AB Global Bond Z ANAZX

Portfolio Manager(s)

Scott DiMaggio since 08-2005 Matthew Sheridan since 01-2007 John Taylor since 02-2019

Quantitative Screens

Performance: The fund has finished in the World Bond-USD Hedged category's top three quartiles in 8 of the 8 years it's been in existence.

Management: The fund's management has been in place for 16.59 years.

Style Consistency is not calculated for Fixed Income funds.

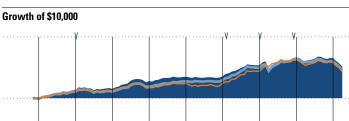
Net Expense: The fund's expense ratio of 0.5 is 32.43% lower than the World Bond-USD Hedged category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

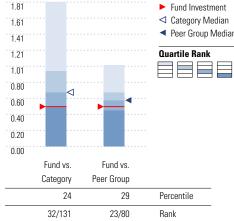
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022



									5k	
										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
_	7.46	0.72	5.83	3.18	0.36	7.64	5.10	-0.60	-5.18	Total Return %
_	1.49	0.17	3.18	-0.36	0.35	-1.08	-2.41	0.94	0.75	+/- Benchmark
_	1.55	0.77	1.70	-0.55	-0.32	-1.09	-1.07	1.29	0.05	+/- Category
_	35	30	23	50	57	68	69	12	58	Tot Ret % Rank in Cat
_	79	80	74	88	108	115	118	126	131	# of Funds in Cat
179	157	167	113	107	369	126	135	130	-	Turnover %
_	_	0.53	0.52	0.51	0.49	0.50	0.53	0.50	-	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.

R-Squared 53.24 54.93 Standard Deviation 4 84 4 03 5.10 Sharpe Ratio 0.10 0.27 0.15 Tracking Error 3.35 3.60 Information Ratio -0.19 -0.11 Up Capture Ratio 98.87 106.75 Down Capture Ratio 112.21 114.83

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.52	4.43	7.04
Avg Eff Maturity	9.02	-	8.71

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Morningstar Category

World Bond-USD Hedged

Morningstar Index

15k

10

BBgBarc US Agg Bond TR USD

Vanager Change

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

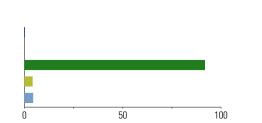
- Category: \$10,000

V Partial Mgr Change

AB Global Bond Z ANAZX

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	36.83	3.53	25.05
AA	4.36	74.59	12.21
А	22.42	10.82	26.05
BBB	22.81	8.32	20.57
BB	7.27	0.28	5.51
В	1.49	0.00	2.70
Below B	0.05	0.00	0.34
Not Bated	4.77	2.46	7.56



Asset Allocation as of 03-31-2022

Asset Class Net % Cat% US Stocks 0.04 0.00 Non-US Stocks 0.00 0.00 Bonds 91.69 83.88 Cash 4.00 14.59 4.26 Other 1.53 Total 100.00 100.00

Morningstar Index

BBgBarc US Agg Bond TR USD

Morningstar Category

World Bond-USD Hedged

Sector Weighting as of 03-31-2022 Benchmark [] Category Average Bmark Cat Fund Fund Government 28.41 50.17 21.48 33.58 Π Treasurv _ Inflation - Protected 0.66 1.90 2.32 6.52 Agency/Quasi Agency Other Government Related 3.95 8.17 Corporate 13.08 16.22 _ Corporate Bond 11.15 15.00 Π Bank Loan 0.07 _ 0.25 Convertible 1.86 0.95 Û. Preferred 0.00 0.02 _ Π Securitized 5.34 5.59 _ Agency MBS Pass-Through 1.74 2.01 Agency MBS ARM 0.00 0.00 Agency MBS CMO 1.07 0.38 0 Non-Agency Residential MBS 0.09 0 15 Commercial MBS 0.70 0.76 Asset-Backed 2.01 **F** 1.70 _ Covered Bond 0.04 0.28 Municipal 0.00 _ 0.14 **Cash & Equivalents** 2.39 14.09 _ Other 50.79 _ 13.67 0% 5 10 15 20 25 30 35 40 45 50 55

Top 10 Holdings as of 03-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ EUR FWD VS USD 0% 11/04/2022 Sold	04-2022	12.57	12.57	-
\odot EUR FWD VS USD 0% 11/04/2022 Purchased	04-2022	12.57	25.15	-
→ JPY FWD VS USD 0% 28/04/2022 Purchased	04-2022	11.28	36.43	-
⊖ JPY FWD VS USD 0% 28/04/2022 Sold	04-2022	11.28	47.71	-
\oplus EUR FWD VS USD 0% 12/05/2022 Purchased	05-2022	8.39	56.11	-
⊖ EUR FWD VS USD 0% 12/05/2022 Sold	05-2022	8.39	64.50	_
∋ AUD FWD VS USD 0% 28/04/2022 Purchased	04-2022	5.74	70.24	-
	04-2022	5.74	75.98	-
⊖ GBP FWD VS USD 0% 17/03/2022 Purchased	03-2022	3.72	79.70	-
⊖ GBP FWD VS USD 0% 17/03/2022 Sold	03-2022	3.72	83.42	-

Total Holdings 1629

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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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.

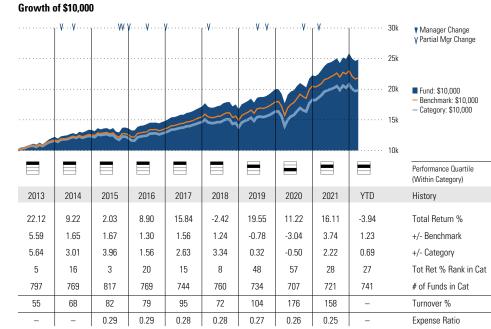
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Morningstar Investment Management LLC Analysis

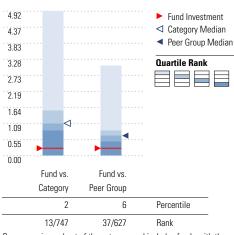
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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

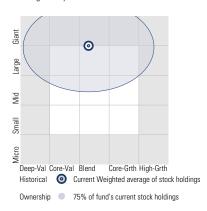
Morningstar Category Allocation--50% to 70%

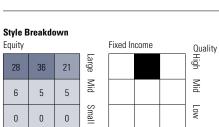
Equity

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

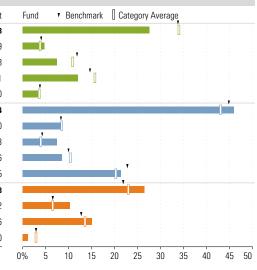
Asset Allocation as of 03-31-2022

		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.

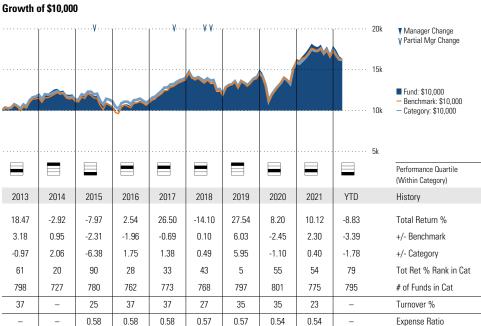
Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

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

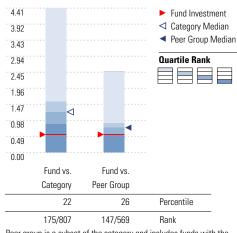
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021



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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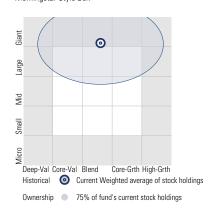


Morningstar Index

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

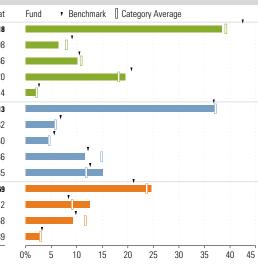
Asset Allocation as of 03-31-2022

		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 New Perspective R6 RNPGX

Portfolio Manager(s)

Robert Lovelace since 12-2000 Jonathan Knowles since 12-2004 Joanna Jonsson since 12-2005 Steven Watson since 12-2005 Brady Enright since 12-2005 Noriko Chen since 04-2012 Andraz Razen since 07-2015 Barbara Burtin since 12-2018 Patrice Collette since 12-2018

Quantitative Screens

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

Management: The fund's management has been in place for 21.34 years.

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

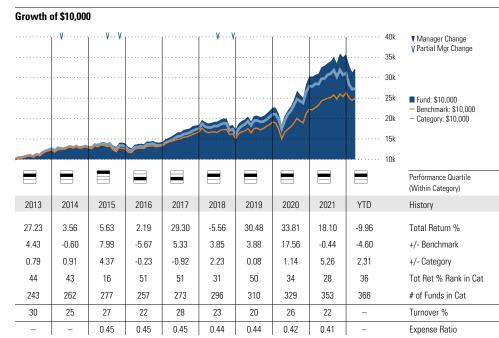
Net Expense: The fund's expense ratio of 0.41 is 63.06% lower than the World Large-Stock Growth category average.

