American Century Mid Cap Value Inv ACMVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Michael Liss since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012 Nathan Rawlins since 03-2022

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 20.01 years.

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

Net Expense: The fund's expense ratio of 0.98 is 1.03% higher than the Mid-Cap Value category average.

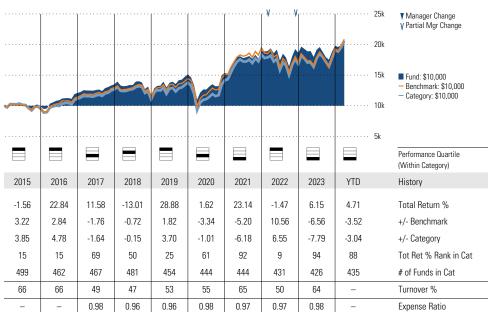
Morningstar Investment Management LLC Analysis

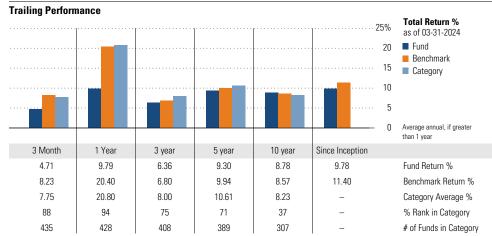
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

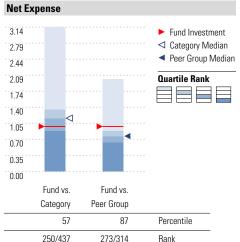
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.70	_	1.46
Beta	0.80	_	0.94
R-Squared	93.35	_	94.30
Standard Deviation	15.97	19.34	18.78
Sharpe Ratio	0.28	0.28	0.34
Tracking Error	5.68	-	4.69
Information Ratio	-0.08	-	0.26
Up Capture Ratio	80.25	-	95.44
Down Capture Ratio	77.65	_	90.32

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.56	17.78	16.20
Price/Book Ratio	2.10	2.22	2.02
Geom Avg Mkt Cap \$B	20.88	19.24	15.26
ROE	14.46	14.18	13.61



American Century Mid Cap Value Inv ACMVX

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

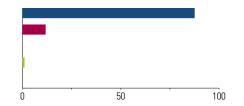
11	7	2	Large
27	36	0	Mid
8	8	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.24
Cash	0.89	1.99
Bonds	0.00	0.02
Non-US Stocks	11.64	6.97
US Stocks	87.47	90.79
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	l •	Bench	mark	Categ	gory Ave	erage			_
ŀ	Cyclical	30.67	42.46	41.11										1
ė.	Basic Materials	1.11	6.08	5.43		[
A	Consumer Cyclical	5.85	10.25	11.67			[]							
,	Financial Services	17.02	16.02	17.98										
æ	Real Estate	6.69	10.11	6.03										
M	Sensitive	29.16	40.50	36.46								- [- 1	
	Communication Services	3.17	3.27	2.94										
ð	Energy	5.72	5.34	5.92					į					
Ф	Industrials	13.79	19.67	17.29										
	Technology	6.48	12.22	10.31				· .						
-	Defensive	40.16	17.04	22.43										
=	Consumer Defensive	13.17	3.44	6.54				•						
٠	Healthcare	15.36	6.71	9.31										
•	Utilities	11.63	6.89	6.58										

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.06	3.06	-	Healthcare
○ Conagra Brands Inc	2.41	5.47	_	Consumer Defensive
Northern Trust Corp	2.17	7.64	_	Financial Services
→ Bank of New York Mellon Corp	2.13	9.76	_	Financial Services
⊕ Enterprise Products Partners LP	2.04	11.80	-	Energy
⊕ Kimberly-Clark Corp	2.00	13.80	_	Consumer Defensive
→ Henry Schein Inc	1.99	15.79	_	Healthcare
⊕ Quest Diagnostics Inc	1.98	17.76	_	Healthcare
─ Koninklijke Ahold Delhaize NV	1.87	19.63	_	Consumer Defensive
	1.74	21.37	-	Financial Services
⊕ Edison International	1.63	22.99	_	Utilities
→ Norfolk Southern Corp	1.61	24.60	_	Industrials
NorthWestern Energy Group Inc	1.59	26.19	_	Utilities
Realty Income Corp	1.55	27.75	_	Real Estate
⊕ Willis Towers Watson PLC	1.55	29.30	_	Financial Services

Total Holdings 105



American Funds Intl Gr and Inc R4 RIGEX

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.
- 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 0.89 is 2.3% higher than the Foreign Large Blend category average.

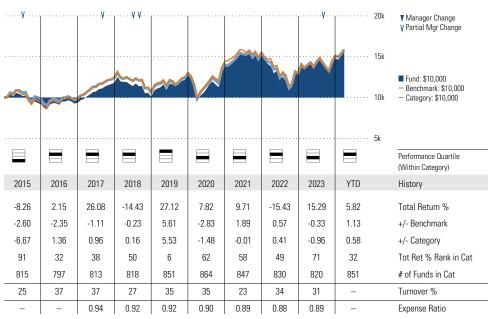
Morningstar Investment Management LLC Analysis

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

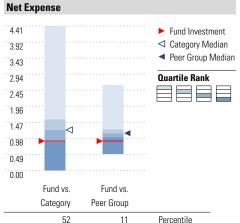
ESG Metrics

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

Growth of \$10,000







19/177 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	0.74	_	0.84
Beta	1.00	_	1.01
R-Squared	94.77	-	93.34
Standard Deviation	16.79	16.42	17.25
Sharpe Ratio	0.06	0.02	0.07
Tracking Error	3.84	-	4.44
Information Ratio	0.18	-	0.22
Up Capture Ratio	103.37	-	105.47
Down Capture Ratio	100.52	_	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



445/847

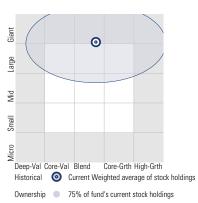
American Funds Intl Gr and Inc R4 RIGEX

Morningstar CategoryForeign Large Blend MSCI ACW

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

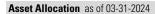
Equity

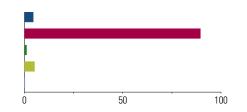
22	26	38	Large
3	7	2	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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%

		Fund	Bmark	Cat	Func		Danah	بالدمجي	I Catao					
_		Fund			FUIIC	'	Bench	illark	Categ	JULY AVE	rage		n	,
Դ	Cyclical	34.74	41.78	38.83		1	7	1					Ш	
æ	Basic Materials	4.94	7.41	6.67										
A	Consumer Cyclical	9.40	11.28	11.44										
P	Financial Services	18.48	21.05	19.00					■ []					
命	Real Estate	1.92	2.04	1.72										
W	Sensitive	44.13	38.74	38.99										
d	Communication Services	7.10	5.46	4.66										
•	Energy	5.32	5.66	4.87		= ()		_ :						
Ф	Industrials	15.99	13.71	16.79										
	Technology	15.72	13.91	12.67					į					
→	Defensive	21.12	19.49	22.19										
Ħ	Consumer Defensive	10.01	7.32	8.38										
٠	Healthcare	8.78	9.36	11.43			= [
•	Utilities	2.33	2.81	2.38		'								
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 03-31-2024



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	9.15	7.63	United Kingdom	12.49	13.36	Developed Markets	86.70
Central/Latin	4.65	1.23	W euro-ex UK	43.19	42.23	Emerging Markets	13.30
			Emrgng Europe	0.05	0.09	Not Available	0.00
			Africa	0.89	0.84		

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
⇒ ASML Holding NV	2.44	12.67	_	Technology
	2.16	14.83	_	Healthcare
Airbus SE	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



American Funds New Perspective R4 RNPEX

Morningstar Category Morningstar Category
Global Large-Stock Growth MSC

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
Joanna Jonsson since 12-2005
Steven Watson since 12-2005
Brady Enright since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Patrice Collette since 12-2018
Barbara Burtin since 12-2018
Kohei Higashi since 12-2020
Anne-Marie Peterson since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 23.35 years.

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

Net Expense: The fund's expense ratio of 0.77 is
 27.36% lower than the Global Large-Stock Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 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 5.30 1.83 28 82 -5.90 30.03 33 34 17.70 -25 87 24 57 8.38 Total Return %

-0.84

4.86

32

356

22

0.76

-7.51

2.03

47

379

21

0.76

2.37

0.93

39

369

17

0.77

0.18

-0.78

57

369

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

17.09

0.67

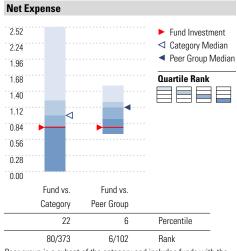
36

325

26

0.77





-6.03

-0.59

55

253

22

4.85

-1.40

54

269

28

0.79

3.51

1.89

35

292

23

0.79

3.43

-0.37

53

306

20

0.79

7.66

4.04

17

270

27

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.48	_	-3.53
Beta	1.10	_	1.14
R-Squared	96.40	_	89.14
Standard Deviation	18.68	16.62	20.20
Sharpe Ratio	0.19	0.31	0.16
Tracking Error	3.94	_	7.06
Information Ratio	-0.53	_	-0.40
Up Capture Ratio	105.42	_	104.67
Down Capture Ratio	115.97	_	120.06

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



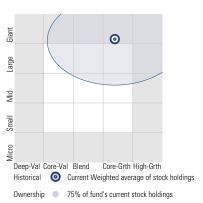


American Funds New Perspective R4 RNPEX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

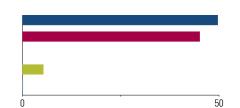
Equity

9	28	51	Luigo
2	5	4	IVIIC
0	0	0	O I I

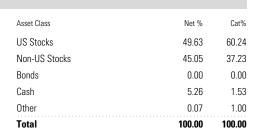
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

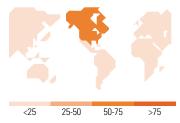


Asset Allocation as of 03-31-2024



	ctor Weighting as of 03-3		Dl.	0-4	F	-1	- D-		П	0-4	A .					
		Fund	Bmark	Cat	Fun	a	▼ Be	nchma	ark []	Cateo	jory Av	erage •				
<u></u>	Cyclical	27.66	32.65	27.75			:	1	1	1	U					
A	Basic Materials	4.42	4.09	2.46												
A	Consumer Cyclical	12.26	10.78	12.18												
ı ş	Financial Services	10.48	15.55	11.96												
俞	Real Estate	0.50	2.23	1.15	•0											
W	Sensitive	50.79	47.38	52.79												
	Communication Services	9.94	7.71	8.31		į										
•	Energy	2.88	4.59	2.08		•										
Ф	Industrials	13.93	10.45	11.58						1						
	Technology	24.04	24.63	30.82												
→	Defensive	21.56	19.97	19.47												
Ħ	Consumer Defensive	5.43	6.36	4.11												
+	Healthcare	15.53	11.22	14.45												
•	Utilities	0.60	2.39	0.91	•											
					0%	5	10	15	20	25	30	35	40	45	50	55

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 276

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



American Funds New World R4 RNWEX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

Matt Hochstetler since 01-2024

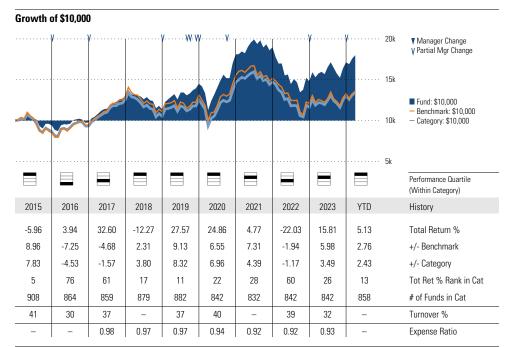
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.81 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.92 is 18.58% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

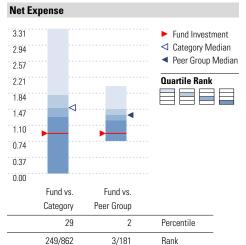
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



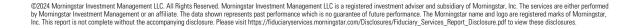




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.85	_	0.10
Beta	0.82	_	0.95
R-Squared	79.37	_	87.85
Standard Deviation	16.28	17.76	18.00
Sharpe Ratio	-0.13	-0.37	-0.34
Tracking Error	8.08	_	6.15
Information Ratio	0.57	_	0.01
Up Capture Ratio	94.36	_	97.10
Down Capture Ratio	77.97	_	96.86

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



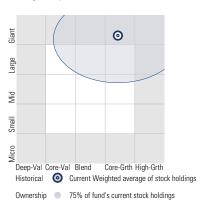


American Funds New World R4 RNWEX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

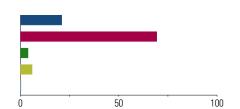
Equity

10	26	53	Laige
2	5	3	MIN
0	1	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

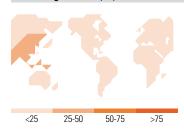


Asset Allocation as of 03-31-2024

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

		Fund	Bmark	Cat	Fund	t	Ben	chmark	Ca 🛮 Ca	itegory	Avera	ge	_	
Ն	Cyclical	39.58	43.05	42.36]	
A.	Basic Materials	7.11	7.49	6.03			٠.							
4	Consumer Cyclical	12.86	11.85	12.87										
<u></u>	Financial Services	17.69	22.21	21.83										
t	Real Estate	1.92	1.50	1.63										
M	Sensitive	39.75	45.06	44.71									0	
d	Communication Services	8.02	9.04	8.04			(
6	Energy	2.56	5.42	4.93										
Ģ	Industrials	12.36	6.74	6.88										
1	Technology	16.81	23.86	24.86										
→	Defensive	20.67	11.90	12.92										
	Consumer Defensive	7.49	5.50	6.99										
٠	Healthcare	11.70	3.67	4.14										
2	Utilities	1.48	2.73	1.79										

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 576



American Funds Washington Mutual R4 RWMEX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Alan Berro since 07-1997
Jeffrey Lager since 07-2004
Alan Wilson since 07-2013
Diana Wagner since 06-2014
Jin Lee since 07-2014
Eric Stern since 11-2014
Irfan Furniturewala since 06-2015
Emme Kozloff since 07-2016
Mark Casey since 07-2016

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 26.77 years.

Net Expense: The fund's expense ratio of 0.62 is 17.33% lower than the Large Blend category average.

