American Funds American Balanced R6 RLBGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

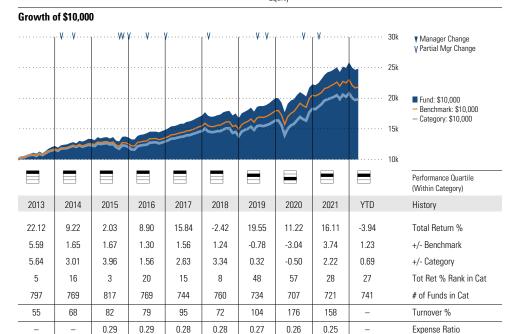
Net Expense: The fund's expense ratio of 0.25 is
 75.73% lower than the Allocation--50% to 70% Equity
 category average.

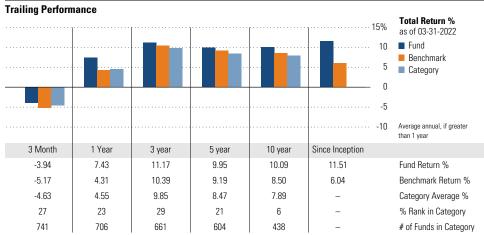
Morningstar Investment Management LLC Analysis

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

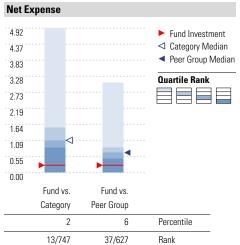
ESG Metrics

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





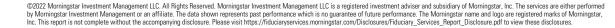
3-Year Risk Metrics



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

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

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





American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

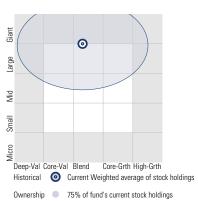
Equity

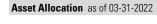
Morningstar Index

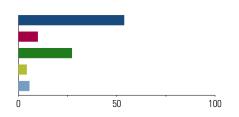
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™







Total	100.00	100.00
Other	5.45	4.04
Cash	4.09	5.39
Bonds	27.08	31.99
Non-US Stocks	9.71	11.26
US Stocks	53.67	47.30
Asset Class	Net %	Cat%

Style Breakdown

Equity





Fixed	Income		Qualit
			High
			Mid
			Low
Ltd Durat	Mod	Ext	

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

	Fund	Bmark	Cat
℃ Cyclical	27.57	33.62	33.98
Basic Materials	4.70	3.87	3.79
Consumer Cyclical	7.43	11.67	10.88
Financial Services	12.02	14.48	15.71
♠ Real Estate	3.42	3.60	3.60
✓ Sensitive	45.98	44.68	43.04
Communication Servic	es 8.60	8.17	8.50
Energy	7.43	4.09	3.93
Industrials	8.54	9.81	10.36
Technology	21.41	22.61	20.25
→ Defensive	26.45	21.71	22.98
Consumer Defensive	10.24	6.39	6.52
Healthcare	15.04	12.57	13.56
Utilities Utilities	1.17	2.75	2.90

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

Total Holdings 1859



American Funds 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

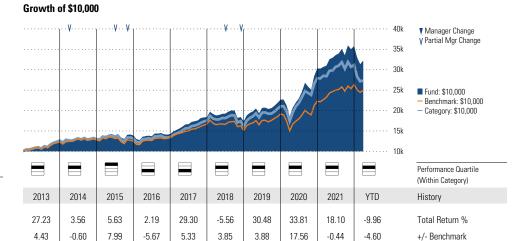
Net Expense: The fund's expense ratio of 0.41 is 63.06% lower than the World Large-Stock Growth category

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

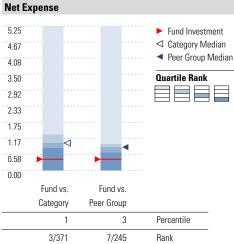
51

257

22

0.45

Trailing Performance						
	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

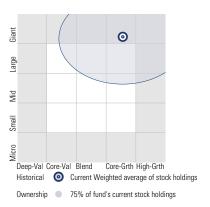
American Funds New Perspective R6 RNPGX

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

MSCI ACWI NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

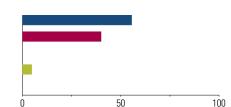
Equity

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	
æ	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







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

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





American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2022

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

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

100

World Regions % Equity 03-31-2022



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

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

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

Total Holdings 568



BlackRock High Yield Bond K BRHYX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.26 years.

Style Consistency is not calculated for Fixed Income funds.

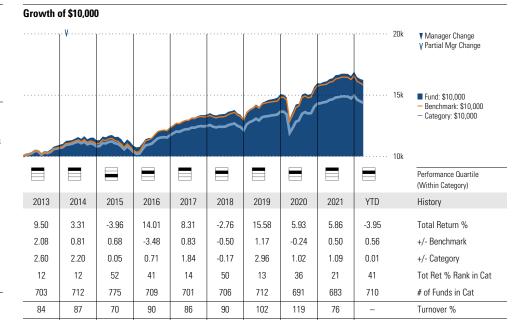
Net Expense: The fund's expense ratio of 0.49 is 46.74% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

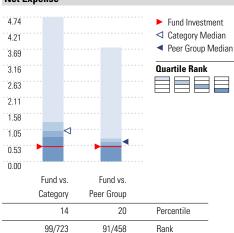




0.49

0.47

0.47



0.51

0.52

0.50

0.50

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	0.61	-	-0.26
Beta	1.01	_	0.97
R-Squared	99.04	_	95.71
Standard Deviation	9.36	9.23	9.15
Sharpe Ratio	0.50	0.44	0.41
Tracking Error	0.92	_	2.20
Information Ratio	0.73	_	-0.21
Up Capture Ratio	103.79	_	94.11
Down Capture Ratio	97.33	_	96.34

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.81	_	3.65
Avg Eff Maturity	7.14	-	5.52



Duration

BlackRock High Yield Bond K BRHYX

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

Ouality

High

Ltd Mod Ext

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

Asset Allocation as of 03-31-2022 Asset Class Net % Cat% US Stocks 2.77 1.06 Non-US Stocks 0.00 0.00 Bonds 93.46 94.30 Cash 2.37 2.82 Other 1.40 1.82 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9500

ICE BofA US High Yield TR USD

Sector Weighting as of 03-3	1-2022					
ocotor Proignting as or oo o	Fund	Bmark	Cat	Fund •	Benchmark	Category Average
Government	0.03		2.11	i [Bonominank	
Treasury	0.00	_	0.72	1		
Inflation – Protected	0.00	_	0.00			
Agency/Quasi Agency	0.03	_	0.15	Ô		
Other Government Related	0.00	_	1.24	in i i		
Corporate	96.49	_	90.85			
Corporate Bond	80.60	_	84.57			
Bank Loan	14.42	_	4.86			
Convertible	1.47	_	1.21			
Preferred	0.00	_	0.21			
Securitized	0.33	_	2.08	i		
Agency MBS Pass-Through	0.00	_	0.06			
Agency MBS ARM	0.00	_	0.00	i		
Agency MBS CMO	0.00	_	0.16	Ď		
Non-Agency Residential MBS	0.00	_	0.15	Ď		
Commercial MBS	0.00	_	0.75	ĺ		
Asset-Backed	0.33	_	0.96	, i		
Covered Bond	0.00	_	0.00	Ì		
Municipal	0.00	_	0.11			
Cash & Equivalents	3.05	_	4.65			
Other	0.10	_	0.19			

Top 10 Holdings as of 03-31-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector BlackRock Liquidity T-Fund Instl 2.61 2.61 TransDigm, Inc. 6.25% 03-2026 1.34 3.95 ① iShares iBoxx \$ High Yield Corp Bd ETF 0.78 4.73 ① Clarios Global Lp 8.5% 05-2027 0.73 5.47 ① Ascent Resources Utica Holdings LI TI 0.69 11-2025 6.15 ① Altice France Holdings S A 10.5% 05-2027 0.68 6.83 ⊕ Brand Energy & Infrastructure Serv TI 06-2024 0.56 7.40 ① Alliant Holdings Intermediate LLC/Alliant Holdings Co-Issuer Inc 6.75% 10-2027 0.53 7.93 Athenahealth Group Inc TI-B 02-2029 0.52 8.45 Verscend Escrow Corp 9.75% 08-2026 0.52 8.97

Total Holdings 1625



Delaware Ivy International Core Eq R6 IINC

Morningstar Category Foreign Large Blend Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Charles John since 11-2021 F. Chace Brundige since 11-2021 Aditya Kapoor since 11-2021

Quantitative Screens

- × Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 4 of the 7 years it's been in existence
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.79 is 15.05% lower than the Foreign Large Blend category average.

