American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

Morningstar US Mod Tgt Alloc NR USD

Morningstar Index

Portfolio Manager(s)

r ordono managor(o)
Hilda Applbaum since 01-1999
Gregory Johnson since 03-2003
James Mulally since 03-2006
Alan Berro since 03-2006
Jeffrey Lager since 03-2011
Paul Benjamin since 07-2014
Anne-Marie Peterson since 10-2015
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Mark Casey since 10-2019
Ritchie Tuazon since 10-2020

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

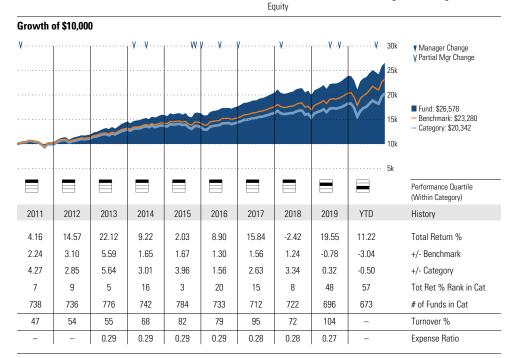
Management: The fund's management has been in place for 22.01 years.

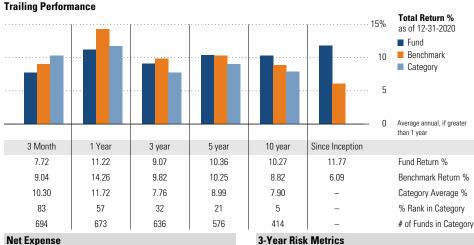
Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

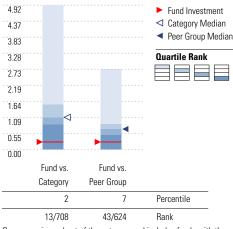
Net Expense: The fund's expense ratio of 0.26 is 75.7% lower than the Allocation--50% to 70% Equity category average.

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.







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-Tear hisk wieurics			
	Fund	Bmark	Cat
Alpha	-0.19	-	-2.26
Beta	0.94	-	1.08
R-Squared	98.14	-	95.76
Standard Deviation	10.98	11.52	12.74
Sharpe Ratio	0.71	0.74	0.56
Tracking Error	1.63	-	2.93
Information Ratio	-0.46	-	-0.63
Up Capture Ratio	94.51	-	98.62
Down Capture Ratio	96.26	-	112.05
Portfolio Metrics			

	Fund	Bmark	Cat
Price/Earnings Ratio	18.53	-	17.99
Price/Book Ratio	2.62	-	2.31
Avg Eff Duration	6.11	-	4.62

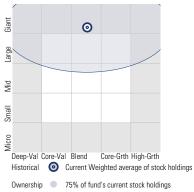
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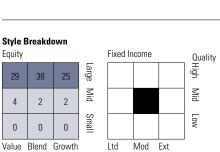


American Funds American Balanced R6 RLBGX

Style Analysis as of 12-31-2020







Duration

Weight %

>50 25-50 10-25 0-10

Top 10 Holdings as of 12-31-2020

0	50	100

Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

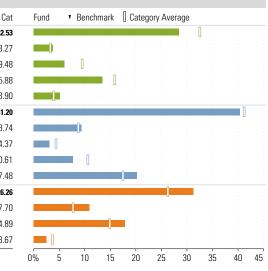
		Fund	Bmark	Cat
Դ	Cyclical	28.39	-	32.53
æ.	Basic Materials	3.72	-	3.27
~	Consumer Cyclical	5.99	-	9.48
цф	Financial Services	13.50	-	15.88
ŵ	Real Estate	5.18	-	3.90
\sim	Sensitive	40.33	-	41.20
g	Communication Services	9.34	-	8.74
0	Energy	3.10	-	4.37
¢	Industrials	7.66	-	10.61
	Technology	20.23	-	17.48
	Defensive	31.28	-	26.26
F	Consumer Defensive	10.89	-	7.70
٠	Healthcare	17.90	-	14.89
9	Utilities	2.49	-	3.67

Morningstar Category Allocation--50% to 70% Equity

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Total	100.00	100.00
Other	0.67	2.00
Cash	7.27	6.99
Bonds	32.96	35.35
Non-US Stocks	8.61	12.35
US Stocks	50.48	43.32
Asset Class	Net %	Cat%



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Capital Group Central Cash Fund	-	5.96	5.96	_	_
⊖ Microsoft Corp	-	3.96	9.92	42.37	Technology
⊖ UnitedHealth Group Inc	-	2.81	12.73	20.93	Healthcare
\oplus Philip Morris International Inc	-	1.97	14.70	2.87	Consumer Defensive
Taiwan Semiconductor Manufacturing Co Ltd ADR	-	1.87	16.57	90.63	Technology
⊖ Berkshire Hathaway Inc A	_	1.78	18.35	2.42	Financial Services
Broadcom Inc	-	1.59	19.94	42.78	Technology
⊕ Amazon.com Inc	-	1.47	21.40	76.26	Consumer Cyclical
\oplus JPMorgan Chase & Co	-	1.30	22.70	-6.26	Financial Services
🕸 Cash And Other Assets Less Liablities	_	1.25	23.95	_	-

 \oplus Increase \oplus Decrease 🕸 New to Portfolio



American Funds Europacific Growth R6 RERGX

Portfolio Manager(s)

r ordono managor(o,
Carl Kawaja since 06-2001
Sung Lee since 06-2002
Nicholas Grace since 06-2002
Jesper Lyckeus since 06-2004
Jonathan Knowles since 06-2006
Andrew Suzman since 06-2007
Christopher Thomsen since 06-2008
Lawrence Kymisis since 06-2014
Lara Pellini since 10-2014
Noriko Chen since 01-2020
Gerald Manoir since 01-2020

Quantitative Screens

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

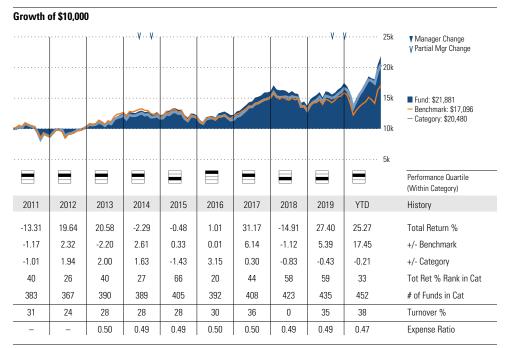
Management: The fund's management has been in place for 19.6 years.

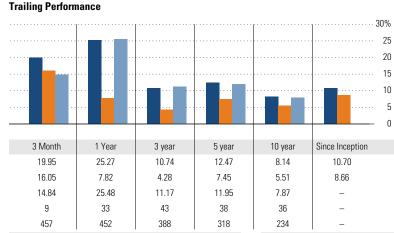
Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.46 is 57.8% lower than the Foreign Large Growth category average.

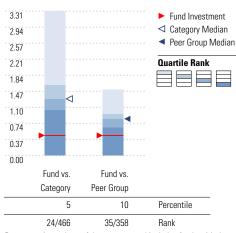
Morningstar Investment Management LLC Analysis

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.





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.

Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 6.13 6.75 0.91 Beta 1 02 **R-Squared** 93.13 Standard Deviation 19 13 18 14 17 86 Sharpe Ratio 0 55 0 24 0.57 Tracking Error 5.02 6.93 Information Ratio 1.28 0.95 Up Capture Ratio 115.83 107.08 Down Capture Ratio 91.56 80.53

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 17.75 16 19 17.86 Price/Book Ratio 1.88 1.58 2.37 Geom Avg Mkt Cap \$B 39.57 35.93 31.37 ROE 19.74 15.50 19.30

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Morningstar Category

Foreign Large Growth MSCI E

Morningstar Index MSCI EAFE NR USD

Total Return %

as of 12-31-2020

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

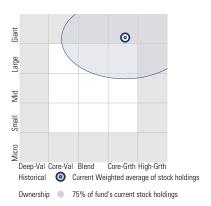
Fund Return %

Category

Fund

American Funds Europacific Growth R6 RERGX

Style Analysis as of 12-31-2020 Morningstar Style Box™





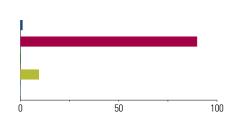


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2020



Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

		Fund	Bmark	Cat
Դ	Cyclical	38.16	35.80	32.98
æ.	Basic Materials	5.87	6.63	4.74
	Consumer Cyclical	14.70	9.50	11.26
ц.	Financial Services	16.23	16.40	16.04
ŵ	Real Estate	1.36	3.27	0.94
V.	Sensitive	35.83	32.78	40.00
	Communication Services	7.76	6.50	7.31
0	Energy	4.28	4.22	2.11
¢	Industrials	8.91	14.15	14.51
	Technology	14.88	7.91	16.07
	Defensive	26.01	31.41	27.03
F	Consumer Defensive	6.71	12.64	12.05
٠	Healthcare	15.59	14.70	13.65
9	Utilities	3.71	4.07	1.33

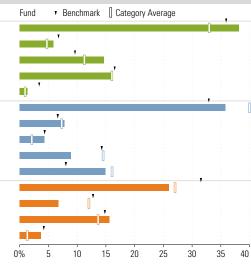
Asset Class Net % Cat% US Stocks 0.93 7.26 Non-US Stocks 89.74 89.93 Bonds 0.09 0.02 Cash 9.23 2.57 Other 0.01 0.21 Total 100.00 100.00

Morningstar Index

MSCI EAFE NR USD

Morningstar Category

Foreign Large Growth



7.	Greater Asia	Fund % 46.78	Cat % 32.33	Americas	Fund % 9.53	Cat % 12.99	Greater Europe	Fund % 43.69	Cat % 54.68	Market Maturity	Fund %
	Japan	16.40	13.97	North America	4.24	11.17	United Kingdom	8.17	11.67	Developed Markets	72.93
	Australasia	0.90	1.99	Central/Latin	5.29	1.82	W euro-ex UK	33.69	41.89	Emerging Markets	27.07
	Asia-4 Tigers	8.86	6.56				Emrgng Europe	0.82	0.40	Not Available	0.00
	Asia-ex 4 Tigers	20.62	9.81				Africa	1.01	0.72		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 12-31-2020

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	8.75	8.75	_	_
\oplus AIA Group Ltd	2.61	11.36	18.26	Financial Services
\odot ASML Holding NV	2.39	13.75	51.73	Technology
\ominus Reliance Industries Ltd	2.13	15.89	32.80	Energy
🕀 Daiichi Sankyo Co Ltd	2.08	17.97	48.89	Healthcare
⊖ Nintendo Co Ltd	1.78	19.74	53.42	Communication Svc
\ominus HDFC Bank Ltd	1.68	21.42	12.91	Financial Services
\ominus Keyence Corp	1.57	22.99	51.21	Technology
① MercadoLibre Inc	1.54	24.53	192.90	Consumer Cyclical
\oplus LVMH Moet Hennessy Louis Vuitton SE	1.52	26.05	24.46	Consumer Cyclical

Total Holdings 334

 \oplus Increase \oplus Decrease R New to Portfolio

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American Funds Invmt Co of Amer R6 RICGX

qualitative perspective and, as a fiduciary, is comfortable

recommending the fund's use in retirement plans.

Morningstar Category Large Blend

40k

35

30

25k

20k

15k

10k

5k

YTD

14.85

-3.55

-0.98

61

1,369

_

_

Since Inception

13.64 10.93

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10 veai

12.09

13.88

12 28

64

817

Alpha

Reta

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Portfolio Metrics

Price/Earnings Ratio

Geom Avg Mkt Cap \$B

Price/Book Ratio

ROE

Standard Deviation

3-Year Risk Metrics

5 year

13.17

15.22

13 39

62

1.078

Fund Investment

Category Median

Quartile Rank

Percentile

Rank

Peer Group Median

¥.

Morningstar Index S&P 500 TR USD

V Manager Change

Fund: \$31,313

- Benchmark: \$36,700

Category: \$29,862

Performance Quartile

(Within Category)

Total Return %

+/- Benchmark

+/- Category

Turnover %

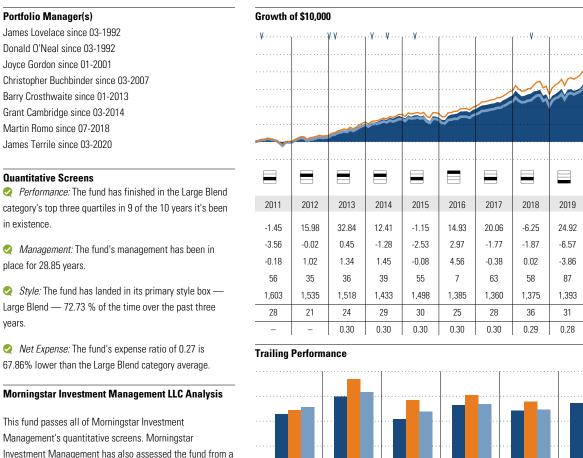
Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

History

V Partial Mgr Change



3 Month

11.36

12.15

12 81

70

1.458

Net Expense

4 87

4.33

3.79

3.25

2.71

2.16

1.62

1.08

0.54

0.00

1 Year

14.85

18.40

15.83

61

1.369

3 vea

10.39

14.18

11 89

74

1.237

Total Return % 20% as of 12-31-2020 Fund 15 Benchmark Category 10 5 Λ Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat -2.41 -1.82 0.92 0.98 97.84 95.80 18.79 17 44 18 73 0.57 0 72 0.61 3.00 3.64 -1.27 -1.14 88.45 92.86 98.16 99.18 Fund Bmark Cat 18.89 18 71 17.87 2.99 2.74 2.65

