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 characteristics.

| 3-Year Risk 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 |
| | | | |

M\rightar RNINGSTAR



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 | rage | | | |
|----------------|------------------------|-------|-------|-------|------|---|----------|------|-------|----------|------|----|----|--|
| <mark>Դ</mark> | Cyclical | 35.99 | 42.87 | 39.54 | | | | | | | | | | |
| A | Basic Materials | 6.37 | 8.26 | 7.59 | | | 0 | | | | | | | |
| Д | Consumer Cyclical | 11.01 | 11.04 | 11.00 | | | | | : | | | | | |
| , | 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 | | | | | | | | | | |
| ð | 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 | | | | | | | | | | |
| ٠ | Healthcare | 10.62 | 9.48 | 11.95 | | | <u> </u> | | | | | | | |
| • | Utilities | 3.26 | 2.97 | 2.76 | | j | | | | | | | | |
| | | | | | 0% | 5 | 10 | 15 | 20 | 25 | 30 | 35 | 40 | |

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 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 |

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 | 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



Baird Core Plus Bond Inst BCOIX

Morningstar Category Morn

Morningstar Index

Intermediate Core-Plus Bond 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-Plus Bond category's top three quartiles in 10 of the 10
 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

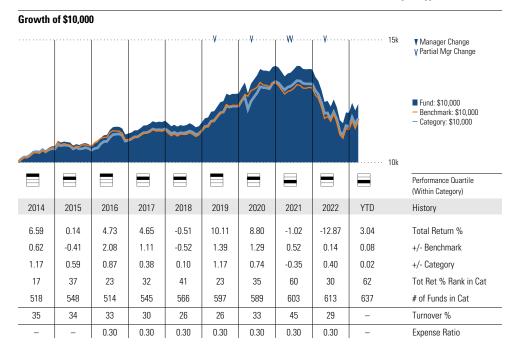
Net Expense: The fund's expense ratio of 0.3 is 59.46% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

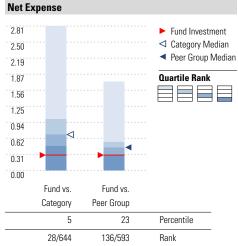
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 03-31-2023 |
| 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 | 1.77 | _ | 1.83 |
| Beta | 1.03 | _ | 1.04 |
| R-Squared | 97.35 | _ | 92.01 |
| Standard Deviation | 6.56 | 6.29 | 6.81 |
| Sharpe Ratio | -0.32 | -0.60 | -0.30 |
| Tracking Error | 1.08 | _ | 1.95 |
| Information Ratio | 1.51 | _ | 0.88 |
| Up Capture Ratio | 116.42 | _ | 117.78 |
| Down Capture Ratio | 94.52 | _ | 95.22 |
| | | | |

| Portfolio Metrics | | | |
|-------------------|------|-------|------|
| | Fund | Bmark | Cat |
| Avg Eff Duration | 6.10 | 4.43 | 6.17 |
| Avg Eff Maturity | 8.16 | _ | 9.43 |



Baird Core Plus Bond Inst BCOIX

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



| Credit Peting Prockdes | E | nd Dmark Co |
|-------------------------|----------|-------------|
| | | |
| Ltd Mod Ext Duration | | |
| | 2 | |
| | <u>.</u> | |
| 1 1 1 1 - | 7 | |

| 0 | 50 | 100 | Total | 100.00 | 100.00 |
|----------------|----------------------------|-----|---------------|--------|--------|
| | | | Other | 0.00 | -0.16 |
| | | | Cash | 2.55 | -1.32 |
| | | | Bonds | 97.43 | 101.48 |
| | | | Non-US Stocks | 0.00 | 0.00 |
| | | | US Stocks | 0.01 | 0.00 |
| | | | Asset Class | Net % | Cat% |
| Asset Allocati | on as of 03-31-2023 | | | | |
| | | | | | |

| Other | 0.00 | | 3.31 | [| | - | | - | - | - | - | | _ |
|----------------------------|-------|-------|-------|----------------|-----|------|-------|-------|---------|--------|----|------|---|
| Cash & Equivalents | 2.46 | _ | 4.71 | | U . | | | | | | | | |
| Municipal | 1.41 | - | 0.68 | 0 | П | | | | | | | | |
| Covered Bond | 0.00 | - | 0.00 | | | | | | | | | | |
| Asset-Backed | 5.73 | _ | 11.49 | | | | | | | | | | |
| Commercial MBS | 5.12 | - | 1.45 | | | | | | | | | | |
| Non-Agency Residential MBS | 0.60 | _ | 0.15 | D __ | | | | | | | | | |
| Agency MBS CMO | 2.40 | _ | 1.31 | | | | | | | | | | |
| Agency MBS ARM | 0.00 | _ | 0.06 | | | | | | | | | | |
| Agency MBS Pass-Through | 18.19 | - | 23.35 | | | | | | | | | | |
| Securitized | 32.04 | - | 37.81 | | | | | | | | | | |
| Preferred | 0.00 | _ | 0.65 | 1 | | | | | | | | | |
| Convertible | 0.00 | _ | 0.07 | | | | | | | | | | |
| Bank Loan | 0.00 | _ | 0.13 | | | | | | | | | | |
| Corporate Bond | 49.24 | _ | 26.56 | | | | | | | | | | |
| Corporate | 49.24 | _ | 27.41 | | | | | | | | | | |
| Other Government Related | 0.00 | _ | 7.32 | į | | | | | | | | | |
| Agency/Quasi Agency | 0.11 | - | 0.59 | [] | | | | | | | | | |
| Inflation – Protected | 0.00 | _ | 0.47 | [] | | | | | | | | | |
| Treasury | 14.72 | _ | 17.69 | | | | | | | | | | |
| Government | 14.83 | _ | 26.07 | | | | | | | | | | |
| | Fund | Bmark | Cat | Fund | 7 | Benc | hmark | [] Ca | ategory | Averag | ge | | |

