American Funds New World R6 RNWGX

Portfolio Manager(s)

Quantitative Screens

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

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

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

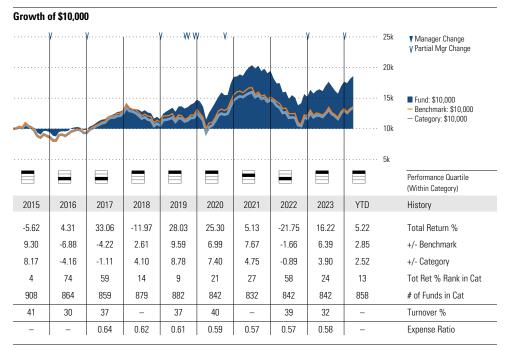
Net Expense: The fund's expense ratio of 0.57 is 49.56% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

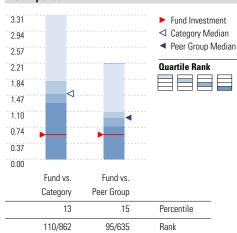
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







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

% Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 4.20 0.10 0.82 0.95 Beta 79.34 **R-Squared** 87.85 Standard Deviation 16 28 17 76 18 00 Sharpe Ratio -0 11 -0.37 -0.34 Tracking Error 8.09 6.15 Information Ratio 0.62 0.01 Up Capture Ratio 95.11 97.10 Down Capture Ratio 77.23 96.86

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 20.69 14 02 14.51 Price/Book Ratio 3.12 1.66 1.91 Geom Avg Mkt Cap \$B 70.07 39 75 46 60

23.89

ROE

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16.09

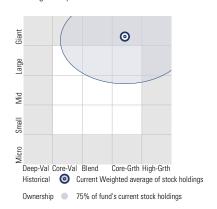
18.75

Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2024

		I
0	50	100

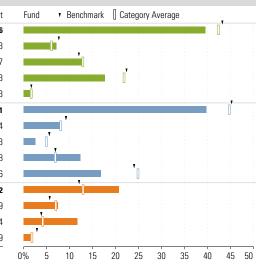
Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat
Դ	Cyclical	39.58	43.05	42.36
æ.	Basic Materials	7.11	7.49	6.03
~	Consumer Cyclical	12.86	11.85	12.87
,	Financial Services	17.69	22.21	21.83
ŵ	Real Estate	1.92	1.50	1.63
w	Sensitive	39.75	45.06	44.71
G	Communication Services	8.02	9.04	8.04
0	Energy	2.56	5.42	4.93
¢	Industrials	12.36	6.74	6.88
	Technology	16.81	23.86	24.86
	Defensive	20.67	11.90	12.92
E	Consumer Defensive	7.49	5.50	6.99
٠	Healthcare	11.70	3.67	4.14
9	Utilities	1.48	2.73	1.79

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

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



	Greater Asia	Fund % 41.58	Cat % 72.94	Americas	Fund % 34.64	Cat % 16.21	Greater Europe	Fund % 23.79	Cat % 10.84	Market Maturity	Fund %
	Japan Australasia	3.02 0.00	0.07	North America Central/Latin	24.43 10.21	3.16 13.05	United Kingdom W euro-ex UK	2.22 19.00	0.56 1.90	Developed Markets Emerging Markets	57.10 42.90
	Asia-4 Tigers Asia-ex 4 Tigers Not Classified	8.26 30.30 0.00	28.48 44.39 0.00				Emrgng Europe Africa	0.50 2.07	1.90 6.48	Not Available	0.00
>75		0.00	0.00								

Top 10 Holdings as of 03-31-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Capital Group Central Cash Fund	4.06	4.06	_	_
∋ Microsoft Corp	2.79	6.86	-	Technology
$oldsymbol{ m ilde{D}}$ Taiwan Semiconductor Manufacturing Co Ltd	2.78	9.63	-	Technology
∋ Novo Nordisk A/S Class B	1.94	11.58	-	Healthcare
🗱 Cash And Other Assets Less Liablities	1.77	13.34	-	-
€ MercadoLibre Inc	1.52	14.86	-	Consumer Cyclical
Đ Meta Platforms Inc Class A	1.49	16.36	-	Communication Svc
∋ Airbus SE	1.45	17.81	-	Industrials
🕀 Broadcom Inc	1.39	19.20	-	Technology
Evmh Moet Hennessy Louis Vuitton SE	1.29	20.49	-	Consumer Cyclical

Total Holdings 576

 \oplus Increase \ominus Decrease R New to Portfolio

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BNY Mellon Bond Market Index I DBIRX

Portfolio Manager(s)

Nancy Rogers since 02-2010 Gregg Lee since 10-2021

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 14.14 years.

Style Consistency is not calculated for Fixed Income funds.

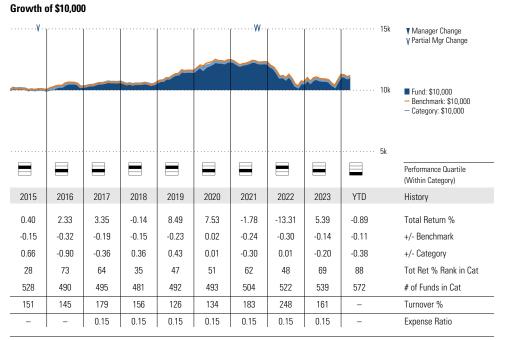
Net Expense: The fund's expense ratio of 0.15 is 72.22% lower than the Intermediate Core Bond category average.

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

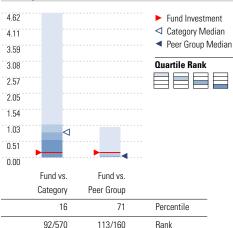
Metric	Rating	Updated
Sustainability Rating	4	03-31-2024



Morningstar Category

Intermediate Core Bond





01	/0 Hulik in Outogory							
322	-	# of Funds in Category						
3-Year Risk	Netrics							
		Fund	Bmark	Cat				
Alpha		-0.26	-	-0.13				
Beta		1.00	-	0.98				
R-Squared		99.88	-	97.77				
Standard Deviation	on	7.24	7.24	7.21				
Sharpe Ratio		-0.76	-0.72	-0.74				
Tracking Error		0.25	-	1.00				
Information Ratio	I	-1.01	-	-0.26				
Up Capture Ratio		98.47	-	96.63				
Down Capture Ra	itio	101.22	-	98.34				

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.16	4.43	5.94
Avg Eff Maturity	8.52	-	8.63

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

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Morningstar Index

Bloomberg US Agg Bond TR USD

BNY Mellon Bond Market Index I DBIRX

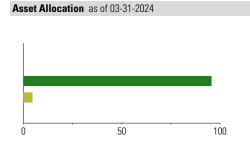
Style Analysis as of 03-31-2024





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	3.73	3.53	24.95
AA	71.77	74.59	39.48
A	12.08	10.82	21.00
BBB	12.42	8.32	12.47
BB	0.00	0.28	0.71
В	0.00	0.00	0.35
Below B	0.00	0.00	0.33
Not Rated	0.00	2.46	0.70



Asset Class Net % Cat% US Stocks 0.10 0.00 Non-US Stocks 0.02 0.00 Bonds 95.54 97.41 Cash 4.46 0.71 Other 0.00 1.75 Total 100.00 100.00

Morningstar Index

Bloomberg US Agg Bond TR USD

Morningstar Category

Intermediate Core Bond

Sector Weighting as of 03-31-2024

Government	43.28	-	30.40]			
Treasury	40.16	_	25.31]				
Inflation – Protected	0.00	_	1.13	0									
Agency/Quasi Agency	1.75	-	0.87										
Other Government Related	1.37	-	3.09										
Corporate	23.56	_	23.79										
Corporate Bond	23.56	-	23.56		-		-						
Bank Loan	0.00	-	0.09	0									
Convertible	0.00	-	0.00	0									
Preferred	0.00	_	0.14	0									
Securitized	28.12	-	38.61										
Agency MBS Pass-Through	25.92	-	27.87							0			
Agency MBS ARM	0.00	-	0.21	[
Agency MBS CMO	0.78	-	2.05										
Non-Agency Residential MBS	0.00	-	0.14										
Commercial MBS	0.81	-	2.26										
Asset-Backed	0.61	-	6.08		[
Covered Bond	0.00	-	0.00										
Municipal	0.65	-	1.02										
Cash & Equivalents	4.40	-	4.40										
Other	0.00	-	1.79	[
				0%	5	10	15	20	25	30	35	40	4

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
\oplus Dreyfus Instl Preferred Gov Plus MMkt	-	4.46	4.46	-
⊕ Federal National Mortgage Association 5.5%	04-2054	0.67	5.13	-
⊕ Federal National Mortgage Association 2%	04-2054	0.67	5.80	-
€ Federal National Mortgage Association 5%	04-2054	0.64	6.44	-
United States Treasury Notes 1.625%	05-2031	0.59	7.03	-
United States Treasury Notes 1.375%	11-2031	0.57	7.60	-
United States Treasury Notes 0.625%	08-2030	0.53	8.14	-
⊕ Federal National Mortgage Association 6%	04-2054	0.52	8.65	-
United States Treasury Notes 2.75%	08-2032	0.50	9.15	-
\oplus United States Treasury Notes 1.125%	02-2031	0.50	9.65	-

Total Holdings 2688

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Fidelity 500 Index FXAIX

Portfolio Manager(s)

Louis Bottari since 01-2009 Peter Matthew since 08-2012 Robert Regan since 12-2016 Payal Gupta since 06-2019 Navid Sohrabi since 08-2019

Quantitative Screens

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

Management: The fund's management has been in place for 15.17 years.

