American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70% Morningstar Index

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

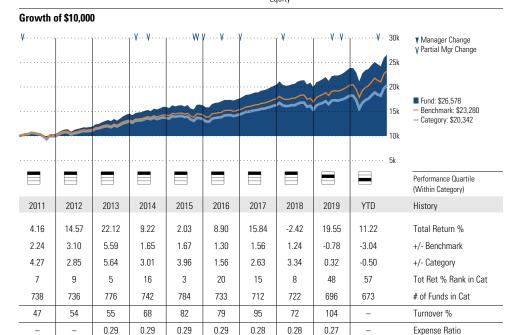
Performance: The fund has finished in the Allocation-50% to 70% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

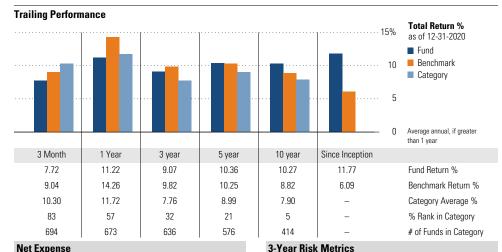
Management: The fund's management has been in place for 22.01 years.

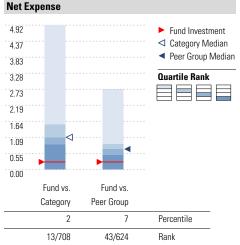
Net Expense: The fund's expense ratio of 0.26 is 75.7% lower than the Allocation--50% to 70% Equity category average.

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.

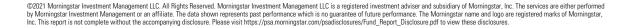






	Fund	Bmark	Cat
Alpha	-0.19	_	-2.26
Beta	0.94	_	1.08
R-Squared	98.14	_	95.76
Standard Deviation	10.98	11.52	12.74
Sharpe Ratio	0.71	0.74	0.56
Tracking Error	1.63	-	2.93
Information Ratio	-0.46	_	-0.63
Up Capture Ratio	94.51	_	98.62
Down Capture Ratio	96.26	_	112.05

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





American Funds American Balanced R6 RLBGX

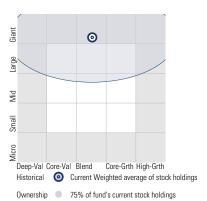
Morningstar Category Allocation--50% to 70% Morningstar Index

Equity

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 12-31-2020

Morningstar Style Box™



Μd



Asset Allocation as of 12-31-2020



Style Breakdown

Equity 2 4 2







Fixed Ir	ncome		Quality
			High
			Mid
			Low
Ltd Duratio	Mod	Ext	

		Fund	Bmark	Cat	Fund	١ ١	Bench	mark	Cateo	jory Ave	erage		
Ն	Cyclical	28.39	_	32.53									
à.	Basic Materials	3.72	_	3.27		0							
-	Consumer Cyclical	5.99	_	9.48									
<u></u>	Financial Services	13.50	_	15.88									
b	Real Estate	5.18	-	3.90									
M	Sensitive	40.33	_	41.20									
	Communication Services	9.34	_	8.74									
•	Energy	3.10	_	4.37		[
\$	Industrials	7.66	_	10.61			• [
3	Technology	20.23	_	17.48									
→	Defensive	31.28	-	26.26									
Ę	Consumer Defensive	10.89	_	7.70									
1	Healthcare	17.90	_	14.89			1	j					
7	Utilities	2.49	_	3.67		П							

100

Top 10 Holdings as of 12-31-2020					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	_	5.96	5.96	_	_
	_	3.96	9.92	42.37	Technology
○ UnitedHealth Group Inc	-	2.81	12.73	20.93	Healthcare
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
⊕ JPMorgan Chase & Co	_	1.30	22.70	-6.26	Financial Services
☆ Cash And Other Assets Less Liablities	_	1.25	23.95	_	-

Total Holdings 1876



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Steven Watson since 10-2008 Andrew Suzman since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Paul Flynn since 09-2017 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

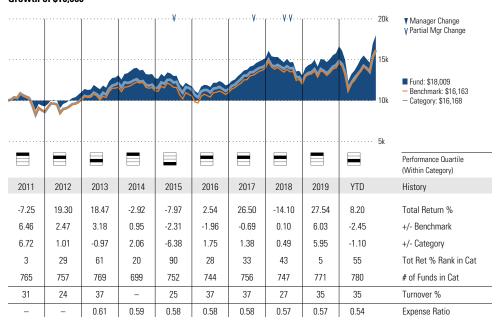
Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.26 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 0.54 is 41.94% lower than the Foreign Large Blend category average.

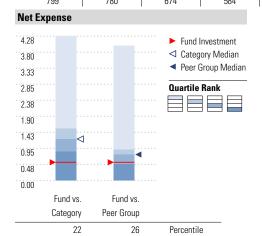
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







	182/816	150/580	Rank				
Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class							
characte	prietice						

3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	0.75	_	-0.30
Beta	1.07	_	1.00
R-Squared	98.01	_	95.36
Standard Deviation	19.62	18.19	18.63
Sharpe Ratio	0.31	0.27	0.25
Tracking Error	3.03	_	4.17
Information Ratio	0.32	_	-0.11
Up Capture Ratio	104.92	_	98.36
Down Capture Ratio	101.76	_	99.83

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.26	15.22	15.82
Price/Book Ratio	1.62	1.58	1.72
Geom Avg Mkt Cap \$B	28.99	30.69	38.15
ROE	14.33	15.65	17.00



American Funds Intl Gr and Inc R6 RIGGX

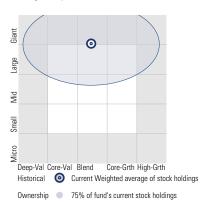
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2020

Morningstar Style Box™



Style Breakdown

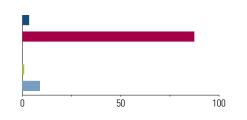
Lquity			
30	32	23	Large
6	3	5	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	8.74	1.66
Cash	0.72	0.53
Bonds	0.00	0.97
Non-US Stocks	87.29	93.46
US Stocks	3.25	3.37
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2020											
		Fund	Bmark	Cat	Fund	•	Benchma	rk [] C	Category	Average			
Դ	Cyclical	36.51	39.31	38.31									
A	Basic Materials	6.05	6.90	6.76									
A	Consumer Cyclical	7.99	10.20	10.34			– [
,	Financial Services	18.93	19.17	18.47					•)				
fi	Real Estate	3.54	3.04	2.74									
W	Sensitive	33.67	35.63	36.04									
	Communication Services	5.92	8.52	7.06									
ð	Energy	5.75	5.37	4.78									
Ф	Industrials	8.14	11.38	14.61		- :	'						
	Technology	13.86	10.36	9.59						į			
—	Defensive	29.82	25.03	25.66									
Ħ	Consumer Defensive	12.91	10.62	10.63									
+	Healthcare	10.40	10.78	11.91									
•	Utilities	6.51	3.63	3.12									
					0%	5	10	15	20	25	30	35	40

