American Funds American Balanced R6 RLBGX

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

Quantitative Screens

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.

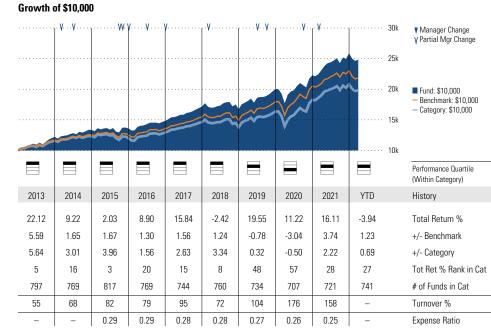
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Morningstar Investment Management LLC Analysis

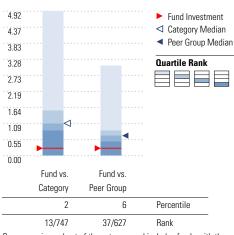
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







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

of Funds in Category Fund Bmark Cat Alnha 1.25 -0.88 Beta 0.94 1.03 92.55 **R**-Squared 96 87 _ 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

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Morningstar Index

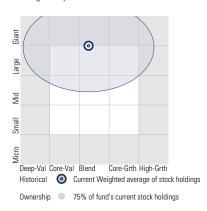
Morningstar Category Allocation--50% to 70%

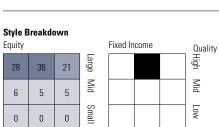
Equity

Morningstar US Mod Tgt Alloc NR USD

American Funds American Balanced R6 RLBGX

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





Ltd

Duration

Mod Ext

Weight %

Value

>50 25-50 10-25 0-10

Blend Growth

Top 10 Holdings as of 03-31-2022

0	EO	10
U	50	10

Sector Weighting as of 03-31-2022

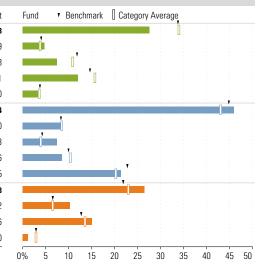
Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	27.57	33.62	33.98
æ.	Basic Materials	4.70	3.87	3.79
	Consumer Cyclical	7.43	11.67	10.88
ц.	Financial Services	12.02	14.48	15.71
ŵ	Real Estate	3.42	3.60	3.60
₩ r	Sensitive	45.98	44.68	43.04
đ	Communication Services	8.60	8.17	8.50
0	Energy	7.43	4.09	3.93
Ф	Industrials	8.54	9.81	10.36
	Technology	21.41	22.61	20.25
-	Defensive	26.45	21.71	22.98
F	Consumer Defensive	10.24	6.39	6.52
٠	Healthcare	15.04	12.57	13.56
9	Utilities	1.17	2.75	2.90

Morningstar Category Allocation-50% to 70% Equity

Morningstar Index Morningstar US Mod Tgt Alloc NR USD

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



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	-	6.05	6.05	_	_
⊖ Cap Grp Cent Fd Ser Ii	-	4.86	10.91	-	-
⊖ Microsoft Corp	-	4.14	15.05	-8.14	Technology
\ominus Broadcom Inc	-	2.93	17.98	-4.75	Technology
\oplus UnitedHealth Group Inc	-	2.49	20.46	1.85	Healthcare
娄 Cash And Other Assets Less Liablities	_	2.09	22.56	-	_
\oplus Philip Morris International Inc	-	1.75	24.31	0.20	Consumer Defensive
\oplus 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
\oplus The Home Depot Inc	-	1.22	28.23	-27.42	Consumer Cyclical

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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American Funds Growth Fund of Amer R6 RGAGX

Portfolio Manager(s)

Donald O'Neal since 11-1993 J. Frank since 11-2001 Lawrence Solomon since 05-2010 Martin Romo since 11-2010 Carl Kawaja since 11-2010 Mark Casey since 11-2012 Alan Wilson since 11-2012 Anne-Marie Peterson since 07-2013 Christopher Buchbinder since 11-2013 Joanna Jonsson since 03-2016 Alex Popa since 10-2016 Andraz Razen since 03-2020 Julian Abdey since 11-2021

Quantitative Screens

Performance: The fund has finished in the 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 28.43 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 0.3 is 69.07% 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

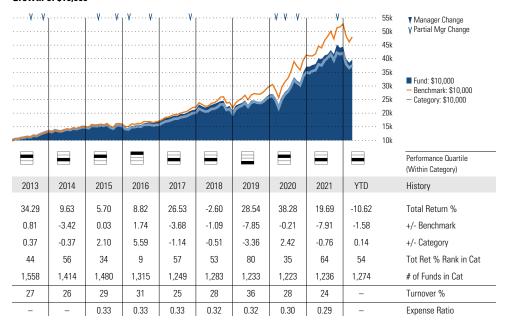
Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	1	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021





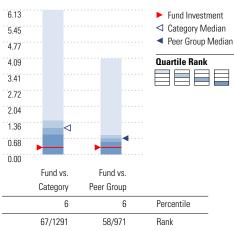
Large Growth

Morningstar Index Russell 1000 Growth TR USD



Trailing Performance





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

Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -3.21 -3.25 0.96 0.97 Reta R-Squared 94.44 91.38 19.47 Standard Deviation 19 16 19.83 Sharpe Ratio 0.95 1 15 0.94 Tracking Error 4.60 5.76 Information Ratio -1.08 -0.96 Up Capture Ratio 85.15 87.74 Down Capture Ratio 91.27 96.18

Fund Bmark Price/Earnings Ratio 24.69 29.82

41 11.38	7.61
21 342.57	345.47
57 42.99	36.86
	21 342.57

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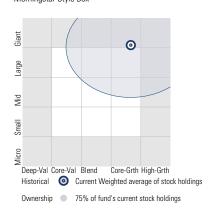


Cat

28.04

American Funds Growth Fund of Amer R6 RGAGX

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





Weight %

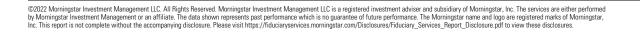
>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus Tesla Inc	8.51	8.51	1.97	Consumer Cyclical
\oplus Capital Group Central Cash Fund	6.09	14.59	_	-
⊖ Microsoft Corp	5.84	20.43	-8.14	Technology
∋ Amazon.com Inc	4.82	25.25	-2.23	Consumer Cyclical
\oplus Meta Platforms Inc Class A	3.07	28.31	-33.89	Communication Svc
€ UnitedHealth Group Inc	2.87	31.19	1.85	Healthcare
⊖ Alphabet Inc Class C	2.81	33.99	-3.48	Communication Svc
∋ Alphabet Inc Class A	2.04	36.04	-3.99	Communication Svc
∋ Broadcom Inc	2.00	38.03	-4.75	Technology
⇒ Netflix Inc	1.90	39.93	-37.82	Communication Svc
⊕ Mastercard Inc Class A	1.19	41.13	-0.40	Financial Services
eq Thermo Fisher Scientific Inc	1.16	42.29	-11.43	Healthcare
\oplus Carrier Global Corp Ordinary Shares	0.93	43.23	-15.43	Industrials
$oldsymbol{eta}$ Applied Materials Inc	0.87	44.09	-16.09	Technology
Taiwan Semiconductor Manufacturing Co Ltd	0.86	44.95	-2.48	Technology

Total Holdings 398

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





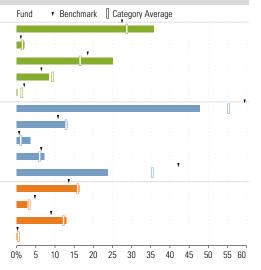
Asset Class Net % Cat% US Stocks 93.39 82.70 Non-US Stocks 10.73 4.45 Bonds 0.00 -0.01 Cash 6.13 1.64 Other 0.45 0.54

0	50	100

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	35.76	27.30	28.74
æ.	Basic Materials	2.07	0.91	1.50
A	Consumer Cyclical	25.08	18.36	16.56
	Financial Services	8.41	6.26	9.34
ŵ	Real Estate	0.20	1.77	1.34
w	Sensitive	47.85	59.31	55.33
đ	Communication Services	13.21	10.61	12.89
•	Energy	3.62	0.46	1.07
٥	Industrials	7.25	6.22	5.99
	Technology	23.77	42.02	35.38
-	Defensive	16.39	13.40	15.92
	Consumer Defensive	2.86	4.57	3.26
٠	Healthcare	13.01	8.80	12.23
?	Utilities	0.52	0.03	0.43



Total

Morningstar Index

Russell 1000 Growth TR USD

100.00

100.00

American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 22.8 years.

