

Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Bryant VanCronkhite since 01-2009
James Tringas since 03-2009
Shane Zweck since 02-2019

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.95 years.

✔ **Style:** The fund has landed in its primary style box — Mid-Cap Value — 88.24 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.71 is 28.28% lower than the Mid-Cap Value category average.

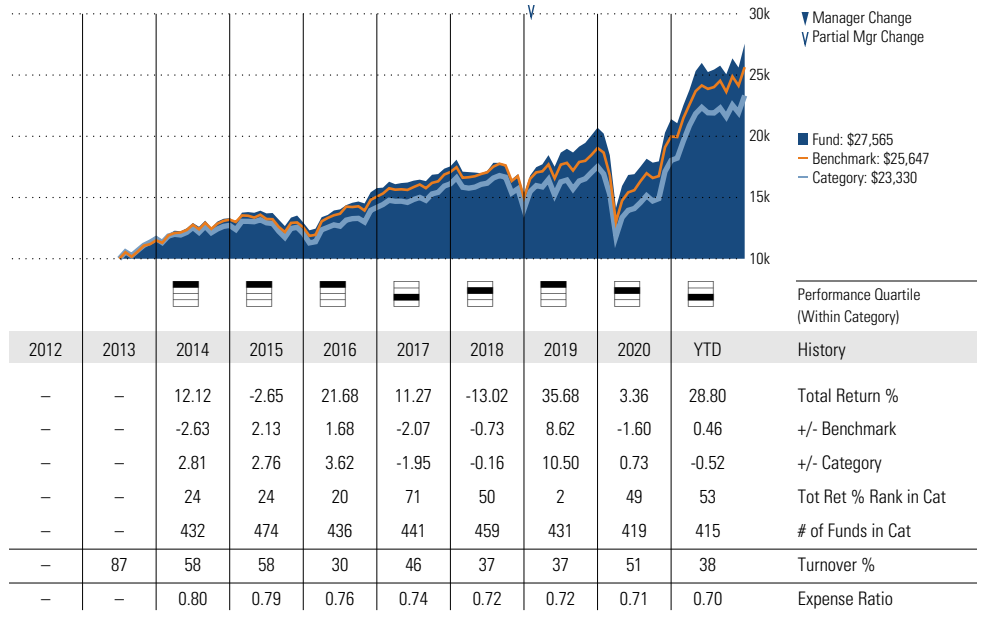
Morningstar Investment Management LLC Analysis

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

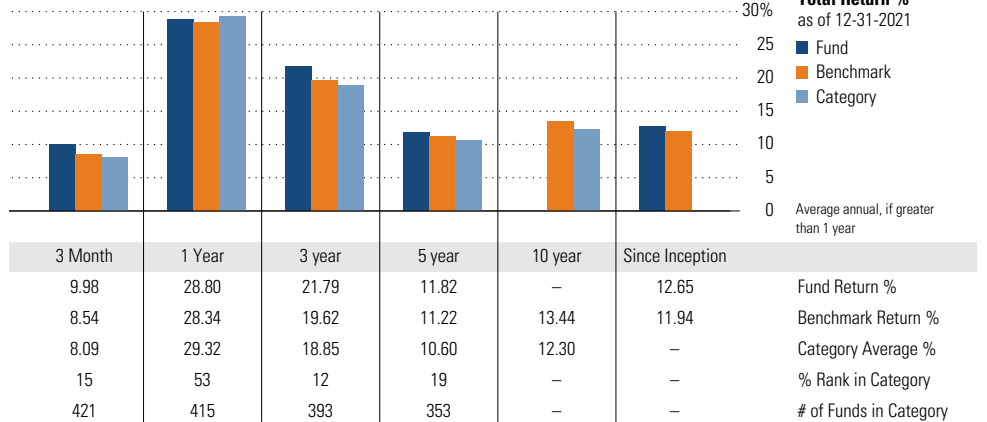
ESG Metrics

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

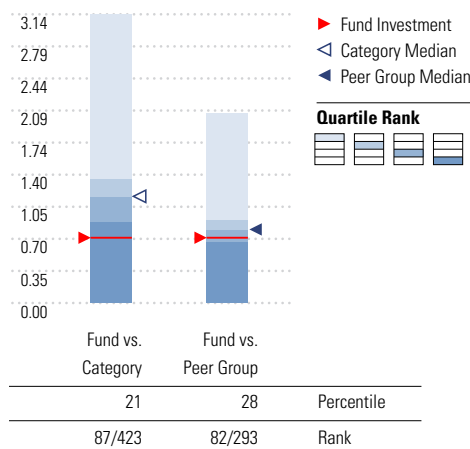
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.26	-	-1.18
Beta	0.98	-	1.03
R-Squared	97.87	-	96.42
Standard Deviation	21.99	22.27	23.42
Sharpe Ratio	0.98	0.89	0.83
Tracking Error	3.25	-	4.94
Information Ratio	0.67	-	-0.21
Up Capture Ratio	103.11	-	101.57
Down Capture Ratio	96.77	-	106.78

Portfolio Metrics

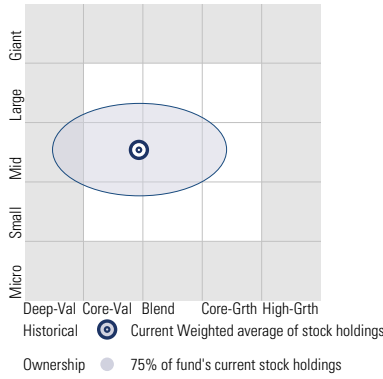
	Fund	Bmark	Cat
Price/Earnings Ratio	16.94	17.74	16.76
Price/Book Ratio	2.69	2.45	2.10
Geom Avg Mkt Cap \$B	18.28	18.96	13.99
ROE	16.87	15.83	17.02

Allspring Special Mid Cap Value R6 WFPRX

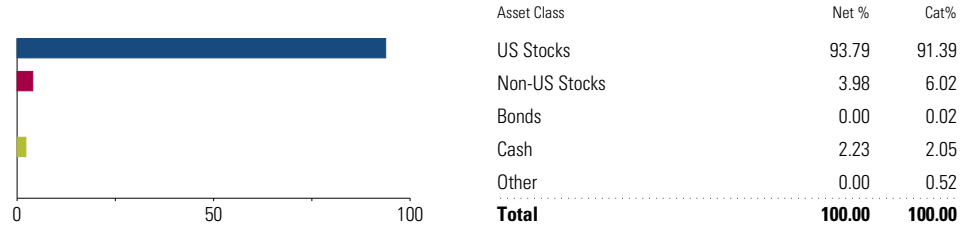
Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

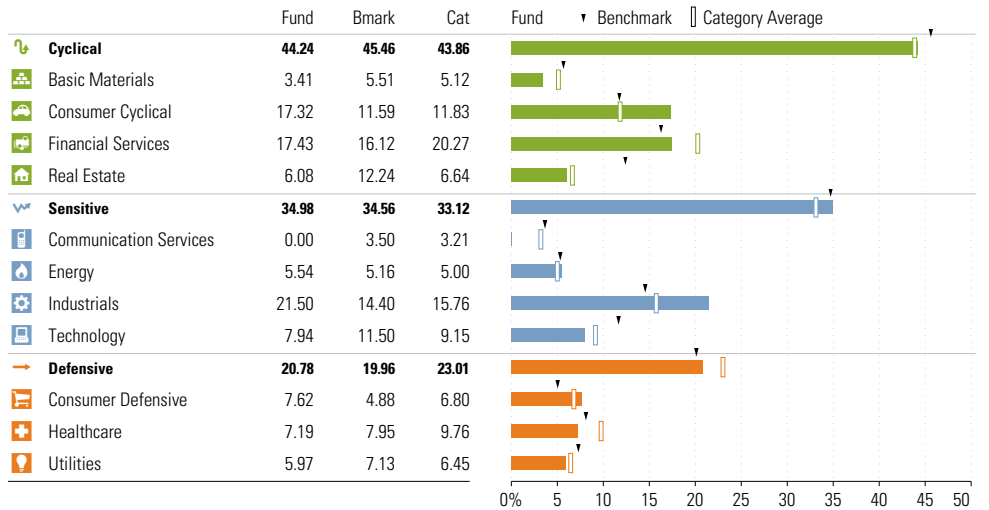
Style Analysis as of 12-31-2021
Morningstar Style Box™



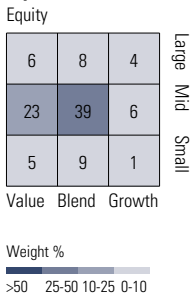
Asset Allocation as of 12-31-2021



Sector Weighting as of 12-31-2021



Style Breakdown



Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Carlisle Companies Inc	3.83	3.83	60.23	Industrials
AerCap Holdings NV	3.30	7.13	43.53	Industrials
Brown & Brown Inc	3.01	10.14	49.04	Financial Services
Arch Capital Group Ltd	2.88	13.02	23.23	Financial Services
D.R. Horton Inc	2.86	15.88	58.55	Consumer Cyclical
Republic Services Inc	2.82	18.70	46.65	Industrials
CBRE Group Inc Class A	2.77	21.47	73.01	Real Estate
Reynolds Consumer Products Inc Ordinary Shares	2.48	23.95	7.59	Consumer Cyclical
LKQ Corp	2.46	26.42	71.06	Consumer Cyclical
Amdocs Ltd	2.42	28.83	7.54	Technology
Stanley Black & Decker Inc	2.39	31.23	7.30	Industrials
Euronet Worldwide Inc	2.38	33.61	-17.77	Technology
Alcon Inc	2.33	35.94	37.33	Healthcare
Lear Corp	2.29	38.23	16.15	Consumer Cyclical
Keurig Dr Pepper Inc	2.29	40.52	17.30	Consumer Defensive

Total Holdings 70

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds American Balanced R6 RLBGX

Morningstar Category
Allocation--50% to 70%
Equity

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999
 Alan Berro since 03-2006
 Jeffrey Lager since 03-2011
 Paul Benjamin since 07-2014
 Anne-Marie Peterson since 10-2015
 Alan Wilson since 01-2016
 John Queen since 07-2016
 Pramod Atluri since 03-2018
 Mark Casey since 10-2019
 Ritchie Tuazon since 10-2020

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 23.01 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.26 is 74.76% lower than the Allocation--50% to 70% Equity category average.

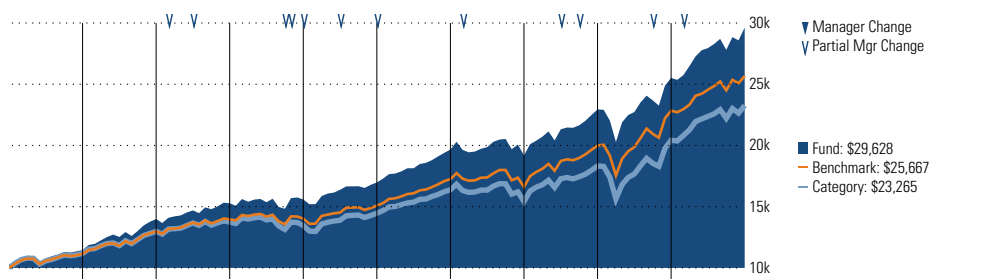
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ESG Metrics

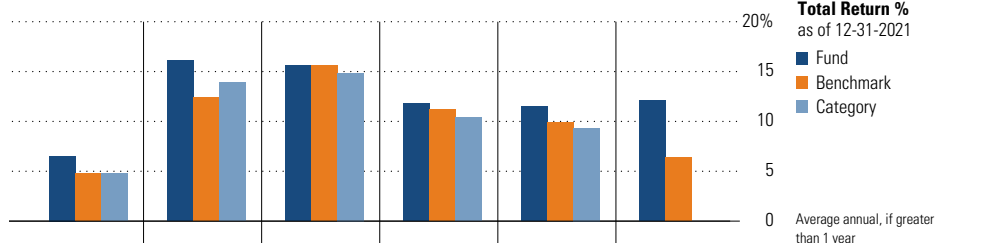
Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000