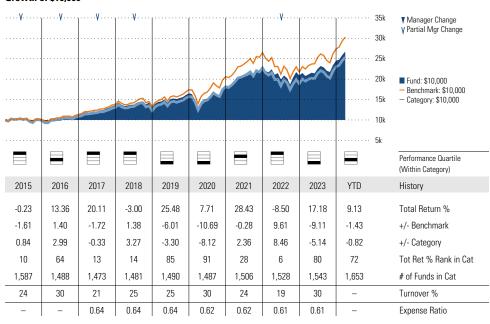
Morningstar Investment Management LLC Analysis

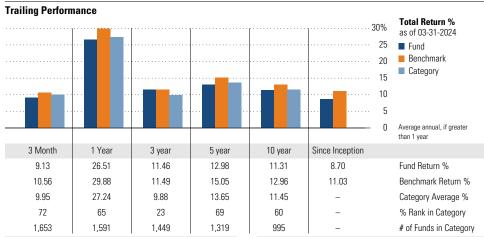
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

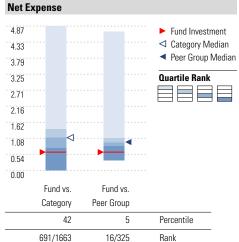
ESG Metrics

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

Growth of \$10,000

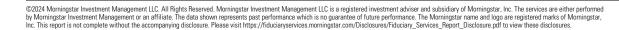






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.88	_	-0.96
Beta	0.81	_	0.94
R-Squared	91.04	_	94.59
Standard Deviation	14.99	17.60	16.99
Sharpe Ratio	0.61	0.54	0.45
Tracking Error	5.57	_	3.62
Information Ratio	-0.01	_	-1.36
Up Capture Ratio	86.52	_	92.17
Down Capture Ratio	80.35	_	96.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.62	24.84	24.56
Price/Book Ratio	3.99	4.36	5.06
Geom Avg Mkt Cap \$B	191.50	270.11	347.16
ROE	28.62	32.68	33.81





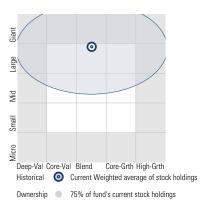
American Funds Washington Mutual R4 RWMEX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

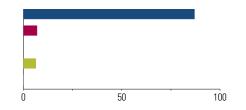
22	33	28	Large
4	11	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.03	1.06
Cash	6.22	1.49
Bonds	0.00	-0.24
Non-US Stocks	6.80	2.49
US Stocks	86.95	95.21
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	rk [Cate	gory A	/erage		
<u></u>	Cyclical	27.26	27.72	28.44							1			
i.	Basic Materials	2.47	2.09	2.73										
4	Consumer Cyclical	6.91	10.79	10.24										
₽	Financial Services	16.35	12.53	13.45										
t	Real Estate	1.53	2.31	2.02										
M	Sensitive	45.38	51.66	50.43										[]
	Communication Services	5.49	8.89	8.25										
•	Energy	4.97	3.71	3.88		(I								
\$	Industrials	11.66	8.23	10.15										
	Technology	23.26	30.83	28.15										
→	Defensive	27.35	20.62	21.13										
	Consumer Defensive	7.04	5.93	6.00				_ :						
۲	Healthcare	16.87	12.56	13.11										
•	Utilities	3.44	2.13	2.02										

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Broadcom Inc	6.67	6.67	_	Technology
	6.62	13.28	-	Technology
🕸 Cash And Other Assets Less Liablities	3.31	16.59	-	-
⊖ Capital Group Central Cash Fund	2.90	19.50	_	-
⊕ UnitedHealth Group Inc	2.84	22.34	_	Healthcare
⊖ Eli Lilly and Co	2.78	25.12	_	Healthcare
→ Marsh & McLennan Companies Inc	2.35	27.47	_	Financial Services
⊕ Comcast Corp Class A	2.25	29.72	_	Communication Svc
The Home Depot Inc	1.91	31.63	_	Consumer Cyclical
⇒ Philip Morris International Inc	1.57	33.21	_	Consumer Defensive
⊕ AbbVie Inc	1.56	34.77	_	Healthcare
∋ JPMorgan Chase & Co	1.56	36.33	_	Financial Services
→ Northrop Grumman Corp	1.44	37.77	_	Industrials
⊕ CME Group Inc Class A	1.39	39.15	_	Financial Services
⊕ Intel Corp	1.38	40.53	_	Technology

Total Holdings 189



Baird Aggregate Bond Inv BAGSX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 0.55 is 1.85% higher than the Intermediate Core Bond category average.

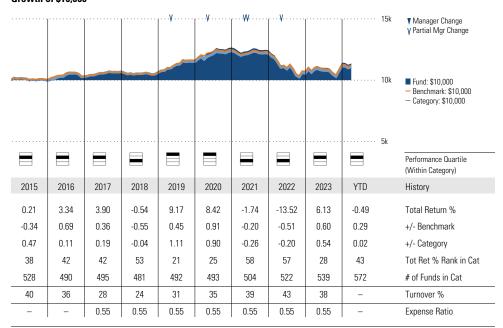
Morningstar Investment Management LLC Analysis

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

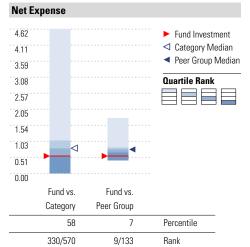
ESG Metrics

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

Growth of \$10,000







3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	0.09	-	-0.13
Beta	1.02	-	0.98
R-Squared	99.65	-	97.77
Standard Deviation	7.39	7.24	7.21
Sharpe Ratio	-0.70	-0.72	-0.74
Tracking Error	0.46	-	1.00
Information Ratio	0.07	-	-0.26
Up Capture Ratio	101.00	-	96.63
Down Capture Ratio	100.45	-	98.34

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



Baird Aggregate Bond Inv BAGSX

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

Quality

G

G

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.90	3.53	24.95
AA	3.30	74.59	39.48
A	12.50	10.82	21.00
BBB	21.10	8.32	12.47
BB	0.20	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



Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

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

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

Total Holdings 1791



BlackRock Global Allocation Inv A MDLOX

Morningstar Category Global Allocation Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017 David Clayton since 01-2017 Rick Rieder since 04-2019

Quantitative Screens

Performance: The fund has finished in the Global Allocation 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 7.25 years.

Net Expense: The fund's expense ratio of 1.09 is 2.68% lower than the Global Allocation category average.

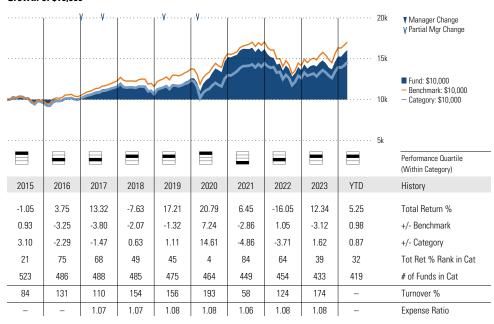
Morningstar Investment Management LLC Analysis

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.

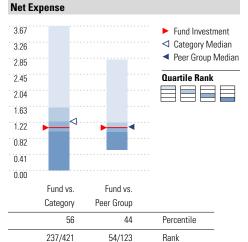
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	09-30-2022

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.00	-	0.71
Beta	0.92	-	0.90
R-Squared	97.87	-	87.63
Standard Deviation	12.04	12.93	12.49
Sharpe Ratio	-0.08	0.02	0.06
Tracking Error	2.03	-	4.27
Information Ratio	-0.57	-	0.01
Up Capture Ratio	91.00	-	95.55
Down Capture Ratio	96.60	-	92.42

Fund	Bmark	Cat
19.63	20.12	17.83
2.96	2.74	2.30
5.07	_	4.63
	19.63 2.96	19.63 20.12 2.96 2.74



BlackRock Global Allocation Inv A MDLOX

Morningstar Category Morningstar Index Global Allocation

Morningstar GbI Allocation TR USD

Net %

42.71

22.81

29.82

1.18

3.50

100.00

Cat%

33.84

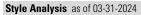
25.68

24.45

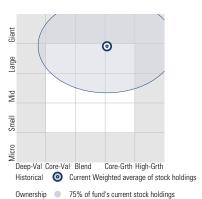
10.18

5.84

100.00



Morningstar Style Box™



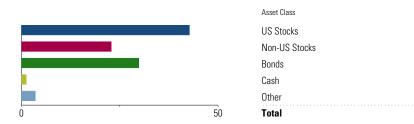
Style Breakdown

Fauity

Lquity			
17	28	36	Large
5	6	6	Mid
1	1	0	Small
Value	Blend	Growth	

Fixed Income Quality High MidLow Ltd Mod Duration

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



Asset Allocation as of 03-31-2024

	Fund	Bmark	Cat	Fund	▼ Be	nchmarl	([] Ca	ategory	Averaç	ge	
+ Cyclical	30.48	33.53	37.56							. [
Basic Materials	2.98	4.33	5.61	"							
Consumer Cyclical	11.84	10.95	9.67								
Financial Services	14.00	15.63	13.65								
Real Estate	1.66	2.62	8.63								
 Sensitive 	48.56	46.88	41.43		,						
Communication Services	5.59	7.28	5.28]						
Energy	5.74	4.63	7.70			_					
Industrials	11.95	11.41	11.73			Ó					
Technology	25.28	23.56	16.72								
▶ Defensive	20.98	19.59	21.01								
Consumer Defensive	5.24	6.21	5.87		I[
Healthcare	13.97	11.00	10.40								
Utilities	1.77	2.38	4.74	— [

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	3.21	3.21	12.08	Technology
	_	2.01	5.22	18.72	Consumer Cyclical
⊕ NVIDIA Corp	_	1.69	6.91	82.46	Technology
→ Apple Inc	_	1.66	8.57	-10.81	Technology
⇒ Alphabet Inc Class C	-	1.29	9.86	8.04	Communication Svc
⊕ Umbs 30Yr Tba	03-2024	1.21	11.07	_	_
⊕ ASML Holding NV	_	1.11	12.17	_	Technology
⊕ JPMorgan Chase & Co	_	1.05	13.22	18.37	Financial Services
⊕ Mastercard Inc Class A	_	0.99	14.22	13.06	Financial Services
⊕ Secretaria Tesouro Nacl	07-2024	0.72	14.93	_	_

Total Holdings 2299



BlackRock Inflation Protected Bond Inv A BPRAX

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

Portfolio Manager(s)

David Rogal since 03-2018 Harrison Segall since 02-2024 Johan Sjogren since 02-2024

Quantitative Screens

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

Management: The fund's management has been in place for 6.05 years.

Style Consistency is not calculated for Fixed Income funds.

× *Net Expense:* The fund's expense ratio of 0.81 is 30.65% higher than the Inflation-Protected Bond category average.

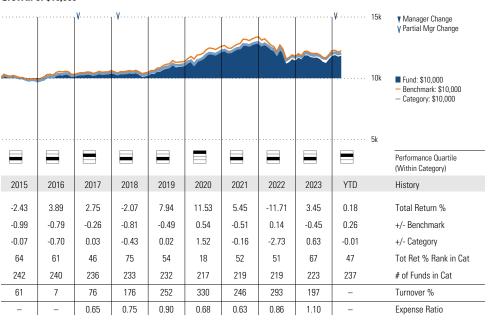
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

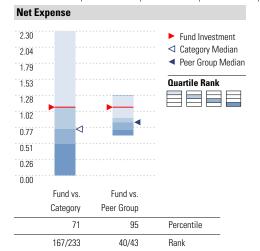
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

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	-0.29	_	-0.36
Beta	1.01	_	0.97
R-Squared	99.14	_	95.52
Standard Deviation	7.26	7.15	7.13
Sharpe Ratio	-0.48	-0.45	-0.48
Tracking Error	0.68	_	1.65
Information Ratio	-0.45	_	-0.48
Up Capture Ratio	98.93	_	94.67
Down Capture Ratio	102.12	_	98.67

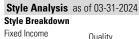
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.35	4.52	6.27
Avg Eff Maturity	_	_	7.18



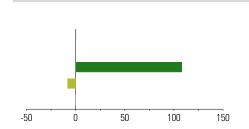
BlackRock Inflation Protected Bond Inv A BPRAX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD







Asset Allocation as of 03-31-2024

Asset Class	Net %	Cat%
US Stocks	0.16	0.23
Non-US Stocks	0.00	0.00
Bonds	108.04	96.30
Cash	-8.22	2.92
Other	0.02	0.55
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	1.17	0.00	29.65
AA	94.37	99.60	67.50
A	0.60	0.00	0.83
BBB	0.81	0.00	1.33
BB	0.24	0.00	0.04
В	0.06	0.00	0.01
Below B	0.00	0.00	0.11
Not Rated	2.75	0.40	0.53

Sector Weighting as of 03-	31-2024						
	Fund	Bmark	Cat	Fund	Benchmark	Category Average	
Government	80.74	-	87.85				
Treasury	1.71	_	0.26				
Inflation – Protected	67.12	_	81.33				
Agency/Quasi Agency	0.00	_	0.08				
Other Government Related	11.91	_	6.18				
Corporate	0.71	-	1.05	1			
Corporate Bond	0.71	_	1.02				
Bank Loan	0.00	_	0.03				
Convertible	0.00	_	0.00				
Preferred	0.00	_	0.00				
Securitized	7.36	-	3.74				
Agency MBS Pass-Through	3.96	_	1.55				
Agency MBS ARM	0.00	_	0.00				
Agency MBS CMO	0.50	_	0.23				
Non-Agency Residential MBS	0.26	-	0.08				
Commercial MBS	0.22	-	0.18				
Asset-Backed	2.42	_	1.59	10			
Covered Bond	0.00	_	0.11				
Municipal	0.00	_	0.00				
Cash & Equivalents	8.48	_	7.24				
Other	2.72	_	0.11				

Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Fed Fund 30 Day Apr 24	_	12.74	12.74	_
☆ Cash Offset	_	11.87	24.61	_
─ USD CASH(Alpha Committed)	04-2024	7.01	31.61	-
⊕ United States Treasury Notes	10-2028	5.94	37.55	_
─ Us 5Yr Note Jun 24	_	5.60	43.15	_
□ RRP TREASURY (CPI) NOTE 2.375 15-0 HSSUS	04-2024	4.76	47.91	_
─ Us Ultra 10Yr Note Jun 24	_	4.73	52.64	_
⊕ United States Treasury Notes	07-2033	3.71	56.36	_
⊕ United States Treasury Notes	01-2033	3.68	60.04	_
United States Treasury Notes	07-2032	3.67	63.71	_

Total Holdings 318



BNY Mellon International Stock Index Inv DIISX

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

Portfolio Manager(s)

Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

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 3.43 years.
- Net Expense: The fund's expense ratio of 0.6 is 31.03% lower than the Foreign Large Blend category average.

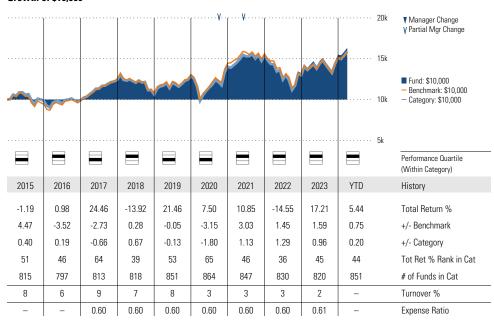
Morningstar Investment Management LLC Analysis

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

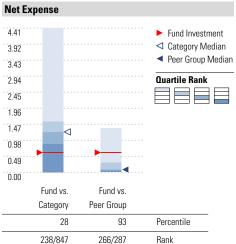
ESG Metrics

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

Growth of \$10,000



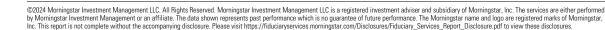




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.34	_	0.84
Beta	1.05	_	1.01
R-Squared	95.76	_	93.34
Standard Deviation	17.54	16.42	17.25
Sharpe Ratio	0.16	0.02	0.07
Tracking Error	3.69	_	4.44
Information Ratio	0.64	_	0.22
Up Capture Ratio	111.82	_	105.47
Down Capture Ratio	102.12	_	102.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.76	15.34	15.88
Price/Book Ratio	1.86	1.81	1.94
Geom Avg Mkt Cap \$B	54.58	49.00	59.06
ROE	18.64	17.61	19.98





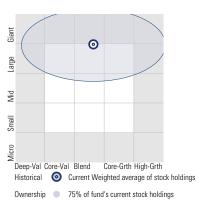
BNY Mellon International Stock Index Inv DIISX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

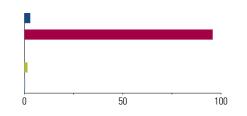
25	32	32	Large
3	5	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

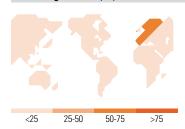
Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.20	1.26
Cash	1.39	0.52
Bonds	0.00	0.67
Non-US Stocks	95.63	93.96
US Stocks	2.79	3.59
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	ory Ave	erage		-	
Դ	Cyclical	40.18	41.78	38.83										
æ.	Basic Materials	7.12	7.41	6.67			ľ :							
A	Consumer Cyclical	11.76	11.28	11.44										
æ	Financial Services	18.84	21.05	19.00										
fi	Real Estate	2.46	2.04	1.72										
W	Sensitive	35.48	38.74	38.99									0	
	Communication Services	4.41	5.46	4.66										
ð	Energy	4.19	5.66	4.87		[]								
Ф	Industrials	16.71	13.71	16.79		- 1								
	Technology	10.17	13.91	12.67				[
→	Defensive	24.35	19.49	22.19			_							
Ħ	Consumer Defensive	8.56	7.32	8.38			- [
+	Healthcare	12.91	9.36	11.43										
•	Utilities	2.88	2.81	2.38										
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	33.92	34.61
Japan	23.52	19.30
Australasia	7.35	4.69
Asia-4 Tigers	2.98	6.32
Asia-ex 4 Tigers	0.07	4.30
Not Classified	0.00	0.00

Americas	Fund % 0.95	Cat % 8.86	Greater Europe	Fund % 65.11	Cat % 56.52	Market Maturity	Fund %
North America	0.95	7.63	United Kingdom	13.79	13.36	Developed Markets	99.93
Central/Latin	0.00	1.23	W euro-ex UK	50.69	42.23	Emerging Markets	0.07
			Emrgng Europe	0.00	0.09	Not Available	0.00
			Africa	0.63	0.84		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Novo Nordisk A/S Class B	2.38	2.38	_	Healthcare
	2.22	4.61	_	Technology
⊕ Msci Eafe Jun24	1.87	6.48	_	_
○ Nestle SA	1.62	8.10	-	Consumer Defensive
○ Toyota Motor Corp	1.53	9.63	_	Consumer Cyclical
─ Lvmh Moet Hennessy Louis Vuitton SE	1.42	11.05	_	Consumer Cyclical
⊕ Dreyfus Instl Preferred Gov Plus MMkt	1.39	12.44	-	-
Shell PLC	1.23	13.67	_	Energy
⇒ AstraZeneca PLC	1.20	14.87	_	Healthcare
⊖ SAP SE	1.16	16.03	-	Technology

Total Holdings 781



BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

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 3.43 years.
- Style: The fund has landed in its primary style box Large Blend — 90 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.5 is 33.33% lower than the Large Blend category average.