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

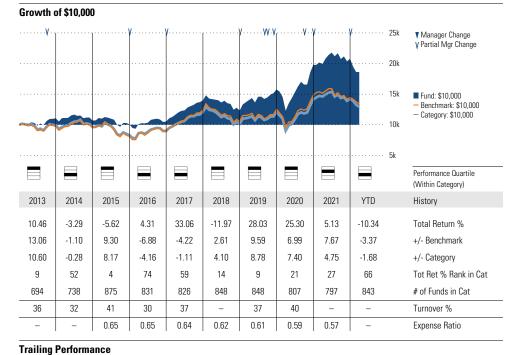
Net Expense: The fund's expense ratio of 0.57 is 51.69% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

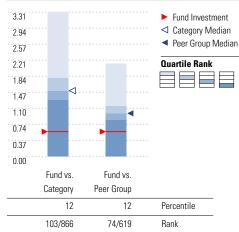
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







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

5 Fund Benchmark 0 Category -5 -10 -15 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat

Total Return %

as of 03-31-2022

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

22.28

ROE

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18.08

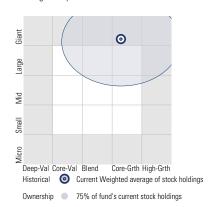
19.38

Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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



Style Breakdown

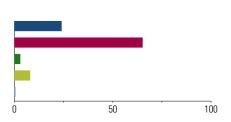


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022



Sector Weighting as of 03-31-2022

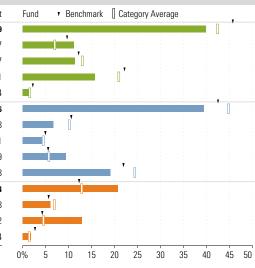
Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	39.86	45.55	42.39
.	Basic Materials	11.13	9.50	6.97
~	Consumer Cyclical	11.33	12.01	12.97
ц.	Financial Services	15.75	21.99	20.91
ŵ	Real Estate	1.65	2.05	1.54
w	Sensitive	39.44	42.33	44.76
G	Communication Services	6.68	10.41	10.18
0	Energy	4.22	4.78	4.51
¢	Industrials	9.44	5.38	5.69
	Technology	19.10	21.76	24.38
	Defensive	20.69	12.12	12.84
E	Consumer Defensive	6.08	5.49	6.88
٠	Healthcare	12.84	4.10	4.52
9	Utilities	1.77	2.53	1.44
-				



Diversified Emerging Mkts

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



	Greater Asia	Fund % 37.56	Cat % 75.23	Americas	Fund % 40.60	Cat % 12.82	Greater Europe	Fund % 21.85	Cat % 11.97	Market Maturity	Fund %
	Japan	2.48	0.13	North America	29.73	2.77	United Kingdom	3.00	0.75	Developed Markets	60.74
	Australasia	0.99	0.06	Central/Latin	10.87	10.05	W euro-ex UK	16.71	2.03	Emerging Markets	39.26
	Asia-4 Tigers	7.30	28.36				Emrgng Europe	0.19	3.85	Not Available	0.00
	Asia-ex 4 Tigers	26.79	46.68				Africa	1.95	5.34		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 03-31-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$ onumber \in \mathbb{R}^{2} $ 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
$oldsymbol{\oplus}$ Taiwan Semiconductor Manufacturing Co Ltd	2.24	15.53	-2.48	Technology
\oplus First Quantum Minerals Ltd	1.88	17.41	42.98	Basic Materials
⊖ Kotak Mahindra Bank Ltd	1.82	19.24	-2.35	Financial Services
$oldsymbol{eta}$ Kweichow Moutai Co Ltd Class A	1.42	20.66	-16.15	Consumer Defensive
\ni Alphabet Inc Class C	1.34	21.99	-3.48	Communication Svc
	1.19	23.18	47.75	Basic Materials
igodot Thermo Fisher Scientific Inc	1.17	24.36	-11.43	Healthcare

Total Holdings 568

 \oplus Increase \oplus Decrease otin New to Portfolio

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Portfolio Manager(s) Alan Berro since 07-1997

Jeffrey Lager since 07-2004

Alan Wilson since 07-2013

Eric Stern since 11-2014

Brady Enright since 07-2016

Mark Casey since 07-2016

Quantitative Screens

place for 24.76 years.

Net Expense: The fund's expense ratio of 0.27 is

66.25% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the portfolio has slightly drifted from the large-blend portion of the

Morningstar style box to the large-value portion however,

the underlying investment strategy remains consistent so

Rating

1-Low

Low Risk

2

Updated

02-28-2022

02-15-2022

12-31-2021

we are not concerned with this style failure.

in existence.

years.

ESG Metrics

Sustainability Rating

ESG Commitment

Carbon Risk Score

Metric

Diana Wagner since 06-2014 Jin Lee since 07-2014

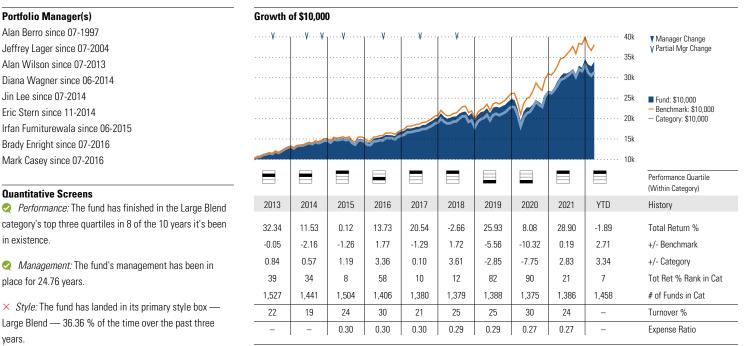
Irfan Furniturewala since 06-2015

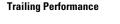
American Funds Washington Mutual R6 RWMGX

Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD







Alpha

Reta

R-Squared

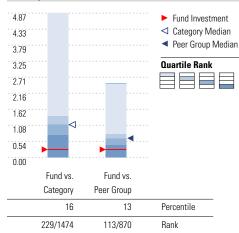
Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Standard Deviation



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

Benchmark Category Average annual, if greater Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat -1.27 -1.71 0.92 0.97 94.27 94.89 16.90 17 76 17 68 0.92 1 03 0.90 4.26 3.80 -0.70 -1.26 88.66 93.27 Down Capture Ratio 92.59 99.84 **Portfolio Metrics** Rmort

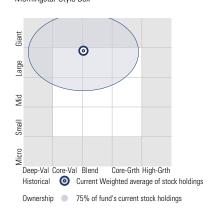
	Fund	BIIIdIK	Gal
Price/Earnings Ratio	18.21	21.92	22.24
Price/Book Ratio	3.30	4.23	4.92
Geom Avg Mkt Cap \$B	146.24	218.88	246.43
ROE	28.96	33.46	34.56

