Allspring Small Company Growth Inst WSCGX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Expense Ratio

Portfolio Manager(s)

Paul von Kuster since 11-1994 Daniel Hagen since 02-2003 William Grierson since 04-2005 Ryan Smith since 01-2021 Samuel Smith since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Small 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 27.4 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 0.94 is 21.01% 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	4	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

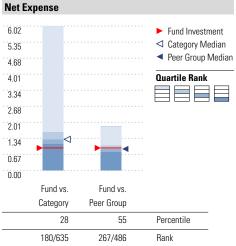
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 35k Fund: \$10,000 Benchmark: \$10,000 20k - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 46.43 8.54 -4.35 7.72 20.61 -3.63 26.46 28.78 15.60 -11.54 Total Return % 2.94 12.77 3.13 -2.97 -3.60 -1.56 5.68 -2.02 -5.85 1.09 +/- Benchmark -0.89 5.52 6.10 -1.94 -3.48 2.13 -1.22 -9.84 3.71 1.24 +/- Category 20 6 72 72 52 33 55 67 33 38 Tot Ret % Rank in Cat 703 647 643 617 # of Funds in Cat 660 696 640 633 626 628 109 77 58 49 82 37 54 41 44 Turnover %



0.95

0.95

0.94



0.95

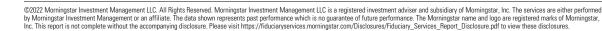
0.95

0.95

0.95

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.38	_	3.80
Beta	0.96	_	0.94
R-Squared	93.17	_	89.67
Standard Deviation	23.86	24.03	23.90
Sharpe Ratio	0.61	0.48	0.62
Tracking Error	6.31	_	7.89
Information Ratio	0.50	_	0.43
Up Capture Ratio	100.95	_	100.68
Down Capture Ratio	90.60	_	89.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.94	19.55	25.23
Price/Book Ratio	3.41	4.02	4.23
Geom Avg Mkt Cap \$B	4.20	2.87	5.16
ROE	8.40	8.75	14.53





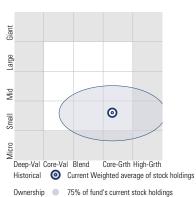
Allspring Small Company Growth Inst WSCGX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

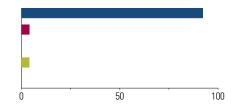
-quit,			
0	0	2	Large
2	14	8	Mid
7	36	31	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.43
Cash	3.86	2.32
Bonds	0.00	0.00
Non-US Stocks	3.94	4.34
US Stocks	92.20	92.92
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark	[] Ca	tegory /	Averaç	je	
b	Cyclical	26.36	24.56	27.27								
i.	Basic Materials	5.52	3.55	2.73		1						
	Consumer Cyclical	9.36	12.23	12.55								
₽	Financial Services	10.75	5.49	9.04								
b	Real Estate	0.73	3.29	2.95	• [
NI	Sensitive	45.83	45.60	46.36								
	Communication Services	1.72	3.49	2.44								
•	Energy	0.00	3.41	2.02								
\$	Industrials	18.30	16.26	16.86				٠.				
2	Technology	25.81	22.44	25.04						-		
+	Defensive	27.82	29.84	26.37								
=	Consumer Defensive	3.86	4.25	3.71								
ř	Healthcare	23.96	25.07	22.20					• [
?	Utilities	0.00	0.52	0.46	ĺ							

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Allspring Government MMkt Select	2.88	2.88	-	_
⊕ Icon PLC	1.95	4.83	-21.47	Healthcare
⊕ International Game Technology PLC	1.57	6.40	-13.94	Consumer Cyclical
⊕ Ciena Corp	1.55	7.95	-21.23	Technology
⊕ ASGN Inc	1.50	9.45	-5.42	Technology
⊕ Element Solutions Inc	1.50	10.95	-9.47	Basic Materials
	1.48	12.43	-21.16	Healthcare
⊕ Avantor Inc	1.45	13.88	-19.74	Basic Materials
→ SS&C Technologies Holdings Inc	1.43	15.31	-8.25	Technology
⊕ KBR Inc	1.30	16.61	15.18	Industrials
⊕ PTC Inc	1.29	17.90	-11.09	Technology
Omnicell Inc Omnicell Inc	1.27	19.17	-28.24	Healthcare
→ Stifel Financial Corp	1.24	20.41	-3.15	Financial Services
⊕ Triumph Bancorp Inc	1.22	21.63	-21.04	Financial Services
⊕ Box Inc Class A	1.22	22.85	10.96	Technology

Total Holdings 126



American Century Mid Cap Value I AVUAX

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Mid-Cap
 Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 18.01 years.
- Net Expense: The fund's expense ratio of 0.78 is 21.21% lower than the Mid-Cap Value category average.

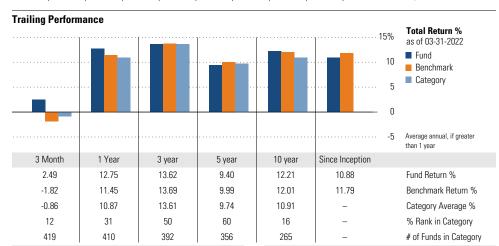
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 30.26 16.55 -1.36 23.07 11.79 -12.84 29.12 1.88 23.30 2.49 Total Return % 1.80 -0.55 -3.20 3.42 3.07 -1.55 2.06 -3.08 -5.04 4.31 +/- Benchmark 7.24 -1.43 -4.88 4.05 5.01 0.02 3.94 -0.75 -6.02 3.35 +/- Category 88 2 14 14 67 49 23 60 92 12 Tot Ret % Rank in Cat 441 432 474 441 459 431 419 416 419 # of Funds in Cat 436



53

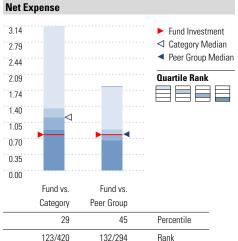
0.76

55

0.78

65

0.77



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

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

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



61

67

66

0.80

66

0.80

49

0.78

47

0.76

American Century Mid Cap Value I AVUAX

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

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

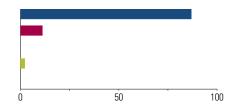
-quit,			
10	9	1	Large
30	26	5	Mid
12	6	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 102



American Funds 2010 Trgt Date Retire R6 RFTTX

1.63

2.69

1

123

17

3.79

4.25

1

177

18

0.74

0.34

27

140

19

0.81

1.59

3

134

14

0.22

0.26

44

131

5

0.48

0.76

22

140

8

Morningstar Category Target-Date 2000-2010

1.49

3.06

1

122

20

1.46

1.28

7

134

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 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 10.25 years.

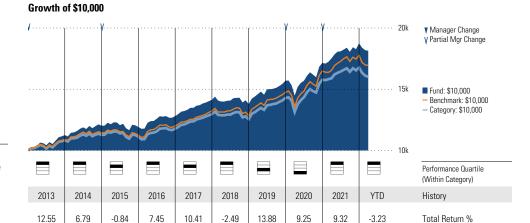
✓ Net Expense: The fund's expense ratio of 0.28 is
50.88% lower than the Target-Date 2000-2010 category
average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022



-1.05

0.02

56

143

5

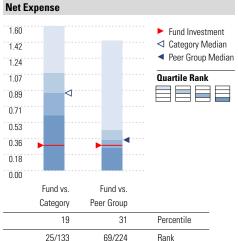
-2.53

-1.23

85

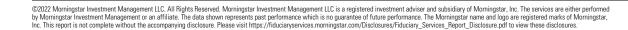
121





3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.92	_	-0.39
Beta	0.89	_	0.91
R-Squared	96.10	_	95.88
Standard Deviation	7.10	7.83	7.26
Sharpe Ratio	0.96	0.86	0.78
Tracking Error	1.65	_	1.93
Information Ratio	0.10	_	-0.55
Up Capture Ratio	93.24	_	87.67
Down Capture Ratio	84.48	_	90.09

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.36	17.93	17.37
Price/Book Ratio	3.01	2.67	2.75
Avg Eff Duration	4.85	6.72	5.97





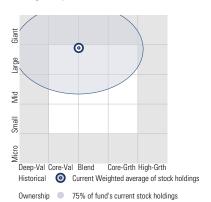
American Funds 2010 Trgt Date Retire R6 RFTTX

Quality High MidLow

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

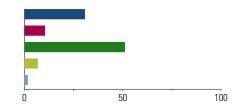
Equity				Fixed I	ncome
30	39	15	Large		
7	5	3	Mid		
1	0	0	Small		
Value	Blend	Growth		Ltd	Mod

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.53	1.99
Cash	6.62	7.37
Bonds	50.95	54.07
Non-US Stocks	10.31	12.88
US Stocks	30.61	23.72
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark ☐ Category Average
٠	Cyclical	33.31	38.78	35.83	
à.	Basic Materials	4.21	4.71	4.89	
•	Consumer Cyclical	6.85	9.82	10.44	
<u></u>	Financial Services	16.60	14.63	16.21	
à	Real Estate	5.65	9.62	4.29	
Ųf.	Sensitive	37.72	39.10	41.07	
	Communication Services	7.10	5.95	8.05	
	Energy	5.19	4.43	4.09	
Þ	Industrials	8.81	10.88	10.11	i' i i
1	Technology	16.62	17.84	18.82	
+	Defensive	28.95	22.14	23.11	
Ţ	Consumer Defensive	10.11	6.53	6.90	
ř	Healthcare	13.19	12.60	12.61	
1	Utilities	5.65	3.01	3.60	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds Interm Bd Fd of Amer R6	_	15.65	15.65	_	_
⊕ American Funds Income Fund of Amer R6	_	15.45	31.09	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.75	39.84	_	_
⊕ American Funds ST Bd Fd of Amer R6	_	7.15	46.99	_	_
⊕ American Funds American Balanced R6	-	7.06	54.04	-	-
⊕ American Funds Capital Income Bldr R6	_	6.51	60.56	_	_
⊕ American Funds Mortgage R6	_	6.32	66.87	_	_
→ American Funds Inflation Linked Bd R6	-	5.99	72.86	-	_
→ American Funds American Mutual R6	_	5.65	78.52	_	_
⊕ American Funds Capital World Gr&Inc R6	_	4.23	82.74	_	_

Total Holdings 17



American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 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 10.25 years.

× Style: The fund has landed in its primary style box — Large Value — 63.64 % of the time over the past three years.

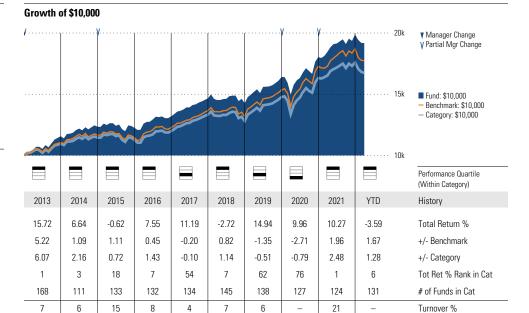
Net Expense: The fund's expense ratio of 0.29 is 51.67% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

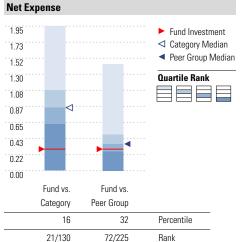
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022





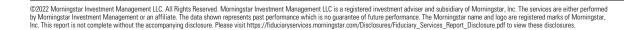


72/225 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.07	_	-0.46
Beta	0.89	_	0.96
R-Squared	95.77	_	95.61
Standard Deviation	7.84	8.61	8.46
Sharpe Ratio	0.94	0.83	0.76
Tracking Error	1.87	-	1.90
Information Ratio	0.16	-	-0.41
Up Capture Ratio	93.89	_	92.26
Down Capture Ratio	84.85	-	94.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.67	17.78	17.39
Price/Book Ratio	3.07	2.63	2.75
Avg Eff Duration	5.35	7.80	5.89





American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity 17 39 28

Large Mid3 6 5 0 0 1

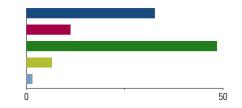
Value Blend Growth

High MidLow Mod Duration



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

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.46	4.43
Cash	6.40	6.09
Bonds	48.41	48.43
Non-US Stocks	11.14	14.44
US Stocks	32.59	26.62
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchi	mark	Categ	orv Ave	erage		
وا	Cyclical	32.55	38.87	35.57								7	
à.	Basic Materials	4.17	4.80	4.90		■ [
•	Consumer Cyclical	7.20	9.86	10.60			[
<u></u>	Financial Services	16.21	14.75	16.06				•					
à	Real Estate	4.97	9.46	4.01		0							
Ųf	Sensitive	39.09	39.06	41.61									
	Communication Services	7.59	5.94	8.13		. 7	1						
	Energy	5.02	4.45	4.16		0							
}	Industrials	9.03	10.95	10.23									
3	Technology	17.45	17.72	19.09					ľ				
+	Defensive	28.36	22.07	22.82									
Ţ	Consumer Defensive	9.65	6.52	6.78									
1	Healthcare	13.48	12.53	12.66									
1	Utilities	5.23	3.02	3.38									

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	12.66	12.66	_	-
⊕ American Funds Interm Bd Fd of Amer R6	_	11.08	23.74	_	_
⊕ American Funds Bond Fund of Amer R6	_	7.93	31.66	_	_
⊕ American Funds American Balanced R6	-	7.72	39.38	_	_
American Funds Inflation Linked Bd R6	-	6.87	46.25	_	-
 → American Funds American Mutual R6 	_	6.07	52.32	_	_
	-	6.04	58.36	_	_
American Funds Mortgage R6	_	5.94	64.30	_	-
⊕ American Funds American High-Inc R6	-	5.03	69.33	-	_
American Funds Capital World Gr&Inc R6	_	4.98	74.30	_	_

Total Holdings 20



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.3 is 53.13% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

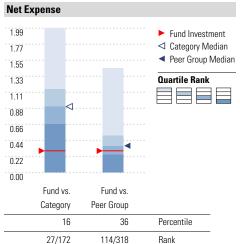
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 15k Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 18.71 6.74 0.19 7.05 12.87 -2.69 15.59 10.99 10.64 -3.91 Total Return % 5.73 0.87 2.07 -0.61 0.08 1.47 -2.14 -2.33 1.60 1.76 +/- Benchmark 0.41 7.14 2.02 1.76 0.82 1.80 -0.55 0.20 2.19 1.28 +/- Category 1 3 4 25 47 4 69 62 4 3 Tot Ret % Rank in Cat 234 219 248 247 180 173 173 # of Funds in Cat 236 254 238 3 4 8 5 2 2 13 20 Turnover %





