Allspring Small Company Growth Admin NVSCX

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 1.19 is 0.83% 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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 40k 35k 30k Fund: \$40.805 25k - Benchmark: \$37,519 Category: \$39,369 20k 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2017 2018 2019 2020 YTD 2016 History 16.41 46.08 8.27 -4.56 7.45 20.31 -3.89 26.15 28.47 15.31 Total Return % 2.78 1.82 2.67 -3.18 -3.87 -1.86 5.42 -2.33 -6.16 12.48 +/- Benchmark 3.26 5.17 5.83 -2.15 -3.75 -1.19 1.87 -1.53 -10.15 3.42 +/- Category 19 21 7 74 74 55 34 58 67 34 Tot Ret % Rank in Cat

646

37

1.20

636

54

1.20

644

49

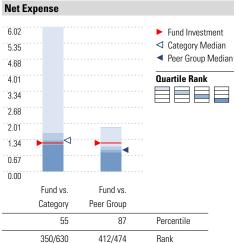
1.20

650

82

1.20





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 hisk wietrics			
	Fund	Bmark	Cat
Alpha	2.35	_	4.94
Beta	0.97	_	0.94
R-Squared	92.90	_	89.52
Standard Deviation	23.65	23.40	23.24
Sharpe Ratio	0.97	0.90	1.07
Tracking Error	6.33	_	7.72
Information Ratio	0.32	_	0.57
Up Capture Ratio	100.75	_	101.88
Down Capture Ratio	93.94	_	87.49

617

44

1.19

627

41

1.20

of Funds in Cat

Turnover %

Expense Ratio

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



728

107

710

109

665

77

1.20

701

58

1.20

Allspring Small Company Growth Admin NVSCX

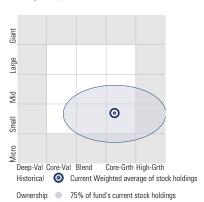
Morningstar Category Small Growth

Morningstar Index

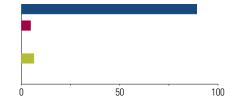
Russell 2000 Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



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%

Style Breakdown

Equity

1. /			
0	0	3	Large
1	10	8	Mid
7	39	32	Small

Value Blend Growth

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

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	: [] Ca	ategory	Avera	ge		
Ն	Cyclical	25.12	25.45	25.72										
ů.	Basic Materials	5.29	3.28	2.47										
4	Consumer Cyclical	8.72	13.24	12.22]						
ê	Financial Services	10.28	5.64	8.42										
ŧ	Real Estate	0.83	3.29	2.61	. []								
M	Sensitive	46.46	44.66	46.26										
d	Communication Services	1.26	3.32	2.51		ľ								
ð	Energy	0.00	2.19	1.47	[]									
¢	Industrials	17.94	15.68	16.15						_				
3	Technology	27.26	23.47	26.13										
→	Defensive	28.43	29.90	28.02							0			
	Consumer Defensive	3.82	3.97	3.83										
٠	Healthcare	24.61	25.44	23.54										
•	Utilities	0.00	0.49	0.65	i									

Top 15 Holdings as of 12-31-2021 YTD Return % Name % Net Asset Cumulative % 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 49.70 Basic Materials 1.53 11.67 Ciena Corp 1.51 13.19 45.64 Technology ASGN Inc 1.45 14.64 47.73 Technology \odot Omnicell Inc 1.40 16.05 50.34 Healthcare 1.36 17.41 13.62 Technology 1.32 18.73 38.35 Basic Materials International Game Technology PLC 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 Mid Cap Value Inv ACMVX

Growth of \$10,000

51

430

82

88

441

2

432

67

1.00

15

474

66

1.00

15

436

66

1.00

69

441

49

0.98

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Michael Liss since 03-2004 Phillip Davidson since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012

Quantitative Screens

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

Management: The fund's management has been in place for 17.76 years.

Net Expense: The fund's expense ratio of 0.98 is 1.01% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	01-07-2022
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Medium Risk	09-30-2021

▼ Manager Change V Partial Mgr Change Fund: \$33,311 Benchmark: \$35,286 20k - Category: \$31,491 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.44 29.92 16.33 -1.56 22.84 11.58 -13.01 28 88 1.62 23.14 Total Return % -3.54 -2.07 1.58 3.22 2.84 -1.76 -0.72 1.82 -3.34 -5.20 +/- Benchmark 3.85 4.78 -1.64 +/- Category -0.16 -5.22 7.02 -0.15 3.70 -1.01 -6.18

50

459

47

0.96

25

431

53

0.96

61

419

55

0.98

92

415

0.97

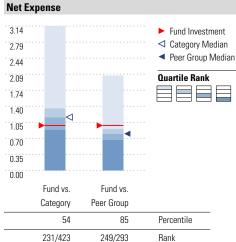
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





o rour mon monito			
	Fund	Bmark	Cat
Alpha	0.14	_	-1.18
Beta	0.87	_	1.03
R-Squared	96.89	_	96.42
Standard Deviation	19.57	22.27	23.42
Sharpe Ratio	0.87	0.89	0.83
Tracking Error	4.58	_	4.94
Information Ratio	-0.51	_	-0.21
Up Capture Ratio	89.72	_	101.57
Down Capture Ratio	91.07	_	106.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.81	17.74	16.76
Price/Book Ratio	2.20	2.45	2.10
Geom Avg Mkt Cap \$B	18.73	18.96	13.99
ROE	15.43	15.83	17.02



American Century Mid Cap Value Inv ACMVX

Morningstar Category

Mid-Cap Value

Morningstar Index Russell Mid Cap Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

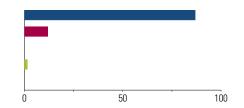
14	8	0	Large
34	24	0	Mid
12	7	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.52
Cash	1.40	2.05
Bonds	0.00	0.02
Non-US Stocks	11.80	6.02
US Stocks	86.80	91.39
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
,	Cyclical	37.92	45.46	43.86	
2	Basic Materials	2.36	5.51	5.12	
	Consumer Cyclical	8.89	11.59	11.83	
j	Financial Services	19.95	16.12	20.27	
ì	Real Estate	6.72	12.24	6.64	
4	Sensitive	27.25	34.56	33.12	
	Communication Services	1.38	3.50	3.21	
	Energy	4.64	5.16	5.00	
ì	Industrials	14.99	14.40	15.76	
l	Technology	6.24	11.50	9.15	
•	Defensive	34.83	19.96	23.01	
	Consumer Defensive	9.69	4.88	6.80	
	Healthcare	17.22	7.95	9.76	
1	Utilities	7.92	7.13	6.45	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Zimmer Biomet Holdings Inc	3.08	3.08	-16.93	Healthcare
⇒ Northern Trust Corp	2.38	5.46	31.43	Financial Services
⊖ Cerner Corp	2.33	7.79	19.52	Healthcare
⊕ Conagra Brands Inc	2.05	9.85	-2.58	Consumer Defensive
⊖ Advance Auto Parts Inc	1.96	11.81	54.36	Consumer Cyclical
⊖ Edison International	1.96	13.76	12.92	Utilities
⇒ Bank of New York Mellon Corp	1.94	15.70	39.92	Financial Services
⊕ Southwest Airlines Co	1.85	17.55	-8.09	Industrials
⊕ Emerson Electric Co	1.77	19.32	18.20	Industrials
⊕ Sonoco Products Co	1.75	21.07	0.74	Consumer Cyclical
⊕ Universal Health Services Inc Class B	1.75	22.82	-5.12	Healthcare
⇒ Aflac Inc	1.72	24.54	34.27	Financial Services
⊕ Reinsurance Group of America Inc	1.64	26.18	-3.06	Financial Services
→ Henry Schein Inc	1.60	27.78	15.96	Healthcare
∃ Truist Financial Corp	1.55	29.33	26.04	Financial Services

Total Holdings 97



American Funds 2010 Trgt Date Retire R4 RDATX

169

10

177

18

140

19

123

17

134

14

131

5

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 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 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 0.63 is 12.5% higher 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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$19.999 - Benchmark: \$19,668 Category: \$18,382 Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 10.17 12.09 6.37 -1.15 7.13 9.98 -2.80 13.42 8.83 8.95 Total Return % 3.33 1.21 0.43 0.49 -0.21 0.17 -2.95 -0.44 -1.51 1.12 +/- Benchmark 3.79 0.03 1.27 0.56 2.27 -0.17 0.45 -0.44 -1.65 2.69 +/- Category 41 4 2 46 13 62 26 62 94 5 Tot Ret % Rank in Cat

140

8

143

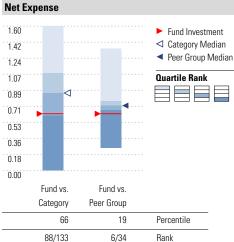
5

121

121

20





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.11	_	-0.38
Beta	0.90	_	0.92
R-Squared	96.51	_	96.47
Standard Deviation	6.95	7.61	7.09
Sharpe Ratio	1.34	1.36	1.28
Tracking Error	1.52	_	1.82
Information Ratio	-0.72	_	-0.75
Up Capture Ratio	90.51	_	88.14
Down Capture Ratio	90.01	_	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

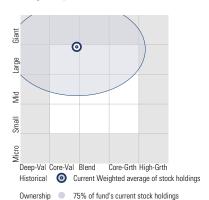


American Funds 2010 Trgt Date Retire R4 RDATX

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

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity 16 33 35 2 6

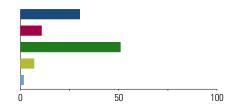


Value Blend Growth



Fixed Income Quality High MidLow Ltd Mod Duration

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%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	ory Ave	erage	
ŀ	Cyclical	33.52	38.88	35.91								
ė.	Basic Materials	4.46	4.31	4.68								
A	Consumer Cyclical	6.65	10.18	10.99								
æ	Financial Services	17.14	14.39	16.36								
æ	Real Estate	5.27	10.00	3.88			- 1					
M	Sensitive	37.88	38.75	42.41								
	Communication Services	8.57	5.76	9.19								
ð	Energy	5.32	3.50	3.71								
ф	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								

Top 10 Holdings as of 12-31-2021					
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 R4 RDBTX

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 David Hoag since 01-2020 Samir Mathur 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.

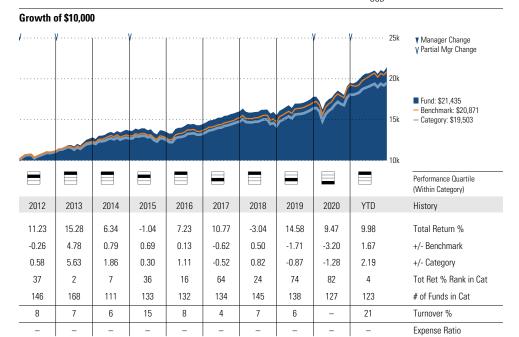
✓ Net Expense: The fund's expense ratio of 0.64 is 8.47% higher than the Target-Date 2015 category average.

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





Net Expe	ense		
1.95 1.73 1.52			► Fund Investment✓ Category Median✓ Peer Group Median
1.30			Quartile Rank
0.65			
0.22	Fund vs.	Fund vs.	
(Category 64	Peer Group 19	Percentile
	84/131	6/33	Rank

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.17	_	-0.79
Beta	0.90	_	0.97
R-Squared	96.03	_	96.08
Standard Deviation	7.70	8.35	8.30
Sharpe Ratio	1.32	1.34	1.22
Tracking Error	1.73	_	1.79
Information Ratio	-0.61	_	-0.66
Up Capture Ratio	91.38	_	92.30
Down Capture Ratio	90.69	_	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

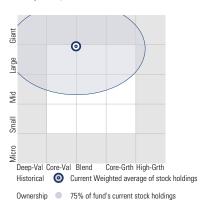


American Funds 2015 Trgt Date Retire R4 RDBTX

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

Style Analysis as of 12-31-2021

Morningstar Style Box™



Large

Mid

Style Breakdown

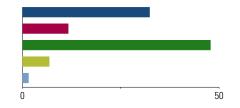


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	1.50	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/	Manainantan Castan
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 R4 RDCTX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 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 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.

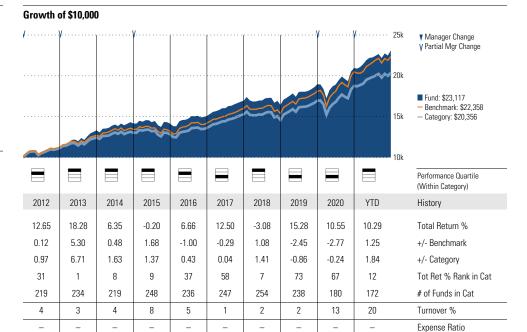
Net Expense: The fund's expense ratio of 0.65 is 3.17% higher than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

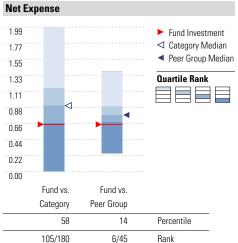
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.59	_	-0.60
Beta	0.86	_	0.95
R-Squared	96.43	_	96.07
Standard Deviation	8.09	9.27	8.94
Sharpe Ratio	1.34	1.31	1.21
Tracking Error	2.02	_	2.00
Information Ratio	-0.64	_	-0.72
Up Capture Ratio	88.67	_	91.08
Down Capture Ratio	85.15	_	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 R4 RDCTX

Quality High

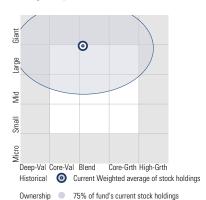
Mid

Low

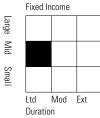
Morningstar Category Target-Date 2020 **Morningstar Index** Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

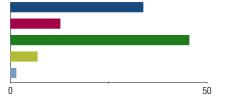


Weight %

>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	1	Bench	mark	Categ	gory Ave	erage			
<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			ı [ˈ[1						
Ę	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										
	Communication Services	9.54	5.75	8.43										
•	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						'				
Ħ	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	

NI .	M	0/ 11 . 1	0 1:: 0/	VTD D . 0/	
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 R4 RDDTX

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 9 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 0.66 is 1.49% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

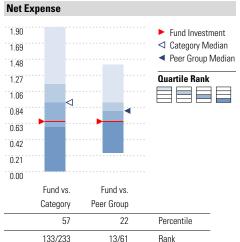
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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: \$26.317 Benchmark: \$24,207 Category: \$22,615 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.15 23.25 6.38 -0.16 6.91 14 90 -3.77 17.41 13.35 10.98 Total Return % 1.48 6.97 0.34 1.90 -1.48 0.36 -1.95 -0.32 0.88 1.13 +/- Benchmark 7.95 0.18 -0.84 1.51 2.12 1.31 1.43 0.23 1.57 1.23 +/- Category 11 3 19 5 49 55 8 78 35 22 Tot Ret % Rank in Cat 164 193 179 204 215 238 217 # of Funds in Cat 207 229 222 3 2 3 9 5 0 12 18 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.11	_	-0.47
Beta	0.89	_	0.96
R-Squared	96.96	_	97.00
Standard Deviation	9.40	10.45	10.15
Sharpe Ratio	1.34	1.26	1.19
Tracking Error	2.03	_	2.02
Information Ratio	-0.21	_	-0.52
Up Capture Ratio	95.32	_	94.83
Down Capture Ratio	92.35	-	99.16

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.40	19.21	20.36
Price/Book Ratio	3.42	2.70	2.91
Avg Eff Duration	4.78	9.42	6.67