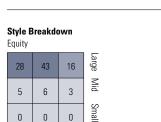
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American Funds Washington Mutual R6 RWMGX

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





Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Broadcom Inc	5.97	5.97	-4.75	Technology
∋ Microsoft Corp	5.74	11.71	-8.14	Technology
\ni UnitedHealth Group Inc	4.00	15.71	1.85	Healthcare
$oldsymbol{eta}$ Comcast Corp Class A	3.34	19.05	-6.48	Communication Svc
\oplus Capital Group Central Cash Fund	3.14	22.19	-	-
€ Pfizer Inc	2.27	24.46	-11.65	Healthcare
\oplus Marsh & McLennan Companies Inc	2.17	26.64	-1.65	Financial Services
➔ CME Group Inc Class A	2.10	28.74	4.55	Financial Services
CVS Health Corp	2.05	30.79	-1.36	Healthcare
∋ Johnson & Johnson	1.70	32.50	4.22	Healthcare
m lacksquare The Home Depot Inc	1.65	34.14	-27.42	Consumer Cyclical
Đ Intel Corp	1.52	35.67	-3.06	Technology
∋ BlackRock Inc	1.41	37.08	-16.00	Financial Services
$oldsymbol{eta}$ Lockheed Martin Corp	1.38	38.46	24.98	Industrials
Chubb Ltd	1.26	39.72	11.07	Financial Services

Total Holdings 187

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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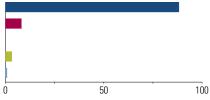
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Energy

¢

F

Utilities



Bmark

30.09

2.31

11.84

13 22

2.72

46.96

9.36

3.87

8.15

25.58

22.95

6.51

13.70

2.74

Fund

28.45

3.30

5.35

17.72

2.08

42.75

7.29

6.22

10.60

18.64

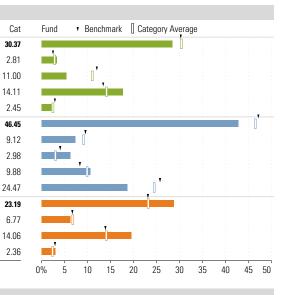
28.80

6.30

19.53

2.97

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





Morningstar Category 📕 Large Blend

Morningstar Index S&P 500 TR USD

Delaware Ivy International Core Eq R6 IINCX

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.

Style: The fund has landed in its primary style box — Large Blend — 66.67 % of the time over the past 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 lvy 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

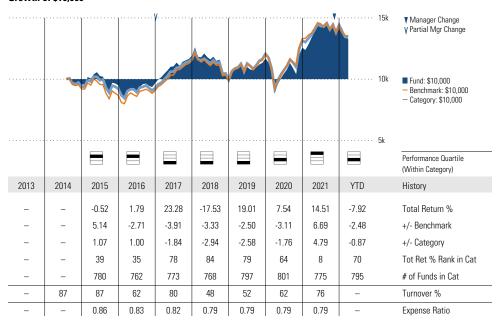
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021



Removed

Morningstar Index

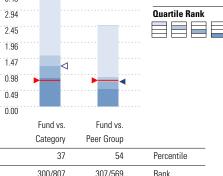
MSCI ACWI Ex USA NR USD



Morningstar Category

Foreign Large Blend





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

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** Bmark Cat Fund Drice /Corninge Datie 14.00 1474 12.01

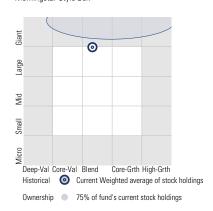
Price/Earnings hallo	14.74	13.81	14.09
Price/Book Ratio	1.68	1.78	1.79
Geom Avg Mkt Cap \$B	45.37	45.25	51.25
ROE	17.80	18.45	19.89

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Delaware Ivy International Core Eq R6 IINCX

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





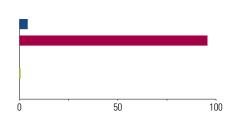


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022



Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	36.08	42.34	39.18
æ.	Basic Materials	4.04	8.94	7.98
~	Consumer Cyclical	15.08	10.37	10.86
ц.	Financial Services	16.96	20.56	18.20
ŵ	Real Estate	0.00	2.47	2.14
w	Sensitive	41.68	36.68	37.13
	Communication Services	4.43	6.69	5.82
0	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
F	Consumer Defensive	9.30	8.25	9.12
٠	Healthcare	10.00	9.68	11.68
9	Utilities	2.94	3.05	2.89

Asset Class Net % Cat% US Stocks 4.04 3.24 Non-US Stocks 95.50 94.72 Bonds 0.00 0.04 Cash 0.47 1.42

Total	100.00	100.00
Other	0.00	0.61
Cash	0.47	1.42

att Fund Benchmark Category Average 8 9 1 1 9 0 1 1 9 0 5 10 15 20 25 30 35 40 45

Greate	er Asia	Fund % 28.07	Cat % 35.41	Americas	Fund % 14.24	Cat % 8.71	Greater Europe	Fund % 57.70	Cat % 55.90	Market Maturity	Fund %
Japan		12.78	18.15	North America	10.68	7.56	United Kingdom	16.09	13.12	Developed Markets	90.11
Austra	lasia	1.63	5.00	Central/Latin	3.56	1.15	W euro-ex UK	41.61	41.43	Emerging Markets	9.89
Asia-4	Tigers	7.33	7.10				Emrgng Europe	0.00	0.28	Not Available	0.00
Asia-e	x 4 Tigers	6.33	5.16				Africa	0.00	1.07		
Not Cl	assified	0.00	0.00								

Top 10 Holdings as of 03-31-2022

25-50

50-75

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 \oplus Decrease 3 New to Portfolio

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Removed

Morningstar Index

MSCI ACWI Ex USA NR USD

0

Morningstar Category

Foreign Large Blend

DFA Global Real Estate Securities Port DFGEX

Portfolio Manager(s)

Jed Fogdall since 02-2010 Bhanu Singh since 07-2015 Allen Pu since 07-2015 Mary Phillips since 02-2017 William Collins-Dean since 02-2019 Ashish Bhagwanjee since 02-2020

Quantitative Screens

Performance: The fund has finished in the Global Real Estate category's top three guartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.09 years.

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

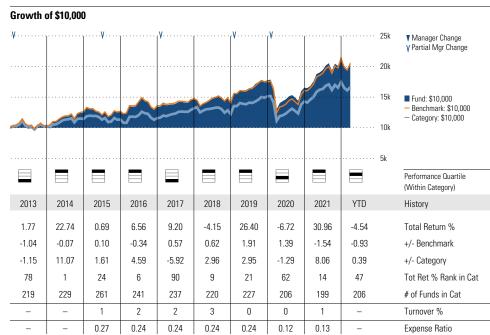
Net Expense: The fund's expense ratio of 0.24 is 79.66% lower than the Global Real Estate category average.

