American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.5 years.
- Net Expense: The fund's expense ratio of 0.54 is 39.33% lower than the Foreign Large Blend category average.

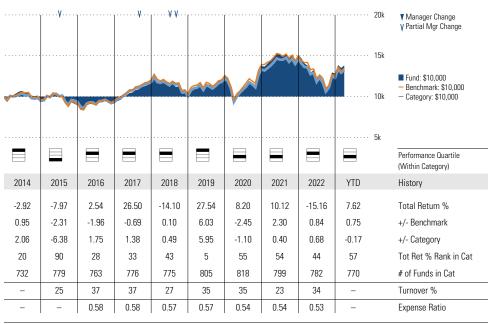
Morningstar Investment Management LLC Analysis

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.

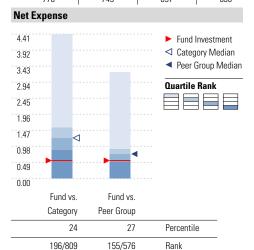
ESG Metrics

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

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.08	_	0.60
Beta	1.05	_	1.03
R-Squared	95.93	_	93.21
Standard Deviation	18.69	17.35	18.58
Sharpe Ratio	0.71	0.66	0.68
Tracking Error	3.89	-	4.87
Information Ratio	0.45	-	0.22
Up Capture Ratio	107.83	_	106.57
Down Capture Ratio	103.71	-	105.88

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.72	12.70	13.48
Price/Book Ratio	1.80	1.66	1.77
Geom Avg Mkt Cap \$B	50.53	41.43	52.17
ROE	20.22	17.72	19.32



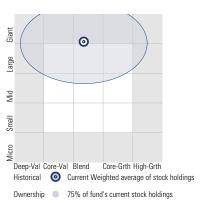
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

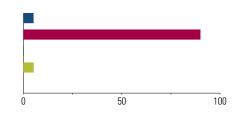
1. /			
29	31	25	Large
3	5	5	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

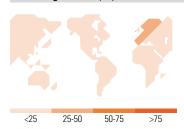




Total	100.00	100.00
Other	0.00	1.23
Cash	5.03	1.03
Bonds	0.09	0.28
Non-US Stocks	89.89	94.40
US Stocks	4.99	3.05
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	mark	Cateo	jory Ave	erage			
Դ	Cyclical	35.99	42.87	39.54										
A	Basic Materials	6.37	8.26	7.59			0							
A	Consumer Cyclical	11.01	11.04	11.00					:					
æ	Financial Services	17.27	21.23	19.01					ı [
fi	Real Estate	1.34	2.34	1.94										
W	Sensitive	37.70	36.20	36.01										
	Communication Services	6.33	6.07	4.76										
•	Energy	6.81	5.92	5.38				_						
Ф	Industrials	13.17	12.74	15.53										
	Technology	11.39	11.47	10.34										
→	Defensive	26.34	20.93	24.45										
Ħ	Consumer Defensive	12.46	8.48	9.74										
+	Healthcare	10.62	9.48	11.95			<u> </u>							
•	Utilities	3.26	2.97	2.76										
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 03-31-2023



Greater Asia	Fund % 28.93	Cat % 35.05
Japan	7.56	17.81
Australasia	0.51	5.25
Asia-4 Tigers	11.69	6.73
Asia-ex 4 Tigers	9.17	5.26
Not Classified	0.00	0.00

Americas	Fund % 13.91	Cat % 8.50	Greater Europe	Fund % 57.16	Cat % 56.45	Market Maturity	Fund %
North America	9.73	7.32	United Kingdom	13.15	13.67	Developed Markets	85.94
Central/Latin	4.18	1.18	W euro-ex UK	42.63	41.68	Emerging Markets	14.06
			Emrgng Europe Africa	0.36 1.02	0.08 1.02	Not Available	0.00

Top 10 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash M	4.91	4.91	-	_
	3.12	8.02	1.58	Healthcare
□ Taiwan Semiconductor Manufacturing Co Ltd	2.57	10.59	19.45	Technology
⊕ Novo Nordisk A/S Class B	2.50	13.09	16.63	Healthcare
ASML Holding NV	2.29	15.37	24.37	Technology
⊕ Philip Morris International Inc	2.24	17.61	-2.66	Consumer Defensive
Airbus SE	2.10	19.71	11.04	Industrials
⊕ TotalEnergies SE	1.69	21.41	-4.96	Energy
⊖ British American Tobacco PLC	1.61	23.01	-11.68	Consumer Defensive
○ LVMH Moet Hennessy Louis Vuitton SE	1.58	24.60	24.19	Consumer Cyclical

Total Holdings 258



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.

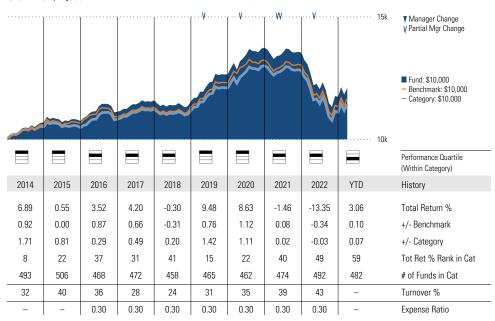
Morningstar Investment Management LLC Analysis

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
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance



Net Exp	oneo	'	,
Met Exh	CIISC		
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

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 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

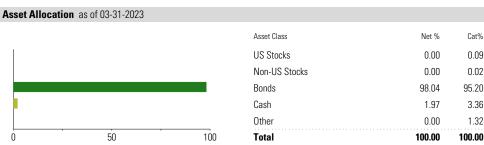
Style Analysis as of 03-31-2023
Style Breakdown
Fixed Income

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



BlackRock Global Allocation Instl MALOX

Morningstar Category Global Allocation Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017 David Clayton since 01-2017 Rick Rieder since 04-2019

Quantitative Screens

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

Management: The fund's management has been in place for 6.25 years.

Net Expense: The fund's expense ratio of 0.84 is 25.66% lower than the Global Allocation category average.

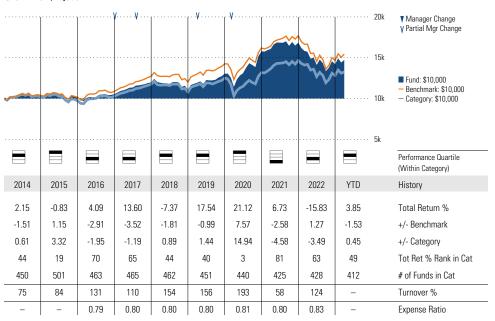
Morningstar Investment Management LLC Analysis

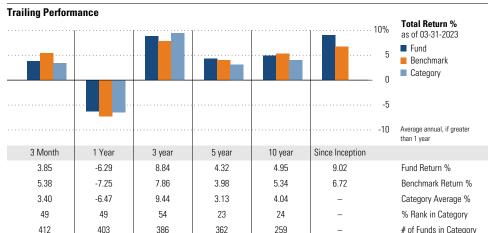
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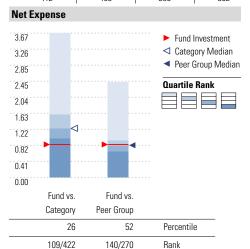
ESG Metrics

Metric	Rating	Updated			
Sustainability Rating	3	03-31-2023			
Carbon Risk Score	Low Risk	09-30-2022			

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.96	_	2.08
Beta	1.00	_	0.93
R-Squared	97.14	_	87.65
Standard Deviation	13.49	13.35	13.27
Sharpe Ratio	0.61	0.55	0.66
Tracking Error	2.28	_	4.56
Information Ratio	0.43	_	0.29
Up Capture Ratio	101.75	_	99.26
Down Capture Ratio	96.70	_	89.31

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.55	15.67	14.96
Price/Book Ratio	2.87	2.31	2.13
Avg Eff Duration	3.90	_	3.55
•			

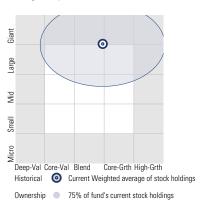


BlackRock Global Allocation Instl MALOX

Morningstar Category Morningstar Index Global Allocation Morningstar Gbl Allocation TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™

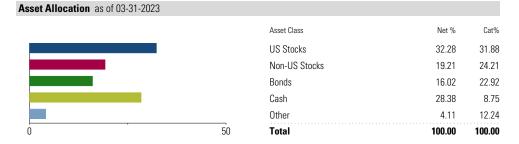


Style Breakdown

Equity				Fixed	Income		Quality
17	30	38	Large				High
3	6	5	Mid				Mid
0	1	0	Small				Low
Value	Blend	Growth		Ltd Durat	Mod ion	Ext	

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	jory Ave	rage	_
→ Cyclical	33.36	36.01	40.66								
Basic Materials	5.94	5.12	7.93								
Consumer Cyclical	11.72	10.99	8.33								
Financial Services	13.80	16.56	12.11				- '				
Real Estate	1.90	3.34	12.29	_ '							
✓ Sensitive	42.73	41.89	36.99								
Communication Services	7.24	6.45	4.61								
Energy	8.77	5.10	8.47			0					
Industrials	7.98	11.60	11.19			[_			
Technology	18.74	18.74	12.72								
→ Defensive	23.91	22.08	22.36								
Consumer Defensive	6.26	7.25	6.02			_					
Healthcare	15.28	11.95	10.41								
Utilities	2.37	2.88	5.93								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ois 02-May-2025 Pay	05-2025	9.52	9.52	_	_
⊕ 2.720000 02-May-2025 Receive	05-2025	9.25	18.77	_	_
⊕ Ois 02-May-2024 Pay	05-2024	8.01	26.78	_	_
€ 2.650000 02-May-2024 Receive	05-2024	7.82	34.60	_	_
⊕ 4.457500 12-Jul-2024 Receive	07-2024	4.68	39.27	-	-
⊕ Ois 12-Jul-2024 Pay	07-2024	4.67	43.95	_	_
⊕ Ois 02-May-2032 Pay	05-2032	4.34	48.29	_	_
	03-2023	4.31	52.60	-	_
€ 2.650000 02-May-2032 Receive	05-2032	4.15	56.75	-	_
⊕ Ois 02-May-2052 Pay	05-2052	2.98	59.74	_	_