Style: The fund has landed in its primary style box — Large Blend — 90 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.02 is 97.33% lower than the Large Blend category average.

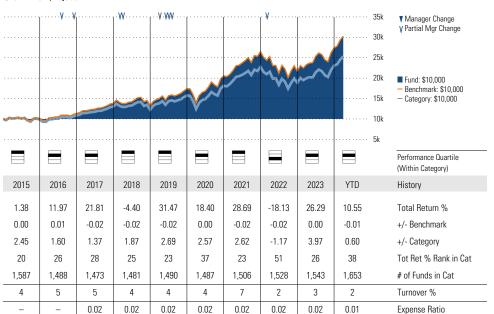
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

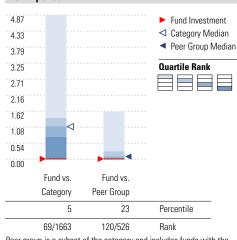








Net Expense



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

% Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.01 -0.96 0.94 Beta 1 00 100.00 **R-Squared** 94.59 Standard Deviation 17 59 17 60 16.99 Sharpe Ratio 0 54 0 54 0.45 Tracking Error 0.01 3.62 Information Ratio -1.08 -1.36 Up Capture Ratio 99.95 92.17 Down Capture Ratio 99.99 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 45 270 11 347 16 ROE 32.23 32.68 33.81

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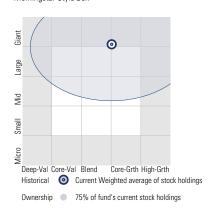


Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Fidelity 500 Index FXAIX

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









>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

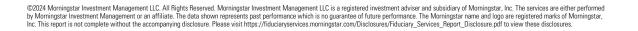
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Đ Microsoft Corp	7.07	7.07	_	Technology
€ Apple Inc	5.63	12.71	-	Technology
➔ NVIDIA Corp	5.05	17.76	-	Technology
➔ Amazon.com Inc	3.73	21.49	-	Consumer Cyclical
igodolog Meta Platforms Inc Class A	2.42	23.91	-	Communication Svc
🕀 Alphabet Inc Class A	2.01	25.92	-	Communication Svc
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	1.73	27.65	-	Financial Services
∋ Alphabet Inc Class C	1.70	29.35	-	Communication Svc
$oldsymbol{eta}$ Eli Lilly and Co	1.40	30.76	-	Healthcare
€ Broadcom Inc	1.32	32.08	-	Technology
🕒 JPMorgan Chase & Co	1.31	33.39	-	Financial Services
🕀 Tesla Inc	1.10	34.49	-29.25	Consumer Cyclical
∋ Exxon Mobil Corp	1.04	35.53	-	Energy
	1.04	36.57	_	Healthcare
ightarrow Visa Inc Class A	1.00	37.57	_	Financial Services

12.45

2.20

Total Holdings 507

🕀 Increase 👄 Decrease 🕸 New to Portfolio





Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

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Energy

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Utilities

Cyclical

Basic Materials

Real Estate

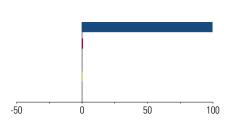
Sensitive

Industrials

Technology

Defensive

Healthcare



Asset Class	Net %	Cat%
US Stocks	99.44	95.21
Non-US Stocks	0.57	2.49
Bonds	0.00	-0.24
Cash	-0.01	1.49
Other	0.00	1.06
Total	100.00	100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend

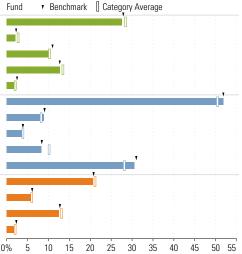
Fund Bmark Cat Fund 27.61 27.72 28.44 2.15 2.09 2.73 Consumer Cyclical 10.50 10.79 10.24 Financial Services 12.68 12 53 13.45 2.28 2.31 2.02 51.80 51.66 50.43 **Communication Services** 8.95 8.89 8.25 3.95 3.71 3.88 8.32 8.23 10.15 30.58 30.83 28.15 20.58 20.62 21.13 **Consumer Defensive** 5.93 5.93 6.00

12.56

2.13

13.11

2.02



Hartford Dividend and Growth R6 HDGVX

Portfolio Manager(s)

Matthew Baker since 03-2010 Nataliya Kofman since 08-2019 Brian Schmeer since 03-2023

Quantitative Screens

Performance: The fund has finished in the Large Value category's top three quartiles in 8 of the 9 years it's been in existence.

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

 \times Style: The fund has landed in its primary style box — Large Value — 54.84 % of the time over the past three years.

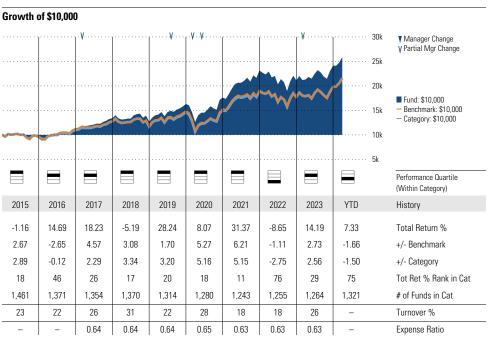
Net Expense: The fund's expense ratio of 0.63 is 29.21% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen as it has shifted toward more of a core-leaning strategy from its previous value tilt. We do not consider this a significant concern at this time.

ESG Metrics

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



Alpha

Beta

R-Squared

Standard Deviation

Morningstar Category

Large Value

Trailing Performance



3.28 Fund Investment Category Median 2.92 Peer Group Median 2.55 2.19 Quartile Rank 1.82 1.46 1.09 0.73 0.36 Fund vs Fund vs Category Peer Group 27 43 Percentile 359/1331 386/899 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.

as of 03-31-2024 Fund 20 Benchmark 15 Category 10 5 Λ Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 2.37 1.07 0.91 0.96 96.88 94.27 16.43 15 23 16.34

Total Return %

25%

Sharpe Ratio	0.51	0.38	0.43
Tracking Error	3.05	-	4.01
Information Ratio	0.62	-	0.22
Up Capture Ratio	95.43	-	98.20
Down Capture Ratio	85.52	-	93.98
Portfolio Metrics			
	Errord	Durant	0-+

	Funu	Billark	Gal
Price/Earnings Ratio	19.79	17.93	18.96
Price/Book Ratio	2.98	2.34	2.53
Geom Avg Mkt Cap \$B	155.57	73.93	121.22
ROE	23.30	16.60	21.17

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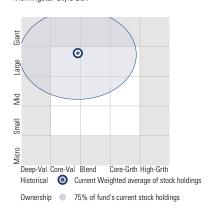


Morningstar Index

Russell 1000 Value TR USD

Hartford Dividend and Growth R6 HDGVX

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





Weight %

>50 25-50 10-25 0-10

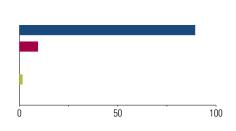
Value Blend Growth

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	5.60	5.60	_	Technology
∋ Alphabet Inc Class A	4.88	10.48	-	Communication Svc
Wells Fargo & Co	2.91	13.39	-	Financial Services
JPMorgan Chase & Co	2.79	16.18	-	Financial Services
Apple Inc	2.35	18.53	-	Technology
Qualcomm Inc	1.99	20.52	-	Technology
UnitedHealth Group Inc	1.99	22.51	-	Healthcare
ConocoPhillips	1.92	24.43	-	Energy
ightarrow Micron Technology Inc	1.88	26.31	-	Technology
Visa Inc Class A	1.74	28.05	-	Financial Services
Merck & Co Inc	1.73	29.79	-	Healthcare
ightarrow Chevron Corp	1.72	31.50	-	Energy
Diamondback Energy Inc	1.69	33.19	-	Energy
Cognizant Technology Solutions Corp Class A	1.68	34.87	-	Technology
TotalEnergies SE ADR	1.67	36.54	-	Energy

