American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Jeffrey Lager since 03-2011
Paul Benjamin since 07-2014
Anne-Marie Peterson since 10-2015
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Mark Casey since 10-2019
Ritchie Tuazon since 10-2020
Jin Lee since 03-2023

Quantitative Screens

Chit Purani since 03-2023

- Performance: The fund has finished in the Allocation-50% to 70% Equity category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.26 years.
- Net Expense: The fund's expense ratio of 0.25 is
 75.73% lower than the Allocation--50% to 70% Equity
 category average.

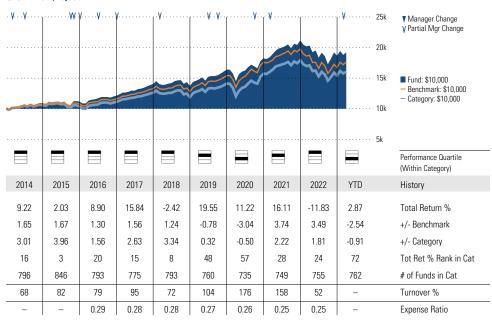
Morningstar Investment Management LLC Analysis

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.

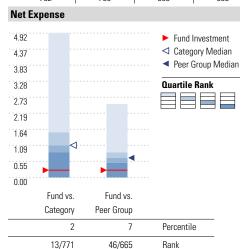
ESG Metrics

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

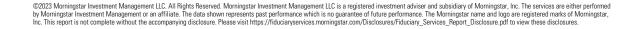


Trailing Performance Total Return % as of 03-31-2023 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 year Fund Return % 2.87 -5.57 9.83 6.69 8.17 10.19 5.41 -5.88 9.29 6.00 6.88 5.48 Benchmark Return % 3 78 -6 50 9.83 5 22 6 08 Category Average % 72 28 49 22 6 % Rank in Category 762 750 683 656 485 # of Funds in Category



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.90	_	0.49
Beta	0.95	_	0.98
R-Squared	95.92	_	94.16
Standard Deviation	12.45	12.78	12.92
Sharpe Ratio	0.72	0.67	0.68
Tracking Error	2.58	_	3.03
Information Ratio	0.21	_	0.10
Up Capture Ratio	100.73	_	100.17
Down Capture Ratio	97.76	_	98.35

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.64	17.24	17.70
Price/Book Ratio	3.38	2.76	2.98
Avg Eff Duration	6.32	-	5.29





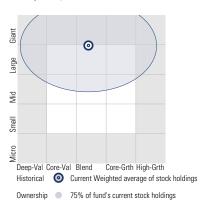
American Funds American Balanced R6 RLBGX

Morningstar CategoryMoModerate AllocationMo

Morningstar Index Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™

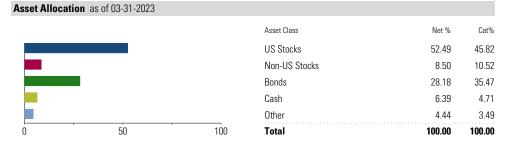


Style Breakdown

Equity				Fixed	Income		Quality
25	35	25	Large				High
5	8	3	Mid				Mid
0	0	0	Small				Low
Value	Blend	Growth		Ltd Durati	Mod ion	Ext	

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	jory Ave	rage		
٠	Cyclical	26.84	33.49	31.65								-	
À.	Basic Materials	4.25	3.94	3.92		Ó							
•	Consumer Cyclical	8.99	10.91	10.09									
<u></u>	Financial Services	10.30	15.30	15.13				Ö					
à	Real Estate	3.30	3.34	2.51		ĺ							
UF.	Sensitive	44.02	43.66	42.41									
	Communication Services	7.35	6.65	6.46									
	Energy	7.05	4.99	5.34									
ž	Industrials	9.74	10.69	10.98		-							
3	Technology	19.88	21.33	19.63									
+	Defensive	29.16	22.86	25.95									
Ţ	Consumer Defensive	10.68	7.00	7.28									
	Healthcare	16.28	13.04	15.45									
1	Utilities	2.20	2.82	3.22]							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	_	8.05	8.05	_	_
⊖ Cap Grp Cent Fd Ser Ii	-	4.31	12.36	_	_
	_	3.98	16.34	20.50	Technology
⊕ Broadcom Inc	_	2.86	19.19	15.56	Technology
─ UnitedHealth Group Inc	-	2.10	21.29	-10.55	Healthcare
Philip Morris International Inc	_	2.01	23.30	-2.66	Consumer Defensive
🌣 Cash And Other Assets Less Liablities	-	1.93	25.23	_	_
The Home Depot Inc	-	1.38	26.61	-5.90	Consumer Cyclical
→ Pfizer Inc	_	1.18	27.78	-19.57	Healthcare
⊕ Federal National Mortgage Association 4.5%	05-2053	1.17	28.95	_	_

Total Holdings 2091



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

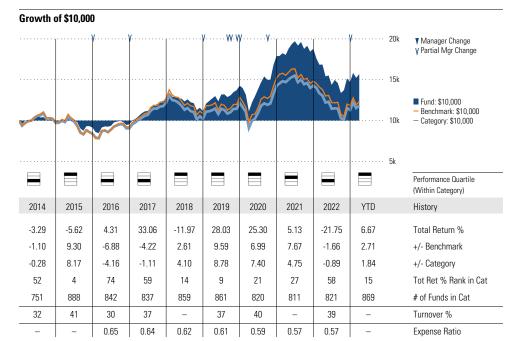
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.8 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time 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.

