_	0.19
Up Capture Ratio	102.09	_	97.39
Down Capture Ratio	99.48	_	93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.93	38.46	32.27
Price/Book Ratio	3.08	2.42	3.33
Geom Avg Mkt Cap \$B	26.66	9.35	28.10
ROE	11.57	9.56	16.07



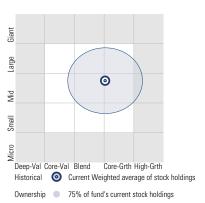
American Century Real Estate I REAIX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

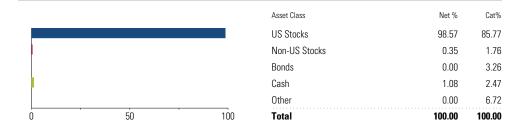
Equity

0	27	6	Large
6	32	17	Mid
1	9	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Cyclical	97.69	99.13	98.94			
Basic Materials	0.35	0.00	0.08	Ĭ		
Consumer Cyclical	0.00	0.13	1.64	i <u>0</u>		
Financial Services	0.00	0.00	0.24	i		
Real Estate	97.34	99.00	96.98			
Sensitive	2.30	0.87	1.02	0		
Communication Services	0.00	0.00	0.28	j i i		
Energy	0.00	0.00	0.02	ď,		
Industrials	0.00	0.87	0.15	o i		
Technology	2.30	0.00	0.57	Ď.		
Defensive	0.00	0.00	0.03	Í		
Consumer Defensive	0.00	0.00	0.00	Ĭ		
Healthcare	0.00	0.00	0.00	į į		
Utilities	0.00	0.00	0.03	Í		

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Prologis Inc	10.46	10.46	-3.62	Real Estate
⊕ Crown Castle International Corp	6.49	16.95	-10.86	Real Estate
⊕ Welltower Inc	6.06	23.01	12.80	Real Estate
Public Storage	5.99	28.99	4.73	Real Estate
AvalonBay Communities Inc	5.41	34.40	-1.04	Real Estate
	5.13	39.53	-11.36	Real Estate
⊕ American Tower Corp	3.78	43.31	-14.11	Real Estate
Essex Property Trust Inc	3.72	47.03	-1.29	Real Estate
⊕ UDR Inc	3.62	50.65	-3.76	Real Estate
Kimco Realty Corp	3.27	53.92	0.97	Real Estate
① Camden Property Trust	3.26	57.18	-6.46	Real Estate
○ Digital Realty Trust Inc	3.19	60.37	-19.14	Real Estate
○ Invitation Homes Inc	3.16	63.53	-10.90	Real Estate
⊕ Ventas Inc	3.03	66.55	21.69	Real Estate
Rexford Industrial Realty Inc	2.99	69.55	-7.65	Real Estate

Asset Allocation as of 03-31-2022

Total Holdings 38



American Funds 2010 Trgt Date Retire R6 RFTTX

1.63

2.69

1

123

17

3.79

4.25

1

177

18

0.74

0.34

27

140

19

0.81

1.59

3

134

14

0.22

0.26

44

131

5

0.48

0.76

22

140

8

Morningstar Category Target-Date 2000-2010

1.49

3.06

1

122

20

1.46

1.28

7

134

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

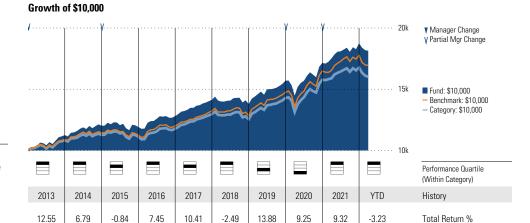
✓ Net Expense: The fund's expense ratio of 0.28 is
50.88% lower than the Target-Date 2000-2010 category
average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022



-1.05

0.02

56

143

5

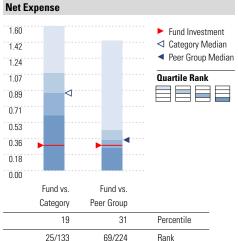
-2.53

-1.23

85

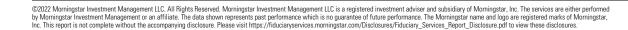
121





3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.92	_	-0.39
Beta	0.89	_	0.91
R-Squared	96.10	_	95.88
Standard Deviation	7.10	7.83	7.26
Sharpe Ratio	0.96	0.86	0.78
Tracking Error	1.65	_	1.93
Information Ratio	0.10	_	-0.55
Up Capture Ratio	93.24	_	87.67
Down Capture Ratio	84.48	_	90.09

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.36	17.93	17.37
Price/Book Ratio	3.01	2.67	2.75
Avg Eff Duration	4.85	6.72	5.97





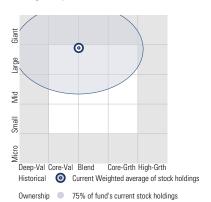
American Funds 2010 Trgt Date Retire R6 RFTTX

Quality High MidLow

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

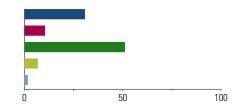
Equity				Fixed I	ncome
30	39	15	Large		
7	5	3	Mid		
1	0	0	Small		
Value	Blend	Growth		Ltd	Mod

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.53	1.99
Cash	6.62	7.37
Bonds	50.95	54.07
Non-US Stocks	10.31	12.88
US Stocks	30.61	23.72
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark ☐ Category Average
٠	Cyclical	33.31	38.78	35.83	
à.	Basic Materials	4.21	4.71	4.89	
•	Consumer Cyclical	6.85	9.82	10.44	
<u></u>	Financial Services	16.60	14.63	16.21	
à	Real Estate	5.65	9.62	4.29	
Ųf	Sensitive	37.72	39.10	41.07	
	Communication Services	7.10	5.95	8.05	
	Energy	5.19	4.43	4.09	
Þ	Industrials	8.81	10.88	10.11	i' i i
1	Technology	16.62	17.84	18.82	
+	Defensive	28.95	22.14	23.11	
Ţ	Consumer Defensive	10.11	6.53	6.90	
ř	Healthcare	13.19	12.60	12.61	
1	Utilities	5.65	3.01	3.60	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds Interm Bd Fd of Amer R6	_	15.65	15.65	_	_
⊕ American Funds Income Fund of Amer R6	_	15.45	31.09	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.75	39.84	_	_
⊕ American Funds ST Bd Fd of Amer R6	_	7.15	46.99	_	_
⊕ American Funds American Balanced R6	-	7.06	54.04	-	-
⊕ American Funds Capital Income Bldr R6	_	6.51	60.56	_	_
⊕ American Funds Mortgage R6	_	6.32	66.87	_	_
→ American Funds Inflation Linked Bd R6	-	5.99	72.86	-	_
→ American Funds American Mutual R6	_	5.65	78.52	_	_
⊕ American Funds Capital World Gr&Inc R6	_	4.23	82.74	_	_

Total Holdings 17



American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

× Style: The fund has landed in its primary style box — Large Value — 63.64 % of the time over the past three years.

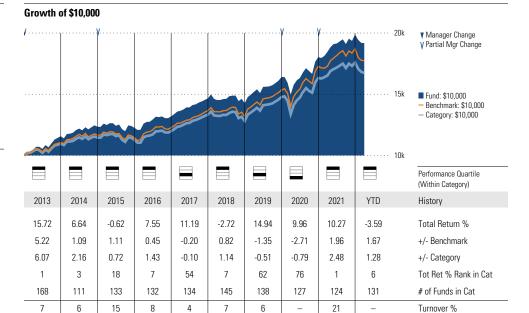
Net Expense: The fund's expense ratio of 0.29 is 51.67% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

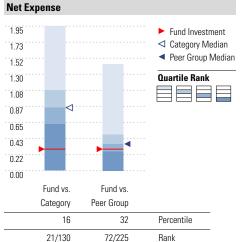
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022





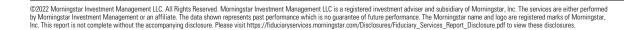


72/225 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.07	_	-0.46
Beta	0.89	_	0.96
R-Squared	95.77	_	95.61
Standard Deviation	7.84	8.61	8.46
Sharpe Ratio	0.94	0.83	0.76
Tracking Error	1.87	-	1.90
Information Ratio	0.16	-	-0.41
Up Capture Ratio	93.89	_	92.26
Down Capture Ratio	84.85	-	94.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.67	17.78	17.39
Price/Book Ratio	3.07	2.63	2.75
Avg Eff Duration	5.35	7.80	5.89





American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity 17 39 28

Large Mid3 6 5 0 0 1

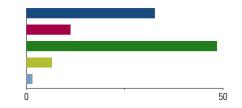
Value Blend Growth

High MidLow Mod Duration



Weight % >50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.46	4.43
Cash	6.40	6.09
Bonds	48.41	48.43
Non-US Stocks	11.14	14.44
US Stocks	32.59	26.62
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchi	mark	Categ	orv Ave	erage		
وا	Cyclical	32.55	38.87	35.57								7	
à.	Basic Materials	4.17	4.80	4.90		■ [
•	Consumer Cyclical	7.20	9.86	10.60			[
<u></u>	Financial Services	16.21	14.75	16.06				•					
à	Real Estate	4.97	9.46	4.01		0							
Ųf	Sensitive	39.09	39.06	41.61									
	Communication Services	7.59	5.94	8.13		. 7	1						
	Energy	5.02	4.45	4.16		0							
}	Industrials	9.03	10.95	10.23									
3	Technology	17.45	17.72	19.09					ľ				
+	Defensive	28.36	22.07	22.82									
Ţ	Consumer Defensive	9.65	6.52	6.78									
1	Healthcare	13.48	12.53	12.66									
1	Utilities	5.23	3.02	3.38									

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	12.66	12.66	_	-
⊕ American Funds Interm Bd Fd of Amer R6	_	11.08	23.74	_	_
⊕ American Funds Bond Fund of Amer R6	_	7.93	31.66	_	_
⊕ American Funds American Balanced R6	-	7.72	39.38	_	_
American Funds Inflation Linked Bd R6	-	6.87	46.25	_	-
 → American Funds American Mutual R6 	_	6.07	52.32	_	_
	-	6.04	58.36	_	_
American Funds Mortgage R6	_	5.94	64.30	_	-
⊕ American Funds American High-Inc R6	-	5.03	69.33	-	_
American Funds Capital World Gr&Inc R6	_	4.98	74.30	_	_

Total Holdings 20



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.3 is 53.13% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

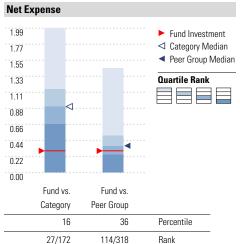
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 15k Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 18.71 6.74 0.19 7.05 12.87 -2.69 15.59 10.99 10.64 -3.91 Total Return % 5.73 0.87 2.07 -0.61 0.08 1.47 -2.14 -2.33 1.60 1.76 +/- Benchmark 0.41 7.14 2.02 1.76 0.82 1.80 -0.55 0.20 2.19 1.28 +/- Category 1 3 4 25 47 4 69 62 4 3 Tot Ret % Rank in Cat 234 219 248 247 180 173 173 # of Funds in Cat 236 254 238 3 4 8 5 2 2 13 20 Turnover %





3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.37	_	-0.41
Beta	0.85	_	0.93
R-Squared	96.48	_	95.62
Standard Deviation	8.22	9.53	9.08
Sharpe Ratio	0.95	0.81	0.74
Tracking Error	2.12	_	2.14
Information Ratio	0.10	_	-0.47
Up Capture Ratio	90.67	_	90.56
Down Capture Ratio	80.23	_	92.94

Portfolio Metrics										
	Fund	Bmark	Cat							
Price/Earnings Ratio	16.95	17.61	17.77							
Price/Book Ratio	3.15	2.60	2.67							
Avg Eff Duration	5.63	8.70	5.98							



American Funds 2020 Trgt Date Retire R6 RRCTX

Quality High

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2022

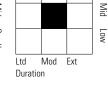
Morningstar Style Box™



Style Breakdown

Equity 20 38 26 4 6 5

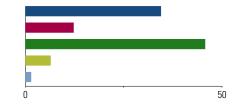
Large Mid0 0 Value Blend Growth



Fixed Income

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.38	7.34
Cash	6.35	3.60
Bonds	45.66	47.91
Non-US Stocks	12.20	15.03
US Stocks	34.42	26.15
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	4 1	Bench	mark	Cate	ioni Avi	rago			
_					Turr	, ,	Dentin	IIIaik	ll Cate	JULY AVE	aye			
Ն	Cyclical	31.89	38.91	37.24		,	1		1					
A.	Basic Materials	4.06	4.92	4.79										
4	Consumer Cyclical	7.74	9.90	11.35			• []	į						
<u></u>	Financial Services	15.75	14.88	15.48										
b	Real Estate	4.34	9.21	5.62										
M	Sensitive	40.38	39.06	41.89										
	Communication Services	8.06	5.94	7.73			0							
•	Energy	4.75	4.48	3.96										
Ģ	Industrials	9.22	11.04	10.49		:								
	Technology	18.35	17.60	19.71										
+	Defensive	27.73	22.04	20.86										
=	Consumer Defensive	9.18	6.54	6.21										
٠	Healthcare	13.80	12.48	11.96										
•	Utilities	4.75	3.02	2.69										
					0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ American Funds Income Fund of Amer R6	_	9.99	9.99	_	_
→ American Funds Interm Bd Fd of Amer R6	_	8.82	18.82	_	_
⊕ American Funds American Balanced R6	-	8.19	27.01	-	_
→ American Funds Bond Fund of Amer R6	_	7.88	34.89	_	_
⇒ American Funds Inflation Linked Bd R6	-	6.78	41.68	-	_
	_	6.15	47.82	_	_
→ American Funds Mortgage R6	_	5.88	53.70	_	_
⊕ American Funds Capital World Gr&Inc R6	_	5.50	59.20	_	_
→ American Funds Capital Income Bldr R6	-	5.49	64.69	_	_
→ American Funds Washington Mutual R6	_	5.15	69.84	_	_

