American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

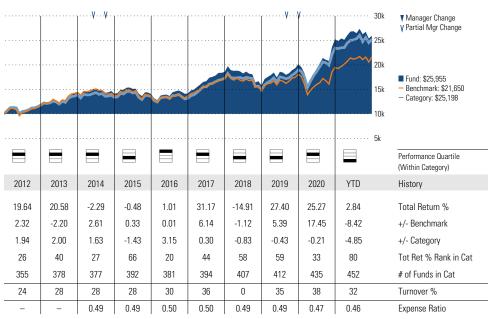
Morningstar Investment Management LLC Analysis

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

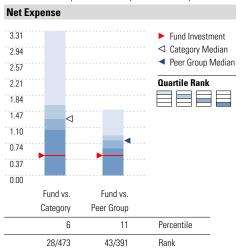
ESG Metrics

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

Growth of \$10,000

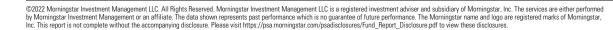






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.17	_	7.05
Beta	0.99	_	0.88
R-Squared	89.79	_	82.00
Standard Deviation	17.88	17.16	16.68
Sharpe Ratio	0.97	0.78	1.12
Tracking Error	5.72	_	7.43
Information Ratio	0.77	_	0.84
Up Capture Ratio	108.94	_	106.78
Down Capture Ratio	93.12	_	81.06

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





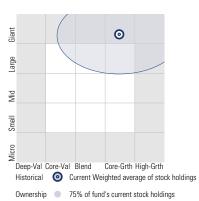
American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth N

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

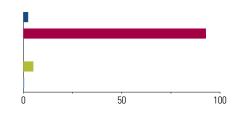
11	30	50	Large
2	4	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



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

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

World Regions % Equity 12-31-2021



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

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

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

Total Holdings 403

American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Donald O'Neal since 11-1993 J. Frank since 11-2001 Lawrence Solomon since 05-2010 Martin Romo since 11-2010 Carl Kawaja since 11-2010 Mark Casey since 11-2012

Alan Wilson since 11-2012 Anne-Marie Peterson since 07-2013 Christopher Buchbinder since 11-2013

Joanna Jonsson since 03-2016

Alex Popa since 10-2016

Andraz Razen since 03-2020

Julian Abdey since 11-2021

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 28.18 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 0.3 is 69.39% lower than the Large Growth category average.

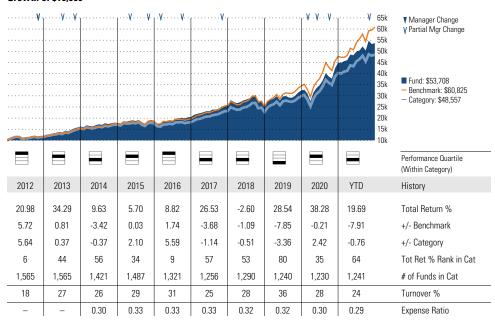
Morningstar Investment Management LLC Analysis

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

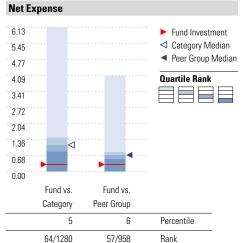
Metric	Rating	Updated
Sustainability Rating	1	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

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

o rour mon monio			
	Fund	Bmark	Cat
Alpha	-2.78	_	-2.24
Beta	0.95	_	0.97
R-Squared	93.80	_	91.07
Standard Deviation	18.09	18.42	18.79
Sharpe Ratio	1.44	1.65	1.46
Tracking Error	4.59	_	5.52
Information Ratio	-1.19	_	-0.92
Up Capture Ratio	85.58	_	90.02
Down Capture Ratio	86.27	_	93.02

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.17	34.55	33.66
Price/Book Ratio	6.46	12.90	9.38
Geom Avg Mkt Cap \$B	187.45	350.68	382.58
ROE	24.47	41.42	32.76



American Funds Growth Fund of Amer R6 RGAGX

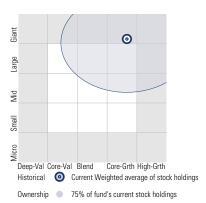
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

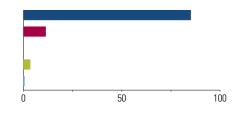
Equity

. ,			
8	22	52	raige
3	6	9	2
0	0	2	dilaii
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.43	0.84
Cash	3.33	1.24
Bonds	0.00	0.00
Non-US Stocks	11.21	5.04
US Stocks	85.02	92.88
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	34.33	27.10	27.84	
A	Basic Materials	1.77	1.01	1.42	
A	Consumer Cyclical	24.52	18.10	16.02	
,	Financial Services	7.67	6.18	9.17	
ıπ	Real Estate	0.37	1.81	1.23	
W	Sensitive	50.78	59.94	57.10	
0	Communication Services	17.62	11.76	14.86	
•	Energy	1.86	0.30	0.68	
Ф	Industrials	6.52	5.97	6.23	
	Technology	24.78	41.91	35.33	
→	Defensive	14.91	12.96	15.06	
Ħ	Consumer Defensive	2.26	4.29	2.91	
+	Healthcare	11.98	8.64	11.79	
•	Utilities	0.67	0.03	0.36	
					0% 5 10 15 20 25 30 35 40 45 50 55 60

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Tesla Inc	7.46	7.46	49.76	Consumer Cyclical
	6.11	13.58	52.24	Technology
⊕ Amazon.com Inc	4.53	18.11	2.38	Consumer Cyclical
○ Netflix Inc	4.51	22.62	11.41	Communication Svc
	4.09	26.70	23.13	Communication Svc
① Capital Group Central Cash Fund	3.40	30.11	_	_
	2.97	33.08	65.17	Communication Svc
① UnitedHealth Group Inc	2.36	35.44	44.79	Healthcare
	2.02	37.46	65.30	Communication Svc
⊕ Broadcom Inc	1.90	39.36	55.38	Technology
	1.31	40.67	43.48	Healthcare
	1.04	41.71	1.16	Financial Services
① Taiwan Semiconductor Manufacturing Co Ltd	1.00	42.71	18.02	Technology
① Shopify Inc Registered Shs -A- Subord Vtg	0.97	43.69	21.18	Technology
⊕ The Home Depot Inc	0.93	44.62	58.73	Consumer Cyclical

Total Holdings 416



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000 Mary Ellen Stanek since 09-2000 Charles Groeschell since 09-2000 Warren Pierson since 09-2000 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021

Quantitative Screens

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

Management: The fund's management has been in place for 21.27 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 49.15% lower than the Intermediate Core Bond category average.

