Allspring Small Company Growth Inst WSCGX

Growth of \$10,000

17

728

107

20

710

109

6

665

77

0.95

72

701

58

0.95

72

644

49

0.95

52

650

82

0.95

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Paul von Kuster since 11-1994 Daniel Hagen since 02-2003 William Grierson since 04-2005 Ryan Smith since 01-2021 Samuel Smith since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 27.16 years.
- Style: The fund has landed in its primary style box Small Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.94 is 21.67% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	11-30-2021

▼ Manager Change V Partial Mgr Change 4Nk 351 30k Fund: \$41.814 25k - Benchmark: \$37,519 Category: \$39,369 20k 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.69 46.43 8.54 -4.35 7.72 20.61 -3.63 26.46 28.78 15.60 Total Return % 3.13 2.10 2.94 -2.97 -3.60 -1.56 5.68 -2.02 -5.85 12.77 +/- Benchmark -3.48 -0.89 3.54 5.52 6.10 -1.94 2.13 -1.22 -9.84 3.71 +/- Category

33

646

37

0.95

55

636

54

0.95

67

627

41

0.95

33

617

44

0.94

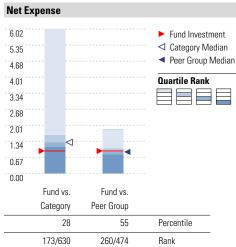
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.60	_	4.94
Beta	0.97	_	0.94
R-Squared	92.91	-	89.52
Standard Deviation	23.65	23.40	23.24
Sharpe Ratio	0.98	0.90	1.07
Tracking Error	6.33	-	7.72
Information Ratio	0.37	-	0.57
Up Capture Ratio	101.11	-	101.88
Down Capture Ratio	93.47	-	87.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.73	22.94	32.03
Price/Book Ratio	3.92	4.80	5.03
Geom Avg Mkt Cap \$B	4.87	3.20	6.12
ROE	9.17	8.90	7.44



Allspring Small Company Growth Inst WSCGX

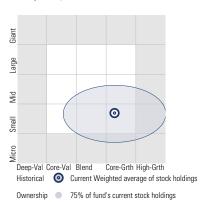
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



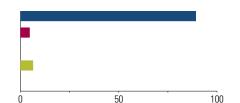
Style Breakdown

Equity

. ,			
0	0	3	Large
1	10	8	Mid
7	39	32	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2021

Total	100.00	100.00
Other	0.00	0.89
Cash	6.28	1.82
Bonds	0.00	0.00
Non-US Stocks	4.57	4.51
US Stocks	89.15	92.78
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	t	▼ Ben	chmark	: [] C	ategory	Avera	ge	
b	Cyclical	25.12	25.45	25.72					•				
	Basic Materials	5.29	3.28	2.47									
-	Consumer Cyclical	8.72	13.24	12.22]					
ê	Financial Services	10.28	5.64	8.42									
b	Real Estate	0.83	3.29	2.61		1							į
NF	Sensitive	46.46	44.66	46.26									
	Communication Services	1.26	3.32	2.51		1							
	Energy	0.00	2.19	1.47	[]								
þ	Industrials	17.94	15.68	16.15									
1	Technology	27.26	23.47	26.13					-		<u>.</u>		
÷	Defensive	28.43	29.90	28.02							0		
7	Consumer Defensive	3.82	3.97	3.83									
ř	Healthcare	24.61	25.44	23.54									
2	Utilities	0.00	0.49	0.65	ίĬ								

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Allspring Government MMkt Select	4.73	4.73	_	_
□ Icon PLC	2.20	6.93	58.84	Healthcare
Syneos Health Inc Class A	1.66	8.60	50.71	Healthcare
⊕ Wf Sec Lending Cash Invst Llc Wbbs	1.55	10.14	_	-
Avantor Inc Avant	1.53	11.67	49.70	Basic Materials
⊖ Ciena Corp	1.51	13.19	45.64	Technology
⇒ ASGN Inc	1.45	14.64	47.73	Technology
→ Omnicell Inc	1.40	16.05	50.34	Healthcare
⇒ SS&C Technologies Holdings Inc	1.36	17.41	13.62	Technology
	1.32	18.73	38.35	Basic Materials
	1.29	20.01	71.84	Consumer Cyclical
→ PTC Inc	1.22	21.23	1.29	Technology
⇒ Synaptics Inc	1.18	22.41	200.32	Technology
⊖ Lumentum Holdings Inc	1.17	23.59	11.57	Technology
Goosehead Insurance Inc Class A	1.16	24.75	5.57	Financial Services

Total Holdings 126



American Century Real Estate I REAIX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

Quantitative Screens

- Performance: The fund has finished in the Real Estate 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 13.13 years.
- Net Expense: The fund's expense ratio of 0.96 is 9.43% lower than the Real Estate category average.

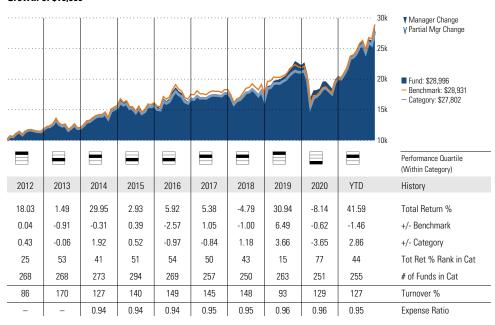
Morningstar Investment Management LLC Analysis

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

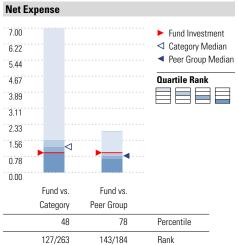
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Medium Risk	09-30-2021

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.45	_	2.48
Beta	0.92	_	0.92
R-Squared	96.04	_	93.00
Standard Deviation	18.57	19.89	19.01
Sharpe Ratio	1.01	0.90	1.02
Tracking Error	4.06	_	5.07
Information Ratio	0.33	_	0.42
Up Capture Ratio	100.95	_	98.38
Down Capture Ratio	94.88	_	90.01

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	37.40	38.46	37.45
Price/Book Ratio	3.57	2.42	3.24
Geom Avg Mkt Cap \$B	29.16	9.35	29.84
ROE	15.43	9.56	15.04



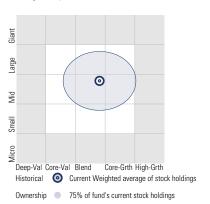
American Century Real Estate I REAIX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

0	30	0	Large
6	37	14	Mid
0	10	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	Benchmark	Category Average
b	Cyclical	98.45	99.13	98.87			
à.	Basic Materials	0.66	0.00	0.10	Ď		
4	Consumer Cyclical	0.00	0.13	1.95	i <u>O</u>		
₽	Financial Services	0.00	0.00	0.24	İ		
b	Real Estate	97.79	99.00	96.58			
MI	Sensitive	1.55	0.87	1.11	0 : :		
	Communication Services	0.00	0.00	0.32	Ď		
•	Energy	0.00	0.00	0.01	<u> </u>		
\$	Industrials	0.00	0.87	0.24	Ĭ.		
	Technology	1.55	0.00	0.54	j)		
→	Defensive	0.00	0.00	0.02			
=	Consumer Defensive	0.00	0.00	0.00	ĺ		
ř	Healthcare	0.00	0.00	0.00	[
?	Utilities	0.00	0.00	0.02	i		

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Prologis Inc	11.05	11.05	71.46	Real Estate
⊕ American Tower Corp	7.39	18.44	32.63	Real Estate
◆ SBA Communications Corp	6.09	24.54	38.71	Real Estate
☐ Invitation Homes Inc	5.13	29.66	54.95	Real Estate
⊕ Extra Space Storage Inc	5.05	34.71	99.58	Real Estate
⊕ Digital Realty Trust Inc	4.91	39.62	30.11	Real Estate
⊕ AvalonBay Communities Inc	4.90	44.52	61.41	Real Estate
Welltower Inc ■ Welltower Inc Welltower Inc	4.48	49.00	36.51	Real Estate
⊕ Life Storage Inc	4.13	53.13	96.32	Real Estate
⇒ Simon Property Group Inc	3.92	57.05	94.21	Real Estate
⊕ Sun Communities Inc	3.67	60.72	40.37	Real Estate
⊕ Rexford Industrial Realty Inc	3.12	63.84	67.11	Real Estate
⊕ Camden Property Trust	3.01	66.85	82.15	Real Estate
→ UDR Inc	2.95	69.80	59.87	Real Estate
⊕ Kimco Realty Corp	2.72	72.53	68.75	Real Estate

Asset Allocation as of 12-31-2021

Total Holdings 41



American Funds 2010 Trgt Date Retire R6 RFTTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

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

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

 \times *Style:* The fund has landed in its primary style box — Large Value — 63.64 % of the time over the past three years.

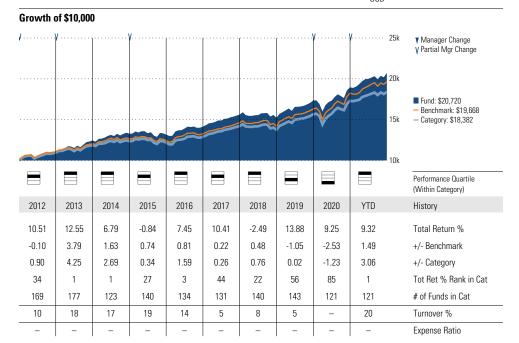
Net Expense: The fund's expense ratio of 0.28 is 50% lower than the Target-Date 2000-2010 category average.

Morningstar Investment Management LLC Analysis

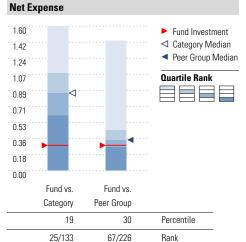
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021







3-Year hisk Wetrics			
	Fund	Bmark	Cat
Alpha	0.43	_	-0.38
Beta	0.90	_	0.92
R-Squared	96.53	_	96.47
Standard Deviation	6.99	7.61	7.09
Sharpe Ratio	1.38	1.36	1.28
Tracking Error	1.50	_	1.82
Information Ratio	-0.45	_	-0.75
Up Capture Ratio	92.51	_	88.14
Down Capture Ratio	89.11	-	88.36

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.38	19.81	19.80
Price/Book Ratio	3.03	2.81	2.86
Avg Eff Duration	4.20	6.70	6.75



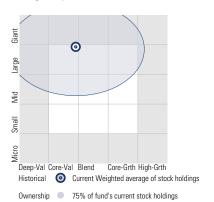
American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Large

Mid

Style Breakdown

Equity 35 33 16 7 6 2

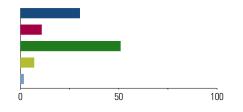
1 1 0
Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	1.56	2.99
Cash	6.84	7.91
Bonds	50.82	53.88
Non-US Stocks	10.67	13.09
US Stocks	30.11	22.14
Asset Class	Net %	Cat%

Sec	tor Weighting as of 12-	31-2021				
		Fund	Bmark	Cat	Fund Fenchmark Category Average	
Դ	Cyclical	33.52	38.88	35.91		
A.	Basic Materials	4.46	4.31	4.68		
A	Consumer Cyclical	6.65	10.18	10.99		
÷	Financial Services	17.14	14.39	16.36		
f	Real Estate	5.27	10.00	3.88		
Ma.	Sensitive	37.88	38.75	42.41		
	Communication Services	8.57	5.76	9.19		
ð	Energy	5.32	3.50	3.71		
Ģ	Industrials	8.77	10.97	10.33		
	Technology	15.22	18.52	19.18		
→	Defensive	28.60	22.36	21.67		
	Consumer Defensive	10.10	6.71	6.08		
٠	Healthcare	12.86	12.60	12.59		
•	Utilities	5.64	3.05	3.00		
					0% 5 10 15 20 25 30 35	40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds Interm Bd Fd of Amer R6	_	15.46	15.46	_	_
American Funds Income Fund of Amer R6	_	15.16	30.63	_	_
American Funds Bond Fund of Amer R6	_	8.66	39.29	_	_
⊕ American Funds American Balanced R6	_	7.06	46.35	_	_
⊕ American Funds ST Bd Fd of Amer R6	-	6.86	53.21	-	-
⊕ American Funds Capital Income Bldr R6	_	6.50	59.71	_	_
⊕ American Funds Mortgage R6	_	6.26	65.97	_	_
⊕ American Funds Inflation Linked Bd R6	_	6.14	72.12	_	_
American Funds American Mutual R6	_	5.65	77.77	_	_
→ American Funds Capital World Gr&Inc R6	_	4.24	82.01	_	_

Total Holdings 17



American Funds 2015 Trgt Date Retire R6 RFJTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 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 10.01 years.

× Style: The fund has landed in its primary style box — Large Value — 54.55 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.29 is 50.85% lower than the Target-Date 2015 category average.

