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.

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

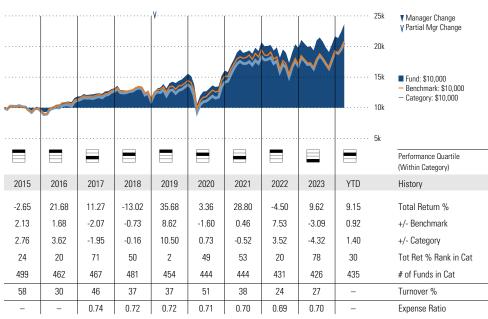
Morningstar Investment Management LLC Analysis

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.

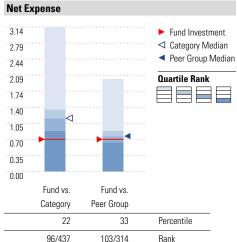
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	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			
	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 Me ∰ Mid-Cap Value Ru

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

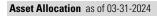
Equity

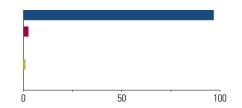
3	6	1	Large
25	41	3	Mid
5	14	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.24
Cash	0.94	1.99
Bonds	0.00	0.02
Non-US Stocks	2.38	6.97
US Stocks	96.68	90.79
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	T .	Bench	mark	Categ	jory Ave	erage	
٠	Cyclical	44.79	42.46	41.11								
À.	Basic Materials	6.44	6.08	5.43								
	Consumer Cyclical	10.65	10.25	11.67		•						
<u></u>	Financial Services	16.63	16.02	17.98				: V				
à	Real Estate	11.07	10.11	6.03			•					
Ųľ	Sensitive	34.79	40.50	36.46		_						
	Communication Services	0.09	3.27	2.94]						
	Energy	6.32	5.34	5.92		0			į			
ž	Industrials	22.08	19.67	17.29								
3	Technology	6.30	12.22	10.31				· .				
+	Defensive	20.42	17.04	22.43		_]		
Ę	Consumer Defensive	4.55	3.44	6.54								
ı	Healthcare	9.90	6.71	9.31								
1	Utilities	5.97	6.89	6.58								

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
	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

82

79

95

0.28

72

0.28

104

0.27

176

0.26

Morningstar Category

Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Turnover %

Expense Ratio

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Carbon Risk Score	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 ▼ Manager Change V Partial Mgr Change 20k 15k Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 2.03 8 90 15.84 -2 42 19 55 11.22 16.11 -11.83 14.37 6.24 Total Return % 1.67 1.30 1.56 1.24 -0.78 -3.04 3.74 3.49 -2.38 0.89 +/- Benchmark 3.34 0.32 0.59 3.96 1.56 2.63 -0.50 2.22 1.81 0.92 +/- Category 3 20 15 8 48 57 28 24 41 25 Tot Ret % Rank in Cat 902 852 849 848 827 843 848 844 901 # of Funds in Cat 875

158

0.25

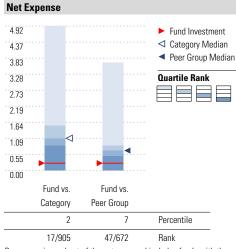
52

0.25

171

0.25





3-Year KISK Wietrics			
	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

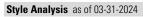


American Funds American Balanced R6 RLBGX

Quality High MidLow

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



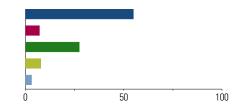
Style Breakdown

Equity				rixeu II	icome
18	28	37	Large		
4	10	2	Mid		
0	1	0	Small		
Value	Blend	Growth		Ltd	Mod

Duration

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

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

		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	ark [Cate	gory Av	erage		
Ն	Cyclical	23.56	31.35	30.65										
	Basic Materials	3.00	3.45	3.50		Ö								
-	Consumer Cyclical	7.33	10.85	10.48										
₽	Financial Services	11.50	14.34	14.43										
b	Real Estate	1.73	2.71	2.24										
M	Sensitive	51.25	48.67	47.56										
	Communication Services	9.74	7.67	7.67										
•	Energy	6.02	4.38	4.72										
‡	Industrials	11.06	10.75	10.89										
3	Technology	24.43	25.87	24.28						= [
+	Defensive	25.17	19.97	21.78										
÷	Consumer Defensive	8.51	6.01	5.74										
1	Healthcare	14.29	11.65	13.39			- : '	0						
7	Utilities	2.37	2.31	2.65										

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 The Home Depo	-	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.

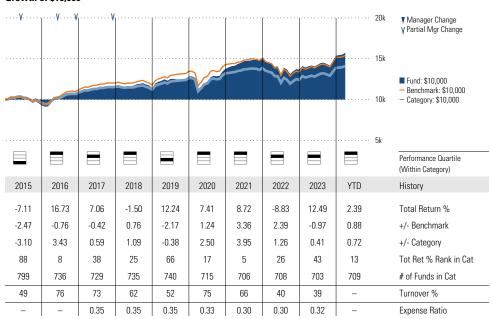
Morningstar Investment Management LLC Analysis

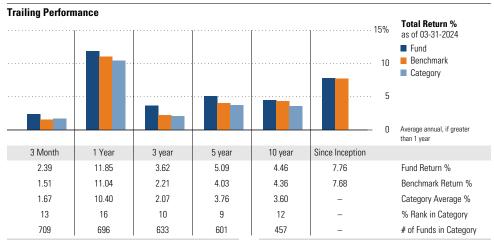
We are removing American Funds American High Income due to changes in its management team and its poor trailing performance. This fund has suffered significant losses in periods of credit market stress, as the portfolio managers tended to favor lower-rated bonds. Capital Group has made some adjustments 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





Net Exp	ense		
4.67			► Fund Investment
4.15			Category Median
3.63			 Peer Group Median
3.11			Quartile Rank
2.59			
2.08			
1.56			
1.04	4		
0.52		1	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	6	10	Percentile
	38/710	46/467	Rank

3-Year Kisk Metrics			
	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			
	Fund	Bmark	Cat
Avg Eff Duration	2.99	-	3.18
Avg Eff Maturity	_	_	4.90



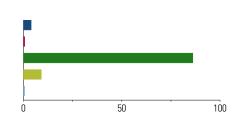
American Funds American High-Inc R6 RITGX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Sty	le Anal	ysis	as	of 03-31-2024
Style	e Breakd	own		
Fixed	Income			Quality
				High
				Mid
				Low
Ltd Dura:	Mod	Ext		



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
В	41.54	_	35.18
Below B	17.75	-	15.87
Not Rated	2.53	_	0.83

Sector Weighting as of 03-3	31-2024				
	Fund	Bmark	Cat	Fund • Benchmark [] Category Average	
Government	0.55	-	2.16	10	
Treasury	0.55	_	0.91		
Inflation – Protected	0.00	_	0.01		
Agency/Quasi Agency	0.00	_	0.00		
Other Government Related	0.00	_	1.24		
Corporate	89.97	-	89.86		
Corporate Bond	85.03	_	87.71		
Bank Loan	4.56	_	1.37		
Convertible	0.20	_	0.40		
Preferred	0.18	_	0.38		
Securitized	0.00	-	1.41		
Agency MBS Pass-Through	0.00	_	0.04		
Agency MBS ARM	0.00	_	0.00		
Agency MBS CMO	0.00	_	0.04		
Non-Agency Residential MBS	0.00	_	0.05		
Commercial MBS	0.00	_	0.21		
Asset-Backed	0.00	_	1.07		
Covered Bond	0.00	_	0.00		
Municipal	0.00	-	0.03		
Cash & Equivalents	9.48	-	4.62		
Other	0.00	_	1.93		

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 Liablities	_	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.

