Allspring Small Company Growth R6 WSCRX

Portfolio Manager(s)

Paul von Kuster since 11-1994 William Grierson since 04-2005 Rvan Smith since 01-2021 Samuel Smith since 01-2021 Allison Lewis since 06-2023

Quantitative Screens

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

Management: The fund's management has been in place for 29.41 years.

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

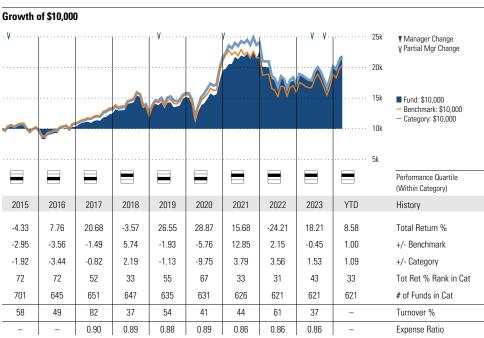
Net Expense: The fund's expense ratio of 0.86 is 25.86% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

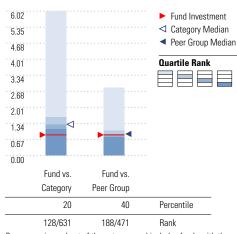
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022







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

-	-	% Rank in Category			
-	-	# of	Funds in Ca	tegory	
3-Year Risk	Metrics				
		Fund	Bmark	Cat	
Alpha		4.36	-	0.20	
Beta		0.86	_	0.94	
R-Squared		94.24	_	90.95	
Standard Devia	tion	19.79	22.41	22.03	
Sharpe Ratio		0.06	-0.14	-0.12	
Tracking Error		5.72	_	6.84	
Information Rat	io	0.86	_	0.10	
Up Capture Rat	io	95.83	_	94.79	
Down Capture I	Ratio	81.30	-	94.60	

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 26.49 21 70 28.60

3.52	4.07	4.00
5.09	3.44	6.70
5.06	10.62	11.42
	5.09	5.09 3.44

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Morningstar Index

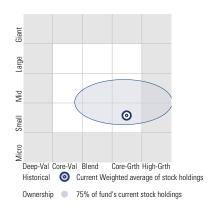
Morningstar Category

Small Growth

Russell 2000 Growth TR USD

Allspring Small Company Growth R6 WSCRX

Style Analysis as of 03-31-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

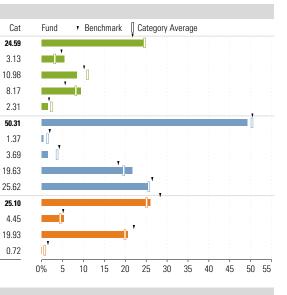
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
➔ Allspring Government MMkt Select	2.65	2.65	_	_
	1.76	4.40	-	Healthcare
➔ PTC Inc	1.72	6.12	-	Technology
Đ e.l.f. Beauty Inc	1.67	7.79	-	Consumer Defensive
	1.45	9.24	-	Basic Materials
	1.39	10.64	-	Industrials
🕀 Avantor Inc	1.38	12.02	-	Basic Materials
€ ASGN Inc	1.33	13.34	-	Technology
\supset BRP Group Inc Class A	1.32	14.67	-	Financial Services
\oplus SS&C Technologies Holdings Inc	1.32	15.99	-	Technology
€ KBR Inc	1.32	17.30	-	Industrials
Đ Stifel Financial Corp	1.28	18.59	-	Financial Services
	1.25	19.83	-	Industrials
$oldsymbol{eta}$ Performance Food Group Co	1.24	21.08	_	Consumer Defensive
🕀 Verra Mobility Corp Class A	1.21	22.28	8.42	Industrials

Total Holdings 125

 \oplus Increase \oplus Decrease R New to Portfolio



Small Growth Russell 2000 Growth TR USD Asset Class Net % Cat% US Stocks 93.44 92.68 Non-US Stocks 3.91 4.52 Bonds 0.00 0.01 Cash 2.65 1.71 0.00 Other 1.07 Total 100.00 100.00





Morningstar Category Mornin

Morningstar Index

Bmark

21.58

4.56

9.98

5 4 5

1.59

50.24

1.76

4.04

18.16

26.28

28.18

4.97

21.88

1.33

Fund

24.80

5.41

8.49

9.40

1.50

49.19

0.45

1.53

21.77

25 44

26.00

5.34

20.66

0.00

Sector Weighting as of 03-31-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Allocation as of 03-31-2024

American Funds 2010 Trgt Date Retire R6 RFTTX

Portfolio Manager(s) Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024

William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 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 12.25 years.

× *Style:* The fund has landed in its primary style box — Large Value — 60 % of the time over the past three years.

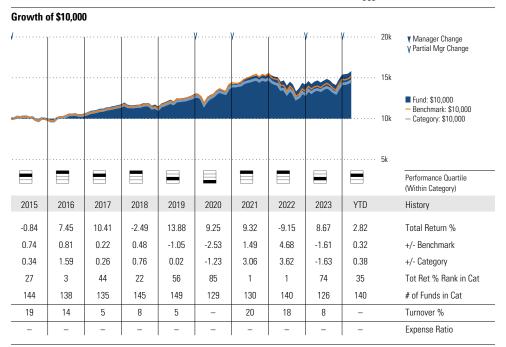
Net Expense: The fund's expense ratio of 0.29 is 42% lower than the Target-Date 2000-2010 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

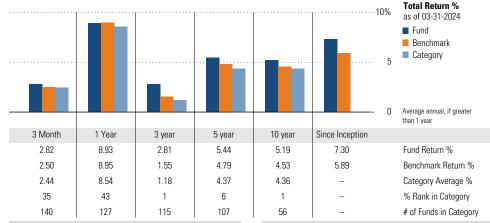
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024



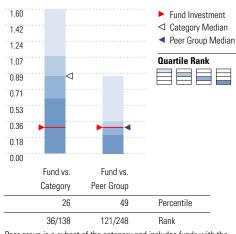
Morningstar Category

Target-Date 2000-2010





Net Expense



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

00	# of Fundo in Outogoly			
3-Year Risk Metrics				
	Fund	Bmark	Cat	
Alpha	1.38	-	-0.24	
Beta	0.89	-	0.88	
R-Squared	96.41	-	97.21	
Standard Deviation	8.80	9.72	8.65	
Sharpe Ratio	0.03	-0.10	-0.17	
Tracking Error	1.99	-	1.87	
Information Ratio	0.64	-	-0.12	
Up Capture Ratio	93.68	-	86.70	
Down Capture Ratio	83.57	-	88.38	

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.61	20.07	20.08
Price/Book Ratio	3.08	2.70	2.83
Avg Eff Duration	4.49	-	5.20

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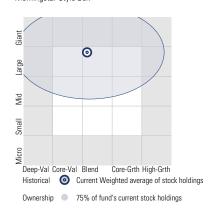


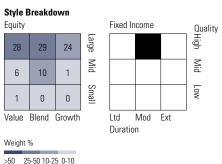
Morningstar Index Morningstar Lifetime Mod 2010 TR

USD

American Funds 2010 Trgt Date Retire R6 RFTTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





10 Holdin f 02 21 2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
igodot American Funds Income Fund of Amer R6	_	16.91	16.91	_	_
\oplus American Funds Interm Bd Fd of Amer R6	-	10.59	27.50	-	_
\oplus American Funds Bond Fund of Amer R6	-	9.73	37.23	-	_
\oplus American Funds ST Bd Fd of Amer R6	-	7.47	44.70	-	_
\ominus American Funds Inflation Linked Bd R6	-	7.01	51.71	-	-
⊖ American Funds American Balanced R6	-	6.91	58.62	-	_
⊖ American Funds Capital Income Bldr R6	-	6.80	65.41	-	_
⊕ American Funds Mortgage R6	-	6.74	72.15	-	_
igodot American Funds American Mutual R6	-	5.07	77.22	-	_
American Funds Washington Mutual R6	_	3.93	81.15	_	_

Total Holdings 19

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Total	100.00	100.00
Other	0.50	8.70
Cash	7.27	3.08
Bonds	54.12	39.15
Non-US Stocks	9.91	20.75
US Stocks	28.20	28.32
Asset Class	Net %	Cat%

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

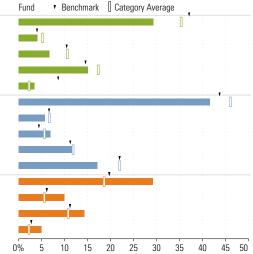


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Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

0



Morningstar Category Target-Date 2000-2010

100

American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

USD

Morningstar Index Morningstar Lifetime Mod 2015 TR

Portfolio Manager(s) Wesley Phoa since 01-2012 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

> Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

FSG Matrics

Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

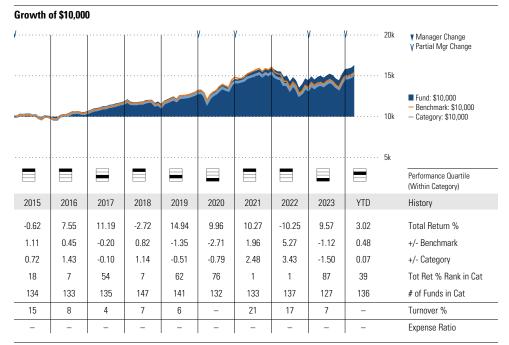
Style: The fund has landed in its primary style box — Large Blend — 70 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.3 is 44.44% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

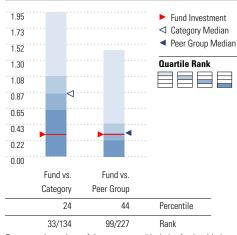
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024









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

Fund Bmark Cat Alpha 1.78 0.58 0.90 Beta 0.87 _ 96.79 **R-Squared** 98.24 Standard Deviation 9.44 10 73 973 Sharpe Ratio 0.04 -0 11 -0.08 Tracking Error 2.22 1.73 Information Ratio 0.76 0.30 Up Capture Ratio 92.62 92.15 Down Capture Ratio 80.75 88.29

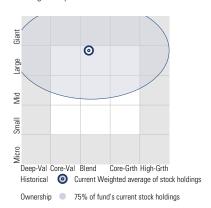
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.07	19.89	20.35
Price/Book Ratio	3.18	2.66	2.87
Avg Eff Duration	4.65	-	4.91

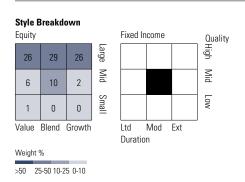
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American Funds 2015 Trgt Date Retire R6 RFJTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

b Cyclical

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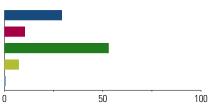
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Utilities



Fund

28.52

4.23

6.90

14.36

3.03

42.76

5.81

6.52

12.25

18.18

28.72

9.45

14.64

4.63

Bmark

37.07

3.91

10.33

14.50

8.33

43.39

6.42

4.25

11.17

21.55

19.54

5.98

10.98

2.58

100.00
7.20
2.62
44.03
18.03
28.13
Cat%

Morningstar Category

Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Benchmark [] Category Average Cat Fund 34.66 5.01 10.48 16.51 2.66 Î 45.90 6.60 5.49 11.72 22.09 19.43 5.82 11.26 2.35 0% 5 10 15 20 25 30 35 40 45 50

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus American Funds Income Fund of Amer R6	_	12.54	12.54	_	_
\oplus American Funds Bond Fund of Amer R6	-	8.71	21.25	_	-
\oplus American Funds Interm Bd Fd of Amer R6	-	8.42	29.67	_	-
\ominus American Funds Inflation Linked Bd R6	-	7.86	37.54	_	-
\ominus American Funds American Balanced R6	-	6.99	44.53	-	-
⊖ American Funds Mortgage R6	-	5.91	50.43	-	_
\ominus American Funds Capital Income Bldr R6	-	5.90	56.33	_	-
\ominus American Funds American Mutual R6	-	5.88	62.20	-	-
∋ American Funds Capital World Gr&Inc R6	-	4.84	67.05	_	-
\oplus American Funds ST Bd Fd of Amer R6	_	4.14	71.19	_	-

Total Holdings 22

 \oplus Increase \oplus Decrease New to Portfolio



American Funds 2020 Trgt Date Retire R6 RRCTX

Growth of \$10,000

1.......

Portfolio Manager(s) Wesley Phoa since 01-2012 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 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 12.25 years.

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

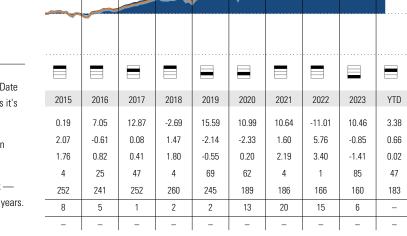
Net Expense: The fund's expense ratio of 0.31 is 46.55% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

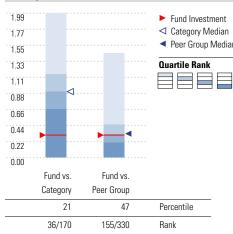
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG	Metrics	

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024







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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 2.05 0.82 0 88 Beta 0.84 _ 97.27 **R-Squared** 98.29 9.97 Standard Deviation 11 68 10.33 Sharpe Ratio 0.07 -0.09 -0.05 Tracking Error 2.48 2.07 Information Ratio 0.80 0.39 Up Capture Ratio 90.66 90.84 78.13 85.78 Down Capture Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.51	19.71	20.66
Price/Book Ratio	3.27	2.62	2.85
Avg Eff Duration	4.98	-	5.09

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Morningstar Index Morningstar Lifetime Mod 2020 TR

Vanager Change

Fund: \$10.000 - Benchmark: \$10,000

Category: \$10,000

Performance Quartile

(Within Category)

Total Return %

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Expense Ratio

History

V Partial Mgr Change

20

15k

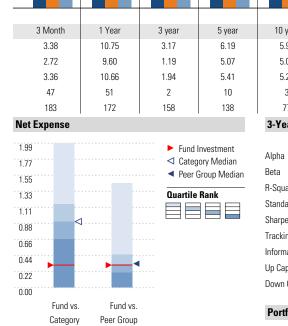
10k

5k

Morningstar Category

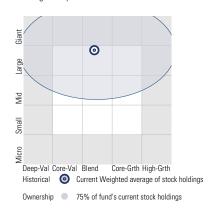
Target-Date 2020

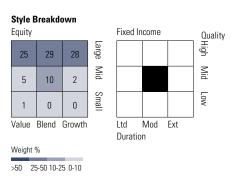
USD



American Funds 2020 Trgt Date Retire R6 RRCTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





50

Asset Allocation as of 03-31-2024

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Total	100.00	100.00
Other	0.56	8.34
Cash	6.94	2.34
Bonds	48.68	44.91
Non-US Stocks	11.45	16.09
US Stocks	32.36	28.33
Asset Class	Net %	Cat%

Benchmark [] Category Average Fund 10 15 20 25 30 35 40 45 50 0% 5

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus American Funds Income Fund of Amer R6	_	11.18	11.18	_	_
\oplus American Funds Bond Fund of Amer R6	-	7.88	19.06	-	-
igodot American Funds American Balanced R6	-	7.87	26.93	-	-
igodot American Funds Inflation Linked Bd R6	-	7.85	34.77	-	-
\oplus American Funds Interm Bd Fd of Amer R6	-	5.89	40.67	-	-
⊖ American Funds American Mutual R6	-	5.89	46.56	_	_
\oplus American Funds Mortgage R6	-	5.88	52.44	_	-
⊖ American Funds Capital Income Bldr R6	-	5.80	58.24	-	-
∋ American Funds Capital World Gr&Inc R6	-	5.01	63.24	-	-
\oplus American Funds US Government Sec R6	_	4.90	68.14	-	-

Total Holdings 22

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

		Fund	Bmark	Cat
Ն	Cyclical	28.14	37.13	35.41
	•			
.	Basic Materials	4.19	3.99	4.60
-	Consumer Cyclical	7.25	10.41	10.74
÷	Financial Services	13.98	14.66	15.81
Ð	Real Estate	2.72	8.07	4.26
M	Sensitive	43.60	43.35	45.56
d	Communication Services	5.97	6.37	6.68
•	Energy	6.13	4.30	4.94
\$	Industrials	12.51	11.30	11.28
	Technology	18.99	21.38	22.66
•	Defensive	28.25	19.52	19.03
-	Consumer Defensive	9.17	5.98	5.64
٠	Healthcare	14.80	10.97	11.19
2	Utilities	4.28	2.57	2.20

American Funds 2025 Trgt Date Retire R6 RFDTX

Portfolio Manager(s) Wesley Phoa since 01-2012 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.25 years.

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

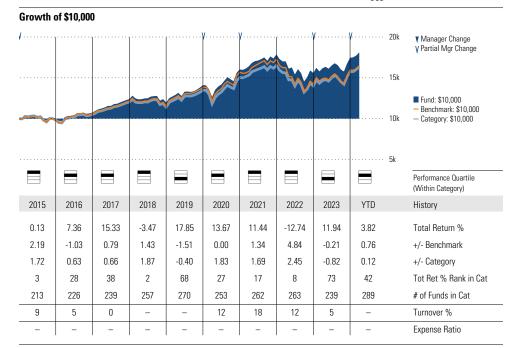
Net Expense: The fund's expense ratio of 0.32 is 46.67% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	06-30-2022



Morningstar Category

Target-Date 2025



1.90 Fund Investment Category Median 1.69 Peer Group Median 1.48 1.27 Quartile Rank 1.06 0.84 0.63 Ö 0.2 0

.42		▶	
.21			
.00	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	
	Fund vs.	Fund vs.	
	Category	Peer Group	
	23	53	Percentile
	61/261	267/504	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.