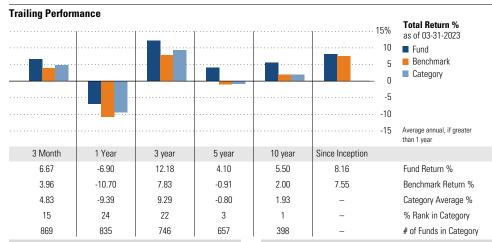
Morningstar Investment Management LLC Analysis

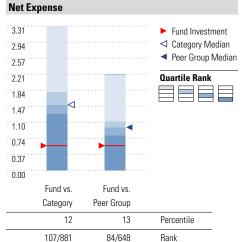
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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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



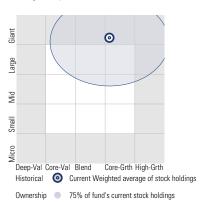


American Funds New World R6 RNWGX

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

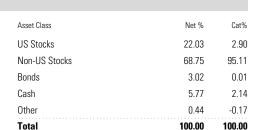
Weight %

>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
Դ	Cyclical	40.26	45.21	44.77	
A.	Basic Materials	9.64	8.83	6.76	
4	Consumer Cyclical	13.59	12.84	14.23	
٥	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.

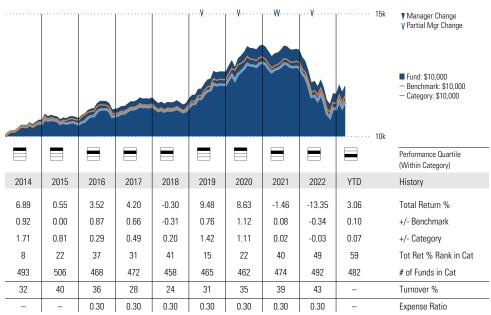
Morningstar Investment Management LLC Analysis

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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 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

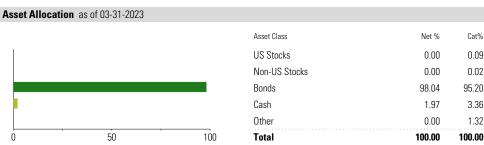
Style Analysis as of 03-31-2023
Style Breakdown
Fixed Income

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



DFA Inflation-Protected Securities I DIPSX

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

Portfolio Manager(s)

David Plecha since 09-2006 Joseph Kolerich since 02-2012 Alan Hutchison since 02-2016

Quantitative Screens

✓ 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 16.54 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.11 is 81.03% lower than the Inflation-Protected Bond category average.

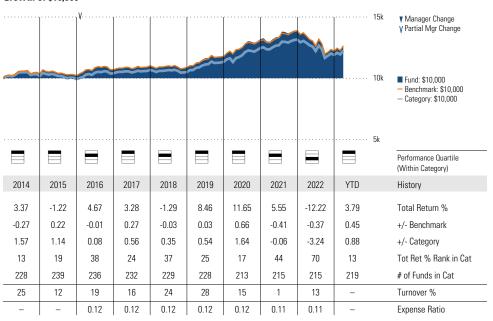
Morningstar Investment Management LLC Analysis

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Investment Management has also assessed the fund from a
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recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023

Growth of \$10,000



Trailing Performance



			1		
Net Exp	ense				
2.03				► Fund Inves	stment
1.80				Category I	
1.58				Peer Grou	p Media
1.35				Quartile Ran	ık
1.13					
0.90					
0.68					
0.45					
0.23					
0.00					
	Fund vs.	Fun	d vs.		
	Category	Peer G	iroup		_
	10		15	Percentile	

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

25/170

Rank

2-1 cai iliak Michica			
	Fund	Bmark	Cat
Alpha	-0.04	_	0.93
Beta	1.09	-	0.90
R-Squared	99.02	_	92.97
Standard Deviation	7.74	7.10	6.63
Sharpe Ratio	0.12	0.12	0.29
Tracking Error	0.98	_	2.03
Information Ratio	0.08	_	0.14
Up Capture Ratio	108.97	_	94.57
Down Capture Ratio	109.65	_	84.84

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.84	4.52	6.46
Avg Eff Maturity	7.52	_	6.93



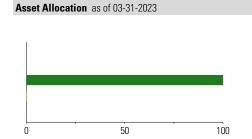
23/222

DFA Inflation-Protected Securities I DIPSX

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	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	99.92	96.60
Cash	0.08	3.10
Other	0.00	0.29
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	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	0.00	0.40	0.89

Sector Weighting as of 03-	31-2023					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	99.92	_	90.66			
Treasury	0.00	_	1.23			
Inflation - Protected	99.92	_	85.35			
Agency/Quasi Agency	0.00	-	0.09			
Other Government Related	0.00	_	3.99	10		
Corporate	0.00	_	1.97	10		
Corporate Bond	0.00	-	1.91			
Bank Loan	0.00	_	0.06			
Convertible	0.00	_	0.00	0		
Preferred	0.00	_	0.00			
Securitized	0.00	-	4.09	i D		
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	i []		
Covered Bond	0.00	_	0.08			
Municipal	0.00	_	0.04	0		
Cash & Equivalents	0.08	_	3.22	10		
Other	0.00	-	0.03			