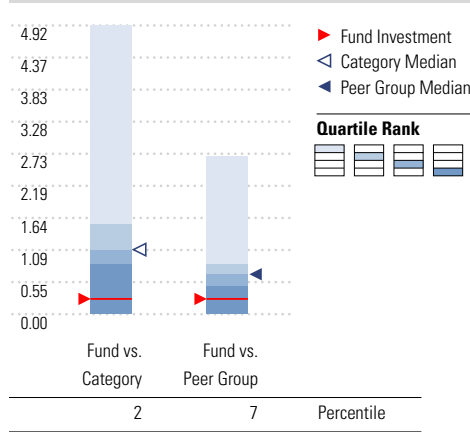
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
Fund	14.57	22.12	9.22	2.03	8.90	15.84	-2.42	19.55	11.22	16.11	History
Benchmark	3.10	5.59	1.65	1.67	1.30	1.56	1.24	-0.78	-3.04	3.74	Total Return %
Category	2.85	5.64	3.01	3.96	1.56	2.63	3.34	0.32	-0.50	2.22	+/- Benchmark
Managers	9	5	16	3	20	15	8	48	57	28	+/- Category
Funds	746	786	758	806	759	735	751	725	698	711	Tot Ret % Rank in Cat
Turnover	54	55	68	82	79	95	72	104	176	-	# of Funds in Cat
Expense Ratio	-	-	0.29	0.29	0.29	0.28	0.28	0.27	0.26	-	Turnover %
											Expense Ratio

Trailing Performance



Period	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 12-31-2021
Fund	6.54	16.11	15.58	11.78	11.47	12.10	Fund Return %
Benchmark	4.74	12.37	15.61	11.21	9.88	6.37	Benchmark Return %
Category	4.79	13.89	14.85	10.39	9.33	-	Category Average %
Funds	20	28	41	24	10	-	% Rank in Category
Funds	736	711	666	602	434	-	# of Funds in Category

Net Expense



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

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

Portfolio Metrics

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

American Funds American Balanced R6 RLBGX

Morningstar Category
Allocation--50% to 70%

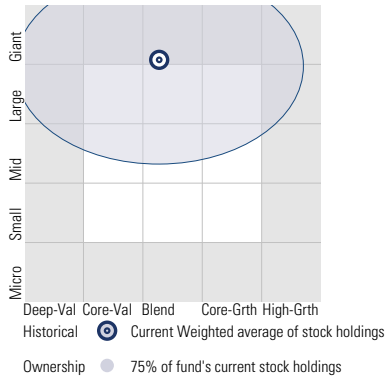
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

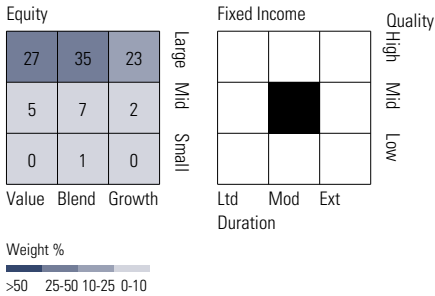
Equity

Style Analysis as of 12-31-2021

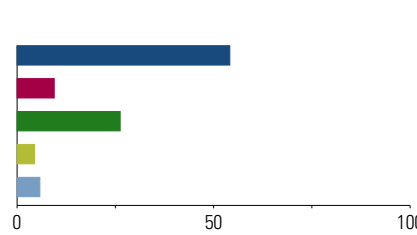
Morningstar Style Box™



Style Breakdown

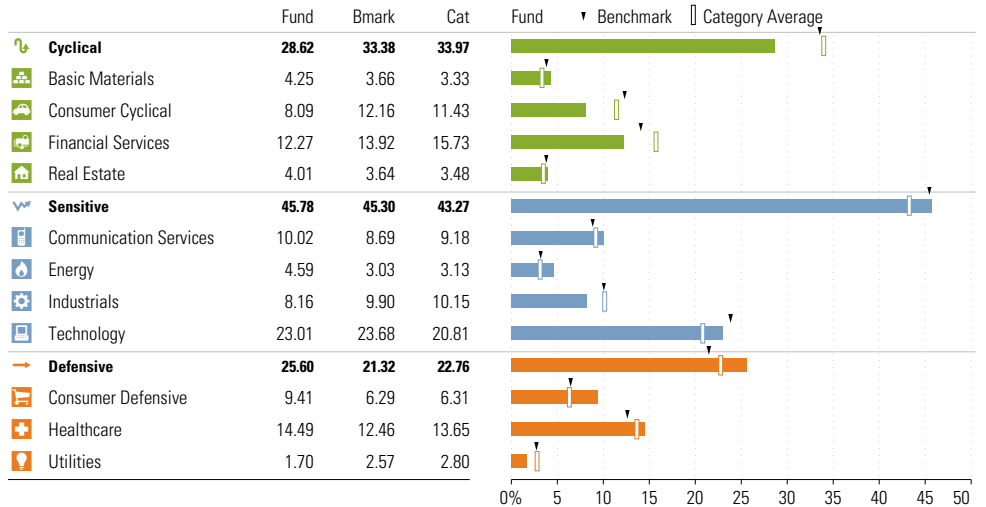


Asset Allocation as of 12-31-2021



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

Sector Weighting as of 12-31-2021



Top 10 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	-	6.46	6.46	-	-
Cap Grp Cent Fd Ser Ii	-	5.18	11.64	-	-
Microsoft Corp	-	4.42	16.05	52.24	Technology
Broadcom Inc	-	3.18	19.23	55.38	Technology
UnitedHealth Group Inc	-	2.31	21.54	44.79	Healthcare
* Cash And Other Assets Less Liabilities	-	2.21	23.75	-	-
Philip Morris International Inc	-	1.68	25.43	20.67	Consumer Defensive
Taiwan Semiconductor Manufacturing Co Ltd ADR	-	1.52	26.95	11.70	Technology
The Home Depot Inc	-	1.51	28.47	58.73	Consumer Cyclical
United States Treasury Notes 0.127%	10-2026	1.42	29.88	-	-

Total Holdings 1869

⊕ Increase ⊖ Decrease * New to Portfolio

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.

✔ **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 0.46 is 56.6% lower than the Foreign Large Growth category average.

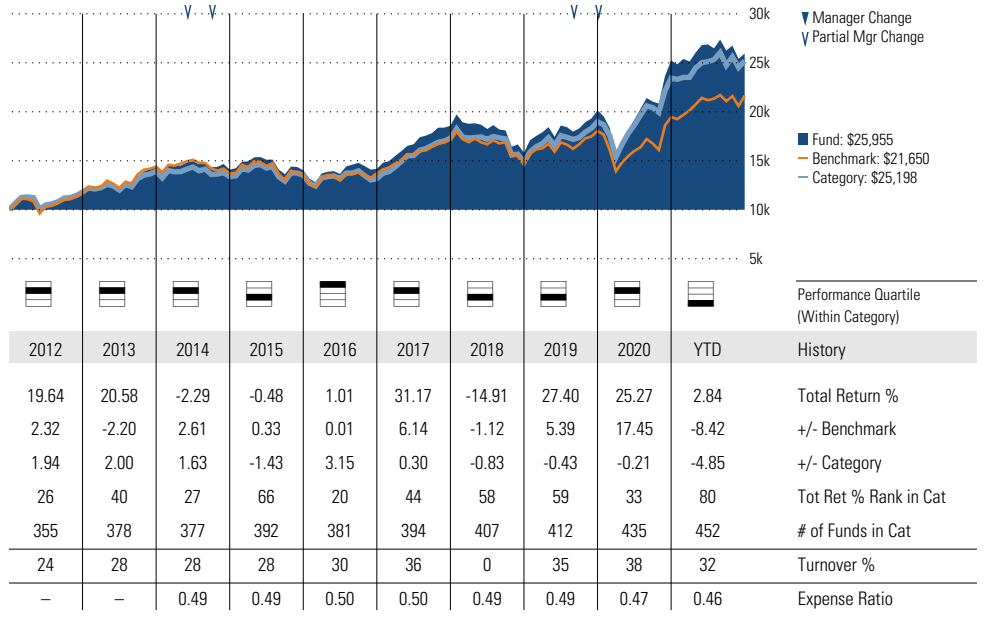
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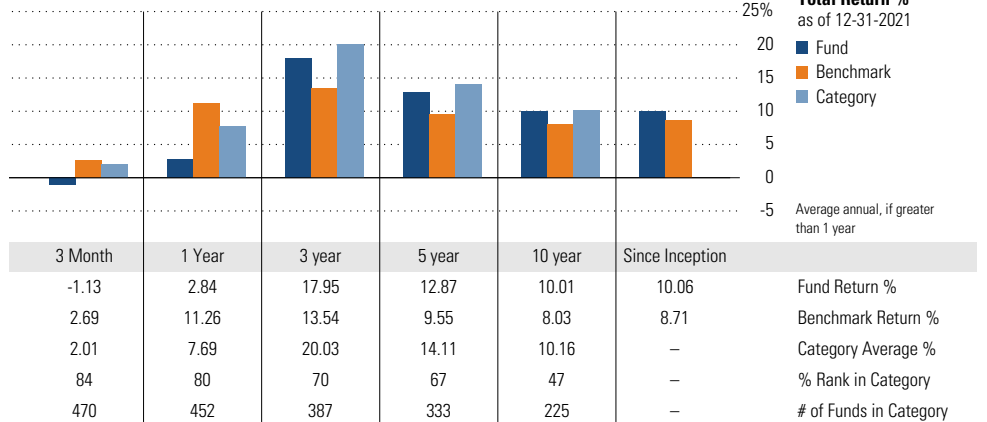
ESG Metrics

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

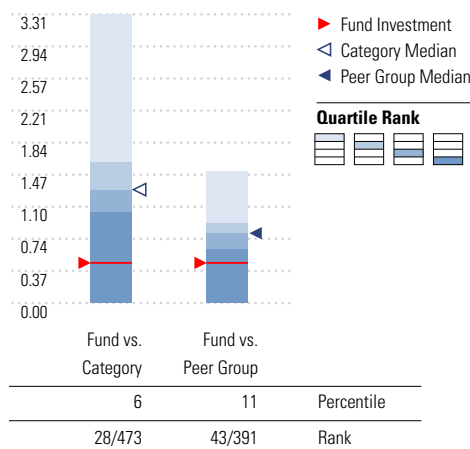
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	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

Metric	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

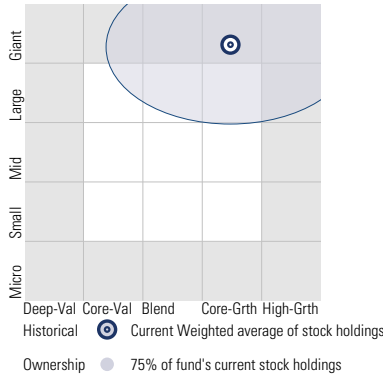
American Funds Europacific Growth R6 RERGX

Morningstar Category
Foreign Large Growth

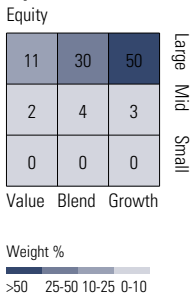
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 12-31-2021

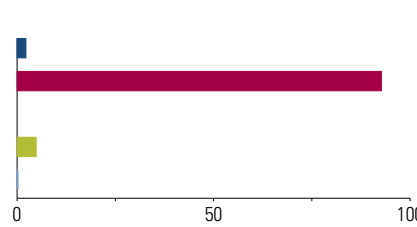
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 12-31-2021



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

Sector Weighting as of 12-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	36.08	38.34	32.78			
Basic Materials	7.66	7.68	6.34			
Consumer Cyclical	11.93	10.93	12.95			
Financial Services	15.90	16.92	13.17			
Real Estate	0.59	2.81	0.32			
Sensitive	44.44	34.95	44.72			
Communication Services	5.20	5.36	6.20			
Energy	5.83	3.67	1.97			
Industrials	11.84	15.62	16.26			
Technology	21.57	10.30	20.29			
Defensive	19.48	26.70	22.50			
Consumer Defensive	5.51	10.26	7.77			
Healthcare	12.40	13.18	13.85			
Utilities	1.57	3.26	0.88			

World Regions % Equity 12-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	37.75	29.03	Americas	13.65	14.89	Greater Europe	48.60	56.08	Developed Markets	77.71
Japan	11.26	11.96	North America	8.26	12.71	United Kingdom	6.88	9.52	Emerging Markets	22.29
Australasia	1.73	1.33	Central/Latin	5.39	2.18	W euro-ex UK	39.42	44.90	Not Available	0.00
Asia-4 Tigers	9.19	6.95				Emrgng Europe	1.17	0.67		
Asia-ex 4 Tigers	15.57	8.79				Africa	1.13	0.99		
Not Classified	0.00	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 Moët 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
⊖ MercadoLibre Inc	1.54	24.46	-19.51	Consumer Cyclical

Total Holdings 403

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New Perspective R6 RNPGX

Morningstar Category
World Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
Jonathan Knowles since 12-2004
Steven Watson since 12-2005
Brady Enright since 12-2005
Joanna Jonsson since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Barbara Burtin since 12-2018
Patrice Collette since 12-2018

Quantitative Screens

✔ **Performance:** The fund has finished in the World Large-Stock 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 21.1 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 0.41 is 63.72% lower than the World Large-Stock Growth category average.