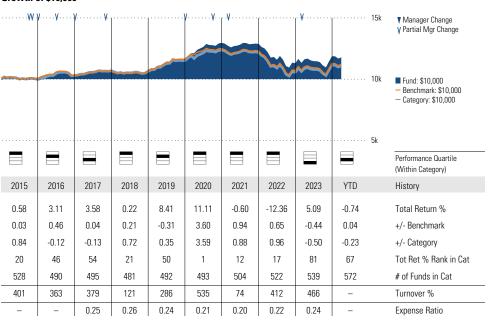
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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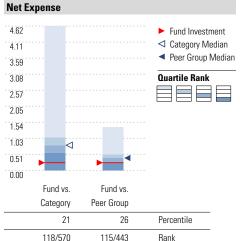
ESG Metrics

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

Growth of \$10,000







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

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

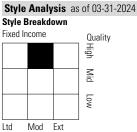


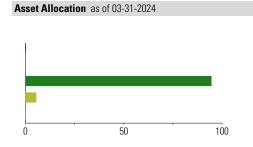
American Funds Bond Fund of Amer R6 RBFGX

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

Style Breakdown

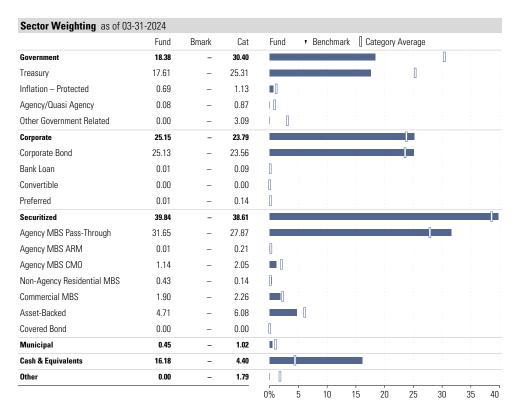
Duration





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

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



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

Total Holdings 4003

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds 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

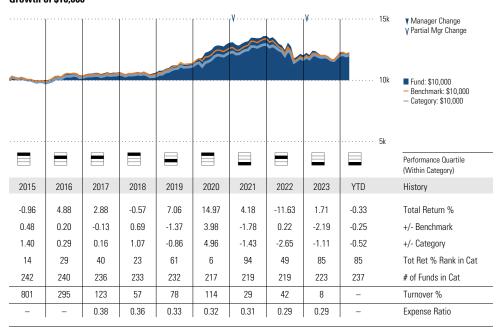
Morningstar Investment Management LLC Analysis

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

ESG Metrics

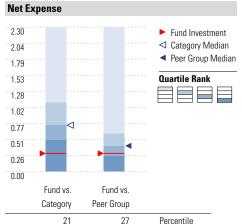
Metric	Rating	Updated				
Sustainability Rating	3	03-31-2024				

Growth of \$10,000



Trailing Performance





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

39/148

Rank

3-Year RISK Wetrics			
	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			
	Fund	Bmark	Cat
Avg Eff Duration	4.13	4.52	6.27
Avg Eff Maturity	_	_	7.18



50/233

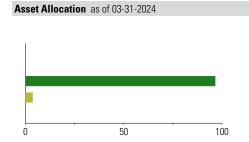
American Funds Inflation Linked Bd R6 RILFX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 03-31-2024 **Style Breakdown**





Asset 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
В	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													
	Fund	Bmark	Cat	Fund	▼ Be	enchn	ark	[] C	ateg	ory .	Aver	age		
Government	92.55	_	87.85											
Treasury	3.49	_	0.26											
Inflation – Protected	88.84	_	81.33											
Agency/Quasi Agency	0.14	-	0.08											
Other Government Related	80.0	_	6.18											
Corporate	3.73	_	1.05	()m										
Corporate Bond	3.73	-	1.02	()										
Bank Loan	0.00	_	0.03											
Convertible	0.00	_	0.00											
Preferred	0.00	_	0.00	İ										
Securitized	1.38	-	3.74											
Agency MBS Pass-Through	0.00	_	1.55	[]										
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.00	_	0.23											
Non-Agency Residential MBS	0.09	_	0.08											
Commercial MBS	0.04	_	0.18											
Asset-Backed	1.25	_	1.59											
Covered Bond	0.00	_	0.11											
Municipal	0.51	_	0.00											
Cash & Equivalents	1.84	_	7.24											
Other	0.00	_	0.11											

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

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	_
	01-2030	4.27	36.91	-
	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 CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI 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.

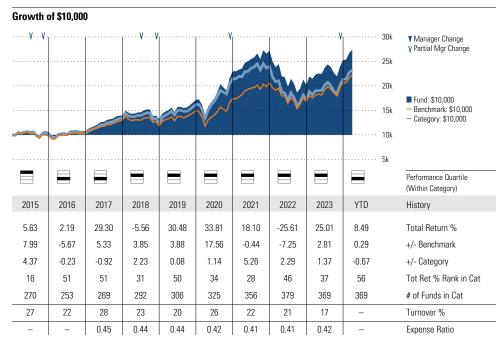
✓ Net Expense: The fund's expense ratio of 0.42 is
60.38% lower than the Global Large-Stock Growth category
average.

Morningstar Investment Management LLC Analysis

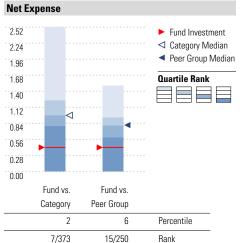
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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

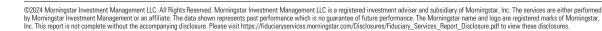






3-1 cai nisk ivicuits			
	Fund	Bmark	Cat
Alpha	-2.12	_	-3.53
Beta	1.10	_	1.14
R-Squared	96.39	_	89.14
Standard Deviation	18.68	16.62	20.20
Sharpe Ratio	0.21	0.31	0.16
Tracking Error	3.95	_	7.06
Information Ratio	-0.44	_	-0.40
Up Capture Ratio	106.14	_	104.67
Down Capture Ratio	115.25	_	120.06

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



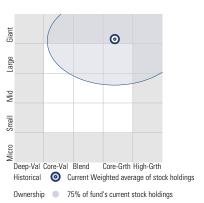


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

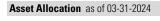
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	ırk []	Categ	ory Av	erage/				
_Մ	Cyclical	27.66	32.65	27.75												
i.	Basic Materials	4.42	4.09	2.46		i										
4	Consumer Cyclical	12.26	10.78	12.18			- 1									
<u> </u>	Financial Services	10.48	15.55	11.96												
ŧ	Real Estate	0.50	2.23	1.15	•0											
M	Sensitive	50.79	47.38	52.79												
	Communication Services	9.94	7.71	8.31												
ð	Energy	2.88	4.59	2.08		Ĭ										
Ф	Industrials	13.93	10.45	11.58												
	Technology	24.04	24.63	30.82						="						
→	Defensive	21.56	19.97	19.47												
=	Consumer Defensive	5.43	6.36	4.11												
+	Healthcare	15.53	11.22	14.45			- : '									
•	Utilities	0.60	2.39	0.91	•											
					0%	5	10	15	20	25	30	35	40	45	50	55