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.375%	07-2027	9.27	9.27	_
⊕ United States Treasury Notes 0.875%	01-2029	9.24	18.51	_
⊕ United States Treasury Bonds 3.875%	04-2029	8.86	27.37	_
⊕ United States Treasury Bonds 3.625%	04-2028	8.82	36.19	_
⊕ United States Treasury Bonds 2.5%	01-2029	8.62	44.81	-
⊕ United States Treasury Bonds 2.125%	02-2040	7.48	52.29	_
◆ United States Treasury Bonds 1.75%	01-2028	7.05	59.34	_
⊕ United States Treasury Bonds 2.125%	02-2041	6.32	65.66	_
⊕ United States Treasury Bonds 3.375%	04-2032	5.48	71.13	_
⊕ United States Treasury Notes 0.5%	01-2028	4.58	75.71	_

Total Holdings 22



DFA Intl Sustainability Core 1 DFSPX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Bhanu Singh since 03-2008 Jed Fogdall since 02-2010 Allen Pu since 07-2015 Mary Phillips since 02-2017 William Collins-Dean since 02-2019

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 15.06 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 0.25 is 71.91% lower than the Foreign Large Blend category average.

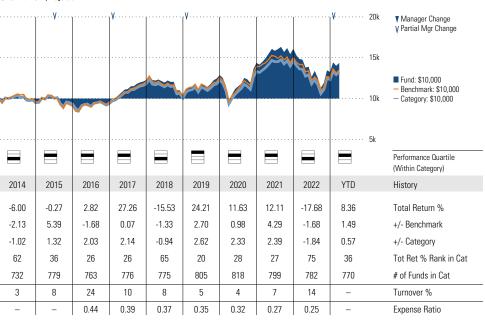
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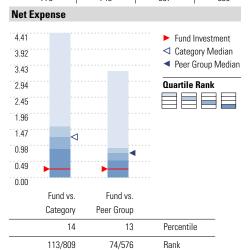
ESG Metrics

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 KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.41	_	0.60
Beta	1.09	-	1.03
R-Squared	94.45	-	93.21
Standard Deviation	19.39	17.35	18.58
Sharpe Ratio	0.72	0.66	0.68
Tracking Error	4.81	-	4.87
Information Ratio	0.50	-	0.22
Up Capture Ratio	113.74	-	106.57
Down Capture Ratio	109.80	-	105.88

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.77	12.70	13.48
Price/Book Ratio	1.71	1.66	1.77
Geom Avg Mkt Cap \$B	15.69	41.43	52.17
ROE	18.15	17.72	19.32



113/809

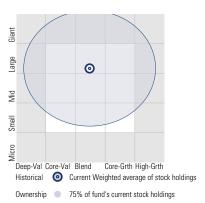
DFA Intl Sustainability Core 1 DFSPX

Morningstar CategoryMorningstarForeign Large BlendMSCI ACWI

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

15	21	20	Large
10	14	8	Mid
4	6	3	Small

Value Blend Growth

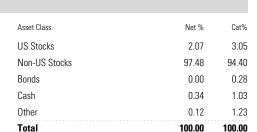
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2023



		Fund	Bmark	Cat	Fund	١ ١	Bench	mark	Categ	gory Ave	erage			
Դ	Cyclical	42.00	42.87	39.54										ľ
A	Basic Materials	7.80	8.26	7.59			0							
Д	Consumer Cyclical	14.06	11.04	11.00										
,	Financial Services	17.91	21.23	19.01					[]					
fi	Real Estate	2.23	2.34	1.94										
W	Sensitive	37.80	36.20	36.01										
	Communication Services	6.19	6.07	4.76										
•	Energy	1.68	5.92	5.38										
Ф	Industrials	20.08	12.74	15.53										
	Technology	9.85	11.47	10.34					1					
→	Defensive	20.18	20.93	24.45			,							
Ħ	Consumer Defensive	6.98	8.48	9.74										
+	Healthcare	10.53	9.48	11.95			<u> </u>							
•	Utilities	2.67	2.97	2.76		1								
				-	0%	5	10	15	20	25	30	35	40	4

100

World Regions % Equity 03-31-2023



	Fund %	Cat %
Greater Asia	28.44	35.05
Japan	20.82	17.81
Australasia	5.21	5.25
Asia-4 Tigers	2.26	6.73
Asia-ex 4 Tigers	0.15	5.26
Not Classified	0.00	0.00

