

American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 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 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.

✔ **Style:** The fund has landed in its primary style box — Large Value — 72.73 % of the time over the past three years.

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

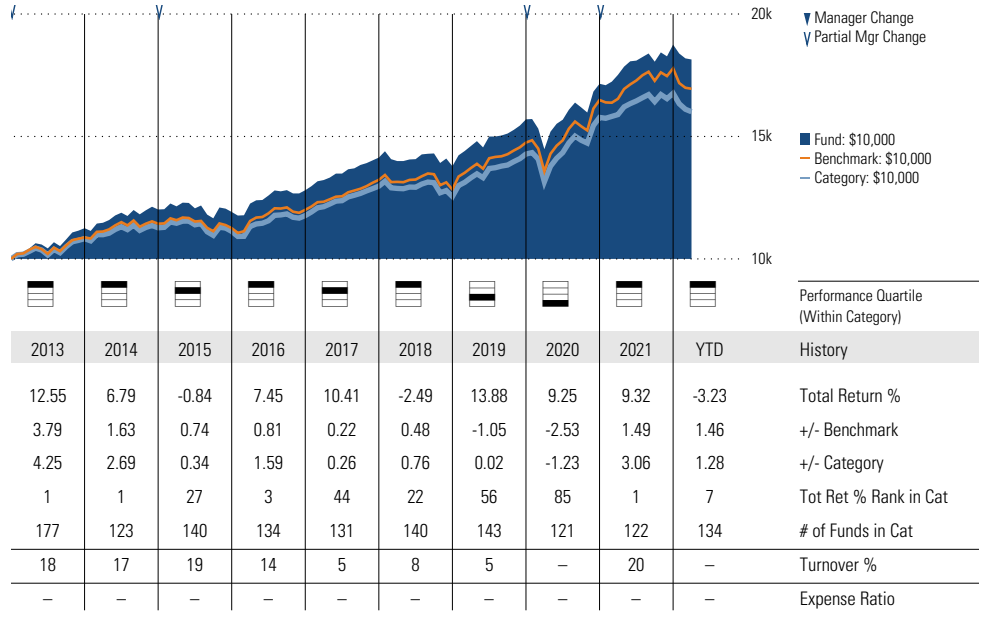
Morningstar Investment Management LLC Analysis

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.

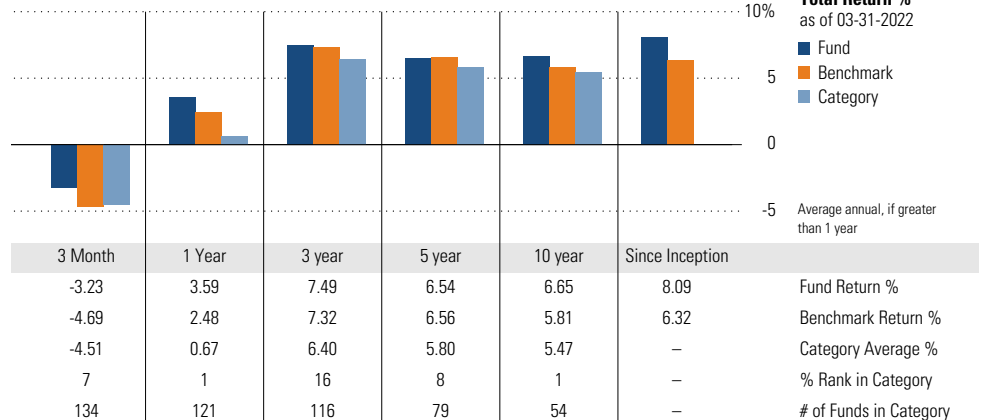
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 02-28-2022 |

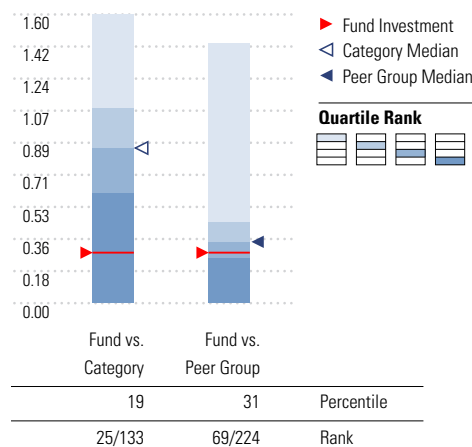
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

| Metric | 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 |

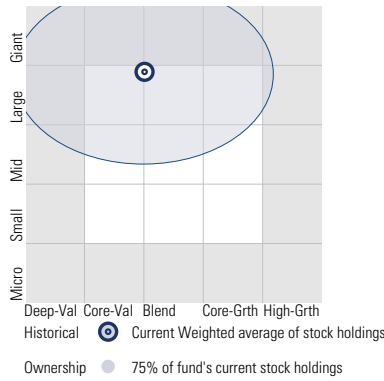
American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category
Target-Date 2000-2010

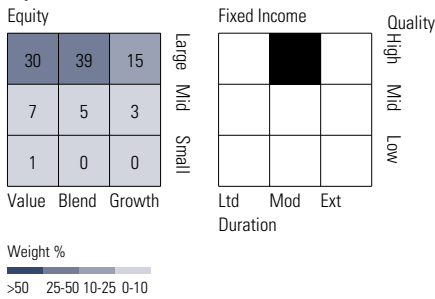
Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 03-31-2022

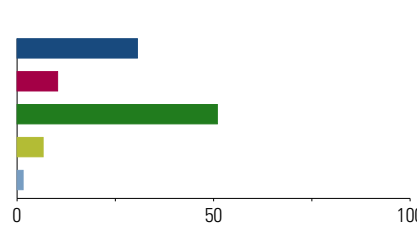
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| Cyclical | 33.31 | 38.78 | 35.83 | | | |
| Basic Materials | 4.21 | 4.71 | 4.89 | | | |
| Consumer Cyclical | 6.85 | 9.82 | 10.44 | | | |
| Financial Services | 16.60 | 14.63 | 16.21 | | | |
| Real Estate | 5.65 | 9.62 | 4.29 | | | |
| Sensitive | 37.72 | 39.10 | 41.07 | | | |
| Communication Services | 7.10 | 5.95 | 8.05 | | | |
| Energy | 5.19 | 4.43 | 4.09 | | | |
| Industrials | 8.81 | 10.88 | 10.11 | | | |
| Technology | 16.62 | 17.84 | 18.82 | | | |
| Defensive | 28.95 | 22.14 | 23.11 | | | |
| Consumer Defensive | 10.11 | 6.53 | 6.90 | | | |
| Healthcare | 13.19 | 12.60 | 12.61 | | | |
| Utilities | 5.65 | 3.01 | 3.60 | | | |

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 | — | 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category
Target-Date 2015

Morningstar Index
Morningstar Lifetime Mod 2015 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 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.

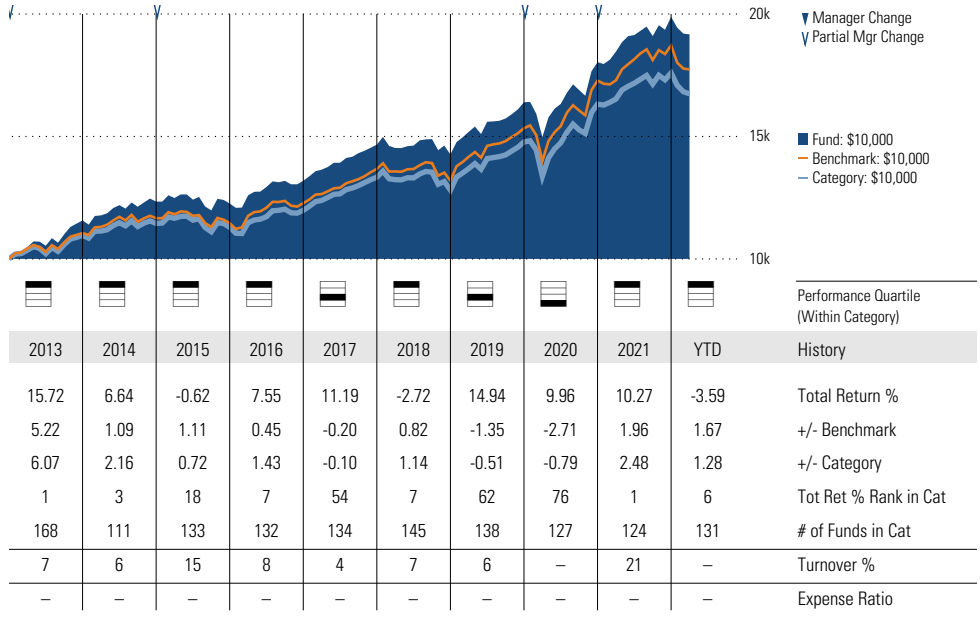
Morningstar Investment Management LLC Analysis

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 |

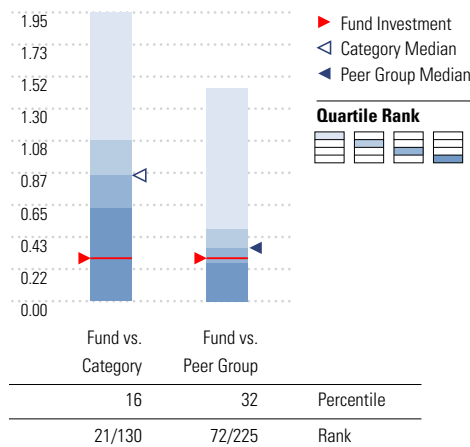
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

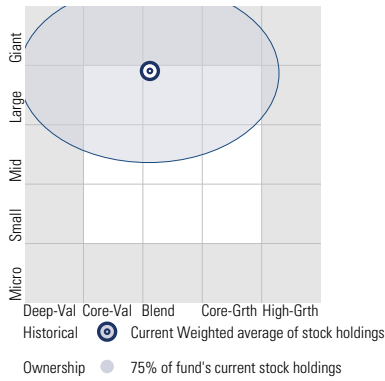
| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.67 | 17.78 | 17.39 |
| Price/Book Ratio | 3.07 | 2.63 | 2.75 |
| Avg Eff Duration | 5.35 | 7.80 | 5.89 |

American Funds 2015 Trgt Date Retire R6 RFJTX

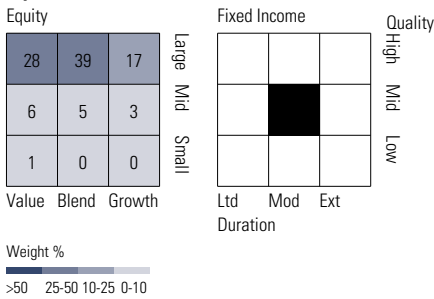
Morningstar Category
Target-Date 2015

Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

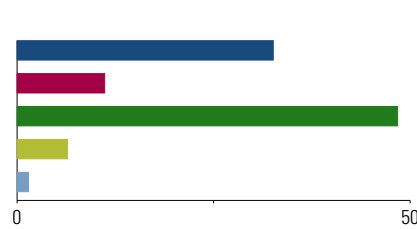
Style Analysis as of 03-31-2022
Morningstar Style Box™



Style Breakdown

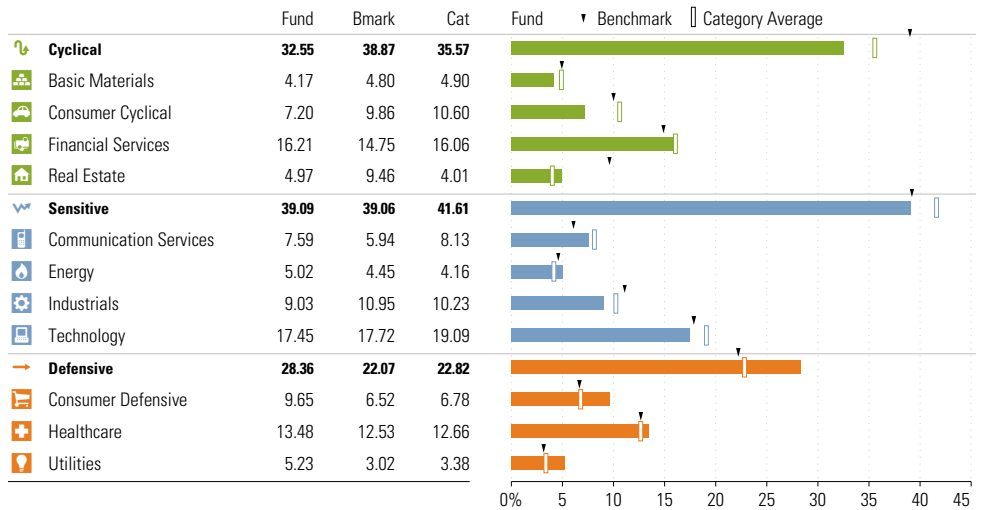


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



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 | — | 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 | — | — |
| ⊖ American Funds Capital Income Bldr R6 | — | 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 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 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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

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

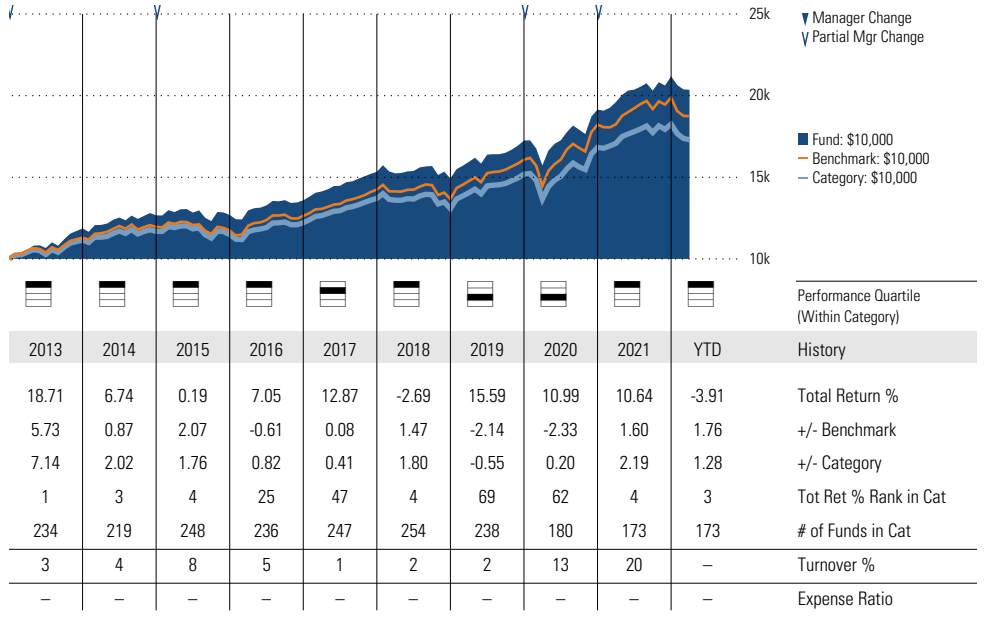
Morningstar Investment Management LLC Analysis

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 |

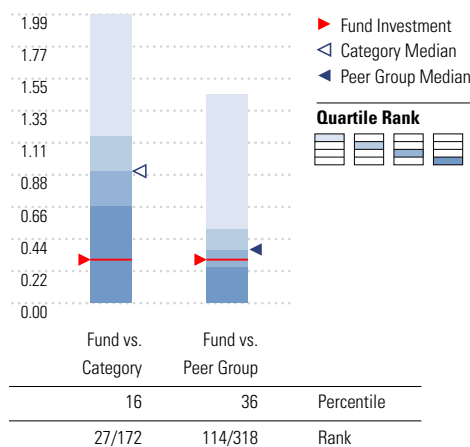
Growth of \$10,000



Trailing Performance



Net Expense



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 | 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

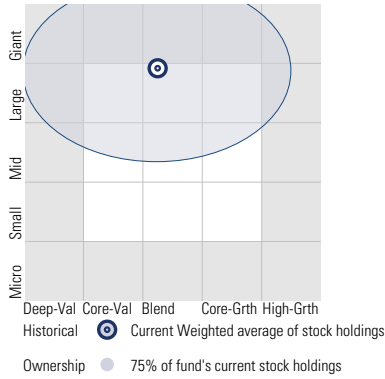
| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.95 | 17.61 | 17.77 |
| Price/Book Ratio | 3.15 | 2.60 | 2.67 |
| Avg Eff Duration | 5.63 | 8.70 | 5.98 |

American Funds 2020 Trgt Date Retire R6 RRCTX

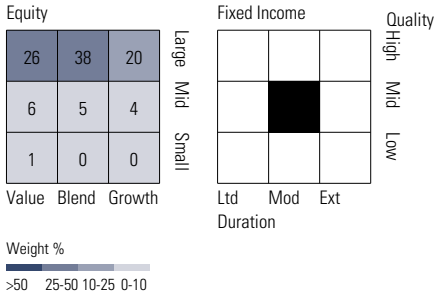
Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

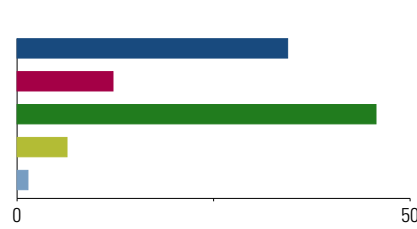
Style Analysis as of 03-31-2022
Morningstar Style Box™



Style Breakdown

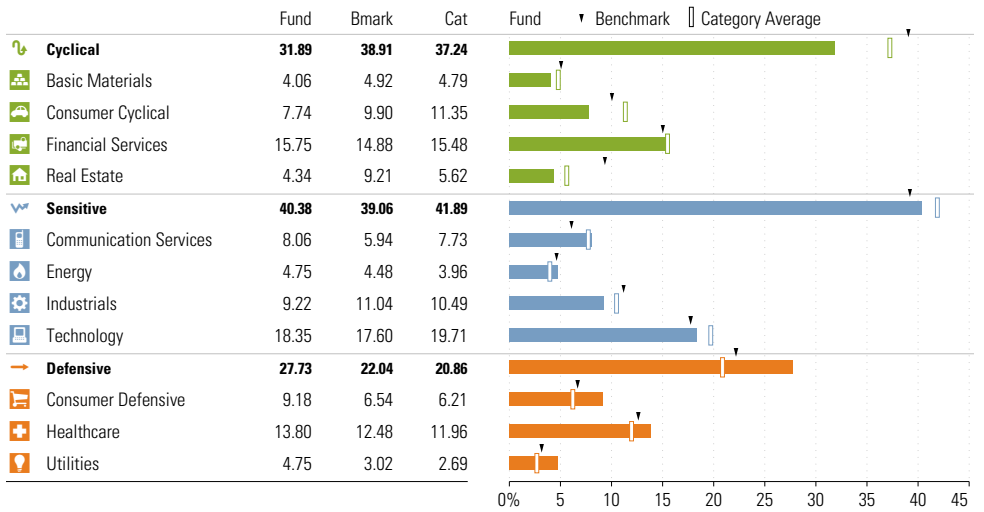


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



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 | — | — |
| ⊖ American Funds American Mutual R6 | — | 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 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 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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

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

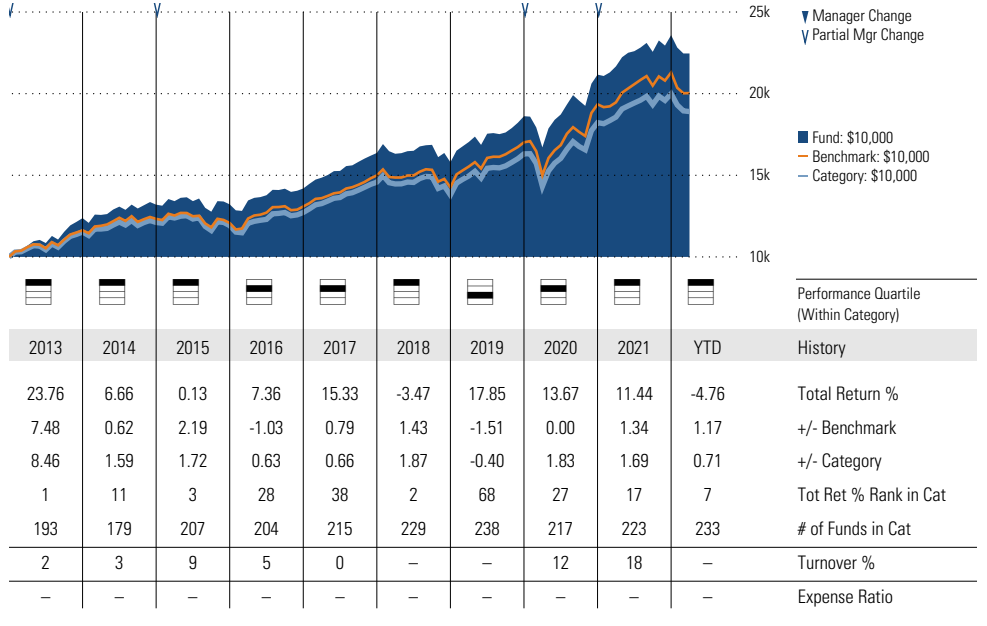
Morningstar Investment Management LLC Analysis

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 |

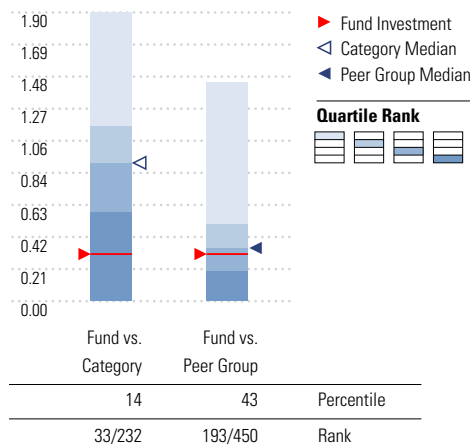
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

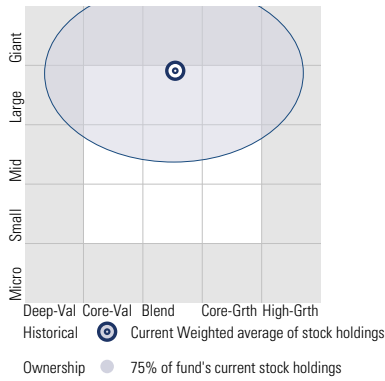
| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 17.47 | 17.45 | 17.82 |
| Price/Book Ratio | 3.34 | 2.56 | 2.69 |
| Avg Eff Duration | 5.72 | 9.46 | 6.52 |

American Funds 2025 Trgt Date Retire R6 RFDTX

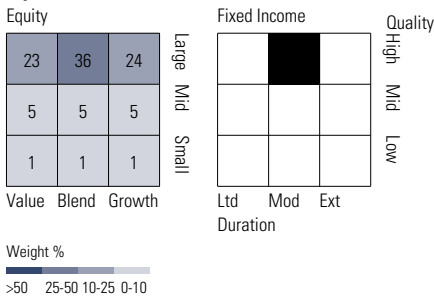
Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

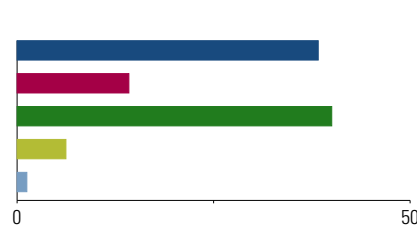
Style Analysis as of 03-31-2022
Morningstar Style Box™



Style Breakdown

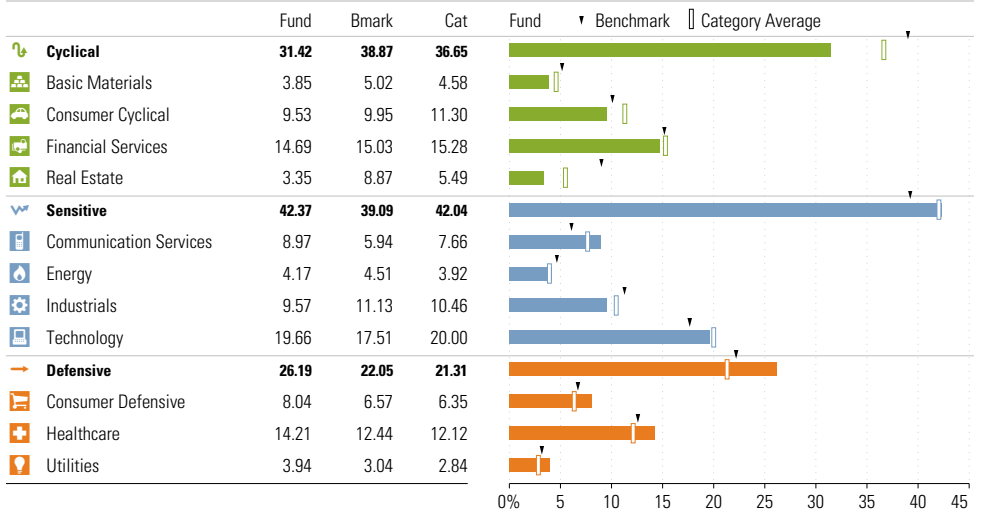


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.33 is 52.17% lower than the Target-Date 2030 category average.

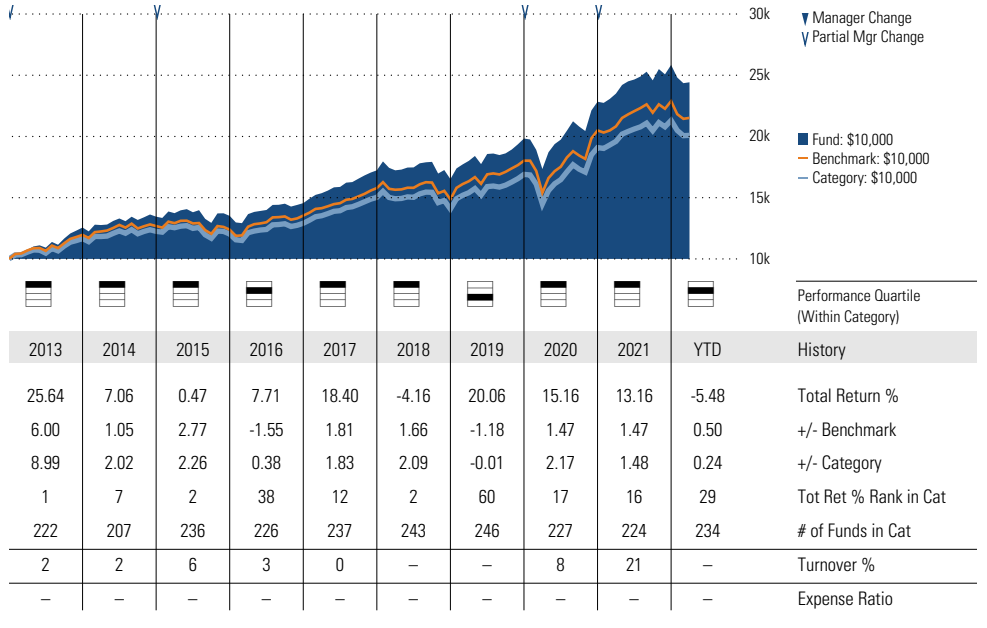
Morningstar Investment Management LLC Analysis

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 |

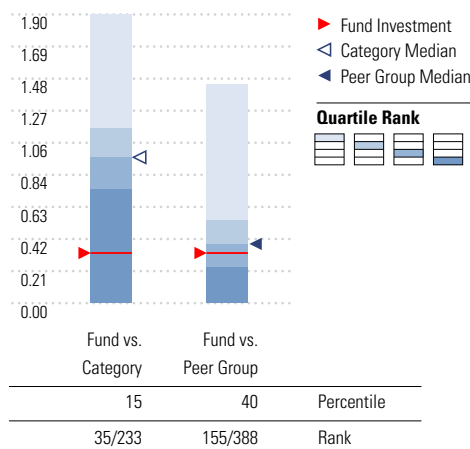
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

| Metric | 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 |

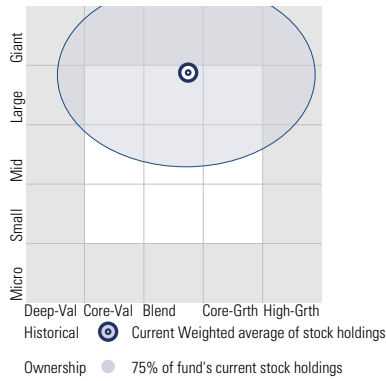
American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category
Target-Date 2030

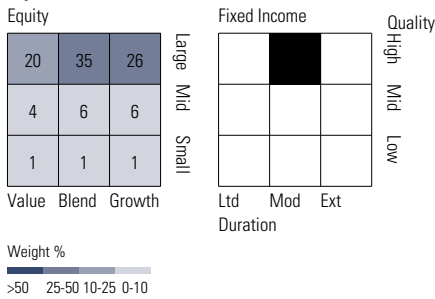
Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 03-31-2022

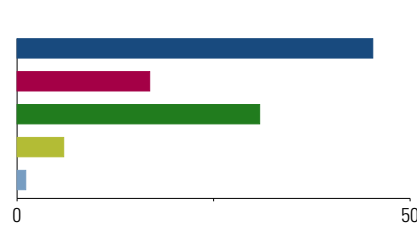
Morningstar Style Box™



Style Breakdown

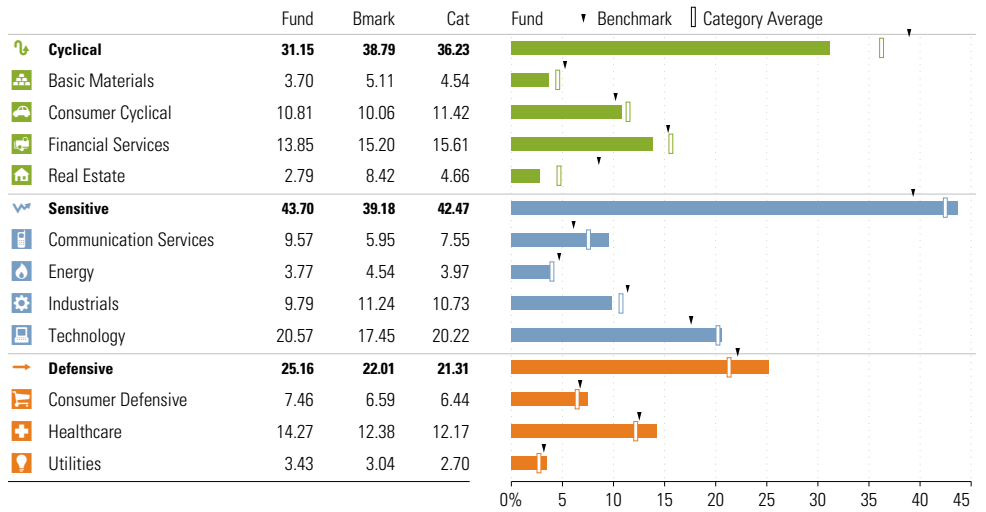


Asset Allocation as of 03-31-2022



| 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 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.

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

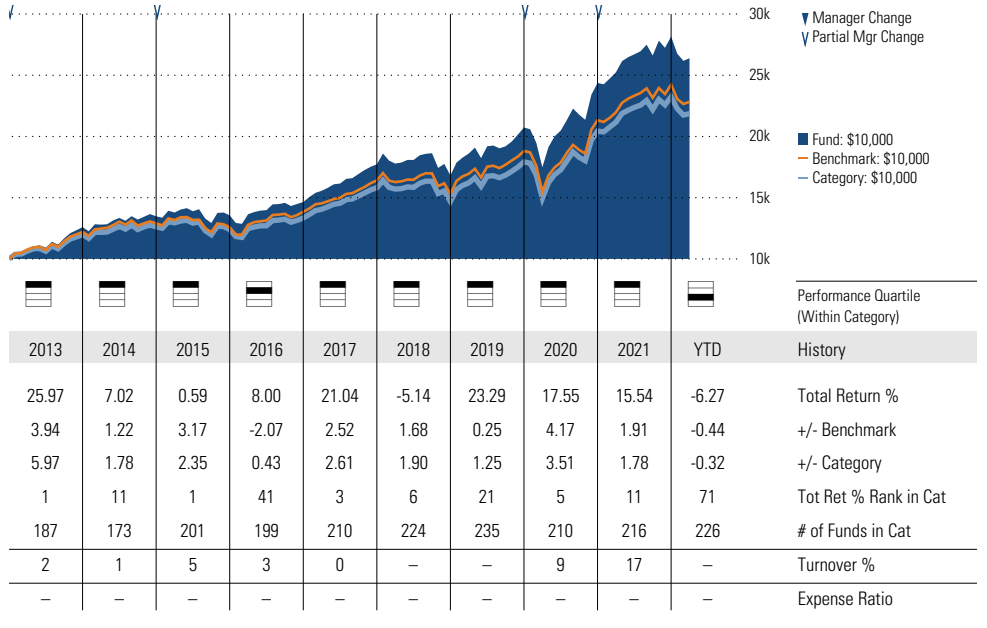
Morningstar Investment Management LLC Analysis

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.