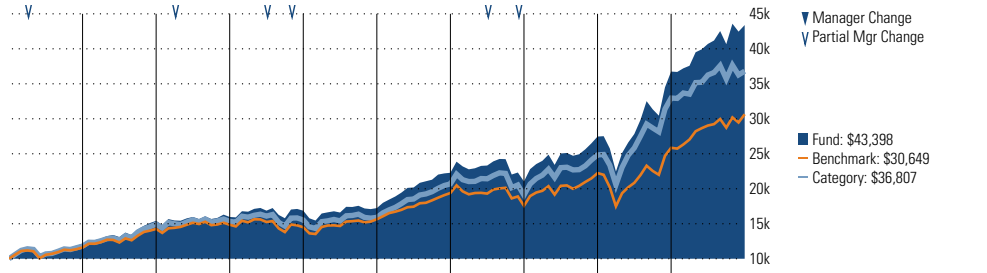
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ESG Metrics

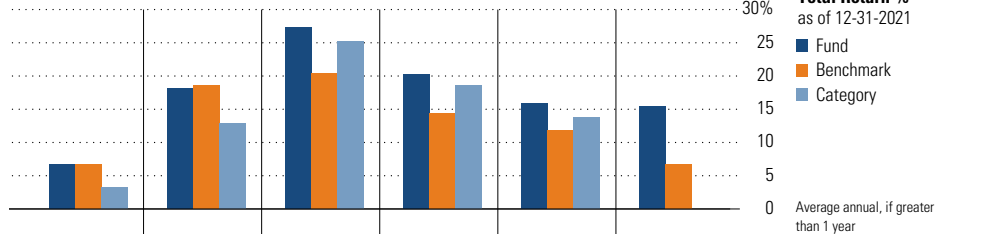
Metric	Rating	Updated
ESG Commitment	2-Basic	12-16-2021
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000



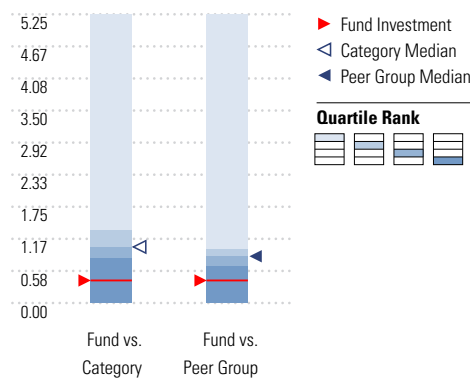
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
	21.19	27.23	3.56	5.63	2.19	29.30	-5.56	30.48	33.81	18.10	History
	5.06	4.43	-0.60	7.99	-5.67	5.33	3.85	3.88	17.56	-0.44	Total Return %
	3.18	0.79	0.91	4.37	-0.23	-0.92	2.23	0.08	1.14	5.26	+/- Benchmark
	12	44	43	16	51	51	31	50	34	28	+/- Category
	220	248	267	281	260	276	299	313	332	355	Tot Ret % Rank in Cat
	16	30	25	27	22	28	23	20	26	22	# of Funds in Cat
	-	-	0.45	0.45	0.45	0.45	0.44	0.44	0.42	0.41	Turnover %
											Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	Total Return % as of 12-31-2021
	6.72	18.10	27.28	20.28	15.81	15.40	Fund
	6.68	18.54	20.38	14.40	11.85	6.68	Benchmark
	3.21	12.84	25.27	18.53	13.75	-	Category
	26	28	28	22	15	-	% Rank in Category
	365	355	306	261	166	-	# of Funds in Category

Net Expense



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	5.08	-	4.75
Beta	1.04	-	0.97
R-Squared	96.25	-	88.15
Standard Deviation	18.04	17.08	17.79
Sharpe Ratio	1.39	1.13	1.32
Tracking Error	3.55	-	6.01
Information Ratio	1.94	-	0.80
Up Capture Ratio	113.10	-	106.29
Down Capture Ratio	91.90	-	87.69

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.67	20.00	30.89
Price/Book Ratio	4.59	2.94	5.51
Geom Avg Mkt Cap \$B	157.93	117.03	153.71
ROE	24.57	25.94	26.47

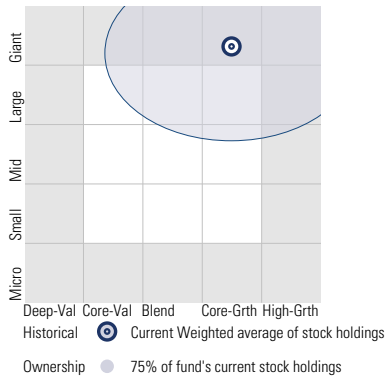
American Funds New Perspective R6 RNPGX

Morningstar Category
World Large-Stock Growth

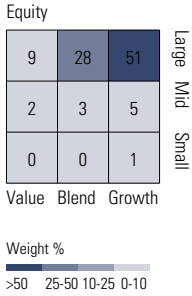
Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 12-31-2021

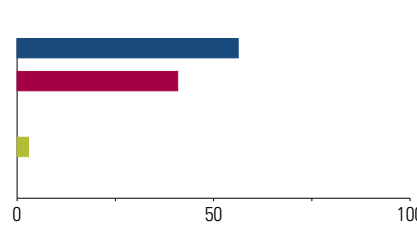
Morningstar Style Box™



Style Breakdown

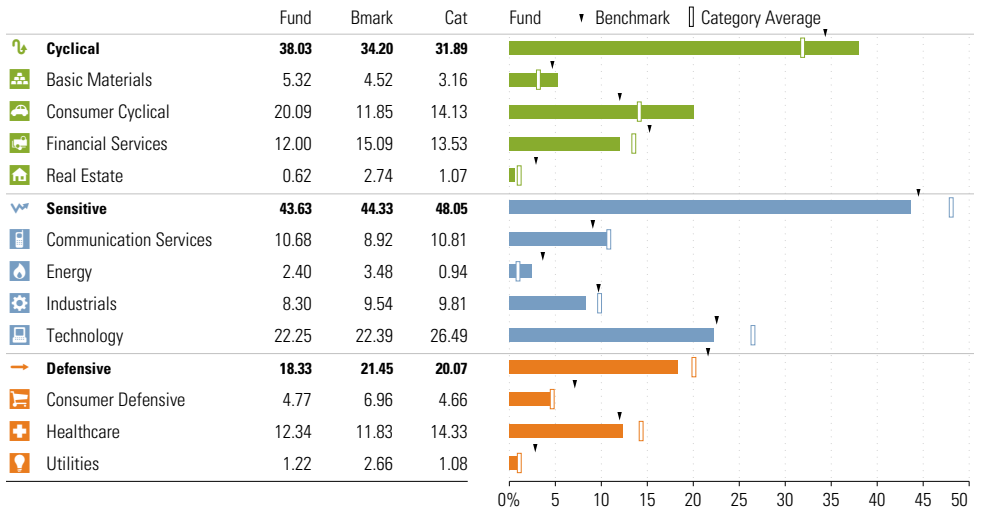


Asset Allocation as of 12-31-2021

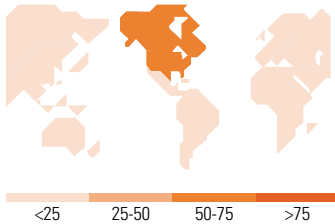


Asset Class	Net %	Cat%
US Stocks	56.25	57.59
Non-US Stocks	40.87	39.63
Bonds	0.00	0.00
Cash	2.89	2.04
Other	0.00	0.74
Total	100.00	100.00

Sector Weighting as of 12-31-2021



World Regions % Equity 12-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	12.23	14.33	Americas	61.53	62.22	Greater Europe	26.24	23.46	Developed Markets	95.76
Japan	3.19	4.05	North America	59.75	61.08	United Kingdom	3.57	4.72	Emerging Markets	4.24
Australasia	0.53	0.30	Central/Latin	1.78	1.14	W euro-ex UK	21.74	18.22	Not Available	0.00
Asia-4 Tigers	6.82	4.73				Emrgng Europe	0.51	0.23		
Asia-ex 4 Tigers	1.69	5.25				Africa	0.42	0.29		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Tesla Inc	7.56	7.56	49.76	Consumer Cyclical
⊖ Microsoft Corp	3.98	11.53	52.24	Technology
⊕ Meta Platforms Inc Class A	3.03	14.56	23.13	Communication Svc
Taiwan Semiconductor Manufacturing Co Ltd	2.97	17.54	18.02	Technology
⊖ Capital Group Central Cash Fund	2.90	20.43	—	—
⊖ Amazon.com Inc	2.79	23.23	2.38	Consumer Cyclical
⊖ ASML Holding NV	1.59	24.82	78.48	Technology
⊖ Alphabet Inc Class C	1.37	26.18	65.17	Communication Svc
⊖ Alphabet Inc Class A	1.35	27.53	65.30	Communication Svc
⊖ Broadcom Inc	1.34	28.87	55.38	Technology

Total Holdings 305

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 22.56 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.57 is 52.1% lower than the Diversified Emerging Mkts category average.

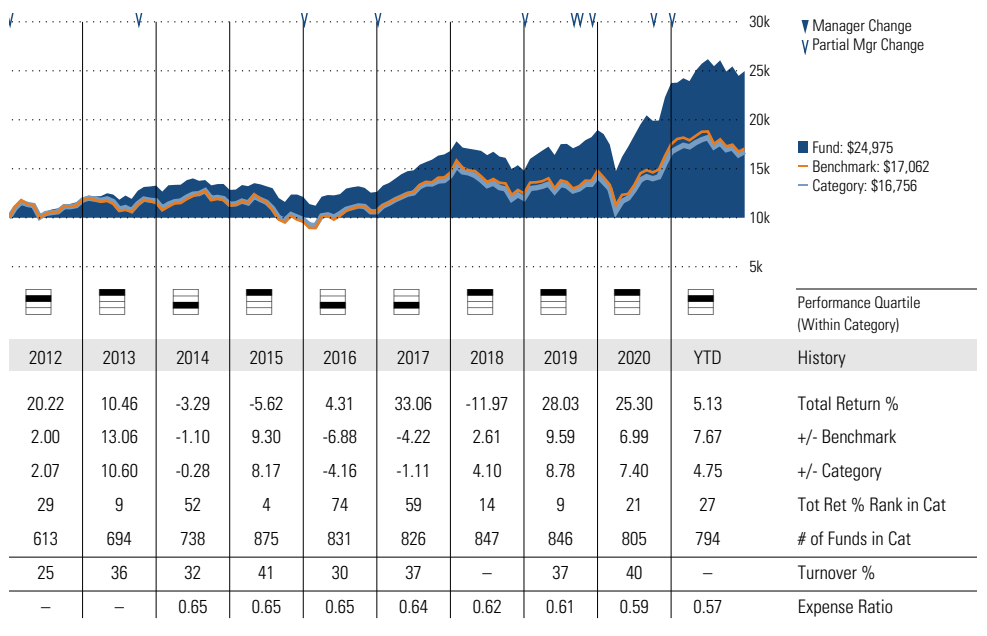
Morningstar Investment Management LLC Analysis

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

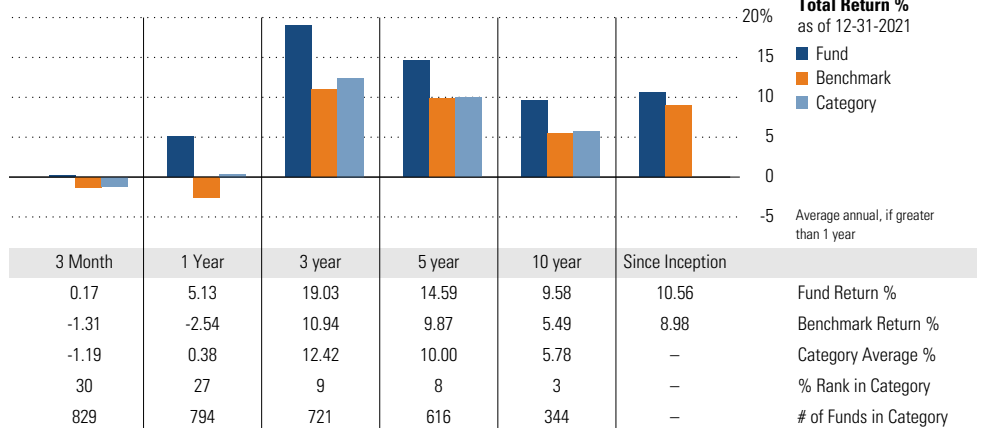
ESG Metrics

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

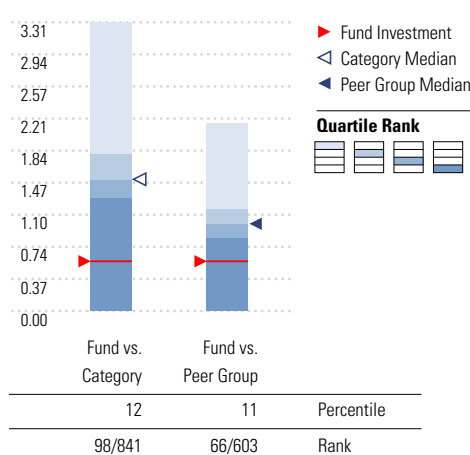
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	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