Americas	Fund % 10.61	Cat % 8.50	Greater Europe	Fund % 60.95	Cat % 56.45	Market Maturity	Fund %
North America Central/Latin	10.59 0.02	7.32 1.18	United Kingdom W euro-ex UK Emrgng Europe	12.24 48.08 0.03	13.67 41.68 0.08	Developed Markets Emerging Markets Not Available	99.80 0.20 0.00
			Africa	0.60	1.02	Trock Wallabio	0.00

p 10 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Novo Nordisk A/S ADR	2.01	2.01	15.82	Healthcare
LVMH Moet Hennessy Louis Vuitton SE	1.64	3.65	24.19	Consumer Cyclical
Roche Holding AG	1.31	4.96	-6.90	Healthcare
ASML Holding NV ADR	1.24	6.20	24.85	Technology
Novartis AG ADR	0.74	6.94	5.27	Healthcare
L'Oreal SA	0.74	7.68	23.28	Consumer Defensive
Royal Bank of Canada	0.69	8.37	2.57	Financial Services
Unilever PLC ADR	0.65	9.02	4.05	Consumer Defensive
Sony Group Corp	0.61	9.63	19.83	Technology
AIA Group Ltd	0.60	10.23	-4.78	Financial Services

Total Holdings 4010



Federated Hermes Total Return Bond R6 FTRLX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Mark Durbiano since 12-1997
Todd Abraham since 02-1999
Christopher McGinley since 12-2009
Donald Ellenberger since 03-2013
Ihab Salib since 05-2013
Steven Wagner since 03-2015
Richard Gallo since 01-2018
Jerome Conner since 01-2018
Chengjun(Chris) Wu since 01-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus 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 25.26 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.

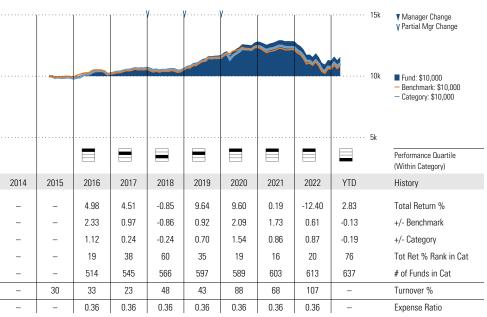
Morningstar Investment Management LLC Analysis

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.

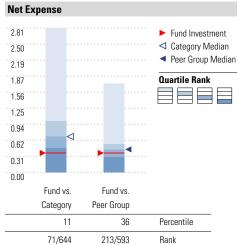
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2023

Growth of \$10,000



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 % 2.83 -4.99 -0.35 1.75 1.78 2.96 -4.78 -2.77 0.91 1.36 6.67 Benchmark Return % 3 02 -5.36 -1 14 0.93 1.47 Category Average % 76 33 23 10 % Rank in Category 637 615 556 510 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.41	_	1.83
Beta	0.98	_	1.04
R-Squared	96.16	_	92.01
Standard Deviation	6.30	6.29	6.81
Sharpe Ratio	-0.21	-0.60	-0.30
Tracking Error	1.24	_	1.95
Information Ratio	1.95	_	0.88
Up Capture Ratio	116.49	_	117.78
Down Capture Ratio	86.58	-	95.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.00	4.43	6.17
Avg Eff Maturity	8.60	-	9.43





Federated Hermes Total Return Bond R6 FTRLX

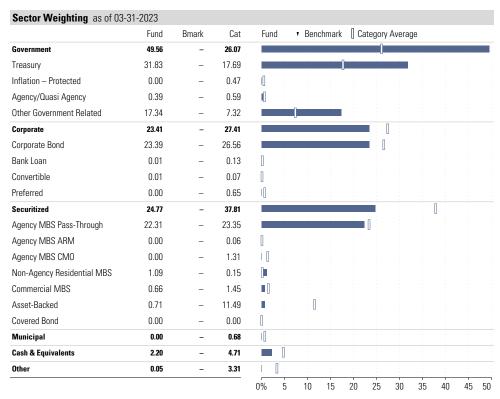
Morningstar Category Morningstar Index Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD



40 01 00 01 2020	
50	100

Asset Allocation	on as of 03-31-2023				
			Asset Class	Net %	Cat%
			US Stocks	0.01	0.00
			Non-US Stocks	0.00	0.00
			Bonds	93.62	101.48
			Cash	2.28	-1.32
			Other	4.09	-0.16
0	50	100	Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	66.76	3.53	53.64
AA	1.61	74.59	4.59
A	6.28	10.82	11.78
BBB	15.18	8.32	19.70
BB	2.68	0.28	4.76
В	2.12	0.00	1.66
Below B	1.04	0.00	0.59
Not Rated	4.33	2.46	3.28



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Federated Mortgage Core Portfolio	_	26.37	26.37	_
⊕ Us 5yr Note (Cbt) Jun23 Xcbt 20230630	06-2023	9.97	36.34	_
⊕ United States Treasury Bonds 3.625%	02-2053	6.03	42.36	_
─ United States Treasury Notes 4.125%	11-2032	5.25	47.61	_
⊕ 2 Year Treasury Note Future June 23	06-2023	4.56	52.17	-
⊕ United States Treasury Notes 3.5%	02-2033	4.31	56.48	_
⊕ Us Ultra Bond Cbt Jun23 Xcbt 20230621	06-2023	4.16	60.63	_
⊕ Federated Project and Trade Fin Cor	_	4.07	64.71	_
⊕ Federated Emerging Markets Core	_	3.86	68.57	_
⊕ Ultra 10 Year US Treasury Note Future June 23	06-2023	3.57	72.14	_