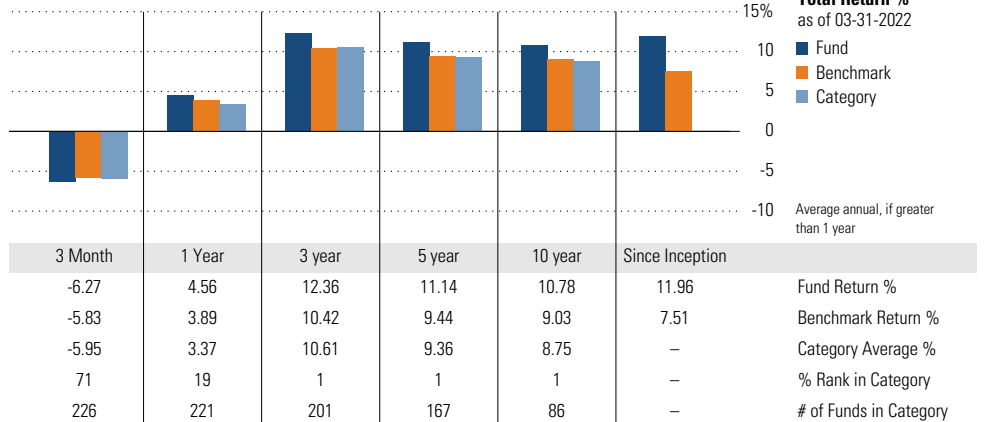
ESG Metrics

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

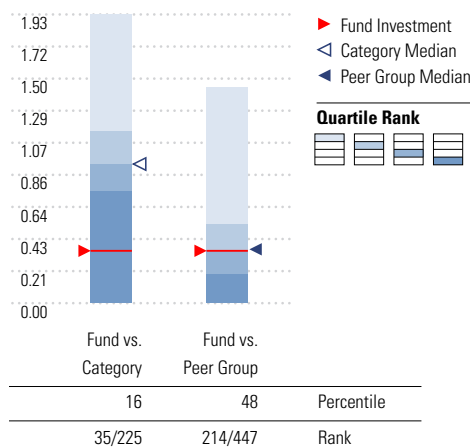
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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 |

Portfolio Metrics

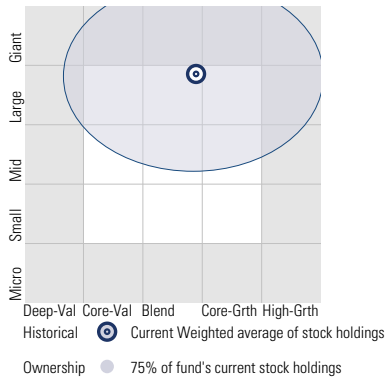
| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 18.42 | 17.09 | 17.61 |
| Price/Book Ratio | 3.59 | 2.49 | 2.68 |
| Avg Eff Duration | 6.34 | 10.66 | 7.24 |

American Funds 2035 Trgt Date Retire R6 RFFTX

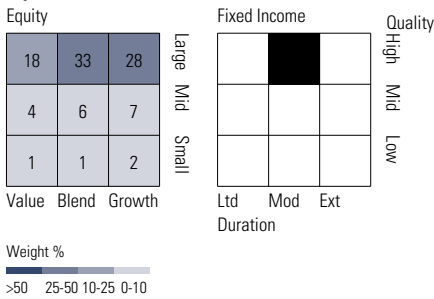
Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

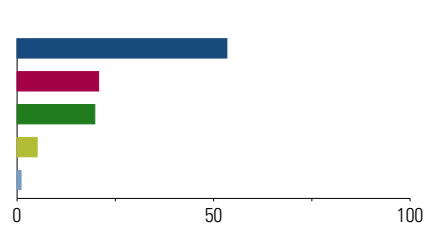
Style Analysis as of 03-31-2022
Morningstar Style Box™



Style Breakdown

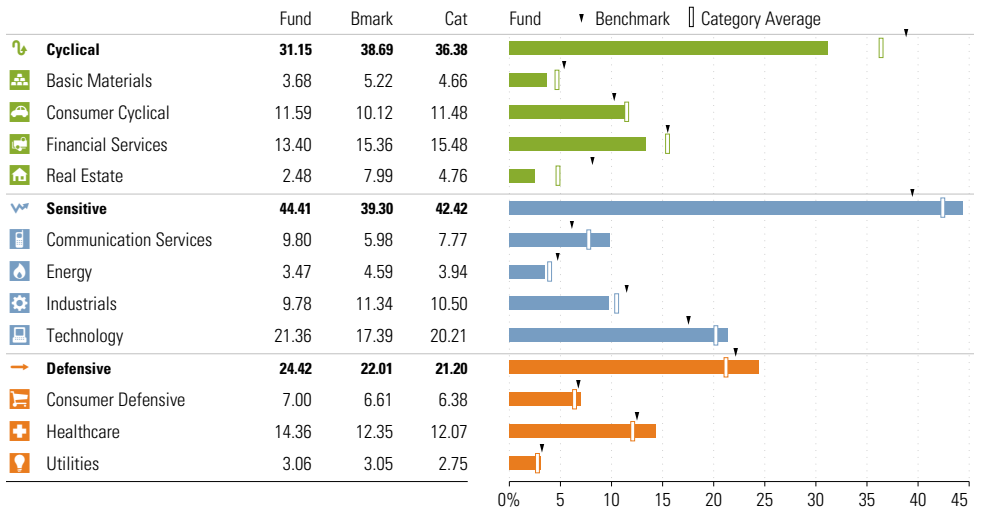


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar 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 | - | - |
| ⊕ 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

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

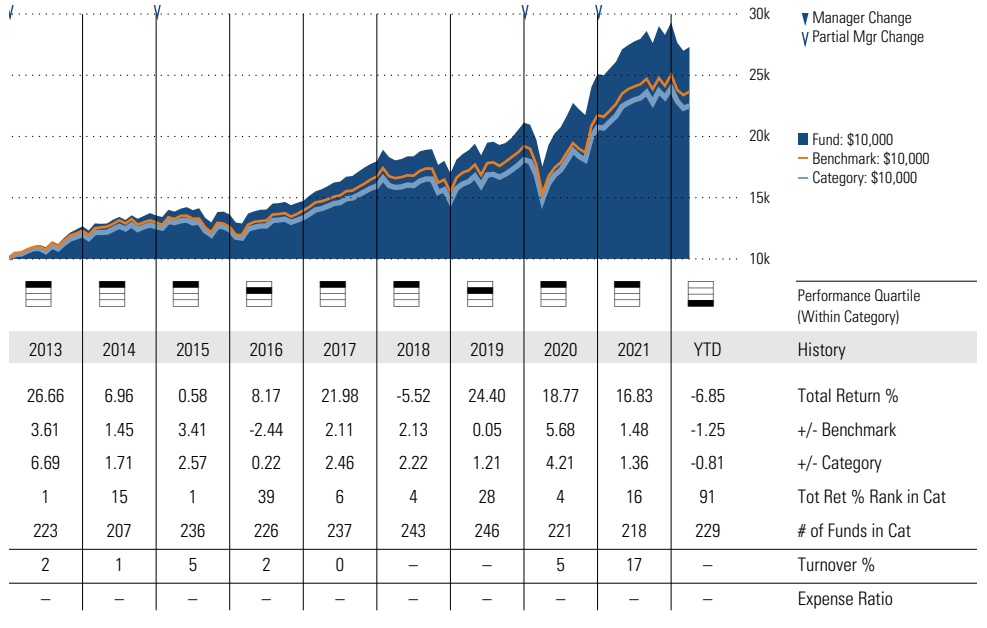
Morningstar Investment Management LLC Analysis

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 |

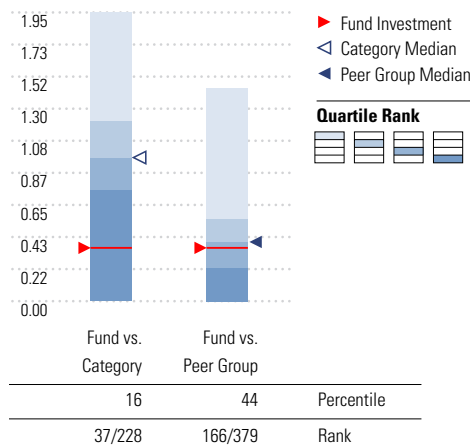
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

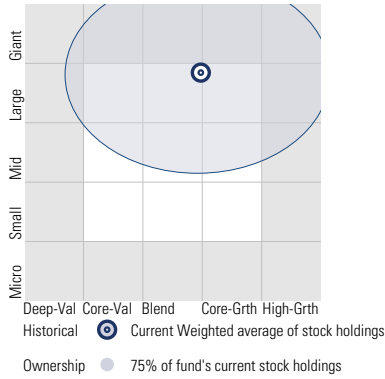
| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 18.69 | 16.93 | 17.52 |
| Price/Book Ratio | 3.64 | 2.46 | 2.66 |
| Avg Eff Duration | 6.75 | 11.14 | 7.50 |

American Funds 2040 Trgt Date Retire R6 RFGTX

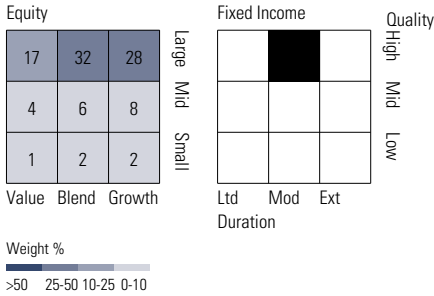
Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

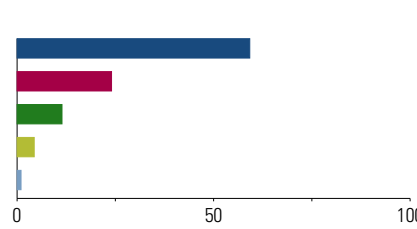
Style Analysis as of 03-31-2022
Morningstar Style Box™



Style Breakdown

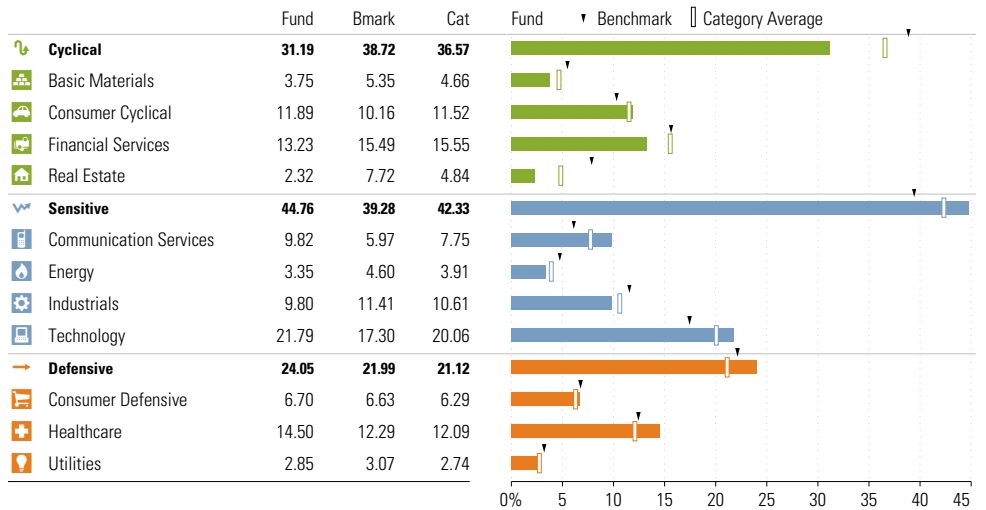


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 72.73 % of the time over the past three years.

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

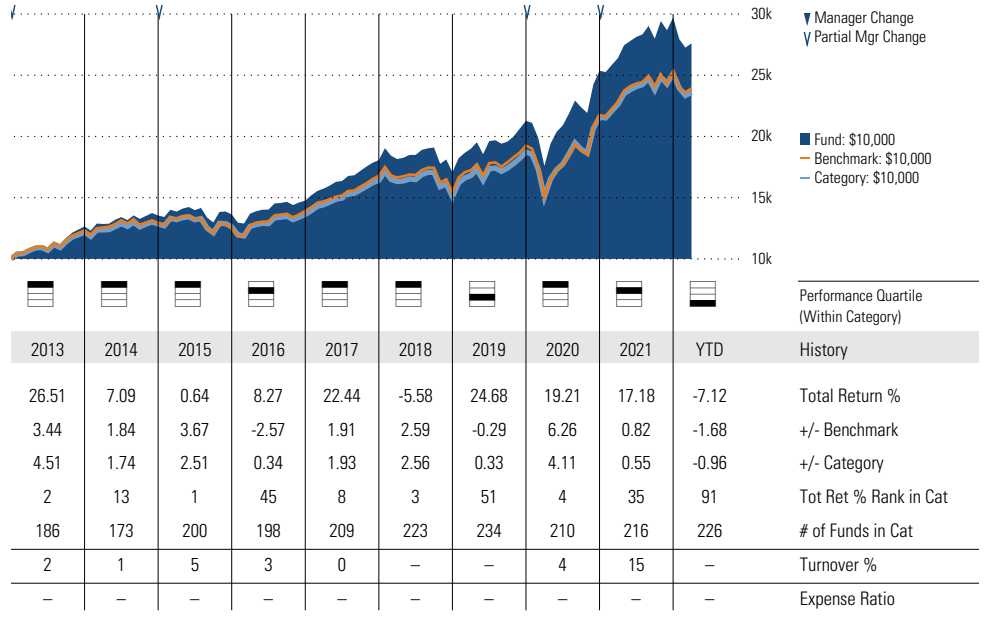
Morningstar Investment Management LLC Analysis

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.

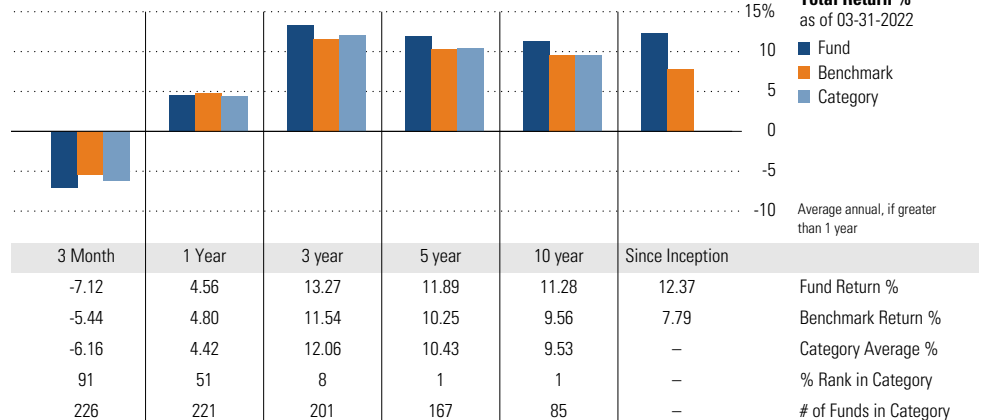
ESG Metrics

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

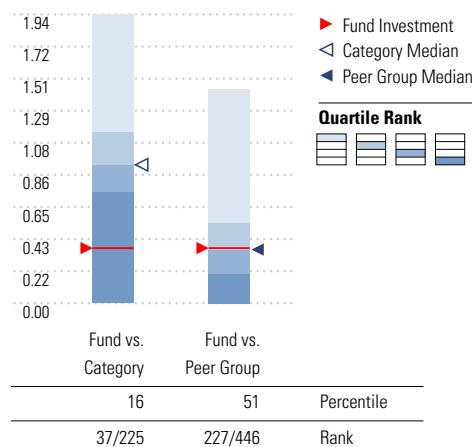
Growth of \$10,000



Trailing Performance



Net Expense



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 | 2.35 | - | 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 |

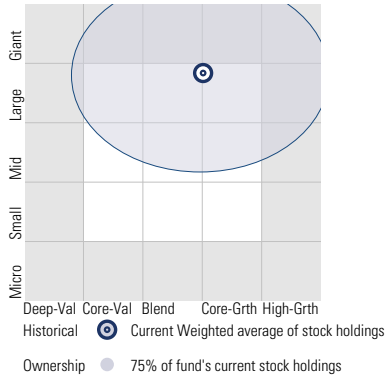
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category
Target-Date 2045

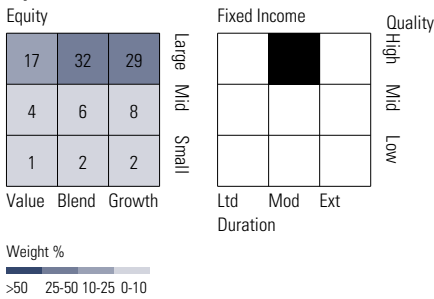
Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 03-31-2022

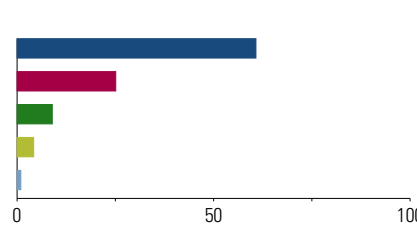
Morningstar Style Box™



Style Breakdown

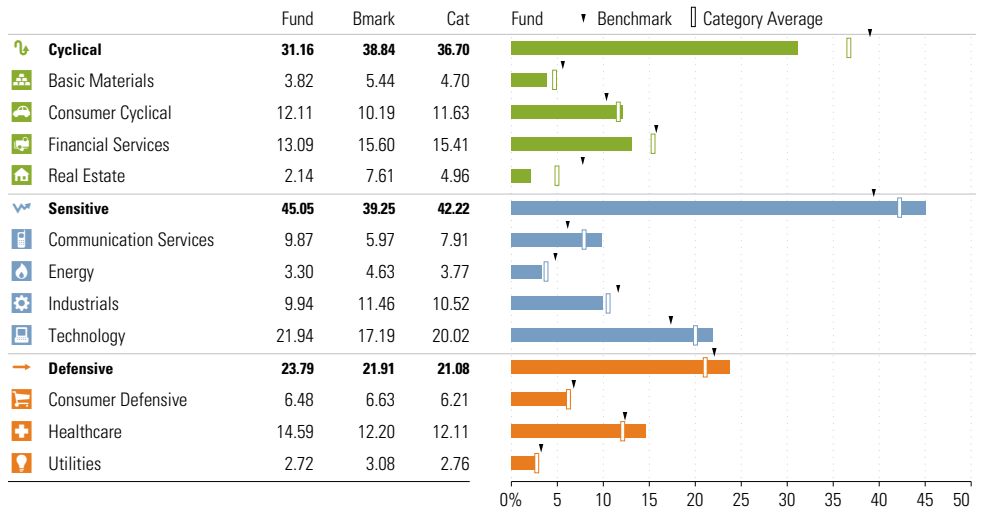


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 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

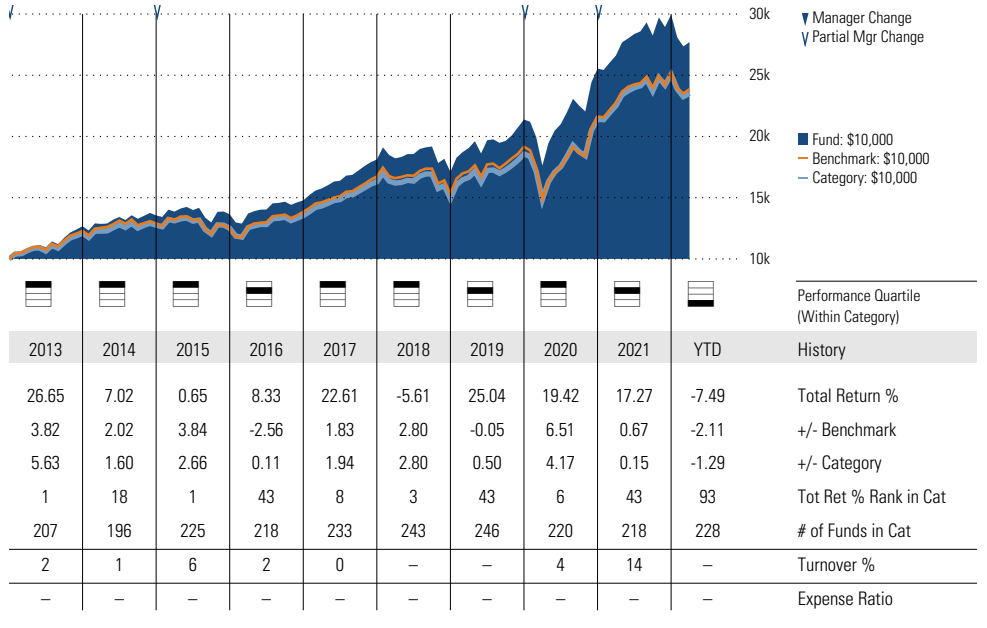
✔ **Performance:** The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **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.

Growth of \$10,000



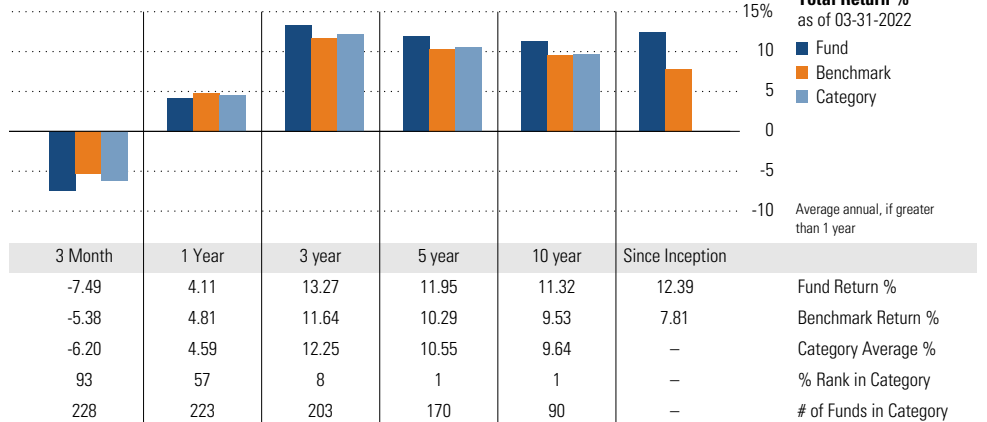
Morningstar Investment Management LLC Analysis

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.

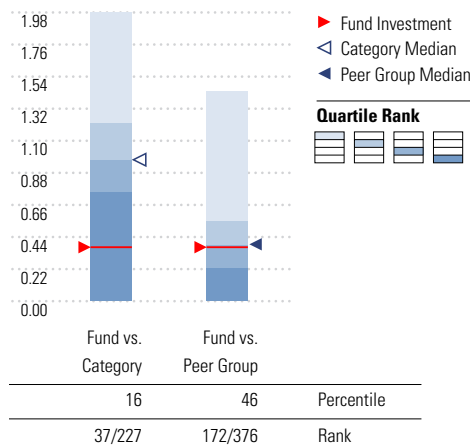
ESG Metrics

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

Trailing Performance



Net Expense



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 | 2.30 | - | 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 |

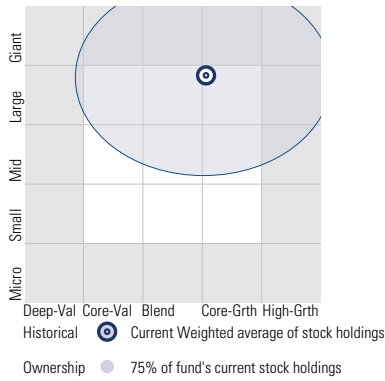
American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category
Target-Date 2050

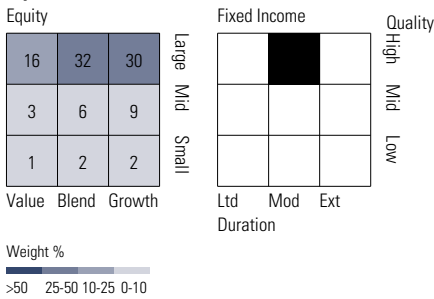
Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2022

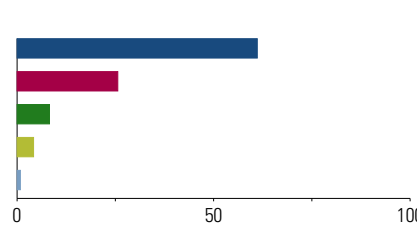
Morningstar Style Box™



Style Breakdown

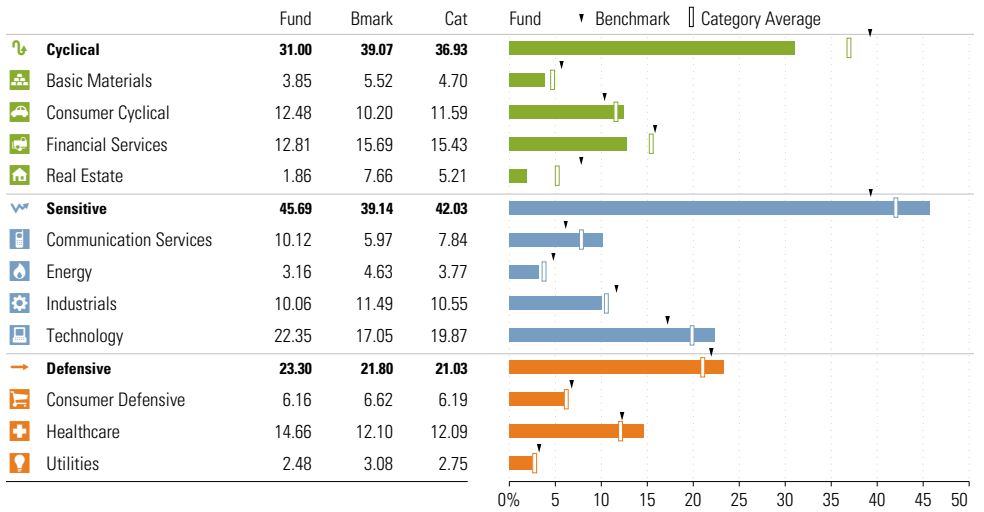


Asset Allocation as of 03-31-2022



| 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 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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

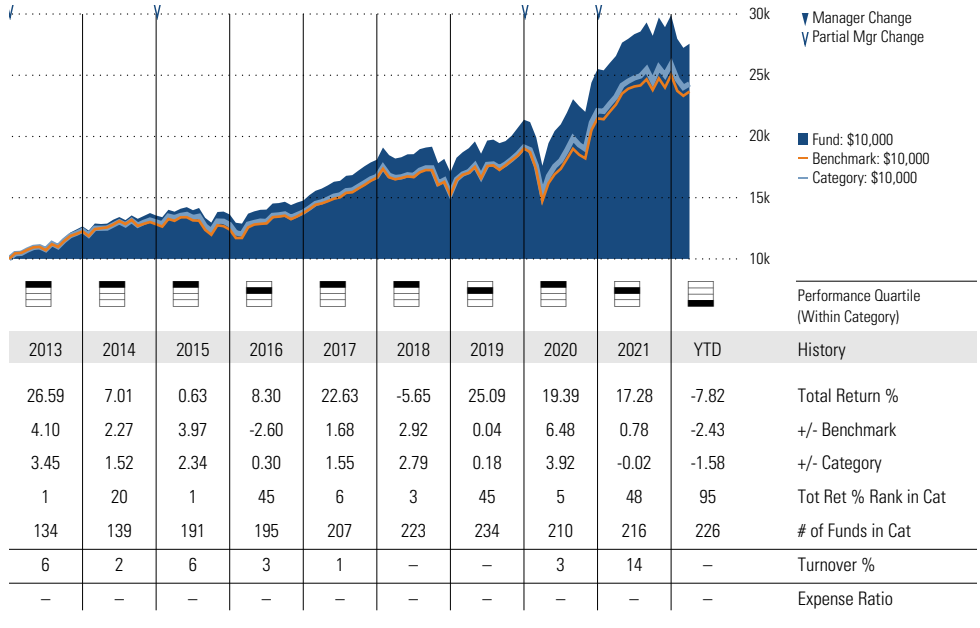
✔ **Performance:** The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.

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

✘ **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.

Growth of \$10,000



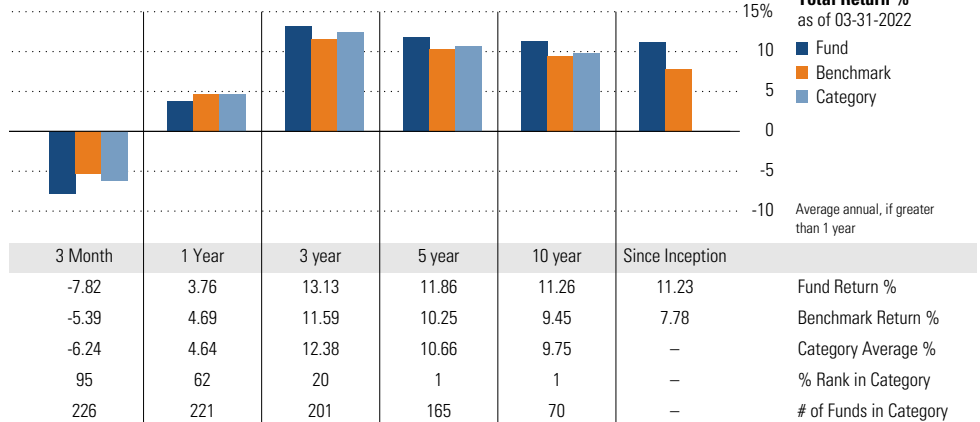
Morningstar Investment Management LLC Analysis

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.

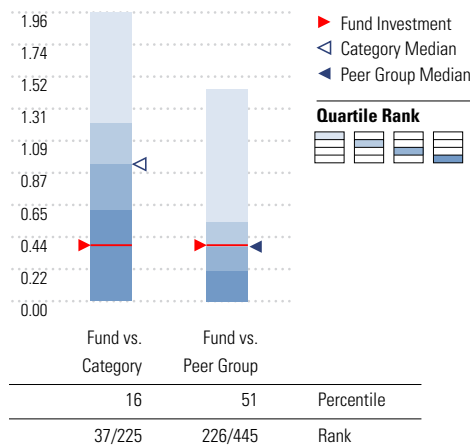
ESG Metrics

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

Trailing Performance



Net Expense



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

| Metric | 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

| Metric | 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 |

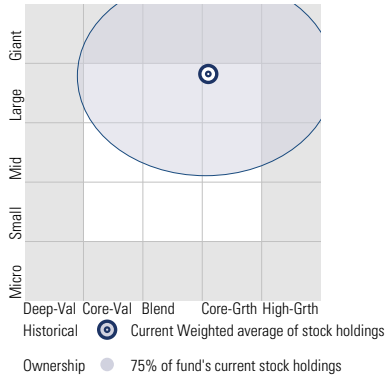
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category
Target-Date 2055

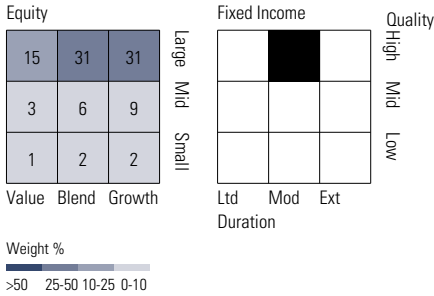
Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2022

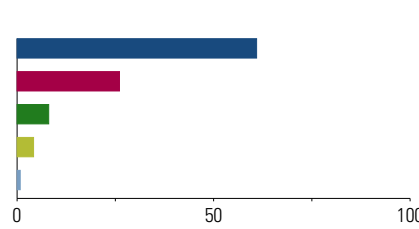
Morningstar Style Box™



Style Breakdown

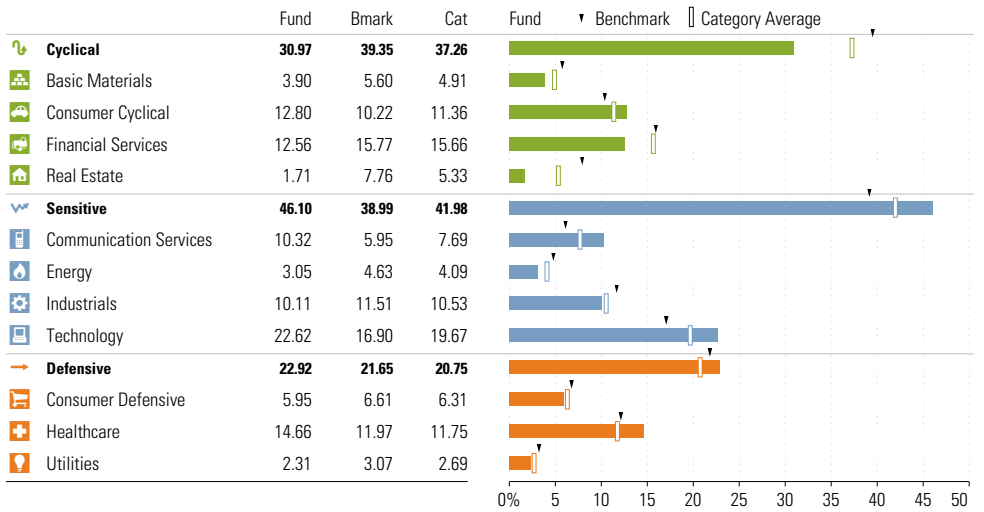


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

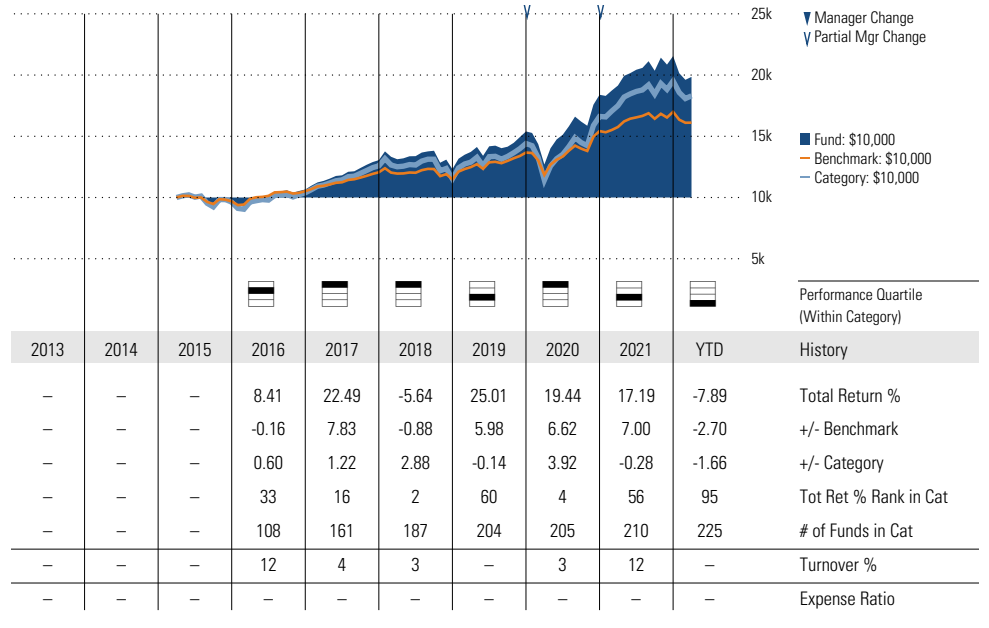
Morningstar Investment Management LLC Analysis

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.

