American Century Inflation Adjs Bond Inv ACITX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Robert Gahagan since 11-2001 James Platz since 09-2007 Miguel Castillo since 02-2014

Quantitative Screens

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

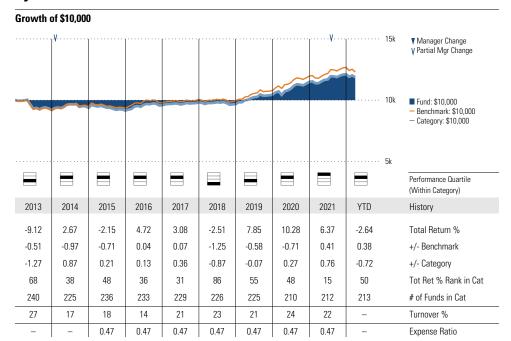
Management: The fund's management has been in place for 20.35 years.

Style Consistency is not calculated for Fixed Income funds.

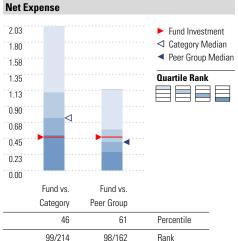
Net Expense: The fund's expense ratio of 0.47 is
 20.34% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.25	_	0.12
Beta	1.02	_	0.89
R-Squared	96.16	_	78.62
Standard Deviation	4.49	4.33	4.52
Sharpe Ratio	1.19	1.27	1.17
Tracking Error	0.88	_	2.27
Information Ratio	-0.18	_	-0.47
Up Capture Ratio	98.90	_	89.99
Down Capture Ratio	101.32	_	89.93

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.36	4.52	6.20
Avg Eff Maturity	7.74	-	6.87

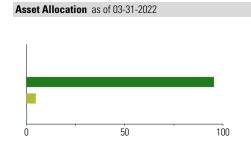


American Century Inflation Adjs Bond Inv ACITX

Morningstar Category Inflation-Protected Bond Morningstar Index BBgBarc US Treasury US TIPS TR USD

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





Other Total	0.20 100.00	0.43 100.00
Cash	4.58	1.52
Bonds	95.21	97.98
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.05
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	88.81	0.00	96.97
AA	1.16	99.60	0.27
A	2.59	0.00	0.47
BBB	3.32	0.00	0.87
BB	0.09	0.00	0.20
В	0.00	0.00	0.13
Below B	0.00	0.00	0.07
Not Rated	4.03	0.40	1.02

Sector Weighting as of 03-		ъ .	0 :			По	
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average	
Government	86.73	-	89.77				
Treasury	0.00	_	0.73	0			
Inflation – Protected	65.08	-	83.68				
Agency/Quasi Agency	0.00	_	0.01				
Other Government Related	21.65	_	5.35				
Corporate	3.20	_	2.89				
Corporate Bond	3.04	_	2.62				
Bank Loan	0.00	_	0.17				
Convertible	0.16	_	0.10				
Preferred	0.00	_	0.00	İ			
Securitized	4.48	-	4.16				
Agency MBS Pass-Through	0.00	_	0.55	0			
Agency MBS ARM	0.00	_	0.00	Ď.			
Agency MBS CMO	0.03	-	0.25				
Non-Agency Residential MBS	0.11	-	0.13	0			
Commercial MBS	1.09	_	0.92	0			
Asset-Backed	3.25	_	2.17				
Covered Bond	0.00	_	0.14				
Municipal	0.00	_	0.00				
Cash & Equivalents	5.58	-	2.99				
Other	0.00	_	0.19				

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.125%	10-2025	6.44	6.44	_
⊕ United States Treasury Notes 0.625%	01-2026	5.15	11.59	_
⊕ United States Treasury Bonds 2%	01-2026	3.89	15.49	_
⊕ 5 Year Treasury Note Future June 22	06-2022	3.45	18.94	_
⇒ United States Treasury Notes 0.125%	01-2023	3.43	22.37	-
① United States Treasury Notes 0.25%	01-2025	2.96	25.32	_
⊕ United States Treasury Bonds 1.375%	02-2044	2.90	28.22	_
⊕ United States Treasury Notes 0.5%	01-2028	2.79	31.01	_
⊕ Landesbank Baden Wurttemberg New York Branch 0%	04-2022	2.73	33.74	_
⊕ United States Treasury Notes 0.125%	01-2031	2.72	36.46	_

Total Holdings 216



American Century Mid Cap Value Inv ACMVX

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

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

- Q 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 0.98 is 1.01% lower than the Mid-Cap Value category average.

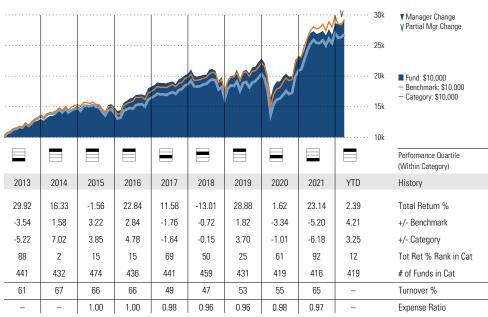
Morningstar Investment Management LLC Analysis

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Investment Management has also assessed the fund from a
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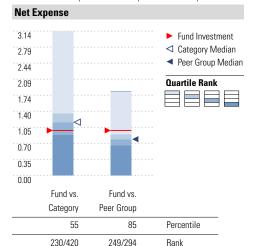
ESG Metrics

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

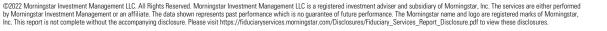






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.45	_	-0.43
Beta	0.85	_	1.02
R-Squared	95.65	_	95.69
Standard Deviation	18.99	21.94	22.90
Sharpe Ratio	0.72	0.67	0.64
Tracking Error	5.20	-	5.20
Information Ratio	-0.05	_	-0.09
Up Capture Ratio	89.06	_	100.60
Down Capture Ratio	84.30	_	102.56

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





American Century Mid Cap Value Inv ACMVX

Morningstar Category Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

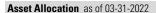
Equity

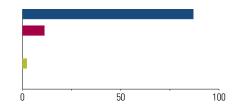
-quit,			
10	9	1	Large
30	26	5	Mid
12	6	0	Small

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%

		Fund	Bmark	Cat	Fund	1 1	Bench	mark	Cate	iorv Ave	erage			
_Մ	Cyclical	37.27	44.52	43.24						, ,	3			
A.	Basic Materials	2.12	6.12	5.43		[
A	Consumer Cyclical	8.94	10.25	11.32			= [
P	Financial Services	19.12	16.15	19.65										
fi	Real Estate	7.09	12.00	6.84										
W	Sensitive	30.04	34.63	33.51										
	Communication Services	1.58	3.56	3.32			_							
•	Energy	6.08	7.41	5.55			٠							
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			ľ							
					0%	5	10	15	20	25	30	35	40	45

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
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
⊕ Allstate Corp	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
⊕ Quest Diagnostics Inc	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 Century Real Estate Inv REACX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

Quantitative Screens

- Q Performance: The fund has finished in the Real Estate 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 13.38 years.
- ✓ Net Expense: The fund's expense ratio of 1.14 is 8.57% higher than the Real Estate category average.

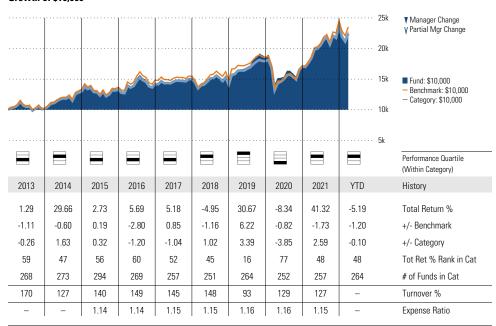
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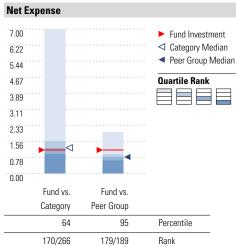
ESG Metrics

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

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.05	_	1.24
Beta	0.94	_	0.93
R-Squared	95.66	_	92.56
Standard Deviation	19.19	19.90	19.32
Sharpe Ratio	0.63	0.59	0.65
Tracking Error	4.16	_	5.15
Information Ratio	0.14	_	0.19
Up Capture Ratio	101.61	_	97.39
Down Capture Ratio	99.78	-	93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.93	38.46	32.27
Price/Book Ratio	3.08	2.42	3.33
Geom Avg Mkt Cap \$B	26.66	9.35	28.10
ROE	11.57	9.56	16.07



American Century Real Estate Inv REACX

Morningstar Category Real Estate S

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

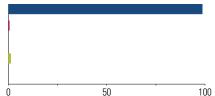
0	27	6	Large
6	32	17	Mid
1	9	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	6.72
Cash	1.08	2.47
Bonds	0.00	3.26
Non-US Stocks	0.35	1.76
US Stocks	98.57	85.77
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
_Մ	Cyclical	97.69	99.13	98.94			
â.	Basic Materials	0.35	0.00	0.08	İ		
A	Consumer Cyclical	0.00	0.13	1.64	i <u>0</u>		
ê	Financial Services	0.00	0.00	0.24	i		
t	Real Estate	97.34	99.00	96.98			
M	Sensitive	2.30	0.87	1.02	0		
	Communication Services	0.00	0.00	0.28	i i i		
ð	Energy	0.00	0.00	0.02	i i		
Ф	Industrials	0.00	0.87	0.15	o i		
	Technology	2.30	0.00	0.57	(ja		
→	Defensive	0.00	0.00	0.03	ĺ		
	Consumer Defensive	0.00	0.00	0.00	j		
٠	Healthcare	0.00	0.00	0.00	j		
•	Utilities	0.00	0.00	0.03	Ī		

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.46	10.46	-3.62	Real Estate
Crown Castle International Corp	6.49	16.95	-10.86	Real Estate
	6.06	23.01	12.80	Real Estate
⊕ Public Storage	5.99	28.99	4.73	Real Estate
 AvalonBay Communities Inc 	5.41	34.40	-1.04	Real Estate
	5.13	39.53	-11.36	Real Estate
	3.78	43.31	-14.11	Real Estate
⊕ Essex Property Trust Inc	3.72	47.03	-1.29	Real Estate
⊕ UDR Inc	3.62	50.65	-3.76	Real Estate
⊕ Kimco Realty Corp	3.27	53.92	0.97	Real Estate
⊕ Camden Property Trust	3.26	57.18	-6.46	Real Estate
	3.19	60.37	-19.14	Real Estate
○ Invitation Homes Inc	3.16	63.53	-10.90	Real Estate
	3.03	66.55	21.69	Real Estate
⊕ Rexford Industrial Realty Inc	2.99	69.55	-7.65	Real Estate

Total Holdings 38



American Funds New Perspective R4 RNPEX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.76 is 31.53% lower than the World Large-Stock Growth category average.

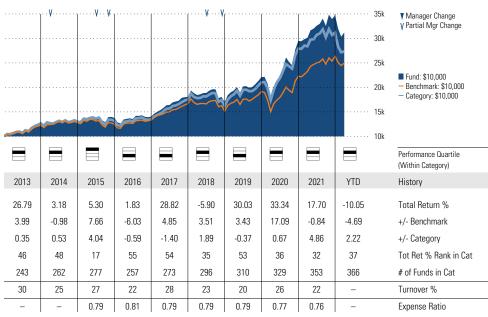
Morningstar Investment Management LLC Analysis

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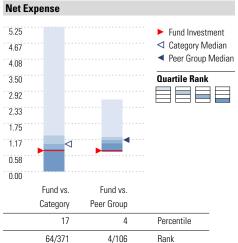
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.30	_	0.82
Beta	1.07	_	1.01
R-Squared	95.11	_	86.16
Standard Deviation	18.93	17.22	18.85
Sharpe Ratio	0.90	0.80	0.78
Tracking Error	4.37	_	6.95
Information Ratio	0.80	_	0.08
Up Capture Ratio	112.54	_	102.58
Down Capture Ratio	104.04	_	101.07

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

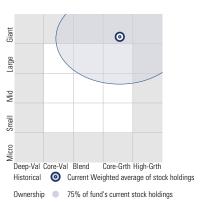


American Funds New Perspective R4 RNPEX

Morningstar CategoryMorningstar IndexWorld Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

9	28	48	Large
2	5	6	Mid
0	0	1	Small

Value Blend Growth

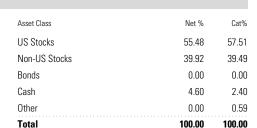
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2022



		Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] Ca	tegory	Avera	ge _	
٠	Cyclical	39.28	34.71	32.81									
ì.	Basic Materials	6.24	4.87	3.30									
	Consumer Cyclical	20.41	11.28	14.25									
<u></u>	Financial Services	12.01	15.79	14.24									
à	Real Estate	0.62	2.77	1.02	•								
Ųf.	Sensitive	40.98	43.39	46.36									- [
	Communication Services	8.93	8.39	9.01		,							
	Energy	2.26	4.36	1.11		•							
Þ	Industrials	8.78	9.48	10.60			= [
1	Technology	21.01	21.16	25.64									
+	Defensive	19.74	21.88	20.83									
Ę	Consumer Defensive	5.01	7.07	5.10			_						
1	Healthcare	13.42	11.99	14.53			· '	[
1	Utilities	1.31	2.82	1.20	[]								

100

World Regions % Equity 03-31-2022



	Fund %	Cat %
Greater Asia	12.20	13.62
Japan	3.17	3.85
Australasia	0.44	0.36
Asia-4 Tigers	6.86	4.75
Asia-ex 4 Tigers	1.73	4.66
Not Classified	0.00	0.00

Americas	Fund % 62.80	Cat % 62.18	Greater Europe	Fund % 25.03	Cat % 24.19	Market Maturity	Fund %
North America	60.48	60.97	United Kingdom	4.25	4.94	Developed Markets	95.67
Central/Latin	2.32	1.21	W euro-ex UK	20.36	18.89	Emerging Markets	4.33
			Emrgng Europe	0.00	0.14	Not Available	0.00
			Africa	0.42	0.22		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Tesla Inc	8.46	8.46	1.97	Consumer Cyclical
⊕ Capital Group Central Cash Fund	4.87	13.33	_	_
	4.10	17.43	-8.14	Technology
□ Taiwan Semiconductor Manufacturing Co Ltd	2.87	20.30	-2.48	Technology
	2.14	22.44	-33.89	Communication Svc
⊕ Amazon.com Inc	2.09	24.53	-2.23	Consumer Cyclical
	1.48	26.01	-3.48	Communication Svc
	1.45	27.46	-3.99	Communication Svc
	1.40	28.85	-13.68	Technology
⊕ Broadcom Inc	1.21	30.06	-4.75	Technology

Total Holdings 305

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



American Funds New World R4 RNWEX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace 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

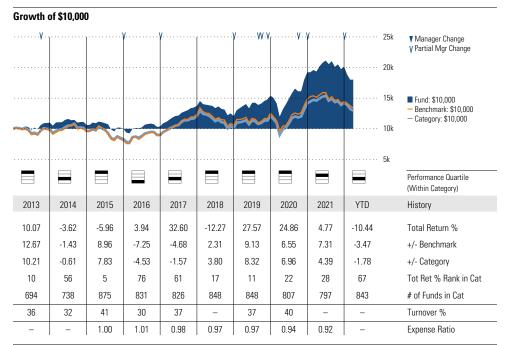
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.8 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.92 is 22.03% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

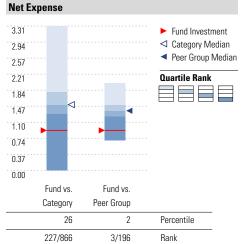
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ESG Metrics

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







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.86	_	0.37
Beta	0.91	_	1.00
R-Squared	84.82	_	88.96
Standard Deviation	17.98	18.28	19.51
Sharpe Ratio	0.56	0.32	0.32
Tracking Error	7.21	_	6.33
Information Ratio	0.64	_	-0.01
Up Capture Ratio	104.55	_	101.11
Down Capture Ratio	86.36	_	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



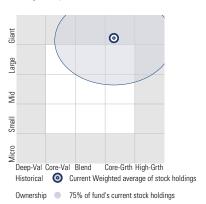


American Funds New World R4 RNWEX

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

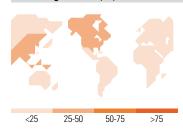
Asset Allocation as of 03-31-2022



		Fund	Bmark	Cat	Fund	d	▼ Ben	chmarl	c Ca	ategory	Avera	ge		
b	Cyclical	39.86	45.55	42.39										
ů.	Basic Materials	11.13	9.50	6.97			•							
4	Consumer Cyclical	11.33	12.01	12.97				[
÷	Financial Services	15.75	21.99	20.91					0					
ŧ	Real Estate	1.65	2.05	1.54										
M	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										
3	Technology	19.10	21.76	24.38					_ '					
→	Defensive	20.69	12.12	12.84										
	Consumer Defensive	6.08	5.49	6.88										
٠	Healthcare	12.84	4.10	4.52										
•	Utilities	1.77	2.53	1.44										

100

World Regions % Equity 03-31-2022



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

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

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

Total Holdings 568



American Funds Washington Mutual R4 RWMEX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Alan Berro since 07-1997
Jeffrey Lager since 07-2004
Alan Wilson since 07-2013
Diana Wagner since 06-2014
Jin Lee since 07-2014
Eric Stern since 11-2014
Irfan Furniturewala since 06-2015
Brady Enright since 07-2016
Mark Casey since 07-2016

Quantitative Screens

Performance: The fund has finished in the Large Blend 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 24.76 years.

