

Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Bryant VanCronkhite since 01-2009
James Tringas since 03-2009
Shane Zweck since 02-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap 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 15.2 years.

✔ **Style:** The fund has landed in its primary style box — Mid-Cap Value — 92.59 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.7 is 27.84% lower than the Mid-Cap Value category average.

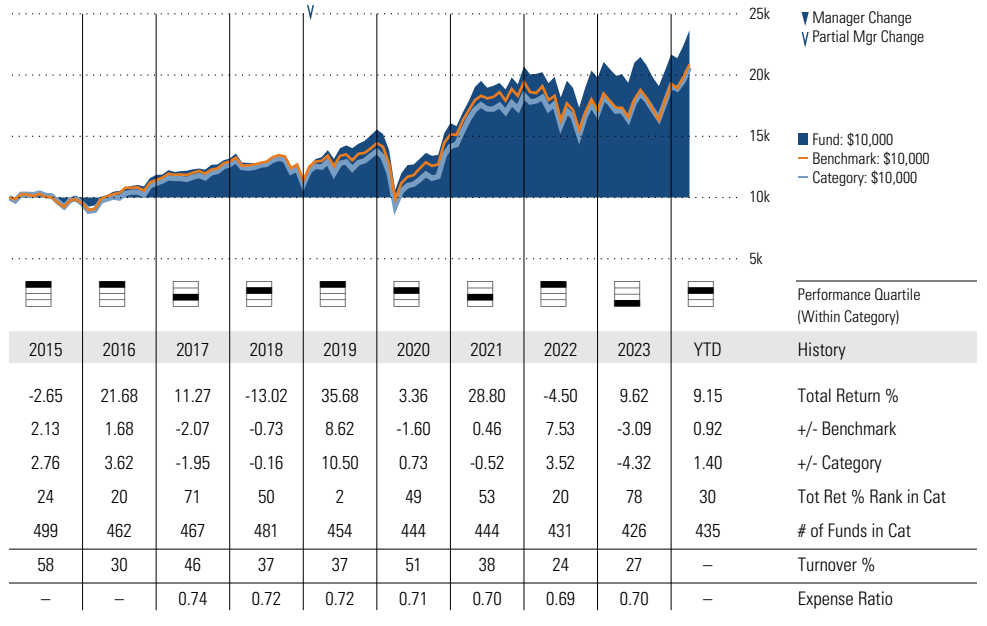
Morningstar Investment Management LLC Analysis

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.

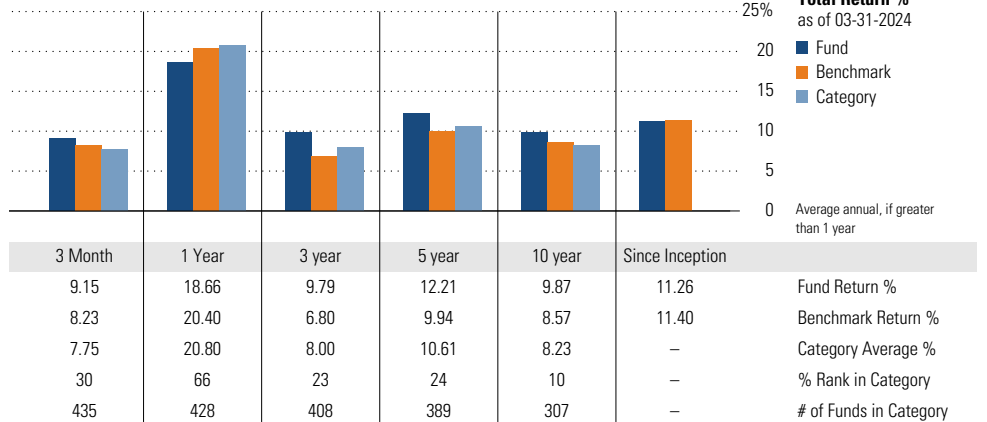
ESG Metrics

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

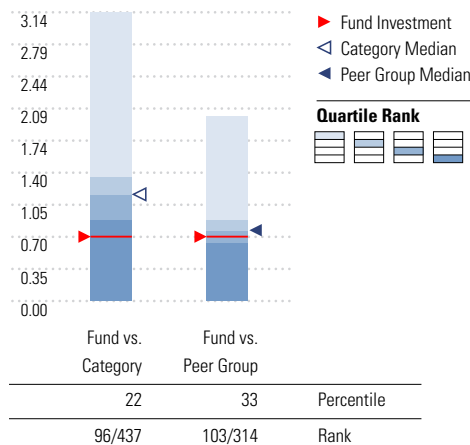
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	3.47	-	1.46
Beta	0.87	-	0.94
R-Squared	95.94	-	94.30
Standard Deviation	17.22	19.34	18.78
Sharpe Ratio	0.46	0.28	0.34
Tracking Error	4.26	-	4.69
Information Ratio	0.70	-	0.26
Up Capture Ratio	94.20	-	95.44
Down Capture Ratio	82.26	-	90.32

Portfolio Metrics

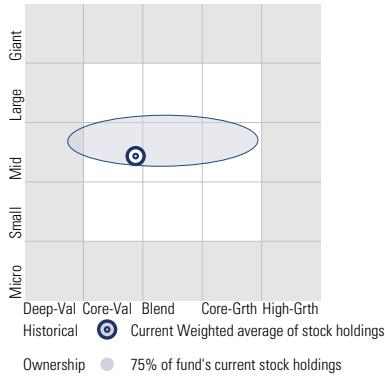
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	17.93	17.78	16.20
Price/Book Ratio	2.27	2.22	2.02
Geom Avg Mkt Cap \$B	19.60	19.24	15.26
ROE	13.78	14.18	13.61

Allspring Special Mid Cap Value R6 WFPRX

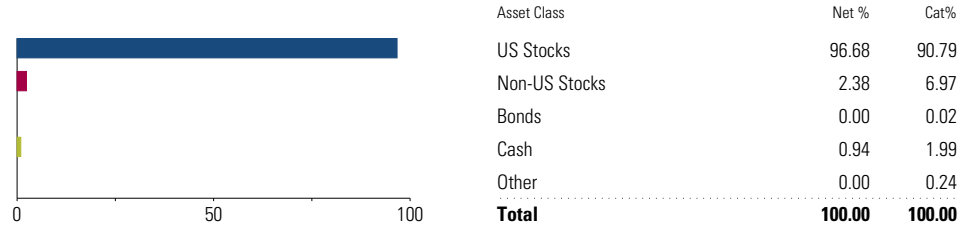
Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

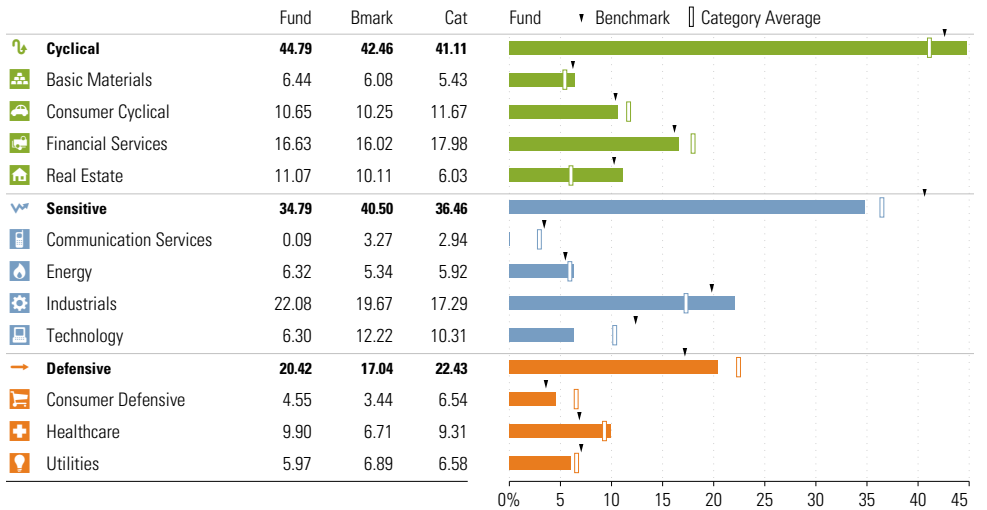
Style Analysis as of 03-31-2024
Morningstar Style Box™



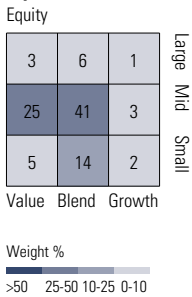
Asset Allocation as of 03-31-2024



Sector Weighting as of 03-31-2024



Style Breakdown



Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ AerCap Holdings NV	3.73	3.73	-	Industrials
⊖ Carlisle Companies Inc	3.70	7.43	-	Industrials
CBRE Group Inc Class A	3.31	10.74	-	Real Estate
Arch Capital Group Ltd	3.25	13.99	-	Financial Services
⊖ Republic Services Inc	3.15	17.15	-	Industrials
⊖ Allstate Corp	3.15	20.30	-	Financial Services
Vulcan Materials Co	2.99	23.29	-	Basic Materials
LKQ Corp	2.94	26.23	-	Consumer Cyclical
Jacobs Solutions Inc	2.91	29.14	-	Industrials
Keurig Dr Pepper Inc	2.63	31.77	-	Consumer Defensive
L3Harris Technologies Inc	2.52	34.29	-	Industrials
⊖ Brown & Brown Inc	2.50	36.79	-	Financial Services
Reynolds Consumer Products Inc Ordinary Shares	2.30	39.09	-	Consumer Cyclical
Euronet Worldwide Inc	2.28	41.37	-	Technology
American Electric Power Co Inc	2.22	43.59	-	Utilities

Total Holdings 67

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 25.26 years.

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

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

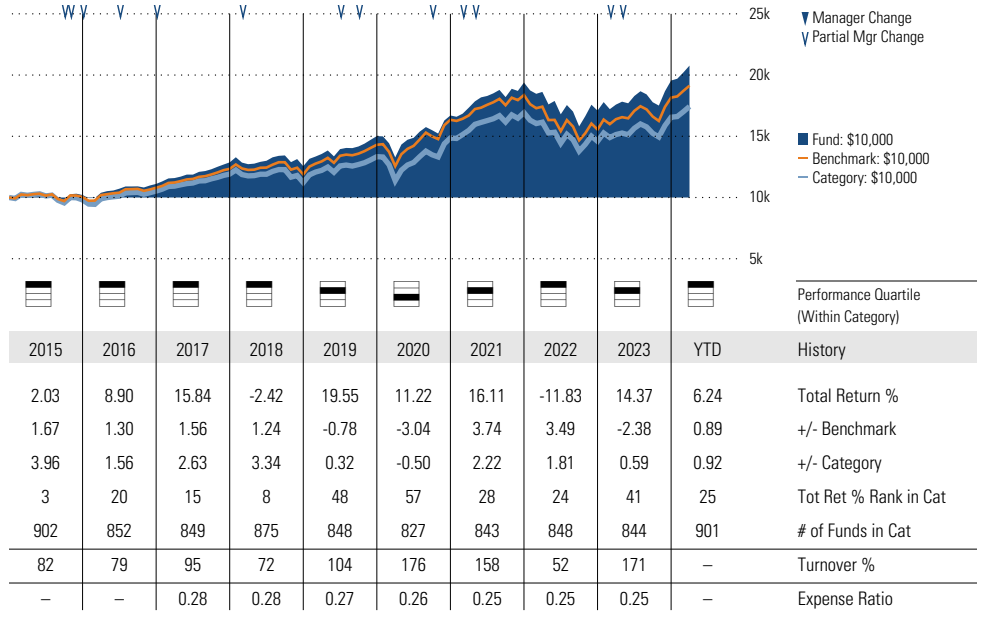
Morningstar Investment Management LLC Analysis

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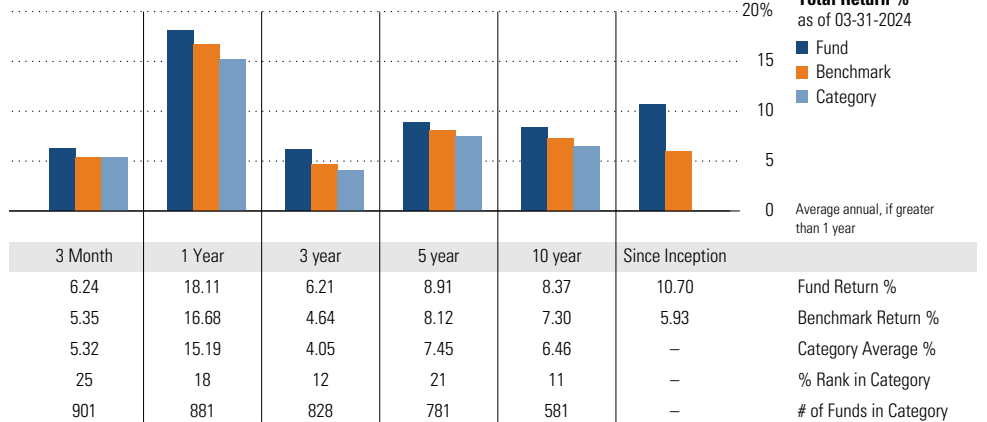
ESG Metrics

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

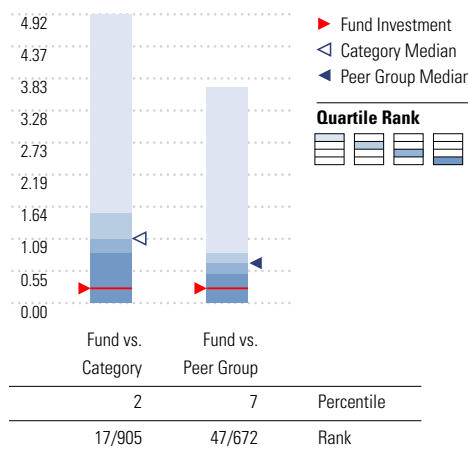
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.64	-	-0.54
Beta	0.97	-	0.98
R-Squared	96.57	-	94.62
Standard Deviation	12.03	12.18	12.27
Sharpe Ratio	0.32	0.19	0.13
Tracking Error	2.26	-	2.71
Information Ratio	0.70	-	-0.34
Up Capture Ratio	105.22	-	97.53
Down Capture Ratio	96.97	-	101.19

Portfolio Metrics

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

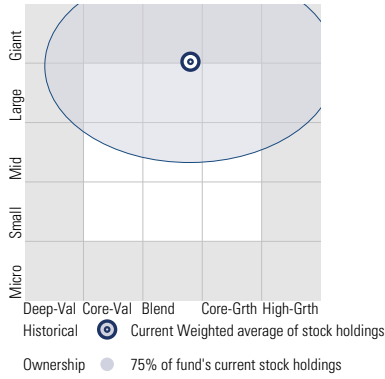
American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

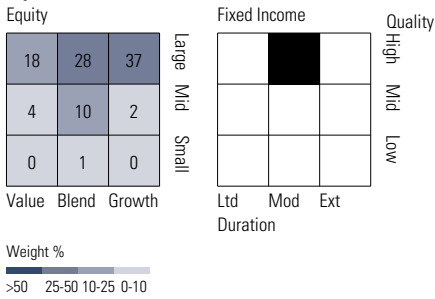
Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2024

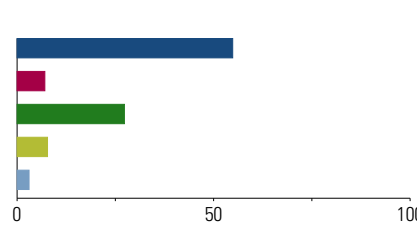
Morningstar Style Box™



Style Breakdown

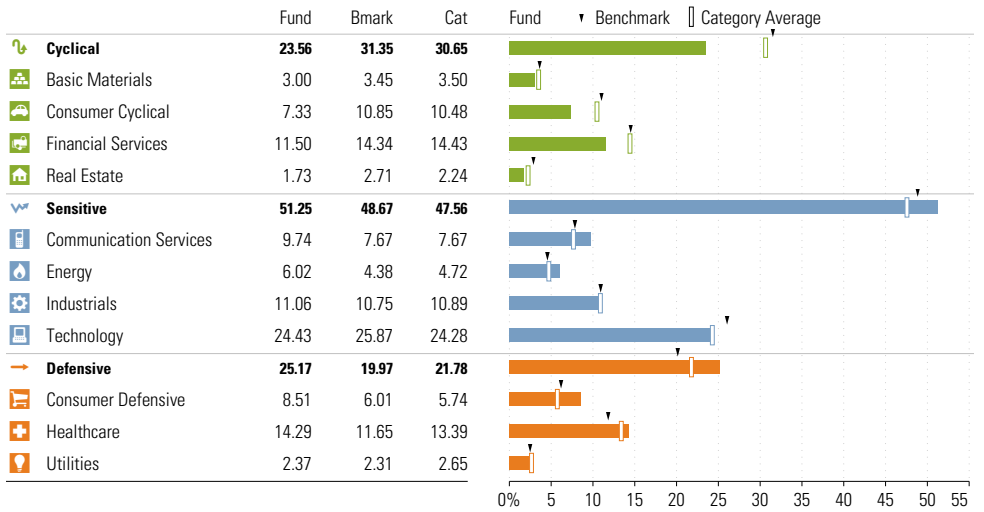


Asset Allocation as of 03-31-2024



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

Sector Weighting as of 03-31-2024



Top 10 Holdings as of 03-31-2024

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

Total Holdings 2757

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds American High-Inc R6 RITGX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

David Daigle since 12-2003
Thomas Chow since 12-2014
Tara Torrens since 06-2015
Shannon Ward since 12-2016

Quantitative Screens

✔ **Performance:** The fund has finished in the High Yield 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 20.35 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.32 is 64.04% lower than the High Yield Bond category average.

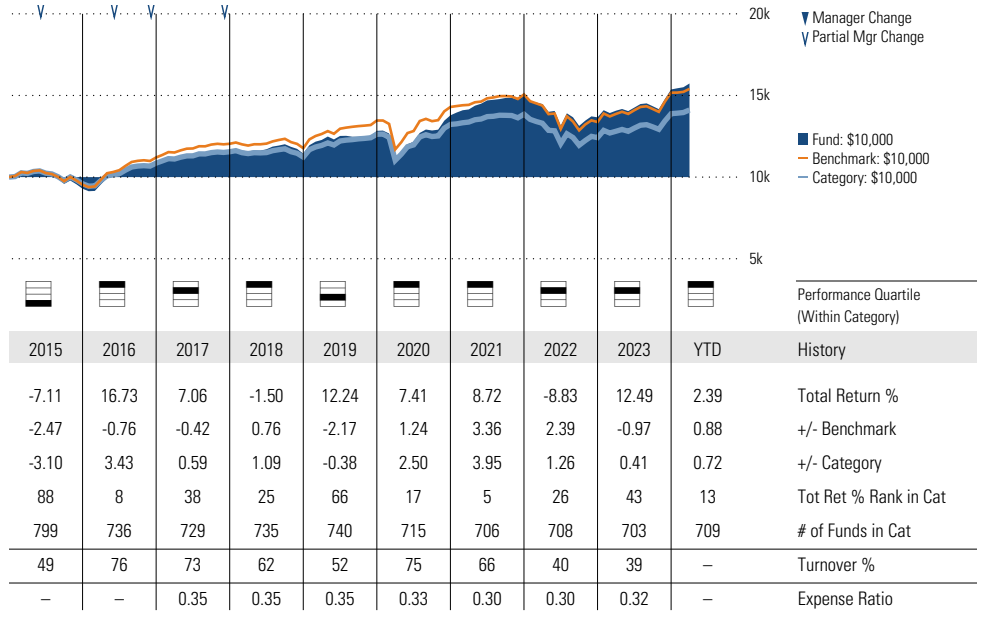
Morningstar Investment Management LLC Analysis

We are removing American Funds American High Income due to changes in its management team and its poor trailing performance. This fund has suffered significant losses in periods of credit market stress, as the portfolio managers tended to favor lower-rated bonds. Capital Group has made some adjustments to the team, pairing aggressive managers with more conservative managers in an attempt to smooth the fund's performance profile. However, this new multi-manager strategy is unproven.

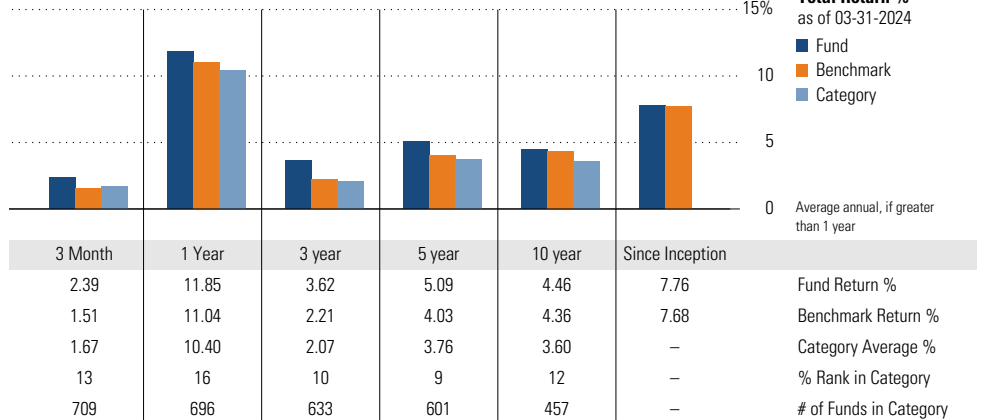
ESG Metrics

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

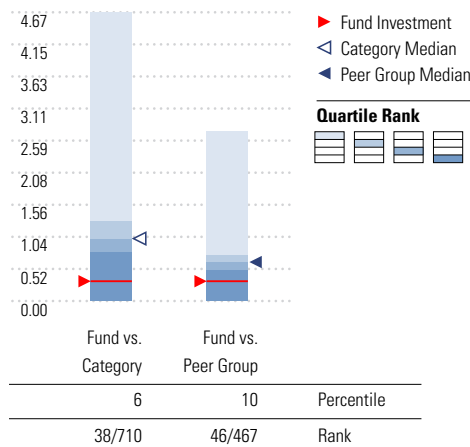
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.51	-	0.01
Beta	0.93	-	0.89
R-Squared	98.83	-	94.38
Standard Deviation	7.91	8.47	7.77
Sharpe Ratio	0.12	-0.05	-0.07
Tracking Error	1.05	-	1.88
Information Ratio	1.34	-	-0.30
Up Capture Ratio	101.11	-	89.34
Down Capture Ratio	87.08	-	89.22

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	2.99	-	3.18
Avg Eff Maturity	-	-	4.90

American Funds American High-Inc R6 RITGX

Morningstar Category
High Yield Bond

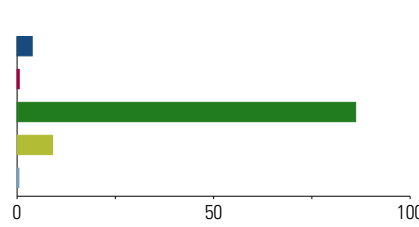
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 03-31-2024

Style Breakdown



Asset Allocation as of 03-31-2024

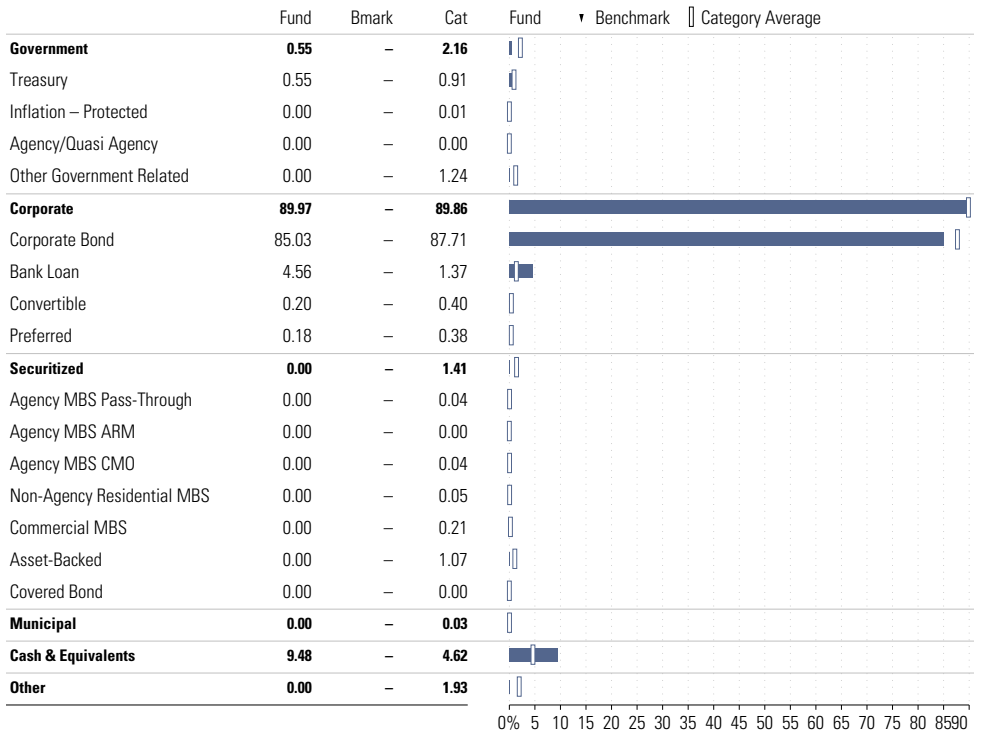


Asset Class	Net %	Cat%
US Stocks	3.84	0.80
Non-US Stocks	0.54	0.05
Bonds	86.14	94.32
Cash	9.02	3.60
Other	0.46	1.23
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	9.36	-	1.74
AA	0.00	-	1.39
A	0.00	-	0.75
BBB	2.68	-	6.23
BB	26.14	-	38.01
B	41.54	-	35.18
Below B	17.75	-	15.87
Not Rated	2.53	-	0.83

Sector Weighting as of 03-31-2024



Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	7.15	7.15	-
✱ Cash And Other Assets Less Liabilities	-	1.66	8.81	-
⊕ DISH DBS Corporation 5.875%	11-2024	1.17	9.98	-
Rotech Healthcare	-	1.01	10.99	-
⊖ Diebold Nixdorf, Inc., Term Loan, (3-month USD CME Term SOFR + 7.50%) 12.82	08-2028	1.01	12.00	-
Diebold Nixdorf Inc Ordinary Shares- New	-	0.96	12.97	Technology
Foxtrot Escrow Issuer LLC / Foxtrot Escrow Corp 12.25%	11-2026	0.91	13.88	-
⊕ First Quantum Minerals Ltd. 6.875%	10-2027	0.76	14.63	-
Talen Engy Corp New 144A	-	0.68	15.31	-
⊕ DISH Network Corporation 11.75%	11-2027	0.66	15.97	-

Total Holdings 963

⊕ Increase ⊖ Decrease ✱ New to Portfolio

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.