96/880 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

11

Fund vs

Peer Group

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Fund vs

Category

215/1525

14



73 09

21.80

97.84

22.01

73.81

26.13

American Funds Invmt Co of Amer R6 RICGX

Asset Allocation as of 12-31-2020

Sector Weighting as of 12-31-2020

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

23.07

3.32

10.75

5.79

3.21

47.00

13.93

5.72

8.92

18.43

29.94

9.42

17.54

2.98

Bmark

28.49

2.09

9.60

13 79

3.01

44.28

10.74

2.65

8.71

22.18

27.25

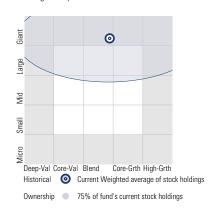
8.14

15.54

3.57

100

Style Analysis as of 12-31-2020 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Capital Group Central Cash Fund	12.26	12.26	_	_
Microsoft Corp	6.43	18.70	42.37	Technology
€ Facebook Inc A	5.11	23.80	33.09	Communication Svc
€ Amazon.com Inc	3.99	27.79	76.26	Consumer Cyclical
\oplus Broadcom Inc	3.88	31.67	42.78	Technology
\ominus Abbott Laboratories	3.00	34.67	27.71	Healthcare
➔ Netflix Inc	2.56	37.23	67.11	Communication Svc
€ Gilead Sciences Inc	2.10	39.33	-6.16	Healthcare
$oldsymbol{eta}$ The Home Depot Inc	2.03	41.36	24.38	Consumer Cyclical
∋ Amgen Inc	1.74	43.10	-1.97	Healthcare
Alphabet Inc A	1.61	44.71	30.85	Communication Svc
ightarrow UnitedHealth Group Inc	1.55	46.26	20.93	Healthcare
$ earrow ext{Philip}$ Philip Morris International Inc	1.49	47.75	2.87	Consumer Defensive
€ Apple Inc	1.45	49.20	81.85	Technology
🕀 Comcast Corp Class A	1.31	50.52	18.52	Communication Svc

Total Holdings 187

 \oplus Increase \ominus Decrease R New to Portfolio

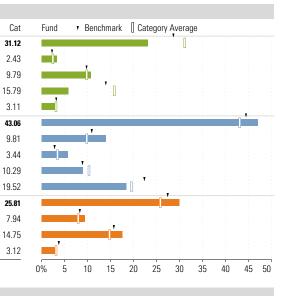




 Morningstar Category
 Morningstar Index

 Image: Large Blend
 S&P 500 TR USD

Asset Class Net % Cat% US Stocks 76.71 94.75 Non-US Stocks 11.31 2.90 Bonds 0.09 2.83 Cash 11.69 -1.34 Other 0.20 0.86 Total 100.00 100.00



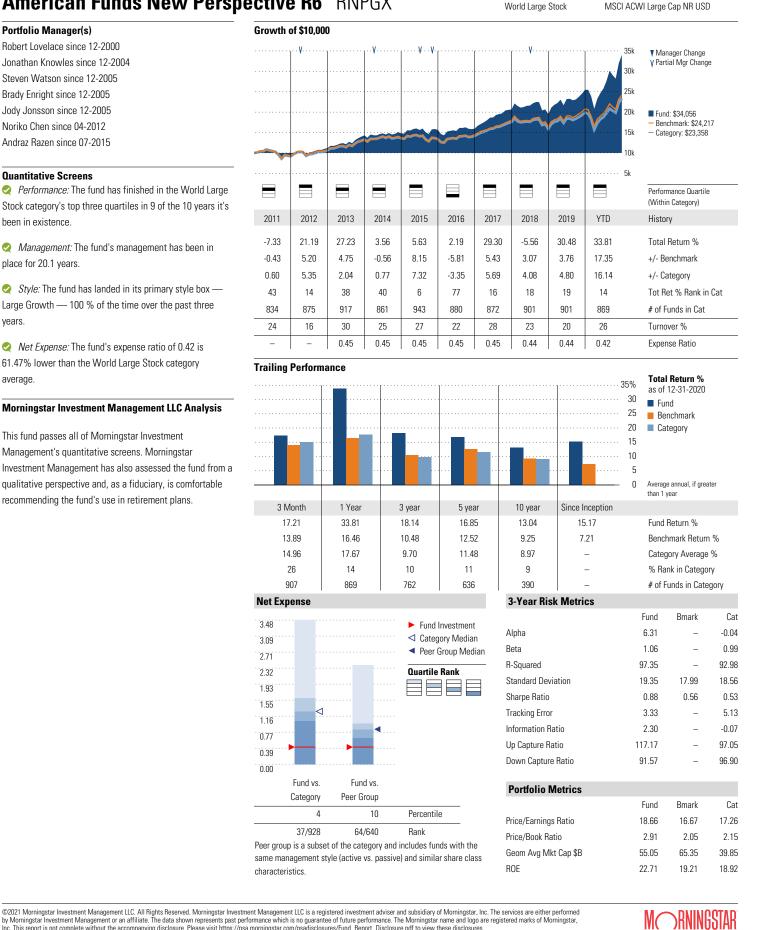
Portfolio Manager(s)

American Funds New Perspective R6 RNPGX

Morningstar Category

Morningstar Index

MSCI ACWI Large Cap NR USD



Robert Lovelace since 12-2000 Jonathan Knowles since 12-2004 Steven Watson since 12-2005 Brady Enright since 12-2005 Jody Jonsson since 12-2005 Noriko Chen since 04-2012 Andraz Razen since 07-2015

Quantitative Screens

Performance: The fund has finished in the World Large Stock 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 20.1 years.

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

Net Expense: The fund's expense ratio of 0.42 is 61.47% lower than the World Large Stock category average.

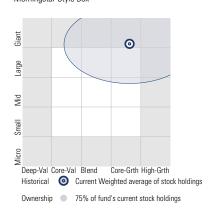
Morningstar Investment Management LLC Analysis

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.

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American Funds New Perspective R6 RNPGX

Style Analysis as of 12-31-2020 Morningstar Style Box™





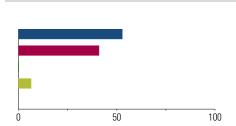
Value Blend Growth

Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2020



Asset Allocation as of 12-31-2020

Sector Weighting as of 12-31-2020

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

€ Cyclical

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Energy

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Utilities

Asset Class Net % Cat% US Stocks 52.74 53.76 Non-US Stocks 40.90 42.39 Bonds 0.02 0.23 Cash 6.35 2.70 0.00 Other 0.93 Total 100.00 100.00

Morningstar Index

MSCI ACWI Large Cap NR USD

Morningstar Category

World Large Stock

Benchmark [] Category Average Cat Fund 33.85 3.84 11.25 16 45 **i** 2.31 40.78 8.92 3.04 12.09 16.73 25.38 8.69 13.64 3.05 0% 5 10 15 20 25 30 35 40 45

	Greater Asia	Fund % 13.28	Cat % 16.21	Americas	Fund % 59.55	Cat % 58.90	Greater Europe	Fund % 27.16	Cat % 24.88	Market Maturity	Fund %
	Japan	5.23	6.06	North America	57.93	58.05	United Kingdom	5.11	6.41	Developed Markets	95.76
	Australasia	0.21	0.94	Central/Latin	1.62	0.85	W euro-ex UK	20.84	17.80	Emerging Markets	4.24
	Asia-4 Tigers	6.30	3.86				Emrgng Europe	0.37	0.28	Not Available	0.00
	Asia-ex 4 Tigers	1.54	5.35				Africa	0.84	0.39		
	Not Classified	0.00	0.00								
>75											

Bmark

35.46

4.24

10.39

18 63

2.20

36.90

5.84

7.02

9.32

14.72

27.64

11.64

13.03

2.97

Fund

35.61

4.86

14.35

15.31

1.09

40.04

11.13

2.23

7.55

19.13

24.35

7.33

15.45

1.57

Top 10 Holdings as of 12-31-2020

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Capital Group Central Cash Fund	5.77	5.77	_	_
€ Amazon.com Inc	3.97	9.74	76.26	Consumer Cyclical
∋ Microsoft Corp	3.29	13.03	42.37	Technology
€ Facebook Inc A	2.95	15.98	33.09	Communication Svc
Taiwan Semiconductor Manufacturing Co Ltd	2.31	18.29	63.14	Technology
Tesla Inc	2.22	20.51	743.44	Consumer Cyclical
⇒ Mastercard Inc A	1.81	22.31	20.08	Financial Services
➔ Netflix Inc	1.65	23.96	67.11	Communication Svc
ightarrow Intuitive Surgical Inc	1.40	25.36	38.39	Healthcare
\ominus Visa Inc Class A	1.38	26.74	17.06	Financial Services

Total Holdings 304

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds New World R6 RNWGX

Portfolio Manager(s)

Carl Kawaia since 06-1999 Robert Lovelace since 06-1999 Nicholas Grace since 01-2008 Christopher Thomsen since 01-2009 Winnie Kwan since 01-2009 Tomonori Tani since 10-2013 Jonathan Knowles since 01-2016 Bradford Freer since 01-2017 Lisa Thompson since 10-2019 Kirstie Spence since 12-2019 Piyada Phanaphat since 01-2021 Akira Shiraishi since 01-2021

Quantitative Screens

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

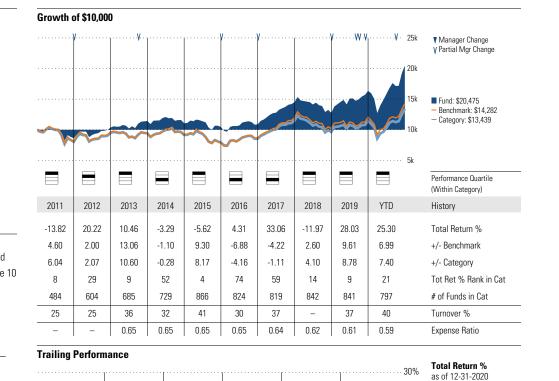
Management: The fund's management has been in place for 21.56 years.

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

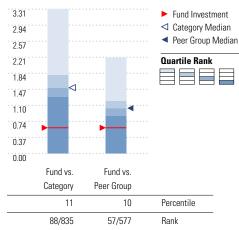
Net Expense: The fund's expense ratio of 0.59 is 52.03% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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







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

Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 6.25 0.33 0.88 0.99 Beta R-Squared 89.29 91.69 Standard Deviation 18 50 19.88 20.63 Sharpe Ratio 0.63 0.32 0.32 Tracking Error 6.51 5.75 Information Ratio 0.92 0.00 Up Capture Ratio 100.81 99.51 Down Capture Ratio 78.51 99.07 **Portfolio Metrics**

Category

than 1 year

Fund Return %

Average annual, if greater

	Fund	Bmark	Cat
Price/Earnings Ratio	18.36	12.62	13.55
Price/Book Ratio	2.31	1.49	1.87
Geom Avg Mkt Cap \$B	20.17	19.61	20.39
ROE	19.75	17.14	20.22

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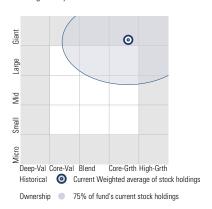


Morningstar Index **Morningstar Category**

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

Style Analysis as of 12-31-2020 Morningstar Style Box™



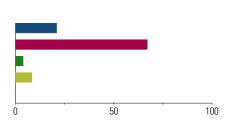


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2020



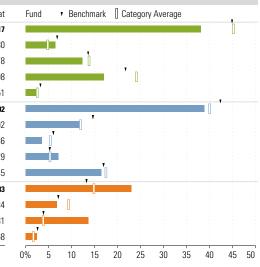
Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

		Fund	Bmark	Cat
Դ	Cyclical	38.15	44.73	45.17
æ.	Basic Materials	6.52	6.69	4.80
	Consumer Cyclical	12.33	13.43	13.78
ц.	Financial Services	17.01	21.56	24.08
ŵ	Real Estate	2.29	3.05	2.51
w	Sensitive	38.86	42.19	40.02
	Communication Services	11.69	14.47	11.92
0	Energy	3.57	5.86	5.36
¢	Industrials	7.16	5.08	5.29
	Technology	16.44	16.78	17.45
	Defensive	23.00	13.07	14.83
F	Consumer Defensive	6.85	6.94	9.34
٠	Healthcare	13.70	3.70	3.81
9	Utilities	2.45	2.43	1.68



Morningstar Index



	Greater Asia	Fund % 40.35	Cat % 71.09	Americas	Fund % 34.09	Cat % 14.36	Greater Europe	Fund % 25.58	Cat % 14.55	Market Maturity	Fund %
	Japan	6.10	0.10	North America	24.72	1.90	United Kingdom	3.58	0.75	Developed Markets	60.64
	Australasia	0.56	0.01	Central/Latin	9.37	12.46	W euro-ex UK	18.07	1.66	Emerging Markets	39.36
	Asia-4 Tigers	7.39	23.83				Emrgng Europe	1.95	6.89	Not Available	0.00
	Asia-ex 4 Tigers	26.30	47.15				Africa	1.98	5.25		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 12-31-2020

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	7.64	7.64	_	_
⊖ Microsoft Corp	2.60	10.25	42.37	Technology
€ Tencent Holdings Ltd	1.97	12.22	51.01	Communication Svc
\oplus Kotak Mahindra Bank Ltd	1.76	13.98	18.48	Financial Services
\ominus Reliance Industries Ltd	1.48	15.46	32.80	Energy
\ominus Taiwan Semiconductor Manufacturing Co Ltd	1.47	16.93	63.14	Technology
\oplus AIA Group Ltd	1.45	18.38	18.26	Financial Services
→ Mastercard Inc A	1.36	19.74	20.08	Financial Services
€ Facebook Inc A	1.34	21.08	33.09	Communication Svc
⊖ Alphabet Inc Class C	1.27	22.35	31.03	Communication Svc

Total Holdings 517

 \oplus Increase \oplus Decrease otin New to Portfolio

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BlackRock High Yield Bond K BRHYX

Portfolio Manager(s)

James Keenan since 12-2007 Derek Schoenhofen since 05-2009 Mitchell Garfin since 05-2009 David Delbos since 03-2014

Quantitative Screens

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

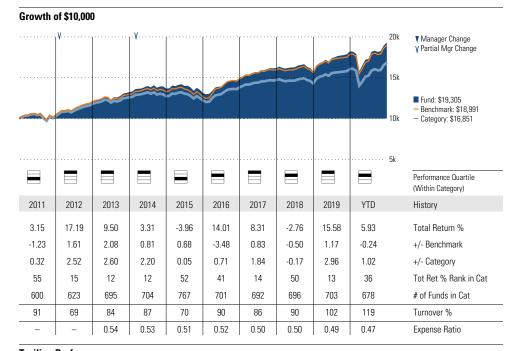
Management: The fund's management has been in place for 13.01 years.

