American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 13.26 years.

Net Expense: The fund's expense ratio of 0.54 is 42.55% lower than the Foreign Large Blend category average.

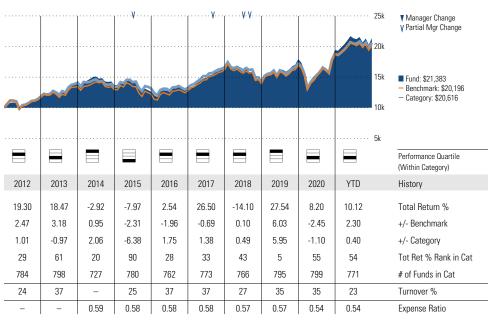
Morningstar Investment Management LLC Analysis

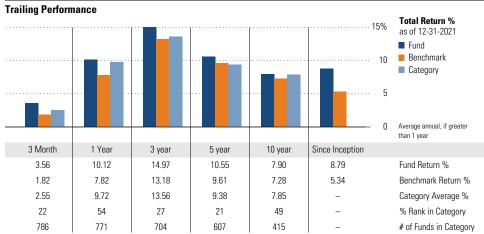
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

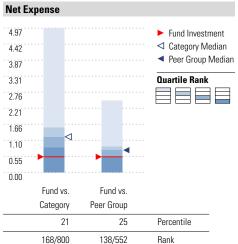
ESG Metrics

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

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year hisk wietrics			
	Fund	Bmark	Cat
Alpha	0.60	_	0.94
Beta	1.10	_	1.00
R-Squared	97.98	_	94.25
Standard Deviation	18.84	17.03	17.48
Sharpe Ratio	0.79	0.76	0.80
Tracking Error	3.13	-	4.25
Information Ratio	0.57	-	0.25
Up Capture Ratio	109.94	-	101.95
Down Capture Ratio	107.43	-	98.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.40	15.08	16.26
Price/Book Ratio	2.15	1.88	1.95
Geom Avg Mkt Cap \$B	55.02	47.47	56.01
ROE	19.45	17.76	18.41



American Funds Intl Gr and Inc R6 RIGGX

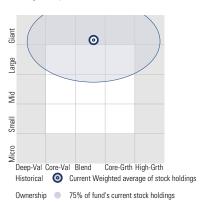
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

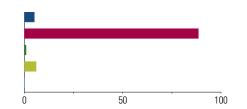
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27	31	27	raige
3	6	5	MIN
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Value Blend Growth

Weight %

>50 25-50 10-25 0-10

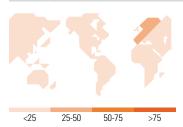
Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.02	0.66
Cash	5.86	0.99
Bonds	0.74	0.37
Non-US Stocks	88.43	95.06
US Stocks	4.95	2.90
Asset Class	Net %	Cat%

JE	ctor Weighting as of 12-3													
		Fund	Bmark	Cat	Fund	1	Bench	mark	Cateo	gory Ave	erage			
Դ	Cyclical	38.21	40.77	38.54									= []	
A	Basic Materials	5.23	8.11	7.56										
A	Consumer Cyclical	11.21	11.11	11.22										
,	Financial Services	19.80	19.16	17.67										
fi	Real Estate	1.97	2.39	2.09										
W	Sensitive	38.99	38.11	37.88									Ò	
0	Communication Services	5.39	6.80	5.96										
•	Energy	4.30	5.01	4.10										
Ф	Industrials	12.02	12.27	15.11										
	Technology	17.28	14.03	12.71										
-	Defensive	22.80	21.12	23.58						I				
=	Consumer Defensive	11.40	8.39	9.12										
+	Healthcare	8.32	9.70	11.68			= [
•	Utilities	3.08	3.03	2.78										
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 12-31-2021



Greater Asia	Fund % 30.07	Cat % 35.68
Japan	6.16	19.04
Australasia	0.62	4.55
Asia-4 Tigers	13.65	6.95
Asia-ex 4 Tigers	9.64	5.14
Not Classified	0.00	0.00

Americas	Fund % 12.73	Cat % 8.02	Greater Europe	Fund % 57.20	Cat % 56.30	Market Maturity
North America Central/Latin	9.33 3.40	7.05 0.97	United Kingdom W euro-ex UK Emrgng Europe Africa	13.02 41.00 2.79 0.39	12.54 42.20 0.63 0.93	Developed Markets Emerging Markets Not Available

Top 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash M	6.27	6.27	_	_
⊕ Taiwan Semiconductor Manufacturing Co Ltd	3.88	10.16	18.02	Technology
	2.41	12.56	78.48	Technology
⊕ AstraZeneca PLC	2.17	14.73	21.25	Healthcare
⊖ British American Tobacco PLC	2.00	16.74	8.90	Consumer Defensive
⊕ Tokyo Electron Ltd	1.89	18.62	74.76	Technology
⊕ Airbus SE	1.65	20.27	25.15	Industrials
⊕ Evolution AB	1.60	21.87	54.65	Consumer Cyclical
→ Philip Morris International Inc	1.38	23.25	20.67	Consumer Defensive
∋ AXA SA	1.30	24.56	41.53	Financial Services

Total Holdings 265

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Fund %

83.84

16.16 0.00

American Funds New World R6 RNWGX

Growth of \$10,000

29

613

25

9

694

36

52

738

32

0.65

4

875

41

0.65

74

831

30

0.65

59

826

37

0.64

Morningstar Category M
Diversified Emerging Mkts M

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Nicholas Grace since 01-2008
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Jonathan Knowles since 01-2016
Bradford Freer since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Piyada Phanaphat since 01-2021
Akira Shiraishi since 01-2021
Dawid Justus since 01-2022

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 20kFund: \$24.975 - Benchmark: \$17,062 - Category: \$16,756 5k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 20.22 10.46 -3.29 -5.62 4.31 33.06 -11.97 28.03 25.30 5.13 Total Return % 13.06 9.59 2.00 -1.10 9.30 -6.88 -4.22 2.61 6.99 7.67 +/- Benchmark 10.60 7.40 2.07 -0.288.17 -4.16 -1.11 4.10 8.78 4.75 +/- Category