Total Holdings 76

 \oplus Increase \oplus Decrease R New to Portfolio



Asset Class	Net %	Cat%
US Stocks	89.27	91.79
Non-US Stocks	9.31	5.71
Bonds	0.00	0.31
Cash	1.42	0.89
Other	0.00	1.29
Total	100.00	100.00

Morningstar Index

Russell 1000 Value TR USD

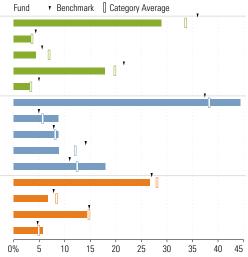
Morningstar Category

Large Value

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat	Fund
Դ	Cyclical	28.92	35.85	33.68	
æ.	Basic Materials	3.45	4.18	3.58	
	Consumer Cyclical	4.36	5.43	6.93	
цф	Financial Services	17.86	21.43	19.81	
ŵ	Real Estate	3.25	4.81	3.36	
\sim	Sensitive	44.35	37.28	38.27	
đ	Communication Services	8.76	4.79	5.67	
0	Energy	8.80	7.71	8.13	
Ф	Industrials	8.86	13.96	12.04	
	Technology	17.93	10.82	12.43	
	Defensive	26.71	26.87	28.05	
E	Consumer Defensive	6.72	7.68	8.42	
٠	Healthcare	14.30	14.64	14.73	
9	Utilities	5.69	4.55	4.90	
					00/



Hartford International Opportunities R6 IHOVX

Portfolio Manager(s)

Nicolas Choumenkovitch since 12-2006 Tara Stilwell since 03-2010

Quantitative Screens

Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 6 of the 9 years it's been in existence.

Management: The fund's management has been in place for 17.26 years.

Style: The fund has landed in its primary style box — Large Blend — 74.19 % of the time over the past three years.

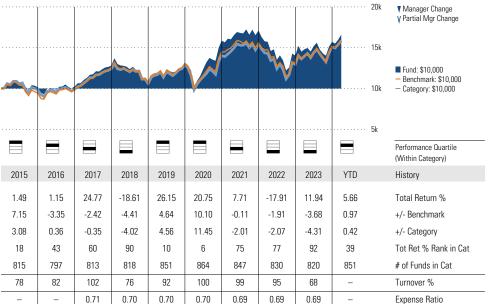
Net Expense: The fund's expense ratio of 0.7 is 19.54% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

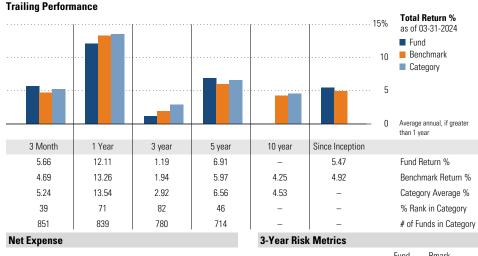
ESG Metrics

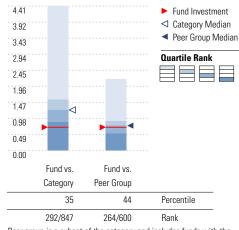
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022



Morningstar Category

Foreign Large Blend





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 -0.69 0.84 1 02 1 01 Beta _ 96.25 **R-Squared** 93.34 Standard Deviation 16.99 16 42 17 25 Sharpe Ratio -0.02 0.02 0.07 Tracking Error 3.30 4.44 Information Ratio -0.22 0.22 Up Capture Ratio 101.40 105.47 Down Capture Ratio 104.71 102.40

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 18.30 15.34 15.88 Price/Book Ratio 2.20 1.81 1.94 Geom Avg Mkt Cap \$B 82.08 49.00 59.06 ROE 19.68 17.61 19.98

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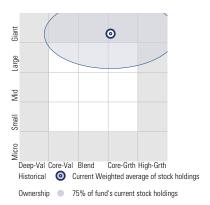
Morningstar Index

MSCI ACWI Ex USA NR USD

Growth of \$10,000

Hartford International Opportunities R6 IHOVX

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



Style Breakdown

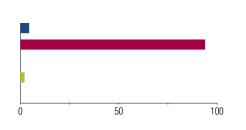


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2024



Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat
Դ	Cyclical	35.45	41.78	38.83
æ.	Basic Materials	5.97	7.41	6.67
~	Consumer Cyclical	8.18	11.28	11.44
ц.	Financial Services	20.80	21.05	19.00
ŵ	Real Estate	0.50	2.04	1.72
\sim	Sensitive	47.43	38.74	38.99
g	Communication Services	5.86	5.46	4.66
•	Energy	6.14	5.66	4.87
Ф	Industrials	15.57	13.71	16.79
	Technology	19.86	13.91	12.67
	Defensive	17.11	19.49	22.19
F	Consumer Defensive	5.73	7.32	8.38
٠	Healthcare	8.31	9.36	11.43
9	Utilities	3.07	2.81	2.38
-				

Asset Class Net % Cat% US Stocks 4.26 3.59 Non-US Stocks 93.81 93.96 Bonds 0.00 0.67 Cash 1.93 0.52 Other 0.00 1.26

Morningstar Category

Foreign Large Blend

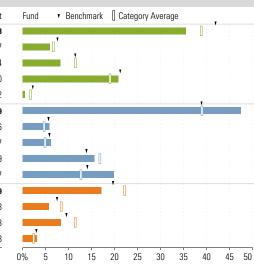
Total

Morningstar Index

MSCI ACWI Ex USA NR USD

100.00

100.00



4		Greater Asia	Fund % 30.66	Cat % 34.61	Americas	Fund % 15.23	Cat % 8.86	Greater Europe	Fund % 54.11	Cat % 56.52	Market Maturity	Fund %
		Japan	12.50	19.30	North America	13.21	7.63	United Kingdom	17.01	13.36	Developed Markets	87.42
		Australasia	0.01	4.69	Central/Latin	2.02	1.23	W euro-ex UK	37.10	42.23	Emerging Markets	12.58
7		Asia-4 Tigers	7.59	6.32				Emrgng Europe	0.00	0.09	Not Available	0.00
		Asia-ex 4 Tigers	10.56	4.30				Africa	0.00	0.84		
		Not Classified	0.00	0.00								
>	75											

Top 10 Holdings as of 03-31-2024

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
i ightarrow Taiwan Semiconductor Manufacturing Co Ltd	3.49	3.49	_	Technology
Samsung Electronics Co Ltd	3.35	6.83	-	Technology
ige ightarrow ASML Holding NV	2.56	9.39	-	Technology
Tencent Holdings Ltd	2.32	11.71	-	Communication Svc
Shell PLC	2.27	13.98	-	Energy
AstraZeneca PLC	2.22	16.20	-	Healthcare
Novo Nordisk A/S Class B	2.12	18.32	_	Healthcare
Novartis AG Registered Shares	1.99	20.30	-	Healthcare
Mitsubishi UFJ Financial Group Inc	1.95	22.26	_	Financial Services
Siemens AG	1.86	24.12	_	Industrials

Total Holdings 88

 \oplus Increase \oplus Decrease R New to Portfolio

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JPMorgan Large Cap Growth R6 JLGMX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

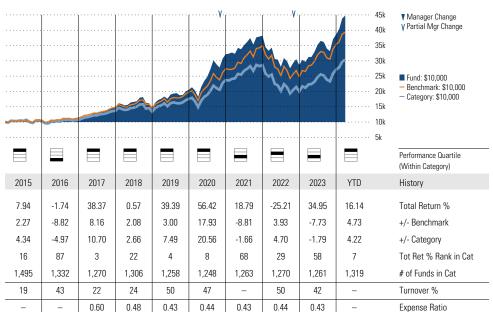
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

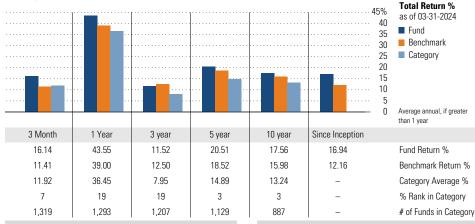




Morningstar Category

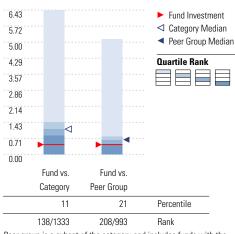
Large Growth





ROE

Net Expense



Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics. **3-Year Risk Metrics** Fund Bmark Cat Alpha -0.06 -4.06 0.92 0.99 Beta 96.43 **R-Squared** 92.99 Standard Deviation 19 79 21.06 21.63 Sharpe Ratio 0.51 0 53 0.34 Tracking Error 4.07 5.74 Information Ratio -0.24 -0.81 Up Capture Ratio 93.27 91.24 Down Capture Ratio 93.99 104.54