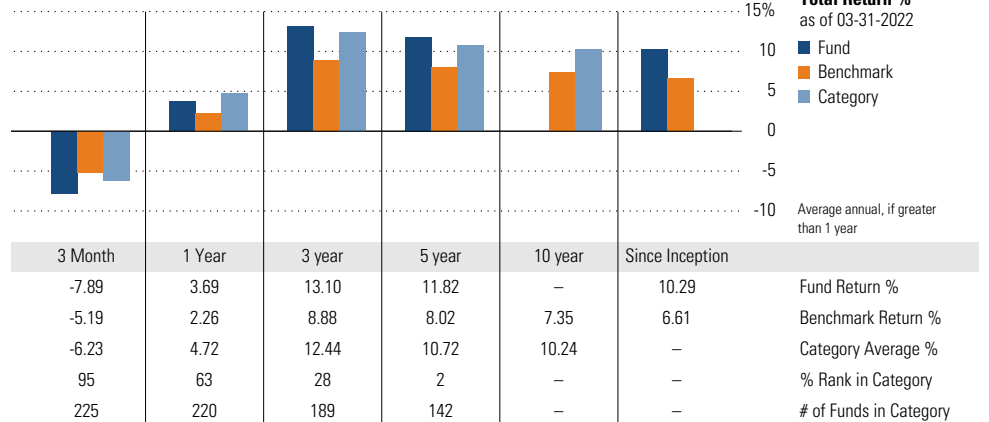
ESG Metrics

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

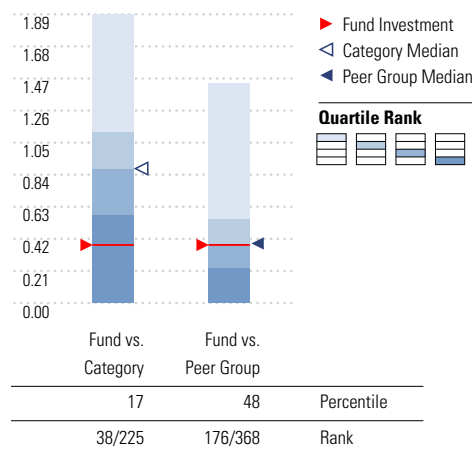
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

| Metric | 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 |

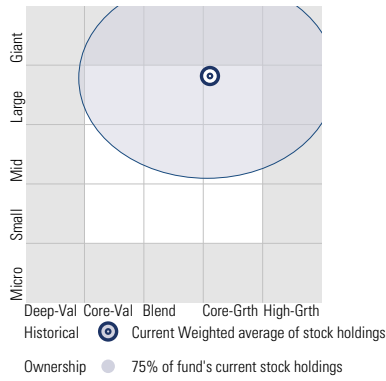
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category
Target-Date 2060

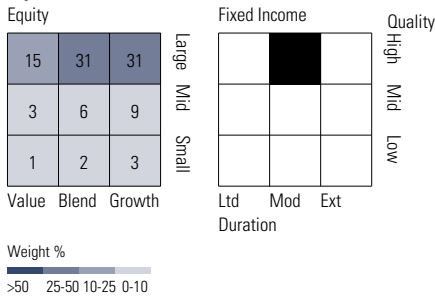
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

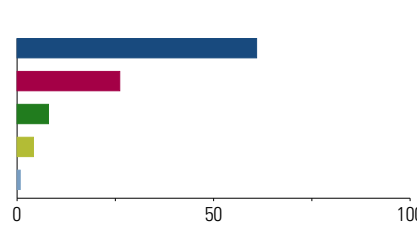
Morningstar Style Box™



Style Breakdown

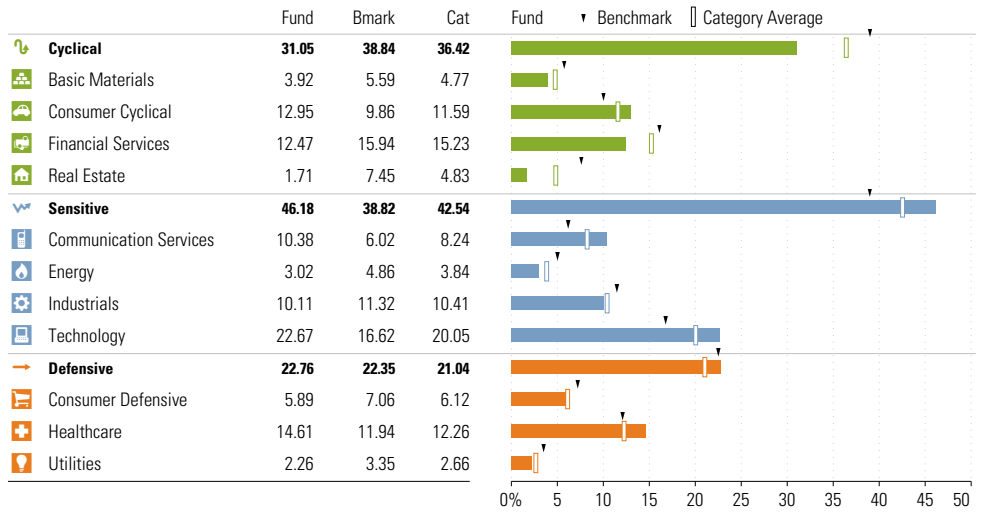


Asset Allocation as of 03-31-2022



| 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 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|---------------|-------------|--------------|--------------|--------------------|
| ⊕ American Funds New Perspective R6 | — | 10.10 | 10.10 | — | — |
| ⊕ 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

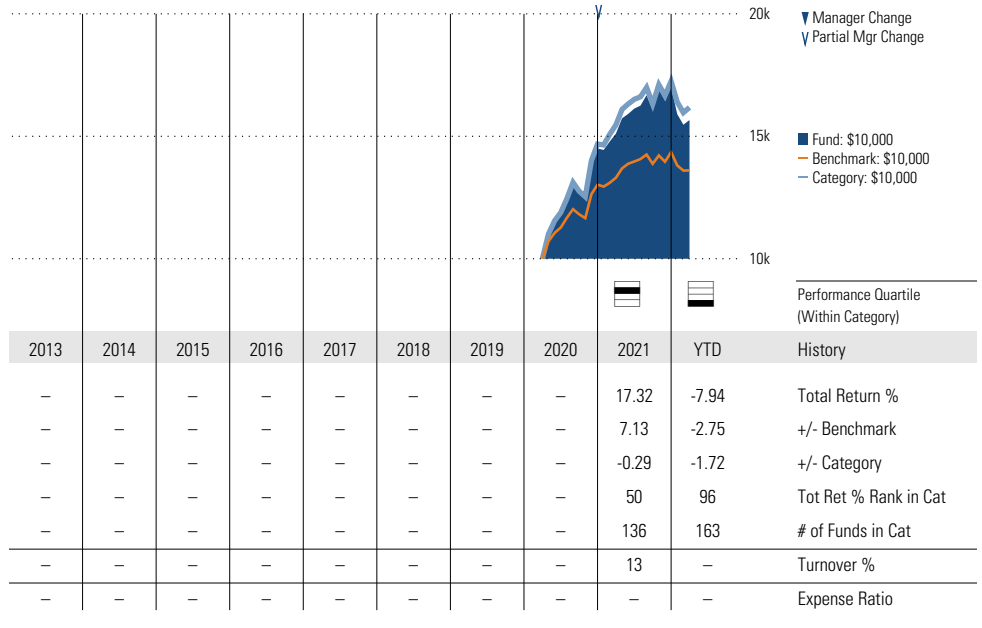
Morningstar Investment Management LLC Analysis

This fund also fails our manager tenure screen only because it is a newly inception 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.

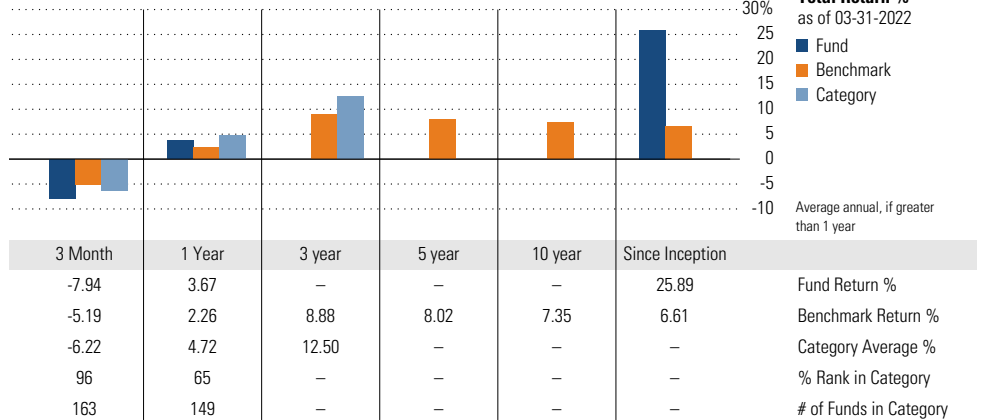
ESG Metrics

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

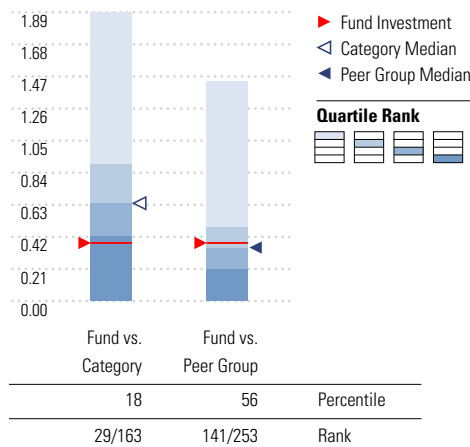
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

| Metric | 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 |

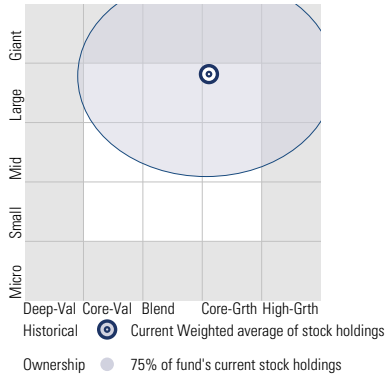
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category
Target-Date 2065+

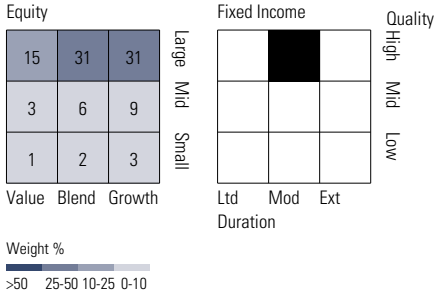
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

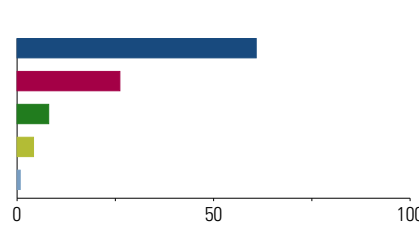
Morningstar Style Box™



Style Breakdown

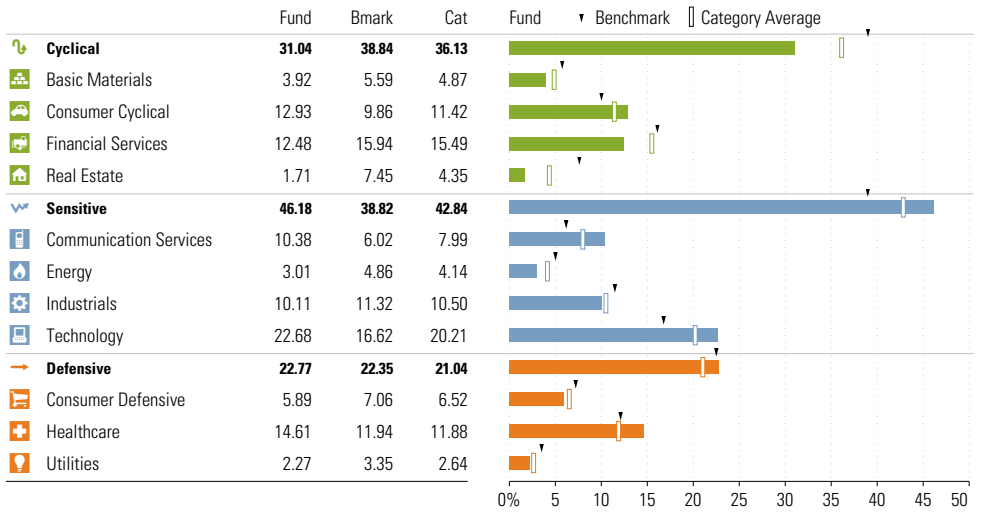


Asset Allocation as of 03-31-2022



| 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 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

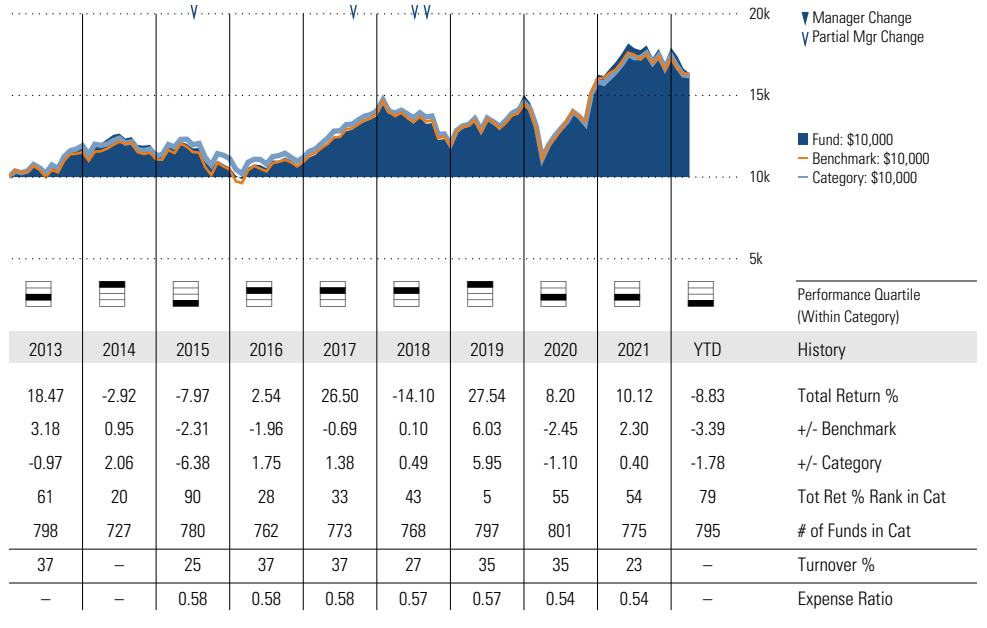
Morningstar Investment Management LLC Analysis

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.

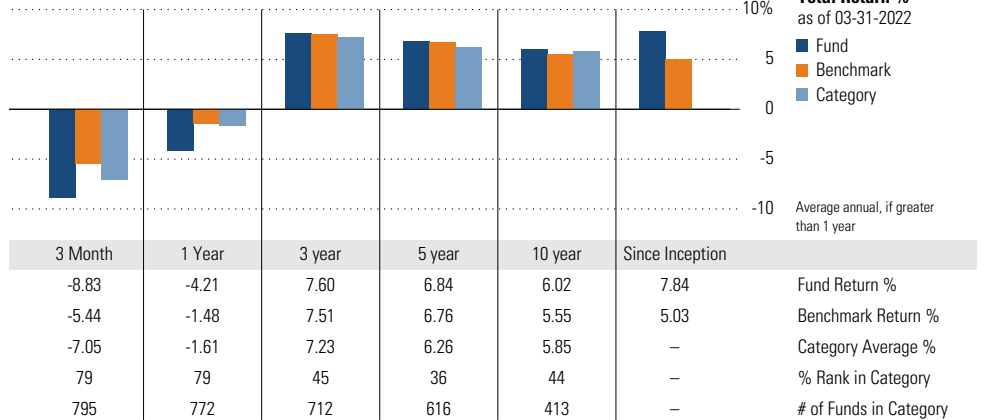
ESG Metrics

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

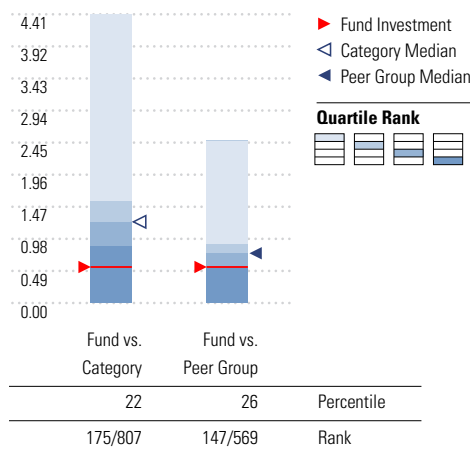
Growth of \$10,000



Trailing Performance



Net Expense



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 | -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 |

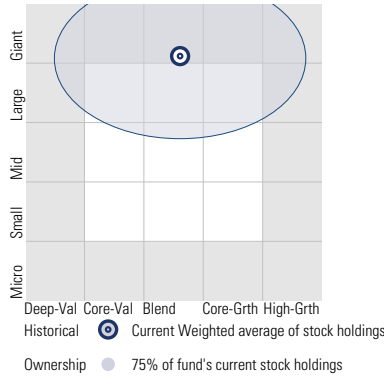
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

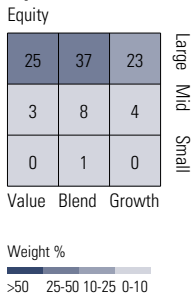
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

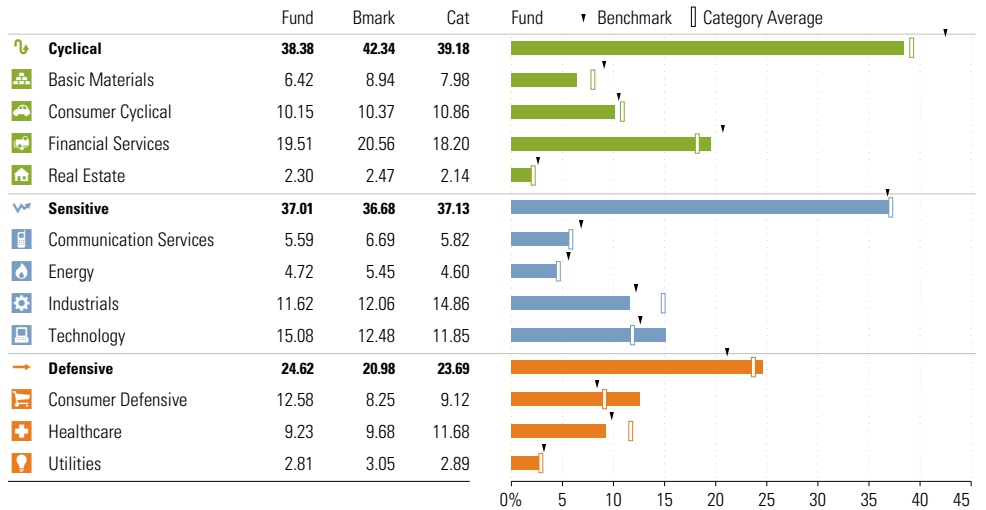


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



World Regions % Equity 03-31-2022



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 29.77 | 35.41 | Americas | 15.77 | 8.71 | Greater Europe | 54.47 | 55.90 | Developed Markets | 84.35 |
| Japan | 5.98 | 18.15 | North America | 11.03 | 7.56 | United Kingdom | 15.36 | 13.12 | Emerging Markets | 15.65 |
| Australasia | 0.69 | 5.00 | Central/Latin | 4.74 | 1.15 | W euro-ex UK | 38.33 | 41.43 | Not Available | 0.00 |
| Asia-4 Tigers | 12.89 | 7.10 | | | | Emrgng Europe | 0.33 | 0.28 | | |
| Asia-ex 4 Tigers | 10.21 | 5.16 | | | | Africa | 0.45 | 1.07 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

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 | - | - |
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd | 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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New Perspective R6 RNPGX

Morningstar Category
World Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
Jonathan Knowles since 12-2004
Joanna Jonsson since 12-2005
Steven Watson since 12-2005
Brady Enright since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Barbara Burtin since 12-2018
Patrice Collette since 12-2018

Quantitative Screens

✔ **Performance:** The fund has finished in the World Large-Stock 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 21.34 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 0.41 is 63.06% lower than the World Large-Stock 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 | 2-Basic | 02-15-2022 |
| Carbon Risk Score | Low Risk | 12-31-2021 |

Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | 2.65 | - | 0.82 |
| Beta | 1.07 | - | 1.01 |
| R-Squared | 95.13 | - | 86.16 |
| Standard Deviation | 18.94 | 17.22 | 18.85 |
| Sharpe Ratio | 0.92 | 0.80 | 0.78 |
| Tracking Error | 4.37 | - | 6.95 |
| Information Ratio | 0.89 | - | 0.08 |
| Up Capture Ratio | 113.37 | - | 102.58 |
| Down Capture Ratio | 103.47 | - | 101.07 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 22.21 | 17.88 | 25.64 |
| Price/Book Ratio | 4.09 | 2.75 | 4.70 |
| Geom Avg Mkt Cap \$B | 141.24 | 111.50 | 136.40 |
| ROE | 25.30 | 26.90 | 25.93 |

American Funds New Perspective R6 RNPGX

Morningstar Category
World Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 03-31-2022

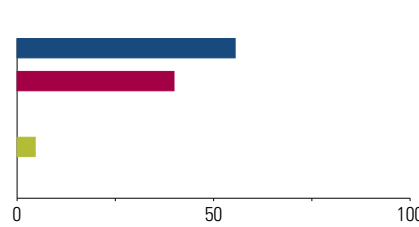
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2022



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 55.48 | 57.51 |
| Non-US Stocks | 39.92 | 39.49 |
| Bonds | 0.00 | 0.00 |
| Cash | 4.60 | 2.40 |
| Other | 0.00 | 0.59 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022



World Regions % Equity 03-31-2022



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 12.20 | 13.62 | Americas | 62.80 | 62.18 | Greater Europe | 25.03 | 24.19 | Developed Markets | 95.67 |
| Japan | 3.17 | 3.85 | North America | 60.48 | 60.97 | United Kingdom | 4.25 | 4.94 | Emerging Markets | 4.33 |
| Australasia | 0.44 | 0.36 | Central/Latin | 2.32 | 1.21 | W euro-ex UK | 20.36 | 18.89 | Not Available | 0.00 |
| Asia-4 Tigers | 6.86 | 4.75 | | | | Emrgng Europe | 0.00 | 0.14 | | |
| Asia-ex 4 Tigers | 1.73 | 4.66 | | | | Africa | 0.42 | 0.22 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊖ Tesla Inc | 8.46 | 8.46 | 1.97 | Consumer Cyclical |
| ⊕ Capital Group Central Cash Fund | 4.87 | 13.33 | — | — |
| ⊕ Microsoft Corp | 4.10 | 17.43 | -8.14 | Technology |
| ⊖ Taiwan Semiconductor Manufacturing Co Ltd | 2.87 | 20.30 | -2.48 | Technology |
| ⊖ Meta Platforms Inc Class A | 2.14 | 22.44 | -33.89 | Communication Svc |
| ⊖ Amazon.com Inc | 2.09 | 24.53 | -2.23 | Consumer Cyclical |
| ⊖ Alphabet Inc Class C | 1.48 | 26.01 | -3.48 | Communication Svc |
| ⊖ Alphabet Inc Class A | 1.45 | 27.46 | -3.99 | Communication Svc |
| ⊖ ASML Holding NV | 1.40 | 28.85 | -13.68 | Technology |
| ⊖ Broadcom Inc | 1.21 | 30.06 | -4.75 | Technology |

Total Holdings 305

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
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.

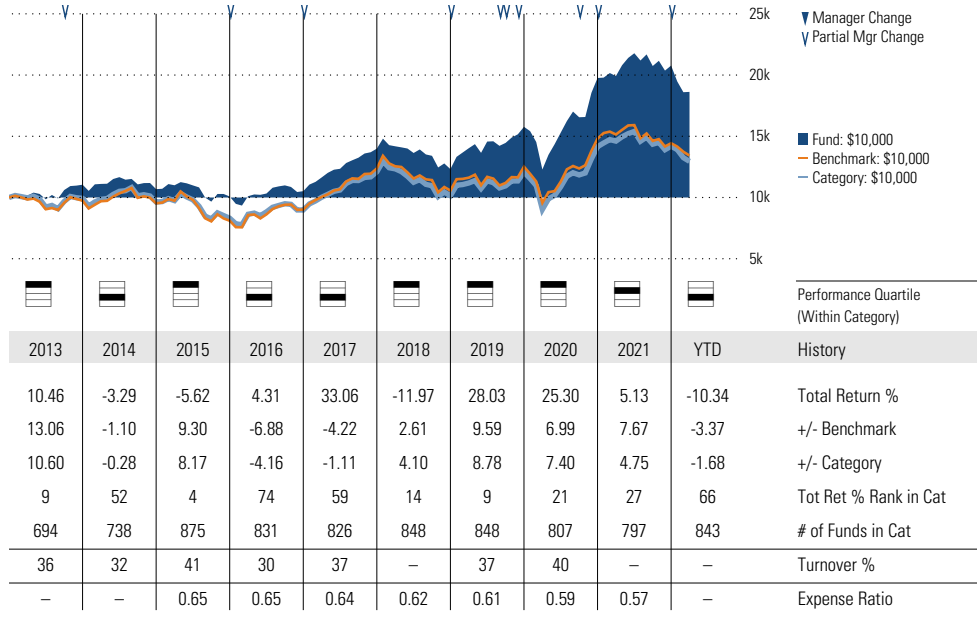
Morningstar Investment Management LLC Analysis

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.

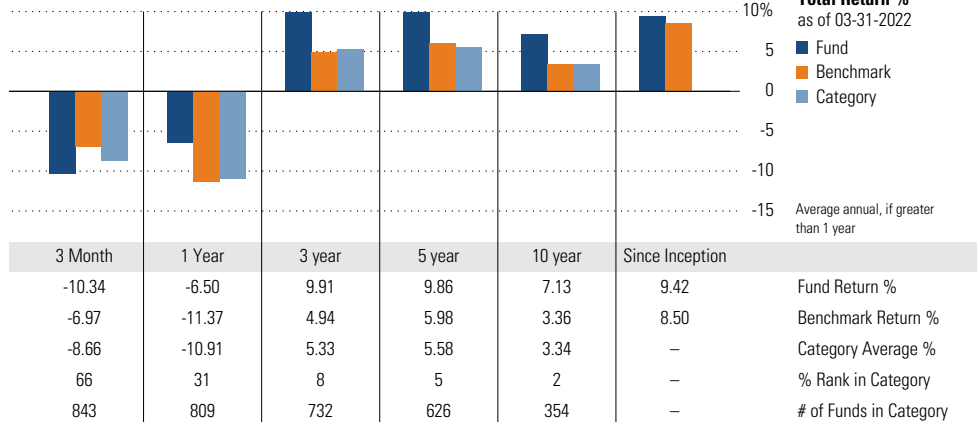
ESG Metrics

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

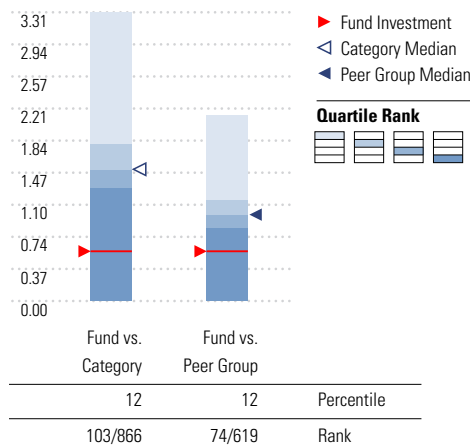
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

| Metric | 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 |

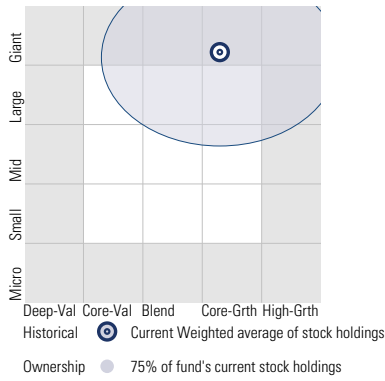
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

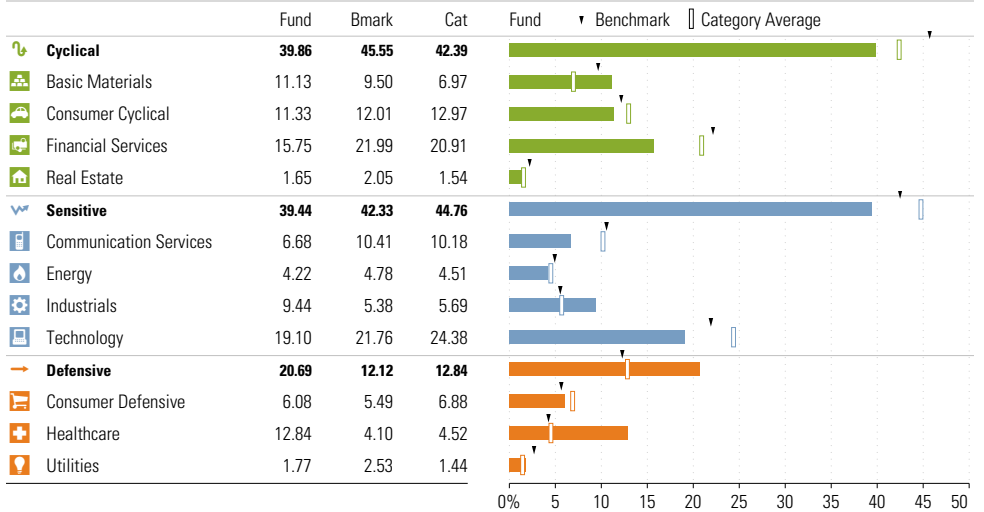


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



World Regions % Equity 03-31-2022



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 37.56 | 75.23 | Americas | 40.60 | 12.82 | Greater Europe | 21.85 | 11.97 | Developed Markets | 60.74 |
| Japan | 2.48 | 0.13 | North America | 29.73 | 2.77 | United Kingdom | 3.00 | 0.75 | Emerging Markets | 39.26 |
| Australasia | 0.99 | 0.06 | Central/Latin | 10.87 | 10.05 | W euro-ex UK | 16.71 | 2.03 | Not Available | 0.00 |
| Asia-4 Tigers | 7.30 | 28.36 | | | | Emrgng Europe | 0.19 | 3.85 | | |
| Asia-ex 4 Tigers | 26.79 | 46.68 | | | | Africa | 1.95 | 5.34 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

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 |
| ⊖ Kotak Mahindra Bank Ltd | 1.82 | 19.24 | -2.35 | Financial Services |
| ⊕ Kweichow Moutai Co Ltd Class A | 1.42 | 20.66 | -16.15 | Consumer Defensive |
| ⊖ Alphabet Inc Class C | 1.34 | 21.99 | -3.48 | Communication Svc |
| ⊕ Vale SA ADR | 1.19 | 23.18 | 47.75 | Basic Materials |
| ⊖ Thermo Fisher Scientific Inc | 1.17 | 24.36 | -11.43 | Healthcare |

Total Holdings 568

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

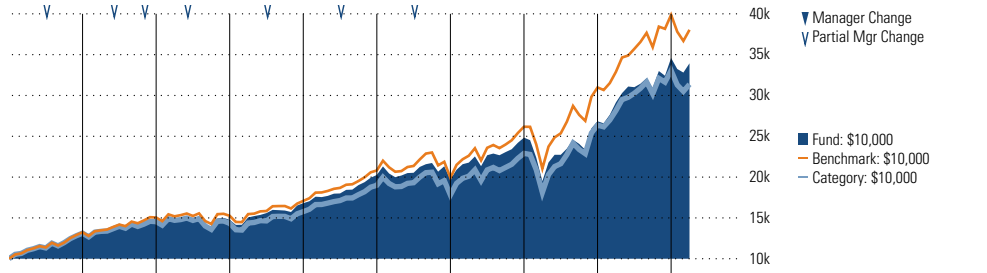
Morningstar Investment Management LLC Analysis

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

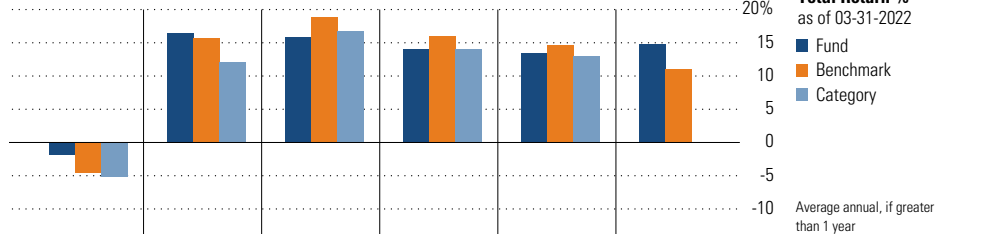
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 2 | 02-28-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |
| Carbon Risk Score | Low Risk | 12-31-2021 |

Growth of \$10,000



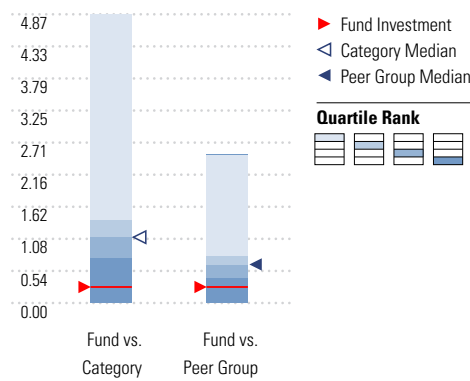
| Year | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | YTD | Performance Quartile (Within Category) |
|---------------------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|--|
| Fund: \$10,000 | 32.34 | 11.53 | 0.12 | 13.73 | 20.54 | -2.66 | 25.93 | 8.08 | 28.90 | -1.89 | History |
| Benchmark: \$10,000 | -0.05 | -2.16 | -1.26 | 1.77 | -1.29 | 1.72 | -5.56 | -10.32 | 0.19 | 2.71 | Total Return % |
| Category: \$10,000 | 0.84 | 0.57 | 1.19 | 3.36 | 0.10 | 3.61 | -2.85 | -7.75 | 2.83 | 3.34 | +/- Benchmark |
| | 39 | 34 | 8 | 58 | 10 | 12 | 82 | 90 | 21 | 7 | +/- Category |
| | 1,527 | 1,441 | 1,504 | 1,406 | 1,380 | 1,379 | 1,388 | 1,375 | 1,386 | 1,458 | Tot Ret % Rank in Cat |
| | 22 | 19 | 24 | 30 | 21 | 25 | 25 | 30 | 24 | - | # of Funds in Cat |
| | - | - | 0.30 | 0.30 | 0.30 | 0.29 | 0.29 | 0.27 | 0.27 | - | Turnover % |
| | | | | | | | | | | | Expense Ratio |

Trailing Performance



| Period | 3 Month | 1 Year | 3 year | 5 year | 10 year | Since Inception | Total Return % as of 03-31-2022 |
|-----------|---------|--------|--------|--------|---------|-----------------|---------------------------------|
| Fund | -1.89 | 16.43 | 15.94 | 14.10 | 13.51 | 14.77 | Fund Return % |
| Benchmark | -4.60 | 15.65 | 18.92 | 15.99 | 14.64 | 11.09 | Benchmark Return % |
| Category | -5.23 | 12.10 | 16.78 | 14.09 | 13.04 | - | Category Average % |
| | 7 | 12 | 71 | 58 | 46 | - | % Rank in Category |
| | 1,458 | 1,382 | 1,245 | 1,129 | 827 | - | # of Funds in Category |

Net Expense



| Comparison | Count | Percentile | Rank |
|---------------------|-------|------------|------|
| Fund vs. Category | 16 | 229/1474 | |
| Fund vs. Peer Group | 13 | 113/870 | |

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

| Metric | 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

| Metric | 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 |

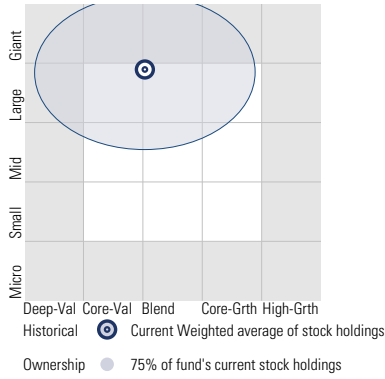
American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

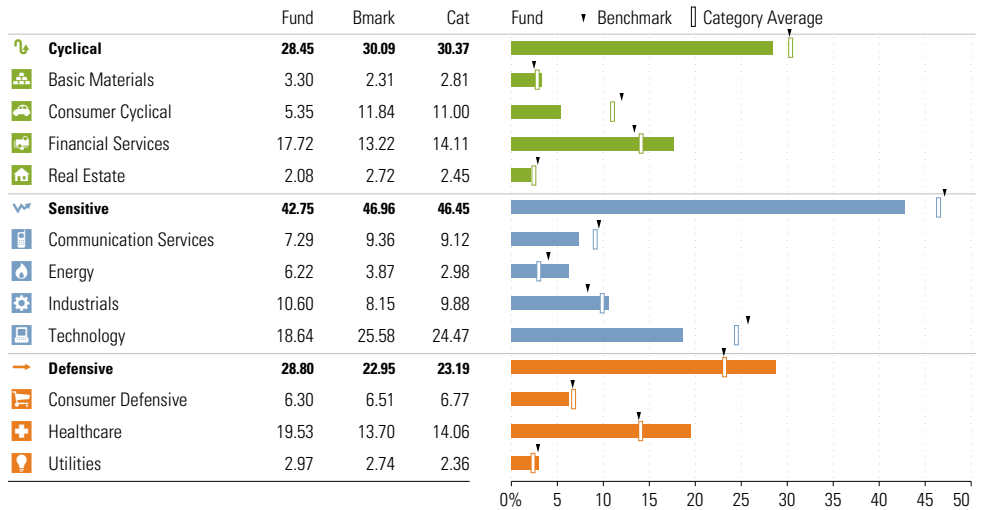


Asset Allocation as of 03-31-2022



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

Sector Weighting as of 03-31-2022



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 |
| ⊖ Microsoft Corp | 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock High Yield Bond Instl BHYX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

James Keenan since 12-2007
Derek Schoenhofen since 05-2009
Mitchell Garfin since 05-2009
David Delbos since 03-2014

Quantitative Screens

✔ **Performance:** The fund has finished in the High Yield Bond 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 14.26 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.58 is 36.96% lower than the High Yield Bond category average.