World Regions % Equity 12-31-2020



Greater Asia	Fund % 32.83	Cat % 36.85
Japan	8.44	20.13
Australasia	1.10	4.93
Asia-4 Tigers	13.57	6.65
Asia-ex 4 Tigers	9.72	5.14
Not Classified	0.00	0.00

Americas	Fund % 11.85	Cat % 7.21	Greater Europe	Fund % 55.32	Cat % 55.95	Market Maturity	Fund %
North America	7.72	6.31	United Kingdom	17.29	14.42	Developed Markets	83.01
Central/Latin	4.13	0.90	W euro-ex UK	34.89	40.46	Emerging Markets	16.99
			Emrgng Europe	2.49	0.44	Not Available	0.00
			Africa	0.65	0.63		

Top 10 Holdings as of 12-31-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash M	8.74	8.74	-	_
☐ Taiwan Semiconductor Manufacturing Co Ltd	3.59	12.33	63.14	Technology
⊕ AstraZeneca PLC	2.91	15.24	-0.88	Healthcare
⊕ British American Tobacco PLC	2.73	17.97	-9.69	Consumer Defensive
⊕ Enel SpA	2.49	20.47	21.66	Utilities
ASML Holding NV	1.98	22.45	51.73	Technology
	1.91	24.36	18.26	Financial Services
⊕ Nestle SA	1.83	26.19	2.08	Consumer Defensive
⊕ Samsung Electronics Co Ltd Participating Preferred	1.60	27.79	_	Technology
Wynn Macau Ltd	1.38	29.17	-32.19	Consumer Cyclical

Total Holdings 224

Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Charles Groeschell since 09-2000
Daniel Tranchita since 09-2000
M. Sharon deGuzman since 09-2000
Mary Ellen Stanek since 09-2000
Warren Pierson since 09-2000
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2019

Quantitative Screens

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

Management: The fund's management has been in place for 20.27 years.

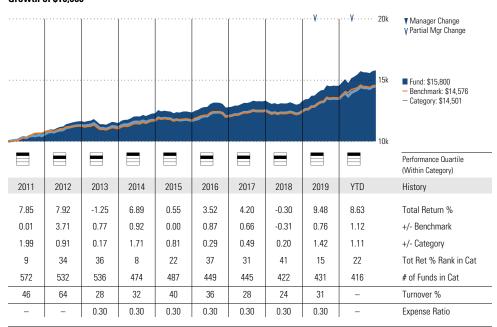
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 50.82% lower than the Intermediate Core Bond category average.

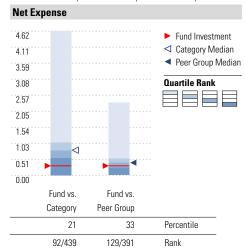
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2020 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 1.07 8.63 5.84 5.04 4.68 5.50 7.31 0.67 7.51 5.34 4.44 3.84 Benchmark Return % 0.95 7 52 5 11 3 69 4.26 Category Average % 38 22 14 5 % Rank in Category 11 430 416 381 331 253 # of Funds in Category



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

3-1 cai hisk Menics			
	Fund	Bmark	Cat
Alpha	0.13	_	-0.07
Beta	1.07	_	0.98
R-Squared	91.16	_	84.02
Standard Deviation	3.81	3.40	3.68
Sharpe Ratio	1.12	1.11	0.99
Tracking Error	1.16	_	1.44
Information Ratio	0.43	_	-0.28
Up Capture Ratio	110.02	_	100.38
Down Capture Ratio	111.76	_	108.74

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.69	4.43	5.01
Avg Eff Maturity	7.48	-	6.82



Not Rated

Baird Aggregate Bond Inst BAGIX

Style Analysis as of 12-31-2020
Style Breakdown
Fixed Income

Quality

Ala

Ltd Mod Ext
Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.70	3.53	37.76
AA	3.10	74.59	21.56
А	17.00	10.82	20.07
BBB	19.60	8.32	15.16
BB	0.60	0.28	2.53
В	0.00	0.00	0.91
Below B	0.00	0.00	0.90

0.00

2.46

1.10

Asset Allocation as of 12-31-2020 Asset Class Net % Cat% US Stocks 0.00 0.00 Non-US Stocks 0.00 0.00 Bonds 94.35 99.45 Cash 3.01 0.44 Other 2.64 0.10 50 100 Total 100.00 100.00

Morningstar Category

Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Other	0.00	0.00	2.93	į [
Cash & Equivalents	3.01	5.48	3.69									
Municipal	0.64	0.76	0.77	ď	,							
Covered Bond	0.00	0.00	0.02	ĺ								
Asset-Backed	3.34	0.02	5.74		[
Commercial MBS	4.40	1.61	0.67	1)=								
Non-Agency Residential MBS	0.87	0.42	0.27	D								
Agency MBS CMO	4.12	0.00	4.71									
Agency MBS ARM	0.00	0.19	0.11	ĺ								
Agency MBS Pass-Through	22.81	27.43	24.24					- :		۲		
Securitized	35.54	29.67	35.76				-	-				
Preferred	0.00	0.02	0.05	ĺ								
Convertible	2.58	0.00	0.99									
Bank Loan	0.00	0.64	0.25	0								
Corporate Bond	35.82	19.42	24.58					V .				
Corporate	38.40	20.08	25.87									
Other Government Related	0.02	1.16	5.89	, , ,								
Agency/Quasi Agency	0.06	8.36	1.28	10		•						
Inflation – Protected	0.00	0.00	2.10	' [
Treasury	22.32	34.51	21.70								T	
Government	22.40	44.03	30.97							- 1		
	Fund	Bmark	Cat	Fund	,	Bench	mark	Categ	orv Ave	erage		

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 1.88%	03-2022	5.63	5.63	_
─ United States Treasury Bonds 2.88%	05-2043	3.99	9.62	_
⊕ United States Treasury Bonds 2.5%	02-2045	3.79	13.41	-
⊖ First American Government Obligs U	02-2030	2.37	15.79	_
─ United States Treasury Bonds 3.5%	02-2039	1.97	17.75	_
─ United States Treasury Notes 1.75%	03-2022	1.42	19.17	_
United States Treasury Notes 1.63%	08-2022	1.25	20.42	_
⊕ United States Treasury Notes 2.25%	11-2025	0.85	21.27	-
─ United States Treasury Notes 2.25%	11-2027	0.70	21.97	_
─ United States Treasury Notes 3.13%	11-2028	0.67	22.64	_

Total Holdings 1285



DFA US Small Cap I DFSTX

Portfolio Manager(s)

Jed Foodall since 02-2012 Joel Schneider since 02-2017 Marc Leblond since 02-2020

Quantitative Screens

- Performance: The fund has finished in the Small Blend category's top three quartiles in 10 of the 10 years it's been
- Management: The fund's management has been in place for 8.85 years.
- Style: The fund has landed in its primary style box Small Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.35 is 66.98% lower than the Small Blend category average.