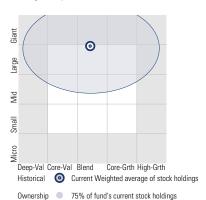


American Funds 2025 Trgt Date Retire R4 RDDTX

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

Style Analysis as of 12-31-2021

Morningstar Style Box™



0 50

Asset Allocation as of 12-31-2021

Asset Class Net % Cat% US Stocks 30.83 38.39 Non-US Stocks 14.84 16.49 Bonds 38.92 38.05 Cash 6.62 3.69 Other 1.24 10.93 100.00 Total 100.00

Style B Equity	Breakdo	own		Fixed In	icome	Quality
27	31	25	Large			High
5	6	4	Mid			Mid
1	1	1	Small			Low

Ltd M Duration

Mod Ext

		Fund	Descrip	Cot	- Fun		Danah	marl.	I Cotoo	an. A				
		Fund	Bmark	Cat	Fun	1 '	Bench	mark	Categ	ory Ave	erage		7 .	
Դ	Cyclical	31.60	38.86	36.35		Ţ	1		1					
A.	Basic Materials	3.91	4.58	4.23		= ['								
A	Consumer Cyclical	9.17	10.36	11.70			= [
,	Financial Services	15.36	14.73	14.93			,	Ö						
ŵ	Real Estate	3.16	9.19	5.49		I	,							
W	Sensitive	42.71	38.89	42.85										
	Communication Services	10.52	5.78	8.33										
•	Energy	4.39	3.62	3.22										
O	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										
+	Healthcare	14.02	12.44	12.02										
•	Utilities	3.86	3.07	2.67		j i								
					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 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	_	_
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	_	_

5.20

63.58

Total Holdings 23

Value Blend Growth

>50 25-50 10-25 0-10

Weight %

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

① American Funds Washington Mutual R6



American Funds 2030 Trgt Date Retire R4 RDETX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 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 Samir Mathur since 01-2020 David Hoag 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 0.68 is 1.45% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

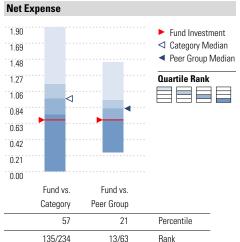
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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: \$29.038 Benchmark: \$26,246 Category: \$24,159 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.03 25.12 6.69 0.18 7.34 17 97 -4.53 19.71 14.77 12.66 Total Return % 5.48 1.35 0.68 2.48 -1.92 1.38 1.29 -1.53 1.08 0.97 +/- Benchmark 8.47 1.97 0.01 1.40 1.78 2.44 1.65 1.72 -0.36 0.98 +/- Category 10 2 12 3 49 21 9 69 21 25 Tot Ret % Rank in Cat 207 207 236 226 243 246 227 # of Funds in Cat 222 237 223 4 2 2 6 3 0 8 21 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.38	_	-0.09
Beta	0.91	_	0.97
R-Squared	97.72	_	98.04
Standard Deviation	11.14	12.05	11.82
Sharpe Ratio	1.29	1.19	1.17
Tracking Error	1.98	_	1.88
Information Ratio	0.10	_	-0.24
Up Capture Ratio	98.68	_	97.95
Down Capture Ratio	94.91	_	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



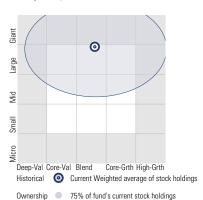
American Funds 2030 Trgt Date Retire R4 RDETX

Morningstar Category Target-Date 2030

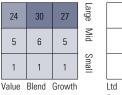
Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



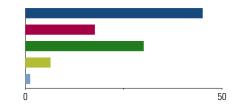
Style Breakdown





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

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	▼ Benchm	ark Ca	tegory Av	erage		
⊌ Cyclical	31.34	38.72	35.72		*				[
Basic Materials	3.78	4.68	4.20							
Consumer Cyclical	10.25	10.45	11.90							
Financial Services	14.61	14.87	15.21		:					
Real Estate	2.70	8.72	4.41		•					
✓ Sensitive	43.90	39.01	43.49							
Communication Services	11.07	5.80	8.30							
Energy	4.00	3.66	3.28							
Industrials	9.63	11.34	10.77							
Technology	19.20	18.21	21.14							
→ Defensive	24.77	22.26	20.80							
Consumer Defensive	7.26	6.77	6.10		(i					
Healthcare	14.13	12.41	12.14							
Utilities	3.38	3.08	2.56							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ 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 R4 RDFTX

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 0.7 is 0% higher than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

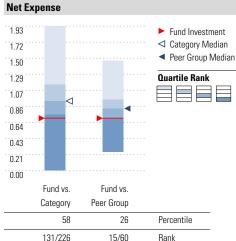
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







3- Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	2.12	_	0.56
Beta	0.96	_	0.97
R-Squared	98.22	_	98.46
Standard Deviation	13.42	13.88	13.52
Sharpe Ratio	1.26	1.12	1.15
Tracking Error	1.88	_	1.91
Information Ratio	0.92	_	0.14
Up Capture Ratio	103.76	_	98.92
Down Capture Ratio	95.88	_	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 R4 RDFTX

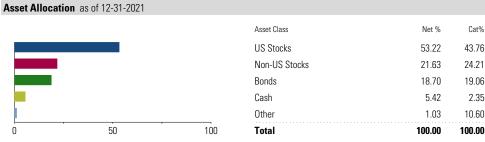
Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 12-31-2021

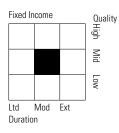
Morningstar Style Box™





Style Breakdown

Lquity			
22	29	29	Large
5	6	6	Mid
1	1	1	Small
	D	0 .1	



1	1	1	
'alue	Blend	Growth	

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

		Fund	Bmark	Cat	Fund	•	Benchr	nark	Categ	jory Ave	erage		
<u></u>	Cyclical	31.27	38.60	36.09								- [
A	Basic Materials	3.72	4.78	4.26		•[]							
A	Consumer Cyclical	10.96	10.53	11.90									
æ	Financial Services	14.18	15.03	15.09			_						
fi	Real Estate	2.41	8.26	4.84			1						
W	Sensitive	44.62	39.13	43.23									
	Communication Services	11.25	5.82	8.47									
ð	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			_						
٠	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	_	_
Ð 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 R4 RDGTX

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.
- × 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 0.71 is 0% higher than the Target-Date 2040 category average.

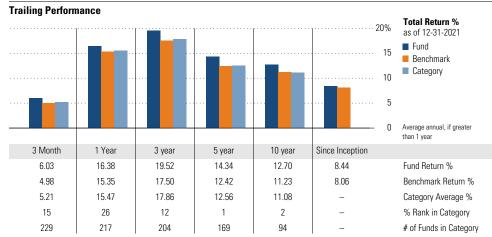
Morningstar Investment Management LLC Analysis

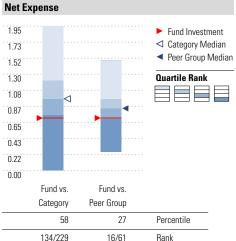
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

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	2.81	_	1.11
Beta	0.93	_	0.95
R-Squared	98.15	_	98.53
Standard Deviation	14.48	15.45	14.78
Sharpe Ratio	1.25	1.07	1.14
Tracking Error	2.26	_	2.03
Information Ratio	0.90	_	0.33
Up Capture Ratio	101.59	_	98.47
Down Capture Ratio	90.79	_	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





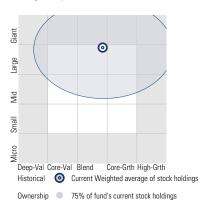
American Funds 2040 Trgt Date Retire R4 RDGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



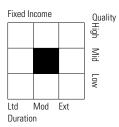
50 100

Asset Allocation as of 12-31-2021



Style Breakdown

Lquity			
21	28	30	Large
4	6	7	Mid
1	1	1	Small
	D	0 .1	



Value Blend Growth

>50 25-50 10-25 0-10

Weight %

		Fund	Bmark	Cat	Fund	▼ Bench	mark	Categ	ory Ave	erage			
Ն	Cyclical	31.28	38.59	36.24							- [1	
ė.	Basic Materials	3.75	4.88	4.30		'							
A	Consumer Cyclical	11.24	10.60	11.91									
.	Financial Services	14.04	15.14	15.20			— [
ŧ	Real Estate	2.25	7.97	4.83		V .							
M	Sensitive	44.91	39.18	43.16									
	Communication Services	11.24	5.82	8.43		· :							
ð	Energy	3.57	3.74	3.26									
Ģ	Industrials	9.63	11.52	10.63									
	Technology	20.47	18.10	20.84									
→	Defensive	23.81	22.23	20.59									
	Consumer Defensive	6.52	6.82	5.97		0							
٠	Healthcare	14.47	12.31	12.04									
•	Utilities	2.82	3.10	2.58	— [

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
		0.00			
⊕ 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 R4 RDHTX

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 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag 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.

 \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 0.72 is 1.41% higher than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

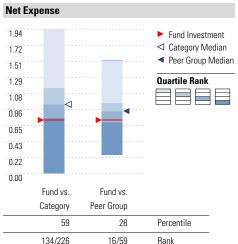
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

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	3.26	_	1.42
Beta	0.89	_	0.95
R-Squared	97.90	_	98.55
Standard Deviation	14.80	16.36	15.62
Sharpe Ratio	1.25	1.05	1.13
Tracking Error	2.75	_	2.06
Information Ratio	0.69	_	0.46
Up Capture Ratio	98.95	_	98.96
Down Capture Ratio	86.80	_	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 R4 RDHTX

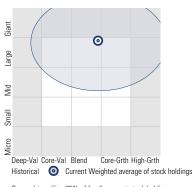
Quality High Mid Low

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown

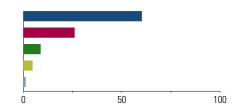
Weight %

E	quity				Fixed I	ncome	
	20	28	31	Large			
	4	6	7	Mid			
	1	2	1	Small			
٧	alue/	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	0.98	9.43
Cash	4.48	1.74
Bonds	8.59	6.68
Non-US Stocks	25.89	29.89
US Stocks	60.07	52.24
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	c II Ca	ategory	Avera	ae			
Դ	Cyclical	31.26	38.71	36.42						3- /			-		
A	Basic Materials	3.78	4.97	4.34		[]									
A	Consumer Cyclical	11.47	10.65	11.93											
ê	Financial Services	13.91	15.24	15.16											
fi	Real Estate	2.10	7.85	4.99		ĺ	1								
W	Sensitive	45.19	39.17	43.00									-		
	Communication Services	11.29	5.83	8.61											
ð	Energy	3.54	3.77	3.18		0									
¢	Industrials	9.73	11.58	10.54											
	Technology	20.63	17.99	20.67											
-	Defensive	23.56	22.13	20.57											
Ħ	Consumer Defensive	6.29	6.81	5.92											
+	Healthcare	14.58	12.23	12.08											
•	Utilities	2.69	3.09	2.57											
					0%	5	10	15	20	25	30	35	40	45	50

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	_	_
⊕ 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	_	_
⊕ American Funds Growth Fund of Amer R6	-	6.95	67.91	_	_
⊕ American Funds Global Balanced R6	_	4.97	72.88	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R4 RDITX

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

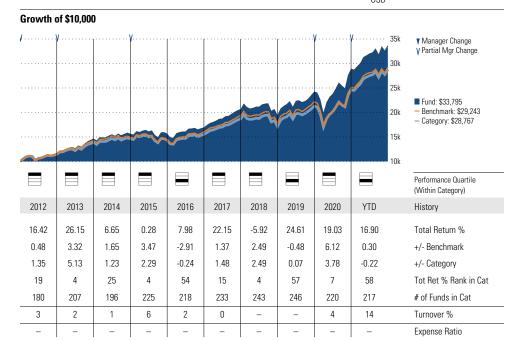
- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.01 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 54.55 % of the time over the past three years.
- ✓ Net Expense: The fund's expense ratio of 0.72 is 0% higher than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

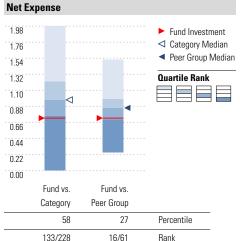
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.46	_	1.56
Beta	0.89	_	0.95
R-Squared	97.66	_	98.48
Standard Deviation	15.03	16.69	15.93
Sharpe Ratio	1.24	1.03	1.12
Tracking Error	2.94	_	2.08
Information Ratio	0.70	_	0.48
Up Capture Ratio	99.00	_	99.27
Down Capture Ratio	86.41	_	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



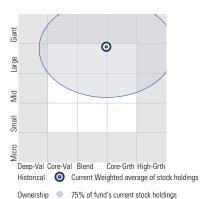
American Funds 2050 Trgt Date Retire R4 RDITX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



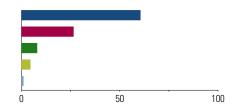
Style Breakdown

Lquity			
19	28	32	Large
4	6	8	Mid
1	2	2	Small

Value Blend Growth

Weight % >50 25-50 10-25 0-10 Fixed Income Quality High MidLow Ltd Mod Duration

Asset Allocation as of 12-31-2021



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

Sector	Weighting as of 12-	31-2021												
		Fund	Bmark	Cat	Fund	▼ Be	nchmar	k [] Ca	itegory	Avera	ge			
ひ Cycl	lical	31.10	38.90	36.55										
📤 Basi	ic Materials	3.79	5.04	4.36										
Con	sumer Cyclical	11.83	10.67	11.93										
Fina	incial Services	13.65	15.30	15.21										
Rea	l Estate	1.83	7.89	5.05		'								
✓ Sen:	sitive	45.81	39.09	42.93								•		
Com	nmunication Services	11.57	5.83	8.51										
Ene	rgy	3.40	3.79	3.24										
🚺 Indu	ıstrials	9.83	11.61	10.53			'							
Tecl	hnology	21.01	17.86	20.65										
→ Defe	ensive	23.09	22.01	20.52										
Con	sumer Defensive	5.97	6.80	5.94		0								
Hea	Ithcare	14.67	12.12	12.01										
Utili	ities	2.45	3.09	2.57										
					0% 5	10	15	20	25	30	35	40	45	

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 R4 RDJTX

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 0.73 is 2.82% higher than the Target-Date 2055 category average.

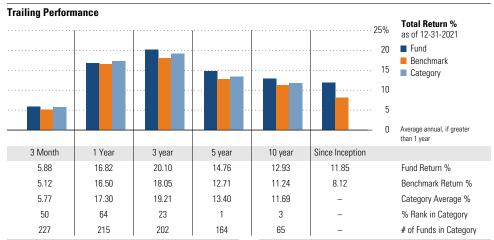
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$33,734 - Benchmark: \$29,021 20k Category: \$29,864 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 16.36 26.15 6.70 0.25 7.93 22.15 -5.92 24.60 19.00 16.82 Total Return % 3.66 0.36 1.96 3.59 -2.97 1.20 2.65 -0.45 6.09 0.32 +/- Benchmark 0.84 3.01 -0.07 1.07 3.53 1.21 1.96 2.52 -0.31 -0.48 +/- Category 25 6 25 3 57 20 4 64 6 64 Tot Ret % Rank in Cat 105 134 139 191 195 207 234 210 215 # of Funds in Cat 223 10 6 2 6 3 1 3 14 Turnover %



Net Exp	ense		
1.96			► Fund Investment
1.74			Category Median
1.52			 Peer Group Mediar
1.31			Quartile Rank
1.09			
0.87	Si	·····	
0.65			
0.44			
0.22			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	59	30	Percentile
	135/226	17/59	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.53	_	1.68
Beta	0.89	_	0.95
R-Squared	97.47	_	98.43
Standard Deviation	15.05	16.78	16.07
Sharpe Ratio	1.24	1.03	1.12
Tracking Error	3.07	_	2.10
Information Ratio	0.67	_	0.56
Up Capture Ratio	98.79	_	99.94
Down Capture Ratio	86.01	-	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 R4 RDJTX

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

Style Analysis as of 12-31-2021

Morningstar Style Box™



Quality

High

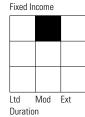
Mid Low

Style Breakdown

Equity

Weight %

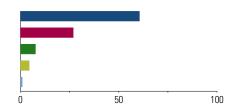
Lquity			
18	27	32	Large
4	6	8	Mid
1	2	2	Small



Value Blend Growth

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.82	5.27
Cash	4.37	1.52
Bonds	7.57	4.53
Non-US Stocks	26.76	34.51
US Stocks	60.49	54.17
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Ben	chmark] Ca	ategory	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							

Top 10 Holdings as of 12-31-2021					
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 R4 RDKTX

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 5 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 0.73 is 1.39% higher than the Target-Date 2060 category average.

