Allspring Small Company Growth Admin NVSCX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Turnover %

Portfolio Manager(s)

Paul von Kuster since 11-1994 William Grierson since 04-2005 Ryan 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 10 of the 10 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 1.19 is 2.59% higher 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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -4.56 7.45 20.31 -3.89 26.15 28.47 15.31 -24 47 17.80 8.50 Total Return % -3.18 -3.87 -1.86 5.42 -2.33 -6.16 12.48 1.89 -0.86 0.92 +/- Benchmark -2.15 -3.75 -1.19 1.87 -1.53 -10.15 3.42 3.30 1.12 1.01 +/- Category 74 74 55 34 58 67 34 32 46 34 Tot Ret % Rank in Cat 701 645 647 635 631 621 621 # of Funds in Cat 651 626 621



44

37

Net Expe	nse		
6.02			► Fund Investment
5.35			Category Median
4.68			 Peer Group Median
4.01			Quartile Rank
3.34			
2.68			
2.01			
1.34	—_⊲…		
0.67			
0.00			
F	und vs.	Fund vs.	
C	ategory	Peer Group	
	61	89	Percentile
3	884/631	419/471	Rank

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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	4.03	_	0.20
Beta	0.86	_	0.94
R-Squared	94.22	-	90.95
Standard Deviation	19.80	22.41	22.03
Sharpe Ratio	0.04	-0.14	-0.12
Tracking Error	5.73	-	6.84
Information Ratio	0.80	-	0.10
Up Capture Ratio	95.30	-	94.79
Down Capture Ratio	81.86	_	94.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.49	21.70	28.60
Price/Book Ratio	3.52	4.07	4.00
Geom Avg Mkt Cap \$B	5.09	3.44	6.70
ROE	5.06	10.62	11.42



58

49

82

37

54

41

Allspring Small Company Growth Admin NVSCX

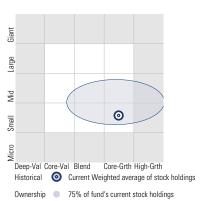
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

. ,			
0	0	0	Large
2	4	17	Mid
9	29	39	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2024



		Fund	Bmark	Cat	Fund	▼ B	enchm	ark [Categ	ory Av	/erage		
b	Cyclical	24.80	21.58	24.59									
à.	Basic Materials	5.41	4.56	3.13		į							
4	Consumer Cyclical	8.49	9.98	10.98		_ [
£	Financial Services	9.40	5.45	8.17									
b	Real Estate	1.50	1.59	2.31									
MI	Sensitive	49.19	50.24	50.31									
	Communication Services	0.45	1.76	1.37	[]								
•	Energy	1.53	4.04	3.69									
\$	Industrials	21.77	18.16	19.63			- :						
3	Technology	25.44	26.28	25.62									
→	Defensive	26.00	28.18	25.10									
Ę	Consumer Defensive	5.34	4.97	4.45									
ř	Healthcare	20.66	21.88	19.93			1	- 0 '					
?	Utilities	0.00	1.33	0.72	i[]								

100

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Allspring Government MMkt Select	2.65	2.65	_	_
⊕ Icon PLC	1.76	4.40	_	Healthcare
⊕ PTC Inc	1.72	6.12	_	Technology
⊕ e.l.f. Beauty Inc	1.67	7.79	_	Consumer Defensive
⊕ Element Solutions Inc	1.45	9.24	_	Basic Materials
⊕ ICF International Inc	1.39	10.64	_	Industrials
⊕ Avantor Inc	1.38	12.02	_	Basic Materials
◆ ASGN Inc	1.33	13.34	_	Technology
→ BRP Group Inc Class A	1.32	14.67	_	Financial Services
◆ SS&C Technologies Holdings Inc	1.32	15.99	-	Technology
⊕ KBR Inc	1.32	17.30	_	Industrials
⊕ Stifel Financial Corp	1.28	18.59	_	Financial Services
⊕ FTI Consulting Inc	1.25	19.83	_	Industrials
→ 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



American Century Mid Cap Value Inv ACMVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Michael Liss since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012 Nathan Rawlins since 03-2022

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 20.01 years.

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

Net Expense: The fund's expense ratio of 0.98 is 1.03% higher than the Mid-Cap Value category average.

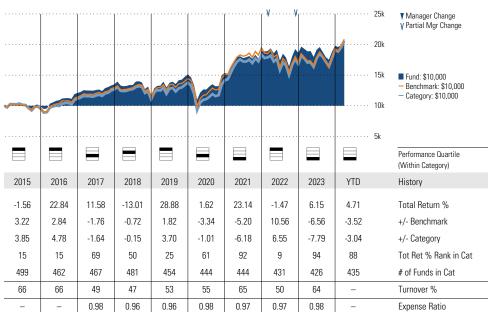
Morningstar Investment Management LLC Analysis

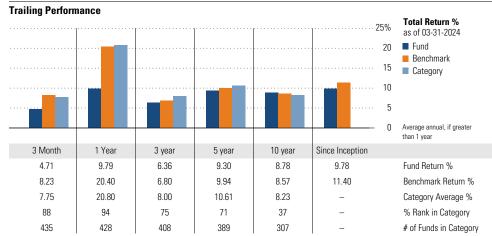
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

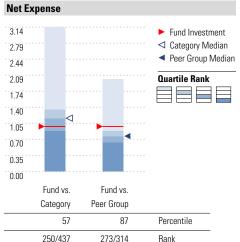
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.70	_	1.46
Beta	0.80	_	0.94
R-Squared	93.35	_	94.30
Standard Deviation	15.97	19.34	18.78
Sharpe Ratio	0.28	0.28	0.34
Tracking Error	5.68	-	4.69
Information Ratio	-0.08	-	0.26
Up Capture Ratio	80.25	-	95.44
Down Capture Ratio	77.65	_	90.32

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.56	17.78	16.20
Price/Book Ratio	2.10	2.22	2.02
Geom Avg Mkt Cap \$B	20.88	19.24	15.26
ROE	14.46	14.18	13.61



American Century Mid Cap Value Inv ACMVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

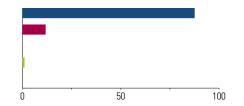
11	7	2	Large
27	36	0	Mid
8	8	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.24
Cash	0.89	1.99
Bonds	0.00	0.02
Non-US Stocks	11.64	6.97
US Stocks	87.47	90.79
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	l •	Bench	mark	Categ	gory Ave	erage			_
ŀ	Cyclical	30.67	42.46	41.11										1
ė.	Basic Materials	1.11	6.08	5.43		[
A	Consumer Cyclical	5.85	10.25	11.67			[]							
,	Financial Services	17.02	16.02	17.98										
æ	Real Estate	6.69	10.11	6.03										
M	Sensitive	29.16	40.50	36.46								- [- 1	
	Communication Services	3.17	3.27	2.94										
ð	Energy	5.72	5.34	5.92					į					
Ф	Industrials	13.79	19.67	17.29										
	Technology	6.48	12.22	10.31				· .						
-	Defensive	40.16	17.04	22.43										
=	Consumer Defensive	13.17	3.44	6.54				•						
٠	Healthcare	15.36	6.71	9.31										
•	Utilities	11.63	6.89	6.58										

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.06	3.06	-	Healthcare
○ Conagra Brands Inc	2.41	5.47	_	Consumer Defensive
Northern Trust Corp	2.17	7.64	_	Financial Services
→ Bank of New York Mellon Corp	2.13	9.76	_	Financial Services
⊕ Enterprise Products Partners LP	2.04	11.80	-	Energy
⊕ Kimberly-Clark Corp	2.00	13.80	_	Consumer Defensive
→ Henry Schein Inc	1.99	15.79	_	Healthcare
⊕ Quest Diagnostics Inc	1.98	17.76	_	Healthcare
─ Koninklijke Ahold Delhaize NV	1.87	19.63	_	Consumer Defensive
	1.74	21.37	-	Financial Services
⊕ Edison International	1.63	22.99	_	Utilities
→ Norfolk Southern Corp	1.61	24.60	_	Industrials
NorthWestern Energy Group Inc	1.59	26.19	_	Utilities
Realty Income Corp	1.55	27.75	_	Real Estate
⊕ Willis Towers Watson PLC	1.55	29.30	_	Financial Services

Total Holdings 105



American Century Real Estate Inv REACX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

Quantitative Screens

- Q Performance: The fund has finished in the Real Estate 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 15.38 years.
- \times Style: The fund has landed in its primary style box Mid-Cap Blend 60 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 1.15 is 8.49% higher than the Real Estate category average.

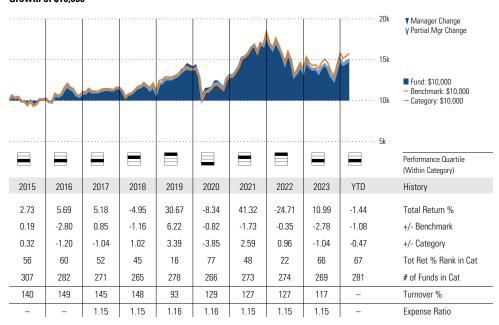
Morningstar Investment Management LLC Analysis

This fund fails the style screen but reamins focused on real estate securities so we do not regard the failure as significant.

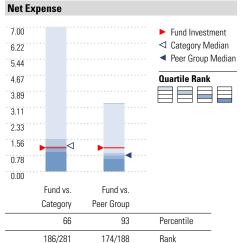
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.25	_	-1.78
Beta	0.96	_	0.96
R-Squared	97.34	_	95.06
Standard Deviation	20.57	21.16	20.78
Sharpe Ratio	0.09	0.15	0.06
Tracking Error	3.47	_	4.12
Information Ratio	-0.42	_	-0.55
Up Capture Ratio	94.08	_	92.99
Down Capture Ratio	98.19	_	98.86

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	33.98	38.46	30.40
Price/Book Ratio	2.81	2.42	2.43
Geom Avg Mkt Cap \$B	29.62	9.35	34.75
ROE	15.24	9.56	16.19



American Century Real Estate Inv REACX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

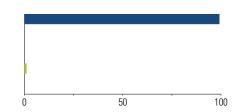
Fauity

Lquity			
0	17	8	Large
13	44	3	MIG
0	10	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.00	7.90
Cash	0.93	3.39
Bonds	0.00	3.07
Non-US Stocks	0.00	1.44
US Stocks	99.07	84.21
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	•	Benchmark	Cate	gory Av	erage		
Cyclical	100.00	99.13	99.05							 	
Basic Materials	0.00	0.00	0.22	Í							
Consumer Cyclical	1.14	0.13	1.92								
Financial Services	0.00	0.00	0.45	Ď							
Real Estate	98.86	99.00	96.46								
 Sensitive 	0.00	0.87	0.80	0							
Communication Services	0.00	0.00	0.25								
Energy	0.00	0.00	0.06	<u> </u>							
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	Ĭ.							

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.47	10.47	_	Real Estate
⊕ Equinix Inc	7.80	18.28	_	Real Estate
	6.78	25.05	_	Real Estate
⊕ Welltower Inc	6.39	31.44	_	Real Estate
Digital Realty Trust Inc	6.27	37.71	_	Real Estate
AvalonBay Communities Inc	4.60	42.31	_	Real Estate
Simon Property Group Inc	4.10	46.41	_	Real Estate
⊕ Iron Mountain Inc	3.92	50.33	_	Real Estate
⊕ Essential Properties Realty Trust Inc	3.61	53.94	_	Real Estate
⊕ Public Storage	3.61	57.55	_	Real Estate
VICI Properties Inc Ordinary Shares	3.44	60.99	_	Real Estate
⊕ Essex Property Trust Inc	3.40	64.39	_	Real Estate
⊕ Invitation Homes Inc	3.03	67.42	_	Real Estate
⊕ American Homes 4 Rent Class A	2.98	70.39	_	Real Estate
⊕ Weyerhaeuser Co	2.80	73.20	_	Real Estate

Total Holdings 36



American Funds 2010 Trgt Date Retire R4 RDATX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 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 2000-2010 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 Value — 60 % of the time over the past three years.

× Net Expense: The fund's expense ratio of 0.64 is 28% higher than the Target-Date 2000-2010 category average.

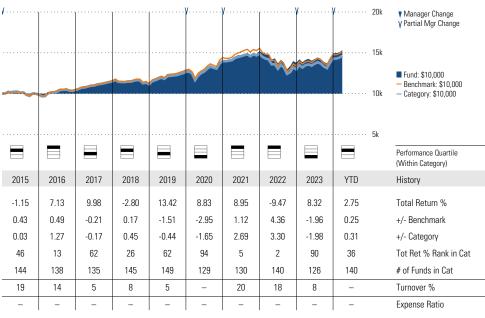
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here. 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.

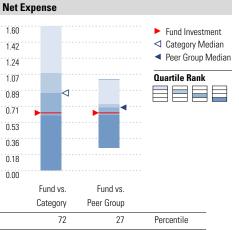
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







7/27 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.01	_	-0.24
Beta	0.89	_	0.88
R-Squared	96.36	_	97.21
Standard Deviation	8.79	9.72	8.65
Sharpe Ratio	-0.02	-0.10	-0.17
Tracking Error	2.00	_	1.87
Information Ratio	0.44	_	-0.12
Up Capture Ratio	92.22	_	86.70
Down Capture Ratio	84.80	_	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				



100/138

American Funds 2010 Trgt Date Retire R4 RDATX

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

1. /			
28	29	24	Large
6	10	1	Mid
1	0	0	Small
\	Dland	C	

Value Blend Growth

Μid Low Ltd Mod Duration

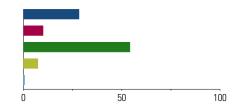
Quality

High

Fixed Income

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

Asset Allocation as of 03-31-2024



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

Sector Weighting as of 03-3	31-2024			
	Fund	Bmark	Cat	Fund Fenchmark Category Average
ひ Cyclical	29.29	36.91	35.34	
Basic Materials	4.05	3.83	5.16	
Consumer Cyclical	6.73	10.28	10.60	
Financial Services	15.04	14.37	17.31	
Real Estate	3.47	8.43	2.27	
✓ Sensitive	41.54	43.54	46.07	
Communication Services	5.76	6.45	6.67	
Energy	6.91	4.24	5.61	
Industrials	11.78	11.06	11.83	
Technology	17.09	21.79	21.96	
→ Defensive	29.18	19.55	18.59	
Consumer Defensive	9.91	5.96	5.59	
Healthcare	14.30	11.01	10.77	
Utilities	4.97	2.58	2.23	
				0% 5 10 15 20 25 30 35 40 45

NI .		0/ 1/ . 1	0 1 :: 0/	\(TD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Income Fund of Amer R6	_	16.91	16.91	_	_
American Funds Interm Bd Fd of Amer R6	-	10.59	27.50	_	_
	_	9.73	37.23	_	_
€ American Funds ST Bd Fd of Amer R6	_	7.47	44.70	_	_
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	-	_
D American Funds Mortgage R6	-	6.74	72.15	-	_
American Funds American Mutual R6	-	5.07	77.22	_	_
American Funds Washington Mutual R6	_	3.93	81.15	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R4 RDBTX

0.30

36

134

15

1.11

16

133

8

-0.52

64

135

4

0.82

24

147

7

-0.87

74

141

-1.28

82

132

Morningstar Category Target-Date 2015

-1.87

89

127

7

-0.09

59

136

3.13

3

137

17

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

+/- Category

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %
Expense Ratio

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

❷ 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.

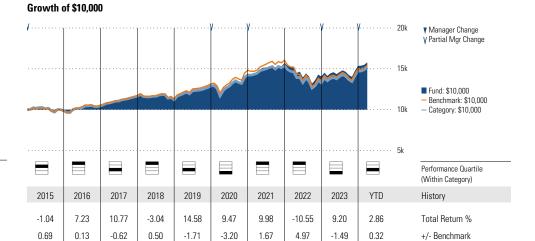
Net Expense: The fund's expense ratio of 0.65 is 20.37% higher than the Target-Date 2015 category average.

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024



2.19

4

133

21

Trailing Perform	nance					T-4-1 D-4 0/
					10%	as of 03-31-2024 Fund Benchmark Category
					0	
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
2.86	9.32	2.59	5.43	5.15	4.97	Fund Return %
2.54	9.08	1.25	4.84	4.73	6.02	Benchmark Return %
2.95	9.72	1.67	5.07	4.89	_	Category Average %
59	70	3	22	23	_	% Rank in Category
136	125	118	100	53	_	# of Funds in Category

Net Exp	ense		
1.95 1.73 1.52		<u></u>	► Fund Investment✓ Category Median✓ Peer Group Median
1.30 1.08			Quartile Rank
0.87	→		
0.43			
0.22			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	71	24	Percentile
	96/134	7/30	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.

