American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Donald O'Neal since 11-1993

J. Frank since 11-2001

Lawrence Solomon since 05-2010

Martin Romo since 11-2010

Carl Kawaja since 11-2010

Mark Casey since 11-2012

Alan Wilson since 11-2012

Anne-Marie Peterson since 07-2013

Christopher Buchbinder since 11-2013

Joanna Jonsson since 03-2016

Alex Popa since 10-2016

Andraz Razen since 03-2020

Julian Abdey since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 30.43 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 0.3 is 67.74% lower than the Large Growth category average.

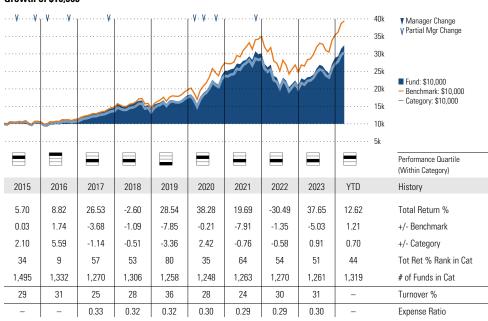
Morningstar Investment Management LLC Analysis

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

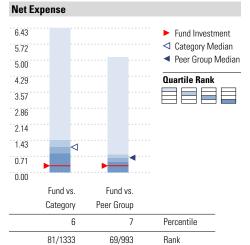
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	04-07-2022

Growth of \$10,000







3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	-3.45	_	-4.06
Beta	0.94	_	0.99
R-Squared	94.34	_	92.99
Standard Deviation	20.34	21.06	21.63
Sharpe Ratio	0.34	0.53	0.34
Tracking Error	5.01	-	5.74
Information Ratio	-0.91	-	-0.81
Up Capture Ratio	86.53	-	91.24
Down Capture Ratio	97.10	_	104.54

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.68	33.46	34.39
Price/Book Ratio	5.93	11.23	9.06
Geom Avg Mkt Cap \$B	206.02	477.55	492.48
ROE	28.87	42.00	38.04



American Funds Growth Fund of Amer R6 RGAGX

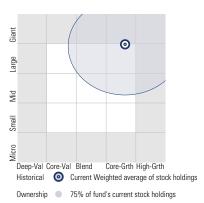
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

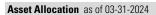
Equity

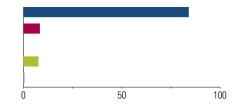
4	21	53	Large
2	8	9	Mid
1	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.36	1.11
Cash	7.49	0.85
Bonds	0.00	0.01
Non-US Stocks	8.18	4.16
US Stocks	83.96	93.88
Asset Class	Net %	Cat%

Se	ctor Weighting as of 03-	31-2024										
		Fund	Bmark	Cat	Fund	▼ Bench	nmark_	Cat	egory A	veraç	je	
ŀ	Cyclical	26.71	22.72	25.16								
ů.	Basic Materials	2.18	0.64	1.19	i)							
4	Consumer Cyclical	15.77	15.17	14.47								
₽	Financial Services	8.69	6.06	8.41								
ŧ	Real Estate	0.07	0.85	1.09	ΙĎ							
NI	Sensitive	57.18	62.66	59.25								
	Communication Services	13.60	11.69	11.58								
•	Energy	2.81	0.45	0.99	0							
\$	Industrials	12.36	4.99	6.14								
2	Technology	28.41	45.53	40.54							,	
→	Defensive	16.11	14.62	15.60								
=	Consumer Defensive	2.15	4.01	2.86		i i						
1	Healthcare	13.33	10.56	12.45								
•	Utilities	0.63	0.05	0.29	İ							

Mana-	0/ N-+ A+	0	VTD D-+ 0/	M
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	6.09	6.09	_	Technology
	5.44	11.52	_	Communication Svc
⊕ Capital Group Central Cash Fund	4.35	15.87	_	_
⊖ Broadcom Inc	3.56	19.43	_	Technology
⊕ Amazon.com Inc	3.56	23.00	_	Consumer Cyclical
☆ Cash And Other Assets Less Liablities	3.14	26.14	_	_
NVIDIA Corp	2.30	28.44	_	Technology
⊕ Eli Lilly and Co	2.15	30.59	_	Healthcare
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc N	1.88	32.47	_	Communication Svc
⊕ Alphabet Inc Class C	1.78	34.24	_	Communication Svc
⊕ GE Aerospace	1.70	35.94	_	Industrials
	1.64	37.59	_	Financial Services
⊕ Alphabet Inc Class A	1.59	39.18	_	Communication Svc
Tesla Inc Tesla I	1.46	40.64	_	Consumer Cyclical
─ UnitedHealth Group Inc	1.43	42.07	_	Healthcare

Total Holdings 334

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 44.44% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -0.45 2.80 -2.17 0.81 1.97 4.28 Fund Return % -0.78 1.70 -2.46 0.36 1.54 6.56 Benchmark Return % 2 01 -2 45 0.36 -0.51 1 43 Category Average % 40 21 26 22 10 % Rank in Category 572 557 503 452 322 # of Funds in Category

Net Exp	ense		
4.62			► Fund Investment
4.11			Category Median
3.59			 Peer Group Median
3.08			Quartile Rank
2.57			
2.05			
1.54			
1.03	□		
0.51		····	
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	25	36	Percentile
	140/570	159/443	Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.34	_	-0.13
Beta	1.02	_	0.98
R-Squared	99.61	_	97.77
Standard Deviation	7.37	7.24	7.21
Sharpe Ratio	-0.67	-0.72	-0.74
Tracking Error	0.48	_	1.00
Information Ratio	0.60	_	-0.26
Up Capture Ratio	102.37	_	96.63
Down Capture Ratio	99.11	_	98.34

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



Baird Aggregate Bond Inst BAGIX

Style Analysis as of 03-31-2024

Style Breakdown

Fixed Income

Quality

Style Analysis as of 03-31-2024

Cuality

Style Breakdown

Fixed Income

Quality

Style Analysis as of 03-31-2024

Fund	Bmark	Cat
62.90	3.53	24.95
3.30	74.59	39.48
12.50	10.82	21.00
21.10	8.32	12.47
0.20	0.28	0.71
0.00	0.00	0.35
0.00	0.00	0.33
0.00	2.46	0.70
	62.90 3.30 12.50 21.10 0.20 0.00	62.90 3.53 3.30 74.59 12.50 10.82 21.10 8.32 0.20 0.28 0.00 0.00 0.00 0.00



Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

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

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

Total Holdings 1791

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA International Value I DFIVX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

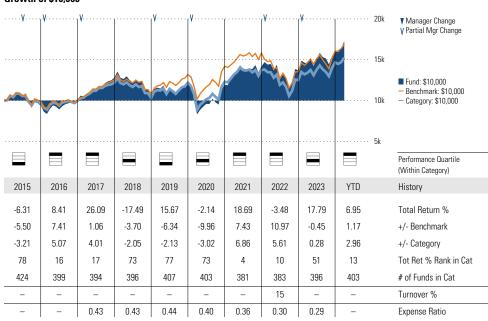
Morningstar Investment Management LLC Analysis

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

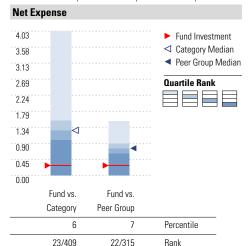
ESG Metrics

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

Growth of \$10,000







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

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

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



M RNINGSTAR

DFA International Value I DFIVX

Style Analysis as of 03-31-2024



Style Breakdown

Equity

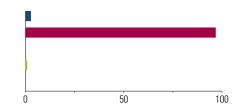
54	24	4	Large
9	7	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100 00	100 00
Other	0.00	0.71
Cash	0.74	1.00
Bonds	0.00	0.17
Non-US Stocks	96.66	95.22
US Stocks	2.60	2.89
Asset Class	Net %	Cat%

Morningstar Index

MSCI EAFE NR USD

Morningstar Category Foreign Large Value

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
_					ruliu
b	Cyclical	57.20	40.16	43.05	
A.	Basic Materials	11.73	7.12	8.26	
A	Consumer Cyclical	13.30	11.76	11.10	
,	Financial Services	30.20	18.84	22.52	
fi	Real Estate	1.97	2.44	1.17	(a)
W	Sensitive	32.03	35.50	35.96	
d	Communication Services	3.65	4.41	5.06	
•	Energy	15.47	4.19	8.36	
Ф	Industrials	10.87	16.71	15.18	
	Technology	2.04	10.19	7.36	
-	Defensive	10.76	24.34	20.99	
Ħ	Consumer Defensive	3.64	8.56	7.99	
+	Healthcare	6.57	12.89	9.19	
•	Utilities	0.55	2.89	3.81	
					0% 5 10 15 20 25 30 35 40 45 50

World Regions % Equity 03-31-2024



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

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

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.45	4.45	_	Energy
○ TotalEnergies SE	3.56	8.01	_	Energy
⊕ Ubs Grp Ag	1.68	9.69	_	Financial Services
	1.47	11.16	_	Consumer Cyclical
	1.43	12.58	-	Financial Services
⊕ Future on E-mini S&P 500 Futures	1.37	13.96	_	_
☐ Toyota Motor Corp	1.36	15.32	_	Consumer Cyclical
⊖ Banco Santander SA	1.26	16.58	_	Financial Services
Stellantis NV	1.25	17.84	_	Consumer Cyclical
─ UniCredit SpA	1.17	19.01	_	Financial Services

Total Holdings 513

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



DFA US Core Equity 1 I DFEOX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.15 is 80% lower than the Large Blend category average.

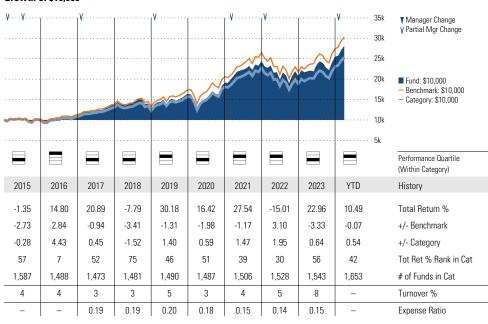
Morningstar Investment Management LLC Analysis

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

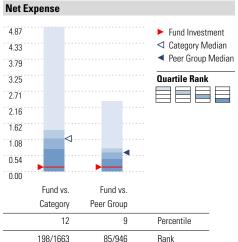
ESG Metrics

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

Growth of \$10,000







3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	-0.69	_	-0.96
Beta	0.98	_	0.94
R-Squared	96.99	_	94.59
Standard Deviation	17.54	17.60	16.99
Sharpe Ratio	0.49	0.54	0.45
Tracking Error	3.06	_	3.62
Information Ratio	-0.32	_	-1.36
Up Capture Ratio	95.15	_	92.17
Down Capture Ratio	97.11	-	96.02

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



DFA US Core Equity 1 I DFEOX

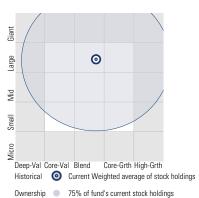
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

14	23	23	raige
7	11	5	IVIIO
6	7	4	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	l	▼ Be	enchma	ark [Cate	gory A	/erage		
٠	Cyclical	29.23	27.72	28.44										
À.	Basic Materials	3.36	2.09	2.73										
	Consumer Cyclical	11.30	10.79	10.24										
<u></u>	Financial Services	14.29	12.53	13.45										
à	Real Estate	0.28	2.31	2.02	1 [
Ųf	Sensitive	52.17	51.66	50.43										
	Communication Services	7.30	8.89	8.25										
	Energy	6.07	3.71	3.88										
}	Industrials	12.79	8.23	10.15										
1	Technology	26.01	30.83	28.15										
+	Defensive	18.60	20.62	21.13										
Ţ	Consumer Defensive	5.86	5.93	6.00										
1	Healthcare	10.67	12.56	13.11										
1	Utilities	2.07	2.13	2.02										

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

Asset Allocation as of 03-31-2024

Total Holdings 2624

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



DFA US Large Cap Value I DFLVX

Growth of \$10,000

4.08

14

1,371

3.03

20

1,354

0.27

0.56

46

1,461

Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.22 is 75.28% 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

▼ 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 -3.49 18.89 18.97 -11.65 25.45 -0.61 28.07 -5.78 11.47 11.19 Total Return % 1.55 5.31 1.76 0.34 -3.38 -1.09 -3.41 2.91 0.01 2.20 +/- Benchmark

1.85

31

1,243

10

0.23

0.12

51

1,255

10

0.21

-0.16

50

1,264

0.22

2.36

16

1,321

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

-3.52

76

1,280

0.27

0.41

49

1,314

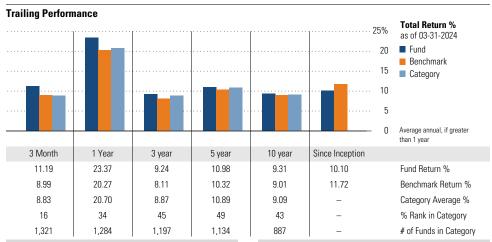
0.28

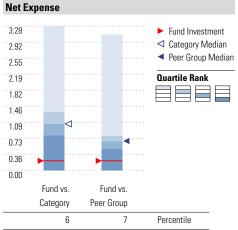
-3.12

83

1,370

0.27



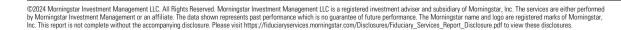


62/899 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.69	_	1.07
Beta	1.06	_	0.96
R-Squared	96.89	_	94.27
Standard Deviation	17.75	16.43	16.34
Sharpe Ratio	0.42	0.38	0.43
Tracking Error	3.30	_	4.01
Information Ratio	0.34	_	0.22
Up Capture Ratio	107.12	_	98.20
Down Capture Ratio	104.43	_	93.98

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.63	17.93	18.96
Price/Book Ratio	2.14	2.34	2.53
Geom Avg Mkt Cap \$B	79.04	73.93	121.22
ROE	15.27	16.60	21.17



81/1331



DFA US Large Cap Value I DFLVX

Large Value

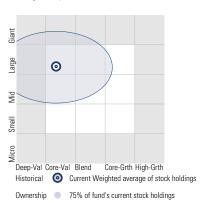
Morningstar Category

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

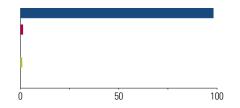
40	12	6	Large
22	17	2	NIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.29
Cash	0.74	0.89
Bonds	0.00	0.31
Non-US Stocks	1.17	5.71
US Stocks	98.09	91.79
Asset Class	Net %	Cat%

Sector Weighting as of 03	3-31-2024			
	Fund	Bmark	Cat	Fund • Benchmark Category Average
ひ Cyclical	37.36	35.85	33.68	
Basic Materials	7.89	4.18	3.58	
Consumer Cyclical	6.04	5.43	6.93	
Financial Services	22.97	21.43	19.81	
Real Estate	0.46	4.81	3.36	
✓ Sensitive	44.19	37.28	38.27	
Communication Services	6.60	4.79	5.67	
Energy	14.14	7.71	8.13	
Industrials	12.71	13.96	12.04	
Technology	10.74	10.82	12.43	
→ Defensive	18.43	26.87	28.05	
Consumer Defensive	4.07	7.68	8.42	
Healthcare	13.85	14.64	14.73	
Utilities	0.51	4.55	4.90	
				0% 5 10 15 20 25 30 35 40

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.02	5.02	_	Financial Services
	4.28	9.30	_	Energy
─ Berkshire Hathaway Inc Class B	2.54	11.84	_	Financial Services
○ Chevron Corp	2.47	14.31	_	Energy
○ Comcast Corp Class A	1.80	16.10	_	Communication Svc
○ ConocoPhillips	1.61	17.72	_	Energy
→ Verizon Communications Inc	1.47	19.18	_	Communication Svc
→ Pfizer Inc	1.28	20.46	-2.15	Healthcare
	1.19	21.65	_	Healthcare
⊖ Bank of America Corp	1.16	22.81	13.34	Financial Services
→ Wells Fargo & Co	1.12	23.93	_	Financial Services
□ D.R. Horton Inc	1.08	25.02	_	Consumer Cyclical
The Goldman Sachs Group Inc	1.05	26.06	_	Financial Services
Nucor Corp One Nucor Corp One One	1.04	27.10	_	Basic Materials
AT&T Inc	1.03	28.12	_	Communication Svc

Total Holdings 335

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997 Liam O'Connell since 11-2010

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 5 of the 7 years it's been in existence.