14

847

0.62

9

846

37

0.61

21

805

40

0.59

27

794

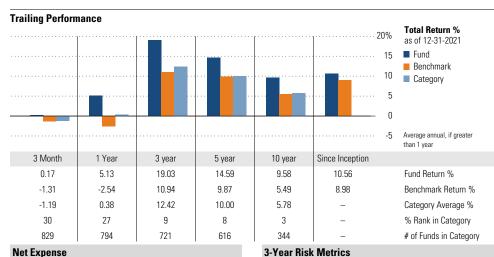
0.57

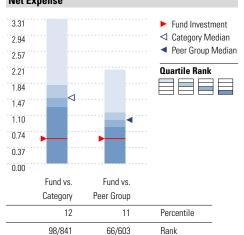
Tot Ret % Rank in Cat

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

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

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

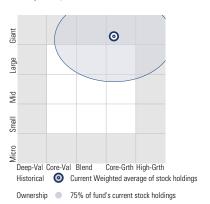


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

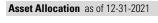
Equity

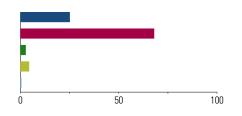
12	31	46	Laige
2	4	5	MIN
1	0	0	JIIaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

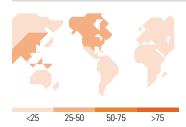




Total	100.00	100.00
Other	0.30	0.14
Cash	4.27	2.27
Bonds	2.55	-0.03
Non-US Stocks	67.91	94.33
US Stocks	24.97	3.29
Asset Class	Net %	Cat%

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

World Regions % Equity 12-31-2021



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

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

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	4.21	4.21	_	_
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
⇒ Silergy Corp	1.43	16.08	108.94	Technology
→ MercadoLibre Inc	1.36	17.44	-19.51	Consumer Cyclical
Thermo Fisher Scientific Inc	1.27	18.71	43.48	Healthcare
⇒ Alphabet Inc Class C	1.26	19.97	65.17	Communication Svc

Total Holdings 562



BlackRock Global Allocation Instl MALOX

Morningstar Category
World Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

Russ Koesterich since 01-2017 David Clayton since 01-2017 Rick Rieder since 04-2019

Quantitative Screens

Performance: The fund has finished in the World Allocation 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 5 years.

Net Expense: The fund's expense ratio of 0.82 is 29.31% lower than the World Allocation category average.

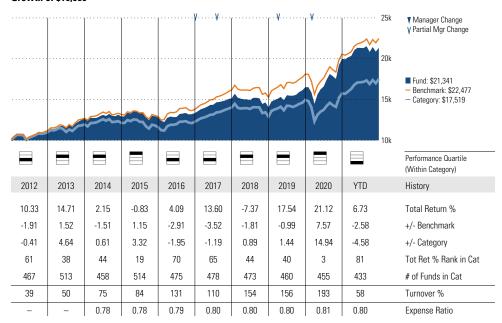
Morningstar Investment Management LLC Analysis

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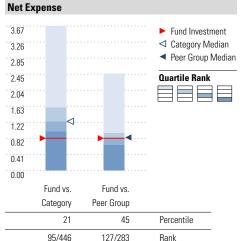
ESG Metrics

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			
	Fund	Bmark	Cat
Alpha	0.58	_	-3.02
Beta	1.04	_	1.11
R-Squared	97.61	_	89.93
Standard Deviation	11.71	11.10	13.00
Sharpe Ratio	1.18	1.14	0.87
Tracking Error	1.87	_	4.46
Information Ratio	0.66	_	-0.45
Up Capture Ratio	102.57	_	100.40
Down Capture Ratio	94.30	_	120.36

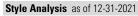
Portfolio Metrics											
	Fund	Bmark	Cat								
Price/Earnings Ratio	22.88	19.12	19.91								
Price/Book Ratio	3.38	2.72	2.62								
Avg Eff Duration	1.73	8.46	4.36								



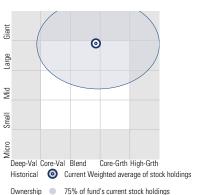
BlackRock Global Allocation Instl MALOX

Morningstar Category Morningstar Index World Allocation

Morningstar GbI Allocation TR USD



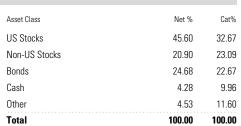
Morningstar Style Box™



Asset Allocation as of 12-31-2021

Sector Weighting as of 12-31-2021





Deen-	-Val Core	e-Val Ble	nd l	Core-Grth High-G	irth				Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Historical Ocurrent Weighted average of stock holdings							Դ	Cyclical	33.33	35.62	38.44	
Owne	rship	75%	of fund	's current stock ho	oldings		A	Basic Materials	4.80	4.91	5.84	
							A	Consumer Cyclical	14.73	12.02	10.10	
							,	Financial Services	12.30	14.99	12.66	
yle E	Breakd	own					f	Real Estate	1.50	3.70	9.84	
uity				Fixed Income	9	Quality	W	Sensitive	46.09	43.42	40.70	
17	35	31	Large			High		Communication Services	9.83	8.04	6.83	
			Mid			Mid	0	Energy	4.80	3.47	5.99	
2	8	4	g.			₫:	‡	Industrials	10.13	10.88	11.30	
1	1	0	Small			Low		Technology	21.33	21.03	16.58	
	'		J				→	Defensive	20.58	20.98	20.85	
lue	Blend	Growth		Ltd Mod Duration	Ext		Ħ	Consumer Defensive	3.39	6.65	5.73	
eight ^o	%			Duration				Healthcare	14.52	11.59	10.52	
	5-50 10-2	25 O-10					•	Utilities	2.67	2.74	4.60	
, 2,	5 55 10-2	.0 0 10					-					0% 5 10 15 20 25 30 35 40 45 50