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 38.18 33 46 34.39 Price/Book Ratio 10.17 11.23 9.06 Geom Avg Mkt Cap \$B 439 23 477.55 492 48

35.98

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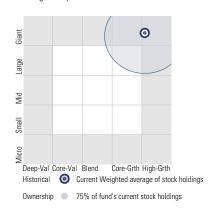
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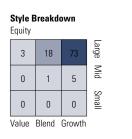
Morningstar Index

Russell 1000 Growth TR USD

JPMorgan Large Cap Growth R6 JLGMX

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





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

Total Holdings 67

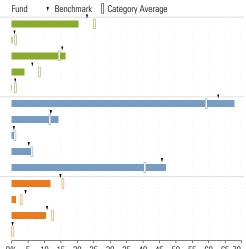
🕀 Increase 👄 Decrease 🕸 New to Portfolio

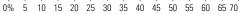
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Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat	Fund
Դ	Cyclical	20.38	22.72	25.16	_
A.	Basic Materials	0.23	0.64	1.19	10
~	Consumer Cyclical	16.30	15.17	14.47	
ц е	Financial Services	3.85	6.06	8.41	
ŵ	Real Estate	0.00	0.85	1.09	I []
w	Sensitive	67.88	62.66	59.25	
	Communication Services	14.17	11.69	11.58	_
0	Energy	0.70	0.45	0.99	ĺ.
¢	Industrials	5.99	4.99	6.14	
	Technology	47.02	45.53	40.54	
	Defensive	11.74	14.62	15.60	
E	Consumer Defensive	1.26	4.01	2.86	
٠	Healthcare	10.48	10.56	12.45	
2	Utilities	0.00	0.05	0.29	ĺ
					-





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Morningstar Category **Morningstar Index** Large Growth

Russell 1000 Growth TR USD

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

Loomis Sayles Core Plus Bond N NERNX

Portfolio Manager(s)

Peter Palfrev 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.

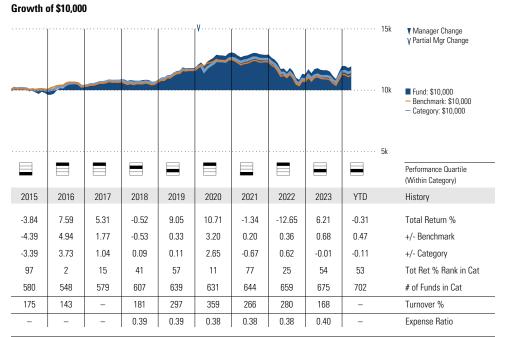
Net Expense: The fund's expense ratio of 0.4 is 46.67% lower than the Intermediate Core-Plus Bond category average.

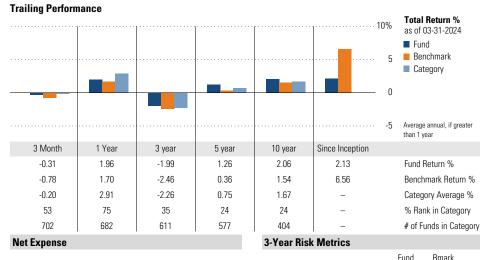
Morningstar Investment Management LLC Analysis

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.

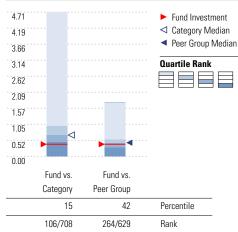
ESG Metrics

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





Alpha



Beta 1 10 R-Squared 97.92 Standard Deviation 8 04 7 24 Sharpe Ratio -0.58 -0 72 Tracking Error 1.36 Information Ratio 0.34 Up Capture Ratio 110.45 Down Capture Ratio 103.58 **Portfolio Metrics**

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

0.75

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

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Cat

0.01

1 01

95.72

7 48

-0.70

1.53

0.01

98.06

98.83

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Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Loomis Sayles Core Plus Bond N NERNX

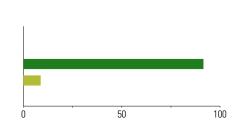
Style Analysis as of 03-31-2024





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	64.70	3.53	35.40
AA	4.02	74.59	25.66
А	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



Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

	Fund	Bmark	Cat	Fund	 Bench 	mark	Categ	jory Avei	age			
Government	40.36	-	25.46					0				
Treasury	27.43	-	17.04		-							
Inflation – Protected	0.00	-	0.48	10								
Agency/Quasi Agency	0.43	-	0.28	0								
Other Government Related	12.50	-	7.66									
Corporate	20.27	-	26.01					0				
Corporate Bond	20.27	-	25.11			-		0				
Bank Loan	0.00	-	0.31	0								
Convertible	0.00	-	0.03									
Preferred	0.00	-	0.56	10								
Securitized	31.78	-	37.71								0	
Agency MBS Pass-Through	21.60	-	22.62					0				
Agency MBS ARM	0.00	-	0.07]								
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	0								
Municipal	0.09	-	0.48	0								
Cash & Equivalents	7.51	-	8.18									
Other	0.00	-	2.13									
				0% 5	10	15	20	25	30	35	40	Z

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	-

Total Holdings 874

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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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%

PGIM Jennison Small Company R6 PJSQX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.35 years.

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

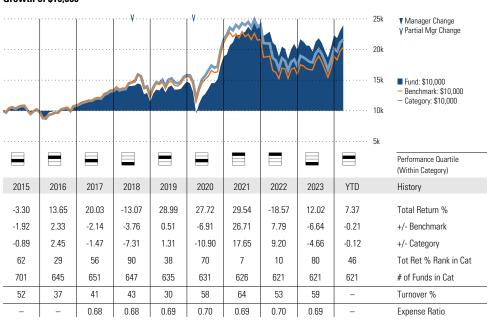
Net Expense: The fund's expense ratio of 0.69 is 40.52% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

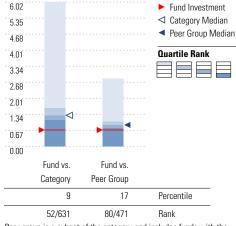
ESG Metrics

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



Trailing Performance





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

120	» of rando in outogory			
3-Year Risk Metrics				
	Fund	Bmark	Cat	
Alpha	6.22	-	0.20	
Beta	0.81	-	0.94	
R-Squared	87.68	-	90.95	
Standard Deviation	19.44	22.41	22.03	
Sharpe Ratio	0.16	-0.14	-0.12	
Tracking Error	8.02	-	6.84	
Information Ratio	0.86	-	0.10	
Up Capture Ratio	96.73	-	94.79	
Down Capture Ratio	76.19	-	94.60	
Portfolio Metrics				

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

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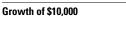


Morningstar Index

Morningstar Category

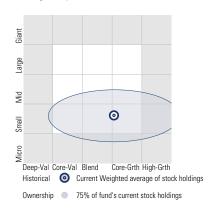
Small Growth

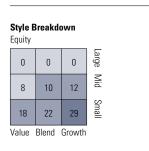
Russell 2000 Growth TR USD



PGIM Jennison Small Company R6 PJSQX

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





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

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

Total Holdings 129

🕀 Increase 👄 Decrease 🕸 New to Portfolio

50 100

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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Utilities

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

Benchmark [] Category Average Fund i) i (0% 5 10 15 20 25 30 35 40 45 50 55

Cat

24.59

3.13

10.98

8.17

2.31

50.31

1.37

3.69

19.63

25.62

25.10

4.45

19.93

0.72

Fund

39.67

4.47

11.93

15.12

8.15

40.91

0.54

5.50

16.49

18.38

19.41

5.24

12.30

1.87

Bmark

21.58

4.56

9.98

5.45

1.59

50.24

1.76

4.04

18.16

26.28

28.18

4.97

21.88

1.33

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

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Vanguard Developed Markets Index Admiral VTMGX

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.

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

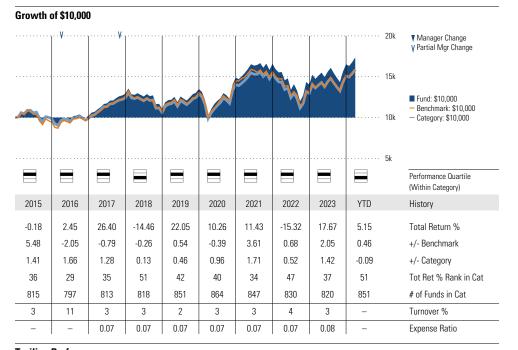
Net Expense: The fund's expense ratio of 0.07 is
 91.95% lower than the Foreign Large Blend category average.