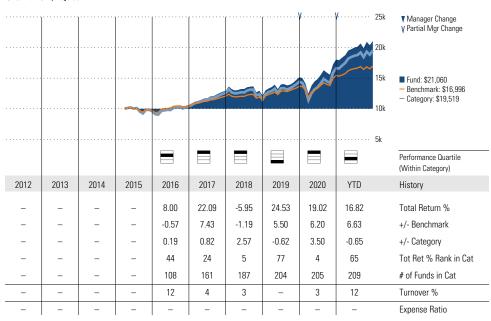
Morningstar Investment Management LLC Analysis

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.

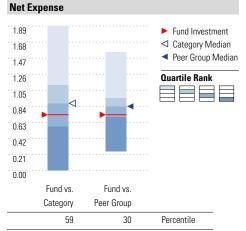
ESG Metrics

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

Growth of \$10,000







17/59 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-1 car hisk menics			
	Fund	Bmark	Cat
Alpha	0.85	_	-1.18
Beta	1.36	_	1.47
R-Squared	97.82	_	97.94
Standard Deviation	15.03	10.91	16.20
Sharpe Ratio	1.24	1.18	1.12
Tracking Error	4.54	_	5.64
Information Ratio	1.35	_	0.94
Up Capture Ratio	141.87	_	144.58
Down Capture Ratio	141.86	_	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



134/226

American Funds 2060 Trgt Date Retire R4 RDKTX

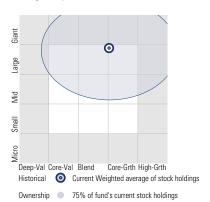
Asset Allocation as of 12-31-2021

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



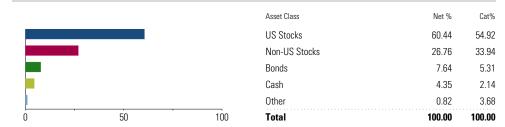
Style Breakdown

Equity				Fixed	Income		Quality
18	27	33	Large				High
4	6	8	Mid				Mid
1	2	2	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	

Duration

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat
⊌ 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
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
Utilities	2.25	3.38	2.51

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 R4 RDLTX

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.
- × 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 0.73 is 2.82% higher than the Target-Date 2065+ category average.

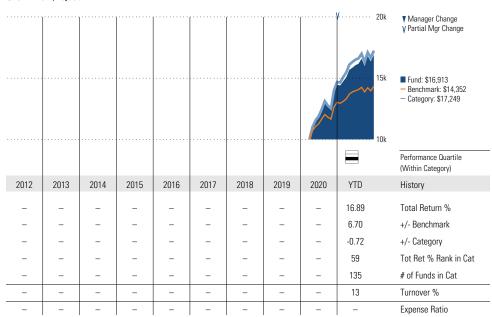
Morningstar Investment Management LLC Analysis

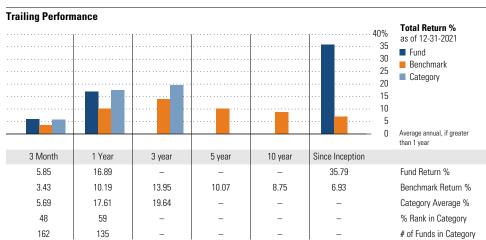
This fund also fails our manager tenure screen only because it is a newly incepted share vintage of the target-date series.

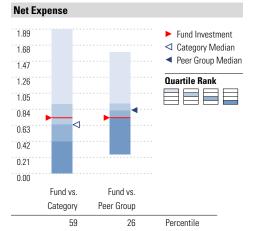
ESG Metrics

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

Growth of \$10,000







	97/163	11/43	Rank	
Peer group	is a subset of the	category ar	nd includes fun	ds with the
same man	agement style (act	ive vs. pass	ive) and simila	r share class
characteri	etice			

3-Year KISK IVIETRICS			
	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



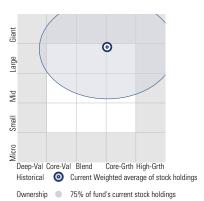
American Funds 2065 Trgt Date Retire R4 RDLTX

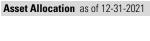
Morningstar CategoryTarget-Date 2065+ Mornings

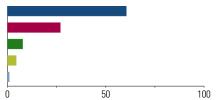
Morningstar Index Morningstar Mod Tgt Risk TR USD

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 Breakdown

Equity

Equity					
18	3	27	33	Large	
4		6	8	Mid	
1		2	2	Small	



Value Blend Growth

>50 25-50 10-25 0-10

Weight %

	Fund	Bmark	Cat	Fund	▼ Ben	chmark] Ca	tegory	Averaç	ge
⊌ Cyclical	31.11	38.62	36.60							
Basic Materials	3.80	5.07	4.97							
Consumer Cyclical	12.27	10.38	11.97			į				
Financial Services	13.34	15.53	15.29							
Real Estate	1.70	7.64	4.37		•					
✓ Sensitive	46.33	38.79	42.97							
Communication Services	11.85	5.90	8.29							
Energy	3.28	3.96	3.61							
Industrials	9.87	11.42	10.84							
Technology	21.33	17.51	20.23							
→ Defensive	22.57	22.58	20.43							
Consumer Defensive	5.68	7.23	6.34							
Healthcare	14.65	11.97	11.53							
Utilities	2.24	3.38	2.56							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	10.00	10.00	_	_
⊕ 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



American Funds American Mutual R4 RMFEX

Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Portfolio Manager(s)

James Lovelace since 01-2006 James Terrile since 01-2006 Joyce Gordon since 01-2006 William Robbins since 01-2008 Cheryl Frank since 01-2014 Bradley Vogt since 01-2015 Charles Ellwein since 12-2016 Grant Cambridge since 01-2021

Quantitative Screens

Performance: The fund has finished in the Large Value category's top three quartiles in 7 of the 10 years it's been in existence.

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

Style: The fund has landed in its primary style box — Large Value — 72.73 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.62 is 33.33% lower than the Large Value category average.

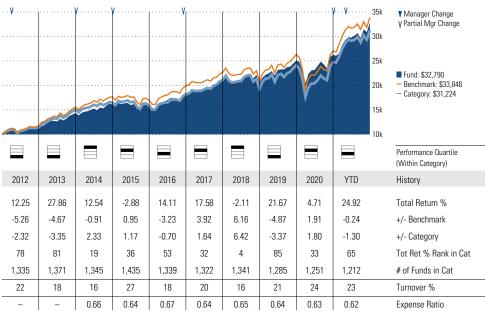
Morningstar Investment Management LLC Analysis

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

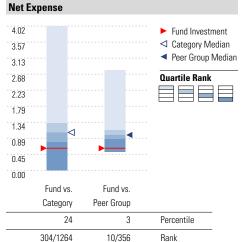
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	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 hisk wetrics			
	Fund	Bmark	Cat
Alpha	3.68	-	0.36
Beta	0.71	-	0.99
R-Squared	93.32	_	95.52
Standard Deviation	14.15	19.33	19.52
Sharpe Ratio	1.11	0.90	0.90
Tracking Error	6.73	_	4.42
Information Ratio	-0.13	_	0.01
Up Capture Ratio	79.57	_	99.01
Down Capture Ratio	66.61	_	97.88

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.21	18.35	17.61
Price/Book Ratio	3.55	2.56	2.77
Geom Avg Mkt Cap \$B	129.27	78.33	125.20
ROE	29.30	17.59	24.57



American Funds American Mutual R4 RMFEX

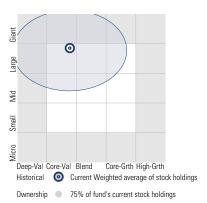
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

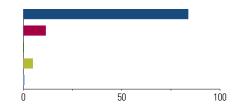
36	38	12	Large
11	3	1	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.41	0.23
Cash	4.63	1.37
Bonds	0.02	0.30
Non-US Stocks	11.21	5.73
US Stocks	83.72	92.38
Asset Class	Net %	Cat%

Sector Weighting as of 12-	-31-2021											
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	ategory	Average		_	
ひ Cyclical	26.62	34.69	33.70									
Basic Materials	4.07	3.13	3.46		0							
Consumer Cyclical	4.95	5.69	7.03									
Financial Services	15.00	20.56	20.06					0				
Real Estate	2.60	5.31	3.15									
₩ Sensitive	38.77	34.21	37.40									
Communication Services	4.70	7.46	6.90			'						
Energy	6.22	5.14	6.04									
• Industrials	13.88	11.31	11.99		- :							
Technology	13.97	10.30	12.47									
→ Defensive	34.61	31.10	28.91									
Consumer Defensive	8.88	7.84	8.76									
Healthcare	17.80	18.17	15.48					i'				
Utilities Utilities	7.93	5.09	4.67									
				0%	5	10	15	20	25	30	35	_

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.87	4.87	52.24	Technology
○ Capital Group Central Cash Fund	4.52	9.39	_	_
○ Comcast Corp Class A	2.55	11.94	-2.08	Communication Svc
⊕ The Home Depot Inc	2.47	14.41	58.73	Consumer Cyclical
⊖ Gilead Sciences Inc	2.43	16.84	29.51	Healthcare
⊕ Linde PLC	2.40	19.24	33.08	Basic Materials
⊕ UnitedHealth Group Inc	2.23	21.47	44.79	Healthcare
Abbott Laboratories	2.19	23.66	30.19	Healthcare
⊕ Raytheon Technologies Corp	2.10	25.76	23.15	Industrials
	1.91	27.67	0.91	Healthcare
⊕ Apple Inc	1.88	29.55	34.48	Technology
AbbVie Inc	1.72	31.27	31.22	Healthcare
⊕ JPMorgan Chase & Co	1.71	32.99	27.53	Financial Services
	1.47	34.45	20.01	Consumer Defensive
	1.37	35.82	40.43	Utilities

Total Holdings 175



American Funds Capital World Gr&Inc R4 RWIEX

Morningstar Category World Large-Stock Blend **Morningstar Index** MSCI ACWI NR USD

Portfolio Manager(s)

Sung Lee since 02-2006
Alfonso Barroso since 02-2007
Michael Cohen since 11-2014
Lara Pellini since 02-2019
Jin Lee since 02-2019
Leo Hee since 10-2019
Jeremy Burge since 01-2020
Renaud Samyn since 02-2020

Quantitative Screens

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

Management: The fund's management has been in place for 15.92 years.

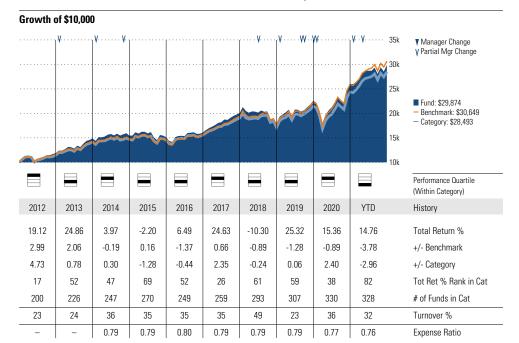
Net Expense: The fund's expense ratio of 0.77 is 22.22% lower than the World Large-Stock Blend category average.

Morningstar Investment Management LLC Analysis

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

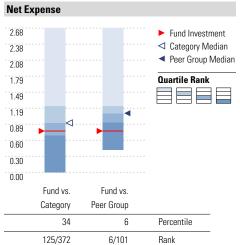
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021





3-Year Risk Metrics



o rour mon monito			
	Fund	Bmark	Cat
Alpha	-0.67	_	-0.67
Beta	0.94	_	0.97
R-Squared	98.96	_	93.88
Standard Deviation	16.16	17.08	17.09
Sharpe Ratio	1.08	1.13	1.06
Tracking Error	1.93	_	4.25
Information Ratio	-1.04	_	-0.30
Up Capture Ratio	92.84	_	95.95
Down Capture Ratio	95.52	_	99.61

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.56	20.00	21.12
Price/Book Ratio	3.21	2.94	3.09
Geom Avg Mkt Cap \$B	118.51	117.03	95.63
ROE	25.73	25.94	25.46



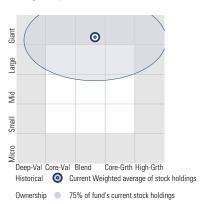
American Funds Capital World Gr&Inc R4 RWIEX

Morningstar CategoryMorningstar CategoryWorld Large-Stock BlendMSCI ACT

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

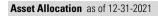
Equity

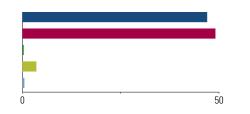
. ,			
24	37	30	Large
3	4	2	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

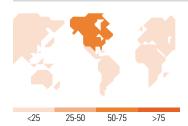




Total	100.00	100.00
Other	0.40	0.77
Cash	3.45	2.24
Bonds	0.23	1.11
Non-US Stocks	49.01	38.87
US Stocks	46.92	57.02
Asset Class	Net %	Cat%

000	ctor Weighting as of 12-3													
		Fund	Bmark	Cat	Fund		Bench	mark	Cate	gory Ave	rage	,		
Դ	Cyclical	34.39	34.20	33.94										
æ.	Basic Materials	5.06	4.52	5.01										
A	Consumer Cyclical	11.47	11.85	11.79										
Ę	Financial Services	15.76	15.09	14.23										
π	Real Estate	2.10	2.74	2.91										
W	Sensitive	42.36	44.33	42.81										
	Communication Services	8.84	8.92	8.40		_	= 0							
•	Energy	3.46	3.48	3.33		0								
Ф	Industrials	8.95	9.54	13.05										
	Technology	21.11	22.39	18.03						'				
→	Defensive	23.26	21.45	23.25			-							
Ħ	Consumer Defensive	7.61	6.96	7.83										
+	Healthcare	12.66	11.83	12.00				ı						
•	Utilities	2.99	2.66	3.42										
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 12-31-2021



Greater Asia	Fund % 19.07	Cat % 14.23	Α
Japan	5.88	6.27	N
Australasia	1.22	1.11	С
Asia-4 Tigers	5.93	3.58	
Asia-ex 4 Tigers	6.04	3.27	
Not Classified	0.00	0.00	

Americas	Fund % 54.54	Cat % 63.00	Greater Europe	Fund % 26.40	Cat % 22.78	Market Maturity	Fund %
North America	51.82	62.36	United Kingdom	5.93	5.86	Developed Markets	89.59
Central/Latin	2.72	0.64	W euro-ex UK	18.71	16.25	Emerging Markets	10.41
			Emrgng Europe	1.64	0.33	Not Available	0.00
			Africa	0.12	0.34		