Total Holdings 2292



BlackRock Inflation Protected Bond Instl BPRIX

Growth of \$10,000

39

228

66

45

239

56

236

7

0.36

31

232

76

0.40

65

229

176

0.50

41

228

252

0.65

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Christopher Allen since 02-2017 David Rogal since 03-2018

Quantitative Screens

❷ Performance: The fund has finished in the InflationProtected 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 6.13 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.35 is 39.66% 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	09-30-2022

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2019 2020 2021 2022 YTD 2018 History 2.63 -2.10 4.11 3.09 -1.88 8.26 11.75 5.74 -11.49 3.92 Total Return % -0.66 -0.62 -0.17 0.76 0.36 0.58 -1.01 -0.570.08 -0.22+/- Benchmark 0.83 0.26 -0.48 0.37 -0.24 0.34 1.74 0.13 -2.51 1.01 +/- Category

15

213

330

0.43

30

215

246

0.39

47

215

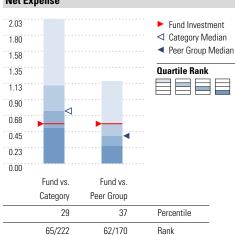
293

0.62

11

219





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 Wietrics			
	Fund	Bmark	Cat
Alpha	0.76	_	0.93
Beta	1.04	_	0.90
R-Squared	99.04	_	92.97
Standard Deviation	7.39	7.10	6.63
Sharpe Ratio	0.22	0.12	0.29
Tracking Error	0.77	_	2.03
Information Ratio	1.08	_	0.14
Up Capture Ratio	106.16	_	94.57
Down Capture Ratio	97.92	_	84.84

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.93	4.52	6.46
Avg Eff Maturity	7.23	_	6.93



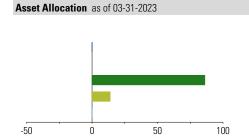


BlackRock Inflation Protected Bond Instl BPRIX

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

Style Analysis as of 03-31-2023 **Style Breakdown**





Asset Class	Net %	Cat%
US Stocks	0.10	0.00
Non-US Stocks	0.00	0.00
Bonds	86.13	96.60
Cash	13.81	3.10
Other	-0.04	0.29
Total	100.00	100.00

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 9095

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	96.79	0.00	97.23
AA	0.10	99.60	0.21
A	0.14	0.00	0.52
BBB	0.71	0.00	0.98
BB	0.05	0.00	0.12
В	0.09	0.00	0.04
Below B	0.00	0.00	0.01
Not Rated	2.12	0.40	0.89

Sector Weighting as of 03-	31-2023			
	Fund	Bmark	Cat	Fund • Benchmark Category Average
Government	76.84	_	90.66	
Treasury	0.43	_	1.23	
Inflation - Protected	73.16	_	85.35	
Agency/Quasi Agency	0.00	_	0.09	
Other Government Related	3.25	_	3.99	
Corporate	0.10	_	1.97	
Corporate Bond	0.10	_	1.91	
Bank Loan	0.00	-	0.06	
Convertible	0.00	-	0.00	
Preferred	0.00	-	0.00	
Securitized	4.69	_	4.09	
Agency MBS Pass-Through	1.40	_	0.71	0
Agency MBS ARM	0.00	_	0.00	
Agency MBS CMO	0.04	-	0.40	
Non-Agency Residential MBS	0.18	_	0.44	
Commercial MBS	0.52	_	0.51	
Asset-Backed	2.55	_	1.95	
Covered Bond	0.00	_	0.08	
Municipal	0.00	-	0.04	
Cash & Equivalents	17.41	-	3.22	
Other	0.97	-	0.03	0

Top 10 Holdings as of 03-31-2023 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector Barclays Capital Us Tips Index (Se 100.13 100.13 Barclays Capital Us Tips Index (Se 100.13 200.26 ☆ Cash Offset 23.08 223.34 ⊕ Us 2Yr Note Jun 23 5.75 229.09 ① United States Treasury Notes 5.48 10-2027 234.57 United States Treasury Notes 07-2032 3.79 238.36 3.78 242.14 → Jpn 10Yr Bond (Ose) Jun 23 245.75 3.62 ⊕ 3 Month Euribor Future June 23 06-2023 3.54 249.29 United States Treasury Notes 01-2032 3.49 252.78

Total Holdings 306



Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997 Liam O'Connell since 11-2010

Quantitative Screens

× Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 10 years it's been in existence.

Management: The fund's management has been in place for 25.74 years.

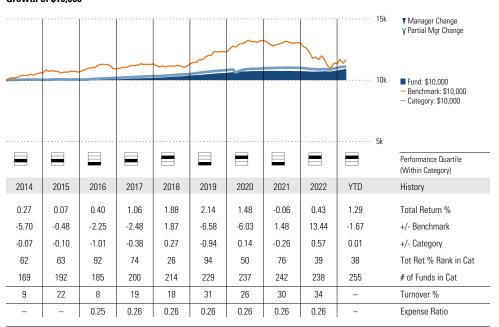
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 42.22% lower than the Ultrashort Bond category average.

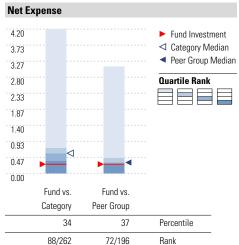
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.14	_	1.80
Beta	0.06	_	0.11
R-Squared	31.65	_	28.48
Standard Deviation	0.65	6.29	1.30
Sharpe Ratio	-0.29	-0.60	0.10
Tracking Error	5.94	-	5.74
Information Ratio	0.63	-	0.75
Up Capture Ratio	12.35	-	23.31
Down Capture Ratio	-1.27	-	1.33

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.26	4.43	0.91
Avg Eff Maturity	5.30	_	1.90



Duration

Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

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

Quality

Given

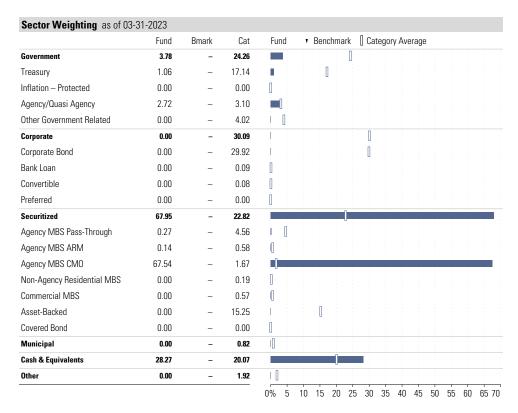
Ltd Mod Ext

		ı
0	50	100

Asset Allocation as of 03-31-2023

Other Total	0.00	0.15 100.00
Cash	28.27	31.04
Bonds	71.73	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	100.00	3.53	36.14
AA	0.00	74.59	7.53
A	0.00	10.82	20.05
BBB	0.00	8.32	19.36
BB	0.00	0.28	1.88
В	0.00	0.00	1.94
Below B	0.00	0.00	0.34
Not Rated	0.00	2.46	12.75



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Bofam Repo 1 Repo	04-2023	13.14	13.14	_
⊕ Hsbc Repo 2 Repo	04-2023	7.57	20.70	_
⊕ Bank Of Montreal 3 Repo	04-2023	7.57	28.27	_
€ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.82053%	12-2032	6.55	34.82	_
₱ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.08561%	12-2032	6.04	40.86	-
⊕ Government National Mortgage Association 5.12871%	01-2073	5.29	46.15	_
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.44815%	10-2032	4.56	50.71	_
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.40561%	11-2032	3.95	54.66	_
⊕ Government National Mortgage Association 5.20906%	01-2053	3.82	58.48	_
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.40815%	11-2032	3.61	62.09	_

Total Holdings 182



T. Rowe Price Dividend Growth PRDGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

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

Management: The fund's management has been in place for 23.01 years.

Net Expense: The fund's expense ratio of 0.62 is 18.42% lower than the Large Blend category average.

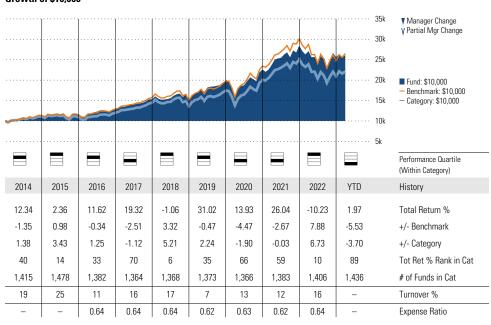
Morningstar Investment Management LLC Analysis

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.