| Credit Rating Breakdown | Fund | Bmark | Cat |
|-------------------------|-------|-------|-------|
| AAA | 48.40 | 3.53 | 53.64 |
| AA | 3.80 | 74.59 | 4.59 |
| A | 13.00 | 10.82 | 11.78 |
| BBB | 31.40 | 8.32 | 19.70 |
| BB | 2.80 | 0.28 | 4.76 |
| В | 0.10 | 0.00 | 1.66 |
| Below B | 0.10 | 0.00 | 0.59 |
| Not Rated | 0.40 | 2.46 | 3.28 |

| Top 10 Holdings as of 03-31-2023 | | | | |
|---|---------------|-------------|--------------|---------------------|
| Name | Maturity Date | % Net Asset | Cumulative % | Fixed Income Sector |
| ⊕ United States Treasury Bonds 2.5% | 02-2045 | 3.25 | 3.25 | _ |
| ⊕ United States Treasury Bonds 2.88% | 05-2043 | 2.53 | 5.77 | _ |
| ⊕ First American Government Obligs U | 02-2030 | 2.43 | 8.20 | _ |
| ⊕ United States Treasury Notes 2.88% | 05-2032 | 1.77 | 9.97 | _ |
| United States Treasury Bonds 1.38% | 11-2040 | 1.32 | 11.29 | - |
| ⊕ United States Treasury Notes 1.13% | 08-2028 | 1.27 | 12.56 | _ |
| ⊕ United States Treasury Notes 2% | 11-2026 | 0.76 | 13.32 | _ |
| ⊕ United States Treasury Notes 2.38% | 03-2029 | 0.69 | 14.02 | _ |
| ⊕ United States Treasury Bonds 2.38% | 02-2042 | 0.64 | 14.65 | _ |
| ⊕ United States Treasury Notes 1.13% | 10-2026 | 0.56 | 15.22 | _ |

Total Holdings 1475



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





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 | -0.04 | _ | -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 |

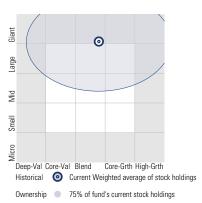


Vanguard 500 Index Admiral VFIAX

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

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

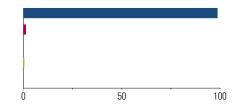
Equity

| | 17 | 31 | 36 | Large |
|---|-------|-------|--------|-------|
| İ | 5 | 8 | 3 | Mid |
| İ | 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% |
| | | |

| Sec | ctor Weighting as of 03-3 | 31-2023 | | | |
|------------------|---------------------------|---------|-------|-------|---------------------------------|
| | | Fund | Bmark | Cat | Fund Benchmark Category Average |
| _Մ | 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 | |
| ı , j | 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 |

Top 15 Holdings as of 03-31-2023 Cumulative % YTD Return % Name % Net Asset Morningstar Sector Apple Inc 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 ① Alphabet Inc Class A 19.81 17.57 1.79 Communication Svc ① 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 Meta Platforms Inc Class A 1.37 25.99 76.12 Communication Svc Exxon Mobil Corp 1.31 27.30 0.24 Energy ① UnitedHealth Group Inc 1.28 28.58 -10.55 Healthcare Johnson & Johnson 1.18 29.76 -11.62 Healthcare ① JPMorgan Chase & Co 1.11 30.87 -2.08 Financial Services O 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.

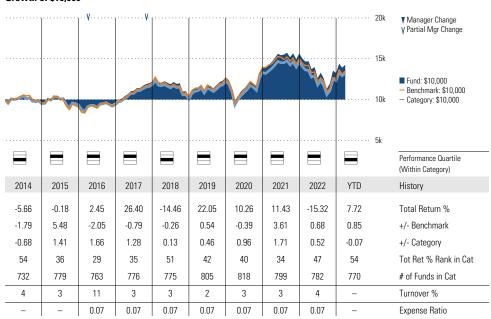
Morningstar Investment Management LLC Analysis

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 |
| ESG Commitment | 1-Low | 02-15-2022 |

Growth of \$10,000



Trailing Performance

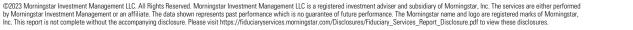


| Net Expe | ense | | |
|----------|---|------------|---------------------|
| 4.41 | | | ► Fund Investment |
| 3.92 | | | Category Median |
| 3.43 | | | ◆ Peer Group Median |
| 2.94 | | | Quartile Rank |
| 2.45 | | | |
| 1.96 | | | |
| 1.47 | < 1 < 1 < 1 < 1 < 1 < 1 < 1 < 1 < 1 < 1 | | |
| 0.98 | | | |
| 0.49 | | | |
| 0.00 | | | |
| | Fund vs. | Fund vs. | |
| | Category | Peer Group | |
| | 7 | 42 | Percentile |

| | 57/809 | 112/269 | Rank | | |
|--|------------------|-------------------|-----------------------|--|--|
| Peer group i | s a subset of th | e category and ir | cludes funds with the | | |
| same management style (active vs. passive) and similar share class | | | | | |
| charactorist | ice | | | | |

| 3- Fear nisk Wietrics | | | |
|-----------------------|--------|-------|--------|
| | 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 |
| Down Capture Ratio | 110.42 | - | 105.88 |
| | | | |

| 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 |
| | | | |





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 Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.59 years.