Top 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Broadcom Inc	3.80	3.80	55.38	Technology
	3.79	7.59	52.24	Technology
	3.03	10.62	18.02	Technology
○ Capital Group Central Cash Fund	2.72	13.34	_	_
	1.74	15.08	78.48	Technology
	1.69	16.77	30.19	Healthcare
⊕ Alphabet Inc Class C	1.61	18.38	65.17	Communication Svc
○ LVMH Moet Hennessy Louis Vuitton SE	1.53	19.91	43.67	Consumer Cyclical
○ UnitedHealth Group Inc	1.51	21.42	44.79	Healthcare
○ Tokyo Electron Ltd	1.42	22.84	74.76	Technology

Total Holdings 347

American Funds New World R4 RNWEX

Growth of \$10,000

613

25

694

36

875

41

1.00

738

32

1.00

831

30

1.01

826

37

0.98

Morningstar Category
Diversified Emerging Mkts

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Nicholas Grace since 01-2008
Winnie Kwan since 01-2009
Christopher Thomsen 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 9 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 0.92 is
 22.69% 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

▼ Manager Change V Partial Mgr Change 25k 20kFund: \$24.114 - Benchmark: \$17,062 - Category: \$16,756 5k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 19.79 10.07 -3.62 -5 96 3 94 32 60 -12.27 27 57 24.86 4 77 Total Return % 12.67 -1.43 -7.25 -4.68 2.31 9.13 6.55 7.31 1.57 8.96 +/- Benchmark 10.21 -4.53 6.96 4.39 1.64 -0.61 7.83 -1.57 3.80 8.32 +/- Category 37 10 56 5 76 61 17 11 22 28 Tot Ret % Rank in Cat

847

0.97

846

37

0.97

805

40

0.94

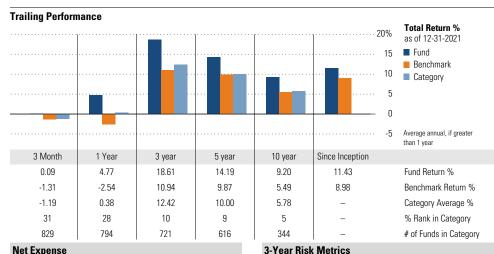
794

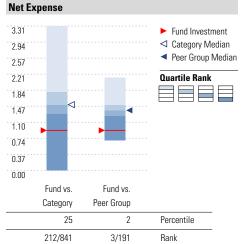
0.92

of Funds in Cat

Turnover %

Expense Ratio

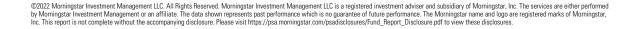




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	7.99	_	1.96
Beta	0.88	_	0.99
R-Squared	87.36	_	90.38
Standard Deviation	17.59	18.59	19.41
Sharpe Ratio	1.01	0.61	0.68
Tracking Error	6.61	_	5.81
Information Ratio	1.16	_	0.30
Up Capture Ratio	107.94	_	102.20
Down Capture Ratio	78.40	_	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



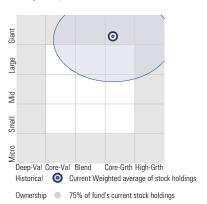


American Funds New World R4 RNWEX

Morningstar Index **Morningstar Category** Diversified Emerging Mkts MSCI EM NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Fauity

Lquity			
12	31	46	Large
2	4	5	Mid
1	0	0	Small

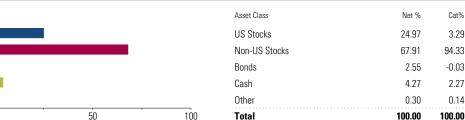
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

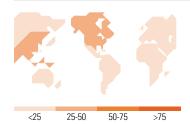


Asset Allocation as of 12-31-2021



		Fund	Bmark	Cat	Fund	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



C	Fund %	Cat %
Greater Asia	39.39	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		

Top 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.21	4.21	-	_
Microsoft Corp	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
	1.43	16.08	108.94	Technology
	1.36	17.44	-19.51	Consumer Cyclical
Thermo Fisher Scientific Inc	1.27	18.71	43.48	Healthcare
	1.26	19.97	65.17	Communication Svc

Total Holdings 562

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



Baron Growth Retail BGRFX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Ronald Baron since 12-1994 Neal Rosenberg since 05-2016

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Growth category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 27.02 years.

✓ Net Expense: The fund's expense ratio of 1.3 is 21.5% higher than the Mid-Cap Growth category average.

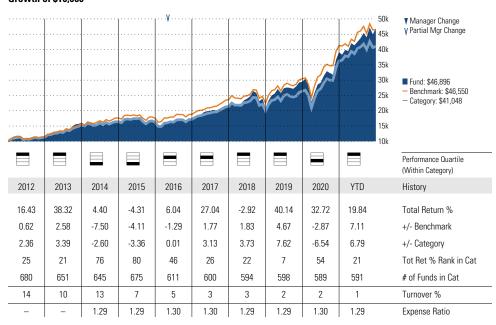
Morningstar Investment Management LLC Analysis

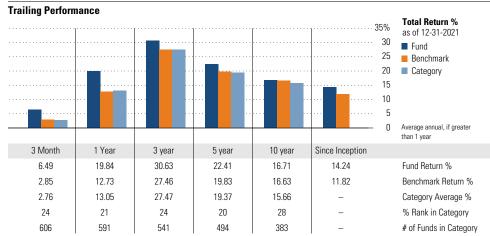
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

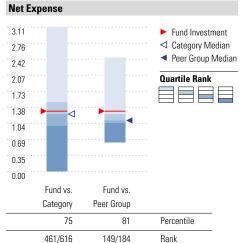
Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000





3-Year Risk Metrics



o rour mon monito			
	Fund	Bmark	Cat
Alpha	2.37	_	1.01
Beta	1.02	_	0.98
R-Squared	91.65	_	89.98
Standard Deviation	21.77	20.47	21.31
Sharpe Ratio	1.31	1.25	1.24
Tracking Error	6.30	_	6.75
Information Ratio	0.50	_	-0.04
Up Capture Ratio	109.02	_	100.42
Down Capture Ratio	106.54	_	99.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	33.10	32.37	34.20
Price/Book Ratio	5.71	9.52	6.68
Geom Avg Mkt Cap \$B	16.36	24.63	20.45
ROE	27.97	19.10	17.03



Baron Growth Retail BGRFX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

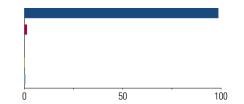
0	0	15	Laige
4	17	43	VIIV
3	13	5	JIIaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.37	0.35
Cash	0.02	2.70
Bonds	0.00	0.02
Non-US Stocks	1.10	3.77
US Stocks	98.51	93.15
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Ն	Cyclical	63.44	25.38	28.86			
i.	Basic Materials	0.00	1.85	2.14	i İ		
4	Consumer Cyclical	20.06	15.81	14.23			
₽	Financial Services	33.16	5.09	9.09	,		
t	Real Estate	10.22	2.63	3.40			
M	Sensitive	21.87	56.04	49.05			
d	Communication Services	3.75	4.37	4.11			
	Energy	0.00	1.58	1.09	10		
¢	Industrials	2.95	15.18	13.69			
3	Technology	15.17	34.91	30.16			
→	Defensive	14.69	18.57	22.09			
	Consumer Defensive	0.13	1.87	2.17	İ		
٠	Healthcare	14.56	16.53	19.35			
?	Utilities	0.00	0.17	0.57	Ĭ		

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.31	10.31	38.03	Financial Services
Vail Resorts Inc	6.79	17.09	18.17	Consumer Cyclical
FactSet Research Systems Inc	6.04	23.13	47.14	Financial Services
Gartner Inc	5.45	28.58	108.70	Technology
Choice Hotels International Inc	4.84	33.43	46.58	Consumer Cyclical
Ansys Inc	4.65	38.08	10.26	Technology
→ IDEXX Laboratories Inc	4.57	42.64	31.73	Healthcare
∋ Bio-Techne Corp	4.44	47.09	63.32	Healthcare
○ CoStar Group Inc	4.36	51.45	-14.50	Real Estate
Arch Capital Group Ltd	4.22	55.67	23.23	Financial Services
Morningstar Inc	3.47	59.14	48.09	Financial Services
Iridium Communications Inc	3.38	62.52	5.00	Communication Svc
Penn National Gaming Inc	3.11	65.63	-39.97	Consumer Cyclical
Gaming and Leisure Properties Inc	2.72	68.35	21.60	Real Estate
→ Primerica Inc	2.57	70.92	15.84	Financial Services

Total Holdings 53



BlackRock Inflation Protected Bond Inv A BPRAX

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

Portfolio Manager(s)

Christopher Allen since 02-2017 David Rogal since 03-2018

Quantitative Screens

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

Management: The fund's management has been in place for 4.88 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.69 is 13.11% higher than the Inflation-Protected Bond category average.

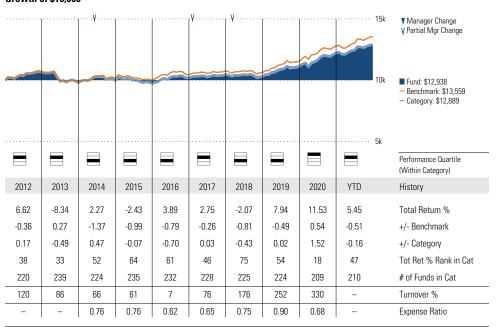
Morningstar Investment Management LLC Analysis

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

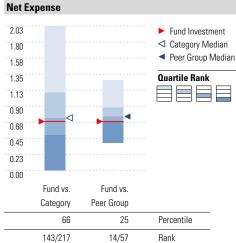
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

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 Wietrics			
	Fund	Bmark	Cat
Alpha	-0.23	_	-0.07
Beta	1.01	_	0.90
R-Squared	96.79	_	76.48
Standard Deviation	4.00	3.90	4.22
Sharpe Ratio	1.80	1.90	1.65
Tracking Error	0.72	_	2.21
Information Ratio	-0.23	_	-0.60
Up Capture Ratio	99.25	_	90.34
Down Capture Ratio	103.27	_	95.16

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.91	4.52	6.06
Avg Eff Maturity	8.72	_	7.06

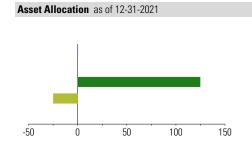


BlackRock Inflation Protected Bond Inv A BPRAX

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

Style Analysis as of 12-31-2021





Asset Class	Net %	Cat%
US Stocks	0.11	0.05
Non-US Stocks	0.00	0.00
Bonds	124.56	99.03
Cash	-24.68	0.24
Other	0.00	0.67
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	92.52	0.00	89.25
AA	0.12	99.60	6.41
A	5.28	0.00	1.27
BBB	0.78	0.00	1.83
BB	0.15	0.00	0.28
В	0.00	0.00	0.10
Below B	0.00	0.00	0.06
Not Rated	1.15	0.40	0.80

Sector Weighting as of 12-	31-2021					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	95.96	_	89.35			
Treasury	7.16	_	1.05	()		
Inflation – Protected	88.80	_	84.05			
Agency/Quasi Agency	0.00	_	0.06	0		
Other Government Related	0.00	_	4.19	10		
Corporate	0.33	-	3.01	1 [
Corporate Bond	0.33	_	2.75	i []		
Bank Loan	0.00	_	0.17	0		
Convertible	0.00	_	0.09	0		
Preferred	0.00	_	0.00	Ò		
Securitized	2.11	-	4.41			
Agency MBS Pass-Through	0.00	_	0.72	0		
Agency MBS ARM	0.00	_	0.00	Ū į		
Agency MBS CM0	0.00	_	0.36			
Non-Agency Residential MBS	0.00	_	0.20	i i		
Commercial MBS	0.53	_	0.81	0		
Asset-Backed	1.58	_	2.24			
Covered Bond	0.00	_	0.08	Ó		
Municipal	0.00	-	0.02			
Cash & Equivalents	1.56	-	2.90			
Other	0.03	_	0.29			

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

Top 10 Holdings as of 12-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	-	21.84	21.84	_
⊕ United States Treasury Notes 0.125%	01-2023	17.71	39.55	-
⊕ United States Treasury Notes 0.125%	10-2026	5.45	45.00	-
⊕ Rrp Treasury Note	_	4.83	49.83	_
⊕ United States Treasury Notes 0.125%	01-2030	4.05	53.88	_
─ United States Treasury Notes 0.125%	07-2031	3.59	57.47	_
⊕ United States Treasury Notes 0.375%	07-2023	3.54	61.02	-
	01-2024	3.45	64.47	-
⊕ United States Treasury Notes 0.375%	07-2025	3.21	67.68	-
⊕ United States Treasury Notes 0.125%	07-2030	3.17	70.85	_

Total Holdings 201



BNY Mellon International Stock Index Inv DIISX

Morningstar Category Foreign Large Blend Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

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 team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.6 is 36.17% lower than the Foreign Large Blend category average.

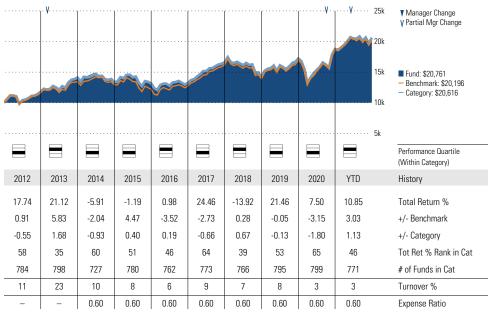
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen, but as an index fund this is less of a concern.

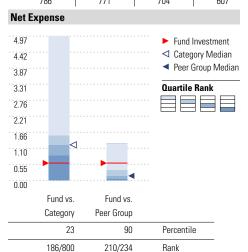
ESG Metrics

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 Wetrics			
	Fund	Bmark	Cat
Alpha	0.30	_	0.94
Beta	0.97	_	1.00
R-Squared	95.82	_	94.25
Standard Deviation	16.91	17.03	17.48
Sharpe Ratio	0.76	0.76	0.80
Tracking Error	3.49	_	4.25
Information Ratio	-0.02	_	0.25
Up Capture Ratio	98.21	_	101.95
Down Capture Ratio	97.35	_	98.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.50	15.08	16.26
Price/Book Ratio	1.86	1.88	1.95
Geom Avg Mkt Cap \$B	49.47	47.47	56.01
ROE	17.66	17.76	18.41



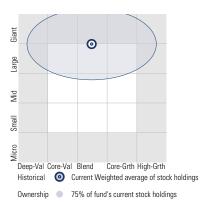
BNY Mellon International Stock Index Inv DIISX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

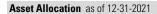
Equity

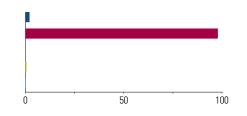
25	39	26	Large
3	5	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

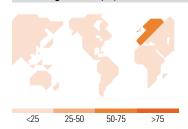




Total	100.00	100.00
Other	0.01	0.66
Cash	0.34	0.99
Bonds	0.00	0.37
Non-US Stocks	97.73	95.06
US Stocks	1.92	2.90
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	38.35	40.77	38.54	
A	Basic Materials	7.68	8.11	7.56	
A	Consumer Cyclical	10.94	11.11	11.22	
,	Financial Services	16.92	19.16	17.67	
fi	Real Estate	2.81	2.39	2.09	
W	Sensitive	34.93	38.11	37.88	
	Communication Services	5.35	6.80	5.96	
ð	Energy	3.67	5.01	4.10	
Ф	Industrials	15.62	12.27	15.11	
	Technology	10.29	14.03	12.71	
→	Defensive	26.71	21.12	23.58	
Ħ	Consumer Defensive	10.26	8.39	9.12	
+	Healthcare	13.17	9.70	11.68	
•	Utilities	3.28	3.03	2.78	
					0% 5 10 15 20 25 30 35 40 4

World Regions % Equity 12-31-2021



	Fund %	Cat %
Greater Asia	33.58	35.68
Japan	22.53	19.04
Australasia	7.06	4.55
Asia-4 Tigers	3.92	6.95
Asia-ex 4 Tigers	0.07	5.14
Not Classified	0.00	0.00

Americas	Fund % 1.35	Cat % 8.02	Greater Europe	Fund % 65.07	Cat % 56.30	Market Maturity	Fund %
North America	1.23	7.05	United Kingdom	14.00	12.54	Developed Markets	99.74
Central/Latin	0.12	0.97	W euro-ex UK	50.37	42.20	Emerging Markets	0.26
			Emrgng Europe	0.07	0.63	Not Available	0.00
			Africa	0.63	0.93		

Top 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Nestle SA	2.25	2.25	23.95	Consumer Defensive
	1.90	4.16	78.48	Technology
⊖ Roche Holding AG	1.67	5.83	24.60	Healthcare
○ LVMH Moet Hennessy Louis Vuitton SE	1.31	7.14	43.67	Consumer Cyclical
☐ Toyota Motor Corp	1.11	8.25	34.86	Consumer Cyclical
○ Novartis AG	1.10	9.36	-1.70	Healthcare
→ Novo Nordisk A/S Class B	1.08	10.44	73.87	Healthcare
→ AstraZeneca PLC	1.04	11.48	21.25	Healthcare
⇒ Sony Group Corp	0.91	12.39	41.20	Technology
⇒ SAP SE	0.85	13.24	17.76	Technology

Total Holdings 832

BNY Mellon S&P 500 Index PEOPX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.5 is 38.27% lower than the Large Blend category average.

