American Funds Bond Fund of Amer R6 RBFGX

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

Portfolio Manager(s)

David Hoag since 03-2009 Fergus MacDonald since 10-2015 Pramod Atluri since 01-2016 David Betanzos since 07-2016 Chit Purani since 03-2023

Quantitative Screens

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

Management: The fund's management has been in place for 15.09 years.

Style Consistency is not calculated for Fixed Income funds.

Q Net Expense: The fund's expense ratio of 0.24 is 55.56% lower than the Intermediate Core Bond category average.

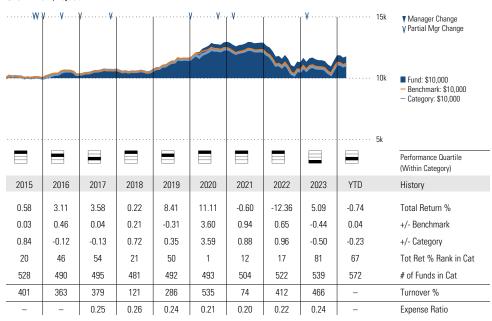
Morningstar Investment Management LLC Analysis

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

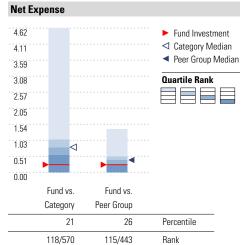
ESG Metrics

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

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 3 year 5 year 10 year Since Inception Fund Return % -0.74 1.40 -2.19 1.22 2.02 3.59 -0.78 1.70 -2.46 0.36 1.54 6.56 Benchmark Return % -0.51 2 01 -2 45 0.36 1 43 Category Average % 67 80 27 6 % Rank in Category 572 557 503 452 322 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.25	_	-0.13
Beta	0.99	_	0.98
R-Squared	99.42	_	97.77
Standard Deviation	7.20	7.24	7.21
Sharpe Ratio	-0.69	-0.72	-0.74
Tracking Error	0.55	_	1.00
Information Ratio	0.48	_	-0.26
Up Capture Ratio	99.02	_	96.63
Down Capture Ratio	96.77	_	98.34

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.91	4.43	5.94
Avg Eff Maturity	_	_	8.63

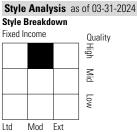


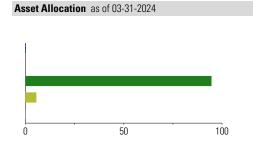
American Funds Bond Fund of Amer R6 RBFGX

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

Style Breakdown

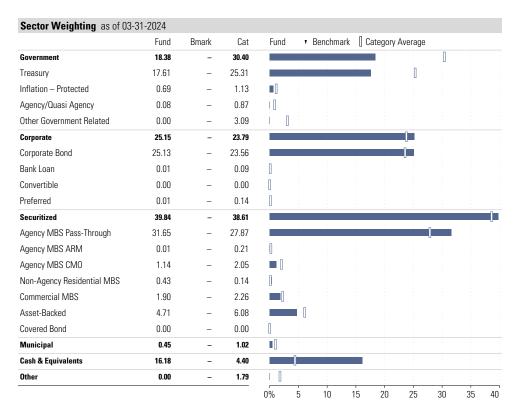
Duration





Total	100.00	100.00
Other	0.07	1.75
Cash	5.37	0.71
Bonds	94.51	97.41
Non-US Stocks	0.00	0.02
US Stocks	0.04	0.10
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	66.90	3.53	24.95
AA	3.44	74.59	39.48
A	13.01	10.82	21.00
BBB	13.59	8.32	12.47
BB	2.22	0.28	0.71
В	0.10	0.00	0.35
Below B	0.02	0.00	0.33
Not Rated	0.72	2.46	0.70



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	_	16.82	16.82	_
🌣 Cash And Other Assets Less Liablities	_	12.89	29.71	_
United States Treasury Notes 4.625%	02-2025	1.80	31.51	_
→ Federal National Mortgage Association 6.5%	05-2054	1.48	32.99	_
United States Treasury Notes 4.625%	09-2030	1.47	34.46	_
⊕ Federal National Mortgage Association 6%	05-2054	1.25	35.71	_
⊕ United States Treasury Bonds 4.75%	11-2053	1.09	36.80	_
⊕ Federal National Mortgage Association 5%	11-2053	1.03	37.83	_
⊕ United States Treasury Notes 4.25%	01-2026	0.95	38.78	_
⇒ Federal Home Loan Mortgage Corp. 5.5%	07-2053	0.88	39.66	_

Total Holdings 4003

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds New Perspective R6 RNPGX

Growth of \$10,000

16

270

27

51

253

22

51

269

28

0.45

31

292

23

0.44

50

306

20

0.44

34

325

26

0.42

Morningstar Category Global Large-Stock Growth Morningstar Index

MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 23.35 years.

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 25k 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 5.63 2.19 29.30 -5.56 30.48 33 81 18.10 -25.61 25.01 8.49 Total Return % 17.56 -0.44 -7.25 7.99 -5.67 5.33 3.85 3.88 2.81 0.29 +/- Benchmark 0.08 4.37 -0.23-0.922.23 1.14 5.26 2.29 1.37 -0.67 +/- Category

28

356

22

0.41

46

379

21

0.41

37

369

17

0.42

56

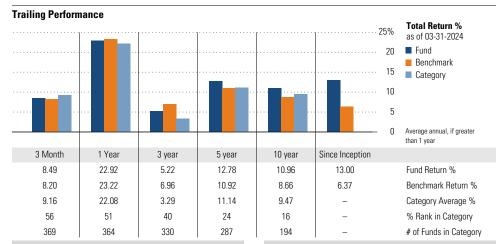
369

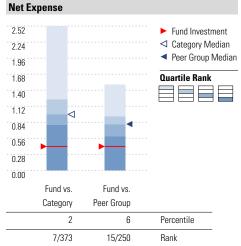
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.12	_	-3.53
Beta	1.10	_	1.14
R-Squared	96.39	_	89.14
Standard Deviation	18.68	16.62	20.20
Sharpe Ratio	0.21	0.31	0.16
Tracking Error	3.95	_	7.06
Information Ratio	-0.44	_	-0.40
Up Capture Ratio	106.14	_	104.67
Down Capture Ratio	115.25	_	120.06

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.12	20.65	29.01
Price/Book Ratio	3.85	2.92	5.08
Geom Avg Mkt Cap \$B	145.77	137.43	188.67
ROE	26.25	26.46	28.68

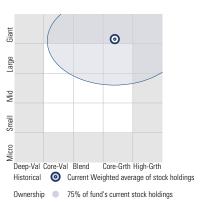


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

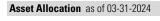
Equity

. ,			
9	28	51	Large
2	5	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

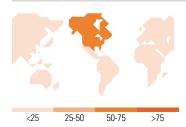




Total	100.00	100.00
Other	0.07	1.00
Cash	5.26	1.53
Bonds	0.00	0.00
Non-US Stocks	45.05	37.23
US Stocks	49.63	60.24
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	ark [Categ	jory Av	erage/				
<u></u>	Cyclical	27.66	32.65	27.75							(
ů.	Basic Materials	4.42	4.09	2.46		i										
4	Consumer Cyclical	12.26	10.78	12.18			- 1									
P	Financial Services	10.48	15.55	11.96												
t	Real Estate	0.50	2.23	1.15	•0											
M	Sensitive	50.79	47.38	52.79												
	Communication Services	9.94	7.71	8.31												
ð	Energy	2.88	4.59	2.08		Ĭ										
Ф	Industrials	13.93	10.45	11.58												
	Technology	24.04	24.63	30.82						="						
→	Defensive	21.56	19.97	19.47												
Ħ	Consumer Defensive	5.43	6.36	4.11												
+	Healthcare	15.53	11.22	14.45			- : '									
•	Utilities	0.60	2.39	0.91	•											
					0%	5	10	15	20	25	30	35	40	45	50	55

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	13.52	11.25
Japan	6.42	3.86
Australasia	0.24	0.14
Asia-4 Tigers	4.65	3.20
Asia-ex 4 Tigers	2.21	4.05
Not Classified	0.00	0.00

Americas	Fund % 56.06	Cat % 65.27	Greater Europe	Fund % 30.41	Cat % 23.48	Market Maturity	Fund %
North America	54.87	63.82	United Kingdom	5.65	4.00	Developed Markets	96.35
Central/Latin	1.19	1.45	W euro-ex UK	24.35	19.13	Emerging Markets	3.65
			Emrgng Europe	0.00	0.02	Not Available	0.00
			Africa	0.41	0.33		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	4.48	4.48	_	_
	3.79	8.27	_	Technology
	3.35	11.62	_	Communication Svc
○ Novo Nordisk A/S Class B	2.74	14.35	_	Healthcare
⊕ Broadcom Inc ☐	2.35	16.70	-	Technology
	2.28	18.98	_	Technology
⊕ Fujitsu Ltd	2.15	21.13	_	Technology
⊕ Tesla Inc	1.58	22.71	_	Consumer Cyclical
⊖ Eli Lilly and Co	1.51	24.22	_	Healthcare
⊕ AstraZeneca PLC	1.42	25.64	_	Healthcare

Total Holdings 276

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

Robert Lovelace since 06-1999
Carl Kawaja since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
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

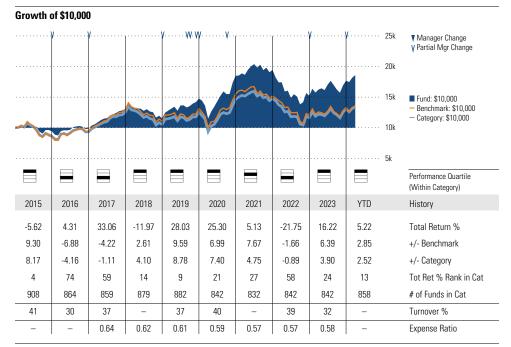
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.81 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 49.56% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

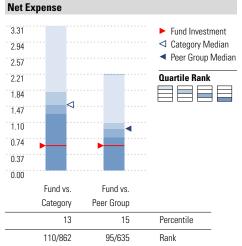
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.20	_	0.10
Beta	0.82	_	0.95
R-Squared	79.34	_	87.85
Standard Deviation	16.28	17.76	18.00
Sharpe Ratio	-0.11	-0.37	-0.34
Tracking Error	8.09	_	6.15
Information Ratio	0.62	-	0.01
Up Capture Ratio	95.11	_	97.10
Down Capture Ratio	77.23	-	96.86

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.69	14.02	14.51
Price/Book Ratio	3.12	1.66	1.91
Geom Avg Mkt Cap \$B	70.07	39.75	46.60
ROE	23.89	16.09	18.75

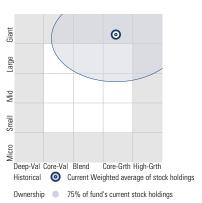


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

10	26	53	Large
2	5	3	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2024

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

100.00

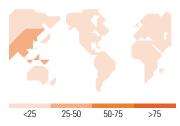
100.00

Sec	ctor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund • Benchmark [Category Average
Դ	Cyclical	39.58	43.05	42.36	
æ.	Basic Materials	7.11	7.49	6.03	
A	Consumer Cyclical	12.86	11.85	12.87	
,	Financial Services	17.69	22.21	21.83	
æ	Real Estate	1.92	1.50	1.63	
W	Sensitive	39.75	45.06	44.71	
d	Communication Services	8.02	9.04	8.04	
ð	Energy	2.56	5.42	4.93	
Ф	Industrials	12.36	6.74	6.88	
	Technology	16.81	23.86	24.86	
-	Defensive	20.67	11.90	12.92	
Ħ	Consumer Defensive	7.49	5.50	6.99	
+	Healthcare	11.70	3.67	4.14	
•	Utilities	1.48	2.73	1.79	
-					0% 5 10 15 20 25 30 35 40 45 5

100

Total

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

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Conservative Allocation Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Conservative Allocation category's top three quartiles in 6 of the 7 years it's been in existence.

Management: The fund's management has been in place for 8.85 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 0.24 is 75.51% lower than the Conservative Allocation category average.

