American Century Inflation-Adjs Bond R6 AIADX

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

Portfolio Manager(s)

Robert Gahagan since 11-2001 James Platz since 09-2007 Miguel Castillo since 02-2014

Quantitative Screens

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

Management: The fund's management has been in place for 22.35 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 58.06% lower than the Inflation-Protected Bond category average.

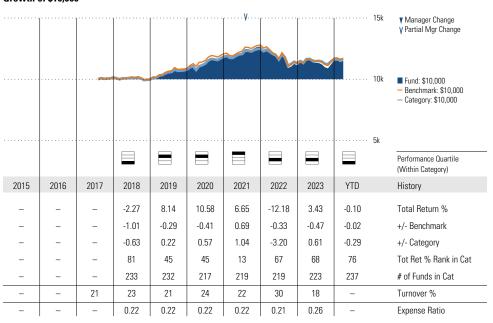
Morningstar Investment Management LLC Analysis

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

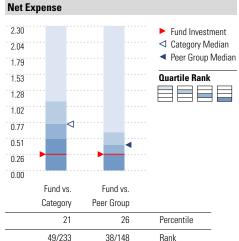
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.14	-	-0.36
Beta	1.03	_	0.97
R-Squared	99.53	_	95.52
Standard Deviation	7.37	7.15	7.13
Sharpe Ratio	-0.45	-0.45	-0.48
Tracking Error	0.54	_	1.65
Information Ratio	-0.30	_	-0.48
Up Capture Ratio	102.61	_	94.67
Down Capture Ratio	104.09	_	98.67

Portfolio Metrics								
	Fund	Bmark	Cat					
Avg Eff Duration	6.95	4.52	6.27					
Avg Fff Maturity	6.99	_	7.18					



American Century Inflation-Adjs Bond R6 AIADX

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



0	 100

Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.00	0.55
Cash	2.56	2.92
Bonds	97.44	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	94.12	0.00	29.65
AA	0.76	99.60	67.50
A	2.48	0.00	0.83
BBB	0.83	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	1.81	0.40	0.53

	Fund	Bmark	Cat	Fund ▼ Be	enchmark	∏ Ca	teaor	y Aver	age	
Government	91.57		87.85					,		
Treasury	0.00	_	0.26							
Inflation – Protected	68.37	_	81.33							
Agency/Quasi Agency	0.00	_	0.08							
Other Government Related	23.20	_	6.18							
Corporate	2.05	_	1.05	0						
Corporate Bond	2.05	_	1.02	0						
Bank Loan	0.00	_	0.03							
Convertible	0.00	_	0.00							
Preferred	0.00	_	0.00							
Securitized	3.23	-	3.74							
Agency MBS Pass-Through	1.51	_	1.55							
Agency MBS ARM	0.00	_	0.00							
Agency MBS CMO	0.00	_	0.23							
Non-Agency Residential MBS	0.03	_	0.08							
Commercial MBS	0.19	_	0.18							
Asset-Backed	1.50	_	1.59							
Covered Bond	0.00	_	0.11							
Municipal	0.00	_	0.00							
Cash & Equivalents	3.16	_	7.24							
Other	0.00	_	0.11							

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

Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Us 5yr Note (Cbt) Jun24 Xcbt 20240628	06-2024	9.12	9.12	_
⊕ United States Treasury Notes 0.125%	04-2027	4.09	13.22	-
United States Treasury Notes 0.125%	10-2025	3.94	17.16	-
⊕ United States Treasury Notes 0.625%	01-2026	3.80	20.96	-
⊕ United States Treasury Notes 0.5%	01-2028	3.29	24.25	_
⊕ United States Treasury Notes 0.625%	07-2032	3.24	27.48	_
⊕ United States Treasury Notes 1.375%	07-2033	2.91	30.39	-
⊕ United States Treasury Notes 0.125%	07-2031	2.87	33.26	-
⊕ United States Treasury Notes 0.125%	01-2031	2.86	36.12	_
⊕ United States Treasury Notes 0.125%	01-2032	2.63	38.76	_

Total Holdings 135

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



American Funds American Balanced R6 RLBGX

82

79

95

0.28

72

0.28

104

0.27

176

0.26

Morningstar Category

Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.26 years.
- Net Expense: The fund's expense ratio of 0.25 is 75% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

158

0.25

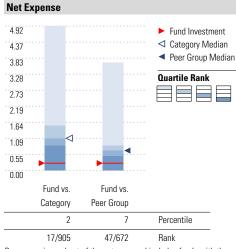
52

0.25

171

0.25





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

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

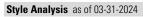


American Funds American Balanced R6 RLBGX

Quality High MidLow

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



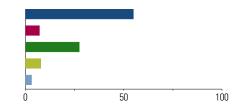
Style Breakdown

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

Duration

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

Asset Allocation as of 03-31-2024



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

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

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

Total Holdings 2757

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds Capital World Bond R6 RCWGX

Morningstar Category Global Bond

Morningstar Index Bloomberg GbI Agg Ex USD TR USD

> **Total Return %** as of 03-31-2024

■ Fund Benchmark

Portfolio Manager(s)

Andrew Cormack since 03-2019 Philip Chitty since 12-2019 Thomas Reithinger since 03-2023

Quantitative Screens

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

Management: The fund's management has been in place for 5.09 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.48 is 47.25% lower than the Global Bond category average.

Morningstar Investment Management LLC Analysis

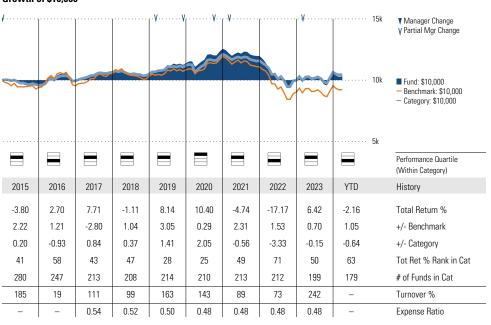
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

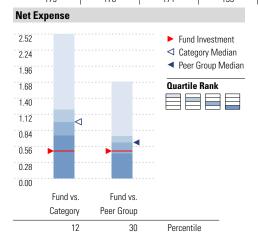
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000

Trailing Performance







	21/179	38/127	Rank			
Peer grou	ıp is a subset of	the category ar	nd includes fun	ds with the		
same management style (active vs. passive) and similar share class						
character	rietice					

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.34	_	1.59
Beta	0.94	_	0.81
R-Squared	96.12	_	88.19
Standard Deviation	9.88	10.31	8.86
Sharpe Ratio	-0.76	-0.90	-0.73
Tracking Error	2.04	-	3.81
Information Ratio	0.82	-	0.65
Up Capture Ratio	99.67	-	86.63
Down Capture Ratio	89.73	-	75.42

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.40	_	6.30
Avg Eff Maturity	_	-	9.92





American Funds Capital World Bond R6 RCWGX

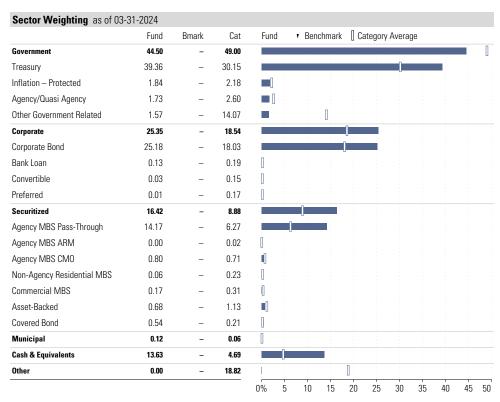
 Morningstar Category
 Morningstar Index

 Global Bond
 Bloomberg Gbl Agg Ex USD TR USD

0. 1				100.04.0004
Style	Anai	ysis	as	of 03-31-2024
Style I	Break	lown		
Fixed I	ncome			Quality
				High
				Mid
				Low
l td	Mod	Fxt		
Llu	ivioa	⊏Xī		
Duratio	nn			