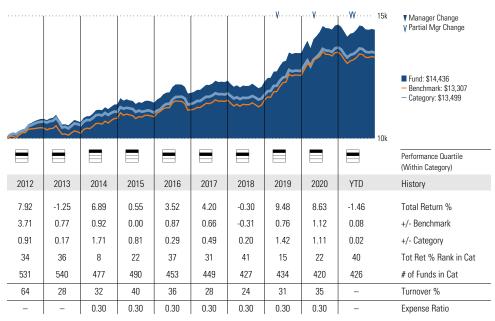
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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ESG Metrics

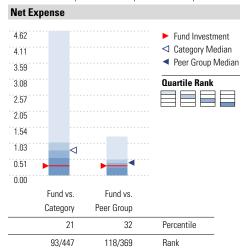
Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	3	11-30-2021

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 10 year Since Inception 3 yea 5 year Fund Return % -0.10 -1.46 5.43 4.01 3.74 5.16 0.01 -1.54 4.79 3.57 2.90 7.11 Benchmark Return % -n 24 4 81 2 95 -1 48 3 47 Category Average % 29 40 20 13 9 % Rank in Category 442 426 389 351 256 # of Funds in Category

3-Voor Rick Matrice



Fund	Bmark	Cat
0.22	_	0.04
1.09	_	1.01
91.63	_	84.77
3.86	3.40	3.75
1.20	1.18	1.09
1.15	_	1.45
0.55	_	-0.09
113.05	_	104.26
112.92	_	109.91
	0.22 1.09 91.63 3.86 1.20 1.15 0.55	0.22 - 1.09 - 91.63 - 3.86 3.40 1.20 1.18 1.15 - 0.55 - 113.05 -

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.78	4.43	6.27
Avg Eff Maturity	8.49	-	7.77



Baird Aggregate Bond Inst BAGIX

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

Quality

Selection Selection

Guality

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	59.10	3.53	46.66
AA	3.40	74.59	11.82
A	13.60	10.82	22.68
BBB	23.20	8.32	15.84
BB	0.70	0.28	1.55
В	0.00	0.00	0.51

0.00

0.00

0.00

2.46

0.23

0.72

MOT

Mod Ext

Duration

Below B

Not Rated

Asset Allocation as of 12-31-2021 Asset Class Net % Cat% US Stocks 0.00 0.05 Non-US Stocks 0.00 0.00 Bonds 92.76 95.78 Cash 3.22 1.97 Other 4.03 2.20 50 100 Total 100.00 100.00

Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD

Fund 30.09 30.04 0.00 0.03 0.02 38.96 35.00	Bmark	Cat 30.55 24.84 1.50 1.23 2.98 26.86	Fund		Benchma	ark C	ategory A	Average			
30.04 0.00 0.03 0.02 38.96 35.00	- - - -	24.84 1.50 1.23 2.98									
0.00 0.03 0.02 38.96 35.00	- - -	1.50 1.23 2.98									
0.03 0.02 38.96 35.00	- - -	1.23									
0.02 38.96 35.00	-	2.98									
38.96 35.00	_										
35.00		26.86									
	_										
		25.66									
0.00	-	0.06									
3.96	_	1.11									
0.00	_	0.03									
26.64	-	32.19		-							
14.75	-	21.27									
0.00	-	0.05									
3.61	_	3.75									
0.41	_	0.24									
4.64	_	1.28									
3.23	_	5.60									
0.00	_	0.00									
1.09	-	0.84									
3.22	-	7.18									
0.00	-	2.41	1								
	0.00 3.96 0.00 26.64 14.75 0.00 3.61 0.41 4.64 3.23 0.00 1.09	0.00 - 3.96 - 0.00 - 26.64 - 14.75 - 0.00 - 3.61 - 0.41 - 4.64 - 3.23 - 0.00 - 1.09 -	0.00 - 0.06 3.96 - 1.11 0.00 - 0.03 26.64 - 32.19 14.75 - 21.27 0.00 - 0.05 3.61 - 3.75 0.41 - 0.24 4.64 - 1.28 3.23 - 5.60 0.00 - 0.00 1.09 - 0.84 3.22 - 7.18	0.00 - 0.06 [3.96 - 1.11	0.00 - 0.06 [] 3.96 - 1.11	0.00 - 0.06 [] 3.96 - 1.11 [] 0.00 - 0.03 [] 26.64 - 32.19 14.75 - 21.27 0.00 - 0.05 [] 3.61 - 3.75 [] 0.41 - 0.24 [] 4.64 - 1.28 [] 3.23 - 5.60 [] 0.00 - 0.00 [] 1.09 - 0.84 [] 3.22 - 7.18 [] 0.00 - 2.41 []	0.00 - 0.06 3.96 - 1.11	0.00 - 0.06 [] 3.96 - 1.11	0.00 - 0.06 [] 3.96 - 1.11 [] 0.00 - 0.03 [] 26.64 - 32.19 14.75 - 21.27 0.00 - 0.05 [] 3.61 - 3.75 [] 0.41 - 0.24 [] 4.64 - 1.28 [] 3.23 - 5.60 [] 0.00 - 0.00 [] 1.09 - 0.84 [] 3.22 - 7.18 []	0.00 - 0.06 [] 3.96 - 1.11	0.00 - 0.06 [] 3.96 - 1.11

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Bonds 2.5%	02-2045	4.24	4.24	_
⊕ United States Treasury Notes 0.38%	07-2024	3.69	7.92	_
─ United States Treasury Bonds 2.88%	05-2043	3.60	11.52	_
	11-2025	3.13	14.66	_
→ First American Government Obligs U	02-2030	3.01	17.66	_
United States Treasury Notes 2%	11-2026	2.98	20.65	_
─ United States Treasury Notes 2.25%	11-2027	2.74	23.38	_
⊕ United States Treasury Bonds 1.38%	11-2040	2.12	25.50	_
─ United States Treasury Notes 2.5%	05-2024	2.09	27.59	_
⊕ United States Treasury Notes 1.13%	08-2028	1.66	29.26	_

Total Holdings 1520



BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Allocation--15% to 30% Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Equity

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

- Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 5 of the 5 years it's been in existence.
- Management: The fund's management has been in place for 6.61 years.
- Net Expense: The fund's expense ratio of 0.33 is 66.33% lower than the Allocation--15% to 30% Equity category average.

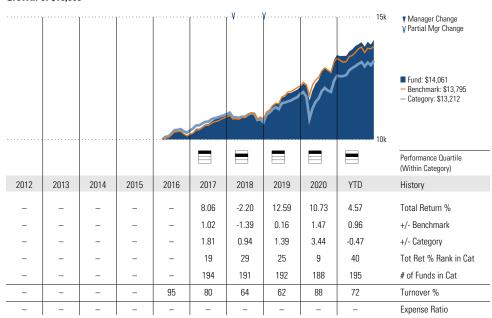
Morningstar Investment Management LLC Analysis

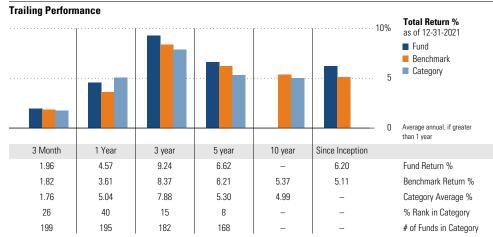
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qualitative perspective and, as a fiduciary, is comfortable
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ESG Metrics

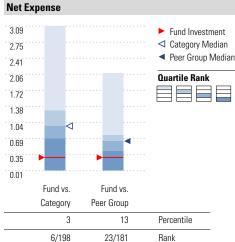
Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

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	0.09	-	-2.73
Beta	1.09	-	1.31
R-Squared	93.52	-	82.48
Standard Deviation	5.31	4.70	6.90
Sharpe Ratio	1.54	1.57	1.08
Tracking Error	1.42	_	3.42
Information Ratio	0.61	_	-0.23
Up Capture Ratio	108.04	_	110.77
Down Capture Ratio	102.75	_	149.27

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.52	21.74	19.90
Price/Book Ratio	3.01	3.31	2.91
Avg Eff Duration	6.39	6.36	3.48





