American Century Real Estate R6 AREDX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Real Estate 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 13.38 years.

Net Expense: The fund's expense ratio of 0.79 is 24.76% lower than the Real Estate category average.

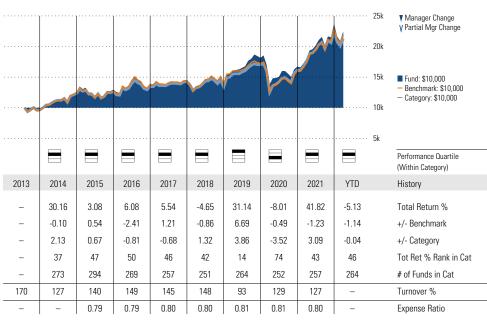
Morningstar Investment Management LLC Analysis

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.

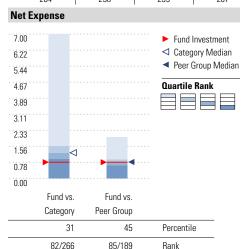
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.39	_	1.24
Beta	0.94	_	0.93
R-Squared	95.61	_	92.56
Standard Deviation	19.20	19.90	19.32
Sharpe Ratio	0.65	0.59	0.65
Tracking Error	4.18	_	5.15
Information Ratio	0.23	_	0.19
Up Capture Ratio	102.44	_	97.39
Down Capture Ratio	99.27	_	93.78

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



American Century Real Estate R6 AREDX

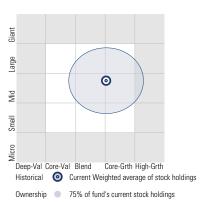
Asset Allocation as of 03-31-2022

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund	•	Benchmark	Category Average	!
Cyclical	97.69	99.13	98.94					
Basic Materials	0.35	0.00	0.08	j				
Consumer Cyclical	0.00	0.13	1.64	()				
Financial Services	0.00	0.00	0.24	İ				
Real Estate	97.34	99.00	96.98					
Sensitive	2.30	0.87	1.02	0				
Communication Services	0.00	0.00	0.28	İ				
Energy	0.00	0.00	0.02	<u>ď</u>				
Industrials	0.00	0.87	0.15					
Technology	2.30	0.00	0.57	ja i				
Defensive	0.00	0.00	0.03	İ				
Consumer Defensive	0.00	0.00	0.00	j				
Healthcare	0.00	0.00	0.00	j				
Utilities	0.00	0.00	0.03	Ĭ.				

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.46	10.46	-3.62	Real Estate
① Crown Castle International Corp	6.49	16.95	-10.86	Real Estate
Welltower Inc	6.06	23.01	12.80	Real Estate
Public Storage	5.99	28.99	4.73	Real Estate
AvalonBay Communities Inc	5.41	34.40	-1.04	Real Estate
	5.13	39.53	-11.36	Real Estate
	3.78	43.31	-14.11	Real Estate
Essex Property Trust Inc	3.72	47.03	-1.29	Real Estate
① UDR Inc	3.62	50.65	-3.76	Real Estate
Kimco Realty Corp	3.27	53.92	0.97	Real Estate
① Camden Property Trust	3.26	57.18	-6.46	Real Estate
○ Digital Realty Trust Inc	3.19	60.37	-19.14	Real Estate
	3.16	63.53	-10.90	Real Estate
① Ventas Inc	3.03	66.55	21.69	Real Estate
⊕ Rexford Industrial Realty Inc	2.99	69.55	-7.65	Real Estate

Total Holdings 38



American Funds American Balanced R6 RLBGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

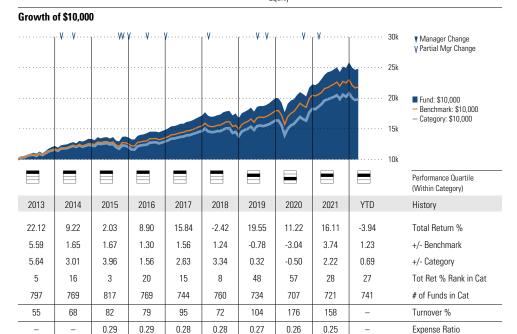
Net Expense: The fund's expense ratio of 0.25 is
 75.73% lower than the Allocation--50% to 70% Equity
 category average.

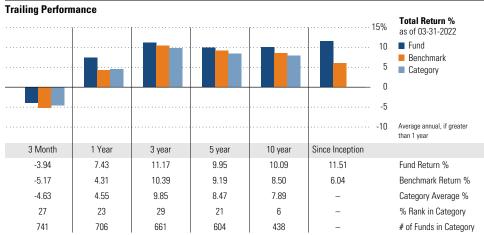
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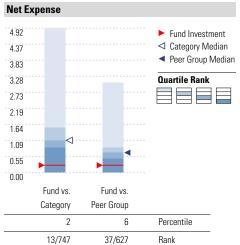
ESG Metrics

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





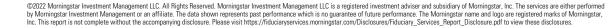
3-Year Risk Metrics



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

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

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





American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

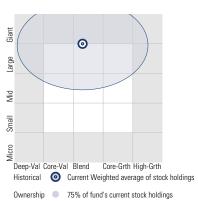
Equity

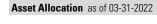
Morningstar Index

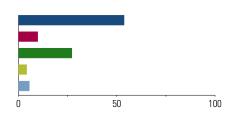
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™







Total	100.00	100.00
Other	5.45	4.04
Cash	4.09	5.39
Bonds	27.08	31.99
Non-US Stocks	9.71	11.26
US Stocks	53.67	47.30
Asset Class	Net %	Cat%

Style Breakdown

Equity





Fixed	Income		Qualit
			High
			Mid
			Low
Ltd Durat	Mod	Ext	

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

	Fund	Bmark	Cat
℃ Cyclical	27.57	33.62	33.98
Basic Materials	4.70	3.87	3.79
Consumer Cyclical	7.43	11.67	10.88
Financial Services	12.02	14.48	15.71
♠ Real Estate	3.42	3.60	3.60
✓ Sensitive	45.98	44.68	43.04
Communication Servic	es 8.60	8.17	8.50
Energy	7.43	4.09	3.93
Industrials	8.54	9.81	10.36
Technology	21.41	22.61	20.25
→ Defensive	26.45	21.71	22.98
Consumer Defensive	10.24	6.39	6.52
Healthcare	15.04	12.57	13.56
Utilities Utilities	1.17	2.75	2.90

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	-	6.05	6.05	_	_
	_	4.86	10.91	_	_
	_	4.14	15.05	-8.14	Technology
⊕ Broadcom Inc	_	2.93	17.98	-4.75	Technology
⊕ UnitedHealth Group Inc	-	2.49	20.46	1.85	Healthcare
☆ Cash And Other Assets Less Liablities	_	2.09	22.56	_	_
⊕ Philip Morris International Inc	-	1.75	24.31	0.20	Consumer Defensive
⊕ Taiwan Semiconductor Manufacturing Co Ltd ADR	_	1.37	25.68	-13.02	Technology
Comcast Corp Class A	_	1.33	27.01	-6.48	Communication Svc
① The Home Depot Inc	_	1.22	28.23	-27.42	Consumer Cyclical

Total Holdings 1859



ClearBridge Appreciation IS LMESX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Scott Glasser since 12-2001 Michael Kagan since 08-2009

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.26 years.
- Net Expense: The fund's expense ratio of 0.56 is 30% lower than the Large Blend category average.

