American Funds 2010 Trgt Date Retire R6 RFTTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

× *Style*: The fund has landed in its primary style box — Large Value — 60 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 0.29 is 42% lower than the Target-Date 2000-2010 category average.

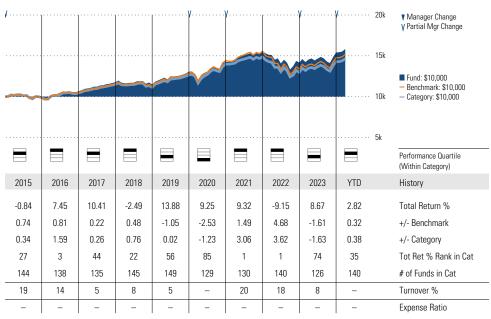
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000





		<u> </u>	·
Net Expo	ense		
1.60			Fund Investment
1.42			Category Median
1.24			◆ Peer Group Median
1.07			Quartile Rank
0.89	. <u> </u>		
0.71			
0.53			
0.36		▶——◀	
0.18			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	26	49	Percentile
	36/138	121/248	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.38	_	-0.24
Beta	0.89	_	0.88
R-Squared	96.41	_	97.21
Standard Deviation	8.80	9.72	8.65
Sharpe Ratio	0.03	-0.10	-0.17
Tracking Error	1.99	_	1.87
Information Ratio	0.64	_	-0.12
Up Capture Ratio	93.68	_	86.70
Down Capture Ratio	83.57	-	88.38

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.61	20.07	20.08
Price/Book Ratio	3.08	2.70	2.83
Avg Eff Duration	4.49	-	5.20



American Funds 2010 Trgt Date Retire R6 RFTTX

Quality High Μid Low

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				Fixed Incom	е
28	29	24	Large		
6	10	1	Mid		
1	0	0	Small		

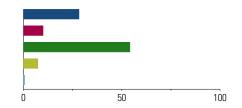
Value Blend Growth

Mod Ltd Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 28.20 28.32 Non-US Stocks 9.91 20.75 Bonds 54.12 39.15 Cash 7.27 3.08 Other 0.50 8.70 100.00 100.00 Total

		Fund	Bmark	Cat	Fun	b	▼ Ben	chmark	(] C	ategory	Avera	ge _		
b	Cyclical	29.29	36.91	35.34										
i.	Basic Materials	4.05	3.83	5.16										
-	Consumer Cyclical	6.73	10.28	10.60			ĺ							
<u></u>	Financial Services	15.04	14.37	17.31										
b	Real Estate	3.47	8.43	2.27			*							
NI	Sensitive	41.54	43.54	46.07										
	Communication Services	5.76	6.45	6.67										
	Energy	6.91	4.24	5.61										
}	Industrials	11.78	11.06	11.83										
1	Technology	17.09	21.79	21.96										
+	Defensive	29.18	19.55	18.59										
Ţ	Consumer Defensive	9.91	5.96	5.59										
1	Healthcare	14.30	11.01	10.77										
1	Utilities	4.97	2.58	2.23										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
American Funds Income Fund of Amer R6	_	16.91	16.91	_	_
American Funds Interm Bd Fd of Amer R6	_	10.59	27.50	_	_
American Funds Bond Fund of Amer R6	_	9.73	37.23	_	_
American Funds ST Bd Fd of Amer R6	-	7.47	44.70	-	_
American Funds Inflation Linked Bd R6	-	7.01	51.71	-	-
American Funds American Balanced R6	_	6.91	58.62	_	_
American Funds Capital Income Bldr R6	-	6.80	65.41	_	_
American Funds Mortgage R6	-	6.74	72.15	_	_
American Funds American Mutual R6	-	5.07	77.22	_	_
American Funds Washington Mutual R6	_	3.93	81.15	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R6 RFJTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2015 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 12.25 years.

Net Expense: The fund's expense ratio of 0.3 is 44.44% lower than the Target-Date 2015 category average.

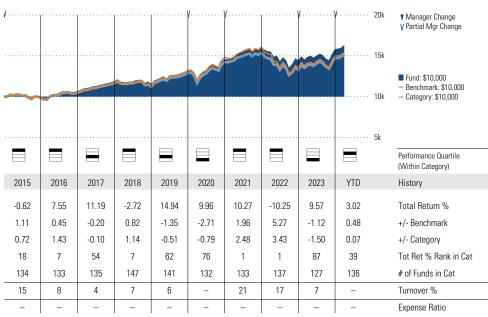
Morningstar Investment Management LLC Analysis

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

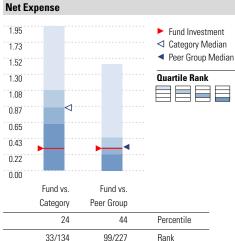
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.78	_	0.58
Beta	0.87	_	0.90
R-Squared	96.79	_	98.24
Standard Deviation	9.44	10.73	9.73
Sharpe Ratio	0.04	-0.11	-0.08
Tracking Error	2.22	_	1.73
Information Ratio	0.76	_	0.30
Up Capture Ratio	92.62	_	92.15
Down Capture Ratio	80.75	_	88.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.07	19.89	20.35
Price/Book Ratio	3.18	2.66	2.87
Avg Eff Duration	4.65	-	4.91





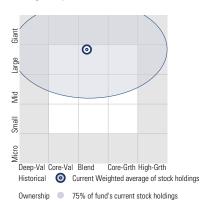
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



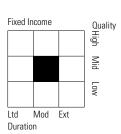
Style Breakdown

Equity 26 29 26 2 6 10

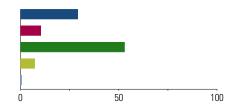


Value Blend Growth

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



Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.53	7.20
Cash	7.17	2.62
Bonds	52.91	44.03
Non-US Stocks	10.28	18.03
US Stocks	29.10	28.13
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	28.52	37.07	34.66	
ů.	Basic Materials	4.23	3.91	5.01	
-	Consumer Cyclical	6.90	10.33	10.48	
	Financial Services	14.36	14.50	16.51	
t	Real Estate	3.03	8.33	2.66	
M	Sensitive	42.76	43.39	45.90	
	Communication Services	5.81	6.42	6.60	
•	Energy	6.52	4.25	5.49	
\$	Industrials	12.25	11.17	11.72	
	Technology	18.18	21.55	22.09	
→	Defensive	28.72	19.54	19.43	
Ę	Consumer Defensive	9.45	5.98	5.82	
ř	Healthcare	14.64	10.98	11.26	
•	Utilities	4.63	2.58	2.35	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	12.54	12.54	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.71	21.25	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	8.42	29.67	_	-
	-	7.86	37.54	_	-
American Funds American Balanced R6	-	6.99	44.53	_	_
	_	5.91	50.43	_	_
	-	5.90	56.33	_	_
	-	5.88	62.20	_	_
	-	4.84	67.05	_	-
American Funds ST Bd Fd of Amer R6	_	4.14	71.19	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R6 RRCTX

Growth of \$10,000

2.07

1.76

4

252

8

-0.61

0.82

25

241

5

0.08

0.41

47

252

1

1.47

1.80

4

260

2

-2.14

-0.55

69

245

-2.33

0.20

62

189

13

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

+/- Benchmark

+/- Category

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Samir Mathur since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.25 years.

Net Expense: The fund's expense ratio of 0.31 is 46.55% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 10k - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.19 7.05 12.87 -2.69 15.59 10.99 10.64 -11.01 10.46 3.38 Total Return %

1.60

2.19

4

186

5.76

3.40

166

15

-0.85

-1.41

85

160

6

0.66

0.02

47

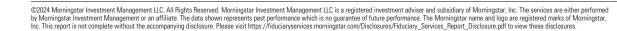
183

 Trailing Perforr	mance					
		[1	[15%	Total Return % as of 03-31-2024
					10	FundBenchmarkCategory
					5	
					0	Average annual, if greater than 1 year
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
3.38	10.75	3.17	6.19	5.95	8.42	Fund Return %
2.72	9.60	1.19	5.07	5.04	6.19	Benchmark Return %
3.36	10.66	1.94	5.41	5.24	_	Category Average %
47	51	2	10	3	_	% Rank in Category
183	172	158	138	77	_	# of Funds in Category

Net Exp	ense		
1.99 1.77 1.55 1.33 1.11 0.88 0.66			► Fund Investment < Category Median < Peer Group Median Quartile Rank
0.44 0.22 0.00			
	Fund vs. Category	Fund vs. Peer Group	
	36/170	47 155/330	Percentile Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.05	_	0.82
Beta	0.84	_	0.88
R-Squared	97.27	_	98.29
Standard Deviation	9.97	11.68	10.33
Sharpe Ratio	0.07	-0.09	-0.05
Tracking Error	2.48	-	2.07
Information Ratio	0.80	-	0.39
Up Capture Ratio	90.66	-	90.84
Down Capture Ratio	78.13	-	85.78

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	21.51	19.71	20.66					
Price/Book Ratio	3.27	2.62	2.85					
Avg Eff Duration	4.98	-	5.09					





American Funds 2020 Trgt Date Retire R6 RRCTX

Quality

High

Mid

Low

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

Equity 28 25 2 5 10



Value Blend Growth

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



Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.56	8.34
Cash	6.94	2.34
Bonds	48.68	44.91
Non-US Stocks	11.45	16.09
US Stocks	32.36	28.33
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	7	Benc	hmark	[] Ca	ategory	Avera	ge	
⊌ Cyclical	28.14	37.13	35.41								1	
Basic Materials	4.19	3.99	4.60]							
Consumer Cyclical	7.25	10.41	10.74									
Financial Services	13.98	14.66	15.81									
Real Estate	2.72	8.07	4.26		'							
✓ Sensitive	43.60	43.35	45.56									
Communication Services	s 5.97	6.37	6.68									
Energy	6.13	4.30	4.94									
Industrials	12.51	11.30	11.28									
Technology	18.99	21.38	22.66					• '				
→ Defensive	28.25	19.52	19.03									
Consumer Defensive	9.17	5.98	5.64									
Healthcare	14.80	10.97	11.19									
Utilities	4.28	2.57	2.20									

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	iviaturity Date	% Net Asset	Guillulative %	FID netulli %	Morningstal Sector
American Funds Income Fund of Amer R6	_	11.18	11.18	_	_
⊕ American Funds Bond Fund of Amer R6	-	7.88	19.06	-	_
→ American Funds American Balanced R6	-	7.87	26.93	_	_
→ American Funds Inflation Linked Bd R6	_	7.85	34.77	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	5.89	40.67	-	-
American Funds American Mutual R6	_	5.89	46.56	_	_
⊕ American Funds Mortgage R6	-	5.88	52.44	-	_
→ American Funds Capital Income Bldr R6	-	5.80	58.24	-	_
→ American Funds Capital World Gr&Inc R6	-	5.01	63.24	_	_
⊕ American Funds US Government Sec R6	_	4.90	68.14	_	_

Total Holdings 22



American Funds 2025 Trgt Date Retire R6 RFDTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 12.25 years.

Net Expense: The fund's expense ratio of 0.32 is 46.67% lower than the Target-Date 2025 category average.

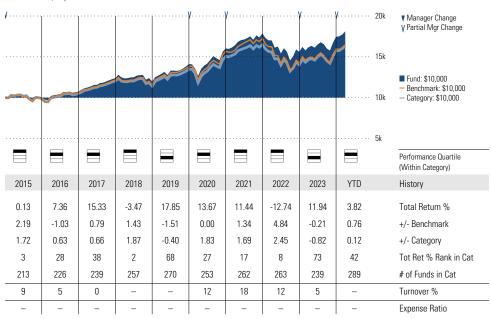
Morningstar Investment Management LLC Analysis

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

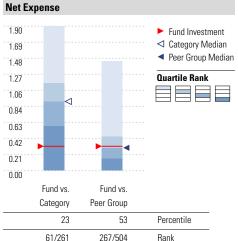
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000







3-Year KISK Welrics			
	Fund	Bmark	Cat
Alpha	2.04	_	0.93
Beta	0.85	_	0.86
R-Squared	98.00	_	98.11
Standard Deviation	10.77	12.58	10.97
Sharpe Ratio	0.09	-0.06	-0.01
Tracking Error	2.45	_	2.31
Information Ratio	0.80	_	0.40
Up Capture Ratio	90.86	_	89.22
Down Capture Ratio	79.32	-	83.93

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	22.06	19.52	20.68					
Price/Book Ratio	3.38	2.58	2.83					
Avg Eff Duration	5.01	_	5.59					





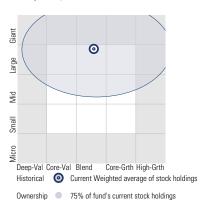
American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Large

Mid

Style Breakdown

Equity 22 29 30 5 9 3

1 1 0
Value Blend Growth

Fixed Income

Ouality

Gh

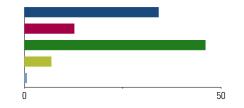
Mid

Ltd Mod Ext

Duration

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

Asset Allocation as of 03-31-2024



Asset Class Net % Cat% US Stocks 34.08 29.12 Non-US Stocks 12.61 15.31 Bonds 46.00 41.22 Cash 6.77 2.13 Other 0.55 12.23 100.00 100.00 Total

Sec	ctor Weighting as of 03-3	31-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
ŀ	Cyclical	27.83	37.16	35.15	
â.	Basic Materials	4.21	4.09	4.19	
A	Consumer Cyclical	7.98	10.49	10.76	
,	Financial Services	13.34	14.82	15.42	
æ	Real Estate	2.30	7.76	4.78	
M	Sensitive	44.80	43.29	45.64	
	Communication Services	6.24	6.34	6.92	
	Energy	5.54	4.33	4.60	
ф	Industrials	12.98	11.42	11.10	
	Technology	20.04	21.20	23.02	
→	Defensive	27.37	19.55	19.22	
	Consumer Defensive	8.58	6.01	5.73	
٠	Healthcare	15.06	10.96	11.10	
•	Utilities	3.73	2.58	2.39	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.94	7.94	_	_
→ American Funds Bond Fund of Amer R6	_	7.70	15.64	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.52	23.16	_	_
⊕ American Funds Income Fund of Amer R6	_	7.35	30.50	_	_
American Funds American Mutual R6	-	6.04	36.54	-	-
→ American Funds Capital World Gr&Inc R6	_	5.99	42.53	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	5.71	48.25	_	_
⊕ American Funds Mortgage R6	_	5.70	53.95	_	_
→ American Funds Washington Mutual R6	-	4.91	58.86	_	_
⊕ American Funds US Government Sec R6	_	4.86	63.72	_	_

Total Holdings 25



American Funds 2030 Trgt Date Retire R6 RFETX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

Net Expense: The fund's expense ratio of 0.33 is 46.77% lower than the Target-Date 2030 category average.