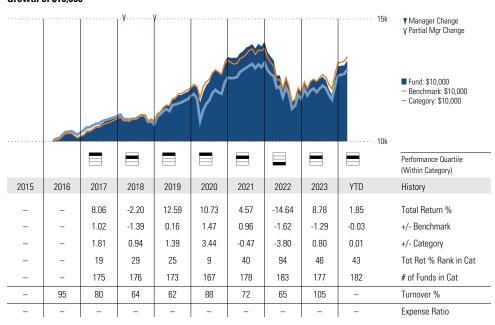
Morningstar Investment Management LLC Analysis

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

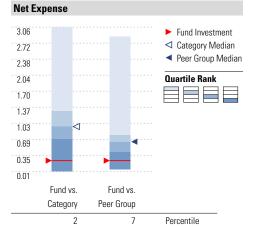
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



Trailing Performance





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

12/174

Rank

3- Fear nisk Wietrics			
	Fund	Bmark	Cat
Alpha	-1.00	-	-0.30
Beta	1.09	-	0.96
R-Squared	98.69	_	93.78
Standard Deviation	8.80	8.02	7.98
Sharpe Ratio	-0.33	-0.24	-0.29
Tracking Error	1.24	_	2.13
Information Ratio	-0.78	_	-0.28
Up Capture Ratio	103.76	_	96.13
Down Capture Ratio	113.00	_	99.16

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	22.65	21.34	22.08						
Price/Book Ratio	3.54	3.06	3.24						
Avg Eff Duration	4.46	5.80	5.48						



4/181

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Morningstar Index Conservative Allocation

Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



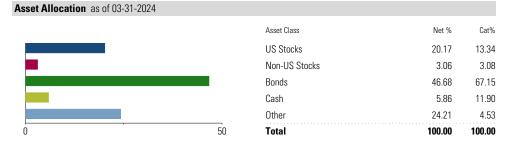
Style Breakdown

Equity				Fixed	Income		Quality
18	31	33	Large				High
6	9	3	Mid				Mid
0	0	0	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	

Duration

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Ca	tegory	Average	Э	
⊌ Cyclical	29.68	32.18	30.97								
Basic Materials	2.88	3.76	3.14								
Consumer Cyclical	10.05	10.87	9.20								
Financial Services	14.30	14.80	13.97			- 0					
Real Estate	2.45	2.75	4.66								
✓ Sensitive	49.99	47.86	47.38								
Communication Services	8.59	7.42	7.16								
Energy	4.51	4.45	4.71								
Industrials	9.36	11.14	10.83								
Technology	27.53	24.85	24.68								
→ Defensive	20.32	19.95	21.66								
Consumer Defensive	5.76	6.11	6.93								
Healthcare	11.98	11.48	12.17			0					
Utilities	2.58	2.36	2.56								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Blackrock Total Return Fund Con	_	21.02	21.02	_	_
⇒ iShares Core Total USD Bond Market ETF	_	16.98	38.00	_	_
⊕ BlackRock Strategic Income Opps K	_	12.04	50.04	_	_
∋ iShares Core S&P 500 ETF	_	10.18	60.23	_	_
⊕ BlackRock US Mortgage Portfolio Instl	-	7.93	68.16	_	-
⊕ iShares 20+ Year Treasury Bond ETF	_	6.83	74.99	_	_
⊕ iShares MSCI USA Quality Factor ETF	_	5.01	80.00	_	_
∋ iShares Treasury Floating Rate Bond ETF	_	3.07	83.07	_	_
⊕ iShares MSCI EAFE Value ETF	_	2.94	86.02	_	_
⊕ iShares Convertible Bond ETF	_	2.93	88.95	_	_

Total Holdings 18

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Moderately Conservative

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

- Performance: The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 7 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 8.85 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.25 is 72.83% lower than the Moderately Conservative Allocation category average.

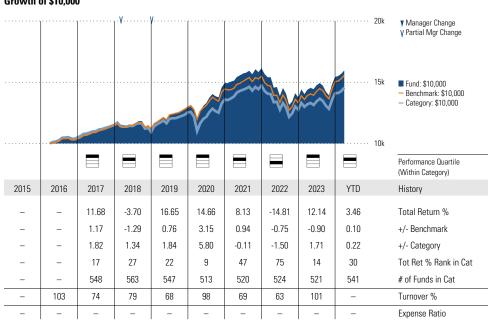
Morningstar Investment Management LLC Analysis

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
Carbon Risk Score	Low Risk	09-30-2022

Growth of \$10,000





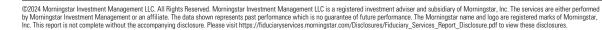
3-Year Risk Metrics

	'		'
Net Exp	ense		
4.00			► Fund Investment
3.56			Category Median
3.11			 Peer Group Mediar
2.67			Quartile Rank
2.23			
1.78			
1.34			
0.90			
0.45			
0.01			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	3	6	Percentile
	16/539	24/404	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	-0.63	_	-0.47
Beta	1.07	-	0.97
R-Squared	98.89	_	94.48
Standard Deviation	10.60	9.86	9.87
Sharpe Ratio	-0.05	-0.01	-0.08
Tracking Error	1.31	_	2.31
Information Ratio	-0.40	_	-0.42
Up Capture Ratio	104.49	_	96.87
Down Capture Ratio	109.14	-	100.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.10	21.11	21.62
Price/Book Ratio	3.95	3.00	3.24
Avg Eff Duration	3.48	5.80	5.16





BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Moderately Conservative

Allocation

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 03-31-2024

Morningstar Style Box™



Μd

Asset Allocation as of 03-31-2024



Style Breakdown

Equity 15 4 5 8



>50 25-50 10-25 0-10



Fixed	Income		Quality
			High
			Mid
			Low
Ltd Durat	Mod	Ext	J

		Fund	Bmark	Cat	Fund Benchmark Category Average
÷	Cyclical	28.16	32.43	32.74	
	Basic Materials	2.90	3.87	3.52	
	Consumer Cyclical	10.16	10.90	9.56	
ì	Financial Services	13.15	14.92	14.06	
ì	Real Estate	1.95	2.74	5.60	
A	Sensitive	52.50	47.61	44.85	
	Communication Services	8.23	7.37	6.58	
	Energy	3.66	4.49	5.26	
	Industrials	9.07	11.27	10.77	
	Technology	31.54	24.48	22.24	
•	Defensive	19.34	19.97	22.41	
	Consumer Defensive	5.71	6.14	6.50	
	Healthcare	11.57	11.44	12.65	
2	Utilities	2.06	2.39	3.26	

Top 10 Holdings as of 03-31-2024						
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector	
⊖ Blackrock Total Return Fund Mod	_	19.04	19.04	_	_	
	_	16.22	35.26	_	-	
	_	12.02	47.28	_	-	
⊕ BlackRock Strategic Income Opps K	_	8.04	55.32	_	_	
iShares MSCI USA Quality Factor ETF	-	7.89	63.21	-	-	
BlackRock US Mortgage Portfolio Instl	_	5.87	69.08	_	_	
○ iShares 20+ Year Treasury Bond ETF	_	5.10	74.18	_	-	
	_	3.15	77.33	_	_	
⊕ iShares S&P 500 Growth ETF	-	3.01	80.34	_	-	
⊕ iShares TIPS Bond ETF	-	2.85	83.19	_	-	

Total Holdings 21

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock 60/40 Target Allocation K BKGPX

Morningstar Category Moderate Allocation Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

- Performance: The fund has finished in the Moderate
 Allocation category's top three quartiles in 7 of the 7 years
 it's been in existence.
- Management: The fund's management has been in place for 8.85 years.
- Net Expense: The fund's expense ratio of 0.27 is 73% lower than the Moderate Allocation category average.

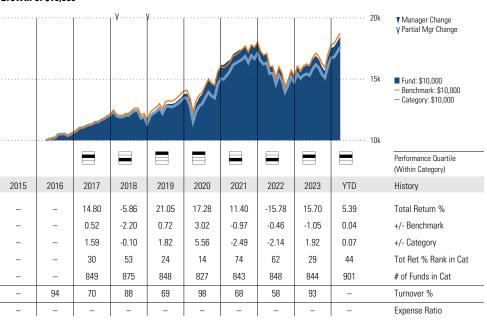
Morningstar Investment Management LLC Analysis

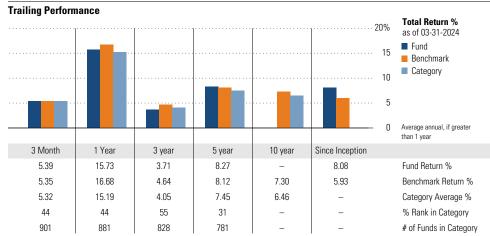
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

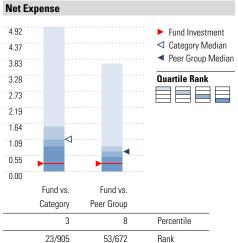
ESG Metrics

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

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.99	_	-0.54
Beta	1.03	_	0.98
R-Squared	99.14	_	94.62
Standard Deviation	12.58	12.18	12.27
Sharpe Ratio	0.12	0.19	0.13
Tracking Error	1.22	_	2.71
Information Ratio	-0.76	-	-0.34
Up Capture Ratio	100.31	-	97.53
Down Capture Ratio	106.04	-	101.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.82	22.00	22.66
Price/Book Ratio	3.68	3.26	3.50
Avg Eff Duration	2.32	5.80	5.11



BlackRock 60/40 Target Allocation K BKGPX

Quality High MidLow

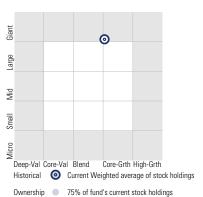
Mod Duration

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2024

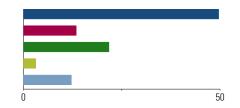
Morningstar Style Box™





Equity			Fixed Income			
17	29	37	Large			
5	8	4	Mid			
0	0	0	Small			
Value	Rlend	Growth		Ltd	Mod	

Weight % >50 25-50 10-25 0-10 Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 49.63 46.53 Non-US Stocks 13.39 9.69 Bonds 21.72 35.10 Cash 3.09 5.55 Other 12.16 3.13 Total 100.00 100.00

					_	. п		_		_	_				
			/erage	ory Av	Categ	rk []	nchma	▼ Be		Fund	Cat	Bmark	Fund		
											30.65	31.35	27.31	Cyclical	b
											3.50	3.45	2.89	Basic Materials	ì.
											10.48	10.85	9.60	Consumer Cyclical	•
							ı				14.43	14.34	12.88	Financial Services	
											2.24	2.71	1.94	Real Estate	à
											47.56	48.67	54.02	Sensitive	JI .
											7.67	7.67	7.95	Communication Services	
											4.72	4.38	6.81	Energy	
								• [10.89	10.75	8.85	Industrials	ŀ
											24.28	25.87	30.41	Technology	1
											21.78	19.97	18.69	Defensive	+
											5.74	6.01	5.52	Consumer Defensive	
								<u> </u>			13.39	11.65	11.09	Healthcare	
											2.65	2.31	2.08	Utilities	2
-	45	40	35	30	25	20	15	10	5	0%		2.01	2.00	0	a

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ iShares Core S&P 500 ETF	_	21.28	21.28	_	_
	_	12.02	33.30	_	_
⊕ iShares MSCI USA Quality Factor ETF	_	10.89	44.19	_	_
⇒ iShares Core Total USD Bond Market ETF	_	8.06	52.25	_	_
⊕ BlackRock Strategic Income Opps K	-	5.99	58.24	_	_
⇒ iShares MSCI EAFE Value ETF	_	5.18	63.42	_	_
⊕ iShares S&P 500 Growth ETF	_	4.99	68.41	_	_
⊕ BlackRock US Mortgage Portfolio Instl	_	4.89	73.30	_	_
∋ iShares S&P 500 Value ETF	_	4.22	77.51	_	_
⊕ iShares MSCI EAFE Growth ETF	_	3.84	81.36	_	_

Total Holdings 20

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Moderately Aggressive Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 7 of the 7 years it's been in existence.

Management: The fund's management has been in place for 8.85 years.

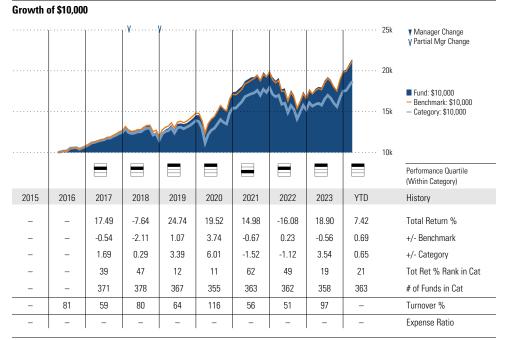
Net Expense: The fund's expense ratio of 0.29 is 70.1% lower than the Moderately Aggressive Allocation category average.

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.