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 276

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

Matt Hochstetler since 01-2024

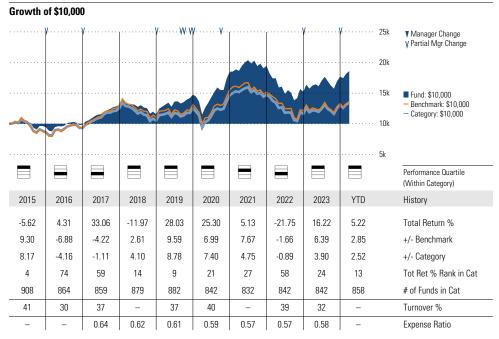
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.81 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the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

Morningstar Investment Management LLC Analysis

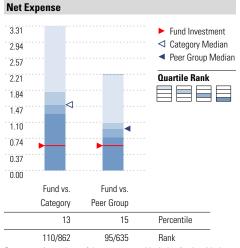
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

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

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



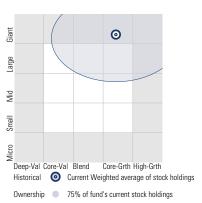


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2024

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

100.00

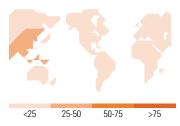
100.00

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

100

Total

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 576

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds Strategic Bond R-6 RANGX

Morningstar Category Morningstar Index
Intermediate Core-Plus Bond 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

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.

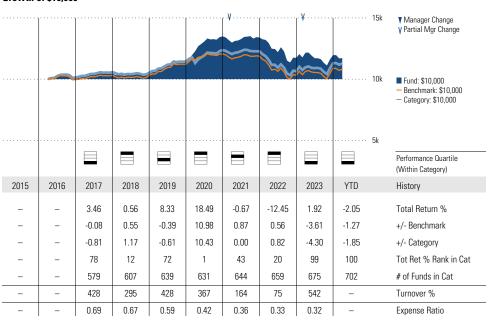
Morningstar Investment Management LLC Analysis

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.

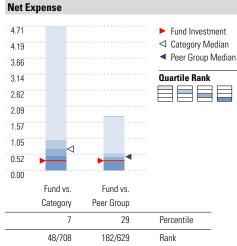
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-29-2024

Growth of \$10,000







3-Year Risk Metrics			
	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			
	Fund	Bmark	Cat
Avg Eff Duration	5.26	4.43	5.93
Avg Eff Maturity	_	_	8.41



American Funds Strategic Bond R-6 RANGX

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



Asset Allocation	on as of 03-31-2024	
0	50	100

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

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
В	2.42	0.00	1.81
Below B	0.91	0.00	0.66
Not Rated	4.30	2.46	2.02

						. п.	_			
	Fund	Bmark	Cat	Fund	▼ Benc	nmark [] (Category	Average		
Government	16.92	-	25.46							
Treasury	12.80	_	17.04							
Inflation – Protected	3.61	_	0.48	()						
Agency/Quasi Agency	0.24	_	0.28	0						
Other Government Related	0.27	-	7.66	1						
Corporate	26.21	-	26.01							
Corporate Bond	25.84	_	25.11							
Bank Loan	0.33	_	0.31	0						
Convertible	0.00	_	0.03	ĺ						
Preferred	0.04	_	0.56							
Securitized	39.57	-	37.71							
Agency MBS Pass-Through	29.82	_	22.62							
Agency MBS ARM	0.00	_	0.07							
Agency MBS CMO	1.89	_	2.16							
Non-Agency Residential MBS	0.25	_	1.79] [
Commercial MBS	2.78	_	3.24							
Asset-Backed	4.83	_	7.83							
Covered Bond	0.00	_	0.00							
Municipal	1.17	_	0.48	0						
Cash & Equivalents	15.95	_	8.18							
Other	0.00	_	2.13	[

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 Liablities	_	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	_

⊕ Increase ⊕ Decrease ❖ New to Portfolio

Total Holdings 1707



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 05-2021
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.

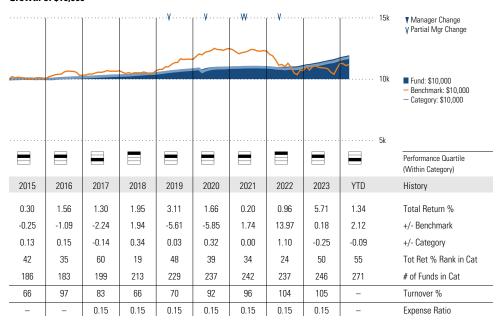
Morningstar Investment Management LLC Analysis

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.

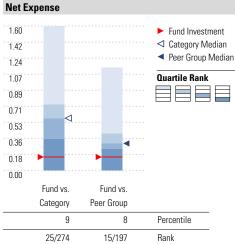
ESG Metrics

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

Growth of \$10,000

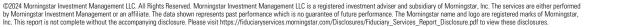






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.82	_	2.54
Beta	0.07	_	0.09
R-Squared	28.89	_	27.88
Standard Deviation	0.88	7.24	1.24
Sharpe Ratio	-0.60	-0.72	-0.91
Tracking Error	6.80	_	6.69
Information Ratio	0.76	_	0.72
Up Capture Ratio	16.48	_	17.13
Down Capture Ratio	-11.82	_	-8.23

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

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

Morningstar Category

Ultrashort Bond

Morningstar Index

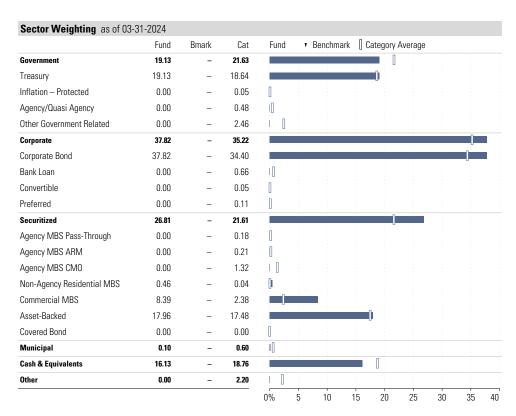
Bloomberg US Agg Bond TR USD

100.00

100.00

Style	Analy	eis.	as	of 03-31-2024
Style E				01 00 01 2021
Fixed Ir	come			Quality
				High
				Mid
				Low
Ltd	Mod	Ext		
Duratio	n			

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
В	0.00	0.00	0.90
Below B	0.00	0.00	0.25
Not Rated	0.20	2.46	1.61



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	_

50

Total Holdings 342

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Baron Growth R6 BGRUX

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.