Style



Weigh	nt %)		

>50

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Liquidity T-Fund Instl	_	3.88	3.88	_	_
⊕ Umbs 30Yr Tba(Reg A)	_	2.93	6.81	_	_
→ Microsoft Corp	_	2.48	9.29	52.24	Technology
→ Alphabet Inc Class C	-	1.87	11.16	65.17	Communication Svc
⇒ Apple Inc	-	1.68	12.84	34.48	Technology
⊕ Amazon.com Inc	_	1.21	14.05	2.38	Consumer Cyclical
→ UnitedHealth Group Inc	-	1.09	15.13	44.79	Healthcare
China (People's Republic Of) 2.68%	05-2030	0.93	16.06	_	_
∋ Johnson & Johnson	_	0.88	16.95	11.36	Healthcare
⇒ Bank of America Corp	_	0.85	17.79	49.36	Financial Services

Total Holdings 2665



BlackRock Inflation Protected Bond Instl BPRIX

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

❷ 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 0.44 is 27.87% lower than the Inflation-Protected Bond category average.

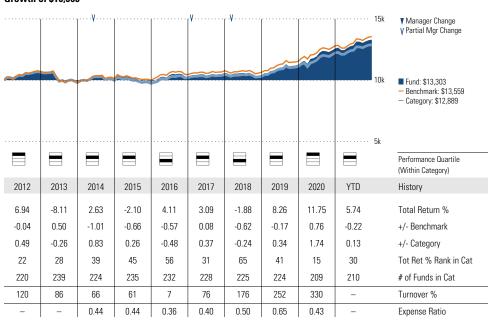
Morningstar Investment Management LLC Analysis

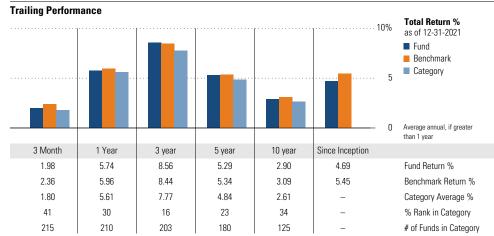
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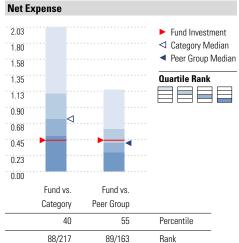
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000







3-Year KISK Welrics			
	Fund	Bmark	Cat
Alpha	-0.05	_	-0.07
Beta	1.02	_	0.90
R-Squared	96.46	_	76.48
Standard Deviation	4.05	3.90	4.22
Sharpe Ratio	1.85	1.90	1.65
Tracking Error	0.77	-	2.21
Information Ratio	0.15	-	-0.60
Up Capture Ratio	101.44	-	90.34
Down Capture Ratio	101.80	_	95.16

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



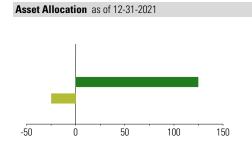


BlackRock Inflation Protected Bond Instl BPRIX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD





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	•	Benc	hmark	[] (Categ	ory A	Aver	age		
Government	95.96	_	89.35											
Treasury	7.16	_	1.05											
nflation – Protected	88.80	-	84.05											
Agency/Quasi Agency	0.00	_	0.06											
Other Government Related	0.00	_	4.19	[
Corporate	0.33	_	3.01	1 [
Corporate Bond	0.33	_	2.75	1[
Bank Loan	0.00	_	0.17											
Convertible	0.00	_	0.09											
Preferred	0.00	_	0.00											
Securitized	2.11	-	4.41											
Agency MBS Pass-Through	0.00	_	0.72	0										
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.00	_	0.36											
Non-Agency Residential MBS	0.00	_	0.20											
Commercial MBS	0.53	_	0.81	[]										
Asset-Backed	1.58	_	2.24											
Covered Bond	0.00	_	0.08											
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	_
	07-2031	3.59	57.47	_
⊕ United States Treasury Notes 0.375%	07-2023	3.54	61.02	-
→ United States Treasury Notes 0.625%	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



Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

× Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 5 of the 10 years it's been in existence.

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

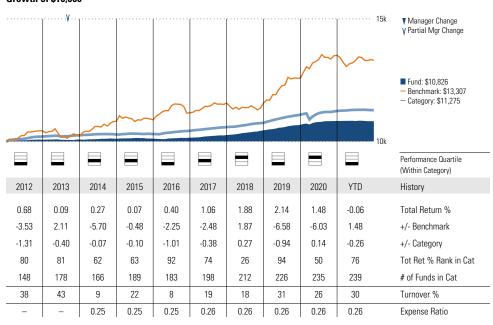
Style Consistency is not calculated for Fixed Income funds.

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

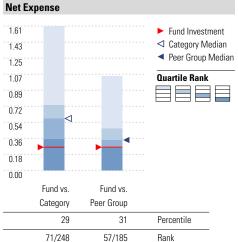
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

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



Federated Hermes Govt Ultrashort IS FGUSX

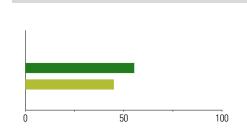
Morningstar CategoryMorningstar CategoryUltrashort BondBBgBa

Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 12-31-2021 Style Breakdown

Duration





Asset Allocation as of 12-31-2021

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

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

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

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

Total Holdings 221



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.77 years.

Style Consistency is not calculated for Fixed Income funds.