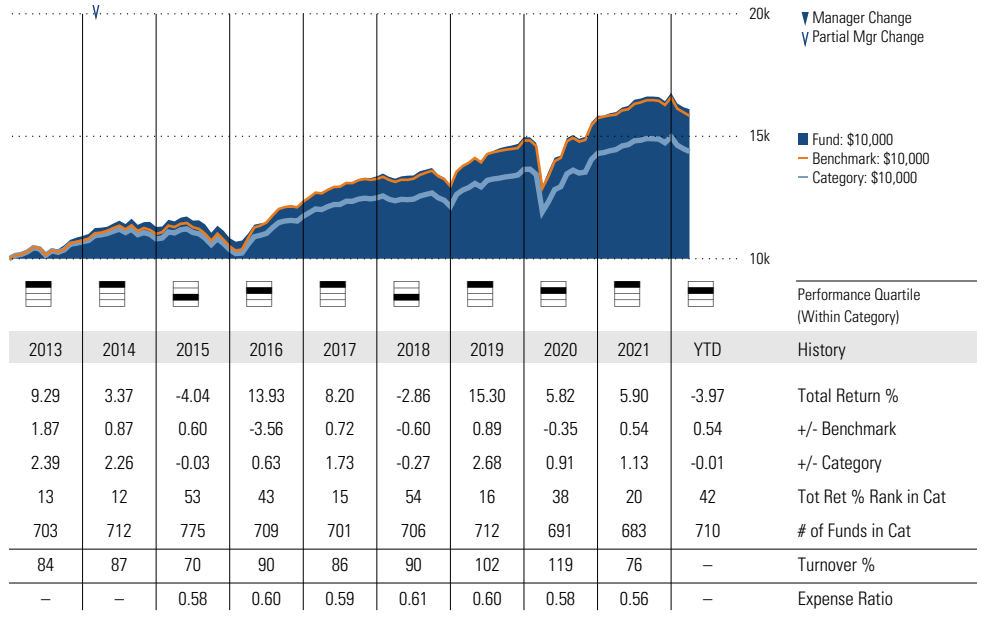
Morningstar Investment Management LLC Analysis

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.

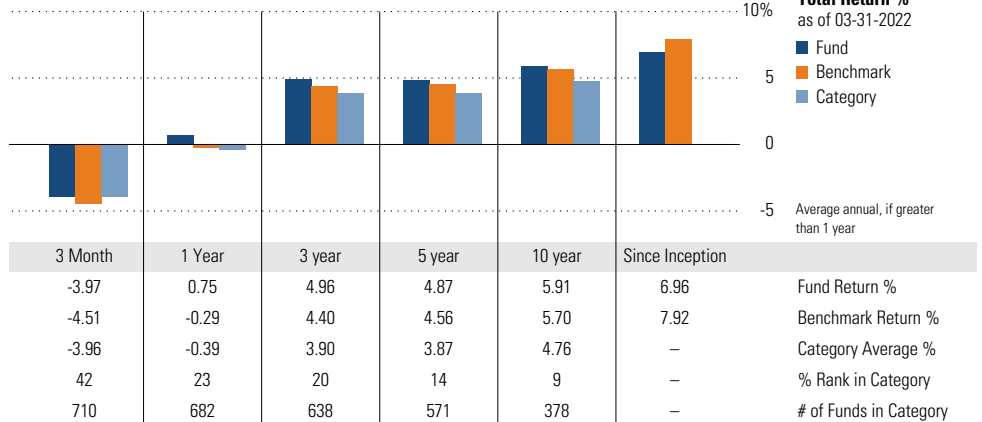
ESG Metrics

| Metric | Rating | Updated |
|----------------|---------|------------|
| ESG Commitment | 2-Basic | 02-15-2022 |

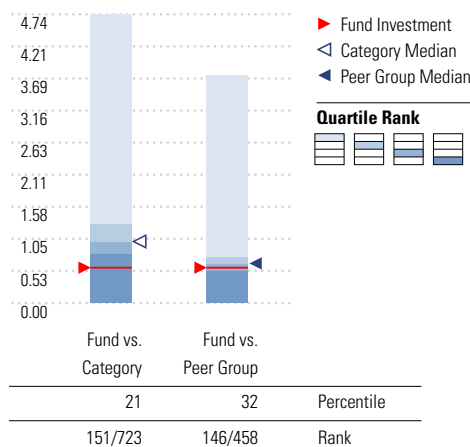
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 0.48 | - | -0.26 |
| Beta | 1.02 | - | 0.97 |
| R-Squared | 99.17 | - | 95.71 |
| Standard Deviation | 9.44 | 9.23 | 9.15 |
| Sharpe Ratio | 0.49 | 0.44 | 0.41 |
| Tracking Error | 0.88 | - | 2.20 |
| Information Ratio | 0.64 | - | -0.21 |
| Up Capture Ratio | 103.96 | - | 94.11 |
| Down Capture Ratio | 98.94 | - | 96.34 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 3.81 | - | 3.65 |
| Avg Eff Maturity | 7.14 | - | 5.52 |

BlackRock High Yield Bond Instl BHYIX

Morningstar Category
High Yield Bond

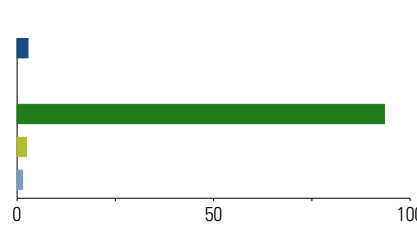
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 03-31-2022

Style Breakdown



Asset Allocation as of 03-31-2022

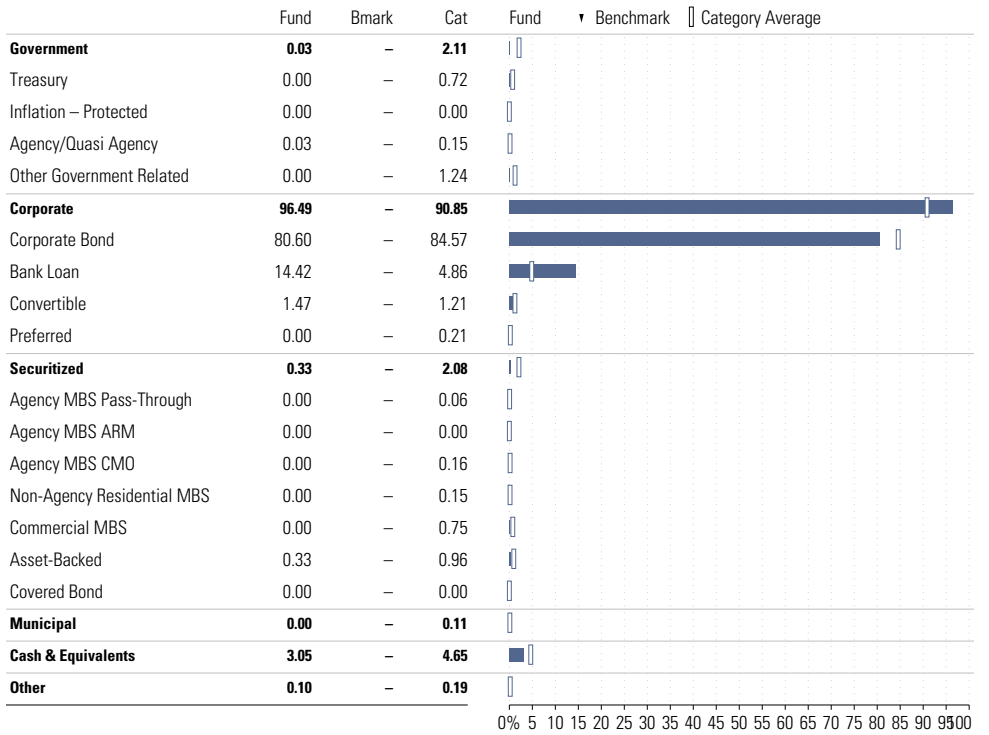


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 2.77 | 1.06 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 93.46 | 94.30 |
| Cash | 2.37 | 2.82 |
| Other | 1.40 | 1.82 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 2.40 | - | 1.18 |
| AA | 0.00 | - | 0.05 |
| A | 0.16 | - | 0.13 |
| BBB | 1.63 | - | 3.99 |
| BB | 35.33 | - | 36.62 |
| B | 41.99 | - | 35.10 |
| Below B | 15.84 | - | 20.49 |
| Not Rated | 2.65 | - | 2.43 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊖ BlackRock Liquidity T-Fund Instl | - | 2.61 | 2.61 | - |
| TransDigm, Inc. 6.25% | 03-2026 | 1.34 | 3.95 | - |
| ⊕ iShares iBoxx \$ High Yield Corp Bd ETF | - | 0.78 | 4.73 | - |
| ⊕ Clarios Global Lp 8.5% | 05-2027 | 0.73 | 5.47 | - |
| ⊕ Ascent Resources Utica Holdings LI TI | 11-2025 | 0.69 | 6.15 | - |
| ⊕ Altice France Holdings S A 10.5% | 05-2027 | 0.68 | 6.83 | - |
| ⊖ Brand Energy & Infrastructure Serv TI | 06-2024 | 0.56 | 7.40 | - |
| ⊕ Alliant Holdings Intermediate LLC/Alliant Holdings Co-Issuer Inc 6.75% | 10-2027 | 0.53 | 7.93 | - |
| Athenahealth Group Inc TI-B | 02-2029 | 0.52 | 8.45 | - |
| Verscend Escrow Corp 9.75% | 08-2026 | 0.52 | 8.97 | - |

Total Holdings 1625

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Christopher Allen since 02-2017
David Rogal since 03-2018

Quantitative Screens

✔ **Performance:** The fund has finished in the Inflation-Protected Bond 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 5.13 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.44 is 25.42% lower than the Inflation-Protected Bond category average.

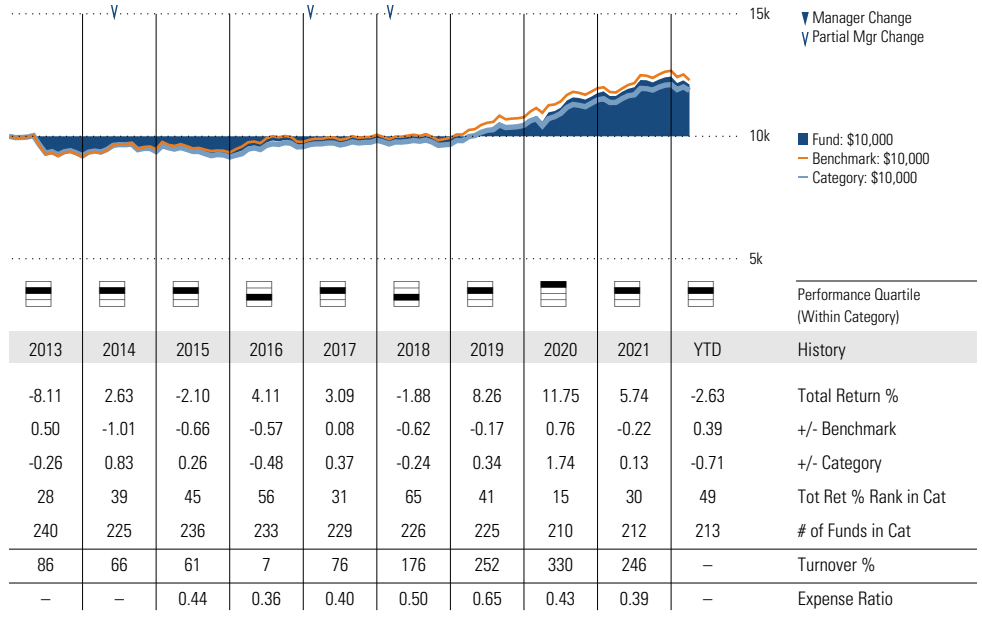
Morningstar Investment Management LLC Analysis

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.

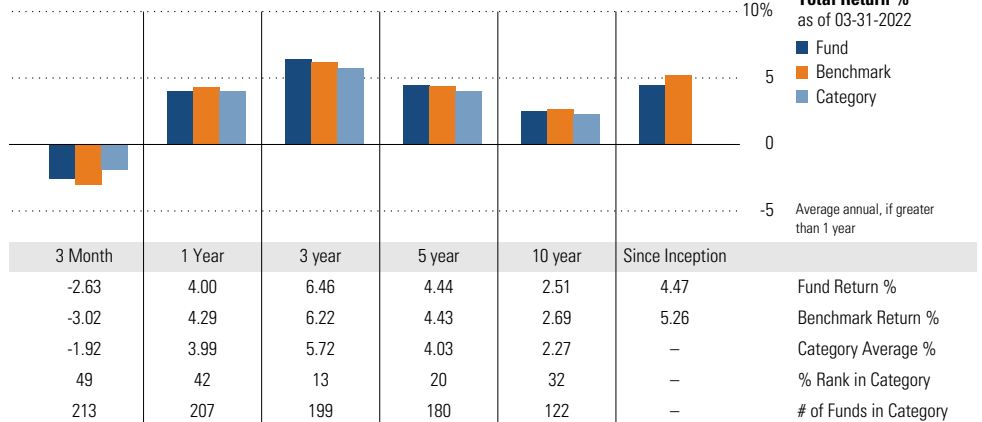
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 02-28-2022 |

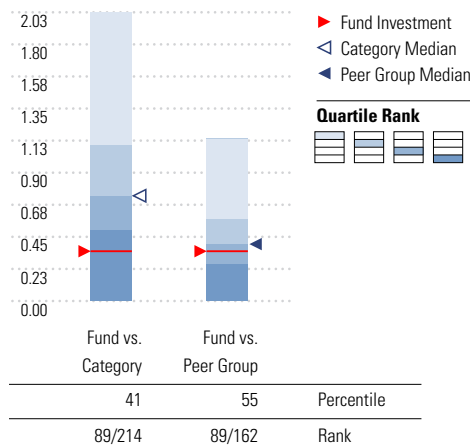
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | 0.23 | - | 0.12 |
| Beta | 1.00 | - | 0.89 |
| R-Squared | 96.72 | - | 78.62 |
| Standard Deviation | 4.41 | 4.33 | 4.52 |
| Sharpe Ratio | 1.29 | 1.27 | 1.17 |
| Tracking Error | 0.80 | - | 2.27 |
| Information Ratio | 0.31 | - | -0.47 |
| Up Capture Ratio | 101.34 | - | 89.99 |
| Down Capture Ratio | 97.16 | - | 89.93 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.86 | 4.52 | 6.20 |
| Avg Eff Maturity | 9.04 | - | 6.87 |

BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category
Inflation-Protected Bond

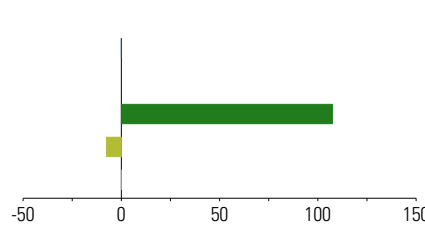
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 03-31-2022

Style Breakdown



Asset Allocation as of 03-31-2022

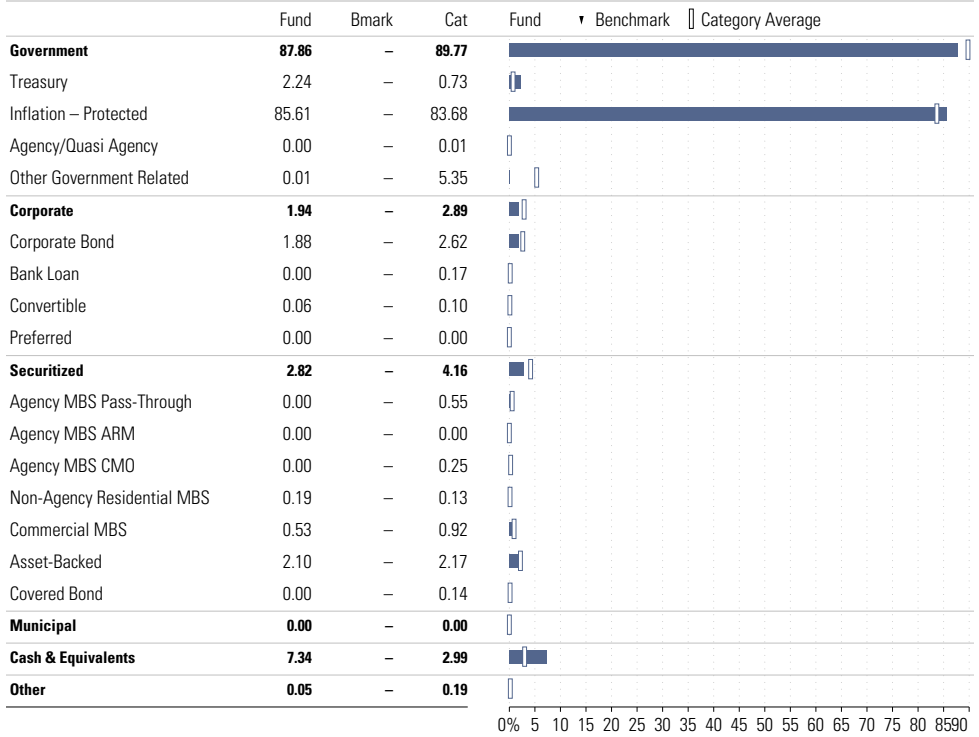


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.09 | 0.05 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 107.38 | 97.98 |
| Cash | -7.54 | 1.52 |
| Other | 0.07 | 0.43 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 96.11 | 0.00 | 96.97 |
| AA | 0.71 | 99.60 | 0.27 |
| A | 0.21 | 0.00 | 0.47 |
| BBB | 0.57 | 0.00 | 0.87 |
| BB | 0.45 | 0.00 | 0.20 |
| B | 0.00 | 0.00 | 0.13 |
| Below B | 0.00 | 0.00 | 0.07 |
| Not Rated | 1.95 | 0.40 | 1.02 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊕ Rrp Treasury (Cpi) Note | - | 9.73 | 9.73 | - |
| ⊖ Usd Cash(Alpha Committed) | - | 5.92 | 15.65 | - |
| ⊕ United States Treasury Notes 0.125% | 01-2030 | 4.04 | 19.69 | - |
| ⊕ United States Treasury Notes 0.375% | 07-2023 | 3.78 | 23.47 | - |
| ⊕ United States Treasury Notes 0.625% | 01-2024 | 3.61 | 27.08 | - |
| ⊕ Federal National Mortgage Association 3% | 05-2022 | 3.54 | 30.62 | - |
| ⊕ United States Treasury Notes 0.125% | 07-2031 | 3.42 | 34.04 | - |
| ⊕ United States Treasury Notes 0.625% | 04-2023 | 3.35 | 37.39 | - |
| ⊕ United States Treasury Notes 0.375% | 07-2025 | 3.32 | 40.71 | - |
| ⊕ United States Treasury Notes 0.125% | 07-2024 | 3.27 | 43.98 | - |

Total Holdings 267

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Carillon Eagle Small Cap Growth I HSIIX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Bert Boksen since 05-1993
Eric Mintz since 03-2011
Christopher Sassouni since 03-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 7 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 28.92 years.

✔ **Style:** The fund has landed in its primary style box — Small Growth — 83.33 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.77 is 35.29% lower than the Small Growth category average.

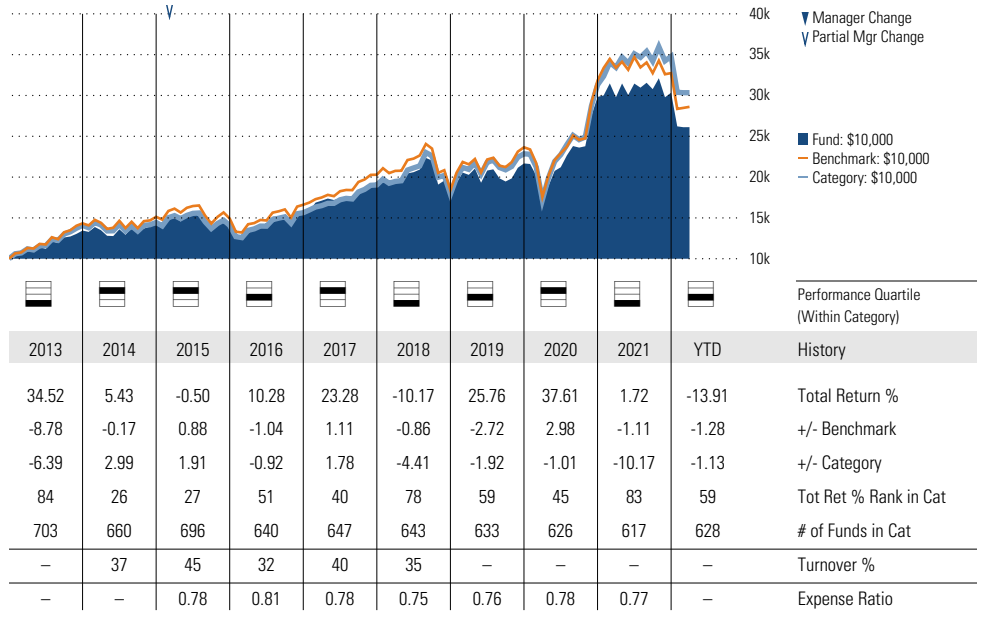
Morningstar Investment Management LLC Analysis

We are putting Carillon Eagle Small Cap Growth on watch. The fund's returns for the trailing three-, five-, and ten-year periods through June 30, 2021, rank in its category's bottom quartile. The fund will remain on watch while we assess management's ability to earn more-competitive results.

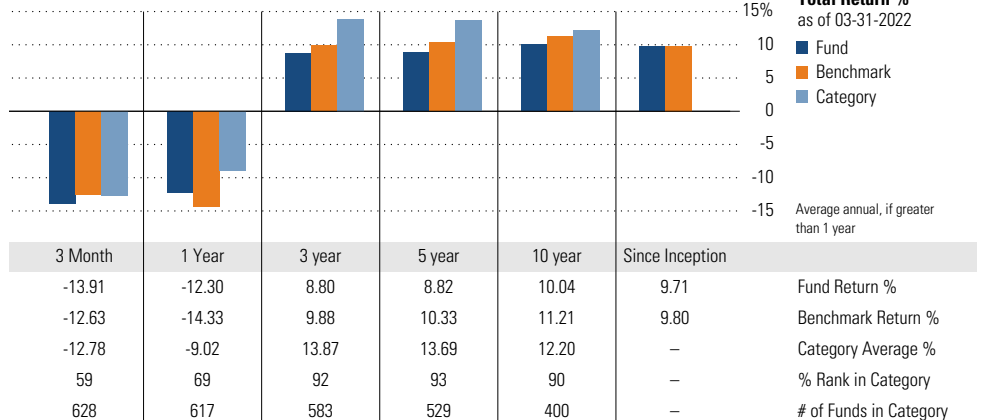
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 02-28-2022 |
| Carbon Risk Score | Medium Risk | 12-31-2021 |

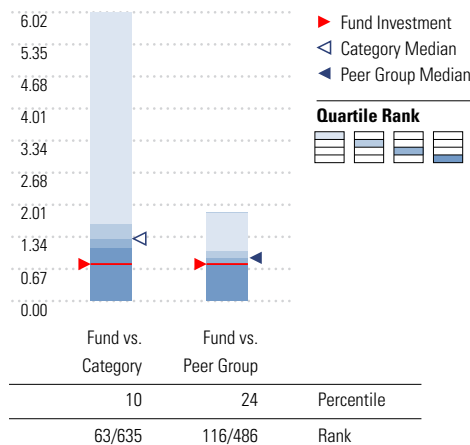
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.66 | - | 3.80 |
| Beta | 0.97 | - | 0.94 |
| R-Squared | 95.09 | - | 89.67 |
| Standard Deviation | 23.96 | 24.03 | 23.90 |
| Sharpe Ratio | 0.44 | 0.48 | 0.62 |
| Tracking Error | 5.35 | - | 7.89 |
| Information Ratio | -0.20 | - | 0.43 |
| Up Capture Ratio | 99.51 | - | 100.68 |
| Down Capture Ratio | 103.05 | - | 89.53 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 27.89 | 19.55 | 25.23 |
| Price/Book Ratio | 4.58 | 4.02 | 4.23 |
| Geom Avg Mkt Cap \$B | 4.49 | 2.87 | 5.16 |
| ROE | 16.84 | 8.75 | 14.53 |

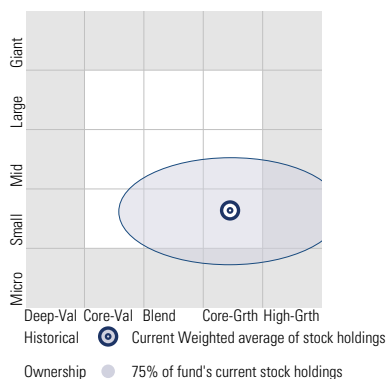
Carillon Eagle Small Cap Growth I HSIIX

Morningstar Category
Small Growth

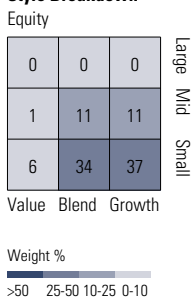
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

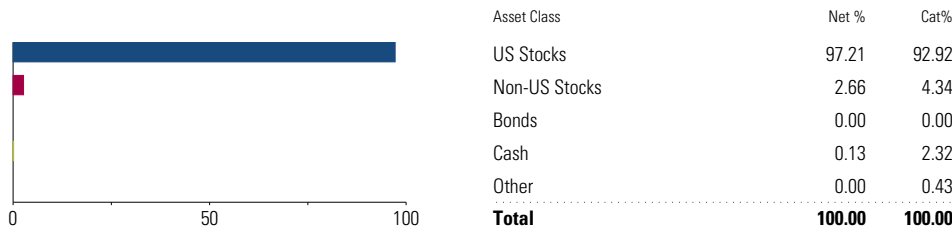
Morningstar Style Box™



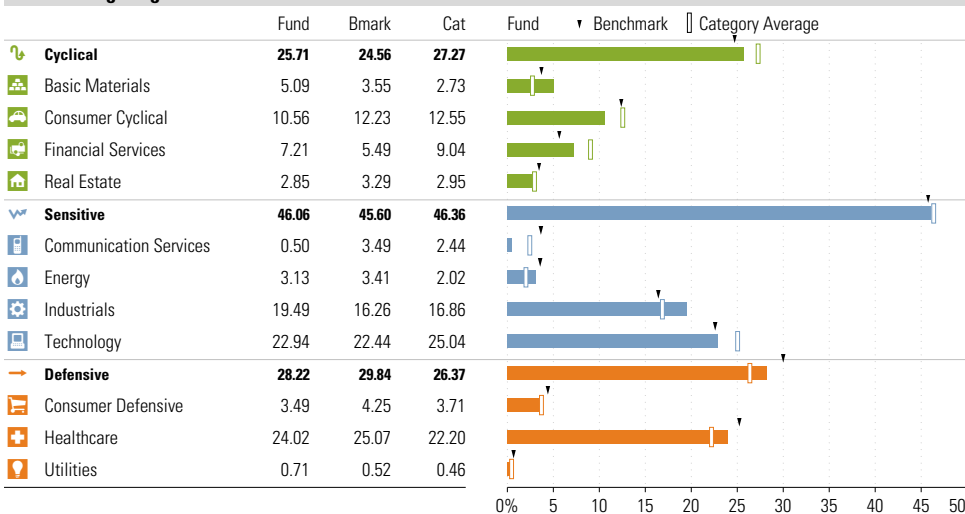
Style Breakdown



Asset Allocation as of 03-31-2022



Sector Weighting as of 03-31-2022



Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------|-------------|--------------|--------------|--------------------|
| Chart Industries Inc | 3.79 | 3.79 | 7.70 | Industrials |
| LPL Financial Holdings Inc | 3.31 | 7.11 | 14.27 | Financial Services |
| Everi Holdings Inc | 3.21 | 10.31 | -1.64 | Consumer Cyclical |
| Viper Energy Partners LP Common Units | 3.13 | 13.45 | 40.97 | Energy |
| Quaker Houghton | 2.98 | 16.42 | -24.94 | Basic Materials |
| EastGroup Properties Inc | 2.85 | 19.28 | -10.30 | Real Estate |
| Landstar System Inc | 2.72 | 22.00 | -14.49 | Industrials |
| Ritchie Bros Auctioneers Inc | 2.66 | 24.66 | -4.20 | Industrials |
| Woodward Inc | 2.55 | 27.21 | 14.29 | Industrials |
| Summit Materials Inc A | 2.11 | 29.32 | -22.62 | Basic Materials |
| Entegris Inc | 2.06 | 31.38 | -5.21 | Technology |
| Conmed Corp | 1.97 | 33.35 | 4.93 | Healthcare |
| Silicon Laboratories Inc | 1.95 | 35.30 | -27.24 | Technology |
| Lattice Semiconductor Corp | 1.87 | 37.17 | -20.91 | Technology |
| The Simply Good Foods Co | 1.81 | 38.98 | -8.71 | Consumer Defensive |

Total Holdings 90

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Invesco Equity and Income Y ACETX

Morningstar Category
Allocation--70% to 85%
Equity

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

Sergio Marcheli since 04-2003
Charles Burge since 02-2010
Brian Jurkash since 12-2015
Matthew Titus since 01-2016

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--50% to 70% Equity 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 18.93 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.53 is 48.54% lower than the Allocation--50% to 70% Equity category average.

