

American Century Heritage R6 ATHDX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Nalin Yogasundram since 03-2016
Rahul Jadhav since 05-2025

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Mid-Cap Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 10.09 years.
- ✔ **Style:** The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.65 is 35.64% lower than the Mid-Cap Growth category average.

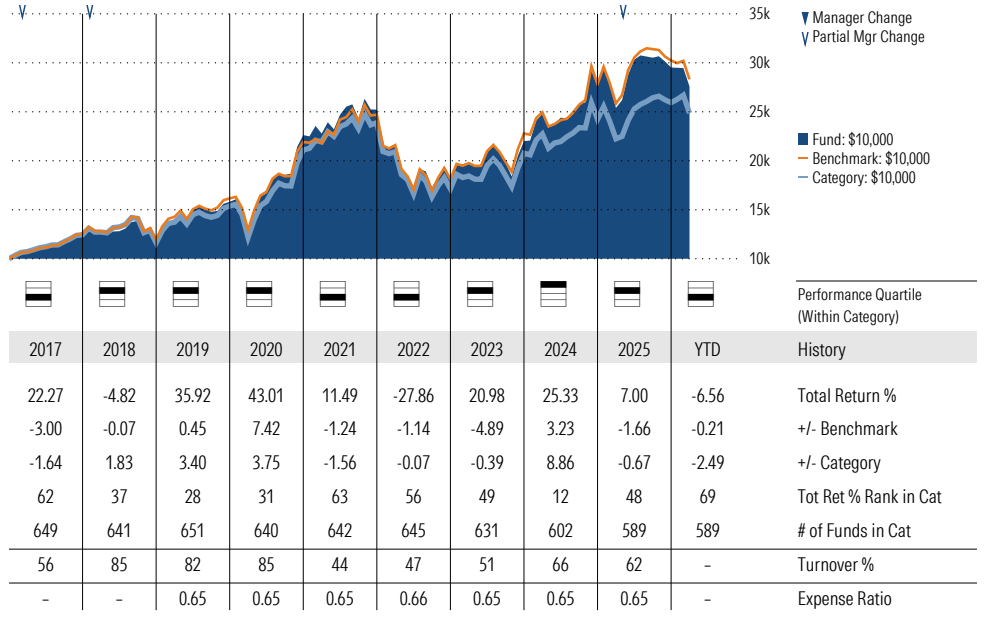
Morningstar Investment Management LLC Analysis

We are placing this fund on watch due to a manager departure. Longtime lead portfolio manager Rob Brookby is leaving the firm at the end of August. Co-PM Nalim Yogasundrum, who has been with the firm for nine years, has been elevated to lead manager. Analyst Rahul Jadhav has been elevated to a co-PM. He joined the firm in 2021 along with another analyst, when two previous experienced analysts departed. While the fund is on watch we will monitor to make sure there are no significant changes to the fund's portfolio, process, or performance characteristics under the new management team.

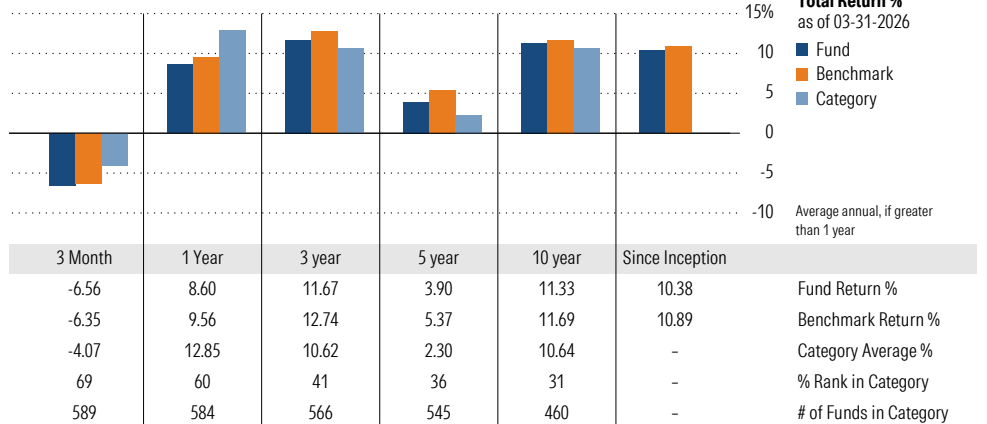
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

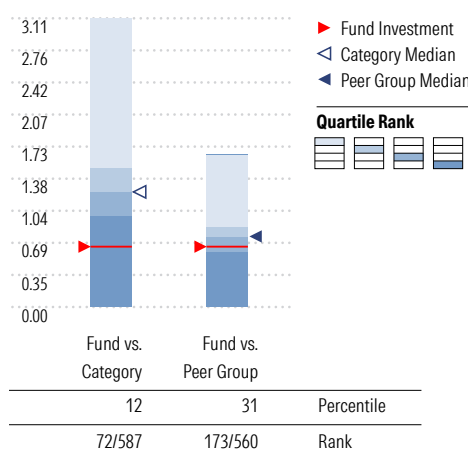
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.95	-	-1.79
Beta	1.00	-	0.94
R-Squared	97.67	-	85.72
Standard Deviation	18.13	17.87	18.45
Sharpe Ratio	0.43	0.49	0.31
Tracking Error	2.77	-	7.13
Information Ratio	-0.39	-	-0.63
Up Capture Ratio	97.30	-	89.68
Down Capture Ratio	100.96	-	98.40

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	36.86	30.89	30.94
Price/Book Ratio	7.47	8.50	6.17
Geom Avg Mkt Cap \$B	34.89	29.86	28.34
ROE	23.73	30.98	23.12

American Century Heritage R6 ATHDX

Morningstar Category

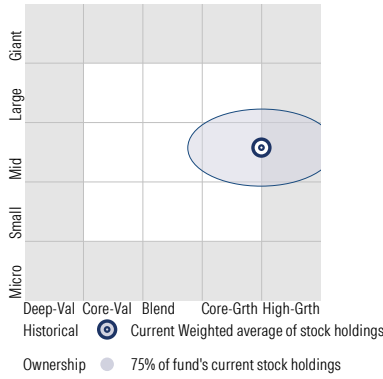
Mid-Cap Growth

Morningstar Index

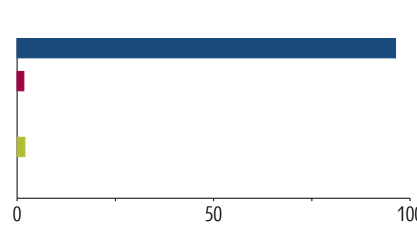
Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2026

Morningstar Style Box™



Asset Allocation as of 03-31-2026

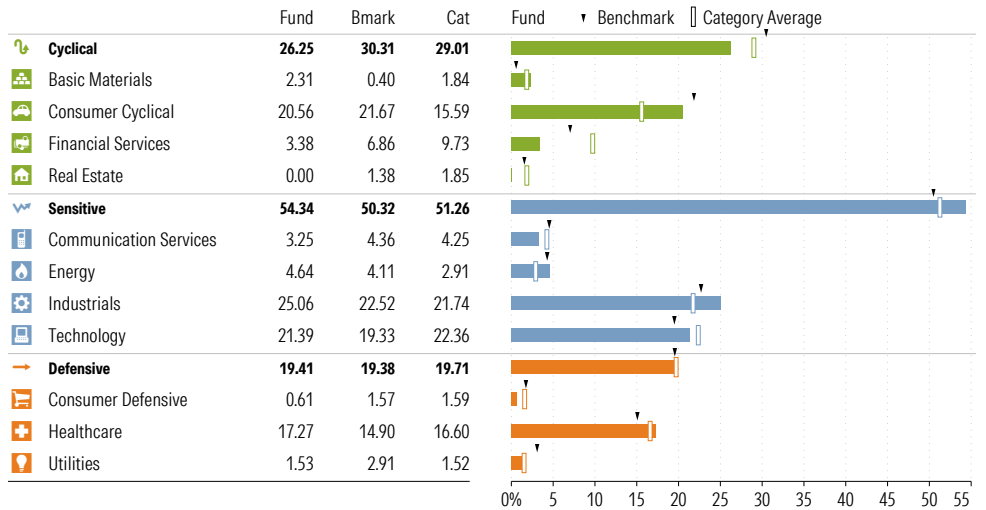


Asset Class	Net %	Cat%
US Stocks	96.30	92.78
Non-US Stocks	1.72	4.60
Bonds	0.00	0.07
Cash	1.98	0.91
Other	0.00	1.65
Total	100.00	100.00

Style Breakdown



Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Hilton Worldwide Holdings Inc	4.36	4.36	-	Consumer Cyclical
Howmet Aerospace Inc	4.03	8.39	-	Industrials
Vertiv Holdings Co Class A	3.78	12.17	-	Industrials
⊖ Royal Caribbean Group	3.14	15.31	-	Consumer Cyclical
⊖ Cloudflare Inc	2.88	18.19	-	Technology
⊕ Alnylam Pharmaceuticals Inc	2.70	20.89	-	Healthcare
⊕ Quanta Services Inc	2.68	23.57	-	Industrials
⊖ Monolithic Power Systems Inc	2.31	25.88	-	Technology
Targa Resources Corp	2.26	28.14	-	Energy
DexCom Inc	2.12	30.26	-	Healthcare
⊕ State Street Bank & Trust Co 3 Repo - 01apr26	1.97	32.23	-	-
⊕ Insmid Inc	1.95	34.18	-	Healthcare
Fastenal Co	1.88	36.06	-	Industrials
⊕ Tractor Supply Co	1.88	37.94	-	Consumer Cyclical
Burlington Stores Inc	1.82	39.75	-	Consumer Cyclical

Total Holdings 83

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds American High-Inc R6 RITGX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

David Daigle since 12-2003
Thomas Chow since 12-2014
Shannon Ward since 12-2016
Andy Moth since 12-2024

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.36 is 56.63% lower than the High Yield Bond category average.

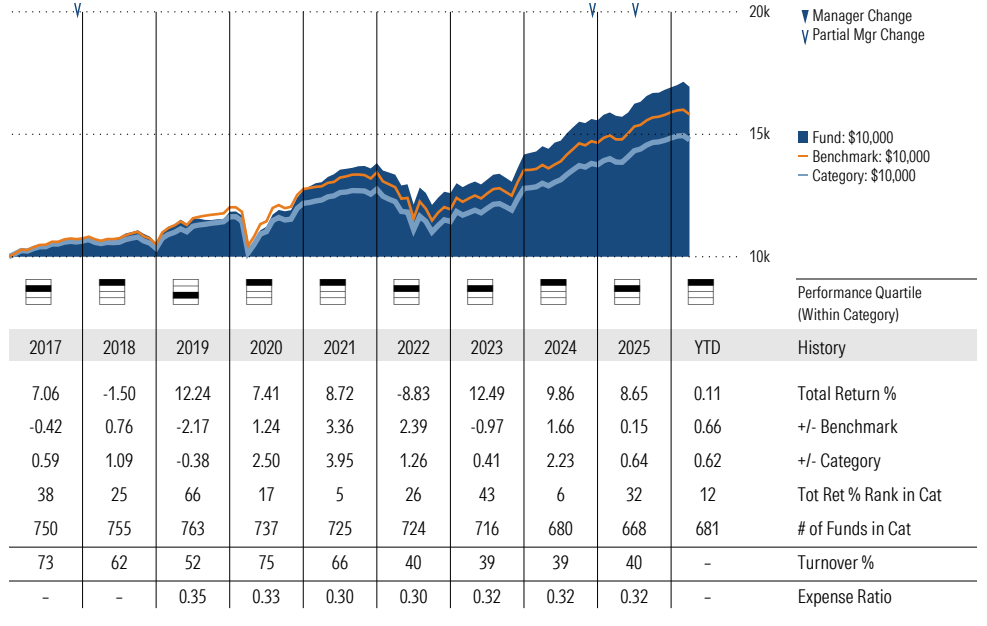
Morningstar Investment Management LLC Analysis

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

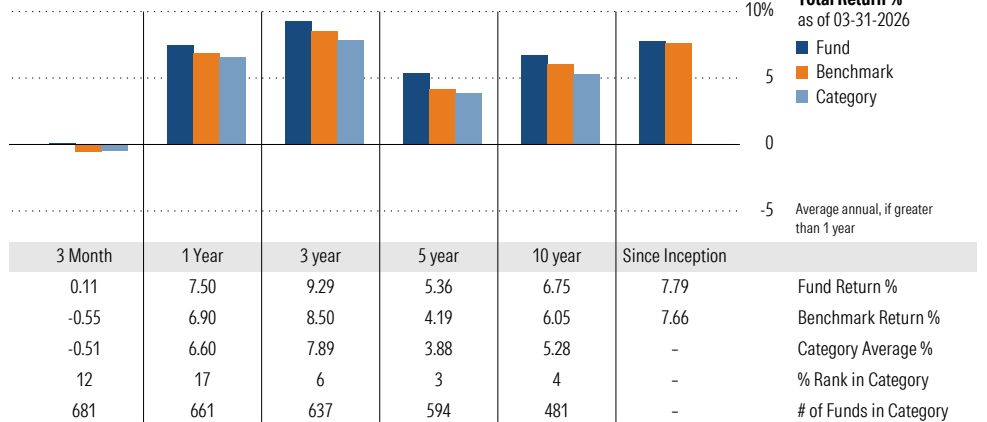
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	02-28-2026
ESG Commitment	1-Low	02-15-2022

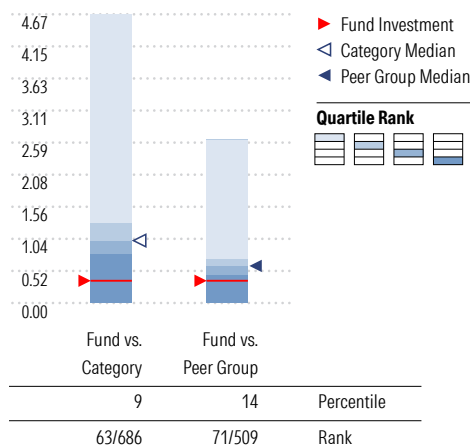
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.90	-	0.14
Beta	0.98	-	0.91
R-Squared	96.26	-	92.40
Standard Deviation	4.40	4.40	4.18
Sharpe Ratio	0.97	0.80	0.71
Tracking Error	0.86	-	1.22
Information Ratio	0.92	-	-0.63
Up Capture Ratio	104.55	-	92.83
Down Capture Ratio	90.55	-	93.00

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	2.94	-	2.89
Avg Eff Maturity	-	-	5.20

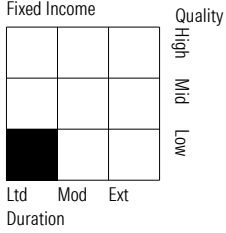
American Funds American High-Inc R6 RITGX

Morningstar Category
High Yield Bond

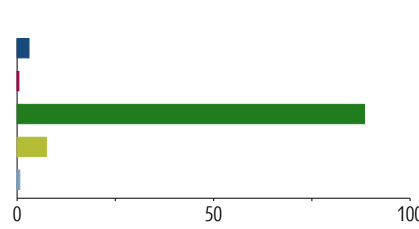
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

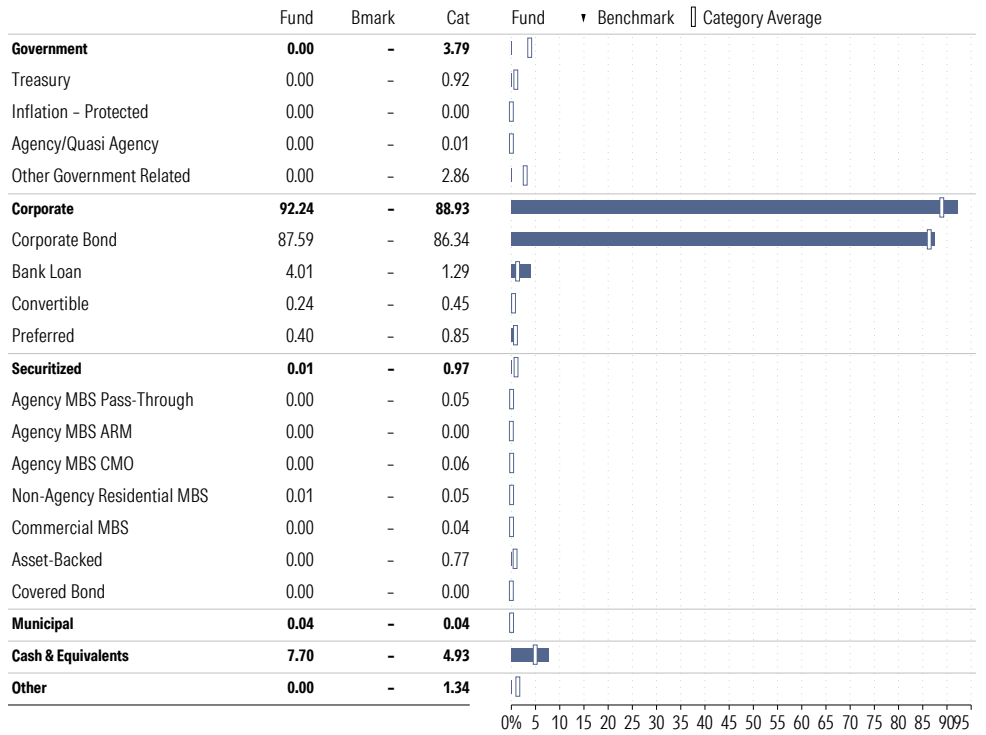


Asset Class	Net %	Cat%
US Stocks	3.03	0.44
Non-US Stocks	0.45	0.05
Bonds	88.39	95.25
Cash	7.43	2.30
Other	0.68	1.97
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	7.70	-	1.77
AA	0.00	-	0.05
A	0.11	-	0.15
BBB	3.54	-	6.21
BB	36.01	-	46.66
B	34.92	-	32.19
Below B	16.89	-	9.21
Not Rated	0.83	-	3.75

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Capital Group Central Cash Fund	-	6.33	6.33	-
⊕ Diebold Nixdorf Inc Ordinary Shares- New	-	1.61	7.94	Technology
DISH Network Corporation 11.75%	11-2027	0.96	8.90	-
✱ Cash And Other Assets Less Liabilities	-	0.83	9.73	-
⊕ Connect Finco SARL/Connect US Finco LLC 9%	09-2029	0.79	10.52	-
⊕ FXI Holdings Inc 11%	11-2030	0.77	11.29	-
NFE Financing LLC 12%	11-2029	0.71	12.00	-
⊖ EchoStar Corp. 10.75%	11-2029	0.71	12.71	-
⊖ MPT Operating Partnership LP / MPT Finance Corporation 5%	10-2027	0.69	13.40	-
⊕ Peraton Corp., Term Loan B, (3-month USD CME Term SOFR + 3.85%) 7.517% 2/1/	02-2028	0.53	13.93	-

Total Holdings 1056

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Bond Fund of Amer R6 RBF6X

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

David Hoag since 03-2009
Fergus MacDonald since 10-2015
Pramod Atluri since 01-2016
Chit Purani since 03-2023
John Queen since 03-2025

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.09 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.23 is 51.06% lower than the Intermediate Core Bond category average.

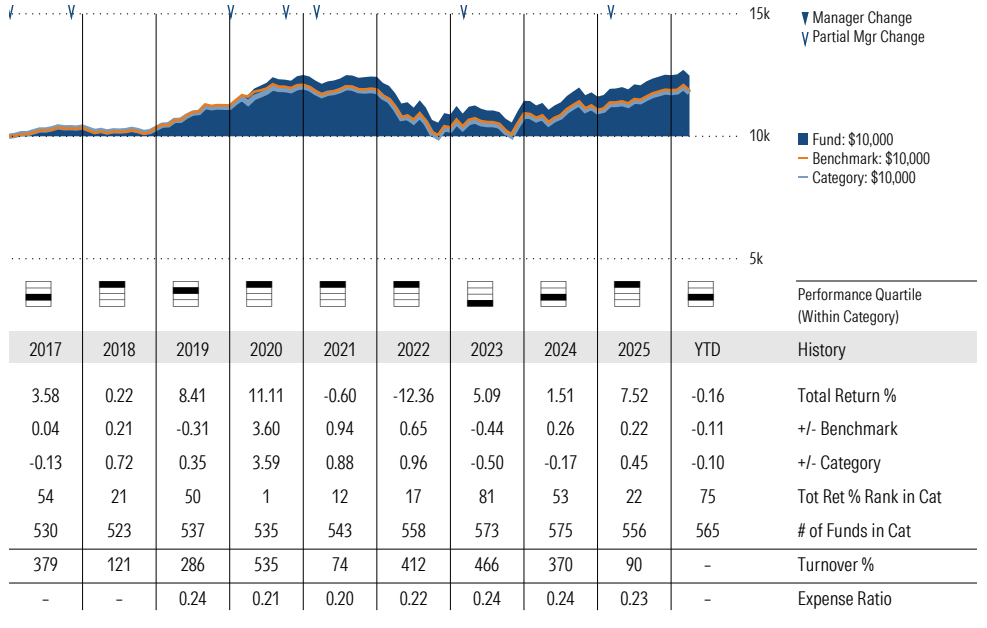
Morningstar Investment Management LLC Analysis

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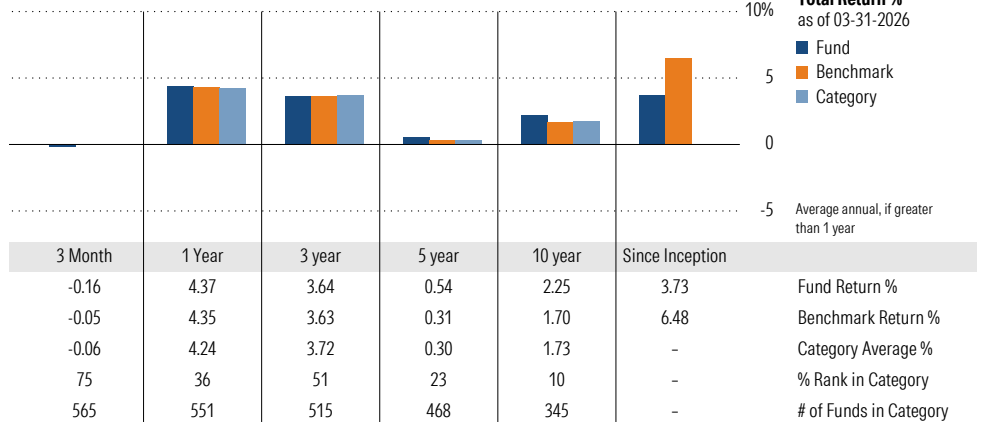
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
ESG Commitment	1-Low	02-15-2022

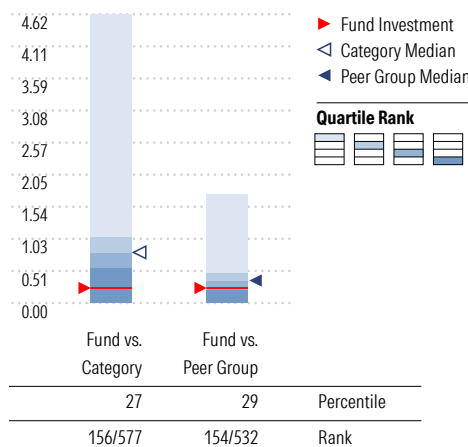
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.03	-	0.06
Beta	0.99	-	0.99
R-Squared	99.44	-	98.39
Standard Deviation	5.61	5.63	5.60
Sharpe Ratio	-0.19	-0.19	-0.19
Tracking Error	0.42	-	0.64
Information Ratio	0.01	-	-0.08
Up Capture Ratio	100.54	-	98.83
Down Capture Ratio	100.77	-	97.95

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.14	4.43	5.56
Avg Eff Maturity	-	-	8.14

American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core Bond

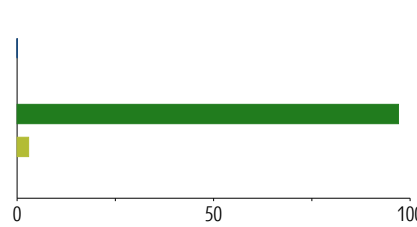
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

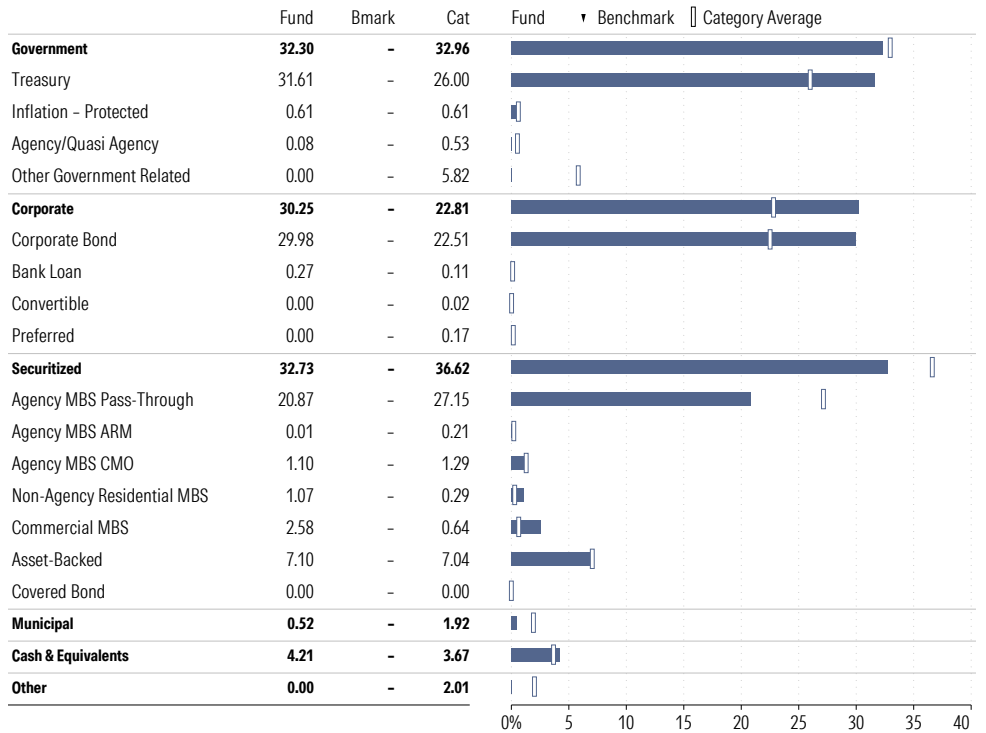


Asset Class	Net %	Cat%
US Stocks	0.02	0.11
Non-US Stocks	0.00	0.02
Bonds	97.03	96.91
Cash	2.93	1.00
Other	0.00	1.96
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	42.28	3.53	14.73
AA	26.81	74.59	50.38
A	13.01	10.82	21.19
BBB	14.28	8.32	10.78
BB	2.40	0.28	1.09
B	0.13	0.00	0.54
Below B	0.04	0.00	0.14
Not Rated	1.05	2.46	1.15

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Capital Group Central Cash Fund	-	3.99	3.99	-
⊖ United States Treasury Notes 3.875%	07-2030	1.42	5.41	-
⊖ United States Treasury Notes 3.875%	07-2027	1.37	6.79	-
✱ Cash And Other Assets Less Liabilities	-	1.37	8.15	-
⊕ United States Treasury Bonds 4.625%	11-2055	1.26	9.41	-
United States Treasury Notes 4.375%	07-2026	1.23	10.64	-
United States Treasury Notes 3.5%	10-2027	1.04	11.68	-
⊕ Federal National Mortgage Association 2.5%	05-2056	1.04	12.71	-
United States Treasury Notes 3.75%	06-2027	0.89	13.60	-
⊕ United States Treasury Notes 3.5%	09-2027	0.82	14.42	-

Total Holdings 5648

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds EUPAC R6 RERGX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

- Carl Kawaja since 06-2001
- Nicholas Grace since 06-2002
- Sung Lee since 06-2002
- Andrew Suzman since 06-2007
- Christopher Thomsen since 06-2008
- Lawrence Kymisis since 06-2014
- Lara Pellini since 10-2014
- Harold La since 06-2018
- Tomonori Tani since 12-2018
- Gerald Manoir since 01-2020
- Samir Parekh since 06-2024

Quantitative Screens

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

✔ Management: The fund's management has been in place for 24.85 years.