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	36.78	_	23.08
AA	9.90	_	27.67
A	21.98	_	15.00
BBB	18.73	_	21.92
BB	7.70	_	6.65
В	3.29	_	2.42
Below B	0.66	_	0.66
Not Rated	0.96	_	2.60



Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	14.25	14.25	_
🕸 Cash And Other Assets Less Liablities	_	9.03	23.28	-
⊕ Federal National Mortgage Association 5.5%	04-2054	2.14	25.41	_
⊕ Federal National Mortgage Association 5%	04-2054	1.28	26.69	_
Secretaria Tesouro Nacional 10%	01-2033	1.23	27.93	_
Canada (Government of) 3.5%	03-2028	0.98	28.91	_
The Republic of Korea 4.25%	12-2032	0.96	29.87	_
Greece (Republic Of) 3.875%	06-2028	0.91	30.78	_
⊕ Italy (Republic Of) 4.2%	03-2034	0.90	31.67	_
⊕ Federal National Mortgage Association 5%	11-2053	0.89	32.56	_

Total Holdings 1891

⊕ Increase ⊕ Decrease ※ New to Portfolio



American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

Andrew Suzman since 10-2008 Steven Watson since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

Quantitative Screens

- Performance: The fund has finished in the Foreign Large
 Blend category's top three quartiles in 9 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 15.51 years.
- Net Expense: The fund's expense ratio of 0.54 is 37.93% lower than the Foreign Large Blend category average.

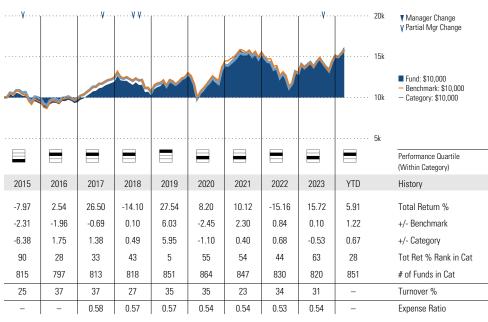
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
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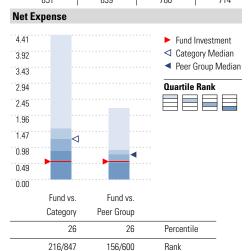
ESG Metrics

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

Growth of \$10,000







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	1.09	_	0.84
Beta	1.00	_	1.01
R-Squared	94.85	_	93.34
Standard Deviation	16.82	16.42	17.25
Sharpe Ratio	0.08	0.02	0.07
Tracking Error	3.82	_	4.44
Information Ratio	0.28	_	0.22
Up Capture Ratio	104.28	_	105.47
Down Capture Ratio	99.90	-	102.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.16	15.34	15.88
Price/Book Ratio	1.91	1.81	1.94
Geom Avg Mkt Cap \$B	53.19	49.00	59.06
ROE	20.06	17.61	19.98



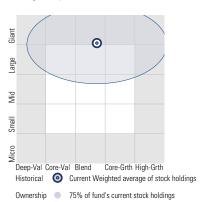
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

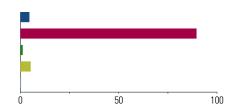
Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.15	1.26
Cash	5.04	0.52
Bonds	0.98	0.67
Non-US Stocks	89.45	93.96
US Stocks	4.38	3.59
Asset Class	Net %	Cat%

Style B Equity	reakdo	own

22	26	38	Large
3	7	2	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	•	Benchi	mark	Categ	jory Ave	erage		
b	Cyclical	34.74	41.78	38.83									•
ė.	Basic Materials	4.94	7.41	6.67			' i _						
4	Consumer Cyclical	9.40	11.28	11.44									
P	Financial Services	18.48	21.05	19.00					= [
b	Real Estate	1.92	2.04	1.72									
M	Sensitive	44.13	38.74	38.99									
	Communication Services	7.10	5.46	4.66									
•	Energy	5.32	5.66	4.87		=)							
\$	Industrials	15.99	13.71	16.79									
3	Technology	15.72	13.91	12.67									
+	Defensive	21.12	19.49	22.19					<u> </u>				
Ę	Consumer Defensive	10.01	7.32	8.38									
r	Healthcare	8.78	9.36	11.43									
2	Utilities	2.33	2.81	2.38									

World Regions % Equity 03-31-2024

Mid



Greater Asia	Fund % 29.58	Cat % 34.61	
Japan	9.10	19.30	
Australasia	0.54	4.69	
Asia-4 Tigers	11.90	6.32	
Asia-ex 4 Tigers	8.04	4.30	
Not Classified	0.00	0.00	

Americas	Fund % 13.80	Cat % 8.86	Greater Europe	Fund % 56.62	Cat % 56.52	Market Maturity	Fund %
North America Central/Latin	9.15 4.65	7.63 1.23	United Kingdom W euro-ex UK	12.49 43.19	13.36 42.23	Developed Markets Emerging Markets	86.70 13.30
Central/Latin	4.03	1.23	Emrgng Europe Africa	0.05 0.89	0.09 0.84	Not Available	0.00

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash M	4.49	4.49	_	_
Taiwan Semiconductor Manufacturing Co Ltd	2.92	7.42	_	Technology
⊕ Novo Nordisk A/S Class B	2.81	10.23	_	Healthcare
	2.44	12.67	_	Technology
	2.16	14.83	_	Healthcare
	2.02	16.85	_	Industrials
○ TotalEnergies SE	1.94	18.79	_	Energy
	1.59	20.38	_	Technology
⊕ Fujitsu Ltd	1.54	21.92	_	Technology
☆ Cash And Other Assets Less Liablities	1.53	23.45	_	-

Total Holdings 254

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Baird Core Plus Bond Inst BCOIX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond 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-Plus 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 60% 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 ▼ 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 0.14 4.73 4.65 -0.51 10.11 8 80 -1.02 -12.87 6.89 -0.18 Total Return % -0.41 2.08 0.52 0.14 1.36 1.11 -0.52 1.39 1.29 0.60 +/- Benchmark 0.87 1.17 0.74 0.67 0.59 0.38 0.10 -0.35 0.40 0.02 +/- Category 37 23 32 41 23 35 60 30 28 41 Tot Ret % Rank in Cat 580 548 639 631 644 659 675 # of Funds in Cat 579 607 702 34 33 30 26 26 33 45 29 35 Turnover %

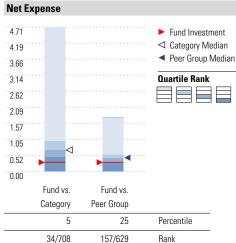


0.30

0.30

0.30

Expense Ratio



0.30

0.30

0.30

0.30

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.76	_	0.01
Beta	1.00	_	1.01
R-Squared	99.31	_	95.72
Standard Deviation	7.25	7.24	7.48
Sharpe Ratio	-0.62	-0.72	-0.70
Tracking Error	0.60	_	1.53
Information Ratio	1.25	-	0.01
Up Capture Ratio	100.81	-	98.06
Down Capture Ratio	93.62	_	98.83

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.97	4.43	5.93
Avg Eff Maturity	7.97	-	8.41



AA
A
BBB
BB
BB
Below B
Not Rated

Baird Core Plus Bond Inst BCOIX

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



	Mid Low			
Ltd Mod Ext Duration				
Credit Rating Breakd	own	Fund	Bmark	Cat
AAA		54.30	3.53	35.40

Asset Allocation as of 03-31-2024				
		Asset Class	Net %	Cat%
		US Stocks	0.02	0.04
		Non-US Stocks	0.00	0.00
		Bonds	97.85	98.46
		Cash	2.08	0.94
		Other	0.05	0.55
0 50	100	Total	100.00	100.00