Total Holdings 807



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

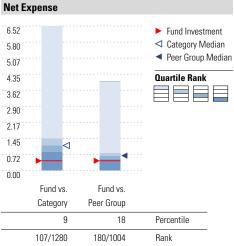
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 40k 35k 301 25k ■ Fund: \$10,000 - Benchmark: \$10,000 20k - Category: \$10,000 15k 10k 5k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 11.13 7 94 -1.74 38.37 0.57 39.39 56.42 18.79 -25.21 9.19 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

Net %

93.41

3.49

0.00

3.10

0.00

100.00

Cat%

92.67

4.85

0.00

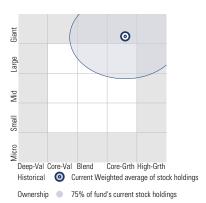
1.38

1.08

100.00

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

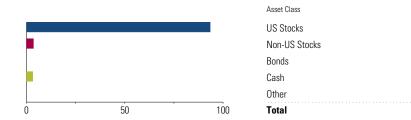
Equity

10	20	60	Large
2	2	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2023

		Fund	Bmark	Cat	Fund Benchmark Category Average
÷	Cyclical	26.43	24.90	27.83	
ì.	Basic Materials	2.24	1.24	1.53	
•	Consumer Cyclical	18.61	15.06	14.36	
<u></u>	Financial Services	5.58	7.04	10.48	· • · · · · · · · · · · · · · · · · · ·
à	Real Estate	0.00	1.56	1.46	
JI.	Sensitive	58.16	56.95	51.38	
	Communication Services	9.40	6.69	8.51	
	Energy	2.49	1.48	2.35	
}	Industrials	5.14	8.07	6.90	
1	Technology	41.13	40.71	33.62	J
+	Defensive	15.40	18.14	20.77	
÷	Consumer Defensive	1.50	6.14	4.35	
1	Healthcare	13.90	11.95	15.92	
1	Utilities	0.00	0.05	0.50	

Top 15 Holdings as of 03-31-2023				
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
	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 ■	1.78	53.23	17.16	Communication Svc

Total Holdings 74



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

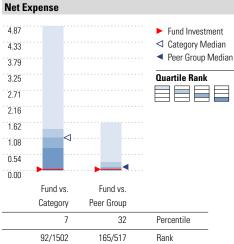
29

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

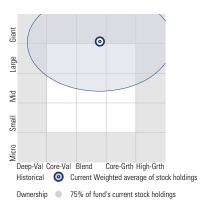
Morningstar Category Morningstar Index S&P 500 TR USD

Large Blend

Asset Allocation as of 03-31-2023

Style Analysis as of 03-31-2023

Morningstar Style Box™



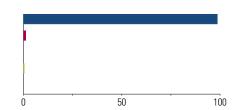
Style Breakdown

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.

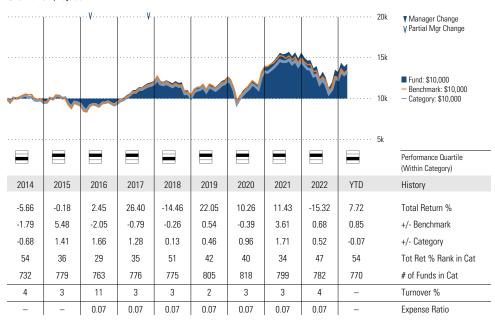
Morningstar Investment Management LLC Analysis

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

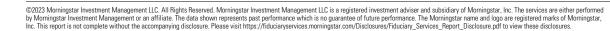
112/269 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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

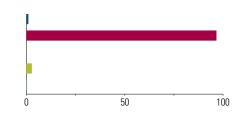
			[
26	28	21	raige
7	8	5	MIN
2	2	1	SIIIdii

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										
fi	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 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.

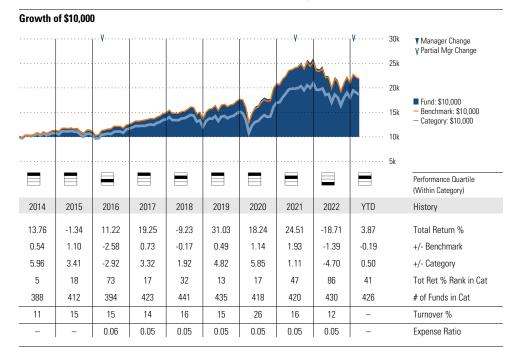
Net Expense: The fund's expense ratio of 0.05 is 94.32% lower than the Mid-Cap Blend category average.

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

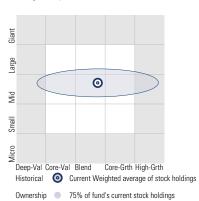
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

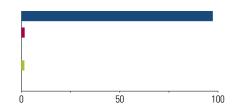
1	6	6	Large
23	42	22	Mid
0	0	0	Small

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 Real Estate Index Admiral VGSLX

Growth of \$10,000

276

11

296

8

271

11

0.12

259

7

0.12

253

6

0.12

266

24

0.11

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.9 years.
- Net Expense: The fund's expense ratio of 0.12 is 88.57% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 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 30.32 2.39 8.50 4.94 -5.95 28.94 -4.65 40.40 -26.20 1.80 Total Return % -0.15 4.49 -1.84 0.06 0.01 0.61 -2.16 2.87 -2.65 -0.92 +/- Benchmark -0.02 0.02 2.29 1.61 -1.28 1.66 -0.16 1.67 -0.53 -0.51 +/- Category 32 64 18 57 58 29 44 59 61 70 Tot Ret % Rank in Cat