3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.37	_	-0.41
Beta	0.85	_	0.93
R-Squared	96.48	_	95.62
Standard Deviation	8.22	9.53	9.08
Sharpe Ratio	0.95	0.81	0.74
Tracking Error	2.12	_	2.14
Information Ratio	0.10	_	-0.47
Up Capture Ratio	90.67	_	90.56
Down Capture Ratio	80.23	_	92.94

Portfolio Metrics										
	Fund	Bmark	Cat							
Price/Earnings Ratio	16.95	17.61	17.77							
Price/Book Ratio	3.15	2.60	2.67							
Avg Eff Duration	5.63	8.70	5.98							



American Funds 2020 Trgt Date Retire R6 RRCTX

Quality High

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2022

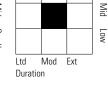
Morningstar Style Box™



Style Breakdown

Equity 20 38 26 4 6 5

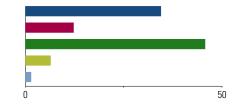
Large Mid0 0 Value Blend Growth



Fixed Income

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

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.38	7.34
Cash	6.35	3.60
Bonds	45.66	47.91
Non-US Stocks	12.20	15.03
US Stocks	34.42	26.15
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	4 1	Bench	mark	Cate	ιου, Λνο	rago			
_					Turr	, ,	Dentin	IIIaik	ll Cate	JULY AVE	aye			
Ն	Cyclical	31.89	38.91	37.24		,	1		1					
A.	Basic Materials	4.06	4.92	4.79										
4	Consumer Cyclical	7.74	9.90	11.35			• []	į						
<u></u>	Financial Services	15.75	14.88	15.48										
b	Real Estate	4.34	9.21	5.62										
M	Sensitive	40.38	39.06	41.89										
	Communication Services	8.06	5.94	7.73			0							
•	Energy	4.75	4.48	3.96										
Ģ	Industrials	9.22	11.04	10.49		:								
	Technology	18.35	17.60	19.71										
+	Defensive	27.73	22.04	20.86										
=	Consumer Defensive	9.18	6.54	6.21										
٠	Healthcare	13.80	12.48	11.96										
•	Utilities	4.75	3.02	2.69										
					0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ American Funds Income Fund of Amer R6	_	9.99	9.99	_	_
→ American Funds Interm Bd Fd of Amer R6	_	8.82	18.82	_	_
⊕ American Funds American Balanced R6	-	8.19	27.01	-	_
→ American Funds Bond Fund of Amer R6	_	7.88	34.89	_	_
⇒ American Funds Inflation Linked Bd R6	-	6.78	41.68	-	_
	_	6.15	47.82	_	_
→ American Funds Mortgage R6	_	5.88	53.70	_	_
⊕ American Funds Capital World Gr&Inc R6	_	5.50	59.20	_	_
→ American Funds Capital Income Bldr R6	-	5.49	64.69	_	_
→ American Funds Washington Mutual R6	_	5.15	69.84	_	_

Total Holdings 20



American Funds 2025 Trgt Date Retire R6 RFDTX

Growth of \$10,000

23.76

7.48

8.46

193

2

6.66

0.62

1.59

11

179

3

0.13

2.19

1.72

3

207

9

7.36

-1.03

0.63

28

204

5

15.33

0.79

0.66

38

215

-3.47

1.43

1.87

2

229

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

Total Return %

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %
Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.31 is 54.41% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	09-30-2020

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History

17.85

-1.51

-0.40

68

238

13.67

0.00

1.83

27

217

12

11.44

1.34

1.69

17

223

18

-4.76

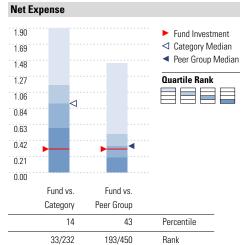
1.17

0.71

7

233

Trailing Perform	nance					
					15% 10 5 0	Total Return % as of 03-31-2022 ■ Fund ■ Benchmark ■ Category
					-10	Average annual, if greater than 1 year
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-4.76	3.65	9.64	8.62	8.99	10.43	Fund Return %
-5.93	2.92	8.85	8.06	7.60	6.95	Benchmark Return %
-5.47	1.90	8.26	7.48	7.25	_	Category Average %
7	7	12	11	1	_	% Rank in Category
233	228	204	170	89	_	# of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.64	_	-0.27
Beta	0.89	_	0.95
R-Squared	97.01	_	96.66
Standard Deviation	9.63	10.68	10.27
Sharpe Ratio	0.93	0.78	0.74
Tracking Error	2.05	_	2.15
Information Ratio	0.39	_	-0.31
Up Capture Ratio	97.89	_	94.27
Down Capture Ratio	88.93	-	96.69

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.47	17.45	17.82
Price/Book Ratio	3.34	2.56	2.69
Avg Eff Duration	5.72	9.46	6.52



American Funds 2025 Trgt Date Retire R6 RFDTX

Quality High Mid Low

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

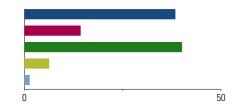
Weight %

Equity				rixea ir	icome		
23	36	24	Large				
5	5	5	Mid				
1	1	1	Small				
Value	Blend	Growth		Ltd	Mod	Ext	

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.24	9.96
Cash	6.21	3.59
Bonds	40.03	39.68
Non-US Stocks	14.22	16.44
US Stocks	38.31	30.32
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	' t	Bench	mark	Categ	jory Ave	erage		_
b	Cyclical	31.42	38.87	36.65								- [
	Basic Materials	3.85	5.02	4.58		= []							
4	Consumer Cyclical	9.53	9.95	11.30				Ė					
ê	Financial Services	14.69	15.03	15.28									
b	Real Estate	3.35	8.87	5.49		I	٧ :						
NI	Sensitive	42.37	39.09	42.04									•
	Communication Services	8.97	5.94	7.66			(=						
•	Energy	4.17	4.51	3.92									
ţ.	Industrials	9.57	11.13	10.46			— [_				
1	Technology	19.66	17.51	20.00									
+	Defensive	26.19	22.05	21.31									
Ę	Consumer Defensive	8.04	6.57	6.35			■ .						
1	Healthcare	14.21	12.44	12.12									
?	Utilities	3.94	3.04	2.84									

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds Interm Bd Fd of Amer R6	_	8.88	8.88	_	_
⊕ American Funds American Balanced R6	-	8.08	16.96	_	_
→ American Funds American Mutual R6	-	6.85	23.81	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.37	30.18	_	_
⊕ American Funds Bond Fund of Amer R6	-	6.25	36.42	_	-
⊕ American Funds Inflation Linked Bd R6	_	5.81	42.23	_	_
⊕ American Funds Income Fund of Amer R6	-	5.79	48.03	_	_
⊕ American Funds US Government Sec R6	-	5.50	53.52	_	_
⊕ American Funds Mortgage R6	-	5.34	58.87	_	_
→ American Funds Washington Mutual R6	_	5.30	64.17	_	_

Total Holdings 23



American Funds 2030 Trgt Date Retire R6 RFETX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Bradley Vogt since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.25 years.
- Net Expense: The fund's expense ratio of 0.33 is 52.17% lower than the Target-Date 2030 category average.

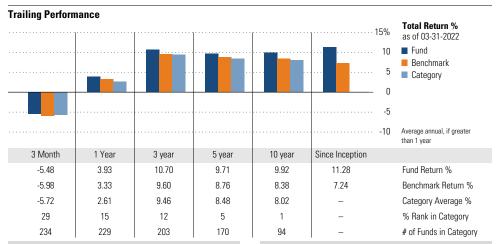
Morningstar Investment Management LLC Analysis

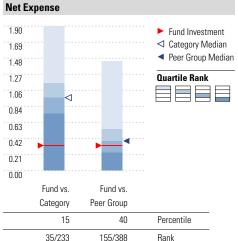
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k Fund: \$10,000 - Benchmark: \$10,000 Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.64 7.06 0.47 7.71 18.40 -4.16 20.06 15.16 13.16 -5.48 Total Return % 6.00 1.05 2.77 1.81 1.66 1.47 1.47 0.50 -1.55 -1.18 +/- Benchmark 2.02 1.83 2.09 1.48 8.99 2.26 0.38 -0.01 2.17 0.24 +/- Category 1 7 2 38 12 2 60 17 16 29 Tot Ret % Rank in Cat 222 207 237 243 246 224 234 # of Funds in Cat 236 226 227 2 2 6 3 0 8 21 Turnover % Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.68	_	0.01
Beta	0.92	_	0.97
R-Squared	97.92	_	97.86
Standard Deviation	11.37	12.22	11.93
Sharpe Ratio	0.89	0.76	0.75
Tracking Error	1.90	_	1.98
Information Ratio	0.57	_	-0.12
Up Capture Ratio	100.75	_	97.82
Down Capture Ratio	92.92	_	98.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.06	17.27	17.76
Price/Book Ratio	3.49	2.53	2.73
Avg Eff Duration	5.95	10.10	6.93



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

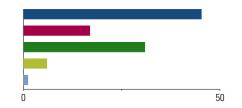
Lquity			
20	35	26	Large
4	6	6	Mid
1	1	1	Small

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 45.25 36.98 Non-US Stocks 16.87 19.84 Bonds 30.86 29.89 Cash 5.93 2.57 Other 1.10 10.71 100.00 Total 100.00

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	31.15	38.79	36.23	
A	Basic Materials	3.70	5.11	4.54	
A	Consumer Cyclical	10.81	10.06	11.42	
,	Financial Services	13.85	15.20	15.61	
侖	Real Estate	2.79	8.42	4.66	
W	Sensitive	43.70	39.18	42.47	
0	Communication Services	9.57	5.95	7.55	
•	Energy	3.77	4.54	3.97	
Ф	Industrials	9.79	11.24	10.73	
	Technology	20.57	17.45	20.22	
→	Defensive	25.16	22.01	21.31	
Ħ	Consumer Defensive	7.46	6.59	6.44	
+	Healthcare	14.27	12.38	12.17	
•	Utilities	3.43	3.04	2.70	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.95	7.95	_	_
⊕ American Funds American Mutual R6	_	7.39	15.34	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.60	21.94	_	_
American Funds US Government Sec R6	_	6.48	28.42	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	6.18	34.60	-	-
⊕ American Funds AMCAP R6	_	6.09	40.69	_	_
⊕ American Funds Growth Fund of Amer R6	_	5.27	45.96	_	_
⊕ American Funds Washington Mutual R6	-	5.24	51.20	-	_
⊕ American Funds Mortgage R6	_	4.93	56.13	_	_
⊕ American Funds Capital World Bond R6	_	4.91	61.04	_	_

Total Holdings 22



American Funds 2035 Trgt Date Retire R6 RFFTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.35 is 50% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

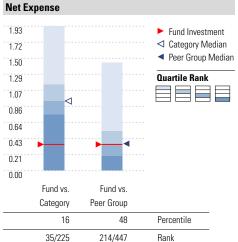
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.97 7.02 0.59 8.00 21.04 -5.14 23.29 17.55 15.54 -6.27 Total Return % 3.94 1.22 3.17 -2.07 2.52 1.68 0.25 4.17 1.91 -0.44 +/- Benchmark 1.78 2.61 1.78 5.97 2.35 0.43 1.90 1.25 3.51 -0.32+/- Category 1 11 41 3 6 21 5 11 71 Tot Ret % Rank in Cat 187 173 201 199 210 224 235 210 216 # of Funds in Cat 226 2 5 3 0 9 17 Turnover % Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.00	_	0.43
Beta	0.97	_	0.97
R-Squared	98.30	_	98.27
Standard Deviation	13.72	13.98	13.63
Sharpe Ratio	0.87	0.73	0.75
Tracking Error	1.83	_	2.00
Information Ratio	1.06	_	0.14
Up Capture Ratio	105.66	_	98.87
Down Capture Ratio	97.05	_	97.34

Fund	Bmark	Cat
18.42	17.09	17.61
3.59	2.49	2.68
6.34	10.66	7.24
	18.42	18.42 17.09 3.59 2.49



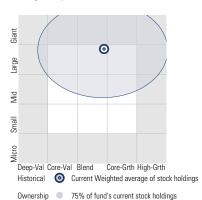
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity 33 28 18

Large Mid 7 4 6 2 1

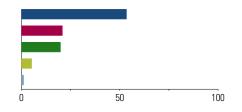
Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.01	9.83
Cash	5.10	2.59
Bonds	19.77	20.27
Non-US Stocks	20.75	24.35
US Stocks	53.38	42.95
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	31.15	38.69	36.38	
ė.	Basic Materials	3.68	5.22	4.66	
-	Consumer Cyclical	11.59	10.12	11.48	
P	Financial Services	13.40	15.36	15.48	
ŧ	Real Estate	2.48	7.99	4.76	
M	Sensitive	44.41	39.30	42.42	
	Communication Services	9.80	5.98	7.77	
•	Energy	3.47	4.59	3.94	
Ф	Industrials	9.78	11.34	10.50	
	Technology	21.36	17.39	20.21	
→	Defensive	24.42	22.01	21.20	
=	Consumer Defensive	7.00	6.61	6.38	
٠	Healthcare	14.36	12.35	12.07	
•	Utilities	3.06	3.05	2.75	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ivanie	Maturity Date	/0 NG! A33G!	Guindiative /0	TTD HetaIII /0	Worlingstar Sector
American Funds American Balanced R6	_	7.95	7.95	_	_
American Funds US Government Sec R6	-	7.60	15.56	-	_
American Funds American Mutual R6	-	7.43	22.99	_	_
American Funds Growth Fund of Amer R6	-	6.67	29.65	_	_
American Funds Capital World Gr&Inc R6	-	6.61	36.26	-	-
E American Funds AMCAP R6	_	6.51	42.78	_	_
American Funds Fundamental Invs R6	-	6.49	49.27	-	_
American Funds Washington Mutual R6	-	5.94	55.20	-	_
American Funds New Perspective R6	-	5.22	60.42	_	_
American Funds SMALLCAP World R6	_	5.01	65.43	_	_

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.36 is 49.3% lower than the Target-Date 2040 category average.