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

Net Expense: The fund's expense ratio of 0.62 is 22.5% lower than the Large Blend category average.

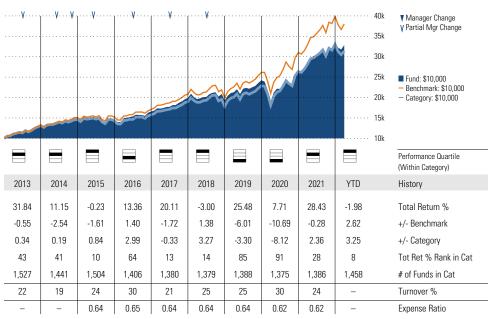
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the portfolio has slightly drifted from the large-blend portion of the Morningstar style box to the large-value portion however, the underlying investment strategy remains consistent so we are not concerned with this style failure.

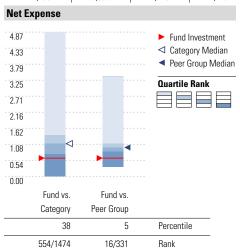
ESG Metrics

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



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 % -1.98 16.01 15.54 13.70 13.12 8.64 11.09 -4.60 15.65 18.92 15.99 14.64 Benchmark Return % -5 23 12 10 14 09 13 04 16 78 Category Average % 8 14 73 65 57 % Rank in Category 1.458 1.382 1.245 1.129 827 # of Funds in Category



3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-1.61	_	-1.71
Beta	0.92	_	0.97
R-Squared	94.26	_	94.89
Standard Deviation	16.89	17.76	17.68
Sharpe Ratio	0.90	1.03	0.90
Tracking Error	4.27	-	3.80
Information Ratio	-0.79	-	-1.26
Up Capture Ratio	87.98	-	93.27
Down Capture Ratio	93.29	-	99.84

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



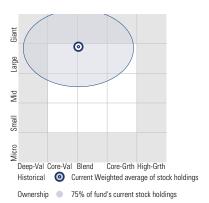
American Funds Washington Mutual R4 RWMEX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

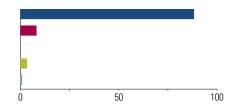
Equity

28	43	16	raige
5	6	3	2
0	0	0	olligii
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

Se	ctor Weighting as of 03-	31-2022										
		Fund	Bmark	Cat	Fund	v E	Benchmai	rk [] C	ategory	Avera	ge	
<u></u>	Cyclical	28.45	30.09	30.37						- [
ů.	Basic Materials	3.30	2.31	2.81								
Д	Consumer Cyclical	5.35	11.84	11.00								
(Financial Services	17.72	13.22	14.11								
命	Real Estate	2.08	2.72	2.45								
W	Sensitive	42.75	46.96	46.45								
	Communication Services	7.29	9.36	9.12								
ð	Energy	6.22	3.87	2.98								
Ф	Industrials	10.60	8.15	9.88								
	Technology	18.64	25.58	24.47					0			
—	Defensive	28.80	22.95	23.19								
Ħ	Consumer Defensive	6.30	6.51	6.77			_					
+	Healthcare	19.53	13.70	14.06								
•	Utilities	2.97	2.74	2.36								

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Breadest les	F 07	F 07	4.75	Taskaslasii
⇒ Broadcom Inc	5.97	5.97	-4.75	Technology
	5.74	11.71	-8.14	Technology
⊕ UnitedHealth Group Inc	4.00	15.71	1.85	Healthcare
⊕ Comcast Corp Class A	3.34	19.05	-6.48	Communication Svc
⊕ Capital Group Central Cash Fund	3.14	22.19	_	_
⊕ Pfizer Inc	2.27	24.46	-11.65	Healthcare
Marsh & McLennan Companies Inc	2.17	26.64	-1.65	Financial Services
⊕ CME Group Inc Class A	2.10	28.74	4.55	Financial Services
CVS Health Corp	2.05	30.79	-1.36	Healthcare
⇒ Johnson & Johnson	1.70	32.50	4.22	Healthcare
⊕ The Home Depot Inc	1.65	34.14	-27.42	Consumer Cyclical
⊕ Intel Corp	1.52	35.67	-3.06	Technology
∋ BlackRock Inc	1.41	37.08	-16.00	Financial Services
⊕ Lockheed Martin Corp	1.38	38.46	24.98	Industrials
Chubb Ltd	1.26	39.72	11.07	Financial Services

Total Holdings 187



Baird Aggregate Bond Inv BAGSX

Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.55 is 6.78% lower than the Intermediate Core Bond category average.

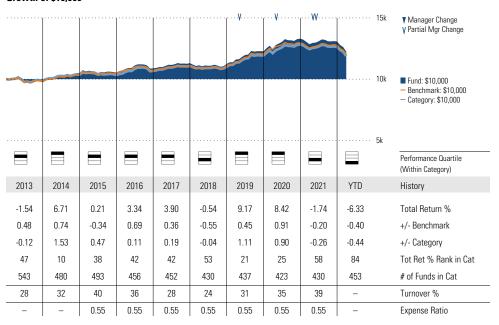
Morningstar Investment Management LLC Analysis

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.

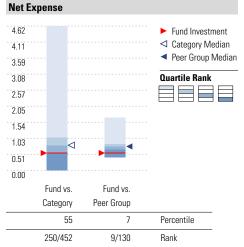
ESG Metrics

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

Growth of \$10,000

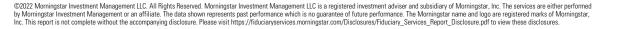






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.00	_	0.03
Beta	1.08	_	1.00
R-Squared	93.63	-	88.18
Standard Deviation	4.49	4.03	4.34
Sharpe Ratio	0.27	0.27	0.25
Tracking Error	1.17	-	1.45
Information Ratio	0.10	-	-0.09
Up Capture Ratio	111.89	-	104.64
Down Capture Ratio	113.59	-	105.88

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

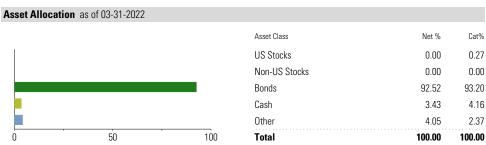




Baird Aggregate Bond Inv BAGSX

Style Analys	sis as	of 03-31-202
Style Breakdo	wn	
Fixed Income		Quality
		High
		Mid
		Low
Ltd Mod E	Ext	
Duration		

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



Morningstar Category

Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Sector Weighting as of 03-								п -					
	Fund	Bmark	Cat	Fund	,	Benc	hmark	[] C	ategory	Average			
Government	28.46	-	30.13		:			1					
Treasury	28.43	_	25.42										
Inflation – Protected	0.00	_	1.46	[
Agency/Quasi Agency	0.03	_	1.18	[]									
Other Government Related	0.00	-	2.07	[
Corporate	38.86	_	26.35										
Corporate Bond	34.88	_	25.10										
Bank Loan	0.00	_	0.06										
Convertible	3.98	_	1.15										
Preferred	0.00	_	0.04										
Securitized	28.13	-	33.20										
Agency MBS Pass-Through	16.70	_	22.09]			
Agency MBS ARM	0.00	_	0.14										
Agency MBS CMO	2.92	_	4.03										
Non-Agency Residential MBS	0.39	_	0.23										
Commercial MBS	4.61	_	1.19										
Asset-Backed	3.51	_	5.51										
Covered Bond	0.00	_	0.01										
Municipal	1.08	_	0.87										
Cash & Equivalents	3.47	_	7.55										
Other	0.00	_	1.90	[
				0%	5	10	1	15	20	25	30	35	10

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bonds 2.5%	02-2045	4.09	4.09	_
United States Treasury Bonds 2.88%	05-2043	3.42	7.52	_
	02-2030	3.16	10.68	-
─ United States Treasury Notes 0.38%	07-2024	3.02	13.70	-
⊕ United States Treasury Notes 1.13%	08-2028	2.96	16.67	_
─ United States Treasury Notes 2.25%	11-2025	2.81	19.48	_
─ United States Treasury Notes 2.25%	11-2027	2.02	21.50	-
─ United States Treasury Bonds 1.38%	11-2040	1.99	23.48	-
	11-2026	1.65	25.13	-
⊕ United States Treasury Notes 1.25%	08-2031	1.60	26.73	_

Total Holdings 1528



Baird Core Plus Bond Inv BCOSX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.55 is 26.67% lower than the Intermediate Core-Plus Bond category average.

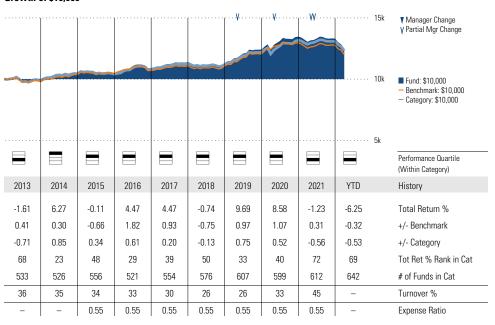
Morningstar Investment Management LLC Analysis

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.

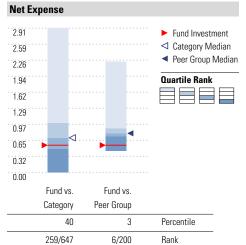
ESG Metrics

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

Growth of \$10,000







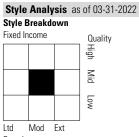
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.33	_	0.56
Beta	1.08	_	1.01
R-Squared	83.25	_	67.97
Standard Deviation	4.79	4.03	5.13
Sharpe Ratio	0.33	0.27	0.33
Tracking Error	1.99	_	2.95
Information Ratio	0.23	_	0.21
Up Capture Ratio	119.00	_	116.32
Down Capture Ratio	115.89	_	110.33

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.36	4.43	6.21
Avg Eff Maturity	8.34	_	8.73



Baird Core Plus Bond Inv BCOSX

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



Credit Rating Breakdown	Fund	Bmark	Ca
Ltd Mod Ext Duration			

Asset Allocation as of 03-31-2022				
		Asset Class	Net %	Cat%
		US Stocks	0.01	0.08
		Non-US Stocks	0.00	0.00
		Bonds	92.90	103.09
•		Cash	2.18	-5.11
		Other	4.92	1.93
0 50	100	Total	100.00	100.00

	Fund	Bmark	Cat	Fund	▼ Be	enchma	rk [Cate	gory Av	verage		
Government	19.81	-	28.95									
Treasury	19.66	_	17.18		-							
Inflation – Protected	0.00	_	0.25									
Agency/Quasi Agency	0.15	_	0.73	10								
Other Government Related	0.00	-	10.79									
Corporate	51.09	-	27.99									
Corporate Bond	46.21	_	25.90							-		
Bank Loan	0.00	_	0.70	i[]								
Convertible	4.88	_	1.24									
Preferred	0.00	_	0.15									
Securitized	25.32	-	32.84									
Agency MBS Pass-Through	12.84	_	15.26									
Agency MBS ARM	0.00	_	0.03	į į								
Agency MBS CMO	1.96	_	0.95									
Non-Agency Residential MBS	0.89	_	0.95									
Commercial MBS	5.36	_	5.71]							
Asset-Backed	4.27	_	9.91		ĺ							
Covered Bond	0.00	_	0.03	Ò								
Municipal	1.53	-	1.12									
Cash & Equivalents	2.24	-	3.29									
Other	0.00	_	5.57	i :								

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	45.30	3.53	50.62
AA	3.60	74.59	4.02
A	13.60	10.82	10.81
BBB	33.00	8.32	19.90
BB	3.50	0.28	6.60
В	0.20	0.00	2.88
Below B	0.30	0.00	1.31
Not Rated	0.50	2.46	3.86

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bonds 2.5%	02-2045	3.56	3.56	_
United States Treasury Bonds 2.88%	05-2043	3.55	7.11	_
─ United States Treasury Notes 2.25%	11-2027	2.60	9.71	_
⊕ United States Treasury Notes 1.13%	08-2028	2.44	12.15	_
⊖ United States Treasury Notes 2%	11-2026	2.09	14.24	-
⇒ First American Government Obligs U	02-2030	1.91	16.15	_
─ United States Treasury Bonds 1.38%	11-2040	1.67	17.83	_
─ United States Treasury Notes 2.25%	11-2025	0.95	18.78	_
⊕ United States Treasury Notes 1.13%	10-2026	0.91	19.69	_
United States Treasury Notes 1.25%	08-2031	0.88	20.57	_

Total Holdings 1470



Baron Growth Retail BGRFX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Expense Ratio

Portfolio Manager(s)

Ronald Baron since 12-1994 Neal Rosenberg since 05-2016

Quantitative Screens

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

Management: The fund's management has been in place for 27.27 years.

✓ Net Expense: The fund's expense ratio of 1.29 is 21.7% higher 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
Carbon Risk Score	Low Risk	12-31-2021

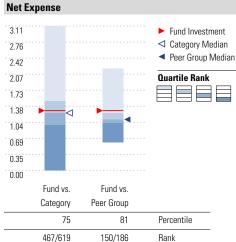
Growth of \$10,000 45k ▼ Manager Change V Partial Mgr Change 40k 35k 30k ■ Fund: \$10,000 25k - Benchmark: \$10,000 Category: \$10,000 20k 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 38.32 4.40 -4.31 6.04 27.04 -2.92 40.14 32.72 19.84 -13.39 Total Return % -7.50 1.77 7.11 -0.81 2.58 -4.11 -1.29 1.83 4.67 -2.87 +/- Benchmark -2.60 0.01 3.13 6.79 3.39 -3.36 3.73 7.62 -6.54 -1.04 +/- Category 21 76 80 46 26 22 7 54 21 63 Tot Ret % Rank in Cat 652 607 601 605 596 599 621 # of Funds in Cat 658 683 618 10 13 7 5 3 3 2 2 1 Turnover %



1.29

1.30

1.29



1.29

1.30

1.30

1.29

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.63	_	0.91
Beta	1.02	_	0.98
R-Squared	92.46	_	90.26
Standard Deviation	22.72	21.40	22.33
Sharpe Ratio	0.77	0.72	0.72
Tracking Error	6.25	-	6.93
Information Ratio	0.30	-	-0.02
Up Capture Ratio	108.15	_	100.70
Down Capture Ratio	105.37	_	99.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.12	27.52	30.48
Price/Book Ratio	4.74	7.96	5.40
Geom Avg Mkt Cap \$B	13.92	21.62	17.68
ROE	28.48	20.91	18.85



Baron Growth Retail BGRFX

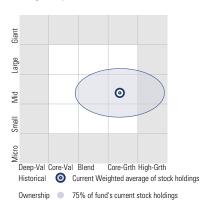
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

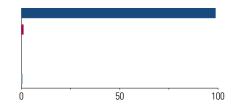
0	0	14	Laige
4	17	40	MIN
3	14	9	JIIaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.43	0.29
Cash	0.00	1.90
Bonds	0.00	0.07
Non-US Stocks	0.91	3.57
US Stocks	98.66	94.18
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Ben	chma	ırk	[] Cat	tegor	γ Ανε	erage				
Դ	Cyclical	65.69	26.12	30.01					- 1	_							
A.	Basic Materials	0.00	1.83	2.40													
A	Consumer Cyclical	20.36	16.32	14.22													
,	Financial Services	34.49	5.30	9.82													
ŵ	Real Estate	10.84	2.67	3.57													
W	Sensitive	20.61	55.05	48.70													
	Communication Services	4.11	3.84	3.48													
•	Energy	0.00	2.51	1.58			1										
Ф	Industrials	1.89	14.76	14.13													
	Technology	14.61	33.94	29.51							7						
→	Defensive	13.70	18.84	21.29				[
Ħ	Consumer Defensive	0.11	2.10	2.11													
٠	Healthcare	13.59	16.55	18.67			• '										
•	Utilities	0.00	0.19	0.51	ĺ												
					0% 5	10	15	20	25	30	35	40	45	50	55	60	65

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
MSCI Inc	9.91	9.91	-17.75	Financial Services
FactSet Research Systems Inc	6.32	16.22	-10.50	Financial Services
Vail Resorts Inc	6.31	22.53	-20.04	Consumer Cyclical
⊖ Gartner Inc	5.63	28.16	-11.03	Technology
	5.37	33.53	8.93	Financial Services
Choice Hotels International Inc	5.16	38.68	-8.82	Consumer Cyclical
□ IDEXX Laboratories Inc	4.34	43.03	-16.92	Healthcare
⊖ Bio-Techne Corp	4.30	47.33	-16.23	Healthcare
⊖ CoStar Group Inc	4.30	51.63	-15.72	Real Estate
Ansys Inc	4.14	55.76	-20.81	Technology
Iridium Communications Inc	3.86	59.63	-2.35	Communication Svc
	3.18	62.80	-19.91	Financial Services
Gaming and Leisure Properties Inc	3.07	65.88	-2.14	Real Estate
→ Penn National Gaming Inc	2.91	68.78	-18.19	Consumer Cyclical
Kinsale Capital Group Inc	2.76	71.55	-4.09	Financial Services

Total Holdings 53



BlackRock High Yield Bond Inv A BHYAX

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 0.92 is 0% higher than the High Yield Bond category average.