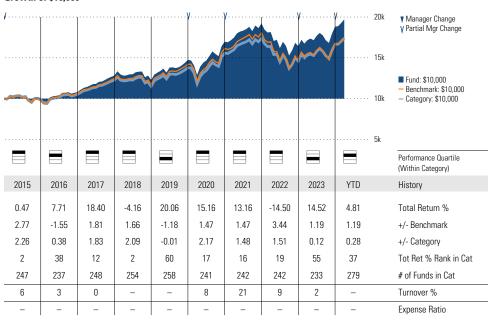
Morningstar Investment Management LLC Analysis

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

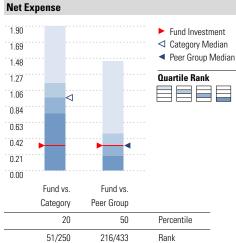
ESG Metrics

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

Growth of \$10,000

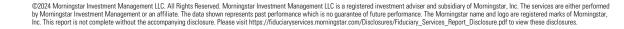






3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.26	_	1.16
Beta	0.89	_	0.90
R-Squared	98.46	_	98.33
Standard Deviation	12.06	13.51	12.26
Sharpe Ratio	0.15	-0.01	0.06
Tracking Error	2.15	_	2.11
Information Ratio	1.01	_	0.55
Up Capture Ratio	95.04	_	93.58
Down Capture Ratio	83.28	_	87.51

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	22.87	19.33	20.70					
Price/Book Ratio	3.56	2.55	2.90					
Avg Eff Duration	5.18	-	6.08					



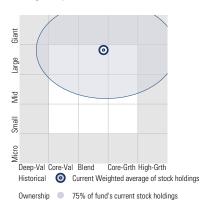


American Funds 2030 Trgt Date Retire R6 RFETX

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

Style Analysis as of 03-31-2024

Morningstar Style Box™



s

Style Breakdown

Equity

Lquity			
18	27	33	Large
4	9	5	Mid
1	1	1	Small

Fixed Income

Quality

High

Mid

Ltd Mod Ext

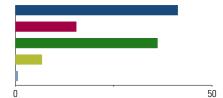
Duration

Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	41.24	34.91
Non-US Stocks	15.42	19.21
Bonds	36.10	31.38
Cash	6.69	1.27
Other	0.55	13.25
Total	100.00	100.00

3 e	ctor Weighting as of 03-	31-2024							_						
		Fund	Bmark	Cat	Fun	d	▼ Ben	chmarl	(C	ategory	Avera	ge			
Դ	Cyclical	27.76	37.10	34.18											
A	Basic Materials	4.13	4.18	4.31			_								
A	Consumer Cyclical	9.34	10.57	11.00											
,	Financial Services	12.49	15.00	15.74				[
侖	Real Estate	1.80	7.35	3.13			•								
W	Sensitive	46.40	43.31	46.22											
d	Communication Services	6.71	6.30	6.90											
•	Energy	4.79	4.37	4.62											
Ф	Industrials	13.58	11.58	11.49											
	Technology	21.32	21.06	23.21											
—	Defensive	25.82	19.60	19.60											
Ħ	Consumer Defensive	7.58	6.04	5.84											
+	Healthcare	15.24	10.96	11.52											
•	Utilities	3.00	2.60	2.24											
					0%	5	10	15	20	25	30	35	40	45	5

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	7.82	7.82	_	_
→ American Funds Capital World Gr&Inc R6	_	6.88	14.70	_	_
⊕ American Funds American Mutual R6	_	6.88	21.57	-	_
→ American Funds AMCAP R6	_	5.95	27.52	-	_
⊕ American Funds Bond Fund of Amer R6	-	5.85	33.37	-	-
⊕ American Funds Inflation Linked Bd R6	_	5.72	39.09	_	_
⊕ American Funds Washington Mutual R6	_	4.96	44.05	-	_
⊕ American Funds US Government Sec R6	_	4.90	48.95	-	_
⊕ American Funds Mortgage R6	-	4.90	53.85	-	_
⊕ American Funds Global Balanced R6	_	4.84	58.69	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R6 RFFTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Samir Mathur since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

Net Expense: The fund's expense ratio of 0.35 is 42.62% lower than the Target-Date 2035 category average.

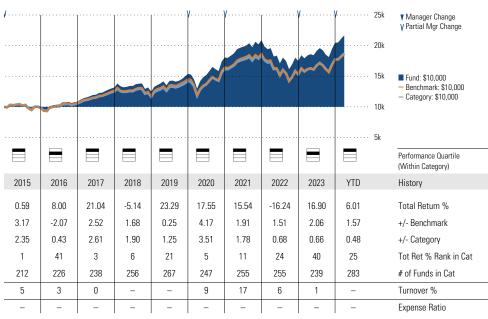
Morningstar Investment Management LLC Analysis

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

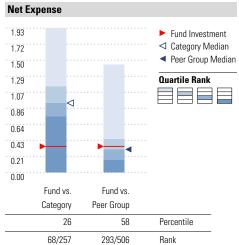
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.22	_	1.21
Beta	0.93	_	0.93
R-Squared	98.43	_	98.39
Standard Deviation	13.53	14.44	13.59
Sharpe Ratio	0.21	0.06	0.14
Tracking Error	1.97	-	2.03
Information Ratio	1.09	_	0.58
Up Capture Ratio	99.32	_	96.90
Down Capture Ratio	88.71	_	91.12

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.37	19.14	20.61
Price/Book Ratio	3.68	2.51	2.85
Avg Eff Duration	5.16	_	6.37



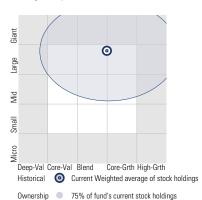
American Funds 2035 Trgt Date Retire R6 RFFTX

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

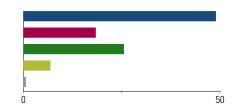
Equity								
16	26	34	Large					
4	9	6	Mid					
1	1	2	Small					

Value Blend Growth

Fixed Income Quality High MidLow Mod Ltd Duration

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

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.55	12.34
Cash	6.78	2.19
Bonds	25.47	22.49
Non-US Stocks	18.32	21.93
US Stocks	48.88	41.05
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ Bend	chmark	∏ Ca	ategory	Avera	ae		
l.	Cyclical	27.77	37.03	34.35						J ,				
ů.	Basic Materials	4.09	4.28	4.20										
4	Consumer Cyclical	10.01	10.67	10.97										
₽	Financial Services	12.08	15.17	15.56			:							
ŧ	Real Estate	1.59	6.91	3.62										
M	Sensitive	47.27	43.34	46.03										
d	Communication Services	6.98	6.29	6.94										
	Energy	4.42	4.41	4.57										
¢	Industrials	13.62	11.72	11.34					_					
	Technology	22.25	20.92	23.18										
→	Defensive	24.96	19.64	19.61										
	Consumer Defensive	7.10	6.06	5.85										
٠	Healthcare	15.19	10.96	11.37										
?	Utilities	2.67	2.62	2.39										

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.43	7.43	_	_
	_	6.66	14.09	_	_
	_	6.58	20.68	_	_
	_	6.48	27.16	_	_
	-	6.29	33.44	_	-
	_	6.29	39.73	_	_
	-	5.08	44.81	_	_
⊕ American Funds US Government Sec R6	_	4.87	49.68	_	_
① American Funds Inflation Linked Bd R6	_	4.55	54.22	_	_
American Funds Global Balanced R6	_	4.47	58.69	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R6 RFGTX

Growth of \$10,000

2.57

244

5

0.22

39

234

2

2.46

6

245

0

2.22

4

251

1.21

28

257

4.21

4

235

5

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

+/- Category

Turnover % Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

Style: The fund has landed in its primary style box — Large Blend — 80 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.37 is 43.08% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.58 8.17 21.98 -5.52 24.40 18.77 16.83 -17.55 19.33 7.21 Total Return % -2.44 2.11 2.13 0.05 5.68 1.48 -0.18 2.99 1.89 3.41 +/- Benchmark 1.64

1.36

16

237

17

-0.23

43

238

4

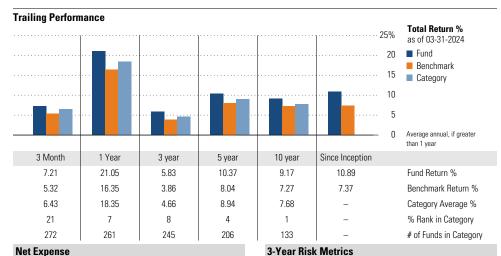
17

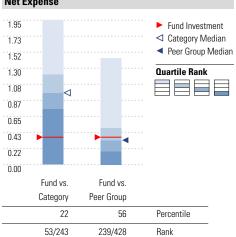
229

0.78

21

272





3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.00	_	1.00
Beta	0.96	_	0.95
R-Squared	98.32	_	98.37
Standard Deviation	14.83	15.28	14.69
Sharpe Ratio	0.26	0.13	0.19
Tracking Error	2.01	-	2.10
Information Ratio	0.98	-	0.46
Up Capture Ratio	101.69	-	98.20
Down Capture Ratio	92.78	_	93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.57	18.96	20.56
Price/Book Ratio	3.72	2.48	2.87
Avg Eff Duration	5.38	-	6.68



American Funds 2040 Trgt Date Retire R6 RFGTX

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			
15	25	35	Large
4	9	7	Mid
1	2	2	Small

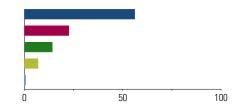


Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	56.02	47.46
Non-US Stocks	22.52	25.89
Bonds	14.07	13.04
Cash	6.82	1.70
Other	0.58	11.91
Total	100.00	100.00

Sec	ctor Weighting as of 03-	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	27.93	37.03	34.35	
A.	Basic Materials	4.13	4.37	4.27	
4	Consumer Cyclical	10.29	10.74	11.15	
ı,	Financial Services	12.01	15.35	15.68	
俞	Real Estate	1.50	6.57	3.25	
W	Sensitive	47.45	43.33	46.05	
	Communication Services	6.97	6.26	6.84	
0	Energy	4.25	4.44	4.61	
Ф	Industrials	13.58	11.86	11.61	
	Technology	22.65	20.77	22.99	
→	Defensive	24.62	19.64	19.60	
Ħ	Consumer Defensive	6.82	6.07	5.80	
+	Healthcare	15.35	10.94	11.45	
•	Utilities	2.45	2.63	2.35	
					0% 5 10 15 20 25 30 35 40 45 50

Top 10 Holdings as of 03-31-2024 Cumulative % YTD Return % Name Maturity Date % Net Asset Morningstar Sector American Funds American Balanced R6 7.82 7.82 American Funds Fundamental Invs R6 7.10 14.92 American Funds Growth Fund of Amer R6 7.03 21.95 American Funds AMCAP R6 6.98 28.93 6.87 35.80 American Funds American Mutual R6 6.72 42.53 American Funds New Perspective R6 6.68 49.21 5.97 American Funds Washington Mutual R6 55.18 American Funds SMALLCAP World R6 5.86 61.04 ① American Funds US Government Sec R6 4.99 66.03

Total Holdings 23



American Funds 2045 Trgt Date Retire R6 RFHTX

Growth of \$10,000

45

218

3

204

5

8

231

0

3

250

51

263

4

243

4

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

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

Net Expense: The fund's expense ratio of 0.37 is 43.08% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.64 8.27 22.44 -5.58 24.68 19.21 17.18 -18.18 20.15 7.50 Total Return % 3.67 -2.57 1.91 2.59 -0.29 6.26 0.82 -1.12 2.76 1.54 +/- Benchmark 0.34 0.33 1.20 2.51 1.93 2.56 4.11 0.55 -0.43 0.36 +/- Category

35

249

15

52

249

21

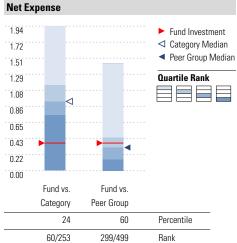
225

2

36

275





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.51	_	0.79
Beta	0.95	_	0.97
R-Squared	98.11	_	98.36
Standard Deviation	15.27	15.87	15.49
Sharpe Ratio	0.26	0.18	0.22
Tracking Error	2.23	_	2.11
Information Ratio	0.63	_	0.33
Up Capture Ratio	99.56	_	99.17
Down Capture Ratio	93.21	_	95.90

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.70	18.80	20.53
Price/Book Ratio	3.75	2.45	2.82
Avg Eff Duration	5.77	-	7.40



American Funds 2045 Trgt Date Retire R6 RFHTX

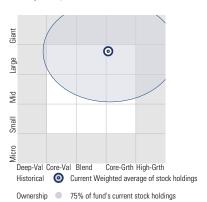
Quality High Mid Low

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

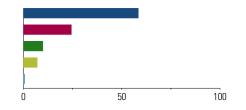
Weight %

Equity				rixea ir	ıcome	
15	25	36	Large			
4	9	7	Mid			
1	2	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.59	11.53
Cash	6.91	1.61
Bonds	9.80	8.77
Non-US Stocks	24.31	26.85
US Stocks	58.38	51.25
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2024												
		Fund	Bmark	Cat	Fund	▼ Be	nchmar	k [] Ca	ategory	Avera	ge ,	,		
Դ	Cyclical	28.05	37.14	34.50										
A.	Basic Materials	4.26	4.45	4.30		_								
-	Consumer Cyclical	10.40	10.80	10.96										
₽	Financial Services	11.93	15.48	15.48										
ŧ	Real Estate	1.46	6.41	3.76		•								
M	Sensitive	47.44	43.24	45.88										
	Communication Services	6.89	6.21	6.86		i								
•	Energy	4.22	4.48	4.61										
\$	Industrials	13.69	11.96	11.37										
3	Technology	22.64	20.59	23.04										
→	Defensive	24.50	19.63	19.60		_								
Ę	Consumer Defensive	6.74	6.09	5.84		j .								
r	Healthcare	15.38	10.91	11.42										
•	Utilities	2.38	2.63	2.34										
					0% 5	10	15	20	25	30	35	40	45	Ę

Top 10 Holdings as of 03-31-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Fundamental Invs R6	_	7.76	7.76	_	_
⊕ American Funds American Balanced R6	_	7.67	15.42	_	_
→ American Funds Capital World Gr&Inc R6	_	7.45	22.87	_	_
→ American Funds New Perspective R6	_	7.02	29.89	_	_
	-	7.00	36.89	_	-
⊕ American Funds SMALLCAP World R6	_	7.00	43.89	_	_
⊕ American Funds Washington Mutual R6	-	6.93	50.82	_	_
→ American Funds AMCAP R6	_	6.81	57.64	_	_
⊕ American Funds American Mutual R6	_	6.80	64.44	_	_
⊕ American Funds US Government Sec R6	_	4.98	69.42	_	_

Total Holdings 20



American Funds 2050 Trgt Date Retire R6

Growth of \$10,000

0.11

43

228

2

1.94

8

243

0

3

254

2.66

235

6

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

+/- Category

Turnover % Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.25 years.