254

6

0.12

259

8

0.12

259

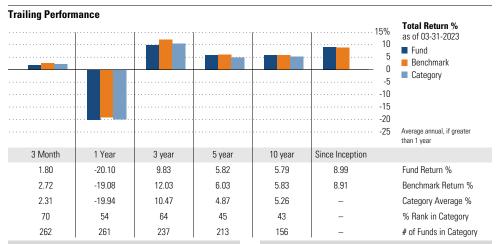
7

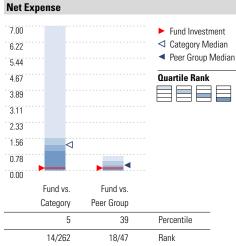
0.12

262

7

0.12

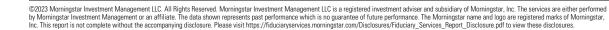




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.97	_	-1.08
Beta	1.00	_	0.95
R-Squared	98.52	_	93.02
Standard Deviation	20.41	20.25	20.01
Sharpe Ratio	0.50	0.60	0.53
Tracking Error	2.48	_	4.83
Information Ratio	-0.89	_	-0.48
Up Capture Ratio	97.58	_	94.13
Down Capture Ratio	104.56	-	98.38

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.67	38.46	26.96
Price/Book Ratio	2.17	2.42	2.15
Geom Avg Mkt Cap \$B	21.23	9.35	26.33
ROE	15.67	9.56	14.69

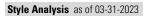




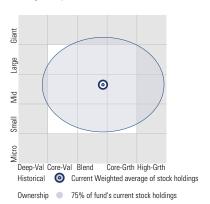
Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

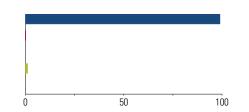
Equity

0	19	15	Large
8	35	6	Mid
5	10	2	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	1.04	1.08
Bonds	0.00	3.50
Non-US Stocks	0.02	1.12
US Stocks	98.93	82.50
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	7	Ве	nchn	ark	[] (Cate	gory	/ Αν	eraç	e			
Ն	Cyclical	99.18	99.13	99.26														
i.	Basic Materials	0.00	0.00	0.04	Ĭ.													
4	Consumer Cyclical	0.00	0.13	1.31	io i i													
<u></u>	Financial Services	0.03	0.00	0.31	Ď													
ŧ	Real Estate	99.15	99.00	97.60		Ė,											Ė	ļ,
M	Sensitive	0.82	0.87	0.67	0 :													
	Communication Services	0.76	0.00	0.20	Ďii													
•	Energy	0.00	0.00	0.04	ď i													
Ģ	Industrials	0.00	0.87	0.24	ď i i													
1	Technology	0.06	0.00	0.19	ĺ													
+	Defensive	0.00	0.00	0.07	ĺ													
÷	Consumer Defensive	0.00	0.00	0.00														
1	Healthcare	0.00	0.00	0.01	[
?	Utilities	0.00	0.00	0.06	1													

Top 15 Holdings as of 03-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	12.37	12.37	_	_
○ Prologis Inc	8.04	20.41	11.45	Real Estate
	6.64	27.04	-3.55	Real Estate
⊖ Equinix Inc	4.66	31.70	10.60	Real Estate
○ Crown Castle Inc	4.04	35.74	-0.17	Real Estate
Public Storage	3.33	39.08	8.90	Real Estate
	2.77	41.85	1.02	Real Estate
⊖ Simon Property Group Inc	2.48	44.33	-3.16	Real Estate
○ Welltower Inc	2.28	46.61	10.30	Real Estate
SBA Communications Corp Class A	1.97	48.58	-6.56	Real Estate
	1.91	50.49	1.88	Real Estate
○ Digital Realty Trust Inc	1.88	52.36	-0.74	Real Estate
	1.64	54.01	5.07	Real Estate
○ CBRE Group Inc Class A	1.61	55.61	-5.39	Real Estate
	1.55	57.16	0.71	Real Estate

Total Holdings 169



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 18.26 years.

 \times *Style:* The fund has landed in its primary style box — Small Growth — 62.5 % of the time over the past three years.

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

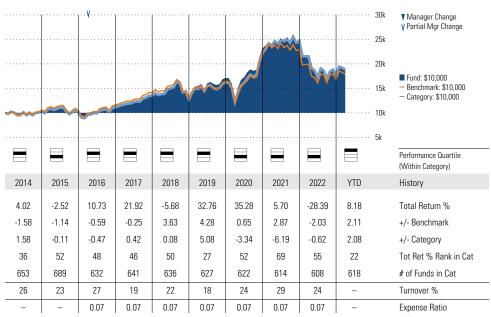
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