Management: The fund's management has been in place for 26.74 years.

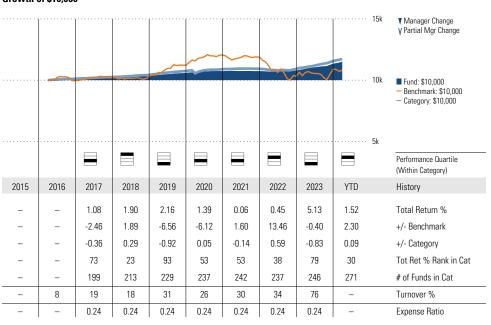
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 41.46% lower than the Ultrashort Bond category average.

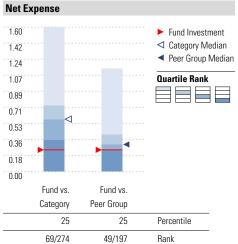
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	2.46	_	2.54
Beta	0.08	_	0.09
R-Squared	36.31	_	27.88
Standard Deviation	0.93	7.24	1.24
Sharpe Ratio	-1.13	-0.72	-0.91
Tracking Error	6.72	_	6.69
Information Ratio	0.71	_	0.72
Up Capture Ratio	16.65	-	17.13
Down Capture Ratio	-8.17	_	-8.23

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.55	4.43	1.05
Avg Eff Maturity	_	_	1.65



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category Ultrashort Bond

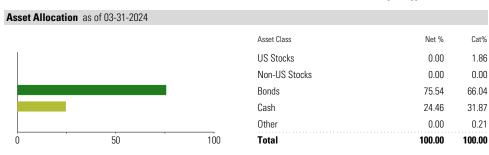
Morningstar Index

Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2024 Style Breakdown

Fixed	Income		Quality
			High
			_ Mid
			Low
Ltd Durat	Mod ion	Ext	

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	46.30
AA	0.00	74.59	15.66
А	0.00	10.82	13.25
BBB	0.00	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	0.00	2.46	1.61



	Fund	Bmark	Cat	Fund	▼ Benchmark	Categ	ory Ave	rage		
Government	5.28	_	21.63							
Treasury	3.80	_	18.64							
Inflation – Protected	0.00	_	0.05							
Agency/Quasi Agency	1.48	_	0.48	0						
Other Government Related	0.00	_	2.46	[]						
Corporate	0.00	-	35.22	I i						
Corporate Bond	0.00	_	34.40	i i						
Bank Loan	0.00	_	0.66	0						
Convertible	0.00	_	0.05							
Preferred	0.00	_	0.11							
Securitized	70.49	-	21.61							
Agency MBS Pass-Through	9.84	_	0.18							
Agency MBS ARM	0.06	_	0.21							
Agency MBS CMO	60.59	_	1.32							
Non-Agency Residential MBS	0.00	_	0.04							
Commercial MBS	0.00	_	2.38	10						
Asset-Backed	0.00	_	17.48	i i						
Covered Bond	0.00	_	0.00							
Municipal	0.00	_	0.60	0						
Cash & Equivalents	24.23	_	18.76							
Other	0.00	-	2.20	ī [:						

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Bank Of Montreal 8 Repo	04-2024	9.85	9.85	_
⊕ Hsbc Repo 3 Repo	04-2024	9.85	19.70	_
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.97998%	04-2033	5.22	24.91	_
→ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.82998%	12-2032	4.16	29.07	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.87998%	12-2032	3.91	32.98	_
⊕ Bofam Repo 1 Repo	04-2024	3.78	36.77	_
⊕ Government National Mortgage Association 5.12871%	01-2073	3.51	40.28	-
→ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.97039%	07-2053	3.13	43.41	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 6.19998%	10-2032	2.88	46.28	_
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 6.19998%	11-2032	2.57	48.85	_

Total Holdings 210

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Loomis Sayles Core Plus Bond N NERNX

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

Portfolio Manager(s)

Peter Palfrey since 12-1996 Richard Raczkowski since 05-1999 Ian Anderson since 02-2020 Barath Sankaran since 02-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate
 Core-Plus 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 27.27 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.4 is 46.67% lower than the Intermediate Core-Plus Bond category average.

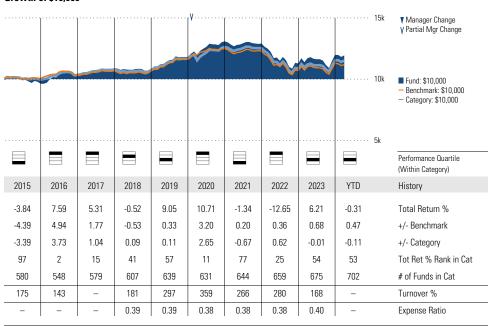
Morningstar Investment Management LLC Analysis

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.

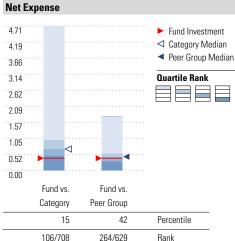
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.75	_	0.01
Beta	1.10	_	1.01
R-Squared	97.92	-	95.72
Standard Deviation	8.04	7.24	7.48
Sharpe Ratio	-0.58	-0.72	-0.70
Tracking Error	1.36	-	1.53
Information Ratio	0.34	-	0.01
Up Capture Ratio	110.45	-	98.06
Down Capture Ratio	103.58	_	98.83

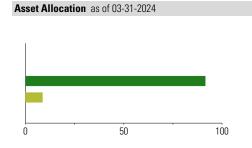
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.08	4.43	5.93
Avg Eff Maturity	9.66	_	8.41



Loomis Sayles Core Plus Bond N NERNX

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





Total	100.00	100.00
Other	0.00	0.55
Cash	8.59	0.94
Bonds	91.41	98.46
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.04
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	64.70	3.53	35.40
AA	4.02	74.59	25.66
A	7.28	10.82	10.58
BBB	17.73	8.32	18.70
BB	5.51	0.28	5.18
В	0.39	0.00	1.81
Below B	0.13	0.00	0.66
Not Rated	0.24	2.46	2.02

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	9
Government	40.36	_	25.46				
Treasury	27.43	_	17.04				
Inflation – Protected	0.00	_	0.48	i			
Agency/Quasi Agency	0.43	_	0.28	0			
Other Government Related	12.50	_	7.66				
Corporate	20.27	-	26.01				
Corporate Bond	20.27	_	25.11				
Bank Loan	0.00	_	0.31	0			
Convertible	0.00	_	0.03	Ö			
Preferred	0.00	_	0.56	([
Securitized	31.78	-	37.71				
Agency MBS Pass-Through	21.60	_	22.62				
Agency MBS ARM	0.00	_	0.07	ĺ			
Agency MBS CMO	0.58	_	2.16				
Non-Agency Residential MBS	0.08	_	1.79	[]			
Commercial MBS	1.43	_	3.24				
Asset-Backed	8.09	_	7.83				
Covered Bond	0.00	_	0.00				
Municipal	0.09	_	0.48	[]			
Cash & Equivalents	7.51	_	8.18				
Other	0.00	-	2.13	[

Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 2 Year Treasury Note Future June 24	06-2024	5.61	5.61	_
10 Year Treasury Note Future June 24	06-2024	3.48	9.09	-
⊕ Fixed Inc Clearing Corp.Repo	04-2024	3.44	12.53	-
⊕ Ultra 10 Year US Treasury Note Future June 24	06-2024	2.88	15.41	-
⊕ United States Treasury Notes 4%	02-2034	2.13	17.54	_
United States Treasury Bonds 2%	11-2041	1.94	19.47	_
United States Treasury Bonds 4.125%	08-2053	1.90	21.37	-
United States Treasury Notes 3.375%	05-2033	1.71	23.08	_
→ Federal National Mortgage Association 0.01%	04-2024	1.52	24.60	_
United States Treasury Notes 3.5%	02-2033	1.38	25.98	_

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Total Holdings 874



MFS International Equity R6

Portfolio Manager(s)

Daniel Ling since 10-2009 Filipe Benzinho since 05-2016

Quantitative Screens

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

Management: The fund's management has been in place for 14.51 years.

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

Net Expense: The fund's expense ratio of 0.68 is 21.84% lower than the Foreign Large Blend category average.

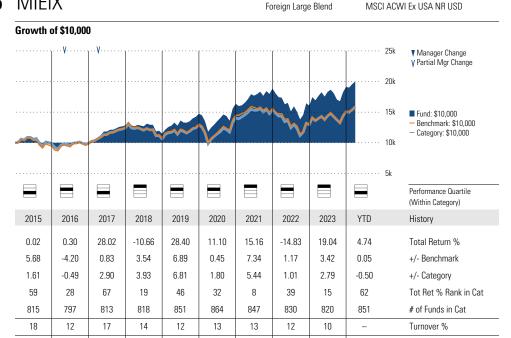
Morningstar Investment Management LLC Analysis

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.

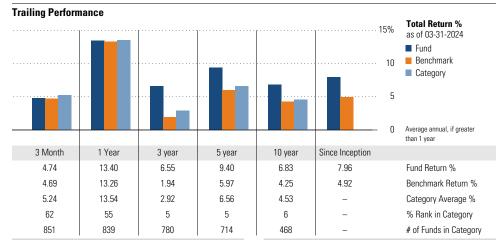
ESG Metrics

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

MIEIX



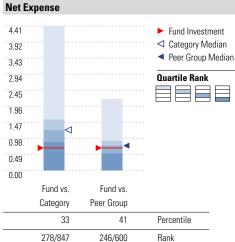
Morningstar Category



0.67

0.67

0.68



0.70

0.69

0.69

0.68

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

Fund	Bmark	Cat
4.54	_	0.84
1.01	_	1.01
92.08	_	93.34
17.31	16.42	17.25
0.28	0.02	0.07
4.87	_	4.44
0.95	_	0.22
115.44	_	105.47
96.46	_	102.40
	4.54 1.01 92.08 17.31 0.28 4.87 0.95	4.54 - 1.01 - 92.08 - 17.31 16.42 0.28 0.02 4.87 - 0.95 - 115.44 -

Morningstar Index

MSCI ACWI Ex USA NR USD

Expense Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.58	15.34	15.88
Price/Book Ratio	2.66	1.81	1.94
Geom Avg Mkt Cap \$B	70.16	49.00	59.06
ROE	19.97	17.61	19.98





MFS International Equity R6

MIEIX

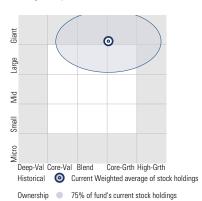
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

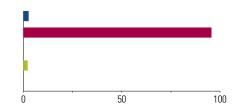
15	39	42	Large
1	1	2	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

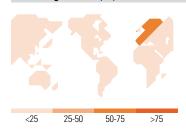
Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	2.48	3.59
Non-US Stocks	95.52	93.96
Bonds	0.00	0.67
Cash	2.00	0.52
Other	0.00	1.26
Total	100.00	100.00

Sec	ctor Weighting as of 03-	31-2024												
		Fund	Bmark	Cat	Fund	,	Bench	nmark	Cate	gory Ave	erage			
Դ	Cyclical	36.06	41.78	38.83										•
A	Basic Materials	7.63	7.41	6.67			i į							
A	Consumer Cyclical	10.14	11.28	11.44										
P	Financial Services	18.29	21.05	19.00										
ŵ	Real Estate	0.00	2.04	1.72	[
W	Sensitive	38.47	38.74	38.99										
	Communication Services	1.79	5.46	4.66		0								
•	Energy	2.88	5.66	4.87										
₽	Industrials	21.54	13.71	16.79										
	Technology	12.26	13.91	12.67				0						
→	Defensive	25.49	19.49	22.19					-					
Ħ	Consumer Defensive	10.32	7.32	8.38										
٠	Healthcare	13.85	9.36	11.43										
•	Utilities	1.32	2.81	2.38										
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 03-31-2024



Greater Asia	Fund % 24.35	Cat % 34.61
Japan	15.13	19.30
Australasia	0.00	4.69
Asia-4 Tigers	5.27	6.32
Asia-ex 4 Tigers	3.95	4.30
Not Classified	0.00	0.00

Americas	Fund % 6.56	Cat % 8.86	Greater Europe	Fund % 69.08	Cat % 56.52	Market Maturity	Fund %
North America	6.56	7.63	United Kingdom	12.24	13.36	Developed Markets	96.05
Central/Latin	0.00	1.23	W euro-ex UK	55.88	42.23	Emerging Markets	3.95
			Emrgng Europe	0.00	0.09	Not Available	0.00
			Africa	0.96	0.84		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.08	3.08	_	Basic Materials
	3.07	6.15	_	Industrials
SAP SE	2.72	8.87	_	Technology
⊖ Hitachi Ltd	2.68	11.55	_	Industrials
○ Nestle SA	2.62	14.17	-	Consumer Defensive
Novo Nordisk A/S Class B	2.44	16.60	_	Healthcare
─ Lvmh Moet Hennessy Louis Vuitton SE	2.43	19.03	_	Consumer Cyclical
○ Capgemini SE	2.28	21.32	-	Technology
⊖ Compass Group PLC	2.22	23.54	_	Consumer Cyclical
⊖ Roche Holding AG	1.95	25.49	-	Healthcare

Total Holdings 84

⊕ 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.

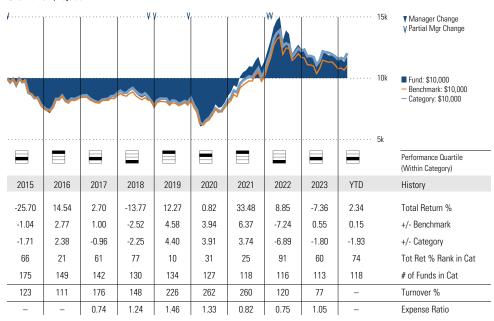
Morningstar Investment Management LLC Analysis

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.

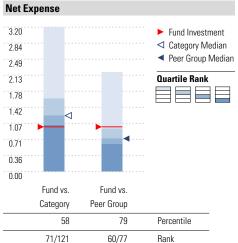
ESG Metrics

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

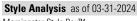


PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar CategoryMorningCommodities Broad BasketBloomb

Morningstar Index

sket Bloomberg Commodity TR USD







Style Breakdown

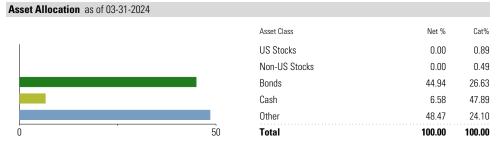




Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

Top 0 Holdings as of 03-31-2024

Name

% Net Asset

Cumulative %

YTD Return %

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

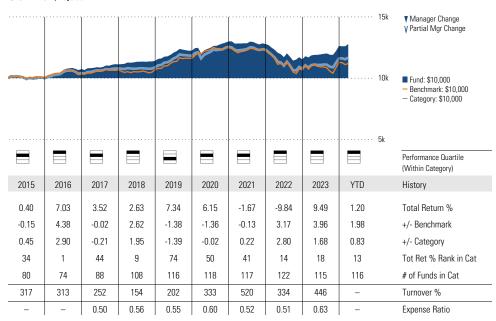
Morningstar Investment Management LLC Analysis

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

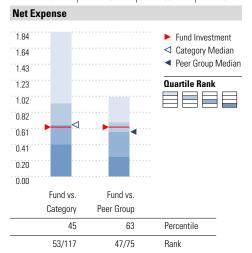
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



Trailing Performance 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

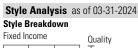
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.34	4.43	6.43
Avg Eff Maturity	7.49	_	8.05



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					
	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



State St Russell Sm Cap® Gr Indx NL CI C

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

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

Management: The fund's management has been in place for 14.58 years.