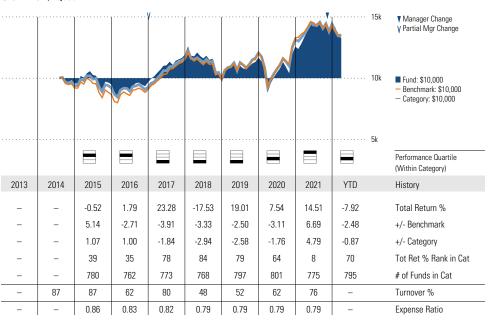
Morningstar Investment Management LLC Analysis

We are removing Delaware Ivy International Equity from fiduciary coverage. The fund had been on watch for performance and still fails some of our performance screens, but also Macquarie, the new parent of the Delaware Ivy fund shop, recently announced significant changes for many of their funds including this one where longtime managers John Maxwell and Catherine Murray will be replaced by a new team with a new strategy and benchmark. Given the upcoming changes, we are removing this fund from our coverage list for now as the new team reworks this strategy.

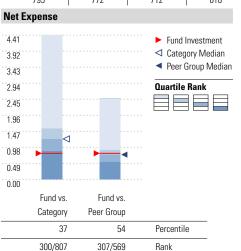
ESG Metrics

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

Growth of \$10,000



Trailing Performance 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 % -7.92 -0.83 7.00 4.89 3.75 -5.44 -1.48 7.51 6.76 5.55 5.03 Benchmark Return % -7 05 7 23 -1 61 6 26 5.85 Category Average % 70 50 62 83 % Rank in Category 795 772 712 616 # 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 KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.85	_	0.12
Beta	1.08	_	1.00
R-Squared	93.44	_	93.68
Standard Deviation	18.93	16.88	17.51
Sharpe Ratio	0.42	0.47	0.47
Tracking Error	5.05	_	4.46
Information Ratio	-0.10	_	0.03
Up Capture Ratio	106.57	_	100.75
Down Capture Ratio	111.17	_	100.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.74	13.81	14.09
Price/Book Ratio	1.68	1.78	1.79
Geom Avg Mkt Cap \$B	45.37	45.25	51.25
ROE	17.80	18.45	19.89



Removed

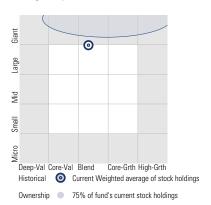
Delaware Ivy International Core Eq R6 IINCX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

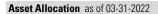
Equity

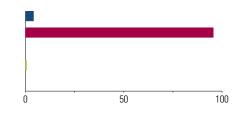
-quit,			
30	39	20	Large
5	1	3	MIG
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10







Sector Weighting as of 03-			_	-				По				
	Fund	Bmark	Cat	Fund	'	Bench	mark	Categ	jory Ave	rage		
ひ Cyclical	36.08	42.34	39.18			,						
Basic Materials	4.04	8.94	7.98									
Consumer Cyclical	15.08	10.37	10.86									
Financial Services	16.96	20.56	18.20									
Real Estate	0.00	2.47	2.14	[
₩ Sensitive	41.68	36.68	37.13									
Communication Services	4.43	6.69	5.82									
Energy	10.56	5.45	4.60									
□ Industrials	15.92	12.06	14.86									
Technology	10.77	12.48	11.85				'					
→ Defensive	22.24	20.98	23.69		•							
Consumer Defensive	9.30	8.25	9.12									
Healthcare	10.00	9.68	11.68									
Utilities Utilities	2.94	3.05	2.89									
				0%	5	10	15	20	25	30	35	40

World Regions % Equity 03-31-2022



Greater Asia	Fund % 28.07	Cat % 35.41
Japan	12.78	18.15
Australasia	1.63	5.00
Asia-4 Tigers	7.33	7.10
Asia-ex 4 Tigers	6.33	5.16
Not Classified	0.00	0.00

Americas	Fund % 14.24	Cat % 8.71	Greater Europe	Fund % 57.70	Cat % 55.90	Market Maturity	Fund %
North America	10.68	7.56	United Kingdom	16.09	13.12	Developed Markets	90.11
Central/Latin	3.56	1.15	W euro-ex UK	41.61	41.43	Emerging Markets	9.89
			Emrgng Europe	0.00	0.28	Not Available	0.00
			Africa	0.00	1.07		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Samsung Electronics Co Ltd	2.80	2.80	_	Technology
GlaxoSmithKline PLC	2.52	5.32	3.96	Healthcare
Airbus SE	2.39	7.71	-1.78	Industrials
Suncor Energy Inc	2.13	9.83	29.92	Energy
MercadoLibre Inc	2.02	11.85	-11.79	Consumer Cyclical
Taiwan Semiconductor Manufacturing Co Ltd	1.99	13.85	-2.48	Technology
TotalEnergies SE	1.96	15.81	6.09	Energy
JD.com Inc ADR	1.84	17.65	-17.41	Consumer Cyclical
Seven & i Holdings Co Ltd	1.83	19.48	15.79	Consumer Defensive
Roche Holding AG	1.80	21.27	-1.74	Healthcare

Total Holdings 10

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

Delaware Small Cap Value R6 DVZRX

Morningstar Category ■ Small Value

Morningstar Index Russell 2000 Value TR USD

Portfolio Manager(s)

Christopher Beck since 05-1997 Steven Catricks since 07-2012 Kellev Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 5 of the 5 years it's been in
- Management: The fund's management has been in place for 24.93 years.
- Style: The fund has landed in its primary style box Small Value — 93.94 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 40% lower than the Small Value category average.

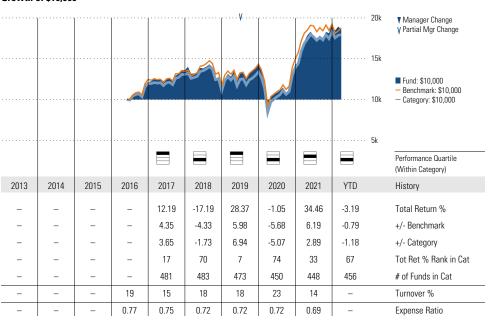
Morningstar Investment Management LLC Analysis

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.

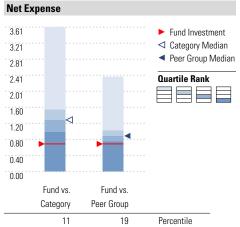
ESG Metrics

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

Growth of \$10,000





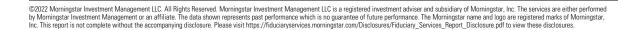


	52/463	62/328	Rank
Peer group	is a subset of the	category and ir	cludes funds with the
same man	agement style (ac	tive vs. passive)	and similar share class
characteri	etice		

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.79	_	0.48
Beta	0.99	-	1.01
R-Squared	95.06	_	94.67
Standard Deviation	25.40	24.94	25.81
Sharpe Ratio	0.60	0.58	0.58
Tracking Error	5.65	_	6.29
Information Ratio	0.11	_	0.05
Up Capture Ratio	100.43	_	100.49
Down Capture Ratio	98.57	_	99.58

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.52	12.54	12.81
Price/Book Ratio	1.89	1.53	1.72
Geom Avg Mkt Cap \$B	5.06	2.34	4.24
ROE	16.11	8.77	16.11



52/463



Delaware Small Cap Value R6 DVZRX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

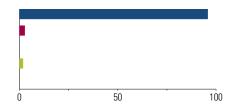
1	2	0	Laige
6	16	3	MIN
37	31	4	JIIdii

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.15
Cash	1.71	1.68
Bonds	0.00	-0.01
Non-US Stocks	2.58	2.80
US Stocks	95.71	95.39
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		ъ .	0 .	5 1 0 1 1 10 1
		Fund	Bmark	Cat	Fund Benchmark Category Average
	Cyclical	51.73	48.57	50.92)
Å.	Basic Materials	4.50	3.98	6.41	
A	Consumer Cyclical	9.45	7.24	13.31	
P	Financial Services	29.57	22.89	23.73	
ŵ	Real Estate	8.21	14.46	7.47	
W	Sensitive	38.90	33.23	36.42	
0	Communication Services	1.40	3.75	2.08	
•	Energy	7.82	9.38	6.33	
Ф	Industrials	18.63	14.08	18.85	
	Technology	11.05	6.02	9.16	
-	Defensive	9.37	18.19	12.66	
Ħ	Consumer Defensive	2.85	3.89	4.15	
+	Healthcare	3.37	8.88	5.57	
•	Utilities	3.15	5.42	2.94	
					0% 5 10 15 20 25 30 35 40 45 50 5

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% Net Asset	Guillulative %	TTD neturn 76	Morningstal Sector
East West Bancorp Inc	2.94	2.94	0.94	Financial Services
Webster Financial Corp	2.83	5.77	1.22	Financial Services
Stifel Financial Corp	2.31	8.08	-3.15	Financial Services
Hancock Whitney Corp	2.17	10.25	4.80	Financial Services
Louisiana-Pacific Corp	2.15	12.40	-20.43	Industrials
Western Alliance Bancorp	2.10	14.50	-22.74	Financial Services
Devon Energy Corp	2.05	16.56	36.50	Energy
MasTec Inc	1.98	18.54	-5.61	Industrials
ITT Inc	1.66	20.20	-26.14	Industrials
WESCO International Inc	1.64	21.84	-1.10	Industrials
Umpqua Holdings Corp	1.63	23.47	-0.88	Financial Services
F N B Corp	1.61	25.07	3.63	Financial Services
Atkore Inc	1.51	26.58	-11.47	Industrials
Tower Semiconductor Ltd	1.47	28.05	_	Technology
American Equity Investment Life Holding Co	1.45	29.50	2.54	Financial Services

Total Holdings 113



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 4 of the 5 years it's been in existence.