Metric	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

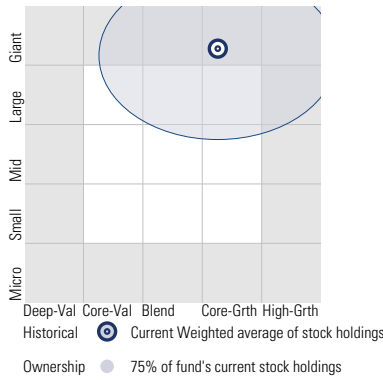
American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

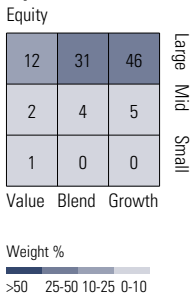
Morningstar Index
MSCI EM NR USD

Style Analysis as of 12-31-2021

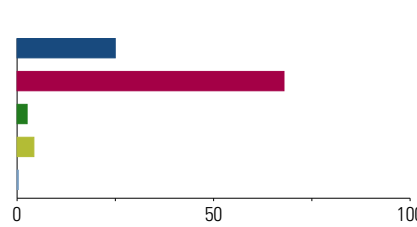
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 12-31-2021



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

Sector Weighting as of 12-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	37.47	42.89	41.50			
Basic Materials	8.62	8.51	6.37			
Consumer Cyclical	12.38	13.12	13.94			
Financial Services	14.96	19.34	19.72			
Real Estate	1.51	1.92	1.47			
Sensitive	41.22	44.69	45.46			
Communication Services	9.24	11.12	11.22			
Energy	3.35	5.66	4.95			
Industrials	8.58	5.08	5.52			
Technology	20.05	22.83	23.77			
Defensive	21.32	12.41	13.04			
Consumer Defensive	5.77	5.66	6.81			
Healthcare	13.72	4.41	4.93			
Utilities	1.83	2.34	1.30			

World Regions % Equity 12-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	39.39	73.88	Americas	37.45	12.03	Greater Europe	23.15	14.08	Developed Markets	61.07
Japan	2.94	0.13	North America	28.88	3.05	United Kingdom	2.55	0.83	Emerging Markets	38.93
Australasia	0.88	0.05	Central/Latin	8.57	8.98	W euro-ex UK	17.20	2.29	Not Available	0.00
Asia-4 Tigers	8.05	27.34				Emrgng Europe	1.79	6.62		
Asia-ex 4 Tigers	27.52	46.36				Africa	1.61	4.34		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.21	4.21	-	-
Microsoft Corp	3.17	7.39	52.24	Technology
Taiwan Semiconductor Manufacturing Co Ltd	2.04	9.43	18.02	Technology
Reliance Industries Ltd	1.90	11.33	19.60	Energy
Kotak Mahindra Bank Ltd	1.79	13.12	-9.96	Financial Services
Kweichow Moutai Co Ltd Class A	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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 24.52 years.

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

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

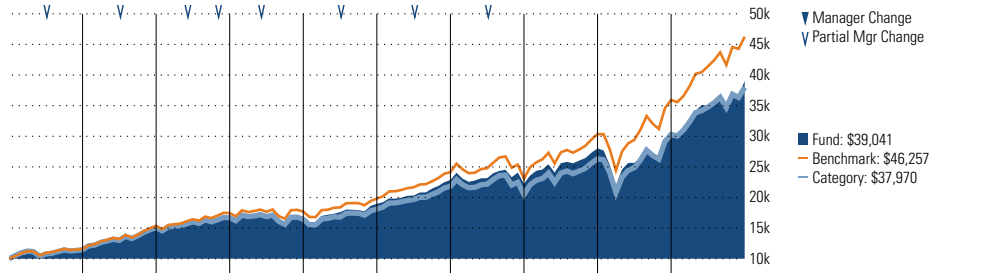
Morningstar Investment Management LLC Analysis

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

ESG Metrics

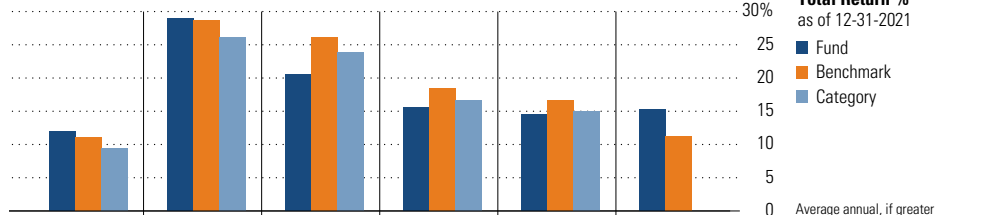
Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Growth of \$10,000



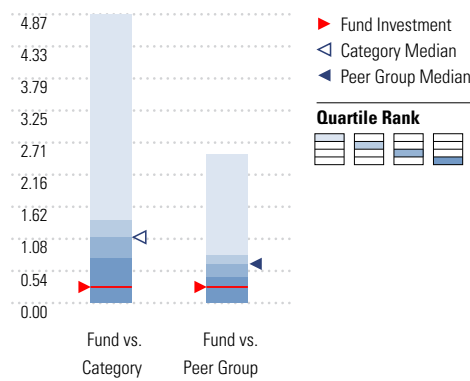
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
12.85	32.34	11.53	0.12	13.73	20.54	-2.66	25.93	8.08	28.90	28.90	History
-3.15	-0.05	-2.16	-1.26	1.77	-1.29	1.72	-5.56	-10.32	0.19	0.19	Total Return %
-2.11	0.84	0.57	1.19	3.36	0.10	3.61	-2.85	-7.75	2.83	2.83	+/- Benchmark
72	39	34	8	58	10	12	82	90	21	21	+/- Category
1,553	1,534	1,450	1,513	1,413	1,389	1,388	1,397	1,383	1,394	1,394	Tot Ret % Rank in Cat
22	22	19	24	30	21	25	25	30	24	24	# of Funds in Cat
-	-	0.30	0.30	0.30	0.30	0.29	0.29	0.27	0.27	0.27	Turnover %
											Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
11.96	28.90	20.61	15.53	14.59	15.25	15.25	Fund Return %
11.03	28.71	26.07	18.47	16.55	11.25	11.25	Benchmark Return %
9.47	26.07	23.83	16.57	14.96	-	-	Category Average %
13	21	87	74	69	-	-	% Rank in Category
1,462	1,394	1,256	1,121	831	-	-	# of Funds in Category

Net Expense



	15	12	Percentile
219/1490	105/883		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.

3-Year Risk Metrics

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

Portfolio Metrics

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

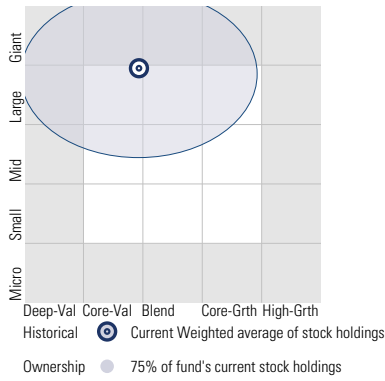
American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Blend

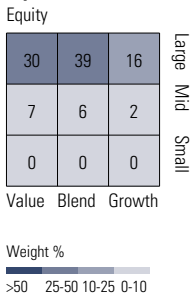
Morningstar Index
S&P 500 TR USD

Style Analysis as of 12-31-2021

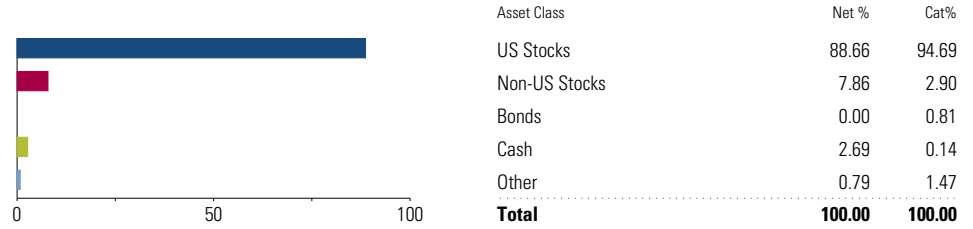
Morningstar Style Box™



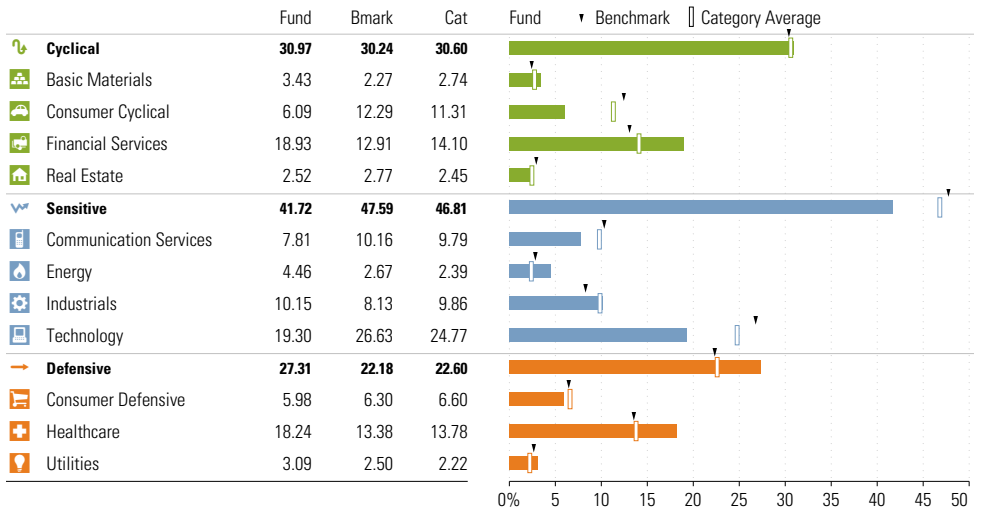
Style Breakdown



Asset Allocation as of 12-31-2021



Sector Weighting as of 12-31-2021



Top 15 Holdings as of 12-31-2021

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

Total Holdings 183

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Scott Wolle since 11-2010
 Chris Devine since 11-2010
 Christian Ulrich since 11-2010
 Mark Ahnrud since 11-2010
 Scott Hixon since 11-2010

Quantitative Screens

✔ **Performance:** The fund has finished in the Commodities Broad Basket category's top three quartiles in 6 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 11.09 years.

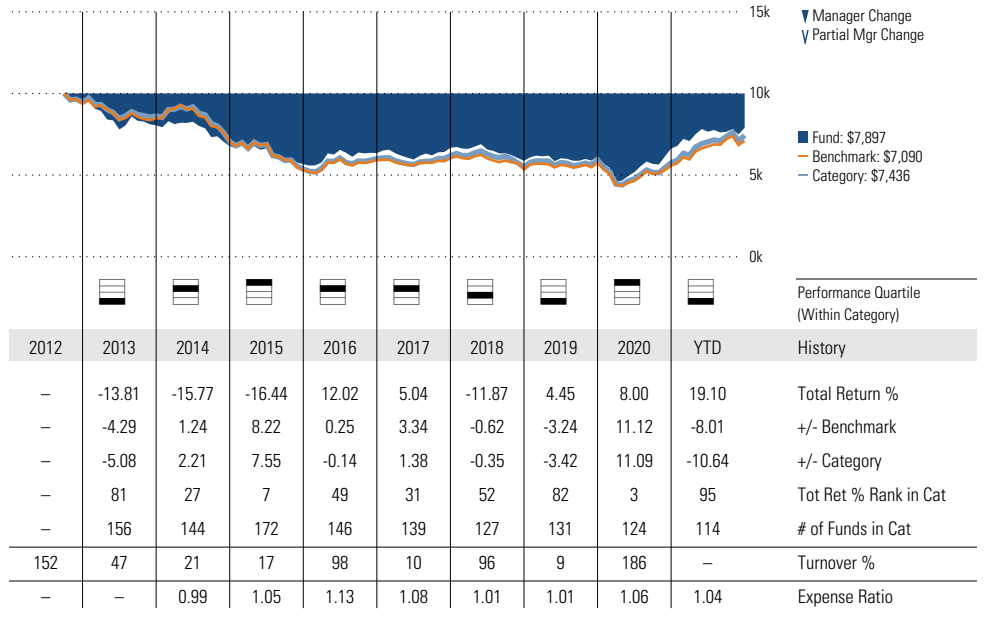
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 1.15 is 8.49% higher than the Commodities Broad Basket category average.