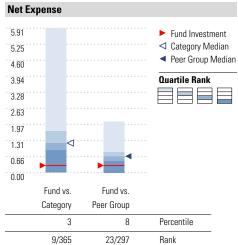
ESG Metrics

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





3-Year Risk Metrics



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	-0.34	-	-0.98
Beta	1.03	_	0.98
R-Squared	99.27	_	94.56
Standard Deviation	14.54	14.11	14.25
Sharpe Ratio	0.26	0.28	0.20
Tracking Error	1.30	_	2.98
Information Ratio	-0.17	_	-0.61
Up Capture Ratio	102.29	_	96.50
Down Capture Ratio	104.13	_	101.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.27	21.28	21.25
Price/Book Ratio	3.75	3.05	3.04
Avg Eff Duration	1.12	5.80	5.08



BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Moderately Aggressive

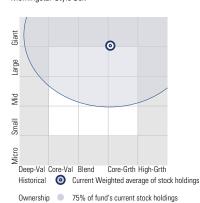
Allocation

Morningstar Index

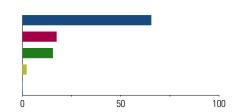
Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 03-31-2024

Morningstar Style Box™



Asset Allocation as of 03-31-2024

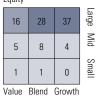


Total	100.00	100.00
Other	0.04	5.25
Cash	1.98	6.00
Bonds	15.32	14.65
Non-US Stocks	17.24	17.95
US Stocks	65.40	56.14
Asset Class	Net %	Cat%

Style I	3reakd	lown

Equity

Weight %





Ltd	Mod	Ext	
D			
Durat	ION		

		Fund	Bmark	Cat	Fun	d	▼ Bei	nchmark		Categ	jory Av	erage,
_Մ	Cyclical	26.91	32.20	32.49								
A	Basic Materials	3.09	3.79	4.39								
A	Consumer Cyclical	9.50	10.89	10.39				į				
P	Financial Services	12.50	14.79	14.42				0				
fi	Real Estate	1.82	2.73	3.29								
W	Sensitive	53.77	47.89	47.34								
	Communication Services	7.89	7.45	8.18								
•	Energy	6.11	4.47	4.51								
Ф	Industrials	9.27	11.13	11.74								
	Technology	30.50	24.84	22.91								
→	Defensive	19.32	19.92	20.17					ľ			
Ħ	Consumer Defensive	5.51	6.11	6.07								
٠	Healthcare	10.88	11.44	11.80								
•	Utilities	2.93	2.37	2.30								
					0%	5	10	15	20	25	30	35

>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
⊝ iShares Core S&P 500 ETF	_	26.22	26.22	_	_
⊕ iShares MSCI USA Quality Factor ETF	_	12.87	39.09	-	-
⊕ iShares S&P 500 Growth ETF	_	6.96	46.04	-	-
	_	6.07	52.11	_	-
⊕ iShares S&P 500 Value ETF	_	6.01	58.13	-	-
⇒ iShares MSCI EAFE Value ETF	_	5.17	63.29	_	_
⊕ iShares MSCI EAFE Growth ETF	-	4.96	68.25	_	-
⊕ iShares Core Total USD Bond Market ETF	_	4.80	73.05	_	-
⊕ iShares MSCI USA Momentum Factor ETF	-	3.96	77.01	-	-
⊕ BlackRock Unconstrained Equity Instl	_	3.90	80.91	_	_

Total Holdings 21

⊕ Increase ⊕ Decrease ☼ New to Portfolio



50 55

45

BrandywineGLOBAL Global Opp Bond IS GOBSX

Growth of \$10,000

59

53

57

0.58

58

0.58

103

0.58

99

0.58

Morningstar Category Global Bond Morningstar Index

Bloomberg Gbl Agg Ex USD TR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

David Hoffman since 11-2006 Jack McIntyre since 02-2012 Anujeet Sareen since 01-2017 Tracy Chen since 12-2020 Brian Kloss since 12-2020

Quantitative Screens

Performance: The fund has finished in the Global Bond 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 17.42 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.56 is 38.46% lower than the Global 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	2	03-31-2024

▼ 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 -8.50 5.02 12.83 -4.90 9.21 12.66 -5.26 -15.67 7.42 -4.82 Total Return % -2.48 3.53 2.32 -2.75 4.12 2.55 1.79 3.03 1.70 -1.61 +/- Benchmark 2.48 0.85 -4.50 1.39 5.96 -3.42 4.31 -1.08 -1.83 -3.30 +/- Category 92 32 3 89 15 3 57 59 30 99 Tot Ret % Rank in Cat 280 247 214 199 179 # of Funds in Cat 213 208 210 213 212



51

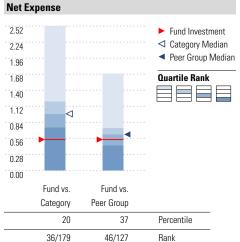
0.55

90

0.56

88

0.54



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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.93	-	1.59
Beta	1.20	-	0.81
R-Squared	89.36	-	88.19
Standard Deviation	13.13	10.31	8.86
Sharpe Ratio	-0.57	-0.90	-0.73
Tracking Error	4.77	-	3.81
Information Ratio	0.27	-	0.65
Up Capture Ratio	129.59	-	86.63
Down Capture Ratio	109.94	-	75.42

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	8.11	-	6.30
Avg Eff Maturity	15.50	_	9.92



BrandywineGLOBAL Global Opp Bond IS GOBSX

 Morningstar Category
 Morningstar Index

 Global Bond
 Bloomberg Gbl Agg Ex USD TR USD

Style Ana	alysis a	s of 03-31-2024
Style Breal	cdown	
Fixed Income	Э	Quality
		High
		Mid
		Low
Ltd Mod	Ext	_
Ltd Mod	⊏Xĭ	
Duration		

					A
					U
					N
					В
					C
				_	0
-	Ö	50	1	 100	T

Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.00	0.81
Cash	2.07	0.83
Bonds	97.93	98.24
Non-US Stocks	0.00	0.05
US Stocks	0.00	0.07
Asset Class	Net %	Cat%

		ъ .	0 :
Credit Rating Breakdown	Fund	Bmark	Cat
AAA	4.21	_	23.08
AA	63.25	_	27.67
A	3.09	_	15.00
BBB	19.15	_	21.92
BB	9.22	_	6.65
В	1.07	_	2.42
Below B	0.00	_	0.66
Not Rated	0.01	_	2.60

				0%	5	10	15	20	25	30	35	40	45	50	5
Other	52.89	_	18.82												
Cash & Equivalents	1.64	_	4.69												
Municipal	0.00	_	0.06												
Covered Bond	0.00	_	0.21												
Asset-Backed	0.00	_	1.13	[]											
Commercial MBS	0.00	_	0.31	0											
Non-Agency Residential MBS	0.00	_	0.23												
Agency MBS CMO	0.00	-	0.71	[]											
Agency MBS ARM	0.00	-	0.02												
Agency MBS Pass-Through	11.53	_	6.27												
Securitized	11.53	-	8.88												
Preferred	0.00	_	0.17												
Convertible	0.00	_	0.15												
Bank Loan	0.00	_	0.19												
Corporate Bond	3.45	_	18.03												
Corporate	3.45	-	18.54				[
Other Government Related	0.07	_	14.07	İ			0								
Agency/Quasi Agency	0.00	_	2.60	[]											
Inflation – Protected	0.00	_	2.18	[
Treasury	30.42	_	30.15												
Government	30.49	-	49.00												
	Fund	Bmark	Cat	Func	ı	Beno	cnmar	(II I	Jalego	JIY AV	erage				

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	, 22.2			
⊕ Usd/Jpy Fwd 20240617 00187	06-2024	21.89	21.89	_
→ Jpy/Usd Fwd 20240617 00187	06-2024	21.22	43.11	_
Aud/Usd Fwd 20240606 00187	06-2024	12.05	55.16	_
⊕ Usd/Aud Fwd 20240606 00187	06-2024	12.02	67.18	_
⊕ United States Treasury Notes 5.47007%	10-2025	11.66	78.84	_
⊕ Usd/Eur Fwd 20240507 00187	05-2024	8.36	87.20	_
⊕ Eur/Usd Fwd 20240507 00187	05-2024	8.31	95.51	_
⊕ Usd/Nok Fwd 20240418 50	04-2024	5.21	100.72	_
⊕ Usd/Aud Fwd 20240606 00187	06-2024	5.15	105.86	_
⊕ Usd/Eur Fwd 20240507 50	05-2024	5.11	110.97	_

Total Holdings 109

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Brown Advisory Sustainable Growth I BAFWX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

David Powell since 06-2012 Karina Funk since 06-2012

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.76 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.64 is 31.18% lower than the Large Growth category average.

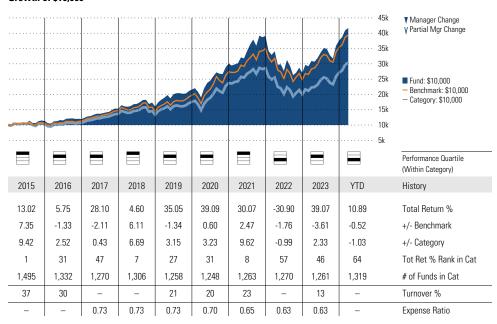
Morningstar Investment Management LLC Analysis

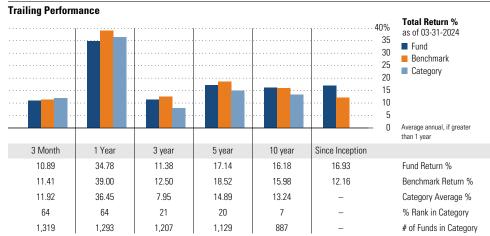
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

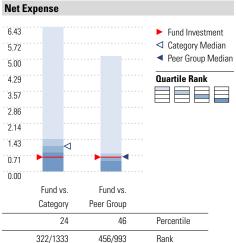
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	3-Advanced	02-15-2022

Growth of \$10,000







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

3-Year KISK Welfics			
	Fund	Bmark	Cat
Alpha	-1.41	_	-4.06
Beta	1.06	_	0.99
R-Squared	95.17	_	92.99
Standard Deviation	22.78	21.06	21.63
Sharpe Ratio	0.46	0.53	0.34
Tracking Error	5.14	-	5.74
Information Ratio	-0.22	-	-0.81
Up Capture Ratio	100.78	-	91.24
Down Capture Ratio	104.92	-	104.54

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	43.86	33.46	34.39
Price/Book Ratio	9.35	11.23	9.06
Geom Avg Mkt Cap \$B	184.85	477.55	492.48
ROE	30.94	42.00	38.04



Brown Advisory Sustainable Growth I BAFWX

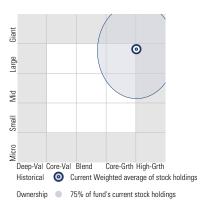
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

0	16	59	Large
0	8	17	Mid
0	0	0	Small

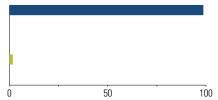
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.00	1.11
Cash	1.51	0.85
Bonds	0.00	0.01
Non-US Stocks	0.00	4.16
US Stocks	98.49	93.88
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2024															
		Fund	Bmark	Cat	Fund	•	Bencl	nmark	[](Categ	ory A	veraç	je				
Դ	Cyclical	30.12	22.72	25.16													
A.	Basic Materials	1.86	0.64	1.19	Ó												
Д	Consumer Cyclical	9.81	15.17	14.47			0										
L	Financial Services	16.41	6.06	8.41													
fi	Real Estate	2.04	0.85	1.09	•												
W	Sensitive	54.19	62.66	59.25													•
	Communication Services	3.60	11.69	11.58		10											
ð	Energy	0.00	0.45	0.99	i												
O	Industrials	3.58	4.99	6.14													
	Technology	47.01	45.53	40.54									- 1				
→	Defensive	15.69	14.62	15.60													
Ħ	Consumer Defensive	0.00	4.01	2.86	[
+	Healthcare	15.69	10.56	12.45													
•	Utilities	0.00	0.05	0.29													
					0% 5	10	15	20	25	30	35	40	45	50	55	60	6!