10 15 20 25 30 35

			Sector Weighting as of 03-	31-2024								
				Fund	Bmark	Cat	Fund	▼ Benchmai	k Category A	Average		
Fund	Bmark	Cat	Government	22.76	_	25.46						
54.30	3.53	35.40	Treasury	22.76	-	17.04						
			Inflation - Protected	0.00	_	0.48						
2.60	74.59	25.66	Agency/Quasi Agency	0.00	_	0.28	0					
12.60	10.82	10.58	Other Government Related	0.00	_	7.66	İ					
27.70	8.32	18.70	Corporate	44.20	_	26.01						
2.40	0.28	5.18	Corporate Bond	44.19	_	25.11		1 1				
0.10	0.00	1.81	Bank Loan	0.00	_	0.31	0					
0.00	0.00	0.66	Convertible	0.01	_	0.03	Ĭ					
0.30	2.46	2.02	Preferred	0.00	_	0.56	i[]					
			Securitized	29.97		37.71	Ш				<u> </u>	
			Agency MBS Pass-Through	17.90	_	22.62						
			Agency MBS ARM	0.00	_	0.07						
							7					
			Agency MBS CMO	1.52	_	2.16						
			Non-Agency Residential MBS	0.89	_	1.79						
			Commercial MBS	3.96	-	3.24						
			Asset-Backed	5.70	-	7.83						
			Covered Bond	0.00	_	0.00	Ö					
			Municipal	0.99	_	0.48	0					
			Cash & Equivalents	2.08	_	8.18						
			Other	0.00	-	2.13	i []					

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	3.08	3.08	_
United States Treasury Bonds 2.5%	02-2045	2.46	5.54	_
United States Treasury Bonds 2.88%	05-2043	1.92	7.46	_
⊕ First American Government Obligs U	02-2030	1.87	9.32	-
⊕ United States Treasury Notes 4.38%	08-2026	1.73	11.06	_
⊕ United States Treasury Notes 4.13%	08-2030	1.70	12.76	_
⊕ United States Treasury Bonds 3.38%	08-2042	1.60	14.36	_
United States Treasury Bonds 2.88%	05-2052	1.46	15.82	_
⊕ United States Treasury Bonds 2.38%	02-2042	1.35	17.17	_
⊕ United States Treasury Notes 3.88%	12-2029	1.34	18.51	_

Total Holdings 1564

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



40 45

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

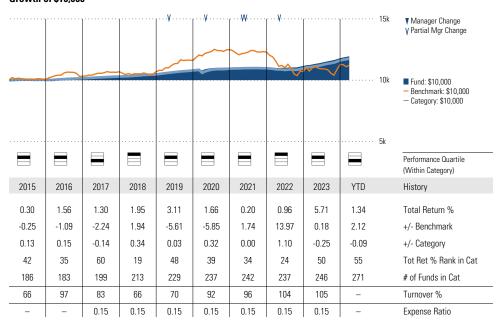
Morningstar Investment Management LLC Analysis

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

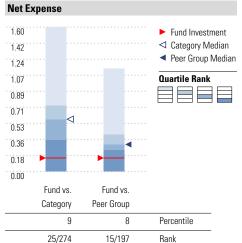
ESG Metrics

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

Growth of \$10,000







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

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



Duration

Baird Ultra Short Bond Institutional BUBIX

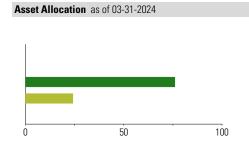
Morningstar Index

Morningstar Category

Ultrashort Bond

Bloomberg US Agg Bond TR USD





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

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

Sector Weighting as of 03-	31-2024											
	Fund	Bmark	Cat	Fund	•	Benchmar	k []	Category .	Average			
Government	19.13	_	21.63									
Treasury	19.13	_	18.64			:						
Inflation – Protected	0.00	-	0.05									
Agency/Quasi Agency	0.00	_	0.48									
Other Government Related	0.00	-	2.46									
Corporate	37.82	_	35.22									
Corporate Bond	37.82	_	34.40									
Bank Loan	0.00	_	0.66									
Convertible	0.00	_	0.05									
Preferred	0.00	_	0.11									
Securitized	26.81	-	21.61									
Agency MBS Pass-Through	0.00	_	0.18									
Agency MBS ARM	0.00	_	0.21									
Agency MBS CMO	0.00	-	1.32									
Non-Agency Residential MBS	0.46	-	0.04	[]								
Commercial MBS	8.39	_	2.38									
Asset-Backed	17.96	_	17.48			:		0				
Covered Bond	0.00	_	0.00									
Municipal	0.10	_	0.60	i[]								
Cash & Equivalents	16.13	_	18.76									
Other	0.00	_	2.20	[]								
				0%	5	10	15	20	25	30	35	40

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

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Total Holdings 342



BNY Mellon Bond Market Index I DBIRX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Turnover %

Expense Ratio

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

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 0.40 2.33 3.35 -0.14 8.49 7.53 -1.78 -13.31 5.39 -0.89 Total Return % -0.15 -0.32 -0.19 -0.15 -0.23 0.02 -0.24-0.30 -0.14 -0.11 +/- Benchmark -0.90 0.43 0.66 -0.36 0.36 0.01 -0.30 0.01 -0.20 -0.38 +/- Category 28 73 64 35 47 51 62 48 69 88 Tot Ret % Rank in Cat 528 490 492 493 504 539 # of Funds in Cat 495 481 522 572

183

0.15

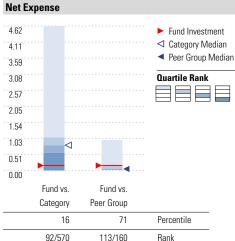
248

0.15

161

0.15





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	-0.26	_	-0.13
Beta	1.00	_	0.98
R-Squared	99.88	_	97.77
Standard Deviation	7.24	7.24	7.21
Sharpe Ratio	-0.76	-0.72	-0.74
Tracking Error	0.25	_	1.00
Information Ratio	-1.01	_	-0.26
Up Capture Ratio	98.47	_	96.63
Down Capture Ratio	101.22	_	98.34

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



151

145

179

0.15

156

0.15

126

0.15

134

0.15



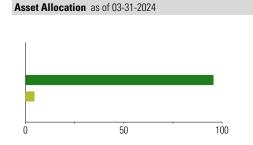
BNY Mellon Bond Market Index I DBIRX

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

Style Analysis as of 03-31-2024 Style Breakdown

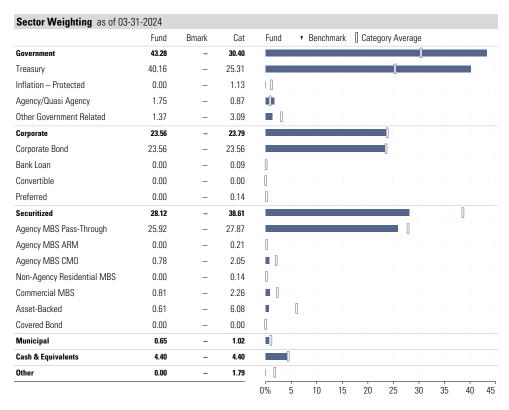
Duration





0.02 97.41 0.71 1.75
97.41
0.02
0.10
Cat%

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



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 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	_
⊕ United States Treasury Notes 1.125%	02-2031	0.50	9.65	_

Total Holdings 2688

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA Global Equity I DGEIX

Portfolio Manager(s)

Jed Fogdall since 02-2012 Mary Phillips since 02-2017 Allen Pu since 02-2017 Ashish Bhagwanjee since 02-2021

Quantitative Screens

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

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

Net Expense: The fund's expense ratio of 0.25 is 74.23% lower than the Global Large-Stock Blend category average.