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

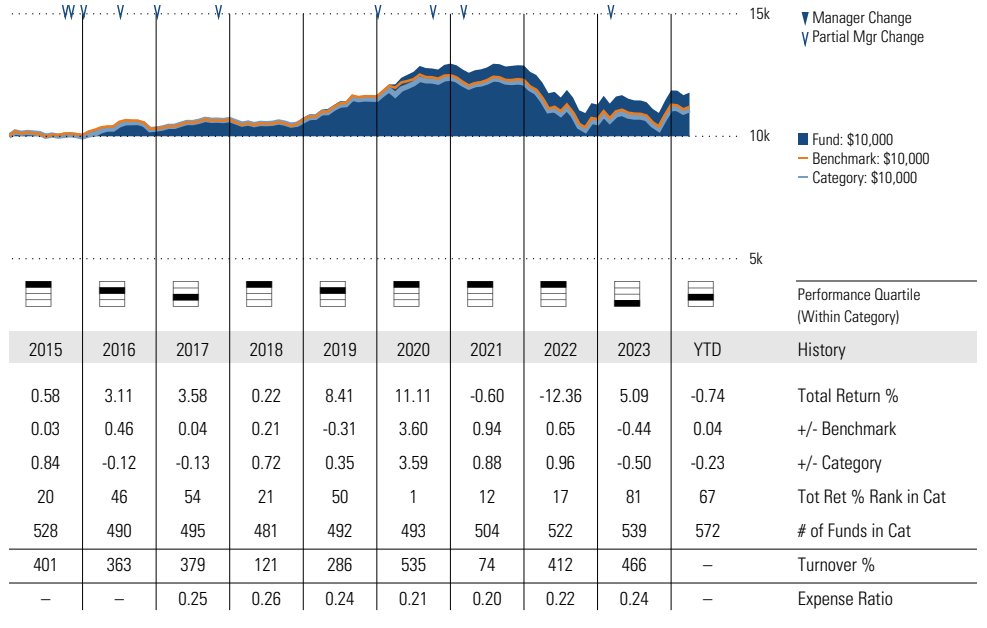
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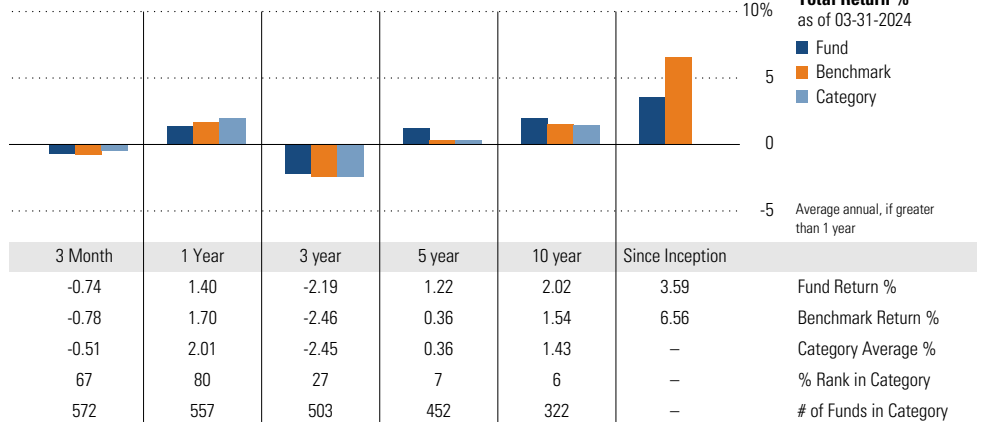
ESG Metrics

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

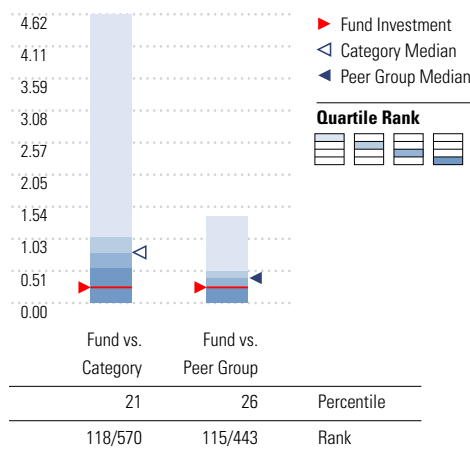
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	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

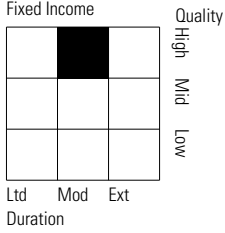
American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core Bond

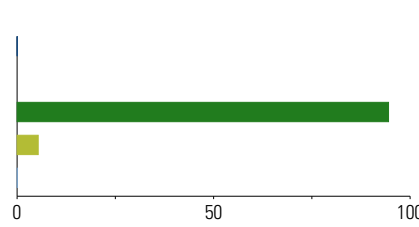
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2024

Style Breakdown



Asset Allocation as of 03-31-2024

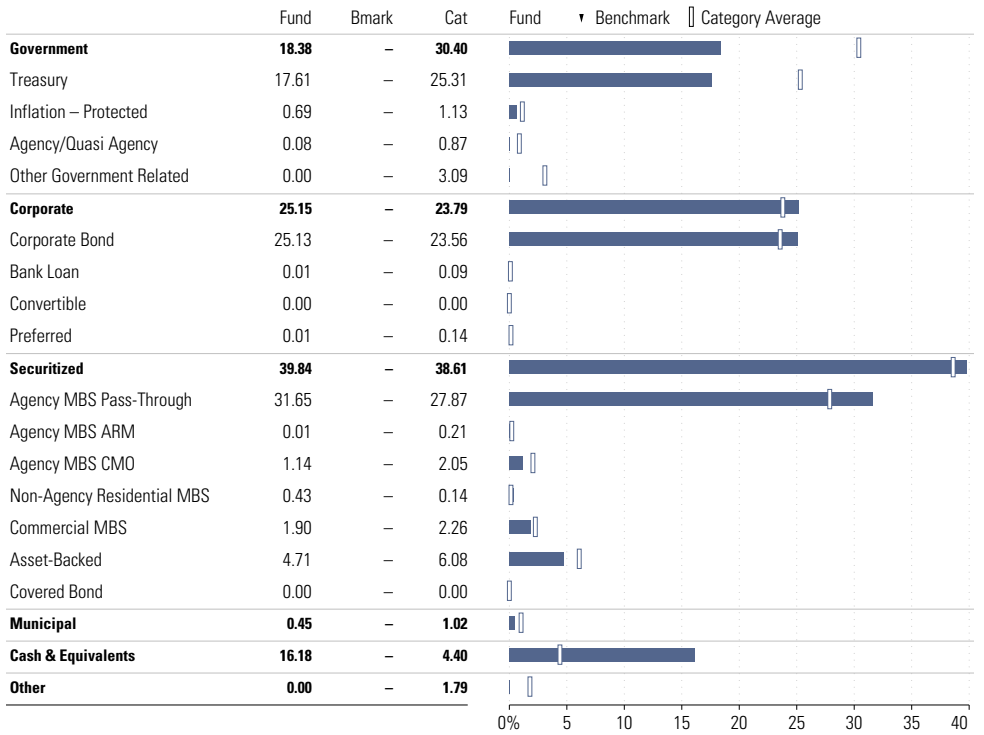


Asset Class	Net %	Cat%
US Stocks	0.04	0.10
Non-US Stocks	0.00	0.02
Bonds	94.51	97.41
Cash	5.37	0.71
Other	0.07	1.75
Total	100.00	100.00

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
B	0.10	0.00	0.35
Below B	0.02	0.00	0.33
Not Rated	0.72	2.46	0.70

Sector Weighting as of 03-31-2024



Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	16.82	16.82	-
✱ Cash And Other Assets Less Liabilities	-	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 Inflation Linked Bd R6 RILFX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Ritchie Tuazon since 11-2013
Timothy Ng since 02-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Inflation-Protected 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 10.42 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.29 is 53.23% lower than the Inflation-Protected Bond category average.

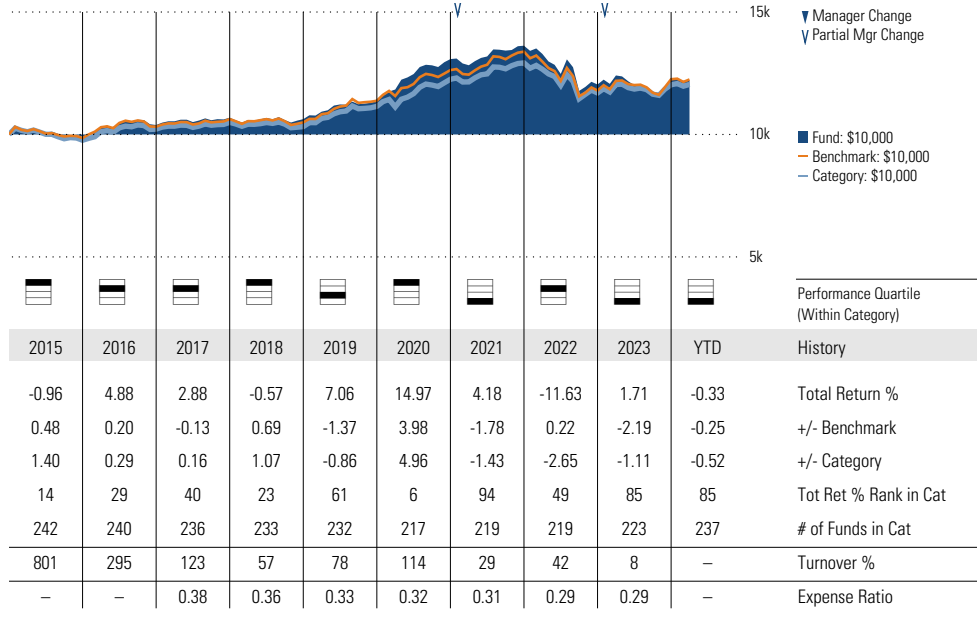
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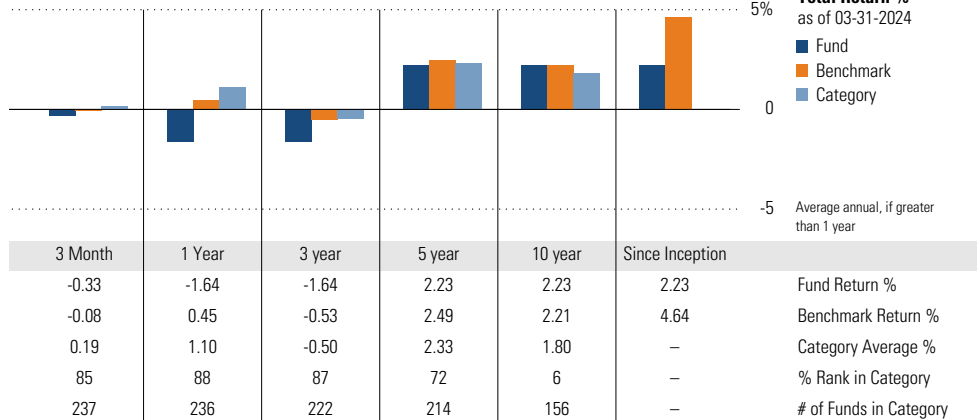
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

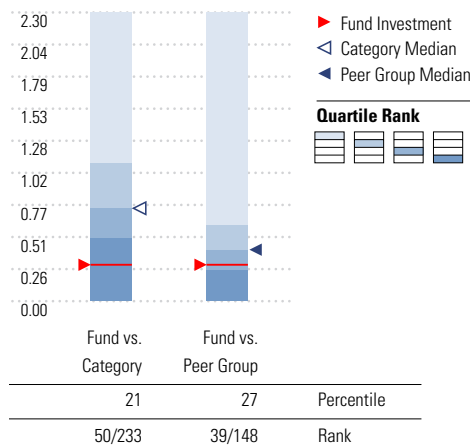
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-1.11	-	-0.36
Beta	1.00	-	0.97
R-Squared	96.97	-	95.52
Standard Deviation	7.30	7.15	7.13
Sharpe Ratio	-0.59	-0.45	-0.48
Tracking Error	1.27	-	1.65
Information Ratio	-0.87	-	-0.48
Up Capture Ratio	89.97	-	94.67
Down Capture Ratio	102.08	-	98.67

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	4.13	4.52	6.27
Avg Eff Maturity	-	-	7.18

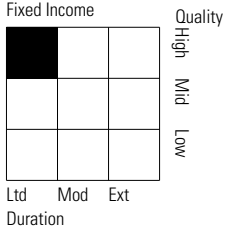
American Funds Inflation Linked Bd R6 RILFX

Morningstar Category
Inflation-Protected Bond

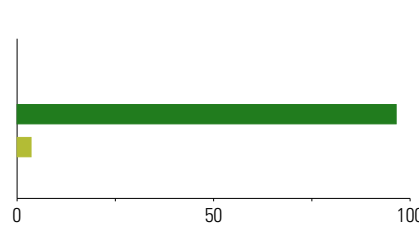
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 03-31-2024

Style Breakdown



Asset Allocation as of 03-31-2024

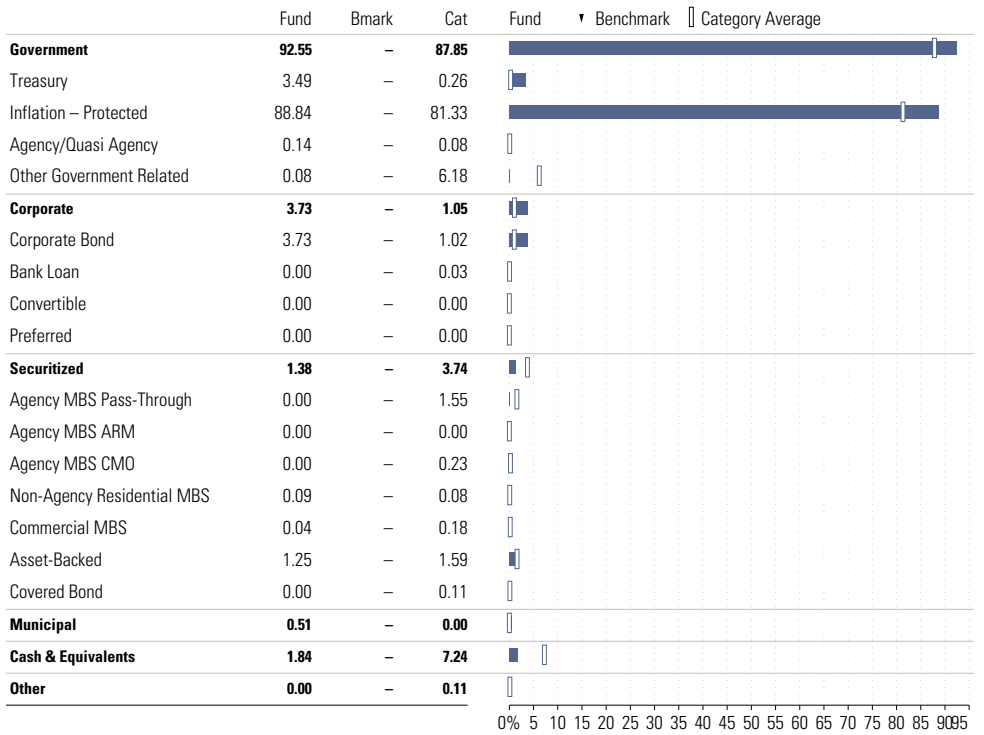


Asset Class	Net %	Cat%
US Stocks	0.00	0.23
Non-US Stocks	0.00	0.00
Bonds	96.45	96.30
Cash	3.55	2.92
Other	0.00	0.55
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	93.58	0.00	29.65
AA	1.12	99.60	67.50
A	2.42	0.00	0.83
BBB	2.34	0.00	1.33
BB	0.00	0.00	0.04
B	0.00	0.00	0.01
Below B	0.00	0.00	0.11
Not Rated	0.54	0.40	0.53

Sector Weighting as of 03-31-2024



Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.148%	01-2031	8.47	8.47	-
⊕ United States Treasury Notes 0.15%	07-2030	5.30	13.77	-
⊖ United States Treasury Notes 0.147%	04-2026	5.09	18.86	-
⊕ United States Treasury Notes 1.692%	10-2027	4.74	23.60	-
⊕ United States Treasury Notes 1.756%	01-2034	4.62	28.22	-
⊕ United States Treasury Notes 0.137%	04-2027	4.41	32.63	-
⊕ United States Treasury Notes 0.15%	01-2030	4.27	36.91	-
⊕ United States Treasury Notes 0.625%	01-2028	4.13	41.04	-
⊕ Capital Group Central Cash M	-	4.12	45.16	-
⊕ United States Treasury Notes 0.663%	07-2032	3.32	48.48	-

Total Holdings 185

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New Perspective R6 RNPGX

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.

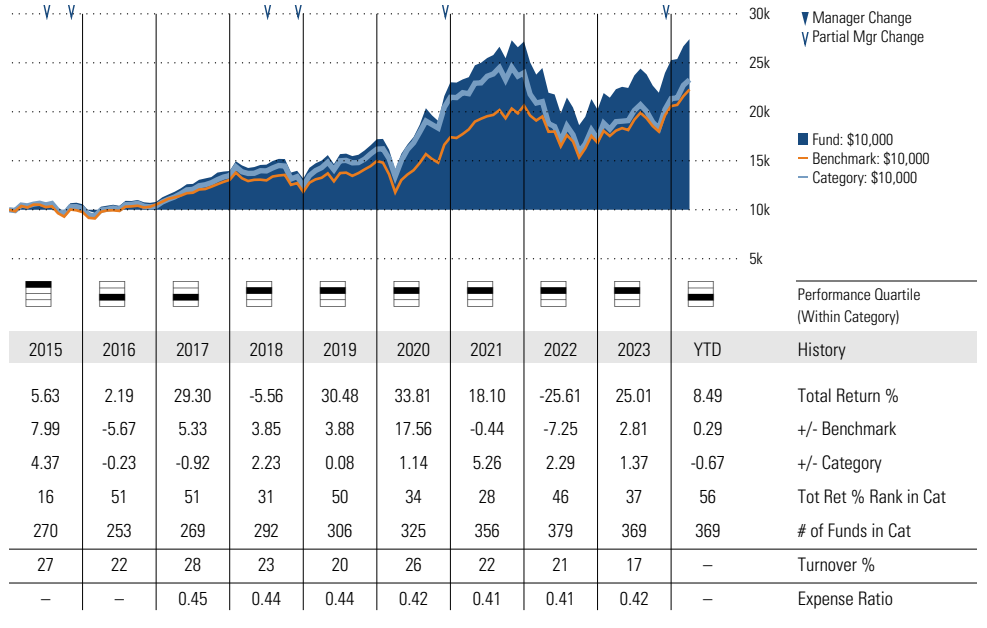
Morningstar Investment Management LLC Analysis

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.