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

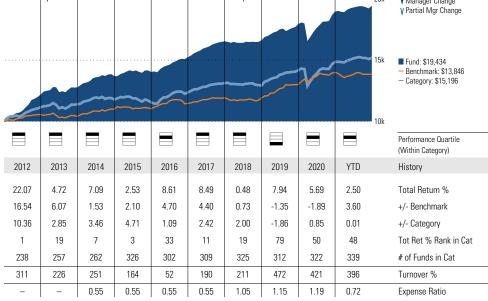
Morningstar Investment Management LLC Analysis

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

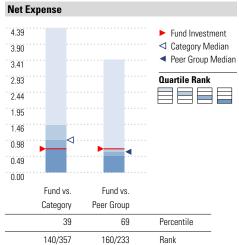
Morningstar Category Multisector Bond

Morningstar Index BBgBarc US Universal TR USD





Trailing Performance Total Return % as of 12-31-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 0.15 2.50 5.36 4.98 6.87 7.73 -0.03 -1.10 5.15 3.84 3.31 5.99 Benchmark Return % 0.08 2 49 5.60 4 28 4 50 Category Average % 39 48 60 28 % Rank in Category 353 339 277 238 134 # of Funds in Category



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

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



PIMCO Income I2 PONPX

Style Analysis as of 12-31-2021

Style Breakdown

Fixed Income

Quality

G

Ltd Mod Ext

Duration

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

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

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

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

Total Holdings 7951



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- ✓ Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 5.68 years.
- Net Expense: The fund's expense ratio of 0.04 is 95.06% lower than the Large Blend category average.

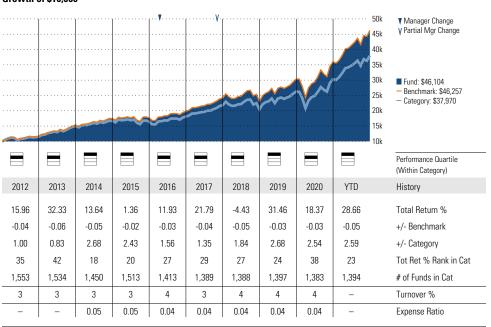
Morningstar Investment Management LLC Analysis

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

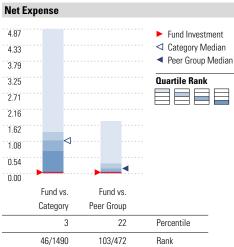
ESG Metrics

Metric	Rating	Updated
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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	-1.70
Beta	1.00	_	0.97
R-Squared	100.00	_	95.10
Standard Deviation	17.42	17.41	17.41
Sharpe Ratio	1.38	1.38	1.25
Tracking Error	0.01	_	3.76
Information Ratio	-3.26	_	-1.29
Up Capture Ratio	99.96	_	93.94
Down Capture Ratio	100.07	_	100.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.16	25.15	25.73
Price/Book Ratio	4.60	4.59	5.74
Geom Avg Mkt Cap \$B	230.90	230.65	305.14
ROE	32.76	32.75	38.00



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

Style Analysis as of 12-31-2021



Style Breakdown

Equity

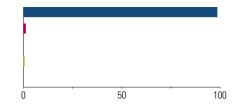
			-
20	31	33	Large
6	8	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.00	1.47
Cash	0.47	0.14
Bonds	0.00	0.81
Non-US Stocks	1.02	2.90
US Stocks	98.51	94.69
Asset Class	Net %	Cat%

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

		Fund	Bmark	Cat	Fund	▼ E	enchmark] Ca	tegory	Averaç	ge	
b	Cyclical	30.22	30.24	30.60								
À.	Basic Materials	2.27	2.27	2.74								
-	Consumer Cyclical	12.30	12.29	11.31								
ê	Financial Services	12.88	12.91	14.10								
b	Real Estate	2.77	2.77	2.45								
NF	Sensitive	47.62	47.59	46.81								
	Communication Services	10.16	10.16	9.79	_							
•	Energy	2.67	2.67	2.39								
Ģ	Industrials	8.14	8.13	9.86								
3	Technology	26.65	26.63	24.77								
→	Defensive	22.16	22.18	22.60								
=	Consumer Defensive	6.30	6.30	6.60			_ :					
ř	Healthcare	13.38	13.38	13.78	_							
?	Utilities	2.48	2.50	2.22	<u> </u>							

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.83	6.83	34.48	Technology
	6.23	13.06	52.24	Technology
Amazon.com Inc	3.59	16.65	2.38	Consumer Cyclical
	2.15	18.80	65.30	Communication Svc
	2.12	20.92	49.76	Consumer Cyclical
	2.00	22.92	65.17	Communication Svc
	1.96	24.88	23.13	Communication Svc
→ NVIDIA Corp	1.81	26.70	125.41	Technology
⊖ Berkshire Hathaway Inc Class B	1.35	28.05	28.95	Financial Services
─ UnitedHealth Group Inc	1.17	29.22	44.79	Healthcare
	1.15	30.37	27.53	Financial Services
→ Johnson & Johnson	1.11	31.48	11.36	Healthcare
The Home Depot Inc	1.08	32.57	58.73	Consumer Cyclical
	0.98	33.54	20.01	Consumer Defensive
O Visa Inc Class A	0.89	34.43	-0.31	Financial Services

Total Holdings 510



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

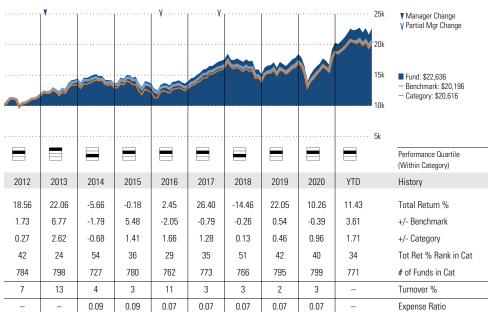
Morningstar Investment Management LLC Analysis

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

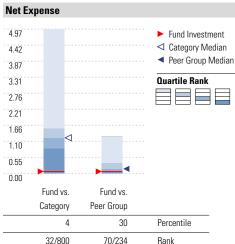
ESG Metrics

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

Growth of \$10,000







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

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



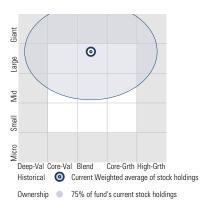
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

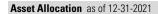
Equity

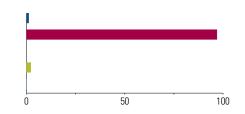
23	32	22	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

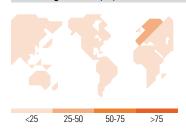




Asset Class	Net %	Cat%
US Stocks	1.04	2.90
Non-US Stocks	96.83	95.06
Bonds	0.00	0.37
Cash	2.09	0.99
Other	0.04	0.66
Total	100.00	100.00

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

World Regions % Equity 12-31-2021



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

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

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

Total Holdings 4127

Vanguard Growth Index Admiral VIGAX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

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 27.02 years.
- Net Expense: The fund's expense ratio of 0.05 is 94.9% lower than the Large Growth category average.