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3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	1.44	_	0.58
Beta	0.86	_	0.90
R-Squared	96.73	_	98.24
Standard Deviation	9.41	10.73	9.73
Sharpe Ratio	0.01	-0.11	-0.08
Tracking Error	2.25	_	1.73
Information Ratio	0.60	_	0.30
Up Capture Ratio	91.18	_	92.15
Down Capture Ratio	81.57	-	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





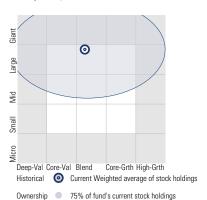
American Funds 2015 Trgt Date Retire R4 RDBTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



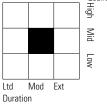
Large

Style Breakdown

Equity 26 29 26 2 6 10



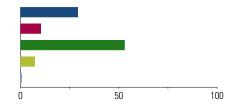
Value Blend Growth





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

ASS	et Alic	cation	as or	03-31-	·ZUZ4



Total	100.00	100.00
Other	0.53	7.20
Cash	7.17	2.62
Bonds	52.91	44.03
Non-US Stocks	10.28	18.03
US Stocks	29.10	28.13
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Bend	chmark	[] Ca	ategory	Avera	ge _		
Դ	Cyclical	28.52	37.07	34.66										
A.	Basic Materials	4.23	3.91	5.01										
A	Consumer Cyclical	6.90	10.33	10.48			İ							
ø	Financial Services	14.36	14.50	16.51				_ [
fi	Real Estate	3.03	8.33	2.66			•							
W	Sensitive	42.76	43.39	45.90										
	Communication Services	5.81	6.42	6.60										
ð	Energy	6.52	4.25	5.49										
Ф	Industrials	12.25	11.17	11.72										
	Technology	18.18	21.55	22.09										
-	Defensive	28.72	19.54	19.43										
Ħ	Consumer Defensive	9.45	5.98	5.82										
+	Healthcare	14.64	10.98	11.26										
0	Utilities	4.63	2.58	2.35										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Numb	Watanty Date	70 1400 7 10000	oundativo /s	TTD Hotain 70	World gotal coctor
	_	12.54	12.54	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.71	21.25	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	8.42	29.67	_	_
→ American Funds Inflation Linked Bd R6	_	7.86	37.54	_	_
→ American Funds American Balanced R6	-	6.99	44.53	-	-
	_	5.91	50.43	_	_
→ American Funds Capital Income Bldr R6	_	5.90	56.33	_	-
⊕ American Funds American Mutual R6	_	5.88	62.20	_	_
→ American Funds Capital World Gr&Inc R6	_	4.84	67.05	_	-
⊕ American Funds ST Bd Fd of Amer R6	_	4.14	71.19	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R4 RDCTX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag 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.

Net Expense: The fund's expense ratio of 0.66 is 13.79% higher than the Target-Date 2020 category average.

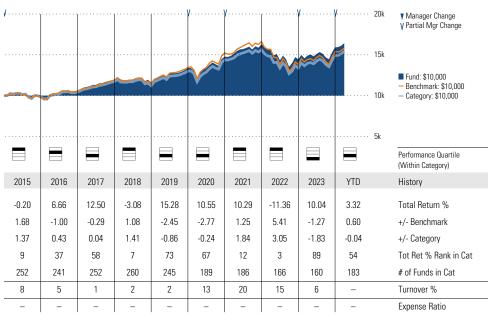
Morningstar Investment Management LLC Analysis

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.

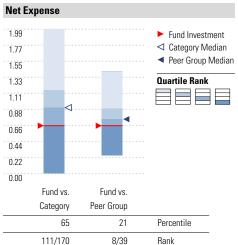
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.68	_	0.82
Beta	0.85	_	0.88
R-Squared	97.12	_	98.29
Standard Deviation	10.02	11.68	10.33
Sharpe Ratio	0.03	-0.09	-0.05
Tracking Error	2.48	_	2.07
Information Ratio	0.65	_	0.39
Up Capture Ratio	89.93	_	90.84
Down Capture Ratio	79.61	_	85.78

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





American Funds 2020 Trgt Date Retire R4 RDCTX

Asset Allocation as of 03-31-2024

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Asset Class Net % Cat% US Stocks 32.36 28.33 Non-US Stocks 16.09 11.45 Bonds 48.68 44.91 Cash 6.94 2.34 Other 0.56 8.34 50 Total 100.00 100.00

Sector Weighting as of 03-31-2024 Fund **Bmark** Cat Fund 37.13 35.41 28.14 A. Basic Materials 4.19 3.99 4.60 Consumer Cyclical 7.25 10.41 10.74 **P** Financial Services 15.81 13.98 14.66 侖 Real Estate 2.72 8.07 4.26 Sensitive 43.60 43.35 45.56 **Communication Services** 5.97 6.37 6.68 • Energy 6.13 4.30 4.94 Ф Industrials 12.51 11.30 11.28 Technology 18.99 21.38 22.66 28.25 19.52 19.03 Defensive Consumer Defensive 9.17 5.98 5.64 Healthcare 14.80 10.97 11.19 Utilities 4.28 2.57 2.20 10 35

Style Breakdown







Weight %

>50 25-50 10-25 0-10

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds Income Fund of Amer R6	_	11.18	11.18	_	_
⊕ American Funds Bond Fund of Amer R6	_	7.88	19.06	_	-
→ American Funds American Balanced R6	_	7.87	26.93	_	-
→ American Funds Inflation Linked Bd R6	_	7.85	34.77	_	-
⊕ American Funds Interm Bd Fd of Amer R6	-	5.89	40.67	_	_
	_	5.89	46.56	_	_
⊕ 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	_	_
⊕ American Funds US Government Sec R6	_	4.90	68.14	_	_

Total Holdings 22



American Funds 2025 Trgt Date Retire R4 RDDTX

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

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 8 of the 10 years it's
been in existence.

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

Net Expense: The fund's expense ratio of 0.67 is 11.67% higher than the Target-Date 2025 category average.

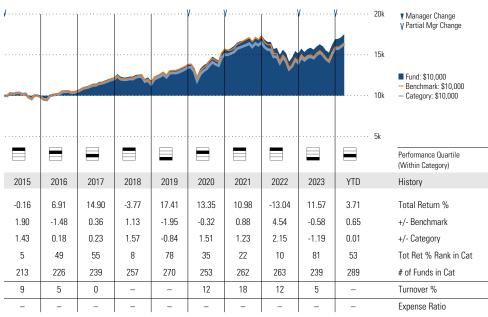
Morningstar Investment Management LLC Analysis

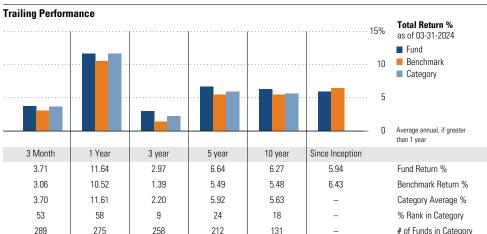
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

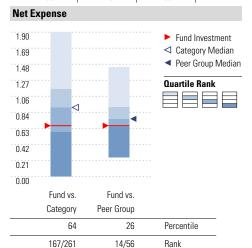
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.67	_	0.93
Beta	0.85	_	0.86
R-Squared	98.09	_	98.11
Standard Deviation	10.77	12.58	10.97
Sharpe Ratio	0.05	-0.06	-0.01
Tracking Error	2.43	_	2.31
Information Ratio	0.65	_	0.40
Up Capture Ratio	89.69	_	89.22
Down Capture Ratio	80.18	_	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



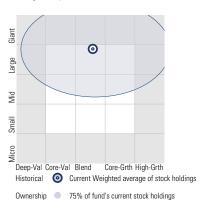
American Funds 2025 Trgt Date Retire R4 RDDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Lquity			
22	29	30	Large
5	9	3	Mid
1	1	0	Small
Value	Blend	Growth	

High MidLow Mod Ltd Duration

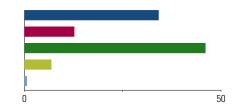
Quality

Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.55	12.23
Cash	6.77	2.13
Bonds	46.00	41.22
Non-US Stocks	12.61	15.31
US Stocks	34.08	29.12
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Bend	chmark] Ca	ategory	Avera	ge .	_	
Դ	Cyclical	27.83	37.16	35.15										
A.	Basic Materials	4.21	4.09	4.19		ď								
A	Consumer Cyclical	7.98	10.49	10.76			ı	1						
ø	Financial Services	13.34	14.82	15.42										
fi	Real Estate	2.30	7.76	4.78			١							
W	Sensitive	44.80	43.29	45.64										
	Communication Services	6.24	6.34	6.92										
ð	Energy	5.54	4.33	4.60										
Ф	Industrials	12.98	11.42	11.10										
	Technology	20.04	21.20	23.02					₫′					
—	Defensive	27.37	19.55	19.22										
=	Consumer Defensive	8.58	6.01	5.73										
+	Healthcare	15.06	10.96	11.10										
•	Utilities	3.73	2.58	2.39										

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	7.94	7.94	_	_
⊕ American Funds Bond Fund of Amer R6	_	7.70	15.64	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.52	23.16	_	_
⊕ American Funds Income Fund of Amer R6	_	7.35	30.50	_	_
American Funds American Mutual R6	-	6.04	36.54	_	_
	_	5.99	42.53	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	5.71	48.25	_	_
⊕ American Funds Mortgage R6	-	5.70	53.95	_	_
	-	4.91	58.86	_	_
American Funds US Government Sec R6	_	4.86	63.72	_	_

Total Holdings 25



American Funds 2030 Trgt Date Retire R4 RDETX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black 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.

Net Expense: The fund's expense ratio of 0.68 is 9.68% higher than the Target-Date 2030 category average.

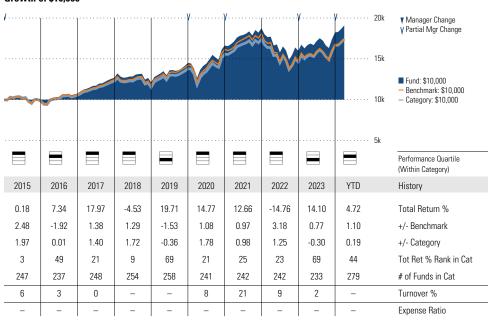
Morningstar Investment Management LLC Analysis

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

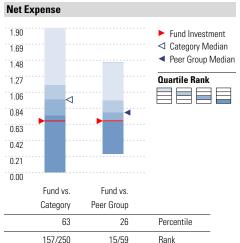
ESG Metrics

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

Growth of \$10,000







3-Year hisk wietrics			
	Fund	Bmark	Cat
Alpha	1.89	_	1.16
Beta	0.88	_	0.90
R-Squared	98.49	_	98.33
Standard Deviation	12.03	13.51	12.26
Sharpe Ratio	0.12	-0.01	0.06
Tracking Error	2.15	_	2.11
Information Ratio	0.83	_	0.55
Up Capture Ratio	93.82	_	93.58
Down Capture Ratio	83.94	-	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



American Funds 2030 Trgt Date Retire R4 RDETX

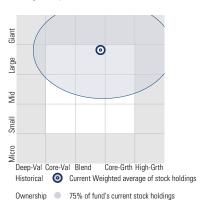
Quality High Μid Low

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

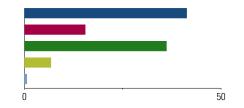
Equity				Fixed Income
18	27	33	Large	
4	9	5	Mid	
1	1	1	Small	

Value Blend Growth

Mod Ltd Duration

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

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 41.24 34.91 Non-US Stocks 15.42 19.21 Bonds 36.10 31.38 Cash 6.69 1.27 Other 0.55 13.25 100.00 Total 100.00

	Fund	Bmark	Cat	Fund	l	▼ Bend	chmark	[] C	ategory	Avera	ge	_	
Cyclical	27.76	37.10	34.18										
Basic Materials	4.13	4.18	4.31		ı								
Consumer Cyclic	al 9.34	10.57	11.00				į						
Financial Service	es 12.49	15.00	15.74				[
Real Estate	1.80	7.35	3.13										
✓ Sensitive	46.40	43.31	46.22										
Communication	Services 6.71	6.30	6.90										
Energy	4.79	4.37	4.62										
Industrials	13.58	11.58	11.49										
Technology	21.32	21.06	23.21										
→ Defensive	25.82	19.60	19.60										
Consumer Defer	7.58	6.04	5.84										
Healthcare	15.24	10.96	11.52										
Utilities	3.00	2.60	2.24										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	7.82	7.82	_	_
→ American Funds Capital World Gr&Inc R6	_	6.88	14.70	_	_
⊕ American Funds American Mutual R6	_	6.88	21.57	-	_
→ American Funds AMCAP R6	_	5.95	27.52	-	_
⊕ American Funds Bond Fund of Amer R6	-	5.85	33.37	-	-
⊕ American Funds Inflation Linked Bd R6	_	5.72	39.09	_	_
⊕ 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	-	_
⊕ American Funds Global Balanced R6	_	4.84	58.69	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R4 RDFTX

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

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag 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.

Net Expense: The fund's expense ratio of 0.7 is 14.75% higher than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

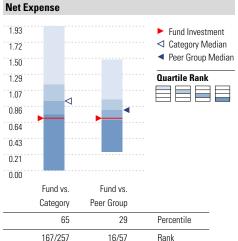
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

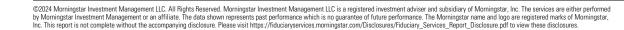
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.23 7.65 20.63 -5.52 22.90 17.11 15.13 -16.52 16.46 5.94 Total Return % 2.81 -2.42 2.11 1.30 -0.14 3.73 1.50 1.23 1.62 1.50 +/- Benchmark 0.08 0.86 3.07 0.40 0.22 1.99 2.20 1.52 1.37 0.41 +/- Category 2 54 8 10 29 8 16 33 52 30 Tot Ret % Rank in Cat 212 226 267 247 255 239 283 # of Funds in Cat 238 256 255 5 3 0 9 17 6 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.86	-	1.21
Beta	0.93	-	0.93
R-Squared	98.46	_	98.39
Standard Deviation	13.53	14.44	13.59
Sharpe Ratio	0.19	0.06	0.14
Tracking Error	1.96	-	2.03
Information Ratio	0.90	-	0.58
Up Capture Ratio	98.36	-	96.90
Down Capture Ratio	89.49	_	91.12

Portfolio 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





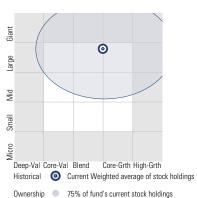
American Funds 2035 Trgt Date Retire R4 RDFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

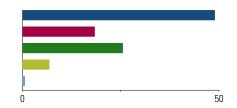
Lquity			
16	26	34	Large
4	9	6	Mid
1	1	2	Small

Value Blend Growth



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

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.55	12.34
Cash	6.78	2.19
Bonds	25.47	22.49
Non-US Stocks	18.32	21.93
US Stocks	48.88	41.05
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	Ч	▼ Ben	chmarl	Πr	ateann	Avera	ne			
์ ใ•	Cyclical	27.77	37.03	34.35	Tun	u	Dell	Cililiair		ategory	Avera	ge ,	:		
<u>.</u>	Basic Materials	4.09	4.28	4.20		- T					•	U:			
—		10.01	10.67	10.97		71	ħ								
	Consumer Cyclical							Ĭ,							
÷	Financial Services	12.08	15.17	15.56				U							
æ	Real Estate	1.59	6.91	3.62											
M	Sensitive	47.27	43.34	46.03											
	Communication Services	6.98	6.29	6.94											
ð	Energy	4.42	4.41	4.57											
Ф	Industrials	13.62	11.72	11.34											
	Technology	22.25	20.92	23.18											
→	Defensive	24.96	19.64	19.61											
=	Consumer Defensive	7.10	6.06	5.85											
+	Healthcare	15.19	10.96	11.37											
•	Utilities	2.67	2.62	2.39		'									
					0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.43	7.43	_	_
	_	6.66	14.09	_	_
→ American Funds Capital World Gr&Inc R6	-	6.58	20.68	_	_
⊕ American Funds American Mutual R6	-	6.48	27.16	_	_
	-	6.29	33.44	-	-
	_	6.29	39.73	_	_
	-	5.08	44.81	_	_
⊕ American Funds US Government Sec R6	-	4.87	49.68	_	-
⊕ American Funds Inflation Linked Bd R6	-	4.55	54.22	_	_
→ American Funds Global Balanced R6	_	4.47	58.69	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R4 RDGTX

Growth of \$10,000

3

244

5

50

234

2

10

245

0

7

251

38

257

8

235

5

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

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %
Expense Ratio

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

❷ 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.