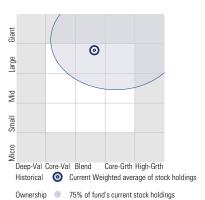
BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Allocation--15% to 30% Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



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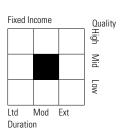
Asset Allocation as of 12-31-2021



Style Breakdown

Equity

Equity							
20	28	27	Large				
6	7	4	Mid				
3	4	1	Small				
Value	Blend	Growth					



>50 25-50 10-25 0-10

	0 0	From al	December	0-4	F	.1	- D	-	. По						
		Fund	Bmark	Cat	Fun	u	▼ Ben	chmar	K [] Ca	ategory	Avera	~ ,			
Դ	Cyclical	33.14	33.40	35.51											
æ	Basic Materials	3.73	3.69	3.20		0									
A	Consumer Cyclical	12.29	12.07	9.60											
P	Financial Services	13.61	13.95	12.80				0							
命	Real Estate	3.51	3.69	9.91		ĺ								1	
W	Sensitive	46.01	44.87	40.16											
	Communication Services	8.30	8.42	7.53			(1								
•	Energy	3.20	3.01	4.71											
Ф	Industrials	10.32	10.43	9.35		- :									
	Technology	24.19	23.01	18.57						Ė					
→	Defensive	20.85	21.73	24.34											
Ħ	Consumer Defensive	6.28	6.44	6.21											
٠	Healthcare	12.16	12.67	11.98				1							
•	Utilities	2.41	2.62	6.15											
_					0%	5	10	15	20	25	30	35	40	45	

Top 10 Holdings as of 12-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ BlackRock Total Return Fund - CT	_	24.73	24.73	_	_
⊕ iShares Core Total USD Bond Market ETF	_	13.34	38.07	_	_
⊕ iShares Fallen Angels USD Bond ETF	-	11.87	49.93	_	_
⊕ iShares TIPS Bond ETF	_	10.98	60.91	_	_
⊕ BlackRock Strategic Income Opps K	_	9.04	69.95	-	-
⊕ iShares ESG Aware MSCI USA ETF	-	6.79	76.74	_	_
⊕ iShares Core S&P Total US Stock Mkt ETF	_	6.54	83.27	_	_
⊕ iShares US Treasury Bond ETF	_	5.68	88.95	_	_
⊕ iShares MSCI EAFE Value ETF	-	2.51	91.45	-	_
⊕ iShares MSCI EAFE Growth ETF	_	2.39	93.84	_	_

Total Holdings 17



BlackRock 40/60 Target Allocation K BKMPX

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

auitv

Morningstar US Mod Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

- Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 5 of the 5 years it's been in existence.
- Management: The fund's management has been in place for 6.61 years.
- Net Expense: The fund's expense ratio of 0.32 is 67.01% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

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

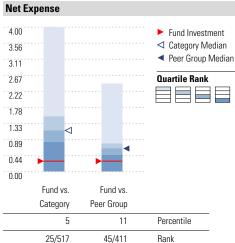
ESG Metrics

Metric	Rating	Updated
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

	Fund	Bmark	Cat
Alpha	0.79	-	-2.54
Beta	1.06	-	1.19
R-Squared	97.31	-	92.13
Standard Deviation	7.93	7.36	9.15
Sharpe Ratio	1.49	1.40	1.10
Tracking Error	1.38	-	3.09
Information Ratio	1.17	-	-0.30
Up Capture Ratio	109.23	_	105.92
Down Capture Ratio	100.79	_	128.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.76	20.81	21.38
Price/Book Ratio	2.75	3.12	3.36
Avg Eff Duration	6.04	6.36	5.15





BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Allocation--30% to 50%

Morningstar Index

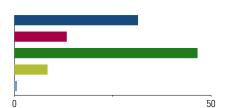
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 12-31-2021

Morningstar Style Box™



Asset Allocation as of 12-31-2021





Style Breakdown

Equity						
22	28	25	Large			
6	7	4	Mid			
3	3	1	Small			
Value	Blend	Growth		Ltd		



I IXEU II	Qualit	
		High
		Mid
		Low
Ltd Duratio	Ext	
Duidio		

Sector Weighting as of 12-3	31-2021							_					
	Fund	Bmark	Cat	Fund		B en	chmarl	Ci Ci	ategory	Avera			
⊌ Cyclical	34.65	34.06	35.55										
Basic Materials	3.64	4.05	3.52										
Consumer Cyclical	11.31	12.09	10.44										
Financial Services	16.39	14.26	14.76										
Real Estate	3.31	3.66	6.83										
✓ Sensitive	45.65	44.60	41.60										
Communication Services	7.65	8.41	8.56										
Energy	6.16	3.14	3.91										
Industrials	9.83	10.36	9.33			=)							
Technology	22.01	22.69	19.80						*				
→ Defensive	19.71	21.35	22.86										
Consumer Defensive	6.03	6.46	6.42										
Healthcare	11.36	12.26	12.94		Ė,								
Utilities	2.32	2.63	3.50										
				0%	5	10	15	20	25	30	35	40	

>50 25-50 10-25 0-10

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
BlackRock Master Total Return Portfolio	_	24.93	24.93	_	_
⊕ iShares ESG Aware MSCI USA ETF	_	11.92	36.85	_	_
⊕ iShares Core S&P Total US Stock Mkt ETF	_	11.66	48.51	_	_
⊕ iShares Core Total USD Bond Market ETF	-	8.87	57.38	-	_
⊕ iShares Fallen Angels USD Bond ETF	-	8.37	65.75	_	-
⊕ iShares TIPS Bond ETF	_	7.95	73.71	_	_
⊕ iShares MSCI EAFE Value ETF	_	5.32	79.02	_	_
⊕ iShares MSCI EAFE Growth ETF	_	4.86	83.88	_	_
⊕ BlackRock Strategic Income Opps K	_	3.17	87.05	_	_
⊕ iShares MSCI USA Value Factor ETF	_	2.16	89.21	_	_

Total Holdings 18



BlackRock 60/40 Target Allocation K BKGPX

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

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

Management: The fund's management has been in place for 6.61 years.

Q Net Expense: The fund's expense ratio of 0.32 is 68.93% lower than the Allocation--50% to 70% Equity category average.

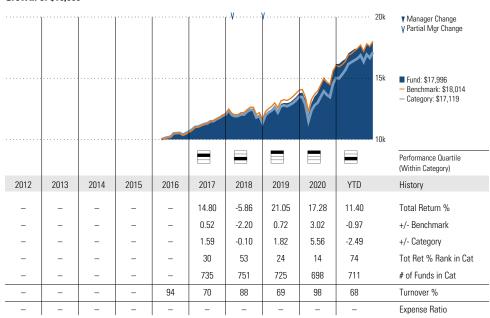
Morningstar Investment Management LLC Analysis

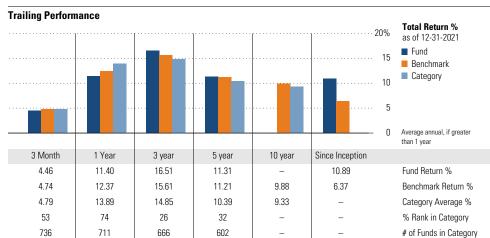
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000