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

Net Expense: The fund's expense ratio of 0.14 is 87.83% lower than the Diversified Emerging Mkts category average.

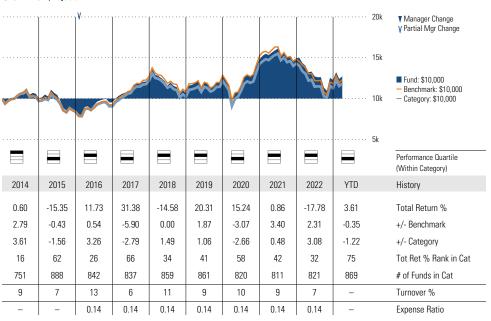
Morningstar Investment Management LLC Analysis

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

ESG Metrics

| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 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



3-Year Risk Metrics

Information Ratio

Up Capture Ratio

Down Capture Ratio

| Net Exp | ense | | |
|---------|-------------|------------|---------------------|
| 3.31 | | | ► Fund Investment |
| 2.94 | | | Category Median |
| 2.57 | | | ◆ Peer Group Median |
| 2.21 | | | Quartile Rank |
| 1.84 | | | |
| 1.47 | □ □ | | |
| 1.10 | | | |
| 0.74 | | | |
| 0.37 | | | |
| 0.00 | | | |
| | Fund vs. | Fund vs. | |
| | Category | Peer Group | |
| | 3 | 23 | Percentile |

| 24/881 | 27/120 | Rank | | | | |
|--|-----------------|---------------------------|----|--|--|--|
| Peer group is a subset of | the category ar | nd includes funds with th | ne | | | |
| same management style (active vs. passive) and similar share class | | | | | | |
| characteristics | | | | | | |

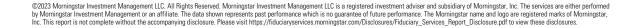
Fund **Bmark** Cat Alpha 2.02 1.04 0.97 Reta 0.92 97.77 R-Squared 87.48 Standard Deviation 17 60 18 85 19 69 Sharpe Ratio 0.53 0.43 0.46 Tracking Error 3.00 6.78

0.55

98.36

90.62

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 11 60 10.77 12 24 Price/Book Ratio 1.65 1.57 1.86 Geom Avg Mkt Cap \$B 21 08 34 04 43 04 ROE 17.43 17.99 18.95





0.08

102.40

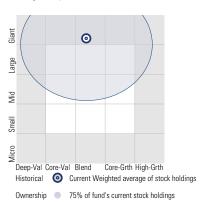
100.07

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

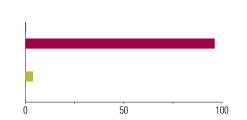
Equity

| 19 | 41 | 17 | Large |
|----|----|----|-------|
| 7 | 8 | 4 | Mid |
| 2 | 2 | 1 | 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 | 0.05 | -0.17 |
| Cash | 3.66 | 2.14 |
| Bonds | 0.00 | 0.01 |
| Non-US Stocks | 96.14 | 95.11 |
| US Stocks | 0.15 | 2.90 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund • Benchmark [] Category Average |
|----|------------------------|-------|-------|-------|--------------------------------------|
| b | Cyclical | 45.47 | 45.21 | 44.77 | [|
| ů. | Basic Materials | 9.16 | 8.83 | 6.76 | |
| 4 | Consumer Cyclical | 13.25 | 12.84 | 14.23 | |
| P | Financial Services | 20.14 | 21.62 | 22.07 | |
| b | Real Estate | 2.92 | 1.92 | 1.71 | |
| NI | Sensitive | 40.10 | 41.87 | 40.71 | |
| | Communication Services | 10.11 | 10.70 | 8.74 | |
| • | Energy | 4.95 | 4.75 | 4.81 | |
| \$ | Industrials | 8.06 | 6.11 | 6.28 | |
| 2 | Technology | 16.98 | 20.31 | 20.88 | |
| + | Defensive | 14.44 | 12.92 | 14.52 | |
| = | Consumer Defensive | 6.50 | 6.27 | 7.90 | |
| ř | Healthcare | 4.74 | 4.12 | 4.88 | |
| ? | Utilities | 3.20 | 2.53 | 1.74 | |