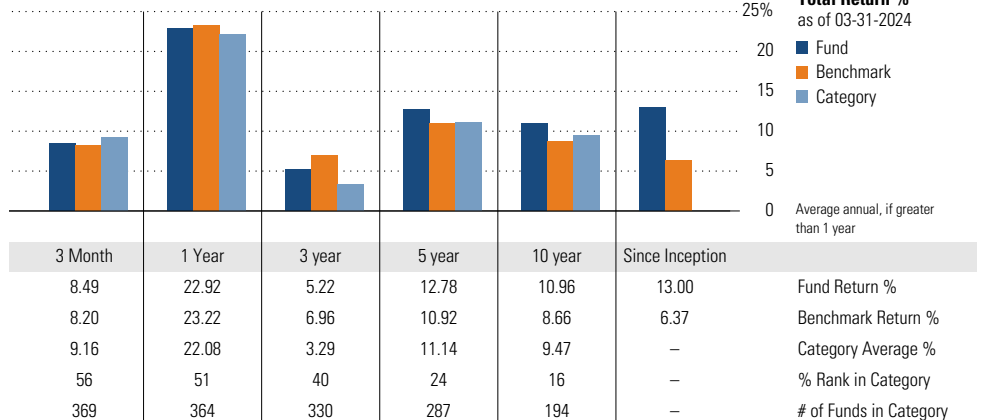
ESG Metrics

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

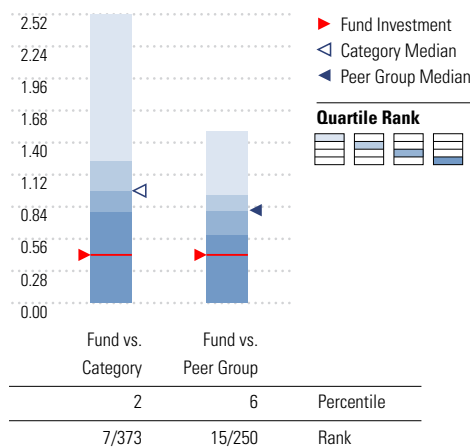
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

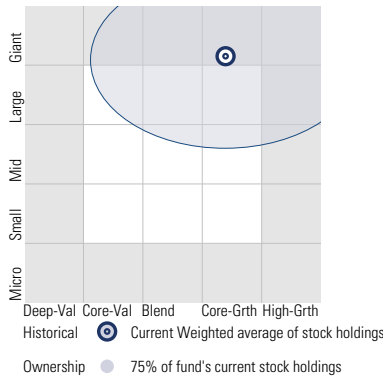
American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

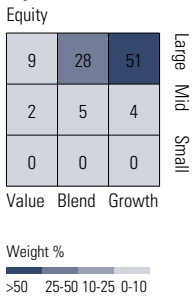
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 03-31-2024

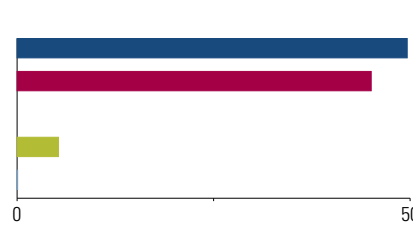
Morningstar Style Box™



Style Breakdown

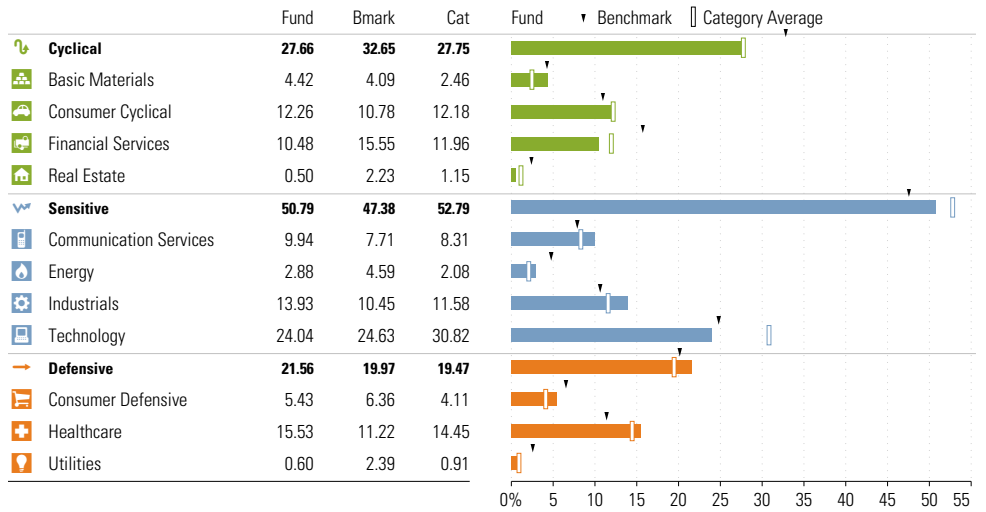


Asset Allocation as of 03-31-2024



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

Sector Weighting as of 03-31-2024



World Regions % Equity 03-31-2024



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

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	-	-
Microsoft Corp	3.79	8.27	-	Technology
Meta Platforms Inc Class A	3.35	11.62	-	Communication Svc
Novo Nordisk A/S Class B	2.74	14.35	-	Healthcare
Broadcom Inc	2.35	16.70	-	Technology
Taiwan Semiconductor Manufacturing Co Ltd	2.28	18.98	-	Technology
Fujitsu Ltd	2.15	21.13	-	Technology
Tesla Inc	1.58	22.71	-	Consumer Cyclical
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

Morningstar Index
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
 Matt Hochstetler since 01-2024

Quantitative Screens

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

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

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

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

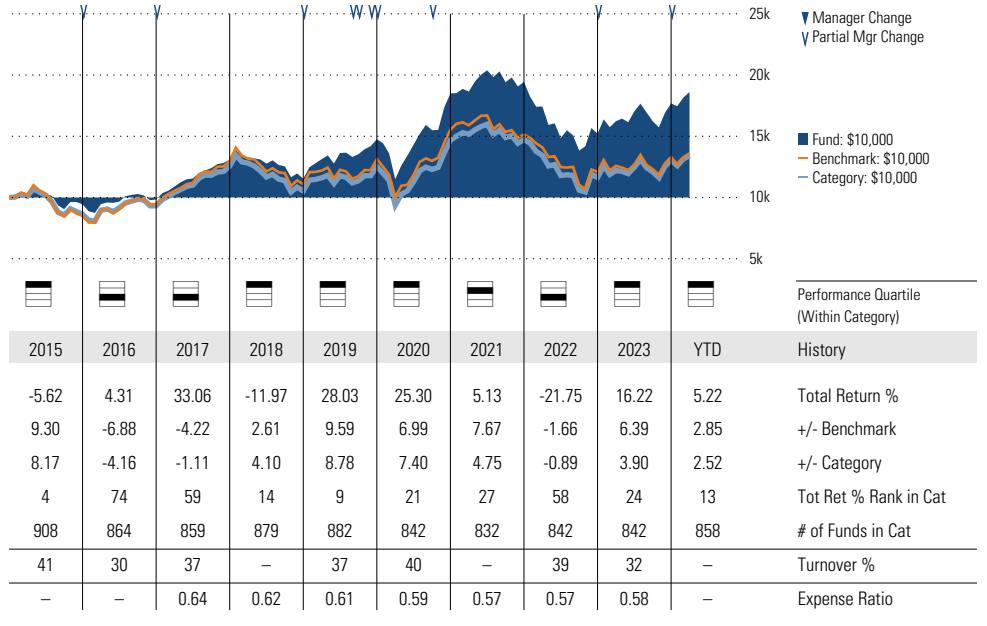
Morningstar Investment Management LLC Analysis

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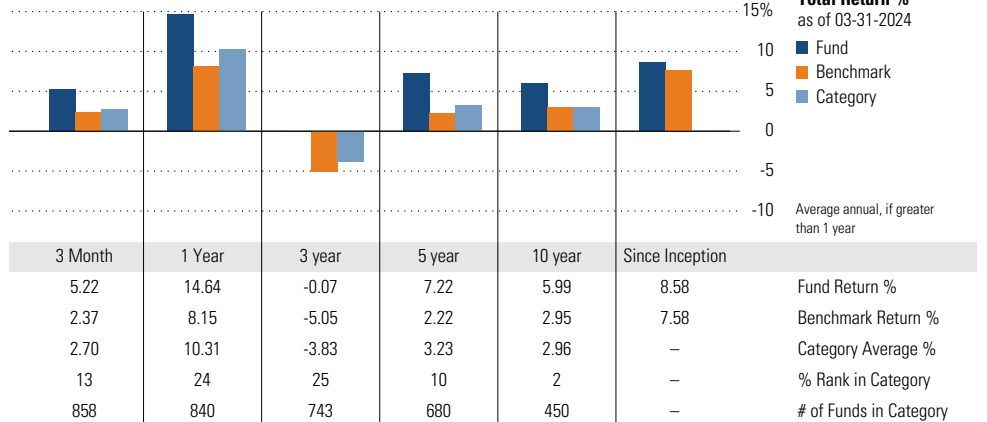
ESG Metrics

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

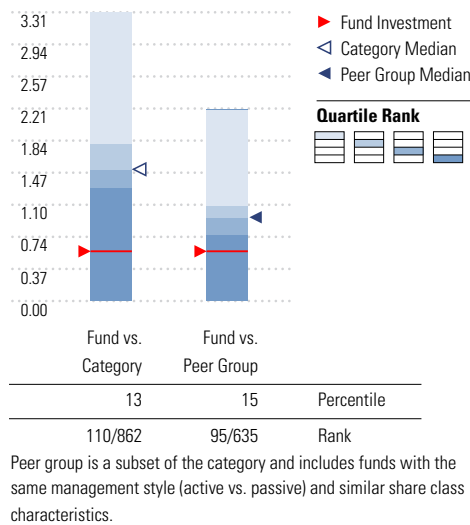
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	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

Metric	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

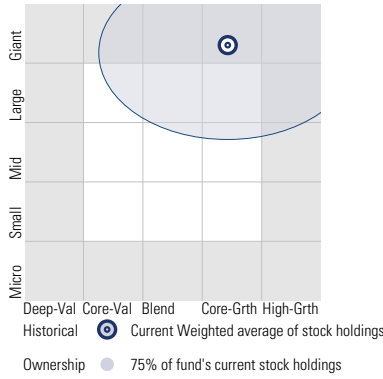
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

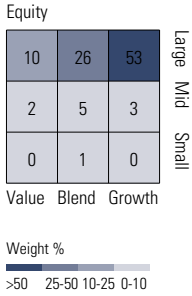
Morningstar Index
MSCI EM NR USD

Style Analysis as of 03-31-2024

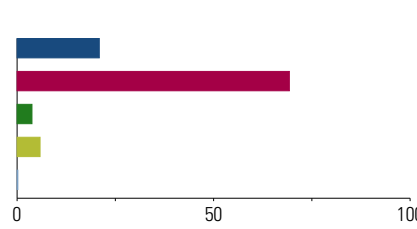
Morningstar Style Box™



Style Breakdown

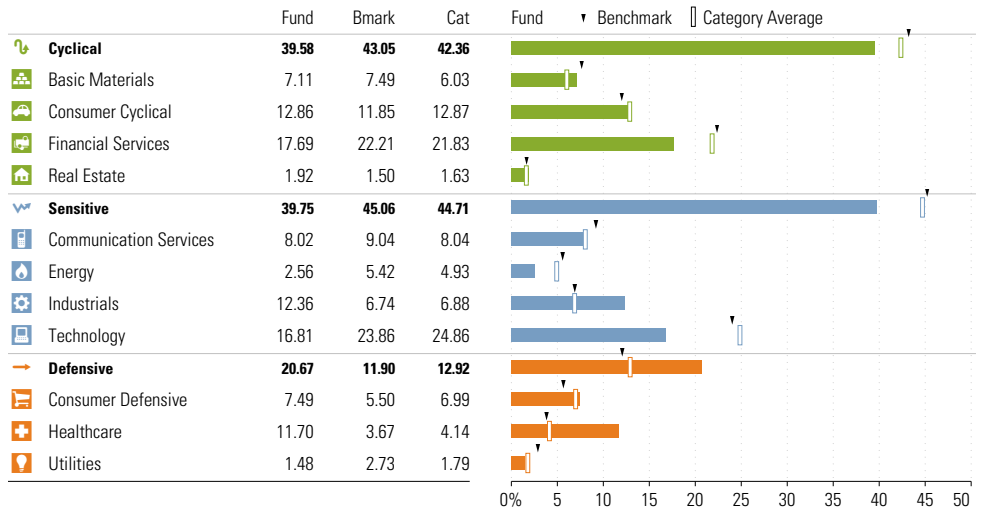


Asset Allocation as of 03-31-2024



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
Total	100.00	100.00

Sector Weighting as of 03-31-2024



World Regions % Equity 03-31-2024



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

Top 10 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	4.06	4.06	-	-
⊖ Microsoft Corp	2.79	6.86	-	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.78	9.63	-	Technology
⊖ Novo Nordisk A/S Class B	1.94	11.58	-	Healthcare
✳ Cash And Other Assets Less Liabilities	1.77	13.34	-	-
⊕ MercadoLibre Inc	1.52	14.86	-	Consumer Cyclical
⊕ Meta Platforms Inc Class A	1.49	16.36	-	Communication Svc
⊖ Airbus SE	1.45	17.81	-	Industrials
⊕ Broadcom Inc	1.39	19.20	-	Technology
⊖ Lvmh Moet Hennessy Louis Vuitton SE	1.29	20.49	-	Consumer Cyclical

Total Holdings 576

⊕ Increase ⊖ Decrease ✳ New to Portfolio

American Funds Strategic Bond R-6 RANGX

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

Portfolio Manager(s)

Ritchie Tuazon since 03-2016
 Damien McCann since 03-2016
 Xavier Goss since 03-2021
 Timothy Ng since 03-2023

Quantitative Screens

✔ **Performance:** The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 5 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 8.04 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.32 is 57.33% lower than the Intermediate Core-Plus Bond category average.

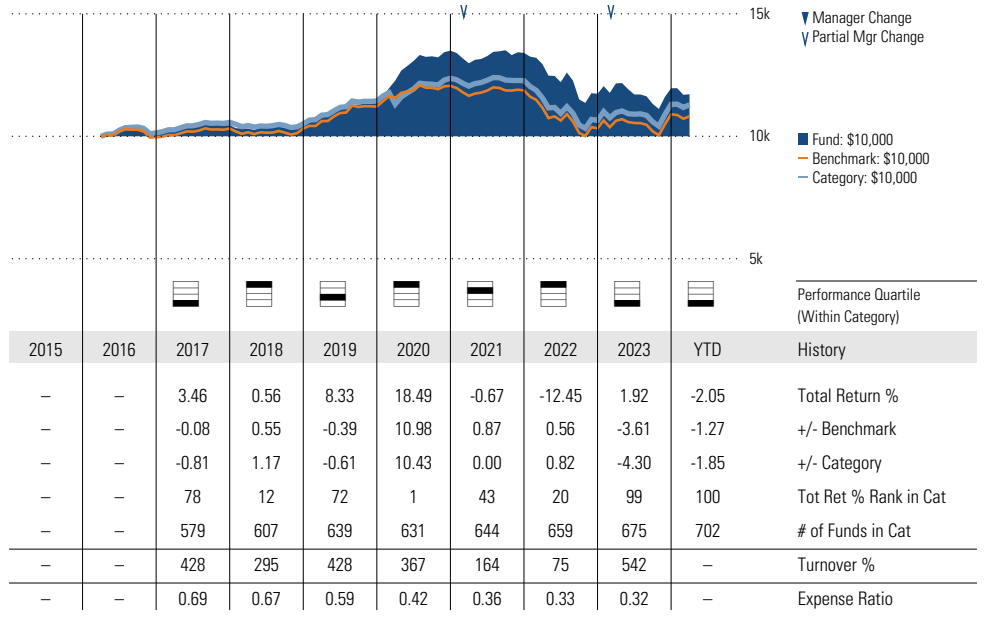
Morningstar Investment Management LLC Analysis

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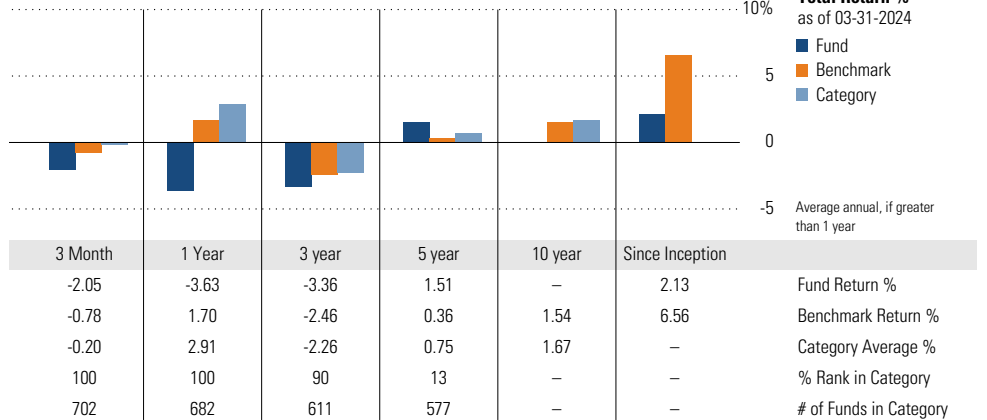
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-29-2024

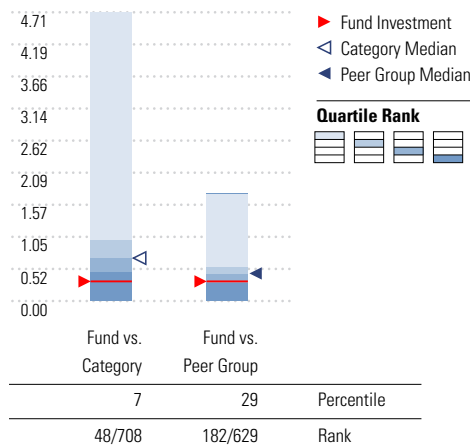
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.88	-	0.01
Beta	1.01	-	1.01
R-Squared	89.88	-	95.72
Standard Deviation	7.69	7.24	7.48
Sharpe Ratio	-0.79	-0.72	-0.70
Tracking Error	2.45	-	1.53
Information Ratio	-0.37	-	0.01
Up Capture Ratio	97.12	-	98.06
Down Capture Ratio	106.31	-	98.83

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	5.26	4.43	5.93
Avg Eff Maturity	-	-	8.41

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

American Funds Strategic Bond R-6 RANGX

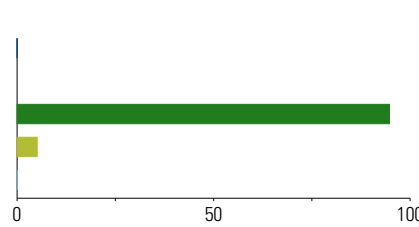
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2024

Style Breakdown



Asset Allocation as of 03-31-2024

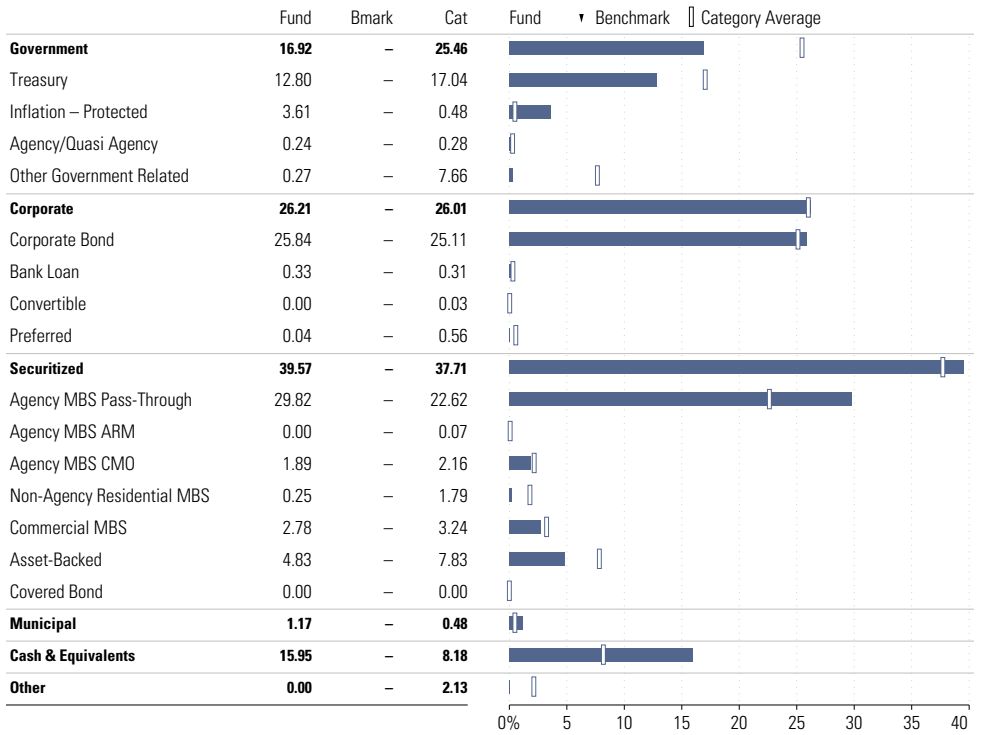


Asset Class	Net %	Cat%
US Stocks	0.04	0.04
Non-US Stocks	0.00	0.00
Bonds	94.75	98.46
Cash	5.12	0.94
Other	0.09	0.55
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	54.67	3.53	35.40
AA	5.98	74.59	25.66
A	11.47	10.82	10.58
BBB	12.46	8.32	18.70
BB	7.79	0.28	5.18
B	2.42	0.00	1.81
Below B	0.91	0.00	0.66
Not Rated	4.30	2.46	2.02

Sector Weighting as of 03-31-2024



Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	17.95	17.95	-
✱ Cash And Other Assets Less Liabilities	-	13.00	30.95	-
⊕ Fnma Pass-Thru I 5%	11-2053	2.53	33.47	-
⊕ Federal National Mortgage Association 4%	05-2054	2.36	35.83	-
⊕ Federal National Mortgage Association 4.5%	04-2054	2.15	37.98	-
United States Treasury Notes 3.5%	01-2030	1.81	39.79	-
⊕ Federal National Mortgage Association 4.5%	05-2054	1.66	41.45	-
United States Treasury Bonds 1.75%	08-2041	1.64	43.09	-
⊕ Federal National Mortgage Association 5%	11-2053	1.39	44.47	-
⊕ United States Treasury Bonds 0.148%	02-2051	1.30	45.77	-

Total Holdings 1707

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

- M. Sharon deGuzman since 12-2013
- Mary Ellen Stanek since 12-2013
- Charles Groeschell since 12-2013
- Warren Pierson since 12-2013
- Meghan Dean since 05-2019
- Jay Schwister since 05-2019
- Jeffrey Schrom since 05-2019
- Patrick Brown since 05-2021
- Abhishek Pulakanti since 05-2022
- Andrew O'Connell since 05-2022

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 10.25 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.15 is 63.41% lower than the Ultrashort Bond category average.

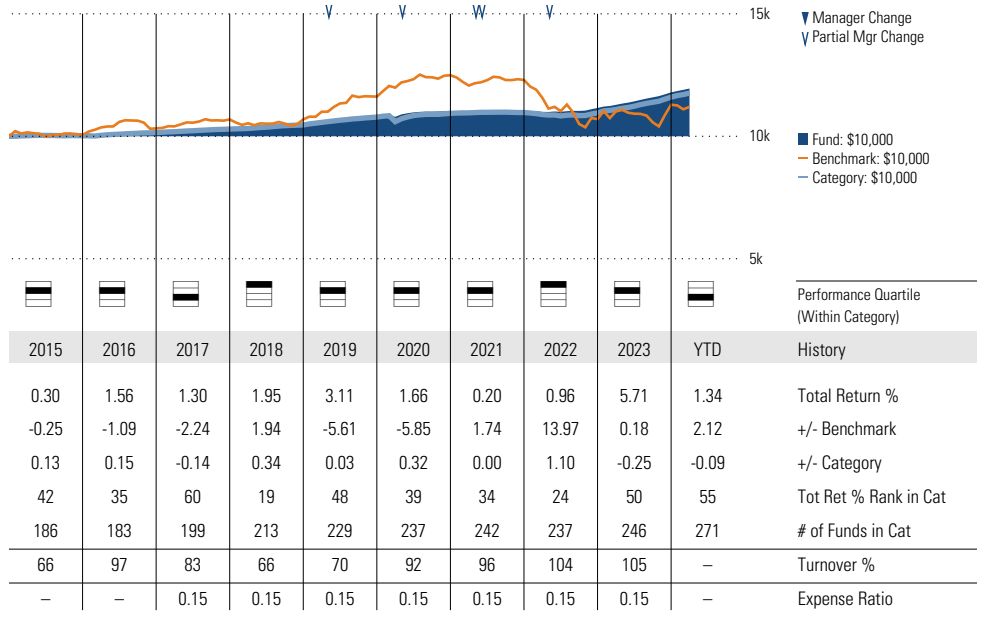
Morningstar Investment Management LLC Analysis

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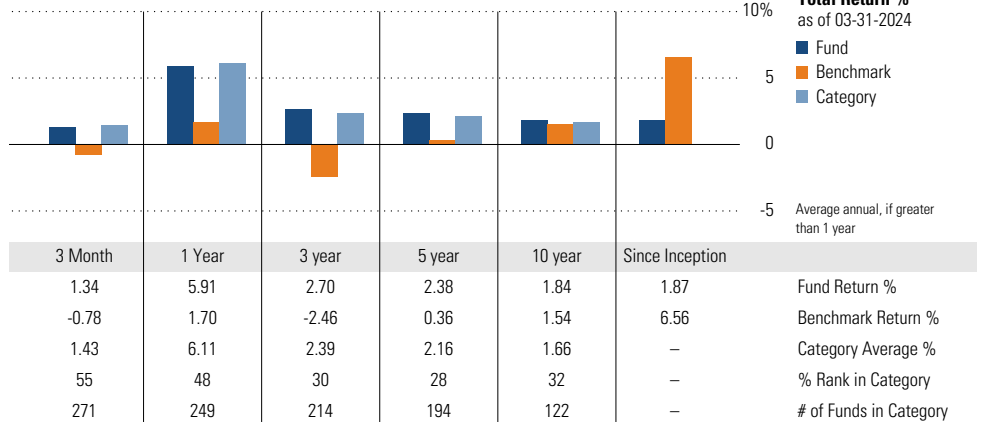
ESG Metrics

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

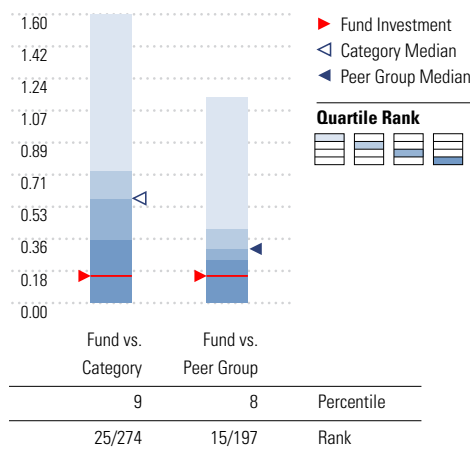
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.82	-	2.54
Beta	0.07	-	0.09
R-Squared	28.89	-	27.88
Standard Deviation	0.88	7.24	1.24
Sharpe Ratio	-0.60	-0.72	-0.91
Tracking Error	6.80	-	6.69
Information Ratio	0.76	-	0.72
Up Capture Ratio	16.48	-	17.13
Down Capture Ratio	-11.82	-	-8.23