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

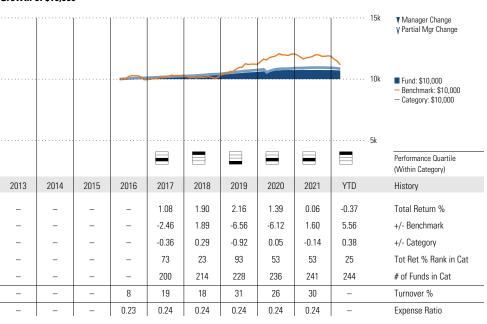
Style Consistency is not calculated for Fixed Income funds.

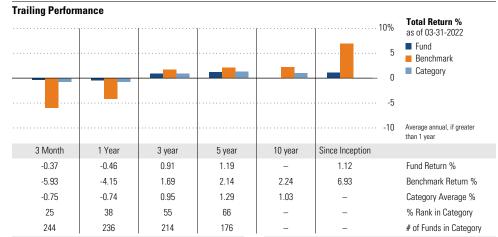
Net Expense: The fund's expense ratio of 0.24 is 48.94% lower than the Ultrashort Bond category average.

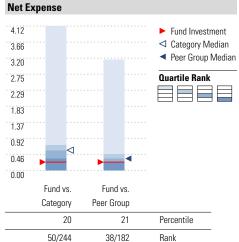
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.76	_	0.63
Beta	0.08	_	0.17
R-Squared	35.54	-	19.54
Standard Deviation	0.57	4.03	1.85
Sharpe Ratio	0.46	0.27	0.16
Tracking Error	3.72	-	3.91
Information Ratio	-0.21	-	-0.21
Up Capture Ratio	14.39	-	26.76
Down Capture Ratio	-0.46	-	16.71

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



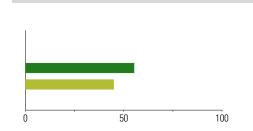
Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

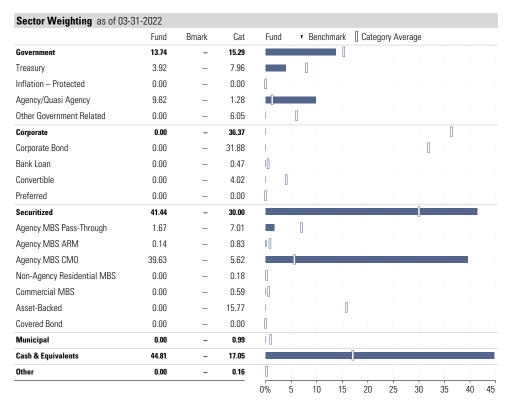
Style Analysis	as of 03-31-2022
Style Breakdown	
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ext Duration	



Asset Allocation as of 03-31-2022

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

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



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

Total Holdings 221



Invesco Real Estate R6 IARFX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Mark Blackburn since 04-2000
Ping-Ying Wang since 01-2006
Darin Turner since 12-2009
James Cowen since 06-2015
Grant Jackson since 06-2018
Charles (Chip) McKinley since 01-2022

Quantitative Screens

- ✓ Performance: The fund has finished in the Real Estate category's top three quartiles in 8 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 22.01 years.
- Style: The fund has landed in its primary style box Mid-Cap Blend — 82.35 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.79 is 24.76% lower than the Real Estate category average.

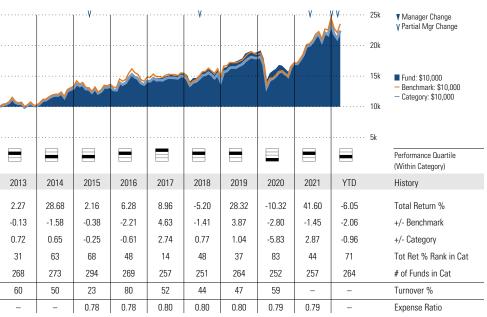
Morningstar Investment Management LLC Analysis

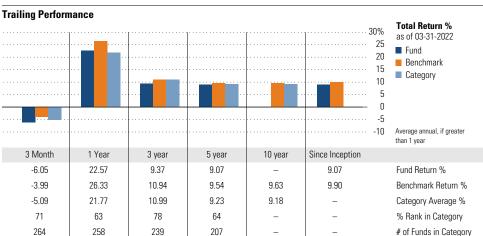
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000





			1
Net Exp	ense		
7.00			Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	4		
0.78	•	••••	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	31	45	Percentile
	82/266	85/189	Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.72	_	1.24
Beta	0.93	_	0.93
R-Squared	95.55	_	92.56
Standard Deviation	18.84	19.90	19.32
Sharpe Ratio	0.54	0.59	0.65
Tracking Error	4.24	-	5.15
Information Ratio	-0.37	-	0.19
Up Capture Ratio	92.94	-	97.39
Down Capture Ratio	96.79	-	93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	34.12	38.46	32.27
Price/Book Ratio	3.12	2.42	3.33
Geom Avg Mkt Cap \$B	26.18	9.35	28.10
ROE	14.56	9.56	16.07



Invesco Real Estate R6 IARFX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

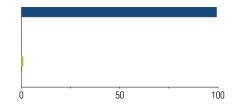
0	23	6	Falibe
4	31	26	MIM
0	8	2	Silidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.01	6.72
Cash	0.79	2.47
Bonds	0.00	3.26
Non-US Stocks	0.00	1.76
US Stocks	99.21	85.77
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Ber	nchm	ark	[] C	ateg	ory /	4ver	rage			
	Cyclical	100.00	99.13	98.94													
	Basic Materials	0.00	0.00	0.08	Í												
	Consumer Cyclical	0.82	0.13	1.64	i[]												
	Financial Services	0.00	0.00	0.24	Ĭ												
1	Real Estate	99.18	99.00	96.98													
,	Sensitive	0.00	0.87	1.02	d i												
	Communication Services	0.00	0.00	0.28	Í												
	Energy	0.00	0.00	0.02	<u> </u>												
	Industrials	0.00	0.87	0.15	ď												
	Technology	0.00	0.00	0.57	Ó												
	Defensive	0.00	0.00	0.03													
	Consumer Defensive	0.00	0.00	0.00	Í												
ĺ	Healthcare	0.00	0.00	0.00													
ĺ	Utilities	0.00	0.00	0.03	i i												

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc	8.24	8.24	-3.62	Real Estate
⊕ American Tower Corp	7.59	15.83	-14.11	Real Estate
◆ SBA Communications Corp	5.48	21.31	-11.36	Real Estate
→ UDR Inc	4.95	26.26	-3.76	Real Estate
⊖ Equinix Inc	4.83	31.09	-11.95	Real Estate
AvalonBay Communities Inc	4.64	35.73	-1.04	Real Estate
Invitation Homes Inc	4.57	40.29	-10.90	Real Estate
→ Welltower Inc	4.04	44.33	12.80	Real Estate
Rexford Industrial Realty Inc	3.77	48.10	-7.65	Real Estate
OVICI Properties Inc Ordinary Shares	3.40	51.50	-4.28	Real Estate
Duke Realty Corp	3.27	54.77	-11.12	Real Estate
⊕ Crown Castle International Corp	3.21	57.97	-10.86	Real Estate
∋ Simon Property Group Inc	3.17	61.14	-16.62	Real Estate
∀entas Inc	3.14	64.29	21.69	Real Estate
⇒ Weyerhaeuser Co	3.12	67.41	-4.01	Real Estate

Total Holdings 46



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.