World Regions % Equity 03-31-2023



| | Fund % | Cat % |
|------------------|--------|-------|
| Greater Asia | 76.92 | 75.32 |
| Japan | 0.00 | 0.09 |
| Australasia | 0.00 | 0.03 |
| Asia-4 Tigers | 18.31 | 25.78 |
| Asia-ex 4 Tigers | 58.61 | 49.42 |
| Not Classified | 0.00 | 0.00 |

| Americas | Fund % 9.54 | Cat % 14.25 | Greater Europe | Fund % 13.55 | Cat % 10.42 | Market Maturity | Fund % |
|---------------|----------------|----------------|----------------|-----------------|----------------|-------------------|--------|
| North America | 0.14 | 2.76 | United Kingdom | 0.00 | 0.72 | Developed Markets | 22.52 |
| Central/Latin | 9.40 | 11.49 | W euro-ex UK | 0.59 | 1.96 | Emerging Markets | 77.48 |
| | | | Emrgng Europe | 1.52 | 1.43 | Not Available | 0.00 |
| | | | Africa | 11.44 | 6.31 | | |

| Top 10 Holdings as of 03-31-2023 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| Taiwan Semiconductor Manufacturing Co Ltd | 4.97 | 4.97 | 19.45 | Technology |
| → Tencent Holdings Ltd | 4.06 | 9.02 | 19.46 | Communication Svc |
| ⇒ Alibaba Group Holding Ltd Ordinary Shares | 2.58 | 11.60 | 12.75 | Consumer Cyclical |
| | 1.59 | 13.19 | _ | _ |
| ⊕ Slbbh1142 | 1.59 | 14.78 | _ | _ |
| Reliance Industries Ltd | 1.29 | 16.06 | -8.49 | Energy |
| → Meituan Class B | 1.18 | 17.24 | -20.39 | Consumer Cyclical |
| → Taiwan Semiconductor Manufacturing Co Ltd ADR | 0.89 | 18.13 | 25.48 | Technology |
| | 0.86 | 18.99 | -5.32 | Technology |
| → Vale SA | 0.85 | 19.85 | -7.61 | Basic Materials |

Total Holdings 4747



Vanguard Growth Index Admiral VIGAX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 28.27 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.74% lower than the Large Growth category average.

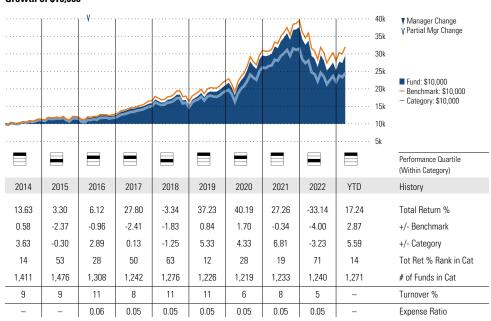
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



3-Year Risk Metrics

Down Capture Ratio

| Net Expe | ense | | |
|----------|----------|------------|---------------------------------------|
| 6.52 | | | ► Fund Investment |
| 5.80 | | | Category Median |
| 5.07 | | | Peer Group Median |
| 4.35 | | | Quartile Rank |
| 3.62 | | | |
| 2.90 | | | |
| 2.17 | | | |
| 1.45 | ⊲ | | |
| 0.72 | | | |
| 0.00 | | | |
| | Fund vs. | Fund vs. | |
| C | Category | Peer Group | |
| | 2 | 21 | Percentile |

28/134 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 |
|--------|--|---|
| -1.57 | _ | -2.96 |
| 1.04 | _ | 0.97 |
| 99.34 | _ | 92.72 |
| 24.16 | 23.06 | 23.27 |
| 0.74 | 0.80 | 0.66 |
| 2.21 | _ | 6.33 |
| -0.50 | _ | -0.78 |
| 101.32 | _ | 89.90 |
| | -1.57 1.04 99.34 24.16 0.74 2.21 -0.50 | -1.57 - 1.04 - 99.34 - 24.16 23.06 0.74 0.80 2.210.50 - |

| Portfolio Metrics | | | |
|----------------------|--------|--------|--------|
| | Fund | Bmark | Cat |
| Price/Earnings Ratio | 30.05 | 25.33 | 25.60 |
| Price/Book Ratio | 7.94 | 8.50 | 6.47 |
| Geom Avg Mkt Cap \$B | 306.87 | 241.97 | 295.21 |
| ROE | 34.89 | 39.31 | 33.93 |
| | | | |

105.61



25/1280



97.84

Vanguard Growth Index Admiral VIGAX

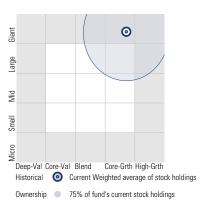
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

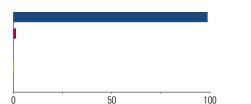
Equity

| 1 | 20 | 66 | Large |
|---|----|----|-------|
| 0 | 6 | 7 | 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 | 1.08 |
| Cash | 0.20 | 1.38 |
| Bonds | 0.00 | 0.00 |
| Non-US Stocks | 1.14 | 4.85 |
| US Stocks | 98.65 | 92.67 |
| Asset Class | Net % | Cat% |
| | | |