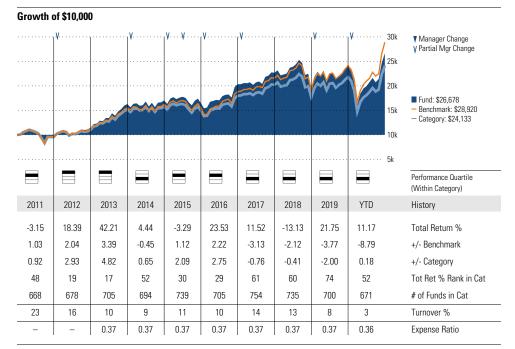
Morningstar Investment Management LLC Analysis

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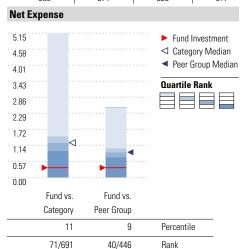
Morningstar Category

Morningstar Index Russell 2000 TR USD









3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-4.20	_	-3.23
Beta	0.98	_	0.98
R-Squared	98.47	_	96.43
Standard Deviation	25.43	25.63	25.45
Sharpe Ratio	0.28	0.45	0.32
Tracking Error	3.17	-	4.74
Information Ratio	-1.48	-	-0.93
Up Capture Ratio	95.15	-	92.42
Down Capture Ratio	108.51	-	102.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.28	21.08	20.01
Price/Book Ratio	1.97	2.11	2.13
Geom Avg Mkt Cap \$B	1.49	1.49	2.69
ROE	11.84	8.19	12.48





DFA US Small Cap I DFSTX

Style Analysis as of 12-31-2020

Morningstar Style Box™



Style Breakdown

Equity

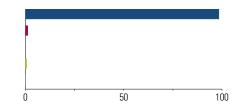
0	0	0	Large
4	6	7	Mid
27	33	23	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2020



Total	100.00	100.00
Other	0.01	0.59
Cash	0.52	0.91
Bonds	0.00	0.49
Non-US Stocks	1.09	1.78
US Stocks	98.37	96.22
Asset Class	Net %	Cat%

Morningstar Index

Russell 2000 TR USD

Morningstar Category

■ Small Blend

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cateo	jory Ave	rage	_	
b	Cyclical	38.03	34.86	40.73								- !	
÷.	Basic Materials	4.40	3.35	4.01									
£	Consumer Cyclical	13.05	7.35	10.85		. '							
ê	Financial Services	20.08	15.88	17.58				. •					
b	Real Estate	0.50	8.28	8.29								į	
NF	Sensitive	43.03	35.03	38.30									
	Communication Services	3.93	2.55	2.78									
•	Energy	3.56	1.63	2.95									
þ	Industrials	21.53	16.15	19.34									
2	Technology	14.01	14.70	13.23							<u>.</u>		
+	Defensive	18.93	30.12	20.98									
=	Consumer Defensive	5.06	4.30	4.01									
ř	Healthcare	10.09	21.36	13.76									
2	Utilities	3.78	4.46	3.21									

Top 15 Holdings as of 12-31-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	0.47	0.47	_	_
─ Horizon Therapeutics PLC	0.44	0.91	102.07	Healthcare
Amedisys Inc	0.39	1.30	75.73	Healthcare
Tech Data Corp	0.37	1.68	_	Technology
Deckers Outdoor Corp	0.36	2.03	69.83	Consumer Cyclical
Armstrong World Industries Inc	0.35	2.38	-19.97	Industrials
→ Helen Of Troy Ltd	0.34	2.72	23.58	Consumer Defensive
→ Generac Holdings Inc	0.34	3.06	126.08	Industrials
∃ Tetra Tech Inc	0.34	3.40	35.14	Industrials
⇒ TCF Financial Corp	0.31	3.71	-17.91	Financial Services
Darling Ingredients Inc	0.31	4.01	105.41	Consumer Defensive
Trex Co Inc Trex	0.30	4.32	86.29	Industrials
FTI Consulting Inc	0.30	4.62	0.96	Industrials
LHC Group Inc	0.30	4.91	54.85	Healthcare
⊖ KBR Inc	0.29	5.20	2.72	Industrials

Total Holdings 2023



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 3 of the 4 years it's been in existence.

Management: The fund's management has been in place for 23.49 years.

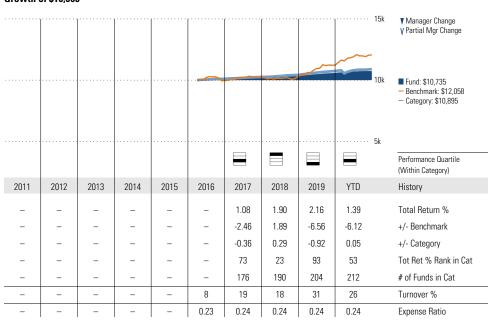
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 46.67% lower than the Ultrashort Bond category average.

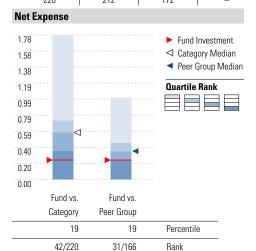
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







Fund	Bmark	Cat
1.49	_	1.17
0.06	_	0.15
18.04	-	12.20
0.48	3.40	1.76
0.62	1.11	0.30
3.23	-	3.49
-1.09	-	-0.98
17.79	_	28.24
-19.45	-	7.79
	1.49 0.06 18.04 0.48 0.62 3.23 -1.09	1.49 - 0.06 - 18.04 - 0.48 3.40 0.62 1.11 3.231.09 - 17.79 -

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.38	4.43	0.87
Avg Eff Maturity	2.62	_	1.41



Duration

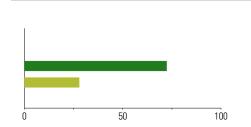
Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Style	Analy	sis as	of 12-31-
Style E	Breakdo	own	
Fixed Ir	come		Quality
			High
			Mid
			Low
Ltd	Mod	Ext	



Asset Allocation as of 12-31-2020



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	56.93
AA	0.00	74.59	7.29
A	0.00	10.82	16.98
BBB	0.00	8.32	12.33
BB	0.00	0.28	1.33
В	0.00	0.00	0.01
Below B	0.00	0.00	0.38
Not Rated	0.00	2.46	4.75