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ NVIDIA Corp	8.46	8.46	_	Technology
	6.43	14.89	_	Technology
Amazon.com Inc	5.64	20.53	_	Consumer Cyclical
Intuit Inc	4.53	25.05	_	Technology
Visa Inc Class A	4.35	29.40	_	Financial Services
⊕ ServiceNow Inc	3.87	33.28	_	Technology
Alphabet Inc Class A	3.55	36.83	_	Communication Svc
Danaher Corp	3.38	40.21	_	Healthcare
⇒ Uber Technologies Inc	3.04	43.25	_	Technology
Edwards Lifesciences Corp	2.97	46.22	-	Healthcare
Monolithic Power Systems Inc	2.86	49.08	_	Technology
Fortive Corp	2.81	51.89	_	Technology
Thermo Fisher Scientific Inc	2.73	54.62	_	Healthcare
West Pharmaceutical Services Inc	2.65	57.27	_	Healthcare
Chipotle Mexican Grill Inc	2.63	59.90	_	Consumer Cyclical

Total Holdings 37

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Calvert US Large Cap Core Rspnb Idx R6 CSXRX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Seto since 12-2016

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 5 of the 6 years it's been in existence.

Management: The fund's management has been in place for 7.25 years.

 \times Style: The fund has landed in its primary style box — Large Blend — 61.54 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.19 is 74.67% lower than the Large Blend category average.

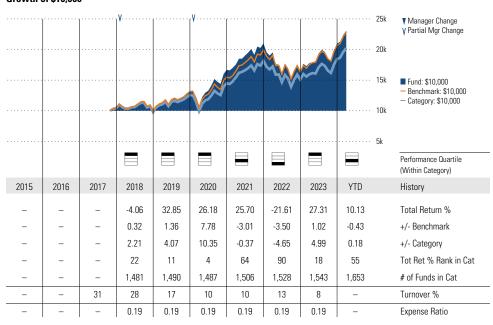
Morningstar Investment Management LLC Analysis

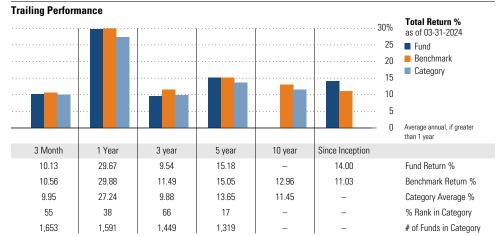
The fund fails our style consistency screen as, similar to the broad market and peers, it plots on the border with growth. We are not concerned with this screen failure.

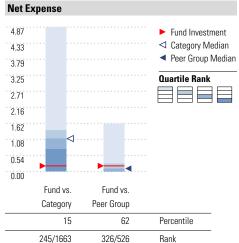
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.20	-	-0.96
Beta	1.05	-	0.94
R-Squared	98.93	-	94.59
Standard Deviation	18.51	17.60	16.99
Sharpe Ratio	0.43	0.54	0.45
Tracking Error	2.08	_	3.62
Information Ratio	-0.94	_	-1.36
Up Capture Ratio	99.44	_	92.17
Down Capture Ratio	107.49	_	96.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.46	24.84	24.56
Price/Book Ratio	4.58	4.36	5.06
Geom Avg Mkt Cap \$B	197.99	270.11	347.16
ROE	31.58	32.68	33.81



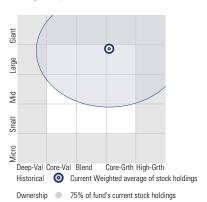
Calvert US Large Cap Core Rspnb Idx R6 CSXRX

Morningstar CategoryMorningstar Category☐ Large BlendS&P 50

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

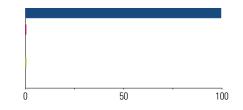
Equity

. ,			
12	31	31	Large
6	9	6	Mid
1	2	1	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	1.06
Cash	0.29	1.49
Bonds	0.00	-0.24
Non-US Stocks	0.26	2.49
US Stocks	99.45	95.21
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	27.41	27.72	28.44	
æ.	Basic Materials	2.14	2.09	2.73	
A	Consumer Cyclical	11.44	10.79	10.24	
, f	Financial Services	13.60	12.53	13.45	
π	Real Estate	0.23	2.31	2.02	
W	Sensitive	50.82	51.66	50.43	
	Communication Services	7.13	8.89	8.25	
ð	Energy	0.48	3.71	3.88	
¢	Industrials	9.96	8.23	10.15	
	Technology	33.25	30.83	28.15	
—	Defensive	21.77	20.62	21.13	
Ħ	Consumer Defensive	6.20	5.93	6.00	
+	Healthcare	13.44	12.56	13.11	
•	Utilities	2.13	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
	6.67	6.67	-	Technology
	5.74	12.42	_	Technology
○ NVIDIA Corp	4.76	17.18	_	Technology
	3.74	20.92	_	Communication Svc
⊕ Amazon.com Inc	3.68	24.59	_	Consumer Cyclical
⊖ Eli Lilly and Co	1.55	26.14	-	Healthcare
⊕ Broadcom Inc	1.44	27.58	_	Technology
	1.37	28.95	_	Financial Services
⊕ Tesla Inc	1.16	30.11	-29.25	Consumer Cyclical
⊕ UnitedHealth Group Inc	1.11	31.22	_	Healthcare
Visa Inc Class A	1.07	32.28	-	Financial Services
Mastercard Inc Class A	0.97	33.26	_	Financial Services
Procter & Gamble Co	0.88	34.14	_	Consumer Defensive
The Home Depot Inc	0.88	35.02	_	Consumer Cyclical
Merck & Co Inc	0.87	35.89	_	Healthcare

Total Holdings 776

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



ClearBridge Mid Cap Growth IS LCMIX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Aram Green since 08-2010 Brian Angerame since 08-2010 Matthew Lilling since 06-2020 Jeffrey Bailin, CFA since 12-2023

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap
 Growth category's top three quartiles in 8 of the 10 years
 it's been in existence.
- Management: The fund's management has been in place for 13.59 years.
- Net Expense: The fund's expense ratio of 0.76 is 28.97% lower than the Mid-Cap Growth category average.

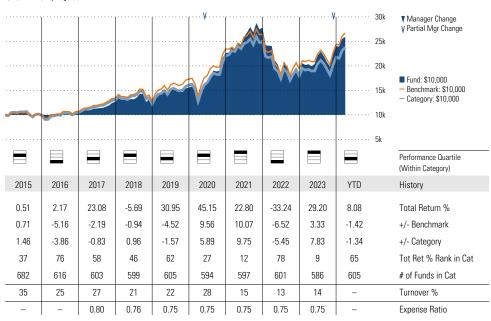
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000





3-Year Risk Metrics

Net Exp	ense		
3.11			► Fund Investment
2.76			Category Median
2.42			◆ Peer Group Median
2.07			Quartile Rank
1.73			
1.38			
1.04			
0.69			
0.35			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	20	42	Percentile
	123/607	190/453	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	-1.25	_	-3.45
Beta	1.02	_	0.97
R-Squared	97.10	_	91.07
Standard Deviation	22.56	21.74	22.26
Sharpe Ratio	0.12	0.18	0.03
Tracking Error	3.87	_	6.61
Information Ratio	-0.34	_	-0.68
Up Capture Ratio	101.96	_	92.06
Down Capture Ratio	106.58	_	104.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	34.53	26.72	31.29
Price/Book Ratio	5.55	8.38	5.82
Geom Avg Mkt Cap \$B	26.42	25.23	22.56
ROE	19.13	26.19	19.71



ClearBridge Mid Cap Growth IS LCMIX

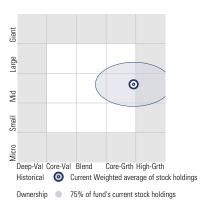
Morningstar Category

Mid-Cap Growth

Morningstar Index Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

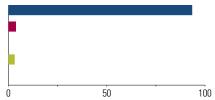
1	0	17	Large
1	22	50	Mid
0	2	7	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024





		Fund	Bmark	Cat	Fund	▼ Be	nchma	ark [Categ	jory Av	verage		
<u></u>	Cyclical	25.71	24.66	27.83									
æ.	Basic Materials	2.61	0.88	2.14									
A	Consumer Cyclical	14.01	13.02	12.43									
æ	Financial Services	5.33	9.11	10.45		[
æ	Real Estate	3.76	1.65	2.81									
Var	Sensitive	52.55	54.11	50.56									
	Communication Services	3.77	4.01	3.57									
ð	Energy	3.60	3.51	2.79	— ()								
¢	Industrials	16.08	18.39	17.58									
	Technology	29.10	28.20	26.62									
→	Defensive	21.73	21.24	21.59									
=	Consumer Defensive	2.28	2.83	2.79				_					
+	Healthcare	19.45	17.98	18.22									
•	Utilities	0.00	0.43	0.58	i i								

A1	0/ 11 . 4	0 1:: 0/	V/TD D + 0/	14 : . 0 :
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Chipotle Mexican Grill Inc	3.57	3.57	-	Consumer Cyclical
HubSpot Inc	3.09	6.66	_	Technology
Copart Inc	3.06	9.72	_	Industrials
DIDEXX Laboratories Inc	2.91	12.63	_	Healthcare
Icon PLC	2.90	15.53	-	Healthcare
Marvell Technology Inc	2.57	18.11	-	Technology
Martin Marietta Materials Inc	2.53	20.63	_	Basic Materials
Fortinet Inc	2.31	22.95	_	Technology
Mettler-Toledo International Inc	2.28	25.22	_	Healthcare
WillScot Mobile Mini Holdings Corp	2.26	27.48	-	Industrials
Monolithic Power Systems Inc	2.25	29.74	-	Technology
Performance Food Group Co	2.21	31.95	_	Consumer Defensive
United Rentals Inc	2.17	34.12	_	Industrials
KKR & Co Inc Ordinary Shares	1.96	36.08	_	Financial Services
IDEX Corp	1.96	38.04	_	Industrials

Total Holdings 71

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA International Value I DFIVX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.1 years.

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

Net Expense: The fund's expense ratio of 0.28 is 71.13% lower than the Foreign Large Value category average.

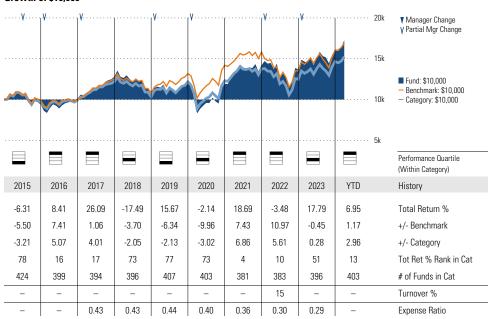
Morningstar Investment Management LLC Analysis

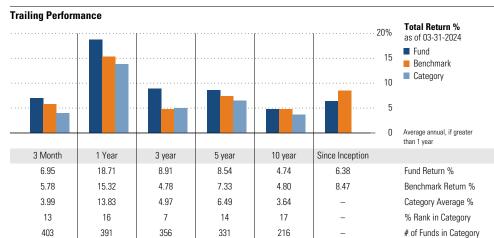
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

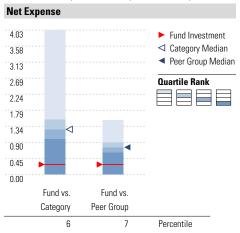
ESG Metrics

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

Growth of \$10,000







	23/409	22/315	Rank					
Peer group is a subset of the category and includes funds with the								
same management style (active vs. passive) and similar share class								
characte	rictice							

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

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



DFA International Value I DFIVX

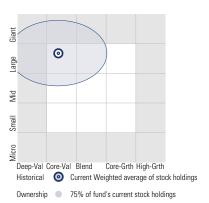
Morningstar Index MSCI EAFE NR USD

Morningstar Category

Foreign Large Value

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

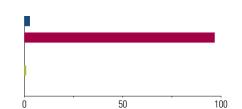
Equity

54	24	4	Large
9	7	2	Mid
0	0	0	Small

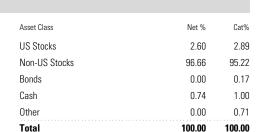
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

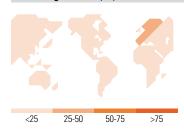


Asset Allocation as of 03-31-2024



		Fund	Bmark	Cat	Fund ▼ Benchmark
					runu i benciinark ji category Average
b	Cyclical	57.20	40.16	43.05	1 1 T 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
4.	Basic Materials	11.73	7.12	8.26	
A	Consumer Cyclical	13.30	11.76	11.10	
÷	Financial Services	30.20	18.84	22.52	
ŧ	Real Estate	1.97	2.44	1.17	
M	Sensitive	32.03	35.50	35.96	
₫	Communication Services	3.65	4.41	5.06	
•	Energy	15.47	4.19	8.36	
Ģ	Industrials	10.87	16.71	15.18	
	Technology	2.04	10.19	7.36	
→	Defensive	10.76	24.34	20.99	
=	Consumer Defensive	3.64	8.56	7.99	
٠	Healthcare	6.57	12.89	9.19	
•	Utilities	0.55	2.89	3.81	

World Regions % Equity 03-31-2024



Greater Asia	Fund % 30.57	Cat % 30.37	
Japan	22.25	17.25	
Australasia	6.26	3.33	
Asia-4 Tigers	1.91	7.19	
Asia-ex 4 Tigers	0.15	2.60	
Not Classified	0.00	0.00	

Americas	Fund % 12.26	Cat % 8.65	Greater Europe	Fund % 57.17	Cat % 60.98	Market Maturity	Fund %
North America	12.26	7.54	United Kingdom	11.56	18.05	Developed Markets	99.85
Central/Latin	0.00	1.11	W euro-ex UK	45.09	42.17	Emerging Markets	0.15
			Emrgng Europe	0.00	0.14	Not Available	0.00
			Africa	0.52	0.62		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Shell PLC ADR (Representing - Ordinary Shares)	4.45	4.45	_	Energy
	3.56	8.01	_	Energy
⊕ Ubs Grp Ag	1.68	9.69	_	Financial Services
	1.47	11.16	_	Consumer Cyclical
□ Zurich Insurance Group AG	1.43	12.58	-	Financial Services
⊕ Future on E-mini S&P 500 Futures	1.37	13.96	_	_
⊕ Toyota Motor Corp	1.36	15.32	-	Consumer Cyclical
⊕ Banco Santander SA	1.26	16.58	-	Financial Services
Stellantis NV	1.25	17.84	_	Consumer Cyclical
─ UniCredit SpA	1.17	19.01	_	Financial Services

Total Holdings 513

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Franklin Small Cap Growth R6 FSMLX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael McCarthy since 05-2000 Bradley Carris since 03-2004

Quantitative Screens

Performance: The fund has finished in the Small 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 23.93 years.