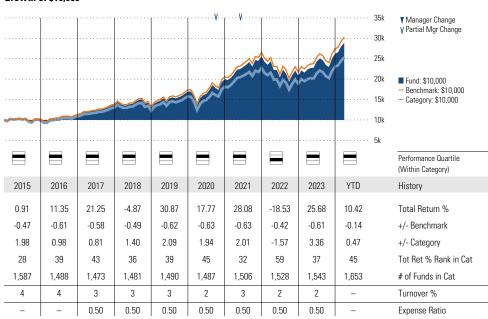
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
ļ	Fund vs.	Fund vs.	
	Category	Peer Group	
	32	90	Percentile
52	28/1663	473/526	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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-0.96
Beta	1.00	_	0.94
R-Squared	100.00	_	94.59
Standard Deviation	17.60	17.60	16.99
Sharpe Ratio	0.51	0.54	0.45
Tracking Error	0.04	_	3.62
Information Ratio	-15.11	_	-1.36
Up Capture Ratio	99.05	_	92.17
Down Capture Ratio	100.95	_	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	274.46	270.11	347.16					
ROE	32.23	32.68	33.81					



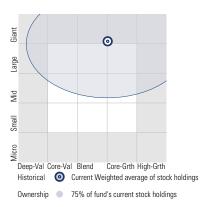
BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

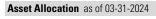
Equity

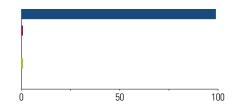
16	31	34	Large
6	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.06
Cash	0.68	1.49
Bonds	0.00	-0.24
Non-US Stocks	0.57	2.49
US Stocks	98.76	95.21
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2024													
		Fund	Bmark	Cat	Fund	▼ Be	nchma	rk [Cateo	jory Av	/erage				
Դ	Cyclical	27.61	27.72	28.44											
A	Basic Materials	2.15	2.09	2.73											
A	Consumer Cyclical	10.51	10.79	10.24											
ı , j	Financial Services	12.67	12.53	13.45											
侖	Real Estate	2.28	2.31	2.02	= [
W	Sensitive	51.81	51.66	50.43											ĺ
	Communication Services	8.96	8.89	8.25		= ()' :									
•	Energy	3.95	3.71	3.88											
Ф	Industrials	8.32	8.23	10.15											
	Technology	30.58	30.83	28.15											
→	Defensive	20.57	20.62	21.13											
Ħ	Consumer Defensive	5.93	5.93	6.00											
+	Healthcare	12.44	12.56	13.11											
	Utilities	2.20	2.13	2.02											
					0% 5	10	15	20	25	30	35	40	45	50	

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	6.98	6.98	_	Technology
Apple Inc	5.56	12.54	_	Technology
NVIDIA Corp	4.98	17.53	_	Technology
⊕ Amazon.com Inc	3.68	21.21	_	Consumer Cyclical
	2.39	23.60	_	Communication Svc
Alphabet Inc Class A	1.99	25.59	_	Communication Svc
Berkshire Hathaway Inc Class B	1.71	27.30	_	Financial Services
	1.67	28.97	_	Communication Svc
Eli Lilly and Co	1.38	30.35	_	Healthcare
⊕ Broadcom Inc	1.30	31.65	_	Technology
⊕ JPMorgan Chase & Co	1.30	32.95	_	Financial Services
⊕ Tesla Inc	1.09	34.04	-29.25	Consumer Cyclical
⊖ Exxon Mobil Corp	1.03	35.07	_	Energy
UnitedHealth Group Inc	1.02	36.09	_	Healthcare
Ovisa Inc Class A	0.99	37.08	_	Financial Services

Total Holdings 505



Delaware Small Cap Value A DEVLX

Morningstar Category ■ Small Value

Morningstar Index Russell 2000 Value TR USD

Portfolio Manager(s)

Kelley Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

Performance: The fund has finished in the Small 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 11.76 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 1.11 is 0% higher than the Small Value category average.

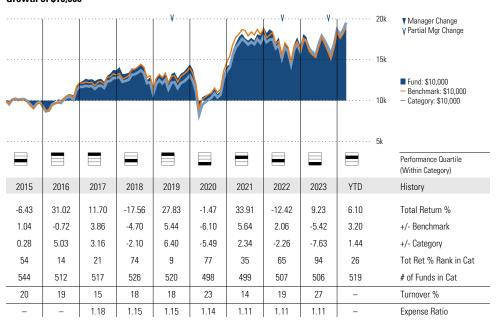
Morningstar Investment Management LLC Analysis

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.

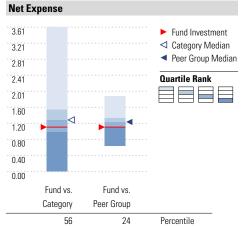
ESG Metrics

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

Growth of \$10,000







294/521	32/135	Rank	
Peer group is a subset of	the category ar	nd includes fun	ds with the
same management style (active vs. pass	ive) and simila	r share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.13	_	3.39
Beta	0.94	_	0.93
R-Squared	94.10	_	93.14
Standard Deviation	20.90	21.49	20.62
Sharpe Ratio	0.16	0.07	0.22
Tracking Error	5.22	_	5.51
Information Ratio	0.39	_	0.62
Up Capture Ratio	99.68	_	98.44
Down Capture Ratio	93.23	_	87.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.71	11.84	14.40
Price/Book Ratio	1.65	1.29	1.64
Geom Avg Mkt Cap \$B	4.90	2.09	4.59
ROE	13.64	5.59	12.78



Delaware Small Cap Value A DEVLX

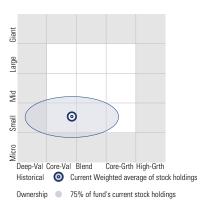
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

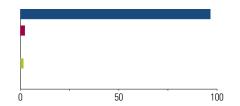
1. /			
0	1	0	Laige
4	2	4	18110
38	43	8	Oiliaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.00	0.26
Cash	1.38	3.42
Bonds	0.00	0.03
Non-US Stocks	2.09	3.25
US Stocks	96.54	93.03
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark
b	Cyclical	49.44	51.38	49.72	
ė.	Basic Materials	5.41	5.13	6.45	
-	Consumer Cyclical	12.19	11.29	14.29	
<u></u>	Financial Services	25.17	22.88	22.72	
b	Real Estate	6.67	12.08	6.26	
NF	Sensitive	41.03	31.96	37.56	
	Communication Services	0.00	2.15	1.81	
•	Energy	9.58	9.12	7.60	
þ	Industrials	20.68	13.21	18.36	
1	Technology	10.77	7.48	9.79	
+	Defensive	9.53	16.65	12.72	
Ę	Consumer Defensive	2.56	3.26	4.07	
1	Healthcare	3.79	9.68	5.74	
2	Utilities	3.18	3.71	2.91	

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	2.22	2.22	_	Industrials
	1.92	4.14	-	Financial Services
	1.77	5.91	_	Financial Services
⊕ East West Bancorp Inc	1.74	7.65	_	Financial Services
⊖ Hancock Whitney Corp	1.66	9.31	-	Financial Services
	1.57	10.88	_	Industrials
☐ ITT Inc	1.56	12.44	_	Industrials
→ F N B Corp	1.56	14.00	_	Financial Services
Meritage Homes Corp	1.45	15.45	_	Consumer Cyclical
	1.38	16.83	-	Financial Services
	1.35	18.18	_	Industrials
	1.33	19.51	_	Financial Services
Flex Ltd	1.29	20.80	-	Technology
	1.29	22.08	-	Energy
→ KBR Inc	1.28	23.36	_	Industrials

Total Holdings 113



Eaton Vance Income Fund of Boston A EVIBX

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

Portfolio Manager(s)

Stephen Concannon since 11-2014 Jeffrey Mueller since 06-2019 Kelley Baccei Gerrity since 06-2019

Quantitative Screens

❷ 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 9.41 years.

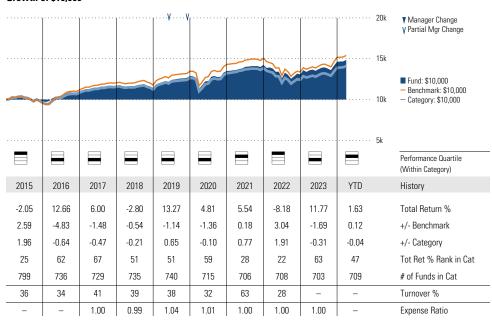
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1 is 12.36% higher than the High Yield Bond category average.

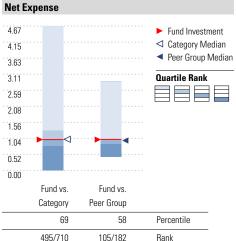
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.91	_	0.01
Beta	0.92	_	0.89
R-Squared	98.21	-	94.38
Standard Deviation	7.84	8.47	7.77
Sharpe Ratio	0.04	-0.05	-0.07
Tracking Error	1.26	-	1.88
Information Ratio	0.61	_	-0.30
Up Capture Ratio	96.07	-	89.34
Down Capture Ratio	87.43	-	89.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.31	-	3.18
Avg Eff Maturity	4.55	_	4.90



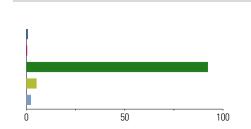
Eaton Vance Income Fund of Boston A EVIBX

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

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

Duration





Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	2.14	1.23
Cash	5.00	3.60
Bonds	92.17	94.32
Non-US Stocks	0.20	0.05
US Stocks	0.50	0.80
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.74
AA	0.00	-	1.39
A	0.00	_	0.75
BBB	5.23	_	6.23
BB	38.67	_	38.01
В	39.97	_	35.18
Below B	12.22	_	15.87
Not Rated	3.91	_	0.83

	Fund	Bmark	Cat	Fund		Ror	ohn	nark	П	۲۵	teg	oni	۸۷٬	orac	10			
					•	DEI	ICHII	IdiK		Ud	ıey	UIY	AVE	sı al	ic.			
Government	0.00	-	2.16															
Treasury	0.00	_	0.91	0														
Inflation – Protected	0.00	_	0.01															
Agency/Quasi Agency	0.00	-	0.00	0														
Other Government Related	0.00	_	1.24	0														
Corporate	94.93	_	89.86															
Corporate Bond	87.24	_	87.71															0
Bank Loan	5.79	_	1.37	() =														
Convertible	0.85	_	0.40															
Preferred	1.05	_	0.38	0														
Securitized	0.00	-	1.41															
Agency MBS Pass-Through	0.00	_	0.04															
Agency MBS ARM	0.00	_	0.00															
Agency MBS CMO	0.00	_	0.04															
Non-Agency Residential MBS	0.00	_	0.05															
Commercial MBS	0.00	_	0.21															
Asset-Backed	0.00	_	1.07															
Covered Bond	0.00	_	0.00															
Municipal	0.00	_	0.03															
Cash & Equivalents	5.07	_	4.62															
Other	0.00	_	1.93	10:														

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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Msilf Government Portfolio Msilf Government Portfolio	12-2030	4.82	4.82	_
⊕ iShares Broad USD High Yield Corp Bd ETF	_	1.49	6.30	_
Medline Borrower LP 5.25%	10-2029	0.74	7.04	_
CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.74	7.78	_
Truist Insurance Holdings LLC	03-2032	0.66	8.44	-
Arsenal AIC Parent LLC 11.5%	10-2031	0.63	9.07	_
Heartland Dental LLC / Heartland Dental Finance Corp. 10.5%	04-2028	0.57	9.63	_
Rolls-Royce PLC 5.75%	10-2027	0.55	10.18	_
Neptune Energy Bondco PLC 6.625%	05-2025	0.49	10.67	_
Panther Bf Agg 2 Fixed Coupon 4.375000 Maturity 20260515	05-2026	0.49	11.16	_

Total Holdings 461



Federated Hermes Govt Ultrashort Svc FEUSX

Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

× Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 10 years it's been in existence.

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

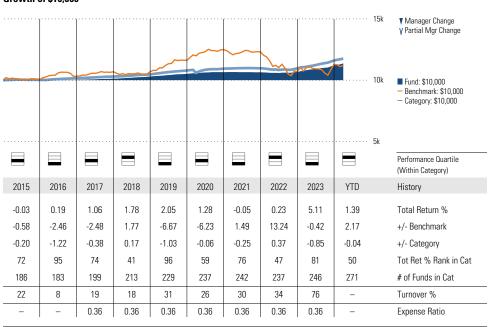
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.36 is 12.2% lower than the Ultrashort Bond category average.

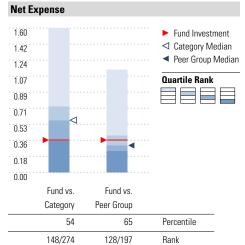
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.32	_	2.54
Beta	0.08	_	0.09
R-Squared	39.65	-	27.88
Standard Deviation	0.93	7.24	1.24
Sharpe Ratio	-1.37	-0.72	-0.91
Tracking Error	6.69	-	6.69
Information Ratio	0.69	-	0.72
Up Capture Ratio	16.92	-	17.13
Down Capture Ratio	-6.58	-	-8.23

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



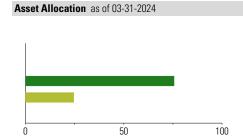
Federated Hermes Govt Ultrashort Svc FEUSX

Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2024 Style Breakdown





Total	100.00	100.00
Other	0.00	0.21
Cash	24.46	31.87
Bonds	75.54	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	100.00	3.53	46.30
AA	0.00	74.59	15.66
A	0.00	10.82	13.25
BBB	0.00	8.32	19.87
BB	0.00	0.28	2.17
В	0.00	0.00	0.90
Below B	0.00	0.00	0.25
Not Rated	0.00	2.46	1.61

Sector Weighting as of 03-3	31-2024					_		
	Fund	Bmark	Cat	Fund	 Benchmark 	Category A	verage	
Government	5.28	-	21.63					
Treasury	3.80	_	18.64					
Inflation – Protected	0.00	_	0.05					
Agency/Quasi Agency	1.48	_	0.48					
Other Government Related	0.00	_	2.46					
Corporate	0.00	-	35.22					
Corporate Bond	0.00	_	34.40	i i				
Bank Loan	0.00	_	0.66					
Convertible	0.00	_	0.05	Ī				
Preferred	0.00	_	0.11					
Securitized	70.49	-	21.61					
Agency MBS Pass-Through	9.84	_	0.18					
Agency MBS ARM	0.06	_	0.21					
Agency MBS CMO	60.59	_	1.32					
Non-Agency Residential MBS	0.00	-	0.04					
Commercial MBS	0.00	_	2.38					
Asset-Backed	0.00	_	17.48					
Covered Bond	0.00	_	0.00					
Municipal	0.00	_	0.60	0				
Cash & Equivalents	24.23	_	18.76					
Other	0.00	_	2.20	10:				

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

Total Holdings 210



Fidelity Contrafund FCNTX

Portfolio Manager(s)

William Danoff since 09-1990

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 33.56 years.
- Net Expense: The fund's expense ratio of 0.39 is 58.06% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

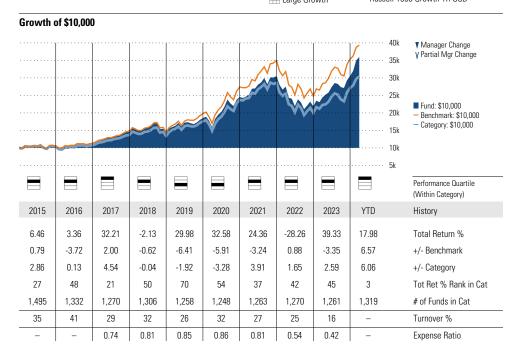
ESG Metrics

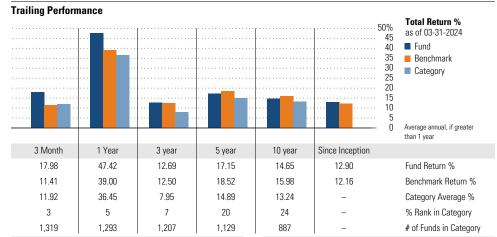
Metric	Rating	Updated
Sustainability Rating	1	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