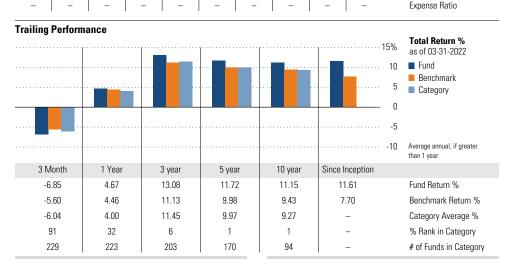
Morningstar Investment Management LLC Analysis

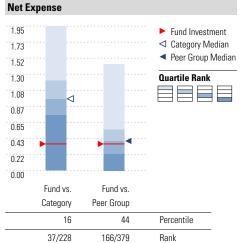
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

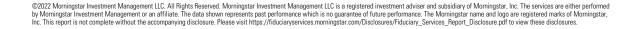
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.66 6.96 0.58 8.17 21.98 -5.52 24.40 18.77 16.83 -6.85 Total Return % 3.61 1.45 -2.44 2.11 2.13 0.05 5.68 1.48 -1.25 3.41 +/- Benchmark 1.36 6.69 1.71 2.57 0.22 2.46 2.22 1.21 4.21 -0.81 +/- Category 1 15 39 6 4 28 4 16 91 Tot Ret % Rank in Cat 223 207 237 243 246 221 218 # of Funds in Cat 236 226 229 2 5 2 5 17 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.22	-	0.72
Beta	0.95	-	0.95
R-Squared	98.05	-	98.32
Standard Deviation	14.91	15.50	14.90
Sharpe Ratio	0.85	0.72	0.76
Tracking Error	2.21	-	2.13
Information Ratio	0.88	-	0.23
Up Capture Ratio	103.35	-	98.32
Down Capture Ratio	94.45	-	95.65

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.69	16.93	17.52
Price/Book Ratio	3.64	2.46	2.66
Avg Eff Duration	6.75	11.14	7.50





American Funds 2040 Trgt Date Retire R6 RFGTX

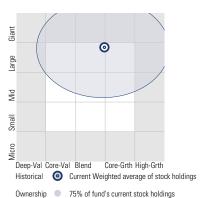
Quality High Mid Low

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Fauity

Weight %

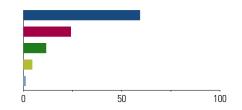
Lquity				I IAGU II	1001110	
17	32	28	Large			
4	6	8	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Fixed Income

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.00	8.40
Cash	4.35	2.05
Bonds	11.42	12.89
Non-US Stocks	24.03	28.01
US Stocks	59.20	48.66
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	31.19	38.72	36.57	
A.	Basic Materials	3.75	5.35	4.66	
A	Consumer Cyclical	11.89	10.16	11.52	
æ	Financial Services	13.23	15.49	15.55	
侖	Real Estate	2.32	7.72	4.84	<u> </u>
W	Sensitive	44.76	39.28	42.33	
d	Communication Services	9.82	5.97	7.75	, T
•	Energy	3.35	4.60	3.91	
Ф	Industrials	9.80	11.41	10.61	
	Technology	21.79	17.30	20.06	
→	Defensive	24.05	21.99	21.12	
Ħ	Consumer Defensive	6.70	6.63	6.29	
٠	Healthcare	14.50	12.29	12.09	
•	Utilities	2.85	3.07	2.74	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Maturity Date	/0 NG! A33G!	Guindiative /0	TTD HetaIII /0	Worlingstar Sector
⊕ American Funds American Balanced R6	_	8.02	8.02	_	-
⊕ American Funds Fundamental Invs R6	-	7.47	15.49	-	_
American Funds American Mutual R6	-	7.45	22.94	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.25	30.19	_	_
⊕ American Funds Washington Mutual R6	-	7.02	37.21	-	-
⊕ American Funds Growth Fund of Amer R6	_	7.02	44.23	_	_
⊕ American Funds New Perspective R6	-	6.97	51.20	-	_
⊕ American Funds AMCAP R6	-	6.92	58.12	_	_
⊕ American Funds SMALLCAP World R6	-	6.48	64.59	_	_
American Funds US Government Sec R6	_	6.35	70.94	_	_

Total Holdings 21



American Funds 2045 Trgt Date Retire R6 RFHTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

Net Expense: The fund's expense ratio of 0.37 is 47.89% lower than the Target-Date 2045 category average.

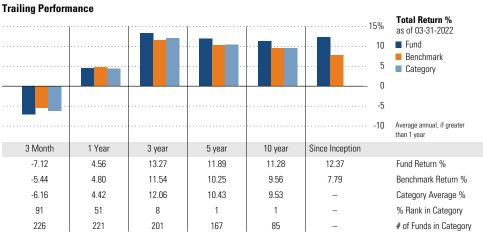
Morningstar Investment Management LLC Analysis

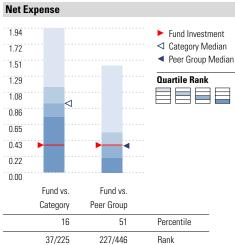
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

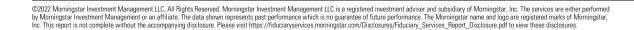
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.51 7.09 0.64 8.27 22.44 -5.58 24.68 19 21 17.18 -7.12 Total Return % 1.84 3.67 -2.57 1.91 2.59 -0.29 6.26 0.82 -1.68 3.44 +/- Benchmark 1.74 1.93 0.55 2.51 0.34 2.56 0.33 4.11 -0.96 +/- Category 4.51 2 13 45 8 3 51 4 35 91 Tot Ret % Rank in Cat 186 173 200 198 209 234 216 # of Funds in Cat 223 210 226 2 5 3 4 15 Turnover % Expense Ratio





3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	2.35	_	0.88
Beta	0.92	_	0.95
R-Squared	97.61	_	98.30
Standard Deviation	15.27	16.39	15.75
Sharpe Ratio	0.85	0.71	0.76
Tracking Error	2.70	_	2.17
Information Ratio	0.64	_	0.29
Up Capture Ratio	100.34	_	98.75
Down Capture Ratio	91.44	-	95.61

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.86	16.80	17.62
Price/Book Ratio	3.67	2.43	2.65
Avg Eff Duration	6.80	11.57	7.28





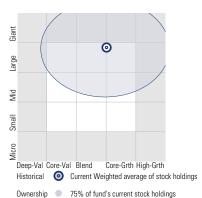
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

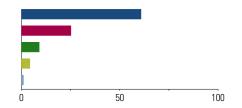
Equity			
17	32	29	Large
4	6	8	Mid
1	2	2	Small

Value Blend Growth



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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 52.39 60.77 Non-US Stocks 25.10 30.14 Bonds 8.95 6.98 Cash 4.22 2.04 Other 0.95 8.47 100.00 Total 100.00

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	. I Ca	ategory	Avera	ae			
Ն	Cyclical	31.16	38.84	36.70						3/		. [1		
ā.	Basic Materials	3.82	5.44	4.70		. [
	Consumer Cyclical	12.11	10.19	11.63											
	Financial Services	13.09	15.60	15.41											
b	Real Estate	2.14	7.61	4.96			7								
NF	Sensitive	45.05	39.25	42.22											
	Communication Services	9.87	5.97	7.91											
	Energy	3.30	4.63	3.77											
}	Industrials	9.94	11.46	10.52											
3	Technology	21.94	17.19	20.02											
+	Defensive	23.79	21.91	21.08											
7	Consumer Defensive	6.48	6.63	6.21											
1	Healthcare	14.59	12.20	12.11											
2	Utilities	2.72	3.08	2.76											
					0%	5	10	15	20	25	30	35	40	45	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Maturity Date	% Net Asset	Cumulative %	FID heturn %	iviorningstar Sector
⊕ American Funds New Perspective R6	_	8.09	8.09	_	_
⊕ American Funds Washington Mutual R6	_	8.04	16.13	_	_
⊕ American Funds Fundamental Invs R6	_	7.78	23.92	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.59	31.50	_	_
⊕ American Funds SMALLCAP World R6	-	7.53	39.03	-	-
⊕ American Funds American Mutual R6	_	7.45	46.48	_	_
⊕ American Funds American Balanced R6	_	7.43	53.92	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.04	60.96	_	-
⊕ American Funds AMCAP R6	_	6.93	67.89	_	-
⊕ American Funds US Government Sec R6	_	4.97	72.86	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

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

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

× Style: The fund has landed in its primary style box — Large Blend — 54.55 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.37 is 48.61% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

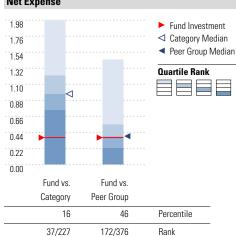
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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

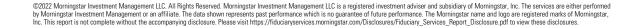






3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.30	_	0.94
Beta	0.92	_	0.95
R-Squared	97.18	_	98.22
Standard Deviation	15.54	16.71	16.07
Sharpe Ratio	0.84	0.70	0.75
Tracking Error	2.96	_	2.20
Information Ratio	0.55	_	0.28
Up Capture Ratio	100.10	_	99.06
Down Capture Ratio	91.75	_	95.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.02	16.68	17.57
Price/Book Ratio	3.72	2.41	2.64
Avg Eff Duration	6.90	_	6.69





American Funds 2050 Trgt Date Retire R6 RFITX

Quality High MidLow

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Fixed Income

Style Breakdown

Equity

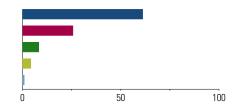
Lquity			
16	32	30	Large
3	6	9	Mid
1	2	2	Small

Value Blend Growth

Ltd Mod Duration Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 61.11 54.18 Non-US Stocks 25.62 31.45 Bonds 8.24 5.37 Cash 4.19 1.73 Other 0.83 7.28 100.00 Total 100.00

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	: I Ca	ateaory	Avera	ae			
Դ	Cyclical	31.00	39.07	36.93						3 /		. [7		
A.	Basic Materials	3.85	5.52	4.70		.									
4	Consumer Cyclical	12.48	10.20	11.59											
ê	Financial Services	12.81	15.69	15.43											
b	Real Estate	1.86	7.66	5.21			۲ :								
M	Sensitive	45.69	39.14	42.03											
	Communication Services	10.12	5.97	7.84											
	Energy	3.16	4.63	3.77											
}	Industrials	10.06	11.49	10.55											
1	Technology	22.35	17.05	19.87											
+	Defensive	23.30	21.80	21.03											
Ę	Consumer Defensive	6.16	6.62	6.19											
1	Healthcare	14.66	12.10	12.09											
?	Utilities	2.48	3.08	2.75											
					0%	5	10	15	20	25	30	35	40	45	5

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	8.99	8.99	_	_
⊕ American Funds SMALLCAP World R6	-	8.53	17.52	_	_
⊕ American Funds Fundamental Invs R6	-	8.47	25.99	_	_
⊕ American Funds Washington Mutual R6	-	8.40	34.39	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.26	42.65	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.02	49.67	_	_
⊕ American Funds AMCAP R6	-	6.94	56.61	_	_
⊕ American Funds American Mutual R6	-	6.84	63.45	_	-
⊕ American Funds American Balanced R6	-	6.46	69.91	_	-
⊕ American Funds Invmt Co of Amer R6	_	5.62	75.53	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.25 years.

 \times *Style:* The fund has landed in its primary style box — Large Growth — 63.64 % of the time over the past three years.

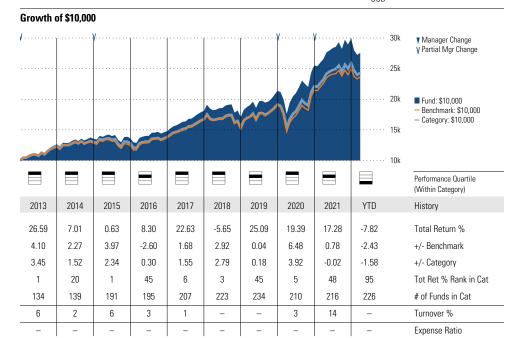
Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

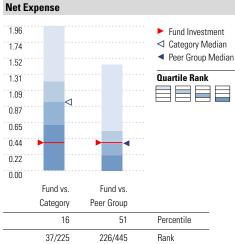
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.26	_	1.05
Beta	0.91	_	0.96
R-Squared	96.89	_	98.16
Standard Deviation	15.57	16.80	16.21
Sharpe Ratio	0.83	0.70	0.75
Tracking Error	3.12	-	2.23
Information Ratio	0.50	-	0.34
Up Capture Ratio	99.89	_	99.78
Down Capture Ratio	91.93	_	96.17

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	19.06	16.56	17.29				
Price/Book Ratio	3.75	2.38	2.57				
Avg Eff Duration	6.95	_	6.54				



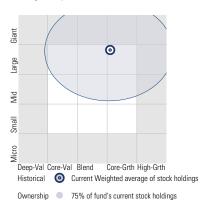
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity 31 15 31

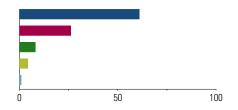
Large Mid9 3 6 2 2 1

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

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

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.79	5.28
Cash	4.19	1.52
Bonds	8.04	4.62
Non-US Stocks	26.05	34.81
US Stocks	60.94	53.78
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Ն	Cyclical	30.97	39.35	37.26	
i.	Basic Materials	3.90	5.60	4.91	
4	Consumer Cyclical	12.80	10.22	11.36	
£	Financial Services	12.56	15.77	15.66	
b	Real Estate	1.71	7.76	5.33	
M	Sensitive	46.10	38.99	41.98	
	Communication Services	10.32	5.95	7.69	
•	Energy	3.05	4.63	4.09	
\$	Industrials	10.11	11.51	10.53	
	Technology	22.62	16.90	19.67	
+	Defensive	22.92	21.65	20.75	
Ę	Consumer Defensive	5.95	6.61	6.31	
ì	Healthcare	14.66	11.97	11.75	
7	Utilities	2.31	3.07	2.69	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	9.61	9.61	-	_
⊕ American Funds SMALLCAP World R6	_	9.55	19.16	-	_
⊕ American Funds Fundamental Invs R6	_	8.77	27.93	-	_
⊕ American Funds Capital World Gr&Inc R6	_	8.77	36.70	-	_
⊕ American Funds Washington Mutual R6	_	8.24	44.94	-	-
⊕ American Funds Growth Fund of Amer R6	_	7.08	52.02	_	_
⊕ American Funds AMCAP R6	_	6.96	58.98	_	_
⊕ American Funds Invmt Co of Amer R6	_	6.51	65.50	_	_
⊕ American Funds Global Balanced R6	-	6.00	71.50	_	_
→ American Funds American Balanced R6	_	5.99	77.49	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 03-2015 Joanna Jonsson since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 7.02 years.
- × Style: The fund has landed in its primary style box Large Growth — 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 47.22% lower than the Target-Date 2060 category average.