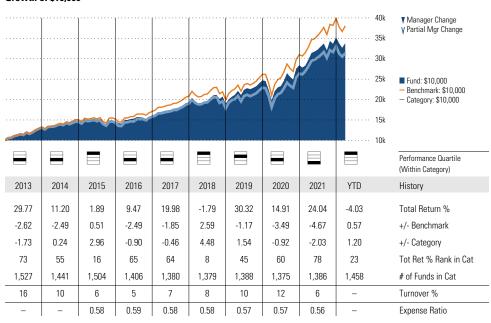
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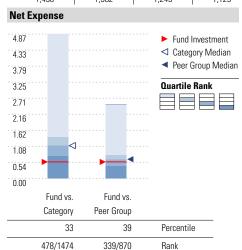
ESG Metrics

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

Growth of \$10,000



Trailing Performance 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 -4.03 13.47 16.89 14.79 13.47 11.34 Fund Return % -4.60 15.65 18.92 15.99 14.64 11.09 Benchmark Return % -5 23 13 04 12 10 16.78 14 09 Category Average % 23 43 56 47 47 % Rank in Category 1.458 1.382 1.245 1.129 827 # of Funds in Category



3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	-0.89	_	-1.71
Beta	0.95	_	0.97
R-Squared	98.32	_	94.89
Standard Deviation	16.98	17.76	17.68
Sharpe Ratio	0.97	1.03	0.90
Tracking Error	2.38	-	3.80
Information Ratio	-0.85	-	-1.26
Up Capture Ratio	94.06	-	93.27
Down Capture Ratio	98.37	-	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.02	21.92	22.24
Price/Book Ratio	3.71	4.23	4.92
Geom Avg Mkt Cap \$B	287.03	218.88	246.43
ROE	32.42	33.46	34.56



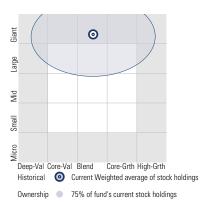
ClearBridge Appreciation IS LMESX

Morningstar Category ■ Large Blend S

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

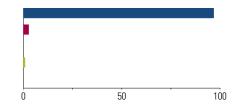
21	39	35	raige
1	2	2	IVIIO
1	0	0	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	1.03
Cash	0.72	0.37
Bonds	0.00	0.94
Non-US Stocks	2.56	2.94
US Stocks	96.72	94.72
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark] Category Average
<u></u>	Cyclical	32.47	30.09	30.37	
Å.	Basic Materials	5.50	2.31	2.81	
4	Consumer Cyclical	9.02	11.84	11.00	
_	Financial Services	16.68	13.22	14.11	
fi	Real Estate	1.27	2.72	2.45	
W	Sensitive	48.18	46.96	46.45	
	Communication Services	10.63	9.36	9.12	
•	Energy	5.57	3.87	2.98	
Ф	Industrials	10.51	8.15	9.88	
	Technology	21.47	25.58	24.47	
→	Defensive	19.36	22.95	23.19	
	Consumer Defensive	6.22	6.51	6.77	
٠	Healthcare	12.42	13.70	14.06	
•	Utilities	0.72	2.74	2.36	
					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
	8.08	8.08	-8.14	Technology
	6.24	14.32	-1.54	Technology
Berkshire Hathaway Inc Class A	3.50	17.82	17.37	Financial Services
	3.36	21.18	-2.23	Consumer Cyclical
	2.95	24.13	-13.28	Financial Services
⊕ UnitedHealth Group Inc	2.78	26.91	1.85	Healthcare
	2.49	29.40	2.51	Financial Services
Alphabet Inc Class A	2.39	31.80	-3.99	Communication Svc
⊕ Thermo Fisher Scientific Inc	2.37	34.17	-11.43	Healthcare
The Travelers Companies Inc	2.32	36.48	17.38	Financial Services
	2.22	38.70	-3.48	Communication Svc
⊖ Johnson & Johnson	2.18	40.88	4.22	Healthcare
⊕ The Home Depot Inc	2.07	42.95	-27.42	Consumer Cyclical
⊕ Raytheon Technologies Corp	1.94	44.89	15.71	Industrials
Honeywell International Inc	1.94	46.82	-6.21	Industrials

Total Holdings 79



ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Jeffrey Russell since 08-2010 Brian Angerame since 08-2010 Aram Green since 08-2010 Matthew Lilling since 06-2020

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap
 Growth category's top three quartiles in 7 of the 8 years it's
 been in existence.
- Management: The fund's management has been in place for 11.59 years.
- Net Expense: The fund's expense ratio of 0.75 is 29.25% lower than the Mid-Cap Growth category average.

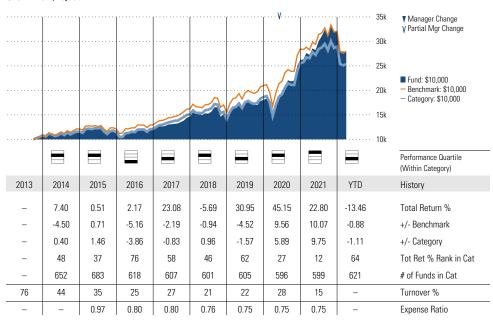
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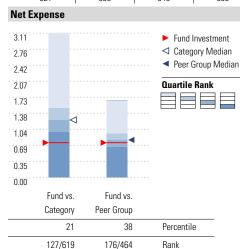
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.84	_	0.91
Beta	1.00	_	0.98
R-Squared	96.35	_	90.26
Standard Deviation	21.77	21.40	22.33
Sharpe Ratio	0.88	0.72	0.72
Tracking Error	4.16	_	6.93
Information Ratio	1.04	_	-0.02
Up Capture Ratio	108.38	_	100.70
Down Capture Ratio	95.80	-	99.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	41.05	27.52	30.48
Price/Book Ratio	6.69	7.96	5.40
Geom Avg Mkt Cap \$B	22.60	21.62	17.68
ROE	16.09	20.91	18.85





ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

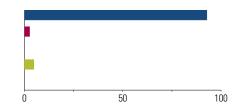
. ,			
0	2	23	Large
3	23	44	Mid
0	4	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.29
Cash	4.70	1.90
Bonds	0.00	0.07
Non-US Stocks	2.54	3.57
US Stocks	92.76	94.18
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Descrit:	Cat	Fuer		. n	anak:	بادمداد	ПС-	to a a	. A					
		Fund	Bmark	Cat	Fund	1	, B	enchr	nark	∐ Ca	tegory	y Aver	age				
Դ	Cyclical	28.57	26.12	30.01													
A	Basic Materials	3.66	1.83	2.40		ı,											
A	Consumer Cyclical	17.94	16.32	14.22													
,	Financial Services	2.84	5.30	9.82													
fi	Real Estate	4.13	2.67	3.57)											
W	Sensitive	50.87	55.05	48.70													
	Communication Services	2.68	3.84	3.48]											
•	Energy	1.51	2.51	1.58				1									
Ф	Industrials	10.20	14.76	14.13													
	Technology	36.48	33.94	29.51													
→	Defensive	20.55	18.84	21.29													
Ħ	Consumer Defensive	1.69	2.10	2.11													
+	Healthcare	18.86	16.55	18.67				7									
•	Utilities	0.00	0.19	0.51	ĺ												
					0%	5	10	15	20	25	30	35	40	45	50	55	60