3-Year Risk Metrics

	/30		/11		000		002
Net Ex	pense						
4.92 4.37 3.83 3.28					□ Ca □ Pe □ □ Pe □	und Investategory I	Median p Median
2.73							
1.64		4					
0.55			-				
	Fund v	/S.	Fund v	S.			
	Catego	ory	Peer Grou	ıp			
-		4	1	1	Perce	entile	_
	27/7	49	69/62	28	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	0.52	-	-1.41
Beta	1.02	-	1.06
R-Squared	98.24	-	93.55
Standard Deviation	11.05	10.74	11.83
Sharpe Ratio	1.37	1.33	1.19
Tracking Error	1.48	-	3.15
Information Ratio	0.61	-	-0.19
Up Capture Ratio	101.89	-	101.24
Down Capture Ratio	95.84	_	110.25

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.89	21.51	22.00
Price/Book Ratio	2.79	3.35	3.43
Avg Eff Duration	6.26	6.36	5.11

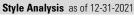


BlackRock 60/40 Target Allocation K BKGPX

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

Equity

Morningstar US Mod Tgt Alloc NR USD

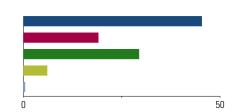


Morningstar Style Box™



Asset Allocation as of 12-31-2021

Sector Weighting as of 12-31-2021





≥ Deep-Val Core-Val Blend Core-Grth Hi	ah-Grth		Fund	Bmark	Cat	Fund • Benchmark Category Average
Historical O Current Weighted averag	•	ひ Cyclical	34.40	33.38	33.97	
Ownership 75% of fund's current sto	ock holdings	Basic Materials	3.66	3.66	3.33	
		Consumer Cyclical	11.29	12.16	11.43	
		Financial Services	16.15	13.92	15.73	
Style Breakdown		♠ Real Estate	3.30	3.64	3.48	
Equity Fixed Inc	Quality	✓ Sensitive	45.14	45.30	43.27	
22 28 25 arge	High	Communication Services	7.75	8.69	9.18	
S 7 4 5	Mid	Energy	5.08	3.03	3.13	
6 7 4 ==	<u> </u>	☼ Industrials	10.06	9.90	10.15	
3 4 1 Small	Low	Technology	22.25	23.68	20.81	<u> </u>
		→ Defensive	20.46	21.32	22.76	
Value Blend Growth Ltd M Duration	Mod Ext	Consumer Defensive	6.31	6.29	6.31	
Weight %		Healthcare	11.69	12.46	13.65	
>50 25-50 10-25 0-10		Utilities	2.46	2.57	2.80	
200 20 00 10 20 0 10						0% 5 10 15 20 25 30 35 40 45 50

Top 10 Holdings as of 12-31-2021 Name Maturity Date % Net Asset YTD Return % Cumulative % Morningstar Sector BlackRock Master Total Return Portfolio 16.82 16.82 ① iShares ESG Aware MSCI USA ETF 16.59 33.40 ① iShares Core S&P Total US Stock Mkt ETF 16.28 49.68 7.71 ① iShares MSCI EAFE Value ETF 57.38 iShares MSCI EAFE Growth ETF 7.29 64.67 ① iShares Core Total USD Bond Market ETF 6.10 70.78 ① iShares TIPS Bond ETF 5.40 76.17 ① iShares Fallen Angels USD Bond ETF 4.83 81.00 ⊕ iShares Core S&P Small-Cap ETF 3.60 84.60 ① iShares MSCI USA Value Factor ETF 3.19 87.79

Total Holdings 18



BlackRock 80/20 Target Allocation K BKAPX

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

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

Michael Gates since 05-2015 Lisa O'Connor since 01-2019

Quantitative Screens

Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

Management: The fund's management has been in place for 6.61 years.

Q Net Expense: The fund's expense ratio of 0.32 is 69.23% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

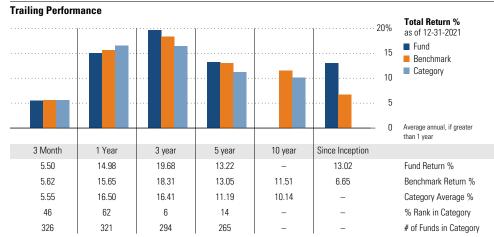
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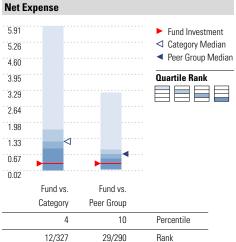
ESG Metrics

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

Growth of \$10,000







3-1 car bisk intenies			
	Fund	Bmark	Cat
Alpha	1.06	_	-2.09
Beta	1.01	_	1.04
R-Squared	99.09	_	95.40
Standard Deviation	13.85	13.68	14.56
Sharpe Ratio	1.31	1.24	1.08
Tracking Error	1.33	_	3.17
Information Ratio	1.03	_	-0.54
Up Capture Ratio	101.62	_	98.03
Down Capture Ratio	93.87	_	108.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.89	20.56	21.45
Price/Book Ratio	2.77	3.07	3.36
Avg Eff Duration	7.38	6.36	5.14



BlackRock 80/20 Target Allocation K BKAPX

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

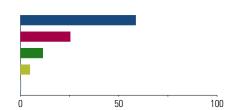
Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 12-31-2021

Morningstar Style Box™



Asset Allocation as of 12-31-2021





Style Breakdown

Equ	iity			Fixed Income				
2	22	28	25	Large				
	6	7	4	Mid				N I
:	3	4	1	Small				LOW
Val	ue	Blend	Growth		Ltd	Mod	Ext	-
					Durati	nn		

Fixed In	come		Quality
			High
			Mid
			Low
Ltd Duratio		Ext	

Equity			
22	28	25	
6	7	4	

Weigh	nt %		
>50	25-50	10-25	0-10

	Fund	Bmark	Cat	Fund	▼ Ber	nchmar	k [] Ca	ategory	Avera	ge.
Cyclical	34.06	34.22	33.95							
Basic Materials	3.64	4.14	3.62			_				
onsumer Cyclical	11.20	12.09	11.33			1				
Financial Services	16.01	14.36	14.65							
Real Estate	3.21	3.63	4.35							
Sensitive	45.51	44.53	44.10							
Communication Services	7.69	8.42	8.72							
nergy	5.69	3.20	3.12		ı į					
ndustrials	10.07	10.33	10.65					_ :		
echnology	22.06	22.58	21.61					'		
efensive	20.43	21.25	21.97							
onsumer Defensive	6.32	6.47	6.05		()	_				
ealthcare	11.66	12.15	13.27			[
Jtilities	2.45	2.63	2.65							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P Total US Stock Mkt ETF	_	21.26	21.26	_	_
→ iShares ESG Aware MSCI USA ETF	_	20.96	42.22	_	_
Ð BlackRock Total Return Fund - CT	_	10.41	52.63	_	_
⊕ iShares MSCI EAFE Value ETF	_	9.97	62.60	_	_
⊕ iShares MSCI EAFE Growth ETF	_	9.87	72.47	_	-
⊕ iShares Core S&P Small-Cap ETF	_	4.47	76.95	_	_
⊕ iShares MSCI USA Value Factor ETF	_	4.25	81.20	_	_
⊕ BlackRock Emerging Mkts K	_	3.43	84.62	_	_
⊕ BlackRock Technology Opportunities K	-	3.05	87.67	_	_
⊕ iShares Global Financials ETF	_	2.53	90.20	_	_

Total Holdings 18



BlackRock Inflation Protected Bond K BPLBX

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 0.39 is 36.07% lower than the Inflation-Protected Bond category average.