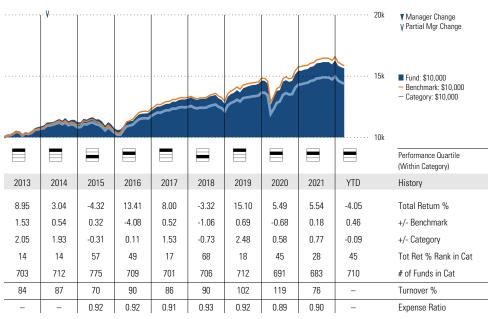
Morningstar Investment Management LLC Analysis

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.

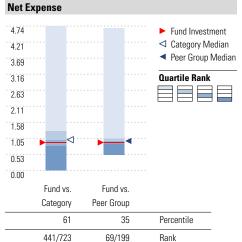
ESG Metrics

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

Growth of \$10,000







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

	Fund	Bmark	Cat
Alpha	0.19	_	-0.26
Beta	1.02	_	0.97
R-Squared	99.17	_	95.71
Standard Deviation	9.45	9.23	9.15
Sharpe Ratio	0.46	0.44	0.41
Tracking Error	0.88	-	2.20
Information Ratio	0.31	-	-0.21
Up Capture Ratio	101.90	-	94.11
Down Capture Ratio	99.45	_	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 Inv A BHYAX

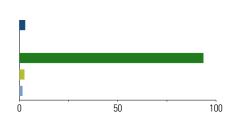
Asset Allocation as of 03-31-2022

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD





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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Nume	Maturity Bate	/0 NOT ASSET	oumulative /o	TIACU IIICOIIIC OCCIOI
⊖ 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 LI TI	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



BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

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 team has been in place for less than three 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 0.5 is 37.5% lower than the Large Blend category average.

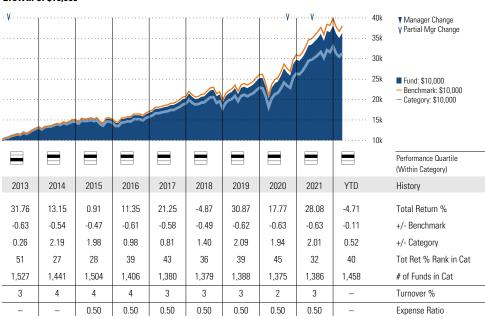
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen but because the fund replicates an index we are not concerned with the screen failure.

ESG Metrics

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

Growth of \$10,000



Trailing Performance

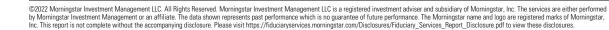


Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			◆ Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	< 1 ⋅		
0.54			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
-	28	85	Percentile

417/1474	402/473	Rank	
Peer group is a subset	of the category an	d includes funds with	the
same management sty	le (active vs. passi	ve) and similar share	class
characteristics			

3-1 cai hisk inchics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-1.71
Beta	1.00	_	0.97
R-Squared	100.00	_	94.89
Standard Deviation	17.77	17.76	17.68
Sharpe Ratio	1.00	1.03	0.90
Tracking Error	0.04	_	3.80
Information Ratio	-15.12	-	-1.26
Up Capture Ratio	99.10	-	93.27
Down Capture Ratio	101.08	_	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.91	21.92	22.24
Price/Book Ratio	4.23	4.23	4.92
Geom Avg Mkt Cap \$B	218.74	218.88	246.43
ROE	33.47	33.46	34.56



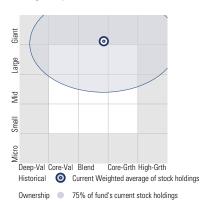


BNY Mellon S&P 500 Index PEOPX

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

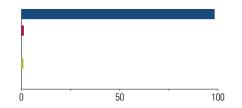
Equity

1. /			
18	28	38	Large
5	8	3	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Cash	0.85	0.37
Bonds	0.00	0.94
Non-US Stocks	1.00	2.94
US Stocks	98.15	94.72
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022											
		Fund	Bmark	Cat	Fund		▼ Ben	chmarl	(] C	ategory	Avera	ge	
ŀ	Cyclical	30.10	30.09	30.37									
A.	Basic Materials	2.32	2.31	2.81									
4	Consumer Cyclical	11.84	11.84	11.00				1					
£	Financial Services	13.23	13.22	14.11									
ŧ	Real Estate	2.71	2.72	2.45									
M	Sensitive	46.96	46.96	46.45									
	Communication Services	9.36	9.36	9.12									
•	Energy	3.87	3.87	2.98		'							
\$	Industrials	8.16	8.15	9.88									
3	Technology	25.57	25.58	24.47									
→	Defensive	22.92	22.95	23.19									
=	Consumer Defensive	6.51	6.51	6.77									
۲	Healthcare	13.67	13.70	14.06									
•	Utilities	2.74	2.74	2.36									

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.94	6.94	-1.54	Technology
	5.93	12.87	-8.14	Technology
⊕ Amazon.com Inc	3.66	16.53	-2.23	Consumer Cyclical
⊕ Tesla Inc	2.31	18.84	1.97	Consumer Cyclical
	2.15	20.99	-3.99	Communication Svc
	1.99	22.98	-3.48	Communication Svc
→ NVIDIA Corp	1.75	24.73	-7.21	Technology
→ Berkshire Hathaway Inc Class B	1.66	26.38	18.03	Financial Services
	1.32	27.70	-33.89	Communication Svc
─ UnitedHealth Group Inc	1.23	28.93	1.85	Healthcare
	1.20	30.13	4.22	Healthcare
→ JPMorgan Chase & Co	1.03	31.16	-13.28	Financial Services
⊕ E-mini S&P 500 Future June 22	0.96	32.12	-	_
→ Visa Inc Class A	0.94	33.06	2.51	Financial Services
→ Procter & Gamble Co	0.94	34.00	-6.06	Consumer Defensive

Total Holdings 507



Delaware Small Cap Value A DEVLX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

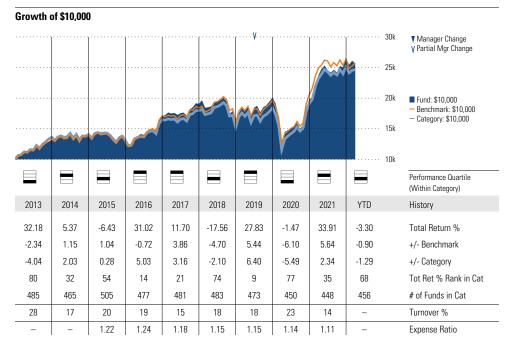
- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 24.93 years.
- Style: The fund has landed in its primary style box Small Value — 93.94 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.11 is 3.48% lower than the Small Value category average.

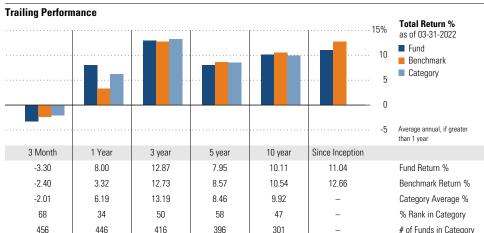
Morningstar Investment Management LLC Analysis

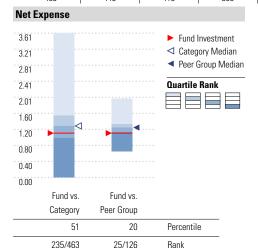
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.37	_	0.48
Beta	0.99	_	1.01
R-Squared	95.05	_	94.67
Standard Deviation	25.39	24.94	25.81
Sharpe Ratio	0.58	0.58	0.58
Tracking Error	5.65	_	6.29
Information Ratio	0.03	_	0.05
Up Capture Ratio	99.61	_	100.49
Down Capture Ratio	99.00	_	99.58

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



Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

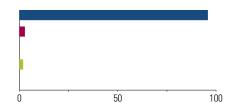
Equity

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

Value Blend Growth
Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022





		Fund	Bmark	Cat	Fund	l	▼ Be	enchma	ark [Cate	jory Av	/erage		_
b	Cyclical	51.73	48.57	50.92										
ů.	Basic Materials	4.50	3.98	6.41										
4	Consumer Cyclical	9.45	7.24	13.31		•								
£	Financial Services	29.57	22.89	23.73										
ŧ	Real Estate	8.21	14.46	7.47		-		,						
MI	Sensitive	38.90	33.23	36.42										
	Communication Services	1.40	3.75	2.08		`								
•	Energy	7.82	9.38	6.33			1							
Ģ	Industrials	18.63	14.08	18.85				*:						
2	Technology	11.05	6.02	9.16										
→	Defensive	9.37	18.19	12.66					1					
	Consumer Defensive	2.85	3.89	4.15										
٠	Healthcare	3.37	8.88	5.57			1							
•	Utilities	3.15	5.42	2.94										

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

Total Holdings 113



Fidelity® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

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 31.56 years.
- Net Expense: The fund's expense ratio of 0.81 is 16.49% lower than the Large Growth category average.

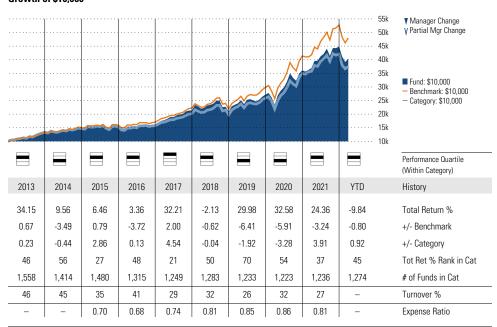
Morningstar Investment Management LLC Analysis

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.

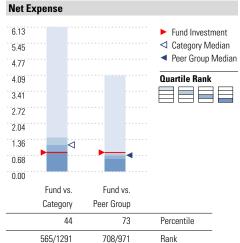
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	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 is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.65	_	-3.25
Beta	0.94	_	0.97
R-Squared	97.72	_	91.38
Standard Deviation	18.57	19.47	19.83
Sharpe Ratio	1.00	1.15	0.94
Tracking Error	3.02	_	5.76
Information Ratio	-1.51	_	-0.96
Up Capture Ratio	88.13	_	87.74
Down Capture Ratio	95.63	-	96.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.95	29.82	28.04
Price/Book Ratio	4.53	11.38	7.61
Geom Avg Mkt Cap \$B	323.72	342.57	345.47
ROE	33.28	42.99	36.86



Fidelity® Contrafund® FCNTX

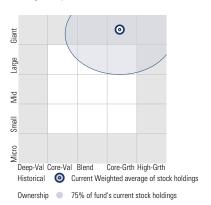
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

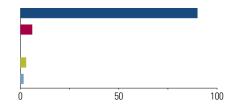
7	28	57	Large
1	3	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	1.46	0.54
Cash	2.75	1.64
Bonds	0.00	-0.01
Non-US Stocks	5.84	4.45
US Stocks	89.95	93.39
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Դ	Cyclical	34.29	27.30	28.74	
Å.	Basic Materials	2.83	0.91	1.50	
A	Consumer Cyclical	13.54	18.36	16.56	
,	Financial Services	17.68	6.26	9.34	
fi	Real Estate	0.24	1.77	1.34	
W	Sensitive	50.11	59.31	55.33	
	Communication Services	17.13	10.61	12.89	
•	Energy	1.36	0.46	1.07	i i i i i i i i i i i i i i i i i i i
Ф	Industrials	2.84	6.22	5.99	
	Technology	28.78	42.02	35.38	
→	Defensive	15.61	13.40	15.92	
Ħ	Consumer Defensive	3.02	4.57	3.26	
+	Healthcare	12.55	8.80	12.23	
•	Utilities	0.04	0.03	0.43	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.03	8.03	-2.23	Consumer Cyclical
Berkshire Hathaway Inc Class A	7.28	15.31	17.37	Financial Services
Meta Platforms Inc Class A	7.11	22.42	-33.89	Communication Svc
	6.54	28.96	-8.14	Technology
Apple Inc	4.13	33.09	-1.54	Technology
⊕ UnitedHealth Group Inc	4.02	37.11	1.85	Healthcare
	3.62	40.73	-3.99	Communication Svc
	3.36	44.10	-3.48	Communication Svc
○ NVIDIA Corp	2.98	47.08	-7.21	Technology
⊕ Fidelity Revere Str Tr	2.89	49.97	-	-
Salesforce.com Inc	2.01	51.98	-16.45	Technology
Adobe Inc	1.58	53.56	-19.65	Technology
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc Netflix Inc	1.38	54.94	-37.82	Communication Svc
	1.38	56.32	2.51	Financial Services
⊕ Qualcomm Inc	1.34	57.66	-16.06	Technology

Total Holdings 329



Invesco Balanced-Risk Commodity Strat Y BRCYX

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 7 of the 10 years it's been in existence.

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

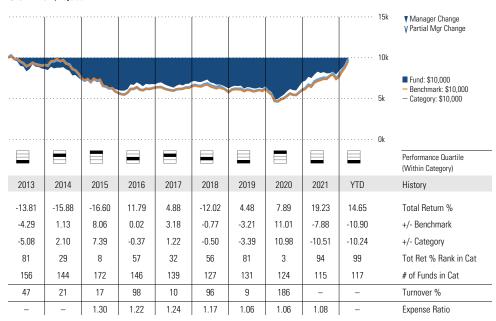
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.15 is 9.52% higher than the Commodities Broad Basket category average.

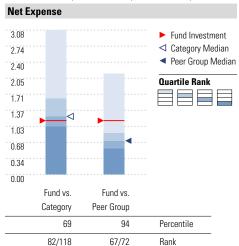
Morningstar Investment Management LLC Analysis

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-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.55	-	-0.08
Beta	0.91	-	1.07
R-Squared	79.66	_	86.07
Standard Deviation	17.12	16.74	19.57
Sharpe Ratio	0.80	0.94	0.89
Tracking Error	7.86	_	7.45
Information Ratio	-0.30	_	0.17
Up Capture Ratio	89.52	_	105.69
Down Capture Ratio	92.85	_	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

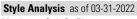


Invesco Balanced-Risk Commodity Strat Y BRCYX

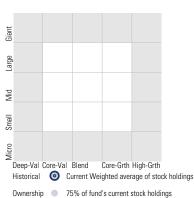
Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



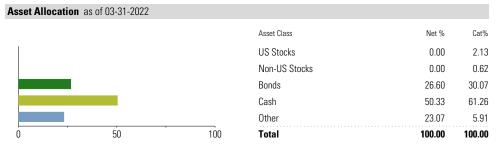
Style Breakdown

Equity



Weight %

>50 25-50 10-25 0-10



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

Top 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	_	_
① Usd Currency Cash	0.96	101.91	_	_

Total Holdings 14



MFS Conservative Allocation R3 MACNX

Morningstar Category Allocation--30% to 50%

Equity

Morningstar Index

USD

Morningstar US Mod Con Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--30% to 50% 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 19.77 years.