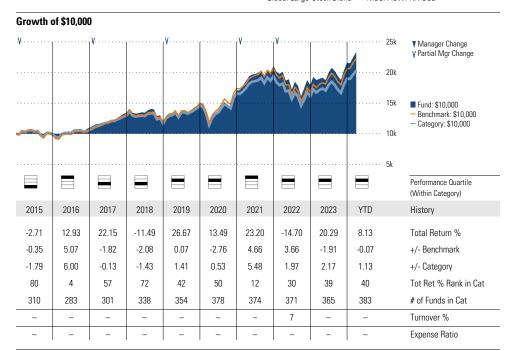
Morningstar Investment Management LLC Analysis

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

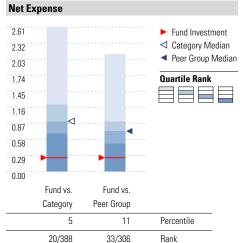
Metric	Rating	Updated		
Sustainability Rating	2	03-31-2024		
Carbon Risk Score	Medium Risk	12-31-2022		

Morningstar Category Global Large-Stock Blend Morningstar Index MSCI ACWI NR USD





3-Year Risk Metrics



o rour mon monito			
	Fund	Bmark	Cat
Alpha	0.88	_	-0.58
Beta	1.01	_	0.97
R-Squared	97.72	_	92.37
Standard Deviation	16.91	16.62	16.74
Sharpe Ratio	0.36	0.31	0.26
Tracking Error	2.56	_	4.47
Information Ratio	0.37	_	-0.13
Up Capture Ratio	101.69	_	96.69
Down Capture Ratio	98.06	_	99.78

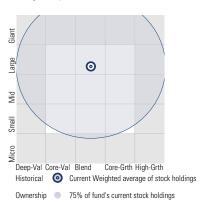
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.19	20.65	19.71
Price/Book Ratio	2.47	2.92	2.91
Geom Avg Mkt Cap \$B	48.94	137.43	118.57
ROE	25.04	26.46	25.52



DFA Global Equity I DGEIX

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

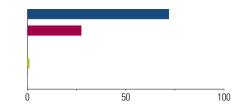
15	21	19	-6190
8	13	6	TV I C
6	8	4	OII GII

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.04	1.60
Cash	0.87	1.25
Bonds	0.00	1.06
Non-US Stocks	27.27	35.68
US Stocks	71.83	60.40
Asset Class	Net %	Cat%

Morningstar Index

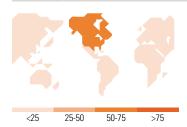
MSCI ACWI NR USD

Morningstar Category

Global Large-Stock Blend

		Fund	Bmark	Cat	Fun	4	▼ Ben	chmark	. I Ca	teann	Avera	ne			
J.	Cyclical	34.70	32.65	31.49	T GIT	1	Bon	·	. [] 00	nogory	7 tvord	,			
A.	Basic Materials	5.15	4.09	4.47											
A	Consumer Cyclical	11.37	10.78	11.19											
,	Financial Services	15.30	15.55	13.75											
侖	Real Estate	2.88	2.23	2.08											
W	Sensitive	47.77	47.38	47.37											0
	Communication Services	6.03	7.71	6.90			,								
ð	Energy	5.94	4.59	4.65											
Ф	Industrials	14.42	10.45	14.63											
	Technology	21.38	24.63	21.19						*					
-	Defensive	17.52	19.97	21.14											
Ħ	Consumer Defensive	5.97	6.36	6.65											
+	Healthcare	9.64	11.22	11.45											
•	Utilities	1.91	2.39	3.04]									
					0%	5	10	15	20	25	30	35	40	45	50

World Regions % Equity 03-31-2024



	Fund %	Cat %	
Greater Asia	12.72	12.82	Α
Japan	4.60	5.10	N
Australasia	1.43	0.83	C
Asia-4 Tigers	2.95	3.54	
Asia-ex 4 Tigers	3.74	3.35	
Not Classified	0.00	0.00	

Americas	Fund % 75.28	Cat % 66.75	Greater Europe	Fund % 11.99	Cat % 20.43	Market Maturity	Fund %
North America	74.44	65.92	United Kingdom	2.42	4.99	Developed Markets	94.74
Central/Latin	0.84	0.83	W euro-ex UK	8.44	15.08	Emerging Markets	5.26
			Emrgng Europe	0.22	0.09	Not Available	0.00
			Africa	0.91	0.27		

Top 7 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	53.26	53.26	_	_
→ DFA International Core Equity I	19.26	72.52	_	-
→ DFA US Core Equity 1 I	17.75	90.27	_	_
→ DFA Emerging Markets Core Equity I	7.67	97.94	_	_
⊕ DFA Real Estate Securities I	1.53	99.46	_	-
	0.54	100.00	_	-
─ Usd	0.00	100.00	_	_

Total Holdings 7

⊕ 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.

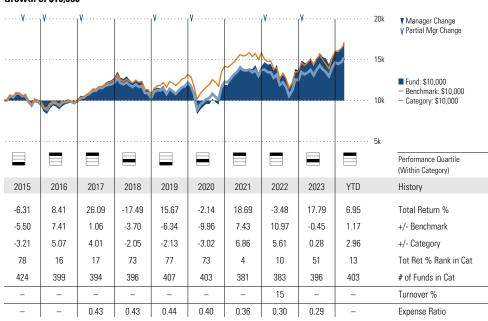
Morningstar Investment Management LLC Analysis

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.

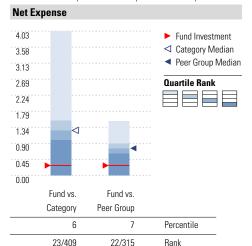
ESG Metrics

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

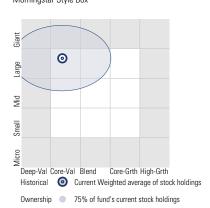
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.16	15.76	11.91
Price/Book Ratio	1.07	1.86	1.30
Geom Avg Mkt Cap \$B	35.54	54.55	39.03
ROE	12.04	18.63	14.30



M RNINGSTAR

DFA International Value I DFIVX

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



Style Breakdown

Equity

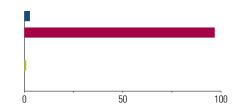
54	24	4	Luigo
9	7	2	IVIIG
0	0	0	OII GII

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

UU	ctor Weighting as of 03-3				n
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	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	
Ę	Financial Services	30.20	18.84	22.52	
fi	Real Estate	1.97	2.44	1.17	
W	Sensitive	32.03	35.50	35.96	
	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 55 6

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 Real Estate Securities I DFREX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Q 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 12.1 years.
- Net Expense: The fund's expense ratio of 0.18 is 83.02% lower than the Real Estate category average.

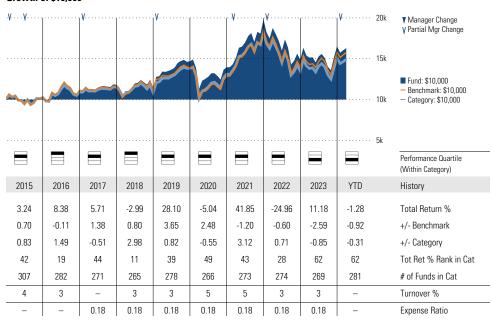
Morningstar Investment Management LLC Analysis

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

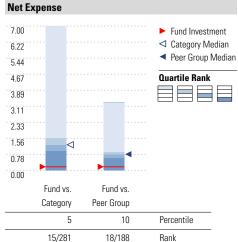
ESG Metrics

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

Growth of \$10,000







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	-1.48	_	-1.78
Beta	1.00	_	0.96
R-Squared	98.51	_	95.06
Standard Deviation	21.32	21.16	20.78
Sharpe Ratio	0.08	0.15	0.06
Tracking Error	2.61	_	4.12
Information Ratio	-0.60	_	-0.55
Up Capture Ratio	97.38	_	92.99
Down Capture Ratio	102.14	_	98.86

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.30	38.46	30.40
Price/Book Ratio	2.34	2.42	2.43
Geom Avg Mkt Cap \$B	25.85	9.35	34.75
ROE	13.77	9.56	16.19