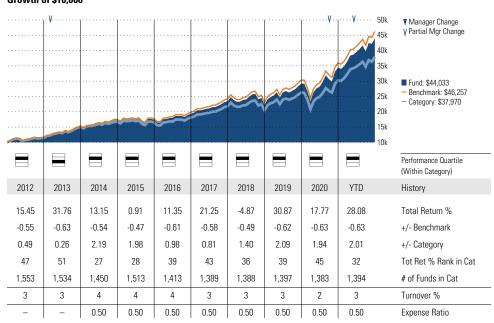
Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen but because the fund replicates an index we are not concerned with the screen failure.

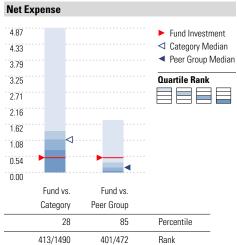
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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 15 10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 10.90 28.08 25.44 17.89 15.98 10.18 26.07 11.03 28.71 18.47 16.55 11.25 Benchmark Return % 9 47 26.07 23 83 16 57 14 96 Category Average % 31 32 38 35 34 % Rank in Category 1.462 1.394 1.256 1.121 831 # of Funds in Category



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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.51	_	-1.70
Beta	1.00	_	0.97
R-Squared	100.00	_	95.10
Standard Deviation	17.42	17.41	17.41
Sharpe Ratio	1.35	1.38	1.25
Tracking Error	0.04	_	3.76
Information Ratio	-16.11	_	-1.29
Up Capture Ratio	99.08	_	93.94
Down Capture Ratio	101.08	_	100.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.15	25.15	25.73
Price/Book Ratio	4.59	4.59	5.74
Geom Avg Mkt Cap \$B	230.59	230.65	305.14
ROE	32.75	32.75	38.00

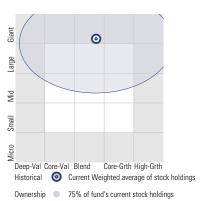


BNY Mellon S&P 500 Index PEOPX

Morningstar Index S&P 500 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

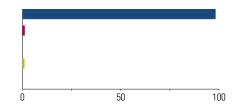
1. /			
20	31	33	Large
6	8	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.47
Cash	0.85	0.14
Bonds	0.00	0.81
Non-US Stocks	1.01	2.90
US Stocks	98.14	94.69
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2021													
		Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] Ca	ategory	Avera	ge			
_Մ	Cyclical	30.22	30.24	30.60		Ė,									
Å.	Basic Materials	2.27	2.27	2.74											
A	Consumer Cyclical	12.28	12.29	11.31		Ė,		ľ							
æ	Financial Services	12.91	12.91	14.10		Ė,		I							
fi	Real Estate	2.76	2.77	2.45											
W	Sensitive	47.60	47.59	46.81											
	Communication Services	10.16	10.16	9.79											
•	Energy	2.67	2.67	2.39											
Ф	Industrials	8.14	8.13	9.86			i [
	Technology	26.63	26.63	24.77											
-	Defensive	22.17	22.18	22.60											
=	Consumer Defensive	6.30	6.30	6.60											
+	Healthcare	13.37	13.38	13.78				= []							
•	Utilities	2.50	2.50	2.22											
					0%	5	10	15	20	25	30	35	40	45	50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.74	6.74	34.48	Technology
	6.15	12.88	52.24	Technology
Amazon.com Inc	3.54	16.42	2.38	Consumer Cyclical
	2.12	18.54	65.30	Communication Svc
	2.09	20.63	49.76	Consumer Cyclical
	1.97	22.60	65.17	Communication Svc
	1.94	24.54	23.13	Communication Svc
NVIDIA Corp	1.79	26.33	125.41	Technology
⊖ Berkshire Hathaway Inc Class B	1.33	27.66	28.95	Financial Services
─ UnitedHealth Group Inc	1.15	28.81	44.79	Healthcare
	1.14	29.95	27.53	Financial Services
⊖ Johnson & Johnson	1.10	31.05	11.36	Healthcare
The Home Depot Inc	1.07	32.12	58.73	Consumer Cyclical
	0.96	33.08	20.01	Consumer Defensive
⊕ E-mini S&P 500 Future Mar 22	0.93	34.01	_	_

Total Holdings 507



Delaware Small Cap Value A DEVLX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Christopher Beck since 05-1997 Steven Catricks since 07-2012 Kellev Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

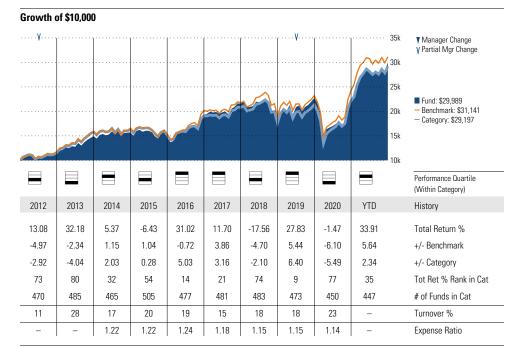
- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been
- Management: The fund's management has been in place for 24.68 years.
- Style: The fund has landed in its primary style box Small Value — 94.12 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.14 is 2.56% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

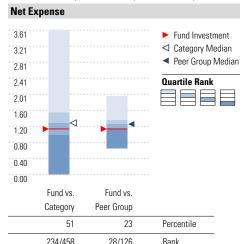
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021







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	1.00	_	0.44
Beta	1.00	_	1.01
R-Squared	96.13	_	95.25
Standard Deviation	25.93	25.35	26.37
Sharpe Ratio	0.78	0.75	0.75
Tracking Error	5.10	_	6.12
Information Ratio	0.20	-	0.09
Up Capture Ratio	102.97	-	102.29
Down Capture Ratio	101.26	-	101.99

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.66	13.35	14.51
Price/Book Ratio	1.96	1.62	1.80
Geom Avg Mkt Cap \$B	5.09	2.32	4.32
ROE	16.08	7.58	16.24



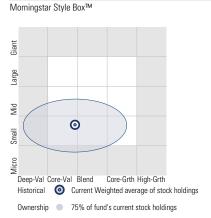
Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2021



Style Breakdown

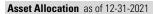
Equity

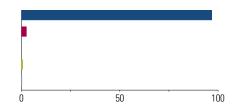
Lquity			
1	0	0	Large
7	9	5	Mid
35	36	6	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.17	0.09
Cash	0.59	1.51
Bonds	0.00	-0.03
Non-US Stocks	2.46	2.88
US Stocks	96.79	95.55
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchn	nark	Cat	tegory	Ave	rage		
Ն	Cyclical	52.09	50.44	51.78										
ė.	Basic Materials	4.76	4.05	6.42	•									
A	Consumer Cyclical	10.69	8.33	13.68		•								
,	Financial Services	28.16	23.86	24.19										
À	Real Estate	8.48	14.20	7.49			*							
M	Sensitive	37.93	30.32	35.55							•			
₫	Communication Services	1.34	3.72	2.07										
ð	Energy	5.56	6.25	5.54		(
Ф	Industrials	19.60	14.09	19.13										
	Technology	11.43	6.26	8.81										
→	Defensive	9.98	19.24	12.69				- '						
=	Consumer Defensive	2.56	3.80	4.03										
٠	Healthcare	3.69	10.43	5.71			•							
•	Utilities	3.73	5.01	2.95		'								

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ East West Bancorp Inc	2.90	2.90	57.76	Financial Services
Western Alliance Bancorp	2.39	5.29	81.57	Financial Services
─ Louisiana-Pacific Corp	2.32	7.62	112.62	Industrials
MasTec Inc	2.30	9.92	35.35	Industrials
Stifel Financial Corp	2.20	12.11	40.75	Financial Services
Hancock Whitney Corp	1.93	14.04	50.21	Financial Services
ITT Inc	1.91	15.95	33.82	Industrials
Devon Energy Corp	1.85	17.80	191.08	Energy
Webster Financial Corp	1.82	19.63	36.28	Financial Services
WESCO International Inc	1.75	21.38	67.63	Industrials
ON Semiconductor Corp	1.75	23.13	107.52	Technology
Berry Global Group Inc	1.69	24.82	31.30	Consumer Cyclical
Atkore Inc	1.64	26.46	170.47	Industrials
⊕ American Equity Investment Life Holding Co	1.48	27.94	41.94	Financial Services
⊕ Umpqua Holdings Corp	1.46	29.39	32.63	Financial Services

Total Holdings 117



DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Darwei Kung since 04-2010 Rick Smith since 02-2016

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 11.76 years.

Net Expense: The fund's expense ratio of 1.09 is 2.83% higher than the Commodities Broad Basket category average.

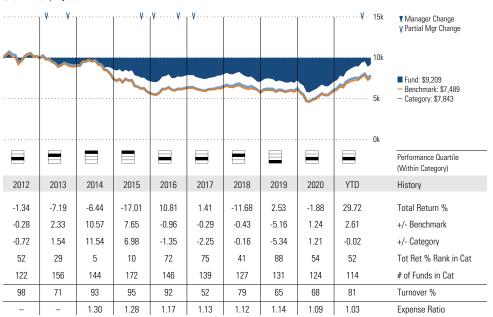
Morningstar Investment Management LLC Analysis

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

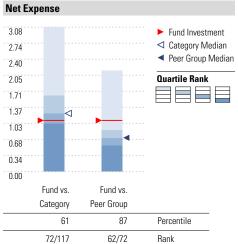
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

Growth of \$10,000







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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.20	_	0.78
Beta	0.92	-	1.09
R-Squared	95.76	-	85.54
Standard Deviation	14.49	15.46	18.55
Sharpe Ratio	0.62	0.63	0.64
Tracking Error	3.25	-	7.33
Information Ratio	-0.18	-	0.31
Up Capture Ratio	91.22	-	109.45
Down Capture Ratio	89.89	_	107.62

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	_	14.38
Price/Book Ratio	_	_	1.78
Geom Avg Mkt Cap \$B	1.95	_	30.14
ROE	_	_	12.41

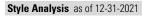


DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™



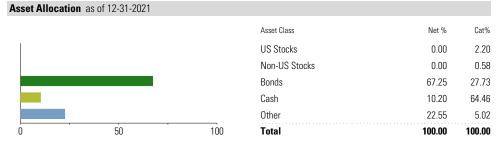
Style Breakdown

Equity



Weight %

>50 25-50 10-25 0-10



Sec	ctor Weighting as of 12-3	1-2021														
		Fund	Bmark	Cat	Fund	•	Ber	nchma	rk [Cate	jory Av	erage				
ሁ	Cyclical	_	_	30.70												
A.	Basic Materials	-	_	28.95												
A	Consumer Cyclical	_	_	1.75												
æ	Financial Services	_	_	0.00												
俞	Real Estate	_	_	0.00	j											
W	Sensitive	-	_	52.63												
	Communication Services	_	_	0.00	İ											
•	Energy	_	_	50.00												
Ф	Industrials	_	_	2.63												
	Technology	_	_	0.00	Ì											
→	Defensive	-	_	16.67												
Ħ	Consumer Defensive	_	_	16.67												
٠	Healthcare	_	_	0.00	İ											
•	Utilities	_	_	0.00	Ì											
					0%	5	10	15	20	25	30	35	40	45	50	5

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ DWS CAYMAN COMMODITY II LTD	17.89	17.89	_	_
⊕ Dws Central Cash Management Government Fund	5.77	23.65	_	_
⊕ United States Treasury Notes 0.12%	3.54	27.19	-	-
─ United States Treasury Notes 0.114%	3.54	30.73	_	_
⊕ United States Treasury Notes 0.134%	2.91	33.64	-	_
─ United States Treasury Notes 0.119%	2.91	36.55	_	_
⊕ DWS ESG Liquidity Capital	2.37	38.92	_	-
United States Treasury Notes 2.125%	2.14	41.06	_	-
United States Treasury Notes 2.75%	2.14	43.20	_	-
United States Treasury Notes 2.125%	2.10	45.30	-	-
United States Treasury Notes 1.75%	2.10	47.39	_	_
⊕ United States Treasury Notes 0.125%	2.08	49.47	_	-
United States Treasury Notes 0.5%	1.66	51.13	_	-
─ United States Treasury Notes 0.375%	1.56	52.69	_	_
⊕ United States Treasury Notes 0.125%	1.53	54.22	_	_

Total Holdings 427



Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category High Yield Bond Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

Stephen Concannon since 11-2014 Jeffrey Mueller since 06-2019 Kelley Baccei Gerrity since 06-2019

Quantitative Screens

Performance: The fund has finished in the High Yield
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 7.16 years.

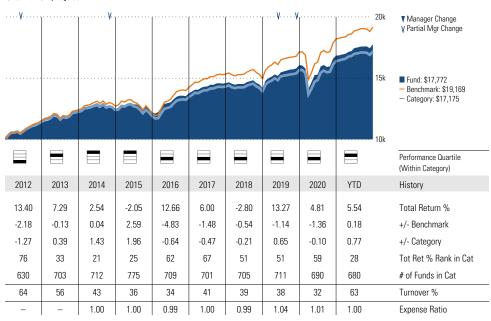
Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 1 is 7.53% higher than the High Yield Bond category average.