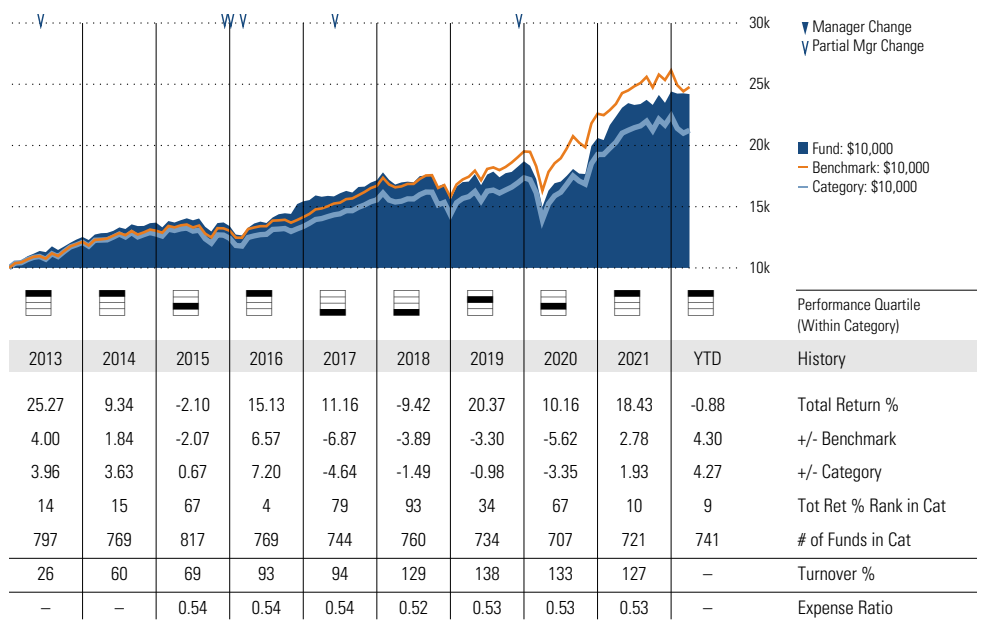
Morningstar Investment Management LLC Analysis

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 | 2 | 02-28-2022 |
| Carbon Risk Score | Medium Risk | 12-31-2021 |

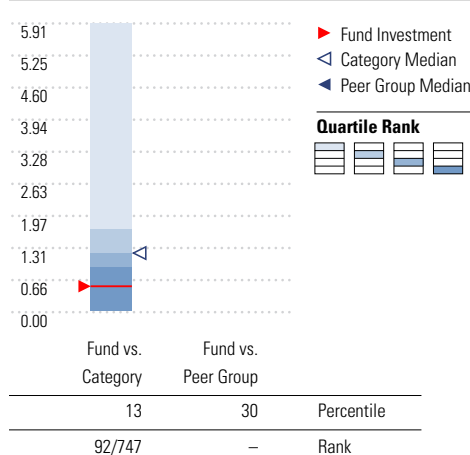
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|--------|
| Alpha | 0.03 | - | -1.79 |
| Beta | 1.01 | - | 1.03 |
| R-Squared | 86.86 | - | 94.25 |
| Standard Deviation | 15.02 | 13.88 | 14.79 |
| Sharpe Ratio | 0.81 | 0.86 | 0.73 |
| Tracking Error | 5.45 | - | 3.50 |
| Information Ratio | 0.00 | - | -0.54 |
| Up Capture Ratio | 97.07 | - | 97.52 |
| Down Capture Ratio | 94.87 | - | 106.75 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.06 | 18.30 | 17.94 |
| Price/Book Ratio | 2.23 | 2.86 | 2.80 |
| Avg Eff Duration | 6.24 | 6.36 | 5.08 |

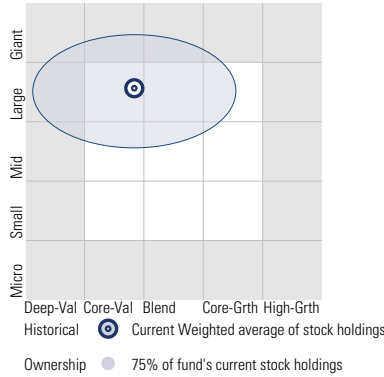
Invesco Equity and Income Y ACETX

Morningstar Category
Allocation--70% to 85%
Equity

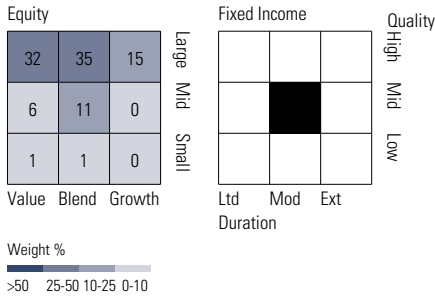
Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Style Analysis as of 03-31-2022

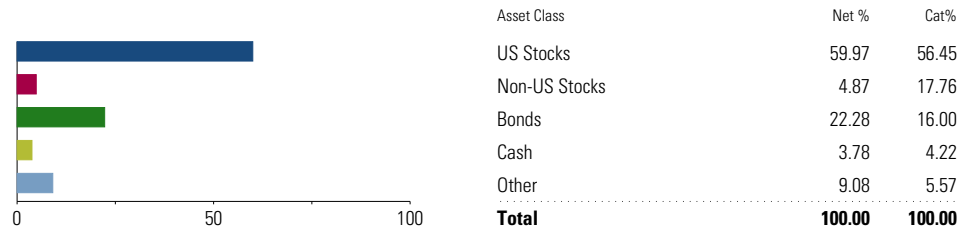
Morningstar Style Box™



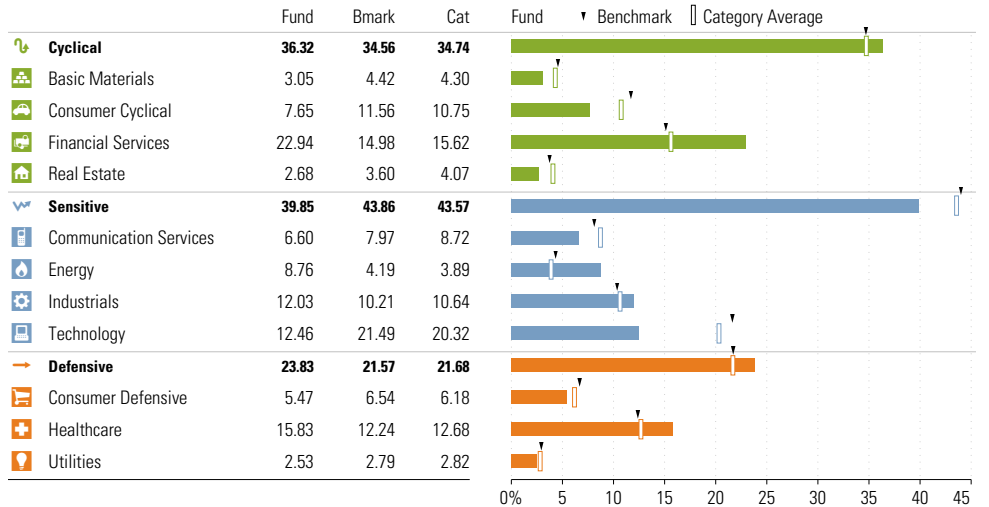
Style Breakdown



Asset Allocation as of 03-31-2022



Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|---------------|-------------|--------------|--------------|--------------------|
| ⊕ United States Treasury Notes 1.875% | 02-2027 | 4.16 | 4.16 | - | - |
| ⊖ Wells Fargo & Co | - | 2.69 | 6.85 | 1.52 | Financial Services |
| Cognizant Technology Solutions Corp Class A | - | 2.01 | 8.86 | 1.38 | Technology |
| ⊕ United States Treasury Notes 1.875% | 02-2029 | 2.00 | 10.86 | - | - |
| ⊕ United States Treasury Notes 1.5% | 02-2024 | 1.92 | 12.77 | - | - |
| General Motors Co | - | 1.90 | 14.68 | -25.40 | Consumer Cyclical |
| Bank of America Corp | - | 1.87 | 16.55 | -6.88 | Financial Services |
| ConocoPhillips | - | 1.80 | 18.35 | 39.60 | Energy |
| CBRE Group Inc Class A | - | 1.74 | 20.08 | -15.66 | Real Estate |
| American International Group Inc | - | 1.67 | 21.75 | 10.96 | Financial Services |

Total Holdings 334

⊕ Increase ⊖ Decrease ✱ New to Portfolio

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.

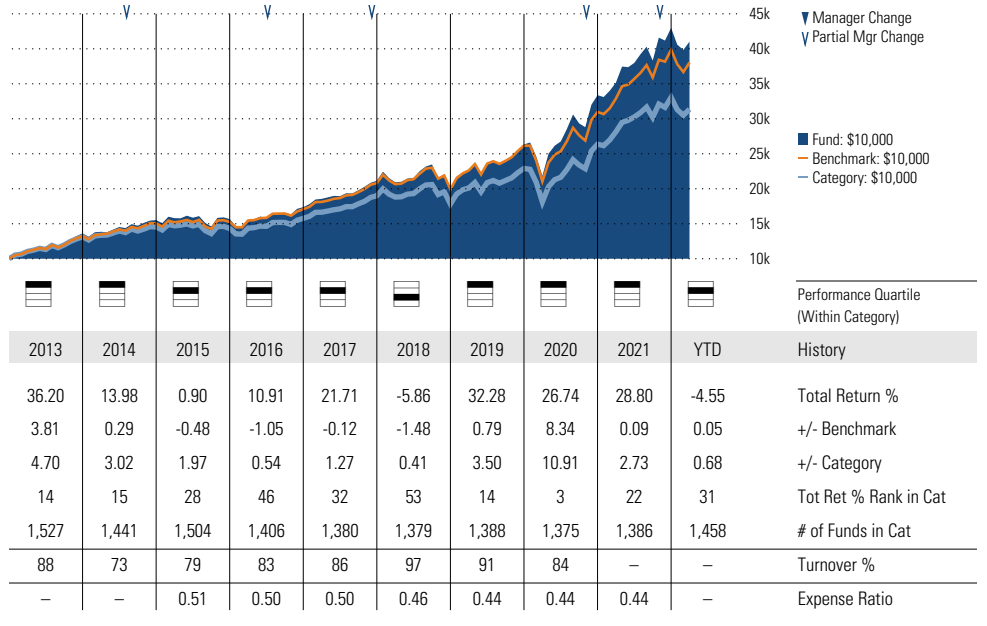
Morningstar Investment Management LLC Analysis

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.

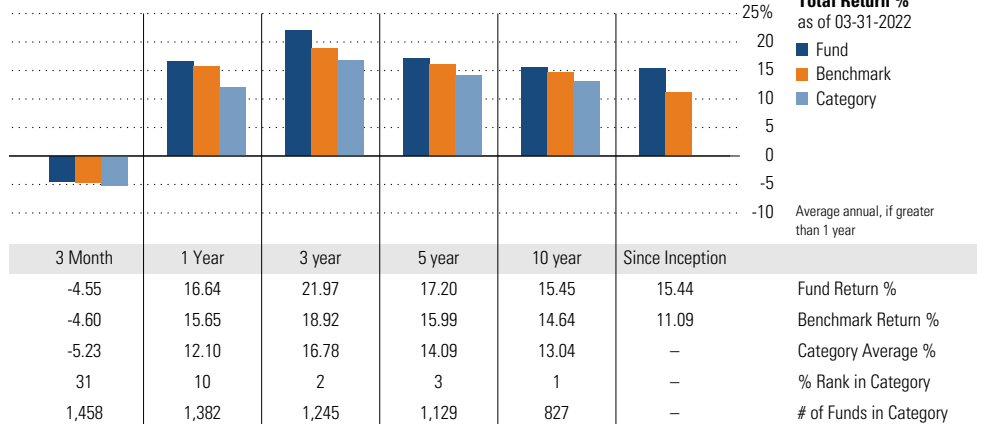
ESG Metrics

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

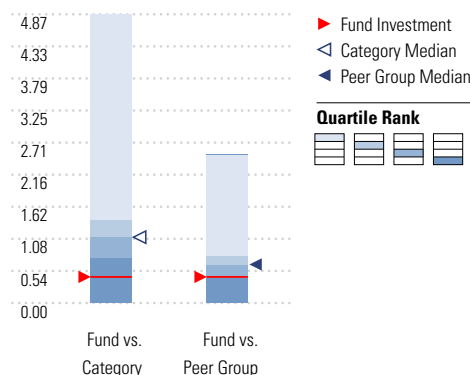
Growth of \$10,000



Trailing Performance



Net Expense



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 | 2.38 | - | -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 |

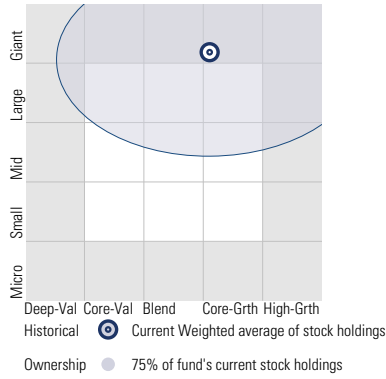
JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

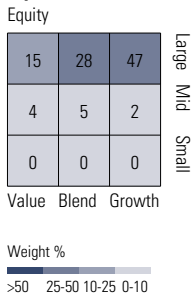
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2022

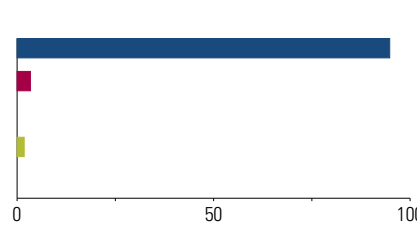
Morningstar Style Box™



Style Breakdown

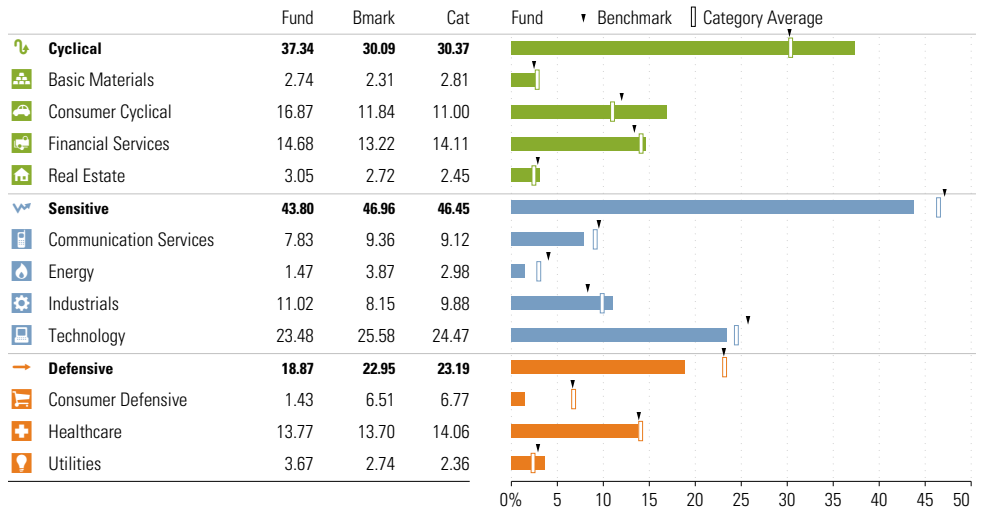


Asset Allocation as of 03-31-2022



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 94.81 | 94.72 |
| Non-US Stocks | 3.39 | 2.94 |
| Bonds | 0.00 | 0.94 |
| Cash | 1.80 | 0.37 |
| Other | 0.00 | 1.03 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022



Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar 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 | 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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Commodity Real Return Strat I2 PCRPX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018
Stephen Rodosky since 01-2019
Andrew Dewitt since 02-2022

Quantitative Screens

✔ **Performance:** The fund has finished in the Commodities Broad Basket 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 3.41 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.92 is 12.38% lower than the Commodities Broad Basket category average.

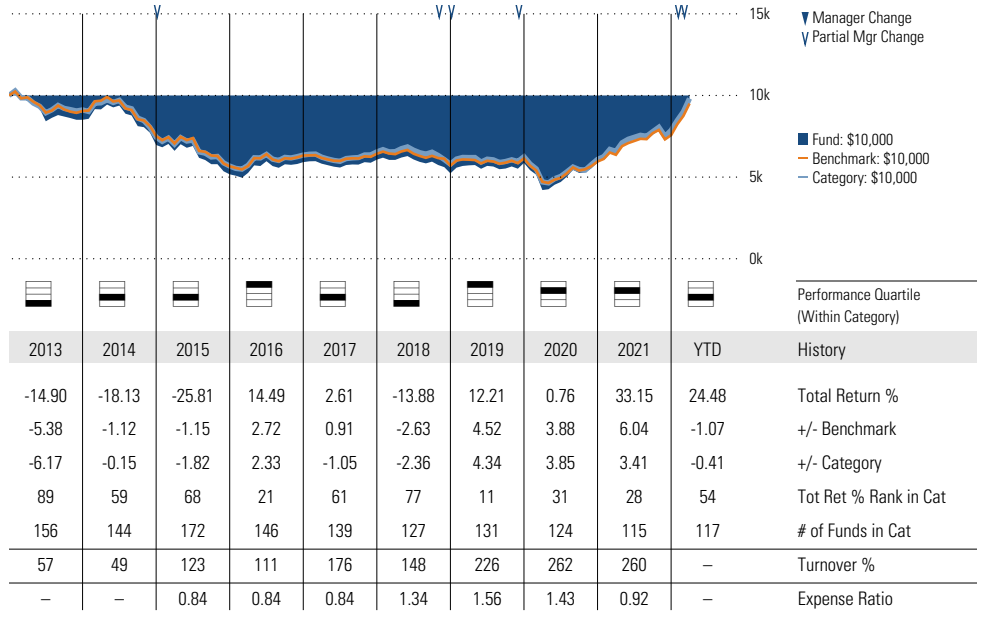
Morningstar Investment Management LLC Analysis

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.

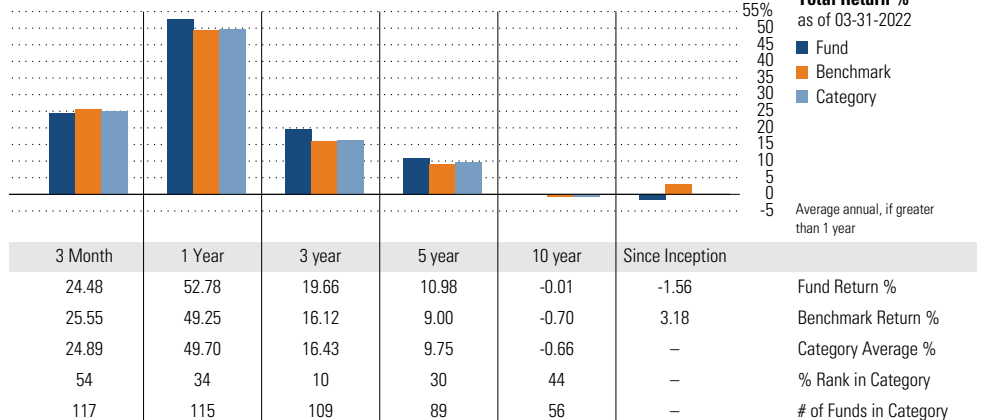
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 02-28-2022 |

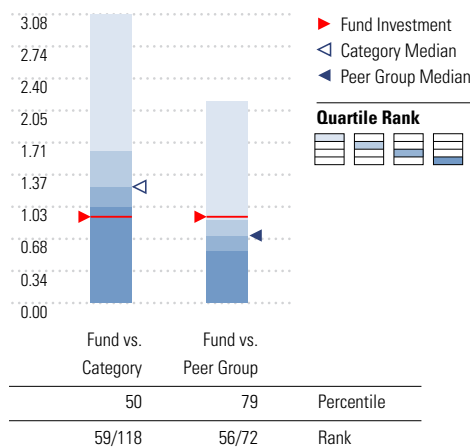
Growth of \$10,000



Trailing Performance



Net Expense



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 | 1.27 | - | -0.08 |
| Beta | 1.14 | - | 1.07 |
| R-Squared | 95.99 | - | 86.07 |
| Standard Deviation | 19.49 | 16.74 | 19.57 |
| Sharpe Ratio | 0.99 | 0.94 | 0.89 |
| Tracking Error | 4.56 | - | 7.45 |
| Information Ratio | 0.78 | - | 0.17 |
| Up Capture Ratio | 114.29 | - | 105.69 |
| Down Capture Ratio | 108.42 | - | 107.94 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 12.32 | - | 14.38 |
| Price/Book Ratio | 1.51 | - | 1.78 |
| Geom Avg Mkt Cap \$B | 20.09 | - | 30.14 |
| ROE | 16.78 | - | 12.41 |

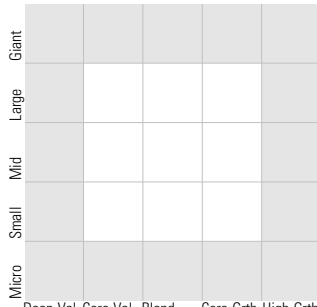
PIMCO Commodity Real Return Strat I2 PCRPX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 03-31-2022

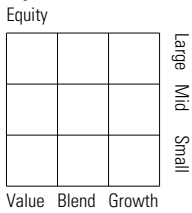
Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings

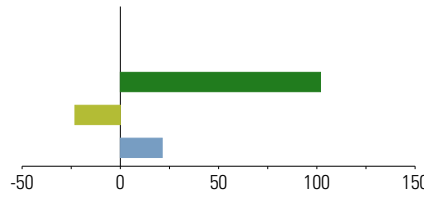
Ownership 75% of fund's current stock holdings

Style Breakdown



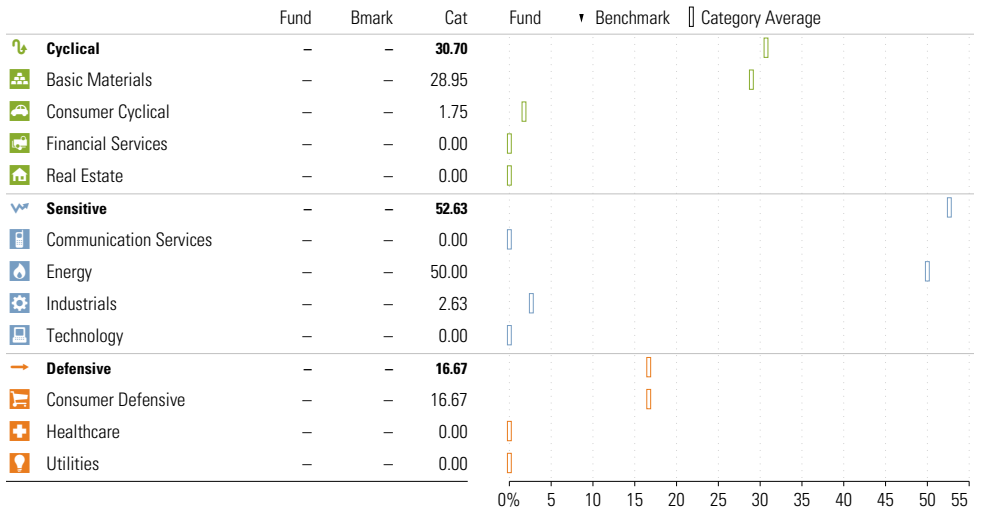
Weight %
>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 2.13 |
| Non-US Stocks | 0.00 | 0.62 |
| Bonds | 101.84 | 30.07 |
| Cash | -23.11 | 61.26 |
| Other | 21.28 | 5.91 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022



Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊖ U S TIPS REV REPO | 25.49 | 25.49 | - | - |
| ⊖ Euro Schatz Future Mar 22 | 25.35 | 50.85 | - | - |
| ✳ Offset: Unsettled Trades | 19.45 | 70.30 | - | - |
| ⊖ U S TIPS REV REPO | 19.37 | 89.67 | - | - |
| ⊕ Pimco Cayman Cmnty Fd Ltd Instl | 15.91 | 105.58 | - | - |
| ⊕ United States Treasury Notes 0.125% | 14.22 | 119.80 | - | - |
| ⊖ OIS GBP SONIO/1.01250 09/20/23-0Y* LCH Pay | 12.17 | 131.97 | - | - |
| ⊕ OIS GBP SONIO/0.90000 09/21/22-0Y* LCH Pay | 12.17 | 144.14 | - | - |
| ⊕ OIS GBP SONIO/0.90000 09/21/22-0Y* LCH Receive | 12.15 | 156.29 | - | - |
| ⊖ OIS GBP SONIO/1.01250 09/20/23-0Y* LCH Receive | 12.15 | 168.44 | - | - |
| ⊕ 2 Year Treasury Note Future Mar 22 | 11.04 | 179.48 | - | - |
| ⊕ 3 Month Euribor Future Mar 23 | 9.61 | 189.10 | - | - |
| ✳ Cash Offset | 9.49 | 198.58 | - | - |
| ⊕ United States Treasury Notes 0.125% | 8.64 | 207.23 | - | - |
| ⊖ EUROPEAN MONETARY UNION EURO Sold | 7.42 | 214.65 | - | - |

Total Holdings 776

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO Income I2 PONPX

Morningstar Category
Multisector Bond

Morningstar Index
BBgBarc US Universal TR USD

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.

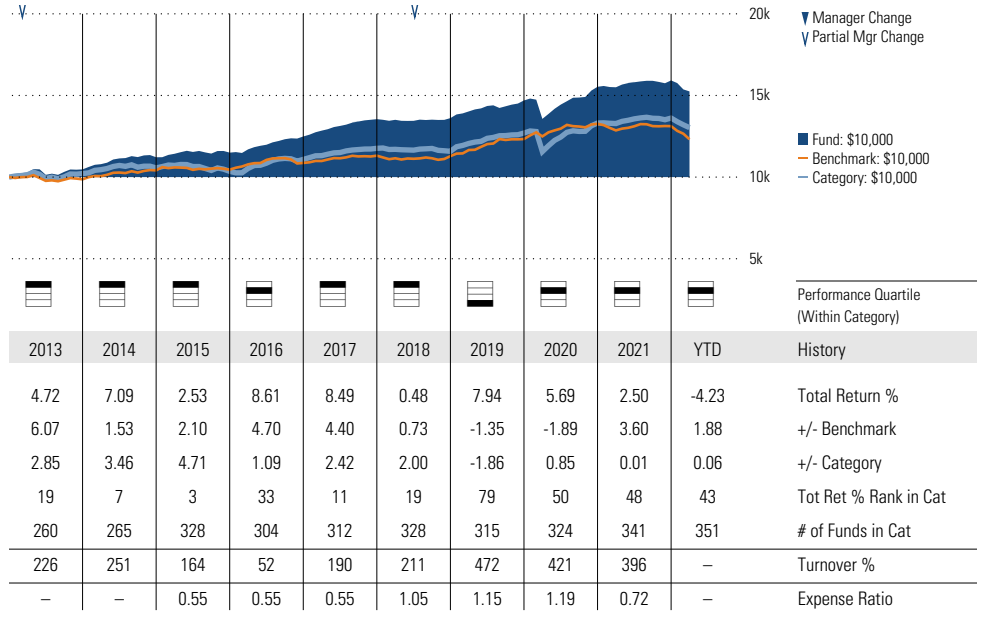
Style Consistency is not calculated for Fixed Income funds.

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

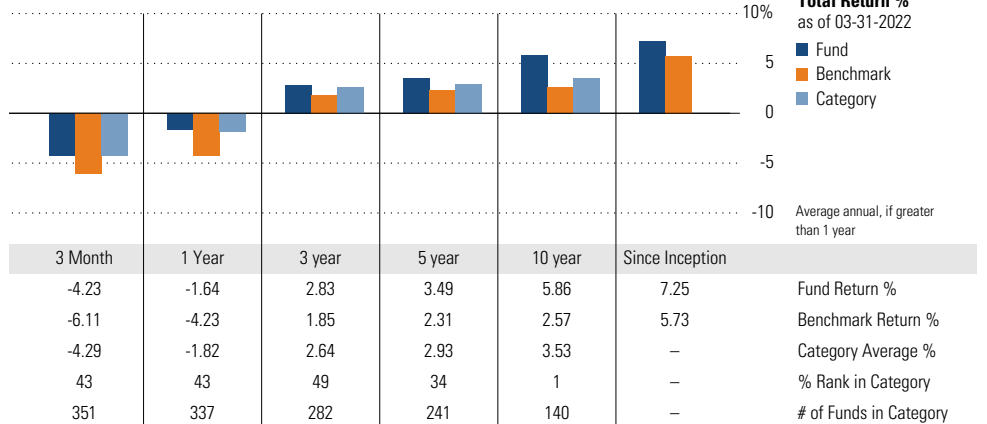
Morningstar Investment Management LLC Analysis

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.

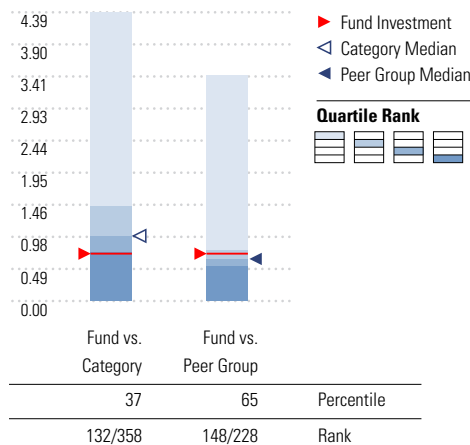
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | 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

| Metric | 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

Morningstar Category
Multisector Bond

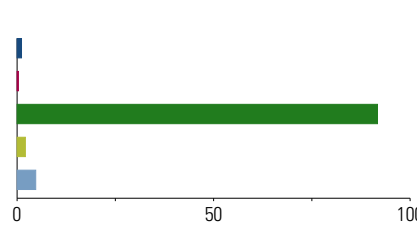
Morningstar Index
BBgBarc US Universal TR USD

Style Analysis as of 03-31-2022

Style Breakdown



Asset Allocation as of 03-31-2022

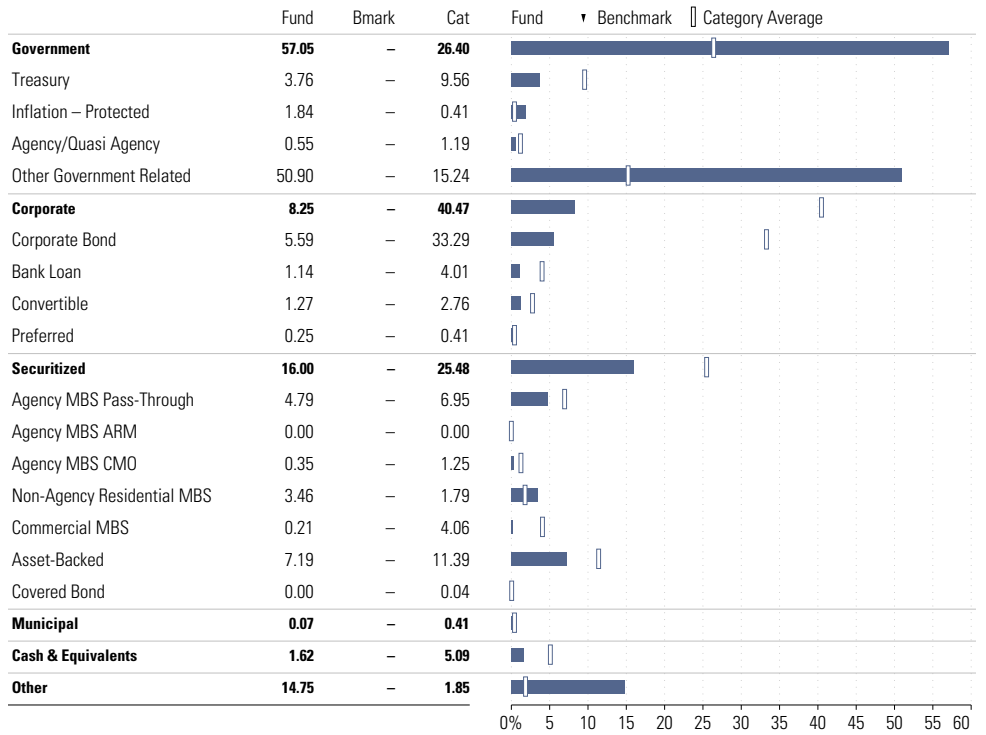


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 1.12 | 2.08 |
| Non-US Stocks | 0.33 | 0.11 |
| Bonds | 91.70 | 101.02 |
| Cash | 2.10 | -1.91 |
| Other | 4.74 | -1.29 |
| Total | 100.00 | 100.00 |

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 |
| B | 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



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 | - |
| ⊖ IRS USD 0.70000 12/14/21-3Y LCH Pay | 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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO International Bond (USD-Hdg) I-2 PFBPX

Morningstar Category
World Bond-USD Hedged

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014

Lorenzo Pagani since 09-2014

Sachin Gupta since 09-2014

Quantitative Screens

✔ **Performance:** The fund has finished in the World Bond-USD Hedged 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 7.52 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.62 is 16.22% lower than the World Bond-USD Hedged category average.

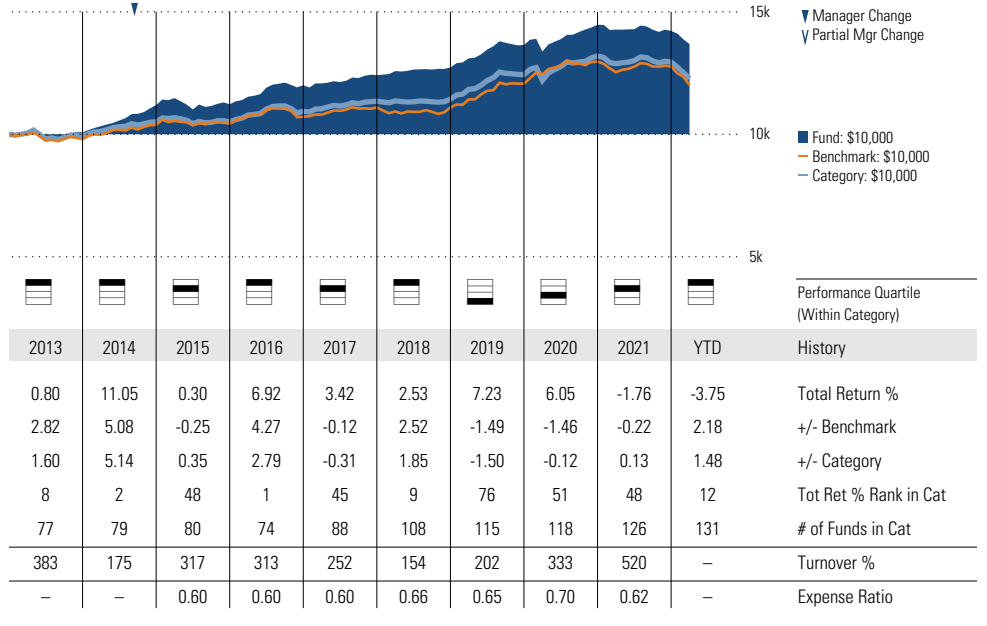
Morningstar Investment Management LLC Analysis

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.