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.53	4.43	1.05
Avg Eff Maturity	0.55	-	1.65

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

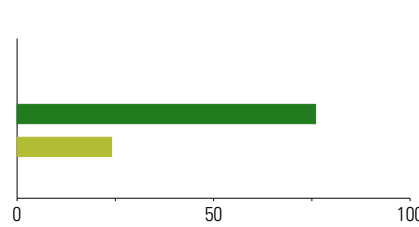
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2024

Style Breakdown



Asset Allocation as of 03-31-2024

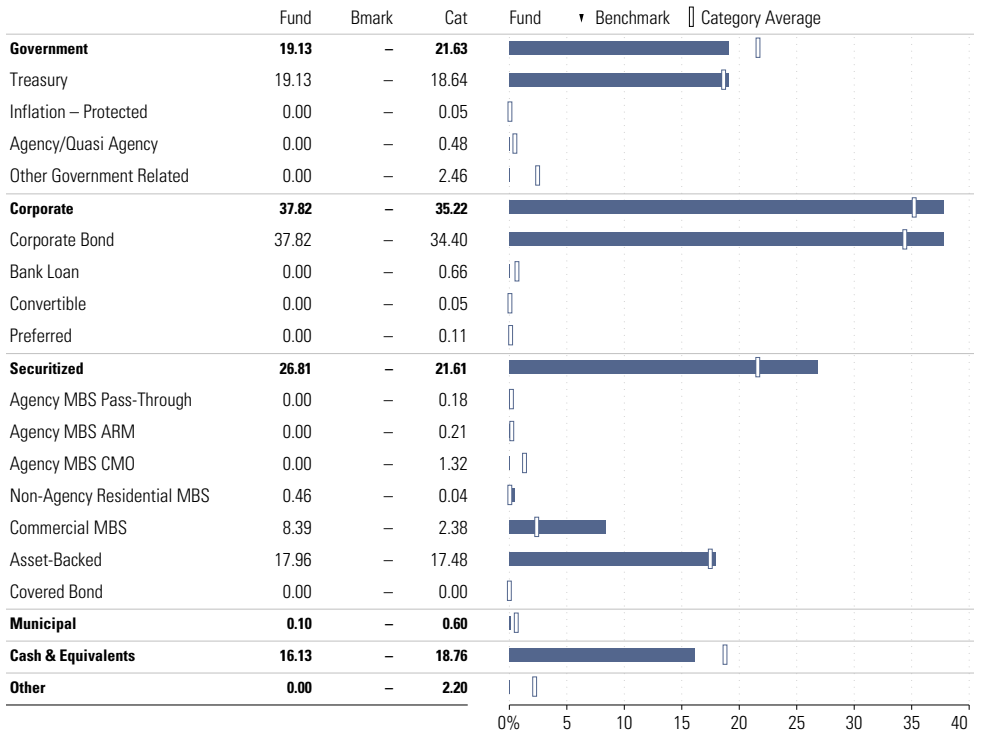


Asset Class	Net %	Cat%
US Stocks	0.00	1.86
Non-US Stocks	0.00	0.00
Bonds	75.95	66.04
Cash	24.05	31.87
Other	0.00	0.21
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	50.80	3.53	46.30
AA	1.40	74.59	15.66
A	15.10	10.82	13.25
BBB	32.50	8.32	19.87
BB	0.00	0.28	2.17
B	0.00	0.00	0.90
Below B	0.00	0.00	0.25
Not Rated	0.20	2.46	1.61

Sector Weighting as of 03-31-2024



Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills 0%	12-2024	5.77	5.77	-
United States Treasury Bills 0%	10-2024	3.56	9.33	-
⊖ First American Government Obligs U	02-2030	3.26	12.59	-
United States Treasury Bills 0%	04-2024	2.07	14.67	-
United States Treasury Bills 0%	05-2024	2.07	16.73	-
United States Treasury Bills 0%	04-2024	1.99	18.72	-
⊕ United States Treasury Bills 0%	01-2025	1.24	19.96	-
Capital One Multi Asset Execution Trust 1.04%	11-2026	1.16	21.12	-
TOYOTA AUTO LOAN EXTENDED NOTE TRUST 2.56%	11-2031	1.02	22.14	-
PFS Financing Corp 0.71%	04-2026	0.94	23.08	-

Total Holdings 342

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Baron Growth R6 BGRUX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Ronald Baron since 12-1994

Neal Rosenberg since 05-2016

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap Growth category's top three quartiles in 6 of the 7 years it's been in existence.

✔ **Management:** The fund's management has been in place for 29.27 years.

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

✔ **Net Expense:** The fund's expense ratio of 1.05 is 1.87% lower than the Mid-Cap Growth category average.

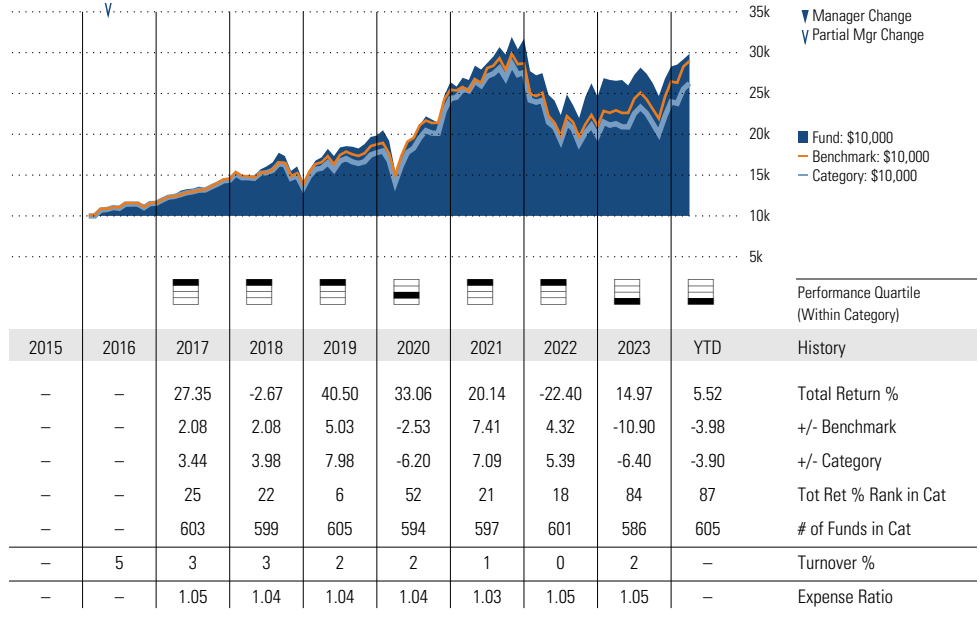
Morningstar Investment Management LLC Analysis

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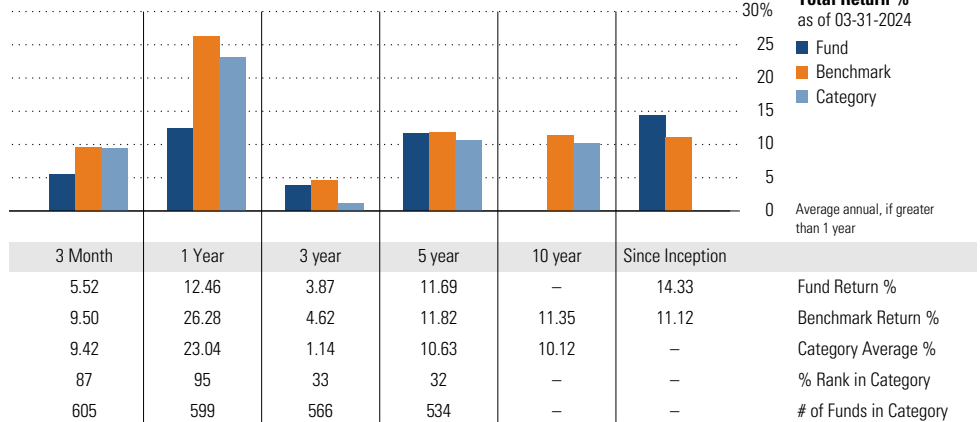
ESG Metrics

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

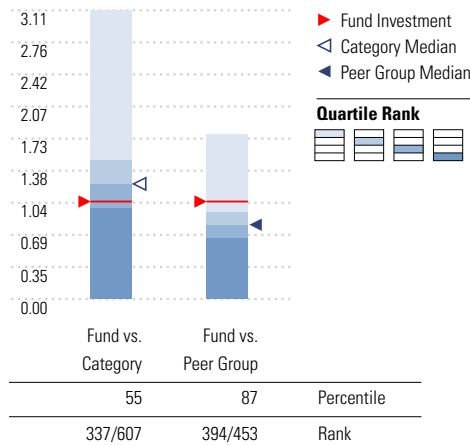
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.25	-	-3.45
Beta	0.89	-	0.97
R-Squared	89.93	-	91.07
Standard Deviation	20.45	21.74	22.26
Sharpe Ratio	0.14	0.18	0.03
Tracking Error	6.90	-	6.61
Information Ratio	-0.11	-	-0.68
Up Capture Ratio	90.11	-	92.06
Down Capture Ratio	91.53	-	104.36

Portfolio Metrics

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

Baron Growth R6 BGRUX

Morningstar Category

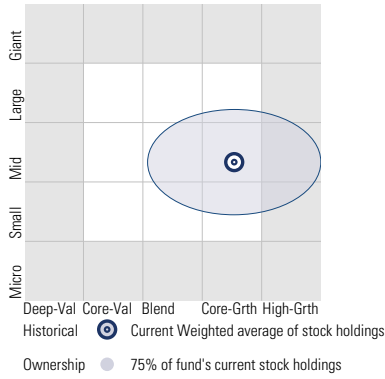
Mid-Cap Growth

Morningstar Index

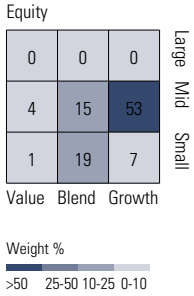
Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2024

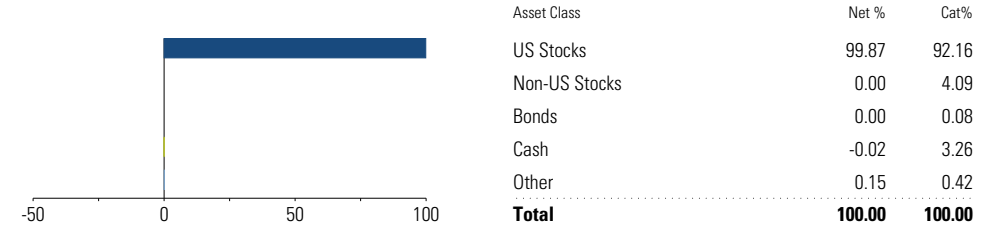
Morningstar Style Box™



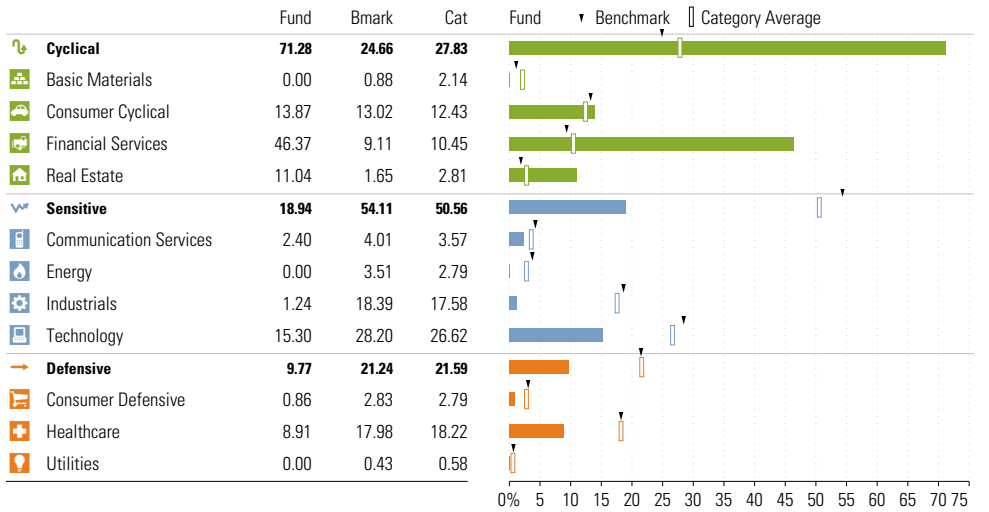
Style Breakdown



Asset Allocation as of 03-31-2024



Sector Weighting as of 03-31-2024



Top 15 Holdings as of 03-31-2024

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

Total Holdings 37

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.1 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.31 is 72.07% lower than the Small Value category average.

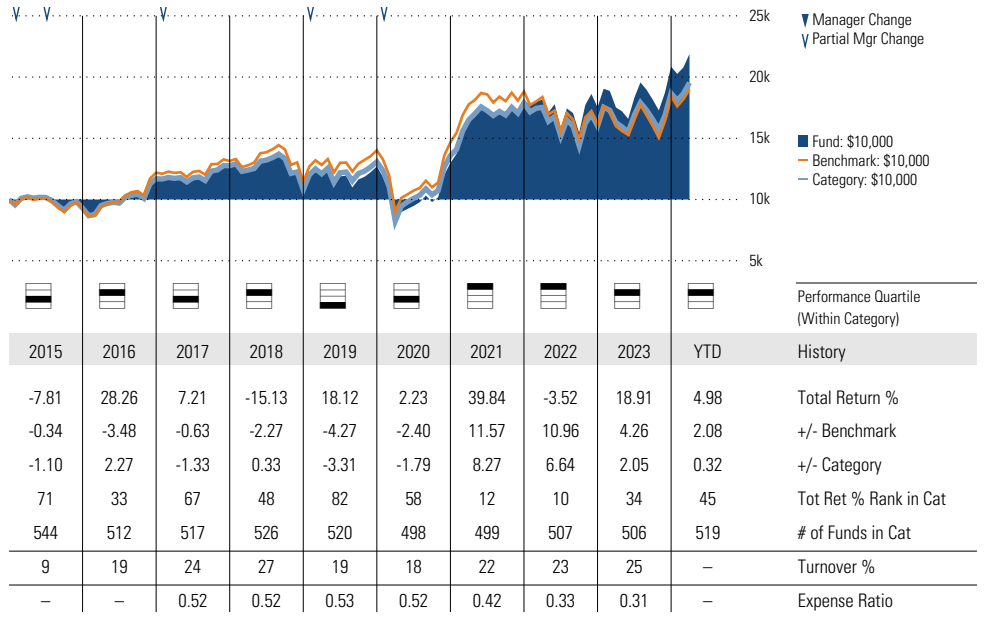
Morningstar Investment Management LLC Analysis

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

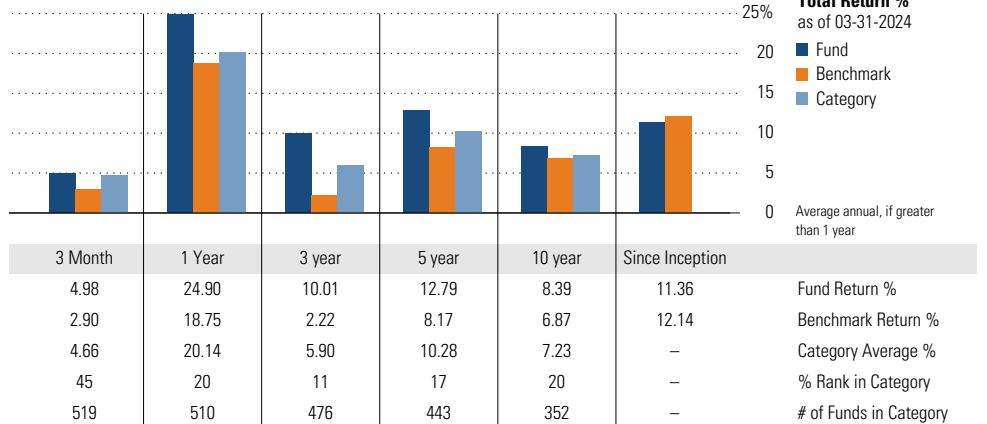
ESG Metrics

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

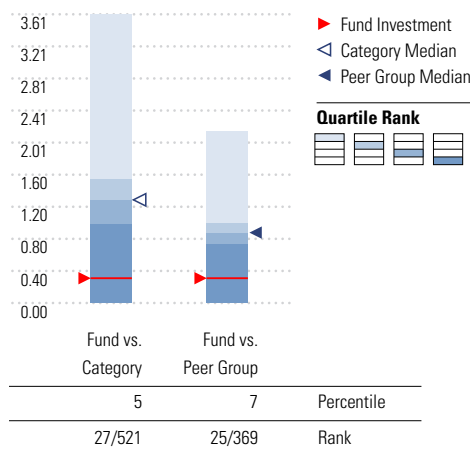
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	7.46	-	3.39
Beta	0.96	-	0.93
R-Squared	96.00	-	93.14
Standard Deviation	21.07	21.49	20.62
Sharpe Ratio	0.42	0.07	0.22
Tracking Error	4.30	-	5.51
Information Ratio	1.81	-	0.62
Up Capture Ratio	107.73	-	98.44
Down Capture Ratio	84.00	-	87.92

Portfolio Metrics

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

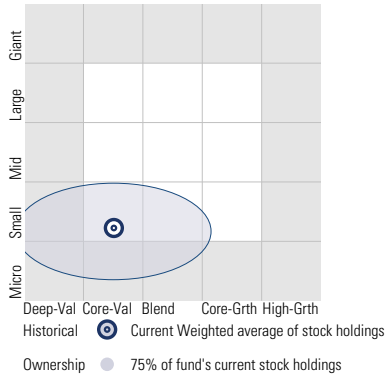
DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value

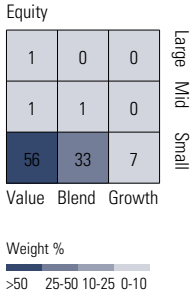
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

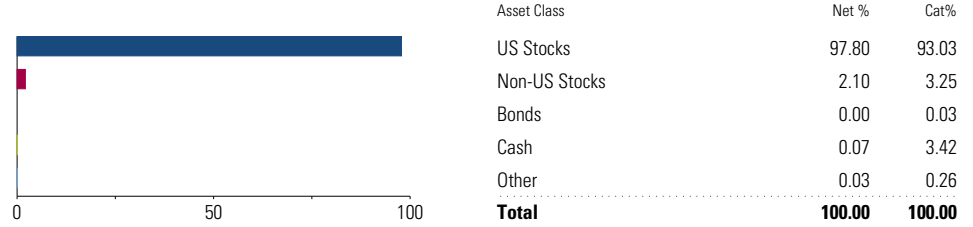
Morningstar Style Box™



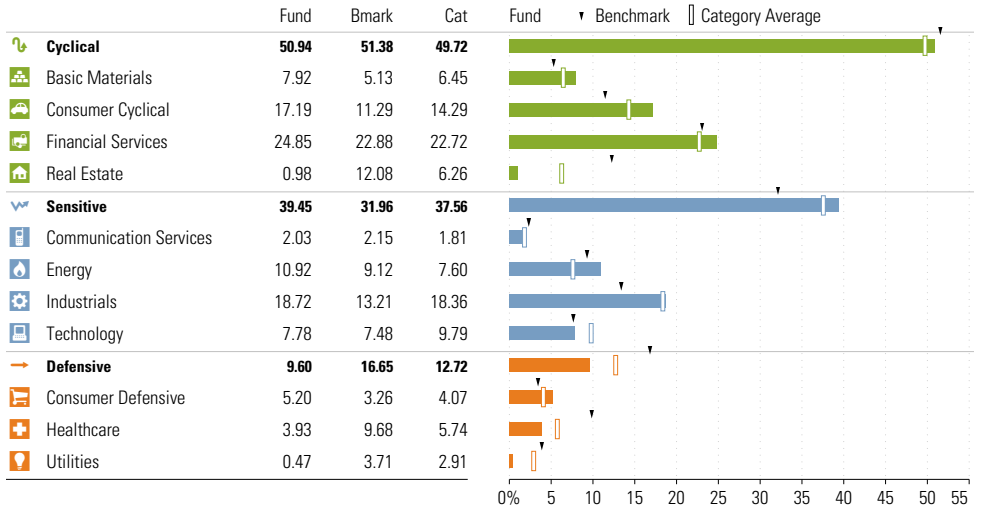
Style Breakdown



Asset Allocation as of 03-31-2024



Sector Weighting as of 03-31-2024



Top 15 Holdings as of 03-31-2024

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

Total Holdings 957

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Intl Sustainability Idx FNIDX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Peter Matthew since 05-2017
Robert Regan since 05-2017
Louis Bottari since 05-2017
Payal Gupta since 06-2019
Navid Sohrabi since 08-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 4 of the 6 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.9 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 0.2 is 77.01% lower than the Foreign Large Blend category average.

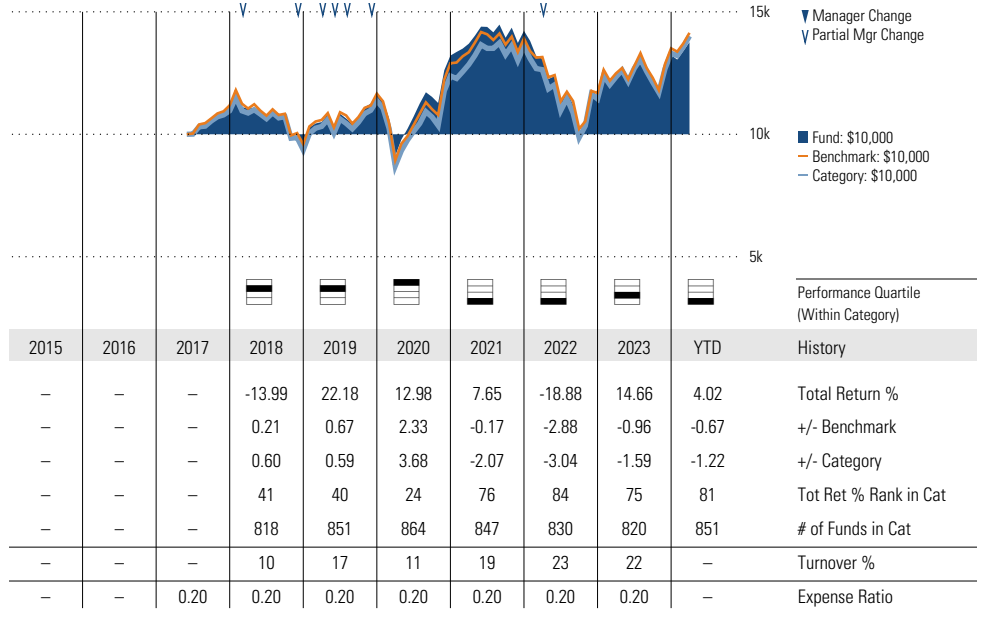
Morningstar Investment Management LLC Analysis

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.