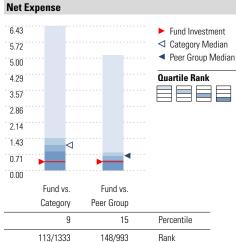
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.41	_	-4.06
Beta	0.88	_	0.99
R-Squared	94.83	_	92.99
Standard Deviation	19.14	21.06	21.63
Sharpe Ratio	0.57	0.53	0.34
Tracking Error	4.98	-	5.74
Information Ratio	0.04	-	-0.81
Up Capture Ratio	92.88	-	91.24
Down Capture Ratio	89.43	-	104.54

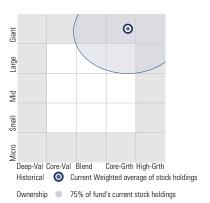
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.93	33.46	34.39
Price/Book Ratio	5.02	11.23	9.06
Geom Avg Mkt Cap \$B	488.94	477.55	492.48
ROE	31.31	42.00	38.04



Fidelity Contrafund FCNTX

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

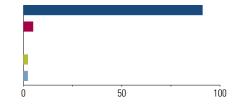
5	23	64	Large
2	2	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100 00	100 00
Other	2.07	1.11
Cash	2.11	0.85
Bonds	0.00	0.01
Non-US Stocks	4.80	4.16
US Stocks	91.03	93.88
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Sec	ctor Weighting as of 03-3	31-2024												
		Fund	Bmark	Cat	Fund	▼ Be	nchmar	k_ [] (Categ	ory A	verag	je		
<u></u>	Cyclical	30.18	22.72	25.16										
Å.	Basic Materials	2.04	0.64	1.19	•0									
A	Consumer Cyclical	11.52	15.17	14.47			' :							
æ	Financial Services	16.60	6.06	8.41										
fi	Real Estate	0.02	0.85	1.09	ĺ									
W	Sensitive	56.08	62.66	59.25										
	Communication Services	22.12	11.69	11.58				H						
•	Energy	2.41	0.45	0.99										
Ф	Industrials	5.36	4.99	6.14										
	Technology	26.19	45.53	40.54										
—	Defensive	13.74	14.62	15.60										
Ħ	Consumer Defensive	1.86	4.01	2.86										
+	Healthcare	11.42	10.56	12.45										
•	Utilities	0.46	0.05	0.29	Ĭ									

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Meta Platforms Inc Class A	14.78	14.78	-	Communication Svc
Berkshire Hathaway Inc Class A	8.76	23.54	_	Financial Services
Microsoft Corp	6.67	30.20	_	Technology
NVIDIA Corp	6.66	36.86	_	Technology
Amazon.com Inc	6.39	43.26	_	Consumer Cyclical
— Eli Lilly and Co	3.06	46.32	_	Healthcare
	2.81	49.13	_	Technology
	2.22	51.35	_	Communication Svc
─ UnitedHealth Group Inc	2.20	53.56	_	Healthcare
⊕ Fidelity Cash Central Fund	2.09	55.65	_	_
→ Regeneron Pharmaceuticals Inc	1.88	57.53	_	Healthcare
	1.84	59.37	_	Communication Svc
⊕ Amphenol Corp Class A	1.75	61.12	_	Technology
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc Netflix Inc	1.72	62.84	_	Communication Svc
⊕ Visa Inc Class A	1.51	64.35	_	Financial Services

Total Holdings 372



Invesco Oppenheimer International Gr R OIGNX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

George Evans since 03-1996 Robert Dunphy since 03-2012

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 7 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 28.04 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- × Net Expense: The fund's expense ratio of 1.36 is 34.65% higher than the Foreign Large Growth category average.

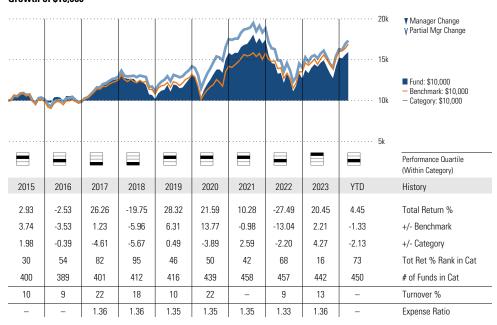
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

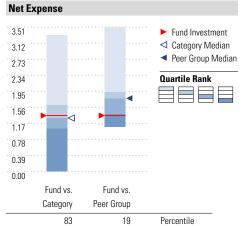
ESG Metrics

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

Growth of \$10,000







	379/454	15/81	Rank
Peer grou	up is a subset of the	category and ir	ncludes funds with the
same ma	nagement style (acti	ve vs. passive)	and similar share class
characto	rietice		

Rank

3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-4.79	-	-5.14
Beta	1.20	-	1.11
R-Squared	88.43	-	87.35
Standard Deviation	21.47	16.86	20.04
Sharpe Ratio	-0.02	0.19	-0.06
Tracking Error	8.03	-	7.46
nformation Ratio	-0.57	-	-0.67
Up Capture Ratio	109.66	-	97.59
Down Capture Ratio	131.20	-	120.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.23	15.76	23.85
Price/Book Ratio	5.21	1.86	3.69
Geom Avg Mkt Cap \$B	56.53	54.55	71.97
ROE	28.84	18.63	24.29



379/454

Invesco Oppenheimer International Gr R OIGNX

Morningstar CategoryForeign Large Growth MSC

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

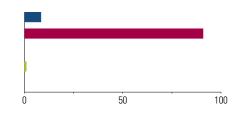
1	11	62	Large
0	12	14	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

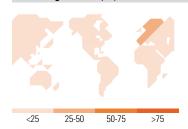
Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.00	0.79
Cash	0.85	2.02
Bonds	0.00	0.10
Non-US Stocks	90.82	88.62
US Stocks	8.32	8.46
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	C Ca	teaorv	Avera	ae			
Դ	Cyclical	29.74	40.16	33.90						37					
A	Basic Materials	2.94	7.12	6.71											
A	Consumer Cyclical	20.03	11.76	13.02			,								
æ	Financial Services	6.77	18.84	13.84					7						
fi	Real Estate	0.00	2.44	0.33	0										
W	Sensitive	46.75	35.50	45.39											
	Communication Services	4.44	4.41	3.72		0									
•	Energy	3.76	4.19	3.02											
Ф	Industrials	21.03	16.71	18.40				- 1							
	Technology	17.52	10.19	20.25			*		[
-	Defensive	23.49	24.34	20.69						-′:					
Ħ	Consumer Defensive	6.96	8.56	6.81			*								
+	Healthcare	16.53	12.89	13.31											
•	Utilities	0.00	2.89	0.57	[•									
					0%	5	10	15	20	25	30	35	40	45	50

World Regions % Equity 03-31-2024



	Fund %	Cat %
Greater Asia	16.10	26.05
Japan	6.72	12.82
Australasia	2.17	1.65
Asia-4 Tigers	1.35	5.43
Asia-ex 4 Tigers	5.86	6.15
Not Classified	0.00	0.00

Americas	Fund % 13.39	Cat % 16.51	Greater Europe	Fund % 70.51	Cat % 57.43	Market Maturity	Fund %
North America	13.39	13.86	United Kingdom	24.16	12.04	Developed Markets	94.14
Central/Latin	0.00	2.65	W euro-ex UK	46.35	44.84	Emerging Markets	5.86
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.00	0.52		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.49	5.49	_	Healthcare
	3.70	9.18	_	Technology
─ Lvmh Moet Hennessy Louis Vuitton SE	3.54	12.72	_	Consumer Cyclical
→ Reliance Industries Ltd	3.50	16.22	_	Energy
─ London Stock Exchange Group PLC	2.94	19.16	_	Financial Services
○ Compass Group PLC	2.80	21.96	-	Consumer Cyclical
	2.76	24.72	_	Consumer Cyclical
○ Dollarama Inc ○	2.73	27.45	_	Consumer Defensive
○ Next PLC	2.64	30.09	_	Consumer Cyclical
→ Flutter Entertainment PLC	2.61	32.70	_	Consumer Cyclical

Total Holdings 75

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



MFS New Discovery R3 MNDHX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

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 10.25 years.

Net Expense: The fund's expense ratio of 1.29 is 11.21% higher than the Small Growth category average.

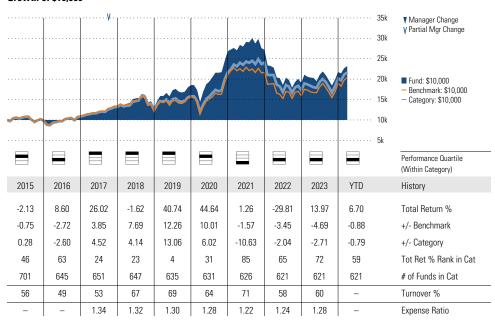
Morningstar Investment Management LLC Analysis

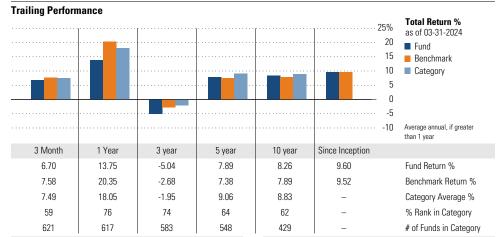
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

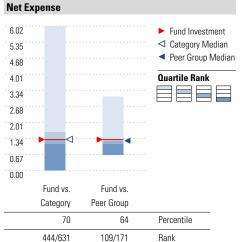
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.70	_	0.20
Beta	0.91	_	0.94
R-Squared	92.76	_	90.95
Standard Deviation	21.25	22.41	22.03
Sharpe Ratio	-0.28	-0.14	-0.12
Tracking Error	6.04	_	6.84
Information Ratio	-0.39	_	0.10
Up Capture Ratio	84.13	_	94.79
Down Capture Ratio	93.57	_	94.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.06	21.70	28.60
Price/Book Ratio	3.54	4.07	4.00
Geom Avg Mkt Cap \$B	5.23	3.44	6.70
ROE	5.18	10.62	11.42



MFS New Discovery R3 MNDHX

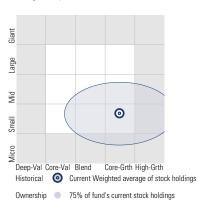
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

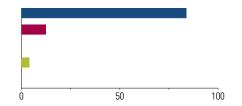
1. /			
0	0	1	Large
1	6	21	MIG
8	30	32	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.00	1.07
Cash	3.88	1.71
Bonds	0.00	0.01
Non-US Stocks	12.31	4.52
US Stocks	83.81	92.68
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	17.52	21.58	24.59	
A	Basic Materials	2.92	4.56	3.13	
A	Consumer Cyclical	9.40	9.98	10.98	
Ę	Financial Services	3.05	5.45	8.17	
fi	Real Estate	2.15	1.59	2.31	
W	Sensitive	55.35	50.24	50.31	
d	Communication Services	1.37	1.76	1.37	
•	Energy	5.97	4.04	3.69	
Ф	Industrials	20.14	18.16	19.63	
	Technology	27.87	26.28	25.62	
→	Defensive	27.12	28.18	25.10	
Ħ	Consumer Defensive	5.83	4.97	4.45	
٠	Healthcare	21.29	21.88	19.93	
•	Utilities	0.00	1.33	0.72	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	/0 NGL A3361	Guillalative /0	TTD Hetuin /0	Morningstar Sector
⊕ Currency Cash CASH_USD	3.90	3.90	_	_
Summit Materials Inc Class A	2.05	5.95	15.89	Basic Materials
RB Global Inc	2.03	7.98	14.28	Industrials
⊕ DoubleVerify Holdings Inc	1.95	9.94	_	Technology
Crane Co	1.87	11.81	14.55	Industrials
Jacobs Solutions Inc	1.87	13.67	18.66	Industrials
	1.85	15.52	27.92	Industrials
KBR Inc	1.84	17.36	15.16	Industrials
⊕ US Foods Holding Corp	1.76	19.12	18.85	Consumer Defensive
CACI International Inc Class A	1.74	20.86	16.97	Technology
GFL Environmental Inc	1.73	22.60	0.01	Industrials
	1.70	24.30	17.78	Energy
TopBuild Corp	1.68	25.97	17.76	Industrials
⊕ Five9 Inc	1.65	27.62	_	Technology
Onto Innovation Inc	1.64	29.26	18.43	Technology

Total Holdings 117



Neuberger Berman Mid Cap Growth R3 NMGRX

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

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.

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

Net Expense: The fund's expense ratio of 1.33 is 24.3% higher than the Mid-Cap Growth category average.

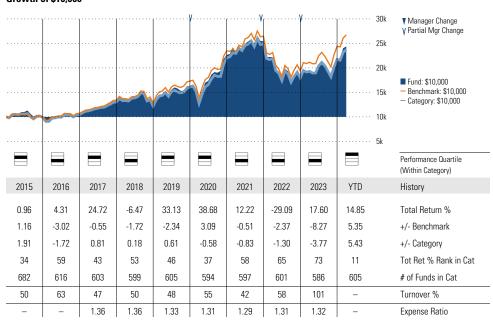
Morningstar Investment Management LLC Analysis

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.

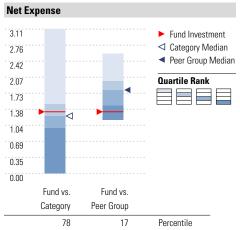
ESG Metrics

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

Growth of \$10,000







16/99 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-2.60	_	-3.45
Beta	0.96	_	0.97
R-Squared	94.88	_	91.07
Standard Deviation	21.31	21.74	22.26
Sharpe Ratio	0.05	0.18	0.03
Tracking Error	4.92	_	6.61
Information Ratio	-0.59	_	-0.68
Up Capture Ratio	87.87	_	92.06
Down Capture Ratio	96.33	_	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



474/607

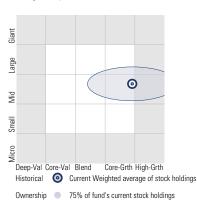
Neuberger Berman Mid Cap Growth R3 NMGRX

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

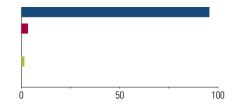
Equity

0	3	12	Large
1	30	48	Mid
1	2	3	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.00	0.42
Cash	1.33	3.26
Bonds	0.00	0.08
Non-US Stocks	3.19	4.09
US Stocks	95.48	92.16
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	nchma	ark	Cateo	ory A	/erage		
Դ	Cyclical	26.00	24.66	27.83									
A	Basic Materials	0.51	0.88	2.14	i I								
A	Consumer Cyclical	13.02	13.02	12.43)						
,	Financial Services	11.55	9.11	10.45									
俞	Real Estate	0.92	1.65	2.81	" [
W	Sensitive	54.45	54.11	50.56									
	Communication Services	5.59	4.01	3.57									
•	Energy	1.90	3.51	2.79									
Ф	Industrials	20.89	18.39	17.58		- :							
	Technology	26.07	28.20	26.62						*			
→	Defensive	19.55	21.24	21.59									
Ħ	Consumer Defensive	2.99	2.83	2.79									
+	Healthcare	16.04	17.98	18.22		:							
•	Utilities	0.52	0.43	0.58	i i								

Nama	% Net Asset	Cumulative %	YTD Return %	Marningator Coator
Name	% Net Asset	Cumulative %	YID Return %	Morningstar 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



PIMCO Commodity Real Ret Strat A PCRAX

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 1.44 is 39.81% higher than the Commodities Broad Basket category average.

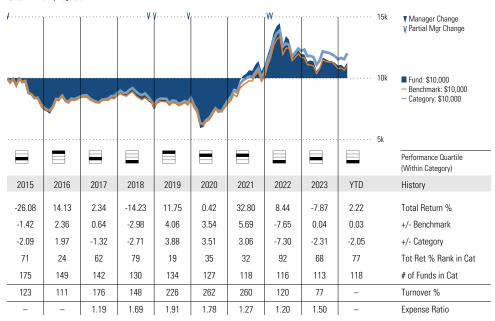
Morningstar Investment Management LLC Analysis

This fund fails the expense screen. However, when considering the adjusted expense ratio, which is more indicative of fees an investor actually pays, the expenses look more reasonable, so we do not consider this failure significant.