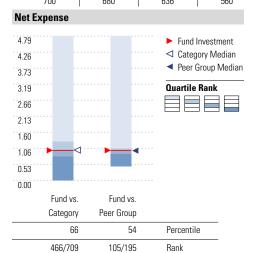
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % 1.07 5.54 7.81 5.24 5.92 8.32 8.12 0.66 5.36 8.57 6.10 6.72 Benchmark Return % 0.49 4 77 7 51 5 74 5.19 Category Average % 9 28 49 54 48 % Rank in Category 700 680 636 560 373 # of Funds in Category



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

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	0.04	_	-0.59
Beta	0.90	-	0.97
R-Squared	99.23	_	95.71
Standard Deviation	8.42	9.27	9.19
Sharpe Ratio	0.84	0.85	0.78
Tracking Error	1.15	_	2.20
Information Ratio	-0.66	_	-0.42
Up Capture Ratio	89.44	_	93.21
Down Capture Ratio	87.02	_	98.40

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.41	_	3.34
Avg Eff Maturity	4.60	-	4.35



Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category Morningstar Index High Yield Bond

ICE BofA US High Yield TR USD

Style Analysis as of 12-31-2021 Style Breakdown Fixed Income Quality High

Μid MOT Mod Ext

Duration

50 100

Asset Allocation as of 12-31-2021

Asset Class Net % Cat% US Stocks 1.04 1.87 Non-US Stocks 0.00 0.18 Bonds 92.82 90.09 Cash 3.54 6.77 Other 1.57 2.10 Total 100.00 100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	1.69
AA	0.00	_	0.19
A	0.00	_	0.29
BBB	0.77	_	3.95
BB	46.52	_	35.70
В	37.87	_	37.32
Below B	11.64	_	18.19
Not Rated	3.20	_	2.67

Sector Weighting as of 12-3	31-2021					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	0.00	-	0.95	0		
Treasury	0.00	_	0.52			
Inflation - Protected	0.00	_	0.00			
Agency/Quasi Agency	0.00	_	0.11			
Other Government Related	0.00	_	0.32			
Corporate	96.37	-	88.45			
Corporate Bond	87.67	_	83.71			
Bank Loan	7.45	-	3.14			
Convertible	0.64	_	1.45	I[]		
Preferred	0.61	_	0.15			
Securitized	0.00	-	1.40	[]		
Agency MBS Pass-Through	0.00	-	0.05			
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.10			
Non-Agency Residential MBS	0.00	_	0.13			
Commercial MBS	0.00	_	0.41			
Asset-Backed	0.00	_	0.71	0		
Covered Bond	0.00	_	0.00			
Municipal	0.00	-	0.09	0		
Cash & Equivalents	3.64	_	8.00			
Other	0.00	-	1.11	()		
				00/ 5 10	45 00 05 00 05	40 45 50 55 60 65 70 75 00 05 00 0500

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9**5**00 **Top 10 Holdings** as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Ev Cash Reserves Fund Llc	_	3.16	3.16	_
⊕ CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.76	3.92	-
Peninsula Gaming Llc 01jul16 Call	12-2049	0.65	4.57	-
	-	0.61	5.18	-
Ford Motor Credit Company LLC 4.125%	08-2027	0.59	5.77	_
Mozart Debt Merger Subordinated Incorporated 5.25%	10-2029	0.57	6.34	_
Jazz Financing Lux S.A.R.L.	05-2028	0.53	6.87	_
Rolls-Royce plc 5.75%	10-2027	0.51	7.38	_
Neptune Energy Bondco Plc 6.625%	05-2025	0.50	7.88	_
SRM Escrow Issuer Llc 6%	11-2028	0.49	8.37	_

Total Holdings 543



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.

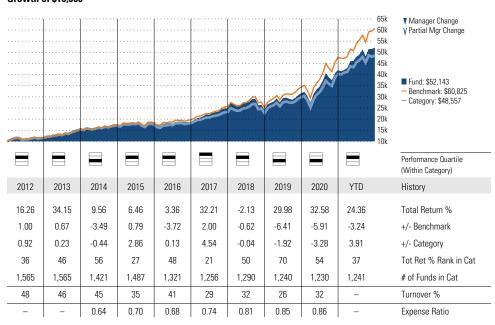
Morningstar Investment Management LLC Analysis

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.

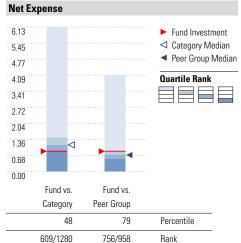
ESG Metrics

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







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

3-Year KISK 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

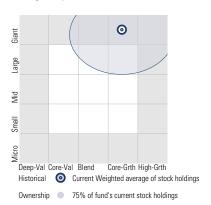
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

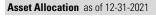
Equity

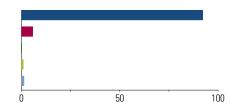
' '			
6	28	57	Lalige
1	3	4	MIN
0	0	0	ollidii

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 I JUESX

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

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been
- Management: The fund's management has been in place for 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 0.69 is 14.81% lower than the Large Blend category average.

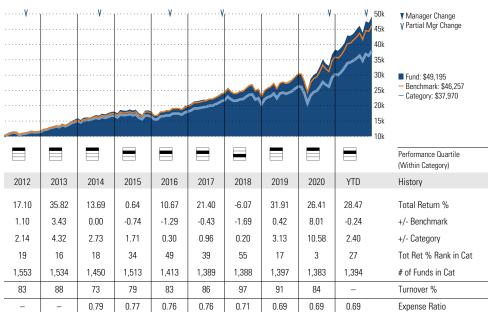
Morningstar Investment Management LLC Analysis

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.

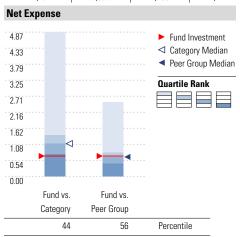
ESG Metrics

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

Growth of \$10,000







650/1490	494/883	Rank	
Peer group is a subset of	f the category an	ıd includes fun	ds with the
same management style	(active vs. passi	ive) and simila	r share class
characteristics			

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.81	_	-1.70
Beta	1.02	_	0.97
R-Squared	98.22	_	95.10
Standard Deviation	17.95	17.41	17.41
Sharpe Ratio	1.47	1.38	1.25
Tracking Error	2.43	_	3.76
Information Ratio	1.17	_	-1.29
Up Capture Ratio	103.42	_	93.94
Down Capture Ratio	93.33	_	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

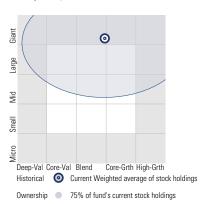


JPMorgan US Equity I JUESX

Morningstar Index S&P 500 TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

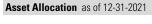
Equity

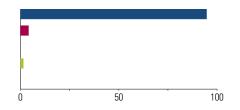
16	34	38	Large
3	7	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.47
Cash	1.35	0.14
Bonds	0.00	0.81
Non-US Stocks	4.02	2.90
US Stocks	94.63	94.69
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark] Ca	tegory	Averaç	ge	
Ն	Cyclical	38.76	30.24	30.60								
ů.	Basic Materials	3.27	2.27	2.74								
A	Consumer Cyclical	17.37	12.29	11.31								
ê	Financial Services	14.69	12.91	14.10								
ŧ	Real Estate	3.43	2.77	2.45								
M	Sensitive	42.84	47.59	46.81								
	Communication Services	7.65	10.16	9.79								
•	Energy	0.00	2.67	2.39								
Ċ.	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								
٠	Healthcare	13.22	13.38	13.78			= []					
•	Utilities	3.92	2.50	2.22								

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ Microsoft Corp	8.44	8.44	52.24	Technology
⇒ Alphabet Inc Class A	6.52	14.95	65.30	Communication Svc
Amazon.com Inc	5.85	20.80	2.38	Consumer Cyclical
⇒ Apple Inc	5.27	26.07	34.48	Technology
→ Prologis Inc	3.38	29.45	71.46	Real Estate
→ Mastercard Inc Class A	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
Analog Devices Inc	2.47	47.00	20.85	Technology
Overline 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 M MWTRX

Morningstar Category Mornin

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

Performance: The fund has finished in the Intermediate
 Core-Plus Bond category's top three quartiles in 7 of the 10
 years it's been in existence.

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 0.67 is 10.67% lower than the Intermediate Core-Plus Bond category average.

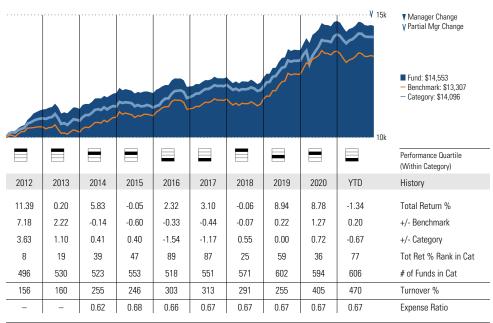
Morningstar Investment Management LLC Analysis

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

ESG Metrics

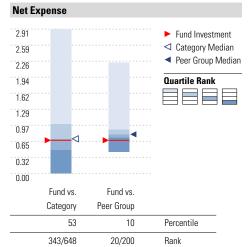
Metric	Rating	Updated
Sustainability Rating	4	09-30-2021

Growth of \$10,000





3-Year Risk Metrics



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

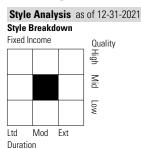
	Fund	Bmark	Cat
Alpha	0.45	_	0.62
Beta	1.02	_	1.02
R-Squared	95.73	_	61.97
Standard Deviation	3.54	3.40	4.62
Sharpe Ratio	1.28	1.18	1.05
Tracking Error	0.73	_	2.93
Information Ratio	0.76	_	0.27
Up Capture Ratio	106.95	_	115.36
Down Capture Ratio	98.52	_	117.26

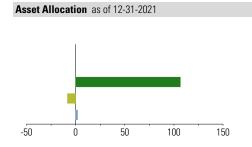
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.29	4.43	6.17
Avg Eff Maturity	8.47	_	8.05



Metropolitan West Total Return Bd M MWTRX

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





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	4
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									
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	7								
Agency/Quasi Agency	2.15	_	0.73									
Treasury Inflation – Protected	0.27	_	0.70									
Government	33.34 30.91	_	27.15 17.21		1	-	- :				-	
	Fund	Bmark	Cat	Fund		Benchma	ark [] C	ategory	Average		_	
Sector Weighting as of 12-			_									

Top 10 Holdings as of 12-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ 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	_



MFS Conservative Allocation R3 MACNX

Morningstar Category Allocation--30% to 50% Morningstar Index

auity

Morningstar US Mod Con Tgt Alloc NR LISD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--30% to 50% 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 19.52 years.

 \times *Style*: The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.86 is 11.34% lower than the Allocation--30% to 50% Equity category average.

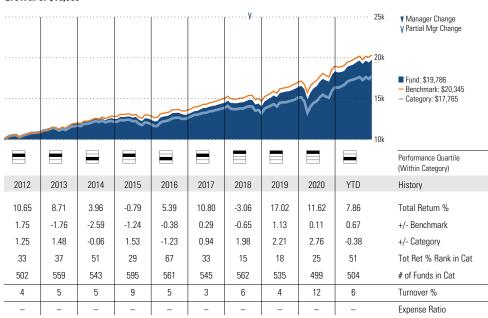
Morningstar Investment Management LLC Analysis

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.

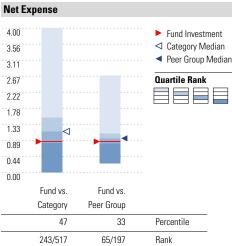
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021









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 Wetrics			
	Fund	Bmark	Cat
Alpha	-0.44	_	-2.54
Beta	1.10	_	1.19
R-Squared	97.24	-	92.13
Standard Deviation	8.18	7.36	9.15
Sharpe Ratio	1.34	1.40	1.10
Tracking Error	1.53	-	3.09
Information Ratio	0.41	-	-0.30
Up Capture Ratio	107.21	-	105.92
Down Capture Ratio	111.01	-	128.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.64	20.81	21.38
Price/Book Ratio	3.46	3.12	3.36
Avg Eff Duration	5.30	6.36	5.15

MFS Conservative Allocation R3 MACNX

Morningstar Category Allocation--30% to 50% Morningstar Index

Equity

Cat

Fund

Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 12-31-2021

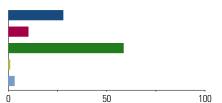
Morningstar Style Box™



Asset Allocation as of 12-31-2021

Sector Weighting as of 12-31-2021

Utilities



Fund

2.91

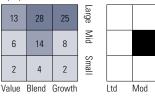
2.63

Bmark

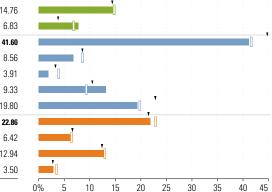


Style Breakdown

Equity 13 25











Weig	ht %		
>50	25-50	10-25	0-10

Top 10 Holdings as of 12-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ MFS Total Return Bond R6	-	14.83	14.83	_	_
→ MFS Inflation-Adjusted Bond R6	_	9.93	24.77	_	-
MFS Limited Maturity R6	_	9.88	34.65	_	-
→ MFS Government Securities R6	_	9.87	44.52	_	-
⊕ MFS Global Opportunistic Bd R6	_	6.92	51.44	-	-
⊕ MFS Value R6	_	6.04	57.48	_	_
	_	6.03	63.51	_	-
	_	6.00	69.51	_	-
	_	4.06	73.57	_	-
⊕ MFS Mid Cap Growth R6	-	4.05	77.62	-	-

Total Holdings 22

MFS Growth Allocation R3 MAGEX

Morningstar Category Allocation--70% to 85% Morningstar Index

Equity

Morningstar US Mod Agg Tgt Alloc NR USD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity 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 19.52 years.

 \times *Style*: The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

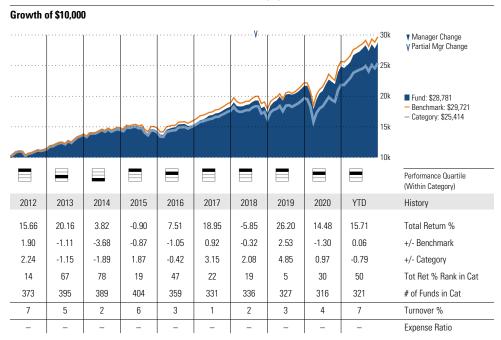
✓ Net Expense: The fund's expense ratio of 0.96 is 7.69% lower than the Allocation--70% to 85% Equity category average.

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	4	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021





Net Exp	pense		
5.91			Fund Investmer
5.26			Category Media
4.60			Peer Group Me
3.95			Quartile Rank
3.29			
2.64			
1.98			
1.33	_ ⊲	·····	
0.67			
0.02			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	47	37	Percentile
	153/327	50/137	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	0.26	_	-2.09
Beta	1.01	_	1.04
R-Squared	97.74	_	95.40
Standard Deviation	13.92	13.68	14.56
Sharpe Ratio	1.25	1.24	1.08
Tracking Error	2.09	_	3.17
Information Ratio	0.18	_	-0.54
Up Capture Ratio	101.43	_	98.03
Down Capture Ratio	100.71	-	108.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.81	20.56	21.45
Price/Book Ratio	3.29	3.07	3.36
Avg Eff Duration	5.00	6.36	5.14



MFS Growth Allocation R3 MAGEX

Morningstar Category Allocation--70% to 85% **Morningstar Index** Morningstar US Mod Agg Tgt Alloc NR

Equity

Style Analysis as of 12-31-2021 Morningstar Style Box™





Ownership 75% of fund's current stock holdings

Fixed Income

Ltd

Duration

Mod Ext

Quality High

Mid

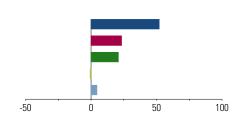
Low

Style Breakdown









Asset Allocation as of 12-31-2021



Sec	ctor Weighting as of 12-3	31-2021												
		Fund	Bmark	Cat	Func	۱ ۱	Bench	mark	Categ	jory Ave	erage			
<u></u>	Cyclical	37.77	34.22	33.95										
A	Basic Materials	5.24	4.14	3.62										
A	Consumer Cyclical	9.54	12.09	11.33			_ [
,	Financial Services	14.89	14.36	14.65				— ()						
fi	Real Estate	8.10	3.63	4.35		[
W	Sensitive	40.79	44.53	44.10										
	Communication Services	6.68	8.42	8.72										
	Energy	1.94	3.20	3.12										
Ф	Industrials	13.31	10.33	10.65										
	Technology	18.86	22.58	21.61						١				
→	Defensive	21.43	21.25	21.97										
-	Consumer Defensive	6.39	6.47	6.05										
٠	Healthcare	12.19	12.15	13.27										
•	Utilities	2.85	2.63	2.65										
					0%	5	10	15	20	25	30	35	40	4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ MFS Growth R6	_	10.22	10.22	_	_
⊕ MFS Value R6	_	10.19	20.42	_	_
⊕ MFS Research R6	_	10.04	30.46	_	_
⊕ MFS Mid Cap Value R6	_	9.26	39.71	_	_
⊕ MFS Mid Cap Growth R6	_	8.99	48.71	_	-
⊕ MFS Research International R6	-	6.87	55.57	_	_
	_	4.88	60.45	_	_
⊕ MFS Global Real Estate R6	_	4.20	64.65	_	_
	_	4.02	68.67	_	_
⊕ MFS High Income R6	_	3.98	72.65	_	_

Total Holdings 22



MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012 Matthew Barrett since 03-2015

Quantitative Screens

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

Management: The fund's management has been in place for 10 years.