Net Expense: The fund's expense ratio of 0.72 is 10.77% higher 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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.21 7.82 21.59 -5.85 23.94 18.37 16.38 -17.86 18.98 7.11 Total Return % 3.04 -2.79 1.80 -0.41 5.28 1.03 -0.49 2.64 1.79 1.72 +/- Benchmark 1.89 -0.13 0.75 0.91 -0.54 1.29 2.20 2.07 3.81 0.68 +/- Category

26

237

17

52

238

4

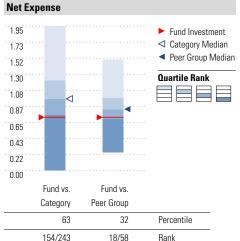
25

229

24

272





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.65	_	1.00
Beta	0.96	_	0.95
R-Squared	98.34	_	98.37
Standard Deviation	14.81	15.28	14.69
Sharpe Ratio	0.24	0.13	0.19
Tracking Error	2.00	_	2.10
Information Ratio	0.80	_	0.46
Up Capture Ratio	100.81	_	98.20
Down Capture Ratio	93.50	_	93.78

Portfolio Metrics									
Fund	Bmark	Cat							
23.57	18.96	20.56							
3.72	2.48	2.87							
5.38	-	6.68							
	23.57	23.57 18.96 3.72 2.48							



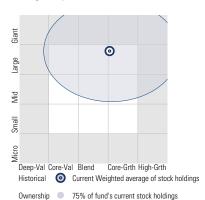
American Funds 2040 Trgt Date Retire R4 RDGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

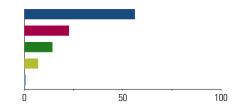
Equity			
15	25	35	Large
4	9	7	Mid
1	2	2	Small

Value Blend Growth



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

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 56.02 47.46 Non-US Stocks 22.52 25.89 Bonds 14.07 13.04 Cash 6.82 1.70 Other 0.58 11.91 100.00 Total 100.00

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	: [] Ca	ategory	Avera	ge .	-		
Ն	Cyclical	27.93	37.03	34.35											
ů.	Basic Materials	4.13	4.37	4.27											
4	Consumer Cyclical	10.29	10.74	11.15											
<u>,</u>	Financial Services	12.01	15.35	15.68				İ							
th.	Real Estate	1.50	6.57	3.25		[
M	Sensitive	47.45	43.33	46.05											
	Communication Services	6.97	6.26	6.84											
	Energy	4.25	4.44	4.61											
Ċ.	Industrials	13.58	11.86	11.61											
2	Technology	22.65	20.77	22.99											
→	Defensive	24.62	19.64	19.60											
=	Consumer Defensive	6.82	6.07	5.80											
٠	Healthcare	15.35	10.94	11.45											
•	Utilities	2.45	2.63	2.35											
					0%	5	10	15	20	25	30	35	40	45	5

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Maturity Date	/0 ING! A336!	Guillative /0	TTD HetaIII /0	Worlingstar Sector
⊕ American Funds American Balanced R6	_	7.82	7.82	_	_
→ American Funds Fundamental Invs R6	_	7.10	14.92	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.03	21.95	_	_
→ American Funds AMCAP R6	_	6.98	28.93	_	_
→ American Funds Capital World Gr&Inc R6	-	6.87	35.80	-	-
⊕ American Funds American Mutual R6	_	6.72	42.53	_	_
→ American Funds New Perspective R6	_	6.68	49.21	_	-
→ American Funds Washington Mutual R6	_	5.97	55.18	_	_
→ American Funds SMALLCAP World R6	_	5.86	61.04	_	_
⊕ American Funds US Government Sec R6	_	4.99	66.03	_	_

Total Holdings 23



American Funds 2045 Trgt Date Retire R4 RDHTX

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

Expense Ratio

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

❷ 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.

Net Expense: The fund's expense ratio of 0.72 is 10.77% higher than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

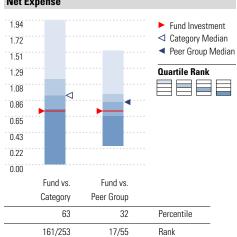
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.20 7 93 21.98 -5.90 24.25 18.80 16.74 -18.45 19.69 7.46 Total Return % 3.23 -2.91 1.45 2.27 -0.72 5.85 0.38 -1.39 2.30 1.50 +/- Benchmark 0.00 -0.10 0.11 0.74 2.07 1.47 2.24 3.70 -0.70 0.32 +/- Category 3 56 14 4 62 5 50 64 40 37 Tot Ret % Rank in Cat 204 218 231 250 263 243 249 249 275 # of Funds in Cat 225 5 3 0 4 15 2 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.16	_	0.79
Beta	0.95	_	0.97
R-Squared	98.08	_	98.36
Standard Deviation	15.29	15.87	15.49
Sharpe Ratio	0.24	0.18	0.22
Tracking Error	2.24	_	2.11
Information Ratio	0.46	_	0.33
Up Capture Ratio	98.89	_	99.17
Down Capture Ratio	94.06	-	95.90

Portfolio Metrics									
Fund	Bmark	Cat							
23.70	18.80	20.53							
3.75	2.45	2.82							
5.77	-	7.40							
	23.70	23.70 18.80 3.75 2.45							



American Funds 2045 Trgt Date Retire R4 RDHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity		rixeu ii		
15	25	36	Large	
4	9	7	Mid	
1	2	2	Small	
\	Diamel	C4l-		Last

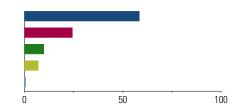
Value Blend Growth

Fixed Income Quality High MidLow Mod I td Duration

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 03-31-2024



Total	100.00	100.00
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%

	Fund	Bmark	Cat	Fund	1	Bend	chmark	[] Ca	itegory	Averag	ge	_	
Cyclical	28.05	37.14	34.50										
Basic Materials	4.26	4.45	4.30		0								
Consumer Cyclical	10.40	10.80	10.96										
Financial Services	11.93	15.48	15.48				ĺ						
Real Estate	1.46	6.41	3.76] '								_
✓ Sensitive	47.44	43.24	45.88										
Communication Services	6.89	6.21	6.86										
Energy	4.22	4.48	4.61		ľ								
Industrials	13.69	11.96	11.37										
Technology	22.64	20.59	23.04						0				
→ Defensive	24.50	19.63	19.60										
Consumer Defensive	6.74	6.09	5.84										
Healthcare	15.38	10.91	11.42										
Utilities	2.38	2.63	2.34										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Fundamental Invs R6	_	7.76	7.76	_	_
⊕ American Funds American Balanced R6	_	7.67	15.42	_	_
	_	7.45	22.87	_	_
→ American Funds New Perspective R6	_	7.02	29.89	_	_
⇒ American Funds Growth Fund of Amer R6	-	7.00	36.89	_	-
⊕ American Funds SMALLCAP World R6	_	7.00	43.89	_	_
⊕ American Funds Washington Mutual R6	_	6.93	50.82	_	_
→ American Funds AMCAP R6	_	6.81	57.64	_	_
⊕ American Funds American Mutual R6	_	6.80	64.44	_	_
⊕ American Funds US Government Sec R6	_	4.98	69.42	_	_

Total Holdings 20



American Funds 2050 Trgt Date Retire R4 RDITX

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

❷ Performance: The fund has finished in the Target-Date
2050 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.

Net Expense: The fund's expense ratio of 0.73 is 10.61% higher than the Target-Date 2050 category average.

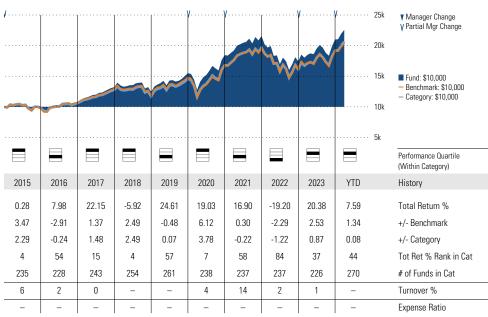
Morningstar Investment Management LLC Analysis

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.

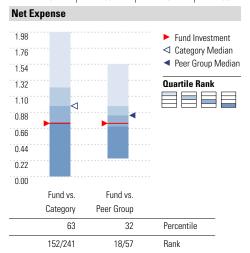
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2024 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea 7.59 22.09 5.54 10.25 9.03 7.72 Fund Return % 6.25 18.65 4.84 8.87 7.66 7.58 Benchmark Return % 7 51 20.84 5 53 9 77 8 17 Category Average % 44 25 47 26 3 % Rank in Category 270 258 243 209 134 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.86	_	0.79
Beta	0.95	_	0.98
R-Squared	97.70	_	98.24
Standard Deviation	15.57	16.14	15.94
Sharpe Ratio	0.24	0.19	0.24
Tracking Error	2.48	_	2.15
Information Ratio	0.28	_	0.32
Up Capture Ratio	98.23	_	100.34
Down Capture Ratio	94.83	-	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



American Funds 2050 Trgt Date Retire R4 RDITX

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

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

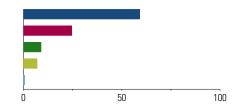
Lquity			
14	25	36	Large
3	9	7	Mid
1	2	2	Small

Value Blend Growth



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

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 52.75 59.15 Non-US Stocks 24.56 27.48 Bonds 8.89 6.40 Cash 6.86 1.79 Other 0.54 11.57 100.00 Total 100.00

		Fund	Bmark	Cat	Fund	۱ '	▼ Bend	chmark	: [] Ca	ategory	Avera	ge	_	
Ն	Cyclical	28.03	37.34	34.53									1	
ů.	Basic Materials	4.29	4.52	4.32										
A	Consumer Cyclical	10.63	10.83	11.02										
ê	Financial Services	11.77	15.60	15.57				Ó						
t	Real Estate	1.34	6.39	3.62										_
M	Sensitive	47.79	43.08	45.93										
	Communication Services	6.92	6.17	6.82										
•	Energy	4.03	4.50	4.62		I								
¢	Industrials	13.86	12.04	11.51					_					
	Technology	22.98	20.37	22.98										
→	Defensive	24.17	19.58	19.55										
=	Consumer Defensive	6.50	6.08	5.81										
٠	Healthcare	15.46	10.86	11.44										
•	Utilities	2.21	2.64	2.30										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	8.66	8.66	_	_
⊕ American Funds SMALLCAP World R6	-	8.00	16.66	_	_
⊕ American Funds Fundamental Invs R6	_	7.92	24.58	_	-
⊕ American Funds Washington Mutual R6	-	7.77	32.34	_	-
	-	7.58	39.92	-	_
	_	6.92	46.84	_	_
	_	6.84	53.68	_	-
⊕ American Funds American Balanced R6	-	6.69	60.37	_	_
⊕ American Funds American Mutual R6	-	6.68	67.05	_	-
	_	5.01	72.06	_	_

Total Holdings 20



American Funds 2055 Trgt Date Retire R4 RDJTX

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

Expense Ratio

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

❷ 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 0.73 is 14.06% higher than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

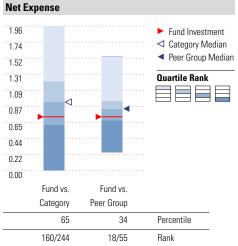
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.25 7.93 22.15 -5.92 24.60 19.00 16.82 -19.77 21.01 7.75 Total Return % 3.59 -2.97 1.20 2.65 -0.45 6.09 0.32 -2 84 3.11 1.50 +/- Benchmark -0.07 1.29 1.96 1.07 2.52 -0.31 3.53 -0.48 -1.69 0.12 +/- Category 3 57 20 4 64 6 64 94 20 40 Tot Ret % Rank in Cat 197 215 248 247 248 224 270 # of Funds in Cat 230 261 238 6 3 1 3 14 3 Turnover %





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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.84	_	0.90
Beta	0.96	_	0.99
R-Squared	97.38	_	98.22
Standard Deviation	15.78	16.22	16.13
Sharpe Ratio	0.23	0.19	0.24
Tracking Error	2.64	_	2.17
Information Ratio	0.26	-	0.37
Up Capture Ratio	98.85	-	101.34
Down Capture Ratio	95.57	-	97.75

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						



American Funds 2055 Trgt Date Retire R4 RDJTX

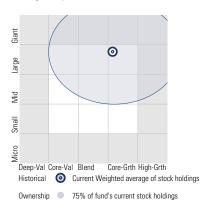
Quality High

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

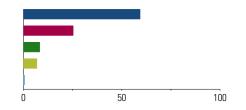
Equity				Fixed In	come
13	25	37	Large		
3	9	7	Mid		
1	2	2	Small		
Value	Blend	Growth		Ltd	Mod

MidLow Mod I td Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 52.74 59.28 Non-US Stocks 25.23 26.79 Bonds 8.19 6.72 Cash 6.78 1.10 Other 0.51 12.64 100.00 Total 100.00

		Fund	Bmark	Cat	Fund	l	▼ Bend	chmark	[] Ca	ategory	Averag	ge	_	
٠	Cyclical	28.04	37.62	34.55								[]:	1	
2	Basic Materials	4.39	4.60	4.29										
•	Consumer Cyclical	10.89	10.86	10.92				1						
	Financial Services	11.56	15.69	15.50				0						
à	Real Estate	1.20	6.47	3.84										
ŲF	Sensitive	48.23	42.88	46.02										
	Communication Services	7.01	6.11	6.86										
)	Energy	3.84	4.52	4.62		ı	1							
ž	Industrials	13.96	12.11	11.45										
3	Technology	23.42	20.14	23.09						0				
+	Defensive	23.72	19.51	19.42										
Ę	Consumer Defensive	6.25	6.08	5.80										
r	Healthcare	15.46	10.79	11.32										
1	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	_	_
⊕ American Funds Washington Mutual R6	-	7.79	42.76	-	-
⊕ American Funds AMCAP R6	_	6.84	49.60	_	_
→ 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	-	-
⊕ American Funds American Mutual R6	_	5.73	73.99	_	_

Total Holdings 18



American Funds 2060 Trgt Date Retire R4 RDKTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wesley Phoa since 03-2015 Samir Mathur since 01-2020 David Hoad 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 6 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 0.74 is 12.12% higher than the Target-Date 2060 category average.

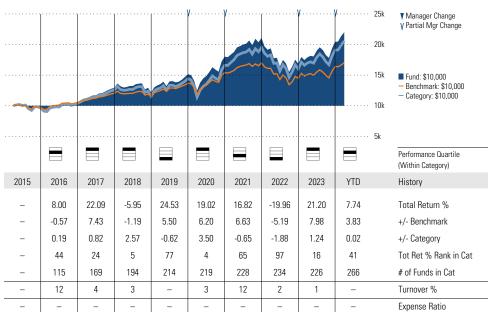
Morningstar Investment Management LLC Analysis

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.

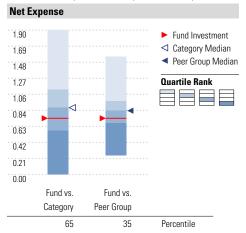
ESG Metrics

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

Growth of \$10,000







156/240	19/56	Rank	
Peer group is a subset of the	e category ar	nd includes fund	ds with the
same management style (ac	ctive vs. pass	ive) and similar	share class
characteristics			

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.36	_	2.60
Beta	1.25	_	1.28
R-Squared	95.76	-	96.52
Standard Deviation	15.86	12.42	16.18
Sharpe Ratio	0.23	0.04	0.25
Tracking Error	4.50	-	4.61
Information Ratio	0.63	-	0.68
Up Capture Ratio	136.80	-	140.35
Down Capture Ratio	124.74	_	126.91

Fund	Bmark	Cat
24.11	18.45	19.88
3.84	2.33	2.65
5.85	_	7.50
	24.11	24.11 18.45 3.84 2.33

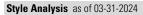


American Funds 2060 Trgt Date Retire R4 RDKTX

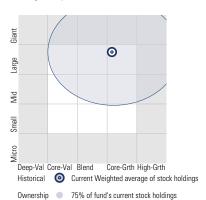
Asset Allocation as of 03-31-2024

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Asset Class Net % Cat% US Stocks 59.31 44.77 Non-US Stocks 25.22 30.84 Bonds 8.19 5.99 Cash 6.76 1.05 Other 0.51 17.37 50 100 Total 100.00 100.00

Style Breakdown

Equity				Fixed Ir	icome	
12	24	37	Large			
3	9	8	Mid			
2	2	3	Small			
Value	Blend	Growth		Ltd Duratio	Mod	Ext

Quality High Mid Low

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	i	▼ Bend	chmarl	([] C	ategory	Avera	ge	_	
b	Cyclical	28.15	38.52	36.03									1	
	Basic Materials	4.42	4.79	4.82										
-	Consumer Cyclical	11.06	10.92	10.82										
<u></u>	Financial Services	11.49	16.41	15.96				0						
à	Real Estate	1.18	6.40	4.43										
NF	Sensitive	48.34	40.90	44.96										
	Communication Services	7.07	5.96	6.55										
•	Energy	3.78	4.84	4.87		ı	1							
}	Industrials	14.00	12.38	11.63										
1	Technology	23.49	17.72	21.91										
+	Defensive	23.52	20.58	19.01										
Ţ	Consumer Defensive	6.16	6.51	5.78										
1	Healthcare	15.41	11.12	11.02										
?	Utilities	1.95	2.95	2.21		1								

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	_	_
⊕ American Funds Fundamental Invs R6	-	8.67	28.19	-	_
⊕ American Funds Capital World Gr&Inc R6	_	8.47	36.66	_	_
⊕ American Funds Washington Mutual R6	-	7.80	44.46	_	-
⊕ American Funds AMCAP R6	_	6.82	51.28	_	_
⊕ American Funds Invmt Co of Amer R6	_	6.79	58.07	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.79	64.86	_	_
⊕ American Funds American Balanced R6	-	5.86	70.71	-	_
⊕ American Funds US Government Sec R6	_	4.99	75.71	_	_

Total Holdings 17



American Funds 2065 Trgt Date Retire R4 RDLTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

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 0.74 is 23.33% higher than the Target-Date 2065+ category average.