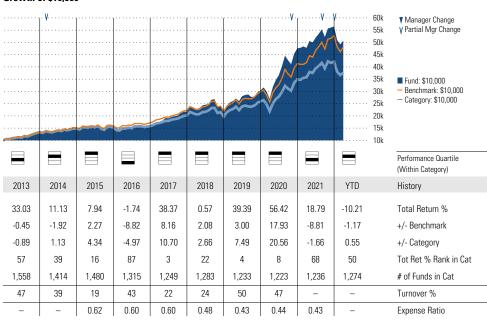
Morningstar Investment Management LLC Analysis

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.

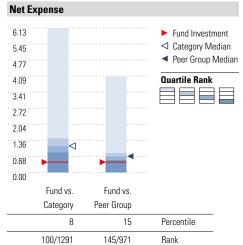
ESG Metrics

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







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

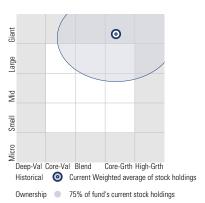
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

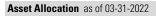
Equity

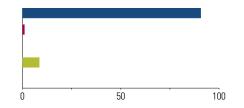
14	17	56	Large
0	9	4	Mid
0	0	0	Small

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 Massachusetts Investors Tr R6 MITJX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Edward (ted) Maloney since 04-2012 Alison O'Neill since 05-2018 Jude Jason since 06-2021

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 9 of the 9 years it's been in existence

Management: The fund's management has been in place for 10 years.

Net Expense: The fund's expense ratio of 0.38 is 52.5% lower than the Large Blend category average.

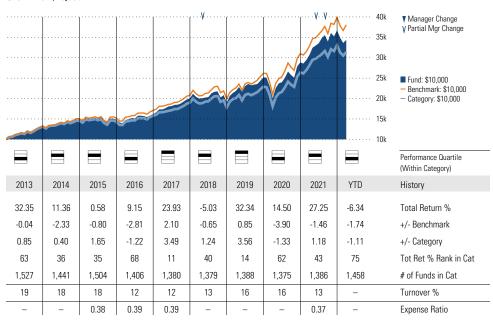
Morningstar Investment Management LLC Analysis

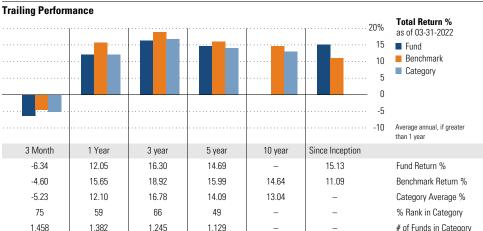
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000





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			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	21	21	Percentile
3	13/1474	182/870	Rank

3-Year hisk wietrics			
	Fund	Bmark	Cat
Alpha	-1.75	_	-1.71
Beta	0.97	_	0.97
R-Squared	97.90	_	94.89
Standard Deviation	17.41	17.76	17.68
Sharpe Ratio	0.92	1.03	0.90
Tracking Error	2.58	_	3.80
Information Ratio	-1.02	_	-1.26
Up Capture Ratio	94.04	_	93.27
Down Capture Ratio	101.22	_	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.94	21.92	22.24
Price/Book Ratio	4.07	4.23	4.92
Geom Avg Mkt Cap \$B	164.49	218.88	246.43
ROE	30.51	33.46	34.56



MFS Massachusetts Investors Tr R6 MITJX

Morningstar Category Morn ☐ Large Blend S&P 5

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Ownership 70 /0 or rand

Style Breakdown Fauity

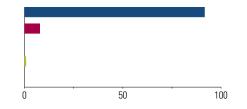
Lquity			
17	31	37	raige
2	10	2	MIN
0	0	1	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.03
Cash	0.68	0.37
Bonds	0.00	0.94
Non-US Stocks	7.74	2.94
US Stocks	91.58	94.72
Asset Class	Net %	Cat%

sec	ctor Weighting as of 03-3								_						
		Fund	Bmark	Cat	Fund	1	▼ Ben	chmark	[] Ca	ategory	Avera	ge			
b	Cyclical	29.38	30.09	30.37											
ā.	Basic Materials	2.37	2.31	2.81											
-	Consumer Cyclical	7.73	11.84	11.00											
	Financial Services	15.51	13.22	14.11											
ŧ	Real Estate	3.77	2.72	2.45											_
M	Sensitive	41.92	46.96	46.45											ľ
	Communication Services	10.88	9.36	9.12											
	Energy	2.21	3.87	2.98		"									
ž	Industrials	7.94	8.15	9.88											
3	Technology	20.89	25.58	24.47											
→	Defensive	28.72	22.95	23.19											
-	Consumer Defensive	9.96	6.51	6.77											
1	Healthcare	18.12	13.70	14.06											
1	Utilities	0.64	2.74	2.36	I										
					0%	5	10	15	20	25	30	35	40	45	

NI.	0/ 11 . 4	0 1 .: 0/	VTD D . 0/	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.12	6.12	-8.14	Technology
Alphabet Inc Class A	5.54	11.66	-3.99	Communication Svc
Apple Inc	2.89	14.55	-1.54	Technology
JPMorgan Chase & Co	2.38	16.93	-13.28	Financial Services
⊕ Johnson & Johnson	2.31	19.24	4.22	Healthcare
⊖ Bank of America Corp	2.29	21.53	-6.88	Financial Services
⊕ ConocoPhillips	2.19	23.72	39.60	Energy
Visa Inc Class A	2.09	25.81	2.51	Financial Services
Thermo Fisher Scientific Inc	2.02	27.83	-11.43	Healthcare
Alphabet Inc Class C	1.94	29.77	-3.48	Communication Svc
American Tower Corp	1.82	31.59	-14.11	Real Estate
Mastercard Inc Class A	1.82	33.41	-0.40	Financial Services
	1.75	35.16	7.86	Healthcare
Becton, Dickinson and Co	1.73	36.89	6.12	Healthcare
Honeywell International Inc	1.71	38.60	-6.21	Industrials

Total Holdings 75



MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006 Katherine Cannan since 12-2019

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.84 years.
- Net Expense: The fund's expense ratio of 0.45 is 51.09% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

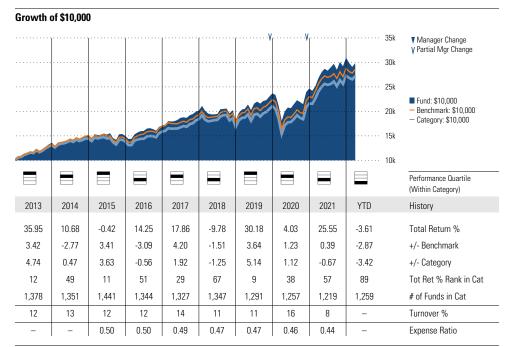
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

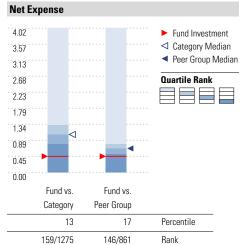
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	2-Basic	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.20	_	0.68
Beta	0.91	_	0.98
R-Squared	97.45	_	95.07
Standard Deviation	17.62	19.12	19.30
Sharpe Ratio	0.76	0.70	0.72
Tracking Error	3.30	-	4.52
Information Ratio	0.07	_	0.09
Up Capture Ratio	98.03	_	98.97
Down Capture Ratio	95.86	_	96.41

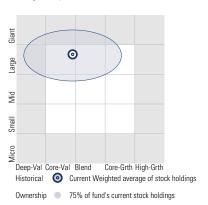
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.83	16.61	15.72
Price/Book Ratio	3.10	2.47	2.64
Geom Avg Mkt Cap \$B	104.54	78.38	111.81
ROE	27.71	19.23	23.24



MFS Value R6 MEIKX

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

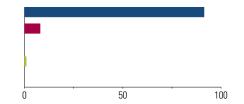
35	47	8	Large
2	6	2	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.76
Cash	0.79	0.88
Bonds	0.00	0.40
Non-US Stocks	7.89	5.62
US Stocks	91.32	92.33
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

Large Value

		Fund	Bmark	Cat	Fund	•	Benchmai	rk C	ategory	Average		
Су	yclical	34.25	34.03	32.63					-			
Ва	asic Materials	4.05	3.36	3.48	· ·							
Co	onsumer Cyclical	2.49	4.92	6.41		[
Fir	nancial Services	27.21	20.66	19.61			:	:				
Re	eal Estate	0.50	5.09	3.13		7						
' Se	ensitive	32.78	34.61	37.21								
Co	ommunication Services	3.27	7.25	6.82								
En	nergy	3.22	7.16	7.11								
In	dustrials	18.18	10.81	11.65				- :				
Te	echnology	8.11	9.39	11.63			" [
De	efensive	32.96	31.36	30.17		,	_					
Сс	onsumer Defensive	6.61	7.85	8.79								
Не	ealthcare	19.33	18.13	16.32								
Ut	tilities	7.02	5.38	5.06								

