American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

Robert Lovelace since 06-1999
Carl Kawaja since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Jonathan Knowles since 01-2016
Akira Shiraishi since 01-2017
Bradford Freer since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Piyada Phanaphat since 01-2020
Dawid Justus since 01-2020

Quantitative Screens

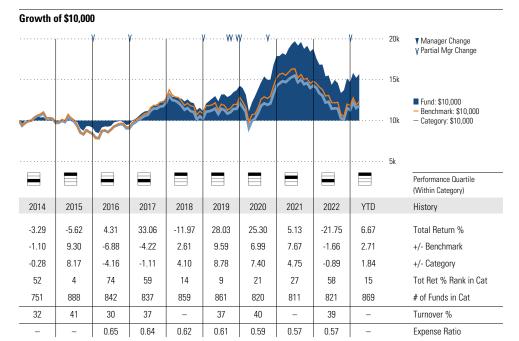
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.8 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is
 50.43% lower than the Diversified Emerging Mkts category
 average.

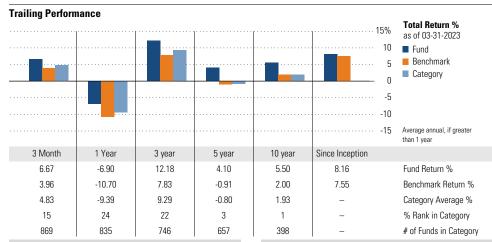
Morningstar Investment Management LLC Analysis

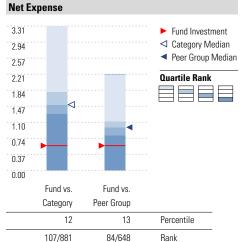
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	5.19	_	1.04
Beta	0.86	_	0.97
R-Squared	78.72	_	87.48
Standard Deviation	18.28	18.85	19.69
Sharpe Ratio	0.66	0.43	0.46
Tracking Error	8.83	_	6.78
Information Ratio	0.49	_	0.08
Up Capture Ratio	101.73	_	102.40
Down Capture Ratio	83.50	_	100.07

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.47	10.77	12.24
Price/Book Ratio	2.91	1.57	1.86
Geom Avg Mkt Cap \$B	55.87	34.04	43.04
ROE	22.78	17.99	18.95



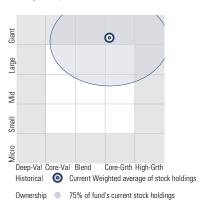


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

12	33	39	Luigo
2	6	5	IVIIG
0	0	1	OII GII

Value Blend Growth

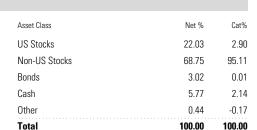
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2023



Sec	ctor Weighting as of 03-3	31-2023			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	40.26	45.21	44.77	
A.	Basic Materials	9.64	8.83	6.76	
-	Consumer Cyclical	13.59	12.84	14.23	
<u></u>	Financial Services	15.39	21.62	22.07	
ŧ	Real Estate	1.64	1.92	1.71	
M	Sensitive	37.23	41.87	40.71	
	Communication Services	5.61	10.70	8.74	
•	Energy	3.92	4.75	4.81	
‡	Industrials	11.76	6.11	6.28	
	Technology	15.94	20.31	20.88	
→	Defensive	22.52	12.92	14.52	
÷	Consumer Defensive	7.07	6.27	7.90	
٠	Healthcare	13.74	4.12	4.88	
•	Utilities	1.71	2.53	1.74	
					0% 5 10 15 20 25 30 35 40 45 1

100

World Regions % Equity 03-31-2023



	runa %	cat %
Greater Asia	37.82	75.32
Japan	2.75	0.09
Australasia	0.69	0.03
Asia-4 Tigers	7.62	25.78
Asia-ex 4 Tigers	26.76	49.42
Not Classified	0.00	0.00

Americas	Fund % 35.40	Cat % 14.25	Greater Europe	Fund % 26.77	Cat % 10.42	Market Maturity	Fund %
North America	26.03	2.76	United Kingdom	3.01	0.72	Developed Markets	61.75
Central/Latin	9.37	11.49	W euro-ex UK	21.27	1.96	Emerging Markets	38.25
			Emrgng Europe	0.51	1.43	Not Available	0.00
			Africa	1.98	6.31		

Top 10 Holdings as of 03-31-2023						
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector		
⊕ Capital Group Central Cash Fund	5.77	5.77	-	_		
	2.67	8.44	20.50	Technology		
⊕ Novo Nordisk A/S Class B	2.29	10.74	16.63	Healthcare		
Taiwan Semiconductor Manufacturing Co Ltd	2.02	12.75	19.45	Technology		
LVMH Moet Hennessy Louis Vuitton SE	1.68	14.44	24.19	Consumer Cyclical		
	1.57	16.01	-5.17	Financial Services		
Airbus SE	1.49	17.50	11.04	Industrials		
	1.33	18.83	55.75	Consumer Cyclical		
	1.24	20.07	-4.78	Financial Services		
⊕ Sea Ltd ADR	1.17	21.24	66.35	Consumer Cyclical		

Total Holdings 592

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



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000
Mary Ellen Stanek since 09-2000
Charles Groeschell since 09-2000
Warren Pierson since 09-2000
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2019
Patrick Brown since 05-2021
Abhishek Pulakanti since 05-2022
Andrew O'Connell since 05-2022

Quantitative Screens

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

Management: The fund's management has been in place for 22.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 46.43% lower than the Intermediate Core Bond category average.

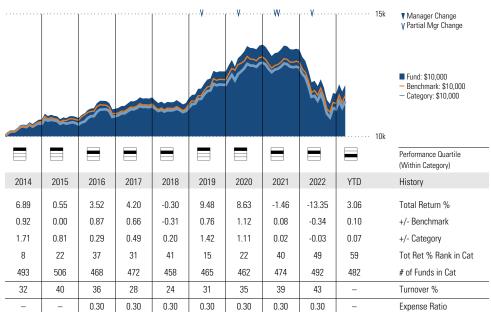
Morningstar Investment Management LLC Analysis

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qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance



Net Expe	ense		
4.62			► Fund Investment
4.11			Category Median
3.59			 Peer Group Median
3.08			Quartile Rank
2.57			
2.05			
1.54			
1.03	□ □		
0.51		~~~	
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	25	34	Percentile
	127/518	141/416	Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.92	_	0.59
Beta	1.03	_	0.99
R-Squared	98.67	-	95.95
Standard Deviation	6.54	6.29	6.37
Sharpe Ratio	-0.45	-0.60	-0.50
Tracking Error	0.78	-	1.18
Information Ratio	1.01	-	0.32
Up Capture Ratio	111.68	-	104.43
Down Capture Ratio	99.95	_	96.96

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.33	4.43	6.00
Avg Eff Maturity	8.35	_	8.46



Baird Aggregate Bond Inst BAGIX

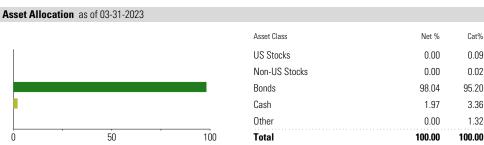
Style Analysis as of 03-31-2023
Style Breakdown
Fixed Income

Quality

Aid

Ltd Mod Ext
Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	60.30	3.53	50.06
AA	3.80	74.59	11.69
A	12.60	10.82	23.47
BBB	23.10	8.32	13.19
BB	0.20	0.28	0.65
В	0.00	0.00	0.21
Below B	0.00	0.00	0.15
Not Rated	0.00	2.46	0.57



Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Government	22.82	_	32.13	Fund		Benchma			Average	- [1	
Treasury	22.80	_	25.85		- :	- :	:	:				
Inflation – Protected	0.00	_	1.50				- :	- :	- "			
Agency/Quasi Agency	0.02	_	1.06	i								
Other Government Related	0.00	_	3.72	i								
Corporate	38.17	_	24.91									
Corporate Bond	38.17	_	24.86				:	:		:		
Bank Loan	0.00	_	0.03									
Convertible	0.00	_	0.01	Ò								
Preferred	0.00	_	0.01									
Securitized	36.14	-	36.79									
Agency MBS Pass-Through	21.82	_	27.88									
Agency MBS ARM	0.00	_	0.31	[]								
Agency MBS CMO	3.02	_	1.52									
Non-Agency Residential MBS	0.79	_	0.23	0								
Commercial MBS	4.89	_	0.56									
Asset-Backed	5.62	_	6.29									
Covered Bond	0.00	_	0.00									
Municipal	0.95	_	0.88									
Cash & Equivalents	1.93	_	4.48									
Other	0.00	_	0.80	iΠ								

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bonds 2.5%	02-2045	3.37	3.37	_
→ United States Treasury Bonds 2.88%	05-2043	2.46	5.83	_
⊕ United States Treasury Notes 2.88%	05-2032	2.37	8.20	_
€ United States Treasury Notes 1.13%	10-2026	2.37	10.57	_
→ United States Treasury Notes 1.13%	08-2028	1.97	12.54	-
United States Treasury Bonds 1.38%	11-2040	1.91	14.44	_
€ First American Government Obligs U	02-2030	1.87	16.32	_
€ United States Treasury Notes 2.38%	03-2029	1.15	17.47	_
€ United States Treasury Notes 1.5%	02-2025	1.14	18.61	_
United States Treasury Notes 2.88%	06-2025	1.10	19.72	_

Total Holdings 1654



Hartford Dividend and Growth R6 HDGVX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Matthew Baker since 03-2010 Brian Schmeer since 12-2016 Nataliya Kofman since 08-2019

Quantitative Screens

Performance: The fund has finished in the Large Value 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 13.09 years.