Fund Bmark Cat Alpha 2.04 0.93 0.85 0.86 Beta 98.00 **R-Squared** 98.11 12.58 Standard Deviation 10 77 10.97 Sharpe Ratio 0.09 -0.06 -0.01 Tracking Error 2.45 2.31 Information Ratio 0.80 0.40 Up Capture Ratio 90.86 89.22 Down Capture Ratio 79.32 83.93

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.06	19.52	20.68
Price/Book Ratio	3.38	2.58	2.83
Avg Eff Duration	5.01	-	5.59

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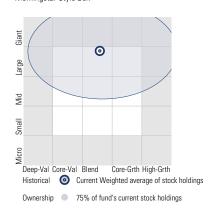


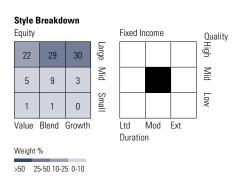
Morningstar Index Morningstar Lifetime Mod 2025 TR

USD

American Funds 2025 Trgt Date Retire R6 RFDTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





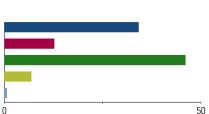
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Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ American Funds American Balanced R6	_	7.94	7.94	_	_
\oplus American Funds Bond Fund of Amer R6	-	7.70	15.64	_	_
\oplus American Funds Inflation Linked Bd R6	-	7.52	23.16	-	_
\oplus American Funds Income Fund of Amer R6	-	7.35	30.50	-	_
\ominus American Funds American Mutual R6	-	6.04	36.54	-	-
∋ American Funds Capital World Gr&Inc R6	-	5.99	42.53	_	_
\oplus American Funds Interm Bd Fd of Amer R6	-	5.71	48.25	-	_
\oplus American Funds Mortgage R6	-	5.70	53.95	-	_
\ominus American Funds Washington Mutual R6	-	4.91	58.86	-	_
\oplus American Funds US Government Sec R6	_	4.86	63.72	_	_

Total Holdings 25

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Fund

27.83

4.21

7.98

13.34

2.30

44.80

6.24

5.54

12.98

20.04

27.37

8.58

15.06

3.73

Bmark

37.16

4.09

10.49

14.82

7.76

43.29

6.34

4.33

11.42

21.20

19.55

6.01

10.96

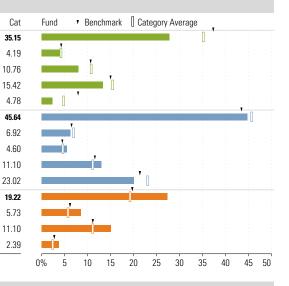
2.58

2.61 1 5.00 4 5.77	29.12 15.31 11.22 2.13 12.23
2.61 1 6.00 4	15.31 11.22
2.61 1	15.31
4.08 2	29.1Z
	10 10
et %	Cat%
	et %

Morningstar Category

Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD



Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

M RNINGSTAR

American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category

Target-Date 2030 Mori

Morningstar Index Morningstar Lifetime Mod 2030 TR

h of \$10 000

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.25 years.

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

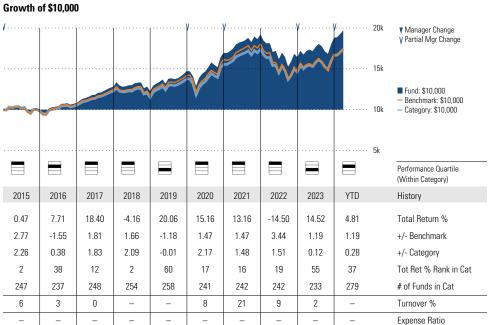
Net Expense: The fund's expense ratio of 0.33 is
 46.77% lower than the Target-Date 2030 category average.

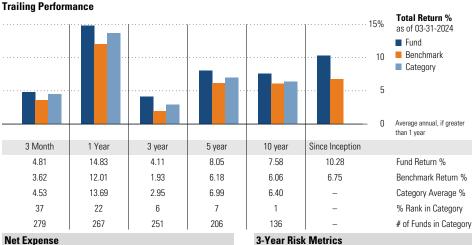
Morningstar Investment Management LLC Analysis

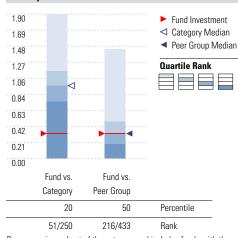
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022







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

Fund **Bmark** Cat Alpha 2.26 1.16 0.89 0.90 Beta **R-Squared** 98.46 98.33 13.51 Standard Deviation 12.06 12 26 Sharpe Ratio 0.15 -0.01 0.06 Tracking Error 2.15 2.11 Information Ratio 1.01 0.55 Up Capture Ratio 95.04 93.58 Down Capture Ratio 83.28 87.51

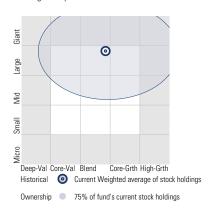
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.87	19.33	20.70
Price/Book Ratio	3.56	2.55	2.90
Avg Eff Duration	5.18	-	6.08

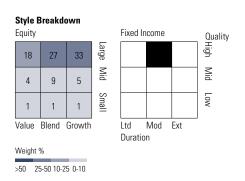
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American Funds 2030 Trgt Date Retire R6 RFETX

Style Analysis as of 03-31-2024 Morningstar Style Box™





50 Ο

Fund

27.76

4.13

9.34

12.49

1.80

46.40

6.71

4.79

13.58

21.32

25.82

7.58

15.24

3.00

Bmark

37.10

4.18

10.57

15.00

7.35

43.31

6.30

4.37

11.58

21.06

19.60

6.04

10.96

2.60

Cat

4.31

11.00

15.74

3.13

46.22

6.90

4.62

23.21

19.60

5.84

2.24

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

36.10 6.69 0.55	31.38 1.27 13.25
36.10	31.38
15.42	19.21
41.24	34.91
Net %	Cat%
	41.24

Morningstar Category

Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Benchmark [] Category Average Fund 34.18 11.49 11.52 0% 5 10 15 20 25 30 35 40 45 50

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds American Balanced R6	_	7.82	7.82	_	_
igodolog American Funds Capital World Gr&Inc R6	-	6.88	14.70	_	-
m lacksquare American Mutual R6	-	6.88	21.57	_	-
∋ American Funds AMCAP R6	-	5.95	27.52	_	-
onumber onumber American Funds Bond Fund of Amer R6	-	5.85	33.37	-	-
onumber onumber American Funds Inflation Linked Bd R6	-	5.72	39.09	-	_
ige ightarrow American Funds Washington Mutual R6	-	4.96	44.05	_	-
American Funds US Government Sec R6	-	4.90	48.95	-	-
🕀 American Funds Mortgage R6	-	4.90	53.85	-	-
	_	4.84	58.69	_	-

Total Holdings 24

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds 2035 Trgt Date Retire R6 RFFTX

Portfolio Manager(s) Wesley Phoa since 01-2012 David Hoag since 01-2020 Samir Mathur since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 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 12.25 years.

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

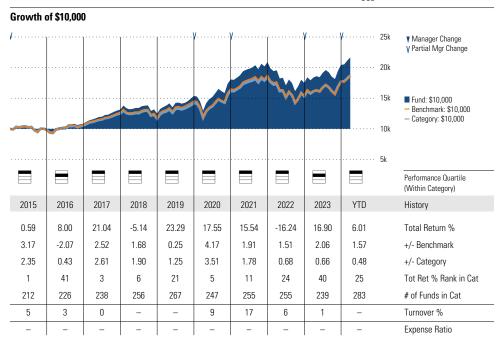
Net Expense: The fund's expense ratio of 0.35 is 42.62% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

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

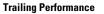
ESG Metrics

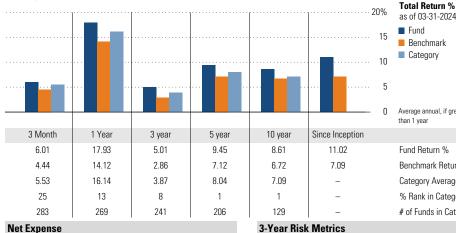
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022



Morningstar Category

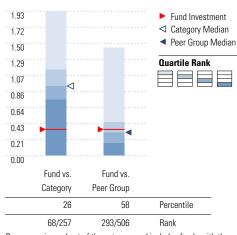
Target-Date 2035





Alpha

Beta



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

Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat 2.22 1.21 0.93 0.93 98.43 **R-Squared** 98.39 Standard Deviation 13 53 14 44 13 59 Sharpe Ratio 0 21 0.06 0.14 Tracking Error 1.97 2.03 Information Ratio 1.09 0.58 Up Capture Ratio 99.32 96.90 Down Capture Ratio 88.71 91.12 Deutfelie Meduiee

Formono metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.37	19.14	20.61
Price/Book Ratio	3.68	2.51	2.85
Avg Eff Duration	5.16	-	6.37

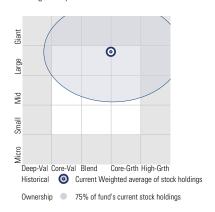
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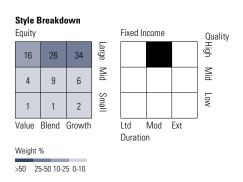


Morningstar Index Morningstar Lifetime Mod 2035 TR USD

American Funds 2035 Trgt Date Retire R6 RFFTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





Fund

27.77

4.09

10.01

12.08

1.59

47.27

6.98

4.42

13.62

22.25

24.96

7.10

15.19

2.67

Bmark

37.03

4.28

10.67

15.17

6.91

43.34

6.29

4.41

11.72

20.92

19.64

6.06

10.96

2.62

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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℃ Cyclical

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Energy

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Utilities

Fotal 10	0.00	100.00
Dther	0.55	12.34
Cash	6.78	2.19
Bonds 2	25.47	22.49
Non-US Stocks 1	8.32	21.93
JS Stocks 4	8.88	41.05
Asset Class	Net %	Cat%
Asset Class	Vet 9	%

Morningstar Category

Target-Date 2035

50

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Benchmark [] Category Average Cat Fund 34.35 4.20 10.97 15.56 3.62 46.03 6.94 4.57 11.34 23.18 19.61 5.85 11.37 2.39 0% 5 10 15 20 25 30 35 40 45 50

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.43	7.43	_	-
igodolog American Funds Growth Fund of Amer R6	-	6.66	14.09	_	-
∋ American Funds Capital World Gr&Inc R6	-	6.58	20.68	_	-
igodolog American Funds American Mutual R6	-	6.48	27.16	_	_
igodolog American Funds AMCAP R6	-	6.29	33.44	-	-
\supset American Funds Fundamental Invs R6	-	6.29	39.73	_	_
ige ightarrow American Funds Washington Mutual R6	-	5.08	44.81	_	-
🕀 American Funds US Government Sec R6	-	4.87	49.68	_	-
m lace American Funds Inflation Linked Bd R6	-	4.55	54.22	_	-
\supset American Funds Global Balanced R6	_	4.47	58.69	_	_

Total Holdings 25

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Morningstar Category Morningstar Category

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s) Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 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 12.25 years.

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

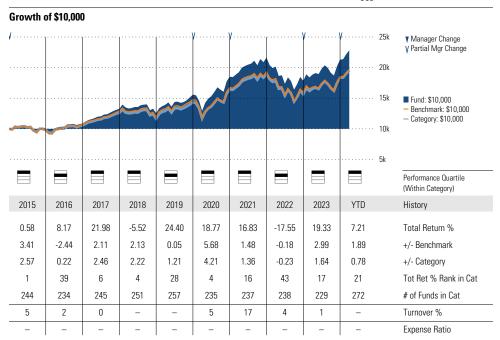
Net Expense: The fund's expense ratio of 0.37 is
 43.08% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

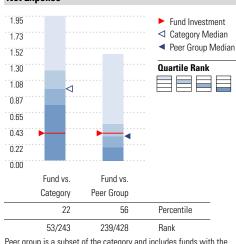
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022







Net Expense



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

133 -	# of Funds in Category			
3-Year Risk Metrics				
	Fund	Bmark	Cat	
Alpha	2.00	-	1.00	
Beta	0.96	-	0.95	
R-Squared	98.32	-	98.37	
Standard Deviation	14.83	15.28	14.69	
Sharpe Ratio	0.26	0.13	0.19	
Tracking Error	2.01	-	2.10	
Information Ratio	0.98	-	0.46	
Up Capture Ratio	101.69	-	98.20	
Down Capture Ratio	92.78	-	93.78	

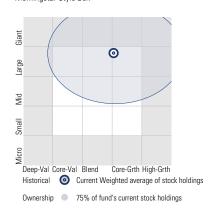
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.57	18.96	20.56
Price/Book Ratio	3.72	2.48	2.87
Avg Eff Duration	5.38	-	6.68

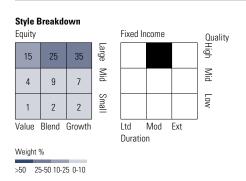
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American Funds 2040 Trgt Date Retire R6 RFGTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





22.52 14.07 6.82 0.58	25.89 13.04 1.70 11.91
14.07	13.04
22.52	25.89
56.02	47.46
Net %	Cat%

Morningstar Category

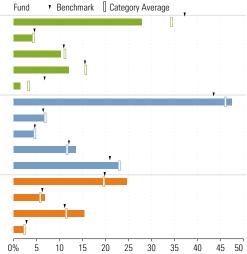
Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat
Դ	Cyclical	27.93	37.03	34.35
æ.	Basic Materials	4.13	4.37	4.27
A	Consumer Cyclical	10.29	10.74	11.15
цф.	Financial Services	12.01	15.35	15.68
ŵ	Real Estate	1.50	6.57	3.25
w	Sensitive	47.45	43.33	46.05
đ	Communication Services	6.97	6.26	6.84
0	Energy	4.25	4.44	4.61
¢	Industrials	13.58	11.86	11.61
	Technology	22.65	20.77	22.99
	Defensive	24.62	19.64	19.60
Ħ	Consumer Defensive	6.82	6.07	5.80
٠	Healthcare	15.35	10.94	11.45
9	Utilities	2.45	2.63	2.35



Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus American Funds American Balanced R6	_	7.82	7.82	-	_
igodolog American Funds Fundamental Invs R6	-	7.10	14.92	_	_
igodolog American Funds Growth Fund of Amer R6	-	7.03	21.95	_	_
∋ American Funds AMCAP R6	-	6.98	28.93	_	_
\ominus American Funds Capital World Gr&Inc R6	-	6.87	35.80	-	-
\oplus American Funds American Mutual R6	-	6.72	42.53	-	-
igodolog American Funds New Perspective R6	-	6.68	49.21	_	_
igodolog American Funds Washington Mutual R6	-	5.97	55.18	_	_
\ni American Funds SMALLCAP World R6	-	5.86	61.04	-	-
\oplus American Funds US Government Sec R6	_	4.99	66.03	-	_

Total Holdings 23

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD



Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

Style: The fund has landed in its primary style box — Large Blend — 70 % of the time over the past three years.

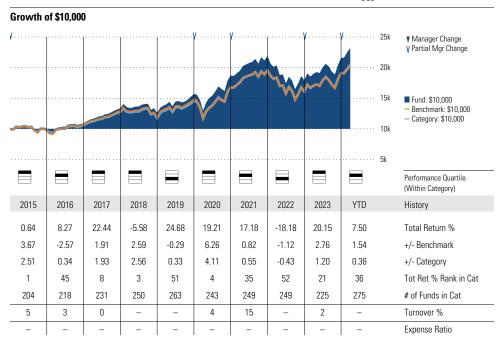
Net Expense: The fund's expense ratio of 0.37 is
 43.08% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

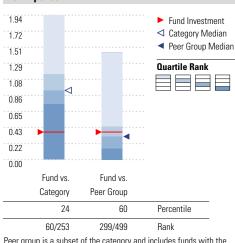
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022



Trailing Performance



Net Expense



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

		/o nank in outogory					
126	-	# of Funds in Category					
3-Year Risk Metrics							
		Fund	Bmark	Cat			
Alpha		1.51	-	0.79			
Beta		0.95	0.95 —				
R-Squared		98.11 – 98					
Standard Devia	tion	15.27	15.49				
Sharpe Ratio		0.26	0.18	0.22			
Tracking Error		2.23	2.23 –				
Information Rat	tio	0.63	-	0.33			
Up Capture Rat	io	99.56	-	99.17			
Down Capture	Ratio	93.21	-	95.90			

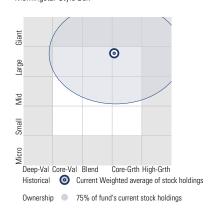
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.70	18.80	20.53
Price/Book Ratio	3.75	2.45	2.82
Avg Eff Duration	5.77	-	7.40

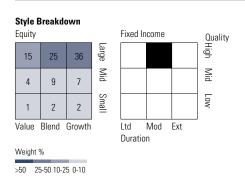
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American Funds 2045 Trgt Date Retire R6 RFHTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





0 50 100

Fund

28.05

4.26

10.40

11.93

1.46

47.44

6.89

4.22

13.69

22.64

24.50

6.74

15.38

2.38

Bmark

37.14

4.45

10.80

15.48

6.41

43.24

6.21

4.48

11.96

20.59

19.63

6.09

10.91

2.63

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

℃ Cyclical

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Energy

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Utilities

Other	0.59	11.53
Cash	6.91	1.61
Bonds	9.80	8.77
Non-US Stocks	24.31	26.85
US Stocks	58.38	51.25
Asset Class	Net %	Cat%

Morningstar Category

Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Benchmark [] Category Average Fund Cat 34.50 4.30 10.96 15.48 3.76 45.88 6.86 4.61 11.37 23.04 19.60 5.84 11.42 2.34 0% 5 10 15 20 25 30 35 40 45 50

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ American Funds Fundamental Invs R6	_	7.76	7.76	_	_
\oplus American Funds American Balanced R6	-	7.67	15.42	_	-
∋ American Funds Capital World Gr&Inc R6	-	7.45	22.87	_	-
\ni American Funds New Perspective R6	-	7.02	29.89	_	-
\ominus American Funds Growth Fund of Amer R6	-	7.00	36.89	-	-
€ American Funds SMALLCAP World R6	-	7.00	43.89	_	-
\oplus American Funds Washington Mutual R6	-	6.93	50.82	_	-
∋ American Funds AMCAP R6	_	6.81	57.64	_	-
\oplus American Funds American Mutual R6	_	6.80	64.44	_	-
\oplus American Funds US Government Sec R6	_	4.98	69.42	-	_

Total Holdings 20

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds 2050 Trgt Date Retire R6 RFITX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

Q Style: The fund has landed in its primary style box — Large Blend — 70 % of the time over the past three years.