Style: The fund has landed in its primary style box — Large Blend — 70 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.38 is 42.42% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.65 8.33 22.61 -5.61 25.04 19.42 17.27 -18.89 20.83 7.68 Total Return % 3.84 -2.56 1.83 2.80 -0.05 6.51 0.67 -1.98 2.98 1.43 +/- Benchmark 2.80

0.15

43

237

14

-0.91

71

237

2

1.32

20

226

0.17

40

270

0.50

43

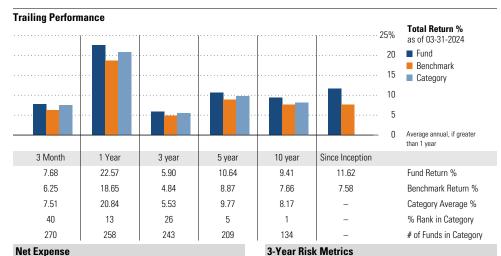
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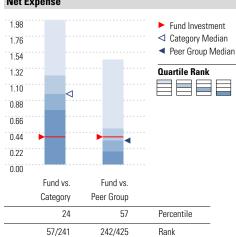
4.17

6

238

4





3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.20	_	0.79
Beta	0.95	_	0.98
R-Squared	97.71	_	98.24
Standard Deviation	15.55	16.14	15.94
Sharpe Ratio	0.26	0.19	0.24
Tracking Error	2.47	_	2.15
Information Ratio	0.43	_	0.32
Up Capture Ratio	98.86	_	100.34
Down Capture Ratio	93.96	_	97.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.91	18.66	20.54
Price/Book Ratio	3.80	2.41	2.84
Avg Eff Duration	5.80	_	7.57



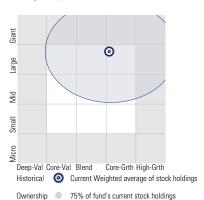
American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



50 100

Fund

28.03

Bmark

37.34

Asset Allocation as of 03-31-2024

Sector Weighting as of 03-31-2024

Asset Class Net % Cat% US Stocks 59.15 52.75 Non-US Stocks 24.56 27.48 Bonds 8.89 6.40 Cash 6.86 1.79 Other 0.54 11.57 100.00 Total 100.00

Style Breakdown

Equity				Fixed Ir	ncome		(
14	25	36	Large				9
3	9	7	Mid				
1	2	2	Small				
Value	Blend	Growth		Ltd	Mod	Ext	-

uality	
<u> </u>	

>50 25-50 10-25 0-10

Weight %

U				
<u>S</u>				Mid
Small				Low
	Ltd Duratio	Mod n	Ext	

	Technology	22.98	20.37	22.98						
₽	Industrials Technology	13.86	12.04	11.51	: :		n			
Ò	Energy	4.03	4.50	4.62		_				
	Communication Services	6.92	6.17	6.82	=1					
W	Sensitive	47.79	43.08	45.93						
the last	Real Estate	1.34	6.39	3.62	7					
~	Consumer Cyclical Financial Services	10.63 11.77	10.83 15.60	11.02 15.57						
A	Basic Materials	4.29	4.52	4.32	 <u>,</u>					

Fund

Cat

34.53

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nume	Maturity Bato	/0 NGC /33GC	oumulative 70	TTD Hotain 70	Worlingstar occior
⊕ American Funds New Perspective R6	_	8.66	8.66	_	_
⊕ American Funds SMALLCAP World R6	-	8.00	16.66	-	_
→ American Funds Fundamental Invs R6	_	7.92	24.58	_	_
⊕ American Funds Washington Mutual R6	_	7.77	32.34	_	_
→ American Funds Capital World Gr&Inc R6	-	7.58	39.92	-	-
American Funds Growth Fund of Amer R6	_	6.92	46.84	_	_
→ American Funds AMCAP R6	-	6.84	53.68	-	_
⊕ American Funds American Balanced R6	-	6.69	60.37	-	_
⊕ American Funds American Mutual R6	-	6.68	67.05	_	_
American Funds Invmt Co of Amer R6	_	5.01	72.06	_	_

Total Holdings 20



American Funds 2055 Trgt Date Retire R6 RFKTX

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

Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

❷ 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 12.25 years.

Style: The fund has landed in its primary style box —
 Large Growth — 70 % of the time over the past three
 years.

Net Expense: The fund's expense ratio of 0.38 is 40.63% lower than the Target-Date 2055 category average.

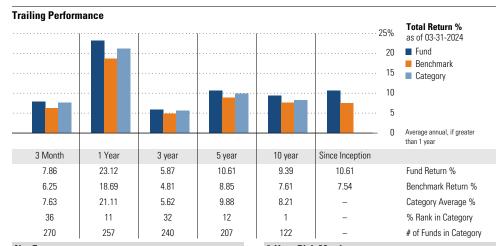
Morningstar Investment Management LLC Analysis

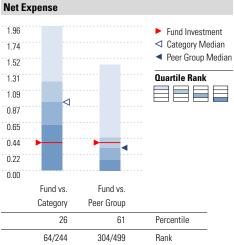
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.63 8.30 22.63 -5.65 25.09 19.39 17.28 -19.50 21.40 7.86 Total Return % 3.97 -2.60 1.68 2.92 0.04 6.48 0.78 -2.57 3.50 1.61 +/- Benchmark 0.30 3.92 1.68 2.34 1.55 2.79 0.18 -0.02 -1.42 0.23 +/- Category 1 45 6 3 45 5 48 89 9 36 Tot Ret % Rank in Cat 197 215 248 247 248 270 # of Funds in Cat 230 261 238 224 6 3 1 3 14 3 Turnover %





3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.18	_	0.90
Beta	0.96	_	0.99
R-Squared	97.41	_	98.22
Standard Deviation	15.80	16.22	16.13
Sharpe Ratio	0.26	0.19	0.24
Tracking Error	2.62	-	2.17
Information Ratio	0.40	_	0.37
Up Capture Ratio	99.70	_	101.34
Down Capture Ratio	94.98	_	97.75

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.10	18.53	20.45
Price/Book Ratio	3.84	2.38	2.81
Avg Eff Duration	5.85	-	8.64



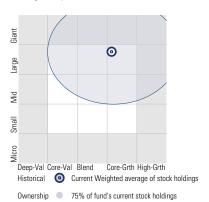
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™

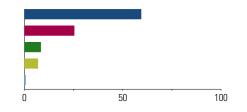


Style Breakdown

Equity				Fixed	Quality		
13	25	37	Large				High
3	9	7	Mid				Mid
1	2	2	Small				Low
Value	Blend	Growth		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	12.64
Cash	6.78	1.10
Bonds	8.19	6.72
Non-US Stocks	25.23	26.79
US Stocks	59.28	52.74
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	l	▼ Bend	chmark	[] Ca	ategory	Averag	ge	_	
٠	Cyclical	28.04	37.62	34.55								[]:	1	
2	Basic Materials	4.39	4.60	4.29										
•	Consumer Cyclical	10.89	10.86	10.92				1						
	Financial Services	11.56	15.69	15.50				0						
à	Real Estate	1.20	6.47	3.84										
ŲF	Sensitive	48.23	42.88	46.02										
	Communication Services	7.01	6.11	6.86										
)	Energy	3.84	4.52	4.62		ı	1							
ž	Industrials	13.96	12.11	11.45										
3	Technology	23.42	20.14	23.09						0				
+	Defensive	23.72	19.51	19.42										
Ę	Consumer Defensive	6.25	6.08	5.80										
r	Healthcare	15.46	10.79	11.32										
1	Utilities	2.01	2.64	2.30										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Humo	Watanty Data	70 1400 7 10000	Gamalativo 70	TTB Hotain 70	Worlingstar occior
American Funds SMALLCAP World R6	_	9.01	9.01	_	_
⊕ American Funds New Perspective R6	_	8.82	17.84	-	-
⊕ American Funds Fundamental Invs R6	-	8.67	26.51	-	-
⊕ American Funds Capital World Gr&Inc R6	_	8.47	34.98	-	-
⊕ American Funds Washington Mutual R6	_	7.79	42.76	-	-
⊕ American Funds AMCAP R6	_	6.84	49.60	_	_
American Funds Growth Fund of Amer R6	-	6.83	56.43	_	_
⊕ American Funds Invmt Co of Amer R6	_	5.98	62.41	_	_
⊕ American Funds American Balanced R6	-	5.86	68.26	_	_
⊕ American Funds American Mutual R6	_	5.73	73.99	_	_

Total Holdings 18



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wesley Phoa since 03-2015
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

Q Performance: The fund has finished in the Target-Date
 2060 category's top three quartiles in 7 of the 8 years it's
 been in existence.

Management: The fund's management has been in place for 9.02 years.

Style: The fund has landed in its primary style box — Large Growth — 70 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.39 is 40.91% lower than the Target-Date 2060 category average.

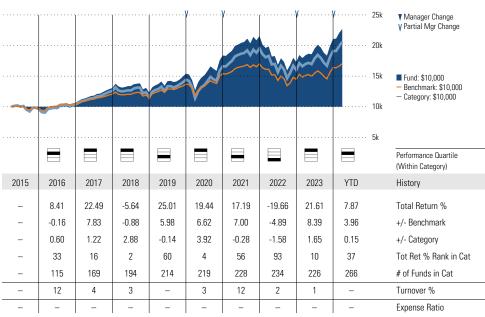
Morningstar Investment Management LLC Analysis

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

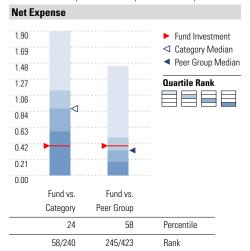
ESG Metrics

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

Growth of \$10,000







3-1 cai iliak miculca			
	Fund	Bmark	Cat
Alpha	2.74	_	2.60
Beta	1.25	_	1.28
R-Squared	95.69	_	96.52
Standard Deviation	15.82	12.42	16.18
Sharpe Ratio	0.26	0.04	0.25
Tracking Error	4.49	_	4.61
Information Ratio	0.72	_	0.68
Up Capture Ratio	137.73	_	140.35
Down Capture Ratio	123.54	_	126.91

Fund	Bmark	Cat
24.11	18.45	19.88
3.84	2.33	2.65
5.85	-	7.50
	24.11	24.11 18.45 3.84 2.33



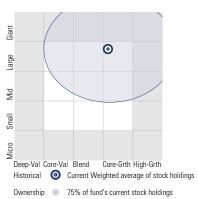
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™





Weight %

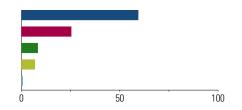
Lquity				
12	24	37	Large	
3	9	8	Mid	
2	2	3	Small	
	D	0		

Value Blend Growth

>50 25-50 10-25 0-10

Fixed Income Quality High Μid Low Mod Ltd Duration

Asset Allocation as of 03-31-2024



Total	100 00	100 00
Other	0.51	17.37
Cash	6.76	1.05
Bonds	8.19	5.99
Non-US Stocks	25.22	30.84
US Stocks	59.31	44.77
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bend	chmark	[] Ca	ategory	Avera	ge	_	
وا	Cyclical	28.15	38.52	36.03									1	
à.	Basic Materials	4.42	4.79	4.82										
	Consumer Cyclical	11.06	10.92	10.82										
<u></u>	Financial Services	11.49	16.41	15.96										
à	Real Estate	1.18	6.40	4.43										
Ųf	Sensitive	48.34	40.90	44.96										
	Communication Services	7.07	5.96	6.55										
	Energy	3.78	4.84	4.87		ı		_						
ž	Industrials	14.00	12.38	11.63										
3	Technology	23.49	17.72	21.91										
+	Defensive	23.52	20.58	19.01										
Ę	Consumer Defensive	6.16	6.51	5.78										
ı	Healthcare	15.41	11.12	11.02										
1	Utilities	1.95	2.95	2.21										

Mana	Maturity Data	0/ NI=+ A ===+	C	VTD D-+ 0/	M
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	9.85	9.85	-	_
⊕ American Funds New Perspective R6	-	9.67	19.52	_	-
⊕ American Funds Fundamental Invs R6	-	8.67	28.19	_	-
⊕ American Funds Capital World Gr&Inc R6	_	8.47	36.66	_	_
⊕ American Funds Washington Mutual R6	-	7.80	44.46	-	-
⊕ American Funds AMCAP R6	_	6.82	51.28	_	_
⊕ American Funds Invmt Co of Amer R6	_	6.79	58.07	_	_
⊕ American Funds Growth Fund of Amer R6	-	6.79	64.86	_	_
⊕ American Funds American Balanced R6	-	5.86	70.71	_	_
⊕ American Funds US Government Sec R6	_	4.99	75.71	_	_

Total Holdings 17



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

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
 been in existence.