-2020

Sector Weighting as of 12-		Б	0 .			По.	
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	T
Government	15.26	44.03	7.37				
Treasury	4.88	34.51	2.47				
Inflation – Protected	0.00	0.00	0.20	Ó			
Agency/Quasi Agency	10.38	8.36	1.07	ı)			
Other Government Related	0.00	1.16	3.63	l			
Corporate	0.00	20.08	37.45				
Corporate Bond	0.00	19.42	35.52	Ĺ			
Bank Loan	0.00	0.64	0.36	ď			
Convertible	0.00	0.00	1.57	[0]			
Preferred	0.00	0.02	0.00	İ			
Securitized	56.99	29.67	26.58				
Agency MBS Pass-Through	4.53	27.43	0.86			7	
Agency MBS ARM	0.51	0.19	0.41	Ò			
Agency MBS CMO	51.95	0.00	2.19				
Non-Agency Residential MBS	0.00	0.42	0.61	Ď			
Commercial MBS	0.00	1.61	3.26	'			
Asset-Backed	0.00	0.02	19.08	i i			
Covered Bond	0.00	0.00	0.17	Ĭ			
Municipal	0.00	0.76	1.34	i 🗓			
Cash & Equivalents	27.75	5.48	27.00				
Other	0.00	0.00	0.13	Í			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Bmocap Repo 5 Repo	01-2020	22.34	22.34	_
	01-2049	4.01	26.35	_
⊖ Government National Mortgage Association 2.21%	01-2049	3.43	29.78	_
	02-2065	3.33	33.11	_
⊖ Government National Mortgage Association 0.82%	01-2065	3.21	36.32	_
⊖ Government National Mortgage Association 2.16%	09-2046	2.72	39.04	_
⊙ Government National Mortgage Association 0.59%	09-2062	2.43	41.47	_
	06-2062	2.32	43.78	_
	10-2046	2.23	46.02	_
	01-2047	2.14	48.16	_

Total Holdings 223



T. Rowe Price Retirement | 2010 | TRPAX

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

Portfolio Manager(s)

Wyatt Lee since 09-2015 Kimberly DeDominicis since 10-2019 Andrew van Merlen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date
2000-2010 category's top three quartiles in 5 of the 5 years
it's been in existence.

Management: The fund's management has been in place for 5.26 years.

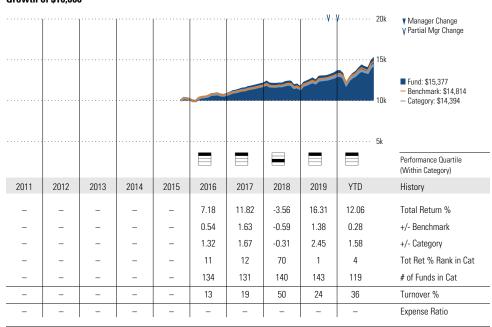
✓ Net Expense: The fund's expense ratio of 0.37 is

37.29% lower than the Target-Date 2000-2010 category
average.

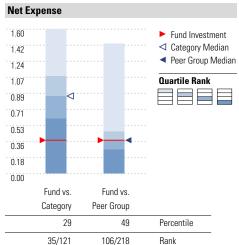
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.96	_	-0.47
Beta	1.18	_	0.94
R-Squared	97.89	_	97.51
Standard Deviation	9.54	8.02	7.66
Sharpe Ratio	0.69	0.77	0.69
Tracking Error	1.99	_	1.60
Information Ratio	0.15	_	-0.59
Up Capture Ratio	110.22	_	91.44
Down Capture Ratio	116.66	_	95.17

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	17.89	18.08
Price/Book Ratio	_	2.19	2.26
Avg Eff Duration	5.61	6.91	4.97
7 Ng En Baration	0.01	0.01	



T. Rowe Price Retirement I 2010 I TRPAX

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

Style Analysis as of 12-31-2020

Morningstar Style Box™



Style Breakdown

Equity 27 26





Fixed Income

Quality High

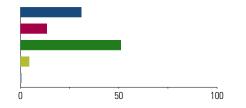
Μid

Low

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2020





		Fund	Bmark	Cat	Fund	▼ Benc	hmark	Categ	orv Ave	rage	
℃ Cyclic	al	32.29	37.77	34.46					, ,	3	
Basic I	Materials	4.00	4.06	4.10							
Consu	mer Cyclical	9.32	8.70	9.03							
Financ	ial Services	15.29	15.02	17.46			y				
Real E	state	3.68	9.99	3.87							
✓ Sensiti	ive	40.47	35.66	40.38							- '
Comm	unication Services	9.16	6.77	8.31							
Energy	/	3.18	3.58	5.51							
Indust	rials	9.66	11.13	10.51		[
Technology	ology	18.47	14.18	16.05							
→ Defens	sive	27.24	26.57	25.17							
C onsu	mer Defensive	8.52	8.84	7.88							
Health	ncare	15.54	13.31	13.77							
Utilitie	es	3.18	4.42	3.52							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Equity Index 500 I	_	25.13	25.13	-	_
	-	17.48	42.61	_	_
→ T. Rowe Price Ltd Dur Infl Focus Bd I	-	15.41	58.02	_	_
→ T. Rowe Price Intl Bd (USD Hdgd) I	-	6.00	64.02	_	_
→ T. Rowe Price Emerging Markets Bond I	_	4.40	68.41	-	-
	_	3.98	72.39	_	_
⊕ T. Rowe Price International Value Eq I	-	3.64	76.03	_	_
	-	3.61	79.64	_	_
⊕ T. Rowe Price Overseas Stock I	_	3.32	82.96	_	_
⊕ T. Rowe Price International Stock I	_	3.22	86.18	_	_

Total Holdings 20



T. Rowe Price Retirement | 2015 | TRFGX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Wyatt Lee since 09-2015 Kimberly DeDominicis since 10-2019 Andrew van Merlen since 01-2020

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 category's top three quartiles in 5 of the 5 years it's

Management: The fund's management has been in place for 5.26 years.

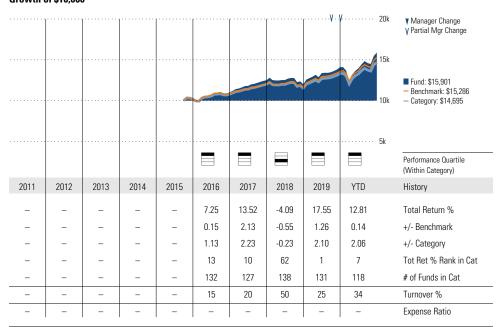
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.4 is 36.51% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

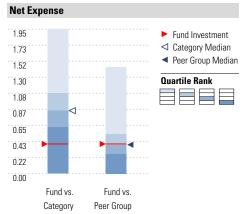
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance





	35/119	109/214	Rank	
Peer gro	up is a subset o	f the category and	d includes fund	ds with the
same ma	inagement style	(active vs. passi	ve) and similar	share class
characte	ristics.			