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

Net Expense: The fund's expense ratio of 0.05 is 95.37% lower than the Small Growth category average.

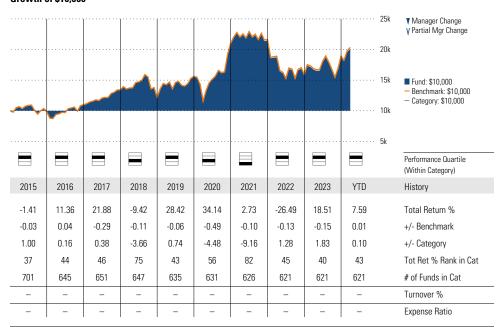
Morningstar Investment Management LLC Analysis

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

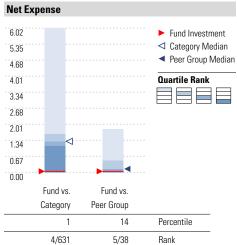
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.15	_	1.54
Beta	1.00	_	0.94
R-Squared	100.00	_	93.27
Standard Deviation	22.39	22.41	21.75
Sharpe Ratio	-0.15	-0.14	-0.07
Tracking Error	0.09	_	5.39
Information Ratio	-1.56	_	0.06
Up Capture Ratio	99.57	_	97.33
Down Capture Ratio	100.07	_	92.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.89	21.70	28.60
Price/Book Ratio	4.19	4.07	4.00
Geom Avg Mkt Cap \$B	3.71	3.44	6.70
ROE	12.07	10.62	11.42



State St Russell Sm Cap® Gr Indx NL CI C

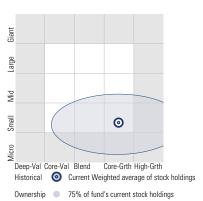
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

. ,			
0	0	4	Large
0	2	2	Mid
11	33	47	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2024



		Fund	Bmark	Cat	Fund	▼ Be	nchmar	k []	Categ	ory Av	erage		
÷	Cyclical	21.25	21.58	24.59									
à.	Basic Materials	4.45	4.56	3.13									
•	Consumer Cyclical	9.88	9.98	10.98									
<u></u>	Financial Services	5.39	5.45	8.17	· ·								
à	Real Estate	1.53	1.59	2.31									
UF.	Sensitive	51.56	50.24	50.31									
	Communication Services	1.65	1.76	1.37									
	Energy	4.41	4.04	3.69	—)								
ŀ	Industrials	18.36	18.16	19.63									
1	Technology	27.14	26.28	25.62									
+	Defensive	27.18	28.18	25.10									
7	Consumer Defensive	4.78	4.97	4.45									
	Healthcare	21.05	21.88	19.93									
1	Utilities	1.35	1.33	0.72	0								

100

••	0/ 11 - 1	0 1 :: 0/	\(TD D : 0/	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Super Micro Computer Inc	3.78	3.78	_	Technology
⊕ MicroStrategy Inc Class A	1.86	5.64	_	Technology
⊕ State Street Corporation Short Term Investment Fund	0.93	6.57	_	-
⊕ E-Mini Russ 2000 Jun24 Xcme 20240621	0.91	7.47	-	-
Comfort Systems USA Inc	0.83	8.30	-	Industrials
e.l.f. Beauty Inc	0.78	9.08	_	Consumer Defensive
Simpson Manufacturing Co Inc	0.65	9.73	-	Basic Materials
→ Viking Therapeutics Inc	0.62	10.35	-	Healthcare
Weatherford International PLC Ordinary Shares - New	0.60	10.95	-	Energy
Applied Industrial Technologies Inc	0.56	11.51	-	Industrials
Onto Innovation Inc	0.56	12.06	_	Technology
Vaxcyte Inc Ordinary Shares	0.53	12.59	-	Healthcare
ChampionX Corp	0.52	13.11	_	Energy
→ NEXTracker Inc Ordinary Shares - Class A	0.52	13.63	_	Technology
Atkore Inc	0.52	14.15	_	Industrials

Total Holdings 1032

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



State St Russell Sm Cp® Val Indx NL Cl C

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

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

Management: The fund's management has been in place for 14.58 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 0.05 is 95.5% lower than the Small Value category average.

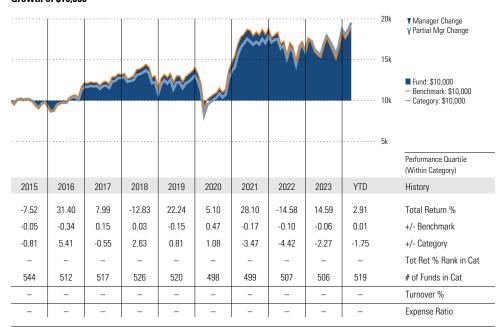
Morningstar Investment Management LLC Analysis

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.

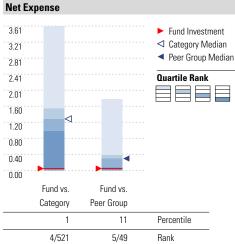
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.07	_	3.39
Beta	1.00	_	0.93
R-Squared	100.00	-	93.14
Standard Deviation	21.50	21.49	20.62
Sharpe Ratio	0.07	0.07	0.22
Tracking Error	0.08	-	5.51
Information Ratio	-0.90	-	0.62
Up Capture Ratio	99.99	-	98.44
Down Capture Ratio	100.22	-	87.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.65	11.84	14.40
Price/Book Ratio	1.35	1.29	1.64
Geom Avg Mkt Cap \$B	2.21	2.09	4.59
ROE	5.36	5.59	12.78



State St Russell Sm Cp® Val Indx NL CI C

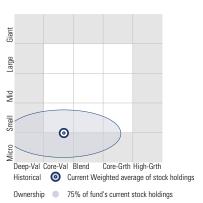
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

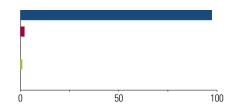
Large	Mid	Small
0	0	11
0	1	34
 0	1	52

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.00	0.26
Cash	0.80	3.42
Bonds	0.00	0.03
Non-US Stocks	1.93	3.25
US Stocks	97.27	93.03
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
ŀ	Cyclical	51.41	51.38	49.72	
A.	Basic Materials	5.35	5.13	6.45	
4	Consumer Cyclical	11.23	11.29	14.29	
÷	Financial Services	22.98	22.88	22.72	
ŧ	Real Estate	11.85	12.08	6.26	
M	Sensitive	32.17	31.96	37.56	
d	Communication Services	2.06	2.15	1.81	
•	Energy	9.67	9.12	7.60	
ф	Industrials	13.18	13.21	18.36	
3	Technology	7.26	7.48	9.79	
→	Defensive	16.41	16.65	12.72	
	Consumer Defensive	3.22	3.26	4.07	
٠	Healthcare	9.45	9.68	5.74	
•	Utilities	3.74	3.71	2.91	

	0/ 11 - 1	0 1 :: 2/	\/TD D : 0/	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ State Street Corporation Short Term Investment Fund	0.77	0.77	-	_
⊕ E-Mini Russ 2000 Jun24 Xcme 20240621	0.75	1.52	_	-
Chord Energy Corp Ordinary Shares - New	0.55	2.07	_	Energy
⊕ Permian Resources Corp Class A	0.52	2.59	-	Energy
⊖ Commercial Metals Co	0.51	3.10	-	Basic Materials
	0.49	3.59	_	Energy
SouthState Corp	0.48	4.07	-	Financial Services
Taylor Morrison Home Corp	0.48	4.55	_	Consumer Cyclical
Meritage Homes Corp	0.47	5.02	-	Consumer Cyclical
→ PBF Energy Inc Class A	0.47	5.49	-	Energy
UFP Industries Inc	0.47	5.95	_	Basic Materials
Essent Group Ltd	0.47	6.42	_	Financial Services
Matador Resources Co	0.47	6.88	_	Energy
Boise Cascade Co	0.46	7.34	_	Basic Materials
Civitas Resources Inc Ordinary Shares	0.46	7.80	_	Energy

Total Holdings 1392

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Q Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.34 years.
- Net Expense: The fund's expense ratio of 0.04 is 94.67% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





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.	
(ategory	Peer Group	
	6	34	Percentile
11	01/1663	178/526	Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	-0.96
Beta	1.00	_	0.94
R-Squared	100.00	_	94.59
Standard Deviation	17.60	17.60	16.99
Sharpe Ratio	0.54	0.54	0.45
Tracking Error	0.00	_	3.62
Information Ratio	-11.57	_	-1.36
Up Capture Ratio	99.91	_	92.17
Down Capture Ratio	100.07	_	96.02

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





Vanguard 500 Index Admiral VFIAX

Morningstar Index S&P 500 TR USD

Morningstar Category

Large Blend

Style Analysis as of 03-31-2024

Morningstar Style Box™



Asset Allocation as of 03-31-2024



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

Sector Weighting as of 03-3	31-2024			
	Fund	Bmark	Cat	Fund • Benchmark 🛘 Category Average
⊌ Cyclical	27.59	27.72	28.44	
Basic Materials	2.15	2.09	2.73	
Consumer Cyclical	10.51	10.79	10.24	
Financial Services	12.66	12.53	13.45	
Real Estate	2.27	2.31	2.02	
✓ Sensitive	51.81	51.66	50.43	
Communication Services	8.95	8.89	8.25	
Energy	3.96	3.71	3.88	
Industrials	8.30	8.23	10.15	
Technology	30.60	30.83	28.15	
→ Defensive	20.59	20.62	21.13	
Consumer Defensive	5.93	5.93	6.00	
Healthcare	12.46	12.56	13.11	
Utilities	2.20	2.13	2.02	
				0% 5 10 15 20 25 30 35 40 45 50

Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	7.09	7.09	_	Technology
Apple Inc	5.64	12.73	_	Technology
NVIDIA Corp	5.06	17.79	_	Technology
⊕ Amazon.com Inc	3.74	21.52	_	Consumer Cyclical
⊕ Meta Platforms Inc Class A	2.42	23.95	-	Communication Svc
⊕ Alphabet Inc Class A	2.02	25.96	_	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.73	27.70	_	Financial Services
	1.70	29.40	_	Communication Svc
⊕ Eli Lilly and Co	1.41	30.80	_	Healthcare
⊕ Broadcom Inc	1.32	32.13	-	Technology
⊕ JPMorgan Chase & Co	1.31	33.44	_	Financial Services
⊕ Tesla Inc	1.10	34.54	-29.25	Consumer Cyclical
⊕ Exxon Mobil Corp	1.05	35.59	_	Energy
⊕ UnitedHealth Group Inc	1.04	36.63	_	Healthcare
⊕ Visa Inc Class A	0.99	37.62	_	Financial Services

Total Holdings 508

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Developed Markets Index Admiral VTMGX

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

Portfolio Manager(s)

Christine Franquin since 02-2013 Michael Perre since 11-2017

Quantitative Screens

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

Management: The fund's management has been in place for 11.11 years.

Q Net Expense: The fund's expense ratio of 0.07 is 91.95% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000







3-Year KISK Welrics			
	Fund	Bmark	Cat
Alpha	1.96	_	0.84
Beta	1.07	_	1.01
R-Squared	97.03	_	93.34
Standard Deviation	17.90	16.42	17.25
Sharpe Ratio	0.14	0.02	0.07
Tracking Error	3.32	_	4.44
Information Ratio	0.61	_	0.22
Up Capture Ratio	114.56	_	105.47
Down Capture Ratio	106.51	-	102.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.54	15.34	15.88
Price/Book Ratio	1.71	1.81	1.94
Geom Avg Mkt Cap \$B	34.22	49.00	59.06
ROE	16.63	17.61	19.98



Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

23	26	28	Luigo
5	8	5	18110
1	2	1	OII GII

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	1.22	3.59
Non-US Stocks	96.62	93.96
Bonds	0.00	0.67
Cash	1.99	0.52
Other	0.18	1.26
Total	100.00	100.00

Cyclical		Bmark	Cat	Func	1 '	Bench	mark	Categ	IOLA HAR	aye			_
-,	41.29	41.78	38.83		-	_							_
Basic Materials	7.46	7.41	6.67										
Consumer Cyclical	11.23	11.28	11.44										
Financial Services	19.35	21.05	19.00				:						
Real Estate	3.25	2.04	1.72										
Sensitive	38.34	38.74	38.99										
Communication Services	4.04	5.46	4.66		= [
Energy	5.28	5.66	4.87										
Industrials	17.43	13.71	16.79		-		0						
Technology	11.59	13.91	12.67]						
Defensive	20.38	19.49	22.19			_	•	<u> </u>					
Consumer Defensive	7.13	7.32	8.38										
Healthcare	10.55	9.36	11.43										
Utilities	2.70	2.81	2.38		'								
	Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Financial Services 19.35 Real Estate 3.25 Sensitive 38.34 Communication Services 4.04 Energy 5.28 Industrials 17.43 Technology 11.59 Defensive 20.38 Consumer Defensive 7.13 Healthcare 10.55	Financial Services 19.35 21.05 Real Estate 3.25 2.04 Sensitive 38.34 38.74 Communication Services 4.04 5.46 Energy 5.28 5.66 Industrials 17.43 13.71 Technology 11.59 13.91 Defensive 20.38 19.49 Consumer Defensive 7.13 7.32 Healthcare 10.55 9.36	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43 Utilities 2.70 2.81 2.38	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43 Utilities 2.70 2.81 2.38	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43 Utilities 2.70 2.81 2.38	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43 Utilities 2.70 2.81 2.38	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43 Utilities 2.70 2.81 2.38	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43 Utilities 2.70 2.81 2.38	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43 Utilities 2.70 2.81 2.38	Financial Services 19.35 21.05 19.00 Real Estate 3.25 2.04 1.72 Sensitive 38.34 38.74 38.99 Communication Services 4.04 5.46 4.66 Energy 5.28 5.66 4.87 Industrials 17.43 13.71 16.79 Technology 11.59 13.91 12.67 Defensive 20.38 19.49 22.19 Consumer Defensive 7.13 7.32 8.38 Healthcare 10.55 9.36 11.43 Utilities 2.70 2.81 2.38

World Regions % Equity 03-31-2024



Greater Asia	Fund % 36.14	Cat % 34.61	
Japan	22.07	19.30	
Australasia	6.73	4.69	
Asia-4 Tigers	7.17	6.32	
Asia-ex 4 Tigers	0.17	4.30	
Not Classified	0.00	0.00	

Americas	Fund % 10.40	Cat % 8.86	Greater Europe	Fund % 53.46	Cat % 56.52	Market Maturity	Fund %
North America	10.38	7.63	United Kingdom	11.56	13.36	Developed Markets	99.42
Central/Latin	0.02	1.23	W euro-ex UK	40.93	42.23	Emerging Markets	0.58
			Emrgng Europe	0.37	0.09	Not Available	0.00
			Africa	0.60	0.84		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.70	1.70	_	Healthcare
⊕ ASML Holding NV	1.64	3.33	_	Technology
	1.52	4.85	_	-
⊕ Toyota Motor Corp	1.29	6.14	_	Consumer Cyclical
Samsung Electronics Co Ltd	1.22	7.37	_	Technology
	1.21	8.58	_	Consumer Defensive
⊕ Lvmh Moet Hennessy Louis Vuitton SE	0.95	9.53	_	Consumer Cyclical
Shell PLC	0.92	10.46	_	Energy
⊕ SAP SE	0.91	11.37	_	Technology
⊕ Novartis AG Registered Shares	0.86	12.23	-	Healthcare

Total Holdings 4059

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio



Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Michael Perre since 08-2008 Jeffrey Miller since 02-2016

Quantitative Screens

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

Management: The fund's management has been in place for 15.6 years.

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

Net Expense: The fund's expense ratio of 0.14 is 87.61% lower than the Diversified Emerging Mkts category average.