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

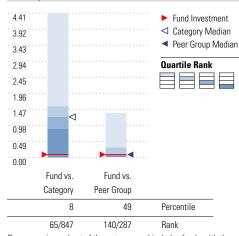
Metric	Rating	Updated
Sustainability Rating	2	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Foreign Large Blend





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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 1.96 0.84 1 01 Beta 1 07 _ 97.03 **R-Squared** 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

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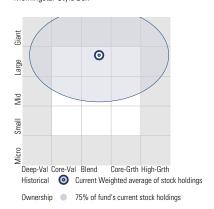


Morningstar Index

MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

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





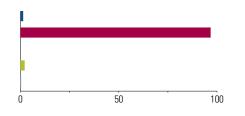


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2024

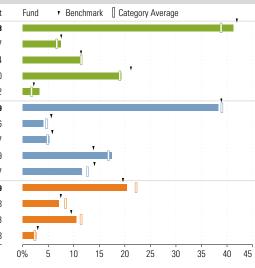


Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

		Fund	Bmark	Cat
Դ	Cyclical	41.29	41.78	38.83
æ.	Basic Materials	7.46	7.41	6.67
æ	Consumer Cyclical	11.23	11.28	11.44
цф	Financial Services	19.35	21.05	19.00
ŵ	Real Estate	3.25	2.04	1.72
\sim	Sensitive	38.34	38.74	38.99
g	Communication Services	4.04	5.46	4.66
•	Energy	5.28	5.66	4.87
Ф	Industrials	17.43	13.71	16.79
	Technology	11.59	13.91	12.67
	Defensive	20.38	19.49	22.19
F	Consumer Defensive	7.13	7.32	8.38
٠	Healthcare	10.55	9.36	11.43
9	Utilities	2.70	2.81	2.38
-				

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



	Greater Asia	Fund % 36.14	Cat % 34.61	Americas	Fund % 10.40	Cat % 8.86	Greater Europe	Fund % 53.46	Cat % 56.52	Market Maturity	Fund %
	Japan	22.07	19.30	North America	10.38	7.63	United Kingdom	11.56	13.36	Developed Markets	99.42
	Australasia	6.73	4.69	Central/Latin	0.02	1.23	W euro-ex UK	40.93	42.23	Emerging Markets	0.58
	Asia-4 Tigers	7.17	6.32				Emrgng Europe	0.37	0.09	Not Available	0.00
	Asia-ex 4 Tigers	0.17	4.30				Africa	0.60	0.84		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 03-31-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Novo Nordisk A/S Class B	1.70	1.70	_	Healthcare
$oldsymbol{eta}$ ASML Holding NV	1.64	3.33	-	Technology
€ Slcmt1142	1.52	4.85	-	-
Đ Toyota Motor Corp	1.29	6.14	-	Consumer Cyclical
\oplus Samsung Electronics Co Ltd	1.22	7.37	-	Technology
\oplus Nestle SA	1.21	8.58	_	Consumer Defensive
earrow Lvmh Moet Hennessy Louis Vuitton SE	0.95	9.53	-	Consumer Cyclical
\ni Shell PLC	0.92	10.46	-	Energy
€ SAP SE	0.91	11.37	-	Technology
\oplus Novartis AG Registered Shares	0.86	12.23	-	Healthcare

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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

Vanguard Inflation-Protected Secs Adm VAIPX

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 10 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

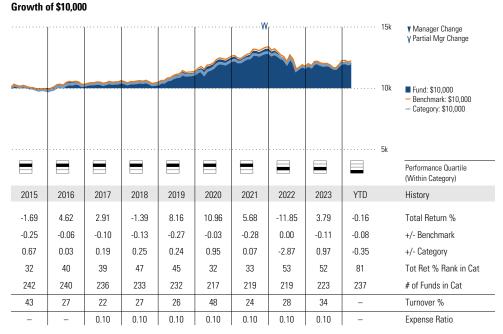
Net Expense: The fund's expense ratio of 0.1 is 83.87% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024



Morningstar Category

Inflation-Protected Bond





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

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

20/148

14

Percentile

Rank

characteristics.

Fund vs Peer Group

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Fund vs

Category 11

26/233

0.00



Morningstar Index Bloomberg US Treasury US TIPS TR

USD

Vanguard Inflation-Protected Secs Adm VAIPX

Style Analysis as of 03-31-2024





Duration

1		
0	50	100

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%

Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

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			
Inflation – Protected	99.92	-	81.33			
Agency/Quasi Agency	0.00	-	0.08			
Other Government Related	0.00	-	6.18	1		
Corporate	0.00	-	1.05	1		
Corporate Bond	0.00	-	1.02	0		
Bank Loan	0.00	-	0.03	0		
Convertible	0.00	-	0.00			
Preferred	0.00	-	0.00	ĺ		
Securitized	0.00	-	3.74			
Agency MBS Pass-Through	0.00	-	1.55	10		
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.23			
Non-Agency Residential MBS	0.00	-	0.08	[
Commercial MBS	0.00	-	0.18	0		
Asset-Backed	0.00	-	1.59	1		
Covered Bond	0.00	-	0.11	[
Municipal	0.00	-	0.00			
Cash & Equivalents	0.08	-	7.24	[
Other	0.00	-	0.11			

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9**5**00

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

Total Holdings 50

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

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.

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

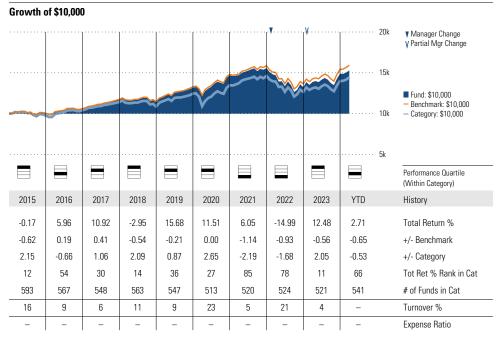
Net Expense: The fund's expense ratio of 0.12 is 86.96% lower than the Moderately Conservative Allocation category average.

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

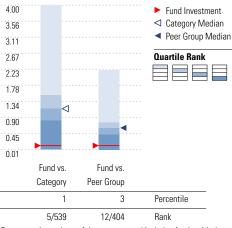
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
ESG Commitment	1-Low	07-19-2023



Morningstar Category Moderately Conservative

Allocation





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

Cat Alpha -1.09 -0.47 Beta 1.03 0.97 **R**-Squared 99 41 94 48 _ Standard Deviation 9.86 10.14 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

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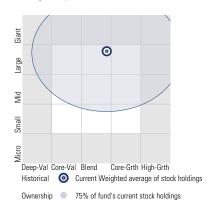


Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

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



Large

Mid

Smal

Ltd

Duration

Mod Ext

5

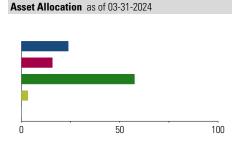
Fixed Income

Quality

High

Mid

Low



Sector Weighting as of 03-31-2024

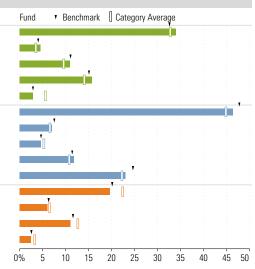
36	cion wergining as or of	J-J1-2024		
		Fund	Bmark	Cat
Դ	Cyclical	34.02	32.43	32.74
<i>.</i>	Basic Materials	4.46	3.87	3.52
A	Consumer Cyclical	10.88	10.90	9.56
цф	Financial Services	15.75	14.92	14.06
ŵ	Real Estate	2.93	2.74	5.60
w	Sensitive	46.40	47.61	44.85
d	Communication Services	6.98	7.37	6.58
0	Energy	4.61	4.49	5.26
¢	Industrials	11.80	11.27	10.77
	Technology	23.01	24.48	22.24
	Defensive	19.59	19.97	22.41
F	Consumer Defensive	6.09	6.14	6.50
٠	Healthcare	11.03	11.44	12.65
Ç	Utilities	2.47	2.39	3.26
-				

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%
Allocation	USD	0	

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Morningstar Category Moderately Conservative



Weight %

Style Breakdown Equity

17 27 30

5 9

2 3 2

Value

>50 25-50 10-25 0-10

Blend Growth

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	_	41.44	41.44	-	_
\ominus Vanguard Total Stock Mkt Idx Inv	-	23.78	65.22	-	-
\oplus Vanguard Total Intl Bd II Idx Investor	-	17.86	83.07	-	-
\ominus Vanguard Total Intl Stock Index Inv	-	16.13	99.21	-	-
① Mktliq 12/31/2049	-	0.79	100.00	-	-
⊖ Us Dollar	-	0.00	100.00	-	_

Total Holdings 6

 \oplus Increase \oplus Decrease New to Portfolio



Vanguard LifeStrategy Growth Inv VASGX

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 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.