✓ 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

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

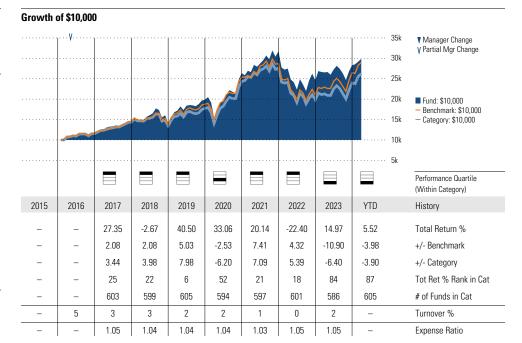
ESG Metrics

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

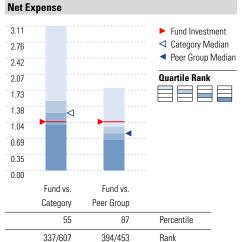
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD







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

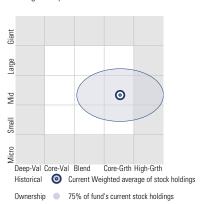
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.65	26.72	31.29
Price/Book Ratio	5.07	8.38	5.82
Geom Avg Mkt Cap \$B	17.24	25.23	22.56
ROE	30.91	26.19	19.71



Baron Growth R6 BGRUX

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

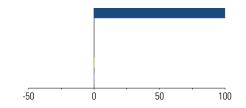
-quit,			
0	0	0	Large
4	15	53	MIG
1	19	7	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.15	0.42
Cash	-0.02	3.26
Bonds	0.00	0.08
Non-US Stocks	0.00	4.09
US Stocks	99.87	92.16
Asset Class	Net %	Cat%

Morningstar Index

Russell Mid Cap Growth TR USD

Morningstar Category

Mid-Cap Growth

	Fund	Bmark	Cat	Fund	▼ Benchmark	verage
Cyclical	71.28	24.66	27.83			
Basic Materials	0.00	0.88	2.14	[]		
Consumer Cyclical	13.87	13.02	12.43			
Financial Services	46.37	9.11	10.45			
Real Estate	11.04	1.65	2.81			
Sensitive	18.94	54.11	50.56			
Communication Services	2.40	4.01	3.57			
Energy	0.00	3.51	2.79	i (
Industrials	1.24	18.39	17.58			
Technology	15.30	28.20	26.62			
Defensive	9.77	21.24	21.59			
Consumer Defensive	0.86	2.83	2.79	• [
Healthcare	8.91	17.98	18.22			
Utilities	0.00	0.43	0.58	Ó		

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.38	10.38	_	Financial Services
	10.37	20.76	_	Financial Services
Gartner Inc	8.83	29.59	_	Technology
FactSet Research Systems Inc	6.78	36.37	_	Financial Services
Kinsale Capital Group Inc	6.52	42.89	-	Financial Services
○ CoStar Group Inc	6.17	49.07	_	Real Estate
Vail Resorts Inc	5.54	54.61	_	Consumer Cyclical
Primerica Inc	4.72	59.33	_	Financial Services
○ Choice Hotels International Inc	4.71	64.04	_	Consumer Cyclical
	4.27	68.31	-	Technology
Morningstar Inc	3.55	71.86	_	Financial Services
□ IDEXX Laboratories Inc □	3.36	75.22	_	Healthcare
	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

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Jed Foodall 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

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.

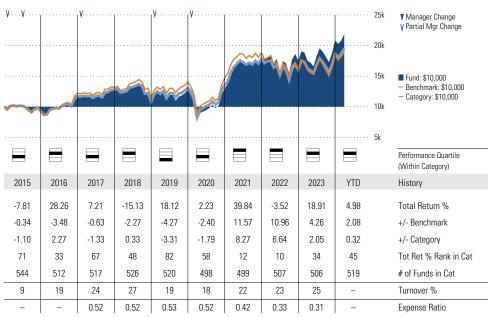
Morningstar Investment Management LLC Analysis

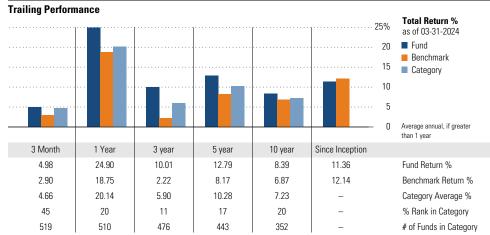
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

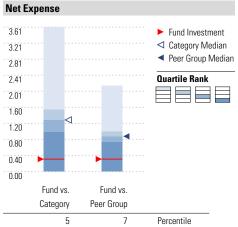
ESG Metrics

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

Growth of \$10,000





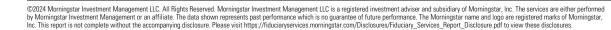


	27/521	25/369	Rank	
Peer gro	up is a subset of	the category an	d includes fund	ls with the
same ma	nagement style	(active vs. passi	ve) and similar	share class
characto	rietice			

Rank

3-Year Kisk 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

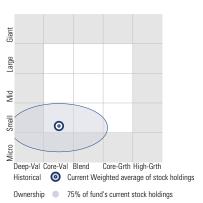
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

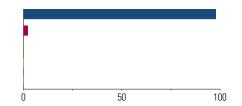
Lquity			
1	0	0	Large
1	1	0	Mid
56	33	7	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
b	Cyclical	50.94	51.38	49.72	
	Basic Materials	7.92	5.13	6.45	
P	Consumer Cyclical	17.19	11.29	14.29	
ê	Financial Services	24.85	22.88	22.72	
b	Real Estate	0.98	12.08	6.26	
NF	Sensitive	39.45	31.96	37.56	
	Communication Services	2.03	2.15	1.81	
•	Energy	10.92	9.12	7.60	
;	Industrials	18.72	13.21	18.36	
1	Technology	7.78	7.48	9.79	
+	Defensive	9.60	16.65	12.72	
=	Consumer Defensive	5.20	3.26	4.07	
1	Healthcare	3.93	9.68	5.74	
2	Utilities	0.47	3.71	2.91	

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	_	_
	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
	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
	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

- ❷ 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.
- Net Expense: The fund's expense ratio of 0.2 is 77.01% lower than the Foreign Large Blend category average.

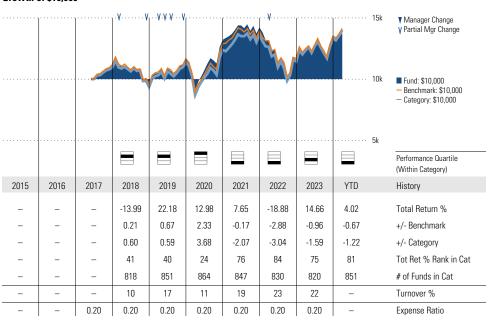
Morningstar Investment Management LLC Analysis

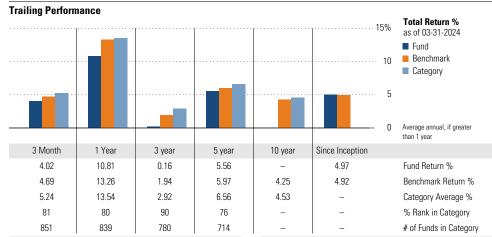
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

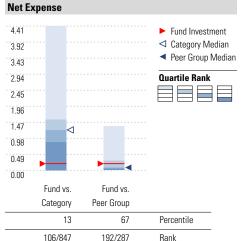
ESG Metrics

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

Growth of \$10,000







3-Year hisk wietrics			
	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 Index MSCI ACWI Ex USA NR USD

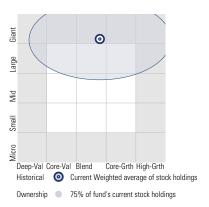
Morningstar Category

Foreign Large Blend

Total

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

23	31	37	Luigo
3	4	2	IVIIG
0	0	0	O

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2024

Asset Class	Net %	Cat%
US Stocks	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