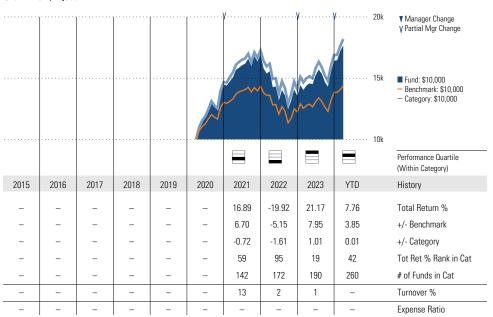
Morningstar Investment Management LLC Analysis

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.

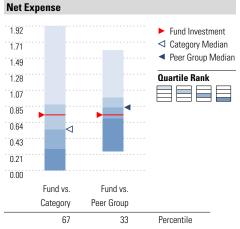
ESG Metrics

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

Growth of \$10,000







18/56 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.38	_	2.60
Beta	1.25	_	1.29
R-Squared	95.71	_	96.48
Standard Deviation	15.88	12.42	16.30
Sharpe Ratio	0.23	0.04	0.25
Tracking Error	4.53	_	4.72
Information Ratio	0.63	_	0.66
Up Capture Ratio	137.05	_	141.07
Down Capture Ratio	124.90	_	127.64

Portfolio Metrics			
	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



166/246

American Funds 2065 Trgt Date Retire R4 RDLTX

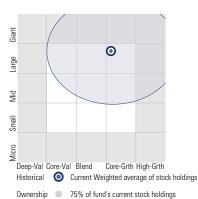
Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

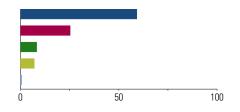
Lquit	у			
12		24	37	Large
3		9	8	Mid
2		2	3	Small

Value Blend Growth



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

Asset Allocation as of 03-31-2024



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

		Fund	Bmark	Cat	Fund	l	▼ Bend	chmark	[] Ca	ategory	Avera	ge	_	
b	Cyclical	28.16	38.52	34.94									"	
à.	Basic Materials	4.42	4.79	4.70										
4	Consumer Cyclical	11.06	10.92	10.96										
₽	Financial Services	11.49	16.41	15.97										
ŧ	Real Estate	1.19	6.40	3.31] '								
M	Sensitive	48.33	40.90	45.92										
	Communication Services	7.07	5.96	6.81										
	Energy	3.77	4.84	4.77										
Ģ	Industrials	14.00	12.38	11.87					_					
2	Technology	23.49	17.72	22.47										
→	Defensive	23.52	20.58	19.13										
	Consumer Defensive	6.16	6.51	5.85										
٠	Healthcare	15.41	11.12	11.05										
•	Utilities	1.95	2.95	2.23										

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	_	-
⊕ American Funds Fundamental Invs R6	_	8.62	28.14	_	-
⊕ American Funds Capital World Gr&Inc R6	-	8.46	36.60	_	_
American Funds Washington Mutual R6	_	7.78	44.37	_	_
⊕ American Funds AMCAP R6	_	6.80	51.17	_	_
⊕ American Funds Invmt Co of Amer R6	_	6.78	57.95	_	-
⊕ American Funds Growth Fund of Amer R6	_	6.75	64.70	_	_
⊕ American Funds American Balanced R6	_	5.85	70.54	_	_
⊕ American Funds US Government Sec R6	_	4.97	75.52	_	_

Total Holdings 17



American Funds American Mutual R4 RMFEX

Growth of \$10,000

1,461

27

1,371

18

1,354

20

0.64

1,370

16

0.65

1,314

21

0.64

1,280

24

0.63

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

James Lovelace since 01-2006 James Terrile since 01-2006 William Robbins since 01-2008 Cheryl Frank since 01-2014 Charles Ellwein since 12-2016 Grant Cambridge since 01-2021 Brantley Thompson since 01-2023 Martin Jacobs since 01-2024

Quantitative Screens

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

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

× Style: The fund has landed in its primary style box — Large Value — 50 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.62 is 30.34% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen as the portfolio plots slightly into the blend portion of the Morningstar Style Box. However, the team's underlying investment process remains consistent so we are not concerned with this screen failure.

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 20k 15k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -2.88 14.11 17.58 -2.11 21.67 4.71 24.92 -4.52 9.34 7.08 Total Return % -0.24 0.95 -3.23 3.92 6.16 -4.87 1.91 3.02 -2.12 -1.91 +/- Benchmark -0.70 -3.37 1.80 1.17 1.64 6.42 -1.30 1.38 -2.29 -1.75 +/- Category 36 53 32 4 85 33 65 38 65 80 Tot Ret % Rank in Cat

1,243

23

0.62

1,255

24

0.61

1,321

1,264

25

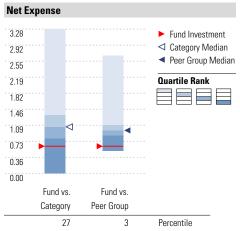
0.62

of Funds in Cat

Turnover %

Expense Ratio

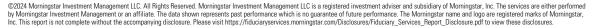




354/1331	10/334	Rank	
Peer group is a subset	of the category and	d includes funds	with the
same management sty	le (active vs. passiv	/e) and similar s	hare class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.25	_	1.07
Beta	0.79	_	0.96
R-Squared	95.49	_	94.27
Standard Deviation	13.35	16.43	16.34
Sharpe Ratio	0.49	0.38	0.43
Tracking Error	4.42	_	4.01
Information Ratio	0.20	_	0.22
Up Capture Ratio	84.48	_	98.20
Down Capture Ratio	75.31	_	93.98

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.70	17.93	18.96
Price/Book Ratio	3.60	2.34	2.53
Geom Avg Mkt Cap \$B	159.04	73.93	121.22
ROE	25.30	16.60	21.17





American Funds American Mutual R4 RMFEX

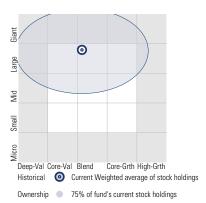
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

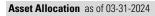
Equity

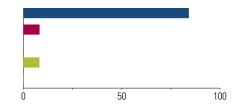
28	34	20	Large
6	10	0	MIG
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.03	1.29
Cash	7.94	0.89
Bonds	0.00	0.31
Non-US Stocks	8.04	5.71
US Stocks	83.99	91.79
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1 1	Bench	mark	Categ	jory Ave	erage		
<u></u>	Cyclical	25.03	35.85	33.68									
ů.	Basic Materials	2.96	4.18	3.58		10							
A	Consumer Cyclical	3.81	5.43	6.93		" [
æ	Financial Services	15.16	21.43	19.81					0				
æ	Real Estate	3.10	4.81	3.36		0							
W	Sensitive	43.05	37.28	38.27									
	Communication Services	2.27	4.79	5.67									
ð	Energy	5.76	7.71	8.13				_					
¢	Industrials	16.96	13.96	12.04		-		· ' :					
	Technology	18.06	10.82	12.43									
→	Defensive	31.92	26.87	28.05									
=	Consumer Defensive	8.04	7.68	8.42			= [
+	Healthcare	18.08	14.64	14.73									
•	Utilities	5.80	4.55	4.90									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	6.11	6.11	-	Technology
○ Capital Group Central Cash Fund	4.87	10.98	_	-
AbbVie Inc AbbVie Inc	3.41	14.39	_	Healthcare
🕸 Cash And Other Assets Less Liablities	3.07	17.46	_	-
GE Aerospace	2.90	20.36	_	Industrials
⊕ RTX Corp	2.88	23.25	_	Industrials
Apple Inc	2.61	25.86	_	Technology
Abbott Laboratories	2.59	28.45	_	Healthcare
⊕ JPMorgan Chase & Co	1.92	30.37	_	Financial Services
⊖ Union Pacific Corp	1.83	32.20	-	Industrials
	1.78	33.98	_	Basic Materials
─ UnitedHealth Group Inc	1.60	35.58	_	Healthcare
⊕ TC Energy Corp	1.52	37.10	_	Energy
The Home Depot Inc	1.50	38.60	_	Consumer Cyclical
→ Mondelez International Inc Class A	1.50	40.10	_	Consumer Defensive

Total Holdings 179



American Funds Capital World Gr&Inc R4 RWIEX

Morningstar Category Global Large-Stock Blend Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

Sung Lee since 02-2006
Alfonso Barroso since 02-2007
Michael Cohen since 11-2014
Reed Lowenstein since 02-2019
Lara Pellini since 02-2019
Jin Lee since 02-2019
Leo Hee since 10-2019
Jeremy Burge since 01-2020
Renaud Samyn since 02-2020
Diana Wagner since 02-2022

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 18.17 years.

Net Expense: The fund's expense ratio of 0.76 is 21.65% lower than the Global Large-Stock Blend category average.

Morningstar Investment Management LLC Analysis

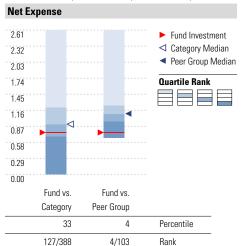
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	05-18-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -2.20 6.49 24.63 -10.30 25.32 15.36 14.76 -17.30 20.79 8.16 Total Return % -0.89 0.16 -1.37 0.66 -0.89 -1.28 -3.78 1.06 -1.41 -0.04 +/- Benchmark -0.44 0.06 +/- Category -1.28 2.35 -0.242.40 -2.96 -0.63 2.67 1.16 69 52 26 61 59 38 82 47 34 39 Tot Ret % Rank in Cat 310 354 374 371 383 # of Funds in Cat 283 301 338 378 365 35 35 35 49 23 36 32 32 27 Turnover % 0.79 0.79 0.79 0.77 0.76 0.77 0.76 Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.88	_	-0.58
Beta	0.99	_	0.97
R-Squared	96.38	_	92.37
Standard Deviation	16.74	16.62	16.74
Sharpe Ratio	0.25	0.31	0.26
Tracking Error	3.19	_	4.47
Information Ratio	-0.33	_	-0.13
Up Capture Ratio	97.83	-	96.69
Down Capture Ratio	101.82	_	99.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.91	20.65	19.71
Price/Book Ratio	3.52	2.92	2.91
Geom Avg Mkt Cap \$B	132.20	137.43	118.57
ROE	25.84	26.46	25.52



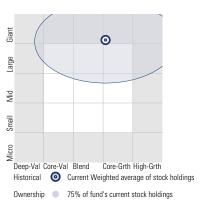
American Funds Capital World Gr&Inc R4 RWIEX

Morningstar Category Morningstar Index Global Large-Stock Blend

MSCI ACWI NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

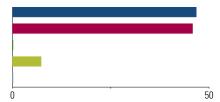
16	30	42	Large
2	7	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.12	1.60
Cash	7.25	1.25
Bonds	0.10	1.06
Non-US Stocks	45.79	35.68
US Stocks	46.73	60.40
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	C	ategory	Avera	ge		
Ն	Cyclical	27.31	32.65	31.49						,		ĭ		
A.	Basic Materials	5.82	4.09	4.47										
Д	Consumer Cyclical	10.50	10.78	11.19										
,	Financial Services	10.63	15.55	13.75										
à	Real Estate	0.36	2.23	2.08	1 [_
M	Sensitive	48.33	47.38	47.37										Û
₫	Communication Services	6.86	7.71	6.90			'							
ð	Energy	5.43	4.59	4.65			_							
ф	Industrials	13.34	10.45	14.63										
	Technology	22.70	24.63	21.19										
→	Defensive	24.36	19.97	21.14										
=	Consumer Defensive	7.04	6.36	6.65										
٠	Healthcare	15.19	11.22	11.45										
•	Utilities	2.13	2.39	3.04										

World Regions % Equity 03-31-2024



Greater Asia	Fund % 15.26	Cat % 12.82	
Japan	5.40	5.10	
Australasia	1.45	0.83	
Asia-4 Tigers	4.38	3.54	
Asia-ex 4 Tigers	4.03	3.35	
Not Classified	0.00	0.00	

Americas	Fund % 57.23	Cat % 66.75	Greater Europe	Fund % 27.50	Cat % 20.43	Marke
North America	55.75	65.92	United Kingdom	5.87	4.99	Devel
Central/Latin	1.48	0.83	W euro-ex UK	21.50	15.08	Emerg
			Emrgng Europe	0.00	0.09	Not A
			Africa	0.13	0.27	

Market Maturity	Fund %
Developed Markets	94.49
Emerging Markets	5.51
Not Available	0.00

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Broadcom Inc	4.46	4.46	-	Technology
	4.00	8.46	_	Technology
Capital Group Central Cash Fund	3.92	12.38	-	-
☆ Cash And Other Assets Less Liablities	3.26	15.64	-	-
Taiwan Semiconductor Manufacturing Co Ltd	2.31	17.95	_	Technology
⊖ Eli Lilly and Co	1.79	19.74	_	Healthcare
	1.76	21.50	_	Technology
─ UnitedHealth Group Inc	1.58	23.08	_	Healthcare
	1.52	24.60	_	Healthcare
① The Home Depot Inc	1.51	26.11	_	Consumer Cyclical

Total Holdings 336



American Funds New World R4 RNWEX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

Matt Hochstetler since 01-2024

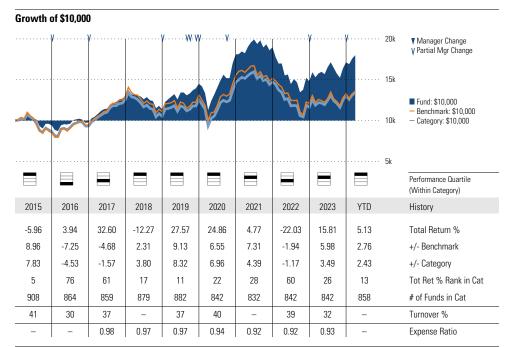
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.81 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.92 is 18.58% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

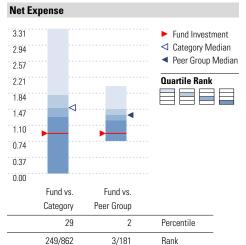
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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



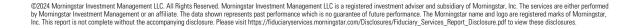




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.85	_	0.10
Beta	0.82	_	0.95
R-Squared	79.37	_	87.85
Standard Deviation	16.28	17.76	18.00
Sharpe Ratio	-0.13	-0.37	-0.34
Tracking Error	8.08	_	6.15
Information Ratio	0.57	_	0.01
Up Capture Ratio	94.36	_	97.10
Down Capture Ratio	77.97	_	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
ROE	23.89	16.09	18.75



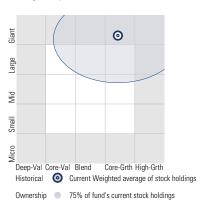


American Funds New World R4 RNWEX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

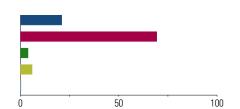
Equity

10	26	53	Laige
2	5	3	MIN
0	1	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

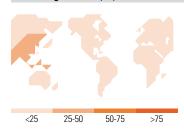


Asset Allocation as of 03-31-2024

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

		Fund	Bmark	Cat	Fund	t	Ben	chmark	c 🛮 Ca	ategory	Avera	ge	_	
Ն	Cyclical	39.58	43.05	42.36]	
A.	Basic Materials	7.11	7.49	6.03			٠.							
4	Consumer Cyclical	12.86	11.85	12.87					į	į				
<u></u>	Financial Services	17.69	22.21	21.83										
t	Real Estate	1.92	1.50	1.63										
M	Sensitive	39.75	45.06	44.71									0	
d	Communication Services	8.02	9.04	8.04			(
6	Energy	2.56	5.42	4.93										
Ģ	Industrials	12.36	6.74	6.88										
1	Technology	16.81	23.86	24.86										
→	Defensive	20.67	11.90	12.92										
	Consumer Defensive	7.49	5.50	6.99										
٠	Healthcare	11.70	3.67	4.14										
2	Utilities	1.48	2.73	1.79										

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	41.58	72.94
Japan	3.02	0.07
Australasia	0.00	0.00
Asia-4 Tigers	8.26	28.48
Asia-ex 4 Tigers	30.30	44.39
Not Classified	0.00	0.00

Americas	Fund % 34.64	Cat % 16.21	Greater Europe	Fund % 23.79	Cat % 10.84	Market Maturity	Fund %
North America	24.43	3.16	United Kingdom	2.22	0.56	Developed Markets	57.10
Central/Latin	10.21	13.05	W euro-ex UK	19.00	1.90	Emerging Markets	42.90
			Emrgng Europe	0.50	1.90	Not Available	0.00
			Africa	2.07	6.48		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① Capital Group Central Cash Fund	4.06	4.06	_	_
	2.79	6.86	_	Technology
Taiwan Semiconductor Manufacturing Co Ltd	2.78	9.63	_	Technology
	1.94	11.58	_	Healthcare
☆ Cash And Other Assets Less Liablities	1.77	13.34	_	_
⊕ MercadoLibre Inc	1.52	14.86	_	Consumer Cyclical
→ Meta Platforms Inc Class A	1.49	16.36	_	Communication Svc
	1.45	17.81	_	Industrials
⊕ Broadcom Inc	1.39	19.20	_	Technology
─ Lvmh Moet Hennessy Louis Vuitton SE	1.29	20.49	_	Consumer Cyclical

Total Holdings 576



Baird Aggregate Bond Inv BAGSX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 23.52 years.

Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 0.55 is 1.85% higher than the Intermediate Core Bond category average.

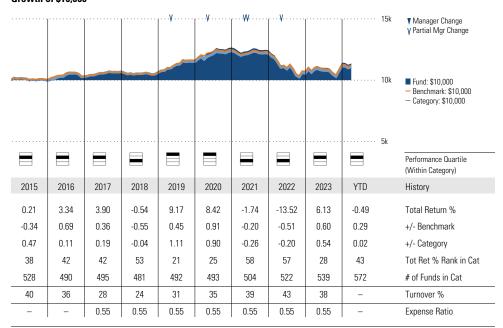
Morningstar Investment Management LLC Analysis

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

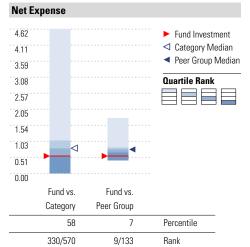
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	0.09	-	-0.13
Beta	1.02	-	0.98
R-Squared	99.65	-	97.77
Standard Deviation	7.39	7.24	7.21
Sharpe Ratio	-0.70	-0.72	-0.74
Tracking Error	0.46	-	1.00
Information Ratio	0.07	-	-0.26
Up Capture Ratio	101.00	-	96.63
Down Capture Ratio	100.45	-	98.34

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.21	4.43	5.94
Avg Eff Maturity	8.23	-	8.63



Baird Aggregate Bond Inv BAGSX

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

Quality

G

G

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.90	3.53	24.95
AA	3.30	74.59	39.48
A	12.50	10.82	21.00
BBB	21.10	8.32	12.47
BB	0.20	0.28	0.71
В	0.00	0.00	0.35
Below B	0.00	0.00	0.33
Not Rated	0.00	2.46	0.70



Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Sector Weighting as of 03-		Б .	0 /	- ·		р .	. П ~					
	Fund	Bmark	Cat	Fund	7	Benchma	rk [] C	ategory	Average			
Government	27.17	_	30.40		:		:	1	1			
Treasury	27.17	_	25.31									
Inflation – Protected	0.00	-	1.13									
Agency/Quasi Agency	0.00	_	0.87									
Other Government Related	0.00	_	3.09									
Corporate	36.35	_	23.79									
Corporate Bond	36.35	_	23.56									
Bank Loan	0.00	_	0.09									
Convertible	0.00	_	0.00									
Preferred	0.00	_	0.14									
Securitized	34.35	-	38.61									
Agency MBS Pass-Through	21.41	_	27.87									
Agency MBS ARM	0.00	_	0.21									
Agency MBS CMO	1.65	_	2.05									
Non-Agency Residential MBS	0.79	_	0.14	[]								
Commercial MBS	4.07	-	2.26									
Asset-Backed	6.43	-	6.08									
Covered Bond	0.00	_	0.00									
Municipal	0.56	-	1.02									
Cash & Equivalents	1.56	-	4.40									
Other	0.00	_	1.79	[
				0%	5	10	15	20	25	30	35	40

Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 1.13%	10-2026	4.09	4.09	_
United States Treasury Bonds 2.5%	02-2045	2.57	6.66	_
⊕ United States Treasury Notes 2.38%	03-2029	2.36	9.02	_
United States Treasury Bonds 2.88%	05-2043	1.85	10.86	_
⊕ United States Treasury Bonds 2.88%	05-2052	1.71	12.57	-
⊕ United States Treasury Notes 4.13%	08-2030	1.67	14.25	_
⊕ United States Treasury Bonds 2.38%	02-2042	1.60	15.84	_
⊕ First American Government Obligs U	02-2030	1.53	17.37	_
⊕ United States Treasury Notes 3.5%	02-2033	1.50	18.87	_
⊕ United States Treasury Notes 4.38%	08-2026	1.46	20.33	_

Total Holdings 1791



Baron Growth Retail BGRFX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Ronald Baron since 12-1994 Neal Rosenberg since 05-2016

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Growth 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 29.27 years.

✓ Net Expense: The fund's expense ratio of 1.3 is 21.5% higher than the Mid-Cap Growth category average.

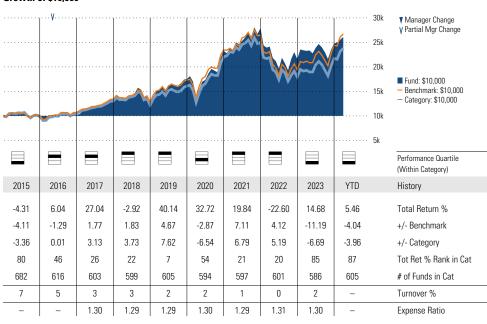
Morningstar Investment Management LLC Analysis

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.

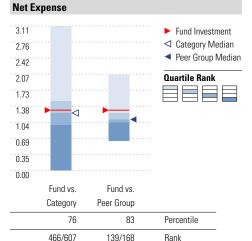
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.50	_	-3.45
Beta	0.89	_	0.97
R-Squared	89.93	_	91.07
Standard Deviation	20.44	21.74	22.26
Sharpe Ratio	0.13	0.18	0.03
Tracking Error	6.90	_	6.61
Information Ratio	-0.15	_	-0.68
Up Capture Ratio	89.66	_	92.06
Down Capture Ratio	91.91	_	104.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.65	26.72	31.29
Price/Book Ratio	5.07	8.38	5.82
Geom Avg Mkt Cap \$B	17.24	25.23	22.56
ROE	30.91	26.19	19.71



Baron Growth Retail BGRFX

Morningstar Category Mid-Cap Growth

Morningstar Index Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

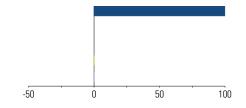
1. /			
0	0	0	Large
4	15	53	MIG
1	19	7	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10







		Fund	Bmark	Cat	Fund	▼ Benchmark
Ն	Cyclical	71.28	24.66	27.83		
i.	Basic Materials	0.00	0.88	2.14	[]	
4	Consumer Cyclical	13.87	13.02	12.43		
₽	Financial Services	46.37	9.11	10.45		
t	Real Estate	11.04	1.65	2.81		
M	Sensitive	18.94	54.11	50.56	_	
d	Communication Services	2.40	4.01	3.57		
	Energy	0.00	3.51	2.79	i 0'	
¢	Industrials	1.24	18.39	17.58		
3	Technology	15.30	28.20	26.62		
+	Defensive	9.77	21.24	21.59		
Ę	Consumer Defensive	0.86	2.83	2.79		
ì	Healthcare	8.91	17.98	18.22		
?	Utilities	0.00	0.43	0.58	i i	

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.38	10.38	_	Financial Services
	10.37	20.76	_	Financial Services
Gartner Inc	8.83	29.59	_	Technology
FactSet Research Systems Inc	6.78	36.37	_	Financial Services
Kinsale Capital Group Inc	6.52	42.89	-	Financial Services
○ CoStar Group Inc	6.17	49.07	_	Real Estate
Vail Resorts Inc	5.54	54.61	_	Consumer Cyclical
Primerica Inc	4.72	59.33	_	Financial Services
○ Choice Hotels International Inc	4.71	64.04	_	Consumer Cyclical
	4.27	68.31	-	Technology
Morningstar Inc	3.55	71.86	_	Financial Services
□ IDEXX Laboratories Inc □	3.36	75.22	_	Healthcare
Gaming and Leisure Properties Inc	3.04	78.25	_	Real Estate
☐ Iridium Communications Inc	2.40	80.65	_	Communication Svc
⊕ Bio-Techne Corp	2.36	83.02	_	Healthcare

Total Holdings 37



BlackRock Inflation Protected Bond Inv A BPRAX

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

Portfolio Manager(s)

David Rogal since 03-2018 Harrison Segall since 02-2024 Johan Sjogren since 02-2024

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 6.05 years.

Style Consistency is not calculated for Fixed Income funds.

× *Net Expense:* The fund's expense ratio of 0.81 is 30.65% higher than the Inflation-Protected Bond category average.

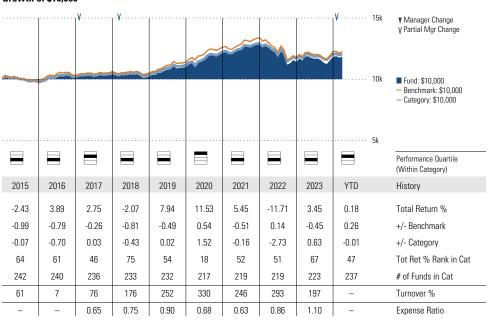
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

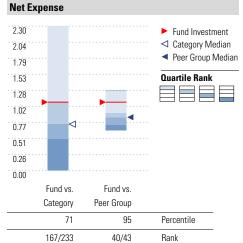
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2024 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 0.18 -0.16 -0.84 2.39 1.76 3.40 Fund Return % -0.08 0.45 -0.53 2.49 2.21 4.64 Benchmark Return % -0.50 0 19 1.10 2.33 1 80 Category Average % 47 79 66 49 67 % Rank in Category 237 236 222 214 156 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.29	_	-0.36
Beta	1.01	_	0.97
R-Squared	99.14	_	95.52
Standard Deviation	7.26	7.15	7.13
Sharpe Ratio	-0.48	-0.45	-0.48
Tracking Error	0.68	_	1.65
Information Ratio	-0.45	_	-0.48
Up Capture Ratio	98.93	_	94.67
Down Capture Ratio	102.12	_	98.67

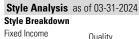
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.35	4.52	6.27
Avg Fff Maturity	_	_	7.18



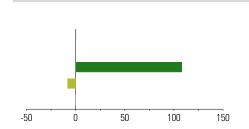
BlackRock Inflation Protected Bond Inv A BPRAX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD







Asset Allocation as of 03-31-2024

Asset Class	Net %	Cat%
US Stocks	0.16	0.23
Non-US Stocks	0.00	0.00
Bonds	108.04	96.30
Cash	-8.22	2.92
Other	0.02	0.55
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	1.17	0.00	29.65
AA	94.37	99.60	67.50
A	0.60	0.00	0.83
BBB	0.81	0.00	1.33
BB	0.24	0.00	0.04
В	0.06	0.00	0.01
Below B	0.00	0.00	0.11
Not Rated	2.75	0.40	0.53

Sector Weighting as of 03-	31-2024						
	Fund	Bmark	Cat	Fund	Benchmark	Category Average	
Government	80.74	-	87.85				
Treasury	1.71	_	0.26				
Inflation – Protected	67.12	_	81.33				
Agency/Quasi Agency	0.00	_	0.08				
Other Government Related	11.91	_	6.18				
Corporate	0.71	-	1.05	- (
Corporate Bond	0.71	_	1.02				
Bank Loan	0.00	_	0.03				
Convertible	0.00	_	0.00				
Preferred	0.00	_	0.00				
Securitized	7.36	-	3.74				
Agency MBS Pass-Through	3.96	_	1.55				
Agency MBS ARM	0.00	_	0.00				
Agency MBS CMO	0.50	_	0.23				
Non-Agency Residential MBS	0.26	-	0.08				
Commercial MBS	0.22	-	0.18				
Asset-Backed	2.42	-	1.59				
Covered Bond	0.00	_	0.11				
Municipal	0.00	_	0.00				
Cash & Equivalents	8.48	_	7.24				
Other	2.72	_	0.11				

Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Fed Fund 30 Day Apr 24	-	12.74	12.74	_
🌣 Cash Offset	-	11.87	24.61	_
─ USD CASH(Alpha Committed)	04-2024	7.01	31.61	_
⊕ United States Treasury Notes	10-2028	5.94	37.55	_
⇒ Us 5Yr Note Jun 24	_	5.60	43.15	_
⇒ RRP TREASURY (CPI) NOTE 2.375 15-0 HSSUS	04-2024	4.76	47.91	_
─ Us Ultra 10Yr Note Jun 24	_	4.73	52.64	_
─ United States Treasury Notes	07-2033	3.71	56.36	_
─ United States Treasury Notes	01-2033	3.68	60.04	_
United States Treasury Notes	07-2032	3.67	63.71	_

Total Holdings 318



BNY Mellon International Stock Index Inv DIISX

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

Portfolio Manager(s)

Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 3.43 years.
- Net Expense: The fund's expense ratio of 0.6 is 31.03% lower than the Foreign Large Blend category average.

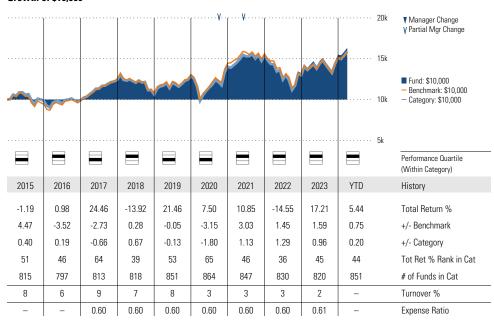
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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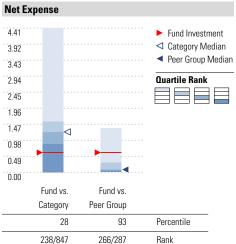
ESG Metrics

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

Growth of \$10,000



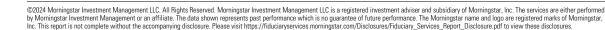




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.34	_	0.84
Beta	1.05	_	1.01
R-Squared	95.76	_	93.34
Standard Deviation	17.54	16.42	17.25
Sharpe Ratio	0.16	0.02	0.07
Tracking Error	3.69	_	4.44
Information Ratio	0.64	_	0.22
Up Capture Ratio	111.82	_	105.47
Down Capture Ratio	102.12	_	102.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.76	15.34	15.88
Price/Book Ratio	1.86	1.81	1.94
Geom Avg Mkt Cap \$B	54.58	49.00	59.06
ROE	18.64	17.61	19.98





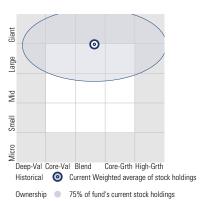
BNY Mellon International Stock Index Inv DIISX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

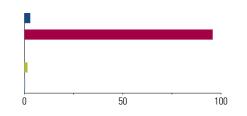
25	32	32	Large
3	5	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

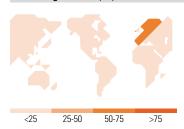
Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.20	1.26
Cash	1.39	0.52
Bonds	0.00	0.67
Non-US Stocks	95.63	93.96
US Stocks	2.79	3.59
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	ory Ave	erage		-	
Դ	Cyclical	40.18	41.78	38.83										
æ.	Basic Materials	7.12	7.41	6.67			ľ :							
A	Consumer Cyclical	11.76	11.28	11.44										
æ	Financial Services	18.84	21.05	19.00										
fi	Real Estate	2.46	2.04	1.72										
W	Sensitive	35.48	38.74	38.99									0	
	Communication Services	4.41	5.46	4.66										
ð	Energy	4.19	5.66	4.87		[]								
Ф	Industrials	16.71	13.71	16.79		- 1								
	Technology	10.17	13.91	12.67				[
→	Defensive	24.35	19.49	22.19			_							
Ħ	Consumer Defensive	8.56	7.32	8.38			- [
+	Healthcare	12.91	9.36	11.43										
•	Utilities	2.88	2.81	2.38										
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 03-31-2024



Greater Asia	Fund % 33.92	Cat % 34.61
Japan	23.52	19.30
Australasia	7.35	4.69
Asia-4 Tigers	2.98	6.32
Asia-ex 4 Tigers	0.07	4.30
Not Classified	0.00	0.00

Americas	Fund % 0.95	Cat % 8.86	Greater Europe	Fund % 65.11	Cat % 56.52	Market Maturity	Fund %
North America	0.95	7.63	United Kingdom	13.79	13.36	Developed Markets	99.93
Central/Latin	0.00	1.23	W euro-ex UK	50.69	42.23	Emerging Markets	0.07
			Emrgng Europe	0.00	0.09	Not Available	0.00
			Africa	0.63	0.84		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	2.38	2.38	_	Healthcare
	2.22	4.61	_	Technology
	1.87	6.48	_	-
○ Nestle SA	1.62	8.10	_	Consumer Defensive
Toyota Motor Corp	1.53	9.63	_	Consumer Cyclical
○ Lvmh Moet Hennessy Louis Vuitton SE	1.42	11.05	_	Consumer Cyclical
Dreyfus Instl Preferred Gov Plus MMkt	1.39	12.44	_	-
Shell PLC	1.23	13.67	_	Energy
	1.20	14.87	_	Healthcare
SAP SE	1.16	16.03	_	Technology

Total Holdings 781



BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

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
- Management: The fund's management has been in place for 3.43 years.
- Style: The fund has landed in its primary style box Large Blend — 90 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.5 is 33.33% lower than the Large Blend category average.