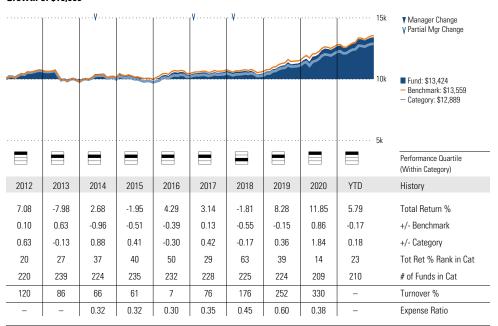
Morningstar Investment Management LLC Analysis

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

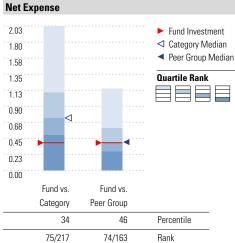
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	-0.07
Beta	1.02	_	0.90
R-Squared	96.48	_	76.48
Standard Deviation	4.06	3.90	4.22
Sharpe Ratio	1.85	1.90	1.65
Tracking Error	0.77	_	2.21
Information Ratio	0.23	_	-0.60
Up Capture Ratio	101.75	_	90.34
Down Capture Ratio	100.91	_	95.16

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

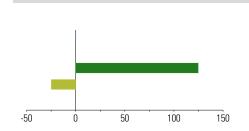


BlackRock Inflation Protected Bond K BPLBX

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

Style Analysis as of 12-31-2021 Style Breakdown





Asset Allocation 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 12-3	31-2021					
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
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	1 0		
Corporate	0.33	_	3.01	1 []		
Corporate Bond	0.33	_	2.75	1 []		
Bank Loan	0.00	_	0.17			
Convertible	0.00	_	0.09	0		
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	0		
Commercial MBS	0.53	_	0.81	0		
Asset-Backed	1.58	_	2.24			
Covered Bond	0.00	_	0.08			
Municipal	0.00	-	0.02	0		
Cash & Equivalents	1.56	_	2.90			
Other	0.03	-	0.29	0		

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

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



DFA Emerging Markets I DFEMX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010 Bhanu Singh since 07-2015 Allen Pu since 02-2020 Ethan Wren since 02-2020

Quantitative Screens

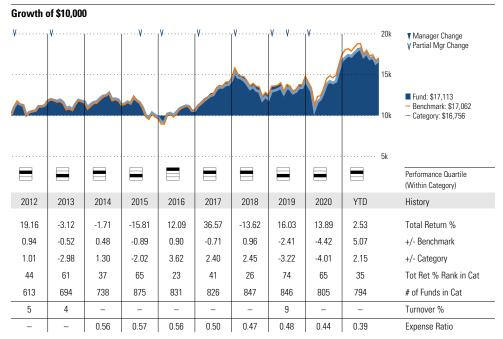
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.85 years.
- Net Expense: The fund's expense ratio of 0.35 is 70.59% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

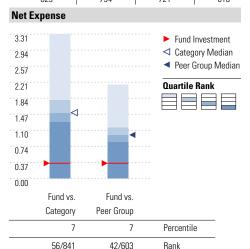
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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	-0.30	_	1.96
Beta	1.02	_	0.99
R-Squared	96.61	_	90.38
Standard Deviation	19.20	18.59	19.41
Sharpe Ratio	0.58	0.61	0.68
Tracking Error	3.55	_	5.81
Information Ratio	-0.08	_	0.30
Up Capture Ratio	98.23	_	102.20
Down Capture Ratio	98.70	_	95.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.03	12.49	14.48
Price/Book Ratio	1.61	1.84	2.32
Geom Avg Mkt Cap \$B	27.35	43.97	53.07
ROE	18.71	18.03	18.99



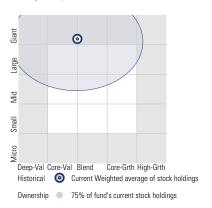
M\(\tag{RNINGSTAR}\)

DFA Emerging Markets I DFEMX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

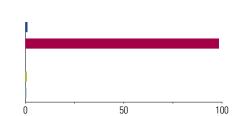
Equity

25	47	11	- Europe
7	7	3	2
0	0	0	

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2021

Asset Class	Net %	Cat%
US Stocks	0.87	3.29
Non-US Stocks	98.31	94.33
Bonds	0.00	-0.03
Cash	0.53	2.27
Other	0.30	0.14

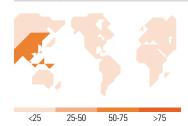
100.00

100.00

		Fund	Bmark	Cat	Func	1	B en	chmarl	([] C	ategory	Avera	ge	_
٠	Cyclical	43.53	42.89	41.50									
À.	Basic Materials	10.55	8.51	6.37			*						
	Consumer Cyclical	11.46	13.12	13.94				[
<u></u>	Financial Services	18.90	19.34	19.72									
à	Real Estate	2.62	1.92	1.47									
Ųľ	Sensitive	43.61	44.69	45.46									= [
	Communication Services	9.91	11.12	11.22									
	Energy	4.43	5.66	4.95		[]							
)	Industrials	7.02	5.08	5.52									
3	Technology	22.25	22.83	23.77				_		I []			
+	Defensive	12.87	12.41	13.04			•						
Ę	Consumer Defensive	6.11	5.66	6.81									
r	Healthcare	4.33	4.41	4.93		[]							
1	Utilities	2.43	2.34	1.30									

Total

World Regions % Equity 12-31-2021



	Fund %	Cat %
Greater Asia	82.00	73.88
Japan	0.00	0.13
Australasia	0.06	0.05
Asia-4 Tigers	31.14	27.34
Asia-ex 4 Tigers	50.80	46.36
Not Classified	0.00	0.00

Americas	Fund % 6.64	Cat % 12.03	Greater Europe	Fund % 11.35	Cat % 14.08	Market Maturity	Fund %
North America	0.21	3.05	United Kingdom	0.00	0.83	Developed Markets	33.05
Central/Latin	6.43	8.98	W euro-ex UK	0.28	2.29	Emerging Markets	66.95
			Emrgng Europe	2.90	6.62	Not Available	0.00
			Africa	8.17	4.34		

Top 10 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	5.26	5.26	18.02	Technology
⊖ Cnh	4.32	9.58	_	_
⊖ Cny	4.30	13.88	_	_
	3.82	17.70	-18.80	Communication Svc
	3.62	21.32	_	Technology
	1.96	23.28	-48.96	Consumer Cyclical
○ China Construction Bank Corp Class H	0.82	24.10	-2.01	Financial Services
⊕ Reliance Industries Ltd	0.81	24.92	19.60	Energy
SK Hynix Inc ■ SK Hynix Inc SK	0.75	25.67	_	Technology
→ HDFC Bank Ltd	0.71	26.38	3.41	Financial Services

Total Holdings 1747



DFA US Large Cap Value I DFLVX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012 Joel Schneider since 02-2019

Quantitative Screens

- Performance: The fund has finished in the 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 9.85 years.
- Net Expense: The fund's expense ratio of 0.22 is 76.34% lower than the Large Value category average.

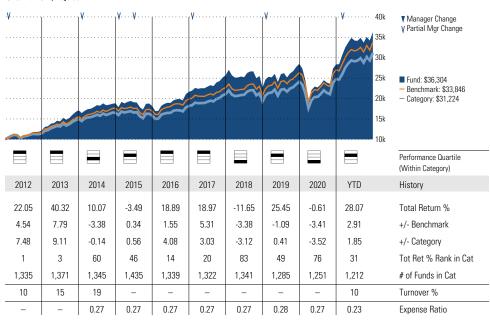
Morningstar Investment Management LLC Analysis

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.

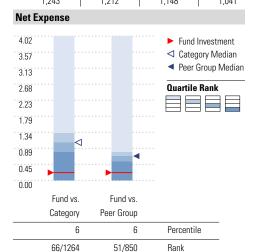
ESG Metrics

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

Growth of \$10,000







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

3-Year hisk wietrics			
	Fund	Bmark	Cat
Alpha	-2.51	_	0.36
Beta	1.13	_	0.99
R-Squared	98.53	_	95.52
Standard Deviation	22.08	19.33	19.52
Sharpe Ratio	0.78	0.90	0.90
Tracking Error	3.72	_	4.42
Information Ratio	-0.20	_	0.01
Up Capture Ratio	105.93	_	99.01
Down Capture Ratio	114.17	_	97.88

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.46	18.35	17.61
Price/Book Ratio	2.15	2.56	2.77
Geom Avg Mkt Cap \$B	67.03	78.33	125.20
ROE	16.52	17.59	24.57



DFA US Large Cap Value I DFLVX

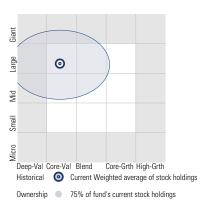
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

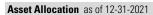
Equity

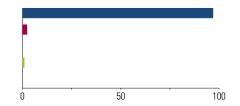
41	15	5	Large
21	16	2	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.23
Cash	0.86	1.37
Bonds	0.00	0.30
Non-US Stocks	2.24	5.73
US Stocks	96.90	92.38
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d '	 Bench 	mark	Categ	ory Ave	erage			
Դ	Cyclical	35.39	34.69	33.70										
A	Basic Materials	7.19	3.13	3.46										
A	Consumer Cyclical	7.47	5.69	7.03		,)							
æ	Financial Services	20.19	20.56	20.06										
ŵ	Real Estate	0.54	5.31	3.15										
W	Sensitive	40.59	34.21	37.40										
d	Communication Services	9.05	7.46	6.90										
•	Energy	7.44	5.14	6.04										
Ф	Industrials	13.15	11.31	11.99										
	Technology	10.95	10.30	12.47										
→	Defensive	24.02	31.10	28.91										
Ħ	Consumer Defensive	6.00	7.84	8.76										
٠	Healthcare	17.77	18.17	15.48		- :	1		ľ					
•	Utilities	0.25	5.09	4.67	Ĺ									
					0%	5	10	15	20	25	30	35	40	45

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Nume	70 NOT 70301	oundative /o	TTB fictain //	Worlingstar occio
	3.43	3.43	64.66	Healthcare
⊕ JPMorgan Chase & Co	2.68	6.11	27.53	Financial Services
○ Comcast Corp Class A	2.30	8.41	-2.08	Communication Svc
⊖ Intel Corp	2.15	10.56	6.16	Technology
⊕ Berkshire Hathaway Inc Class B	1.85	12.42	28.95	Financial Services
AT&T Inc	1.77	14.19	-7.23	Communication Svc
Walmart Inc	1.72	15.91	1.90	Consumer Defensive
Thermo Fisher Scientific Inc	1.68	17.59	43.48	Healthcare
○ CVS Health Corp	1.48	19.07	53.97	Healthcare
⊕ Exxon Mobil Corp	1.40	20.47	56.91	Energy
Goldman Sachs Group Inc	1.34	21.81	47.53	Financial Services
⊕ ConocoPhillips	1.26	23.06	85.37	Energy
	1.23	24.29	46.30	Financial Services
Anthem Inc	1.21	25.50	45.77	Healthcare
⊕ Bank of America Corp	1.19	26.70	49.36	Financial Services

Total Holdings 378



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 4 of the 5 years it's been in existence.

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

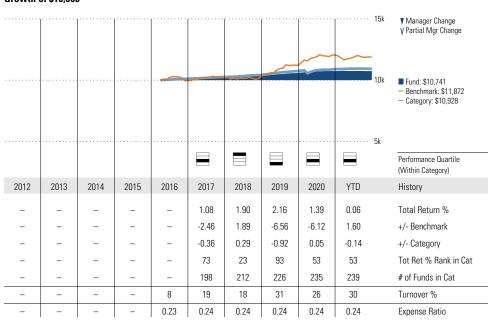
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 45.45% lower than the Ultrashort Bond category average.

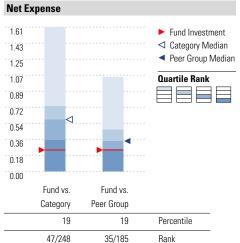
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year RISK Wellics			
	Fund	Bmark	Cat
Alpha	0.84	-	0.69
Beta	0.08	-	0.18
R-Squared	23.30	_	15.42
Standard Deviation	0.53	3.40	1.81
Sharpe Ratio	0.72	1.18	0.41
Tracking Error	3.18	-	3.44
Information Ratio	-1.13	-	-0.99
Up Capture Ratio	13.76	-	26.44
Down Capture Ratio	-8.46	_	16.05

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



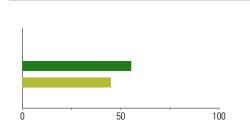
Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Style Analysis as	of 12-31-2021
Style Breakdown	
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ext Duration	J



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-				n
	Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
Government	13.74	-	11.14	
Treasury	3.92	-	6.21	
Inflation – Protected	0.00	-	0.04	į
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	Ò
Securitized	41.44	-	25.82	
Agency MBS Pass-Through	1.67	_	1.21	10
Agency MBS ARM	0.14	_	0.77	
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	10
Cash & Equivalents	44.81	_	25.04	
Other	0.00	_	0.57	

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	_
	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	_
	03-2067	1.66	58.32	_
	02-2065	1.64	59.96	_
	08-2030	1.57	61.53	_

Total Holdings 221



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







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	Benchmark	Ca	tegory	Averaç	ge	
b	Cyclical	30.22	30.24	30.60								
	Basic Materials	2.27	2.27	2.74								
-	Consumer Cyclical	12.30	12.29	11.31								
P	Financial Services	12.88	12.91	14.10								
b	Real Estate	2.77	2.77	2.45								
NI	Sensitive	47.62	47.59	46.81								
	Communication Services	10.16	10.16	9.79	_							
•	Energy	2.67	2.67	2.39		_						
\$	Industrials	8.14	8.13	9.86								
2	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								

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	6.83	6.83	34.48	Technology
Microsoft Corp	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





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

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

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



Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

World Regions % Equity 12-31-2021



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

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

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

Total Holdings 4127

Vanguard Mid-Cap Growth Index Admiral VMGMX

Growth of \$10,000

30

680

38

68

651

5

645

17

0.09

51

675

23

0.08

40

611

21

0.07

65

600

23

0.07

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Donald Butler since 02-2013 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 8.86 years.