100.00

100.00

		Fund	Bmark	Cat	Fund	,	Bench	mark	Categ	jory Ave	erage		
b	Cyclical	40.04	41.78	38.83									-
	Basic Materials	6.95	7.41	6.67			•						
P	Consumer Cyclical	10.27	11.28	11.44									
₽	Financial Services	20.46	21.05	19.00									
b	Real Estate	2.36	2.04	1.72									
NF	Sensitive	40.08	38.74	38.99									
	Communication Services	7.78	5.46	4.66									
•	Energy	4.66	5.66	4.87									
þ	Industrials	12.67	13.71	16.79				ı <u>'</u> [
1	Technology	14.97	13.91	12.67									
+	Defensive	19.86	19.49	22.19									
=	Consumer Defensive	7.02	7.32	8.38									
ř	Healthcare	9.96	9.36	11.43									
2	Utilities	2.88	2.81	2.38									

100

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	44.75	34.61
Japan	16.67	19.30
Australasia	3.89	4.69
Asia-4 Tigers	10.22	6.32
Asia-ex 4 Tigers	13.97	4.30
Not Classified	0.00	0.00

Americas	Fund % 10.68	Cat % 8.86	Greater Europe	Fund % 44.58	Cat % 56.52	Market Maturity	Fund %
North America	8.28	7.63	United Kingdom	8.16	13.36	Developed Markets	80.89
Central/Latin	2.40	1.23	W euro-ex UK	32.68	42.23	Emerging Markets	19.11
			Emrgng Europe	0.76	0.09	Not Available	0.00
			Africa	2.98	0.84		

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
	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
	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

Expense Ratio

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.
- \times *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.

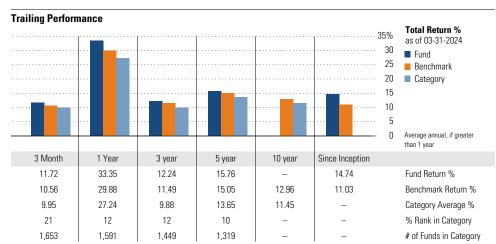
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -3.28 31.53 18.67 31.57 -20.27 29.04 11.72 Total Return % 2.75 1.16 1.10 0.04 0.27 2.86 -2.16 +/- Benchmark 2.75 6.72 2.99 2.84 5.50 -3.31 1.77 +/- Category 16 22 34 7 82 10 21 Tot Ret % Rank in Cat 1,481 1,490 1,487 1,506 1,543 1,653 # of Funds in Cat 1,528 15 10 12 9 21 Turnover %



0.11

0.11

0.11

Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
	Fund vs.	Fund vs.	
C	Category	Peer Group	
	11	51	Percentile
1.	70/1663	268/526	Rank

0.11

0.11

0.11

0.11

3-Year Kisk Metrics			
	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			
	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



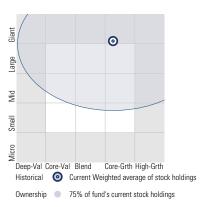
Fidelity U.S. Sustainability Index FITLX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

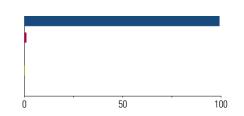
Equity

11	30	39	Large
5	9	4	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.00	1.06
Cash	0.04	1.49
Bonds	0.00	-0.24
Non-US Stocks	0.83	2.49
US Stocks	99.13	95.21
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2024											
		Fund	Bmark	Cat	Fund	▼ Benchma	ark [] C	ategory	Avera	ge			
<mark>Դ</mark>	Cyclical	25.69	27.72	28.44				0					
A	Basic Materials	2.52	2.09	2.73									
A	Consumer Cyclical	9.48	10.79	10.24		= [
,	Financial Services	11.40	12.53	13.45									
fi	Real Estate	2.29	2.31	2.02									
W	Sensitive	55.35	51.66	50.43		_							
d	Communication Services	9.97	8.89	8.25	_								
ð	Energy	2.40	3.71	3.88									
Ф	Industrials	8.77	8.23	10.15		i [
	Technology	34.21	30.83	28.15									
-	Defensive	18.93	20.62	21.13									
Ħ	Consumer Defensive	5.60	5.93	6.00									
+	Healthcare	12.21	12.56	13.11		<u> </u>							
•	Utilities	1.12	2.13	2.02									
					0% 5	10 15	20 25	30	35	40	45	50	55 6

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
① The Home Depot Inc	1.41	68.82	_	Consumer Cyclical

Total Holdings 286

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Hartford Schroders 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.

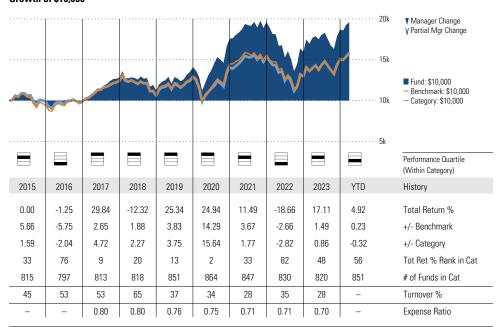
Morningstar Investment Management LLC Analysis

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.

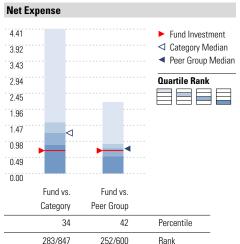
ESG Metrics

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

Growth of \$10,000







3- Tear hisk Wellics			
	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



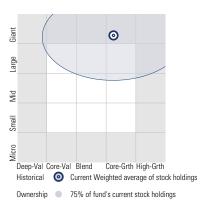
Hartford Schroders International Stk SDR SCIJX

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

Equity

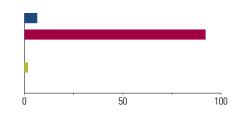
. ,			
10	34	46	Laige
2	5	3	MIN
0	0	0	olldii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

		Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	ory Ave	erage		-	_
Դ	Cyclical	23.58	41.78	38.83			_							
A.	Basic Materials	1.91	7.41	6.67			١ :							
A	Consumer Cyclical	10.68	11.28	11.44										
	Financial Services	10.99	21.05	19.00										
æ	Real Estate	0.00	2.04	1.72	[
W	Sensitive	44.19	38.74	38.99										
	Communication Services	7.03	5.46	4.66										
ð	Energy	2.99	5.66	4.87		0		_ :						
Ф	Industrials	16.16	13.71	16.79										
	Technology	18.01	13.91	12.67										
→	Defensive	32.21	19.49	22.19										
=	Consumer Defensive	11.22	7.32	8.38										
+	Healthcare	19.71	9.36	11.43										
•	Utilities	1.28	2.81	2.38	[
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	25.25	34.61
Japan	14.49	19.30
Australasia	0.00	4.69
Asia-4 Tigers	6.73	6.32
Asia-ex 4 Tigers	4.03	4.30
Not Classified	0.00	0.00

Americas	Fund % 9.69	Cat % 8.86	Greater Europe	Fund % 65.06	Cat % 56.52	Market Maturity	Fund %
North America	6.45	7.63	United Kingdom	22.77	13.36	Developed Markets	92.73
Central/Latin	3.24	1.23	W euro-ex UK	42.29	42.23	Emerging Markets	7.27
			Emrgng Europe	0.00	0.09	Not Available	0.00
			Africa	0.00	0.84		

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
	2.47	29.01	-	Industrials
⊕ GSK PLC	2.44	31.46	-	Healthcare

Total Holdings 63

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ 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
- Management: The fund's management has been in place for 19.67 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 52.69% lower than the Large Growth category average.