Net Expense: The fund's expense ratio of 0.86 is
 10.42% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

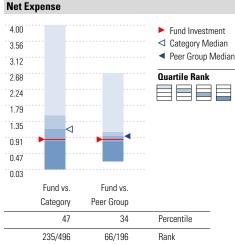
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

Growth of \$10,000 ▼ Manager Change ∨ Partial Mgr Change 15k ■ Fund: \$10,000 Benchmark: \$10,000Category: \$10,000 10k Performance Quartile (Within Category) 2019 2013 2014 2015 2017 2018 2020 2021 2016 YTD History 8.71 3.96 -0.79 5.39 10.80 -3.06 17.02 11.62 7.86 -5.33 Total Return % -1.76 -2.59 -1.24 -0.38 0.29 -0.65 1.13 0.11 0.67 -0.08 +/- Benchmark 1.48 -0.06 1.53 -1.23 0.94 1.98 2.21 2.76 -0.38 -0.64 +/- Category 51 29 33 Tot Ret % Rank in Cat 37 67 15 18 25 51 62 547 531 583 550 531 548 521 485 490 492 # of Funds in Cat 5 9 5 3 6 4 12 6 Turnover % 5

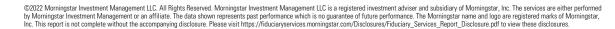




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	-0.30	_	-1.35
Beta	1.08	-	1.10
R-Squared	97.41	-	91.44
Standard Deviation	8.41	7.66	8.80
Sharpe Ratio	0.81	0.85	0.68
Tracking Error	1.50	-	2.77
Information Ratio	0.18	-	-0.31
Up Capture Ratio	106.23	-	101.09
Down Capture Ratio	108.62	-	112.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.50	18.48	18.34
Price/Book Ratio	3.10	2.91	2.98
Avg Eff Duration	5.24	6.36	5.11





MFS Conservative Allocation R3 MACNX

Morningstar Category Allocation--30% to 50%

Equity

Morningstar Index

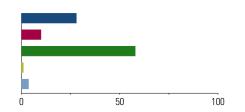
 $\begin{array}{c} {\sf Morningstar} \ {\sf US} \ {\sf Mod} \ {\sf Con} \ {\sf Tgt} \ {\sf Alloc} \ {\sf NR} \\ {\sf USD} \end{array}$

Style Analysis as of 03-31-2022

Morningstar Style Box™



Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	3.53	6.69
Cash	0.92	6.64
Bonds	57.81	51.42
Non-US Stocks	9.86	7.42
US Stocks	27.88	27.84
Asset Class	Net %	Cat%

Style Breakdown Equity Fixed Income									
	11	27	27	Large				Quality High	
	5	12	10	Mid				Mid	
	2	4	1	Small				Low	
	Value	Blend	Growth		Ltd Duratio	Mod	Ext	_	

		Fund	Bmark	Cat	Fund	t	Bench	mark	Cate	gory Ave	erage		
Ն	Cyclical	37.63	34.34	36.42									
ė.	Basic Materials	4.74	4.30	4.05									
A	Consumer Cyclical	9.56	11.57	9.85									
÷	Financial Services	15.94	14.85	15.21				1					
fi	Real Estate	7.39	3.62	7.31		1	0						
W	Sensitive	40.16	43.98	40.43									
	Communication Services	6.59	7.97	7.56									
ð	Energy	2.49	4.18	4.59									
¢	Industrials	13.05	10.23	9.56									
	Technology	18.03	21.60	18.72									
—	Defensive	22.22	21.68	23.15						1			
Ħ	Consumer Defensive	6.33	6.54	6.65									
٠	Healthcare	12.92	12.37	12.90									
0	Utilities	2.97	2.77	3.60		П							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ MFS Total Return Bond R6	-	14.74	14.74	_	_
→ MFS Inflation-Adjusted Bond R6	_	9.89	24.63	_	_
→ MFS Limited Maturity R6	_	9.88	34.52	_	_
→ MFS Government Securities R6	_	9.80	44.32	_	_
→ MFS Global Opportunistic Bd R6	_	6.93	51.25	_	-
⊕ MFS Growth R6	_	6.14	57.39	_	_
→ MFS Research R6	_	6.12	63.51	_	_
⊕ MFS Value R6	_	6.12	69.64	_	_
→ MFS Mid Cap Growth R6	_	4.06	73.69	_	_
→ MFS Mid Cap Value R6	_	4.03	77.73	_	_

Total Holdings 22

>50 25-50 10-25 0-10

igoplus Increase igoplus Decrease igoplus New to Portfolio



MFS Growth Allocation R3 MAGEX

Morningstar Category Allocation--70% to 85% Morningstar Index

Equity

Morningstar US Mod Agg Tgt Alloc NR USD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 19.77 years.

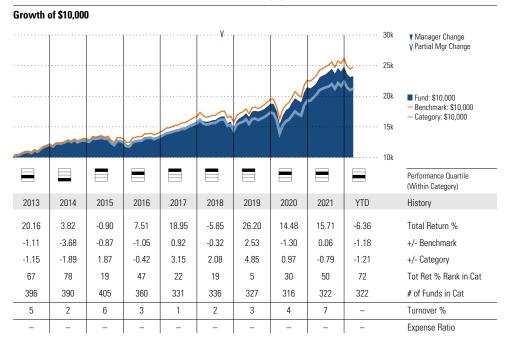
Net Expense: The fund's expense ratio of 0.96 is 5.88% lower than the Allocation--70% to 85% Equity category average.

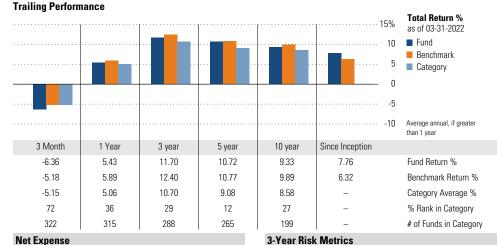
Morningstar Investment Management LLC Analysis

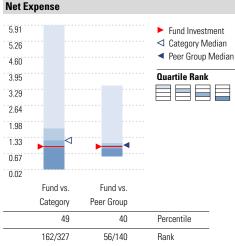
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

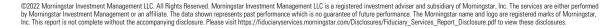






	Fund	Bmark	Cat
Alpha	-0.63	-	-1.79
Beta	1.00	_	1.03
R-Squared	97.85	-	94.25
Standard Deviation	14.08	13.88	14.79
Sharpe Ratio	0.81	0.86	0.73
Tracking Error	2.07	-	3.50
Information Ratio	-0.33	-	-0.54
Up Capture Ratio	98.71	-	97.52
Down Capture Ratio	102.17	-	106.75

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	20.74	18.30	17.94				
Price/Book Ratio	2.93	2.86	2.80				
Avg Eff Duration	4.81	6.36	5.08				



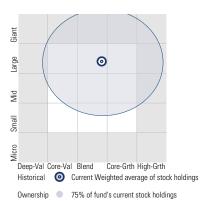


MFS Growth Allocation R3 MAGEX

Morningstar Category Allocation--70% to 85% Morningstar Index Morningstar US Mod Agg Tgt Alloc NR Equity

Style Analysis as of 03-31-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Quality High

Mid

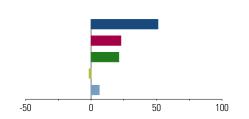
Low



Equity 11 24 11 6 13



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



Asset Allocation as of 03-31-2022

Total	100.00	100.00
Other	6.33	5.57
Cash	-1.56	4.22
Bonds	21.27	16.00
Non-US Stocks	22.84	17.76
US Stocks	51.12	56.45
Asset Class	Net %	Cat%

	rage	nrv Ave	Catego	mark	Benchr		Fund	Cat	Bmark	Fund		
	. ago	, , , , , ,	Journal	na.k	Bonom		, and	34.74	34.56	38.55	Cyclical	,
								4.30	4.42	5.11	Basic Materials	i.
								10.75	11.56	9.97	Consumer Cyclical	•
								15.62	14.98	15.78	Financial Services	
					ı			4.07	3.60	7.69	Real Estate	1
								43.57	43.86	39.59	Sensitive	A
					0			8.72	7.97	6.39	Communication Services	
								3.89	4.19	2.55	Energy	
								10.64	10.21	13.23	Industrials	ŀ
								20.32	21.49	17.42	Technology	1
								21.68	21.57	21.86	Defensive	+
					_	 ()		6.18	6.54	6.57	Consumer Defensive	7
								12.68	12.24	12.32	Healthcare	1
								2.82	2.79	2.97	Utilities	1
35	30	25	20	15	10	5	0%			,		_

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ MFS Value R6	_	10.26	10.26	_	_
⊕ MFS Research R6	_	10.04	20.30	_	_
	_	9.88	30.18	_	_
→ MFS Mid Cap Value R6	_	9.26	39.44	_	_
◆ MFS Mid Cap Growth R6	_	8.66	48.10	-	-
MFS Research International R6	_	6.73	54.82	_	_
⊕ MFS Inflation-Adjusted Bond R6	_	4.98	59.80	_	_
→ MFS Commodity Strategy R6	_	4.83	64.63	_	_
→ MFS Global Real Estate R6	_	4.09	68.72	_	_
◆ MFS High Income R6	_	3.99	72.71	_	_

Total Holdings 22

igoplus Increase igoplus Decrease igoplus New to Portfolio



MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012 Matthew Barrett since 03-2015

Quantitative Screens

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

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

× Style: The fund has landed in its primary style box — Large Growth — 65.71 % of the time over the past three

Net Expense: The fund's expense ratio of 1.08 is 1.89% higher than the Foreign Large Growth category average.

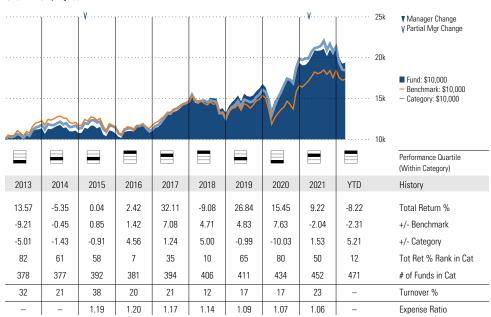
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen because it tends to plot near the border of large-cap blend and large-cap growth in the Morningstar Stylebox. However, the fund's investment style is consistent and we are not concerned about this screen result.

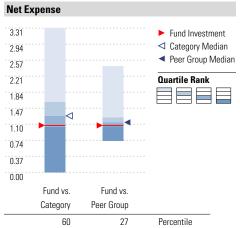
ESG Metrics

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

Growth of \$10,000







284/475	38/141	Rank	
Peer group is a subset of	the category ar	nd includes funds with th	ne
same management style (active vs. pass	ive) and similar share cl	ass
characteristics			

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.45	_	2.26
Beta	0.85	_	0.91
R-Squared	90.64	_	79.65
Standard Deviation	15.35	17.23	17.74
Sharpe Ratio	0.61	0.48	0.55
Tracking Error	5.37	_	8.20
Information Ratio	0.28	_	0.19
Up Capture Ratio	97.84	_	101.72
Down Capture Ratio	90.14	_	95.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.04	14.30	20.85
Price/Book Ratio	3.19	1.73	3.26
Geom Avg Mkt Cap \$B	67.63	47.32	54.00
ROE	20.04	18.89	21.88



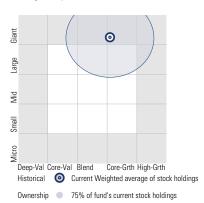
MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth MSCI EAFE NR USD

Morningstar Index

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

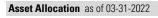
Equity

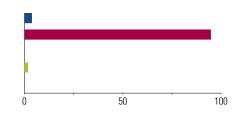
8	46	33	Large
1	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Asset Class	Net %	Cat%
US Stocks	3.63	8.16
Non-US Stocks	94.69	88.72
Bonds	0.00	0.09
Cash	1.68	2.70
Other	0.00	0.33
Total	100.00	100.00

Sec	ctor Weighting as of 03-3	31-2022												
		Fund	Bmark	Cat	Func	۱ ,	Bench	mark	Categ	jory Ave	rage		_	
Դ	Cyclical	32.21	39.31	33.75										
A	Basic Materials	11.72	8.28	6.75			•							
A	Consumer Cyclical	9.91	10.38	12.84										
ı ş	Financial Services	10.58	17.75	13.72					1					
fi	Real Estate	0.00	2.90	0.44	0	'								
W	Sensitive	34.61	33.90	43.13										
	Communication Services	2.83	5.56	5.02										
•	Energy	1.85	4.24	2.22		•								
Ф	Industrials	18.20	15.14	16.83)					
	Technology	11.73	8.96	19.06			T		0					
→	Defensive	33.19	26.78	23.12		•								
Ħ	Consumer Defensive	16.18	10.17	8.23										
٠	Healthcare	16.29	13.41	13.94										
•	Utilities	0.72	3.20	0.95		*								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 03-31-2022



	Fund %	Cat %
Greater Asia	29.11	26.85
Japan	8.01	11.75
Australasia	0.77	1.58
Asia-4 Tigers	10.93	6.52
Asia-ex 4 Tigers	9.40	7.00
Not Classified	0.00	0.00

Americas	Fund % 13.74	Cat % 14.92	Greater Europe	Fund % 57.14	Cat % 58.22	Market Maturity	Fund %
North America	11.40	13.10	United Kingdom	11.54	10.13	Developed Markets	88.26
Central/Latin	2.34	1.82	W euro-ex UK	45.22	46.80	Emerging Markets	11.74
			Emrgng Europe Africa	0.00 0.38	0.44 0.85	Not Available	0.00

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nestle SA	5.01	5.01	-5.68	Consumer Defensive
Roche Holding AG	4.77	9.78	-1.74	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd ADR	3.41	13.18	-13.02	Technology
€ Schneider Electric SE	3.21	16.40	-11.77	Industrials
LVMH Moet Hennessy Louis Vuitton SE	3.15	19.54	-10.67	Consumer Cyclical
Hitachi Ltd	3.01	22.56	-1.04	Industrials
Ð SAP SE	2.98	25.53	-19.04	Technology
Linde PLC	2.97	28.50	-7.46	Basic Materials
Diageo PLC	2.94	31.44	-3.55	Consumer Defensive
Novartis AG	2.75	34.19	3.72	Healthcare

Total Holdings 86

MFS Moderate Allocation R3 MAMHX

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

Morni

Morningstar US Mod Tgt Alloc NR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation-50% to 70% Equity category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 19.77 years.

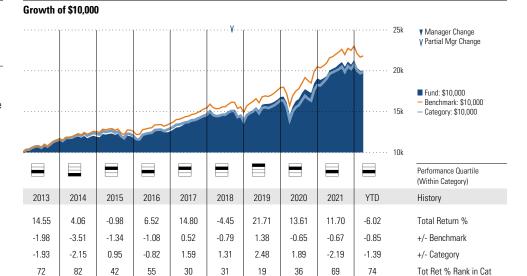
Net Expense: The fund's expense ratio of 0.91 is
 11.65% lower than the Allocation—50% to 70% Equity category average.