Morningstar Investment Management LLC Analysis

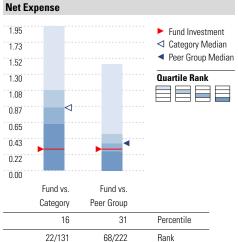
This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.50	_	-0.79
Beta	0.90	_	0.97
R-Squared	96.11	_	96.08
Standard Deviation	7.70	8.35	8.30
Sharpe Ratio	1.37	1.34	1.22
Tracking Error	1.72	_	1.79
Information Ratio	-0.39	_	-0.66
Up Capture Ratio	93.03	_	92.30
Down Capture Ratio	89.87	_	95.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.80	19.62	19.64
Price/Book Ratio	3.11	2.77	2.83
Avg Eff Duration	4.59	7.78	5.27



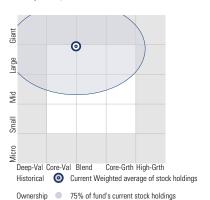
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category
Target-Date 2015
Morn

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Large

Mid

Style Breakdown

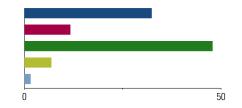


Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	1.50	4.40
Cash	6.77	6.35
Bonds	47.80	50.16
Non-US Stocks	11.60	14.78
US Stocks	32.31	24.31
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2021											
		Fund	Bmark	Cat	Fund	▼ Bench	mark	Categ	jory Ave	rage			
Դ	Cyclical	32.87	38.92	35.70									
A.	Basic Materials	4.37	4.38	4.71									
A	Consumer Cyclical	7.02	10.23	11.33		• [_						
,	Financial Services	16.79	14.49	16.00		<u> </u>							
侖	Real Estate	4.69	9.82	3.66									
W	Sensitive	39.23	38.76	42.89									
	Communication Services	9.10	5.75	8.96									
•	Energy	5.17	3.54	3.74									
Ф	Industrials	8.90	11.05	10.48									
	Technology	16.06	18.42	19.71				0					
-	Defensive	27.90	22.32	21.41									
Ħ	Consumer Defensive	9.56	6.72	6.08			_						
+	Healthcare	13.15	12.54	12.44									
•	Utilities	5.19	3.06	2.89									
					0% 5	10	15	20	25	30	35	40	

N	Maturity Data	0/ NI-+ A+	C	VTD D-+ 0/	Manain materia Contain
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	12.49	12.49	_	_
Đ American Funds Interm Bd Fd of Amer R6	-	10.91	23.40	-	_
⊕ American Funds Bond Fund of Amer R6	-	7.91	31.31	_	_
Đ American Funds American Balanced R6	_	7.67	38.98	_	_
⊕ American Funds Inflation Linked Bd R6	-	6.94	45.93	-	-
⊕ American Funds Capital Income Bldr R6	_	6.07	52.00	_	_
American Funds American Mutual R6	-	6.05	58.05	_	_
⊕ American Funds Mortgage R6	-	5.91	63.95	_	_
€ American Funds Capital World Gr&Inc R6	-	5.06	69.01	_	_
American Funds American High-Inc R6	_	4.96	73.97	_	_

Total Holdings 20



American Funds 2020 Trgt Date Retire R6 RRCTX

219

4

234

3

219

4

248

8

236

5

247

1

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

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

Performance: The fund has finished in the Target-Date 2020 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.

Net Expense: The fund's expense ratio of 0.3 is 52.38% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$23,935 Benchmark: \$22,358 Category: \$20,356 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 12.98 18.71 6.74 0.19 7.05 12.87 -2.69 15.59 10.99 10.64 Total Return % 5.73 0.45 0.87 2.07 -0.61 0.08 1.47 -2.14 -2.33 1.60 +/- Benchmark 0.20 7.14 0.82 0.41 1.30 2.02 1.76 1.80 -0.55 2.19 +/- Category 26 1 3 4 25 47 4 69 62 4 Tot Ret % Rank in Cat

254

2

238

2

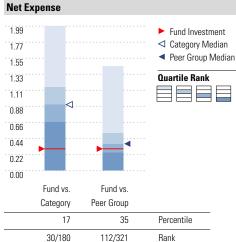
180

13

172

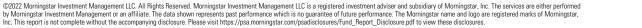
20





3- Tear hisk wieurcs			
	Fund	Bmark	Cat
Alpha	0.94	_	-0.60
Beta	0.86	_	0.95
R-Squared	96.64	_	96.07
Standard Deviation	8.06	9.27	8.94
Sharpe Ratio	1.39	1.31	1.21
Tracking Error	1.99	_	2.00
Information Ratio	-0.46	_	-0.72
Up Capture Ratio	89.80	_	91.08
Down Capture Ratio	83.58	_	93.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.28	19.42	20.30
Price/Book Ratio	3.19	2.74	2.89
Avg Eff Duration	4.75	8.67	4.93





American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Large

Mid

Style Breakdown

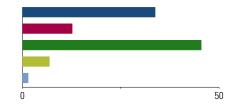


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	1.41	8.18
Cash	6.82	3.99
Bonds	45.44	46.34
Non-US Stocks	12.61	15.01
US Stocks	33.72	26.50
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2021				
		Fund	Bmark	Cat	Fund Benchmark Category Average	
<u></u>	Cyclical	32.26	38.92	36.87		
A.	Basic Materials	4.23	4.48	4.40		
A	Consumer Cyclical	7.48	10.28	11.71		
æ	Financial Services	16.43	14.61	15.12		
fi	Real Estate	4.12	9.55	5.64		
W	Sensitive	40.51	38.81	42.82		
d	Communication Services	9.54	5.75	8.43		
ð	Energy	4.94	3.58	3.33		
Ф	Industrials	9.08	11.14	10.50		
	Technology	16.95	18.34	20.56		
→	Defensive	27.24	22.26	20.32		
=	Consumer Defensive	9.06	6.72	5.91		
+	Healthcare	13.48	12.48	11.88		
•	Utilities	4.70	3.06	2.53		
					0% 5 10 15 20 25 30 35 40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds Income Fund of Amer R6	_	9.69	9.69	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	8.93	18.62	_	_
⊕ American Funds American Balanced R6	_	8.09	26.71	_	_
⊕ American Funds Bond Fund of Amer R6	_	7.93	34.63	_	_
⊕ American Funds Inflation Linked Bd R6	-	6.93	41.56	_	-
⇒ American Funds American Mutual R6	_	6.04	47.60	_	_
⊕ American Funds Mortgage R6	_	5.93	53.52	_	_
⊕ American Funds Capital World Gr&Inc R6	-	5.63	59.15	_	_
⊕ American Funds Capital Income Bldr R6	-	5.47	64.62	_	_
→ American Funds Washington Mutual R6	_	5.02	69.65	_	_

Total Holdings 20



American Funds 2025 Trgt Date Retire R6 RFDTX

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

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.01 years.
- Net Expense: The fund's expense ratio of 0.31 is 53.73% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

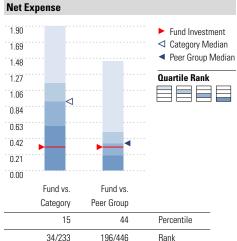
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2020

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$27,259 Benchmark: \$24,207 Category: \$22,615 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.58 23.76 6.66 0.13 7.36 15.33 -3.47 17 85 13.67 11.44 Total Return % 7.48 0.62 2.19 -1.03 0.79 1.43 0.00 1.34 1.91 -1.51 +/- Benchmark 8.46 0.63 1.83 +/- Category 2.55 1.59 1.72 0.66 1.87 -0.40 1.69 5 1 11 3 28 38 2 68 27 17 Tot Ret % Rank in Cat 164 193 179 207 204 215 238 217 # of Funds in Cat 229 222 3 2 3 9 5 0 12 18 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.46	_	-0.47
Beta	0.89	_	0.96
R-Squared	96.89	_	97.00
Standard Deviation	9.41	10.45	10.15
Sharpe Ratio	1.38	1.26	1.19
Tracking Error	2.04	_	2.02
Information Ratio	-0.01	_	-0.52
Up Capture Ratio	96.65	_	94.83
Down Capture Ratio	91.41	_	99.16

ıd Bmark	Cat
19.21	20.36
2.70	2.91
78 9.42	6.67
	12 2.70



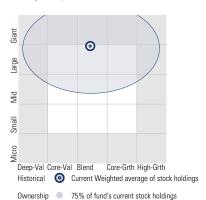
American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

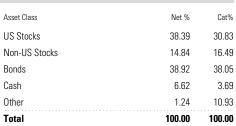
Style Analysis as of 12-31-2021

Morningstar Style Box™



50

Asset Allocation as of 12-31-2021



Style Breakdown

Equity

Lquity			
27	31	25	Large
5	6	4	Mid
1	1	1	Small
Value	Blend	Growth	



5	6	4	
1	1	1	
alue	Blend	Growth	

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

Fixed	Income		Quality
			High
			Mid
			Low
Lad	NAI	F. A	
Ltd Durat	Mod ion	EXT	

		Fund	Bmark	Cat	Fund	ı t	Bench	mark	Cate	ory Ave	erage		
<u></u>	Cyclical	31.60	38.86	36.35								- [7
A.	Basic Materials	3.91	4.58	4.23		= [
A	Consumer Cyclical	9.17	10.36	11.70			= []						
æ	Financial Services	15.36	14.73	14.93									
ıπ	Real Estate	3.16	9.19	5.49		• [7						
W	Sensitive	42.71	38.89	42.85									1
	Communication Services	10.52	5.78	8.33		- 7							
•	Energy	4.39	3.62	3.22									
¢	Industrials	9.45	11.23	10.42					_				
	Technology	18.35	18.26	20.88									
-	Defensive	25.69	22.25	20.80									
Ħ	Consumer Defensive	7.81	6.74	6.11									
٠	Healthcare	14.02	12.44	12.02									
	Utilities	3.86	3.07	2.67		i i							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Interm Bd Fd of Amer R6	_	8.89	8.89	_	_
⊕ American Funds American Balanced R6	_	7.92	16.82	_	_
⊕ American Funds American Mutual R6	_	6.87	23.69	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.59	30.28	_	_
$oldsymbol{\oplus}$ American Funds Bond Fund of Amer R6	-	6.09	36.37	-	-
⊕ American Funds Inflation Linked Bd R6	-	5.69	42.06	_	_
⊕ American Funds Income Fund of Amer R6	_	5.53	47.59	_	_
⊕ American Funds US Government Sec R6	_	5.49	53.09	_	_
⊕ American Funds Mortgage R6	_	5.29	58.38	_	_
⊕ American Funds Washington Mutual R6	_	5.20	63.58	_	_

Total Holdings 23



American Funds 2030 Trgt Date Retire R6 RFETX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

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

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

Net Expense: The fund's expense ratio of 0.33 is 52.17% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

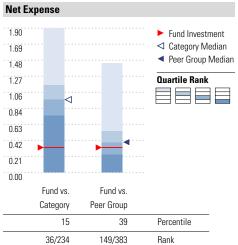
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$30.103 - Benchmark: \$26,246 - Category: \$24,159 15k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.49 25.64 7.06 N 47 7.71 18.40 -4.16 20.06 15.16 13.16 Total Return % 1.81 6.00 1.05 2.77 -1.55 1.81 1.66 -1.18 1.47 1.47 +/- Benchmark 8.99 0.38 1.83 1.48 2.90 2.02 2.26 2.09 -0.01 2.17 +/- Category 5 1 7 2 38 12 2 60 17 16 Tot Ret % Rank in Cat 207 207 236 226 243 246 227 223 # of Funds in Cat 222 237 4 2 2 6 3 0 8 21 Turnover % Expense Ratio





3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.76	_	-0.09
Beta	0.91	-	0.97
R-Squared	97.76	_	98.04
Standard Deviation	11.12	12.05	11.82
Sharpe Ratio	1.32	1.19	1.17
Tracking Error	1.97	_	1.88
Information Ratio	0.31	_	-0.24
Up Capture Ratio	99.55	_	97.95
Down Capture Ratio	93.35	-	100.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.13	19.00	20.41
Price/Book Ratio	3.58	2.66	2.97
Avg Eff Duration	4.84	10.06	6.72



American Funds 2030 Trgt Date Retire R6 RFETX

Quality

High

Mid

Low

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

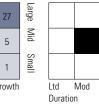
Style Analysis as of 12-31-2021

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown



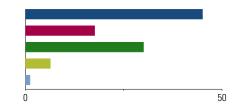
Fixed Income

Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	1.12	11.79
Cash	6.30	2.41
Bonds	30.01	29.51
Non-US Stocks	17.57	19.27
US Stocks	45.02	37.02
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d '	Bench	mark	Categ	jory Ave	erage		_	
b	Cyclical	31.34	38.72	35.72								-		
À.	Basic Materials	3.78	4.68	4.20										
-	Consumer Cyclical	10.25	10.45	11.90				1						
ê	Financial Services	14.61	14.87	15.21										
b	Real Estate	2.70	8.72	4.41			•							
NI	Sensitive	43.90	39.01	43.49									*	
	Communication Services	11.07	5.80	8.30										
•	Energy	4.00	3.66	3.28		Û								
\$	Industrials	9.63	11.34	10.77										
2	Technology	19.20	18.21	21.14										
+	Defensive	24.77	22.26	20.80										
7	Consumer Defensive	7.26	6.77	6.10			i i							
ř	Healthcare	14.13	12.41	12.14										
?	Utilities	3.38	3.08	2.56		ľ								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
American Funds American Balanced R6	_	7.89	7.89	_	_
American Funds American Mutual R6	_	7.16	15.05	_	_
American Funds Capital World Gr&Inc R6	_	6.89	21.94	_	_
American Funds US Government Sec R6	-	6.56	28.50	-	_
American Funds AMCAP R6	-	6.10	34.60	-	-
American Funds Interm Bd Fd of Amer R6	_	5.96	40.56	_	_
American Funds Growth Fund of Amer R6	_	5.30	45.86	_	_
American Funds Washington Mutual R6	_	5.16	51.02	_	_
American Funds Fundamental Invs R6	-	4.99	56.01	-	_
American Funds Capital World Bond R6	_	4.96	60.97	_	_

Total Holdings 22



American Funds 2035 Trgt Date Retire R6 RFFTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.01 years.
- Net Expense: The fund's expense ratio of 0.35 is 50% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