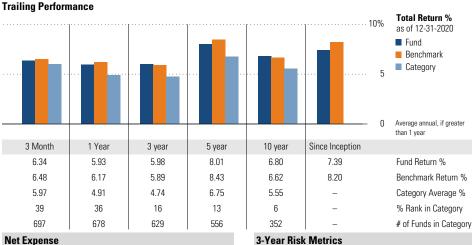
Style Consistency is not calculated for Fixed Income funds.

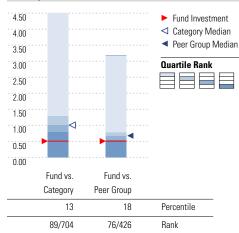
Net Expense: The fund's expense ratio of 0.51 is 47.42% lower than the High Yield Bond category average.

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.







332 -	# 011	unus in Gale	yury
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.01	-	-0.81
Beta	1.02	-	0.96
R-Squared	99.18	-	95.36
Standard Deviation	9.72	9.52	9.40
Sharpe Ratio	0.49	0.49	0.40
Tracking Error	0.89	-	2.26
Information Ratio	0.11	-	-0.50
Up Capture Ratio	101.83	-	91.06
Down Capture Ratio	101.96	-	98.10
Portfolio Metrics			

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	2.83	-	3.42
Avg Eff Maturity	6.94	-	5.85

Peer group is a subset of the category and includes funds with the

same management style (active vs. passive) and similar share class characteristics.

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Morningstar Category Morningstar Index High Yield Bond

ICE BofA US High Yield TR USD

BlackRock High Yield Bond K BRHYX

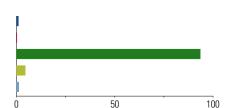
Style Analysis as of 12-31-2020 Style Breakdown





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.03	-	1.78
AA	0.05	-	1.17
А	0.37	-	1.47
BBB	4.20	-	3.75
BB	34.23	-	37.28
В	44.68	-	40.07
Below B	16.19	-	13.25
Not Rated	0.25	_	1.23



Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	0.02	_	3.64			
Treasury	0.00	-	1.56	10		
Inflation – Protected	0.00	-	0.00	0		
Agency/Quasi Agency	0.02	-	0.11	0		
Other Government Related	0.00	-	1.97	10		
Corporate	90.23	-	85.52			
Corporate Bond	81.74	-	81.19			
Bank Loan	7.60	-	3.24			
Convertible	0.89	-	0.90	()		
Preferred	0.00	-	0.19	0		
Securitized	0.30	-	1.39	Ι]		
Agency MBS Pass-Through	0.00	-	0.07]		
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.17]		
Non-Agency Residential MBS	0.00	-	0.21	0		
Commercial MBS	0.00	-	0.16	0		
Asset-Backed	0.30	-	0.78	(
Covered Bond	0.00	-	0.00			
Municipal	0.00	-	0.01	0		
Cash & Equivalents	9.45	-	4.19			
Other	0.00	-	5.23	[

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

Top 10 Holdings as of 12-31-2020				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ BlackRock Liquidity T-Fund Instl	_	7.78	7.78	_
⊕ Usd Cash(Committed)	-	5.44	13.22	-
⊖ TransDigm, Inc. 6.25%	03-2026	1.88	15.10	-
⊕ iShares iBoxx \$ High Yield Corp Bd ETF	-	1.81	16.91	-
SPDR® Blmbg Barclays High Yield Bd ETF	-	1.21	18.12	_
\oplus iShares iBoxx \$ Invmt Grade Corp Bd ETF	-	1.19	19.31	_
⊕ Oracle Corporation 3.6%	04-2050	0.75	20.06	-
⊕ Oracle Corporation 3.85%	04-2060	0.75	20.80	-
⊕ Solera, LLC / Solera Finance, Inc. 10.5%	03-2024	0.70	21.50	-
⊕ Cash Collateral Usd Xms	-	0.69	22.19	-

Total Holdings 1337

- - - - --

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Total	100.00	100.00
Other	1.10	-0.11
Cash	4.41	2.13
Bonds	93.44	97.30
Non-US Stocks	0.14	0.03
US Stocks	0.90	0.63
Asset Class	Net %	Cat%

BlackRock Total Return K MPHQX

Portfolio Manager(s)

Rick Rieder since 08-2010 Bob Miller since 10-2011 David Rogal since 01-2017

Quantitative Screens

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

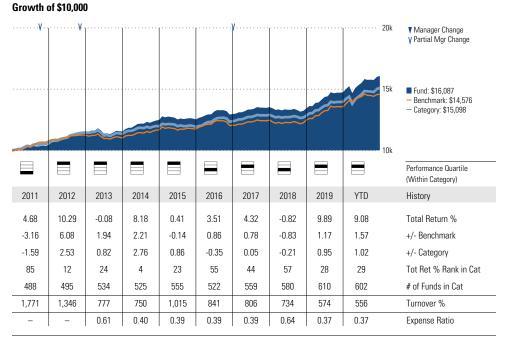
Management: The fund's management has been in place for 10.41 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.44 is 42.86% lower than the Intermediate Core-Plus Bond category average.

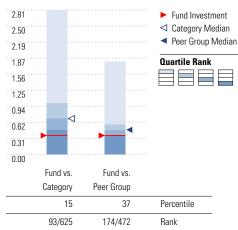
Morningstar Investment Management LLC Analysis

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17	-	% Rank in Category				
343	-	# of Funds in Category				
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		0.17	-	0.17		
Beta		1.08	-	1.00		
R-Squared		73.19	-	61.47		
Standard Deviat	ion	4.30	3.40	4.55		
Sharpe Ratio		1.01	1.11	0.90		
Tracking Error		2.25	-	2.90		
Information Rati	0	0.27	-	0.06		
Up Capture Rati	0	115.96	-	109.33		
Down Capture F	atio	126.81	-	124.06		
Portfolio Ma	trice					

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.30	4.43	-
Avg Eff Maturity	8.41	-	-

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

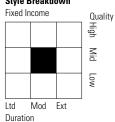
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Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

BlackRock Total Return K MPHQX

Style Analysis as of 12-31-2020 Style Breakdown



-50 0 50 100 150

Morningstar CategoryMorningstar IndexIntermediate Core-Plus BondBBgBarc US Agg Bond TR USD

0.06 103.53 -5.35 1.48	- - -
103.53	-
	-
0.06	-
0.29	-
Net %	Cat%

Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	50.82	3.53	-
AA	4.70	74.59	-
А	15.38	10.82	-
BBB	18.76	8.32	-
BB	2.19	0.28	-
В	1.66	0.00	-
Below B	2.17	0.00	-
Not Rated	4.32	2.46	-

	Fund	Bmark	Cat	Fund	٧B	enchma	ark	Cate	egory	Aver	age	_	
Government	9.17	44.03	-										
Treasury	9.07	34.51	-							1			
Inflation – Protected	0.00	0.00	-	l i									
Agency/Quasi Agency	0.03	8.36	-		1								
Other Government Related	0.07	1.16	-	1									
Corporate	28.22	20.08	-										
Corporate Bond	24.34	19.42	-				¥.						
Bank Loan	3.05	0.64	-										
Convertible	0.56	0.00	-										
Preferred	0.27	0.02	-	i i					1				
Securitized	56.67	29.67	-					_	•				
Agency MBS Pass-Through	47.20	27.43	-					; 1					
Agency MBS ARM	0.00	0.19	-	l l									
Agency MBS CMO	0.00	0.00	-										
Non-Agency Residential MBS	2.83	0.42	-										
Commercial MBS	0.00	1.61	-	1									
Asset-Backed	6.64	0.02	-										
Covered Bond	0.00	0.00	-	ľ									
Municipal	3.95	0.76	-										
Cash & Equivalents	1.99	5.48	-										
Other	0.00	0.00	-	l l									

% Net Asset

Cumulative %

Fixed Income Sector

Maturity Date

Top 0 Holdings as of 12-31-2020

Name

Total Holdings 0

 \oplus Increase \oplus Decrease otin New to Portfolio



DFA US Small Cap Value I DFSVX

Portfolio Manager(s)

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

Quantitative Screens

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

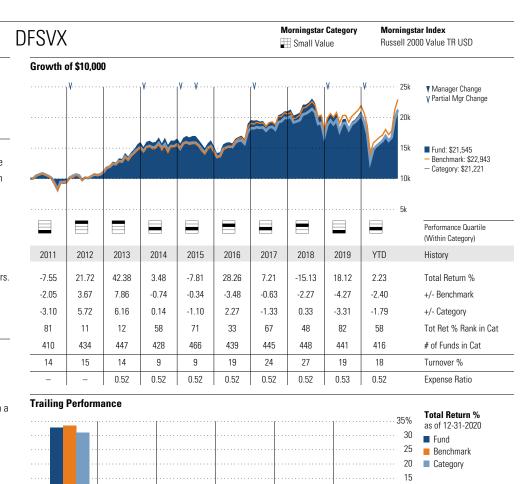
Management: The fund's management has been in place for 8.85 years.

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 0.51 is
 56.78% 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.



10 veai

7.98

8.66

7 82

49

250

Alpha

Beta

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation

3-Year Risk Metrics

3 Month 1 Year 5 year 3 year 32.66 2.23 0.82 7.10 33.36 4.63 3.72 9.65 30.94 4 02 2 20 7 88 44 58 70 64 422 416 386 358 Net Expense 3.61 Fund Investment Category Median 3.21 Peer Group Median 2.81 2.41 Quartile Rank 2.01 1.60 1.20 0.80 0.40 Fund vs Fund vs Peer Group Category

Portfolio Metrics			
	Fund	Bmark	
Price/Earnings Ratio	15.87	18.52	
Price/Book Ratio	1.27	1.45	
Geom Avg Mkt Cap \$B	1.30	1.34	
ROE	6.52	6.22	

10 5 0

Since Inception

10.68

12.45

_

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

% Rank in Category

Fund

-2.73

1 09

98.66

28.96

0.12

4.05

-0.72

105.90

114.54

of Funds in Category

Bmark

_

26 49

0 22

Cat

-1.30

1.02

96.66

27.39

0.17

5.37

-0.32

99.42

103.78

Cat

18.01

1.65

2.55

9.71

Fund Return %

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

28/286

10

Percentile

Rank

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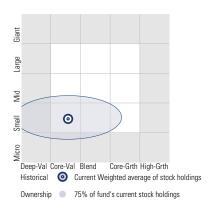
8

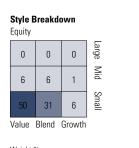
33/425



DFA US Small Cap Value I DFSVX

Style Analysis as of 12-31-2020 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Ssc Government Mm Gvmxx	1.20	1.20	_	_
∋ Tech Data Corp	1.09	2.29	-	Technology
\ni Darling Ingredients Inc	0.96	3.25	105.41	Consumer Defensive
igodolog Taylor Morrison Home Corp Class A	0.87	4.12	17.34	Consumer Cyclical
\ominus FTI Consulting Inc	0.79	4.91	0.96	Industrials
⊖ Aircastle Ltd	0.78	5.69	_	Industrials
Meritage Homes Corp	0.76	6.45	35.53	Consumer Cyclical
⊖ GATX Corp	0.73	7.17	2.72	Industrials
\ominus CACI International Inc Class A	0.69	7.86	-0.26	Technology
\ominus American Equity Investment Life Holding Co	0.67	8.53	-6.52	Financial Services
Regal Beloit Corp	0.66	9.20	44.85	Industrials
M.D.C. Holdings Inc	0.66	9.86	31.00	Consumer Cyclical
\ni Washington Federal Inc	0.66	10.52	-27.37	Financial Services
⇒ SkyWest Inc	0.65	11.16	-37.41	Industrials
\oplus Associated Banc-Corp	0.64	11.81	-19.37	Financial Services

Asset Allocation as of 12-31-2020

Sector Weighting as of 12-31-2020

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

47.30

6.06

12.02

28.89

0.33

43.42

3.45

7.01

21.90

11.06

9.27

5.15

3.77

0.35

Bmark

51.87

3.56

7.36

27.91

13.04

30.33

2.36

3.26

14.00

10.71

17.79

3.97

6.19

7.63

100

Total Holdings 965

 \oplus Increase \oplus Decrease arrow New to Portfolio

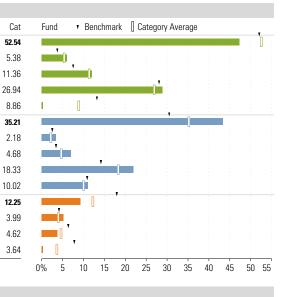
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 Morningstar Category
 Morningstar Index

 Image: Small Value
 Russell 2000 Value TR USD

Net %	Cat%
96.81	95.85
1.90	2.16
0.00	0.01
1.29	1.90
0.00	0.08
100.00	100.00
	96.81 1.90 0.00 1.29 0.00



MFS Growth R6 MFEKX

Portfolio Manager(s)

Eric Fischman since 04-2002 Paul Gordon since 07-2017

Quantitative Screens

Performance: The fund has finished in the Large Growth 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 18.76 years.

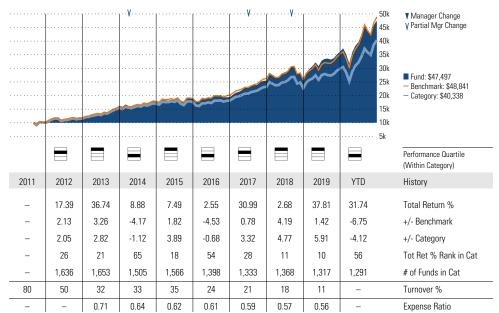
Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.57 is 43% 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.