Net Expense: The fund's expense ratio of 0.63 is 30.77% lower than the Large Value category average.

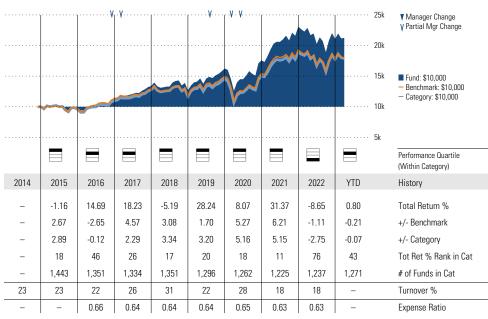
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

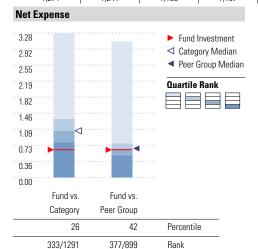
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.51	_	1.20
Beta	0.96	_	0.98
R-Squared	98.25	_	94.19
Standard Deviation	17.40	17.94	18.13
Sharpe Ratio	1.02	0.94	0.98
Tracking Error	2.40	_	4.44
Information Ratio	0.44	_	0.19
Up Capture Ratio	99.15	_	99.12
Down Capture Ratio	93.35	_	93.95

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.74	15.84	12.98
Price/Book Ratio	3.08	2.23	2.16
Geom Avg Mkt Cap \$B	141.33	71.41	110.77
ROE	26.04	16.52	22.51

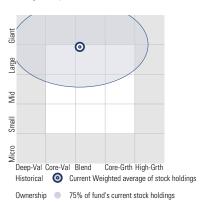


Hartford Dividend and Growth R6 HDGVX

Morningstar Category ⊞ Large Value Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



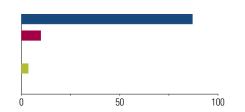
Style Breakdown

Equity

26	39	21	Large
5	8	1	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2023

Total	100.00	100.00
Other	0.00	0.99
Cash	3.35	1.32
Bonds	0.00	0.14
Non-US Stocks	9.71	5.50
US Stocks	86.94	92.04
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	v [Benchmark] Ca	ategory /	Average		_	
b	Cyclical	33.25	36.14	33.27									
à.	Basic Materials	3.73	4.05	3.56									
4	Consumer Cyclical	5.64	6.26	7.07									
ê	Financial Services	19.86	21.01	19.39									
b	Real Estate	4.02	4.82	3.25		ı İ							
NI	Sensitive	39.19	35.19	37.56									
	Communication Services	8.70	8.13	6.53									
•	Energy	5.67	7.98	8.39									
\$	Industrials	8.10	10.43	11.33			ı [[
	Technology	16.72	8.65	11.31									
→	Defensive	27.56	28.66	29.18				,	•		I []		
=	Consumer Defensive	6.50	7.18	8.16		· ·							
ř	Healthcare	16.67	16.21	16.17									
?	Utilities	4.39	5.27	4.85		■ [] [']							

Top 15 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.17	5.17	20.50	Technology
Alphabet Inc Class A	4.85	10.03	17.57	Communication Svc
	2.74	12.77	-2.08	Financial Services
⊕ Usd	2.66	15.43	-	-
	2.33	17.76	27.09	Technology
─ UnitedHealth Group Inc	2.30	20.06	-10.55	Healthcare
○ Comcast Corp Class A	1.99	22.05	9.18	Communication Svc
	1.95	24.00	-3.69	Energy
○ Cognizant Technology Solutions Corp Class A	1.92	25.91	7.05	Technology
○ Cisco Systems Inc	1.86	27.78	10.53	Technology
	1.86	29.63	8.74	Financial Services
→ Pfizer Inc	1.76	31.39	-19.57	Healthcare
	1.73	33.12	4.39	Consumer Defensive
⊕ Ryanair Holdings PLC ADR	1.70	34.82	26.12	Industrials
	1.65	36.47	3.20	Financial Services

Total Holdings 73



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the 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 18.67 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 53.68% 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	3	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

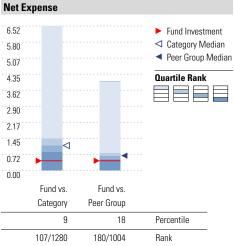
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 40k 35k 301 25k ■ Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 15k 10k 5k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 11.13 7 94 -1.74 38.37 0.57 39.39 56.42 18.79 -25.21 9.19 Total Return % 2.27 17.93 -1.92 -8.82 8.16 2.08 3.00 -8.81 3.93 -5.18 +/- Benchmark 4.34 2.66 7.49 20.56 4.70 1.13 -4.97 10.70 -1.66 -2.46 +/- Category 39 16 87 3 22 4 8 68 29 70 Tot Ret % Rank in Cat 1,411 1,476 1,276 1,219 1,271 # of Funds in Cat 1,308 1,242 1,226 1,233 1,240 39 19 43 22 24 50 47 50 Turnover %



0.44

0.43

0.44



0.60

0.60

0.48

0.43

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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.59	_	-2.96
Beta	0.96	_	0.97
R-Squared	95.33	_	92.72
Standard Deviation	22.76	23.06	23.27
Sharpe Ratio	0.85	0.80	0.66
Tracking Error	4.99	_	6.33
Information Ratio	0.23	_	-0.78
Up Capture Ratio	95.13	_	89.90
Down Capture Ratio	88.68	-	97.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.27	25.33	25.60
Price/Book Ratio	6.86	8.50	6.47
Geom Avg Mkt Cap \$B	230.01	241.97	295.21
ROE	28.53	39.31	33.93



JPMorgan Large Cap Growth R6 JLGMX

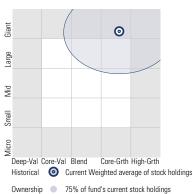
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Ownership 75/0 or fund 3 co

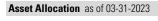
Style Breakdown Equity

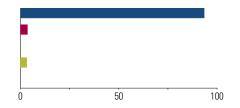
1. /			
10	20	60	Large
2	2	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.08
Cash	3.10	1.38
Bonds	0.00	0.00
Non-US Stocks	3.49	4.85
US Stocks	93.41	92.67
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2023			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	26.43	24.90	27.83	
A.	Basic Materials	2.24	1.24	1.53	
A	Consumer Cyclical	18.61	15.06	14.36	
P	Financial Services	5.58	7.04	10.48	
fi	Real Estate	0.00	1.56	1.46	
W	Sensitive	58.16	56.95	51.38	<u>January (m. 1988)</u>
	Communication Services	9.40	6.69	8.51	
•	Energy	2.49	1.48	2.35	
Ф	Industrials	5.14	8.07	6.90	
	Technology	41.13	40.71	33.62	
-	Defensive	15.40	18.14	20.77	
Ħ	Consumer Defensive	1.50	6.14	4.35	
+	Healthcare	13.90	11.95	15.92	
•	Utilities	0.00	0.05	0.50	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	9.09	9.09	20.50	Technology
Apple Inc	8.24	17.33	27.09	Technology
Amazon.com Inc	5.33	22.66	22.96	Consumer Cyclical
⇒ Alphabet Inc Class C	4.53	27.18	17.21	Communication Svc
⊕ NVIDIA Corp	3.44	30.62	90.10	Technology
⊕ JPMorgan Prime Money Market Inst	3.10	33.73	_	_
⊕ Tesla Inc	2.83	36.56	68.42	Consumer Cyclical
⊕ Regeneron Pharmaceuticals Inc	2.41	38.97	13.89	Healthcare
	2.29	41.26	76.12	Communication Svc
⊕ Oracle Corp	2.22	43.48	14.07	Technology
Deere & Co	2.16	45.64	-3.41	Industrials
Lowe's Companies Inc	2.05	47.69	0.89	Consumer Cyclical
⇒ AbbVie Inc	1.98	49.67	-0.47	Healthcare
AutoZone Inc	1.78	51.45	-0.33	Consumer Cyclical
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc N	1.78	53.23	17.16	Communication Svc

Total Holdings 74



Loomis Sayles Core Plus Bond N NERNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Peter Palfrey since 12-1996 Richard Raczkowski since 05-1999 Ian Anderson since 02-2020 Barath Sankaran since 02-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate
 Core-Plus Bond category's top three quartiles in 7 of the 9
 years it's been in existence.

Management: The fund's management has been in place for 26.26 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 48.65% lower than the Intermediate Core-Plus Bond category average.

