AB Global Bond Z ANAZX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

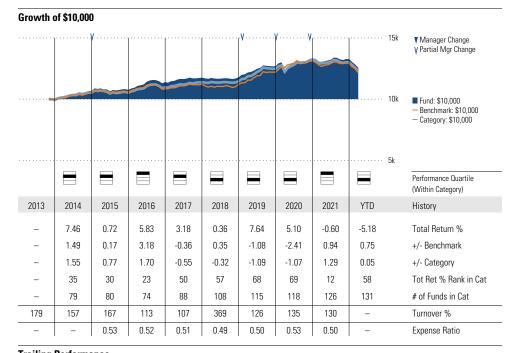
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

Morningstar Category
World Bond-USD Hedged

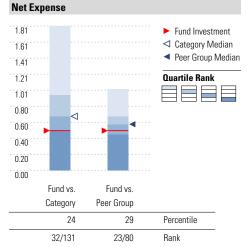
Morningstar Index

BBgBarc US Agg Bond TR USD





3-Year Risk Metrics



	Fund	Bmark	Cat
Alpha	-0.37	_	-0.07
Beta	0.88	_	0.92
R-Squared	53.24	_	54.93
Standard Deviation	4.84	4.03	5.10
Sharpe Ratio	0.10	0.27	0.15
Tracking Error	3.35	_	3.60
Information Ratio	-0.19	_	-0.11
Up Capture Ratio	98.87	_	106.75
Down Capture Ratio	112.21	_	114.83

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



AB Global Bond Z ANAZX

Style Analysis as of 03-31-2022 Style Breakdown Fixed Income Quality Given Service S

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



Sector Weighting as of 03-															
	Fund	Bmark	Cat	Fund	1	▼ Be	nchma	rk [Categ	ory Av	erage				
Government	28.41	-	50.17												
Treasury	21.48	_	33.58												
Inflation – Protected	0.66	_	1.90	■ [
Agency/Quasi Agency	2.32	_	6.52		1										
Other Government Related	3.95	-	8.17		ı .										
Corporate	13.08	_	16.22												
Corporate Bond	11.15	_	15.00												
Bank Loan	0.07	_	0.25												
Convertible	1.86	_	0.95	10											
Preferred	0.00	_	0.02												
Securitized	5.34	-	5.59												
Agency MBS Pass-Through	1.74	_	2.01												
Agency MBS ARM	0.00	_	0.00												
Agency MBS CMO	1.07	_	0.38	0											
Non-Agency Residential MBS	0.09	_	0.15												
Commercial MBS	0.70	_	0.76	0											
Asset-Backed	1.70	_	2.01												
Covered Bond	0.04	_	0.28												
Municipal	0.00	_	0.14												
Cash & Equivalents	2.39	_	14.09												
Other	50.79	_	13.67												
				0%	5	10	15	20	25	30	35	40	45	50	5

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ EUR FWD VS USD 0% 11/04/2022 Sold	04-2022	12.57	12.57	_
⊕ EUR FWD VS USD 0% 11/04/2022 Purchased	04-2022	12.57	25.15	_
∋ JPY FWD VS USD 0% 28/04/2022 Purchased	04-2022	11.28	36.43	_
→ JPY FWD VS USD 0% 28/04/2022 Sold	04-2022	11.28	47.71	_
⇒ EUR FWD VS USD 0% 12/05/2022 Purchased	05-2022	8.39	56.11	_
EUR FWD VS USD 0% 12/05/2022 Sold	05-2022	8.39	64.50	_
AUD FWD VS USD 0% 28/04/2022 Purchased	04-2022	5.74	70.24	-
→ AUD FWD VS USD 0% 28/04/2022 Sold	04-2022	5.74	75.98	-
GBP FWD VS USD 0% 17/03/2022 Purchased	03-2022	3.72	79.70	_
→ GBP FWD VS USD 0% 17/03/2022 Sold	03-2022	3.72	83.42	_

Total Holdings 1629



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.5 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.54 is 41.94% lower than the Foreign Large Blend category average.

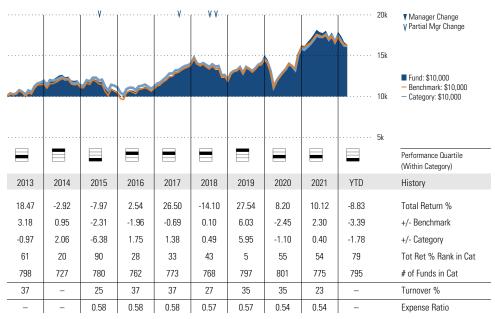
Morningstar Investment Management LLC Analysis

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

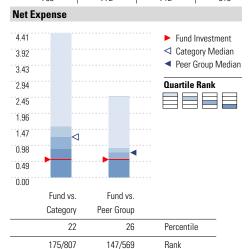
ESG Metrics

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

Growth of \$10,000







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

3-1 cai hisk menics			
	Fund	Bmark	Cat
Alpha	-0.46	_	0.12
Beta	1.11	_	1.00
R-Squared	97.14	_	93.68
Standard Deviation	18.94	16.88	17.51
Sharpe Ratio	0.45	0.47	0.47
Tracking Error	3.67	_	4.46
Information Ratio	0.02	_	0.03
Up Capture Ratio	107.39	_	100.75
Down Capture Ratio	109.36	_	100.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.56	13.81	14.09
Price/Book Ratio	1.99	1.78	1.79
Geom Avg Mkt Cap \$B	52.87	45.25	51.25
ROE	20.84	18.45	19.89



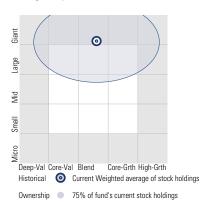
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

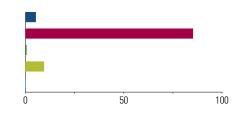
25	37	23	Large
3	8	4	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

	.	Freed	Dd.	0-4	Г		D l-		П с-+	A				
		Fund	Bmark	Cat	Fund	י נ	Bench	mark	Cateo	jory Ave	rage			,
<u></u>	Cyclical	38.38	42.34	39.18			,							
A.	Basic Materials	6.42	8.94	7.98										
A	Consumer Cyclical	10.15	10.37	10.86										
,	Financial Services	19.51	20.56	18.20										
fi	Real Estate	2.30	2.47	2.14										
W	Sensitive	37.01	36.68	37.13										
	Communication Services	5.59	6.69	5.82										
ð	Energy	4.72	5.45	4.60										
Ф	Industrials	11.62	12.06	14.86										
	Technology	15.08	12.48	11.85										
→	Defensive	24.62	20.98	23.69				•	- '					
=	Consumer Defensive	12.58	8.25	9.12										
٠	Healthcare	9.23	9.68	11.68			= [
•	Utilities	2.81	3.05	2.89		[
_					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 03-31-2022



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

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

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash M	9.16	9.16	_	_
	3.53	12.70	-2.48	Technology
⊕ British American Tobacco PLC	2.85	15.55	18.86	Consumer Defensive
AstraZeneca PLC	2.70	18.25	18.43	Healthcare
ASML Holding NV	2.20	20.45	-13.68	Technology
⊕ Airbus SE	1.78	22.23	-1.78	Industrials
∃ Tokyo Electron Ltd	1.66	23.89	-3.74	Technology
→ Philip Morris International Inc	1.47	25.36	0.20	Consumer Defensive
⊕ AXA SA	1.47	26.83	1.45	Financial Services
→ Vale SA	1.46	28.29	27.40	Basic Materials

Total Holdings 251

Baird Core Plus Bond Inst BCOIX

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

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 60% lower than the Intermediate Core-Plus Bond category average.

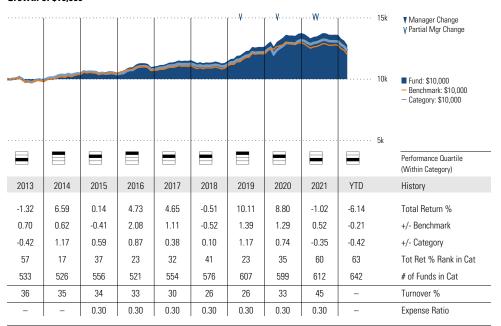
Morningstar Investment Management LLC Analysis

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.

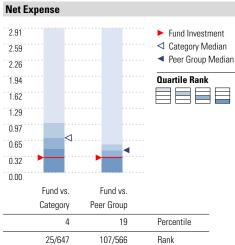
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.58	_	0.56
Beta	1.08	_	1.01
R-Squared	83.61	_	67.97
Standard Deviation	4.75	4.03	5.13
Sharpe Ratio	0.38	0.27	0.33
Tracking Error	1.95	-	2.95
Information Ratio	0.36	-	0.21
Up Capture Ratio	119.47	-	116.32
Down Capture Ratio	111.28	-	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 Inst BCOIX

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

Cat%

0.08

0.00

103.09

-5.11

1.93

100.00

Net %

0.01

0.00

92.90

2.18

4.92

100.00



Ltd Mod Duration	Ext		
	Low		
	Mid		

Asset Allocati	ion as of 03-31-2022		
			Asset Class
			US Stocks
			Non-US Stocks
			Bonds
			Cash
			Other
Ó	50	100	Total

			_		_		п -			
	Fund	Bmark	Cat	Fund	▼ Ben	chmark	Cate	erage		
Government	19.81	-	28.95							
Treasury	19.66	_	17.18							
Inflation – Protected	0.00	_	0.25							
Agency/Quasi Agency	0.15	_	0.73	[]						
Other Government Related	0.00	_	10.79							
Corporate	51.09	_	27.99							
Corporate Bond	46.21	_	25.90							
Bank Loan	0.00	-	0.70							
Convertible	4.88	_	1.24							
Preferred	0.00	-	0.15	Ì						
Securitized	25.32	_	32.84							
Agency MBS Pass-Through	12.84	_	15.26							
Agency MBS ARM	0.00	_	0.03	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	0						
Municipal	1.53	_	1.12							
Cash & Equivalents	2.24	-	3.29							
Other .	0.00	_	5.57	[[

AAA 45.30 3.53 50.6 AA 3.60 74.59 4.0 A 13.60 10.82 10.8 BBB 33.00 8.32 19.9 BB 3.50 0.28 6.6 B 0.20 0.00 2.8 Below B 0.30 0.00 1.3				
AA 3.60 74.59 4.0 A 13.60 10.82 10.8 BBB 33.00 8.32 19.9 BB 3.50 0.28 6.6 B 0.20 0.00 2.8 Below B 0.30 0.00 1.3	Credit Rating Breakdown	Fund	Bmark	Cat
A 13.60 10.82 10.8 BBB 33.00 8.32 19.9 BB 3.50 0.28 6.6 B 0.20 0.00 2.8 Below B 0.30 0.00 1.3	AAA	45.30	3.53	50.62
BBB 33.00 8.32 19.9 BB 3.50 0.28 6.6 B 0.20 0.00 2.8 Below B 0.30 0.00 1.3	AA	3.60	74.59	4.02
BB 3.50 0.28 6.60 B 0.20 0.00 2.81 Below B 0.30 0.00 1.31	A	13.60	10.82	10.81
B 0.20 0.00 2.8 Below B 0.30 0.00 1.3	BBB	33.00	8.32	19.90
Below B 0.30 0.00 1.3	BB	3.50	0.28	6.60
	В	0.20	0.00	2.88
Not Rated 0.50 2.46 3.8	Below B	0.30	0.00	1.31
	Not Rated	0.50	2.46	3.86

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Secto
⊕ 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



DWS Enhanced Commodity Strategy R6 SKRRX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 4 of the 5 years it's been in existence.