51

Percentile

3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-1.12	_	-0.99
Beta	1.18	_	0.99
R-Squared	97.76	-	97.35
Standard Deviation	10.55	8.82	8.84
Sharpe Ratio	0.67	0.76	0.63
Tracking Error	2.26	-	1.60
Information Ratio	0.10	_	-0.71
Up Capture Ratio	110.67	_	94.31
Down Capture Ratio	118.25	_	102.65

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	17.82	18.03
Price/Book Ratio	_	2.17	2.27
Avg Eff Duration	5.81	8.22	5.17



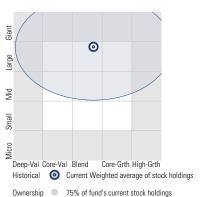
29

T. Rowe Price Retirement I 2015 I TRFGX

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

Style Analysis as of 12-31-2020

Morningstar Style Box™



Style Breakdown

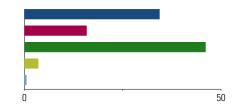
Equity				rixeu II	icome		Qual
25	27	24	Large				High
7	6	6	Mid				Mid
1	2	1	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod n	Ext	

Eivad Incomo

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2020



Total	100.00	100.00
Other	0.45	3.49
Cash	3.45	5.64
Bonds	46.03	50.74
Non-US Stocks	15.76	14.57
US Stocks	34.32	25.55
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	' t	Bench	mark	Categ	gory Ave	erage	_
÷	Cyclical	32.32	37.79	34.94								1
î.	Basic Materials	4.01	4.13	4.12								
Д	Consumer Cyclical	9.44	8.76	9.35				Ė				
÷	Financial Services	15.28	15.13	17.05			<u>.</u>					
À	Real Estate	3.59	9.77	4.42								
W	Sensitive	40.75	35.70	40.27								
	Communication Services	9.16	6.80	8.36								
ð	Energy	3.17	3.60	5.16								
Ф	Industrials	9.71	11.20	10.57								
	Technology	18.71	14.10	16.18								
—	Defensive	26.93	26.51	24.79								
Ħ	Consumer Defensive	7.94	8.84	7.77			(
+	Healthcare	15.44	13.24	13.44								
•	Utilities	3.55	4.43	3.58		[]						

Top 10 Holdings as of 12-31-2020					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Equity Index 500 I	_	22.48	22.48	_	_
	-	16.22	38.70	_	_
→ T. Rowe Price Ltd Dur Infl Focus Bd I	-	12.85	51.55	_	_
→ T. Rowe Price Intl Bd (USD Hdgd) I	-	5.56	57.11	_	_
⊕ T. Rowe Price International Value Eq I	-	4.10	61.21	_	-
∃ T. Rowe Price Emerging Markets Bond I	_	3.92	65.13	_	_
⊕ T. Rowe Price Overseas Stock I	-	3.88	69.01	_	_
⊕ T. Rowe Price International Stock I	-	3.68	72.69	_	_
→ T. Rowe Price Dynamic Global Bond I	-	3.65	76.34	_	_
T. Rowe Price High Yield I	_	3.30	79.63	_	_

Total Holdings 22



T. Rowe Price Retirement | 2020 | TRBRX

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

Portfolio Manager(s)

Wyatt Lee since 09-2015 Kimberly DeDominicis since 10-2019 Andrew van Merlen since 01-2020

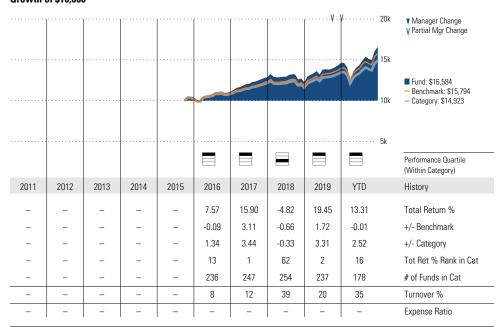
Quantitative Screens

- Q Performance: The fund has finished in the Target-Date
 2020 category's top three quartiles in 5 of the 5 years it's
 been in existence.
- Management: The fund's management has been in place for 5.26 years.
- Net Expense: The fund's expense ratio of 0.42 is 38.24% lower than the Target-Date 2020 category average.

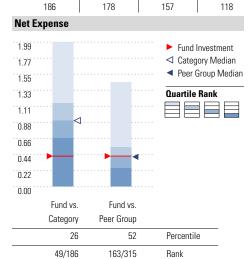
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2020 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % 9.75 13.31 8.81 9.94 10.37 7.63 8.46 13.32 8.54 9.20 6.95 Benchmark Return % 7 66 10 79 7 25 7 09 8 21 Category Average %



16

3

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- Teal hisk Wellics			
	Fund	Bmark	Cat
Alpha	-1.25	-	-0.89
Beta	1.20	-	0.93
R-Squared	97.81	_	96.20
Standard Deviation	11.91	9.82	9.28
Sharpe Ratio	0.64	0.73	0.61
Tracking Error	2.63	_	2.11
Information Ratio	0.10	_	-0.73
Up Capture Ratio	113.90	_	89.97
Down Capture Ratio	123.43	_	97.43

Fund	Bmark	Cat
_	17.75	17.87
_	2.15	2.22
5.98	9.28	5.23
	-	- 17.75 - 2.15



% Rank in Category

of Funds in Category

T. Rowe Price Retirement I 2020 I TRBRX

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

Style Analysis as of 12-31-2020

Morningstar Style Box™



Style Breakdown

Equity

Lquity			
24	27	25	Large
7	6	7	Mid
1	2	1	Small

Value Blend Growth

Fixed Income

Quality

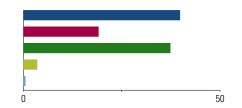
High
Mid

Ltd Mod Ext

Duration

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

Asset Allocation as of 12-31-2020



Asset Class Net % Cat% US Stocks 39.78 28.56 Non-US Stocks 19.05 13.10 Bonds 37.31 47.35 Cash 3.43 4.39 Other 0.44 6.60 Total 100.00 100.00