Morningstar Category

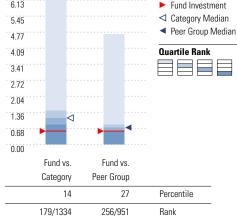
Large Growth

Morningstar Index

Russell 1000 Growth TR USD







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

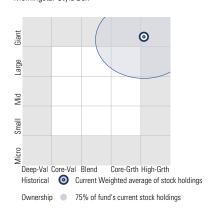
- -	# of Funds in Category				
3-Year Risk Metrics					
	Fund	Bmark	Cat		
Alpha	2.03	-	-1.35		
Beta	0.90	-	0.98		
R-Squared	97.13	-	94.31		
Standard Deviation	18.20	19.92	20.14		
Sharpe Ratio	1.15	1.06	0.96		
Tracking Error	3.67	-	4.76		
Information Ratio	0.02	-	-0.62		
Up Capture Ratio	93.77	-	94.55		
Down Capture Ratio	87.19	-	98.54		
Portfolio Metrics					
	Fund	Bmark	Cat		

Price/Earnings Ratio	26.50	21.82	23.08
Price/Book Ratio	4.50	5.15	4.39
Geom Avg Mkt Cap \$B	50.98	55.71	72.96
ROE	20.27	27.80	23.94



MFS Growth R6 MFEKX

Style Analysis as of 12-31-2020 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Microsoft Corp	8.53	8.53	42.37	Technology
	5.54	14.06	76.26	Consumer Cyclical
➔ Adobe Inc	4.71	18.77	51.64	Technology
	4.60	23.37	17.06	Financial Services
\oplus Alphabet Inc A	4.21	27.58	30.85	Communication Svc
Mastercard Inc A	4.11	31.69	20.08	Financial Services
$ earrow$ Currency Cash Cash_usd	2.71	34.39	_	-
€ Facebook Inc A	2.48	36.87	33.09	Communication Svc
€ Fiserv Inc	2.45	39.32	-1.53	Technology
\oplus Global Payments Inc	2.43	41.75	18.43	Industrials
\ominus Thermo Fisher Scientific Inc	2.32	44.07	43.65	Healthcare
€ Salesforce.com Inc	2.22	46.29	36.82	Technology
\oplus Fidelity National Information Services Inc	2.00	48.29	2.71	Technology
➔ Netflix Inc	1.95	50.24	67.11	Communication Svc
\oplus Zoetis Inc Class A	1.90	52.14	25.65	Healthcare

Total Holdings 74

 \oplus Increase \oplus Decrease R New to Portfolio



Large Growth Russell 1000 Grow	rth TR USD	
Asset Class	Net %	Cat%
US Stocks	95.39	91.85
Non-US Stocks	1.91	6.08
Bonds	0.00	0.05
Cash	2.71	1.59

Morningstar Category

Other

Total

100

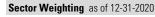
Morningstar Index

0.00

100.00

0.43

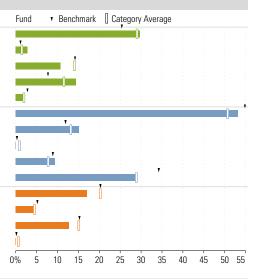
100.00



0

		Fund	Bmark	Cat
Դ	Cyclical	29.78	25.22	29.04
æ.	Basic Materials	2.82	0.98	1.47
A	Consumer Cyclical	10.74	14.03	14.06
ц.	Financial Services	14.40	7.56	11.54
ŵ	Real Estate	1.82	2.65	1.97
V#	Sensitive	53.20	54.67	50.71
d	Communication Services	15.13	11.75	13.19
0	Energy	0.00	0.14	0.88
Ф	Industrials	9.35	8.72	7.77
	Technology	28.72	34.06	28.87
-	Defensive	17.03	20.10	20.24
F	Consumer Defensive	4.28	5.02	4.49
٠	Healthcare	12.75	15.08	15.10
9	Utilities	0.00	0.00	0.65
-				

50



Asset Allocation as of 12-31-2020

MFS Mid Cap Growth R6 OTCKX

Portfolio Manager(s)

Eric Fischman since 11-2008 Paul Gordon since 05-2011

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 7 of the 7 years it's been in existence.

Management: The fund's management has been in place for 12.12 years.

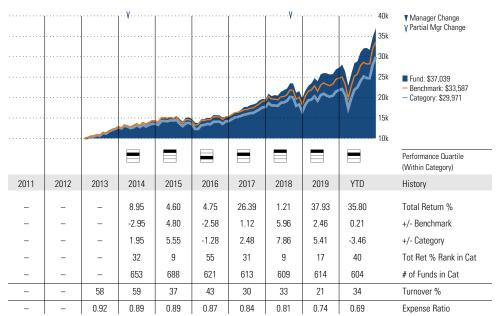
Style: The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.7 is 37.5% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

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



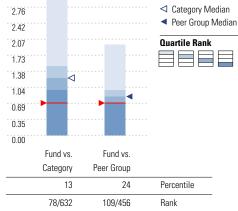


Morningstar Category

Mid-Cap Growth







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

Cat 0.27 0.87 1 01 Beta _ R-Squared 96.01 93.61 Standard Deviation 19 29 21 75 22 71 Sharpe Ratio 1.13 0.90 0.88 Tracking Error 4.80 5.78 Information Ratio 0.68 -0.12 Up Capture Ratio 95.91 101.08 Down Capture Ratio 78.80 101.27 Deutfelie Metuiee

Portiono wietrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.79	24.43	24.72
Price/Book Ratio	4.39	4.75	4.01
Geom Avg Mkt Cap \$B	10.33	11.70	9.33
ROE	18.68	21.26	18.42

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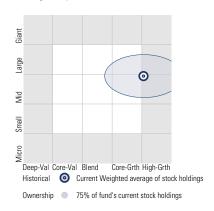


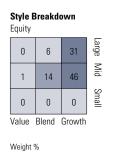
Morningstar Index

Russell Mid Cap Growth TR USD

MFS Mid Cap Growth R6 OTCKX

Style Analysis as of 12-31-2020 Morningstar Style Box™





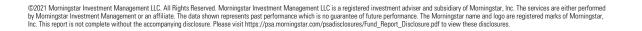
>50 25-50 10-25 0-10

Ton 15 Holdings as of 12-31-2020

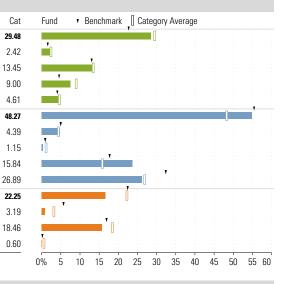
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Global Payments Inc	3.97	3.97	18.43	Industrials
$oldsymbol{\oplus}$ Bright Horizons Family Solutions Inc	3.75	7.72	15.10	Consumer Cyclical
➔ PerkinElmer Inc	2.26	9.99	48.07	Healthcare
€ Copart Inc	2.26	12.24	39.93	Industrials
\oplus Verisk Analytics Inc	2.20	14.44	39.73	Industrials
➔ Steris PLC	2.19	16.64	25.36	Healthcare
\oplus Fidelity National Information Services Inc	2.15	18.78	2.71	Technology
	2.11	20.89	74.08	Financial Services
\oplus Cadence Design Systems Inc	2.04	22.93	96.70	Technology
⊕ AMETEK Inc	2.01	24.94	21.98	Industrials
⊕ IHS Markit Ltd	1.98	26.92	20.12	Industrials
$oldsymbol{eta}$ SBA Communications Corp	1.96	28.89	17.84	Real Estate
€ Autodesk Inc	1.88	30.77	66.43	Technology
\ni Fiserv Inc	1.88	32.65	-1.53	Technology
\oplus Roper Technologies Inc	1.87	34.52	22.28	Industrials

Total Holdings 94

 \oplus Increase \oplus Decrease arrow New to Portfolio



Asset Class Net % Cat% US Stocks 91.03 92.13 Non-US Stocks 7.11 5.05 Bonds 0.00 0.05 Cash 1.86 2.46 0.00 Other 0.33 Total 100.00 100.00





 Morningstar Category
 Morningstar Index

 Im Mid-Cap Growth
 Russell Mid Cap Growth TR USD

100

Bmark

22.51

1.40

12.86

4 36

3.89

55.25

4.78

0.73

17.54

32.20

22.25

5.51

16.74

0.00

Fund

28.52

2.61

13.66

7.48

4.77

54.89

4.79

0.28

23.68

26.14

16.60

0.91

15.69

0.00

Asset Allocation as of 12-31-2020

Sector Weighting as of 12-31-2020

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

0

€ Cyclical

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Energy

¢

F

Utilities

50

MFS Value R6 MEIKX

Portfolio Manager(s)

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

Quantitative Screens

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

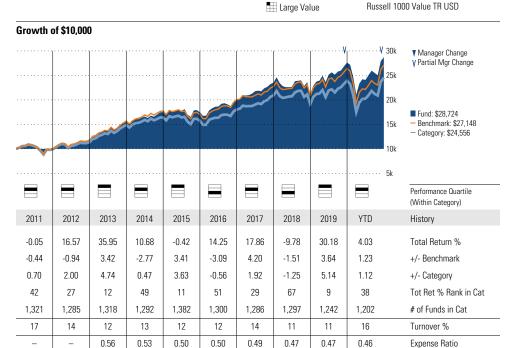
Management: The fund's management has been in place for 14.6 years.

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 0.47 is 50% lower than the Large Value category average.

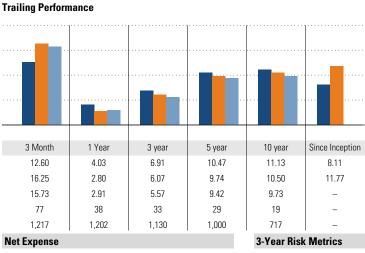
Morningstar Investment Management LLC Analysis

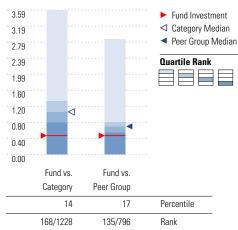
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



Morningstar Category

Morningstar Index





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

10.50	11.77	Bench	nmark Retur	n %
9.73	-	Categ	ory Average	e %
19	-	% Ra	nk in Catego	ory
717	-	# of F	unds in Cate	egory
3-Year Risk	Metrics			
		Fund	Bmark	Cat
Alpha		1.11	_	-0.42
Beta		0.93	_	0.99
R-Squared		98.12	-	96.33
Standard Devia	tion	18.63	19.90	20.03
Sharpe Ratio		0.37	0.32	0.30
Tracking Error		2.93	-	4.17
Information Rat	tio	0.29	-	-0.16
Up Capture Rat	io	96.75	-	98.27
Down Capture	Ratio	92.65	_	100.36

Total Return %

as of 12-31-2020 Fund

Benchmark
 Category

Average annual, if greater than 1 year

Fund Return %

20%

15

10 5 0

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.05	16.59	16.45
Price/Book Ratio	2.22	1.83	2.17
Geom Avg Mkt Cap \$B	66.44	53.25	87.27
ROE	21.74	13.49	19.10

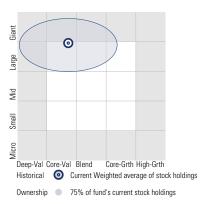
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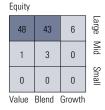
MFS Value R6 MEIKX

Style Analysis as of 12-31-2020

Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
JPMorgan Chase & Co	4.62	4.62	-6.26	Financial Services
Johnson & Johnson	3.49	8.11	10.62	Healthcare
Medtronic PLC	2.88	11.00	5.26	Healthcare
Comcast Corp Class A	2.82	13.81	18.52	Communication Svc
Accenture PLC Class A	2.63	16.44	25.61	Technology
Aon PLC	2.61	19.05	2.29	Financial Services
Duke Energy Corp	2.53	21.59	4.57	Utilities
Honeywell International Inc	2.51	24.10	22.22	Industrials
🖻 Northrop Grumman Corp	2.42	26.52	-9.76	Industrials
Citigroup Inc	2.41	28.94	-20.27	Financial Services
Cigna Corp	2.22	31.16	1.82	Healthcare
Chubb Ltd	2.17	33.33	0.87	Financial Services
Texas Instruments Inc	2.13	35.46	30.84	Technology
Southern Co	1.97	37.43	0.42	Utilities
U.S. Bancorp	1.92	39.35	-18.59	Financial Services

Total Holdings 85

🕀 Increase 👄 Decrease 🕸 New to Portfolio





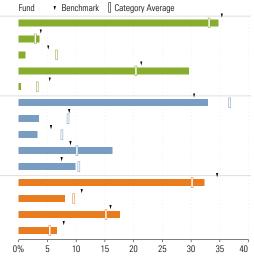
			Large Value	Russell 1000 Value TR USD	
Asset Allocati	ion as of 12-31-2020				
			Asset Class	Net %	Cat%
			US Stocks	89.28	90.74
			Non-US Stocks	9.13	6.61
			Bonds	0.00	0.31
			Cash	1.59	1.77
			Other	0.00	0.56
0	50	100	Total	100.00	100.00

Morningstar Category

0

Sector Weighting as of 12-31-2020

		Fund	Bmark	Cat
Դ	Cyclical	34.78	35.22	33.13
æ.	Basic Materials	3.64	3.72	2.90
A	Consumer Cyclical	1.18	5.02	6.60
ц р	Financial Services	29.58	21.20	20.40
ŵ	Real Estate	0.38	5.28	3.23
₩ r	Sensitive	32.89	30.39	36.71
	Communication Services	3.49	8.66	8.59
0	Energy	3.24	5.50	7.52
Ф	Industrials	16.31	8.88	10.13
	Technology	9.85	7.35	10.47
	Defensive	32.34	34.40	30.17
F	Consumer Defensive	8.07	10.84	9.57
٠	Healthcare	17.65	15.85	15.19
Ç	Utilities	6.62	7.71	5.41



Morningstar Index

PIMCO Commodity Real Ret Strat Instl PCRIX

Portfolio Manager(s)

Nicholas Johnson since 01-2015 Greg Sharenow since 11-2018 Stephen Rodosky since 01-2019

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.

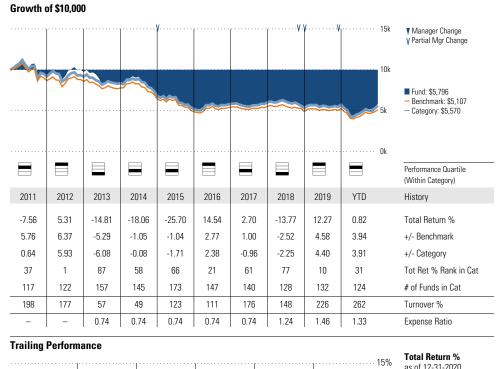
Management: The fund's management has been in place for 6 years.