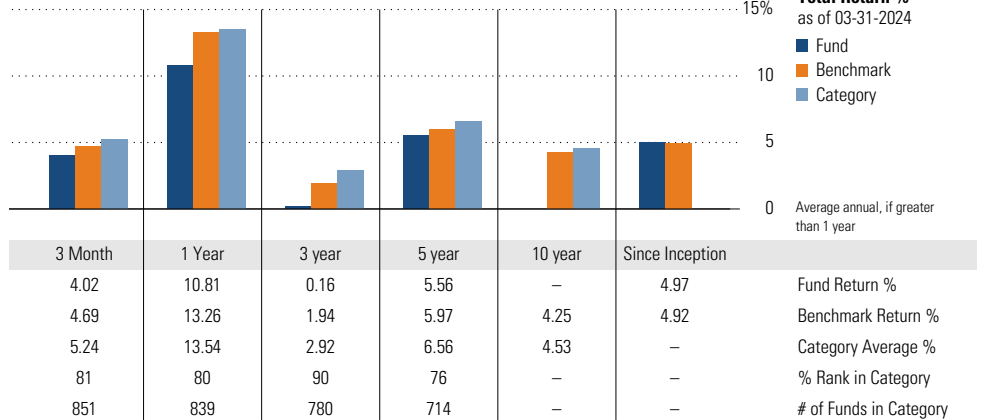
ESG Metrics

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

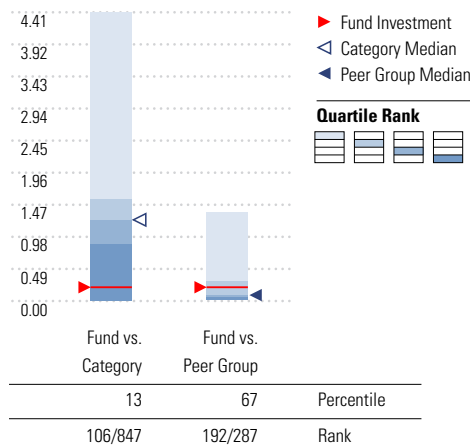
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.76	-	0.84
Beta	1.06	-	1.01
R-Squared	97.14	-	93.34
Standard Deviation	17.65	16.42	17.25
Sharpe Ratio	-0.07	0.02	0.07
Tracking Error	3.14	-	4.44
Information Ratio	-0.57	-	0.22
Up Capture Ratio	101.95	-	105.47
Down Capture Ratio	109.84	-	102.40

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.92	15.34	15.88
Price/Book Ratio	2.00	1.81	1.94
Geom Avg Mkt Cap \$B	53.76	49.00	59.06
ROE	19.98	17.61	19.98

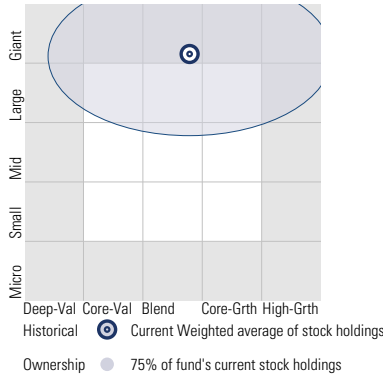
Fidelity Intl Sustainability Idx FNIDX

Morningstar Category
Foreign Large Blend

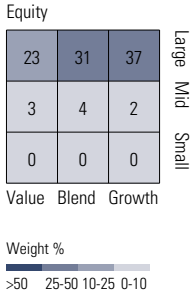
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

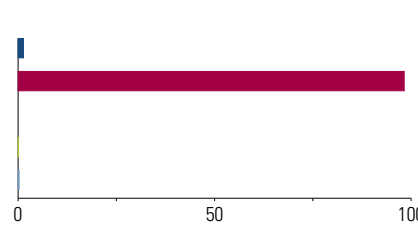
Morningstar Style Box™



Style Breakdown

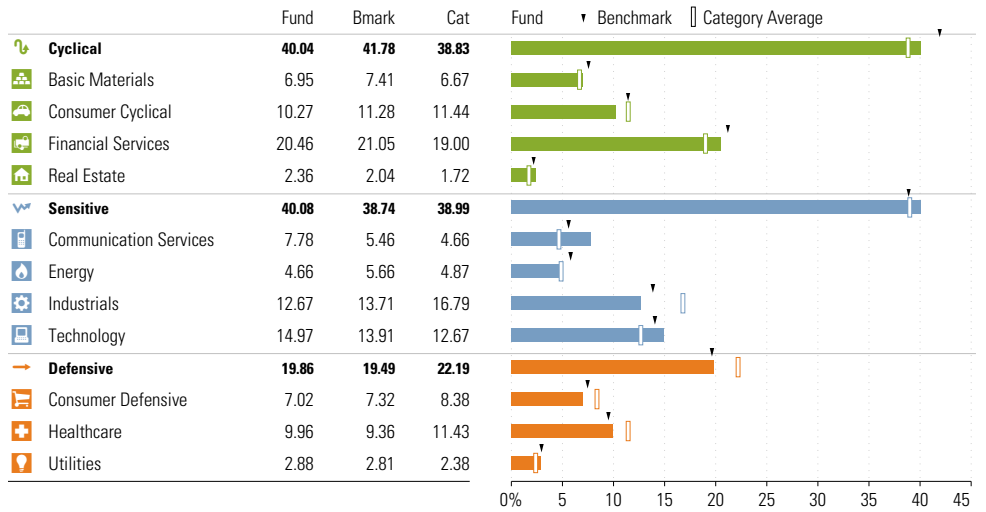


Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat %
US Stocks	1.37	3.59
Non-US Stocks	98.24	93.96
Bonds	0.00	0.67
Cash	0.12	0.52
Other	0.26	1.26
Total	100.00	100.00

Sector Weighting as of 03-31-2024



World Regions % Equity 03-31-2024



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	44.75	34.61	Americas	10.68	8.86	Greater Europe	44.58	56.52	Developed Markets	80.89
Japan	16.67	19.30	North America	8.28	7.63	United Kingdom	8.16	13.36	Emerging Markets	19.11
Australasia	3.89	4.69	Central/Latin	2.40	1.23	W euro-ex UK	32.68	42.23	Not Available	0.00
Asia-4 Tigers	10.22	6.32				Emrgng Europe	0.76	0.09		
Asia-ex 4 Tigers	13.97	4.30				Africa	2.98	0.84		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	4.44	4.44	-	Technology
Novo Nordisk A/S Class B	3.15	7.58	-	Healthcare
ASML Holding NV	2.94	10.52	-	Technology
Tencent Holdings Ltd	1.94	12.46	-	Communication Svc
Lvmh Moet Hennessy Louis Vuitton SE	1.87	14.33	-	Consumer Cyclical
AstraZeneca PLC	1.57	15.90	-	Healthcare
Novartis AG Registered Shares	1.49	17.39	-	Healthcare
HSBC Holdings PLC	1.13	18.52	-	Financial Services
TotalEnergies SE	1.12	19.64	-	Energy
Alibaba Group Holding Ltd Ordinary Shares	1.11	20.75	-	Consumer Cyclical

Total Holdings 942

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Fidelity U.S. Sustainability Index FITLX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Peter Matthew since 05-2017
Robert Regan since 05-2017
Louis Bottari since 05-2017
Payal Gupta since 06-2019
Navid Sohrabi since 08-2019

Quantitative Screens

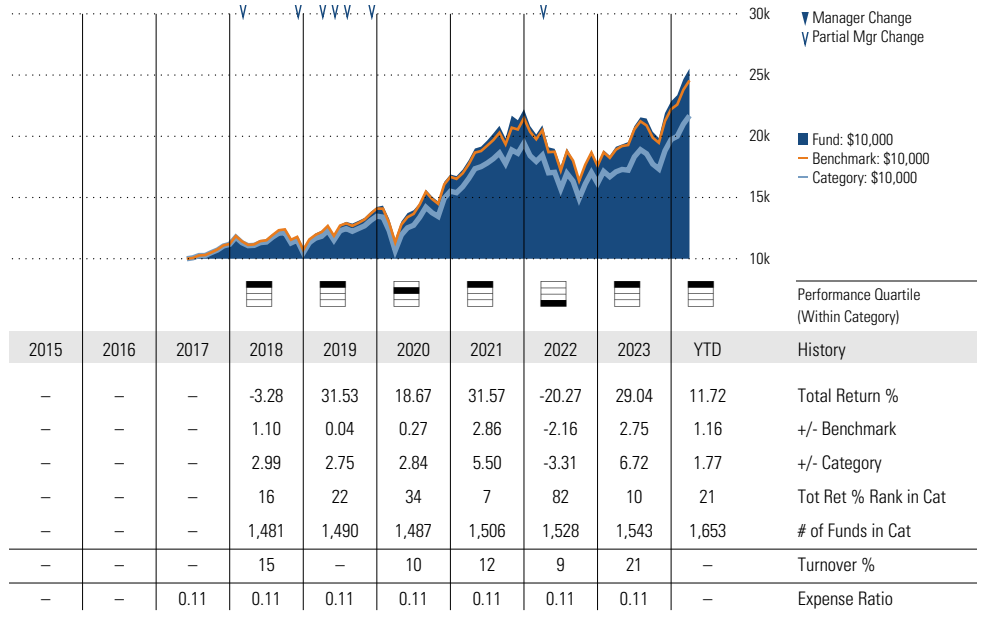
Performance: The fund has finished in the Large Blend category's top three quartiles in 5 of the 6 years it's been in existence.

Management: The fund's management has been in place for 6.9 years.

Style: The fund has landed in its primary style box — Large Blend — 30 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.11 is 85.33% lower than the Large Blend category average.

Growth of \$10,000



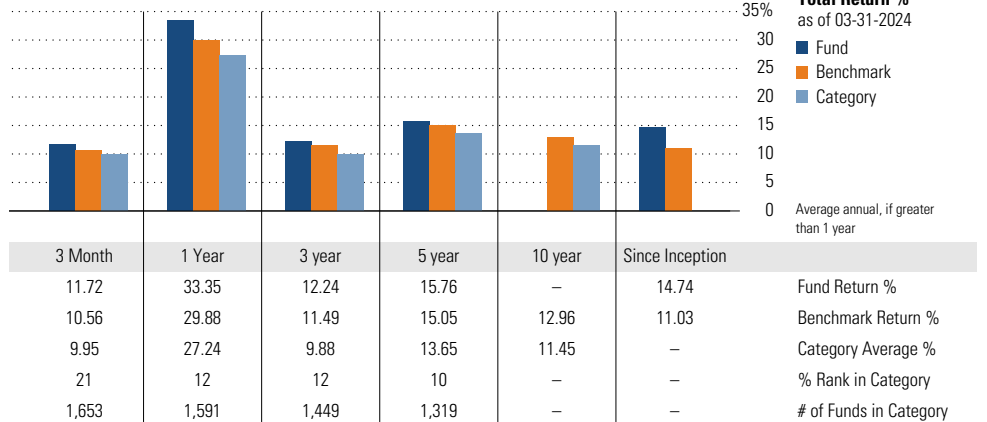
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen because the portfolio has drifted between the blend and growth portion of the Morningstar style box, but this is an index fund that continues to track its benchmark, so we are not concerned with the screen failure.

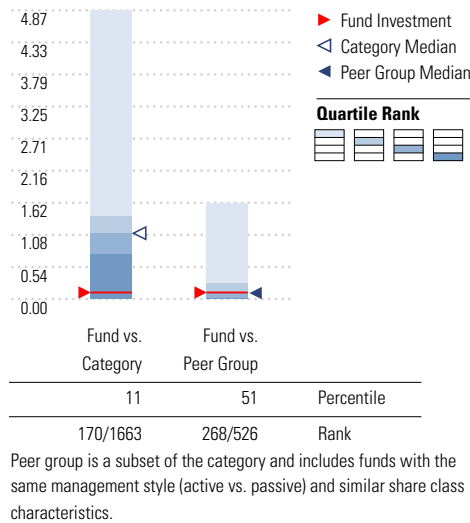
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.43	-	-0.96
Beta	1.03	-	0.94
R-Squared	98.29	-	94.59
Standard Deviation	18.24	17.60	16.99
Sharpe Ratio	0.57	0.54	0.45
Tracking Error	2.43	-	3.62
Information Ratio	0.31	-	-1.36
Up Capture Ratio	104.47	-	92.17
Down Capture Ratio	103.36	-	96.02

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	28.71	24.84	24.56
Price/Book Ratio	5.71	4.36	5.06
Geom Avg Mkt Cap \$B	275.28	270.11	347.16
ROE	35.25	32.68	33.81

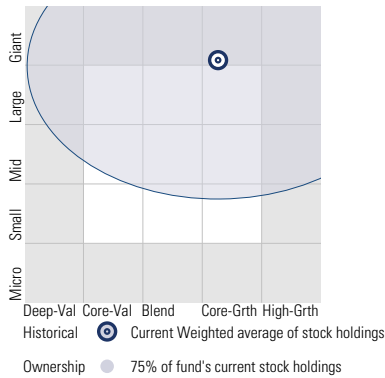
Fidelity U.S. Sustainability Index FITLX

Morningstar Category
Large Blend

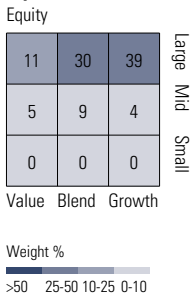
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2024

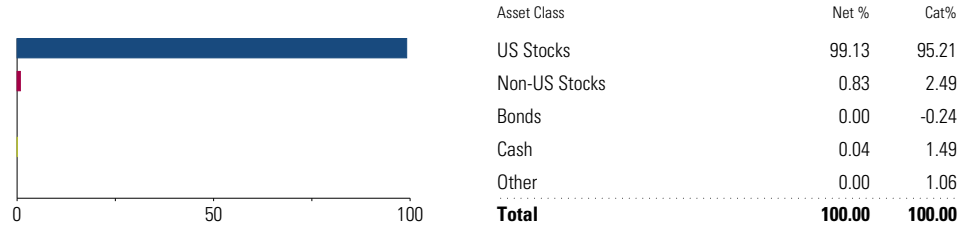
Morningstar Style Box™



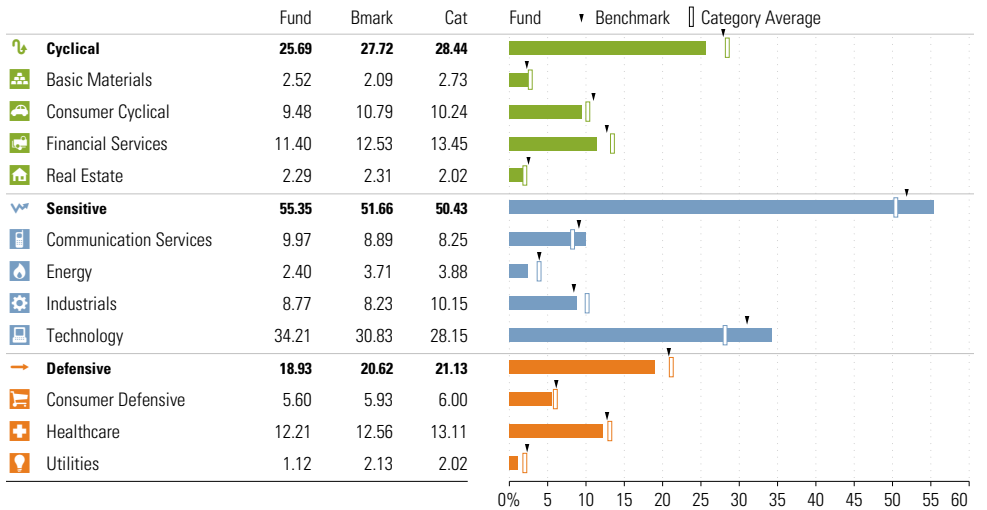
Style Breakdown



Asset Allocation as of 03-31-2024



Sector Weighting as of 03-31-2024



Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	10.90	10.90	-	Technology
Cash	10.65	21.55	-	-
⊕ Fidelity Cash Central Fund	10.20	31.75	-	-
⊕ E-mini S&P 500 Future June 24	8.54	40.29	-	-
NVIDIA Corp	8.19	48.48	-	Technology
Alphabet Inc Class A	3.29	51.76	-	Communication Svc
Alphabet Inc Class C	2.92	54.68	-	Communication Svc
⊕ Eli Lilly and Co	2.54	57.21	-	Healthcare
⊕ E-mini Nasdaq 100 Future June 24	2.12	59.34	-	-
⊕ Tesla Inc	1.93	61.27	-29.25	Consumer Cyclical
⊕ Visa Inc Class A	1.69	62.96	-	Financial Services
⊕ Mastercard Inc Class A	1.57	64.53	-	Financial Services
⊕ Johnson & Johnson	1.45	65.98	-	Healthcare
⊕ Procter & Gamble Co	1.42	67.40	-	Consumer Defensive
⊕ The Home Depot Inc	1.41	68.82	-	Consumer Cyclical

Total Holdings 286

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford Schrodgers International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Simon Webber since 03-2010
James Gautrey since 12-2014

Quantitative Screens

✔ **Performance:** The fund has finished in the Foreign Large Blend category's top three quartiles in 7 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 14.09 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 51.61 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.69 is 20.69% lower than the Foreign Large Blend category average.

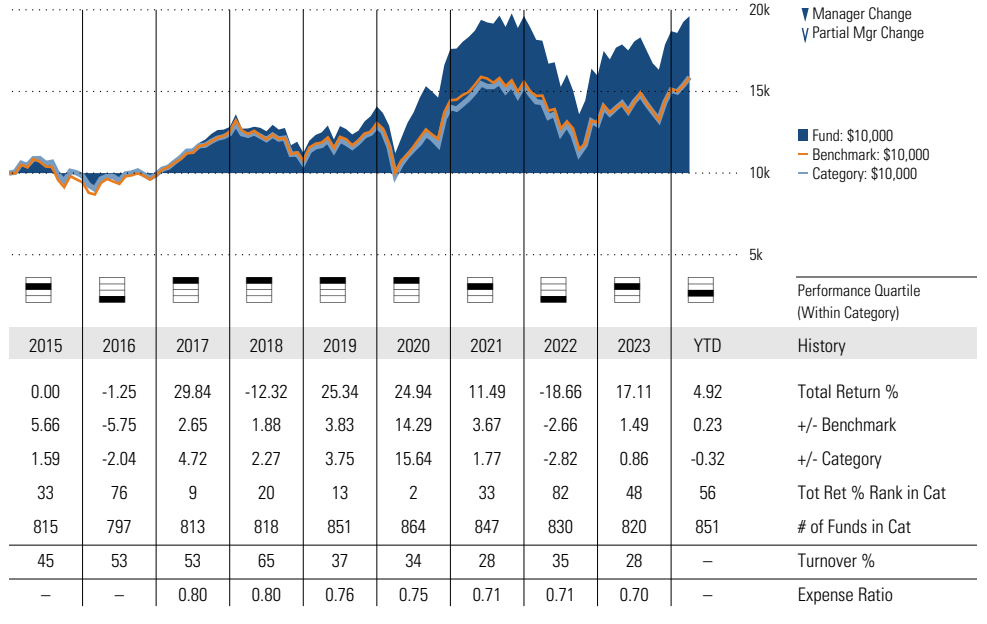
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen due to slight drift between the blend and growth portions of the style box. However, the underlying investment process remains consistent, so we are not concerned with this screen failure.

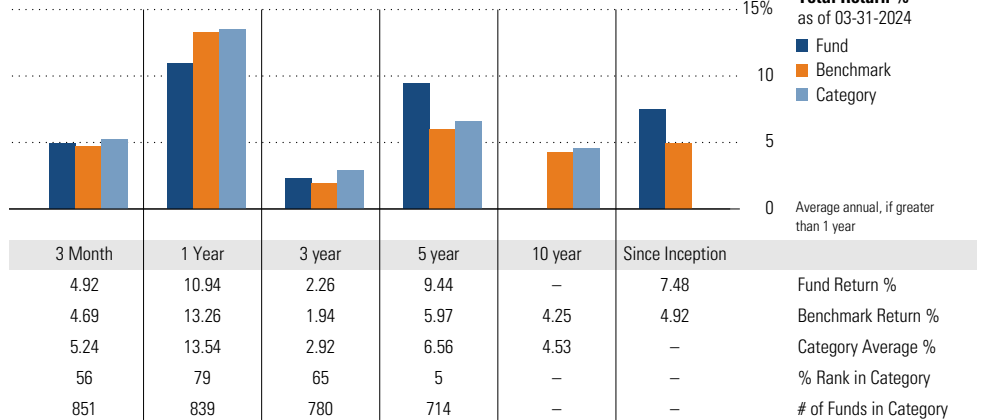
ESG Metrics

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

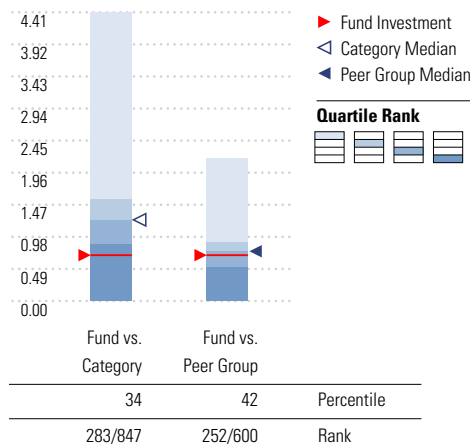
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.39	-	0.84
Beta	1.06	-	1.01
R-Squared	93.13	-	93.34
Standard Deviation	18.04	16.42	17.25
Sharpe Ratio	0.05	0.02	0.07
Tracking Error	4.83	-	4.44
Information Ratio	0.07	-	0.22
Up Capture Ratio	108.15	-	105.47
Down Capture Ratio	107.08	-	102.40

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.49	15.34	15.88
Price/Book Ratio	2.83	1.81	1.94
Geom Avg Mkt Cap \$B	86.04	49.00	59.06
ROE	24.15	17.61	19.98

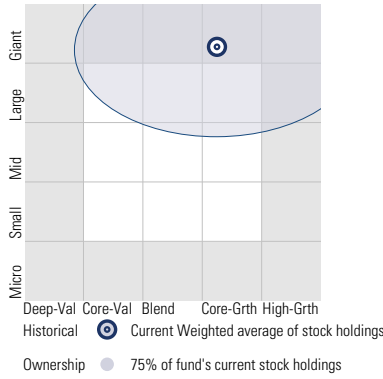
Hartford Schrodgers International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

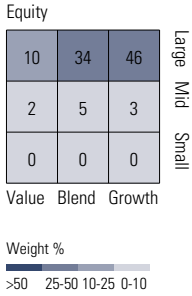
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

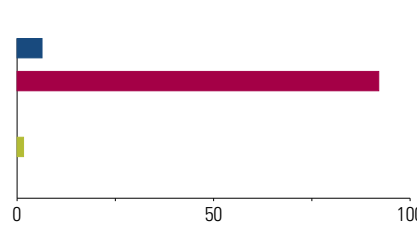
Morningstar Style Box™



Style Breakdown

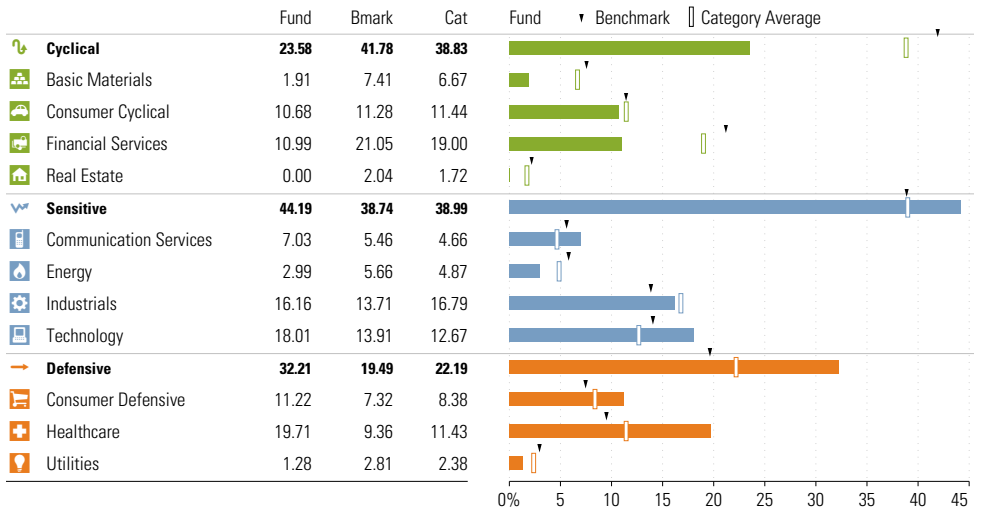


Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	6.34	3.59
Non-US Stocks	92.02	93.96
Bonds	0.00	0.67
Cash	1.64	0.52
Other	0.00	1.26
Total	100.00	100.00

Sector Weighting as of 03-31-2024



World Regions % Equity 03-31-2024



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	25.25	34.61	Americas	9.69	8.86	Greater Europe	65.06	56.52	Developed Markets	92.73
Japan	14.49	19.30	North America	6.45	7.63	United Kingdom	22.77	13.36	Emerging Markets	7.27
Australasia	0.00	4.69	Central/Latin	3.24	1.23	W euro-ex UK	42.29	42.23	Not Available	0.00
Asia-4 Tigers	6.73	6.32				Emrgng Europe	0.00	0.09		
Asia-ex 4 Tigers	4.03	4.30				Africa	0.00	0.84		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ SAP SE	4.07	4.07	-	Technology
⊕ Novo Nordisk A/S Class B	3.83	7.90	-	Healthcare
⊕ Samsung Electronics Co Ltd	3.32	11.22	-	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	3.30	14.52	-	Technology
⊕ Schneider Electric SE	3.27	17.79	-	Industrials
⊖ ASML Holding NV	3.18	20.96	-	Technology
⊕ Shell PLC	2.94	23.91	-	Energy
⊕ RELX PLC	2.63	26.54	-	Industrials
⊕ Siemens AG	2.47	29.01	-	Industrials
⊕ GSK PLC	2.44	31.46	-	Healthcare