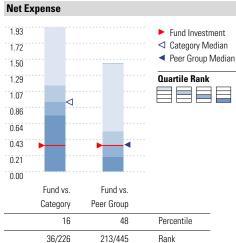
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$32.843 - Benchmark: \$27,962 Category: \$26,654 15k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.64 25.97 7.02 0.59 8.00 21.04 -5.14 23 29 17.55 15.54 Total Return % 1.28 3 94 1.22 3.17 -2.07 2.52 1.68 0.25 4.17 1.91 +/- Benchmark 3.51 5.97 0.43 1.90 2.00 1.78 2.35 2.61 1.25 1.78 +/- Category 8 1 11 41 3 6 21 5 11 Tot Ret % Rank in Cat 158 187 173 201 199 210 224 235 210 215 # of Funds in Cat 3 2 1 5 3 0 9 17 Turnover % Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.48	_	0.56
Beta	0.96	_	0.97
R-Squared	98.20	_	98.46
Standard Deviation	13.41	13.88	13.52
Sharpe Ratio	1.29	1.12	1.15
Tracking Error	1.90	_	1.91
Information Ratio	1.13	_	0.14
Up Capture Ratio	104.68	_	98.92
Down Capture Ratio	95.01	_	97.06

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.68	18.79	20.13
Price/Book Ratio	3.71	2.63	2.89
Avg Eff Duration	5.04	10.62	6.71



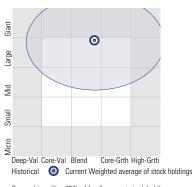
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown

Equity				Fixed	Income
22	29	29	Large		
5	6	6	Mid		
1	1	1	Small		
Value	Blend	Growth		Ltd	Mod

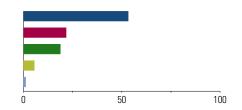
High MidLow Mod Ltd Duration

Quality

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	1.03	10.60
Cash	5.42	2.35
Bonds	18.70	19.06
Non-US Stocks	21.63	24.21
US Stocks	53.22	43.76
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Benchr	mark [Categor	y Average	
⊌ Cyclical	31.27	38.60	36.09						
Basic Materials	3.72	4.78	4.26						
Consumer Cyclical	10.96	10.53	11.90		- · · · · · · · · · · · · · · · · · · ·				
Financial Services	14.18	15.03	15.09						
Real Estate	2.41	8.26	4.84		•				
✓ Sensitive	44.62	39.13	43.23						
Communication Services	11.25	5.82	8.47		<u> </u>				
Energy	3.69	3.70	3.26						
Industrials	9.61	11.44	10.50						
Technology	20.07	18.17	21.00			•			
→ Defensive	24.11	22.27	20.68						
Consumer Defensive	6.80	6.80	6.08		0				
Healthcare	14.30	12.38	12.02						
Utilities	3.01	3.09	2.58	— ()					

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	7.97	7.97	_	_
⊕ American Funds US Government Sec R6	-	7.61	15.57	_	_
⊕ American Funds American Mutual R6	_	7.16	22.73	_	-
⊕ American Funds Capital World Gr&Inc R6	_	6.87	29.61	_	-
⊕ American Funds AMCAP R6	-	6.66	36.27	-	_
American Funds Fundamental Invs R6	_	6.63	42.89	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.57	49.47	_	_
⊕ American Funds Washington Mutual R6	_	5.82	55.29	_	_
⊕ American Funds New Perspective R6	-	5.51	60.80	_	_
⊕ American Funds SMALLCAP World R6	_	5.08	65.88	_	_

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

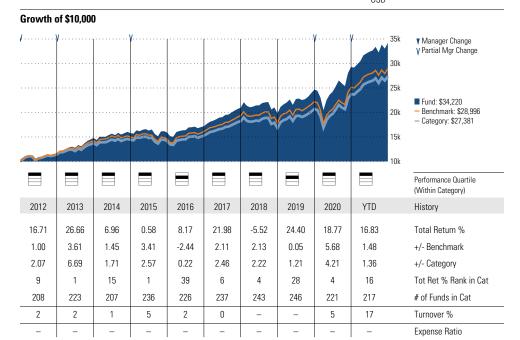
- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.01 years.
- \times Style: The fund has landed in its primary style box Large Blend 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.36 is 49.3% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

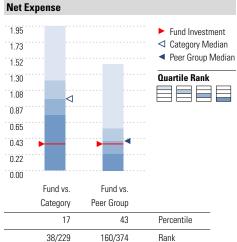
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

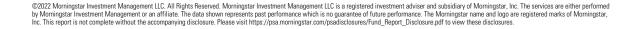






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.16	_	1.11
Beta	0.93	_	0.95
R-Squared	98.17	_	98.53
Standard Deviation	14.51	15.45	14.78
Sharpe Ratio	1.27	1.07	1.14
Tracking Error	2.24	-	2.03
Information Ratio	1.10	-	0.33
Up Capture Ratio	102.60	-	98.47
Down Capture Ratio	90.25	_	94.22

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.96	18.59	20.08
Price/Book Ratio	3.78	2.59	2.88
Avg Eff Duration	5.41	11.10	6.67





American Funds 2040 Trgt Date Retire R6 RFGTX

Quality High Mid Low

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

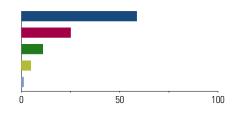
Weight %

Equity				rixea i	ncome	
21	28	30	Large			
4	6	7	Mid			
1	1	1	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	1.02	9.17
Cash	4.67	1.91
Bonds	10.78	12.05
Non-US Stocks	24.94	27.65
US Stocks	58.58	49.22
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2021			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Դ	Cyclical	31.28	38.59	36.24	
A.	Basic Materials	3.75	4.88	4.30	
A	Consumer Cyclical	11.24	10.60	11.91	
æ	Financial Services	14.04	15.14	15.20	
俞	Real Estate	2.25	7.97	4.83	
W	Sensitive	44.91	39.18	43.16	
	Communication Services	11.24	5.82	8.43	
•	Energy	3.57	3.74	3.26	
Ф	Industrials	9.63	11.52	10.63	
	Technology	20.47	18.10	20.84	
—	Defensive	23.81	22.23	20.59	
Ħ	Consumer Defensive	6.52	6.82	5.97	O'
+	Healthcare	14.47	12.31	12.04	
•	Utilities	2.82	3.10	2.58	
					0% 5 10 15 20 25 30 35 40

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
_					
American Funds American Balanced R6	_	8.00	8.00	_	_
🖯 American Funds Fundamental Invs R6	_	7.59	15.59	_	_
€ American Funds Capital World Gr&Inc R6	_	7.50	23.09	_	_
🕑 American Funds American Mutual R6	-	7.18	30.27	_	_
American Funds AMCAP R6	-	7.00	37.27	-	-
American Funds New Perspective R6	_	6.97	44.24	_	_
American Funds Growth Fund of Amer R6	_	6.97	51.21	_	_
American Funds Washington Mutual R6	_	6.86	58.07	_	_
American Funds SMALLCAP World R6	_	6.57	64.64	_	_
American Funds US Government Sec R6	_	6.12	70.77	_	_

Total Holdings 21



American Funds 2045 Trgt Date Retire R6 RFHTX

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

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

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

Management: The fund's management has been in place for 10.01 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 0.37 is 47.89% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

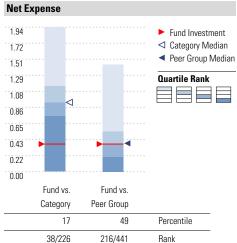
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.59	_	1.42
Beta	0.90	_	0.95
R-Squared	97.90	_	98.55
Standard Deviation	14.83	16.36	15.62
Sharpe Ratio	1.27	1.05	1.13
Tracking Error	2.73	_	2.06
Information Ratio	0.85	_	0.46
Up Capture Ratio	99.86	_	98.96
Down Capture Ratio	86.26	_	93.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.14	18.43	20.08
Price/Book Ratio	3.83	2.56	2.85
Avg Eff Duration	5.53	11.53	6.60



American Funds 2045 Trgt Date Retire R6 RFHTX

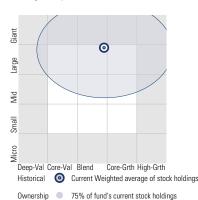
Quality High Μid LOW

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



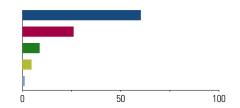
Style Breakdown

Equity				Fixed	Income
20	28	31	Large		
4	6	7	Mid		
1	2	1	Small		
Value	Blend	Growth		Ltd	Mod

Duration

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

Asset Allocation as of 12-31-2021



Asset Class Net % Cat% US Stocks 60.07 52.24 Non-US Stocks 25.89 29.89 Bonds 8.59 6.68 Cash 4.48 1.74 Other 0.98 9.43 Total 100.00 100.00

Sector Weighting as of 12-	31-2021												
	Fund	Bmark	Cat	Fund		▼ Ben	chmark	([] Ca	ategory	Avera	ge		
ひ Cyclical	31.26	38.71	36.42									1	
Basic Materials	3.78	4.97	4.34		•								
Consumer Cyclical	11.47	10.65	11.93				_						
Financial Services	13.91	15.24	15.16			•							
neal Estate	2.10	7.85	4.99			•							
₩ Sensitive	45.19	39.17	43.00									- 1	0
Communication Services	11.29	5.83	8.61		- : v								
Energy	3.54	3.77	3.18)								
industrials	9.73	11.58	10.54					_					
Technology	20.63	17.99	20.67						_				
→ Defensive	23.56	22.13	20.57										
Consumer Defensive	6.29	6.81	5.92										
Healthcare	14.58	12.23	12.08										
Utilities Utilities	2.69	3.09	2.57		' :								
				0%	5	10	15	20	25	30	35	40	

Top 10 Holdings as of 12-31-2021 Name Maturity Date % Net Asset Cumulative % YTD Return % Morningstar Sector American Funds New Perspective R6 8.15 8.15 American Funds Fundamental Invs R6 7.94 16.09 American Funds Washington Mutual R6 7.89 23.98 American Funds Capital World Gr&Inc R6 7.89 31.87 ① American Funds SMALLCAP World R6 7.57 39.44 American Funds American Balanced R6 7.41 46.85 American Funds American Mutual R6 7.16 54.01 American Funds AMCAP R6 6.95 60.96 ① American Funds Growth Fund of Amer R6 6.95 67.91 ① American Funds Global Balanced R6 4.97 72.88

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.01 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.37 is 48.61% lower than the Target-Date 2050 category average.

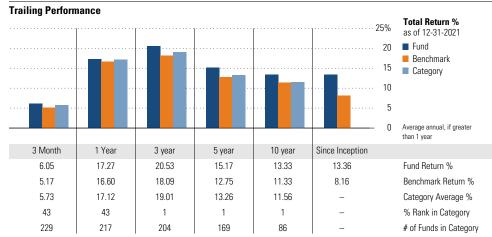
Morningstar Investment Management LLC Analysis

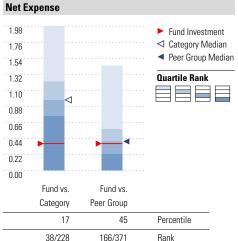
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 3Nk Fund: \$34.960 - Benchmark: \$29,243 20k Category: \$28,767 15k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.72 26.65 7.02 0.65 8.33 22.61 -5.61 25.04 19.42 17.27 Total Return % 3.82 0.78 2.02 3.84 -2.56 1.83 2.80 -0.05 6.51 0.67 +/- Benchmark 0.11 1.65 5.63 1.60 2.66 1.94 2.80 0.50 4.17 0.15 +/- Category 16 1 18 43 8 3 43 6 43 Tot Ret % Rank in Cat 180 207 196 225 218 243 246 220 217 # of Funds in Cat 233 3 2 1 6 2 0 4 14 Turnover %





3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	3.78	_	1.56
Beta	0.89	_	0.95
R-Squared	97.61	_	98.48
Standard Deviation	15.05	16.69	15.93
Sharpe Ratio	1.27	1.03	1.12
Tracking Error	2.95	_	2.08
Information Ratio	0.83	_	0.48
Up Capture Ratio	99.80	_	99.27
Down Capture Ratio	85.85	_	93.61

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.43	18.28	19.97
Price/Book Ratio	3.90	2.53	2.83
Avg Eff Duration	5.53	-	6.55



American Funds 2050 Trgt Date Retire R6 RFITX

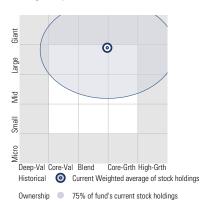
Quality High MidLow

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Weight %

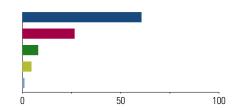
Equity				rixeu ii	icome	
19	28	32	Large			
4	6	8	Mid			
1	2	2	Small			
Value	Blend	Growth		Itd	Mod	Ī

Eivad Incomo

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.86	7.55
Cash	4.43	1.41
Bonds	7.86	5.50
Non-US Stocks	26.40	31.39
US Stocks	60.44	54.14
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Bend	chmark] Ca	ategory	Averaç	ge	
⊌ Cyclical	31.10	38.90	36.55								7
Basic Materials	3.79	5.04	4.36								
Consumer Cyclical	11.83	10.67	11.93								
Financial Services	13.65	15.30	15.21		:						
Real Estate	1.83	7.89	5.05		'						
✓ Sensitive	45.81	39.09	42.93								
Communication Services	11.57	5.83	8.51								
Energy	3.40	3.79	3.24								
Industrials	9.83	11.61	10.53				_				
Technology	21.01	17.86	20.65								
→ Defensive	23.09	22.01	20.52		_						
Consumer Defensive	5.97	6.80	5.94								
Healthcare	14.67	12.12	12.01								
Utilities	2.45	3.09	2.57								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	8.93	8.93	_	_
⊕ American Funds Fundamental Invs R6	_	8.63	17.56	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.57	26.13	_	_
⊕ American Funds SMALLCAP World R6	_	8.55	34.68	_	_
⊕ American Funds Washington Mutual R6	-	8.22	42.90	_	-
⊕ American Funds AMCAP R6	_	6.93	49.83	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.93	56.76	_	_
⊕ American Funds American Mutual R6	_	6.57	63.33	_	_
⊕ American Funds American Balanced R6	-	6.46	69.79	-	_
	_	5.66	75.44	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