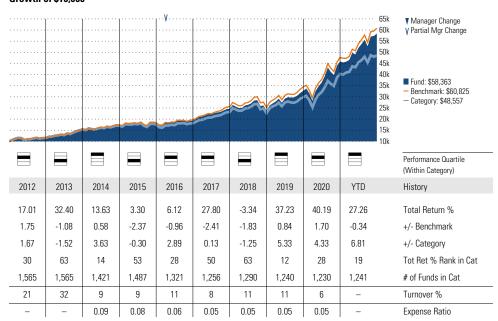
Morningstar Investment Management LLC Analysis

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.

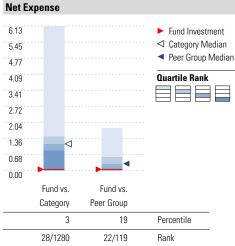
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	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 Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.45	_	-2.24
Beta	1.00	_	0.97
R-Squared	99.62	_	91.07
Standard Deviation	18.52	18.42	18.79
Sharpe Ratio	1.67	1.65	1.46
Tracking Error	1.14	_	5.52
Information Ratio	0.62	_	-0.92
Up Capture Ratio	100.53	-	90.02
Down Capture Ratio	97.85	_	93.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.67	34.55	33.66
Price/Book Ratio	10.87	12.90	9.38
Geom Avg Mkt Cap \$B	373.48	350.68	382.58
ROE	37.68	41.42	32.76



Vanguard Growth Index Admiral VIGAX

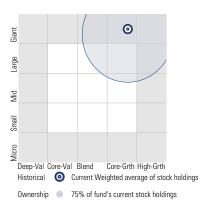
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

1	31	56	Large
1	4	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2021



Se	ctor Weighting as of 12-	31-2021								
		Fund	Bmark	Cat	Fund	▼ Benchmark	Categ	ory Aver	age	
<u></u>	Cyclical	28.56	27.10	27.84						
ė.	Basic Materials	1.69	1.01	1.42						
A	Consumer Cyclical	18.81	18.10	16.02						
,	Financial Services	5.65	6.18	9.17						
ŵ	Real Estate	2.41	1.81	1.23	O					
M	Sensitive	61.37	59.94	57.10						
	Communication Services	14.95	11.76	14.86						
ð	Energy	0.27	0.30	0.68	io i					
Ф	Industrials	4.13	5.97	6.23						
	Technology	42.02	41.91	35.33					•	
→	Defensive	10.08	12.96	15.06						
-	Consumer Defensive	2.29	4.29	2.91						
٠	Healthcare	7.79	8.64	11.79		ı' [
•	Utilities	0.00	0.03	0.36	ħ					

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	/0 NGL A3361	Guillalative /0	TTD Hetuiii /0	Worlingstar Sector
⊕ Apple Inc	11.71	11.71	34.48	Technology
⊕ Microsoft Corp	10.68	22.38	52.24	Technology
⊕ Amazon.com Inc	6.08	28.46	2.38	Consumer Cyclical
⊕ Alphabet Inc Class A	3.69	32.15	65.30	Communication Svc
⊕ Tesla Inc	3.59	35.74	49.76	Consumer Cyclical
⊕ Meta Platforms Inc Class A	3.37	39.11	23.13	Communication Svc
⊕ Alphabet Inc Class C	3.30	42.41	65.17	Communication Svc
NVIDIA Corp	2.95	45.37	125.41	Technology
The Home Depot Inc	1.83	47.20	58.73	Consumer Cyclical
	1.48	48.68	-0.31	Financial Services
⊕ Mastercard Inc Class A	1.33	50.01	1.16	Financial Services
⊕ The Walt Disney Co	1.19	51.20	-14.51	Communication Svc
⊕ Accenture PLC Class A	1.15	52.35	60.09	Technology
Adobe Inc	1.14	53.49	13.38	Technology
→ Thermo Fisher Scientific Inc	1.11	54.61	43.48	Healthcare

Total Holdings 282



Vanguard Interm-Term Bond Index Adm VBILX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Joshua Barrickman since 04-2008

Quantitative Screens

Performance: The fund has finished in the Intermediate Core Bond 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 13.69 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.07 is 88.14% lower than the Intermediate Core Bond category average.

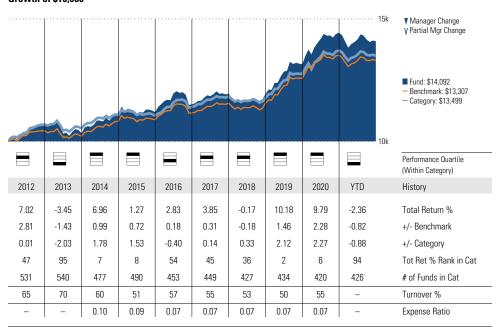
Morningstar Investment Management LLC Analysis

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.