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	76 NOT 1000C	oundativo /s	TTD Hotain 70	Wormingstar Gootor
Fortinet Inc	4.23	4.23	-4.91	Technology
⊕ JPMorgan 100% US Tr Sec MM Inst	3.63	7.87	_	-
Marvell Technology Inc	3.45	11.31	-17.97	Technology
Mettler-Toledo International Inc	3.12	14.43	-19.09	Healthcare
Palo Alto Networks Inc	2.58	17.02	11.81	Technology
IDEXX Laboratories Inc	2.48	19.50	-16.92	Healthcare
Datadog Inc Class A	2.47	21.97	-14.96	Technology
⊕ HubSpot Inc	2.29	24.25	-27.95	Technology
United Rentals Inc	2.26	26.52	6.90	Industrials
Expedia Group Inc	2.15	28.67	8.27	Consumer Cyclical
Live Nation Entertainment Inc	2.13	30.79	-1.71	Communication Svc
Chipotle Mexican Grill Inc	2.09	32.89	-9.51	Consumer Cyclical
WillScot Mobile Mini Holdings Corp	2.08	34.97	-4.19	Industrials
Catalent Inc	2.05	37.02	-13.38	Healthcare
Monolithic Power Systems Inc	2.00	39.02	-1.40	Technology

Total Holdings 69



Delaware Small Cap Value R6 DVZRX

Morningstar Category ■ Small Value

Morningstar Index Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 5 of the 5 years it's been in
- Management: The fund's management has been in place for 24.93 years.
- Style: The fund has landed in its primary style box Small Value — 93.94 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 40% lower than the Small Value category average.

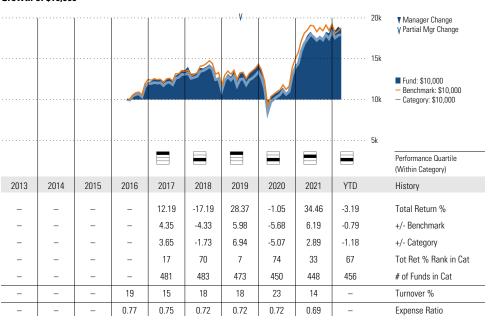
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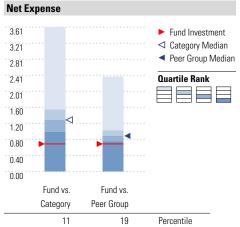
ESG Metrics

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

Growth of \$10,000





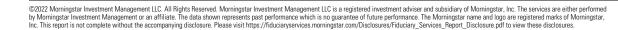


	52/463	62/328	Rank
Peer group	is a subset of the	category and ir	cludes funds with the
same man	agement style (ac	tive vs. passive)	and similar share class
characteri	etice		

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.79	_	0.48
Beta	0.99	-	1.01
R-Squared	95.06	_	94.67
Standard Deviation	25.40	24.94	25.81
Sharpe Ratio	0.60	0.58	0.58
Tracking Error	5.65	_	6.29
Information Ratio	0.11	_	0.05
Up Capture Ratio	100.43	_	100.49
Down Capture Ratio	98.57	_	99.58

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



52/463



Delaware Small Cap Value R6 DVZRX

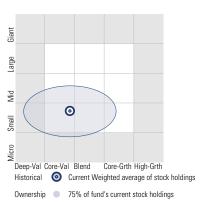
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

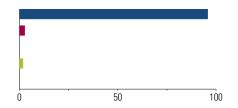
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6	16	3	MIN
37	31	4	JIIdii

Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.15
Cash	1.71	1.68
Bonds	0.00	-0.01
Non-US Stocks	2.58	2.80
US Stocks	95.71	95.39
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		ъ .	0 .	5 1 0 1 1 10 1
		Fund	Bmark	Cat	Fund Benchmark Category Average
	Cyclical	51.73	48.57	50.92)
Å.	Basic Materials	4.50	3.98	6.41	
A	Consumer Cyclical	9.45	7.24	13.31	
P	Financial Services	29.57	22.89	23.73	
ŵ	Real Estate	8.21	14.46	7.47	
W	Sensitive	38.90	33.23	36.42	
0	Communication Services	1.40	3.75	2.08	
•	Energy	7.82	9.38	6.33	
Ф	Industrials	18.63	14.08	18.85	
	Technology	11.05	6.02	9.16	
-	Defensive	9.37	18.19	12.66	
Ħ	Consumer Defensive	2.85	3.89	4.15	
+	Healthcare	3.37	8.88	5.57	
•	Utilities	3.15	5.42	2.94	
					0% 5 10 15 20 25 30 35 40 45 50 5

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

Total Holdings 113



DFA International Value I DFIVX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010 Bhanu Singh since 07-2015 Arun Keswani since 02-2020 Joel Schneider since 02-2022

Quantitative Screens

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 12.09 years.

◆ Net Expense: The fund's expense ratio of 0.29 is
70.71% lower than the Foreign Large Value category
average.

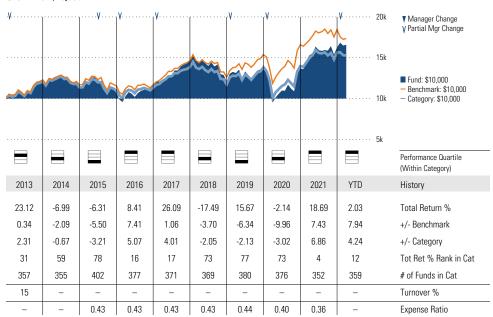
Morningstar Investment Management LLC Analysis

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.

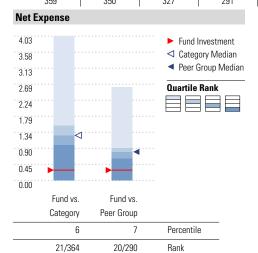
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % 2.03 8.39 8.12 6.13 5.68 6.18 -5.91 1.16 7.78 6.72 6.27 8.54 Benchmark Return % 1 89 6.37 4 92 -2 21 4 86 Category Average % 12 8 19 16 27 % Rank in Category 359 350 327 291 184 # of Funds in Category



Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

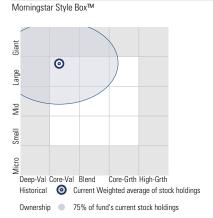
3-1 cai hisk wichies			
	Fund	Bmark	Cat
Alpha	-0.49	_	-1.53
Beta	1.21	_	1.08
R-Squared	85.75	-	89.57
Standard Deviation	22.55	17.23	19.73
Sharpe Ratio	0.43	0.48	0.39
Tracking Error	9.26	-	6.79
Information Ratio	0.04	-	-0.22
Up Capture Ratio	116.39	-	103.11
Down Capture Ratio	120.15	-	110.65

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	9.64	14.30	10.50
Price/Book Ratio	0.99	1.73	1.25
Geom Avg Mkt Cap \$B	35.74	47.32	36.03
ROE	11.62	18.89	15.85



DFA International Value I DFIVX

Style Analysis as of 03-31-2022



Style Breakdown

Equity

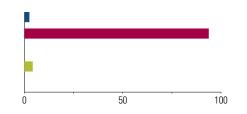
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9	4	1	IVIIQ
0	0	0	ollidii

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	0.08
Cash	4.05	1.85
Bonds	0.00	-0.01
Non-US Stocks	93.62	95.21
US Stocks	2.33	2.88
Asset Class	Net %	Cat%

Morningstar Index

MSCI EAFE NR USD

Morningstar Category

Foreign Large Value

Sec	ctor Weighting as of 03-	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	57.47	39.31	43.94	
A	Basic Materials	13.13	8.28	9.44	
A	Consumer Cyclical	12.31	10.38	11.21	
æ	Financial Services	29.96	17.75	21.75	
fi	Real Estate	2.07	2.90	1.54	
W	Sensitive	31.37	33.90	34.63	
	Communication Services	5.15	5.56	6.17	
•	Energy	14.50	4.24	7.03	
O	Industrials	10.58	15.14	14.08	
	Technology	1.14	8.96	7.35	
→	Defensive	11.15	26.78	21.42	
Ħ	Consumer Defensive	4.59	10.17	8.02	
٠	Healthcare	5.48	13.41	9.74	
•	Utilities	1.08	3.20	3.66	
					0% 5 10 15 20 25 30 35 40 45 50 55 6

World Regions % Equity 03-31-2022



	Fund %	Cat %
Greater Asia	29.45	30.35
Japan	20.31	16.92
Australasia	6.58	3.21
Asia-4 Tigers	2.32	7.34
Asia-ex 4 Tigers	0.24	2.88
Not Classified	0.00	0.00

Americas	Fund % 12.27	Cat % 8.94	Greater Europe	Fund % 58.26	Cat % 60.70	Market Maturity	Fund %
North America	12.11	7.66	United Kingdom	15.21	18.38	Developed Markets	99.60
Central/Latin	0.16	1.28	W euro-ex UK	42.62	41.37	Emerging Markets	0.40
			Emrgng Europe Africa	0.00 0.43	0.33 0.62	Not Available	0.00

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Shell PLC ADR (Representing - Ordinary Shares)	3.58	3.58	26.57	Energy
⊕ DFA Short Term Investment	3.40	6.99	_	_
⊕ TotalEnergies SE	2.77	9.76	6.09	Energy
⊖ Toyota Motor Corp	1.82	11.58	6.47	Consumer Cyclical
⊕ Canadian Natural Resources Ltd	1.76	13.34	46.23	Energy
Mercedes-Benz Group AG	1.60	14.94	-5.59	Consumer Cyclical
⊕ BP PLC ADR	1.43	16.37	11.61	Energy
⊕ Bank of Montreal	1.31	17.68	8.99	Financial Services
⊕ Bank of Nova Scotia	1.26	18.94	0.06	Financial Services
⊕ Zurich Insurance Group AG	1.26	20.20	14.09	Financial Services

Total Holdings 521



Franklin Small Cap Growth R6 FSMLX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

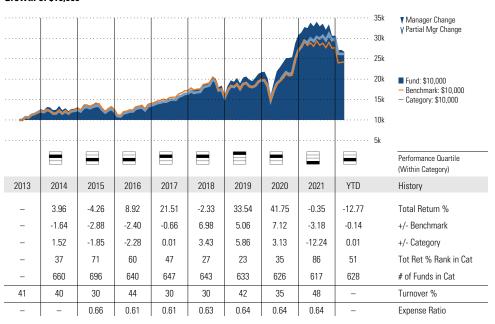
Morningstar Investment Management LLC Analysis

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

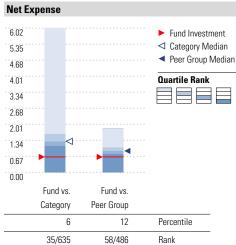
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.61	_	3.80
Beta	1.00	_	0.94
R-Squared	92.67	_	89.67
Standard Deviation	24.90	24.03	23.90
Sharpe Ratio	0.53	0.48	0.62
Tracking Error	6.74	-	7.89
Information Ratio	0.22	_	0.43
Up Capture Ratio	100.93	_	100.68
Down Capture Ratio	96.12	_	89.53

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



Franklin Small Cap Growth R6 FSMLX

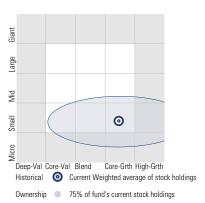
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

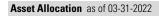
Equity

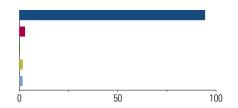
1. /			
0	0	0	Large
0	4	7	Mid
12	39	38	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	1.41	0.43
Cash	1.52	2.32
Bonds	0.05	0.00
Non-US Stocks	2.70	4.34
US Stocks	94.32	92.92
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Cat	egory	Averaç	je	
b	Cyclical	27.96	24.56	27.27								
÷.	Basic Materials	1.94	3.55	2.73								
-	Consumer Cyclical	17.74	12.23	12.55		*						
ê	Financial Services	5.75	5.49	9.04								
b	Real Estate	2.53	3.29	2.95								
NF	Sensitive	43.22	45.60	46.36								
	Communication Services	0.91	3.49	2.44								
•	Energy	0.00	3.41	2.02	10		: _					
þ	Industrials	14.22	16.26	16.86								
1	Technology	28.09	22.44	25.04						Ιį		
÷	Defensive	28.82	29.84	26.37								
7	Consumer Defensive	6.29	4.25	3.71								
ř	Healthcare	22.53	25.07	22.20								
2	Utilities	0.00	0.52	0.46	ď							

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
☐ Inspire Medical Systems Inc	1.98	1.98	11.58	Healthcare
─ Univar Solutions Inc	1.86	3.84	13.37	Basic Materials
→ Beacon Roofing Supply Inc Class A	1.75	5.59	3.37	Industrials
⊖ Red Rock Resorts Inc A	1.68	7.27	-11.27	Consumer Cyclical
Allegiant Travel Co	1.68	8.94	-13.18	Industrials
Rexford Industrial Realty Inc	1.55	10.49	-7.65	Real Estate
Arcosa Inc	1.50	11.99	8.73	Industrials
Shift4 Payments Inc Class A	1.46	13.45	6.90	Technology
Onto Innovation Inc	1.45	14.90	-14.17	Technology
Paycor HCM Inc	1.42	16.32	-	Technology
⇒ SiTime Corp Ordinary Shares	1.42	17.74	-15.29	Technology
HealthEquity Inc	1.42	19.16	52.44	Healthcare
Performance Food Group Co	1.40	20.55	10.94	Consumer Defensive
Five Below Inc	1.34	21.89	-23.45	Consumer Cyclical
RBC Bearings Inc	1.32	23.22	-4.01	Industrials

Total Holdings 138



MFS Growth R6 MFEKX

Portfolio Manager(s)

Eric Fischman since 04-2002 Paul Gordon since 07-2017 Bradford Mak since 06-2021

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

Management: The fund's management has been in place for 20.01 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 0.49 is 49.48% 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

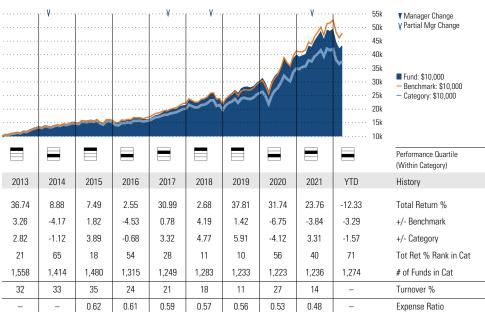
Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	2-Basic	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

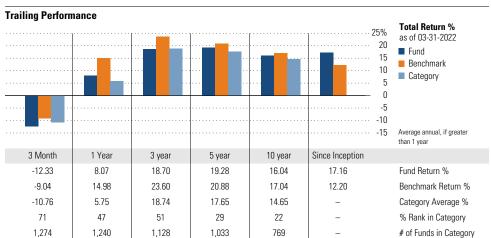
Morningstar Category Large Growth

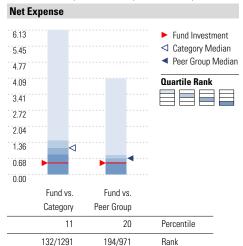
Morningstar Index

Russell 1000 Growth TR USD









3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.34	_	-3.25
Beta	0.91	_	0.97
R-Squared	96.99	_	91.38
Standard Deviation	18.06	19.47	19.83
Sharpe Ratio	1.01	1.15	0.94
Tracking Error	3.56	_	5.76
Information Ratio	-1.38	_	-0.96
Up Capture Ratio	86.76	_	87.74
Down Capture Ratio	94.33	_	96.18