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
Carbon Risk Score	Low Risk	12-31-2021



734

2

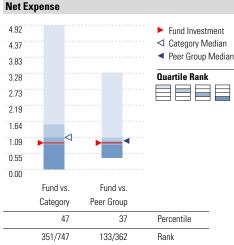
707

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721

741

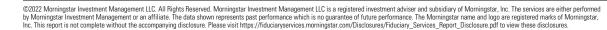




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

	Fund	Bmark	Cat
Alpha	-0.63	_	-0.88
Beta	1.00	_	1.03
R-Squared	97.56	_	92.55
Standard Deviation	11.14	10.99	11.81
Sharpe Ratio	0.83	0.89	0.79
Tracking Error	1.74	_	3.18
Information Ratio	-0.40	_	-0.21
Up Capture Ratio	97.25	_	99.13
Down Capture Ratio	100.84	_	104.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.04	19.05	18.53
Price/Book Ratio	3.00	3.11	2.92
Avg Eff Duration	5.57	6.36	5.01



797

5

769

2

817

8

769

2

744

760

2



MFS Moderate Allocation R3 MAMHX

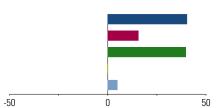
Morningstar Category Allocation--50% to 70% Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



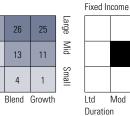


Asset Allocation as of 03-31-2022



Style Breakdown







Value Weight %

3 4 1

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	·	Bench	mark	Categ	jory Ave	erage	-	
b	Cyclical	38.32	33.62	33.98									
ė.	Basic Materials	4.91	3.87	3.79									
-	Consumer Cyclical	9.92	11.67	10.88			[
ê	Financial Services	15.84	14.48	15.71									
b	Real Estate	7.65	3.60	3.60									
M	Sensitive	39.80	44.68	43.04									
	Communication Services	6.43	8.17	8.50									
•	Energy	2.56	4.09	3.93			<u>.</u>						
þ	Industrials	13.15	9.81	10.36						_			
2	Technology	17.66	22.61	20.25						1			
+	Defensive	21.87	21.71	22.98									
Ę	Consumer Defensive	6.27	6.39	6.52				_					
1	Healthcare	12.59	12.57	13.56				[
?	Utilities	3.01	2.75	2.90]							

Equity

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ MFS Government Securities R6	_	9.84	9.84	_	_
⊕ MFS Total Return Bond R6	_	8.83	18.67	_	_
⊕ MFS Value R6	_	8.20	26.87	_	_
⊕ MFS Research R6	_	8.09	34.96	_	_
⊕ MFS Growth R6	_	7.90	42.86	_	-
→ MFS Mid Cap Value R6	_	7.18	50.04	_	_
	_	7.02	57.07	_	_
⊕ MFS Mid Cap Growth R6	_	6.81	63.88	_	_
	_	4.94	68.82	_	_
→ MFS Research International R6	_	4.83	73.66	_	_

Total Holdings 23



MFS New Discovery R3 MNDHX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

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

Management: The fund's management has been in place for 8.25 years.

 \times *Style:* The fund has landed in its primary style box — Small Growth — 54.29 % of the time over the past three years.

Net Expense: The fund's expense ratio of 1.24 is 4.2% higher than the Small Growth category average.

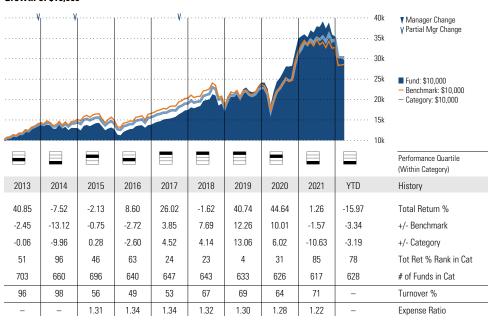
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning is consistent with the overall investment strategy.

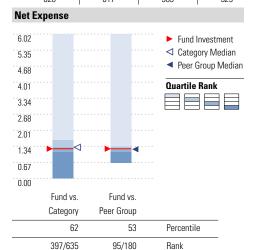
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.39	_	3.80
Beta	0.93	_	0.94
R-Squared	92.73	-	89.67
Standard Deviation	23.23	24.03	23.90
Sharpe Ratio	0.61	0.48	0.62
Tracking Error	6.48	-	7.89
Information Ratio	0.47	-	0.43
Up Capture Ratio	97.04	-	100.68
Down Capture Ratio	86.00	_	89.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.66	19.55	25.23
Price/Book Ratio	3.24	4.02	4.23
Geom Avg Mkt Cap \$B	3.68	2.87	5.16
ROE	4.82	8.75	14.53



MFS New Discovery R3 MNDHX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

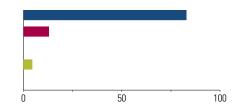
0	0	0	Large
1	7	12	Mid
10	35	34	Small

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	4.35	2.32
Bonds	0.00	0.00
Non-US Stocks	12.84	4.34
US Stocks	82.81	92.92
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Bei	nchma	rk 🛚 (Categ	ory Av	/erage		
ŀ	Cyclical	30.31	24.56	27.27									
ů.	Basic Materials	4.94	3.55	2.73									
Д	Consumer Cyclical	12.20	12.23	12.55		-							
÷	Financial Services	9.65	5.49	9.04	•								
à	Real Estate	3.52	3.29	2.95									
M	Sensitive	51.59	45.60	46.36									
₫	Communication Services	4.60	3.49	2.44									
ð	Energy	0.00	3.41	2.02									
ф	Industrials	13.72	16.26	16.86									
	Technology	33.27	22.44	25.04									
→	Defensive	18.09	29.84	26.37						i			
=	Consumer Defensive	1.71	4.25	3.71					į				
٠	Healthcare	16.38	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
⊕ Currency Cash CASH_USD	4.35	4.35	_	_
⊕ ExlService Holdings Inc	2.11	6.45	-1.04	Technology
CACI International Inc Class A	2.08	8.54	11.91	Technology
Rapid7 Inc	2.03	10.57	-5.48	Technology
Leslies Inc Ordinary Shares	2.02	12.59	-18.17	Consumer Cyclical
→ WNS (Holdings) Ltd ADR	1.83	14.42	-3.09	Technology
Skechers USA Inc Class A	1.81	16.23	-6.08	Consumer Cyclical
⊕ Element Solutions Inc	1.80	18.02	-9.47	Basic Materials
Paycor HCM Inc	1.77	19.79	_	Technology
Q2 Holdings Inc	1.74	21.53	-22.39	Technology
Sensata Technologies Holding PLC	1.72	23.25	-17.57	Technology
The AZEK Co Inc Class A	1.72	24.98	-46.28	Industrials
€ Syneos Health Inc Class A	1.69	26.67	-21.16	Healthcare
⊕ Axalta Coating Systems Ltd	1.67	28.34	-25.79	Basic Materials
EVO Payments Inc Class A	1.66	30.00	-9.80	Technology

Total Holdings 109



MFS Research International R3 MRSHX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Victoria Higley since 04-2016 Camille Lee 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 5.92 years.

Style: The fund has landed in its primary style box — Large Blend — 80 % of the time over the past three years.

Net Expense: The fund's expense ratio of 1.01 is 8.6% higher than the Foreign Large Blend category average.

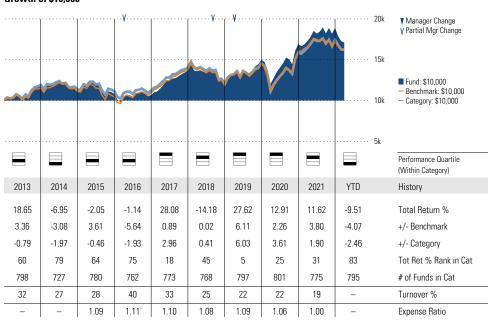
Morningstar Investment Management LLC Analysis

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.

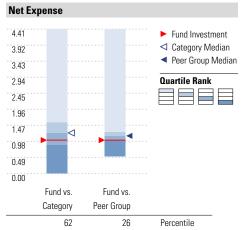
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	2-Basic	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 yea 5 year Fund Return % -9.51 -1.08 9.14 8.29 6.04 5.54 5.03 -5.44 -1.48 7.51 6.76 5.55 Benchmark Return % -7 05 7 23 5.85 -1.61 6 26 Category Average % 83 52 19 9 42 % Rank in Category 795 772 712 616 413 # of Funds in Category



	503/807	48/187	Rank	
Peer gr	roup is a subset of	the category ar	nd includes fund	ds with the
same r	nanagement style (active vs. pass	ive) and similar	share class
charac	toristics			

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.18	_	0.12
Beta	0.90	_	1.00
R-Squared	93.33	_	93.68
Standard Deviation	15.75	16.88	17.51
Sharpe Ratio	0.59	0.47	0.47
Tracking Error	4.40	_	4.46
Information Ratio	0.37	_	0.03
Up Capture Ratio	98.98	_	100.75
Down Capture Ratio	90.89	_	100.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.07	13.81	14.09
Price/Book Ratio	2.22	1.78	1.79
Geom Avg Mkt Cap \$B	46.80	45.25	51.25
ROE	20.89	18.45	19.89



MFS Research International R3 MRSHX

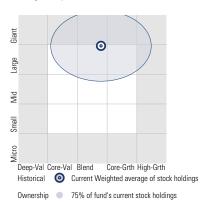
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

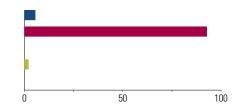
15	43	29	Large
2	8	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.61
Cash	1.92	1.42
Bonds	0.00	0.04
Non-US Stocks	92.69	94.72
US Stocks	5.38	3.24
Asset Class	Net %	Cat%

- 50	ctor Weighting as of 03-3				_				По					
		Fund	Bmark	Cat	Fund	ı b	Bench	mark	Categ	gory Ave	erage			,
<u></u>	Cyclical	40.20	42.34	39.18			•							
æ.	Basic Materials	9.39	8.94	7.98										
A	Consumer Cyclical	10.03	10.37	10.86										
,	Financial Services	18.38	20.56	18.20										
fi	Real Estate	2.40	2.47	2.14										
W	Sensitive	34.17	36.68	37.13										
d	Communication Services	6.22	6.69	5.82										
ð	Energy	4.37	5.45	4.60										
Ф	Industrials	16.03	12.06	14.86										
	Technology	7.55	12.48	11.85				'	Ė					
-	Defensive	25.62	20.98	23.69					- '					
Ħ	Consumer Defensive	9.27	8.25	9.12										
+	Healthcare	13.03	9.68	11.68										
•	Utilities	3.32	3.05	2.89		0								
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 03-31-2022



Greater Asia	Fund % 33.24	Cat % 35.41	
Japan	19.02	18.15	
Australasia	3.26	5.00	
Asia-4 Tigers	6.69	7.10	
Asia-ex 4 Tigers	4.27	5.16	
Not Classified	0.00	0.00	

Americas	Fund % 7.70	Cat % 8.71	Greater Europe	Fund % 59.06	Cat % 55.90	Market Maturity	Fund %
North America Central/Latin	7.70 0.00	7.56 1.15	United Kingdom W euro-ex UK	14.52 44.54	13.12 41.43	Developed Markets Emerging Markets	95.73 4.27
			Emrgng Europe Africa	0.00 0.00	0.28 1.07	Not Available	0.00

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Roche Holding AG	3.58	3.58	-1.74	Healthcare
Novo Nordisk A/S Class B	3.55	7.12	2.58	Healthcare
Nestle SA	3.28	10.41	-5.68	Consumer Defensive
Schneider Electric SE	2.71	13.11	-11.77	Industrials
Linde PLC	2.62	15.74	-7.46	Basic Materials
LVMH Moet Hennessy Louis Vuitton SE	2.24	17.97	-10.67	Consumer Cyclical
Aon PLC Class A	2.06	20.03	8.51	Financial Services
Currency Cash CASH_USD	1.68	21.72	_	_
Hitachi Ltd	1.67	23.38	-1.04	Industrials
Diageo PLC	1.50	24.88	-3.55	Consumer Defensive

Total Holdings 120



PIMCO Income A PONAX

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 1.02 is 2% higher than the Multisector Bond category average.

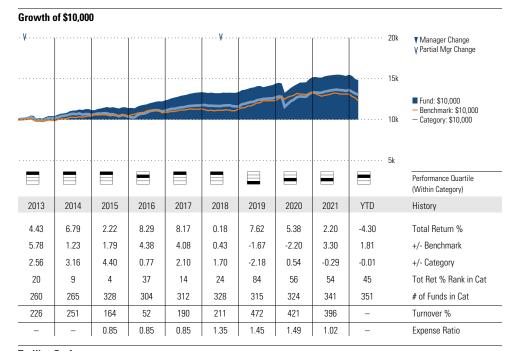
Morningstar Investment Management LLC Analysis

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

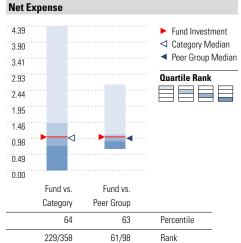
Morningstar Category Multisector Bond

Morningstar Index

BBgBarc US Universal TR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.20	_	1.04
Beta	0.77	_	1.12
R-Squared	27.48	_	38.26
Standard Deviation	6.06	4.13	7.87
Sharpe Ratio	0.33	0.31	0.35
Tracking Error	5.24	_	6.39
Information Ratio	0.13	_	0.21
Up Capture Ratio	86.42	_	115.14
Down Capture Ratio	67.19	_	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						



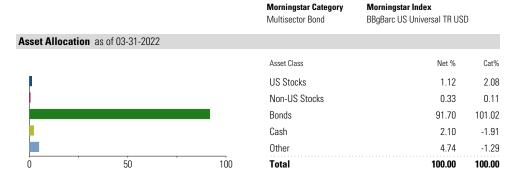
PIMCO Income A PONAX

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

Quality

Ltd Mod Ext
Duration

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



	Fund	Bmark	Cat	Fund	▼ Re	enchmark	Cate	egory Ave	rane	
Government	57.05	Dillaik _	26.40	rullu	, De	SHUHHIIAIK	li Catt	sgory Ave	raye	
					n	1 1	:			
Treasury	3.76	_	9.56	n_	0					
Inflation – Protected	1.84	_	0.41	(III						
Agency/Quasi Agency	0.55	_	1.19	•0						
Other Government Related	50.90	-	15.24							
Corporate	8.25	-	40.47							
Corporate Bond	5.59	_	33.29							
Bank Loan	1.14	_	4.01							
Convertible	1.27	_	2.76							
Preferred	0.25	_	0.41	0						
Securitized	16.00	_	25.48				[
Agency MBS Pass-Through	4.79	_	6.95							
Agency MBS ARM	0.00	_	0.00							
Agency MBS CMO	0.35	_	1.25	1]						
Non-Agency Residential MBS	3.46	_	1.79							
Commercial MBS	0.21	_	4.06	i [i						
Asset-Backed	7.19	_	11.39							
Covered Bond	0.00	_	0.04							
Municipal	0.07	_	0.41	0						
Cash & Equivalents	1.62	_	5.09							
Other	14.75	_	1.85							

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊝ 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	_
□ IRS USD 0.70000 12/14/21-3Y LCH Pay	12-2024	6.98	83.12	_
□ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	6.97	90.09	_

Total Holdings 8063



PIMCO Short-Term A PSHAX

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

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

Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 0.72 is 53.19% higher than the Ultrashort Bond category average.

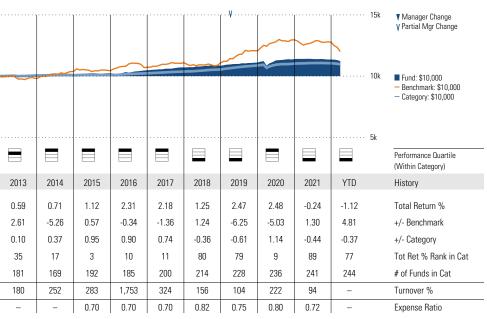
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

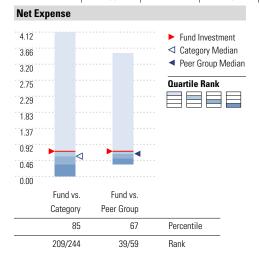
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -1.12 -1.55 0.85 1.29 1.34 2.69 -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % -n 74 0.95 1 03 -0.751.29 Category Average % 77 90 64 56 21 % Rank in Category 244 236 214 176 92 # of Funds in Category



3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	0.53	_	0.63
Beta	0.20	_	0.17
R-Squared	10.80	_	19.54
Standard Deviation	2.40	4.03	1.85
Sharpe Ratio	0.08	0.27	0.16
Tracking Error	3.96	_	3.91
Information Ratio	-0.21	_	-0.21
Up Capture Ratio	29.67	_	26.76
Down Capture Ratio	22.12	_	16.71

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



PIMCO Short-Term A PSHAX

Style Analysis as of 03-31-2022

,	,		 ٠.	-	٠.	_
-	Breakdo	own				
Fixed In	come			Qual	ity	
			- I	<u>-</u>		
			Z	<u> </u>		
			LOW			
Ltd Duratio		Ext				

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



Morningstar Category

Morningstar Index

Sector Weighting as of 03-	31-2022											
bootor troigning as or oo	Fund	Bmark	Cat	Fund	•	Benchmark	. I c	ategory	Average			
Government	37.00	_	15.29					3 7				
Treasury	5.27	_	7.96									
Inflation – Protected	0.00	_	0.00									
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									
Bank Loan	0.00	_	0.47	[]								
Convertible	1.38	_	4.02									
Preferred	0.00	_	0.00									
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	[10								
Commercial MBS	2.05	_	0.59									
Asset-Backed	11.34	_	15.77									
Covered Bond	0.00	_	0.00									
Municipal	0.39	-	0.99									
Cash & Equivalents	18.08	-	17.05									
Other	6.43	_	0.16									
				0%	5	10	15	20	25	30	35	40

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 Purchased	02-2022	4.30	123.34	_



T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category

Morningstar Index

Large Blend S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

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
- Management: The fund's management has been in place for 22.01 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 0.9 is 12.5% higher than the Large Blend category average.