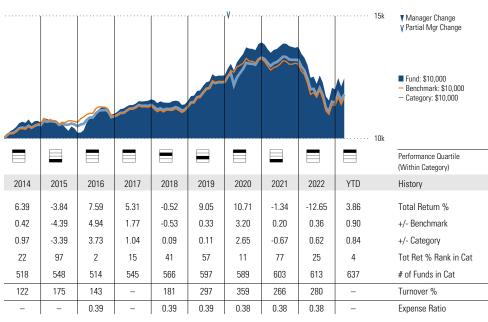
Morningstar Investment Management LLC Analysis

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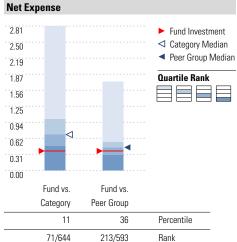
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.30	_	1.83
Beta	1.10	_	1.04
R-Squared	96.73	_	92.01
Standard Deviation	7.03	6.29	6.81
Sharpe Ratio	-0.25	-0.60	-0.30
Tracking Error	1.42	_	1.95
Information Ratio	1.38	_	0.88
Up Capture Ratio	125.25	_	117.78
Down Capture Ratio	97.48	_	95.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.09	4.43	6.17
Avg Eff Maturity	8.97	-	9.43



Loomis Sayles Core Plus Bond N NERNX

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

Style 1	Style Analysis as of 03-31-2023				
Style B	reakd	own			
Fixed Income Quality					
				High	
				Mid	
				Low	
Ltd N	Mod	Ext			
Duration					

Asset Allocati	ion as of 03-31-2023	
1		
0	50	100

100	Total	100.00	100.00
	Other	0.00	-0.16
	Cash	3.74	-1.32
	Bonds	96.27	101.48
	Non-US Stocks	0.00	0.00
	US Stocks	0.00	0.00
	Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.87	3.53	53.64
AA	2.28	74.59	4.59
A	5.69	10.82	11.78
BBB	21.58	8.32	19.70
BB	6.84	0.28	4.76
В	0.63	0.00	1.66
Below B	0.07	0.00	0.59
Not Rated	0.04	2.46	3.28

				0%	5 1	0 15	20	25	30	35	40	45
Other	0.00	-	3.31						-			
Cash & Equivalents	1.70	-	4.71]							
Municipal	0.13	_	0.68	I[]								
Covered Bond	0.00	_	0.00									
Asset-Backed	6.04	_	11.49									
Commercial MBS	0.00	_	1.45									
Non-Agency Residential MBS	0.04	_	0.15									
Agency MBS CMO	0.11	_	1.31	1 []								
Agency MBS ARM	0.00	_	0.06									
Agency MBS Pass-Through	24.08	_	23.35			1						
Securitized	30.27	_	37.81									
Preferred	0.00	_	0.65									
Convertible	0.00	_	0.07									
Bank Loan	0.73	_	0.13	ju -								
Corporate Bond	23.11	_	26.56			:						
Corporate	23.84	_	27.41						1			
Other Government Related	15.17	_	7.32									
Agency/Quasi Agency	0.63	_	0.59	Ĭ								
Inflation – Protected	0.00	_	0.47					:				
Treasury	28.28	_	17.69					- :		-		Π
Government	44.08	Dillark	26.07	Tunu		i ci i i i i i i i i i i i i i i i i i	ll outo	gory Ave	rugo			_
	Fund	Bmark	Cat	Fund	▼ Ro	nchmark	I Cato	gory Ave	rago			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Us 5yr Note (Cbt) Mar23 Xcbt 20230331	03-2023	5.90	5.90	_
⊕ Us 10yr Note (Cbt)mar23 Xcbt 20230322	03-2023	4.72	10.62	_
United States Treasury Notes 3.875%	09-2029	2.53	13.15	_
United States Treasury Bonds 2%	11-2041	2.52	15.67	_
United States Treasury Notes 2.75%	08-2032	2.42	18.09	_
United States Treasury Notes 3.125%	08-2029	2.42	20.51	_
⊕ Us 2yr Note (Cbt) Mar23 Xcbt 20230331	03-2023	2.27	22.78	_
→ Federal National Mortgage Association 2.5%	03-2062	1.76	24.54	_
United States Treasury Notes 4.5%	11-2024	1.68	26.23	_
Mexico (United Mexican States) 8.5%	05-2029	1.68	27.90	_

Total Holdings 724



MFS New Discovery R6 MNDKX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

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

Management: The fund's management has been in place for 9.25 years.

Style: The fund has landed in its primary style box — Small Growth — 87.5 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.88 is 26.05% lower than the Small Growth category average.

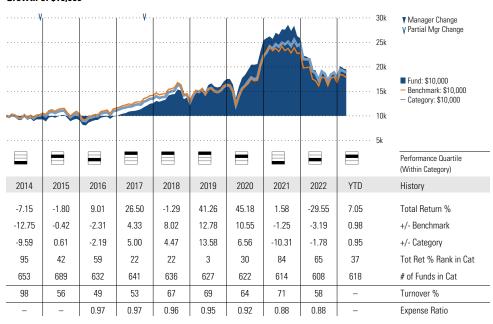
Morningstar Investment Management LLC Analysis

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

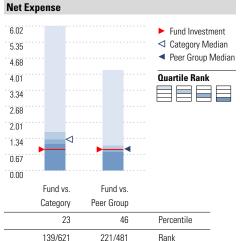
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.11	_	2.48
Beta	0.95	_	0.95
R-Squared	92.43	_	90.45
Standard Deviation	23.69	24.09	24.19
Sharpe Ratio	0.57	0.59	0.67
Tracking Error	6.65	_	7.74
Information Ratio	-0.11	_	0.27
Up Capture Ratio	94.50	_	101.11
Down Capture Ratio	94.66	_	95.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.30	14.30	20.30
Price/Book Ratio	2.98	3.55	3.51
Geom Avg Mkt Cap \$B	3.92	2.74	4.96
ROE	7.93	12.78	15.34



MFS New Discovery R6 MNDKX

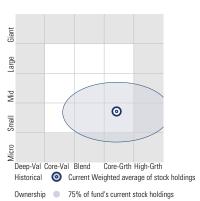
Morningstar Category Small Growth

Morningstar Index

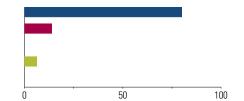
Russell 2000 Growth TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.00	1.29
Cash	6.18	2.35
Bonds	0.00	0.00
Non-US Stocks	13.82	4.29
US Stocks	80.00	92.09
Asset Class	Net %	Cat%

5 ec	ctor Weighting as of 03-3	31-2023			_
		Fund	Bmark	Cat	Fund Benchmark Category Average
U-	Cyclical	25.64	23.85	25.73	
A.	Basic Materials	6.45	4.97	2.90	
A	Consumer Cyclical	13.84	10.67	11.57	
÷	Financial Services	3.65	6.07	8.81	
fi	Real Estate	1.70	2.14	2.45	
W#	Sensitive	53.79	48.20	47.39	
	Communication Services	3.13	2.29	1.73	
ð	Energy	7.61	6.82	4.47	
Ф	Industrials	15.11	17.93	17.99	
	Technology	27.94	21.16	23.20	
→	Defensive	20.57	27.94	26.89	
=	Consumer Defensive	4.37	4.73	4.62	
٠	Healthcare	16.20	21.46	21.24	
•	Utilities	0.00	1.75	1.03	
					0% 5 10 15 20 25 30 35 40 45 50 5

Style Breakdown

Equity

1. 7			
0	0	0	Large
2	10	17	Mid
5	37	28	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	6.23	6.23	_	_
WNS (Holdings) Ltd ADR	2.55	8.78	16.48	Technology
GFL Environmental Inc	2.54	11.32	17.87	Industrials
⊕ Sensata Technologies Holding PLC	2.38	13.70	24.15	Technology
	2.29	15.98	-6.16	Energy
⊕ ExlService Holdings Inc	2.08	18.06	-4.49	Technology
⊕ Axalta Coating Systems Ltd	2.06	20.12	18.92	Basic Materials
Envista Holdings Corp Ordinary Shares	1.98	22.11	21.41	Healthcare
⊕ Jacobs Solutions Inc	1.84	23.94	-1.92	Industrials
Element Solutions Inc	1.82	25.76	6.60	Basic Materials
→ PENN Entertainment Inc	1.79	27.55	-0.13	Consumer Cyclical
⊖ Ollie's Bargain Outlet Holdings Inc	1.72	29.27	23.70	Consumer Defensive
→ Ritchie Bros Auctioneers Inc	1.71	30.98	-0.42	Industrials
Skechers USA Inc Class A	1.60	32.58	13.28	Consumer Cyclical
Stag Industrial Inc	1.59	34.17	5.81	Real Estate

Total Holdings 109



MFS Research International R6 MRSKX

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

Portfolio Manager(s)

Camille Lee since 09-2018 Nicholas Paul since 12-2022

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 4.58 years.

 Net Expense: The fund's expense ratio of 0.64 is 28.09% lower than the Foreign Large Blend category average.

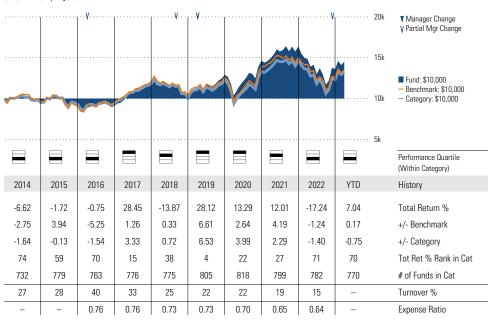
Morningstar Investment Management LLC Analysis

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
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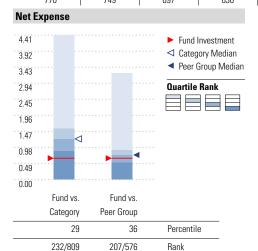
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2023 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.04 -2.18 11.83 4.55 5.21 3.78 6.87 -5.07 11.80 2.47 4.17 4.59 Benchmark Return % 7 79 -2 32 12 54 4 67 2.86 Category Average % 70 48 68 11 23 % Rank in Category 770 749 697 630 425 # of Funds in Category



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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.09	_	0.60
Beta	1.01	_	1.03
R-Squared	93.82	_	93.21
Standard Deviation	18.00	17.35	18.58
Sharpe Ratio	0.65	0.66	0.68
Tracking Error	4.48	_	4.87
Information Ratio	0.01	_	0.22
Up Capture Ratio	105.29	_	106.57
Down Capture Ratio	108.03	_	105.88

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.54	12.70	13.48
Price/Book Ratio	2.11	1.66	1.77
Geom Avg Mkt Cap \$B	47.99	41.43	52.17
ROE	19.93	17.72	19.32



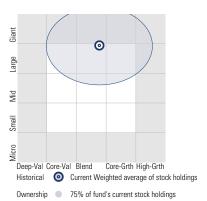
MFS Research International R6 MRSKX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