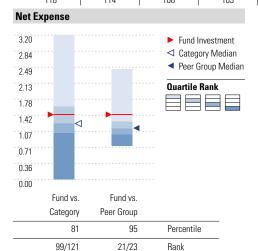
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 2.22 -1.57 7.71 6.88 -1.56 2.46 2.19 -0.56 9.11 6.38 -1.56 2.56 Benchmark Return % 11.04 -n 72 4 27 2 19 7 53 Category Average % 77 83 89 53 78 % Rank in Category 118 114 108 103 67 # of Funds in Category



Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.96	_	1.68
Beta	1.10	_	0.96
R-Squared	96.27	_	89.39
Standard Deviation	17.63	15.71	16.03
Sharpe Ratio	0.34	0.44	0.51
Tracking Error	3.75	_	4.80
Information Ratio	-0.37	_	0.14
Up Capture Ratio	103.93	_	98.62
Down Capture Ratio	113.27	_	90.53

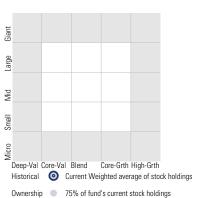
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	_	7.93
Price/Book Ratio	3.56	-	1.87
Geom Avg Mkt Cap \$B	16.44	_	44.07
ROE	29.97	-	27.17



PIMCO Commodity Real Ret Strat A PCRAX

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD



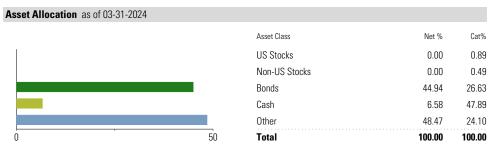






Value Blend Growth

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



		Fund	Bmark	Cat	Fund	▼ Be	nchma	ark [Cate	gory Av	/erage		
Դ	Cyclical	-	_	44.68									
A.	Basic Materials	_	_	44.68									
A	Consumer Cyclical	_	_	0.00	ĺ								
æ	Financial Services	_	_	0.00									
侖	Real Estate	_	_	0.00									
W	Sensitive	-	-	51.07									
	Communication Services	_	_	0.00	Ò								
•	Energy	_	_	48.94									
Ф	Industrials	_	_	2.13									
	Technology	_	_	0.00	ĺ								
-	Defensive	-	-	4.26									
Ħ	Consumer Defensive	_	_	4.26									
٠	Healthcare	-	_	0.00									
•	Utilities	_	_	0.00	ĺ								

Top 0 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector

Total Holdings 0

PIMCO Income A PONAX

Portfolio Manager(s)

Daniel Ivascyn since 03-2007 Alfred Murata since 03-2013 Joshua Anderson since 07-2018

Quantitative Screens

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

Management: The fund's management has been in place for 17.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.02 is 4.08% higher than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

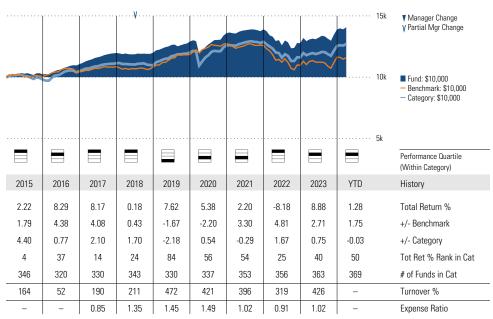
Metric	Rating	Updated
Sustainability Rating	4	03-31-2024

Morningstar Category Multisector Bond

Morningstar Index

Bloomberg US Universal TR USD





Trailing Performance



Net Exp	pense		
4.39			► Fund Investment
3.90			Category Median
3.41			 Peer Group Median
2.93			Quartile Rank
2.44			
1.95			
1.46			
0.98		••••	
0.49		· · · · · · · · · · · · · · · · · · ·	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	67	64	Percentile

254/375	63/99	Rank	
Peer group is a subset of t	he category an	d includes fun	ds with the
same management style (a	active vs. passi	ive) and simila	r share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.96	_	2.01
Beta	0.82	-	0.78
R-Squared	85.61	_	77.04
Standard Deviation	6.30	7.15	6.35
Sharpe Ratio	-0.24	-0.68	-0.38
Tracking Error	2.73	_	3.54
Information Ratio	1.23	_	0.72
Up Capture Ratio	91.42	_	81.29
Down Capture Ratio	61.21	_	61.76

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.55	4.55	4.47
Avg Eff Maturity	5.31	7.69	7.19



PIMCO Income A PONAX

Style Analysis as of 03-31-2024

Style Breakdown

Fixed Income

Quality

G

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	60.28	67.64	18.43
AA	7.84	3.23	10.57
A	3.89	10.03	8.96
BBB	11.61	10.89	26.23
BB	5.90	3.19	18.07
В	3.51	3.64	9.92
Below B	6.97	1.38	2.89
Not Rated	0.00	0.00	4.94

	Multisector Bond	Bloomberg US Universal TR U	SD
Asset Allocation as of 03-31-2024			
	Asset Class	Net %	Cat%
	US Stocks	0.81	1.19
	Non-US Stocks	0.32	0.14
	Bonds	190.45	107.11
	Cash	-91.70	-4.46
	Other	0.11	-3.97
-100 -50 0 50 100 150 200	Total	100.00	100.00

Morningstar Category

Morningstar Index

Sector Weighting as of 03-											
	Fund	Bmark	Cat	Fund	▼ Bench	mark 📙	Category	Average			
Government	37.37	-	26.65								
Treasury	1.73	-	9.17								
Inflation – Protected	2.59	_	0.72								
Agency/Quasi Agency	0.02	_	0.45	i[]							
Other Government Related	33.03	_	16.31								
Corporate	3.04	_	34.57								
Corporate Bond	2.40	_	29.43								
Bank Loan	0.61	_	2.97								
Convertible	0.02	_	0.59	[]							
Preferred	0.01	_	1.58	[]							
Securitized	25.27	-	26.92								
Agency MBS Pass-Through	13.92	_	10.06		0						
Agency MBS ARM	0.00	_	0.07								
Agency MBS CM0	0.12	_	1.54	[
Non-Agency Residential MBS	3.70	_	3.64								
Commercial MBS	0.31	_	2.37								
Asset-Backed	7.22	_	9.24								
Covered Bond	0.00	_	0.00								
Municipal	0.02	_	0.29								
Cash & Equivalents	24.48	_	9.02		0						
Other	9.65	-	2.56								
				0%	5 10	15	20	25	30	35	40

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

Total Holdings 0



PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

✓ Performance: The fund has finished in the Global Bond-USD Hedged category's top three quartiles in 9 of the 10 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 1.03 is 45.07% higher than the Global Bond-USD Hedged category average.

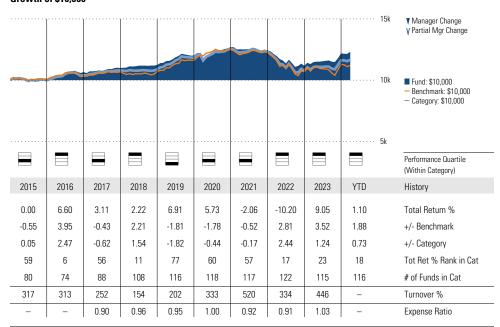
Morningstar Investment Management LLC Analysis

This fund fails the expense screen. However, its fees are competitive with peers that have a similar distribution structure.

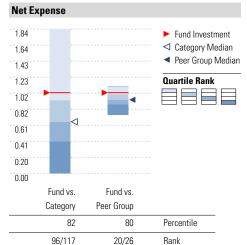
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

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	0.92	_	0.33
Beta	0.60	_	0.83
R-Squared	76.44	_	84.73
Standard Deviation	4.97	7.24	6.47
Sharpe Ratio	-0.70	-0.72	-0.72
Tracking Error	3.77	_	3.00
Information Ratio	0.51	_	0.27
Up Capture Ratio	63.66	_	83.18
Down Capture Ratio	54.43	_	80.15

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



Duration

PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar CategoryMorningstar IndexGlobal Bond-USD HedgedBloomberg US Agg Bond TR USD

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

Ouality

G:

A:

Ltd Mod Ext

-50	0	50	100	150

Asset Allocation as of 03-31-2024

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

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

	From 2	Danad	0-4	E		D		ь п	0-4-	^			
	Fund	Bmark	Cat	Fund		Bend	chmar	К []	Categ	jory Av	erage		
Government	50.90	-	41.20		:		:					1	
Treasury	9.48	_	30.36										
Inflation – Protected	1.02	_	0.90										
Agency/Quasi Agency	0.24	_	2.93	1 [
Other Government Related	40.16	_	7.01										
Corporate	1.52	-	10.81										
Corporate Bond	1.44	_	10.45										
Bank Loan	0.08	_	0.28										
Convertible	0.00	_	0.06										
Preferred	0.00	_	0.02	ĺ									
Securitized	10.34	-	5.36										
Agency MBS Pass-Through	6.32	_	3.16										
Agency MBS ARM	0.00	_	0.00										
Agency MBS CMO	0.01	_	0.24										
Non-Agency Residential MBS	1.07	_	0.19	0									
Commercial MBS	0.14	_	0.25										
Asset-Backed	1.90	_	1.10										
Covered Bond	0.90	_	0.42	0									
Municipal	0.03	-	0.03										
Cash & Equivalents	20.61	_	19.81										
Other .	16.57	_	22.79						1				

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

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Total Holdings 0



T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

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

Management: The fund's management has been in place for 24.02 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 0.9 is 20% higher than the Large Blend category average.

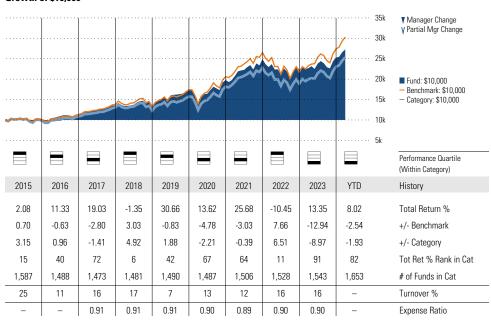
Morningstar Investment Management LLC Analysis

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.

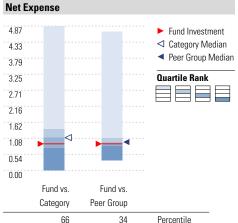
ESG Metrics

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

Growth of \$10,000







1103/1663	110/325	Rank	
Peer group is a subset of	the category ar	nd includes fund	ds with the
same management style	(active vs. pass	ive) and similar	share class
characteristics			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.26	_	-0.96
Beta	0.85	_	0.94
R-Squared	93.56	_	94.59
Standard Deviation	15.44	17.60	16.99
Sharpe Ratio	0.48	0.54	0.45
Tracking Error	4.74	-	3.62
Information Ratio	-0.41	-	-1.36
Up Capture Ratio	84.09	-	92.17
Down Capture Ratio	85.03	-	96.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.00	24.84	24.56
Price/Book Ratio	4.62	4.36	5.06
Geom Avg Mkt Cap \$B	157.31	270.11	347.16
ROE	30.28	32.68	33.81



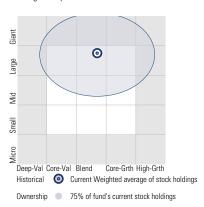
T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

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



Equity

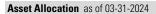
-quit,			
13	45	21	Large
2	16	3	Mid
0	0	0	Small

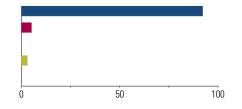
Style Breakdown

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.06
Cash	2.89	1.49
Bonds	0.00	-0.24
Non-US Stocks	5.00	2.49
US Stocks	92.11	95.21
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	29.57	27.72	28.44	
A.	Basic Materials	2.44	2.09	2.73	
Д	Consumer Cyclical	8.25	10.79	10.24	
æ	Financial Services	16.70	12.53	13.45	
fi	Real Estate	2.18	2.31	2.02	
W	Sensitive	42.35	51.66	50.43	
	Communication Services	0.71	8.89	8.25	
ð	Energy	4.98	3.71	3.88	
Ф	Industrials	14.10	8.23	10.15	
	Technology	22.56	30.83	28.15	
-	Defensive	28.08	20.62	21.13	
Ħ	Consumer Defensive	8.95	5.93	6.00	
+	Healthcare	16.83	12.56	13.11	
•	Utilities	2.30	2.13	2.02	
					0% 5 10 15 20 25 30 35 40 45 50 5

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	6.81	6.81	_	Technology
	3.59	10.40	_	Technology
	2.66	13.06	_	_
⊕ Visa Inc Class A	2.26	15.32	_	Financial Services
⊕ GE Aerospace	2.14	17.46	_	Industrials
JPMorgan Chase & Co	2.08	19.54	-	Financial Services
Chubb Ltd	2.00	21.53	_	Financial Services
	1.85	23.38	_	Healthcare
⊕ Accenture PLC Class A	1.81	25.19	_	Technology
Marsh & McLennan Companies Inc	1.69	26.87	_	Financial Services
⊕ UnitedHealth Group Inc	1.66	28.53	_	Healthcare
⊕ McKesson Corp	1.60	30.14	_	Healthcare
	1.59	31.73	_	Healthcare
⊕ Roper Technologies Inc	1.46	33.19	_	Technology
KLA Corp	1.40	34.59	_	Technology

Total Holdings 105



T. Rowe Price Retirement 2010 Advisor PARAX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

Q Performance: The fund has finished in the Target-Date 2000-2010 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 8.67 years.

× Net Expense: The fund's expense ratio of 0.74 is 48% higher than the Target-Date 2000-2010 category average.

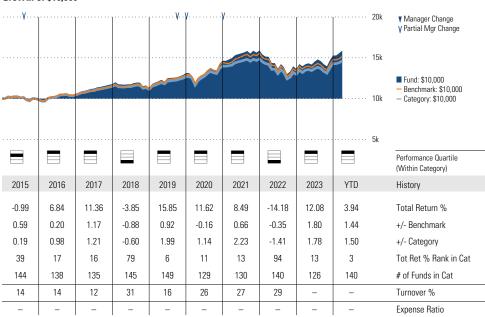
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

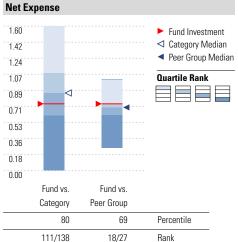
ESG Metrics

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

Growth of \$10,000







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

3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.46	_	-0.24
Beta	1.01	_	0.88
R-Squared	98.74	_	97.21
Standard Deviation	9.84	9.72	8.65
Sharpe Ratio	-0.05	-0.10	-0.17
Tracking Error	1.11	_	1.87
Information Ratio	0.43	_	-0.12
Up Capture Ratio	104.25	_	86.70
Down Capture Ratio	101.09	_	88.38

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.56	20.07	20.08
Price/Book Ratio	2.96	2.70	2.83
Avg Eff Duration	5.08	-	5.20

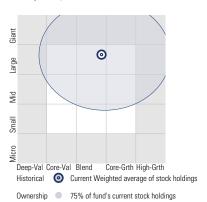


T. Rowe Price Retirement 2010 Advisor PARAX

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

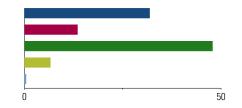
Lquity			
14	29	26	raige
5	14	5	MIN
2	3	2	ollidii

Value Blend Growth



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

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.37	8.70
Cash	6.55	3.08
Bonds	47.81	39.15
Non-US Stocks	13.46	20.75
US Stocks	31.81	28.32
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmarl	c II Ca	ategory	Avera	ae			
_Մ	Cyclical	34.91	36.91	35.34			5011	omman.		atogo.,	711010	, 			
A.	Basic Materials	5.62	3.83	5.16											
A	Consumer Cyclical	9.89	10.28	10.60											
₽	Financial Services	14.74	14.37	17.31				ď							
ŧ	Real Estate	4.66	8.43	2.27			*								
M	Sensitive	44.19	43.54	46.07											
d	Communication Services	6.00	6.45	6.67											
ð	Energy	5.65	4.24	5.61											
¢	Industrials	10.35	11.06	11.83			<u> </u>								
	Technology	22.19	21.79	21.96											
+	Defensive	20.92	19.55	18.59											
	Consumer Defensive	5.91	5.96	5.59											
٠	Healthcare	12.90	11.01	10.77											
•	Utilities	2.11	2.58	2.23		'									
					0%	5	10	15	20	25	30	35	40	45	50

N.	M - 5 B -	0/ 11 . 1	0 1 .: 0/	VITO D	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Ltd Dur Infl Focus Bd Z	_	14.98	14.98	_	_
⊕ T. Rowe Price New Income Z	-	14.75	29.73	_	_
⊕ T. Rowe Price Value Z	-	6.84	36.57	_	-
⊕ T. Rowe Price Growth Stock Z	_	6.36	42.93	_	_
⊕ T. Rowe Price Intl Bd (USD Hdgd) Z	-	5.07	47.99	-	-
⊕ T. Rowe Price Hedged Equity Z	_	4.82	52.81	_	_
→ T. Rowe Price US Large-Cap Core Z	_	4.44	57.25	_	_
⊕ T. Rowe Price Emerging Markets Bond Z	-	3.53	60.78	_	_
⊕ T. Rowe Price Overseas Stock Z	_	3.39	64.17	_	_
⊕ T. Rowe Price Dynamic Global Bond Z	_	3.38	67.55	_	_

Total Holdings 28



T. Rowe Price Retirement 2015 Advisor PARHX

Morningstar Category Target-Date 2015 Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 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 8.67 years.

