American Century Mid Cap Value I AVUAX

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

Phillip Davidson since 03-2004 Michael Liss since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012 Nathan Rawlins since 03-2022

Quantitative Screens

- ✓ Performance: The fund has finished in the Mid-Cap 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 18.01 years.
- Net Expense: The fund's expense ratio of 0.78 is 21.21% lower than the Mid-Cap Value category average.

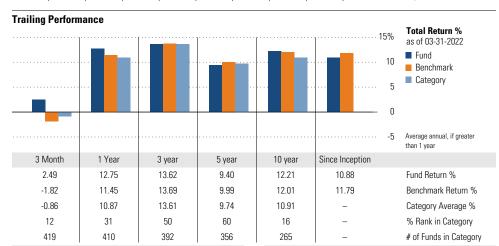
Morningstar Investment Management LLC Analysis

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	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 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 30.26 16.55 -1.36 23.07 11.79 -12.84 29.12 1.88 23.30 2.49 Total Return % 1.80 -0.55 -3.20 3.42 3.07 -1.55 2.06 -3.08 -5.04 4.31 +/- Benchmark 7.24 -1.43 -4.88 4.05 5.01 0.02 3.94 -0.75 -6.02 3.35 +/- Category 88 2 14 14 67 49 23 60 92 12 Tot Ret % Rank in Cat 441 432 474 441 459 431 419 416 419 # of Funds in Cat 436



53

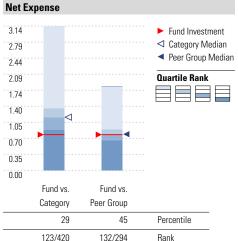
0.76

55

0.78

65

0.77



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	1.63	_	-0.43
Beta	0.85	_	1.02
R-Squared	95.64	_	95.69
Standard Deviation	19.00	21.94	22.90
Sharpe Ratio	0.73	0.67	0.64
Tracking Error	5.20	-	5.20
Information Ratio	-0.01	_	-0.09
Up Capture Ratio	89.51	_	100.60
Down Capture Ratio	84.13	_	102.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.47	16.83	14.66
Price/Book Ratio	2.20	2.34	2.05
Geom Avg Mkt Cap \$B	18.01	18.60	14.12
ROE	15.62	16.32	17.32



61

67

66

0.80

66

0.80

49

0.78

47

0.76

American Century Mid Cap Value I AVUAX

Morningstar Category Mid-Cap Value Mid-Cap Value Morningstar Category Russell

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

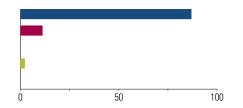
-quit,			
10	9	1	Large
30	26	5	Mid
12	6	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.53
Cash	2.08	2.09
Bonds	0.00	0.07
Non-US Stocks	11.08	5.87
US Stocks	86.84	91.44
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3			_	_				п -					
		Fund	Bmark	Cat	Fund	i •	Bench	mark	Cateo	gory Ave	erage			,
Դ	Cyclical	37.27	44.52	43.24										
A	Basic Materials	2.12	6.12	5.43										
A	Consumer Cyclical	8.94	10.25	11.32			= []							
ı ş	Financial Services	19.12	16.15	19.65				. Y						
命	Real Estate	7.09	12.00	6.84			'							
W	Sensitive	30.04	34.63	33.51								0		
	Communication Services	1.58	3.56	3.32			_ :							
•	Energy	6.08	7.41	5.55			•							
Ф	Industrials	15.69	13.14	15.42			-							
	Technology	6.69	10.52	9.22										
→	Defensive	32.69	20.86	23.25										
Ħ	Consumer Defensive	10.54	5.30	6.76										
٠	Healthcare	14.87	7.89	9.94										
	Utilities	7.28	7.67	6.55			T							
					0%	5	10	15	20	25	30	35	40	45

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Zimmer Biomet Holdings Inc	3.33	3.33	3.27	Healthcare
Northern Trust Corp	2.39	5.72	-2.06	Financial Services
⊕ Southwest Airlines Co	2.09	7.81	6.91	Industrials
⊕ Emerson Electric Co	2.03	9.84	6.02	Industrials
⊕ Bank of New York Mellon Corp	2.01	11.85	-13.96	Financial Services
⊕ iShares Russell Mid-Cap Value ETF	2.01	13.86	_	_
→ Dollar Tree Inc	1.99	15.85	13.97	Consumer Defensive
⊕ Advance Auto Parts Inc	1.98	17.83	-13.10	Consumer Cyclical
	1.96	19.80	18.45	Financial Services
⊕ Conagra Brands Inc	1.95	21.74	-0.78	Consumer Defensive
⊕ Edison International	1.86	23.60	3.74	Utilities
⊕ Universal Health Services Inc Class B	1.83	25.43	11.95	Healthcare
	1.78	27.22	-20.54	Healthcare
⊕ Devon Energy Corp	1.72	28.94	36.50	Energy
Reinsurance Group of America Inc	1.71	30.65	0.64	Financial Services

Total Holdings 102



American Funds New Perspective R6 RNPGX

Morningstar Category

Morningstar Index

World Large-Stock Growth 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

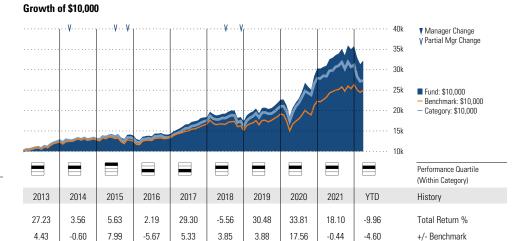
Net Expense: The fund's expense ratio of 0.41 is 63.06% lower than the World Large-Stock Growth category

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

02-28-2022
02-15-2022
12-31-2021



0.08

50

310

20

0.44

1.14

34

329

26

0.42

5.26

28

353

22

0.41

2.31

36

366

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

-0.92

51

273

28

0.45

2.23

31

296

23

0.44

-0.23

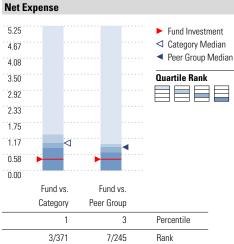
51

257

22

0.45

Trailing Perform	nance					
	1	l	1	r · · · · · · · · · · · · · · · · · · ·	1 20%	Total Return % as of 03-31-2022
					1	5 Fund 0 Benchmark 5 Category
					-	5 0
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-9.96	3.98	17.65	15.64	13.13	14.15	Fund Return %
-5.36	7.28	13.75	11.64	10.00	6.33	Benchmark Return %
-12.27	-2.88	14.26	13.41	10.84	_	Category Average %
36	28	10	12	9	_	% Rank in Category
366	356	306	265	167	_	# of Funds in Category



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

'			
3-Year Risk Metrics			
	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			
	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



0.91

43

262

25

4.37

16

277

27

0.45

0.79

44

243

30

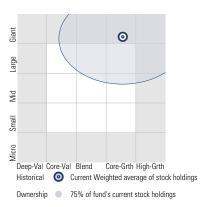
American Funds New Perspective R6 RNPGX

Morningstar Index **Morningstar Category** World Large-Stock Growth

MSCI ACWI NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

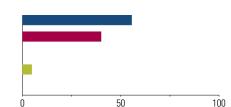
Equity

9	28	48	Large
2	5	6	Mid
0	0	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	0.00	0.59
Cash	4.60	2.40
Bonds	0.00	0.00
Non-US Stocks	39.92	39.49
US Stocks	55.48	57.51
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	39.28	34.71	32.81	
Å.	Basic Materials	6.24	4.87	3.30	
A	Consumer Cyclical	20.41	11.28	14.25	
÷	Financial Services	12.01	15.79	14.24	
ŵ	Real Estate	0.62	2.77	1.02	
W	Sensitive	40.98	43.39	46.36	
	Communication Services	8.93	8.39	9.01	
ð	Energy	2.26	4.36	1.11	- ion 1
Ф	Industrials	8.78	9.48	10.60	
	Technology	21.01	21.16	25.64	
-	Defensive	19.74	21.88	20.83	
Ħ	Consumer Defensive	5.01	7.07	5.10	
+	Healthcare	13.42	11.99	14.53	
•	Utilities	1.31	2.82	1.20	
					0% 5 10 15 20 25 30 35 40 45 5

World Regions % Equity 03-31-2022



Greater Asia	Fund % 12.20	Cat % 13.62
Japan	3.17	3.85
Australasia	0.44	0.36
Asia-4 Tigers	6.86	4.75
Asia-ex 4 Tigers	1.73	4.66
Not Classified	0.00	0.00

Americas	Fund % 62.80	Cat % 62.18	Greater Europe	Fund % 25.03	Cat % 24.19	Market Maturity	Fund %
North America Central/Latin	60.48 2.32	60.97	United Kingdom W euro-ex UK	4.25 20.36	4.94 18.89	Developed Markets Emerging Markets	95.67 4.33
			Emrgng Europe Africa	0.00 0.42	0.14 0.22	Not Available	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
	2.14	22.44	-33.89	Communication Svc
	2.09	24.53	-2.23	Consumer Cyclical
	1.48	26.01	-3.48	Communication Svc
	1.45	27.46	-3.99	Communication Svc
	1.40	28.85	-13.68	Technology
⊕ Broadcom Inc	1.21	30.06	-4.75	Technology

Total Holdings 305



American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

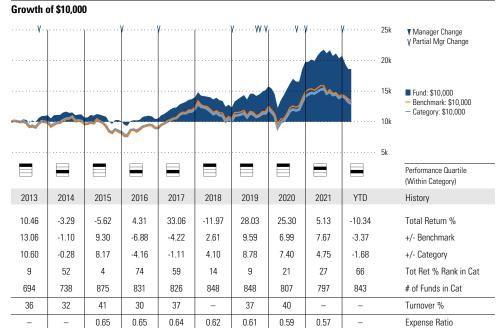
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.8 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time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

Morningstar Investment Management LLC Analysis

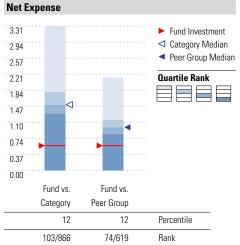
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



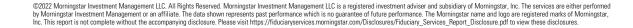




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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

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



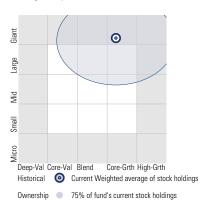


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

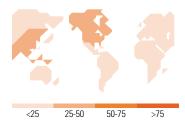
Asset Allocation as of 03-31-2022

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

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

100

World Regions % Equity 03-31-2022



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

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

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

Total Holdings 568



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

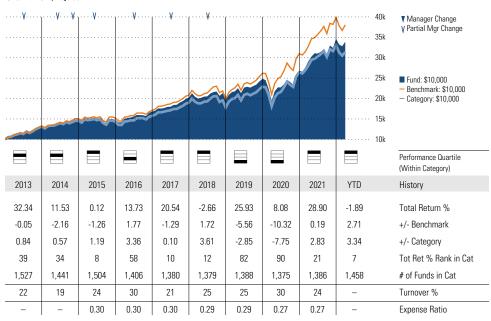
Morningstar Investment Management LLC Analysis

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

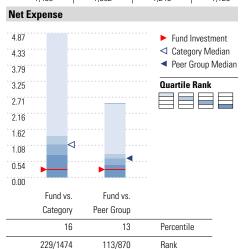
ESG Metrics

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

Growth of \$10,000



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

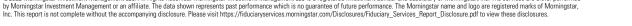


Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

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

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



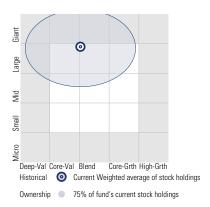
American Funds Washington Mutual R6 RWMGX

Morningstar Category ☐ Large Blend St

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

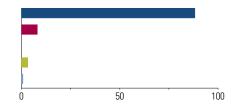
28	43	16	Large
5	6	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

ical c Materials sumer Cyclical ncial Services Estate iitive munication Services	Fund 28.45 3.30 5.35 17.72 2.08 42.75 7.29	Bmark 30.09 2.31 11.84 13.22 2.72 46.96	Cat 30.37 2.81 11.00 14.11 2.45 46.45	Func		▼ Ben	chmark	Ca	ategory	Avera	ge		
c Materials sumer Cyclical ncial Services Estate	3.30 5.35 17.72 2.08	2.31 11.84 13.22 2.72	2.81 11.00 14.11 2.45			0'	V						
sumer Cyclical ncial Services Estate iitive	5.35 17.72 2.08 42.75	11.84 13.22 2.72	11.00 14.11 2.45			0'	<u>, </u>						
ncial Services Estate	17.72 2.08 42.75	13.22 2.72	14.11 2.45			0'	T						
Estate	2.08 42.75	2.72	2.45										
sitive	42.75												
		46.96	46.45										
munication Services	7 20												
manication ocivides	1.23	9.36	9.12										
gy	6.22	3.87	2.98										
strials	10.60	8.15	9.88										
inology	18.64	25.58	24.47										
nsive	28.80	22.95	23.19										
sumer Defensive	6.30	6.51	6.77										
theore	19.53	13.70	14.06										
uicaie	0.07	2 74	2.36										
3	umer Defensive thcare	umer Defensive 6.30 thcare 19.53	umer Defensive 6.30 6.51	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06	umer Defensive 6.30 6.51 6.77 thcare 19.53 13.70 14.06

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Broadcom Inc	5.97	5.97	-4.75	Technology
	5.74	11.71	-8.14	Technology
→ UnitedHealth Group Inc	4.00	15.71	1.85	Healthcare
⊕ Comcast Corp Class A	3.34	19.05	-6.48	Communication Svc
⊕ Capital Group Central Cash Fund	3.14	22.19	-	_
→ Pfizer Inc	2.27	24.46	-11.65	Healthcare
	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



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000 Mary Ellen Stanek since 09-2000 Charles Groeschell since 09-2000 Warren Pierson since 09-2000 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021

Quantitative Screens

Performance: The fund has finished in the Intermediate Core 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 21.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 49.15% lower than the Intermediate Core Bond category average.