Management: The fund's management has been in place for 4.25 years.

Style: The fund has landed in its primary style box — Large Growth — 70 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.39 is 35% lower than the Target-Date 2065+ category average.

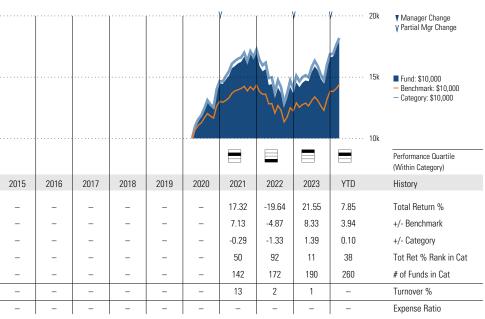
Morningstar Investment Management LLC Analysis

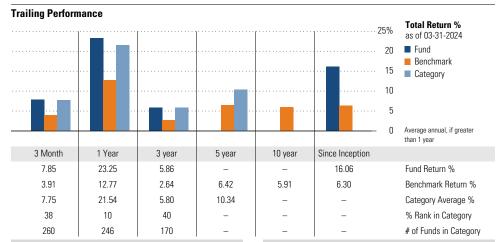
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
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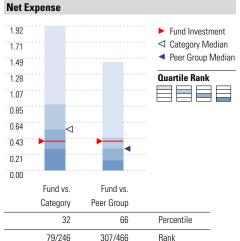
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.74	_	2.60
Beta	1.25	_	1.29
R-Squared	95.66	-	96.48
Standard Deviation	15.83	12.42	16.30
Sharpe Ratio	0.26	0.04	0.25
Tracking Error	4.51	-	4.72
Information Ratio	0.71	-	0.66
Up Capture Ratio	137.75	-	141.07
Down Capture Ratio	123.56	_	127.64

Fund	Bmark	Cat
24.11	18.45	19.94
3.84	2.33	2.69
5.85	-	7.34
	24.11	24.11 18.45 3.84 2.33



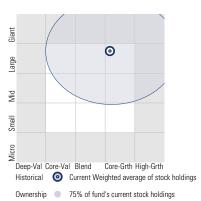
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™





Lquity			
12	24	37	Large
3	9	8	Mid
2	2	3	Small
	D	0	

Value Blend Growth



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

Asset Allocation as of 03-31-2024



	Fund	Bmark	Cat	Fund	۱ '	• Bend	chmark	[] Ca	ategory	Avera	ge		
⊌ Cyclical	28.16	38.52	34.94		÷							"	
Basic Materials	4.42	4.79	4.70										
Consumer Cyclical	11.06	10.92	10.96										
Financial Services	11.49	16.41	15.97				[
Real Estate	1.19	6.40	3.31]								
✓ Sensitive	48.33	40.90	45.92										
Communication Services	7.07	5.96	6.81										
Energy	3.77	4.84	4.77		ı								
Industrials	14.00	12.38	11.87					_					
Technology	23.49	17.72	22.47										
→ Defensive	23.52	20.58	19.13										
Consumer Defensive	6.16	6.51	5.85										
Healthcare	15.41	11.12	11.05										
Utilities	1.95	2.95	2.23										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Waturity Date	/0 INCL A3361	Guillalative /0	TTD HetaIII /0	Worlingstar Sector
⊕ American Funds SMALLCAP World R6	_	9.84	9.84	_	_
⊕ American Funds New Perspective R6	-	9.68	19.52	_	-
⊕ American Funds Fundamental Invs R6	_	8.62	28.14	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.46	36.60	_	_
⊕ American Funds Washington Mutual R6	-	7.78	44.37	-	-
⊕ American Funds AMCAP R6	_	6.80	51.17	_	_
⊕ American Funds Invmt Co of Amer R6	-	6.78	57.95	-	-
⊕ American Funds Growth Fund of Amer R6	-	6.75	64.70	-	-
⊕ American Funds American Balanced R6	-	5.85	70.54	_	_
⊕ American Funds US Government Sec R6	_	4.97	75.52	_	_

Total Holdings 17



American Funds American Balanced R6 RLBGX

82

79

95

0.28

72

0.28

104

0.27

176

0.26

Morningstar Category

Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

158

0.25

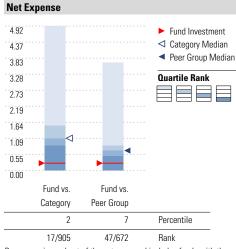
52

0.25

171

0.25





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

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

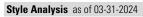


American Funds American Balanced R6 RLBGX

Quality High MidLow

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



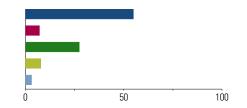
Style Breakdown

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

Duration

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

Asset Allocation as of 03-31-2024



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

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

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

Total Holdings 2757



American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
Jonathan Knowles since 06-2006
Andrew Suzman since 06-2007
Christopher Thomsen since 06-2008
Lawrence Kymisis since 06-2014
Lara Pellini since 10-2014
Harold La since 06-2018
Tomonori Tani since 12-2018
Gerald Manoir since 01-2020
Noriko Chen since 01-2020

Quantitative Screens

- ✓ Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.85 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 0.47 is
 53.47% lower than the Foreign Large Growth category
 average.

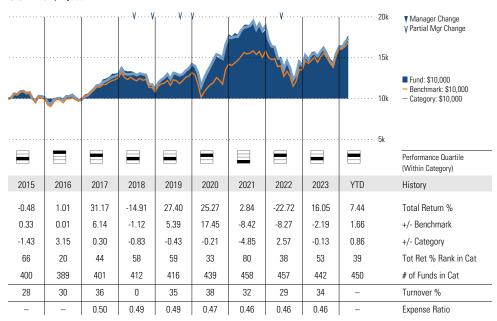
Morningstar Investment Management LLC Analysis

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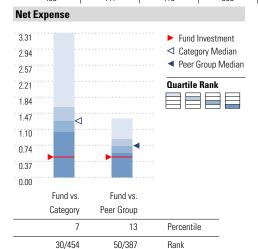
ESG Metrics

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

Growth of \$10,000



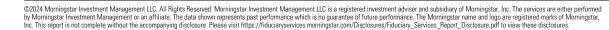




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-4.85	_	-5.14
Beta	1.04	_	1.11
R-Squared	93.02	_	87.35
Standard Deviation	18.10	16.86	20.04
Sharpe Ratio	-0.08	0.19	-0.06
Tracking Error	4.82	-	7.46
Information Ratio	-1.03	-	-0.67
Up Capture Ratio	91.57	-	97.59
Down Capture Ratio	112.02	_	120.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.98	15.76	23.85
Price/Book Ratio	3.07	1.86	3.69
Geom Avg Mkt Cap \$B	68.66	54.55	71.97
ROE	21.24	18.63	24.29





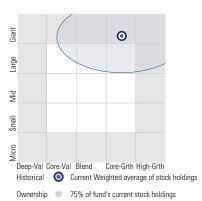
American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

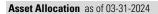
Equity

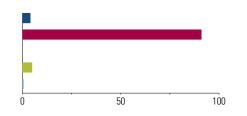
12	25	55	Large
0	4	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.38	0.79
Cash	4.78	2.02
Bonds	0.00	0.10
Non-US Stocks	90.94	88.62
US Stocks	3.91	8.46
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3				_										
		Fund	Bmark	Cat	Fun	d	▼ Ben	chmar	k [] Ca	ategory	Avera	ge	,		
<u></u>	Cyclical	33.45	40.16	33.90											
A.	Basic Materials	8.26	7.12	6.71											
A	Consumer Cyclical	12.17	11.76	13.02											
,	Financial Services	12.29	18.84	13.84				[]	*						
ŵ	Real Estate	0.73	2.44	0.33	0										
W	Sensitive	46.92	35.50	45.39											
	Communication Services	4.58	4.41	3.72		Q.									
ð	Energy	6.22	4.19	3.02					_						
Ф	Industrials	15.74	16.71	18.40											
	Technology	20.38	10.19	20.25											
→	Defensive	19.65	24.34	20.69						1					
Ħ	Consumer Defensive	6.94	8.56	6.81			*								
+	Healthcare	11.74	12.89	13.31											
•	Utilities	0.97	2.89	0.57	0	۲ .									
					0%	5	10	15	20	25	30	35	40	45	51

World Regions % Equity 03-31-2024



Greater Asia	Fund % 36.74	Cat % 26.05
Japan	14.59	12.82
Australasia	1.91	1.65
Asia-4 Tigers	8.18	5.43
Asia-ex 4 Tigers	12.06	6.15
Not Classified	0.00	0.00

Americas	Fund % 13.59	Cat % 16.51	Greater Europe	Fund % 49.66	Cat % 57.43	Market Maturity
North America	9.51	13.86	United Kingdom	7.90	12.04	Developed Markets
Central/Latin	4.08	2.65	W euro-ex UK	41.32	44.84	Emerging Markets
			Emrgng Europe	0.07	0.03	Not Available
			Africa	0.37	0.52	

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.60	4.60	_	Healthcare
○ Capital Group Central Cash Fund	3.20	7.79	_	_
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.83	10.62	_	Technology
⊕ Airbus SE	2.41	13.02	_	Industrials
⊕ Fujitsu Ltd	2.39	15.41	-	Technology
⊕ Safran SA	2.29	17.70	_	Industrials
	2.09	19.79	_	Technology
Reliance Industries Ltd	2.02	21.81	_	Energy
○ Canadian Natural Resources Ltd	1.70	23.52	_	Energy
□ Daiichi Sankyo Co Ltd	1.70	25.22	22.54	Healthcare

Total Holdings 339

⊕ Increase ⊕ Decrease
★ New to Portfolio



Fund % 83.74 16.26 0.00

American Funds New Perspective R6 RNPGX

Morningstar Category

Morningstar Index

Global Large-Stock Growth 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.

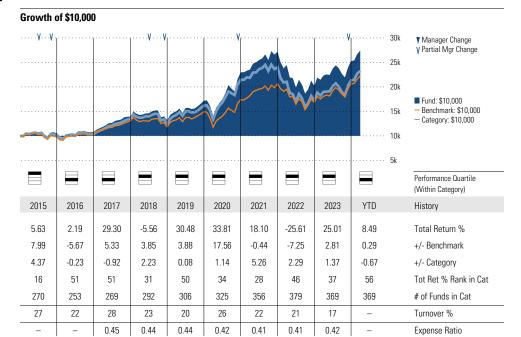
Net Expense: The fund's expense ratio of 0.42 is 60.38% lower than the Global Large-Stock Growth category average.

Morningstar Investment Management LLC Analysis

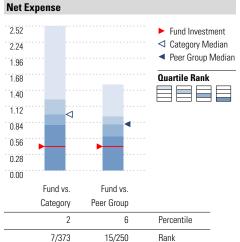
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







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

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



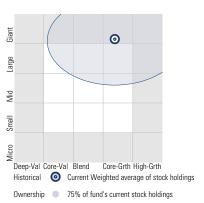


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

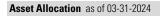
Equity

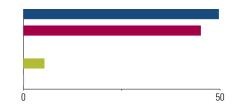
. ,			
9	28	51	Large
2	5	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 276



American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

Matt Hochstetler since 01-2024

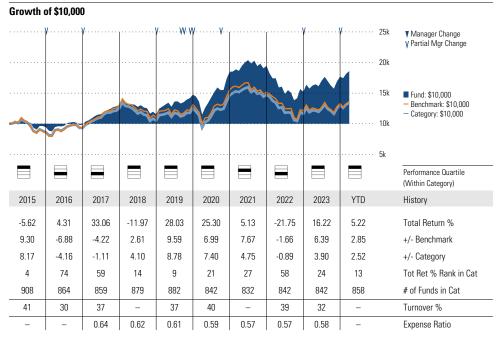
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.81 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the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

Morningstar Investment Management LLC Analysis

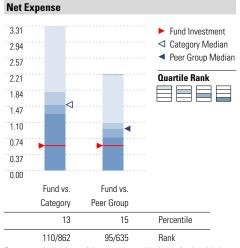
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



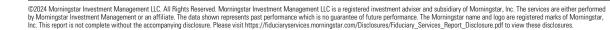




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

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

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



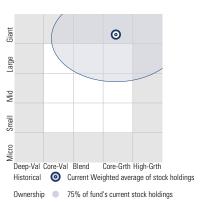


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2024

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

100.00

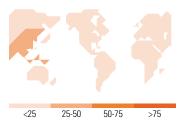
100.00

Sec	ctor Weighting as of 03-3	31-2024			
		Fund	Bmark	Cat	Fund • Benchmark [Category Average
_Մ	Cyclical	39.58	43.05	42.36	
A.	Basic Materials	7.11	7.49	6.03	
A	Consumer Cyclical	12.86	11.85	12.87	
,	Financial Services	17.69	22.21	21.83	
fi	Real Estate	1.92	1.50	1.63	
W	Sensitive	39.75	45.06	44.71	
	Communication Services	8.02	9.04	8.04	
ð	Energy	2.56	5.42	4.93	
Ф	Industrials	12.36	6.74	6.88	
	Technology	16.81	23.86	24.86	
→	Defensive	20.67	11.90	12.92	
=	Consumer Defensive	7.49	5.50	6.99	
٠	Healthcare	11.70	3.67	4.14	
•	Utilities	1.48	2.73	1.79	
					0% 5 10 15 20 25 30 35 40 45 5

100

Total

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 576



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

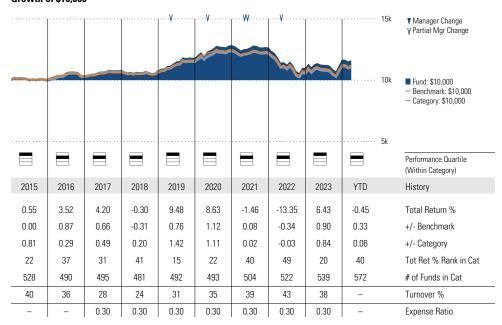
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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

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

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

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



Baird Aggregate Bond Inst BAGIX

Style Analysis as of 03-31-2024

Style Breakdown

Fixed Income

Quality

Style Analysis as of 03-31-2024

Cuality

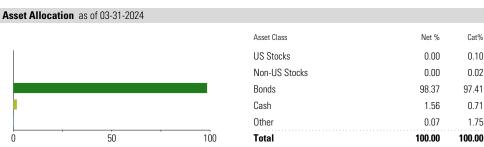
Style Breakdown

Fixed Income

Quality

Style Analysis as of 03-31-2024

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



Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Sector Weighting as of 03-		Б .	0 /	- ·		р .	. П ~					
	Fund	Bmark	Cat	Fund	7	Benchma	rk [] C	ategory	Average			
Government	27.17	_	30.40		:	:		1	1			
Treasury	27.17	_	25.31									
Inflation – Protected	0.00	-	1.13									
Agency/Quasi Agency	0.00	_	0.87									
Other Government Related	0.00	_	3.09]							
Corporate	36.35	_	23.79									
Corporate Bond	36.35	_	23.56									
Bank Loan	0.00	_	0.09									
Convertible	0.00	_	0.00									
Preferred	0.00	_	0.14									
Securitized	34.35	-	38.61									
Agency MBS Pass-Through	21.41	_	27.87									
Agency MBS ARM	0.00	_	0.21									
Agency MBS CMO	1.65	_	2.05									
Non-Agency Residential MBS	0.79	_	0.14	()11								
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 High Yield Bond K BRHYX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Mitchell Garfin since 12-2009 David Delbos since 12-2014

Quantitative Screens

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

Management: The fund's management has been in place for 14.26 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.48 is 46.07% lower than the High Yield Bond category average.

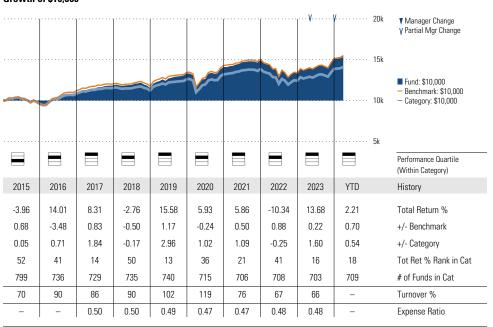
Morningstar Investment Management LLC Analysis

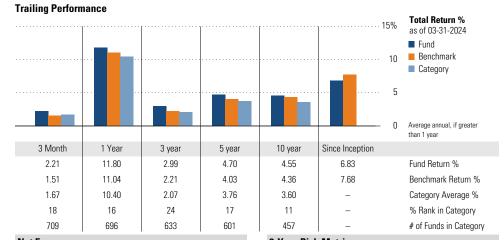
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qualitative perspective and, as a fiduciary, is comfortable
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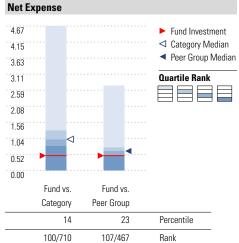
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.76	-	0.01
Beta	1.00	-	0.89
R-Squared	99.59	-	94.38
Standard Deviation	8.48	8.47	7.77
Sharpe Ratio	0.04	-0.05	-0.07
Tracking Error	0.54	-	1.88
Information Ratio	1.44	-	-0.30
Up Capture Ratio	103.61	-	89.34
Down Capture Ratio	96.46	-	89.22

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.16	_	3.18
Avg Eff Maturity	_	_	4.90



BlackRock High Yield Bond K BRHYX

Style Analysis as of 03-31-2024 Style Breakdown Fixed Income Quality G Ltd Mod Ext Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.74
AA	0.00	_	1.39
A	0.07	_	0.75
BBB	4.85	_	6.23
BB	30.10	_	38.01
В	49.67	_	35.18
Below B	13.26	_	15.87
Not Rated	2.04	_	0.83

Asset Allocation as of 03-31-2024 Asset Class Net % Cat% US Stocks 0.66 0.80 Non-US Stocks 0.00 0.05 Bonds 100.38 94.32 Cash -8.50 3.60 Other 7.47 1.23 -50 Ó 50 100 150 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

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

ICE BofA US High Yield TR USD

Sector Weighting as of 03-3	21_202/			
occioi vicigiling as of 05 c	Fund	Bmark	Cat	Fund ▼ Benchmark Category Average
Government	0.46		2.16	
Treasury	0.00	_	0.91	
Inflation – Protected	0.00	_	0.01	
Agency/Quasi Agency	0.01	_	0.00	
Other Government Related	0.45	_	1.24	
Corporate	92.53	_	89.86	
Corporate Bond	83.02	_	87.71	
Bank Loan	7.98	_	1.37	
Convertible	0.77	_	0.40	
Preferred	0.76	_	0.38	
Securitized	0.07	_	1.41	
Agency MBS Pass-Through	0.00	_	0.04	
Agency MBS ARM	0.00	_	0.00	
Agency MBS CMO	0.00	_	0.04	
Non-Agency Residential MBS	0.00	_	0.05	
Commercial MBS	0.00	_	0.21	
Asset-Backed	0.07	_	1.07	
Covered Bond	0.00	_	0.00	
Municipal	0.00	-	0.03	
Cash & Equivalents	2.61	-	4.62	
Other	4.32	-	1.93	

Top 10 Holdings as of 03-31-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ☼ Cash Offset 6.82 6.82 → USD CASH(Committed) 04-2024 3.44 10.26 BlackRock Liquidity T-Fund Instl 2.59 12.85 iShares Broad USD High Yield Corp Bd ETF 2.06 14.91 ⊕ ICE: (CDX.NA.HY.42.V1) 06-2029 1.57 16.48 **①** EUR/USD Purchased 06-2024 1.26 17.74 ⊕ EUR/USD Purchased 06-2024 1.25 18.99 01-2032 HUB International Ltd. 1.16 20.15 ⊕ TRSWAP: IBOXHY INDEX 03-2025 1.13 21.28 HUB International Ltd. 06-2030 0.96 22.24

Total Holdings 1585



ClearBridge Mid Cap Growth IS LCMIX

Growth of \$10,000

2015

0.51

0.71

1.46

37

682

25

9 42

65

605

2016

2.17

-5.16

-3.86

76

616

2017

23.08

-2.19

-0.83

58

603

2018

-5.69

-0.94

0.96

46

599

2019

30.95

-4.52

-1.57

62

605

1.14

41

566

2020

45.15

9.56

5.89

27

594

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

History

Total Return %

+/- Benchmark

Tot Ret % Rank in Cat

Category Average %

% Rank in Category

of Funds in Category

of Funds in Cat

Turnover %

+/- Category

Portfolio Manager(s)

Aram Green since 08-2010 Brian Angerame since 08-2010 Matthew Lilling since 06-2020 Jeffrey Bailin, CFA since 12-2023

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 13.59 years.
- Style: The fund has landed in its primary style box Mid-Cap Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.76 is 28.97% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022

▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 - Benchmark: \$10,000 15k - Category: \$10,000 10k Performance Quartile (Within Category)

2021

22.80

10.07

9.75

12

597

2022

-33.24

-6.52

-5.45

78

601

12

10.12

44

431

2023

29.20

3.33

7.83

9

586

YTD

8.08

-1.42

-1.34

65

605

33	23	21	21	22	20	10	13	14	_	Turnover /6
_	-	0.80	0.76	0.75	0.75	0.75	0.75	0.75	-	Expense Ratio
Trailing Performance										. Total Return %
					1				30%	as of 03-31-2024
									2	5 Fund
									2	
									1!	5 Category
									11	0
									!	5
										O Average annual, if greater than 1 year
3 M	onth	1 Year		3 year	5 yea	r	10 year	Since I	nception	
8.	08	27.54		3.29	12.74	1	10.58	11	1.22	Fund Return %
9.	50	26.28		4.62	11.82	2	11.35	11	1.12	Benchmark Return %

10.63

19

534

00	_	000	1	000	1	00 1
Net Expe	ense					
3.11 2.76					und Inves ategory N	
2.76					eer Group	
2.07 1.73				Quar	tile Ran	k
1.38	□ □					
1.04 0.69						
0.35						
	Fund vs.	Fun	d vs.			
(Category	Peer G	roup			_
	20		42	Perce	entile	

23 04

20

599

190/453 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	-1.25	_	-3.45
Beta	1.02	_	0.97
R-Squared	97.10	_	91.07
Standard Deviation	22.56	21.74	22.26
Sharpe Ratio	0.12	0.18	0.03
Tracking Error	3.87	_	6.61
Information Ratio	-0.34	_	-0.68
Up Capture Ratio	101.96	_	92.06
Down Capture Ratio	106.58	_	104.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	34.53	26.72	31.29
Price/Book Ratio	5.55	8.38	5.82
Geom Avg Mkt Cap \$B	26.42	25.23	22.56
ROE	19.13	26.19	19.71



ClearBridge Mid Cap Growth IS LCMIX

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

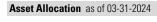
Equity

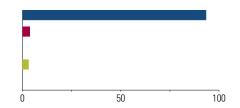
1	0	17	Large
1	22	50	MIQ
0	2	7	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.42
Cash	3.01	3.26
Bonds	0.00	0.08
Non-US Stocks	3.65	4.09
US Stocks	93.34	92.16
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Donasti	0-4	F		- D-		.а. П	0-4	A.					
		Fund	Bmark	Cat	Func	1	▼ Be	nchma	ırk []	Cateo	jory Av	/erage				
Դ	Cyclical	25.71	24.66	27.83							L					
A	Basic Materials	2.61	0.88	2.14				_								
A	Consumer Cyclical	14.01	13.02	12.43												
(Financial Services	5.33	9.11	10.45			0									
fi	Real Estate	3.76	1.65	2.81												
W	Sensitive	52.55	54.11	50.56												
d	Communication Services	3.77	4.01	3.57]										
•	Energy	3.60	3.51	2.79		i i										
Ф	Industrials	16.08	18.39	17.58]							
	Technology	29.10	28.20	26.62												
→	Defensive	21.73	21.24	21.59												
Ħ	Consumer Defensive	2.28	2.83	2.79												
+	Healthcare	19.45	17.98	18.22					Ò							
•	Utilities	0.00	0.43	0.58	ĺ											
					0%	5	10	15	20	25	30	35	40	45	50	55

A1	0/ 11 . 4	0 1:: 0/	V/TD D . 0/	14 : . 0 :
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Chipotle Mexican Grill Inc	3.57	3.57	-	Consumer Cyclical
HubSpot Inc	3.09	6.66	_	Technology
Copart Inc	3.06	9.72	_	Industrials
DIDEXX Laboratories Inc	2.91	12.63	_	Healthcare
Icon PLC	2.90	15.53	-	Healthcare
Marvell Technology Inc	2.57	18.11	-	Technology
Martin Marietta Materials Inc	2.53	20.63	_	Basic Materials
Fortinet Inc	2.31	22.95	_	Technology
Mettler-Toledo International Inc	2.28	25.22	_	Healthcare
WillScot Mobile Mini Holdings Corp	2.26	27.48	-	Industrials
Monolithic Power Systems Inc	2.25	29.74	-	Technology
Performance Food Group Co	2.21	31.95	_	Consumer Defensive
United Rentals Inc	2.17	34.12	_	Industrials
KKR & Co Inc Ordinary Shares	1.96	36.08	_	Financial Services
IDEX Corp	1.96	38.04	_	Industrials

Total Holdings 71

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA US Small Cap Value I DFSVX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Jed Foodall since 02-2012 Joel Schneider since 07-2015 Marc Leblond since 02-2020

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.31 is 72.07% lower than the Small Value category average.

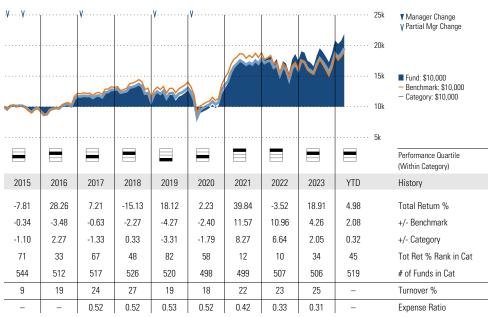
Morningstar Investment Management LLC Analysis

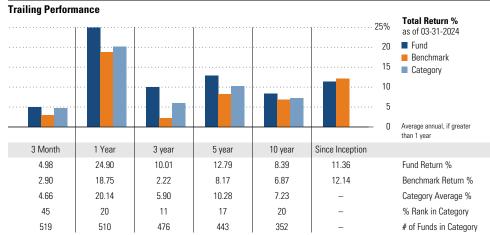
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

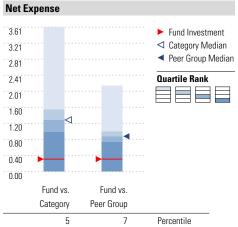
ESG Metrics

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

Growth of \$10,000







	27/521	25/369	Rank				
Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class							
characto	rietice						

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	7.46	_	3.39
Beta	0.96	_	0.93
R-Squared	96.00	_	93.14
Standard Deviation	21.07	21.49	20.62
Sharpe Ratio	0.42	0.07	0.22
Tracking Error	4.30	_	5.51
Information Ratio	1.81	_	0.62
Up Capture Ratio	107.73	_	98.44
Down Capture Ratio	84.00	_	87.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.70	11.84	14.40
Price/Book Ratio	1.25	1.29	1.64
Geom Avg Mkt Cap \$B	3.13	2.09	4.59
ROE	9.78	5.59	12.78





DFA US Small Cap Value I DFSVX

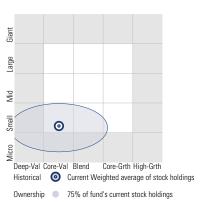
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

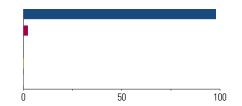
Lquity			
1	0	0	Large
1	1	0	Mid
56	33	7	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

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

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	1.40	1.40	_	_
⊕ Usd	1.33	2.73	_	_
	1.00	3.73	_	Consumer Cyclical
⊕ Future on E-mini S&P 500 Futures	0.94	4.67	_	_
Amkor Technology Inc	0.91	5.58	-	Technology
	0.83	6.41	_	Consumer Cyclical
Mohawk Industries Inc	0.76	7.17	_	Consumer Cyclical
○ Commercial Metals Co	0.74	7.92	_	Basic Materials
─ United States Steel Corp	0.73	8.64	_	Basic Materials
Assured Guaranty Ltd	0.71	9.35	-	Financial Services
→ PBF Energy Inc Class A	0.69	10.05	_	Energy
	0.68	10.72	_	Consumer Cyclical
→ F N B Corp	0.67	11.39	_	Financial Services
Murphy Oil Corp	0.65	12.04	_	Energy
GATX Corp	0.64	12.69	_	Industrials

Total Holdings 957

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Federated Hermes Total Return Bond R6 FTRLX

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

Portfolio Manager(s)

Mark Durbiano since 12-1997
Todd Abraham since 02-1999
Christopher McGinley since 12-2009
Donald Ellenberger since 03-2013
Ihab Salib since 05-2013
Richard Gallo since 01-2018
Jerome Conner since 01-2018
Anthony Venturino since 03-2019
Chengjun(Chris) Wu since 01-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 7 of the 8 years it's been in existence.

Management: The fund's management has been in place for 26.27 years.

Style Consistency is not calculated for Fixed Income funds.

 Net Expense: The fund's expense ratio of 0.38 is 49.33% lower than the Intermediate Core-Plus Bond category average.

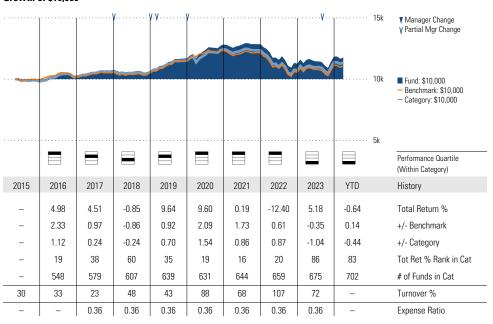
Morningstar Investment Management LLC Analysis

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

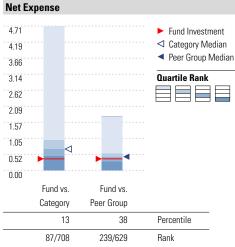
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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	0.23	_	0.01
Beta	0.97	_	1.01
R-Squared	99.11	_	95.72
Standard Deviation	7.02	7.24	7.48
Sharpe Ratio	-0.70	-0.72	-0.70
Tracking Error	0.71	_	1.53
Information Ratio	0.45	_	0.01
Up Capture Ratio	95.29	_	98.06
Down Capture Ratio	93.42	-	98.83

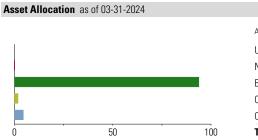
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.90	4.43	5.93
Avg Eff Maturity	8.50	-	8.41



Federated Hermes Total Return Bond R6 FTRLX

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





Total	100.00	100.00
Other	4.46	0.55
Cash	1.75	0.94
Bonds	93.78	98.46
Non-US Stocks	0.01	0.00
US Stocks	0.00	0.04
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.97	3.53	35.40
AA	1.25	74.59	25.66
A	7.53	10.82	10.58
BBB	16.65	8.32	18.70
BB	3.17	0.28	5.18
В	2.53	0.00	1.81
Below B	1.15	0.00	0.66
Not Rated	4.75	2.46	2.02

	Fund	Donari:	Cat	Fune!	- D	النموسطور	П с		A.,				
		Bmark		Fund	v Ber	nchmark	[] Cat	egory	Averaç	je			
Government	48.84	-	25.46		:		1		1	:			
Treasury	28.73	-	17.04										
Inflation – Protected	0.00	-	0.48	0									
Agency/Quasi Agency	0.15	_	0.28	0									
Other Government Related	19.96	_	7.66										
Corporate	25.24	_	26.01										
Corporate Bond	24.95	-	25.11										
Bank Loan	0.28	_	0.31	0									
Convertible	0.00	_	0.03										
Preferred	0.01	_	0.56										
Securitized	24.20	-	37.71										
Agency MBS Pass-Through	21.74	_	22.62										
Agency MBS ARM	0.00	_	0.07										
Agency MBS CM0	0.54	_	2.16										
Non-Agency Residential MBS	0.92	_	1.79										
Commercial MBS	0.49	_	3.24										
Asset-Backed	0.51	_	7.83	1									
Covered Bond	0.00	_	0.00	Ò									
Municipal	0.00	_	0.48										
Cash & Equivalents	1.71	_	8.18										
Other	0.00	-	2.13	[
				0% 5	5 10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Federated Mortgage Core Portfolio	_	25.91	25.91	_
⊕ Us 5yr Note (Cbt) Jun24 Xcbt 20240628	06-2024	11.26	37.18	_
	06-2024	6.31	43.49	_
United States Treasury Bonds 4.125%	08-2053	5.25	48.74	_
⊕ Federated Project and Trade Fin Cor	_	4.44	53.18	_
⊕ Us Ultra Bond Cbt Jun24 Xcbt 20240618	06-2024	4.09	57.26	_
⊕ Federated Emerging Markets Core	_	4.03	61.29	_
⊕ Ultra 10 Year US Treasury Note Future June 24	06-2024	3.49	64.79	_
⊕ United States Treasury Notes 4.5%	11-2033	3.06	67.85	_
United States Treasury Notes 3.875%	08-2033	3.04	70.89	_

Total Holdings 968

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Fidelity 500 Index FXAIX

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been
- Management: The fund's management has been in place for 15.17 years.
- Style: The fund has landed in its primary style box Large Blend — 90 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.02 is 97.33% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

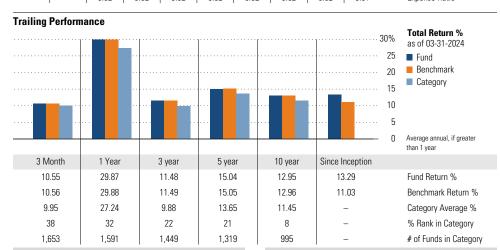
ESG Metrics

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

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD





Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Mediar
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	<		
0.54			
0.00			
	Fund vs.	Fund vs.	
C	Category	Peer Group	
	5	23	Percentile
(69/1663	120/526	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	-0.01	_	-0.96
Beta	1.00	_	0.94
R-Squared	100.00	_	94.59
Standard Deviation	17.59	17.60	16.99
Sharpe Ratio	0.54	0.54	0.45
Tracking Error	0.01	_	3.62
Information Ratio	-1.08	_	-1.36
Up Capture Ratio	99.95	_	92.17
Down Capture Ratio	99.99	-	96.02

Portfolio Metrics						
	Fund	Bmark	Cat			
Price/Earnings Ratio	25.56	24.84	24.56			
Price/Book Ratio	4.49	4.36	5.06			
Geom Avg Mkt Cap \$B	274.45	270.11	347.16			
ROE	32.23	32.68	33.81			

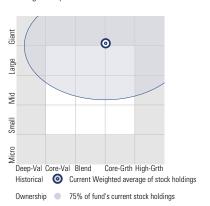


Growth of \$10,000

Fidelity 500 Index FXAIX

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

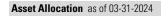
Equity

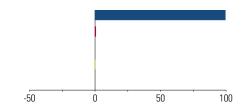
. ,			
16	31	34	Large
6	9	3	Mid
0	0	0	Small
Value	Blend	Growth	

value biena

Weight %

>50 25-50 10-25 0-10





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

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

ctor Weighting as of 03-3	31-2024			
	Fund	Bmark	Cat	Fund Benchmark Category Average
Cyclical	27.61	27.72	28.44	
Basic Materials	2.15	2.09	2.73	
Consumer Cyclical	10.50	10.79	10.24	
Financial Services	12.68	12.53	13.45	
Real Estate	2.28	2.31	2.02	
Sensitive	51.80	51.66	50.43	
Communication Services	8.95	8.89	8.25	
Energy	3.95	3.71	3.88	
Industrials	8.32	8.23	10.15	
Technology	30.58	30.83	28.15	
Defensive	20.58	20.62	21.13	
Consumer Defensive	5.93	5.93	6.00	
Healthcare	12.45	12.56	13.11	
Utilities	2.20	2.13	2.02	
	Cyclical Basic Materials Consumer Cyclical Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Cyclical 27.61 Basic Materials 2.15 Consumer Cyclical 10.50 Financial Services 12.68 Real Estate 2.28 Sensitive 51.80 Communication Services 8.95 Energy 3.95 Industrials 8.32 Technology 30.58 Defensive 20.58 Consumer Defensive 5.93 Healthcare 12.45	Cyclical Fund Bmark Cyclical 27.61 27.72 Basic Materials 2.15 2.09 Consumer Cyclical 10.50 10.79 Financial Services 12.68 12.53 Real Estate 2.28 2.31 Sensitive 51.80 51.66 Communication Services 8.95 8.89 Energy 3.95 3.71 Industrials 8.32 8.23 Technology 30.58 30.83 Defensive 20.58 20.62 Consumer Defensive 5.93 5.93 Healthcare 12.45 12.56	Fund Bmark Cat Cyclical 27.61 27.72 28.44 Basic Materials 2.15 2.09 2.73 Consumer Cyclical 10.50 10.79 10.24 Financial Services 12.68 12.53 13.45 Real Estate 2.28 2.31 2.02 Sensitive 51.80 51.66 50.43 Communication Services 8.95 8.89 8.25 Energy 3.95 3.71 3.88 Industrials 8.32 8.23 10.15 Technology 30.58 30.83 28.15 Defensive 20.58 20.62 21.13 Consumer Defensive 5.93 5.93 6.00 Healthcare 12.45 12.56 13.11

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ivame	% Net Asset	Cumulative %	FID heturn %	Morningstar Sector
⊕ Microsoft Corp	7.07	7.07	_	Technology
⊕ Apple Inc	5.63	12.71	_	Technology
→ NVIDIA Corp	5.05	17.76	_	Technology
⊕ Amazon.com Inc	3.73	21.49	_	Consumer Cyclical
	2.42	23.91	_	Communication Svc
⊕ Alphabet Inc Class A	2.01	25.92	_	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.73	27.65	_	Financial Services
	1.70	29.35	_	Communication Svc
⊕ Eli Lilly and Co	1.40	30.76	_	Healthcare
⊕ Broadcom Inc	1.32	32.08	_	Technology
⊕ JPMorgan Chase & Co	1.31	33.39	_	Financial Services
⊕ Tesla Inc	1.10	34.49	-29.25	Consumer Cyclical
⊖ Exxon Mobil Corp	1.04	35.53	_	Energy
⊕ UnitedHealth Group Inc	1.04	36.57	_	Healthcare
→ Visa Inc Class A	1.00	37.57	_	Financial Services

Total Holdings 507

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been
- Management: The fund's management has been in place for 19.67 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 52.69% lower than the Large Growth category average.

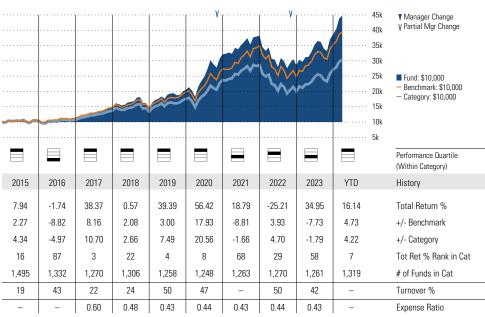
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





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

	138/1333	208/993	Rank	
Peer gro	oup is a subset of th	ne category an	d includes fund	s with the
same m	anagement style (a	ctive vs. passi	ve) and similar	share class
charact	prietice			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.06	_	-4.06
Beta	0.92	_	0.99
R-Squared	96.43	_	92.99
Standard Deviation	19.79	21.06	21.63
Sharpe Ratio	0.51	0.53	0.34
Tracking Error	4.07	-	5.74
Information Ratio	-0.24	-	-0.81
Up Capture Ratio	93.27	-	91.24
Down Capture Ratio	93.99	_	104.54

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	38.18	33.46	34.39
Price/Book Ratio	10.17	11.23	9.06
Geom Avg Mkt Cap \$B	439.23	477.55	492.48
ROE	35.98	42.00	38.04



JPMorgan Large Cap Growth R6 JLGMX

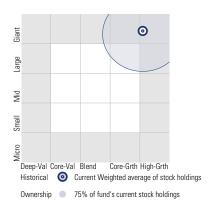
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

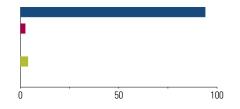
Large	73	18	3
Mid	5	1	0
Small	0	0	0

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

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

Top 15 Holdings as of 03-31-2024 % Net Asset Cumulative % YTD Return % Name Morningstar Sector Technology Microsoft Corp 10.70 10.70 **NVIDIA Corp** 7.67 18.37 Technology Amazon.com Inc 6.92 25.29 Consumer Cyclical Meta Platforms Inc Class A 5.94 31.24 Communication Svc Eli Lilly and Co Healthcare 5.20 36.44 ① JPMorgan Prime Money Market Inst 3.70 40.14 Apple Inc 3.61 43.74 Technology → Alphabet Inc Class C 3.57 47.31 Communication Svc ① Broadcom Inc 2.82 50.13 Technology Netflix Inc 2.78 52.92 Communication Svc Mastercard Inc Class A 2.54 55.46 Financial Services Advanced Micro Devices Inc 2.25 57.71 Technology Technology Uber Technologies Inc 2.16 59.86 Regeneron Pharmaceuticals Inc 1.81 61.67 Healthcare Eaton Corp PLC 1.80 63.47 Industrials

Total Holdings 6

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 Shilpee Raina since 11-2021

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.62 years.
- × Style: The fund has landed in its primary style box Large Blend 58.62 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 41.33% lower than the Large Blend category average.

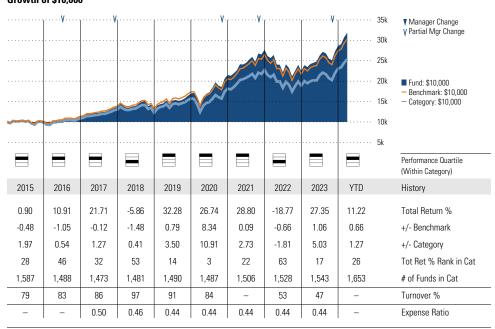
Morningstar Investment Management LLC Analysis

The fund fails our style consistency screen as, similar to the broad market and peers, it plots on the border with growth. We are not concerned with this screen failure.

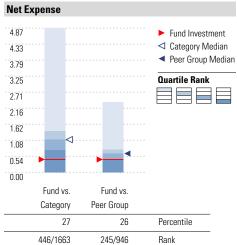
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

Growth of \$10,000







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	0.61	_	-0.96
Beta	0.99	_	0.94
R-Squared	98.36	_	94.59
Standard Deviation	17.55	17.60	16.99
Sharpe Ratio	0.57	0.54	0.45
Tracking Error	2.25	_	3.62
Information Ratio	0.24	_	-1.36
Up Capture Ratio	99.46	_	92.17
Down Capture Ratio	96.95	_	96.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.12	24.84	24.56
Price/Book Ratio	4.98	4.36	5.06
Geom Avg Mkt Cap \$B	300.29	270.11	347.16
ROE	32.85	32.68	33.81



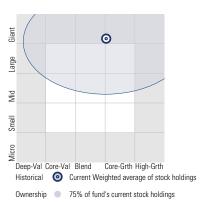
JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

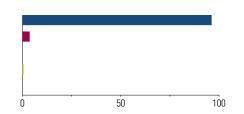
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024

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

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

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

Total Holdings 55

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



MFS Mid Cap Value R6 MVCKX

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Kevin Schmitz since 11-2008 Brooks Taylor since 11-2008 Richard Offen since 06-2021

Quantitative Screens

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

Management: The fund's management has been in place for 15.37 years.

Net Expense: The fund's expense ratio of 0.62 is 36.08% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 · · · · · 5k Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -2.14 15.86 13.84 -11.31 31.08 4.40 31.00 -8.64 12.92 8.96 Total Return % 2.64 -4.14 0.50 0.98 4.02 -0.56 2.66 3.39 0.21 0.73 +/- Benchmark 5.90 -1.02 3.27 -2.20 0.62 1.55 1.77 1.68 -0.62 1.21 +/- Category

33

444

19

0.63

56

431

17

0.62

50

426

19

0.62

35

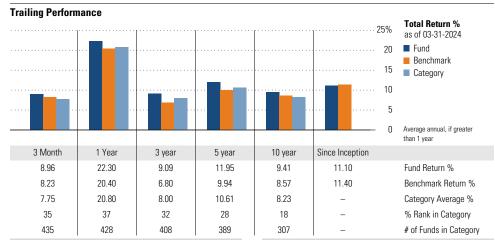
435

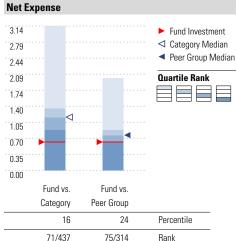
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





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	2.50	_	1.46
Beta	0.93	_	0.94
R-Squared	98.07	_	94.30
Standard Deviation	18.17	19.34	18.78
Sharpe Ratio	0.41	0.28	0.34
Tracking Error	2.86	_	4.69
Information Ratio	0.80	_	0.26
Up Capture Ratio	96.44	_	95.44
Down Capture Ratio	87.49	_	90.32

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.65	17.78	16.20
Price/Book Ratio	2.41	2.22	2.02
Geom Avg Mkt Cap \$B	18.44	19.24	15.26
ROE	16.09	14.18	13.61



M RNINGSTAR

20

499

36

66

462

27

44

467

29

0.70

32

481

26

0.68

7

454

27

0.68

40

444

19

0.66

MFS Mid Cap Value R6 MVCKX

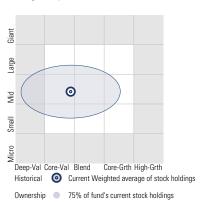
Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

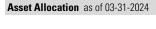
Equity

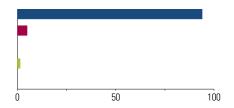
. ,			
3	3	4	Large
27	35	7	Mid
9	11	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.24
Cash	1.27	1.99
Bonds	0.00	0.02
Non-US Stocks	4.83	6.97
US Stocks	93.90	90.79
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	· •	Bench	mark	Categ	ory Ave	erage		
b	Cyclical	42.50	42.46	41.11									Ť
ů.	Basic Materials	5.42	6.08	5.43									
4	Consumer Cyclical	12.92	10.25	11.67									
£	Financial Services	17.39	16.02	17.98				: V					
b	Real Estate	6.77	10.11	6.03									
M	Sensitive	36.95	40.50	36.46									
	Communication Services	0.50	3.27	2.94	1	j <u> </u>							
•	Energy	7.11	5.34	5.92									
‡	Industrials	19.76	19.67	17.29									
	Technology	9.58	12.22	10.31				.					
→	Defensive	20.55	17.04	22.43									
Ę	Consumer Defensive	5.76	3.44	6.54									
۲	Healthcare	7.56	6.71	9.31									
?	Utilities	7.23	6.89	6.58									

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
The Hartford Financial Services Group Inc	1.56	1.56	28.79	Financial Services
Toll Brothers Inc	1.52	3.08	26.06	Consumer Cyclical
Cencora Inc	1.31	4.38	18.56	Healthcare
Leidos Holdings Inc	1.28	5.67	21.46	Technology
⊕ Currency Cash CASH_USD	1.27	6.94	_	-
Diamondback Energy Inc	1.26	8.19	_	Energy
Westinghouse Air Brake Technologies Corp	1.25	9.45	14.96	Industrials
€ PG&E Corp	1.22	10.67	-6.99	Utilities
Howmet Aerospace Inc	1.22	11.88	26.53	Industrials
LKQ Corp	1.20	13.08	-	Consumer Cyclical
Raymond James Financial Inc	1.13	14.21	15.58	Financial Services
Equitable Holdings Inc	1.11	15.32	14.80	Financial Services
Universal Health Services Inc Class B	1.03	16.35	19.82	Healthcare
Eastman Chemical Co	1.01	17.35	12.48	Basic Materials
Targa Resources Corp	0.99	18.35	29.49	Energy

Total Holdings 142

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PGIM Jennison Small Company R6 PJSQX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

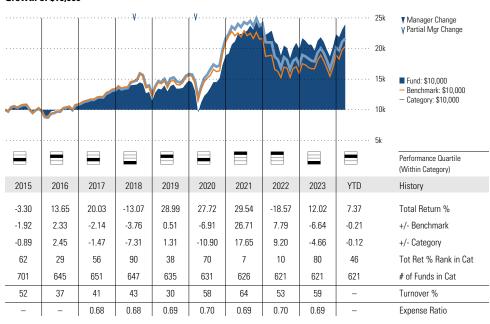
Morningstar Investment Management LLC Analysis

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

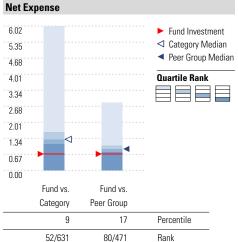
ESG Metrics

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

Growth of \$10,000







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

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

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



PGIM Jennison Small Company R6 PJSQX

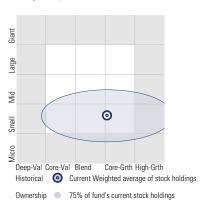
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

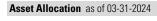
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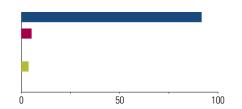
Lquity			
0	0	0	Large
8	10	12	Mid
18	22	29	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 129

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

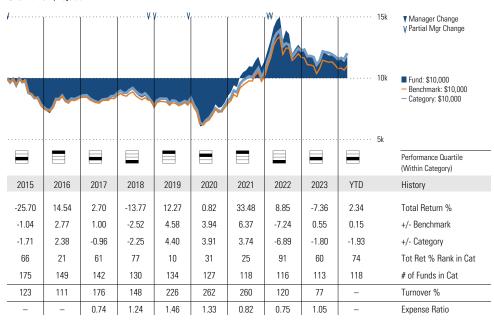
Morningstar Investment Management LLC Analysis

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

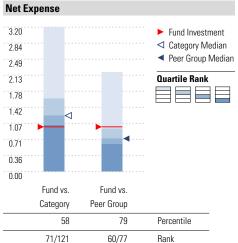
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







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

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

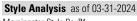


PIMCO Commodity Real Ret Strat Instl PCRIX

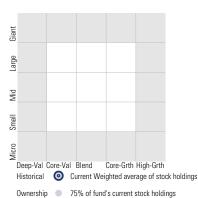
Morningstar CategoryMorningCommodities Broad BasketBloomb

Morningstar Index

sket Bloomberg Commodity TR USD







Style Breakdown

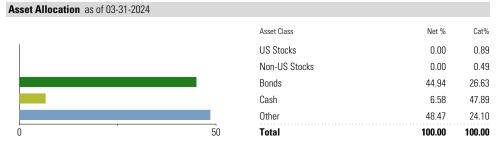




Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

Top 0 Holdings as of 03-31-2024

Name

% Net Asset

Cumulative %

YTD Return %

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



Principal Real Estate Securities Fd R-6 PFRSX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Kelly Rush since 12-2000 Anthony Kenkel since 06-2012 Keith Bokota since 11-2013

Quantitative Screens

- Q Performance: The fund has finished in the Real Estate category's top three quartiles in 7 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 23.33 years.
- Net Expense: The fund's expense ratio of 0.81 is 23.58% lower than the Real Estate category average.

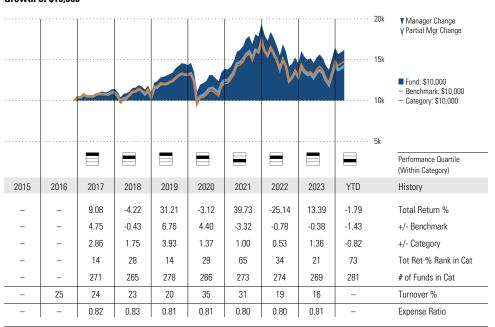
Morningstar Investment Management LLC Analysis

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.

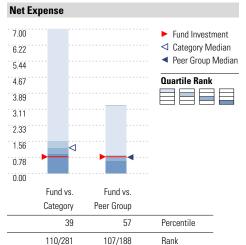
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	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	-1.07	_	-1.78
Beta	0.95	_	0.96
R-Squared	98.94	_	95.06
Standard Deviation	20.17	21.16	20.78
Sharpe Ratio	0.09	0.15	0.06
Tracking Error	2.34	_	4.12
Information Ratio	-0.52	_	-0.55
Up Capture Ratio	94.01	_	92.99
Down Capture Ratio	97.44	_	98.86

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.93	38.46	30.40
Price/Book Ratio	2.08	2.42	2.43
Geom Avg Mkt Cap \$B	23.26	9.35	34.75
ROE	8.74	9.56	16.19

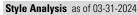


Principal Real Estate Securities Fd R-6 PFRSX

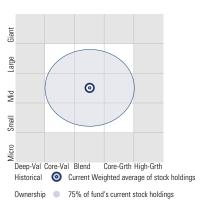
Asset Allocation as of 03-31-2024

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

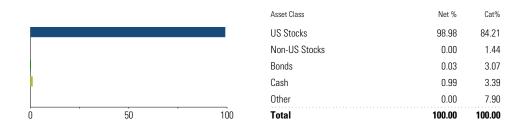
Equity

0	17	7	Large
11	42	4	Mid
6	13	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
ŀ	Cyclical	100.00	99.13	99.05				
ė.	Basic Materials	0.00	0.00	0.22	j			
4	Consumer Cyclical	0.80	0.13	1.92	i)			
ê	Financial Services	0.00	0.00	0.45	Ď			
f	Real Estate	99.20	99.00	96.46				
M	Sensitive	0.00	0.87	0.80	d i			
	Communication Services	0.00	0.00	0.25	İ			
ð	Energy	0.00	0.00	0.06	Ď,			
¢	Industrials	0.00	0.87	0.29	ĺ			
	Technology	0.00	0.00	0.20	İ			
→	Defensive	0.00	0.00	0.16	Ó			
=	Consumer Defensive	0.00	0.00	0.06	ĺ			
٠	Healthcare	0.00	0.00	0.05	į			
•	Utilities	0.00	0.00	0.05	İ			

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Tower Corp	10.20	10.20	_	Real Estate
⊕ Equinix Inc	6.83	17.03	_	Real Estate
	6.69	23.72	_	Real Estate
	6.01	29.73	_	Real Estate
⊕ Extra Space Storage Inc	5.35	35.09	-	Real Estate
Ventas Inc	4.86	39.94	_	Real Estate
AvalonBay Communities Inc	4.80	44.74	_	Real Estate
⊕ SBA Communications Corp Class A	3.78	48.52	_	Real Estate
☐ Invitation Homes Inc	3.73	52.25	_	Real Estate
O VICI Properties Inc Ordinary Shares	3.68	55.93	-	Real Estate
 Digital Realty Trust Inc 	3.34	59.26	_	Real Estate
⊕ Essex Property Trust Inc	3.16	62.43	_	Real Estate
⊕ Regency Centers Corp	3.15	65.58	_	Real Estate
Rexford Industrial Realty Inc	3.03	68.61	_	Real Estate
	2.83	71.44	_	Real Estate

Total Holdings 41

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Schwab Fdmtl Intl Lg Co Idx SFNNX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

David Rios since 04-2017 Christopher Bliss since 04-2017 Jiwei Gu since 02-2024 Joselle Duncan since 02-2024

Quantitative Screens

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

Management: The fund's management has been in place for 6.93 years.

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

Net Expense: The fund's expense ratio of 0.25 is 74.23% lower than the Foreign Large Value category average.

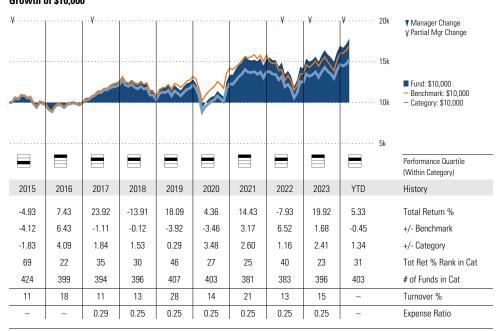
Morningstar Investment Management LLC Analysis

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

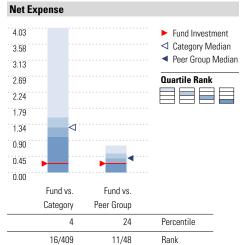
ESG Metrics

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

Growth of \$10,000







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	2.26	_	0.53
Beta	0.97	-	0.96
R-Squared	90.85	-	87.90
Standard Deviation	17.21	16.86	17.21
Sharpe Ratio	0.31	0.19	0.20
Tracking Error	5.23	-	6.08
Information Ratio	0.41	-	0.05
Up Capture Ratio	97.81	-	93.74
Down Capture Ratio	88.18	-	91.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.75	15.76	11.91
Price/Book Ratio	1.19	1.86	1.30
Geom Avg Mkt Cap \$B	37.69	54.55	39.03
ROE	12.92	18.63	14.30



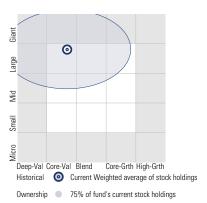


Schwab Fdmtl Intl Lg Co Idx SFNNX

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

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

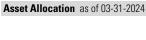
Equity

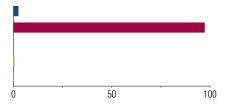
41	26	15	Large
9	6	1	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

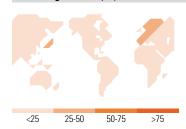




Total	100.00	100.00
Other	0.04	0.71
Cash	0.40	1.00
Bonds	0.00	0.17
Non-US Stocks	97.17	95.22
US Stocks	2.39	2.89
Asset Class	Net %	Cat%

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

World Regions % Equity 03-31-2024



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

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

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Shell PLC	2.30	2.30	_	Energy
Samsung Electronics Co Ltd	2.10	4.40	_	Technology
⊙ Toyota Motor Corp	1.87	6.27	_	Consumer Cyclical
⊕ TotalEnergies SE	1.30	7.57	_	Energy
⊕ BP PLC	1.03	8.60	-	Energy
⊕ Msci Eafe Jun24 Ifus 20240621	0.95	9.55	_	_
⊕ Glencore PLC	0.83	10.38	_	Basic Materials
→ Honda Motor Co Ltd	0.82	11.19	-	Consumer Cyclical
Nestle SA	0.80	11.99	-	Consumer Defensive
⊕ Banco Santander SA	0.78	12.78	_	Financial Services

Total Holdings 926

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard Developed Markets Index Admiral VTMGX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

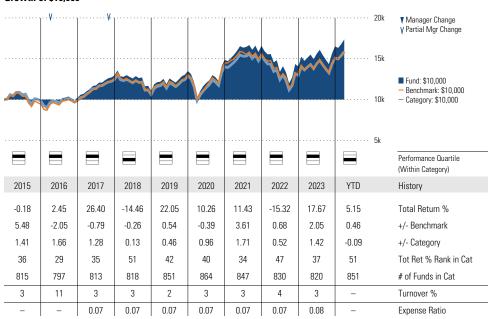
Morningstar Investment Management LLC Analysis

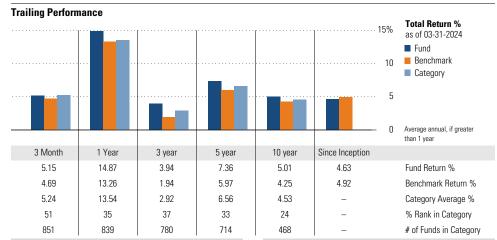
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
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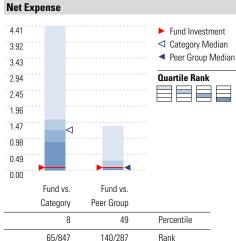
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
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 Welrics			
	Fund	Bmark	Cat
Alpha	1.96	_	0.84
Beta	1.07	_	1.01
R-Squared	97.03	_	93.34
Standard Deviation	17.90	16.42	17.25
Sharpe Ratio	0.14	0.02	0.07
Tracking Error	3.32	_	4.44
Information Ratio	0.61	_	0.22
Up Capture Ratio	114.56	_	105.47
Down Capture Ratio	106.51	-	102.40

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



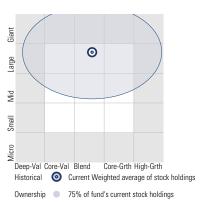
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

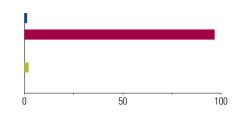
23	26	28	Luigo
5	8	5	18110
1	2	1	OII GII

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

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

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 4059

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



Vanguard Equity-Income Adm VEIRX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Sharon Hill since 02-2021 Matthew Hand since 10-2021

Quantitative Screens

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

Management: The fund's management has been in place for 3.09 years.

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

Net Expense: The fund's expense ratio of 0.18 is 79.78% lower than the Large Value category average.

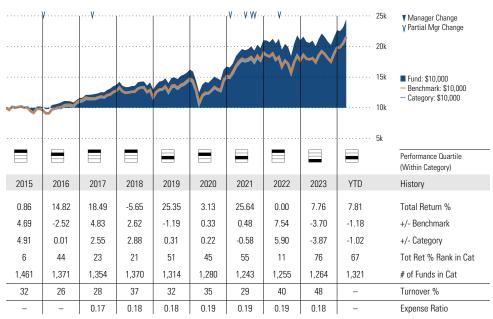
Morningstar Investment Management LLC Analysis

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

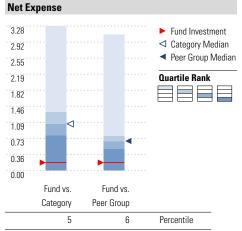
ESG Metrics

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

Growth of \$10,000







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

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.24	_	1.07
Beta	0.91	-	0.96
R-Squared	96.32	-	94.27
Standard Deviation	15.29	16.43	16.34
Sharpe Ratio	0.50	0.38	0.43
Tracking Error	3.26	-	4.01
Information Ratio	0.54	-	0.22
Up Capture Ratio	96.18	-	98.20
Down Capture Ratio	87.16	-	93.98

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.11	17.93	18.96
Price/Book Ratio	2.51	2.34	2.53
Geom Avg Mkt Cap \$B	85.18	73.93	121.22
ROE	22.43	16.60	21.17



Vanguard Equity-Income Adm VEIRX

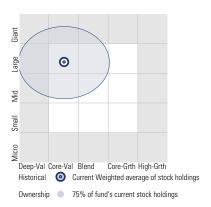
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

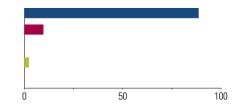
35	23	6	Large
19	13	0	MIG
3	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

Sector Weighting as of 0	03-31-2024										
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average		_
⁰ Cyclical	32.45	35.85	33.68								Ι[[[
Basic Materials	3.85	4.18	3.58		0						
Consumer Cyclical	5.19	5.43	6.93								
Financial Services	21.16	21.43	19.81		· ·						
♠ Real Estate	2.25	4.81	3.36								
₩ Sensitive	33.15	37.28	38.27								
Communication Services	2.02	4.79	5.67								
Energy	11.28	7.71	8.13				_				
Industrials	9.83	13.96	12.04			_ [* :				
Technology	10.02	10.82	12.43]				
→ Defensive	34.40	26.87	28.05								
Consumer Defensive	11.98	7.68	8.42								
Healthcare	15.00	14.64	14.73				— Ö				
Utilities	7.42	4.55	4.90								
				0%	5	10	15	20	25	30	35

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.19	4.19	_	Financial Services
Merck & Co Inc Merc	2.69	6.88	_	Healthcare
⊕ Johnson & Johnson	2.49	9.37	_	Healthcare
⊕ ConocoPhillips	2.46	11.83	_	Energy
⊕ Broadcom Inc	2.43	14.26	-	Technology
⊕ EOG Resources Inc	2.28	16.54	_	Energy
⊕ Cisco Systems Inc	2.21	18.75	_	Technology
→ Pfizer Inc	1.87	20.62	-2.15	Healthcare
Procter & Gamble Co	1.58	22.19	_	Consumer Defensive
Qualcomm Inc	1.48	23.67	_	Technology
⊕ MetLife Inc	1.45	25.13	_	Financial Services
⊕ Gilead Sciences Inc	1.41	26.53	_	Healthcare
⊕ Wells Fargo & Co	1.38	27.92	_	Financial Services
→ Philip Morris International Inc	1.36	29.28	_	Consumer Defensive
The Home Depot Inc The Home Depot Inc	1.31	30.59	_	Consumer Cyclical

Total Holdings 203

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

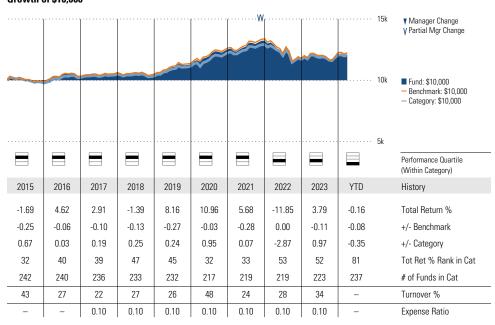
Morningstar Investment Management LLC Analysis

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

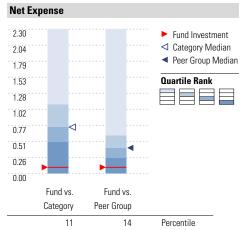
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







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

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

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



Duration

Vanguard Inflation-Protected Secs Adm VAIPX

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

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

Quality

High

Aid

Ltd Mod Ext

1	

Asset Allocation as of 03-31-2024

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

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

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

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

Total Holdings 50

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

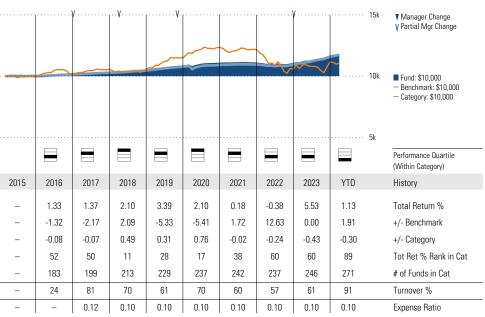
Morningstar Investment Management LLC Analysis

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

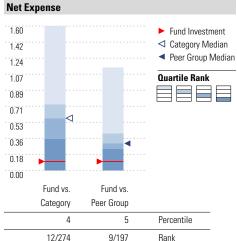
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

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	2.32	_	2.54
Beta	0.12	_	0.09
R-Squared	54.18	_	27.88
Standard Deviation	1.16	7.24	1.24
Sharpe Ratio	-1.04	-0.72	-0.91
Tracking Error	6.43	-	6.69
Information Ratio	0.70	_	0.72
Up Capture Ratio	19.96	_	17.13
Down Capture Ratio	-3.36	_	-8.23

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.96	4.43	1.05
Avg Eff Maturity	1.20	_	1.65

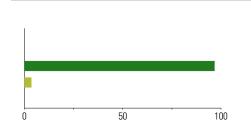


Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD





Asset Allocation as of 03-31-2024

Total	100.00	100.00
Other	0.00	0.21
Cash	3.39	31.87
Bonds	96.62	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	29.84	3.53	46.30
AA	4.79	74.59	15.66
A	35.00	10.82	13.25
BBB	28.96	8.32	19.87
BB	0.19	0.28	2.17
В	0.00	0.00	0.90
Below B	0.27	0.00	0.25
Not Rated	0.94	2.46	1.61

Sector Weighting as of 03-3	31-2024												
	Fund	Bmark	Cat	Fund	▼ E	Benchmark	[] Ca	tegon	y Avera	age			
Government	12.07	_	21.63										
Treasury	8.56	_	18.64										
Inflation - Protected	3.51	_	0.05										
Agency/Quasi Agency	0.00	_	0.48	0									
Other Government Related	0.00	_	2.46	10									
Corporate	58.90	-	35.22										
Corporate Bond	58.90	_	34.40										
Bank Loan	0.00	_	0.66	0									
Convertible	0.00	_	0.05	0									
Preferred	0.00	_	0.11	ĺ									
Securitized	25.37	-	21.61										
Agency MBS Pass-Through	0.00	_	0.18										
Agency MBS ARM	0.00	_	0.21										
Agency MBS CMO	0.73	_	1.32										
Non-Agency Residential MBS	0.05	_	0.04										
Commercial MBS	0.00	_	2.38										
Asset-Backed	24.59	_	17.48										
Covered Bond	0.00	_	0.00										
Municipal	0.00	-	0.60	0									
Cash & Equivalents	3.64	-	18.76										
Other	0.00	_	2.20	[]									
				0% 5	10	15 20	25	30	35	40	45	50	55 60

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

⊕ Increase ⊝ Decrease 🕸 New to Portfolio

Total Holdings 630