× *Net Expense:* The fund's expense ratio of 0.75 is 38.89% higher than the Target-Date 2015 category average.

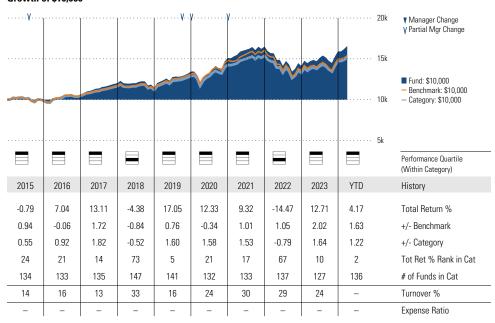
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

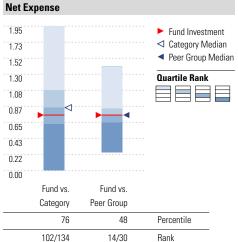
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000







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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.10	_	0.58
Beta	0.94	_	0.90
R-Squared	98.50	_	98.24
Standard Deviation	10.20	10.73	9.73
Sharpe Ratio	-0.01	-0.11	-0.08
Tracking Error	1.39	-	1.73
Information Ratio	0.77	-	0.30
Up Capture Ratio	100.24	-	92.15
Down Capture Ratio	93.06	_	88.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.89	19.89	20.35
Price/Book Ratio	3.04	2.66	2.87
Avg Eff Duration	5.18	_	4.91



T. Rowe Price Retirement 2015 Advisor PARHX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



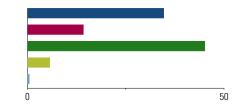
Style Breakdown

Weight %

Equity				rixea in	icome		Qualit
13	28	28	Large				High
5	13	6	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.44	7.20
Cash	5.62	2.62
Bonds	45.10	44.03
Non-US Stocks	14.20	18.03
US Stocks	34.64	28.13
Asset Class	Net %	Cat%

clical sic Materials summer Cyclical ancial Services al Estate sitive mmunication Services	33.55 5.39 9.74 14.19 4.23 46.17 6.11	37.07 3.91 10.33 14.50 8.33 43.39 6.42	34.66 5.01 10.48 16.51 2.66 45.90 6.60			- 1 1							- T
nsumer Cyclical ancial Services al Estate astitive annunication Services	9.74 14.19 4.23 46.17 6.11	10.33 14.50 8.33 43.39	10.48 16.51 2.66 45.90			T							-
ancial Services al Estate astitive annunication Services	14.19 4.23 46.17 6.11	14.50 8.33 43.39	16.51 2.66 45.90)	• Î	-						
al Estate Institue Inmunication Services	4.23 46.17 6.11	8.33 43.39	2.66 45.90)= ; : :	•							·
nsitive mmunication Services	46.17 6.11	43.39	45.90) =								· ·
mmunication Services	6.11												
		6.42	6.60		n								
ergy	6.15	4.25	5.49										
ustrials	10.14	11.17	11.72										
hnology	23.77	21.55	22.09										
ensive	20.28	19.54	19.43										
nsumer Defensive	5.45	5.98	5.82										
althcare	12.71	10.98	11.26										
	2 12	2.58	2.35										
n:	sumer Defensive Ithcare	sumer Defensive 5.45 Ithcare 12.71	sumer Defensive 5.45 5.98	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82 Ithcare 12.71 10.98 11.26	sumer Defensive 5.45 5.98 5.82

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	14.20	14.20	_	_
⊕ T. Rowe Price Ltd Dur Infl Focus Bd Z	_	12.95	27.15	_	_
⊕ T. Rowe Price Value Z	_	7.29	34.44	_	_
	_	6.73	41.17	_	_
⊕ T. Rowe Price Hedged Equity Z	_	5.14	46.31	-	-
⊕ T. Rowe Price Intl Bd (USD Hdgd) Z	_	4.89	51.20	_	_
⊕ T. Rowe Price US Large-Cap Core Z	_	4.74	55.94	_	_
⊕ T. Rowe Price Equity Index 500 Z	_	4.65	60.60	_	_
⊕ T. Rowe Price Overseas Stock Z	-	3.64	64.24	_	_
⊕ T. Rowe Price Emerging Markets Bond Z	_	3.38	67.62	_	_

Total Holdings 31



T. Rowe Price Retirement 2020 Advisor PARBX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 9 of the 10 years it's

Management: The fund's management has been in place for 8.67 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 0.78 is 34.48% higher than the Target-Date 2020 category average.

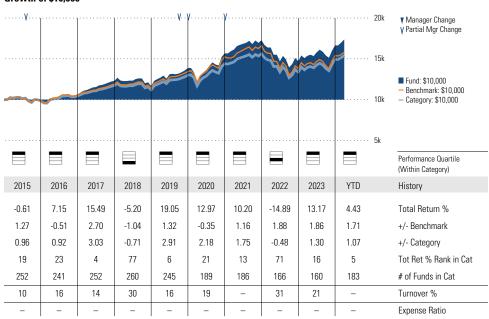
Morningstar Investment Management LLC Analysis

This fund fails our expense screen but its expenses are consistent with funds that have similar distribution fees.

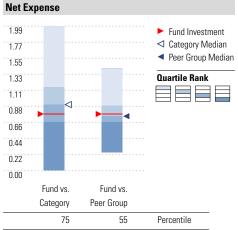
ESG Metrics

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

Growth of \$10,000







21/39 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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.37	_	0.82
Beta	0.91	_	0.88
R-Squared	98.42	_	98.29
Standard Deviation	10.69	11.68	10.33
Sharpe Ratio	0.01	-0.09	-0.05
Tracking Error	1.72	_	2.07
Information Ratio	0.77	_	0.39
Up Capture Ratio	97.17	_	90.84
Down Capture Ratio	88.92	_	85.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.90	19.71	20.66
Price/Book Ratio	3.05	2.62	2.85
Avg Eff Duration	5.30	_	5.09



T. Rowe Price Retirement 2020 Advisor PARBX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

1. /				
13	28	28	Large	
5	13	6	Mid	
2	3	2	Small	
1/-1	Diamel	C		Last

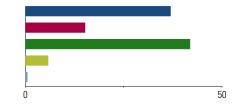
Value Blend Growth

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

Fixed Ir	ncome		Quality
			High
			Mid
			Low
Ltd	Mnd	Ext .	

Duration

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.45	8.34
Cash	5.72	2.34
Bonds	41.83	44.91
Non-US Stocks	15.12	16.09
US Stocks	36.88	28.33
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	33.53	37.13	35.41	
A	Basic Materials	5.39	3.99	4.60	
A	Consumer Cyclical	9.74	10.41	10.74	
<u></u>	Financial Services	14.17	14.66	15.81	<u> </u>
ı	Real Estate	4.23	8.07	4.26	
M	Sensitive	46.18	43.35	45.56	0
	Communication Services	6.11	6.37	6.68	
ð	Energy	6.15	4.30	4.94	
Ģ	Industrials	10.15	11.30	11.28	
	Technology	23.77	21.38	22.66	
→	Defensive	20.29	19.52	19.03	
	Consumer Defensive	5.45	5.98	5.64	
٠	Healthcare	12.72	10.97	11.19	
•	Utilities	2.12	2.57	2.20	
					0% 5 10 15 20 25 30 35 40 45 5

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	-	13.67	13.67	_	_
⊕ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	11.02	24.70	_	-
⊕ T. Rowe Price Value Z	-	7.78	32.48	_	-
⊕ T. Rowe Price Growth Stock Z	-	7.16	39.65	_	_
⊕ T. Rowe Price Hedged Equity Z	-	5.48	45.13	_	-
① T. Rowe Price US Large-Cap Core Z	_	5.11	50.24	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	4.94	55.18	_	_
⊕ T. Rowe Price Intl Bd (USD Hdgd) Z	-	4.65	59.83	_	_
⊕ T. Rowe Price Overseas Stock Z	-	3.88	63.70	_	_
⊕ T. Rowe Price International Value Eq Z	_	3.57	67.27	_	_

Total Holdings 31



T. Rowe Price Retirement 2025 Advisor PARJX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 8.67 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 0.79 is 31.67% higher than the Target-Date 2025 category average.

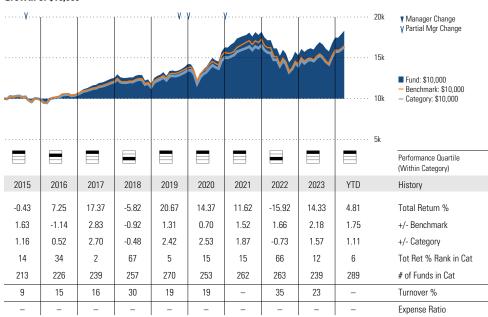
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

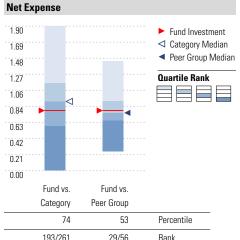
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.46	_	0.93
Beta	0.91	_	0.86
R-Squared	98.32	_	98.11
Standard Deviation	11.58	12.58	10.97
Sharpe Ratio	0.04	-0.06	-0.01
Tracking Error	1.86	_	2.31
Information Ratio	0.76	_	0.40
Up Capture Ratio	97.77	_	89.22
Down Capture Ratio	89.62	_	83.93

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	21.83	19.52	20.68						
Price/Book Ratio	3.03	2.58	2.83						
Avg Eff Duration	5.53	-	5.59						

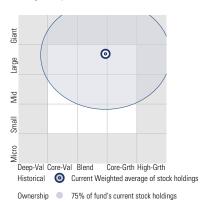


T. Rowe Price Retirement 2025 Advisor PARJX

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

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity 13 28



Value Blend Growth

Fixed Income Quality High MidLow Ltd Mod Duration

Weight %

>50 25-50 10-25 0-10



29.12 15.31 Bonds 36.45 41.22 Cash 5.75 2.13 Other 0.46 12.23 50 100.00 100.00 Total

		Fund	Bmark	Cat	Fund	,	Bend	hmark	[] Ca	ategory	Avera	ge	
b	Cyclical	33.61	37.16	35.15									
À.	Basic Materials	5.43	4.09	4.19									
—	Consumer Cyclical	9.73	10.49	10.76				1					
ê	Financial Services	14.21	14.82	15.42									
b	Real Estate	4.24	7.76	4.78			'						
NI	Sensitive	46.15	43.29	45.64									
	Communication Services	6.07	6.34	6.92									
•	Energy	6.18	4.33	4.60									
\$	Industrials	10.22	11.42	11.10					_				
2	Technology	23.68	21.20	23.02						0			
+	Defensive	20.25	19.55	19.22									
7	Consumer Defensive	5.43	6.01	5.73		= [
ř	Healthcare	12.71	10.96	11.10									
?	Utilities	2.11	2.58	2.39									

NI .		0/ 11 . 1	0 1 .: 0/	\(TD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	12.57	12.57	_	_
⊕ T. Rowe Price Value Z	-	8.72	21.29	_	_
⊕ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	8.41	29.69	_	_
⊕ T. Rowe Price Growth Stock Z	-	8.05	37.74	_	_
⊕ T. Rowe Price US Large-Cap Core Z	-	5.79	43.53	-	-
⊕ T. Rowe Price Equity Index 500 Z	_	5.52	49.05	_	_
⊕ T. Rowe Price Hedged Equity Z	-	5.10	54.16	_	_
⊕ T. Rowe Price Overseas Stock Z	-	4.39	58.54	_	_
⊕ T. Rowe Price Intl Bd (USD Hdgd) Z	_	4.21	62.75	_	_
⊕ T. Rowe Price International Value Eq Z	_	4.01	66.76	_	_

Total Holdings 31



T. Rowe Price Retirement 2030 Advisor PARCX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 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 8.67 years.
- × *Net Expense:* The fund's expense ratio of 0.82 is 32.26% higher than the Target-Date 2030 category average.

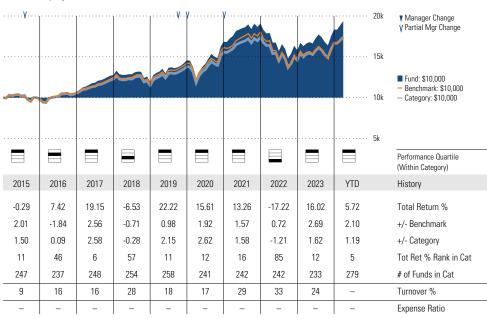
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

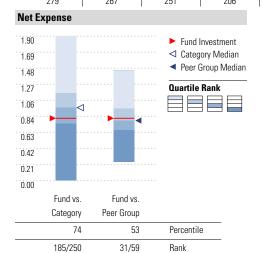
ESG Metrics

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



Trailing Performance Total Return % as of 03-31-2024 Fund Benchmark Category 5 Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea Fund Return % 5.72 16.50 3.36 8.00 7.29 7.72 6.75 3.62 12.01 1.93 6.18 6.06 Benchmark Return % 4 53 13 69 2 95 6 99 6.40 Category Average % 5 5 31 8 4 % Rank in Category 279 267 251 206 136 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.46	_	1.16
Beta	0.95	_	0.90
R-Squared	98.40	_	98.33
Standard Deviation	12.93	13.51	12.26
Sharpe Ratio	0.09	-0.01	0.06
Tracking Error	1.77	_	2.11
Information Ratio	0.80	_	0.55
Up Capture Ratio	100.94	_	93.58
Down Capture Ratio	93.54	_	87.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.65	19.33	20.70
Price/Book Ratio	2.98	2.55	2.90
Avg Eff Duration	6.17	-	6.08



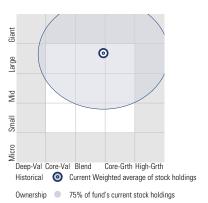
T. Rowe Price Retirement 2030 Advisor PARCX

Quality High MidLow

Morningstar Index Morningstar Lifetime Mod 2030 TR USD **Morningstar Category** Target-Date 2030

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

_qu.t,			
13	28	28	Large
5	14	6	Mid
2	3	2	Small
Value	Dland	Croudh	

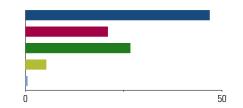
Value Blend Growth

Mod Ltd Duration

Fixed Income

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

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.46	13.25
Cash	5.22	1.27
Bonds	26.62	31.38
Non-US Stocks	20.89	19.21
US Stocks	46.81	34.91
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	•	Benchn	nark	Cate	gory	Averaç	je _	
⊌ Cyclical	33.80	37.10	34.18									
Basic Materials	5.51	4.18	4.31									
Consumer Cyclical	9.71	10.57	11.00				_					
Financial Services	14.32	15.00	15.74									
Real Estate	4.26	7.35	3.13		•							
✓ Sensitive	46.06	43.31	46.22		_							
Communication Services	5.99	6.30	6.90		[]							
Energy	6.29	4.37	4.62			1						
Industrials	10.39	11.58	11.49									
Technology	23.39	21.06	23.21									
→ Defensive	20.14	19.60	19.60									
Consumer Defensive	5.39	6.04	5.84		10							
Healthcare	12.69	10.96	11.52									
Utilities	2.06	2.60	2.24									

A)	M	0/ 11 . 1	0 1 .: 0/	VITO D	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	10.87	10.87	_	_
⊕ T. Rowe Price New Income Z	-	10.37	21.25	_	_
⊕ T. Rowe Price Growth Stock Z	-	10.05	31.29	_	-
⊕ T. Rowe Price US Large-Cap Core Z	-	7.15	38.44	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	6.93	45.37	-	-
⊕ T. Rowe Price Overseas Stock Z	_	5.43	50.80	_	_
⊕ T. Rowe Price International Value Eq Z	-	4.94	55.74	_	_
⊕ T. Rowe Price International Stock Z	-	4.61	60.36	_	_
⊕ T. Rowe Price Real Assets Z	-	4.49	64.85	_	_
T. Rowe Price Ltd Dur Infl Focus Bd Z	_	3.63	68.48	_	_

Total Holdings 31



T. Rowe Price Retirement 2035 Advisor PARKX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 9 of the 10 years it's
- Management: The fund's management has been in place for 8.67 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 0.84 is 37.7% higher than the Target-Date 2035 category average.