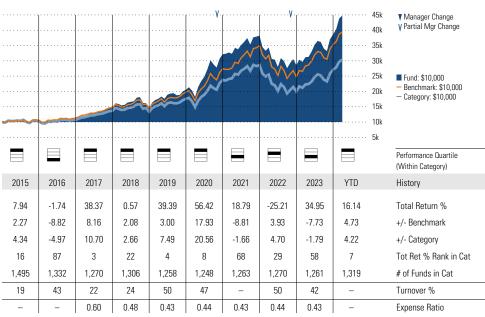
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Expe	ense			
6.43				► Fund Investment
5.72				□ Category Median □ □ □ □ □ □ □ □ □ □ □ □
5.00				 Peer Group Median
4.29				Quartile Rank
3.57				
2.86				
2.14				
1.43	⊲			
0.71			∢	
0.00				
	Fund vs.	Fund	VS.	
(Category	Peer Gro	up	
	11		21	Percentile

13	8/1333	208/993	Rank			
Peer group i	s a subset of th	e category and in	cludes funds with the			
same management style (active vs. passive) and similar share class						
characterist	ice					

3-Year KISK Wietrics			
	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			
	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

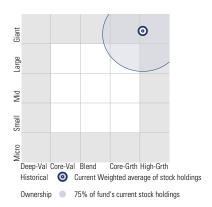
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

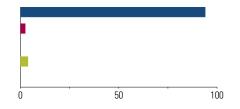
Large	73	18	3
Mid	5	1	0
Small	0	0	0

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

		Fund	Bmark	Cat	Fund	d ·	Ber	ichma	ırk] Cat	egor	γ Ανε	erage		
b	Cyclical	20.38	22.72	25.16				ij	•						
	Basic Materials	0.23	0.64	1.19	ı[]										
-	Consumer Cyclical	16.30	15.17	14.47											
ê	Financial Services	3.85	6.06	8.41											
b	Real Estate	0.00	0.85	1.09	ij										
NF	Sensitive	67.88	62.66	59.25											
	Communication Services	14.17	11.69	11.58											
	Energy	0.70	0.45	0.99											
þ	Industrials	5.99	4.99	6.14											
3	Technology	47.02	45.53	40.54									•		
→	Defensive	11.74	14.62	15.60											
7	Consumer Defensive	1.26	4.01	2.86	[]										
3	Healthcare	10.48	10.56	12.45											
?	Utilities	0.00	0.05	0.29	İ										

Top 15 Holdings as of 03-31-2024 % Net Asset Cumulative % YTD Return % Name Morningstar Sector Technology Microsoft Corp 10.70 10.70 **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 Healthcare 5.20 36.44 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 ① 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 Technology Uber Technologies Inc 2.16 59.86 Regeneron Pharmaceuticals Inc 1.81 61.67 Healthcare Eaton Corp PLC 1.80 63.47 Industrials

Total Holdings 6

⊕ 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.

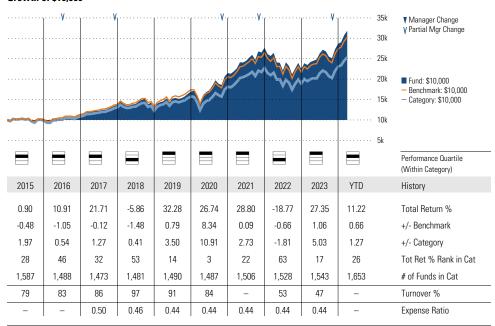
Morningstar Investment Management LLC Analysis

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





Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54		····•	
0.00			
	Fund vs.	Fund vs.	
C	Category	Peer Group	
	27	26	Percentile
4-	46/1663	245/946	Rank

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



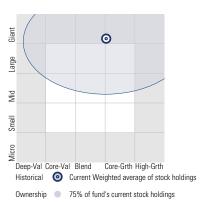
JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

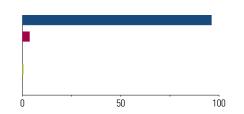
Equity

19	35	35	Large
2	7	2	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024

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

		Fund	Bmark	Cat	Fund	ł	▼ Be	nchma	rk [Cateo	jory Av	/erage)		
Ն	Cyclical	29.99	27.72	28.44											
ů.	Basic Materials	2.66	2.09	2.73											
4	Consumer Cyclical	12.27	10.79	10.24											
ê	Financial Services	13.23	12.53	13.45											
ŧ	Real Estate	1.83	2.31	2.02											
M	Sensitive	52.14	51.66	50.43											
	Communication Services	6.27	8.89	8.25			[
	Energy	4.85	3.71	3.88		(
ф	Industrials	11.47	8.23	10.15											
3	Technology	29.55	30.83	28.15											
→	Defensive	17.87	20.62	21.13											
	Consumer Defensive	1.19	5.93	6.00				_							
٠	Healthcare	14.09	12.56	13.11				0							
•	Utilities	2.59	2.13	2.02											

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset Cum 9.20 5.97 5.21 4.94 3.24 3.01 2.56 2.41 2.32 2.29 2.24 2.19	Cumulative %	YTD Return %	Morningstar Sector
	9.20	9.20	-	Technology
⊕ NVIDIA Corp	5.97	15.17	_	Technology
Amazon.com Inc	5.21	20.38	_	Consumer Cyclical
⊕ Apple Inc	4.94	25.32	_	Technology
	3.24	28.55	_	Communication Svc
Alphabet Inc Class A	3.01	31.57	_	Communication Svc
Wells Fargo & Co	2.56	34.13	_	Financial Services
AbbVie Inc	2.41	36.53	_	Healthcare
⊕ Deere & Co	2.32	38.86	_	Industrials
─ UnitedHealth Group Inc	2.29	41.15	-	Healthcare
⊖ Eaton Corp PLC	2.24	43.39	_	Industrials
⊕ Lowe's Companies Inc	2.19	45.58	_	Consumer Cyclical
⇒ NXP Semiconductors NV	2.13	47.71	_	Technology
⊕ Regeneron Pharmaceuticals Inc	2.08	49.79	_	Healthcare
Mastercard Inc Class A	2.03	51.82	_	Financial Services

Total Holdings 55

⊕ 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
- 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.

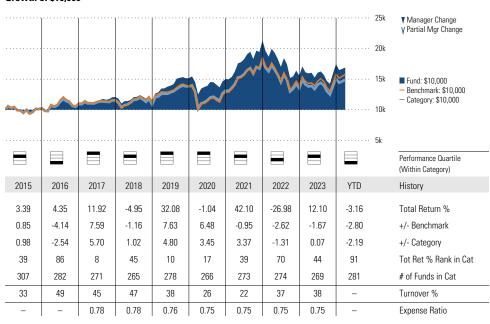
Morningstar Investment Management LLC Analysis

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





Net Expe	nse		
7.00			► Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	⊲		
0.78		••••	
0.00			
	Fund vs.	Fund vs.	
0	ategory	Peer Group	
	33	47	Percentile

92/281	88/188	Rank	
Peer group is a subset of	the category ar	nd includes fund	ds with the
same management style (active vs. pass	ive) and similar	share class
characteristics			

3-Year Risk Metrics			
	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			
	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