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

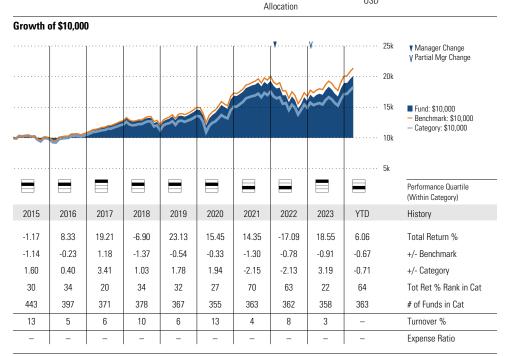
Net Expense: The fund's expense ratio of 0.14 is 85.57% lower than the Moderately Aggressive Allocation category average.

Morningstar Investment Management LLC Analysis

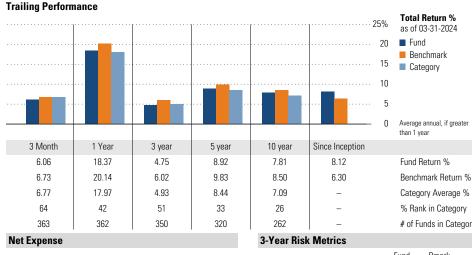
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

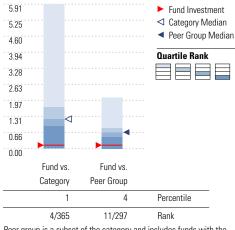
ESG Metrics

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



Morningstar Category Moderately Aggressive





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

of Funds in Category Fund Bmark Cat Alnha -1.32 -0.98 Beta 1.02 0.98 **R**-Squared 99.30 94 56 _ Standard Deviation 14.11 14.51 14.25 Sharpe Ratio 0 19 0.28 0.20 Tracking Error 1 26 2 98 Information Ratio -1 00 -0.61 Up Capture Ratio 99.32 96.50 Down Capture Ratio 105.79 101.82 **Portfolio Metrics** Cat - I Dmark

	Fund	Dillark	Gal
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

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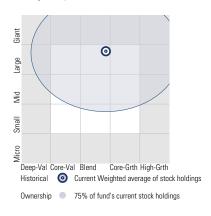


Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR USD

Vanguard LifeStrategy Growth Inv VASGX

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



Large

Mid

Smal

Ltd

Duration

Mod Ext

5

Blend Growth

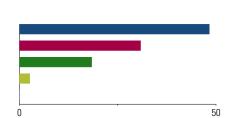
Fixed Income

Quality

High

Mid

Low



Sector Weighting as of 03-31-2024

Asset Allocation as of 03-31-2024

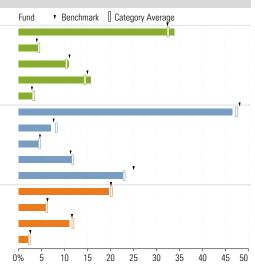
	bion monghing as on oo	01 202 1		
		Fund	Bmark	Cat
Դ	Cyclical	33.90	32.20	32.49
æ.	Basic Materials	4.43	3.79	4.39
4	Consumer Cyclical	10.88	10.89	10.39
ц р	Financial Services	15.67	14.79	14.42
ŵ	Real Estate	2.92	2.73	3.29
₩.	Sensitive	46.49	47.89	47.34
d	Communication Services	7.01	7.45	8.18
0	Energy	4.60	4.47	4.51
¢	Industrials	11.74	11.13	11.74
	Technology	23.14	24.84	22.91
-	Defensive	19.60	19.92	20.17
F	Consumer Defensive	6.07	6.11	6.07
٠	Healthcare	11.07	11.44	11.80
9	Utilities	2.46	2.37	2.30

USD Allocation Asset Class Net % Cat% US Stocks 48.27 56.14 Non-US Stocks 30.78 17.95 Bonds 18.33 14.65 Cash 2.57 6.00 Other 0.06 5.25 Total 100.00 100.00

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Morningstar Category Moderately Aggressive



>50 25-50 10-25 0-10

Style Breakdown

Equity

17 27 30

5 9

2 3 2

Value

Weight %

Top 6 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Inv	_	48.43	48.43	_	_
\oplus Vanguard Total Intl Stock Index Inv	-	31.73	80.16	_	-
\oplus Vanguard Total Bond Market II ldx Inv	-	13.17	93.33	_	-
\oplus 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

 \oplus Increase \oplus Decrease New to Portfolio



Vanguard LifeStrategy Income Inv VASIX

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.

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

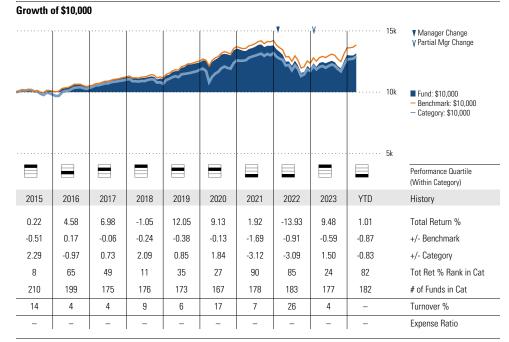
Net Expense: The fund's expense ratio of 0.11 is 88.78% lower than the Conservative Allocation category average.

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

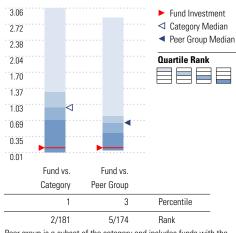
Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
ESG Commitment	1-Low	07-19-2023



Morningstar Category

Conservative Allocation





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

Cat Alpha -1.16 -0.30 0.96 Beta 1 02 _ 98.99 **R-Squared** 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

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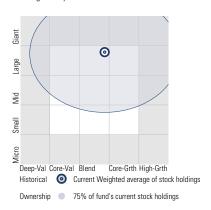


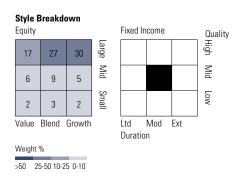
Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Vanguard LifeStrategy Income Inv VASIX

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





50 100 0

Bmark

32.18

3.76

10.87

14 80

2.75

47.86

7.42

4.45

11.14

24.85

19.95

6.11

11.48

2.36

Fund

34.06

4.49

10.90

15.75

2.92

46.37

6.99

4.64

11.84

22.90

19.56

6.10

11.01

2.45

Cat

30.97

3.14

9.20

13.97

4.66

47.38

7.16

4.71

10.83

24.68

21.66

6.93

12.17

2.56

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

Asset Class Net % Cat% US Stocks 11.47 13.34 Non-US Stocks 3.08 7.74 Bonds 77.20 67.15 Cash 3.53 11.90 Other 0.07 4.53 Total 100.00 100.00

Benchmark [] Category Average Fund - î 1 0% 10 15 20 25 30 35 40 45 50 5

Top 6 Holdings as of 03-31-2024

-	55.72	55.72	_	_
-	22.07			_
	23.97	79.69	_	-
-	11.50	91.19	_	-
-	8.00	99.18	_	-
-	0.78	99.96	-	-
_	0.04	100.00	_	-

Total Holdings 6

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Morningstar Category Morningstar Index Conservative Allocation

Morningstar US Con Tgt Alloc NR USD

Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

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.

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

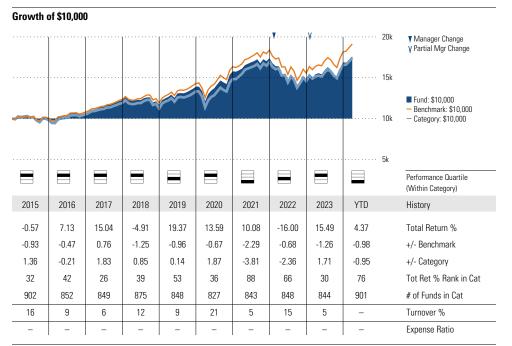
Net Expense: The fund's expense ratio of 0.13 is 87% lower than the Moderate Allocation category average.