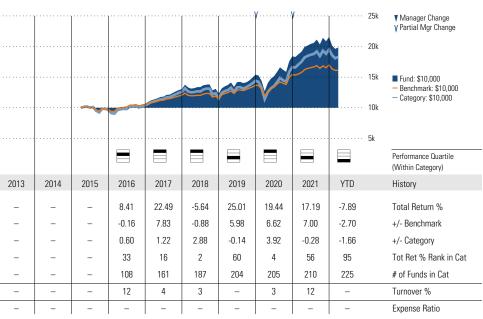
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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

Growth of \$10,000





	ense		
1.89			Fund Investment
1.68			· · ✓ Category Median
1.47			✓ Peer Group Median
1.26			Quartile Rank
1.05			
0.84	< 1		
0.63			
0.42		···· }	
0.21			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	17	48	Percentile

	38/225	176/368	Rank				
Peer group	o is a subset o	f the category an	ıd includes fun	ds with the			
same management style (active vs. passive) and similar share class							
characteri	stics						

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.83	_	-0.39
Beta	1.39	_	1.46
R-Squared	97.56	_	97.68
Standard Deviation	15.56	11.03	16.34
Sharpe Ratio	0.83	0.76	0.75
Tracking Error	4.97	-	5.70
Information Ratio	0.85	-	0.61
Up Capture Ratio	146.90	-	147.81
Down Capture Ratio	146.36	-	154.30

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	19.03	16.35	17.66				
Price/Book Ratio	3.76	2.35	2.69				
Avg Eff Duration	6.95	6.81	6.34				



American Funds 2060 Trgt Date Retire R6 RFUTX

Quality

High

Μid Low

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

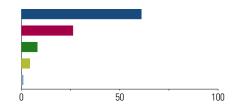


Equity

15	31	31	Large
3	6	9	Mid
1	2	3	Small

Value Blend Growth

Weight % >50 25-50 10-25 0-10 Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 60.94 55.68 Non-US Stocks 26.12 33.32 Bonds 7.98 4.62 Cash 4.16 1.90 Other 0.79 4.49 Total 100.00 100.00

	Fund	Bmark	Cat	Fund	▼ Bei	nchmark	: [] Ca	ategory	Avera	ge
℃ Cyclical	31.05	38.84	36.42							
Basic Materials	3.92	5.59	4.77		'					
Consumer Cyclical	12.95	9.86	11.59							
Financial Services	12.47	15.94	15.23			. ['				
neal Estate	1.71	7.45	4.83		*					
₩ Sensitive	46.18	38.82	42.54							
Communication Services	10.38	6.02	8.24							
Energy	3.02	4.86	3.84			. :				
Industrials	10.11	11.32	10.41							
Technology	22.67	16.62	20.05			•				
→ Defensive	22.76	22.35	21.04							
Consumer Defensive	5.89	7.06	6.12		0					
Healthcare	14.61	11.94	12.26							
Utilities Utilities	2.26	3.35	2.66							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ð American Funds New Perspective R6	_	10.10	10.10	_	_
Ð American Funds SMALLCAP World R6	-	9.91	20.01	_	_
🕀 American Funds Fundamental Invs R6	-	8.94	28.95	_	_
€ American Funds Capital World Gr&Inc R6	_	8.94	37.89	-	_
€ American Funds Washington Mutual R6	-	8.03	45.92	_	-
⊕ American Funds Growth Fund of Amer R6	_	7.14	53.06	_	_
⊕ American Funds AMCAP R6	_	6.97	60.03	-	_
⊕ American Funds Invmt Co of Amer R6	_	6.94	66.97	_	_
⊕ American Funds Global Balanced R6	_	5.99	72.95	_	_
American Funds American Balanced R6	_	5.97	78.92	_	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Joanna Jonsson since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Bradley Vogt since 01-2020 David Hoag since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

The Performance screen is not applicable for funds with less than three years of data.

- × Management: The fund's management team has been in place for less than three years.
- × Style: The fund has landed in its primary style box Large Growth — 62.5~% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2065+ category average.

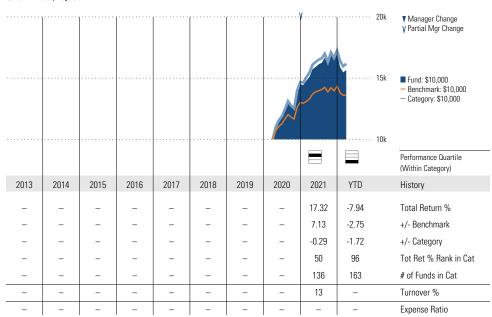
Morningstar Investment Management LLC Analysis

This fund also fails our manager tenure screen only because it is a newly incepted share vintage of the target-date series. This fund also fails the style screen, but because it is a target-date fund the failure does not concern us.

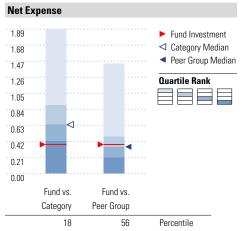
ESG Metrics

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

Growth of \$10,000







141/253 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	_	_	-1.03
Beta	_	_	1.53
R-Squared	-	-	97.89
Standard Deviation	-	11.03	17.06
Sharpe Ratio	-	0.76	0.72
Tracking Error	-	-	6.35
Information Ratio	-	-	0.52
Up Capture Ratio	-	-	151.14
Down Capture Ratio	_	-	161.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.03	16.35	17.24
Price/Book Ratio	3.76	2.35	2.59
Avg Eff Duration	6.95	6.81	6.27



29/163

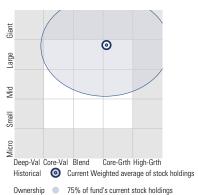
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

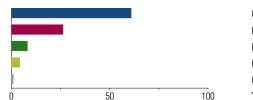
Morningstar Style Box™



Fixed Income

Ltd

Mod Duration



Asset Allocation as of 03-31-2022

Asset Class Net % Cat% US Stocks 60.84 53.10 Non-US Stocks 26.15 32.58 Bonds 8.04 6.84 Cash 4.18 2.23 Other 0.79 5.25 Total 100.00 100.00

	Se	ctor Weighting as of 03-	31-2022			
			Fund	Bmark	Cat	Fund Benchmark Category Average
;	·	Cyclical	31.04	38.84	36.13	
	A	Basic Materials	3.92	5.59	4.87	
	A	Consumer Cyclical	12.93	9.86	11.42	
		Financial Services	12.48	15.94	15.49	
	命	Real Estate	1.71	7.45	4.35	
Quality	W	Sensitive	46.18	38.82	42.84	
High		Communication Services	10.38	6.02	7.99	
M di	0	Energy	3.01	4.86	4.14	
₫:	‡	Industrials	10.11	11.32	10.50	
Low		Technology	22.68	16.62	20.21	
	\rightarrow	Defensive	22.77	22.35	21.04	
	Ħ	Consumer Defensive	5.89	7.06	6.52	
		Healthcare	14.61	11.94	11.88	
	•	Utilities	2.27	3.35	2.64	
						0% 5 10 15 20 25 30 35 40 45 50

Style Breakdown

31 15 31







Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	10.00	10.00	_	_
⊕ American Funds SMALLCAP World R6	_	10.00	20.00	_	-
⊕ American Funds Fundamental Invs R6	_	9.00	29.00	_	-
⊕ American Funds Capital World Gr&Inc R6	_	9.00	38.00	_	-
⊕ American Funds Washington Mutual R6	-	8.00	46.00	-	-
⊕ American Funds AMCAP R6	_	7.00	53.00	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	60.00	_	-
⊕ American Funds Invmt Co of Amer R6	_	7.00	67.00	_	-
⊕ American Funds Global Balanced R6	_	6.00	72.99	_	-
⊕ American Funds American Balanced R6	_	6.00	78.99	_	_

Total Holdings 16



American Funds American Balanced R6 RLBGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

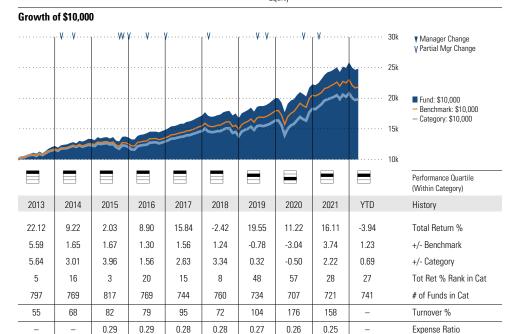
Net Expense: The fund's expense ratio of 0.25 is
 75.73% lower than the Allocation--50% to 70% Equity
 category average.

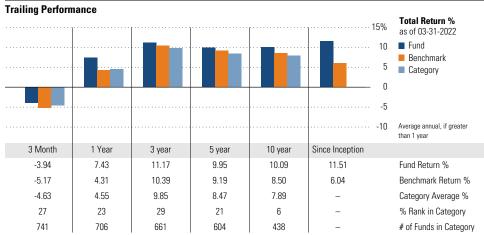
Morningstar Investment Management LLC Analysis

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

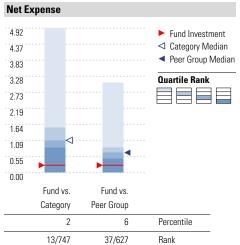
ESG Metrics

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





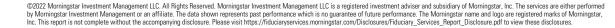
3-Year Risk Metrics



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

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

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





American Funds American Balanced R6 RLBGX

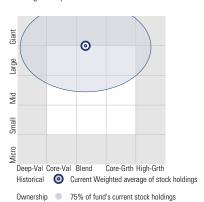
Morningstar Category Allocation--50% to 70% Morningstar Index

Equity

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



100

Asset Allocation as of 03-31-2022



Style Breakdown

Equity				Fixed I	ncome	
28	36	21	Large			
6	5	5	Mid			
0	0	0	Small			
Value	Blend	Growth		Ltd Durati	Mod on	E

Fixed Ir	ncome		Quality
			High
			Mid
			Low
Ltd	Mod	Ext	7

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund Benchmark Category Average
٠	Cyclical	27.57	33.62	33.98	
ì.	Basic Materials	4.70	3.87	3.79	
•	Consumer Cyclical	7.43	11.67	10.88	
<u></u>	Financial Services	12.02	14.48	15.71	
b	Real Estate	3.42	3.60	3.60	
NF	Sensitive	45.98	44.68	43.04	
	Communication Services	8.60	8.17	8.50	
	Energy	7.43	4.09	3.93	
þ	Industrials	8.54	9.81	10.36	
1	Technology	21.41	22.61	20.25	
+	Defensive	26.45	21.71	22.98	
7	Consumer Defensive	10.24	6.39	6.52	
r	Healthcare	15.04	12.57	13.56	
)	Utilities	1.17	2.75	2.90	

Top 10 Holdings as of 03-31-2022					
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	_	-
	-	4.14	15.05	-8.14	Technology
⊕ Broadcom Inc	-	2.93	17.98	-4.75	Technology
⊕ UnitedHealth Group Inc	_	2.49	20.46	1.85	Healthcare
☆ Cash And Other Assets Less Liablities	_	2.09	22.56	_	_
⊕ Philip Morris International Inc	-	1.75	24.31	0.20	Consumer Defensive
⊕ Taiwan Semiconductor Manufacturing Co Ltd ADR	_	1.37	25.68	-13.02	Technology
Comcast Corp Class A	_	1.33	27.01	-6.48	Communication Svc
① The Home Depot Inc	_	1.22	28.23	-27.42	Consumer Cyclical

Total Holdings 1859



American Funds Capital World Gr&Inc R6 RWIGX

24

36

35

0.45

35

0.45

35

0.45

49

0.44

Morningstar Category World Large-Stock Blend Morningstar Index MSCI ACWI NR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

Sung Lee since 02-2006 Alfonso Barroso since 02-2007 Michael Cohen since 11-2014 Lara Pellini since 02-2019 Jin Lee since 02-2019 Leo Hee since 10-2019 Jeremy Burge since 01-2020 Renaud Samyn since 02-2020

Quantitative Screens

Performance: The fund has finished in the World Large-Stock 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 16.17 years.

Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.42 is 56.7% lower than the World Large-Stock Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.28 4.36 -1.88 6.85 25.08 -9 97 25.74 15.78 15.15 -7.47 Total Return % 2.48 0.20 0.48 -1.01 1.11 -0.56 -0.86 -0.47 -3.39 -2.11 +/- Benchmark 2.80 1.20 0.69 -0.96 -0.08 0.09 0.48 2.82 -2.57 -1.27 +/- Category 49 39 64 45 21 56 52 34 78 70 Tot Ret % Rank in Cat 264 334 # of Funds in Cat 231 252 254 298 312 335 364



23

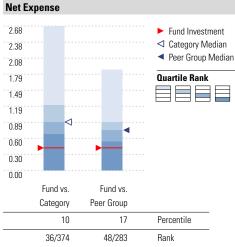
0.43

36

0.42

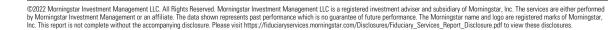
32

0.41



3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-1.48	_	-0.80
Beta	0.95	_	0.97
R-Squared	98.79	_	92.99
Standard Deviation	16.38	17.22	17.36
Sharpe Ratio	0.70	0.80	0.72
Tracking Error	2.03	_	4.57
Information Ratio	-1.16	_	-0.32
Up Capture Ratio	91.19	_	95.53
Down Capture Ratio	96.99	_	99.42

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.13	17.88	18.52
Price/Book Ratio	3.01	2.75	2.88
Geom Avg Mkt Cap \$B	108.76	111.50	80.62
ROE	27.00	26.90	24.82





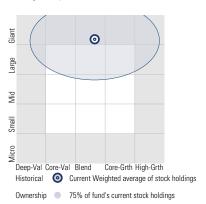
American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category World Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

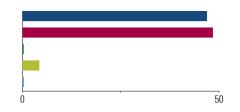
25	37	27	Large
3	4	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.31	1.19
Cash	4.20	1.71
Bonds	0.24	1.07
Non-US Stocks	48.37	39.15
US Stocks	46.88	56.87
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d t	Bench	mark	Categ	iory Ave	erage			
Դ	Cyclical	34.55	34.71	33.22		•	2011011		l outo	,0.,7	ugo	1		
A	Basic Materials	7.18	4.87	5.57		']								
A	Consumer Cyclical	9.59	11.28	10.87			[
F	Financial Services	16.03	15.79	13.89			:							
侖	Real Estate	1.75	2.77	2.89		Ŏ								
W	Sensitive	42.48	43.39	43.26										
	Communication Services	6.61	8.39	7.43										
•	Energy	5.31	4.36	3.71			j							
Ф	Industrials	10.07	9.48	14.22										
	Technology	20.49	21.16	17.90										
→	Defensive	22.96	21.88	23.53										
Ħ	Consumer Defensive	8.22	7.07	7.69			0							
+	Healthcare	12.05	11.99	12.10										
•	Utilities	2.69	2.82	3.74		[
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 03-31-2022



Greater Asia	Fund % 18.14	Cat % 13.43	
Japan	5.06	5.84	
Australasia	1.75	1.17	
Asia-4 Tigers	5.60	3.56	
Asia-ex 4 Tigers	5.73	2.86	
Not Classified	0.00	0.00	

Americas	Fund % 57.39	Cat % 62.94	Greater Europe	Fund % 24.46	Cat % 23.64	Market Maturity	Fund %
North America	53.48	62.30	United Kingdom	5.97	6.38	Developed Markets	90.31
Central/Latin	3.91	0.64	W euro-ex UK	18.44	16.70	Emerging Markets	9.69
			Emrgng Europe	0.00	0.21	Not Available	0.00
			Africa	0.05	0.35		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	4.04	4.04		
Microsoft Corp	3.73	7.77	-8.14	- Technology
→ Broadcom Inc	3.42	11.19	-4.75	Technology
	3.14	14.33	-2.48	Technology
⊕ Alphabet Inc Class C	1.70	16.04	-3.48	Communication Svc
⊕ UnitedHealth Group Inc	1.69	17.72	1.85	Healthcare
∀ Vale SA	1.64	19.36	27.40	Basic Materials
Abbott Laboratories	1.53	20.90	-15.57	Healthcare
ASML Holding NV	1.47	22.37	-13.68	Technology
Canadian Natural Resources Ltd	1.43	23.80	46.23	Energy

Total Holdings 353



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

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.