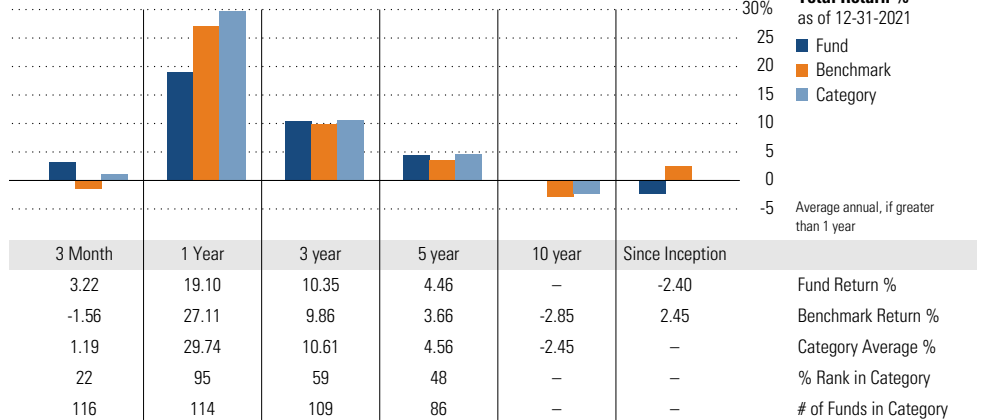
Morningstar Investment Management LLC Analysis

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

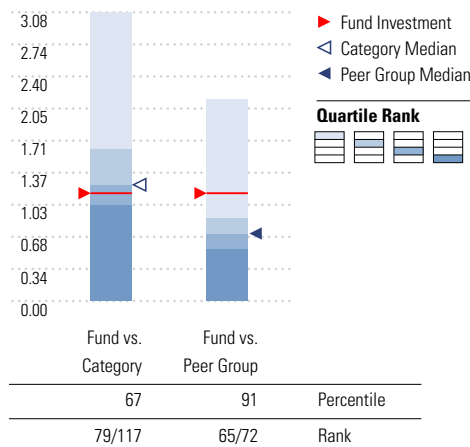
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	0.82	-	0.78
Beta	0.99	-	1.09
R-Squared	82.01	-	85.54
Standard Deviation	16.84	15.46	18.55
Sharpe Ratio	0.62	0.63	0.64
Tracking Error	7.15	-	7.33
Information Ratio	0.07	-	0.31
Up Capture Ratio	97.66	-	109.45
Down Capture Ratio	93.98	-	107.62

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	-	-	14.38
Price/Book Ratio	-	-	1.78
Geom Avg Mkt Cap \$B	-	-	30.14
ROE	-	-	12.41

Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 12-31-2021

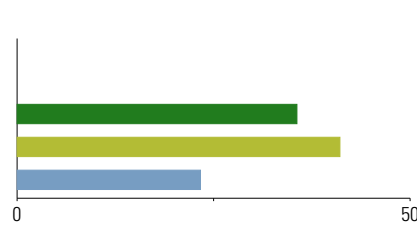
Morningstar Style Box™



Style Breakdown

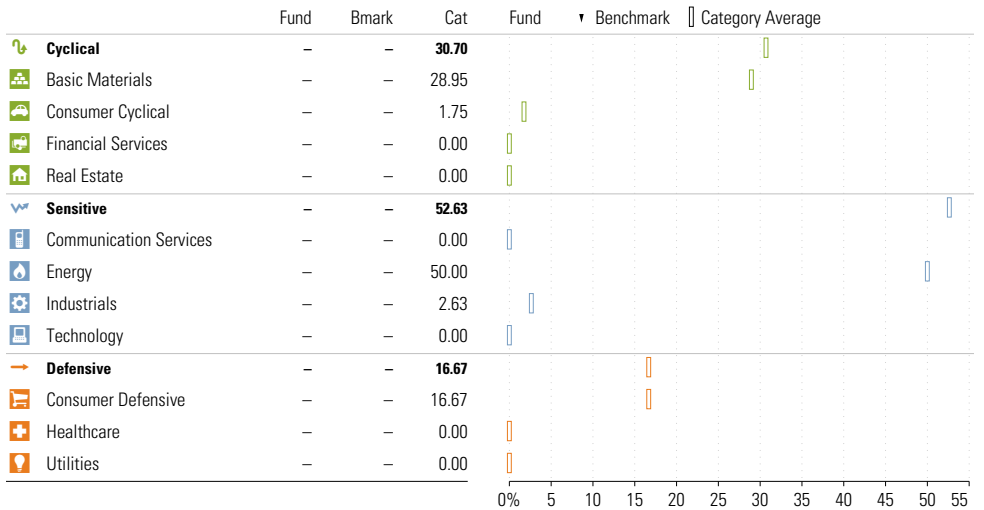


Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	0.00	2.20
Non-US Stocks	0.00	0.58
Bonds	35.60	27.73
Cash	41.07	64.46
Other	23.33	5.02
Total	100.00	100.00

Sector Weighting as of 12-31-2021



Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Invesco Cayman Commodity Fund Iii Hf	23.33	23.33	-	-
⊖ Invesco Shrt-Trm Inv Treasury Instl	13.59	36.92	-	-
⊖ Invesco Shrt-Trm Inv Gov&Agcy Instl	11.89	48.81	-	-
⊖ Invesco Shrt-Trm Inv Liq Assets Instl	8.42	57.24	-	-
United States Treasury Notes 0.24509%	7.26	64.50	-	-
United States Treasury Notes 0.30409%	7.22	71.72	-	-
United States Treasury Notes 0.34409%	7.22	78.94	-	-
⊕ United States Treasury Bills 0%	5.57	84.50	-	-
⊕ United States Treasury Bills 0%	5.56	90.06	-	-
Citigroup Global Markets Holdings Inc. 0.01%	2.84	92.91	-	-
Canadian Imperial Bank of Commerce 0.1%	2.26	95.16	-	-
Societe Generale S.A. 0.1%	1.49	96.65	-	-
Barclays Bank plc 0.01%	1.48	98.14	-	-
Barclays Bank plc 0.1%	1.28	99.41	-	-
Barclays Bank plc 0.01%	0.65	100.06	-	-

Total Holdings 16

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Giri Devulapally since 08-2004
Joseph Wilson since 11-2020
Larry Lee since 11-2020
Holly Fleiss since 01-2022

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 17.42 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 0.44 is 55.1% lower than the Large Growth category average.

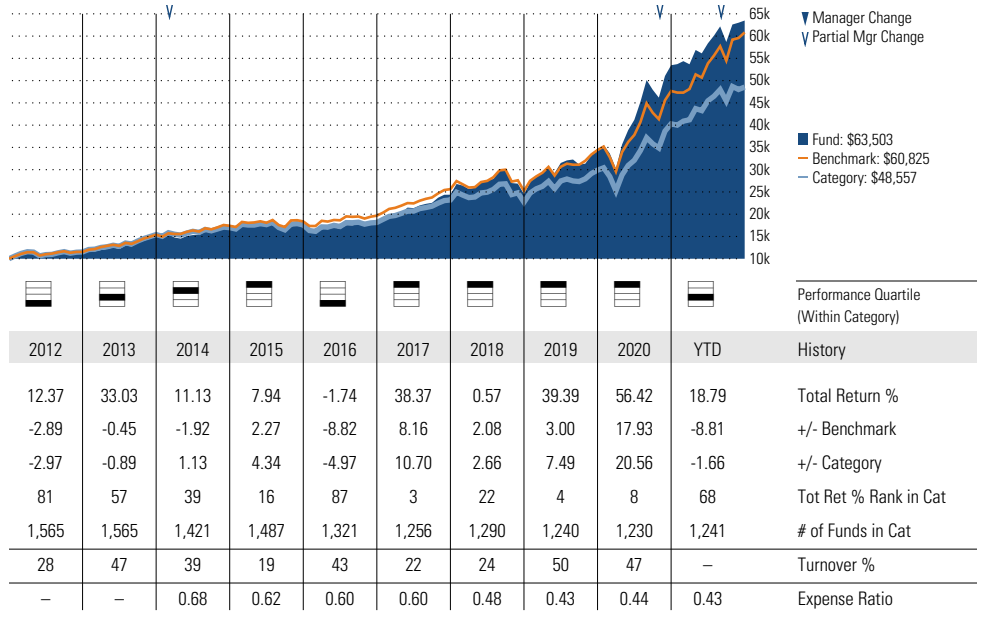
Morningstar Investment Management LLC Analysis

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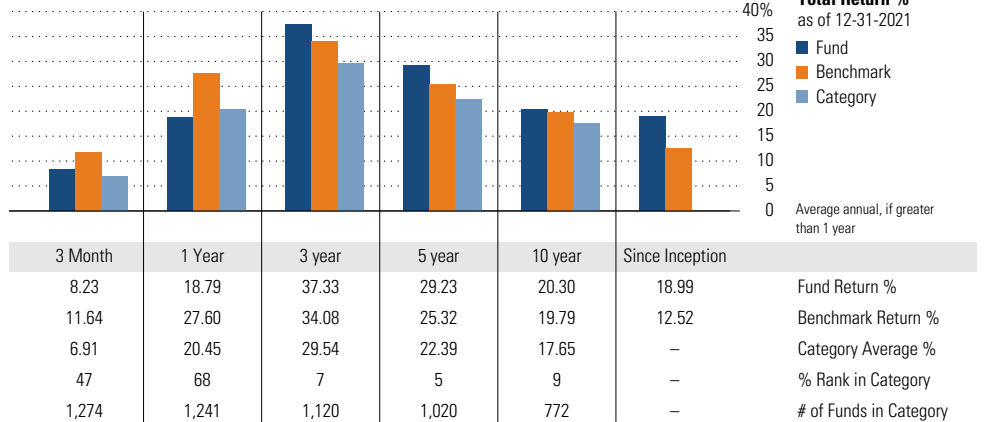
ESG Metrics

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

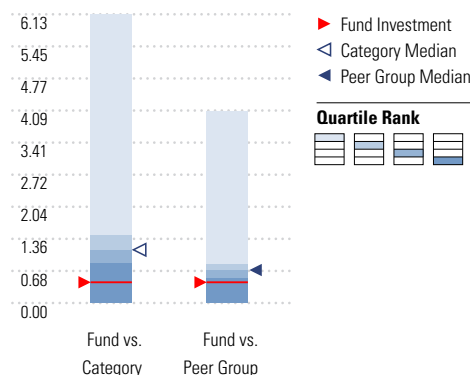
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	1.75	-	-2.24
Beta	1.03	-	0.97
R-Squared	92.59	-	91.07
Standard Deviation	19.71	18.42	18.79
Sharpe Ratio	1.68	1.65	1.46
Tracking Error	5.39	-	5.52
Information Ratio	0.60	-	-0.92
Up Capture Ratio	99.59	-	90.02
Down Capture Ratio	81.47	-	93.02

Portfolio Metrics

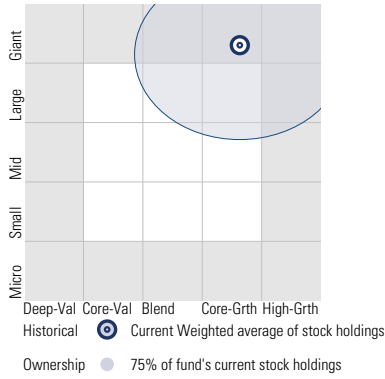
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	29.72	34.55	33.66
Price/Book Ratio	9.51	12.90	9.38
Geom Avg Mkt Cap \$B	281.70	350.68	382.58
ROE	39.04	41.42	32.76

JPMorgan Large Cap Growth R6 JLGMX

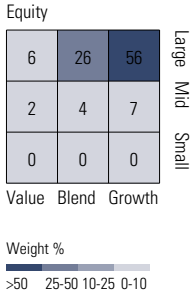
Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

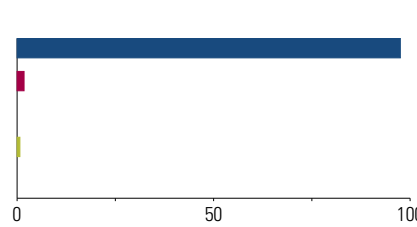
Style Analysis as of 12-31-2021
Morningstar Style Box™



