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.

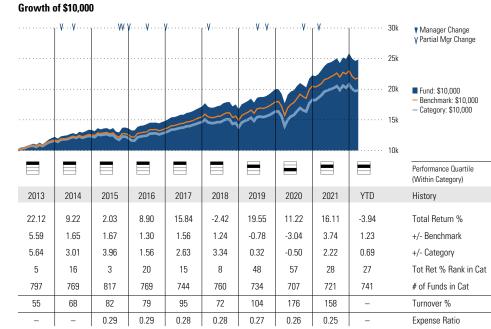
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Morningstar Investment Management LLC Analysis

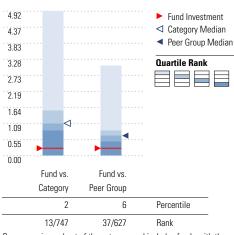
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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

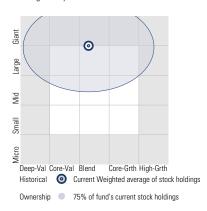
Morningstar Category Allocation--50% to 70%

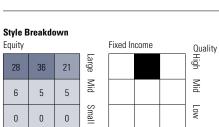
Equity

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

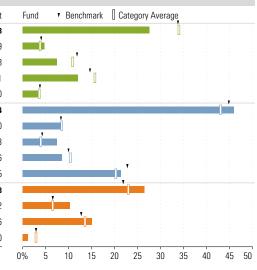
Asset Allocation as of 03-31-2022

		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 Intl Gr and Inc R6 RIGGX

Portfolio Manager(s) Steven Watson since 10-2008 Andrew Suzman since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Paul Flynn since 09-2017 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

Quantitative Screens

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

Management: The fund's management has been in place for 13.5 years.

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

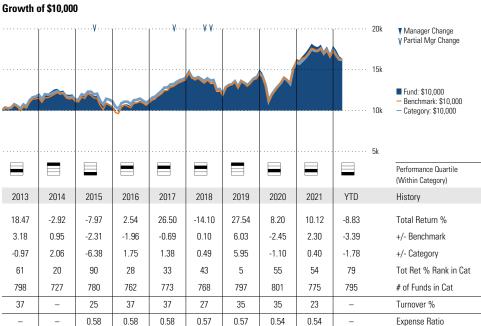
Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

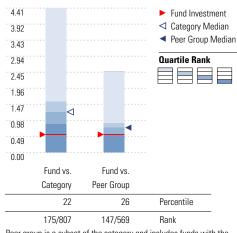
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021



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.

Fund Bmark Cat Alpha -0.46 0.12 1 00 Beta 1 1 1 **R-Squared** 97.14 93.68 Standard Deviation 18 94 16 88 17 51 Sharpe Ratio 0 45 0 47 0 47 Tracking Error 3.67 4.46 Information Ratio 0.02 0.03 Up Capture Ratio 107.39 100.75 Down Capture Ratio 109.36 100.82

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 14 56 13 81 14.09 Price/Book Ratio 1.99 1.78 1.79 Geom Avg Mkt Cap \$B 52.87 45 25 51 25 ROE 20.84 18.45 19.89

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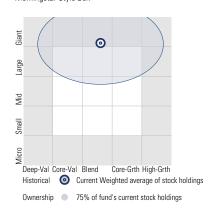


Morningstar Index

MSCI ACWI Ex USA NR USD

American Funds Intl Gr and Inc R6 RIGGX

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

0	50	100

Sector Weighting as of 03-31-2022

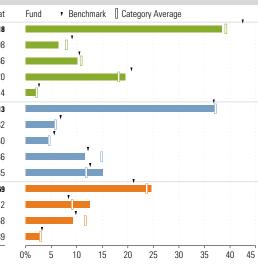
Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	38.38	42.34	39.18
æ.	Basic Materials	6.42	8.94	7.98
æ	Consumer Cyclical	10.15	10.37	10.86
ц.	Financial Services	19.51	20.56	18.20
ŵ	Real Estate	2.30	2.47	2.14
\sim	Sensitive	37.01	36.68	37.13
g	Communication Services	5.59	6.69	5.82
•	Energy	4.72	5.45	4.60
Ф	Industrials	11.62	12.06	14.86
	Technology	15.08	12.48	11.85
	Defensive	24.62	20.98	23.69
F	Consumer Defensive	12.58	8.25	9.12
٠	Healthcare	9.23	9.68	11.68
9	Utilities	2.81	3.05	2.89