Total Holdings 63

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

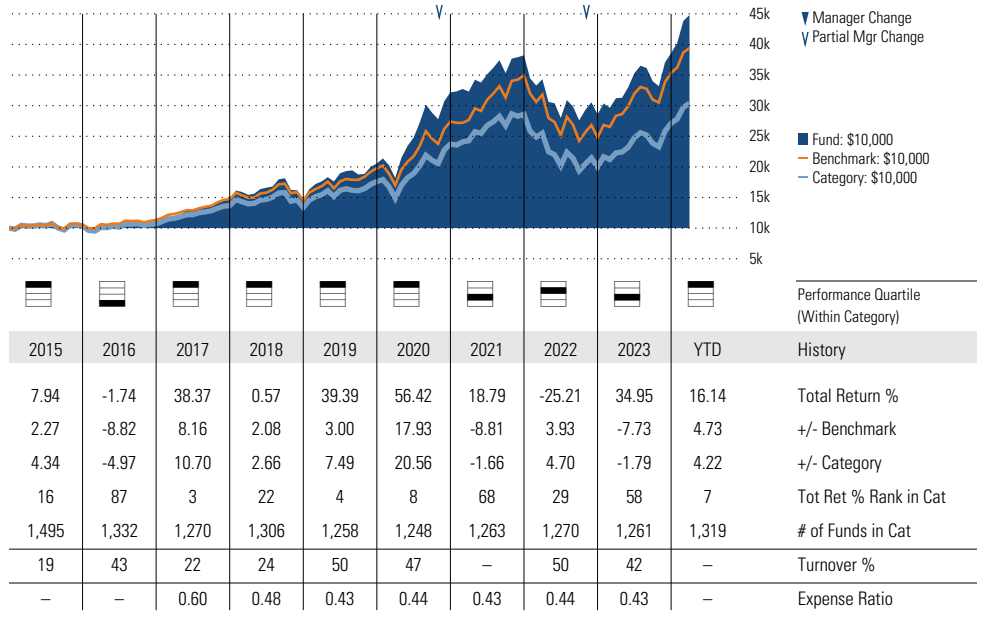
✔ **Performance:** The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

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

Growth of \$10,000



Morningstar Investment Management LLC Analysis

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

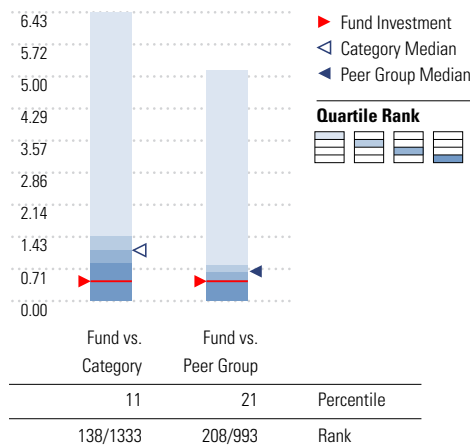
ESG Metrics

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

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.06	-	-4.06
Beta	0.92	-	0.99
R-Squared	96.43	-	92.99
Standard Deviation	19.79	21.06	21.63
Sharpe Ratio	0.51	0.53	0.34
Tracking Error	4.07	-	5.74
Information Ratio	-0.24	-	-0.81
Up Capture Ratio	93.27	-	91.24
Down Capture Ratio	93.99	-	104.54

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	38.18	33.46	34.39
Price/Book Ratio	10.17	11.23	9.06
Geom Avg Mkt Cap \$B	439.23	477.55	492.48
ROE	35.98	42.00	38.04

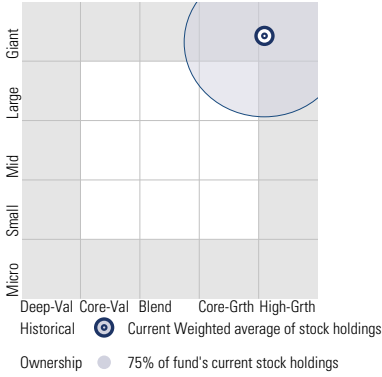
JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

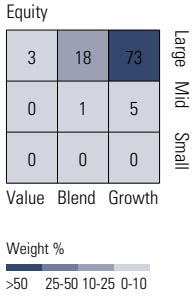
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 03-31-2024

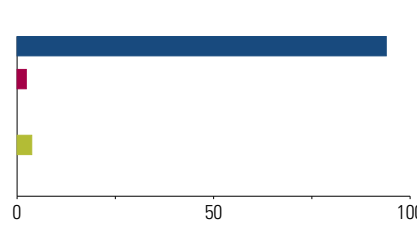
Morningstar Style Box™



Style Breakdown

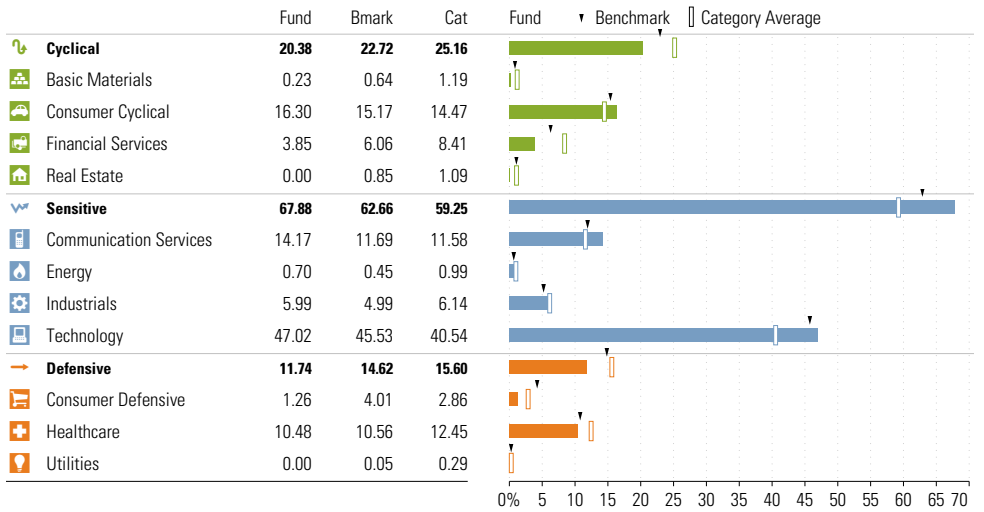


Asset Allocation as of 03-31-2024



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

Sector Weighting as of 03-31-2024



Top 15 Holdings as of 03-31-2024

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

Total Holdings 67

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 9.62 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 58.62 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.44 is 41.33% lower than the Large Blend category average.

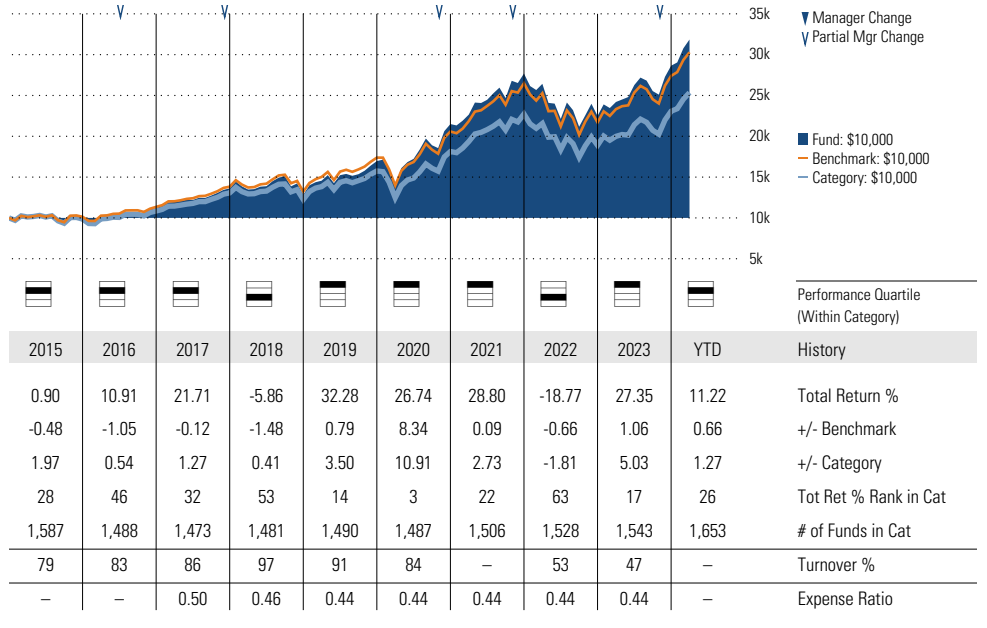
Morningstar Investment Management LLC Analysis

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

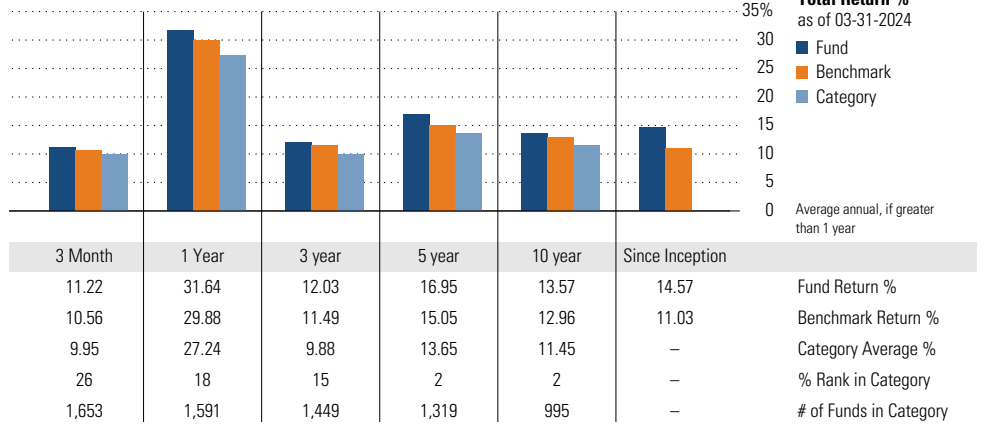
ESG Metrics

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

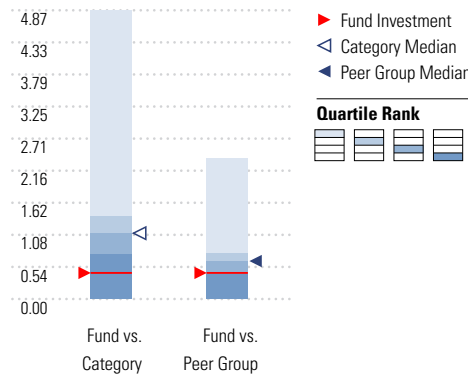
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.61	-	-0.96
Beta	0.99	-	0.94
R-Squared	98.36	-	94.59
Standard Deviation	17.55	17.60	16.99
Sharpe Ratio	0.57	0.54	0.45
Tracking Error	2.25	-	3.62
Information Ratio	0.24	-	-1.36
Up Capture Ratio	99.46	-	92.17
Down Capture Ratio	96.95	-	96.02

Portfolio Metrics

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

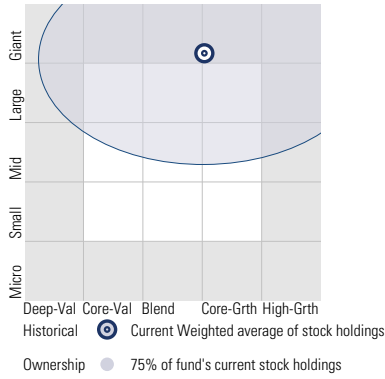
JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

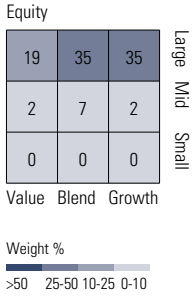
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2024

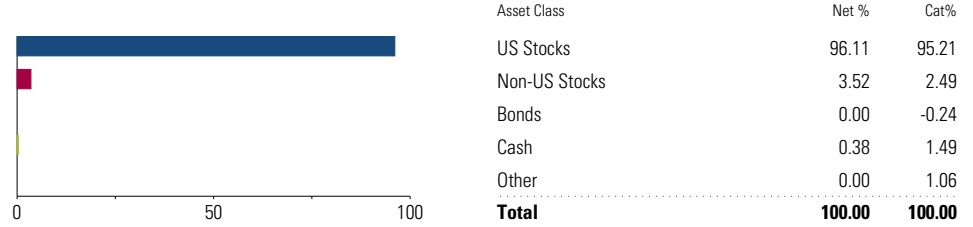
Morningstar Style Box™



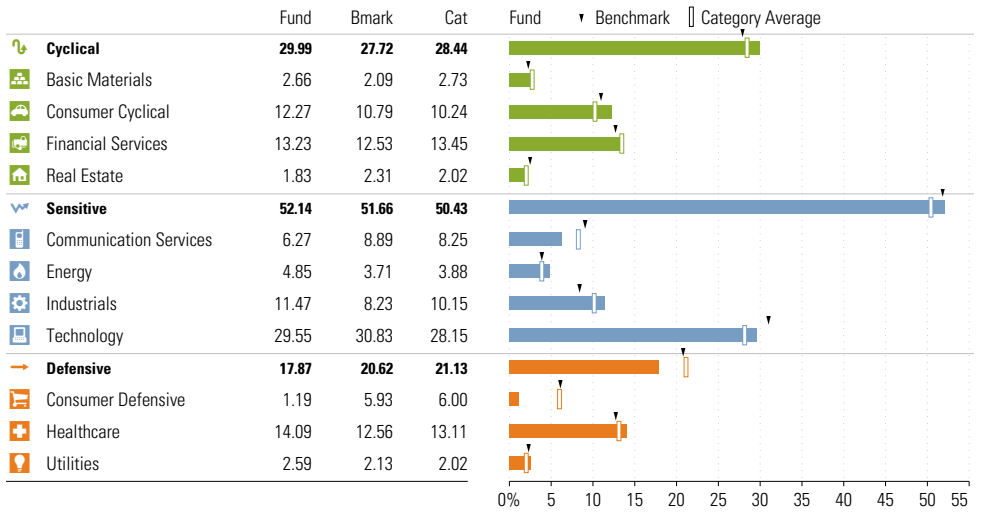
Style Breakdown



Asset Allocation as of 03-31-2024



Sector Weighting as of 03-31-2024



Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	9.20	9.20	-	Technology
NVIDIA Corp	5.97	15.17	-	Technology
Amazon.com Inc	5.21	20.38	-	Consumer Cyclical
Apple Inc	4.94	25.32	-	Technology
Meta Platforms Inc Class A	3.24	28.55	-	Communication Svc
Alphabet Inc Class A	3.01	31.57	-	Communication Svc
Wells Fargo & Co	2.56	34.13	-	Financial Services
AbbVie Inc	2.41	36.53	-	Healthcare
Deere & Co	2.32	38.86	-	Industrials
UnitedHealth Group Inc	2.29	41.15	-	Healthcare
Eaton Corp PLC	2.24	43.39	-	Industrials
Lowe's Companies Inc	2.19	45.58	-	Consumer Cyclical
NXP Semiconductors NV	2.13	47.71	-	Technology
Regeneron Pharmaceuticals Inc	2.08	49.79	-	Healthcare
Mastercard Inc Class A	2.03	51.82	-	Financial Services

Total Holdings 55

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Neuberger Berman Real Estate R6 NRREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Steve Shigekawa since 12-2005
Brian Jones since 10-2008
Archena Alagappan since 04-2024

Quantitative Screens

✔ **Performance:** The fund has finished in the Real Estate 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 18.26 years.

✔ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 83.87 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.76 is 28.3% lower than the Real Estate category average.

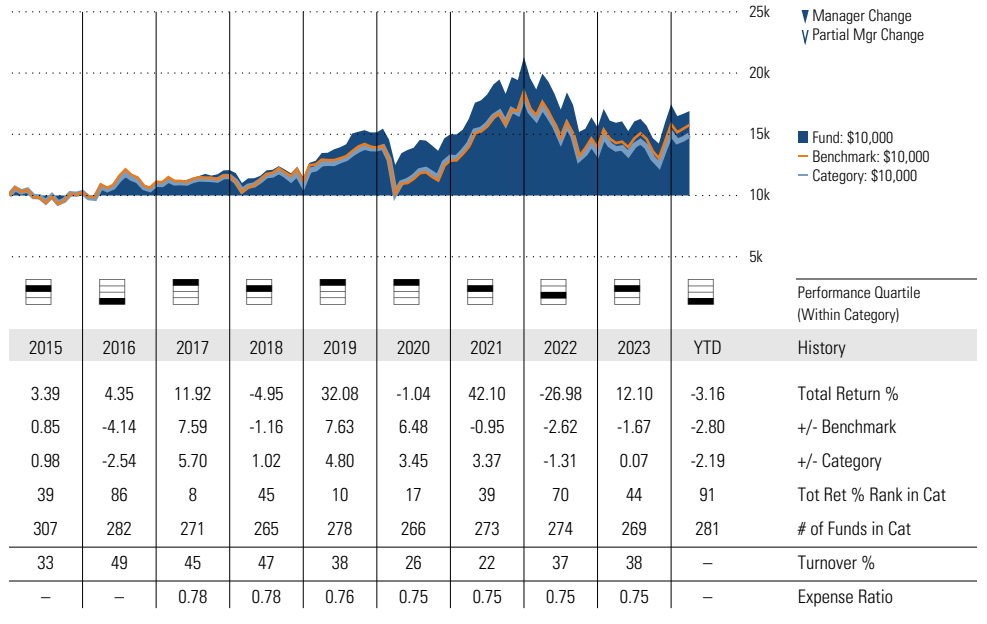
Morningstar Investment Management LLC Analysis

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.

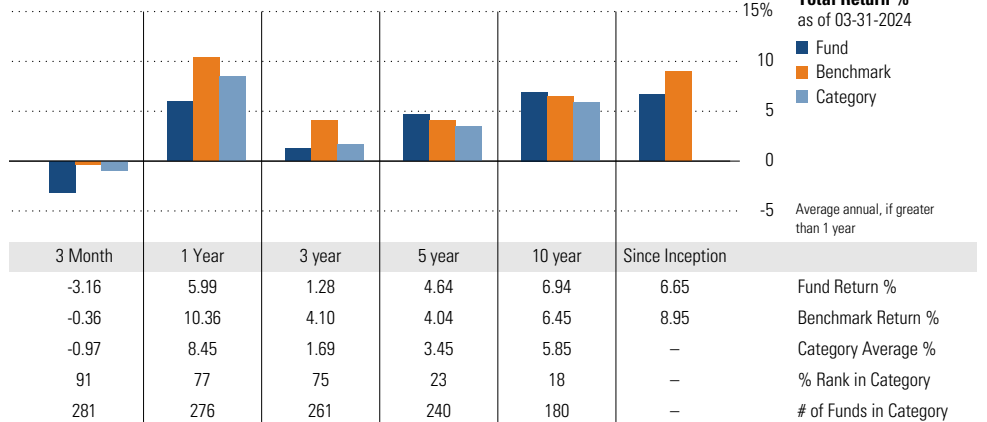
ESG Metrics

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

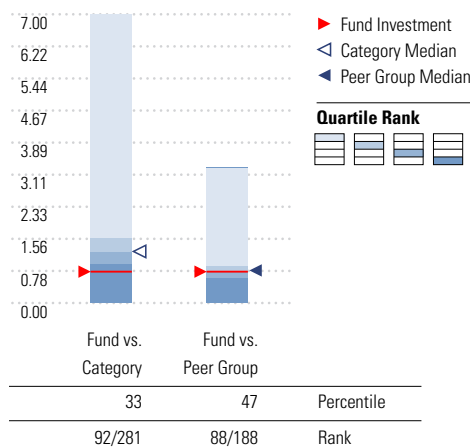
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-2.69	-	-1.78
Beta	1.00	-	0.96
R-Squared	97.42	-	95.06
Standard Deviation	21.44	21.16	20.78
Sharpe Ratio	0.03	0.15	0.06
Tracking Error	3.44	-	4.12
Information Ratio	-0.82	-	-0.55
Up Capture Ratio	94.85	-	92.99
Down Capture Ratio	103.47	-	98.86

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	29.72	38.46	30.40
Price/Book Ratio	2.44	2.42	2.43
Geom Avg Mkt Cap \$B	29.62	9.35	34.75
ROE	16.25	9.56	16.19

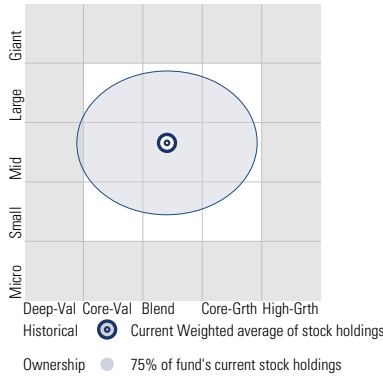
Neuberger Berman Real Estate R6 NRREX

Morningstar Category
Real Estate

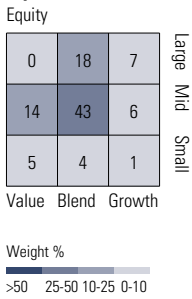
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 03-31-2024

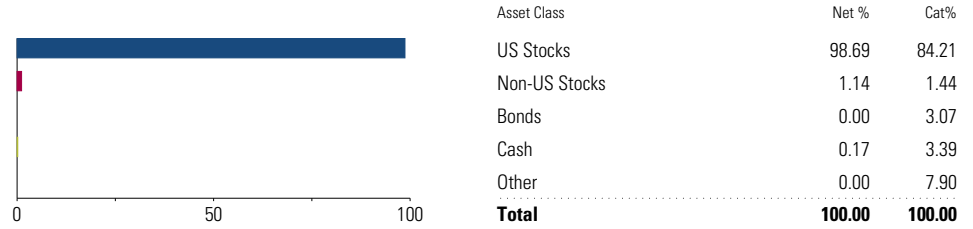
Morningstar Style Box™



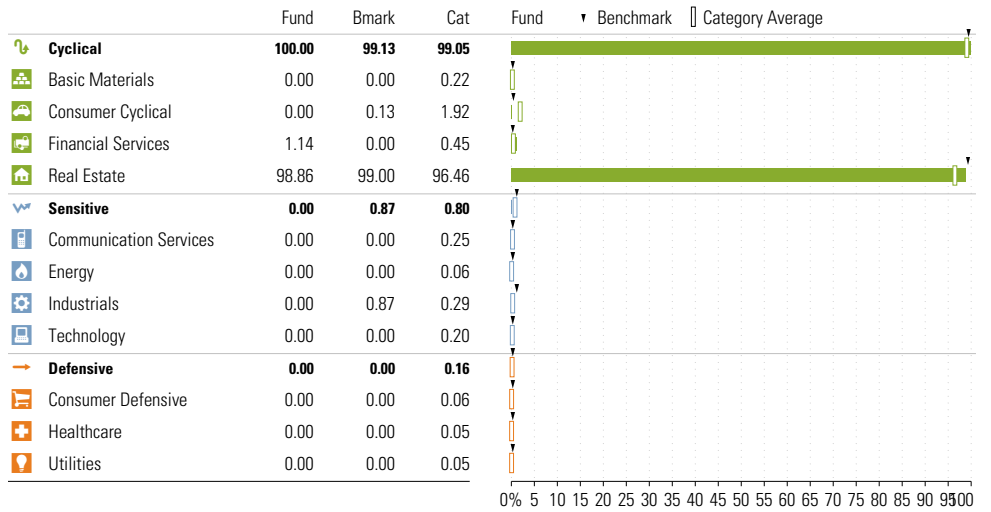
Style Breakdown



Asset Allocation as of 03-31-2024



Sector Weighting as of 03-31-2024



Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ American Tower Corp	8.85	8.85	-	Real Estate
⊖ Prologis Inc	8.30	17.15	-	Real Estate
⊖ Equinix Inc	7.46	24.61	-	Real Estate
⊖ Public Storage	6.67	31.27	-	Real Estate
⊖ Simon Property Group Inc	5.00	36.28	-	Real Estate
⊖ AvalonBay Communities Inc	4.54	40.82	-	Real Estate
⊖ Welltower Inc	4.02	44.84	-	Real Estate
⊖ Extra Space Storage Inc	3.70	48.54	-	Real Estate
⊖ Realty Income Corp	3.64	52.18	-	Real Estate
⊕ Iron Mountain Inc	3.64	55.82	-	Real Estate
⊖ Camden Property Trust	3.10	58.92	-	Real Estate
⊖ Crown Castle Inc	3.06	61.98	-	Real Estate
⊖ Weyerhaeuser Co	2.85	64.83	-	Real Estate
⊖ Apartment Income REIT Corp Class A	2.84	67.67	-	Real Estate
⊖ Kimco Realty Corp	2.78	70.44	-	Real Estate

Total Holdings 33

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Jason Swiatek since 11-2013
Jonathan Shapiro since 07-2018

Quantitative Screens

✔ **Performance:** The fund has finished in the Small 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 10.35 years.