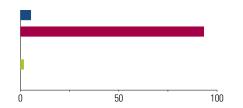
12	42	29	Large
1	8	6	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

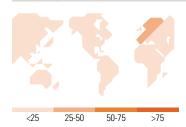
Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.00	1.23
Cash	1.57	1.03
Bonds	0.00	0.28
Non-US Stocks	93.22	94.40
US Stocks	5.21	3.05
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2023												
		Fund	Bmark	Cat	Fund	1	Bench	mark	Cate	gory Ave	erage			
Դ	Cyclical	41.77	42.87	39.54										
A	Basic Materials	9.12	8.26	7.59			(=							
A	Consumer Cyclical	11.36	11.04	11.00										
P	Financial Services	19.34	21.23	19.01										
命	Real Estate	1.95	2.34	1.94										
W	Sensitive	33.35	36.20	36.01										
d	Communication Services	4.39	6.07	4.76										
•	Energy	4.78	5.92	5.38										
Ф	Industrials	17.25	12.74	15.53			- 1							
	Technology	6.93	11.47	10.34										
→	Defensive	24.89	20.93	24.45										
Ħ	Consumer Defensive	8.55	8.48	9.74										
+	Healthcare	13.11	9.48	11.95										
•	Utilities	3.23	2.97	2.76										
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 03-31-2023



	Fund %	Cat %
Greater Asia	32.64	35.05
Japan	18.53	17.81
Australasia	3.61	5.25
Asia-4 Tigers	6.41	6.73
Asia-ex 4 Tigers	4.09	5.26
Not Classified	0.00	0.00

Americas	Fund % 6.96	Cat % 8.50	Greater Europe	Fund % 60.40	Cat % 56.45	Market Maturity
North America	6.96	7.32	United Kingdom	14.07	13.67	Developed Markets
Central/Latin	0.00	1.18	W euro-ex UK	46.33	41.68	Emerging Markets
			Emrgng Europe	0.00	0.08	Not Available
			Africa	0.00	1.02	

Top 10 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.47	3.47	16.63	Healthcare
⊕ LVMH Moet Hennessy Louis Vuitton SE	3.13	6.60	24.19	Consumer Cyclical
⊕ Linde PLC	3.01	9.61	9.36	Basic Materials
⊕ Nestle SA	2.97	12.58	4.03	Consumer Defensive
⊕ Roche Holding AG	2.87	15.46	-6.90	Healthcare
⊕ Schneider Electric SE	2.82	18.28	17.56	Industrials
⊕ Hitachi Ltd	1.90	20.18	8.38	Industrials
⊕ TotalEnergies SE	1.67	21.85	-4.96	Energy
⊕ BNP Paribas Act. Cat.A	1.49	23.34	3.68	Financial Services
⊕ AIA Group Ltd	1.48	24.82	-4.78	Financial Services

Total Holdings 124

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Fund % 95.91 4.09 0.00

Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 7 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 17.26 years.
- Net Expense: The fund's expense ratio of 0.75 is 28.57% lower than the Real Estate category average.

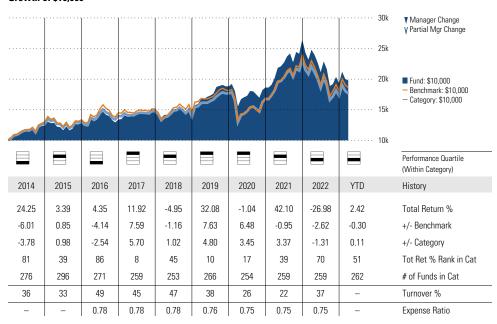
Morningstar Investment Management LLC Analysis

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	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2023 ■ Fund Benchmark Category -10 -15 -20 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 2.42 -20.12 8.45 6.93 6.64 6.72 8.91 2.72 -19.08 12.03 6.03 5.83 Benchmark Return % -19 94 10 47 4.87 2.31 5 26 Category Average % 51 55 89 14 13 % Rank in Category 262 261 237 213 156 # of Funds in Category

Net Exp	ense		
7.00			► Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56			
0.78		••••	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	27	39	Percentile
	70/262	74/190	Rank

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.79	_	-1.08
Beta	0.96	_	0.95
R-Squared	96.28	_	93.02
Standard Deviation	19.77	20.25	20.01
Sharpe Ratio	0.45	0.60	0.53
Tracking Error	3.91	_	4.83
Information Ratio	-0.92	_	-0.48
Up Capture Ratio	91.75	_	94.13
Down Capture Ratio	101.49	_	98.38

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.51	38.46	26.96
Price/Book Ratio	2.73	2.42	2.15
Geom Avg Mkt Cap \$B	29.63	9.35	26.33
ROE	21.57	9.56	14.69



Neuberger Berman Real Estate R6 NRREX

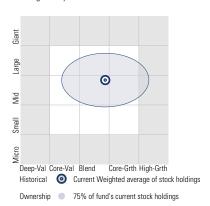
Morningstar Category M Real Estate SS

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

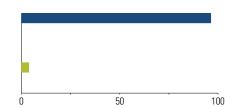
Equity

0	29	10	Large
11	36	8	Mid
0	4	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2023

Total	100.00	100.00
Other	0.00	11.80
Cash	3.69	1.08
Bonds	0.00	3.50
Non-US Stocks	0.00	1.12
US Stocks	96.31	82.50
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Cyclical	100.00	99.13	99.26			
Basic Materials	0.00	0.00	0.04	İ		
Consumer Cyclical	0.00	0.13	1.31	i)		
Financial Services	0.00	0.00	0.31	İ		
Real Estate	100.00	99.00	97.60			
Sensitive	0.00	0.87	0.67	O i		
Communication Services	0.00	0.00	0.20	İ		
Energy	0.00	0.00	0.04	ď, i i		
Industrials	0.00	0.87	0.24			
Technology	0.00	0.00	0.19	İ		
Defensive	0.00	0.00	0.07	Ó		
Consumer Defensive	0.00	0.00	0.00	j		
Healthcare	0.00	0.00	0.01	İ		
Utilities	0.00	0.00	0.06	Ĭ.		

Top 15 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.59	8.59	-3.55	Real Estate
	8.01	16.60	11.45	Real Estate
Public Storage	7.46	24.06	8.90	Real Estate
① Crown Castle Inc	6.63	30.68	-0.17	Real Estate
Realty Income Corp	5.63	36.31	1.02	Real Estate
	4.18	40.50	10.30	Real Estate
① VICI Properties Inc Ordinary Shares	3.92	44.42	1.88	Real Estate
⊕ Ssc Government Mm Gvmxx	3.69	48.11	_	-
☐ Iron Mountain Inc	3.39	51.50	7.38	Real Estate
Apartment Income REIT Corp Class A	3.15	54.65	5.68	Real Estate
Simon Property Group Inc	3.14	57.79	-3.16	Real Estate
 ─ Essex Property Trust Inc 	2.87	60.66	-0.22	Real Estate
Equity Lifestyle Properties Inc	2.86	63.53	4.61	Real Estate
	2.79	66.32	11.80	Real Estate
① Kimco Realty Corp	2.79	69.11	-6.70	Real Estate

Total Holdings 32



Vanguard 500 Index Admiral VFIAX

Growth of \$10,000

2.43

20

1,478

3

1.56

27

1,382

4

0.04

2.68

18

1,415

3

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 6.93 years.
- Net Expense: The fund's expense ratio of 0.04 is 94.74% 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	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

▼ Manager Change V Partial Mgr Change 30k Fund: \$10,000 Benchmark: \$10,000 15k - Category: \$10,000 10k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 13.64 1.36 11.93 21.79 -4.43 31.46 18.37 28.66 -18.15 7.49 Total Return % -0.02 -0.05 -0.01 -0.05 -0.03 -0.04 -0.03 -0.03 -0.05 -0.04 +/- Benchmark

2.54

38

1,366

4

0.04

2.59

23

1,383

2

0.04

-1.19

52

1,406

2

0.04

1.82

23

1,436

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

1.84

27

1,368

4

0.04

2.68

24

1,373

4

0.04

1.35

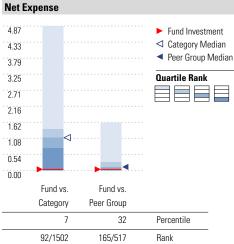
29

1,364

3

0.04





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	-0.27
Beta	1.00	_	0.94
R-Squared	100.00	_	94.87
Standard Deviation	19.23	19.23	18.62
Sharpe Ratio	0.92	0.92	0.88
Tracking Error	0.01	_	3.97
Information Ratio	-4.38	_	-1.04
Up Capture Ratio	99.95	_	93.75
Down Capture Ratio	100.07	_	94.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.63	19.90	18.81
Price/Book Ratio	3.78	3.64	3.46
Geom Avg Mkt Cap \$B	188.91	170.30	224.69
ROE	29.80	29.71	27.68



Vanguard 500 Index Admiral VFIAX

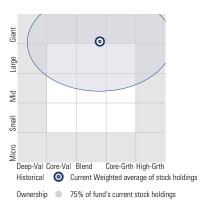
Morningstar Category Morningstar Index S&P 500 TR USD

Large Blend

Asset Allocation as of 03-31-2023

Style Analysis as of 03-31-2023

Morningstar Style Box™



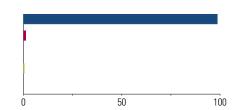
Style Breakdown

Equity

. ,			
17	31	36	Large
5	8	3	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10