Foreign Large Blend MSCI ACWI Ex USA NR USD

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



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

Top 10 Holdings as of 03-31-2022

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Đ Capital Group Central Cash M	9.16	9.16	_	_
i Taiwan Semiconductor Manufacturing Co Ltd	3.53	12.70	-2.48	Technology
🕀 British American Tobacco PLC	2.85	15.55	18.86	Consumer Defensive
AstraZeneca PLC	2.70	18.25	18.43	Healthcare
ASML Holding NV	2.20	20.45	-13.68	Technology
➔ Airbus SE	1.78	22.23	-1.78	Industrials
ightarrow Tokyo Electron Ltd	1.66	23.89	-3.74	Technology
\ni Philip Morris International Inc	1.47	25.36	0.20	Consumer Defensive
€ AXA SA	1.47	26.83	1.45	Financial Services
\ominus Vale SA	1.46	28.29	27.40	Basic Materials

Total Holdings 251

 \oplus Increase \oplus Decrease 3 New to Portfolio

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American Funds Invmt Co of Amer R6 RICGX

Portfolio Manager(s)

James Lovelace since 03-1992 Donald O'Neal since 03-1992 Christopher Buchbinder since 03-2007 Grant Cambridge since 03-2014 Martin Romo since 07-2018 Aline Avzaradel since 03-2019 Martin Jacobs since 12-2019 James Terrile since 03-2020 Jessica Spaly since 03-2021

Quantitative Screens

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

Management: The fund's management has been in place for 30.1 years.

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

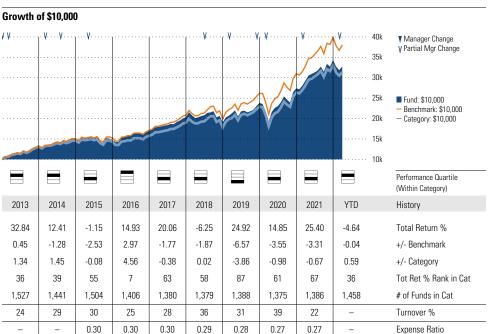
Net Expense: The fund's expense ratio of 0.27 is 66.25% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Large Blend

Trailing Performance Total Return % 20% as of 03-31-2022 15 Fund Benchmark 10 Category 5 Ο -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -4.64 11.72 15.47 12.80 13.07 13.81 -4.60 15.65 18.92 15.99 14.64 11.09 Benchmark Return % -5 23 12 10 14 09 13 04 16 78 Category Average % _ 36 62 75 80 58 % Rank in Category 1.458 1.382 1.245 1.129 827 Net Expense

4 87 Fund Investment Category Median 4.33 Peer Group Median 3.79 3.25 Quartile Rank 2.71 2.16 1.62 1.08 0.54 0.00 Fund vs Fund vs Peer Group Category 16 13 Percentile 229/1474 113/870 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 **3-Year Risk Metrics** Fund Bmark Cat Alpha -1.81 -1.71 0.93 0.97 Beta 98.36 R-Squared 94.89 Standard Deviation 16 61 17 76 17 68 Sharpe Ratio 0.91 1 03 0.90 Tracking Error 2 48 3.80 Information Ratio -1.39 -1.26 Up Capture Ratio 90.35 93.27 Down Capture Ratio 98.23 99.84

Portfolio Metrics Fund Bmark Price/Farnings Batin 20.97 21.92

Price/Earnings Ratio	20.97	21.92	22.24
Price/Book Ratio	3.67	4.23	4.92
Geom Avg Mkt Cap \$B	205.15	218.88	246.43
ROE	27.51	33.46	34.56

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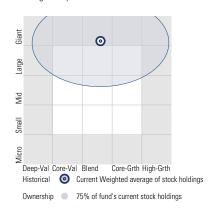
Cat

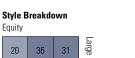
Morningstar Category Morningstar Index

S&P 500 TR USD

American Funds Invmt Co of Amer R6 RICGX

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
∋ Microsoft Corp	7.56	7.56	-8.14	Technology
\oplus Capital Group Central Cash Fund	5.84	13.40	-	-
\oplus Amazon.com Inc	4.61	18.01	-2.23	Consumer Cyclical
\ni Broadcom Inc	4.15	22.16	-4.75	Technology
\oplus Meta Platforms Inc Class A	3.67	25.83	-33.89	Communication Svc
⊖ Comcast Corp Class A	2.69	28.52	-6.48	Communication Svc
€ Apple Inc	2.59	31.11	-1.54	Technology
$oldsymbol{eta}$ General Electric Co	2.44	33.55	-3.06	Industrials
\oplus Philip Morris International Inc	2.41	35.95	0.20	Consumer Defensive
\oplus UnitedHealth Group Inc	2.33	38.28	1.85	Healthcare
\ominus Abbott Laboratories	2.25	40.54	-15.57	Healthcare
🕀 Raytheon Technologies Corp	2.07	42.61	15.71	Industrials
\ominus Alphabet Inc Class A	1.96	44.57	-3.99	Communication Svc
Đ British American Tobacco PLC	1.80	46.37	18.86	Consumer Defensive
⇒ Netflix Inc	1.73	48.10	-37.82	Communication Svc

Total Holdings 200

 \oplus Increase \oplus Decrease R New to Portfolio

Sector Weighting as of 03-31-2022

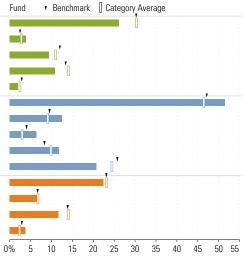
Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	26.14	30.09	30.37
æ.	Basic Materials	3.89	2.31	2.81
	Consumer Cyclical	9.36	11.84	11.00
,	Financial Services	10.87	13.22	14.11
ŵ	Real Estate	2.02	2.72	2.45
w	Sensitive	51.49	46.96	46.45
	Communication Services	12.51	9.36	9.12
0	Energy	6.37	3.87	2.98
¢	Industrials	11.83	8.15	9.88
	Technology	20.78	25.58	24.47
	Defensive	22.37	22.95	23.19
F	Consumer Defensive	6.90	6.51	6.77
٠	Healthcare	11.66	13.70	14.06
2	Utilities	3.81	2.74	2.36



Morningstar Index

Morningstar Category





Baird Aggregate Bond Inst BAGIX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 21.52 years.

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



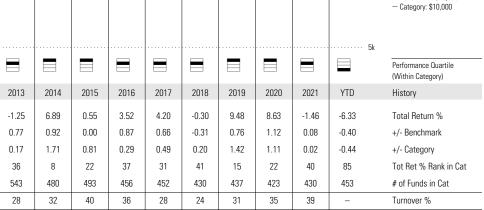
0.30

0.30

0.30

0.30

Growth of \$10,000



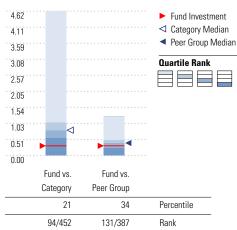
0.30

0.30

0.30

_





259	_	# of Funds in Category			
3-Year Risk	Metrics				
		Fund	Bmark	Cat	
Alpha		0.22	-	0.03	
Beta		1.09	-	1.00	
R-Squared		93.95	-	88.18	
Standard Devia	ition	4.52	4.03	4.34	
Sharpe Ratio		0.32	0.27	0.25	
Tracking Error		1.16	-	1.45	
Information Rat	tio	0.30	-	-0.09	
Up Capture Rat	io	114.28	-	104.64	
Down Capture	Ratio	111.74	-	105.88	

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

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 Category

Intermediate Core Bond

W

Morningstar Index

15k

10

BBgBarc US Agg Bond TR USD

Vanager Change

Fund: \$10.000 - Benchmark: \$10,000

Expense Ratio

V Partial Mgr Change

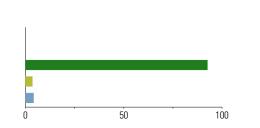
Baird Aggregate Bond Inst BAGIX

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

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.90	3.53	46.62
AA	3.70	74.59	12.57
A	12.90	10.82	23.27
BBB	23.90	8.32	15.40
BB	0.60	0.28	0.93
В	0.00	0.00	0.36
Below B	0.00	0.00	0.18
Not Rated	0.00	2.46	0.68



Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

	Fund	Bmark	Cat	Fund	•	Benchm	ark 🛛 C	ategory A	verage			
Government	28.46	-	30.13									
Treasury	28.43	-	25.42]			
Inflation – Protected	0.00	-	1.46	1								
Agency/Quasi Agency	0.03	-	1.18	i []								
Other Government Related	0.00	-	2.07	i []								
Corporate	38.86	-	26.35									
Corporate Bond	34.88	-	25.10						0			
Bank Loan	0.00	-	0.06	0								
Convertible	3.98	-	1.15									
Preferred	0.00	-	0.04	0								
Securitized	28.13	-	33.20								0	
Agency MBS Pass-Through	16.70	-	22.09				-	[
Agency MBS ARM	0.00	-	0.14	[
Agency MBS CMO	2.92	-	4.03		0							
Non-Agency Residential MBS	0.39	-	0.23	[
Commercial MBS	4.61	-	1.19									
Asset-Backed	3.51	-	5.51									
Covered Bond	0.00	-	0.01	D								
Municipal	1.08	-	0.87									
Cash & Equivalents	3.47	-	7.55		[
Other	0.00	-	1.90	[
				0%	5	10	15	20	25	30	35	4(

Top 10 Holdings as of 03-31-2022

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

Total Holdings 1528

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index Intermediate Core Bond

BBgBarc US Agg Bond TR USD

Total	100.00	100.00
Other	4.05	2.37
Cash	3.43	4.16
Bonds	92.52	93.20
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.27
Asset Class	Net %	Cat%

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.

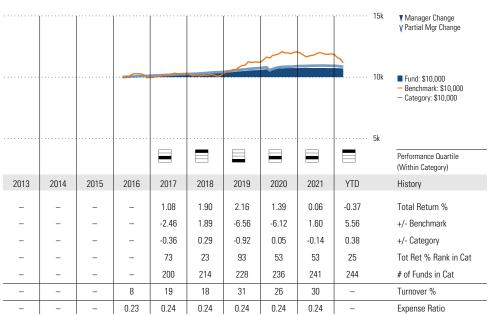
Management: The fund's management has been in place for 24.74 years.

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.

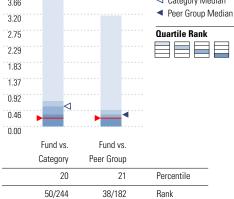


Morningstar Category

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	1			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

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.

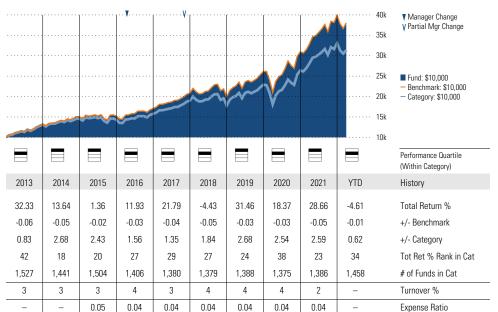
Morningstar Investment Management LLC Analysis

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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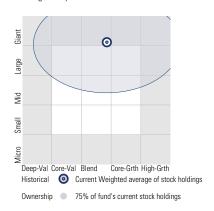


Morningstar Index

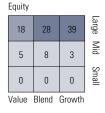
S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

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







Weight %

>50 25-50 10-25 0-10

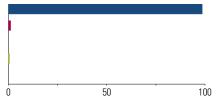
Top 15 Holdings as of 03-31-2022

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 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 9.36 9.36 9.12 Image: Services 9.38 3.87 2.98 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	
■ Real Estate 2.72 2.72 2.45	~	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 9.38 3.87 2.98 Image: Communication Services 8.15 8.15 9.88 Image: Consumer Defensive 25.60 25.58 24.47 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	

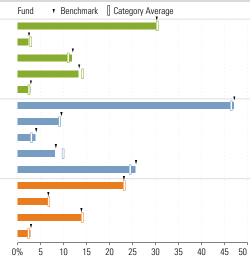


Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend





Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

John Madziyire since 11-2021

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 10.62 years.

Style Consistency is not calculated for Fixed Income funds.

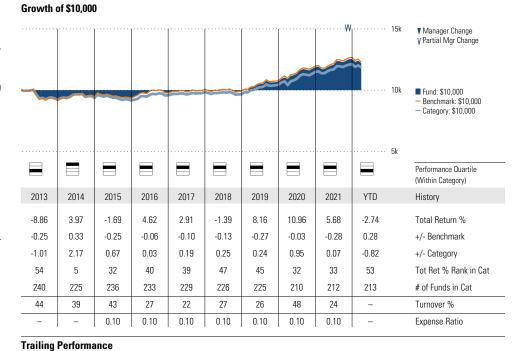
Net Expense: The fund's expense ratio of 0.1 is 83.05% lower than the Inflation-Protected Bond category average.

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





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

Rank

19/162

Cat Avg Eff Duration 7 50 4 52 6.20 Avg Eff Maturity 7.90 6.87

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22/214



Inflation-Protected Bond

Morningstar Category

Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Vanguard Inflation-Protected Secs Adm VAIPX

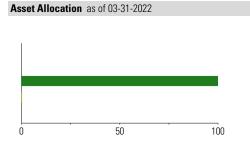
Style Analysis as of 03-31-2022





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.85	0.00	96.97
AA	0.00	99.60	0.27
А	0.00	0.00	0.47
BBB	0.00	0.00	0.87
BB	0.00	0.00	0.20
В	0.00	0.00	0.13
Below B	0.00	0.00	0.07
Not Rated	0.15	0.40	1.02



Asset Class Net % Cat% US Stocks 0.00 0.05 Non-US Stocks 0.00 0.00 Bonds 99.84 97.98 Cash 0.16 1.52 Other 0.00 0.43 Total 100.00 100.00

Sector Weighting as of 03-31-2022

	Fund	Bmark	Cat	Fund • Benchmark] Category Average
Government	99.84	_	89.77	<u> </u>
Treasury	0.00	-	0.73	0
Inflation – Protected	99.84	-	83.68	
Agency/Quasi Agency	0.00	-	0.01	
Other Government Related	0.00	-	5.35	
Corporate	0.00	-	2.89	10
Corporate Bond	0.00	-	2.62	10
Bank Loan	0.00	-	0.17	
Convertible	0.00	-	0.10	Ú
Preferred	0.00	-	0.00	Ú
Securitized	0.00	-	4.16	
Agency MBS Pass-Through	0.00	-	0.55	
Agency MBS ARM	0.00	-	0.00	Ú
Agency MBS CMO	0.00	-	0.25	0
Non-Agency Residential MBS	0.00	-	0.13	
Commercial MBS	0.00	-	0.92	0
Asset-Backed	0.00	-	2.17	10 IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII
Covered Bond	0.00	-	0.14	0
Municipal	0.00	-	0.00	0
Cash & Equivalents	0.16	-	2.99	
Other	0.00	-	0.19	

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9\mathbf{500}$

Top 10 Holdings as of 03-31-2022 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector 6.07 ⊕ United States Treasury Notes 6.07 _ United States Treasury Notes 3.92 9.98 _ ⊕ United States Treasury Notes 3.89 13.88 _ ① United States Treasury Notes 3.55 17.43 _ ⊕ United States Treasury Notes 3.48 20.92 _ ⊕ United States Treasury Notes 3.32 24.24 _ _ United States Treasury Notes 3.17 27.41 _ United States Treasury Notes 30.57 3.15 _ United States Treasury Notes 3.08 33.64 _ € United States Treasury Notes 2.87 36.51 _

Total Holdings 47

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Vanguard Mid Cap Index Admiral VIMAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

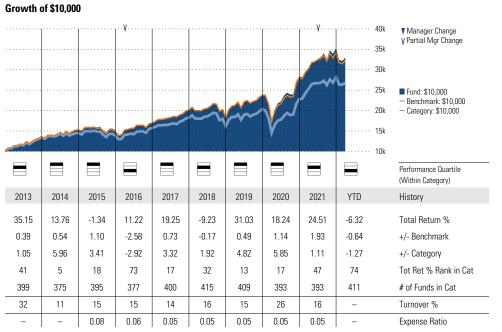
Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Alpha

Beta

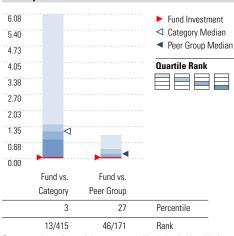
R-Squared

Morningstar Category

Mid-Cap Blend



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.

Benchmark 10 Category 5 0 -5 -10 Average annual, if greater than 1 year Since Inception Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat 0.93 -0.67 0.99 0.98 99.56 93.46 Standard Deviation 20 41 20.81 21 23 Sharpe Ratio 0.78 074 0.69 Tracking Error 1.43 5.43 Information Ratio 0.54 -0.32 Up Capture Ratio 99.83 96.89 Down Capture Ratio 96.40 99.94

Total Return %

as of 03-31-2022

Fund

20%

15

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

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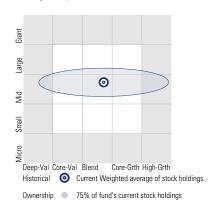


Morningstar Index

Russell Mid Cap TR USD

Vanguard Mid Cap Index Admiral VIMAX

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







Weight %

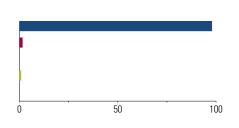
>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Synopsys Inc	0.73	0.73	-9.56	Technology
igodolog Occidental Petroleum Corp	0.72	1.45	96.17	Energy
∋ DexCom Inc	0.71	2.17	-4.72	Healthcare
ightarrow Centene Corp	0.70	2.87	2.17	Healthcare
igoplus Cadence Design Systems Inc	0.65	3.52	-11.75	Technology
∋ Amphenol Corp Class A	0.65	4.17	-13.62	Technology
\ni IQVIA Holdings Inc	0.63	4.80	-18.05	Healthcare
Welltower Inc	0.62	5.42	12.80	Real Estate
∋ Nucor Corp	0.61	6.03	30.66	Basic Materials
Microchip Technology Inc	0.60	6.63	-13.40	Technology
\ominus Corteva Inc	0.60	7.23	21.87	Basic Materials
igodolog Valero Energy Corp	0.60	7.82	36.49	Energy
€ Realty Income Corp	0.59	8.41	-2.17	Real Estate
\ni Motorola Solutions Inc	0.58	8.99	-10.57	Technology
\ominus Digital Realty Trust Inc	0.58	9.57	-19.14	Real Estate

Total Holdings 382

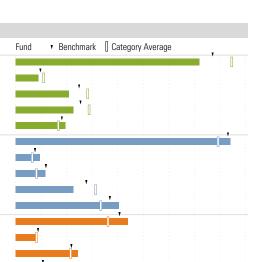
🕀 Increase 👄 Decrease 🕸 New to Portfolio



Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	35.96	38.41	42.30
. #.	Basic Materials	4.46	4.69	5.48
	Consumer Cyclical	10.44	12.27	14.10
ц <u>е</u>	Financial Services	11.35	12.55	14.37
ŵ	Real Estate	9.71	8.90	8.35
w	Sensitive	42.02	41.41	39.62
	Communication Services	4.71	3.65	3.25
0	Energy	5.83	5.78	4.07
₽	Industrials	11.29	13.68	15.65
	Technology	20.19	18.30	16.65
-	Defensive	22.02	20.19	18.07
F	Consumer Defensive	3.92	4.24	4.08
٠	Healthcare	12.21	10.76	10.75
9	Utilities	5.89	5.19	3.24



Morningstar Category Mid-Cap Blend

10 15 20 25 30 35 40 45

٥%

Morningstar Index Russell Mid Cap TR USD

Total	100.00	100.00
Other	0.00	0.39
Cash	0.71	1.60
Non-US Stocks Bonds Cash	0.00	-0.09
Non-US Stocks	1.44	2.04
US Stocks	97.85	96.06
Asset Class	Net %	Cat%

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Vanguard Small Cap Index Adm VSMAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

× *Style:* The fund has landed in its primary style box — Small Blend — 48.57 % of the time over the past three years.

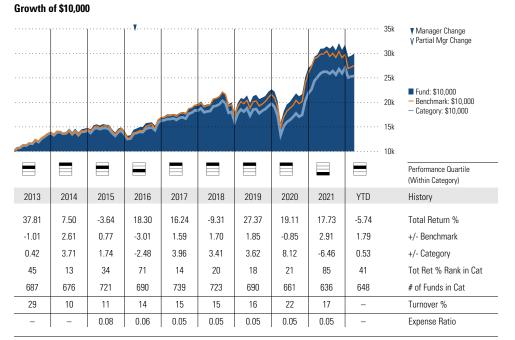
Net Expense: The fund's expense ratio of 0.05 is 95% lower than the Small Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.

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

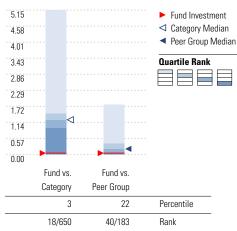


Small Blend

Trailing Performance



ROE



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 1.83 0.93 Beta 0.94 0.96 97.41 **R-Squared** 93.56 Standard Deviation 22 67 23 69 23 54 Sharpe Ratio 0.63 0.56 0.58 Tracking Error 3.88 5.80 Information Ratio 0.36 -0.09 Up Capture Ratio 97.18 97.98 Down Capture Ratio 91.21 95.81

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15.68 14 83 15.55 Price/Book Ratio 2.43 2.17 2.45 Geom Avg Mkt Cap \$B 5 67 2 58 4 60

13.21

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8.76

18.47

Morningstar Category Morningstar Index

Russell 2000 TR USD

Vanguard Small Cap Index Adm VSMAX

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

100

Bmark

37.13

3.77

9.62

14 60

9.14

39.13

3.63

6.53

15.12

13.85

23.74

4.06

16.60

3.08

Fund

40.99

4.80

11.71

14 18

10.30

40.56

2.67

5.24

17.04

15.61

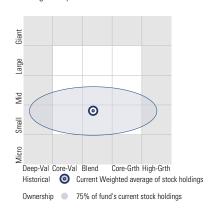
18.44

3.80

11.53

3.11

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







Weight %

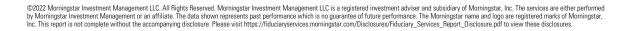
>50 25-50 10-25 0-10

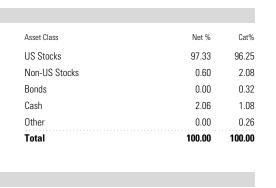
Top 15 Holdings as of 03-31-2022

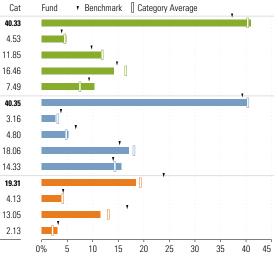
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Slcmt1142	1.48	1.48	_	_
	0.58	2.06	_	-
\ni Molina Healthcare Inc	0.37	2.43	4.88	Healthcare
\ni Quanta Services Inc	0.35	2.78	14.84	Industrials
ightarrow Marathon Oil Corp	0.34	3.12	53.35	Energy
\ominus Constellation Energy Corp	0.34	3.47	-	Utilities
∋ Entegris Inc	0.33	3.80	-5.21	Technology
ightarrow Targa Resources Corp	0.32	4.13	45.14	Energy
∋ Bio-Techne Corp	0.32	4.45	-16.23	Healthcare
∋ Alcoa Corp	0.32	4.76	51.28	Basic Materials
∋ Brown & Brown Inc	0.31	5.07	2.98	Financial Services
🕀 Atmos Energy Corp	0.30	5.37	14.70	Utilities
ightarrow Steel Dynamics Inc	0.30	5.67	34.96	Basic Materials
Đ Bunge Ltd	0.29	5.96	19.25	Consumer Defensive
€ Signature Bank	0.29	6.25	-9.10	Financial Services

Total Holdings 1551

⊕ Increase ⊖ Decrease 🕸 New to Portfolio









Morningstar Category Morningstar Index

Small Blend

Russell 2000 TR USD