American Century Value R6 AVUDX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Phillip Davidson since 09-1993 Michael Liss since 02-2004 Kevin Tonev since 09-2008 Brian Woglom since 04-2014 Philip Sundell since 04-2019 Dave Byrns since 02-2022

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 7 of the 8 years it's been in existence.
- Management: The fund's management has been in place for 28.6 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 0.65 is 29.35% lower than the Large Value category average.

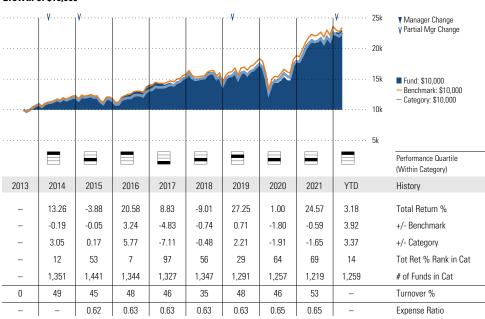
Morningstar Investment Management LLC Analysis

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 4.02 Fund Investment Category Median 3.57 Peer Group Median 3.13 2.68 Quartile Rank 2.23 1.79 1.34 0.89 0.45 n nn Fund vs Fund vs Category Peer Group

	346/1275	370/861	Rank	
Peer g	roup is a subset o	f the category ar	nd includes fun	ds with the
same	management style	(active vs. pass	ive) and simila	r share class
charac	torietice			

43

Percentile

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.12	-	0.68
Beta	1.08	-	0.98
R-Squared	95.26	_	95.07
Standard Deviation	21.14	19.12	19.30
Sharpe Ratio	0.69	0.70	0.72
Tracking Error	4.85	_	4.52
Information Ratio	0.20	_	0.09
Up Capture Ratio	104.42	_	98.97
Down Capture Ratio	102.63	_	96.41

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.56	16.61	15.72
Price/Book Ratio	2.04	2.47	2.64
Geom Avg Mkt Cap \$B	70.75	78.38	111.81
ROE	18.06	19.23	23.24



27



American Century Value R6 AVUDX

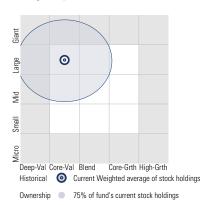
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

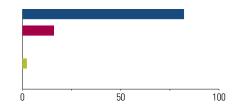
37	20	7	Laige
14	12	4	IVIIG
5	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.76
Cash	2.06	0.88
Bonds	0.00	0.40
Non-US Stocks	15.88	5.62
US Stocks	82.06	92.33
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Benchmai	k II c	ategory .	Δverane		
Դ	Cyclical	32.09	34.03	32.63	Turiu		Donomina	к по	atogory.	worugo		
A.	Basic Materials	1.93	3.36	3.48		Ĭ						
•	Consumer Cyclical	5.74	4.92	6.41								
₽	Financial Services	22.65	20.66	19.61		:		:				
b	Real Estate	1.77	5.09	3.13] [
M	Sensitive	36.47	34.61	37.21								
	Communication Services	6.13	7.25	6.82			1					
•	Energy	9.62	7.16	7.11								
Þ	Industrials	12.03	10.81	11.65		- 1						
	Technology	8.69	9.39	11.63			= ' [
→	Defensive	31.46	31.36	30.17			_		•	•		
=	Consumer Defensive	10.28	7.85	8.79					_			
٠	Healthcare	18.74	18.13	16.32					i			
•	Utilities	2.44	5.38	5.06		ĺ.						
					0%	5	10	15	20	25	30	

Top 15 Holdings as of 03-31-2022 YTD Return % Name % Net Asset Cumulative % Morningstar Sector Healthcare Johnson & Johnson 3.07 3.07 4.22 Berkshire Hathaway Inc Class A 2.84 5.91 17.37 Financial Services ① JPMorgan Chase & Co 2.75 8.67 -13.28 Financial Services ⊕ Cisco Systems Inc 2.75 11.42 -11.42 Technology ① U.S. Bancorp -4.56 Financial Services 2.54 13.96 2.52 16.47 -1.83 Communication Svc Medtronic PLC 2.36 18.84 7.86 Healthcare General Electric Co 2.33 21.17 -3.06 Industrials ① Zimmer Biomet Holdings Inc 2.26 23.43 3.27 Healthcare 2.21 25.64 7.96 Healthcare Verizon Communications Inc 2.17 27.81 -0.73 Communication Svc ① Bank of America Corp 2.02 29.83 -6.88 Financial Services ① Intel Corp 1.85 31.68 -3.06 Technology → Wells Fargo & Co 1.76 33.44 1.52 Financial Services Cardinal Health Inc 1.69 35.12 11.07 Healthcare

Total Holdings



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.

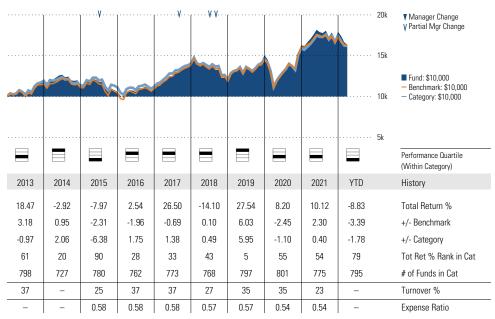
Morningstar Investment Management LLC Analysis

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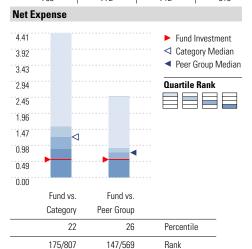
ESG Metrics

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

Growth of \$10,000







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

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

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



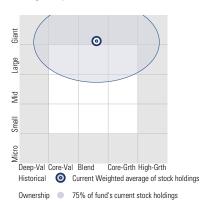
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

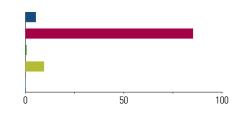
25	37	23	Large
3	8	4	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

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

World Regions % Equity 03-31-2022



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

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

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

Total Holdings 251

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Allocation--15% to 30%

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

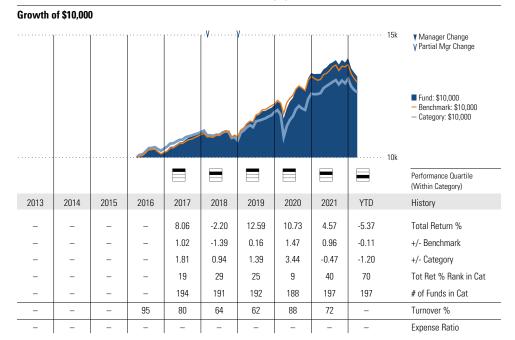
- Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 5 of the 5 years it's been in existence.
- Management: The fund's management has been in place for 6.85 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.29 is 70.41% lower than the Allocation--15% to 30% Equity category average.

Morningstar Investment Management LLC Analysis

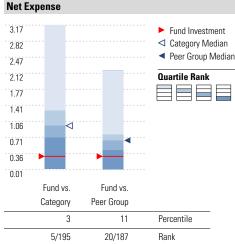
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022



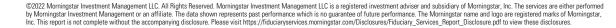




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	0.31	-	-0.89
Beta	1.09	-	1.13
R-Squared	94.47	-	84.56
Standard Deviation	5.75	5.13	6.38
Sharpe Ratio	0.84	0.80	0.60
Tracking Error	1.43	-	2.72
Information Ratio	0.51	-	-0.22
Up Capture Ratio	108.73	-	104.76
Down Capture Ratio	102.53	-	116.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.30	19.11	18.33
Price/Book Ratio	2.86	3.07	2.80
Avg Eff Duration	6.83	6.36	3.46





BlackRock 20/80 Target Allocation K BKCPX

Quality

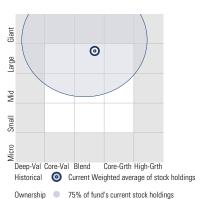
Asset Allocation as of 03-31-2022

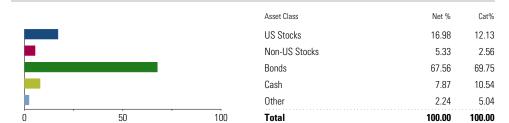
Morningstar Category Allocation--15% to 30% Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™





Sector Weighting as of 03-31-2022 Cat Fund Bmark Fund Դ Cyclical 34.11 33.60 35.77 A Basic Materials 4.00 3.93 3.33 Consumer Cyclical 11.55 11.57 9.31 Financial Services 14.74 14.43 侖 Real Estate 3.82 3 67 9 10 43.83 44.27 40.91 7.69 **Communication Services** 7 94 6.88 Energy 4.45 4.14 5.56 ₽ 10.07 Industrials 10.29 10.14 Technology 21.62 21.90 18.33 Defensive 22.07 22.12 23.34 6.70 Consumer Defensive 6.53 6.39 Healthcare 12.67 12.81 11.81 Utilities 2.70 2.78 5.14 10 15 20 25 30 40 45

Style Breakdown

Equity

18	26	30	Large				High
5	8	4	Mid				Mid
3	4	2	Small				Low
/alue	Blend	Growth				Ext	
				Duratio	n		

Fixed Income

>50 25-50 10-25 0-10

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ iShares Core Total USD Bond Market ETF	_	27.48	27.48	_	_
	_	24.61	52.09	_	-
igoplus iShares Fallen Angels USD Bond ETF	_	9.88	61.96	_	-
⊕ iShares Core S&P Total US Stock Mkt ETF	_	8.99	70.95	_	-
○ iShares ESG Aware MSCI USA ETF	_	6.80	77.75	-	-
⊖ iShares TIPS Bond ETF	_	6.00	83.75	_	_
○ iShares US Treasury Bond ETF	_	5.48	89.23	_	-
	_	2.65	91.88	_	-
	_	2.14	94.02	_	-
igoplus iShares MSCI EAFE Growth ETF	_	1.74	95.76	-	-

Total Holdings 16



BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Allocation--30% to 50% Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Equity

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

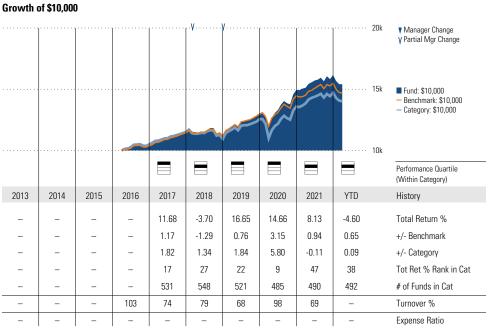
- Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 5 of the 5 years it's been in existence.
- Management: The fund's management has been in place for 6.85 years.
- Net Expense: The fund's expense ratio of 0.29 is 69.79% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

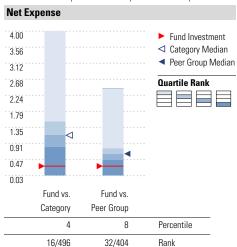
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



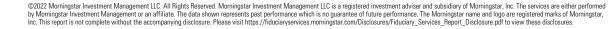




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	1.23	_	-1.35
Beta	1.05	-	1.10
R-Squared	97.37	-	91.44
Standard Deviation	8.18	7.66	8.80
Sharpe Ratio	0.99	0.85	0.68
Tracking Error	1.39	-	2.77
Information Ratio	1.22	_	-0.31
Up Capture Ratio	109.96	_	101.09
Down Capture Ratio	97.41	_	112.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.18	18.48	18.34
Price/Book Ratio	2.84	2.91	2.98
Avg Eff Duration	6.36	6.36	5.11





BlackRock 40/60 Target Allocation K BKMPX

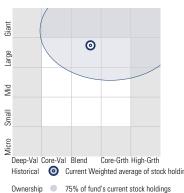
Morningstar Category Allocation--30% to 50%

Morningstar Index

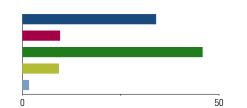
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 03-31-2022

Morningstar Style Box™



Asset Allocation as of 03-31-2022

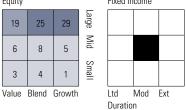




				Sec	ctor Weighting as of 03-3	31-2022			
Core-Grth	High-Gr	th				Fund	Bmark	Cat	Fund Benchmark Category Average
ghted aver	-		ngs	િ	Cyclical	32.46	34.34	36.42	
's current stock holdings		A	Basic Materials	3.69	4.30	4.05			
				A	Consumer Cyclical	11.12	11.57	9.85	
				•	Financial Services	14.03	14.85	15.21	
				仓	Real Estate	3.62	3.62	7.31	
Fixed I	ncome		Quality	W	Sensitive	46.87	43.98	40.43	
] High		Communication Services	7.57	7.97	7.56	
			Mid	8	Energy	7.41	4.18	4.59	
			<u>a</u> :	₽	Industrials	9.46	10.23	9.56	
			Low		Technology	22.43	21.60	18.72	
				\rightarrow	Defensive	20.67	21.68	23.15	
Ltd Duratio	Mod	Ext		E	Consumer Defensive	6.18	6.54	6.65	
Duratit	UII				Healthcare	11.91	12.37	12.90	
				•	Utilities	2.58	2.77	3.60	
				_					0% 5 10 15 20 25 30 35 40 45 50

Style Breakdown

Equity							
19	25	29					
6	8	5					



Weigh	nt %)		

>50	25-50	10-25	0-10

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
BlackRock Master Total Return Portfolio	_	24.09	24.09	_	_
⊕ iShares Core Total USD Bond Market ETF	_	17.83	41.92	_	-
⊕ iShares Core S&P Total US Stock Mkt ETF	_	16.62	58.55	_	-
⊕ iShares ESG Aware MSCI USA ETF	_	11.78	70.33	_	-
⊕ iShares Fallen Angels USD Bond ETF	_	5.37	75.70	-	-
⇒ iShares MSCI EAFE Value ETF	_	4.75	80.45	_	_
⊕ iShares TIPS Bond ETF	_	4.57	85.02	_	-
⊕ iShares GSCI Cmd Dyn Roll Stgy ETF	_	3.42	88.44	_	-
⇒ iShares MSCI EAFE Growth ETF	_	2.69	91.13	_	-
⊕ iShares Core S&P Small-Cap ETF	_	2.07	93.20	_	_

Total Holdings 17



BlackRock 60/40 Target Allocation K BKGPX

Morningstar Category Allocation--50% to 70%

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

Management: The fund's management has been in place for 6.85 years.

Style: The fund has landed in its primary style box — Large Blend — 82.86 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.28 is 72.82% lower than the Allocation--50% to 70% Equity category average.

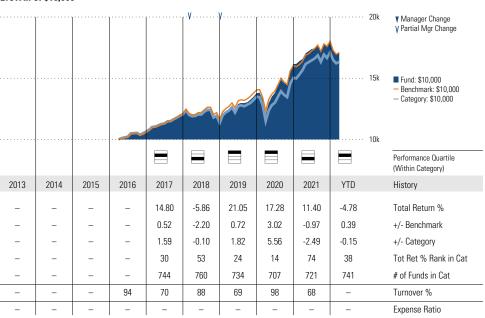
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ESG Metrics

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

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

	1		1		1	
Net Expe	ıse					
4.92				► Fu	ınd Inves	stment
4.37				⊲ Ca	ategory I	Median
3.83				◀ Pe	eer Grou	p Median
3.28				Quar	tile Ran	k
2.73						
2.19						
1.64						
1.09	4					
0.55						
0.00						
F	und vs.	Fun	d vs.			
Ca	ategory	Peer G	roup			_

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

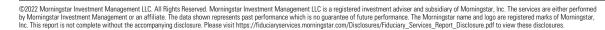
50/627

Percentile

Rank

Fund Bmark Cat Alpha 0.72 -0.88 1.02 1.03 R-Squared 98 25 92 55 Standard Deviation 11.26 10.99 11.81 Sharpe Ratio 0.95 0.89 0.79 Tracking Error 1.50 3.18 Information Ratio 0.62 -N 21 Up Capture Ratio 101.97 99.13 Down Capture Ratio 95.78 104.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.23	19.05	18.53
Price/Book Ratio	2.84	3.11	2.92
Avg Eff Duration	6.87	6.36	5.01



2

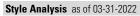
16/747



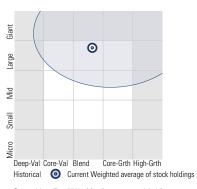
BlackRock 60/40 Target Allocation K BKGPX

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

Morningstar US Mod Tgt Alloc NR USD

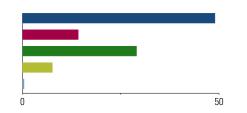


Morningstar Style Box™



Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022



Total	100.00	100.00
Other	0.36	4.04
Cash	7.56	5.39
Bonds	28.99	31.99
Non-US Stocks	14.15	11.26
US Stocks	48.94	47.30
Asset Class	Net %	Cat%

Deer	o-Val Cor	e-Val Ble	end (Core-Grth	High-Grt	h				Fund	Bmark	Cat	Fund	▼ Bend	chmark	Cate	egory A	verage				
		_			erage of s		ngs	Դ	Cyclical	32.46	33.62	33.98							ij.			
0wn	ership	75%	of fund	s current	stock hol	dings		A	Basic Materials	3.72	3.87	3.79										
								A	Consumer Cyclical	11.02	11.67	10.88										
								-	Financial Services	14.16	14.48	15.71			= [
Style	Breakd	own						n	Real Estate	3.56	3.60	3.60									-	
Equity				Fixed	Income		Quality	V ^a	Sensitive	46.30	44.68	43.04										
20	26	29	Large				Tigh '		Communication Services	7.64	8.17	8.50		= [
			Mid				_ ≦:	ð	Energy	6.81	4.09	3.93										
6	8	5	<u> </u>				<u>g.</u>	‡	Industrials	9.51	9.81	10.36										
3	3	1	Small				Low		Technology	22.34	22.61	20.25										
		0 1	J		<u> </u>			→	Defensive	21.24	21.71	22.98										
Value	Blend	Growth		Ltd Durat	Mod	Ext		E	Consumer Defensive	6.41	6.39	6.52		Ů .								
Weight	%			Durat	1011				Healthcare	12.07	12.57	13.56										
>50 2	25-50 10-2	25 O-10						•	Utilities	2.76	2.75	2.90										
		10											0% 5	10	15	20	25	30 3	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	VTD Datum 0/	Marningatar Casta
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P Total US Stock Mkt ETF	_	24.07	24.07	_	_
⊕ iShares ESG Aware MSCI USA ETF	-	16.39	40.45	_	_
Đ BlackRock Master Total Return Portfolio	-	16.19	56.64	_	_
⊕ iShares Core Total USD Bond Market ETF	_	9.42	66.06	_	_
∋ iShares MSCI EAFE Value ETF	-	7.21	73.28	-	-
iShares MSCI EAFE Growth ETF	_	3.65	76.93	_	_
⊕ iShares GSCI Cmd Dyn Roll Stgy ETF	_	3.37	80.30	-	_
⊕ BlackRock Emerging Mkts K	_	3.00	83.31	-	_
⊕ iShares Fallen Angels USD Bond ETF	-	2.90	86.20	_	_
⇒ iShares Core S&P Small-Cap ETF	_	2.54	88.75	_	_

Total Holdings 18

igoplus Increase igoplus Decrease igoplus New to Portfolio



BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Allocation--70% to 85% Morningstar Index

Equity

Morningstar US Mod Agg Tgt Alloc NR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

Management: The fund's management has been in place for 6.85 years.

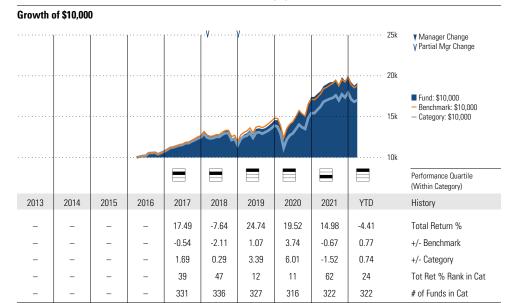
 Net Expense: The fund's expense ratio of 0.31 is 69.61% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



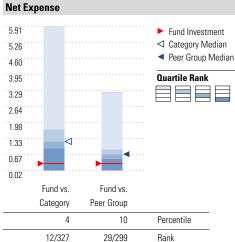


64

116

56

3-Year Risk Metrics



81

59

80

	Fund	Bmark	Cat
Alpha	1.25	_	-1.79
Beta	1.00	_	1.03
R-Squared	99.00	_	94.25
Standard Deviation	13.97	13.88	14.79
Sharpe Ratio	0.95	0.86	0.73
Tracking Error	1.40	_	3.50
Information Ratio	1.01	_	-0.54
Up Capture Ratio	101.60	_	97.52
Down Capture Ratio	93.80	-	106.75

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.28	18.30	17.94
Price/Book Ratio	2.84	2.86	2.80
Avg Eff Duration	7.84	6.36	5.08

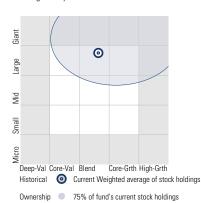
BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Allocation--70% to 85% Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 03-31-2022

Morningstar Style Box™



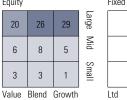


Asset Allocation as of 03-31-2022

Total	100.00	100.00
Other	0.13	5.57
Cash	5.29	4.22
Bonds	12.44	16.00
Non-US Stocks	18.43	17.76
US Stocks	63.71	56.45
Asset Class	Net %	Cat%

Style Breakdown

Equity





lue Blend Growth Lt Du

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	t	▼ Ben	chmark	([] Ca	ategory	Avera	ge .	
b	Cyclical	32.12	34.56	34.74								Ò	
ů.	Basic Materials	3.68	4.42	4.30		•[
A	Consumer Cyclical	10.94	11.56	10.75				Ė					
,	Financial Services	13.99	14.98	15.62									
æ	Real Estate	3.51	3.60	4.07		0							_
Ma.	Sensitive	46.94	43.86	43.57									
	Communication Services	7.50	7.97	8.72			1 [
ð	Energy	7.80	4.19	3.89									
Ф	Industrials	9.45	10.21	10.64									
	Technology	22.19	21.49	20.32									
→	Defensive	20.94	21.57	21.68									
=	Consumer Defensive	6.32	6.54	6.18									
٠	Healthcare	11.94	12.24	12.68									
•	Utilities	2.68	2.79	2.82									

100

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P Total US Stock Mkt ETF	-	31.47	31.47	_	_
⊕ iShares ESG Aware MSCI USA ETF	_	20.88	52.35	_	-
⊝ iShares MSCI EAFE Value ETF	_	9.05	61.40	-	-
⊕ BlackRock Total Return Fund - CT	_	8.52	69.92	-	-
	_	5.07	75.00	-	-
⊕ BlackRock Emerging Mkts K	_	3.97	78.97	_	_
∋ iShares Core S&P Small-Cap ETF	_	3.44	82.41	-	-
⊕ iShares US Energy ETF	_	3.31	85.72	-	-
⊕ iShares GSCI Cmd Dyn Roll Stgy ETF	_	2.90	88.62	_	-
⊕ BlackRock Technology Opportunities K	_	2.09	90.71	_	-

Total Holdings 17



BlackRock Inflation Protected Bond K BPLBX

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

❷ Performance: The fund has finished in the InflationProtected 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 0.39 is 33.9% lower than the Inflation-Protected Bond category average.

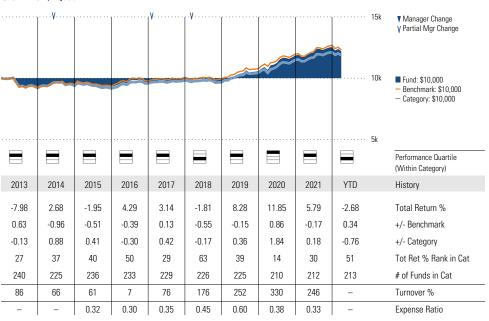
Morningstar Investment Management LLC Analysis

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.

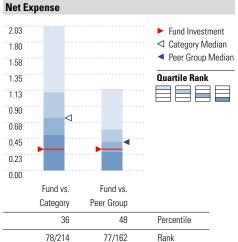
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics.

	Fund	Bmark	Cat
Alpha	0.22	-	0.12
Beta	1.01	_	0.89
R-Squared	96.78	_	78.62
Standard Deviation	4.46	4.33	4.52
Sharpe Ratio	1.29	1.27	1.17
Tracking Error	0.80	_	2.27
Information Ratio	0.37	_	-0.47
Up Capture Ratio	102.22	_	89.99
Down Capture Ratio	98.08	_	89.93

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.86	4.52	6.20
Avg Eff Maturity	9.04	-	6.87

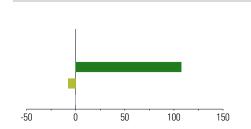


BlackRock Inflation Protected Bond K BPLBX

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
В	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																	
	Fund	Bmark	Cat	Fund	•	Ben	chm	ark	[] (Cate	gory	Ave	erage					
Government	87.86	-	89.77															
Treasury	2.24	-	0.73	()														
Inflation – Protected	85.61	_	83.68															
Agency/Quasi Agency	0.00	_	0.01															
Other Government Related	0.01	_	5.35	[
Corporate	1.94	_	2.89															
Corporate Bond	1.88	_	2.62	■[
Bank Loan	0.00	_	0.17															
Convertible	0.06	_	0.10															
Preferred	0.00	_	0.00															
Securitized	2.82	-	4.16															
Agency MBS Pass-Through	0.00	_	0.55															
Agency MBS ARM	0.00	_	0.00															
Agency MBS CMO	0.00	_	0.25															
Non-Agency Residential MBS	0.19	_	0.13															
Commercial MBS	0.53	_	0.92	(
Asset-Backed	2.10	_	2.17															
Covered Bond	0.00	_	0.14															
Municipal	0.00	_	0.00															
Cash & Equivalents	7.34	-	2.99															
Other	0.05	-	0.19															
				0% 5	10 1	5 20	25	30	35	<u>4</u> 0 /	15 5	in F	5 60	1 65	70	75	ደበ ደ	Far

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



BlackRock Total Return K MPHQX

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

Portfolio Manager(s)

Rick Rieder since 08-2010 Bob Miller since 10-2011 David Rogal since 01-2017

Quantitative Screens

✓ Performance: The fund has finished in the Intermediate
Core-Plus 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 11.66 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 49.33% lower than the Intermediate Core-Plus Bond category average.

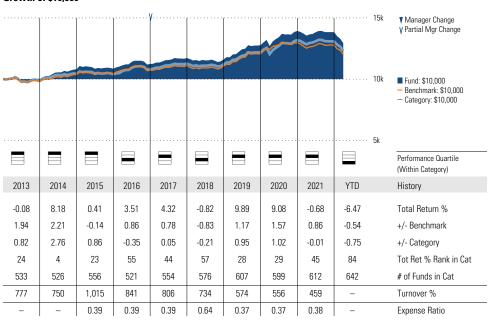
Morningstar Investment Management LLC Analysis

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

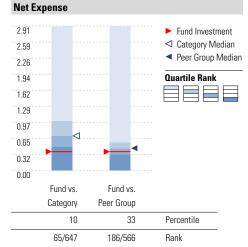
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % -6.47 -4.51 2.49 2.65 3.38 4.20 -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % -4 NN 2 13 2 61 -5 72 2 39 Category Average % 84 77 32 34 14 % Rank in Category 642 603 570 503 357 # of Funds in Category



3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.70	_	0.56
Beta	1.07	_	1.01
R-Squared	78.99	_	67.97
Standard Deviation	4.87	4.03	5.13
Sharpe Ratio	0.40	0.27	0.33
Tracking Error	2.25	_	2.95
Information Ratio	0.36	_	0.21
Up Capture Ratio	119.95	_	116.32
Down Capture Ratio	109.63	_	110.33

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.17	4.43	6.21
Avg Eff Maturity	7.63	_	8.73



BlackRock Total Return K MPHQX

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



	<u>, </u>	
0	50	100

Asset Allocation as of 03-31-2022

Asset Class	Net %	Cat%
US Stocks	1.37	0.08
Non-US Stocks	0.01	0.00
Bonds	80.45	103.09
Cash	17.24	-5.11
Other	0.94	1.93
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	46.44	3.53	50.62
AA	2.86	74.59	4.02
A	11.53	10.82	10.81
BBB	19.88	8.32	19.90
BB	4.82	0.28	6.60
В	4.03	0.00	2.88
Below B	1.62	0.00	1.31
Not Rated	8.82	2.46	3.86

	Fund	Bmark	Cat	Fund	▼ B	enchmark	Categ	ory Avera	ge		
Government	-	-	28.95								
Treasury	_	_	17.18								
Inflation – Protected	_	_	0.25	0							
Agency/Quasi Agency	_	_	0.73								
Other Government Related	_	_	10.79								
Corporate	-	-	27.99								
Corporate Bond	_	_	25.90								
Bank Loan	_	_	0.70								
Convertible	_	_	1.24								
Preferred	-	_	0.15								
Securitized	_	_	32.84								
Agency MBS Pass-Through	_	_	15.26								
Agency MBS ARM	-	_	0.03								
Agency MBS CMO	_	_	0.95								
Non-Agency Residential MBS	_	_	0.95								
Commercial MBS	_	_	5.71								
Asset-Backed	_	_	9.91			ĺ					
Covered Bond	_	_	0.03								
Municipal	_	_	1.12	0							
Cash & Equivalents	_	_	3.29	[
Other	_	-	5.57								
				0%	5	10	15	20	25	30	3!