Management: The fund's management has been in place for 12.01 years.

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

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

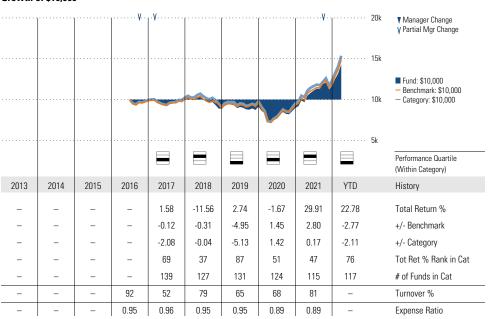
Morningstar Investment Management LLC Analysis

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

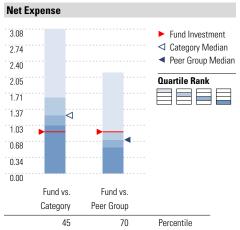
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022

Growth of \$10,000







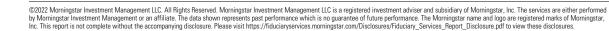
50/72 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	0.32	-	-0.08
Beta	0.92	_	1.07
R-Squared	96.39	_	86.07
Standard Deviation	15.63	16.74	19.57
Sharpe Ratio	0.93	0.94	0.89
Tracking Error	3.28	_	7.45
Information Ratio	-0.31	_	0.17
Up Capture Ratio	91.12	_	105.69
Down Capture Ratio	88.92	_	107.94

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

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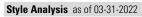
53/118



DWS Enhanced Commodity Strategy R6 SKRRX

Morningstar Category Morningstar Index Commodities Broad Basket

Bloomberg Commodity TR USD



Morningstar Style Box™



Style Breakdown

Equity



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Be	nchmark	Cate	gory Av	erage		
Դ	Cyclical	-	-	30.70								
A.	Basic Materials	_	_	28.95								
A	Consumer Cyclical	-	-	1.75								
	Financial Services	_	_	0.00	0							
fi	Real Estate	_	_	0.00								
W	Sensitive	-	_	52.63								
	Communication Services	_	_	0.00	ĺ							
•	Energy	-	-	50.00								
Ф	Industrials	-	-	2.63								
	Technology	_	-	0.00	İ							
—	Defensive	-	-	16.67								
Ħ	Consumer Defensive	_	_	16.67								
+	Healthcare	-	-	0.00	İ							
•	Utilities	_	_	0.00	İ							

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Dws Cayman Commodity li Ltd.	18.37	18.37	_	_
① Dws Central Cash Management Government Fund	10.99	29.37	_	-
─ United States Treasury Notes 0.3953%	2.77	32.14	_	-
○ United States Treasury Notes 0.3893%	2.77	34.92	_	_
① United States Treasury Bills 0.2233%	2.59	37.51	-	-
 ─ United States Treasury Notes 0.4093% 	2.42	39.93	_	_
○ United States Treasury Notes 0.3943%	2.42	42.36	_	-
DWS ESG Liquidity Capital	1.97	44.33	_	-
United States Treasury Notes 2.75%	1.76	46.09	_	-
United States Treasury Notes 2.125%	1.75	47.84	-	-
United States Treasury Notes 1.875%	1.74	49.59	_	_
⊕ United States Treasury Notes 1.875%	1.74	51.33	_	_
United States Treasury Notes 1.625%	1.74	53.07	_	_
United States Treasury Notes 1.75%	1.74	54.81	_	-
United States Treasury Notes 2.125%	1.74	56.54	_	_

Total Holdings 447



Neuberger Berman Sustainable Eq R6 NRSRX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Daniel Hanson since 04-2022

Quantitative Screens

- × Performance: The fund has finished in the Large Blend category's top three quartiles in 4 of the 8 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.57 is 28.75% lower than the Large Blend category average.

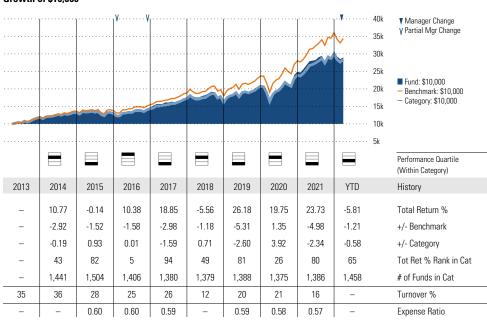
Morningstar Investment Management LLC Analysis

We are placing Neuberger Berman Sustainable Equity on watch due to upcoming management team changes. The fund's longtime co-portfolio managers, Ingrid Dyott and Sajjad Ladiwala, will both retire in 2022, and a new portfolio manager, Dan Hanson, will take over this fund as of April 1, 2022. While Hanson has significant industry experience across multiple firms, he is new to Neuberger Berman, and has no public track record managing an ESG strategy, though he has managed ESG strategies for institutional clients since 2006. We will monitor the fund for any strategy changes and look for performance improvements under the new PM.

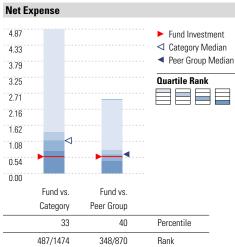
ESG Metrics

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

Growth of \$10,000

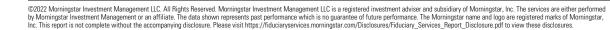






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.82	_	-1.71
Beta	0.98	_	0.97
R-Squared	95.26	-	94.89
Standard Deviation	17.81	17.76	17.68
Sharpe Ratio	0.90	1.03	0.90
Tracking Error	3.90	-	3.80
Information Ratio	-0.67	_	-1.26
Up Capture Ratio	93.81	_	93.27
Down Capture Ratio	100.70	_	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.25	21.92	22.24
Price/Book Ratio	4.28	4.23	4.92
Geom Avg Mkt Cap \$B	95.47	218.88	246.43
ROE	29.19	33.46	34.56





On Watch

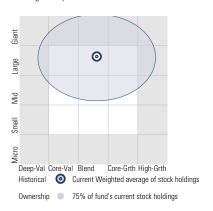
Neuberger Berman Sustainable Eq R6 NRSRX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

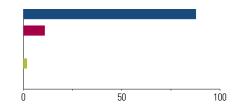
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7	15	5	MIN
0	0	0	ollidii

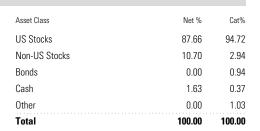
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022





		Fund	Bmark	Cat	Fund	1	Bend	hmark	[] Ca	ategory	Avera	ge		
b	Cyclical	26.15	30.09	30.37										
ů.	Basic Materials	1.59	2.31	2.81	[
4	Consumer Cyclical	9.51	11.84	11.00			= [['							
£	Financial Services	12.95	13.22	14.11				0						
b	Real Estate	2.10	2.72	2.45										_
NI	Sensitive	49.53	46.96	46.45										
	Communication Services	10.42	9.36	9.12										
•	Energy	0.00	3.87	2.98	['	_							
\$	Industrials	13.15	8.15	9.88										
	Technology	25.96	25.58	24.47										
+	Defensive	24.32	22.95	23.19										
Ę	Consumer Defensive	4.49	6.51	6.77										
ř	Healthcare	17.00	13.70	14.06										
?	Utilities	2.83	2.74	2.36										

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.52	5.52	-8.14	Technology
	4.67	10.19	-3.99	Communication Svc
⊕ Texas Instruments Inc	4.24	14.43	-2.04	Technology
○ Cigna Corp	3.66	18.09	4.83	Healthcare
	3.43	21.52	11.14	Financial Services
	3.34	24.86	-0.40	Financial Services
	3.29	28.15	-3.12	Financial Services
	3.23	31.38	-0.16	Industrials
Advance Auto Parts Inc	3.17	34.55	-13.10	Consumer Cyclical
○ Comcast Corp Class A	3.12	37.67	-6.48	Communication Svc
Cognizant Technology Solutions Corp Class A	3.11	40.77	1.38	Technology
⊕ Roche Holding AG	3.04	43.82	-1.74	Healthcare
⊕ Becton, Dickinson and Co	2.89	46.71	6.12	Healthcare
	2.78	49.48	10.62	Utilities
○ Compass Group PLC	2.72	52.20	0.79	Consumer Cyclical

Total Holdings 44



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

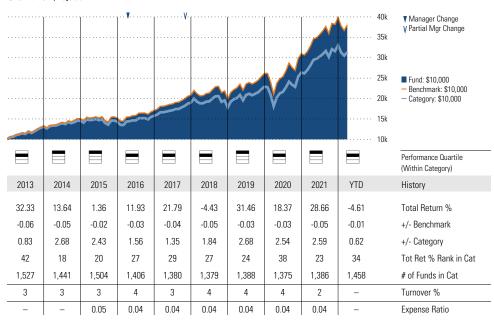
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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

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

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

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

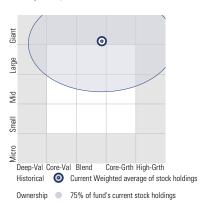


$\textbf{Vanguard 500 Index Admiral} \quad \forall \mathsf{FIAX}$

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

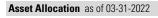
Equity

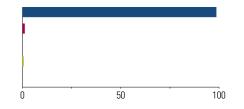
18	28	39	Large
5	8	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 508



Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Michael Perre since 08-2008 Jeffrey Miller since 02-2016

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 13.59 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 0.14 is 88.14% lower than the Diversified Emerging Mkts category average.