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

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Joanna Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 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.
- \times Style: The fund has landed in its primary style box Large Growth 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

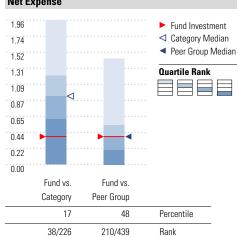
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.90	_	1.68
Beta	0.89	_	0.95
R-Squared	97.49	_	98.43
Standard Deviation	15.05	16.78	16.07
Sharpe Ratio	1.27	1.03	1.12
Tracking Error	3.06	_	2.10
Information Ratio	0.82	_	0.56
Up Capture Ratio	99.69	_	99.94
Down Capture Ratio	85.42	_	93.93

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.58	18.14	19.70
Price/Book Ratio	3.95	2.50	2.77
Avg Eff Duration	5.54	-	6.64



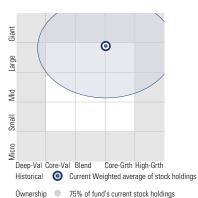
American Funds 2055 Trgt Date Retire R6 RFKTX

Quality High Μid Low

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

Style Analysis as of 12-31-2021

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

Equity

27	32	Large
6	8	Mid
2	2	Small
	6	6 8

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2021



	Fund	Bmark	Cat	Fund	▼ Ben	chmark	[] Ca	itegory	Avera	ge
Cyclical	31.08	39.15	36.81							[
Basic Materials	3.80	5.11	4.51							
Consumer Cyclical	12.14	10.69	11.83							
Financial Services	13.43	15.35	15.24			■ [
Real Estate	1.71	8.00	5.23		· •					
Sensitive	46.22	38.97	42.85							
Communication Services	11.79	5.82	8.56							
Energy	3.30	3.81	3.32							
Industrials	9.86	11.62	10.53				_			
Technology	21.27	17.72	20.44							
Defensive	22.69	21.87	20.34							
Consumer Defensive	5.73	6.79	5.89]					
Healthcare	14.68	12.00	11.90							
Utilities	2.28	3.08	2.55	— ['						

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	9.60	9.60	_	_
⊕ American Funds New Perspective R6	-	9.57	19.18	_	_
⊕ American Funds Fundamental Invs R6	-	8.99	28.17	_	_
→ American Funds Capital World Gr&Inc R6	_	8.93	37.10	_	_
⊕ American Funds Washington Mutual R6	-	8.15	45.26	-	-
⊕ American Funds AMCAP R6	_	6.97	52.22	_	_
⊕ American Funds Growth Fund of Amer R6	_	6.95	59.18	_	_
American Funds Invmt Co of Amer R6	_	6.62	65.80	_	_
⊕ American Funds American Balanced R6	_	6.05	71.84	_	_
→ American Funds Global Balanced R6	_	5.96	77.81	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 03-2015 Joanna Jonsson since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 6.77 years.
- × Style: The fund has landed in its primary style box Large Growth — 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 47.22% lower than the Target-Date 2060 category average.

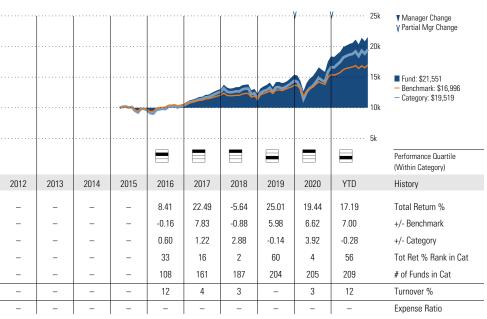
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000





let Exp	ense)			
1.89					► Fund Investr
1.68					✓ Category M
1.47					Peer Group
1.26					Quartile Rank
1.05					
0.84		< 1			
0.63					
0.42	-				
0.21					
0.00					
	Fund	VS.	Fur	nd vs.	
	Categ	ory	Peer (Group	
		17		47	Percentile

	39/226	170/363	Rank	
Peer grou	p is a subset o	f the category an	ıd includes fun	ds with the
same mar	nagement style	(active vs. passi	ive) and simila	r share class
character	istics			

3- Tear hisk Wellics			
	Fund	Bmark	Cat
Alpha	1.21	_	-1.18
Beta	1.36	_	1.47
R-Squared	97.82	_	97.94
Standard Deviation	15.03	10.91	16.20
Sharpe Ratio	1.27	1.18	1.12
Tracking Error	4.54	_	5.64
Information Ratio	1.44	_	0.94
Up Capture Ratio	143.10	_	144.58
Down Capture Ratio	140.87	_	156.44

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.60	17.96	19.81
Price/Book Ratio	3.96	2.46	2.84
Avg Eff Duration	5.54	6.79	6.51

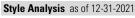


American Funds 2060 Trgt Date Retire R6 RFUTX

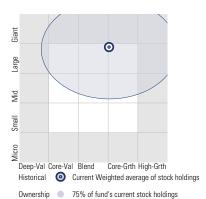
Quality High Mid

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD



Morningstar Style Box™



Style Breakdown

	Equity				rixeu	IIICOIIIE	
	18	27	33	Large			
	4	6	8	Mid			
	1	2	2	Small			
,	Value	Blend	Growth		Ltd Durat	Mod ion	E

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 12-31-2021



	Fund	Bmark	Cat	Fund	•	Benchn	nark	[] Ca	Category	Category Avera
⊌ Cyclical	31.11	38.62	36.04		_					
Basic Materials	3.80	5.07	4.48		!					
Consumer Cyclical	12.25	10.38	11.98							
Financial Services	13.36	15.53	15.04				0			
Real Estate	1.70	7.64	4.54		'					
✓ Sensitive	46.30	38.79	43.45							
Communication Services	11.83	5.90	8.82	_						
Energy	3.28	3.96	3.39							
Industrials	9.88	11.42	10.48			■[]				
Technology	21.31	17.51	20.76							
→ Defensive	22.59	22.58	20.50		,]	,
Consumer Defensive	5.68	7.23	5.95							
Healthcare	14.66	11.97	12.04				Ĭ.			
Utilities	2.25	3.38	2.51							

100

Top 10 Holdings as of 12-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	10.01	10.01	_	_
⊕ American Funds New Perspective R6	_	10.00	20.00	_	_
⊕ American Funds Fundamental Invs R6	_	8.93	28.93	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.90	37.83	_	_
⊕ American Funds Washington Mutual R6	-	8.13	45.96	-	_
⊕ American Funds AMCAP R6	_	7.00	52.96	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	59.95	_	_
→ American Funds Invmt Co of Amer R6	_	6.96	66.91	_	_
⊕ American Funds Global Balanced R6	_	6.01	72.92	_	_
⊕ American Funds American Balanced R6	_	6.00	78.92	_	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Joanna Jonsson since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Bradley Vogt since 01-2020 David Hoag since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

The Performance screen is not applicable for funds with less than three years of data.

- × *Management*: The fund's management team has been in place for less than three years.
- \times *Style:* The fund has landed in its primary style box Large Growth 57.14 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 46.48% lower than the Target-Date 2065+ category average.

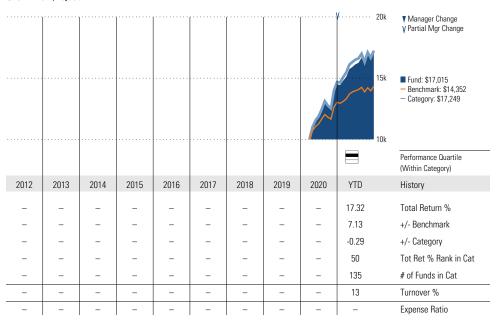
Morningstar Investment Management LLC Analysis

This fund also fails our manager tenure screen only because it is a newly incepted share vintage of the target-date series.

ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	3	11-30-2021		
Carbon Risk Score	Low Risk	09-30-2021		

Growth of \$10,000





Net Expo	ense			
1.89				► Fund Investment
1.68				Category Median
1.47				 Peer Group Median
1.26				Quartile Rank
1.05				
0.84				
0.63	4			
0.42				
0.21				
0.00				
	Fund vs.	Fund	VS.	
(Category	Peer Gr	oup	
	18		53	Percentile
	30/163	124/	235	Rank

3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	_	-	-1.51
Beta	_	-	1.53
R-Squared	_	-	98.02
Standard Deviation	_	10.91	16.83
Sharpe Ratio	_	1.18	1.10
Tracking Error	_	-	6.23
Information Ratio	_	-	0.92
Up Capture Ratio	_	_	148.16
Down Capture Ratio	_	_	160.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.61	17.96	18.85
Price/Book Ratio	3.96	2.46	2.63
Avg Eff Duration	5.54	6.79	6.56



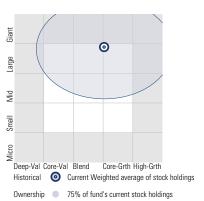
American Funds 2065 Trgt Date Retire R6 RFVTX

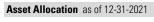
Morningstar Category Morningstar Index Target-Date 2065+

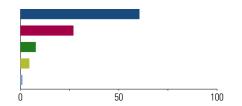
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™







Total	100.00	100.00
Other	0.82	5.42
Cash	4.35	2.10
Bonds	7.63	7.50
Non-US Stocks	26.80	38.57
US Stocks	60.41	46.42
Asset Class	Net %	Cat%

Style I Equity	Breakd	own		Fixed I	ncome		Quality
18	27	33	Large				High
4	6	8	Mid				Mid
1	2	2	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	•

Duration

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	[] Ca	ategory	Averag	ge			
Դ	Cyclical	31.11	38.62	36.60									'		
A	Basic Materials	3.80	5.07	4.97		I									
A	Consumer Cyclical	12.27	10.38	11.97											
,	Financial Services	13.34	15.53	15.29											
命	Real Estate	1.70	7.64	4.37			١								
W	Sensitive	46.33	38.79	42.97									_		
	Communication Services	11.85	5.90	8.29											
•	Energy	3.28	3.96	3.61											
Ö	Industrials	9.87	11.42	10.84		- :									
	Technology	21.33	17.51	20.23											
→	Defensive	22.57	22.58	20.43											
Ħ	Consumer Defensive	5.68	7.23	6.34											
٠	Healthcare	14.65	11.97	11.53											
•	Utilities	2.24	3.38	2.56		'									
					0%	5	10	15	20	25	30	35	40	45	5

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
◆ American Funds New Perspective R6	_	10.00	10.00	_	_
American Funds New Ferspective no American Funds SMALLCAP World R6	_	10.00	20.00	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	29.00	-	_
⊕ American Funds Capital World Gr&Inc R6	-	9.00	38.01	_	_
⊕ American Funds Washington Mutual R6	-	8.00	46.01	_	-
⊕ American Funds AMCAP R6	_	7.00	53.01	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	60.01	_	_
⊕ American Funds Invmt Co of Amer R6	_	7.00	67.01	_	_
⊕ American Funds American Balanced R6	-	6.00	73.01	-	_
⊕ American Funds Global Balanced R6	_	6.00	79.01	_	_

Total Holdings 16

Weight %

>50 25-50 10-25 0-10



American Funds American Balanced R6 RLBGX

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

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
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

Quantitative Screens

Mark Casey since 10-2019 Ritchie Tuazon since 10-2020

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 23.01 years.

 Net Expense: The fund's expense ratio of 0.26 is 74.76% 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.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000





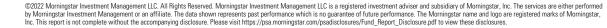
3-Year Risk Metrics

/	36	/11		666	602
Net Exp	ense				
4.92 4.37 3.83 3.28 2.73 2.19 1.64 1.09 0.55 0.00	Fund vs. Category	Fund Peer Gri			nd Investment tegory Median er Group Media ile Rank
	2		7	Perce	ntile
	14/749	43/	628	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.

	Fund	Bmark	Cat
Alpha	0.74	_	-1.41
Beta	0.95	_	1.06
R-Squared	96.69	_	93.55
Standard Deviation	10.34	10.74	11.83
Sharpe Ratio	1.37	1.33	1.19
Fracking Error	1.96	_	3.15
nformation Ratio	-0.01	-	-0.19
Jp Capture Ratio	98.32	_	101.24
Down Capture Ratio	95.81	_	110.25

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.89	21.51	22.00
Price/Book Ratio	3.86	3.35	3.43
Avg Eff Duration	6.32	6.36	5.11





American Funds American Balanced R6 RLBGX

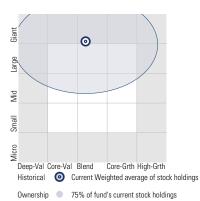
Morningstar Category Allocation--50% to 70% Morningstar Index

Equity

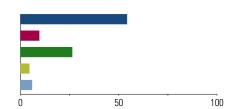
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



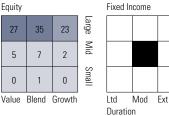
Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	5.79	3.06
Cash	4.44	5.03
Bonds	26.22	31.64
Non-US Stocks	9.44	11.39
US Stocks	54.12	48.87
Asset Class	Net %	Cat%

Style Breakdown

Equity



Quality High	
Mid	
Low	

Weight %

>50 25-50 10-25 0-10

	Fund	Bmark	Cat
⊌ Cyclical	28.62	33.38	33.97
Basic Materials	4.25	3.66	3.33
Consumer Cyclical	8.09	12.16	11.43
Financial Services	12.27	13.92	15.73
Real Estate	4.01	3.64	3.48
✓ Sensitive	45.78	45.30	43.27
Communication Services	10.02	8.69	9.18
Energy	4.59	3.03	3.13
Industrials	8.16	9.90	10.15
Technology	23.01	23.68	20.81
→ Defensive	25.60	21.32	22.76
Consumer Defensive	9.41	6.29	6.31
Healthcare	14.49	12.46	13.65
Utilities	1.70	2.57	2.80

Top 10 Holdings as of 12-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	-	6.46	6.46	_	_
⊕ Cap Grp Cent Fd Ser li	-	5.18	11.64	_	_
	-	4.42	16.05	52.24	Technology
⊕ Broadcom Inc	-	3.18	19.23	55.38	Technology
⊕ UnitedHealth Group Inc	_	2.31	21.54	44.79	Healthcare
☆ Cash And Other Assets Less Liablities	_	2.21	23.75	_	_
⊕ Philip Morris International Inc	-	1.68	25.43	20.67	Consumer Defensive
	-	1.52	26.95	11.70	Technology
The Home Depot Inc	-	1.51	28.47	58.73	Consumer Cyclical
⊕ United States Treasury Notes 0.127%	10-2026	1.42	29.88	_	_

Total Holdings 1869



American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
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
Gerald Manoir since 01-2020
Noriko Chen since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.6 years.
- Net Expense: The fund's expense ratio of 0.46 is 56.6% lower than the Foreign Large Growth category average.