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

✔ Net Expense: The fund's expense ratio of 0.47 is 51.55% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

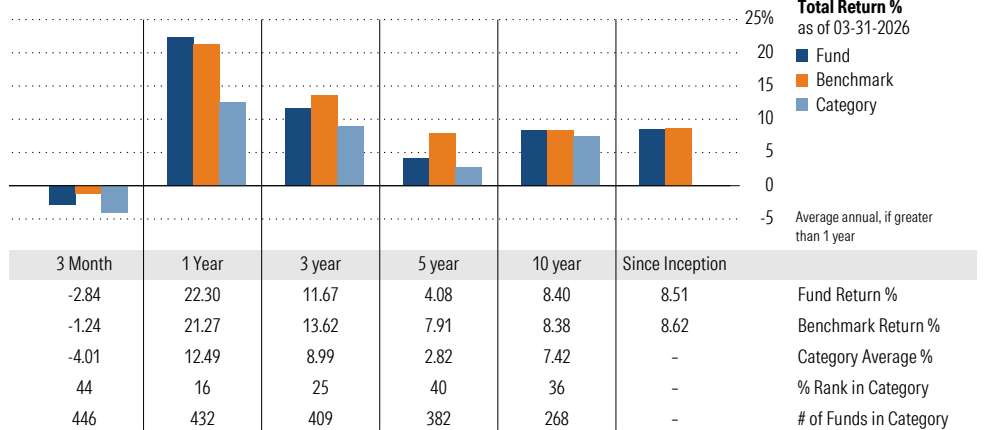
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

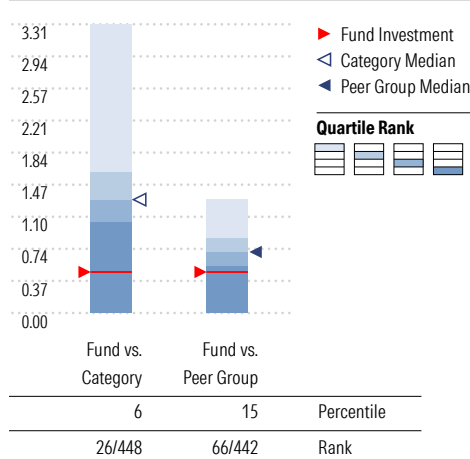
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.88	-	-3.74
Beta	0.93	-	0.96
R-Squared	90.09	-	80.88
Standard Deviation	13.26	13.46	14.46
Sharpe Ratio	0.54	0.66	0.33
Tracking Error	4.27	-	6.38
Information Ratio	-0.46	-	-0.78
Up Capture Ratio	93.58	-	86.98
Down Capture Ratio	100.37	-	107.09

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	17.90	17.79	20.75
Price/Book Ratio	2.42	2.05	3.02
Geom Avg Mkt Cap \$B	85.61	65.61	87.24
ROE	20.62	17.75	22.42

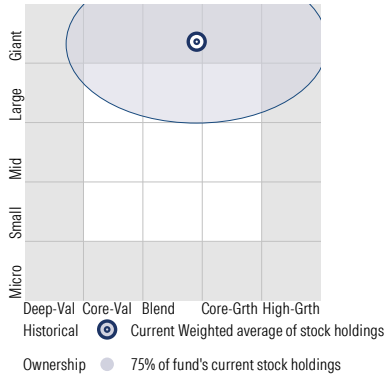
American Funds EUPAC R6 RERGX

Morningstar Category
Foreign Large Growth

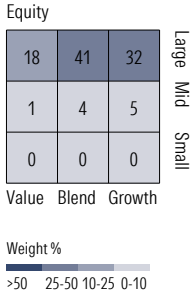
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2026

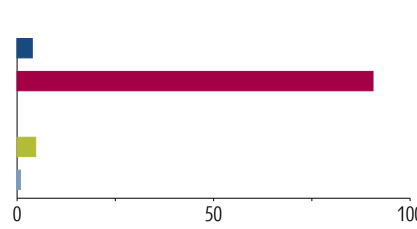
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026

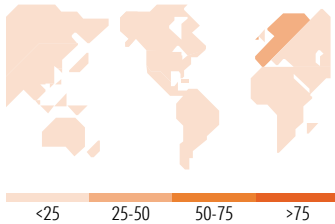


Asset Class	Net %	Cat%
US Stocks	3.86	5.14
Non-US Stocks	90.56	92.31
Bonds	0.00	0.07
Cash	4.73	1.83
Other	0.84	0.67
Total	100.00	100.00

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	36.54	39.75	33.47			
Basic Materials	11.11	5.84	6.46			
Consumer Cyclical	7.60	7.85	9.04			
Financial Services	17.25	24.17	17.62			
Real Estate	0.58	1.89	0.35			
Sensitive	48.83	37.84	48.09			
Communication Services	5.36	4.62	4.64			
Energy	6.80	4.42	2.08			
Industrials	18.50	19.51	22.29			
Technology	18.17	9.29	19.08			
Defensive	14.62	22.42	18.43			
Consumer Defensive	4.49	7.16	5.79			
Healthcare	6.54	11.23	10.39			
Utilities	3.59	4.03	2.25			

World Regions % Equity 03-31-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	34.63	31.81	Americas	17.65	12.84	Greater Europe	47.71	55.35	Developed Markets	87.40
Japan	11.32	14.37	North America	13.49	10.40	United Kingdom	12.67	13.79	Emerging Markets	12.60
Australasia	0.25	0.78	Central/Latin	4.16	2.44	W euro-ex UK	33.91	41.01	Not Available	0.00
Asia-4 Tigers	15.49	10.86				Emrgng Europe	0.12	0.06		
Asia-ex 4 Tigers	7.57	5.80				Africa	1.01	0.49		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	7.13	7.13	-	Technology
⊕ Capital Group Central Cash Fund	4.29	11.43	-	-
⊖ SK Hynix Inc	2.20	13.62	-	Technology
⊕ Cenovus Energy Inc	2.05	15.68	-	Energy
⊖ ASML Holding NV	1.69	17.37	-	Technology
⊖ Airbus SE	1.61	18.98	-	Industrials
⊕ AstraZeneca PLC	1.59	20.57	-	Healthcare
⊖ UniCredit SpA	1.36	21.93	-	Financial Services
⊖ SoftBank Group Corp	1.22	23.15	-	Communication Svc
⊕ SSE PLC	1.14	24.29	-	Utilities

Total Holdings 370

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

James Lovelace since 03-1992
 Christopher Buchbinder since 03-2007
 Grant Cambridge since 03-2014
 Martin Romo since 07-2018
 Martin Jacobs since 12-2019
 Jessica Spaly since 03-2021
 Greg Miliotes since 03-2025

Quantitative Screens

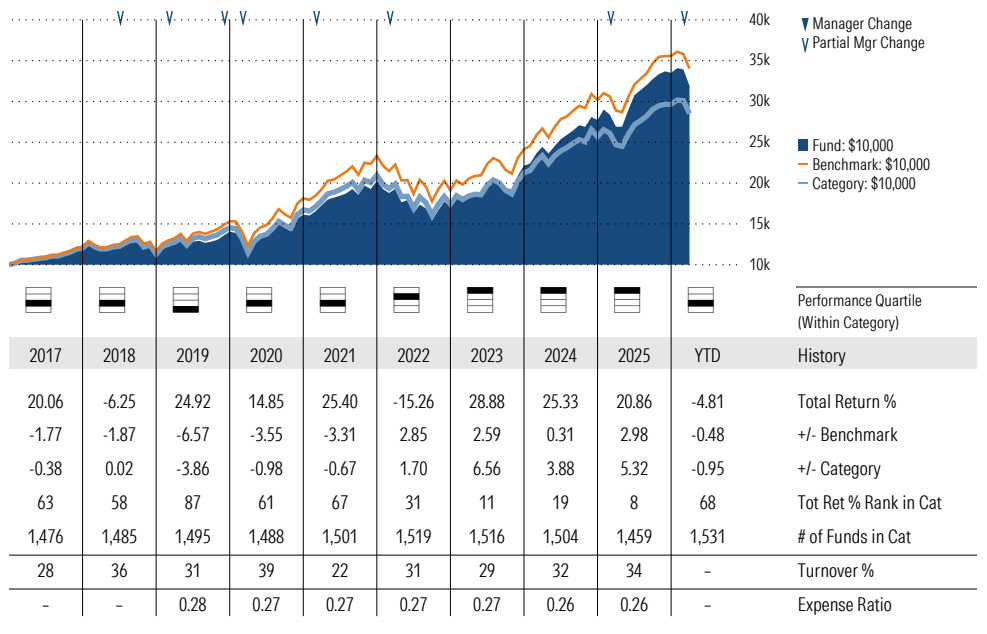
✓ **Performance:** The fund has finished in the Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.

✓ **Management:** The fund's management has been in place for 34.1 years.

✓ **Style:** The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.

✓ **Net Expense:** The fund's expense ratio of 0.27 is 59.7% lower than the Large Blend category average.

Growth of \$10,000



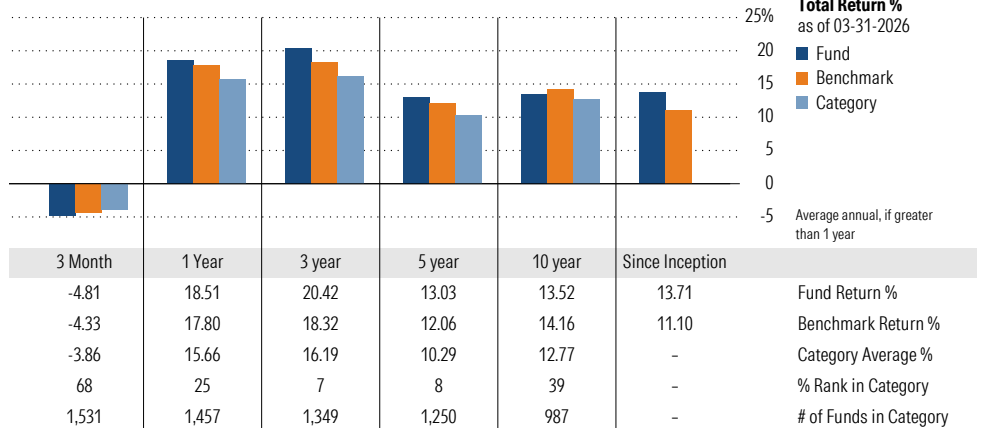
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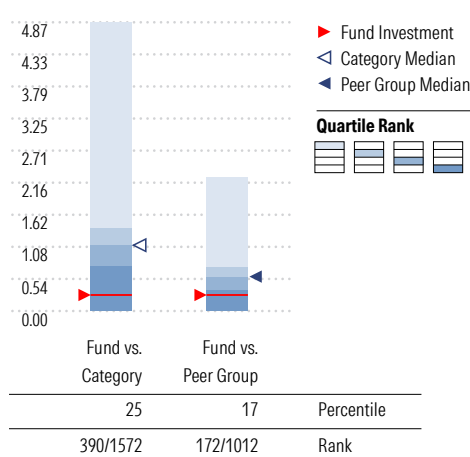
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.27	-	-1.41
Beta	0.97	-	0.99
R-Squared	95.15	-	92.21
Standard Deviation	12.02	12.06	12.46
Sharpe Ratio	1.22	1.07	0.91
Tracking Error	2.67	-	2.97
Information Ratio	0.79	-	-1.62
Up Capture Ratio	103.05	-	95.51
Down Capture Ratio	90.42	-	104.45

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.75	25.79	25.89
Price/Book Ratio	4.96	4.79	5.51
Geom Avg Mkt Cap \$B	409.08	404.52	498.09
ROE	35.58	34.76	40.59

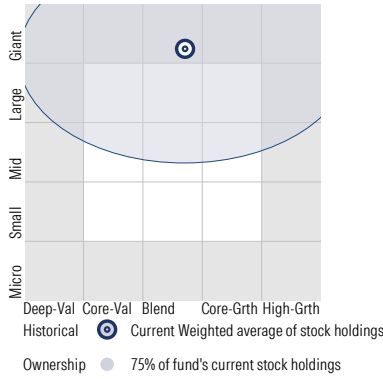
American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

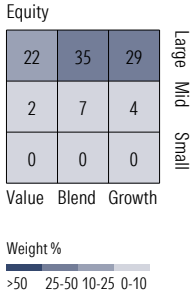
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2026

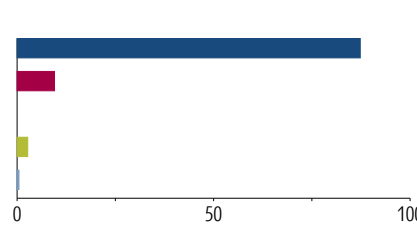
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	87.31	95.18
Non-US Stocks	9.52	2.38
Bonds	0.00	0.23
Cash	2.70	0.42
Other	0.47	1.79
Total	100.00	100.00

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	22.90	26.20	27.00			
Basic Materials	2.49	1.90	2.16			
Consumer Cyclical	11.20	10.00	9.91			
Financial Services	8.40	12.35	13.30			
Real Estate	0.81	1.95	1.63			
Sensitive	56.54	56.53	55.05			
Communication Services	10.89	10.48	10.06			
Energy	3.12	4.01	3.48			
Industrials	10.20	8.47	10.37			
Technology	32.33	33.57	31.14			
Defensive	20.57	17.26	17.94			
Consumer Defensive	6.62	5.25	5.05			
Healthcare	11.62	9.47	10.48			
Utilities	2.33	2.54	2.41			

Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NVIDIA Corp	6.59	6.59	-	Technology
⊖ Broadcom Inc	6.14	12.73	-	Technology
⊕ Microsoft Corp	5.65	18.39	-	Technology
⊕ Amazon.com Inc	4.85	23.24	-	Consumer Cyclical
⊖ Eli Lilly and Co	3.36	26.59	-	Healthcare
⊕ Capital Group Central Cash Fund	2.83	29.42	-	-
⊕ Meta Platforms Inc Class A	2.79	32.21	-	Communication Svc
⊖ British American Tobacco PLC	2.64	34.86	-	Consumer Defensive
⊖ Alphabet Inc Class A	2.50	37.35	-	Communication Svc
⊕ Philip Morris International Inc	2.29	39.64	-	Consumer Defensive
⊖ Apple Inc	2.23	41.88	-	Technology
⊖ GE Aerospace	2.15	44.02	-	Industrials
⊖ Alphabet Inc Class C	2.13	46.16	-	Communication Svc
⊕ Royal Caribbean Group	1.93	48.08	-	Consumer Cyclical
⊕ Vertex Pharmaceuticals Inc	1.69	49.77	-	Healthcare

Total Holdings 165

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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 05-2019
- Patrick Brown since 05-2021
- Abhishek Pulakanti since 05-2022
- Andrew O'Connell since 05-2022

Quantitative Screens

✔ **Performance:** The fund has finished in the 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 12.25 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.15 is 60.53% lower than the Ultrashort Bond category average.

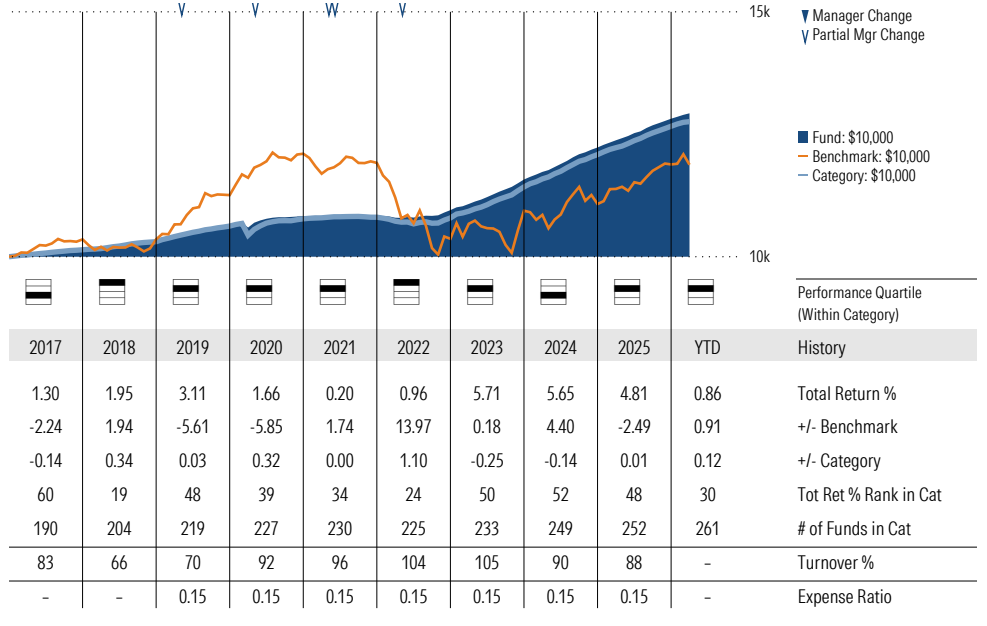
Morningstar Investment Management LLC Analysis

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.

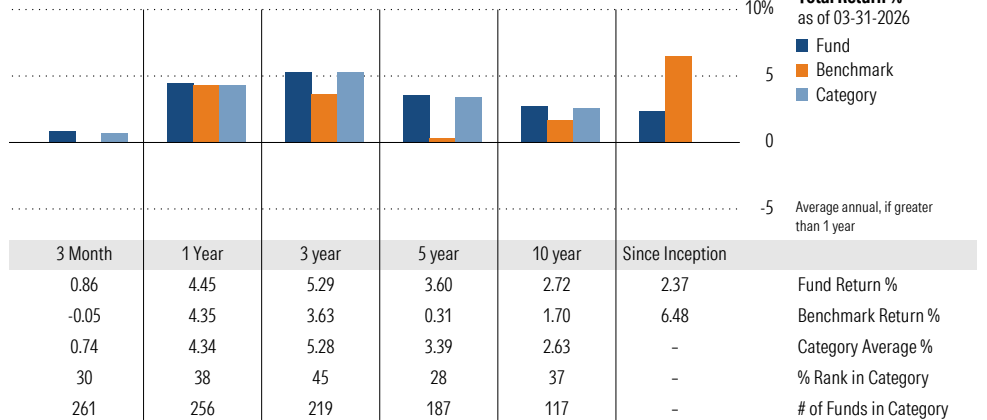
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2026
ESG Commitment	1-Low	02-15-2022

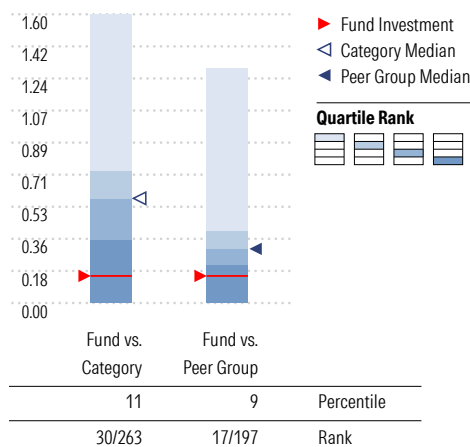
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	5.01	-	4.98
Beta	0.04	-	0.06
R-Squared	40.84	-	34.24
Standard Deviation	0.35	5.63	0.58
Sharpe Ratio	1.31	-0.19	0.74
Tracking Error	5.41	-	5.34
Information Ratio	0.31	-	0.32
Up Capture Ratio	33.97	-	34.70
Down Capture Ratio	-32.97	-	-32.25

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	0.50	4.43	1.12
Avg Eff Maturity	0.50	-	1.65

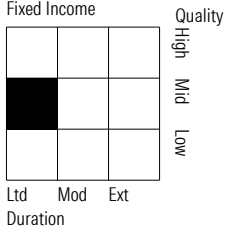
Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

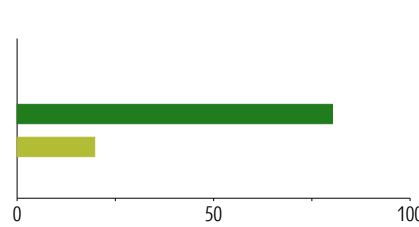
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

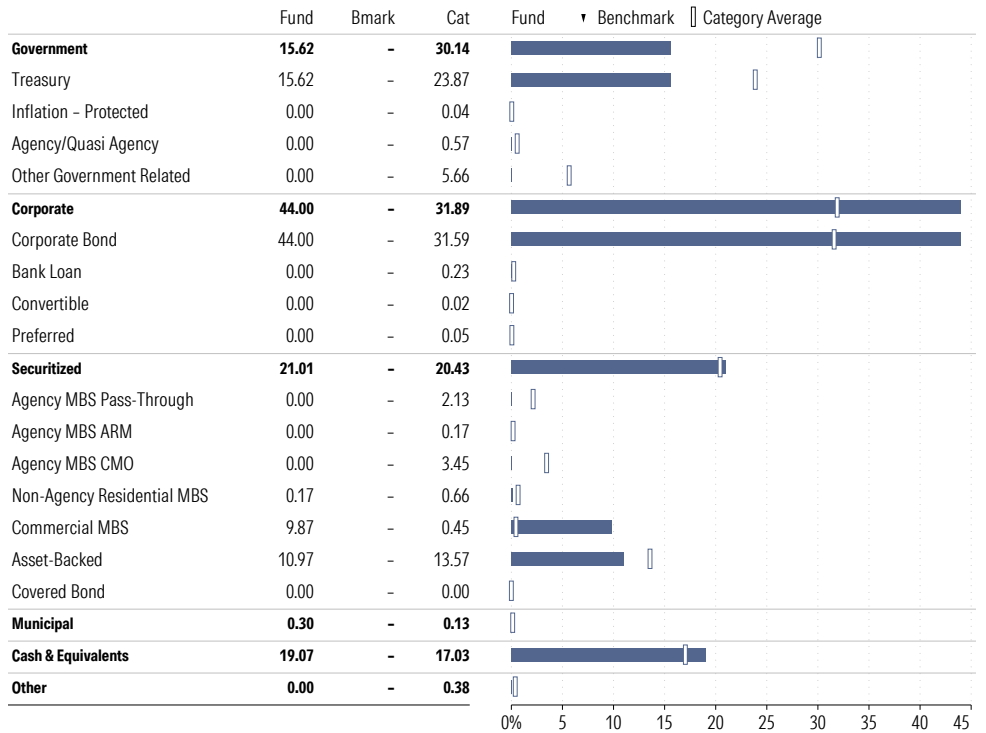


Asset Class	Net %	Cat%
US Stocks	0.00	0.27
Non-US Stocks	0.00	0.00
Bonds	80.25	66.45
Cash	19.75	32.97
Other	0.00	0.30
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	19.00	3.53	23.73
AA	28.90	74.59	23.78
A	15.60	10.82	23.51
BBB	36.30	8.32	16.55
BB	0.00	0.28	1.88
B	0.00	0.00	0.68
Below B	0.00	0.00	0.17
Not Rated	0.20	2.46	9.71

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 4.13%	10-2026	3.97	3.97	-
United States Treasury Notes 4.88%	05-2026	3.97	7.94	-
⊕ United States Treasury Notes 3.75%	08-2026	3.69	11.63	-
United States Treasury Notes 4.25%	11-2026	3.00	14.63	-
⊖ United States Treasury Notes 4.13%	02-2027	1.85	16.48	-
United States Treasury Notes 4.63%	06-2026	1.63	18.11	-
⊖ United States Treasury Notes 4.88%	04-2026	1.61	19.72	-
United States Treasury Notes 4.25%	12-2026	1.58	21.30	-
United States Treasury Notes 4.13%	01-2027	1.52	22.83	-
Bank of America Corp. 1.73%	07-2027	1.02	23.85	-

Total Holdings 368

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

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

✔ Management: The fund's management has been in place for 10.85 years.

✔ Style: The fund has landed in its primary style box — Large Blend — 91.18 % of the time over the past three years.

✔ Net Expense: The fund's expense ratio of 0.31 is 73.73% lower than the Conservative Allocation category average.