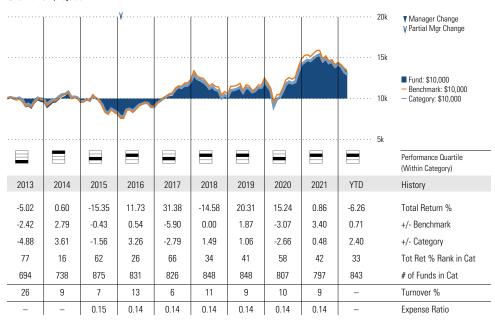
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



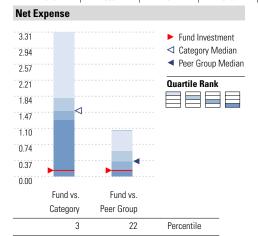
Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio



	25/866	26/119	Rank	
Peer grou	p is a subset of	the category an	nd includes fun	ds with the
same ma	nagement style	active vs. passi	ive) and simila	r share class
character	ictice			

Fund **Bmark** Cat Alpha 0.81 0.37 Beta 0.97 1 00 R-Squared 97.11 88.96 Standard Deviation 17 91 18 28 19 51 Sharpe Ratio 0.36 0.32 0.32 Tracking Error 3.11 6.33 Information Ratio 0.21 -0.01

96.83

93.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.52	12.40	11.75
Price/Book Ratio	1.83	1.77	2.10
Geom Avg Mkt Cap \$B	24.41	40.80	48.50
ROE	17.88	18.08	19.38





101.11

100.73

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

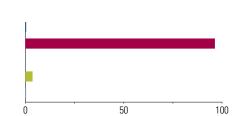
Equity

1. /			
19	42	17	Large
5	8	4	Mid
2	2	1	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	0.15	-0.24
Cash	3.45	2.35
Bonds	0.00	0.01
Non-US Stocks	96.22	94.97
US Stocks	0.19	2.90
Asset Class	Net %	Cat%

											31-2022	ctor Weighting as of 03-3	Sec
	je	Averaç	tegory] Ca	hmark	Benc	,	Fund	Cat	Bmark	Fund		
						,			42.39	45.55	46.85	Cyclical	_Մ
									6.97	9.50	10.40	Basic Materials	A.
									12.97	12.01	11.89	Consumer Cyclical	A
									20.91	21.99	21.54	Financial Services	÷
									1.54	2.05	3.02	Real Estate	fi
									44.76	42.33	39.62	Sensitive	M
							_		10.18	10.41	9.58	Communication Services	
							0_		4.51	4.78	5.20	Energy	ð
									5.69	5.38	7.01	Industrials	¢
				. '					24.38	21.76	17.83	Technology	
									12.84	12.12	13.52	Defensive	→
									6.88	5.49	5.81	Consumer Defensive	=
							0		4.52	4.10	4.46	Healthcare	ř
									1.44	2.53	3.25	Utilities	•
40	35	30	25	20	15	10	5	0%			3.20		

World Regions % Equity 03-31-2022



Greater Asia	Fund % 75.03	Cat % 75.23	
Japan Australasia	0.00 0.00	0.13 0.06	
Asia-4 Tigers	19.45	28.36	
Asia-ex 4 Tigers	55.58	46.68	
Not Classified	0.00	0.00	

Americas	Fund % 10.70	Cat % 12.82	Greater Europe	Fund % 14.26	Cat % 11.97	Market Maturity	Fund %
North America	0.13	2.77	United Kingdom	0.00	0.75	Developed Markets	23.51
Central/Latin	10.57	10.05	W euro-ex UK	0.39	2.03	Emerging Markets	76.49
			Emrgng Europe	1.00	3.85	Not Available	0.00
			Africa	12.87	5.34		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	5.08	5.08	-2.48	Technology
⊕ Tencent Holdings Ltd	3.56	8.64	-21.54	Communication Svc
	2.50	11.14	2.10	Consumer Cyclical
⊕ Slbbh1142	1.67	12.81	_	-
Reliance Industries Ltd	1.46	14.27	11.26	Energy
⊕ Mktliq 12/31/2049	1.40	15.67	_	_
	1.27	16.94	-13.02	Technology
	1.14	18.08	1.01	Technology
⊕ Vale SA	0.98	19.06	27.40	Basic Materials
	0.95	20.01	-30.25	Consumer Cyclical

Total Holdings 4554



Vanguard Growth Index Admiral VIGAX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

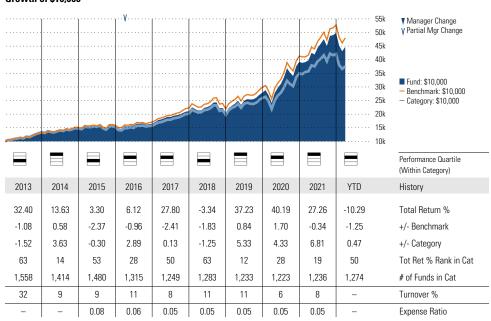
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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

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

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

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



Vanguard Growth Index Admiral VIGAX

Asset Allocation as of 03-31-2022

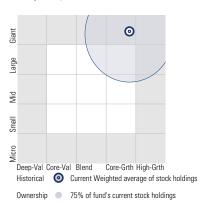
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

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

Total Holdings 269



Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

Michael Hong since 02-2008

Quantitative Screens

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

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

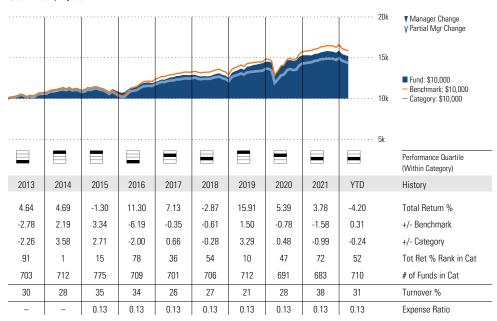
Style Consistency is not calculated for Fixed Income funds.

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

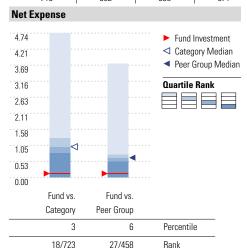
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.30	_	-0.26
Beta	0.86	_	0.97
R-Squared	97.98	_	95.71
Standard Deviation	7.99	9.23	9.15
Sharpe Ratio	0.46	0.44	0.41
Tracking Error	1.74	_	2.20
Information Ratio	-0.16	_	-0.21
Up Capture Ratio	87.45	_	94.11
Down Capture Ratio	84.02	-	96.34

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.80	-	3.65
Avg Eff Maturity	4.50	_	5.52



Vanguard High-Yield Corporate Adm VWEAX

Asset Allocation as of 03-31-2022 Asset Class Net % Cat% US Stocks 0.00 1.06 Non-US Stocks 0.00 0.00 Bonds 93.22 94.30 Cash 4.97 2.82 Other 1.80 1.82 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Style Analysis	as of 03-31-2022
Style Breakdow	1
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ext Duration	

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

	Fund	Bmark	Cat	Fund	•	Ben	chm	ark	Ca	teg	ory	Ave	erag	e		
Government	3.74	-	2.11													
Treasury	3.74	_	0.72	()												
Inflation – Protected	0.00	_	0.00													
Agency/Quasi Agency	0.00	_	0.15	0												
Other Government Related	0.00	_	1.24	10												
Corporate	91.22	-	90.85													
Corporate Bond	85.57	_	84.57													0
Bank Loan	3.85	_	4.86													
Convertible	1.80	_	1.21	0												
Preferred	0.00	_	0.21													
Securitized	0.00	-	2.08	10												
Agency MBS Pass-Through	0.00	_	0.06													
Agency MBS ARM	0.00	_	0.00													
Agency MBS CMO	0.00	_	0.16													
Non-Agency Residential MBS	0.00	_	0.15													
Commercial MBS	0.00	_	0.75	0												
Asset-Backed	0.00	_	0.96													
Covered Bond	0.00	_	0.00	i i												
Municipal	0.00	-	0.11	0												
Cash & Equivalents	5.05	_	4.65													
Other	0.00	_	0.19													

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
T-Mobile US, Inc.	_	1.08	1.08	_
United States Treasury Notes	-	0.94	2.02	_
United States Treasury Notes	-	0.94	2.96	_
United States Treasury Notes	-	0.93	3.89	_
United States Treasury Notes	-	0.93	4.83	-
United States Treasury Notes	_	0.93	5.76	_
Imola Merger Corporation	-	0.84	6.60	_
Đ Euro	_	0.78	7.38	_
HCA Inc.	_	0.74	8.12	_
Mozart Debt Merger Subordinated Incorporated	_	0.73	8.85	_

Total Holdings 631



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 10.62 years.

Style Consistency is not calculated for Fixed Income funds.