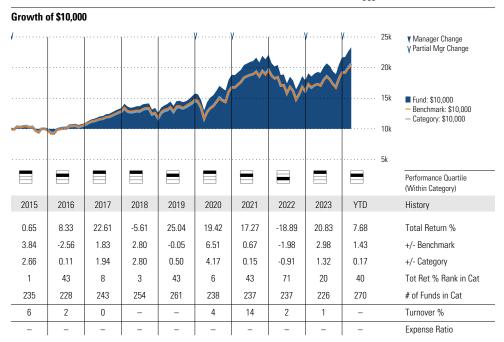
Net Expense: The fund's expense ratio of 0.38 is 42.42% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

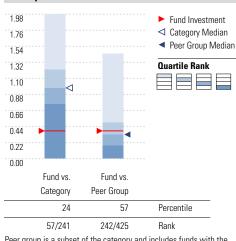
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022



Trailing Performance



Net Expense



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 1.20 0.79 0.95 0.98 Beta 97.71 **R-Squared** 98.24 Standard Deviation 15 55 16 14 15.94 Sharpe Ratio 0.26 0 19 0.24 Tracking Error 2.47 2.15 Information Ratio 0.43 0.32 Up Capture Ratio 98.86 100.34 Down Capture Ratio 93.96 97.18

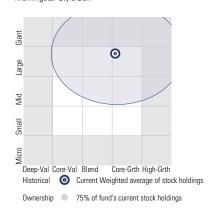
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.91	18.66	20.54
Price/Book Ratio	3.80	2.41	2.84
Avg Eff Duration	5.80	-	7.57

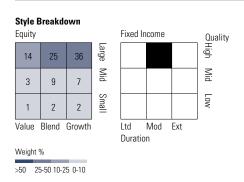
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American Funds 2050 Trgt Date Retire R6 RFITX

Style Analysis as of 03-31-2024 Morningstar Style Box™





-

50

100

8.89 6.86 0.54	6.40 1.79 11.57
8.89	6.40
24.56	27.48
59.15	52.75
Net %	Cat%
	59.15

Morningstar Category

Target-Date 2050

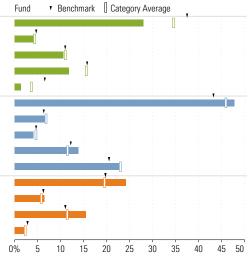
Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Sector Weighting as of 03-31-2024

Ο

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat	
Դ	Cyclical	28.03	37.34	34.53	
æ.	Basic Materials	4.29	4.52	4.32	
A	Consumer Cyclical	10.63	10.83	11.02	
цů,	Financial Services	11.77	15.60	15.57	
ŵ	Real Estate	1.34	6.39	3.62	
w	Sensitive	47.79	43.08	45.93	
	Communication Services	6.92	6.17	6.82	
0	Energy	4.03	4.50	4.62	į
٥	Industrials	13.86	12.04	11.51	
	Technology	22.98	20.37	22.98	
→	Defensive	24.17	19.58	19.55	
F	Consumer Defensive	6.50	6.08	5.81	
٠	Healthcare	15.46	10.86	11.44	
9	Utilities	2.21	2.64	2.30	į



Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds New Perspective R6	_	8.66	8.66	_	_
\oplus American Funds SMALLCAP World R6	-	8.00	16.66	-	-
⊖ American Funds Fundamental Invs R6	-	7.92	24.58	-	_
\oplus American Funds Washington Mutual R6	-	7.77	32.34	-	_
\ominus American Funds Capital World Gr&Inc R6	-	7.58	39.92	-	-
\ominus American Funds Growth Fund of Amer R6	-	6.92	46.84	-	-
→ American Funds AMCAP R6	-	6.84	53.68	-	_
\oplus American Funds American Balanced R6	-	6.69	60.37	-	-
\oplus American Funds American Mutual R6	-	6.68	67.05	-	-
igodot American Funds Invmt Co of Amer R6	_	5.01	72.06	_	_

Total Holdings 20

 \oplus Increase \oplus Decrease otin New to Portfolio



American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

USD

Morningstar Index Morningstar Lifetime Mod 2055 TR



Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.25 years.

Style: The fund has landed in its primary style box — Large Growth - 70 % of the time over the past three years.

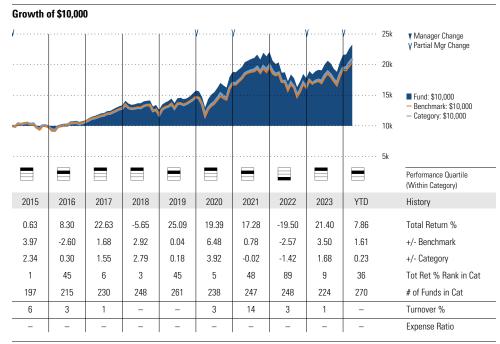
Net Expense: The fund's expense ratio of 0.38 is 40.63% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

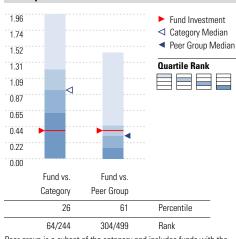
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022







Net Expense



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 1.18 0.90 0.96 0.99 Beta 97.41 **R-Squared** 98.22 Standard Deviation 15.80 16 22 16 13 Sharpe Ratio 0.26 0 19 0.24 Tracking Error 2 62 2.17 Information Ratio 0.40 0.37 Up Capture Ratio 99.70 101.34 94.98 97.75 Down Capture Ratio

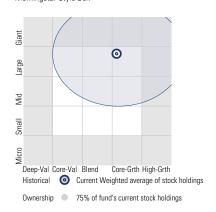
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.10	18.53	20.45
Price/Book Ratio	3.84	2.38	2.81
Avg Eff Duration	5.85	-	8.64

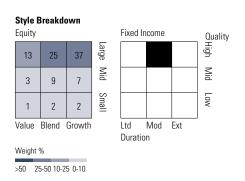
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American Funds 2055 Trgt Date Retire R6 RFKTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





Top 10 Holdings as of 03-31-2024

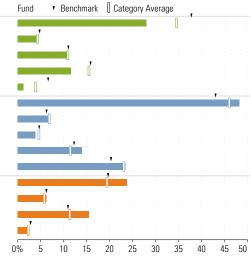
ļ,		
U	50	100

0.51	12.64
6.78	1.10
8.19	6.72
25.23	26.79
59.28	52.74
Net %	Cat%
	59.28 25.23 8.19 6.78

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat	
Դ	Cyclical	28.04	37.62	34.55	
æ.	Basic Materials	4.39	4.60	4.29	
A	Consumer Cyclical	10.89	10.86	10.92	
цф	Financial Services	11.56	15.69	15.50	
ŵ	Real Estate	1.20	6.47	3.84	
w	Sensitive	48.23	42.88	46.02	
g	Communication Services	7.01	6.11	6.86	
•	Energy	3.84	4.52	4.62	
¢	Industrials	13.96	12.11	11.45	
	Technology	23.42	20.14	23.09	
	Defensive	23.72	19.51	19.42	
F	Consumer Defensive	6.25	6.08	5.80	
٠	Healthcare	15.46	10.79	11.32	
9	Utilities	2.01	2.64	2.30	



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds SMALLCAP World R6	_	9.01	9.01	_	_
American Funds New Perspective R6	-	8.82	17.84	_	-
American Funds Fundamental Invs R6	-	8.67	26.51	_	-
American Funds Capital World Gr&Inc R6	-	8.47	34.98	-	-
\oplus American Funds Washington Mutual R6	-	7.79	42.76	-	-
 American Funds AMCAP R6 	-	6.84	49.60	-	-
igodot American Funds Growth Fund of Amer R6	-	6.83	56.43	_	-
American Funds Invmt Co of Amer R6	-	5.98	62.41	-	-
American Funds American Balanced R6	-	5.86	68.26	-	-
① American Funds American Mutual R6	-	5.73	73.99	_	-

Total Holdings 18

 \oplus Increase \oplus Decrease otin New to Portfolio



Morningstar Category Target-Date 2055 Morningstar

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

American Funds 2060 Trgt Date Retire R6 RFUTX

Portfolio Manager(s) Wesley Phoa since 03-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 7 of the 8 years it's been in existence.

Management: The fund's management has been in place for 9.02 years.

Style: The fund has landed in its primary style box — Large Growth — 70 % of the time over the past three years.

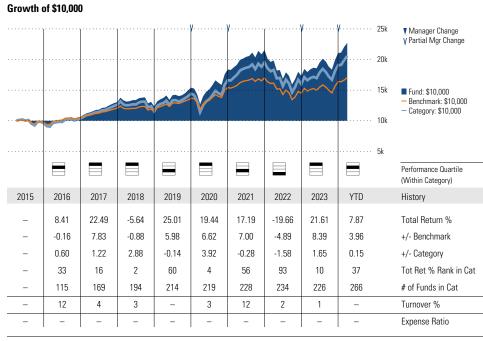
Net Expense: The fund's expense ratio of 0.39 is 40.91% lower than the Target-Date 2060 category average.

Morningstar Investment Management LLC Analysis

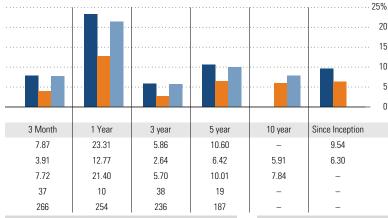
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

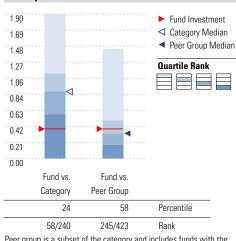
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022



Trailing Performance



Net Expense



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

3-Year Risk Metrics Fund **Bmark** Cat Alpha 2.74 2.60 1 25 1 28 Beta R-Squared 95.69 96.52 12.42 Standard Deviation 15.82 16 18 Sharpe Ratio 0.26 0 04 0.25 Tracking Error 4.49 4.61 Information Ratio 0.72 0.68 Up Capture Ratio 137.73 140.35 Down Capture Ratio 123.54 126.91

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.11	18.45	19.88
Price/Book Ratio	3.84	2.33	2.65
Avg Eff Duration	5.85	-	7.50

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Morningstar Category Morningstar Index

Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Total Return %

as of 03-31-2024 Fund

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

% Rank in Category

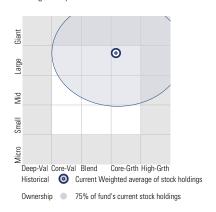
of Funds in Category

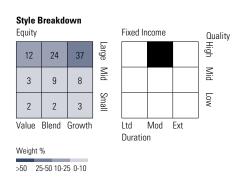
Fund Return %

Category

American Funds 2060 Trgt Date Retire R6 RFUTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





Fund

28.15

4.42

11.06

11.49

1.18

48.34

7.07

3.78

14.00

23.49

23.52

6.16

15.41

1.95

Bmark

38.52

4.79

10.92

16 41

6.40

40.90

5.96

4.84

12.38

17.72

20.58

6.51

11.12

2.95

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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Utilities

Total	100.00	100.00
Other	0.51	17.37
Cash	6.76	1.05
Bonds	8.19	5.99
Non-US Stocks	25.22	30.84
US Stocks	59.31	44.77
Asset Class	Net %	Cat%

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Morningstar Category

Target-Date 2060

Benchmark [] Category Average Cat Fund 36.03 4.82 10.82 15.96 4.43 44.96 6.55 4.87 11.63 21.91 19.01 5.78 11.02 2.21 0% 10 15 20 25 30 35 40 45 50 5

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds SMALLCAP World R6	_	9.85	9.85	_	_
American Funds New Perspective R6	-	9.67	19.52	-	_
$oldsymbol{eta}$ American Funds Fundamental Invs R6	-	8.67	28.19	_	_
🕀 American Funds Capital World Gr&Inc R6	-	8.47	36.66	_	_
\oplus American Funds Washington Mutual R6	-	7.80	44.46	-	-
€ American Funds AMCAP R6	-	6.82	51.28	_	-
$oldsymbol{eta}$ American Funds Invmt Co of Amer R6	-	6.79	58.07	_	_
$oldsymbol{eta}$ American Funds Growth Fund of Amer R6	-	6.79	64.86	_	_
🕀 American Funds American Balanced R6	-	5.86	70.71	_	_
\oplus American Funds US Government Sec R6	_	4.99	75.71	-	_

Total Holdings 17

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds 2065 Trgt Date Retire R6 REVTX

Portfolio Manager(s) David Hoag since 01-2020 Michelle Black since 01-2020

Samir Mathur since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2065+ category's top three quartiles in 2 of the 3 years it's been in existence.

Management: The fund's management has been in place for 4.25 years.

Style: The fund has landed in its primary style box — Large Growth - 70 % of the time over the past three years.

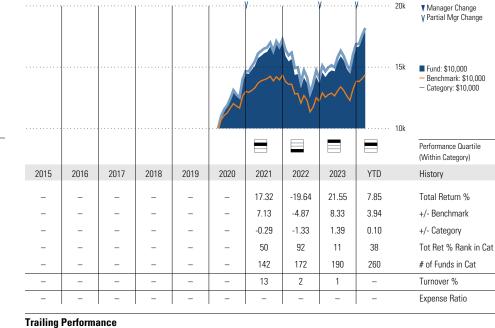
Net Expense: The fund's expense ratio of 0.39 is 35% lower than the Target-Date 2065+ category average.

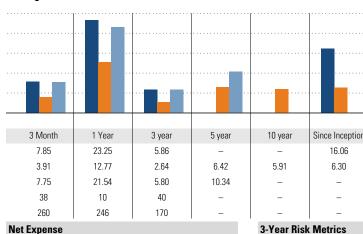
Morningstar Investment Management LLC Analysis

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

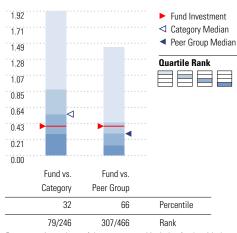
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022





Alpha

Beta



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

Category 10 5 0 Average annual, if greater than 1 year Since Inception Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat 2.74 2.60 1 25 1 29 R-Squared 95.66 96.48 12.42 Standard Deviation 15.83 16.30 Sharpe Ratio 0.26 0 04 0.25 Tracking Error 4.51 472 Information Ratio 0.71 0.66 Up Capture Ratio 137.75 141.07 Down Capture Ratio 123.56 127.64 **Portfolio Metrics**

Total Return %

as of 03-31-2024 Fund

Benchmark

25%

20

15

	Fund	Bmark	Cat
Price/Earnings Ratio	24.11	18.45	19.94
Price/Book Ratio	3.84	2.33	2.69
Avg Eff Duration	5.85	-	7.34

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Morningstar Index

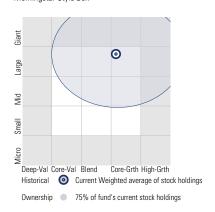
Morningstar Category

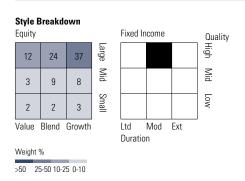
Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

American Funds 2065 Trgt Date Retire R6 RFVTX

Style Analysis as of 03-31-2024 Morningstar Style Box™





50

Fund

28.16

4.42

11.06

11.49

1.19

48.33

7.07

3.77

14.00

23.49

23.52

6.16

15.41

1.95

Bmark

38.52

4.79

10.92

16 41

6.40

40.90

5.96

4.84

12.38

17.72

20.58

6.51

11.12

2.95

100

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Class	Net %	Cat%
US Stocks	59.15	45.43
Non-US Stocks	25.21	31.18
Bonds	8.17	10.52
Cash	6.96	1.38
Other	0.51	11.49
Total	100.00	100.00

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Morningstar Category

Target-Date 2065+

Benchmark [] Category Average Cat Fund 34.94 4.70 10.96 15.97 3.31 45.92 6.81 4.77 11.87 22.47 19.13 5.85 11.05 2.23 0% 10 15 20 25 30 35 40 45 50 5

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds SMALLCAP World R6	_	9.84	9.84	_	_
American Funds New Perspective R6	-	9.68	19.52	-	-
m lace American Funds Fundamental Invs R6	-	8.62	28.14	-	-
m lacksquare American Funds Capital World Gr&Inc R6	-	8.46	36.60	-	-
onumber onumber American Funds Washington Mutual R6	-	7.78	44.37	-	-
➔ American Funds AMCAP R6	-	6.80	51.17	-	-
$oldsymbol{eta}$ American Funds Invmt Co of Amer R6	-	6.78	57.95	-	-
$oldsymbol{eta}$ American Funds Growth Fund of Amer R6	-	6.75	64.70	-	-
earrow American Funds American Balanced R6	-	5.85	70.54	-	-
Đ American Funds US Government Sec R6	_	4.97	75.52	_	_

Total Holdings 17

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds American Balanced R6 RLBGX

Portfolio Manager(s)

Hilda Applbaum since 01-1999 Alan Berro since 03-2006 Paul Benjamin since 07-2014 Alan Wilson since 01-2016 John Queen since 07-2016 Pramod Atluri since 03-2018 Mark Casey since 10-2019 Ritchie Tuazon since 10-2020 Mathews Cherian since 05-2021 Jin Lee since 03-2023 Chit Purani since 03-2023 Irfan Furniturewala since 05-2023

Quantitative Screens

Performance: The fund has finished in the Moderate Allocation 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 25.26 years.

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

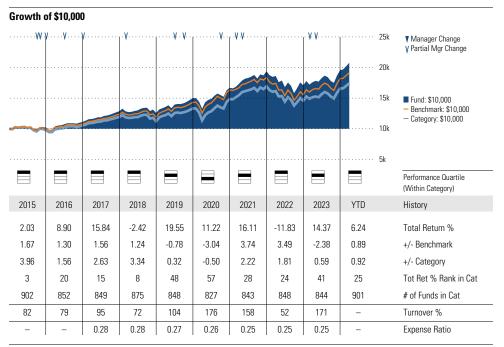
Net Expense: The fund's expense ratio of 0.25 is 75% lower than the Moderate Allocation category average.

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	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Moderate Allocation





4.92 Fund Investment Category Median 4.37 Peer Group Median 3.83 3.28 Quartile Rank 2.73 2.19 1.64 1.09 0.55 0.00 Fund vs Fund vs Peer Group Category 2 7 Percentile 17/905 47/672 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.

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 1.64 -0.54 0.97 0.98 Beta R-Squared 96.57 94.62 Standard Deviation 12.27 12 03 12 18 Sharpe Ratio 0.32 0 19 0.13 Tracking Error 2 26 2.71 Information Ratio 0.70 -0.34 Up Capture Ratio 105.22 97.53 Down Capture Ratio 96.97 101.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.92	22.00	22.66
Price/Book Ratio	4.25	3.26	3.50
Avg Eff Duration	6.24	5.80	5.11

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Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Total Return %

as of 03-31-2024 Fund

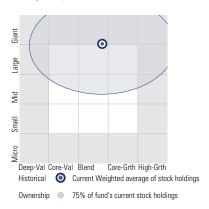
Benchmark

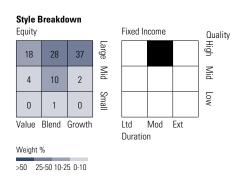
Average annual, if greater than 1 year

Category

American Funds American Balanced R6 RLBGX

Style Analysis as of 03-31-2024 Morningstar Style Box™





Fund

23.56

3.00

7.33

11.50

1.73

51.25

9.74

6.02

11.06

24 43

25.17

8.51

14.29

2.37

Bmark

31.35

3.45

10.85

14 34

2.71

48.67

7.67

4.38

10.75

25.87

19.97

6.01

11.65

2.31

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Asset Class Net % Cat% US Stocks 54.86 46.53 Non-US Stocks 7.06 9.69 Bonds 27.30 35.10 Cash 7.74 5.55 3.04 Other 3.13 Total 100.00 100.00

Benchmark [] Category Average Cat Fund 30.65 3.50 10.48 14 43 2.24 47.56 7.67 4.72 10.89 24.28 21.78 5.74 13.39 2.65 0% 5 10 15 20 25 30 35 40 45 50 55

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Capital Group Central Cash Fund	_	8.66	8.66	_	_
⊖ Microsoft Corp	_	4.55	13.22	-	Technology
⊖ Broadcom Inc	_	4.43	17.65	_	Technology
🕀 Cap Grp Cent Fd Ser li	_	2.97	20.62	-	-
\ominus Meta Platforms Inc Class A	-	1.70	22.33	-	Communication Svc
⊖ UnitedHealth Group Inc	-	1.67	24.00	-	Healthcare
\oplus Philip Morris International Inc	_	1.65	25.65	-	Consumer Defensive
\ominus Eli Lilly and Co	_	1.53	27.17	-	Healthcare
\ominus The Home Depot Inc	_	1.39	28.57	-	Consumer Cyclical
🛨 Alphabet Inc Class C	-	1.39	29.95	_	Communication Svc

Total Holdings 2757

 \oplus Increase \ominus Decrease 🗱 New to Portfolio



Morningstar CategoryMorModerate AllocationMor

Morningstar Index Morningstar US Mod Tgt Alloc NR USD

American Funds Intl Gr and Inc R6 RIGGX

Growth of \$10,000

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Portfolio Manager(s)

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

Quantitative Screens

Q 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 15.51 years.