Style Consistency is not calculated for Fixed Income funds.

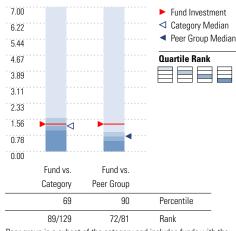
Net Expense: The fund's expense ratio of 1.33 is 18.75% higher than the Commodities Broad Basket category average.

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 gualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.







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

Cat 0.62 1 10 96.28 **R-Squared** 83.48 Standard Deviation 17 63 14 13 17 28 Sharpe Ratio -0.04 -0 22 -0.16 Tracking Error 4.65 7.46 Information Ratio 0.37 -0.02 Up Capture Ratio 122.15 111.48 110.17 110.38 Down Capture Ratio

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	-	17.61
Price/Book Ratio	1.51	-	2.09
Geom Avg Mkt Cap \$B	20.09	-	34.02
ROE	16.78	_	11.39

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Morningstar Category

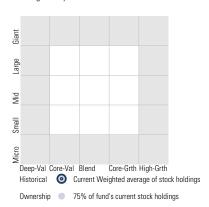
Commodities Broad Basket

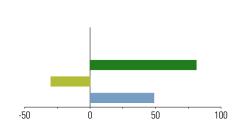
Morningstar Index

Bloomberg Commodity TR USD

PIMCO Commodity Real Ret Strat Instl PCRIX

Style Analysis as of 12-31-2020 Morningstar Style Box™





Total	100.00	100.00
Other	48.80	5.75
Cash	-29.94	67.83
Bonds	81.15	22.39
Non-US Stocks	0.00	1.30
US Stocks	0.00	2.73
Asset Class	Net %	Cat%

Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

		Fund	Bmark	Cat	Fun	d	۲	Bencl	hmark		Categ	jory A	verag	je				
Դ	Cyclical	64.28	-	31.01						-						-		
æ.	Basic Materials	7.14	-	3.53														
~	Consumer Cyclical	7.14	-	12.76				0										
ц.	Financial Services	14.29	-	14.72														
ŵ	Real Estate	35.71	-	0.00	0													
w	Sensitive	28.57	-	41.59														
	Communication Services	7.14	-	6.43)												
0	Energy	0.00	-	4.50	ļ.													
Ф	Industrials	7.14	-	16.65				0										
	Technology	14.29	-	14.01														
-	Defensive	7.14	-	27.41]							
F	Consumer Defensive	7.14	-	8.32														
٠	Healthcare	0.00	-	14.01														
9	Utilities	0.00	-	5.08		ĺ												
					0%	5	10	15	20	25	30	35	40	45	50	55	60 6	35

Style Breakdown

Weight %

>50 25-50 10-25 0-10



Top 15 Holdings as of 12-31-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Pimco Cayman Cmdty Fd Ltd Instl	27.77	27.77	_	_
🕀 Fin Fut Euro-Schatz 2yr Eux 03/06/20	20.39	48.16	_	-
United States Treasury Notes 0.12%	20.17	68.33	-	-
○ Offset: Unsettled Trades	16.63	84.96	_	-
恭 CashOffSet	15.01	99.97	-	-
Federal National Mortgage Association 4%	10.63	110.60	_	_
Trs R 2.26/912828k33 Myc	10.58	121.18	-	-
🕀 US Treasury Bond Future Mar 20	10.41	131.59	_	-
\oplus United States Treasury Bonds 2.38%	8.73	140.32	_	-
⊕ U S Tips Rev Repo	8.72	149.04	-	-
Irs Usd 2.25000 12/20/17-5y Cme	7.99	157.03	_	_
Irs Usd 2.40000 03/16/21-5y Cme	7.95	164.98	-	_
⊕ Irs Usd 2.25000 12/20/17-5y Cme	7.86	172.84	-	_
€ Irs Usd 2.40000 03/16/21-5y Cme	7.72	180.56	-	_
🕀 Fin Fut Eur-Bund 10yr Eux 03/06/20	7.12	187.68	_	_

Total Holdings 863

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category

Commodities Broad Basket Bloomberg Commodity TR USD

Morningstar Index

PIMCO Income Insti PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

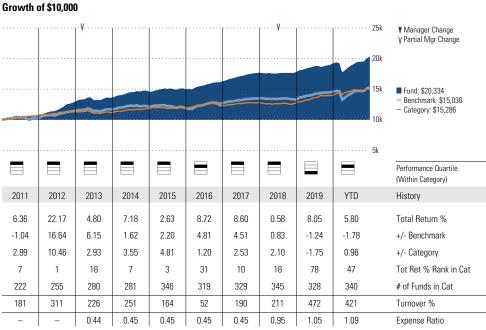
Management: The fund's management has been in place for 13.77 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.09 is 4.81% higher than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

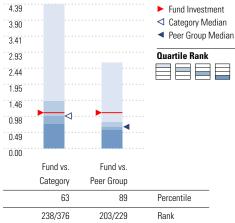
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



Morningstar Category

Multisector Bond





138 -	# OT	# of Funds in Category				
3-Year Risk Metrics						
	Fund	Bmark	Cat			
Alpha	0.19	-	-2.35			
Beta	0.86	-	1.30			
R-Squared	26.50	-	36.27			
Standard Deviation	5.78	3.45	7.84			
Sharpe Ratio	0.57	1.13	0.45			
Tracking Error	4.98	-	6.51			
Information Ratio	-0.14	-	-0.17			
Up Capture Ratio	86.71	-	104.77			
Down Capture Ratio	85.05	-	157.93			

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.91	4.55	4.46
Avg Eff Maturity	2.59	7.69	7.31

Peer group is a subset of the category and includes funds with the

same management style (active vs. passive) and similar share class characteristics.

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Morningstar Index

BBgBarc US Universal TR USD

PIMCO Income Insti PIMIX

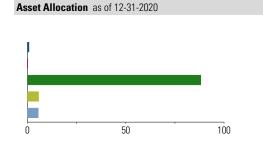
Style Analysis as of 12-31-2020 Style Breakdown





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.00	67.64	22.70
AA	7.00	3.23	7.45
А	4.00	10.03	10.93
BBB	14.00	10.89	22.04
BB	6.00	3.19	19.28
В	7.00	3.64	11.34
Below B	6.00	1.38	3.07
Not Rated	0.00	0.00	3.19



Asset Class Cat% Net % US Stocks 0.71 1.28 Non-US Stocks 0.12 0.53 Bonds 88.14 101.85 Cash 5.60 -4.75 Other 5.43 1.10 Total 100.00 100.00

Benchmark [] Category Average

Morningstar Index

BBgBarc US Universal TR USD

Morningstar Category

Multisector Bond

Fund Bmark Cat Fund G Tr In

Sector Weighting as of 12-31-2020

				0%	5	10	15	20	25	30	35
Other	10.76	-	0.78	0							
Cash & Equivalents	26.87	-	9.02			0					
Municipal	0.06	-	0.95	10							
Covered Bond	0.01	-	0.01	Ū.							
Asset-Backed	11.28	-	12.48								
Commercial MBS	0.31	-	1.70								
Non-Agency Residential MBS	2.86	-	3.02]						
Agency MBS CMO	0.60	-	5.10								
Agency MBS ARM	0.00	-	0.05	0							
Agency MBS Pass-Through	13.50	-	10.59								
Securitized	28.56	-	32.95								[
Preferred	0.01	-	0.39	0							
Convertible	1.70	-	1.67								
Bank Loan	1.23	-	2.85								
Corporate Bond	5.27	-	26.05						0		
Corporate	8.21	-	30.96							[
Other Government Related	18.22	_	12.73				0				
Agency/Quasi Agency	0.20	_	0.80	10							
nflation – Protected	1.40	_	1.05								
Treasury	3.60	-	10.31								

Top 10 Holdings as of 12-31-2020

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Irs Usd 3.00000 06/19/19-5y Cme	06-2024	13.62	13.62	_
Irs Jpy 0.45000 03/20/19-10y Lch	03-2029	13.31	26.93	-
⊕ Irs Jpy 0.45000 03/20/19-10y Lch	03-2029	12.91	39.84	-
⊕ Irs Usd 3.00000 06/19/19-5y Cme	06-2024	12.90	52.74	-
Irs Eur 0.00000 08/19/19-2y Lch	08-2021	12.27	65.02	-
⊕ Irs Eur 0.00000 08/19/19-2y Lch	08-2021	12.21	77.23	_
\oplus Offset: Unsettled Trades	_	11.19	88.41	-
\oplus 5 Year Treasury Note Future Mar 20	03-2020	9.59	98.00	-
\oplus Federal National Mortgage Association 3%	02-2050	7.98	105.98	_
Cirs Usd 4y Mat 3.85/2.00% M 7/2020 Dub	07-2022	7.50	113.48	-

Total Holdings 7373

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PIMCO International Bond (USD-Hdg) Instl PFORX

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 World Bond-USD Hedged category's top three quartiles in 10 of the 10 years it's been in existence.

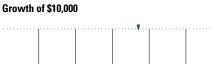
Management: The fund's management has been in place for 6.27 years.

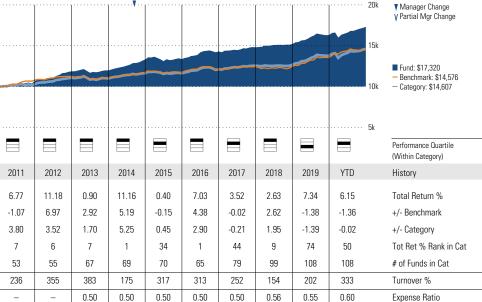
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.6 is 16.67% lower than the World Bond-USD Hedged 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.



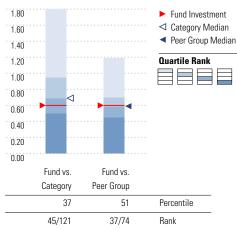


Morningstar Category

World Bond-USD Hedged







			•				
38	-	# of Funds in Category					
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		2.35	-	0.69			
Beta		0.56	-	0.82			
R-Squared	R-Squared		-	43.03			
Standard Deviat	Standard Deviation		3.40	4.45			
Sharpe Ratio		1.15	1.11	0.80			
Tracking Error		3.07	-	3.60			
Information Rati	io	0.00	-	-0.14			
Up Capture Rati	0	77.05	-	93.61			
Down Capture F	latio	25.86	-	92.82			
Portfolio Me	etrics						
		Fund	Bmark	Cat			

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

Avg Eff Duration 7 96 4.43 Avg Eff Maturity 9.23

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Morningstar Index

20k

BBgBarc US Agg Bond TR USD

PIMCO International Bond (USD-Hdg) Instl PFORX

Style Analysis as of 12-31-2020



-50 0 50 100 150

Asset Allocation as of 12-31-2020

Total	100.00	100.00
Other	19.59	-
Cash	-27.20	-
Bonds	107.57	-
Non-US Stocks	0.03	-
US Stocks	0.00	-
Asset Class	Net %	Cat%

Credit Rating Breakdown Fund Bmark Cat 3.53 AAA 41.00 _ AA 24.00 74.59 8.00 10.82 А BBB 20.00 8.32 BB 3.00 0.28 В 1.00 0.00 Below B 3.00 0.00 Not Rated 0.00 2.46

	Fund	Bmark	Cat	Fund	 Bencl 	nmark	[] Cater	gory Ave	rane		
Government	34.33	44.03	-	Tunu	, Delici	IIIIdik			aye	-	
Treasury	10.22	34.51	_						-	۲	
Inflation – Protected				,							
	1.15	0.00	_		۲						
Agency/Quasi Agency	2.18	8.36	-	7							
Other Government Related	20.78	1.16	-	-			,				
Corporate	5.99	20.08	-								
Corporate Bond	4.55	19.42	-								
Bank Loan	0.17	0.64	-	Ľ							
Convertible	1.27	0.00	-								
Preferred	0.00	0.02	-	i i							
Securitized	13.21	29.67	-								
Agency MBS Pass-Through	8.21	27.43	-						1		
Agency MBS ARM	0.00	0.19	_	ľ							
Agency MBS CMO	0.04	0.00	_	ľ							
Non-Agency Residential MBS	0.57	0.42	_	ľ							
Commercial MBS	0.03	1.61	_								
Asset-Backed	2.44	0.02	_								
Covered Bond	1.92	0.00	-	,							
Municipal	0.03	0.76	-	1							
Cash & Equivalents	28.14	5.48	-	-			-				
Other	17.19	0.00	_								

Top 10 Holdings as of 12-31-2020

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Irs Usd R 3ml/1ml+9.125 03/18/21-22 Cme	03-2022	25.63	25.63	_
€ Irs Usd R 3ml/1ml+9.125 03/18/21-22 Cme	03-2022	25.63	51.26	-
⊕ Offset: Unsettled Trades	_	24.23	75.49	-
⊕ EUR - USD_Pay	01-2020	18.54	94.03	-
EUR - USD_Receive	01-2020	17.91	111.94	_
⊕ JAPANESE YEN_Pay	01-2020	14.24	126.18	_
⊕ JAPANESE YEN_Receive	01-2020	14.23	140.41	-
\oplus Federal National Mortgage Association 4%	01-2050	11.06	151.47	-
⊕ Irs Eur -0.50000 03/18/20-5y Lch	03-2025	10.95	162.42	-
⊖ Irs Eur -0.50000 03/18/20-5y Lch	03-2025	10.72	173.14	-

Total Holdings 1706

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category World Bond-USD Hedged

Morningstar Index BBgBarc US Agg Bond TR USD

PIMCO Real Return Insti PRRIX

Portfolio Manager(s)

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

Quantitative Screens

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

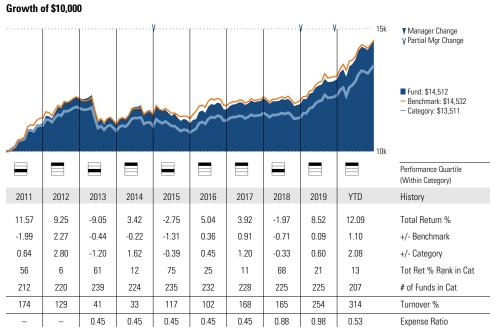
× Management: The fund's management tea place for less than three years.