	0/ 11 - 1	0 1 :: 0/	\(TD D : 0/	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
JPMorgan Chase & Co	3.72	3.72	-13.28	Financial Services
Johnson & Johnson	3.63	7.35	4.22	Healthcare
→ Aon PLC Class A	2.80	10.15	8.51	Financial Services
Texas Instruments Inc	2.51	12.66	-2.04	Technology
Comcast Corp Class A	2.51	15.17	-6.48	Communication Svc
Accenture PLC Class A	2.42	17.58	-18.42	Technology
₱ Pfizer Inc	2.41	19.99	-11.65	Healthcare
Orthrop Grumman Corp	2.39	22.38	15.95	Industrials
Chubb Ltd	2.33	24.71	11.07	Financial Services
Marsh & McLennan Companies Inc	2.27	26.99	-1.65	Financial Services
Duke Energy Corp	2.24	29.23	7.38	Utilities
⊕ Union Pacific Corp	2.22	31.45	8.92	Industrials
Honeywell International Inc	2.17	33.62	-6.21	Industrials
Cigna Corp	2.11	35.72	4.83	Healthcare
Thermo Fisher Scientific Inc	2.03	37.75	-11.43	Healthcare

Total Holdings 77



Neuberger Berman Mid Cap Growth R6 NRMGX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Kenneth Turek since 01-2003 Chad Bruso since 01-2020 Trevor Moreno since 01-2020 Jennifer Blachford since 12-2021

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 19.18 years.
- Net Expense: The fund's expense ratio of 0.57 is 46.23% lower than the Mid-Cap Growth category average.

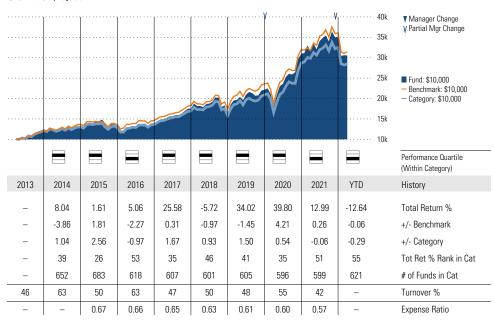
Morningstar Investment Management LLC Analysis

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.

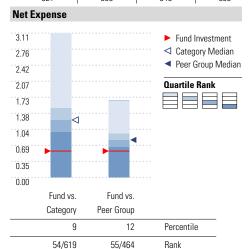
ESG Metrics

Metric	Rating	Updated			
Sustainability Rating	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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.51	_	0.91
Beta	0.96	_	0.98
R-Squared	95.43	_	90.26
Standard Deviation	21.07	21.40	22.33
Sharpe Ratio	0.77	0.72	0.72
Tracking Error	4.58	_	6.93
Information Ratio	0.24	_	-0.02
Up Capture Ratio	101.38	_	100.70
Down Capture Ratio	97.71	_	99.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.87	27.52	30.48
Price/Book Ratio	5.00	7.96	5.40
Geom Avg Mkt Cap \$B	20.44	21.62	17.68
ROE	17.15	20.91	18.85





Neuberger Berman Mid Cap Growth R6 NRMGX

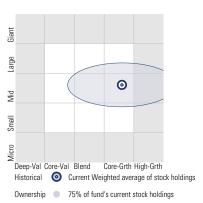
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

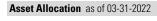
Equity

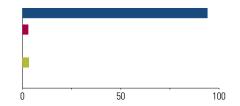
0	6	14	Large
8	23	43	MIG
2	3	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.29
Cash	3.15	1.90
Bonds	0.00	0.07
Non-US Stocks	2.81	3.57
US Stocks	94.04	94.18
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ B	enchi	mark	I Ca	teann	y Aver	ane				
_Մ	Cyclical	25.73	26.12	30.01	Tunu			OHOH	·	li ou	[, , , , , ,	ago				
A.	Basic Materials	2.02	1.83	2.40							Ĭ						
A	Consumer Cyclical	15.43	16.32	14.22													
÷	Financial Services	6.99	5.30	9.82													
æ	Real Estate	1.29	2.67	3.57	" [
W	Sensitive	56.43	55.05	48.70													
	Communication Services	1.46	3.84	3.48													
ð	Energy	3.60	2.51	1.58													
Ф	Industrials	16.51	14.76	14.13													
	Technology	34.86	33.94	29.51													
→	Defensive	17.84	18.84	21.29					• [
Ħ	Consumer Defensive	2.95	2.10	2.11													
+	Healthcare	14.89	16.55	18.67				_ '									
•	Utilities	0.00	0.19	0.51	Ü												
				-	0%	5	10	15	20	25	30	35	40	45	50	55	60

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% Net Asset	Guilluidlive 76	TTD NetuIII 76	Widifilligstal Sector
Ssc Government Mm Gvmxx	3.15	3.15	_	_
Palo Alto Networks Inc	2.70	5.85	11.81	Technology
Cintas Corp	2.28	8.13	-3.80	Industrials
United Rentals Inc	2.11	10.23	6.90	Industrials
Avantor Inc	1.96	12.19	-19.74	Basic Materials
SVB Financial Group	1.94	14.13	-17.51	Financial Services
→ Signature Bank	1.87	16.00	-9.10	Financial Services
Waste Connections Inc	1.86	17.85	2.69	Industrials
Monolithic Power Systems Inc	1.83	19.68	-1.40	Technology
ON Semiconductor Corp	1.81	21.49	-7.82	Technology
Teledyne Technologies Inc	1.78	23.27	8.18	Technology
BJ's Wholesale Club Holdings Inc	1.71	24.98	0.96	Consumer Defensive
Expedia Group Inc	1.70	26.67	8.27	Consumer Cyclical
Old Dominion Freight Line Inc Ordinary Shares	1.64	28.31	-16.57	Industrials
O'Reilly Automotive Inc	1.58	29.90	-3.01	Consumer Cyclical

Total Holdings 80



PGIM Jennison Small Company R6 PJSQX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Jason Swiatek since 11-2013 Jonathan Shapiro since 07-2018

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 8.35 years.

× Style: The fund has landed in its primary style box — Small Growth — 8.57 % of the time over the past three

Net Expense: The fund's expense ratio of 0.69 is 42.02% lower than the Small Growth category average.

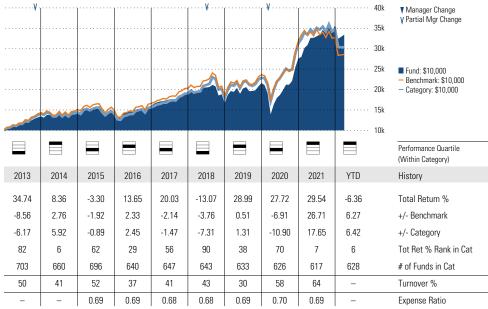
Morningstar Investment Management LLC Analysis

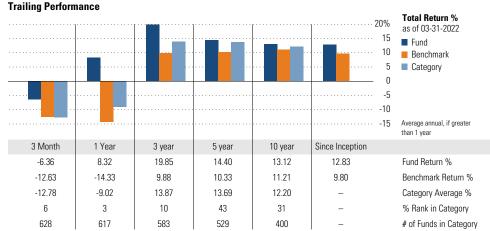
This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

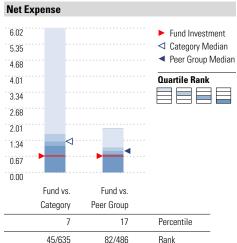
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	9.36	_	3.80
Beta	1.01	_	0.94
R-Squared	86.59	_	89.67
Standard Deviation	26.09	24.03	23.90
Sharpe Ratio	0.81	0.48	0.62
Tracking Error	9.56	-	7.89
Information Ratio	1.04	_	0.43
Up Capture Ratio	116.25	_	100.68
Down Capture Ratio	88.47	_	89.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.86	19.55	25.23
Price/Book Ratio	2.60	4.02	4.23
Geom Avg Mkt Cap \$B	5.09	2.87	5.16
ROE	9.60	8.75	14.53