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

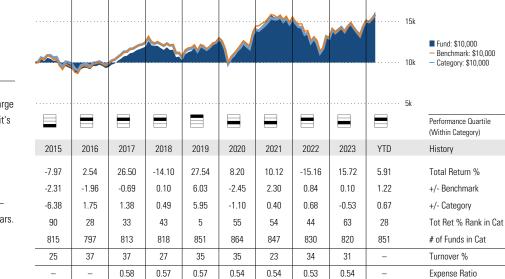
Net Expense: The fund's expense ratio of 0.54 is 37.93% lower than the Foreign Large Blend category average.

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

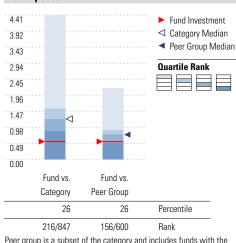
Metric	Rating	Updated
Sustainability Rating	2	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022





ROE





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 1.09 0.84 1 00 1 01 Beta _ 94.85 **R-Squared** 93.34 Standard Deviation 16 82 16 42 17 25 Sharpe Ratio 0.08 0.02 0.07 Tracking Error 3.82 4.44 Information Ratio 0.28 0.22 Up Capture Ratio 104.28 105.47 Down Capture Ratio 99.90 102.40

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 16 16 15.34 15.88 Price/Book Ratio 1.91 1.81 1.94 Geom Avg Mkt Cap \$B 53.19 49.00 59.06

20.06

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17.61

19.98

Morningstar Category

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Foreign Large Blend

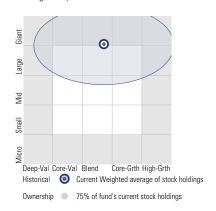
Morningstar Index MSCI ACWI Ex USA NR USD

> V Manager Change V Partial Mgr Change

20k

American Funds Intl Gr and Inc R6 RIGGX

Style Analysis as of 03-31-2024 Morningstar Style Box™





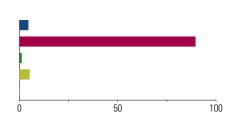


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2024

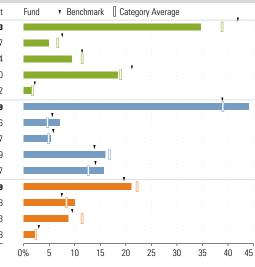


Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat
Դ	Cyclical	34.74	41.78	38.83
æ.	Basic Materials	4.94	7.41	6.67
~	Consumer Cyclical	9.40	11.28	11.44
,	Financial Services	18.48	21.05	19.00
ŵ	Real Estate	1.92	2.04	1.72
w	Sensitive	44.13	38.74	38.99
	Communication Services	7.10	5.46	4.66
0	Energy	5.32	5.66	4.87
¢	Industrials	15.99	13.71	16.79
	Technology	15.72	13.91	12.67
	Defensive	21.12	19.49	22.19
F	Consumer Defensive	10.01	7.32	8.38
٠	Healthcare	8.78	9.36	11.43
9	Utilities	2.33	2.81	2.38

Asset Class	Net %	Cat%
US Stocks	4.38	3.59
Non-US Stocks	89.45	93.96
Bonds	0.98	0.67
Cash	5.04	0.52
Other	0.15	1.26
Total	100.00	100.00



	Greater Asia	Fund % 29.58	Cat % 34.61	Americas	Fund % 13.80	Cat % 8.86	Greater Europe	Fund % 56.62	Cat % 56.52	Market Maturity	Fund %
	Japan	9.10	19.30	North America	9.15	7.63	United Kingdom	12.49	13.36	Developed Markets	86.70
	Australasia	0.54	4.69	Central/Latin	4.65	1.23	W euro-ex UK	43.19	42.23	Emerging Markets	13.30
	Asia-4 Tigers	11.90	6.32				Emrana Europe	0.05	0.09	Not Available	0.00
	Asia-ex 4 Tigers	8.04	4.30				Africa	0.89	0.84		
	Not Classified	0.00	0.00								
-75											

Top 10 Holdings as of 03-31-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Đ Capital Group Central Cash M	4.49	4.49	_	_
Taiwan Semiconductor Manufacturing Co Ltd	2.92	7.42	-	Technology
Đ Novo Nordisk A/S Class B	2.81	10.23	_	Healthcare
ige ightarrow ASML Holding NV	2.44	12.67	_	Technology
\ominus AstraZeneca PLC	2.16	14.83	-	Healthcare
∋ Airbus SE	2.02	16.85	-	Industrials
∋ TotalEnergies SE	1.94	18.79	-	Energy
∋ MediaTek Inc	1.59	20.38	-	Technology
Đ Fujitsu Ltd	1.54	21.92	-	Technology
🗱 Cash And Other Assets Less Liablities	1.53	23.45	-	-

Total Holdings 254

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Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

American Funds New Perspective R6 RNPGX

Portfolio Manager(s)

J J J J
Robert Lovelace since 12-2000
Joanna Jonsson since 12-2005
Steven Watson since 12-2005
Brady Enright since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Patrice Collette since 12-2018
Barbara Burtin since 12-2018
Kohei Higashi since 12-2020
Anne-Marie Peterson since 12-2020

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 23.35 years.

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

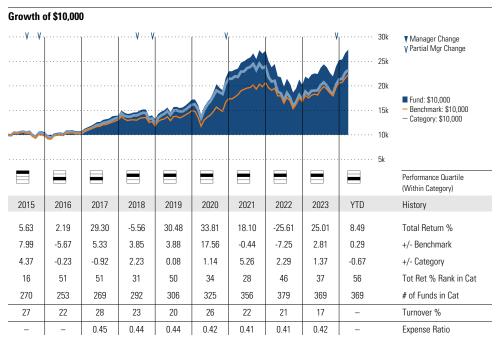
Net Expense: The fund's expense ratio of 0.42 is 60.38% lower than the Global Large-Stock Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022



Trailing Performance



Alpha

Beta

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

2.52 Fund Investment Category Median 2.24 Peer Group Median 1.96 1.68 Quartile Rank 1.40 1.12 0.84 0.56 0.28 Fund vs Fund vs Peer Group Category 2 6 Percentile 7/373 15/250 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.

Fund 20 Benchmark 15 Category 10 5 Λ Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat -2.12 -3.53 1 10 1 1 4 _ 96.39 89.14 Standard Deviation 18 68 16 62 20.20 0.21 0.31 0.16 3.95 7.06 -0.44 -0.40 106.14 104.67 Down Capture Ratio 115.25 120.06 **Portfolio Metrics**

Total Return %

as of 03-31-2024

Fund	Bmark	Cat
25.12	20.65	29.01
3.85	2.92	5.08
145.77	137.43	188.67
26.25	26.46	28.68
	25.12 3.85 145.77	25.12 20.65 3.85 2.92 145.77 137.43

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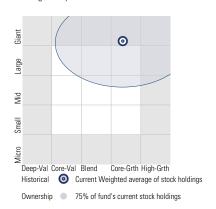


Morningstar Index **Morningstar Category**

Global Large-Stock Growth MSCI ACWI NR USD

American Funds New Perspective R6 RNPGX

Style Analysis as of 03-31-2024 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2024



Asset Allocation as of 03-31-2024

0

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Energy

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Utilities

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

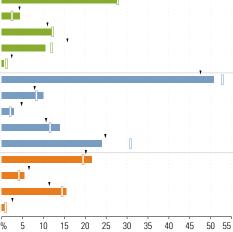
Healthcare

Consumer Defensive

).00	100.00 100.00
).07	0.07 1.00
5.26	5.26 1.53
0.00	0.00 0.00
5.05	45.05 37.23
9.63	49.63 60.24
et %	Net % Cat%

Sector Weighting as of 03-31-2024 Benchmark [] Category Average Cat Fund Fund Bmark 27.66 32.65 27.75 4.42 4.09 2.46 12.26 10.78 12.18 10 48 15 55 11.96 0.50 2.23 1.15 50.79 47.38 52.79 9.94 7.71 8.31 2.88 4.59 2.08 13.93 10.45 11.58 24 04 24 63 30.82 21.56 19.97 19.47 5.43 6.36 4.11 15.53 11.22 14.45 0.60 2.39 0.91 0%

50



Fund % Cat % Fund % Cat % Fund % Cat % Greater Asia 13.52 11.25 Greater Europe 30.41 Americas 56.06 65.27 23.48 Market Maturity Fund % 3.86 4.00 96.35 Japan 6.42 North America 54.87 63.82 United Kingdom 5.65 **Developed Markets** Australasia 0.24 0.14 Central/Latin 1.19 1.45 W euro-ex UK 24.35 19.13 Emerging Markets 3.65 Asia-4 Tigers 4.65 3.20 Emrgng Europe 0.00 0.02 Not Available 0.00 Asia-ex 4 Tigers 2.21 4.05 Africa 0.41 0.33 Not Classified 0.00 0.00 >75

Top 10 Holdings as of 03-31-2024

50-75

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Capital Group Central Cash Fund	4.48	4.48	_	_
∋ Microsoft Corp	3.79	8.27	-	Technology
\ni Meta Platforms Inc Class A	3.35	11.62	-	Communication Svc
∋ Novo Nordisk A/S Class B	2.74	14.35	-	Healthcare
⊖ Broadcom Inc	2.35	16.70	-	Technology
\ominus Taiwan Semiconductor Manufacturing Co Ltd	2.28	18.98	-	Technology
€ Fujitsu Ltd	2.15	21.13	-	Technology
€ Tesla Inc	1.58	22.71	-	Consumer Cyclical
\ni Eli Lilly and Co	1.51	24.22	-	Healthcare
🕀 AstraZeneca PLC	1.42	25.64	_	Healthcare

Total Holdings 276

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index

Global Large-Stock Growth MSCI ACWI NR USD

American Funds New World R6 RNWGX

Portfolio Manager(s)

Quantitative Screens

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

Management: The fund's management has been in place for 24.81 years.

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

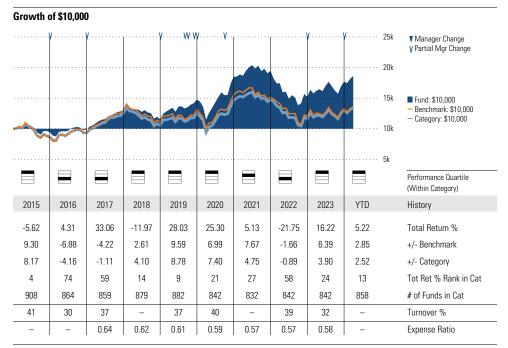
Net Expense: The fund's expense ratio of 0.57 is 49.56% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

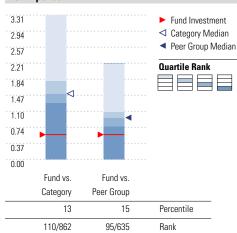
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022







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

% Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 4.20 0.10 0.82 0.95 Beta 79.34 **R-Squared** 87.85 Standard Deviation 16 28 17 76 18 00 Sharpe Ratio -0 11 -0.37 -0.34 Tracking Error 8.09 6.15 Information Ratio 0.62 0.01 Up Capture Ratio 95.11 97.10 Down Capture Ratio 77.23 96.86

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 20.69 14 02 14.51 Price/Book Ratio 3.12 1.66 1.91 Geom Avg Mkt Cap \$B 70.07 39 75 46 60

23.89

ROE

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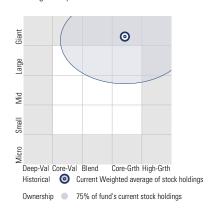
18.75

Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

Style Analysis as of 03-31-2024 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2024

		I
0	50	100

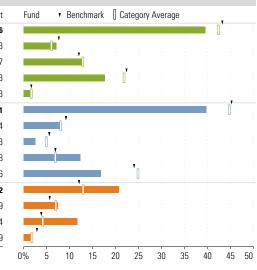
Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat
Դ	Cyclical	39.58	43.05	42.36
æ.	Basic Materials	7.11	7.49	6.03
~	Consumer Cyclical	12.86	11.85	12.87
,	Financial Services	17.69	22.21	21.83
ŵ	Real Estate	1.92	1.50	1.63
w	Sensitive	39.75	45.06	44.71
G	Communication Services	8.02	9.04	8.04
0	Energy	2.56	5.42	4.93
¢	Industrials	12.36	6.74	6.88
	Technology	16.81	23.86	24.86
	Defensive	20.67	11.90	12.92
E	Consumer Defensive	7.49	5.50	6.99
٠	Healthcare	11.70	3.67	4.14
9	Utilities	1.48	2.73	1.79

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Asset Class Net % Cat% US Stocks 20.91 3.58 Non-US Stocks 69.27 94.80 Bonds 3.78 0.05 Cash 5.84 1.38 Other 0.19 0.19 Total 100.00 100.00



	Greater Asia	Fund % 41.58	Cat % 72.94	Americas	Fund % 34.64	Cat % 16.21	Greater Europe	Fund % 23.79	Cat % 10.84	Market Maturity	Fund %
	Japan Australasia	3.02 0.00	0.07	North America Central/Latin	24.43 10.21	3.16 13.05	United Kingdom W euro-ex UK	2.22 19.00	0.56 1.90	Developed Markets Emerging Markets	57.10 42.90
	Asia-4 Tigers Asia-ex 4 Tigers Not Classified	8.26 30.30 0.00	28.48 44.39 0.00				Emrgng Europe Africa	0.50 2.07	1.90 6.48	Not Available	0.00
>75		0.00	0.00								

Top 10 Holdings as of 03-31-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Capital Group Central Cash Fund	4.06	4.06	_	_
∋ Microsoft Corp	2.79	6.86	-	Technology
$oldsymbol{ m ilde{D}}$ Taiwan Semiconductor Manufacturing Co Ltd	2.78	9.63	-	Technology
∋ Novo Nordisk A/S Class B	1.94	11.58	-	Healthcare
🗱 Cash And Other Assets Less Liablities	1.77	13.34	-	-
€ MercadoLibre Inc	1.52	14.86	-	Consumer Cyclical
Đ Meta Platforms Inc Class A	1.49	16.36	-	Communication Svc
∋ Airbus SE	1.45	17.81	-	Industrials
🕀 Broadcom Inc	1.39	19.20	-	Technology
Evmh Moet Hennessy Louis Vuitton SE	1.29	20.49	-	Consumer Cyclical

Total Holdings 576

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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American Funds Washington Mutual R6 RWMGX

Portfolio Manager(s) Alan Berro since 07-1997 Jeffrey Lager since 07-2004 Alan Wilson since 07-2013 Diana Wagner since 06-2014 Jin Lee since 07-2014

Eric Stern since 11-2014 Irfan Furniturewala since 06-2015 Emme Kozloff since 07-2016 Mark Casey since 07-2016

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 26.77 years.

Style: The fund has landed in its primary style box — Large Blend — 70 % of the time over the past three years.

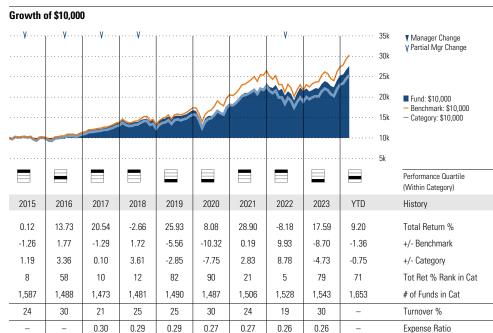
Net Expense: The fund's expense ratio of 0.27 is 64% lower than the Large Blend category average.

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	2	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Alpha

Beta

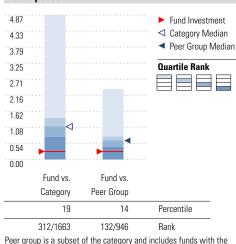
R-Squared

Sharpe Ratio

Tracking Error



Net Expense



same management style (active vs. passive) and similar share class characteristics.

30% as of 03-31-2024 25 Fund Benchmark 20 Category 15 10 5 Λ Average annual, if greater than 1 year Since Inception Fund Return % 14.07 11.03 Benchmark Return % Category Average % _ % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat 2.22 -0.96 0.94 0.81 91.04 94.59 Standard Deviation 15.00 17 60 16.99 0.63 0 54 0.45 5.56 3.62 Information Ratio 0.06 -1.36 Up Capture Ratio 87.24 92.17 Down Capture Ratio 79.78 96.02 **Portfolio Metrics** Fund Bmark Cat

Total Return %

23.62	24.84	24.56
3.99	4.36	5.06
191.50	270.11	347.16
28.62	32.68	33.81
	3.99 191.50	3.994.36191.50270.11

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Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

American Funds Washington Mutual R6 RWMGX

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

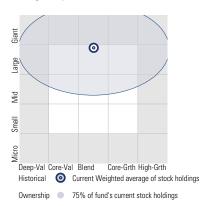
Technology

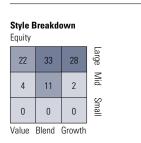
Defensive

Healthcare

Consumer Defensive

Style Analysis as of 03-31-2024 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Broadcom Inc	6.67	6.67	_	Technology
∋ Microsoft Corp	6.62	13.28	_	Technology
🌣 Cash And Other Assets Less Liablities	3.31	16.59	_	-
igodolog Capital Group Central Cash Fund	2.90	19.50	_	-
onumber onumber	2.84	22.34	-	Healthcare
ige = Eli Lilly and Co	2.78	25.12	-	Healthcare
\supset Marsh & McLennan Companies Inc	2.35	27.47	_	Financial Services
Đ Comcast Corp Class A	2.25	29.72	_	Communication Svc
	1.91	31.63	_	Consumer Cyclical
igop Philip Morris International Inc	1.57	33.21	-	Consumer Defensive
€ AbbVie Inc	1.56	34.77	-	Healthcare
igram ightarrow JPMorgan Chase & Co	1.56	36.33	_	Financial Services
igodolog Northrop Grumman Corp	1.44	37.77	_	Industrials
€ CME Group Inc Class A	1.39	39.15	_	Financial Services
🕀 Intel Corp	1.38	40.53	_	Technology

Total Holdings 189

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50

100

Cat

28.44

2.73

10.24

13.45

2.02

50.43

8.25

3.88

10.15

28.15

21.13

6.00

13.11

2.02

Bmark

27.72

2.09

10.79

12 53

2.31

51.66

8.89

3.71

8.23

30.83

20.62

5.93

12.56

2.13

Fund

27.26

2.47

6.91

16.35

1.53

45.38

5.49

4.97

11.66

23.26

27.35

7.04

16.87

3.44

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Asset Class	Net %	Cat%
US Stocks	86.95	95.21
Non-US Stocks	6.80	2.49
Bonds	0.00	-0.24
Cash	6.22	1.49
Other	0.03	1.06
Total	100.00	100.00

Benchmark [] Category Average Fund 0% 5 10 15 20 25 30 35 40 45 50 55

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Morningstar Category

📕 Large Blend

Morningstar Index S&P 500 TR USD

BlackRock High Yield Bond K BRHYX

Portfolio Manager(s)

Mitchell Garfin since 12-2009 David Delbos since 12-2014

Quantitative Screens

Performance: The fund has finished in the High Yield 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 14.26 years.