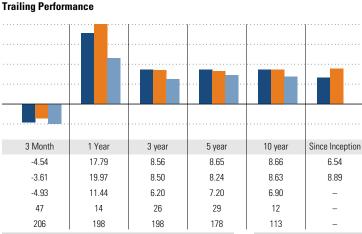
Morningstar Investment Management LLC Analysis

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	4	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021





Alpha

Beta

R-Squared

Sharpe Ratio

Tracking Error

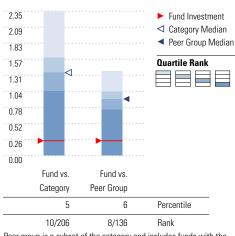
Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation

Net Expense



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

Fund 15 Benchmark 10 Category 5 0 -5 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat 0.34 -0.62 0.95 0 88 99.07 94.49 1917 19.98 18 18 0.49 0 48 0.43 2.06 4.79 0.03 -0.32 97.68 88.62 96.54 91.58 **Portfolio Metrics**

Total Return %

as of 03-31-2022

20%

	Fund	Bmark	Cat
Price/Earnings Ratio	20.39	21.12	15.68
Price/Book Ratio	1.82	1.87	1.44
Geom Avg Mkt Cap \$B	13.64	12.73	13.71
ROE	13.09	11.19	11.39

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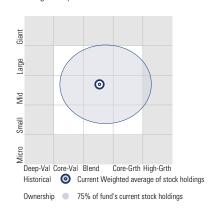
Morningstar Category Morningstar Index

Global Real Estate

S&P Global REIT TR USD

DFA Global Real Estate Securities Port DFGEX

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







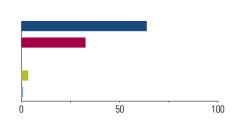
Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ DFA International Real Estate Sec I	35.70	35.70	_	_
DFA Real Estate Securities I	6.05	41.75	-	-
Prologis Inc	4.51	46.27	-3.62	Real Estate
\oplus American Tower Corp	4.31	50.58	-14.11	Real Estate
Crown Castle International Corp	3.01	53.59	-10.86	Real Estate
Equinix Inc	2.65	56.24	-11.95	Real Estate
Public Storage	2.35	58.59	4.73	Real Estate
⊕ Simon Property Group Inc	1.94	60.52	-16.62	Real Estate
⊕ Realty Income Corp	1.55	62.07	-2.17	Real Estate
Digital Realty Trust Inc	1.53	63.60	-19.14	Real Estate
Welltower Inc	1.49	65.09	12.80	Real Estate
AvalonBay Communities Inc	1.41	66.50	-1.04	Real Estate
SBA Communications Corp	1.40	67.91	-11.36	Real Estate
\ominus Equity Residential	1.34	69.25	0.05	Real Estate
\oplus Alexandria Real Estate Equities Inc	1.15	70.40	-9.22	Real Estate

Total Holdings 153

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Total	100.00	100.00
Other	0.67	4.77
Cash	3.29	1.70
Bonds	0.00	0.27
Non-US Stocks	32.45	47.98
US Stocks	63.60	45.29
Asset Class	Net %	Cat%

Morningstar Index

S&P Global REIT TR USD

Morningstar Category

Global Real Estate

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat	Fund	۲	Be	nchn	nark]	Cate	gory	Ave	rage	9			
Դ	Cyclical	99.82	100.00	98.89]
<i>.</i> #.	Basic Materials	0.01	0.00	0.00	0													
4	Consumer Cyclical	0.03	0.00	0.68	0													
ц.	Financial Services	0.05	0.09	0.17	ĺ													
ŵ	Real Estate	99.73	99.91	98.04														
V*	Sensitive	0.11	0.00	0.90	0													
	Communication Services	0.02	0.00	0.44														
0	Energy	0.01	0.00	0.06														
Ф	Industrials	0.02	0.00	0.16]													
	Technology	0.06	0.00	0.24														
-	Defensive	0.06	0.00	0.20	İ													
	Consumer Defensive	0.02	0.00	0.00														
٠	Healthcare	0.03	0.00	0.05														
9	Utilities	0.01	0.00	0.15														
							-	0 0		- 10			- 00		-	-	 	0500

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



Federated Hermes Govt Ultrashort R6 FGULX

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.

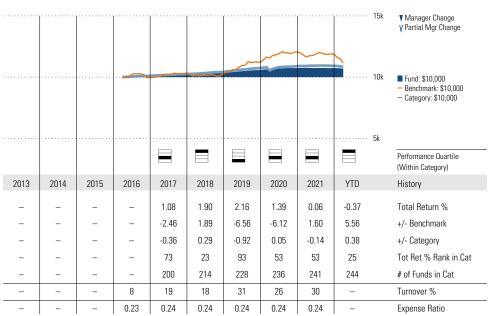
Management: The fund's management has been in place for 24.74 years.

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.

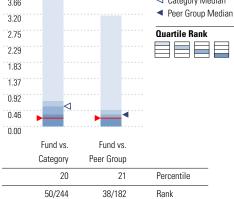


Morningstar Category

Ultrashort Bond







Cat 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

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

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Morningstar Index

BBgBarc US Agg Bond TR USD

Growth of \$10,000

Federated Hermes Govt Ultrashort R6 FGULX

Style Analysis as of 03-31-2022





Duration

·		100
U	50	100

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

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

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

	Fund	Bmark	Cat	Fund	۲	Bench	nmark	Cate	gory Ave	erage			
Government	13.74	-	15.29										
Treasury	3.92	-	7.96			0							
Inflation – Protected	0.00	-	0.00	Û									
Agency/Quasi Agency	9.82	_	1.28										
Other Government Related	0.00	-	6.05		0								
Corporate	0.00	-	36.37								0		
Corporate Bond	0.00	-	31.88							0			
Bank Loan	0.00	-	0.47	0									
Convertible	0.00	-	4.02		0								
Preferred	0.00	-	0.00	0									
Securitized	41.44	-	30.00										
Agency MBS Pass-Through	1.67	_	7.01		0								
Agency MBS ARM	0.14	-	0.83	1[]									
Agency MBS CMO	39.63	-	5.62										
Non-Agency Residential MBS	0.00	-	0.18	0									
Commercial MBS	0.00	-	0.59	10									
Asset-Backed	0.00	-	15.77				0						
Covered Bond	0.00	-	0.00	0									
Municipal	0.00	-	0.99	10									
Cash & Equivalents	44.81	-	17.05										
Other	0.00	-	0.16	0									
				0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 03-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Hsbc Repo 2 Repo	01-2022	22.91	22.91	_
① Novasc Repo 1 Repo	01-2022	21.25	44.15	-
Federal Home Loan Banks 0.4%	06-2024	4.19	48.35	-
\ominus Federal National Mortgage Association 0.60188%	08-2059	2.48	50.83	-
\odot Federal Home Loan Mortgage Corporation 0.55188%	09-2049	2.10	52.93	-
⊖ Federal National Mortgage Association 0.55188%	06-2050	2.00	54.92	_
\odot 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	_
igodot Government National Mortgage Association 0.82%	02-2065	1.64	59.96	-
\ominus Federal Home Loan Mortgage Corporation 0.444%	08-2030	1.57	61.53	-

Total Holdings 221

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

JPMorgan Small Cap Value R6 JSVUX

Growth of \$10,000

Portfolio Manager(s)

Phillip Hart since 11-2010
Jonathan Tse since 11-2019
Akash Gupta since 11-2019
Wonseok Choi since 11-2019

Quantitative Screens

Performance: The fund has finished in the Small Value 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 11.42 years.