Net Expense: The fund's expense ratio of 0.67 is 42.24% lower than the Small Growth category average.

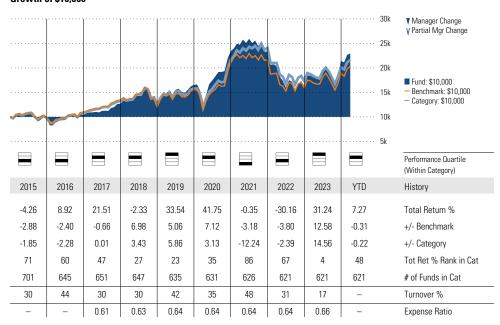
Morningstar Investment Management LLC Analysis

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

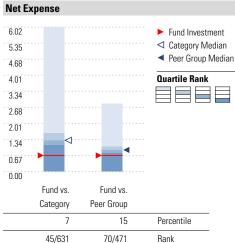
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.28	_	0.20
Beta	0.99	_	0.94
R-Squared	94.04	_	90.95
Standard Deviation	22.98	22.41	22.03
Sharpe Ratio	-0.13	-0.14	-0.12
Tracking Error	5.61	_	6.84
Information Ratio	0.03	_	0.10
Up Capture Ratio	99.50	_	94.79
Down Capture Ratio	99.00	_	94.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.98	21.70	28.60
Price/Book Ratio	3.19	4.07	4.00
Geom Avg Mkt Cap \$B	4.01	3.44	6.70
ROE	4.03	10.62	11.42





Franklin Small Cap Growth R6 FSMLX

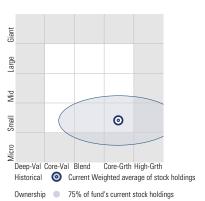
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

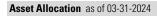
Equity

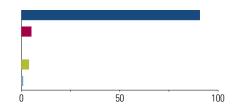
Lquity			
0	0	0	Large
0	1	9	Mid
13	34	43	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.71	1.07
Cash	3.71	1.71
Bonds	0.00	0.01
Non-US Stocks	4.92	4.52
US Stocks	90.66	92.68
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	ark 🏻	Categ	jory A	/erage		
٠	Cyclical	19.58	21.58	24.59					_ '					
ì.	Basic Materials	0.00	4.56	3.13	[] [1							
	Consumer Cyclical	13.53	9.98	10.98										
٥	Financial Services	4.32	5.45	8.17		- [*]								
à	Real Estate	1.73	1.59	2.31										
Ų.	Sensitive	51.50	50.24	50.31										
	Communication Services	1.31	1.76	1.37		_								
)	Energy	3.41	4.04	3.69		0								
ž	Industrials	18.90	18.16	19.63										
]	Technology	27.88	26.28	25.62										
+	Defensive	28.92	28.18	25.10										
Ę	Consumer Defensive	6.69	4.97	4.45										
ì	Healthcare	22.23	21.88	19.93										
1	Utilities	0.00	1.33	0.72	([]									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Franklin IFT Money Market	3.87	3.87	_	_
BWX Technologies Inc	2.63	6.51	_	Industrials
Onto Innovation Inc	2.33	8.84	_	Technology
Wingstop Inc	2.29	11.13	_	Consumer Cyclical
BellRing Brands Inc Class A	2.15	13.27	-	Consumer Defensive
Arcosa Inc	1.99	15.26	_	Industrials
Vontier Corp Ordinary Shares	1.86	17.12	_	Technology
Red Rock Resorts Inc Class A	1.85	18.97	_	Consumer Cyclical
Monday.Com Ltd Ordinary Shares	1.83	20.80	_	Technology
Integer Holdings Corp	1.71	22.52	-	Healthcare
Lattice Semiconductor Corp	1.71	24.23	_	Technology
Freshpet Inc	1.62	25.85	_	Consumer Defensive
Matador Resources Co	1.62	27.47	_	Energy
AAR Corp	1.60	29.07	-	Industrials
GitLab Inc Class A	1.56	30.63	_	Technology

Total Holdings 118

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



iShares MSCI Total Intl Idx K BDOKX

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

Portfolio Manager(s)

Jennifer Hsui since 04-2016 Paul Whitehead since 01-2022

Quantitative Screens

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

Management: The fund's management has been in place for 7.98 years.

Net Expense: The fund's expense ratio of 0.1 is 88.51% lower than the Foreign Large Blend category average.

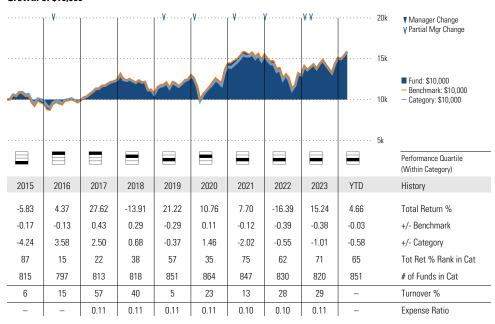
Morningstar Investment Management LLC Analysis

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

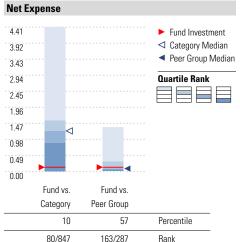
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.38	_	0.84
Beta	1.04	_	1.01
R-Squared	98.20	_	93.34
Standard Deviation	17.16	16.42	17.25
Sharpe Ratio	0.00	0.02	0.07
Tracking Error	2.38	-	4.44
Information Ratio	-0.16	-	0.22
Up Capture Ratio	104.13	-	105.47
Down Capture Ratio	105.96	-	102.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.91	15.34	15.88
Price/Book Ratio	1.77	1.81	1.94
Geom Avg Mkt Cap \$B	47.29	49.00	59.06
ROE	17.85	17.61	19.98



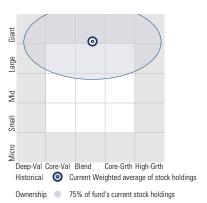
iShares MSCI Total Intl Idx K BDOKX

Morningstar Category Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

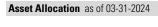
Equity

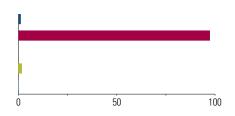
26	34	29	Luigo
3	5	3	IVIIG
0	0	0	O I I

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

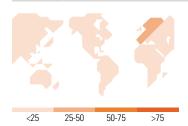




Total	100.00	100.00
Other	0.11	1.26
Cash	1.60	0.52
Bonds	0.00	0.67
Non-US Stocks	97.27	93.96
US Stocks	1.02	3.59
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	41.68	41.78	38.83	
A	Basic Materials	7.25	7.41	6.67	
A	Consumer Cyclical	11.44	11.28	11.44	
Ę.	Financial Services	21.01	21.05	19.00	
fi	Real Estate	1.98	2.04	1.72	
W	Sensitive	38.51	38.74	38.99	
d	Communication Services	5.44	5.46	4.66	
•	Energy	5.57	5.66	4.87	
Ф	Industrials	13.74	13.71	16.79	
	Technology	13.76	13.91	12.67	<u> </u>
→	Defensive	19.82	19.49	22.19	
Ħ	Consumer Defensive	7.49	7.32	8.38	
٠	Healthcare	9.51	9.36	11.43	
•	Utilities	2.82	2.81	2.38	
					0% 5 10 15 20 25 30 35 40 45

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	43.84	34.61
Japan	15.35	19.30
Australasia	4.78	4.69
Asia-4 Tigers	10.23	6.32
Asia-ex 4 Tigers	13.48	4.30
Not Classified	0.00	0.00

Americas	Fund % 10.68	Cat % 8.86	Greater Europe	Fund % 45.47	Cat % 56.52	Market Maturity	Fund %
North America	8.22	7.63	United Kingdom	8.84	13.36	Developed Markets	81.52
Central/Latin	2.46	1.23	W euro-ex UK	32.85	42.23	Emerging Markets	18.48
			Emrgng Europe	0.57	0.09	Not Available	0.00
			Africa	3.21	0.84		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	2.09	2.09	_	Technology
⊕ Novo Nordisk A/S Class B	1.51	3.60	_	Healthcare
⊕ ASML Holding NV	1.47	5.07	_	Technology
⊕ BlackRock Cash Funds Treasury SL Agency	1.12	6.19	_	_
Nestle SA	1.09	7.28	_	Consumer Defensive
⊕ Samsung Electronics Co Ltd	1.03	8.31	_	Technology
⊕ Toyota Motor Corp	1.00	9.31	_	Consumer Cyclical
⊕ Lvmh Moet Hennessy Louis Vuitton SE	0.98	10.29	_	Consumer Cyclical
⊕ Tencent Holdings Ltd	0.90	11.19	_	Communication Svc
Novartis AG Registered Shares	0.81	12.00	-	Healthcare

Total Holdings 2070

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Loomis Sayles Investment Grade Bond N LGBNX

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

Portfolio Manager(s)

Matthew Eagan since 09-2006 Brian Kennedy since 02-2013

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus 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 17.51 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.44 is 41.33% lower than the Intermediate Core-Plus Bond category average.