Style Breakdown

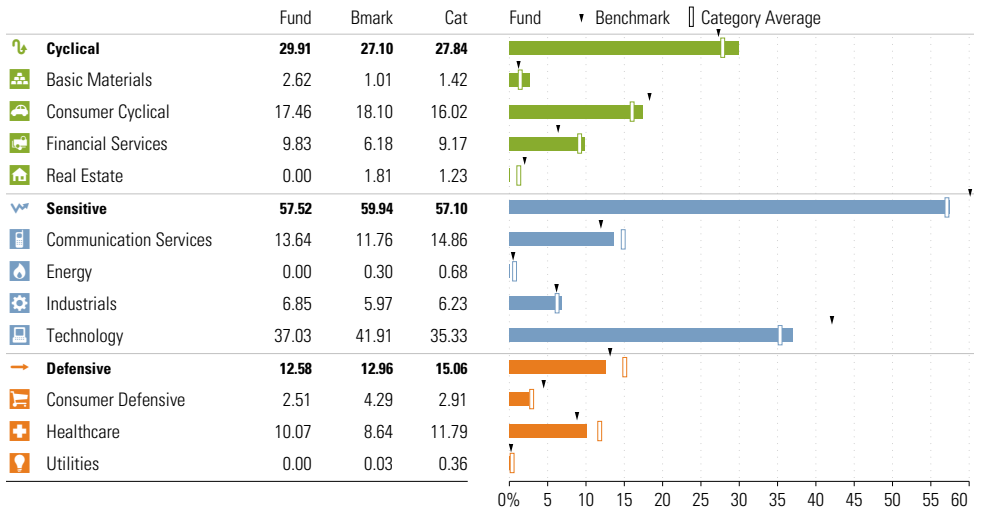


Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	97.51	92.88
Non-US Stocks	1.77	5.04
Bonds	0.00	0.00
Cash	0.71	1.24
Other	0.00	0.84
Total	100.00	100.00

Sector Weighting as of 12-31-2021



Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	9.26	9.26	34.48	Technology
⊖ Microsoft Corp	9.12	18.38	52.24	Technology
⊖ Alphabet Inc Class C	7.46	25.84	65.17	Communication Svc
⊕ Tesla Inc	4.52	30.36	49.76	Consumer Cyclical
⊖ Amazon.com Inc	3.26	33.62	2.38	Consumer Cyclical
⊖ Advanced Micro Devices Inc	3.05	36.67	56.91	Technology
⊖ NVIDIA Corp	2.97	39.63	125.41	Technology
⊕ Blackstone Inc	2.79	42.42	105.15	Financial Services
⊖ Meta Platforms Inc Class A	2.72	45.14	23.13	Communication Svc
⊖ Deere & Co	2.30	47.43	28.89	Industrials
⊖ Lowe's Companies Inc	2.20	49.64	62.78	Consumer Cyclical
⊖ Charles Schwab Corp	2.00	51.64	59.92	Financial Services
⊖ Intuit Inc	1.96	53.60	69.98	Technology
⊖ Morgan Stanley	1.95	55.55	46.30	Financial Services
⊕ Oracle Corp	1.95	57.49	36.67	Technology

Total Holdings 69

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 7.38 years.

✗ **Style:** The fund has landed in its primary style box — Large Blend — 47.06 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.44 is 45.68% lower than the Large Blend category average.

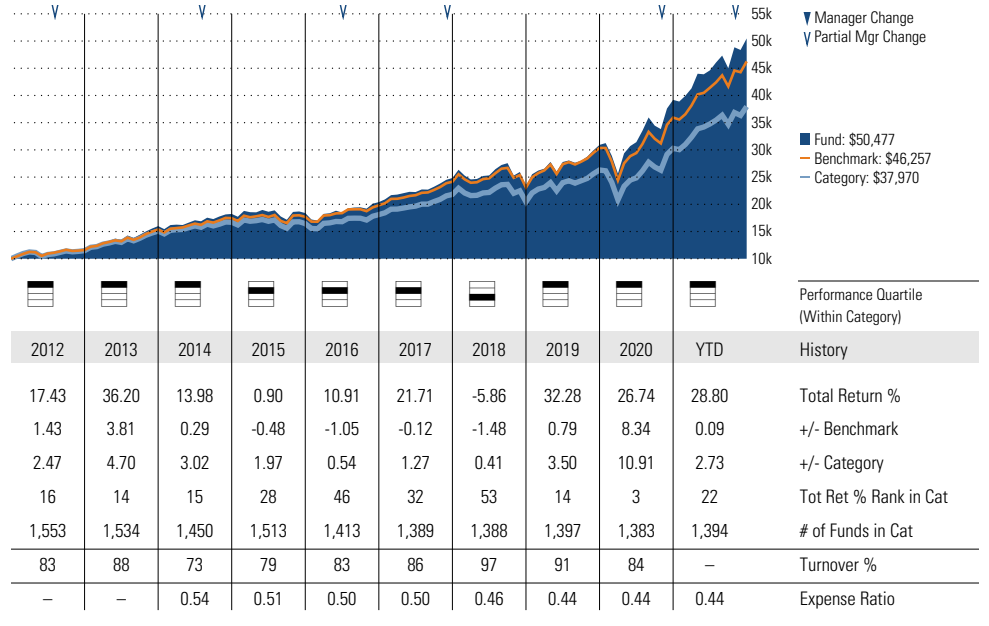
Morningstar Investment Management LLC Analysis

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

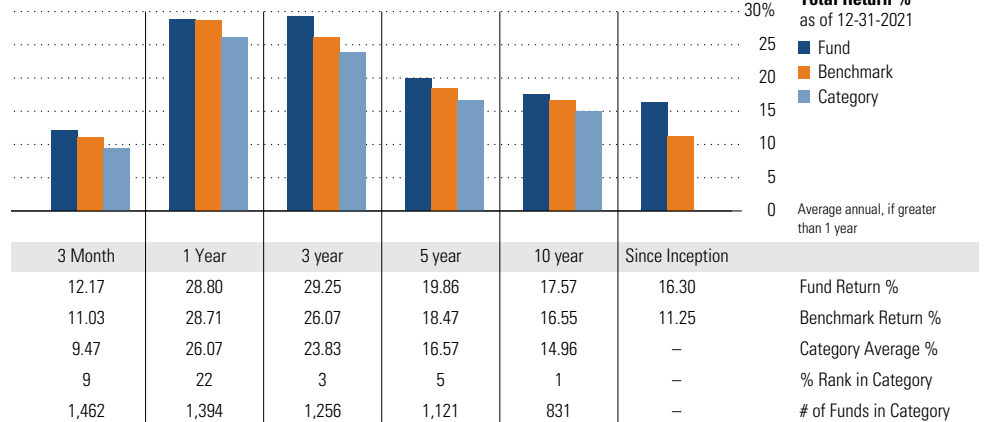
ESG Metrics

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

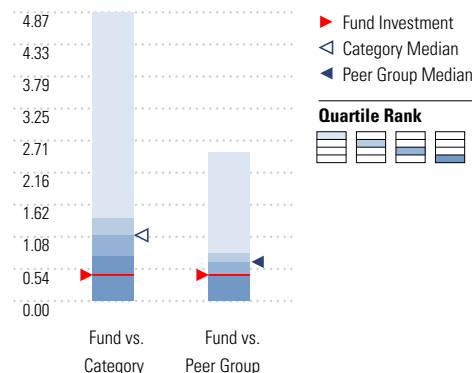
Growth of \$10,000



Trailing Performance



Net Expense



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

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

Portfolio Metrics

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

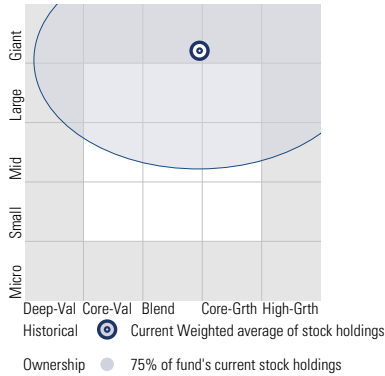
JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

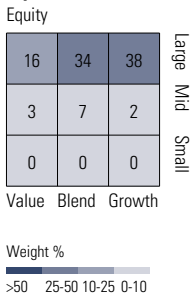
Morningstar Index
S&P 500 TR USD

Style Analysis as of 12-31-2021

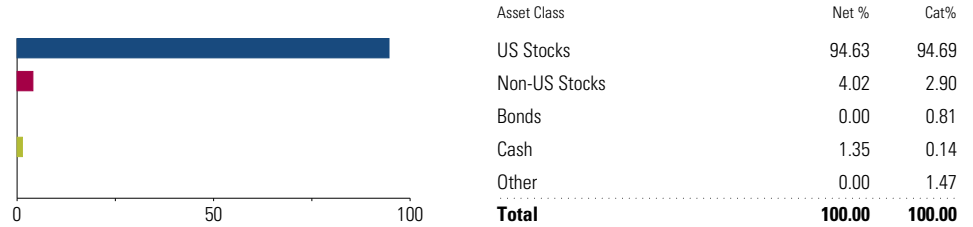
Morningstar Style Box™



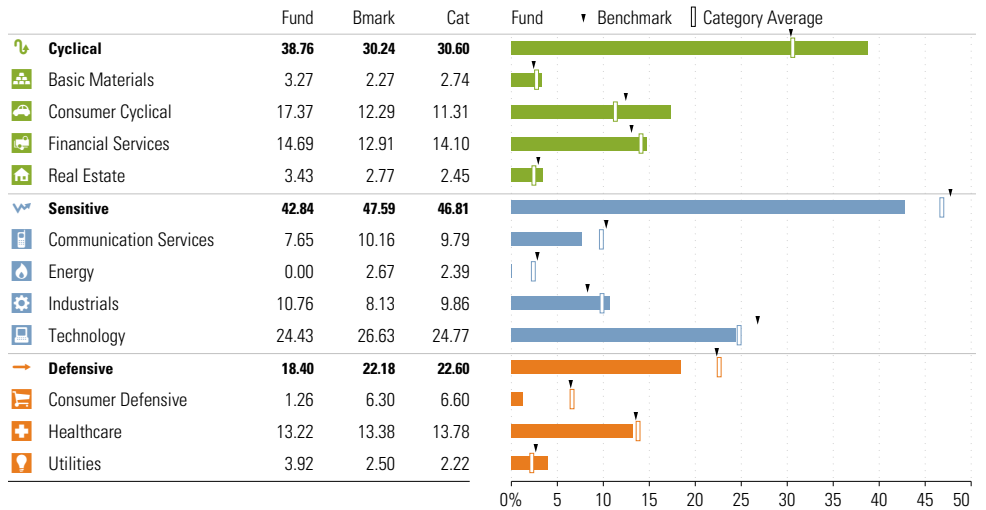
Style Breakdown



Asset Allocation as of 12-31-2021



Sector Weighting as of 12-31-2021



Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	8.44	8.44	52.24	Technology
Alphabet Inc Class A	6.52	14.95	65.30	Communication Svc
Amazon.com Inc	5.85	20.80	2.38	Consumer Cyclical
Apple Inc	5.27	26.07	34.48	Technology
Prologis Inc	3.38	29.45	71.46	Real Estate
Mastercard Inc Class A	3.32	32.77	1.16	Financial Services
NXP Semiconductors NV	3.19	35.96	44.66	Technology
Eaton Corp PLC	3.03	38.99	46.38	Industrials
AbbVie Inc	2.80	41.79	31.22	Healthcare
NextEra Energy Inc	2.74	44.53	23.01	Utilities
Analog Devices Inc	2.47	47.00	20.85	Technology
Norfolk Southern Corp	2.45	49.45	27.04	Industrials
Wells Fargo & Co	2.23	51.69	60.97	Financial Services
Truist Financial Corp	2.17	53.85	26.04	Financial Services
Deere & Co	2.07	55.92	28.89	Industrials

Total Holdings 53

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Loomis Sayles Core Plus Bond N NERNX

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

Portfolio Manager(s)

Peter Palfrey since 12-1996
 Richard Raczkowski since 05-1999
 Ian Anderson since 02-2020
 Barath Sankaran since 02-2020

Quantitative Screens

✔ **Performance:** The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 6 of the 8 years it's been in existence.

✔ **Management:** The fund's management has been in place for 25.02 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.38 is 49.33% lower than the Intermediate Core-Plus Bond category average.