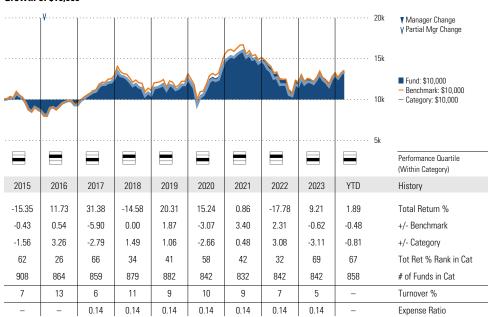
Morningstar Investment Management LLC Analysis

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	2	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000

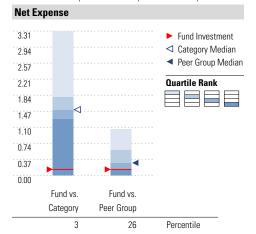


Trailing Performance



3-Year Risk Metrics

Down Capture Ratio

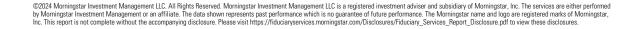


26/862	33/127	Rank				
Peer group is a subset of the category and includes funds with the						
same management style (active vs. passive) and similar share class						
characteristics						

	Fund	Bmark	Cat
Alpha	0.79	_	0.10
Beta	0.91	_	0.95
R-Squared	97.60	_	87.85
Standard Deviation	16.41	17.76	18.00
Sharpe Ratio	-0.34	-0.37	-0.34
Tracking Error	2.98	_	6.15
Information Ratio	0.43	_	0.01
Up Capture Ratio	93.72	_	97.10

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.10	14.02	14.51
Price/Book Ratio	1.73	1.66	1.91
Geom Avg Mkt Cap \$B	22.56	39.75	46.60
ROE	16.65	16.09	18.75

90.17





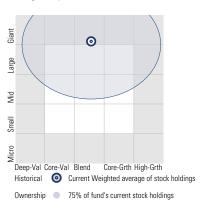
96.86

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

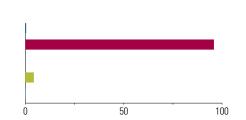
Equity

1. 7			
18	30	30	Luigo
6	7	5	18110
1	2	1	Oiliaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.02	0.19
Cash	4.08	1.38
Bonds	0.00	0.05
Non-US Stocks	95.73	94.80
US Stocks	0.17	3.58
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund Benchmark Category Average
b	Cyclical	44.49	43.05	42.36	
	Basic Materials	8.17	7.49	6.03	
P	Consumer Cyclical	12.16	11.85	12.87	
£	Financial Services	21.51	22.21	21.83	
b	Real Estate	2.65	1.50	1.63	
NI	Sensitive	41.74	45.06	44.71	
	Communication Services	8.28	9.04	8.04	
9	Energy	5.88	5.42	4.93	
\$	Industrials	8.45	6.74	6.88	
	Technology	19.13	23.86	24.86	
→	Defensive	13.76	11.90	12.92	
Ę	Consumer Defensive	5.91	5.50	6.99	
۲	Healthcare	4.21	3.67	4.14	
?	Utilities	3.64	2.73	1.79	

World Regions % Equity 03-31-2024



	runa %	cat %
Greater Asia	76.44	72.94
Japan	0.00	0.07
Australasia	0.00	0.00
Asia-4 Tigers	20.43	28.48
Asia-ex 4 Tigers	56.01	44.39
Not Classified	0.00	0.00

Americas	Fund % 10.03	Cat % 16.21	Greater Europe	Fund % 13.54	Cat % 10.84	Market Maturity	Fund %
North America Central/Latin	0.17 9.86	3.16 13.05	United Kingdom W euro-ex UK Emrgng Europe Africa	0.00 0.73 1.74 11.07	0.56 1.90 1.90 6.48	Developed Markets Emerging Markets Not Available	24.75 75.25 0.00

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	6.80	6.80	_	Technology
⊕ Tencent Holdings Ltd	3.01	9.81	_	Communication Svc
⊕ Slbbh1142	2.20	12.00	_	-
	1.92	13.93	_	Consumer Cyclical
Reliance Industries Ltd	1.51	15.43	_	Energy
	1.37	16.81	_	_
⊕ HDFC Bank Ltd	1.22	18.02	_	Financial Services
	0.88	18.91	_	Consumer Cyclical
	0.83	19.73	_	Consumer Cyclical
	0.79	20.52	_	Technology

Total Holdings 4863

⊕ Increase ⊕ Decrease
★ New to Portfolio

Vanguard High-Yield Corporate Adm VWEAX

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

Portfolio Manager(s)

Elizabeth Shortsleeve since 08-2022 Michael Chang since 08-2022

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 team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.13 is 85.39% lower than the High Yield Bond category average.

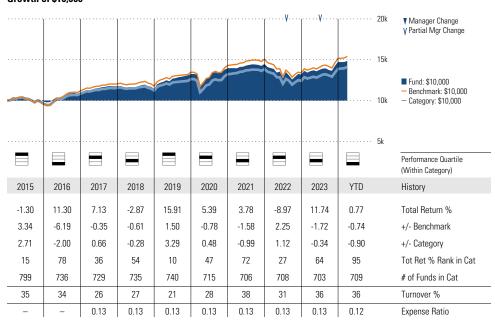
Morningstar Investment Management LLC Analysis

We placed this fund on watch after the departure of longtime manager Michael Hong. We will keep the fund on watch while assessing its performance under the current team.

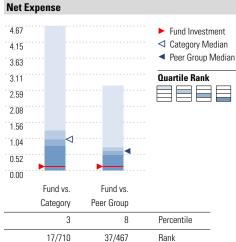
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	03-31-2024

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	0.01
Beta	0.97	_	0.89
R-Squared	98.10	_	94.38
Standard Deviation	8.27	8.47	7.77
Sharpe Ratio	-0.06	-0.05	-0.07
Tracking Error	1.17	-	1.88
Information Ratio	-0.08	_	-0.30
Up Capture Ratio	96.03	_	89.34
Down Capture Ratio	96.18	-	89.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.27	-	3.18
Avg Fff Maturity	4.20	_	4.90







Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

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

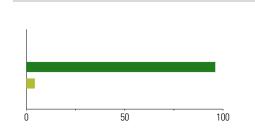
Ouality

High

Mid

Mod Ext

Duration



Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.00	1.23
Cash	4.09	3.60
Bonds	95.91	94.32
Non-US Stocks	0.00	0.05
US Stocks	0.00	0.80
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	5.56	_	1.74
AA	1.85	_	1.39
A	0.07	_	0.75
BBB	4.99	_	6.23
BB	47.84	_	38.01
В	35.28	_	35.18
Below B	4.54	_	15.87
Not Rated	-0.14	_	0.83

Contan Wainhting as of 02	21 2024							
Sector Weighting as of 03-	31-2024 Fund	Bmark	Cat	Fund	▼ Benchmark	∏ Caten	ory Average	
Government	5.52	Dillark _	2.16	T GITG	Delicilliar	[] Gateg	ory Average	
Treasury	5.52	_	0.91					
Inflation – Protected	0.00	_	0.01					
Agency/Quasi Agency	0.00	_	0.00					
Other Government Related	0.00	_	1.24	10				
Corporate	90.84	-	89.86		: : : :	: : :	1 1 1 1	1 1 1
Corporate Bond	87.85	-	87.71				: : : :	
Bank Loan	2.99	_	1.37	0				
Convertible	0.00	_	0.40					
Preferred	0.00	_	0.38					
Securitized	0.07	_	1.41					
Agency MBS Pass-Through	0.00	_	0.04					
Agency MBS ARM	0.00	_	0.00					
Agency MBS CMO	0.00	_	0.04	Ď				
Non-Agency Residential MBS	0.00	_	0.05	Ĭ				
Commercial MBS	0.00	_	0.21					
Asset-Backed	0.07	_	1.07					
Covered Bond	0.00	_	0.00					
Municipal	0.00	_	0.03					
Cash & Equivalents	3.57	_	4.62					
Other	0.00	-	1.93					

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	_	0.83	0.83	_
□ United States Treasury Notes	_	0.68	1.51	_
⊕ United States Treasury Bills	_	0.66	2.17	_
United States Treasury Notes	_	0.65	2.83	_
Herc Holdings Inc	_	0.62	3.44	_
United States Treasury Notes	_	0.62	4.06	_
⊕ Mktlig 12/31/2049	_	0.61	4.67	_
SS&C Technologies, Inc.	_	0.58	5.25	_
⊕ EMRLD Borrower LP / Emerald Co-Issuer Inc.	_	0.55	5.80	_
Aercap Global Aviation Trust	_	0.53	6.33	_

Total Holdings 879

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







26/233	20/148	Rank
Peer group is a subset of	of the category and	includes funds with the
same management styl	e (active vs. passiv	e) and similar share class
characteristics		

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

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



Duration

Vanguard Inflation-Protected Secs Adm VAIPX

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

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

Quality

High

Aid

Ltd Mod Ext

1	

Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.00	0.55
Cash	0.08	2.92
Bonds	99.92	96.30
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.23
Asset Class	Net %	Cat%

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

	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average	
Government	99.92	_	87.85				
Treasury	0.00	_	0.26				
nflation – Protected	99.92	_	81.33				
Agency/Quasi Agency	0.00	_	0.08				
Other Government Related	0.00	_	6.18	1 0			
Corporate	0.00	-	1.05	0			
Corporate Bond	0.00	_	1.02	0			
Bank Loan	0.00	_	0.03				
Convertible	0.00	_	0.00	j i			
Preferred	0.00	_	0.00	İ			
Securitized	0.00	-	3.74	i D			
Agency MBS Pass-Through	0.00	-	1.55	10			
Agency MBS ARM	0.00	_	0.00	İ			
Agency MBS CMO	0.00	_	0.23	ĺ			
Non-Agency Residential MBS	0.00	_	0.08				
Commercial MBS	0.00	_	0.18				
Asset-Backed	0.00	_	1.59	[]			
Covered Bond	0.00	_	0.11				
Municipal	0.00	-	0.00				
Cash & Equivalents	0.08	-	7.24				
Other	0.00	_	0.11				

Top 10 Holdings as of 03-31-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ① United States Treasury Notes 4.13 4.13 United States Treasury Notes 3.77 7.89 ① United States Treasury Notes 3.70 11.59 United States Treasury Notes 3.56 15.15 United States Treasury Notes 3.55 18.70 United States Treasury Notes 3.52 22.22 United States Treasury Notes 3.37 25.59 United States Treasury Notes 3.30 28.89 United States Treasury Notes 3.27 32.16 United States Treasury Notes 3.25 35.41

Total Holdings 50

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Moderately Conservative Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

Performance: The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 8 of the 10 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.12 is 86.96% lower than the Moderately Conservative Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

Metric	Rating	Updated			
Sustainability Rating	3	03-31-2024			
ESG Commitment	1-Low	07-19-2023			



-1.14

-2.19

85

520

5

-0.93

-1.68

78

524

21

-0.56

2.05

11

521

4

-0.65

-0.53

66

541





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

	Fund	Bmark	Cat
Alpha	-1.09	-	-0.47
Beta	1.03	-	0.97
R-Squared	99.41	-	94.48
Standard Deviation	10.14	9.86	9.87
Sharpe Ratio	-0.11	-0.01	-0.08
Tracking Error	0.82	-	2.31
Information Ratio	-1.30	-	-0.42
Up Capture Ratio	98.58	-	96.87
Down Capture Ratio	106.44	-	100.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.72	21.11	21.62
Price/Book Ratio	2.62	3.00	3.24
Avg Eff Duration	6.45	5.80	5.16



-0.62

2.15

12

593

16

0.19

-0.66

54

567

9

0.41

1.06

30

548

6

-0.54

2.09

14

563

11

-0.21

0.87

36

547

9

0.00

2.65

27

513

23



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Quality High

Mid

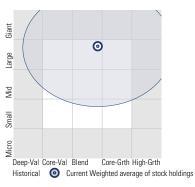
Morningstar Category Moderately Conservative Morningstar Index

Allocation

Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 03-31-2024

Morningstar Style Box™



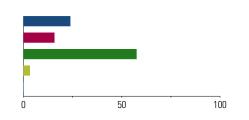
Ownership 75% of fund's current stock holdings

Style Breakdown

Equity				Fixed	Income	
17	27	30	Large			
5	9	5	Mid			
2	3	2	Small			
Value	Blend	Growth		Ltd Durat	Mod	Ext

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.05	4.56
Cash	3.15	6.16
Bonds	57.44	55.50
Non-US Stocks	15.64	7.06
US Stocks	23.71	26.72
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ Bend	chmark	(] C	ategory	Avera	ge	
,	Cyclical	34.02	32.43	32.74									
	Basic Materials	4.46	3.87	3.52									
•	Consumer Cyclical	10.88	10.90	9.56				1					
9	Financial Services	15.75	14.92	14.06									
ì	Real Estate	2.93	2.74	5.60		[
×	Sensitive	46.40	47.61	44.85									
	Communication Services	6.98	7.37	6.58			'						
	Energy	4.61	4.49	5.26									
ŀ	Industrials	11.80	11.27	10.77									
l	Technology	23.01	24.48	22.24) (
٠	Defensive	19.59	19.97	22.41									
	Consumer Defensive	6.09	6.14	6.50			_						
	Healthcare	11.03	11.44	12.65]					
1	Utilities	2.47	2.39	3.26									

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Bond Market II ldx Inv	_	41.44	41.44	_	_
○ Vanguard Total Stock Mkt Idx Inv	_	23.78	65.22	_	-
① Vanguard Total Intl Bd II ldx Investor	_	17.86	83.07	_	-
○ Vanguard Total Intl Stock Index Inv	_	16.13	99.21	_	-
⊕ Mktliq 12/31/2049	-	0.79	100.00	-	-
⊖ Us Dollar	_	0.00	100.00	-	_

Total Holdings 6

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Moderately Aggressive

Morning

Morningstar US Mod Agg Tgt Alloc NR

Morningstar Index

Allocation

_____ ____

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

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

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

Net Expense: The fund's expense ratio of 0.14 is
 85.57% lower than the Moderately Aggressive Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022





3-Year Risk Metrics

Net Expe	ense		
5.91			► Fund Investment
5.25			Category Median
4.60			 Peer Group Median
3.94			Quartile Rank
3.28			
2.63			
1.97			
1.31	⊲		
0.66			
0.00			
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	1	4	Percentile
	4/365	11/297	Rank

	Fund	Bmark	Cat
Alpha	-1.32	_	-0.98
Beta	1.02	-	0.98
R-Squared	99.30	_	94.56
Standard Deviation	14.51	14.11	14.25
Sharpe Ratio	0.19	0.28	0.20
Tracking Error	1.26	_	2.98
nformation Ratio	-1.00	_	-0.61
Jp Capture Ratio	99.32	_	96.50
Down Capture Ratio	105.79	-	101.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.80	21.28	21.25
Price/Book Ratio	2.64	3.05	3.04
Avg Eff Duration	6.45	5.80	5.08



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Moderately Aggressive

Allocation

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 03-31-2024

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Fixed Income

Ltd

Mod Duration

Quality High

Mid

Low

Style Breakdown

Equity 17 30 5 5 9





Asset Allocation as of 03-31-2024





		Fund	Bmark	Cat	Fun	4	▼ Bend	hmarl	n	ategory	Avers	ar			
ղ.	Cyclical	33.90	32.20	32.49	Tull	1	Deni	JIIIIair		ategory	Avera)			
<u>.</u>	Basic Materials	4.43	3.79	4.39		7									
—	Consumer Cyclical	10.88	10.89	10.39		-"-									
æ	Financial Services	15.67	14.79	14.42											
ŵ	Real Estate	2.92	2.73	3.29											
W#	Sensitive	46.49	47.89	47.34											
	Communication Services	7.01	7.45	8.18											
ð	Energy	4.60	4.47	4.51											
Ф	Industrials	11.74	11.13	11.74						1					
	Technology	23.14	24.84	22.91						0					
→	Defensive	19.60	19.92	20.17											
	Consumer Defensive	6.07	6.11	6.07											
٠	Healthcare	11.07	11.44	11.80											
•	Utilities	2.46	2.37	2.30											
					0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	48.43	48.43	_	_
⊕ Vanguard Total Intl Stock Index Inv	-	31.73	80.16	_	_
⊕ Vanguard Total Bond Market II ldx Inv	-	13.17	93.33	_	_
⊕ Vanguard Total Intl Bd II ldx Investor	-	5.75	99.08	_	_
⊕ Mktliq 12/31/2049	-	0.93	100.01	-	_
⊕ Us Dollar	_	0.01	100.01	_	_