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

Net Expense: The fund's expense ratio of 0.76 is 33.91% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

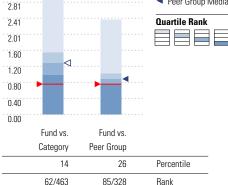
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

						v .		¥		30k	▼ Manager Change γ Partial Mgr Change
										25k	
			·····	~	V			/		20k 15k	 Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000
and the second s	~~~~									тэк 10k	
										TUK	
											Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD		History
36.65	4.43	-7.34	30.48	3.40	-13.85	19.42	6.32	33.00	-2.87		Total Return %
2.13	0.21	0.13	-1.26	-4.44	-0.99	-2.97	1.69	4.73	-0.47		+/- Benchmark
0.43	1.09	-0.63	4.49	-5.14	1.61	-2.01	2.30	1.43	-0.86		+/- Category
44	45	66	17	88	35	73	31	40	60		Tot Ret % Rank in Cat
485	465	505	477	481	483	473	450	448	456		# of Funds in Cat
38	40	38	46	41	39	60	42	-	-		Turnover %
-	-	0.79	0.77	0.76	0.74	0.74	0.75	0.76	-		Expense Ratio





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

of Funds in Category Cat 0.48 1.01 94.67 25.81 Sharpe Ratio 0.62 0 58 0.58 Tracking Error 2.60 6.29 Information Ratio 0.35 0.05 Up Capture Ratio 100.51 100.49 Down Capture Ratio 97.73 99.58 **Portfolio Metrics** Fund Bmark Cat

Price/Earnings Ratio	12.46	12.54	12.81
Price/Book Ratio	1.61	1.53	1.72
Geom Avg Mkt Cap \$B	2.41	2.34	4.24
ROE	10.89	8.77	16.11

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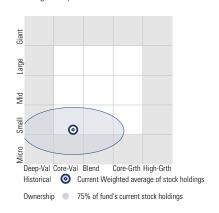
Morningstar Category Morningstar Index

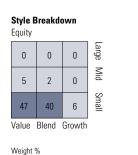
Small Value

Russell 2000 Value TR USD

JPMorgan Small Cap Value R6 JSVUX

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





vvergrit %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ JPMorgan Prime Money Market IM	2.79	2.79	_	_
∋ Ovintiv Inc	1.29	4.07	61.04	Energy
\ni New Jersey Resources Corp	1.06	5.14	12.57	Utilities
igodolog Allscripts Healthcare Solutions Inc	1.05	6.19	22.06	Healthcare
∋ Tri Pointe Homes Inc	1.00	7.19	-28.00	Consumer Cyclical
⇒ PDC Energy Inc	0.94	8.13	49.51	Energy
ightarrow EMCOR Group Inc	0.90	9.03	-11.48	Industrials
\ni Hub Group Inc Class A	0.84	9.86	-8.35	Industrials
ightarrow Hope Bancorp Inc	0.81	10.67	10.27	Financial Services
e Old National Bancorp	0.79	11.46	-8.83	Financial Services
∋ Tenet Healthcare Corp	0.75	12.21	5.23	Healthcare
⊖ ArcBest Corp	0.74	12.95	-32.77	Industrials
igodolog Cathay General Bancorp	0.70	13.65	4.88	Financial Services
igodolog American States Water Co	0.69	14.34	-13.59	Utilities
∋ Macy's Inc	0.68	15.02	-6.35	Consumer Cyclical

Total Holdings 436

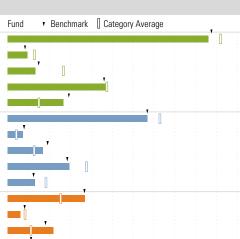
 \oplus Increase \oplus Decrease R New to Portfolio

0 50 100

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat	Fund	▼ Be	enchma	ark 🛛
Դ	Cyclical	48.06	48.57	50.92		· ·		
æ.	Basic Materials	4.68	3.98	6.41				
4	Consumer Cyclical	6.60	7.24	13.31			0	
цф	Financial Services	23.43	22.89	23.73				
ŵ	Real Estate	13.35	14.46	7.47			.	
\sim	Sensitive	33.41	33.23	36.42				
B	Communication Services	3.67	3.75	2.08				
0	Energy	8.48	9.38	6.33				
Ф	Industrials	14.79	14.08	18.85				[
	Technology	6.47	6.02	9.16				
-	Defensive	18.52	18.19	12.66				
F	Consumer Defensive	3.01	3.89	4.15				
٠	Healthcare	10.93	8.88	5.57				
9	Utilities	4.58	5.42	2.94				
					0%	5 10	15	20



25 30 35 40 45

50 55

Morningstar Category

Russell 2000 Value TR USD Asset Class Net % Cat% US Stocks 95.96 95.39 Non-US Stocks 1.25 2.80 Bonds 0.00 -0.01 Cash 2.79 1.68 Other 0.00 0.15 Total 100.00 100.00

Morningstar Index

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PIMCO Income Insti 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.

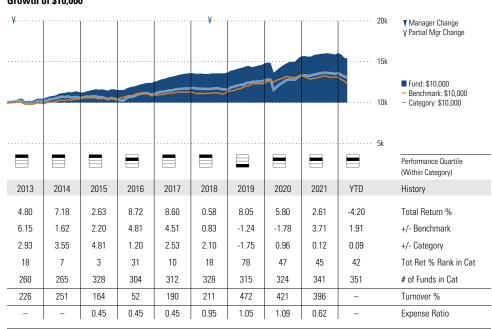
Net Expense: The fund's expense ratio of 0.62 is 38% lower than the Multisector Bond category average.

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 Index BBgBarc US Universal TR USD





Avg Eff Maturity

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

M RNINGSTAR

7.69

7.72

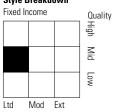
2.20

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PIMCO Income Insti PIMIX

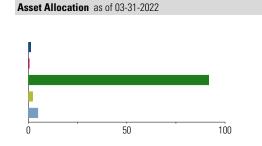
Style Analysis as of 03-31-2022





Duration

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



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

Morningstar Index

BBgBarc US Universal TR USD

Morningstar Category

Multisector Bond

Sector Weighting as of 03-31-2022

	Fund	Bmark	Cat	Fund	۷B	enchmark	Cate	gory Ave	rage			
Government	57.05	-	26.40				1			•		
Treasury	3.76	-	9.56		0							
Inflation – Protected	1.84	-	0.41	(
Agency/Quasi Agency	0.55	-	1.19									
Other Government Related	50.90	-	15.24								, ,	
Corporate	8.25	-	40.47						[
Corporate Bond	5.59	-	33.29					[
Bank Loan	1.14	-	4.01									
Convertible	1.27	-	2.76									
Preferred	0.25	-	0.41	0								
Securitized	16.00	-	25.48				0					
Agency MBS Pass-Through	4.79	-	6.95									
Agency MBS ARM	0.00	-	0.00									
Agency MBS CMO	0.35	-	1.25	10								
Non-Agency Residential MBS	3.46	-	1.79									
Commercial MBS	0.21	-	4.06	I []								
Asset-Backed	7.19	-	11.39									
Covered Bond	0.00	-	0.04	0								
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
⊙ Irs Eur -0.33000 03/18/20-2Y Lch Receive	03-2022	12.89	12.89	_
⊖ Irs Eur -0.33000 03/18/20-2Y Lch Pay	03-2022	12.89	25.78	-
\odot 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	_
\odot BRITISH POUND STERLING Purchased	01-2022	7.57	69.10	-
⊕ IRS USD 0.50000 06/16/21-5Y CME Pay	06-2026	7.04	76.14	-
○ IRS USD 0.70000 12/14/21-3Y LCH Pay	12-2024	6.98	83.12	-
⊖ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	6.97	90.09	-

Total Holdings 8063

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PIMCO Real Return Insti PRRIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

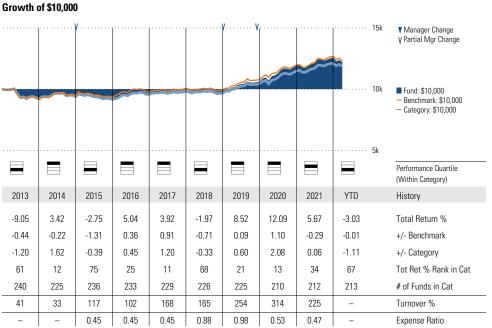
Net Expense: The fund's expense ratio of 0.47 is 20.34% lower than the Inflation-Protected Bond category average.