DFA Real Estate Securities I DFREX

Asset Allocation as of 03-31-2024

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

Net %

0.02

0.00

-0.39

0.00

Cat%

84.21

1.44

3.07

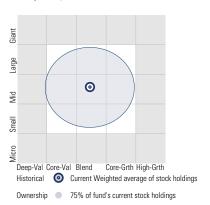
3.39

7.90

100.00

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

0	17	7	Large
9	44	4	Mid
5	12	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Benchmark	[] C	atego	ory A	vera	ge		
	Cyclical	99.36	99.13	99.05										
	Basic Materials	0.02	0.00	0.22	j									
1	Consumer Cyclical	0.09	0.13	1.92	i <u>0</u>									
)	Financial Services	0.11	0.00	0.45	Ŏ									
1	Real Estate	99.14	99.00	96.46									Ė.	
7	Sensitive	0.46	0.87	0.80	0									
	Communication Services	0.08	0.00	0.25	i i i									
	Energy	0.04	0.00	0.06	Ŏ,									
	Industrials	0.07	0.87	0.29	Ď i									
	Technology	0.27	0.00	0.20	İ									
	Defensive	0.18	0.00	0.16	Ď i									
	Consumer Defensive	0.05	0.00	0.06	Ŏ									
	Healthcare	0.11	0.00	0.05	Į i									
i	Utilities	0.02	0.00	0.05	1									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc	9.67	9.67	_	Real Estate
	7.48	17.15	_	Real Estate
	6.33	23.48	_	Real Estate
⊕ Welltower Inc	4.27	27.75	_	Real Estate
	4.14	31.88	_	Real Estate
○ Crown Castle Inc	3.73	35.62	_	Real Estate
	3.73	39.35	_	Real Estate
Realty Income Corp	3.68	43.02	_	Real Estate
⊕ Digital Realty Trust Inc	3.61	46.63	_	Real Estate
⊕ Extra Space Storage Inc	2.52	49.15	-	Real Estate
	2.52	51.67	_	Real Estate
⊕ AvalonBay Communities Inc	2.14	53.81	_	Real Estate
☐ Iron Mountain Inc	1.90	55.71	_	Real Estate
→ SBA Communications Corp Class A	1.90	57.61	_	Real Estate
	1.84	59.45	_	Real Estate

Total Holdings 140

⊕ 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 Fogdall since 02-2012 John Hertzer since 02-2022 Allen Pu since 02-2024

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 12.1 years.

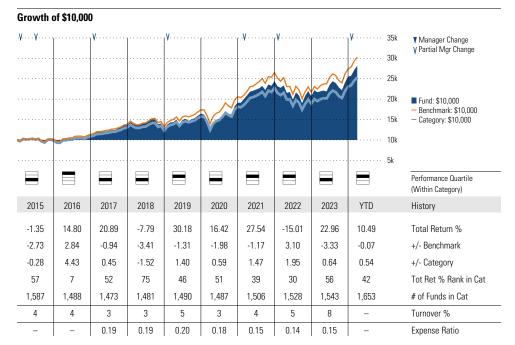
Net Expense: The fund's expense ratio of 0.15 is 80% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

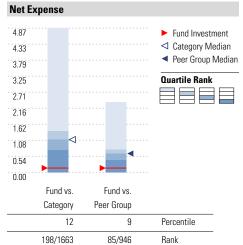
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3-Year Risk Metrics			
	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

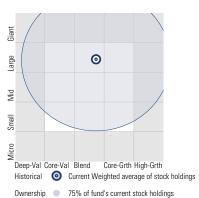
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

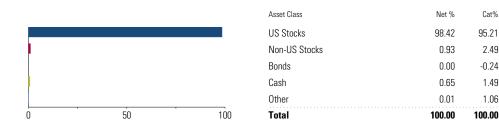
Equity

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 [
Ųľ	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

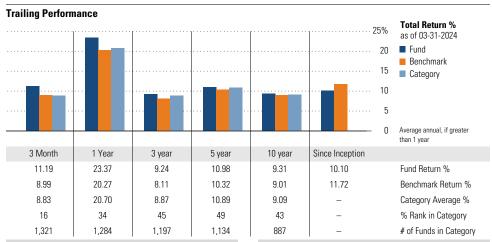
0.28

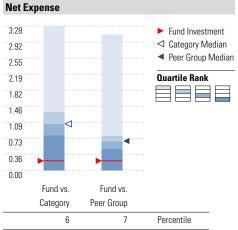
-3.12

83

1,370

0.27



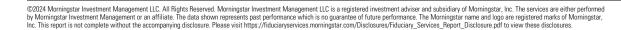


62/899 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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

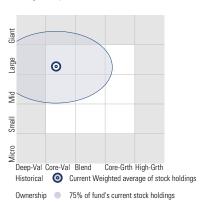
Morningstar Category

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

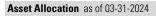
Equity

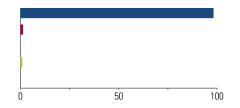
40	12	6	Large
22	17	2	NIG
0	0	0	Small

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



Neuberger Berman Mid Cap Growth R6 NRMGX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Chad Bruso since 01-2020
Trevor Moreno since 01-2020
Jennifer Blachford since 12-2021

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 has been in place for 4.21 years.

Net Expense: The fund's expense ratio of 0.6 is 43.93% lower than the Mid-Cap Growth category average.

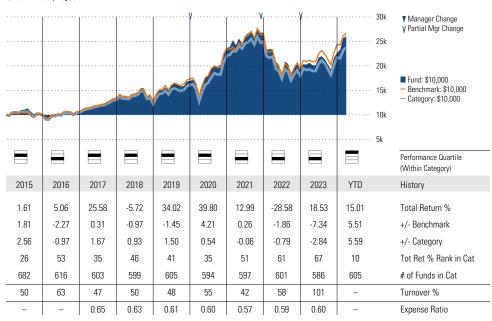
Morningstar Investment Management LLC Analysis

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

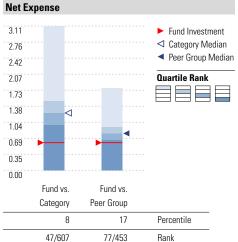
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.90	_	-3.45
Beta	0.96	_	0.97
R-Squared	94.93	-	91.07
Standard Deviation	21.33	21.74	22.26
Sharpe Ratio	0.08	0.18	0.03
Tracking Error	4.90	_	6.61
Information Ratio	-0.44	-	-0.68
Up Capture Ratio	89.06	-	92.06
Down Capture Ratio	95.17	-	104.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	34.20	26.72	31.29
Price/Book Ratio	7.38	8.38	5.82
Geom Avg Mkt Cap \$B	29.82	25.23	22.56
ROE	20.36	26.19	19.71



Neuberger Berman Mid Cap Growth R6 NRMGX

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	3	12	Large
1	30	48	Mid
1	2	3	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	nchm	ark [Categ	ory A	/erage		
Ն	Cyclical	26.00	24.66	27.83					•				
4.	Basic Materials	0.51	0.88	2.14	• [
A	Consumer Cyclical	13.02	13.02	12.43)						
ø	Financial Services	11.55	9.11	10.45									
fi	Real Estate	0.92	1.65	2.81	• [
W	Sensitive	54.45	54.11	50.56									
	Communication Services	5.59	4.01	3.57									
ð	Energy	1.90	3.51	2.79									
Ф	Industrials	20.89	18.39	17.58			-						
	Technology	26.07	28.20	26.62						1			
—	Defensive	19.55	21.24	21.59									
=	Consumer Defensive	2.99	2.83	2.79									
+	Healthcare	16.04	17.98	18.22				ĺ					
•	Utilities	0.52	0.43	0.58	i i								

100

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% Net Asset	Guillulative %	TTD netuiii 76	Worlingstar Sector
⊕ CrowdStrike Holdings Inc Class A	2.77	2.77	_	Technology
MongoDB Inc Class A	2.43	5.21	_	Technology
DexCom Inc	2.31	7.51	_	Healthcare
Pinterest Inc Class A	2.22	9.73	_	Communication Svc
⊕ Ares Management Corp Ordinary Shares - Class A	2.15	11.88	_	Financial Services
Datadog Inc Class A	2.11	13.99	_	Technology
W.W. Grainger Inc	2.09	16.07	_	Industrials
IQVIA Holdings Inc	2.06	18.13	_	Healthcare
⊕ KKR & Co Inc Ordinary Shares	2.01	20.14	_	Financial Services
Palantir Technologies Inc Ordinary Shares - Class A	2.00	22.15	-	Technology
The Trade Desk Inc Class A	1.97	24.12	_	Technology
Cintas Corp	1.97	26.08	_	Industrials
Axon Enterprise Inc	1.94	28.02	_	Industrials
Monolithic Power Systems Inc	1.92	29.95	_	Technology
Deckers Outdoor Corp	1.89	31.83	_	Consumer Cyclical

Total Holdings 82

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PGIM Jennison Small Company R6 PJSQX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.35 years.
- × Style: The fund has landed in its primary style box Small Growth — 18.18 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.69 is 40.52% lower than the Small Growth category average.