Style Consistency is not calculated for Fixed

Net Expense: The fund's expense ratio of lower than the Inflation-Protected Bond categories

Morningstar Investment Management LL

We had placed the fund on watch due to the longtime lead manager Mihir Worah. Since h the fund's comanagers have delivered results consistent with the fund's strategy and perfor Worah's leadership.



117	-	# of Funds in Category					
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		0.01	-	-0.39			
Beta		1.02	-	0.92			
R-Squared		94.84	-	78.57			
Standard Devia	ition	4.06	3.87	4.23			
Sharpe Ratio		1.08	1.11	0.88			
Tracking Error		0.92	-	2.14			
Information Rat	tio	0.13	-	-0.56			
Up Capture Rat	io	101.17	-	88.69			
Down Capture	Ratio	99.59	-	95.83			

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.81	4.52	6.80
Avg Eff Maturity	7.81	-	7.67

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

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M RNINGSTAR

Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Inflation-Protected Bond

Morningstar Category

he Inflation- es in 10 of the 10	م م	-					~~		سر مم مر	N	- 1	Fund: \$14,512 - Benchmark: \$14 - Category: \$13,5	
eam has been in											10k	erformance Quart	tilo
d Income funds.												Within Category)	uic
	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD	Н	listory	
of 0.53 is 20.9%	11.57	9.25	-9.05	3.42	-2.75	5.04	3.92	-1.97	8.52	12.09	Т	otal Return %	
egory average.	-1.99	2.27	-0.44	-0.22	-1.31	0.36	0.91	-0.71	0.09	1.10	+	/- Benchmark	
	0.64	2.80	-1.20	1.62	-0.39	0.45	1.20	-0.33	0.60	2.08	+	/- Category	
LLC Analysis	56	6	61	12	75	25	11	68	21	13	Т	ot Ret % Rank	in Cat
e departure of	212	220	239	224	235	232	228	225	225	207		of Funds in Ca	it
his departure,	174	129	41	33	117	102	168	165	254	314	Т	urnover %	
ts that are	-	-	0.45	0.45	0.45	0.45	0.45	0.88	0.98	0.53	E	xpense Ratio	
	2. 1. 1. 2	lonth .04 .62 .98 24 .09	1 Year 12.09 10.99 10.01 13 207		3 year 6.04 5.92 5.26 15 197	5 yea 5.41 5.00 4.55 8 173	}	10 year 3.79 3.81 3.20 13 117 3-Year Ri	5	Inception 3.92 5.42 – – –	10 10 5 0 Arth B C 0 9	iotal Return % is of 12-31-2020 Eund Benchmark Category verage annual, if gr ian 1 year und Return % Benchmark Retu Category Averag & Rank in Categ of Funds in Categ	0 reater urn % ge % gory
	2.03 1.80 1.58 1.35 1.13				Cate	Investment gory Media Group Med e Rank	n	Alpha Beta R-Squared Standard De Sharpe Ratic	viation		Fur 0.0 1.0 94.8 4.0 1.0	01 – 02 – 34 – 06 3.87	-((78 2
	0.90 0.68 0.45 0.23 0.00			•				Tracking Erro Information I Up Capture F Down Captu	Ratio Ratio		0.9 0.1 101.1 99.5	13 – 17 –	2 -(88 95
	0.00	Fund vs. Fund vs.					Portfolio Metrics						
		Category	Peer Gr	oup				FUI(10110	WEUTICS		Fur	nd Bmark	
		44		64	Percenti	le		Avg Eff Dura	tion		7.8		f
	Dee	94/213	97/		Rank	and a second second	_	Avg Eff Mate			7.8		7
	Peer group	o is a subse	t of the cate	gory and	includes fu	nds with th	е						

PIMCO Real Return Insti PRRIX

Style Analysis as of 12-31-2020 Style Breakdown



-50 50 100 0

0.04 3.38 2.40 3.99	0.01 96.97 2.11 0.93
3.38	96.97
0.04	0.01
0.00	-0.02
et %	Cat%
	et % 0.00

Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

Fund	Bmark	Cat
49.00	0.00	93.81
32.00	99.60	0.30
9.00	0.00	1.87
7.00	0.00	2.12
1.00	0.00	0.37
1.00	0.00	0.08
1.00	0.00	0.02
0.00	0.40	1.43
	49.00 32.00 9.00 7.00 1.00 1.00	49.00 0.00 32.00 99.60 9.00 0.00 7.00 0.00 1.00 0.00 1.00 0.00 1.00 0.00

Fund	Bmark	Cat	Fund	,
67.81	99.20	85.68		
0.49	0.00	0.37	Ŭ	
47.45	99.20	81.17		1
0.01	0.00	0.13		
19.86	0.00	4.01		
1.55	0.00	2.52		
1.26	0.00	2.40		
0.00	0.00	0.05	<u> </u>	
0.29	0.00	0.07	<u>I</u>	
0.00	0.00	0.00	<u> </u>	
14.81	0.00	5.76		
7.72	0.00	1.70		
0.01	0.00	0.00	l l l l l l l l l l l l l l l l l l l	
0.50	0.00	0.74	<u> </u>	
1.15	0.00	0.51	<u>0</u>	
0.25	0.00	0.49	<u>l</u>	
3.75	0.00	2.10		
1.43	0.00	0.22	<u> </u>	
0.00	0.00	0.02		
7.92	0.80	5.50		
7.18	0.00	0.40		
	67.81 0.49 47.45 0.01 19.86 1.26 0.00 0.29 0.00 14.81 7.72 0.01 0.50 1.15 0.25 3.75 1.43 0.00 7.92	67.81 99.20 0.49 0.00 47.45 99.20 0.01 0.00 19.86 0.00 1.26 0.00 1.26 0.00 0.29 0.00 0.29 0.00 0.00 0.00 7.72 0.00 0.50 0.00 1.15 0.00 1.25 0.00 3.75 0.00 1.43 0.00	67.81 99.20 85.68 0.49 0.00 0.37 47.45 99.20 81.17 0.01 0.00 0.13 19.86 0.00 4.01 1.55 0.00 2.52 1.26 0.00 2.40 0.00 0.00 0.05 0.29 0.00 0.07 0.00 0.00 1.70 0.01 0.00 0.00 1.481 0.00 0.00 0.01 0.00 0.01 0.02 0.00 0.74 1.15 0.00 0.74 1.15 0.00 0.49 3.75 0.00 2.10 1.43 0.00 0.22 0.00 0.02 2.10	67.81 99.20 85.68 0.49 0.00 0.37 47.45 99.20 81.17 0.01 0.00 0.13 19.86 0.00 4.01 1.55 0.00 2.52 1.26 0.00 2.40 0.00 0.05 0.00 0.29 0.00 0.07 0.00 0.00 0.00 14.81 0.00 5.76 7.72 0.00 1.70 0.01 0.00 0.01 0.50 0.00 0.74 1.15 0.00 0.51 0.25 0.00 0.49 3.75 0.00 2.10 1.43 0.00 0.22 0.00 0.02 0.01

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9500

Top 10 Holdings as of 12-31-2020

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Fin Fut Euro-Schatz 2yr Eux 03/06/20	03-2020	18.45	18.45	_
\odot Offset: Unsettled Trades	-	12.00	30.45	_
⊕ United States Treasury Bonds 3.62%	04-2028	7.79	38.24	-
⊕ Federal National Mortgage Association 4%	01-2050	7.13	45.37	-
United States Treasury Bonds 2.38%	01-2025	6.48	51.85	-
⊕ United States Treasury Notes 0.62%	01-2026	6.45	58.30	-
\oplus United States Treasury Bonds 1.38%	02-2044	5.59	63.89	_
⊕ Fin Fut Eur-Bund 10yr Eux 03/06/20	03-2020	5.14	69.03	-
⊕ Fin Fut Eux Short Euro-Btp 03/06/20	03-2020	5.13	74.16	_
森 CashOffSet	_	4.85	79.01	

Total Holdings 1000

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morningstar Index Inflation-Protected Bond

BBgBarc US Treasury US TIPS TR USD

PIMCO Short-Term Instl PTSHX

Portfolio Manager(s)

Jerome Schneider since 01-2011 Nathan Chiaverini since 04-2019 Andrew Wittkop since 04-2019

Quantitative Screens

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

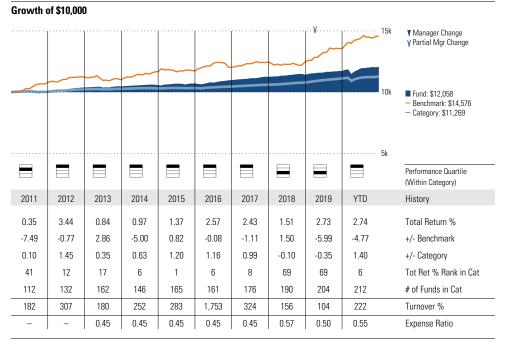
Management: The fund's management has been in place for 10.01 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.55 is 22.22% higher than the Ultrashort Bond category average.

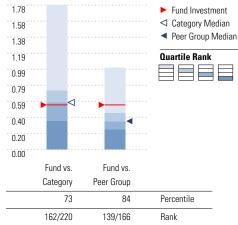
Morningstar Investment Management LLC Analysis

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.



Trailing Performance





67 –	# of Funds in Category				
3-Year Risk Metrics					
	Fund	Bmark	Cat		
Alpha	1.73	-	1.17		
Beta	0.11	-	0.15		
R-Squared	2.64	-	12.20		
Standard Deviation	2.37	3.40	1.76		
Sharpe Ratio	0.34	1.11	0.30		
Tracking Error	3.82	-	3.49		
Information Ratio	-0.79	-	-0.98		
Up Capture Ratio	29.66	-	28.24		
Down Capture Ratio	-2.14	-	7.79		
Portfolio Metrics					
	- ·	D	• •		

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

 Fund
 Bmark
 Cat

 Avg Eff Duration
 0.97
 4.43
 0.87

 Avg Eff Maturity
 0.67
 1.41

characteristics.

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Morningstar Category N

Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

PIMCO Short-Term Instl PTSHX

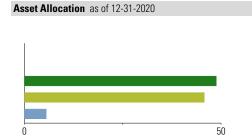
Style Analysis as of 12-31-2020





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	28.00	3.53	56.93
AA	9.00	74.59	7.29
A	29.00	10.82	16.98
BBB	25.00	8.32	12.33
BB	7.00	0.28	1.33
В	2.00	0.00	0.01
Below B	0.00	0.00	0.38
Not Rated	0.00	2.46	4.75



Total	100.00	100.00
Other	5.50	2.56
Cash	45.72	26.95
Bonds	48.77	70.50
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Morningstar Index

BBgBarc US Agg Bond TR USD

Morningstar Category Ultrashort Bond

Sector Weighting as of 12-31-2020

	Fund	Bmark	Cat	Fund	 Benchma 	ark 🛛 Categ	jory Average			
Government	22.37	44.03	7.37]			Ţ		
Treasury	0.98	34.51	2.47							
Inflation – Protected	1.38	0.00	0.20		_					
Agency/Quasi Agency	0.26	8.36	1.07		,					
Other Government Related	19.75	1.16	3.63							
Corporate	24.62	20.08	37.45			,]	
Corporate Bond	23.65	19.42	35.52	_						
Bank Loan	0.13	0.64	0.36	[
Convertible	0.84	0.00	1.57							
Preferred	0.00	0.02	0.00							
Securitized	15.33	29.67	26.58							
Agency MBS Pass-Through	5.27	27.43	0.86)						
Agency MBS ARM	0.02	0.19	0.41	Ó						
Agency MBS CMO	0.60	0.00	2.19							
Non-Agency Residential MBS	1.19	0.42	0.61	Ŭ.						
Commercial MBS	1.41	1.61	3.26							
Asset-Backed	6.84	0.02	19.08			[
Covered Bond	0.00	0.00	0.17	0_						
Municipal	0.35	0.76	1.34	1	_					
Cash & Equivalents	30.86	5.48	27.00]			
Other	5.25	0.00	0.13	ĺ						

Top 10 Holdings as of 12-31-2020

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ 90 Day Eurodollar Future Dec20	12-2020	63.93	63.93	_
☆ CashOffSet	_	44.03	107.96	-
⊕ 2 Year Treasury Note Future Mar 20	03-2020	31.56	139.53	-
\odot Offset: Unsettled Trades	_	11.56	151.09	-
Pimco Fds	08-2020	9.20	160.29	-
\oplus Federal National Mortgage Association 4%	01-2050	8.53	168.82	_
⊕ 5 Year Treasury Note Future Mar 20	03-2020	6.04	174.85	-
Irs Usd 2.76700 02/13/19-1y (Wht) Cme	02-2020	5.85	180.71	-
€ Irs Usd 2.76700 02/13/19-1y (Wht) Cme	02-2020	5.85	186.55	-
Irs Usd 2.00000 12/10/19-10y Cme	12-2029	5.83	192.38	-

Total Holdings 1373

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

Donald Butler since 04-2016 Michelle Louie since 11-2017

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.

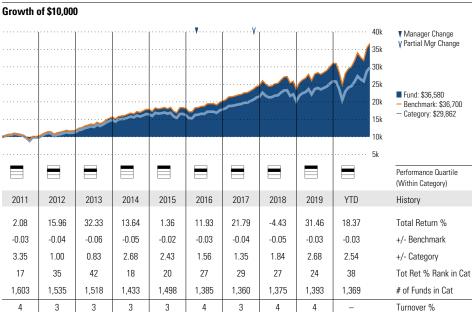
Management: The fund's management has been in place for 4.68 years.

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 0.04 is 95.24% 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.