		Fund	Bmark	Cat	Fund		Bench	mark	Cate	norv Ave	erage	
٠	Cyclical	32.35	37.77	35.43					, , , , ,	, , , , , ,		
ì.	Basic Materials	4.03	4.20	3.57)						
)	Consumer Cyclical	9.53	8.85	9.94								
)	Financial Services	15.26	15.27	16.69			:					
à	Real Estate	3.53	9.45	5.23			•					
Ų.	Sensitive	40.86	35.76	40.18								
	Communication Services	9.13	6.82	8.80		. 1						
)	Energy	3.16	3.62	3.75								
	Industrials	9.76	11.27	10.50								
l	Technology	18.81	14.05	17.13				•				
+	Defensive	26.78	26.47	24.39								
į	Consumer Defensive	7.63	8.85	7.68]					
ř	Healthcare	15.45	13.20	13.40			1					
1	Utilities	3.70	4.42	3.31) [*]						

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Equity Index 500 I	_	22.48	22.48	-	_
	-	14.16	36.65	_	_
→ T. Rowe Price Ltd Dur Infl Focus Bd I	-	8.50	45.14	_	_
	-	5.34	50.48	_	_
⊕ T. Rowe Price Value I	_	4.85	55.33	-	-
	_	4.84	60.17	_	_
⊕ T. Rowe Price International Value Eq I	-	4.82	64.99	_	_
⊕ T. Rowe Price Overseas Stock I	-	4.66	69.65	_	_
→ T. Rowe Price International Stock I	_	4.40	74.04	_	_
∃ T. Rowe Price Emerging Markets Bond I	_	3.32	77.36	_	_

Total Holdings 22



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

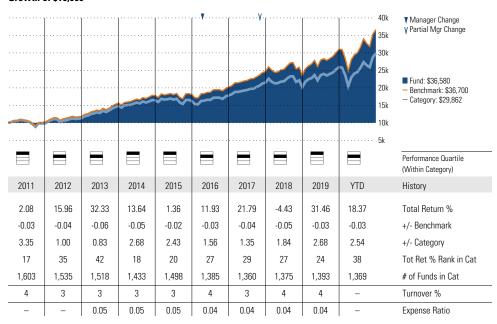
Quantitative Screens

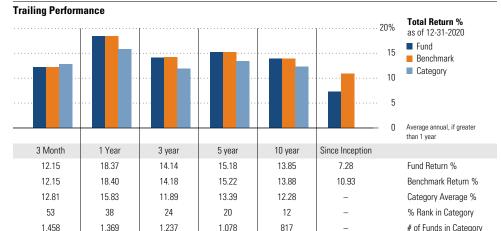
- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 4.68 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.04 is 95.24% lower than the Large Blend category average.

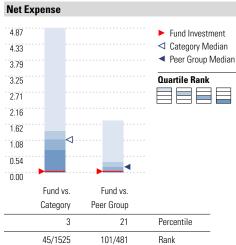
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	-1.82
Beta	1.00	_	0.98
R-Squared	100.00	_	95.80
Standard Deviation	18.80	18.79	18.73
Sharpe Ratio	0.72	0.72	0.61
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
Price/Earnings Ratio	18.64	18.71	17.87
Price/Book Ratio	2.69	2.74	2.65
Geom Avg Mkt Cap \$B	71.43	73.09	97.84
ROE	21.19	21.80	22.01





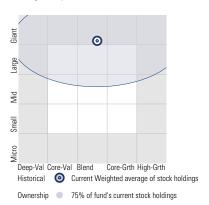
$\textbf{Vanguard 500 Index Admiral} \quad \forall \mathsf{FIAX}$

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 12-31-2020

Morningstar Style Box™



Style Breakdown

Equity

28	31	28	Laige
5	4	2	MIN
0	0	0	JIIaii

Value Blend Growth

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

Asset Allocation as of 12-31-2020



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

Sec	ctor Weighting as of 12-3	31-2020												
		Fund	Bmark	Cat	Fund		▼ Bench	ımark	Cate	gory Ave	erage			
ሁ	Cyclical	28.52	28.49	31.12										
A	Basic Materials	2.08	2.09	2.43										
A	Consumer Cyclical	9.66	9.60	9.79			j	i						
,	Financial Services	13.77	13.79	15.79				= [
命	Real Estate	3.01	3.01	3.11										
W	Sensitive	44.10	44.28	43.06										
	Communication Services	10.79	10.74	9.81										
•	Energy	2.66	2.65	3.44										
Ф	Industrials	8.36	8.71	10.29										
	Technology	22.29	22.18	19.52										
→	Defensive	27.38	27.25	25.81										
Ħ	Consumer Defensive	8.17	8.14	7.94										
+	Healthcare	15.62	15.54	14.75										
•	Utilities	3.59	3.57	3.12		1								
					0%	5	10	15	20	25	30	35	40	45

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	5.58	5.58	42.37	Technology
⊕ Apple Inc	4.93	10.51	81.85	Technology
⊕ Amazon.com Inc	3.77	14.28	76.26	Consumer Cyclical
⊕ Facebook Inc A	1.86	16.14	33.09	Communication Svc
⊕ 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
⊕ Visa Inc Class A	1.28	23.87	17.06	Financial Services
⊕ Procter & Gamble Co	1.27	25.14	13.90	Consumer Defensive
→ JPMorgan Chase & Co	1.24	26.38	-6.26	Financial Services
⊕ UnitedHealth Group Inc	1.10	27.48	20.93	Healthcare
⊕ Intel Corp	1.09	28.57	-14.55	Technology
→ Verizon Communications Inc	1.03	29.60	-0.29	Communication Svc
⊕ Mastercard Inc A	1.00	30.60	20.08	Financial Services

Total Holdings 514



Vanguard Dividend Growth Inv VDIGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Donald Kilbride since 02-2006

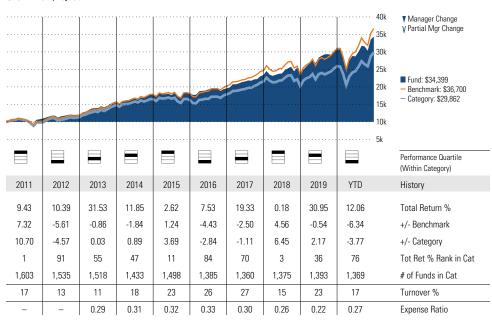
Quantitative Screens

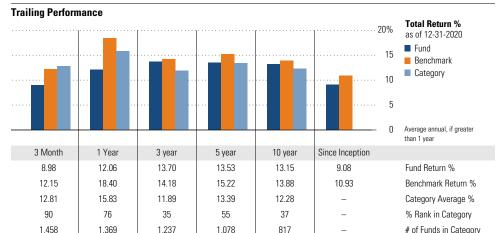
- Performance: The fund has finished in the Large Blend category's top three quartiles in 7 of the 10 years it's been
- Management: The fund's management has been in place for 14.92 years.
- × Style: The fund has landed in its primary style box Large Blend — 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.27 is 67.86% lower than the Large Blend category average.