Style Consistency is not calculated for Fixed Income funds.

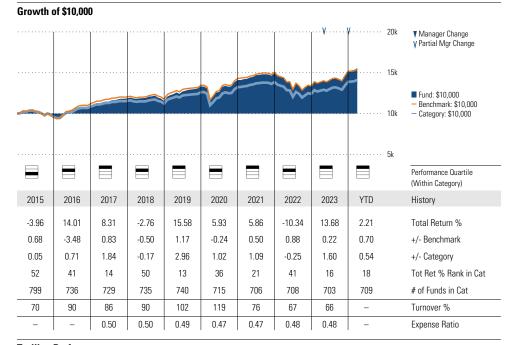
Net Expense: The fund's expense ratio of 0.48 is 46.07% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

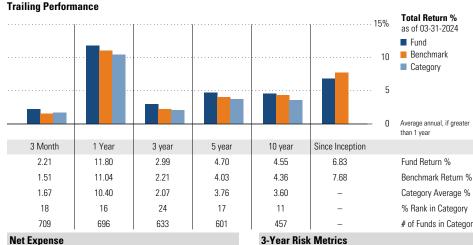
ESG Metrics

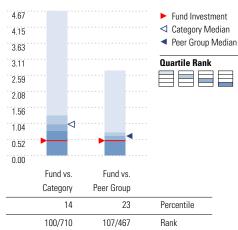
MetricRatingUpdatedESG Commitment2-Basic02-15-2022



Morningstar Category

High Yield Bond





11	 – % Rank in Category 							
457	-	# of Funds in Category						
3-Year Risk Met	rics							
		Fund	Bmark	Cat				
Alpha		0.76	-	0.01				
Beta		1.00	-	0.89				
R-Squared		99.59	-	94.38				
Standard Deviation		8.48	8.48 8.47					
Sharpe Ratio		0.04	-0.05	-0.07				
Tracking Error		0.54	-	1.88				
Information Ratio		1.44	-	-0.30				
Up Capture Ratio		103.61	-	89.34				
Down Capture Ratio		96.46	-	89.22				
Portfolio Metric	s							

	Fund	Bmark	Cat
Avg Eff Duration	3.16	-	3.18
Avg Eff Maturity	_	-	4.90

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

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Morningstar Index

ICE BofA US High Yield TR USD

BlackRock High Yield Bond K BRHYX

Style Analysis as of 03-31-2024





Duration

-50	0	50	100	150

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

Morningstar Category Morningstar Index High Yield Bond

ICE BofA US High Yield TR USD

Total	100.00	100.00
Other	7.47	1.23
Cash	-8.50	3.60
Bonds	100.38	94.32
Non-US Stocks	0.00	0.05
US Stocks	0.66	0.80
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.74
AA	0.00	_	1.39
А	0.07	-	0.75
BBB	4.85	-	6.23
BB	30.10	-	38.01
В	49.67	-	35.18
Below B	13.26	-	15.87
Not Rated	2.04	-	0.83

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	0.46	-	2.16	1		
Treasury	0.00	-	0.91	0		
Inflation – Protected	0.00	-	0.01	0		
Agency/Quasi Agency	0.01	-	0.00	0		
Other Government Related	0.45	-	1.24	I]		
Corporate	92.53	-	89.86			().
Corporate Bond	83.02	-	87.71			
Bank Loan	7.98	-	1.37	()		
Convertible	0.77	-	0.40	0		
Preferred	0.76	-	0.38			
Securitized	0.07	-	1.41	10		
Agency MBS Pass-Through	0.00	-	0.04]		
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.04]		
Non-Agency Residential MBS	0.00	-	0.05]		
Commercial MBS	0.00	-	0.21	0		
Asset-Backed	0.07	-	1.07	0		
Covered Bond	0.00	-	0.00]		
Municipal	0.00	-	0.03	0		
Cash & Equivalents	2.61	-	4.62			
Other	4.32	-	1.93			

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

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
		0.00	0.00	
娄 Cash Offset	-	6.82	6.82	-
⊖ USD CASH(Committed)	04-2024	3.44	10.26	-
BlackRock Liquidity T-Fund Instl	-	2.59	12.85	-
\ominus iShares Broad USD High Yield Corp Bd ETF	-	2.06	14.91	-
€ ICE: (CDX.NA.HY.42.V1)	06-2029	1.57	16.48	-
€ EUR/USD Purchased	06-2024	1.26	17.74	-
⊖ EUR/USD Purchased	06-2024	1.25	18.99	-
HUB International Ltd.	01-2032	1.16	20.15	-
⊕ TRSWAP: IBOXHY INDEX	03-2025	1.13	21.28	-
HUB International Ltd.	06-2030	0.96	22.24	-

Total Holdings 1585

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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DFA International Value I DFIVX

Portfolio Manager(s)

Jed Foodall since 02-2010 Arun Keswani since 02-2020 Joel Schneider since 02-2022

Quantitative Screens

Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 14.1 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 0.28 is 71.13% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

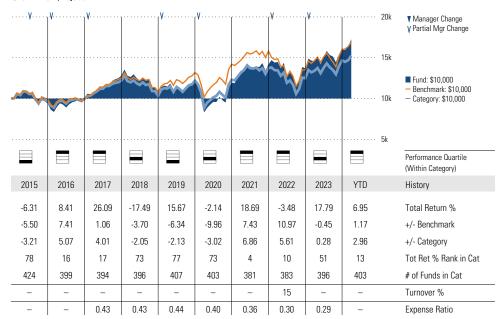
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

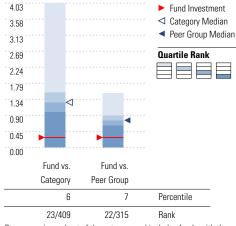
Metric	Rating	Updated
Sustainability Rating	1	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022



MSCI EAFE NR USD







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

1			0 /
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.29	-	0.53
Beta	0.96	-	0.96
R-Squared	82.42	-	87.90
Standard Deviation	17.84	16.86	17.21
Sharpe Ratio	0.40	0.19	0.20
Tracking Error	7.51	-	6.08
Information Ratio	0.55	-	0.05
Up Capture Ratio	102.97	-	93.74
Down Capture Ratio	85.92	-	91.73

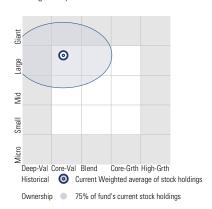
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.16	15.76	11.91
Price/Book Ratio	1.07	1.86	1.30
Geom Avg Mkt Cap \$B	35.54	54.55	39.03
ROE	12.04	18.63	14.30

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DFA International Value I DFIVX

Style Analysis as of 03-31-2024 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2024

0	50	100

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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Utilities

Asset Class Net % Cat% US Stocks 2.60 2.89 Non-US Stocks 96.66 95.22 Bonds 0.00 0.17 Cash 0.74 1.00 0.00 Other 0.71 Total 100.00 100.00

Morningstar Index

MSCI EAFE NR USD

Morningstar Category

Foreign Large Value

Benchmark [] Category Average Cat Fund 43.05 8.26 11.10 22 52 1.17 0 35.96 5.06 8.36 15.18 7.36 20.99 7.99 9.19 3.81 н . 0% 5 10 15 20 25 30 35 40 45 50 55 60

4		Greater Asia	Fund % 30.57	Cat % 30.37	Americas	Fund % 12.26	Cat % 8.65	Greater Europe	Fund % 57.17	Cat % 60.98	Market Maturity	Fund %
ĥ		Japan	22.25	17.25	North America	12.26	7.54	United Kingdom	11.56	18.05	Developed Markets	99.85
		Australasia	6.26	3.33	Central/Latin	0.00	1.11	W euro-ex UK	45.09	42.17	Emerging Markets	0.15
		Asia-4 Tigers	1.91	7.19				Emrgng Europe	0.00	0.14	Not Available	0.00
		Asia-ex 4 Tigers	0.15	2.60				Africa	0.52	0.62		
		Not Classified	0.00	0.00								
>	>75											

Bmark

40.16

7.12

11.76

18 84

2.44

35.50

4.41

4.19

16.71

10.19

24.34

8.56

12.89

2.89

Fund

57.20

11.73

13.30

30.20

1.97

32.03

3.65

15.47

10.87

2 04

10.76

3.64

6.57

0.55

Top 10 Holdings as of 03-31-2024

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Shell PLC ADR (Representing - Ordinary Shares)	4.45	4.45	_	Energy
⊖ TotalEnergies SE	3.56	8.01	_	Energy
\ominus Ubs Grp Ag	1.68	9.69	-	Financial Services
⇒ Mercedes-Benz Group AG	1.47	11.16	-	Consumer Cyclical
\ominus Zurich Insurance Group AG	1.43	12.58	-	Financial Services
🕀 Future on E-mini S&P 500 Futures	1.37	13.96	_	-
⊖ Toyota Motor Corp	1.36	15.32	-	Consumer Cyclical
\ominus Banco Santander SA	1.26	16.58	-	Financial Services
\ominus Stellantis NV	1.25	17.84	-	Consumer Cyclical
⊖ UniCredit SpA	1.17	19.01	_	Financial Services

Total Holdings 513

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DFA US Core Equity 1 I DFEOX

Portfolio Manager(s)

Jed Fogdall since 02-2012 John Hertzer since 02-2022 Allen Pu since 02-2024

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 12.1 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 0.15 is 80% lower than the Large Blend category average.

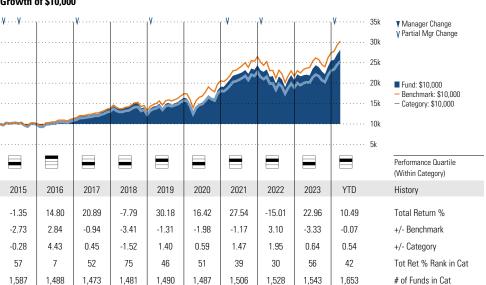
Morningstar Investment Management LLC Analysis

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	2	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022





Trailing Performance

4

3

0.19

3

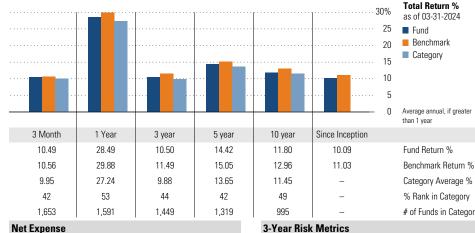
0.19

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0.20

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3

0.18

4

0.15

5

0.14

8

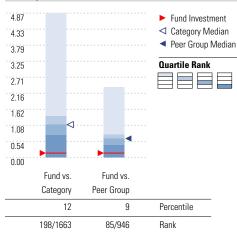
0.15

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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.

49	-	% Rank in Category			
995	-	# of Funds in Category			
3-Year Risk	Metrics				
		Fund	Bmark	Cat	
Alpha		-0.69	-	-0.96	
Beta		0.98	-	0.94	
R-Squared		96.99	-	94.59	
Standard Devia	rtion	17.54	17.60	16.99	
Sharpe Ratio		0.49	0.54	0.45	
Tracking Error		3.06	-	3.62	
Information Ra	tio	-0.32	-	-1.36	
Up Capture Rat	io	95.15	-	92.17	
Down Capture	Ratio	97.11	-	96.02	
D 46 11 88					

Portiolio Wietrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.32	24.84	24.56
Price/Book Ratio	3.58	4.36	5.06
Geom Avg Mkt Cap \$B	102.94	270.11	347.16
ROE	29.21	32.68	33.81

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Morningstar Category N

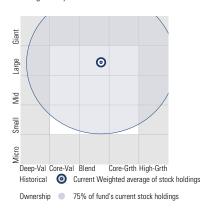
Large Blend S&

Morningstar Index

S&P 500 TR USD

DFA US Core Equity 1 I DFEOX

Style Analysis as of 03-31-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	4.94	4.94	_	Technology
€ Apple Inc	4.36	9.30	-	Technology
	3.63	12.93	-	Technology
∋ Amazon.com Inc	2.42	15.35	-	Consumer Cyclical
Meta Platforms Inc Class A	1.79	17.14	-	Communication Svc
JPMorgan Chase & Co	1.27	18.42	-	Financial Services
Alphabet Inc Class A	1.27	19.68	-	Communication Svc
🕀 Exxon Mobil Corp	1.20	20.88	-	Energy
Eli Lilly and Co	1.17	22.06	-	Healthcare
∋ Broadcom Inc	1.16	23.22	-	Technology
Berkshire Hathaway Inc Class B	1.16	24.38	_	Financial Services
Alphabet Inc Class C	1.13	25.51	-	Communication Svc
🕑 Future on E-mini S&P 500 Futures	0.87	26.37	-	-
→ Mastercard Inc Class A	0.75	27.12	-	Financial Services
Visa Inc Class A	0.74	27.86	_	Financial Services

Total Holdings 2624

 \oplus Increase \ominus Decrease R New to Portfolio

Asset Allocation as of 03-31-2024

100

50

Fund

29.23

3.36

11.30

14.29

0.28

52.17

7.30

6.07

12.79

26.01

18.60

5.86

10.67

2.07

Bmark

27.72

2.09

10.79

12 53

2.31

51.66

8.89

3.71

8.23

30.83

20.62

5.93

12.56

2.13

Sector Weighting as of 03-31-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

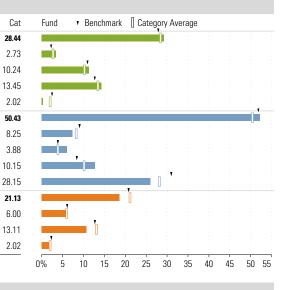
Asset Class	Net %	Cat%
US Stocks	98.42	95.21
Non-US Stocks	0.93	2.49
Bonds	0.00	-0.24
Cash	0.65	1.49
Other	0.01	1.06
Total	100.00	100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend





DFA US Small Cap Value I DFSVX

Portfolio Manager(s)

Jed Fogdall since 02-2012 Joel Schneider since 07-2015 Marc Leblond since 02-2020

Quantitative Screens

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

Management: The fund's management has been in place for 12.1 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 0.31 is 72.07% 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

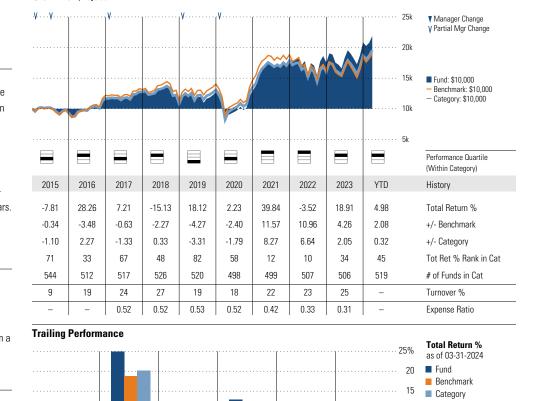
Metric	Rating	Updated
Sustainability Rating	2	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022





Small Value

Morningstar Index Russell 2000 Value TR USD



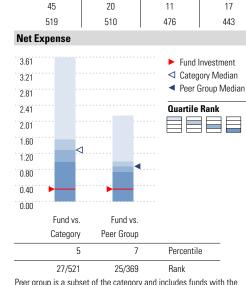
5 vear

12.79

8.17

10 28

10 year



1 Year

24.90

18.75

20 14

3 vea

10.01

2.22

5 90

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

8.39	11.36	Fund Return %				
6.87	12.14	Benchmark Return %				
7.23	-	Categ	Category Average %			
20	-	% Rai	nk in Catego	ry		
352	-	# of F	unds in Cate	gory		
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		7.46	-	3.39		
Beta		0.96 – 0.93				
R-Squared		96.00 - 93.14				
Standard Devia	tion	21.07 21.49 20.62				
Sharpe Ratio		0.42 0.07 0.22				
Tracking Error		4.30	-	5.51		
Information Rat	io	1.81	-	0.62		
Up Capture Ratio		107.73 – 98.44				
Down Capture	Ratio	84.00 - 87.92				
Portfolio M	etrics					

10 5

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Since Inception

Average annual, if greater than 1 year

Fund Datum 0

	runu	DITICILK	Gat
Price/Earnings Ratio	11.70	11.84	14.40
Price/Book Ratio	1.25	1.29	1.64
Geom Avg Mkt Cap \$B	3.13	2.09	4.59
ROE	9.78	5.59	12.78

Fund

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3 Month

4.98

2.90

4 66

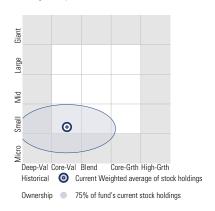


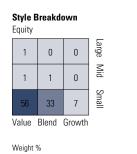
Rmark

Cat

DFA US Small Cap Value I DFSVX

Style Analysis as of 03-31-2024 Morningstar Style Box™





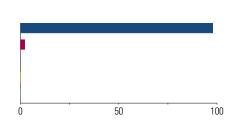
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>50 25-50 10-25 0-10
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Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Ssc Government Mm Gvmxx	1.40	1.40	_	_
€ Usd	1.33	2.73	_	-
igodolog Taylor Morrison Home Corp	1.00	3.73	_	Consumer Cyclical
🕀 Future on E-mini S&P 500 Futures	0.94	4.67	_	-
Amkor Technology Inc	0.91	5.58	-	Technology
⇒ PVH Corp	0.83	6.41	-	Consumer Cyclical
Mohawk Industries Inc	0.76	7.17	-	Consumer Cyclical
ightarrow Commercial Metals Co	0.74	7.92	-	Basic Materials
\ni United States Steel Corp	0.73	8.64	-	Basic Materials
Assured Guaranty Ltd	0.71	9.35	-	Financial Services
⇒ PBF Energy Inc Class A	0.69	10.05	-	Energy
igodolog Modine Manufacturing Co	0.68	10.72	_	Consumer Cyclical
\ni F N B Corp	0.67	11.39	_	Financial Services
Murphy Oil Corp	0.65	12.04	_	Energy
GATX Corp	0.64	12.69	_	Industrials

Total Holdings 957

 \oplus Increase \oplus Decrease arrow New to Portfolio



Fund

50.94

7.92

17.19

24.85

0.98

39.45

2.03

10.92

18.72

7.78

9.60

5.20

3.93

0.47

Bmark

51.38

5.13

11.29

22.88

12.08

31.96

2.15

9.12

13.21

7 48

16.65

3.26

9.68

3.71

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

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Energy

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F

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Utilities

Consumer Defensive

Asset Class	Net %	Cat%
US Stocks	97.80	93.03
Non-US Stocks	2.10	3.25
Bonds	0.00	0.03
Cash	0.07	3.42
Other	0.03	0.26
Total	100.00	100.00

Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value

Benchmark [] Category Average Cat Fund 49.72 6.45 14.29 22 72 6.26 37.56 1.81 7.60 18.36 9.79 12.72 4.07 5.74 2.91 0% 5 10 15 20 25 30 35 40 45 50 55

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Invesco Balanced-Risk Commodity Strat R6 IBRFX

Portfolio Manager(s)

Chris Devine since 11-2010 Christian Ulrich since 11-2010 Mark Ahnrud since 11-2010 Scott Hixon since 11-2010 Scott Wolle since 11-2010

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 7 of the 10 years it's been in existence.