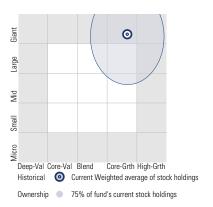
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.69	29.82	28.04
Price/Book Ratio	8.27	11.38	7.61
Geom Avg Mkt Cap \$B	291.20	342.57	345.47
ROE	35.72	42.99	36.86



MFS Growth R6 MFEKX

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

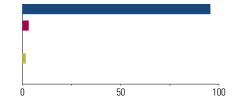
0	20	70	Large
0	4	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.54
Cash	1.51	1.64
Bonds	0.00	-0.01
Non-US Stocks	3.02	4.45
US Stocks	95.47	93.39
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Sec	ctor Weighting as of 03-	31-2022													
		Fund	Bmark	Cat	Fund	▼ B	enchmark	[] Ca	tegory	Aver	age				
Դ	Cyclical	28.99	27.30	28.74											
Å.	Basic Materials	3.11	0.91	1.50											
A	Consumer Cyclical	11.63	18.36	16.56											
æ	Financial Services	12.66	6.26	9.34											
fi	Real Estate	1.59	1.77	1.34											
W	Sensitive	56.06	59.31	55.33											
	Communication Services	13.91	10.61	12.89		- ')								
ð	Energy	0.00	0.46	1.07	io i	_									
Ф	Industrials	6.16	6.22	5.99		'									
	Technology	35.99	42.02	35.38							· '				
-	Defensive	14.95	13.40	15.92											
Ħ	Consumer Defensive	2.48	4.57	3.26											
+	Healthcare	12.47	8.80	12.23											
•	Utilities	0.00	0.03	0.43	Ō										
					0% 5	10	15 20	25	30	35	40	45	50	55	ĥ

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	11.95	11.95	-8.14	Technology
Amazon.com Inc	7.97	19.93	-2.23	Consumer Cyclical
Alphabet Inc Class A	6.33	26.26	-3.99	Communication Svc
Apple Inc	5.16	31.42	-1.54	Technology
Adobe Inc	3.38	34.80	-19.65	Technology
NVIDIA Corp	3.36	38.15	-7.21	Technology
Mastercard Inc Class A	3.14	41.30	-0.40	Financial Services
Visa Inc Class A	2.61	43.91	2.51	Financial Services
Danaher Corp	2.39	46.30	-10.77	Healthcare
Intuit Inc	2.36	48.66	-25.14	Technology
Thermo Fisher Scientific Inc	2.19	50.85	-11.43	Healthcare
Alphabet Inc Class C	1.91	52.76	-3.48	Communication Svc
MSCI Inc	1.71	54.47	-17.75	Financial Services
Abbott Laboratories	1.63	56.10	-15.57	Healthcare
Verisk Analytics Inc	1.55	57.66	-6.03	Industrials

Total Holdings 73



MFS Research International R6 MRSKX

Morningstar Category Foreign Large Blend Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Victoria Higley since 04-2016 Camille Lee since 09-2018

Quantitative Screens

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

Management: The fund's management has been in place for 5.92 years.

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

✓ Net Expense: The fund's expense ratio of 0.66 is 29.03% lower than the Foreign Large Blend category average.

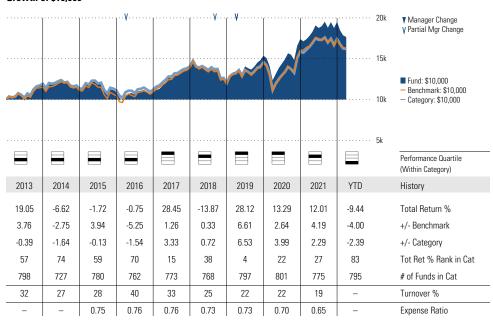
Morningstar Investment Management LLC Analysis

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.

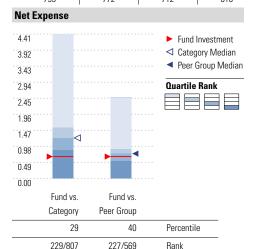
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	2-Basic	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000

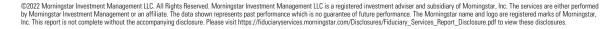


Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % -9.44 -0.739.51 8.68 6.40 4.17 -5.44 -1.48 7.51 6.76 5.55 5.03 Benchmark Return % -7 05 7 23 5.85 -1 61 6 26 Category Average % 83 50 13 6 26 % Rank in Category 795 772 712 616 413 # of Funds in Category



3- Teal DISK WIELLIGS			
	Fund	Bmark	Cat
Alpha	2.52	_	0.12
Beta	0.90	_	1.00
R-Squared	93.36	-	93.68
Standard Deviation	15.77	16.88	17.51
Sharpe Ratio	0.61	0.47	0.47
Tracking Error	4.38	_	4.46
Information Ratio	0.46	-	0.03
Up Capture Ratio	99.89	-	100.75
Down Capture Ratio	90.33	-	100.82

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





MFS Research International R6 MRSKX

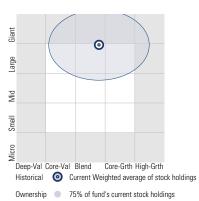
Morningstar CategoryForeign Large Blend

Morningstar Index

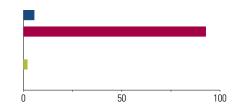
MSCI ACWI Ex USA NR USD

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

Style Breakdown Equity

15	43	29
2	8	2
0	0	0

0 0 0

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

	ctor Weighting as of 03-3			_					п -					
		Fund	Bmark	Cat	Fund	,	Bench	mark	Categ	jory Ave	rage			,
b	Cyclical	40.20	42.34	39.18			,							
÷.	Basic Materials	9.39	8.94	7.98										
4	Consumer Cyclical	10.03	10.37	10.86										
,	Financial Services	18.38	20.56	18.20										
ŧ	Real Estate	2.40	2.47	2.14										
M	Sensitive	34.17	36.68	37.13										
	Communication Services	6.22	6.69	5.82										
•	Energy	4.37	5.45	4.60										
Ģ	Industrials	16.03	12.06	14.86										
3	Technology	7.55	12.48	11.85				'						
→	Defensive	25.62	20.98	23.69					- '					
	Consumer Defensive	9.27	8.25	9.12										
٠	Healthcare	13.03	9.68	11.68										
•	Utilities	3.32	3.05	2.89										
					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 03-31-2022

Large Mid



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

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

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

Total Holdings 120



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018 Stephen Rodosky since 01-2019 Andrew Dewitt since 02-2022

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 3.41 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.82 is 21.9% lower than the Commodities Broad Basket category average.

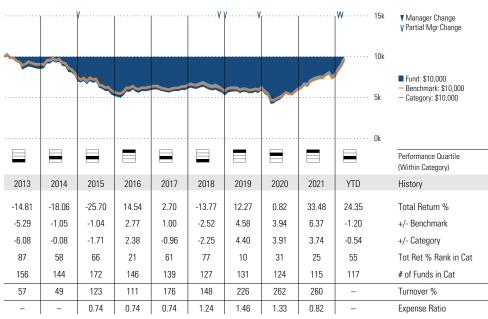
Morningstar Investment Management LLC Analysis

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.