Sec	ctor Weighting as of 03-3	31-2023			
		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
Դ	Cyclical	27.86	29.73	29.12	
â.	Basic Materials	2.39	2.51	2.90	
A	Consumer Cyclical	10.42	10.46	9.75	
,	Financial Services	12.42	13.98	14.15	
fi	Real Estate	2.63	2.78	2.32	
W	Sensitive	47.82	45.90	45.39	<u></u>
d	Communication Services	8.11	7.67	7.07	
ð	Energy	4.61	4.80	4.31	
Ф	Industrials	8.42	8.71	10.48	
	Technology	26.68	24.72	23.53	
→	Defensive	24.32	24.37	25.49	
=	Consumer Defensive	7.17	7.13	7.41	
+	Healthcare	14.28	14.42	15.41	
•	Utilities	2.87	2.82	2.67	
					0% 5 10 15 20 25 30 35 40 45 5

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	/6 Net Asset	Guindiative /0	TTD Hetain 70	Worlingstar Sector
Apple Inc	7.12	7.12	27.09	Technology
	6.23	13.36	20.50	Technology
⊕ Amazon.com Inc	2.68	16.03	22.96	Consumer Cyclical
→ NVIDIA Corp	1.99	18.02	90.10	Technology
⊕ Alphabet Inc Class A	1.79	19.81	17.57	Communication Svc
⊕ Tesla Inc	1.62	21.43	68.42	Consumer Cyclical
⊕ Berkshire Hathaway Inc Class B	1.62	23.05	-0.04	Financial Services
	1.57	24.62	17.21	Communication Svc
	1.37	25.99	76.12	Communication Svc
⊕ Exxon Mobil Corp	1.31	27.30	0.24	Energy
⊕ UnitedHealth Group Inc	1.28	28.58	-10.55	Healthcare
⊕ Johnson & Johnson	1.18	29.76	-11.62	Healthcare
⊕ JPMorgan Chase & Co	1.11	30.87	-2.08	Financial Services
⊖ Visa Inc Class A	1.06	31.93	8.74	Financial Services
Procter & Gamble Co	1.02	32.95	-1.29	Consumer Defensive

Total Holdings 509



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013 Michael Perre since 11-2017

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 10.11 years.

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

Net Expense: The fund's expense ratio of 0.07 is 92.13% lower than the Foreign Large Blend category average.

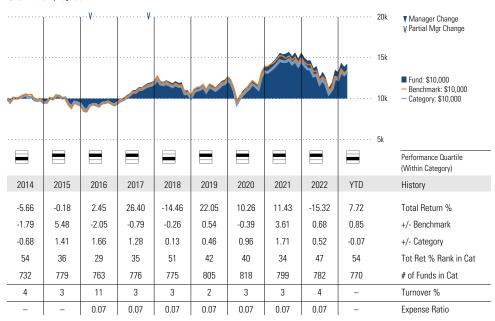
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Down Capture Ratio

Net Exp	ense		
4.41			► Fund Investment
3.92			Category Median
3.43			 Peer Group Median
2.94			Quartile Rank
2.45			
1.96			
1.47			
0.98			
0.49			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	7	42	Percentile

112/269 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

•			
	Fund	Bmark	Cat
Alpha	1.08	-	0.60
Beta	1.09	_	1.03
R-Squared	96.13	_	93.21
Standard Deviation	19.22	17.35	18.58
Sharpe Ratio	0.71	0.66	0.68
Tracking Error	4.06	_	4.87
Information Ratio	0.51	_	0.22
Up Capture Ratio	113.12	_	106.57

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.90	12.70	13.48
Price/Book Ratio	1.55	1.66	1.77
Geom Avg Mkt Cap \$B	29.03	41.43	52.17
ROE	16.33	17.72	19.32

110.42



57/809



105.88

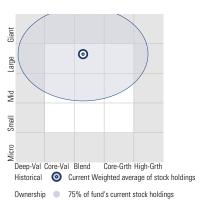
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

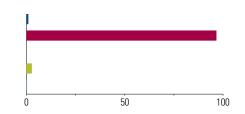
			[
26	28	21	raige
7	8	5	MIN
2	2	1	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2023



Asset Class	Net %	Cat%
US Stocks	0.80	3.05
Non-US Stocks	96.50	94.40
Bonds	0.00	0.28
Cash	2.56	1.03
Other	0.13	1.23
Total	100.00	100.00

	ctor Weighting as of 03-3													
		Fund	Bmark	Cat	Func		Bench	mark	Categ	jory Ave	rage			,
Դ	Cyclical	40.95	42.87	39.54										
A.	Basic Materials	8.38	8.26	7.59			()							
A	Consumer Cyclical	11.00	11.04	11.00					:					
÷	Financial Services	18.14	21.23	19.01										
fil.	Real Estate	3.43	2.34	1.94										
₩.	Sensitive	36.53	36.20	36.01										
	Communication Services	4.28	6.07	4.76										
•	Energy	5.39	5.92	5.38										
Ф	Industrials	16.36	12.74	15.53										
	Technology	10.50	11.47	10.34										
→	Defensive	22.52	20.93	24.45		•	7			[]				
=	Consumer Defensive	8.55	8.48	9.74			= [
٠	Healthcare	10.91	9.48	11.95			<u> </u>							
•	Utilities	3.06	2.97	2.76										
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 03-31-2023



Greater Asia	Fund % 35.68	Cat % 35.05	
Japan	20.43	17.81	
Australasia	7.06	5.25	
Asia-4 Tigers	7.99	6.73	
Asia-ex 4 Tigers	0.20	5.26	
Not Classified	0.00	0.00	

Americas	Fund % 10.46	Cat % 8.50	Greater Europe	Fund % 53.87	Cat % 56.45	Market Maturity	Fund %
North America	10.36	7.32	United Kingdom	12.05	13.67	Developed Markets	99.43
Central/Latin	0.10	1.18	W euro-ex UK	40.97	41.68	Emerging Markets	0.57
			Emrgng Europe Africa	0.27 0.58	0.08 1.02	Not Available	0.00

Top 10 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Slcmt1142	1.72	1.72	_	_
⊕ Nestle SA	1.55	3.27	4.03	Consumer Defensive
⊕ ASML Holding NV	1.30	4.57	24.37	Technology
⊕ Novo Nordisk A/S Class B	1.17	5.74	16.63	Healthcare
⊕ Samsung Electronics Co Ltd	1.14	6.88	_	Technology
○ LVMH Moet Hennessy Louis Vuitton SE	1.07	7.95	24.19	Consumer Cyclical
⊕ AstraZeneca PLC	0.97	8.92	1.58	Healthcare
Shell PLC	0.94	9.85	0.28	Energy
⊕ Roche Holding AG	0.94	10.79	-6.90	Healthcare
→ Novartis AG Registered Shares	0.86	11.65	4.03	Healthcare

Total Holdings 4087



Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar IndexBloomberg 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 team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 82.76% lower than the Inflation-Protected Bond category average.

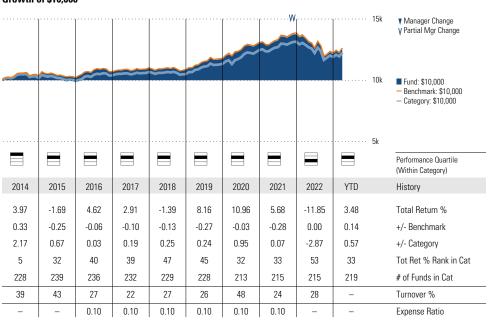
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen; however, the current manager has earned results consistent with those of his predecessor.

ESG Metrics

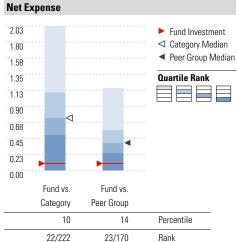
Metric	Rating	Updated
Sustainability Rating	3	03-31-2023

Growth of \$10,000



Trailing Performance





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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.06	_	0.93
Beta	0.99	_	0.90
R-Squared	99.65	_	92.97
Standard Deviation	7.02	7.10	6.63
Sharpe Ratio	0.11	0.12	0.29
Tracking Error	0.43	_	2.03
Information Ratio	-0.20	_	0.14
Up Capture Ratio	98.51	_	94.57
Down Capture Ratio	99.21	_	84.84

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.86	4.52	6.46
Avg Eff Maturity	7.50	-	6.93



Duration

Vanguard Inflation-Protected Secs Adm VAIPX

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

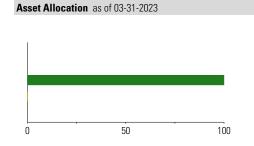
Style Analysis as of 03-31-2023
Style Breakdown
Fixed Income

Quality

High

Aid

Ltd Mod Ext



Total	100.00	100.00
Other	0.00	0.29
Cash	0.06	3.10
Bonds	99.94	96.60
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.14	0.00	97.23
AA	0.00	99.60	0.21
A	0.00	0.00	0.52
BBB	0.00	0.00	0.98
BB	0.00	0.00	0.12
В	0.00	0.00	0.04
Below B	0.00	0.00	0.01
Not Rated	0.86	0.40	0.89

	Fund	Bmark	Cat	Fund	▼ Benchmar	L Coton	ory Average		
		втагк		Funa	• Benchmar	K [] Categ	ory Average	,	
Government	99.91	-	90.66		1 1 1	: : : :	1 1 1		
Treasury	0.00	_	1.23	0					
Inflation - Protected	99.91	_	85.35						
Agency/Quasi Agency	0.00	-	0.09						
Other Government Related	0.00	_	3.99	1 0					
Corporate	0.00	-	1.97	10					
Corporate Bond	0.00	_	1.91	10					
Bank Loan	0.00	_	0.06						
Convertible	0.00	_	0.00						
Preferred	0.00	_	0.00						
Securitized	0.00	-	4.09	1 0					
Agency MBS Pass-Through	0.00	_	0.71	0					
Agency MBS ARM	0.00	_	0.00						
Agency MBS CMO	0.00	_	0.40						
Non-Agency Residential MBS	0.00	_	0.44						
Commercial MBS	0.00	_	0.51						
Asset-Backed	0.00	_	1.95	1[
Covered Bond	0.00	_	0.08						
Municipal	0.00	_	0.04						
Cash & Equivalents	0.09	_	3.22	10					
Other	0.00	_	0.03						

Top 10 Holdings as of 03-31-2023 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector 3.91 ① United States Treasury Notes 3.91 United States Treasury Notes 3.60 7.51 ① United States Treasury Notes 3.54 11.04 United States Treasury Notes 3.33 14.38 United States Treasury Notes 3.25 17.62 ① United States Treasury Notes 3.15 20.77 United States Treasury Notes 3.13 23.91 United States Treasury Notes 3.01 26.91 United States Treasury Notes 3.00 29.92 United States Treasury Notes 2.98 32.89

Total Holdings 50



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Moderately Conservative Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

Allocation

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023

Quantitative Screens

Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 8 of the 10 years it's been in existence.