Total Holdings 20



American Funds 2025 Trgt Date Retire R6 RFDTX

Growth of \$10,000

23.76

7.48

8.46

193

2

6.66

0.62

1.59

11

179

3

0.13

2.19

1.72

3

207

9

7.36

-1.03

0.63

28

204

5

15.33

0.79

0.66

38

215

-3.47

1.43

1.87

2

229

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Total Return %

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %
Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.31 is 54.41% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	09-30-2020

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History

17.85

-1.51

-0.40

68

238

13.67

0.00

1.83

27

217

12

11.44

1.34

1.69

17

223

18

-4.76

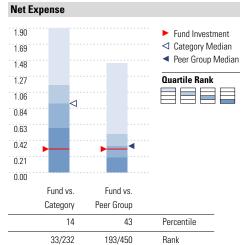
1.17

0.71

7

233

Trailing Perform	nance					
					15% 10 5 0	Total Return % as of 03-31-2022 ■ Fund ■ Benchmark ■ Category
					-10	Average annual, if greater than 1 year
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-4.76	3.65	9.64	8.62	8.99	10.43	Fund Return %
-5.93	2.92	8.85	8.06	7.60	6.95	Benchmark Return %
-5.47	1.90	8.26	7.48	7.25	_	Category Average %
7	7	12	11	1	_	% Rank in Category
233	228	204	170	89	_	# of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.64	_	-0.27
Beta	0.89	_	0.95
R-Squared	97.01	_	96.66
Standard Deviation	9.63	10.68	10.27
Sharpe Ratio	0.93	0.78	0.74
Tracking Error	2.05	_	2.15
Information Ratio	0.39	_	-0.31
Up Capture Ratio	97.89	_	94.27
Down Capture Ratio	88.93	-	96.69

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.47	17.45	17.82
Price/Book Ratio	3.34	2.56	2.69
Avg Eff Duration	5.72	9.46	6.52



American Funds 2025 Trgt Date Retire R6 RFDTX

Quality High Mid Low

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

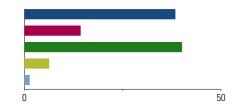
Weight %

Equity				rixea ir	icome		
23	36	24	Large				
5	5	5	Mid				
1	1	1	Small				
Value	Blend	Growth		Ltd	Mod	Ext	

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.24	9.96
Cash	6.21	3.59
Bonds	40.03	39.68
Non-US Stocks	14.22	16.44
US Stocks	38.31	30.32
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	' t	Bench	mark	Categ	jory Ave	erage		_
b	Cyclical	31.42	38.87	36.65								- [
	Basic Materials	3.85	5.02	4.58		= []							
4	Consumer Cyclical	9.53	9.95	11.30				Ė					
ê	Financial Services	14.69	15.03	15.28									
b	Real Estate	3.35	8.87	5.49		I	٧ :						
NI	Sensitive	42.37	39.09	42.04									•
	Communication Services	8.97	5.94	7.66			(=						
•	Energy	4.17	4.51	3.92									
ţ.	Industrials	9.57	11.13	10.46			— [_				
1	Technology	19.66	17.51	20.00									
+	Defensive	26.19	22.05	21.31									
Ę	Consumer Defensive	8.04	6.57	6.35			■ .						
1	Healthcare	14.21	12.44	12.12									
?	Utilities	3.94	3.04	2.84									

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds Interm Bd Fd of Amer R6	_	8.88	8.88	_	_
⊕ American Funds American Balanced R6	-	8.08	16.96	_	_
→ American Funds American Mutual R6	-	6.85	23.81	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.37	30.18	_	_
⊕ American Funds Bond Fund of Amer R6	-	6.25	36.42	_	-
⊕ American Funds Inflation Linked Bd R6	_	5.81	42.23	_	_
⊕ American Funds Income Fund of Amer R6	-	5.79	48.03	_	_
⊕ American Funds US Government Sec R6	-	5.50	53.52	_	_
⊕ American Funds Mortgage R6	-	5.34	58.87	_	_
→ American Funds Washington Mutual R6	_	5.30	64.17	_	_

Total Holdings 23



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012 Bradley Vogt since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.25 years.
- Net Expense: The fund's expense ratio of 0.33 is 52.17% lower than the Target-Date 2030 category average.

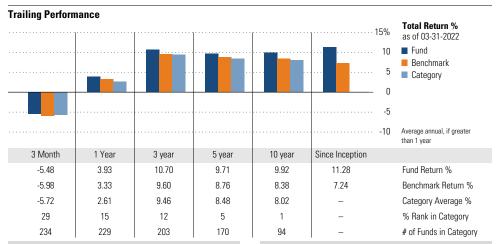
Morningstar Investment Management LLC Analysis

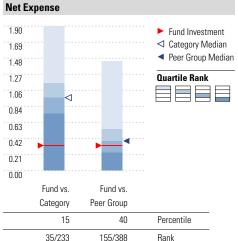
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.64 7.06 0.47 7.71 18.40 -4.16 20.06 15.16 13.16 -5.48 Total Return % 6.00 1.05 2.77 1.81 1.66 1.47 1.47 0.50 -1.55 -1.18 +/- Benchmark 2.02 1.83 2.09 1.48 8.99 2.26 0.38 -0.01 2.17 0.24 +/- Category 1 7 2 38 12 2 60 17 16 29 Tot Ret % Rank in Cat 222 207 237 243 246 224 234 # of Funds in Cat 236 226 227 2 2 6 3 0 8 21 Turnover % Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.68	_	0.01
Beta	0.92	_	0.97
R-Squared	97.92	_	97.86
Standard Deviation	11.37	12.22	11.93
Sharpe Ratio	0.89	0.76	0.75
Tracking Error	1.90	_	1.98
Information Ratio	0.57	_	-0.12
Up Capture Ratio	100.75	_	97.82
Down Capture Ratio	92.92	_	98.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.06	17.27	17.76
Price/Book Ratio	3.49	2.53	2.73
Avg Eff Duration	5.95	10.10	6.93



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

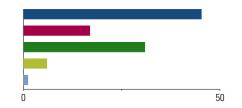
Lquity			
20	35	26	Large
4	6	6	Mid
1	1	1	Small

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 45.25 36.98 Non-US Stocks 16.87 19.84 Bonds 30.86 29.89 Cash 5.93 2.57 Other 1.10 10.71 100.00 Total 100.00

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	31.15	38.79	36.23	
A	Basic Materials	3.70	5.11	4.54	
A	Consumer Cyclical	10.81	10.06	11.42	
,	Financial Services	13.85	15.20	15.61	
侖	Real Estate	2.79	8.42	4.66	
W	Sensitive	43.70	39.18	42.47	
0	Communication Services	9.57	5.95	7.55	
•	Energy	3.77	4.54	3.97	
Ф	Industrials	9.79	11.24	10.73	
	Technology	20.57	17.45	20.22	
→	Defensive	25.16	22.01	21.31	
Ħ	Consumer Defensive	7.46	6.59	6.44	
+	Healthcare	14.27	12.38	12.17	
•	Utilities	3.43	3.04	2.70	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.95	7.95	_	_
⊕ American Funds American Mutual R6	_	7.39	15.34	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.60	21.94	_	_
American Funds US Government Sec R6	_	6.48	28.42	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	6.18	34.60	-	-
⊕ American Funds AMCAP R6	_	6.09	40.69	_	_
⊕ American Funds Growth Fund of Amer R6	_	5.27	45.96	_	_
⊕ American Funds Washington Mutual R6	-	5.24	51.20	-	_
⊕ American Funds Mortgage R6	_	4.93	56.13	_	_
⊕ American Funds Capital World Bond R6	_	4.91	61.04	_	_

Total Holdings 22



American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.35 is 50% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

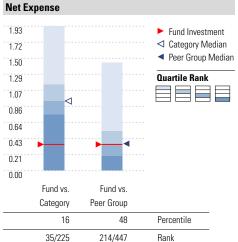
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.97 7.02 0.59 8.00 21.04 -5.14 23.29 17.55 15.54 -6.27 Total Return % 3.94 1.22 3.17 -2.07 2.52 1.68 0.25 4.17 1.91 -0.44 +/- Benchmark 1.78 2.61 1.78 5.97 2.35 0.43 1.90 1.25 3.51 -0.32+/- Category 1 11 41 3 6 21 5 11 71 Tot Ret % Rank in Cat 187 173 201 199 210 224 235 210 216 # of Funds in Cat 226 2 5 3 0 9 17 Turnover % Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.00	_	0.43
Beta	0.97	_	0.97
R-Squared	98.30	_	98.27
Standard Deviation	13.72	13.98	13.63
Sharpe Ratio	0.87	0.73	0.75
Tracking Error	1.83	_	2.00
Information Ratio	1.06	_	0.14
Up Capture Ratio	105.66	_	98.87
Down Capture Ratio	97.05	_	97.34

Fund	Bmark	Cat
18.42	17.09	17.61
3.59	2.49	2.68
6.34	10.66	7.24
	18.42	18.42 17.09 3.59 2.49



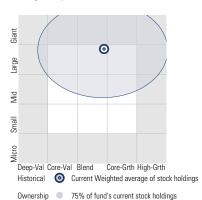
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity 33 28 18

Large Mid 7 4 6 2 1

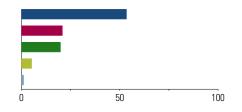
Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.01	9.83
Cash	5.10	2.59
Bonds	19.77	20.27
Non-US Stocks	20.75	24.35
US Stocks	53.38	42.95
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	31.15	38.69	36.38	
ė.	Basic Materials	3.68	5.22	4.66	
-	Consumer Cyclical	11.59	10.12	11.48	
P	Financial Services	13.40	15.36	15.48	
ŧ	Real Estate	2.48	7.99	4.76	
M	Sensitive	44.41	39.30	42.42	
	Communication Services	9.80	5.98	7.77	
•	Energy	3.47	4.59	3.94	
Ф	Industrials	9.78	11.34	10.50	
	Technology	21.36	17.39	20.21	
→	Defensive	24.42	22.01	21.20	
=	Consumer Defensive	7.00	6.61	6.38	
٠	Healthcare	14.36	12.35	12.07	
•	Utilities	3.06	3.05	2.75	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ivallie	Maturity Date	/0 NG! A33G!	Guindiative /0	TTD HetaIII /0	Worlingstar Sector
American Funds American Balanced R6	_	7.95	7.95	_	_
American Funds US Government Sec R6	-	7.60	15.56	-	_
American Funds American Mutual R6	-	7.43	22.99	_	_
American Funds Growth Fund of Amer R6	-	6.67	29.65	_	_
American Funds Capital World Gr&Inc R6	-	6.61	36.26	-	-
E American Funds AMCAP R6	_	6.51	42.78	_	_
American Funds Fundamental Invs R6	-	6.49	49.27	-	_
American Funds Washington Mutual R6	-	5.94	55.20	-	_
American Funds New Perspective R6	-	5.22	60.42	_	_
American Funds SMALLCAP World R6	_	5.01	65.43	_	_

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.36 is 49.3% lower than the Target-Date 2040 category average.