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

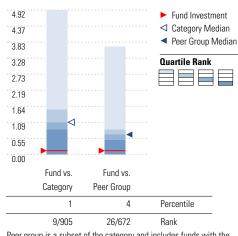


Morningstar Category

Moderate Allocation







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

581 -	# of Funds in Category			
3-Year Risk Metrics				
	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				

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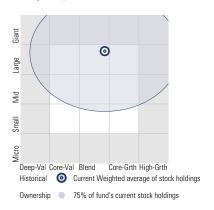


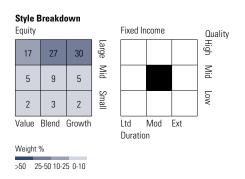
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

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





50 0

Fund

34.00

4.47

10.89

15.73

2.91

46.41

6.99

4.61

11.78

23.03

19.59

6.08

11.04

2.47

Bmark

31.35

3.45

10.85

14 34

2.71

48.67

7.67

4.38

10.75

25.87

19.97

6.01

11.65

2.31

Cat

10.48

14 43

2.24

47.56

7.67

4.72

24.28

21.78

5.74

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

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%

Benchmark [] Category Average Fund 30.65 3.50 10.89 13.39 2.65 0% 10 15 20 25 30 35 40 45 50 5

Top 6 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Inv	_	35.86	35.86	_	_
\oplus Vanguard Total Bond Market II Idx Inv	-	27.45	63.31	-	-
igodot Vanguard Total Intl Stock Index Inv	-	24.18	87.50	_	-
\oplus Vanguard Total Intl Bd II Idx Investor	-	11.75	99.25	_	-
① Mktliq 12/31/2049	-	0.74	99.99	-	-
🕀 Us Dollar	_	0.01	100.00	-	-

Total Holdings 6

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Vanguard Mid Cap Index Admiral VIMAX

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

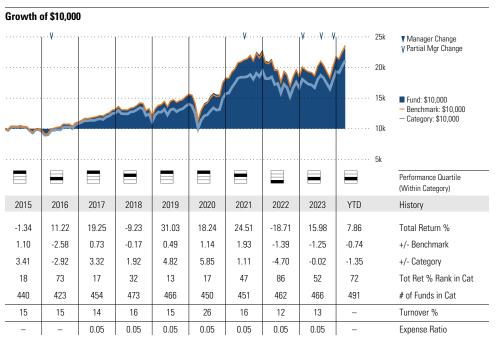
Net Expense: The fund's expense ratio of 0.05 is 94.05% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen due to the retirement of a long-serving manager. Since this is a teammanaged index fund, we are not concerned about the change.

ESG Metrics

Rating	Updated
4	03-31-2024
Medium Risk	12-31-2022
1-Low	02-15-2022
	4 Medium Risk

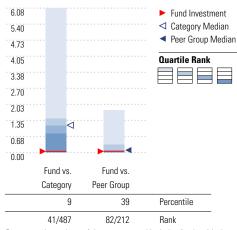


Morningstar Category

Mid-Cap Blend







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

		0 / 0						
22	-	% Rank in Category						
279	-	# of Funds in Category						
3-Year Risk	Metrics							
		Fund	Bmark	Cat				
Alpha		-0.27	-	0.04				
Beta		0.99	-	0.96				
R-Squared		99.55	-	93.64				
Standard Devia	tion	19.30	19.50	19.30				
Sharpe Ratio		0.23	0.25	0.24				
Tracking Error		1.32	-	4.88				
Information Rat	tio	-0.27	-	-0.07				
Up Capture Rat	io	98.61	-	94.49				
Down Capture	Ratio	99.67	-	94.51				
Portfolio M	etrics							

	Fund	Bmark	Cat
Price/Earnings Ratio	22.13	19.71	20.29
Price/Book Ratio	3.08	2.83	2.96
Geom Avg Mkt Cap \$B	31.24	20.88	13.02
ROE	18.69	17.64	20.39

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Morningstar Index

Russell Mid Cap TR USD

Vanguard Mid Cap Index Admiral VIMAX

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

34.10

5.53

8.44

12.83

7.30

43.65

3.41

4.56

17.41

18.27

22.25

4.74

10.71

6.80

Bmark

37.09

4.51

11.08

13 94

7.56

44.60

3.49

4.79

19.29

17.03

18.30

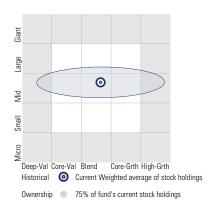
3.26

10.10

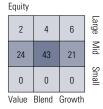
4.94

100

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







Weight %

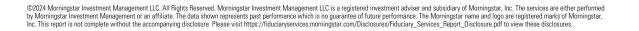
>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Amphenol Corp Class A	0.90	0.90	_	Technology
\ominus TransDigm Group Inc	0.85	1.75	_	Industrials
⇒ PACCAR Inc	0.85	2.60	_	Industrials
∋ Cintas Corp	0.77	3.37	_	Industrials
\ominus Constellation Energy Corp	0.77	4.14	-	Utilities
\ominus Motorola Solutions Inc	0.77	4.90	-	Technology
igodolog Arthur J. Gallagher & Co	0.71	5.61	_	Financial Services
⇒ DexCom Inc	0.70	6.31	_	Healthcare
⇒ Welltower Inc	0.69	7.00	_	Real Estate
⊖ Copart Inc	0.65	7.65	-	Industrials
\oplus Super Micro Computer Inc	0.65	8.30	-	Technology
e Carrier Global Corp Ordinary Shares	0.65	8.95	-	Industrials
€ D.R. Horton Inc	0.64	9.59	_	Consumer Cyclical
∋ Nucor Corp	0.63	10.22	_	Basic Materials
Microchip Technology Inc	0.63	10.85	_	Technology

Total Holdings 331

 \oplus Increase \oplus Decrease R New to Portfolio



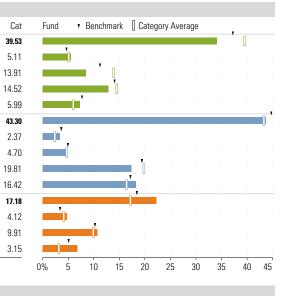


Morningstar Category Morningstar Index

Mid-Cap Blend

Russell Mid Cap TR USD

Asset Class	Net %	Cat%
US Stocks	98.05	93.44
Non-US Stocks	1.50	2.80
Bonds	0.00	-0.04
Cash	0.45	1.12
Other	0.00	2.67
Total	100.00	100.00



Vanguard Real Estate Index Admiral VGSLX

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.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 90.91 % of the time over the past three years.

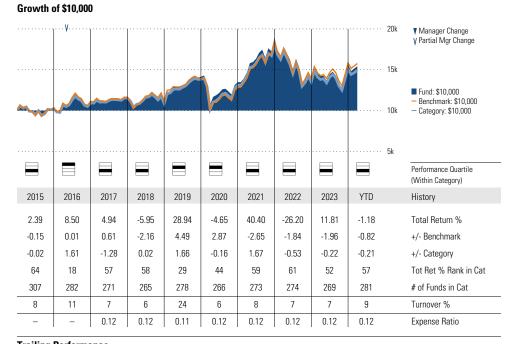
Net Expense: The fund's expense ratio of 0.12 is 88.68% lower than the Real Estate category average.

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

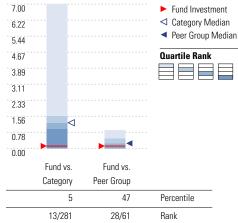
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category

Real Estate





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

5.85	-	Category Average %					
48	-	% Rank in Category					
180	-	# of Funds in Category					
3-Year Risk Metrics							
		Fund	Bmark	Cat			
Alpha		-2.31	-	-1.78			
Beta		1.02	-	0.96			
R-Squared		98.78	-	95.06			
Standard Devia	tion	21.76	21.16	20.78			
Sharpe Ratio		0.05	0.15	0.06			
Tracking Error		2.45	-	4.12			
Information Rat	tio	-0.96	-	-0.55			
Up Capture Rat	io	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 23.92 935 34 75 ROE 12.67 9.56 16.19

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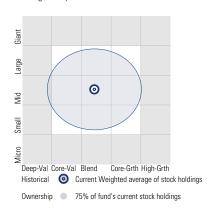


Morningstar Index

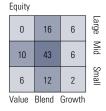
S&P United States REIT TR USD

Vanguard Real Estate Index Admiral VGSLX

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







Weight %

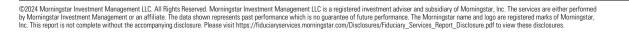
>50 25-50 10-25 0-10

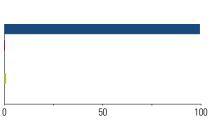
Top 15 Holdings as of 03 21 2024

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

Total Holdings 162

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





Fund

Bmark

Cat

Fund

100.00
7.90
3.39
3.07
1.44
84.21
Cat%

Benchmark [] Category Average

Sector Weighting as of 03-31-2024

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Energy

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Utilities

Cyclical	99.25	99.13	99.05		 					
Basic Materials	0.00	0.00	0.22	ĺ						
Consumer Cyclical	0.00	0.13	1.92	0						
Financial Services	0.00	0.00	0.45							
Real Estate	99.25	99.00	96.46	_						
Sensitive	0.75	0.87	0.80	0						
Communication Services	0.75	0.00	0.25	ĺ						
Energy	0.00	0.00	0.06							
Industrials	0.00	0.87	0.29	ľ						
Technology	0.00	0.00	0.20	l						
Defensive	0.00	0.00	0.16							
Consumer Defensive	0.00	0.00	0.06							
Healthcare	0.00	0.00	0.05	ĺ						
Utilities	0.00	0.00	0.05	İ						

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

Morningstar Category Real Estate

Morningstar Index S&P United States REIT TR USD

Asset Allocation as of 03-31-2024

Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 7.93 years.