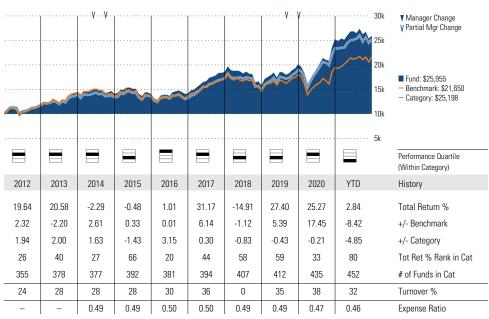
Morningstar Investment Management LLC Analysis

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

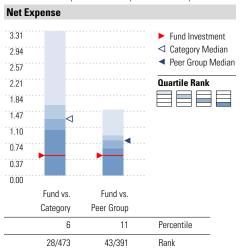
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000

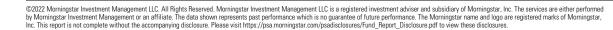






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.17	_	7.05
Beta	0.99	_	0.88
R-Squared	89.79	_	82.00
Standard Deviation	17.88	17.16	16.68
Sharpe Ratio	0.97	0.78	1.12
Tracking Error	5.72	_	7.43
Information Ratio	0.77	_	0.84
Up Capture Ratio	108.94	_	106.78
Down Capture Ratio	93.12	_	81.06

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.65	16.51	25.03
Price/Book Ratio	2.85	1.86	3.67
Geom Avg Mkt Cap \$B	61.49	49.49	60.75
ROE	18.72	17.65	20.73





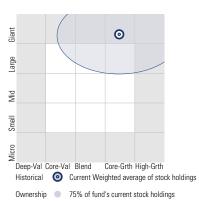
American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth N

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

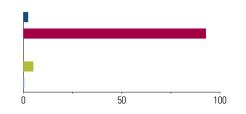
11	30	50	Large
2	4	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

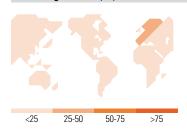
Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.23	0.49
Cash	4.86	2.50
Bonds	0.00	0.02
Non-US Stocks	92.69	89.04
US Stocks	2.24	7.95
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bencl	nmark	Categ	ory Ave	erage		_	
<u></u>	Cyclical	36.08	38.34	32.78										
A.	Basic Materials	7.66	7.68	6.34			ľ							
A	Consumer Cyclical	11.93	10.93	12.95										
,	Financial Services	15.90	16.92	13.17										
fi	Real Estate	0.59	2.81	0.32	0	'								
W	Sensitive	44.44	34.95	44.72										
	Communication Services	5.20	5.36	6.20										
ð	Energy	5.83	3.67	1.97				_						
Ф	Industrials	11.84	15.62	16.26		-								
	Technology	21.57	10.30	20.29										
—	Defensive	19.48	26.70	22.50]				
Ħ	Consumer Defensive	5.51	10.26	7.77										
+	Healthcare	12.40	13.18	13.85				I []						
•	Utilities	1.57	3.26	0.88		•								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2021



	Fund %	Cat %
Greater Asia	37.75	29.03
Japan	11.26	11.96
Australasia	1.73	1.33
Asia-4 Tigers	9.19	6.95
Asia-ex 4 Tigers	15.57	8.79
Not Classified	0.00	0.00

Americas	Fund % 13.65	Cat % 14.89	Greater Europe	Fund % 48.60	Cat % 56.08	Market Maturity	Fund %
North America	8.26	12.71	United Kingdom	6.88	9.52	Developed Markets	77.71
Central/Latin	5.39	2.18	W euro-ex UK	39.42	44.90	Emerging Markets	22.29
			Emrgng Europe Africa	1.17 1.13	0.67 0.99	Not Available	0.00

Top 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	5.17	5.17	_	_
⇒ ASML Holding NV	4.04	9.22	78.48	Technology
⊕ Reliance Industries Ltd	2.58	11.80	19.60	Energy
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.53	14.32	18.02	Technology
LVMH Moet Hennessy Louis Vuitton SE	2.25	16.57	43.67	Consumer Cyclical
⊕ Shopify Inc Registered Shs -A- Subord Vtg	1.67	18.24	21.18	Technology
⊖ Keyence Corp	1.57	19.81	24.93	Technology
→ Airbus SE	1.57	21.38	25.15	Industrials
∋ Sika AG	1.54	22.92	57.91	Basic Materials
	1.54	24.46	-19.51	Consumer Cyclical

Total Holdings 403

American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja 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
Dawid Justus since 01-2022

Quantitative Screens

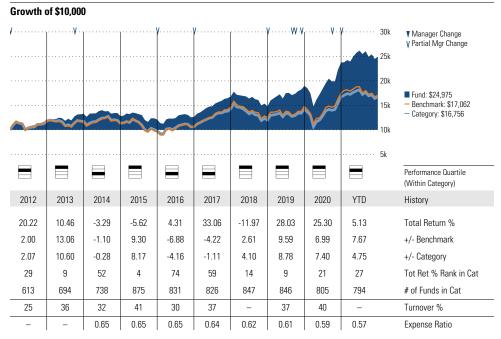
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.56 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.57 is 52.1% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

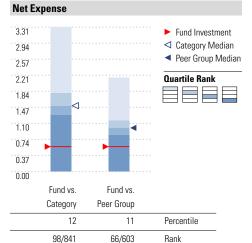
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	4	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021





3-Year Risk Metrics



•			
	Fund	Bmark	Cat
Alpha	8.34	_	1.96
Beta	0.88	_	0.99
R-Squared	87.38	_	90.38
Standard Deviation	17.60	18.59	19.41
Sharpe Ratio	1.03	0.61	0.68
Tracking Error	6.61	_	5.81
Information Ratio	1.22	_	0.30
Up Capture Ratio	108.75	_	102.20
Down Capture Ratio	77.83	_	95.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.24	12.49	14.48
Price/Book Ratio	3.38	1.84	2.32
Geom Avg Mkt Cap \$B	66.76	43.97	53.07
ROE	20.37	18.03	18.99



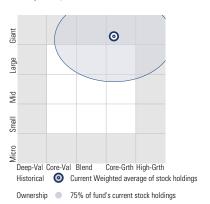


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

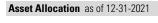
Equity

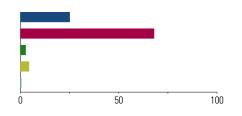
12	31	46	Laige
2	4	5	MIN
1	0	0	JIIaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

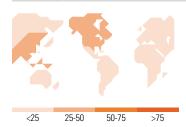




Total	100.00	100.00
Other	0.30	0.14
Cash	4.27	2.27
Bonds	2.55	-0.03
Non-US Stocks	67.91	94.33
US Stocks	24.97	3.29
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Ben	chmark	C I Ca	ateaorv	Averag	ае			
Դ	Cyclical	37.47	42.89	41.50						3. 7				1	
A	Basic Materials	8.62	8.51	6.37			1								
A	Consumer Cyclical	12.38	13.12	13.94				ı " []							
æ	Financial Services	14.96	19.34	19.72											
ŵ	Real Estate	1.51	1.92	1.47											
W	Sensitive	41.22	44.69	45.46											
d	Communication Services	9.24	11.12	11.22											
•	Energy	3.35	5.66	4.95											
Ф	Industrials	8.58	5.08	5.52											
	Technology	20.05	22.83	23.77											
→	Defensive	21.32	12.41	13.04											
Ħ	Consumer Defensive	5.77	5.66	6.81		<u> </u>									
+	Healthcare	13.72	4.41	4.93											
•	Utilities	1.83	2.34	1.30											
					0%	5	10	15	20	25	30	35	40	45	50

World Regions % Equity 12-31-2021



Greater Asia	Fund % 39.39	Cat % 73.88
Japan	2.94	0.13
Australasia	0.88	0.05
Asia-4 Tigers	8.05	27.34
Asia-ex 4 Tigers	27.52	46.36
Not Classified	0.00	0.00

Americas	Fund % 37.45	Cat % 12.03	Greater Europe	Fund % 23.15	Cat % 14.08	Market Maturity	Fund %
North America	28.88	3.05	United Kingdom	2.55	0.83	Developed Markets	61.07
Central/Latin	8.57	8.98	W euro-ex UK	17.20	2.29	Emerging Markets	38.93
			Emrgng Europe	1.79	6.62	Not Available	0.00
			Africa	1.61	4.34		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	4.21	4.21	_	_
	3.17	7.39	52.24	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.04	9.43	18.02	Technology
→ Reliance Industries Ltd	1.90	11.33	19.60	Energy
⊕ Kotak Mahindra Bank Ltd	1.79	13.12	-9.96	Financial Services
	1.53	14.65	3.47	Consumer Defensive
⇒ Silergy Corp	1.43	16.08	108.94	Technology
→ MercadoLibre Inc	1.36	17.44	-19.51	Consumer Cyclical
Thermo Fisher Scientific Inc	1.27	18.71	43.48	Healthcare
⇒ Alphabet Inc Class C	1.26	19.97	65.17	Communication Svc

Total Holdings 562



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Alan Berro since 07-1997
Jeffrey Lager since 07-2004
Alan Wilson since 07-2013
Diana Wagner since 06-2014
Jin Lee since 07-2014
Eric Stern since 11-2014
Irfan Furniturewala since 06-2015
Brady Enright since 07-2016
Mark Casey since 07-2016

Quantitative Screens

Performance: The fund has finished in the Large Blend 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 24.52 years.

× Style: The fund has landed in its primary style box — Large Blend — 45.45 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.27 is 66.67% lower than the Large Blend category average.

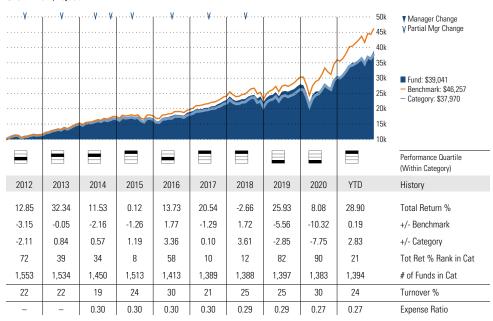
Morningstar Investment Management LLC Analysis

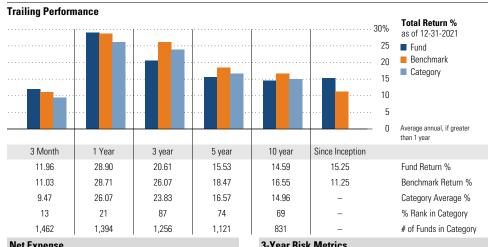
This fund fails our style consistency screen as the portfolio has slightly drifted from the large-blend portion of the Morningstar style box to the large-value portion however, the underlying investment strategy remains consistent so we are not concerned with this style failure.

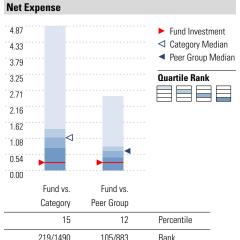
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000







J-1 Cui Illak Mictilca			
	Fund	Bmark	Cat
Alpha	-2.94	_	-1.70
Beta	0.93	_	0.97
R-Squared	94.33	_	95.10
Standard Deviation	16.72	17.41	17.41
Sharpe Ratio	1.16	1.38	1.25
Tracking Error	4.15	_	3.76
Information Ratio	-1.32	_	-1.29
Up Capture Ratio	87.20	_	93.94
Down Capture Ratio	98.08	_	100.53

Portfolio Metrics					
	Fund	Bmark	Cat		
Price/Earnings Ratio	20.23	25.15	25.73		
Price/Book Ratio	3.48	4.59	5.74		
Geom Avg Mkt Cap \$B	157.45	230.65	305.14		
ROE	27.61	32.75	38.00		



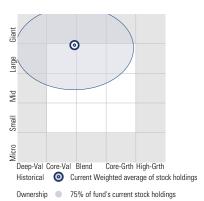
American Funds Washington Mutual R6 RWMGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

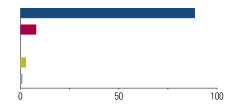
30	39	16	Large
7	6	2	MIN
0	0	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.79	1.47
Cash	2.69	0.14
Bonds	0.00	0.81
Non-US Stocks	7.86	2.90
US Stocks	88.66	94.69
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2021			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	30.97	30.24	30.60	
A	Basic Materials	3.43	2.27	2.74	
A	Consumer Cyclical	6.09	12.29	11.31	
ı , j	Financial Services	18.93	12.91	14.10	
ŵ	Real Estate	2.52	2.77	2.45	
W	Sensitive	41.72	47.59	46.81	
	Communication Services	7.81	10.16	9.79	
•	Energy	4.46	2.67	2.39	
Ф	Industrials	10.15	8.13	9.86	
	Technology	19.30	26.63	24.77	
→	Defensive	27.31	22.18	22.60	
Ħ	Consumer Defensive	5.98	6.30	6.60	
+	Healthcare	18.24	13.38	13.78	
•	Utilities	3.09	2.50	2.22	
					0% 5 10 15 20 25 30 35 40 45 5

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.22	6.22	52.24	Technology
⊕ Broadcom Inc	6.19	12.41	55.38	Technology
─ UnitedHealth Group Inc	3.89	16.30	44.79	Healthcare
⊕ Comcast Corp Class A	3.49	19.78	-2.08	Communication Svc
⊕ Capital Group Central Cash Fund	2.75	22.53	-	_
The Home Depot Inc The Home Depot Inc	2.23	24.76	58.73	Consumer Cyclical
→ BlackRock Inc	2.21	26.98	29.18	Financial Services
→ Pfizer Inc	2.18	29.16	64.66	Healthcare
	2.16	31.32	50.27	Financial Services
○ CVS Health Corp	2.04	33.36	53.97	Healthcare
⊕ CME Group Inc Class A	1.95	35.32	29.26	Financial Services
→ JPMorgan Chase & Co	1.73	37.05	27.53	Financial Services
→ Johnson & Johnson	1.63	38.68	11.36	Healthcare
	1.25	39.93	6.16	Technology
⊕ CSX Corp	1.23	41.16	25.53	Industrials

Total Holdings 183



Federated Hermes Govt Ultrashort IS FGUSX

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 5 of the 10 years it's been in existence.