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





Morningstar Index

BBgBarc US Treasury US TIPS TR USD



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

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PIMCO Real Return Insti PRRIX

Style Analysis as of 03-31-2022



Ltd Mod Ext Duration

-50	<u>F</u>		100	150
-50	U	50	100	150

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

Morningstar Category Morn

Inflation-Protected Bond

Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Other	-10.39 5.05	0.43
	-10.59	1.52
Cash	-10.39	1.52
Bonds	105.33	97.98
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.05
Asset Class	Net %	Cat%

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

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	76.77	-	89.77		· · · · · ·	
Treasury	0.31	-	0.73	()		
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			
Corporate Bond	0.28	-	2.62	10		
Bank Loan	0.00	-	0.17	0		
Convertible	0.07	-	0.10			
Preferred	0.17	-	0.00			
Securitized	6.93	-	4.16			
Agency MBS Pass-Through	1.91	-	0.55	D		
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.07	-	0.25			
Non-Agency Residential MBS	0.49	-	0.13			
Commercial MBS	0.01	-	0.92	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			

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 8590$

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 _ 萃 Cash Offset 58.22 14.28 _ ○ 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 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

🕀 Increase \ominus Decrease 🕸 New to Portfolio



State St Russell Sm Cap® Gr Indx NL CI C

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

Performance: The fund has finished in the Small 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 12.66 years.

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

Net Expense: The fund's expense ratio of 0.05 is 95.45% lower than the Small Growth category average.

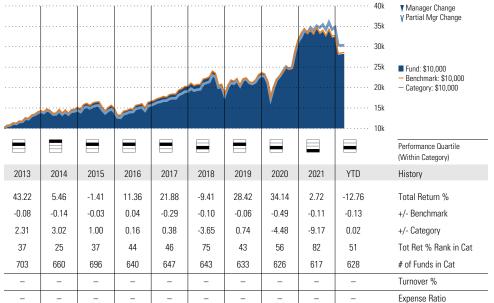
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





Morningstar Category

Small Growth

Trailing Performance 3 Month 1 Year 10 year 3 yea 5 year -12.76 -14.58 9.66 10.12 11.08 -12.63 -14.33 9.88 10.33 11.21 -12 78 -9.02 13 69 13 87 12 20

89

583

87

529

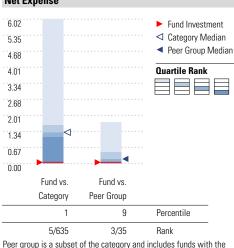
77

400

Net Expense

51

628



78

617

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

10 Fund Benchmark 5 Category 0 -5 -10 -15 Average annual, if greater than 1 year Since Inception 12.11 Fund Return % 9.80 Benchmark Return % Category Average % _ % Rank in Category # of Funds in Category **3-Year Risk Metrics**

15%

Total Return %

as of 03-31-2022

	Fund	Bmark	Cat
Alpha	-0.20	_	3.25
Beta	1.00	_	0.95
R-Squared	100.00	_	92.78
Standard Deviation	24.03	24.03	23.59
Sharpe Ratio	0.48	0.48	0.60
Tracking Error	0.12	_	5.66
Information Ratio	-1.84	_	0.08
Up Capture Ratio	99.52	_	100.12
Down Capture Ratio	100.13	-	90.34

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 19 55 19 55 25.23 Price/Book Ratio 4.03 4.02 4.23 Geom Avg Mkt Cap \$B 2 87 2 87 5 16 ROE 8.79 8.75 14.53

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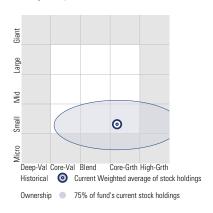


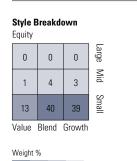
Morningstar Index

Russell 2000 Growth TR USD

State St Russell Sm Cap® Gr Indx NL CI C

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





>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus State Street Corporation Short Term Investment Fund	0.95	0.95	_	_
🕀 Tetra Tech Inc	0.67	1.62	-2.74	Industrials
Lattice Semiconductor Corp	0.63	2.25	-20.91	Technology
€ EastGroup Properties Inc	0.63	2.87	-10.30	Real Estate
\oplus WillScot Mobile Mini Holdings Corp	0.62	3.49	-4.19	Industrials
€ Synaptics Inc	0.60	4.08	-31.09	Technology
€ Southwestern Energy Co	0.55	4.64	53.86	Energy
€ II-VI Inc	0.54	5.18	6.09	Technology
€ ShockWave Medical Inc	0.54	5.71	16.28	Healthcare
$ e ext{Performance Food Group Co} $	0.53	6.24	10.94	Consumer Defensive
\oplus Inspire Medical Systems Inc	0.52	6.76	11.58	Healthcare
€ BJ's Wholesale Club Holdings Inc	0.52	7.28	0.96	Consumer Defensive
€ KBR Inc	0.51	7.79	15.18	Industrials
€ E-Mini Russ 2000 Jun22 Xcme 20220617	0.51	8.30	-	-
🕀 Saia Inc	0.49	8.79	-27.66	Industrials

Total Holdings 1214

 \oplus Increase \ominus Decrease R New to Portfolio

0 50 100

Bmark

24.56

3.55

12.23

5 4 9

3.29

45.60

3.49

3.41

16.26

22 44

29.84

4.25

0.52

25.07

Fund

24.56

3.56

12.19

5.51

3.30

45.66

3.48

3.43

16.33

22.42

29.77

4.25

25.00

0.52

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

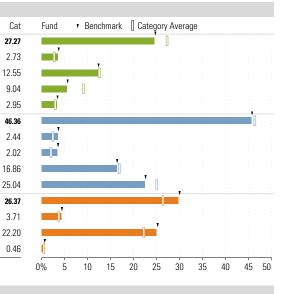
Asset Class Net % Cat% **US Stocks** 97.73 92.92 Non-US Stocks 1.32 4.34 Bonds 0.00 0.00 Cash 0.95 2.32 0.00 Other 0.43 Total 100.00 100.00

Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth





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Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

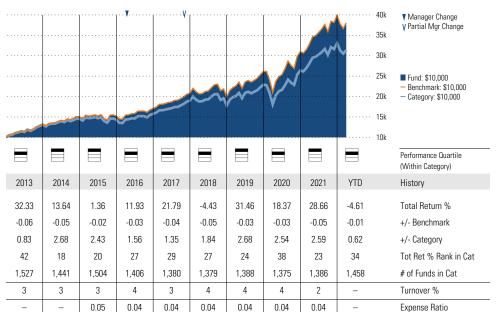
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





Morningstar Category

Large Blend



	30/14/4	104/4/5	Hallik
Peer group	o is a subset of the	e category and in	cludes funds with the
same man	agement style (ac	tive vs. passive) a	and similar share class
characteri	stics.		

Cat -1.71 0.97 94.89 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 Drice /Corninge Datie 21 02 21 02

Price/Earnings hatto	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

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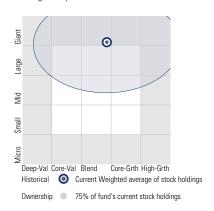


Morningstar Index

S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

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







Weight %

>50 25-50 10-25 0-10

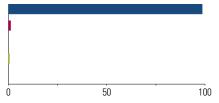
Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Apple Inc	7.04	7.04	-1.54	Technology
€ Microsoft Corp	6.01	13.05	-8.14	Technology
€ Amazon.com Inc	3.71	16.76	-2.23	Consumer Cyclical
	2.35	19.11	1.97	Consumer Cyclical
\oplus 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
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	1.68	26.75	18.03	Financial Services
ightarrow Meta Platforms Inc Class A	1.34	28.09	-33.89	Communication Svc
\oplus UnitedHealth Group Inc	1.25	29.34	1.85	Healthcare
onumber 1.21	30.55	4.22	Healthcare	
	1.05	31.60	-13.28	Financial Services
ightarrow Procter & Gamble Co	0.95	32.55	-6.06	Consumer Defensive
\ni 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