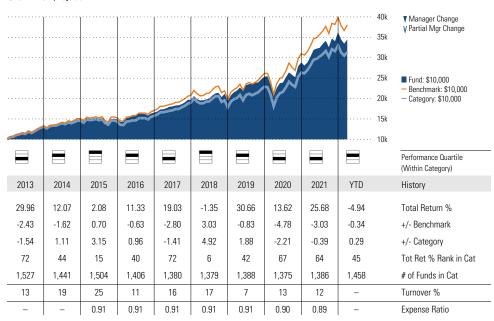
Morningstar Investment Management LLC Analysis

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

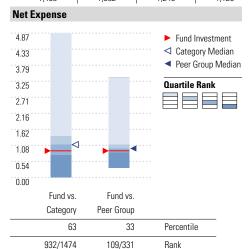
ESG Metrics

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

Growth of \$10,000





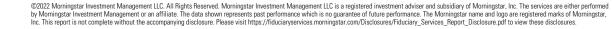


109/331 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.43	_	-1.71
Beta	0.89	_	0.97
R-Squared	94.95	_	94.89
Standard Deviation	16.16	17.76	17.68
Sharpe Ratio	0.97	1.03	0.90
Tracking Error	4.15	-	3.80
Information Ratio	-0.65	-	-1.26
Up Capture Ratio	88.15	-	93.27
Down Capture Ratio	90.15	-	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.12	21.92	22.24
Price/Book Ratio	4.62	4.23	4.92
Geom Avg Mkt Cap \$B	145.52	218.88	246.43
ROE	33.19	33.46	34.56





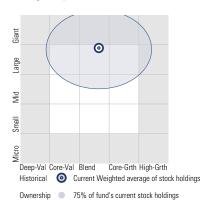
T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

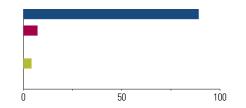
14	46	25	Large
1	13	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	1.03
Cash	3.96	0.37
Bonds	0.00	0.94
Non-US Stocks	7.01	2.94
US Stocks	89.03	94.72
Asset Class	Net %	Cat%

ctor Weighting as of 03-3	31-2022													
	Fund	Bmark	Cat	Fund	•	Bencl	nmark	[] Ca	ategory	Avera	ge			
Cyclical	30.88	30.09	30.37											
Basic Materials	2.68	2.31	2.81											
Consumer Cyclical	8.35	11.84	11.00											
Financial Services	16.54	13.22	14.11											
Real Estate	3.31	2.72	2.45											
Sensitive	36.81	46.96	46.45											j
Communication Services	1.81	9.36	9.12			0								
Energy	1.60	3.87	2.98											
Industrials	14.51	8.15	9.88											
Technology	18.89	25.58	24.47											
Defensive	32.32	22.95	23.19											
Consumer Defensive	9.52	6.51	6.77											
Healthcare	18.30	13.70	14.06			1								
Utilities	4.50	2.74	2.36											
	Cyclical Basic Materials Consumer Cyclical Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Cyclical 30.88 Basic Materials 2.68 Consumer Cyclical 8.35 Financial Services 16.54 Real Estate 3.31 Sensitive 36.81 Communication Services 1.81 Energy 1.60 Industrials 14.51 Technology 18.89 Defensive 32.32 Consumer Defensive 9.52 Healthcare 18.30	Cyclical 30.88 30.09 Basic Materials 2.68 2.31 Consumer Cyclical 8.35 11.84 Financial Services 16.54 13.22 Real Estate 3.31 2.72 Sensitive 36.81 46.96 Communication Services 1.81 9.36 Energy 1.60 3.87 Industrials 14.51 8.15 Technology 18.89 25.58 Defensive 32.32 22.95 Consumer Defensive 9.52 6.51 Healthcare 18.30 13.70	Cyclical Bmark Cat Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 Industrials 14.51 8.15 9.88 Technology 18.89 25.58 24.47 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06	Fund Bmark Cat Fund Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 1 Industrials 14.51 8.15 9.88 1 Technology 18.89 25.58 24.47 1 Defensive 32.32 22.95 23.19 1 Consumer Defensive 9.52 6.51 6.77 14.06 Healthcare 18.30 13.70 14.06 14.06	Fund Bmark Cat Fund Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 □ Industrials 14.51 8.15 9.88 Technology 18.89 25.58 24.47 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06	Fund Bmark Cat Fund Pend Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 1 Consumer Cyclical 8.35 11.84 11.00 1 Financial Services 16.54 13.22 14.11 1 Real Estate 3.31 2.72 2.45 1 Sensitive 36.81 46.96 46.45 46.45 Communication Services 1.81 9.36 9.12 1 Energy 1.60 3.87 2.98 1 Industrials 14.51 8.15 9.88 1 Technology 18.89 25.58 24.47 2 Defensive 32.32 22.95 23.19 2 Consumer Defensive 9.52 6.51 6.77 1 Healthcare 18.30 13.70 14.06 7	Fund Bmark Cat Fund Benchmark Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 1 Industrials 14.51 8.15 9.88 1 Technology 18.89 25.58 24.47 2 Defensive 32.32 22.95 23.19 2 Consumer Defensive 9.52 6.51 6.77 1 Healthcare 18.30 13.70 14.06 14.06	Fund Bmark Cat Fund Image: Fund Fund Image: Fund <th< td=""><td>Fund Bmark Cat Fund Benchmark Category Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 1 Industrials 14.51 8.15 9.88 1 Technology 18.89 25.58 24.47 1 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06</td><td>Fund Bmark Cat Fund Benchmark Category Avera Cyclical 30.88 30.09 30.37</td><td>Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 □ Industrials 14.51 8.15 9.88 Technology 18.89 25.58 24.47 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06</td><td>Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 0 Industrials 14.51 8.15 9.88 0 Technology 18.89 25.58 24.47 0 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06</td><td>Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 □ Industrials 14.51 8.15 9.88 Technology 18.89 25.58 24.47 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06</td></th<>	Fund Bmark Cat Fund Benchmark Category Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 1 Industrials 14.51 8.15 9.88 1 Technology 18.89 25.58 24.47 1 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06	Fund Bmark Cat Fund Benchmark Category Avera Cyclical 30.88 30.09 30.37	Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 □ Industrials 14.51 8.15 9.88 Technology 18.89 25.58 24.47 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06	Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 0 Industrials 14.51 8.15 9.88 0 Technology 18.89 25.58 24.47 0 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06	Cyclical 30.88 30.09 30.37 Basic Materials 2.68 2.31 2.81 Consumer Cyclical 8.35 11.84 11.00 Financial Services 16.54 13.22 14.11 Real Estate 3.31 2.72 2.45 Sensitive 36.81 46.96 46.45 Communication Services 1.81 9.36 9.12 Energy 1.60 3.87 2.98 □ Industrials 14.51 8.15 9.88 Technology 18.89 25.58 24.47 Defensive 32.32 22.95 23.19 Consumer Defensive 9.52 6.51 6.77 Healthcare 18.30 13.70 14.06

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ Microsoft Corp	5.92	5.92	-8.14	Technology
⇒ Apple Inc	4.05	9.97	-1.54	Technology
⊕ T. Rowe Price Gov. Reserve	3.99	13.96	_	_
UnitedHealth Group Inc	2.61	16.58	1.85	Healthcare
Danaher Corp	2.42	19.00	-10.77	Healthcare
→ Accenture PLC Class A	1.93	20.93	-18.42	Technology
⇒ Visa Inc Class A	1.89	22.83	2.51	Financial Services
→ Marsh & McLennan Companies Inc	1.87	24.69	-1.65	Financial Services
⊕ Chubb Ltd	1.84	26.54	11.07	Financial Services
⊕ Thermo Fisher Scientific Inc	1.78	28.31	-11.43	Healthcare
⊕ AbbVie Inc	1.69	30.00	21.04	Healthcare
∋ JPMorgan Chase & Co	1.63	31.63	-13.28	Financial Services
⊕ Roper Technologies Inc	1.46	33.09	-3.86	Industrials
⊖ Equity Residential	1.42	34.51	0.05	Real Estate
⊕ Texas Instruments Inc	1.41	35.92	-2.04	Technology

Total Holdings 100



T. Rowe Price Retirement 2010 Advisor PARAX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 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 0.74 is 29.82% higher than the Target-Date 2000-2010 category average.

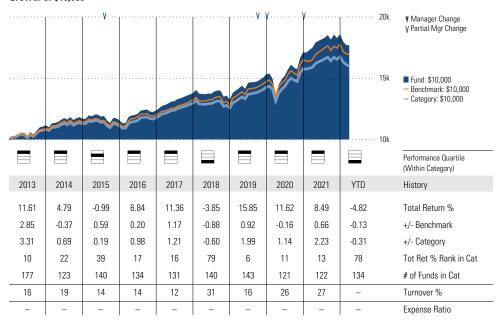
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

ESG Metrics

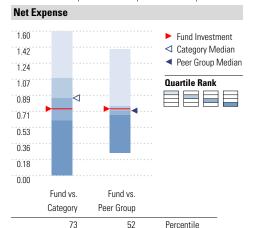
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000



Trailing Performance

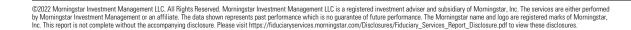




	98/133	17/34	Rank				
Peer gro	Peer group is a subset of the category and includes funds with the						
same management style (active vs. passive) and similar share class							
characto	rietice						

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.83	_	-0.39
Beta	1.17	_	0.91
R-Squared	96.40	_	95.88
Standard Deviation	9.34	7.83	7.26
Sharpe Ratio	0.76	0.86	0.78
Tracking Error	2.22	_	1.93
Information Ratio	0.15	_	-0.55
Up Capture Ratio	108.43	_	87.67
Down Capture Ratio	112.33	_	90.09

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.33	17.93	17.37
Price/Book Ratio	2.79	2.67	2.75
Avg Eff Duration	5.91	6.72	5.97





T. Rowe Price Retirement 2010 Advisor PARAX

Quality High

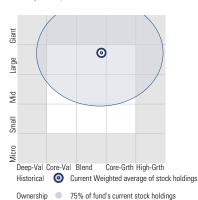
Mid

Low

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

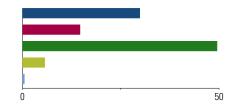
Equity 28 15 28



Value Blend Growth

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 29.83 23.72 Non-US Stocks 12.88 14.61 Bonds 49.47 54.07 Cash 5.62 7.37 Other 0.46 1.99 100.00 Total 100.00

	Fund	Bmark	Cat	Fund	7	Benchr	mark	Cate	gory Ave	erage	
⊌ Cyclical	36.46	38.78	35.83								
Basic Materials	4.98	4.71	4.89								
Consumer Cyclical	12.72	9.82	10.44								
Financial Services	14.52	14.63	16.21								
Real Estate	4.24	9.62	4.29			•					
✓ Sensitive	41.84	39.10	41.07								
Communication Services	9.77	5.95	8.05		. *						
Energy	2.57	4.43	4.09		0						
Industrials	9.95	10.88	10.11								
Technology	19.55	17.84	18.82						_		
→ Defensive	21.70	22.14	23.11								
Consumer Defensive	4.92	6.53	6.90		= [
Healthcare	13.44	12.60	12.61								
Utilities	3.34	3.01	3.60]						

All	M	0/ 11 . 1	0 1 .: 0/	VITO D	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	15.84	15.84	_	_
	-	15.65	31.49	_	_
	-	8.50	39.99	_	-
⊕ T. Rowe Price Growth Stock Z	_	6.96	46.95	_	_
→ T. Rowe Price Equity Index 500 Z	-	6.91	53.87	-	-
	_	5.44	59.31	_	_
	_	4.08	63.39	_	_
	-	3.69	67.08	_	_
	_	3.61	70.69	_	_
→ T. Rowe Price Overseas Stock Z	_	3.54	74.23	_	_

Total Holdings 27



T. Rowe Price Retirement 2015 Advisor PARHX

Morningstar Category Target-Date 2015 Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 10 of the 10 years it's heen in existence
- Management: The fund's management has been in place for 6.67 years.
- × *Net Expense:* The fund's expense ratio of 0.76 is 26.67% higher than the Target-Date 2015 category average.

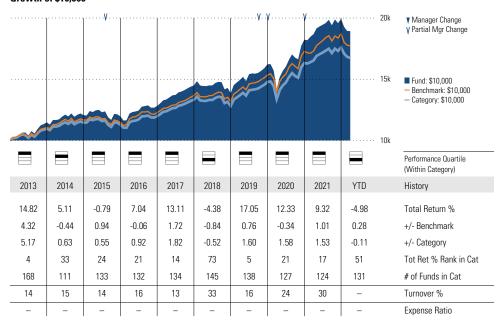
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022

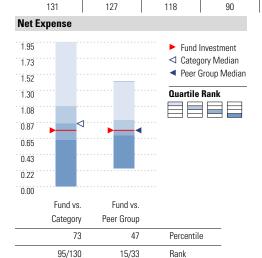
Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception -4.98 1.36 8.21 7.23 7.01 5.42 Fund Return % -5.26 2.56 7.76 7.00 6.30 6.50 Benchmark Return % -4.87 7.06 6.37 6 24 1 28 Category Average %

4

46



37

8

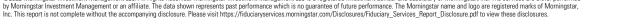
51

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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	-0.60	_	-0.46
Beta	1.15	_	0.96
R-Squared	95.62	_	95.61
Standard Deviation	10.10	8.61	8.46
Sharpe Ratio	0.76	0.83	0.76
Tracking Error	2.47	_	1.90
Information Ratio	0.18	_	-0.41
Up Capture Ratio	107.28	_	92.26
Down Capture Ratio	108.69	-	94.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.25	17.78	17.39
Price/Book Ratio	2.77	2.63	2.75
Avg Eff Duration	6.02	7.80	5.89





% Rank in Category

of Funds in Category

T. Rowe Price Retirement 2015 Advisor PARHX

Quality High MidLow

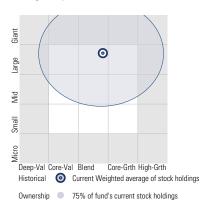
Duration

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



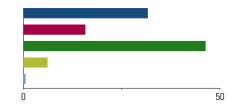
Style Breakdown

Equity				Fixed	Income
15	29	28	Large		
5	10	7	Mid		
2	3	2	Small		
Value	Blend	Growth		Ltd	Mod

Value Blend Growth

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 31.56 26.62 Non-US Stocks 15.66 14.44 Bonds 46.28 48.43 Cash 6.05 6.09 Other 0.46 4.43 Total 100.00 100.00

Sec	etor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	36.53	38.87	35.57	
A.	Basic Materials	5.01	4.80	4.90	
A	Consumer Cyclical	12.52	9.86	10.60	
,	Financial Services	14.71	14.75	16.06	
侖	Real Estate	4.29	9.46	4.01	
W	Sensitive	41.57	39.06	41.61	
0	Communication Services	9.55	5.94	8.13	, T
•	Energy	2.63	4.45	4.16	
Ф	Industrials	10.01	10.95	10.23	
	Technology	19.38	17.72	19.09	
→	Defensive	21.91	22.07	22.82	
Ħ	Consumer Defensive	5.01	6.52	6.78	
+	Healthcare	13.53	12.53	12.66	
•	Utilities	3.37	3.02	3.38	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
_					
	_	15.02	15.02	_	_
→ T. Rowe Price Ltd Dur Infl Focus Bd Z	_	13.79	28.82	_	_
⊕ T. Rowe Price Value Z	-	9.05	37.87	-	_
→ T. Rowe Price Equity Index 500 Z	-	7.35	45.22	_	_
⊕ T. Rowe Price Growth Stock Z	-	6.70	51.92	-	-
→ T. Rowe Price Intl Bd (USD Hdgd) Z	_	5.21	57.13	_	_
→ T. Rowe Price Dynamic Global Bond Z	_	3.96	61.10	_	_
→ T. Rowe Price International Value Eq Z	_	3.85	64.95	_	_
→ T. Rowe Price Overseas Stock Z	_	3.83	68.78	_	_
	_	3.44	72.21	_	_

Total Holdings 29



T. Rowe Price Retirement 2020 Advisor PARBX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 9 of the 10 years it's

Management: The fund's management has been in place for 6.67 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 0.78 is 21.88% higher than the Target-Date 2020 category average.