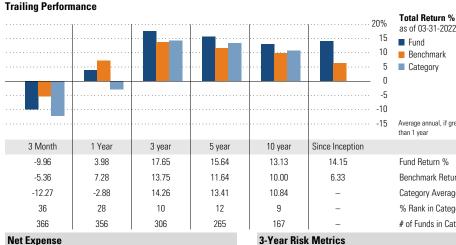
Morningstar Investment Management LLC Analysis

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
ESG Commitment	2-Basic	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

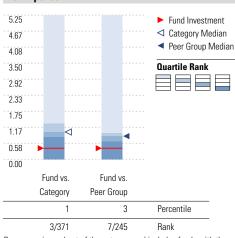




Alpha

Beta

R-Squared



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

Average annual, if greater Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund **Bmark** Cat 2.65 0.82 1 01 1 07 95.13 86.16 Standard Deviation 18 94 17 22 18 85 Sharpe Ratio 0.92 0.80 0.78 Tracking Error 4.37 6.95 Information Ratio 0.89 0.08 Up Capture Ratio 113.37 102.58 Down Capture Ratio 103.47 101.07 **Portfolio Metrics** Fund Bmark Cat

Price/Earnings Ratio	22.21	17.88	25.64
Price/Book Ratio	4.09	2.75	4.70
Geom Avg Mkt Cap \$B	141.24	111.50	136.40
ROE	25.30	26.90	25.93

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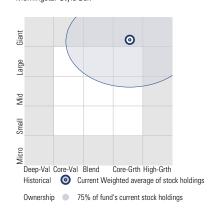
Morningstar Category

World Large-Stock Growth

Morningstar Index MSCI ACWI NR USD

American Funds New Perspective R6 RNPGX

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





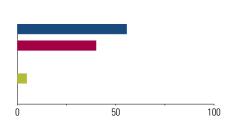


Weight %

<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	39.28	34.71	32.81
.	Basic Materials	6.24	4.87	3.30
	Consumer Cyclical	20.41	11.28	14.25
H	Financial Services	12.01	15.79	14.24
ŵ	Real Estate	0.62	2.77	1.02
V ^{ar}	Sensitive	40.98	43.39	46.36
đ	Communication Services	8.93	8.39	9.01
0	Energy	2.26	4.36	1.11
¢	Industrials	8.78	9.48	10.60
	Technology	21.01	21.16	25.64
-	Defensive	19.74	21.88	20.83
E	Consumer Defensive	5.01	7.07	5.10
٠	Healthcare	13.42	11.99	14.53
9	Utilities	1.31	2.82	1.20

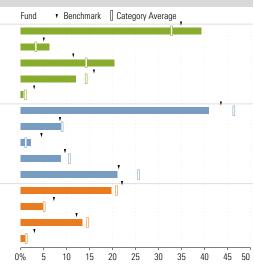
Asset Class Net % Cat% US Stocks 55.48 57.51 Non-US Stocks 39.92 39.49 Bonds 0.00 0.00 Cash 4.60 2.40 Other 0.00 0.59 Total 100.00 100.00

Morningstar Index

MSCI ACWI NR USD

Morningstar Category

World Large-Stock Growth



	Greater Asia	Fund % 12.20	Cat % 13.62	Americas	Fund % 62.80	Cat % 62.18	Greater Europe	Fund % 25.03	Cat % 24.19	Market Maturity	Fund %
	Japan	3.17	3.85	North America	60.48	60.97	United Kingdom	4.25	4.94	Developed Markets	95.67
	Australasia	0.44	0.36	Central/Latin	2.32	1.21	W euro-ex UK	20.36	18.89	Emerging Markets	4.33
	Asia-4 Tigers	6.86	4.75				Emrgng Europe	0.00	0.14	Not Available	0.00
	Asia-ex 4 Tigers	1.73	4.66				Africa	0.42	0.22		
	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
⊖ Tesla Inc	8.46	8.46	1.97	Consumer Cyclical
$oldsymbol{eta}$ Capital Group Central Cash Fund	4.87	13.33	-	-
€ Microsoft Corp	4.10	17.43	-8.14	Technology
igodolog Taiwan Semiconductor Manufacturing Co Ltd	2.87	20.30	-2.48	Technology
\ominus Meta Platforms Inc Class A	2.14	22.44	-33.89	Communication Svc
∋ Amazon.com Inc	2.09	24.53	-2.23	Consumer Cyclical
\ni Alphabet Inc Class C	1.48	26.01	-3.48	Communication Svc
\ni Alphabet Inc Class A	1.45	27.46	-3.99	Communication Svc
\ni ASML Holding NV	1.40	28.85	-13.68	Technology
Broadcom Inc ■	1.21	30.06	-4.75	Technology

Total Holdings 305

 \oplus Increase \oplus Decrease otin New to Portfolio

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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.

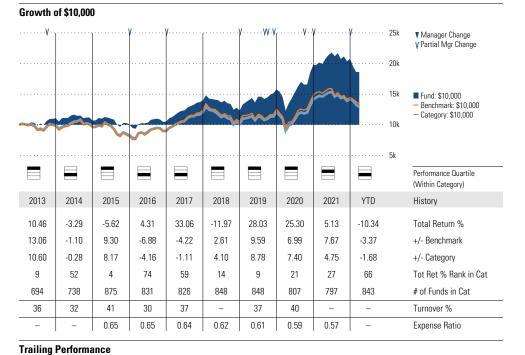
Net Expense: The fund's expense ratio of 0.57 is 51.69% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

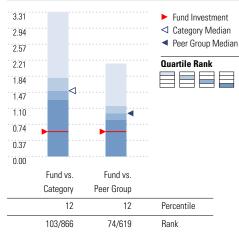
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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

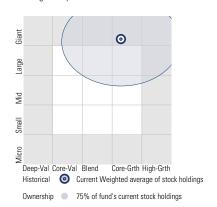
19.38

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

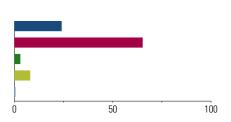


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022



Sector Weighting as of 03-31-2022

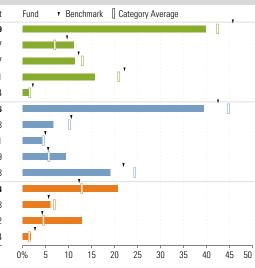
Asset Allocation as of 03-31-2022

		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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BlackRock Inflation Protected Bond K BPLBX

Portfolio Manager(s)

Christopher Allen since 02-2017 David Rogal since 03-2018

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 5.13 years.

Style Consistency is not calculated for Fixed Income funds.

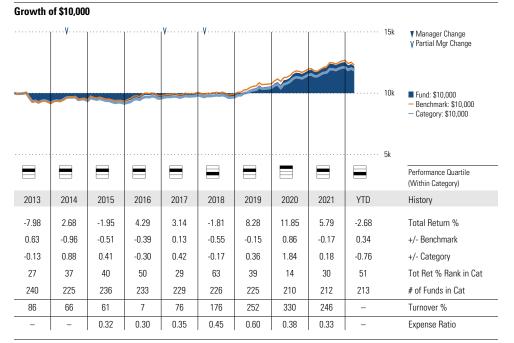
Net Expense: The fund's expense ratio of 0.39 is 33.9% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

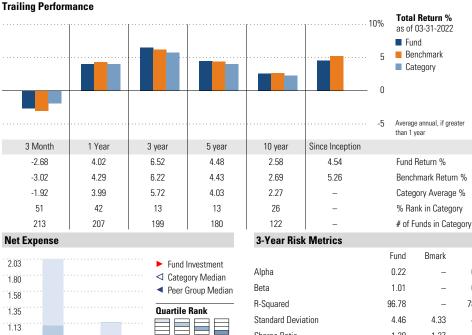
ESG Metrics

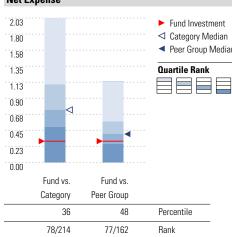
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022



Morningstar Category

Inflation-Protected Bond





Cat 0.12 0.89 78.62 4 52 Sharpe Ratio 1.29 1.27 1.17 Tracking Error 0.80 2.27 Information Ratio 0.37 -0.47 Up Capture Ratio 102.22 89.99 Down Capture Ratio 98.08 89.93

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

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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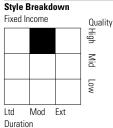


Morningstar Index

BBgBarc US Treasury US TIPS TR USD

BlackRock Inflation Protected Bond K BPLBX

Style Analysis as of 03-31-2022



-50 0 50 100

Asset Allocation as of 03-31-2022

Asset Class Net % Cat% US Stocks 0.09 0.05 Non-US Stocks 0.00 0.00 Bonds 107.38 97.98 Cash -7.54 1.52 Other 0.07 0.43 Total 100.00 100.00

Credit Rating Breakdown Fund Bmark Cat 0.00 96.97 AAA 96.11 AA 0.71 99.60 0.27 0.21 0.00 0.47 А BBB 0.57 0.00 0.87 BB 0.45 0.00 0.20 В 0.00 0.00 0.13 Below B 0.00 0.00 0.07 Not Rated 1.95 0.40 1.02

Sector Weighting as of 03-	31-2022					
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	87.86	-	89.77			
Treasury	2.24	-	0.73	0		
Inflation – Protected	85.61	-	83.68)II
Agency/Quasi Agency	0.00	-	0.01	0		
Other Government Related	0.01	-	5.35			
Corporate	1.94	-	2.89			
Corporate Bond	1.88	-	2.62	■]		
Bank Loan	0.00	-	0.17	0		
Convertible	0.06	-	0.10	0		
Preferred	0.00	-	0.00	0		
Securitized	2.82	-	4.16			
Agency MBS Pass-Through	0.00	-	0.55	0		
Agency MBS ARM	0.00	-	0.00	0		
Agency MBS CMO	0.00	-	0.25			
Non-Agency Residential MBS	0.19	-	0.13	0		
Commercial MBS	0.53	-	0.92	0		
Asset-Backed	2.10	-	2.17			
Covered Bond	0.00	_	0.14	0		
Municipal	0.00	-	0.00			
Cash & Equivalents	7.34	_	2.99			
Other	0.05	_	0.19			

150

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

Top 10 Holdings as of 03-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	-	9.73	9.73	_
\ominus Usd Cash(Alpha Committed)	-	5.92	15.65	-
⊕ United States Treasury Notes 0.125%	01-2030	4.04	19.69	-
⊕ United States Treasury Notes 0.375%	07-2023	3.78	23.47	-
⊕ United States Treasury Notes 0.625%	01-2024	3.61	27.08	-
⊕ Federal National Mortgage Association 3%	05-2022	3.54	30.62	-
⊕ United States Treasury Notes 0.125%	07-2031	3.42	34.04	-
⊕ United States Treasury Notes 0.625%	04-2023	3.35	37.39	-
⊕ United States Treasury Notes 0.375%	07-2025	3.32	40.71	-
⊕ United States Treasury Notes 0.125%	07-2024	3.27	43.98	_

Total Holdings 267

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index BBgBarc US Treasury US TIPS TR USD

Delaware Small Cap Value R6 DVZRX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 24.93 years.

Style: The fund has landed in its primary style box — Small Value — 93.94 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.69 is 40% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

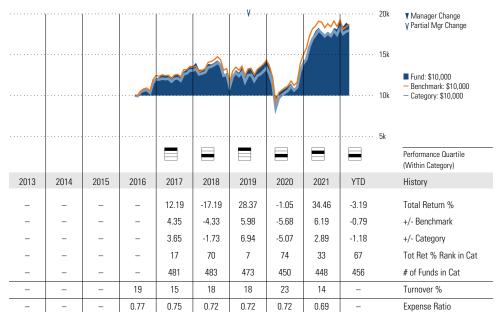
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021





Small Value

Russell 2000 Value TR USD





0.00		•••••	
	Fund vs.	Fund vs.	
	Category	Peer Group	
	11	19	Percentile
	52/463	62/328	Rank
Peer gro	up is a subset	of the category and	includes funds with the

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

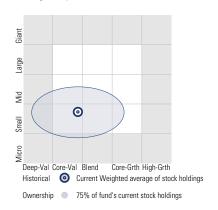
Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 13 52 12 54 12.81 Price/Book Ratio 1.89 1.53 1.72 Geom Avg Mkt Cap \$B 5.06 2 34 4 24 ROE 16.11 8.77 16.11

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Delaware Small Cap Value R6 DVZRX

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

Total Holdings 113

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Fund

51.73

4.50

9.45

29.57

8.21

38.90

1.40

7.82

18.63

11.05

9.37

2.85

3.37

3.15

Bmark

48.57

3.98

7.24

22.89

14.46

33.23

3.75

9.38

14.08

6.02

18.19

3.89

8.88

5.42

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

€ Cyclical

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Energy

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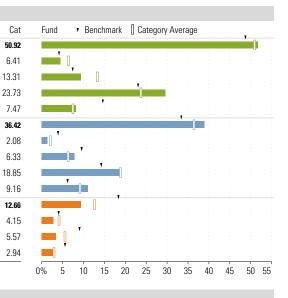
F

Utilities

Small Value Russell 2000 Value TR USD Asset Class Net % Cat% US Stocks 95.71 95.39 Non-US Stocks 2.58 2.80 Bonds 0.00 -0.01 Cash 1.71 1.68 0.00 Other 0.15 Total 100.00 100.00

Morningstar Index

Morningstar Category



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DWS Enhanced Commodity Strategy R6 SKRRX

Portfolio Manager(s)

Darwei Kung since 04-2010 Rick Smith since 02-2016

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 12.01 years.

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

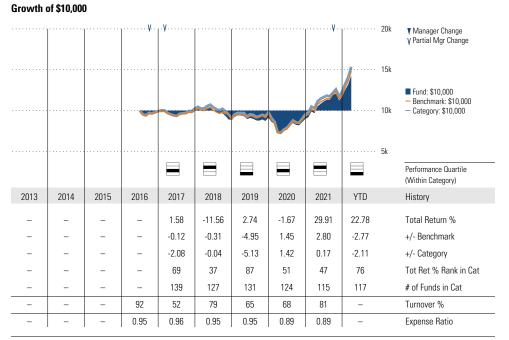
Net Expense: The fund's expense ratio of 0.89 is 15.24% lower than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

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

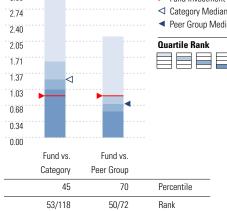
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022



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.

-0.08 1 07 86.07 19 57 0.89 Tracking Error 3.28 7.45 Information Ratio -0.31 0.17 Up Capture Ratio 91.12 105.69 Down Capture Ratio 88.92 107.94 **Portfolio Metrics**

	Fund	Bmark	Cat
Price/Earnings Ratio	-	-	14.38
Price/Book Ratio	-	-	1.78
Geom Avg Mkt Cap \$B	1.95	-	30.14
ROE	_	-	12.41

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Morningstar Index

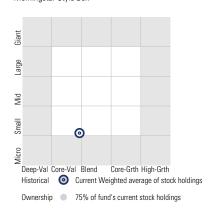
Commodities Broad Basket

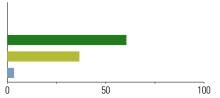
Morningstar Category

Bloomberg Commodity TR USD

DWS Enhanced Commodity Strategy R6 SKRRX

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





Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Դ	Cyclical	-	-	30.70			0	
÷.	Basic Materials	-	-	28.95			0	
4	Consumer Cyclical	-	-	1.75	0			
,	Financial Services	-	-	0.00	0			
n	Real Estate	-	-	0.00				
w,	Sensitive	-	-	52.63				[
	Communication Services	-	-	0.00	ĺ			
•	Energy	-	-	50.00				[
¢	Industrials	-	-	2.63	0			
	Technology	-	-	0.00	Ì			
→	Defensive	-	_	16.67				
	Consumer Defensive	-	-	16.67		0		
٠	Healthcare	-	-	0.00	ļ			
?	Utilities	-	-	0.00	ĺ i			
					0% 5	10 15 2	0 25 30 35 40) 45 50 5

Style Breakdown Equity



Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Dws Cayman Commodity li Ltd.	18.37	18.37	_	_
\oplus Dws Central Cash Management Government Fund	10.99	29.37	_	-
⊖ United States Treasury Notes 0.3953%	2.77	32.14	-	-
	2.77	34.92	_	-
① United States Treasury Bills 0.2233%	2.59	37.51	-	-
\ominus United States Treasury Notes 0.4093%	2.42	39.93	-	-
	2.42	42.36	_	-
DWS ESG Liquidity Capital	1.97	44.33	-	-
United States Treasury Notes 2.75%	1.76	46.09	_	-
United States Treasury Notes 2.125%	1.75	47.84	-	-
United States Treasury Notes 1.875%	1.74	49.59	-	-
United States Treasury Notes 1.875%	1.74	51.33	_	-
United States Treasury Notes 1.625%	1.74	53.07	_	-
United States Treasury Notes 1.75%	1.74	54.81	_	-
United States Treasury Notes 2.125%	1.74	56.54	_	-

Total Holdings 447

🕀 Increase 👄 Decrease 🌣 New to Portfolio

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Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD

100	Total	100.00	100.00
	Other	3.19	5.91
	Cash	36.44	61.26
	Bonds	60.37	30.07
	Non-US Stocks	0.00	0.62
	US Stocks	0.00	2.13
	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.

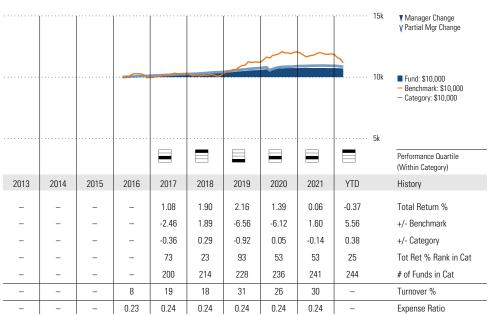
Management: The fund's management has been in place for 24.74 years.

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.

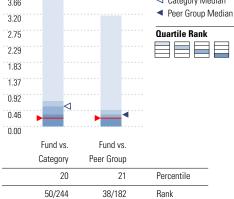


Morningstar Category

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

Franklin Small Cap Growth R6 FSMLX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

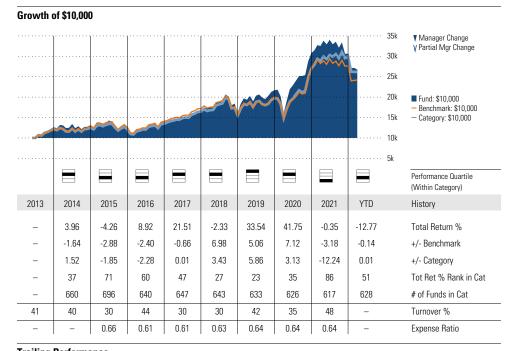
Net Expense: The fund's expense ratio of 0.65 is 45.38% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

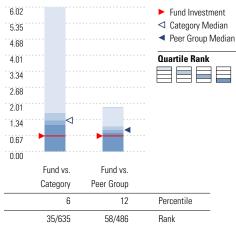
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021



Alpha

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.

as of 03-31-2022 10 Fund 5 Benchmark 0 Category -5 -10 -15 -20 Average annual, if greater than 1 year Since Inception Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 1.61 3.80

15%

Total Return %

1.00	-	0.94
92.67	-	89.67
24.90	24.03	23.90
0.53	0.48	0.62
6.74	-	7.89
0.22	-	0.43
100.93	-	100.68
96.12	-	89.53
	92.67 24.90 0.53 6.74 0.22 100.93	92.67 - 24.90 24.03 0.53 0.48 6.74 - 0.22 - 100.93 -

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

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Morningstar Category

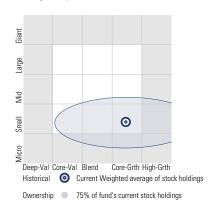
Small Growth

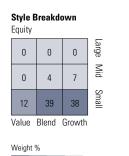
Morningstar Index

Russell 2000 Growth TR USD

Franklin Small Cap Growth R6 FSMLX

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





Top 15 Holdings as of 03-31-2022

>50 25-50 10-25 0-10

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

Total Holdings 138

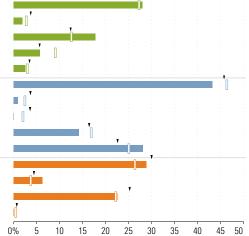
🕀 Increase 👄 Decrease 🕸 New to Portfolio

50 100 0

Sector Weighting as of 03-31-2022

		Fund	Bmark	Cat	Fund
Դ	Cyclical	27.96	24.56	27.27	
æ.	Basic Materials	1.94	3.55	2.73	
~	Consumer Cyclical	17.74	12.23	12.55	
ц.	Financial Services	5.75	5.49	9.04	
ŵ	Real Estate	2.53	3.29	2.95	
w	Sensitive	43.22	45.60	46.36	
	Communication Services	0.91	3.49	2.44	
0	Energy	0.00	3.41	2.02	
¢	Industrials	14.22	16.26	16.86	
	Technology	28.09	22.44	25.04	
-	Defensive	28.82	29.84	26.37	
E	Consumer Defensive	6.29	4.25	3.71	
٠	Healthcare	22.53	25.07	22.20	
9	Utilities	0.00	0.52	0.46	0





Asset Allocation as of 03-31-2022

Morningstar Category

Small Growth

Asset Class

US Stocks

Non-US Stocks

Morningstar Index

Net %

94.32

2.70

Cat%

92.92

4.34

Russell 2000 Growth TR USD

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JPMorgan Large Cap Growth R6 JLGMX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.67 years.

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 0.44 is 54.64% lower than the Large Growth category average.

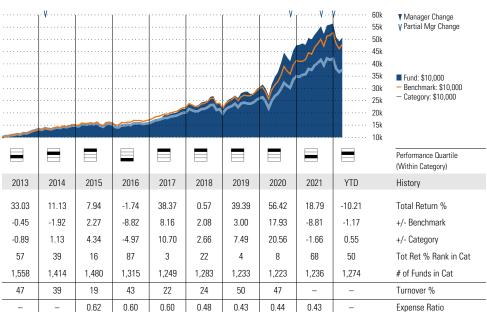
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





Morningstar Category

Large Growth

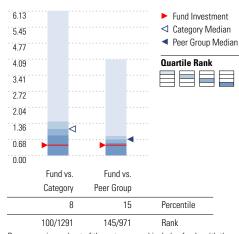




Alpha

Beta

Down Capture 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.

Average annual, if greater Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 0.69 -3.25 0.97 1 02 _ 93.37 **R-Squared** 91.38 19.47 Standard Deviation 20.63 19.83 Sharpe Ratio 1.15 1.15 0.94 Tracking Error 5.33 5.76 Information Ratio 0.24 -0.96 Up Capture Ratio 96.45 87.74

87.05

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 23.93 29.82 28.04 Price/Book Ratio 7.67 11.38 7.61 Geom Avg Mkt Cap \$B 266 20 342 57 345 47 ROE 42.33 42.99 36.86

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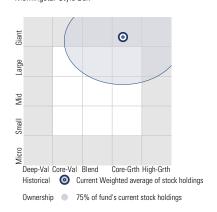
96.18

Morningstar Index

Russell 1000 Growth TR USD

JPMorgan Large Cap Growth R6 JLGMX

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







Weight %

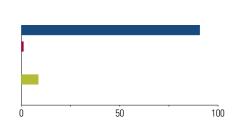
>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

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

Total Holdings 71

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Bmark

27.30

0.91

18.36

6 26

1.77

59.31

10.61

0.46

6.22

42.02

13.40

4.57

8.80

0.03

Fund

27.64

2.53

14.66

10.45

0.00

55.11

10.35

0.00

9.26

35 50

17.24

4.09

13.15

0.00

Cat

28.74

1.50

16.56

934

1.34

55.33

12.89

1.07

5.99

35.38

15.92

3.26

12.23

0.43

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

Consumer Defensive

Defensive

Healthcare

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

Benchmark [] Category Average Fund i [] 0% 5 10 15 20 25 30 35 40 45 50 55 60

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Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

JPMorgan US Equity R6 JUEMX

Portfolio Manager(s)

Scott Davis since 08-2014 David Small since 07-2016 Shilpee Raina since 11-2021

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 7.62 years.

 \times *Style*: The fund has landed in its primary style box — Large Blend — 50 % of the time over the past three years.

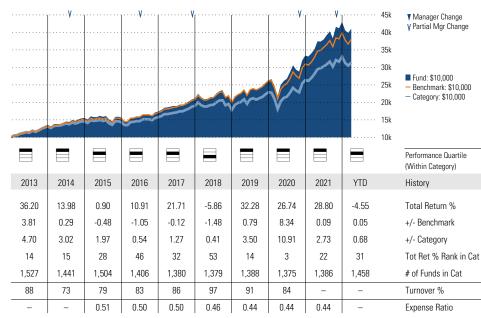
Net Expense: The fund's expense ratio of 0.44 is 45% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.

ESG Metrics

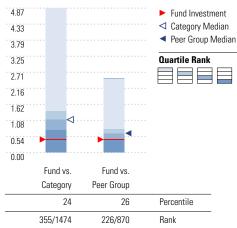
Metric	Rating	Updated
ESG Commitment	2-Basic	03-11-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021





Growth of \$10,000





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

% Rank in Category # of Funds in Category Cat Alpha 2.38 -1.71 0.97 Beta 1 01 _ 98.26 **R-Squared** 94.89 Standard Deviation 18 14 17 76 17 68 Sharpe Ratio 1.15 1 03 0.90 Tracking Error 2.40 3.80 Information Ratio 1.27 -1.26 Up Capture Ratio 103.63 93.27 Down Capture Ratio 92.54 99.84

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 24.64 21.92 22.24 Price/Book Ratio 4.89 4.23 4.92 Geom Avg Mkt Cap \$B 212 29 218 88 246 43 ROE 36.08 33.46 34.56

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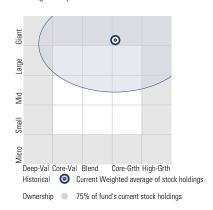
Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

JPMorgan US Equity R6 JUEMX

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	8.05	8.05	-8.14	Technology
Alphabet Inc Class A	6.52	14.57	-3.99	Communication Svc
Amazon.com Inc	5.79	20.36	-2.23	Consumer Cyclical
Apple Inc	5.26	25.62	-1.54	Technology
① Mastercard Inc Class A	3.45	29.08	-0.40	Financial Services
⊖ AbbVie Inc	3.28	32.36	21.04	Healthcare
Prologis Inc	3.00	35.36	-3.62	Real Estate
NXP Semiconductors NV	2.86	38.21	-18.38	Technology
Eaton Corp PLC	2.84	41.06	-11.72	Industrials
NextEra Energy Inc	2.47	43.53	-8.81	Utilities
Analog Devices Inc	2.42	45.95	-5.59	Technology
∋ Deere & Co	2.29	48.24	21.47	Industrials
Bristol-Myers Squibb Co	2.27	50.51	18.86	Healthcare
Advanced Micro Devices Inc	2.18	52.69	-24.02	Technology
Marriott International Inc Class A	2.18	54.87	6.36	Consumer Cyclical

Total Holdings 53

 \oplus Increase \oplus Decrease $\stackrel{}{\approx}$ 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

€ Cyclical

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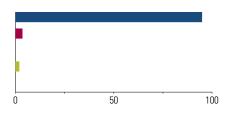
đ

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

37.34

2.74

16.87

14 68

3.05

43.80

7.83

1.47

11.02

23.48

18.87

1.43

13.77

3.67

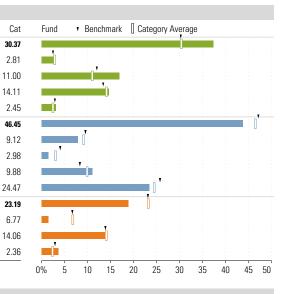
Asset Class Net % Cat% US Stocks 94.81 94.72 Non-US Stocks 3.39 2.94 Bonds 0.00 0.94 Cash 1.80 0.37 0.00 Other 1.03 Total 100.00 100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend



M RNINGSTAR

Neuberger Berman Mid Cap Growth R6 NRMGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 19.18 years.

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

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

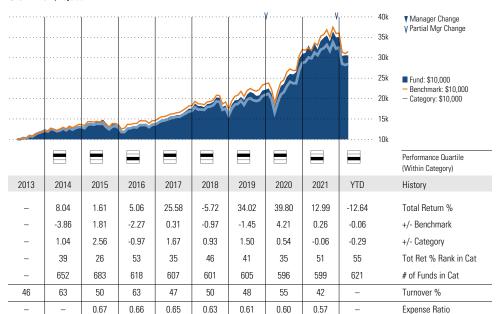
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

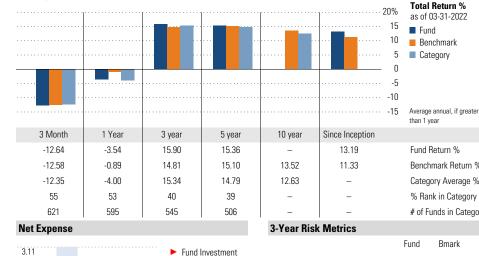
Growth of \$10,000

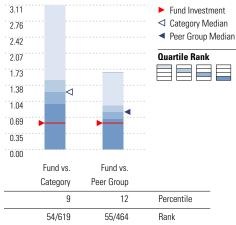


Morningstar Category

Mid-Cap Growth







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 Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Bmark Cat Alpha 1.51 0.91 0.96 0.98 Beta _ 95.43 **R-Squared** 90.26 Standard Deviation 21 07 21 40 22.33 Sharpe Ratio 0 77 0 72 0.72 Tracking Error 4 58 6.93 Information Ratio 0.24 -0.02 Up Capture Ratio 101.38 100.70 Down Capture Ratio 97.71 99.24

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 23.87 27.52 30.48 Price/Book Ratio 5.00 7.96 5.40 Geom Avg Mkt Cap \$B 20 44 21 62 17 68 ROE 17.15 20.91 18.85

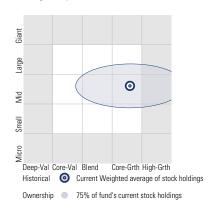
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Russell Mid Cap Growth TR USD

Neuberger Berman Mid Cap Growth R6 NRMGX

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

Total Holdings 80

 \oplus Increase \oplus Decrease $\stackrel{}{\approx}$ New to Portfolio

0 50 100

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

€ Cyclical

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Energy

¢

F

Utilities

Non-US Stocks Bonds Cash Other 100 **Total**

Bmark

26.12

1.83

16.32

5 30

2.67

55.05

3.84

2.51

14.76

33.94

18.84

2.10

16.55

0.19

Fund

25.73

2.02

15.43

6.99

1.29

56.43

1.46

3.60

16.51

34 86

17.84

2.95

14.89

0.00

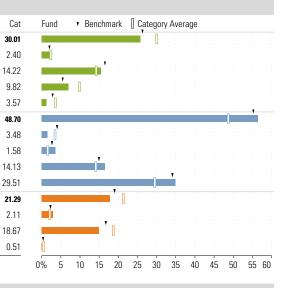
Morningstar Category

Mid-Cap Growth

Asset Class Net % Cat% US Stocks 94.04 94.18 2.81 3.57 0.00 0.07 3.15 1.90 0.00 0.29 100.00 100.00

Morningstar Index

Russell Mid Cap Growth TR USD





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Neuberger Berman Real Estate R6 NRREX

Portfolio Manager(s)

Steve Shigekawa since 12-2005 Brian Jones since 10-2008

Quantitative Screens

Performance: The fund has finished in the Real Estate category's top three quartiles in 6 of the 8 years it's been in existence.

Management: The fund's management has been in place for 16.26 years.

× Style: The fund has landed in its primary style box — Mid-Cap Blend — 52.94 % of the time over the past three years.

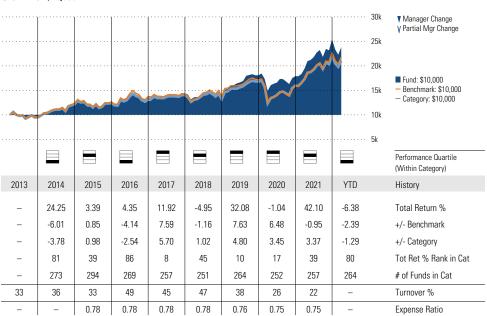
Net Expense: The fund's expense ratio of 0.75 is 28.57% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

Although this fund fails the style screen, it continues to hold real estate securities and we do not regard the failure as significant.

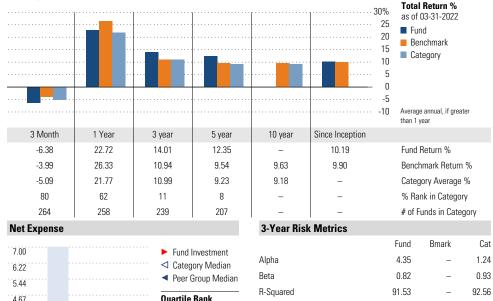
ESG Metrics

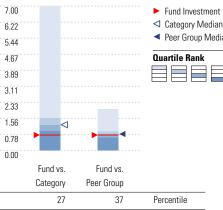
Metric	ic Rating				
Sustainability Rating	4	02-28-2022			
Carbon Risk Score	Medium Risk	12-31-2021			



Morningstar Category

Trailing Performance





19.90 Standard Deviation 17 16 19.32 Sharpe Ratio 0.81 0 59 0.65 Tracking Error 6.09 5.15 Information Ratio 0.50 0.19 Up Capture Ratio 99.38 97.39 Down Capture Ratio 85.15 93.78 **Portfolio Metrics** Fund Bmark Cat

Price/Earnings Ratio	33.27	38.46	32.27
Price/Book Ratio	3.57	2.42	3.33
Geom Avg Mkt Cap \$B	33.89	9.35	28.10
ROE	17.82	9.56	16.07

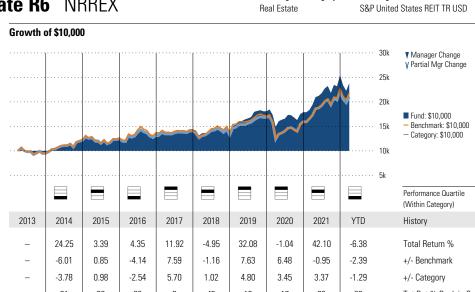
71/266 69/189 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

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Morningstar Index

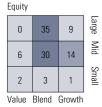


Neuberger Berman Real Estate R6 NRREX

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







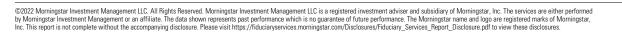
Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Prologis Inc	8.60	8.60	-3.62	Real Estate
American Tower Corp	8.29	16.89	-14.11	Real Estate
⊕ Public Storage	6.24	23.13	4.73	Real Estate
⊖ Crown Castle International Corp	5.66	28.79	-10.86	Real Estate
Equity Residential	4.86	33.65	0.05	Real Estate
⊕ Welltower Inc	4.59	38.25	12.80	Real Estate
⊖ Equinix Inc	3.81	42.05	-11.95	Real Estate
Essex Property Trust Inc	3.72	45.77	-1.29	Real Estate
⊖ Simon Property Group Inc	3.70	49.47	-16.62	Real Estate
Duke Realty Corp	3.22	52.69	-11.12	Real Estate
⊕ Weyerhaeuser Co	2.75	55.44	-4.01	Real Estate
⊕ Extra Space Storage Inc	2.73	58.17	-8.66	Real Estate
⊕ SBA Communications Corp	2.69	60.86	-11.36	Real Estate
Boston Properties Inc	2.59	63.45	12.68	Real Estate
Equity Lifestyle Properties Inc	2.35	65.80	-12.29	Real Estate

Total Holdings 38

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Asset Class Net % Cat% US Stocks 96.90 85.77 Non-US Stocks 1.62 1.76 Bonds 0.00 3.26 Cash 1.48 2.47 Other 0.00 6.72

Benchmark [] Category Average

Sector Weighting as of 03-31-2022

0

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æ.

Cyclical

Basic Materials

50

Fund

100.00

0.00

Bmark

99.13

0.00

Asset Allocation as of 03-31-2022

A	Consumer Cyclical	0.00	0.13	1.64	i (
	Financial Services	1.64	0.00	0.24															
ŵ	Real Estate	98.36	99.00	96.98	_														J
w	Sensitive	0.00	0.87	1.02	Ú														
	Communication Services	0.00	0.00	0.28	Ó														
0	Energy	0.00	0.00	0.02	ĺ.														
₽	Industrials	0.00	0.87	0.15	0														
	Technology	0.00	0.00	0.57	0														
	Defensive	0.00	0.00	0.03															
E	Consumer Defensive	0.00	0.00	0.00															
٠	Healthcare	0.00	0.00	0.00															
,	Utilities	0.00	0.00	0.03	ĺ														
					0% 5 10	15 2	0 25	30 35	5 40	45	50 5	55 6	60 65	70	75 8	, 30 8	35 9	0 95	00

Total

Fund

u In

100

Cat

98.94

0.08

00



Morningstar Category

Real Estate

Morningstar Index S&P United States REIT TR USD

100.00

100.00

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.

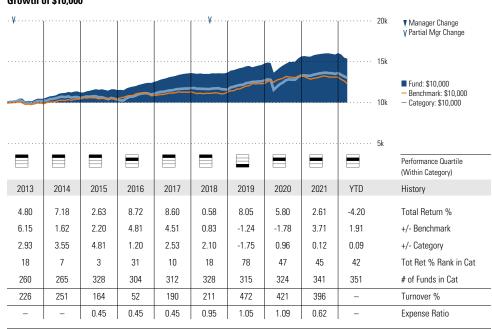
Net Expense: The fund's expense ratio of 0.62 is 38% lower than the Multisector Bond category average.

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

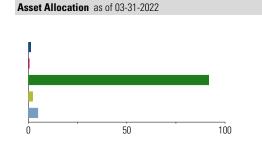
Style Analysis as of 03-31-2022





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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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.

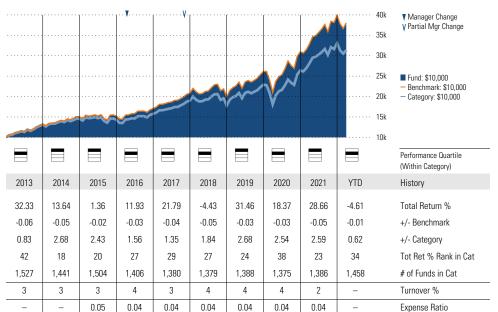
Morningstar Investment Management LLC Analysis

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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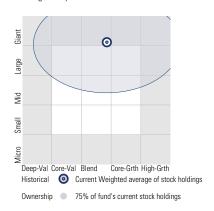


Morningstar Index

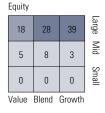
S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

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







Weight %

>50 25-50 10-25 0-10

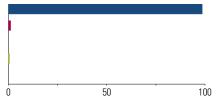
Top 15 Holdings as of 03-31-2022

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
	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 $\stackrel{}{\approx}$ 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	

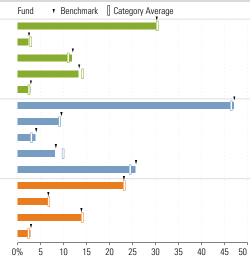


Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend





Vanguard High-Yield Corporate Adm VWEAX

Portfolio Manager(s)

Michael Hong since 02-2008

Quantitative Screens

Q Performance: The fund has finished in the High Yield Bond category's top three quartiles in 8 of the 10 years it's been in existence.

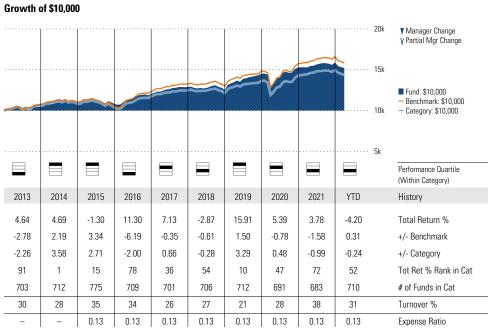
Management: The fund's management has been in place for 14.13 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.13 is 85.87% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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



Morningstar Category

High Yield Bond

Trailing Performance Total Return % 10% as of 03-31-2022 Fund Benchmark 5 Category Λ Average annual, if greater -5 than 1 year 3 Month 10 year Since Inception 1 Year 3 yea 5 year -4.20 -0.49 4.12 4.33 5.25 6.23 Fund Return % -4.51 -0.29 4.40 4.56 5.70 7.92 Benchmark Return % 3 90 -3.96 -0.39 3 87 476 Category Average % _ 52 53 46 32 28 % Rank in Category 710 682 638 571 378 # of Funds in Category Net Expense **3-Year Risk Metrics** Fund Bmark Cat 4.74 Fund Investment Alpha 0.30 -0.26 Category Median 4.21 0.97 Beta 0.86 Peer Group Median _ 3.69 97.98 **R-Squared** 95.71 3.16 Quartile Rank Standard Deviation 7 99 923 915 2.63 Sharpe Ratio 0.46 0.44 0.41 2.11 Tracking Error 1.74 2.20 1.58 Information Ratio -0.16 -0.21 1.05 Up Capture Ratio 87.45 94.11 0.53 Down Capture Ratio 84.02 96.34 0.00 Fund vs Fund vs **Portfolio Metrics** Peer Group Category Fund Bmark 3 6 Percentile Avg Eff Duration 3 80 18/723 27/458 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.

Cat 3.65 Avg Eff Maturity 4.50 5.52

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Morningstar Index

ICE BofA US High Yield TR USD

Vanguard High-Yield Corporate Adm VWEAX

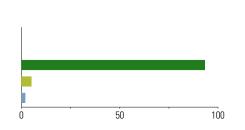
Style Analysis as of 03-31-2022





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	5.33	-	1.18
AA	-0.05	-	0.05
А	0.00	-	0.13
BBB	4.89	-	3.99
BB	53.73	-	36.62
В	28.78	-	35.10
Below B	5.10	-	20.49
Not Rated	2.22	_	2.43



Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

	Fund	Bmark	Cat	Fund	۲	Benchmark	Category Average
Government	3.74	-	2.11				
Treasury	3.74	_	0.72	(
Inflation – Protected	0.00	-	0.00	0			
Agency/Quasi Agency	0.00	-	0.15	0			
Other Government Related	0.00	-	1.24	10			
Corporate	91.22	-	90.85				
Corporate Bond	85.57	-	84.57)
Bank Loan	3.85	-	4.86				
Convertible	1.80	-	1.21	Û			
Preferred	0.00	-	0.21				
Securitized	0.00	-	2.08				
Agency MBS Pass-Through	0.00	-	0.06	0			
Agency MBS ARM	0.00	-	0.00	0			
Agency MBS CMO	0.00	-	0.16	0			
Non-Agency Residential MBS	0.00	-	0.15	0			
Commercial MBS	0.00	-	0.75	0			
Asset-Backed	0.00	-	0.96	0			
Covered Bond	0.00	-	0.00	0			
Municipal	0.00	_	0.11	[
Cash & Equivalents	5.05	_	4.65				
Other	0.00	-	0.19	0			

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 9095$

Top 10 Holdings as of 03-31-2022

Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
_	1.08	1.08	-
-	0.94	2.02	-
-	0.94	2.96	-
-	0.93	3.89	-
-	0.93	4.83	-
_	0.93	5.76	-
-	0.84	6.60	-
-	0.78	7.38	-
-	0.74	8.12	-
-	0.73	8.85	-
	- - - - - - - - - - - - -	- 1.08 - 0.94 - 0.94 - 0.93 - 0.93 - 0.93 - 0.93 - 0.84 - 0.78 - 0.74	- 1.08 1.08 - 0.94 2.02 - 0.94 2.96 - 0.93 3.89 - 0.93 4.83 - 0.93 5.76 - 0.84 6.60 - 0.78 7.38 - 0.74 8.12

Total Holdings 631

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category High Yield Bond

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

ICE BofA US High Yield TR USD

Net %

0.00

0.00

93.22

4.97

1.80

100.00

Cat%

1.06

0.00

94.30

2.82

1.82

100.00

Morningstar Index
ICE DofA LIS Lligh Via

Vanguard International Growth Adm VWILX

Portfolio Manager(s)

James Anderson since 02-2003 Simon Webber since 12-2009 Thomas Coutts since 12-2016 James Gautrey since 12-2020 Lawrence Burns since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 19.16 years.

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

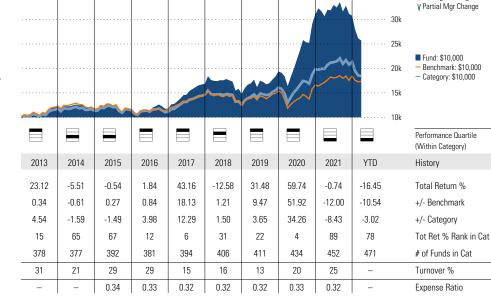
Net Expense: The fund's expense ratio of 0.32 is 69.81% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

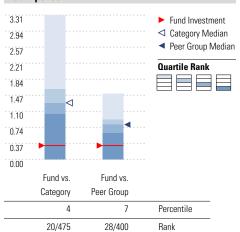


Trailing Performance

Growth of \$10,000

V





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 -15 -20 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha 7.02 2.26 1 01 0.91 Beta 67.47 R-Squared 79.65 Standard Deviation 21 28 17 23 17 74 Sharpe Ratio 0 72 0 48 0.55 Tracking Error 12.14 8.20 Information Ratio 0.58 0.19 Up Capture Ratio 116.70 101.72 Down Capture Ratio 89.99 95.46

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 25.04 14 30 20.85 Price/Book Ratio 4.27 1.73 3.26 Geom Avg Mkt Cap \$B 86 57 47 32 54 00 ROE 18.94 18.89 21.88

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Morningstar Category Morningstar Index Foreign Large Growth

MSCI EAFE NR USD

35

V Manager Change

Total Return %

as of 03-31-2022

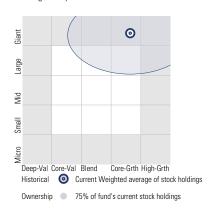
Benchmark

Category

Fund

Vanguard International Growth Adm VWILX

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





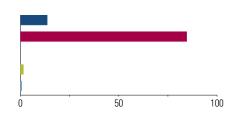


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022



Sector Weighting as of 03-31-2022

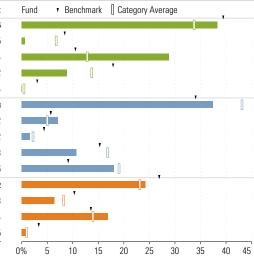
Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	38.32	39.31	33.75
æ.	Basic Materials	0.61	8.28	6.75
~	Consumer Cyclical	28.86	10.38	12.84
ц.	Financial Services	8.85	17.75	13.72
ŵ	Real Estate	0.00	2.90	0.44
w	Sensitive	37.48	33.90	43.13
	Communication Services	7.12	5.56	5.02
0	Energy	1.64	4.24	2.22
¢	Industrials	10.68	15.14	16.83
	Technology	18.04	8.96	19.06
	Defensive	24.20	26.78	23.12
F	Consumer Defensive	6.42	10.17	8.23
٠	Healthcare	16.90	13.41	13.94
9	Utilities	0.88	3.20	0.95

Morningstar Category Morningstar Index

Foreign Large Growth MSCI EAFE NR USD

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



	Greater Asia	Fund % 29.65	Cat % 26.85	Americas	Fund % 19.97	Cat % 14.92	Greater Europe	Fund % 50.39	Cat % 58.22	Market Maturity	Fund %
	Japan	7.83	11.75	North America	15.21	13.10	United Kingdom	5.84	10.13	Developed Markets	80.21
	Australasia	0.58	1.58	Central/Latin	4.76	1.82	W euro-ex UK	44.27	46.80	Emerging Markets	19.79
	Asia-4 Tigers	6.21	6.52				Emrgng Europe	0.00	0.44	Not Available	0.00
	Asia-ex 4 Tigers	15.03	7.00				Africa	0.28	0.85		
	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
\ominus ASML Holding NV	6.29	6.29	-13.68	Technology
➔ MercadoLibre Inc	4.25	10.55	-11.79	Consumer Cyclical
ightarrow Tencent Holdings Ltd	4.05	14.60	-21.54	Communication Svc
€ Moderna Inc	3.84	18.44	-32.18	Healthcare
⇒ Adyen NV	3.60	22.04	-21.74	Technology
\ominus Kering SA	3.42	25.46	-18.06	Consumer Cyclical
$ ightarrow ext{Tesla Inc} $	3.27	28.73	1.97	Consumer Cyclical
igop Taiwan Semiconductor Manufacturing Co Ltd	3.24	31.97	-2.48	Technology
igodologies Spotify Technology SA	2.37	34.34	-35.47	Communication Svc
Illumina Inc	2.26	36.60	-8.16	Healthcare

Total Holdings 148

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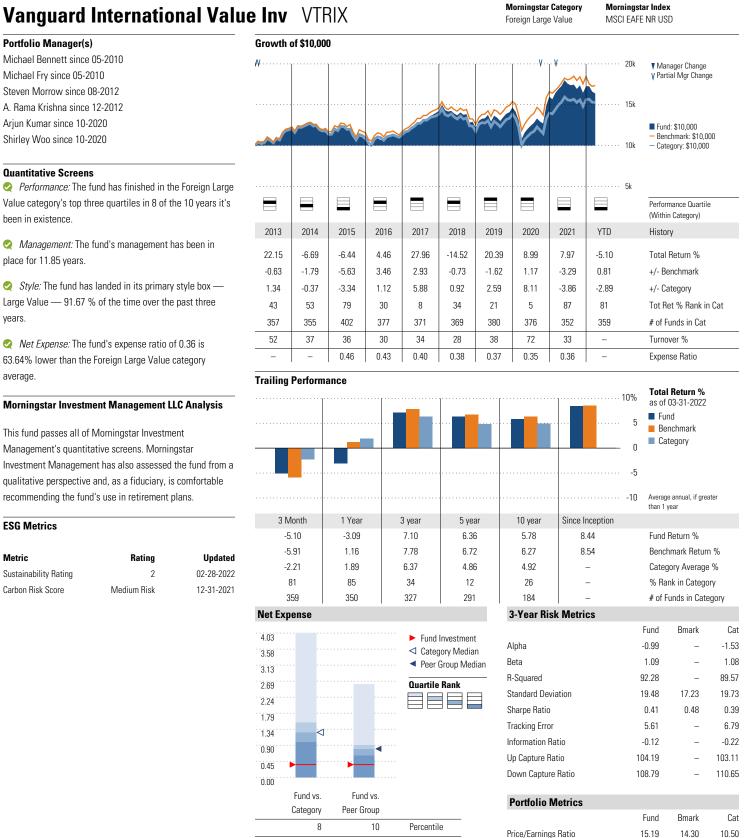


years.

average.

Metric

Vanguard International Value Inv VTRIX



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

29/290

Rank

Price/Book Ratio

ROE

Geom Avg Mkt Cap \$B

SRNINGSTAR MC

1.73

47 32

18.89

1.25

36.03

15.85

1.61

32.77

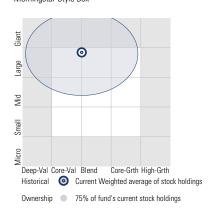
13.24

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29/364

Vanguard International Value Inv VTRIX

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







Weight %

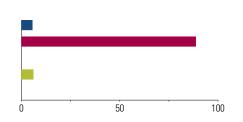
<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022

25-50

Top 10 Holdings as of 03-31-2022



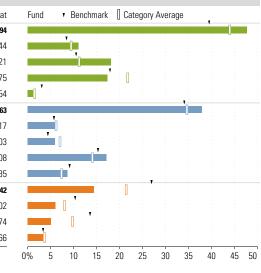
Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	47.64	39.31	43.94
æ.	Basic Materials	11.07	8.28	9.44
A	Consumer Cyclical	18.07	10.38	11.21
цф	Financial Services	17.34	17.75	21.75
ŵ	Real Estate	1.16	2.90	1.54
w	Sensitive	37.93	33.90	34.63
g	Communication Services	6.24	5.56	6.17
•	Energy	5.92	4.24	7.03
¢	Industrials	17.10	15.14	14.08
	Technology	8.67	8.96	7.35
	Defensive	14.43	26.78	21.42
F	Consumer Defensive	6.08	10.17	8.02
٠	Healthcare	5.02	13.41	9.74
Ç	Utilities	3.33	3.20	3.66

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

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



Greater Asia	Fund % 35.90	Cat % 30.35	Americas	Fund % 11.26	Cat % 8.94	Greater Europe	Fund % 52.83	Cat % 60.70	Market Maturity	Fund %
Japan	10.34	16.92	North America	7.77	7.66	United Kingdom	17.85	18.38	Developed Markets	82.09
Australasia	1.21	3.21	Central/Latin	3.49	1.28	W euro-ex UK	33.69	41.37	Emerging Markets	17.91
Asia-4 Tigers	11.15	7.34				Emrgng Europe	0.24	0.33	Not Available	0.00
Asia-ex 4 Tigers	13.20	2.88				Africa	1.05	0.62		
Not Classified	0.00	0.00								
-										

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.48	5.48	-	_
$oldsymbol{eta}$ Alibaba Group Holding Ltd Ordinary Shares	1.37	6.85	-5.61	Consumer Cyclical
Đ Compass Group PLC	1.32	8.17	0.79	Consumer Cyclical
	1.23	9.40	3.72	Healthcare
➔ SK Hynix Inc	1.18	10.58	-	Technology
€ RELX PLC	1.15	11.73	-0.79	Communication Svc
\ni Compagnie Financiere Richemont SA	1.14	12.87	-13.84	Consumer Cyclical
€ Holcim Ltd	1.10	13.97	-2.62	Basic Materials
\oplus HSBC Holdings PLC	1.08	15.06	20.16	Financial Services
igodolog Samsung Electronics Co Ltd	1.08	16.14	_	Technology

Total Holdings 239

 \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.

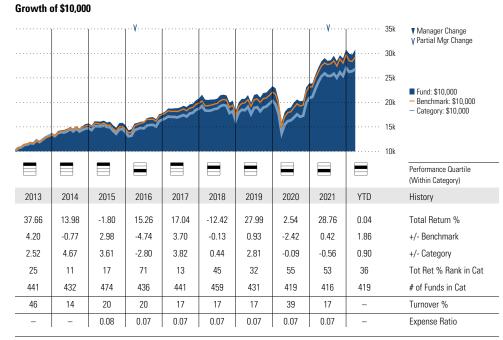
Net Expense: The fund's expense ratio of 0.07 is 92.93% lower than the Mid-Cap Value category average.

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

Trailing Performance Total Return % 15% as of 03-31-2022 Fund 10 Benchmark Category 5 Λ Average annual, if greater -5 1 Year 10 year Since Inception 3 Month 3 year 5 year 0.04 13.28 14.10 10.45 12.37 13.83 -1.82 11.45 13.69 9.99 12.01 11.79 10.87 10.91 -0.86 13 61 974 36 26 41 32 12 419 410 392 356 265 Net Expense **3-Year Risk Metrics**

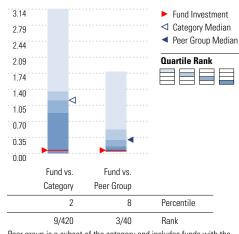
Alpha

Beta

ROE

R-Squared

Down Capture 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.

than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 0.65 -0.43 0.98 1 02 _ 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

96.96

18.56

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

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16.32

102.56

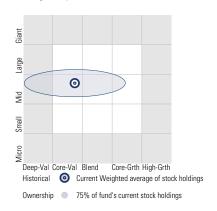
17.32

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

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
🕀 Occidental Petroleum Corp	1.39	1.39	96.17	Energy
➔ Welltower Inc	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
ightarrow The Kroger Co	1.05	9.33	27.22	Consumer Defensive
\oplus Arthur J. Gallagher & Co	1.01	10.33	3.21	Financial Services
€ 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
\oplus International Flavors & Fragrances Inc	0.92	15.07	-12.30	Basic Materials
\oplus 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

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Energy

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F

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

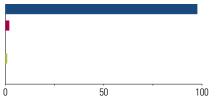
Technology

Defensive

Healthcare

Utilities

Consumer Defensive



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

Fund

44.80

5.83

9.66

16.69

12.62

30.06

3.64

7.84

10.18

8.40

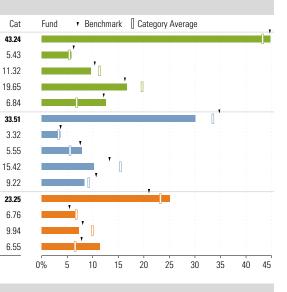
25.13

6.46

7.30

11.37

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
Other	0.00	0.53
Total	100.00	100.00





Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

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.

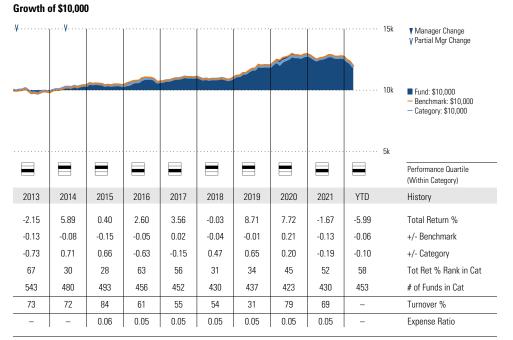
Net Expense: The fund's expense ratio of 0.05 is 91.53% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

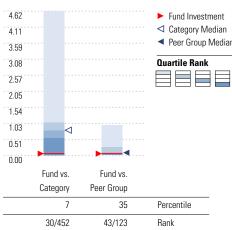
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







Alpha	-0.06	-	0.03
Beta	1.04	-	1.00
R-Squared	99.49	-	88.18
Standard Deviation	4.21	4.03	4.34
Sharpe Ratio	0.26	0.27	0.25
Tracking Error	0.34	-	1.45
Information Ratio	0.01	-	-0.09
Up Capture Ratio	104.58	-	104.64
Down Capture Ratio	106.15	-	105.88

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.83	4.43	6.40
Avg Eff Maturity	8.90	-	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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Cat

Morningstar Index

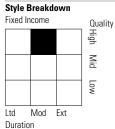
Morningstar Category

Intermediate Core Bond

BBgBarc US Agg Bond TR USD

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	i a	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

Vanguard Windsor™ II Admiral™ VWNAX

Portfolio Manager(s)

George Davis since 12-2003 Andrew Lacey since 01-2007 John Mahedy since 01-2010 Lewis Sanders since 01-2010 Ronald Temple since 07-2018 Scott McBride since 01-2019 Howard Gleicher since 12-2019 Gregory Padilla since 12-2019 H. Seiden since 02-2022

Quantitative Screens

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

Management: The fund's management has been in place for 18.32 years.

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

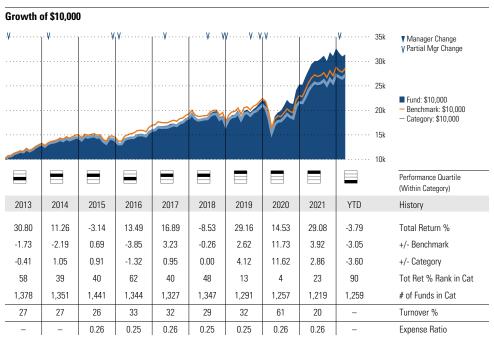
Net Expense: The fund's expense ratio of 0.26 is 71.74% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the fund has drifted into the large-blend portion of the Morningstar Style Box. The drift towards blend is not unexpected as the fund's subadvisor lineup has shifted in recent years to managers that run more core-oriented strategies and lower exposure to deep-value oriented managers. We are not concerned with this screen failure but will continue to monitor the fund's strategy and category assignment.

ESG Metrics

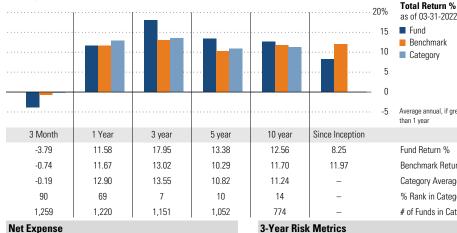
Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021



Morningstar Category

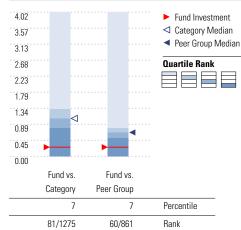
Large Value





Alpha

Beta



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 than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat 4.44 0.68 0.99 0.98 R-Squared 97.47 95.07 Standard Deviation 19 20 19 12 19.30 Sharpe Ratio 0.92 0 70 0.72 Tracking Error 3.06 4.52 Information Ratio 1.61 0.09 Up Capture Ratio 107.58 98.97 Down Capture Ratio 90.17 96.41 **Portfolio Metrics** Fund Bmark Cat

Price/Earnings Ratio	20.10	16.61	15.72
Price/Book Ratio	2.83	2.47	2.64
Geom Avg Mkt Cap \$B	141.42	78.38	111.81
ROE	23.62	19.23	23.24

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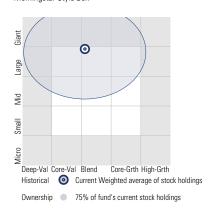


Morningstar Index

Russell 1000 Value TR USD

Vanguard Windsor™ II Admiral™ VWNAX

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
∋ Microsoft Corp	5.32	5.32	-8.14	Technology
∋ Mktliq 12/31/2049	3.41	8.74	_	-
ightarrow Alphabet Inc Class A	3.09	11.83	-3.99	Communication Svc
① Medtronic PLC	2.00	13.83	7.86	Healthcare
∋ Danaher Corp	1.63	15.46	-10.77	Healthcare
∋ Johnson & Johnson	1.60	17.05	4.22	Healthcare
€ Procter & Gamble Co	1.57	18.62	-6.06	Consumer Defensive
ightarrow UnitedHealth Group Inc	1.54	20.16	1.85	Healthcare
∋ Wells Fargo & Co	1.51	21.67	1.52	Financial Services
\oplus Amazon.com Inc	1.48	23.15	-2.23	Consumer Cyclical
\ni Anthem Inc	1.48	24.63	6.25	Healthcare
igodolog Bank of America Corp	1.47	26.10	-6.88	Financial Services
🕀 Citigroup Inc	1.45	27.55	-10.73	Financial Services
Honeywell International Inc	1.42	28.97	-6.21	Industrials
Alphabet Inc Class C	1.38	30.35	-3.48	Communication Svc

Total Holdings 187

 \oplus Increase \oplus Decrease 3 New to Portfolio

50

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

Net %	Cat%
86.74	92.33
9.82	5.62
0.00	0.40
3.44	0.88
0.00	0.76
100.00	100.00
	9.82 0.00 3.44 0.00

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

🔛 Large Value

100

Bmark

34.03

3.36

4.92

20.66

5.09

34.61

7.25

7.16

10.81

9.39

31.36

7.85

18.13

5.38

Fund

31.70

2.11

9.34

18.29

1.96

43.17

7.80

4.87

9.43

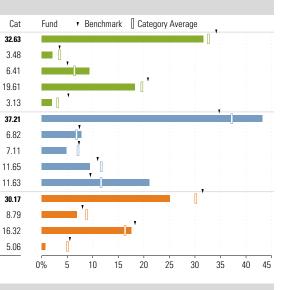
21.07

25.12

6.86

17.56

0.70





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