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category
Conservative Allocation

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Conservative Allocation category's top three quartiles in 8 of the 10 years it's been in existence.
- × Management: The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.11 is 88.78% lower than the Conservative Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

Metric	Rating	Updated			
Sustainability Rating	4	03-31-2024			
ESG Commitment	1-Low	07-19-2023			

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.16	_	-0.30
Beta	1.02	_	0.96
R-Squared	98.99	-	93.78
Standard Deviation	8.20	8.02	7.98
Sharpe Ratio	-0.38	-0.24	-0.29
Tracking Error	0.84	-	2.13
Information Ratio	-1.39	-	-0.28
Up Capture Ratio	94.25	-	96.13
Down Capture Ratio	104.79	-	99.16

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.66	21.34	22.08
Price/Book Ratio	2.60	3.06	3.24
Avg Eff Duration	6.45	5.80	5.48



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Morningstar Index Conservative Allocation

Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ E	Benchmar	k [] Ca	ategory	Avera	ge	
Ն	Cyclical	34.06	32.18	30.97								
A.	Basic Materials	4.49	3.76	3.14								
A	Consumer Cyclical	10.90	10.87	9.20								
÷	Financial Services	15.75	14.80	13.97								
th.	Real Estate	2.92	2.75	4.66								
M	Sensitive	46.37	47.86	47.38								
	Communication Services	6.99	7.42	7.16		_[
ð	Energy	4.64	4.45	4.71			_					
¢	Industrials	11.84	11.14	10.83								
	Technology	22.90	24.85	24.68					• [
→	Defensive	19.56	19.95	21.66		_						
=	Consumer Defensive	6.10	6.11	6.93		= []	_					
٠	Healthcare	11.01	11.48	12.17			[]					
•	Utilities	2.45	2.36	2.56								

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Vanguard Total Bond Market II Idx Inv	_	55.72	55.72	_	_
○ Vanguard Total Intl Bd II Idx Investor	-	23.97	79.69	_	-
○ Vanguard Total Stock Mkt Idx Inv	-	11.50	91.19	_	-
○ Vanguard Total Intl Stock Index Inv	-	8.00	99.18	_	_
⊕ Mktliq 12/31/2049	-	0.78	99.96	-	-
① Us Dollar	-	0.04	100.00	-	-

Asset Allocation as of 03-31-2024

Total Holdings 6

Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Morningstar Category Moderate Allocation Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 9 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.13 is 87% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000







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

3-Year KISK Welrics			
	Fund	Bmark	Cat
Alpha	-1.56	-	-0.54
Beta	1.00	-	0.98
R-Squared	98.89	-	94.62
Standard Deviation	12.29	12.18	12.27
Sharpe Ratio	0.06	0.19	0.13
Tracking Error	1.29	-	2.71
Information Ratio	-1.25	-	-0.34
Up Capture Ratio	95.54	-	97.53
Down Capture Ratio	104.34	_	101.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.73	22.00	22.66
Price/Book Ratio	2.62	3.26	3.50
Avg Eff Duration	6.45	5.80	5.11



Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Quality

High

Mid

Low

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

Equity 17 27



Value Blend Growth



>50 25-50 10-25 0-10





Total	100.00	100 00
Other	0.06	3.13
Cash	2.76	5.55
Bonds	37.98	35.10
Non-US Stocks	23.45	9.69
US Stocks	35.75	46.53
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	t	▼ Ben	chmark	. [] Ca	ategory	Avera	ge			
Դ	Cyclical	34.00	31.35	30.65											
A.	Basic Materials	4.47	3.45	3.50											
A	Consumer Cyclical	10.89	10.85	10.48											
,	Financial Services	15.73	14.34	14.43											
fil.	Real Estate	2.91	2.71	2.24		1									
W	Sensitive	46.41	48.67	47.56			_								
	Communication Services	6.99	7.67	7.67											
ð	Energy	4.61	4.38	4.72											
Ф	Industrials	11.78	10.75	10.89											
	Technology	23.03	25.87	24.28						• []					
→	Defensive	19.59	19.97	21.78											
	Consumer Defensive	6.08	6.01	5.74											
+	Healthcare	11.04	11.65	13.39											
•	Utilities	2.47	2.31	2.65											
					0%	5	10	15	20	25	30	35	40	45	

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	35.86	35.86	_	_
⊕ Vanguard Total Bond Market II ldx Inv	-	27.45	63.31	_	_
Ovanguard Total Intl Stock Index Inv	-	24.18	87.50	_	_
⊕ Vanguard Total Intl Bd II ldx Investor	-	11.75	99.25	_	_
⊕ Mktliq 12/31/2049	-	0.74	99.99	_	_
⊕ Us Dollar	_	0.01	100.00	-	_

Total Holdings 6



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Awais Khan since 07-2021 Aurélie Denis since 02-2023 Aaron Choi since 08-2023

Quantitative Screens

- Q Performance: The fund has finished in the Mid-Cap
 Growth category's top three quartiles in 10 of the 10 years
 it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.46% lower than the Mid-Cap Growth category average.

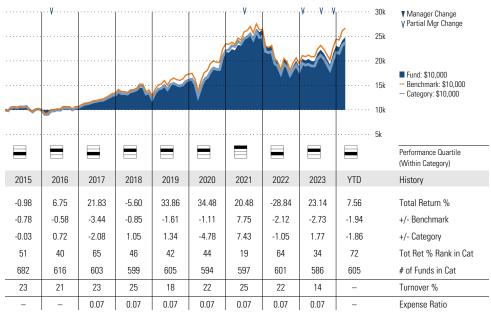
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen. Although the managers on this fund are relatively recent additions, they are experienced at Vanguard, and the team-managed, well-established process of running index funds at Vanguard means that such changes are not concerning.

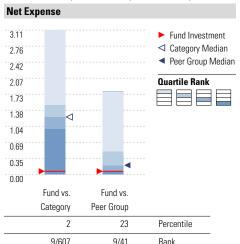
ESG Metrics

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

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.64	_	-3.45
Beta	1.00	_	0.97
R-Squared	98.43	_	91.07
Standard Deviation	21.83	21.74	22.26
Sharpe Ratio	0.15	0.18	0.03
Tracking Error	2.73	-	6.61
Information Ratio	-0.26	-	-0.68
Up Capture Ratio	101.06	-	92.06
Down Capture Ratio	103.56	-	104.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.00	26.72	31.29
Price/Book Ratio	5.47	8.38	5.82
Geom Avg Mkt Cap \$B	34.95	25.23	22.56
ROE	21.53	26.19	19.71



Vanguard Mid-Cap Growth Index Admiral VMGMX

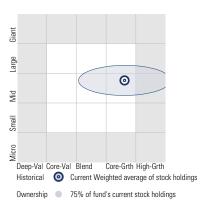
Morningstar Category

Mid-Cap Growth

Morningstar Index Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

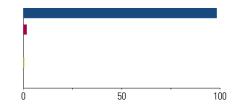
0	7	13	Laige
3	33	43	MIN
0	0	0	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.42
Cash	0.25	3.26
Bonds	0.00	0.08
Non-US Stocks	1.52	4.09
US Stocks	98.23	92.16
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ B	enchr	nark	[] Ca	itegor	y Aver	age		
b	Cyclical	25.28	24.66	27.83										
i.	Basic Materials	2.54	0.88	2.14										
4	Consumer Cyclical	9.48	13.02	12.43]							
<u> </u>	Financial Services	6.74	9.11	10.45										
b	Real Estate	6.52	1.65	2.81										
NI	Sensitive	57.77	54.11	50.56										•
	Communication Services	4.33	4.01	3.57	 0									
•	Energy	5.74	3.51	2.79				_						
\$	Industrials	19.27	18.39	17.58										
3	Technology	28.43	28.20	26.62						ď				
→	Defensive	16.95	21.24	21.59										
Ę	Consumer Defensive	1.87	2.83	2.79										
۲	Healthcare	13.40	17.98	18.22										
?	Utilities	1.68	0.43	0.58	į į									

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Amphenol Corp Class A	1.95	1.95	16.58	Technology
	1.84	3.79	21.75	Industrials
⊕ Constellation Energy Corp	1.68	5.47	_	Utilities
	1.67	7.14	14.22	Industrials
	1.66	8.80	13.69	Technology
□ DexCom Inc □	1.51	10.31	11.77	Healthcare
Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc ■ Welltower Inc Wel	1.50	11.81	4.30	Real Estate
○ Copart Inc	1.41	13.22	18.20	Industrials
⊕ Super Micro Computer Inc	1.40	14.63	255.32	Technology
Coinbase Global Inc Ordinary Shares - Class A	1.39	16.02	_	Financial Services
	1.37	17.39	-0.02	Technology
⊕ Realty Income Corp	1.31	18.70	-4.44	Real Estate
⊕ Palantir Technologies Inc Ordinary Shares - Class A	1.30	20.00	34.01	Technology
☐ IQVIA Holdings Inc	1.30	21.30	9.30	Healthcare
	1.27	22.57	22.98	Industrials

Total Holdings 158



Vanguard Mid-Cap Value Index Admiral VMVAX

17

499

20

71

462

20

13

467

17

0.07

45

481

17

0.07

32

454

17

0.07

55

444

39

0.07

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Awais Khan since 07-2021 Aurélie Denis since 02-2023 Aaron Choi since 08-2023

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 team has been in place for less than three years.

Net Expense: The fund's expense ratio of 0.07 is 92.78% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen. Although the managers on this fund are relatively recent additions, they are experienced at Vanguard, and the team-managed, well-established process of running index funds at Vanguard means that such changes are not concerning.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -1.80 15.26 17.04 -12.42 27 99 2.54 28.76 -7 90 9.76 8.12 Total Return % -4.74 2.98 3.70 -0.13 0.93 -2.42 0.42 4.13 -2.95 -0.11 +/- Benchmark -2.80 2.81 -0.09 3.61 3.82 0.44 -0.56 0.12 -4.18 0.37 +/- Category

53

444

17

0.07

47

431

18

0.07

77

426

22

0.07

51

435

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.82	_	1.46
Beta	0.95	_	0.94
R-Squared	98.55	_	94.30
Standard Deviation	18.45	19.34	18.78
Sharpe Ratio	0.32	0.28	0.34
Tracking Error	2.45	_	4.69
Information Ratio	0.23	_	0.26
Up Capture Ratio	97.09	_	95.44
Down Capture Ratio	94.44	_	90.32

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.54	17.78	16.20
Price/Book Ratio	2.29	2.22	2.02
Geom Avg Mkt Cap \$B	28.43	19.24	15.26
ROE	16.44	14.18	13.61



Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

3	2	1	Large
41	51	2	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.24
Cash	0.45	1.99
Bonds	0.00	0.02
Non-US Stocks	1.47	6.97
US Stocks	98.08	90.79
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cateo	gory Ave	erage		_
ŀ	Cyclical	41.65	42.46	41.11									1
ė.	Basic Materials	8.04	6.08	5.43									
Д	Consumer Cyclical	7.43	10.25	11.67			10						
÷	Financial Services	18.16	16.02	17.98				. · ·	0				
à	Real Estate	8.02	10.11	6.03			ı '						
M	Sensitive	31.61	40.50	36.46									
	Communication Services	2.57	3.27	2.94									
ð	Energy	3.53	5.34	5.92					į				
Ф	Industrials	15.98	19.67	17.29									
	Technology	9.53	12.22	10.31				` <u> </u>					
→	Defensive	26.74	17.04	22.43									
=	Consumer Defensive	7.19	3.44	6.54									
٠	Healthcare	8.36	6.71	9.31		- '	[]						
•	Utilities	11.19	6.89	6.58									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.57	1.57	27.15	Industrials
	1.31	2.88	11.46	Financial Services
○ Carrier Global Corp Ordinary Shares	1.20	4.08	1.18	Industrials
⊕ D.R. Horton Inc	1.19	5.27	8.47	Consumer Cyclical
	1.18	6.45	14.02	Basic Materials
⊖ United Rentals Inc	1.17	7.62	26.04	Industrials
→ ONEOK Inc	1.13	8.75	15.58	Energy
⇒ Allstate Corp	1.10	9.85	24.25	Financial Services
Digital Realty Trust Inc	1.09	10.93	7.94	Real Estate
⊖ Ferguson PLC	1.07	12.01	13.54	Industrials
⊕ Ameriprise Financial Inc	1.06	13.07	15.79	Financial Services
⇒ Fidelity National Information Services Inc	1.06	14.13	24.09	Technology
⇒ PG&E Corp	1.06	15.19	-6.99	Utilities
→ Prudential Financial Inc	1.02	16.21	14.45	Financial Services
○ Centene Corp	1.02	17.23	5.75	Healthcare

Total Holdings 198



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Real Estate Index Admiral VGSLX

Asset Allocation as of 03-31-2024

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

0	16	6	Falge
10	43	6	MIN
6	12	2	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund	•	Benchmark	Category	Average		
⊌ Cyclical	99.25	99.13	99.05							
Basic Materials	0.00	0.00	0.22	Ĭ						
Consumer Cyclical	0.00	0.13	1.92	i <u>o</u>						
Financial Services	0.00	0.00	0.45	Ó						
Real Estate	99.25	99.00	96.46							į
Sensitive	0.75	0.87	0.80	Ó						
Communication Services	0.75	0.00	0.25	İ						
Energy	0.00	0.00	0.06	Ó.						
Industrials	0.00	0.87	0.29	ď						
Technology	0.00	0.00	0.20	İ						
→ Defensive	0.00	0.00	0.16	Ó						
Consumer Defensive	0.00	0.00	0.06	Ú						
Healthcare	0.00	0.00	0.05	į						
Utilities	0.00	0.00	0.05	ĺ						

Top 15 Holdings as of 03-31-2024 Cumulative % YTD Return % Name % Net Asset Morningstar Sector Vanguard Real Estate II Index 13.03 13.03 Prologis Inc 7.59 20.62 Real Estate American Tower Corp 5.81 26.43 Real Estate Equinix Inc 4.89 31.32 Real Estate ① Simon Property Group Inc Real Estate 3.22 34.54 Welltower Inc 3.15 37.70 Real Estate Public Storage 2.90 40.59 Real Estate ① Crown Castle Inc 2.90 43.49 Real Estate Realty Income Corp 2.84 46.33 Real Estate ① Digital Realty Trust Inc 2.67 49.00 Real Estate ① CoStar Group Inc 2.49 51.48 Real Estate Extra Space Storage Inc 1.96 53.44 Real Estate ① CBRE Group Inc Class A 1.87 55.31 Real Estate VICI Properties Inc Ordinary Shares 1.79 57.10 Real Estate AvalonBay Communities Inc 1.66 58.76 Real Estate

Total Holdings 162



Vanguard Target Retirement 2020 Fund VTWNX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 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 11.11 years.

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

Net Expense: The fund's expense ratio of 0.08 is 86.21% lower than the Target-Date 2020 category average.