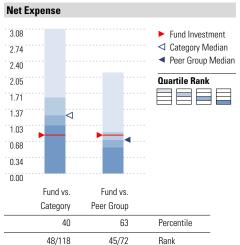
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022

Growth of \$10,000



Trailing Performance Total Return % 55% 50 45 40 35 30 25 20 15 10 5 0 as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 24.35 52.80 19.76 11.07 0.09 4.90 25.55 49.25 16.12 9.00 -0.70 3.18 Benchmark Return % 24 89 49 70 16 43 -0.66 9 75 Category Average % 55 33 9 25 43 % Rank in Category 117 115 109 89 56 # of Funds in Category



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

3-1 cai nisk wienics			
	Fund	Bmark	Cat
Alpha	1.43	-	-0.08
Beta	1.14	-	1.07
R-Squared	95.85	_	86.07
Standard Deviation	19.42	16.74	19.57
Sharpe Ratio	1.00	0.94	0.89
Tracking Error	4.56	-	7.45
Information Ratio	0.80	-	0.17
Up Capture Ratio	114.29	-	105.69
Down Capture Ratio	107.92	_	107.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	_	14.38
Price/Book Ratio	1.51	_	1.78
Geom Avg Mkt Cap \$B	20.09	_	30.14
ROE	16.78	-	12.41



PIMCO Commodity Real Ret Strat Instl PCRIX

Asset Allocation as of 03-31-2022

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD

Cat%

2.13

0.62

30.07

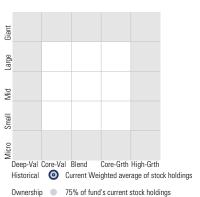
61.26

5.91

100.00

Style Analysis as of 03-31-2022





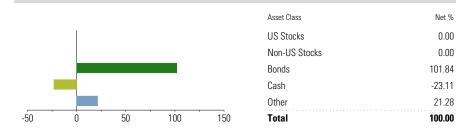
Style Breakdown



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ U S TIPS REV REPO	25.49	25.49	_	_
⊕ Euro Schatz Future Mar 22	25.35	50.85	_	-
☼ Offset: Unsettled Trades	19.45	70.30	_	_
→ U S TIPS REV REPO	19.37	89.67	_	-
⊕ Pimco Cayman Cmdty Fd Ltd Instl	15.91	105.58	-	_
⊕ United States Treasury Notes 0.125%	14.22	119.80	_	_
→ OIS GBP SONIO/1.01250 09/20/23-0Y* LCH Pay	12.17	131.97	_	-
⊕ OIS GBP SONIO/0.90000 09/21/22-0Y* LCH Pay	12.17	144.14	_	_
⊕ OIS GBP SONIO/0.90000 09/21/22-0Y* LCH Receive	12.15	156.29	_	_
⊖ OIS GBP SONIO/1.01250 09/20/23-0Y* LCH Receive	12.15	168.44	-	_
⊕ 2 Year Treasury Note Future Mar 22	11.04	179.48	_	_
⊕ 3 Month Euribor Future Mar 23	9.61	189.10	-	_
Cash Offset Cash Offset	9.49	198.58	-	_
⊕ United States Treasury Notes 0.125%	8.64	207.23	-	_
⇒ EUROPEAN MONETARY UNION EURO Sold	7.42	214.65	_	_

Total Holdings 776



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.52 is 29.73% lower than the World Bond-USD Hedged category average.

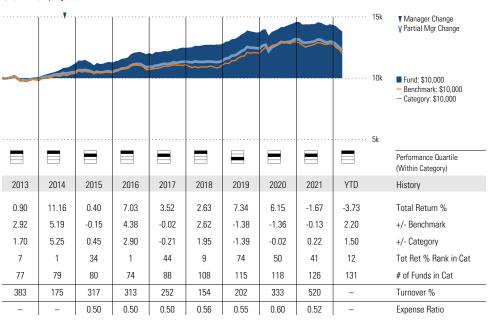
Morningstar Investment Management LLC Analysis

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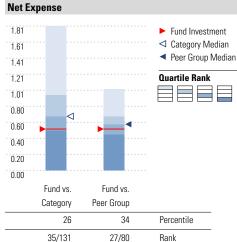
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.46	_	-0.07
Beta	0.66	_	0.92
R-Squared	48.88	_	54.93
Standard Deviation	3.82	4.03	5.10
Sharpe Ratio	0.25	0.27	0.15
Tracking Error	3.05	_	3.60
Information Ratio	-0.04	_	-0.11
Up Capture Ratio	80.16	_	106.75
Down Capture Ratio	75.75	-	114.83

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



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged
B

Morningstar Index

BBgBarc US Agg Bond TR USD

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

		I
0	50	100

Asset Allocation as of 03-31-2022

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

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

				0%	5 1	0	15	20	25	30	35	40	45	50	55	60	65
Other	16.37	_	13.67														
Cash & Equivalents	7.34	-	14.09														
Municipal	0.03	_	0.14														
Covered Bond	1.05	-	0.28	D													
Asset-Backed	2.56	-	2.01														
Commercial MBS	0.22	_	0.76	1[]													
Non-Agency Residential MBS	0.94	-	0.15	()													
Agency MBS CMO	0.02	_	0.38														
Agency MBS ARM	0.00	_	0.00														
Agency MBS Pass-Through	2.08	_	2.01														
Securitized	6.87	-	5.59														
Preferred	0.16	_	0.02	İ													
Convertible	0.95	_	0.95	•													
Bank Loan	0.07	_	0.25														
Corporate Bond	2.44	-	15.00														
Corporate	3.62	-	16.22														
Other Government Related	53.51	-	8.17														
Agency/Quasi Agency	2.53	_	6.52														
Inflation – Protected	0.40	-	1.90	1													
Treasury	8.54	_	33.58														
Government	64.98	-	50.17														
	Fund	Bmark	Cat	Fun	d	• B	Bench	mark		Cateo	gory A	veraç	je				
Sector Weighting as of 03-	31-2022																

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Pay	03-2022	22.36	22.36	_
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Receive	03-2022	22.36	44.72	-
☆ Cash Offset	_	19.02	63.74	_
⊕ IRS EUR -0.25000 03/16/22-5Y LCH Pay	03-2027	14.36	78.10	_
⊕ IRS EUR -0.25000 03/16/22-5Y LCH Receive	03-2027	14.12	92.22	_
	01-2022	13.93	106.15	_
	01-2022	13.93	120.08	-
⊕ IRS EUR 0.25000 03/16/22-10Y LCH Pay	03-2032	13.65	133.73	_
⊕ IRS EUR 0.25000 03/16/22-10Y LCH Receive	03-2032	13.52	147.25	_
⊕ Euro Schatz Future Mar 22	03-2022	13.32	160.57	_

Total Holdings 1834



State St Russell Lg Cp Val® Indx NL Cl C

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Management Team since 02-1999

Quantitative Screens

Performance: The fund has finished in the Large Value 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 23.19 years.

Net Expense: The fund's expense ratio of 0.04 is 95.35% lower than the Large Value category average.