PGIM Jennison Small Company R6 PJSQX

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

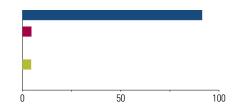
-quit,			
0	0	0	Large
5	19	10	MIG
17	27	22	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Cash	4.28	2.32
Bonds	0.00	0.00
Non-US Stocks	4.42	4.34
US Stocks	91.30	92.92
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	Benchmark	Category	y Average	
⊌ Cyclical	39.32	24.56	27.27					
Basic Materials	2.86	3.55	2.73					
Consumer Cyclical	10.10	12.23	12.55					
Financial Services	17.28	5.49	9.04					
Real Estate	9.08	3.29	2.95					
✓ Sensitive	38.86	45.60	46.36					
Communication Services	0.46	3.49	2.44	• [
Energy	5.39	3.41	2.02					
Industrials	17.73	16.26	16.86					
Technology	15.28	22.44	25.04			Ì	<u>.</u>	
→ Defensive	21.81	29.84	26.37					
Consumer Defensive	4.84	4.25	3.71					
Healthcare	13.61	25.07	22.20					
Utilities	3.36	0.52	0.46					

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Dreyfus Government Cash Mgmt InstI	4.18	4.18	-	_
PDC Energy Inc	2.37	6.55	49.51	Energy
⊕ Performance Food Group Co	2.03	8.58	10.94	Consumer Defensive
Molina Healthcare Inc	1.74	10.32	4.88	Healthcare
Horizon Therapeutics PLC	1.74	12.06	-2.37	Healthcare
Trinity Industries Inc	1.71	13.77	14.54	Industrials
⇒ Alleghany Corp	1.70	15.47	26.87	Financial Services
Gaming and Leisure Properties Inc	1.66	17.13	-2.14	Real Estate
Saia Inc	1.66	18.79	-27.66	Industrials
∋ Targa Resources Corp	1.65	20.44	45.14	Energy
Independence Realty Trust Inc	1.54	21.97	2.83	Real Estate
Darling Ingredients Inc	1.50	23.47	16.01	Consumer Defensive
Axis Capital Holdings Ltd	1.44	24.91	11.80	Financial Services
→ Tower Semiconductor Ltd	1.41	26.32	_	Technology
Ralph Lauren Corp Class A	1.38	27.70	-3.98	Consumer Cyclical

Total Holdings 121



PIMCO Commodity Real Ret Strat Instl PCRIX

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 0.82 is 21.9% lower than the Commodities Broad Basket category average.

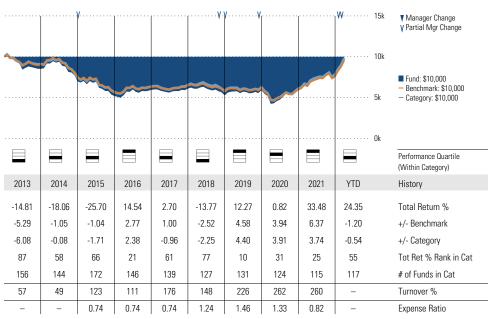
Morningstar Investment Management LLC Analysis

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.

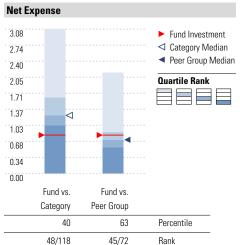
ESG Metrics

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 % 24.35 52.80 19.76 11.07 0.09 4.90 25.55 49.25 16.12 9.00 -0.70 3.18 Benchmark Return % 24 89 49 70 16 43 -0.66 9 75 Category Average % 55 33 9 25 43 % Rank in Category 117 115 109 89 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

3-1 cai nisk wienics			
	Fund	Bmark	Cat
Alpha	1.43	_	-0.08
Beta	1.14	_	1.07
R-Squared	95.85	_	86.07
Standard Deviation	19.42	16.74	19.57
Sharpe Ratio	1.00	0.94	0.89
Tracking Error	4.56	_	7.45
Information Ratio	0.80	_	0.17
Up Capture Ratio	114.29	_	105.69
Down Capture Ratio	107.92	_	107.94

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



PIMCO Commodity Real Ret Strat Instl PCRIX

Asset Allocation as of 03-31-2022

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD

Cat%

2.13

0.62

30.07

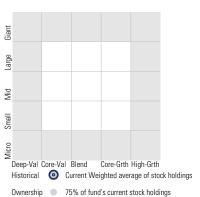
61.26

5.91

100.00

Style Analysis as of 03-31-2022





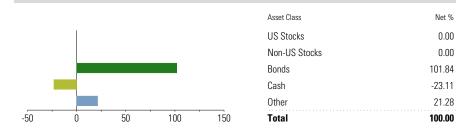
Style Breakdown



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	rk [Cate	gory Av	erage				
<mark>Դ</mark>	Cyclical	-	-	30.70							[
A	Basic Materials	_	_	28.95												
A	Consumer Cyclical	_	_	1.75												
F	Financial Services	_	_	0.00	0											
fi	Real Estate	_	_	0.00	j											
W	Sensitive	-	-	52.63												
	Communication Services	_	_	0.00	Ď											
•	Energy	_	_	50.00												
Ф	Industrials	_	_	2.63												
	Technology	_	_	0.00	Ò											
→	Defensive	-	-	16.67												
Ħ	Consumer Defensive	_	_	16.67												
+	Healthcare	_	_	0.00	Ď											
•	Utilities	_	_	0.00	ĺ											
					0%	5	10	15	20	25	30	35	40	45	50	55

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 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 Instl PIMIX

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 0.62 is 38% lower than the Multisector Bond category average.

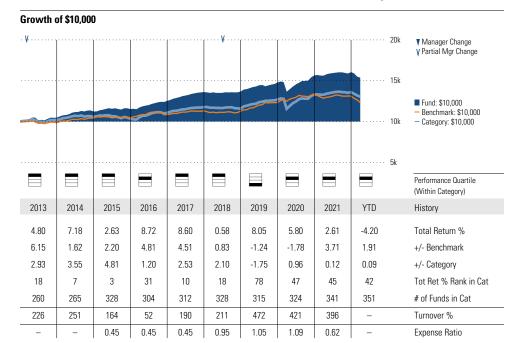
Morningstar Investment Management LLC Analysis

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

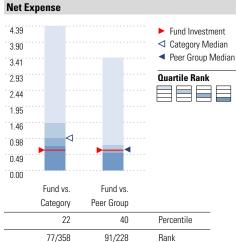
Morningstar Category Multisector Bond

Morningstar Index

BBgBarc US Universal TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.60	_	1.04
Beta	0.77	_	1.12
R-Squared	27.48	_	38.26
Standard Deviation	6.06	4.13	7.87
Sharpe Ratio	0.40	0.31	0.35
Tracking Error	5.24	_	6.39
Information Ratio	0.21	_	0.21
Up Capture Ratio	89.82	_	115.14
Down Capture Ratio	63.37	_	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 Insti PIMIX



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

Morningstar Category Multisector Bond BBgBarc US Universal TR USD Asset Allocation as of 03-31-2022 Asset Class Cat% Net % US Stocks 2.08 1.12 Non-US Stocks 0.33 0.11 Bonds 91.70 101.02 Cash 2.10 -1.91 Other 4.74 -1.29 50 100 Total 100.00 100.00

Morningstar Index

	Fund	Bmark	Cat	Fund	▼ Re	enchmark	Cate	egory Ave	rane		
Government	57.05	Dillaik _	26.40	rullu	, De	SHUHHIIAIK	li Catt	sgory Ave	raye		
					n	1 1	:			1	
Treasury	3.76	_	9.56	n_	0						
Inflation – Protected	1.84	_	0.41								
Agency/Quasi Agency	0.55	_	1.19	•0							
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	i [i							
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								

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	03-2022	12.89	12.89	_
	03-2022	12.89	25.78	-
→ 10 Year Treasury Note Future Mar 22	03-2022	11.61	37.38	_
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Pay	01-2022	8.31	45.69	-
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Receive	01-2022	8.27	53.96	_
→ BRITISH POUND STERLING Sold	01-2022	7.57	61.53	_
→ BRITISH POUND STERLING Purchased	01-2022	7.57	69.10	-
⊕ IRS USD 0.50000 06/16/21-5Y CME Pay	06-2026	7.04	76.14	-
□ IRS USD 0.70000 12/14/21-3Y LCH Pay	12-2024	6.98	83.12	_
□ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	6.97	90.09	_

Total Holdings 8063



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014 Lorenzo Pagani since 09-2014 Sachin Gupta since 09-2014

Quantitative Screens

Performance: The fund has finished in the World Bond-USD Hedged category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 7.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.52 is 29.73% lower than the World Bond-USD Hedged category average.