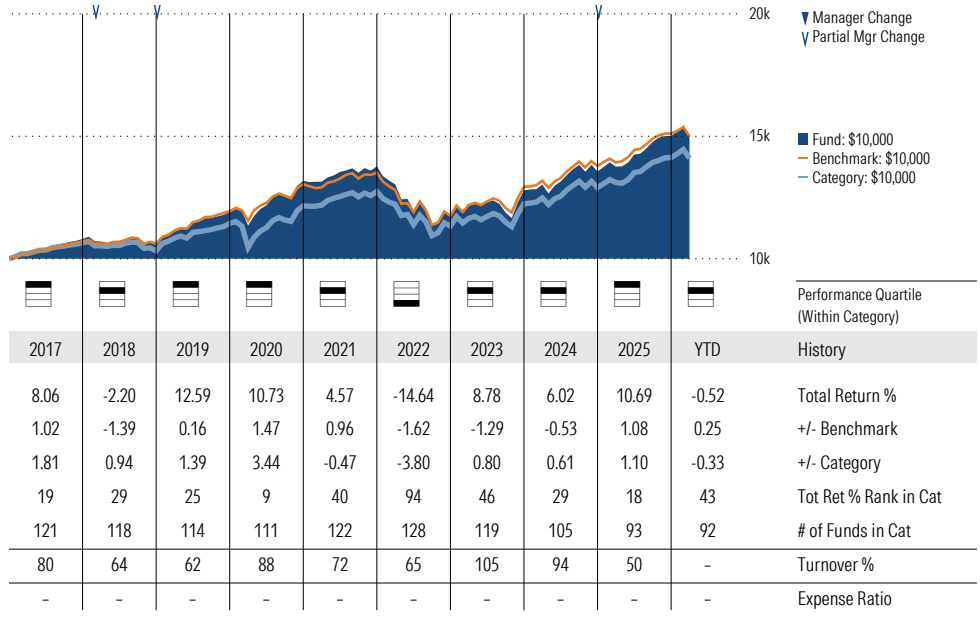
Morningstar Investment Management LLC Analysis

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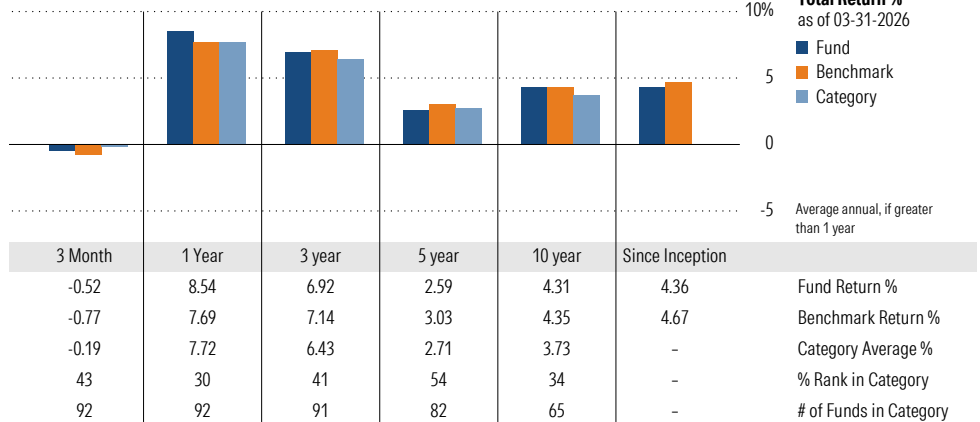
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026

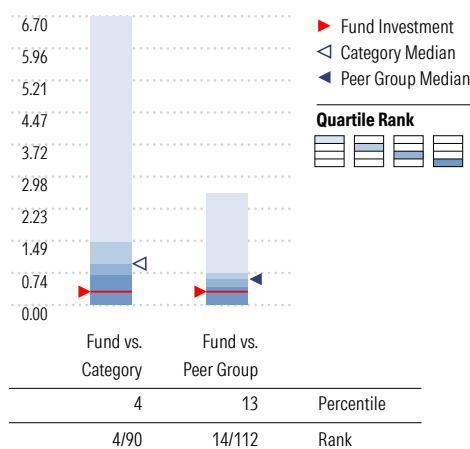
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-1.38	-	-0.82
Beta	1.18	-	1.08
R-Squared	98.51	-	89.64
Standard Deviation	6.55	5.53	6.38
Sharpe Ratio	0.33	0.41	0.33
Tracking Error	1.26	-	2.05
Information Ratio	-0.17	-	-0.21
Up Capture Ratio	109.89	-	104.14
Down Capture Ratio	127.77	-	115.75

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	23.15	23.67	22.45
Price/Book Ratio	3.79	3.76	3.25
Avg Eff Duration	4.50	5.81	4.73

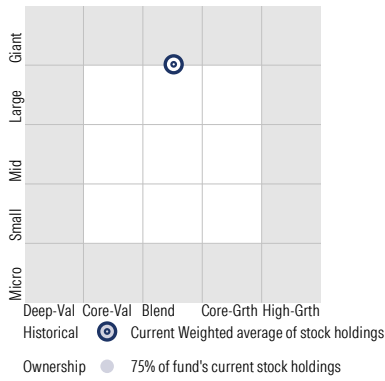
BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

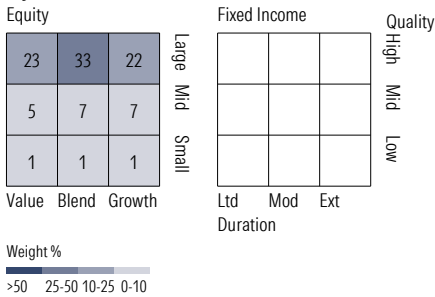
Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 03-31-2026

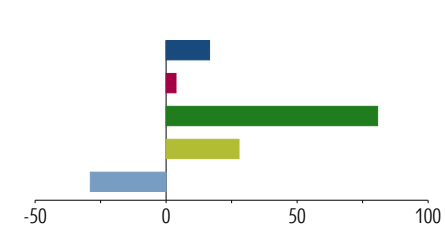
Morningstar Style Box™



Style Breakdown

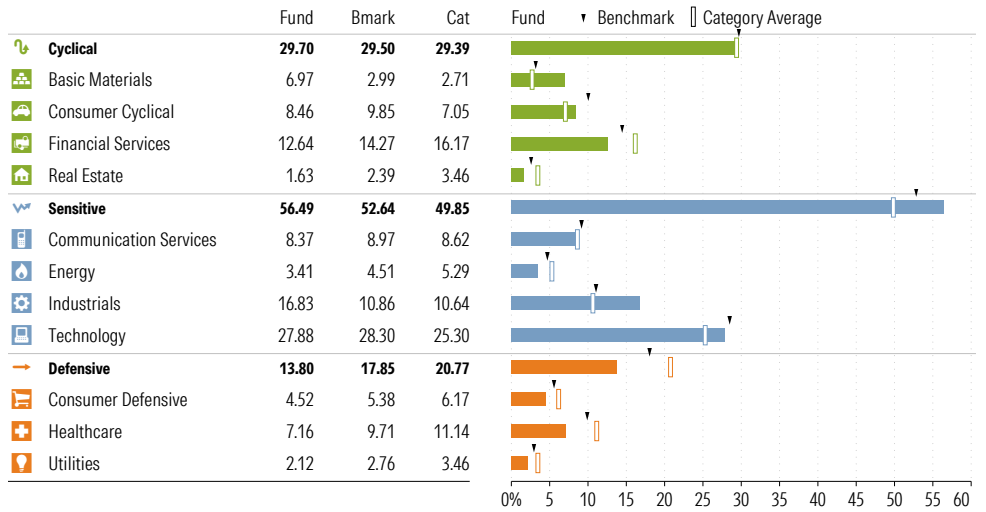


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	16.59	14.57
Non-US Stocks	3.78	1.84
Bonds	80.73	49.64
Cash	27.83	6.65
Other	-28.92	27.30
Total	100.00	100.00

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Total Return K	-	17.04	17.04	-	-
⊕ BlackRock Strategic Income Opps K	-	12.04	29.08	-	-
⊕ iShares US Treasury Bond ETF	-	10.08	39.16	-	-
⊖ iShares 10-20 Year Treasury Bond ETF	-	10.00	49.16	-	-
⊕ iShares Securitized Income Active ETF	-	6.09	55.25	-	-
⊖ iShares Flexible Income Active ETF	-	6.05	61.30	-	-
⊕ iShares Core International Aggt Bd ETF	-	5.95	67.25	-	-
⊕ iShares Systematic Bond ETF	-	5.01	72.26	-	-
⊖ iShares S&P 500 Value ETF	-	4.03	76.29	-	-
⊕ iShares Core S&P 500 ETF	-	3.77	80.06	-	-

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Moderately Conservative
Allocation

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

✔ **Performance:** The fund has finished in the Moderately Conservative Allocation 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 10.85 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.32 is 67.01% lower than the Moderately Conservative Allocation category average.

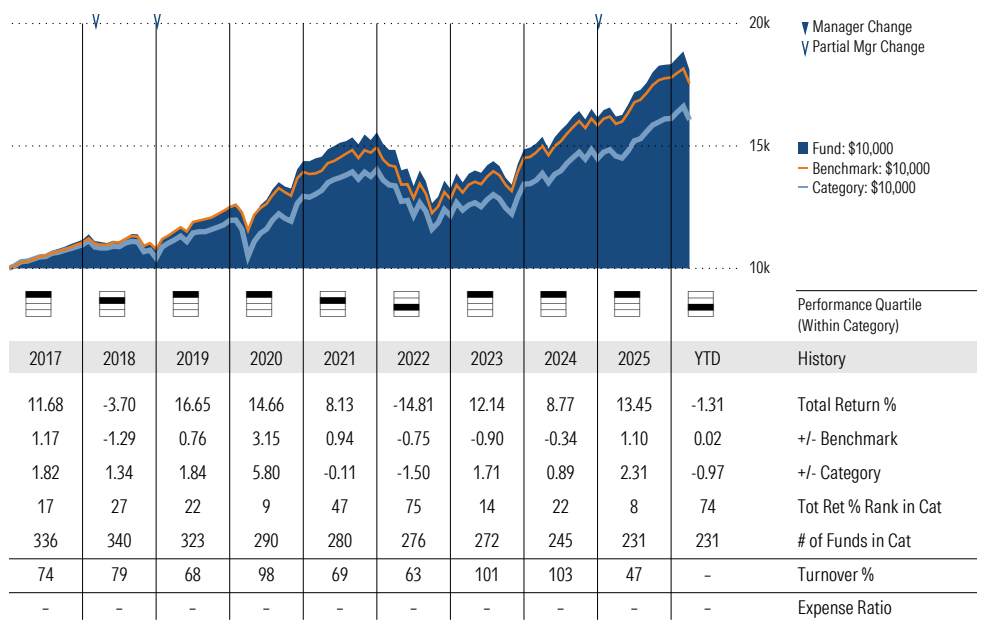
Morningstar Investment Management LLC Analysis

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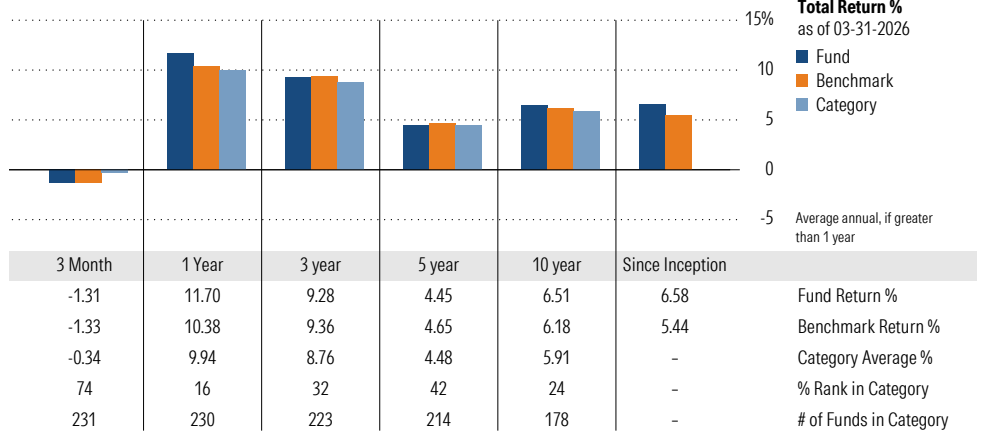
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Low Risk	09-30-2022

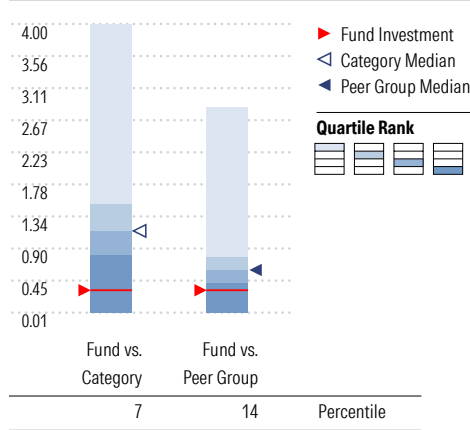
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-1.10	-	-0.54
Beta	1.12	-	1.00
R-Squared	98.59	-	88.81
Standard Deviation	7.65	6.80	7.27
Sharpe Ratio	0.58	0.65	0.55
Tracking Error	1.21	-	2.32
Information Ratio	-0.07	-	-0.37
Up Capture Ratio	107.12	-	99.25
Down Capture Ratio	118.69	-	106.95

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.30	23.31	21.98
Price/Book Ratio	4.24	3.64	3.37
Avg Eff Duration	3.46	5.81	3.93

BlackRock 40/60 Target Allocation K BKMPX

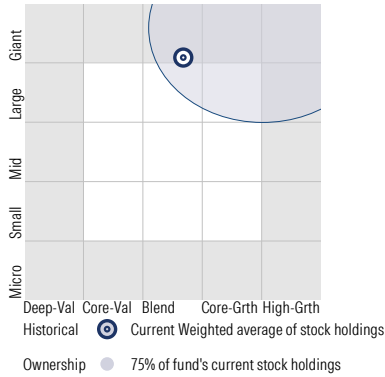
Morningstar Category
Moderately Conservative

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR USD

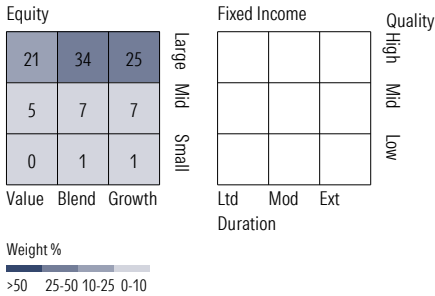
Allocation

Style Analysis as of 03-31-2026

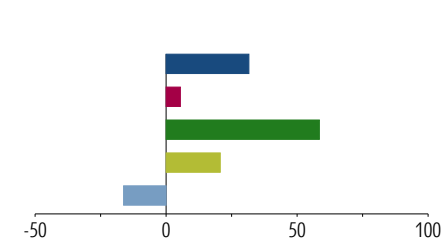
Morningstar Style Box™



Style Breakdown

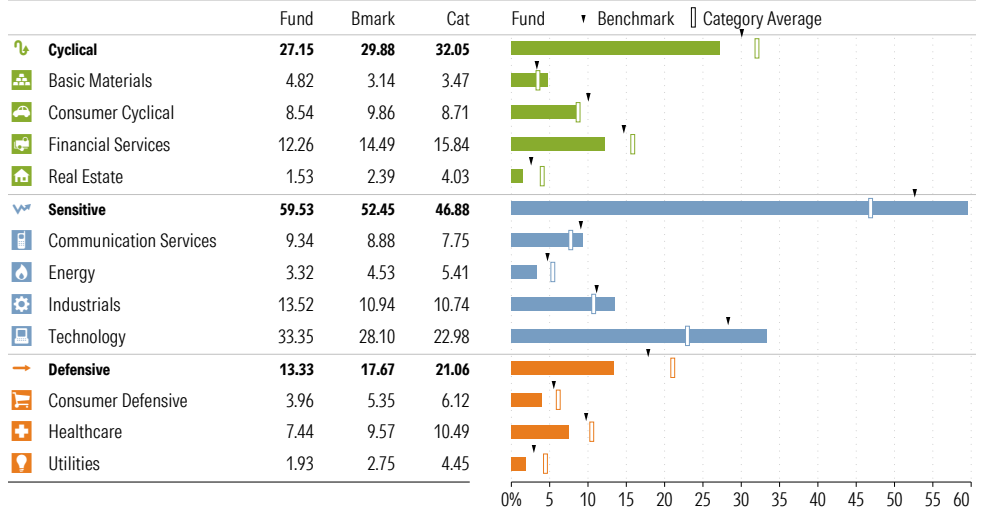


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	31.60	29.26
Non-US Stocks	5.45	6.65
Bonds	58.50	46.84
Cash	20.67	4.25
Other	-16.23	13.00
Total	100.00	100.00

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
BlackRock Total Return K	-	13.92	13.92	-	-
iShares 10-20 Year Treasury Bond ETF	-	9.09	23.01	-	-
BlackRock Strategic Income Opps K	-	8.06	31.07	-	-
iShares US Treasury Bond ETF	-	7.09	38.15	-	-
Intl Tilts Master For Br_Mod	-	5.92	44.08	-	-
iShares Core S&P 500 ETF	-	5.74	49.82	-	-
iShares S&P 500 Value ETF	-	5.09	54.91	-	-
iShares Securitized Income Active ETF	-	5.07	59.98	-	-
iShares S&P 500 Growth ETF	-	4.78	64.76	-	-
iShares Flexible Income Active ETF	-	4.11	68.86	-	-

Total Holdings 26

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Moderate Allocation 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 10.85 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.32 is 66.32% lower than the Moderate Allocation category average.

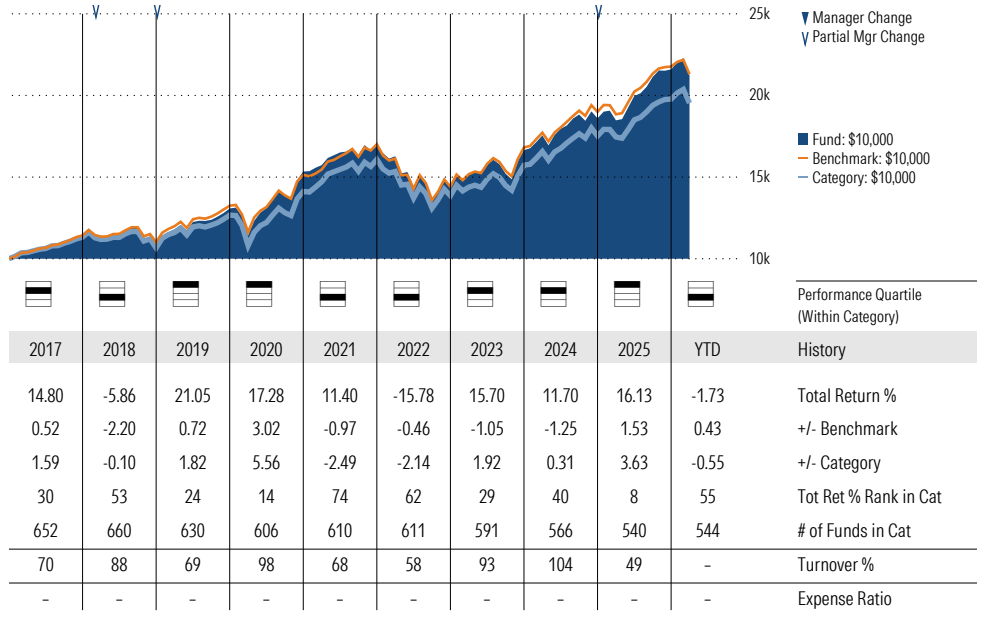
Morningstar Investment Management LLC Analysis

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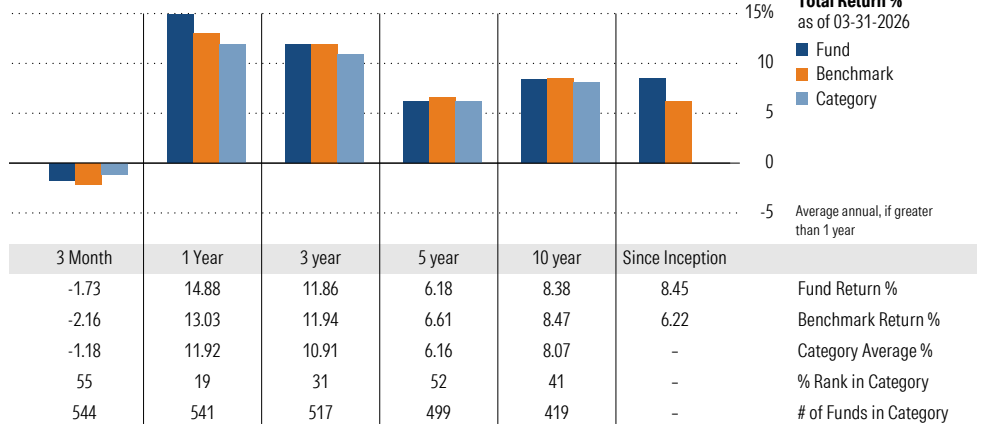
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

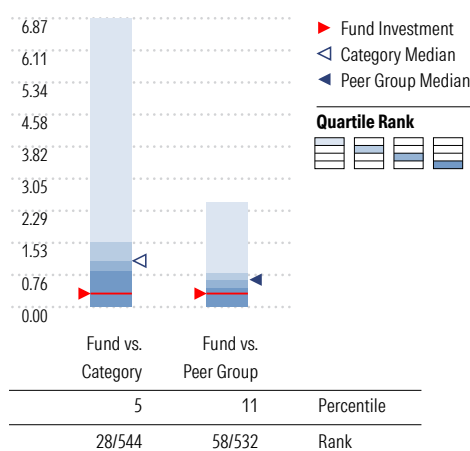
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.75	-	-0.60
Beta	1.06	-	1.01
R-Squared	98.18	-	89.84
Standard Deviation	8.97	8.37	8.91
Sharpe Ratio	0.77	0.83	0.72
Tracking Error	1.32	-	2.66
Information Ratio	-0.06	-	-0.24
Up Capture Ratio	103.75	-	99.19
Down Capture Ratio	110.42	-	105.78

Portfolio Metrics

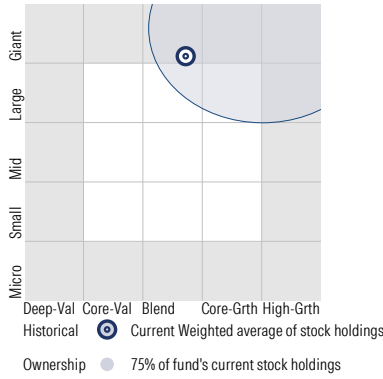
	Fund	Bmark	Cat
Price/Earnings Ratio	24.45	23.92	23.21
Price/Book Ratio	4.29	3.88	3.74
Avg Eff Duration	2.24	5.81	4.78

BlackRock 60/40 Target Allocation K BKGPIX

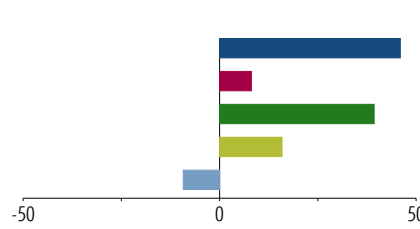
Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2026
Morningstar Style Box™

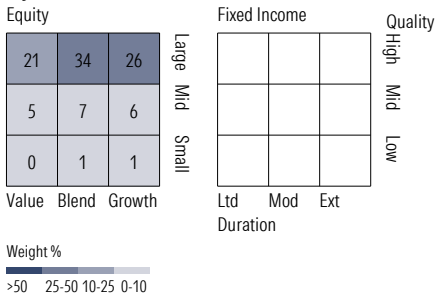


Asset Allocation as of 03-31-2026

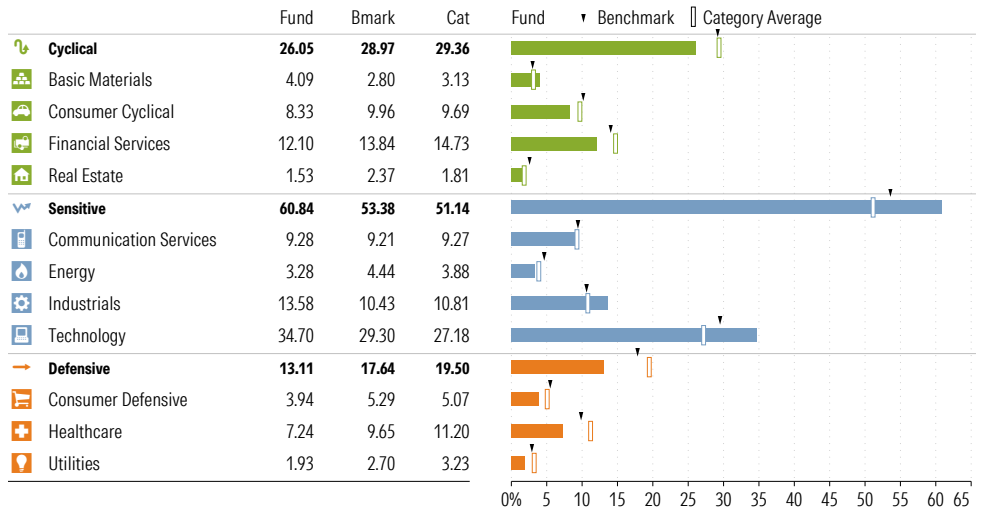


Asset Class	Net %	Cat%
US Stocks	45.98	49.37
Non-US Stocks	8.08	8.70
Bonds	39.32	32.71
Cash	15.88	2.55
Other	-9.25	6.69
Total	100.00	100.00

Style Breakdown



Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Total Return K	-	11.12	11.12	-	-
⊕ Intl Tilts Master For Br_Grw	-	9.11	20.22	-	-
⊕ iShares Core S&P 500 ETF	-	7.85	28.07	-	-
⊖ iShares S&P 500 Value ETF	-	7.25	35.32	-	-
⊕ iShares S&P 500 Growth ETF	-	6.72	42.04	-	-
⊖ iShares Core MSCI Emerging Markets ETF	-	6.13	48.18	-	-
⊖ iShares U.S. Equity Fac Rotation Act ETF	-	6.12	54.29	-	-
⊕ BlackRock Strategic Income Opps K	-	6.06	60.35	-	-
⊖ iShares 10-20 Year Treasury Bond ETF	-	6.03	66.37	-	-
⊕ iShares Securitized Income Active ETF	-	4.08	70.46	-	-

Total Holdings 24

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive
Allocation

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

✔ **Performance:** The fund has finished in the Moderately Aggressive Allocation 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 10.85 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.3 is 70% lower than the Moderately Aggressive Allocation category average.