✗ **Style:** The fund has landed in its primary style box — Small Growth — 18.18 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.69 is 40.52% lower than the Small Growth category average.

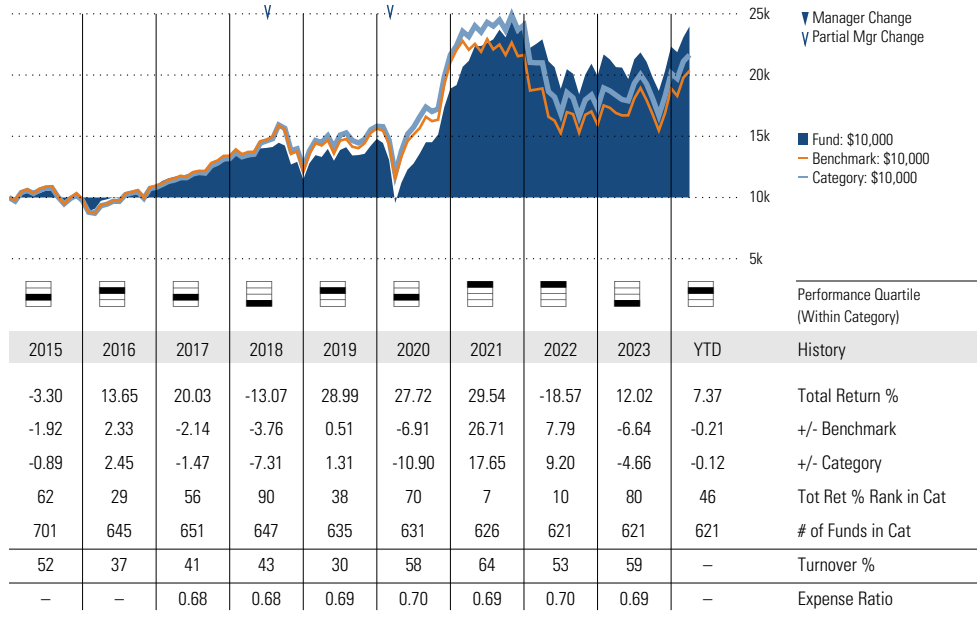
Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging up into mid-cap territory but its portfolio positioning is consistent with the overall investment strategy.

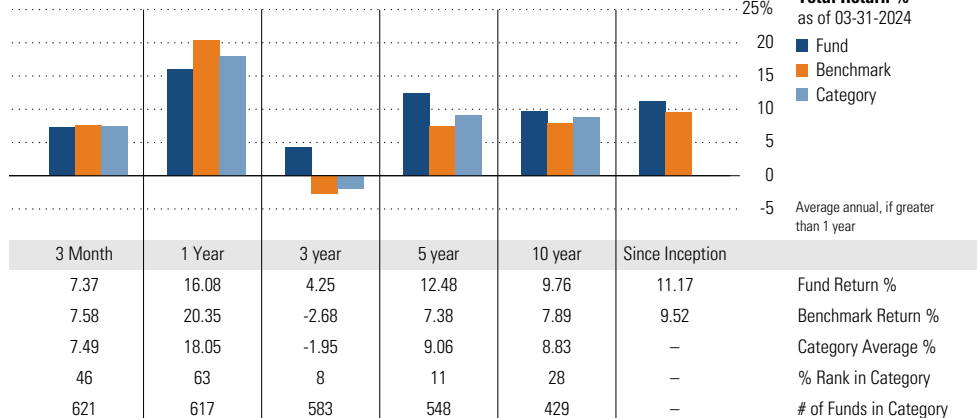
ESG Metrics

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

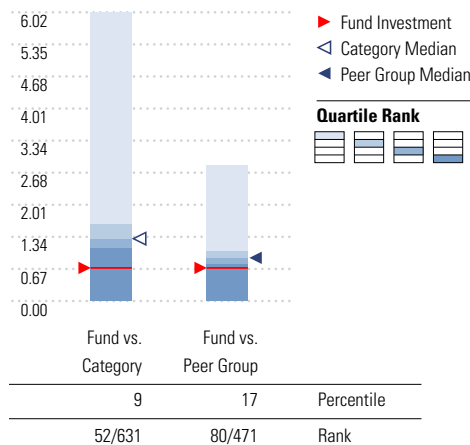
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	6.22	-	0.20
Beta	0.81	-	0.94
R-Squared	87.68	-	90.95
Standard Deviation	19.44	22.41	22.03
Sharpe Ratio	0.16	-0.14	-0.12
Tracking Error	8.02	-	6.84
Information Ratio	0.86	-	0.10
Up Capture Ratio	96.73	-	94.79
Down Capture Ratio	76.19	-	94.60

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.02	21.70	28.60
Price/Book Ratio	2.51	4.07	4.00
Geom Avg Mkt Cap \$B	5.21	3.44	6.70
ROE	9.41	10.62	11.42

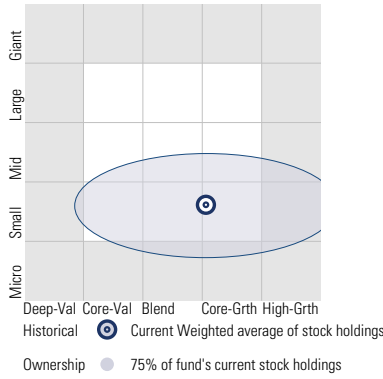
PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

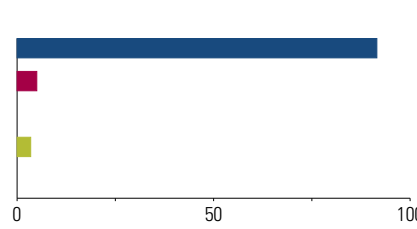
Morningstar Style Box™



Style Breakdown

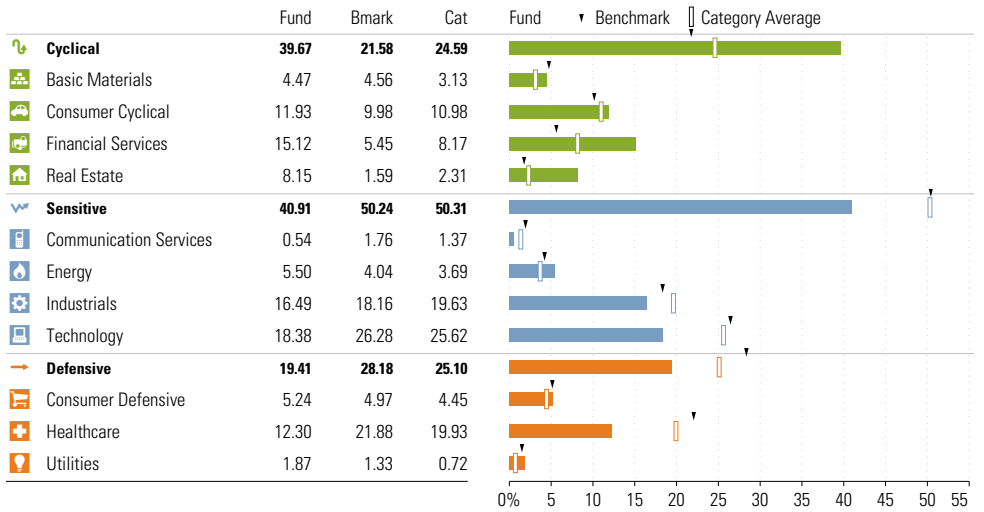


Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	91.54	92.68
Non-US Stocks	5.01	4.52
Bonds	0.00	0.01
Cash	3.46	1.71
Other	0.00	1.07
Total	100.00	100.00

Sector Weighting as of 03-31-2024



Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prudential Govt Money Mkt Fd	3.64	3.64	-	-
Targa Resources Corp	2.20	5.83	-	Energy
Kirby Corp	2.03	7.86	-	Industrials
Performance Food Group Co	1.92	9.78	-	Consumer Defensive
Sprout Social Inc Class A	1.87	11.65	-	Technology
Saia Inc	1.86	13.51	-	Industrials
Markel Group Inc	1.81	15.32	-	Financial Services
East West Bancorp Inc	1.69	17.00	-	Financial Services
Churchill Downs Inc	1.60	18.61	-	Consumer Cyclical
Burlington Stores Inc	1.58	20.18	-	Consumer Cyclical
Gaming and Leisure Properties Inc	1.58	21.76	-	Real Estate
Shift4 Payments Inc Class A	1.57	23.34	-	Technology
Universal Display Corp	1.51	24.84	-	Technology
Constellium SE Class A	1.50	26.35	-	Basic Materials
KBR Inc	1.50	27.85	-	Industrials

Total Holdings 129

⊕ 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.

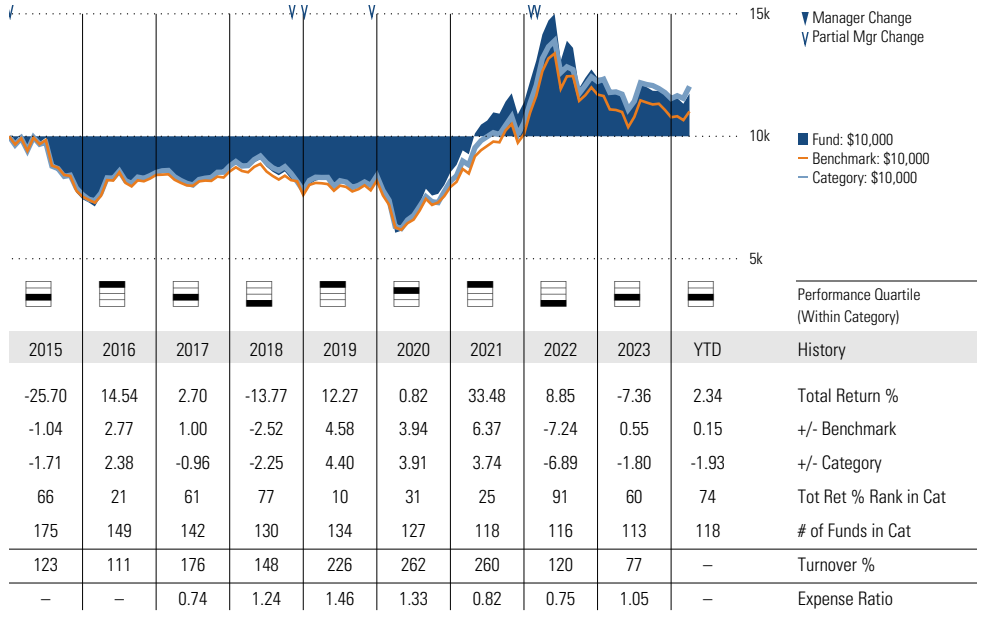
Morningstar Investment Management LLC Analysis

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.

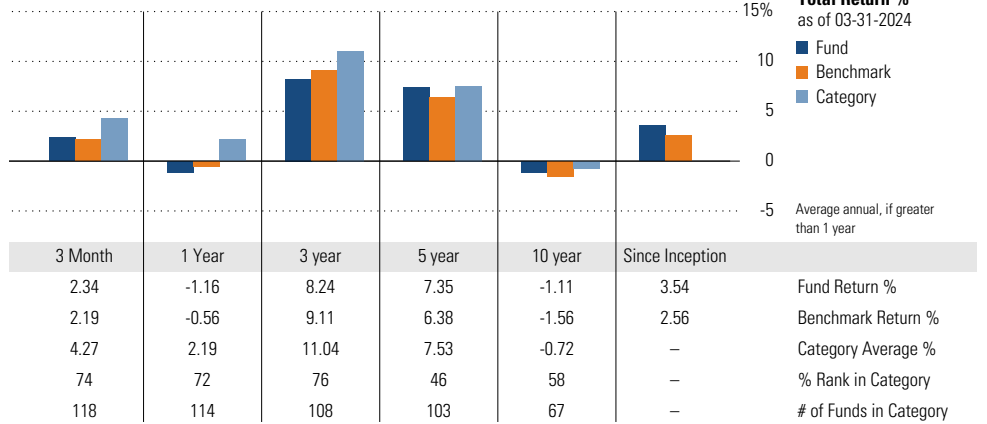
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

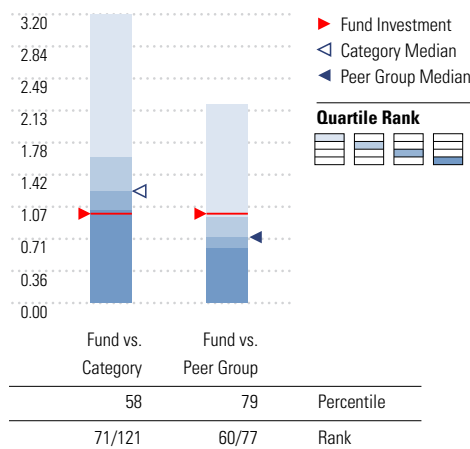
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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 Category
Commodities Broad Basket

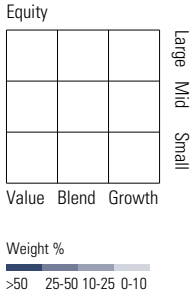
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 03-31-2024

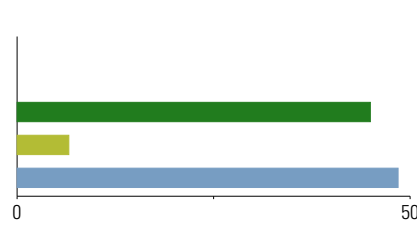
Morningstar Style Box™



Style Breakdown

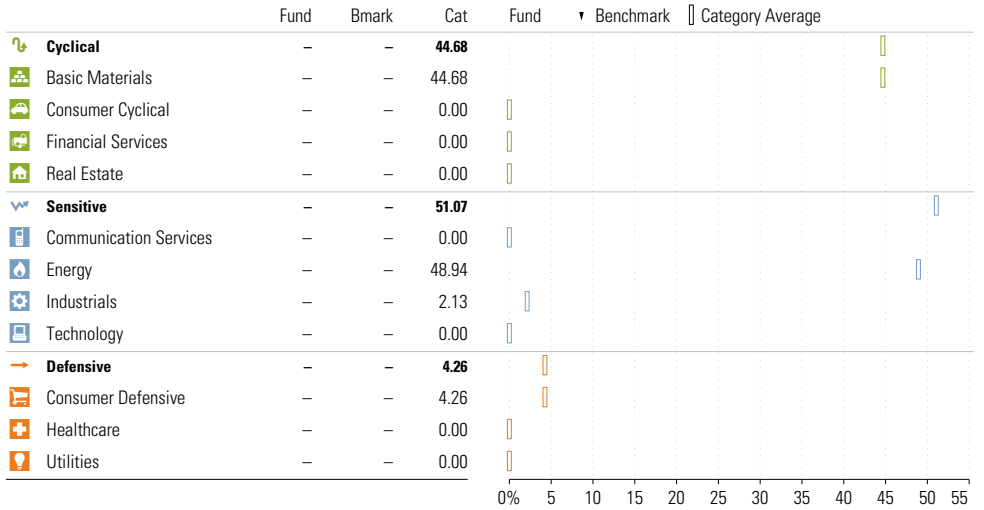


Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	0.00	0.89
Non-US Stocks	0.00	0.49
Bonds	44.94	26.63
Cash	6.58	47.89
Other	48.47	24.10
Total	100.00	100.00

Sector Weighting as of 03-31-2024



Top 0 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
------	-------------	--------------	--------------	--------------------

Total Holdings 0

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

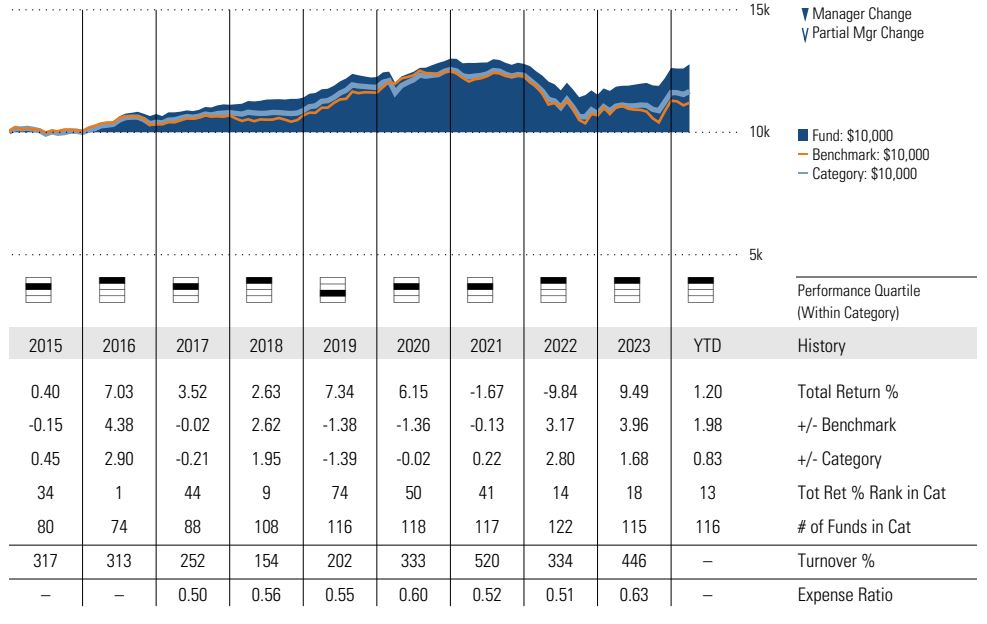
Morningstar Investment Management LLC Analysis

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.

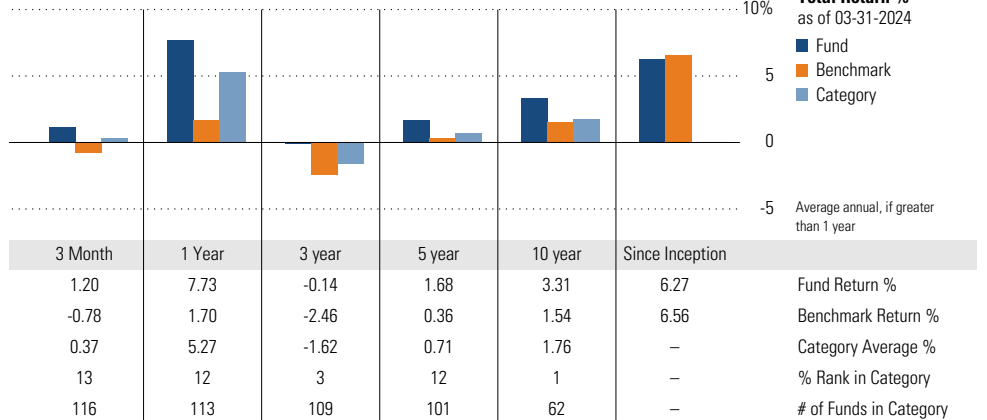
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

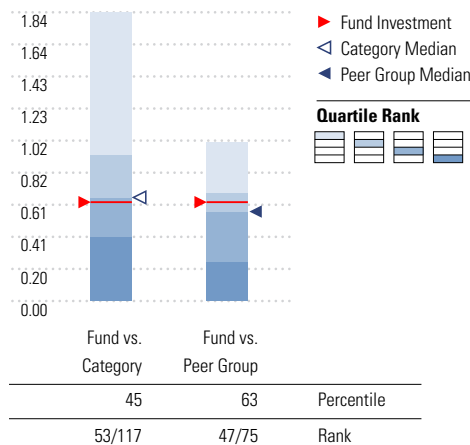
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.32	-	0.33
Beta	0.60	-	0.83
R-Squared	76.45	-	84.73
Standard Deviation	4.97	7.24	6.47
Sharpe Ratio	-0.62	-0.72	-0.72
Tracking Error	3.77	-	3.00
Information Ratio	0.61	-	0.27
Up Capture Ratio	65.51	-	83.18
Down Capture Ratio	52.18	-	80.15

Portfolio Metrics

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

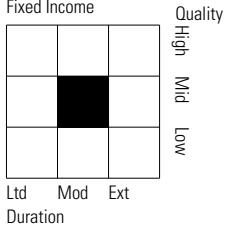
PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

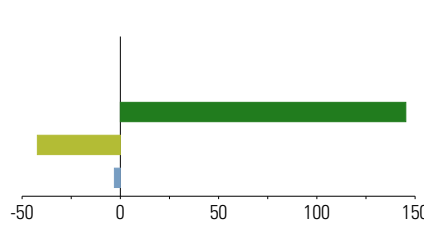
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2024

Style Breakdown



Asset Allocation as of 03-31-2024

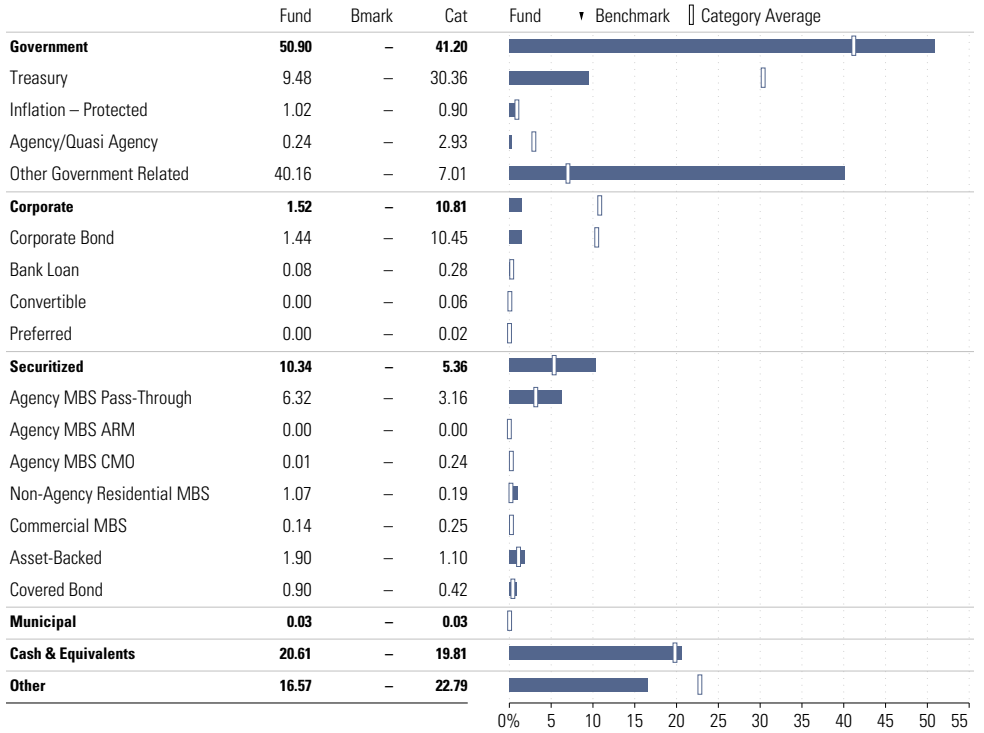


Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	145.27	60.55
Cash	-42.23	39.33
Other	-3.03	0.11
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 03-31-2024



Top 0 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Total Holdings 0				

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Schwab Fdmtl Intl Lg Co Idx SFNNX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

David Rios since 04-2017
Christopher Bliss since 04-2017
Jiwei Gu since 02-2024
Joselle Duncan since 02-2024

Quantitative Screens

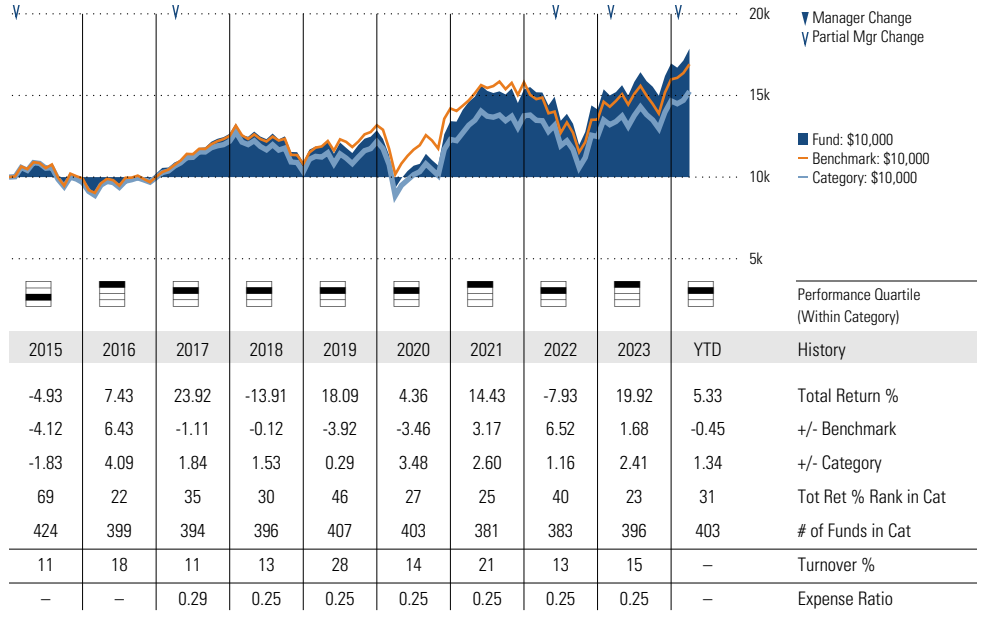
✔ **Performance:** The fund has finished in the Foreign Large Value category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 6.93 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 0.25 is 74.23% lower than the Foreign Large Value category average.