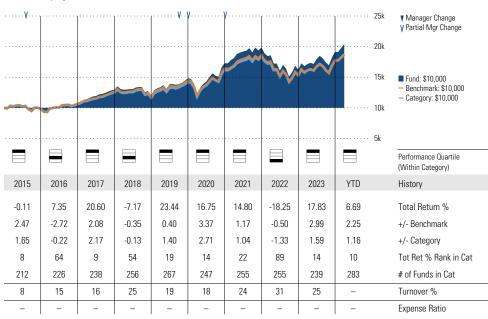
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

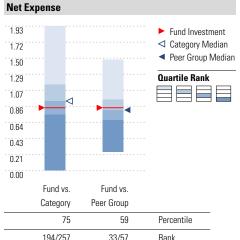
ESG Metrics

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







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	1.18	_	1.21
Beta	0.98	_	0.93
R-Squared	98.50	_	98.39
Standard Deviation	14.21	14.44	13.59
Sharpe Ratio	0.14	0.06	0.14
Tracking Error	1.77	_	2.03
Information Ratio	0.66	_	0.58
Up Capture Ratio	102.44	_	96.90
Down Capture Ratio	96.99	_	91.12

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.52	19.14	20.61
Price/Book Ratio	2.95	2.51	2.85
Avg Eff Duration	6.95	-	6.37



T. Rowe Price Retirement 2035 Advisor PARKX

Quality High MidLow

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



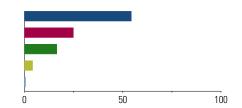
Style Breakdown

Equity				Fixed	Income
13	28	28	Large		
5	14	6	Mid		
2	3	2	Small		
Value	Blend	Growth		Ltd	Mod

Mod Duration

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

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 54.28 41.05 Non-US Stocks 24.81 21.93 Bonds 16.36 22.49 Cash 4.06 2.19 Other 0.48 12.34 100.00 100.00 Total

		Fund	Bmark	Cat	Fun	Н	▼ Ben	chmark	, II ca	teann	Avera	ne en			
ղ.	Cyclical	33.91	37.03	34.35	Turi	u	DGII			atogory	Averag	gc [
.	Basic Materials	5.54	4.28	4.20		1									
Δ,	Consumer Cyclical	9.71	10.67	10.97											
₽	Financial Services	14.40	15.17	15.56		1									
b	Real Estate	4.26	6.91	3.62		0 '									
M	Sensitive	46.05	43.34	46.03											
	Communication Services	5.97	6.29	6.94											
•	Energy	6.34	4.41	4.57											
‡	Industrials	10.48	11.72	11.34											
3	Technology	23.26	20.92	23.18											
+	Defensive	20.02	19.64	19.61											
7	Consumer Defensive	5.35	6.06	5.85											
1	Healthcare	12.64	10.96	11.37											
?	Utilities	2.03	2.62	2.39		· :									
					0%	5	10	15	20	25	30	35	40	45	5

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	12.98	12.98	_	_
⊕ T. Rowe Price Growth Stock Z	_	12.23	25.21	_	_
⊕ T. Rowe Price US Large-Cap Core Z	-	8.60	33.81	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	8.59	42.41	_	_
⊕ T. Rowe Price New Income Z	-	7.30	49.71	-	-
⊕ T. Rowe Price Overseas Stock Z	_	6.48	56.19	_	_
⊕ T. Rowe Price International Value Eq Z	-	6.00	62.19	_	_
⊕ T. Rowe Price International Stock Z	-	5.40	67.59	_	_
⊕ T. Rowe Price Real Assets Z	-	5.13	72.73	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	_	3.26	75.98	_	_

Total Holdings 29



T. Rowe Price Retirement 2040 Advisor PARDX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 9 of the 10 years it's been in existence
- Management: The fund's management has been in place for 8.67 years.
- × *Net Expense:* The fund's expense ratio of 0.85 is 30.77% higher than the Target-Date 2040 category average.

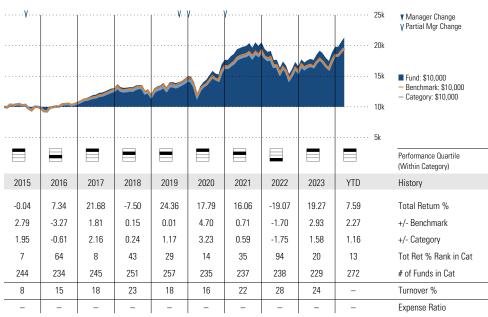
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

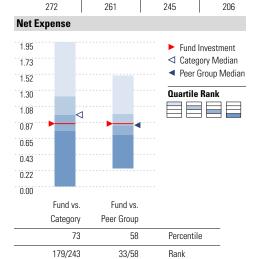
ESG Metrics

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



Trailing Performance Total Return % as of 03-31-2024 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea Fund Return % 7.59 21.04 4.56 9.57 8.34 8.30 5.32 16.35 3.86 8.04 7.27 7.37 Benchmark Return % 6 43 18.35 4 66 8 94 7 68 Category Average % 13 8 63 23 19 % Rank in Category 133 # of Funds in Category



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.71	_	1.00
Beta	0.99	_	0.95
R-Squared	98.47	_	98.37
Standard Deviation	15.22	15.28	14.69
Sharpe Ratio	0.18	0.13	0.19
Tracking Error	1.89	_	2.10
Information Ratio	0.37	_	0.46
Up Capture Ratio	101.89	_	98.20
Down Capture Ratio	98.93	_	93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.51	18.96	20.56
Price/Book Ratio	2.95	2.48	2.87
Avg Eff Duration	7.09	-	6.68



T. Rowe Price Retirement 2040 Advisor PARDX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 03-31-2024

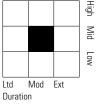
Morningstar Style Box™



Style Breakdown

Equity				Fixed In	come
13	28	28	Large		
5	14	6	Mid		
2	3	2	Small		
	DI I	0 1		L c L	

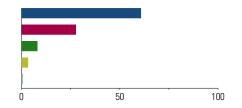
Value Blend Growth



Quality

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

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 60.70 47.46 Non-US Stocks 27.58 25.89 Bonds 8.00 13.04 Cash 3.22 1.70 Other 0.49 11.91 100.00 Total 100.00

Sector Weighting	as of 03-31-2	024												
		Fund	Bmark	Cat	Fund	ł	▼ Bend	chmark	[] Ca	ategory	Avera	ge .	,	
b Cyclical		33.90	37.03	34.35										
Basic Materials		5.55	4.37	4.27										
Consumer Cyclic	al	9.71	10.74	11.15										
Financial Service	s	14.38	15.35	15.68										
Real Estate		4.26	6.57	3.25] .								
✓ Sensitive		46.06	43.33	46.05										
Communication S	Services	5.98	6.26	6.84										
Energy		6.35	4.44	4.61										
Industrials		10.47	11.86	11.61										
Technology		23.26	20.77	22.99										
→ Defensive		20.04	19.64	19.60										
Consumer Defen	sive	5.36	6.07	5.80										
Healthcare		12.64	10.94	11.45										
Utilities		2.04	2.63	2.35										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
T. Rowe Price Value Z	_	14.47	14.47	_	_
① T. Rowe Price Growth Stock Z	_	13.64	28.12	_	_
⊕ T. Rowe Price Equity Index 500 Z	_	9.57	37.68	_	_
→ T. Rowe Price US Large-Cap Core Z	_	9.55	47.24	_	_
⊕ T. Rowe Price Overseas Stock Z	-	7.17	54.41	-	-
	_	6.72	61.13	_	_
⊕ T. Rowe Price International Stock Z	_	5.99	67.12	_	_
⊕ T. Rowe Price Real Assets Z	_	5.74	72.86	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	_	3.59	76.45	_	_
⊕ T. Rowe Price New Income Z	_	3.55	79.99	_	_

Total Holdings 29



T. Rowe Price Retirement 2045 Advisor PARLX

Growth of \$10,000

-0.46

66

218

14

1.56

13

231

14

1.79

8

204

8

Morningstar Category Target-Date 2045

1.22

20

225

24

1.02

13

275

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2045 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 8.67 years.
- × *Net Expense:* The fund's expense ratio of 0.87 is 33.85% higher than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

ESG Metrics

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

▼ 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 -0.08 7.47 22.07 -7.78 25.02 18.33 16.94 -19 33 20.17 8.16 Total Return % 2.95 -3.37 1.54 0.39 0.05 5.38 0.58 -2 27 2.78 2.20 +/- Benchmark

0.31

44

249

22

-1.58

91

249

31

0.67

39

263

22

0.36

37

250

27

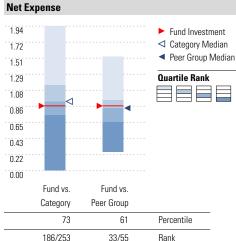
3.23

12

243

20





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.51	_	0.79
Beta	0.98	_	0.97
R-Squared	98.39	_	98.36
Standard Deviation	15.75	15.87	15.49
Sharpe Ratio	0.20	0.18	0.22
Tracking Error	2.01	_	2.11
Information Ratio	0.23	_	0.33
Up Capture Ratio	101.04	_	99.17
Down Capture Ratio	99.16	-	95.90

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.51	18.80	20.53
Price/Book Ratio	2.95	2.45	2.82
Avg Eff Duration	7.83	-	7.40



T. Rowe Price Retirement 2045 Advisor PARLX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

-quit,			
13	28	28	Large
5	14	6	Mid
2	3	2	Small

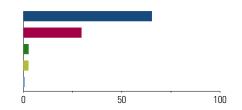
Value Blend Growth

Fixed Income Quality High Mid Low Mod Ltd Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.51	11.53
Cash	2.41	1.61
Bonds	2.48	8.77
Non-US Stocks	29.40	26.85
US Stocks	65.20	51.25
Asset Class	Net %	Cat%

Sec	tor Weighting as of 03-	31-2024												
		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	[C	ategory	Avera	ge		
<u></u>	Cyclical	33.89	37.14	34.50									1	
ů.	Basic Materials	5.54	4.45	4.30										
A	Consumer Cyclical	9.71	10.80	10.96										
,	Financial Services	14.40	15.48	15.48										
fi	Real Estate	4.24	6.41	3.76		0 '								
W	Sensitive	46.09	43.24	45.88										
	Communication Services	5.99	6.21	6.86										
•	Energy	6.34	4.48	4.61										
Ф	Industrials	10.47	11.96	11.37										
	Technology	23.29	20.59	23.04										
→	Defensive	20.03	19.63	19.60										
=	Consumer Defensive	5.35	6.09	5.84										
+	Healthcare	12.64	10.91	11.42										
•	Utilities	2.04	2.63	2.34										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	15.49	15.49	_	_
⊕ T. Rowe Price Growth Stock Z	_	14.66	30.15	_	_
⊕ T. Rowe Price Equity Index 500 Z	_	10.13	40.27	_	_
→ T. Rowe Price US Large-Cap Core Z	_	10.11	50.38	_	_
€ T. Rowe Price Overseas Stock Z	-	7.61	57.99	-	-
	_	7.20	65.20	_	_
⊕ T. Rowe Price International Stock Z	_	6.40	71.59	_	_
⊕ T. Rowe Price Real Assets Z	_	6.07	77.66	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	_	3.82	81.49	_	_
⊕ T. Rowe Price Mid-Cap Value Z	_	3.54	85.02	_	_

Total Holdings 26



T. Rowe Price Retirement 2050 Advisor PARFX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 9 of the 10 years it's
- Management: The fund's management has been in place for 8.67 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 0.88 is 33.33% higher than the Target-Date 2050 category average.

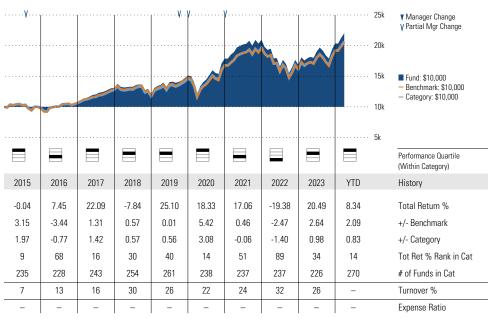
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

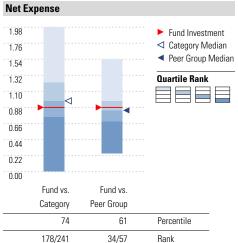
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.43	_	0.79
Beta	0.98	_	0.98
R-Squared	98.30	_	98.24
Standard Deviation	15.92	16.14	15.94
Sharpe Ratio	0.21	0.19	0.24
Tracking Error	2.11	_	2.15
Information Ratio	0.16	_	0.32
Up Capture Ratio	100.19	_	100.34
Down Capture Ratio	98.70	_	97.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.51	18.66	20.54
Price/Book Ratio	2.95	2.41	2.84
Avg Eff Duration	6.49	-	7.57



T. Rowe Price Retirement 2050 Advisor PARFX

Quality High Μid Low

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

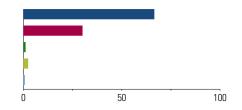
Equity				Fixed	Income
13	28	28	Large		
5	14	6	Mid		
2	3	2	Small		
Value	Blend	Growth		Ltd	Mod

Mod Ltd Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 52.75 66.42 Non-US Stocks 29.90 27.48 Bonds 0.93 6.40 Cash 2.23 1.79 Other 0.51 11.57 100.00 100.00 Total

Sector Weighting as of 03	3-31-2024												
	Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] C	ategory	Avera	ge		
⊌ Cyclical	33.91	37.34	34.53									1	
Basic Materials	5.55	4.52	4.32										
Consumer Cyclical	9.71	10.83	11.02										
Financial Services	14.40	15.60	15.57			-							
Real Estate	4.25	6.39	3.62										
✓ Sensitive	46.06	43.08	45.93										
Communication Services	5.99	6.17	6.82										
Energy	6.34	4.50	4.62										
Industrials	10.46	12.04	11.51										
Technology	23.27	20.37	22.98										
→ Defensive	20.03	19.58	19.55										
Consumer Defensive	5.35	6.08	5.81										
Healthcare	12.64	10.86	11.44										
Utilities	2.04	2.64	2.30										
				0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	15.77	15.77	_	_
⊕ T. Rowe Price Growth Stock Z	-	14.92	30.69	_	_
⊕ T. Rowe Price US Large-Cap Core Z	-	10.28	40.97	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	10.23	51.20	_	_
⊕ T. Rowe Price Overseas Stock Z	-	7.76	58.96	_	_
⊕ T. Rowe Price International Value Eq Z	_	7.34	66.30	_	_
⊕ T. Rowe Price International Stock Z	-	6.49	72.79	_	_
⊕ T. Rowe Price Real Assets Z	_	6.18	78.97	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	_	3.88	82.85	_	_
⊕ T. Rowe Price Mid-Cap Value Z	_	3.60	86.45	_	_

Total Holdings 26



T. Rowe Price Retirement 2055 Advisor PAROX

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

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 9 of the 10 years it's been in existence
- Management: The fund's management has been in place for 8.67 years.
- × Net Expense: The fund's expense ratio of 0.89 is 39.06% higher than the Target-Date 2055 category average.