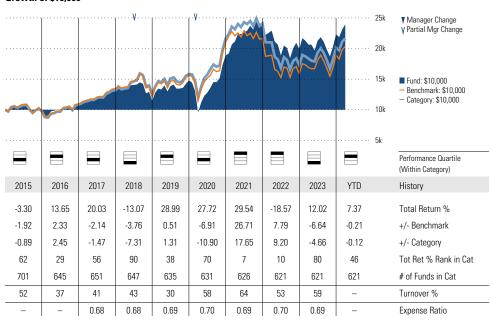
Morningstar Investment Management LLC Analysis

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

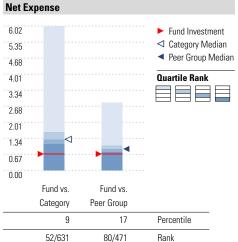
ESG Metrics

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

Growth of \$10,000







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

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

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



52/631

PGIM Jennison Small Company R6 PJSQX

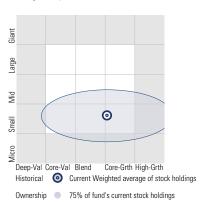
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

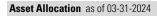
Fauity

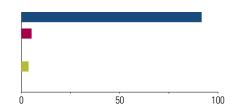
Lquity			
0	0	0	Large
8	10	12	Mid
18	22	29	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 129

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 5.42 years.

Style Consistency is not calculated for Fixed Income funds.

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

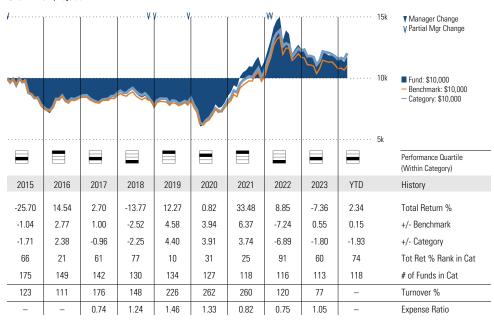
Morningstar Investment Management LLC Analysis

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

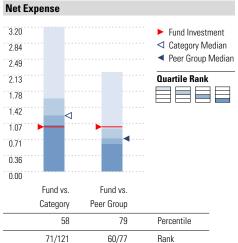
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







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

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

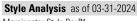


PIMCO Commodity Real Ret Strat Instl PCRIX

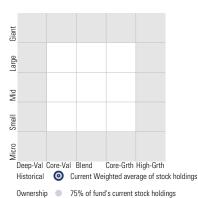
Morningstar CategoryMorningCommodities Broad BasketBloomb

Morningstar Index

sket Bloomberg Commodity TR USD







Style Breakdown

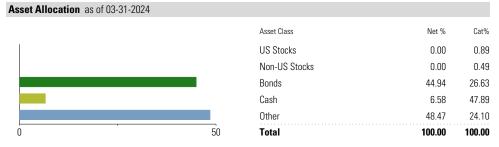




Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

Top 0 Holdings as of 03-31-2024

Name

% Net Asset

Cumulative %

YTD Return %

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



PIMCO High Yield Instl PHIYX

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

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Sonali Pier since 07-2019 David Forgash since 01-2023 Jason Duko since 05-2023

Quantitative Screens

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

Management: The fund's management has been in place for 4.68 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.57 is 35.96% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

We have placed PIMCO High Yield on watch due to the departure of longtime portfolio manager Andrew Jessop. Another comanager, Amit Agrawal, left earlier in 2023. The strategy in place is solid but the management configuration is new here, and it will take time for us to assess the fund under the new current management structure.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	03-31-2024

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 10k - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -1.85 12.70 7.01 -2.49 14.93 5.34 4.05 -10.78 12.75 1.12 Total Return % -4.79 -0.47 0.52 -0.83 0.44 2.79 -0.23 -1.31 -0.71 -0.39 +/- Benchmark -0.60 2.31 0.43 0.67 2.16 0.54 0.10 -0.72 -0.69 -0.55 +/- Category 22 61 39 44 22 48 68 51 36 83 Tot Ret % Rank in Cat

706

29

0.56

708

26

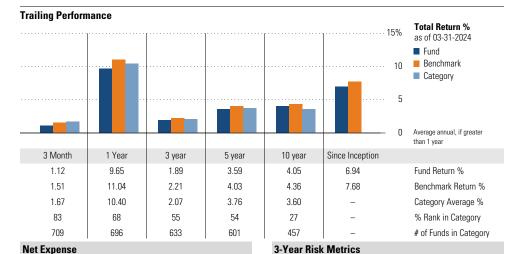
0.56

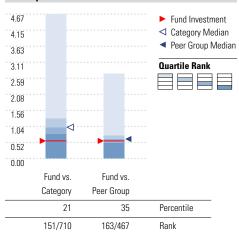
703

25

0.57

709

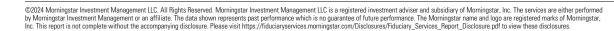




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

	Fund	Bmark	Cat
Alpha	-0.34	-	0.01
Beta	1.02	_	0.89
R-Squared	99.08	_	94.38
Standard Deviation	8.64	8.47	7.77
Sharpe Ratio	-0.08	-0.05	-0.07
Tracking Error	0.84	_	1.88
Information Ratio	-0.38	_	-0.30
Up Capture Ratio	99.85	_	89.34
Down Capture Ratio	103.07	_	89.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.13	-	3.18
Avg Fff Maturity	4.76	_	4.90



799

39

736

32

735

25

0.57

729

31

0.55

740

21

0.59

715

34

0.57



On Watch

PIMCO High Yield Instl PHIYX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD



-50	0	50	100	150

Asset Allocation as of 03-31-2024

00.00
1.23
3.60
94.32
0.05
0.80
Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	9.10	_	1.74
AA	-0.01	_	1.39
A	0.00	_	0.75
BBB	5.88	_	6.23
BB	60.61	_	38.01
В	22.70	_	35.18
Below B	1.72	-	15.87
Not Rated	0.00	_	0.83

	Fund	Bmark	Cat	Fund	•	Beno	chmar	k [Cat	egor	y Av	/era	ge		
Government	9.26	-	2.16										-		
Treasury	8.78	_	0.91												
Inflation – Protected	0.00	_	0.01	Ó											
Agency/Quasi Agency	0.00	_	0.00												
Other Government Related	0.48	_	1.24	1]											
Corporate	79.83	-	89.86												
Corporate Bond	78.54	_	87.71				-								
Bank Loan	1.29	_	1.37												
Convertible	0.00	_	0.40												
Preferred	0.00	_	0.38												
Securitized	0.03	-	1.41												
Agency MBS Pass-Through	0.00	_	0.04												
Agency MBS ARM	0.00	_	0.00												
Agency MBS CMO	0.00	_	0.04												
Non-Agency Residential MBS	0.00	_	0.05												
Commercial MBS	0.00	_	0.21												
Asset-Backed	0.03	_	1.07	0											
Covered Bond	0.00	_	0.00												
Municipal	0.00	_	0.03												
Cash & Equivalents	2.12	-	4.62												
Other	8.77	_	1.93												

Top 0 Holdings as of 03-31-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector

Total Holdings 0

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



State St S&P 500® Indx NL CI K

Morningstar Category

Morningstar Index S&P 500 TR USD

Large Blend

Portfolio Manager(s)

Management Team since 04-1997

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 26.94 years.

Style: The fund has landed in its primary style box — Large Blend — 90.32 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.01 is 98.51% lower than the Large Blend category average.