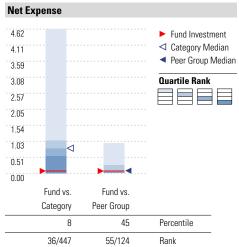
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	3	11-30-2021

Growth of \$10,000







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.15	_	0.04
Beta	1.22	_	1.01
R-Squared	95.33	-	84.77
Standard Deviation	4.26	3.40	3.75
Sharpe Ratio	1.15	1.18	1.09
Tracking Error	1.19	-	1.45
Information Ratio	0.77	-	-0.09
Up Capture Ratio	126.14	-	104.26
Down Capture Ratio	139.91	-	109.91

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.62	4.43	6.27
Avg Eff Maturity	7.30	-	7.77

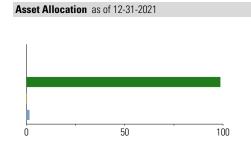


Vanguard Interm-Term Bond Index Adm VBILX

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

Style Analysis as of 12-31-2021





Total	100.00	100.00
Other	1.36	2.20
Cash	0.13	1.97
Bonds	98.51	95.78
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.05
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	57.35	3.53	46.66
AA	2.84	74.59	11.82
A	16.46	10.82	22.68
BBB	23.27	8.32	15.84
BB	0.00	0.28	1.55
В	0.00	0.00	0.51
Below B	0.03	0.00	0.23
Not Rated	0.05	2.46	0.72

	- ·	Б	0 .						Пс							
	Fund	Bmark	Cat	Fund		▼ B	enchn	nark	[] Ca	tegor	/ Aver	age				
Government	59.26	_	30.55								1					
Treasury	55.37	_	24.84													
Inflation – Protected	0.00	_	1.50	[]												
Agency/Quasi Agency	2.23	-	1.23													
Other Government Related	1.66	_	2.98													
Corporate	40.09	-	26.86													
Corporate Bond	38.70	_	25.66													
Bank Loan	0.00	_	0.06													
Convertible	1.39	_	1.11													
Preferred	0.00	_	0.03	Ò												
Securitized	0.16	-	32.19	Ī												
Agency MBS Pass-Through	0.00	_	21.27	į												
Agency MBS ARM	0.00	_	0.05													
Agency MBS CMO	0.00	_	3.75	i [
Non-Agency Residential MBS	0.00	_	0.24													
Commercial MBS	0.00	_	1.28	i []												
Asset-Backed	0.16	_	5.60	i												
Covered Bond	0.00	_	0.00													
Municipal	0.37	_	0.84	1												
Cash & Equivalents	0.13	-	7.18	İ												
Other	0.00	_	2.41	[
				0%	5	10	15	20	25	30	35	40	45	50	55	

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
H % 100 c T		0.45	0.45	
United States Treasury Notes	_	2.45	2.45	_
United States Treasury Notes	_	2.42	4.88	_
→ United States Treasury Notes	_	2.30	7.18	_
United States Treasury Notes	_	2.27	9.46	_
United States Treasury Notes	-	1.98	11.43	_
United States Treasury Notes	_	1.88	13.31	_
United States Treasury Notes	_	1.78	15.09	_
United States Treasury Notes	_	1.77	16.86	_
United States Treasury Notes	_	1.73	18.59	_
United States Treasury Notes	_	1.65	20.25	_

Total Holdings 2140



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021

Quantitative Screens

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

Management: The fund's management has been in place for 23.63 years.

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

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

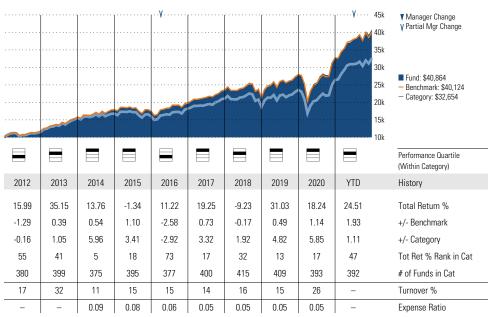
Morningstar Investment Management LLC Analysis

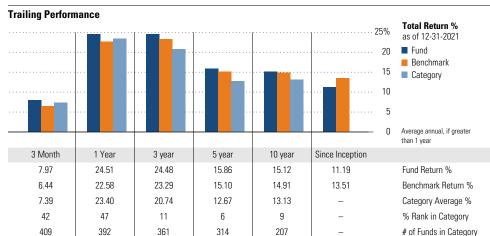
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000





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

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

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



Vanguard Mid Cap Index Admiral VIMAX

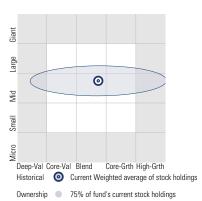
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

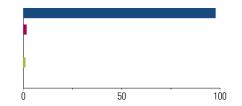
-quit,			
2	7	9	Large
22	35	25	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



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

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

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

Total Holdings 377



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 25.65 years.

Net Expense: The fund's expense ratio of 0.12 is 88.68% lower than the Real Estate category average.

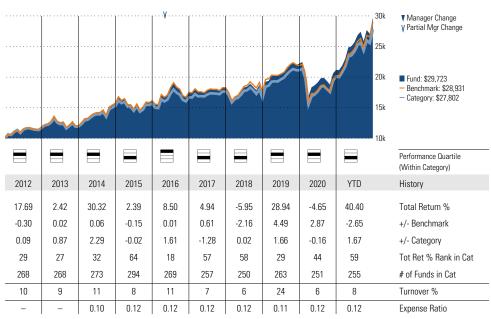
Morningstar Investment Management LLC Analysis

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

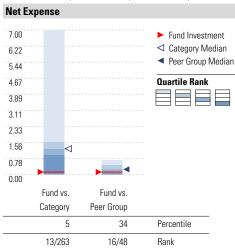
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.49	_	2.48
Beta	0.94	_	0.92
R-Squared	98.36	_	93.00
Standard Deviation	18.85	19.89	19.01
Sharpe Ratio	1.02	0.90	1.02
Tracking Error	2.70	-	5.07
Information Ratio	0.70	-	0.42
Up Capture Ratio	100.67	-	98.38
Down Capture Ratio	91.54	_	90.01

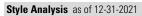
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	37.58	38.46	37.45
Price/Book Ratio	3.33	2.42	3.24
Geom Avg Mkt Cap \$B	25.88	9.35	29.84
ROE	14.88	9.56	15.04



Vanguard Real Estate Index Admiral VGSLX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