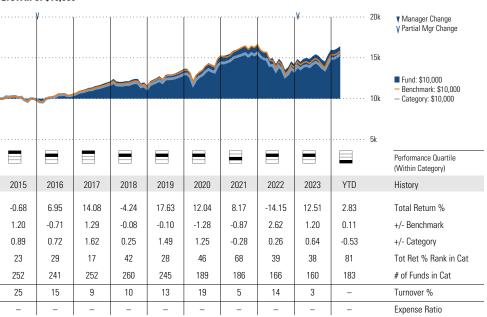
Morningstar Investment Management LLC Analysis

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

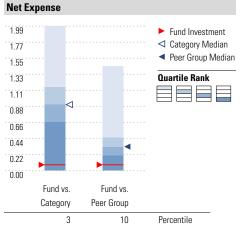
ESG Metrics

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

Growth of \$10,000







	5/170	33/330	Rank					
Peer group is a subset of the category and includes funds with the								
same management style (active vs. passive) and similar share class								
characteri	etice							

Rank

3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.87	-	0.82
Beta	0.86	-	0.88
R-Squared	98.85	-	98.29
Standard Deviation	10.08	11.68	10.33
Sharpe Ratio	-0.05	-0.09	-0.05
Tracking Error	1.98	-	2.07
Information Ratio	0.40	-	0.39
Up Capture Ratio	89.17	-	90.84
Down Capture Ratio	83.76	-	85.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.71	19.71	20.66
Price/Book Ratio	2.62	2.62	2.85
Avg Eff Duration	5.64	-	5.09



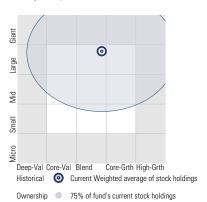
Vanguard Target Retirement 2020 Fund VTWNX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

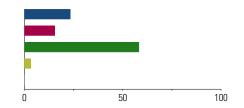
Weight %

Equity				Fixed	Income		Qual
17	27	30	Large				High
5	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.05	8.34
Cash	3.18	2.34
Bonds	58.16	44.91
Non-US Stocks	15.35	16.09
US Stocks	23.25	28.33
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bend	hmark	∏ Ca	ateaory	Avera	ae	
وا	Cyclical	34.00	37.13	35.41						,			
÷	Basic Materials	4.47	3.99	4.60									
6	Consumer Cyclical	10.88	10.41	10.74									
ì	Financial Services	15.74	14.66	15.81									
à	Real Estate	2.91	8.07	4.26		'							
ŲF	Sensitive	46.41	43.35	45.56									
	Communication Services	6.99	6.37	6.68	_								
)	Energy	4.62	4.30	4.94									
ž	Industrials	11.79	11.30	11.28									
3	Technology	23.01	21.38	22.66						0			
+	Defensive	19.59	19.52	19.03									
Ę	Consumer Defensive	6.08	5.98	5.64		0							
r	Healthcare	11.04	10.97	11.19	_								
1	Utilities	2.47	2.57	2.20									

Top 7 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II Idx Inv	_	33.26	33.26	_	_
⇒ Vanguard Total Stock Mkt Idx Instl PIs	_	23.32	56.58	_	_
⇒ Vanguard Total Intl Stock Index Inv	_	15.84	72.41	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	_	14.74	87.15	_	_
⊕ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	12.07	99.22	-	-
⊕ Mktliq 12/31/2049	_	0.78	100.00	_	_
⊕ Us Dollar	_	0.00	100.00	_	_

Total Holdings 7



Vanguard Target Retirement 2025 Fund VTTVX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

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

Management: The fund's management has been in place for 11.11 years.

Net Expense: The fund's expense ratio of 0.08 is 86.67% lower than the Target-Date 2025 category average.

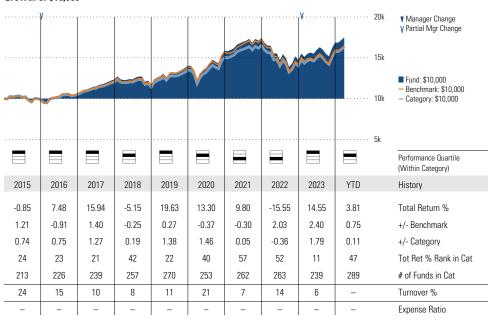
Morningstar Investment Management LLC Analysis

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

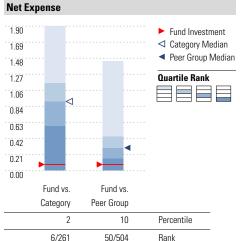
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.32	_	0.93
Beta	0.92	_	0.86
R-Squared	98.86	_	98.11
Standard Deviation	11.65	12.58	10.97
Sharpe Ratio	0.03	-0.06	-0.01
Tracking Error	1.59	-	2.31
Information Ratio	0.81	-	0.40
Up Capture Ratio	96.64	_	89.22
Down Capture Ratio	89.18	-	83.93

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.74	19.52	20.68
Price/Book Ratio	2.62	2.58	2.83
Avg Eff Duration	5.94	-	5.59

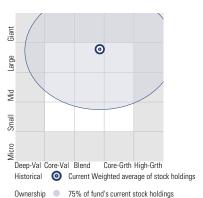


Vanguard Target Retirement 2025 Fund VTTVX

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

Style Analysis as of 03-31-2024

Morningstar Style Box™

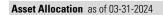


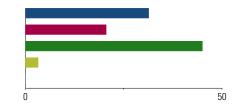
Style Breakdown

Weight %

Equity				Fixed	Income		Quality
17	27	30	Large				High
5	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Durati	Mod ion	Ext	

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.05	12.23
Cash	3.18	2.13
Bonds	44.98	41.22
Non-US Stocks	20.49	15.31
US Stocks	31.31	29.12
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	,	Bend	chmark	[] Ca	tegory	Averag	ge	
وا	Cyclical	33.97	37.16	35.15									
à.	Basic Materials	4.45	4.09	4.19									
•	Consumer Cyclical	10.88	10.49	10.76				1					
<u></u>	Financial Services	15.72	14.82	15.42									
à	Real Estate	2.92	7.76	4.78			'						
Ųľ	Sensitive	46.43	43.29	45.64									
	Communication Services	6.99	6.34	6.92									
	Energy	4.61	4.33	4.60									
ž	Industrials	11.79	11.42	11.10									
3	Technology	23.04	21.20	23.02						0			
+	Defensive	19.61	19.55	19.22					= []				
Ę	Consumer Defensive	6.08	6.01	5.73		[]							
r	Healthcare	11.05	10.96	11.10									
1	Utilities	2.48	2.58	2.39									

Top 7 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ovanguard Total Stock Mkt Idx Instl Pls	_	31.40	31.40	_	_
	_	28.35	59.75	-	-
Ovanguard Total Intl Stock Index Inv	_	21.13	80.88	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	_	12.30	93.17	-	-
⊕ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	5.80	98.97	-	_
⊕ Mktliq 12/31/2049	_	1.00	99.97	_	_
⊕ Us Dollar	_	0.03	100.00	_	-

Total Holdings 7



Vanguard Target Retirement 2030 Fund VTHRX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.11 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.08 is 87.1% lower than the Target-Date 2030 category average.

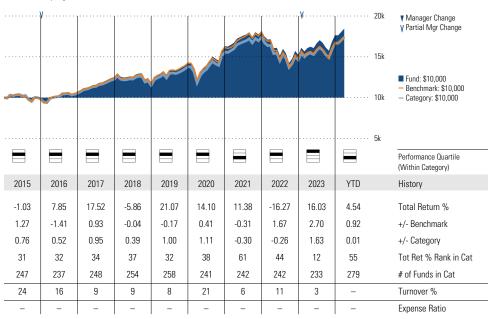
Morningstar Investment Management LLC Analysis

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

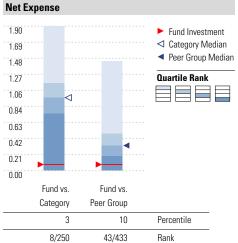
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.46	_	1.16
Beta	0.94	_	0.90
R-Squared	98.93	_	98.33
Standard Deviation	12.73	13.51	12.26
Sharpe Ratio	0.09	-0.01	0.06
Tracking Error	1.57	_	2.11
Information Ratio	0.91	_	0.55
Up Capture Ratio	98.29	_	93.58
Down Capture Ratio	90.71	_	87.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.76	19.33	20.70
Price/Book Ratio	2.63	2.55	2.90
Avg Eff Duration	6.45	-	6.08



8/250

Vanguard Target Retirement 2030 Fund VTHRX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 03-31-2024

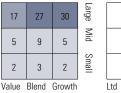
Morningstar Style Box™

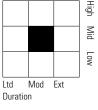


Quality

Style Breakdown

Equity 30 17 27 5 5 9





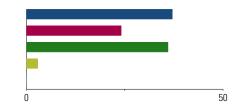
Fixed Income

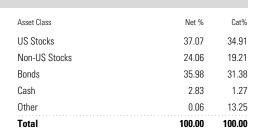
Weight %

2 3

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024





		Fund	Bmark	Cat	Fund	1	▼ Ben	chmark	· I c	atennn	Avera	ne		
<u></u>	Cyclical	33.96	37.10	34.18	Tune	4	Dom	Similar		negory	AVGIU	gc 	-	
	Basic Materials	4.44	4.18	4.31		•								
•	Consumer Cyclical	10.89	10.57	11.00										
<u></u>	Financial Services	15.71	15.00	15.74				, ,						
b	Real Estate	2.92	7.35	3.13]	'							
M	Sensitive	46.45	43.31	46.22										
	Communication Services	7.00	6.30	6.90										
•	Energy	4.61	4.37	4.62										
\$	Industrials	11.77	11.58	11.49										
3	Technology	23.07	21.06	23.21										
+	Defensive	19.59	19.60	19.60										
=	Consumer Defensive	6.08	6.04	5.84										
7	Healthcare	11.05	10.96	11.52										
?	Utilities	2.46	2.60	2.24										

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Instl Pls	_	37.18	37.18	_	_
⊕ Vanguard Total Bond Market II ldx Inv	-	25.94	63.12	_	_
⊕ Vanguard Total Intl Stock Index Inv	-	24.81	87.93	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	-	11.20	99.13	_	_
⊕ Mktliq 12/31/2049	-	0.88	100.02	_	_
⊕ Us Dollar	_	0.02	100.03	_	_

Total Holdings 6



Vanguard Target Retirement 2035 Fund VTTHX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date
 2035 category's top three quartiles in 9 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 11.11 years.
- Net Expense: The fund's expense ratio of 0.08 is 86.89% lower than the Target-Date 2035 category average.

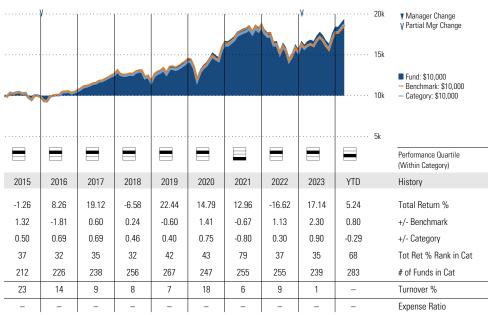
Morningstar Investment Management LLC Analysis

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

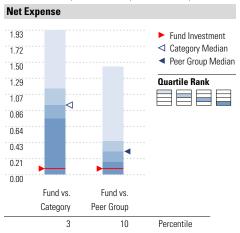
ESG Metrics

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

Growth of \$10,000







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

50/506

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.26	_	1.21
Beta	0.93	_	0.93
R-Squared	98.98	_	98.39
Standard Deviation	13.56	14.44	13.59
Sharpe Ratio	0.14	0.06	0.14
Tracking Error	1.67	_	2.03
Information Ratio	0.70	_	0.58
Up Capture Ratio	96.98	_	96.90
Down Capture Ratio	90.93	_	91.12

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.85	19.14	20.61
Price/Book Ratio	2.65	2.51	2.85
Avg Eff Duration	6.45	_	6.37



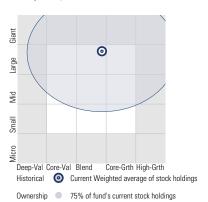
8/257

Vanguard Target Retirement 2035 Fund VTTHX

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

Style Analysis as of 03-31-2024

Morningstar Style Box™





Equity 30 17 27 5 5 9

2

Weight %

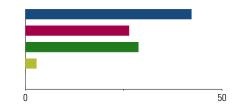


3 Value Blend Growth

2

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.06	12.34
Cash	2.75	2.19
Bonds	28.69	22.49
Non-US Stocks	26.31	21.93
US Stocks	42.19	41.05
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	33.82	37.03	34.35	
Å.	Basic Materials	4.40	4.28	4.20	
A	Consumer Cyclical	10.87	10.67	10.97	
ø	Financial Services	15.64	15.17	15.56	
fi	Real Estate	2.91	6.91	3.62	
W	Sensitive	46.55	43.34	46.03	
d	Communication Services	7.02	6.29	6.94	
ð	Energy	4.59	4.41	4.57	
Ф	Industrials	11.72	11.72	11.34	
	Technology	23.22	20.92	23.18	
-	Defensive	19.62	19.64	19.61	
Ħ	Consumer Defensive	6.07	6.06	5.85	
٠	Healthcare	11.09	10.96	11.37	
•	Utilities	2.46	2.62	2.39	
					0% 5 10 15 20 25 30 35 40 45 5

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Instl PIs	_	42.33	42.33	_	_
⊕ Vanguard Total Intl Stock Index Inv	_	27.12	69.45	_	-
⊕ Vanguard Total Bond Market II ldx Inv	-	20.67	90.12	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	_	8.95	99.07	_	-
⊕ Mktliq 12/31/2049	-	0.92	100.00	-	_
⊕ Us Dollar	-	0.00	100.00	_	_

Total Holdings 6

Vanguard Target Retirement 2040 Fund VFORX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

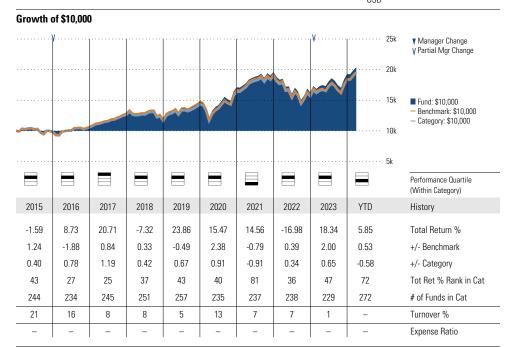
- Q Performance: The fund has finished in the Target-Date
 2040 category's top three quartiles in 9 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 11.11 years.
- Net Expense: The fund's expense ratio of 0.08 is 87.69% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

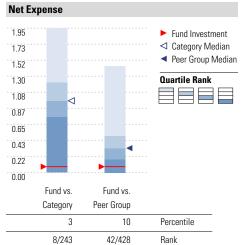
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.98	_	1.00
Beta	0.94	_	0.95
R-Squared	98.92	_	98.37
Standard Deviation	14.38	15.28	14.69
Sharpe Ratio	0.19	0.13	0.19
Tracking Error	1.78	_	2.10
Information Ratio	0.46	_	0.46
Up Capture Ratio	96.37	_	98.20
Down Capture Ratio	91.95	-	93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.87	18.96	20.56
Price/Book Ratio	2.65	2.48	2.87
Avg Eff Duration	6.45	_	6.68



Vanguard Target Retirement 2040 Fund VFORX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

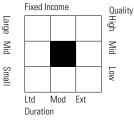
Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity 30 17 27 5 5 9



3 Value Blend Growth

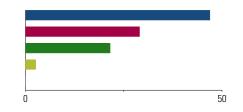
2

2

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.05	11.91
Cash	2.57	1.70
Bonds	21.50	13.04
Non-US Stocks	28.99	25.89
US Stocks	46.89	47.46
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	: [] Ca	ategory	Averag	ge			
_Մ	Cyclical	33.81	37.03	34.35											
A.	Basic Materials	4.39	4.37	4.27		1									
A	Consumer Cyclical	10.87	10.74	11.15											
	Financial Services	15.63	15.35	15.68											
æ	Real Estate	2.92	6.57	3.25											
W	Sensitive	46.59	43.33	46.05											
	Communication Services	7.04	6.26	6.84											
•	Energy	4.60	4.44	4.61											
Ф	Industrials	11.70	11.86	11.61											
	Technology	23.25	20.77	22.99						0					
—	Defensive	19.61	19.64	19.60											
Ħ	Consumer Defensive	6.06	6.07	5.80											
+	Healthcare	11.09	10.94	11.45											
•	Utilities	2.46	2.63	2.35											
					0%	5	10	15	20	25	30	35	40	45	