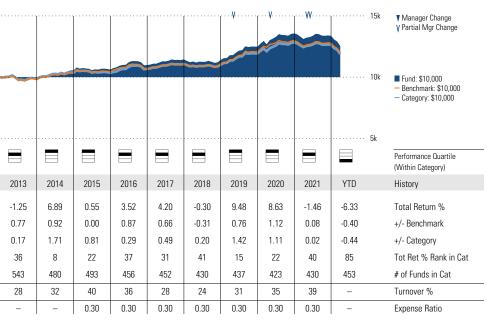
Morningstar Investment Management LLC Analysis

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 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 % -6.33 -4.46 2.04 2.45 2.90 4.78 -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % 1.67 2 04 -5.89 -4 43 2 21 Category Average % 85 56 23 16 10 % Rank in Category 453 434 394 359 259 # of Funds in Category

Net Expe	ense		
4.62			► Fund Investment
4.11			Category Median
3.59			◆ Peer Group Median
3.08			Quartile Rank
2.57			
2.05			
1.54			
1.03	⊲		
0.51		~~~	
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	21	34	Percentile
	94/452	131/387	Rank

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	0.22	_	0.03
Beta	1.09	_	1.00
R-Squared	93.95	-	88.18
Standard Deviation	4.52	4.03	4.34
Sharpe Ratio	0.32	0.27	0.25
Tracking Error	1.16	-	1.45
Information Ratio	0.30	-	-0.09
Up Capture Ratio	114.28	-	104.64
Down Capture Ratio	111.74	_	105.88

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.58	4.43	6.40
Avg Eff Maturity	8.50	_	8.40



Baird Aggregate Bond Inst BAGIX

J	5 5
Style Analysis as	s of 03-31-2022
Style Breakdown	
Fixed Income	Quality High Midi
	Гом
Ltd Mod Ext	-
Duration	

Fund	Bmark	Cat
58.90	3.53	46.62
3.70	74.59	12.57
12.90	10.82	23.27
23.90	8.32	15.40
0.60	0.28	0.93
0.00	0.00	0.36
0.00	0.00	0.18
0.00	2.46	0.68
	58.90 3.70 12.90 23.90 0.60 0.00	58.90 3.53 3.70 74.59 12.90 10.82 23.90 8.32 0.60 0.28 0.00 0.00

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 92.52 93.20 Cash 3.43 4.16 Other 4.05 2.37 50 100 Total 100.00 100.00

Morningstar Category

Intermediate Core Bond

Morningstar Index

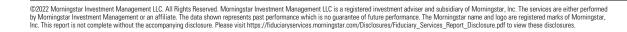
BBgBarc US Agg Bond TR USD

	Fund	Bmark	Cat	Fund		Benchma	uk II c	otogon, A	vorogo		
•				rund	* !	Dencima	iik [] G	ategory A	verage	1 [
Government -	28.46	_	30.13						1,		
Treasury	28.43	_	25.42		1	:	:				
Inflation – Protected	0.00	_	1.46								
Agency/Quasi Agency	0.03	-	1.18	[
Other Government Related	0.00	_	2.07								
Corporate	38.86	_	26.35								
Corporate Bond	34.88	-	25.10								
Bank Loan	0.00	_	0.06								
Convertible	3.98	_	1.15		I .						
Preferred	0.00	_	0.04								
Securitized	28.13	-	33.20								
Agency MBS Pass-Through	16.70	_	22.09			- :					
Agency MBS ARM	0.00	_	0.14								
Agency MBS CMO	2.92	_	4.03								
Non-Agency Residential MBS	0.39	_	0.23								
Commercial MBS	4.61	_	1.19								
Asset-Backed	3.51	_	5.51								
Covered Bond	0.00	_	0.01	ĺ							
Municipal	1.08	_	0.87								
Cash & Equivalents	3.47	-	7.55		[
Other	0.00	_	1.90	iΠ							

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	, , , , ,			
⊕ United States Treasury Bonds 2.5%	02-2045	4.09	4.09	_
United States Treasury Bonds 2.88%	05-2043	3.42	7.52	_
	02-2030	3.16	10.68	_
─ United States Treasury Notes 0.38%	07-2024	3.02	13.70	_
⊕ United States Treasury Notes 1.13%	08-2028	2.96	16.67	-
─ United States Treasury Notes 2.25%	11-2025	2.81	19.48	_
─ United States Treasury Notes 2.25%	11-2027	2.02	21.50	_
─ United States Treasury Bonds 1.38%	11-2040	1.99	23.48	_
─ United States Treasury Notes 2%	11-2026	1.65	25.13	_
⊕ United States Treasury Notes 1.25%	08-2031	1.60	26.73	_

⊕ Increase ⊕ Decrease ❖ New to Portfolio

Total Holdings 1528





BlackRock Global Allocation Instl MALOX

Morningstar Category
World Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017 David Clayton since 01-2017 Rick Rieder since 04-2019

Quantitative Screens

Performance: The fund has finished in the World Allocation 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 5.25 years.

Net Expense: The fund's expense ratio of 0.82 is 28.7% lower than the World Allocation category average.

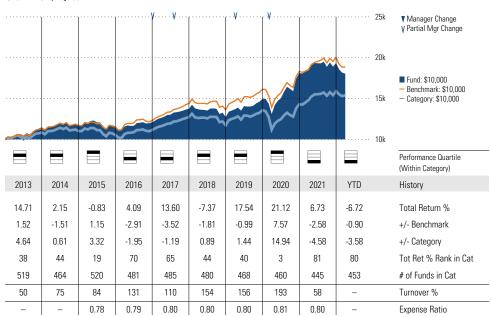
Morningstar Investment Management LLC Analysis

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	09-30-2021

Growth of \$10,000

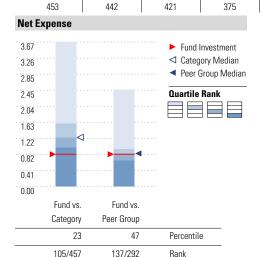


Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % -6.72 -2.16 9.66 7.38 6.29 9.52 -5.82 1.51 8.64 7.87 7.03 7.48 Benchmark Return % -3 14 4 03 7.38 5 59 6 28 Category Average %

35

262

28



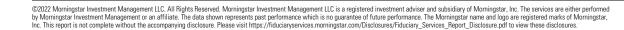
82

20

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 Wietrics			
	Fund	Bmark	Cat
Alpha	0.59	_	-1.36
Beta	1.05	_	1.06
R-Squared	97.62	_	87.32
Standard Deviation	12.01	11.33	12.87
Sharpe Ratio	0.77	0.73	0.58
Tracking Error	1.93	_	4.69
Information Ratio	0.53	_	-0.29
Up Capture Ratio	102.46	_	99.74
Down Capture Ratio	95.79	_	108.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.38	17.13	17.58
Price/Book Ratio	3.15	2.54	2.52
Avg Eff Duration	1.35	8.40	3.75



80



% Rank in Category

of Funds in Category

BlackRock Global Allocation Instl MALOX

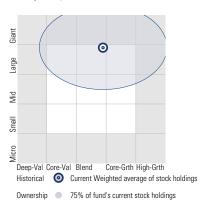
Asset Allocation as of 03-31-2022

Morningstar Category Morningstar Index World Allocation

Morningstar GbI Allocation TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity				Fixed I	ncome
20	28	34	Large		
5	7	5	Mid		
0	1	0	Small		
Value	Blend	Growth		Ltd	Mod



Quality High

Weight %

>50 25-50 10-25 0-10



		From al	Dd.	0-4	Г		- D		. Пс		Α			
		Fund	Bmark	Cat	Fun	1	▼ Ben	cnmari		ategory	Avera	ge		
b	Cyclical	34.03	36.22	38.67									L	
	Basic Materials	6.50	5.32	6.73										
	Consumer Cyclical	14.20	11.44	9.10										
ê	Financial Services	11.81	15.78	12.23				'						
b	Real Estate	1.52	3.68	10.61		•	0							
NF	Sensitive	46.36	42.58	39.65										
	Communication Services	8.69	7.65	6.17										
•	Energy	5.60	4.37	6.92										
þ	Industrials	11.48	10.78	11.49		-			į					
1	Technology	20.59	19.78	15.07										
÷	Defensive	19.61	21.22	21.68										
Ę	Consumer Defensive	3.53	6.73	5.95		• [
1	Healthcare	13.76	11.60	10.45										
2	Utilities	2.32	2.89	5.28										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	2.54	2.54	-8.14	Technology
Apple Inc	_	2.21	4.75	-1.54	Technology
	_	1.77	6.51	-3.48	Communication Svc
⊕ Amazon.com Inc	_	1.45	7.96	-2.23	Consumer Cyclical
UnitedHealth Group Inc	-	1.29	9.26	1.85	Healthcare
○ ConocoPhillips	_	1.02	10.27	39.60	Energy
⊕ Bank of America Corp	_	0.97	11.24	-6.88	Financial Services
	_	0.87	12.11	-0.40	Financial Services
Abbott Laboratories	_	0.85	12.96	-15.57	Healthcare
AbbVie Inc	_	0.85	13.81	21.04	Healthcare

Total Holdings 2544



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

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 0.44 is 25.42% lower than the Inflation-Protected Bond category average.

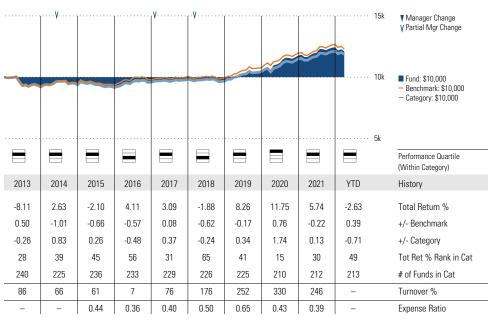
Morningstar Investment Management LLC Analysis

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

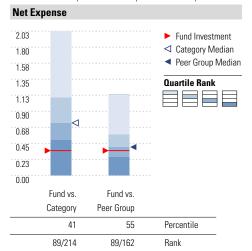
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

Growth of \$10,000



Trailing Performance 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 year 5 year Fund Return % -2.63 4.00 6.46 4.44 2.51 4.47 -3.02 4.29 6.22 4.43 2.69 5.26 Benchmark Return % 3 99 5 72 4 03 -1 92 2 27 Category Average % 49 42 13 20 32 % Rank in Category 213 207 199 180 122 # of Funds in Category

3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	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
Jp Capture Ratio	101.34	-	89.99
Down Capture Ratio	97.16	_	89.93

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

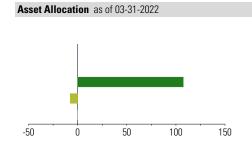


BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category Inflation-Protected Bond Morningstar Index BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 03-31-2022 **Style Breakdown**





Asset 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

	Fund	Bmark	Cat	Fund	▼ Benchma	rk [Caten	οην Δι	/erage		
Government	87.86	Dillark _	89.77	Turiu	Delicilina		Categ	UI y A	rerage		
			0.73	n i							
Treasury	2.24	_		U							Ė.
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	0							
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	0							
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							

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



BrandywineGLOBAL Global Opp Bond IS GOBSX

Morningstar Category World Bond

Morningstar Index

BBgBarc Gbl Agg Ex USD TR USD

Portfolio Manager(s)

David Hoffman since 11-2006 Jack McIntyre since 02-2012 Anuieet Sareen since 01-2017 Brian Kloss since 12-2020 Tracy Chen since 12-2020

Quantitative Screens

Performance: The fund has finished in the World Bond category's top three quartiles in 8 of the 10 years it's been

Management: The fund's management has been in place for 15.42 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.59 is 32.18% lower than the World Bond category average.

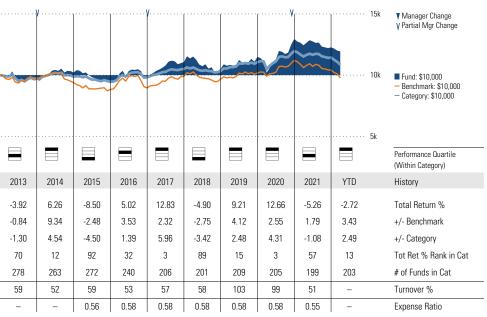
Morningstar Investment Management LLC Analysis

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.