| Sec | ctor Weighting as of 03-3 | 31-2023 | | | | | | | | | | | | |
|--------------|---------------------------|---------|-------|-------|------|-------|--------|------|-------|--------|-------|----|--|--|
| | | Fund | Bmark | Cat | Fund | ▼ Bei | nchmar | k [] | Categ | jory A | veraç | je | | |
| <u></u> | Cyclical | 27.81 | 24.90 | 27.83 | | | | | 0 | | | | | |
| A | Basic Materials | 1.86 | 1.24 | 1.53 | | | | | | | | | | |
| A | Consumer Cyclical | 17.29 | 15.06 | 14.36 | | | | | | | | | | |
| , | Financial Services | 6.45 | 7.04 | 10.48 | | | | | | | | | | |
| fi | Real Estate | 2.21 | 1.56 | 1.46 | | | | | | | | | | |
| W | Sensitive | 60.35 | 56.95 | 51.38 | | | | | | | | | | |
| | Communication Services | 11.13 | 6.69 | 8.51 | | | | | | | | | | |
| • | Energy | 1.37 | 1.48 | 2.35 | | | | | | | | | | |
| Ф | Industrials | 4.17 | 8.07 | 6.90 | | | | | | | | | | |
| | Technology | 43.68 | 40.71 | 33.62 | | | | | | | | | | |
| → | Defensive | 11.83 | 18.14 | 20.77 | | | [| | | | | | | |
| Ħ | Consumer Defensive | 2.61 | 6.14 | 4.35 | | | | | | | | | | |
| + | Healthcare | 9.22 | 11.95 | 15.92 | | _ ' | | | | | | | | |
| • | Utilities | 0.00 | 0.05 | 0.50 | h | | | | | | | | | |

| Top 15 Holdings as of 03-31-2023 | | | | |
|---|-------------|--------------|--------------|--------------------|
| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
| | 13.43 | 13.43 | 27.09 | Technology |
| | 11.63 | 25.06 | 20.50 | Technology |
| ⊕ Amazon.com Inc | 4.88 | 29.93 | 22.96 | Consumer Cyclical |
| ○ NVIDIA Corp | 3.52 | 33.45 | 90.10 | Technology |
| | 3.35 | 36.80 | 17.57 | Communication Svc |
| ⊕ Tesla Inc | 3.02 | 39.82 | 68.42 | Consumer Cyclical |
| | 2.86 | 42.68 | 17.21 | Communication Svc |
| | 1.92 | 44.60 | 8.74 | Financial Services |
| | 1.68 | 46.28 | 4.67 | Financial Services |
| The Home Depot Inc The Home Depo | 1.63 | 47.91 | -5.90 | Consumer Cyclical |
| ⊕ Eli Lilly and Co | 1.59 | 49.50 | -5.82 | Healthcare |
| | 1.28 | 50.78 | 76.12 | Communication Svc |
| Thermo Fisher Scientific Inc | 1.20 | 51.98 | 4.73 | Healthcare |
| ⊕ Costco Wholesale Corp | 1.19 | 53.18 | 9.04 | Consumer Defensive |
| McDonald's Corp | 1.11 | 54.29 | 6.68 | Consumer Cyclical |

Total Holdings 244



Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar IndexBloomberg US Treasury US TIPS TR
USD

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

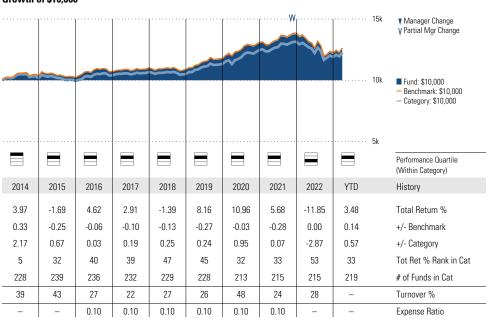
Morningstar Investment Management LLC Analysis

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

ESG Metrics

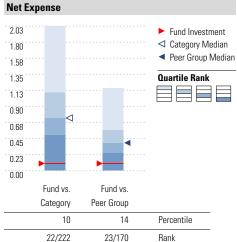
| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 03-31-2023 |

Growth of \$10,000



Trailing Performance





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

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

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



Duration

Vanguard Inflation-Protected Secs Adm VAIPX

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

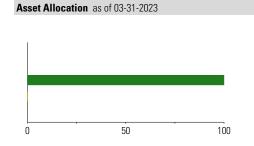
Style Analysis as of 03-31-2023
Style Breakdown
Fixed Income

Quality

High

Aid

Ltd Mod Ext



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

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

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

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

Total Holdings 50



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Moderately Conservative Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

Allocation

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

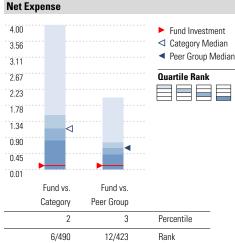
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

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

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

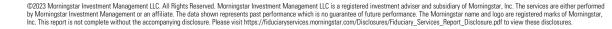




| Peer group is a subset of the category and includes funds with the |
|--|
| same management style (active vs. passive) and similar share class |
| characteristics |

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

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



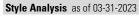


Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

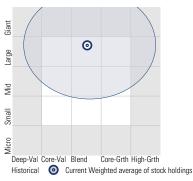
Morningstar Category Moderately Conservative **Morningstar Index**