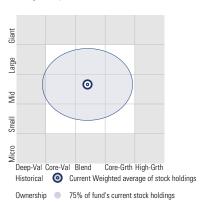
Asset Allocation as of 03-31-2024

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

0	18	7	Large
14	43	6	Mid
5	4	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Bei	nchm	ark	[] (Cate	jory	Ave	rage)		
	Cyclical	100.00	99.13	99.05													
	Basic Materials	0.00	0.00	0.22	ĺ												
	Consumer Cyclical	0.00	0.13	1.92	[]												
	Financial Services	1.14	0.00	0.45	Ó												
	Real Estate	98.86	99.00	96.46													L,
,	Sensitive	0.00	0.87	0.80	0												
	Communication Services	0.00	0.00	0.25	Í												
	Energy	0.00	0.00	0.06													
	Industrials	0.00	0.87	0.29	ľ												
1	Technology	0.00	0.00	0.20													
	Defensive	0.00	0.00	0.16													
	Consumer Defensive	0.00	0.00	0.06													
	Healthcare	0.00	0.00	0.05													
Г	Utilities	0.00	0.00	0.05	Í												

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.85	8.85	_	Real Estate
○ Prologis Inc	8.30	17.15	_	Real Estate
	7.46	24.61	_	Real Estate
─ Public Storage	6.67	31.27	_	Real Estate
	5.00	36.28	-	Real Estate
AvalonBay Communities Inc	4.54	40.82	_	Real Estate
	4.02	44.84	_	Real Estate
	3.70	48.54	_	Real Estate
	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
	2.84	67.67	_	Real Estate
	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
- Net Expense: The fund's expense ratio of 0.69 is 40.52% lower than the Small Growth category average.

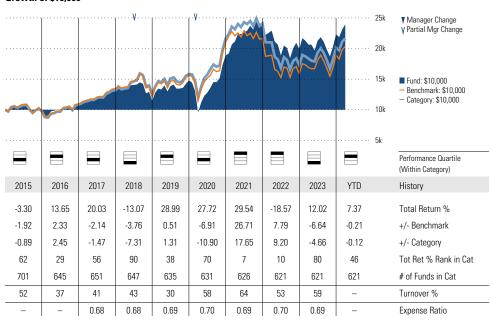
Morningstar Investment Management LLC Analysis

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

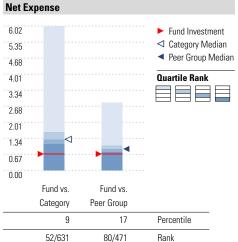
ESG Metrics

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

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	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			
	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



52/631

PGIM Jennison Small Company R6 PJSQX

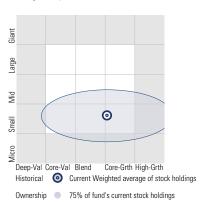
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

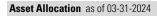
Fauity

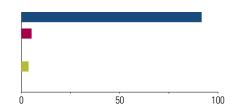
Lquity			
0	0	0	Large
8	10	12	Mid
18	22	29	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	ark [Categ	ory A	erage				
Դ	Cyclical	39.67	21.58	24.59					. 1							
A	Basic Materials	4.47	4.56	3.13												
A	Consumer Cyclical	11.93	9.98	10.98												
æ	Financial Services	15.12	5.45	8.17												
fi	Real Estate	8.15	1.59	2.31												
W	Sensitive	40.91	50.24	50.31												
	Communication Services	0.54	1.76	1.37												
•	Energy	5.50	4.04	3.69												
Ф	Industrials	16.49	18.16	19.63												
	Technology	18.38	26.28	25.62												
→	Defensive	19.41	28.18	25.10												
Ħ	Consumer Defensive	5.24	4.97	4.45												
+	Healthcare	12.30	21.88	19.93					[]							
•	Utilities	1.87	1.33	0.72	0											
					0%	5	10	15	20	25	30	35	40	45	50	5

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
				g
⊕ 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.

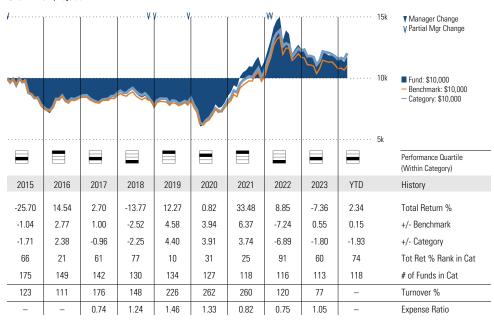
Morningstar Investment Management LLC Analysis

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.

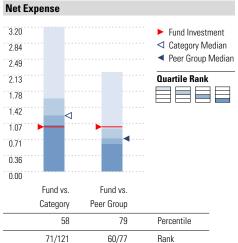
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







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

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

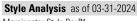


PIMCO Commodity Real Ret Strat Instl PCRIX

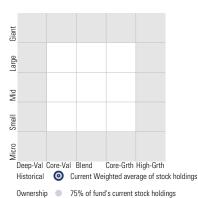
Morningstar CategoryMorningCommodities Broad BasketBloomb

Morningstar Index

sket Bloomberg Commodity TR USD







Style Breakdown

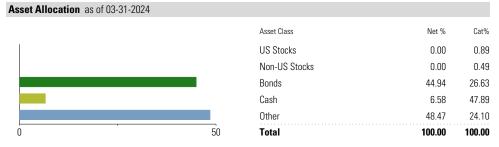




Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

Top 0 Holdings as of 03-31-2024

Name

% Net Asset

Cumulative %

YTD Return %

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



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

 Q 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.

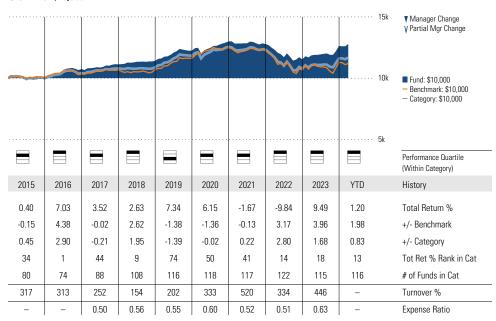
Morningstar Investment Management LLC Analysis

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
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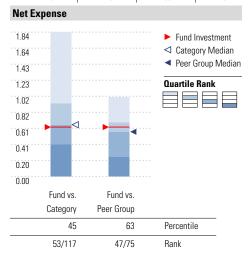
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 1.20 7.73 -0.14 1.68 3.31 6.27 Fund Return % -0.78 1.70 -2.46 0.36 1.54 6.56 Benchmark Return % 0.37 5 27 -1 62 0.71 1.76 Category Average % 13 12 3 12 % Rank in Category 116 113 109 101 62 # of Funds in Category



3-Year Risk Metrics			
	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

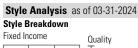
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.34	4.43	6.43
Avg Eff Maturity	7.49	_	8.05

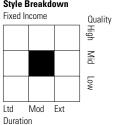


PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar CategoryMorningstarGlobal Bond-USD HedgedBloomberg U

Morningstar Index Bloomberg US Agg Bond TR USD





-50	Ó	50	100	150

Asset Allocation as of 03-31-2024

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

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

5 5	31-2024	Б	0 .		_		, п	٠.				
	Fund	Bmark	Cat	Fund	* B	enchma	ark [Categ	jory Av	erage		
Government	50.90	-	41.20		: :							
Treasury	9.48	-	30.36									
Inflation – Protected	1.02	-	0.90									
Agency/Quasi Agency	0.24	_	2.93									
Other Government Related	40.16	_	7.01									
Corporate	1.52	-	10.81									
Corporate Bond	1.44	_	10.45									
Bank Loan	0.08	_	0.28									
Convertible	0.00	_	0.06									
Preferred	0.00	_	0.02									
Securitized	10.34	-	5.36									
Agency MBS Pass-Through	6.32	_	3.16									
Agency MBS ARM	0.00	_	0.00									
Agency MBS CMO	0.01	_	0.24									
Non-Agency Residential MBS	1.07	_	0.19	Di								
Commercial MBS	0.14	_	0.25									
Asset-Backed	1.90	_	1.10									
Covered Bond	0.90	_	0.42	0								
Municipal	0.03	-	0.03									
Cash & Equivalents	20.61	_	19.81									
Other	16.57	_	22.79					0				

We to December 1997 to	
Name Maturity Date % Net Asset Cumulative % Fixed Income Sector	

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Total Holdings 0



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.