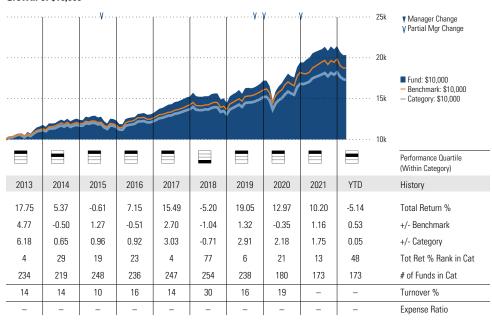
Morningstar Investment Management LLC Analysis

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

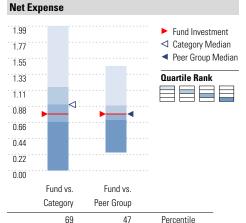
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000



Trailing Performance





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

20/44

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-0.41
Beta	1.15	-	0.93
R-Squared	95.36	_	95.62
Standard Deviation	11.26	9.53	9.08
Sharpe Ratio	0.75	0.81	0.74
Tracking Error	2.83	_	2.14
Information Ratio	0.23	_	-0.47
Up Capture Ratio	108.32	_	90.56
Down Capture Ratio	108.77	_	92.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.23	17.61	17.77
Price/Book Ratio	2.76	2.60	2.67
Avg Eff Duration	6.16	8.70	5.98



120/172

T. Rowe Price Retirement 2020 Advisor PARBX

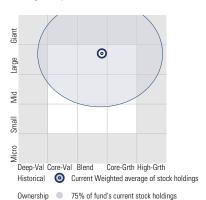
Asset Allocation as of 03-31-2022

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Asset Class Net % Cat% US Stocks 33.77 26.15 Non-US Stocks 17.05 15.03 Bonds 42.64 47.91 Cash 6.11 3.60 Other 0.43 7.34 50 100.00 Total 100.00

Style Breakdown

Equity				rixea ir	ıcome	
15	29	28	Large			
5	10	7	Mid			
2	3	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Quality High Mid Duration

Weight %

>50 25-50 10-25 0-10

Se	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
ŀ	Cyclical	36.60	38.91	37.24	
ů.	Basic Materials	5.03	4.92	4.79	
A	Consumer Cyclical	12.52	9.90	11.35	
÷	Financial Services	14.74	14.88	15.48	
À	Real Estate	4.31	9.21	5.62	
M	Sensitive	41.53	39.06	41.89	
₫	Communication Services	9.53	5.94	7.73	
ð	Energy	2.64	4.48	3.96	
ф	Industrials	10.02	11.04	10.49	
	Technology	19.34	17.60	19.71	
→	Defensive	21.88	22.04	20.86	
=	Consumer Defensive	5.01	6.54	6.21	
٠	Healthcare	13.51	12.48	11.96	
•	Utilities	3.36	3.02	2.69	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	14.28	14.28	_	_
	-	11.65	25.93	_	-
	-	9.78	35.71	_	-
	-	7.93	43.65	_	-
	-	7.29	50.93	-	_
	_	4.92	55.86	_	_
	-	4.16	60.01	_	-
	-	4.15	64.16	_	-
	-	3.80	67.96	_	_
	_	3.58	71.54	_	_

Total Holdings 29



T. Rowe Price Retirement 2025 Advisor PARJX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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
- Management: The fund's management has been in place for 6.67 years.
- Style: The fund has landed in its primary style box Large Blend — 81.82~% of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.8 is 17.65% higher than the Target-Date 2025 category average.

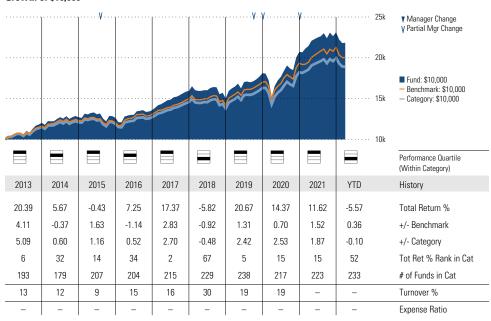
Morningstar Investment Management LLC Analysis

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	2	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 5 year 10 year Since Inception 3 year -5.57 1.85 9.86 8.79 8.55 6.14 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 % 52 43 8 6 5 % Rank in Category 233 228 204 170 89 # of Funds in Category

Net Expe	ense		
1.90 1.69 1.48 1.27 1.06 0.84 0.63 0.42 0.21 0.00	□ □	***	► Fund Investment < Category Median < Peer Group Median Quartile Rank
	Fund vs.	Fund vs.	
	ategory 69	Peer Group 49	Percentile

	160/232	30/62	Rank	
	roup is a subset of t	0 /		
same r	management style (active vs. passi	ve) and simila	r share class
charac	tarietice			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.30	_	-0.27
Beta	1.16	_	0.95
R-Squared	96.48	_	96.66
Standard Deviation	12.62	10.68	10.27
Sharpe Ratio	0.75	0.78	0.74
Tracking Error	2.92	_	2.15
Information Ratio	0.34	_	-0.31
Up Capture Ratio	114.72	_	94.27
Down Capture Ratio	117.40	_	96.69

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	19.22	17.45	17.82						
Price/Book Ratio	2.76	2.56	2.69						
Avg Eff Duration	6.56	9.46	6.52						



T. Rowe Price Retirement 2025 Advisor PARJX

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™



Fixed Income

Mod

Ltd N Duration

Large

Μid

Style Breakdown

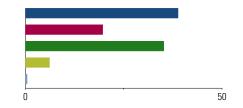
Equity 15 29 28 5 10 7

2 3 2
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.38	9.96
Cash	6.08	3.59
Bonds	35.15	39.68
Non-US Stocks	19.61	16.44
US Stocks	38.79	30.32
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Դ	Cyclical	36.63	38.87	36.65	
A.	Basic Materials	5.03	5.02	4.58	
A	Consumer Cyclical	12.54	9.95	11.30	
,	Financial Services	14.74	15.03	15.28	
fi	Real Estate	4.32	8.87	5.49	
W	Sensitive	41.53	39.09	42.04	
d	Communication Services	9.54	5.94	7.66	
ð	Energy	2.62	4.51	3.92	
Ф	Industrials	10.04	11.13	10.46	
	Technology	19.33	17.51	20.00	
→	Defensive	21.85	22.05	21.31	
=	Consumer Defensive	5.01	6.57	6.35	
٠	Healthcare	13.52	12.44	12.12	
•	Utilities	3.32	3.04	2.84	
					0% 5 10 15 20 25 30 35 40

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
T. Rowe Price New Income Z	-	12.62	12.62	_	_
→ T. Rowe Price Value Z	-	11.26	23.88	_	_
→ T. Rowe Price Equity Index 500 Z	-	9.11	32.98	_	_
→ T. Rowe Price Growth Stock Z	-	8.41	41.39	_	_
⇒ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	7.66	49.05	_	-
∃ T. Rowe Price International Value Eq Z	_	4.79	53.84	_	_
T. Rowe Price Overseas Stock Z	-	4.77	58.61	_	_
→ T. Rowe Price Intl Bd (USD Hdgd) Z	-	4.33	62.94	_	_
→ T. Rowe Price International Stock Z	-	4.08	67.01	_	_
→ T. Rowe Price Dynamic Global Bond Z	_	3.33	70.34	_	_

Total Holdings 30



T. Rowe Price Retirement 2030 Advisor PARCX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

Net Expense: The fund's expense ratio of 0.83 is 20.29% higher than the Target-Date 2030 category average.

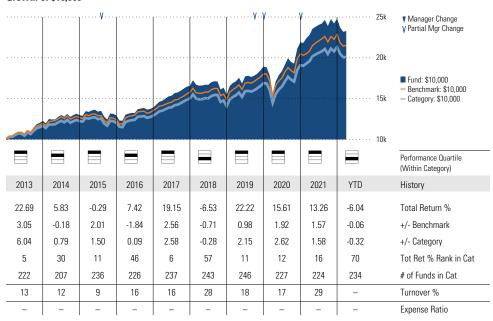
Morningstar Investment Management LLC Analysis

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.

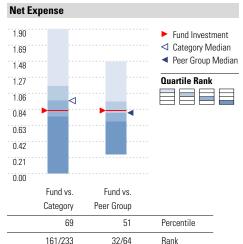
ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	3	02-28-2022		
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 5 year 10 year Since Inception 3 year -6.04 2.18 10.79 9.57 9.24 8.14 Fund Return % -5.98 3.33 9.60 8.76 8.38 7.24 Benchmark Return % 2 61 9 46 8 02 -5 72 8 48 Category Average % 70 58 10 11 9 % Rank in Category 234 229 203 170 94 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.08	_	0.01
Beta	1.12	_	0.97
R-Squared	97.89	_	97.86
Standard Deviation	13.87	12.22	11.93
Sharpe Ratio	0.76	0.76	0.75
Tracking Error	2.52	-	1.98
Information Ratio	0.47	-	-0.12
Up Capture Ratio	112.78	-	97.82
Down Capture Ratio	113.04	_	98.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.25	17.27	17.76
Price/Book Ratio	2.76	2.53	2.73
Avg Eff Duration	7.40	10.10	6.93



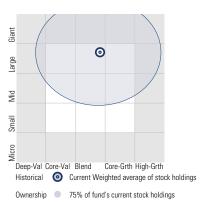
T. Rowe Price Retirement 2030 Advisor PARCX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™

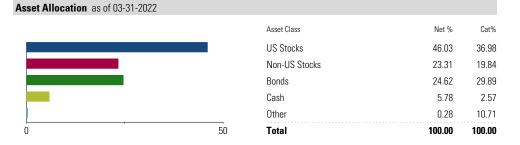


Style Breakdown

Equity				Fixed Ir	ncome		Quality
15	29	28	Large				High
5	10	7	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Benchi	mark	Categ	ory Ave	rage	
Դ	Cyclical	36.64	38.79	36.23							
ů.	Basic Materials	5.04	5.11	4.54		•					
A	Consumer Cyclical	12.59	10.06	11.42							
,	Financial Services	14.70	15.20	15.61							
fi	Real Estate	4.31	8.42	4.66		•					
W	Sensitive	41.58	39.18	42.47							
	Communication Services	9.62	5.95	7.55							
6	Energy	2.59	4.54	3.97		1					
Ф	Industrials	10.02	11.24	10.73				_			
	Technology	19.35	17.45	20.22							
→	Defensive	21.79	22.01	21.31)			
Ħ	Consumer Defensive	4.97	6.59	6.44							
+	Healthcare	13.52	12.38	12.17		[
•	Utilities	3.30	3.04	2.70							

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	13.70	13.70	_	_
	-	10.78	24.48	-	-
	-	10.33	34.80	_	_
⊕ T. Rowe Price New Income Z	-	9.98	44.78	_	_
	-	5.70	50.48	_	_
	_	5.67	56.15	_	_
	-	4.84	60.99	_	_
① T. Rowe Price Intl Bd (USD Hdgd) Z	-	3.40	64.39	_	_
	-	3.23	67.62	_	_
	_	2.82	70.44	_	_

Total Holdings 29



T. Rowe Price Retirement 2035 Advisor PARKX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

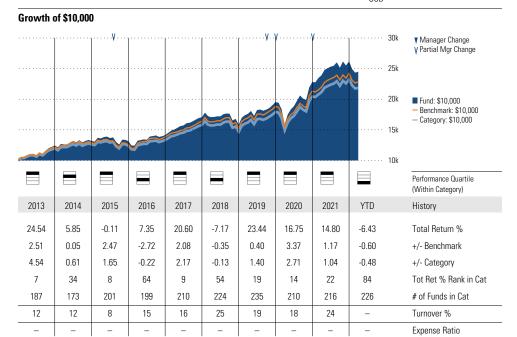
Net Expense: The fund's expense ratio of 0.84 is 20% higher than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

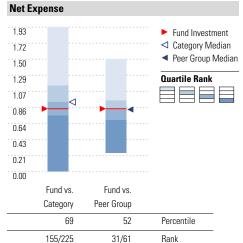
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.57	_	0.43
Beta	1.06	-	0.97
R-Squared	98.55	_	98.27
Standard Deviation	14.94	13.98	13.63
Sharpe Ratio	0.77	0.73	0.75
Tracking Error	1.99	_	2.00
Information Ratio	0.61	_	0.14
Up Capture Ratio	107.17	_	98.87
Down Capture Ratio	104.20	_	97.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.33	17.09	17.61
Price/Book Ratio	2.77	2.49	2.68
Avg Eff Duration	7.97	10.66	7.24



T. Rowe Price Retirement 2035 Advisor PARKX

Quality

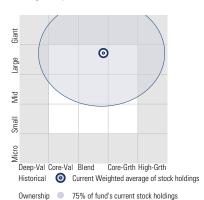
OHigh Mid Low

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

Weight %

_qu,			
14	29	28	Large
5	10	7	Mid
2	3	2	Small

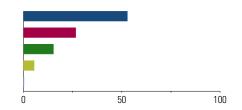
E Ltd Mod Ext Duration

Fixed Income

Value Blend Growth

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.19	9.83
Cash	5.33	2.59
Bonds	15.19	20.27
Non-US Stocks	26.50	24.35
US Stocks	52.80	42.95
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	36.68	38.69	36.38	
ė.	Basic Materials	5.05	5.22	4.66	
4	Consumer Cyclical	12.73	10.12	11.48	
÷	Financial Services	14.61	15.36	15.48	
fi	Real Estate	4.29	7.99	4.76	, The state of the
M	Sensitive	41.66	39.30	42.42	
	Communication Services	9.80	5.98	7.77	T
ð	Energy	2.50	4.59	3.94	
¢	Industrials	10.00	11.34	10.50	
	Technology	19.36	17.39	20.21	
→	Defensive	21.66	22.01	21.20	
-	Consumer Defensive	4.83	6.61	6.38	
٠	Healthcare	13.52	12.35	12.07	
•	Utilities	3.31	3.05	2.75	
					0% 5 10 15 20 25 30 35 40 4

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊝ T. Rowe Price Value Z	_	16.82	16.82	-	_
	-	13.00	29.82	_	-
☐ T. Rowe Price Equity Index 500 Z	-	10.31	40.13	_	_
	-	6.53	46.66	_	_
	-	6.52	53.18	_	_
	_	6.26	59.44	_	_
☐ T. Rowe Price International Stock Z	-	5.49	64.93	_	_
	-	3.63	68.56	_	_
	-	3.18	71.73	_	_
① T. Rowe Price Real Assets Z	_	2.75	74.49	_	_

Total Holdings 30



T. Rowe Price Retirement 2040 Advisor PARDX

223

13

207

13

236

8

226

15

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

of Funds in Cat

Turnover %

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

Net Expense: The fund's expense ratio of 0.85 is 19.72% higher 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
ESG Commitment	1-Low	02-15-2022
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 25.61 5.88 -0.04 7.34 21.68 -7.50 24.36 17.79 16.06 -6.76 Total Return % 2.56 0.37 2.79 -3.27 1.81 0.15 0.01 4.70 0.71 -1.16 +/- Benchmark 0.63 0.24 0.59 5.64 1.95 -0.61 2.16 1.17 3.23 -0.72+/- Category 6 36 7 64 8 43 29 14 35 89 Tot Ret % Rank in Cat

246

18

221

16

218

22

229

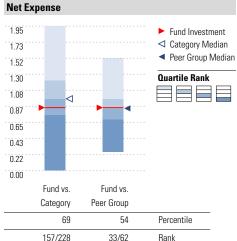
237

18

243

23





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.99	-	0.72
Beta	1.01	-	0.95
R-Squared	98.60	-	98.32
Standard Deviation	15.82	15.50	14.90
Sharpe Ratio	0.77	0.72	0.76
Tracking Error	1.89	-	2.13
Information Ratio	0.65	-	0.23
Up Capture Ratio	103.43	-	98.32
Down Capture Ratio	98.68	-	95.65

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.39	16.93	17.52
Price/Book Ratio	2.78	2.46	2.66
Avg Eff Duration	8.22	11.14	7.50