Allocation

Morningstar US Mod Con Tgt Alloc NR



Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Quality

High

Mid

Low

Ownership 75% of fund's current stock holdings

Style Breakdown

Equity 19 25

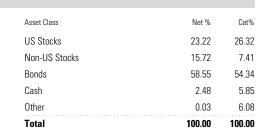






100

Asset Allocation as of 03-31-2023



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

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

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Moderately Aggressive

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

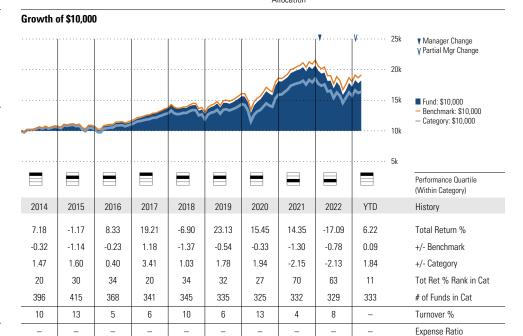
Net Expense: The fund's expense ratio of 0.14 is 85.86% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

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

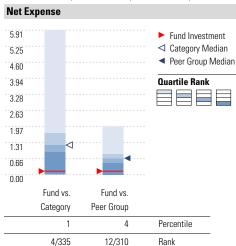
ESG Metrics

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





3-Year Risk Metrics



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

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

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





Vanguard LifeStrategy Growth Inv VASGX

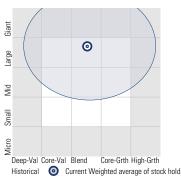
Morningstar Category Moderately Aggressive

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 03-31-2023

Morningstar Style Box™



Sector Weighting as of 03-31-2023

Asset Allocation as of 03-31-2023

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

Allocation

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

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

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category
Conservative Allocation

Morningstar Index Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

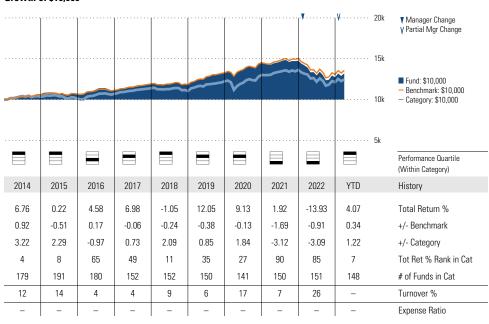
Morningstar Investment Management LLC Analysis

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

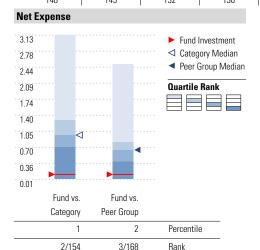
ESG Metrics

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

Growth of \$10,000



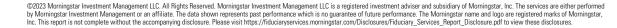




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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

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





Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Morningstar Index

Conservative Allocation Morningstar US Con Tgt Alloc NR USD

Net %

11.11

7.80

78.63

2.43

0.03

Cat%

10.35

2.60

73.78

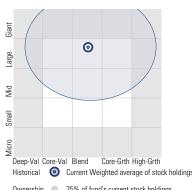
8.38

4.89

100.00

Style Analysis as of 03-31-2023

Morningstar Style Box™



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

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

Asset Allocation as of 03-31-2023

Sector Weighting as of 03-31-2023

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

Total Holdings 6



Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

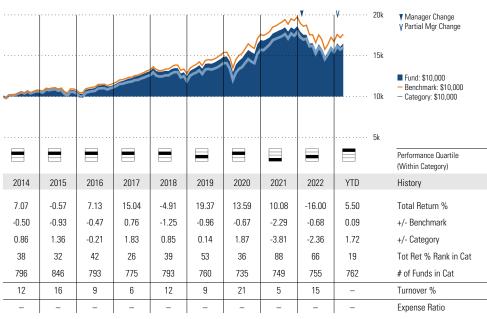
Morningstar Investment Management LLC Analysis

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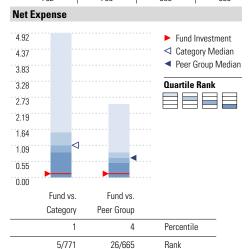
ESG Metrics

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

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

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



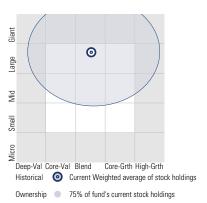
Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™





Fauity

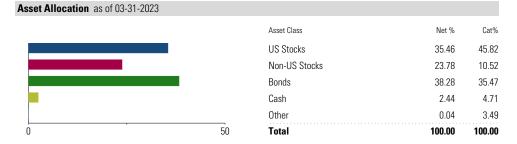
Weight %

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

Fixed Income

Duration

>50 25-50 10-25 0-10



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

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

Total Holdings 6



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

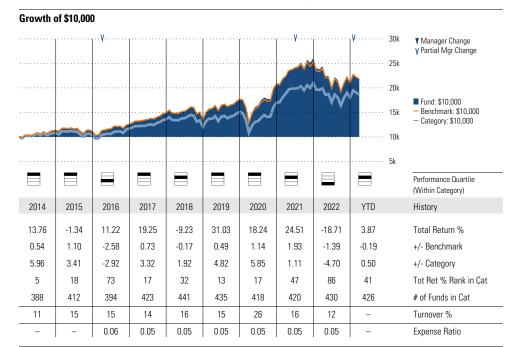
Net Expense: The fund's expense ratio of 0.05 is 94.32% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





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

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

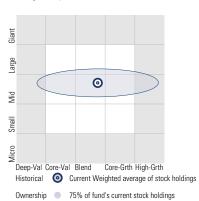
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

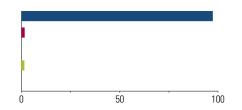
| 1 | 6 | 6 | Large |
|----|----|----|-------|
| 23 | 42 | 22 | Mid |
| 0 | 0 | 0 | Small |

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 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 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.