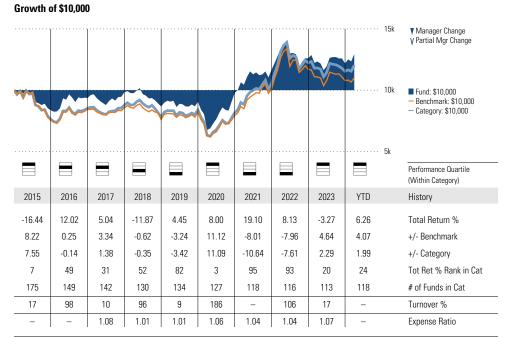
Management: The fund's management has been in place for 13.34 years.

Style Consistency is not calculated for Fixed Income funds.

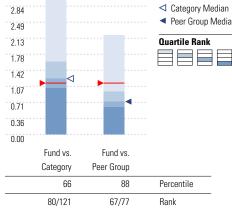
Net Expense: The fund's expense ratio of 1.14 is 10.68% higher than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

We are taking Invesco Balanced-Risk Commodity Strategy off watch. The fund had underperfomed in the energy driven commodity resurgence of 2021 and 2022, however performance in 2023 was strong and as expected given the lower risk approach taken by balancing the contribution to risk across commodities. This leads to an underweight in highly volatile natural gas, which collapsed in 2023 and subsequently drove outperformance. Over the long-term this lower risk approach has delivered strong results and given performance is as expected we are taking the strategy off watch.







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

Cat 1.68 0.96 R-Squared 78.16 89.39 Standard Deviation 12 46 15 71 16.03 Sharpe Ratio 0 40 0 44 0.51 Tracking Error 7.48 4.80 Information Ratio -0.23 0.14 Up Capture Ratio 72.59 98.62 Down Capture Ratio 68.61 90.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	-	-	7.93
Price/Book Ratio	-	-	1.87
Geom Avg Mkt Cap \$B	-	-	44.07
ROE	_	_	27.17

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Morningstar Category Mornings

Commodities Broad Basket Bloom

Morningstar Index

t Bloomberg Commodity TR USD

Style Breakdown Equity

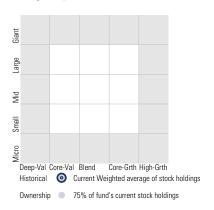
Value Blend Growth

>50 25-50 10-25 0-10

Weight %

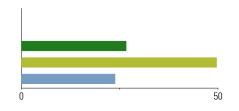
Invesco Balanced-Risk Commodity Strat R6 IBRFX

Style Analysis as of 03-31-2024 Morningstar Style Box™



Large Mid

Small



Other	23.78	24.10
Cash	49.62	47.89
Bonds	26.60	26.63
Non-US Stocks	0.00	0.49
US Stocks	0.00	0.89
Asset Class	Net %	Cat%

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat	Fun	d	• Be	nchma	rk 🛛	Categ	jory Av	erage				
Ն	Cyclical	-	-	44.68										[
ā.	Basic Materials	-	-	44.68										0		
4	Consumer Cyclical	-	-	0.00	Ó											
÷	Financial Services	-	-	0.00	0											
æ	Real Estate	-	-	0.00	Ó											
₩	Sensitive	_	_	51.07											0	
	Communication Services	-	-	0.00	Ó											
•	Energy	-	-	48.94											[
¢	Industrials	-	-	2.13	0											
	Technology	-	-	0.00	Ó											
•	Defensive	-	-	4.26												
	Consumer Defensive	-	-	4.26		0										
٠	Healthcare	-	-	0.00	ġ											
?	Utilities	-	-	0.00	Ó											
					0%	5	10	15	20	25	30	35	40	45	50	5

Top 11 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
D Invesco Cayman Commodity Fund Iii Hf	23.78	23.78	-	_
i Invesco Shrt-Trm Inv Treasury Instl	15.91	39.69	-	-
Invesco Shrt-Trm Inv Gov&Agcy Instl	13.92	53.61	-	-
United States Treasury Notes 5.25074%	9.98	63.58	_	-
\ominus Invesco Shrt-Trm Inv Liq Assets Instl	9.81	73.40	-	-
United States Treasury Notes 5.36274%	7.93	81.33	-	-
United States Treasury Notes 5.57074%	6.52	87.85	_	-
Bank of Montreal 0.1%	5.04	92.89	_	-
Societe Generale S.A. 0.1%	2.68	95.57	_	-
Barclays Bank plc 0.1%	2.26	97.83	-	-
Royal Bank of Canada 0.1%	2.17	100.00	_	_

Total Holdings 11

 \oplus Increase \oplus Decrease otin New to Portfolio

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Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD

JPMorgan Large Cap Growth R6 JLGMX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 19.67 years.

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

Net Expense: The fund's expense ratio of 0.44 is 52.69% lower than the Large Growth category average.

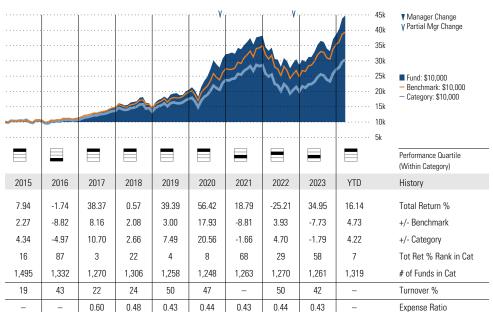
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

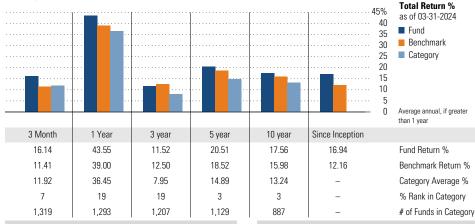




Morningstar Category

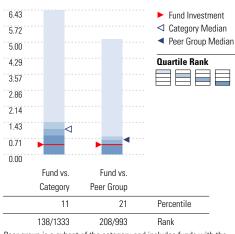
Large Growth





ROE

Net Expense



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 -0.06 -4.06 0.92 0.99 Beta 96.43 **R-Squared** 92.99 Standard Deviation 19 79 21.06 21.63 Sharpe Ratio 0.51 0 53 0.34 Tracking Error 4.07 5.74 Information Ratio -0.24 -0.81 Up Capture Ratio 93.27 91.24 Down Capture Ratio 93.99 104.54

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 38.18 33 46 34.39 Price/Book Ratio 10.17 11.23 9.06 Geom Avg Mkt Cap \$B 439 23 477.55 492 48

35.98

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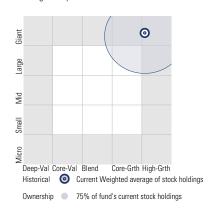
38.04

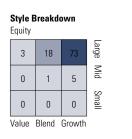
Morningstar Index

Russell 1000 Growth TR USD

JPMorgan Large Cap Growth R6 JLGMX

Style Analysis as of 03-31-2024 Morningstar Style Box™





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

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	10.70	10.70	_	Technology
NVIDIA Corp	7.67	18.37	-	Technology
Amazon.com Inc	6.92	25.29	-	Consumer Cyclical
Meta Platforms Inc Class A	5.94	31.24	-	Communication Svc
Eli Lilly and Co	5.20	36.44	-	Healthcare
JPMorgan Prime Money Market Inst	3.70	40.14	_	_
Apple Inc	3.61	43.74	-	Technology
Alphabet Inc Class C	3.57	47.31	-	Communication Svc
Eroadcom Inc	2.82	50.13	-	Technology
Netflix Inc	2.78	52.92	-	Communication Svc
Mastercard Inc Class A	2.54	55.46	_	Financial Services
Advanced Micro Devices Inc	2.25	57.71	-	Technology
Uber Technologies Inc	2.16	59.86	-	Technology
Regeneron Pharmaceuticals Inc	1.81	61.67	-	Healthcare
Eaton Corp PLC	1.80	63.47	_	Industrials

Total Holdings 67

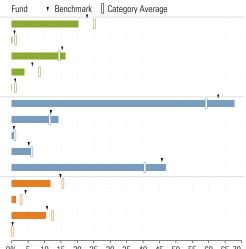
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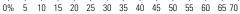
50 100 0

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat	Fund
Դ	Cyclical	20.38	22.72	25.16	_
A.	Basic Materials	0.23	0.64	1.19	10
~	Consumer Cyclical	16.30	15.17	14.47	
ц е	Financial Services	3.85	6.06	8.41	
ŵ	Real Estate	0.00	0.85	1.09	I 🛛
w	Sensitive	67.88	62.66	59.25	
	Communication Services	14.17	11.69	11.58	_
0	Energy	0.70	0.45	0.99	ĺ.
¢	Industrials	5.99	4.99	6.14	
	Technology	47.02	45.53	40.54	
	Defensive	11.74	14.62	15.60	
E	Consumer Defensive	1.26	4.01	2.86	
٠	Healthcare	10.48	10.56	12.45	
2	Utilities	0.00	0.05	0.29	ĺ





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Morningstar Category **Morningstar Index** Large Growth

Russell 1000 Growth TR USD

Total	100.00	100.00
Other	0.00	1.11
Cash	3.73	0.85
Bonds	0.00	0.01
Non-US Stocks	2.34	4.16
US Stocks	93.93	93.88
Asset Class	Net %	Cat%

Neuberger Berman Mid Cap Growth R6 NRMGX

Portfolio Manager(s)

Chad Bruso since 01-2020 Trevor Moreno since 01-2020 Jennifer Blachford since 12-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 4.21 years.

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

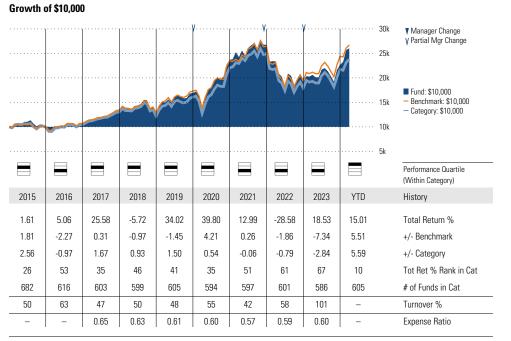
Net Expense: The fund's expense ratio of 0.6 is 43.93% lower than the Mid-Cap Growth category average.

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

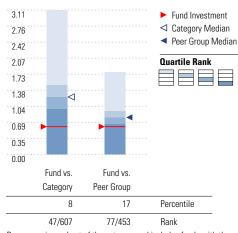
Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022



Morningstar Category

Mid-Cap Growth





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

431		-	# of Funds in Category					
3-Year Ri	isk Mo	etrics						
			Fu	nd Bma	rk	Cat		
Alpha			-1.5	90		-3.45		
Beta			0.9	96	-	0.97		
R-Squared			94.	93	- 9	91.07		
Standard De	eviation		21.3	33 21.7	74 2	22.26		
Sharpe Ratio	0		0.	08 0.1	18	0.03		
Tracking Err	or		4.9	90	-	6.61		
Information	Ratio		-0.4	44		-0.68		
Up Capture	Ratio		89.	06	- 9	92.06		
Down Captu	ire Ratio	D	95.	17	- 10)4.36		

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	34.20	26.72	31.29					
Price/Book Ratio	7.38	8.38	5.82					
Geom Avg Mkt Cap \$B	29.82	25.23	22.56					
BOE	20.36	26.19	19 71					

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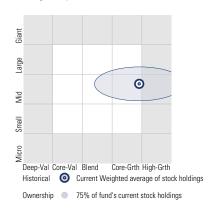


Morningstar Index

Russell Mid Cap Growth TR USD

Neuberger Berman Mid Cap Growth R6 NRMGX

Style Analysis as of 03-31-2024 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ CrowdStrike Holdings Inc Class A	2.77	2.77	_	Technology
MongoDB Inc Class A	2.43	5.21	-	Technology
DexCom Inc	2.31	7.51	-	Healthcare
Pinterest Inc Class A	2.22	9.73	-	Communication Svc
onumber Ares Management Corp Ordinary Shares - Class A	2.15	11.88	-	Financial Services
Datadog Inc Class A	2.11	13.99	_	Technology
W.W. Grainger Inc	2.09	16.07	-	Industrials
IQVIA Holdings Inc	2.06	18.13	-	Healthcare
m lacksquare KKR & Co Inc Ordinary Shares	2.01	20.14	-	Financial Services
Palantir Technologies Inc Ordinary Shares - Class A	2.00	22.15	-	Technology
The Trade Desk Inc Class A	1.97	24.12	_	Technology
Cintas Corp	1.97	26.08	-	Industrials
Axon Enterprise Inc	1.94	28.02	-	Industrials
Monolithic Power Systems Inc	1.92	29.95	-	Technology
Deckers Outdoor Corp	1.89	31.83	_	Consumer Cyclical

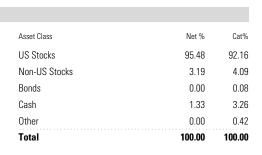
Total Holdings 82

 \oplus Increase \ominus Decrease R New to Portfolio

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat
Դ	Cyclical	26.00	24.66	27.83
æ.	Basic Materials	0.51	0.88	2.14
	Consumer Cyclical	13.02	13.02	12.43
ц.	Financial Services	11.55	9.11	10.45
ŵ	Real Estate	0.92	1.65	2.81
w	Sensitive	54.45	54.11	50.56
	Communication Services	5.59	4.01	3.57
0	Energy	1.90	3.51	2.79
Ф	Industrials	20.89	18.39	17.58
	Technology	26.07	28.20	26.62
	Defensive	19.55	21.24	21.59
F	Consumer Defensive	2.99	2.83	2.79
٠	Healthcare	16.04	17.98	18.22
	Utilities	0.52	0.43	0.58
-				

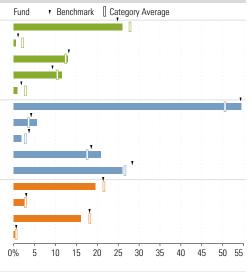


Morningstar Index

Russell Mid Cap Growth TR USD

Morningstar Category

Mid-Cap Growth





PIMCO Income Insti PIMIX

Portfolio Manager(s)

Daniel Ivascyn since 03-2007 Alfred Murata since 03-2013 Joshua Anderson since 07-2018

Quantitative Screens

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

Management: The fund's management has been in place for 17.02 years.

Style Consistency is not calculated for Fixed Income funds.

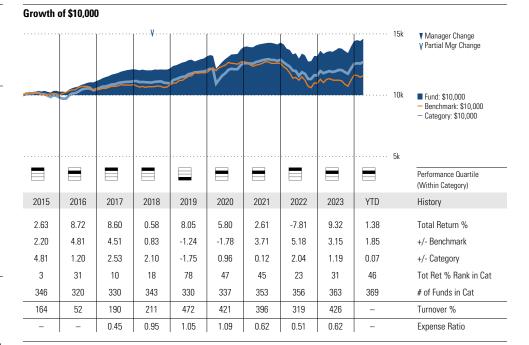
Net Expense: The fund's expense ratio of 0.62 is 36.73% lower than the Multisector Bond category average.

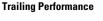
Morningstar Investment Management LLC Analysis

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.

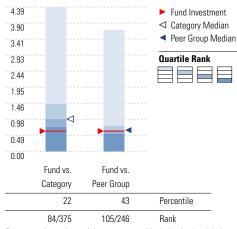
ESG Metrics

Metric	Rating	Updated
Wellic	nauny	Opualeu
Sustainability Rating	4	03-31-2024









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 3.36 2.01 0.82 0 78 Beta R-Squared 85.61 77.04 Standard Deviation 6.30 7 15 6 35 Sharpe Ratio -0.18 -0.68 -0.38 Tracking Error 2.73 3.54 Information Ratio 1.37 0.72 Up Capture Ratio 93.41 81.29 Down Capture Ratio 58.96 61.76 Dentielle Medule

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.55	4.55	4.47
Avg Eff Maturity	5.31	7.69	7.19

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Morningstar Category Mo

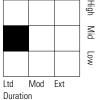
Multisector Bond

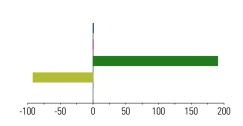
Morningstar Index

Bloomberg US Universal TR USD

PIMCO Income Insti PIMIX

Style Analysis as of 03-31-2024 Style Breakdown Fixed Income Quality 플





Total	100.00	100.00
Other	0.11	-3.97
Cash	-91.70	-4.46
Bonds	190.45	107.11
Non-US Stocks	0.32	0.14
US Stocks	0.81	1.19
Asset Class	Net %	Cat%

Morningstar Index

Bloomberg US Universal TR USD

Morningstar Category

Multisector Bond

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	60.28	67.64	18.43
AA	7.84	3.23	10.57
A	3.89	10.03	8.96
BBB	11.61	10.89	26.23
BB	5.90	3.19	18.07
В	3.51	3.64	9.92
Below B	6.97	1.38	2.89
Not Rated	0.00	0.00	4.94

	Fund	Bmark	Cat	Fund	 Benchmark 	Catego	ry Average	
Government	37.37	-	26.65			· ·]	
Treasury	1.73	-	9.17		0			
Inflation – Protected	2.59	-	0.72					
Agency/Quasi Agency	0.02	-	0.45	0				
Other Government Related	33.03	-	16.31					
Corporate	3.04	-	34.57					
Corporate Bond	2.40	-	29.43					
Bank Loan	0.61	_	2.97					
Convertible	0.02	-	0.59	10				
Preferred	0.01	-	1.58					
Securitized	25.27	-	26.92					
Agency MBS Pass-Through	13.92	-	10.06					
Agency MBS ARM	0.00	-	0.07	0				
Agency MBS CMO	0.12	-	1.54	i []				
Non-Agency Residential MBS	3.70	-	3.64					
Commercial MBS	0.31	-	2.37					
Asset-Backed	7.22	-	9.24					
Covered Bond	0.00	-	0.00					
Municipal	0.02	_	0.29	0				
Cash & Equivalents	24.48	_	9.02		0			
Other	9.65	_	2.56					

% Net Asset

Cumulative %

Fixed Income Sector

Maturity Date

Top 0 Holdings as of 03-31-2024

Name

Total Holdings 0

 \oplus Increase \oplus Decrease otin New to Portfolio



PIMCO International Bond (USD-Hdg) Instl PFORX

Updated

03-31-2024

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 9.52 years.