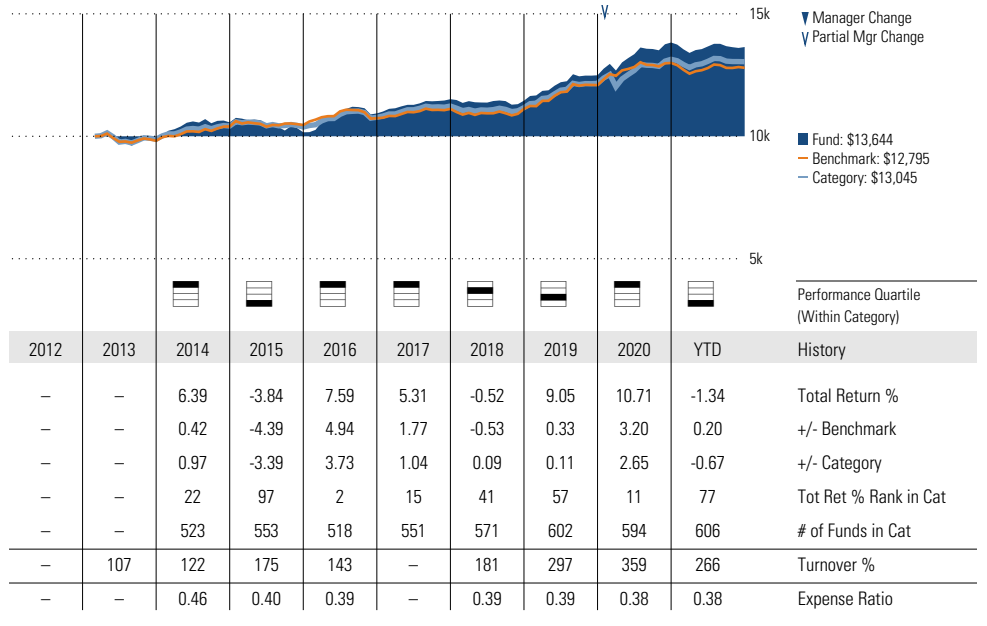
Morningstar Investment Management LLC Analysis

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.

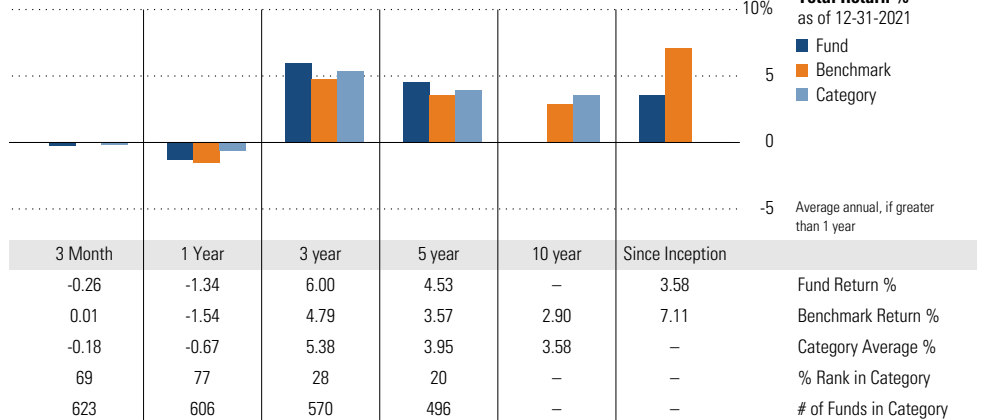
ESG Metrics

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

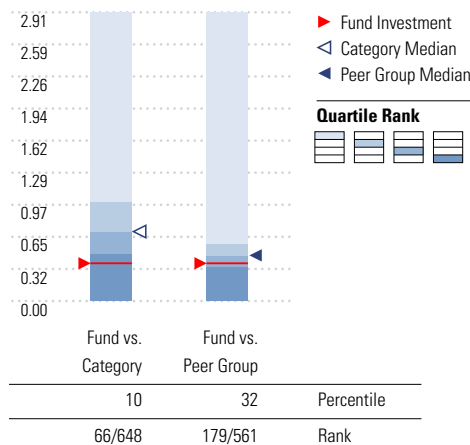
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	1.04	-	0.62
Beta	1.03	-	1.02
R-Squared	83.99	-	61.97
Standard Deviation	3.81	3.40	4.62
Sharpe Ratio	1.35	1.18	1.05
Tracking Error	1.53	-	2.93
Information Ratio	0.79	-	0.27
Up Capture Ratio	115.13	-	115.36
Down Capture Ratio	96.97	-	117.26

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	5.81	4.43	6.17
Avg Eff Maturity	8.09	-	8.05

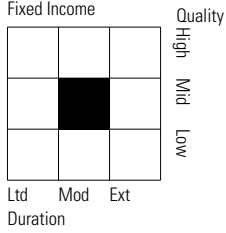
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Loomis Sayles Core Plus Bond N NERNX

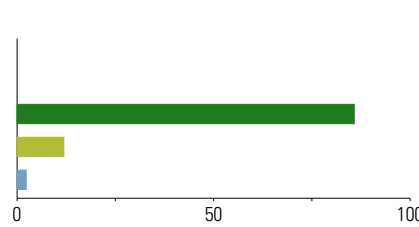
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021

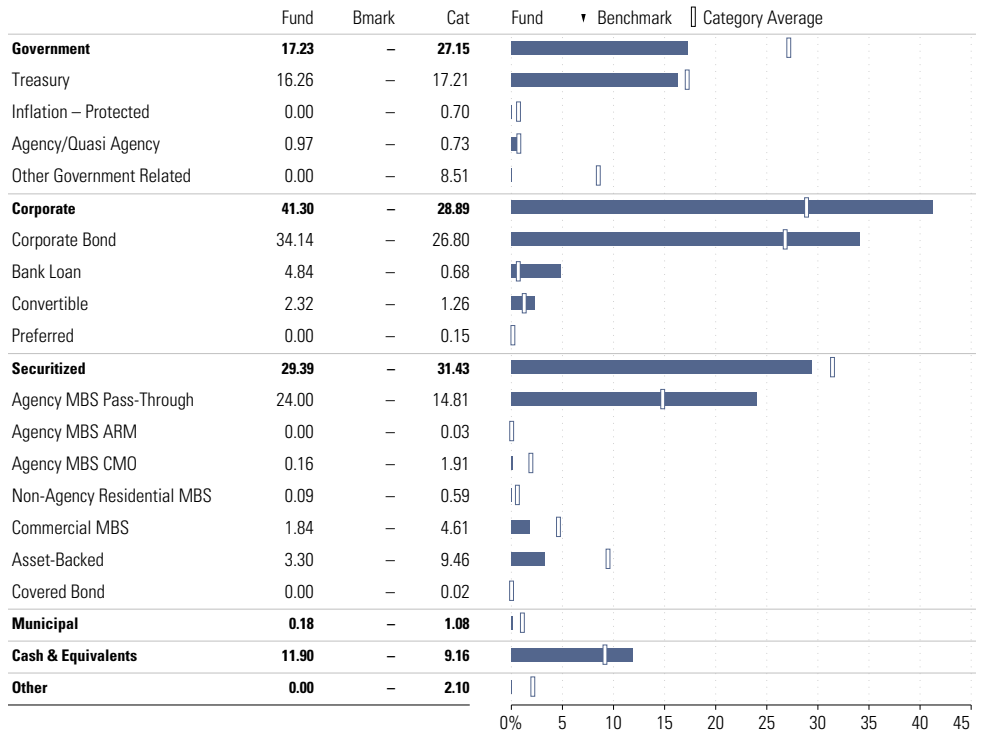


Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.00
Bonds	85.78	95.54
Cash	11.90	2.35
Other	2.32	2.02
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	47.07	3.53	46.15
AA	3.21	74.59	5.13
A	8.98	10.82	11.59
BBB	24.73	8.32	21.70
BB	13.87	0.28	7.39
B	2.09	0.00	2.84
Below B	0.06	0.00	1.36
Not Rated	0.00	2.46	3.84

Sector Weighting as of 12-31-2021



Top 10 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Fixed Inc Clearing Corp.Repo	01-2022	8.68	8.68	-
⊕ Federal National Mortgage Association 2.5%	02-2051	3.94	12.62	-
⊕ United States Treasury Bills 0.01%	04-2022	2.37	14.99	-
United States Treasury Bonds 2%	11-2041	2.18	17.17	-
⊕ Federal National Mortgage Association 2%	02-2052	1.69	18.86	-
Mexico (United Mexican States) 8.5%	05-2029	1.46	20.33	-
United States Treasury Bonds 1.75%	08-2041	1.42	21.75	-
⊕ United States Treasury Notes 1.25%	12-2026	1.22	22.97	-
⊕ United States Treasury Bills 0.01%	01-2022	1.21	24.18	-
⊖ Federal Home Loan Mortgage Corporation 5%	10-2049	1.08	25.26	-

Total Holdings 795

⊕ Increase ⊖ Decrease ✱ New to Portfolio

MFS Mid Cap Growth R6 OTCKX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Eric Fischman since 11-2008
Paul Gordon since 05-2011
Eric Braz since 06-2021

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 13.12 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.66 is 38.32% lower than the Mid-Cap Growth category average.

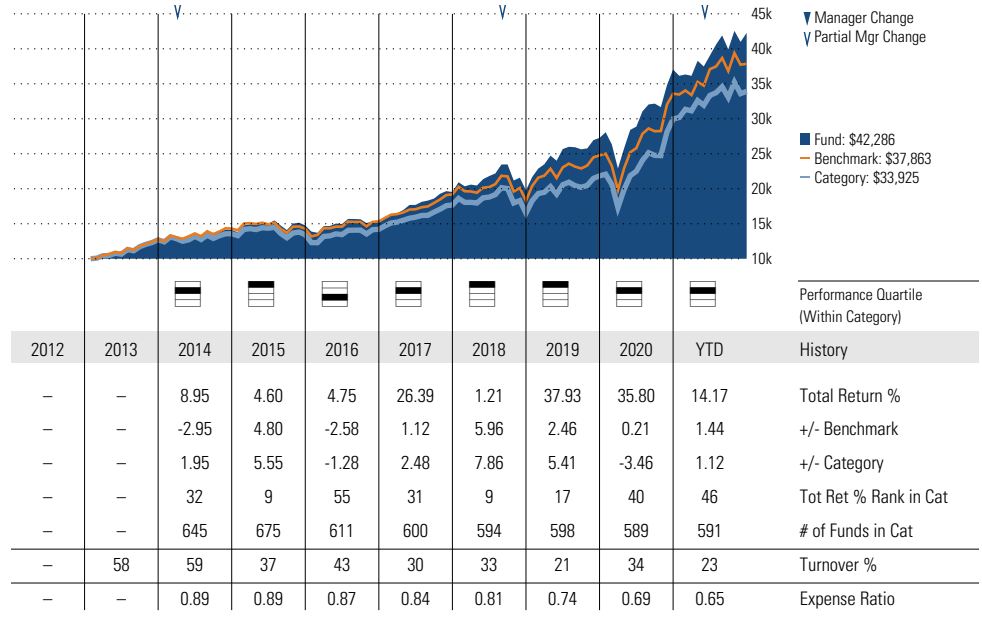
Morningstar Investment Management LLC Analysis

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.