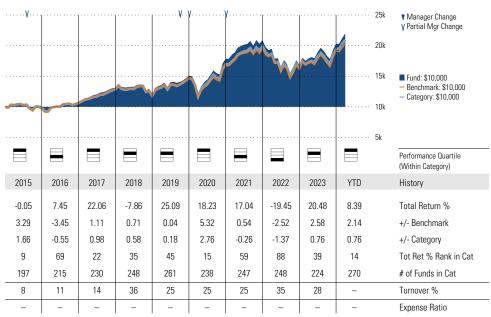
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

ESG Metrics

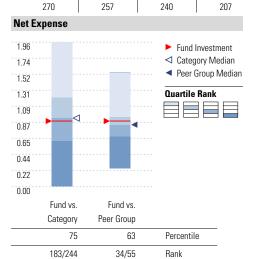
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2024 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea Fund Return % 8.39 22.92 5.16 10.17 8.68 7.07 6.25 18.69 4.81 8.85 7.61 7.54 Benchmark Return % 7 63 21 11 5 62 9 88 8 21 Category Average % 14 13 75 35 21 % Rank in Category

122



Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.44	_	0.90
Beta	0.97	_	0.99
R-Squared	98.26	_	98.22
Standard Deviation	15.94	16.22	16.13
Sharpe Ratio	0.21	0.19	0.24
Tracking Error	2.14	_	2.17
Information Ratio	0.16	_	0.37
Up Capture Ratio	99.93	_	101.34
Down Capture Ratio	98.40	_	97.75

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.50	18.53	20.45
Price/Book Ratio	2.95	2.38	2.81
Avg Eff Duration	6.12	-	8.64



of Funds in Category

T. Rowe Price Retirement 2055 Advisor PAROX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

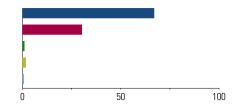
Lquity			
13	28	28	Large
5	14	6	Mid
2	3	2	Small

Value Blend Growth

Fixed Income Quality High Μid Low Mod Ltd Duration

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

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 52.74 66.90 Non-US Stocks 30.12 26.79 Bonds 0.87 6.72 Cash 1.58 1.10 Other 0.52 12.64 100.00 100.00 Total

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	. I C:	ategory	Avera	ae			
U.	Cyclical	33.89	37.62	34.55			50.1			atogo.,	711010		•		
â.	Basic Materials	5.54	4.60	4.29											
4	Consumer Cyclical	9.71	10.86	10.92											
£	Financial Services	14.40	15.69	15.50											
ŧ	Real Estate	4.24	6.47	3.84		•									
MI	Sensitive	46.07	42.88	46.02											
	Communication Services	5.99	6.11	6.86											
•	Energy	6.34	4.52	4.62											
þ	Industrials	10.47	12.11	11.45				· :							
3	Technology	23.27	20.14	23.09											
+	Defensive	20.03	19.51	19.42											
Ę	Consumer Defensive	5.35	6.08	5.80											
٠	Healthcare	12.64	10.79	11.32											
?	Utilities	2.04	2.64	2.30		'									
					0%	5	10	15	20	25	30	35	40	45	5

NI .	M	0/ 11 . 1	0 1 :: 2/	\(TD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	15.87	15.87	_	_
⊕ T. Rowe Price Growth Stock Z	-	15.03	30.90	_	-
⊕ T. Rowe Price US Large-Cap Core Z	-	10.31	41.21	_	-
⊕ T. Rowe Price Equity Index 500 Z	-	10.16	51.37	_	-
⊕ T. Rowe Price Overseas Stock Z	-	7.81	59.18	-	-
⊕ T. Rowe Price International Value Eq Z	_	7.39	66.57	_	_
⊕ T. Rowe Price International Stock Z	-	6.54	73.11	_	_
⊕ T. Rowe Price Real Assets Z	-	6.21	79.32	_	_
◆ T. Rowe Price Mid-Cap Growth Z	-	3.90	83.22	_	_
⊕ T. Rowe Price Mid-Cap Value Z	_	3.62	86.83	_	_

Total Holdings 26



T. Rowe Price Retirement 2060 Advisor TRRYX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 8 of the 9 years it's
- Management: The fund's management has been in place for 8.67 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 0.89 is 34.85% higher than the Target-Date 2060 category average.

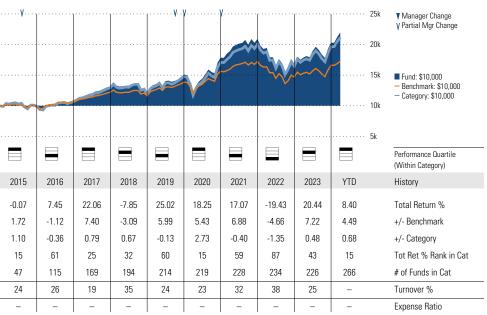
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

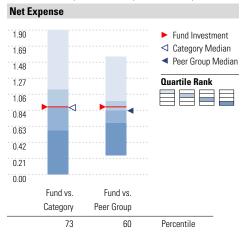
ESG Metrics

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







176/240	33/56	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 Wietrics			
	Fund	Bmark	Cat
Alpha	2.05	-	2.60
Beta	1.26	-	1.28
R-Squared	96.13	-	96.52
Standard Deviation	15.98	12.42	16.18
Sharpe Ratio	0.21	0.04	0.25
Tracking Error	4.52	-	4.61
Information Ratio	0.56	-	0.68
Up Capture Ratio	137.72	-	140.35
Down Capture Ratio	127.48	-	126.91

Portfolio Metrics												
	Fund	Bmark	Cat									
Price/Earnings Ratio	21.50	18.45	19.88									
Price/Book Ratio	2.95	2.33	2.65									
Avg Eff Duration	6.38	_	7.50									



T. Rowe Price Retirement 2060 Advisor TRRYX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

Lquity			
13	28	28	Large
5	14	6	Mid
2	3	2	Small

Value Blend Growth

Fixed Income

Quality

High

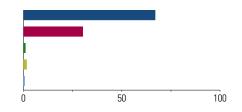
Mid

Ltd Mod Ext

Duration

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

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.51	17.37
Cash	1.52	1.05
Bonds	0.92	5.99
Non-US Stocks	30.11	30.84
US Stocks	66.93	44.77
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benc	hmark	[] Ca	ategory	Avera	ge	_	
b	Cyclical	33.89	38.52	36.03		· ·								
À.	Basic Materials	5.54	4.79	4.82		Ó								
-	Consumer Cyclical	9.71	10.92	10.82										
ê	Financial Services	14.40	16.41	15.96										
b	Real Estate	4.24	6.40	4.43										
NI	Sensitive	46.07	40.90	44.96										
	Communication Services	5.99	5.96	6.55										
•	Energy	6.34	4.84	4.87										
\$	Industrials	10.47	12.38	11.63			<u> </u>		_					
2	Technology	23.27	17.72	21.91		-								
+	Defensive	20.03	20.58	19.01										
Ę	Consumer Defensive	5.35	6.51	5.78										
ř	Healthcare	12.64	11.12	11.02										
?	Utilities	2.04	2.95	2.21										

NI.	M . : D .	0/ 11 . 1	0 1:: 0/	V/TD D . 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	15.88	15.88	_	_
⊕ T. Rowe Price Growth Stock Z	-	15.03	30.91	-	-
⊕ T. Rowe Price US Large-Cap Core Z	_	10.30	41.21	_	_
⊕ T. Rowe Price Equity Index 500 Z	_	10.16	51.38	_	_
⊕ T. Rowe Price Overseas Stock Z	_	7.80	59.18	-	-
⊕ T. Rowe Price International Value Eq Z	_	7.39	66.57	_	_
⊕ T. Rowe Price International Stock Z	-	6.54	73.11	_	_
→ T. Rowe Price Real Assets Z	-	6.20	79.31	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.89	83.20	_	_
⊕ T. Rowe Price Mid-Cap Value Z	_	3.61	86.82	_	_

Total Holdings 26



T. Rowe Price Retirement 2065 Advisor PASUX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Kimberly DeDominicis since 10-2020 Wyatt Lee since 10-2020 Andrew Jacobs van Merlen since 10-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date 2065+ category's top three quartiles in 2 of the 3 years it's

Management: The fund's management has been in place for 3.47 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 0.89 is 48.33% higher than the Target-Date 2065+ category average.

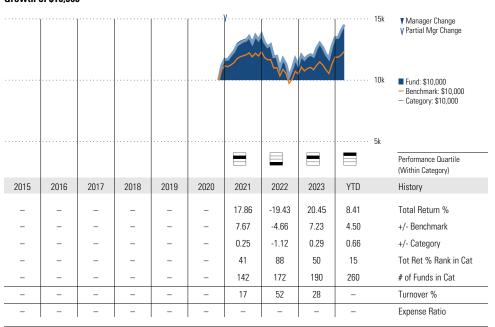
Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

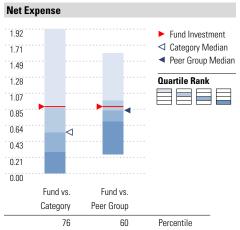
ESG Metrics

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

Growth of \$10,000







	189/246	33/56	Rank						
Peer group is a subset of the category and includes funds with the									
same management style (active vs. passive) and similar share class									
characte	rictice								

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.15	-	2.60
Beta	1.26	-	1.29
R-Squared	96.12	-	96.48
Standard Deviation	15.99	12.42	16.30
Sharpe Ratio	0.22	0.04	0.25
Tracking Error	4.53	-	4.72
nformation Ratio	0.58	-	0.66
Up Capture Ratio	138.08	-	141.07
Down Capture Ratio	127.28	-	127.64

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.24	18.45	19.94
Price/Book Ratio	2.89	2.33	2.69
Avg Eff Duration	6.29	_	7.34

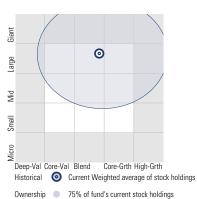


T. Rowe Price Retirement 2065 Advisor PASUX

Morningstar Category Target-Date 2065+ Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™





Equity

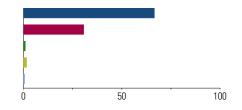
Equity			
14	29	26	Large
5	14	5	Mid
2	3	2	Small

Value Blend Growth



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

Asset Allocation as of 03-31-2024





		Fund	Bmark	Cat	Fun	4	▼ Ben	ohmor	, II c	togon	Avera	20			
_					Full	u .	ben	ciiiiai	(negory	Avera	ye _	7		
_Մ	Cyclical	35.15	38.52	34.94											
Å.	Basic Materials	5.71	4.79	4.70											
A	Consumer Cyclical	9.87	10.92	10.96											
P	Financial Services	14.95	16.41	15.97											
ŵ	Real Estate	4.62	6.40	3.31		(m) '									
W	Sensitive	44.12	40.90	45.92											
	Communication Services	5.96	5.96	6.81											
ð	Energy	5.77	4.84	4.77											
Ф	Industrials	10.54	12.38	11.87		- :		'							
	Technology	21.85	17.72	22.47											
→	Defensive	20.74	20.58	19.13											
=	Consumer Defensive	5.89	6.51	5.85											
٠	Healthcare	12.81	11.12	11.05											
•	Utilities	2.04	2.95	2.23		'									
_					0%	5	10	15	20	25	30	35	40	45	5

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	15.88	15.88	_	_
⊕ T. Rowe Price Growth Stock Z	-	15.02	30.90	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	10.39	41.29	_	_
⊕ T. Rowe Price US Large-Cap Core Z	-	10.26	51.55	_	_
⊕ T. Rowe Price Overseas Stock Z	-	7.80	59.35	_	-
⊕ T. Rowe Price International Value Eq Z	_	7.39	66.74	_	_
⊕ T. Rowe Price International Stock Z	-	6.55	73.30	_	_
⊕ T. Rowe Price Real Assets Z	-	6.22	79.52	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.86	83.38	_	_
⊕ T. Rowe Price Mid-Cap Value Z	_	3.60	86.98	_	_

Total Holdings 23



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010 Michael Fry since 05-2010 Steven Morrow since 08-2012 A. Rama Krishna since 12-2012 Arjun Kumar since 10-2020 Shirley Woo since 10-2020

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 13.85 years.
- × Style: The fund has landed in its primary style box Large Value 18.18 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 59.79% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen. Its largest underlying subadvisor employs a relative value approach, which can include more growth-leaning stocks, causing the fund to plot near the border of the value and blend column in the Morningstar Stylebox.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.61	_	0.53
Beta	0.97	_	0.96
R-Squared	91.00	_	87.90
Standard Deviation	17.22	16.86	17.21
Sharpe Ratio	0.08	0.19	0.20
Tracking Error	5.18	_	6.08
Information Ratio	-0.36	_	0.05
Up Capture Ratio	90.78	_	93.74
Down Capture Ratio	97.40	_	91.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.83	15.76	11.91
Price/Book Ratio	1.75	1.86	1.30
Geom Avg Mkt Cap \$B	34.66	54.55	39.03
ROE	16.74	18.63	14.30



Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

24	24	29	Large
4	13	4	Mid
1	2	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024



			ъ .	0 .		ъ.		По				
		Fund	Bmark	Cat	Fund	▼ Bench	mark	Categ	ory Ave	erage	,	
_Մ	Cyclical	44.19	40.16	43.05								
A.	Basic Materials	10.19	7.12	8.26								
A	Consumer Cyclical	15.44	11.76	11.10								
Ę.	Financial Services	17.83	18.84	22.52				' []			
命	Real Estate	0.73	2.44	1.17								
W	Sensitive	40.34	35.50	35.96								
	Communication Services	4.26	4.41	5.06								
•	Energy	4.62	4.19	8.36								
Ф	Industrials	20.19	16.71	15.18								
	Technology	11.27	10.19	7.36								
—	Defensive	15.47	24.34	20.99					1			
Ħ	Consumer Defensive	5.68	8.56	7.99								
+	Healthcare	8.74	12.89	9.19			*					
•	Utilities	1.05	2.89	3.81	<u> </u>							

World Regions % Equity 03-31-2024



Greater Asia	Fund % 36.65	Cat % 30.37
Japan	12.38	17.25
Australasia	1.02	3.33
Asia-4 Tigers	10.66	7.19
Asia-ex 4 Tigers	12.59	2.60
Not Classified	0.00	0.00

Fund % 12.10	Cat % 8.65	Greater Europe	Fund % 51.25	Cat % 60.98	Market Maturity	Fund %
6.95	7.54	United Kingdom	16.09	18.05	Developed Markets	81.96
5.15	1.11	W euro-ex UK	34.86	42.17	Emerging Markets	18.04
		Emrgng Europe	0.00	0.14	Not Available	0.00
		Africa	0.30	0.62		
	12.10 6.95	12.10 8.65 6.95 7.54	12.10 8.65 Greater Europe 6.95 7.54 United Kingdom 5.15 1.11 W euro-ex UK Emrgng Europe	12.10 8.65 Greater Europe 51.25 6.95 7.54 United Kingdom 16.09 5.15 1.11 W euro-ex UK 34.86 Emrgng Europe 0.00	12.10 8.65 Greater Europe 51.25 60.98 6.95 7.54 United Kingdom 16.09 18.05 5.15 1.11 W euro-ex UK 34.86 42.17 Emrgng Europe 0.00 0.14	12.10 8.65 Greater Europe 51.25 60.98 Market Maturity 6.95 7.54 United Kingdom 16.09 18.05 Developed Markets 5.15 1.11 W euro-ex UK 34.86 42.17 Emerging Markets Emrgng Europe 0.00 0.14 Not Available

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector	
⊕ Mktlig 12/31/2049	3.85	3.85	_	_	
⊕ Taiwan Semiconductor Manufacturing Co Ltd	1.98	5.82	_	Technology	
⊖ Ryanair Holdings PLC ADR	1.83	7.66	_	Industrials	
⊕ Tencent Holdings Ltd	1.77	9.43	_	Communication Svc	
	1.45	10.88	_	Industrials	
⊕ Roche Holding AG	1.32	12.20	_	Healthcare	
	1.32	13.51	_	Consumer Cyclical	
⇒ BP PLC	1.25	14.77	_	Energy	
→ RELX PLC	1.13	15.90	_	Industrials	
SAP SE	1.08	16.98	_	Technology	

Total Holdings 262



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000







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

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

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



Vanguard Real Estate Index Admiral VGSLX

Asset Allocation as of 03-31-2024

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

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

Total Holdings 162