		<u>'</u>	'
Net Expe	ense		
6.02			► Fund Investment
5.35			Category Median
4.68			 Peer Group Median
4.01			Quartile Rank
3.34			
2.68			
2.01			
1.34	□		
0.67			
0.00		····	
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	1	25	Percentile
	7/621	8/33	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.64	_	2.48
Beta	0.96	_	0.95
R-Squared	95.66	_	90.45
Standard Deviation	23.61	24.09	24.19
Sharpe Ratio	0.60	0.59	0.67
Tracking Error	5.02	_	7.74
Information Ratio	0.03	_	0.27
Up Capture Ratio	99.56	_	101.11
Down Capture Ratio	98.96	_	95.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.19	14.30	20.30
Price/Book Ratio	3.46	3.55	3.51
Geom Avg Mkt Cap \$B	5.32	2.74	4.96
ROE	10.52	12.78	15.34



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



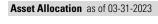
Style Breakdown

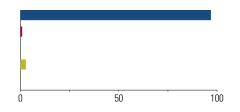
Equity

0	0	0	Large
1	14	23	Mid
5	27	30	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.29
Cash	2.57	2.35
Bonds	0.00	0.00
Non-US Stocks	0.71	4.29
US Stocks	96.72	92.09
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	t	▼ Be	nchm	ark [Categ	jory A	verage		
Ն	Cyclical	24.25	23.85	25.73										
ů.	Basic Materials	2.31	4.97	2.90										
Д	Consumer Cyclical	12.23	10.67	11.57										
_	Financial Services	3.62	6.07	8.81		ı "								
ŧ	Real Estate	6.09	2.14	2.45										
M	Sensitive	51.81	48.20	47.39										
₫	Communication Services	3.01	2.29	1.73										
ð	Energy	4.90	6.82	4.47										
Ģ	Industrials	16.44	17.93	17.99										
	Technology	27.46	21.16	23.20					- 1		Ļ			
→	Defensive	23.95	27.94	26.89										
-	Consumer Defensive	3.76	4.73	4.62		• [
٠	Healthcare	19.76	21.46	21.24										
•	Utilities	0.43	1.75	1.03	10									

News	0/ N-+ A+	C	VTD D-+ 0/	Manainantan Castan
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Slcmt1142	2.26	2.26	_	_
⊖ Fair Isaac Corp	0.86	3.11	17.39	Technology
	0.84	3.96	-0.27	Energy
⊖ Liberty Formula One Group Registered Shs Series -C- Formula One	0.75	4.70	25.18	Communication Svc
	0.73	5.44	35.51	Industrials
→ PTC Inc	0.70	6.13	6.82	Technology
⊕ Lattice Semiconductor Corp	0.67	6.80	47.19	Technology
⊕ Entegris Inc	0.62	7.43	25.19	Technology
⊖ Graco Inc	0.62	8.05	8.90	Industrials
⊕ Exact Sciences Corp	0.62	8.67	36.96	Healthcare
Deckers Outdoor Corp	0.60	9.27	12.62	Consumer Cyclical
⊖ Bio-Techne Corp	0.59	9.86	-10.39	Healthcare
⊖ The Toro Co	0.59	10.46	-1.80	Industrials
⊖ Sarepta Therapeutics Inc	0.59	11.04	6.37	Healthcare
○ Nordson Corp ○	0.58	11.62	-6.23	Industrials

Total Holdings 672



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.

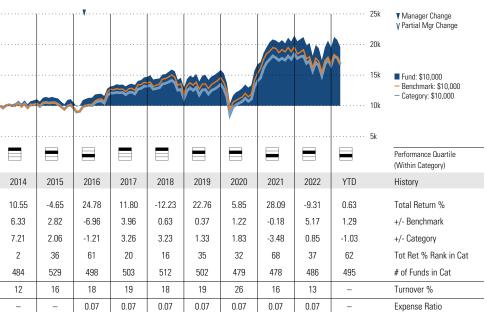
Morningstar Investment Management LLC Analysis

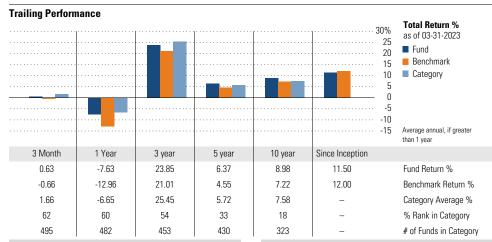
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

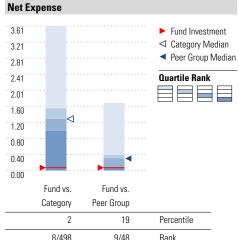
ESG Metrics

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

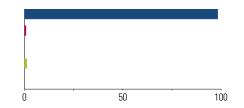
Equity			. –
0	0	0	Large
16	15	4	Mid
29	31	5	Small

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>Մ</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						
P	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.

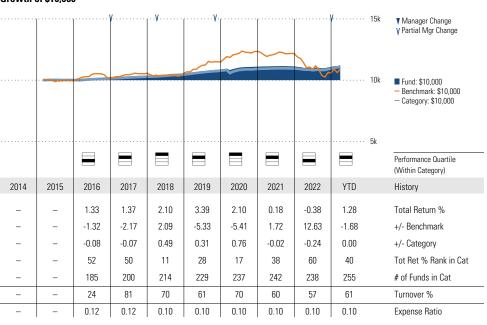
Morningstar Investment Management LLC Analysis

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.