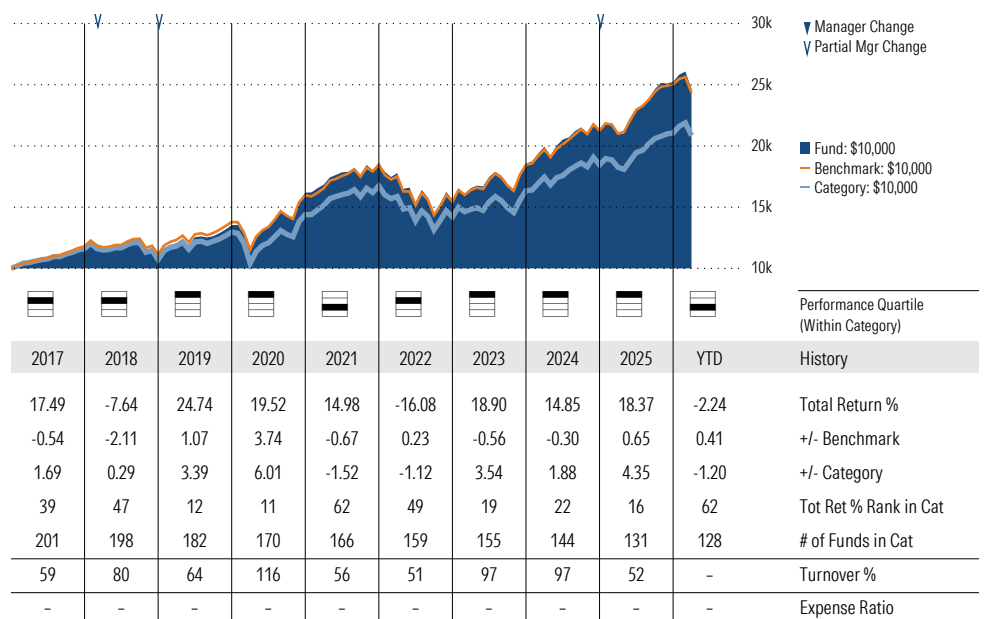
Morningstar Investment Management LLC Analysis

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	4	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

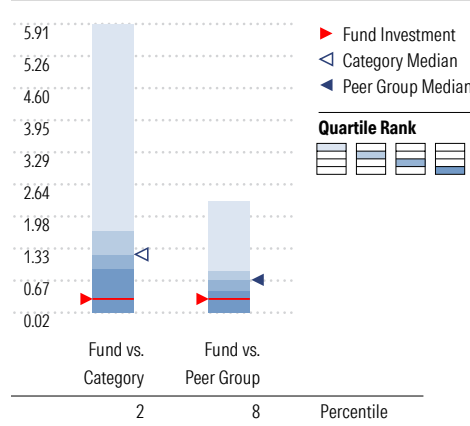
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.64	-	-0.38
Beta	1.06	-	1.02
R-Squared	98.37	-	89.26
Standard Deviation	10.39	9.73	10.62
Sharpe Ratio	0.88	0.92	0.83
Tracking Error	1.45	-	3.14
Information Ratio	0.09	-	-0.15
Up Capture Ratio	103.86	-	101.46
Down Capture Ratio	108.25	-	106.16

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	24.31	23.32	22.08
Price/Book Ratio	4.22	3.64	3.43
Avg Eff Duration	0.97	5.81	3.10

BlackRock 80/20 Target Allocation K BKAPX

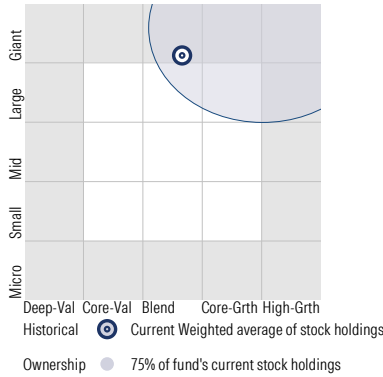
Morningstar Category
Moderately Aggressive

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR USD

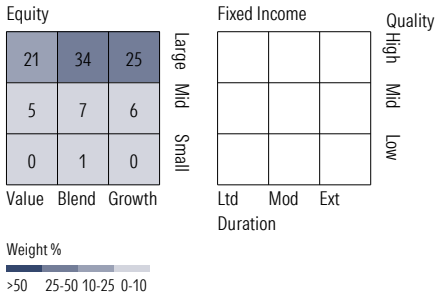
Allocation

Style Analysis as of 03-31-2026

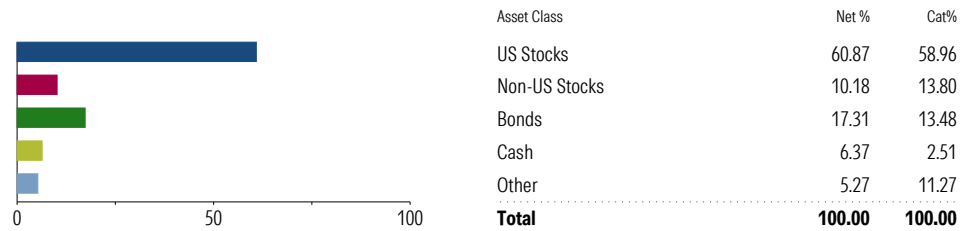
Morningstar Style Box™



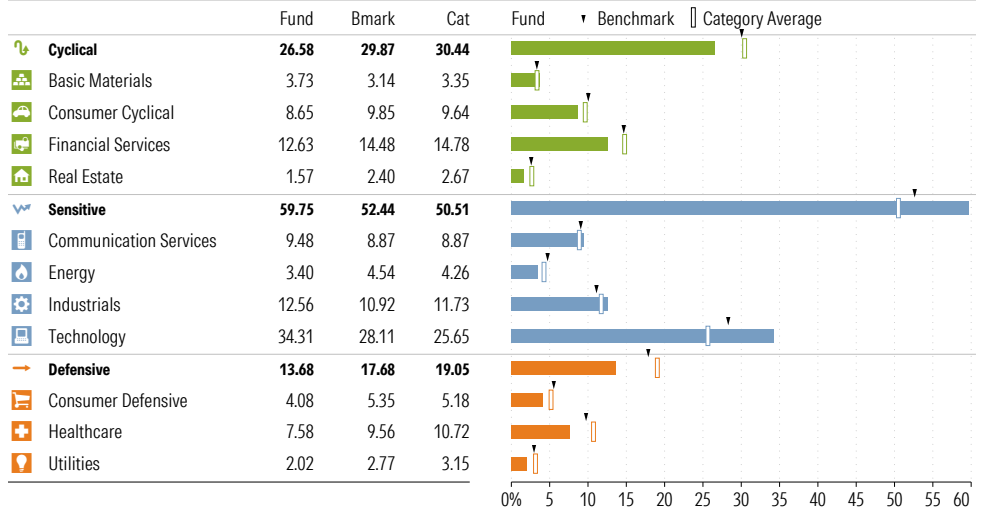
Style Breakdown



Asset Allocation as of 03-31-2026



Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Intl Tilts Master For Br_Agr	-	12.20	12.20	-	-
⊕ iShares Core S&P 500 ETF	-	11.83	24.04	-	-
⊖ iShares S&P 500 Value ETF	-	10.30	34.34	-	-
⊖ iShares U.S. Equity Fac Rotation Act ETF	-	9.10	43.44	-	-
⊕ iShares S&P 500 Growth ETF	-	8.67	52.11	-	-
⊖ iShares Core MSCI Emerging Markets ETF	-	8.16	60.26	-	-
⊕ BlackRock Total Return K	-	5.06	65.32	-	-
⊕ iShares MSCI USA Quality Factor ETF	-	4.08	69.40	-	-
⊕ iShares Large Cap Core Active ETF	-	3.99	73.39	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	3.99	77.38	-	-

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Global Equity I DGEIX

Morningstar Category
Global Large-Stock Blend

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 14.1 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 0.25 is 72.53% lower than the Global Large-Stock Blend category average.

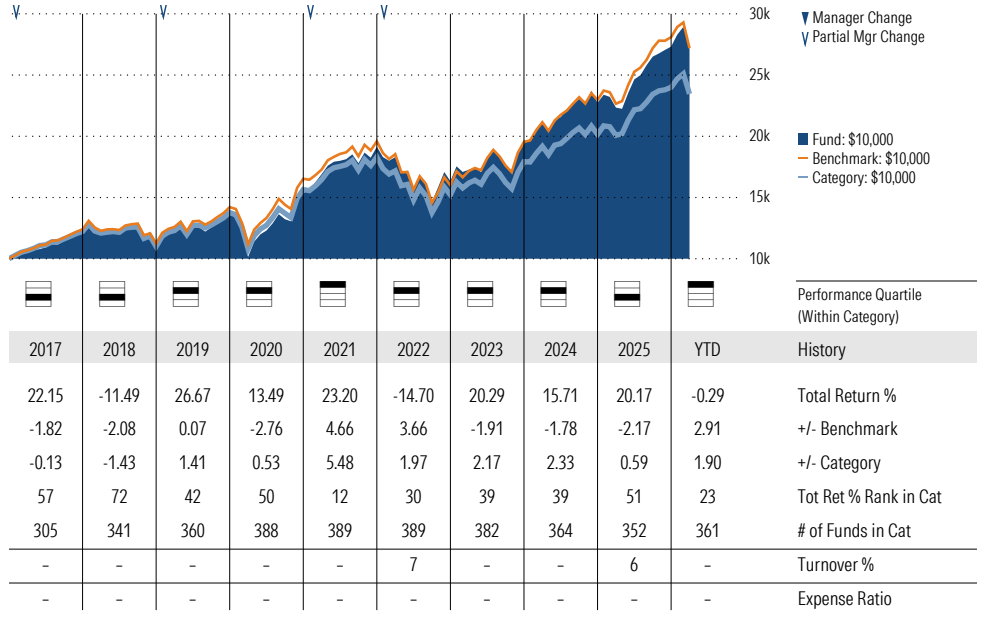
Morningstar Investment Management LLC Analysis

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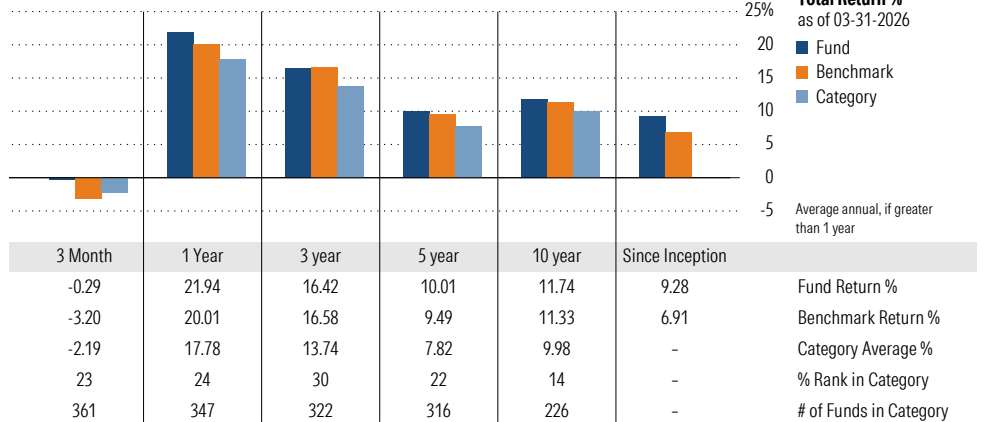
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022

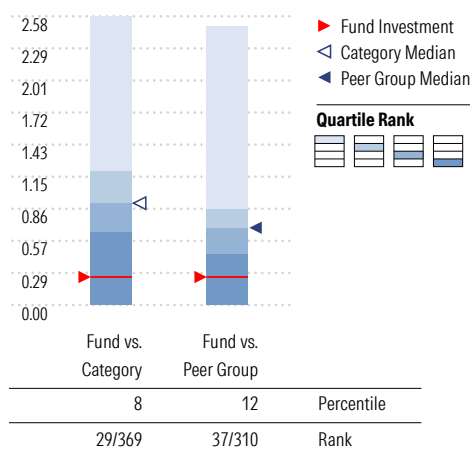
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.25	-	-1.86
Beta	1.01	-	0.96
R-Squared	94.12	-	87.01
Standard Deviation	12.17	11.69	12.07
Sharpe Ratio	0.92	0.97	0.75
Tracking Error	2.95	-	4.18
Information Ratio	-0.05	-	-0.56
Up Capture Ratio	100.35	-	90.58
Down Capture Ratio	102.13	-	101.36

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.16	21.82	21.76
Price/Book Ratio	2.86	3.26	3.41
Geom Avg Mkt Cap \$B	83.16	202.96	207.77
ROE	26.29	28.60	27.52

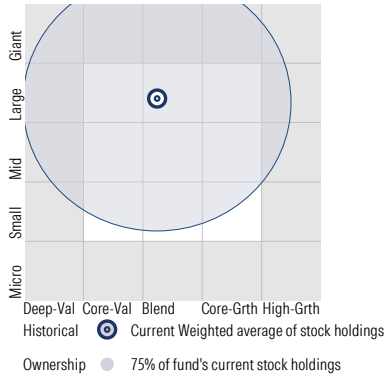
DFA Global Equity I DGEIX

Morningstar Category
Global Large-Stock Blend

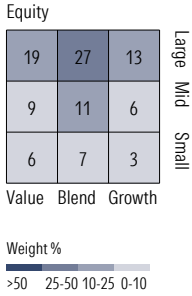
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 03-31-2026

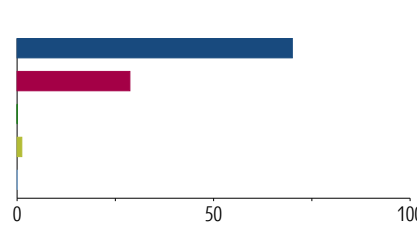
Morningstar Style Box™



Style Breakdown

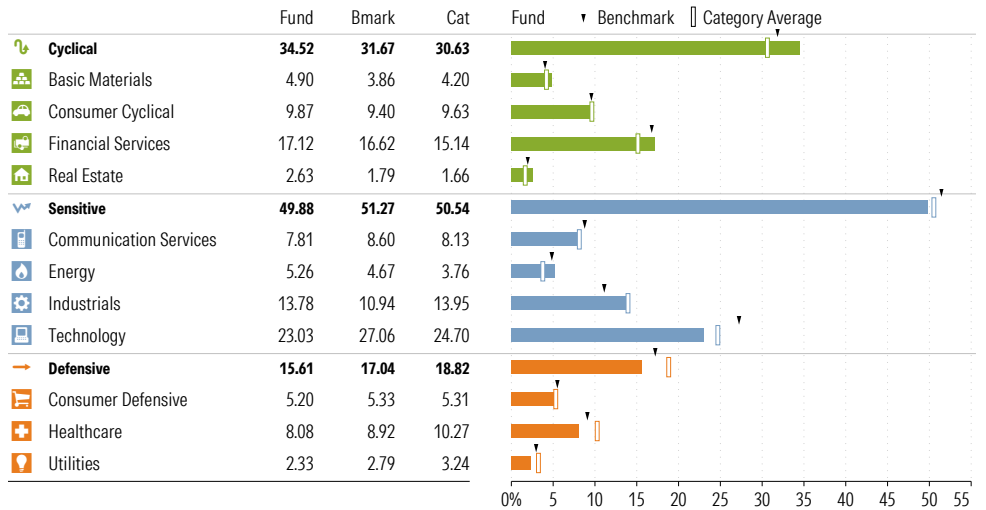


Asset Allocation as of 03-31-2026

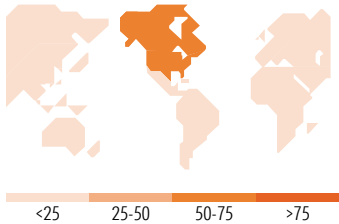


Asset Class	Net %	Cat%
US Stocks	70.03	61.17
Non-US Stocks	28.70	36.21
Bonds	0.03	0.00
Cash	1.20	0.98
Other	0.04	1.63
Total	100.00	100.00

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	13.90	13.95	Americas	73.96	66.16	Greater Europe	12.11	19.88	Developed Markets	94.04
Japan	4.29	5.26	North America	73.13	65.41	United Kingdom	2.33	5.22	Emerging Markets	5.96
Australasia	1.29	0.62	Central/Latin	0.83	0.75	W euro-ex UK	8.44	14.36	Not Available	0.00
Asia-4 Tigers	3.97	5.04				Emrgng Europe	0.25	0.09		
Asia-ex 4 Tigers	4.35	3.03				Africa	1.09	0.21		
Not Classified	0.00	0.00								

Top 7 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ DFA US Core Equity 2 I	52.10	52.10	-	-
DFA International Core Equity 2 I	19.43	71.53	-	-
⊖ DFA US Core Equity 1 I	17.41	88.95	-	-
⊖ DFA Emerging Markets Core Equity 2 I	9.24	98.19	-	-
DFA Real Estate Securities I	1.33	99.52	-	-
DFA International Real Estate Sec I	0.48	100.00	-	-
⊕ Ssc Government Mm Gvmxx	0.00	100.00	-	-

Total Holdings 7

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Inflation-Protected Securities I DIPSX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

David Plecha since 09-2006
Joseph Kolerich since 02-2012
Alan Hutchison since 02-2016

Quantitative Screens

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

✔ Management: The fund's management has been in place for 19.55 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.11 is 82.26% lower than the Inflation-Protected Bond category average.

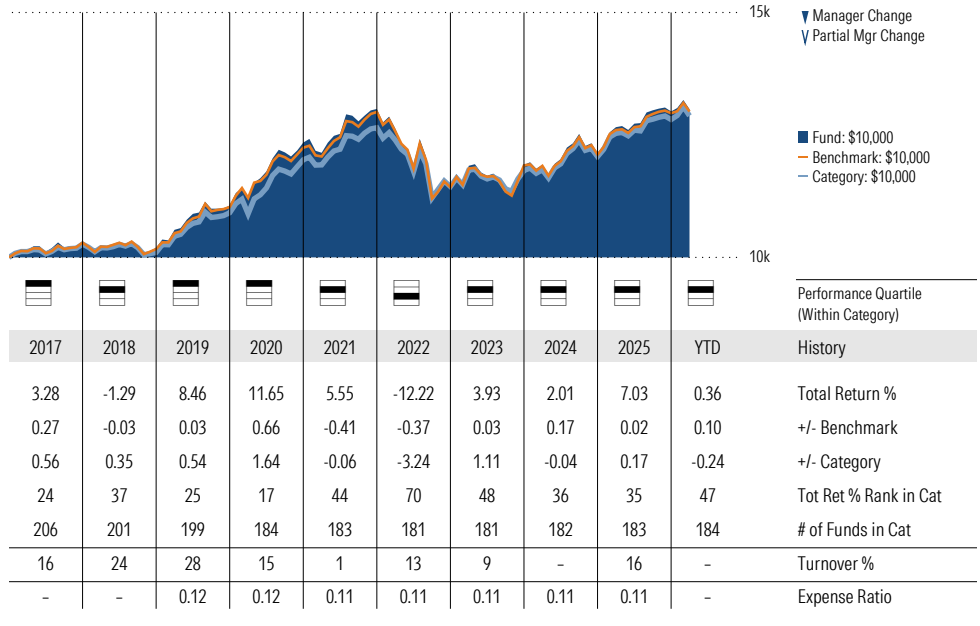
Morningstar Investment Management LLC Analysis

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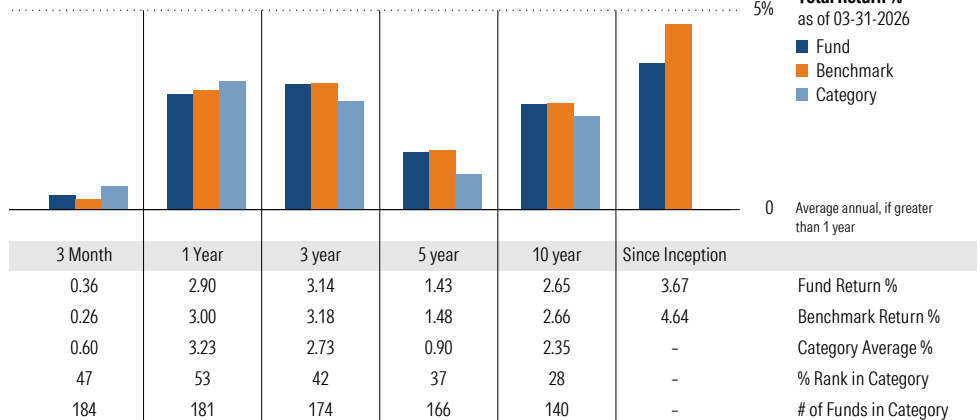
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026

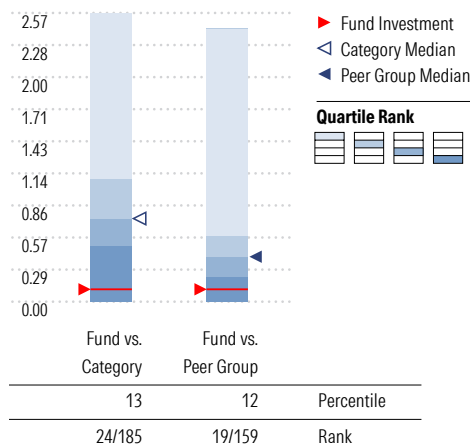
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.13	-	-0.39
Beta	1.03	-	1.03
R-Squared	98.93	-	94.74
Standard Deviation	4.43	4.27	4.62
Sharpe Ratio	-0.36	-0.37	-0.40
Tracking Error	0.48	-	1.06
Information Ratio	-0.07	-	-0.51
Up Capture Ratio	104.79	-	101.50
Down Capture Ratio	108.78	-	109.16

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.64	4.52	5.67
Avg Eff Maturity	7.26	-	6.25

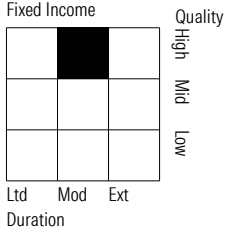
DFA Inflation-Protected Securities I DIPSX

Morningstar Category
Inflation-Protected Bond

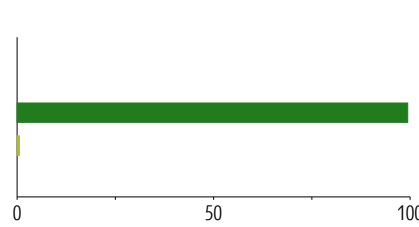
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

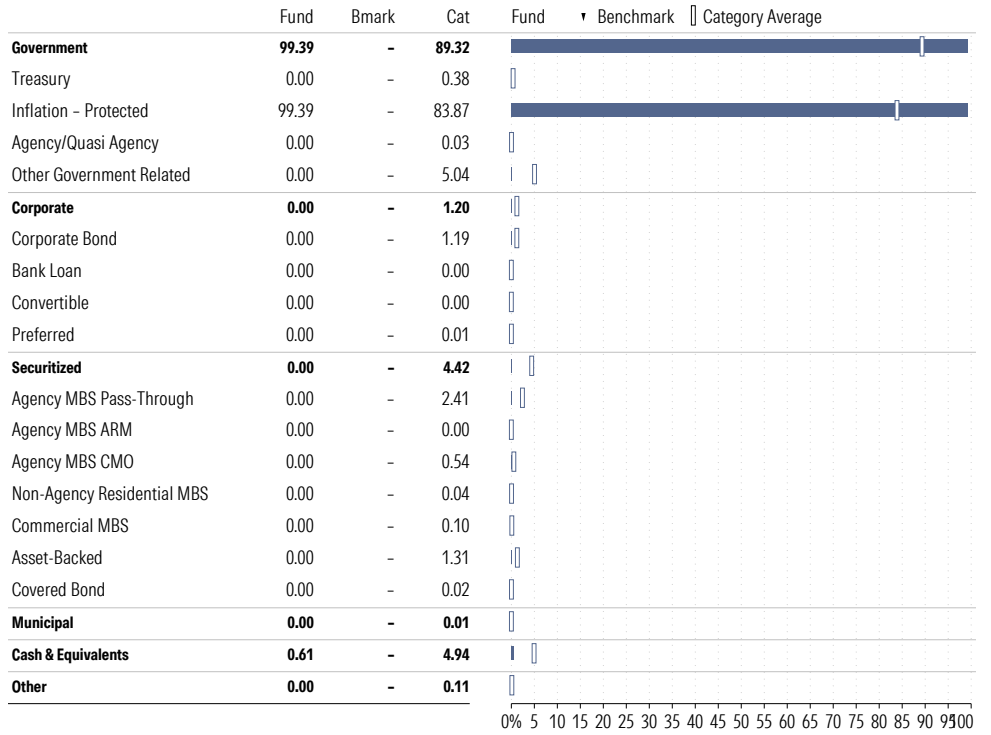


Asset Class	Net %	Cat%
US Stocks	0.00	0.18
Non-US Stocks	0.00	0.02
Bonds	99.39	101.40
Cash	0.61	0.18
Other	0.00	-1.78
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	0.00	0.00	21.74
AA	100.00	99.60	72.51
A	0.00	0.00	0.53
BBB	0.00	0.00	1.15
BB	0.00	0.00	0.39
B	0.00	0.00	0.11
Below B	0.00	0.00	0.11
Not Rated	0.00	0.40	3.46

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ United States Treasury Notes 0.875%	01-2029	9.81	9.81	-
⊖ United States Treasury Bonds 2.5%	01-2029	9.55	19.36	-
⊖ United States Treasury Bonds 3.875%	04-2029	9.31	28.67	-
⊖ United States Treasury Bonds 2.125%	02-2040	8.05	36.72	-
⊕ United States Treasury Bonds 2.125%	02-2041	7.89	44.61	-
⊖ United States Treasury Bonds 3.625%	04-2028	6.51	51.12	-
⊖ United States Treasury Bonds 3.375%	04-2032	6.39	57.51	-
⊖ United States Treasury Notes 0.125%	01-2032	5.03	62.54	-
⊖ United States Treasury Notes 0.125%	01-2030	4.63	67.17	-
⊖ United States Treasury Bonds 0.75%	02-2042	4.21	71.38	-

Total Holdings 27

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Joel Schneider since 02-2022
Brendan McAndrews since 02-2025

Quantitative Screens

- ✔ **Performance:** The fund has finished in the Foreign Large Value category's top three quartiles in 9 of the 10 years it's been in existence.
- ✔ **Management:** The fund's management has been in place for 16.1 years.
- ✔ **Style:** The fund has landed in its primary style box — Large Value — 100 % of the time over the past three years.
- ✔ **Net Expense:** The fund's expense ratio of 0.28 is 69.57% lower than the Foreign Large Value category average.

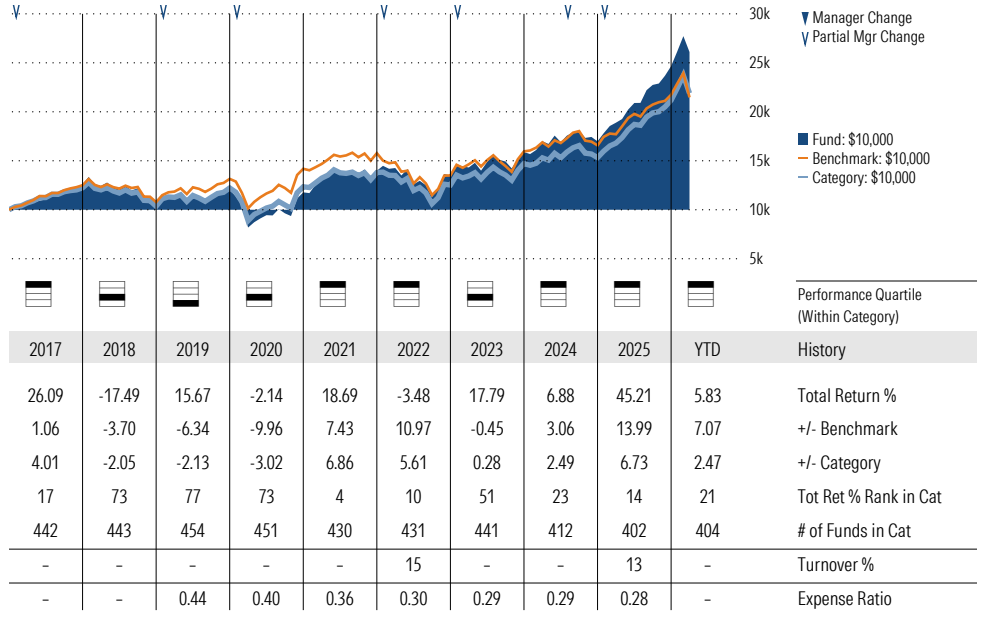
Morningstar Investment Management LLC Analysis

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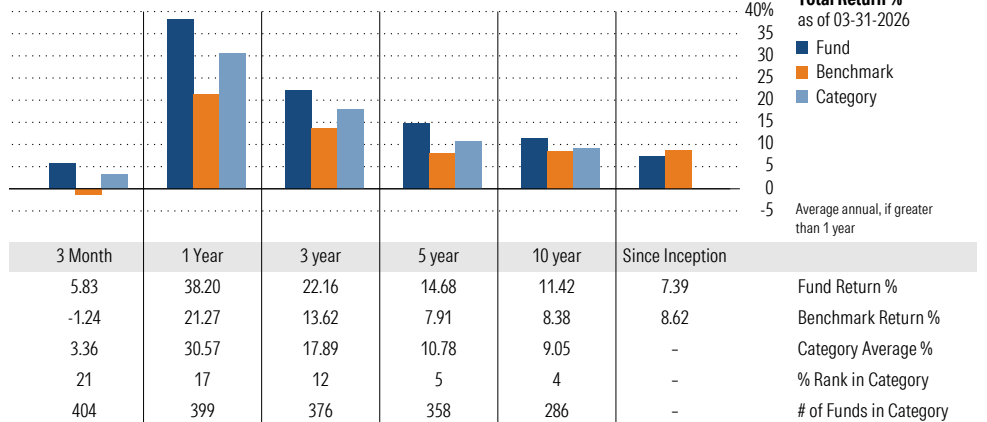
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022

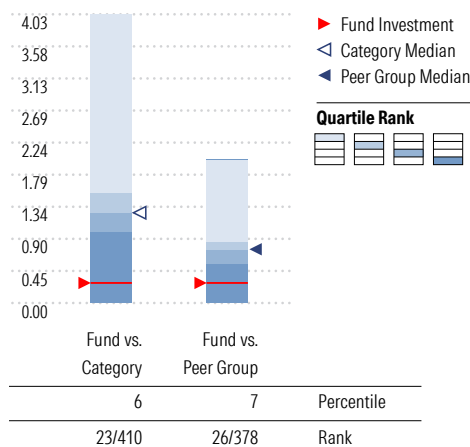
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	8.95	-	4.58
Beta	0.88	-	0.91
R-Squared	83.90	-	85.69
Standard Deviation	12.90	13.46	13.23
Sharpe Ratio	1.25	0.66	0.93
Tracking Error	5.43	-	5.10
Information Ratio	1.57	-	0.79
Up Capture Ratio	114.27	-	103.61
Down Capture Ratio	74.57	-	83.04