5 year

15.18

15.22

13 39

20

1.078

Fund Investment

Category Median

Quartile Rank

Percentile

Rank

Peer Group Median

10 year

13.85

13.88

12 28

12

817



of Funds in Category

Cat

-1.82

0.98

95.80

18 73

0.61

15

Expense Ratio

Total Return %

as of 12-31-2020 Fund

3-Year Risk Metrics Fund Bmark Alpha -0.03 1 00 Beta R-Squared 100.00 Standard Deviation 18 80 18 79 Sharpe Ratio 0 72 0 72

Tracking Error	0.01	-	3.64
Information Ratio	-3.67	-	-1.14
Up Capture Ratio	99.94	-	92.86
Down Capture Ratio	100.06	-	99.18
Portfolio Metrics			
	Fund	Bmark	Cat

runu	DIIIdik	Gal
18.64	18.71	17.87
2.69	2.74	2.65
71.43	73.09	97.84
21.19	21.80	22.01
	2.69 71.43	18.64 18.71 2.69 2.74 71.43 73.09

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

21

Fund vs Peer Group

101/481

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Fund vs

Category 3

45/1525

_

3 Month

12.15

12.15

12 81

53

1.458

Net Expense

4.87

4.33

3.79

3.25

2.71

2.16 1.62 1.08 0.54

1 Year

18.37

18.40

15.83

38

1.369

3 year

14.14

14.18

11 89

24

1.237

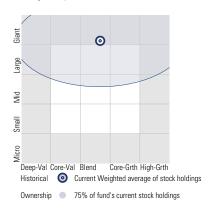


Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 12-31-2020 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① Microsoft Corp	5.58	5.58	42.37	Technology
\oplus Apple Inc	4.93	10.51	81.85	Technology
\oplus Amazon.com Inc	3.77	14.28	76.26	Consumer Cyclical
€ Facebook Inc A	1.86	16.14	33.09	Communication Svc
① Berkshire Hathaway Inc B	1.62	17.76	2.37	Financial Services
🕀 Alphabet Inc Class C	1.62	19.37	31.03	Communication Svc
Alphabet Inc A	1.61	20.99	30.85	Communication Svc
🕀 Johnson & Johnson	1.60	22.59	10.62	Healthcare
\oplus Visa Inc Class A	1.28	23.87	17.06	Financial Services
\oplus Procter & Gamble Co	1.27	25.14	13.90	Consumer Defensive
⊖ JPMorgan Chase & Co	1.24	26.38	-6.26	Financial Services
\oplus UnitedHealth Group Inc	1.10	27.48	20.93	Healthcare
€ Intel Corp	1.09	28.57	-14.55	Technology
\oplus Verizon Communications Inc	1.03	29.60	-0.29	Communication Svc
	1.00	30.60	20.08	Financial Services

Total Holdings 514

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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50 100 0

Fund

28.52

2.08

9.66

13.77

3.01

44.10

10.79

2.66

8.36

22 29

27.38

8.17

15.62

3.59

Bmark

28.49

2.09

9.60

13 79

3.01

44.28

10.74

2.65

8.71

22.18

27.25

8.14

15.54

3.57

Asset Allocation as of 12-31-2020

Sector Weighting as of 12-31-2020

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

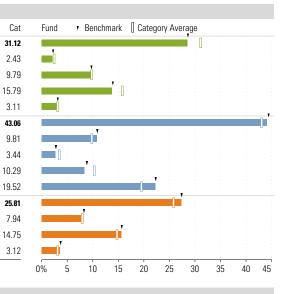
Consumer Defensive

📕 Large Blend Asset Class Net % Cat% US Stocks 98.04 94.75 Non-US Stocks 1.26 2.90 Bonds 0.00 2.83 Cash 0.70 -1.34 0.00 Other 0.86 Total 100.00 100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category



Vanguard International Growth Adm VWILX

Portfolio Manager(s)

James Anderson since 02-2003
Simon Webber since 12-2009
Thomas Coutts since 12-2016
James Gautrey since 12-2020
Lawrence Burns since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 17.91 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 0.33 is 69.72% lower than the Foreign Large Growth category average.

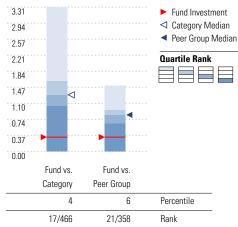
Morningstar Investment Management LLC Analysis

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.



Trailing Performance





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

234 –	# of Funds in Category					
3-Year Risk Metrics						
	Fund	Bmark	Cat			
Alpha	16.35	-	6.75			
Beta	1.09	-	0.91			
R-Squared	83.88	-	-			
Standard Deviation	21.50	18.14	17.86			
Sharpe Ratio	0.98	0.24	0.57			
Tracking Error	8.77	-	6.93			
Information Ratio	2.07	-	0.95			
Up Capture Ratio	146.50	-	107.08			
Down Capture Ratio	81.81	-	80.53			

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.33	16.19	17.86
Price/Book Ratio	2.02	1.58	2.37
Geom Avg Mkt Cap \$B	31.23	35.93	31.37
BOF	17.93	15.50	19.30

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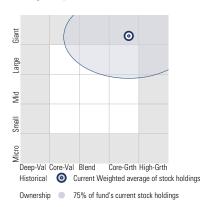
Morningstar Index **Morningstar Category** Foreign Large Growth

MSCI EAFE NR USD

History
Total Beturn %
Tutal netulit /0
+/- Benchmark
+/- Category
Tot Ret % Rank in Cat
of Funds in Cat
Turnover %
Expense Ratio

Vanguard International Growth Adm VWILX

Style Analysis as of 12-31-2020 Morningstar Style Box™





Value Blend Growth

Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2020





Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

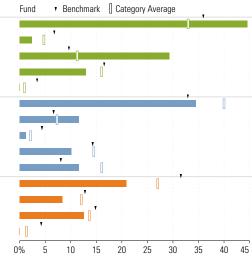
		Fund	Bmark	Cat
Դ	Cyclical	44.59	35.80	32.98
æ.	Basic Materials	2.36	6.63	4.74
~	Consumer Cyclical	29.29	9.50	11.26
цф	Financial Services	12.94	16.40	16.04
ŵ	Real Estate	0.00	3.27	0.94
\sim	Sensitive	34.49	32.78	40.00
g	Communication Services	11.62	6.50	7.31
•	Energy	1.23	4.22	2.11
Ф	Industrials	10.09	14.15	14.51
	Technology	11.55	7.91	16.07
	Defensive	20.93	31.41	27.03
F	Consumer Defensive	8.36	12.64	12.05
٠	Healthcare	12.57	14.70	13.65
9	Utilities	0.00	4.07	1.33

Foreign Large Growth	MSCI EAFE NR USD			
Asset Class	Net %			

Morningstar Index

Morningstar Category

Asset Class	Net %	Cat%
US Stocks	9.26	7.26
Non-US Stocks	87.67	89.93
Bonds	0.01	0.02
Cash	2.53	2.57
Other	0.53	0.21
Total	100.00	100.00



	Greater Asia	Fund % 38.62	Cat % 32.33	Americas	Fund % 13.68	Cat % 12.99	Greater Europe	Fund % 47.71	Cat % 54.68	Market Maturity	Fund %
	Japan	10.74	13.97	North America	10.43	11.17	United Kingdom	7.03	11.67	Developed Markets	75.72
	Australasia	0.00	1.99	Central/Latin	3.25	1.82	W euro-ex UK	40.21	41.89	Emerging Markets	24.28
	Asia-4 Tigers	7.04	6.56				Emrgng Europe	0.19	0.40	Not Available	0.00
	Asia-ex 4 Tigers	20.84	9.81				Africa	0.28	0.72		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 12-31-2020

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Alibaba Group Holding Ltd ADR	5.86	5.86	9.73	Consumer Cyclical
ige ightarrow ASML Holding NV	5.28	11.14	51.73	Technology
	5.20	16.34	51.01	Communication Svc
AIA Group Ltd	3.06	19.40	18.26	Financial Services
∋ Amazon.com Inc	2.86	22.26	76.26	Consumer Cyclical
€ MercadoLibre Inc	2.54	24.80	192.90	Consumer Cyclical
i Vanguard Market Liquidity Inv	2.50	27.30	-	-
ightarrow Kering SA	2.33	29.63	2.94	Consumer Cyclical
Illumina Inc	2.20	31.83	11.53	Healthcare
TAL Education Group ADR	2.16	33.99	48.36	Consumer Defensive

Total Holdings 129

 \oplus Increase \oplus Decrease 3 New to Portfolio

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been in existence.

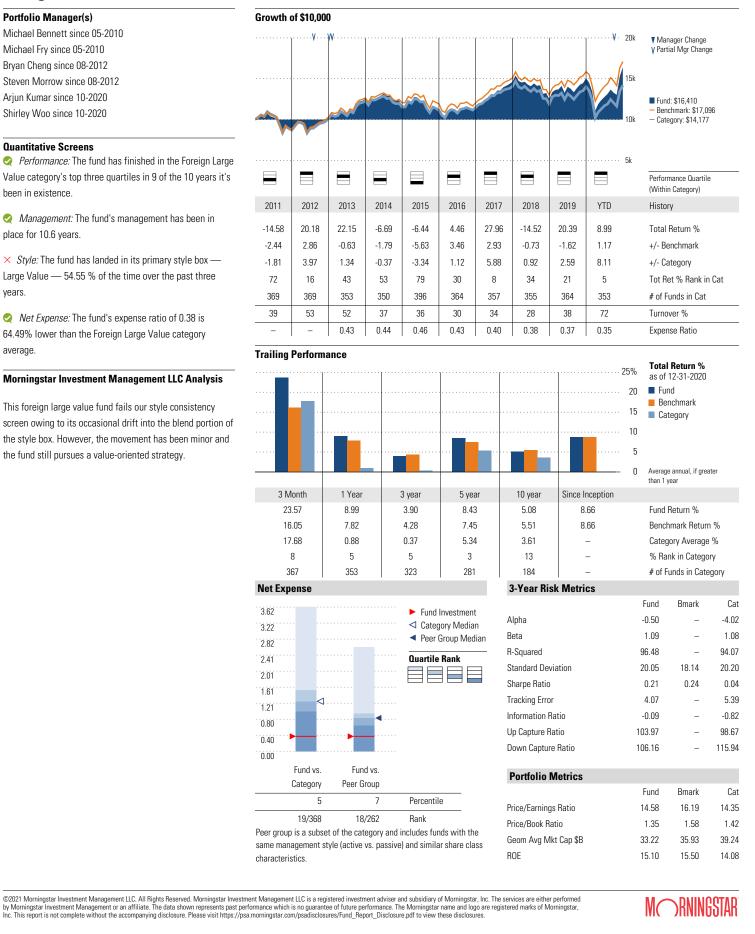
place for 10.6 years.

Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value

Morningstar Index

MSCI EAFE NR USD



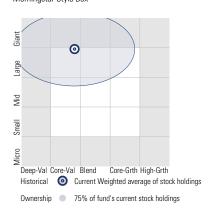
years. Net Expense: The fund's expense ratio of 0.38 is 64.49% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

This foreign large value fund fails our style consistency screen owing to its occasional drift into the blend portion of the style box. However, the movement has been minor and the fund still pursues a value-oriented strategy.

Vanguard International Value Inv VTRIX

Style Analysis as of 12-31-2020 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2020

0	50	100

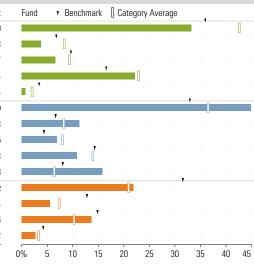
Sector Weighting as of 12-31-2020

Asset Allocation as of 12-31-2020

		Fund	Bmark	Cat
Դ	Cyclical	33.27	35.80	42.58
æ.	Basic Materials	3.72	6.63	8.33
	Consumer Cyclical	6.61	9.50	9.37
ц.	Financial Services	22.17	16.40	22.84
ŵ	Real Estate	0.77	3.27	2.04
Va.	Sensitive	44.88	32.78	36.49
đ	Communication Services	11.29	6.50	8.23
0	Energy	6.93	4.22	7.95
Ф	Industrials	10.82	14.15	13.93
	Technology	15.84	7.91	6.38
	Defensive	21.85	31.41	20.92
F	Consumer Defensive	5.52	12.64	7.34
٠	Healthcare	13.68	14.70	10.26
9	Utilities	2.65	4.07	3.32

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

Asset Class Net % Cat% US Stocks 5.92 2.38 Non-US Stocks 89.46 95.05 Bonds 0.01 0.22 Cash 4.61 2.27 Other 0.00 0.08 Total 100.00 100.00



	Greater Asia	Fund % 37.88	Cat % 32.90	Americas	Fund % 7.63	Cat % 6.66	Greater Europe	Fund % 54.50	Cat % 60.45	Market Maturity	Fund %
	Japan	16.48	18.44	North America	6.32	5.99	United Kingdom	16.11	19.56	Developed Markets	89.21
	Australasia	0.50	3.06	Central/Latin	1.31	0.67	W euro-ex UK	37.45	40.00	Emerging Markets	10.79
	Asia-4 Tigers	12.37	7.63				Emrgng Europe	0.41	0.52	Not Available	0.00
	Asia-ex 4 Tigers	8.53	3.77				Africa	0.53	0.37		
>75	Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2020

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Vanguard Market Liquidity Inv	4.52	4.52	_	_
€ Sanofi SA	2.46	6.98	-8.67	Healthcare
\ni Novartis AG	2.27	9.26	-5.77	Healthcare
igodolog Samsung Electronics Co Ltd	2.14	11.40	-	Technology
\ominus Royal Dutch Shell PLC Class A	1.86	13.26	-38.64	Energy
€ Tesco PLC	1.69	14.95	-5.53	Consumer Defensive
€ Hitachi Ltd	1.55	16.50	-9.97	Industrials
€ Fresenius Medical Care AG & Co. KGaA	1.47	17.97	5.22	Healthcare
e Vodafone Group PLC	1.41	19.38	-12.07	Communication Svc
igodot DBS Group Holdings Ltd	1.40	20.79	_	Financial Services

Total Holdings 153

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Vanguard Mid-Cap Value Index Admiral VMVAX

Portfolio Manager(s)

Donald Butler since 08-2006 Michael Johnson since 04-2016

Quantitative Screens

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

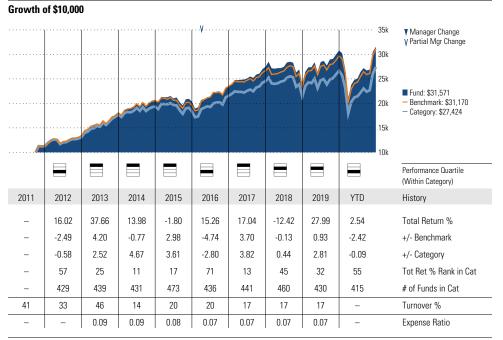
Management: The fund's management has been in place for 14.38 years.