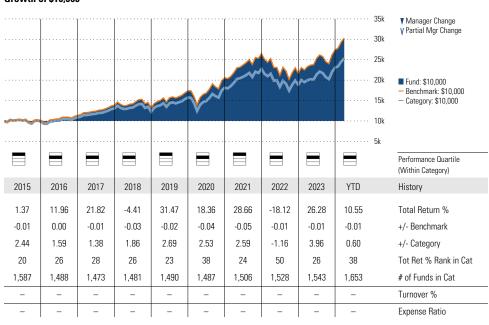
Morningstar Investment Management LLC Analysis

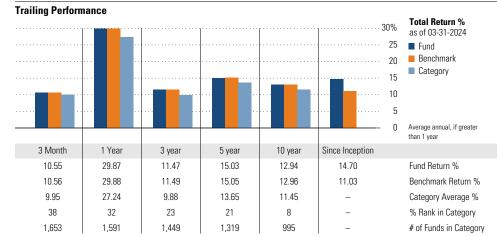
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

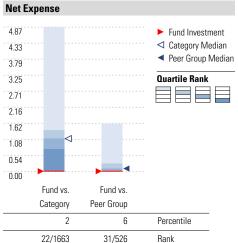
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.02	_	-0.96
Beta	1.00	_	0.94
R-Squared	100.00	_	94.59
Standard Deviation	17.59	17.60	16.99
Sharpe Ratio	0.54	0.54	0.45
Tracking Error	0.02	_	3.62
Information Ratio	-1.46	_	-1.36
Up Capture Ratio	99.94	_	92.17
Down Capture Ratio	100.00	_	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	274.43	270.11	347.16
ROE	32.23	32.68	33.81



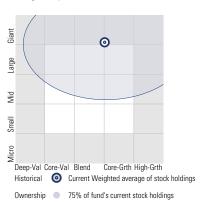
State St S&P 500® Indx NL CI K

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

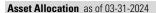
Equity

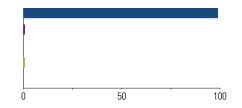
16	31	34	Large
6	9	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.06
Cash	0.60	1.49
Bonds	0.00	-0.24
Non-US Stocks	0.57	2.49
US Stocks	98.83	95.21
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchma	rk [Cated	gory Av	/erage		
Ն	Cyclical	27.60	27.72	28.44									
÷	Basic Materials	2.15	2.09	2.73									
•	Consumer Cyclical	10.50	10.79	10.24									
₽	Financial Services	12.68	12.53	13.45									
ŧ	Real Estate	2.27	2.31	2.02									
M	Sensitive	51.79	51.66	50.43									
	Communication Services	8.95	8.89	8.25		0							
0	Energy	3.95	3.71	3.88		. :							
¢	Industrials	8.32	8.23	10.15									
	Technology	30.57	30.83	28.15				-					
→	Defensive	20.59	20.62	21.13									
=	Consumer Defensive	5.94	5.93	6.00									
٠	Healthcare	12.45	12.56	13.11									
•	Utilities	2.20	2.13	2.02									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	7.03	7.03	_	Technology
	5.60	12.62	_	Technology
⊕ NVIDIA Corp	5.02	17.64	_	Technology
⊕ Amazon.com Inc	3.71	21.35	_	Consumer Cyclical
	2.40	23.75	-	Communication Svc
	2.00	25.75	_	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.72	27.47	_	Financial Services
	1.69	29.15	_	Communication Svc
⊕ Eli Lilly and Co	1.39	30.55	_	Healthcare
⊕ Broadcom Inc	1.31	31.86	-	Technology
⊕ JPMorgan Chase & Co	1.30	33.16	_	Financial Services
⊕ Tesla Inc	1.09	34.26	-29.25	Consumer Cyclical
	1.04	35.29	_	Energy
⊕ UnitedHealth Group Inc	1.03	36.32	-	Healthcare
	0.99	37.31	_	Financial Services

Total Holdings 506

⊕ 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.

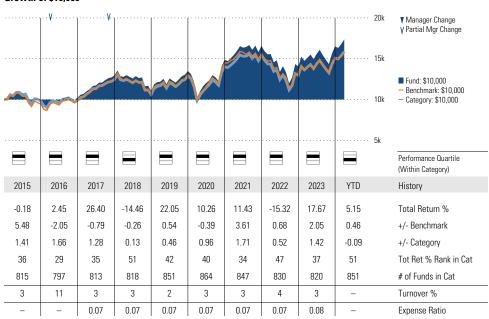
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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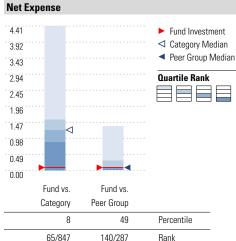
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	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



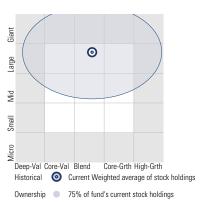
Vanguard Developed Markets Index Admiral VTMGX

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

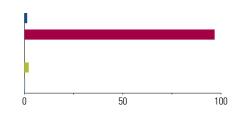
23	26	28	Luigo
5	8	5	18110
1	2	1	OII GII

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 $\ref{eq:property}$ 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.

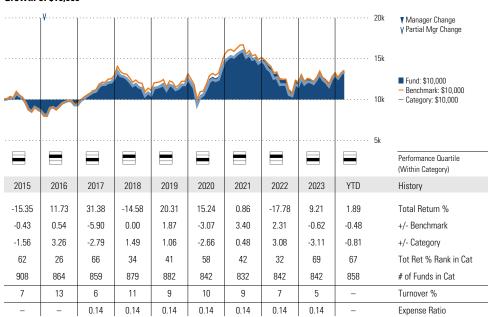
Morningstar Investment Management LLC Analysis

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

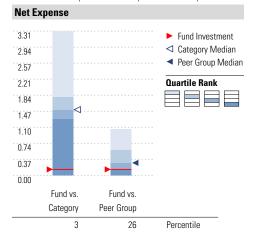


Trailing Performance



3-Year Risk Metrics

Down Capture Ratio

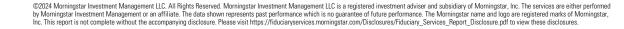


26/862	33/127	Rank
Peer group is a subset of t	the category ar	nd includes funds with the
same management style (active vs. pass	ive) and similar share class
characteristics		

	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





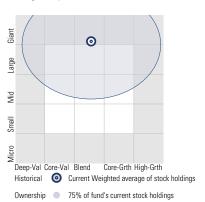
96.86

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

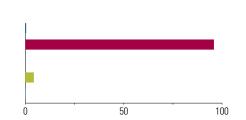
Equity

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	
•	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 Growth Index Admiral VIGAX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 29.27 years.
- Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Large Growth category average.

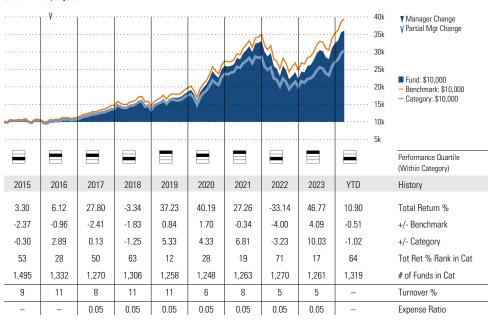
Morningstar Investment Management LLC Analysis

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
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000





Net Expe	ense	'	·
6.43			► Fund Investment
5.72			Category Median
5.00			 Peer Group Median
4.29			Quartile Rank
3.57			
2.86			
2.14			
1.43	□ □		
0.71			
0.00			
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	3	22	Percentile
	29/1333	29/135	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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-1.98	_	-4.06
Beta	1.06	_	0.99
R-Squared	99.34	_	92.99
Standard Deviation	22.37	21.06	21.63
Sharpe Ratio	0.45	0.53	0.34
Tracking Error	2.20	_	5.74
Information Ratio	-0.72	_	-0.81
Up Capture Ratio	101.69	_	91.24
Down Capture Ratio	107.80	_	104.54