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.08	17.79	14.92
Price/Book Ratio	1.46	2.05	1.57
Geom Avg Mkt Cap \$B	52.72	65.61	48.79
ROE	11.09	17.75	14.66

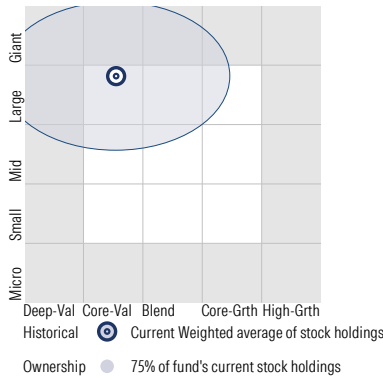
DFA International Value I DFIVX

Morningstar Category
Foreign Large Value

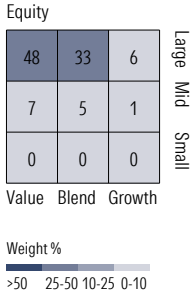
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2026

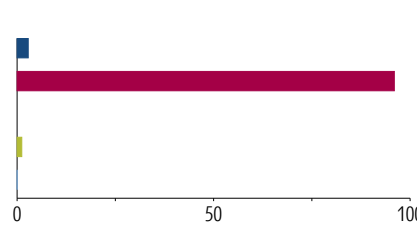
Morningstar Style Box™



Style Breakdown

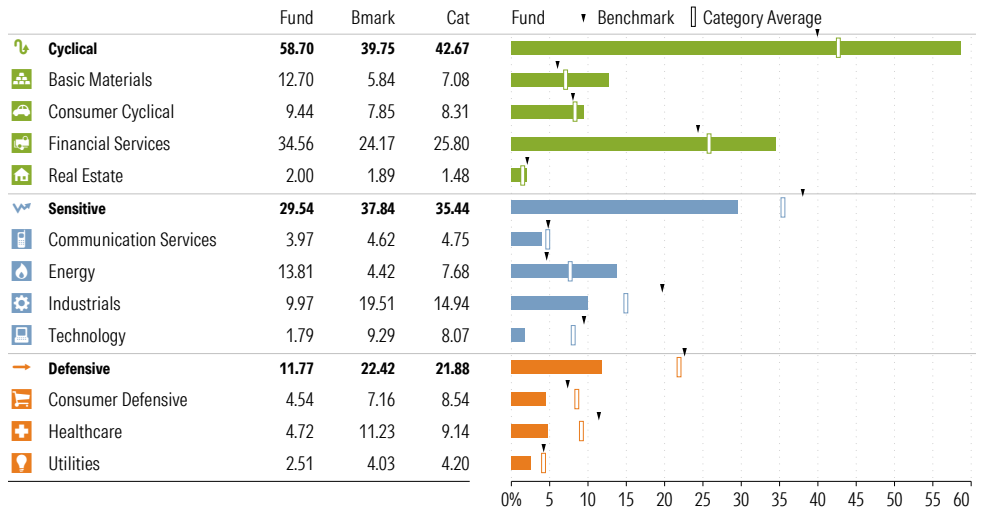


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	2.83	3.06
Non-US Stocks	95.98	94.95
Bonds	0.00	0.13
Cash	1.19	1.62
Other	0.01	0.23
Total	100.00	100.00

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	30.58	30.50	Americas	13.44	8.95	Greater Europe	55.99	60.58	Developed Markets	99.75
Japan	22.32	17.02	North America	13.44	7.34	United Kingdom	12.30	17.11	Emerging Markets	0.25
Australasia	5.96	2.43	Central/Latin	0.00	1.61	W euro-ex UK	42.54	42.25	Not Available	0.00
Asia-4 Tigers	2.05	8.15				Emrgng Europe	0.00	0.27		
Asia-ex 4 Tigers	0.25	2.90				Africa	1.15	0.95		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Shell PLC ADR (Representing - Ordinary Shares)	3.70	3.70	-	Energy
⊕ TotalEnergies SE	2.51	6.21	-	Energy
⊕ Banco Santander SA	2.18	8.40	-	Financial Services
⊕ Barrick Mining Corp	1.68	10.08	-	Basic Materials
⊕ Toyota Motor Corp	1.28	11.36	-	Consumer Cyclical
⊕ Zurich Insurance Group AG	1.26	12.62	-	Financial Services
⊕ Engie SA	1.19	13.81	-	Utilities
⊕ The Toronto-Dominion Bank	1.19	14.99	-	Financial Services
⊕ Sumitomo Mitsui Financial Group Inc	1.12	16.11	-	Financial Services
⊕ Usd	1.08	17.19	-	-

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

DFA Intl Sustainability Core 1

DFSPX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010
Allen Pu since 07-2015
Mary Phillips since 02-2017
William Collins-Dean since 02-2019

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 16.1 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 0.24 is 68.42% lower than the Foreign Large Blend category average.

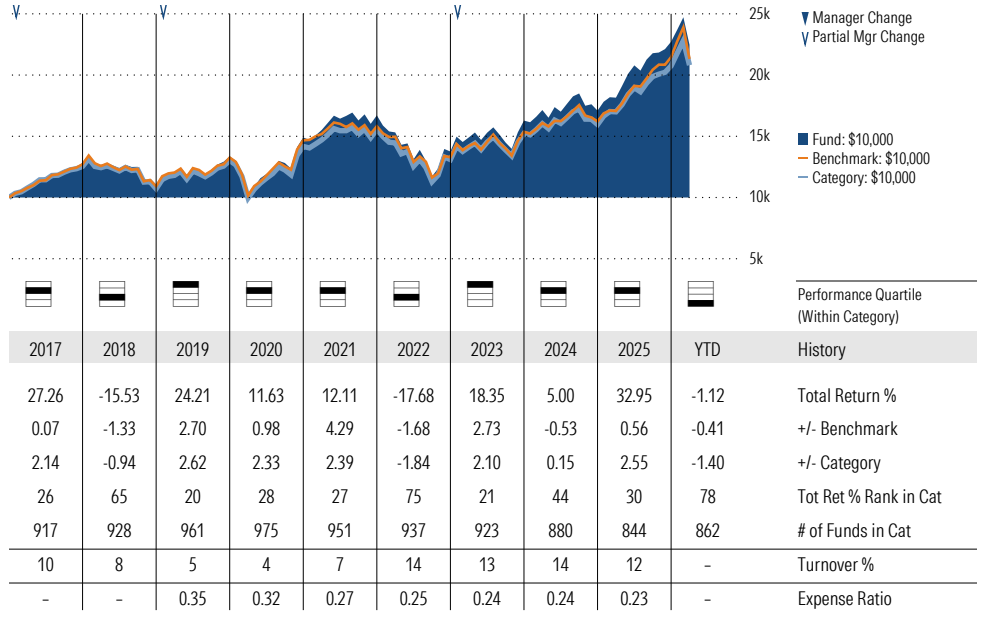
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ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

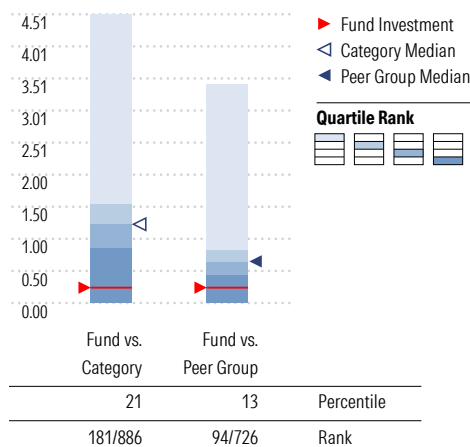
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.35	-	0.69
Beta	0.99	-	0.92
R-Squared	91.15	-	89.82
Standard Deviation	13.73	13.25	12.85
Sharpe Ratio	0.72	0.73	0.72
Tracking Error	4.09	-	4.13
Information Ratio	0.04	-	-0.06
Up Capture Ratio	103.83	-	96.90
Down Capture Ratio	106.48	-	97.14

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.33	17.16	17.60
Price/Book Ratio	2.29	2.10	2.17
Geom Avg Mkt Cap \$B	26.11	67.98	77.46
ROE	18.06	18.32	18.15

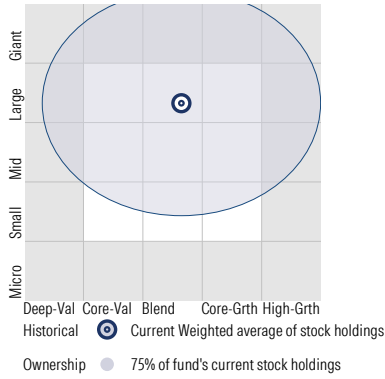
DFA Intl Sustainability Core 1 DFSPX

Morningstar Category
Foreign Large Blend

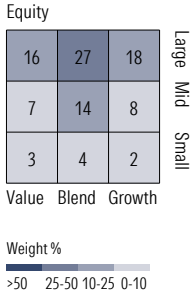
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2026

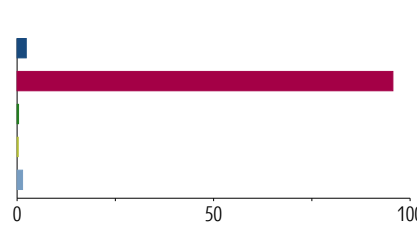
Morningstar Style Box™



Style Breakdown

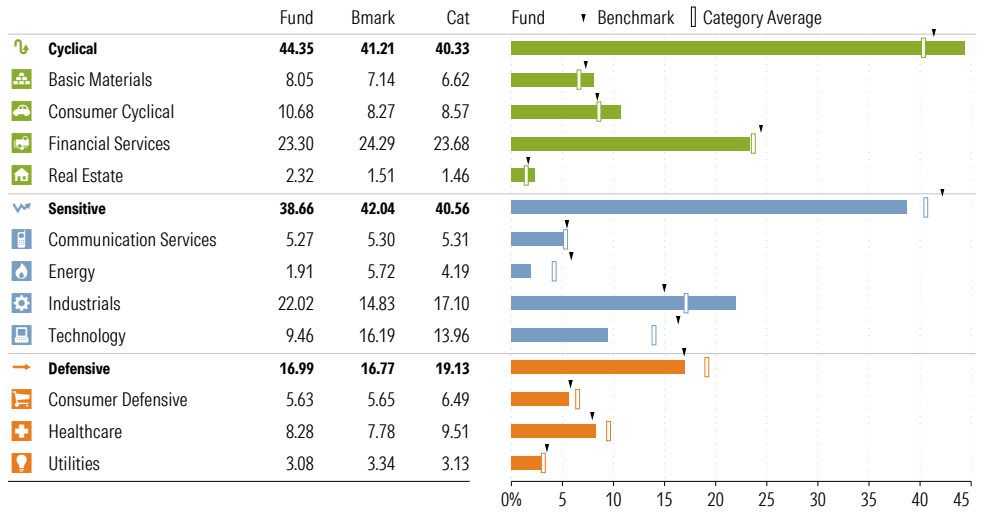


Asset Allocation as of 03-31-2026

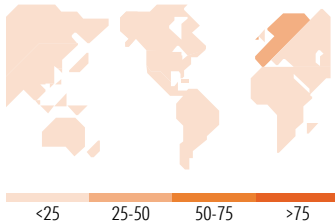


Asset Class	Net %	Cat%
US Stocks	2.33	4.67
Non-US Stocks	95.62	93.40
Bonds	0.37	1.64
Cash	0.28	-0.68
Other	1.39	0.97
Total	100.00	100.00

Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	27.63	36.31	Americas	12.69	10.68	Greater Europe	59.67	53.01	Developed Markets	99.68
Japan	20.36	18.28	North America	12.55	9.22	United Kingdom	12.64	13.02	Emerging Markets	0.32
Australasia	5.44	3.93	Central/Latin	0.14	1.46	W euro-ex UK	45.80	38.45	Not Available	0.00
Asia-4 Tigers	1.70	8.78				Emrgng Europe	0.04	0.20		
Asia-ex 4 Tigers	0.13	5.32				Africa	1.19	1.34		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ASML Holding NV ADR	2.06	2.06	-	Technology
Novartis AG ADR	1.23	3.30	-	Healthcare
Roche Holding AG 0%	1.20	4.50	-	-
AstraZeneca PLC	0.95	5.45	-	Healthcare
Royal Bank of Canada	0.93	6.38	-	Financial Services
Lvmh Moet Hennessy Louis Vuitton SE	0.78	7.16	-	Consumer Cyclical
Toyota Motor Corp	0.75	7.91	-	Consumer Cyclical
Unilever PLC ADR	0.59	8.50	-	Consumer Defensive
Banco Santander SA	0.56	9.07	-	Financial Services
HSBC Holdings PLC ADR	0.56	9.63	-	Financial Services

Total Holdings 3551

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity 500 Index FXAIX

Morningstar Category
 Large Blend

Morningstar Index
 S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.17 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 76.47 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.02 is 97.01% lower than the Large Blend category average.

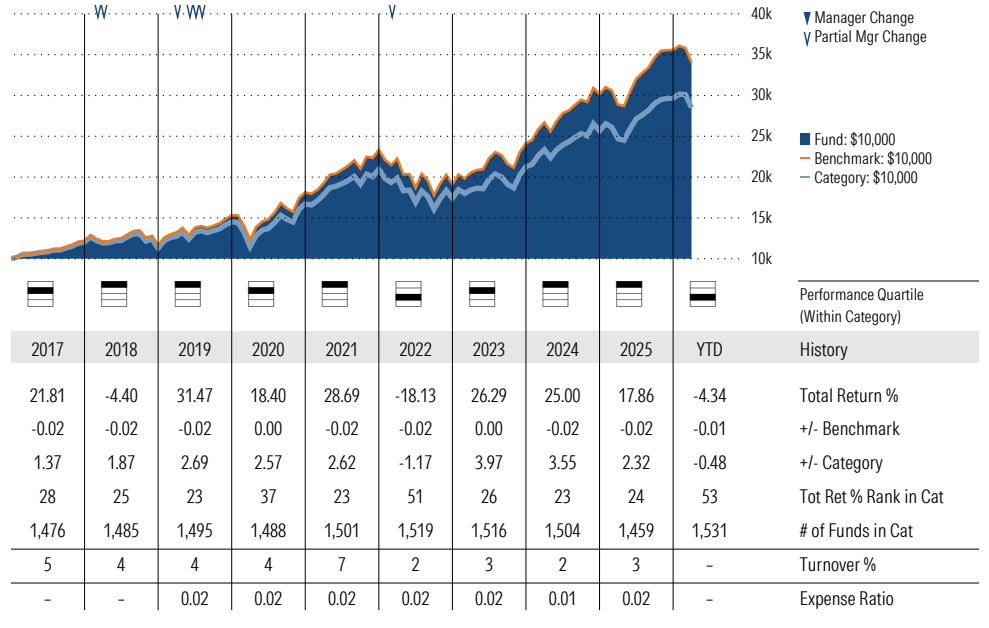
Morningstar Investment Management LLC Analysis

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.

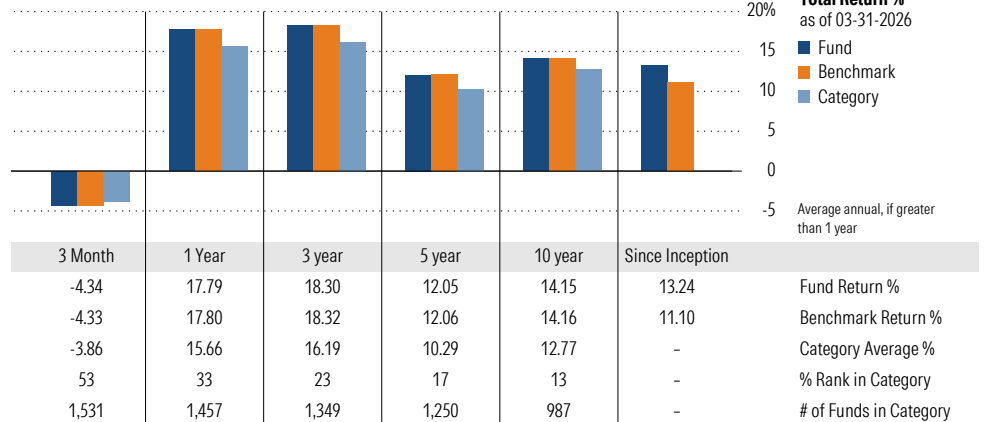
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

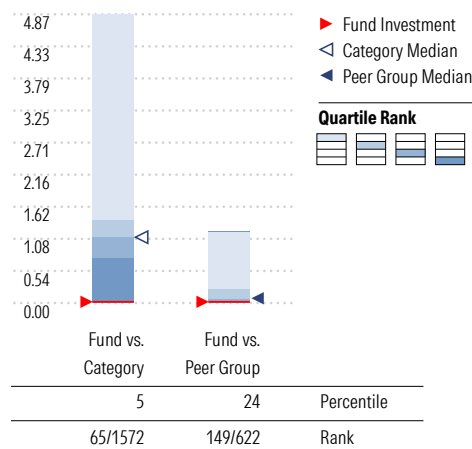
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.00	-	-1.41
Beta	1.00	-	0.99
R-Squared	100.00	-	92.21
Standard Deviation	12.05	12.06	12.46
Sharpe Ratio	1.07	1.07	0.91
Tracking Error	0.01	-	2.97
Information Ratio	-1.28	-	-1.62
Up Capture Ratio	99.94	-	95.51
Down Capture Ratio	99.95	-	104.45

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	27.23	25.79	25.89
Price/Book Ratio	5.02	4.79	5.51
Geom Avg Mkt Cap \$B	422.35	404.52	498.09
ROE	34.85	34.76	40.59

Fidelity 500 Index FXAIX

Morningstar Category

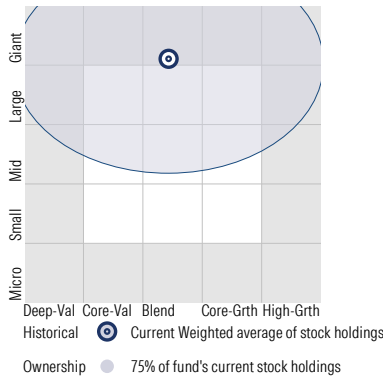
Large Blend

Morningstar Index

S&P 500 TR USD

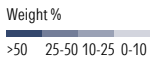
Style Analysis as of 03-31-2026

Morningstar Style Box™

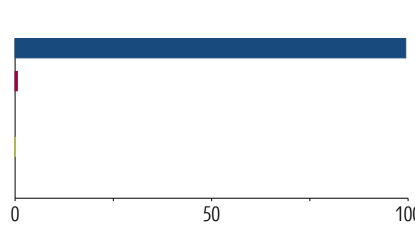


Style Breakdown

Equity			Large	Mid	Small
Value	Blend	Growth			
23	38	21			
6	8	4			
0	0	0			



Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	99.40	95.18
Non-US Stocks	0.57	2.38
Bonds	0.00	0.23
Cash	0.03	0.42
Other	0.00	1.79
Total	100.00	100.00

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	26.28	26.20	27.00			
Basic Materials	1.93	1.90	2.16			
Consumer Cyclical	10.11	10.00	9.91			
Financial Services	12.26	12.35	13.30			
Real Estate	1.98	1.95	1.63			
Sensitive	55.95	56.53	55.05			
Communication Services	10.73	10.48	10.06			
Energy	3.48	4.01	3.48			
Industrials	8.66	8.47	10.37			
Technology	33.08	33.57	31.14			
Defensive	17.76	17.26	17.94			
Consumer Defensive	5.43	5.25	5.05			
Healthcare	9.84	9.47	10.48			
Utilities	2.49	2.54	2.41			

Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NVIDIA Corp	7.31	7.31	-	Technology
⊕ Apple Inc	6.63	13.95	-	Technology
⊕ Microsoft Corp	4.96	18.91	-	Technology
⊕ Amazon.com Inc	3.47	22.38	-	Consumer Cyclical
⊕ Alphabet Inc Class A	3.08	25.46	-	Communication Svc
⊕ Broadcom Inc	2.56	28.02	-	Technology
⊕ Alphabet Inc Class C	2.46	30.48	-	Communication Svc
⊕ Meta Platforms Inc Class A	2.40	32.88	-	Communication Svc
⊕ Tesla Inc	1.92	34.80	-	Consumer Cyclical
⊕ Berkshire Hathaway Inc Class B	1.57	36.37	-	Financial Services
⊕ Eli Lilly and Co	1.42	37.79	-	Healthcare
⊕ JPMorgan Chase & Co	1.39	39.18	-	Financial Services
⊕ Exxon Mobil Corp	1.09	40.27	-	Energy
⊕ Johnson & Johnson	1.02	41.29	-	Healthcare
⊕ Walmart Inc	0.95	42.24	-	Consumer Defensive

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford Strategic Income R6

HSNVX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

Portfolio Manager(s)

Campe Goodman since 04-2012
Joseph Marvan since 04-2012
Rob Burn since 03-2016

Quantitative Screens

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

✔ Management: The fund's management has been in place for 14 years.

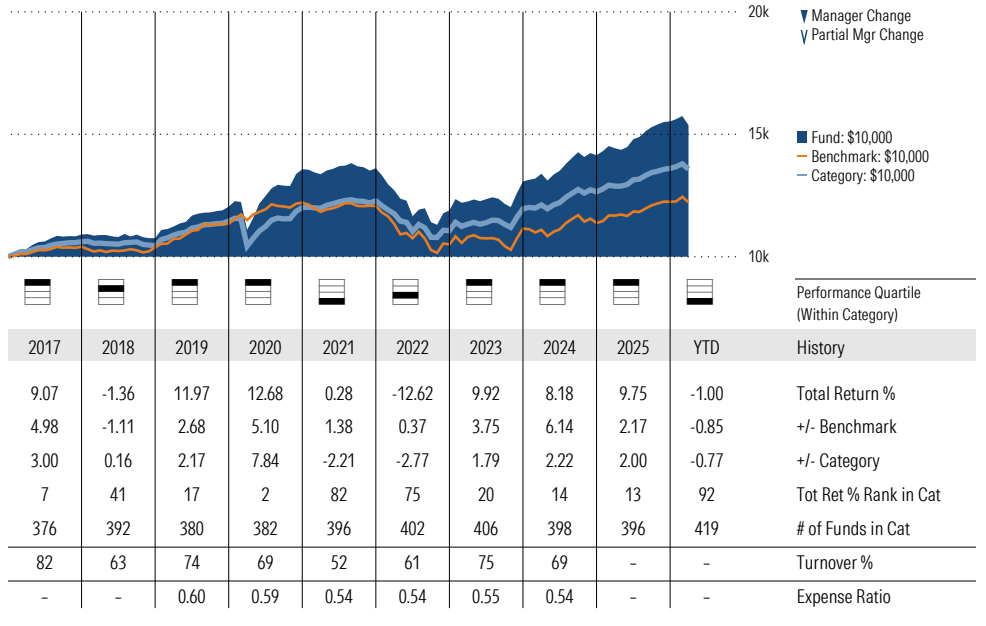
Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.53 is 41.11% lower than the Multisector Bond category average.

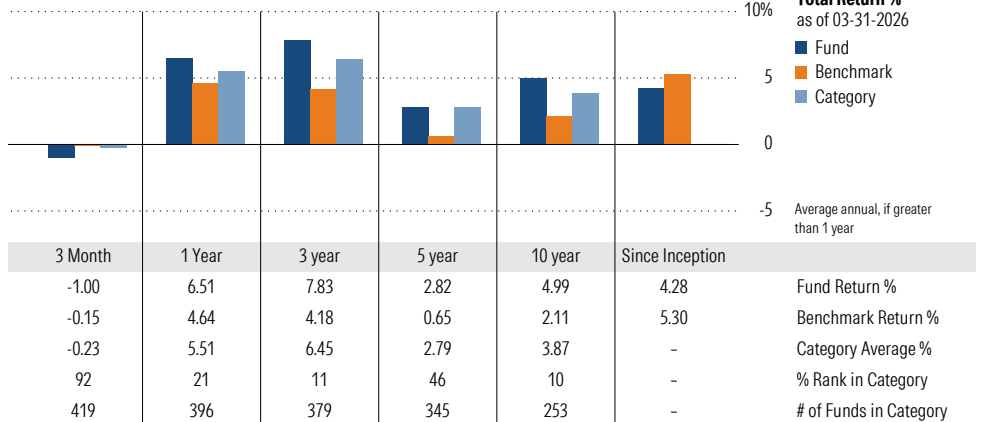
Morningstar Investment Management LLC Analysis

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

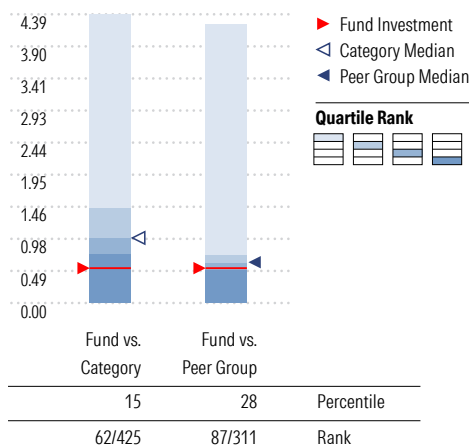
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	3.96	-	3.08
Beta	0.88	-	0.77
R-Squared	88.40	-	84.54
Standard Deviation	5.06	5.42	4.52
Sharpe Ratio	0.58	-0.10	0.41
Tracking Error	1.85	-	2.23
Information Ratio	1.98	-	1.10
Up Capture Ratio	108.21	-	94.04
Down Capture Ratio	49.58	-	49.07

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.62	4.55	4.04
Avg Eff Maturity	8.84	7.69	6.83

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

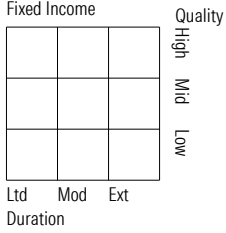
Hartford Strategic Income R6 HSNVX

Morningstar Category
Multisector Bond

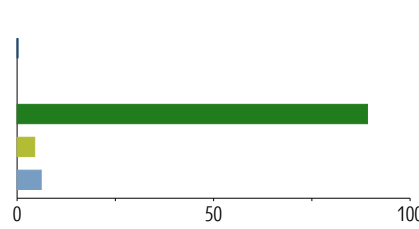
Morningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

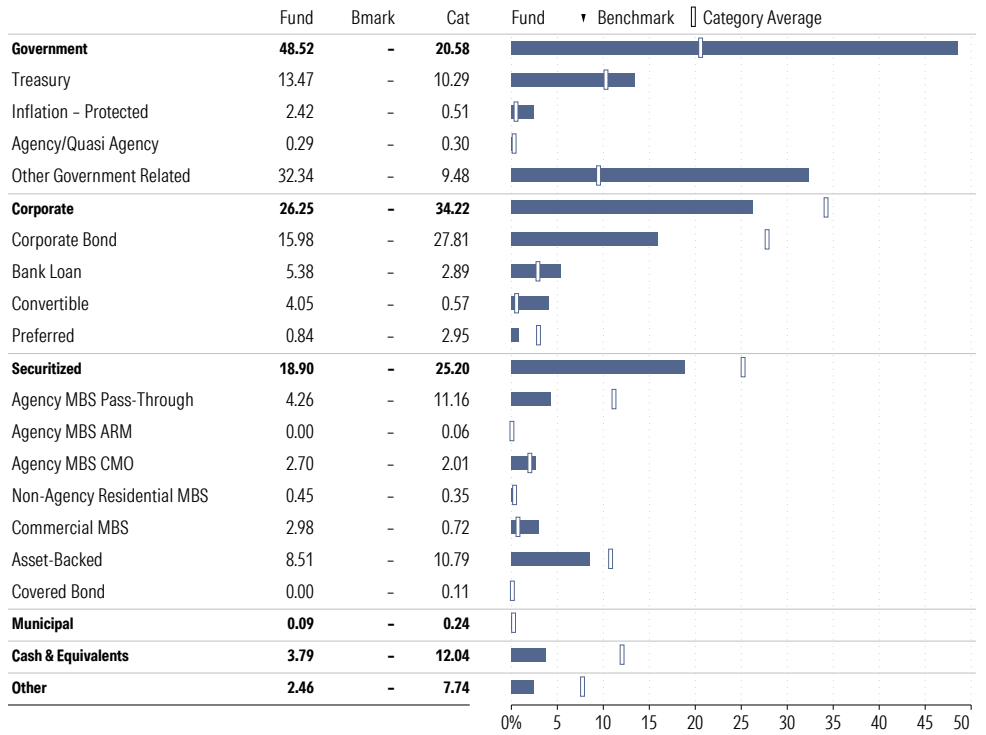


Asset Class	Net %	Cat%
US Stocks	0.25	0.57
Non-US Stocks	0.00	0.09
Bonds	89.14	83.04
Cash	4.48	11.10
Other	6.13	5.20
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	4.59	67.64	11.79
AA	27.38	3.23	11.69
A	1.87	10.03	10.13
BBB	7.45	10.89	25.41
BB	24.11	3.19	17.05
B	12.48	3.64	8.95
Below B	5.01	1.38	3.46
Not Rated	17.11	0.00	11.52

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 10 Year Treasury Note Future June 26	06-2026	8.63	8.63	-
⊕ 2 Year Treasury Note Future June 26	06-2026	8.42	17.04	-
⊕ Us 5yr Note (Cbt) Jun26 Xcbt 20260630	06-2026	6.05	23.09	-
⊕ Us Long Bond(Cbt) Jun26 Xcbt 20260618	06-2026	2.92	26.01	-
⊖ 10 Year Australian Treasury Bond Future Mar 26	03-2026	2.73	28.74	-
⊖ B9d11sv34 Cds Usd P F 5.00000 1 Ccpdx	12-2030	2.68	31.42	-
⊖ B9d11sv34 Cds Usd R V 03mevent 2 Ccpdx	12-2030	2.51	33.94	-
⊕ Usd	-	2.17	36.11	-
United States Treasury Notes 3.375%	09-2028	2.16	38.27	-
⊕ Euro Bobl Future Mar 26	03-2026	2.12	40.39	-

Total Holdings 1417

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Nuveen Large Cap Gr Idx R6 TILIX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Philip Campagna since 08-2005
Darren Tran since 03-2019
Nazar Romanyak since 06-2024

Quantitative Screens

- ✔ Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- ✔ Management: The fund's management has been in place for 20.68 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 0.05 is 94.32% lower than the Large Growth category average.