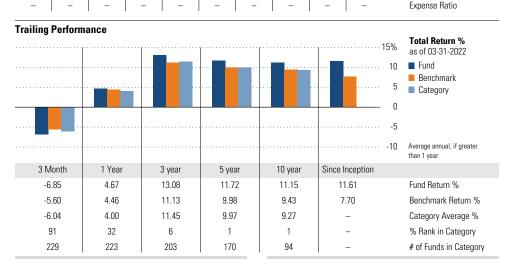
Morningstar Investment Management LLC Analysis

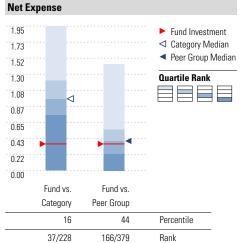
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

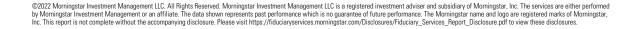
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.66 6.96 0.58 8.17 21.98 -5.52 24.40 18.77 16.83 -6.85 Total Return % 3.61 1.45 -2.44 2.11 2.13 0.05 5.68 1.48 -1.25 3.41 +/- Benchmark 1.36 6.69 1.71 2.57 0.22 2.46 2.22 1.21 4.21 -0.81 +/- Category 1 15 39 6 4 28 4 16 91 Tot Ret % Rank in Cat 223 207 237 243 246 221 218 # of Funds in Cat 236 226 229 2 5 2 5 17 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.22	-	0.72
Beta	0.95	-	0.95
R-Squared	98.05	-	98.32
Standard Deviation	14.91	15.50	14.90
Sharpe Ratio	0.85	0.72	0.76
Tracking Error	2.21	-	2.13
Information Ratio	0.88	-	0.23
Up Capture Ratio	103.35	-	98.32
Down Capture Ratio	94.45	-	95.65

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.69	16.93	17.52
Price/Book Ratio	3.64	2.46	2.66
Avg Eff Duration	6.75	11.14	7.50





American Funds 2040 Trgt Date Retire R6 RFGTX

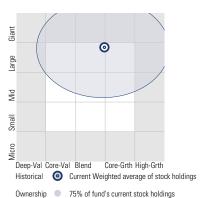
Quality High Mid Low

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Fauity

Weight %

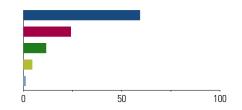
Lquity				I IAGU II	1001110	
17	32	28	Large			
4	6	8	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Fixed Income

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.00	8.40
Cash	4.35	2.05
Bonds	11.42	12.89
Non-US Stocks	24.03	28.01
US Stocks	59.20	48.66
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	31.19	38.72	36.57	
A.	Basic Materials	3.75	5.35	4.66	
A	Consumer Cyclical	11.89	10.16	11.52	
æ	Financial Services	13.23	15.49	15.55	
侖	Real Estate	2.32	7.72	4.84	<u> </u>
W	Sensitive	44.76	39.28	42.33	
d	Communication Services	9.82	5.97	7.75	, T
•	Energy	3.35	4.60	3.91	
Ф	Industrials	9.80	11.41	10.61	
	Technology	21.79	17.30	20.06	
→	Defensive	24.05	21.99	21.12	
Ħ	Consumer Defensive	6.70	6.63	6.29	
٠	Healthcare	14.50	12.29	12.09	
•	Utilities	2.85	3.07	2.74	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Maturity Date	/0 NG! A33G!	Guindiative /0	TTD HetaIII /0	Worlingstar Sector
⊕ American Funds American Balanced R6	_	8.02	8.02	_	-
⊕ American Funds Fundamental Invs R6	-	7.47	15.49	-	_
American Funds American Mutual R6	-	7.45	22.94	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.25	30.19	_	_
⊕ American Funds Washington Mutual R6	-	7.02	37.21	-	-
⊕ American Funds Growth Fund of Amer R6	_	7.02	44.23	_	_
⊕ American Funds New Perspective R6	-	6.97	51.20	-	_
⊕ American Funds AMCAP R6	-	6.92	58.12	_	_
⊕ American Funds SMALLCAP World R6	-	6.48	64.59	_	_
American Funds US Government Sec R6	_	6.35	70.94	_	_

Total Holdings 21



American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.37 is 47.89% lower than the Target-Date 2045 category average.

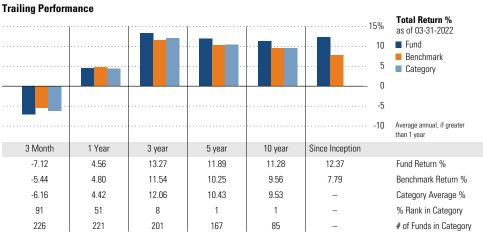
Morningstar Investment Management LLC Analysis

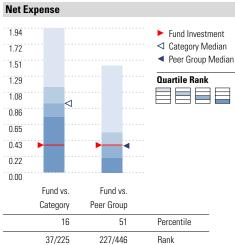
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

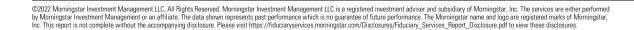
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.51 7.09 0.64 8.27 22.44 -5.58 24.68 19 21 17.18 -7.12 Total Return % 1.84 3.67 -2.57 1.91 2.59 -0.29 6.26 0.82 -1.68 3.44 +/- Benchmark 1.74 1.93 0.55 2.51 0.34 2.56 0.33 4.11 -0.96 +/- Category 4.51 2 13 45 8 3 51 4 35 91 Tot Ret % Rank in Cat 186 173 200 198 209 234 216 # of Funds in Cat 223 210 226 2 5 3 4 15 Turnover % Expense Ratio





3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	2.35	-	0.88
Beta	0.92	-	0.95
R-Squared	97.61	-	98.30
Standard Deviation	15.27	16.39	15.75
Sharpe Ratio	0.85	0.71	0.76
Tracking Error	2.70	_	2.17
Information Ratio	0.64	_	0.29
Up Capture Ratio	100.34	_	98.75
Down Capture Ratio	91.44	-	95.61

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.86	16.80	17.62
Price/Book Ratio	3.67	2.43	2.65
Avg Eff Duration	6.80	11.57	7.28





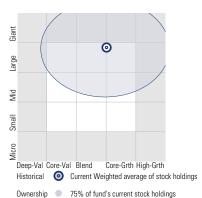
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

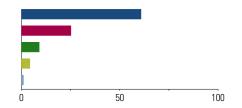
Equity			
17	32	29	Large
4	6	8	Mid
1	2	2	Small

Value Blend Growth



Weight % >50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 52.39 60.77 Non-US Stocks 25.10 30.14 Bonds 8.95 6.98 Cash 4.22 2.04 Other 0.95 8.47 100.00 Total 100.00

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	. I Ca	ategory	Avera	ae			
Ն	Cyclical	31.16	38.84	36.70						3/		. [1		
ā.	Basic Materials	3.82	5.44	4.70		. [
	Consumer Cyclical	12.11	10.19	11.63											
	Financial Services	13.09	15.60	15.41											
b	Real Estate	2.14	7.61	4.96			7								
NF	Sensitive	45.05	39.25	42.22											
	Communication Services	9.87	5.97	7.91											
	Energy	3.30	4.63	3.77											
}	Industrials	9.94	11.46	10.52											
3	Technology	21.94	17.19	20.02											
+	Defensive	23.79	21.91	21.08											
7	Consumer Defensive	6.48	6.63	6.21											
1	Healthcare	14.59	12.20	12.11											
2	Utilities	2.72	3.08	2.76											
					0%	5	10	15	20	25	30	35	40	45	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Maturity Date	% Net Asset	Cumulative %	FID heturn %	iviorningstar Sector
⊕ American Funds New Perspective R6	_	8.09	8.09	_	_
⊕ American Funds Washington Mutual R6	_	8.04	16.13	_	_
⊕ American Funds Fundamental Invs R6	_	7.78	23.92	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.59	31.50	_	_
⊕ American Funds SMALLCAP World R6	-	7.53	39.03	-	-
⊕ American Funds American Mutual R6	_	7.45	46.48	_	_
⊕ American Funds American Balanced R6	_	7.43	53.92	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.04	60.96	_	-
⊕ American Funds AMCAP R6	_	6.93	67.89	_	-
⊕ American Funds US Government Sec R6	_	4.97	72.86	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

× Style: The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.37 is 48.61% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

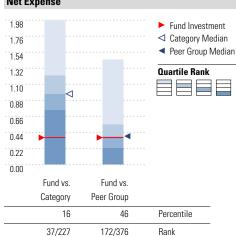
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

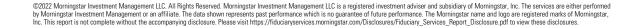






3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.30	_	0.94
Beta	0.92	_	0.95
R-Squared	97.18	_	98.22
Standard Deviation	15.54	16.71	16.07
Sharpe Ratio	0.84	0.70	0.75
Tracking Error	2.96	_	2.20
Information Ratio	0.55	_	0.28
Up Capture Ratio	100.10	_	99.06
Down Capture Ratio	91.75	_	95.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.02	16.68	17.57
Price/Book Ratio	3.72	2.41	2.64
Avg Eff Duration	6.90	_	6.69





American Funds 2050 Trgt Date Retire R6 RFITX

Quality High MidLow

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Fixed Income

Style Breakdown

Equity

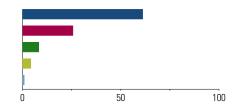
Lquity			
16	32	30	Large
3	6	9	Mid
1	2	2	Small

Value Blend Growth

Ltd Mod Duration Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 61.11 54.18 Non-US Stocks 25.62 31.45 Bonds 8.24 5.37 Cash 4.19 1.73 Other 0.83 7.28 100.00 Total 100.00

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	: I Ca	ateaory	Avera	ae			
Դ	Cyclical	31.00	39.07	36.93						3 /		. [7		
A.	Basic Materials	3.85	5.52	4.70		.									
4	Consumer Cyclical	12.48	10.20	11.59											
ê	Financial Services	12.81	15.69	15.43											
b	Real Estate	1.86	7.66	5.21			۲ :								
M	Sensitive	45.69	39.14	42.03											
	Communication Services	10.12	5.97	7.84											
	Energy	3.16	4.63	3.77											
>	Industrials	10.06	11.49	10.55											
1	Technology	22.35	17.05	19.87											
+	Defensive	23.30	21.80	21.03											
Ę	Consumer Defensive	6.16	6.62	6.19											
1	Healthcare	14.66	12.10	12.09											
?	Utilities	2.48	3.08	2.75											
					0%	5	10	15	20	25	30	35	40	45	5

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	8.99	8.99	_	_
⊕ American Funds SMALLCAP World R6	-	8.53	17.52	_	_
⊕ American Funds Fundamental Invs R6	-	8.47	25.99	_	_
⊕ American Funds Washington Mutual R6	-	8.40	34.39	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.26	42.65	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.02	49.67	_	_
⊕ American Funds AMCAP R6	-	6.94	56.61	_	_
⊕ American Funds American Mutual R6	-	6.84	63.45	_	-
⊕ American Funds American Balanced R6	-	6.46	69.91	_	-
⊕ American Funds Invmt Co of Amer R6	_	5.62	75.53	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

 \times *Style:* The fund has landed in its primary style box — Large Growth — 63.64 % of the time over the past three years.

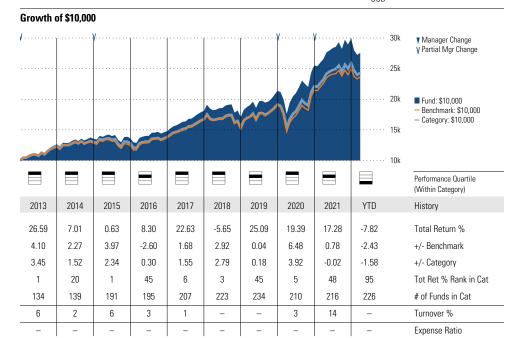
Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

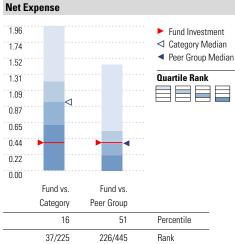
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.26	_	1.05
Beta	0.91	_	0.96
R-Squared	96.89	_	98.16
Standard Deviation	15.57	16.80	16.21
Sharpe Ratio	0.83	0.70	0.75
Tracking Error	3.12	-	2.23
Information Ratio	0.50	-	0.34
Up Capture Ratio	99.89	_	99.78
Down Capture Ratio	91.93	_	96.17

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	19.06	16.56	17.29				
Price/Book Ratio	3.75	2.38	2.57				
Avg Eff Duration	6.95	_	6.54				



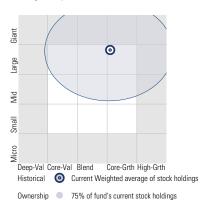
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity 31 15 31

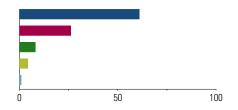
Large Mid9 3 6 2 2 1

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

Weight % >50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.79	5.28
Cash	4.19	1.52
Bonds	8.04	4.62
Non-US Stocks	26.05	34.81
US Stocks	60.94	53.78
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Ն	Cyclical	30.97	39.35	37.26	
i.	Basic Materials	3.90	5.60	4.91	
4	Consumer Cyclical	12.80	10.22	11.36	
P	Financial Services	12.56	15.77	15.66	
b	Real Estate	1.71	7.76	5.33	
M	Sensitive	46.10	38.99	41.98	
	Communication Services	10.32	5.95	7.69	
•	Energy	3.05	4.63	4.09	
\$	Industrials	10.11	11.51	10.53	
	Technology	22.62	16.90	19.67	
+	Defensive	22.92	21.65	20.75	
Ę	Consumer Defensive	5.95	6.61	6.31	
ì	Healthcare	14.66	11.97	11.75	
7	Utilities	2.31	3.07	2.69	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	9.61	9.61	-	_
⊕ American Funds SMALLCAP World R6	_	9.55	19.16	-	_
⊕ American Funds Fundamental Invs R6	_	8.77	27.93	-	_
⊕ American Funds Capital World Gr&Inc R6	_	8.77	36.70	-	_
⊕ American Funds Washington Mutual R6	_	8.24	44.94	-	-
⊕ American Funds Growth Fund of Amer R6	_	7.08	52.02	_	_
⊕ American Funds AMCAP R6	_	6.96	58.98	_	_
⊕ American Funds Invmt Co of Amer R6	_	6.51	65.50	_	_
⊕ American Funds Global Balanced R6	-	6.00	71.50	_	-
→ American Funds American Balanced R6	_	5.99	77.49	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 03-2015 Joanna Jonsson since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 7.02 years.
- × Style: The fund has landed in its primary style box Large Growth — 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 47.22% lower than the Target-Date 2060 category average.

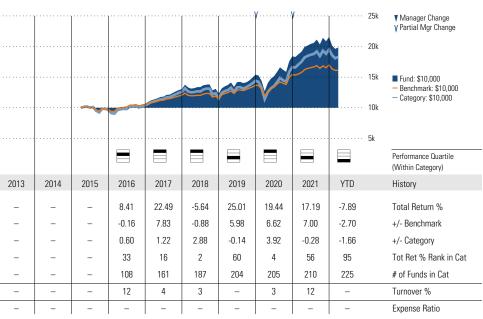
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000





	ense		
1.89			Fund Investment
1.68			Category Median
1.47			✓ Peer Group Median
1.26			Quartile Rank
1.05			
0.84	< 1		
0.63			
0.42		···· }	
0.21			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	17	48	Percentile

	38/225	176/368	Rank				
Peer group	o is a subset o	f the category an	ıd includes fun	ds with the			
same management style (active vs. passive) and similar share class							
characteri	stics						

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.83	_	-0.39
Beta	1.39	_	1.46
R-Squared	97.56	_	97.68
Standard Deviation	15.56	11.03	16.34
Sharpe Ratio	0.83	0.76	0.75
Tracking Error	4.97	-	5.70
Information Ratio	0.85	-	0.61
Up Capture Ratio	146.90	-	147.81
Down Capture Ratio	146.36	-	154.30

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	19.03	16.35	17.66				
Price/Book Ratio	3.76	2.35	2.69				
Avg Eff Duration	6.95	6.81	6.34				



American Funds 2060 Trgt Date Retire R6 RFUTX

Quality

High

Μid Low

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

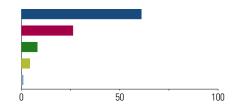


Equity

15	31	31	Large
3	6	9	Mid
1	2	3	Small

Value Blend Growth

Weight % >50 25-50 10-25 0-10 Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 60.94 55.68 Non-US Stocks 26.12 33.32 Bonds 7.98 4.62 Cash 4.16 1.90 Other 0.79 4.49 Total 100.00 100.00

	Fund	Bmark	Cat	Fund	▼ Bei	nchmark	: [] Ca	ategory	Avera	ge
℃ Cyclical	31.05	38.84	36.42							
Basic Materials	3.92	5.59	4.77		'					
Consumer Cyclical	12.95	9.86	11.59							
Financial Services	12.47	15.94	15.23			. ['				
neal Estate	1.71	7.45	4.83		*					
₩ Sensitive	46.18	38.82	42.54							
Communication Services	10.38	6.02	8.24							
Energy	3.02	4.86	3.84			. :				
Industrials	10.11	11.32	10.41							
Technology	22.67	16.62	20.05			•				
→ Defensive	22.76	22.35	21.04							
Consumer Defensive	5.89	7.06	6.12		0					
Healthcare	14.61	11.94	12.26							
Utilities Utilities	2.26	3.35	2.66							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ð American Funds New Perspective R6	_	10.10	10.10	_	_
Ð American Funds SMALLCAP World R6	-	9.91	20.01	_	_
🕀 American Funds Fundamental Invs R6	-	8.94	28.95	_	_
€ American Funds Capital World Gr&Inc R6	_	8.94	37.89	_	_
€ American Funds Washington Mutual R6	-	8.03	45.92	_	-
⊕ American Funds Growth Fund of Amer R6	_	7.14	53.06	_	_
⊕ American Funds AMCAP R6	_	6.97	60.03	_	_
⊕ American Funds Invmt Co of Amer R6	_	6.94	66.97	_	_
⊕ American Funds Global Balanced R6	_	5.99	72.95	_	_
American Funds American Balanced R6	_	5.97	78.92	_	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Joanna Jonsson since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Bradley Vogt since 01-2020 David Hoag since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

The Performance screen is not applicable for funds with less than three years of data.

- × Management: The fund's management team has been in place for less than three years.
- × Style: The fund has landed in its primary style box Large Growth — 62.5~% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2065+ category average.

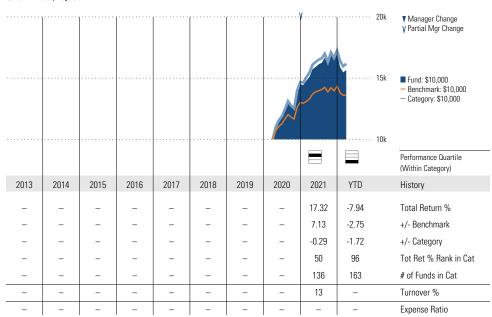
Morningstar Investment Management LLC Analysis

This fund also fails our manager tenure screen only because it is a newly incepted share vintage of the target-date series. This fund also fails the style screen, but because it is a target-date fund the failure does not concern us.

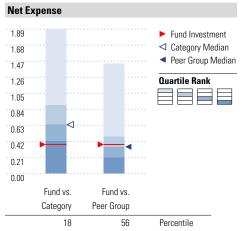
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







141/253 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	_	_	-1.03
Beta	_	_	1.53
R-Squared	-	-	97.89
Standard Deviation	-	11.03	17.06
Sharpe Ratio	-	0.76	0.72
Tracking Error	-	-	6.35
Information Ratio	-	-	0.52
Up Capture Ratio	-	-	151.14
Down Capture Ratio	_	-	161.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.03	16.35	17.24
Price/Book Ratio	3.76	2.35	2.59
Avg Eff Duration	6.95	6.81	6.27



29/163

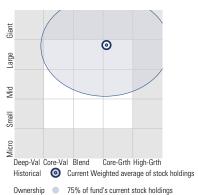
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

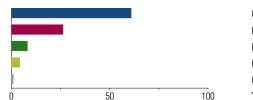
Morningstar Style Box™



Fixed Income

Ltd

Mod Duration



Asset Allocation as of 03-31-2022

Asset Class Net % Cat% US Stocks 60.84 53.10 Non-US Stocks 26.15 32.58 Bonds 8.04 6.84 Cash 4.18 2.23 Other 0.79 5.25 Total 100.00 100.00

	Se	ctor Weighting as of 03-	31-2022			
			Fund	Bmark	Cat	Fund Benchmark Category Average
;	·	Cyclical	31.04	38.84	36.13	
	A	Basic Materials	3.92	5.59	4.87	
	A	Consumer Cyclical	12.93	9.86	11.42	
		Financial Services	12.48	15.94	15.49	
	命	Real Estate	1.71	7.45	4.35	
Quality	W	Sensitive	46.18	38.82	42.84	
High		Communication Services	10.38	6.02	7.99	
M di	0	Energy	3.01	4.86	4.14	
₫:	‡	Industrials	10.11	11.32	10.50	
Low		Technology	22.68	16.62	20.21	
	\rightarrow	Defensive	22.77	22.35	21.04	
	Ħ	Consumer Defensive	5.89	7.06	6.52	
		Healthcare	14.61	11.94	11.88	
	•	Utilities	2.27	3.35	2.64	
						0% 5 10 15 20 25 30 35 40 45 50

Style Breakdown

31 15 31







Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	10.00	10.00	_	_
⊕ American Funds SMALLCAP World R6	_	10.00	20.00	_	-
⊕ American Funds Fundamental Invs R6	_	9.00	29.00	_	-
⊕ American Funds Capital World Gr&Inc R6	_	9.00	38.00	_	-
⊕ American Funds Washington Mutual R6	-	8.00	46.00	-	-
⊕ American Funds AMCAP R6	_	7.00	53.00	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	60.00	_	-
⊕ American Funds Invmt Co of Amer R6	_	7.00	67.00	_	-
⊕ American Funds Global Balanced R6	_	6.00	72.99	_	-
⊕ American Funds American Balanced R6	_	6.00	78.99	_	_

Total Holdings 16



American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70% Morningstar Index

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Jeffrey Lager since 03-2011
Paul Benjamin since 07-2014
Anne-Marie Peterson since 10-2015
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018

Quantitative Screens

Mark Casey since 10-2019 Ritchie Tuazon since 10-2020

Performance: The fund has finished in the Allocation-50% to 70% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 23.26 years.

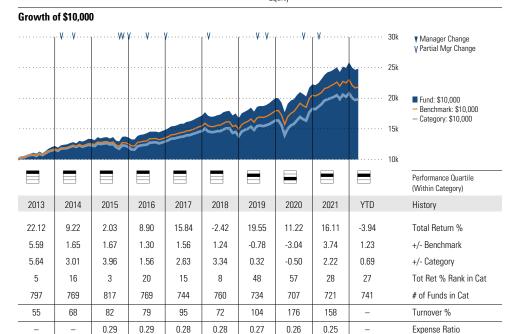
Net Expense: The fund's expense ratio of 0.25 is
 75.73% lower than the Allocation--50% to 70% Equity
 category average.

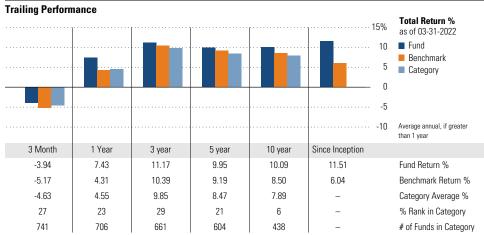
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

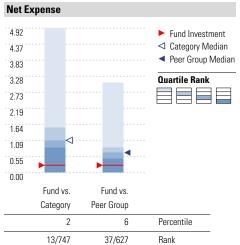
ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	3	02-28-2022		
ESG Commitment	1-Low	02-15-2022		
Carbon Risk Score	Low Risk	12-31-2021		





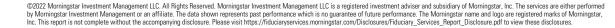
3-Year Risk Metrics



Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	1.25	-	-0.88
Beta	0.94	-	1.03
R-Squared	96.87	_	92.55
Standard Deviation	10.54	10.99	11.81
Sharpe Ratio	0.99	0.89	0.79
Tracking Error	1.96	-	3.18
Information Ratio	0.40	-	-0.21
Up Capture Ratio	99.79	-	99.13
Down Capture Ratio	92.91	-	104.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.34	19.05	18.53
Price/Book Ratio	3.56	3.11	2.92
Avg Eff Duration	7.18	6.36	5.01





American Funds American Balanced R6 RLBGX

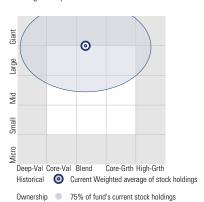
Morningstar Category Allocation--50% to 70% Morningstar Index

Equity

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



100

Asset Allocation as of 03-31-2022



Style Breakdown

Equity				Fixed I	ncome	
28	36	21	Large			
6	5	5	Mid			
0	0	0	Small			
Value	Blend	Growth		Ltd Durati	Mod on	E

Fixed Ir	ncome		Quality
			High
			Mid
			Low
Ltd	Mod	Ext	7

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund Benchmark Category Average
٠	Cyclical	27.57	33.62	33.98	
ì.	Basic Materials	4.70	3.87	3.79	
•	Consumer Cyclical	7.43	11.67	10.88	
<u></u>	Financial Services	12.02	14.48	15.71	
b	Real Estate	3.42	3.60	3.60	
NF	Sensitive	45.98	44.68	43.04	
	Communication Services	8.60	8.17	8.50	
	Energy	7.43	4.09	3.93	
þ	Industrials	8.54	9.81	10.36	
1	Technology	21.41	22.61	20.25	
+	Defensive	26.45	21.71	22.98	
7	Consumer Defensive	10.24	6.39	6.52	
r	Healthcare	15.04	12.57	13.56	
)	Utilities	1.17	2.75	2.90	

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	-	6.05	6.05	_	_
○ Cap Grp Cent Fd Ser Ii	-	4.86	10.91	_	-
	-	4.14	15.05	-8.14	Technology
⊕ Broadcom Inc	-	2.93	17.98	-4.75	Technology
⊕ UnitedHealth Group Inc	_	2.49	20.46	1.85	Healthcare
☆ Cash And Other Assets Less Liablities	_	2.09	22.56	_	_
⊕ Philip Morris International Inc	-	1.75	24.31	0.20	Consumer Defensive
⊕ Taiwan Semiconductor Manufacturing Co Ltd ADR	_	1.37	25.68	-13.02	Technology
Comcast Corp Class A	_	1.33	27.01	-6.48	Communication Svc
① The Home Depot Inc	_	1.22	28.23	-27.42	Consumer Cyclical

Total Holdings 1859



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Steven Watson since 10-2008 Andrew Suzman since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Paul Flynn since 09-2017 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.5 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

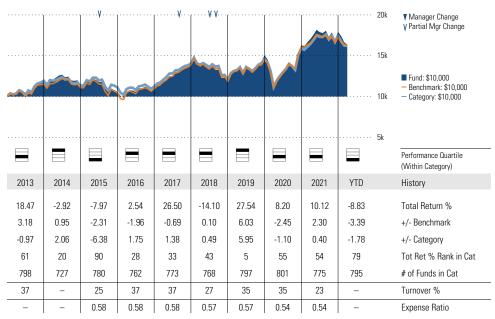
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

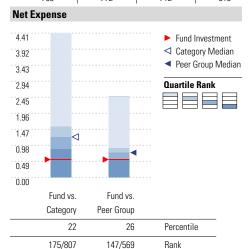
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







Peer group	o is a subset of the category and includes funds with the
same mar	nagement style (active vs. passive) and similar share class
characteri	etice

3-1 cai hisk menics			
	Fund	Bmark	Cat
Alpha	-0.46	_	0.12
Beta	1.11	_	1.00
R-Squared	97.14	_	93.68
Standard Deviation	18.94	16.88	17.51
Sharpe Ratio	0.45	0.47	0.47
Tracking Error	3.67	_	4.46
Information Ratio	0.02	_	0.03
Up Capture Ratio	107.39	_	100.75
Down Capture Ratio	109.36	_	100.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.56	13.81	14.09
Price/Book Ratio	1.99	1.78	1.79
Geom Avg Mkt Cap \$B	52.87	45.25	51.25
ROE	20.84	18.45	19.89



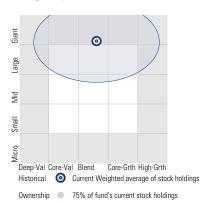
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

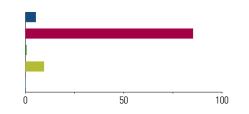
25	37	23	Large
3	8	4	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.01	0.61
Cash	9.31	1.42
Bonds	0.40	0.04
Non-US Stocks	85.15	94.72
US Stocks	5.13	3.24
Asset Class	Net %	Cat%

	.	Freed	Dd.	0-4	Г		D l-		П с-+	A				
		Fund	Bmark	Cat	Fund	י נ	Bench	mark	Cateo	jory Ave	rage			,
<u></u>	Cyclical	38.38	42.34	39.18			,							
A.	Basic Materials	6.42	8.94	7.98										
A	Consumer Cyclical	10.15	10.37	10.86										
,	Financial Services	19.51	20.56	18.20										
fi	Real Estate	2.30	2.47	2.14										
W	Sensitive	37.01	36.68	37.13										
	Communication Services	5.59	6.69	5.82										
ð	Energy	4.72	5.45	4.60										
Ф	Industrials	11.62	12.06	14.86										
	Technology	15.08	12.48	11.85										
→	Defensive	24.62	20.98	23.69				•	- '					
=	Consumer Defensive	12.58	8.25	9.12										
٠	Healthcare	9.23	9.68	11.68			= [
•	Utilities	2.81	3.05	2.89		[
_					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 03-31-2022



	Fund %	Cat %
Greater Asia	29.77	35.41
Japan	5.98	18.15
Australasia	0.69	5.00
Asia-4 Tigers	12.89	7.10
Asia-ex 4 Tigers	10.21	5.16
Not Classified	0.00	0.00

Americas	Fund % 15.77	Cat % 8.71	Greater Europe	Fund % 54.47	Cat % 55.90	Market Maturity	Fund %
North America	11.03	7.56	United Kingdom	15.36	13.12	Developed Markets	84.35
Central/Latin	4.74	1.15	W euro-ex UK	38.33	41.43	Emerging Markets	15.65
			Emrgng Europe	0.33	0.28	Not Available	0.00
			Africa	0.45	1.07		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash M	9.16	9.16	_	_
	3.53	12.70	-2.48	Technology
⊕ British American Tobacco PLC	2.85	15.55	18.86	Consumer Defensive
AstraZeneca PLC	2.70	18.25	18.43	Healthcare
ASML Holding NV	2.20	20.45	-13.68	Technology
⊕ Airbus SE	1.78	22.23	-1.78	Industrials
∃ Tokyo Electron Ltd	1.66	23.89	-3.74	Technology
→ Philip Morris International Inc	1.47	25.36	0.20	Consumer Defensive
⊕ AXA SA	1.47	26.83	1.45	Financial Services
→ Vale SA	1.46	28.29	27.40	Basic Materials

Total Holdings 251

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts
MSCI EM NR USD

Portfolio Manager(s)

Robert Lovelace since 06-1999
Carl Kawaja since 06-1999
Nicholas Grace since 01-2008
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Jonathan Knowles since 01-2016
Bradford Freer since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Akira Shiraishi since 01-2021
Piyada Phanaphat since 01-2021
Dawid Justus since 01-2022

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.8 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- ✓ Net Expense: The fund's expense ratio of 0.57 is
 51.69% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	5.22	_	0.37
Beta	0.91	_	1.00
R-Squared	84.84	_	88.96
Standard Deviation	17.98	18.28	19.51
Sharpe Ratio	0.58	0.32	0.32
Tracking Error	7.21	-	6.33
Information Ratio	0.69	-	-0.01
Up Capture Ratio	105.33	-	101.11
Down Capture Ratio	85.69	-	100.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.69	12.40	11.75
Price/Book Ratio	3.01	1.77	2.10
Geom Avg Mkt Cap \$B	62.39	40.80	48.50
ROE	22.28	18.08	19.38





American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

10	34	43	Large
2	4	5	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2022

Total	100.00	100.00
Other	0.37	-0.24
Cash	7.86	2.35
Bonds	2.81	0.01
Non-US Stocks	65.09	94.97
US Stocks	23.87	2.90
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022													
		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	c [] Ca	ategory	Avera	ge			
<u></u>	Cyclical	39.86	45.55	42.39											
A	Basic Materials	11.13	9.50	6.97			•								
A	Consumer Cyclical	11.33	12.01	12.97					į						
P	Financial Services	15.75	21.99	20.91					0						
命	Real Estate	1.65	2.05	1.54											
W	Sensitive	39.44	42.33	44.76											
	Communication Services	6.68	10.41	10.18											
•	Energy	4.22	4.78	4.51											
Ф	Industrials	9.44	5.38	5.69											
	Technology	19.10	21.76	24.38					_ '						
→	Defensive	20.69	12.12	12.84											
Ħ	Consumer Defensive	6.08	5.49	6.88											
+	Healthcare	12.84	4.10	4.52											
•	Utilities	1.77	2.53	1.44											
					0%	5	10	15	20	25	30	35	40	45	5

100

World Regions % Equity 03-31-2022



Greater Asia	Fund % 37.56	Cat % 75.23	
Japan	2.48	0.13	
Australasia	0.99	0.06	
Asia-4 Tigers	7.30	28.36	
Asia-ex 4 Tigers	26.79	46.68	
Not Classified	0.00	0.00	

Americas	Fund % 40.60	Cat % 12.82	Greater Europe	Fund % 21.85	Cat % 11.97	Market Maturity	Fund %
North America	29.73	2.77	United Kingdom	3.00	0.75	Developed Markets	60.74
Central/Latin	10.87	10.05	W euro-ex UK	16.71	2.03	Emerging Markets	39.26
			Emrgng Europe	0.19	3.85	Not Available	0.00
			Africa	1.95	5.34		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	7.56	7.56	_	_
⊕ Microsoft Corp	3.27	10.84	-8.14	Technology
Reliance Industries Ltd	2.46	13.29	11.26	Energy
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.24	15.53	-2.48	Technology
First Quantum Minerals Ltd	1.88	17.41	42.98	Basic Materials
	1.82	19.24	-2.35	Financial Services
⊕ Kweichow Moutai Co Ltd Class A	1.42	20.66	-16.15	Consumer Defensive
	1.34	21.99	-3.48	Communication Svc
∀ Vale SA ADR	1.19	23.18	47.75	Basic Materials
	1.17	24.36	-11.43	Healthcare

Total Holdings 568



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Alan Berro since 07-1997
Jeffrey Lager since 07-2004
Alan Wilson since 07-2013
Diana Wagner since 06-2014
Jin Lee since 07-2014
Eric Stern since 11-2014
Irfan Furniturewala since 06-2015
Brady Enright since 07-2016
Mark Casey since 07-2016

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 24.76 years.

× Style: The fund has landed in its primary style box — Large Blend — 36.36 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.27 is
 66.25% lower than the Large Blend category average.

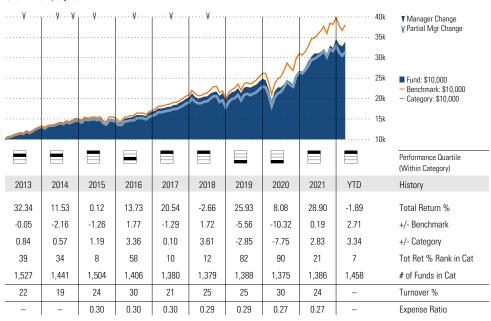
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the portfolio has slightly drifted from the large-blend portion of the Morningstar style box to the large-value portion however, the underlying investment strategy remains consistent so we are not concerned with this style failure.

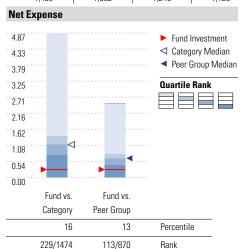
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -1.89 16.43 15.94 14.10 13.51 14.77 Fund Return % -4.60 15.65 18.92 15.99 14.64 11.09 Benchmark Return % 12 10 14 09 13 04 -5 23 16.78 Category Average % 7 12 71 58 46 % Rank in Category 1.458 1.382 1.245 1.129 827 # of Funds in Category

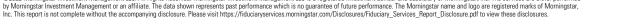


Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

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3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.27	_	-1.71
Beta	0.92	_	0.97
R-Squared	94.27	_	94.89
Standard Deviation	16.90	17.76	17.68
Sharpe Ratio	0.92	1.03	0.90
Tracking Error	4.26	_	3.80
Information Ratio	-0.70	_	-1.26
Up Capture Ratio	88.66	_	93.27
Down Capture Ratio	92.59	_	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.21	21.92	22.24
Price/Book Ratio	3.30	4.23	4.92
Geom Avg Mkt Cap \$B	146.24	218.88	246.43
ROE	28.96	33.46	34.56



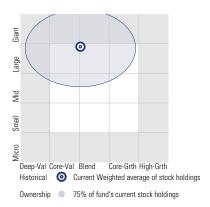
American Funds Washington Mutual R6 RWMGX

Morningstar Category ☐ Large Blend St

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

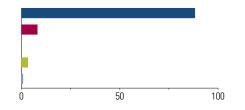
28	43	16	Large
5	6	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.68	1.03
Cash	3.13	0.37
Bonds	0.00	0.94
Non-US Stocks	8.01	2.94
US Stocks	88.19	94.72
Asset Class	Net %	Cat%

yclical asic Materials onsumer Cyclical inancial Services eal Estate ensitive	Fund 28.45 3.30 5.35 17.72 2.08 42.75	30.09 2.31 11.84 13.22 2.72	Cat 30.37 2.81 11.00 14.11 2.45	Func		▼ Ben	chmark	[] Ca	ategory	Avera	ge		
asic Materials onsumer Cyclical inancial Services eal Estate ensitive	3.30 5.35 17.72 2.08	2.31 11.84 13.22 2.72	2.81 11.00 14.11 2.45			٥	T						
onsumer Cyclical inancial Services eal Estate ensitive	5.35 17.72 2.08	11.84 13.22 2.72	11.00 14.11 2.45			0	v						
inancial Services eal Estate ensitive	17.72 2.08	13.22 2.72	14.11 2.45			0							
eal Estate ensitive	2.08	2.72	2.45										
ensitive													
	42.75	46 OG											
		40.30	46.45										
ommunication Services	7.29	9.36	9.12		_	0							
nergy	6.22	3.87	2.98										
ndustrials	10.60	8.15	9.88										
echnology	18.64	25.58	24.47										
efensive	28.80	22.95	23.19										
onsumer Defensive	6.30	6.51	6.77										
ealthcare	19.53	13.70	14.06										
tilities	2.97	2.74	2.36										
e 0	chnology fensive nsumer Defensive valthcare	chnology 18.64 fensive 28.80 nsumer Defensive 6.30 valthcare 19.53	chnology 18.64 25.58 fensive 28.80 22.95 nsumer Defensive 6.30 6.51 valthcare 19.53 13.70	chnology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 valthcare 19.53 13.70 14.06	chnology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 valthcare 19.53 13.70 14.06	tennology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 Insumer Defensive 6.30 6.51 6.77 Insultation 19.53 13.70 14.06 Insultation 19.53 2.74 2.36	chnology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 valthcare 19.53 13.70 14.06 valthcare 2.97 2.74 2.36	chnology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 valthcare 19.53 13.70 14.06 ilities 2.97 2.74 2.36	chnology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 valthcare 19.53 13.70 14.06 valthcare 2.97 2.74 2.36	chnology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 valthcare 19.53 13.70 14.06 dilities 2.97 2.74 2.36	chnology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 valthcare 19.53 13.70 14.06 valities 2.97 2.74 2.36	chnology 18.64 25.58 24.47 fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 valthcare 19.53 13.70 14.06 valities 2.97 2.74 2.36	chnology 18.64 25.58 24.47 [7] fensive 28.80 22.95 23.19 nsumer Defensive 6.30 6.51 6.77 althcare 19.53 13.70 14.06

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Broadcom Inc	5.97	5.97	-4.75	Technology
	5.74	11.71	-8.14	Technology
─ UnitedHealth Group Inc	4.00	15.71	1.85	Healthcare
⊕ Comcast Corp Class A	3.34	19.05	-6.48	Communication Svc
⊕ Capital Group Central Cash Fund	3.14	22.19	-	_
→ Pfizer Inc	2.27	24.46	-11.65	Healthcare
Marsh & McLennan Companies Inc	2.17	26.64	-1.65	Financial Services
⊕ CME Group Inc Class A	2.10	28.74	4.55	Financial Services
CVS Health Corp	2.05	30.79	-1.36	Healthcare
⇒ Johnson & Johnson	1.70	32.50	4.22	Healthcare
⊕ The Home Depot Inc	1.65	34.14	-27.42	Consumer Cyclical
⊕ Intel Corp	1.52	35.67	-3.06	Technology
∋ BlackRock Inc	1.41	37.08	-16.00	Financial Services
€ Lockheed Martin Corp	1.38	38.46	24.98	Industrials
Chubb Ltd	1.26	39.72	11.07	Financial Services

Total Holdings 187



Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997 Liam O'Connell since 11-2010

Quantitative Screens

× Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 5 of the 10 years it's been in existence.

Management: The fund's management has been in place for 24.74 years.

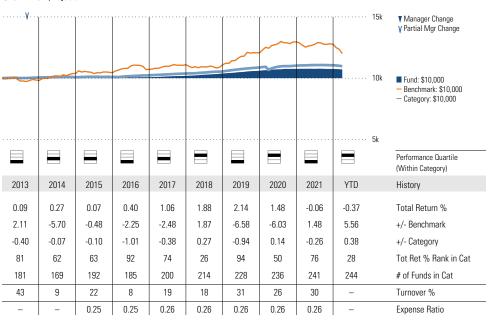
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 44.68% lower than the Ultrashort Bond category average.

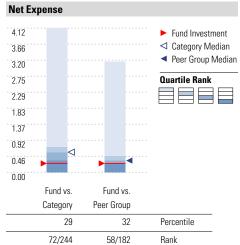
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

Growth of \$10,000







3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.74	_	0.63
Beta	0.09	_	0.17
R-Squared	38.07	_	19.54
Standard Deviation	0.57	4.03	1.85
Sharpe Ratio	0.42	0.27	0.16
Tracking Error	3.71	_	3.91
Information Ratio	-0.21	_	-0.21
Up Capture Ratio	15.30	_	26.76
Down Capture Ratio	1.25	_	16.71

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.40	4.43	0.54
Avg Eff Maturity	3.08	-	3.15



Duration

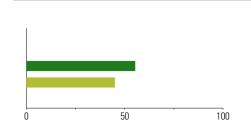
Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Style Ana	lysis	as	of 03-31-2022
Style Break	down		
Fixed Income			Quality
			High
			Mid
			Low
Ltd Mod	Ext		



Asset Allocation as of 03-31-2022

Total	100.00	100.00
Other	0.00	4.28
Cash	44.81	16.29
Bonds	55.19	79.43
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.01
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	39.61
AA	0.00	74.59	5.63
A	0.00	10.82	18.05
BBB	0.00	8.32	22.63
BB	0.00	0.28	1.17
В	0.00	0.00	1.51
Below B	0.00	0.00	0.29
Not Rated	0.00	2.46	11.11

Sector Weighting as of 03-3	31-2022				
	Fund	Bmark	Cat	Fund • Benchmark [] Category Average	
Government	13.74	-	15.29		
Treasury	3.92	_	7.96		
Inflation – Protected	0.00	_	0.00		
Agency/Quasi Agency	9.82	_	1.28		
Other Government Related	0.00	_	6.05		
Corporate	0.00	_	36.37		
Corporate Bond	0.00	_	31.88		
Bank Loan	0.00	_	0.47		
Convertible	0.00	_	4.02		
Preferred	0.00	_	0.00	Ì	
Securitized	41.44	-	30.00	(
Agency MBS Pass-Through	1.67	_	7.01		
Agency MBS ARM	0.14	_	0.83		
Agency MBS CMO	39.63	_	5.62		
Non-Agency Residential MBS	0.00	_	0.18		
Commercial MBS	0.00	_	0.59		
Asset-Backed	0.00	_	15.77		
Covered Bond	0.00	_	0.00	Ĺ	
Municipal	0.00	-	0.99		
Cash & Equivalents	44.81	-	17.05		
Other	0.00	-	0.16		
				0% 5 10 15 20 25 30 35 40	0 4

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ Haba Bana 2 Bana	01 2022	22.01	22.01	
⊕ Hsbc Repo 2 Repo	01-2022	22.91	22.91	_
⊕ Novasc Repo 1 Repo	01-2022	21.25	44.15	_
Federal Home Loan Banks 0.4%	06-2024	4.19	48.35	-
	08-2059	2.48	50.83	_
⊖ Federal Home Loan Mortgage Corporation 0.55188%	09-2049	2.10	52.93	_
	06-2050	2.00	54.92	_
→ Federal Home Loan Mortgage Corporation 0.55188%	01-2050	1.73	56.65	_
⊖ Government National Mortgage Association 2.26188%	03-2067	1.66	58.32	_
	02-2065	1.64	59.96	_
→ Federal Home Loan Mortgage Corporation 0.444%	08-2030	1.57	61.53	_

Total Holdings 221



Fidelity® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 31.56 years.
- Net Expense: The fund's expense ratio of 0.81 is 16.49% lower than the Large Growth category average.

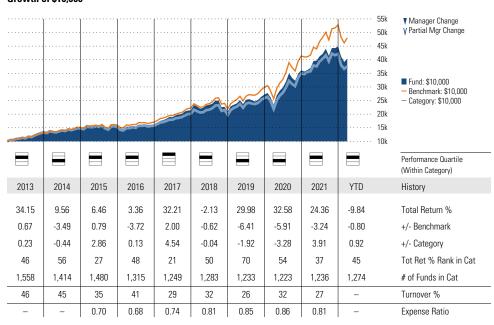
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

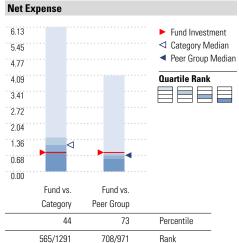
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.65	_	-3.25
Beta	0.94	_	0.97
R-Squared	97.72	_	91.38
Standard Deviation	18.57	19.47	19.83
Sharpe Ratio	1.00	1.15	0.94
Tracking Error	3.02	_	5.76
Information Ratio	-1.51	_	-0.96
Up Capture Ratio	88.13	_	87.74
Down Capture Ratio	95.63	-	96.18

Portfolio Metrics					
	Fund	Bmark	Cat		
Price/Earnings Ratio	19.95	29.82	28.04		
Price/Book Ratio	4.53	11.38	7.61		
Geom Avg Mkt Cap \$B	323.72	342.57	345.47		
ROE	33.28	42.99	36.86		



Fidelity® Contrafund® FCNTX

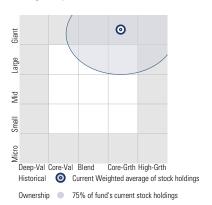
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

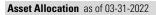
Equity

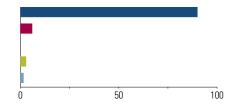
1. /			
7	28	57	Large
1	3	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	1.46	0.54
Cash	2.75	1.64
Bonds	0.00	-0.01
Non-US Stocks	5.84	4.45
US Stocks	89.95	93.39
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Դ	Cyclical	34.29	27.30	28.74	
Å.	Basic Materials	2.83	0.91	1.50	
A	Consumer Cyclical	13.54	18.36	16.56	
,	Financial Services	17.68	6.26	9.34	
fi	Real Estate	0.24	1.77	1.34	
W	Sensitive	50.11	59.31	55.33	
	Communication Services	17.13	10.61	12.89	
•	Energy	1.36	0.46	1.07	i i i i i i i i i i i i i i i i i i i
Ф	Industrials	2.84	6.22	5.99	
	Technology	28.78	42.02	35.38	
→	Defensive	15.61	13.40	15.92	
Ħ	Consumer Defensive	3.02	4.57	3.26	
+	Healthcare	12.55	8.80	12.23	
•	Utilities	0.04	0.03	0.43	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.03	8.03	-2.23	Consumer Cyclical
Berkshire Hathaway Inc Class A	7.28	15.31	17.37	Financial Services
Meta Platforms Inc Class A	7.11	22.42	-33.89	Communication Svc
	6.54	28.96	-8.14	Technology
Apple Inc	4.13	33.09	-1.54	Technology
① UnitedHealth Group Inc	4.02	37.11	1.85	Healthcare
	3.62	40.73	-3.99	Communication Svc
	3.36	44.10	-3.48	Communication Svc
○ NVIDIA Corp	2.98	47.08	-7.21	Technology
⊕ Fidelity Revere Str Tr	2.89	49.97	-	_
Salesforce.com Inc	2.01	51.98	-16.45	Technology
	1.58	53.56	-19.65	Technology
○ Netflix Inc	1.38	54.94	-37.82	Communication Svc
	1.38	56.32	2.51	Financial Services
Qualcomm Inc	1.34	57.66	-16.06	Technology

Total Holdings 329



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 David Small since 07-2016 Shilpee Raina since 11-2021

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 7.62 years.
- × *Style*: The fund has landed in its primary style box Large Blend 50 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 45% lower than the Large Blend category average.

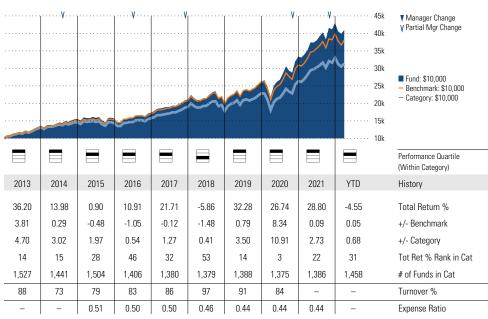
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.

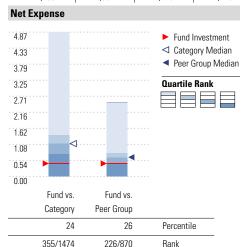
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	03-11-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.38	_	-1.71
Beta	1.01	_	0.97
R-Squared	98.26	_	94.89
Standard Deviation	18.14	17.76	17.68
Sharpe Ratio	1.15	1.03	0.90
Tracking Error	2.40	_	3.80
Information Ratio	1.27	_	-1.26
Up Capture Ratio	103.63	_	93.27
Down Capture Ratio	92.54	_	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.64	21.92	22.24
Price/Book Ratio	4.89	4.23	4.92
Geom Avg Mkt Cap \$B	212.29	218.88	246.43
ROE	36.08	33.46	34.56



JPMorgan US Equity R6 JUEMX

Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 03-31-2022





Style Breakdown

Equity

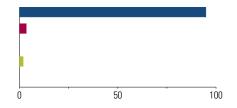
15	28	47	Large
4	5	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022





Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	37.34	30.09	30.37	
A.	Basic Materials	2.74	2.31	2.81	
4	Consumer Cyclical	16.87	11.84	11.00	
₽	Financial Services	14.68	13.22	14.11	
ŧ	Real Estate	3.05	2.72	2.45	
M	Sensitive	43.80	46.96	46.45	
	Communication Services	7.83	9.36	9.12	
•	Energy	1.47	3.87	2.98	
\$	Industrials	11.02	8.15	9.88	
3	Technology	23.48	25.58	24.47	
→	Defensive	18.87	22.95	23.19	
Ę	Consumer Defensive	1.43	6.51	6.77	
۲	Healthcare	13.77	13.70	14.06	
•	Utilities	3.67	2.74	2.36	
					0% 5 10 15 20 25 30 35 40 45 5

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% INEL A5561	Guillulative %	FID netulli %	Morningstal Sector
Microsoft Corp	8.05	8.05	-8.14	Technology
Alphabet Inc Class A	6.52	14.57	-3.99	Communication Svc
Amazon.com Inc	5.79	20.36	-2.23	Consumer Cyclical
Apple Inc	5.26	25.62	-1.54	Technology
⊕ Mastercard Inc Class A	3.45	29.08	-0.40	Financial Services
AbbVie Inc ■ ■ AbbVie Inc ■ AbbVie Inc ■ AbbVie Inc	3.28	32.36	21.04	Healthcare
Prologis Inc	3.00	35.36	-3.62	Real Estate
NXP Semiconductors NV	2.86	38.21	-18.38	Technology
Eaton Corp PLC	2.84	41.06	-11.72	Industrials
NextEra Energy Inc	2.47	43.53	-8.81	Utilities
Analog Devices Inc	2.42	45.95	-5.59	Technology
Deere & Co	2.29	48.24	21.47	Industrials
Bristol-Myers Squibb Co	2.27	50.51	18.86	Healthcare
⊕ Advanced Micro Devices Inc	2.18	52.69	-24.02	Technology
Marriott International Inc Class A	2.18	54.87	6.36	Consumer Cyclical

Total Holdings 53



Metropolitan West Total Return Bd I MWTIX

Morningstar Category Morningstar Index
Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Laird Landmann since 03-1997 Stephen Kane since 03-1997 Bryan Whalen since 12-2004

Quantitative Screens

Performance: The fund has finished in the Intermediate
 Core-Plus Bond category's top three quartiles in 8 of the 10
 years it's been in existence.