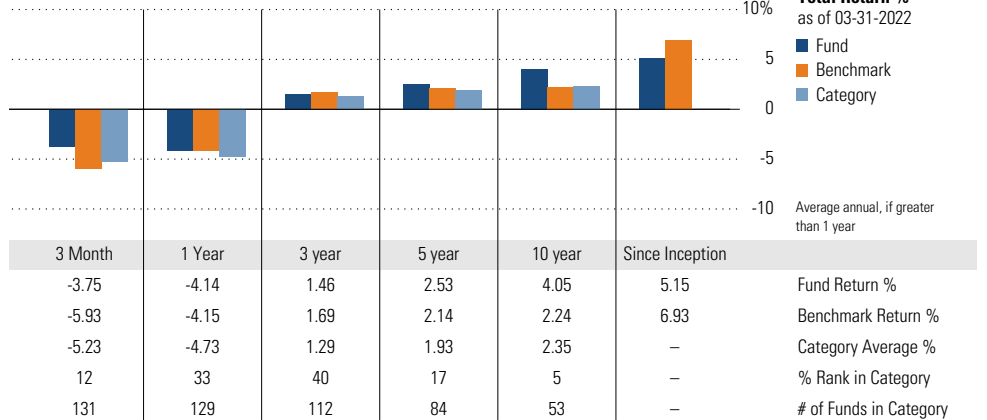
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 11-30-2021 |

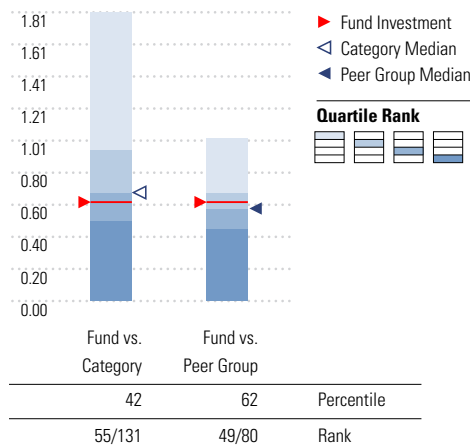
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|--------|
| Alpha | 0.36 | - | -0.07 |
| Beta | 0.66 | - | 0.92 |
| R-Squared | 48.88 | - | 54.93 |
| Standard Deviation | 3.82 | 4.03 | 5.10 |
| Sharpe Ratio | 0.22 | 0.27 | 0.15 |
| Tracking Error | 3.05 | - | 3.60 |
| Information Ratio | -0.08 | - | -0.11 |
| Up Capture Ratio | 79.30 | - | 106.75 |
| Down Capture Ratio | 76.79 | - | 114.83 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.92 | 4.43 | 7.04 |
| Avg Eff Maturity | 8.12 | - | 8.71 |

PIMCO International Bond (USD-Hdg) I-2 PFBPX

Morningstar Category
World Bond-USD Hedged

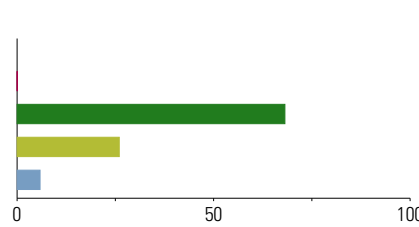
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2022

Style Breakdown



Asset Allocation as of 03-31-2022

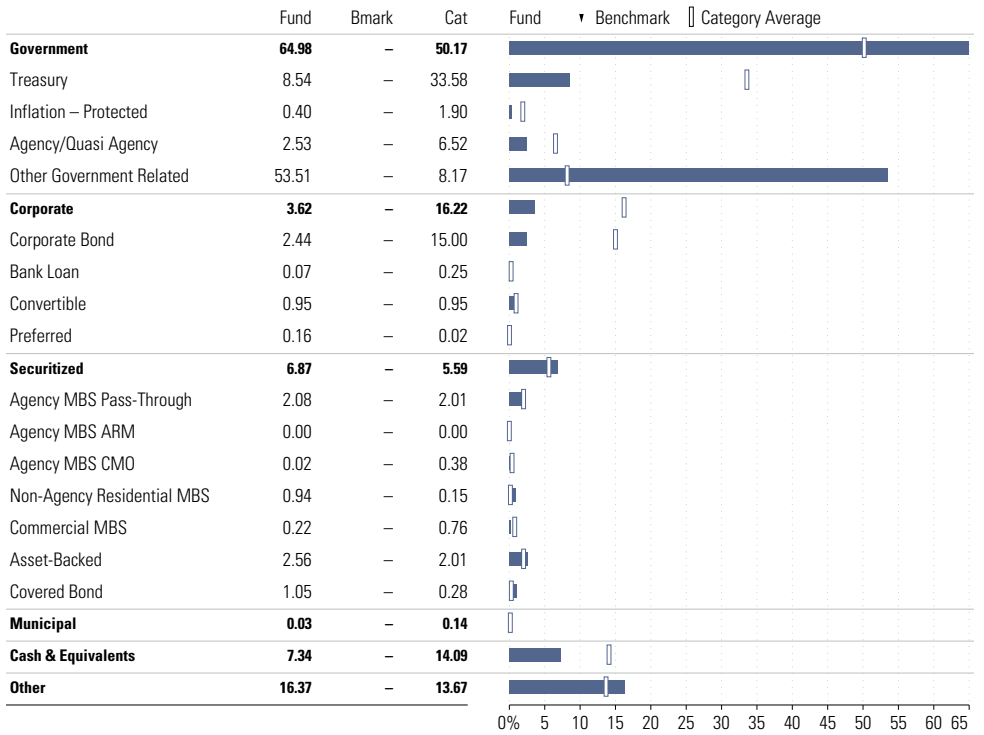


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.00 |
| Non-US Stocks | 0.04 | 0.00 |
| Bonds | 68.14 | 83.88 |
| Cash | 25.99 | 14.59 |
| Other | 5.84 | 1.53 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 20.59 | 3.53 | 25.05 |
| AA | 11.82 | 74.59 | 12.21 |
| A | 40.15 | 10.82 | 26.05 |
| BBB | 20.60 | 8.32 | 20.57 |
| BB | 2.63 | 0.28 | 5.51 |
| B | 1.17 | 0.00 | 2.70 |
| Below B | 3.04 | 0.00 | 0.34 |
| Not Rated | 0.00 | 2.46 | 7.56 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|---|---------------|-------------|--------------|---------------------|
| ⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Pay | 03-2022 | 22.36 | 22.36 | - |
| ⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Receive | 03-2022 | 22.36 | 44.72 | - |
| ✱ Cash Offset | - | 19.02 | 63.74 | - |
| ⊕ IRS EUR -0.25000 03/16/22-5Y LCH Pay | 03-2027 | 14.36 | 78.10 | - |
| ⊕ IRS EUR -0.25000 03/16/22-5Y LCH Receive | 03-2027 | 14.12 | 92.22 | - |
| ⊖ JAPANESE YEN Purchased | 01-2022 | 13.93 | 106.15 | - |
| ⊖ JAPANESE YEN Sold | 01-2022 | 13.93 | 120.08 | - |
| ⊕ IRS EUR 0.25000 03/16/22-10Y LCH Pay | 03-2032 | 13.65 | 133.73 | - |
| ⊕ IRS EUR 0.25000 03/16/22-10Y LCH Receive | 03-2032 | 13.52 | 147.25 | - |
| ⊕ Euro Schatz Future Mar 22 | 03-2022 | 13.32 | 160.57 | - |

Total Holdings 1834

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Short-Term I2 PTSPX

Morningstar Category
Ultrashort Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011
Nathan Chiaverini since 04-2019
Andrew Wittkop since 04-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Ultrashort 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 11.25 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.57 is 21.28% higher than the Ultrashort Bond category average.

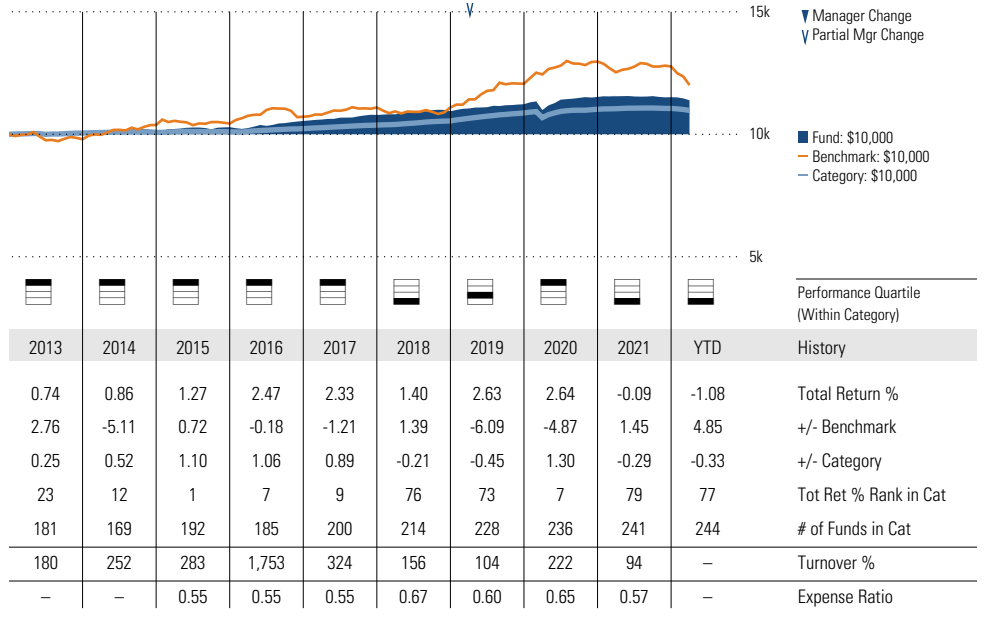
Morningstar Investment Management LLC Analysis

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.

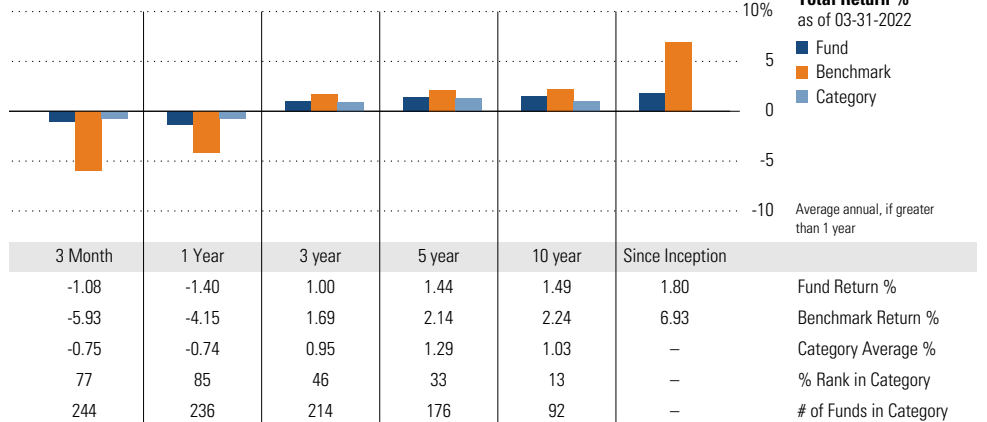
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 2 | 02-28-2022 |

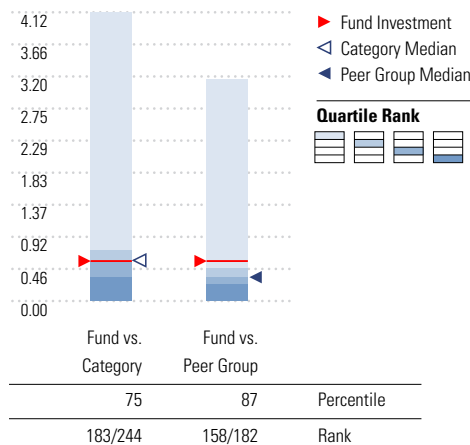
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|-------|
| Alpha | 0.68 | - | 0.63 |
| Beta | 0.20 | - | 0.17 |
| R-Squared | 10.82 | - | 19.54 |
| Standard Deviation | 2.40 | 4.03 | 1.85 |
| Sharpe Ratio | 0.15 | 0.27 | 0.16 |
| Tracking Error | 3.96 | - | 3.91 |
| Information Ratio | -0.17 | - | -0.21 |
| Up Capture Ratio | 30.97 | - | 26.76 |
| Down Capture Ratio | 20.56 | - | 16.71 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 0.05 | 4.43 | 0.54 |
| Avg Eff Maturity | - | - | 3.15 |

PIMCO Short-Term I2 PTSPX

Morningstar Category
Ultrashort Bond

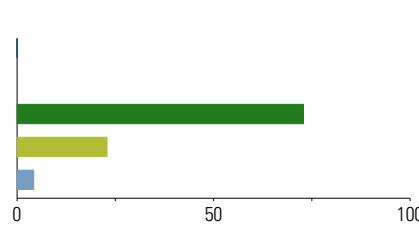
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2022

Style Breakdown



Asset Allocation as of 03-31-2022

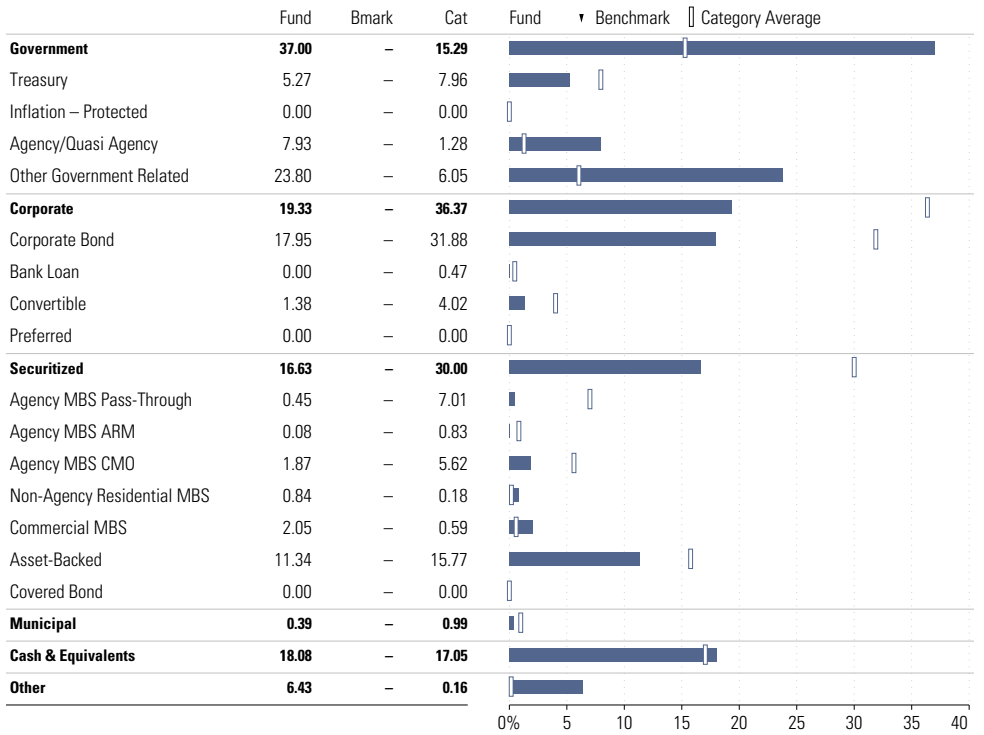


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.01 | 0.01 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 72.87 | 79.43 |
| Cash | 22.88 | 16.29 |
| Other | 4.23 | 4.28 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 51.57 | 3.53 | 39.61 |
| AA | 5.99 | 74.59 | 5.63 |
| A | 16.66 | 10.82 | 18.05 |
| BBB | 23.75 | 8.32 | 22.63 |
| BB | 1.62 | 0.28 | 1.17 |
| B | 0.22 | 0.00 | 1.51 |
| Below B | 0.19 | 0.00 | 0.29 |
| Not Rated | 0.00 | 2.46 | 11.11 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--|---------------|-------------|--------------|---------------------|
| ⊖ 5 Year Treasury Note Future Mar 22 | 04-2022 | 26.38 | 26.38 | - |
| ⊕ 3 Month Canadian Bankers' Acceptance Future Dec 22 | 12-2022 | 20.73 | 47.12 | - |
| ✱ Cash Offset | - | 18.92 | 66.04 | - |
| ⊖ 2 Year Treasury Note Future Mar 22 | 04-2022 | 14.83 | 80.86 | - |
| ⊕ 3 Month Canadian Bankers' Acceptance Future Mar 23 | 03-2023 | 13.00 | 93.86 | - |
| ⊕ United States Treasury Notes 1% | 12-2024 | 8.02 | 101.88 | - |
| ⊖ CDX IG37 5Y ICE | 12-2026 | 7.23 | 109.11 | - |
| ⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay | 01-2023 | 4.96 | 114.07 | - |
| ⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive | 01-2023 | 4.96 | 119.03 | - |
| ⊖ BRITISH POUND STERLING Sold | 02-2022 | 4.30 | 123.34 | - |

Total Holdings 1285

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Donald Butler since 04-2016
Michelle Louie since 11-2017

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 5.93 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 0.04 is 95% lower than the Large Blend category average.

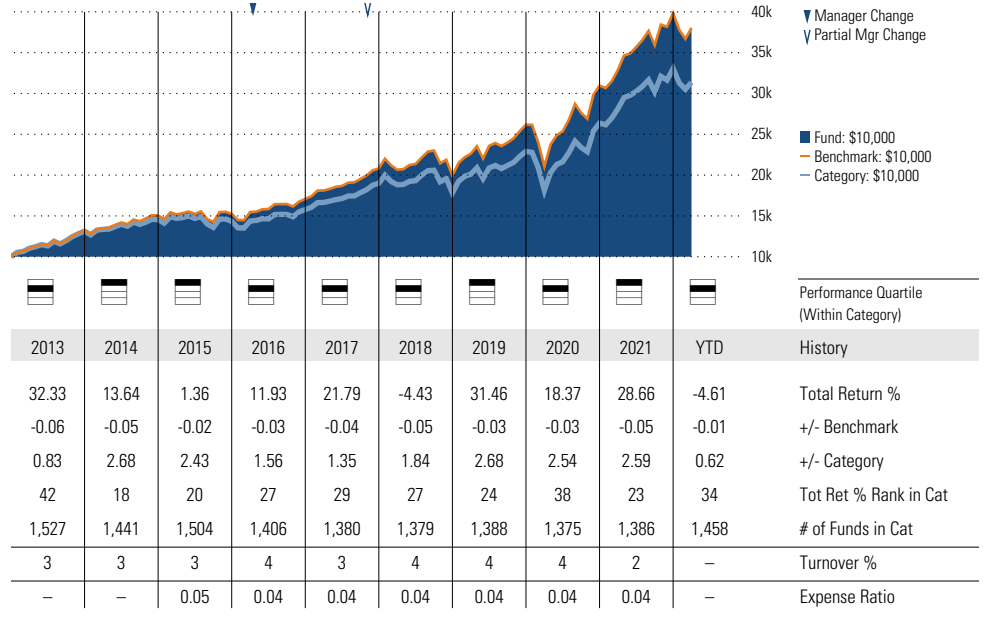
Morningstar Investment Management LLC Analysis

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.

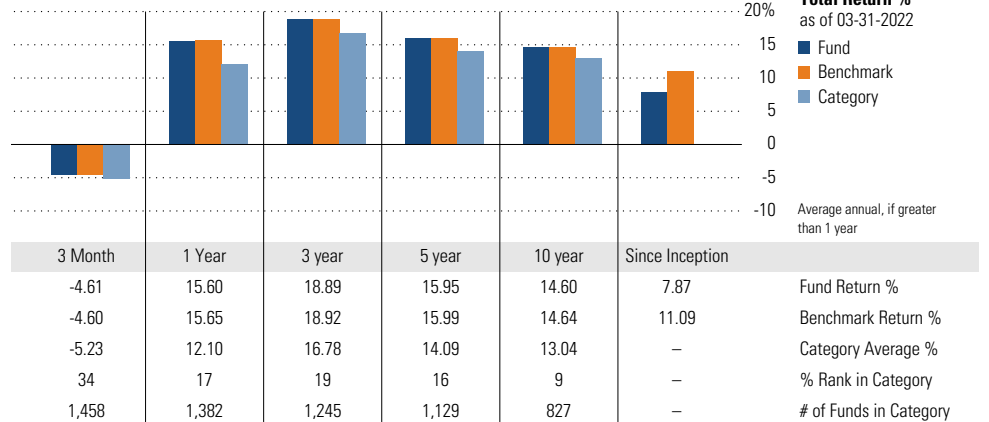
ESG Metrics

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

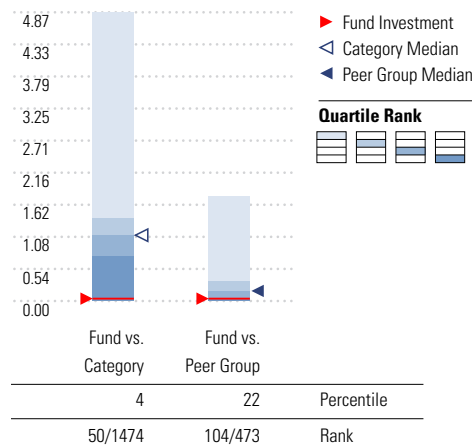
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| | Fund | Bmark | Cat |
|--------------------|--------|-------|-------|
| Alpha | -0.03 | - | -1.71 |
| Beta | 1.00 | - | 0.97 |
| R-Squared | 100.00 | - | 94.89 |
| Standard Deviation | 17.76 | 17.76 | 17.68 |
| Sharpe Ratio | 1.03 | 1.03 | 0.90 |
| Tracking Error | 0.01 | - | 3.80 |
| Information Ratio | -3.29 | - | -1.26 |
| Up Capture Ratio | 99.94 | - | 93.27 |
| Down Capture Ratio | 100.07 | - | 99.84 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 21.92 | 21.92 | 22.24 |
| Price/Book Ratio | 4.23 | 4.23 | 4.92 |
| Geom Avg Mkt Cap \$B | 219.03 | 218.88 | 246.43 |
| ROE | 33.47 | 33.46 | 34.56 |

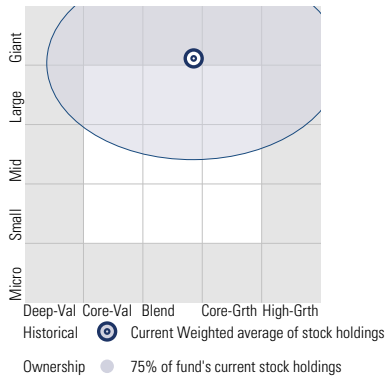
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

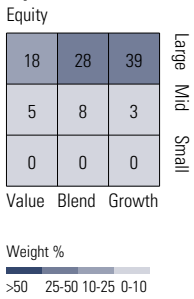
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



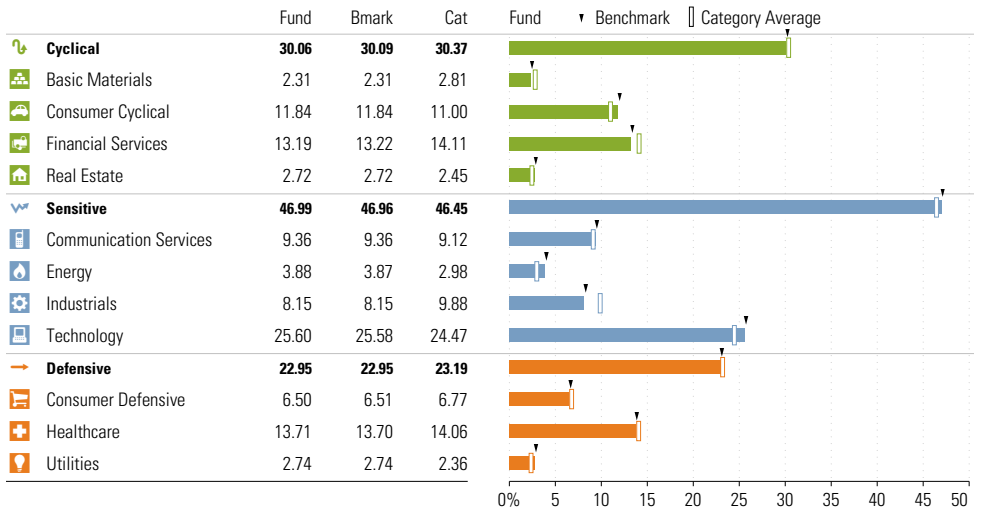
Style Breakdown



Asset Allocation as of 03-31-2022



Sector Weighting as of 03-31-2022



Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|----------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Apple Inc | 7.04 | 7.04 | -1.54 | Technology |
| ⊕ Microsoft Corp | 6.01 | 13.05 | -8.14 | Technology |
| ⊕ Amazon.com Inc | 3.71 | 16.76 | -2.23 | Consumer Cyclical |
| ⊕ Tesla Inc | 2.35 | 19.11 | 1.97 | Consumer Cyclical |
| ⊕ Alphabet Inc Class A | 2.17 | 21.28 | -3.99 | Communication Svc |
| ⊕ Alphabet Inc Class C | 2.02 | 23.30 | -3.48 | Communication Svc |
| ⊕ NVIDIA Corp | 1.77 | 25.07 | -7.21 | Technology |
| ⊕ Berkshire Hathaway Inc Class B | 1.68 | 26.75 | 18.03 | Financial Services |
| ⊖ Meta Platforms Inc Class A | 1.34 | 28.09 | -33.89 | Communication Svc |
| ⊕ UnitedHealth Group Inc | 1.25 | 29.34 | 1.85 | Healthcare |
| ⊕ Johnson & Johnson | 1.21 | 30.55 | 4.22 | Healthcare |
| ⊕ JPMorgan Chase & Co | 1.05 | 31.60 | -13.28 | Financial Services |
| ⊖ Procter & Gamble Co | 0.95 | 32.55 | -6.06 | Consumer Defensive |
| ⊖ Visa Inc Class A | 0.95 | 33.50 | 2.51 | Financial Services |
| ⊕ Exxon Mobil Corp | 0.91 | 34.41 | 36.41 | Energy |

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Growth Index Admiral VIGAX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-1994
Walter Nejman since 04-2016

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 27.27 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 0.05 is 94.85% lower than the Large Growth category average.

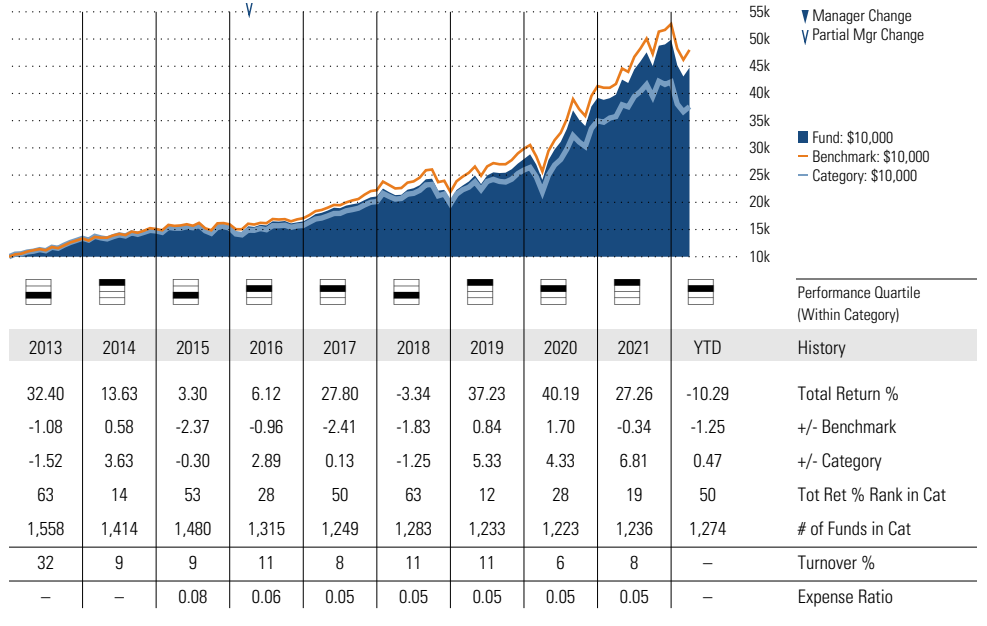
Morningstar Investment Management LLC Analysis

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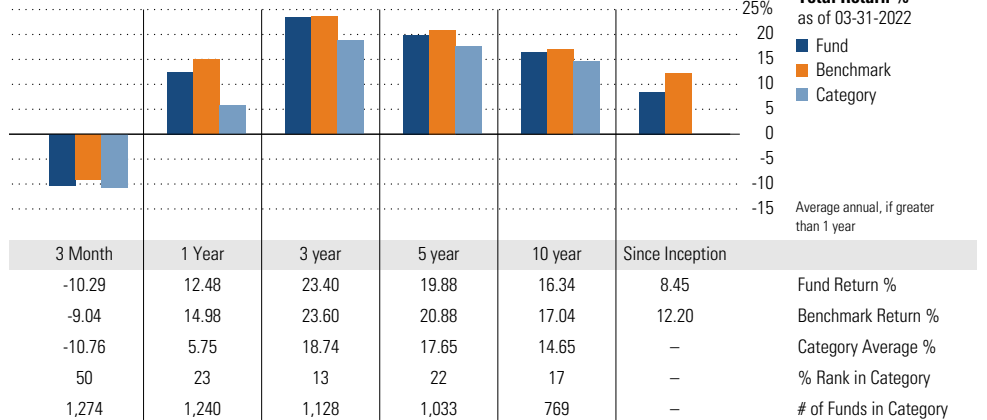
ESG Metrics

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

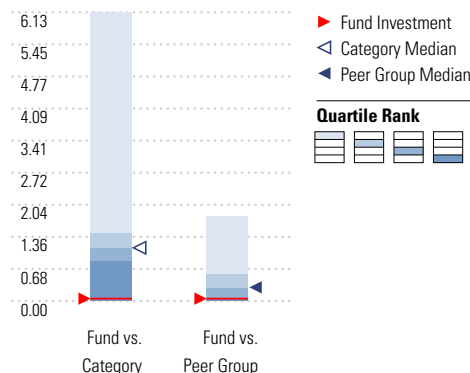
Growth of \$10,000



Trailing Performance



Net Expense



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 | -0.36 | - | -3.25 |
| Beta | 1.01 | - | 0.97 |
| R-Squared | 99.62 | - | 91.38 |
| Standard Deviation | 19.72 | 19.47 | 19.83 |
| Sharpe Ratio | 1.13 | 1.15 | 0.94 |
| Tracking Error | 1.23 | - | 5.76 |
| Information Ratio | -0.16 | - | -0.96 |
| Up Capture Ratio | 99.88 | - | 87.74 |
| Down Capture Ratio | 100.62 | - | 96.18 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|--------|--------|--------|
| Price/Earnings Ratio | 31.64 | 29.82 | 28.04 |
| Price/Book Ratio | 9.45 | 11.38 | 7.61 |
| Geom Avg Mkt Cap \$B | 362.02 | 342.57 | 345.47 |
| ROE | 38.51 | 42.99 | 36.86 |

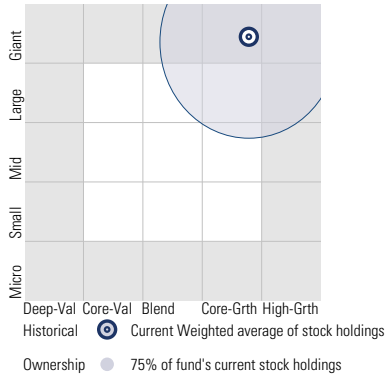
Vanguard Growth Index Admiral VIGAX

Morningstar Category
Large Growth

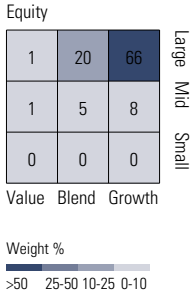
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 03-31-2022

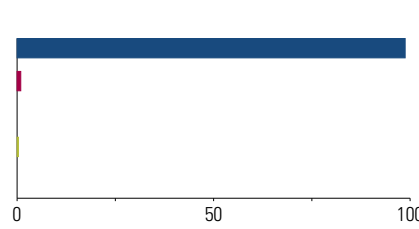
Morningstar Style Box™



Style Breakdown

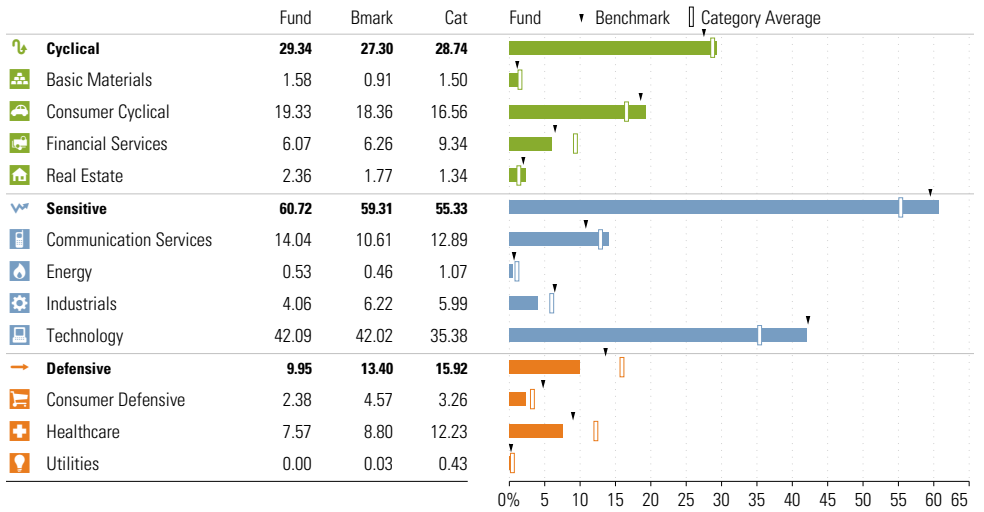


Asset Allocation as of 03-31-2022



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 98.74 | 93.39 |
| Non-US Stocks | 0.93 | 4.45 |
| Bonds | 0.00 | -0.01 |
| Cash | 0.33 | 1.64 |
| Other | 0.00 | 0.54 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022



Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|------------------------------|-------------|--------------|--------------|--------------------|
| Apple Inc | 12.73 | 12.73 | -1.54 | Technology |
| Microsoft Corp | 10.87 | 23.59 | -8.14 | Technology |
| Amazon.com Inc | 6.63 | 30.22 | -2.23 | Consumer Cyclical |
| Tesla Inc | 4.19 | 34.41 | 1.97 | Consumer Cyclical |
| Alphabet Inc Class A | 3.93 | 38.34 | -3.99 | Communication Svc |
| Alphabet Inc Class C | 3.52 | 41.86 | -3.48 | Communication Svc |
| NVIDIA Corp | 3.05 | 44.91 | -7.21 | Technology |
| Meta Platforms Inc Class A | 2.41 | 47.32 | -33.89 | Communication Svc |
| Visa Inc Class A | 1.67 | 48.99 | 2.51 | Financial Services |
| The Home Depot Inc | 1.47 | 50.46 | -27.42 | Consumer Cyclical |
| Mastercard Inc Class A | 1.47 | 51.93 | -0.40 | Financial Services |
| Costco Wholesale Corp | 1.20 | 53.13 | 1.57 | Consumer Defensive |
| The Walt Disney Co | 1.17 | 54.30 | -11.45 | Communication Svc |
| Thermo Fisher Scientific Inc | 1.09 | 55.39 | -11.43 | Healthcare |
| Accenture PLC Class A | 1.04 | 56.43 | -18.42 | Technology |

Total Holdings 269

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Inter-Term Bond Index Adm VBILX

Morningstar Category
Intermediate Core Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Joshua Barrickman since 04-2008

Quantitative Screens

✔ **Performance:** The fund has finished in the Intermediate Core 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 13.94 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.07 is 88.14% lower than the Intermediate Core Bond category average.