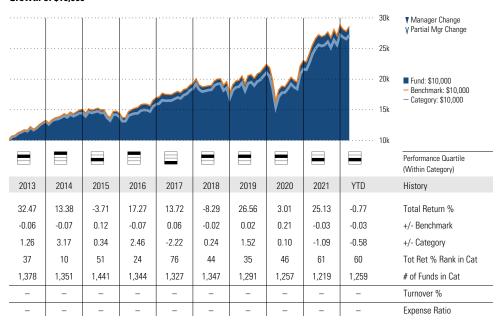
Morningstar Investment Management LLC Analysis

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

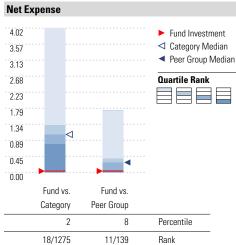
ESG Metrics

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

Growth of \$10,000







2-1 cai iliak Michica			
	Fund	Bmark	Cat
Alpha	0.06	_	1.19
Beta	1.00	_	0.99
R-Squared	100.00	_	96.72
Standard Deviation	19.08	19.12	19.38
Sharpe Ratio	0.71	0.70	0.75
Tracking Error	0.07	_	3.44
Information Ratio	0.68	_	0.37
Up Capture Ratio	99.99	_	101.28
Down Capture Ratio	99.76	_	96.76

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.60	16.61	15.72
Price/Book Ratio	2.47	2.47	2.64
Geom Avg Mkt Cap \$B	78.50	78.38	111.81
ROE	19.26	19.23	23.24



State St Russell Lg Cp Val® Indx NL Cl C

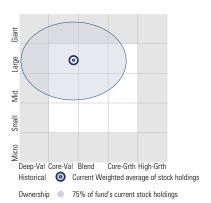
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

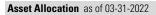
Equity

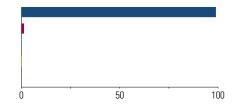
-quit,			
29	29	9	Large
11	14	4	Mid
2	2	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.76
Cash	0.10	0.88
Bonds	0.00	0.40
Non-US Stocks	1.13	5.62
US Stocks	98.77	92.33
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Benchmai	∗ Ir	ategory .	Δverane			
_					Turic	<u>'</u>	Dencima		ategory	Average			
<u>Մ</u>	Cyclical	34.04	34.03	32.63		<u>,</u> :		1		1			
A.	Basic Materials	3.37	3.36	3.48									
A	Consumer Cyclical	4.93	4.92	6.41									
æ	Financial Services	20.66	20.66	19.61									
π	Real Estate	5.08	5.09	3.13									
W	Sensitive	34.59	34.61	37.21									
	Communication Services	7.26	7.25	6.82									
•	Energy	7.14	7.16	7.11		= [_						
Ф	Industrials	10.81	10.81	11.65		:							
	Technology	9.38	9.39	11.63									
→	Defensive	31.36	31.36	30.17									
Ħ	Consumer Defensive	7.85	7.85	8.79			i [
+	Healthcare	18.11	18.13	16.32					ľ				
•	Utilities	5.40	5.38	5.06									
					0%	5	10	15	20	25	30	35	4

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Berkshire Hathaway Inc Class B	3.09	3.09	18.03	Financial Services
⊕ Johnson & Johnson	2.23	5.32	4.22	Healthcare
⊕ UnitedHealth Group Inc	2.13	7.45	1.85	Healthcare
⊕ JPMorgan Chase & Co	1.91	9.36	-13.28	Financial Services
Procter & Gamble Co	1.76	11.12	-6.06	Consumer Defensive
⊕ Exxon Mobil Corp	1.67	12.79	36.41	Energy
⊕ Chevron Corp	1.50	14.29	39.97	Energy
⊕ Bank of America Corp	1.40	15.69	-6.88	Financial Services
⊕ Pfizer Inc	1.38	17.07	-11.65	Healthcare
① The Walt Disney Co	1.13	18.20	-11.45	Communication Svc
⊕ Cisco Systems Inc	1.12	19.33	-11.42	Technology
⊕ Verizon Communications Inc	1.02	20.35	-0.73	Communication Svc
⊕ Thermo Fisher Scientific Inc	1.01	21.36	-11.43	Healthcare
○ Comcast Corp Class A	1.01	22.36	-6.48	Communication Svc
Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc Walmart Inc ■ Walmart Inc 01	23.37	3.31	Consumer Defensive	

Total Holdings 853



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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

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

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

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



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

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 508



Vanguard 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.

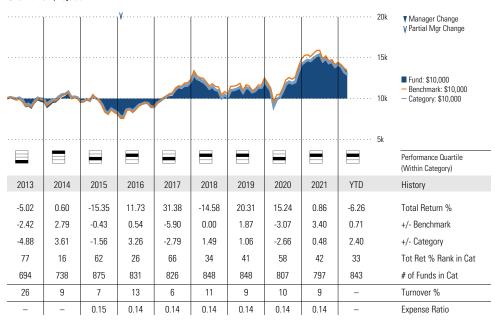
Morningstar Investment Management LLC Analysis

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



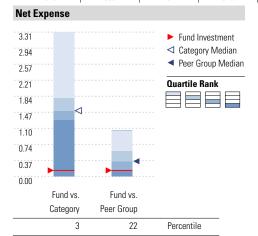
Trailing Performance



3-Year Risk Metrics

Up Capture Ratio

Down Capture Ratio



	25/866	26/119	Rank						
Peer group is a subset of the category and includes funds with the									
same management style (active vs. passive) and similar 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

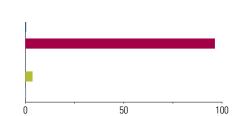
Equity

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 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.

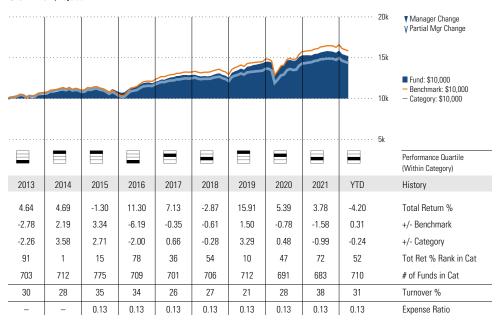
Style Consistency is not calculated for Fixed Income funds.

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

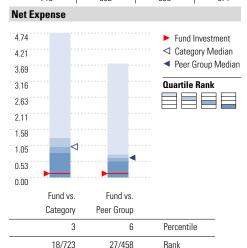
Morningstar Investment Management LLC Analysis

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.

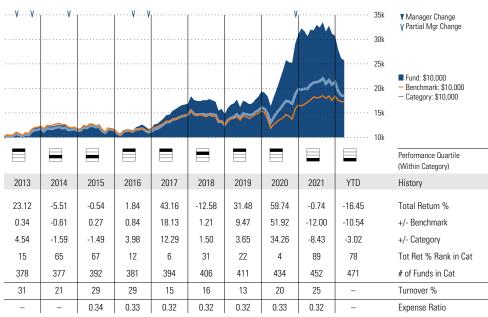
Morningstar Investment Management LLC Analysis

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



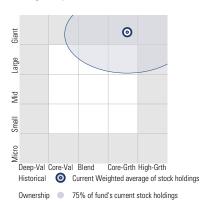
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

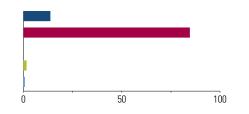
-quit,			
12	32	49	Large
1	2	4	Mid
0	0	0	Small

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 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

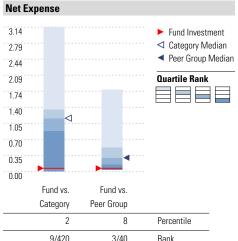
45

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-	31-2022												
		Fund	Bmark	Cat	Fun	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										
A	Consumer Cyclical	9.66	10.25	11.32				į						
F	Financial Services	16.69	16.15	19.65					0					
命	Real Estate	12.62	12.00	6.84										
W	Sensitive	30.06	34.63	33.51								0		
d	Communication Services	3.64	3.56	3.32		0								
•	Energy	7.84	7.41	5.55			1							
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			[
	Utilities	11.37	7.67	6.55										
					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
	1.13	7.19	-10.57	Technology
Carrier Global Corp Ordinary Shares	1.09	8.28	-15.43	Industrials
The Kroger Co The	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 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.
- Net Expense: The fund's expense ratio of 0.1 is 89.69% lower than the World Large-Stock Blend category average.