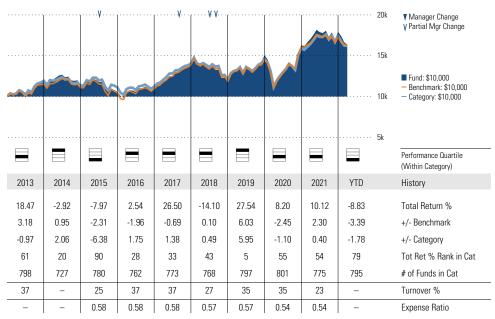
Morningstar Investment Management LLC Analysis

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.

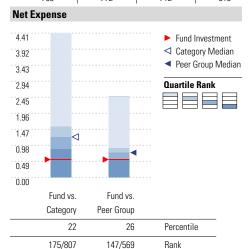
ESG Metrics

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

Growth of \$10,000







Peer group	o is a subset of the category and includes funds with the
same mar	nagement style (active vs. passive) and similar share class
characteri	etice

3-1 cai hisk menics			
	Fund	Bmark	Cat
Alpha	-0.46	_	0.12
Beta	1.11	_	1.00
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



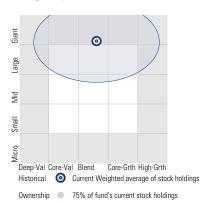
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

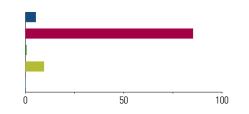
25	37	23	Large
3	8	4	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

	.	Freed	Dd.	0-4	Г		D l-		П с-+	A				
		Fund	Bmark	Cat	Fund	י נ	Bench	mark	Cateo	jory Ave	rage			,
<u></u>	Cyclical	38.38	42.34	39.18			,							
A.	Basic Materials	6.42	8.94	7.98										
A	Consumer Cyclical	10.15	10.37	10.86										
,	Financial Services	19.51	20.56	18.20										
fi	Real Estate	2.30	2.47	2.14										
W	Sensitive	37.01	36.68	37.13										
	Communication Services	5.59	6.69	5.82										
ð	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				•	- '					
=	Consumer Defensive	12.58	8.25	9.12										
٠	Healthcare	9.23	9.68	11.68			= [
•	Utilities	2.81	3.05	2.89		[
_					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 03-31-2022



	Fund %	Cat %
Greater Asia	29.77	35.41
Japan	5.98	18.15
Australasia	0.69	5.00
Asia-4 Tigers	12.89	7.10
Asia-ex 4 Tigers	10.21	5.16
Not Classified	0.00	0.00

Americas	Fund % 15.77	Cat % 8.71	Greater Europe	Fund % 54.47	Cat % 55.90	Market Maturity	Fund %
North America	11.03	7.56	United Kingdom	15.36	13.12	Developed Markets	84.35
Central/Latin	4.74	1.15	W euro-ex UK	38.33	41.43	Emerging Markets	15.65
			Emrgng Europe	0.33	0.28	Not Available	0.00
			Africa	0.45	1.07		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash M	9.16	9.16	_	_
	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
∃ Tokyo Electron Ltd	1.66	23.89	-3.74	Technology
→ Philip Morris International Inc	1.47	25.36	0.20	Consumer Defensive
⊕ AXA SA	1.47	26.83	1.45	Financial Services
→ Vale SA	1.46	28.29	27.40	Basic Materials

Total Holdings 251

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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







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

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





American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2022

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

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

100

World Regions % Equity 03-31-2022



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

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

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

Total Holdings 568



BlackRock High Yield Bond Instl BHYIX

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.58 is 36.96% lower than the High Yield Bond category average.

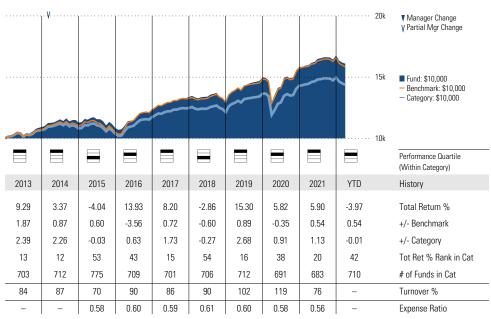
Morningstar Investment Management LLC Analysis

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

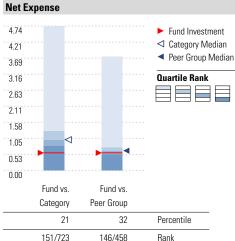
ESG Metrics

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

Growth of \$10,000

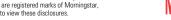






3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	0.48	_	-0.26
Beta	1.02	_	0.97
R-Squared	99.17	_	95.71
Standard Deviation	9.44	9.23	9.15
Sharpe Ratio	0.49	0.44	0.41
Tracking Error	0.88	_	2.20
Information Ratio	0.64	_	-0.21
Up Capture Ratio	103.96	_	94.11
Down Capture Ratio	98.94	_	96.34

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



BlackRock High Yield Bond Instl BHYIX

Asset Allocation as of 03-31-2022

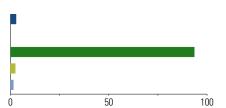
Morningstar Index

Morningstar Category

High Yield Bond

ICE BofA US High Yield TR USD

Style	Anal	ysis a	as of 03-31-20	22
Style	Breako	lown		
Fixed I	ncome		Quality	
			High	
			Mid	
			Low	
Ltd Durati	Mod	Ext		
Durati	UII			



Total	100.00	100.00
Other	1.40	1.82
Cash	2.37	2.82
Bonds	93.46	94.30
Non-US Stocks	0.00	0.00
US Stocks	2.77	1.06
Asset Class	Net %	Cat%

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

Sector Weighting as of 03-	31-2022					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	0.03	_	2.11	10		
Treasury	0.00	_	0.72	0		
Inflation – Protected	0.00	_	0.00			
Agency/Quasi Agency	0.03	_	0.15			
Other Government Related	0.00	_	1.24	10		
Corporate	96.49	_	90.85			
Corporate Bond	80.60	_	84.57			
Bank Loan	14.42	_	4.86			
Convertible	1.47	_	1.21	0		
Preferred	0.00	_	0.21	Ì		
Securitized	0.33	-	2.08	1]		
Agency MBS Pass-Through	0.00	_	0.06			
Agency MBS ARM	0.00	_	0.00			
Agency MBS CM0	0.00	_	0.16			
Non-Agency Residential MBS	0.00	_	0.15			
Commercial MBS	0.00	_	0.75	0		
Asset-Backed	0.33	_	0.96	0		
Covered Bond	0.00	_	0.00			
Municipal	0.00	-	0.11	0		
Cash & Equivalents	3.05	-	4.65			
Other	0.10	-	0.19			

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

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

Total Holdings 1625



Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Chris Devine since 11-2010
Christian Ulrich since 11-2010
Mark Ahnrud since 11-2010
Scott Hixon since 11-2010
Scott Wolle since 11-2010

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 6 of the 9 years it's been in existence.

Management: The fund's management has been in place for 11.34 years.

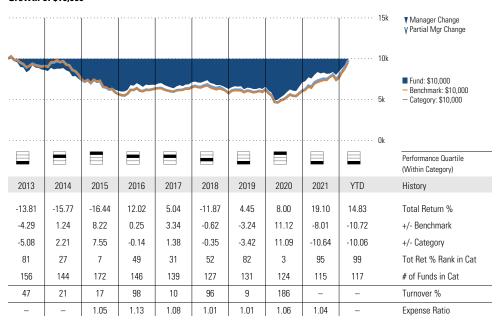
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.11 is 5.71% higher than the Commodities Broad Basket category average.

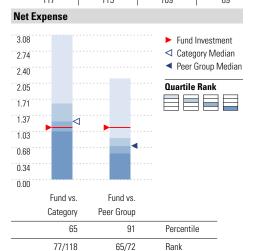
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







3-1 cai nisk ivicuits			
	Fund	Bmark	Cat
Alpha	-0.54	_	-0.08
Beta	0.92	_	1.07
R-Squared	79.91	_	86.07
Standard Deviation	17.14	16.74	19.57
Sharpe Ratio	0.80	0.94	0.89
Tracking Error	7.81	_	7.45
Information Ratio	-0.29	_	0.17
Up Capture Ratio	89.67	_	105.69
Down Capture Ratio	92.84	_	107.94

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

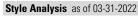


Invesco Balanced-Risk Commodity Strat R6 IBRFX

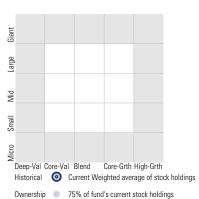
Morningstar Category
Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



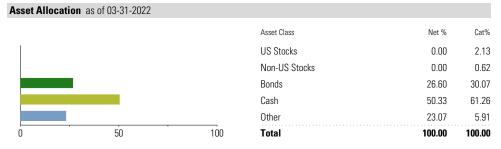
Style Breakdown

Equity



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Be	enchmarl	k [] Ca	tegory A	verage		
b	Cyclical	-	_	30.70					0			
A.	Basic Materials	-	_	28.95								
4	Consumer Cyclical	_	_	1.75								
£	Financial Services	_	_	0.00								
ŧ	Real Estate	_	_	0.00	ĺ							
MI	Sensitive	-	-	52.63								
d	Communication Services	_	_	0.00	0							
	Energy	-	_	50.00								
ф	Industrials	_	_	2.63								
3	Technology	_	_	0.00	İ							
→	Defensive	-	-	16.67								
Ę	Consumer Defensive	_	_	16.67								
ř	Healthcare	_	_	0.00								
?	Utilities	_	_	0.00	İ							

Top 14 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① Invesco Cayman Commodity Fund Iii Hf	23.07	23.07	_	_
	16.04	39.12	-	-
	14.04	53.16	-	-
	9.95	63.10	_	-
○ United States Treasury Notes 0.66093%	6.48	69.58	-	-
□ United States Treasury Notes 0.189%	6.45	76.04	_	_
○ United States Treasury Notes 0.71993%	6.44	82.48	_	-
─ United States Treasury Bills 0%	4.82	87.29	_	-
─ United States Treasury Bills 0%	4.81	92.10	-	_
Citigroup Global Markets Holdings Inc. 0.01%	3.49	95.59	_	_
Societe Generale S.A. 0.1%	2.05	97.64	_	_
Barclays Bank plc 0.01%	1.83	99.47	-	-
Barclays Bank plc 0.1%	1.49	100.96	-	-
⊕ Usd Currency Cash	0.96	101.91	_	_

Total Holdings 14



Invesco Oppenheimer International Gr Y OIGYX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

George Evans since 03-1996 Robert Dunphy since 03-2012

Quantitative Screens

Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 26.03 years.

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

Net Expense: The fund's expense ratio of 0.85 is 19.81% lower than the Foreign Large Growth category average.

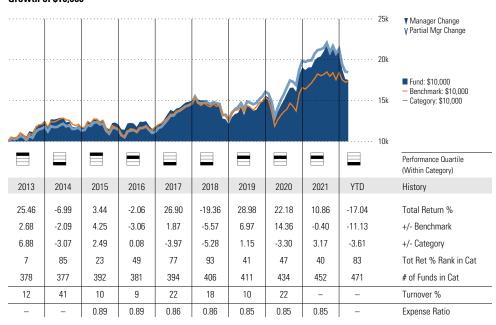
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



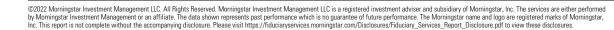
Net Exp	ense		
3.31			► Fund Investment
2.94			Category Median
2.57			 Peer Group Median
2.21			Quartile Rank
1.84			
1.47			
1.10			
0.74			
0.37			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	32	59	Percentile

236/400 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-1 cai nisk ivienics			
	Fund	Bmark	Cat
Alpha	1.55	_	2.26
Beta	1.01	_	0.91
R-Squared	83.76	_	79.65
Standard Deviation	18.92	17.23	17.74
Sharpe Ratio	0.52	0.48	0.55
Tracking Error	7.63	_	8.20
Information Ratio	0.18	_	0.19
Up Capture Ratio	113.56	_	101.72
Down Capture Ratio	111.60	_	95.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.92	14.30	20.85
Price/Book Ratio	4.60	1.73	3.26
Geom Avg Mkt Cap \$B	35.33	47.32	54.00
ROE	25.08	18.89	21.88



151/475



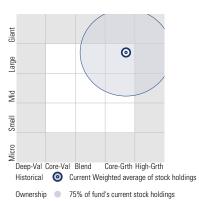
Invesco Oppenheimer International Gr Y OIGYX

Morningstar CategoryForeign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

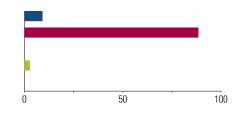
Large	50	9	3
Mid	20	17	1
Small	0	0	0

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

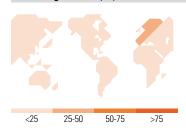
Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.33
Cash	2.59	2.70
Bonds	0.00	0.09
Non-US Stocks	88.36	88.72
US Stocks	9.04	8.16
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Ben	chmar	([] Ca	ategory	Avera	ge	_	
وا	Cyclical	29.01	39.31	33.75									1	
à.	Basic Materials	4.37	8.28	6.75		• [1							
	Consumer Cyclical	19.84	10.38	12.84			- '							
<u></u>	Financial Services	4.80	17.75	13.72					1					
à	Real Estate	0.00	2.90	0.44	0									
ŲF	Sensitive	45.69	33.90	43.13										
	Communication Services	3.72	5.56	5.02		0								
	Energy	3.10	4.24	2.22		'		:						
}	Industrials	20.95	15.14	16.83										
1	Technology	17.92	8.96	19.06			•		■ [
+	Defensive	25.31	26.78	23.12										
Ţ	Consumer Defensive	10.78	10.17	8.23										
1	Healthcare	14.53	13.41	13.94										
1	Utilities	0.00	3.20	0.95	10									

World Regions % Equity 03-31-2022



	Fund %	Cat %
Greater Asia	18.26	26.85
Japan	8.76	11.75
Australasia	2.36	1.58
Asia-4 Tigers	2.83	6.52
Asia-ex 4 Tigers	4.31	7.00
Not Classified	0.00	0.00

Americas	Fund % 14.40	Cat % 14.92	Greater Europe	Fund % 67.33	Cat % 58.22	Market Maturity	Fund %
North America	14.40	13.10	United Kingdom	20.13	10.13	Developed Markets	95.69
Central/Latin	0.00	1.82	W euro-ex UK	47.20	46.80	Emerging Markets	4.31
			Emrgng Europe	0.00	0.44	Not Available	0.00
			Africa	0.00	0.85		

op 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Hermes International SA	3.20	3.20	-15.76	Consumer Cyclical
ASML Holding NV	3.13	6.33	-13.68	Technology
Reliance Industries Ltd	2.87	9.20	11.26	Energy
Novo Nordisk A/S Class B	2.82	12.02	2.58	Healthcare
LVMH Moet Hennessy Louis Vuitton SE	2.56	14.58	-10.67	Consumer Cyclical
ResMed Inc	2.27	16.85	-6.74	Healthcare
James Hardie Industries PLC DR	2.19	19.04	-26.58	Basic Materials
Epiroc Ab	2.04	21.08	_	-
Compass Group PLC	2.04	23.12	0.79	Consumer Cyclical
Ocado Group PLC	2.01	25.12	-30.21	Consumer Defensive

Total Holdings 94



JPMorgan Equity Income R6 OIEJX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Clare Hart since 08-2004 David Silberman since 11-2019 Andrew Brandon since 11-2019

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 9 of the 9 years it's been in existence
- Management: The fund's management has been in place for 17.67 years.
- Net Expense: The fund's expense ratio of 0.46 is 50% lower than the Large Value category average.