Style Consistency is not calculated for Fixed Income funds.

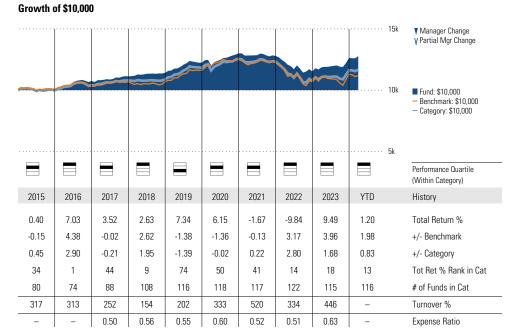
Net Expense: The fund's expense ratio of 0.63 is 11.27% lower than the Global Bond-USD Hedged category average.

Morningstar Investment Management LLC Analysis

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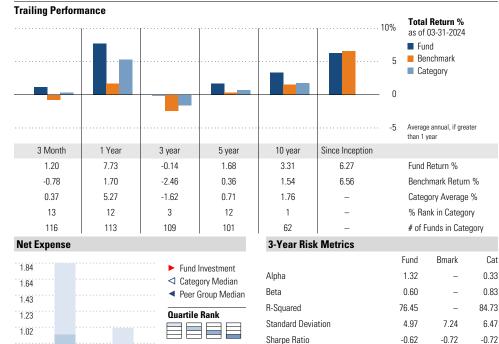
ESG Metrics

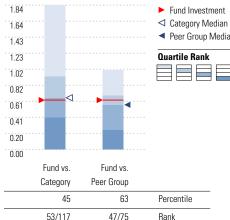
Metric Rating Sustainability Rating 3



Morningstar Category

Global Bond-USD Hedged





Sharpe Ratio -0.62 -0 72 Tracking Error 3.77 Information Ratio 0.61 Up Capture Ratio 65.51 Down Capture Ratio 52.18

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.34	4.43	6.43
Avg Eff Maturity	7.49	-	8.05

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

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3.00

0.27

83.18

80.15

Morningstar Index

Bloomberg US Agg Bond TR USD

PIMCO International Bond (USD-Hdg) Instl PFORX

Style Analysis as of 03-31-2024





Duration

_				
-50	Ó	50	100	150

Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	-3.03	0.11
Cash	-42.23	39.33
Bonds	145.27	60.55
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Credit Rating Breakdown Fund Bmark Cat 3.53 AAA 51.22 26.82 AA 13.50 74.59 12.65 15.39 10.82 А 25.81 BBB 17.35 8.32 21.47 BB 0.83 0.28 5.07 В 0.36 0.00 2.04 Below B 1.35 0.00 1.26 Not Rated 0.00 2.46 4.88

	Fund	Bmark	Cat	Fund		• Be	nchma	rk (] Categ	orv Av	/erade				
Government	50.90	_	41.20									1			
Treasury	9.48	_	30.36							0					
Inflation – Protected	1.02	_	0.90												
Agency/Quasi Agency	0.24	-	2.93	10											
Other Government Related	40.16	-	7.01		1										
Corporate	1.52	-	10.81			[
Corporate Bond	1.44	-	10.45			0									
Bank Loan	0.08	_	0.28	0											
Convertible	0.00	_	0.06	0											
Preferred	0.00	-	0.02												
Securitized	10.34	-	5.36		0										
Agency MBS Pass-Through	6.32	-	3.16												
Agency MBS ARM	0.00	-	0.00												
Agency MBS CMO	0.01	-	0.24	0											
Non-Agency Residential MBS	1.07	-	0.19												
Commercial MBS	0.14	-	0.25	0											
Asset-Backed	1.90	-	1.10	0											
Covered Bond	0.90	-	0.42	0											
Municipal	0.03	-	0.03	0											
Cash & Equivalents	20.61	_	19.81					0							
Other	16.57	-	22.79						0						
				0%	5	10	15	20	25	30	35	40	45	50	5

% Net Asset

Cumulative %

Fixed Income Sector

Maturity Date

Top 0 Holdings as of 03-31-2024

Name

Total Holdings 0

 \oplus Increase \oplus Decrease otin New to Portfolio



Morningstar Category Global Bond-USD Hedged

Morningstar Index

Bloomberg US Agg Bond TR USD

PIMCO Real Return Insti PRRIX

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

Quantitative Screens

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

Management: The fund's management has been in place for 5.23 years.

Style Consistency is not calculated for Fixed Income funds.

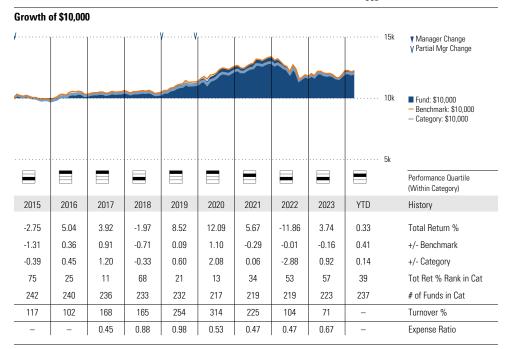
Net Expense: The fund's expense ratio of 0.67 is 8.06% higher than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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ESG Metrics

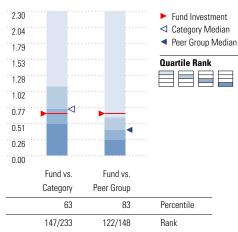
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024



Morningstar Category

Inflation-Protected Bond





10	-	% F	Rank in Cate	gory			
156	-	# of	# of Funds in Ca				
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		-0.04	-	-0.36			
Beta		1.01	-	0.97			
R-Squared		99.04	-	95.52			
Standard Devia	ition	7.25	7.15	7.13			
Sharpe Ratio		-0.45	-0.45	-0.48			
Tracking Error		0.71	-	1.65			
Information Ra	tio	-0.07	-	-0.48			
Up Capture Rat	io	99.94	-	94.67			
Down Capture	Ratio	100.49	-	98.67			

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.64	4.52	6.27
Avg Eff Maturity	6.02	-	7.18

Peer group is a subset of the category and includes funds with the

same management style (active vs. passive) and similar share class characteristics.

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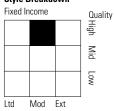
Morningstar Index Bloomberg US Treasury US TIPS TR

USD

PIMCO Real Return Insti PRRIX

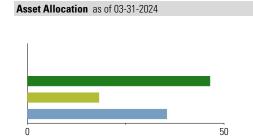
Style Analysis as of 03-31-2024





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	85.64	0.00	29.65
AA	5.63	99.60	67.50
А	2.66	0.00	0.83
BBB	3.37	0.00	1.33
BB	0.43	0.00	0.04
В	0.61	0.00	0.01
Below B	1.66	0.00	0.11
Not Rated	0.00	0.40	0.53



Total	100.00	100.00
Other	35.43	0.55
Cash	18.16	2.92
Bonds	46.41	96.30
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.23
Asset Class	Net %	Cat%

Sector Weighting as of 03-31-2024

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Government	59.04	-	87.85				
Treasury	0.08	-	0.26				
Inflation – Protected	33.70	-	81.33				
Agency/Quasi Agency	0.00	-	0.08				
Other Government Related	25.26	-	6.18]			
Corporate	0.07	-	1.05	[]			
Corporate Bond	0.04	-	1.02	0			
Bank Loan	0.00	-	0.03	0			
Convertible	0.00	-	0.00	0			
Preferred	0.03	-	0.00	0			
Securitized	9.08	-	3.74				
Agency MBS Pass-Through	3.69	-	1.55				
Agency MBS ARM	0.00	-	0.00	0			
Agency MBS CMO	0.15	-	0.23				
Non-Agency Residential MBS	0.58	-	0.08	0			
Commercial MBS	0.03	-	0.18	[
Asset-Backed	4.10	-	1.59				
Covered Bond	0.53	-	0.11	0			
Municipal	0.00	-	0.00				
Cash & Equivalents	24.42	-	7.24]			
Other	7.38	-	0.11				

% Net Asset

Cumulative %

Fixed Income Sector

Maturity Date

Top 0 Holdings as of 03-31-2024

Name

Total Holdings 0

 \oplus Increase \oplus Decrease otin New to Portfolio



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

Morningstar Category

PIMCO Short-Term Instl PTSHX

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort 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 13.25 years.

Style Consistency is not calculated for Fixed Income funds.

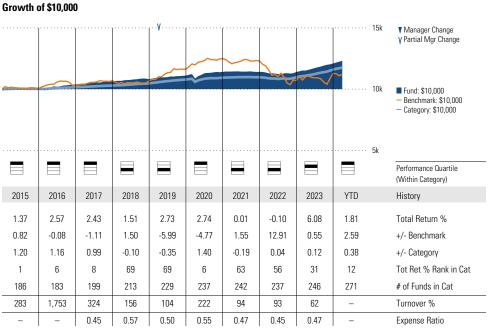
Net Expense: The fund's expense ratio of 0.47 is 14.63% higher than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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ESG Metrics

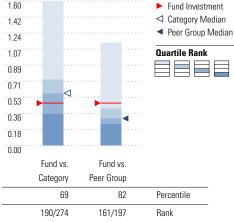
Metric	Rating	Updated
Sustainability Rating	3	01-31-2024



Morningstar Category

Ultrashort Bond





9	-	% Ra	ink in Catego	ry
122	-	# of F	unds in Cate	gory
3-Year Risk	Metrics			
		Fund	Bmark	Cat
Alpha		2.49	-	2.54
Beta		0.01	-	0.09
R-Squared		0.55	-	27.88
Standard Devia	tion	1.31	7.24	1.24
Sharpe Ratio		-0.52	-0.72	-0.91
Tracking Error		7.26	-	6.69
Information Rat	io	0.68	-	0.72
Up Capture Rat	io	8.62	-	17.13

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.04	4.43	1.05
Avg Eff Maturity	-	-	1.65

-15.99

Down Capture 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.

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-8.23

Morningstar Index

Bloomberg US Agg Bond TR USD

PIMCO Short-Term Instl PTSHX

Style Analysis as of 03-31-2024





Duration

Not Rated

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	52.27	3.53	46.30
AA	4.82	74.59	15.66
A	24.60	10.82	13.25
BBB	17.69	8.32	19.87
BB	0.09	0.28	2.17
В	0.29	0.00	0.90
Below B	0.24	0.00	0.25

0.00

2.46

1.61

1				110.04				0.00	4.00
				US St	OCKS			0.00	1.86
				Non-L	JS St	tocks		0.00	0.00
				Bonds	3			59.08	66.04
				Cash				40.92	31.87
				Other				0.00	0.21
0	50		100	Total				100.00	100.00
Sector Weighting as of	603-31-2024								
	Fund	Bmark	Cat	Fund	۲	Benchmark	Category Av	erage	
Government	6.35	-	21.63				0		
Treasury	0.10	-	18.64				0		
Inflation – Protected	0.45	-	0.05)					
Agency/Quasi Agency	5.80	-	0.48	(
Other Government Related	0.00	-	2.46	0					
Corporate	25.98	_	35.22						[
Corporate Bond	25.98	-	34.40				· ·		
Bank Loan	0.00	_	0.66	i]					

Asset Allocation as of 03-31-2024

Morningstar Index

Bloomberg US Agg Bond TR USD

Net %

Cat%

Morningstar Category Ultrashort Bond

Asset Class

	Fund	Bmark	Cat	Fund	۲	Benchmark] Ca	tegory A	Average		
Government	6.35	-	21.63		i.			0			
Treasury	0.10	-	18.64	1				0			
Inflation – Protected	0.45	-	0.05)							
Agency/Quasi Agency	5.80	-	0.48	(
Other Government Related	0.00	-	2.46								
Corporate	25.98	_	35.22							0	
Corporate Bond	25.98	-	34.40								
Bank Loan	0.00	-	0.66	0							
Convertible	0.00	-	0.05	l							
Preferred	0.00	-	0.11	0							
Securitized	32.12	-	21.61]			
Agency MBS Pass-Through	0.60	-	0.18	0							
Agency MBS ARM	0.10	-	0.21	0							
Agency MBS CMO	1.02	-	1.32								
Non-Agency Residential MBS	2.34	-	0.04]							
Commercial MBS	3.38	-	2.38								
Asset-Backed	24.68	-	17.48			1]				
Covered Bond	0.00	-	0.00	0							
Municipal	0.11	-	0.60	10							
Cash & Equivalents	29.81	_	18.76					0			
Other	5.46	_	2.20								

% Net Asset

Cumulative %

Fixed Income Sector

Maturity Date

Top 0 Holdings as of 03-31-2024

Name

Total Holdings 0

 \oplus Increase \oplus Decrease otin New to Portfolio



Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

Michelle Louie since 11-2017 Nick Birkett since 08-2023 Aaron Choi since 08-2023

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 6.34 years.

Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.04 is 94.67% lower than the Large Blend category average.

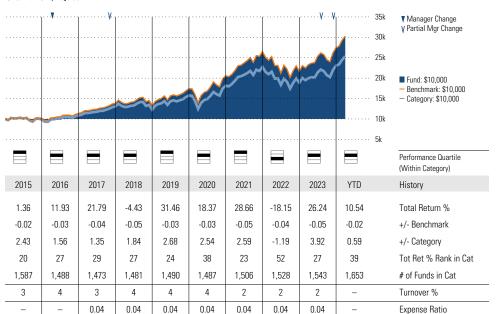
Morningstar Investment Management LLC Analysis

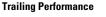
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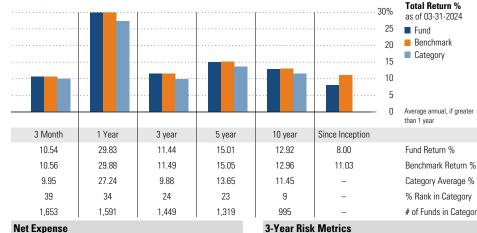
ESG Metrics

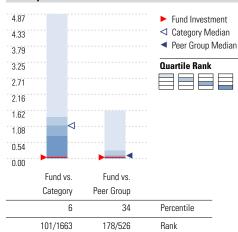
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022











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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.04 -0.96 1 00 0.94 Beta _ R-Squared 100.00 94.59 Standard Deviation 17 60 17 60 16.99 Sharpe Ratio 0 54 0 54 0.45 Tracking Error 0.00 3.62 Information Ratio -11.57 -1.36 Up Capture Ratio 99.91 92.17 Down Capture Ratio 100.07 96.02 Deutfelie Metuiee

Formono metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.56	24.84	24.56
Price/Book Ratio	4.49	4.36	5.06
Geom Avg Mkt Cap \$B	274.60	270.11	347.16
ROE	32.24	32.68	33.81

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Morningstar Index

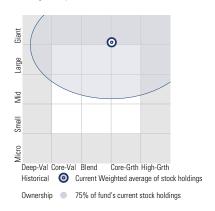
Morningstar Category

Large Blend

S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 03-31-2024 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
➔ Microsoft Corp	7.09	7.09	_	Technology
€ Apple Inc	5.64	12.73	-	Technology
	5.06	17.79	-	Technology
Amazon.com Inc	3.74	21.52	-	Consumer Cyclical
$oldsymbol{ heta}$ Meta Platforms Inc Class A	2.42	23.95	-	Communication Svc
€ Alphabet Inc Class A	2.02	25.96	-	Communication Svc
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	1.73	27.70	-	Financial Services
∋ Alphabet Inc Class C	1.70	29.40	-	Communication Svc
$oldsymbol{eta}$ Eli Lilly and Co	1.41	30.80	-	Healthcare
€ Broadcom Inc	1.32	32.13	-	Technology
Đ JPMorgan Chase & Co	1.31	33.44	-	Financial Services
$ m egin{array}{c} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	1.10	34.54	-29.25	Consumer Cyclical
Đ Exxon Mobil Corp	1.05	35.59	-	Energy
$ m egin{array}{c} & egin{a$	1.04	36.63	_	Healthcare
🕀 Visa Inc Class A	0.99	37.62	_	Financial Services

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

0

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

27.59

2.15

10.51

12.66

2.27

51.81

8.95

3.96

8.30

30.60

20.59

5.93

12.46

2.20

Bmark

27.72

2.09

10.79

12 53

2.31

51.66

8.89

3.71

8.23

30.83

20.62

5.93

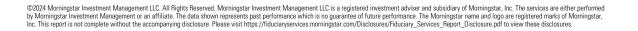
12.56

2.13

100

Total Holdings 508

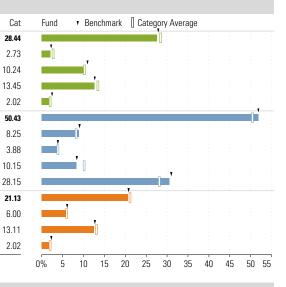
 \oplus Increase \oplus Decrease R New to Portfolio



 Morningstar Category
 Morningstar Index

 Image Blend
 S&P 500 TR USD

Asset Class	Net %	Cat%
US Stocks	99.28	95.21
Non-US Stocks	0.57	2.49
Bonds	0.00	-0.24
Cash	0.15	1.49
Other	0.00	1.06
Total	100.00	100.00



Vanguard International Growth Adm VWILX

Portfolio Manager(s)

Simon Webber since 12-2009 Thomas Coutts since 12-2016 James Gautrey since 12-2020 Lawrence Burns since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 14.27 years.