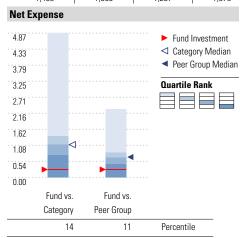
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen due to plotting on the border of the value/blend portion of the Morningstar style box. We are not concerned with this screen failure as the underlying investment process remains consistent.

Growth of \$10,000







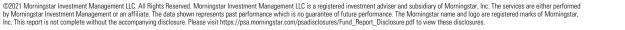
96/880 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

215/1525

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	2.07	_	-1.82
Beta	0.80	_	0.98
R-Squared	91.36	_	95.80
Standard Deviation	15.75	18.79	18.73
Sharpe Ratio	0.80	0.72	0.61
Tracking Error	5.95	_	3.64
Information Ratio	-0.08	_	-1.14
Up Capture Ratio	83.24	_	92.86
Down Capture Ratio	75.09	_	99.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.58	18.71	17.87
Price/Book Ratio	3.39	2.74	2.65
Geom Avg Mkt Cap \$B	82.14	73.09	97.84
ROE	27.00	21.80	22.01





Vanguard Dividend Growth Inv VDIGX

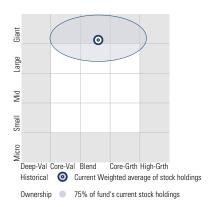
Morningstar Category Large Blend

Morningstar Index

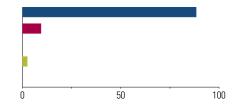
S&P 500 TR USD

Style Analysis as of 12-31-2020

Morningstar Style Box™



Asset Allocation as of 12-31-2020



Total	100.00	100.00
Other	0.00	0.86
Cash	2.35	-1.34
Bonds	0.00	2.83
Non-US Stocks	9.34	2.90
US Stocks	88.31	94.75
Asset Class	Net %	Cat%

Style Breakdown Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund		▼ Bench	mark	Categ	ory Ave	erage		
_Մ	Cyclical	36.37	28.49	31.12									
A	Basic Materials	4.07	2.09	2.43									
A	Consumer Cyclical	13.28	9.60	9.79									
P	Financial Services	14.94	13.79	15.79									
ŵ	Real Estate	4.08	3.01	3.11									
W	Sensitive	28.52	44.28	43.06			,						
	Communication Services	0.00	10.74	9.81	į.		0						
•	Energy	1.42	2.65	3.44									
Ф	Industrials	21.67	8.71	10.29				:					
	Technology	5.43	22.18	19.52						· .			
-	Defensive	35.11	27.25	25.81									
Ħ	Consumer Defensive	15.38	8.14	7.94									
٠	Healthcare	19.73	15.54	14.75									
0	Utilities	0.00	3.57	3.12	i f	1							

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Medtronic PLC	3.67	3.67	5.26	Healthcare
⊕ Coca-Cola Co	3.65	7.32	2.04	Consumer Defensive
⊕ UnitedHealth Group Inc	3.61	10.93	20.93	Healthcare
⊕ McDonald's Corp	3.55	14.48	11.14	Consumer Cyclical
⊕ Johnson & Johnson	3.45	17.92	10.62	Healthcare
⊕ TJX Companies Inc	3.13	21.05	12.22	Consumer Cyclical
⇒ Nike Inc B	3.11	24.16	40.64	Consumer Cyclical
Microsoft Corp	2.97	27.13	42.37	Technology
⊕ Union Pacific Corp	2.85	29.98	17.32	Industrials
⊕ Chubb Ltd	2.83	32.81	0.87	Financial Services
⊕ Marsh & McLennan Companies Inc	2.61	35.42	6.67	Financial Services
⊕ Merck & Co Inc	2.55	37.97	-7.33	Healthcare
⊕ Colgate-Palmolive Co	2.55	40.52	26.76	Consumer Defensive
⊕ American Express Co	2.53	43.06	-1.49	Financial Services
⊕ General Dynamics Corp	2.47	45.53	-13.16	Industrials

Total Holdings 47



Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Gemma Wright-Casparius since 08-2011

Quantitative Screens

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

Management: The fund's management has been in place for 9.38 years.

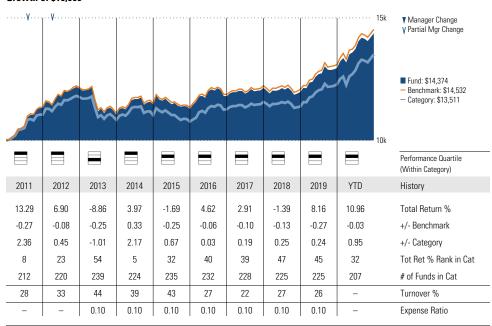
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 85.07% lower than the Inflation-Protected Bond category average.

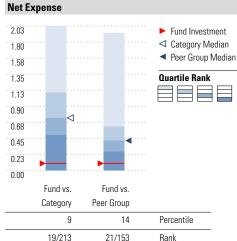
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year hisk ivietrics			
	Fund	Bmark	Cat
Alpha	0.21	_	-0.39
Beta	0.94	-	0.92
R-Squared	98.30	_	78.57
Standard Deviation	3.67	3.87	4.23
Sharpe Ratio	1.13	1.11	0.88
Tracking Error	0.53	_	2.14
Information Ratio	-0.27	_	-0.56
Up Capture Ratio	96.01	_	88.69
Down Capture Ratio	93.03	_	95.83

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.26	4.52	6.80
Avg Eff Maturity	8.10	_	7.67



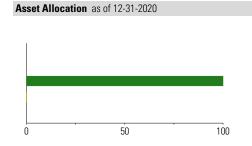
Vanguard Inflation-Protected Secs Adm VAIPX

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

Style Analysis as of 12-31-2020
Style Breakdown
Fixed Income

Quality

Given the state of the st



Total	100.00	100.00
Other	0.00	0.93
Cash	0.03	2.11
Bonds	99.97	96.97
Non-US Stocks	0.00	0.01
US Stocks	0.00	-0.02
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	0.00	93.81
AA	0.00	99.60	0.30
А	0.00	0.00	1.87
BBB	0.00	0.00	2.12
BB	0.00	0.00	0.37
В	0.00	0.00	0.08
Below B	0.00	0.00	0.02
Not Rated	0.00	0.40	1.43