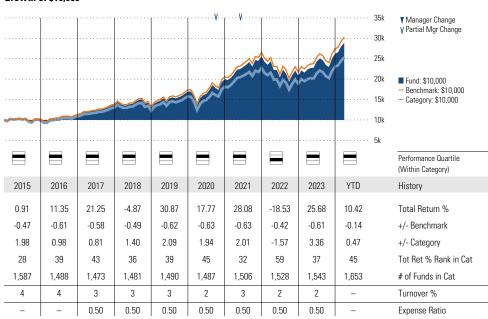
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
ļ	Fund vs.	Fund vs.	
	Category	Peer Group	
	32	90	Percentile
52	28/1663	473/526	Rank

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-0.96
Beta	1.00	_	0.94
R-Squared	100.00	_	94.59
Standard Deviation	17.60	17.60	16.99
Sharpe Ratio	0.51	0.54	0.45
Tracking Error	0.04	_	3.62
Information Ratio	-15.11	_	-1.36
Up Capture Ratio	99.05	_	92.17
Down Capture Ratio	100.95	_	96.02

Portfolio 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	274.46	270.11	347.16
ROE	32.23	32.68	33.81



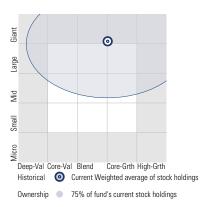
BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

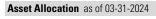
Equity

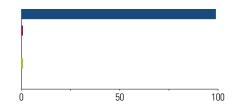
16	31	34	Large
6	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.06
Cash	0.68	1.49
Bonds	0.00	-0.24
Non-US Stocks	0.57	2.49
US Stocks	98.76	95.21
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2024													
		Fund	Bmark	Cat	Fund	▼ Be	nchma	rk [Cateo	jory Av	/erage				
Դ	Cyclical	27.61	27.72	28.44											
A	Basic Materials	2.15	2.09	2.73											
A	Consumer Cyclical	10.51	10.79	10.24											
ı , j	Financial Services	12.67	12.53	13.45											
侖	Real Estate	2.28	2.31	2.02	= [
W	Sensitive	51.81	51.66	50.43											ĺ
	Communication Services	8.96	8.89	8.25		= ()' :									
•	Energy	3.95	3.71	3.88											
Ф	Industrials	8.32	8.23	10.15											
	Technology	30.58	30.83	28.15											
→	Defensive	20.57	20.62	21.13											
Ħ	Consumer Defensive	5.93	5.93	6.00											
+	Healthcare	12.44	12.56	13.11											
	Utilities	2.20	2.13	2.02											
					0% 5	10	15	20	25	30	35	40	45	50	

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	6.98	6.98	_	Technology
Apple Inc	5.56	12.54	_	Technology
NVIDIA Corp	4.98	17.53	_	Technology
⊕ Amazon.com Inc	3.68	21.21	_	Consumer Cyclical
	2.39	23.60	_	Communication Svc
Alphabet Inc Class A	1.99	25.59	_	Communication Svc
Berkshire Hathaway Inc Class B	1.71	27.30	_	Financial Services
	1.67	28.97	_	Communication Svc
Eli Lilly and Co	1.38	30.35	_	Healthcare
⊕ Broadcom Inc	1.30	31.65	_	Technology
⊕ JPMorgan Chase & Co	1.30	32.95	_	Financial Services
⊕ Tesla Inc	1.09	34.04	-29.25	Consumer Cyclical
⊖ Exxon Mobil Corp	1.03	35.07	_	Energy
UnitedHealth Group Inc	1.02	36.09	_	Healthcare
Ovisa Inc Class A	0.99	37.08	_	Financial Services

Total Holdings 505



Delaware Small Cap Value A DEVLX

Morningstar Category ■ Small Value

Morningstar Index Russell 2000 Value TR USD

Portfolio Manager(s)

Kelley Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

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

Management: The fund's management has been in place for 11.76 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 1.11 is 0% higher than the Small Value category average.

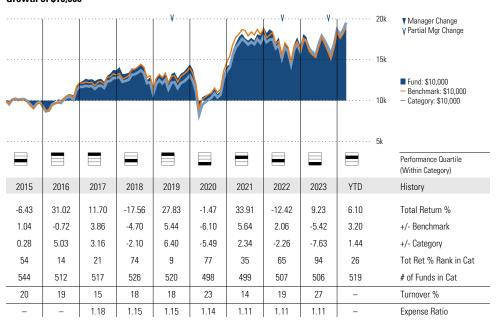
Morningstar Investment Management LLC Analysis

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.

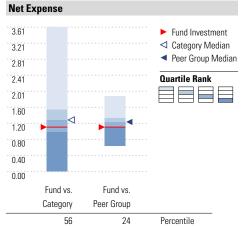
ESG Metrics

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

Growth of \$10,000







294/521	32/135	Rank	
Peer group is a subset of	the category ar	nd includes fun	ds with the
same management style (active vs. pass	ive) and simila	r share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.13	_	3.39
Beta	0.94	_	0.93
R-Squared	94.10	_	93.14
Standard Deviation	20.90	21.49	20.62
Sharpe Ratio	0.16	0.07	0.22
Tracking Error	5.22	_	5.51
Information Ratio	0.39	_	0.62
Up Capture Ratio	99.68	_	98.44
Down Capture Ratio	93.23	_	87.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.71	11.84	14.40
Price/Book Ratio	1.65	1.29	1.64
Geom Avg Mkt Cap \$B	4.90	2.09	4.59
ROE	13.64	5.59	12.78



Delaware Small Cap Value A DEVLX

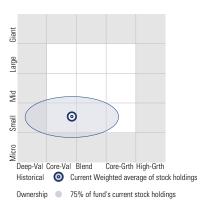
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

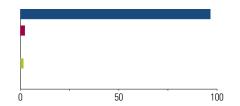
1. /			
0	1	0	Laige
4	2	4	18110
38	43	8	Oiliaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.00	0.26
Cash	1.38	3.42
Bonds	0.00	0.03
Non-US Stocks	2.09	3.25
US Stocks	96.54	93.03
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark
b	Cyclical	49.44	51.38	49.72	
ė.	Basic Materials	5.41	5.13	6.45	
-	Consumer Cyclical	12.19	11.29	14.29	
<u></u>	Financial Services	25.17	22.88	22.72	
b	Real Estate	6.67	12.08	6.26	
NF	Sensitive	41.03	31.96	37.56	
	Communication Services	0.00	2.15	1.81	
•	Energy	9.58	9.12	7.60	
þ	Industrials	20.68	13.21	18.36	
1	Technology	10.77	7.48	9.79	
+	Defensive	9.53	16.65	12.72	
Ę	Consumer Defensive	2.56	3.26	4.07	
1	Healthcare	3.79	9.68	5.74	
2	Utilities	3.18	3.71	2.91	

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	2.22	2.22	_	Industrials
Stifel Financial Corp	1.92	4.14	_	Financial Services
─ Webster Financial Corp	1.77	5.91	_	Financial Services
⊕ East West Bancorp Inc	1.74	7.65	_	Financial Services
⊖ Hancock Whitney Corp	1.66	9.31	-	Financial Services
	1.57	10.88	_	Industrials
☐ ITT Inc	1.56	12.44	_	Industrials
→ F N B Corp	1.56	14.00	_	Financial Services
Meritage Homes Corp	1.45	15.45	_	Consumer Cyclical
	1.38	16.83	-	Financial Services
□ Louisiana-Pacific Corp	1.35	18.18	_	Industrials
	1.33	19.51	-	Financial Services
Flex Ltd	1.29	20.80	-	Technology
	1.29	22.08	-	Energy
→ KBR Inc	1.28	23.36	_	Industrials

Total Holdings 113



DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Darwei Kung since 04-2010 Jeff Morton since 07-2022 Avraham Feinberg since 05-2023

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 14.01 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 0.99 is 3.88% lower than the Commodities Broad Basket category average.

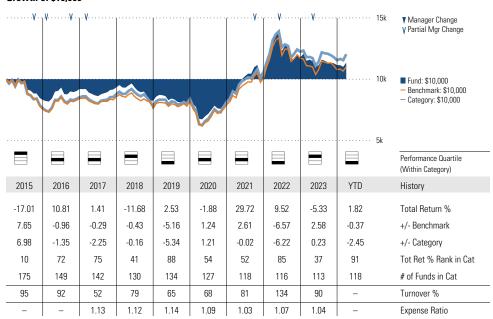
Morningstar Investment Management LLC Analysis

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.

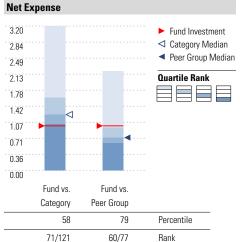
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.12	-	1.68
Beta	0.90	-	0.96
R-Squared	94.34	-	89.39
Standard Deviation	14.48	15.71	16.03
Sharpe Ratio	0.41	0.44	0.51
Tracking Error	3.82	-	4.80
Information Ratio	-0.21	-	0.14
Up Capture Ratio	84.30	-	98.62
Down Capture Ratio	81.14	-	90.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	_	7.93
Price/Book Ratio	_	_	1.87
Geom Avg Mkt Cap \$B	0.87	-	44.07
ROE	-	-	27.17

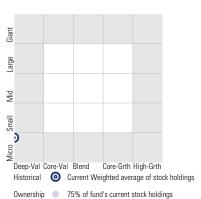


DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fur	nd	▼ Be	enchma	ark [Cate	gory Av	/erage		
Ն	Cyclical	-	-	44.68										
ė.	Basic Materials	_	_	44.68										
A	Consumer Cyclical	_	_	0.00	Ó									
ê	Financial Services	_	_	0.00	0									
m	Real Estate	-	-	0.00	Ü									
W	Sensitive	_	_	51.07										
	Communication Services	_	_	0.00	Ò									
ð	Energy	_	_	48.94										
Ф	Industrials	_	_	2.13										
	Technology	_	_	0.00	į									
→	Defensive	-	_	4.26										
Ħ	Consumer Defensive	_	_	4.26										
٠	Healthcare	-	-	0.00	ĺ									
•	Utilities	_	_	0.00	ĺ									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Dws Central Cash Management Government Fund	11.70	11.70	_	_
⊕ United States Treasury Notes 5.5451%	5.87	17.57	_	-
DWS ESG Liquidity Capital	5.73	23.30	_	_
United States Treasury Notes 5.4701%	5.59	28.88	_	-
United States Treasury Notes 5.4251%	5.58	34.47	-	_
United States Treasury Notes 2.5%	4.63	39.10	_	_
United States Treasury Notes 0.375%	4.59	43.69	_	-
United States Treasury Notes 0.375%	4.55	48.24	_	-
Lme Nickel Futures	2.96	51.21	_	-
⊕ United States Treasury Notes 0.375%	2.32	53.53	-	_
United States Treasury Notes 0.5%	2.23	55.75	_	_
VENTURE XXX CLO LTD 6.9256%	0.93	56.68	-	_
⊕ United States Treasury Bills 5.5752%	0.93	57.61	-	_
Bamll Commercial Mortgage Securitie 6.773%	0.85	58.47	-	_
⊕ United States Treasury Bills 5.3739%	0.73	59.20	_	_

Total Holdings 344



Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

Stephen Concannon since 11-2014 Jeffrey Mueller since 06-2019 Kelley Baccei Gerrity since 06-2019

Quantitative Screens

❷ 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 9.41 years.

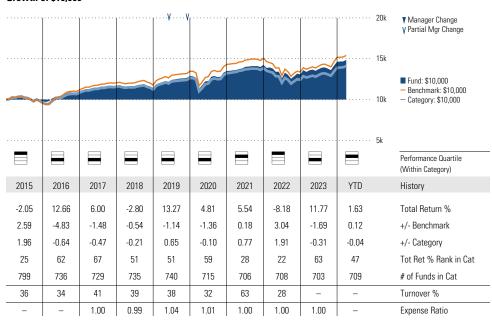
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1 is 12.36% higher than the High Yield Bond category average.

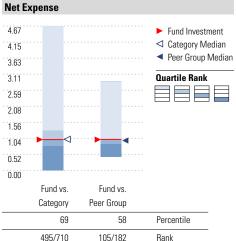
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.91	_	0.01
Beta	0.92	_	0.89
R-Squared	98.21	-	94.38
Standard Deviation	7.84	8.47	7.77
Sharpe Ratio	0.04	-0.05	-0.07
Tracking Error	1.26	-	1.88
Information Ratio	0.61	_	-0.30
Up Capture Ratio	96.07	-	89.34
Down Capture Ratio	87.43	-	89.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.31	-	3.18
Ava Eff Maturity	4.55	_	4.90



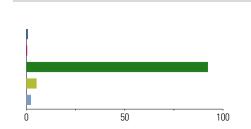
Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond Morningstar Index ICE BofA US High Yield TR USD

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

Duration





Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	2.14	1.23
Cash	5.00	3.60
Bonds	92.17	94.32
Non-US Stocks	0.20	0.05
US Stocks	0.50	0.80
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.74
AA	0.00	-	1.39
A	0.00	_	0.75
BBB	5.23	_	6.23
BB	38.67	_	38.01
В	39.97	_	35.18
Below B	12.22	_	15.87
Not Rated	3.91	_	0.83

	Fund	Bmark	Cat	Fund		Ror	ohn	nark	П	۲۵	teg	oni	۸۷٬	orac	10			
					•	DEI	ICHII	IdiK		Ud	ieg	UIY	AVE	sı al	ic.			
Government	0.00	-	2.16															
Treasury	0.00	_	0.91	0														
Inflation – Protected	0.00	_	0.01															
Agency/Quasi Agency	0.00	-	0.00	0														
Other Government Related	0.00	_	1.24	0														
Corporate	94.93	_	89.86															
Corporate Bond	87.24	_	87.71															0
Bank Loan	5.79	_	1.37	() =														
Convertible	0.85	_	0.40															
Preferred	1.05	_	0.38	0														
Securitized	0.00	-	1.41															
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															
Asset-Backed	0.00	_	1.07															
Covered Bond	0.00	_	0.00															
Municipal	0.00	_	0.03															
Cash & Equivalents	5.07	_	4.62															
Other	0.00	_	1.93	10:														

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Msilf Government Portfolio Msilf Government Portfolio	12-2030	4.82	4.82	_
€ iShares Broad USD High Yield Corp Bd ETF	_	1.49	6.30	_
Medline Borrower LP 5.25%	10-2029	0.74	7.04	_
CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.74	7.78	_
Truist Insurance Holdings LLC	03-2032	0.66	8.44	-
Arsenal AIC Parent LLC 11.5%	10-2031	0.63	9.07	_
Heartland Dental LLC / Heartland Dental Finance Corp. 10.5%	04-2028	0.57	9.63	_
Rolls-Royce PLC 5.75%	10-2027	0.55	10.18	_
Neptune Energy Bondco PLC 6.625%	05-2025	0.49	10.67	_
Panther Bf Agg 2 Fixed Coupon 4.375000 Maturity 20260515	05-2026	0.49	11.16	_

Total Holdings 461



Fidelity Contrafund FCNTX

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 33.56 years.
- Net Expense: The fund's expense ratio of 0.39 is 58.06% 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.

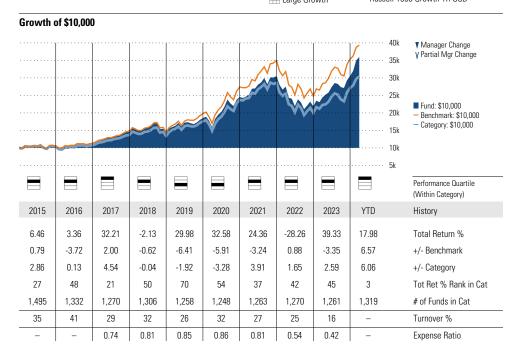
ESG Metrics

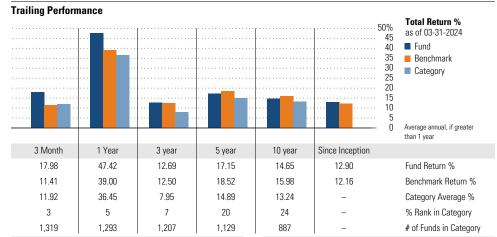
Metric	Rating	Updated
Sustainability Rating	1	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

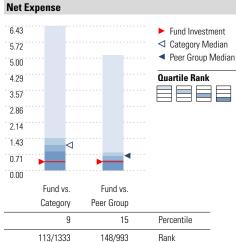
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.41	_	-4.06
Beta	0.88	_	0.99
R-Squared	94.83	_	92.99
Standard Deviation	19.14	21.06	21.63
Sharpe Ratio	0.57	0.53	0.34
Tracking Error	4.98	-	5.74
Information Ratio	0.04	-	-0.81
Up Capture Ratio	92.88	-	91.24
Down Capture Ratio	89.43	-	104.54

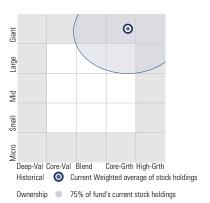
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.93	33.46	34.39
Price/Book Ratio	5.02	11.23	9.06
Geom Avg Mkt Cap \$B	488.94	477.55	492.48
ROE	31.31	42.00	38.04



Fidelity Contrafund FCNTX

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

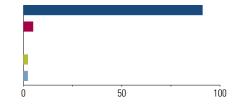
5	23	64	Large
2	2	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100 00	100 00
Other	2.07	1.11
Cash	2.11	0.85
Bonds	0.00	0.01
Non-US Stocks	4.80	4.16
US Stocks	91.03	93.88
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Sec	ctor Weighting as of 03-3	31-2024												
		Fund	Bmark	Cat	Fund	▼ Be	nchmar	k_ [] (Categ	ory A	verag	je		
<u></u>	Cyclical	30.18	22.72	25.16										
Å.	Basic Materials	2.04	0.64	1.19	•0									
A	Consumer Cyclical	11.52	15.17	14.47			' :							
æ	Financial Services	16.60	6.06	8.41										
fi	Real Estate	0.02	0.85	1.09	ĺ									
W	Sensitive	56.08	62.66	59.25										
	Communication Services	22.12	11.69	11.58				H						
•	Energy	2.41	0.45	0.99										
Ф	Industrials	5.36	4.99	6.14										
	Technology	26.19	45.53	40.54										
—	Defensive	13.74	14.62	15.60										
Ħ	Consumer Defensive	1.86	4.01	2.86										
+	Healthcare	11.42	10.56	12.45										
•	Utilities	0.46	0.05	0.29	Ĭ									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Meta Platforms Inc Class A	14.78	14.78	-	Communication Svc
Berkshire Hathaway Inc Class A	8.76	23.54	_	Financial Services
Microsoft Corp	6.67	30.20	_	Technology
NVIDIA Corp	6.66	36.86	_	Technology
Amazon.com Inc	6.39	43.26	_	Consumer Cyclical
— Eli Lilly and Co	3.06	46.32	_	Healthcare
	2.81	49.13	_	Technology
	2.22	51.35	_	Communication Svc
─ UnitedHealth Group Inc	2.20	53.56	_	Healthcare
⊕ Fidelity Cash Central Fund	2.09	55.65	_	_
→ Regeneron Pharmaceuticals Inc	1.88	57.53	_	Healthcare
	1.84	59.37	_	Communication Svc
⊕ Amphenol Corp Class A	1.75	61.12	_	Technology
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc Netflix Inc	1.72	62.84	_	Communication Svc
⊕ Visa Inc Class A	1.51	64.35	_	Financial Services

Total Holdings 372



JPMorgan US Equity I JUESX

Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 Shilpee Raina since 11-2021

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 9.62 years.
- × Style: The fund has landed in its primary style box Large Blend — 58.62 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.69 is 8% lower than the Large Blend category average.