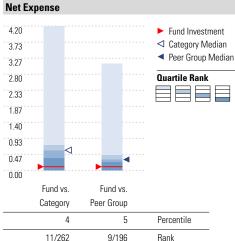
ESG Metrics

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	rl	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 CMO	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



Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Portfolio Manager(s)

George Davis since 12-2003 Andrew Lacey since 01-2007 John Mahedy since 01-2010 Lewis Sanders since 01-2010 Scott McBride since 01-2019 Howard Gleicher since 12-2019 Gregory Padilla since 12-2019 Henry Seiden since 02-2022

Quantitative Screens

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

Management: The fund's management has been in place for 19.32 years.

× Style: The fund has landed in its primary style box — Large Value — 18.18 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.26 is 71.43% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the fund has drifted into the large-blend portion of the Morningstar Style Box. The drift towards blend is not unexpected as the fund's subadvisor lineup has shifted in recent years to managers that run more core-oriented strategies and lower exposure to deep-value oriented managers. We are not concerned with this screen failure but will continue to monitor the fund's strategy and category assignment.

ESG Metrics

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

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 11.26 -3.14 13.49 16.89 -8 53 29.16 14.53 29 08 -13.14 4.66 Total Return % 11.73 -2.19 0.69 -3.85 3.23 -0.26 2.62 3.92 -5.60 3.65 +/- Benchmark 0.91 0.95 0.00 -7.24 +/- Category 1.05 -1.32 4.12 11.62 2.86 3.79 39 40 62 40 48 13 4 23 93 11 Tot Ret % Rank in Cat

1,262

61

0.26

1.225

20

0.26

1,351

29

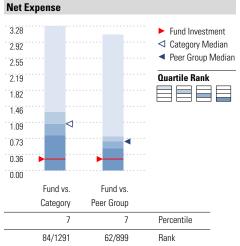
0.25

1.296

32

0.25





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	2.26	_	1.20
Beta	1.04	_	0.98
R-Squared	96.82	_	94.19
Standard Deviation	19.01	17.94	18.13
Sharpe Ratio	1.05	0.94	0.98
Tracking Error	3.48	_	4.44
Information Ratio	0.97	_	0.19
Up Capture Ratio	106.63	_	99.12
Down Capture Ratio	96.54	_	93.95

1,271

1,237

18

0.26

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.79	15.84	12.98
Price/Book Ratio	2.48	2.23	2.16
Geom Avg Mkt Cap \$B	117.82	71.41	110.77
ROE	22.97	16.52	22.51



1,355

27

1,443

26

1.351

33

0.25

1.334

32

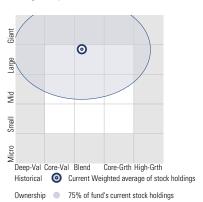
0.26

Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

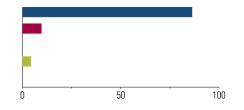
22	37	21	Large
8	9	2	Mid
0	1	0	Small

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	4.22	1.32
Bonds	0.00	0.14
Non-US Stocks	9.57	5.50
US Stocks	86.22	92.04
Asset Class	Net %	Cat%

		From al	Dl.	0-4	Г		D I-		П с-+				
		Fund	Bmark	Cat	Func	l '	Bench	mark	Categ	jory Ave	erage		
b	Cyclical	29.48	36.14	33.27									
i.	Basic Materials	2.43	4.05	3.56									
4	Consumer Cyclical	8.52	6.26	7.07									
<u></u>	Financial Services	16.92	21.01	19.39									
ŧ	Real Estate	1.61	4.82	3.25									
M	Sensitive	44.69	35.19	37.56									0
d	Communication Services	7.80	8.13	6.53			<u>.</u>						
	Energy	5.86	7.98	8.39									
¢	Industrials	9.50	10.43	11.33									
	Technology	21.53	8.65	11.31									
→	Defensive	25.84	28.66	29.18		•	_		•				
	Consumer Defensive	7.70	7.18	8.16			[
٠	Healthcare	16.68	16.21	16.17									
•	Utilities	1.46	5.27	4.85		[
					0%	5	10	15	20	25	30	35	_

Top 15 Holdings as of 03-31-2023 YTD Return % Name % Net Asset Cumulative % Morningstar Sector Microsoft Corp 5.67 5.67 20.50 Technology Mktliq 12/31/2049 3.80 9.47 Alphabet Inc Class A 2.68 12.15 17.57 Communication Svc → Wells Fargo & Co 1.70 13.85 -8.74 Financial Services → Procter & Gamble Co -1.29 Consumer Defensive 1.67 15.52 ① Johnson & Johnson 1.64 17.16 -11.62 Healthcare Amazon.com Inc 1.59 18.74 22.96 Consumer Cyclical Healthcare Medtronic PLC 1.49 20.24 4.61 ① UnitedHealth Group Inc 1.49 21.73 -10.55 Healthcare Meta Platforms Inc Class A 1.44 23.17 76.12 Communication Svc Honeywell International Inc 1.43 24.60 -10.34 Industrials Elevance Health Inc 1.38 25.97 -10.07 Healthcare HCA Healthcare Inc 1.32 27.30 10.14 Healthcare Danaher Corp 1.28 28.58 -4.94 Healthcare igoplus Coca-Cola Co 1.26 29.83 -1.76 Consumer Defensive

Total Holdings 179