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.38	33.46	34.39
Price/Book Ratio	10.09	11.23	9.06
Geom Avg Mkt Cap \$B	541.46	477.55	492.48
ROE	39.49	42.00	38.04



Vanguard Growth Index Admiral VIGAX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Net %

99.58

0.23

0.00

0.20

0.00

100.00

Cat%

93.88

4.16

0.01

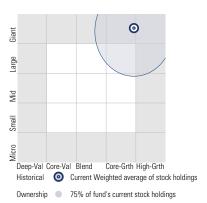
0.85

1.11

100.00

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

0	31	57	Laige
0	4	7	IVIIU
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



100

Asset Allocation as of 03-31-2024

50

Sec	ctor Weighting as of 03-3	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	23.77	22.72	25.16	
i.	Basic Materials	1.82	0.64	1.19	
•	Consumer Cyclical	14.61	15.17	14.47	
£	Financial Services	5.88	6.06	8.41	
æ	Real Estate	1.46	0.85	1.09	
M	Sensitive	66.31	62.66	59.25	
	Communication Services	13.73	11.69	11.58	
•	Energy	1.14	0.45	0.99	
Ģ	Industrials	3.80	4.99	6.14	
	Technology	47.64	45.53	40.54	, v
→	Defensive	9.92	14.62	15.60	
	Consumer Defensive	2.18	4.01	2.86	
1	Healthcare	7.74	10.56	12.45	
•	Utilities	0.00	0.05	0.29	
					0% 5 10 15 20 25 30 35 40 45 50 55 60 65 7

Other

Total

Nama	O/ Not Asset	Cumulativa 0/	VTD Datum 0/	Marningator Costar
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	12.97	12.97	_	Technology
⊕ Apple Inc	10.43	23.40	_	Technology
→ NVIDIA Corp	8.88	32.29	_	Technology
⊕ Amazon.com Inc	6.97	39.26	_	Consumer Cyclical
	4.45	43.72	-	Communication Svc
⊕ Alphabet Inc Class A	3.67	47.39	_	Communication Svc
	3.03	50.42	_	Communication Svc
⊕ Eli Lilly and Co	2.77	53.20	_	Healthcare
⊕ Tesla Inc	1.98	55.18	-29.25	Consumer Cyclical
	1.79	56.96	-	Financial Services
⊕ Mastercard Inc Class A	1.67	58.64	_	Financial Services
⊕ Costco Wholesale Corp	1.36	59.99	_	Consumer Defensive
⊕ Advanced Micro Devices Inc	1.22	61.21	_	Technology
Salesforce Inc	1.16	62.36	_	Technology
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc N	1.07	63.43	_	Communication Svc

Total Holdings 202

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard International Growth Adm VWILX

Growth of \$10,000

0.84

3.98

12

389

29

18.13

12.29

6

401

15

0.32

1.21

1.50

31

412

16

0.32

0.27

-1.49

67

400

29

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.27 years.
- Q Net Expense: The fund's expense ratio of 0.31 is 69.31% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

-12.00

-8.43

89

458

25

0.32

-16.34

-5.50

82

457

15

0.34

-3.43

-1.37

69

442

14

0.31

-0.49

-1.29

60

450

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

9.47

3.65

22

416

13

0.32

51.92

34.26

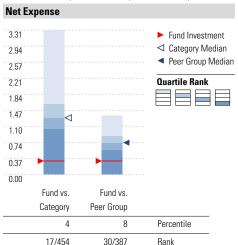
4

439

20

0.33





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

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



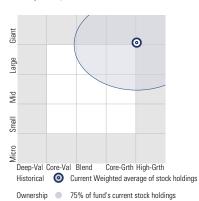
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

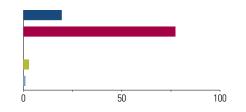
1. 7			
8	13	54	Large
2	5	16	Mid
0	0	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

Sec	ctor Weighting as of 03-3	31-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	29.11	40.16	33.90	
A	Basic Materials	0.57	7.12	6.71	
A	Consumer Cyclical	19.91	11.76	13.02	
,	Financial Services	8.63	18.84	13.84	
侖	Real Estate	0.00	2.44	0.33	
W	Sensitive	51.31	35.50	45.39	
d	Communication Services	7.79	4.41	3.72	
•	Energy	1.77	4.19	3.02	
Ф	Industrials	14.01	16.71	18.40	
	Technology	27.74	10.19	20.25	
→	Defensive	19.57	24.34	20.69	
Ħ	Consumer Defensive	4.17	8.56	6.81	
٠	Healthcare	14.82	12.89	13.31	
	Utilities	0.58	2.89	0.57	
					0% 5 10 15 20 25 30 35 40 45 50 55

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 168

⊕ Increase ⊕ Decrease
★ New to Portfolio



Vanguard 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

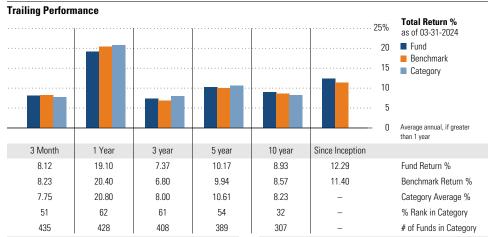
435

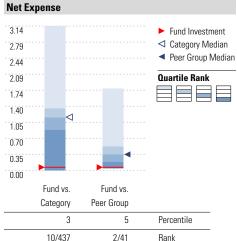
Tot Ret % Rank in Cat

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

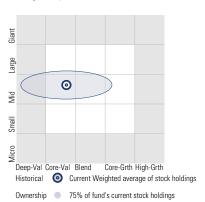
Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

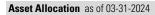
Equity

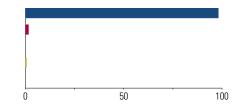
3	2	1	Large
41	51	2	MIG
0	0	0	Small

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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.93 years.
- 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.

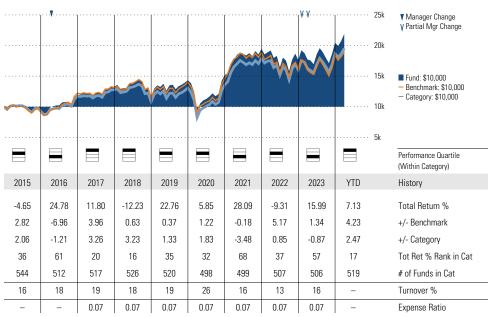
Morningstar Investment Management LLC Analysis

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.

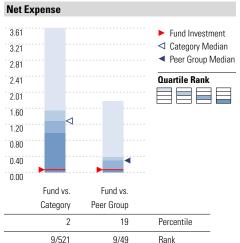
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Small Cap Value Index Admiral VSIAX

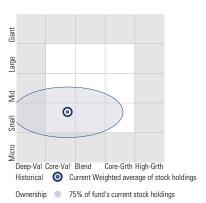
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

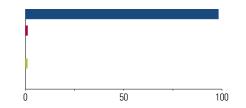
0	0	0	Large
13	14	3	Mid
33	30	6	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

		Fund	Bmark	Cat	Fund		▼ Be	nchma	ırk [Cate	gory A	verage		_
b	Cyclical	49.25	51.38	49.72										
÷.	Basic Materials	6.60	5.13	6.45										
-	Consumer Cyclical	14.05	11.29	14.29			- 1							
ê	Financial Services	18.94	22.88	22.72										
b	Real Estate	9.66	12.08	6.26			_ '							
NF	Sensitive	36.14	31.96	37.56										
	Communication Services	2.26	2.15	1.81										
•	Energy	4.81	9.12	7.60			ľ.							
‡	Industrials	21.44	13.21	18.36				1						
1	Technology	7.63	7.48	9.79										
+	Defensive	14.61	16.65	12.72										
Ę	Consumer Defensive	3.99	3.26	4.07		0	į							
ì	Healthcare	6.39	9.68	5.74										
?	Utilities	4.23	3.71	2.91										

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

Total Holdings 858

⊕ Increase ⊝ Decrease 🕸 New to Portfolio