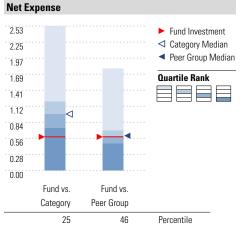
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

Growth of \$10,000







50/203 68/148 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.67	_	0.51
Beta	1.21	-	0.88
R-Squared	61.69	_	69.11
Standard Deviation	9.45	6.15	6.66
Sharpe Ratio	0.32	-0.11	-0.05
Tracking Error	5.98	_	3.96
Information Ratio	0.58	_	0.15
Up Capture Ratio	144.89	-	90.98
Down Capture Ratio	104.50	-	86.01

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.51	_	6.00
Avg Eff Maturity	9.27	_	8.04



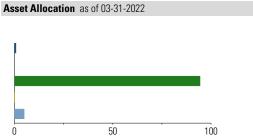


BrandywineGLOBAL Global Opp Bond IS GOBSX

 Morningstar Category
 Morningstar Index

 World Bond
 BBgBarc Gbl Agg Ex USD TR USD

Style	Anal	ysis	as	of 03-31-2022
Style E	Breakd	own		
Fixed Ir	ncome			Quality
				High
				Mid
				Low
l td	Mod	Fxt		
Ltu	ividu	LXI		
Duratio	n			



Total	100.00	100.00
Other	4.87	5.64
Cash	0.05	16.03
Bonds	94.38	78.14
Non-US Stocks	0.00	0.00
US Stocks	0.69	0.19
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	42.39	_	34.49
AA	13.33	_	11.56
A	12.83	_	19.12
BBB	20.23	_	21.49
BB	11.05	_	9.38
В	0.17	_	3.03
Below B	0.00	_	0.82
Not Rated	0.00	-	0.12

Agency MBS CMO	0.12	_	0.35						
Agency MBS ARM	0.00	_	0.00						
Agency MBS Pass-Through	0.00	_	2.93						
Securitized	0.43	_	6.49	1 1					
Preferred	0.00	_	0.03						
Convertible	2.04	_	1.11	10					
Bank Loan	0.00	_	0.60	0					
Corporate Bond	6.29	_	14.25						
Corporate	8.33	_	15.99						
Other Government Related	0.00	_	15.93	i i					
Agency/Quasi Agency	1.36	_	4.02						
Inflation – Protected	0.00	_	2.77	i n					
Treasury	31.46	_	35.56				1		
Government	32.82	_	58.28						

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 0.65493%	01-2023	17.91	17.91	_
⊕ Usd/Eur Fwd 20220502 57079	05-2022	10.29	28.20	_
⊕ Usd/Jpy Fwd 20220622 57079	06-2022	10.18	38.38	_
⊕ Eur/Usd Fwd 20220502 57079	05-2022	10.04	48.42	_
⊕ Jpy/Usd Fwd 20220622 57079	06-2022	9.63	58.04	_
⊕ United States Treasury Notes 0.64093%	10-2023	8.88	66.92	_
United States Treasury Notes 0.63493%	07-2023	8.11	75.04	_
Nok/Usd Fwd 20220621 50	06-2022	7.20	82.23	_
⊕ Usd/Nok Fwd 20220621 50	06-2022	7.13	89.36	_
⊕ Krw/Usd Fwd 20220614 418	06-2022	5.57	94.93	_

Total Holdings 148



Eaton Vance Income Fund of Boston I EIBIX

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

Stephen Concannon since 11-2014 Jeffrey Mueller since 06-2019 Kelley Baccei Gerrity since 06-2019

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 7.41 years.

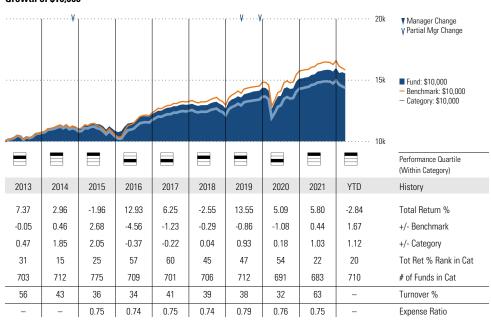
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.75 is 18.48% 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.

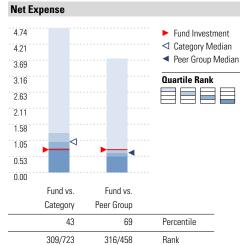
Growth of \$10,000



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 year 5 year Fund Return % -2.84 1.92 4.77 4.45 5.40 6.12 -4.51 -0.29 4.40 4.56 5.70 7.92 Benchmark Return % -3.96 -n 39 3 90 4 76 3 87 Category Average % 20 10 24 28 22 % Rank in Category

571

378



682

638

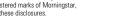
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.76	_	-0.26
Beta	0.90	_	0.97
R-Squared	98.33	_	95.71
Standard Deviation	8.36	9.23	9.15
Sharpe Ratio	0.52	0.44	0.41
Tracking Error	1.43	_	2.20
Information Ratio	0.26	_	-0.21
Up Capture Ratio	91.54	_	94.11
Down Capture Ratio	82.15	_	96.34

of Funds in Category

M RNINGSTAR

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.45	-	3.65
Avg Eff Maturity	4.65	_	5.52



710

Eaton Vance Income Fund of Boston I EIBIX

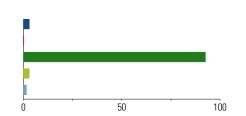
Morningstar Category Mo High Yield Bond ICE

Morningstar Index ICE BofA US High Yield TR USD

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

Duration





Asset Allocation as of 03-31-2022

100.00	100.00
1.45	1.82
2.92	2.82
92.55	94.30
0.14	0.00
2.93	1.06
Net %	Cat%
	2.93 0.14 92.55 2.92 1.45

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.18
AA	0.00	_	0.05
A	0.00	-	0.13
BBB	1.97	_	3.99
BB	45.29	_	36.62
В	38.35	-	35.10
Below B	9.71	_	20.49
Not Rated	4.68	_	2.43

Sector Weighting as of 03-3	1-2022					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	0.00	-	2.11	[]		
Treasury	0.00	_	0.72	0		
Inflation – Protected	0.00	_	0.00			
Agency/Quasi Agency	0.00	_	0.15			
Other Government Related	0.00	-	1.24	10		
Corporate	96.96	-	90.85			
Corporate Bond	88.36	_	84.57			
Bank Loan	7.43	_	4.86			
Convertible	0.52	_	1.21	0		
Preferred	0.65	_	0.21	İ		
Securitized	0.00	-	2.08	[]		
Agency MBS Pass-Through	0.00	_	0.06			
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.16			
Non-Agency Residential MBS	0.00	_	0.15			
Commercial MBS	0.00	_	0.75	0		
Asset-Backed	0.00	-	0.96			
Covered Bond	0.00	_	0.00			
Municipal	0.00	-	0.11	0		
Cash & Equivalents	3.03	-	4.65			
Other	0.00	-	0.19	0		

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9**5**00

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Ev Cash Reserves Fund Llc	_	2.91	2.91	_
⊕ Option on Peninsula Gaming Partners (Unit)	12-2049	1.89	4.80	_
CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.75	5.55	_
Ford Motor Credit Company LLC 4.125%	08-2027	0.58	6.13	_
Mozart Debt Merger Subordinated Incorporated 5.25%	10-2029	0.56	6.69	-
Hertz Global Hldgs Inc New 144A	_	0.54	7.23	_
Jazz Financing Lux S.A.R.L.	05-2028	0.54	7.77	_
ONEPTUNE Energy Bondco PLC 6.625%	05-2025	0.50	8.27	_
SRM Escrow Issuer Llc 6%	11-2028	0.49	8.76	_
Rolls-Royce PLC 5.75%	10-2027	0.48	9.25	_

Total Holdings 520



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Giri Devulapally since 08-2004 Joseph Wilson since 11-2020 Larry Lee since 11-2020 Holly Fleiss since 01-2022

Quantitative Screens

- ✓ Performance: The fund has finished in the Large Growth 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 17.67 years.
- Net Expense: The fund's expense ratio of 0.44 is 54.64% lower than the Large Growth category average.

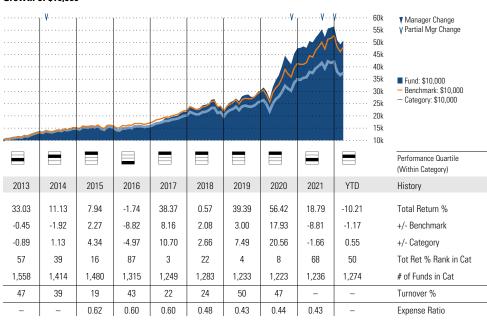
Morningstar Investment Management LLC Analysis

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.

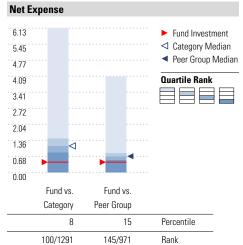
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	04-07-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.69	_	-3.25
Beta	1.02	_	0.97
R-Squared	93.37	_	91.38
Standard Deviation	20.63	19.47	19.83
Sharpe Ratio	1.15	1.15	0.94
Tracking Error	5.33	-	5.76
Information Ratio	0.24	_	-0.96
Up Capture Ratio	96.45	_	87.74
Down Capture Ratio	87.05	_	96.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.93	29.82	28.04
Price/Book Ratio	7.67	11.38	7.61
Geom Avg Mkt Cap \$B	266.20	342.57	345.47
ROE	42.33	42.99	36.86



JPMorgan Large Cap Growth R6 JLGMX

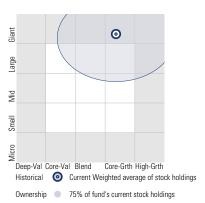
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

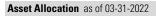
Equity

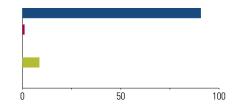
14	17	56	Large
0	9	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.54
Cash	8.45	1.64
Bonds	0.00	-0.01
Non-US Stocks	0.93	4.45
US Stocks	90.62	93.39
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	27.64	27.30	28.74	Tana Soloman Godegory / Norage
æ.	Basic Materials	2.53	0.91	1.50	i
Д	Consumer Cyclical	14.66	18.36	16.56	
L	Financial Services	10.45	6.26	9.34	
ŵ	Real Estate	0.00	1.77	1.34	
W	Sensitive	55.11	59.31	55.33	
	Communication Services	10.35	10.61	12.89	
•	Energy	0.00	0.46	1.07	
Ф	Industrials	9.26	6.22	5.99	
	Technology	35.50	42.02	35.38	
-	Defensive	17.24	13.40	15.92	
Ħ	Consumer Defensive	4.09	4.57	3.26	
+	Healthcare	13.15	8.80	12.23	
	Utilities	0.00	0.03	0.43	
					0% 5 10 15 20 25 30 35 40 45 50 55 6

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	9.91	9.91	-1.54	Technology
Microsoft Corp	9.33	19.24	-8.14	Technology
⇒ JPMorgan Prime Money Market IM	8.45	27.69	-	-
→ Alphabet Inc Class C	7.67	35.36	-3.48	Communication Svc
→ Blackstone Inc	2.98	38.35	-0.77	Financial Services
⊕ Deere & Co	2.90	41.24	21.47	Industrials
€ Lowe's Companies Inc	2.74	43.98	-21.47	Consumer Cyclical
Amazon.com Inc	2.45	46.44	-2.23	Consumer Cyclical
⊕ Tesla Inc	2.35	48.79	1.97	Consumer Cyclical
Charles Schwab Corp	2.29	51.07	0.49	Financial Services
⊕ AbbVie Inc	2.27	53.35	21.04	Healthcare
⊕ AutoZone Inc ■ Output □ AutoZone Inc □ AutoZone	2.27	55.62	-2.47	Consumer Cyclical
⊕ HCA Healthcare Inc	2.18	57.80	-2.23	Healthcare
Ð Oracle Corp	2.17	59.97	-4.77	Technology
⊕ McKesson Corp	1.97	61.94	23.35	Healthcare

Total Holdings 71



MFS Mid Cap Growth R6 OTCKX

Growth of \$10,000

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

▼ Manager Change

V Partial Mgr Change

Portfolio Manager(s)

Eric Fischman since 11-2008 Paul Gordon since 05-2011 Eric Braz since 06-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 13.37 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 0.65 is 38.68% lower than the Mid-Cap 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.

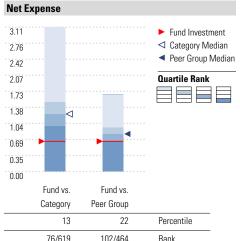
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	02-28-2022
ESG Commitment	2-Basic	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

40k 351 30k







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	1.60	_	0.91
Beta	0.89	_	0.98
R-Squared	93.45	_	90.26
Standard Deviation	19.67	21.40	22.33
Sharpe Ratio	0.77	0.72	0.72
Tracking Error	5.57	_	6.93
Information Ratio	0.03	_	-0.02
Up Capture Ratio	95.11	_	100.70
Down Capture Ratio	91.56	_	99.24

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	36.34	27.52	30.48				
Price/Book Ratio	5.48	7.96	5.40				
Geom Avg Mkt Cap \$B	21.09	21.62	17.68				
ROE	23.59	20.91	18.85				



MFS Mid Cap Growth R6 OTCKX

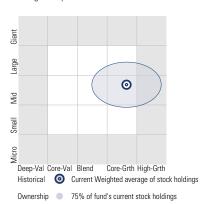
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

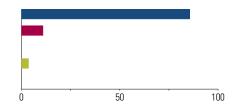
Lquity			
0	3	19	Large
1	26	46	MIG
0	4	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.29
Cash	3.52	1.90
Bonds	0.00	0.07
Non-US Stocks	10.88	3.57
US Stocks	85.60	94.18
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark 🛘 Category Average
<u></u>	Cyclical	33.20	26.12	30.01	
A	Basic Materials	2.38	1.83	2.40	
A	Consumer Cyclical	18.00	16.32	14.22	
,	Financial Services	8.82	5.30	9.82	
侖	Real Estate	4.00	2.67	3.57	
W	Sensitive	46.48	55.05	48.70	
0	Communication Services	4.78	3.84	3.48	
•	Energy	0.00	2.51	1.58	
Ф	Industrials	15.40	14.76	14.13	
	Technology	26.30	33.94	29.51	
→	Defensive	20.33	18.84	21.29	
Ħ	Consumer Defensive	0.45	2.10	2.11	
٠	Healthcare	19.88	16.55	18.67	
•	Utilities	0.00	0.19	0.51	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	3.52	3.52	_	_
⊕ PerkinElmer Inc	3.09	6.61	-13.20	Healthcare
→ Monolithic Power Systems Inc	2.91	9.52	-1.40	Technology
⊕ Cadence Design Systems Inc	2.80	12.32	-11.75	Technology
⊕ MSCI Inc	2.53	14.85	-17.75	Financial Services
⊕ Steris PLC	2.38	17.22	-0.50	Healthcare
⊕ Arthur J. Gallagher & Co	2.29	19.51	3.21	Financial Services
→ Verisk Analytics Inc	2.26	21.78	-6.03	Industrials
⊕ AMETEK Inc ■	2.12	23.90	-9.28	Industrials
⊕ Entegris Inc	1.93	25.83	-5.21	Technology
Bright Horizons Family Solutions Inc	1.84	27.67	5.41	Consumer Cyclical
⊕ Vulcan Materials Co	1.79	29.45	-11.31	Basic Materials
⊕ Extra Space Storage Inc	1.79	31.24	-8.66	Real Estate
⊕ Icon PLC	1.78	33.02	-21.47	Healthcare
Charles River Laboratories International Inc	1.71	34.73	-24.63	Healthcare

Total Holdings 98



MFS New Discovery R4 MNDJX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

Performance: The fund has finished in the Small Growth 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 8.25 years.

 \times *Style:* The fund has landed in its primary style box — Small Growth — 54.29 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.99 is 16.81% lower than the Small Growth category average.

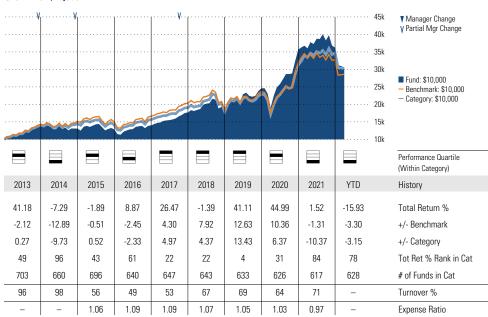
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning is consistent with the overall investment strategy.

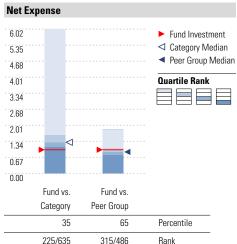
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.63	_	3.80
Beta	0.93	_	0.94
R-Squared	92.71	_	89.67
Standard Deviation	23.23	24.03	23.90
Sharpe Ratio	0.62	0.48	0.62
Tracking Error	6.49	_	7.89
Information Ratio	0.51	_	0.43
Up Capture Ratio	97.45	_	100.68
Down Capture Ratio	85.62	_	89.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.66	19.55	25.23
Price/Book Ratio	3.24	4.02	4.23
Geom Avg Mkt Cap \$B	3.68	2.87	5.16
ROE	4.82	8.75	14.53



MFS New Discovery R4 MNDJX

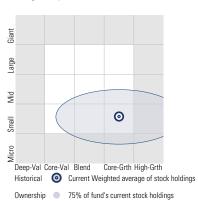
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

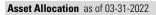
Equity

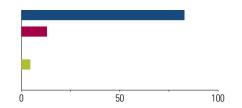
-quit,			
0	0	0	Large
1	7	12	Mid
10	35	34	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.43
Cash	4.35	2.32
Bonds	0.00	0.00
Non-US Stocks	12.84	4.34
US Stocks	82.81	92.92
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Catego	ry Ave	erage		
b	Cyclical	30.31	24.56	27.27							
i.	Basic Materials	4.94	3.55	2.73							
4	Consumer Cyclical	12.20	12.23	12.55							
÷	Financial Services	9.65	5.49	9.04	: : V						
ŧ	Real Estate	3.52	3.29	2.95							
M	Sensitive	51.59	45.60	46.36							
	Communication Services	4.60	3.49	2.44							
•	Energy	0.00	3.41	2.02							
ф	Industrials	13.72	16.26	16.86							
	Technology	33.27	22.44	25.04							
→	Defensive	18.09	29.84	26.37				-			
	Consumer Defensive	1.71	4.25	3.71							
٠	Healthcare	16.38	25.07	22.20							
•	Utilities	0.00	0.52	0.46	Ú						

A.I.	0/ 11 - 4	0 1 .: 0/	\(TD D : 0/	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	4.35	4.35	_	_
⊕ ExlService Holdings Inc	2.11	6.45	-1.04	Technology
○ CACI International Inc Class A	2.08	8.54	11.91	Technology
Rapid7 Inc	2.03	10.57	-5.48	Technology
Leslies Inc Ordinary Shares	2.02	12.59	-18.17	Consumer Cyclical
○ WNS (Holdings) Ltd ADR	1.83	14.42	-3.09	Technology
⊕ Skechers USA Inc Class A	1.81	16.23	-6.08	Consumer Cyclical
⊕ Element Solutions Inc	1.80	18.02	-9.47	Basic Materials
Paycor HCM Inc	1.77	19.79	_	Technology
Q2 Holdings Inc	1.74	21.53	-22.39	Technology
Sensata Technologies Holding PLC	1.72	23.25	-17.57	Technology
The AZEK Co Inc Class A	1.72	24.98	-46.28	Industrials
	1.69	26.67	-21.16	Healthcare
⊕ Axalta Coating Systems Ltd	1.67	28.34	-25.79	Basic Materials
EVO Payments Inc Class A	1.66	30.00	-9.80	Technology

Total Holdings 109



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.

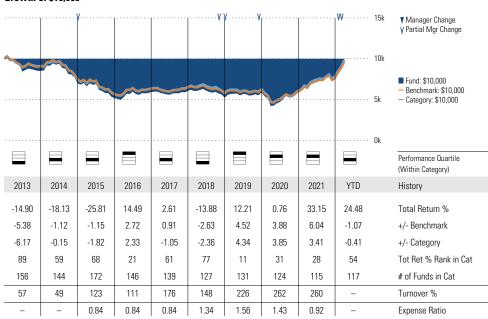
Morningstar Investment Management LLC Analysis

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.

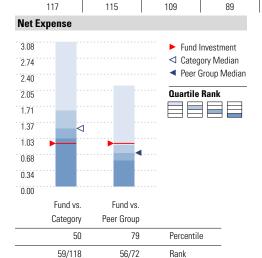
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022

Growth of \$10,000



Trailing Performance Total Return % 55% 50 45 40 35 30 25 20 15 10 5 0 as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 24.48 52.78 19.66 10.98 -0.01 -1.56 25.55 49.25 16.12 9.00 -0.70 3.18 Benchmark Return % 24 89 49 70 -0.66 16.43 9 75 Category Average % 54 34 10 30 44 % Rank in Category 56 # of Funds in Category



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

3- Teal hisk Wellics			
	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

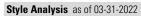
Daniel II. Madria



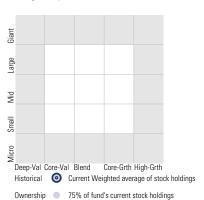
PIMCO Commodity Real Return Strat I2 PCRPX

Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD



Morningstar Style Box™



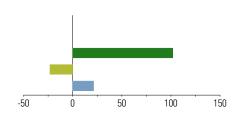
Style Breakdown

Equity



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

		Fund	Bmark	Cat	Fund	▼ Benc	hmark	Cate	gory Av	erage		
<u></u>	Cyclical	-	-	30.70								
A.	Basic Materials	-	_	28.95								
A	Consumer Cyclical	_	_	1.75								
,	Financial Services	_	_	0.00	0							
fi	Real Estate	_	_	0.00	j i							
W	Sensitive	-	-	52.63								
	Communication Services	_	_	0.00								
ð	Energy	_	_	50.00								
Ф	Industrials	_	_	2.63								
	Technology	_	_	0.00	İ							
→	Defensive	-	-	16.67								
=	Consumer Defensive	_	_	16.67								
٠	Healthcare	-	_	0.00	į							
•	Utilities	_	_	0.00	İ							

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 Cmdty 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



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

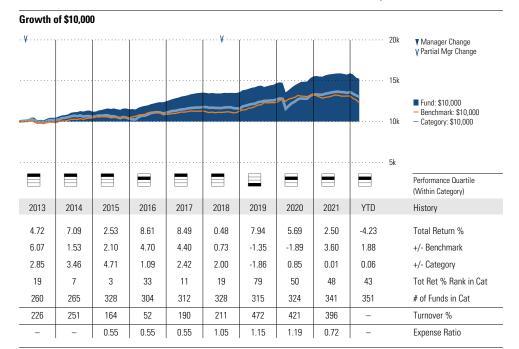
Morningstar Investment Management LLC Analysis

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

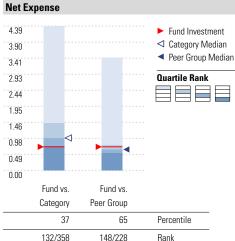
Morningstar Category
Multisector Bond

Morningstar Index

BBgBarc US Universal TR USD







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

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



PIMCO Income I2 PONPX

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

Quality

Given the state of the st

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



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

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

Total Holdings 8063



T. Rowe Price Dividend Growth PRDGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

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 22.01 years.

Net Expense: The fund's expense ratio of 0.63 is 21.25% lower than the Large Blend category average.

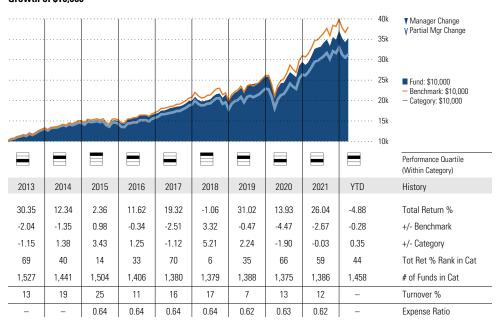
Morningstar Investment Management LLC Analysis

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.

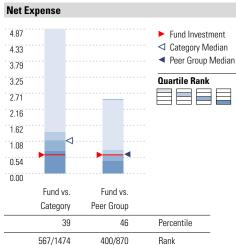
ESG Metrics

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

Growth of \$10,000







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

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-0.13	_	-1.71
Beta	0.89	_	0.97
R-Squared	94.93	_	94.89
Standard Deviation	16.15	17.76	17.68
Sharpe Ratio	0.99	1.03	0.90
Tracking Error	4.16	_	3.80
Information Ratio	-0.57	_	-1.26
Up Capture Ratio	88.66	_	93.27
Down Capture Ratio	89.51	_	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.12	21.92	22.24
Price/Book Ratio	4.62	4.23	4.92
Geom Avg Mkt Cap \$B	145.52	218.88	246.43
ROE	33.19	33.46	34.56



T. Rowe Price Dividend Growth PRDGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

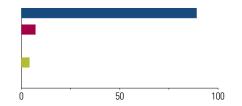
Lquity			
14	46	25	Large
1	13	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	1.03
Cash	3.96	0.37
Bonds	0.00	0.94
Non-US Stocks	7.01	2.94
US Stocks	89.03	94.72
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022									
		Fund	Bmark	Cat	Fund	▼ Benchma	ark [] C	ategory	Averag	e	
Ն	Cyclical	30.88	30.09	30.37					D		
ů.	Basic Materials	2.68	2.31	2.81							
4	Consumer Cyclical	8.35	11.84	11.00							
P	Financial Services	16.54	13.22	14.11							
t	Real Estate	3.31	2.72	2.45							
M	Sensitive	36.81	46.96	46.45		_					
	Communication Services	1.81	9.36	9.12							
•	Energy	1.60	3.87	2.98							
\$	Industrials	14.51	8.15	9.88							
3	Technology	18.89	25.58	24.47							
+	Defensive	32.32	22.95	23.19							
Ę	Consumer Defensive	9.52	6.51	6.77							
۲	Healthcare	18.30	13.70	14.06							
7	Utilities	4.50	2.74	2.36							

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
				· ·
	5.92	5.92	-8.14	Technology
Apple Inc	4.05	9.97	-1.54	Technology
⊕ T. Rowe Price Gov. Reserve	3.99	13.96	_	_
UnitedHealth Group Inc	2.61	16.58	1.85	Healthcare
□ Danaher Corp	2.42	19.00	-10.77	Healthcare
	1.93	20.93	-18.42	Technology
	1.89	22.83	2.51	Financial Services
	1.87	24.69	-1.65	Financial Services
	1.84	26.54	11.07	Financial Services
⊕ Thermo Fisher Scientific Inc	1.78	28.31	-11.43	Healthcare
⊕ AbbVie Inc	1.69	30.00	21.04	Healthcare
⊖ JPMorgan Chase & Co	1.63	31.63	-13.28	Financial Services
⊕ Roper Technologies Inc	1.46	33.09	-3.86	Industrials
⊖ Equity Residential	1.42	34.51	0.05	Real Estate
① Texas Instruments Inc	1.41	35.92	-2.04	Technology

Total Holdings 100



T. Rowe Price Retirement 2010 TRRAX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 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 6.67 years.

Net Expense: The fund's expense ratio of 0.49 is
 14.04% lower than the Target-Date 2000-2010 category average.

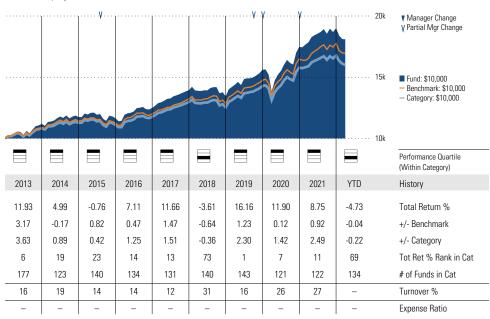
Morningstar Investment Management LLC Analysis

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

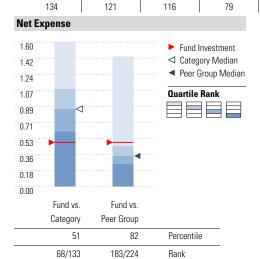
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022

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 -4.73 1.39 7.94 6.92 6.55 7.42 Fund Return % -4.69 2.48 7.32 6.56 5.81 6.32 Benchmark Return % -4.51 0.67 6 40 5.80 5 47 Category Average % 69 22 8 % Rank in Category

54



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	-0.56	_	-0.39
Beta	1.17	_	0.91
R-Squared	96.46	_	95.88
Standard Deviation	9.34	7.83	7.26
Sharpe Ratio	0.79	0.86	0.78
Tracking Error	2.21	_	1.93
Information Ratio	0.28	_	-0.55
Up Capture Ratio	109.66	_	87.67
Down Capture Ratio	110.96	_	90.09

of Funds in Category

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.33	17.93	17.37
Price/Book Ratio	2.79	2.67	2.75
Avg Eff Duration	5.91	6.72	5.97



T. Rowe Price Retirement 2010 TRRAX

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



50

Asset Allocation as of 03-31-2022

Asset Class Net % Cat% US Stocks 29.83 23.72 Non-US Stocks 12.88 14.61 Bonds 49.47 54.07 Cash 5.62 7.37 Other 0.46 1.99 100.00 Total 100.00

Style Breakdown Equity

28 15 28 7 5 10

2

Weight %





3 Value Blend Growth

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund ▼ Bend	chmark Category A	Average
Դ	Cyclical	36.46	38.78	35.83			
A	Basic Materials	4.98	4.71	4.89			
A	Consumer Cyclical	12.72	9.82	10.44	'		
P	Financial Services	14.52	14.63	16.21			
fi	Real Estate	4.24	9.62	4.29			
W	Sensitive	41.84	39.10	41.07			
	Communication Services	9.77	5.95	8.05			
•	Energy	2.57	4.43	4.09			
Ф	Industrials	9.95	10.88	10.11			
	Technology	19.55	17.84	18.82			
→	Defensive	21.70	22.14	23.11			
Ħ	Consumer Defensive	4.92	6.53	6.90			
٠	Healthcare	13.44	12.60	12.61		-	
	Utilities	3.34	3.01	3.60			

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	15.84	15.84	_	_
	_	15.65	31.49	_	-
	_	8.50	39.99	_	-
⊕ T. Rowe Price Growth Stock Z	_	6.96	46.95	_	-
	_	6.91	53.87	-	_
	_	5.44	59.31	_	_
	-	4.08	63.39	_	_
	_	3.69	67.08	_	-
	_	3.61	70.69	_	-
	_	3.54	74.23	_	_

Total Holdings 27



T. Rowe Price Retirement 2015 TRRGX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 6.67 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 0.51 is 15% lower than the Target-Date 2015 category average.

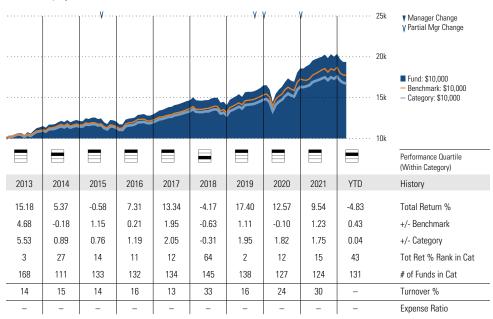
Morningstar Investment Management LLC Analysis

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

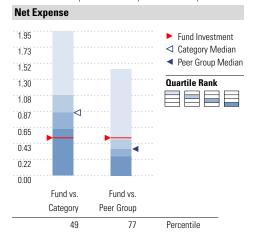
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance





173/225 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.33	_	-0.46
Beta	1.15	_	0.96
R-Squared	95.59	_	95.61
Standard Deviation	10.10	8.61	8.46
Sharpe Ratio	0.79	0.83	0.76
Tracking Error	2.47	_	1.90
Information Ratio	0.30	_	-0.41
Up Capture Ratio	108.27	_	92.26
Down Capture Ratio	107.17	-	94.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.25	17.78	17.39
Price/Book Ratio	2.77	2.63	2.75
Avg Eff Duration	6.02	7.80	5.89



64/130

T. Rowe Price Retirement 2015 TRRGX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

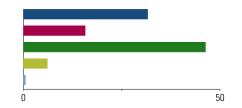
_qu,			
15	29	28	Large
5	10	7	Mid
2	3	2	Small

Value Blend Growth

Fixed Income Quality High MidLow Ltd Mod Duration

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 31.56 26.62 Non-US Stocks 15.66 14.44 Bonds 46.28 48.43 Cash 6.05 6.09 Other 0.46 4.43 Total 100.00 100.00

Sec	etor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	36.53	38.87	35.57	
A.	Basic Materials	5.01	4.80	4.90	
A	Consumer Cyclical	12.52	9.86	10.60	
,	Financial Services	14.71	14.75	16.06	
侖	Real Estate	4.29	9.46	4.01	
W	Sensitive	41.57	39.06	41.61	
0	Communication Services	9.55	5.94	8.13	, T
•	Energy	2.63	4.45	4.16	
Ф	Industrials	10.01	10.95	10.23	
	Technology	19.38	17.72	19.09	
→	Defensive	21.91	22.07	22.82	
Ħ	Consumer Defensive	5.01	6.52	6.78	
+	Healthcare	13.53	12.53	12.66	
•	Utilities	3.37	3.02	3.38	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
_					
	_	15.02	15.02	_	_
→ T. Rowe Price Ltd Dur Infl Focus Bd Z	_	13.79	28.82	_	_
⊕ T. Rowe Price Value Z	-	9.05	37.87	-	_
→ T. Rowe Price Equity Index 500 Z	-	7.35	45.22	_	_
⊕ T. Rowe Price Growth Stock Z	-	6.70	51.92	-	-
→ T. Rowe Price Intl Bd (USD Hdgd) Z	_	5.21	57.13	_	_
→ T. Rowe Price Dynamic Global Bond Z	_	3.96	61.10	_	_
→ T. Rowe Price International Value Eq Z	_	3.85	64.95	_	_
→ T. Rowe Price Overseas Stock Z	_	3.83	68.78	_	_
→ T. Rowe Price Emerging Markets Bond Z	_	3.44	72.21	_	_

Total Holdings 29



T. Rowe Price Retirement 2020 TRRBX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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

Management: The fund's management has been in place for 6.67 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 0.53 is 17.19% lower than the Target-Date 2020 category average.

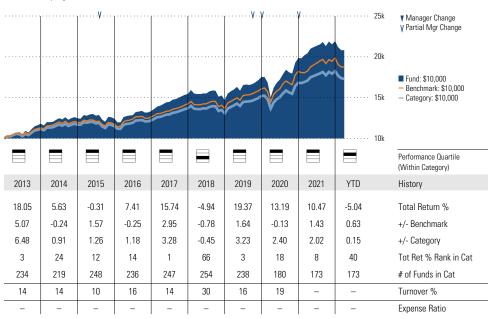
Morningstar Investment Management LLC Analysis

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

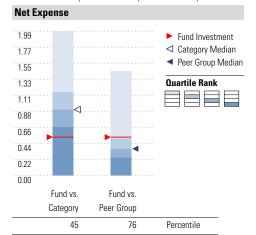
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance

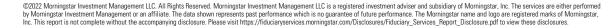




	77/172	241/318	Rank	
Peer grou	p is a subset o	f the category an	d includes fun	ds with the
same mai	nagement style	(active vs. passi	ve) and simila	share class
character	istics.			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.27	_	-0.41
Beta	1.15	_	0.93
R-Squared	95.33	_	95.62
Standard Deviation	11.27	9.53	9.08
Sharpe Ratio	0.78	0.81	0.74
Tracking Error	2.84	_	2.14
Information Ratio	0.32	_	-0.47
Up Capture Ratio	109.13	_	90.56
Down Capture Ratio	107.55	_	92.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.23	17.61	17.77
Price/Book Ratio	2.76	2.60	2.67
Avg Eff Duration	6.16	8.70	5.98





T. Rowe Price Retirement 2020 TRRBX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

	<u> </u>			
	15	29	28	Large
İ	5	10	7	Mid
	2	3	2	Small
		D	0 .1	

Value Blend Growth



Quality High

Fixed Income

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

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.43	7.34
Cash	6.11	3.60
Bonds	42.64	47.91
Non-US Stocks	17.05	15.03
US Stocks	33.77	26.15
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Դ	Cyclical	36.60	38.91	37.24	
A.	Basic Materials	5.03	4.92	4.79	
Д	Consumer Cyclical	12.52	9.90	11.35	
,	Financial Services	14.74	14.88	15.48	
fi	Real Estate	4.31	9.21	5.62	
W	Sensitive	41.53	39.06	41.89	
	Communication Services	9.53	5.94	7.73	T
ð	Energy	2.64	4.48	3.96	
Ф	Industrials	10.02	11.04	10.49	
	Technology	19.34	17.60	19.71	
-	Defensive	21.88	22.04	20.86	,
Ħ	Consumer Defensive	5.01	6.54	6.21	
+	Healthcare	13.51	12.48	11.96	<u> </u>
•	Utilities	3.36	3.02	2.69	
					0% 5 10 15 20 25 30 35 40

A1	M	0/ 11 . 1	0 1 :: 2/	\(TD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
T. Rowe Price New Income Z	_	14.28	14.28	_	_
T. Rowe Price Ltd Dur Infl Focus Bd Z	-	11.65	25.93	-	-
→ T. Rowe Price Value Z	-	9.78	35.71	_	_
T. Rowe Price Equity Index 500 Z	-	7.93	43.65	_	_
T. Rowe Price Growth Stock Z	-	7.29	50.93	-	-
T. Rowe Price Intl Bd (USD Hdgd) Z	_	4.92	55.86	_	_
T. Rowe Price International Value Eq Z	-	4.16	60.01	_	_
T. Rowe Price Overseas Stock Z	-	4.15	64.16	_	_
T. Rowe Price Dynamic Global Bond Z	-	3.80	67.96	_	_
T. Rowe Price International Stock Z	_	3.58	71.54	_	_

Total Holdings 29



T. Rowe Price Retirement 2025 TRRHX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

Net Expense: The fund's expense ratio of 0.55 is 19.12% lower than the Target-Date 2025 category average.

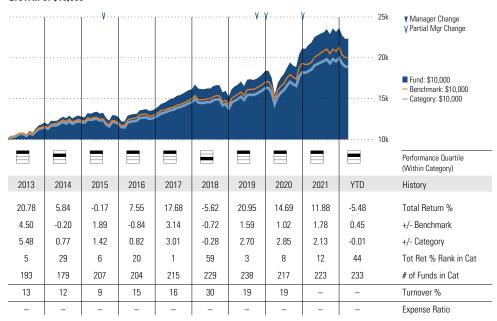
Morningstar Investment Management LLC Analysis

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.

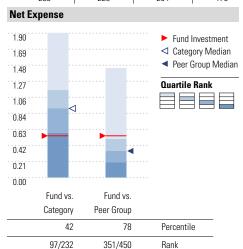
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.02	_	-0.27
Beta	1.16	_	0.95
R-Squared	96.50	_	96.66
Standard Deviation	12.59	10.68	10.27
Sharpe Ratio	0.78	0.78	0.74
Tracking Error	2.90	_	2.15
Information Ratio	0.45	_	-0.31
Up Capture Ratio	115.55	_	94.27
Down Capture Ratio	116.33	_	96.69

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.22	17.45	17.82
Price/Book Ratio	2.76	2.56	2.69
Avg Eff Duration	6.56	9.46	6.52



T. Rowe Price Retirement 2025 TRRHX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

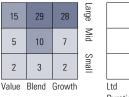
Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown



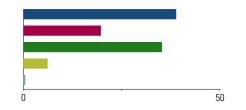




Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.38	9.96
Cash	6.08	3.59
Bonds	35.15	39.68
Non-US Stocks	19.61	16.44
US Stocks	38.79	30.32
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Bench	o. el c	Categ	an. A				
		runa	Bmark	cat	Fund	1 ,	Bench	mark	U Categ	ory Ave	rage			
ŀ	Cyclical	36.63	38.87	36.65		,			1	:				
A	Basic Materials	5.03	5.02	4.58										
A	Consumer Cyclical	12.54	9.95	11.30				ı į						
₽	Financial Services	14.74	15.03	15.28										
æ	Real Estate	4.32	8.87	5.49			٧ .							
W	Sensitive	41.53	39.09	42.04										
	Communication Services	9.54	5.94	7.66										
ð	Energy	2.62	4.51	3.92										
Ф	Industrials	10.04	11.13	10.46										
	Technology	19.33	17.51	20.00										
→	Defensive	21.85	22.05	21.31					[]					
=	Consumer Defensive	5.01	6.57	6.35										
٠	Healthcare	13.52	12.44	12.12										
•	Utilities	3.32	3.04	2.84)								
					0%	5	10	15	20	25	30	35	40	4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Maturity Date	% INEL ASSEL	Cumulative %	rib netuiii %	iviorningstar Sector
	_	12.62	12.62	_	_
→ T. Rowe Price Value Z	-	11.26	23.88	_	-
→ T. Rowe Price Equity Index 500 Z	_	9.11	32.98	_	_
→ T. Rowe Price Growth Stock Z	_	8.41	41.39	_	_
→ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	7.66	49.05	-	-
	_	4.79	53.84	_	_
→ T. Rowe Price Overseas Stock Z	-	4.77	58.61	_	_
→ T. Rowe Price Intl Bd (USD Hdgd) Z	-	4.33	62.94	_	_
	-	4.08	67.01	_	_
→ T. Rowe Price Dynamic Global Bond Z	_	3.33	70.34	_	_

Total Holdings 30



T. Rowe Price Retirement 2030 TRRCX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

Net Expense: The fund's expense ratio of 0.58 is 15.94% lower than the Target-Date 2030 category average.

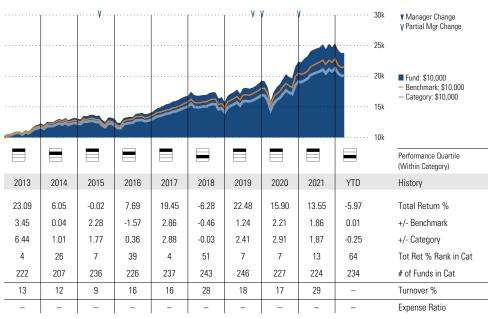
Morningstar Investment Management LLC Analysis

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.

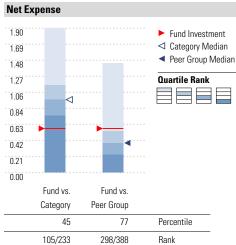
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.32	_	0.01
Beta	1.12	_	0.97
R-Squared	97.88	_	97.86
Standard Deviation	13.88	12.22	11.93
Sharpe Ratio	0.78	0.76	0.75
Tracking Error	2.53	_	1.98
Information Ratio	0.58	_	-0.12
Up Capture Ratio	113.61	-	97.82
Down Capture Ratio	112.37	_	98.70

Fund	Bmark	Cat
19.25	17.27	17.76
2.76	2.53	2.73
7.40	10.10	6.93
	19.25 2.76	19.25 17.27 2.76 2.53



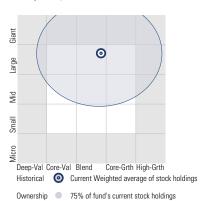
T. Rowe Price Retirement 2030 TRRCX

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

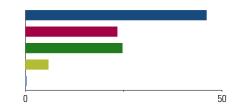
Weight %

Equity				rixeu II	icome		Quali
15	29	28	Large				Quali High
5	10	7	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod n	Ext	

Eivad Incomo

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.28	10.71
Cash	5.78	2.57
Bonds	24.62	29.89
Non-US Stocks	23.31	19.84
US Stocks	46.03	36.98
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	, t	Bench	mark	Categ	ory Ave	rage		_	
Ն	Cyclical	36.64	38.79	36.23									1	
ů.	Basic Materials	5.04	5.11	4.54			1							
4	Consumer Cyclical	12.59	10.06	11.42										
<u></u>	Financial Services	14.70	15.20	15.61										
ŧ	Real Estate	4.31	8.42	4.66			•							
M	Sensitive	41.58	39.18	42.47										
	Communication Services	9.62	5.95	7.55										
	Energy	2.59	4.54	3.97										
Ф	Industrials	10.02	11.24	10.73										
	Technology	19.35	17.45	20.22										
→	Defensive	21.79	22.01	21.31										
	Consumer Defensive	4.97	6.59	6.44				_						
٠	Healthcare	13.52	12.38	12.17										
•	Utilities	3.30	3.04	2.70		j								
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Marningator Coator
Name	Maturity Date	% INEL ASSEL	Cumulative %	FID heturii %	Morningstar Sector
	_	13.70	13.70	_	_
	-	10.78	24.48	-	-
→ T. Rowe Price Growth Stock Z	_	10.33	34.80	_	_
⊕ T. Rowe Price New Income Z	_	9.98	44.78	_	_
→ T. Rowe Price International Value Eq Z	-	5.70	50.48	-	-
	_	5.67	56.15	_	_
→ T. Rowe Price International Stock Z	-	4.84	60.99	_	_
⊕ T. Rowe Price Intl Bd (USD Hdgd) Z	-	3.40	64.39	_	_
∃ T. Rowe Price Mid-Cap Value Z	-	3.23	67.62	_	_
→ T. Rowe Price Mid-Cap Growth Z	_	2.82	70.44	_	_

Total Holdings 29



T. Rowe Price Retirement 2035 TRRJX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

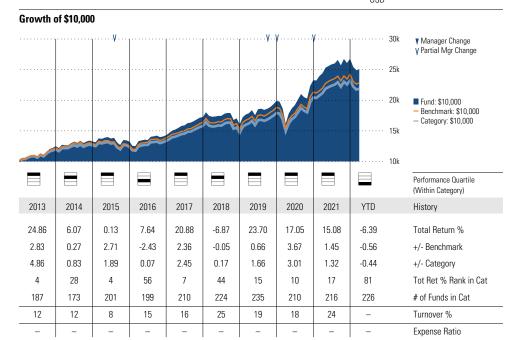
Net Expense: The fund's expense ratio of 0.59 is 15.71% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

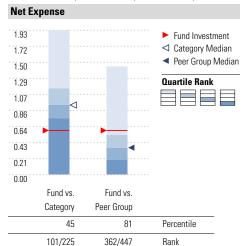
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year Kisk Metrics								
	Fund	Bmark	Cat					
Alpha	0.81	_	0.43					
Beta	1.06	_	0.97					
R-Squared	98.59	_	98.27					
Standard Deviation	14.95	13.98	13.63					
Sharpe Ratio	0.78	0.73	0.75					
Tracking Error	1.98	-	2.00					
Information Ratio	0.75	_	0.14					
Up Capture Ratio	107.83	_	98.87					
Down Capture Ratio	103.54	_	97.34					

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.33	17.09	17.61
Price/Book Ratio	2.77	2.49	2.68
Avg Eff Duration	7.97	10.66	7.24



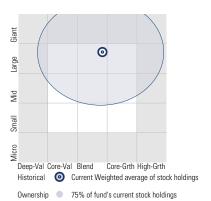
T. Rowe Price Retirement 2035 TRRJX

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

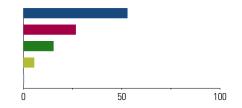
Lquity							
14	29	28	Large				
5	10	7	Mid				
2	3	2	Small				
	D	0 .1					

Fixed Income Quality High MidLow Mod Ltd Duration

Value Blend Growth

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 52.80 42.95 Non-US Stocks 26.50 24.35 Bonds 15.19 20.27 Cash 5.33 2.59 Other 0.19 9.83 100.00 100.00 Total

		Fund	Bmark	Cat	Fund	▼ Benchmark	Categ	ory Ave	rage	
٠	Cyclical	36.68	38.69	36.38						1
ì.	Basic Materials	5.05	5.22	4.66	0					
•	Consumer Cyclical	12.73	10.12	11.48						
<u></u>	Financial Services	14.61	15.36	15.48		1				
à	Real Estate	4.29	7.99	4.76		'				
Ųľ	Sensitive	41.66	39.30	42.42						-
	Communication Services	9.80	5.98	7.77						
	Energy	2.50	4.59	3.94						
}	Industrials	10.00	11.34	10.50			_ :			
1	Technology	19.36	17.39	20.21						
+	Defensive	21.66	22.01	21.20						
Ę	Consumer Defensive	4.83	6.61	6.38		j į				
1	Healthcare	13.52	12.35	12.07						
1	Utilities	3.31	3.05	2.75						

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ T. Rowe Price Value Z	_	16.82	16.82	_	_
	-	13.00	29.82	_	_
	-	10.31	40.13	_	_
	-	6.53	46.66	_	_
	_	6.52	53.18	_	-
	_	6.26	59.44	_	_
	_	5.49	64.93	_	_
	_	3.63	68.56	_	_
	-	3.18	71.73	_	_
⊕ T. Rowe Price Real Assets Z	_	2.75	74.49	_	_

Total Holdings 30



T. Rowe Price Retirement 2040 TRRDX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

Net Expense: The fund's expense ratio of 0.6 is 15.49% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

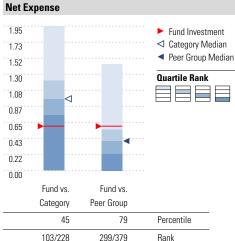
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.24	_	0.72
Beta	1.01	_	0.95
R-Squared	98.61	_	98.32
Standard Deviation	15.83	15.50	14.90
Sharpe Ratio	0.79	0.72	0.76
Tracking Error	1.88	_	2.13
Information Ratio	0.80	_	0.23
Up Capture Ratio	104.12	-	98.32
Down Capture Ratio	98.21	_	95.65

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	19.39	16.93	17.52						
Price/Book Ratio	2.78	2.46	2.66						
Avg Eff Duration	8.22	11.14	7.50						



M RNINGSTAR

T. Rowe Price Retirement 2040 TRRDX

Quality High

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

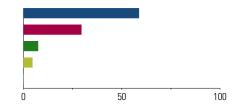
Equity			Fixed	Income		
14	29	29	Large			
5	10	7	Mid			
2	3	2	Small			
Value	Blend	Growth		Ltd	Mod	E>

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.09	8.40
Cash	4.47	2.05
Bonds	7.34	12.89
Non-US Stocks	29.40	28.01
US Stocks	58.68	48.66
Asset Class	Net %	Cat%

	.		Б .	0 .	-		ъ .		По.					
		Fund	Bmark	Cat	Fund	1 '	Bench	mark	Categ	ory Ave	rage			
b	Cyclical	36.69	38.72	36.57										
ů.	Basic Materials	5.05	5.35	4.66										
4	Consumer Cyclical	12.81	10.16	11.52				١ [
₽	Financial Services	14.55	15.49	15.55				— [
ŧ	Real Estate	4.28	7.72	4.84			7							
M	Sensitive	41.72	39.28	42.33									- 1	
	Communication Services	9.92	5.97	7.75										
0	Energy	2.43	4.60	3.91		0								
Ф	Industrials	10.00	11.41	10.61										
	Technology	19.37	17.30	20.06										
→	Defensive	21.59	21.99	21.12										
-	Consumer Defensive	4.75	6.63	6.29										
٠	Healthcare	13.52	12.29	12.09										
•	Utilities	3.32	3.07	2.74		j								
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ T. Rowe Price Value 7	_	19.62	19.62	_	_
T. Rowe Price Growth Stock Z	_	15.29	34.91	_	_
	_	9.89	44.79	_	_
	_	7.24	52.04	_	_
	-	6.88	58.92	-	-
⇒ T. Rowe Price International Stock Z	_	6.09	65.01	_	_
	_	3.95	68.96	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	_	3.49	72.45	_	_
⊕ T. Rowe Price Real Assets Z	-	3.04	75.49	_	_
	_	2.98	78.47	_	_

Total Holdings 28



T. Rowe Price Retirement 2045 TRRKX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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
heen in existence.

Management: The fund's management has been in place for 6.67 years.

Net Expense: The fund's expense ratio of 0.62 is 12.68% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

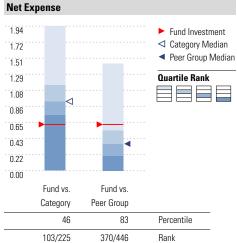
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

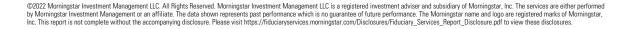
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.93 6.14 0.17 7.69 22.41 -7.57 25.39 18.65 17.20 -6.78 Total Return % 2.86 0.89 3.20 -3.15 1.88 0.60 0.42 5.70 0.84 -1.34 +/- Benchmark 0.79 1.90 1.04 0.57 3.93 2.04 -0.24 0.57 3.55 -0.62 +/- Category 5 28 4 62 9 32 30 8 34 84 Tot Ret % Rank in Cat 186 173 200 198 209 234 210 216 # of Funds in Cat 223 226 11 15 8 14 14 27 22 20 22 Turnover %





3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.46	_	0.88
Beta	1.00	_	0.95
R-Squared	98.55	_	98.30
Standard Deviation	16.49	16.39	15.75
Sharpe Ratio	0.79	0.71	0.76
Tracking Error	1.99	-	2.17
Information Ratio	0.80	-	0.29
Up Capture Ratio	103.13	-	98.75
Down Capture Ratio	96.65	-	95.61

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	19.39	16.80	17.62				
Price/Book Ratio	2.78	2.43	2.65				
Avg Eff Duration	7.57	11.57	7.28				





T. Rowe Price Retirement 2045 TRRKX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

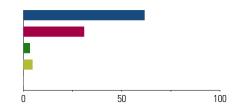
Lquity		•		
14	29	29	Large	
5	10	7	Mid	
2	3	2	Small	
Value	Rland	Growth		ī

Value Blend Growth



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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 52.39 61.52 Non-US Stocks 30.75 30.14 Bonds 3.18 6.98 Cash 4.50 2.04 Other 0.05 8.47 Total 100.00 100.00

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	36.69	38.84	36.70	
ů.	Basic Materials	5.05	5.44	4.70	
Д	Consumer Cyclical	12.81	10.19	11.63	
4	Financial Services	14.55	15.60	15.41	
fi	Real Estate	4.28	7.61	4.96	
Wr.	Sensitive	41.71	39.25	42.22	, , , , , , , , , , , , , , , , , , ,
	Communication Services	9.92	5.97	7.91	, , , , , , , , , , , , , , , , , , ,
ð	Energy	2.44	4.63	3.77	
Ċ.	Industrials	9.99	11.46	10.52	
	Technology	19.36	17.19	20.02	1
→	Defensive	21.60	21.91	21.08	
=	Consumer Defensive	4.75	6.63	6.21	
٠	Healthcare	13.53	12.20	12.11	
•	Utilities	3.32	3.08	2.76	
					0% 5 10 15 20 25 30 35 40 4

N	M. C. D.	0/ 11 . 1	0 1: 0/	\/TD D	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	20.50	20.50	_	_
	_	15.97	36.46	_	_
	_	10.29	46.75	_	-
	_	7.58	54.34	_	_
	-	7.18	61.51	-	-
	_	6.36	67.87	_	_
	_	4.13	72.00	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	_	3.64	75.65	_	_
⊕ T. Rowe Price Real Assets Z	-	3.19	78.84	_	-
	_	2.80	81.64	_	_

Total Holdings 26



T. Rowe Price Retirement 2050 TRRMX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

> Turnover % Expense Ratio

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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
- Management: The fund's management has been in place for 6.67 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 0.63 is 12.5% lower than the Target-Date 2050 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

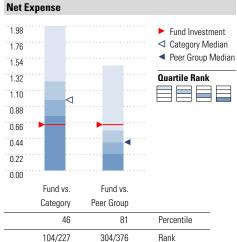




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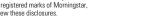
24



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.60	_	0.94
Beta	0.98	_	0.95
R-Squared	98.42	_	98.22
Standard Deviation	16.49	16.71	16.07
Sharpe Ratio	0.79	0.70	0.75
Tracking Error	2.10	_	2.20
Information Ratio	0.73	_	0.28
Up Capture Ratio	101.72	_	99.06
Down Capture Ratio	94.83	_	95.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.38	16.68	17.57
Price/Book Ratio	2.77	2.41	2.64
Avg Eff Duration	6.21	-	6.69



14

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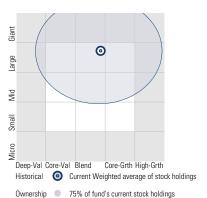
30

T. Rowe Price Retirement 2050 TRRMX

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

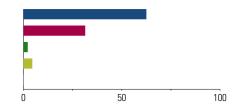
Equity			- 1
14	29	29	Large
5	10	7	Mid
2	3	2	Small
	DI I	0 1	- 7

Value Blend Growth



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

Asset Allocation as of 03-31-2022





		From al	Danada	0-4	Г		Danah		П С-4	A				
		Fund	Bmark	Cat	Fund	1 ,	Bench	mark	Categ	jory Ave	erage		7.	
Դ	Cyclical	36.68	39.07	36.93										
A.	Basic Materials	5.04	5.52	4.70										
A	Consumer Cyclical	12.81	10.20	11.59				١ [
,	Financial Services	14.57	15.69	15.43			_							
ŵ	Real Estate	4.26	7.66	5.21			۲							
W	Sensitive	41.71	39.14	42.03		-							-	
	Communication Services	9.92	5.97	7.84										
ð	Energy	2.43	4.63	3.77										
Ф	Industrials	10.00	11.49	10.55										
	Technology	19.36	17.05	19.87										
→	Defensive	21.61	21.80	21.03		,)					
	Consumer Defensive	4.76	6.62	6.19										
+	Healthcare	13.54	12.10	12.09										
•	Utilities	3.31	3.08	2.75)								
					0%	5	10	15	20	25	30	35	40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ T. Rowe Price Value 7	_	20.77	20.77		
T. Rowe Price Growth Stock Z		16.09	36.86	_	_
-	_			_	_
→ T. Rowe Price Equity Index 500 Z	_	10.45	47.31	_	_
∃ T. Rowe Price International Value Eq Z	_	7.70	55.01	_	-
→ T. Rowe Price Overseas Stock Z	_	7.38	62.39	-	-
∃ T. Rowe Price International Stock Z	_	6.46	68.84	_	_
→ T. Rowe Price Mid-Cap Value Z	-	4.14	72.98	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.70	76.68	_	-
⊕ T. Rowe Price Real Assets Z	-	3.20	79.88	_	-
T. Rowe Price Emerging Markets Stock Z	_	2.84	82.72	_	_

Total Holdings 26



T. Rowe Price Retirement 2055 TRRNX

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

Turnover %
Expense Ratio

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

Net Expense: The fund's expense ratio of 0.64 is 9.86% lower than the Target-Date 2055 category average.

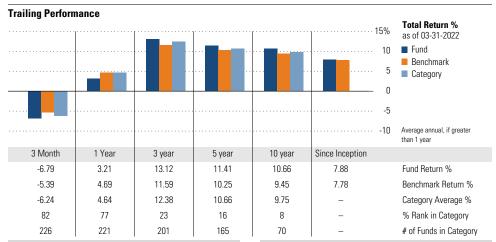
Morningstar Investment Management LLC Analysis

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

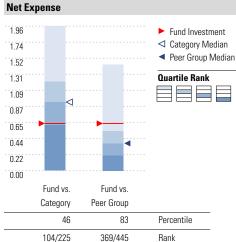
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.86 6.18 0.18 7.73 22.33 -7.62 25.38 18.55 17.29 -6.79 Total Return % 3.37 1.44 3.52 -3.17 1.38 0.95 0.33 5.64 0.79 -1.40 +/- Benchmark 1.25 0.82 -0.01 2.72 0.69 1.89 -0.27 0.47 3.08 -0.55 +/- Category 10 32 5 63 15 23 39 9 48 82 Tot Ret % Rank in Cat 134 139 191 195 207 234 210 216 # of Funds in Cat 223 226



25

25

25



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	1.63	_	1.05
Beta	0.98	_	0.96
R-Squared	98.38	_	98.16
Standard Deviation	16.52	16.80	16.21
Sharpe Ratio	0.79	0.70	0.75
Tracking Error	2.14	_	2.23
Information Ratio	0.71	-	0.34
Up Capture Ratio	101.46	-	99.78
Down Capture Ratio	94.49	-	96.17

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.38	16.56	17.29
Price/Book Ratio	2.77	2.38	2.57
Avg Eff Duration	6.19	-	6.54



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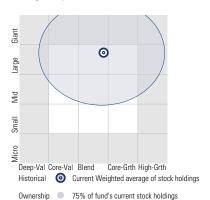
T. Rowe Price Retirement 2055 TRRNX

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

Lquity			
14	29	29	Luigo
5	10	7	18110
2	3	2	OHIGH

Value

Fixed Income Quality Duration

							u
	29	29	Large				Julian
	10	7	Mid				N N
	3	2	Small				LOW
)	Blend	Growth		Ltd	Mod	Ext	_

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

0	50	100	Total	100.00	100.00
			Other	0.04	5.28
			Cash	3.79	1.52
			Bonds	2.00	4.62
			Non-US Stocks	31.55	34.81
			US Stocks	62.62	53.78
			Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
l.	Cyclical	36.67	39.35	37.26	Tuna Bonomian Educação, Avenage
i.	Basic Materials	5.05	5.60	4.91	"
-	Consumer Cyclical	12.80	10.22	11.36	T I
£	Financial Services	14.56	15.77	15.66	
b	Real Estate	4.26	7.76	5.33	
M	Sensitive	41.71	38.99	41.98	
	Communication Services	9.91	5.95	7.69	
•	Energy	2.44	4.63	4.09	
\$	Industrials	10.00	11.51	10.53	
1	Technology	19.36	16.90	19.67	
+	Defensive	21.62	21.65	20.75	
Ę	Consumer Defensive	4.78	6.61	6.31	
ř	Healthcare	13.53	11.97	11.75	
?	Utilities	3.31	3.07	2.69	

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	20.89	20.89	_	_
	_	16.13	37.02	_	-
⊕ T. Rowe Price Equity Index 500 Z	_	10.49	47.51	_	-
	_	7.74	55.25	_	-
⊕ T. Rowe Price Overseas Stock Z	-	7.48	62.73	_	_
⊕ T. Rowe Price International Stock Z	_	6.55	69.28	_	_
	_	4.18	73.46	_	-
⊕ T. Rowe Price Mid-Cap Growth Z	_	3.71	77.18	_	-
⊕ T. Rowe Price Real Assets Z	_	3.22	80.40	_	-
	_	2.87	83.27	_	_

Asset Allocation as of 03-31-2022

Total Holdings 24



T. Rowe Price Retirement 2060 TRRLX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015
Kimberly DeDominicis since 10-2019
Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 7 of the 7 years it's been in existence

Management: The fund's management has been in place for 6.67 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 0.64 is 11.11% lower than the Target-Date 2060 category average.

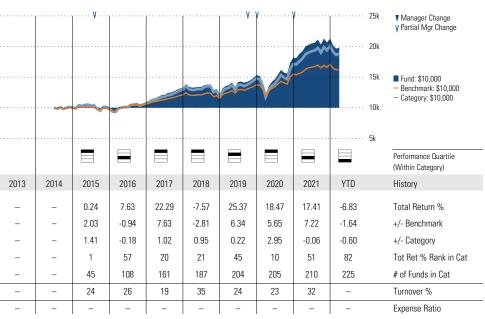
Morningstar Investment Management LLC Analysis

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.

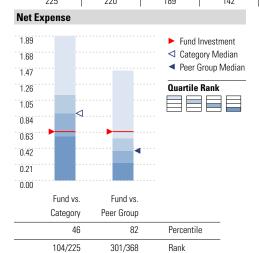
ESG Metrics

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







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.19	_	-0.39
Beta	1.48	_	1.46
R-Squared	98.06	_	97.68
Standard Deviation	16.53	11.03	16.34
Sharpe Ratio	0.79	0.76	0.75
Tracking Error	5.82	-	5.70
Information Ratio	0.73	-	0.61
Up Capture Ratio	149.52	-	147.81
Down Capture Ratio	150.57	-	154.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.37	16.35	17.66
Price/Book Ratio	2.77	2.35	2.69
Avg Eff Duration	6.20	6.81	6.34



T. Rowe Price Retirement 2060 TRRLX

Quality High MidLow

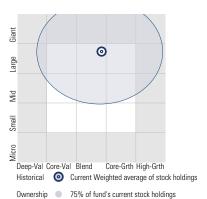
Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

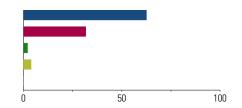
Equity	orounu.			Fixed In	ncome	
14	29	29	Large			
5	10	7	Mid			
2	3	2	Small			
Value	Blend	Growth		Ltd	Mod	

Duration

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.04	4.49
Cash	3.81	1.90
Bonds	2.00	4.62
Non-US Stocks	31.62	33.32
US Stocks	62.52	55.68
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	36.68	38.84	36.42	
A.	Basic Materials	5.06	5.59	4.77	
A	Consumer Cyclical	12.79	9.86	11.59	
æ	Financial Services	14.57	15.94	15.23	
fi	Real Estate	4.26	7.45	4.83	
W	Sensitive	41.70	38.82	42.54	
	Communication Services	9.92	6.02	8.24	
•	Energy	2.43	4.86	3.84	
Ф	Industrials	10.00	11.32	10.41	
	Technology	19.35	16.62	20.05	
→	Defensive	21.63	22.35	21.04	
Ħ	Consumer Defensive	4.78	7.06	6.12	
+	Healthcare	13.54	11.94	12.26	
•	Utilities	3.31	3.35	2.66	
					0% 5 10 15 20 25 30 35 40 45

NI.	M. C. D.	0/ 11 . 1	0 1:: 0/	V/TD D . 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	20.88	20.88	_	_
→ T. Rowe Price Growth Stock Z	-	16.13	37.01	-	-
⊕ T. Rowe Price Equity Index 500 Z	_	10.46	47.47	_	_
🕀 T. Rowe Price International Value Eq Z	_	7.74	55.21	_	_
⊕ T. Rowe Price Overseas Stock Z	_	7.57	62.78	-	-
€ T. Rowe Price International Stock Z	_	6.53	69.32	_	_
⊕ T. Rowe Price Mid-Cap Value Z	-	4.19	73.50	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.70	77.21	_	_
⊕ T. Rowe Price Real Assets Z	-	3.22	80.43	_	_
⊕ T. Rowe Price Emerging Markets Stock Z	_	2.87	83.30	_	_

Total Holdings 24



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

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 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.

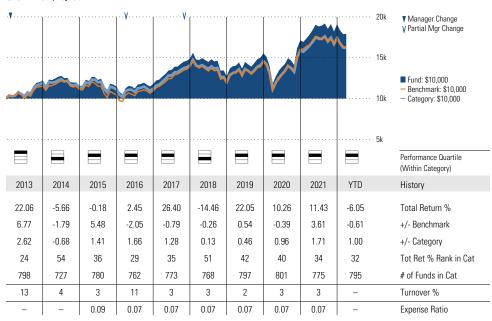
Morningstar Investment Management LLC Analysis

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

ESG Metrics

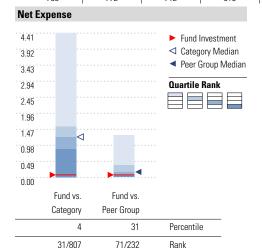
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance





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

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



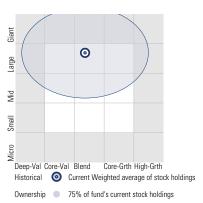
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

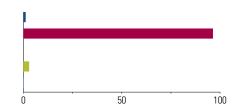
24	32	20	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

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

World Regions % Equity 03-31-2022



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

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

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

Total Holdings 4170

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



Vanguard 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.

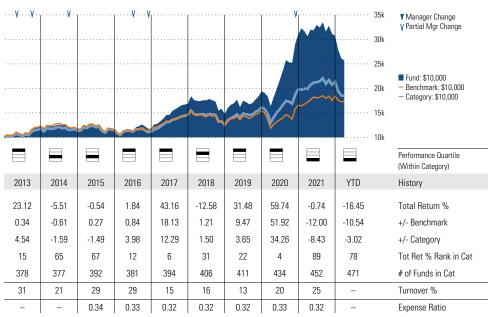
Morningstar Investment Management LLC Analysis

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 Expe	ense		
3.31			► Fund Investment
2.94			Category Median
2.57			◆ Peer Group Median
2.21			Quartile Rank
1.84	• • • • •		
1.47			
1.10			
0.74			
0.37		••••	
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	4	7	Percentile

	20/475	28/400	Rank		
Peer group is a subset of the category and includes funds with the					
same management style (active vs. passive) and similar share class					
characte	rietice				

3-Year Risk Metrics

	Fullu	DIIIdik	Udl
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



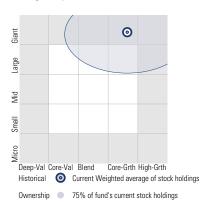
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

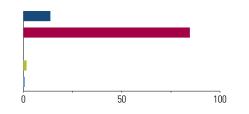
-quit,			
12	32	49	Large
1	2	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

	ctor Weighting as of 03-3				_		_		По					
		Fund	Bmark	Cat	Fund	i '	Benc	hmark	Cateo	gory Ave	erage		,	
Դ	Cyclical	38.32	39.31	33.75										
A	Basic Materials	0.61	8.28	6.75										
A	Consumer Cyclical	28.86	10.38	12.84			.,							
F	Financial Services	8.85	17.75	13.72					1					
ŵ	Real Estate	0.00	2.90	0.44	0	'								
W	Sensitive	37.48	33.90	43.13										
	Communication Services	7.12	5.56	5.02										
•	Energy	1.64	4.24	2.22		*		Ė						
Ф	Industrials	10.68	15.14	16.83		-		[[
	Technology	18.04	8.96	19.06			7							
→	Defensive	24.20	26.78	23.12										
Ħ	Consumer Defensive	6.42	10.17	8.23			[[
٠	Healthcare	16.90	13.41	13.94			- :							
•	Utilities	0.88	3.20	0.95		*								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 03-31-2022



Greater Asia	Fund % 29.65	Cat % 26.85
Japan	7.83	11.75
Australasia	0.58	1.58
Asia-4 Tigers	6.21	6.52
Asia-ex 4 Tigers	15.03	7.00
Not Classified	0.00	0.00

Americas	Fund % 19.97	Cat % 14.92	Greater Europe	Fund % 50.39	Cat % 58.22	Market Maturity	Fund %
North America	15.21	13.10	United Kingdom	5.84	10.13	Developed Markets	80.21
Central/Latin	4.76	1.82	W euro-ex UK	44.27	46.80	Emerging Markets	19.79
			Emrgng Europe	0.00	0.44	Not Available	0.00
			Africa	0.28	0.85		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	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
	3.84	18.44	-32.18	Healthcare
	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
	2.37	34.34	-35.47	Communication Svc
Illumina Inc	2.26	36.60	-8.16	Healthcare

Total Holdings 148

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

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

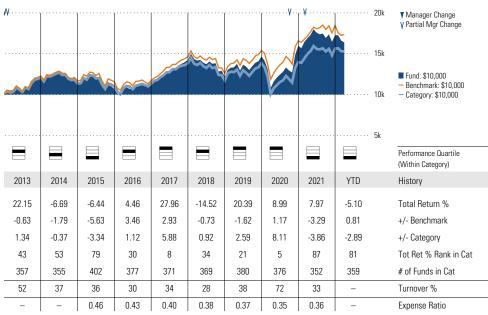
Morningstar Investment Management LLC Analysis

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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

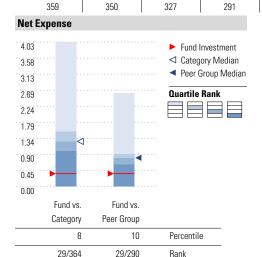
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021

Growth of \$10,000





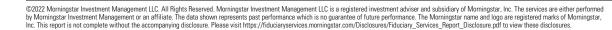
184



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 Wietrics			
	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			
	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





of Funds in Category

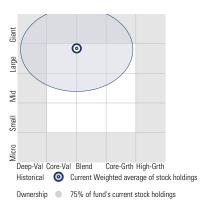
Vanguard International Value Inv VTRIX

Morningstar CategoryForeign Large Value MSC

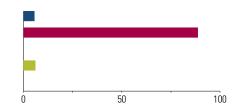
Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Asset Allocation as of 03-31-2022



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

Style Breakdown

Equity

28	40	12	Large
6	10	2	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	▼ Be	nchmark] Ca	tegory	Avera	ge	_	
b	Cyclical	47.64	39.31	43.94								*.	
À.	Basic Materials	11.07	8.28	9.44									
4	Consumer Cyclical	18.07	10.38	11.21		· ·							
₽	Financial Services	17.34	17.75	21.75									
b	Real Estate	1.16	2.90	1.54									
M	Sensitive	37.93	33.90	34.63									
	Communication Services	6.24	5.56	6.17									
•	Energy	5.92	4.24	7.03	· ·								
\$	Industrials	17.10	15.14	14.08									
	Technology	8.67	8.96	7.35									
→	Defensive	14.43	26.78	21.42									
Ę	Consumer Defensive	6.08	10.17	8.02		• [[*]							
ř	Healthcare	5.02	13.41	9.74			•						
?	Utilities	3.33	3.20	3.66									

World Regions % Equity 03-31-2022



Greater Asia	Fund % 35.90	Cat % 30.35	
Japan	10.34	16.92	
Australasia	1.21	3.21	
Asia-4 Tigers	11.15	7.34	
Asia-ex 4 Tigers	13.20	2.88	
Not Classified	0.00	0.00	

Americas	Fund % 11.26	Cat % 8.94	Greater Europe	Fund % 52.83	Cat % 60.70	Market Maturity	Fund %
North America	7.77	7.66	United Kingdom	17.85	18.38	Developed Markets	82.09
Central/Latin	3.49	1.28	W euro-ex UK	33.69	41.37	Emerging Markets	17.91
			Emrgng Europe	0.24	0.33	Not Available	0.00
			Africa	1.05	0.62		

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
	1.08	16.14	-	Technology

Total Holdings 239



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		2.98 2.42	
	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





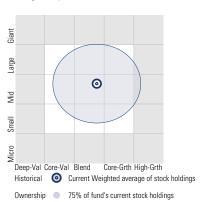
Vanguard Real Estate Index Admiral VGSLX

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

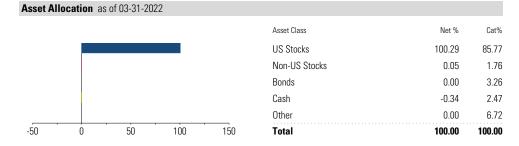
Equity

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	•	Benc	hmark	Cate	gory	Ανε	erage	Э		
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	()										
ì	Financial Services	0.00	0.00	0.24	İ										
ì	Real Estate	99.27	99.00	96.98											
JI.	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> </u>										
}	Industrials	0.00	0.87	0.15	Ū i										
3	Technology	0.00	0.00	0.57	Ò										
÷	Defensive	0.00	0.00	0.03	İ										
į	Consumer Defensive	0.00	0.00	0.00											
	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	_	_
⊕ 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 Small Cap Value Index Admiral VSIAX

Growth of \$10,000

2.06

0.36

44

485

47

6.33

7.21

2

465

12

2.82

2.06

36

505

16

0.08

-6.96

-1.21

61

477

18

0.07

3.96

3.26

20

481

19

0.07

0.63

3.23

16

483

18

0.07

Morningstar Category
Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

0.37

1.33

35

473

19

0.07

1.22

1.83

32

450

26

0.07

-0.18

-3.48

68

448

16

0.07

1.20

0.81

35

456

+/- Benchmark

+/- Category

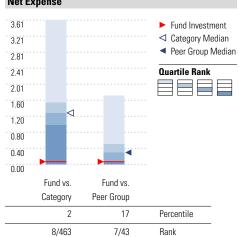
Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat





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

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

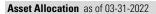
Equity

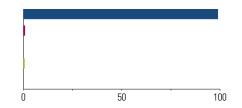
-quit,			
0	0	0	Large
19	21	3	Mid
31	22	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 930



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.

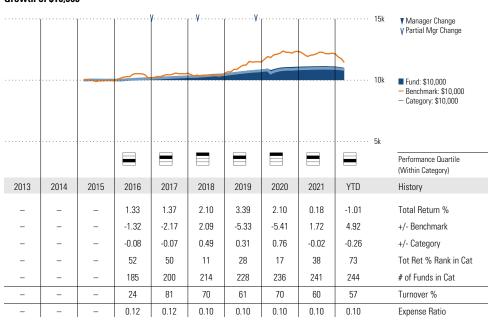
Morningstar Investment Management LLC Analysis

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.

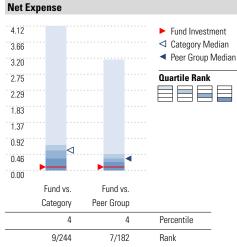
ESG Metrics

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



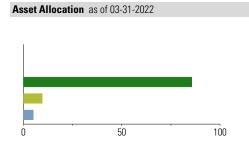
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD





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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	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	•	Benchmark	Cate	gory A	verag	е			
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	İ									
Corporate	60.42	-	36.37										
Corporate Bond	55.48	_	31.88										
Bank Loan	0.00	_	0.47	0									
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	1									
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			0							
Other	0.00	_	0.16										
				0%	5 10	15 20	25 30	35	40	45	50	55 6	60 65

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	_	5.40	5.40	_
→ Mktliq 12/31/2049	_	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	_