Growth of \$10,000



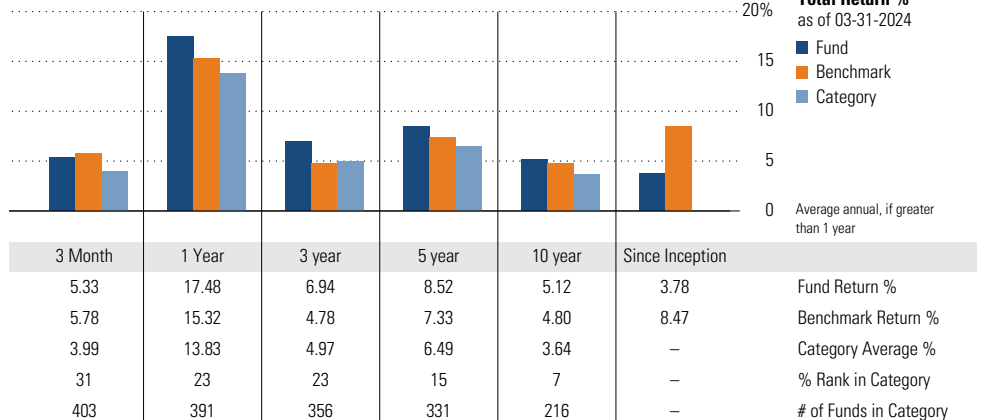
Morningstar Investment Management LLC Analysis

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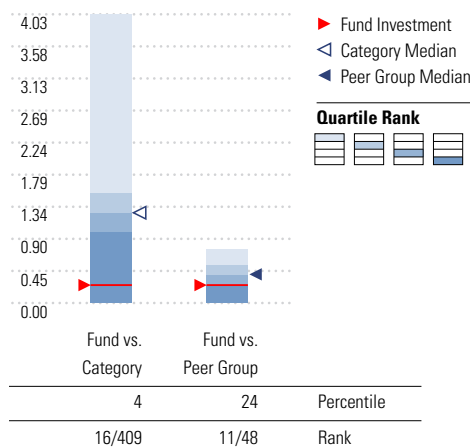
ESG Metrics

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

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.26	-	0.53
Beta	0.97	-	0.96
R-Squared	90.85	-	87.90
Standard Deviation	17.21	16.86	17.21
Sharpe Ratio	0.31	0.19	0.20
Tracking Error	5.23	-	6.08
Information Ratio	0.41	-	0.05
Up Capture Ratio	97.81	-	93.74
Down Capture Ratio	88.18	-	91.73

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	11.75	15.76	11.91
Price/Book Ratio	1.19	1.86	1.30
Geom Avg Mkt Cap \$B	37.69	54.55	39.03
ROE	12.92	18.63	14.30

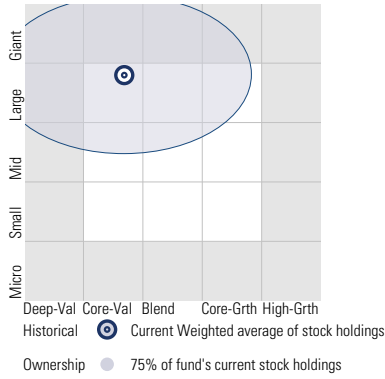
Schwab Fdmtl Intl Lg Co Idx SFNNX

Morningstar Category
Foreign Large Value

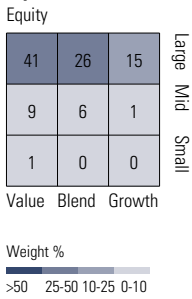
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2024

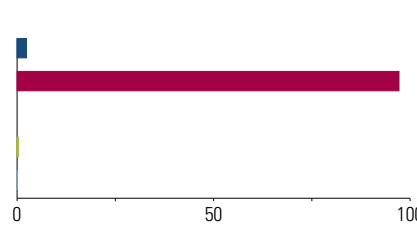
Morningstar Style Box™



Style Breakdown

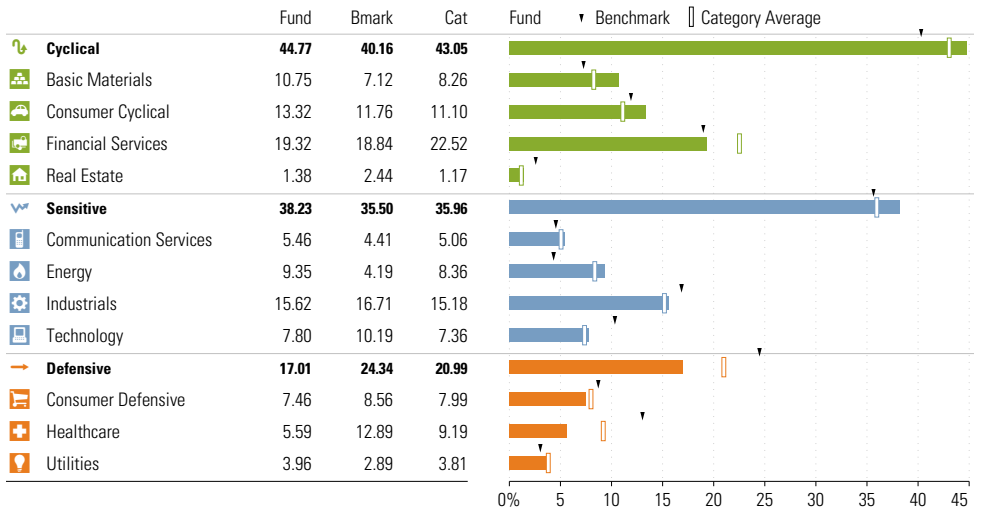


Asset Allocation as of 03-31-2024

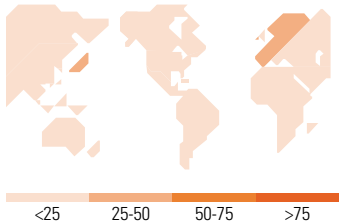


Asset Class	Net %	Cat%
US Stocks	2.39	2.89
Non-US Stocks	97.17	95.22
Bonds	0.00	0.17
Cash	0.40	1.00
Other	0.04	0.71
Total	100.00	100.00

Sector Weighting as of 03-31-2024



World Regions % Equity 03-31-2024



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	40.93	30.37	Americas	8.31	8.65	Greater Europe	50.75	60.98	Developed Markets	99.68
Japan	27.20	17.25	North America	8.31	7.54	United Kingdom	13.63	18.05	Emerging Markets	0.32
Australasia	4.95	3.33	Central/Latin	0.00	1.11	W euro-ex UK	36.65	42.17	Not Available	0.00
Asia-4 Tigers	8.71	7.19				Emrgng Europe	0.23	0.14		
Asia-ex 4 Tigers	0.07	2.60				Africa	0.24	0.62		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Shell PLC	2.30	2.30	-	Energy
⊖ Samsung Electronics Co Ltd	2.10	4.40	-	Technology
⊖ Toyota Motor Corp	1.87	6.27	-	Consumer Cyclical
⊕ TotalEnergies SE	1.30	7.57	-	Energy
⊕ BP PLC	1.03	8.60	-	Energy
⊕ Msci Eafe Jun24 Ifus 20240621	0.95	9.55	-	-
⊕ Glencore PLC	0.83	10.38	-	Basic Materials
⊖ Honda Motor Co Ltd	0.82	11.19	-	Consumer Cyclical
⊕ Nestle SA	0.80	11.99	-	Consumer Defensive
⊕ Banco Santander SA	0.78	12.78	-	Financial Services

Total Holdings 926

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Equity-Income Adm VEIRX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Sharon Hill since 02-2021

Matthew Hand since 10-2021

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 3.09 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 0.18 is 79.78% lower than the Large Value category average.

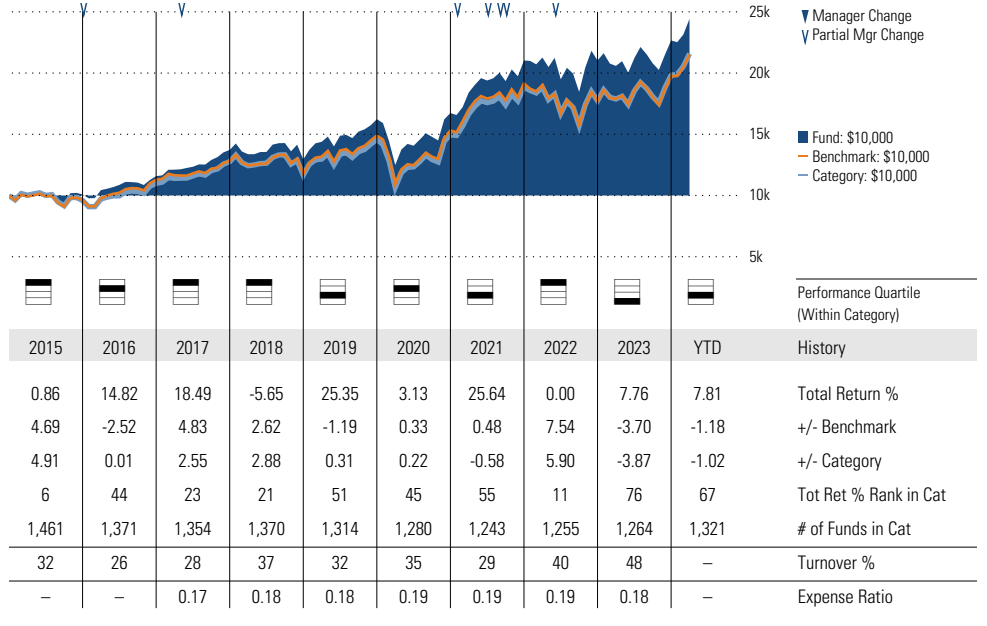
Morningstar Investment Management LLC Analysis

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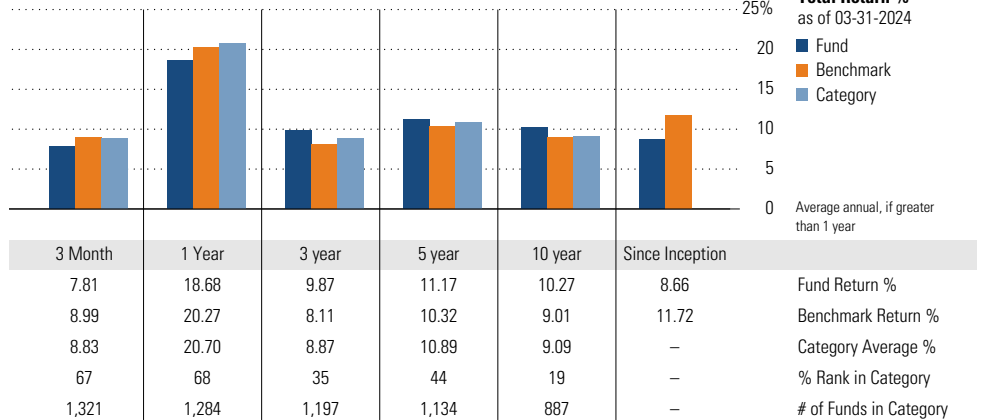
ESG Metrics

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

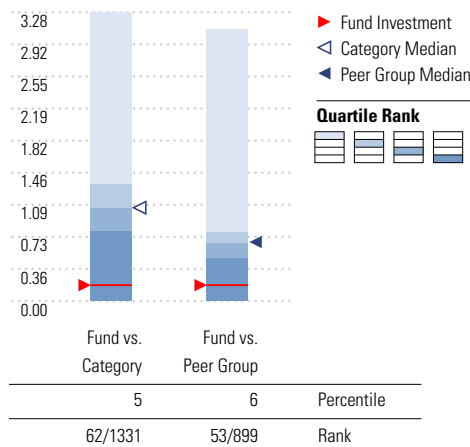
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.24	-	1.07
Beta	0.91	-	0.96
R-Squared	96.32	-	94.27
Standard Deviation	15.29	16.43	16.34
Sharpe Ratio	0.50	0.38	0.43
Tracking Error	3.26	-	4.01
Information Ratio	0.54	-	0.22
Up Capture Ratio	96.18	-	98.20
Down Capture Ratio	87.16	-	93.98

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.11	17.93	18.96
Price/Book Ratio	2.51	2.34	2.53
Geom Avg Mkt Cap \$B	85.18	73.93	121.22
ROE	22.43	16.60	21.17

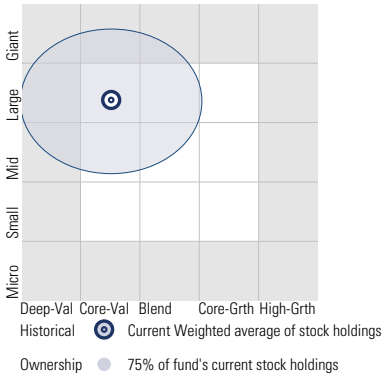
Vanguard Equity-Income Adm VEIRX

Morningstar Category
Large Value

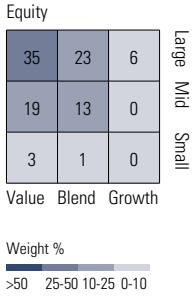
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 03-31-2024

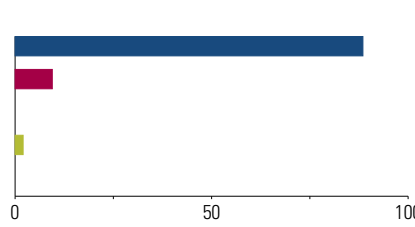
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	88.50	91.79
Non-US Stocks	9.46	5.71
Bonds	0.00	0.31
Cash	2.04	0.89
Other	0.00	1.29
Total	100.00	100.00

Sector Weighting as of 03-31-2024

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	32.45	35.85	33.68			
Basic Materials	3.85	4.18	3.58			
Consumer Cyclical	5.19	5.43	6.93			
Financial Services	21.16	21.43	19.81			
Real Estate	2.25	4.81	3.36			
Sensitive	33.15	37.28	38.27			
Communication Services	2.02	4.79	5.67			
Energy	11.28	7.71	8.13			
Industrials	9.83	13.96	12.04			
Technology	10.02	10.82	12.43			
Defensive	34.40	26.87	28.05			
Consumer Defensive	11.98	7.68	8.42			
Healthcare	15.00	14.64	14.73			
Utilities	7.42	4.55	4.90			

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ JPMorgan Chase & Co	4.19	4.19	-	Financial Services
⊖ Merck & Co Inc	2.69	6.88	-	Healthcare
⊕ Johnson & Johnson	2.49	9.37	-	Healthcare
⊕ ConocoPhillips	2.46	11.83	-	Energy
⊕ Broadcom Inc	2.43	14.26	-	Technology
⊕ EOG Resources Inc	2.28	16.54	-	Energy
⊕ Cisco Systems Inc	2.21	18.75	-	Technology
⊖ Pfizer Inc	1.87	20.62	-2.15	Healthcare
⊖ Procter & Gamble Co	1.58	22.19	-	Consumer Defensive
⊖ Qualcomm Inc	1.48	23.67	-	Technology
⊕ MetLife Inc	1.45	25.13	-	Financial Services
⊕ Gilead Sciences Inc	1.41	26.53	-	Healthcare
⊕ Wells Fargo & Co	1.38	27.92	-	Financial Services
⊖ Philip Morris International Inc	1.36	29.28	-	Consumer Defensive
⊖ The Home Depot Inc	1.31	30.59	-	Consumer Cyclical

Total Holdings 203

⊕ 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

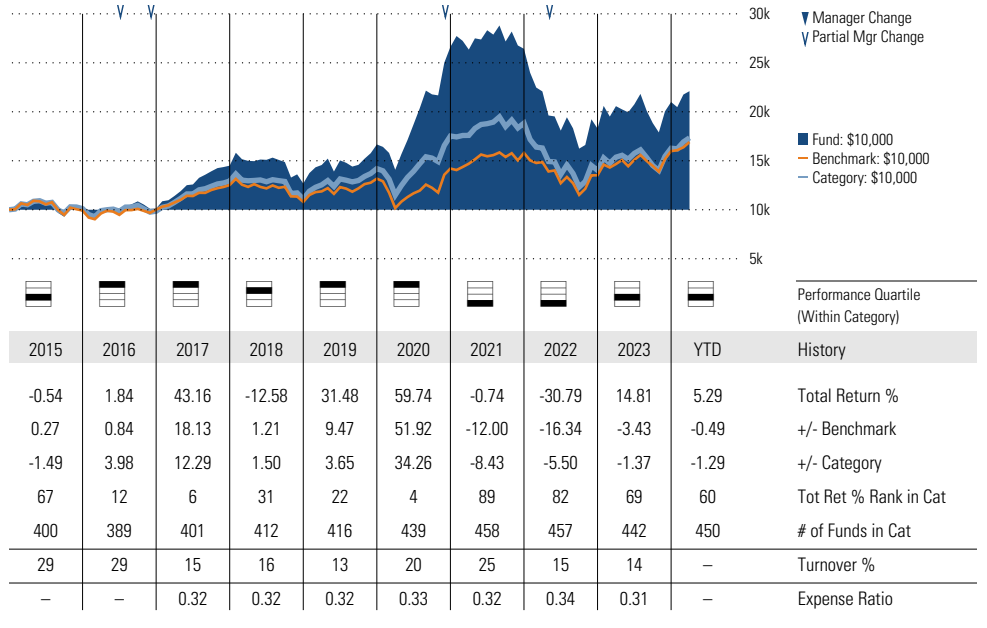
✔ **Performance:** The fund has finished in the Foreign Large Growth category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **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 years.

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

Growth of \$10,000



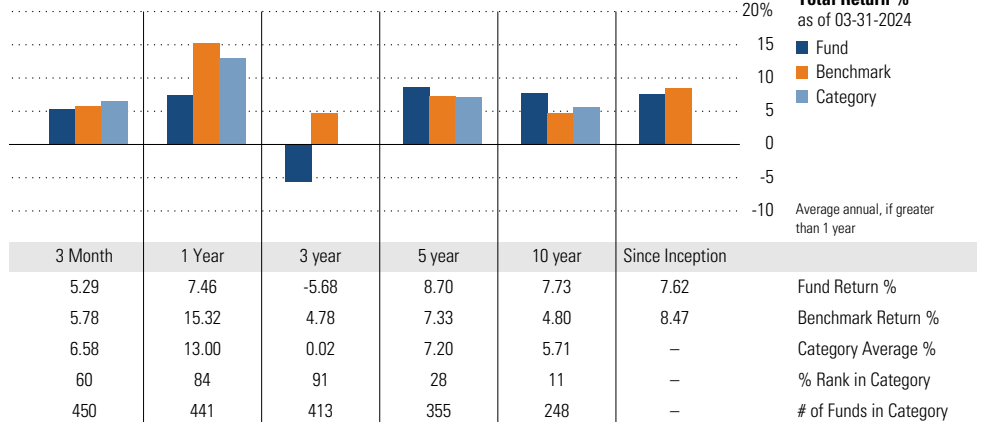
Morningstar Investment Management LLC Analysis

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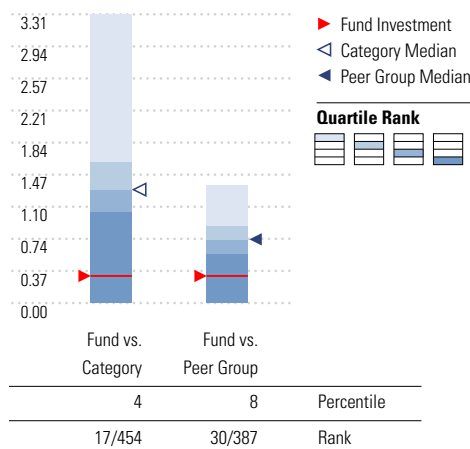
ESG Metrics

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

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	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

Metric	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

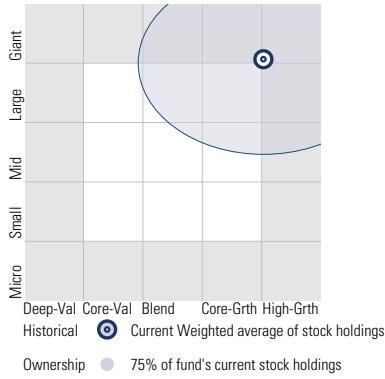
Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2024

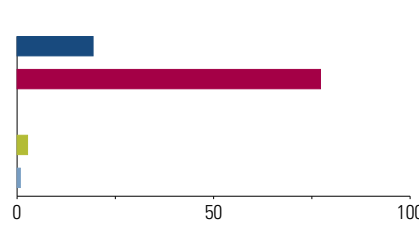
Morningstar Style Box™



Style Breakdown

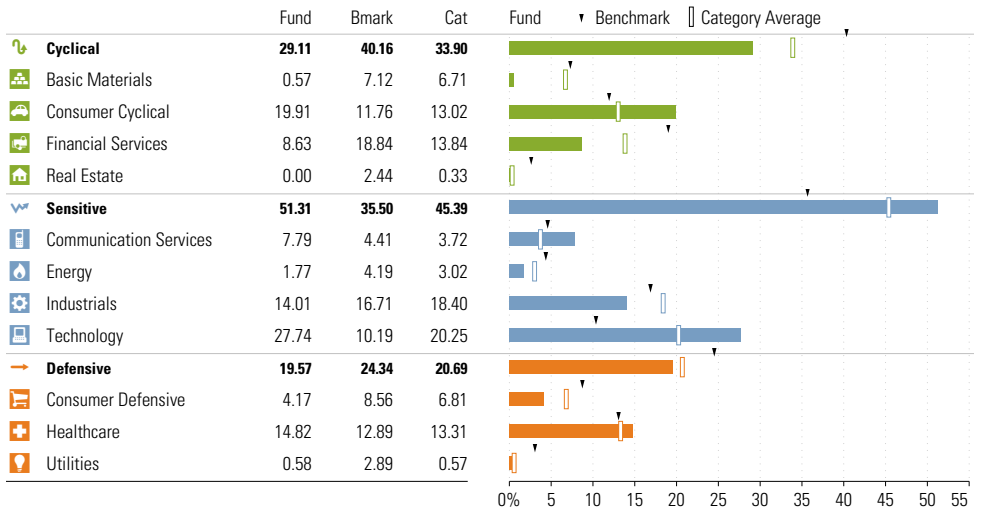


Asset Allocation as of 03-31-2024



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

Sector Weighting as of 03-31-2024



World Regions % Equity 03-31-2024



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

Top 10 Holdings as of 03-31-2024

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

Total Holdings 168

⊕ Increase ⊖ Decrease ✨ New to Portfolio