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Instl Pls	_	47.05	47.05	_	_
◆ Vanguard Total Intl Stock Index Inv	-	29.89	76.94	_	_
⊕ Vanguard Total Bond Market II ldx Inv	_	15.49	92.43	_	-
⊕ Vanguard Total Intl Bd II Idx Insl	_	6.70	99.13	_	-
⊕ Mktliq 12/31/2049	-	0.87	100.00	-	_
⊕ Us Dollar	_	0.00	100.00	_	_

Total Holdings 6



Vanguard Target Retirement 2045 Fund VTIVX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

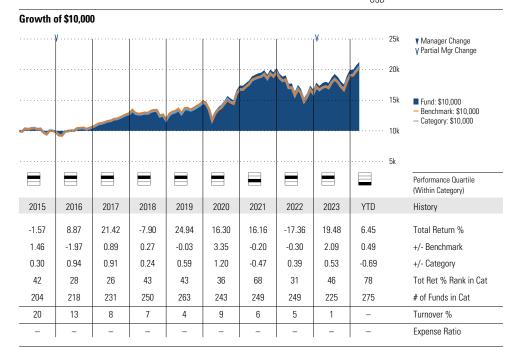
- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.11 years.
- Net Expense: The fund's expense ratio of 0.08 is 87.69% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

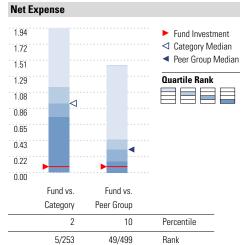
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.90	_	0.79
Beta	0.96	_	0.97
R-Squared	98.83	_	98.36
Standard Deviation	15.25	15.87	15.49
Sharpe Ratio	0.23	0.18	0.22
Tracking Error	1.79	-	2.11
Information Ratio	0.43	-	0.33
Up Capture Ratio	98.16	-	99.17
Down Capture Ratio	94.37	_	95.90

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.91	18.80	20.53
Price/Book Ratio	2.66	2.45	2.82
Avg Eff Duration	6.46	-	7.40

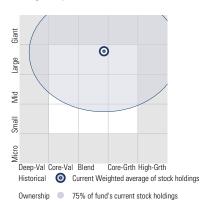


Vanguard Target Retirement 2045 Fund VTIVX

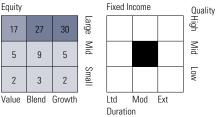
Morningstar Index Morningstar Lifetime Mod 2045 TR USD **Morningstar Category** Target-Date 2045

Style Analysis as of 03-31-2024

Morningstar Style Box™



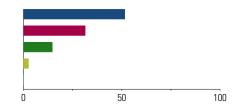
Style Breakdown



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.06	11.53
Cash	2.49	1.61
Bonds	14.60	8.77
Non-US Stocks	31.34	26.85
US Stocks	51.51	51.25
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bend	hmark] Ca	ategory	Avera	ge	_	
وا	Cyclical	33.75	37.14	34.50										
ì.	Basic Materials	4.37	4.45	4.30										
•	Consumer Cyclical	10.86	10.80	10.96										
9	Financial Services	15.60	15.48	15.48										
à	Real Estate	2.92	6.41	3.76										
ŲF	Sensitive	46.63	43.24	45.88										
	Communication Services	7.05	6.21	6.86										
)	Energy	4.58	4.48	4.61		ĺ								
)	Industrials	11.69	11.96	11.37										
3	Technology	23.31	20.59	23.04										
+	Defensive	19.62	19.63	19.60										
Ę	Consumer Defensive	6.06	6.09	5.84										
r	Healthcare	11.10	10.91	11.42	_									
1	Utilities	2.46	2.63	2.34										

Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
_	51.69	51.69	_	_
_	32.31	84.00	_	-
_	10.41	94.41	_	_
_	4.66	99.07	_	_
-	0.93	100.00	-	_
_	0.00	100.01	-	_
	- - - - -	- 51.69 - 32.31 - 10.41 - 4.66 - 0.93	- 51.69 51.69 - 32.31 84.00 - 10.41 94.41 - 4.66 99.07 - 0.93 100.00	- 51.69 51.69 - 32.31 84.00 - 10.41 94.41 - 4.66 99.07 - 0.93 100.00 -

Total Holdings 6



Vanguard Target Retirement 2050 Fund VFIFX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

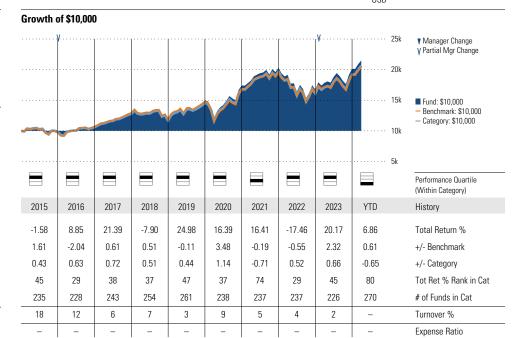
- ❷ Performance: The fund has finished in the Target-Date
 2050 category's top three quartiles in 10 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 11.11 years.
- Net Expense: The fund's expense ratio of 0.08 is 87.88% lower than the Target-Date 2050 category average.

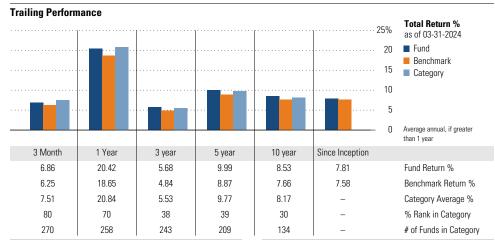
Morningstar Investment Management LLC Analysis

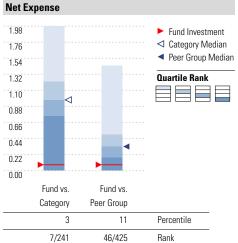
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.95	_	0.79
Beta	0.96	_	0.98
R-Squared	98.78	_	98.24
Standard Deviation	15.64	16.14	15.94
Sharpe Ratio	0.25	0.19	0.24
Tracking Error	1.83	_	2.15
Information Ratio	0.46	_	0.32
Up Capture Ratio	99.11	_	100.34
Down Capture Ratio	95.21	_	97.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.77	18.66	20.54
Price/Book Ratio	2.63	2.41	2.84
Avg Eff Duration	6.46	-	7.57





Vanguard Target Retirement 2050 Fund VFIFX

Quality

High

Mid

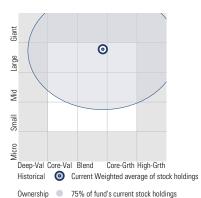
Low

Morningstar Category Target-Date 2050

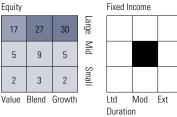
Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



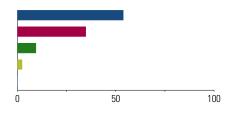
Style Breakdown



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.06	11.57
Cash	2.25	1.79
Bonds	9.30	6.40
Non-US Stocks	34.66	27.48
US Stocks	53.74	52.75
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bend	chmark	[] Ca	ategory	Avera	ge		
b	Cyclical	33.93	37.34	34.53									'	
	Basic Materials	4.44	4.52	4.32]								
•	Consumer Cyclical	10.89	10.83	11.02										
<u></u>	Financial Services	15.69	15.60	15.57										
b	Real Estate	2.91	6.39	3.62										
Ųľ	Sensitive	46.47	43.08	45.93										
	Communication Services	7.01	6.17	6.82										
	Energy	4.60	4.50	4.62		Ò								
)	Industrials	11.76	12.04	11.51					_					
1	Technology	23.10	20.37	22.98										
+	Defensive	19.60	19.58	19.55										
Ę	Consumer Defensive	6.08	6.08	5.81										
r	Healthcare	11.06	10.86	11.44										
2	Utilities	2.46	2.64	2.30										

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Instl Pls	_	53.91	53.91	_	_
◆ Vanguard Total Intl Stock Index Inv	-	35.74	89.65	_	-
	_	6.61	96.26	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	_	2.99	99.25	_	_
	-	0.76	100.01	_	_
⊕ Us Dollar	-	0.01	100.03	_	_

Total Holdings 6



Vanguard Target Retirement 2055 Fund VFFVX

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

Turnover %
Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date
 2055 category's top three quartiles in 9 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 11.11 years.
- Net Expense: The fund's expense ratio of 0.08 is 87.5% lower than the Target-Date 2055 category average.

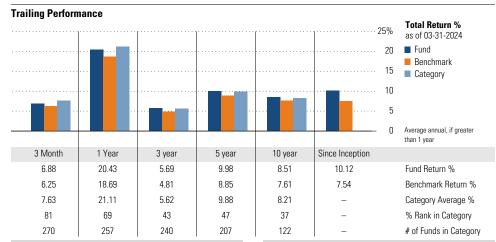
Morningstar Investment Management LLC Analysis

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

ESG Metrics

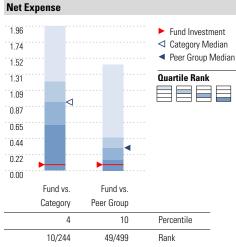
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022





5

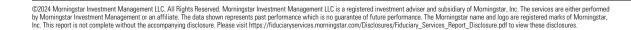
4



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.00	_	0.90
Beta	0.96	_	0.99
R-Squared	98.73	_	98.22
Standard Deviation	15.64	16.22	16.13
Sharpe Ratio	0.25	0.19	0.24
Tracking Error	1.89	_	2.17
Information Ratio	0.47	_	0.37
Up Capture Ratio	98.85	_	101.34
Down Capture Ratio	94.75	-	97.75

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.76	18.53	20.45
Price/Book Ratio	2.63	2.38	2.81
Avg Eff Duration	6.46	_	8.64



18

8

5

5

3

8



Vanguard Target Retirement 2055 Fund VFFVX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2024

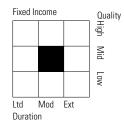
Morningstar Style Box™



Large

Mid

Style Breakdown

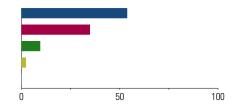


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 03-31-2024





		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	: I Ca	ategory	Avera	ae			
_Մ	Cyclical	33.95	37.62	34.55						3- /			1		
A.	Basic Materials	4.45	4.60	4.29											
4	Consumer Cyclical	10.88	10.86	10.92											
<u></u>	Financial Services	15.70	15.69	15.50											
t	Real Estate	2.92	6.47	3.84											
M	Sensitive	46.46	42.88	46.02											
	Communication Services	7.00	6.11	6.86											
ð	Energy	4.61	4.52	4.62											
Ģ	Industrials	11.76	12.11	11.45		- :		'							
3	Technology	23.09	20.14	23.09											
→	Defensive	19.60	19.51	19.42											
	Consumer Defensive	6.08	6.08	5.80											
ř	Healthcare	11.06	10.79	11.32											
•	Utilities	2.46	2.64	2.30											
					0%	5	10	15	20	25	30	35	40	45	_

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl Pls	_	53.82	53.82	_	_
⊕ Vanguard Total Intl Stock Index Inv	-	35.80	89.62	_	_
⊕ Vanguard Total Bond Market II ldx Inv	-	6.71	96.33	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	-	2.99	99.32	_	_
⊕ Mktliq 12/31/2049	-	0.67	100.00	-	_
─ Us Dollar	-	0.00	100.00	_	_

Total Holdings 6

Vanguard Target Retirement 2060 Fund VTTSX

Morningstar Category Target-Date 2060 Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

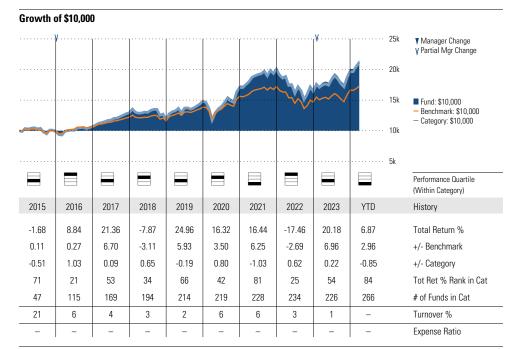
- Performance: The fund has finished in the Target-Date
 2060 category's top three quartiles in 9 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 11.11 years.
- Net Expense: The fund's expense ratio of 0.08 is 87.88% lower than the Target-Date 2060 category average.

Morningstar Investment Management LLC Analysis

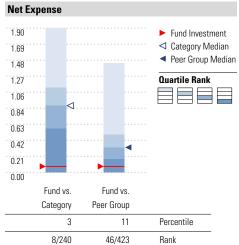
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.56	_	2.60
Beta	1.24	_	1.28
R-Squared	97.68	-	96.52
Standard Deviation	15.63	12.42	16.18
Sharpe Ratio	0.25	0.04	0.25
Tracking Error	3.85	_	4.61
Information Ratio	0.79	_	0.68
Up Capture Ratio	136.16	_	140.35
Down Capture Ratio	122.73	-	126.91

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.75	18.45	19.88
Price/Book Ratio	2.63	2.33	2.65
Avg Eff Duration	6.46	-	7.50





Vanguard Target Retirement 2060 Fund VTTSX

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

100.00

100.00

Style Analysis as of 03-31-2024

Morningstar Style Box™





Sector Weighting as of 03-31-2024

Utilities

Asset Allocation as of 03-31-2024

Asset Class Net % Cat% US Stocks 53.49 44.77 Non-US Stocks 34.82 30.84 Bonds 9.35 5.99 Cash 2.29 1.05 Other 0.06 17.37

Style Breakdown

Equity				Fixed	Income		Quality
17	27	30	Large				High
5	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	_

Դ	Cyclical	33.97	38.52	36.03
A	Basic Materials	4.45	4.79	4.82
A	Consumer Cyclical	10.89	10.92	10.82
æ	Financial Services	15.71	16.41	15.96
ŵ	Real Estate	2.92	6.40	4.43
W	Sensitive	46.43	40.90	44.96
d	Communication Services	7.00	5.96	6.55
•	Energy	4.61	4.84	4.87
Ф	Industrials	11.77	12.38	11.63
	Technology	23.05	17.72	21.91
→	Defensive	19.60	20.58	19.01
Ħ	Consumer Defensive	6.08	6.51	5.78
٠	Healthcare	11.06	11.12	11.02

50

Fund

2.46

2.95

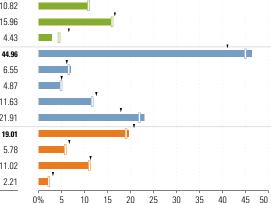
Bmark

100

Cat

Total

Fund



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

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl Pls	_	53.65	53.65	_	_
◆ Vanguard Total Intl Stock Index Inv	-	35.91	89.56	_	_
⊕ Vanguard Total Bond Market II ldx Inv	-	6.65	96.21	_	_
⊕ Vanguard Total Intl Bd II ldx Insl	_	3.00	99.21	_	_
⊕ Mktliq 12/31/2049	-	0.80	100.01	-	_
⊕ Us Dollar	_	0.01	100.02	-	_

Total Holdings 6



Vanguard Target Retirement 2065 Fund VLXVX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 07-2017 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Q Performance: The fund has finished in the Target-Date
 2065+ 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 6.72 years.
- Net Expense: The fund's expense ratio of 0.08 is 86.67% lower than the Target-Date 2065+ category average.