Management: The fund's management has been in place for 25.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.45 is 40% lower than the Intermediate Core-Plus Bond category average.

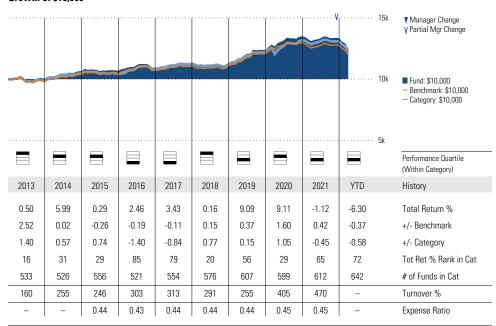
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

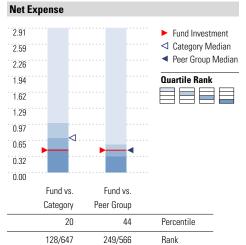
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -6.30 -4.57 2.24 2.52 3.10 5.37 Fund Return % -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % 2 13 2 61 -5 72 -4 NN 2 39 Category Average % 72 79 48 41 26 % Rank in Category 642 603 570 503 357 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.47	_	0.56
Beta	1.04	_	1.01
R-Squared	97.32	_	67.97
Standard Deviation	4.27	4.03	5.13
Sharpe Ratio	0.39	0.27	0.33
Tracking Error	0.72	_	2.95
Information Ratio	0.76	_	0.21
Up Capture Ratio	108.49	_	116.32
Down Capture Ratio	99.58	_	110.33

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.32	4.43	6.21
Avg Eff Maturity	8.27	-	8.73





Duration

Metropolitan West Total Return Bd I MWTIX

Morningstar Category Morningstar Index
Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2022
Style Breakdown
Fixed Income

Quality

High

Aid

Ltd Mod Ext

-50	0	50	100	150

Asset Allocation as of 03-31-2022

-5.11
103.09
0.00
0.08
Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	64.17	3.53	50.62
AA	4.34	74.59	4.02
A	10.45	10.82	10.81
BBB	14.52	8.32	19.90
BB	2.59	0.28	6.60
В	0.78	0.00	2.88
Below B	3.20	0.00	1.31
Not Rated	-0.05	2.46	3.86

Sector Weighting as of 03-	OT ZOZZ											
	Fund	Bmark	Cat	Fund	•	Benchma	rk [] C	ategory	Average			
Government	34.02	-	28.95									
Treasury	28.80	-	17.18									
Inflation – Protected	0.47	_	0.25	0								
Agency/Quasi Agency	4.71	_	0.73									
Other Government Related	0.04	_	10.79	į								
Corporate	24.29	-	27.99									
Corporate Bond	21.09	_	25.90									
Bank Loan	1.54	_	0.70									
Convertible	1.66	_	1.24									
Preferred	0.00	_	0.15									
Securitized	38.36	_	32.84									
Agency MBS Pass-Through	26.39	_	15.26									
Agency MBS ARM	0.00	_	0.03	į								
Agency MBS CMO	0.84	_	0.95									
Non-Agency Residential MBS	4.28	_	0.95									
Commercial MBS	1.47	_	5.71									
Asset-Backed	5.38	_	9.91									
Covered Bond	0.00	_	0.03									
Municipal	0.55	-	1.12									
Cash & Equivalents	1.13	-	3.29									
Other	1.65	-	5.57									
				0%	5	10	15	20	25	30	35	41

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
★ Cash & Cash Equivalents	_	14.74	14.74	_
→ Federal National Mortgage Association 2.5%	04-2052	5.04	19.78	-
⊕ United States Treasury Notes 1.5%	02-2024	4.23	24.00	-
─ United States Treasury Notes 1.25%	12-2026	4.20	28.20	-
① United States Treasury Notes 0.875%	01-2024	4.01	32.21	-
⊕ United States Treasury Notes 1.875%	02-2027	3.84	36.05	_
─ United States Treasury Notes 0.75%	12-2023	3.55	39.60	-
─ United States Treasury Notes 1.5%	01-2027	3.53	43.12	-
⊕ Federal National Mortgage Association 2%	04-2052	3.27	46.39	-
	03-2052	3.17	49.56	-

Total Holdings 1860



PIMCO Income I2 PONPX

Portfolio Manager(s)

Daniel Ivascyn since 03-2007 Alfred Murata since 03-2013 Joshua Anderson since 07-2018

Quantitative Screens

Performance: The fund has finished in the Multisector Bond category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 15.01 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.72 is 28% lower than the Multisector Bond category average.

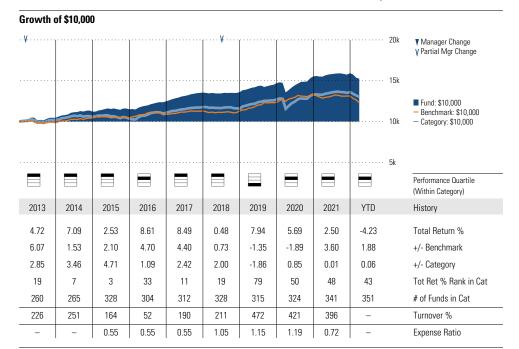
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

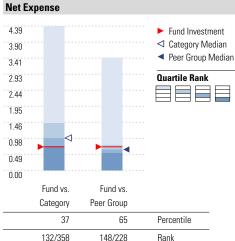
Morningstar Category
Multisector Bond

Morningstar Index

BBgBarc US Universal TR USD







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.50	-	1.04
Beta	0.77	-	1.12
R-Squared	27.48	_	38.26
Standard Deviation	6.06	4.13	7.87
Sharpe Ratio	0.38	0.31	0.35
Tracking Error	5.24	_	6.39
Information Ratio	0.19	-	0.21
Up Capture Ratio	88.97	-	115.14
Down Capture Ratio	64.32	_	100.85

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	1.15	4.55	4.24
Avg Eff Maturity	2.20	7.69	7.72



PIMCO Income I2 PONPX

Style Analysis as of 03-31-2022
Style Breakdown
Fixed Income

Quality

Given the state of the st

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	31.10	67.64	22.78
AA	4.90	3.23	3.25
A	5.77	10.03	6.72
BBB	21.25	10.89	23.94
BB	19.52	3.19	20.17
В	6.18	3.64	14.76
Below B	11.29	1.38	4.68
Not Rated	0.00	0.00	3.70



Sector Weighting as of 03-	31-2022													
	Fund	Bmark	Cat	Fund		▼ Bend	chmark	[] Ca	ategor	y Aver	age			
Government	57.05	_	26.40											
Treasury	3.76	_	9.56											
Inflation – Protected	1.84	_	0.41	()										
Agency/Quasi Agency	0.55	_	1.19											
Other Government Related	50.90	_	15.24											
Corporate	8.25	_	40.47											
Corporate Bond	5.59	_	33.29											
Bank Loan	1.14	_	4.01]									
Convertible	1.27	_	2.76											
Preferred	0.25	_	0.41	0										
Securitized	16.00	_	25.48											
Agency MBS Pass-Through	4.79	_	6.95											
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.35	_	1.25	1[
Non-Agency Residential MBS	3.46	_	1.79											
Commercial MBS	0.21	_	4.06]									
Asset-Backed	7.19	_	11.39											
Covered Bond	0.00	_	0.04											
Municipal	0.07	-	0.41	0										
Cash & Equivalents	1.62	-	5.09											
Other	14.75	_	1.85											
				0%	5	10 1	5 20	25	30	35	40	45	50	55 6

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊝ Irs Eur -0.33000 03/18/20-2Y Lch Receive	03-2022	12.89	12.89	_
○ Irs Eur -0.33000 03/18/20-2Y Lch Pay	03-2022	12.89	25.78	-
⊕ 10 Year Treasury Note Future Mar 22	03-2022	11.61	37.38	-
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Pay	01-2022	8.31	45.69	-
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Receive	01-2022	8.27	53.96	-
→ BRITISH POUND STERLING Sold	01-2022	7.57	61.53	_
→ BRITISH POUND STERLING Purchased	01-2022	7.57	69.10	-
⊕ IRS USD 0.50000 06/16/21-5Y CME Pay	06-2026	7.04	76.14	-
	12-2024	6.98	83.12	-
○ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	6.97	90.09	_

Total Holdings 8063



PIMCO Real Return I2 PRLPX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Expense Ratio

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

Quantitative Screens

Performance: The fund has finished in the InflationProtected Bond category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 3.22 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.57 is 3.39% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

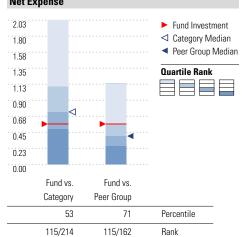
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History -9.14 3.32 -2.85 4.94 3.82 -2.07 8.41 11.98 5.57 -3.06 Total Return % -0.53 -0.32 -1.41 0.26 0.81 -0.81 -0.02 0.99 -0.39 -0.04 +/- Benchmark -1.29 1.52 -0.49 0.35 1.10 -0.43 0.49 1.97 -0.04 -1.14 +/- Category 69 14 76 28 13 74 25 13 41 73 Tot Ret % Rank in Cat 240 225 233 229 212 # of Funds in Cat 236 226 225 210 213 41 33 117 102 168 165 254 314 225 Turnover %



1.08

0.63

0.57



0.55

0.55

0.55

0.98

•			
	Fund	Bmark	Cat
Alpha	0.06	_	0.12
Beta	1.00	_	0.89
R-Squared	95.49	_	78.62
Standard Deviation	4.43	4.33	4.52
Sharpe Ratio	1.25	1.27	1.17
Tracking Error	0.94	_	2.27
Information Ratio	0.06	_	-0.47
Up Capture Ratio	100.91	_	89.99
Down Capture Ratio	100.97	_	89.93

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.34	4.52	6.20
Avg Eff Maturity	7.10	_	6.87



Duration

Not Rated

PIMCO Real Return 12 PRLPX

Style Analysis as of 03-31-2022
Style Breakdown
Fixed Income

Quality

High

Aid

Ltd Mod Ext

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	91.72	0.00	96.97
AA	2.21	99.60	0.27
A	0.52	0.00	0.47
BBB	3.52	0.00	0.87
BB	0.47	0.00	0.20
В	0.41	0.00	0.13
Below B	1.15	0.00	0.07

0.00

0.40

1.02

Inflation-Protected Bond BBgBarc US Treasury US TIPS TR USD Asset Allocation as of 03-31-2022 Asset Class Net % Cat% US Stocks 0.05 0.00 Non-US Stocks 0.00 0.00 Bonds 105.33 97.98 Cash -10.39 1.52 Other 5.05 0.43 -50 Ó 50 100 150 Total 100.00 100.00

Morningstar Category

Morningstar Index

	Fund	Bmark	Cat	Fund	▼ Ron	chmark	ll Ca	tegory	Λνωτ	ane		
Government	76.77	Dillark _	89.77	Tunu	, Dell	CHIHAIK] 00	iteguiy	AVGI	aye		
		_						- 1	1 1			
Treasury	0.31	_	0.73	0								
nflation – Protected	42.80	-	83.68									
Agency/Quasi Agency	0.00	-	0.01									
Other Government Related	33.66	-	5.35									
Corporate	0.52	-	2.89	1 [
Corporate Bond	0.28	_	2.62	j 🛛 i								
Bank Loan	0.00	_	0.17									
Convertible	0.07	_	0.10									
Preferred	0.17	_	0.00									
Securitized	6.93	-	4.16									
Agency MBS Pass-Through	1.91	_	0.55	0								
Agency MBS ARM	0.00	_	0.00									
Agency MBS CMO	0.07	_	0.25									
Non-Agency Residential MBS	0.49	_	0.13									
Commercial MBS	0.01	_	0.92									
Asset-Backed	2.61	_	2.17									
Covered Bond	1.84	_	0.14	ĵu i								
Municipal	0.00	_	0.00									
Cash & Equivalents	6.46	_	2.99									
Other	9.03	_	0.19									

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Euro Schatz Future Mar 22	03-2022	25.34	25.34	_
⊕ 5 Year Treasury Note Future Mar 22	04-2022	18.61	43.94	-
☆ Cash Offset	_	14.28	58.22	-
⊕ OIS GBP SONIO/0.90000 09/21/22-0Y* LCH Pay	03-2023	11.39	69.61	-
○ OIS GBP SONIO/1.01250 09/20/23-0Y* LCH Pay	03-2024	11.39	81.01	-
⊕ OIS GBP SONIO/0.90000 09/21/22-0Y* LCH Receive	03-2023	11.38	92.39	_
→ OIS GBP SONIO/1.01250 09/20/23-0Y* LCH Receive	03-2024	11.38	103.76	-
⊕ 3 Month Euribor Future Mar 23	03-2023	9.98	113.74	-
⊕ United States Treasury Notes 0.125%	07-2031	9.88	123.62	-
→ 10 Year Treasury Note Future Mar 22	03-2022	7.06	130.67	_

Total Holdings 997



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013 Michael Perre since 11-2017

Quantitative Screens

Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 9.11 years.

Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

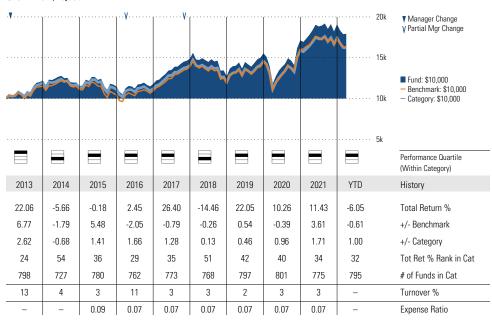
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

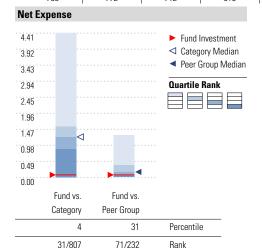
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.77	_	0.12
Beta	1.04	_	1.00
R-Squared	96.86	_	93.68
Standard Deviation	17.85	16.88	17.51
Sharpe Ratio	0.51	0.47	0.47
Tracking Error	3.24	_	4.46
Information Ratio	0.32	_	0.03
Up Capture Ratio	105.24	_	100.75
Down Capture Ratio	102.03	_	100.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.78	13.81	14.09
Price/Book Ratio	1.64	1.78	1.79
Geom Avg Mkt Cap \$B	29.96	45.25	51.25
ROE	17.66	18.45	19.89



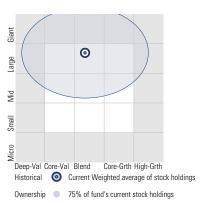
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

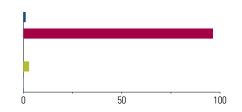
24	32	20	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.05	0.61
Cash	2.72	1.42
Bonds	0.00	0.04
Non-US Stocks	96.26	94.72
US Stocks	0.97	3.24
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Б	0 .	-				По					
		Fund	Bmark	Cat	Fund	i t	Bench	mark	Categ	jory Ave	erage			,
Դ	Cyclical	41.47	42.34	39.18			,							
A.	Basic Materials	8.85	8.94	7.98										
A	Consumer Cyclical	10.11	10.37	10.86										
,	Financial Services	18.50	20.56	18.20					•) '					
fi	Real Estate	4.01	2.47	2.14										
W	Sensitive	36.41	36.68	37.13										
	Communication Services	5.11	6.69	5.82										
ð	Energy	5.13	5.45	4.60										
Ф	Industrials	15.66	12.06	14.86										
	Technology	10.51	12.48	11.85				1	Ė					
→	Defensive	22.11	20.98	23.69				•						
	Consumer Defensive	8.22	8.25	9.12			= []							
٠	Healthcare	10.79	9.68	11.68										
•	Utilities	3.10	3.05	2.89										
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 03-31-2022



Greater Asia	Fund % 36.13	Cat % 35.41	
Japan	19.99	18.15	
Australasia	7.59	5.00	
Asia-4 Tigers	8.24	7.10	
Asia-ex 4 Tigers	0.31	5.16	
Not Classified	0.00	0.00	

Americas	Fund % 11.55	Cat % 8.71	Greater Europe	Fund % 52.31	Cat % 55.90	Market Maturity	Fund %
North America	11.44	7.56	United Kingdom	12.22	13.12	Developed Markets	99.24
Central/Latin	0.11	1.15	W euro-ex UK	39.06	41.43	Emerging Markets	0.76
			Emrgng Europe	0.33	0.28	Not Available	0.00
			Africa	0.70	1.07		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	2.02	2.02		_
⊕ Nestle SA	1.57	3.60	-5.68	Consumer Defensive
⊕ Roche Holding AG	1.19	4.78	-1.74	Healthcare
⊕ Samsung Electronics Co Ltd	1.17	5.95	_	Technology
	1.12	7.08	-13.68	Technology
⊖ Toyota Motor Corp	0.96	8.04	6.47	Consumer Cyclical
Shell PLC	0.92	8.96	31.14	Energy
⊕ AstraZeneca PLC	0.90	9.86	18.43	Healthcare
⊕ BHP Group Ltd	0.85	10.71	29.71	Basic Materials
⊕ Novartis AG	0.81	11.52	3.72	Healthcare

Total Holdings 4170

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

Morningstar Index Russell Mid Cap TR USD

Mid-Cap Blend

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 23.88 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 97.14 % of the time over the past three

Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Mid-Cap Blend category average.

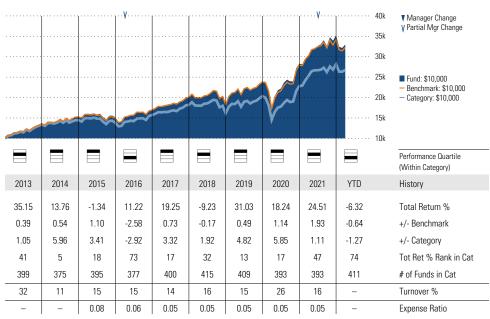
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 Fund Benchmark Category 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -6.328.82 15.67 13.00 12.94 10.69 Fund Return % -5.68 6.92 14.89 12.62 12.85 13.27 Benchmark Return % 13 50 10.72 -5.05 5 63 11 25 Category Average % 74 26 15 10 10 % Rank in Category 411 400 361 319 210 # of Funds in Category

Net Expe	ense		
6.08			► Fund Investment
5.40			Category Median
4.73			 Peer Group Median
4.05			Quartile Rank
3.38			
2.70			
2.03			
1.35	□		
0.68			
0.00			
	Fund vs.	Fund vs.	
C	Category	Peer Group	
	3	27	Percentile
	13/415	46/171	Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.93	_	-0.67
Beta	0.98	_	0.99
R-Squared	99.56	_	93.46
Standard Deviation	20.41	20.81	21.23
Sharpe Ratio	0.78	0.74	0.69
Tracking Error	1.43	_	5.43
Information Ratio	0.54	_	-0.32
Up Capture Ratio	99.83	_	96.89
Down Capture Ratio	96.40	_	99.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.90	18.99	17.03
Price/Book Ratio	3.24	3.05	2.68
Geom Avg Mkt Cap \$B	25.33	19.55	11.27
ROE	17.16	17.80	19.73



Vanguard Mid Cap Index Admiral VIMAX

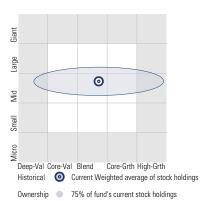
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

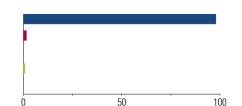
Equity

Lquity			
5	4	8	Large
22	35	27	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2022



		Fund	Bmark	Cat	Fund	ı b	Bench	mark	Categ	jory Ave	erage		
Դ	Cyclical	35.96	38.41	42.30								<u> </u>	
A.	Basic Materials	4.46	4.69	5.48									
A	Consumer Cyclical	10.44	12.27	14.10									
,	Financial Services	11.35	12.55	14.37				0					
fi	Real Estate	9.71	8.90	8.35		- :							
W	Sensitive	42.02	41.41	39.62									
	Communication Services	4.71	3.65	3.25									
ð	Energy	5.83	5.78	4.07									
Ф	Industrials	11.29	13.68	15.65									
	Technology	20.19	18.30	16.65									
—	Defensive	22.02	20.19	18.07				•					
=	Consumer Defensive	3.92	4.24	4.08		= [
+	Healthcare	12.21	10.76	10.75									
•	Utilities	5.89	5.19	3.24									

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Synopsys Inc Synopsys Inc	0.73	0.73	-9.56	Technology
○ Occidental Petroleum Corp	0.72	1.45	96.17	Energy
DexCom Inc	0.71	2.17	-4.72	Healthcare
⊖ Centene Corp	0.70	2.87	2.17	Healthcare
Cadence Design Systems Inc	0.65	3.52	-11.75	Technology
	0.65	4.17	-13.62	Technology
∋ IOVIA Holdings Inc	0.63	4.80	-18.05	Healthcare
Welltower Inc ■ Welltower Inc Wel	0.62	5.42	12.80	Real Estate
⇒ Nucor Corp	0.61	6.03	30.66	Basic Materials
⇒ Microchip Technology Inc	0.60	6.63	-13.40	Technology
⊖ Corteva Inc	0.60	7.23	21.87	Basic Materials
⇒ Valero Energy Corp	0.60	7.82	36.49	Energy
⊕ Realty Income Corp	0.59	8.41	-2.17	Real Estate
→ Motorola Solutions Inc	0.58	8.99	-10.57	Technology
⇒ Digital Realty Trust Inc	0.58	9.57	-19.14	Real Estate

Total Holdings 382



Vanguard Small Cap Value Index Admiral VSIAX

Growth of \$10,000

2.06

0.36

44

485

47

6.33

7.21

2

465

12

2.82

2.06

36

505

16

0.08

-6.96

-1.21

61

477

18

0.07

3.96

3.26

20

481

19

0.07

0.63

3.23

16

483

18

0.07

Morningstar Category
Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016 William Coleman since 04-2016

Quantitative Screens

Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 5.93 years.

Net Expense: The fund's expense ratio of 0.07 is 93.91% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Medium Risk	12-31-2021

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 36.58 10.55 -4.65 24.78 11.80 -12.23 22.76 5.85 28.09 -1.20 Total Return %

0.37

1.33

35

473

19

0.07

1.22

1.83

32

450

26

0.07

-0.18

-3.48

68

448

16

0.07

1.20

0.81

35

456

+/- Benchmark

+/- Category

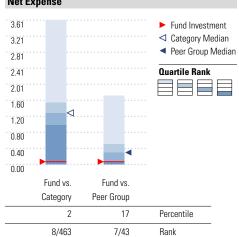
Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.92	_	0.48
Beta	0.96	_	1.01
R-Squared	97.66	_	94.67
Standard Deviation	24.12	24.94	25.81
Sharpe Ratio	0.61	0.58	0.58
Tracking Error	3.85	_	6.29
Information Ratio	0.12	_	0.05
Up Capture Ratio	96.33	_	100.49
Down Capture Ratio	93.39	_	99.58

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.92	12.54	12.81
Price/Book Ratio	1.91	1.53	1.72
Geom Avg Mkt Cap \$B	5.76	2.34	4.24
ROE	16.71	8.77	16.11



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

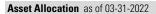
Equity

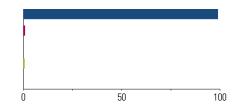
-quit,			
0	0	0	Large
19	21	3	Mid
31	22	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.15
Cash	0.48	1.68
Bonds	0.00	-0.01
Non-US Stocks	0.67	2.80
US Stocks	98.85	95.39
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Dd.	0-4	Final - Developed Cotonom Aurora
		Fund	Bmark	Cat	Fund Benchmark Category Average
ŀ	Cyclical	50.17	48.57	50.92	. ,
Å.	Basic Materials	6.73	3.98	6.41	
A	Consumer Cyclical	11.23	7.24	13.31	
æ	Financial Services	20.68	22.89	23.73	
fi	Real Estate	11.53	14.46	7.47	
W	Sensitive	35.34	33.23	36.42	
	Communication Services	1.98	3.75	2.08	
•	Energy	6.88	9.38	6.33	—— 0
Ф	Industrials	18.98	14.08	18.85	
	Technology	7.50	6.02	9.16	
-	Defensive	14.49	18.19	12.66	
Ħ	Consumer Defensive	4.33	3.89	4.15	
+	Healthcare	5.33	8.88	5.57	
•	Utilities	4.83	5.42	2.94	
					0% 5 10 15 20 25 30 35 40 45 50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	\0 INET W22ET	Guillulative /0	TTD Hetuili /6	Worlingstal Sector
⊕ Molina Healthcare Inc	0.63	0.63	4.88	Healthcare
⊕ Quanta Services Inc	0.60	1.23	14.84	Industrials
⊕ Signature Bank	0.59	1.83	-9.10	Financial Services
	0.59	2.42	53.35	Energy
⊕ Constellation Energy Corp	0.59	3.01	_	Utilities
⊕ Targa Resources Corp	0.56	3.56	45.14	Energy
⊕ Alcoa Corp	0.54	4.11	51.28	Basic Materials
⊖ Brown & Brown Inc	0.53	4.63	2.98	Financial Services
⊕ Atmos Energy Corp	0.52	5.16	14.70	Utilities
◆ Steel Dynamics Inc	0.51	5.66	34.96	Basic Materials
⊕ Bunge Ltd	0.50	6.17	19.25	Consumer Defensive
⊕ Cleveland-Cliffs Inc	0.49	6.66	47.96	Basic Materials
⊕ Kimco Realty Corp	0.49	7.15	0.97	Real Estate
Slcmt1142	0.48	7.63	_	_
⊕ IDEX Corp	0.47	8.10	-18.64	Industrials

Total Holdings 930