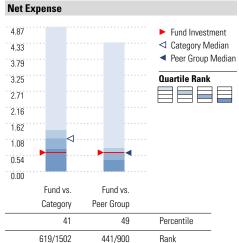
ESG Metrics

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

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.41	_	-0.27
Beta	0.85	-	0.94
R-Squared	94.27	-	94.87
Standard Deviation	16.74	19.23	18.62
Sharpe Ratio	0.97	0.92	0.88
Tracking Error	4.99	-	3.97
Information Ratio	-0.25	-	-1.04
Up Capture Ratio	88.80	-	93.75
Down Capture Ratio	85.41	-	94.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.49	19.90	18.81
Price/Book Ratio	4.07	3.64	3.46
Geom Avg Mkt Cap \$B	130.09	170.30	224.69
ROE	30.95	29.71	27.68



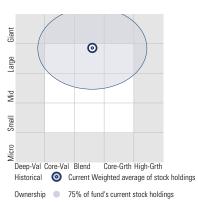
T. Rowe Price Dividend Growth PRDGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

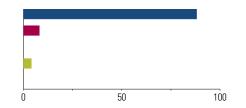
14	47	23	raige
1	12	2	IVIIO
0	0	0	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2023



Asset Class	Net %	Cat%
US Stocks	88.05	94.85
Non-US Stocks	8.01	2.91
Bonds	0.00	0.44
Cash	3.93	0.70
Other	0.00	1.09
Total	100.00	100.00

		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	c II c	ategory	Avera	ае	
<u></u>	Cyclical	30.73	29.73	29.12						,			
i.	Basic Materials	3.34	2.51	2.90)							
4	Consumer Cyclical	8.86	10.46	9.75			= []						
£	Financial Services	15.64	13.98	14.15									
ŧ	Real Estate	2.89	2.78	2.32									
M	Sensitive	36.57	45.90	45.39									[
	Communication Services	0.89	7.67	7.07		<u> </u>	"						
•	Energy	2.82	4.80	4.31			_						
Ģ	Industrials	13.04	8.71	10.48									
2	Technology	19.82	24.72	23.53									
→	Defensive	32.69	24.37	25.49									
	Consumer Defensive	10.60	7.13	7.41									
ř	Healthcare	18.67	14.42	15.41									
•	Utilities	3.42	2.82	2.67									

••	0/ 1:	0 1 5:	VITO D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	5.13	5.13	20.50	Technology
Apple Inc	4.06	9.19	27.09	Technology
T. Rowe Price Gov. Reserve	3.96	13.15	-	-
UnitedHealth Group Inc	2.29	15.44	-10.55	Healthcare
⊕ Visa Inc Class A	1.97	17.41	8.74	Financial Services
⊕ Accenture PLC Class A	1.79	19.20	7.53	Technology
→ Thermo Fisher Scientific Inc	1.73	20.93	4.73	Healthcare
→ Marsh & McLennan Companies Inc	1.72	22.65	1.00	Financial Services
⊕ JPMorgan Chase & Co	1.71	24.36	-2.08	Financial Services
⊖ Chubb Ltd	1.66	26.01	-11.60	Financial Services
Danaher Corp	1.56	27.57	-4.94	Healthcare
⊕ General Electric Co	1.45	29.02	31.83	Industrials
⊕ Texas Instruments Inc	1.44	30.46	13.33	Technology
⊕ Roper Technologies Inc	1.43	31.90	2.15	Technology
⊕ Mondelez International Inc Class A	1.43	33.32	5.18	Consumer Defensive

Total Holdings 105



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 6.93 years.
- Net Expense: The fund's expense ratio of 0.04 is 94.74% lower than the Large Blend category average.

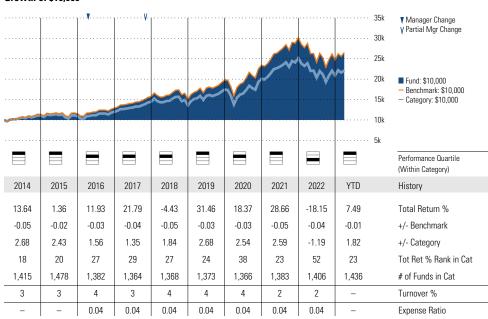
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance



Net Expe	nse		
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	ategory	Peer Group	
	7	32	Percentile
	92/1502	165/517	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.

3-1 cai nisk wienics			
	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

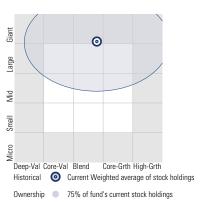




Vanguard 500 Index Admiral VFIAX

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

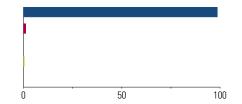
17	31	36	Large
5	8	3	MIG
0	0	0	Small

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	1.09
Cash	0.31	0.70
Bonds	0.00	0.44
Non-US Stocks	1.09	2.91
US Stocks	98.61	94.85
Asset Class	Net %	Cat%

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

Sec	ctor Weighting as of 03-3	31-2023			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	27.86	29.73	29.12	
A	Basic Materials	2.39	2.51	2.90	
A	Consumer Cyclical	10.42	10.46	9.75	
F	Financial Services	12.42	13.98	14.15	
侖	Real Estate	2.63	2.78	2.32	
W	Sensitive	47.82	45.90	45.39	<u> </u>
	Communication Services	8.11	7.67	7.07	
•	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	
Ħ	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 50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	7.12	7.12	27.09	Technology
Microsoft Corp	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
	1.06	31.93	8.74	Financial Services
Procter & Gamble Co	1.02	32.95	-1.29	Consumer Defensive

Total Holdings 509



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.

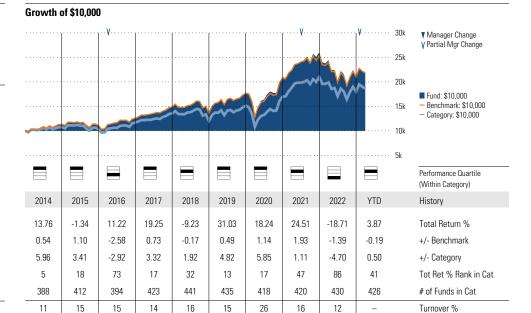
Net Expense: The fund's expense ratio of 0.05 is 94.32% lower than the Mid-Cap Blend category average.

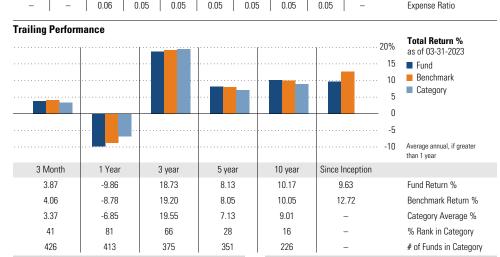
Morningstar Investment Management LLC Analysis

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.

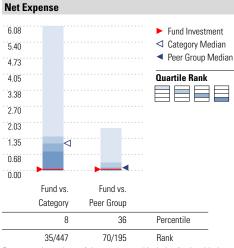
ESG Metrics

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





0.05



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-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

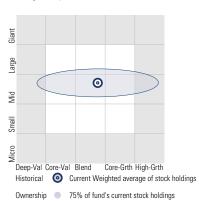
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

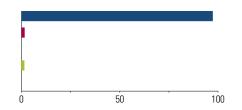
1	6	6	Large
23	42	22	Mid
0	0	0	Small

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 Index Adm VSMAX

Morningstar Category

Small Blend

Morningstar Index Russell 2000 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 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 6.93 years.

Net Expense: The fund's expense ratio of 0.05 is 94.9% lower than the Small Blend category average.

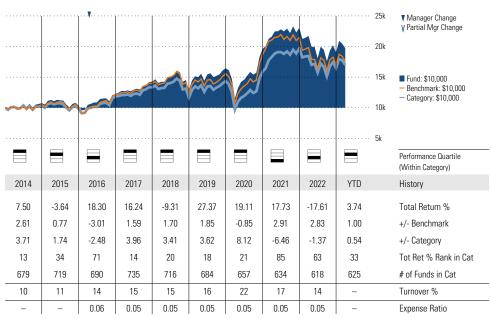
Morningstar Investment Management LLC Analysis

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.

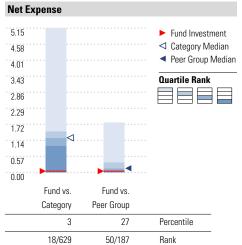
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % 25% as of 03-31-2023 ■ Fund 15 Benchmark Category 0 -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 3.74 -9.33 19.67 6.76 9.19 8.70 10.84 2.74 -11.61 17.51 4.71 8.04 Benchmark Return % 3 20 -7 94 20.92 8 17 5 68 Category Average % 33 66 64 30 21 % Rank in Category 625 617 592 547 375 # 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-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.82	_	3.70
Beta	0.94	_	0.92
R-Squared	96.78	_	92.47
Standard Deviation	21.73	22.84	21.79
Sharpe Ratio	0.88	0.77	0.90
Tracking Error	4.17	-	5.92
Information Ratio	0.52	-	0.29
Up Capture Ratio	99.84	-	99.42
Down Capture Ratio	92.03	_	89.17

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.13	11.72	13.10
Price/Book Ratio	2.11	1.94	2.22
Geom Avg Mkt Cap \$B	5.05	2.31	4.35
ROE	14.31	10.00	21.33



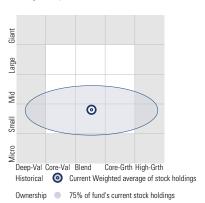
Vanguard Small Cap Index Adm VSMAX

Morningstar Category Small Blend

Morningstar Index Russell 2000 TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

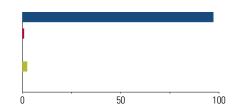
-quit,			
0	0	0	Large
9	15	12	MIG
19	29	16	Small

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	0.28
Cash	2.28	1.12
Bonds	0.00	0.74
Non-US Stocks	0.69	2.12
US Stocks	97.03	95.73
Asset Class	Net %	Cat%