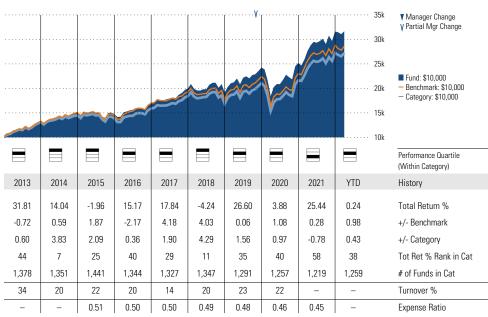
Morningstar Investment Management LLC Analysis

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

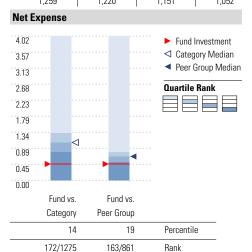
ESG Metrics

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

Growth of \$10,000

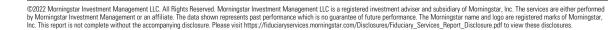


Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 0.24 14.76 14.24 12.50 12.64 13.10 -0.74 11.67 13.02 10.29 11.70 11.97 Benchmark Return % -0 19 12 90 13 55 10.82 11 24 Category Average % 38 26 37 20 12 % Rank in Category 1.259 1.220 1.151 1.052 774 # of Funds in Category



3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.08	_	0.68
Beta	0.91	_	0.98
R-Squared	98.29	_	95.07
Standard Deviation	17.51	19.12	19.30
Sharpe Ratio	0.81	0.70	0.72
Tracking Error	2.89	_	4.52
Information Ratio	0.42	_	0.09
Up Capture Ratio	95.79	_	98.97
Down Capture Ratio	87.92	_	96.41

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.67	16.61	15.72
Price/Book Ratio	2.90	2.47	2.64
Geom Avg Mkt Cap \$B	112.83	78.38	111.81
ROE	25.35	19.23	23.24





JPMorgan Equity Income R6 OIEJX

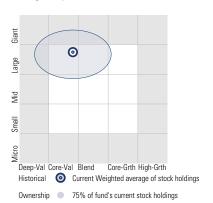
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

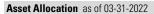
Equity

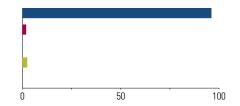
29	49	7	Large
6	9	0	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.76
Cash	2.28	0.88
Bonds	0.00	0.40
Non-US Stocks	1.73	5.62
US Stocks	95.99	92.33
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2022											
		Fund	Bmark	Cat	Fund	•	Benchmar	k [] C	ategory .	Average		_	
<u></u>	Cyclical	35.20	34.03	32.63									
A	Basic Materials	2.59	3.36	3.48									
A	Consumer Cyclical	6.42	4.92	6.41									
P	Financial Services	23.45	20.66	19.61									
命	Real Estate	2.74	5.09	3.13] [
W	Sensitive	34.11	34.61	37.21									
	Communication Services	2.92	7.25	6.82		1	[
•	Energy	7.87	7.16	7.11									
Ф	Industrials	14.66	10.81	11.65									
	Technology	8.66	9.39	11.63			= ' [
→	Defensive	30.70	31.36	30.17									
Ħ	Consumer Defensive	9.43	7.85	8.79									
+	Healthcare	17.49	18.13	16.32					•				
•	Utilities	3.78	5.38	5.06		■ [
					0%	5	10	15	20	25	30	35	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ConocoPhillips	2.95	2.95	39.60	Energy
UnitedHealth Group Inc	2.88	5.82	1.85	Healthcare
Raytheon Technologies Corp	2.49	8.31	15.71	Industrials
Bank of America Corp	2.40	10.71	-6.88	Financial Services
JPMorgan Prime Money Market IM	2.28	12.99	_	-
Bristol-Myers Squibb Co	2.27	15.26	18.86	Healthcare
PNC Financial Services Group Inc	2.12	17.38	-7.39	Financial Services
Comcast Corp Class A	2.00	19.38	-6.48	Communication Svc
CME Group Inc Class A	1.98	21.35	4.55	Financial Services
⊕ Analog Devices Inc	1.95	23.30	-5.59	Technology
Philip Morris International Inc	1.93	25.23	0.20	Consumer Defensive
General Dynamics Corp	1.89	27.11	16.26	Industrials
American Express Co	1.87	28.99	14.57	Financial Services
BlackRock Inc	1.87	30.86	-16.00	Financial Services
EOG Resources Inc	1.82	32.68	36.19	Energy

Total Holdings 89



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

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.
- × *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.

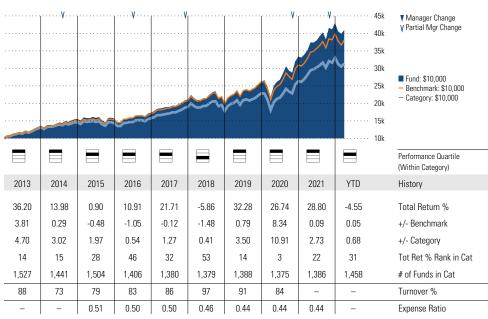
Morningstar Investment Management LLC Analysis

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.

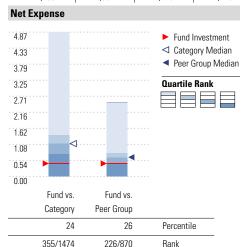
ESG Metrics

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







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.38	_	-1.71
Beta	1.01	_	0.97
R-Squared	98.26	_	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



JPMorgan US Equity R6 JUEMX

Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 03-31-2022





Style Breakdown

Equity

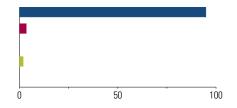
15	28	47	Large
4	5	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022





Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	37.34	30.09	30.37	
A.	Basic Materials	2.74	2.31	2.81	
4	Consumer Cyclical	16.87	11.84	11.00	
₽	Financial Services	14.68	13.22	14.11	
ŧ	Real Estate	3.05	2.72	2.45	
M	Sensitive	43.80	46.96	46.45	
	Communication Services	7.83	9.36	9.12	
•	Energy	1.47	3.87	2.98	
\$	Industrials	11.02	8.15	9.88	
3	Technology	23.48	25.58	24.47	
→	Defensive	18.87	22.95	23.19	
Ę	Consumer Defensive	1.43	6.51	6.77	
۲	Healthcare	13.77	13.70	14.06	
•	Utilities	3.67	2.74	2.36	
					0% 5 10 15 20 25 30 35 40 45 5

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% INEL A5561	Guillulative %	FID netulli %	Morningstal 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
⊕ Mastercard Inc Class A	3.45	29.08	-0.40	Financial Services
AbbVie Inc ■ ■ AbbVie Inc ■ AbbVie Inc ■ 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



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

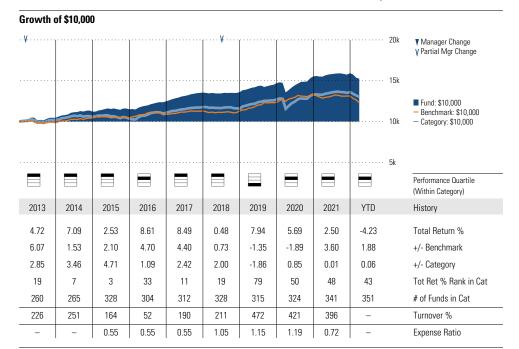
Morningstar Investment Management LLC Analysis

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

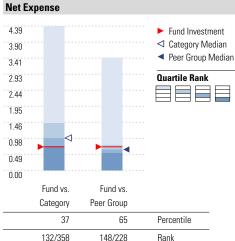
Morningstar Category
Multisector Bond

Morningstar Index

BBgBarc US Universal TR USD







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

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



PIMCO Income I2 PONPX

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

Quality

Given the state of the st

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



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

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

Total Holdings 8063



PIMCO International Bond (USD-Hdg) I-2 PFBPX

Morningstar Category
World Bond-USD Hedged

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.62 is
 16.22% lower than the World Bond-USD Hedged category average.

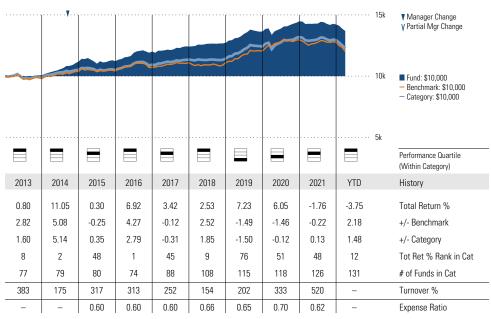
Morningstar Investment Management LLC Analysis

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

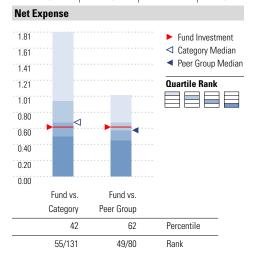
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.36	_	-0.07
Beta	0.66	_	0.92
R-Squared	48.88	_	54.93
Standard Deviation	3.82	4.03	5.10
Sharpe Ratio	0.22	0.27	0.15
Tracking Error	3.05	_	3.60
Information Ratio	-0.08	_	-0.11
Up Capture Ratio	79.30	_	106.75
Down Capture Ratio	76.79	_	114.83

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



PIMCO International Bond (USD-Hdg) I-2 PFBPX

Morningstar Category
World Bond-USD Hedged
B

Morningstar Index

BBgBarc US Agg Bond TR USD

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

	ı	
0	50	100

Asset Allocation as of 03-31-2022

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

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

				0%	5 1	0	15	20	25	30	35	40	45	50	55	60 6
Other	16.37	-	13.67													
Cash & Equivalents	7.34	_	14.09			[
Municipal	0.03	_	0.14													
Covered Bond	1.05	_	0.28	D												
Asset-Backed	2.56	_	2.01													
Commercial MBS	0.22	_	0.76	1[]												
Non-Agency Residential MBS	0.94	_	0.15	0												
Agency MBS CMO	0.02	_	0.38	0												
Agency MBS ARM	0.00	_	0.00	į												
Agency MBS Pass-Through	2.08	_	2.01													
Securitized	6.87	_	5.59													
Preferred	0.16	_	0.02													
Convertible	0.95	_	0.95	0												
Bank Loan	0.07	_	0.25													
Corporate Bond	2.44	_	15.00													
Corporate	3.62	_	16.22													
Other Government Related	53.51	_	8.17													
Agency/Quasi Agency	2.53	_	6.52													
Inflation – Protected	0.40	_	1.90	10												
Treasury	8.54	_	33.58								0			i		
Government	64.98	_	50.17								, ,					
	Fund	Bmark	Cat	Fund	ł	▼ Be	enchr	mark	Π (Cateo	jory A	verac	e			

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

Total Holdings 1834



PIMCO Real Return I2 PRLPX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the InflationProtected 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 3.22 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.57 is 3.39% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

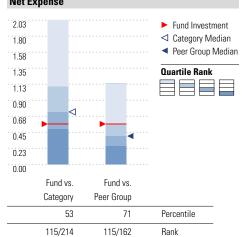
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History -9.14 3.32 -2.85 4.94 3.82 -2.07 8.41 11.98 5.57 -3.06 Total Return % -0.53 -0.32 -1.41 0.26 0.81 -0.81 -0.02 0.99 -0.39 -0.04 +/- Benchmark -1.29 1.52 -0.49 0.35 1.10 -0.43 0.49 1.97 -0.04 -1.14 +/- Category 69 14 76 28 13 74 25 13 41 73 Tot Ret % Rank in Cat 240 225 233 229 212 # of Funds in Cat 236 226 225 210 213 41 33 117 102 168 165 254 314 225 Turnover %



1.08

0.63

0.57



0.55

0.55

0.55

0.98

•			
	Fund	Bmark	Cat
Alpha	0.06	_	0.12
Beta	1.00	_	0.89
R-Squared	95.49	_	78.62
Standard Deviation	4.43	4.33	4.52
Sharpe Ratio	1.25	1.27	1.17
Tracking Error	0.94	_	2.27
Information Ratio	0.06	_	-0.47
Up Capture Ratio	100.91	_	89.99
Down Capture Ratio	100.97	_	89.93

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



Duration

Not Rated

PIMCO Real Return 12 PRLPX

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

Quality

High

Aid

Ltd Mod Ext

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	91.72	0.00	96.97
AA	2.21	99.60	0.27
A	0.52	0.00	0.47
BBB	3.52	0.00	0.87
BB	0.47	0.00	0.20
В	0.41	0.00	0.13
Below B	1.15	0.00	0.07

0.00

0.40

1.02

Inflation-Protected Bond BBgBarc US Treasury US TIPS TR USD Asset Allocation as of 03-31-2022 Asset Class Net % Cat% US Stocks 0.05 0.00 Non-US Stocks 0.00 0.00 Bonds 105.33 97.98 Cash -10.39 1.52 Other 5.05 0.43 -50 Ó 50 100 150 Total 100.00 100.00

Morningstar Category

Morningstar Index

	Fund	Bmark	Cat	Fund	▼ Ron	chmark	ll Ca	tegory	Λνωτ	ane		
Government	76.77	Dillark _	89.77	Tunu	, Dell	CHIHAIK] 00	iteguiy	AVGI	aye		
		_						- 1	1 1			
Treasury	0.31	_	0.73	0								
nflation – Protected	42.80	-	83.68									
Agency/Quasi Agency	0.00	-	0.01									
Other Government Related	33.66	_	5.35									
Corporate	0.52	-	2.89	1 [
Corporate Bond	0.28	_	2.62	j 🛛 i								
Bank Loan	0.00	_	0.17									
Convertible	0.07	_	0.10									
Preferred	0.17	_	0.00									
Securitized	6.93	-	4.16									
Agency MBS Pass-Through	1.91	_	0.55	0								
Agency MBS ARM	0.00	_	0.00									
Agency MBS CMO	0.07	_	0.25									
Non-Agency Residential MBS	0.49	_	0.13									
Commercial MBS	0.01	_	0.92									
Asset-Backed	2.61	_	2.17									
Covered Bond	1.84	_	0.14	ĵu i								
Municipal	0.00	_	0.00									
Cash & Equivalents	6.46	_	2.99									
Other	9.03	_	0.19									

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

Total Holdings 997



PIMCO Short-Term I2 PTSPX

Morningstar Category Ultrashort Bond Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort
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 11.25 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.57 is 21.28% higher than the Ultrashort Bond category average.