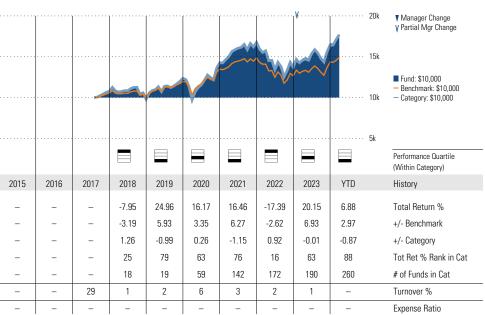
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Exp	ense		
1.92			Fund Investment
1.71			Category MedianPeer Group Median
1.49			
1.28			Quartile Rank
1.07			
0.85			
0.64	- □ □		
0.43			
0.21			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	10	14	Percentile
	24/246	65/466	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.59	-	2.60
Beta	1.24	_	1.29
R-Squared	97.66	_	96.48
Standard Deviation	15.62	12.42	16.30
Sharpe Ratio	0.25	0.04	0.25
Tracking Error	3.85	_	4.72
Information Ratio	0.80	_	0.66
Up Capture Ratio	136.18	_	141.07
Down Capture Ratio	122.61	-	127.64

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.73	18.45	19.94
Price/Book Ratio	2.62	2.33	2.69
Avg Eff Duration	6.46	-	7.34



Vanguard Target Retirement 2065 Fund VLXVX

Quality

High

Mid

Low

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Cat%

45.43

31.18

10.52

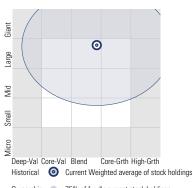
1.38

11.49

100.00

Style Analysis as of 03-31-2024

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Fixed Income

Ltd

Mod Duration

Style Breakdown

Equity 30 17 27 5 5 9



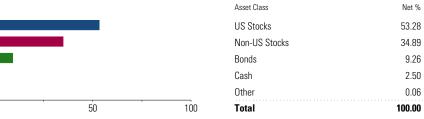
2 Value Blend Growth



>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024



		Fund	Bmark	Cat	Fund	1	Bend	chmarl	([] C	ategory	Avera	ge	_	
b	Cyclical	33.98	38.52	34.94		÷							"	
	Basic Materials	4.46	4.79	4.70										
	Consumer Cyclical	10.88	10.92	10.96										
<u></u>	Financial Services	15.72	16.41	15.97										
b	Real Estate	2.92	6.40	3.31		'								
NF	Sensitive	46.41	40.90	45.92										
	Communication Services	6.99	5.96	6.81										
•	Energy	4.60	4.84	4.77				. :						
þ	Industrials	11.78	12.38	11.87				'						
1	Technology	23.04	17.72	22.47						0				
+	Defensive	19.60	20.58	19.13										
7	Consumer Defensive	6.08	6.51	5.85										
1	Healthcare	11.05	11.12	11.05										
2	Utilities	2.47	2.95	2.23										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx InstI PIs	_	53.44	53.44	_	_
⊕ Vanguard Total Intl Stock Index Inv	-	35.99	89.43	_	_
⊕ Vanguard Total Bond Market II ldx Inv	-	6.57	96.01	_	_
⊕ Vanguard Total Intl Bd II Idx Insl	-	2.99	98.99	_	_
⊕ Mktliq 12/31/2049	-	0.99	99.98	-	-
─ Us Dollar	_	0.02	100.00	_	_

Total Holdings 6



Vanguard Target Retirement 2070 Fund VSVNX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 06-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

The Performance screen is not applicable for funds with less than three years of data.

- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.08 is 86.67% lower than the Target-Date 2065+ category average.

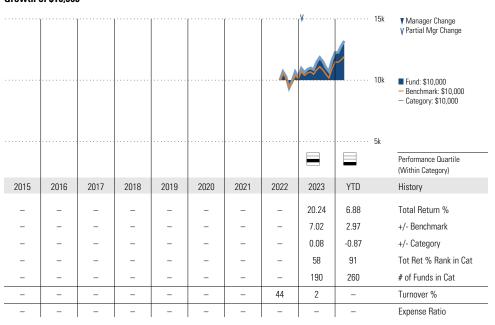
Morningstar Investment Management LLC Analysis

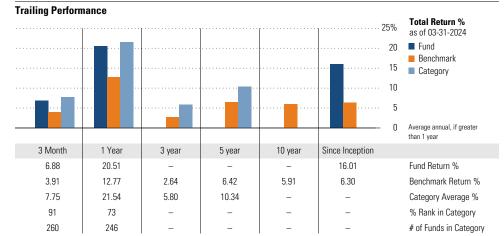
This fund fails the manager tenure screen due to a limited history for this target-date vintage.

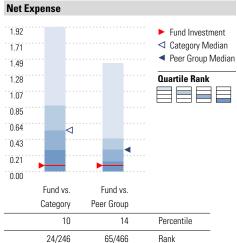
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	_	_	2.60
Beta	_	_	1.29
R-Squared	-	_	96.48
Standard Deviation	-	12.42	16.30
Sharpe Ratio	-	0.04	0.25
Tracking Error	-	-	4.72
Information Ratio	-	_	0.66
Up Capture Ratio	_	_	141.07
Down Capture Ratio	-	_	127.64

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.76	18.45	19.94
Price/Book Ratio	2.63	2.33	2.69
Avg Eff Duration	6.45	-	7.34



Vanguard Target Retirement 2070 Fund VSVNX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



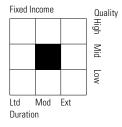
Large

Mid

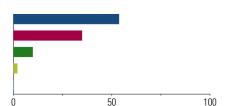
Style Breakdown

Equity 30 17 27 5 5 9

2 2 3 Value Blend Growth



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



Asset Allocation as of 03-31-2024



Sector Weighting as of 03-	31-2024			
	Fund	Bmark	Cat	Fund • Benchmark Category Average
ひ Cyclical	33.94	38.52	34.94	
Basic Materials	4.44	4.79	4.70	
Consumer Cyclical	10.88	10.92	10.96	
Financial Services	15.70	16.41	15.97	
Real Estate	2.92	6.40	3.31	
₩ Sensitive	46.45	40.90	45.92	
Communication Services	7.01	5.96	6.81	
Energy	4.60	4.84	4.77	
Industrials	11.77	12.38	11.87	
Technology	23.07	17.72	22.47	
→ Defensive	19.60	20.58	19.13	1
Consumer Defensive	6.08	6.51	5.85	
Healthcare	11.05	11.12	11.05	
Utilities Utilities	2.47	2.95	2.23	
				0% 5 10 15 20 25 30 35 40

Top 6 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Instl Pls	_	53.79	53.79	_	_
Vanguard Total Intl Stock Index Inv	_	35.87	89.66	_	_
① Vanguard Total Bond Market II Idx Inv	_	7.00	96.66	_	_
① Vanguard Total Intl Bd II Idx Insl	_	2.99	99.65	_	_
① Mktliq 12/31/2049	-	0.27	99.92	-	-
⊕ Us Dollar	-	0.08	100.00	-	-

Total Holdings 6



Vanguard Target Retirement Income Fund VTINX

Morningstar Category Target-Date Retirement Morningstar Index Morningstar Lifetime Mod Incm TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

Performance: The fund has finished in the Target-Date Retirement 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 11.11 years.

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

Net Expense: The fund's expense ratio of 0.08 is 86.89% lower than the Target-Date Retirement category average.

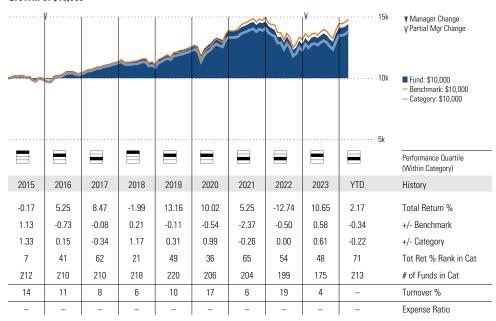
Morningstar Investment Management LLC Analysis

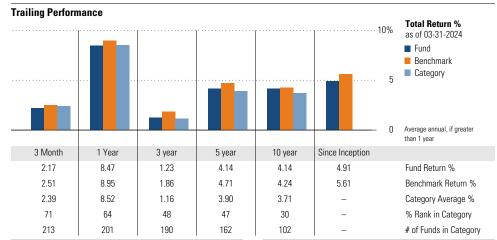
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

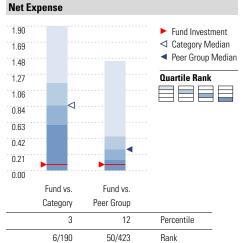
ESG Metrics

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

Growth of \$10,000







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 hisk wetrics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-0.53
Beta	0.93	_	0.97
R-Squared	97.81	_	96.66
Standard Deviation	8.53	9.06	8.90
Sharpe Ratio	-0.16	-0.08	-0.15
Tracking Error	1.41	_	1.85
Information Ratio	-0.45	_	-0.35
Up Capture Ratio	91.87	_	94.85
Down Capture Ratio	96.00	_	99.11

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.70	20.14	20.28
Price/Book Ratio	2.62	2.71	2.71
Avg Eff Duration	5.49	-	5.75

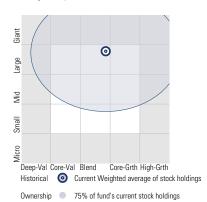


Vanguard Target Retirement Income Fund VTINX

Morningstar Category Target-Date Retirement **Morningstar Index** Morningstar Lifetime Mod Incm TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



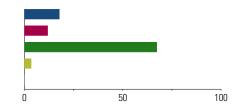
Style Breakdown

Equity			rixeu III	icome		Qualit
17	27 3	Large				High
5	9	5 <u>S</u>				Mid
2	3	2 Small				Low
Value Ble	end Gro	owth	Ltd Duratio		Ext	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.05	13.10
Cash	3.32	3.72
Bonds	67.24	46.38
Non-US Stocks	11.72	13.42
US Stocks	17.68	23.38
Asset Class	Net %	Cat%

Sec	tor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
ŀ	Cyclical	34.04	36.86	36.70	
ů.	Basic Materials	4.47	3.80	4.38	
-	Consumer Cyclical	10.88	10.25	10.57	
	Financial Services	15.76	14.32	15.86	
ŧ	Real Estate	2.93	8.49	5.89	
M	Sensitive	46.38	43.58	44.54	
	Communication Services	6.99	6.48	6.63	
•	Energy	4.60	4.23	4.71	
\$	Industrials	11.80	11.00	11.15	
3	Technology	22.99	21.87	22.05	
+	Defensive	19.58	19.57	18.75	
=	Consumer Defensive	6.07	5.97	5.61	
ř	Healthcare	11.05	11.03	10.65	
•	Utilities	2.46	2.57	2.49	
					0% 5 10 15 20 25 30 35 40 45

Top 7 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II ldx Inv	_	36.83	36.83	_	_
○ Vanguard Total Stock Mkt Idx Instl Pls	_	17.73	54.56	-	-
⊕ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	_	16.48	71.04	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	_	16.13	87.18	-	-
O Vanguard Total Intl Stock Index Inv	-	12.08	99.26	-	_
⊕ Mktliq 12/31/2049	_	0.74	100.00	_	_
─ Us Dollar	_	0.00	100.00	_	_

Total Holdings 7



Vanguard Total World Stock Index Admiral VTWAX

Morningstar Category

Morningstar Index

Global Large-Stock Blend MSCI ACWI NR USD

Portfolio Manager(s)

Christine Franquin since 02-2013 Scott Geiger since 11-2017

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock Blend category's top three quartiles in 4 of the 4 years it's been in existence.

Management: The fund's management has been in place for 11.11 years.

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

Net Expense: The fund's expense ratio of 0.1 is 89.69% lower than the Global Large-Stock Blend category average.

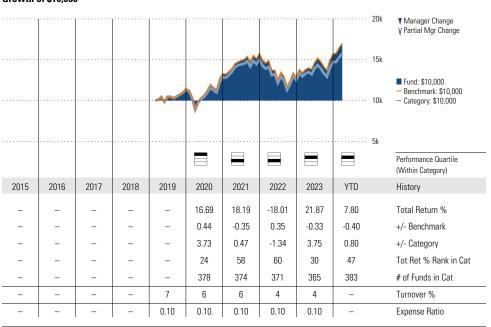
Morningstar Investment Management LLC Analysis

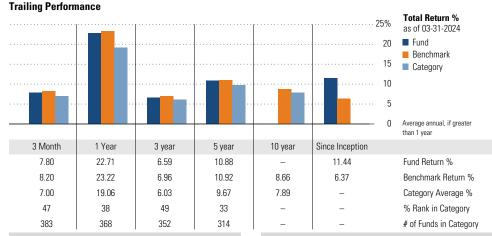
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

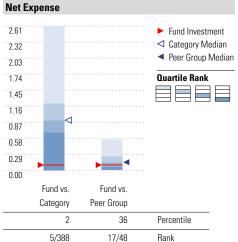
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.41	_	-0.58
Beta	1.01	_	0.97
R-Squared	99.74	_	92.37
Standard Deviation	16.83	16.62	16.74
Sharpe Ratio	0.29	0.31	0.26
Tracking Error	0.88	-	4.47
Information Ratio	-0.42	_	-0.13
Up Capture Ratio	100.13	_	96.69
Down Capture Ratio	101.74	_	99.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.96	20.65	19.71
Price/Book Ratio	2.68	2.92	2.91
Geom Avg Mkt Cap \$B	92.95	137.43	118.57
ROE	24.84	26.46	25.52

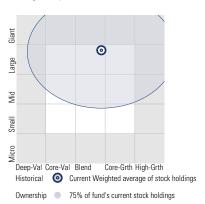


Vanguard Total World Stock Index Admiral VTWAX

Morningstar CategoryMorningstar IndexGlobal Large-Stock BlendMSCI ACWI NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

17	28	30	Laige
6	9	5	MIN
2	2	2	ollidii

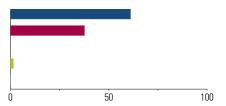
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.06	1.60
Cash	1.36	1.25
Bonds	0.00	1.06
Non-US Stocks	37.57	35.68
US Stocks	61.01	60.40
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ Ren	chmark	. I c	ategory	Δvera	ne		
b	Cyclical	33.88	32.65	31.49	Tune	•	Don	omman	. [] 0.	atogory	7 (VOID	, ,		
à.	Basic Materials	4.38	4.09	4.47		j								
A	Consumer Cyclical	10.95	10.78	11.19										
_	Financial Services	15.65	15.55	13.75										
t	Real Estate	2.90	2.23	2.08										
M	Sensitive	46.65	47.38	47.37			_							
₫	Communication Services	7.17	7.71	6.90			l [*]							
•	Energy	4.57	4.59	4.65										
Ģ	Industrials	11.44	10.45	14.63						-				
	Technology	23.47	24.63	21.19						- `				
→	Defensive	19.48	19.97	21.14										
	Consumer Defensive	6.02	6.36	6.65										
٠	Healthcare	11.01	11.22	11.45										
•	Utilities	2.45	2.39	3.04										

World Regions % Equity 03-31-2024



Greater Asia	Fund % 17.55	Cat % 12.82
Japan	6.25	5.10
Australasia	1.90	0.83
Asia-4 Tigers	4.01	3.54
Asia-ex 4 Tigers	5.39	3.35
Not Classified	0.00	0.00

Americas	Fund % 65.62	Cat % 66.75	Greater Europe	Fund % 16.84	Cat % 20.43	Market Maturity	Fund %
North America	64.48	65.92	United Kingdom	3.39	4.99	Developed Markets	92.49
Central/Latin	1.14	0.83	W euro-ex UK	11.93	15.08	Emerging Markets	7.51
			Emrgng Europe	0.27	0.09	Not Available	0.00
			Africa	1.25	0.27		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	3.82	3.82	12.08	Technology
	3.05	6.87	-10.81	Technology
⊕ NVIDIA Corp	2.62	9.49	82.46	Technology
⊕ Amazon.com Inc	1.98	11.47	18.72	Consumer Cyclical
⊕ Meta Platforms Inc Class A	1.31	12.78	37.33	Communication Svc
⊕ Alphabet Inc Class A	1.11	13.89	8.05	Communication Svc
⊕ Alphabet Inc Class C	0.91	14.81	8.04	Communication Svc
⊕ Eli Lilly and Co	0.80	15.61	33.68	Healthcare
⊕ Berkshire Hathaway Inc Class B	0.79	16.40	17.91	Financial Services
⊕ JPMorgan Chase & Co	0.70	17.10	18.37	Financial Services

Total Holdings 9857