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

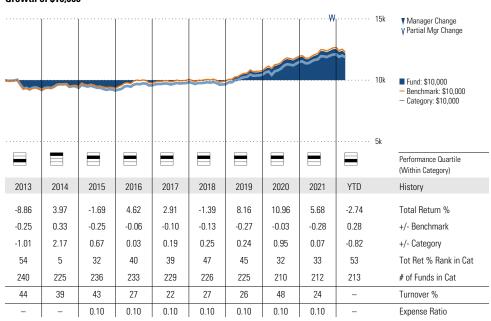
Morningstar Investment Management LLC Analysis

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

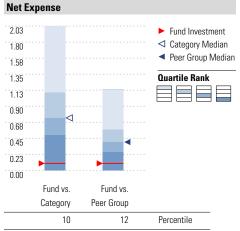
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022

Growth of \$10,000







19/162 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	0.35	_	0.12
Beta	0.93	_	0.89
R-Squared	98.69	_	78.62
Standard Deviation	4.05	4.33	4.52
Sharpe Ratio	1.33	1.27	1.17
Tracking Error	0.56	-	2.27
Information Ratio	-0.15	-	-0.47
Up Capture Ratio	94.98	-	89.99
Down Capture Ratio	88.91	-	89.93

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.50	4.52	6.20
Avg Eff Maturity	7.90	_	6.87



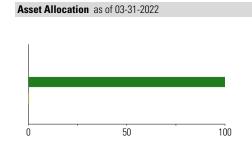
22/214

Vanguard Inflation-Protected Secs Adm VAIPX

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

Style Analysis as of 03-31-2022 **Style Breakdown**





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

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

Sector Weighting as of 03-3	31-2022					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	99.84	_	89.77			
Treasury	0.00	-	0.73	0		
Inflation – Protected	99.84	-	83.68			
Agency/Quasi Agency	0.00	-	0.01	0		
Other Government Related	0.00	_	5.35			
Corporate	0.00	_	2.89			
Corporate Bond	0.00	_	2.62			
Bank Loan	0.00	_	0.17	0		
Convertible	0.00	_	0.10	0		
Preferred	0.00	_	0.00			
Securitized	0.00	-	4.16	i D		
Agency MBS Pass-Through	0.00	_	0.55			
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.25			
Non-Agency Residential MBS	0.00	_	0.13			
Commercial MBS	0.00	_	0.92	0		
Asset-Backed	0.00	_	2.17	10		
Covered Bond	0.00	_	0.14			
Municipal	0.00	-	0.00			
Cash & Equivalents	0.16	-	2.99	[]		
Other	0.00	-	0.19	0		

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

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

Total Holdings 47



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 19.16 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.32 is 69.81% lower than the Foreign Large Growth category average.

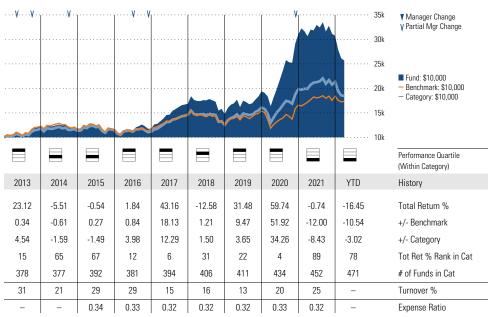
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Expe	ense		
3.31			► Fund Investment
2.94			Category Median
2.57			◆ Peer Group Median
2.21			Quartile Rank
1.84	• • • • •		
1.47			
1.10			
0.74			
0.37		••••	
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	4	7	Percentile

	20/475	28/400	Rank		
Peer group is a subset of the category and includes funds with the					
same management style (active vs. passive) and similar share class					
characte	rietice				

3-Year Risk Metrics

	Fullu	DIIIdik	Udl
Alpha	7.02	_	2.26
Beta	1.01	_	0.91
R-Squared	67.47	_	79.65
Standard Deviation	21.28	17.23	17.74
Sharpe Ratio	0.72	0.48	0.55
Tracking Error	12.14	_	8.20
Information Ratio	0.58	_	0.19
Up Capture Ratio	116.70	_	101.72
Down Capture Ratio	89.99	_	95.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.04	14.30	20.85
Price/Book Ratio	4.27	1.73	3.26
Geom Avg Mkt Cap \$B	86.57	47.32	54.00
ROE	18.94	18.89	21.88



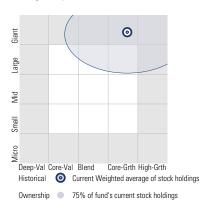
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

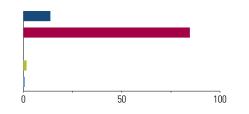
-quit,			
12	32	49	Large
1	2	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



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

	ctor Weighting as of 03-3				_		_		По					
		Fund	Bmark	Cat	Fund	i '	Benc	hmark	Cateo	gory Ave	erage		,	
Դ	Cyclical	38.32	39.31	33.75										
A	Basic Materials	0.61	8.28	6.75										
A	Consumer Cyclical	28.86	10.38	12.84			.,							
F	Financial Services	8.85	17.75	13.72					1					
ŵ	Real Estate	0.00	2.90	0.44	0	'								
W	Sensitive	37.48	33.90	43.13										
	Communication Services	7.12	5.56	5.02										
•	Energy	1.64	4.24	2.22		*		Ė						
Ф	Industrials	10.68	15.14	16.83		-		[[
	Technology	18.04	8.96	19.06			7							
→	Defensive	24.20	26.78	23.12										
Ħ	Consumer Defensive	6.42	10.17	8.23			[[
٠	Healthcare	16.90	13.41	13.94			- :							
•	Utilities	0.88	3.20	0.95		*								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 03-31-2022



Greater Asia	Fund % 29.65	Cat % 26.85
Japan	7.83	11.75
Australasia	0.58	1.58
Asia-4 Tigers	6.21	6.52
Asia-ex 4 Tigers	15.03	7.00
Not Classified	0.00	0.00

Americas	Fund % 19.97	Cat % 14.92	Greater Europe	Fund % 50.39	Cat % 58.22	Market Maturity	Fund %
North America	15.21	13.10	United Kingdom	5.84	10.13	Developed Markets	80.21
Central/Latin	4.76	1.82	W euro-ex UK	44.27	46.80	Emerging Markets	19.79
			Emrgng Europe	0.00	0.44	Not Available	0.00
			Africa	0.28	0.85		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.29	6.29	-13.68	Technology
⊕ MercadoLibre Inc	4.25	10.55	-11.79	Consumer Cyclical
□ Tencent Holdings Ltd	4.05	14.60	-21.54	Communication Svc
	3.84	18.44	-32.18	Healthcare
	3.60	22.04	-21.74	Technology
○ Kering SA	3.42	25.46	-18.06	Consumer Cyclical
○ Tesla Inc ○	3.27	28.73	1.97	Consumer Cyclical
□ Taiwan Semiconductor Manufacturing Co Ltd	3.24	31.97	-2.48	Technology
	2.37	34.34	-35.47	Communication Svc
Illumina Inc	2.26	36.60	-8.16	Healthcare

Total Holdings 148

Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

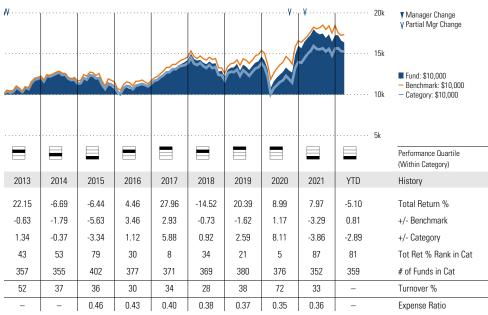
Morningstar Investment Management LLC Analysis

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

ESG Metrics

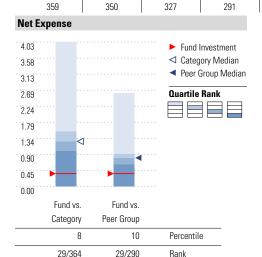
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021

Growth of \$10,000





184



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

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

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





of Funds in Category

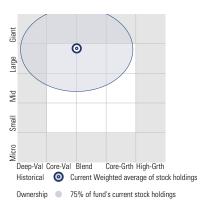
Vanguard International Value Inv VTRIX

Morningstar CategoryForeign Large Value MSC

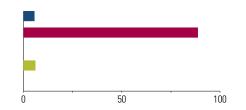
Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Asset Allocation as of 03-31-2022



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

Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

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

World Regions % Equity 03-31-2022



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

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

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

Total Holdings 239



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50% Morningstar Index

Eauity

Morningstar US Mod Con Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

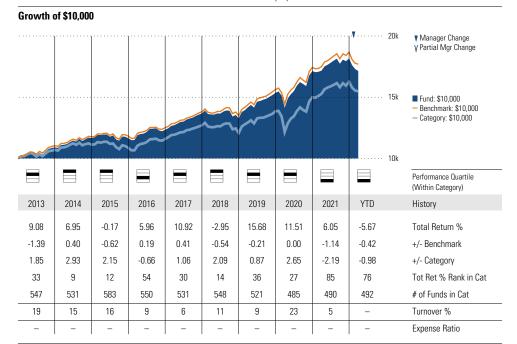
- Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 9 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.12 is 87.5% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

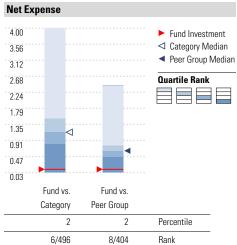
ESG Metrics

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





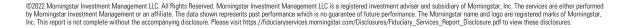
3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	-0.61	-	-1.35
Beta	1.01	_	1.10
R-Squared	99.12	_	91.44
Standard Deviation	7.74	7.66	8.80
Sharpe Ratio	0.77	0.85	0.68
Tracking Error	0.73	_	2.77
Information Ratio	-0.84	_	-0.31
Up Capture Ratio	97.25	_	101.09
Down Capture Ratio	102.65	_	112.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.89	18.48	18.34
Price/Book Ratio	2.49	2.91	2.98
Avg Eff Duration	7.25	6.36	5.11





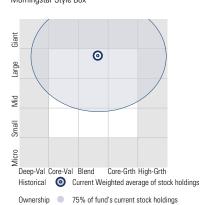
Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

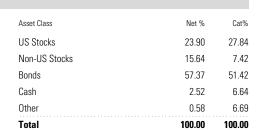
Morningstar Category Allocation--30% to 50% **Morningstar Index**

Morningstar US Mod Con Tgt Alloc NR

Asset Allocation as of 03-31-2022

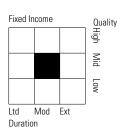
Style Analysis as of 03-31-2022 Morningstar Style Box™