 \oplus Increase \oplus Decrease otin New to Portfolio

Asset Allocation as of 03-31-2022



Sector Weighting as of 03-31-2022

℃ Cyclical 30.06 30.09 30.37 ■ Basic Materials 2.31 2.31 2.81 ■ Consumer Cyclical 11.84 11.84 11.00 ■ Financial Services 13.19 13.22 14.11 ■ Real Estate 2.72 2.45 ■ Sensitive 46.99 46.96 46.45 ■ Communication Services 9.36 9.12 46.95 ■ Communication Services 9.36 9.12 46.95 ■ Communication Services 9.36 9.12 56 ■ Communication Services 9.36 9.12 56 ■ Industrials 8.15 8.15 9.88 ■ Technology 25.60 25.58 24.47 ■ Defensive 6.50 6.51 6.77 ■ Healthcare 13.71 13.70 14.06 ■ Utilities 2.74 2.74 2.36 <th></th> <th></th> <th>Fund</th> <th>Bmark</th> <th>Cat</th> <th></th>			Fund	Bmark	Cat	
Image: Consumer Cyclical 11.84 11.84 11.00 Image: Financial Services 13.19 13.22 14.11 Image: Financial Services 13.19 13.22 14.11 Image: Financial Services 2.72 2.72 2.45 Image: Sensitive 46.99 46.96 46.45 Image: Communication Services 9.36 9.36 9.12 Image: Financial Services 8.15 8.15 9.88 Image: Financial Services 25.60 25.58 24.47 Image: Financial Services 25.00 6.51 6.77 Image: Financial Services 6.50 6.51 6.77 Image: Financial Services 6.50 6.51 6.7	Դ	Cyclical	30.06	30.09	30.37	
Image: Services 13.19 13.22 14.11 Image: Services 13.19 13.22 14.11 Image: Services 2.72 2.45 Image: Services 2.72 2.45 Image: Services 9.36 9.36 9.12 Image: Services 8.15 8.15 9.88 Image: Technology 25.60 25.58 24.47 Image: Defensive 22.95 22.95 23.19 Image: Consumer Defensive 6.50 6.51 6.77 Image: Healthcare 13.71 13.70 14.06	æ.	Basic Materials	2.31	2.31	2.81	
	~	Consumer Cyclical	11.84	11.84	11.00	
✓ Sensitive 46.99 46.96 46.45 Image: Communication Services 9.36 9.36 9.12 Image: Communication Services 9.36 9.36 9.12 Image: Communication Services 9.36 9.37 2.98 Image: Communication Services 8.15 8.15 9.88 Image: Communication Services 25.60 25.58 24.47 Image: Consumer Defensive 22.95 22.95 23.19 Image: Consumer Defensive 6.50 6.51 6.77 Image: Healthcare 13.71 13.70 14.06	ц.	Financial Services	13.19	13.22	14.11	
Image: Communication Services 9.36 9.36 9.12 Image: Communication Services 8.15 8.87 2.98 Image: Communication Services 8.15 8.15 9.88 Technology 25.60 25.58 24.47 Defensive 22.95 22.95 23.19 Consumer Defensive 6.50 6.51 6.77 Healthcare 13.71 13.70 14.06	ŵ	Real Estate	2.72	2.72	2.45	
▲ Energy 3.88 3.87 2.98 ☑ Industrials 8.15 8.15 9.88 ☑ Technology 25.60 25.58 24.47 ✓ Defensive 22.95 22.95 23.19 ☑ Consumer Defensive 6.50 6.51 6.77 ☑ Healthcare 13.71 13.70 14.06	w	Sensitive	46.99	46.96	46.45	
Industrials 8.15 8.15 9.88 Industrials 25.60 25.58 24.47 → Defensive 22.95 22.95 23.19 Image: Consumer Defensive 6.50 6.51 6.77 Image: Healthcare 13.71 13.70 14.06		Communication Services	9.36	9.36	9.12	
Image: Technology 25.60 25.58 24.47 → Defensive 22.95 22.95 23.19 Image: Consumer Defensive 6.50 6.51 6.77 Image: Healthcare 13.71 13.70 14.06	0	Energy	3.88	3.87	2.98	
→ Defensive 22.95 22.95 23.19 □ Consumer Defensive 6.50 6.51 6.77 □ Healthcare 13.71 13.70 14.06	¢	Industrials	8.15	8.15	9.88	
Consumer Defensive 6.50 6.51 6.77 Healthcare 13.71 13.70 14.06		Technology	25.60	25.58	24.47	
Image: Healthcare 13.71 13.70 14.06		Defensive	22.95	22.95	23.19	
	F	Consumer Defensive	6.50	6.51	6.77	
Utilities 2.74 2.74 2.36	٠	Healthcare	13.71	13.70	14.06	
	2	Utilities	2.74	2.74	2.36	

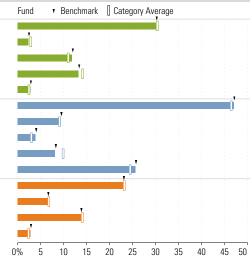


Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend





Vanguard Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

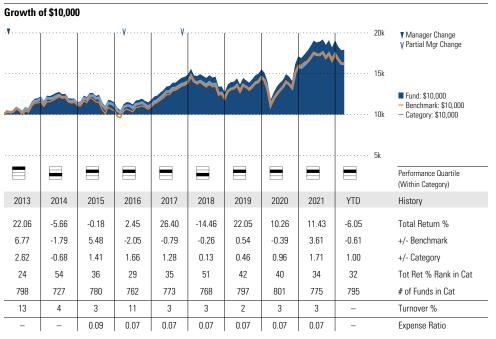
Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Foreign Large Blend



Category Median Peer Group Median 3.43 2.94 Quartile Rank 2.45 1.96 1.47 0.98 0.49 Fund vs Fund vs Peer Group Category Δ 31 Percentile 31/807 71/232 Rank

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

of Funds in Category Bmark Cat 0.12 Beta 1 04 1 00 **R-Squared** 96.86 93.68 Standard Deviation 17 85 16 88 17 51 Sharpe Ratio 0.51 0.47 0.47 Tracking Error 3.24 4.46 Information Ratio 0.32 0.03 Up Capture Ratio 105.24 100.75 Down Capture Ratio 102.03 100.82

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 13 78 13 81 14 09 Price/Book Ratio 1.64 1.78 1.79 Geom Avg Mkt Cap \$B 29.96 45 25 51 25 ROE 17.66 18.45 19.89

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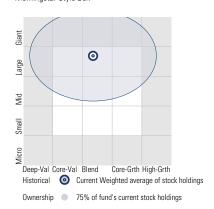


Morningstar Category Morningstar Index

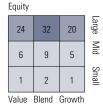
MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

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





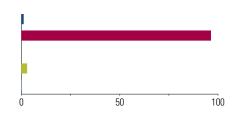


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022



Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	41.47	42.34	39.18
æ.	Basic Materials	8.85	8.94	7.98
	Consumer Cyclical	10.11	10.37	10.86
ц.	Financial Services	18.50	20.56	18.20
ŵ	Real Estate	4.01	2.47	2.14
w	Sensitive	36.41	36.68	37.13
	Communication Services	5.11	6.69	5.82
0	Energy	5.13	5.45	4.60
Ф	Industrials	15.66	12.06	14.86
	Technology	10.51	12.48	11.85
	Defensive	22.11	20.98	23.69
F	Consumer Defensive	8.22	8.25	9.12
٠	Healthcare	10.79	9.68	11.68
9	Utilities	3.10	3.05	2.89