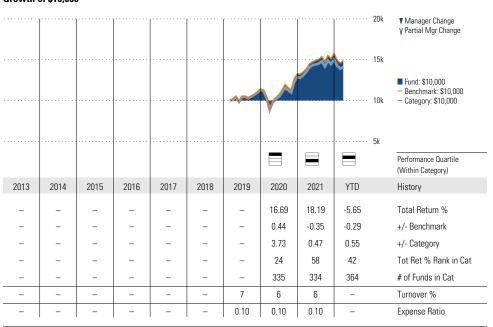
Morningstar Investment Management LLC Analysis

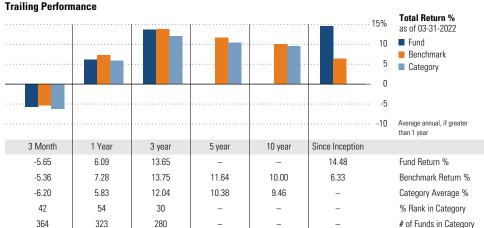
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

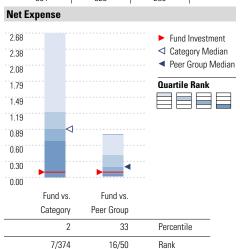
ESG Metrics

Metric	letric Rating				
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								
characteris	tice							

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

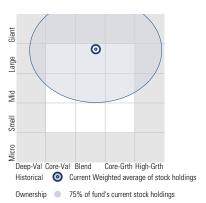


Vanguard Total World Stock Index Admiral VTWAX

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 $\ref{eq:Decrease}$ 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

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

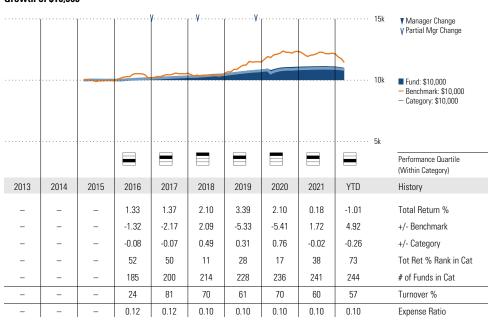
Morningstar Investment Management LLC Analysis

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.

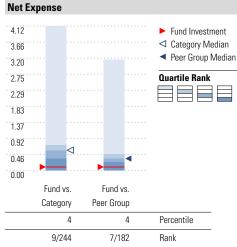
ESG Metrics

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 Kisk Metrics			
	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



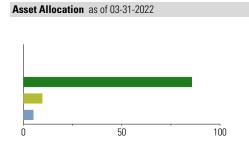
Vanguard Ultra-Short-Term Bond Admiral VUSFX

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	_



Western Asset Core Plus Bond IS WAPSX

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

Portfolio Manager(s)

Mark Lindbloom since 12-2006 S. Leech since 08-2013 Julien Scholnick since 05-2016 Frederick Marki since 05-2018 John Bellows since 05-2018

Quantitative Screens

Q Performance: The fund has finished in the Intermediate
 Core-Plus 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 15.26 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.42 is 44% lower than the Intermediate Core-Plus Bond category average.

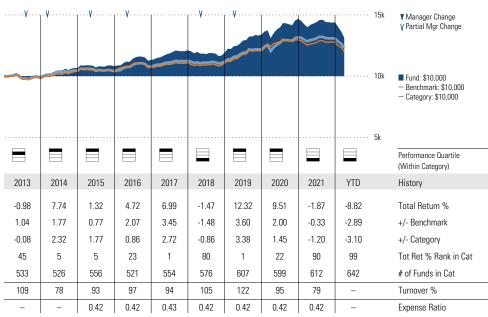
Morningstar Investment Management LLC Analysis

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	2	02-28-2022

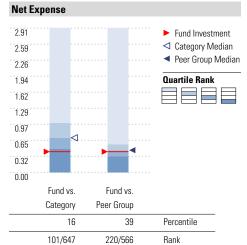
Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -8.82 -6.21 1.83 2.63 3.39 5.41 -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % -5 72 -4 NN 2 13 2 61 2 39 Category Average % 99 96 66 35 13 % Rank in Category

503

357



603

570

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.28	_	0.56
Beta	1.30	_	1.01
R-Squared	71.33	_	67.97
Standard Deviation	6.20	4.03	5.13
Sharpe Ratio	0.22	0.27	0.33
Tracking Error	3.53	_	2.95
Information Ratio	0.04	_	0.21
Up Capture Ratio	141.62	_	116.32
Down Capture Ratio	153.46	-	110.33

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.74	4.43	6.21
Avg Eff Maturity	13.29	-	8.73

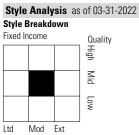


of Funds in Category

642

Western Asset Core Plus Bond IS WAPSX

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



Style Analy	sis as	of 03-31-2022	Asset Allo	ocation as	of 03-31-202	22	
Style Breakdo ixed Income	own	Quality					
		High					
		Mid					
		Low					
td Mod Ouration	Ext		-50	0	50	100	_

Total	100.00	100.00
Other	1.69	1.93
Cash	-2.16	-5.11
Bonds	100.48	103.09
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.08
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	45.04	3.53	50.62
AA	5.40	74.59	4.02
A	14.39	10.82	10.81
BBB	18.33	8.32	19.90
BB	8.90	0.28	6.60
В	2.89	0.00	2.88
Below B	0.99	0.00	1.31
Not Rated	4.06	2.46	3.86

Sector Weighting as of 03-	31-2022										
	Fund	Bmark	Cat	Fund	▼ B	enchmark	Categ	ory Avera	ge		
Government	25.14	-	28.95								
Treasury	24.72	_	17.18								
Inflation – Protected	0.17	_	0.25	0							
Agency/Quasi Agency	0.25	_	0.73								
Other Government Related	0.00	_	10.79	İ							
Corporate	30.98	-	27.99								
Corporate Bond	24.99	_	25.90								
Bank Loan	4.81	_	0.70								
Convertible	1.18	_	1.24								
Preferred	0.00	_	0.15	Ī							
Securitized	21.45	-	32.84								
Agency MBS Pass-Through	13.34	_	15.26								
Agency MBS ARM	0.22	_	0.03								
Agency MBS CM0	1.63	_	0.95								
Non-Agency Residential MBS	0.92	_	0.95								
Commercial MBS	2.36	_	5.71								
Asset-Backed	2.98	_	9.91								
Covered Bond	0.00	_	0.03								
Municipal	0.01	_	1.12	[
Cash & Equivalents	3.97	_	3.29								
Other	18.42	_	5.57								
				0%	5	10	15	20	25	30	3!

150

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Trade Date Cash	-	5.30	5.30	_
⊕ Cad/Usd Ffx Due 041922-Cross	04-2022	3.45	8.75	_
⊕ Cad/Usd Ffx Due 041922	04-2022	3.39	12.14	_
⊕ Fx Fut Audusd Crncy Fut Jun22	06-2022	2.22	14.36	_
⊕ Fx Fut Audusd Crncy Fut Jun22	06-2022	2.22	16.58	-
⊕ Cny/Usd Ffx Due 041922-Cross	04-2022	2.15	18.73	_
⊕ Cny/Usd Ffx Due 041922	04-2022	2.13	20.86	_
⊕ Fx Fut Euro Fx Curr Fut Jun22	06-2022	2.13	23.00	_
⊕ Fx Fut Euro Fx Curr Fut Jun22	06-2022	2.13	25.13	_
⊕ Usd/Eur Ffx Due 041922-Cross	04-2022	2.13	27.25	_

Total Holdings 2995