Style Breakdown

3 Blend Growth



quity			
18	28	28	Large
6	9	5	Mid
			Sm



		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Ave	erage	
,	Cyclical	35.92	34.34	36.42								
2	Basic Materials	5.00	4.30	4.05								
	Consumer Cyclical	11.41	11.57	9.85				1				
<u></u>	Financial Services	15.83	14.85	15.21								
b	Real Estate	3.68	3.62	7.31								
JF.	Sensitive	42.99	43.98	40.43								
	Communication Services	7.89	7.97	7.56]					
•	Energy	4.21	4.18	4.59								
þ	Industrials	10.65	10.23	9.56								
1	Technology	20.24	21.60	18.72								
+	Defensive	21.10	21.68	23.15								
	Consumer Defensive	6.72	6.54	6.65				_				
٠	Healthcare	11.64	12.37	12.90								
?	Utilities	2.74	2.77	3.60	· · ·							

100

Top 7 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Bond Market II Idx Inv	_	40.74	40.74	_	_
─ Vanguard Total Stock Mkt Idx Inv	-	24.12	64.86	_	-
─ Vanguard Total Intl Bd Idx Investor	-	15.99	80.84	_	-
⊕ Vanguard Total Intl Stock Index Inv	-	15.95	96.79	_	-
⊕ Vanguard Total Intl Bd II Idx Investor	-	1.90	98.69	_	-
	_	1.31	100.01	_	_
⊕ Us Dollar	_	0.01	100.02	_	_

Total Holdings 7



Vanguard LifeStrategy Growth Inv VASGX

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

Equity

Morningstar US Mod Agg Tgt Alloc NR LISD

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

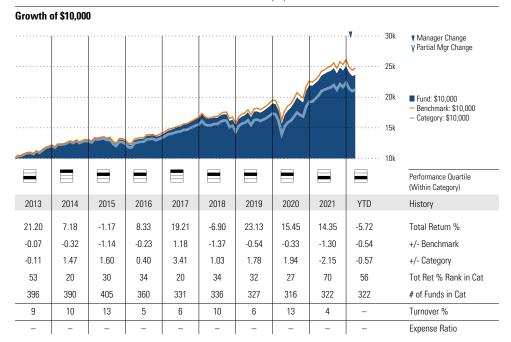
- Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 10 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.14 is 86.27% lower than the Allocation--70% to 85% Equity category average.

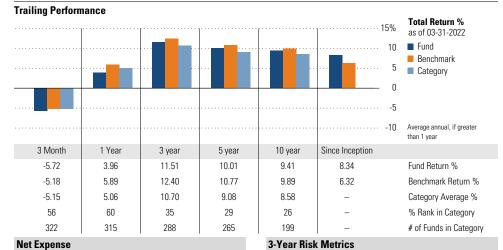
Morningstar Investment Management LLC Analysis

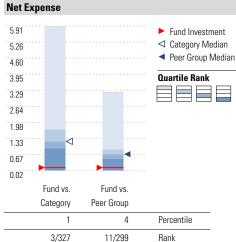
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

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



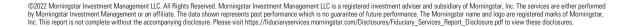




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	-1.01	_	-1.79
Beta	1.02	_	1.03
R-Squared	99.40	_	94.25
Standard Deviation	14.20	13.88	14.79
Sharpe Ratio	0.79	0.86	0.73
Tracking Error	1.13	_	3.50
Information Ratio	-0.78	_	-0.54
Up Capture Ratio	98.78	_	97.52
Down Capture Ratio	103.58	_	106.75

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.92	18.30	17.94
Price/Book Ratio	2.50	2.86	2.80
Avg Eff Duration	7.25	6.36	5.08





Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Allocation--70% to 85%

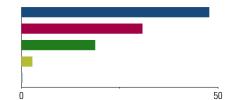
Morningstar Index
Morningstar US Mo

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 03-31-2022

Morningstar Style Box™





Asset Allocation as of 03-31-2022

Asset Class **US Stocks** 47.71 56.45 Non-US Stocks 30.72 17.76 18.69 Bonds 16.00 Cash 2.70 4.22 Other 0.19 Total 100.00 100.00

Style E Equity	Breakdo	own		Fixed	Income		Quality
18	28	28	Large				Quality High
6	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Durat	Mod	Ext	_
Weight 9	%						

		Fund	Bmark	Cat	Fund	•	Benchn	nark	Categ	ory Ave	erage	
Դ	Cyclical	35.86	34.56	34.74								
æ.	Basic Materials	4.96	4.42	4.30		Ó						
A	Consumer Cyclical	11.42	11.56	10.75				<u>.</u>				
,	Financial Services	15.81	14.98	15.62								
fi	Real Estate	3.67	3.60	4.07								
W	Sensitive	43.02	43.86	43.57								
	Communication Services	7.90	7.97	8.72			ľ.					
ð	Energy	4.19	4.19	3.89		0						
¢	Industrials	10.64	10.21	10.64								
	Technology	20.29	21.49	20.32								
→	Defensive	21.11	21.57	21.68								
Ħ	Consumer Defensive	6.71	6.54	6.18								
+	Healthcare	11.66	12.24	12.68								
•	Utilities	2.74	2.79	2.82								

Top 7 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt ldx Inv	_	48.15	48.15	_	_
◆ Vanguard Total Intl Stock Index Inv	-	31.30	79.45	_	-
⊕ Vanguard Total Bond Market II Idx Inv	-	13.28	92.73	_	-
⊕ Vanguard Total Intl Bd Idx Investor	-	4.87	97.59	_	-
	-	1.45	99.05	-	_
⊕ Vanguard Total Intl Bd II ldx Investor	_	0.95	99.99	_	_
─ Us Dollar	-	0.01	100.00	_	-

Total Holdings 7

>50 25-50 10-25 0-10



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Allocation--15% to 30% Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

- Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 8 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.11 is
 88.78% lower than the Allocation--15% to 30% Equity
 category average.

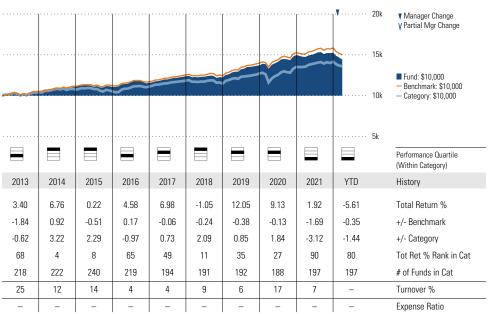
Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

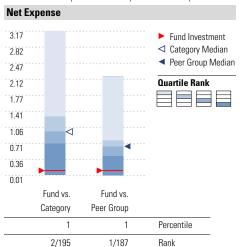
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000





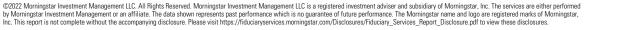
3-Year Risk Metrics



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	-0.64	-	-0.89
Beta	0.97	_	1.13
R-Squared	97.03	_	84.56
Standard Deviation	5.05	5.13	6.38
Sharpe Ratio	0.65	0.80	0.60
Tracking Error	0.88	_	2.72
Information Ratio	-0.92	_	-0.22
Up Capture Ratio	90.39	_	104.76
Down Capture Ratio	97.40	_	116.22

Fund	Bmark	Cat
16.76	19.11	18.33
2.46	3.07	2.80
7.26	6.36	3.46
	16.76 2.46	16.76 19.11 2.46 3.07

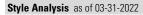




Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Allocation--15% to 30%

Morningstar US Con Tgt Alloc NR USD



Morningstar Style Box™



0 50 100

Asset Allocation as of 03-31-2022



Style Breakdown

Equity

Equity				rixeu II	icome
18	28	28	Large		
6	9	5	Mid		
2	3	1	Small		
Value	Blend	Growth			Mod
				Duratio	n

Fixed	Income		Quality
			High
			Mid
			Low
Ltd Durat	Mod	Ext	_

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Ave	erage	
ŀ	Cyclical	36.06	33.60	35.77								
	Basic Materials	5.08	3.93	3.33								
1	Consumer Cyclical	11.39	11.57	9.31								
ì	Financial Services	15.94	14.43	14.03		_						
ì	Real Estate	3.65	3.67	9.10		ì						
ø	Sensitive	42.85	44.27	40.91								
	Communication Services	7.84	7.94	6.88			ĺ					
	Energy	4.24	4.14	5.56		[
}	Industrials	10.75	10.29	10.14								
l	Technology	20.02	21.90	18.33								
-	Defensive	21.08	22.12	23.34								
7	Consumer Defensive	6.73	6.53	6.39				_				
	Healthcare	11.60	12.81	11.81				•				
1	Utilities	2.75	2.78	5.14								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ Vanguard Total Bond Market II Idx Inv	_	55.31	55.31	_	_
Solution	_	22.74	78.05	_	_
⇒ Vanguard Total Stock Mkt Idx Inv	_	11.25	89.30	_	_
	_	7.95	97.25	_	_
⊕ Vanguard Total Intl Bd II Idx Investor	_	1.70	98.95	-	-
→ Mktliq 12/31/2049	-	1.08	100.04	_	_
⊕ Us Dollar	_	0.04	100.07	_	_

Total Holdings 7



Vanguard LifeStrategy Moderate Gr Inv VSMGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

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 team has been in place for less than three years.