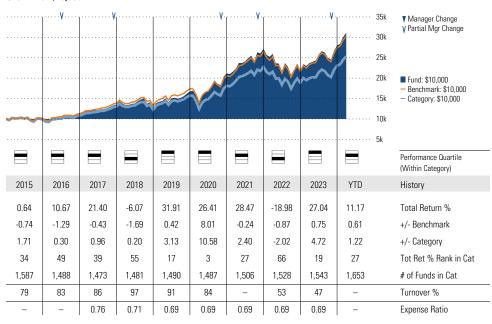
Morningstar Investment Management LLC Analysis

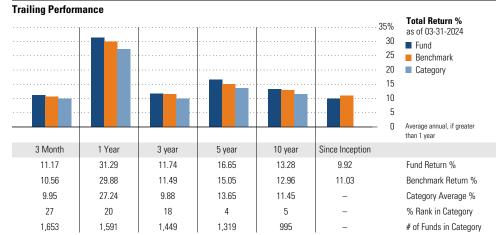
The fund fails our style consistency screen as, similar to the broad market and peers, it plots on the border with growth. We are not concerned with this screen failure.

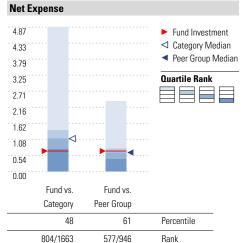
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.35	_	-0.96
Beta	0.99	_	0.94
R-Squared	98.35	_	94.59
Standard Deviation	17.54	17.60	16.99
Sharpe Ratio	0.56	0.54	0.45
Tracking Error	2.27	_	3.62
Information Ratio	0.11	_	-1.36
Up Capture Ratio	98.88	_	92.17
Down Capture Ratio	97.32	-	96.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.12	24.84	24.56
Price/Book Ratio	4.98	4.36	5.06
Geom Avg Mkt Cap \$B	300.29	270.11	347.16
ROE	32.85	32.68	33.81



JPMorgan US Equity I JUESX

Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 03-31-2024





Style Breakdown

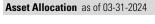
Equity

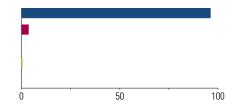
19	35	35	Large
2	7	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.06
Cash	0.38	1.49
Bonds	0.00	-0.24
Non-US Stocks	3.52	2.49
US Stocks	96.11	95.21
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	rk	Cateo	jory Av	erage				
_Մ	Cyclical	29.99	27.72	28.44												
A	Basic Materials	2.66	2.09	2.73												
A	Consumer Cyclical	12.27	10.79	10.24												
æ	Financial Services	13.23	12.53	13.45												
fi	Real Estate	1.83	2.31	2.02												
W	Sensitive	52.14	51.66	50.43												
	Communication Services	6.27	8.89	8.25												
ð	Energy	4.85	3.71	3.88		(
Ф	Industrials	11.47	8.23	10.15												
	Technology	29.55	30.83	28.15												
→	Defensive	17.87	20.62	21.13												
	Consumer Defensive	1.19	5.93	6.00		ĺ										
٠	Healthcare	14.09	12.56	13.11				0								
•	Utilities	2.59	2.13	2.02												
				-	0%	5	10	15	20	25	30	35	40	45	50	5

Mana	0/ 11-+ 1+	C	VTD D-+ 0/	Manaia anton Canton
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ Microsoft Corp	9.20	9.20	_	Technology
NVIDIA Corp	5.97	15.17	_	Technology
Amazon.com Inc	5.21	20.38	-	Consumer Cyclical
Apple Inc	4.94	25.32	-	Technology
	3.24	28.55	-	Communication Svc
⊕ Alphabet Inc Class A	3.01	31.57	_	Communication Svc
Wells Fargo & Co	2.56	34.13	-	Financial Services
⇒ AbbVie Inc	2.41	36.53	_	Healthcare
⊕ Deere & Co	2.32	38.86	_	Industrials
─ UnitedHealth Group Inc	2.29	41.15	-	Healthcare
⊖ Eaton Corp PLC	2.24	43.39	_	Industrials
€ Lowe's Companies Inc	2.19	45.58	_	Consumer Cyclical
⇒ NXP Semiconductors NV	2.13	47.71	_	Technology
⊕ Regeneron Pharmaceuticals Inc	2.08	49.79	_	Healthcare
Mastercard Inc Class A	2.03	51.82	_	Financial Services

Total Holdings 55



MFS Conservative Allocation R3 MACNX

Morningstar Category Moderately Conservative

Allocation

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018 Benjamin Nastou since 08-2023 Erich Shigley since 08-2023

Quantitative Screens

Performance: The fund has finished in the Moderately Conservative 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 21.77 years.

Net Expense: The fund's expense ratio of 0.84 is 8.7% lower than the Moderately Conservative Allocation category average.

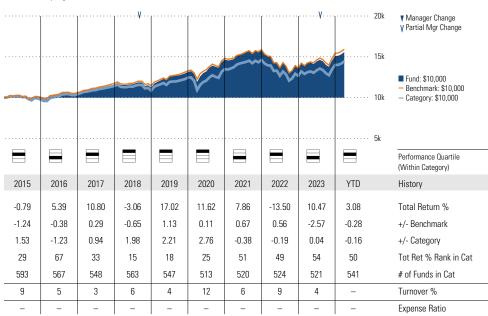
Morningstar Investment Management LLC Analysis

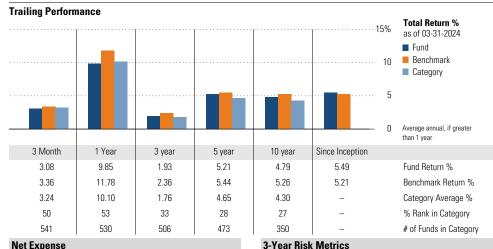
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



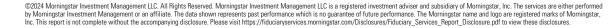


Net Expe	ense		
4.00			► Fund Investment
3.56			Category Median
3.11			 Peer Group Median
2.67			Quartile Rank
2.23			
1.78			
1.34			
0.90		•••••	
0.45			
0.01			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	50	31	Percentile
	272/539	56/182	Rank

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	-0.41	_	-0.47
Beta	1.00	_	0.97
R-Squared	98.93	_	94.48
Standard Deviation	9.88	9.86	9.87
Sharpe Ratio	-0.06	-0.01	-0.08
Tracking Error	1.02	_	2.31
Information Ratio	-0.42	_	-0.42
Up Capture Ratio	99.88	_	96.87
Down Capture Ratio	103.10	_	100.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.38	21.11	21.62
Price/Book Ratio	3.14	3.00	3.24
Avg Eff Duration	5.06	5.80	5.16





MFS Conservative Allocation R3 MACNX

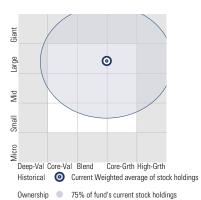
Morningstar Category Moderately Conservative

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 03-31-2024

Morningstar Style Box™





-50

Asset Allocation as of 03-31-2024



Allocation

Style Breakdown

Equity





Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	t	▼ Ben	chmark	([] Ca	ategory	Avera	ge	
b	Cyclical	36.52	32.43	32.74									
	Basic Materials	5.04	3.87	3.52									
-	Consumer Cyclical	8.73	10.90	9.56			= [1					
£	Financial Services	15.37	14.92	14.06									
ŧ	Real Estate	7.38	2.74	5.60									
NI	Sensitive	43.35	47.61	44.85									
	Communication Services	5.01	7.37	6.58			'						
•	Energy	3.91	4.49	5.26									
\$	Industrials	15.04	11.27	10.77									
2	Technology	19.39	24.48	22.24]			
→	Defensive	20.13	19.97	22.41									
	Consumer Defensive	5.15	6.14	6.50		= [_						
٠	Healthcare	12.06	11.44	12.65]					
?	Utilities	2.92	2.39	3.26									

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ MFS Total Return Bond R6	_	14.20	14.20	_	_
⊕ MFS Limited Maturity R6	_	9.90	24.10	_	_
	_	9.85	33.95	_	_
MFS Government Securities R6	_	9.21	43.16	_	_
→ MFS Global Opportunistic Bd R6	-	6.97	50.14	-	-
→ MFS Value R6	_	6.08	56.22	_	_
→ MFS Research R6	_	5.28	61.50	_	_
→ MFS Growth R6	_	5.25	66.75	_	_
→ MFS Mid Cap Value R6	_	4.07	70.82	_	_
→ MFS Mid Cap Growth R6	_	4.01	74.83	_	_

Total Holdings 22



MFS Growth Allocation R3 MAGEX

Morningstar Category Moderately Aggressive Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018 Benjamin Nastou since 08-2023 Erich Shigley since 08-2023

Quantitative Screens

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

Management: The fund's management has been in place for 21.77 years.

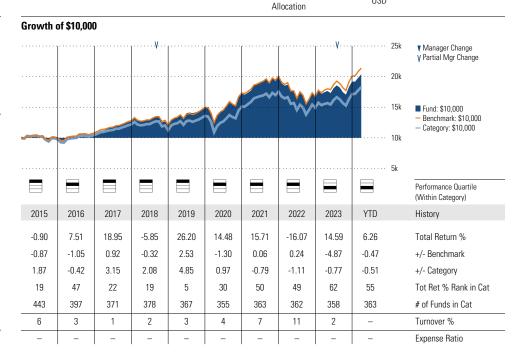
✓ Net Expense: The fund's expense ratio of 0.96 is 1.03% lower than the Moderately Aggressive Allocation category average.

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.

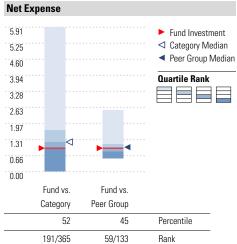
ESG Metrics

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



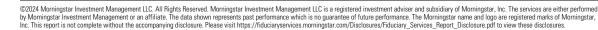


3-Year Risk Metrics



	Fund	Bmark	Cat
Alpha	-1.25	_	-0.98
Beta	1.02	_	0.98
R-Squared	98.45	_	94.56
Standard Deviation	14.48	14.11	14.25
Sharpe Ratio	0.19	0.28	0.20
Tracking Error	1.82	_	2.98
Information Ratio	-0.68	_	-0.61
Up Capture Ratio	100.37	_	96.50
Down Capture Ratio	106.95	-	101.82

Fund	Bmark	Cat
22.46	21.28	21.25
2.96	3.05	3.04
4.58	5.80	5.08
	22.46	22.46 21.28 2.96 3.05



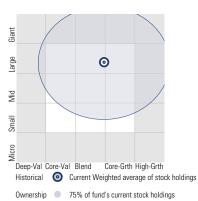


MFS Growth Allocation R3 MAGEX

Morningstar Category Moderately Aggressive Morningstar Index Morningstar US Mod Agg Tgt Alloc NR Allocation

Style Analysis as of 03-31-2024

Morningstar Style Box™

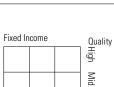


Style Breakdown

Equity 11 26

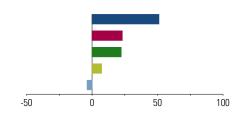


Value Blend Growth Weight % >50 25-50 10-25 0-10





Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	-3.83	5.25
Cash	7.32	6.00
Bonds	22.29	14.65
Non-US Stocks	23.13	17.95
US Stocks	51.10	56.14
Asset Class	Net %	Cat%

-	ctor Weighting as of 03-3	71 2024						_					
		Fund	Bmark	Cat	Fund	▼ B	enchmark	Ca	itegory	Avera	ge		
Ն	Cyclical	37.02	32.20	32.49									
•	Basic Materials	5.29	3.79	4.39			_						
A	Consumer Cyclical	9.11	10.89	10.39]						
,	Financial Services	15.23	14.79	14.42			 ()						
ŧ	Real Estate	7.39	2.73	3.29									_
M	Sensitive	43.16	47.89	47.34									0
	Communication Services	4.96	7.45	8.18		[
	Energy	3.93	4.47	4.51									
\$	Industrials	15.17	11.13	11.74					1				
	Technology	19.10	24.84	22.91									
→	Defensive	19.81	19.92	20.17									
	Consumer Defensive	5.41	6.11	6.07		ĺ							
ì	Healthcare	11.60	11.44	11.80									
2	Utilities	2.80	2.37	2.30									

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	10.20	10.20	_	_
→ MFS Research R6	_	9.35	19.55	_	_
→ MFS Growth R6	_	9.33	28.87	_	_
→ MFS Mid Cap Value R6	_	9.24	38.12	_	_
	_	9.05	47.17	-	-
→ MFS Research International R6	_	7.00	54.17	_	_
⊕ MFS Inflation-Adjusted Bond R6	_	4.72	58.89	_	_
⊕ MFS Global Real Estate R6	_	3.98	62.87	_	_
→ MFS Commodity Strategy R6	_	3.93	66.80	_	_
⊕ MFS High Income R6	_	3.89	70.69	_	_

Total Holdings 22



MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012 Matthew Barrett since 03-2015

Quantitative Screens

✓ Performance: The fund has finished in the Foreign 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 12.25 years.

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

✓ Net Expense: The fund's expense ratio of 1.08 is 6.93% higher than the Foreign Large Growth category average.