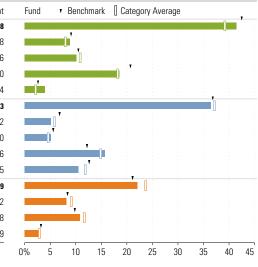
Asset Class	Net %	Cat%
US Stocks	0.97	3.24
Non-US Stocks	96.26	94.72
Bonds	0.00	0.04
Cash	2.72	1.42
Other	0.05	0.61
Total	100.00	100.00

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category

Foreign Large Blend



Greater Asia	Fund % 36.13	Cat % 35.41	Americas	Fund % 11.55	Cat % 8.71	Greater Europe	Fund % 52.31	Cat % 55.90	Market Maturity	Fund %
Japan	19.99	18.15	North America	11.44	7.56	United Kingdom	12.22	13.12	Developed Markets	99.24
Australasia	7.59	5.00	Central/Latin	0.11	1.15	W euro-ex UK	39.06	41.43	Emerging Markets	0.76
Asia-4 Tigers	8.24	7.10				Emrgng Europe	0.33	0.28	Not Available	0.00
Asia-ex 4 Tigers	0.31	5.16				Africa	0.70	1.07		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector	
€ Slcmt1142	2.02	2.02	_	_	
\oplus Nestle SA	1.57	3.60	-5.68	Consumer Defensive	
$igodoldsymbol{igodoldsymbol{\Theta}}$ Roche Holding AG	1.19	4.78	-1.74	Healthcare	
\oplus Samsung Electronics Co Ltd	1.17	5.95	-	Technology	
\ominus ASML Holding NV	1.12	7.08	-13.68	Technology	
⊖ Toyota Motor Corp	0.96	8.04	6.47	Consumer Cyclical	
\ni Shell PLC	0.92	8.96	31.14	Energy	
€ AstraZeneca PLC	0.90	9.86	18.43	Healthcare	
€ BHP Group Ltd	0.85	10.71	29.71	Basic Materials	
\oplus Novartis AG	0.81	11.52	3.72	Healthcare	

Total Holdings 4170

 \oplus Increase \oplus Decrease R New to Portfolio

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Vanguard Mid-Cap Value Index Admiral VMVAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

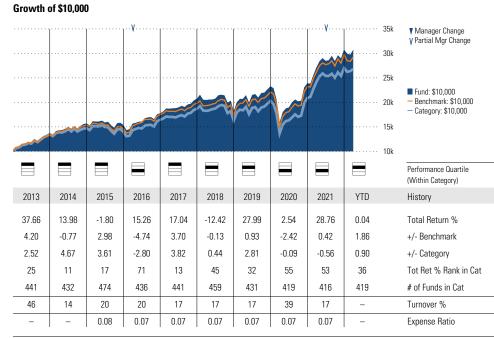
Net Expense: The fund's expense ratio of 0.07 is 92.93% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

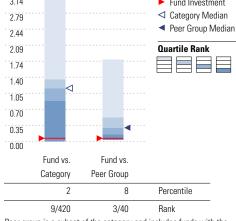
Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Medium Risk	12-31-2021



Morningstar Category

Mid-Cap Value





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.65	-	-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

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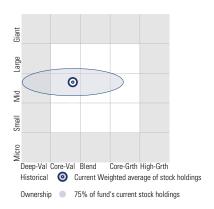


Morningstar Index

Russell Mid Cap Value TR USD

Vanguard Mid-Cap Value Index Admiral VMVAX

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





Weight %

>50 25-50 10-25 0-10

Ton 15 Holdings as of 03-31-2022

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

Total Holdings 210

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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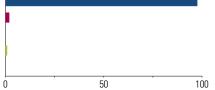
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Energy

¢

F

Utilities



Fund

44.80

5.83

9.66

16.69

12.62

30.06

3.64

7.84

10.18

8.40

25.13

6.46

7.30

11.37

Bmark

44.52

6.12

10.25

16 15

12.00

34.63

3.56

7.41

13.14

10.52

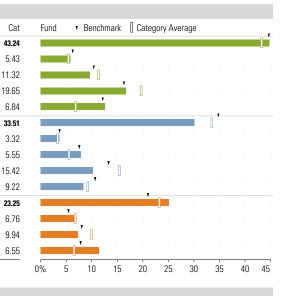
20.86

5.30

7.89

7.67

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





Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

50	100

Vanguard Total Bond Market Index Adm VBTLX

Portfolio Manager(s)

Joshua Barrickman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Intermediate Core 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 9.11 years.

Style Consistency is not calculated for Fixed Income funds.

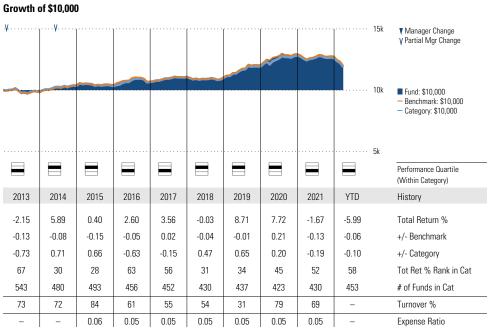
Net Expense: The fund's expense ratio of 0.05 is 91.53% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





Morningstar Category

Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD



same management style (active vs. passive) and similar share class characteristics.

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Vanguard Total Bond Market Index Adm VBTLX

Style Analysis as of 03-31-2022



0 50 100

Net %	Cat%
0.00	0.27
0.00	0.00
97.83	93.20
1.20	4.16
0.97	2.37
100.00	100.00
	0.00 0.00 97.83 1.20 0.97

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

Fund	Bmark	Cat
70.17	3.53	46.62
3.07	74.59	12.57
11.85	10.82	23.27
14.92	8.32	15.40
0.00	0.28	0.93
0.00	0.00	0.36
0.01	0.00	0.18
-0.02	2.46	0.68
	70.17 3.07 11.85 14.92 0.00 0.00 0.01	70.17 3.53 3.07 74.59 11.85 10.82 14.92 8.32 0.00 0.28 0.00 0.00 0.01 0.00

	Fund	Bmark	Cat	Fund	1	Ben	chmark	Ca	tegory	Avera	ge	
Government	48.35	-	30.13]		
Treasury	44.55	-	25.42				-]			
Inflation – Protected	0.00	-	1.46									
Agency/Quasi Agency	2.34	-	1.18									
Other Government Related	1.46	-	2.07									
Corporate	27.43	-	26.35]			
Corporate Bond	26.45	-	25.10					-	0			
Bank Loan	0.00	-	0.06	0								
Convertible	0.98	-	1.15									
Preferred	0.00	-	0.04	0								
Securitized	22.33	-	33.20									
Agency MBS Pass-Through	19.70	-	22.09									
Agency MBS ARM	0.02	-	0.14	0								
Agency MBS CMO	1.00	-	4.03		0							
Non-Agency Residential MBS	0.00	-	0.23									
Commercial MBS	1.18	-	1.19									
Asset-Backed	0.43	-	5.51	- j	0							
Covered Bond	0.00	-	0.01									
Municipal	0.69	-	0.87									
Cash & Equivalents	1.20	-	7.55		0							
Other	0.00	-	1.90	1								

Top 10 Holdings as of 03-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Mktliq 12/31/2049	-	1.10	1.10	-
United States Treasury Notes	-	0.70	1.79	-
\oplus United States Treasury Notes	-	0.59	2.39	-
\oplus United States Treasury Notes	-	0.57	2.95	-
United States Treasury Notes	_	0.53	3.48	-
United States Treasury Notes	_	0.53	4.01	-
⊕ United States Treasury Notes	-	0.47	4.48	-
\oplus United States Treasury Notes	-	0.44	4.93	-
United States Treasury Notes	-	0.44	5.37	-
United States Treasury Notes	-	0.41	5.78	-

Total Holdings 17195

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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