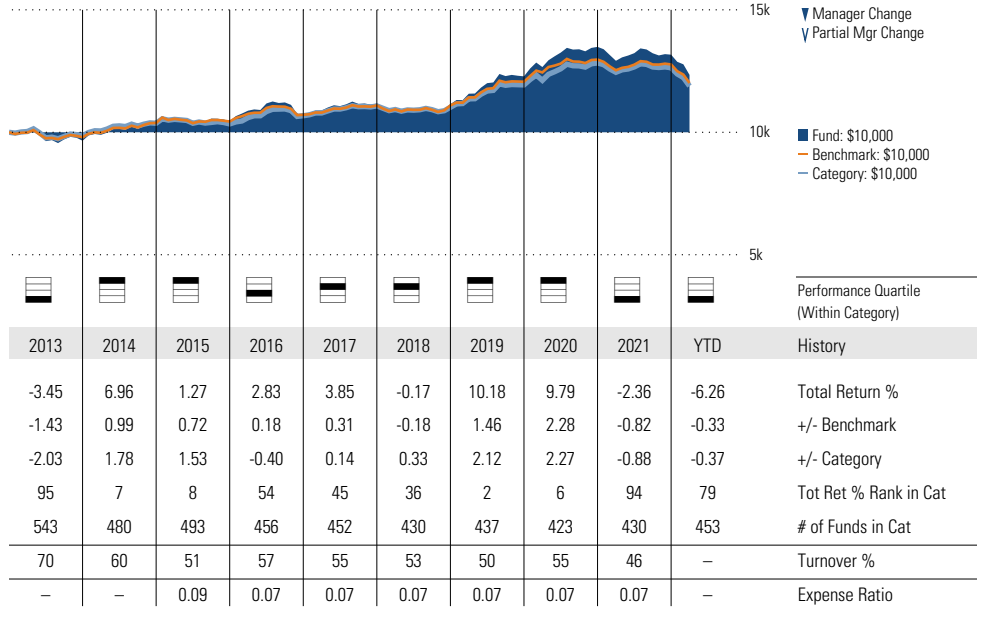
Morningstar Investment Management LLC Analysis

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.

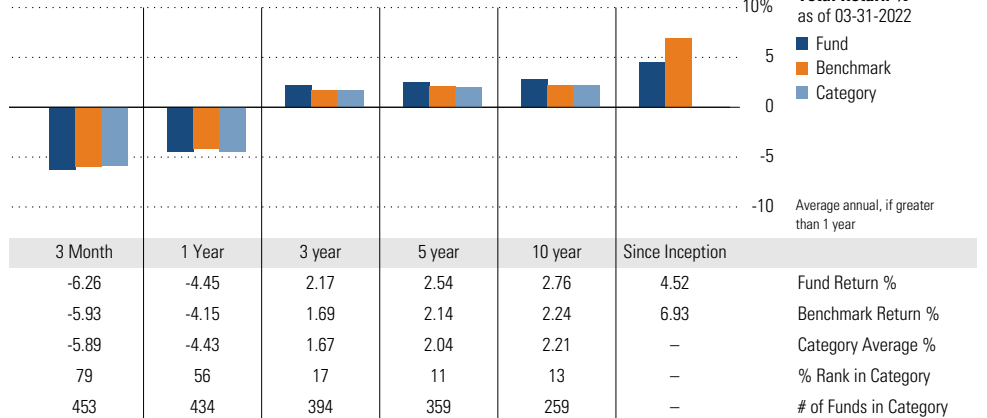
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 02-28-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

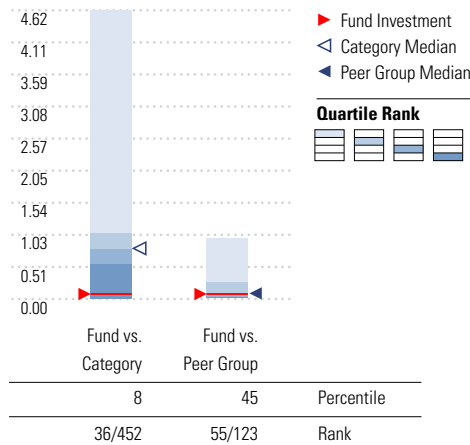
Growth of \$10,000



Trailing Performance



Net Expense



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 | 0.19 | - | 0.03 |
| Beta | 1.18 | - | 1.00 |
| R-Squared | 95.88 | - | 88.18 |
| Standard Deviation | 4.85 | 4.03 | 4.34 |
| Sharpe Ratio | 0.33 | 0.27 | 0.25 |
| Tracking Error | 1.22 | - | 1.45 |
| Information Ratio | 0.39 | - | -0.09 |
| Up Capture Ratio | 125.72 | - | 104.64 |
| Down Capture Ratio | 124.55 | - | 105.88 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|------------------|------|-------|------|
| Avg Eff Duration | 6.54 | 4.43 | 6.40 |
| Avg Eff Maturity | 7.20 | - | 8.40 |

Vanguard Interm-Term Bond Index Adm VBILX

Morningstar Category
Intermediate Core Bond

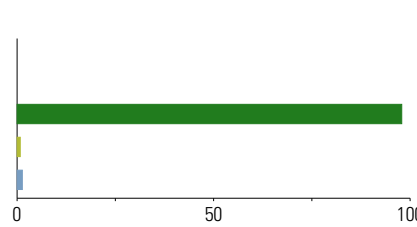
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2022

Style Breakdown



Asset Allocation as of 03-31-2022

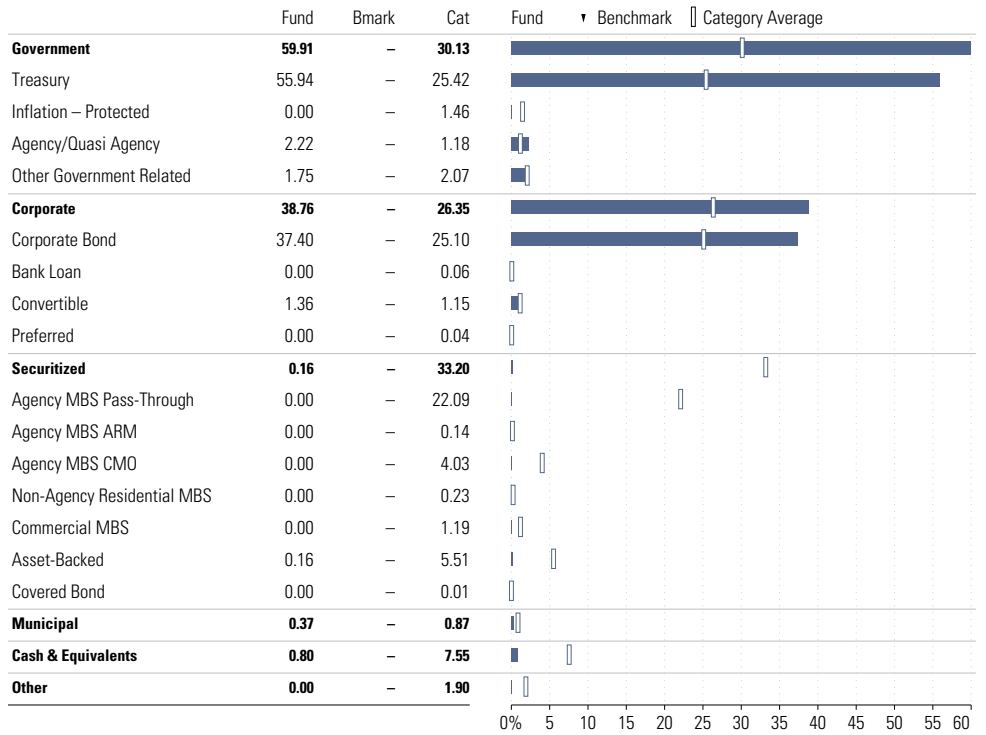


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 0.00 | 0.27 |
| Non-US Stocks | 0.00 | 0.00 |
| Bonds | 97.87 | 93.20 |
| Cash | 0.80 | 4.16 |
| Other | 1.33 | 2.37 |
| Total | 100.00 | 100.00 |

Credit Rating Breakdown

| | Fund | Bmark | Cat |
|-----------|-------|-------|-------|
| AAA | 58.33 | 3.53 | 46.62 |
| AA | 2.71 | 74.59 | 12.57 |
| A | 16.09 | 10.82 | 23.27 |
| BBB | 22.82 | 8.32 | 15.40 |
| BB | 0.00 | 0.28 | 0.93 |
| B | 0.00 | 0.00 | 0.36 |
| Below B | 0.03 | 0.00 | 0.18 |
| Not Rated | 0.02 | 2.46 | 0.68 |

Sector Weighting as of 03-31-2022



Top 10 Holdings as of 03-31-2022

| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
|--------------------------------|---------------|-------------|--------------|---------------------|
| ⊖ United States Treasury Notes | - | 2.36 | 2.36 | - |
| United States Treasury Notes | - | 2.33 | 4.69 | - |
| United States Treasury Notes | - | 2.27 | 6.97 | - |
| United States Treasury Notes | - | 2.26 | 9.23 | - |
| ⊖ United States Treasury Notes | - | 2.10 | 11.33 | - |
| United States Treasury Notes | - | 2.01 | 13.34 | - |
| United States Treasury Notes | - | 1.79 | 15.13 | - |
| ⊖ United States Treasury Notes | - | 1.77 | 16.91 | - |
| United States Treasury Notes | - | 1.76 | 18.66 | - |
| ⊕ United States Treasury Notes | - | 1.73 | 20.40 | - |

Total Holdings 2148

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

James Anderson since 02-2003
Simon Webber since 12-2009
Thomas Coutts since 12-2016
James Gautrey since 12-2020
Lawrence Burns since 12-2020

Quantitative Screens

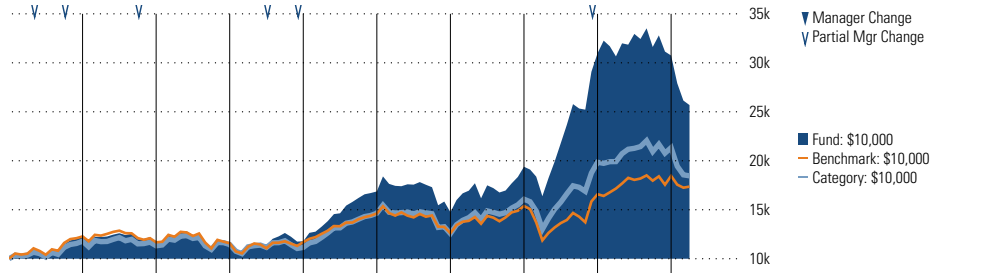
✔ **Performance:** The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 19.16 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 0.32 is 69.81% lower than the Foreign Large Growth category average.

Growth of \$10,000



| 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | YTD | History |
|-------|-------|-------|------|-------|--------|-------|-------|--------|--------|-----------------------|
| 23.12 | -5.51 | -0.54 | 1.84 | 43.16 | -12.58 | 31.48 | 59.74 | -0.74 | -16.45 | Total Return % |
| 0.34 | -0.61 | 0.27 | 0.84 | 18.13 | 1.21 | 9.47 | 51.92 | -12.00 | -10.54 | +/- Benchmark |
| 4.54 | -1.59 | -1.49 | 3.98 | 12.29 | 1.50 | 3.65 | 34.26 | -8.43 | -3.02 | +/- Category |
| 15 | 65 | 67 | 12 | 6 | 31 | 22 | 4 | 89 | 78 | Tot Ret % Rank in Cat |
| 378 | 377 | 392 | 381 | 394 | 406 | 411 | 434 | 452 | 471 | # of Funds in Cat |
| 31 | 21 | 29 | 29 | 15 | 16 | 13 | 20 | 25 | — | Turnover % |
| — | — | 0.34 | 0.33 | 0.32 | 0.32 | 0.32 | 0.33 | 0.32 | — | Expense Ratio |

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

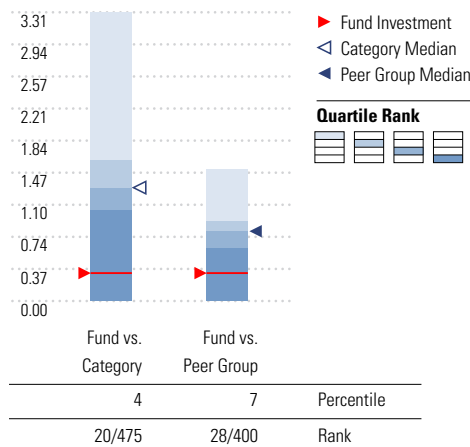
| Metric | Rating | Updated |
|-----------------------|----------|------------|
| Sustainability Rating | 3 | 02-28-2022 |
| Carbon Risk Score | Low Risk | 12-31-2021 |

Trailing Performance



| 3 Month | 1 Year | 3 year | 5 year | 10 year | Since Inception | |
|---------|--------|--------|--------|---------|-----------------|------------------------|
| -16.45 | -16.21 | 14.87 | 14.11 | 10.48 | 8.38 | Fund Return % |
| -5.91 | 1.16 | 7.78 | 6.72 | 6.27 | 8.54 | Benchmark Return % |
| -13.43 | -6.83 | 9.62 | 8.92 | 7.29 | — | Category Average % |
| 78 | 89 | 6 | 2 | 3 | — | % Rank in Category |
| 471 | 454 | 390 | 340 | 228 | — | # of Funds in Category |

Net Expense



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 | 7.02 | — | 2.26 |
| Beta | 1.01 | — | 0.91 |
| R-Squared | 67.47 | — | 79.65 |
| Standard Deviation | 21.28 | 17.23 | 17.74 |
| Sharpe Ratio | 0.72 | 0.48 | 0.55 |
| Tracking Error | 12.14 | — | 8.20 |
| Information Ratio | 0.58 | — | 0.19 |
| Up Capture Ratio | 116.70 | — | 101.72 |
| Down Capture Ratio | 89.99 | — | 95.46 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 25.04 | 14.30 | 20.85 |
| Price/Book Ratio | 4.27 | 1.73 | 3.26 |
| Geom Avg Mkt Cap \$B | 86.57 | 47.32 | 54.00 |
| ROE | 18.94 | 18.89 | 21.88 |

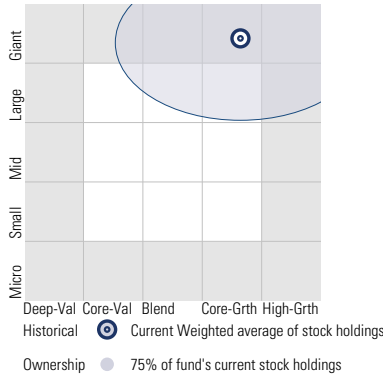
Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2022

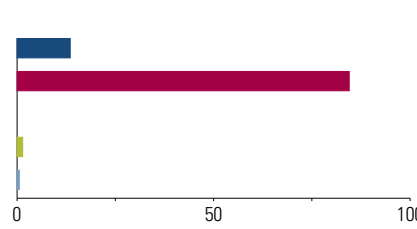
Morningstar Style Box™



Style Breakdown

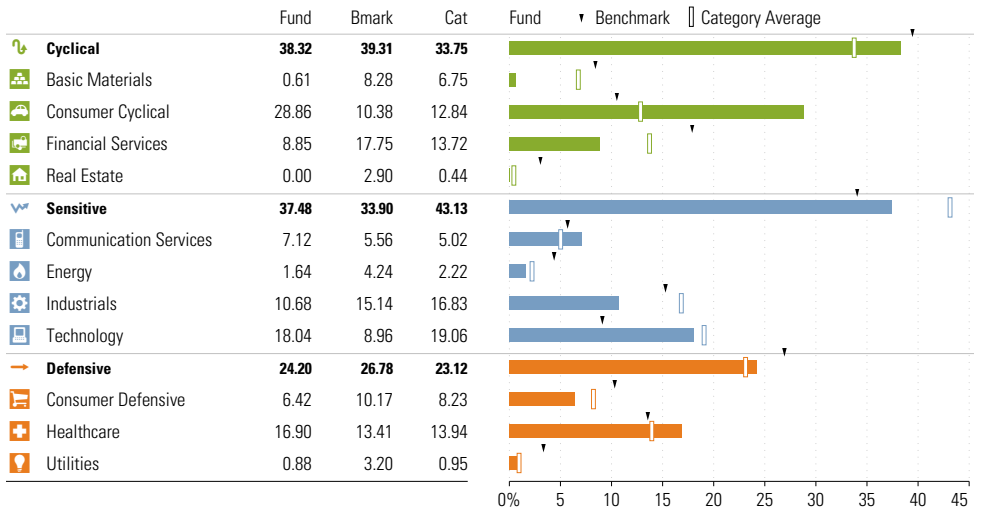


Asset Allocation as of 03-31-2022

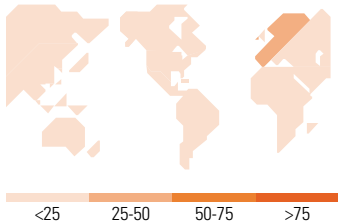


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 13.52 | 8.16 |
| Non-US Stocks | 84.50 | 88.72 |
| Bonds | 0.00 | 0.09 |
| Cash | 1.42 | 2.70 |
| Other | 0.56 | 0.33 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022



World Regions % Equity 03-31-2022



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 29.65 | 26.85 | Americas | 19.97 | 14.92 | Greater Europe | 50.39 | 58.22 | Developed Markets | 80.21 |
| Japan | 7.83 | 11.75 | North America | 15.21 | 13.10 | United Kingdom | 5.84 | 10.13 | Emerging Markets | 19.79 |
| Australasia | 0.58 | 1.58 | Central/Latin | 4.76 | 1.82 | W euro-ex UK | 44.27 | 46.80 | Not Available | 0.00 |
| Asia-4 Tigers | 6.21 | 6.52 | | | | Emrgng Europe | 0.00 | 0.44 | | |
| Asia-ex 4 Tigers | 15.03 | 7.00 | | | | Africa | 0.28 | 0.85 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ASML Holding NV | 6.29 | 6.29 | -13.68 | Technology |
| MercadoLibre Inc | 4.25 | 10.55 | -11.79 | Consumer Cyclical |
| Tencent Holdings Ltd | 4.05 | 14.60 | -21.54 | Communication Svc |
| Moderna Inc | 3.84 | 18.44 | -32.18 | Healthcare |
| Adyen NV | 3.60 | 22.04 | -21.74 | Technology |
| Kering SA | 3.42 | 25.46 | -18.06 | Consumer Cyclical |
| Tesla Inc | 3.27 | 28.73 | 1.97 | Consumer Cyclical |
| Taiwan Semiconductor Manufacturing Co Ltd | 3.24 | 31.97 | -2.48 | Technology |
| Spotify Technology SA | 2.37 | 34.34 | -35.47 | Communication Svc |
| Illumina Inc | 2.26 | 36.60 | -8.16 | Healthcare |

Total Holdings 148

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010
 Michael Fry since 05-2010
 Steven Morrow since 08-2012
 A. Rama Krishna since 12-2012
 Arjun Kumar since 10-2020
 Shirley Woo since 10-2020

Quantitative Screens

Performance: The fund has finished in the Foreign Large Value 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 11.85 years.

Style: The fund has landed in its primary style box — Large Value — 91.67 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.36 is 63.64% lower than the Foreign Large Value category average.

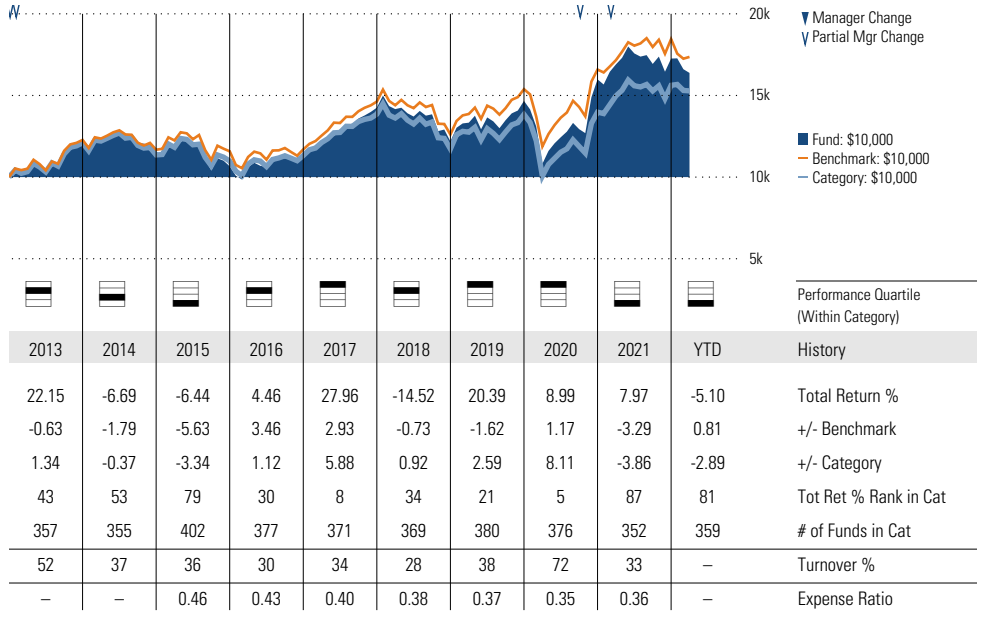
Morningstar Investment Management LLC Analysis

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.

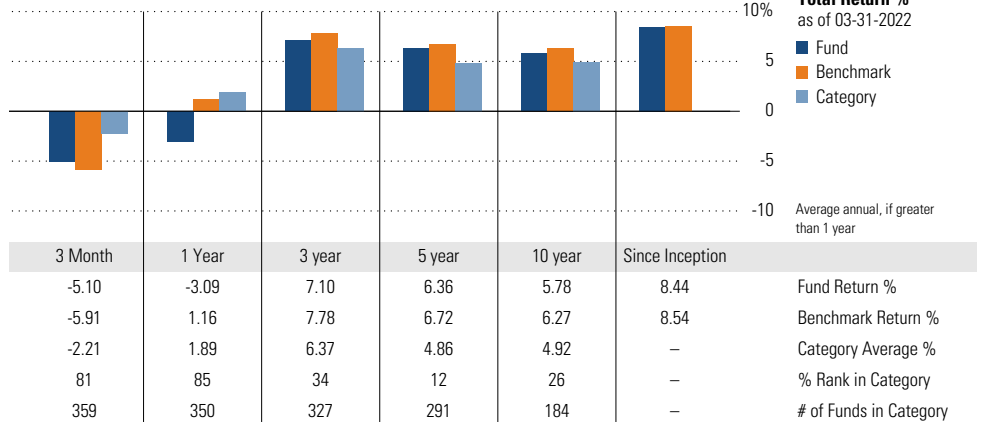
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 02-28-2022 |
| Carbon Risk Score | Medium Risk | 12-31-2021 |

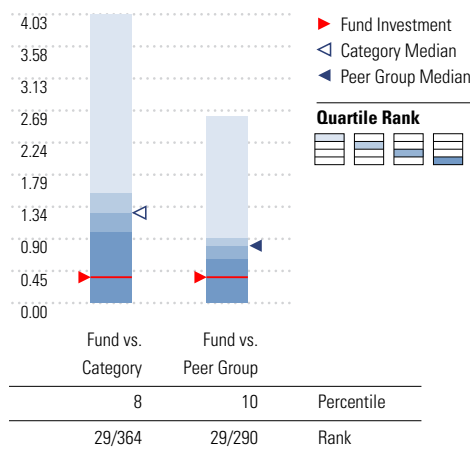
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | -0.99 | - | -1.53 |
| Beta | 1.09 | - | 1.08 |
| R-Squared | 92.28 | - | 89.57 |
| Standard Deviation | 19.48 | 17.23 | 19.73 |
| Sharpe Ratio | 0.41 | 0.48 | 0.39 |
| Tracking Error | 5.61 | - | 6.79 |
| Information Ratio | -0.12 | - | -0.22 |
| Up Capture Ratio | 104.19 | - | 103.11 |
| Down Capture Ratio | 108.79 | - | 110.65 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 15.19 | 14.30 | 10.50 |
| Price/Book Ratio | 1.61 | 1.73 | 1.25 |
| Geom Avg Mkt Cap \$B | 32.77 | 47.32 | 36.03 |
| ROE | 13.24 | 18.89 | 15.85 |

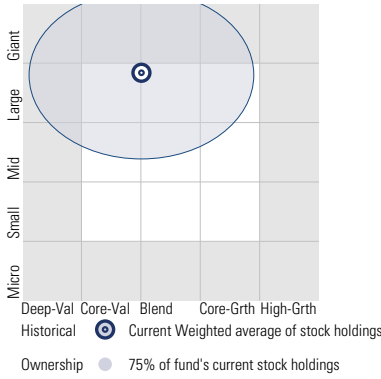
Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

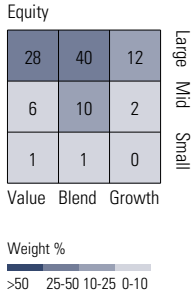
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2022

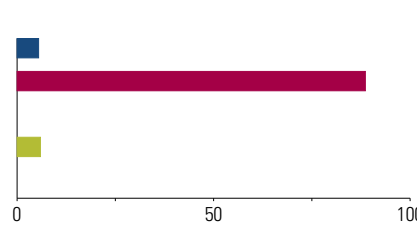
Morningstar Style Box™



Style Breakdown

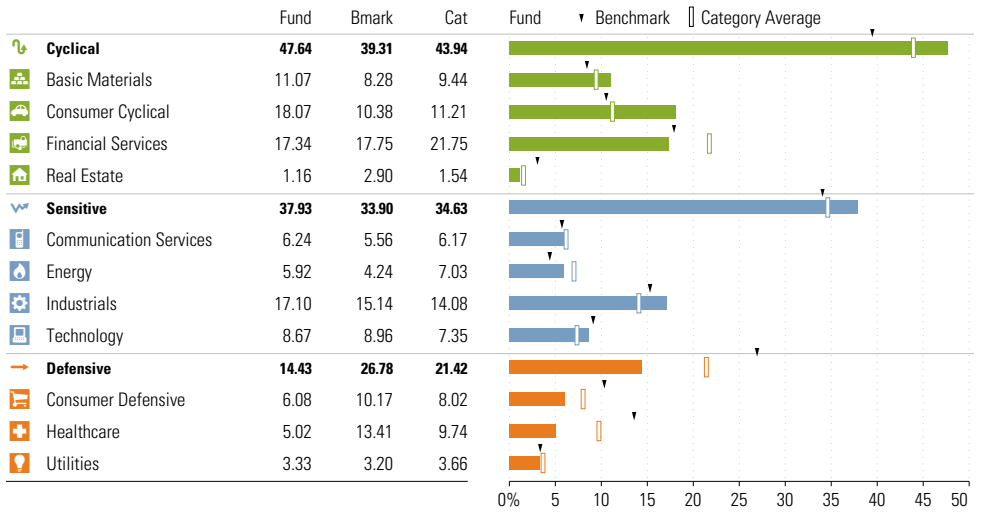


Asset Allocation as of 03-31-2022



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 5.47 | 2.88 |
| Non-US Stocks | 88.61 | 95.21 |
| Bonds | 0.00 | -0.01 |
| Cash | 5.93 | 1.85 |
| Other | 0.00 | 0.08 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022



World Regions % Equity 03-31-2022



| Region | Fund % | Cat % | Region | Fund % | Cat % | Region | Fund % | Cat % | Market Maturity | Fund % |
|------------------|--------|-------|---------------|--------|-------|----------------|--------|-------|-------------------|--------|
| Greater Asia | 35.90 | 30.35 | Americas | 11.26 | 8.94 | Greater Europe | 52.83 | 60.70 | Developed Markets | 82.09 |
| Japan | 10.34 | 16.92 | North America | 7.77 | 7.66 | United Kingdom | 17.85 | 18.38 | Emerging Markets | 17.91 |
| Australasia | 1.21 | 3.21 | Central/Latin | 3.49 | 1.28 | W euro-ex UK | 33.69 | 41.37 | Not Available | 0.00 |
| Asia-4 Tigers | 11.15 | 7.34 | | | | Emrgng Europe | 0.24 | 0.33 | | |
| Asia-ex 4 Tigers | 13.20 | 2.88 | | | | Africa | 1.05 | 0.62 | | |
| Not Classified | 0.00 | 0.00 | | | | | | | | |

Top 10 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊕ Mktliq 12/31/2049 | 5.48 | 5.48 | - | - |
| ⊕ Alibaba Group Holding Ltd Ordinary Shares | 1.37 | 6.85 | -5.61 | Consumer Cyclical |
| ⊕ Compass Group PLC | 1.32 | 8.17 | 0.79 | Consumer Cyclical |
| ⊕ Novartis AG | 1.23 | 9.40 | 3.72 | Healthcare |
| ⊕ SK Hynix Inc | 1.18 | 10.58 | - | Technology |
| ⊕ RELX PLC | 1.15 | 11.73 | -0.79 | Communication Svc |
| ⊖ Compagnie Financiere Richemont SA | 1.14 | 12.87 | -13.84 | Consumer Cyclical |
| ⊕ Holcim Ltd | 1.10 | 13.97 | -2.62 | Basic Materials |
| ⊕ HSBC Holdings PLC | 1.08 | 15.06 | 20.16 | Financial Services |
| ⊖ Samsung Electronics Co Ltd | 1.08 | 16.14 | - | Technology |

Total Holdings 239

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Donald Butler since 02-2013

Awais Khan since 07-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap 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 9.11 years.

✔ **Style:** The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.07 is 93.4% lower than the Mid-Cap Growth category average.