Top 0 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector

⊕ Increase ⊖ Decrease 🛪 New to Portfolio

Total Holdings 0



DFA Emerging Markets I DFEMX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010 Bhanu Singh since 07-2015 Allen Pu since 02-2020 Ethan Wren since 02-2020

Quantitative Screens

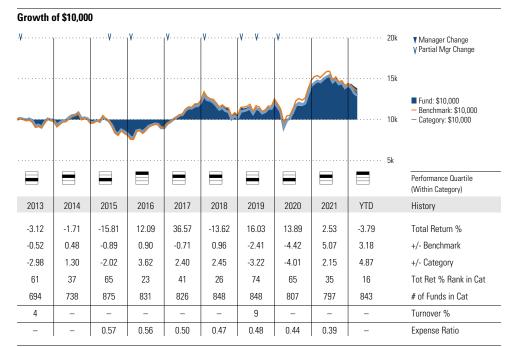
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.09 years.
- Net Expense: The fund's expense ratio of 0.36 is 69.49% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

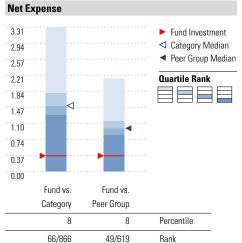
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



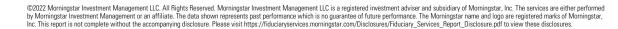




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.46	_	0.37
Beta	1.01	_	1.00
R-Squared	96.19	_	88.96
Standard Deviation	18.84	18.28	19.51
Sharpe Ratio	0.39	0.32	0.32
Tracking Error	3.68	-	6.33
Information Ratio	0.40	-	-0.01
Up Capture Ratio	100.04	-	101.11
Down Capture Ratio	93.87	-	100.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.52	12.40	11.75
Price/Book Ratio	1.69	1.77	2.10
Geom Avg Mkt Cap \$B	28.38	40.80	48.50
ROE	18.94	18.08	19.38



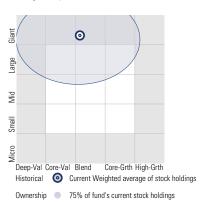


DFA Emerging Markets I DFEMX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

29	43	13	Large
6	6	2	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

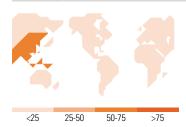
Asset Allocation as of 03-31-2022



	ctor Weighting as of 03-3		n .	0 .	-		_		По						
		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark		ategory	Avera	ge		,	
ŀ	Cyclical	44.45	45.55	42.39			,								
ā.	Basic Materials	11.10	9.50	6.97			<u> </u>								
4	Consumer Cyclical	11.11	12.01	12.97				0							
ê	Financial Services	19.81	21.99	20.91											
t	Real Estate	2.43	2.05	1.54											
M	Sensitive	43.74	42.33	44.76											
	Communication Services	10.35	10.41	10.18											
•	Energy	4.53	4.78	4.51											
¢	Industrials	6.65	5.38	5.69											
	Technology	22.21	21.76	24.38											
→	Defensive	11.81	12.12	12.84											
-	Consumer Defensive	5.66	5.49	6.88											
٠	Healthcare	3.84	4.10	4.52		[]									
•	Utilities	2.31	2.53	1.44		'									
					0%	5	10	15	20	25	30	35	40	45	

100

World Regions % Equity 03-31-2022



	Fund %	Cat %	
Greater Asia	81.13	75.23	
Japan	0.00	0.13	
Australasia	0.02	0.06	
Asia-4 Tigers	30.96	28.36	
Asia-ex 4 Tigers	50.15	46.68	
Not Classified	0.00	0.00	

Americas	Fund % 6.78	Cat % 12.82	Greater Europe	Fund % 12.08	Cat % 11.97	Market Maturity	Fund %
North America	0.18	2.77	United Kingdom	0.00	0.75	Developed Markets	32.95
Central/Latin	6.60	10.05	W euro-ex UK	0.26	2.03	Emerging Markets	67.05
			Emrgng Europe	2.84	3.85	Not Available	0.00
			Africa	8.98	5.34		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.31	5.31	-2.48	Technology
□ Tencent Holdings Ltd	4.04	9.34	-21.54	Communication Svc
○ Cny	3.98	13.32	_	-
⊖ Cnh	3.97	17.30	_	_
	3.29	20.58	_	Technology
	1.90	22.48	-8.41	Consumer Cyclical
⊕ DFA Short Term Investment	1.52	24.00	_	_
⊕ Usd	0.91	24.90	_	-
⊕ China Construction Bank Corp Class H	0.84	25.74	9.07	Financial Services
⊕ Reliance Industries Ltd	0.80	26.55	11.26	Energy

Total Holdings 1723



Franklin Growth R6 FIFRX

Portfolio Manager(s)

Serena Perin Vinton since 11-2008 Robert Rendler since 05-2016 Joyce Lin since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 13.34 years.

Net Expense: The fund's expense ratio of 0.47 is 51.55% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

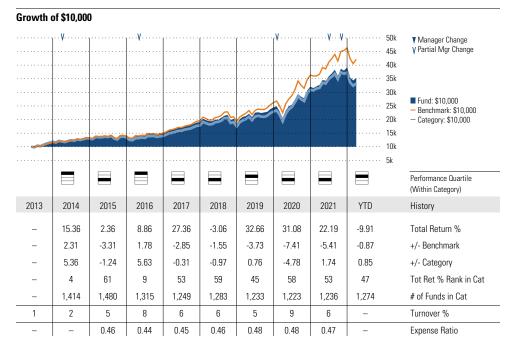
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Morningstar Category

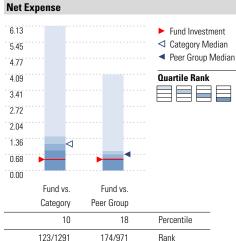
Large Growth

Morningstar Index

Russell 1000 Growth TR USD







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-2.97	_	-3.25
Beta	0.93	_	0.97
R-Squared	96.11	-	91.38
Standard Deviation	18.54	19.47	19.83
Sharpe Ratio	0.97	1.15	0.94
Tracking Error	3.88	-	5.76
Information Ratio	-1.34	-	-0.96
Up Capture Ratio	86.44	-	87.74
Down Capture Ratio	95.05	-	96.18

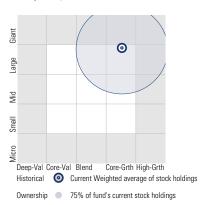
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.36	29.82	28.04
Price/Book Ratio	7.46	11.38	7.61
Geom Avg Mkt Cap \$B	148.97	342.57	345.47
ROE	31.66	42.99	36.86



Franklin Growth R6 FIFRX

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

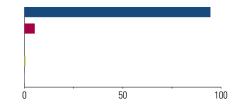
4	22	51	Large
1	8	12	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.10	0.54
Cash	0.36	1.64
Bonds	0.00	-0.01
Non-US Stocks	5.07	4.45
US Stocks	94.47	93.39
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Sec	ctor Weighting as of 03-	31-2022															
		Fund	Bmark	Cat	Fun	b	▼ B	enchm	ark	[] Ca	tegor	/ Aver	age				
<u></u>	Cyclical	20.98	27.30	28.74													
æ.	Basic Materials	2.96	0.91	1.50													
A	Consumer Cyclical	8.26	18.36	16.56					'								
P	Financial Services	8.27	6.26	9.34		ij,											
ŵ	Real Estate	1.49	1.77	1.34													
W	Sensitive	55.80	59.31	55.33													
	Communication Services	6.68	10.61	12.89			- "										
•	Energy	0.00	0.46	1.07	i 🛮												
₽	Industrials	15.57	6.22	5.99													
	Technology	33.55	42.02	35.38								[- '				
→	Defensive	23.21	13.40	15.92													
Ħ	Consumer Defensive	3.35	4.57	3.26]											
٠	Healthcare	18.41	8.80	12.23		Ė.											
•	Utilities	1.45	0.03	0.43	Ò												
					0%	5	10	15	20	25	30	35	40	45	50	55	60