× Management: The fund's management team has been in place for less than three years.

Net Expense: The fund's expense ratio of 0.12 is 87.1% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

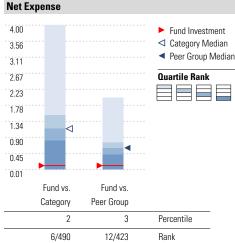
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 15k ■ Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2016 2014 2015 2017 2018 2019 2020 2021 2022 YTD History 6.95 -0.17 5.96 10.92 -2.95 15.68 11.51 6.05 -14.99 4.80 Total Return % 0.40 -0.62 0.19 0.41 -0.54 -0.21 0.00 -1.14 -0.93 0.28 +/- Benchmark 2.93 2.15 -0.66 1.06 2.09 0.87 2.65 -2.19 -1.68 1.30 +/- Category 12 30 14 78 9 Tot Ret % Rank in Cat 9 54 36 27 85 514 563 531 511 524 507 475 481 481 481 # of Funds in Cat 15 16 9 6 11 9 23 5 21 Turnover % Expense Ratio

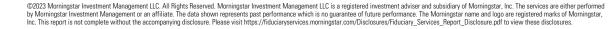




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	-0.56	-	0.92
Beta	1.02	-	0.98
R-Squared	99.29	-	93.79
Standard Deviation	10.13	9.91	10.00
Sharpe Ratio	0.38	0.44	0.51
Tracking Error	0.87	-	2.52
Information Ratio	-0.57	-	0.29
Up Capture Ratio	100.07	-	102.12
Down Capture Ratio	104.19	-	96.35

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.43	16.72	16.86
Price/Book Ratio	2.22	2.58	2.71
Avg Eff Duration	6.79	-	4.90



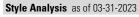


Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

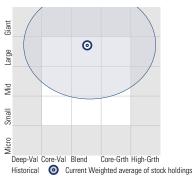
Morningstar Category Moderately Conservative **Morningstar Index**

Allocation

Morningstar US Mod Con Tgt Alloc NR



Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Quality

High

Mid

Low

Ownership 75% of fund's current stock holdings

Style Breakdown

Equity 19 25

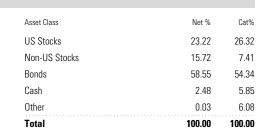






100

Asset Allocation as of 03-31-2023



		Fund	Bmark	Cat	Fun	ı b	Bench	nmark	Cate	gory Ave	erage		
Ն	Cyclical	35.77	34.28	34.51									
A.	Basic Materials	5.00	4.34	4.21									
A	Consumer Cyclical	10.89	10.89	8.96									
æ	Financial Services	16.43	15.71	14.75									
fi	Real Estate	3.45	3.34	6.59		i [_
W	Sensitive	42.16	42.97	39.68									ď
	Communication Services	6.49	6.50	5.70									
ð	Energy	5.05	5.07	5.96									
¢	Industrials	11.61	11.14	10.45									
	Technology	19.01	20.26	17.57						_			
—	Defensive	22.08	22.75	25.82									
Ħ	Consumer Defensive	7.06	7.13	7.63			0						
+	Healthcare	12.21	12.78	14.33		_ :		[
•	Utilities	2.81	2.84	3.86		i II							

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Bond Market II ldx Inv	_	41.18	41.18	_	_
○ Vanguard Total Stock Mkt Idx Inv	-	23.56	64.73	_	_
─ Vanguard Total Intl Bd II Idx Investor	_	18.11	82.84	_	_
─ Vanguard Total Intl Stock Index Inv	_	16.06	98.90	_	_
⊕ Mktliq 12/31/2049	-	1.11	100.02	-	_
① Us Dollar	_	0.02	100.03	_	-

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Moderately Aggressive

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023

Quantitative Screens

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

× Management: The fund's management team has been in place for less than three years.

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

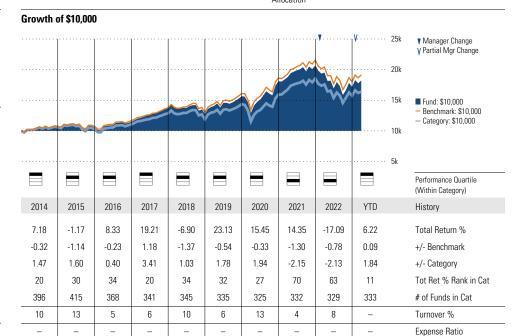
Net Expense: The fund's expense ratio of 0.14 is 85.86% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

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

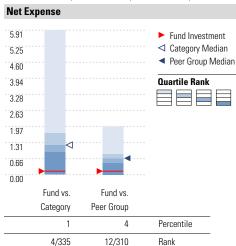
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022





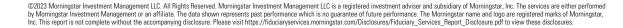
3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	-0.48	-	0.23
Beta	1.02	-	0.98
R-Squared	99.35	-	94.29
Standard Deviation	15.48	15.16	15.26
Sharpe Ratio	0.74	0.78	0.77
Tracking Error	1.27	-	3.35
Information Ratio	-0.26	-	-0.08
Up Capture Ratio	100.80	_	98.29
Down Capture Ratio	103.09	_	97.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.44	16.66	16.20
Price/Book Ratio	2.23	2.58	2.46
Avg Eff Duration	6.80	_	6.16





Vanguard LifeStrategy Growth Inv VASGX

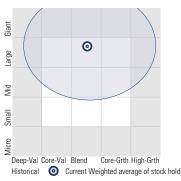
Morningstar Category Moderately Aggressive

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 03-31-2023

Morningstar Style Box™



Sector Weighting as of 03-31-2023

Asset Allocation as of 03-31-2023

	30		100.00	. 30.00
0	50	Total	100.00	100.00
		Other	0.04	5.42
		Cash	2.59	5.34
		Bonds	18.58	15.47
		Non-US Stocks	31.66	18.18
		US Stocks	47.13	55.60
		Asset Class	Net %	Cat%

Allocation

Cat Fund Fund Bmark Դ Historical O Current Weighted average of stock holdings Cyclical 35.76 34.35 34.81 A Basic Materials 4.99 4.36 4.83 Ownership 75% of fund's current stock holdings Consumer Cyclical 10.89 10.91 10.51 Financial Services 16.43 15.74 16.01 侖 Real Estate 3 45 3.34 3 46 Style Breakdown Fixed Income Equity Quality Large High **Communication Services** 6.49 6.53 7.48 19 25 • Energy 5.04 5.06 5.18 Μd Mid5 7 9 Ф Industrials 11.59 11.10 11.35 Low Technology 19.04 20.29 18.48 3 3 2 Defensive 22.07 22.67 22.72 Value Blend Growth Ltd Mod Consumer Defensive 7.04 7.11 6.64 Duration Healthcare 12.22 12.72 13.20 Utilities 2.81 2.84 2.88 >50 25-50 10-25 0-10 10 15 20 25 30 40 45

Top 6 Holdings as of 03-31-2023						
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector	
① Vanguard Total Stock Mkt ldx Inv	_	47.81	47.81	_	_	
○ Vanguard Total Intl Stock Index Inv	_	32.36	80.17	_	-	
Vanguard Total Bond Market II ldx Inv	_	13.06	93.23	_	_	
	_	5.75	98.98	_	_	
① Mktliq 12/31/2049	_	1.02	100.00	-	-	
⊖ Us Dollar	-	0.00	100.01	-	-	

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category
Conservative Allocation

Morningstar Index Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 8 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.11 is
 88.89% lower than the Allocation--15% to 30% Equity
 category average.

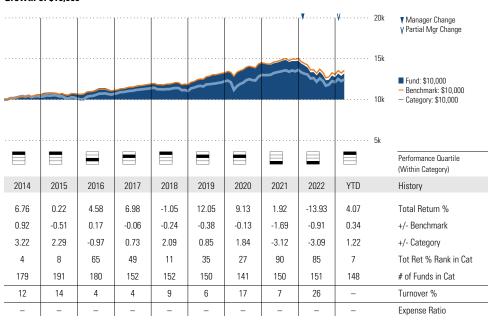
Morningstar Investment Management LLC Analysis

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

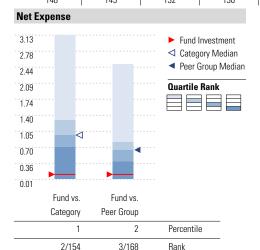
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000

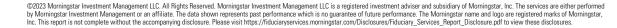






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.91	_	1.23
Beta	1.00	_	0.95
R-Squared	98.67	_	90.41
Standard Deviation	7.72	7.66	7.66
Sharpe Ratio	0.00	0.12	0.26
Tracking Error	0.89	-	2.36
Information Ratio	-1.03	-	0.57
Up Capture Ratio	94.33	_	101.45
Down Capture Ratio	102.69	-	90.29

Portfolio Metrics						
	Fund	Bmark	Cat			
Price/Earnings Ratio	15.37	16.88	16.93			
Price/Book Ratio	2.21	2.63	2.69			
Avg Eff Duration	6.80	-	3.64			





Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Morningstar Index

Conservative Allocation Morningstar US Con Tgt Alloc NR USD

Net %

11.11

7.80

78.63

2.43

0.03

Cat%

10.35

2.60

73.78

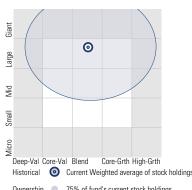
8.38

4.89

100.00

Style Analysis as of 03-31-2023

Morningstar Style Box™



Asset Class US Stocks Non-US Stocks Bonds Cash Other 50 100 Total 100.00

Bmark Cat Fund Fund Cyclical 35.88 34.02 31.81 æ. Basic Materials 5.04 4.20 3.64 Ownership 75% of fund's current stock holdings Consumer Cyclical 10.88 10.89 9.07 Financial Services 16.51 15 58 13.90 侖 Real Estate 3.45 3.35 5.20 Style Breakdown Equity Fixed Income Quality Sensitive 42.10 41.93 43.13 Large High **Communication Services** 6.48 6.52 6.32 19 25 28 • Energy 6.47 5.04 5.04 MidMid 5 7 9 Ф Industrials 11.68 11.03 10.63 LOW 18.90 20.54 Technology 18.51 2 3 3 22.02 22.86 Defensive 26.24 Ltd Mod Value Blend Growth Consumer Defensive 7.06 7.10 7.73 Duration Healthcare 12.15 12.90 14.05 Weight % Utilities 2.81 2.86 4.46 >50 25-50 10-25 0-10 10 15 25 30 40

Asset Allocation as of 03-31-2023

Sector Weighting as of 03-31-2023

Top 6 Holdings as of 03-31-2023						
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector	
	_	55.24	55.24	_	_	
○ Vanguard Total Intl Bd II Idx Investor	-	24.37	79.61	_	-	
⊕ Vanguard Total Stock Mkt Idx Inv	-	11.27	90.88	_	-	
○ Vanguard Total Intl Stock Index Inv	-	7.97	98.85	_	-	
	-	1.14	100.00	-	-	
① Us Dollar	-	0.00	100.00	-	-	

Total Holdings 6



Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 9 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three years.
- ✓ Net Expense: The fund's expense ratio of 0.13 is 87.38% lower than the Allocation--50% to 70% Equity category average.

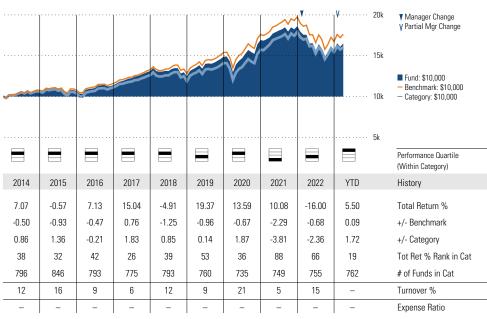
Morningstar Investment Management LLC Analysis

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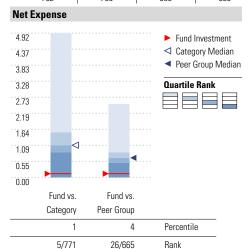
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.81	_	0.49
Beta	0.99	_	0.98
R-Squared	98.88	_	94.16
Standard Deviation	12.76	12.78	12.92
Sharpe Ratio	0.60	0.67	0.68
Tracking Error	1.35	_	3.03
Information Ratio	-0.69	_	0.10
Up Capture Ratio	96.88	_	100.17
Down Capture Ratio	101.08	_	98.35

Portfolio Metrics						
	Fund	Bmark	Cat			
Price/Earnings Ratio	15.45	17.24	17.70			
Price/Book Ratio	2.23	2.76	2.98			
Avg Eff Duration	6.79	-	5.29			



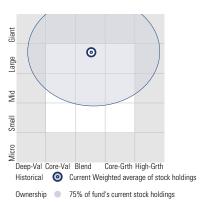
Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™





Fauity

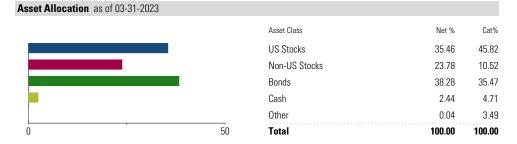
Weight %

Equity				Fixed	Income		Quality
19	28	25	Large				High
7	9	5	Mid				Mid
3	3	2	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	

Fixed Income

Duration

>50 25-50 10-25 0-10



Cyclical	35.74			Func		Bench	iiiiaiik	Categ	July Ave	ugo			
	03.77	33.49	31.65										
Basic Materials	4.98	3.94	3.92										
Consumer Cyclical	10.89	10.91	10.09										
Financial Services	16.42	15.30	15.13										
Real Estate	3.45	3.34	2.51		i								
Sensitive	42.19	43.66	42.41										
Communication Services	6.50	6.65	6.46										
Energy	5.04	4.99	5.34										
Industrials	11.60	10.69	10.98										
Technology	19.05	21.33	19.63										
Defensive	22.07	22.86	25.95										
Consumer Defensive	7.04	7.00	7.28										
Healthcare	12.22	13.04	15.45										
Utilities	2.81	2.82	3.22										
	Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Financial Services 16.42 Real Estate 3.45 Sensitive 42.19 Communication Services 6.50 Energy 5.04 Industrials 11.60 Technology 19.05 Defensive 22.07 Consumer Defensive 7.04 Healthcare 12.22	Financial Services 16.42 15.30 Real Estate 3.45 3.34 Sensitive 42.19 43.66 Communication Services 6.50 6.65 Energy 5.04 4.99 Industrials 11.60 10.69 Technology 19.05 21.33 Defensive 22.07 22.86 Consumer Defensive 7.04 7.00 Healthcare 12.22 13.04	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45 Utilities 2.81 2.82 3.22	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45 Utilities 2.81 2.82 3.22	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45 Utilities 2.81 2.82 3.22	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45 Utilities 2.81 2.82 3.22	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45 Utilities 2.81 2.82 3.22	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45 Utilities 2.81 2.82 3.22	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45 Utilities 2.81 2.82 3.22	Financial Services 16.42 15.30 15.13 Real Estate 3.45 3.34 2.51 Sensitive 42.19 43.66 42.41 Communication Services 6.50 6.65 6.46 Energy 5.04 4.99 5.34 Industrials 11.60 10.69 10.98 Technology 19.05 21.33 19.63 Defensive 22.07 22.86 25.95 Consumer Defensive 7.04 7.00 7.28 Healthcare 12.22 13.04 15.45 Utilities 2.81 2.82 3.22

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	35.97	35.97	_	_
	_	26.98	62.95	_	-
◆ Vanguard Total Intl Stock Index Inv	_	24.30	87.25	_	-
	_	11.79	99.04	_	-
	-	0.98	100.01	-	-
① Us Dollar	-	0.01	100.03	-	_

Total Holdings 6



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021 Aurélie Denis since 02-2023

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 9 of the 10 years it's

Management: The fund's management has been in place for 24.88 years.

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

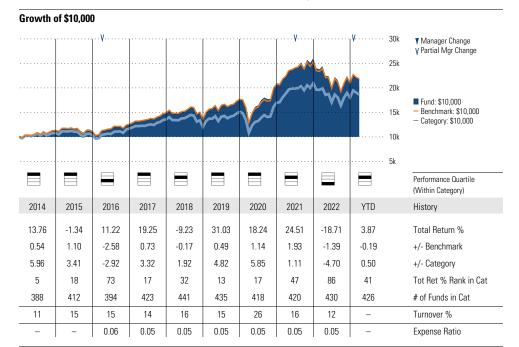
Net Expense: The fund's expense ratio of 0.05 is 94.32% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022





Net Expe	ense		
6.08			► Fund Investment
5.40			Category Median
4.73			 Peer Group Median
4.05			Quartile Rank
3.38			
2.70			
2.03			
1.35	□		
0.68			
0.00		···· >	
	Fund vs.	Fund vs.	
(Category	Peer Group	
	8	36	Percentile
	35/447	70/195	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.30	_	0.59
Beta	0.99	_	0.97
R-Squared	99.52	_	93.10
Standard Deviation	20.35	20.42	20.46
Sharpe Ratio	0.89	0.90	0.90
Tracking Error	1.41	_	5.41
Information Ratio	-0.33	_	-0.06
Up Capture Ratio	98.83	_	96.98
Down Capture Ratio	99.84	_	95.06

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.42	17.36	14.61
Price/Book Ratio	2.83	2.71	2.53
Geom Avg Mkt Cap \$B	23.24	17.95	9.91
ROE	19.46	19.49	22.17



Vanguard Mid Cap Index Admiral VIMAX

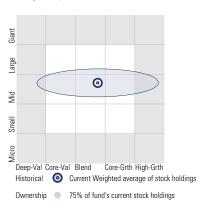
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

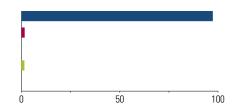
1	6	6	Large
23	42	22	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.00	0.31
Cash	1.32	1.61
Bonds	0.00	0.05
Non-US Stocks	1.47	2.08
US Stocks	97.21	95.94
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	i t	Bench	mark	Categ	jory Ave	rage		
Դ	Cyclical	35.97	39.95	40.54								Ī	
A.	Basic Materials	4.86	5.20	5.57									
A	Consumer Cyclical	10.56	12.97	13.98		•		0					
,	Financial Services	11.83	13.87	14.14									
æ	Real Estate	8.72	7.91	6.85			i						
W	Sensitive	40.55	40.39	40.57									
	Communication Services	3.93	3.56	2.76									
ð	Energy	4.62	4.89	4.57									
Ф	Industrials	13.75	15.73	17.63		-	1	= "_					
	Technology	18.25	16.21	15.61			-						
—	Defensive	23.47	19.67	18.90									
=	Consumer Defensive	4.16	3.84	4.62									
+	Healthcare	12.36	10.47	10.75									
•	Utilities	6.95	5.36	3.53									