Morningstar Investment Management LLC Analysis

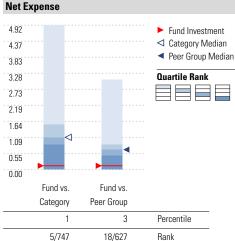
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

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

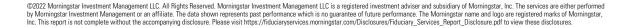






	Fund	Bmark	Cat
Alpha	-1.10	_	-0.88
Beta	0.99	_	1.03
R-Squared	98.96	_	92.55
Standard Deviation	10.89	10.99	11.81
Sharpe Ratio	0.79	0.89	0.79
Tracking Error	1.12	-	3.18
Information Ratio	-1.21	-	-0.21
Up Capture Ratio	93.34	-	99.13
Down Capture Ratio	99.09	-	104.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.92	19.05	18.53
Price/Book Ratio	2.50	3.11	2.92
Avg Eff Duration	7.25	6.36	5.01





Vanguard LifeStrategy Moderate Gr Inv VSMGX

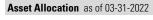
Morningstar Category Allocation--50% to 70% Morningstar Index

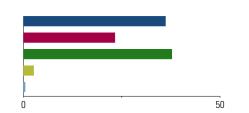
Morningstar US Mod Tgt Alloc NR USD

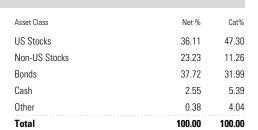
Style Analysis as of 03-31-2022

Morningstar Style Box™









Style E Equity	Breakd	own		Fixed Ir	ncome		Quality
18	28	28	Large				High
6	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	•

		Fund	Bmark	Cat	Fund		Benc	nmark	Cate	gory Ave	erage	
Ն	Cyclical	35.86	33.62	33.98								
i.	Basic Materials	4.97	3.87	3.79		Û						
A	Consumer Cyclical	11.42	11.67	10.88								
	Financial Services	15.80	14.48	15.71								
æ	Real Estate	3.67	3.60	3.60		0						
M	Sensitive	43.05	44.68	43.04								
	Communication Services	7.91	8.17	8.50			•0					
ð	Energy	4.21	4.09	3.93		0	Ė					
Ф	Industrials	10.64	9.81	10.36								
	Technology	20.29	22.61	20.25						'		
→	Defensive	21.11	21.71	22.98								
=	Consumer Defensive	6.71	6.39	6.52				_				
٠	Healthcare	11.66	12.57	13.56				[
•	Utilities	2.74	2.75	2.90								

Top 7 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	36.45	36.45	_	_
⊕ Vanguard Total Bond Market II ldx Inv	_	26.84	63.29	_	-
⊕ Vanguard Total Intl Stock Index Inv	_	23.67	86.96	_	-
⊕ Vanguard Total Intl Bd Idx Investor	_	10.10	97.06	_	-
Vanguard Total Intl Bd II Idx Investor	-	1.61	98.68	-	_
─ Mktliq 12/31/2049	_	1.35	100.02	_	_
⊕ Us Dollar	_	0.02	100.05	-	-

Total Holdings 7

>50 25-50 10-25 0-10



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

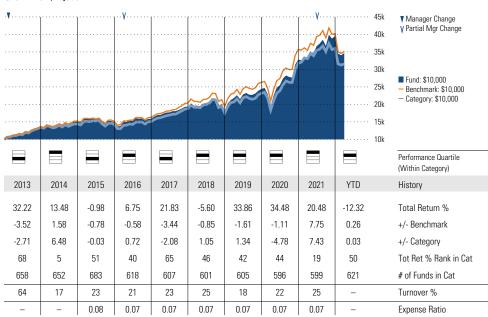
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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

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

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

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



Vanguard Mid-Cap Growth Index Admiral VMGMX

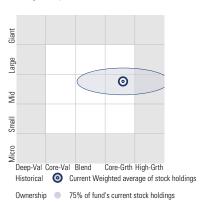
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

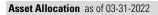
Equity

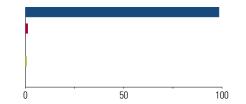
2	6	15	Large
5	25	48	MIN
0	0	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 185



Vanguard Mid-Cap Value Index Admiral VMVAX

Growth of \$10,000

2.52

25

441

46

4.67

11

432

14

3.61

17

474

20

0.08

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 30k ■ Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 37.66 13.98 -1.80 15.26 17.04 -12.42 27.99 2.54 28.76 0.04 Total Return % -0.77 4.20 2.98 -4.74 3.70 -0.13 0.93 -2.42 0.42 1.86 +/- Benchmark

2.81

32

431

17

0.07

-0.09

55

419

39

0.07

-0.56

53

416

17

0.07

0.90

36

419

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

3.82

13

441

17

0.07

-2.80

71

436

20

0.07

0.44

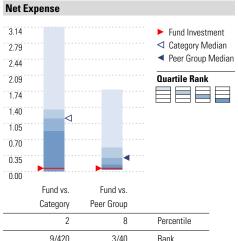
45

459

17

0.07





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.65	_	-0.43
Beta	0.98	_	1.02
R-Squared	98.98	_	95.69
Standard Deviation	21.51	21.94	22.90
Sharpe Ratio	0.69	0.67	0.64
Tracking Error	2.24	_	5.20
Information Ratio	0.18	_	-0.09
Up Capture Ratio	99.10	_	100.60
Down Capture Ratio	96.96	_	102.56

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.34	16.83	14.66
Price/Book Ratio	2.38	2.34	2.05
Geom Avg Mkt Cap \$B	23.98	18.60	14.12
ROE	18.56	16.32	17.32



Vanguard Mid-Cap Value Index Admiral VMVAX

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

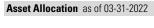
Equity

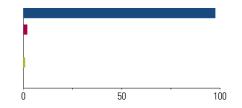
8	3	1	Large
37	45	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 03-3	31-2022												
		Fund	Bmark	Cat	Fund	r b	Bench	nmark	Cateo	gory Ave	rage			
Դ	Cyclical	44.80	44.52	43.24										
A	Basic Materials	5.83	6.12	5.43			Ė							
A	Consumer Cyclical	9.66	10.25	11.32				į						
F	Financial Services	16.69	16.15	19.65					0					
侖	Real Estate	12.62	12.00	6.84										
W	Sensitive	30.06	34.63	33.51										
d	Communication Services	3.64	3.56	3.32		0								
•	Energy	7.84	7.41	5.55			i							
Ф	Industrials	10.18	13.14	15.42										
	Technology	8.40	10.52	9.22			= []							
→	Defensive	25.13	20.86	23.25										
Ħ	Consumer Defensive	6.46	5.30	6.76										
٠	Healthcare	7.30	7.89	9.94			ı İ							
	Utilities	11.37	7.67	6.55			T							
					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
Occidental Petroleum Corp	1.39	1.39	96.17	Energy
Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc Wel	1.19	2.58	12.80	Real Estate
⊕ Nucor Corp	1.18	3.76	30.66	Basic Materials
○ Corteva Inc ○	1.16	4.91	21.87	Basic Materials
⊕ Valero Energy Corp	1.15	6.06	36.49	Energy
⊕ Motorola Solutions Inc	1.13	7.19	-10.57	Technology
	1.09	8.28	-15.43	Industrials
	1.05	9.33	27.22	Consumer Defensive
⊕ Arthur J. Gallagher & Co	1.01	10.33	3.21	Financial Services
⊕ Dollar Tree Inc	1.00	11.33	13.97	Consumer Defensive
⊕ AvalonBay Communities Inc	0.96	12.29	-1.04	Real Estate
⊕ Ameriprise Financial Inc	0.93	13.22	-0.06	Financial Services
⊕ Consolidated Edison Inc	0.93	14.15	11.90	Utilities
⊕ International Flavors & Fragrances Inc	0.92	15.07	-12.30	Basic Materials
⊕ Baker Hughes Co Class A	0.91	15.99	52.08	Energy

Total Holdings 210



Vanguard Real Estate Index Admiral VGSLX

2.42

0.02

0.87

27

268

9

30.32

0.06

2.29

32

273

11

2 39

-0.15

-0.02

64

294

8

0.12

8.50

0.01

1.61

18

269

11

0.12

4.94

0.61

-1.28

57

257

7

0.12

-5.95

-2.16

0.02

58

251

6

0.12

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Total Return %

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

28 94

4.49

1.66

29

264

24

0.11

-4.65

2.87

-0.16

44

252

6

0.12

40.40

-2.65

1.67

59

257

8

0.12

-5.97

-1.98

-0.88

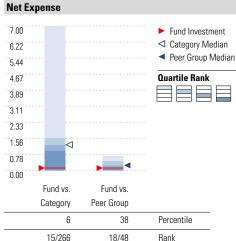
66

264

7

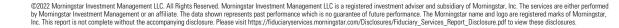
0.12





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

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





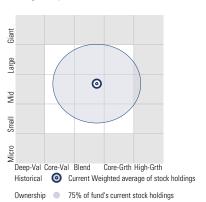
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

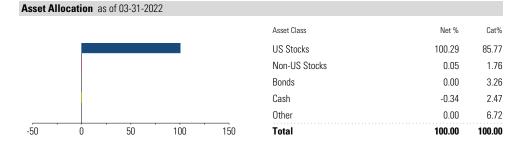
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

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

Total Holdings 168

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 William Coleman since 04-2016

Quantitative Screens

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

Management: The fund's management has been in place for 17.26 years.

× Style: The fund has landed in its primary style box — Small Growth — 31.43 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.07 is 94.12% lower than the Small Growth category average.

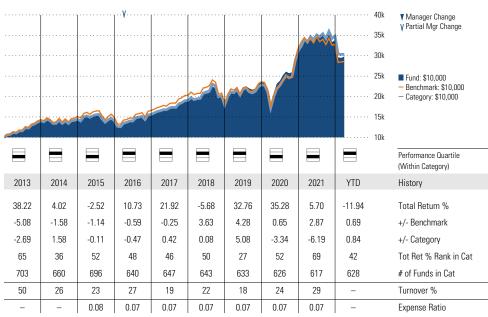
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Expe	ense		
6.02			► Fund Investment
5.35			Category Median
4.68			 Peer Group Median
4.01			Quartile Rank
3.34			
2.68			
2.01			
1.34	□		
0.67			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	2	21	Percentile
	8/635	7/35	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.32	_	3.80
Beta	0.93	_	0.94
R-Squared	96.52	_	89.67
Standard Deviation	22.85	24.03	23.90
Sharpe Ratio	0.57	0.48	0.62
Tracking Error	4.55	_	7.89
Information Ratio	0.43	_	0.43
Up Capture Ratio	97.58	_	100.68
Down Capture Ratio	90.25	_	89.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.01	19.55	25.23
Price/Book Ratio	4.08	4.02	4.23
Geom Avg Mkt Cap \$B	5.56	2.87	5.16
ROE	7.98	8.75	14.53