Fop 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	5.06	5.06	-8.14	Technology
⇒ Apple Inc	4.85	9.91	-1.54	Technology
Amazon.com Inc	4.45	14.36	-2.23	Consumer Cyclical
NVIDIA Corp	2.79	17.14	-7.21	Technology
Union Pacific Corp	2.46	19.61	8.92	Industrials
ServiceNow Inc	2.31	21.92	-14.21	Technology
Alphabet Inc Class C	2.12	24.03	-3.48	Communication Svc
Alphabet Inc Class A	2.07	26.10	-3.99	Communication Svc
Intuit Inc	1.96	28.06	-25.14	Technology
Mastercard Inc Class A	1.95	30.01	-0.40	Financial Services
Northrop Grumman Corp	1.82	31.84	15.95	Industrials
Intuitive Surgical Inc	1.71	33.55	-16.04	Healthcare
Danaher Corp	1.68	35.23	-10.77	Healthcare
Eli Lilly and Co	1.66	36.88	4.03	Healthcare
	1.65	38.54	-19.09	Healthcare

Total Holdings 141



Franklin Small Cap Growth R6 FSMLX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael McCarthy since 05-2000 Bradley Carris since 03-2004

Quantitative Screens

Performance: The fund has finished in the Small Growth category's top three quartiles in 7 of the 8 years it's been in existence.

Management: The fund's management has been in place for 21.93 years.

Net Expense: The fund's expense ratio of 0.65 is 45.38% lower than the Small Growth category average.

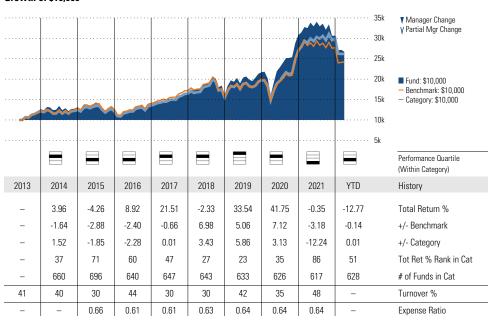
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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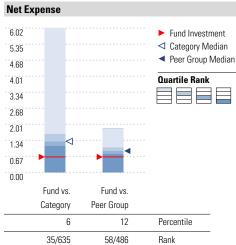
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.61	_	3.80
Beta	1.00	_	0.94
R-Squared	92.67	_	89.67
Standard Deviation	24.90	24.03	23.90
Sharpe Ratio	0.53	0.48	0.62
Tracking Error	6.74	-	7.89
Information Ratio	0.22	_	0.43
Up Capture Ratio	100.93	_	100.68
Down Capture Ratio	96.12	_	89.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.03	19.55	25.23
Price/Book Ratio	3.11	4.02	4.23
Geom Avg Mkt Cap \$B	3.12	2.87	5.16
ROE	0.03	8.75	14.53



Franklin Small Cap Growth R6 FSMLX

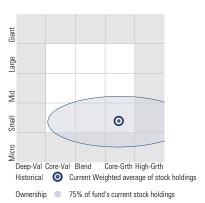
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

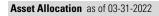
Equity

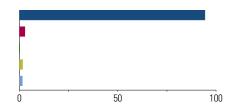
1. /			
0	0	0	Large
0	4	7	Mid
12	39	38	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	1.41	0.43
Cash	1.52	2.32
Bonds	0.05	0.00
Non-US Stocks	2.70	4.34
US Stocks	94.32	92.92
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Cat	egory	Averaç	je	
b	Cyclical	27.96	24.56	27.27								
÷.	Basic Materials	1.94	3.55	2.73								
-	Consumer Cyclical	17.74	12.23	12.55		*						
ê	Financial Services	5.75	5.49	9.04								
b	Real Estate	2.53	3.29	2.95								
NF	Sensitive	43.22	45.60	46.36								
	Communication Services	0.91	3.49	2.44								
•	Energy	0.00	3.41	2.02	10		: _					
þ	Industrials	14.22	16.26	16.86								
1	Technology	28.09	22.44	25.04						Ιį		
÷	Defensive	28.82	29.84	26.37								
7	Consumer Defensive	6.29	4.25	3.71								
ř	Healthcare	22.53	25.07	22.20								
2	Utilities	0.00	0.52	0.46	ď							

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
☐ Inspire Medical Systems Inc	1.98	1.98	11.58	Healthcare
⊕ Univar Solutions Inc	1.86	3.84	13.37	Basic Materials
⇒ Beacon Roofing Supply Inc Class A	1.75	5.59	3.37	Industrials
⊖ Red Rock Resorts Inc A	1.68	7.27	-11.27	Consumer Cyclical
Allegiant Travel Co	1.68	8.94	-13.18	Industrials
Rexford Industrial Realty Inc	1.55	10.49	-7.65	Real Estate
Arcosa Inc	1.50	11.99	8.73	Industrials
Shift4 Payments Inc Class A	1.46	13.45	6.90	Technology
Onto Innovation Inc	1.45	14.90	-14.17	Technology
Paycor HCM Inc	1.42	16.32	-	Technology
⇒ SiTime Corp Ordinary Shares	1.42	17.74	-15.29	Technology
HealthEquity Inc	1.42	19.16	52.44	Healthcare
Performance Food Group Co	1.40	20.55	10.94	Consumer Defensive
Five Below Inc	1.34	21.89	-23.45	Consumer Cyclical
RBC Bearings Inc	1.32	23.22	-4.01	Industrials

Total Holdings 138



State St Russell Sm Cp® Val Indx NL Cl C

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

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

Management: The fund's management has been in place for 12.66 years.

Net Expense: The fund's expense ratio of 0.05 is 95.33% lower than the Small Value category average.

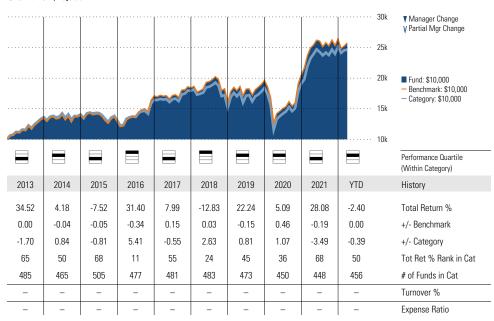
Morningstar Investment Management LLC Analysis

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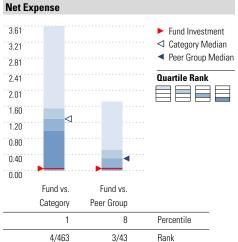
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.11	_	0.57
Beta	0.99	_	1.01
R-Squared	99.99	_	97.39
Standard Deviation	24.72	24.94	25.57
Sharpe Ratio	0.59	0.58	0.60
Tracking Error	0.32	_	3.57
Information Ratio	0.16	_	-0.63
Up Capture Ratio	99.64	_	101.59
Down Capture Ratio	99.34	_	100.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.53	12.54	12.81
Price/Book Ratio	1.53	1.53	1.72
Geom Avg Mkt Cap \$B	2.34	2.34	4.24
ROE	8.75	8.77	16.11