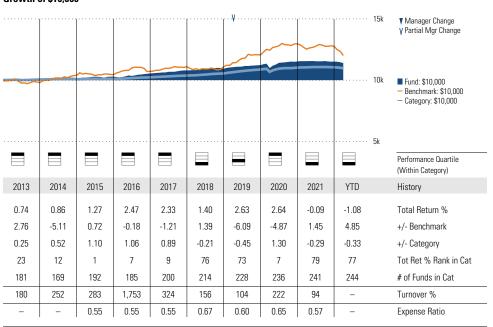
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
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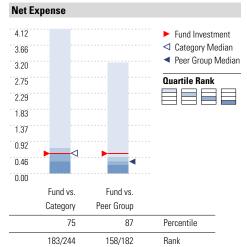
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.68	_	0.63
Beta	0.20	_	0.17
R-Squared	10.82	_	19.54
Standard Deviation	2.40	4.03	1.85
Sharpe Ratio	0.15	0.27	0.16
Tracking Error	3.96	_	3.91
Information Ratio	-0.17	_	-0.21
Up Capture Ratio	30.97	_	26.76
Down Capture Ratio	20.56	_	16.71

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.05	4.43	0.54
Avg Eff Maturity	_	_	3.15



PIMCO Short-Term I2 PTSPX

Style Analysis as of 03-31-2022 Style Breakdown Fixed Income Quality Given the state of the st

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	51.57	3.53	39.61
AA	5.99	74.59	5.63
A	16.66	10.82	18.05
BBB	23.75	8.32	22.63
BB	1.62	0.28	1.17
В	0.22	0.00	1.51
Below B	0.19	0.00	0.29
Not Rated	0.00	2.46	11.11

Asset Allocation as of 03-31-2022 Asset Class Net % Cat% US Stocks 0.01 0.01 Non-US Stocks 0.00 0.00 Bonds 72.87 79.43 Cash 22.88 16.29 Other 4.23 4.28 50 100 Total 100.00 100.00

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

			_				По					
	Fund	Bmark	Cat	Fund	•	Benchmar	([] C	ategory	Average			
Government	37.00	_	15.29		:	:		:		:	1	1
Treasury	5.27	_	7.96									
Inflation – Protected	0.00	_	0.00	ĺ								
Agency/Quasi Agency	7.93	_	1.28									
Other Government Related	23.80	-	6.05			:		:				
Corporate	19.33	-	36.37									
Corporate Bond	17.95	_	31.88					ı				
Bank Loan	0.00	_	0.47	[
Convertible	1.38	_	4.02									
Preferred	0.00	_	0.00	ĺ								
Securitized	16.63	-	30.00									
Agency MBS Pass-Through	0.45	_	7.01									
Agency MBS ARM	0.08	_	0.83	[
Agency MBS CMO	1.87	_	5.62									
Non-Agency Residential MBS	0.84	_	0.18									
Commercial MBS	2.05	_	0.59									
Asset-Backed	11.34	_	15.77		- :							
Covered Bond	0.00	_	0.00									
Municipal	0.39	_	0.99	1								
Cash & Equivalents	18.08	_	17.05									
Other	6.43	_	0.16									
				0%	5	10	15	20	25	30	35	4(

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	04-2022	26.38	26.38	_
⊕ 3 Month Canadian Bankers' Acceptance Future Dec 22	12-2022	20.73	47.12	-
🌣 Cash Offset	_	18.92	66.04	-
	04-2022	14.83	80.86	-
⊕ 3 Month Canadian Bankers' Acceptance Future Mar 23	03-2023	13.00	93.86	_
⊕ United States Treasury Notes 1%	12-2024	8.02	101.88	_
○ CDX IG37 5Y ICE	12-2026	7.23	109.11	-
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	4.96	114.07	_
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	4.96	119.03	_
→ BRITISH POUND STERLING Sold	02-2022	4.30	123.34	_

Total Holdings 1285



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 5.93 years.
- Net Expense: The fund's expense ratio of 0.04 is 95% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 Fund Benchmark Category 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -4.61 15.60 18.89 15.95 14.60 7.87 11.09 -4.60 15.65 18.92 15.99 14.64 Benchmark Return % 12 10 14 09 13 04 -5 23 16.78 Category Average % 34 17 19 16 9 % Rank in Category 1.458 1.382 1.245 1.129 827 # of Funds in Category

Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			◆ Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	4	22	Percentile
Į	50/1474	104/473	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	-1.71
Beta	1.00	_	0.97
R-Squared	100.00	_	94.89
Standard Deviation	17.76	17.76	17.68
Sharpe Ratio	1.03	1.03	0.90
Tracking Error	0.01	_	3.80
Information Ratio	-3.29	_	-1.26
Up Capture Ratio	99.94	_	93.27
Down Capture Ratio	100.07	-	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.92	21.92	22.24
Price/Book Ratio	4.23	4.23	4.92
Geom Avg Mkt Cap \$B	219.03	218.88	246.43
ROE	33.47	33.46	34.56



$\textbf{Vanguard 500 Index Admiral} \quad \forall \mathsf{FIAX}$

Morningstar Category Morningstar Index Large Blend S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

18	28	39	Large
5	8	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.03
Cash	0.49	0.37
Bonds	0.00	0.94
Non-US Stocks	1.01	2.94
US Stocks	98.51	94.72
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Descrit	Cot	Fun	ı	- Dan	ا به محمله	ПС	***	A.,				
		Fund	Bmark	Cat	Fund	1	• Ben	chmark		itegory	Avera	ge			
b	Cyclical	30.06	30.09	30.37											
<u>.</u>	Basic Materials	2.31	2.31	2.81											
4	Consumer Cyclical	11.84	11.84	11.00											
£	Financial Services	13.19	13.22	14.11				[]							
t	Real Estate	2.72	2.72	2.45											
M	Sensitive	46.99	46.96	46.45											j
	Communication Services	9.36	9.36	9.12											
•	Energy	3.88	3.87	2.98											
\$	Industrials	8.15	8.15	9.88											
3	Technology	25.60	25.58	24.47											
→	Defensive	22.95	22.95	23.19											
Ę	Consumer Defensive	6.50	6.51	6.77											
1	Healthcare	13.71	13.70	14.06											
?	Utilities	2.74	2.74	2.36											
					0%	5	10	15	20	25	30	35	40	45	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	7.04	7.04	-1.54	Technology
	6.01	13.05	-8.14	Technology
⊕ Amazon.com Inc	3.71	16.76	-2.23	Consumer Cyclical
⊕ Tesla Inc	2.35	19.11	1.97	Consumer Cyclical
⊕ Alphabet Inc Class A	2.17	21.28	-3.99	Communication Svc
⊕ Alphabet Inc Class C	2.02	23.30	-3.48	Communication Svc
NVIDIA Corp	1.77	25.07	-7.21	Technology
⊕ Berkshire Hathaway Inc Class B	1.68	26.75	18.03	Financial Services
	1.34	28.09	-33.89	Communication Svc
⊕ UnitedHealth Group Inc	1.25	29.34	1.85	Healthcare
⊕ Johnson & Johnson	1.21	30.55	4.22	Healthcare
⊕ JPMorgan Chase & Co	1.05	31.60	-13.28	Financial Services
	0.95	32.55	-6.06	Consumer Defensive
→ Visa Inc Class A	0.95	33.50	2.51	Financial Services
⊕ Exxon Mobil Corp	0.91	34.41	36.41	Energy

Total Holdings 508



Vanguard Growth Index Admiral VIGAX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

Quantitative Screens

Performance: The fund has finished in the Large 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 27.27 years.

Net Expense: The fund's expense ratio of 0.05 is 94.85% lower than the Large Growth category average.

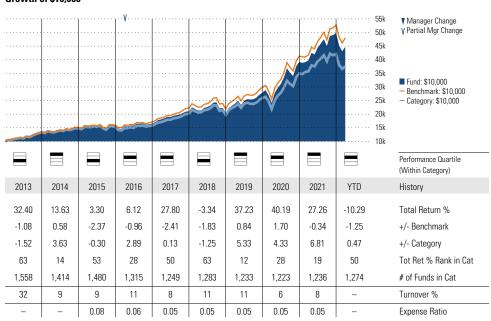
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % 25% as of 03-31-2022 ■ Fund 15 Benchmark Category 5 -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -10.29 12.48 23.40 19.88 16.34 8.45 -9.04 14.98 23.60 20.88 17.04 12.20 Benchmark Return % -10.76 17 65 5 75 18.74 14 65 Category Average % 50 23 13 22 17 % Rank in Category 1.274 1.240 1.128 1.033 769 # of Funds in Category

Net Expe	ense		
6.13			► Fund Investment
5.45			Category Median
4.77			 Peer Group Median
4.09			Quartile Rank
3.41			
2.72			
2.04			
1.36			
0.68			
0.00			
	Fund vs.	Fund vs.	
C	Category	Peer Group	
	3	20	Percentile
	28/1291	24/123	Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.36	_	-3.25
Beta	1.01	_	0.97
R-Squared	99.62	_	91.38
Standard Deviation	19.72	19.47	19.83
Sharpe Ratio	1.13	1.15	0.94
Tracking Error	1.23	-	5.76
Information Ratio	-0.16	-	-0.96
Up Capture Ratio	99.88	-	87.74
Down Capture Ratio	100.62	-	96.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.64	29.82	28.04
Price/Book Ratio	9.45	11.38	7.61
Geom Avg Mkt Cap \$B	362.02	342.57	345.47
ROE	38.51	42.99	36.86



Vanguard Growth Index Admiral VIGAX

Asset Allocation as of 03-31-2022

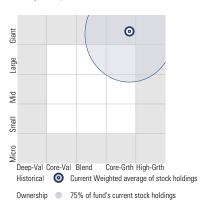
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

1	20	66	Large
1	5	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	Benchmark	Cate	gory A	veraç	je		
<u></u>	Cyclical	29.34	27.30	28.74								
ů.	Basic Materials	1.58	0.91	1.50	i							
A	Consumer Cyclical	19.33	18.36	16.56								
,	Financial Services	6.07	6.26	9.34								
æ	Real Estate	2.36	1.77	1.34	•							
Var	Sensitive	60.72	59.31	55.33								
	Communication Services	14.04	10.61	12.89								
ð	Energy	0.53	0.46	1.07	ii)							
¢	Industrials	4.06	6.22	5.99								
	Technology	42.09	42.02	35.38								
→	Defensive	9.95	13.40	15.92								
=	Consumer Defensive	2.38	4.57	3.26								
٠	Healthcare	7.57	8.80	12.23								
•	Utilities	0.00	0.03	0.43	į i							

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	12.73	12.73	-1.54	Technology
	10.87	23.59	-8.14	Technology
⊕ Amazon.com Inc	6.63	30.22	-2.23	Consumer Cyclical
⊕ Tesla Inc	4.19	34.41	1.97	Consumer Cyclical
⊕ Alphabet Inc Class A	3.93	38.34	-3.99	Communication Svc
	3.52	41.86	-3.48	Communication Svc
⊕ NVIDIA Corp	3.05	44.91	-7.21	Technology
	2.41	47.32	-33.89	Communication Svc
	1.67	48.99	2.51	Financial Services
① The Home Depot Inc	1.47	50.46	-27.42	Consumer Cyclical
	1.47	51.93	-0.40	Financial Services
⊕ Costco Wholesale Corp	1.20	53.13	1.57	Consumer Defensive
⊕ The Walt Disney Co	1.17	54.30	-11.45	Communication Svc
Thermo Fisher Scientific Inc	1.09	55.39	-11.43	Healthcare
⊕ Accenture PLC Class A	1.04	56.43	-18.42	Technology

Total Holdings 269



Vanguard Interm-Term Bond Index Adm VBILX

Morningstar Category Intermediate Core Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Joshua Barrickman since 04-2008

Quantitative Screens

Performance: The fund has finished in the Intermediate Core 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 13.94 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.07 is 88.14% lower than the Intermediate Core Bond category average.