	.	From al	Dl.	0-4	F		. D	la ana anada	По-	A				
		Fund	Bmark	Cat	Fund	1 '	Benc	hmark	Cateo	jory Ave	erage		,	
Դ	Cyclical	38.38	38.47	39.69										
÷.	Basic Materials	4.54	4.29	4.80										
A	Consumer Cyclical	12.91	10.96	12.38				0						
÷	Financial Services	12.43	15.78	15.99				i						
fi	Real Estate	8.50	7.44	6.52			'n							
W	Sensitive	42.41	38.54	40.09										
	Communication Services	2.44	2.57	2.54										
ð	Energy	4.88	6.33	5.10										
Ф	Industrials	18.95	15.57	18.18										
	Technology	16.14	14.07	14.27										
→	Defensive	19.20	22.99	20.22						1				
=	Consumer Defensive	4.29	4.14	4.42										
٠	Healthcare	11.92	15.75	13.28				I []						
•	Utilities	2.99	3.10	2.52		ľ								
					0%	5	10	15	20	25	30	35	40	4

Top 15 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	1.56	1.56	_	_
	0.66	2.22	_	_
⊕ IDEX Corp	0.38	2.60	1.45	Industrials
⊖ Fair Isaac Corp	0.37	2.97	17.39	Technology
⊕ Targa Resources Corp	0.36	3.33	-0.27	Energy
⊕ Atmos Energy Corp	0.35	3.69	0.92	Utilities
⊕ Reliance Steel & Aluminum Co	0.33	4.02	27.32	Basic Materials
⊕ Liberty Formula One Group Registered Shs Series -C- Formula One	0.32	4.34	25.18	Communication Svc
⊕ Axon Enterprise Inc	0.32	4.66	35.51	Industrials
⊕ Bunge Ltd	0.31	4.97	-3.63	Consumer Defensive
⊕ PTC Inc	0.30	5.27	6.82	Technology
⊕ Lattice Semiconductor Corp	0.29	5.56	47.19	Technology
⊕ Builders FirstSource Inc	0.29	5.85	36.84	Industrials
⊕ Gaming and Leisure Properties Inc	0.29	6.13	1.80	Real Estate
⊕ Booz Allen Hamilton Holding Corp Class A	0.27	6.40	-10.87	Industrials

Total Holdings 1461



Vanguard Target Retirement 2020 Fund VTWNX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023 Aurélie Denis since 02-2023

Quantitative Screens

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

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 0.08 is 86.89% lower than the Target-Date 2020 category average.

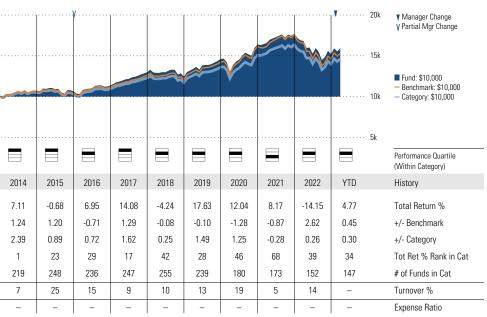
Morningstar Investment Management LLC Analysis

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

ESG Metrics

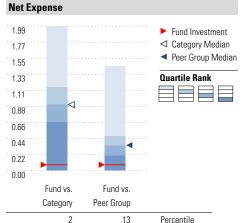
Metric Sustainability Rating	Rating	Updated
Sustainability Rating	3	03-31-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance





	3/147	42/330	Rank							
Peer grou	p is a subset of	f the category and	l includes fund	ds with the						
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.										
characteri	stics.									

3/147

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.43	_	1.19
Beta	0.88	-	0.89
R-Squared	98.51	_	97.15
Standard Deviation	10.67	11.97	10.81
Sharpe Ratio	0.57	0.45	0.54
Tracking Error	1.90	_	2.32
Information Ratio	0.46	_	0.39
Up Capture Ratio	93.00	_	92.55
Down Capture Ratio	84.45	-	85.37

Fund	Bmark	Cat
15.44	16.22	16.42
2.23	2.34	2.40
6.00	-	5.78
	15.44	15.44 16.22 2.23 2.34



Rank



Vanguard Target Retirement 2020 Fund VTWNX

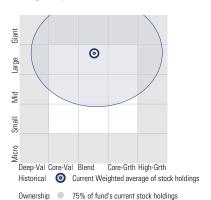
Quality High MidLow

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

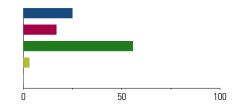
Equity				Fixed Ir	ncome
19	28	25	Large		
7	9	5	Mid		
3	3	2	Small		
Value	Blond	Crowth		Ltd	Mod

Value Blend Growth

Mod Duration

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

Asset Allocation as of 03-31-2023



Asset Class Net % Cat% US Stocks 24.81 25.78 Non-US Stocks 16.67 14.07 Bonds 55.56 49.20 Cash 2.93 3.01 Other 0.03 7.94 100.00 Total 100.00

		From al	Danada	0-4	Г		. Dl.	and and	П с-+	· · · · · ·				
		Fund	Bmark	Cat	Fund	1 '	Bench	mark	Categ	ory Ave	rage			
Դ	Cyclical	35.76	40.62	36.64		,								
A.	Basic Materials	4.98	4.80	4.69										
A	Consumer Cyclical	10.88	11.49	10.55										
,	Financial Services	16.44	15.52	15.85										
æ	Real Estate	3.46	8.81	5.55		• [•							
W	Sensitive	42.17	36.97	41.02										
	Communication Services	6.50	5.04	6.09										
ð	Energy	5.03	5.01	5.10										
Ф	Industrials	11.61	11.75	11.01										
	Technology	19.03	15.17	18.82										
→	Defensive	22.08	22.41	22.34										
	Consumer Defensive	7.04	6.87	6.77										
٠	Healthcare	12.21	12.47	12.73				Ò						
•	Utilities	2.83	3.07	2.84]								
					0%	5	10	15	20	25	30	35	40	4

Top 7 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Bond Market II Idx Inv	_	31.77	31.77	_	_
→ Vanguard Total Stock Mkt Idx Instl Pls	-	25.16	56.94	_	_
Ovanguard Total Intl Stock Index Inv	_	17.04	73.97	_	_
→ Vanguard Total Intl Bd II Idx Insl	_	14.08	88.05	_	_
⇒ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	10.90	98.95	-	_
⊕ Mktliq 12/31/2049	_	1.04	99.99	_	_
⊕ Us Dollar	_	0.01	100.00	_	_

Total Holdings 7



Vanguard Target Retirement 2025 Fund VTTVX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023 Aurélie Denis since 02-2023

Quantitative Screens

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

Management: The fund's management has been in place for 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 0.08 is 87.88% lower than the Target-Date 2025 category average.

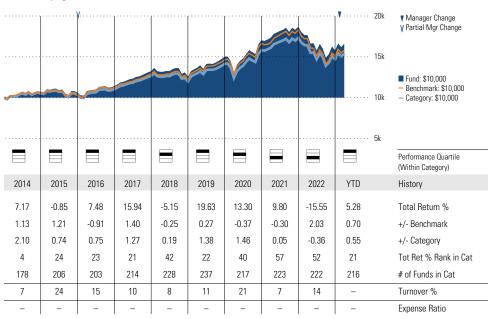
Morningstar Investment Management LLC Analysis

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

ESG Metrics

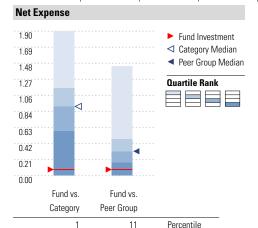
Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance





3/216	54/498	Rank	
Peer group is a subset of t	the category ar	nd includes funds with t	he
same management style (active vs. pass	ive) and similar share c	lass
charactoristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.58	_	1.28
Beta	0.95	_	0.89
R-Squared	98.71	_	97.60
Standard Deviation	12.34	12.95	11.66
Sharpe Ratio	0.61	0.49	0.58
Tracking Error	1.56	-	2.43
Information Ratio	0.86	-	0.43
Up Capture Ratio	100.24	-	93.63
Down Capture Ratio	92.04	-	86.99

Fund	Bmark	Cat
15.45	16.05	16.52
2.23	2.32	2.43
6.42	-	6.54
	15.45	15.45 16.05 2.23 2.32



Vanguard Target Retirement 2025 Fund VTTVX

Quality High MidLow

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

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

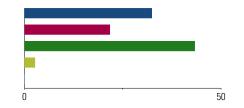
Equity				rixeu	IIICOIIIE
19	28	25	Large		
7	9	5	Mid		
3	3	2	Small		
Value	Blend	Growth		l td	Mod

Duration

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.03	10.69
Cash	2.63	3.72
Bonds	43.29	41.64
Non-US Stocks	21.69	15.03
US Stocks	32.36	28.92
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark Category Average
b	Cyclical	35.75	40.54	35.96	
ė.	Basic Materials	4.99	4.89	4.57	
-	Consumer Cyclical	10.89	11.55	10.49	
_	Financial Services	16.42	15.67	15.42	
b	Real Estate	3.45	8.43	5.48	
NF	Sensitive	42.18	37.09	41.39	
	Communication Services	6.49	5.06	6.26	
•	Energy	5.05	5.02	5.07	
þ	Industrials	11.60	11.88	10.83	
1	Technology	19.04	15.13	19.23	
+	Defensive	22.06	22.37	22.66	
7	Consumer Defensive	7.03	6.87	6.91	
ř	Healthcare	12.21	12.42	12.74	
?	Utilities	2.82	3.08	3.01	

Top 7 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ovanguard Total Stock Mkt Idx Instl Pls	_	32.82	32.82	_	_
Ovanguard Total Bond Market II ldx Inv	_	27.95	60.77	_	-
Ovanguard Total Intl Stock Index Inv	_	22.16	82.93	_	-
⊕ Vanguard Total Intl Bd II Idx Insl	_	12.12	95.05	_	-
⊕ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	3.95	99.00	-	-
⊕ Mktliq 12/31/2049	_	0.98	99.98	_	_
⊕ Us Dollar	_	0.02	100.00	_	_

Total Holdings 7



Vanguard Target Retirement 2030 Fund VTHRX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023 Aurélie Denis since 02-2023

Quantitative Screens

Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's

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 0.08 is 88.24% lower than the Target-Date 2030 category average.

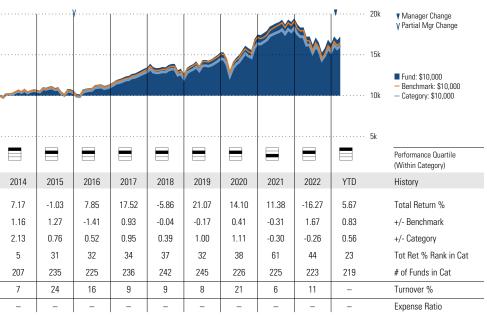
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



Net Exp	ense			
1.90				► Fund Investment
1.69				Category Median
1.48				 Peer Group Mediar
1.27				Quartile Rank
1.06	⊲			
0.84				
0.63				
0.42				
0.21				
0.00				
	Fund vs.	Fun	d vs.	
	Category	Peer G	roup	
	1		12	Percentile

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.

50/423

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.37	_	1.30
Beta	0.96	_	0.93
R-Squared	98.93	_	98.22
Standard Deviation	13.51	14.06	13.16
Sharpe Ratio	0.66	0.57	0.65
Tracking Error	1.53	_	2.16
Information Ratio	0.73	_	0.51
Up Capture Ratio	100.06	_	97.20
Down Capture Ratio	93.67	_	91.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.42	15.88	16.58
Price/Book Ratio	2.22	2.29	2.50
Avg Eff Duration	6.79	-	7.02



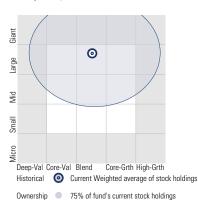
3/219

Vanguard Target Retirement 2030 Fund VTHRX

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

Style Analysis as of 03-31-2023

Morningstar Style Box™



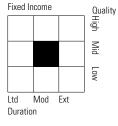
Large

Μid

Style Breakdown

Equity 19 28 25 7 9 5

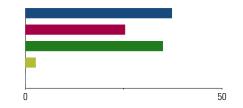




Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.04	13.66
Cash	2.55	2.12
Bonds	34.90	31.79
Non-US Stocks	25.29	17.18
US Stocks	37.21	35.25
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	, t	Bench	mark	Categ	ory Ave	erage		
ŀ	Cyclical	35.81	40.42	35.14									
ů.	Basic Materials	5.01	4.99	4.44									
4	Consumer Cyclical	10.90	11.62	10.81									
ê	Financial Services	16.45	15.82	15.87									
b	Real Estate	3.45	7.99	4.02		■[]	Y						
NI	Sensitive	42.14	37.24	42.16									
	Communication Services	6.48	5.09	6.25									
•	Energy	5.04	5.05	5.10									
‡	Industrials	11.62	12.00	11.19									
3	Technology	19.00	15.10	19.62				•					
→	Defensive	22.06	22.35	22.70									
=	Consumer Defensive	7.04	6.91	6.85				_					
1	Healthcare	12.20	12.36	12.98									
?	Utilities	2.82	3.08	2.87]							

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx InstI PIs	_	37.74	37.74	_	_
Ovanguard Total Intl Stock Index Inv	_	25.86	63.60	_	_
⊕ Vanguard Total Bond Market II ldx Inv	_	24.61	88.21	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	_	10.74	98.94	_	_
⊕ Mktliq 12/31/2049	-	1.03	99.97	-	_
⊕ Us Dollar	_	0.03	100.00	_	_

Total Holdings 6



Vanguard Target Retirement 2035 Fund VTTHX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023

Quantitative Screens

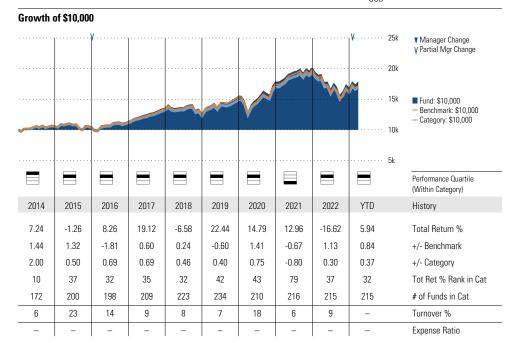
- Q Performance: The fund has finished in the Target-Date
 2035 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.11 years.
- Net Expense: The fund's expense ratio of 0.08 is 88.24% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

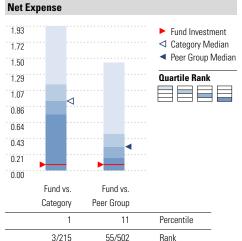
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
Carbon Risk Score	Low 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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.91	_	0.99
Beta	0.95	_	0.96
R-Squared	99.07	_	98.49
Standard Deviation	14.53	15.20	14.72
Sharpe Ratio	0.72	0.66	0.72
Tracking Error	1.59	_	2.03
Information Ratio	0.32	_	0.46
Up Capture Ratio	98.27	_	99.57
Down Capture Ratio	94.62	_	95.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.42	15.72	16.40
Price/Book Ratio	2.22	2.26	2.44
Avg Eff Duration	6.79	_	7.46



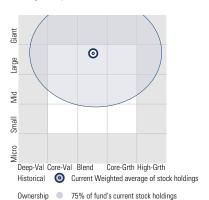
Vanguard Target Retirement 2035 Fund VTTHX

Morningstar Category Target-Date 2035

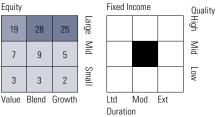
Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund ▼ Benchmark
<u></u>	Cyclical	35.80	40.30	35.13	Tana Benefittaria Gategory World
à.	Basic Materials	5.01	5.09	4.58	
4	Consumer Cyclical	10.89	11.69	10.78	
₽	Financial Services	16.45	15.99	15.73	
b	Real Estate	3.45	7.53	4.04	
M	Sensitive	42.13	37.38	42.12	
	Communication Services	6.49	5.10	6.36	
•	Energy	5.04	5.08	5.08	
\$	Industrials	11.62	12.13	11.06	0'
	Technology	18.98	15.07	19.62	
+	Defensive	22.06	22.32	22.75	
=	Consumer Defensive	7.05	6.92	6.92	
۲	Healthcare	12.19	12.31	12.92	
?	Utilities	2.82	3.09	2.91	

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Instl Pls	_	41.84	41.84	_	_
○ Vanguard Total Intl Stock Index Inv	_	28.80	70.63	_	-
① Vanguard Total Bond Market II ldx Inv	_	19.67	90.30	_	-
① Vanguard Total Intl Bd II Idx Insl	_	8.49	98.79	_	-
⊕ Mktliq 12/31/2049	_	1.18	99.98	-	-
① Us Dollar	-	0.02	100.00	-	-

Total Holdings 6



Vanguard Target Retirement 2040 Fund VFORX

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

Expense Ratio

Portfolio Manager(s)

Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023 Aurélie Denis since 02-2023

Quantitative Screens

Management: The fund's management has been in place for 10.11 years.

Net Expense: The fund's expense ratio of 0.08 is 88.57% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

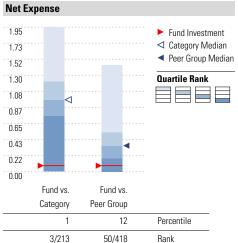
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.15 -1.59 8.73 20.71 -7.32 23.86 15.47 14.56 -16.98 6.21 Total Return % 1.24 -1.88 0.84 0.33 -0.49 2.38 -0.79 0.39 0.90 1.64 +/- Benchmark 0.40 0.42 -0.91 0.34 1.90 0.78 1.19 0.67 0.91 0.43 +/- Category 12 43 27 25 37 43 40 81 36 37 Tot Ret % Rank in Cat 207 242 245 218 # of Funds in Cat 235 225 236 220 219 213 6 21 16 8 5 13 7 7 Turnover %





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	0.54	_	0.47
Beta	0.96	_	0.98
R-Squared	99.04	_	98.52
Standard Deviation	15.57	16.22	15.95
Sharpe Ratio	0.76	0.74	0.76
Tracking Error	1.69	_	2.10
Information Ratio	0.04	_	0.21
Up Capture Ratio	97.89	_	100.08
Down Capture Ratio	96.25	-	99.00

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.44	15.56	16.35
Price/Book Ratio	2.23	2.24	2.43
Avg Eff Duration	6.79	-	7.96



Vanguard Target Retirement 2040 Fund VFORX

Quality

High

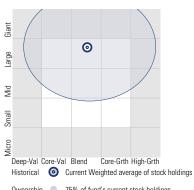
Mid

Low

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

Style Analysis as of 03-31-2023

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Large

Mid

Ltd

Mod Duration

Fixed Income

Style Breakdown

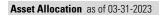


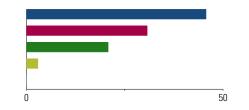




Weight %

>50 25-50 10-25 0-10







		Fund	Bmark	Cat	Fund	·	Bench	mark	Categ	jory Ave	erage		_	
_Մ	Cyclical	35.76	40.26	35.46										
A.	Basic Materials	4.99	5.20	4.57										
A	Consumer Cyclical	10.89	11.74	10.82										
æ	Financial Services	16.43	16.13	15.73										
æ	Real Estate	3.45	7.19	4.34			1							
W	Sensitive	42.16	37.45	41.92		,								
	Communication Services	6.49	5.12	6.28										
ð	Energy	5.04	5.08	5.06										
Ф	Industrials	11.60	12.22	11.16				<u> </u>						
	Technology	19.03	15.03	19.42						_				
→	Defensive	22.07	22.28	22.63										
	Consumer Defensive	7.04	6.94	6.86				_						
+	Healthcare	12.21	12.24	12.92										
•	Utilities	2.82	3.10	2.85]								
					0%	5	10	15	20	25	30	35	40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx InstI PIs	_	46.32	46.32	_	_
─ Vanguard Total Intl Stock Index Inv	-	31.36	77.67	_	_
⊕ Vanguard Total Bond Market II ldx Inv	-	14.75	92.42	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	-	6.26	98.68	_	_
⊕ Mktliq 12/31/2049	-	1.29	99.97	-	-
⊕ Us Dollar	_	0.03	100.00	_	_

Total Holdings 6

Vanguard Target Retirement 2045 Fund VTIVX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Expense Ratio

Portfolio Manager(s)

Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023 Aurélie Denis since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's
- 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 0.08 is 88.57% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

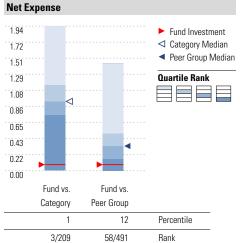
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.16 -1.57 8.87 21.42 -7.90 24.94 16.30 16.16 -17.36 6.49 Total Return % 1.46 -1.97 0.89 0.27 -0.03 3.35 -0.20 -0.30 1.03 1.91 +/- Benchmark 0.39 0.94 0.91 0.24 1.81 0.30 0.59 1.20 -0.47 0.33 +/- Category 12 42 28 26 43 43 36 68 31 35 Tot Ret % Rank in Cat 172 199 197 222 209 214 209 # of Funds in Cat 208 233 7 20 13 8 7 4 9 6 5 Turnover %



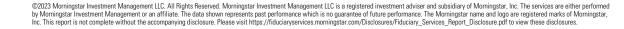


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Welfics			
	Fund	Bmark	Cat
Alpha	0.55	_	0.19
Beta	0.98	_	0.98
R-Squared	98.96	_	98.45
Standard Deviation	16.65	16.87	16.74
Sharpe Ratio	0.80	0.78	0.78
Tracking Error	1.72	_	2.16
Information Ratio	0.22	_	0.08
Up Capture Ratio	100.77	_	100.55
Down Capture Ratio	99.47	_	100.96

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.45	15.42	16.33
Price/Book Ratio	2.23	2.21	2.41
Avg Eff Duration	6.79	-	8.71



3/209



Vanguard Target Retirement 2045 Fund VTIVX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 03-31-2023

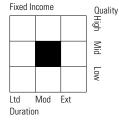
Morningstar Style Box™



Style Breakdown



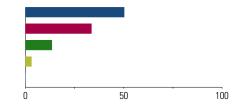




Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.04	11.05
Cash	2.97	2.02
Bonds	13.36	7.32
Non-US Stocks	33.50	28.06
US Stocks	50.14	51.55
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3								По					
		Fund	Bmark	Cat	Fund	i i	Bench	mark	Categ	jory Ave	erage		,	
<u></u>	Cyclical	35.75	40.31	35.55										
A.	Basic Materials	4.98	5.28	4.63										
A	Consumer Cyclical	10.89	11.77	10.79										
,	Financial Services	16.43	16.23	15.76										
fi	Real Estate	3.45	7.03	4.37		[]	'							
W	Sensitive	42.18	37.50	41.67)
	Communication Services	6.50	5.14	6.26										
0	Energy	5.04	5.09	5.00										
Ф	Industrials	11.59	12.30	11.10				' <u>i</u>						
	Technology	19.05	14.97	19.31										
→	Defensive	22.08	22.19	22.77										
=	Consumer Defensive	7.04	6.95	6.92										
٠	Healthcare	12.22	12.14	12.98										
•	Utilities	2.82	3.10	2.87]								
					0%	5	10	15	20	25	30	35	40	4

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Instl Pls	_	50.86	50.86	_	_
Vanguard Total Intl Stock Index Inv	_	34.23	85.10	_	_
① Vanguard Total Bond Market II ldx Inv	_	9.52	94.62	_	_
① Vanguard Total Intl Bd II Idx Insl	_	4.00	98.62	_	_
① Mktliq 12/31/2049	-	1.35	99.97	-	-
① Us Dollar	-	0.03	100.00	-	_

Total Holdings 6



Vanguard Target Retirement 2050 Fund VFIFX

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

Portfolio Manager(s)

Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023 Aurélie Denis since 02-2023

Quantitative Screens

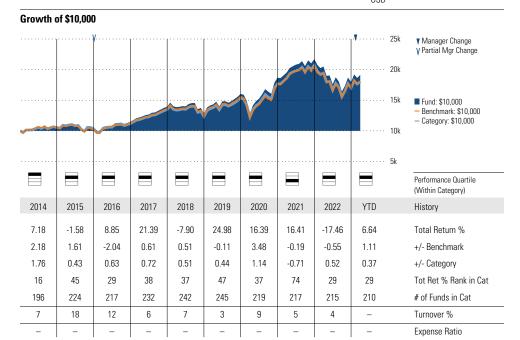
- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 10.11 years.
- Net Expense: The fund's expense ratio of 0.08 is 88.73% lower than the Target-Date 2050 category average.

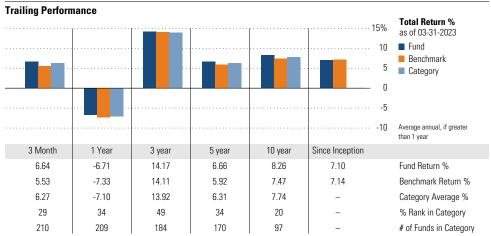
Morningstar Investment Management LLC Analysis

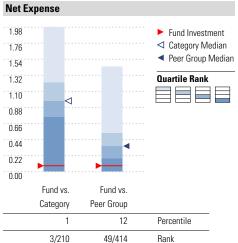
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
Carbon Risk Score	Low 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 Wietrics			
	Fund	Bmark	Cat
Alpha	0.30	_	0.02
Beta	0.98	_	0.99
R-Squared	98.91	_	98.37
Standard Deviation	16.89	17.13	17.11
Sharpe Ratio	0.80	0.79	0.78
Tracking Error	1.79	_	2.21
Information Ratio	0.04	_	0.00
Up Capture Ratio	100.39	_	101.09
Down Capture Ratio	100.35	_	102.43

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.46	15.30	16.35
Price/Book Ratio	2.23	2.19	2.41
Avg Eff Duration	6.78	-	8.79



Vanguard Target Retirement 2050 Fund VFIFX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



50 100

Asset Allocation as of 03-31-2023



Style Breakdown

Equity				rixeu	IIICUI
19	28	25	Large		
7	9	5	Mid		
3	3	2	Small		
Value	Blend	Growth		Ltd	Mo



>50 25-50 10-25 0-10

Weight %

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
_		Fund			Fund Benchmark Category Average
U	Cyclical	35.74	40.48	35.74	
æ.	Basic Materials	4.98	5.36	4.60	
A	Consumer Cyclical	10.89	11.78	10.81	
ø	Financial Services	16.42	16.32	15.70	
fi	Real Estate	3.45	7.02	4.63	
W	Sensitive	42.19	37.46	41.60	
	Communication Services	6.50	5.14	6.21	
ð	Energy	5.04	5.09	4.97	
Ф	Industrials	11.59	12.35	11.14	0'
	Technology	19.06	14.88	19.28	
→	Defensive	22.07	22.06	22.66	
=	Consumer Defensive	7.03	6.94	6.86	
+	Healthcare	12.23	12.03	12.96	
•	Utilities	2.81	3.09	2.84	

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Instl Pls	_	53.34	53.34	_	_
Vanguard Total Intl Stock Index Inv	_	35.87	89.21	_	_
○ Vanguard Total Bond Market II Idx Inv	_	6.71	95.92	_	_
① Vanguard Total Intl Bd II Idx Insl	_	2.73	98.65	_	_
① Mktliq 12/31/2049	-	1.31	99.96	-	-
① Us Dollar	_	0.04	100.00	_	-

Total Holdings 6



Vanguard Target Retirement 2055 Fund VFFVX

Growth of \$10,000

2.45

1.70

16

138

7

1.62

-0.01

53

190

18

-2.02

0.88

27

194

8

0.43

0.30

48

206

5

0.68

0.55

37

222

5

-0.07

0.07

51

233

3

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

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Expense Ratio

Portfolio Manager(s)

Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023 Aurélie Denis since 02-2023

Quantitative Screens

Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 9 of the 10 years it's been in existence

Management: The fund's management has been in place for 10.11 years.

Net Expense: The fund's expense ratio of 0.08 is 88.73% lower than the Target-Date 2055 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
FSG Commitment	1-l ow	02-15-2022

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.19 -1.72 8.88 21.38 -7.89 24.98 16.32 16.44 -17.46 6.64 Total Return %

3.41

0.85

41

209

8

-0.06

-0.86

78

5

-0.53

0.62

24

214

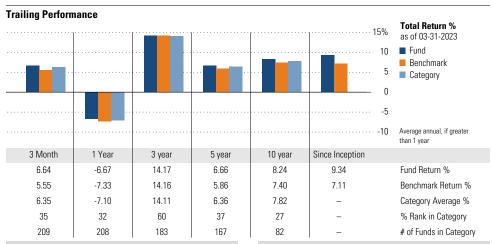
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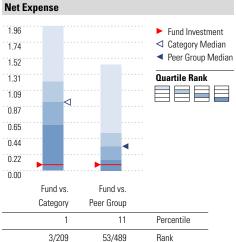
1.09

0.29

35

209

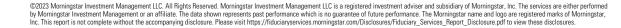




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.30	_	0.06
Beta	0.98	_	0.99
R-Squared	98.86	_	98.30
Standard Deviation	16.88	17.19	17.23
Sharpe Ratio	0.80	0.79	0.78
Tracking Error	1.84	-	2.24
Information Ratio	0.01	-	0.03
Up Capture Ratio	100.12	-	101.66
Down Capture Ratio	100.15	_	102.94

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	15.46	15.19	16.31						
Price/Book Ratio	2.23	2.17	2.40						
Avg Eff Duration	6.78	-	9.72						





Vanguard Target Retirement 2055 Fund VFFVX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



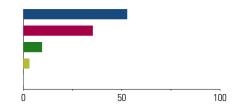
Style Breakdown

Equity				rixeu II	ncome		Quality
19	28	25	Large				High
7	9	5	Mid				Mid
3	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	_

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.04	9.15
Cash	2.89	1.50
Bonds	9.31	4.83
Non-US Stocks	35.13	30.35
US Stocks	52.64	54.19
Asset Class	Net %	Cat%

	g . g		Б .	0 .	-				По					
		Fund	Bmark	Cat	Fund	1 '	Bench	mark	Categ	jory Ave	erage			
<u></u>	Cyclical	35.74	40.71	35.69			:							
A.	Basic Materials	4.98	5.43	4.74										
A	Consumer Cyclical	10.89	11.78	10.80										
,	Financial Services	16.42	16.40	15.76										
fi	Real Estate	3.45	7.10	4.39		[1							
W	Sensitive	42.18	37.40	41.90		,]
	Communication Services	6.49	5.14	6.33										
ð	Energy	5.04	5.09	5.04										
Ф	Industrials	11.59	12.39	11.10				' <u>i</u>						
	Technology	19.06	14.78	19.43										
-	Defensive	22.09	21.90	22.42]				
Ħ	Consumer Defensive	7.04	6.92	6.80			· .							
+	Healthcare	12.23	11.90	12.85		1	Y							
•	Utilities	2.82	3.08	2.77]								
					0%	5	10	15	20	25	30	35	40	4

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl Pls	_	53.40	53.40	_	_
	_	35.90	89.29	_	-
⇒ Vanguard Total Bond Market II ldx Inv	_	6.70	95.99	_	-
⊕ Vanguard Total Intl Bd II ldx Insl	_	2.73	98.72	_	-
⊕ Mktliq 12/31/2049	-	1.25	99.97	-	_
⊕ Us Dollar	-	0.03	100.00	-	_

Total Holdings 6



Vanguard Target Retirement 2060 Fund VTTSX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Expense Ratio

Portfolio Manager(s)

Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023 Aurélie Denis since 02-2023

Quantitative Screens

Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 9 of the 10 years it's

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 0.08 is 88.73% lower than the Target-Date 2060 category average.

Morningstar Investment Management LLC Analysis

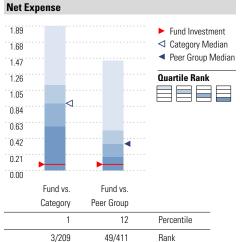
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 · · · · · 5k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.16 -1.68 8.84 21.36 -7.87 24.96 16.32 16.44 -17.46 6.64 Total Return % 0.11 2.27 0.27 6.70 -3.11 5.93 3.50 6.25 -2.69 2.31 +/- Benchmark -0.51 0.65 -1.03 0.62 1.03 0.09 -0.19 0.80 0.29 +/- Category 1.63 1 71 21 53 34 66 42 81 25 35 Tot Ret % Rank in Cat 11 45 108 161 187 204 214 209 # of Funds in Cat 205 210 11 21 6 4 3 2 6 6 3 Turnover %





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 Welrics			
	Fund	Bmark	Cat
Alpha	2.97	_	2.85
Beta	1.31	_	1.34
R-Squared	98.53	_	97.48
Standard Deviation	16.86	12.77	17.31
Sharpe Ratio	0.80	0.61	0.79
Tracking Error	4.46	_	5.14
Information Ratio	1.28	_	1.12
Up Capture Ratio	142.39	_	145.42
Down Capture Ratio	128.51	_	132.66

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.45	15.15	16.28
Price/Book Ratio	2.23	2.14	2.39
Avg Eff Duration	6.78	-	8.09



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Vanguard Target Retirement 2060 Fund VTTSX

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



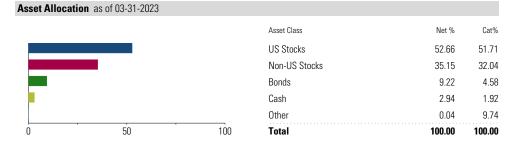
Ownership 75% of fund's current stock holdings

Style Breakdown

Weight %

Equity				Fixed Ir	ncome		Quali
19	28	25	Large				High
7	9	5	Mid				Mid
3	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

>50 25-50 10-25 0-10



	Fund	Bmark	Cat
⊌ Cyclical	35.74	40.72	35.82
Basic Materials	4.98	5.44	4.91
Consumer Cyclical	10.88	11.57	10.77
Financial Services	16.42	16.65	15.41
Real Estate	3.46	7.06	4.73
✓ Sensitive	42.18	36.84	41.34
Communication Services	6.50	5.30	6.22
Energy	5.04	5.13	5.06
Industrials	11.59	11.78	11.30
Technology	19.05	14.63	18.76
→ Defensive	22.08	22.44	22.84
Consumer Defensive	7.04	7.13	6.92
Healthcare	12.22	11.93	13.19
Utilities	2.82	3.38	2.73

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl PIs	_	53.41	53.41	_	_
⊕ Vanguard Total Intl Stock Index Inv	-	35.92	89.33	_	_
→ Vanguard Total Bond Market II Idx Inv	-	6.61	95.94	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	-	2.73	98.67	_	_
⊕ Mktliq 12/31/2049	-	1.29	99.96	-	_
⊕ Us Dollar	_	0.04	100.00	-	_

Total Holdings 6



Vanguard Target Retirement 2065 Fund VLXVX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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 Target-Date 2065+ category's top three quartiles in 3 of the 5 years it's been in existence
- Management: The fund's management has been in place for 5.72 years.
- Net Expense: The fund's expense ratio of 0.08 is 88.57% lower than the Target-Date 2065+ category average.

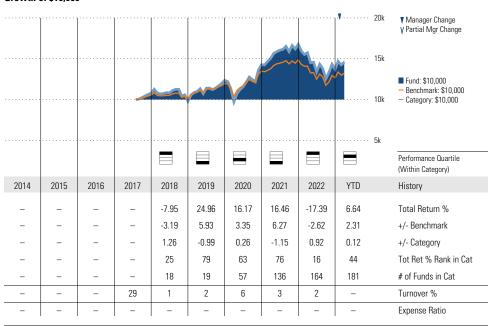
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen but we maintain our long-term conviction in this target-date series and continue to be comfortable recommending it for retirement plans. This fund also fails our style screen, but because it is a target-date fund we do not consider this a concern.

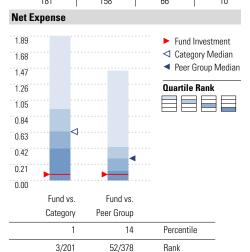
ESG Metrics

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

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

3-1 car hisk menics			
	Fund	Bmark	Cat
Alpha	2.98	_	2.89
Beta	1.31	_	1.37
R-Squared	98.52	_	97.82
Standard Deviation	16.86	12.77	17.66
Sharpe Ratio	0.80	0.61	0.79
Tracking Error	4.47	-	5.37
Information Ratio	1.28	-	1.12
Up Capture Ratio	142.46	_	148.38
Down Capture Ratio	128.54	_	135.43

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.46	15.15	15.87
Price/Book Ratio	2.23	2.14	2.32
Avg Eff Duration	6.79	-	8.15



Vanguard Target Retirement 2065 Fund VLXVX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



50 100

Asset Allocation as of 03-31-2023

Sector Weighting as of 03-31-2023

Asset Class Net % Cat% US Stocks 52.58 50.44 Non-US Stocks 35.09 32.50 Bonds 9.13 6.79 Cash 3.16 2.29 Other 0.04 7.99 Total 100.00 100.00

<u>.</u>		Val Core	e-Val Ble	end (Core-Grt	h High-Gr	th				Fund	Bmark	Cat	Fund • Benchmark [] Category Average
	Histor		_			erage of s		ngs	Դ	Cyclical	35.74	40.72	35.78	
	Owne	rship (75%	of fund	s curren	t stock ho	ldings		A	Basic Materials	4.98	5.44	4.96	
									A	Consumer Cyclical	10.89	11.57	10.84	
_										Financial Services	16.42	16.65	15.79	<u> </u>
St	tyle B	reakd	own						命	Real Estate	3.45	7.06	4.19	
Ec	quity				Fixed	Income		Quality	W	Sensitive	42.19	36.84	41.77	
	19	28	25	Large				High		Communication Services	6.50	5.30	6.36	
				Mid				Mid	0	Energy	5.04	5.13	5.07	
	7	9	5	<u>a</u> :				₫:	‡	Industrials	11.59	11.78	11.48	
	3	3	2	Small				Low		Technology	19.06	14.63	18.86	
						<u> </u>			\rightarrow	Defensive	22.08	22.44	22.46	
Va	alue	Blend	Growth		Ltd Dura	Mod	Ext		Ħ	Consumer Defensive	7.04	7.13	7.02	
W	eight 9	%			Duit				+	Healthcare	12.23	11.93	12.69	
>5		_	25 0-10						9	Utilities	2.81	3.38	2.75	
, ,									-					0% 5 10 15 20 25 30 35 40 45

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt ldx Instl Pls	_	53.33	53.33	_	_
⊕ Vanguard Total Intl Stock Index Inv	-	35.87	89.20	_	_
⊕ Vanguard Total Bond Market II Idx Inv	_	6.42	95.62	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	_	2.82	98.44	_	_
⊕ Mktliq 12/31/2049	-	1.43	99.87	_	-
⊕ Us Dollar	-	0.13	100.00	_	-

Total Holdings 6



Vanguard Target Retirement 2070 Fund VSVNX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Díaz since 02-2023

Quantitative Screens

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

- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.08 is 88.57% lower than the Target-Date 2065+ category average.

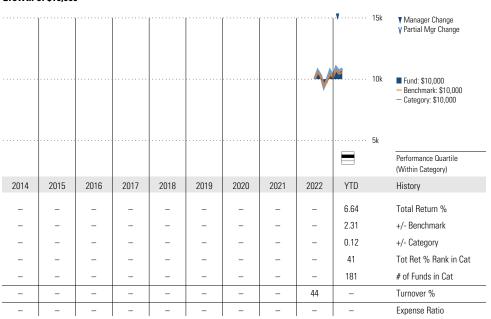
Morningstar Investment Management LLC Analysis

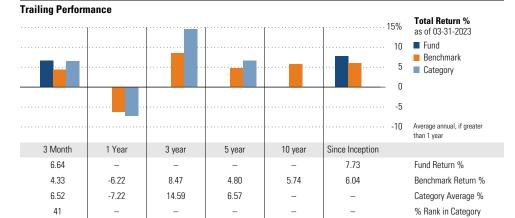
This fund fails the manager tenure screen due to a limited history for this target-date vintage.

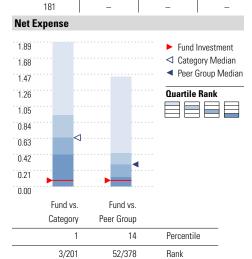
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000







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

3-Year RISK Welrics			
	Fund	Bmark	Cat
Alpha	-	-	2.89
Beta	-	-	1.37
R-Squared	-	-	97.82
Standard Deviation	-	12.77	17.66
Sharpe Ratio	-	0.61	0.79
Tracking Error	_	_	5.37
Information Ratio	_	_	1.12
Up Capture Ratio	_	_	148.38
Down Capture Ratio	-	-	135.43

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.48	15.15	15.87
Price/Book Ratio	2.23	2.14	2.32
Avg Eff Duration	6.79	-	8.15



of Funds in Category

Vanguard Target Retirement 2070 Fund VSVNX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Large

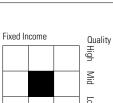
Mid

Style Breakdown

Equity 25 19 28 5 7 9

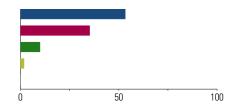
3 3 2 Value Blend Growth

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



Low Ltd Mod Duration

Asset Allocation as of 03-31-2023



Total	100.00	100.00
Other	0.04	7.99
Cash	1.73	2.29
Bonds	9.86	6.79
Non-US Stocks	35.12	32.50
US Stocks	53.25	50.44
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Б	0 .	-				П .					
		Fund	Bmark	Cat	Fund	i t	Bench	mark	Categ	jory Ave	erage		,	
b	Cyclical	35.70	40.72	35.78										
A.	Basic Materials	4.96	5.44	4.96										
A	Consumer Cyclical	10.88	11.57	10.84										
,	Financial Services	16.40	16.65	15.79										
th.	Real Estate	3.46	7.06	4.19		[]								
M	Sensitive	42.21	36.84	41.77								· ·		j
	Communication Services	6.50	5.30	6.36										
0	Energy	5.04	5.13	5.07										
Ф	Industrials	11.58	11.78	11.48										
	Technology	19.09	14.63	18.86				_		_				
→	Defensive	22.08	22.44	22.46										
	Consumer Defensive	7.04	7.13	7.02										
٠	Healthcare	12.23	11.93	12.69										
•	Utilities	2.81	3.38	2.75]								
					0%	5	10	15	20	25	30	35	40	

Top 6 Holdings as of 03-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Instl Pls	_	54.01	54.01	_	_
Vanguard Total Intl Stock Index Inv	_	35.88	89.90	_	-
⊕ Vanguard Total Bond Market II ldx Inv	_	7.00	96.90	_	-
	_	2.99	99.89	_	-
	-	0.18	100.06	-	-
⊕ Us Dollar	_	0.06	100.13	-	_

Total Holdings 6



Vanguard Target Retirement Income Fund VTINX

Morningstar Category Target-Date Retirement Morningstar Index Morningstar Lifetime Mod Incm TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 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 Target-Date Retirement 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 0.08 is 87.88% lower than the Target-Date Retirement category average.

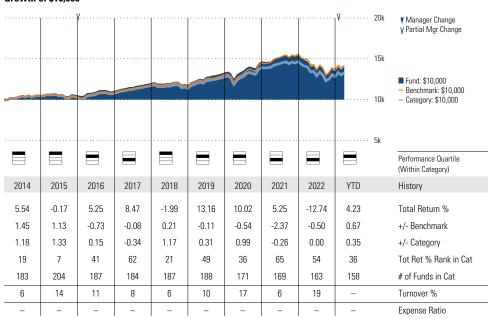
Morningstar Investment Management LLC Analysis

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
ESG Commitment	1-Low	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 yea 5 year 4.23 -4.50 3.83 3.26 3.79 4.73 Fund Return % 3.56 -5.19 5.42 3.75 3.87 5.47 Benchmark Return % 3 87 3 40 3.88 -4 90 2 94 Category Average %

35

123

39

82

Net Exp	ense			
1.90				► Fund Investment
1.69				Category Median
1.48				 Peer Group Median
1.27				Quartile Rank
1.06				
0.84	□ □ □			
0.63				
0.42				
0.21				
0.00				
	Fund vs.	Fun	d vs.	
	Category	Peer G	roup	
	2		14	Percentile

39

157

53

140

60/429 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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.04	_	-1.04
Beta	0.90	_	0.94
R-Squared	97.56	_	95.94
Standard Deviation	8.42	9.21	8.86
Sharpe Ratio	0.35	0.49	0.34
Tracking Error	1.59	_	2.08
Information Ratio	-1.00	_	-0.62
Up Capture Ratio	87.09	_	90.30
Down Capture Ratio	95.35	_	98.47

% Rank in Category

of Funds in Category

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.41	16.63	16.26
Price/Book Ratio	2.22	2.42	2.30
Avg Eff Duration	5.81	_	6.53



3/158

36

158

Vanguard Target Retirement Income Fund VTINX

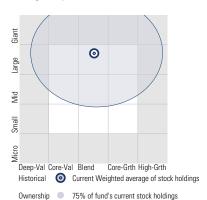
Asset Allocation as of 03-31-2023

Sector Weighting as of 03-31-2023

Morningstar Category Target-Date Retirement **Morningstar Index** Morningstar Lifetime Mod Incm TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Asset Class Net % Cat% US Stocks 17.11 18.92 Non-US Stocks 9.92 11.74 Bonds 67.75 52.87 Cash 3.36 4.94 Other 0.02 13.36 100 50 Total 100.00 100.00

Fund **Bmark** Cat Cyclical 35.81 40.52 37.55 A. Basic Materials 5.01 4.56 4.35 Consumer Cyclical 10.88 11.39 10.13 **P** Financial Services 16.48 15.23 14.58 侖 Real Estate 3.44 9.34 Sensitive 42.13 36.87 40.44 **Communication Services** 6.50 5.03 6.09 • Energy 4.87 5.04 5.00 Ф Industrials 11.61 11.47 10.34 Technology 18.98 15.37 19.14 22.08 22.61 Defensive 21.99 Consumer Defensive 7.06 6.85 6.75 Healthcare 12.20 12.69 12.11 Utilities 2.82 3.07 3.13

10

25 30

Style Breakdown

	quity				rixeu II	icome		_ Qua
	19	28	25	Large				High
	7	9	5	Mid				Mid
	3	3	2	Small				Low
١	/alue	Blend	Growth		Ltd Duratio	Mod in	Ext	_

Eivad Incomo

Weight %

>50 25-50 10-25 0-10

N.		0/ 11 . 1	0 1 .: 0/	\/TD D	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Vanguard Total Bond Market II Idx Inv	_	36.58	36.58	-	_
⊕ Vanguard Total Stock Mkt Idx Instl PIs	_	17.36	53.94	_	-
→ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	_	16.62	70.56	_	_
○ Vanguard Total Intl Bd II Idx Insl	_	16.15	86.71	_	_
O Vanguard Total Intl Stock Index Inv	_	12.01	98.72	-	_
⊕ Mktliq 12/31/2049	_	1.26	99.98	_	_
⊕ Us Dollar	_	0.02	100.00	_	_

Total Holdings 7