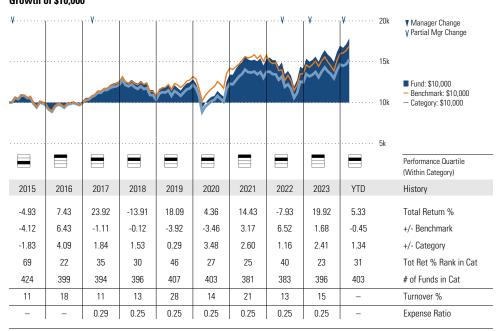
Morningstar Investment Management LLC Analysis

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

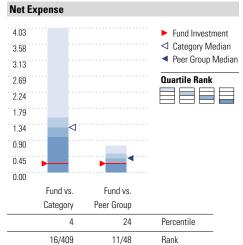
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	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			
	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



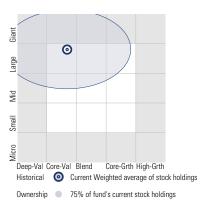


Schwab Fdmtl Intl Lg Co Idx SFNNX

Morningstar Index **Morningstar Category** Foreign Large Value MSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

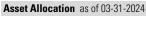
Equity

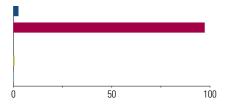
41	26	15	Large
9	6	1	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

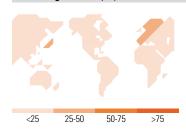




Total	100.00	100.00
Other	0.04	0.71
Cash	0.40	1.00
Bonds	0.00	0.17
Non-US Stocks	97.17	95.22
US Stocks	2.39	2.89
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Bench	mark	Categ	ory Ave	erage			
Ն	Cyclical	44.77	40.16	43.05										
ů.	Basic Materials	10.75	7.12	8.26										
4	Consumer Cyclical	13.32	11.76	11.10										
<u> </u>	Financial Services	19.32	18.84	22.52]				
ŧ	Real Estate	1.38	2.44	1.17										
M	Sensitive	38.23	35.50	35.96										
	Communication Services	5.46	4.41	5.06										
•	Energy	9.35	4.19	8.36		V:								
Ģ	Industrials	15.62	16.71	15.18				-) '						
	Technology	7.80	10.19	7.36			0							
→	Defensive	17.01	24.34	20.99					[1				
÷	Consumer Defensive	7.46	8.56	7.99			■ []							
ř	Healthcare	5.59	12.89	9.19				1						
•	Utilities	3.96	2.89	3.81										
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 03-31-2024



Greater Asia	Fund % 40.93	Cat % 30.37	
Japan	27.20	17.25	
Australasia	4.95	3.33	
Asia-4 Tigers	8.71	7.19	
Asia-ex 4 Tigers	0.07	2.60	
Not Classified	0.00	0.00	

Americas	Fund % 8.31	Cat % 8.65	Greater Europe	Fund % 50.75	Cat % 60.98	Market Maturity	Fund %
North America	8.31	7.54	United Kingdom	13.63	18.05	Developed Markets	99.68
Central/Latin	0.00	1.11	W euro-ex UK	36.65	42.17	Emerging Markets	0.32
			Emrgng Europe	0.23	0.14	Not Available	0.00
			Africa	0.24	0.62		

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.

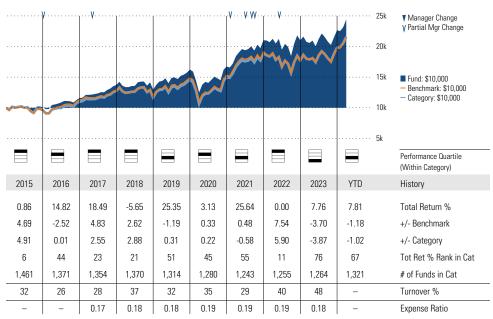
Morningstar Investment Management LLC Analysis

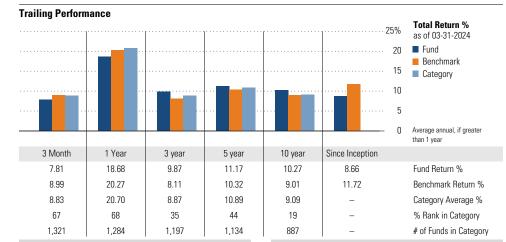
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

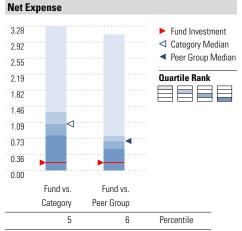
ESG Metrics

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

Growth of \$10,000







53/899 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Wetrics			
	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



62/1331

Vanguard Equity-Income Adm VEIRX

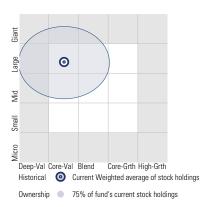
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

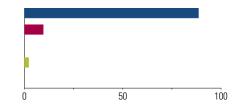
35	23	6	Large
19	13	0	MIG
3	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

Sector Weighting as of 0	03-31-2024										
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average		_
⁰ Cyclical	32.45	35.85	33.68								Ι 📗
Basic Materials	3.85	4.18	3.58		0						
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				— Ö				
Utilities	7.42	4.55	4.90								
				0%	5	10	15	20	25	30	35

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	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 The Home Depot Inc	1.31	30.59	_	Consumer Cyclical

Total Holdings 203

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard International Growth Adm VWILX

Growth of \$10,000

0.84

3.98

12

389

29

18.13

12.29

6

401

15

0.32

1.21

1.50

31

412

16

0.32

0.27

-1.49

67

400

29

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -0.54 1.84 43.16 -12.58 31.48 59.74 -0.74 -30.79 14.81 5.29 Total Return %

-12.00

-8.43

89

458

25

0.32

-16.34

-5.50

82

457

15

0.34

-3.43

-1.37

69

442

14

0.31

-0.49

-1.29

60

450

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

9.47

3.65

22

416

13

0.32

51.92

34.26

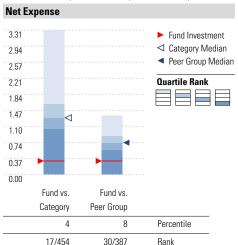
4

439

20

0.33





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

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



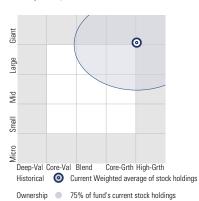
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

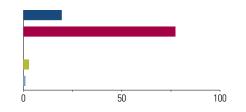
1. 7			
8	13	54	Large
2	5	16	Mid
0	0	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

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

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 168

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