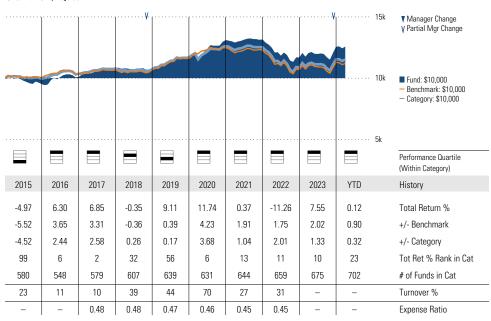
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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 10 year Since Inception 3 year 5 year 0.12 4.32 -0.87 2.50 2.50 2.60 Fund Return % -0.78 1.70 -2.46 0.36 1.54 6.56 Benchmark Return % 0.75 1.67 -0.202 91 -2 26 Category Average % 23 13 7 4 % Rank in Category 702 682 611 577 404 # of Funds in Category

Net Expe	nse		
4.71			► Fund Investment
4.19			Category Median
3.66			 Peer Group Median
3.14			Quartile Rank
2.62			
2.09			
1.57			
1.05			
0.52		▶	
0.00			
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	20	48	Percentile
	140/708	301/629	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.42	_	0.01
Beta	0.93	_	1.01
R-Squared	96.43	_	95.72
Standard Deviation	6.83	7.24	7.48
Sharpe Ratio	-0.53	-0.72	-0.70
Tracking Error	1.40	_	1.53
Information Ratio	1.14	_	0.01
Up Capture Ratio	94.14	_	98.06
Down Capture Ratio	80.75	_	98.83

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.22	4.43	5.93
Avg Fff Maturity	6.48	_	8.41





Loomis Sayles Investment Grade Bond N LGBNX

 Morningstar Category
 Morningstar Index

 Intermediate Core-Plus Bond
 Bloomberg US Agg Bond TR USD

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

Quality

Given Service S

0	50	100

Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	1.28	0.55
Cash	2.75	0.94
Bonds	95.97	98.46
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.04
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	26.44	3.53	35.40
AA	5.71	74.59	25.66
A	13.71	10.82	10.58
BBB	42.50	8.32	18.70
BB	6.23	0.28	5.18
В	0.95	0.00	1.81
Below B	0.62	0.00	0.66
Not Rated	3.84	2.46	2.02

Sector Weighting as of 03-								По					
	Fund	Bmark	Cat	Fund		▼ Benchm	nark	Cateo	jory Ave	age			
Government	42.04	-	25.46		:		1	1		:			i
Treasury	17.10	_	17.04										
Inflation – Protected	0.00	-	0.48										
Agency/Quasi Agency	0.09	_	0.28										
Other Government Related	24.85	_	7.66					- :					
Corporate	41.66	_	26.01										
Corporate Bond	40.32	_	25.11			•							
Bank Loan	0.31	_	0.31	[]									
Convertible	0.90	_	0.03										
Preferred	0.13	_	0.56	1[]									
Securitized	13.92	-	37.71										
Agency MBS Pass-Through	0.27	_	22.62	i i									
Agency MBS ARM	0.00	_	0.07										
Agency MBS CM0	0.28	_	2.16	1 [
Non-Agency Residential MBS	0.35	_	1.79	1 [
Commercial MBS	0.81	-	3.24										
Asset-Backed	12.21	_	7.83										
Covered Bond	0.00	_	0.00										
Municipal	0.04	_	0.48	i									
Cash & Equivalents	2.33	_	8.18			1							
Other	0.00	-	2.13										
				0%	5	10	15	20	25	30	35	40	4

Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Ultra 10 Year US Treasury Note Future June 24	06-2024	18.16	18.16	_
⊕ Us Long Bond(Cbt) Jun24 Xcbt 20240618	06-2024	16.70	34.86	_
─ United States Treasury Notes 4.625%	02-2026	10.49	45.35	_
10 Year Treasury Note Future June 24	06-2024	9.67	55.02	_
⊕ Us 5yr Note (Cbt) Jun24 Xcbt 20240628	06-2024	6.07	61.09	-
⊕ Us Ultra Bond Cbt Jun24 Xcbt 20240618	06-2024	4.51	65.60	_
⊕ Fixed Inc Clearing Corp.Repo	04-2024	2.80	68.40	_
⊕ United States Treasury Notes 4.875%	11-2025	1.79	70.19	_
United States Treasury Notes 4.625%	06-2025	1.60	71.79	_
United States Treasury Bonds 3.25%	05-2042	1.49	73.28	_

Total Holdings 963

⊕ Increase ⊕ Decrease ※ New to Portfolio



PGIM High Yield R6 PHYQX

Portfolio Manager(s)

Robert Spano since 10-2007 Ryan Kelly since 02-2012 Brian Clapp since 06-2013 Robert Cignarella since 03-2014 Michael Gormally since 04-2022 Brian Lalli since 03-2023

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 16.47 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 57.3% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

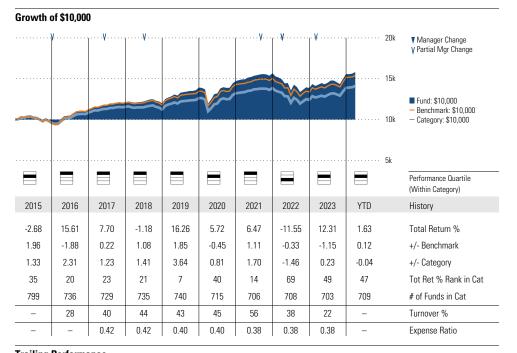
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

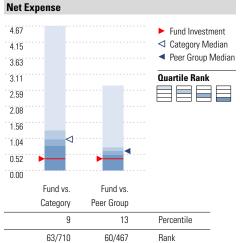
Metric	Rating	Updated
Sustainability Rating	1	03-31-2024

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD







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

3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.17	-	0.01
Beta	0.96	-	0.89
R-Squared	98.57	-	94.38
Standard Deviation	8.15	8.47	7.77
Sharpe Ratio	-0.09	-0.05	-0.07
Tracking Error	1.04	-	1.88
nformation Ratio	-0.26	-	-0.30
Up Capture Ratio	98.46	-	89.34
Down Capture Ratio	100.85	-	89.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.30	-	3.18
Avg Eff Maturity	5.20	-	4.90



PGIM High Yield R6 PHYOX

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

Quality

Given the state of the st

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	7.83	_	1.74
AA	0.04	_	1.39
A	0.29	_	0.75
BBB	5.06	_	6.23
BB	45.87	_	38.01
В	23.79	_	35.18
Below B	12.45	_	15.87
Not Rated	4.66	_	0.83

Asset Allocation as of 03-31-2024 Asset Class Net % Cat% US Stocks 1.82 0.80 Non-US Stocks 0.40 0.05 Bonds 91.12 94.32 Cash 2.88 3.60 Other 3.79 1.23 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

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

ICE BofA US High Yield TR USD

Sector Weighting as of 03-3	31-2024			
Total of the second of the sec	Fund	Bmark	Cat	Fund Benchmark Category Average
Government	4.07	_	2.16	
Treasury	3.89	_	0.91	
Inflation – Protected	0.00	_	0.01	
Agency/Quasi Agency	0.00	_	0.00	
Other Government Related	0.18	_	1.24	
Corporate	90.42	_	89.86	
Corporate Bond	86.30	_	87.71	
Bank Loan	3.04	_	1.37	
Convertible	0.00	_	0.40	
Preferred	1.08	-	0.38	p
Securitized	1.18	-	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	1.18	_	1.07	
Covered Bond	0.00	_	0.00	
Municipal	0.00	_	0.03	
Cash & Equivalents	3.28	_	4.62	
Other	1.06	-	1.93	

Top 10 Holdings as of 03-31-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector Prudential Govt Money Mkt Fd 2.99 2.99 ① PGIM Core Short-Term Bond 2.07 5.06 United States Treasury Notes 3.875% 11-2027 1.61 6.67 United States Treasury Notes 4.25% 12-2025 1.34 8.01 ○ Calpine Corporation 5.125% 03-2028 0.89 8.90 Ferrellgas Escrow Llc 3/30/31 Preferred 03-2031 0.77 9.67 Medline Borrower LP 3.875% 04-2029 0.75 10.41 DISH DBS Corporation 7.75% 07-2026 0.63 11.05 ⊕ Tenet Healthcare Corporation 4.375% 01-2030 0.59 11.63 ⊕ Verscend Escrow Corp 9.75% 08-2026 0.58 12.22

Total Holdings 787

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018 Stephen Rodosky since 01-2019 Andrew Dewitt since 02-2022

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 5.42 years.

Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 0.99 is 3.88% lower than the Commodities Broad Basket category average.

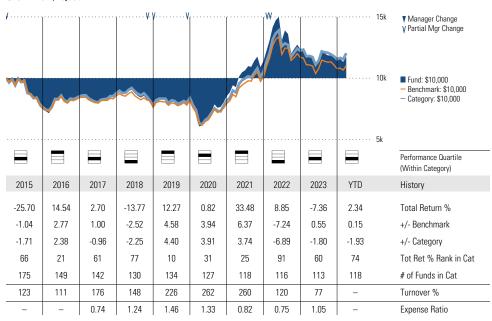
Morningstar Investment Management LLC Analysis

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.

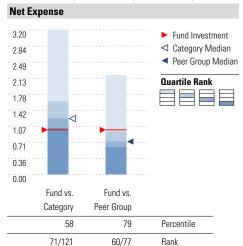
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



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 yea 5 year Fund Return % 2.34 -1.16 8.24 7.35 -1.11 3.54 2.19 -0.56 9.11 6.38 -1.56 2.56 Benchmark Return % 2 19 11 04 7 53 -n 72 4 27 Category Average % 74 72 76 46 58 % Rank in Category 118 114 108 103 67 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.51	_	1.68
Beta	1.11	_	0.96
R-Squared	96.06	_	89.39
Standard Deviation	17.75	15.71	16.03
Sharpe Ratio	0.37	0.44	0.51
Tracking Error	3.90	_	4.80
Information Ratio	-0.22	_	0.14
Up Capture Ratio	105.54	_	98.62
Down Capture Ratio	112.80	_	90.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	_	7.93
Price/Book Ratio	3.56	_	1.87
Geom Avg Mkt Cap \$B	16.44	_	44.07
ROE	29.97	_	27.17

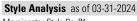


PIMCO Commodity Real Ret Strat Instl PCRIX

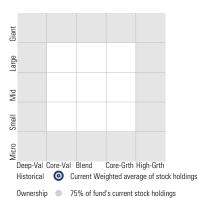
Morningstar CategoryCommodities Broad Basket Bloomb

Morningstar Index

sket Bloomberg Commodity TR USD







Style Breakdown

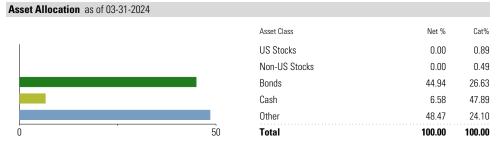




Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	l	▼ Be	nchma	ark	Cate	jory Av	erage		
<u></u>	Cyclical	-	-	44.68										
÷.	Basic Materials	_	_	44.68										
A	Consumer Cyclical	_	_	0.00	ĺ									
,	Financial Services	_	_	0.00	0									
æ	Real Estate	_	_	0.00	ĺ									
W	Sensitive	-	-	51.07										
	Communication Services	_	_	0.00	Ď									
ð	Energy	_	_	48.94										
Ф	Industrials	_	_	2.13										
	Technology	_	_	0.00	ĺ									
-	Defensive	-	-	4.26										
=	Consumer Defensive	_	_	4.26										
٠	Healthcare	_	_	0.00	j									
•	Utilities	_	_	0.00	İ									

Top 0 Holdings as of 03-31-2024

Name

% Net Asset

Cumulative %

YTD Return %

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 83.87% lower than the Inflation-Protected Bond category average.

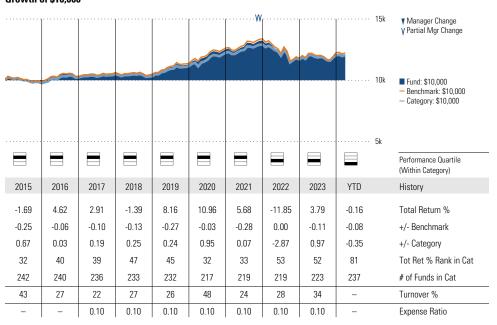
Morningstar Investment Management LLC Analysis

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

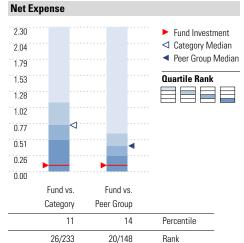
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

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

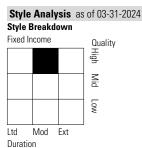
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.17	_	-0.36
Beta	0.99	_	0.97
R-Squared	99.75	_	95.52
Standard Deviation	7.09	7.15	7.13
Sharpe Ratio	-0.47	-0.45	-0.48
Tracking Error	0.36	_	1.65
Information Ratio	-0.43	_	-0.48
Up Capture Ratio	98.29	_	94.67
Down Capture Ratio	100.02	_	98.67

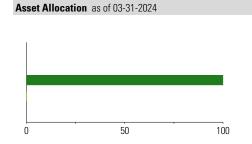
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.72	4.52	6.27
Avg Eff Maturity	7.20	_	7.18



Vanguard Inflation-Protected Secs Adm VAIPX

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





0.00 99.92 0.08 0.00	0.00 96.30 2.92 0.55
99.92	96.30
0.00	0.00
0.00	0.00
0.00	0.23
Net %	Cat%
	0.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.87	0.00	29.65
AA	0.00	99.60	67.50
A	0.00	0.00	0.83
BBB	0.00	0.00	1.33
BB	0.00	0.00	0.04
В	0.00	0.00	0.01
Below B	0.00	0.00	0.11
Not Rated	0.13	0.40	0.53