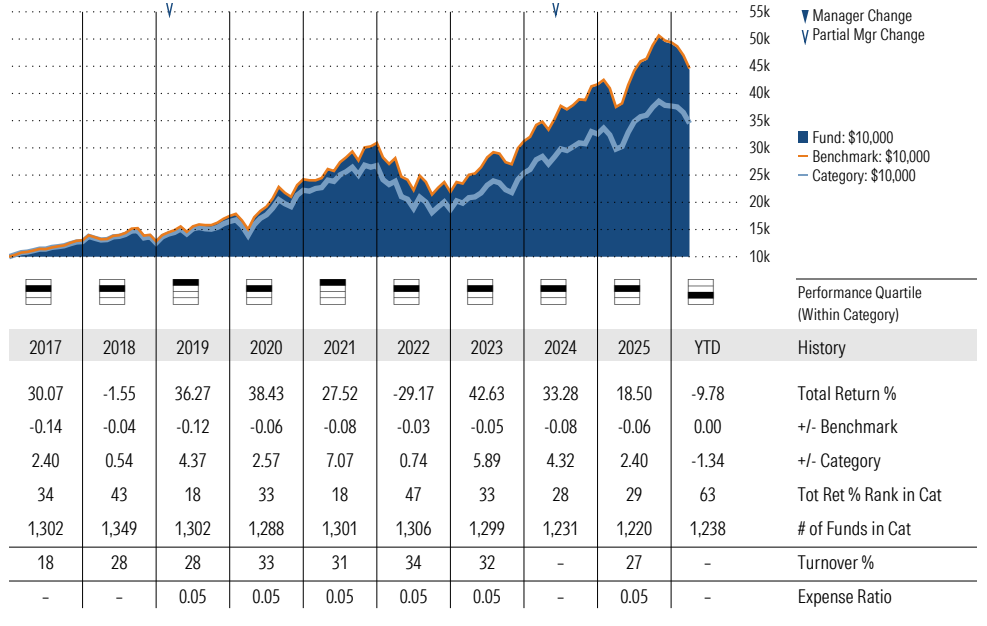
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Low Risk	12-31-2022

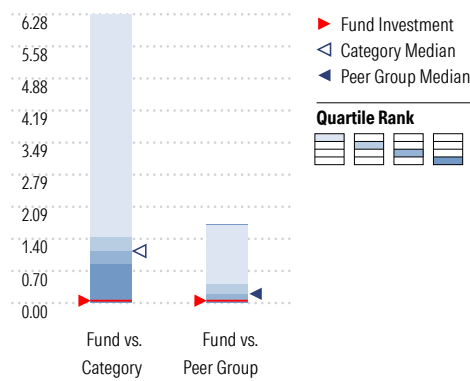
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.05	-	-2.08
Beta	1.00	-	1.00
R-Squared	100.00	-	89.10
Standard Deviation	15.17	15.16	16.17
Sharpe Ratio	1.04	1.04	0.84
Tracking Error	0.05	-	5.31
Information Ratio	-1.05	-	-0.58
Up Capture Ratio	99.90	-	94.76
Down Capture Ratio	100.06	-	104.31

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	33.75	31.91	31.18
Price/Book Ratio	11.88	11.35	8.36
Geom Avg Mkt Cap \$B	778.50	837.91	627.62
ROE	46.82	47.19	41.31

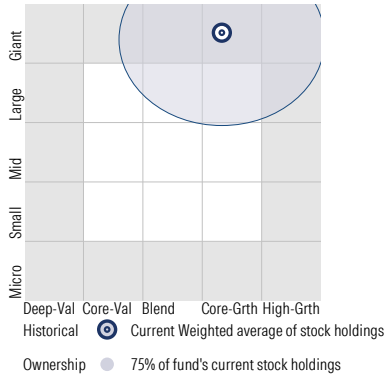
Nuveen Large Cap Gr Idx R6 TILIX

Morningstar Category
Large Growth

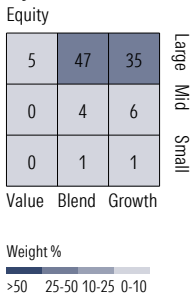
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 03-31-2026

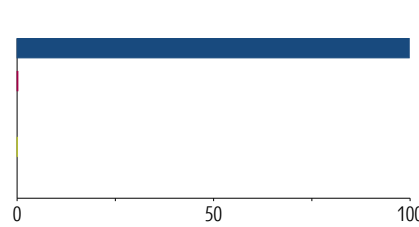
Morningstar Style Box™



Style Breakdown

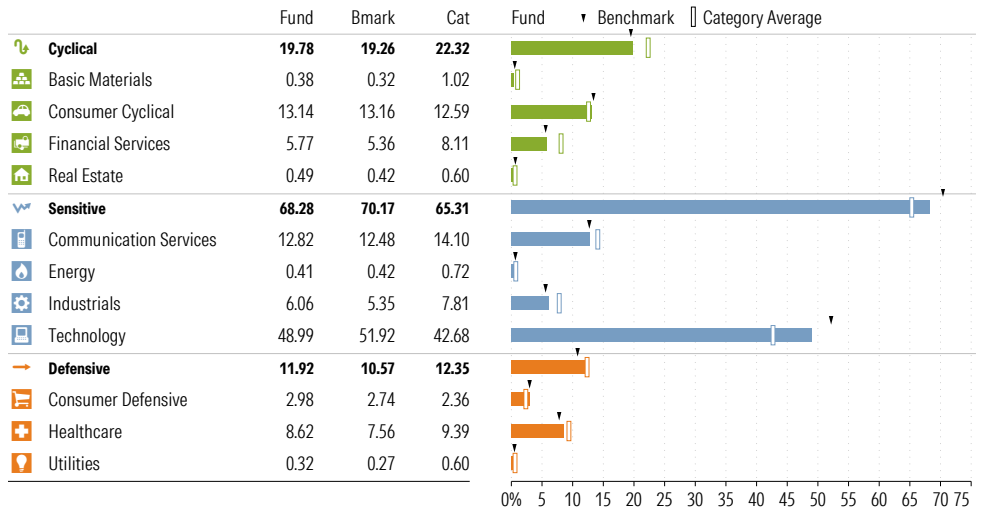


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	99.77	93.16
Non-US Stocks	0.20	4.84
Bonds	0.00	0.03
Cash	0.03	1.20
Other	0.00	0.75
Total	100.00	100.00

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
NVIDIA Corp	12.13	12.13	-	Technology
Apple Inc	11.30	23.42	-	Technology
Microsoft Corp	8.60	32.03	-	Technology
Broadcom Inc	4.57	36.60	-	Technology
Amazon.com Inc	4.31	40.91	-	Consumer Cyclical
Meta Platforms Inc Class A	3.74	44.65	-	Communication Svc
Alphabet Inc Class A	3.58	48.22	-	Communication Svc
Tesla Inc	3.56	51.79	-	Consumer Cyclical
Eli Lilly and Co	2.93	54.71	-	Healthcare
Alphabet Inc Class C	2.90	57.62	-	Communication Svc
Visa Inc Class A	1.87	59.49	-	Financial Services
Costco Wholesale Corp	1.56	61.06	-	Consumer Defensive
Mastercard Inc Class A	1.45	62.50	-	Financial Services
AbbVie Inc	1.43	63.93	-	Healthcare
Netflix Inc	1.42	65.35	-	Communication Svc

Total Holdings 386

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.35 years.

✘ **Style:** The fund has landed in its primary style box — Small Growth — 65.71 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.69 is 36.7% lower than the Small Growth category average.

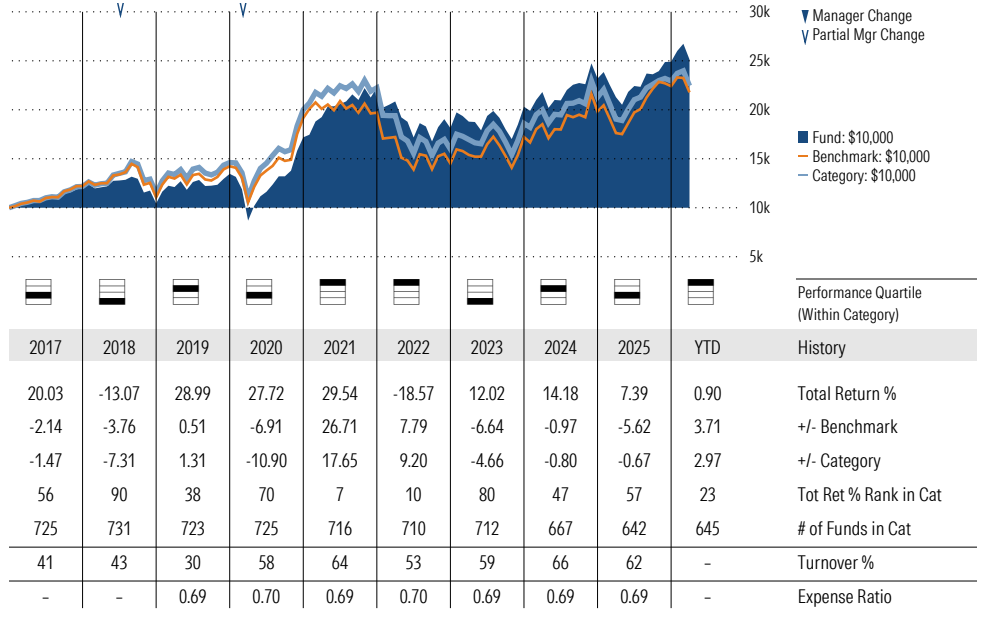
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen; however, its current style box positioning is consistent with the fund's investment process and strategy, and we do not regard the screen failure as significant.

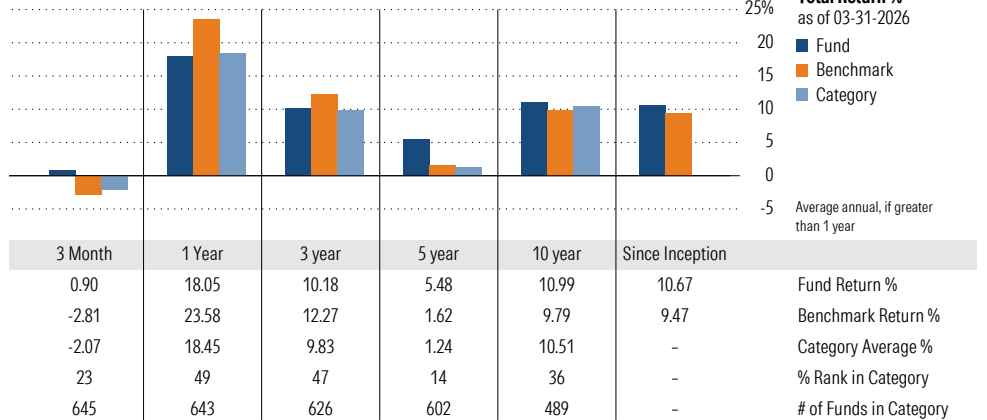
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022

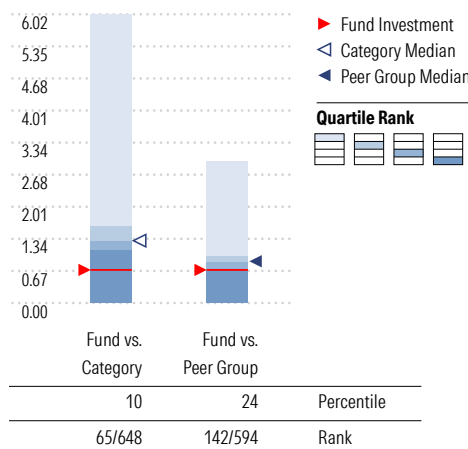
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.43	-	-0.73
Beta	0.79	-	0.88
R-Squared	86.46	-	88.27
Standard Deviation	17.04	20.08	19.03
Sharpe Ratio	0.37	0.44	0.33
Tracking Error	7.57	-	6.95
Information Ratio	-0.28	-	-0.26
Up Capture Ratio	71.49	-	83.75
Down Capture Ratio	66.48	-	85.47

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	19.28	22.06	28.96
Price/Book Ratio	2.35	3.98	3.77
Geom Avg Mkt Cap \$B	6.14	4.13	8.30
ROE	11.81	8.12	12.07

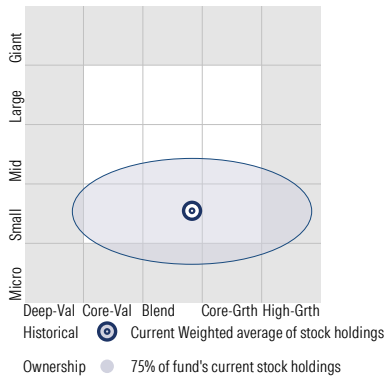
PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

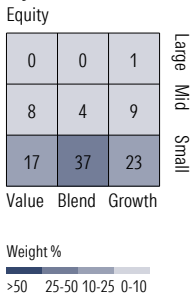
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 03-31-2026

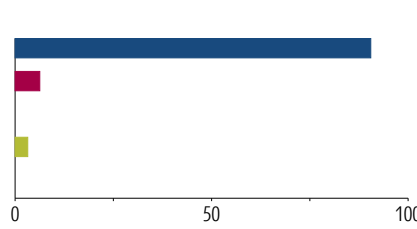
Morningstar Style Box™



Style Breakdown

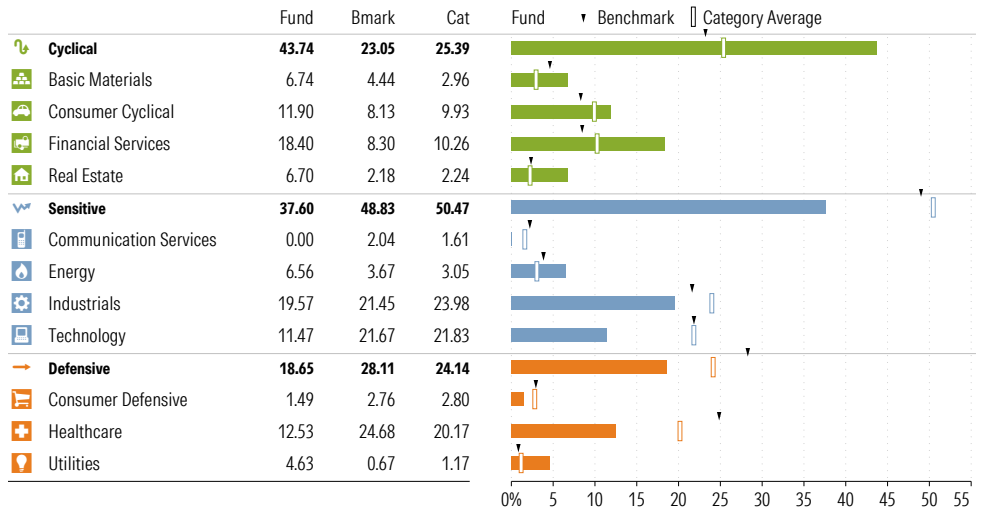


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	90.50	93.40
Non-US Stocks	6.28	4.39
Bonds	0.00	0.01
Cash	3.22	1.17
Other	0.00	1.03
Total	100.00	100.00

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Eldorado Gold Corp	3.01	3.01	-	Basic Materials
⊖ Prudential Govt Money Mkt Fd	3.01	6.02	-	-
⊖ Ralph Lauren Corp Class A	2.53	8.55	-	Consumer Cyclical
Idacorp Inc	2.24	10.79	-	Utilities
NiSource Inc	2.15	12.94	-	Utilities
⊕ WESCO International Inc	1.90	14.83	-	Industrials
Markel Group Inc	1.86	16.70	-	Financial Services
⊕ Gaming and Leisure Properties Inc	1.78	18.48	-	Real Estate
⊕ Eastern Bankshares Inc Ordinary Shares	1.74	20.22	-	Financial Services
⊖ Gulfport Energy Corp Ordinary Shares (New)	1.59	21.81	-	Energy
⊖ MACOM Technology Solutions Holdings Inc	1.57	23.38	-	Technology
Onto Innovation Inc	1.51	24.89	-	Technology
⊕ Regal Rexnord Corp	1.49	26.38	-	Industrials
⊖ Lattice Semiconductor Corp	1.47	27.85	-	Technology
Axis Capital Holdings Ltd	1.45	29.30	-	Financial Services

Total Holdings 119

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018
Andrew Dewitt since 02-2022
Daniel He since 06-2025
Michael Cudzil since 06-2025

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 7.42 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.9 is 5.26% lower than the Commodities Broad Basket category average.

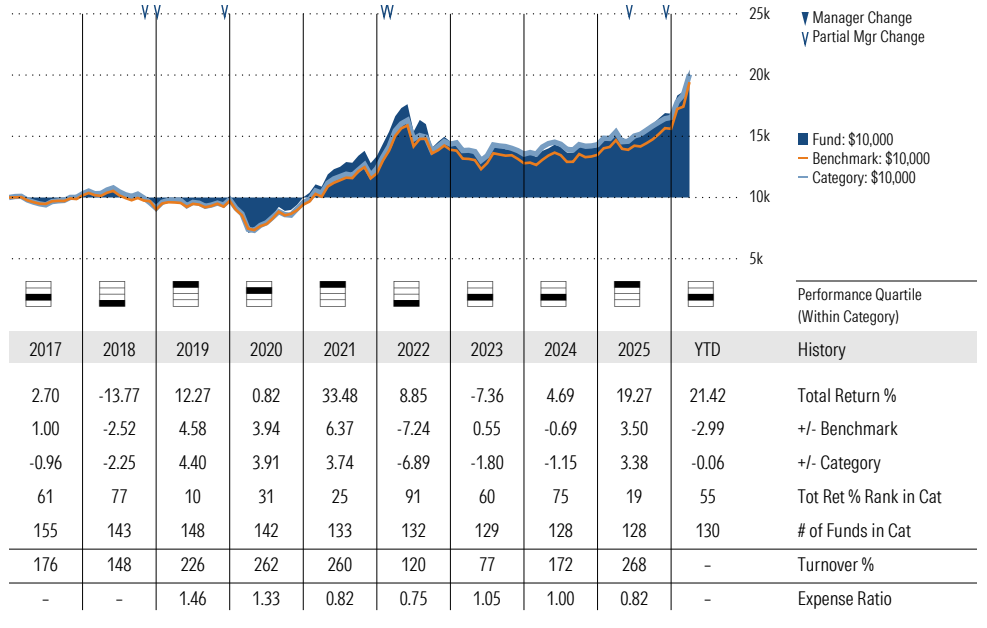
Morningstar Investment Management LLC Analysis

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

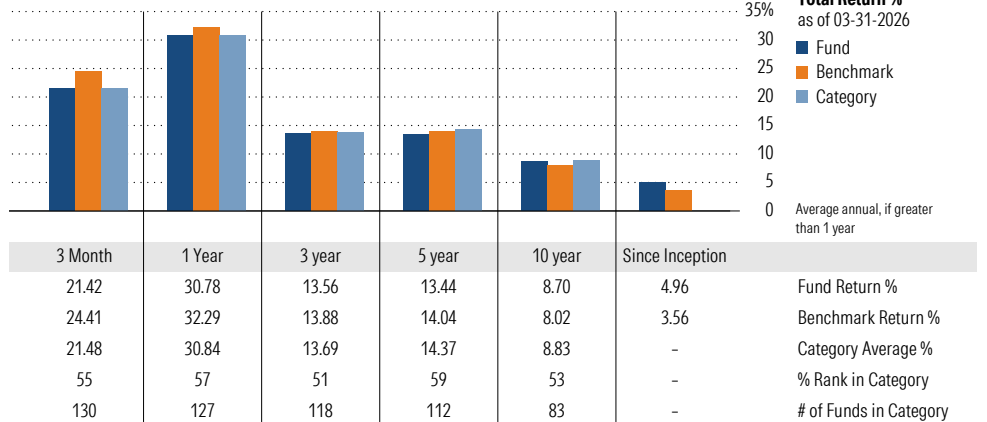
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2026

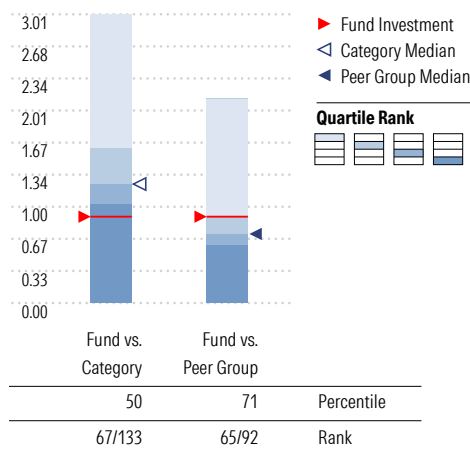
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.43	-	1.40
Beta	0.95	-	0.87
R-Squared	95.59	-	82.40
Standard Deviation	12.05	12.47	12.28
Sharpe Ratio	0.72	0.72	0.70
Tracking Error	2.62	-	5.27
Information Ratio	-0.12	-	-0.22
Up Capture Ratio	99.97	-	88.72
Down Capture Ratio	102.92	-	77.95

Portfolio Metrics

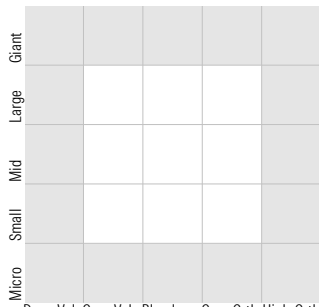
	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	-	20.92
Price/Book Ratio	3.56	-	2.01
Geom Avg Mkt Cap \$B	16.44	-	30.36
ROE	29.97	-	12.77

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

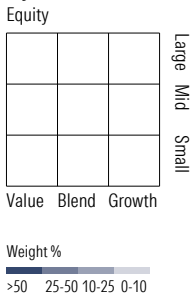
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 03-31-2026
Morningstar Style Box™

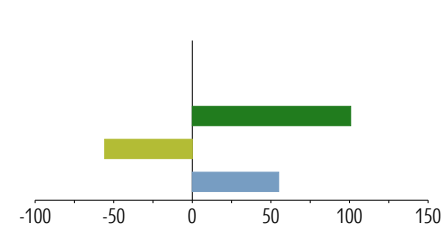


Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings
Ownership 75% of fund's current stock holdings

Style Breakdown

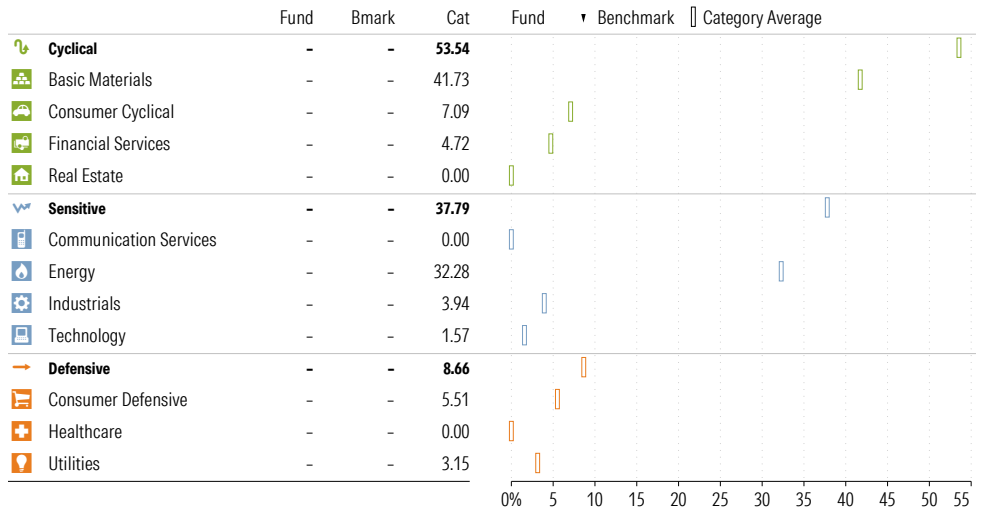


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	0.00	0.99
Non-US Stocks	0.00	0.67
Bonds	100.76	23.36
Cash	-55.72	51.96
Other	54.96	23.02
Total	100.00	100.00

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
✳ Cash Offset	23.73	23.73	-	-
⊕ Pimco Cayman Cmnty Fd Ltd Instl	21.08	44.80	-	-
⊖ 2 Year Treasury Note Future Mar 26	15.81	60.61	-	-
⊕ JAPANESE YEN Sold	13.17	73.78	-	-
⊕ JAPANESE YEN Purchased	13.10	86.88	-	-
⊖ U S TIPS REV REPO	13.09	99.97	-	-
⊖ U S TIPS REV REPO	12.86	112.84	-	-
⊕ TRS R SOFRRATE+22/91282CDC2 BPS	11.73	124.56	-	-
⊕ 5 Year Treasury Note Future Mar 26	11.18	135.74	-	-
⊕ TRS R SOFRRATE+15/9128283R9 SOG	9.44	145.18	-	-
⊕ IRS EUR 2.75000 03/18/26-10Y LCH Pay	8.64	153.82	-	-
⊕ IRS EUR 2.75000 03/18/26-10Y LCH Receive	8.49	162.30	-	-
⊖ US Treasury Bond Future Mar 26	8.17	170.47	-	-
⊖ U S TIPS REV REPO	7.55	178.02	-	-
⊕ TRS R SOFRRATE+22/91282CFR7 BPS	7.34	185.36	-	-

Total Holdings 693

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 11.52 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.57 is 9.52% lower than the Global Bond-USD Hedged category average.