Management: The fund's management has been in place for 24.49 years.

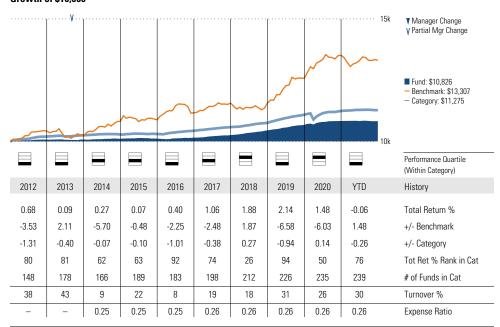
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 40.91% lower than the Ultrashort Bond category average.

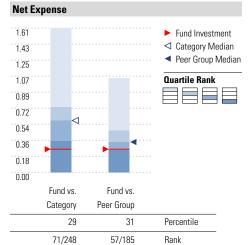
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.80	_	0.69
Beta	0.08	_	0.18
R-Squared	25.93	_	15.42
Standard Deviation	0.54	3.40	1.81
Sharpe Ratio	0.67	1.18	0.41
Tracking Error	3.16	-	3.44
Information Ratio	-1.14	-	-0.99
Up Capture Ratio	14.54	_	26.44
Down Capture Ratio	-5.40	-	16.05

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.40	4.43	0.59
Avg Eff Maturity	3.08	_	2.49



Federated Hermes Govt Ultrashort IS FGUSX

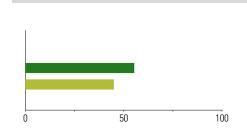
Morningstar CategoryMorningstar CategoryUltrashort BondBBgBa

Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 12-31-2021 Style Breakdown

Duration





Asset Allocation as of 12-31-2021

Total	100.00	100.00
Other	0.00	4.50
Cash	44.81	24.31
Bonds	55.19	71.19
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	42.54
AA	0.00	74.59	5.49
A	0.00	10.82	15.78
BBB	0.00	8.32	21.73
BB	0.00	0.28	1.74
В	0.00	0.00	1.81
Below B	0.00	0.00	0.46
Not Rated	0.00	2.46	10.45

Sector Weighting as of 12-3				0
	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Government	13.74	-	11.14	
Treasury	3.92	_	6.21	
Inflation – Protected	0.00	_	0.04	i i i i i i i i i i i i i i i i i i i
Agency/Quasi Agency	9.82	_	1.36	
Other Government Related	0.00	_	3.53	
Corporate	0.00	-	36.19	
Corporate Bond	0.00	_	31.49	
Bank Loan	0.00	_	0.66	
Convertible	0.00	-	4.04	
Preferred	0.00	_	0.00	
Securitized	41.44	-	25.82	
Agency MBS Pass-Through	1.67	-	1.21	in 1
Agency MBS ARM	0.14	_	0.77	10
Agency MBS CMO	39.63	-	3.33	
Non-Agency Residential MBS	0.00	_	0.55	
Commercial MBS	0.00	_	2.43	
Asset-Backed	0.00	_	17.53	
Covered Bond	0.00	_	0.00	
Municipal	0.00	_	1.11	
Cash & Equivalents	44.81	_	25.04	
Other	0.00	-	0.57	
				0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Hsbc Repo 2 Repo	01-2022	22.91	22.91	_
⊕ Novasc Repo 1 Repo	01-2022	21.25	44.15	_
Federal Home Loan Banks 0.4%	06-2024	4.19	48.35	_
→ Federal National Mortgage Association 0.60188%	08-2059	2.48	50.83	_
→ Federal Home Loan Mortgage Corporation 0.55188%	09-2049	2.10	52.93	_
○ Federal National Mortgage Association 0.55188%	06-2050	2.00	54.92	_
	01-2050	1.73	56.65	_
⊖ Government National Mortgage Association 2.26188%	03-2067	1.66	58.32	_
	02-2065	1.64	59.96	_
⇒ Federal Home Loan Mortgage Corporation 0.444%	08-2030	1.57	61.53	_

Total Holdings 221



Fidelity® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 31.31 years.
- Net Expense: The fund's expense ratio of 0.86 is 12.24% lower than the Large Growth category average.

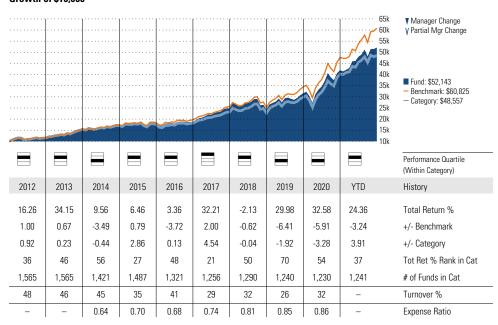
Morningstar Investment Management LLC Analysis

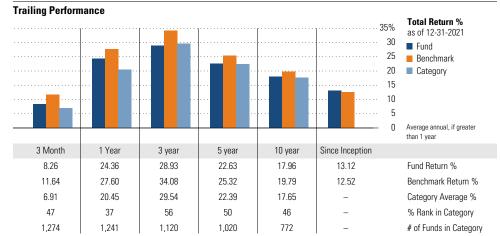
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

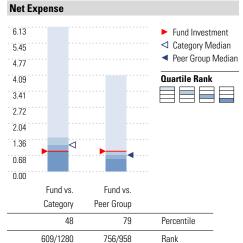
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-2.45	_	-2.24
Beta	0.95	_	0.97
R-Squared	97.31	_	91.07
Standard Deviation	17.67	18.42	18.79
Sharpe Ratio	1.49	1.65	1.46
Tracking Error	3.06	_	5.52
Information Ratio	-1.68	_	-0.92
Up Capture Ratio	88.56	_	90.02
Down Capture Ratio	93.56	_	93.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.24	34.55	33.66
Price/Book Ratio	5.43	12.90	9.38
Geom Avg Mkt Cap \$B	352.18	350.68	382.58
ROE	33.28	41.42	32.76



Fidelity® Contrafund® FCNTX

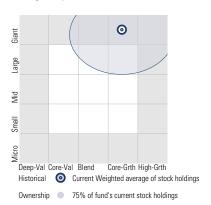
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

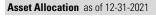
Equity

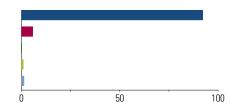
' '			
6	28	57	Lalige
1	3	4	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	1.22	0.84
Cash	0.88	1.24
Bonds	0.01	0.00
Non-US Stocks	5.67	5.04
US Stocks	92.22	92.88
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ B	enchr	nark	[] Ca	tegon	y Aver	age		
b	Cyclical	31.68	27.10	27.84											
÷.	Basic Materials	2.20	1.01	1.42											
P	Consumer Cyclical	13.96	18.10	16.02					١.						
ê	Financial Services	15.32	6.18	9.17											
b	Real Estate	0.20	1.81	1.23	1[
NF	Sensitive	53.50	59.94	57.10											
	Communication Services	19.70	11.76	14.86	_										
•	Energy	0.40	0.30	0.68	Ò										
‡	Industrials	2.62	5.97	6.23											
1	Technology	30.78	41.91	35.33				_						` :	
+	Defensive	14.82	12.96	15.06											
=	Consumer Defensive	2.80	4.29	2.91		1	_								
ř	Healthcare	11.98	8.64	11.79											
2	Utilities	0.04	0.03	0.36	Ö										

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Meta Platforms Inc Class A	9.65	9.65	23.13	Communication Svc
	7.73	17.39	2.38	Consumer Cyclical
	6.48	23.86	52.24	Technology
Berkshire Hathaway Inc Class A	5.87	29.73	29.57	Financial Services
⊕ Apple Inc	3.76	33.50	34.48	Technology
⊕ UnitedHealth Group Inc	3.61	37.10	44.79	Healthcare
Alphabet Inc Class A	3.35	40.45	65.30	Communication Svc
	3.21	43.66	125.41	Technology
Alphabet Inc Class C	3.09	46.75	65.17	Communication Svc
Salesforce.com Inc	2.39	49.14	14.20	Technology
O Netflix Inc	2.08	51.22	11.41	Communication Svc
Adobe Inc	1.97	53.19	13.38	Technology
Amphenol Corp Class A	1.32	54.51	34.95	Technology
→ Visa Inc Class A	1.30	55.81	-0.31	Financial Services
⇒ Fidelity Revere Str Tr	1.29	57.10	_	_

Total Holdings 354



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 David Small since 07-2016 Shilpee Raina since 11-2021

Quantitative Screens

- Q 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 7.38 years.
- × Style: The fund has landed in its primary style box Large Blend 47.06 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 45.68% lower than the Large Blend category average.

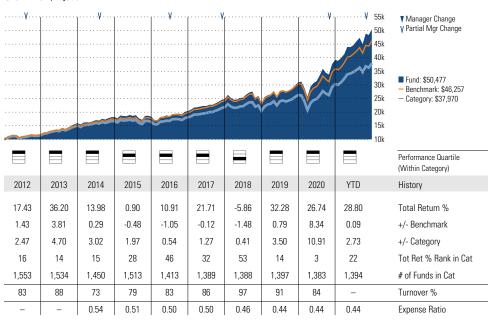
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.

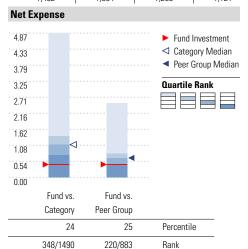
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000







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

3-Year Risk Metrics							
	Fund	Bmark	Cat				
Alpha	2.10	_	-1.70				
Beta	1.02	_	0.97				
R-Squared	98.24	_	95.10				
Standard Deviation	17.93	17.41	17.41				
Sharpe Ratio	1.48	1.38	1.25				
Tracking Error	2.41	_	3.76				
Information Ratio	1.32	_	-1.29				
Up Capture Ratio	103.95	_	93.94				
Down Capture Ratio	92.85	_	100.53				

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.49	25.15	25.73
Price/Book Ratio	5.23	4.59	5.74
Geom Avg Mkt Cap \$B	229.44	230.65	305.14
ROE	33.99	32.75	38.00

Daniel II. Madel

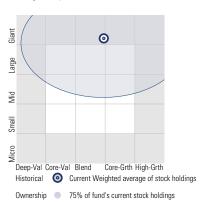


JPMorgan US Equity R6 JUEMX

Morningstar CategoryMorningstar Index■ Large BlendS&P 500 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



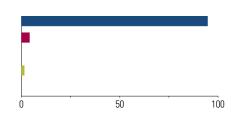
Style Breakdown

Equity

. ,			
16	34	38	Large
3	7	2	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2021



		Fund	Bmark	Cat	Fund	▼ Ber	nchmark] Ca	ategory	Averaç	ge	
ŀ	Cyclical	38.76	30.24	30.60								
	Basic Materials	3.27	2.27	2.74								
-	Consumer Cyclical	17.37	12.29	11.31			,					
P	Financial Services	14.69	12.91	14.10								
ŧ	Real Estate	3.43	2.77	2.45								
NI	Sensitive	42.84	47.59	46.81								
	Communication Services	7.65	10.16	9.79								
ð	Energy	0.00	2.67	2.39	[]	_ :						
¢	Industrials	10.76	8.13	9.86								
	Technology	24.43	26.63	24.77								
→	Defensive	18.40	22.18	22.60								
=	Consumer Defensive	1.26	6.30	6.60								
ř	Healthcare	13.22	13.38	13.78			= []					
?	Utilities	3.92	2.50	2.22								

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.44	8.44	52.24	Technology
	6.52	14.95	65.30	Communication Svc
	5.85	20.80	2.38	Consumer Cyclical
	5.27	26.07	34.48	Technology
○ Prologis Inc	3.38	29.45	71.46	Real Estate
	3.32	32.77	1.16	Financial Services
NXP Semiconductors NV	3.19	35.96	44.66	Technology
⊕ Eaton Corp PLC	3.03	38.99	46.38	Industrials
AbbVie Inc	2.80	41.79	31.22	Healthcare
⊕ NextEra Energy Inc	2.74	44.53	23.01	Utilities
	2.47	47.00	20.85	Technology
○ Norfolk Southern Corp	2.45	49.45	27.04	Industrials
→ Wells Fargo & Co	2.23	51.69	60.97	Financial Services
Truist Financial Corp	2.17	53.85	26.04	Financial Services
⊕ Deere & Co	2.07	55.92	28.89	Industrials

Total Holdings 53



Metropolitan West Total Return Bd I MWTIX

Growth of \$10,000

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

Portfolio Manager(s)

Laird Landmann since 03-1997 Stephen Kane since 03-1997 Bryan Whalen since 12-2004

Quantitative Screens

Management: The fund's management has been in place for 24.77 years.