Sector Weighting as of 03-3	31-2024					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	99.92	_	87.85			
Treasury	0.00	_	0.26			
Inflation – Protected	99.92	_	81.33			
Agency/Quasi Agency	0.00	-	0.08			
Other Government Related	0.00	_	6.18			
Corporate	0.00	_	1.05	0		
Corporate Bond	0.00	_	1.02	0		
Bank Loan	0.00	_	0.03			
Convertible	0.00	_	0.00	j i		
Preferred	0.00	_	0.00	j i		
Securitized	0.00	-	3.74	i D		
Agency MBS Pass-Through	0.00	_	1.55	10		
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.23			
Non-Agency Residential MBS	0.00	_	0.08			
Commercial MBS	0.00	_	0.18			
Asset-Backed	0.00	_	1.59			
Covered Bond	0.00	_	0.11			
Municipal	0.00	_	0.00			
Cash & Equivalents	0.08	-	7.24			
Other	0.00	_	0.11			

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

Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes	_	4.13	4.13	_
⊕ United States Treasury Notes	_	3.77	7.89	_
⊕ United States Treasury Notes	_	3.70	11.59	_
⊕ United States Treasury Notes	_	3.56	15.15	_
─ United States Treasury Notes	-	3.55	18.70	-
─ United States Treasury Notes	_	3.52	22.22	_
⊕ United States Treasury Notes	_	3.37	25.59	-
United States Treasury Notes	_	3.30	28.89	_
⊕ United States Treasury Notes	_	3.27	32.16	_
⊕ United States Treasury Notes	_	3.25	35.41	_

Total Holdings 50

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

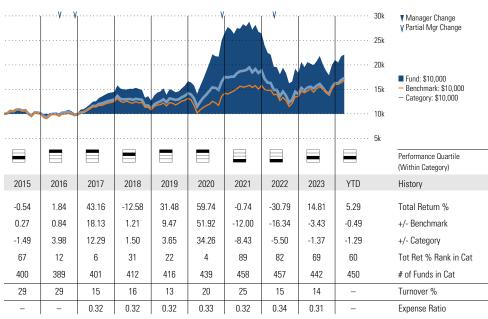
Morningstar Investment Management LLC Analysis

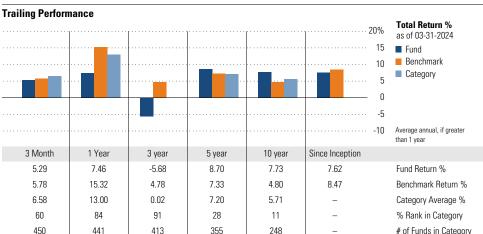
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

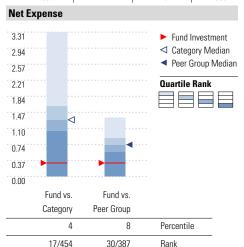
ESG Metrics

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

Growth of \$10,000



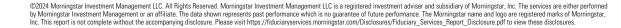




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-10.67	_	-5.14
Beta	1.21	_	1.11
R-Squared	79.64	_	87.35
Standard Deviation	22.89	16.86	20.04
Sharpe Ratio	-0.28	0.19	-0.06
Tracking Error	10.93	_	7.46
Information Ratio	-0.96	_	-0.67
Up Capture Ratio	89.52	_	97.59
Down Capture Ratio	135.16	-	120.05

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





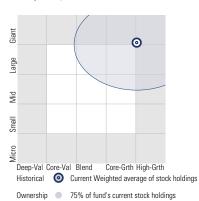
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

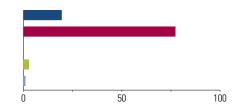
1. 7			
8	13	54	Large
2	5	16	Mid
0	0	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

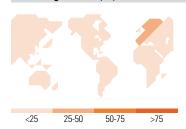
Asset Allocation as of 03-31-2024



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

Sec	ctor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	29.11	40.16	33.90	
A	Basic Materials	0.57	7.12	6.71	
A	Consumer Cyclical	19.91	11.76	13.02	
P	Financial Services	8.63	18.84	13.84	
fi	Real Estate	0.00	2.44	0.33	
W	Sensitive	51.31	35.50	45.39	(market)
d	Communication Services	7.79	4.41	3.72	
•	Energy	1.77	4.19	3.02	
Ф	Industrials	14.01	16.71	18.40	
	Technology	27.74	10.19	20.25	
→	Defensive	19.57	24.34	20.69	
Ħ	Consumer Defensive	4.17	8.56	6.81	
٠	Healthcare	14.82	12.89	13.31	
	Utilities	0.58	2.89	0.57	
					0% 5 10 15 20 25 30 35 40 45 50 55

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	24.86	26.05
Japan	6.55	12.82
Australasia	1.27	1.65
Asia-4 Tigers	7.56	5.43
Asia-ex 4 Tigers	9.48	6.15
Not Classified	0.00	0.00

Americas	Fund % 27.53	Cat % 16.51	Greater Europe	Fund % 47.60	Cat % 57.43	Market Maturity	Fund %
North America	20.81	13.86	United Kingdom	7.19	12.04	Developed Markets	83.80
Central/Latin	6.72	2.65	W euro-ex UK	40.02	44.84	Emerging Markets	16.20
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.39	0.52		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.92	4.92	_	Technology
	4.46	9.38	_	Consumer Cyclical
⊕ Taiwan Semiconductor Manufacturing Co Ltd	4.31	13.69	_	Technology
Adyen NV	3.85	17.55	_	Technology
	3.81	21.36	_	Communication Svc
NVIDIA Corp	3.26	24.62	_	Technology
	2.33	26.94	_	Consumer Cyclical
○ Tencent Holdings Ltd	2.31	29.25	_	Communication Svc
Atlas Copco AB Class A	2.29	31.54	_	Industrials
	2.18	33.72	-	Healthcare

Total Holdings 168

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 27.9 years.

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

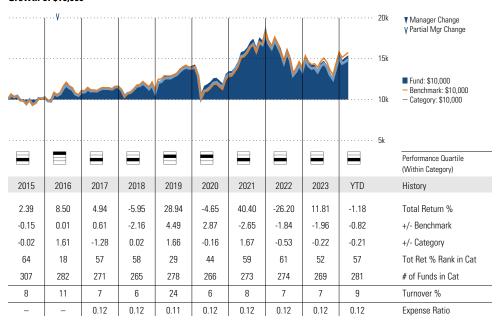
Morningstar Investment Management LLC Analysis

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

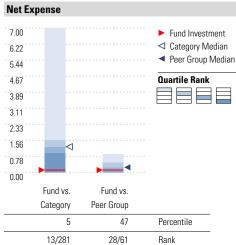
ESG Metrics

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

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	-2.31	_	-1.78
Beta	1.02	_	0.96
R-Squared	98.78	_	95.06
Standard Deviation	21.76	21.16	20.78
Sharpe Ratio	0.05	0.15	0.06
Tracking Error	2.45	-	4.12
Information Ratio	-0.96	_	-0.55
Up Capture Ratio	98.44	_	92.99
Down Capture Ratio	105.86	_	98.86

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.79	38.46	30.40
Price/Book Ratio	2.36	2.42	2.43
Geom Avg Mkt Cap \$B	23.92	9.35	34.75
ROE	12.67	9.56	16.19



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Morningstar Index Real Estate S&P United States REIT TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

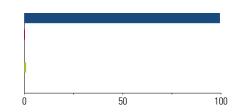
Equity

0	16	6	Large
10	43	6	MIG
6	12	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	0.00	7.90
Cash	0.69	3.39
Bonds	0.00	3.07
Non-US Stocks	0.02	1.44
US Stocks	99.29	84.21
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	•	Bend	hmark	Cate	gory	Aver	age		
Cyclical	99.25	99.13	99.05										
Basic Materials	0.00	0.00	0.22	İ									
Consumer Cyclical	0.00	0.13	1.92	[]									
Financial Services	0.00	0.00	0.45	Ď									
Real Estate	99.25	99.00	96.46										
 Sensitive 	0.75	0.87	0.80	(
Communication Services	0.75	0.00	0.25										
Energy	0.00	0.00	0.06										
Industrials	0.00	0.87	0.29	ľ									
Technology	0.00	0.00	0.20										
▶ Defensive	0.00	0.00	0.16										
Consumer Defensive	0.00	0.00	0.06	ĺ									
Healthcare	0.00	0.00	0.05										
Utilities	0.00	0.00	0.05	Í									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Real Estate II Index	13.03	13.03	_	_
⊕ Prologis Inc	7.59	20.62	_	Real Estate
⊕ American Tower Corp	5.81	26.43	_	Real Estate
⊕ Equinix Inc	4.89	31.32	_	Real Estate
⊕ Simon Property Group Inc	3.22	34.54	_	Real Estate
⊕ Welltower Inc	3.15	37.70	_	Real Estate
⊕ Public Storage	2.90	40.59	_	Real Estate
⊕ Crown Castle Inc	2.90	43.49	_	Real Estate
⊕ Realty Income Corp	2.84	46.33	_	Real Estate
⊕ Digital Realty Trust Inc	2.67	49.00	_	Real Estate
⊕ CoStar Group Inc	2.49	51.48	_	Real Estate
⊕ Extra Space Storage Inc	1.96	53.44	_	Real Estate
⊕ CBRE Group Inc Class A	1.87	55.31	_	Real Estate
	1.79	57.10	_	Real Estate
AvalonBay Communities Inc	1.66	58.76	_	Real Estate

Total Holdings 162

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Selected Value Inv VASVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

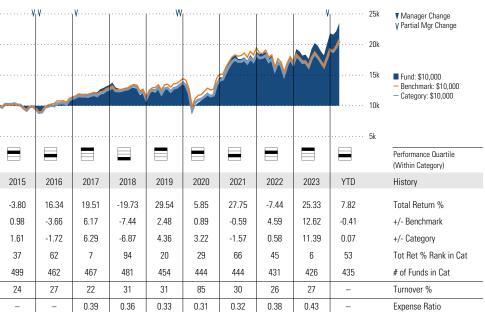
Morningstar Investment Management LLC Analysis

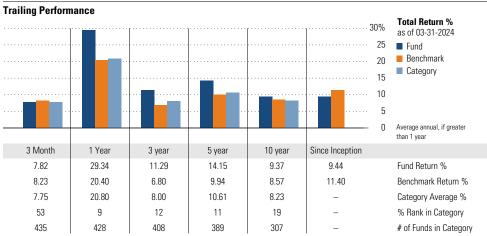
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

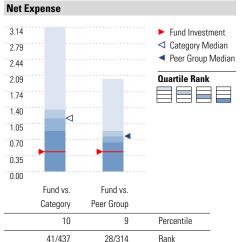
ESG Metrics

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

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	4.19	_	1.46
Beta	1.01	_	0.94
R-Squared	94.50	_	94.30
Standard Deviation	20.10	19.34	18.78
Sharpe Ratio	0.49	0.28	0.34
Tracking Error	4.72	_	4.69
Information Ratio	0.95	_	0.26
Up Capture Ratio	105.25	_	95.44
Down Capture Ratio	90.37	_	90.32

nd Bma	ark Cat
24 17.	78 16.20
60 2.	22 2.02
65 19.	24 15.26
40 14.	18 13.61
	nd Bma 24 17. 60 2. 65 19. 40 14.