Net Expense: The fund's expense ratio of 0.07 is 93.46% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

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

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 30k Fund: \$45.868 Benchmark: \$46,550 25k - Category: \$41,048 20k 15k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.96 32.22 13.48 -0.98 6.75 21.83 -5.60 33.86 34.48 20.48 Total Return % -3.52 -1.11 7.75 0.15 1.58 -0.78 -0.58 -3.44 -0.85 -1.61 +/- Benchmark -2.71 0.72 1.89 6.48 -0.03 -2.08 1.05 1.34 -4.78 7.43 +/- Category

46

594

25

0.07

42

598

18

0.07

44

589

22

0.07

19

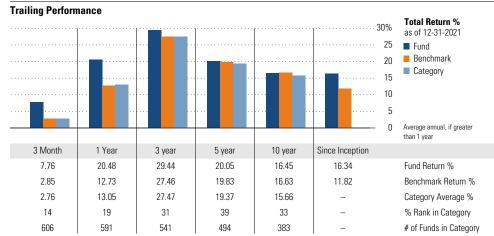
591

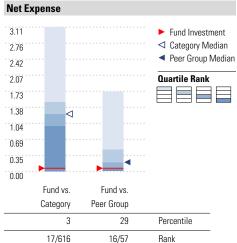
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.44	-	1.01
Beta	0.96	-	0.98
R-Squared	97.99	_	89.98
Standard Deviation	19.93	20.47	21.31
Sharpe Ratio	1.36	1.25	1.24
Tracking Error	2.92	_	6.75
Information Ratio	0.68	_	-0.04
Up Capture Ratio	100.49	_	100.42
Down Capture Ratio	91.48	-	99.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	37.45	32.37	34.20
Price/Book Ratio	6.50	9.52	6.68
Geom Avg Mkt Cap \$B	30.85	24.63	20.45
ROE	13.23	19.10	17.03



Vanguard Mid-Cap Growth Index Admiral VMGMX

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

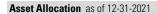
Equity

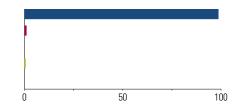
2	7	18	Large
5	24	43	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.35
Cash	0.49	2.70
Bonds	0.00	0.02
Non-US Stocks	0.92	3.77
US Stocks	98.59	93.15
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2021														
		Fund	Bmark	Cat	Fund	• E	Benchn	nark	[] Ça	tegor	y Aver	age				
Դ	Cyclical	24.32	25.38	28.86												
æ.	Basic Materials	2.18	1.85	2.14												
A	Consumer Cyclical	10.59	15.81	14.23												
L	Financial Services	5.49	5.09	9.09	,											
fi	Real Estate	6.06	2.63	3.40												
W	Sensitive	57.44	56.04	49.05												
	Communication Services	5.27	4.37	4.11												
ð	Energy	2.41	1.58	1.09												
Ф	Industrials	14.03	15.18	13.69			[]				į					
	Technology	35.73	34.91	30.16												
→	Defensive	18.25	18.57	22.09												
	Consumer Defensive	1.09	1.87	2.17	I											
٠	Healthcare	17.16	16.53	19.35												
•	Utilities	0.00	0.17	0.57	i											
					0% 5	10	15	20	25	30	35	40	45	50	55	6

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	% Net Asset	Cumulative %	TID hetuiii %	Morningstar Sector
	1.45	1.45	42.15	Technology
⊕ IQVIA Holdings Inc	1.39	2.85	57.47	Healthcare
⊕ Xilinx Inc	1.36	4.21	49.82	Technology
⊕ Amphenol Corp Class A	1.35	5.56	34.95	Technology
Palo Alto Networks Inc	1.35	6.91	56.66	Technology
⊕ DexCom Inc	1.35	8.25	45.23	Healthcare
⊕ Cadence Design Systems Inc	1.34	9.59	36.59	Technology
⊕ Digital Realty Trust Inc	1.30	10.89	30.11	Real Estate
⊕ Fortinet Inc	1.29	12.18	141.97	Technology
⊕ Microchip Technology Inc	1.25	13.43	27.31	Technology
⊕ Centene Corp	1.24	14.67	37.26	Healthcare
⊕ MSCI Inc	1.24	15.91	38.03	Financial Services
⊕ IHS Markit Ltd	1.23	17.15	48.86	Industrials
⊕ Aptiv PLC	1.15	18.30	26.60	Consumer Cyclical
Datadog Inc Class A	1.13	19.43	80.93	Technology

Total Holdings 185



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 Metrics			
	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

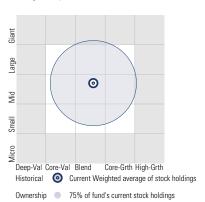


Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Morningstar Index Real Estate S&P United States REIT TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

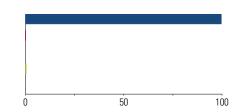
Equity

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	•	Benchmark	[] Ca	tegor	y Ave	rage		
,	Cyclical	99.16	99.13	98.87							÷		
1	Basic Materials	0.00	0.00	0.10	ĺ								
•	Consumer Cyclical	0.00	0.13	1.95	i[
9	Financial Services	0.00	0.00	0.24	Ĭ								
ì	Real Estate	99.16	99.00	96.58					- :				
Ħ	Sensitive	0.84	0.87	1.11	(
	Communication Services	0.84	0.00	0.32	i i								
	Energy	0.00	0.00	0.01	<u> </u>								
ŀ	Industrials	0.00	0.87	0.24	ď								
1	Technology	0.00	0.00	0.54	Ó								
+	Defensive	0.00	0.00	0.02									
	Consumer Defensive	0.00	0.00	0.00	Í								
	Healthcare	0.00	0.00	0.00									
1	Utilities	0.00	0.00	0.02	İ								

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
Welltower Inc ■ Welltower Inc Wel	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

igoplus Increase igoplus Decrease igoplus New to Portfolio



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.
- × 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.

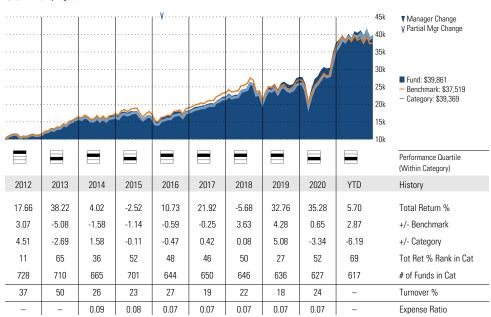
Morningstar Investment Management LLC Analysis

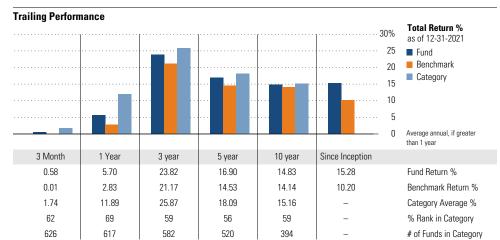
This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.