Style Consistency is not calculated for Fixed Income funds.

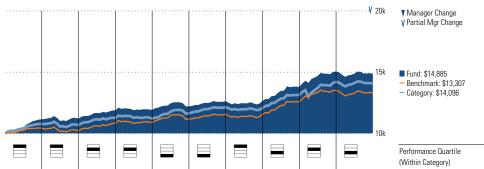
✓ Net Expense: The fund's expense ratio of 0.45 is 40% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated		
Sustainability Bating	4	09-30-2021		



										Performance Quartile (Within Category)
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
11.54	0.50	5.99	0.29	2.46	3.43	0.16	9.09	9.11	-1.12	Total Return %
7.33	2.52	0.02	-0.26	-0.19	-0.11	0.15	0.37	1.60	0.42	+/- Benchmark
3.78	1.40	0.57	0.74	-1.40	-0.84	0.77	0.15	1.05	-0.45	+/- Category
7	16	31	29	85	79	20	56	29	65	Tot Ret % Rank in Cat
496	530	523	553	518	551	571	602	594	606	# of Funds in Cat
156	160	255	246	303	313	291	255	405	470	Turnover %

0.44

0.44

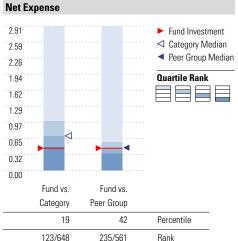
0.44

0.45

0.45

Expense Ratio





0.44

0.40

0.43

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.67	_	0.62
Beta	1.02	_	1.02
R-Squared	96.37	_	61.97
Standard Deviation	3.53	3.40	4.62
Sharpe Ratio	1.35	1.18	1.05
Tracking Error	0.68	_	2.93
Information Ratio	1.17	_	0.27
Up Capture Ratio	107.97	_	115.36
Down Capture Ratio	92.52	_	117.26

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.29	4.43	6.17
Avg Eff Maturity	8.47	_	8.05



Metropolitan West Total Return Bd I MWTIX

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



-50	0	50	100	150

Asset Allocation as of 12-31-2021

Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.00
Bonds	106.49	95.54
Cash	-8.35	2.35
Other	1.86	2.02
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	65.81	3.53	46.15
AA	4.10	74.59	5.13
A	9.31	10.82	11.59
BBB	14.82	8.32	21.70
BB	2.60	0.28	7.39
В	0.68	0.00	2.84
Below B	2.67	0.00	1.36
Not Rated	0.01	2.46	3.84

				0%	5	10	15	20	25	30	35	41
Other	4.24	-	2.10									
Cash & Equivalents	5.81	-	9.16									
Municipal	0.52	_	1.08									
Covered Bond	0.00	_	0.02									
Asset-Backed	5.00	_	9.46									
Commercial MBS	1.39	-	4.61									
Non-Agency Residential MBS	4.03	_	0.59	0								
Agency MBS CMO	0.52	_	1.91									
Agency MBS ARM	0.00	_	0.03									
Agency MBS Pass-Through	24.34	_	14.81					:				
Securitized	35.28	_	31.43			:	-		-			
Preferred	0.00	_	0.15									
Convertible	1.54	_	1.26									
Bank Loan	1.38	_	0.68									
Corporate Bond	17.88	_	26.80		1	:	:					
Corporate	20.80	_	28.89									
Other Government Related	0.01	_	8.51									
Agency/Quasi Agency	2.15	_	0.73									
Inflation – Protected	0.27	_	0.70									
Treasury	30.91	_	17.21		- 1		-		- : '		_	
Government	Fund 33.34	Bmark -	27.15	Fund	. '	Benchma	ark [] C	ategory	Average		-	
Sector Weighting as of 12-		ъ .	Cat			D 1	. По					

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Cash & Cash Equivalents Cash & Cash Equivalents	-	15.39	15.39	_
⊕ Federal National Mortgage Association 2.5%	02-2052	7.50	22.89	_
⊕ United States Treasury Notes 0.5%	11-2023	7.08	29.97	_
⊕ Federal National Mortgage Association 2%	02-2052	6.86	36.83	_
⊕ United States Treasury Notes 1.25%	11-2026	5.96	42.79	-
⊖ United States Treasury Bonds 1.875%	11-2051	4.36	47.16	_
⊕ United States Treasury Notes 1.25%	12-2026	3.95	51.11	_
─ United States Treasury Notes 0.375%	10-2023	2.96	54.07	-
⊕ United States Treasury Notes 1.125%	10-2026	2.89	56.96	_
⊕ United States Treasury Notes 1.375%	11-2031	2.23	59.19	_

Total Holdings 1826



PIMCO Income I2 PONPX

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 14.77 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.72 is 27.27% lower than the Multisector Bond category average.

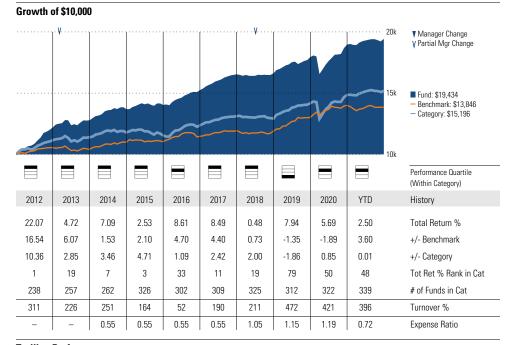
Morningstar Investment Management LLC Analysis

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

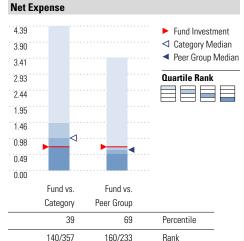


Morningstar Index BBgBarc US Universal TR USD

Multisect







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.23	_	-0.62
Beta	0.82	_	1.30
R-Squared	24.18	_	36.86
Standard Deviation	5.79	3.48	7.81
Sharpe Ratio	0.78	1.25	0.74
Tracking Error	5.08	-	6.45
Information Ratio	0.04	_	0.14
Up Capture Ratio	89.19	_	117.35
Down Capture Ratio	60.86	_	129.26

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	1.74	4.55	3.70
Avg Eff Maturity	2.61	7.69	5.65



PIMCO Income I2 PONPX

Style Analysis as of 12-31-2021

Style Breakdown

Fixed Income

Quality

G

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.00	67.64	21.31
AA	7.00	3.23	3.72
A	4.00	10.03	6.97
BBB	14.00	10.89	21.79
BB	6.00	3.19	19.68
В	7.00	3.64	14.96
Below B	6.00	1.38	5.48
Not Rated	0.00	0.00	6.08

Morningstar Index **Morningstar Category** Multisector Bond BBgBarc US Universal TR USD Asset Allocation as of 12-31-2021 Asset Class Cat% Net % US Stocks 0.90 1.82 Non-US Stocks 0.08 0.31 Bonds 92.67 94.74 Cash 1.34 -0.99 Other 4.77 4.37 50 100 Total 100.00 100.00

Other	13.19		8.46	0% 5 10 15 20 25 30 35 40 45 50 5
Cash & Equivalents	2.73	_	8.86	
Municipal	0.06	-	0.40	
Covered Bond	0.00	_	0.02	
Asset-Backed	8.33	-	11.88	
Commercial MBS	0.22	_	4.16	
Non-Agency Residential MBS	3.71	_	1.86	•
Agency MBS CMO	0.41	_	1.64	
Agency MBS ARM	0.00	-	0.00	
Agency MBS Pass-Through	6.13	_	6.90	
Securitized	18.80	-	26.46	
Preferred	0.28	_	0.69	0
Convertible	1.45	_	2.83	
Bank Loan	1.12	_	3.97	
Corporate Bond	6.08	_	34.12	
Corporate	8.93	-	41.61	
Other Government Related	46.84	_	2.30	
Agency/Quasi Agency	0.60	_	1.15	ii0
Inflation – Protected	1.99	_	0.39	
Treasury	4.33	_	10.15	
Government	53.76	_	13.99	
	Fund	Bmark	Cat	Fund 🔻 Benchmark 🛛 Category Average

Top 10 Holdings as of 12-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☐ Irs Eur -0.33000 03/18/20-2Y Lch Receive	03-2022	13.29	13.29	_
	03-2022	13.28	26.57	_
⊕ 10 Year Treasury Note Future Dec 21	12-2021	11.86	38.43	_
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Pay	01-2022	8.45	46.88	_
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Receive	01-2022	8.42	55.30	_
→ BRITISH POUND STERLING Sold	11-2021	7.99	63.29	_
→ BRITISH POUND STERLING Purchased	11-2021	7.99	71.28	_
⊕ IRS USD 0.50000 06/16/21-5Y CME Pay	06-2026	7.12	78.40	_
□ IRS USD 0.70000 12/14/21-3Y LCH Pay	12-2024	7.06	85.46	_
□ IRS USD 0.80000 12/14/21-3Y LCH Receive	12-2024	7.05	92.51	_

Total Holdings 7951



PIMCO Real Return I2 PRLPX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.57 is 6.56% lower than the Inflation-Protected Bond category average.

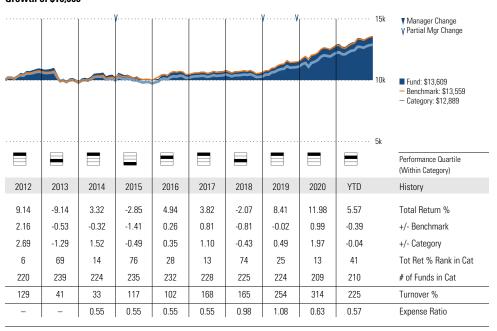
Morningstar Investment Management LLC Analysis

This fund fails manager tenure but the comanagers have delivered results that are consistent with the fund's strategy and performance under prior leadership.

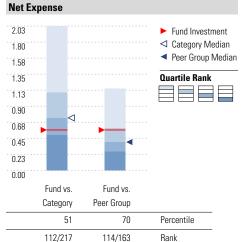
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000







3-Tear hisk wellies			
	Fund	Bmark	Cat
Alpha	0.06	-	-0.07
Beta	1.01	-	0.90
R-Squared	95.09	-	76.48
Standard Deviation	4.05	3.90	4.22
Sharpe Ratio	1.86	1.90	1.65
Tracking Error	0.90	_	2.21
Information Ratio	0.20	_	-0.60
Up Capture Ratio	102.75	_	90.34
Down Capture Ratio	105.10	_	95.16

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.44	4.52	6.06
Avg Eff Maturity	6.90	_	7.06



PIMCO Real Return 12 PRLPX

Style Analys	is as of 12-31-202
Style Breakdo	wn
Fixed Income	Quality
	High
	Mid
	Low
210 11100 2	xt
Ltd Mod E Duration	

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	49.00	0.00	89.25
AA	32.00	99.60	6.41
A	9.00	0.00	1.27
BBB	7.00	0.00	1.83
BB	1.00	0.00	0.28
В	1.00	0.00	0.10
Below B	1.00	0.00	0.06
Not Rated	0.00	0.40	0.80

Asset Allocation as of 12-31-2021 Asset Class Net % Cat% US Stocks 0.00 0.05 Non-US Stocks 0.00 0.00 Bonds 99.92 99.03 Cash -4.48 0.24 Other 4.56 0.67 100 Total 100.00 100.00

Morningstar Category

Inflation-Protected Bond

Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Sector Weighting as of 12-	31 2021			_
	Fund	Bmark	Cat	Fund ▼ Benchmark 🛚 Category Average
Government	68.82	-	89.35	
Treasury	0.36	_	1.05	
nflation – Protected	48.34	-	84.05	
Agency/Quasi Agency	0.00	_	0.06	
Other Government Related	20.12	_	4.19	
Corporate	0.60	-	3.01	10
Corporate Bond	0.31	_	2.75	
Bank Loan	0.00	_	0.17	
Convertible	0.09	_	0.09	
Preferred	0.20	_	0.00	
Securitized	7.97	-	4.41	
Agency MBS Pass-Through	2.31	_	0.72	0
Agency MBS ARM	0.00	_	0.00	
Agency MBS CMO	0.09	_	0.36	
Non-Agency Residential MBS	0.63	_	0.20	
Commercial MBS	0.03	_	0.81	
Asset-Backed	3.38	_	2.24	
Covered Bond	1.53	_	0.08	
Municipal	0.00	_	0.02	
Cash & Equivalents	12.17	_	2.90	
Other	10.08	_	0.29	

Top 10 Holdings as of 12-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	-	23.57	23.57	_
⊖ Euro Schatz Future Dec 21	12-2021	18.59	42.16	-
⊕ 5 Year Treasury Note Future Dec 21	01-2022	18.02	60.17	-
○ U S TIPS REV REPO	10-2021	9.44	69.61	-
EUROPEAN MONETARY UNION EURO Purchased	11-2021	7.84	77.45	-
⊖ EUROPEAN MONETARY UNION EURO Sold	11-2021	7.84	85.29	_
⊕ 10 Year Treasury Note Future Dec 21	12-2021	7.43	92.72	-
⊕ U S TIPS REV REPO	10-2021	7.31	100.04	-
	01-2022	5.85	105.88	-
⊖ U S TIPS REV REPO	10-2021	4.98	110.87	-

Total Holdings 1002



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 8.86 years.

✓ Net Expense: The fund's expense ratio of 0.07 is 92.55% lower than the Foreign Large Blend category average.