State St Russell Sm Cp® Val Indx NL CI C

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

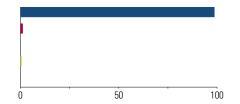
3	0 2	0	Large Ivilo
48	38	8	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.15
Cash	0.38	1.68
Bonds	0.00	-0.01
Non-US Stocks	1.02	2.80
US Stocks	98.60	95.39
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Be	nchma	rk [Categ	jory Av	erage		_	
_Մ	Cyclical	48.57	48.57	50.92											
÷.	Basic Materials	3.98	3.98	6.41											
Д	Consumer Cyclical	7.27	7.24	13.31		- 1									
,	Financial Services	22.88	22.89	23.73											
fi	Real Estate	14.44	14.46	7.47		<u> </u>									
W	Sensitive	33.18	33.23	36.42											
	Communication Services	3.78	3.75	2.08		1									
•	Energy	9.35	9.38	6.33			ľ								
Ф	Industrials	14.04	14.08	18.85				_							
	Technology	6.01	6.02	9.16					_ :						
—	Defensive	18.24	18.19	12.66											
Ħ	Consumer Defensive	3.90	3.89	4.15		0									
+	Healthcare	8.90	8.88	5.57			ď								
•	Utilities	5.44	5.42	2.94		Ţ									

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ovintiv Inc	0.93	0.93	61.04	Energy
	0.88	1.81	-9.41	Communication Svc
Avis Budget Group Inc	0.76	2.57	26.97	Industrials
Chesapeake Energy Corp Ordinary Shares - New	0.60	3.17	37.58	Energy
⊕ E-Mini Russ 2000 Jun22 Xcme 20220617	0.60	3.77	-	-
	0.55	4.32	5.23	Healthcare
Antero Resources Corp	0.53	4.86	74.46	Energy
	0.51	5.37	-13.02	Real Estate
Macy's Inc	0.51	5.88	-6.35	Consumer Cyclical
	0.50	6.38	70.39	Energy
	0.49	6.87	49.51	Energy
SouthState Corp	0.43	7.30	2.46	Financial Services
	0.41	7.71	55.27	Energy
⊕ Independence Realty Trust Inc	0.40	8.11	2.83	Real Estate
⊕ Terreno Realty Corp	0.38	8.49	-12.78	Real Estate

Total Holdings 1397



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.
- Net Expense: The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

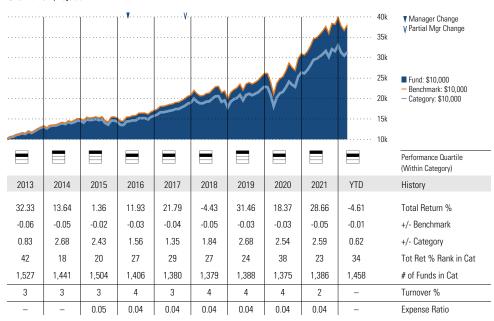
Morningstar Investment Management LLC Analysis

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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 Total Return % as of 03-31-2022 Fund Benchmark Category 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -4.61 15.60 18.89 15.95 14.60 7.87 11.09 -4.60 15.65 18.92 15.99 14.64 Benchmark Return % 12 10 14 09 13 04 -5 23 16.78 Category Average % 34 17 19 16 9 % Rank in Category 1.458 1.382 1.245 1.129 827 # of Funds in Category

Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			◆ Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	4	22	Percentile
Į	50/1474	104/473	Rank

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

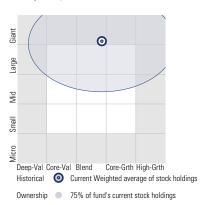


$\textbf{Vanguard 500 Index Admiral} \quad \forall \mathsf{FIAX}$

Morningstar Category Morningstar Index Large Blend S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

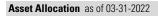
Equity

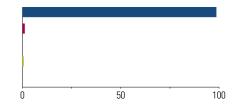
18	28	39	Large
5	8	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.03
Cash	0.49	0.37
Bonds	0.00	0.94
Non-US Stocks	1.01	2.94
US Stocks	98.51	94.72
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Descrit	Cot	Fun	ı	- Dan	ا به محمله	ПС	***	A.,				
		Fund	Bmark	Cat	Fund	1	• Ben	chmark		itegory	Avera	ge			
b	Cyclical	30.06	30.09	30.37											
<u>.</u>	Basic Materials	2.31	2.31	2.81											
4	Consumer Cyclical	11.84	11.84	11.00											
£	Financial Services	13.19	13.22	14.11				[]							
t	Real Estate	2.72	2.72	2.45											
M	Sensitive	46.99	46.96	46.45											j
	Communication Services	9.36	9.36	9.12											
•	Energy	3.88	3.87	2.98											
\$	Industrials	8.15	8.15	9.88											
3	Technology	25.60	25.58	24.47											
→	Defensive	22.95	22.95	23.19											
Ę	Consumer Defensive	6.50	6.51	6.77											
1	Healthcare	13.71	13.70	14.06											
?	Utilities	2.74	2.74	2.36											
					0%	5	10	15	20	25	30	35	40	45	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	7.04	7.04	-1.54	Technology
	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
	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
	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



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

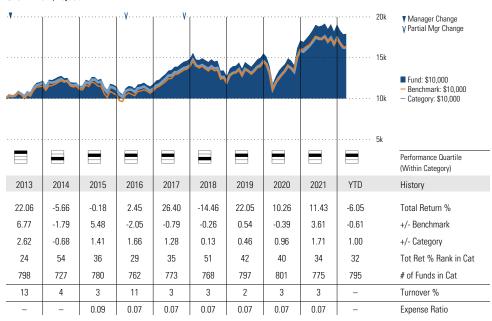
Morningstar Investment Management LLC Analysis

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ESG Metrics

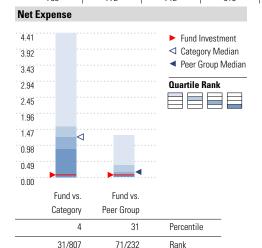
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance





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

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



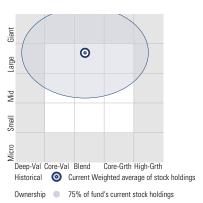
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

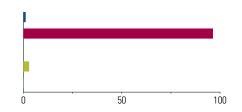
24	32	20	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

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

World Regions % Equity 03-31-2022



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

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

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

Total Holdings 4170

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



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

Morningstar Index Russell Mid Cap TR USD

Mid-Cap Blend

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

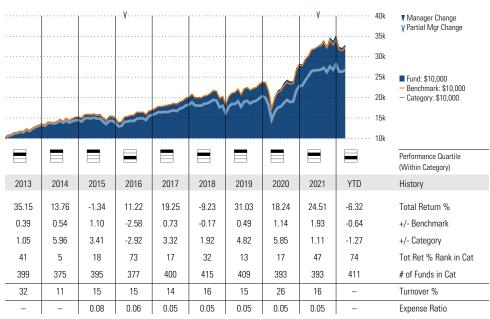
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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

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

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

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



Vanguard Mid Cap Index Admiral VIMAX

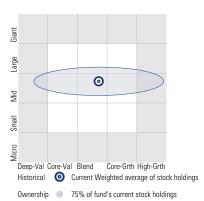
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

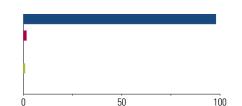
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2022



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

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

Total Holdings 382



Vanguard Real Estate Index Admiral VGSLX

2.42

0.02

0.87

27

268

9

30.32

0.06

2.29

32

273

11

2 39

-0.15

-0.02

64

294

8

0.12

8.50

0.01

1.61

18

269

11

0.12

4.94

0.61

-1.28

57

257

7

0.12

-5.95

-2.16

0.02

58

251

6

0.12

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Total Return %

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

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.