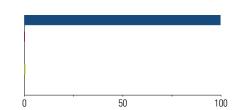
Equity

0	34	0	Large
7	32	9	MIG
5	11	2	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	6.43
Cash	0.32	1.72
Bonds	0.00	3.11
Non-US Stocks	0.05	1.70
US Stocks	99.63	87.05
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	•	Ben	chmarl	Cate	gory <i>i</i>	Avera	age		
Cyclical	99.16	99.13	98.87										
Basic Materials	0.00	0.00	0.10										
Consumer Cyclical	0.00	0.13	1.95										
Financial Services	0.00	0.00	0.24										
Real Estate	99.16	99.00	96.58										
Sensitive	0.84	0.87	1.11	(
Communication Services	0.84	0.00	0.32	Ó									
Energy	0.00	0.00	0.01	Ĺ									
Industrials	0.00	0.87	0.24										
Technology	0.00	0.00	0.54	Ō									
Defensive	0.00	0.00	0.02	İ									
Consumer Defensive	0.00	0.00	0.00										
Healthcare	0.00	0.00	0.00										
Utilities	0.00	0.00	0.02	Ĭ									

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	11.35	11.35	_	_
⊕ American Tower Corp	6.87	18.22	32.63	Real Estate
⊕ Prologis Inc	6.43	24.65	71.46	Real Estate
⊕ Crown Castle International Corp	4.60	29.25	34.56	Real Estate
⊕ Equinix Inc	3.90	33.15	20.04	Real Estate
⊕ Public Storage	3.05	36.20	65.66	Real Estate
⊕ Simon Property Group Inc	2.64	38.84	94.21	Real Estate
⊕ Digital Realty Trust Inc	2.53	41.37	30.11	Real Estate
◆ SBA Communications Corp	2.20	43.58	38.71	Real Estate
⊕ Realty Income Corp	2.04	45.61	22.30	Real Estate
⊕ CBRE Group Inc Class A	1.88	47.49	73.01	Real Estate
	1.87	49.36	36.51	Real Estate
⊕ AvalonBay Communities Inc	1.82	51.19	61.41	Real Estate
⊕ Alexandria Real Estate Equities Inc	1.67	52.85	27.62	Real Estate
⊕ Equity Residential	1.63	54.49	56.73	Real Estate

Total Holdings 172



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.01 years.
- imes Style: The fund has landed in its primary style box Small Growth 22.86 % of the time over the past three years
- Net Expense: The fund's expense ratio of 0.07 is 94.17% lower than the Small Growth category average.

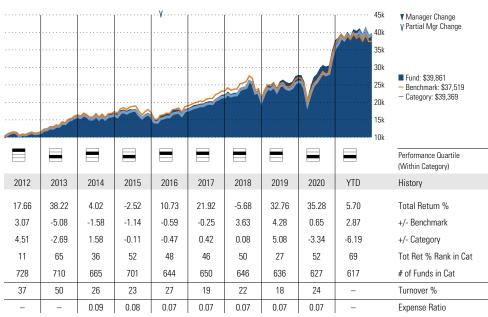
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





				1		
Net Expe	nse					
6.02					► Fund Investm	nent
5.35					✓ Category Me	dian
4.68					◆ Peer Group N	/ledian
4.01					Quartile Rank	
3.34						
2.68						
2.01	-					
1.34		<				
0.67						
0.00						
	Fund vs	S.	Fund v	S.		
C	Categor	у Р	eer Grou	р		
		2	2	1	Percentile	
	8/63	0	7/3	5	Rank	

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.36	_	4.94
Beta	0.94	_	0.94
R-Squared	96.18	_	89.52
Standard Deviation	22.36	23.40	23.24
Sharpe Ratio	1.03	0.90	1.07
Tracking Error	4.61	_	7.72
Information Ratio	0.58	_	0.57
Up Capture Ratio	98.26	_	101.88
Down Capture Ratio	87.08	_	87.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.96	22.94	32.03
Price/Book Ratio	4.89	4.80	5.03
Geom Avg Mkt Cap \$B	6.32	3.20	6.12
ROE	9.05	8.90	7.44



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

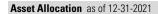
Equity

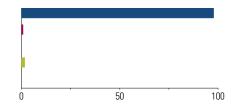
-quit,			
0	0	0	Large
2	13	24	Mid
4	28	28	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10







	ctor Weighting as of 12-3	Fund	Bmark	Cat	Fun	4	▼ Ben	obmorl.	Пс	ategory	Avoro	70			
_					ruii	u ·	Dell	CHIHAIK	ll C	ategory T	Aveia	je			
U-	Cyclical	28.18	25.45	25.72		v :									
A.	Basic Materials	1.79	3.28	2.47											
A	Consumer Cyclical	13.02	13.24	12.22											
,	Financial Services	5.07	5.64	8.42											
fi	Real Estate	8.30	3.29	2.61											
W	Sensitive	47.06	44.66	46.26											
	Communication Services	3.15	3.32	2.51		ľ									
•	Energy	2.08	2.19	1.47											
Ф	Industrials	14.68	15.68	16.15											
	Technology	27.15	23.47	26.13							į				
→	Defensive	24.76	29.90	28.02											
Ħ	Consumer Defensive	3.29	3.97	3.83		•[
+	Healthcare	21.04	25.44	23.54				- :							
•	Utilities	0.43	0.49	0.65	Ú										
					0%	5	10	15	20	25	30	35	40	45	50

Top 15 Holdings as of 12-31-2021 Name % Net Asset Cumulative % YTD Return % Morningstar Sector 1.34 1.34 Bio-Techne Corp 0.85 2.19 63.32 Healthcare 0.79 2.97 44.54 Technology Trex Co Inc 0.65 3.63 61.29 Industrials ① Coterra Energy Inc Ordinary Shares 4.27 23.59 0.65 Energy Masimo Corp 0.61 4.88 9.09 Healthcare Equity Lifestyle Properties Inc. 0.61 5.49 40.64 Real Estate -1.97 ① Ceridian HCM Holding Inc 0.60 6.09 Technology Repligen Corp 0.58 6.67 38.20 Healthcare Graco Inc □ 0.57 7.25 12.47 Industrials Nordson Corp 0.56 7.81 27.93 Industrials Floor & Decor Holdings Inc Class A 0.55 8.35 40.02 Consumer Cyclical 0.55 8.90 5.54 Technology ① PTC Inc 0.54 9.44 1.29 Technology ○ CubeSmart 0.52 9.96 73.64 Real Estate