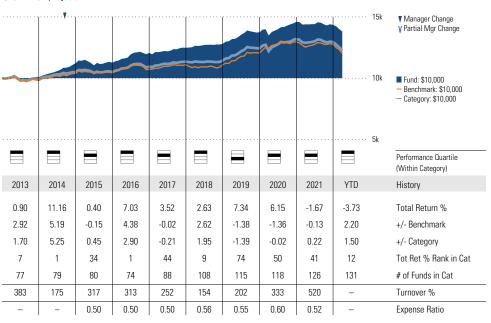
Morningstar Investment Management LLC Analysis

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

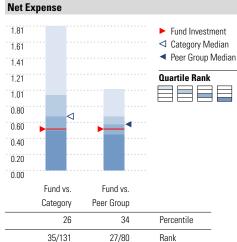
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

Growth of \$10,000







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	0.46	_	-0.07
Beta	0.66	_	0.92
R-Squared	48.88	_	54.93
Standard Deviation	3.82	4.03	5.10
Sharpe Ratio	0.25	0.27	0.15
Tracking Error	3.05	_	3.60
Information Ratio	-0.04	_	-0.11
Up Capture Ratio	80.16	_	106.75
Down Capture Ratio	75.75	-	114.83

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.92	4.43	7.04
Avg Eff Maturity	8.12	-	8.71



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged
B

Morningstar Index

BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2022							
Style E	3reako	lown					
Fixed Ir	icome		Qı	uality			
			High				
			Low				
l td	Mod	Fxt					
		LAL					
Duratio	n						

		I
0	50	100

Asset Allocation as of 03-31-2022

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

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

				0%	5 1	0	15	20	25	30	35	40	45	50	55	60	65
Other	16.37	_	13.67														
Cash & Equivalents	7.34	-	14.09														
Municipal	0.03	_	0.14														
Covered Bond	1.05	-	0.28	D													
Asset-Backed	2.56	-	2.01														
Commercial MBS	0.22	_	0.76	1[]													
Non-Agency Residential MBS	0.94	-	0.15	()													
Agency MBS CMO	0.02	_	0.38														
Agency MBS ARM	0.00	_	0.00														
Agency MBS Pass-Through	2.08	_	2.01														
Securitized	6.87	-	5.59														
Preferred	0.16	_	0.02	İ													
Convertible	0.95	_	0.95	•													
Bank Loan	0.07	_	0.25														
Corporate Bond	2.44	-	15.00														
Corporate	3.62	-	16.22														
Other Government Related	53.51	-	8.17														
Agency/Quasi Agency	2.53	_	6.52														
Inflation – Protected	0.40	-	1.90	1													
Treasury	8.54	_	33.58														
Government	64.98	-	50.17														
	Fund	Bmark	Cat	Fun	d	• B	Bench	mark		Cateo	gory A	veraç	je				
Sector Weighting as of 03-	31-2022																

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Pay	03-2022	22.36	22.36	_
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Receive	03-2022	22.36	44.72	-
☆ Cash Offset	_	19.02	63.74	_
⊕ IRS EUR -0.25000 03/16/22-5Y LCH Pay	03-2027	14.36	78.10	_
⊕ IRS EUR -0.25000 03/16/22-5Y LCH Receive	03-2027	14.12	92.22	_
	01-2022	13.93	106.15	_
	01-2022	13.93	120.08	-
⊕ IRS EUR 0.25000 03/16/22-10Y LCH Pay	03-2032	13.65	133.73	_
⊕ IRS EUR 0.25000 03/16/22-10Y LCH Receive	03-2032	13.52	147.25	_
⊕ Euro Schatz Future Mar 22	03-2022	13.32	160.57	_

Total Holdings 1834



PIMCO Real Return Insti PRRIX

Morningstar Category Inflation-Protected Bond Morningstar Index

Turnover %

Expense Ratio

cted Bond BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

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

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 3.22 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.47 is 20.34% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History -9.05 3.42 -2.75 5.04 3 92 -1.97 8.52 12.09 5.67 -3.03 Total Return % 0.91 -0.44 -0.22 -1.31 0.36 -0.71 0.09 1.10 -0.29 -0.01 +/- Benchmark -0.33 0.06 -1.20 1.62 -0.39 0.45 1.20 0.60 2.08 -1.11 +/- Category 61 12 75 25 11 68 21 13 34 67 Tot Ret % Rank in Cat 240 225 233 229 212 # of Funds in Cat 236 226 225 210 213

254

0.98

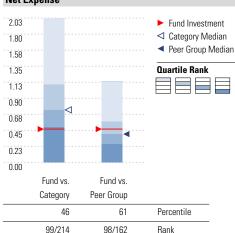
314

0.53

225

0.47





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

Alpha	0.16	_	0.12
Beta	1.00	_	0.89
R-Squared	95.49	_	78.62
Standard Deviation	4.43	4.33	4.52
Sharpe Ratio	1.27	1.27	1.17
Tracking Error	0.94	_	2.27
Information Ratio	0.17	_	-0.47
Up Capture Ratio	101.66	_	89.99
Down Capture Ratio	100.22	_	89.93

Fund

Bmark

Cat

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



41

33

117

0.45

102

0.45

168

0.45

165

0.88

Duration

PIMCO Real Return Instl PRRIX

Asset Allocation as of 03-31-2022

Morningstar Category Morningstar Index Inflation-Protected Bond

BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 03-31-2022 Style Breakdown Fixed Income Quality High Μid Low Mod Ext

Ó 50 100 150

Asset Class	Net %	Cat%
US Stocks	0.00	0.05
Non-US Stocks	0.00	0.00
Bonds	105.33	97.98
Cash	-10.39	1.52
Other	5.05	0.43
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	91.72	0.00	96.97
AA	2.21	99.60	0.27
A	0.52	0.00	0.47
BBB	3.52	0.00	0.87
BB	0.47	0.00	0.20
В	0.41	0.00	0.13
Below B	1.15	0.00	0.07
Not Rated	0.00	0.40	1.02

Sector Weighting as of 03-	31-2022						
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Government	76.77	-	89.77				
Treasury	0.31	-	0.73	0			
Inflation – Protected	42.80	_	83.68				
Agency/Quasi Agency	0.00	_	0.01				
Other Government Related	33.66	_	5.35				
Corporate	0.52	_	2.89	I []			
Corporate Bond	0.28	_	2.62	i []			
Bank Loan	0.00	_	0.17				
Convertible	0.07	_	0.10	į į			
Preferred	0.17	_	0.00	Ò			
Securitized	6.93	-	4.16				
Agency MBS Pass-Through	1.91	_	0.55	Du .			
Agency MBS ARM	0.00	_	0.00	Ò			
Agency MBS CMO	0.07	_	0.25				
Non-Agency Residential MBS	0.49	_	0.13				
Commercial MBS	0.01	_	0.92	0			
Asset-Backed	2.61	_	2.17				
Covered Bond	1.84	_	0.14				
Municipal	0.00	_	0.00				
Cash & Equivalents	6.46	_	2.99				
Other	9.03	_	0.19				

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

Total Holdings 997



Vanguard 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 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.

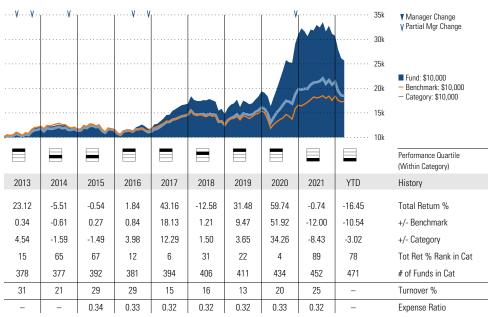
Morningstar Investment Management LLC Analysis

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 gro	up is a subset of	the category an	d includes fun	ds with the
same ma	anagement style	(active vs. passi	ve) 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



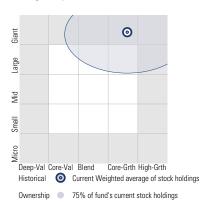
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

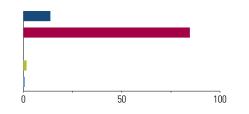
-quit,			
12	32	49	Large
1	2	4	Mid
0	0	0	Small

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.