T. Rowe Price Retirement 2040 Advisor PARDX

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

Lquity			
14	29	29	Large
5	10	7	Mid
2	3	2	Small

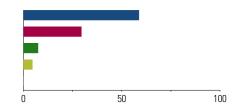
Value Blend Growth

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	0.09	8.40
Cash	4.47	2.05
Bonds	7.34	12.89
Non-US Stocks	29.40	28.01
US Stocks	58.68	48.66
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	36.69	38.72	36.57	
â.	Basic Materials	5.05	5.35	4.66	
4	Consumer Cyclical	12.81	10.16	11.52	
£	Financial Services	14.55	15.49	15.55	
th.	Real Estate	4.28	7.72	4.84	
M	Sensitive	41.72	39.28	42.33	
d	Communication Services	9.92	5.97	7.75	
•	Energy	2.43	4.60	3.91	
Ф	Industrials	10.00	11.41	10.61	
	Technology	19.37	17.30	20.06	
→	Defensive	21.59	21.99	21.12	
	Consumer Defensive	4.75	6.63	6.29	
٠	Healthcare	13.52	12.29	12.09	
•	Utilities	3.32	3.07	2.74	
					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
T. Rowe Price Value Z	_	19.62	19.62	_	_
	_	15.29	34.91	_	_
→ T. Rowe Price Equity Index 500 Z	-	9.89	44.79	_	_
	-	7.24	52.04	_	_
→ T. Rowe Price Overseas Stock Z	-	6.88	58.92	-	-
	_	6.09	65.01	_	_
	-	3.95	68.96	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.49	72.45	_	_
⊕ T. Rowe Price Real Assets Z	-	3.04	75.49	_	_
∃ T. Rowe Price New Income Z	_	2.98	78.47	_	_

Total Holdings 28



T. Rowe Price Retirement 2045 Advisor PARLX

3.64

7

186

11

0.56

34

173

15

1.79

8

200

8

Morningstar Category Target-Date 2045

0.31

44

216

22

-0.68

87

226

3.23

12

210

20

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

+/- Category

Turnover %

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.
- Net Expense: The fund's expense ratio of 0.87 is 22.54% higher 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
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021



0.67

39

234

22

1.56

13

209

14

0.36

37

223

27

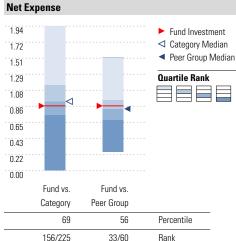
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198

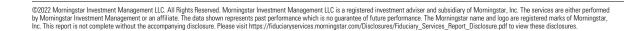
14





3-Year KISK Welfics			
	Fund	Bmark	Cat
Alpha	1.21	_	0.88
Beta	1.00	_	0.95
R-Squared	98.53	_	98.30
Standard Deviation	16.49	16.39	15.75
Sharpe Ratio	0.78	0.71	0.76
Tracking Error	2.00	-	2.17
Information Ratio	0.65	-	0.29
Up Capture Ratio	102.48	-	98.75
Down Capture Ratio	97.07	-	95.61

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.39	16.80	17.62
Price/Book Ratio	2.78	2.43	2.65
Avg Eff Duration	7.57	11.57	7.28





T. Rowe Price Retirement 2045 Advisor PARLX

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

Lquity			
14	29	29	Large
5	10	7	Mid
2	3	2	Small

Value Blend Growth

Fixed Income

Quality

High

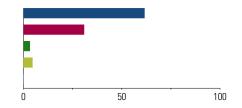
Mid

Ltd Mod Ext

Duration

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 52.39 61.52 Non-US Stocks 30.75 30.14 Bonds 3.18 6.98 Cash 4.50 2.04 Other 0.05 8.47 Total 100.00 100.00

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	36.69	38.84	36.70	
ů.	Basic Materials	5.05	5.44	4.70	
4	Consumer Cyclical	12.81	10.19	11.63	
<u></u>	Financial Services	14.55	15.60	15.41	
ŧ	Real Estate	4.28	7.61	4.96	
M	Sensitive	41.71	39.25	42.22	
d	Communication Services	9.92	5.97	7.91	, , , , , , , , , , , , , , , , , , ,
•	Energy	2.44	4.63	3.77	
\$	Industrials	9.99	11.46	10.52	[
3	Technology	19.36	17.19	20.02	
→	Defensive	21.60	21.91	21.08	
=	Consumer Defensive	4.75	6.63	6.21	
٠	Healthcare	13.53	12.20	12.11	
•	Utilities	3.32	3.08	2.76	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ T. Rowe Price Value Z	_	20.50	20.50	_	_
T. Rowe Price Growth Stock Z	-	15.97	36.46	-	_
T. Rowe Price Equity Index 500 Z	-	10.29	46.75	-	_
→ T. Rowe Price International Value Eq Z	-	7.58	54.34	_	_
T. Rowe Price Overseas Stock Z	_	7.18	61.51	-	-
T. Rowe Price International Stock Z	_	6.36	67.87	_	_
→ T. Rowe Price Mid-Cap Value Z	-	4.13	72.00	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.64	75.65	_	_
⊕ T. Rowe Price Real Assets Z	-	3.19	78.84	_	_
T. Rowe Price Emerging Markets Stock Z	_	2.80	81.64	_	_

Total Holdings 26



T. Rowe Price Retirement 2050 Advisor PARFX

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

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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 6.67 years.

Net Expense: The fund's expense ratio of 0.88 is 22.22% higher than the Target-Date 2050 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 ▼ 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 25.59 5.92 -0.04 7.45 22.09 -7.84 25.10 18.33 17.06 -6.91 Total Return % 2.76 0.92 3.15 -3.44 1.31 0.57 0.01 5.42 0.46 -1.53 +/- Benchmark 0.50 1.42 0.56 4.57 1.97 -0.77 0.57 3.08 -0.06 -0.71 +/- Category

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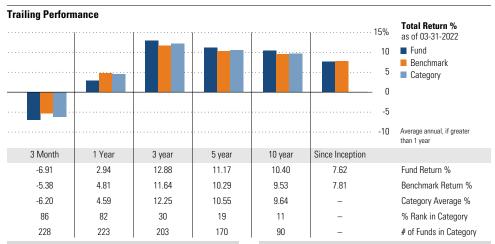
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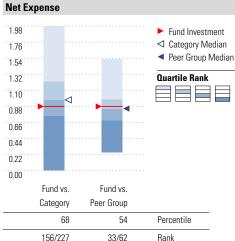
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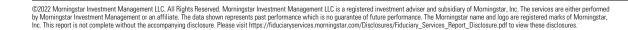




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.36	-	0.94
Beta	0.98	-	0.95
R-Squared	98.40	-	98.22
Standard Deviation	16.46	16.71	16.07
Sharpe Ratio	0.78	0.70	0.75
Tracking Error	2.11	-	2.20
Information Ratio	0.59	_	0.28
Up Capture Ratio	100.87	_	99.06
Down Capture Ratio	94.98	_	95.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.38	16.68	17.57
Price/Book Ratio	2.77	2.41	2.64
Avg Eff Duration	6.21	-	6.69



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T. Rowe Price Retirement 2050 Advisor PARFX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Quality

High

Style Breakdown

Equity			
14	29	29	Large
5	10	7	Mid
2	3	2	Small
Value	Blend	Growth	

Mid Ltd

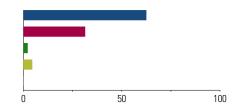
Fixed Income



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.04	7.28
Cash	4.33	1.73
Bonds	2.01	5.37
Non-US Stocks	31.26	31.45
US Stocks	62.37	54.18
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
_Մ	Cyclical	36.68	39.07	36.93	
A.	Basic Materials	5.04	5.52	4.70	
A	Consumer Cyclical	12.81	10.20	11.59	
æ	Financial Services	14.57	15.69	15.43	
ŵ	Real Estate	4.26	7.66	5.21	
W	Sensitive	41.71	39.14	42.03	
d	Communication Services	9.92	5.97	7.84	, , , , , , , , , , , , , , , , , , ,
•	Energy	2.43	4.63	3.77	
¢	Industrials	10.00	11.49	10.55	
	Technology	19.36	17.05	19.87	
→	Defensive	21.61	21.80	21.03	
Ħ	Consumer Defensive	4.76	6.62	6.19	
٠	Healthcare	13.54	12.10	12.09	
•	Utilities	3.31	3.08	2.75	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ T. Rowe Price Value Z	_	20.77	20.77	_	_
T. Rowe Price Growth Stock Z	-	16.09	36.86	_	_
T. Rowe Price Equity Index 500 Z	-	10.45	47.31	_	_
T. Rowe Price International Value Eq Z	-	7.70	55.01	_	_
T. Rowe Price Overseas Stock Z	-	7.38	62.39	-	-
T. Rowe Price International Stock Z	_	6.46	68.84	_	_
∋ T. Rowe Price Mid-Cap Value Z	-	4.14	72.98	_	_
Ð T. Rowe Price Mid-Cap Growth Z	-	3.70	76.68	_	_
🕀 T. Rowe Price Real Assets Z	-	3.20	79.88	_	_
T. Rowe Price Emerging Markets Stock Z	_	2.84	82.72	_	_

Total Holdings 26



T. Rowe Price Retirement 2055 Advisor PAROX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover % Expense Ratio

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

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
- Management: The fund's management has been in place for 6.67 years.
- Style: The fund has landed in its primary style box Large Blend — 81.82 % of the time over the past three years.
- × Net Expense: The fund's expense ratio of 0.89 is 25.35% higher than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

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 ▼ 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 25.57 5.89 -0.05 7.45 22.06 -7.86 25.09 18.23 17.04 -6.86 Total Return % 5.32 3.08 1.15 3.29 -3.45 0.71 0.04 0.54 -1.47 1.11 +/- Benchmark 0.40 0.98 0.58 2.43 1.66 -0.55 0.18 2.76 -0.26 -0.62 +/- Category

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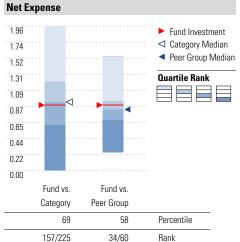
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Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.40	_	1.05
Beta	0.97	_	0.96
R-Squared	98.42	_	98.16
Standard Deviation	16.49	16.80	16.21
Sharpe Ratio	0.78	0.70	0.75
Tracking Error	2.12	_	2.23
Information Ratio	0.59	_	0.34
Up Capture Ratio	100.78	_	99.78
Down Capture Ratio	94.79	_	96.17

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	19.38	16.56	17.29						
Price/Book Ratio	2.77	2.38	2.57						
Avg Eff Duration	6.19	-	6.54						





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T. Rowe Price Retirement 2055 Advisor PAROX

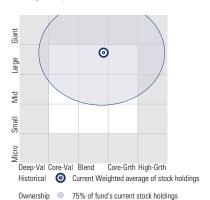
Quality High Μid Low

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

29	29	Large
10	7	Mid
3	2	Small
	10	10 7

Value Blend Growth

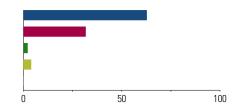
Mod Ltd Duration

Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 62.62 53.78 Non-US Stocks 31.55 34.81 Bonds 2.00 4.62 Cash 3.79 1.52 Other 0.04 5.28 100.00 100.00 Total

	Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	jory Ave	erage	
℃ Cyclical	36.67	39.35	37.26								
Basic Materials	5.05	5.60	4.91		"						
Consumer Cyclical	12.80	10.22	11.36								
Financial Services	14.56	15.77	15.66								
Real Estate	4.26	7.76	5.33		[]	١					
✓ Sensitive	41.71	38.99	41.98								
Communication Services	9.91	5.95	7.69								
Energy	2.44	4.63	4.09								
Industrials	10.00	11.51	10.53								
Technology	19.36	16.90	19.67				· '				
→ Defensive	21.62	21.65	20.75								
Consumer Defensive	4.78	6.61	6.31								
Healthcare	13.53	11.97	11.75								
Utilities Utilities	3.31	3.07	2.69								

Top 10 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ T. Rowe Price Value Z	_	20.89	20.89	_	_
→ T. Rowe Price Growth Stock Z	-	16.13	37.02	_	_
◆ T. Rowe Price Equity Index 500 Z	-	10.49	47.51	_	_
→ T. Rowe Price International Value Eq Z	-	7.74	55.25	_	_
⊕ T. Rowe Price Overseas Stock Z	-	7.48	62.73	_	-
⊕ T. Rowe Price International Stock Z	_	6.55	69.28	_	_
→ T. Rowe Price Mid-Cap Value Z	-	4.18	73.46	_	_
◆ T. Rowe Price Mid-Cap Growth Z	-	3.71	77.18	_	_
⊕ T. Rowe Price Real Assets Z	-	3.22	80.40	_	_
→ T. Rowe Price Emerging Markets Stock Z	_	2.87	83.27	_	_

Total Holdings 24



T. Rowe Price Retirement 2060 Advisor TRRYX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover % Expense Ratio

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 7 of the 7 years it's
- Management: The fund's management has been in place for 6.67 years.
- Style: The fund has landed in its primary style box Large Blend — 81.82 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.89 is 23.61% higher than the Target-Date 2060 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 ▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History -0.07 7.45 22.06 -7.85 25.02 18.25 17.07 -6.88 Total Return % 7.40 -3.09 6.88 1.72 -1.12 5.99 5.43 -1.69 +/- Benchmark 0.79 0.67 1.10 -0.36 -0.13 2.73 -0.40 -0.65 +/- Category

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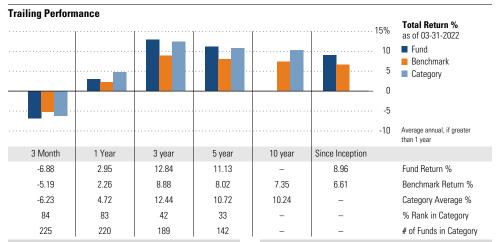
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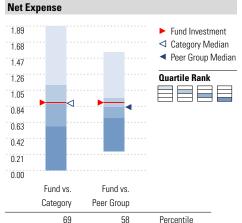
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	156/225	34/60	Rank				
Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class							
charac	torietice						

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	-0.39
Beta	1.48	_	1.46
R-Squared	98.03	_	97.68
Standard Deviation	16.48	11.03	16.34
Sharpe Ratio	0.78	0.76	0.75
Tracking Error	5.77	_	5.70
Information Ratio	0.69	_	0.61
Up Capture Ratio	148.23	_	147.81
Down Capture Ratio	150.73	_	154.30

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	19.37	16.35	17.66						
Price/Book Ratio	2.77	2.35	2.69						
Avg Eff Duration	6.20	6.81	6.34						



T. Rowe Price Retirement 2060 Advisor TRRYX

Quality High MidLow

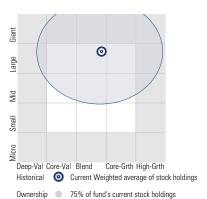
Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



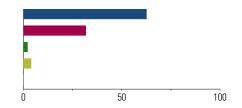
Style Breakdown

Equity				Fixed	Income
14	29	29	Large		
5	10	7	Mid		
2	3	2	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	0.04	4.49
Cash	3.81	1.90
Bonds	2.00	4.62
Non-US Stocks	31.62	33.32
US Stocks	62.52	55.68
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	36.68	38.84	36.42	
A.	Basic Materials	5.06	5.59	4.77	
A	Consumer Cyclical	12.79	9.86	11.59	
æ	Financial Services	14.57	15.94	15.23	
fi	Real Estate	4.26	7.45	4.83	
W	Sensitive	41.70	38.82	42.54	
	Communication Services	9.92	6.02	8.24	
•	Energy	2.43	4.86	3.84	
Ф	Industrials	10.00	11.32	10.41	
	Technology	19.35	16.62	20.05	
→	Defensive	21.63	22.35	21.04	
Ħ	Consumer Defensive	4.78	7.06	6.12	
+	Healthcare	13.54	11.94	12.26	
•	Utilities	3.31	3.35	2.66	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	20.88	20.88	_	_
⊕ T. Rowe Price Growth Stock Z	_	16.13	37.01	_	_
⊕ T. Rowe Price Equity Index 500 Z	_	10.46	47.47	_	_
⊕ T. Rowe Price International Value Eq Z	_	7.74	55.21	_	_
⊕ T. Rowe Price Overseas Stock Z	-	7.57	62.78	_	-
⊕ T. Rowe Price International Stock Z	_	6.53	69.32	_	_
⊕ T. Rowe Price Mid-Cap Value Z	_	4.19	73.50	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	_	3.70	77.21	_	_
⊕ T. Rowe Price Real Assets Z	_	3.22	80.43	_	_
⊕ T. Rowe Price Emerging Markets Stock Z	_	2.87	83.30	_	_

Total Holdings 24