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

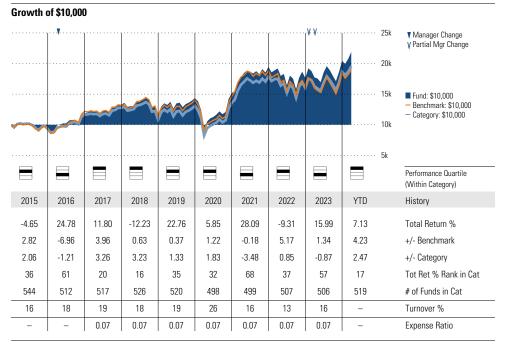
Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



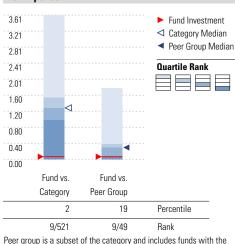
Morningstar Category

Small Value

Trailing Performance



Net Expense



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

% Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 4.96 3.39 0.92 0.93 Beta 96.54 **R-Squared** 93.14 Standard Deviation 20.22 21 49 20.62 Sharpe Ratio 0.30 0.07 0.22 Tracking Error 4.10 5.51 Information Ratio 1.24 0.62 Up Capture Ratio 102.20 98.44 Down Capture Ratio 86.44 87.92

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 14 60 11 84 14 40 Price/Book Ratio 1.82 1.29 1.64 Geom Avg Mkt Cap \$B 6 22 2 09 4 59 ROE 13.64 5.59 12.78

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Morningstar Index

Russell 2000 Value TR USD

Total Return %

as of 03-31-2024 Fund

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

Fund Return %

Category

Vanguard Small Cap Value Index Admiral VSIAX

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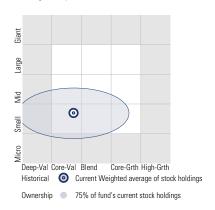
Energy

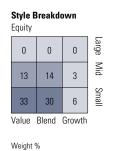
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Utilities

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





>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Builders FirstSource Inc	0.78	0.78	_	Industrials
	0.66	1.45	_	-
\ni Booz Allen Hamilton Holding Corp Class A	0.59	2.04	-	Industrials
\ni Reliance Inc	0.59	2.63	-	Basic Materials
\ominus Carlisle Companies Inc	0.58	3.20	-	Industrials
⊖ IDEX Corp	0.57	3.77	-	Industrials
€ First Citizens BancShares Inc Class A	0.54	4.32	_	Financial Services
∋ Atmos Energy Corp	0.51	4.83	_	Utilities
\ni EMCOR Group Inc	0.51	5.34	-	Industrials
⊖ Jabil Inc	0.50	5.84	-	Technology
∋ Williams-Sonoma Inc	0.50	6.33	-	Consumer Cyclical
ightarrow RPM International Inc	0.47	6.81	-	Basic Materials
∋ NRG Energy Inc	0.47	7.28	_	Utilities
ightarrow Bunge Global SA	0.45	7.73	_	Consumer Defensive
\ominus Owens-Corning Inc	0.45	8.18	_	Industrials

50

Fund

49.25

6.60

14.05

18.94

9.66

36.14

2.26

4.81

21.44

7.63

14.61

3.99

6.39

4.23

Bmark

51.38

5.13

11.29

22.88

12.08

31.96

2.15

9.12

13.21

7 48

16.65

3.26

9.68

3.71

Sector Weighting as of 03-31-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Total Holdings 858

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

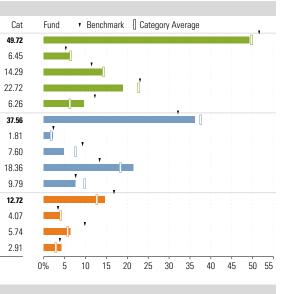
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Asset Allocation as of 03-31-2024

100

Asset Class	Net %	Cat%
US Stocks	98.13	93.03
Non-US Stocks	1.00	3.25
Bonds	0.00	0.03
Cash	0.87	3.42
Other	0.00	0.26
Total	100.00	100.00



Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

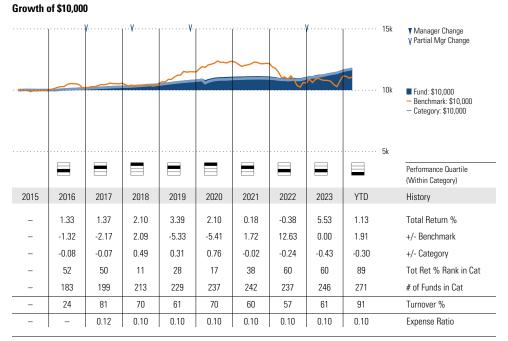
Net Expense: The fund's expense ratio of 0.1 is 75.61% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

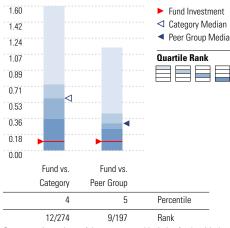
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024



Ultrashort Bond





 Fund Investment Category Median Peer Group Median 	Alpha Beta
Quartile Rank	R-Squared
	Standard Deviation
	Sharpe Ratio

3	Standard Deviation	1.16	7.24	1.24
	Sharpe Ratio	-1.04	-0.72	-0.91
	Tracking Error	6.43	-	6.69
	Information Ratio	0.70	-	0.72
	Up Capture Ratio	19.96	-	17.13
	Down Capture Ratio	-3.36	-	-8.23
	Portfolio Metrics			
		Fund	Bmark	Cat

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

Cat Avg Eff Duration 0.96 4 43 1 05 Avg Eff Maturity 1.20 1.65

54.18

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Cat

2.54

0.09

27.88

Morningstar Category Morningstar Index

Bloomberg US Agg Bond TR USD

Vanguard Ultra-Short-Term Bond Admiral VUSFX

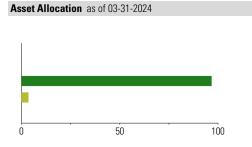
Style Analysis as of 03-31-2024





Duration

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



Asset Class	Net %	Cat%
US Stocks	0.00	1.86
Non-US Stocks	0.00	0.00
Bonds	96.62	66.04
Cash	3.39	31.87
Other	0.00	0.21
Total	100.00	100.00

Sector Weighting as of 03-31-2024

	Fund	Bmark	Cat	Fund	۲E	Benchi	nark] Ca	tegor	y Aver	age		
Government	12.07	-	21.63				0						
Treasury	8.56	-	18.64				0						
Inflation – Protected	3.51	-	0.05										
Agency/Quasi Agency	0.00	-	0.48	0									
Other Government Related	0.00	-	2.46										
Corporate	58.90	-	35.22					-	-]			
Corporate Bond	58.90	-	34.40							0			
Bank Loan	0.00	-	0.66	0									
Convertible	0.00	-	0.05	0									
Preferred	0.00	-	0.11	0									
Securitized	25.37	-	21.61]						
Agency MBS Pass-Through	0.00	-	0.18	0									
Agency MBS ARM	0.00	-	0.21	0									
Agency MBS CMO	0.73	-	1.32										
Non-Agency Residential MBS	0.05	-	0.04										
Commercial MBS	0.00	-	2.38										
Asset-Backed	24.59	-	17.48										
Covered Bond	0.00	-	0.00										
Municipal	0.00	-	0.60	0									
Cash & Equivalents	3.64	-	18.76				0						
Other	0.00	-	2.20	I []									

Top 10 Holdings as of 03-31-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	_	8.21	8.21	_
 United States Treasury Notes 	-	3.52	11.72	-
⊖ Mktliq 12/31/2049	-	1.20	12.92	-
Bank of Nova Scotia	-	0.99	13.91	-
American Express Company	-	0.85	14.76	-
⊖ State Street Corporation	-	0.82	15.57	-
\oplus Australia & New Zealand Banking Group NY Branch	-	0.79	16.36	-
Philip Morris International Inc.	-	0.78	17.15	-
\ominus Bank of Montreal	_	0.78	17.93	-
⊖ Pfizer Investment Enterprises Pte Ltd.	-	0.74	18.67	-

Total Holdings 630

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD