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.

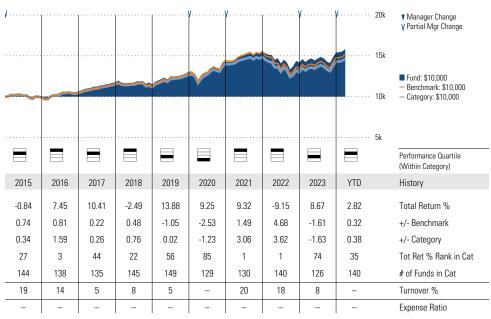
Morningstar Investment Management LLC Analysis

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



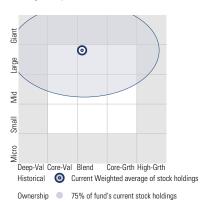
American Funds 2010 Trgt Date Retire R6 RFTTX

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		

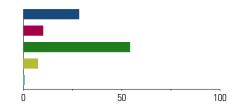
Value Blend Growth

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.

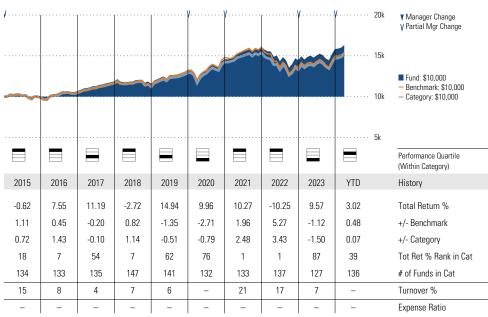
Morningstar Investment Management LLC Analysis

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.

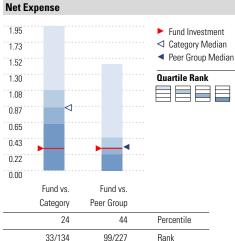
ESG Metrics

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





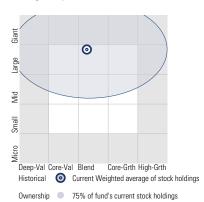
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



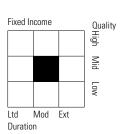
Style Breakdown

Equity 26 29 26 2 6 10

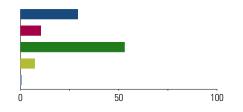


Value Blend Growth

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	
r	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

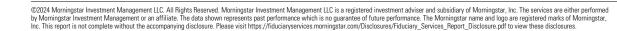
183

 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	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	ividuitty 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.

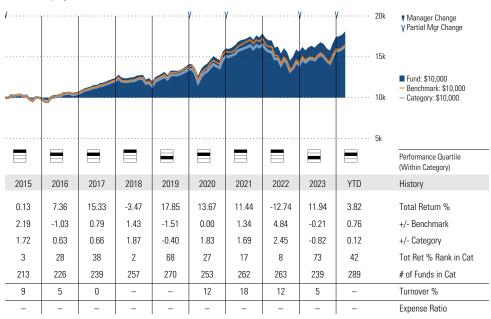
Morningstar Investment Management LLC Analysis

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.

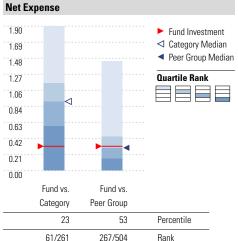
ESG Metrics

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

Growth of \$10,000







3-Year KISK Welfics			
	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					





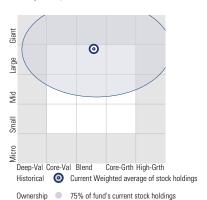
American Funds 2025 Trgt Date Retire R6 RFDTX

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

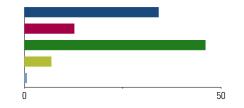
Mid

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	
fi	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.

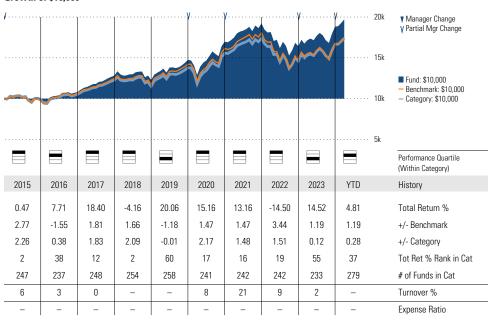
Morningstar Investment Management LLC Analysis

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.

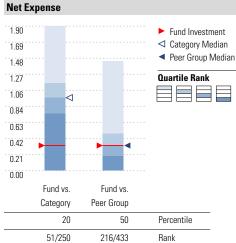
ESG Metrics

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

Growth of \$10,000

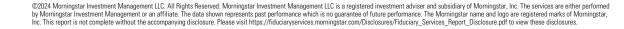






3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.26	_	1.16
Beta	0.89	_	0.90
R-Squared	98.46	_	98.33
Standard Deviation	12.06	13.51	12.26
Sharpe Ratio	0.15	-0.01	0.06
Tracking Error	2.15	_	2.11
Information Ratio	1.01	_	0.55
Up Capture Ratio	95.04	_	93.58
Down Capture Ratio	83.28	_	87.51

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					



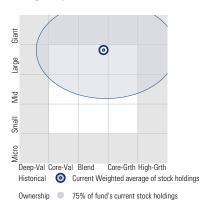


American Funds 2030 Trgt Date Retire R6 RFETX

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

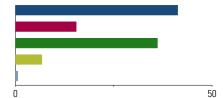
Duration

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.

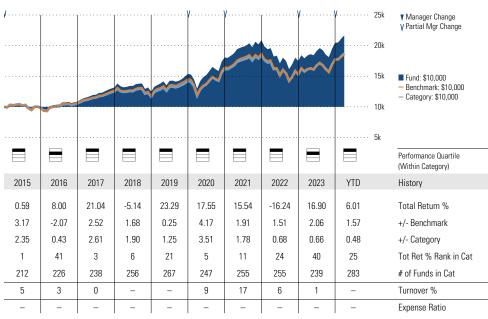
Morningstar Investment Management LLC Analysis

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.

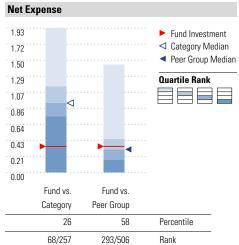
ESG Metrics

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



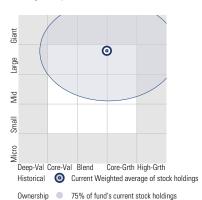
American Funds 2035 Trgt Date Retire R6 RFFTX

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

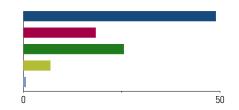
Equity								
16	26	34	Large					
4	9	6	Mid					
1	1	2	Small					

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		
Ն Մ	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

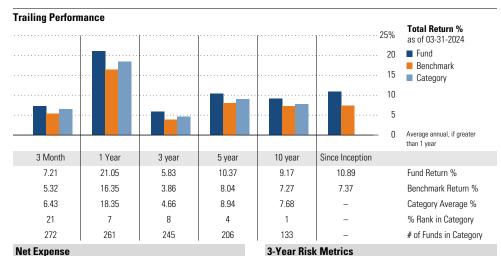
17

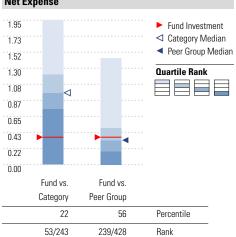
229

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

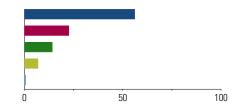


Value Blend Growth

>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

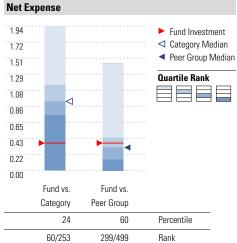
225

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

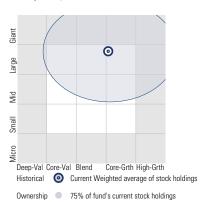
Quality High Mid Low

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

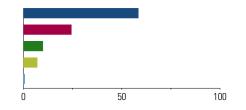
Weight %

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										
þ	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

261

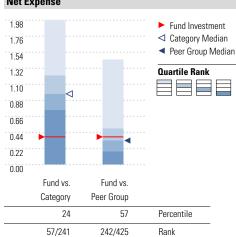
4.17

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



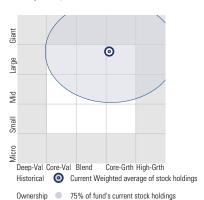
American Funds 2050 Trgt Date Retire R6 RFITX

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.

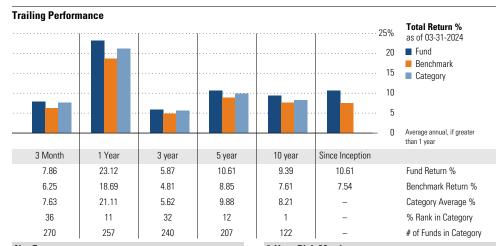
Morningstar Investment Management LLC Analysis

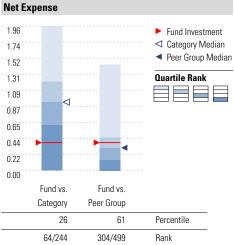
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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



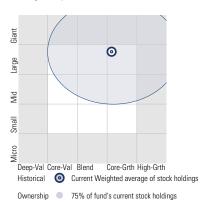
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™

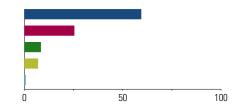


Style Breakdown

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.

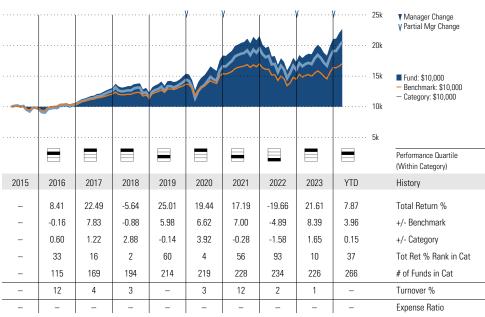
Morningstar Investment Management LLC Analysis

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.

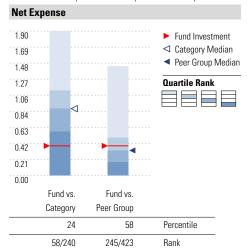
ESG Metrics

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



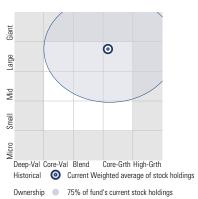
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™





Weight %

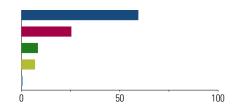
Lquity				
12	24	37	Large	
3	9	8	Mid	
2	2	3	Small	
	D	0		

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										
Ųľ	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.

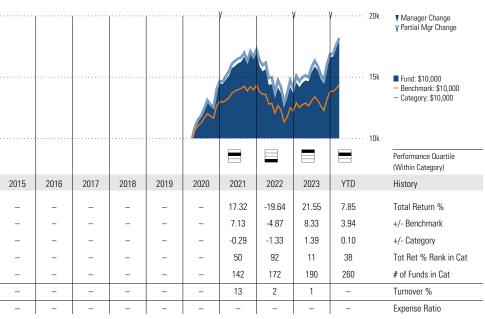
Morningstar Investment Management LLC Analysis

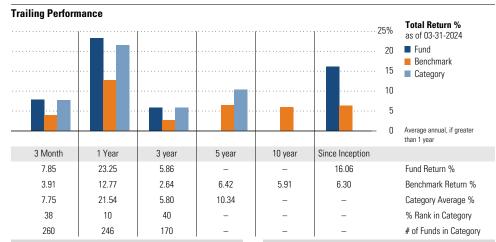
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
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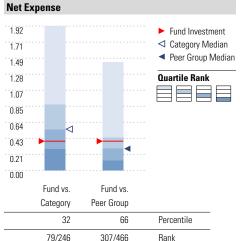
ESG Metrics

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



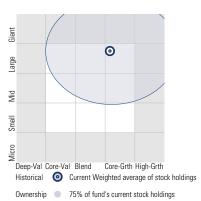
American Funds 2065 Trgt Date Retire R6 RFVTX

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

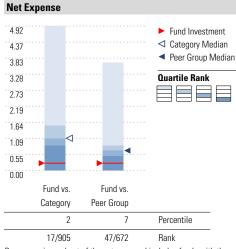
52

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

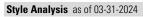


American Funds American Balanced R6 RLBGX

Quality High MidLow

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



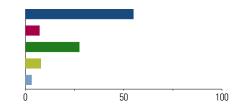
Style Breakdown

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 Growth Fund of Amer R6 RGAGX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Donald O'Neal since 11-1993

J. Frank since 11-2001

Lawrence Solomon since 05-2010

Martin Romo since 11-2010

Carl Kawaja since 11-2010

Mark Casey since 11-2012

Alan Wilson since 11-2012

Anne-Marie Peterson since 07-2013

Christopher Buchbinder since 11-2013

Joanna Jonsson since 03-2016

Alex Popa since 10-2016

Andraz Razen since 03-2020

Julian Abdey since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 30.43 years.

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

Net Expense: The fund's expense ratio of 0.3 is 67.74% lower than the Large Growth category average.

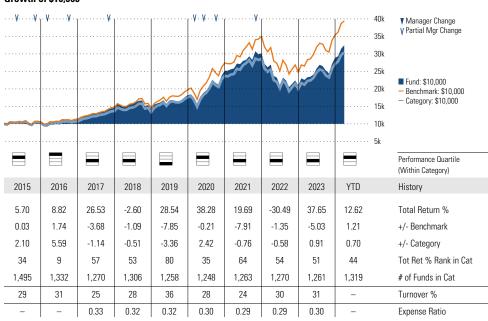
Morningstar Investment Management LLC Analysis

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

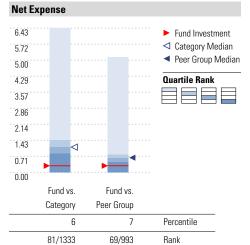
ESG Metrics

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

Growth of \$10,000







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

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



American Funds Growth Fund of Amer R6 RGAGX

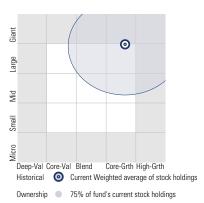
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

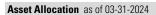
Equity

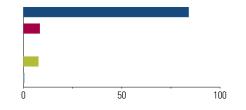
4	21	53	Large
2	8	9	Mid
1	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 334



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

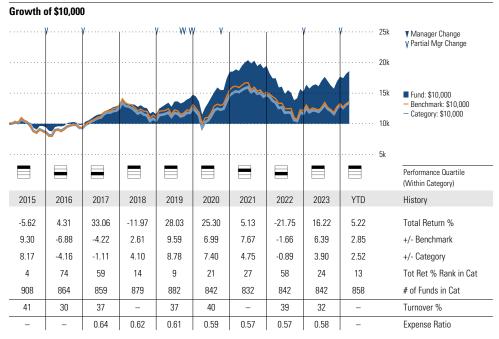
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.81 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the 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

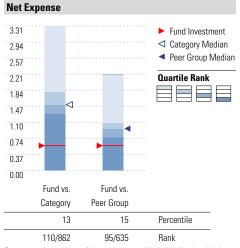
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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



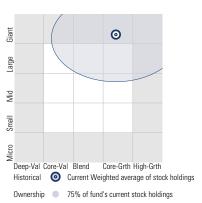


American Funds New World R6 RNWGX

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

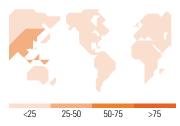
100.00

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 Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

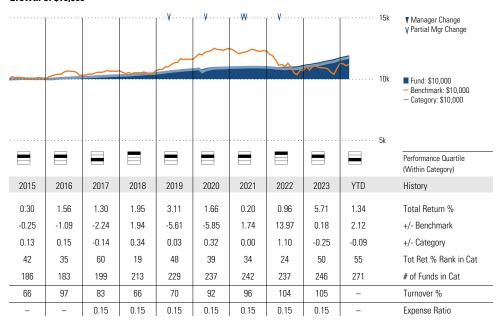
Morningstar Investment Management LLC Analysis

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

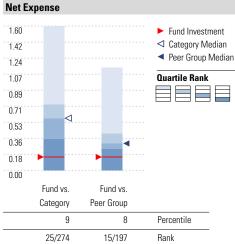
ESG Metrics

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

Growth of \$10,000

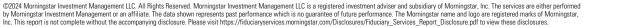






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.82	_	2.54
Beta	0.07	_	0.09
R-Squared	28.89	_	27.88
Standard Deviation	0.88	7.24	1.24
Sharpe Ratio	-0.60	-0.72	-0.91
Tracking Error	6.80	_	6.69
Information Ratio	0.76	_	0.72
Up Capture Ratio	16.48	_	17.13
Down Capture Ratio	-11.82	_	-8.23

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





Baird Ultra Short Bond Institutional BUBIX

Asset Allocation as of 03-31-2024 Asset Class Net % Cat% US Stocks 0.00 1.86 Non-US Stocks 0.00 0.00 Bonds 75.95 66.04 Cash 24.05 31.87 Other 0.00 0.21

Total

100

Morningstar Category

Ultrashort Bond

Morningstar Index

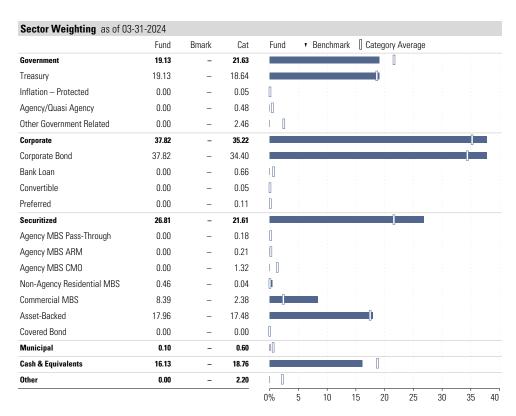
Bloomberg US Agg Bond TR USD

100.00

100.00

Ctula Analysia	on of 02 21 2024
Style Allalysis	as of 03-31-2024
Style Breakdown	
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ext	

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



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

50

Total Holdings 342



BlackRock Total Return K MPHQX

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

Portfolio Manager(s)

Rick Rieder since 08-2010 David Rogal since 01-2017 Chi Chen since 10-2022

Quantitative Screens

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

Management: The fund's management has been in place for 13.66 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.

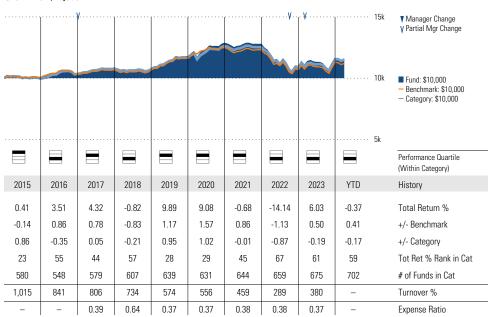
Morningstar Investment Management LLC Analysis

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.

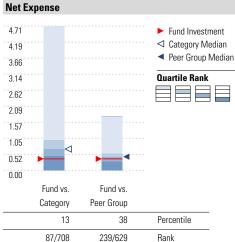
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.12	_	0.01
Beta	1.07	_	1.01
R-Squared	98.86	_	95.72
Standard Deviation	7.79	7.24	7.48
Sharpe Ratio	-0.68	-0.72	-0.70
Tracking Error	0.97	_	1.53
Information Ratio	-0.08	_	0.01
Up Capture Ratio	105.35	_	98.06
Down Capture Ratio	104.76	_	98.83

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.88	4.43	5.93
Avg Eff Maturity	9.36	_	8.41



Duration

BlackRock Total Return K MPHQX

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

Style Analysis as of 03-31-2024



-50	0	50	100	150

Asset Allocation as of 03-31-2024

Asset Class	Net %	Cat%
US Stocks	0.25	0.04
Non-US Stocks	0.04	0.00
Bonds	110.09	98.46
Cash	-10.75	0.94
Other	0.37	0.55
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	6.59	3.53	35.40
AA	55.68	74.59	25.66
A	10.32	10.82	10.58
BBB	15.27	8.32	18.70
BB	1.84	0.28	5.18
В	0.99	0.00	1.81
Below B	1.09	0.00	0.66
Not Rated	8.22	2.46	2.02

Sector Weighting as of 03-	31-2024												
	Fund	Bmark	Cat	Fund		▼ Bench	mark	Cateo	jory Ave	rage			
Government	29.55	-	25.46										
Treasury	16.76	_	17.04										
Inflation - Protected	0.00	_	0.48										
Agency/Quasi Agency	0.01	_	0.28	0									
Other Government Related	12.78	_	7.66				1						
Corporate	20.55	_	26.01										
Corporate Bond	19.45	_	25.11										
Bank Loan	1.00	_	0.31	0									
Convertible	0.04	_	0.03										
Preferred	0.06	_	0.56	[
Securitized	40.85	_	37.71										
Agency MBS Pass-Through	28.30	_	22.62										
Agency MBS ARM	0.00	_	0.07										
Agency MBS CMO	0.55	_	2.16										
Non-Agency Residential MBS	1.35	_	1.79										
Commercial MBS	2.61	_	3.24										
Asset-Backed	8.04	_	7.83										
Covered Bond	0.00	_	0.00										
Municipal	0.43	-	0.48	()									
Cash & Equivalents	2.09	-	8.18										
Other	6.51	-	2.13										
				0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 03-31-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	13.41	13.41	_
─ USD CASH(Alpha Committed)	03-2024	13.19	26.60	-
① Us 5Yr Note Jun 24	_	7.54	34.14	-
Federal National Mortgage Association	03-2024	6.09	40.23	-
─ Jun24 Sfrm4 P @ 94.75	_	5.09	45.32	-
⊖ Us Ultra 10Yr Note Jun 24	_	4.11	49.43	_
⊕ Us 2Yr Note Jun 24	_	3.84	53.27	-
⊕ Three Month SONIA Index Future Dec 24	03-2025	3.14	56.41	-
	_	2.73	59.14	-
	03-2024	2.25	61.38	-

Total Holdings 5010



Hartford Total Return Bond R6 ITBVX

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

702

Turnover %

Expense Ratio

Portfolio Manager(s)

Campe Goodman since 03-2012 Joseph Marvan since 03-2012 Robert Burn since 03-2016 Jeremy Forster since 03-2024

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 9 of the 9 years it's been in existence.

Management: The fund's management has been in place for 12.09 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.32 is 57.33% 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	4	03-31-2024

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -0.67 4.10 5.04 -0.67 10.27 9 28 -0.82 -14.02 6 97 0.17 Total Return % 1.77 -1.22 1.45 1.50 -0.68 1.55 0.72 -1.01 1.44 0.95 +/- Benchmark -0.22 0.24 1.33 0.75 0.77 -0.06 1.22 -0.15 -0.75 0.37 +/- Category 67 40 19 47 21 26 51 63 25 21 Tot Ret % Rank in Cat 580 548 639 631 644 659 675 # of Funds in Cat



473

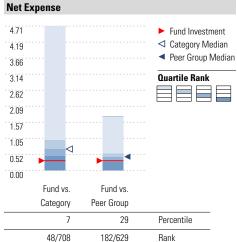
0.39

61

0.32

59

0.32



579

56

0.44

57

41

607

74

0.44

71

0.34

50

0.34

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.68	-	0.01
Beta	1.04	-	1.01
R-Squared	97.78	-	95.72
Standard Deviation	7.63	7.24	7.48
Sharpe Ratio	-0.61	-0.72	-0.70
Tracking Error	1.18	-	1.53
Information Ratio	0.46	-	0.01
Up Capture Ratio	103.80	-	98.06
Down Capture Ratio	97.77	-	98.83

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.53	4.43	5.93
Avg Eff Maturity	10.30	_	8.41



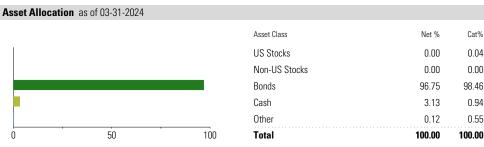


Hartford Total Return Bond R6 ITBVX

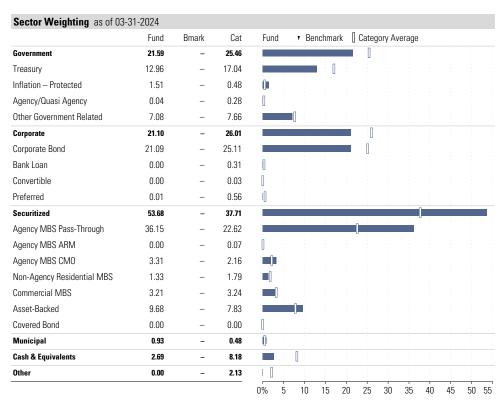
Morningstar Category Morningstar Index Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2024

	Breako ncome	lown	Quality				
			High				
			Mid				
			Low				
Ltd Duratio	Mod on	Ext		0	,	50	



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	63.58	3.53	35.40
AA	3.06	74.59	25.66
A	7.82	10.82	10.58
BBB	15.60	8.32	18.70
BB	6.17	0.28	5.18
В	0.97	0.00	1.81
Below B	0.53	0.00	0.66
Not Rated	2.27	2.46	2.02



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Name	Maturity Date	% Net Asset	Cumulative %	rixed income Sector
€ Federal National Mortgage Association 6%	04-2054	7.00	7.00	_
2 Year Treasury Note Future June 24	06-2024	4.26	11.26	_
€ Federal National Mortgage Association 6%	05-2054	3.00	14.26	_
€ 10 Year Treasury Note Future June 24	06-2024	2.77	17.03	_
€ Federal National Mortgage Association 5%	04-2054	2.75	19.78	-
€ Federal National Mortgage Association 4.5%	04-2054	2.66	22.44	_
Us 5yr Note (Cbt) Jun24 Xcbt 20240628	06-2024	2.56	25.01	_
€ Federal National Mortgage Association 5.5%	04-2054	2.45	27.46	_
⊖ Usd	_	2.43	29.89	_
Us Ultra Bond Cbt Jun24 Xcbt 20240618	06-2024	1.90	31.78	_

Total Holdings 1661



MFS Research International R6 MRSKX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Nicholas Paul since 12-2022 John Mahoney since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 5.58 years.

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

Net Expense: The fund's expense ratio of 0.69 is 20.69% lower than the Foreign Large Blend category average.

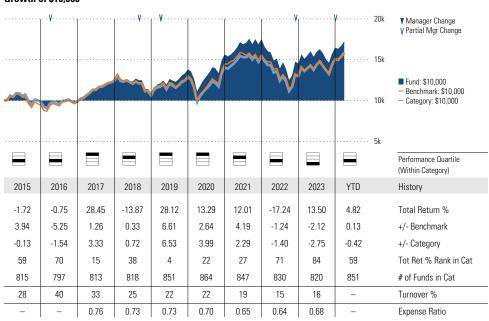
Morningstar Investment Management LLC Analysis

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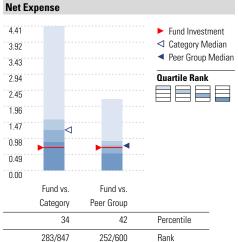
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	2-Basic	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 Wellics			
	Fund	Bmark	Cat
Alpha	0.71	_	0.84
Beta	1.01	_	1.01
R-Squared	93.86	_	93.34
Standard Deviation	17.09	16.42	17.25
Sharpe Ratio	0.06	0.02	0.07
Tracking Error	4.24	_	4.44
Information Ratio	0.15	_	0.22
Up Capture Ratio	106.58	-	105.47
Down Capture Ratio	104.10	_	102.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.56	15.34	15.88
Price/Book Ratio	2.27	1.81	1.94
Geom Avg Mkt Cap \$B	54.09	49.00	59.06
ROE	19.37	17.61	19.98



283/847

MFS Research International R6 MRSKX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

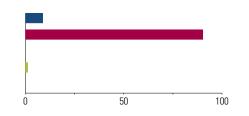
13	38	33	-6190
10	00	00	
1	8	5	18110
0	2	0	OII GII

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Asset Class	Net %	Cat%
US Stocks	8.73	3.59
Non-US Stocks	90.20	93.96
Bonds	0.00	0.67
Cash	1.07	0.52
Other	0.00	1.26
Total	100.00	100.00

		Fund	Bmark	Cat	Fund	,	Bench	ımark	Cate	orv Ave	erage		
÷	Cyclical	41.06	41.78	38.83						, ,	- 5-		-
ì	Basic Materials	9.82	7.41	6.67			•						
•	Consumer Cyclical	9.31	11.28	11.44									
<u></u>	Financial Services	20.20	21.05	19.00									
à	Real Estate	1.73	2.04	1.72									
UT.	Sensitive	36.42	38.74	38.99									
	Communication Services	2.57	5.46	4.66									
	Energy	5.01	5.66	4.87				_					
ž	Industrials	19.41	13.71	16.79									
1	Technology	9.43	13.91	12.67									
+	Defensive	22.52	19.49	22.19)			
Ţ	Consumer Defensive	7.39	7.32	8.38			[]						
1	Healthcare	12.49	9.36	11.43									
1	Utilities	2.64	2.81	2.38									

World Regions % Equity 03-31-2024



Greater Asia	Fund % 32.44	Cat % 34.61
Japan	19.86	19.30
Australasia	4.05	4.69
Asia-4 Tigers	6.09	6.32
Asia-ex 4 Tigers	2.44	4.30
Not Classified	0.00	0.00

Americas	Fund % 10.66	Cat % 8.86	Greater Europe	Fund % 56.91	Cat % 56.52	Market Maturity	Fund %
North America Central/Latin	10.66 0.00	7.63 1.23	United Kingdom W euro-ex UK Emrgng Europe	9.91 47.00 0.00	13.36 42.23 0.09	Developed Markets Emerging Markets Not Available	97.56 2.44 0.00
			Africa	0.00	0.84		

Top 10 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.58	3.58	_	Healthcare
	3.44	7.03	_	Basic Materials
	3.44	10.46	_	Industrials
─ Lvmh Moet Hennessy Louis Vuitton SE	2.68	13.14	-	Consumer Cyclical
○ Nestle SA	2.40	15.54	_	Consumer Defensive
⊝ Roche Holding AG	2.30	17.85	_	Healthcare
⊖ Hitachi Ltd	2.23	20.07	_	Industrials
	1.74	21.82	_	Energy
NatWest Group PLC	1.64	23.45	_	Financial Services
⊕ Euronext NV	1.63	25.08	_	Financial Services

Total Holdings 119



MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006 Katherine Cannan since 12-2019

Quantitative Screens

- Performance: The fund has finished in the 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 17.85 years.
- Net Expense: The fund's expense ratio of 0.44 is 50.56% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

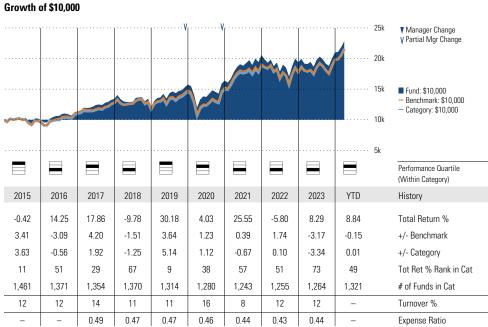
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

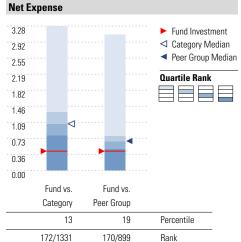
Metric	Rating	Updated
Sustainability Rating	3	03-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.99	_	1.07
Beta	0.93	_	0.96
R-Squared	97.07	_	94.27
Standard Deviation	15.52	16.43	16.34
Sharpe Ratio	0.42	0.38	0.43
Tracking Error	2.89	-	4.01
Information Ratio	0.19	-	0.22
Up Capture Ratio	98.32	-	98.20
Down Capture Ratio	95.39	-	93.98

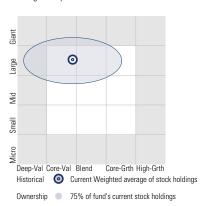
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.63	17.93	18.96
Price/Book Ratio	2.97	2.34	2.53
Geom Avg Mkt Cap \$B	110.39	73.93	121.22
ROE	22.22	16.60	21.17



MFS Value R6 MEIKX

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

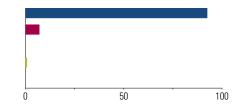
37	38	11	Large
4	9	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



Total	100.00	100.00
Other	0.00	1.29
Cash	0.68	0.89
Bonds	0.00	0.31
Non-US Stocks	6.94	5.71
US Stocks	92.38	91.79
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

Large Value

Sector Weighting as of 03-	31-2024											
	Fund	Bmark	Cat	Fund	•	Benchmar	k [] (Category	Average			
ひ Cyclical	35.41	35.85	33.68									
Basic Materials	3.08	4.18	3.58		10							
Consumer Cyclical	3.58	5.43	6.93		■ ^{¡'} [
Financial Services	26.70	21.43	19.81									
♠ Real Estate	2.05	4.81	3.36		0							
₩ Sensitive	33.95	37.28	38.27									
Communication Services	2.34	4.79	5.67		[
Energy	6.16	7.71	8.13				_					
Industrials	17.53	13.96	12.04		- :		1					
Technology	7.92	10.82	12.43			• ' [
→ Defensive	30.63	26.87	28.05			_						
Consumer Defensive	8.52	7.68	8.42									
Healthcare	14.99	14.64	14.73				- Ö					
Utilities Utilities	7.12	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
	4.93	4.93	18.37	Financial Services
	3.38	8.31	30.38	Financial Services
	3.20	11.51	21.75	Healthcare
○ ConocoPhillips	2.75	14.26	10.33	Energy
	2.43	16.68	16.09	Healthcare
○ Comcast Corp Class A	2.32	19.01	_	Communication Svc
	2.32	21.33	9.09	Financial Services
⊖ Aon PLC Class A	2.30	23.63	14.88	Financial Services
○ Lowe's Companies Inc	2.21	25.84	14.95	Consumer Cyclical
⊖ Johnson & Johnson	2.08	27.92	1.68	Healthcare
□ Union Pacific Corp	2.00	29.93	0.66	Industrials
	1.97	31.90	21.86	Financial Services
○ Northrop Grumman Corp	1.96	33.86	2.65	Industrials
General Dynamics Corp	1.92	35.78	9.30	Industrials
	1.91	37.68	-0.86	Technology

Total Holdings 74



Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steve Shigekawa since 12-2005 Brian Jones since 10-2008 Archena Alagappan since 04-2024

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 18.26 years.
- Style: The fund has landed in its primary style box Mid-Cap Blend — 83.87 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.76 is 28.3% lower than the Real Estate category average.

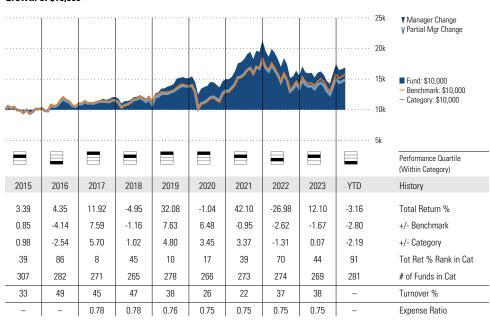
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Expe	nse		
7.00			► Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	⊲		
0.78		••••	
0.00			
	Fund vs.	Fund vs.	
0	ategory	Peer Group	
	33	47	Percentile

92/281	88/188	Rank	
Peer group is a subset of	the category ar	nd includes fund	ds with the
same management style (active vs. pass	ive) and similar	share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.69	_	-1.78
Beta	1.00	_	0.96
R-Squared	97.42	_	95.06
Standard Deviation	21.44	21.16	20.78
Sharpe Ratio	0.03	0.15	0.06
Tracking Error	3.44	_	4.12
Information Ratio	-0.82	_	-0.55
Up Capture Ratio	94.85	_	92.99
Down Capture Ratio	103.47	_	98.86

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.72	38.46	30.40
Price/Book Ratio	2.44	2.42	2.43
Geom Avg Mkt Cap \$B	29.62	9.35	34.75
ROE	16.25	9.56	16.19



Neuberger Berman Real Estate R6 NRREX

Morningstar CategoryMorningstar IndexReal EstateS&P United States REIT TR USD

Net %

98.69

1.14

0.00

0.17

0.00

100.00

Cat%

84.21

1.44

3.07

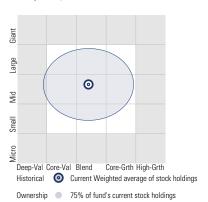
3.39

7.90

100.00

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

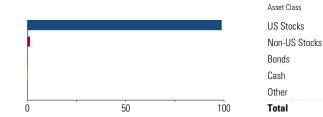
Equity

0	18	7	Large
14	43	6	Mid
5	4	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024

	Fund	Bmark	Cat	Fund	•	Benchma	ırk [Cate	gory A	verag	е		
Cyclical	100.00	99.13	99.05										
Basic Materials	0.00	0.00	0.22	İ									
Consumer Cyclical	0.00	0.13	1.92	i[]									
Financial Services	1.14	0.00	0.45	Ď									
Real Estate	98.86	99.00	96.46										
 Sensitive 	0.00	0.87	0.80	Ū.									
Communication Services	0.00	0.00	0.25	Ó									
Energy	0.00	0.00	0.06	<u> </u>									
Industrials	0.00	0.87	0.29	ď									
Technology	0.00	0.00	0.20	ĺ									
→ Defensive	0.00	0.00	0.16	ĺ									
Consumer Defensive	0.00	0.00	0.06	Í									
Healthcare	0.00	0.00	0.05	Į.									
Utilities	0.00	0.00	0.05	i									

Nama	0/ Net Asset	Cumulativa 0/	VTD Datum 0/	Marningatar Castar
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.85	8.85	_	Real Estate
→ Prologis Inc	8.30	17.15	_	Real Estate
⇒ Equinix Inc	7.46	24.61	_	Real Estate
→ Public Storage	6.67	31.27	_	Real Estate
Simon Property Group Inc ■	5.00	36.28	_	Real Estate
AvalonBay Communities Inc ■	4.54	40.82	_	Real Estate
⇒ Welltower Inc	4.02	44.84	_	Real Estate
⇒ Extra Space Storage Inc	3.70	48.54	_	Real Estate
⇒ Realty Income Corp	3.64	52.18	_	Real Estate
⊕ Iron Mountain Inc	3.64	55.82	_	Real Estate
○ Camden Property Trust	3.10	58.92	_	Real Estate
⊖ Crown Castle Inc	3.06	61.98	_	Real Estate
⇒ Weyerhaeuser Co	2.85	64.83	_	Real Estate
⇒ Apartment Income REIT Corp Class A	2.84	67.67	_	Real Estate
	2.78	70.44	_	Real Estate

Total Holdings 33



PIMCO Real Return Insti PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

Quantitative Screens

❷ Performance: The fund has finished in the InflationProtected 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 5.23 years.

Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 0.67 is 8.06% higher than the Inflation-Protected Bond category average.

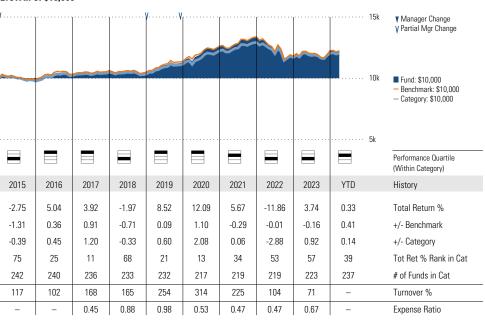
Morningstar Investment Management LLC Analysis

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

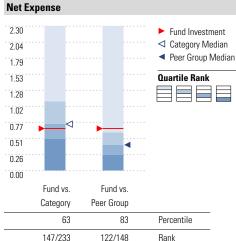
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	-0.36
Beta	1.01	_	0.97
R-Squared	99.04	_	95.52
Standard Deviation	7.25	7.15	7.13
Sharpe Ratio	-0.45	-0.45	-0.48
Tracking Error	0.71	_	1.65
Information Ratio	-0.07	_	-0.48
Up Capture Ratio	99.94	_	94.67
Down Capture Ratio	100.49	-	98.67

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.64	4.52	6.27
Avg Eff Maturity	6.02	-	7.18

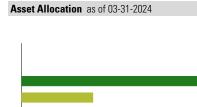


PIMCO Real Return Instl PRRIX

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

Style Analysis as of 03-31-2024 **Style Breakdown**





Total	100.00	100.00
Other	35.43	0.55
Cash	18.16	2.92
Bonds	46.41	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	85.64	0.00	29.65
AA	5.63	99.60	67.50
A	2.66	0.00	0.83
BBB	3.37	0.00	1.33
BB	0.43	0.00	0.04
В	0.61	0.00	0.01
Below B	1.66	0.00	0.11
Not Rated	0.00	0.40	0.53

Sector Weighting as of 03-			_			п	
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Government	59.04	-	87.85				
Treasury	0.08	-	0.26				
Inflation – Protected	33.70	_	81.33				
Agency/Quasi Agency	0.00	_	0.08				
Other Government Related	25.26	_	6.18				
Corporate	0.07	-	1.05				
Corporate Bond	0.04	_	1.02	i i			
Bank Loan	0.00	_	0.03				
Convertible	0.00	_	0.00	Ď Î			
Preferred	0.03	_	0.00	İ			
Securitized	9.08	-	3.74				
Agency MBS Pass-Through	3.69	_	1.55	000			
Agency MBS ARM	0.00	-	0.00	İ			
Agency MBS CMO	0.15	-	0.23				
Non-Agency Residential MBS	0.58	_	0.08				
Commercial MBS	0.03	_	0.18				
Asset-Backed	4.10	_	1.59				
Covered Bond	0.53	_	0.11				
Municipal	0.00	_	0.00				
Cash & Equivalents	24.42	_	7.24				
Other	7.38	_	0.11				

50

Top 0 Holdings as of 03-31-2024

Name

Maturity Date

% Net Asset

Cumulative % Fixed Income Sector

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Total Holdings 0



T. Rowe Price Dividend Growth I PDGIX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 7 of the 8 years it's been in

Management: The fund's management has been in place for 24.02 years.

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

Net Expense: The fund's expense ratio of 0.5 is 33.33% lower than the Large Blend category average.

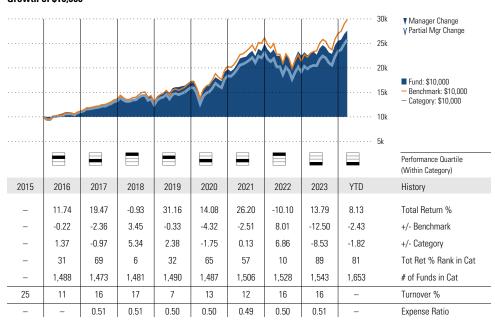
Morningstar Investment Management LLC Analysis

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

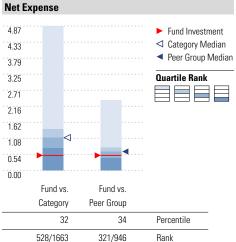
ESG Metrics

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

Growth of \$10,000







321/946 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 Wietrics			
	Fund	Bmark	Cat
Alpha	0.13	_	-0.96
Beta	0.85	_	0.94
R-Squared	93.55	_	94.59
Standard Deviation	15.44	17.60	16.99
Sharpe Ratio	0.50	0.54	0.45
Tracking Error	4.74	-	3.62
Information Ratio	-0.32	-	-1.36
Up Capture Ratio	84.88	-	92.17
Down Capture Ratio	84.33	-	96.02

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



T. Rowe Price Dividend Growth I PDGIX

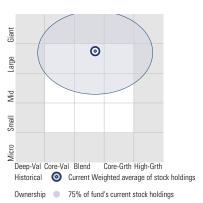
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

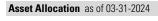
Equity

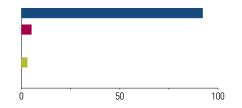
13	45	21	Large
2	16	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

260	ctor Weighting as of 03-3	31-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	29.57	27.72	28.44	
A.	Basic Materials	2.44	2.09	2.73	
A	Consumer Cyclical	8.25	10.79	10.24	
œ	Financial Services	16.70	12.53	13.45	
命	Real Estate	2.18	2.31	2.02	
W	Sensitive	42.35	51.66	50.43	
	Communication Services	0.71	8.89	8.25	
•	Energy	4.98	3.71	3.88	
Ф	Industrials	14.10	8.23	10.15	
	Technology	22.56	30.83	28.15	
—	Defensive	28.08	20.62	21.13	
Ħ	Consumer Defensive	8.95	5.93	6.00	
+	Healthcare	16.83	12.56	13.11	
•	Utilities	2.30	2.13	2.02	

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

Total Holdings 105



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

Management: The fund's management has been in place for 6.34 years.

Net Expense: The fund's expense ratio of 0.04 is 94.67% lower than the Large Blend category average.

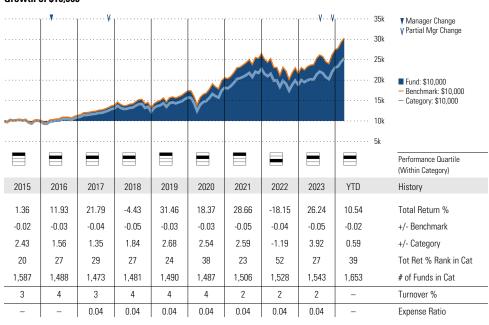
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Exp	oense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00		·····	
	Fund vs.	Fund vs.	
	Category	Peer Group	
	6	34	Percentile
	101/1663	178/526	Rank

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

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



Vanguard 500 Index Admiral VFIAX

Morningstar Category Morningstar Index Large Blend S&P 500 TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

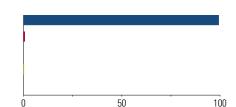
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2024



		Fund	Bmark	Cat	Fund	ł	▼ Be	nchma	ırk [Cate	jory A	/erage		
b	Cyclical	27.59	27.72	28.44										
	Basic Materials	2.15	2.09	2.73										
P	Consumer Cyclical	10.51	10.79	10.24										
ê	Financial Services	12.66	12.53	13.45										
b	Real Estate	2.27	2.31	2.02										
NF	Sensitive	51.81	51.66	50.43										_0
	Communication Services	8.95	8.89	8.25		_	0							
•	Energy	3.96	3.71	3.88		Ó								
‡	Industrials	8.30	8.23	10.15										
	Technology	30.60	30.83	28.15										
+	Defensive	20.59	20.62	21.13										
=	Consumer Defensive	5.93	5.93	6.00										
ì	Healthcare	12.46	12.56	13.11										
?	Utilities	2.20	2.13	2.02										

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

Total Holdings 508



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.

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

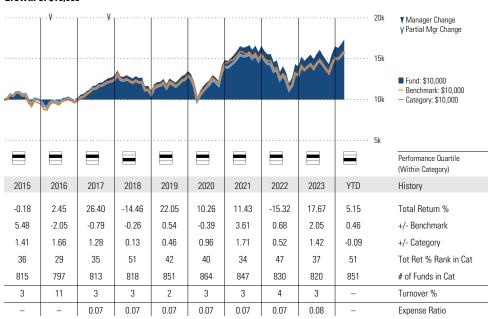
Morningstar Investment Management LLC Analysis

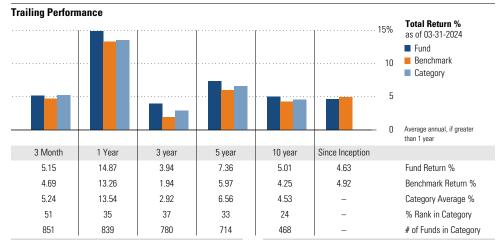
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

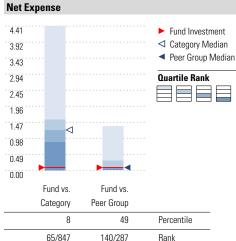
ESG Metrics

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

Growth of \$10,000







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

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



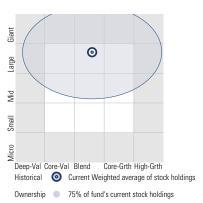
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

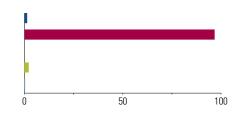
23	26	28	Luigo
5	8	5	18110
1	2	1	OII GII

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

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

World Regions % Equity 03-31-2024



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

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

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

Total Holdings 4059

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



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

vanguaru iviiu cap inuex Auminai viivia

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Mid-Cap
 Blend category's top three quartiles in 9 of the 10 years it's
 been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.05% lower than the Mid-Cap Blend category average.

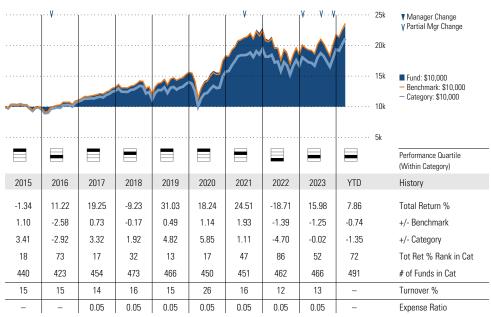
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000





Net Expe	ense		
6.08			► Fund Investment
5.40			Category Median
4.73			 Peer Group Median
4.05			Quartile Rank
3.38			
2.70			
2.03			
1.35	⊲		
0.68			
0.00			
	Fund vs.	Fund vs.	
C	Category	Peer Group	
	9	39	Percentile
	41/487	82/212	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.27	_	0.04
Beta	0.99	_	0.96
R-Squared	99.55	_	93.64
Standard Deviation	19.30	19.50	19.30
Sharpe Ratio	0.23	0.25	0.24
Tracking Error	1.32	-	4.88
Information Ratio	-0.27	-	-0.07
Up Capture Ratio	98.61	_	94.49
Down Capture Ratio	99.67	_	94.51

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



Vanguard Mid Cap Index Admiral VIMAX

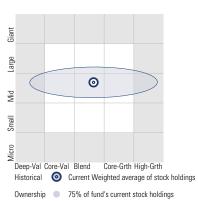
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

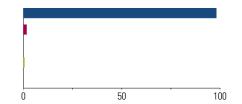
' '			
2	4	6	Large
24	43	21	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

		From al	D d.	0-4	E d	_	D l-	l.	П с-+					
		Fund	Bmark	Cat	Fund	, ,	Bench	mark	Categ	jory Ave	rage			
b	Cyclical	34.10	37.09	39.53			1	:	1				Ц	
ů.	Basic Materials	5.53	4.51	5.11										
A	Consumer Cyclical	8.44	11.08	13.91			• '							
,	Financial Services	12.83	13.94	14.52				I						
æ	Real Estate	7.30	7.56	5.99			Ĭ							
M	Sensitive	43.65	44.60	43.30		_								
	Communication Services	3.41	3.49	2.37										
ð	Energy	4.56	4.79	4.70										
Ф	Industrials	17.41	19.29	19.81					ı [
	Technology	18.27	17.03	16.42										
→	Defensive	22.25	18.30	17.18										
	Consumer Defensive	4.74	3.26	4.12			Ė							
٠	Healthcare	10.71	10.10	9.91										
•	Utilities	6.80	4.94	3.15										
					0%	5	10	15	20	25	30	35	40	4

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Amphenol Corp Class A	0.90	0.90	_	Technology
	0.85	1.75	-	Industrials
⇒ PACCAR Inc	0.85	2.60	-	Industrials
⊖ Cintas Corp	0.77	3.37	-	Industrials
○ Constellation Energy Corp	0.77	4.14	-	Utilities
	0.77	4.90	_	Technology
⇒ Arthur J. Gallagher & Co	0.71	5.61	_	Financial Services
DexCom Inc	0.70	6.31	-	Healthcare
⇒ Welltower Inc	0.69	7.00	-	Real Estate
○ Copart Inc	0.65	7.65	-	Industrials
⊕ Super Micro Computer Inc	0.65	8.30	_	Technology
	0.65	8.95	_	Industrials
⊕ D.R. Horton Inc	0.64	9.59	_	Consumer Cyclical
O Nucor Corp	0.63	10.22	-	Basic Materials
Microchip Technology Inc	0.63	10.85	_	Technology

Total Holdings 331



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 Nick Birkett since 02-2023

Quantitative Screens

Performance: The fund has finished in the Small 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 19.26 years.

Style: The fund has landed in its primary style box — Small Growth — 96.67 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.07 is 93.97% lower than the Small Growth category average.

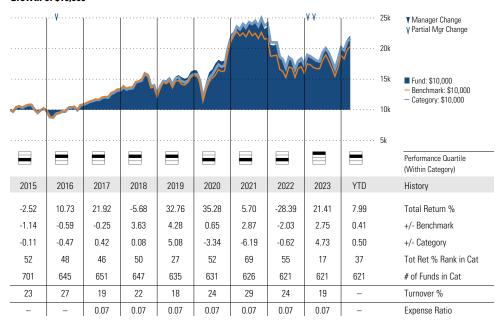
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	03-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000





Net Expe	ense		
6.02			► Fund Investment
5.35			Category Median
4.68			 Peer Group Median
4.01			Quartile Rank
3.34			
2.68			
2.01			
1.34	4		
0.67			
0.00		••••	
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	1	25	Percentile
	7/631	9/38	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.55	_	0.20
Beta	0.98	_	0.94
R-Squared	97.26	_	90.95
Standard Deviation	22.18	22.41	22.03
Sharpe Ratio	-0.07	-0.14	-0.12
Tracking Error	3.71	_	6.84
Information Ratio	0.43	_	0.10
Up Capture Ratio	103.51	_	94.79
Down Capture Ratio	98.17	_	94.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.19	21.70	28.60
Price/Book Ratio	4.11	4.07	4.00
Geom Avg Mkt Cap \$B	7.46	3.44	6.70
ROE	11.83	10.62	11.42



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

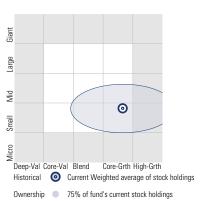
Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



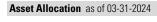
Style Breakdown

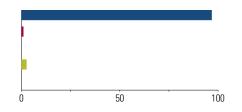
Equity

	. ,			
	0	0	0	Large
İ	1	11	28	Mid
ĺ	6	21	33	Small
,	Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.07
Cash	2.46	1.71
Bonds	0.00	0.01
Non-US Stocks	0.85	4.52
US Stocks	96.69	92.68
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Cate	gory Av	/erage		
b	Cyclical	25.69	21.58	24.59								
i.	Basic Materials	2.19	4.56	3.13								
4	Consumer Cyclical	13.76	9.98	10.98								
₽	Financial Services	4.79	5.45	8.17	V							
b	Real Estate	4.95	1.59	2.31								
M	Sensitive	53.03	50.24	50.31								
	Communication Services	2.94	1.76	1.37								
	Energy	5.69	4.04	3.69								
Ģ	Industrials	18.65	18.16	19.63								
3	Technology	25.75	26.28	25.62								
→	Defensive	21.27	28.18	25.10								
Ę	Consumer Defensive	3.79	4.97	4.45								
1	Healthcare	16.57	21.88	19.93		:]				
?	Utilities	0.91	1.33	0.72	(1)							

Top 15 Holdings as of 03-31-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	2.16	2.16	_	_
	0.99	3.15	_	Energy
Deckers Outdoor Corp	0.96	4.11	_	Consumer Cyclical
	0.92	5.03	_	Technology
Axon Enterprise Inc	0.88	5.91	_	Industrials
⊕ PTC Inc	0.85	6.77	_	Technology
⊕ Entegris Inc	0.84	7.61	_	Technology
⊕ DraftKings Inc Ordinary Shares - Class A	0.77	8.37	_	Consumer Cyclical
Graco Inc	0.62	9.00	_	Industrials
⊖ Lennox International Inc	0.62	9.62	-	Industrials
⊕ Pure Storage Inc Class A	0.62	10.24	_	Technology
⊖ Saia Inc	0.62	10.86	_	Industrials
	0.61	11.47	_	Technology
	0.60	12.06	_	Technology
→ Vertiv Holdings Co Class A	0.59	12.65	_	Industrials

Total Holdings 619



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 7.93 years.
- Style: The fund has landed in its primary style box Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

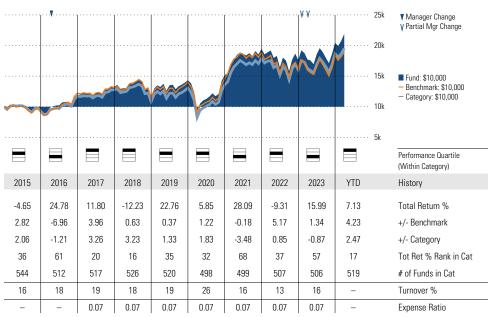
Morningstar Investment Management LLC Analysis

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

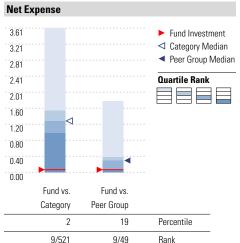
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Small Cap Value Index Admiral VSIAX

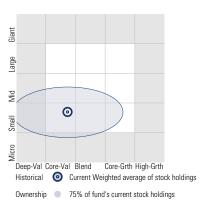
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2024

Morningstar Style Box™



Style Breakdown

Equity

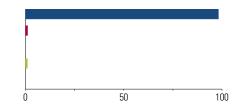
0	0	0	Large
13	14	3	Mid
33	30	6	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2024



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

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

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

Total Holdings 858