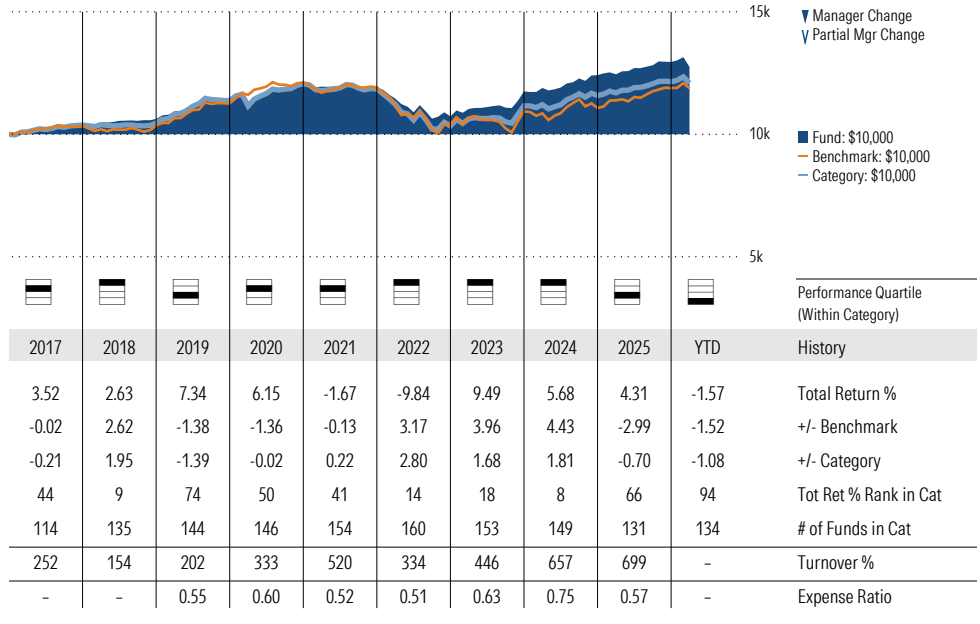
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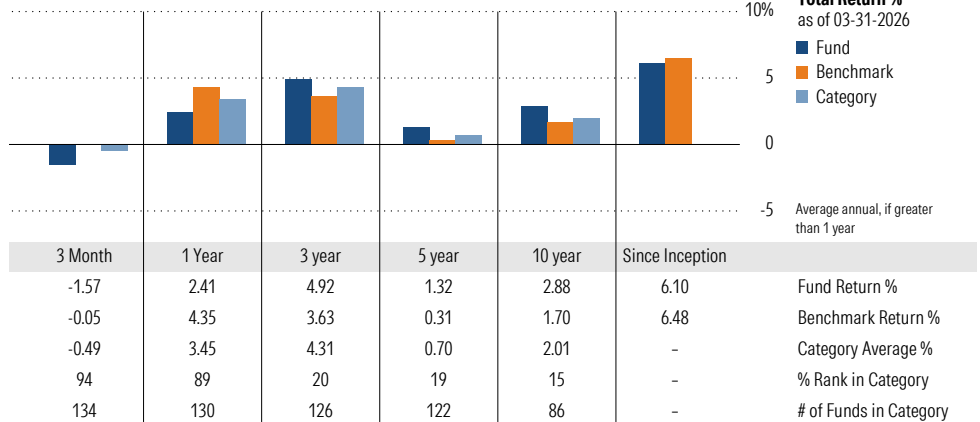
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2026

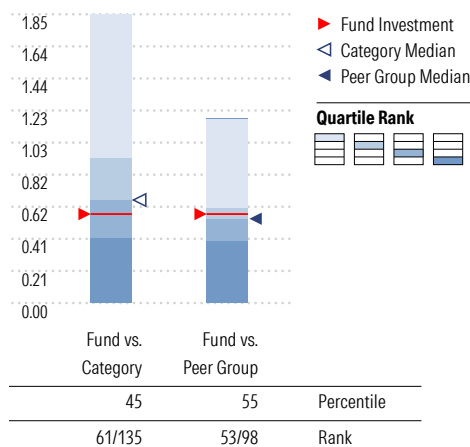
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	2.93	-	1.53
Beta	0.52	-	0.72
R-Squared	63.72	-	82.32
Standard Deviation	3.70	5.63	4.44
Sharpe Ratio	0.03	-0.19	-0.12
Tracking Error	3.48	-	2.39
Information Ratio	0.37	-	0.23
Up Capture Ratio	67.81	-	78.39
Down Capture Ratio	27.63	-	56.17

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	7.07	4.43	5.42
Avg Eff Maturity	8.00	-	7.56

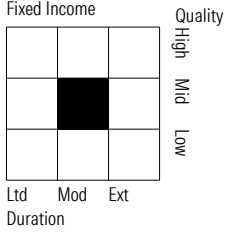
PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

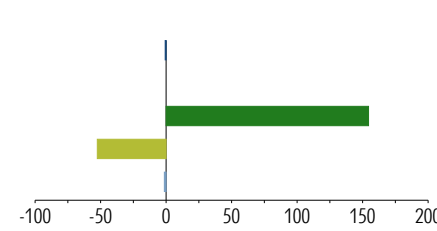
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 03-31-2026

Style Breakdown



Asset Allocation as of 03-31-2026

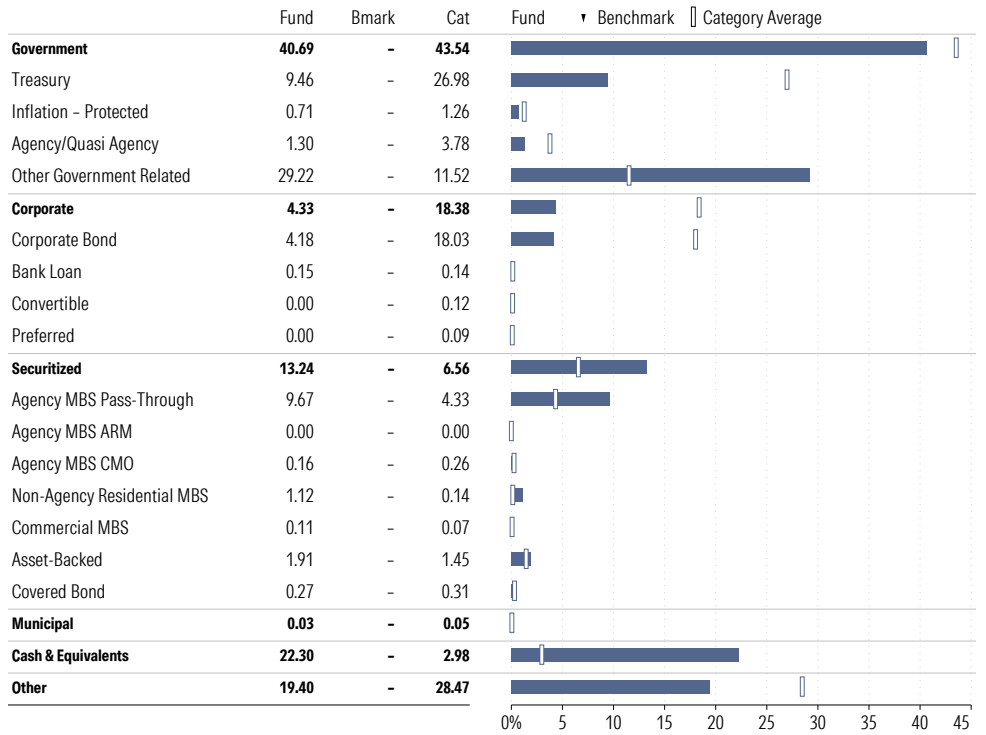


Asset Class	Net %	Cat%
US Stocks	-0.70	0.00
Non-US Stocks	0.00	0.00
Bonds	154.53	113.68
Cash	-52.52	-5.27
Other	-1.33	-8.42
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	14.77	3.53	24.60
AA	46.81	74.59	15.80
A	17.85	10.82	24.59
BBB	15.85	8.32	19.13
BB	3.36	0.28	6.08
B	0.44	0.00	3.33
Below B	0.92	0.00	0.57
Not Rated	0.00	2.46	5.90

Sector Weighting as of 03-31-2026



Top 10 Holdings as of 03-31-2026

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Offset: Unsettled Trades	-	22.86	22.86	-
⊖ EUROPEAN MONETARY UNION EURO Sold	01-2026	17.25	40.11	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	01-2026	17.25	57.35	-
⊕ IRS EUR 2.50000 03/18/26-5Y LCH Pay	03-2031	16.32	73.68	-
⊕ IRS EUR 2.50000 03/18/26-5Y LCH Receive	03-2031	16.24	89.92	-
⊕ Federal National Mortgage Association 5%	02-2056	12.27	102.19	-
⊖ CHINESE - YUAN RENMINBI (CNH) Purchased	01-2026	10.21	112.39	-
⊖ CHINESE - YUAN RENMINBI (CNH) Sold	01-2026	10.21	122.60	-
⊕ IRS EUR 2.75000 03/18/26-10Y LCH Pay	03-2036	8.67	131.27	-
⊕ IRS EUR 2.75000 03/18/26-10Y LCH Receive	03-2036	8.52	139.80	-

Total Holdings 1959

⊕ Increase ⊖ Decrease ✳ New to Portfolio

Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Real Estate 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 25.33 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.81 is 22.86% lower than the Real Estate category average.

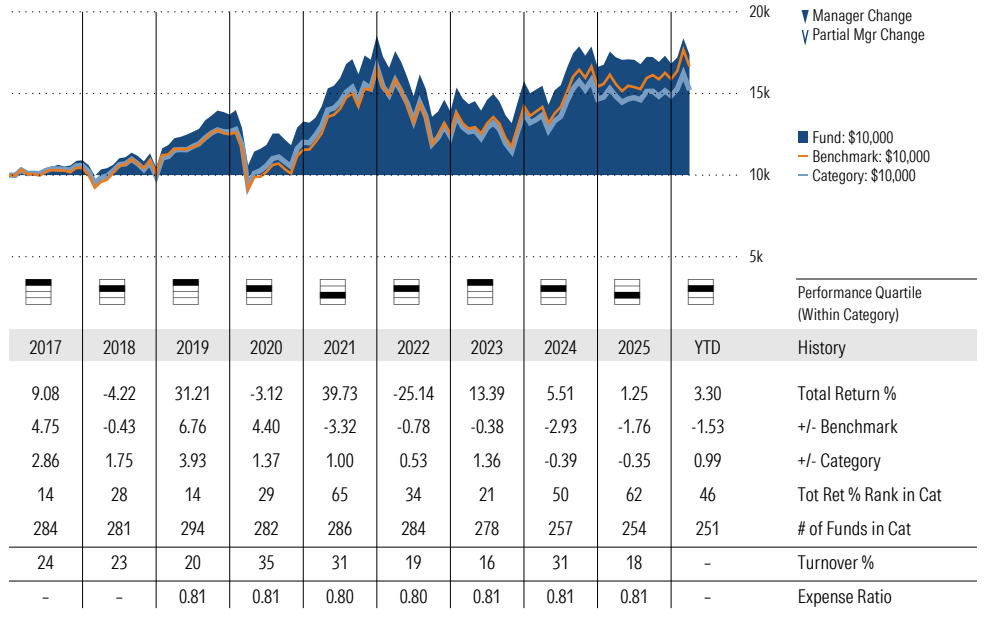
Morningstar Investment Management LLC Analysis

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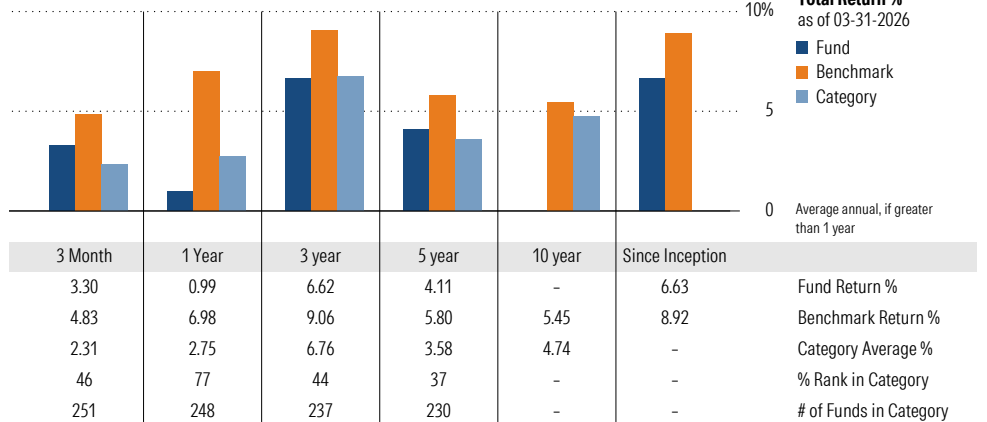
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022

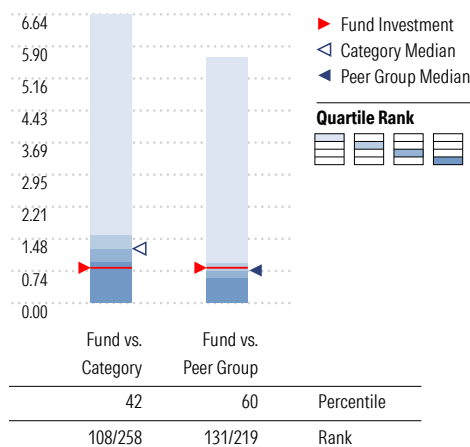
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-1.71	-	-1.79
Beta	0.93	-	0.96
R-Squared	96.35	-	93.48
Standard Deviation	15.24	16.06	15.89
Sharpe Ratio	0.18	0.32	0.16
Tracking Error	3.12	-	3.64
Information Ratio	-0.78	-	-0.76
Up Capture Ratio	88.60	-	90.50
Down Capture Ratio	95.60	-	97.85

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	32.55	38.46	29.22
Price/Book Ratio	2.42	2.42	2.66
Geom Avg Mkt Cap \$B	29.83	9.35	36.91
ROE	14.27	9.56	16.13

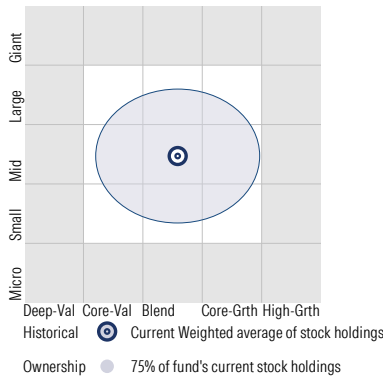
Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real Estate

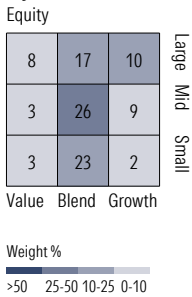
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 03-31-2026

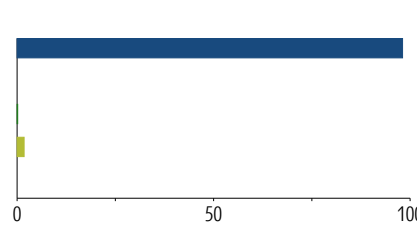
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	98.08	88.65
Non-US Stocks	0.00	1.07
Bonds	0.15	0.70
Cash	1.78	2.65
Other	0.00	6.94
Total	100.00	100.00

Sector Weighting as of 03-31-2026

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	100.00	99.13	98.67			
Basic Materials	0.00	0.00	0.21			
Consumer Cyclical	1.63	0.13	1.46			
Financial Services	0.00	0.00	0.24			
Real Estate	98.37	99.00	96.76			
Sensitive	0.00	0.87	0.98			
Communication Services	0.00	0.00	0.11			
Energy	0.00	0.00	0.04			
Industrials	0.00	0.87	0.25			
Technology	0.00	0.00	0.58			
Defensive	0.00	0.00	0.34			
Consumer Defensive	0.00	0.00	0.01			
Healthcare	0.00	0.00	0.29			
Utilities	0.00	0.00	0.04			

Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Equinix Inc	10.23	10.23	-	Real Estate
⊕ Welltower Inc	9.38	19.61	-	Real Estate
⊕ American Tower Corp	7.98	27.59	-	Real Estate
⊕ Ventas Inc	6.93	34.52	-	Real Estate
⊕ Prologis Inc	6.02	40.55	-	Real Estate
⊖ Extra Space Storage Inc	4.44	44.99	-	Real Estate
⊕ AvalonBay Communities Inc	4.16	49.15	-	Real Estate
⊕ Regency Centers Corp	3.99	53.13	-	Real Estate
⊕ Digital Realty Trust Inc	3.61	56.74	-	Real Estate
⊕ Iron Mountain Inc	2.66	59.40	-	Real Estate
⊕ American Homes 4 Rent Class A	2.65	62.05	-	Real Estate
⊕ Sabra Health Care REIT Inc	2.45	64.50	-	Real Estate
⊕ Simon Property Group Inc	2.39	66.88	-	Real Estate
⊕ Crown Castle Inc	2.34	69.23	-	Real Estate
⊕ EastGroup Properties Inc	2.13	71.35	-	Real Estate

Total Holdings 41

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Darren Jaroch since 08-2012

Lauren DeMore since 08-2019

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 13.59 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.52 is 36.59% lower than the Large Value category average.

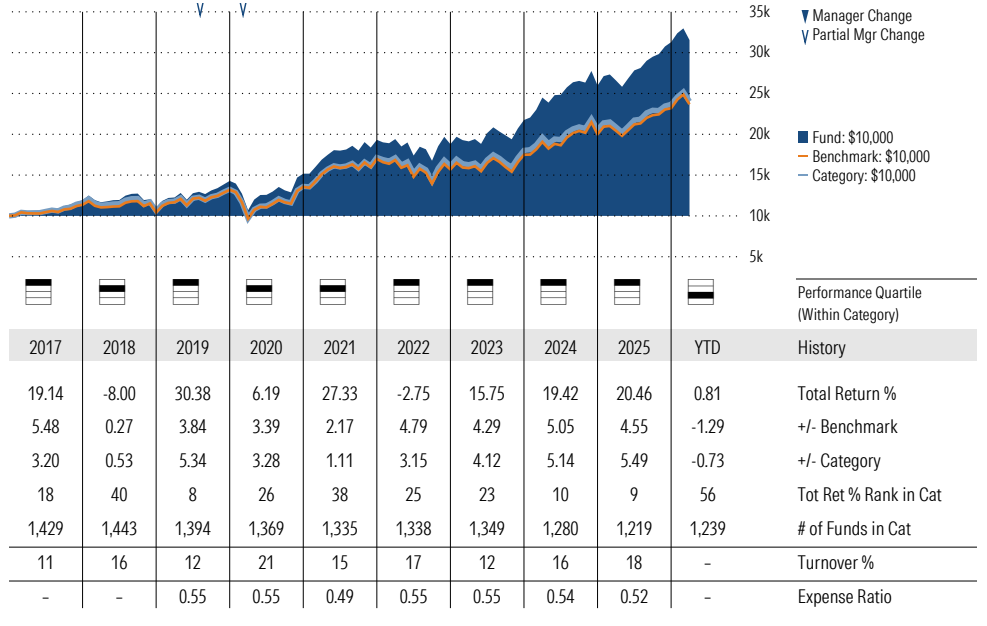
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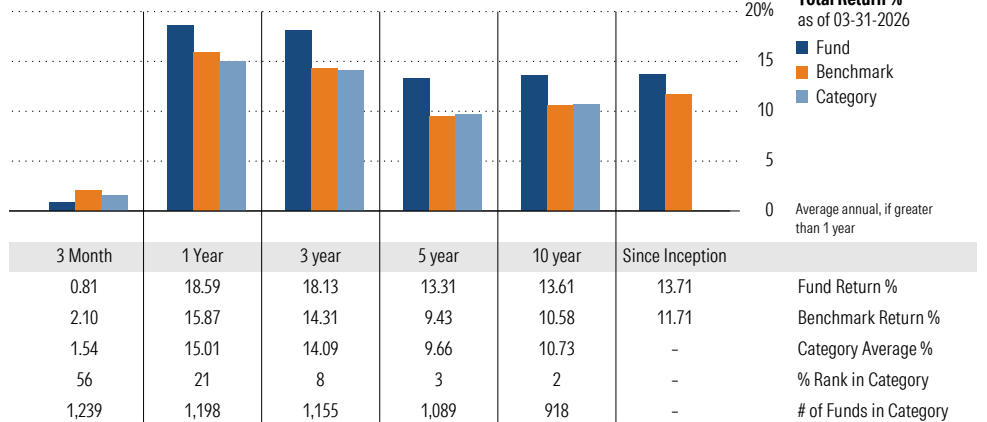
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022

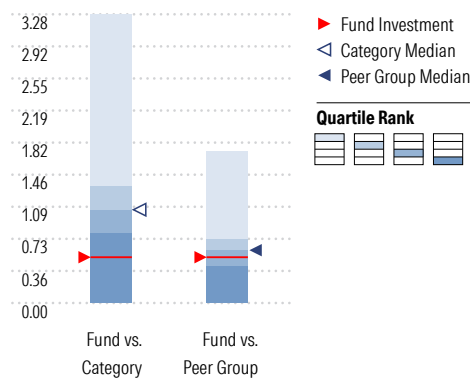
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	4.76	-	0.73
Beta	0.89	-	0.92
R-Squared	96.22	-	90.80
Standard Deviation	11.53	12.71	12.31
Sharpe Ratio	1.10	0.74	0.74
Tracking Error	2.64	-	3.77
Information Ratio	1.45	-	-0.13
Up Capture Ratio	102.04	-	93.99
Down Capture Ratio	78.77	-	90.62

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	21.44	21.00	20.51
Price/Book Ratio	2.59	2.85	2.82
Geom Avg Mkt Cap \$B	159.79	121.46	168.11
ROE	18.94	19.17	22.75

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

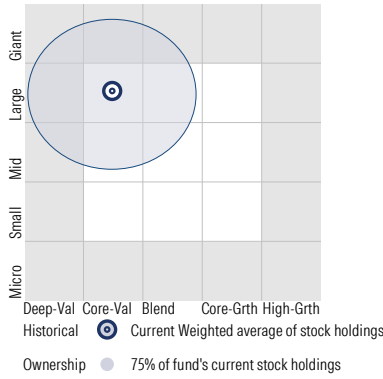
Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value

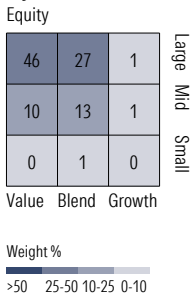
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 03-31-2026

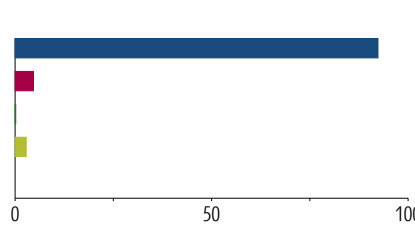
Morningstar Style Box™



Style Breakdown

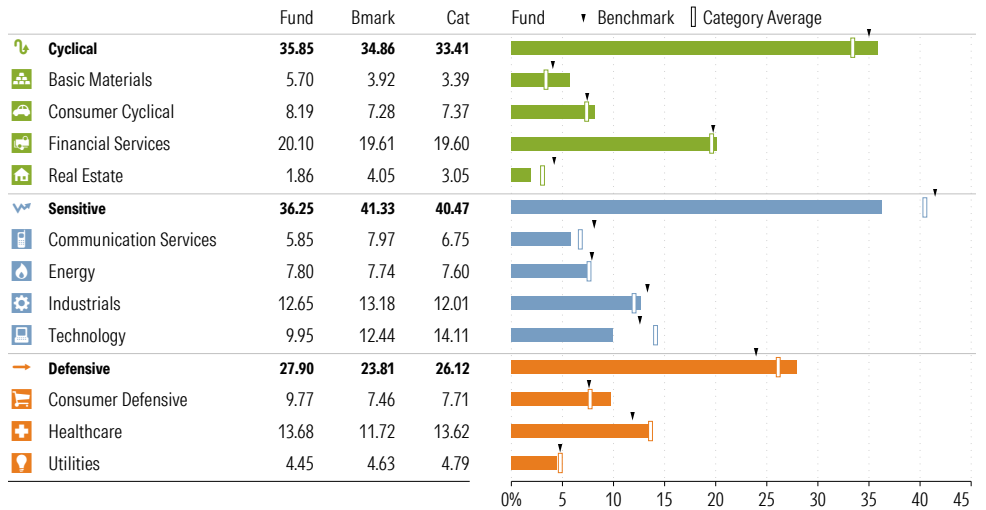


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	92.33	91.56
Non-US Stocks	4.68	5.66
Bonds	0.16	0.80
Cash	2.82	0.78
Other	0.00	1.21
Total	100.00	100.00

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Citigroup Inc	3.95	3.95	-	Financial Services
⊕ Alphabet Inc Class A	3.56	7.51	-	Communication Svc
⊕ Exxon Mobil Corp	3.46	10.97	-	Energy
⊕ Cisco Systems Inc	3.09	14.06	-	Technology
⊕ NextEra Energy Inc	2.48	16.54	-	Utilities
⊕ Coca-Cola Co	2.40	18.94	-	Consumer Defensive
⊕ Philip Morris International Inc	2.36	21.29	-	Consumer Defensive
⊕ General Motors Co	2.31	23.61	-	Consumer Cyclical
⊕ McKesson Corp	2.24	25.85	-	Healthcare
⊕ Amazon.com Inc	2.13	27.98	-	Consumer Cyclical
⊕ Bank of America Corp	2.10	30.09	-	Financial Services
⊕ Microsoft Corp	2.09	32.18	-	Technology
⊕ Honeywell International Inc	2.05	34.23	-	Industrials
⊕ FedEx Corp	1.88	36.11	-	Industrials
⊕ Regeneron Pharmaceuticals Inc	1.86	37.97	-	Healthcare

Total Holdings 130

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Michael Perre since 08-2008
Jeffrey Miller since 02-2016
John Kraynak since 02-2025

Quantitative Screens

✔ **Performance:** The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 17.6 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.13 is 87.5% lower than the Diversified Emerging Mkts category average.