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
 93.27% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

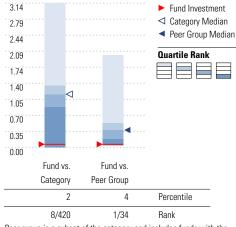


Morningstar Category

Mid-Cap Value







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

of Funds in Category Cat Alpha -0.53 -1.47 Reta 0.98 1 03 _ 99.20 **R-Squared** 96.69 Standard Deviation 22 68 22.94 23.97 Sharpe Ratio 0.25 0 28 0.22 Tracking Error 2.06 4.83 Information Ratio -0.30 -0.31 Up Capture Ratio 97.19 100.97 Down Capture Ratio 99.03 106.89

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 18 51 18 90 17 75 Price/Book Ratio 2.00 1.81 1.74 Geom Avg Mkt Cap \$B 9 97 971 873 ROE 15.32 11.29 11.96

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Morningstar Index

Russell Mid Cap Value TR USD

Vanguard Mid-Cap Value Index Admiral VMVAX

Asset Allocation as of 12-31-2020

Sector Weighting as of 12-31-2020

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

0

Դ Cyclical

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3

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Energy

¢

F

Utilities 50

Fund

47.47

6.76

14.98

18.67

7.06

26.94

5.23

3.52

7.88

10.31

25.59

4.73

6.84

14.02

Bmark

45.06

5.61

8.34

16.32

14.79

27.14

4.07

3.28

10.83

8.96

27.80

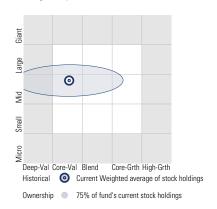
6.16

8.24

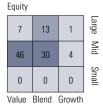
13.40

100

Style Analysis as of 12-31-2020 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Newmont Corp	1.87	1.87	40.23	Basic Materials
\ominus WEC Energy Group Inc	1.49	3.36	2.53	Utilities
\ominus Motorola Solutions Inc	1.45	4.81	7.17	Technology
\ominus Eversource Energy	1.43	6.25	3.03	Utilities
\ominus Willis Towers Watson PLC	1.25	7.49	5.69	Financial Services
\ominus FirstEnergy Corp	1.23	8.72	-33.81	Utilities
⊖ Entergy Corp	1.19	9.92	-13.54	Utilities
igodot American Water Works Co Inc	1.14	11.06	26.67	Utilities
\ominus DTE Energy Co	1.09	12.15	-3.34	Utilities
😑 Clorox Co	1.02	13.18	34.34	Consumer Defensive
⊖ Ameren Corp	0.99	14.17	4.24	Utilities
⊖ D.R. Horton Inc	0.95	15.13	32.03	Consumer Cyclical
igodot Liberty Broadband Corp C	0.93	16.06	25.94	Communication Svc
\ominus The Hartford Financial Services Group Inc	0.92	16.98	-17.26	Financial Services
⊖ Keysight Technologies Inc	0.91	17.89	28.71	Technology

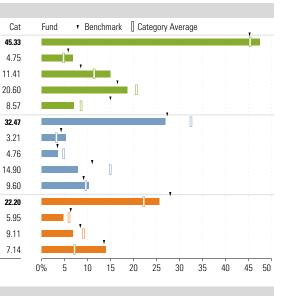
Total Holdings 201

⊕ Increase ⊖ Decrease 🕸 New to Portfolio





Asset Class Net % Cat% **US Stocks** 96.26 92.17 Non-US Stocks 3.62 5.26 Bonds 0.00 0.05 Cash 0.12 2.22 0.00 Other 0.30 Total 100.00 100.00



Morningstar Category

Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

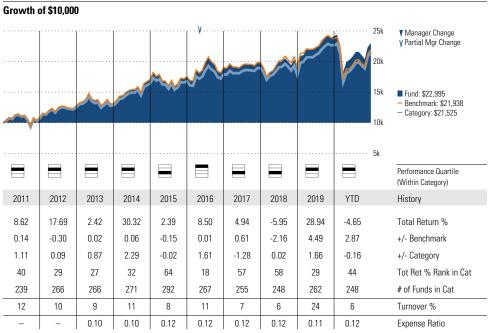
Management: The fund's management has been in place for 24.65 years.

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

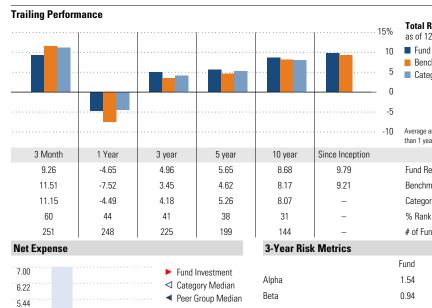
Net Expense: The fund's expense ratio of 0.12 is 89.19% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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



Real Estate



7.00			Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	⊲		
0.78	• • • • •		
0.00) — — N	
	Fund vs.	Fund vs.	
C	Category	Peer Group	
	5	34	Percentile
	12/257	15/45	Rank

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

0.07	outogory / worugo /o							
31	-	% Rank in Category						
144	-	# of Funds in Category						
3-Year Risk N	letrics							
		Fund	Bmark	Cat				
Alpha		1.54	-	1.42				
Beta		0.94	-	0.92				
R-Squared		98.71	-	94.35				
Standard Deviatio	n	18.90	20.07	19.05				
Sharpe Ratio		0.27	0.20	0.27				
Tracking Error		2.50	-	4.94				
Information Ratio		0.60	-	0.21				
Up Capture Ratio		98.24	-	95.90				
Down Capture Rat	io	91.74	-	90.56				
Dortfolio Mot	inn							

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	40.39	38.46	36.08
Price/Book Ratio	2.39	2.42	2.60
Geom Avg Mkt Cap \$B	9.32	9.35	11.72
ROF	8.61	9.56	11.65

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Morningstar Index **Morningstar Category**

S&P United States REIT TR USD

Total Return %

as of 12-31-2020

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

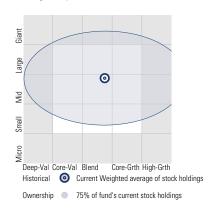
Category Average %

Fund Return %

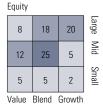
Category

Vanguard Real Estate Index Admiral VGSLX

Style Analysis as of 12-31-2020 Morningstar Style Box™







То

Weight %	🛨 Healthcare	0.00 0.00	0.06		
>50 25-50 10-25 0-10	U tilities	0.00 0.00	0.07		
			0% 5 1	10 15 20 25 30 35 4	40 45 50 55 60 65 70 75 80 85 90 9 5 0
Top 15 Holdings as of 12-31-2020					
Name		% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index		10.87	10.87	_	_
① American Tower Corp		7.40	18.28	-0.36	Real Estate
⊕ Prologis Inc		4.58	22.86	14.40	Real Estate
\oplus Crown Castle International Corp		4.39	27.25	15.46	Real Estate
Equinix Inc		3.60	30.85	24.18	Real Estate
⊕ Simon Property Group Inc		2.78	33.63	-38.72	Real Estate
⊕ Public Storage		2.42	36.06	12.19	Real Estate
 Welltower Inc 		2.24	38.30	-17.68	Real Estate
SBA Communications Corp		2.20	40.50	17.84	Real Estate
\oplus AvalonBay Communities Inc		2.06	42.56	-20.46	Real Estate
🕀 Equity Residential		2.06	44.62	-23.76	Real Estate
🕀 Digital Realty Trust Inc		1.81	46.42	20.25	Real Estate
⊕ Realty Income Corp		1.74	48.16	-11.76	Real Estate
⊕ Ventas Inc		1.48	49.64	-11.36	Real Estate
\oplus Boston Properties Inc		1.47	51.11	-28.59	Real Estate

Total Holdings 186

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Asset Allocation as of 12-31-2020 Asset Class

100

Real Estate

US Stocks	98.97	87.30
Non-US Stocks	0.05	0.76
Bonds	0.00	3.63
Cash	0.97	1.75
Other	0.00	6.57
Total	100.00	100.00

Sector Weighting as of 12-31-2020

0

50

		Fund	Bmark	Cat	Fund	,	Be	nchn	nark] (Categ	ory A	\ver	age				
Դ	Cyclical	99.97	99.13	98.99	_		-			-								
æ.	Basic Materials	0.00	0.00	0.03	ĺ.													
	Consumer Cyclical	0.00	0.13	0.73	0													
ц.	Financial Services	0.01	0.00	0.11	0													
ŵ	Real Estate	99.96	99.00	98.12	_			-	· · ·							-		
V.	Sensitive	0.03	0.87	0.87	0													
	Communication Services	0.00	0.00	0.06	ĺ													
0	Energy	0.00	0.00	0.01														
¢	Industrials	0.03	0.87	0.08	[
	Technology	0.00	0.00	0.72	0													
-	Defensive	0.00	0.00	0.13														
F	Consumer Defensive	0.00	0.00	0.00														
٠	Healthcare	0.00	0.00	0.06]													
9	Utilities	0.00	0.00	0.07	ĺ													
					00/ E 1	0 15	20	25 3	0 25	= 10	15 5		cn.	65	70 -	7	00	0800

⁰⁰

Net %

Cat%

Vanguard Small Cap Growth Index Admiral VSGAX

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 William Coleman since 04-2016

Quantitative Screens

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

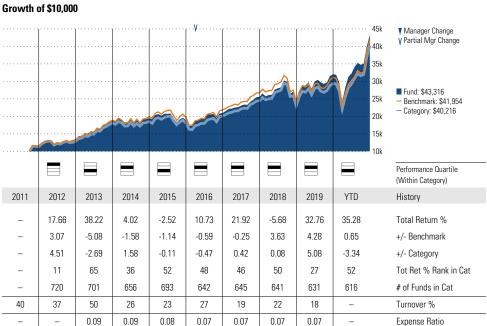
Management: The fund's management has been in place for 16.01 years.

× Style: The fund has landed in its primary style box — Small Growth - 5.71 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.07 is 94.21% lower than the Small Growth category average.

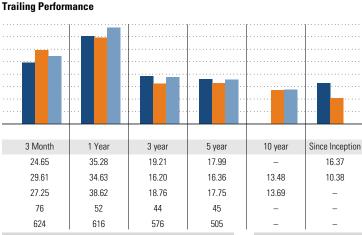
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.

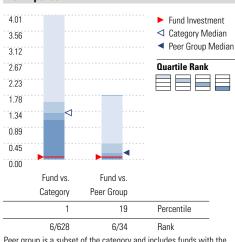


Morningstar Category

Small Growth



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.

Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 3.41 3.37 Beta 0.94 0.96 97.58 **R-Squared** 93.88 Standard Deviation 24 16 25 46 25 17 Sharpe Ratio 0.79 0.66 0.77 Tracking Error 4.08 6.27 Information Ratio 0.74 0.42 Up Capture Ratio 98.01 101.00 Down Capture Ratio 87.38 91.66

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.66	24.72	25.39
Price/Book Ratio	3.16	3.88	3.65
Geom Avg Mkt Cap \$B	2.95	1.66	2.80
ROE	10.39	10.22	9.63

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Morningstar Index

Russell 2000 Growth TR USD

Total Return %

as of 12-31-2020

Benchmark

Average annual, if greater than 1 year

Fund Return %

Category

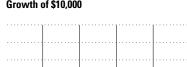
Fund

40%

35

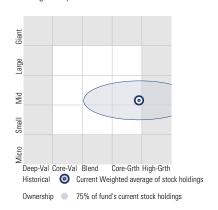
30

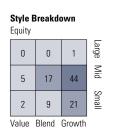
25



Vanguard Small Cap Growth Index Admiral VSGAX

Style Analysis as of 12-31-2020 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2020

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Cmt Market Liquidity Rate	1.85	1.85	_	_
ightarrow Teledyne Technologies Inc	0.76	2.61	13.11	Technology
\ni Tyler Technologies Inc	0.75	3.36	45.50	Technology
\ni DocuSign Inc	0.75	4.11	199.96	Technology
eq Equity Lifestyle Properties Inc	0.73	4.84	-8.04	Real Estate
\ominus Insulet Corp	0.72	5.56	49.32	Healthcare
⇒ EPAM Systems Inc	0.72	6.28	68.91	Technology
\ni The Trade Desk Inc A	0.70	6.98	208.34	Technology
igodologies Zebra Technologies Corp	0.70	7.69	50.46	Technology
\ominus West Pharmaceutical Services Inc	0.69	8.37	88.89	Healthcare
\ominus Fair Isaac Corp	0.64	9.01	36.39	Technology
ightarrow Coupa Software Inc	0.58	9.59	131.73	Technology
ightarrow Bright Horizons Family Solutions Inc	0.56	10.15	15.10	Consumer Cyclical
ightarrow Guidewire Software Inc	0.56	10.71	17.27	Technology
earrow Teladoc Health Inc	0.56	11.26	138.84	Healthcare

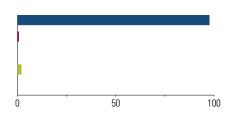
Total Holdings 581

 \oplus Increase \ominus Decrease R New to Portfolio

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Asset Allocation as of 12-31-2020



Fund

27.21

2.18

10.49

4.59

9.95

47.51

4.78

2.14

11.91

28.68

25.30

2.67

21.92

0.71

Bmark

20.84

3.17

7.34

5.97

4.36

38.88

2.70

0.29

17.92

17.97

40.27

4.56

33.86

1.85

Sector Weighting as of 12-31-2020

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

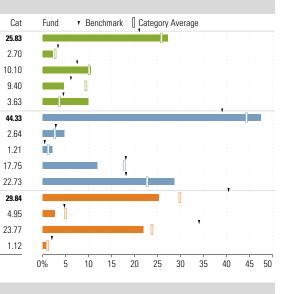
Technology

Defensive

Healthcare

Consumer Defensive

Asset Class	Net %	Cat%
US Stocks	97.57	93.70
Non-US Stocks	0.56	3.38
Bonds	0.00	0.00
Cash	1.87	2.60
Other	0.00	0.32
Total	100.00	100.00



Morningstar Index Russell 2000 Growth TR USD