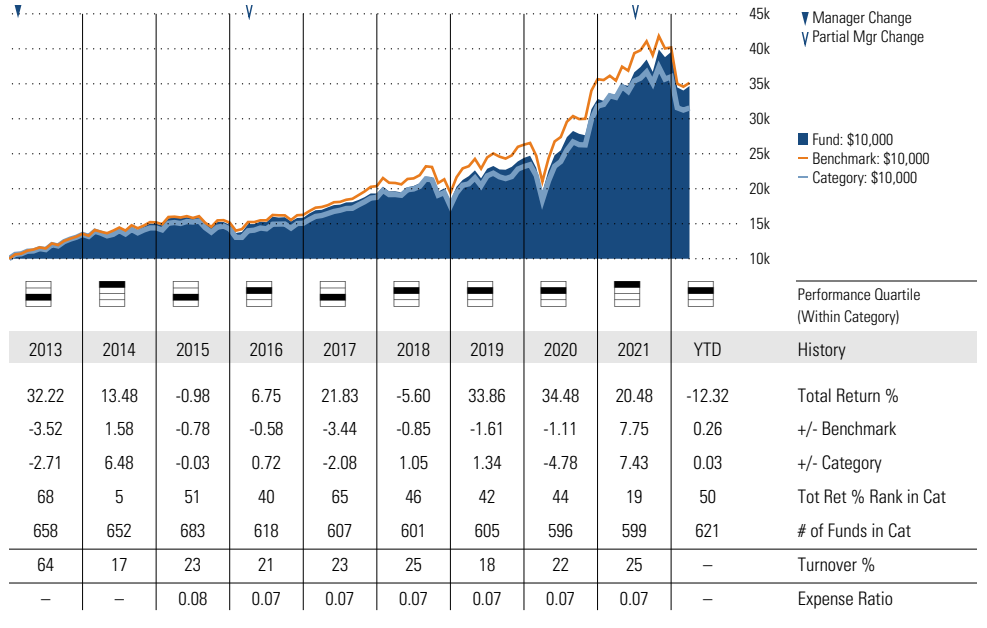
Morningstar Investment Management LLC Analysis

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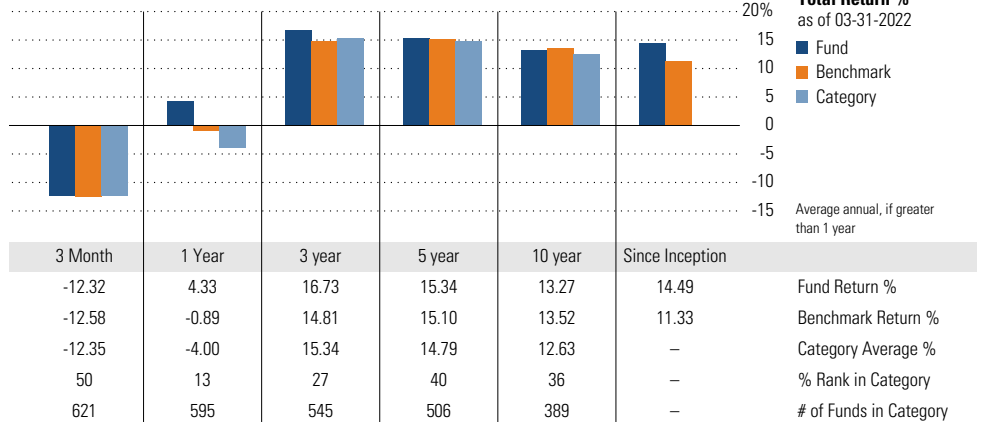
ESG Metrics

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

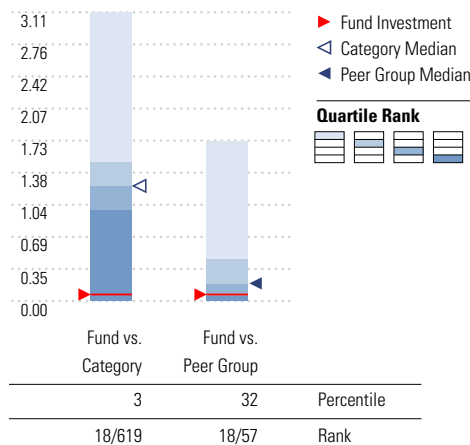
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

| Metric | Fund | Bmark | Cat |
|--------------------|--------|-------|--------|
| Alpha | 2.02 | - | 0.91 |
| Beta | 0.97 | - | 0.98 |
| R-Squared | 98.34 | - | 90.26 |
| Standard Deviation | 21.03 | 21.40 | 22.33 |
| Sharpe Ratio | 0.81 | 0.72 | 0.72 |
| Tracking Error | 2.76 | - | 6.93 |
| Information Ratio | 0.69 | - | -0.02 |
| Up Capture Ratio | 100.88 | - | 100.70 |
| Down Capture Ratio | 93.53 | - | 99.24 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 32.58 | 27.52 | 30.48 |
| Price/Book Ratio | 5.47 | 7.96 | 5.40 |
| Geom Avg Mkt Cap \$B | 26.87 | 21.62 | 17.68 |
| ROE | 15.50 | 20.91 | 18.85 |

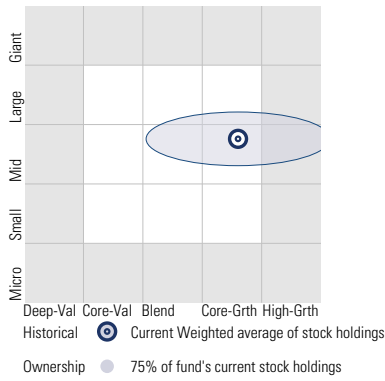
Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2022

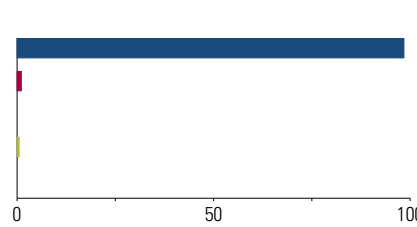
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2022



| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 98.42 | 94.18 |
| Non-US Stocks | 1.07 | 3.57 |
| Bonds | 0.00 | 0.07 |
| Cash | 0.51 | 1.90 |
| Other | 0.00 | 0.29 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| Cyclical | 26.41 | 26.12 | 30.01 | | | |
| Basic Materials | 2.98 | 1.83 | 2.40 | | | |
| Consumer Cyclical | 11.28 | 16.32 | 14.22 | | | |
| Financial Services | 5.59 | 5.30 | 9.82 | | | |
| Real Estate | 6.56 | 2.67 | 3.57 | | | |
| Sensitive | 54.92 | 55.05 | 48.70 | | | |
| Communication Services | 5.89 | 3.84 | 3.48 | | | |
| Energy | 3.67 | 2.51 | 1.58 | | | |
| Industrials | 12.48 | 14.76 | 14.13 | | | |
| Technology | 32.88 | 33.94 | 29.51 | | | |
| Defensive | 18.68 | 18.84 | 21.29 | | | |
| Consumer Defensive | 1.23 | 2.10 | 2.11 | | | |
| Healthcare | 17.45 | 16.55 | 18.67 | | | |
| Utilities | 0.00 | 0.19 | 0.51 | | | |

Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Synopsys Inc | 1.52 | 1.52 | -9.56 | Technology |
| ⊖ DexCom Inc | 1.48 | 3.00 | -4.72 | Healthcare |
| ⊖ Centene Corp | 1.46 | 4.46 | 2.17 | Healthcare |
| ⊖ Cadence Design Systems Inc | 1.36 | 5.82 | -11.75 | Technology |
| ⊖ Amphenol Corp Class A | 1.34 | 7.16 | -13.62 | Technology |
| ⊖ IQVIA Holdings Inc | 1.31 | 8.48 | -18.05 | Healthcare |
| ⊖ Microchip Technology Inc | 1.24 | 9.72 | -13.40 | Technology |
| ⊕ Realty Income Corp | 1.22 | 10.94 | -2.17 | Real Estate |
| ⊖ Digital Realty Trust Inc | 1.20 | 12.14 | -19.14 | Real Estate |
| ⊖ Devon Energy Corp | 1.17 | 13.31 | 36.50 | Energy |
| ⊖ MSCI Inc | 1.16 | 14.47 | -17.75 | Financial Services |
| ⊕ Cintas Corp | 1.12 | 15.59 | -3.80 | Industrials |
| ⊖ SBA Communications Corp | 1.11 | 16.70 | -11.36 | Real Estate |
| ⊖ Datadog Inc Class A | 1.10 | 17.80 | -14.96 | Technology |
| ⊖ Waste Connections Inc | 1.07 | 18.88 | 2.69 | Industrials |

Total Holdings 185

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Donald Butler since 08-2006
Awais Khan since 07-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap 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 15.63 years.

✔ **Style:** The fund has landed in its primary style box — Mid-Cap Value — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.07 is 92.93% lower than the Mid-Cap Value category average.

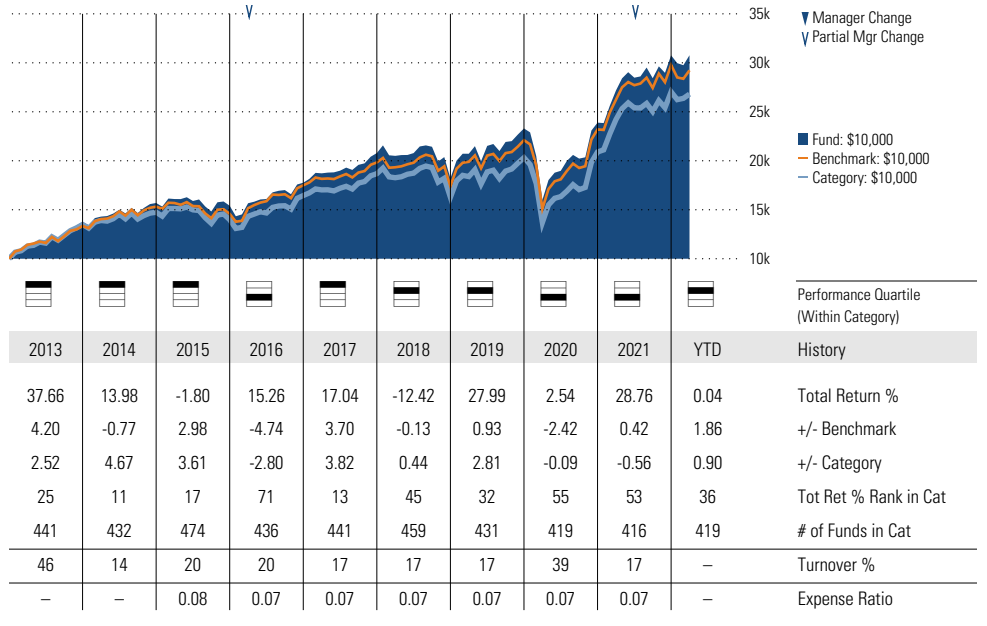
Morningstar Investment Management LLC Analysis

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.

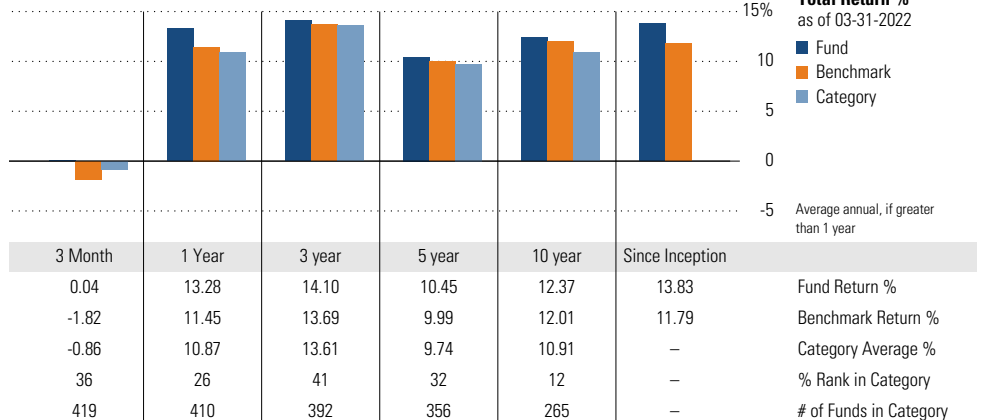
ESG Metrics

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

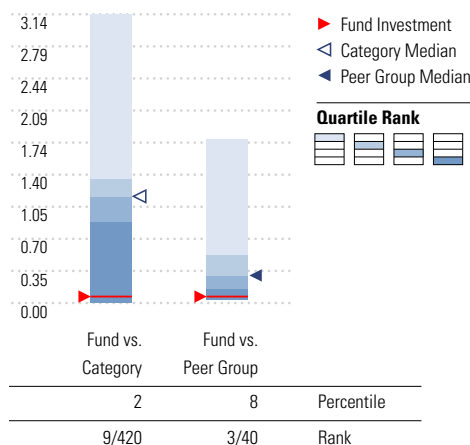
Growth of \$10,000



Trailing Performance



Net Expense



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

| Metric | Fund | Bmark | Cat |
|--------------------|-------|-------|--------|
| Alpha | 0.65 | - | -0.43 |
| Beta | 0.98 | - | 1.02 |
| R-Squared | 98.98 | - | 95.69 |
| Standard Deviation | 21.51 | 21.94 | 22.90 |
| Sharpe Ratio | 0.69 | 0.67 | 0.64 |
| Tracking Error | 2.24 | - | 5.20 |
| Information Ratio | 0.18 | - | -0.09 |
| Up Capture Ratio | 99.10 | - | 100.60 |
| Down Capture Ratio | 96.96 | - | 102.56 |

Portfolio Metrics

| Metric | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.34 | 16.83 | 14.66 |
| Price/Book Ratio | 2.38 | 2.34 | 2.05 |
| Geom Avg Mkt Cap \$B | 23.98 | 18.60 | 14.12 |
| ROE | 18.56 | 16.32 | 17.32 |

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category

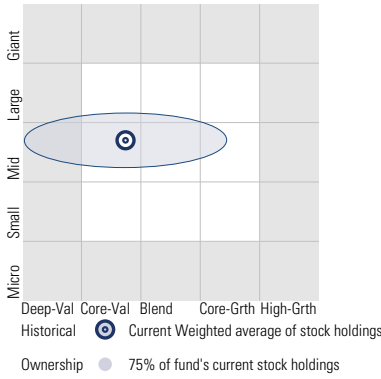
Mid-Cap Value

Morningstar Index

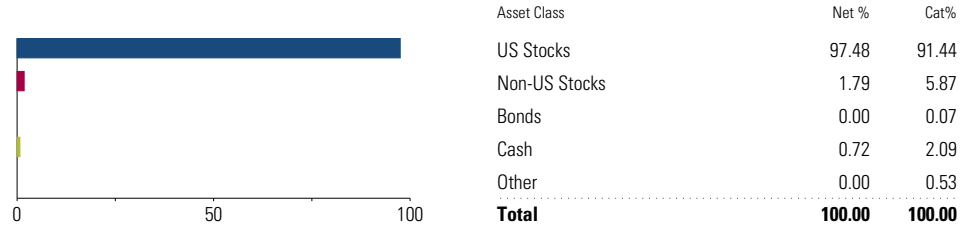
Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2022

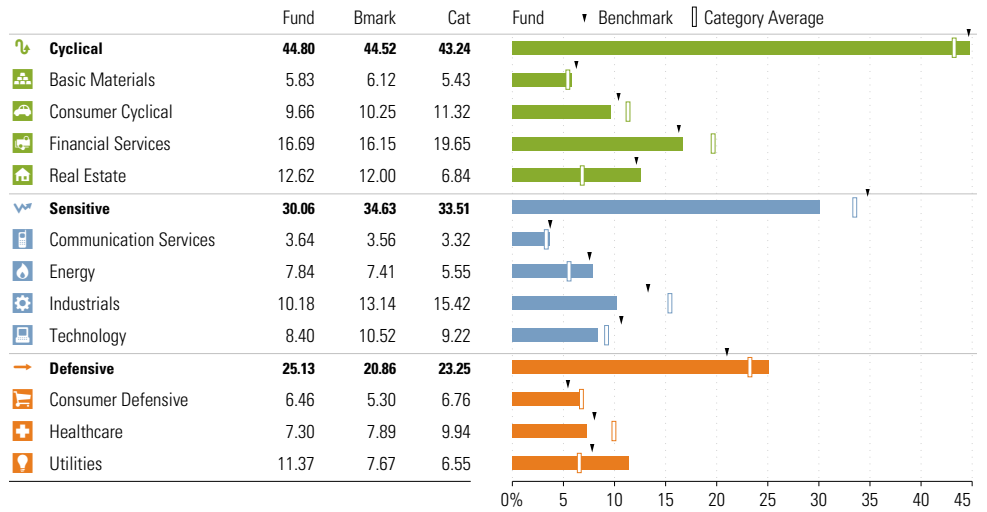
Morningstar Style Box™



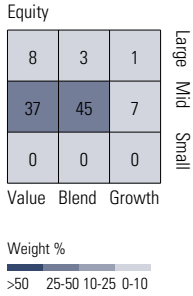
Asset Allocation as of 03-31-2022



Sector Weighting as of 03-31-2022



Style Breakdown



Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|--|-------------|--------------|--------------|--------------------|
| ⊕ Occidental Petroleum Corp | 1.39 | 1.39 | 96.17 | Energy |
| ⊕ Welltower Inc | 1.19 | 2.58 | 12.80 | Real Estate |
| ⊕ Nucor Corp | 1.18 | 3.76 | 30.66 | Basic Materials |
| ⊖ Corvea Inc | 1.16 | 4.91 | 21.87 | Basic Materials |
| ⊕ Valero Energy Corp | 1.15 | 6.06 | 36.49 | Energy |
| ⊖ Motorola Solutions Inc | 1.13 | 7.19 | -10.57 | Technology |
| ⊖ Carrier Global Corp Ordinary Shares | 1.09 | 8.28 | -15.43 | Industrials |
| ⊖ The Kroger Co | 1.05 | 9.33 | 27.22 | Consumer Defensive |
| ⊕ Arthur J. Gallagher & Co | 1.01 | 10.33 | 3.21 | Financial Services |
| ⊕ Dollar Tree Inc | 1.00 | 11.33 | 13.97 | Consumer Defensive |
| ⊕ AvalonBay Communities Inc | 0.96 | 12.29 | -1.04 | Real Estate |
| ⊕ Ameriprise Financial Inc | 0.93 | 13.22 | -0.06 | Financial Services |
| ⊕ Consolidated Edison Inc | 0.93 | 14.15 | 11.90 | Utilities |
| ⊕ International Flavors & Fragrances Inc | 0.92 | 15.07 | -12.30 | Basic Materials |
| ⊕ Baker Hughes Co Class A | 0.91 | 15.99 | 52.08 | Energy |

Total Holdings 210

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Gerard O'Reilly since 05-1996

Walter Nejman since 05-2016

Quantitative Screens

✔ **Performance:** The fund has finished in the Real Estate 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 25.9 years.

✔ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.12 is 88.57% lower than the Real Estate category average.

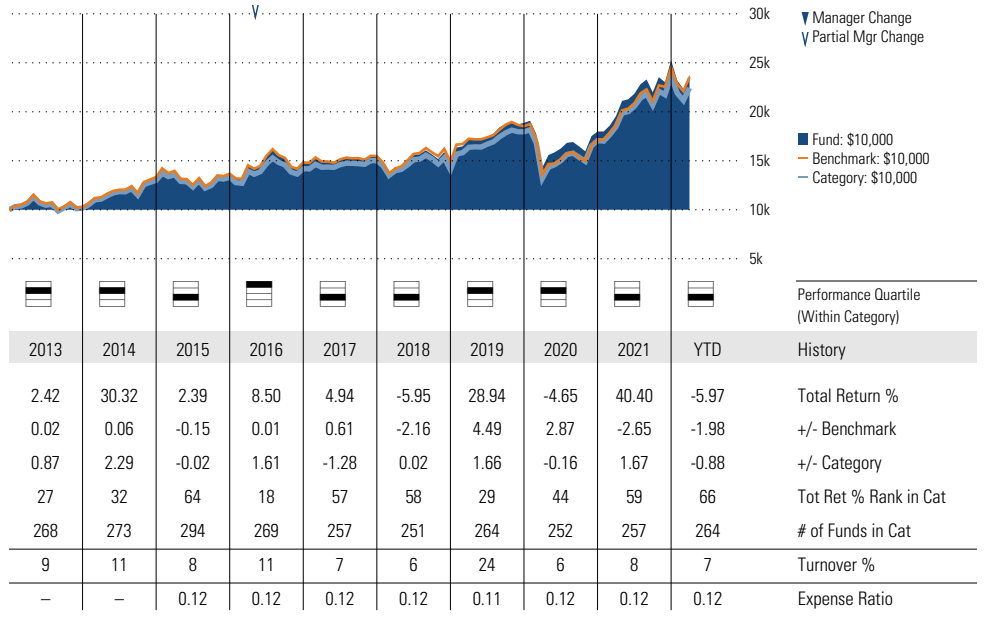
Morningstar Investment Management LLC Analysis

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.

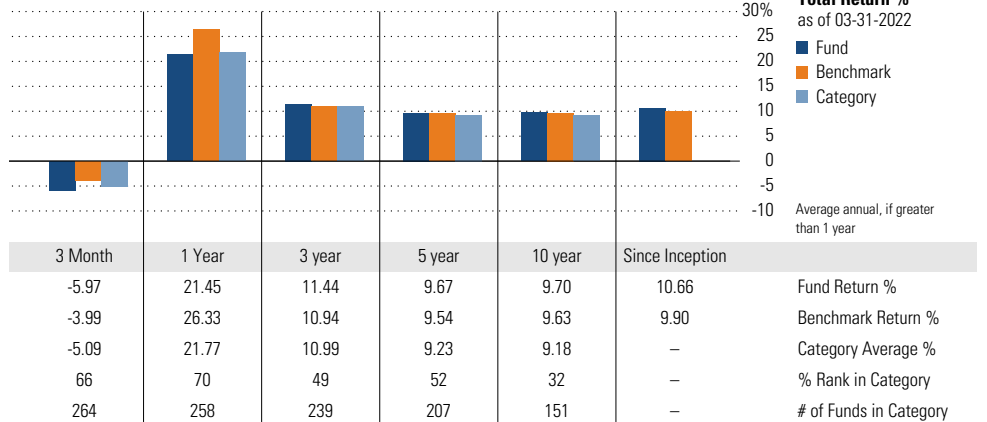
ESG Metrics

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

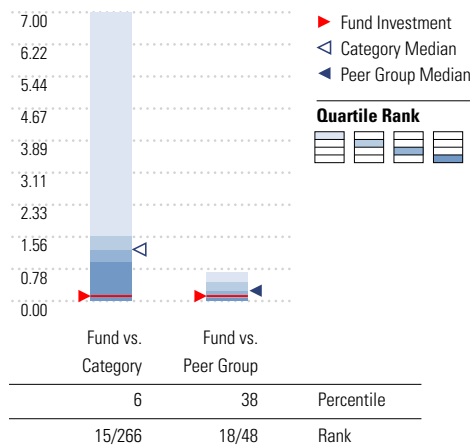
Growth of \$10,000



Trailing Performance



Net Expense



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 | 0.89 | - | 1.24 |
| Beta | 0.95 | - | 0.93 |
| R-Squared | 98.17 | - | 92.56 |
| Standard Deviation | 19.08 | 19.90 | 19.32 |
| Sharpe Ratio | 0.63 | 0.59 | 0.65 |
| Tracking Error | 2.77 | - | 5.15 |
| Information Ratio | 0.18 | - | 0.19 |
| Up Capture Ratio | 99.01 | - | 97.39 |
| Down Capture Ratio | 96.26 | - | 93.78 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 32.34 | 38.46 | 32.27 |
| Price/Book Ratio | 2.98 | 2.42 | 3.33 |
| Geom Avg Mkt Cap \$B | 23.92 | 9.35 | 28.10 |
| ROE | 15.30 | 9.56 | 16.07 |

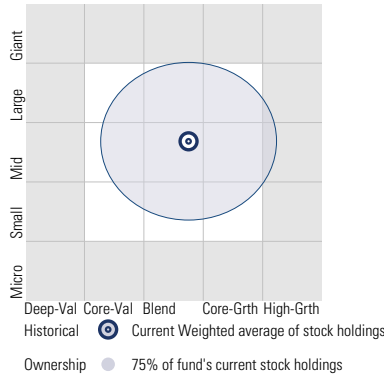
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

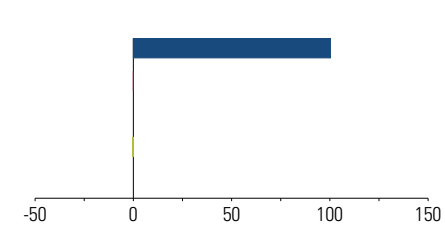
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Asset Allocation as of 03-31-2022

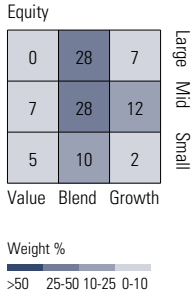


| Asset Class | Net % | Cat% |
|---------------|---------------|---------------|
| US Stocks | 100.29 | 85.77 |
| Non-US Stocks | 0.05 | 1.76 |
| Bonds | 0.00 | 3.26 |
| Cash | -0.34 | 2.47 |
| Other | 0.00 | 6.72 |
| Total | 100.00 | 100.00 |

Sector Weighting as of 03-31-2022

| | Fund | Bmark | Cat | Fund | Benchmark | Category Average |
|------------------------|--------------|--------------|--------------|------|-----------|------------------|
| Cyclical | 99.27 | 99.13 | 98.94 | | | |
| Basic Materials | 0.00 | 0.00 | 0.08 | | | |
| Consumer Cyclical | 0.00 | 0.13 | 1.64 | | | |
| Financial Services | 0.00 | 0.00 | 0.24 | | | |
| Real Estate | 99.27 | 99.00 | 96.98 | | | |
| Sensitive | 0.73 | 0.87 | 1.02 | | | |
| Communication Services | 0.73 | 0.00 | 0.28 | | | |
| Energy | 0.00 | 0.00 | 0.02 | | | |
| Industrials | 0.00 | 0.87 | 0.15 | | | |
| Technology | 0.00 | 0.00 | 0.57 | | | |
| Defensive | 0.00 | 0.00 | 0.03 | | | |
| Consumer Defensive | 0.00 | 0.00 | 0.00 | | | |
| Healthcare | 0.00 | 0.00 | 0.00 | | | |
| Utilities | 0.00 | 0.00 | 0.03 | | | |

Style Breakdown



Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Vanguard Real Estate II Index | 11.37 | 11.37 | - | - |
| ⊕ Prologis Inc | 6.65 | 18.02 | -3.62 | Real Estate |
| ⊕ American Tower Corp | 6.37 | 24.39 | -14.11 | Real Estate |
| ⊕ Crown Castle International Corp | 4.44 | 28.84 | -10.86 | Real Estate |
| ⊕ Equinix Inc | 3.72 | 32.55 | -11.95 | Real Estate |
| ⊕ Public Storage | 3.43 | 35.98 | 4.73 | Real Estate |
| ⊕ Simon Property Group Inc | 2.35 | 38.33 | -16.62 | Real Estate |
| ⊕ Welltower Inc | 2.33 | 40.66 | 12.80 | Real Estate |
| ⊕ Digital Realty Trust Inc | 2.20 | 42.86 | -19.14 | Real Estate |
| ⊕ Realty Income Corp | 2.18 | 45.04 | -2.17 | Real Estate |
| ⊕ SBA Communications Corp | 2.08 | 47.13 | -11.36 | Real Estate |
| ⊕ AvalonBay Communities Inc | 1.93 | 49.06 | -1.04 | Real Estate |
| ⊕ Equity Residential | 1.78 | 50.85 | 0.05 | Real Estate |
| ⊕ CBRE Group Inc Class A | 1.71 | 52.55 | -15.66 | Real Estate |
| ⊕ Alexandria Real Estate Equities Inc | 1.65 | 54.20 | -9.22 | Real Estate |

Total Holdings 168

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Victory Sycamore Small Company Opp I VSOIX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Gary Miller since 06-1998
Gregory Connors since 03-2002
Jeffrey Graff since 03-2007
Michael Rodarte since 12-2012
James Albers since 12-2012

Quantitative Screens

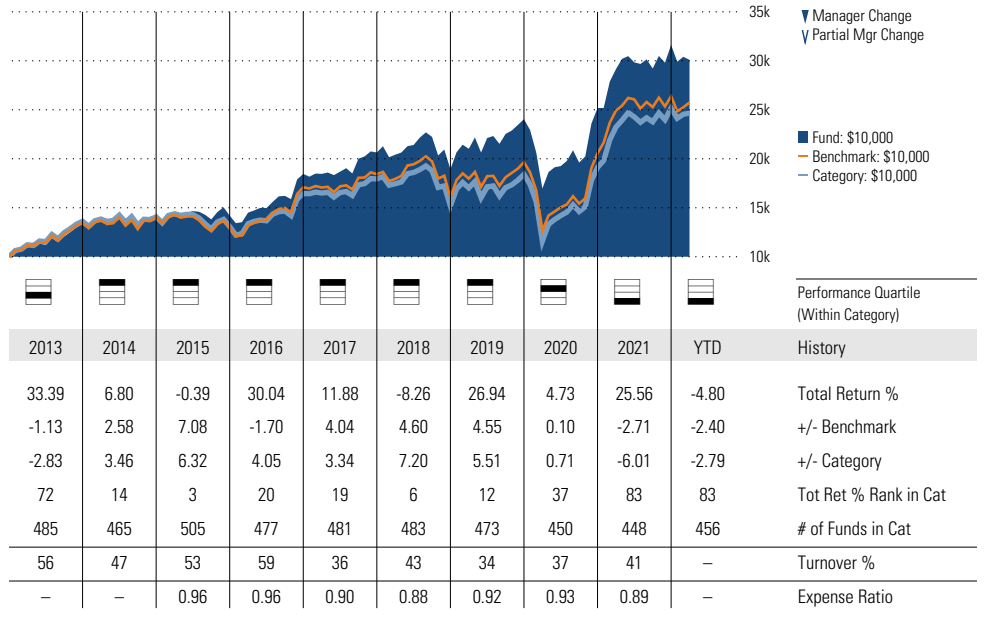
✔ **Performance:** The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 23.85 years.

✘ **Style:** The fund has landed in its primary style box — Small Value — 16.67 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.89 is 22.61% lower than the Small Value category average.

Growth of \$10,000



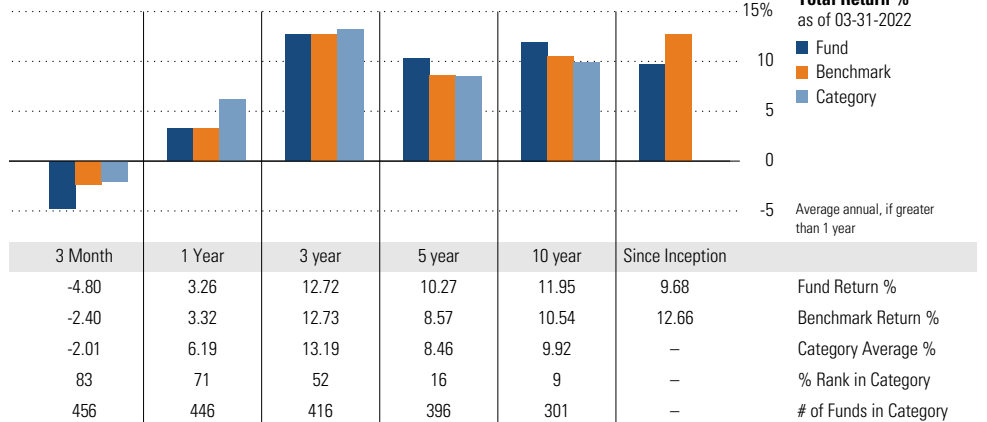
Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging from value into blend but its portfolio positioning is consistent with the overall investment strategy.

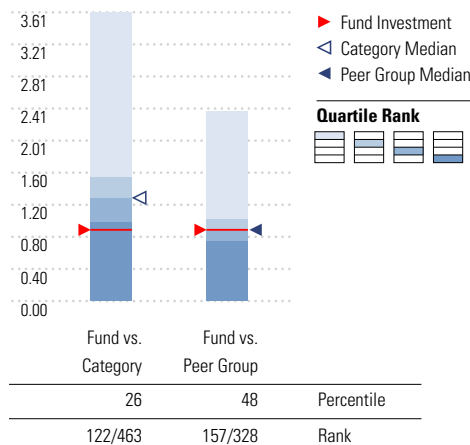
ESG Metrics

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

Trailing Performance



Net Expense



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 | 1.69 | - | 0.48 |
| Beta | 0.83 | - | 1.01 |
| R-Squared | 93.01 | - | 94.67 |
| Standard Deviation | 21.43 | 24.94 | 25.81 |
| Sharpe Ratio | 0.63 | 0.58 | 0.58 |
| Tracking Error | 7.10 | - | 6.29 |
| Information Ratio | 0.00 | - | 0.05 |
| Up Capture Ratio | 88.19 | - | 100.49 |
| Down Capture Ratio | 83.68 | - | 99.58 |

Portfolio Metrics

| | Fund | Bmark | Cat |
|----------------------|-------|-------|-------|
| Price/Earnings Ratio | 16.70 | 12.54 | 12.81 |
| Price/Book Ratio | 2.12 | 1.53 | 1.72 |
| Geom Avg Mkt Cap \$B | 3.21 | 2.34 | 4.24 |
| ROE | 13.99 | 8.77 | 16.11 |

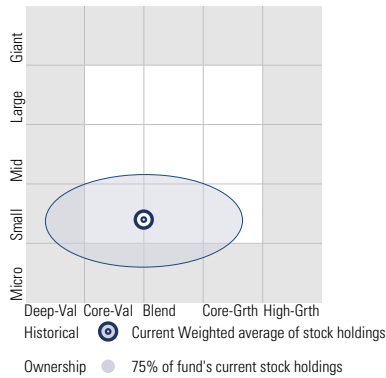
Victory Sycamore Small Company Opp I VSOIX

Morningstar Category
Small Value

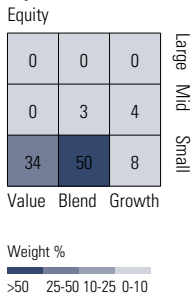
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

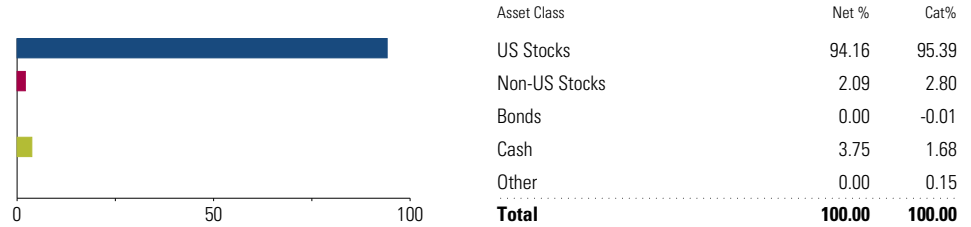
Morningstar Style Box™



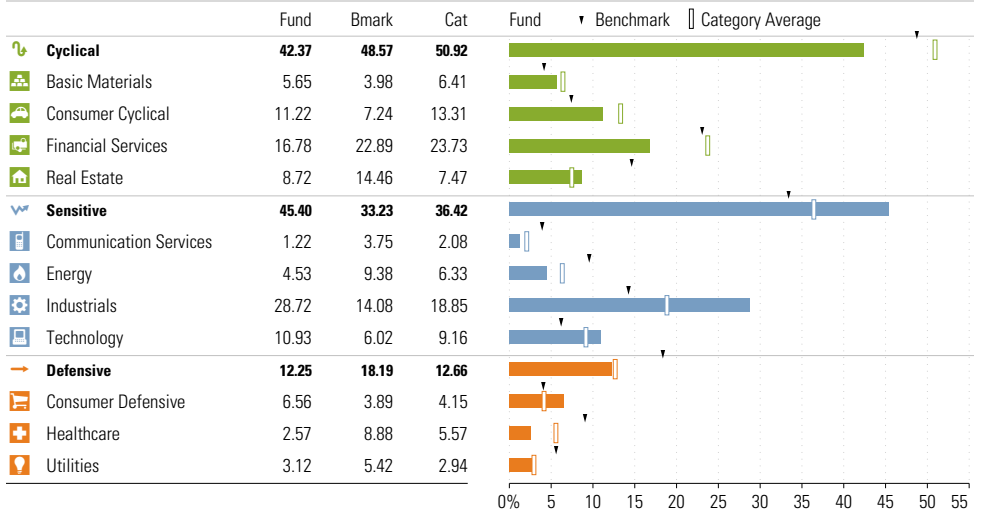
Style Breakdown



Asset Allocation as of 03-31-2022



Sector Weighting as of 03-31-2022



Top 15 Holdings as of 03-31-2022

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---------------------------------------|-------------|--------------|--------------|--------------------|
| ⊕ Cash | 3.75 | 3.75 | - | - |
| ⊖ PDC Energy Inc | 2.07 | 5.82 | 49.51 | Energy |
| ⊖ Independent Bank Corp | 1.69 | 7.51 | 0.82 | Financial Services |
| ⊖ Applied Industrial Technologies Inc | 1.60 | 9.10 | 0.29 | Industrials |
| ⊖ SouthState Corp | 1.57 | 10.67 | 2.46 | Financial Services |
| ⊖ Apple Hospitality REIT Inc | 1.49 | 12.16 | 11.58 | Real Estate |
| ⊖ UMB Financial Corp | 1.48 | 13.64 | -8.09 | Financial Services |
| ⊕ Bank of Hawaii Corp | 1.43 | 15.07 | 1.03 | Financial Services |
| ⊖ Silgan Holdings Inc | 1.42 | 16.49 | 8.29 | Consumer Cyclical |
| EMCOR Group Inc | 1.41 | 17.90 | -11.48 | Industrials |
| ⊖ Rayonier Inc | 1.40 | 19.30 | 2.55 | Real Estate |
| ⊕ Corporate Office Properties Trust | 1.40 | 20.70 | 3.02 | Real Estate |
| ⊖ Performance Food Group Co | 1.39 | 22.09 | 10.94 | Consumer Defensive |
| ⊖ Verint Systems Inc | 1.34 | 23.42 | -1.54 | Technology |
| ⊖ UFP Industries Inc | 1.33 | 24.75 | -15.92 | Basic Materials |

Total Holdings 114

⊕ Increase ⊖ Decrease ✨ New to Portfolio