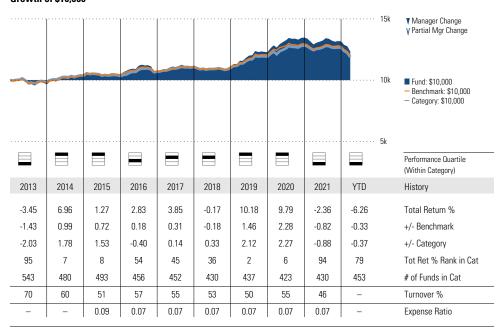
Morningstar Investment Management LLC Analysis

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

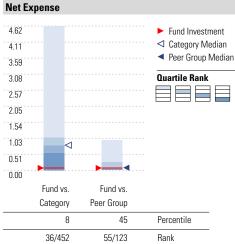
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.19	_	0.03
Beta	1.18	_	1.00
R-Squared	95.88	_	88.18
Standard Deviation	4.85	4.03	4.34
Sharpe Ratio	0.33	0.27	0.25
Tracking Error	1.22	_	1.45
Information Ratio	0.39	_	-0.09
Up Capture Ratio	125.72	_	104.64
Down Capture Ratio	124.55	-	105.88

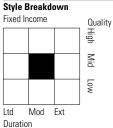
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.54	4.43	6.40
Avg Eff Maturity	7.20	_	8.40

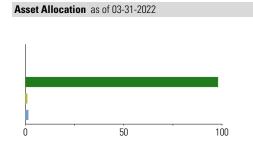


Vanguard Interm-Term Bond Index Adm VBILX

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

Style Analysis as of 03-31-2022 Style Breakdown





Asset Class	Net %	Cat%
US Stocks	0.00	0.27
Non-US Stocks	0.00	0.00
Bonds	97.87	93.20
Cash	0.80	4.16
Other	1.33	2.37
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.33	3.53	46.62
AA	2.71	74.59	12.57
A	16.09	10.82	23.27
BBB	22.82	8.32	15.40
BB	0.00	0.28	0.93
В	0.00	0.00	0.36
Below B	0.03	0.00	0.18
Not Rated	0.02	2.46	0.68

	Fund	Descrit:	Cat	From -1		Danal		П c-	to a a	A				
		Bmark		Fund		Benchi	пагк	∐ Ca	regor	y Aver	age			
Government	59.91	-	30.13		: :	1	- :			- :		1		
Treasury	55.94	-	25.42											
Inflation – Protected	0.00	-	1.46	[
Agency/Quasi Agency	2.22	_	1.18											
Other Government Related	1.75	_	2.07											
Corporate	38.76	_	26.35											
Corporate Bond	37.40	_	25.10											
Bank Loan	0.00	_	0.06											
Convertible	1.36	_	1.15											
Preferred	0.00	_	0.04											
Securitized	0.16	-	33.20	İ										
Agency MBS Pass-Through	0.00	_	22.09	j										
Agency MBS ARM	0.00	_	0.14											
Agency MBS CMO	0.00	-	4.03	i [
Non-Agency Residential MBS	0.00	-	0.23											
Commercial MBS	0.00	-	1.19											
Asset-Backed	0.16	-	5.51	i										
Covered Bond	0.00	_	0.01											
Municipal	0.37	-	0.87	I[]										
Cash & Equivalents	0.80	-	7.55											
Other	0.00	-	1.90	[
				0%	5 10	15	20	25	30	35	40	45	50	55 6

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ United States Treasury Notes	-	2.36	2.36	_
United States Treasury Notes	_	2.33	4.69	-
United States Treasury Notes	_	2.27	6.97	-
United States Treasury Notes	_	2.26	9.23	-
─ United States Treasury Notes	_	2.10	11.33	-
United States Treasury Notes	_	2.01	13.34	_
United States Treasury Notes	_	1.79	15.13	-
─ United States Treasury Notes	_	1.77	16.91	-
United States Treasury Notes	_	1.76	18.66	-
⊕ United States Treasury Notes	_	1.73	20.40	_

Total Holdings 2148



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010 Michael Fry since 05-2010 Steven Morrow since 08-2012 A. Rama Krishna since 12-2012 Arjun Kumar since 10-2020 Shirley Woo since 10-2020

Quantitative Screens

- ❷ Performance: The fund has finished in the Foreign Large
 Value category's top three quartiles in 8 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 11.85 years.
- Net Expense: The fund's expense ratio of 0.36 is 63.64% lower than the Foreign Large Value category average.

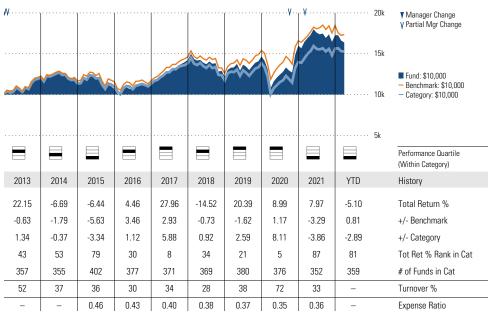
Morningstar Investment Management LLC Analysis

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

ESG Metrics

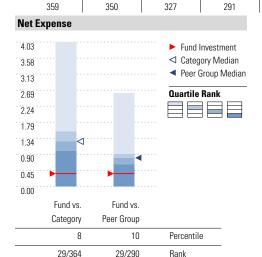
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021

Growth of \$10,000





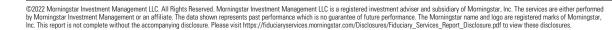
184



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

3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.99	_	-1.53
Beta	1.09	_	1.08
R-Squared	92.28	-	89.57
Standard Deviation	19.48	17.23	19.73
Sharpe Ratio	0.41	0.48	0.39
Tracking Error	5.61	-	6.79
Information Ratio	-0.12	-	-0.22
Up Capture Ratio	104.19	-	103.11
Down Capture Ratio	108.79	_	110.65

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.19	14.30	10.50
Price/Book Ratio	1.61	1.73	1.25
Geom Avg Mkt Cap \$B	32.77	47.32	36.03
ROE	13.24	18.89	15.85





of Funds in Category

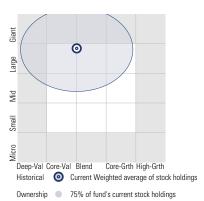
Vanguard International Value Inv VTRIX

Morningstar CategoryForeign Large Value MSC

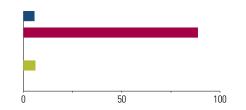
Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Asset Allocation as of 03-31-2022



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

Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

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

World Regions % Equity 03-31-2022



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

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

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Mktliq 12/31/2049	5.48	5.48	_	_
Alibaba Group Holding Ltd Ordinary Shares	1.37	6.85	-5.61	Consumer Cyclical
⊕ Compass Group PLC	1.32	8.17	0.79	Consumer Cyclical
⊕ Novartis AG	1.23	9.40	3.72	Healthcare
⊕ SK Hynix Inc	1.18	10.58	_	Technology
⊕ RELX PLC	1.15	11.73	-0.79	Communication Svc
○ Compagnie Financiere Richemont SA	1.14	12.87	-13.84	Consumer Cyclical
⊕ Holcim Ltd	1.10	13.97	-2.62	Basic Materials
⊕ HSBC Holdings PLC	1.08	15.06	20.16	Financial Services
	1.08	16.14	-	Technology

Total Holdings 239



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Donald Butler since 02-2013 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 9.11 years.

✓ Net Expense: The fund's expense ratio of 0.07 is 93.4% lower than the Mid-Cap Growth category average.

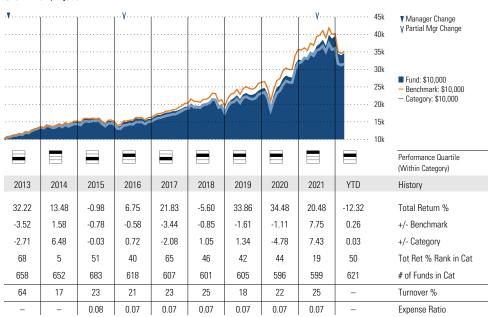
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund 10 Benchmark Category 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -12.32 4.33 16.73 15.34 13.27 14.49 Fund Return % -12.58 -0.89 14.81 15.10 13.52 11.33 Benchmark Return % -4 NN 14 79 12 63 -12 35 15.34 Category Average % 50 13 27 40 36 % Rank in Category 621 595 545 506 389 # of Funds in Category

Net Expe	ense		
3.11 2.76 2.42 2.07			► Fund Investment ✓ Category Median ✓ Peer Group Median Quartile Rank
1.73 1.38 1.04 0.69	◁		
	Fund vs. Category	Fund vs. Peer Group	
	3	32	Percentile
	18/619	18/57	Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.02	_	0.91
Beta	0.97	_	0.98
R-Squared	98.34	_	90.26
Standard Deviation	21.03	21.40	22.33
Sharpe Ratio	0.81	0.72	0.72
Tracking Error	2.76	_	6.93
Information Ratio	0.69	_	-0.02
Up Capture Ratio	100.88	_	100.70
Down Capture Ratio	93.53	_	99.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.58	27.52	30.48
Price/Book Ratio	5.47	7.96	5.40
Geom Avg Mkt Cap \$B	26.87	21.62	17.68
ROE	15.50	20.91	18.85



Vanguard Mid-Cap Growth Index Admiral VMGMX

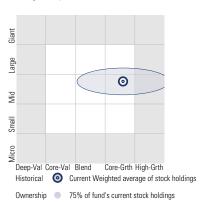
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

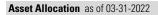
Equity

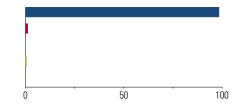
2	6	15	Large
5	25	48	MIN
0	0	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.29
Cash	0.51	1.90
Bonds	0.00	0.07
Non-US Stocks	1.07	3.57
US Stocks	98.42	94.18
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ E	Benchm	nark	[] Ca	tegory	y Aver	age		
b	Cyclical	26.41	26.12	30.01										
ė.	Basic Materials	2.98	1.83	2.40										
P	Consumer Cyclical	11.28	16.32	14.22			[
ê	Financial Services	5.59	5.30	9.82	· ·									
b	Real Estate	6.56	2.67	3.57										
NF	Sensitive	54.92	55.05	48.70										_
	Communication Services	5.89	3.84	3.48										
•	Energy	3.67	2.51	1.58										
þ	Industrials	12.48	14.76	14.13			I [
1	Technology	32.88	33.94	29.51							ı'.			
+	Defensive	18.68	18.84	21.29				i [
Ę	Consumer Defensive	1.23	2.10	2.11	.									
1	Healthcare	17.45	16.55	18.67		- :	- 1							
2	Utilities	0.00	0.19	0.51	Ĭ									

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Synopsys Inc	1.52	1.52	-9.56	Technology
DexCom Inc	1.48	3.00	-4.72	Healthcare
○ Centene Corp	1.46	4.46	2.17	Healthcare
○ Cadence Design Systems Inc	1.36	5.82	-11.75	Technology
⊕ Amphenol Corp Class A	1.34	7.16	-13.62	Technology
☐ IQVIA Holdings Inc	1.31	8.48	-18.05	Healthcare
	1.24	9.72	-13.40	Technology
⊕ Realty Income Corp	1.22	10.94	-2.17	Real Estate
→ Digital Realty Trust Inc	1.20	12.14	-19.14	Real Estate
Devon Energy Corp	1.17	13.31	36.50	Energy
⊖ MSCI Inc	1.16	14.47	-17.75	Financial Services
⊕ Cintas Corp	1.12	15.59	-3.80	Industrials
SBA Communications Corp	1.11	16.70	-11.36	Real Estate
Datadog Inc Class A	1.10	17.80	-14.96	Technology
Waste Connections Inc	1.07	18.88	2.69	Industrials

Total Holdings 185



Vanguard Real Estate Index Admiral VGSLX

2.42

0.02

0.87

27

268

9

30.32

0.06

2.29

32

273

11

2 39

-0.15

-0.02

64

294

8

0.12

8.50

0.01

1.61

18

269

11

0.12

4.94

0.61

-1.28

57

257

7

0.12

-5.95

-2.16

0.02

58

251

6

0.12

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Total Return %

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Gerard O'Reilly since 05-1996 Walter Nejman since 05-2016

Quantitative Screens

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

Management: The fund's management has been in place for 25.9 years.

Net Expense: The fund's expense ratio of 0.12 is 88.57% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History

28 94

4.49

1.66

29

264

24

0.11

-4.65

2.87

-0.16

44

252

6

0.12

40.40

-2.65

1.67

59

257

8

0.12

-5.97

-1.98

-0.88

66

264

7

0.12





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.89	_	1.24
Beta	0.95	_	0.93
R-Squared	98.17	_	92.56
Standard Deviation	19.08	19.90	19.32
Sharpe Ratio	0.63	0.59	0.65
Tracking Error	2.77	_	5.15
Information Ratio	0.18	-	0.19
Up Capture Ratio	99.01	-	97.39
Down Capture Ratio	96.26	_	93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.34	38.46	32.27
Price/Book Ratio	2.98	2.42	3.33
Geom Avg Mkt Cap \$B	23.92	9.35	28.10
ROE	15.30	9.56	16.07





Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

0	28	7	Large
7	28	12	Mid
5	10	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Benc	hmark	Cate	gory	Ανε	erage	Э		
ŀ	Cyclical	99.27	99.13	98.94											
2	Basic Materials	0.00	0.00	0.08	İ										
•	Consumer Cyclical	0.00	0.13	1.64	()										
ì	Financial Services	0.00	0.00	0.24	İ										
ì	Real Estate	99.27	99.00	96.98											
JI.	Sensitive	0.73	0.87	1.02	0										
	Communication Services	0.73	0.00	0.28	İ										
)	Energy	0.00	0.00	0.02	<u> </u>										
}	Industrials	0.00	0.87	0.15	Ū i										
3	Technology	0.00	0.00	0.57	Ò										
÷	Defensive	0.00	0.00	0.03	İ										
į	Consumer Defensive	0.00	0.00	0.00											
	Healthcare	0.00	0.00	0.00											
1	Utilities	0.00	0.00	0.03	İ										

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	11.37	11.37	_	_
⊕ Prologis Inc	6.65	18.02	-3.62	Real Estate
American Tower Corp	6.37	24.39	-14.11	Real Estate
① Crown Castle International Corp	4.44	28.84	-10.86	Real Estate
Equinix Inc	3.72	32.55	-11.95	Real Estate
Public Storage	3.43	35.98	4.73	Real Estate
① Simon Property Group Inc	2.35	38.33	-16.62	Real Estate
⊕ Welltower Inc	2.33	40.66	12.80	Real Estate
① Digital Realty Trust Inc	2.20	42.86	-19.14	Real Estate
Realty Income Corp	2.18	45.04	-2.17	Real Estate
SBA Communications Corp	2.08	47.13	-11.36	Real Estate
AvalonBay Communities Inc	1.93	49.06	-1.04	Real Estate
Equity Residential	1.78	50.85	0.05	Real Estate
⊕ CBRE Group Inc Class A	1.71	52.55	-15.66	Real Estate
Alexandria Real Estate Equities Inc	1.65	54.20	-9.22	Real Estate

Total Holdings 168



Vanguard Small Cap Value Index Admiral VSIAX

Growth of \$10,000

2.06

0.36

44

485

47

6.33

7.21

2

465

12

2.82

2.06

36

505

16

0.08

-6.96

-1.21

61

477

18

0.07

3.96

3.26

20

481

19

0.07

0.63

3.23

16

483

18

0.07

Morningstar Category
Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

0.37

1.33

35

473

19

0.07

1.22

1.83

32

450

26

0.07

-0.18

-3.48

68

448

16

0.07

1.20

0.81

35

456

+/- Benchmark

+/- Category

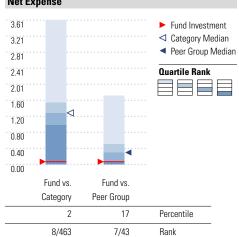
Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat





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

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

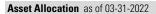
Equity

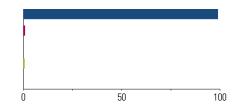
-quit,			
0	0	0	Large
19	21	3	Mid
31	22	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 930