	E d	Danad	0-4	Frank	- D		П				_			
	Fund	Bmark	Cat	Fund	▼ Benc	nmark	[] C	atego	ory Av	/erag	e			
Government	99.97	99.20	85.68	·	: : :	1 1	:	1 1	1		1	1	ال	1
Treasury	0.00	0.00	0.37											
Inflation – Protected	99.97	99.20	81.17											
Agency/Quasi Agency	0.00	0.00	0.13	Ó										
Other Government Related	0.00	0.00	4.01	[[
Corporate	0.00	0.00	2.52	0										
Corporate Bond	0.00	0.00	2.40	<u>[</u> 0										
Bank Loan	0.00	0.00	0.05	ĺ										
Convertible	0.00	0.00	0.07	Í										
Preferred	0.00	0.00	0.00	Í										
Securitized	0.00	0.00	5.76											
Agency MBS Pass-Through	0.00	0.00	1.70	[0]										
Agency MBS ARM	0.00	0.00	0.00	Í										
Agency MBS CMO	0.00	0.00	0.74	Ö										
Non-Agency Residential MBS	0.00	0.00	0.51	Ď										
Commercial MBS	0.00	0.00	0.49											
Asset-Backed	0.00	0.00	2.10	10										
Covered Bond	0.00	0.00	0.22	Ĭ										
Municipal	0.00	0.00	0.02	<u> </u>										
Cash & Equivalents	0.03	0.80	5.50	i D										
Other	0.00	0.00	0.40	Ó										

Top 10 Holdings as of 12-31-2020				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.12%	10-2024	6.14	6.14	_
United States Treasury Notes 0.62%	04-2023	3.57	9.71	-
□ United States Treasury Notes 0.38%	07-2025	3.50	13.21	-
United States Treasury Notes 0.25%	01-2025	3.49	16.70	-
United States Treasury Notes 0.62%	01-2024	3.48	20.18	-
United States Treasury Notes 0.38%	07-2023	3.48	23.66	_
United States Treasury Notes 0.12%	01-2023	3.42	27.08	-
United States Treasury Notes 0.12%	07-2024	3.40	30.47	-
⊕ United States Treasury Notes 0.12%	01-2030	3.29	33.77	-
⊕ United States Treasury Notes 0.62%	01-2026	3.21	36.97	_

Total Holdings 43



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Michael Johnson since 04-2016

Quantitative Screens

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

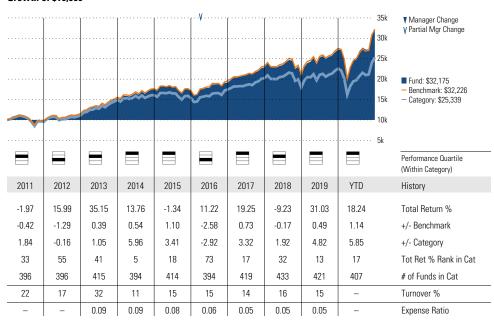
Management: The fund's management has been in place for 22.63 years.

✓ Net Expense: The fund's expense ratio of 0.05 is
94.74% lower than the Mid-Cap Blend category average.

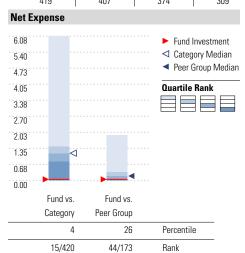
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2020 Fund Benchmark Category 10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 18.02 18.24 12.04 13.28 12.40 10.53 19.91 17.10 11.61 13.40 12.41 13.30 Benchmark Return % 20.78 12 39 8 27 11 08 10.32 Category Average % 71 17 15 19 11 % Rank in Category 419 407 374 309 215 # of Funds in Category



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.57	_	-2.81
Beta	0.98	_	1.00
R-Squared	99.71	_	95.80
Standard Deviation	21.69	22.13	22.66
Sharpe Ratio	0.56	0.54	0.41
Tracking Error	1.26	_	4.80
Information Ratio	0.34	_	-0.85
Up Capture Ratio	98.63	_	95.90
Down Capture Ratio	96.38	_	106.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.74	21.36	19.51
Price/Book Ratio	2.64	2.65	2.36
Geom Avg Mkt Cap \$B	10.75	10.69	8.27
ROE	16.95	16.39	15.17



Vanguard Mid Cap Index Admiral VIMAX

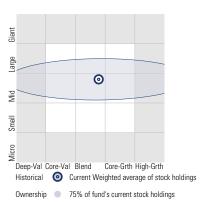
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 12-31-2020

Morningstar Style Box™



Style Breakdown

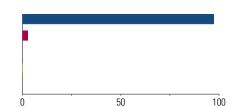
Equity

3	10	12	Large
24	26	23	MIN
1	0	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2020

Total	100 00	100 00
Other	0.00	0.52
Cash	0.03	2.83
Bonds	0.00	0.17
Non-US Stocks	2.65	2.47
US Stocks	97.31	94.00
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2020												
		Fund	Bmark	Cat	Fund		▼ Bench	mark] Cate	gory Ave	erage	_		
Դ	Cyclical	36.74	35.21	41.36										
A	Basic Materials	4.59	3.77	4.20										
A	Consumer Cyclical	11.00	10.31	12.22										
P	Financial Services	11.46	11.10	15.59				0						
命	Real Estate	9.69	10.03	9.35		- :	- 0							
W	Sensitive	38.10	39.42	39.05									I	
d	Communication Services	5.54	4.38	4.32										
•	Energy	2.16	2.17	2.74										
Ф	Industrials	11.87	13.76	15.58				1						
	Technology	18.53	19.11	16.41					="	1				
→	Defensive	25.14	25.37	19.57				•						
Ħ	Consumer Defensive	4.65	5.87	4.26		[]								
٠	Healthcare	12.99	11.95	11.07										
	Utilities	7.50	7.55	4.24			ľ							
					0%	5	10	15	20	25	30	35	40	45

Top 15 Holdings as of 12-31-2020				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Newmont Corp	1.14	1.14	40.23	Basic Materials
⊕ Centene Corp	1.06	2.20	-4.52	Healthcare
⊕ SBA Communications Corp	0.93	3.13	17.84	Real Estate
⊕ Digital Realty Trust Inc	0.89	4.02	20.25	Real Estate
⊕ WEC Energy Group Inc	0.85	4.87	2.53	Utilities
Advanced Micro Devices Inc	0.78	5.65	99.98	Technology
⊕ Eversource Energy	0.78	6.42	3.03	Utilities
⊕ DexCom Inc	0.76	7.18	69.02	Healthcare
⊕ MSCI Inc	0.71	7.89	74.08	Financial Services
IHS Markit Ltd	0.70	8.59	20.12	Industrials
⊕ Verisk Analytics Inc	0.70	9.29	39.73	Industrials
Motorola Solutions Inc	0.70	9.99	7.17	Technology
	0.70	10.68	47.28	Technology
⊕ Lululemon Athletica Inc	0.68	11.36	50.23	Consumer Cyclical
→ Willis Towers Watson PLC	0.67	12.03	5.69	Financial Services

Total Holdings 342