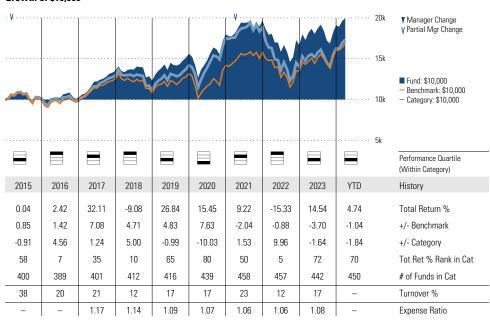
Morningstar Investment Management LLC Analysis

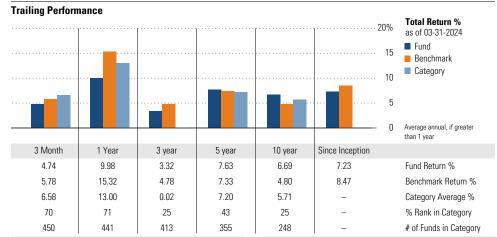
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

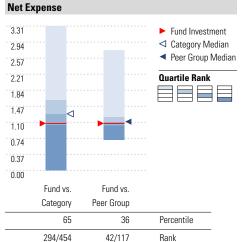
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.18	_	-5.14
Beta	0.96	_	1.11
R-Squared	91.14	_	87.35
Standard Deviation	17.03	16.86	20.04
Sharpe Ratio	0.10	0.19	-0.06
Tracking Error	5.11	_	7.46
Information Ratio	-0.29	_	-0.67
Up Capture Ratio	94.13	_	97.59
Down Capture Ratio	99.51	-	120.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.94	15.76	23.85
Price/Book Ratio	3.20	1.86	3.69
Geom Avg Mkt Cap \$B	65.43	54.55	71.97
ROE	18.47	18.63	24.29



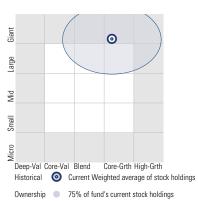
MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth MS

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

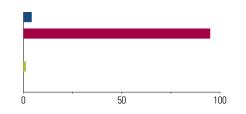
9	40	44	Large
1	4	3	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	4.05	8.46
Non-US Stocks	94.88	88.62
Bonds	0.00	0.10
Cash	1.07	2.02
Other	0.00	0.79
Total	100.00	100.00

		Fund	Bmark	Cat	Fun	Ч	▼ Ben	chmarl	, II c	togon	Avera	20			
_					I UII	u	Dell	Cillian	د اا ده	itegury	Avera	ye n	.,,		
Դ	Cyclical	32.30	40.16	33.90		1	,			1		U			
A.	Basic Materials	13.32	7.12	6.71											
A	Consumer Cyclical	9.56	11.76	13.02					,						
æ	Financial Services	9.42	18.84	13.84					1						
ŵ	Real Estate	0.00	2.44	0.33	0										
W	Sensitive	43.35	35.50	45.39											
	Communication Services	2.31	4.41	3.72											
•	Energy	1.35	4.19	3.02											
Ф	Industrials	20.83	16.71	18.40			- :	- : Y							
	Technology	18.86	10.19	20.25			7								
→	Defensive	24.33	24.34	20.69											
Ħ	Consumer Defensive	11.61	8.56	6.81			7								
٠	Healthcare	12.39	12.89	13.31		- :		1							
•	Utilities	0.33	2.89	0.57	Ü	۲									
					0%	5	10	15	20	25	30	35	40	45	50

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	29.50	26.05
Japan	10.77	12.82
Australasia	1.18	1.65
Asia-4 Tigers	10.88	5.43
Asia-ex 4 Tigers	6.67	6.15
Not Classified	0.00	0.00

Americas	Fund % 12.92	Cat % 16.51	Greater Europe	Fund % 57.58	Cat % 57.43	Market Maturity
North America Central/Latin	10.55 2.37	13.86 2.65	United Kingdom W euro-ex UK	10.52 47.06	12.04 44.84	Developed Markets Emerging Markets
			Emrgng Europe Africa	0.00 0.00	0.03 0.52	Not Available

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
SAP SE	5.28	5.28	_	Technology
Hitachi Ltd	4.50	9.78	_	Industrials
Taiwan Semiconductor Manufacturing Co Ltd ADR	4.21	13.99	31.34	Technology
Schneider Electric SE	4.12	18.11	_	Industrials
Lvmh Moet Hennessy Louis Vuitton SE	3.50	21.61	-	Consumer Cyclical
Nestle SA	3.42	25.03	_	Consumer Defensive
Linde PLC	3.17	28.20	_	Basic Materials
Roche Holding AG	2.99	31.19	_	Healthcare
Rolls-Royce Holdings PLC	2.51	33.71	_	Industrials
Heineken NV	2.30	36.01	-	Consumer Defensive

Total Holdings 94

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Fund %

90.96

9.04 0.00

MFS Moderate Allocation R3 MAMHX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018 Benjamin Nastou since 08-2023 Erich Shigley since 08-2023

Quantitative Screens

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

Management: The fund's management has been in place for 21.77 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 0.9 is 10% lower than the Moderate Allocation category average.

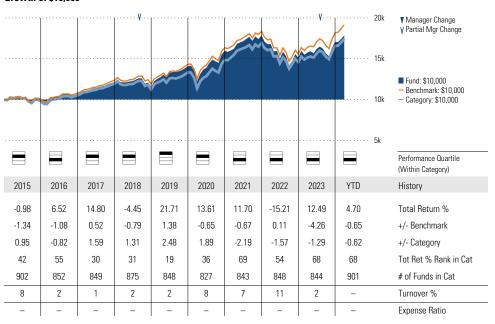
Morningstar Investment Management LLC Analysis

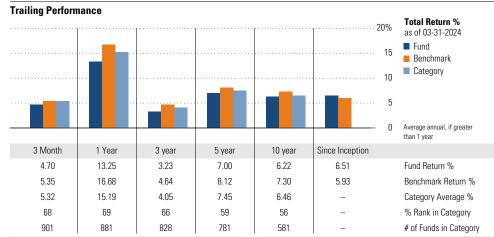
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

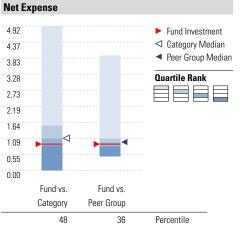
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







127/353 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-1.37	_	-0.54
Beta	1.01	_	0.98
R-Squared	98.38	_	94.62
Standard Deviation	12.36	12.18	12.27
Sharpe Ratio	0.08	0.19	0.13
Tracking Error	1.57	_	2.71
Information Ratio	-0.90	_	-0.34
Up Capture Ratio	97.98	_	97.53
Down Capture Ratio	106.14	_	101.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.93	22.00	22.66
Price/Book Ratio	3.05	3.26	3.50
Avg Eff Duration	5.29	5.80	5.11



M RNINGSTAR

438/905

MFS Moderate Allocation R3 MAMHX

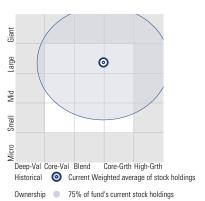
Quality High Mid Low

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



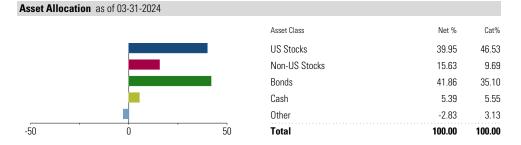
Style Breakdown

Equity				Fixea I	ncome	
11	22	26	Large			
6	14	11	Mid			
3	5	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

Weight %

>50 25-50 10-25 0-10



-	ctor Weighting as of 03-3				_		_		п -						
		Fund	Bmark	Cat	Fund	t	▼ Ben	chmark	C [] C	ategory	Avera	ge			
Դ	Cyclical	36.82	31.35	30.65											
A.	Basic Materials	5.11	3.45	3.50											
A	Consumer Cyclical	9.08	10.85	10.48											
Ę.	Financial Services	15.18	14.34	14.43											
俞	Real Estate	7.45	2.71	2.24											_
W	Sensitive	43.30	48.67	47.56											
	Communication Services	5.00	7.67	7.67											
•	Energy	3.90	4.38	4.72		ı									
Ф	Industrials	15.13	10.75	10.89											
	Technology	19.27	25.87	24.28											
→	Defensive	19.88	19.97	21.78											
Ħ	Consumer Defensive	5.20	6.01	5.74		= [
+	Healthcare	11.80	11.65	13.39			_								
•	Utilities	2.88	2.31	2.65											
					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
MFS Government Securities R6	-	9.02	9.02	_	_
⊕ MFS Total Return Bond R6	_	8.19	17.21	_	_
→ MFS Value R6	_	8.18	25.39	_	-
	_	7.35	32.74	_	_
	_	7.34	40.08	_	-
	_	7.22	47.30	_	_
→ MFS Mid Cap Growth R6	_	7.08	54.38	_	_
⊕ MFS Inflation-Adjusted Bond R6	_	6.71	61.08	_	_
	_	5.02	66.11	_	_
MFS Global Opportunistic Bd R6	_	4.90	71.01	_	_

Total Holdings 23



PIMCO Income A PONAX

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 1.02 is 4.08% higher 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

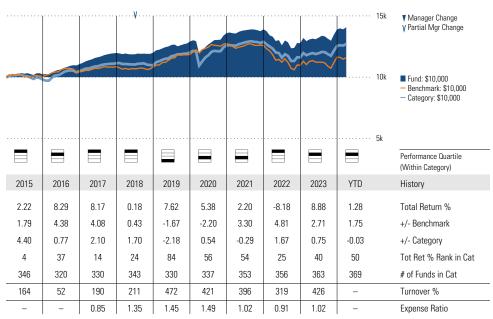
Metric	Rating	Updated
Sustainability Rating	4	03-31-2024

Morningstar Category Multisector Bond

Morningstar Index

Bloomberg US Universal TR USD





Trailing Performance



Net Ex	pense		
4.39			► Fund Investment
3.90			Category Median
3.41			 Peer Group Median
2.93			Quartile Rank
2.44			
1.95			
1.46			
0.98		••••	
0.49			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	67	64	Percentile

254/375	63/99	Rank				
Peer group is a subset of the category and includes funds with the						
same management style (active vs. passive) and similar share class						
characteristics						

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.96	_	2.01
Beta	0.82	-	0.78
R-Squared	85.61	_	77.04
Standard Deviation	6.30	7.15	6.35
Sharpe Ratio	-0.24	-0.68	-0.38
Tracking Error	2.73	_	3.54
Information Ratio	1.23	_	0.72
Up Capture Ratio	91.42	_	81.29
Down Capture Ratio	61.21	_	61.76

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



PIMCO Income A PONAX

Style Analysis as of 03-31-2024

Style Breakdown

Fixed Income

Quality

G

Ltd Mod Ext

Duration

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

	Multisector Bond	Bloomberg US Universal TR U	SD
Asset Allocation as of 03-31-2024			
	Asset Class	Net %	Cat%
	US Stocks	0.81	1.19
	Non-US Stocks	0.32	0.14
	Bonds	190.45	107.11
	Cash	-91.70	-4.46
	Other	0.11	-3.97
-100 -50 0 50 100 150 200	Total	100.00	100.00

Morningstar Category

Morningstar Index

Sector Weighting as of 03-											
	Fund	Bmark	Cat	Fund	▼ Bench	mark 📙	Category	Average			
Government	37.37	-	26.65								
Treasury	1.73	-	9.17								
Inflation – Protected	2.59	_	0.72								
Agency/Quasi Agency	0.02	_	0.45	i[]							
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	[]							
Preferred	0.01	_	1.58	[]							
Securitized	25.27	-	26.92								
Agency MBS Pass-Through	13.92	_	10.06		0						
Agency MBS ARM	0.00	_	0.07								
Agency MBS CMO	0.12	_	1.54	[
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								
Cash & Equivalents	24.48	_	9.02		0						
Other	9.65	-	2.56								
				0%	5 10	15	20	25	30	35	4(

Top 0 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector

Total Holdings 0



PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

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 9 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 1.03 is 45.07% higher than the Global Bond-USD Hedged category average.

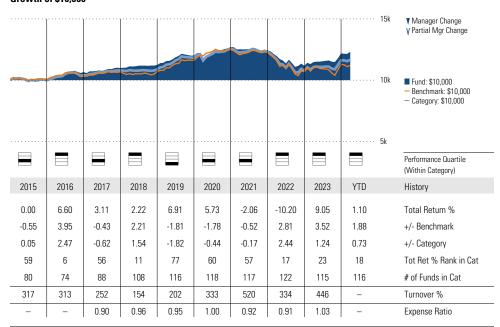
Morningstar Investment Management LLC Analysis

This fund fails the expense screen. However, its fees are competitive with peers that have a similar distribution structure.

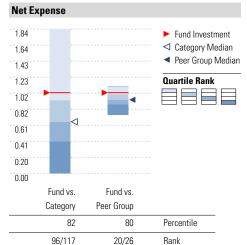
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.92	_	0.33
Beta	0.60	_	0.83
R-Squared	76.44	_	84.73
Standard Deviation	4.97	7.24	6.47
Sharpe Ratio	-0.70	-0.72	-0.72
Tracking Error	3.77	_	3.00
Information Ratio	0.51	_	0.27
Up Capture Ratio	63.66	_	83.18
Down Capture Ratio	54.43	_	80.15

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



Duration

PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar CategoryMorningstar IndexGlobal Bond-USD HedgedBloomberg US Agg Bond TR USD

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

Ouality

G:

A:

Ltd Mod Ext

-50	0	50	100	150

Asset Allocation as of 03-31-2024

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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	51.22	3.53	26.82
AA	13.50	74.59	12.65
A	15.39	10.82	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

	From 2	Danad	0-4	E		D		ь п	0-4-	^			
	Fund	Bmark	Cat	Fund		Bend	chmar	К []	Categ	jory Av	erage		
Government	50.90	-	41.20		:		:					1	
Treasury	9.48	_	30.36										
Inflation – Protected	1.02	_	0.90										
Agency/Quasi Agency	0.24	-	2.93	1 [
Other Government Related	40.16	_	7.01										
Corporate	1.52	-	10.81										
Corporate Bond	1.44	_	10.45										
Bank Loan	0.08	_	0.28										
Convertible	0.00	_	0.06										
Preferred	0.00	_	0.02	ĺ									
Securitized	10.34	-	5.36										
Agency MBS Pass-Through	6.32	_	3.16										
Agency MBS ARM	0.00	_	0.00										
Agency MBS CMO	0.01	_	0.24										
Non-Agency Residential MBS	1.07	_	0.19	0									
Commercial MBS	0.14	_	0.25										
Asset-Backed	1.90	_	1.10										
Covered Bond	0.90	_	0.42	0									
Municipal	0.03	-	0.03										
Cash & Equivalents	20.61	_	19.81										
Other .	16.57	_	22.79						1				

Top 0 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Total Holdings 0



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010 Michael Fry since 05-2010 Steven Morrow since 08-2012 A. Rama Krishna since 12-2012 Arjun Kumar since 10-2020 Shirley Woo since 10-2020

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 13.85 years.
- × Style: The fund has landed in its primary style box Large Value 18.18 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 59.79% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen. Its largest underlying subadvisor employs a relative value approach, which can include more growth-leaning stocks, causing the fund to plot near the border of the value and blend column in the Morningstar Stylebox.

ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.61	_	0.53
Beta	0.97	_	0.96
R-Squared	91.00	_	87.90
Standard Deviation	17.22	16.86	17.21
Sharpe Ratio	0.08	0.19	0.20
Tracking Error	5.18	_	6.08
Information Ratio	-0.36	_	0.05
Up Capture Ratio	90.78	_	93.74
Down Capture Ratio	97.40	_	91.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.83	15.76	11.91
Price/Book Ratio	1.75	1.86	1.30
Geom Avg Mkt Cap \$B	34.66	54.55	39.03
ROE	16.74	18.63	14.30



Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

24	24	29	Large
4	13	4	Mid
1	2	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024



			ъ .	0 .		ъ .		По				
		Fund	Bmark	Cat	Fund	▼ Bench	mark	Categ	ory Ave	rage	,	
ŀ	Cyclical	44.19	40.16	43.05								
Å.	Basic Materials	10.19	7.12	8.26								
A	Consumer Cyclical	15.44	11.76	11.10		0						
Ę.	Financial Services	17.83	18.84	22.52				' []			
ŵ	Real Estate	0.73	2.44	1.17								
W	Sensitive	40.34	35.50	35.96								
	Communication Services	4.26	4.41	5.06		j i						
•	Energy	4.62	4.19	8.36								
Ф	Industrials	20.19	16.71	15.18								
	Technology	11.27	10.19	7.36								
—	Defensive	15.47	24.34	20.99					1			
Ħ	Consumer Defensive	5.68	8.56	7.99		[
+	Healthcare	8.74	12.89	9.19			'					
•	Utilities	1.05	2.89	3.81	<u> </u>							

World Regions % Equity 03-31-2024



Greater Asia	Fund % 36.65	Cat % 30.37
Japan	12.38	17.25
Australasia	1.02	3.33
Asia-4 Tigers	10.66	7.19
Asia-ex 4 Tigers	12.59	2.60
Not Classified	0.00	0.00

Fund % 12.10	Cat % 8.65	Greater Europe	Fund % 51.25	Cat % 60.98	Market Maturity	Fund %
6.95	7.54	United Kingdom	16.09	18.05	Developed Markets	81.96
5.15	1.11	W euro-ex UK	34.86	42.17	Emerging Markets	18.04
		Emrgng Europe	0.00	0.14	Not Available	0.00
		Africa	0.30	0.62		
	12.10 6.95	12.10 8.65 6.95 7.54	12.10 8.65 Greater Europe 6.95 7.54 United Kingdom 5.15 1.11 W euro-ex UK Emrgng Europe	12.10 8.65 Greater Europe 51.25 6.95 7.54 United Kingdom 16.09 5.15 1.11 W euro-ex UK 34.86 Emrgng Europe 0.00	12.10 8.65 Greater Europe 51.25 60.98 6.95 7.54 United Kingdom 16.09 18.05 5.15 1.11 W euro-ex UK 34.86 42.17 Emrgng Europe 0.00 0.14	12.10 8.65 Greater Europe 51.25 60.98 Market Maturity 6.95 7.54 United Kingdom 16.09 18.05 Developed Markets 5.15 1.11 W euro-ex UK 34.86 42.17 Emerging Markets Emrgng Europe 0.00 0.14 Not Available

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Mktlig 12/31/2049	3.85	3.85	_	_
⊕ Taiwan Semiconductor Manufacturing Co Ltd	1.98	5.82	_	Technology
⊖ Ryanair Holdings PLC ADR	1.83	7.66	_	Industrials
⊕ Tencent Holdings Ltd	1.77	9.43	_	Communication Svc
	1.45	10.88	_	Industrials
⊕ Roche Holding AG	1.32	12.20	_	Healthcare
	1.32	13.51	_	Consumer Cyclical
⇒ BP PLC	1.25	14.77	_	Energy
→ RELX PLC	1.13	15.90	_	Industrials
SAP SE	1.08	16.98	_	Technology

Total Holdings 262