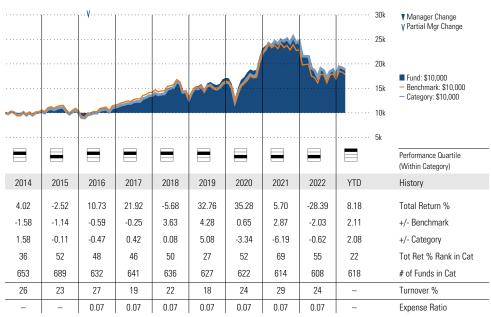
Morningstar Investment Management LLC Analysis

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 |

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 | 0.64 | _ | 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™



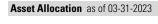
Style Breakdown

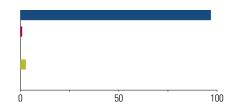
Equity

| 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 i' | | | | | | | | |
| 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.

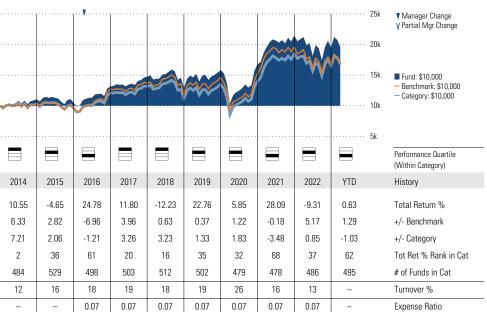
Morningstar Investment Management LLC Analysis

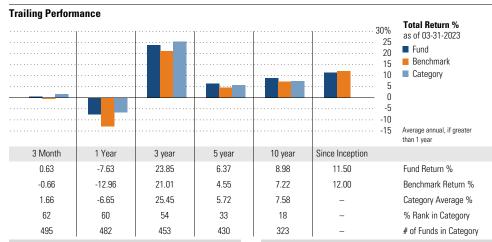
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

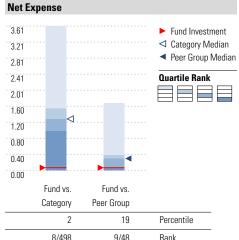
ESG Metrics

| 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







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

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

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2023



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

| | | Fund | Bmark | Cat | Fund | t | ▼ Be | nchma | ark [| Cate | gory Av | /erage | | |
|----------|------------------------|-------|-------|-------|------|---|------|----------|-------|------|---------|--------|--|--|
| <u></u> | Cyclical | 49.08 | 53.55 | 50.91 | | | | | | | | | | |
| A | Basic Materials | 6.24 | 3.58 | 6.35 | | | | | | | | | | |
| A | Consumer Cyclical | 13.37 | 11.25 | 14.69 | | | - 1 | I | | | | | | |
| 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.

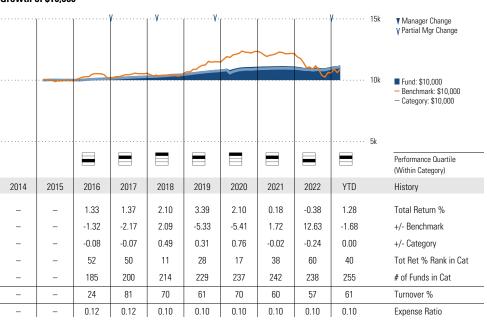
Morningstar Investment Management LLC Analysis

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.

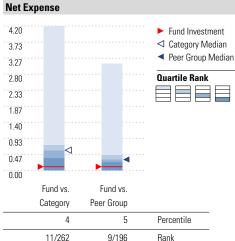
ESG Metrics

| Metric | Rating | Updated |
|-----------------------|--------|------------|
| Sustainability Rating | 3 | 03-31-2023 |

Growth of \$10,000







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 | 1.53 | _ | 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 |
|--|---------------|-------------|--------------|---------------------|
| ⊕ 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 Value Index Adm VVIAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 28.27 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.51% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

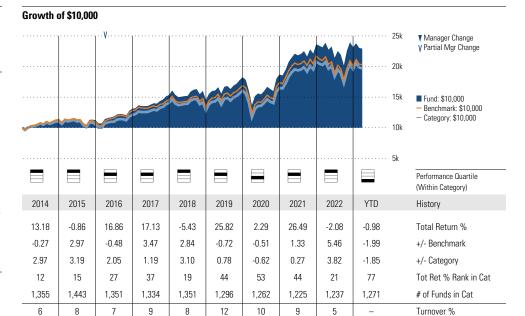
| Metric | Rating | Updated |
|-----------------------|-------------|------------|
| Sustainability Rating | 2 | 03-31-2023 |
| Carbon Risk Score | Medium Risk | 12-31-2022 |
| ESG Commitment | 1-Low | 02-15-2022 |

Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Expense Ratio

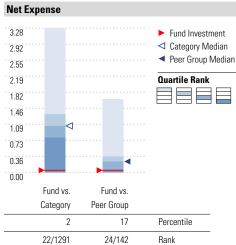




0.05

0.05

0.05



0.06

0.05

0.05

0.05

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

| 3-Year Risk Metrics | | | |
|---------------------|-------|-------|-------|
| | Fund | Bmark | Cat |
| Alpha | 1.45 | _ | 1.20 |
| Beta | 0.95 | _ | 0.98 |
| R-Squared | 97.98 | _ | 94.19 |
| Standard Deviation | 17.19 | 17.94 | 18.13 |
| Sharpe Ratio | 1.01 | 0.94 | 0.98 |
| Tracking Error | 2.61 | _ | 4.44 |
| Information Ratio | 0.29 | _ | 0.19 |
| Up Capture Ratio | 97.33 | _ | 99.12 |
| Down Capture Ratio | 91.37 | - | 93.95 |
| | | | |

| Portfolio Metrics | | | | | |
|----------------------|--------|------------|--------|--|--|
| | Fund | Fund Bmark | | | |
| Price/Earnings Ratio | 15.76 | 15.84 | 12.98 | | |
| Price/Book Ratio | 2.47 | 2.23 | 2.16 | | |
| Geom Avg Mkt Cap \$B | 101.83 | 71.41 | 110.77 | | |
| ROE | 22.61 | 16.52 | 22.51 | | |
| | | | | | |



Vanguard Value Index Adm VVIAX

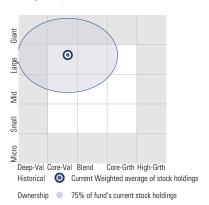
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2023

Morningstar Style Box™



Style Breakdown

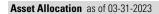
Equity

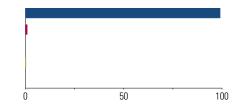
| 33 | 42 | 2 | Large |
|----|----|---|-------|
| 11 | 11 | 1 | MIG |
| 0 | 0 | 0 | Small |

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





| Total | 100.00 | 100.00 |
|---------------|--------|--------|
| Other | 0.00 | 0.99 |
| Cash | 0.20 | 1.32 |
| Bonds | 0.00 | 0.14 |
| Non-US Stocks | 0.80 | 5.50 |
| US Stocks | 98.99 | 92.04 |
| Asset Class | Net % | Cat% |
| | | |

| | | Fund | Bmark | Cat | Fund | • | Benchm | ark [] C | ategory . | Average | _ | |
|----------|------------------------|-------|-------|-------|------|------|--------|----------|-----------|---------|---|--|
| ŀ | Cyclical | 27.84 | 36.14 | 33.27 | | | | | | | | |
| ė. | Basic Materials | 2.88 | 4.05 | 3.56 | | | | | | | | |
| A | Consumer Cyclical | 2.57 | 6.26 | 7.07 | | · '[| | | | | | |
| , | Financial Services | 19.28 | 21.01 | 19.39 | | | | | | | | |
| æ | Real Estate | 3.11 | 4.82 | 3.25 | | 0 | | | | | | |
| M | Sensitive | 34.80 | 35.19 | 37.56 | | | | | | | | |
| | Communication Services | 4.85 | 8.13 | 6.53 | | | 1 | | | | | |
| ð | Energy | 7.86 | 7.98 | 8.39 | | | •[] | | | | | |
| Ф | Industrials | 12.92 | 10.43 | 11.33 | | | | | | | | |
| | Technology | 9.17 | 8.65 | 11.31 | | | | | | | | |
| - | Defensive | 37.37 | 28.66 | 29.18 | | | | | | | • | |
| = | Consumer Defensive | 11.68 | 7.18 | 8.16 | | | | _ | | | | |
| ٠ | Healthcare | 19.84 | 16.21 | 16.17 | | | | | | | | |
| • | Utilities | 5.85 | 5.27 | 4.85 | | | | | | | | |

| Name | % Net Asset | Cumulative % | YTD Return % | Morningstar Sector |
|---|-------------|--------------|--------------|--------------------|
| ⊕ Berkshire Hathaway Inc Class B | 3.33 | 3.33 | -0.04 | Financial Services |
| ⊖ Exxon Mobil Corp | 2.68 | 6.01 | 0.24 | Energy |
| ⊕ UnitedHealth Group Inc | 2.65 | 8.66 | -10.55 | Healthcare |
| ⊕ Johnson & Johnson | 2.42 | 11.08 | -11.62 | Healthcare |
| ⊕ JPMorgan Chase & Co | 2.30 | 13.38 | -2.08 | Financial Services |
| ⊕ Procter & Gamble Co | 2.10 | 15.48 | -1.29 | Consumer Defensive |
| AbbVie Inc | 1.69 | 17.17 | -0.47 | Healthcare |
| Chevron Corp | 1.68 | 18.85 | -8.26 | Energy |
| ⊕ Merck & Co Inc | 1.62 | 20.47 | -3.45 | Healthcare |
| ⊕ Broadcom Inc | 1.60 | 22.07 | 15.56 | Technology |
| ⊕ PepsiCo Inc | 1.51 | 23.58 | 1.54 | Consumer Defensive |
| ⊕ Coca-Cola Co | 1.45 | 25.03 | -1.76 | Consumer Defensive |
| | 1.41 | 26.44 | 76.12 | Communication Svc |
| → Pfizer Inc | 1.37 | 27.82 | -19.57 | Healthcare |
| Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc ■ Walmart Inc Walma | 1.19 | 29.01 | 4.39 | Consumer Defensive |

Total Holdings 343