ESG Metrics

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

Growth of \$10,000





		'	
Net Expe	ense		
6.02			► Fund Investment
5.35			Category Median
4.68			 Peer Group Median
4.01			Quartile Rank
3.34			
2.68			
2.01			
1.34	⊲		
0.67			
0.00			
	Fund vs.	Fund vs.	
C	Category	Peer Group	
	2	21	Percentile
	8/630	7/35	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

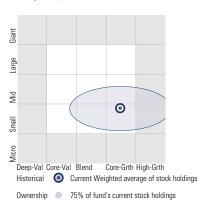
Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

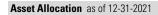
Equity

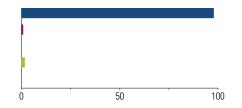
0	0	0	Large
2	13	24	Mid
4	28	28	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10







		Fund	Bmark	Cat	Fund	▼ Ben	chmark	[] C	ategor	y Avera	ge	
b	Cyclical	28.18	25.45	25.72								
ė.	Basic Materials	1.79	3.28	2.47								
	Consumer Cyclical	13.02	13.24	12.22)					
ê	Financial Services	5.07	5.64	8.42								
b	Real Estate	8.30	3.29	2.61								
NF	Sensitive	47.06	44.66	46.26								
	Communication Services	3.15	3.32	2.51								
•	Energy	2.08	2.19	1.47			:					
Þ	Industrials	14.68	15.68	16.15								
2	Technology	27.15	23.47	26.13						ı į		
+	Defensive	24.76	29.90	28.02								
7	Consumer Defensive	3.29	3.97	3.83								
ř	Healthcare	21.04	25.44	23.54								
2	Utilities	0.43	0.49	0.65	Ú							

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.34	1.34	_	_
⊕ Bio-Techne Corp	0.85	2.19	63.32	Healthcare
⊕ Entegris Inc	0.79	2.97	44.54	Technology
Trex Co Inc Trex	0.65	3.63	61.29	Industrials
⊕ Coterra Energy Inc Ordinary Shares	0.65	4.27	23.59	Energy
	0.61	4.88	9.09	Healthcare
	0.61	5.49	40.64	Real Estate
⊕ Ceridian HCM Holding Inc	0.60	6.09	-1.97	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
	0.55	8.35	40.02	Consumer Cyclical
	0.55	8.90	5.54	Technology
⊕ PTC Inc	0.54	9.44	1.29	Technology
	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.

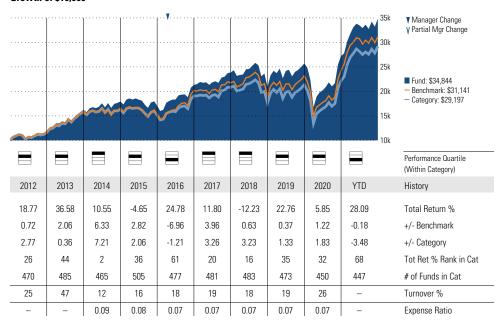
Morningstar Investment Management LLC Analysis

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.

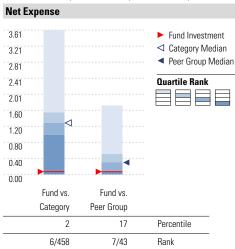
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Small Cap Value Index Admiral VSIAX

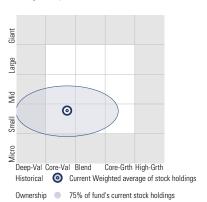
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

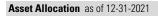
Equity

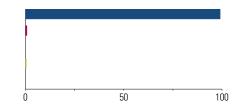
1. /			
0	0	0	Large
13	20	3	Mid
34	25	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 1003



Western Asset Core Plus Bond IS WAPSX

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

Portfolio Manager(s)

Mark Lindbloom since 12-2006 S. Leech since 08-2013 Julien Scholnick since 05-2016 Frederick Marki since 05-2018 John Bellows since 05-2018

Quantitative Screens

Performance: The fund has finished in the Intermediate
 Core-Plus 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 15.01 years.

Style Consistency is not calculated for Fixed Income funds.

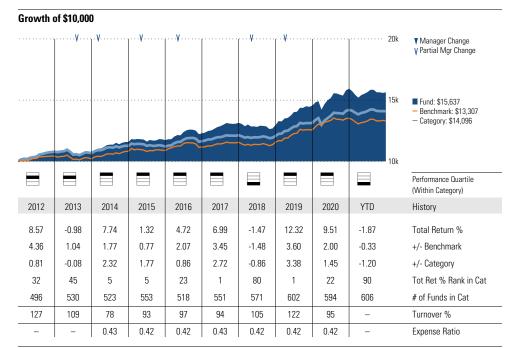
Net Expense: The fund's expense ratio of 0.42 is 44% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

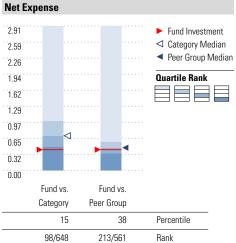
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.55	_	0.62
Beta	1.24	_	1.02
R-Squared	61.55	-	61.97
Standard Deviation	5.38	3.40	4.62
Sharpe Ratio	1.05	1.18	1.05
Tracking Error	3.43	-	2.93
Information Ratio	0.49	-	0.27
Up Capture Ratio	142.24	-	115.36
Down Capture Ratio	156.72	-	117.26

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.80	4.43	6.17
Avg Eff Maturity	12.79	_	8.05



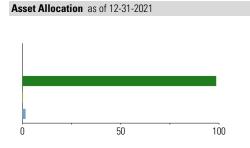
Western Asset Core Plus Bond IS WAPSX

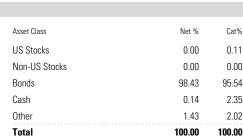
Morningstar Category Morningstar Index
Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

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

Quality

Given the property of t





Credit Rating Breakdown	Fund	Bmark	Cat
AAA	44.17	3.53	46.15
AA	5.38	74.59	5.13
A	14.14	10.82	11.59
BBB	18.20	8.32	21.70
BB	9.07	0.28	7.39
В	2.56	0.00	2.84
Below B	1.01	0.00	1.36
Not Rated	5.47	2.46	3.84

Sector Weighting as of 12-			0 .				По				
	Fund	Bmark	Cat	Fund	7 1	Benchmark	[] Categ	ory Averag	e		
Government	31.04	-	27.15			:	:	:			
Treasury	30.58	_	17.21								
Inflation – Protected	0.17	_	0.70	10							
Agency/Quasi Agency	0.28	_	0.73								
Other Government Related	0.01	_	8.51	į							
Corporate	30.51	-	28.89								
Corporate Bond	24.69	_	26.80								
Bank Loan	4.71	_	0.68								
Convertible	1.11	_	1.26								
Preferred	0.00	_	0.15								
Securitized	17.28	-	31.43								
Agency MBS Pass-Through	9.50	_	14.81								
Agency MBS ARM	0.23	_	0.03	Ď							
Agency MBS CMO	1.65	_	1.91								
Non-Agency Residential MBS	0.79	_	0.59								
Commercial MBS	2.09	_	4.61								
Asset-Backed	3.02	_	9.46								
Covered Bond	0.00	_	0.02	Û							
Municipal	0.02	_	1.08	[
Cash & Equivalents	2.26	_	9.16								
Other	18.90	-	2.10								
				0%	5	10	15	20	25	30	35

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Hame	matant, sate	70 1101 10001	oumulativo 70	Timed income ecotor
⊕ Usd/Eur Ffx Due 011822-Cross	01-2022	4.26	4.26	_
⊕ Usd/Eur Ffx Due 011822	01-2022	4.19	8.45	_
⊕ Cad/Usd Ffx Due 011822	01-2022	3.03	11.48	_
⊕ Cad/Usd Ffx Due 011822-Cross	01-2022	3.02	14.50	_
United States Treasury Notes 1.25%	04-2028	2.53	17.03	-
⊕ Usd/Eur Ffx Due 011822-Cross	01-2022	2.45	19.48	_
⊕ Usd/Eur Ffx Due 011822	01-2022	2.44	21.92	_
China (People's Republic Of) 3.29%	05-2029	2.22	24.13	_
United States Treasury Notes 0.25%	05-2025	2.18	26.32	_
⊕ United States Treasury Bonds 1.25%	_	2.06	28.38	_

Total Holdings 2893