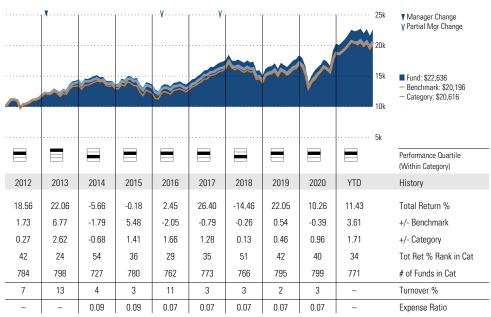
Morningstar Investment Management LLC Analysis

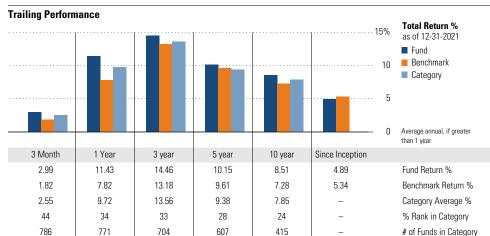
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000





, ,	,,	- 1		- 1		1	007
Net Exp	ense						
4.97						und Inves	
4.42						ategory I	
3.87					• • P	eer Grou	p Median
3.31					Qua	rtile Ran	ık
2.76							
2.21							
1.66							
1.10	•	◁					
0.55							
0.00							
	Fund v	S.	Fund	VS.			
	Catego	ry	Peer Gro	up			
		4		30	Perc	entile	_
	32/80	00	70/2	34	Rank	(_

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.81	_	0.94
Beta	1.03	_	1.00
R-Squared	96.86	_	94.25
Standard Deviation	17.89	17.03	17.48
Sharpe Ratio	0.80	0.76	0.80
Tracking Error	3.22	_	4.25
Information Ratio	0.40	_	0.25
Up Capture Ratio	104.35	_	101.95
Down Capture Ratio	100.77	-	98.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.59	15.08	16.26
Price/Book Ratio	1.74	1.88	1.95
Geom Avg Mkt Cap \$B	31.48	47.47	56.01
ROE	16.71	17.76	18.41



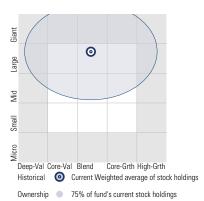
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

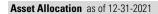
Equity

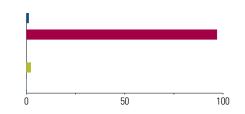
23	32	22	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Asset Class	Net %	Cat%
US Stocks	1.04	2.90
Non-US Stocks	96.83	95.06
Bonds	0.00	0.37
Cash	2.09	0.99
Other	0.04	0.66
Total	100.00	100.00

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
b	Cyclical	40.39	40.77	38.54	
	Basic Materials	8.04	8.11	7.56	
-	Consumer Cyclical	10.82	11.11	11.22	
ê	Financial Services	17.61	19.16	17.67	
b	Real Estate	3.92	2.39	2.09	
NF	Sensitive	37.42	38.11	37.88	
	Communication Services	5.06	6.80	5.96	
	Energy	4.24	5.01	4.10	
þ	Industrials	16.05	12.27	15.11	<u> </u>
1	Technology	12.07	14.03	12.71	
÷	Defensive	22.20	21.12	23.58	
Ę	Consumer Defensive	8.26	8.39	9.12	
ř	Healthcare	10.81	9.70	11.68	
2	Utilities	3.13	3.03	2.78	

World Regions % Equity 12-31-2021



	Fund %	Cat %
Greater Asia	35.47	35.68
Japan	20.42	19.04
Australasia	6.60	4.55
Asia-4 Tigers	8.14	6.95
Asia-ex 4 Tigers	0.31	5.14
Not Classified	0.00	0.00

Americas	Fund % 10.54	Cat % 8.02	Greater Europe	Fund % 53.99	Cat % 56.30	Market Maturity	Fund %
North America	10.43	7.05	United Kingdom	12.03	12.54	Developed Markets	99.21
Central/Latin	0.11	0.97	W euro-ex UK	40.95	42.20	Emerging Markets	0.79
			Emrgng Europe	0.36	0.63	Not Available	0.00
			Africa	0.65	0.93		

Top 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Nestle SA	1.58	1.58	23.95	Consumer Defensive
	1.44	3.03	_	_
	1.29	4.31	78.48	Technology
⊕ Samsung Electronics Co Ltd	1.25	5.56	_	Technology
⊕ Roche Holding AG	1.16	6.72	24.60	Healthcare
⊕ Toyota Motor Corp	0.94	7.66	34.86	Consumer Cyclical
⊕ LVMH Moet Hennessy Louis Vuitton SE	0.85	8.51	43.67	Consumer Cyclical
→ Novartis AG	0.75	9.26	-1.70	Healthcare
⊕ AstraZeneca PLC	0.75	10.01	21.25	Healthcare
Novo Nordisk A/S Class B	0.74	10.74	73.87	Healthcare

Total Holdings 4127

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 Awais Khan since 07-2021

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 23.63 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 94.29 % of the time over the past three

Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Mid-Cap Blend category average.

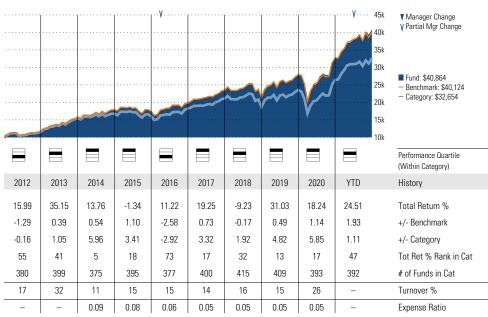
Morningstar Investment Management LLC Analysis

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.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	4	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2021 Fund Benchmark Category 10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.97 24.51 24.48 15.86 15.12 11.19 6.44 22.58 23.29 15.10 14.91 13.51 Benchmark Return % 23 40 20 74 12 67 13 13 7 39 Category Average % 42 47 11 6 9 % Rank in Category 409 392 361 314 207 # of Funds in Category

	- 1		
Net Expe	ense		
6.08 5.40			► Fund Investment ✓ Category Median
4.73			✓ Peer Group Median
4.05 3.38			Quartile Rank
2.70			. ====
2.03			
1.35 0.68	△		
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	3	27	Percentile
	13/411	45/168	Rank

3- Tear hisk Wellics			
	Fund	Bmark	Cat
Alpha	1.52	_	-1.58
Beta	0.97	_	0.99
R-Squared	99.60	_	94.00
Standard Deviation	20.29	20.84	21.38
Sharpe Ratio	1.15	1.08	0.98
Tracking Error	1.41	_	5.33
Information Ratio	0.85	_	-0.53
Up Capture Ratio	99.92	_	96.62
Down Capture Ratio	94.26	_	103.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.14	20.76	18.71
Price/Book Ratio	3.56	3.34	3.07
Geom Avg Mkt Cap \$B	27.29	20.82	12.32
ROE	15.90	16.99	19.23



Vanguard Mid Cap Index Admiral VIMAX

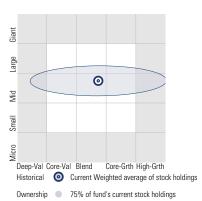
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

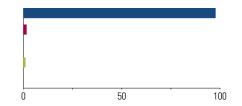
-quit,			
2	7	9	Large
22	35	25	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.00	0.38
Cash	0.90	1.64
Bonds	0.00	-0.16
Non-US Stocks	1.46	2.06
US Stocks	97.64	96.07
Asset Class	Net %	Cat%

	ctor Weighting as of 12-3			_				п -					
		Fund	Bmark	Cat	Fund	▼ Bench	nmark	[] Categ	jory Ave	rage		,	
<u></u>	Cyclical	35.40	38.25	41.90	_								
A	Basic Materials	3.93	4.20	5.03	'								
A	Consumer Cyclical	10.92	13.10	14.58									
æ	Financial Services	11.06	12.16	13.95			1						
命	Real Estate	9.49	8.79	8.34									_
W	Sensitive	43.74	42.27	40.19									
	Communication Services	4.42	3.81	3.41									
•	Energy	3.84	3.88	2.91									
Ф	Industrials	12.37	14.68	15.66			[1					
	Technology	23.11	19.90	18.21									
→	Defensive	20.87	19.46	17.90									
Ħ	Consumer Defensive	3.38	3.80	4.04									
+	Healthcare	12.25	11.03	10.92									
•	Utilities	5.24	4.63	2.94									
					0% 5	5 10	15	20	25	30	35	40	

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Synopsys Inc Synopsys Inc	0.75	0.75	42.15	Technology
☐ IQVIA Holdings Inc	0.72	1.47	57.47	Healthcare
	0.70	2.17	49.82	Technology
⊕ Amphenol Corp Class A	0.70	2.86	34.95	Technology
→ DexCom Inc	0.69	3.55	45.23	Healthcare
Cadence Design Systems Inc	0.69	4.24	36.59	Technology
Palo Alto Networks Inc	0.68	4.93	56.66	Technology
∋ Digital Realty Trust Inc	0.67	5.59	30.11	Real Estate
→ Fortinet Inc	0.66	6.26	141.97	Technology
⊕ Microchip Technology Inc	0.64	6.90	27.31	Technology
○ Centene Corp	0.64	7.54	37.26	Healthcare
→ MSCI Inc	0.64	8.18	38.03	Financial Services
∋ IHS Markit Ltd	0.64	8.82	48.86	Industrials
Carrier Global Corp Ordinary Shares	0.63	9.44	45.15	Industrials
Motorola Solutions Inc	0.61	10.05	61.48	Technology

Total Holdings 377



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category ■ Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 5.68 years.
- Style: The fund has landed in its primary style box Small Value — 80 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 94.02% lower than the Small Value category average.

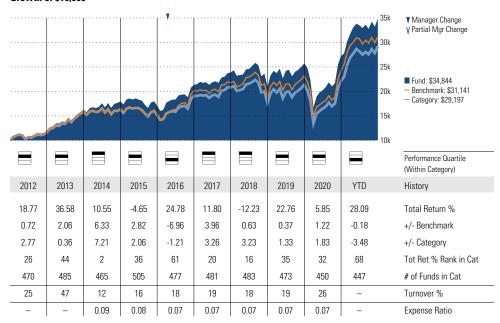
Morningstar Investment Management LLC Analysis

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

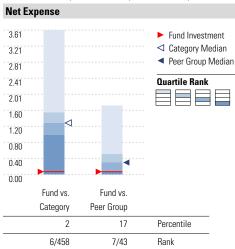
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	4	11-30-2021

Growth of \$10,000







3-Year Kisk Metrics						
	Fund	Bmark	Cat			
Alpha	1.06	_	0.44			
Beta	0.96	_	1.01			
R-Squared	97.78	_	95.25			
Standard Deviation	24.66	25.35	26.37			
Sharpe Ratio	0.78	0.75	0.75			
Tracking Error	3.80	_	6.12			
Information Ratio	0.14	_	0.09			
Up Capture Ratio	97.09	_	102.29			
Down Capture Ratio	93.77	-	101.99			

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.79	13.35	14.51
Price/Book Ratio	2.00	1.62	1.80
Geom Avg Mkt Cap \$B	5.77	2.32	4.32
ROE	16.29	7.58	16.24



Vanguard Small Cap Value Index Admiral VSIAX

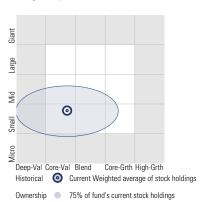
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

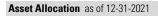
Equity

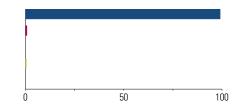
1. /			
0	0	0	Large
13	20	3	Mid
34	25	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.09
Cash	0.31	1.51
Bonds	0.00	-0.03
Non-US Stocks	0.68	2.88
US Stocks	99.00	95.55
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	51.47	50.44	51.78	
A.	Basic Materials	6.25	4.05	6.42	
A	Consumer Cyclical	12.75	8.33	13.68	
,	Financial Services	20.76	23.86	24.19	
fi	Real Estate	11.71	14.20	7.49	
W	Sensitive	34.56	30.32	35.55	
	Communication Services	1.98	3.72	2.07	
ð	Energy	5.24	6.25	5.54	
Ф	Industrials	18.83	14.09	19.13	
	Technology	8.51	6.26	8.81	
→	Defensive	13.98	19.24	12.69	
-	Consumer Defensive	4.22	3.80	4.03	
٠	Healthcare	5.59	10.43	5.71	
•	Utilities	4.17	5.01	2.95	
					0% 5 10 15 20 25 30 35 40 45 50

•				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Signature Bank	0.61	0.61	140.75	Financial Services
⊕ Diamondback Energy Inc	0.61	1.22	126.45	Energy
⊕ VICI Properties Inc Ordinary Shares	0.59	1.81	23.49	Real Estate
Molina Healthcare Inc	0.58	2.39	49.56	Healthcare
⊕ IDEX Corp	0.56	2.96	19.70	Industrials
Nuance Communications Inc	0.55	3.51	25.47	Technology
⊕ Brown & Brown Inc	0.53	4.04	49.04	Financial Services
→ Builders FirstSource Inc	0.51	4.55	110.02	Industrials
	0.51	5.06	59.46	Industrials
⊕ Kimco Realty Corp	0.47	5.53	68.75	Real Estate
⊕ The Mosaic Co	0.45	5.99	71.95	Basic Materials
Medical Properties Trust Inc	0.44	6.43	13.58	Real Estate
⊕ Atmos Energy Corp	0.43	6.86	12.46	Utilities
⊕ Jones Lang LaSalle Inc	0.42	7.29	81.53	Real Estate
⊕ RPM International Inc	0.41	7.70	12.95	Basic Materials

Total Holdings 1003