Total Holdings 764



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category ■ Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

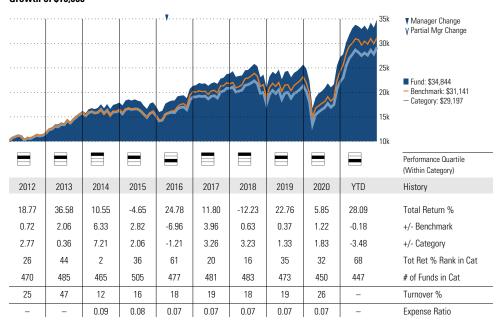
Morningstar Investment Management LLC Analysis

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

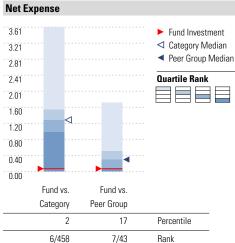
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Small Cap Value Index Admiral VSIAX

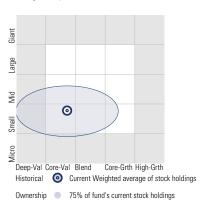
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

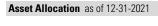
Equity

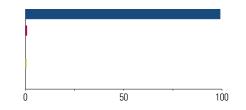
1. /			
0	0	0	Large
13	20	3	Mid
34	25	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 1003



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Nejman since 04-2016

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 27.02 years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.62% 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
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

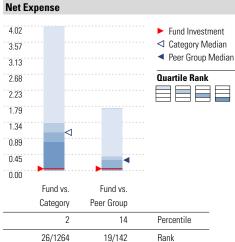


Morningstar Index

Russell 1000 Value TR USD

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$36.236 Benchmark: \$33,846 20k - Category: \$31,224 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.18 33.05 13.18 -0.86 16.86 17.13 -5.43 25.82 2.29 26.49 Total Return % 0.52 3.47 -0.51 1.33 -2.33 -0.27 2.97 -0.48 2.84 -0.72 +/- Benchmark 0.61 1.84 2.05 2.97 3.19 1.19 3.10 0.78 -0.62 0.27 +/- Category 45 34 12 15 27 37 19 44 53 44 Tot Ret % Rank in Cat 1,335 1,371 1,345 1,435 1,339 1,322 1,341 1,251 # of Funds in Cat 1,285 1,212 22 25 6 8 7 9 8 12 10 Turnover % 0.05 0.09 0.08 0.06 0.05 0.05 0.05 Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.81	_	0.36
Beta	0.94	_	0.99
R-Squared	99.12	_	95.52
Standard Deviation	18.34	19.33	19.52
Sharpe Ratio	0.93	0.90	0.90
Tracking Error	2.03	_	4.42
Information Ratio	0.00	_	0.01
Up Capture Ratio	98.22	_	99.01
Down Capture Ratio	96.77	_	97.88

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.14	18.35	17.61
Price/Book Ratio	2.73	2.56	2.77
Geom Avg Mkt Cap \$B	105.80	78.33	125.20
ROE	22.82	17.59	24.57



Vanguard Value Index Adm VVIAX

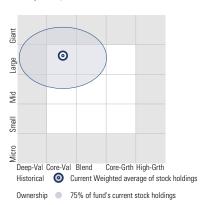
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

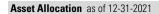
Equity

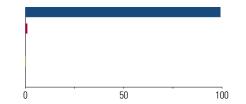
42	29	4	Large
12	12	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.23
Cash	0.12	1.37
Bonds	0.00	0.30
Non-US Stocks	0.79	5.73
US Stocks	99.09	92.38
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼	Benchmark	[] C	ategory /	Average	_	
b	Cyclical	31.35	34.69	33.70								
à.	Basic Materials	2.82	3.13	3.46]						
4	Consumer Cyclical	3.38	5.69	7.03					1			
£	Financial Services	21.64	20.56	20.06								
b	Real Estate	3.51	5.31	3.15		· [
NI	Sensitive	31.75	34.21	37.40							-	
	Communication Services	4.40	7.46	6.90		■						
•	Energy	5.36	5.14	6.04								
\$	Industrials	12.45	11.31	11.99								
2	Technology	9.54	10.30	12.47								
→	Defensive	36.90	31.10	28.91								
=	Consumer Defensive	10.93	7.84	8.76								
ř	Healthcare	20.49	18.17	15.48								
?	Utilities	5.48	5.09	4.67								

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Berkshire Hathaway Inc Class B	2.85	2.85	28.95	Financial Services
○ UnitedHealth Group Inc	2.58	5.43	44.79	Healthcare
	2.55	7.98	27.53	Financial Services
⊖ Johnson & Johnson	2.45	10.44	11.36	Healthcare
Procter & Gamble Co	2.16	12.59	20.01	Consumer Defensive
→ Pfizer Inc	1.81	14.40	64.66	Healthcare
⊕ Bank of America Corp	1.69	16.09	49.36	Financial Services
⊕ Broadcom Inc	1.42	17.50	55.38	Technology
	1.41	18.92	56.91	Energy
─ Abbott Laboratories	1.36	20.27	30.19	Healthcare
─ Cisco Systems Inc	1.31	21.58	44.89	Technology
○ PepsiCo Inc	1.31	22.89	20.00	Consumer Defensive
	1.30	24.20	31.22	Healthcare
⊖ Eli Lilly and Co	1.30	25.49	65.61	Healthcare
⊖ Coca-Cola Co	1.25	26.75	11.03	Consumer Defensive

Total Holdings 358