× Style: The fund has landed in its primary style box — Large Growth — 65.71 % of the time over the past three

Net Expense: The fund's expense ratio of 1.08 is 1.89% higher than the Foreign Large Growth category average.

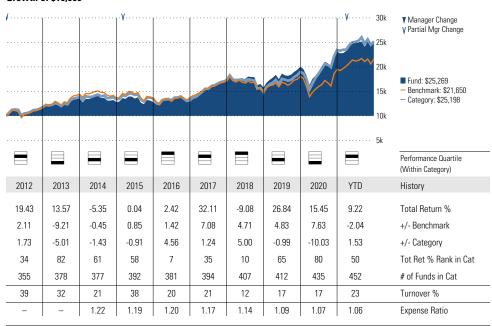
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen because it tends to plot near the border of large-cap blend and large-cap growth in the Morningstar Stylebox. However, the fund's investment style is consistent and we are not concerned about this screen result.

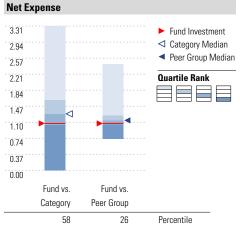
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000







36/139 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	5.03	_	7.05
Beta	0.83	_	0.88
R-Squared	90.99	_	82.00
Standard Deviation	14.97	17.16	16.68
Sharpe Ratio	1.07	0.78	1.12
Tracking Error	5.33	-	7.43
Information Ratio	0.64	_	0.84
Up Capture Ratio	100.50	_	106.78
Down Capture Ratio	83.86	_	81.06

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.52	16.51	25.03
Price/Book Ratio	3.61	1.86	3.67
Geom Avg Mkt Cap \$B	74.18	49.49	60.75
ROE	19.23	17.65	20.73



277/473

MFS International Growth R3 MGRTX

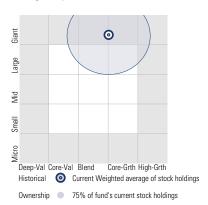
Morningstar Category Foreign Large Growth

Morningstar Index

MSCI EAFE NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

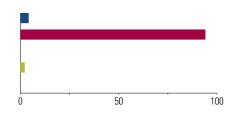
3	61	24	Large
1	7	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

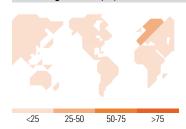
Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.00	0.49
Cash	2.02	2.50
Bonds	0.00	0.02
Non-US Stocks	93.95	89.04
US Stocks	4.02	7.95
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2021												
		Fund	Bmark	Cat	Fund	i '	Bencl	nmark	[] Cate	gory Ave	erage			
_Մ	Cyclical	30.51	38.34	32.78			,							
A	Basic Materials	11.41	7.68	6.34			1							
A	Consumer Cyclical	9.97	10.93	12.95										
,	Financial Services	9.13	16.92	13.17					'					
fi	Real Estate	0.00	2.81	0.32	0	'								
W	Sensitive	36.08	34.95	44.72										
d	Communication Services	3.26	5.36	6.20										
ð	Energy	1.50	3.67	1.97		1								
Ф	Industrials	18.41	15.62	16.26										
	Technology	12.91	10.30	20.29			7							
-	Defensive	33.41	26.70	22.50										
Ħ	Consumer Defensive	16.36	10.26	7.77										
+	Healthcare	16.26	13.18	13.85		- :								
•	Utilities	0.79	3.26	0.88		*								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2021



	Fund %	Cat %
Greater Asia	29.72	29.03
Japan	8.45	11.96
Australasia	0.63	1.33
Asia-4 Tigers	11.48	6.95
Asia-ex 4 Tigers	9.16	8.79
Not Classified	0.00	0.00

Americas	Fund % 12.64	Cat % 14.89	Greater Europe	Fund % 57.63	Cat % 56.08	Market Maturity	Fund %
North America	10.98	12.71	United Kingdom	11.73	9.52	Developed Markets	89.18
Central/Latin	1.66	2.18	W euro-ex UK	45.42	44.90	Emerging Markets	10.82
			Emrgng Europe	0.00	0.67	Not Available	0.00
			Africa	0.48	0.99		

op 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nestle SA	4.92	4.92	23.95	Consumer Defensive
Taiwan Semiconductor Manufacturing Co Ltd ADR	4.57	9.49	11.70	Technology
Roche Holding AG	4.56	14.05	24.60	Healthcare
LVMH Moet Hennessy Louis Vuitton SE	3.34	17.39	43.67	Consumer Cyclical
SAP SE	3.24	20.64	17.76	Technology
Schneider Electric SE	3.22	23.86	47.98	Industrials
Hitachi Ltd	2.97	26.83	55.51	Industrials
Linde PLC	2.93	29.76	33.08	Basic Materials
Diageo PLC	2.90	32.66	42.76	Consumer Defensive
Essilorluxottica	2.66	35.33	47.64	Healthcare

Total Holdings 84



MFS Moderate Allocation R3 MAMHX

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

Morningstar US Mod Tgt Alloc NR USD

Expense Ratio

Fauity

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity 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 19.52 years.

 \times *Style*: The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.91 is 11.65% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

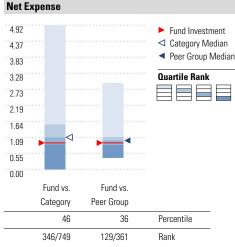
This fund fails our style consistency screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000 ▼ Manager Change ∨ Partial Mgr Change 25k ■ Fund: \$24,081 Benchmark: \$25.667 Category: \$23,265 Performance Quartile (Within Category) 2014 2018 2012 2013 2015 2016 2017 2019 2020 YTD History 13.04 14.55 4.06 -0.98 6.52 14.80 -4.45 21.71 13.61 11.70 Total Return % 1.57 -1.98 -3.51 -1.34 -1.08 0.52 -0.79 1.38 -0.65 -0.67 +/- Benchmark 1.32 -1.93 -2.15 0.95 -0.82 1.59 1.31 2.48 1.89 -2.19 +/- Category 72 55 36 Tot Ret % Rank in Cat 28 82 42 30 31 19 69 746 786 758 806 759 735 751 725 698 711 # of Funds in Cat 6 5 2 8 2 1 2 2 8 7 Turnover %





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	-0.05	_	-1.41
Beta	1.00	_	1.06
R-Squared	97.47	_	93.55
Standard Deviation	10.93	10.74	11.83
Sharpe Ratio	1.31	1.33	1.19
Tracking Error	1.74	_	3.15
Information Ratio	-0.01	_	-0.19
Up Capture Ratio	99.97	_	101.24
Down Capture Ratio	100.04	_	110.25

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.13	21.51	22.00
Price/Book Ratio	3.36	3.35	3.43
Avg Eff Duration	5.65	6.36	5.11





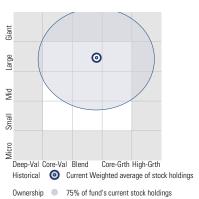
MFS Moderate Allocation R3 MAMHX

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

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 12-31-2021

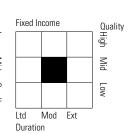
Morningstar Style Box™

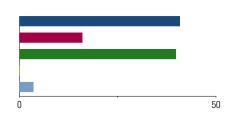


Style Breakdown Equity 12 24 9 6 15

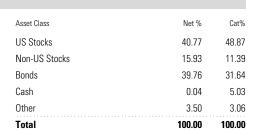


Weight % >50 25-50 10-25 0-10





Asset Allocation as of 12-31-2021



Sec	ctor Weighting as of 12-3	31-2021													
		Fund	Bmark	Cat	Fund		▼ Ben	chmarl	Ca	ategory	Avera	ge			
<u></u>	Cyclical	37.57	33.38	33.97											
A	Basic Materials	5.06	3.66	3.33											
A	Consumer Cyclical	9.54	12.16	11.43											
,	Financial Services	14.94	13.92	15.73											
fi	Real Estate	8.03	3.64	3.48											
W	Sensitive	40.97	45.30	43.27											
	Communication Services	6.69	8.69	9.18											
	Energy	1.94	3.03	3.13											
Ф	Industrials	13.25	9.90	10.15											
	Technology	19.09	23.68	20.81						* :					
→	Defensive	21.46	21.32	22.76											
	Consumer Defensive	6.12	6.29	6.31											
٠	Healthcare	12.45	12.46	13.65				[
•	Utilities	2.89	2.57	2.80											
					0%	5	10	15	20	25	30	35	40	45	5

Equity

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
MFS Government Securities R6	_	9.82	9.82	_	_
MFS Total Return Bond R6	_	8.86	18.69	_	_
⊕ MFS Value R6	_	8.12	26.81	_	_
⊕ MFS Research R6	_	8.09	34.90	_	_
	-	8.02	42.92	-	_
⊕ MFS Mid Cap Value R6	_	7.18	50.10	_	_
⊕ MFS Mid Cap Growth R6	_	7.05	57.16	_	_
⊕ MFS Inflation-Adjusted Bond R6	_	6.94	64.10	_	_
⊕ MFS Research International R6	_	4.98	69.07	_	_
⊕ MFS Global Opportunistic Bd R6	_	4.91	73.98	_	_

Total Holdings 23



PIMCO Income A PONAX

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 1.02 is 3.03% higher than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

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

Morningstar Category
Multisector Bond

322

421

1.49

339

396

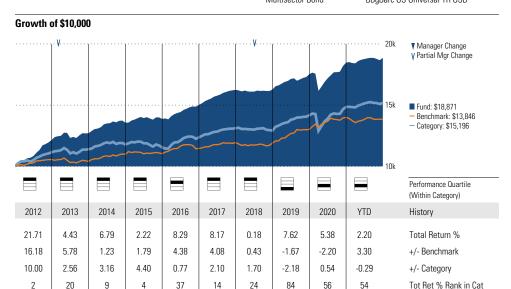
1.02

of Funds in Cat

Turnover %

Expense Ratio

Morningstar Index BBgBarc US Universal TR USD



325

211

1.35

312

472

1.45



302

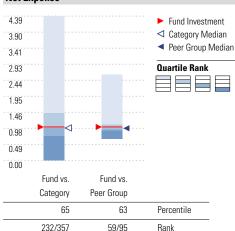
52

0.85

309

190

0.85



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

	Fund	Bmark	Cat
Alpha	0.93	-	-0.62
Beta	0.82	-	1.30
R-Squared	24.18	-	36.86
Standard Deviation	5.79	3.48	7.81
Sharpe Ratio	0.73	1.25	0.74
Tracking Error	5.08	-	6.45
Information Ratio	-0.02	-	0.14
Up Capture Ratio	86.68	-	117.35
Down Capture Ratio	65.08	-	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							



238

311

257

226

262

251

0.85

326

164

0.85

PIMCO Income A PONAX

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



	Fund	Bmark	Cat	Fund	▼ Be	nchmark	Ca Ca	tegory A	Average		
Government	53.76	_	13.99					3 7			
Treasury	4.33	_	10.15								
Inflation – Protected	1.99	_	0.39	(=							
Agency/Quasi Agency	0.60	_	1.15	•							
Other Government Related	46.84	_	2.30						:		
Corporate	8.93	-	41.61								
Corporate Bond	6.08	_	34.12								
Bank Loan	1.12	_	3.97								
Convertible	1.45	_	2.83								
Preferred	0.28	_	0.69								
Securitized	18.80	-	26.46								
Agency MBS Pass-Through	6.13	_	6.90								
Agency MBS ARM	0.00	_	0.00	İ							
Agency MBS CM0	0.41	_	1.64								
Non-Agency Residential MBS	3.71	_	1.86								
Commercial MBS	0.22	_	4.16	[
Asset-Backed	8.33	_	11.88								
Covered Bond	0.00	_	0.02								
Municipal	0.06	-	0.40								
Cash & Equivalents	2.73	_	8.86								
Other	13.19	_	8.46								

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	_
	12-2024	7.05	92.51	_





PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar Category
World Bond-USD Hedged

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the World Bond-USD Hedged 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 7.27 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.92 is 24.32% higher than the World Bond-USD Hedged category average.