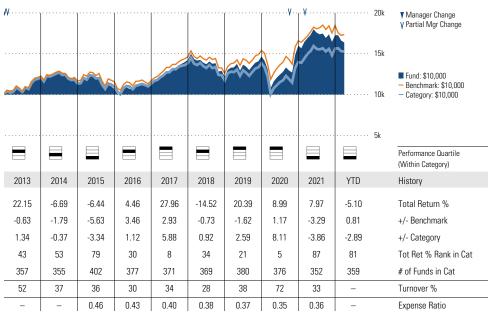
Morningstar Investment Management LLC Analysis

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

ESG Metrics

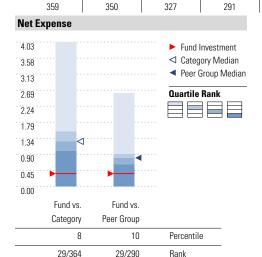
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021

Growth of \$10,000





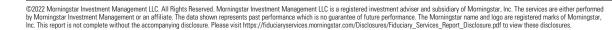
184



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

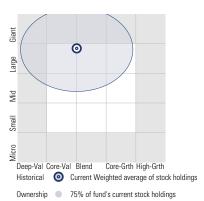
Vanguard International Value Inv VTRIX

Morningstar CategoryForeign Large Value MSC

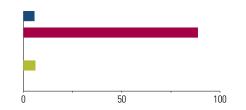
Morningstar Index MSCI EAFE NR USD

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 Mid-Cap Value Index Admiral VMVAX

Growth of \$10,000

2.52

25

441

46

4.67

11

432

14

3.61

17

474

20

0.08

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 15.63 years.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 30k ■ Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 37.66 13.98 -1.80 15.26 17.04 -12.42 27.99 2.54 28.76 0.04 Total Return % -0.77 4.20 2.98 -4.74 3.70 -0.13 0.93 -2.42 0.42 1.86 +/- Benchmark

2.81

32

431

17

0.07

-0.09

55

419

39

0.07

-0.56

53

416

17

0.07

0.90

36

419

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

3.82

13

441

17

0.07

-2.80

71

436

20

0.07

0.44

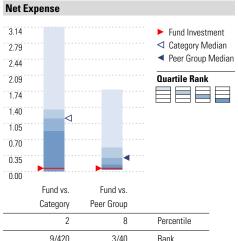
45

459

17

0.07





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

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



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

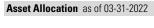
Equity

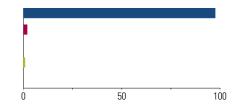
8	3	1	Large
37	45	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.53
Cash	0.72	2.09
Bonds	0.00	0.07
Non-US Stocks	1.79	5.87
US Stocks	97.48	91.44
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022												
		Fund	Bmark	Cat	Fun	r b	Bench	nmark	Cateo	gory Ave	rage			
Դ	Cyclical	44.80	44.52	43.24										
A	Basic Materials	5.83	6.12	5.43										
A	Consumer Cyclical	9.66	10.25	11.32				į						
F	Financial Services	16.69	16.15	19.65					0					
命	Real Estate	12.62	12.00	6.84										
W	Sensitive	30.06	34.63	33.51								0		
d	Communication Services	3.64	3.56	3.32		0								
•	Energy	7.84	7.41	5.55			1							
Ф	Industrials	10.18	13.14	15.42										
	Technology	8.40	10.52	9.22										
→	Defensive	25.13	20.86	23.25										
Ħ	Consumer Defensive	6.46	5.30	6.76										
٠	Healthcare	7.30	7.89	9.94			[
	Utilities	11.37	7.67	6.55										
					0%	5	10	15	20	25	30	35	40	45

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Occidental Petroleum Corp	1.39	1.39	96.17	Energy
Welltower Inc ■ Welltower Inc Wel	1.19	2.58	12.80	Real Estate
⊕ Nucor Corp	1.18	3.76	30.66	Basic Materials
○ Corteva Inc ○	1.16	4.91	21.87	Basic Materials
⊕ Valero Energy Corp	1.15	6.06	36.49	Energy
	1.13	7.19	-10.57	Technology
Carrier Global Corp Ordinary Shares	1.09	8.28	-15.43	Industrials
The Kroger Co The	1.05	9.33	27.22	Consumer Defensive
⊕ Arthur J. Gallagher & Co	1.01	10.33	3.21	Financial Services
⊕ Dollar Tree Inc	1.00	11.33	13.97	Consumer Defensive
AvalonBay Communities Inc	0.96	12.29	-1.04	Real Estate
⊕ Ameriprise Financial Inc	0.93	13.22	-0.06	Financial Services
⊕ Consolidated Edison Inc	0.93	14.15	11.90	Utilities
⊕ International Flavors & Fragrances Inc	0.92	15.07	-12.30	Basic Materials
⊕ Baker Hughes Co Class A	0.91	15.99	52.08	Energy

Total Holdings 210



Western Asset Core Bond IS WACSX

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

Intermed

Portfolio Manager(s)

Mark Lindbloom since 12-2006 S. Leech since 08-2013 Julien Scholnick since 05-2016 Frederick Marki since 05-2018 John Bellows since 05-2018

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 15.26 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.43 is 27.12% lower than the Intermediate Core Bond category average.

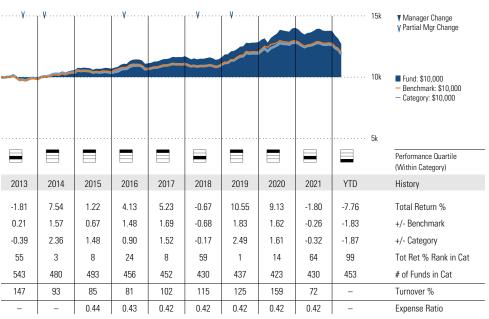
Morningstar Investment Management LLC Analysis

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.

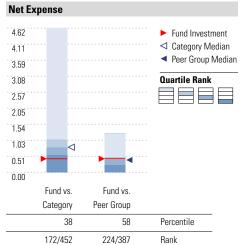
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

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 % -7.76 -5.71 1.64 2.42 2.96 4.80 -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % -5 89 1.67 2 04 -4 43 2 21 Category Average % 99 96 48 17 % Rank in Category 453 394 359 259 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.26	_	0.03
Beta	1.14	_	1.00
R-Squared	84.57	_	88.18
Standard Deviation	5.02	4.03	4.34
Sharpe Ratio	0.22	0.27	0.25
Tracking Error	2.06	_	1.45
Information Ratio	-0.03	_	-0.09
Up Capture Ratio	119.45	_	104.64
Down Capture Ratio	127.59	_	105.88

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.97	4.43	6.40
Avg Eff Maturity	12.76	_	8.40

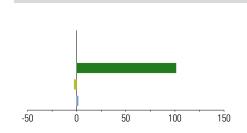


Western Asset Core Bond IS WACSX

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

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





Asset Allocation as of 03-31-2022

Asset Class	Net %	Cat%
US Stocks	0.00	0.27
Non-US Stocks	0.00	0.00
Bonds	101.06	93.20
Cash	-2.53	4.16
Other	1.46	2.37
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.52	3.53	46.62
AA	7.43	74.59	12.57
A	13.57	10.82	23.27
BBB	16.24	8.32	15.40
BB	1.08	0.28	0.93
В	0.03	0.00	0.36
Below B	0.00	0.00	0.18
Not Rated	2.13	2.46	0.68

Sector Weighting as of 03-	31-2022											
	Fund	Bmark	Cat	Fund	•	Benchm	ark [] C	Category	Average			
Government	25.81	_	30.13									
Treasury	24.83	_	25.42			:						
Inflation – Protected	0.00	_	1.46	[
Agency/Quasi Agency	0.98	_	1.18									
Other Government Related	0.00	_	2.07									
Corporate	30.55	-	26.35									
Corporate Bond	29.22	_	25.10									
Bank Loan	0.00	_	0.06									
Convertible	1.33	_	1.15									
Preferred	0.00	_	0.04									
Securitized	38.09	-	33.20									
Agency MBS Pass-Through	21.20	_	22.09									
Agency MBS ARM	0.36	_	0.14	0								
Agency MBS CM0	1.98	_	4.03									
Non-Agency Residential MBS	1.46	_	0.23									
Commercial MBS	3.87	_	1.19									
Asset-Backed	9.22	_	5.51									
Covered Bond	0.00	_	0.01									
Municipal	0.02	_	0.87	[]								
Cash & Equivalents	5.04	-	7.55			0						
Other	0.49	_	1.90	. [
				0%	5	10	15	20	25	30	35	4(

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Trade Date Cash	-	6.60	6.60	_
United States Treasury Bonds 1.875%	_	4.97	11.56	_
⊕ Western Asset Prem Instl Govtt Rsrv Pref	_	3.47	15.03	_
→ United States Treasury Bonds 1.375%	_	2.20	17.23	_
⊕ Usd Swap Contra Asset	_	1.47	18.71	_
⊕ Usd Otc Cash Margin	_	1.33	20.04	_
→ Federal National Mortgage Association 3.5%	_	1.21	21.25	_
United States Treasury Bonds 2.375%	_	1.16	22.41	_
United States Treasury Notes 0.25%	05-2025	1.00	23.41	_
United States Treasury Bonds 1.625%	_	0.99	24.40	_

Total Holdings 2637