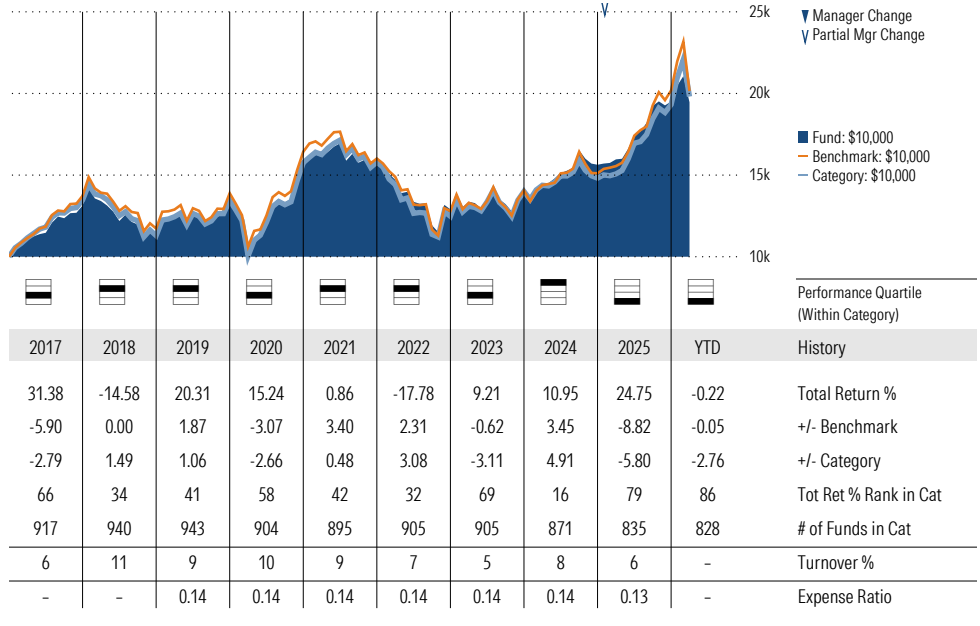
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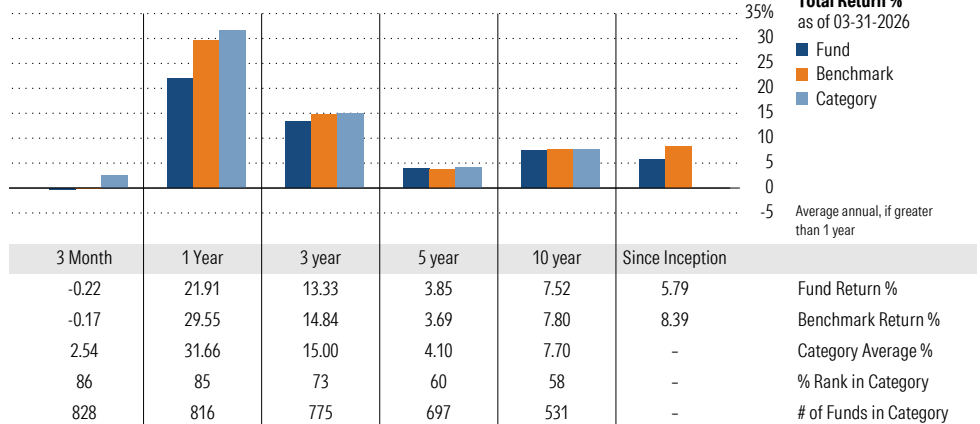
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

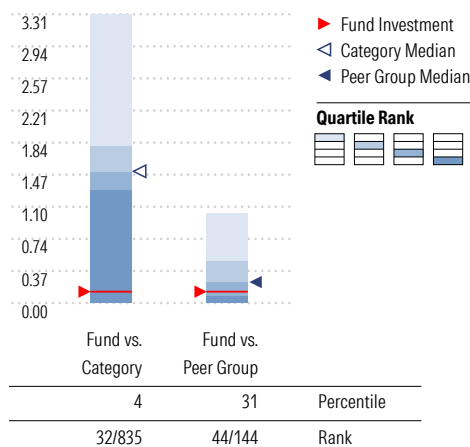
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.31	-	2.18
Beta	0.72	-	0.86
R-Squared	91.32	-	86.11
Standard Deviation	11.85	15.64	14.49
Sharpe Ratio	0.71	0.66	0.71
Tracking Error	5.55	-	5.74
Information Ratio	-0.27	-	0.09
Up Capture Ratio	80.78	-	90.98
Down Capture Ratio	72.85	-	82.05

Portfolio Metrics

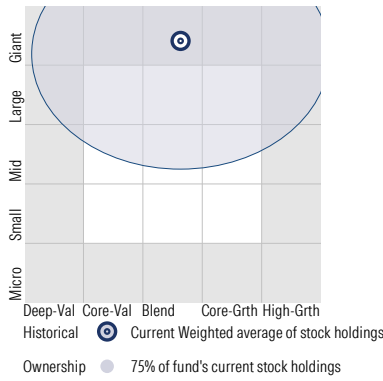
	Fund	Bmark	Cat
Price/Earnings Ratio	15.61	15.66	15.80
Price/Book Ratio	1.98	2.08	2.17
Geom Avg Mkt Cap \$B	39.69	75.69	81.05
ROE	19.03	20.12	20.73

Vanguard Emerging Mkts Stock Idx Adm VEMAX

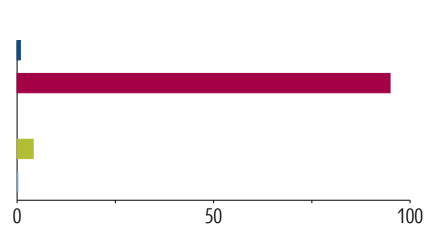
Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 03-31-2026
Morningstar Style Box™

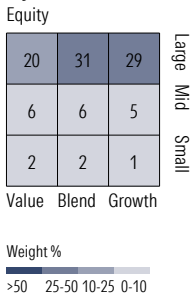


Asset Allocation as of 03-31-2026

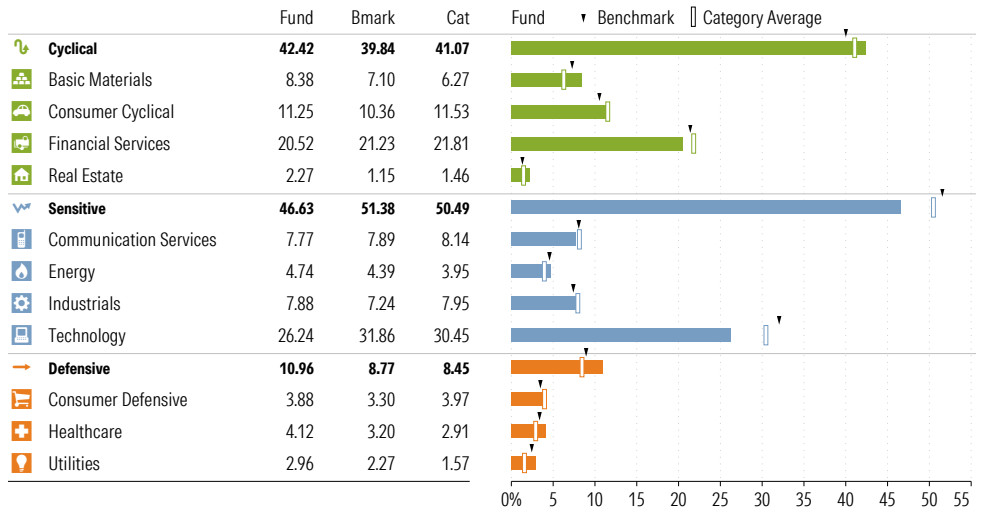


Asset Class	Net %	Cat%
US Stocks	0.83	2.52
Non-US Stocks	94.90	95.70
Bonds	0.00	0.02
Cash	4.09	1.58
Other	0.18	0.19
Total	100.00	100.00

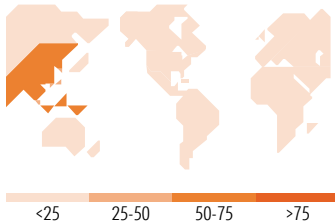
Style Breakdown



Sector Weighting as of 03-31-2026



World Regions % Equity 03-31-2026



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	77.81	75.11	Americas	9.22	13.89	Greater Europe	12.98	11.00	Developed Markets	32.55
Japan	0.00	0.10	North America	0.87	2.41	United Kingdom	0.00	0.57	Emerging Markets	67.45
Australasia	0.00	0.00	Central/Latin	8.35	11.48	W euro-ex UK	0.93	1.68	Not Available	0.00
Asia-4 Tigers	27.66	36.62				Emrgng Europe	1.70	2.35		
Asia-ex 4 Tigers	50.15	38.39				Africa	10.35	6.40		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	12.85	12.85	-	Technology
⊕ Tencent Holdings Ltd	3.57	16.42	-	Communication Svc
⊕ Alibaba Group Holding Ltd Ordinary Shares	2.56	18.98	-	Consumer Cyclical
⊕ Slcmt1142	2.56	21.54	-	-
⊖ Mktliq 12/31/2049	1.33	22.87	-	-
⊕ Reliance Industries Ltd	0.90	23.77	-	Energy
⊕ China Construction Bank Corp Class H	0.86	24.63	-	Financial Services
⊕ HDFC Bank Ltd	0.81	25.44	-	Financial Services
⊕ Delta Electronics Inc	0.79	26.24	-	Technology
⊕ PDD Holdings Inc ADR	0.71	26.95	-	Consumer Cyclical

Total Holdings 5086

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Aaron Choi since 08-2023

Kenny Narzikul since 02-2025

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap Value category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

✔ **Net Expense:** The fund's expense ratio of 0.07 is 92.31% lower than the Mid-Cap Value category average.

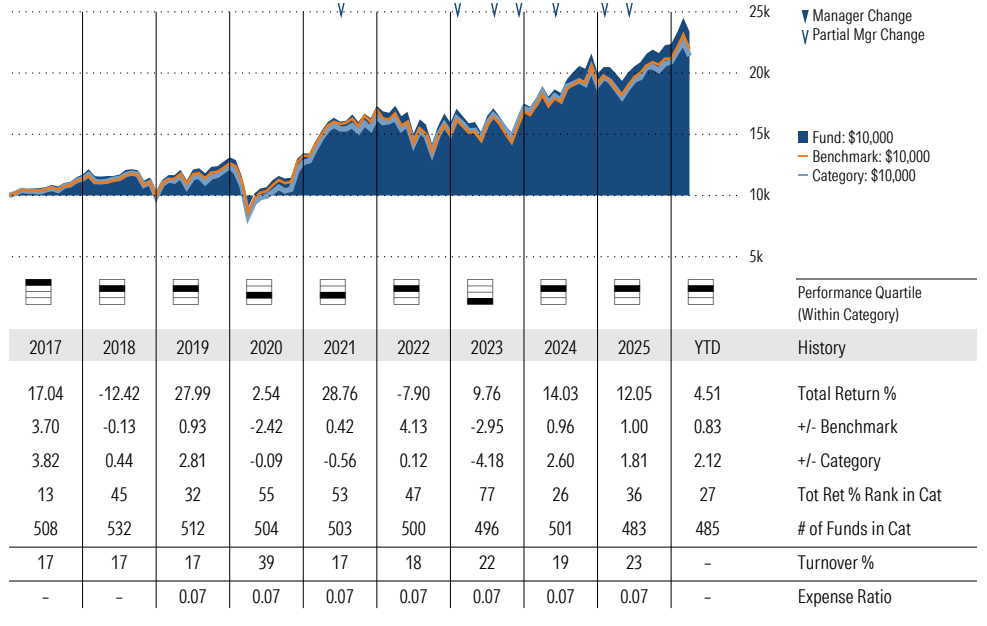
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen; however, the fund is managed passively, so we do not regard the screen failure as significant.

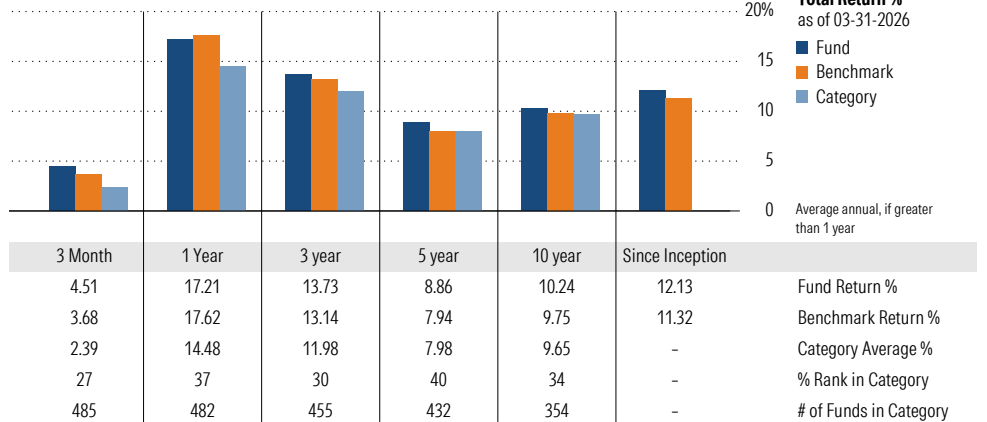
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

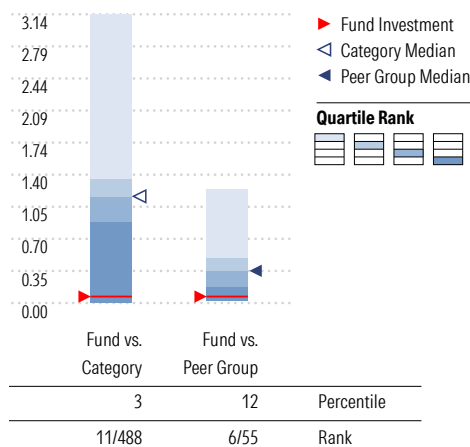
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.39	-	-0.40
Beta	0.93	-	0.94
R-Squared	97.50	-	90.91
Standard Deviation	14.36	15.30	15.18
Sharpe Ratio	0.64	0.57	0.50
Tracking Error	2.53	-	4.61
Information Ratio	0.23	-	-0.33
Up Capture Ratio	96.74	-	94.22
Down Capture Ratio	91.51	-	96.93

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.81	20.06	18.19
Price/Book Ratio	2.34	2.43	2.05
Geom Avg Mkt Cap \$B	40.89	23.65	20.87
ROE	16.97	13.74	15.24

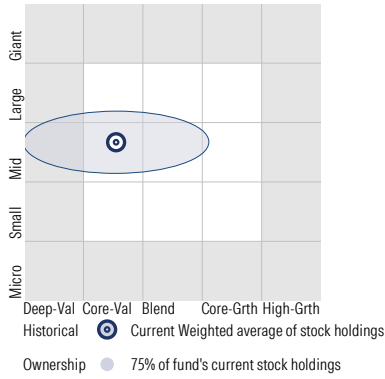
Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

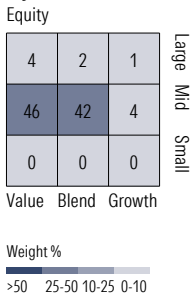
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2026

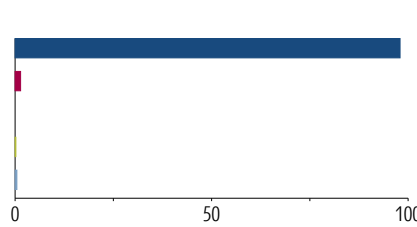
Morningstar Style Box™



Style Breakdown

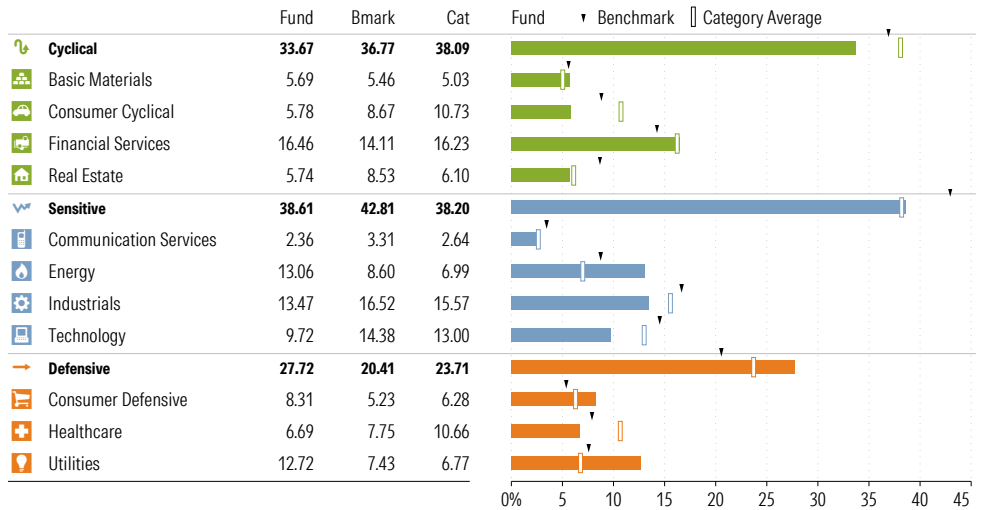


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	97.95	92.33
Non-US Stocks	1.40	5.53
Bonds	0.00	0.01
Cash	0.20	1.56
Other	0.45	0.56
Total	100.00	100.00

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ SLB Ltd	1.44	1.44	-	Energy
⊕ Cummins Inc	1.39	2.83	-	Industrials
⊕ Valero Energy Corp	1.38	4.21	-	Energy
⊕ Phillips 66	1.37	5.58	-	Energy
⊕ Marathon Petroleum Corp	1.35	6.93	-	Energy
⊕ CRH PLC	1.32	8.24	-	Basic Materials
⊕ General Motors Co	1.26	9.50	-	Consumer Cyclical
⊕ Warner Bros. Discovery Inc Ordinary Shares - Class A	1.21	10.72	-	Communication Svc
⊕ L3Harris Technologies Inc	1.21	11.92	-	Industrials
⊕ Digital Realty Trust Inc	1.16	13.08	-	Real Estate
⊕ TE Connectivity PLC Registered Shares	1.15	14.23	-	Technology
⊕ PACCAR Inc	1.14	15.37	-	Industrials
⊕ Baker Hughes Co Class A	1.13	16.50	-	Energy
⊖ Newmont Corp	1.10	17.60	-	Basic Materials
⊕ Cencora Inc	1.09	18.69	-	Healthcare

Total Holdings 180

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016
Kenny Narzikul since 02-2025
Aaron Choi since 02-2025

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 9.93 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 93.33% lower than the Small Value category average.

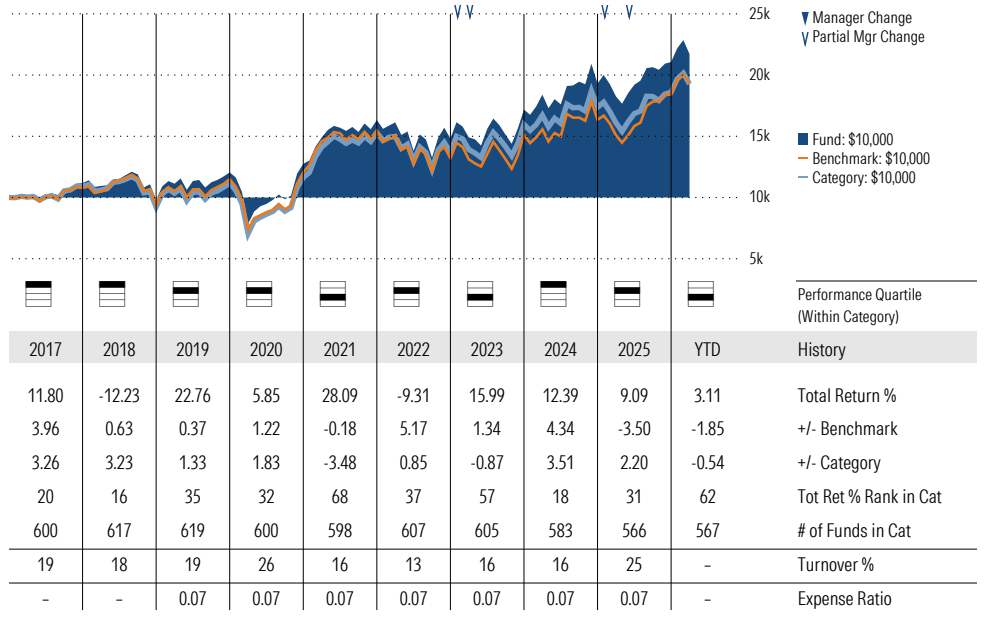
Morningstar Investment Management LLC Analysis

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.

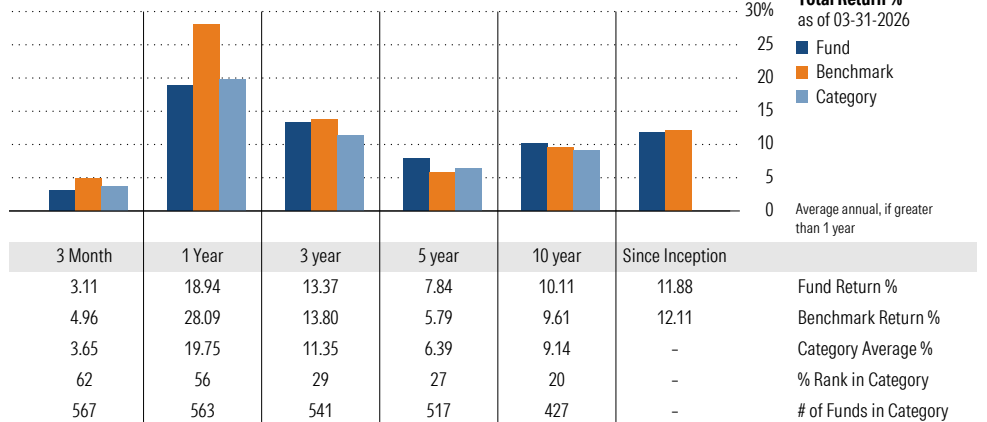
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	02-28-2026
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

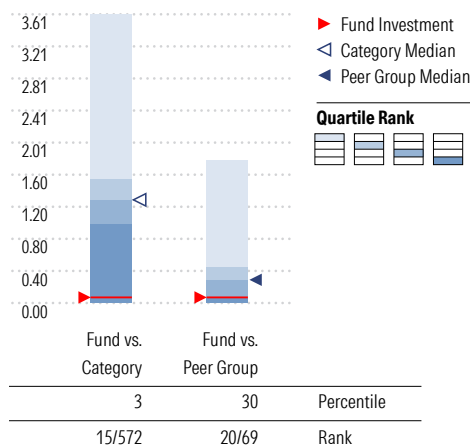
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.44	-	-1.13
Beta	0.85	-	0.91
R-Squared	93.82	-	91.39
Standard Deviation	17.00	19.37	18.42
Sharpe Ratio	0.54	0.52	0.41
Tracking Error	5.13	-	5.54
Information Ratio	-0.08	-	-0.47
Up Capture Ratio	90.45	-	90.01
Down Capture Ratio	87.01	-	95.09

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	17.07	15.20	15.69
Price/Book Ratio	1.86	1.42	1.60
Geom Avg Mkt Cap \$B	8.32	2.63	5.54
ROE	12.17	2.55	11.20

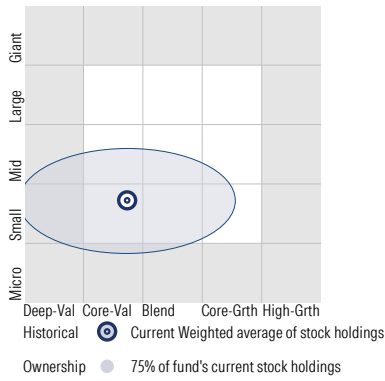
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

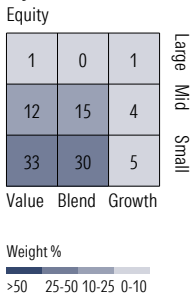
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 03-31-2026

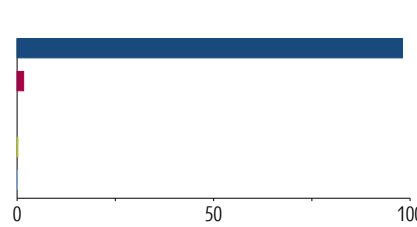
Morningstar Style Box™



Style Breakdown

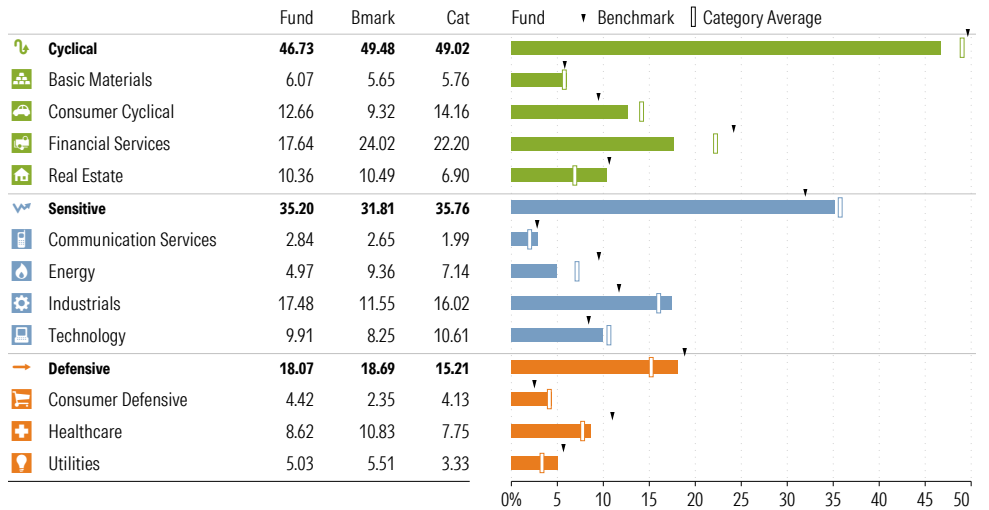


Asset Allocation as of 03-31-2026



Asset Class	Net %	Cat%
US Stocks	98.07	94.63
Non-US Stocks	1.67	3.30
Bonds	0.00	0.11
Cash	0.21	1.94
Other	0.04	0.02
Total	100.00	100.00

Sector Weighting as of 03-31-2026



Top 15 Holdings as of 03-31-2026

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NRG Energy Inc	0.75	0.75	-	Utilities
⊕ Atmos Energy Corp	0.74	1.49	-	Utilities
⊖ Tapestry Inc	0.69	2.18	-	Consumer Cyclical
⊖ Jabil Inc	0.64	2.83	-	Technology
⊕ United Therapeutics Corp	0.63	3.45	-	Healthcare
⊕ Flex Ltd	0.58	4.04	-	Technology
⊖ Omnicom Group Inc	0.57	4.60	-	Communication Svc
⊕ Williams-Sonoma Inc	0.53	5.13	-	Consumer Cyclical
⊕ Smurfit WestRock PLC	0.50	5.63	-	Consumer Cyclical
⊖ US Foods Holding Corp	0.49	6.12	-	Consumer Defensive
⊖ CF Industries Holdings Inc	0.48	6.61	-	Basic Materials
⊕ C.H. Robinson Worldwide Inc	0.48	7.08	-	Industrials
⊕ Bunge Global SA	0.48	7.56	-	Consumer Defensive
⊖ Slcmt1142	0.46	8.02	-	-
⊖ DuPont de Nemours Inc	0.45	8.48	-	Basic Materials

Total Holdings 843

⊕ Increase ⊖ Decrease ✨ New to Portfolio