Vanguard Small Cap Growth Index Admiral VSGAX

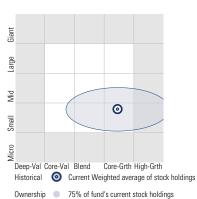
Morningstar Category

Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

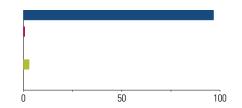
Equity

0	0	0	Large
1	14	20	Mid
5	30	29	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	2.79	2.32
Bonds	0.00	0.00
Non-US Stocks	0.54	4.34
US Stocks	96.67	92.92
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022													
		Fund	Bmark	Cat	Fund	i	▼ Ben	chmark	[] Ca	ategory	Avera	ge			
ሁ	Cyclical	27.79	24.56	27.27)				
A.	Basic Materials	1.99	3.55	2.73		*									
A	Consumer Cyclical	12.38	12.23	12.55											
P	Financial Services	4.93	5.49	9.04											
命	Real Estate	8.49	3.29	2.95		Y :									
W	Sensitive	48.09	45.60	46.36											
d	Communication Services	3.66	3.49	2.44		ĺ									
•	Energy	2.86	3.41	2.02		1									
Ф	Industrials	14.20	16.26	16.86											
	Technology	27.37	22.44	25.04											
→	Defensive	24.12	29.84	26.37							-				
Ħ	Consumer Defensive	3.02	4.25	3.71		[į					
+	Healthcare	20.47	25.07	22.20			- :	- :							
•	Utilities	0.63	0.52	0.46	ď										
					0%	5	10	15	20	25	30	35	40	45	5

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	2.55	2.55	-	_
⊕ Entegris Inc ■	0.81	3.36	-5.21	Technology
⊖ Bio-Techne Corp	0.78	4.14	-16.23	Healthcare
Wolfspeed Inc Wol	0.65	4.79	1.87	Technology
⊖ Liberty Formula One Group C	0.62	5.41	10.44	Communication Svc
Darling Ingredients Inc	0.59	6.00	16.01	Consumer Defensive
⊖ Equity Lifestyle Properties Inc	0.59	6.59	-12.29	Real Estate
⊕ American Homes 4 Rent Class A	0.56	7.15	-7.80	Real Estate
∋ Fair Isaac Corp	0.56	7.71	7.56	Technology
⊕ Rexford Industrial Realty Inc	0.55	8.25	-7.65	Real Estate
○ Nordson Corp	0.54	8.80	-10.84	Industrials
Graco Inc	0.54	9.34	-13.26	Industrials
○ CubeSmart	0.52	9.86	-7.82	Real Estate
→ PTC Inc	0.52	10.38	-11.09	Technology
Aspen Technology Inc	0.50	10.88	8.65	Technology

Total Holdings 755

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Small Cap Value Index Admiral VSIAX

Growth of \$10,000

2.06

0.36

44

485

47

6.33

7.21

2

465

12

2.82

2.06

36

505

16

0.08

-6.96

-1.21

61

477

18

0.07

3.96

3.26

20

481

19

0.07

0.63

3.23

16

483

18

0.07

Morningstar Category
Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

0.37

1.33

35

473

19

0.07

1.22

1.83

32

450

26

0.07

-0.18

-3.48

68

448

16

0.07

1.20

0.81

35

456

+/- Benchmark

+/- Category

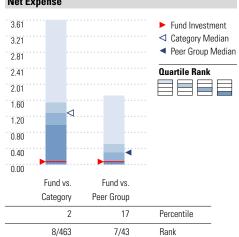
Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat





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

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

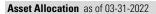
Equity

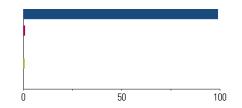
-quit,			
0	0	0	Large
19	21	3	Mid
31	22	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	\0 INCL W2261	Guillulative /0	TTD Hetuili /6	Worlingstal Sector
⊕ Molina Healthcare Inc	0.63	0.63	4.88	Healthcare
⊕ Quanta Services Inc	0.60	1.23	14.84	Industrials
⊕ Signature Bank	0.59	1.83	-9.10	Financial Services
	0.59	2.42	53.35	Energy
⊕ Constellation Energy Corp	0.59	3.01	_	Utilities
⊕ Targa Resources Corp	0.56	3.56	45.14	Energy
⊕ Alcoa Corp	0.54	4.11	51.28	Basic Materials
⊖ Brown & Brown Inc	0.53	4.63	2.98	Financial Services
⊕ Atmos Energy Corp	0.52	5.16	14.70	Utilities
◆ Steel Dynamics Inc	0.51	5.66	34.96	Basic Materials
⊕ Bunge Ltd	0.50	6.17	19.25	Consumer Defensive
⊕ Cleveland-Cliffs Inc	0.49	6.66	47.96	Basic Materials
⊕ Kimco Realty Corp	0.49	7.15	0.97	Real Estate
Slcmt1142	0.48	7.63	_	_
⊕ IDEX Corp	0.47	8.10	-18.64	Industrials

Total Holdings 930

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Total Bond Market Index Adm VBTLX

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

Portfolio Manager(s)

Joshua Barrickman since 02-2013

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

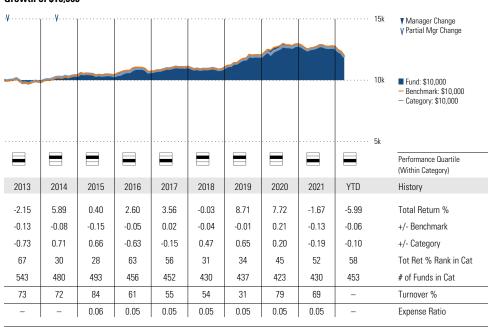
Morningstar Investment Management LLC Analysis

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

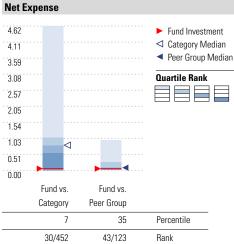
ESG Metrics

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

Growth of \$10,000

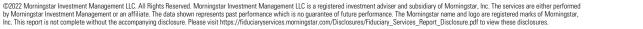






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.06	_	0.03
Beta	1.04	_	1.00
R-Squared	99.49	_	88.18
Standard Deviation	4.21	4.03	4.34
Sharpe Ratio	0.26	0.27	0.25
Tracking Error	0.34	_	1.45
Information Ratio	0.01	_	-0.09
Up Capture Ratio	104.58	_	104.64
Down Capture Ratio	106.15	-	105.88

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.83	4.43	6.40
Avg Eff Maturity	8.90	-	8.40



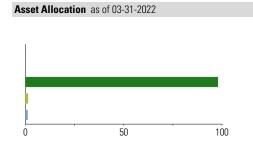


Vanguard Total Bond Market Index Adm VBTLX

Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD





Total	100.00	100.00
Other	0.97	2.37
Cash	1.20	4.16
Bonds	97.83	93.20
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.27
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	70.17	3.53	46.62
AA	3.07	74.59	12.57
A	11.85	10.82	23.27
BBB	14.92	8.32	15.40
BB	0.00	0.28	0.93
В	0.00	0.00	0.36
Below B	0.01	0.00	0.18
Not Rated	-0.02	2.46	0.68

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

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	_	1.10	1.10	_
United States Treasury Notes	_	0.70	1.79	-
⊕ United States Treasury Notes	_	0.59	2.39	-
⊕ United States Treasury Notes	_	0.57	2.95	-
United States Treasury Notes	_	0.53	3.48	_
United States Treasury Notes	_	0.53	4.01	_
⊕ United States Treasury Notes	_	0.47	4.48	-
⊕ United States Treasury Notes	_	0.44	4.93	-
United States Treasury Notes	_	0.44	5.37	-
United States Treasury Notes	_	0.41	5.78	_

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Total Holdings 17195



Vanguard Total World Stock Index Admiral VTWAX

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

Portfolio Manager(s)

Christine Franquin since 02-2013 Scott Geiger since 11-2017

Quantitative Screens

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

- Management: The fund's management has been in place for 9.11 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.1 is 89.69% lower than the World Large-Stock Blend category average.

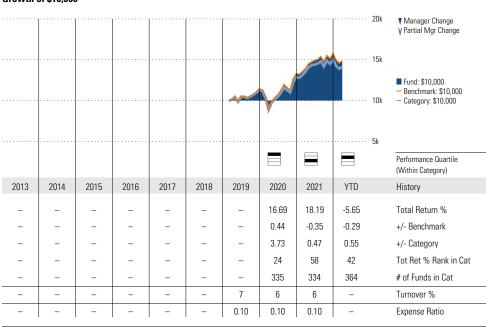
Morningstar Investment Management LLC Analysis

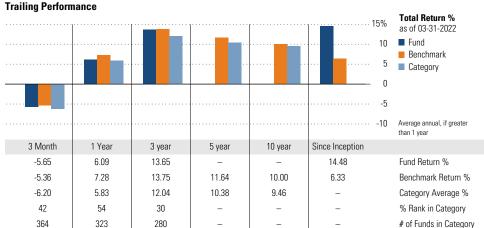
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

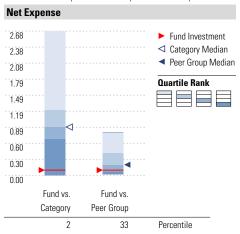
ESG Metrics

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

Growth of \$10,000







	7/374	16/50	Rank					
Peer group is a subset of the category and includes funds with the								
same management style (active vs. passive) and similar share class								
charactorie	tice							

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.30	_	-0.80
Beta	1.02	_	0.97
R-Squared	99.62	_	92.99
Standard Deviation	17.58	17.22	17.36
Sharpe Ratio	0.78	0.80	0.72
Tracking Error	1.13	_	4.57
Information Ratio	-0.09	_	-0.32
Up Capture Ratio	100.49	_	95.53
Down Capture Ratio	101.30	_	99.42

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.19	17.88	18.52
Price/Book Ratio	2.55	2.75	2.88
Geom Avg Mkt Cap \$B	73.90	111.50	80.62
ROE	25.33	26.90	24.82

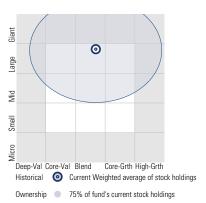


Vanguard Total World Stock Index Admiral VTWAX

Morningstar CategoryMorningstar IndexWorld Large-Stock BlendMSCI ACWI NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