Top 15 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Amphenol Corp Class A	0.80	0.80	7.60	Technology
⊕ Motorola Solutions Inc	0.79	1.59	11.37	Technology
	0.75	2.34	19.77	Technology
⊕ DexCom Inc	0.74	3.08	2.60	Healthcare
○ Corteva Inc	0.71	3.78	2.86	Basic Materials
⊕ MSCI Inc	0.70	4.48	20.62	Financial Services
⊕ Mktliq 12/31/2049	0.69	5.17	_	-
⊕ Realty Income Corp	0.69	5.86	1.02	Real Estate
⊕ Arthur J. Gallagher & Co	0.67	6.53	1.76	Financial Services
⊕ Cintas Corp	0.66	7.18	2.70	Industrials
⊕ Nucor Corp	0.65	7.84	17.58	Basic Materials
⊕ Arista Networks Inc	0.63	8.47	38.33	Technology
	0.63	9.10	5.36	Energy
PACCAR Inc	0.63	9.73	11.32	Industrials
⊕ TransDigm Group Inc	0.63	10.36	17.06	Industrials

Total Holdings 346



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.93 years.
- Style: The fund has landed in its primary style box Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.86% lower than the Small Value category average.

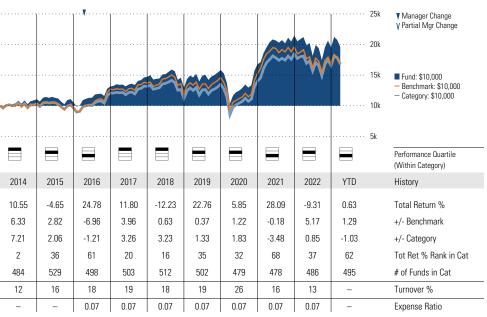
Morningstar Investment Management LLC Analysis

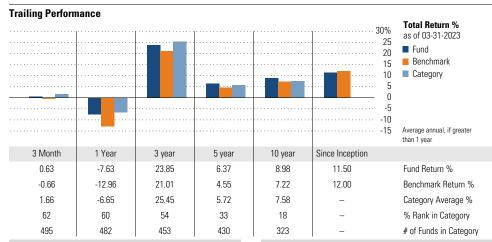
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

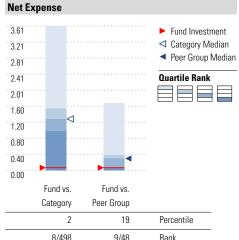
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.66	_	4.01
Beta	0.93	_	0.96
R-Squared	97.11	_	93.02
Standard Deviation	21.66	23.03	22.89
Sharpe Ratio	1.04	0.89	1.03
Tracking Error	4.05	_	6.15
Information Ratio	0.70	_	0.65
Up Capture Ratio	98.92	_	101.34
Down Capture Ratio	88.36	_	89.27

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.56	10.00	10.53
Price/Book Ratio	1.64	1.33	1.49
Geom Avg Mkt Cap \$B	4.85	1.94	3.66
ROE	16.99	7.30	16.75



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

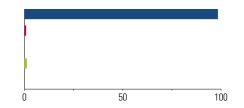
Equity			. –
0	0	0	Large
16	15	4	Mid
29	31	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.00	0.02
Cash	1.06	3.97
Bonds	0.00	0.00
Non-US Stocks	0.68	3.20
US Stocks	98.26	92.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	t	▼ Be	nchma	ark [Cate	gory Av	/erage		
<u></u>	Cyclical	49.08	53.55	50.91										
A	Basic Materials	6.24	3.58	6.35										
A	Consumer Cyclical	13.37	11.25	14.69			- 1	I						
	Financial Services	19.12	25.80	23.12										
ıπ	Real Estate	10.35	12.92	6.75				1						
W	Sensitive	35.32	28.57	36.01										
	Communication Services	2.00	2.88	1.94										
•	Energy	4.87	5.82	6.30										
Ф	Industrials	20.88	13.13	18.15				'						
	Technology	7.57	6.74	9.62										
-	Defensive	15.59	17.88	13.09					1					
Ħ	Consumer Defensive	4.73	3.52	4.17		0	1							
+	Healthcare	5.97	9.86	5.98										
•	Utilities	4.89	4.50	2.94		_								

Top 15 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Slcmt1142	0.96	0.96	_	_
□ IDEX Corp	0.68	1.64	1.45	Industrials
⊕ Reliance Steel & Aluminum Co	0.59	2.23	27.32	Basic Materials
⊕ Atmos Energy Corp	0.58	2.82	0.92	Utilities
→ Bunge Ltd	0.56	3.38	-3.63	Consumer Defensive
→ Builders FirstSource Inc	0.51	3.89	36.84	Industrials
⊕ Gaming and Leisure Properties Inc	0.51	4.39	1.80	Real Estate
→ Booz Allen Hamilton Holding Corp Class A	0.48	4.87	-10.87	Industrials
⊖ Kimco Realty Corp	0.47	5.35	-6.70	Real Estate
○ Carlisle Companies Inc	0.45	5.80	-3.75	Industrials
⇒ RPM International Inc	0.44	6.24	-10.05	Basic Materials
⇒ APA Corp	0.44	6.68	-22.22	Energy
∃ Jabil Inc	0.44	7.12	29.38	Technology
⊖ Life Storage Inc	0.44	7.55	34.30	Real Estate
⇒ AECOM	0.44	7.99	-0.51	Industrials

Total Holdings 852



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

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

Management: The fund's management has been in place for 4.97 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 77.78% lower than the Ultrashort Bond category average.

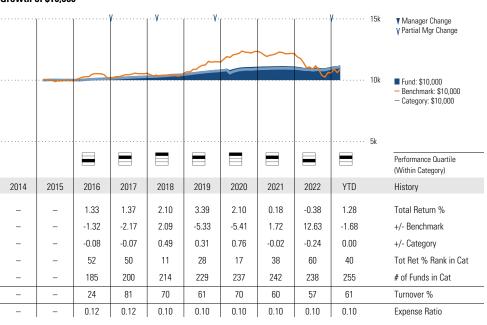
Morningstar Investment Management LLC Analysis

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.

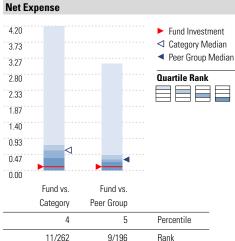
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.53	_	1.80
Beta	0.12	_	0.11
R-Squared	60.23	_	28.48
Standard Deviation	1.01	6.29	1.30
Sharpe Ratio	0.05	-0.60	0.10
Tracking Error	5.54	_	5.74
Information Ratio	0.72	_	0.75
Up Capture Ratio	22.76	_	23.31
Down Capture Ratio	4.09	_	1.33

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.96	4.43	0.91
Avg Eff Maturity	0.80	_	1.90



Duration

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2023
Style Breakdown
Fixed Income

Quality

High

Mid.

Ltd Mod Ext

Asset Allocation	as of 03-31-2023		
1			
			1
0	50	,	100

Total	100.00	100.00
Other	0.00	0.15
Cash	6.55	31.04
Bonds	93.45	68.64
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.17
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	14.42	3.53	36.14
AA	10.01	74.59	7.53
A	39.73	10.82	20.05
BBB	35.54	8.32	19.36
BB	0.00	0.28	1.88
В	0.00	0.00	1.94
Below B	0.46	0.00	0.34
Not Rated	-0.16	2.46	12.75

	Fund	Bmark	Cat	Fund		Ben	chmc	rk	l Cat	haan	γ Ανε	rago				
				Fullu		Dell	UIIIII	п	Uai	eyoi	y Ave	aye				
Government	12.93	-	24.26			١.		U								
Treasury	10.97	-	17.14			[
Inflation - Protected	0.00	_	0.00	ĺ.												
Agency/Quasi Agency	1.96	_	3.10													
Other Government Related	0.00	_	4.02													
Corporate	65.83	-	30.09													
Corporate Bond	65.46	_	29.92													
Bank Loan	0.00	_	0.09													
Convertible	0.37	_	0.08													
Preferred	0.00	_	0.00													
Securitized	14.46	-	22.82													
Agency MBS Pass-Through	0.00	_	4.56													
Agency MBS ARM	0.00	_	0.58													
Agency MBS CM0	0.30	_	1.67													
Non-Agency Residential MBS	0.10	_	0.19													
Commercial MBS	0.04	_	0.57													
Asset-Backed	14.02	_	15.25													
Covered Bond	0.00	_	0.00													
Municipal	0.00	-	0.82													
Cash & Equivalents	6.73	_	20.07													
Other	0.00	-	1.92	[]												
				0% 5	10	15	20	25	30	35	40	45	50	55	60	65 70

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① United States Treasury Bills	-	8.66	8.66	_
⊕ United States Treasury Bills	_	2.06	10.72	_
Bank of Korea	_	1.05	11.77	_
Banque Federative du Credit Mutuel	_	0.91	12.68	_
Royal Bank of Canada	_	0.81	13.49	_
Wells Fargo & Company	-	0.76	14.25	_
→ Philip Morris International Inc.	_	0.73	14.97	_
Citigroup Inc.	_	0.69	15.66	_
HSBC Holdings PLC	_	0.68	16.34	_
Olkswagen Group of America Finance LLC	_	0.67	17.01	_

Total Holdings 685