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

28 94

4.49

1.66

29

264

24

0.11

-4.65

2.87

-0.16

44

252

6

0.12

40.40

-2.65

1.67

59

257

8

0.12

-5.97

-1.98

-0.88

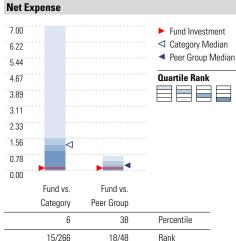
66

264

7

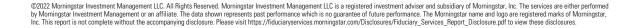
0.12





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





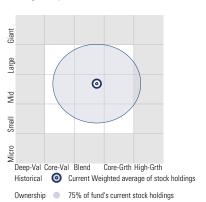
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

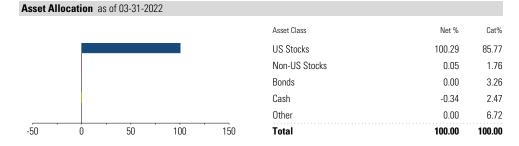
Equity

0	28	7	Large
7	28	12	Mid
5	10	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Benchmark	[] (Categ	ory A	Avera	age		
ŀ	Cyclical	99.27	99.13	98.94										
2	Basic Materials	0.00	0.00	0.08	İ									
•	Consumer Cyclical	0.00	0.13	1.64	10									
)	Financial Services	0.00	0.00	0.24	İ									
à	Real Estate	99.27	99.00	96.98										
Ųľ	Sensitive	0.73	0.87	1.02	0									
	Communication Services	0.73	0.00	0.28	İ									
	Energy	0.00	0.00	0.02	<u>d</u>									
ŀ	Industrials	0.00	0.87	0.15	Ď i									
3	Technology	0.00	0.00	0.57	Ò									
+	Defensive	0.00	0.00	0.03	İ									
Ţ	Consumer Defensive	0.00	0.00	0.00	Ó									
1	Healthcare	0.00	0.00	0.00										
1	Utilities	0.00	0.00	0.03	İ									

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	_	_
① Prologis Inc	6.65	18.02	-3.62	Real Estate
American Tower Corp	6.37	24.39	-14.11	Real Estate
① 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
① Simon Property Group Inc	2.35	38.33	-16.62	Real Estate
⊕ Welltower Inc	2.33	40.66	12.80	Real Estate
① 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



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Samuel Martinez since 01-2017 Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

Q Performance: The fund has finished in the Ultrashort
Bond category's top three quartiles in 6 of the 6 years it's
heap in existence.

Management: The fund's management has been in place for 5.18 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 78.72% lower than the Ultrashort Bond category average.

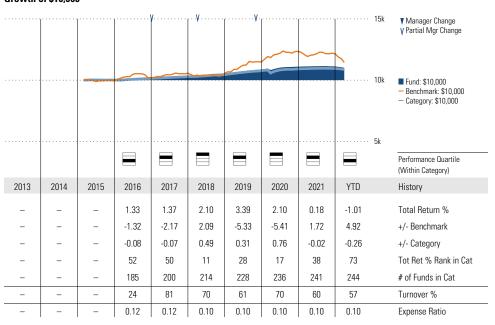
Morningstar Investment Management LLC Analysis

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.

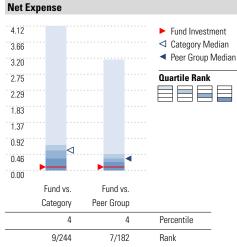
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % -1.01 -1.00 1.18 1.54 1.36 -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % -n 74 0.95 -0.751.29 1 03 Category Average % 73 74 25 23 % Rank in Category 244 236 214 176 # of Funds in Category



3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.89	_	0.63
Beta	0.17	_	0.17
R-Squared	38.93	_	19.54
Standard Deviation	1.07	4.03	1.85
Sharpe Ratio	0.50	0.27	0.16
Tracking Error	3.47	-	3.91
Information Ratio	-0.15	-	-0.21
Up Capture Ratio	26.25	-	26.76
Down Capture Ratio	9.96	-	16.71

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.98	4.43	0.54
Avg Eff Maturity	0.90	_	3.15



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Styl	e Anal	ysis	as	of 03-31-2022
Style	Breakd	own		
Fixed	Income			Quality =
				High
				Mid
				Low
Ltd Durat	Mod	Ext		

0	50	100

Asset Allocation as of 03-31-2022

Asset Class Net % Cat% US Stocks 0.00 0.01 Non-US Stocks 0.00 0.00 Bonds 85.60 79.43 Cash 9.46 16.29 Other 4.94 4.28	Total	100.00	100.00
US Stocks 0.00 0.01 Non-US Stocks 0.00 0.00 Bonds 85.60 79.43	Other	4.94	4.28
US Stocks 0.00 0.01 Non-US Stocks 0.00 0.00	Cash	9.46	16.29
US Stocks 0.00 0.01	Bonds	85.60	79.43
	Non-US Stocks	0.00	0.00
Asset Class Net % Cat%	US Stocks	0.00	0.01
	Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	18.17	3.53	39.61
AA	6.46	74.59	5.63
A	36.51	10.82	18.05
BBB	34.06	8.32	22.63
BB	0.00	0.28	1.17
В	0.00	0.00	1.51
Below B	0.34	0.00	0.29
Not Rated	4.46	2.46	11.11

Sector Weighting as of 03-3	31-2022															
	Fund	Bmark	Cat	Fund	d	▼ B	enchm	ark	[] (Categ	ory A	veraç	je			
Government	12.98	-	15.29													
Treasury	10.56	_	7.96													
Inflation - Protected	0.00	_	0.00													
Agency/Quasi Agency	2.29	_	1.28													
Other Government Related	0.13	_	6.05	į												
Corporate	60.42	_	36.37													
Corporate Bond	55.48	_	31.88													
Bank Loan	0.00	_	0.47													
Convertible	4.94	_	4.02													
Preferred	0.00	_	0.00													
Securitized	16.94	-	30.00													
Agency MBS Pass-Through	0.00	_	7.01	į												
Agency MBS ARM	0.00	_	0.83													
Agency MBS CMO	0.37	_	5.62	j.												
Non-Agency Residential MBS	0.05	_	0.18													
Commercial MBS	0.09	_	0.59													
Asset-Backed	16.43	-	15.77													
Covered Bond	0.00	_	0.00													
Municipal	0.00	-	0.99	i[]												
Cash & Equivalents	9.46	_	17.05													
Other	0.00	_	0.16	[
				0%	5	10	15 2	20	25	30	35	40	45	50	55	60 65

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① United States Treasury Bills	_	5.40	5.40	_
	_	4.16	9.55	-
⊕ United States Treasury Bills	_	2.94	12.50	-
⊕ United States Treasury Notes	_	1.53	14.02	-
⊕ Bank of Korea	_	0.78	14.81	-
NTT Finance Corp	_	0.72	15.53	_
⊕ UBS Group Funding (Switzerland) AG	_	0.64	16.17	-
Charter Communications Operating, LLC/Charter Communications Operating Capi	_	0.59	16.76	-
VMware Inc	_	0.55	17.32	-
⊕ Bank of Montreal	_	0.55	17.86	_

Total Holdings 952