Vanguard Selected Value Inv VASVX

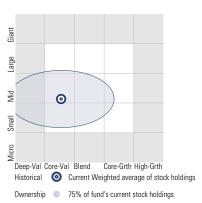
Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

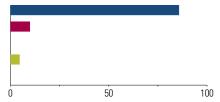
1	3	1	Large
27	21	2	Mid
26	13	5	Small

Weight %

>50 25-50 10-25 0-10

Value Blend Growth





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

		orano	ory Av	Caton	, [mark	nchi	▼ Be		Fund	Cat	Bmark	Fund		
		craye	OI y Av	Categ		Hair	HIGH	, DC		Tull	41.11	42.46	52.43	Cyclical	Դ
				- 1				- 1	, 1					Basic Materials	
								· .	_		5.43	6.08	7.55		
						,					11.67	10.25	13.69	Consumer Cyclical	A
								,			17.98	16.02	26.93	Financial Services	ê
								ď			6.03	10.11	4.26	Real Estate	fi
		: [36.46	40.50	31.31	Sensitive	M
											2.94	3.27	2.33	Communication Services	
					1						5.92	5.34	3.20	Energy	ð
					1						17.29	19.67	15.13	Industrials	Ф
						_	1				10.31	12.22	10.65	Technology	
											22.43	17.04	16.25	Defensive	→
									[6.54	3.44	4.92	Consumer Defensive	=
											9.31	6.71	9.29	Healthcare	٠
											6.58	6.89	2.04	Utilities	•
45	40	35	30	25	20	<u> </u>	15	10	5	0%		3.00	2.01		-

Top 15 Holdings as of 03-31-2024 Cumulative % YTD Return % Name % Net Asset Morningstar Sector 4.39 4.39 AerCap Holdings NV 3.42 7.81 Industrials Baxter International Inc 1.76 9.57 Healthcare Fidelity National Financial Inc 1.72 11.29 Financial Services □ TE Connectivity Ltd 1.64 12.93 Technology Gildan Activewear Inc 1.63 14.56 Consumer Cyclical Unum Group 1.45 16.01 Financial Services Globe Life Inc 1.43 17.44 Financial Services United States Steel Corp 1.35 18.80 Basic Materials Arrow Electronics Inc 1.27 20.06 Technology ① CBRE Group Inc Class A 1.14 21.20 Real Estate Taylor Morrison Home Corp 1.11 22.31 Consumer Cyclical 1.10 23.41 Consumer Cyclical ① Open Text Corp 1.09 24.50 Technology Basic Materials Olin Corp 1.09 25.59

Total Holdings 134

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard Small Cap Value Index Admiral VSIAX

Growth of \$10,000

36

544

16

61

512

18

20

19

0.07

16

526

18

0.07

35

520

19

0.07

32

498

26

0.07

Morningstar Category

Small Value

Morningstar Index Russell 2000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016 Nick Birkett since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.93 years.
- Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

▼ 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 -4.65 24.78 11.80 -12.23 22.76 5.85 28.09 -9.31 15.99 7.13 Total Return % -6.96 5.17 2.82 3.96 0.63 0.37 1.22 -0.18 1.34 4.23 +/- Benchmark 1.83 2.06 -1.21 3.26 3.23 1.33 -3.48 0.85 -0.87 2.47 +/- Category

68

499

16

0.07

37

507

13

0.07

57

506

16

0.07

17

519

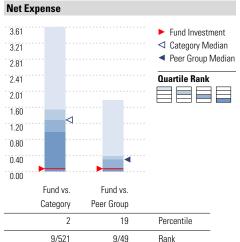
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	4.96	_	3.39
Beta	0.92	_	0.93
R-Squared	96.54	_	93.14
Standard Deviation	20.22	21.49	20.62
Sharpe Ratio	0.30	0.07	0.22
Tracking Error	4.10	_	5.51
Information Ratio	1.24	_	0.62
Up Capture Ratio	102.20	_	98.44
Down Capture Ratio	86.44	_	87.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.60	11.84	14.40
Price/Book Ratio	1.82	1.29	1.64
Geom Avg Mkt Cap \$B	6.22	2.09	4.59
ROE	13.64	5.59	12.78





Vanguard Small Cap Value Index Admiral VSIAX

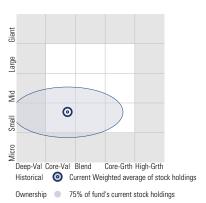
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

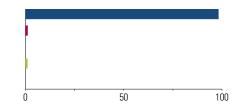
0	0	0	Large
13	14	3	Mid
33	30	6	Small

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	0.26
Cash	0.87	3.42
Bonds	0.00	0.03
Non-US Stocks	1.00	3.25
US Stocks	98.13	93.03
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Be	nchma	ırk [Cate	gory A	verage		_
÷	Cyclical	49.25	51.38	49.72										
ì.	Basic Materials	6.60	5.13	6.45										
•	Consumer Cyclical	14.05	11.29	14.29			- 1							
<u></u>	Financial Services	18.94	22.88	22.72										
à	Real Estate	9.66	12.08	6.26			_ '							
JI	Sensitive	36.14	31.96	37.56										
	Communication Services	2.26	2.15	1.81										
)	Energy	4.81	9.12	7.60		• [l'i							
}	Industrials	21.44	13.21	18.36				* :						
1	Technology	7.63	7.48	9.79										
+	Defensive	14.61	16.65	12.72										
Ţ	Consumer Defensive	3.99	3.26	4.07	_	0	į							
ì	Healthcare	6.39	9.68	5.74										
2	Utilities	4.23	3.71	2.91										

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Builders FirstSource Inc	0.78	0.78	_	Industrials
⊕ Slcmt1142	0.66	1.45	_	_
⊕ Booz Allen Hamilton Holding Corp Class A	0.59	2.04	_	Industrials
⊕ Reliance Inc	0.59	2.63	_	Basic Materials
○ Carlisle Companies Inc	0.58	3.20	-	Industrials
□ IDEX Corp	0.57	3.77	_	Industrials
⊕ First Citizens BancShares Inc Class A	0.54	4.32	_	Financial Services
⊕ Atmos Energy Corp	0.51	4.83	_	Utilities
	0.51	5.34	_	Industrials
	0.50	5.84	_	Technology
─ Williams-Sonoma Inc	0.50	6.33	_	Consumer Cyclical
	0.47	6.81	_	Basic Materials
→ NRG Energy Inc	0.47	7.28	_	Utilities
→ Bunge Global SA	0.45	7.73	_	Consumer Defensive
Owens-Corning Inc	0.45	8.18	_	Industrials

Total Holdings 858

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Daniel Shaykevich since 04-2018 Arvind Narayanan since 11-2019

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 8 of the 8 years it's been in existence.

Management: The fund's management has been in place for 5.97 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 75.61% lower than the Ultrashort Bond category average.

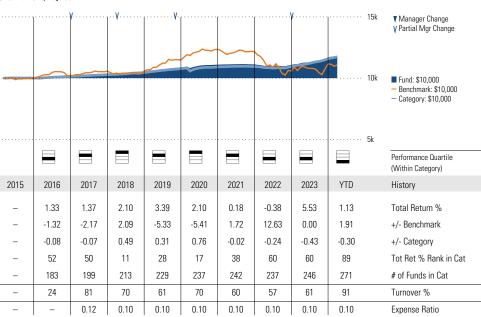
Morningstar Investment Management LLC Analysis

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

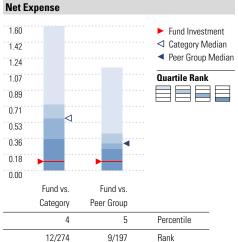
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







P	Peer group is a subset of the category and includes funds with the
S	ame management style (active vs. passive) and similar share class
С	haracteristics.

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.32	_	2.54
Beta	0.12	-	0.09
R-Squared	54.18	-	27.88
Standard Deviation	1.16	7.24	1.24
Sharpe Ratio	-1.04	-0.72	-0.91
Tracking Error	6.43	-	6.69
Information Ratio	0.70	-	0.72
Up Capture Ratio	19.96	-	17.13
Down Capture Ratio	-3.36	-	-8.23

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.96	4.43	1.05
Avg Eff Maturity	1.20	_	1.65



Duration

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

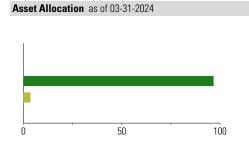
Morningstar Index Bloomberg US Agg Bond TR USD

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

Quality

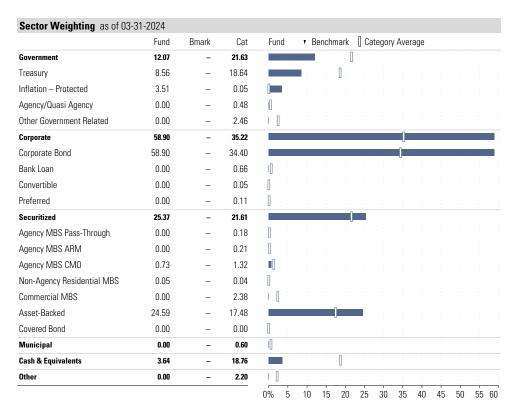
High

Ltd Mod Ext



1.86 0.00 66.04 31.87 0.21
0.00 66.04
0.00
1.86
Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	29.84	3.53	46.30
AA	4.79	74.59	15.66
A	35.00	10.82	13.25
BBB	28.96	8.32	19.87
BB	0.19	0.28	2.17
В	0.00	0.00	0.90
Below B	0.27	0.00	0.25
Not Rated	0.94	2.46	1.61



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	_	8.21	8.21	_
⊕ United States Treasury Notes	_	3.52	11.72	_
	_	1.20	12.92	_
Bank of Nova Scotia	_	0.99	13.91	_
American Express Company	-	0.85	14.76	-
State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporation ■ State Street Corporati	_	0.82	15.57	_
⊕ Australia & New Zealand Banking Group NY Branch	_	0.79	16.36	_
Philip Morris International Inc.	_	0.78	17.15	_
⊕ Bank of Montreal	-	0.78	17.93	_
Pfizer Investment Enterprises Pte Ltd.	_	0.74	18.67	_

Total Holdings 630

⊕ Increase ⊕ Decrease ※ New to Portfolio



Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category

Large Value

Morningstar Index Russell 1000 Value TR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 20.32 years.

× Style: The fund has landed in its primary style box — Large Value — 0 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.26 is 70.79% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
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 10k Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -3.14 13.49 16.89 -8 53 29.16 14 53 29 08 -13.14 21.07 8 89 Total Return % -3.85 2.62 11.73 9.61 -0.10 0.69 3.23 -0.26 3.92 -5.60 +/- Benchmark 0.91 0.00 4.12 11.62 9.44 -1.32 0.95 2.86 -7.24 0.06 +/- Category 40 62 40 48 13 4 23 93 7 48 Tot Ret % Rank in Cat 1,461 1,371 1,314 1,280 1,243 1,321 # of Funds in Cat 1.354 1,370 1.255 1,264



20

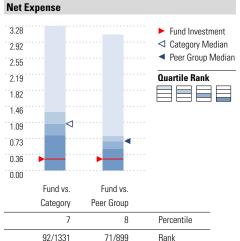
0.26

18

0.26

17

0.26



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	1.71	_	1.07
Beta	1.00	_	0.96
R-Squared	96.05	_	94.27
Standard Deviation	16.81	16.43	16.34
Sharpe Ratio	0.47	0.38	0.43
Tracking Error	3.34	_	4.01
Information Ratio	0.54	-	0.22
Up Capture Ratio	102.12	-	98.20
Down Capture Ratio	94.86	_	93.98

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.49	17.93	18.96
Price/Book Ratio	2.76	2.34	2.53
Geom Avg Mkt Cap \$B	148.52	73.93	121.22
ROE	23.44	16.60	21.17



26

33

32

0.26

29

0.25

32

0.25

61

0.26

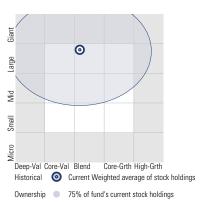
Vanguard Windsor™ II Admiral™ VWNAX

Morningstar Category Morningstar Index Large Value

Russell 1000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

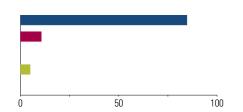
Equity

24	34	19	Large
8	10	3	MIG
0	2	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	0.00	1.29
Cash	4.85	0.89
Bonds	0.00	0.31
Non-US Stocks	10.51	5.71
US Stocks	84.64	91.79
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ŀ	▼ Ben	chmark] Ca	itegory	Avera	ge	
÷	Cyclical	31.62	35.85	33.68									
ì.	Basic Materials	2.68	4.18	3.58									
•	Consumer Cyclical	8.88	5.43	6.93									
<u></u>	Financial Services	18.68	21.43	19.81					[
à	Real Estate	1.38	4.81	3.36		0							
UF.	Sensitive	45.64	37.28	38.27									
	Communication Services	6.69	4.79	5.67									
	Energy	6.88	7.71	8.13									
}	Industrials	9.92	13.96	12.04									
1	Technology	22.15	10.82	12.43									
+	Defensive	22.74	26.87	28.05						· '			
į	Consumer Defensive	5.68	7.68	8.42				į					
1	Healthcare	15.84	14.64	14.73			- :						
2	Utilities	1.22	4.55	4.90		Ì							

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.80	5.80	_	Technology
⊕ Mktliq 12/31/2049	4.37	10.18	_	-
Amazon.com Inc	2.59	12.77	_	Consumer Cyclical
	2.48	15.25	_	Communication Svc
⊕ Apple Inc	2.01	17.25	-	Technology
→ Wells Fargo & Co	1.77	19.03	_	Financial Services
Medtronic PLC	1.68	20.70	_	Healthcare
─ UnitedHealth Group Inc	1.44	22.14	_	Healthcare
	1.42	23.56	_	Communication Svc
⊖ Bank of America Corp	1.39	24.95	13.34	Financial Services
	1.39	26.33	-	Healthcare
HCA Healthcare Inc	1.34	27.68	_	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd ADR	1.33	29.01	_	Technology
→ Procter & Gamble Co	1.28	30.29	_	Consumer Defensive
	1.21	31.50	_	Financial Services

Total Holdings 186

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