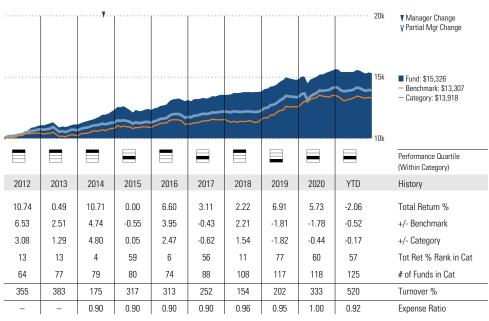
Morningstar Investment Management LLC Analysis

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

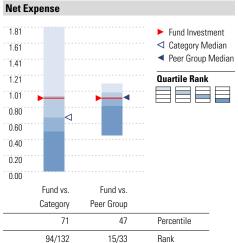
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.06	_	-0.20
Beta	0.72	_	0.98
R-Squared	45.76	_	50.95
Standard Deviation	3.60	3.40	4.74
Sharpe Ratio	0.74	1.18	0.76
Tracking Error	2.82	-	3.46
Information Ratio	-0.48	-	-0.18
Up Capture Ratio	78.25	_	106.14
Down Capture Ratio	89.55	-	132.16

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.02	4.43	8.25
Avg Eff Maturity	8.05	-	7.05



PIMCO International Bond (USD-Hdg) A PFOAX

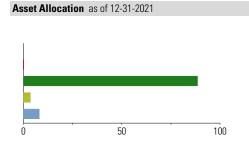
Morningstar Category World Bond-USD Hedged BBgBarc US Agg Bond TR USD

Morningstar Index

Style Analysis as of 12-31-2021 Style Breakdown

Duration





Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.04	0.02
Bonds	88.52	70.46
Cash	3.47	27.90
Other	7.99	1.63
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	41.00	3.53	20.87
AA	24.00	74.59	15.27
A	8.00	10.82	24.04
BBB	20.00	8.32	26.78
BB	3.00	0.28	6.13
В	1.00	0.00	2.53
Below B	3.00	0.00	0.24
Not Rated	0.00	2.46	4.14

Sector Weighting as of 12-	31-2021														
	Fund	Bmark	Cat	Fund	•	Bench	nmark		Categ	jory A	veraç	je			
Government	64.24	-	49.21												
Treasury	10.33	-	31.01												
Inflation – Protected	0.48	_	1.79	1											
Agency/Quasi Agency	3.14	_	7.18												
Other Government Related	50.29	_	9.23												
Corporate	4.49	_	18.35												
Corporate Bond	3.14	_	16.99												
Bank Loan	80.0	_	0.27												
Convertible	1.08	_	1.05												
Preferred	0.19	_	0.04												
Securitized	8.06	_	6.48		() •										
Agency MBS Pass-Through	3.04	_	2.49												
Agency MBS ARM	0.00	_	0.00												
Agency MBS CMO	0.03	_	0.40												
Non-Agency Residential MBS	0.84	_	0.20	0											
Commercial MBS	0.17	_	0.82	[]											
Asset-Backed	2.99	_	2.27												
Covered Bond	0.99	_	0.30	0											
Municipal	0.03	_	0.14												
Cash & Equivalents	3.53	-	14.50			0									
Other	18.66	_	11.20												
				0% 5	10	15	20	25	30	35	40	45	50	55	60 65

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Pay	03-2022	22.70	22.70	_
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Receive	03-2022	22.69	45.40	_
⊕ IRS EUR -0.25000 03/16/22-5Y LCH Pay	03-2027	14.78	60.18	_
⊕ IRS EUR -0.25000 03/16/22-5Y LCH Receive	03-2027	14.68	74.86	_
⇒ JAPANESE YEN Purchased	11-2021	13.56	88.43	-
⇒ JAPANESE YEN Sold	11-2021	13.56	101.99	_
⊕ IRS EUR 0.25000 03/16/22-10Y LCH Receive	03-2032	11.48	113.47	_
⊕ IRS EUR 0.25000 03/16/22-10Y LCH Pay	03-2032	11.46	124.93	_
→ IRS USD 1.25000 12/15/21-5Y CME Receive	12-2026	10.43	135.36	_
→ IRS USD 1.25000 12/15/21-5Y CME Pay	12-2026	10.38	145.73	_

Total Holdings 1810



PIMCO Short-Term A PSHAX

Morningstar Category Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 7 of the 10 years it's been in existence.

Management: The fund's management has been in place for 11.01 years.

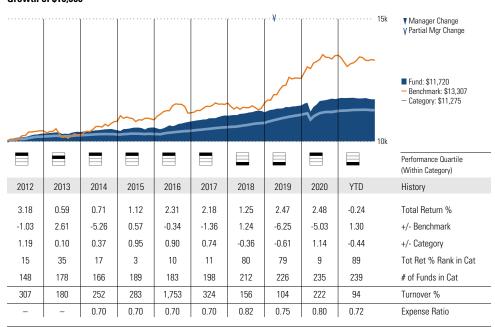
Style Consistency is not calculated for Fixed Income funds.

× Net Expense: The fund's expense ratio of 0.72 is 63.64% higher than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

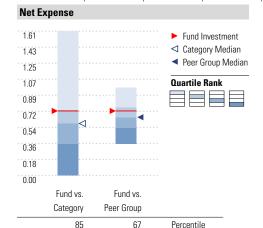
This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

Growth of \$10,000



Trailing Performance





213/248	40/61	Rank	
Peer group is a subset of th	e category ar	nd includes fund	s with the
same management style (a	ctive vs. pass	ive) and similar	share class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.73	_	0.69
Beta	0.18	_	0.18
R-Squared	6.73	-	15.42
Standard Deviation	2.36	3.40	1.81
Sharpe Ratio	0.31	1.18	0.41
Tracking Error	3.60	-	3.44
Information Ratio	-0.90	-	-0.99
Up Capture Ratio	28.38	-	26.44
Down Capture Ratio	19.68	-	16.05

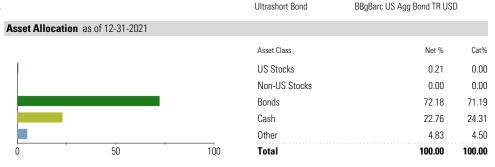
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.26	4.43	0.59
Avg Eff Maturity	0.09	_	2.49



PIMCO Short-Term A PSHAX

Style Analysis as of 12-31-2021 Style Breakdown Fixed Income Quality G C Ltd Mod Ext Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	28.00	3.53	42.54
AA	9.00	74.59	5.49
A	29.00	10.82	15.78
BBB	25.00	8.32	21.73
BB	7.00	0.28	1.74
В	2.00	0.00	1.81
Below B	0.00	0.00	0.46
Not Rated	0.00	2.46	10.45



Morningstar Category

Morningstar Index

Sector Weighting as of 12-	31-2021											
	Fund	Bmark	Cat	Fund	•	Benchmark	[] Ca	ategory	Average			
Government	37.43	_	11.14									
Treasury	6.91	_	6.21									
Inflation – Protected	0.00	_	0.04									
Agency/Quasi Agency	8.03	_	1.36									
Other Government Related	22.49	_	3.53									
Corporate	17.51	_	36.19									
Corporate Bond	16.41	_	31.49									
Bank Loan	0.00	_	0.66									
Convertible	1.10	_	4.04									
Preferred	0.00	_	0.00	ĺ								
Securitized	16.94	-	25.82									
Agency MBS Pass-Through	0.50	_	1.21									
Agency MBS ARM	0.09	_	0.77	1[]								
Agency MBS CMO	1.98	_	3.33									
Non-Agency Residential MBS	0.88	_	0.55	0								
Commercial MBS	1.88	_	2.43									
Asset-Backed	11.61	_	17.53									
Covered Bond	0.00	_	0.00									
Municipal	0.29	-	1.11	1								
Cash & Equivalents	19.78	-	25.04			:						
Other	5.84	-	0.57	0								
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⇒ 5 Year Treasury Note Future Dec 21	01-2022	20.64	20.64	_
⊕ 3 Month Canadian Bankers' Acceptance Future Dec 22	12-2022	19.88	40.52	_
→ Pimco Fds	01-2022	16.42	56.93	_
⊇ Year Treasury Note Future Dec 21	01-2022	15.52	72.45	_
☆ Cash Offset	-	14.12	86.58	-
⊕ United States Treasury Notes 0.375%	09-2024	10.89	97.47	_
⊕ 3 Month Canadian Bankers' Acceptance Future Mar 23	03-2023	9.47	106.94	_
⇔ Offset: Unsettled Trades	_	5.69	112.63	_
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	4.75	117.38	_
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	4.74	122.12	_

Total Holdings 1238



T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Jai Kapadia since 04-2021

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 1.15 is 3.36% lower than the Global Real Estate category average.

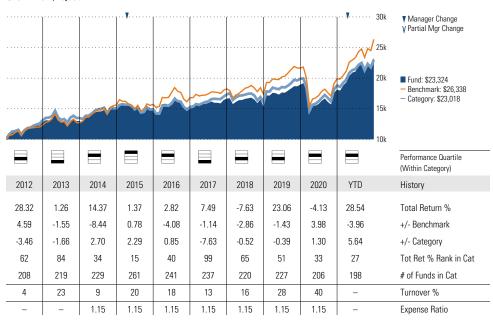
Morningstar Investment Management LLC Analysis

We are placing this fund on watch due to a manager change. In April, manager Nina Jones stepped down to focus on leading T. Rowe Price Real Estate. She was succeeded by Jai Kapadia. While the fund is on watch, we will be monitoring it to confirm that Kapadia continues to deliver competitive returns with moderate risk.

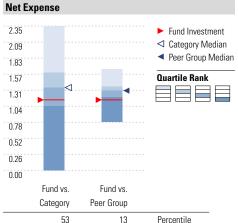
ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	2	11-30-2021		
Carbon Risk Score	Medium Risk	09-30-2021		

Growth of \$10,000







7/55 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.50	_	0.29
Beta	0.88	_	0.90
R-Squared	97.28	_	95.04
Standard Deviation	17.85	20.09	18.46
Sharpe Ratio	0.82	0.76	0.76
Tracking Error	3.85	_	4.62
Information Ratio	0.01	_	-0.22
Up Capture Ratio	91.33	_	91.68
Down Capture Ratio	84.59	-	91.37

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.37	26.21	17.36
Price/Book Ratio	1.76	2.03	1.51
Geom Avg Mkt Cap \$B	13.15	13.59	14.00
ROE	9.98	10.05	10.74



109/205

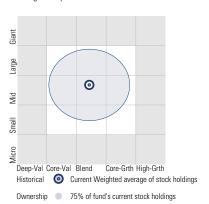
T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

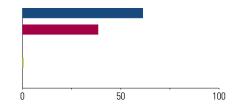
8	17	4	Large
6	35	9	MIM
3	15	1	Silidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	4.81
Cash	0.42	1.13
Bonds	0.00	0.26
Non-US Stocks	38.40	48.56
US Stocks	61.18	45.25
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	•	Bench	mark	[] (Categ	ory A	Avera	age		
Cyclical	99.40	100.00	98.92											
Basic Materials	0.00	0.00	0.01	İ										
Consumer Cyclical	4.23	0.00	0.71											
Financial Services	0.00	0.09	0.15	İ										
Real Estate	95.17	99.91	98.05											
Sensitive	0.60	0.00	0.93	(
Communication Services	0.60	0.00	0.36											
Energy	0.00	0.00	0.10											
Industrials	0.00	0.00	0.18											
Technology	0.00	0.00	0.29											
Defensive	0.00	0.00	0.15											
Consumer Defensive	0.00	0.00	0.00											
Healthcare	0.00	0.00	0.04	ĺ										
Utilities	0.00	0.00	0.11	Ĭ										

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc	6.30	6.30	71.46	Real Estate
Equinix Inc	3.66	9.97	20.04	Real Estate
	3.55	13.52	36.51	Real Estate
① Camden Property Trust	3.48	17.00	82.15	Real Estate
AvalonBay Communities Inc	3.06	20.06	61.41	Real Estate
Essex Property Trust Inc	2.89	22.95	51.88	Real Estate
Equity Residential	2.89	25.83	56.73	Real Estate
○ Alexandria Real Estate Equities Inc	2.85	28.69	27.62	Real Estate
⊕ CubeSmart	2.74	31.43	73.64	Real Estate
⊖ Equity Lifestyle Properties Inc	2.63	34.06	40.64	Real Estate
⊕ Vonovia SE	2.51	36.57	-11.46	Real Estate
	2.49	39.06	76.23	Real Estate
⊕ Mitsui Fudosan Co Ltd	2.18	41.24	7.39	Real Estate
Simon Property Group Inc	2.09	43.33	94.21	Real Estate
Rexford Industrial Realty Inc	2.00	45.32	67.11	Real Estate

Total Holdings 70



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010 Michael Fry since 05-2010 Steven Morrow since 08-2012 A. Rama Krishna since 12-2012 Arjun Kumar since 10-2020 Shirley Woo since 10-2020

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.6 years.
- Style: The fund has landed in its primary style box Large Value — 90.91 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.35 is 65% lower than the Foreign Large Value category average.

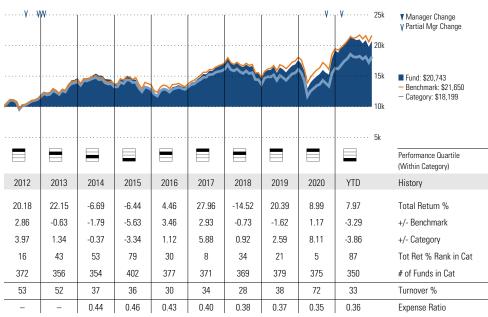
Morningstar Investment Management LLC Analysis

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

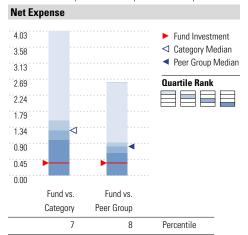
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Medium Risk	09-30-2021

Growth of \$10,000







	25/360	22/282	Rank				
Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class							
character	ictice						

Rank

3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	-2.28	_	-3.87
Beta	1.11	_	1.12
R-Squared	95.65	_	93.09
Standard Deviation	19.55	17.16	19.86
Sharpe Ratio	0.65	0.78	0.57
Tracking Error	4.53	_	5.87
Information Ratio	-0.27	_	-0.57
Up Capture Ratio	105.53	_	102.36
Down Capture Ratio	115.40	_	119.52

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.19	16.51	11.67
Price/Book Ratio	1.61	1.86	1.32
Geom Avg Mkt Cap \$B	32.77	49.49	38.66
ROE	13.24	17.65	13.86



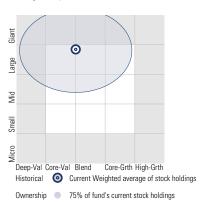
25/360

Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

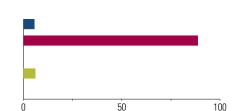
Equity

28	40	12	Large
6	10	2	Mid
1	1	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	0.22
Cash	5.93	1.98
Bonds	0.00	0.26
Non-US Stocks	88.61	94.95
US Stocks	5.47	2.59
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Ben	chmark	Ca	tegory	Averaç	ge	_	
b	Cyclical	47.64	38.34	43.40									1	
ė.	Basic Materials	11.07	7.68	8.93		. '								
-	Consumer Cyclical	18.07	10.93	11.23										
<u></u>	Financial Services	17.34	16.92	21.70				: V						
b	Real Estate	1.16	2.81	1.54										
NF	Sensitive	37.93	34.95	34.99										
	Communication Services	6.24	5.36	6.13										
	Energy	5.92	3.67	6.56										
þ	Industrials	17.10	15.62	14.24										
1	Technology	8.67	10.30	8.06) [
÷	Defensive	14.43	26.70	21.61		,								
7	Consumer Defensive	6.08	10.26	7.97		. []							
ř	Healthcare	5.02	13.18	9.73				•						
2	Utilities	3.33	3.26	3.91										

World Regions % Equity 12-31-2021



Greater Asia	Fund % 35.90	Cat % 30.16	
Japan	10.34	17.30	
Australasia	1.21	2.67	
Asia-4 Tigers	11.15	7.26	
Asia-ex 4 Tigers	13.20	2.93	
Not Classified	0.00	0.00	

Americas	Fund % 11.26	Cat % 8.50	Greater Europe	Fund % 52.83	Cat % 61.33	Market Maturity	Fund %
North America	7.77	7.25	United Kingdom	17.85	18.17	Developed Markets	82.09
Central/Latin	3.49	1.25	W euro-ex UK	33.69	42.17	Emerging Markets	17.91
			Emrgng Europe	0.24	0.47	Not Available	0.00
			Africa	1.05	0.52		

Top 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Mktliq 12/31/2049	5.48	5.48	-	_
⊕ Alibaba Group Holding Ltd Ordinary Shares	1.37	6.85	-49.83	Consumer Cyclical
⊕ Compass Group PLC	1.32	8.17	21.13	Consumer Cyclical
⊕ Novartis AG	1.23	9.40	-1.70	Healthcare
⊕ SK Hynix Inc	1.18	10.58	_	Technology
⊕ RELX PLC	1.15	11.73	36.66	Communication Svc
○ Compagnie Financiere Richemont SA	1.14	12.87	72.64	Consumer Cyclical
⊕ Holcim Ltd	1.10	13.97	-0.23	Basic Materials
⊕ HSBC Holdings PLC	1.08	15.06	22.62	Financial Services
Samsung Electronics Co Ltd	1.08	16.14	_	Technology

Total Holdings 239