18	28	29	- G
6	9	5	14110
2	3	1	

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2022

Total	100.00	100.00
Other	0.03	1.19
Cash	1.24	1.71
Bonds	0.00	1.07
Non-US Stocks	39.66	39.15
US Stocks	59.06	56.87
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1 1	Benchn	nark	Cate	gory Ave	erage		
b	Cyclical	35.83	34.71	33.22									
	Basic Materials	5.19	4.87	5.57									
4	Consumer Cyclical	11.26	11.28	10.87									
₽	Financial Services	15.66	15.79	13.89									
b	Real Estate	3.72	2.77	2.89		<u> </u>							
M	Sensitive	42.97	43.39	43.26									
	Communication Services	7.72	8.39	7.43			0						
•	Energy	4.36	4.36	3.71			j						
‡	Industrials	10.53	9.48	14.22									
3	Technology	20.36	21.16	17.90									
→	Defensive	21.22	21.88	23.53			_						
÷	Consumer Defensive	6.67	7.07	7.69									
1	Healthcare	11.70	11.99	12.10									
?	Utilities	2.85	2.82	3.74		i []							

100

World Regions % Equity 03-31-2022



Greater Asia	Fund % 18.27	Cat % 13.43	
Japan	5.92	5.84	
Australasia	2.25	1.17	
Asia-4 Tigers	4.45	3.56	
Asia-ex 4 Tigers	5.65	2.86	
Not Classified	0.00	0.00	

Americas	Fund % 64.20	Cat % 62.94	Greater Europe	Fund % 17.53	Cat % 23.64	Market Maturity	Fund %
North America	62.96	62.30	United Kingdom	3.94	6.38	Developed Markets	92.00
Central/Latin	1.24	0.64	W euro-ex UK	11.85	16.70	Emerging Markets	8.00
			Emrgng Europe	0.20	0.21	Not Available	0.00
			Africa	1.54	0.35		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ð Apple Inc	3.59	3.59	-1.54	Technology
Microsoft Corp	3.09	6.68	-8.14	Technology
⊕ Amazon.com Inc	1.88	8.57	-2.23	Consumer Cyclical
⊕ Tesla Inc	1.19	9.76	1.97	Consumer Cyclical
⊕ Alphabet Inc Class A	1.12	10.88	-3.99	Communication Svc
Alphabet Inc Class C	1.03	11.90	-3.48	Communication Svc
NVIDIA Corp	0.87	12.77	-7.21	Technology
⊕ Berkshire Hathaway Inc Class B	0.70	13.47	18.03	Financial Services
€ Slcmt1142	0.69	14.15	_	_
Meta Platforms Inc Class A	0.68	14.84	-33.89	Communication Svc

Total Holdings 9576

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

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Samuel Martinez since 01-2017 Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 6 years it's been in existence

Management: The fund's management has been in place for 5.18 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 78.72% lower than the Ultrashort Bond category average.

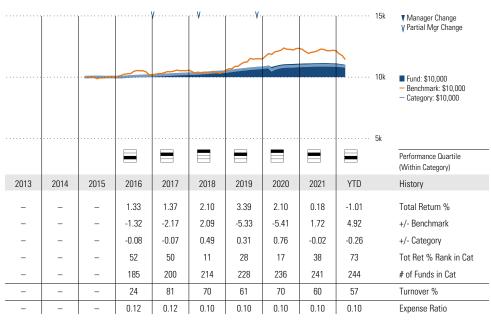
Morningstar Investment Management LLC Analysis

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

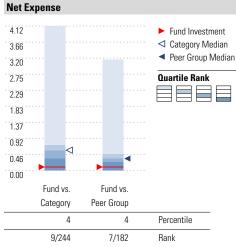
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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 yea 5 year Fund Return % -1.01 -1.00 1.18 1.54 1.36 -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % -n 74 0.95 -0.751.29 1 03 Category Average % 73 74 25 23 % Rank in Category 244 236 214 176 # of Funds in Category



3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	0.89	-	0.63
Beta	0.17	-	0.17
R-Squared	38.93	-	19.54
Standard Deviation	1.07	4.03	1.85
Sharpe Ratio	0.50	0.27	0.16
Tracking Error	3.47	-	3.91
Information Ratio	-0.15	-	-0.21
Up Capture Ratio	26.25	-	26.76
Down Capture Ratio	9.96	-	16.71

Portfolio Metrics					
	Fund	Bmark	Cat		
Avg Eff Duration	0.98	4.43	0.54		
Avg Eff Maturity	0.90	_	3.15		



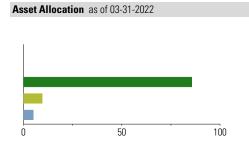
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD





Total	100.00	100.00
Other	4.94	4.28
Cash	9.46	16.29
Bonds	85.60	79.43
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.01
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	18.17	3.53	39.61
AA	6.46	74.59	5.63
A	36.51	10.82	18.05
BBB	34.06	8.32	22.63
BB	0.00	0.28	1.17
В	0.00	0.00	1.51
Below B	0.34	0.00	0.29
Not Rated	4.46	2.46	11.11

Sector Weighting as of 03-3	31-2022												
	Fund	Bmark	Cat	Fund	•	Benchmark	Cate	gory A	verag	е			
Government	12.98	_	15.29										
Treasury	10.56	_	7.96										
Inflation - Protected	0.00	_	0.00										
Agency/Quasi Agency	2.29	_	1.28										
Other Government Related	0.13	_	6.05	İ									
Corporate	60.42	-	36.37										
Corporate Bond	55.48	_	31.88										
Bank Loan	0.00	_	0.47	0									
Convertible	4.94	_	4.02										
Preferred	0.00	_	0.00										
Securitized	16.94	-	30.00										
Agency MBS Pass-Through	0.00	_	7.01	į									
Agency MBS ARM	0.00	_	0.83	[]									
Agency MBS CMO	0.37	_	5.62	1									
Non-Agency Residential MBS	0.05	_	0.18										
Commercial MBS	0.09	_	0.59										
Asset-Backed	16.43	_	15.77										
Covered Bond	0.00	_	0.00										
Municipal	0.00	_	0.99	i[]									
Cash & Equivalents	9.46	_	17.05			0							
Other	0.00	_	0.16										
				0%	5 10	15 20	25 30	35	40	45	50	55 6	65

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	_	5.40	5.40	_
→ Mktliq 12/31/2049	_	4.16	9.55	_
⊕ United States Treasury Bills	_	2.94	12.50	_
⊕ United States Treasury Notes	_	1.53	14.02	-
⊕ Bank of Korea	_	0.78	14.81	_
NTT Finance Corp	_	0.72	15.53	_
⊕ UBS Group Funding (Switzerland) AG	_	0.64	16.17	_
Charter Communications Operating, LLC/Charter Communications Operating Capi	_	0.59	16.76	-
VMware Inc	_	0.55	17.32	-
∃ Bank of Montreal	_	0.55	17.86	_

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 27.27 years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.57% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

25

6

8

0.08

7

0.06

9

0.05

8

0.05



Morningstar Index

Russell 1000 Value TR USD

Turnover %

Expense Ratio





12

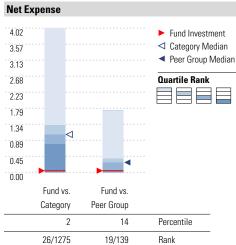
0.05

10

0.05

9

0.05



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	1.52	_	0.68			
Beta	0.94	_	0.98			
R-Squared	98.98	_	95.07			
Standard Deviation	18.16	19.12	19.30			
Sharpe Ratio	0.78	0.70	0.72			
Tracking Error	2.12	_	4.52			
Information Ratio	0.50	_	0.09			
Up Capture Ratio	99.63	_	98.97			
Down Capture Ratio	94.72	-	96.41			

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.46	16.61	15.72
Price/Book Ratio	2.67	2.47	2.64
Geom Avg Mkt Cap \$B	107.04	78.38	111.81
ROE	25.15	19.23	23.24



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Vanguard Value Index Adm VVIAX

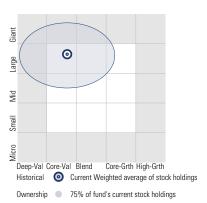
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

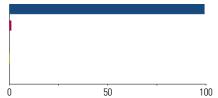
36	35	7	Large		
10	11	11 2			
0	0	0	Small		
Value	Blend	Growth			

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.76
Cash	0.08	0.88
Bonds	0.00	0.40
Non-US Stocks	0.78	5.62
US Stocks	99.14	92.33
Asset Class	Net %	Cat%

Sect	tor Weighting as of 03-	31-2022											
		Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average			
Դ	Cyclical	30.23	34.03	32.63									
A.	Basic Materials	2.99	3.36	3.48		ıÖ							
A	Consumer Cyclical	2.75	4.92	6.41		•							
,	Financial Services	21.02	20.66	19.61									
fi	Real Estate	3.47	5.09	3.13		0 .							
W.	Sensitive	32.57	34.61	37.21									
	Communication Services	4.19	7.25	6.82			<u> </u>						
ð	Energy	7.39	7.16	7.11									
Ċ.	Industrials	12.27	10.81	11.65		- :							
	Technology	8.72	9.39	11.63									
→	Defensive	37.19	31.36	30.17			-			•			Ī
	Consumer Defensive	10.93	7.85	8.79		<u>:</u>							
٠	Healthcare	20.63	18.13	16.32			1		1				
•	Utilities	5.63	5.38	5.06									
					0%	5	10	15	20	25	30	35	

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Berkshire Hathaway Inc Class B	3.38	3.38	18.03	Financial Services
⊕ UnitedHealth Group Inc	2.63	6.01	1.85	Healthcare
⊕ Johnson & Johnson	2.55	8.57	4.22	Healthcare
⊕ JPMorgan Chase & Co	2.21	10.78	-13.28	Financial Services
⊕ Procter & Gamble Co	2.01	12.78	-6.06	Consumer Defensive
⊕ Exxon Mobil Corp	1.92	14.70	36.41	Energy
⊕ Chevron Corp	1.74	16.44	39.97	Energy
→ Pfizer Inc	1.60	18.03	-11.65	Healthcare
AbbVie Inc	1.57	19.60	21.04	Healthcare
⊕ Bank of America Corp	1.55	21.15	-6.88	Financial Services
⊕ Eli Lilly and Co	1.35	22.50	4.03	Healthcare
⊕ Broadcom Inc	1.34	23.84	-4.75	Technology
⊕ Coca-Cola Co	1.33	25.17	5.46	Consumer Defensive
→ PepsiCo Inc	1.27	26.44	-3.03	Consumer Defensive
⊕ Comcast Corp Class A	1.16	27.60	-6.48	Communication Svc

Total Holdings 352

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