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

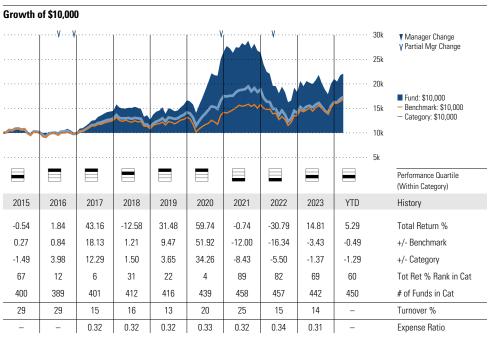
Net Expense: The fund's expense ratio of 0.31 is 69.31% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022





3.31 Fund Investment Category Median 2.94 Peer Group Median 2.57 2.21 Quartile Rank 1.84 1.47 1.10 0.74 0.37 0.00 Fund vs Fund vs Category Peer Group 4 8 Percentile 17/454 30/387 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.

				03-31-2024	
		15	Fur		
		10		nchmark tegory	
	••••	5	Ud Ud	legury	
		0			
		-5			
		-10	Average than 1 y	e annual, if grea /ear	ater
10 year	Since Inception				
7.73	7.62		Fund	Return %	
4.80	8.47		Bench	nmark Returr	ו %
5.71	-		Categ	ory Average	: %
11	-		% Ra	nk in Catego	iry
248	-		# of F	unds in Cate	egory
3-Year Risk	Metrics				
			Fund	Bmark	Cat
Alpha		-1	0.67	-	-5.14
Beta			1.21	-	1.11
R-Squared		7	9.64	-	87.35
Standard Deviation			2.89	16.86	20.04
Sharpe Ratio			0.28	0.19	-0.06
Tracking Error		1	0.93	-	7.46
Information Ra	tio	-	0.96	-	-0.67
Up Capture Ratio			9.52	-	97.59
Down Capture	Ratio	13	5.16	-	120.05

Total Return %

as of 03-31-2024

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.18	15.76	23.85
Price/Book Ratio	3.73	1.86	3.69
Geom Avg Mkt Cap \$B	67.06	54.55	71.97
ROE	20.84	18.63	24.29

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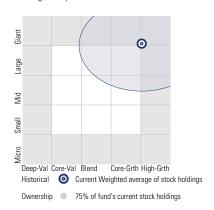


Morningstar Index **Morningstar Category** Foreign Large Growth

MSCI EAFE NR USD

Vanguard International Growth Adm VWILX

Style Analysis as of 03-31-2024 Morningstar Style Box™





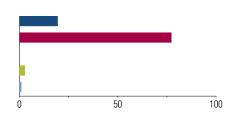


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2024

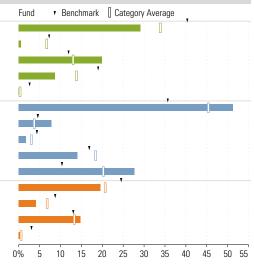


Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat
Դ	Cyclical	29.11	40.16	33.90
æ.	Basic Materials	0.57	7.12	6.71
	Consumer Cyclical	19.91	11.76	13.02
ц.	Financial Services	8.63	18.84	13.84
ŵ	Real Estate	0.00	2.44	0.33
V.	Sensitive	51.31	35.50	45.39
	Communication Services	7.79	4.41	3.72
0	Energy	1.77	4.19	3.02
Ф	Industrials	14.01	16.71	18.40
	Technology	27.74	10.19	20.25
	Defensive	19.57	24.34	20.69
F	Consumer Defensive	4.17	8.56	6.81
٠	Healthcare	14.82	12.89	13.31
9	Utilities	0.58	2.89	0.57

Asset Class	Net %	Cat%
US Stocks	19.33	8.46
Non-US Stocks	77.19	88.62
Bonds	0.00	0.10
Cash	2.66	2.02
Other	0.82	0.79
Total	100.00	100.00



	Greater Asia	Fund % 24.86	Cat % 26.05	Americas	Fund % 27.53	Cat % 16.51	Greater Europe	Fund % 47.60	Cat % 57.43	Market Maturity	Fund %
	Japan Australasia Asia-4 Tigers Asia-ex 4 Tigers	6.55 1.27 7.56 9.48	12.82 1.65 5.43 6.15	North America Central/Latin	20.81 6.72	13.86 2.65	United Kingdom W euro-ex UK Emrgng Europe Africa	7.19 40.02 0.00 0.39	12.04 44.84 0.03 0.52	Developed Markets Emerging Markets Not Available	83.80 16.20 0.00
>75	Not Classified	0.00	0.00					0.00	0.02		

Top 10 Holdings as of 03-31-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus ASML Holding NV	4.92	4.92	_	Technology
⊖ MercadoLibre Inc	4.46	9.38	-	Consumer Cyclical
\oplus Taiwan Semiconductor Manufacturing Co Ltd	4.31	13.69	-	Technology
Adyen NV	3.85	17.55	-	Technology
⇒ Spotify Technology SA	3.81	21.36	-	Communication Svc
⊖ NVIDIA Corp	3.26	24.62	-	Technology
⊖ Ferrari NV	2.33	26.94	-	Consumer Cyclical
\ominus Tencent Holdings Ltd	2.31	29.25	-	Communication Svc
Atlas Copco AB Class A	2.29	31.54	-	Industrials
⊖ Moderna Inc	2.18	33.72	_	Healthcare

Total Holdings 168

 \oplus Increase \oplus Decrease R New to Portfolio

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Foreign Large Growth MSC

Morningstar Index MSCI EAFE NR USD

Vanguard Real Estate Index Admiral VGSLX

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 27.9 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 90.91 % of the time over the past three years.

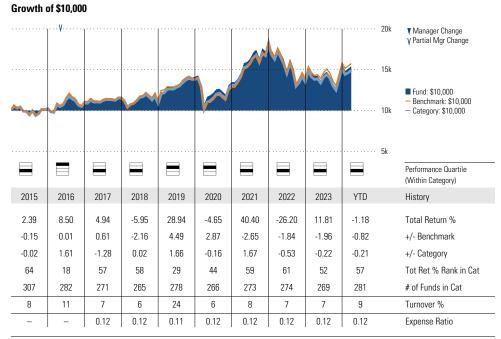
Net Expense: The fund's expense ratio of 0.12 is 88.68% lower than the Real Estate category average.

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.

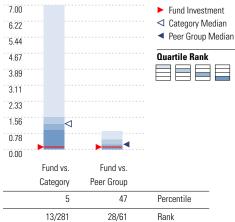
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



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.

Cat Alpha -2.31 -1.78 0.96 Beta 1 02 _ 98.78 **R-Squared** 95.06 Standard Deviation 21 76 21 16 20.78 Sharpe Ratio 0.05 0 15 0.06 Tracking Error 2.45 4.12 Information Ratio -0.96 -0.55 Up Capture Ratio 98.44 92.99 Down Capture Ratio 105.86 98.86

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 32.79 38 46 30.40 Price/Book Ratio 2.36 2.42 2.43 Geom Avg Mkt Cap \$B 23.92 935 34 75 ROE 12.67 9.56 16.19

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Morningstar Index

Morningstar Category

Real Estate

S&P United States REIT TR USD

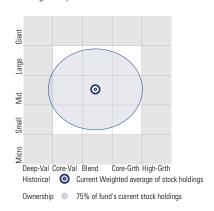
Vanguard Real Estate Index Admiral VGSLX

Asset Allocation as of 03-31-2024

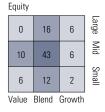
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Style Analysis as of 03-31-2024 Morningstar Style Box™







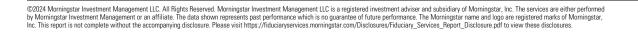
Weight %

>50 25-50 10-25 0-10

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Numo	10 1100 1 10000	Guindidate /		World gotal oootol
$ m egin{array}{llllllllllllllllllllllllllllllllllll$	13.03	13.03	-	_
➔ Prologis Inc	7.59	20.62	-	Real Estate
Đ American Tower Corp	5.81	26.43	-	Real Estate
⊕ Equinix Inc	4.89	31.32	-	Real Estate
$oldsymbol{eta}$ Simon Property Group Inc	3.22	34.54	-	Real Estate
• Welltower Inc	3.15	37.70	-	Real Estate
$oldsymbol{eta}$ Public Storage	2.90	40.59	-	Real Estate
	2.90	43.49	-	Real Estate
$oldsymbol{ heta}$ Realty Income Corp	2.84	46.33	-	Real Estate
$oldsymbol{eta}$ Digital Realty Trust Inc	2.67	49.00	-	Real Estate
🕀 CoStar Group Inc	2.49	51.48	_	Real Estate
ho Extra Space Storage Inc	1.96	53.44	-	Real Estate
🕀 CBRE Group Inc Class A	1.87	55.31	-	Real Estate
$oldsymbol{ m ilde{D}}$ VICI Properties Inc Ordinary Shares	1.79	57.10	-	Real Estate
🕀 AvalonBay Communities Inc	1.66	58.76	_	Real Estate

Total Holdings 162

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Real Estate Asset Class Net % Cat% US Stocks 99.29 84.21 Non-US Stocks 0.02 1.44 Bonds 0.00 3.07 Cash 0.69 3.39 Other 0.00 7.90 Total 100.00 100.00

	Fund	Bmark	Cat	Fund • Benchmark 🛛 Category Average
• Cyclical	99.25	99.13	99.05	
Basic Materials	0.00	0.00	0.22	
Consumer Cyclical	0.00	0.13	1.92	
Financial Services	0.00	0.00	0.45	
Real Estate	99.25	99.00	96.46	
 Sensitive 	0.75	0.87	0.80	
Communication Services	0.75	0.00	0.25	
Energy	0.00	0.00	0.06	
Industrials	0.00	0.87	0.29	
Technology	0.00	0.00	0.20	
 Defensive 	0.00	0.00	0.16	
Consumer Defensive	0.00	0.00	0.06	
Healthcare	0.00	0.00	0.05	
Utilities	0.00	0.00	0.05	

100

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



Morningstar Category

Morningstar Index

S&P United States REIT TR USD

Vanguard Selected Value Inv VASVX

Portfolio Manager(s)

Richard Greenberg since 02-2005 John Flynn since 12-2015 Benjamin Silver since 02-2017 Jonathan Hartsel since 11-2019 William Weber since 12-2019 Mehul Trivedi since 12-2019 Evan Fox since 12-2023

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 19.11 years.

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

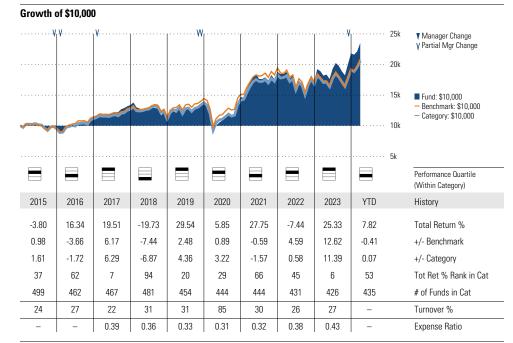
Net Expense: The fund's expense ratio of 0.43 is 55.67% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022



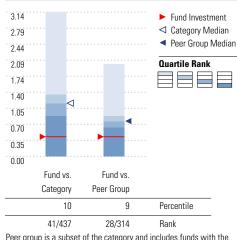
Morningstar Category

Mid-Cap Value

Trailing Performance



Net Expense



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 Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat Alpha 4.19 1.46 1 01 0.94 Beta R-Squared 94.50 94.30 Standard Deviation 20 10 19.34 18 78 Sharpe Ratio 0 49 0 28 0.34 Tracking Error 472 4.69 Information Ratio 0.95 0.26 Up Capture Ratio 105.25 95 44 Down Capture Ratio 90.37 90.32 **Portfolio Metrics**

Fund	Bmark	Cat
14.24	17.78	16.20
1.60	2.22	2.02
10.65	19.24	15.26
13.40	14.18	13.61
	14.24 1.60 10.65	14.24 17.78 1.60 2.22 10.65 19.24

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Morningstar Index

Russell Mid Cap Value TR USD

Total Return %

as of 03-31-2024

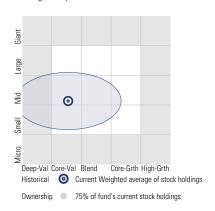
Average annual, if greater than 1 year

FundBenchmark

Category

Vanguard Selected Value Inv VASVX

Style Analysis as of 03-31-2024 Morningstar Style Box™









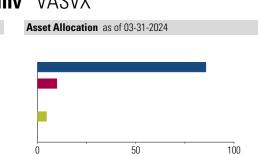
>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Mktliq 12/31/2049	4.39	4.39	_	_
\supset AerCap Holdings NV	3.42	7.81	-	Industrials
	1.76	9.57	-	Healthcare
	1.72	11.29	-	Financial Services
igap TE Connectivity Ltd	1.64	12.93	-	Technology
ige = 0 Gildan Activewear Inc	1.63	14.56	-	Consumer Cyclical
Unum Group	1.45	16.01	-	Financial Services
ightarrow Globe Life Inc	1.43	17.44	-	Financial Services
igodolog United States Steel Corp	1.35	18.80	-	Basic Materials
	1.27	20.06	-	Technology
Đ CBRE Group Inc Class A	1.14	21.20	_	Real Estate
Taylor Morrison Home Corp	1.11	22.31	-	Consumer Cyclical
∋ M/I Homes Inc	1.10	23.41	-	Consumer Cyclical
Đ Open Text Corp	1.09	24.50	-	Technology
Olin Corp	1.09	25.59	_	Basic Materials

Total Holdings 134

 \oplus Increase \oplus Decrease R New to Portfolio



Bmark

42.46

6.08

10.25

16.02

10.11

40.50

3.27

5.34

19.67

12.22

17.04

3.44

6.71

6.89

Fund

52.43

7.55

13.69

26.93

4.26

31.31

2.33

3.20

15.13

10.65

16.25

4.92

9.29

2.04

Sector Weighting as of 03-31-2024

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Energy

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F

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Utilities

Consumer Defensive

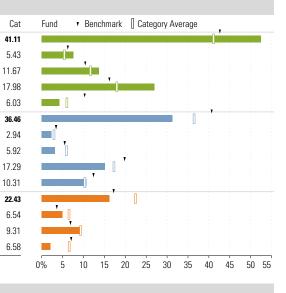
Asset Class	Net %	Cat%
US Stocks	85.65	90.79
Non-US Stocks	9.80	6.97
Bonds	0.00	0.02
Cash	4.54	1.99
Other	0.00	0.24
Total	100.00	100.00

Morningstar Index

Russell Mid Cap Value TR USD

Morningstar Category

Mid-Cap Value





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Western Asset Core Bond IS WACSX

Portfolio Manager(s)

Mark Lindbloom since 12-2006 S. Leech since 08-2013 Julien Scholnick since 05-2016 Frederick Marki since 05-2018 Michael Buchanan since 03-2024

Quantitative Screens

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

Management: The fund's management has been in place for 17.27 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.42 is 22.22% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

We have placed Western Asset Core Bond on watch due to persistent troubles with performance and risk management. The fund has experienced some periods of large losses, with 2022's nearly 17% loss looming large. The fund's Morningstar Risk rating is now High, and while some funds are able to deliver high returns for the bumpy ride, this fund has not been able to do so for quite some time. We are placing this fund on watch as we assess its place on the approved list.

ESG Metrics

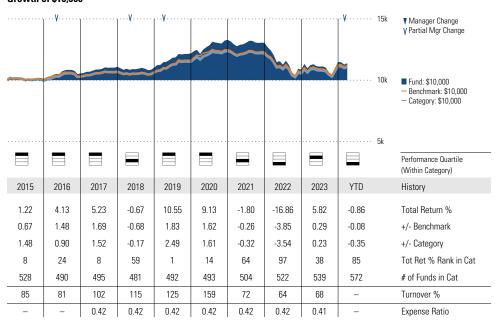
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024



A

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD





4.02					Fullu illvestillellt
4.11					Category Median
3.59					 Peer Group Median
3.08					Quartile Rank
2.57					
2.05					
1.54					
1.03		4			
0.51	•		···• ▶	-4	
0.00					
	Fund v	/S.	Func	l vs.	
	Catego	ry	Peer Gr	oup	
	3	39		57	Percentile
	225/57	70	252/	443	Rank

Tracking Error Information Ratio -0.67 Up Capture Ratio 118.26 Down Capture Ratio 126.00 **Portfolio Metrics** Fund Bmark

Standard Deviation

Sharpe Ratio

Avg Eff Duration	6.76	4.43	5.94
Avg Eff Maturity	12.03	-	8.63

9.00

-0 71

1.94

7 24

-0 72

7 21

-0.74

1.00

-0.26

96.63

98.34

Cat

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

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Western Asset Core Bond IS WACSX

Style Analysis as of 03-31-2024 Style Breakdown



-50 Ó 50 100 150

Morningstar Category Intermediate Core Bond

Asset Class	Net %	Cat%
US Stocks	0.00	0.10
Non-US Stocks	0.00	0.02
Bonds	101.28	97.41
Cash	-1.28	0.71
Other	0.00	1.75
Total	100.00	100.00

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.81	3.53	24.95
AA	5.57	74.59	39.48
A	13.79	10.82	21.00
BBB	17.15	8.32	12.47
BB	0.11	0.28	0.71
В	0.32	0.00	0.35
Below B	0.00	0.00	0.33
Not Rated	0.25	2.46	0.70

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	15.07	-	30.40			1
Treasury	13.73	-	25.31]
Inflation – Protected	0.74	-	1.13			
Agency/Quasi Agency	0.60	-	0.87			
Other Government Related	0.00	-	3.09			
Corporate	31.58	-	23.79			
Corporate Bond	31.58	-	23.56			
Bank Loan	0.00	-	0.09	0		
Convertible	0.00	-	0.00	0		
Preferred	0.00	-	0.14]		
Securitized	51.83	-	38.61			
Agency MBS Pass-Through	30.66	-	27.87			
Agency MBS ARM	0.34	-	0.21]		
Agency MBS CMO	4.38	-	2.05			
Non-Agency Residential MBS	1.16	-	0.14			
Commercial MBS	4.32	-	2.26			
Asset-Backed	10.97	-	6.08)		
Covered Bond	0.00	-	0.00	İ.		
Municipal	0.02	-	1.02	10		
Cash & Equivalents	1.36	_	4.40			
Other	0.13	_	1.79	1		

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
\oplus Trade Date Cash	-	1.99	1.99	-
\oplus United States Treasury Bonds 4.75%	-	1.64	3.63	-
\odot Western Asset Prem Instl Govtt Rsrv Pref	-	1.28	4.91	-
⊖ United States Treasury Bonds 1.875%	-	1.14	6.05	-
United States Treasury Bonds 4.75%	_	0.99	7.04	-
\odot United States Treasury Bonds 3.625%	_	0.97	8.00	-
\ominus United States Treasury Bonds 4%	-	0.85	8.85	-
United States Treasury Bonds 3.375%	-	0.80	9.66	-
\oplus Usd Swap Contra Asset	-	0.78	10.44	-
United States Treasury Bonds 4.125%	-	0.78	11.22	-

Total Holdings 2486

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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