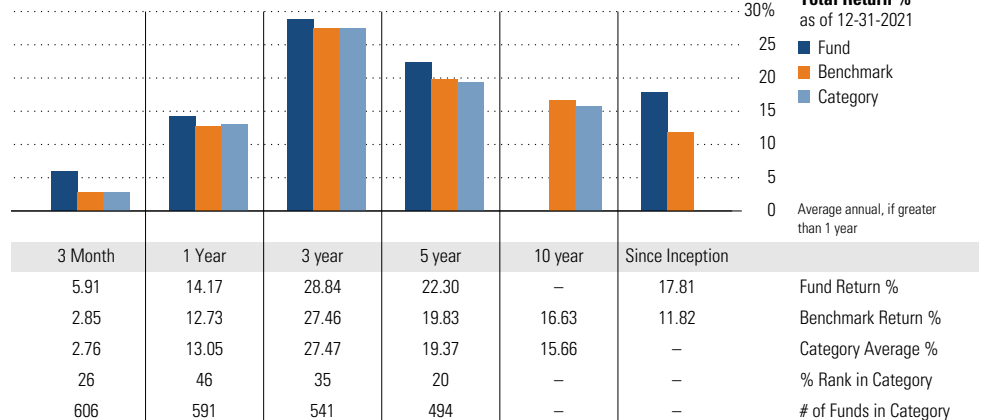
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	12-16-2021
Sustainability Rating	5	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

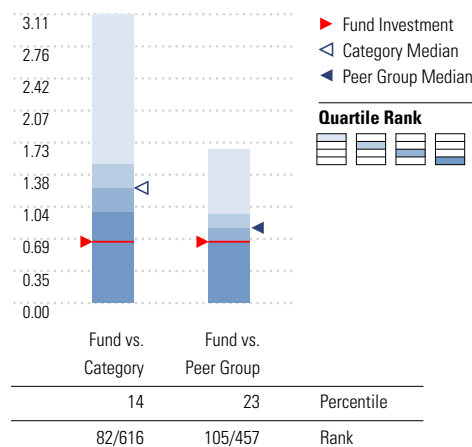
Growth of \$10,000



Trailing Performance



Net Expense



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

Metric	Fund	Bmark	Cat
Alpha	4.81	-	1.01
Beta	0.84	-	0.98
R-Squared	93.42	-	89.98
Standard Deviation	17.84	20.47	21.31
Sharpe Ratio	1.47	1.25	1.24
Tracking Error	5.60	-	6.75
Information Ratio	0.25	-	-0.04
Up Capture Ratio	95.47	-	100.42
Down Capture Ratio	82.07	-	99.53

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	41.60	32.37	34.20
Price/Book Ratio	6.83	9.52	6.68
Geom Avg Mkt Cap \$B	23.89	24.63	20.45
ROE	21.89	19.10	17.03

MFS Mid Cap Growth R6 OTCKX

Morningstar Category

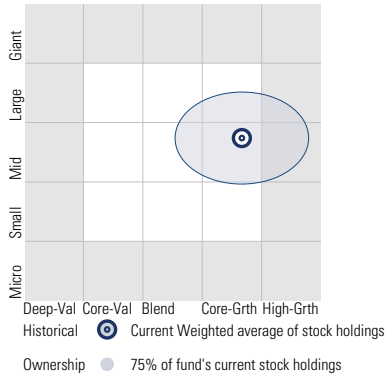
Mid-Cap Growth

Morningstar Index

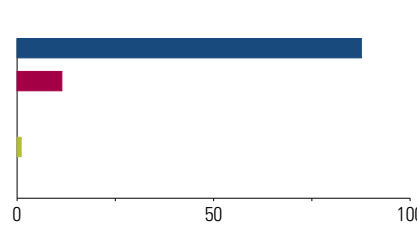
Russell Mid Cap Growth TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™

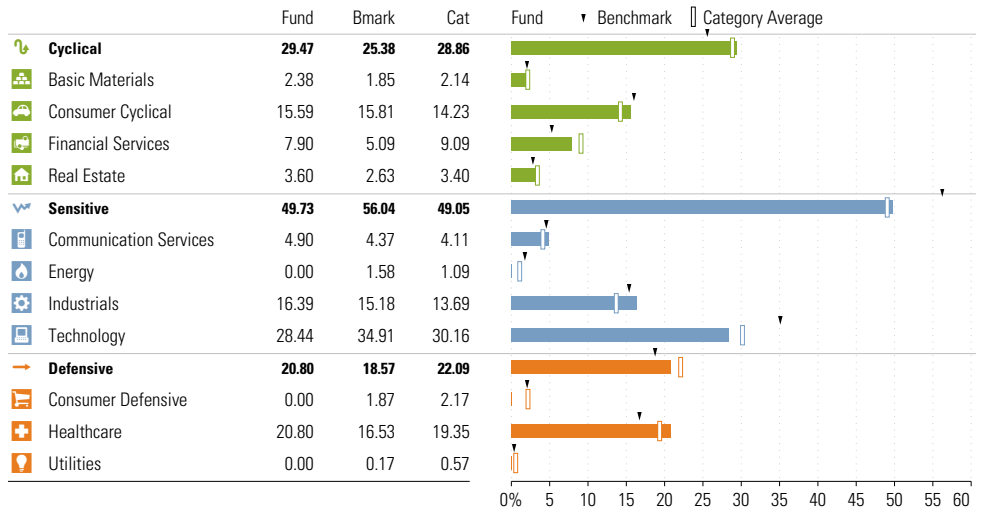


Asset Allocation as of 12-31-2021

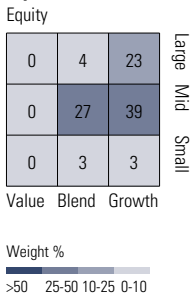


Asset Class	Net %	Cat%
US Stocks	87.59	93.15
Non-US Stocks	11.39	3.77
Bonds	0.00	0.02
Cash	1.02	2.70
Other	0.00	0.35
Total	100.00	100.00

Sector Weighting as of 12-31-2021



Style Breakdown



Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ PerkinElmer Inc	3.05	3.05	40.31	Healthcare
⊕ Cadence Design Systems Inc	2.71	5.76	36.59	Technology
⊕ MSCI Inc	2.64	8.40	38.03	Financial Services
⊖ Monolithic Power Systems Inc	2.63	11.03	35.36	Technology
⊕ Charles River Laboratories International Inc	2.28	13.31	50.80	Healthcare
⊕ Steris PLC	2.05	15.35	29.30	Healthcare
⊕ Verisk Analytics Inc	2.01	17.36	10.74	Industrials
⊕ AMETEK Inc	2.00	19.37	22.24	Industrials
⊕ Icon PLC	1.93	21.30	58.84	Healthcare
⊕ Pool Corp	1.86	23.17	52.75	Consumer Cyclical
⊕ Arthur J. Gallagher & Co	1.86	25.02	38.70	Financial Services
⊕ NICE Ltd ADR	1.76	26.78	7.07	Technology
⊕ Entegris Inc	1.74	28.52	44.54	Technology
⊕ Vulcan Materials Co	1.73	30.25	40.96	Basic Materials
⊕ TransUnion	1.72	31.98	19.88	Industrials

Total Holdings 107

⊕ Increase ⊖ Decrease ✨ New to Portfolio

MFS New Discovery R6 MNDKX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 7 of the 9 years it's been in existence.

✔ **Management:** The fund's management has been in place for 8.01 years.

✘ **Style:** The fund has landed in its primary style box — Small Growth — 45.71 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.89 is 25.83% lower than the Small Growth category average.

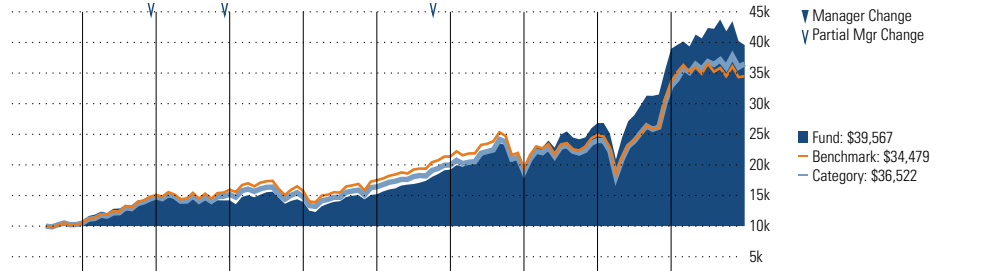
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning is consistent with the overall investment strategy.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	11-30-2021

Growth of \$10,000



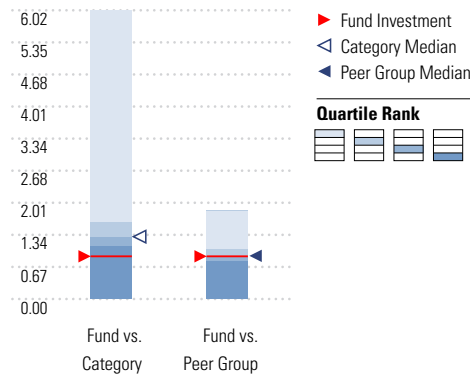
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
Performance Quartile (Within Category)											
Total Return %	-	41.32	-7.15	-1.80	9.01	26.50	-1.29	41.26	45.18	1.58	Total Return %
+/- Benchmark	-	-1.98	-12.75	-0.42	-2.31	4.33	8.02	12.78	10.55	-1.25	+/- Benchmark
+/- Category	-	0.41	-9.59	0.61	-2.19	5.00	4.47	13.58	6.56	-10.31	+/- Category
Tot Ret % Rank in Cat	-	48	95	42	59	22	22	3	30	84	Tot Ret % Rank in Cat
# of Funds in Cat	-	710	665	701	644	650	646	636	627	617	# of Funds in Cat
Turnover %	128	96	98	56	49	53	67	69	64	71	Turnover %
Expense Ratio	-	-	0.91	0.93	0.97	0.97	0.96	0.95	0.92	0.88	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
Fund Return %	-5.40	1.58	27.72	21.07	-	16.48	Fund Return %
Benchmark Return %	0.01	2.83	21.17	14.53	14.14	10.20	Benchmark Return %
Category Average %	1.74	11.89	25.87	18.09	15.16	-	Category Average %
% Rank in Category	89	84	34	28	-	-	% Rank in Category
# of Funds in Category	626	617	582	520	-	-	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group	Percentile
Rank	21	44	
Rank	134/630	208/474	

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	6.93	-	4.94
Beta	0.92	-	0.94
R-Squared	92.63	-	89.52
Standard Deviation	22.29	23.40	23.24
Sharpe Ratio	1.18	0.90	1.07
Tracking Error	6.36	-	7.72
Information Ratio	1.03	-	0.57
Up Capture Ratio	101.97	-	101.88
Down Capture Ratio	79.72	-	87.49

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	26.21	22.94	32.03
Price/Book Ratio	4.02	4.80	5.03
Geom Avg Mkt Cap \$B	4.06	3.20	6.12
ROE	3.63	8.90	7.44

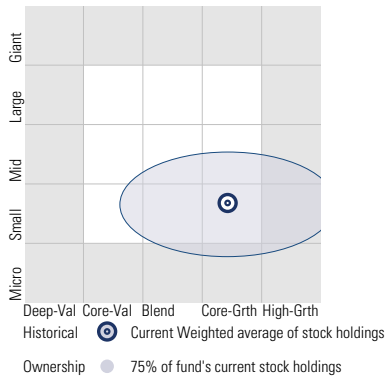
MFS New Discovery R6 MNDKX

Morningstar Category
Small Growth

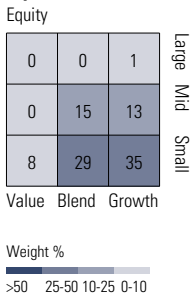
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 12-31-2021

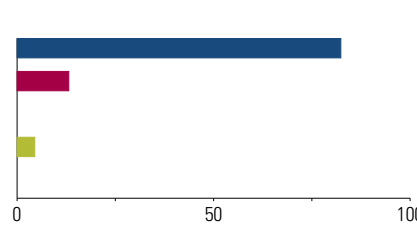
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	82.37	92.78
Non-US Stocks	13.15	4.51
Bonds	0.00	0.00
Cash	4.49	1.82
Other	0.00	0.89
Total	100.00	100.00

Sector Weighting as of 12-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	28.12	25.45	25.72			
Basic Materials	4.27	3.28	2.47			
Consumer Cyclical	11.78	13.24	12.22			
Financial Services	8.22	5.64	8.42			
Real Estate	3.85	3.29	2.61			
Sensitive	53.43	44.66	46.26			
Communication Services	4.59	3.32	2.51			
Energy	0.00	2.19	1.47			
Industrials	13.85	15.68	16.15			
Technology	34.99	23.47	26.13			
Defensive	18.44	29.90	28.02			
Consumer Defensive	1.87	3.97	3.83			
Healthcare	16.57	25.44	23.54			
Utilities	0.00	0.49	0.65			

Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Currency Cash CASH_USD	4.47	4.47	-	-
Leslies Inc Ordinary Shares	2.11	6.59	-14.74	Consumer Cyclical
The AZEK Co Inc Class A	2.09	8.68	20.26	Industrials
⊖ Rapid7 Inc	2.04	10.72	30.53	Technology
CACI International Inc Class A	2.00	12.72	7.97	Technology
⊖ EVO Payments Inc Class A	1.99	14.71	-5.22	Technology
Stag Industrial Inc	1.85	16.56	57.76	Real Estate
ExlService Holdings Inc	1.76	18.32	70.06	Technology
Q2 Holdings Inc	1.71	20.03	-37.22	Technology
⊕ Hamilton Lane Inc Class A	1.70	21.73	34.51	Financial Services
WNS (Holdings) Ltd ADR	1.67	23.41	22.44	Technology
⊖ Syneos Health Inc Class A	1.61	25.02	50.71	Healthcare
Sensata Technologies Holding PLC	1.58	26.60	16.97	Technology
Axalta Coating Systems Ltd	1.55	28.15	16.01	Basic Materials
⊕ ACV Auctions Inc Ordinary Shares - Class A	1.53	29.68	-	Technology

Total Holdings 115

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Neuberger Berman Real Estate R6 NRREX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Steve Shigekawa since 12-2005

Brian Jones since 10-2008

Quantitative Screens

✔ **Performance:** The fund has finished in the Real Estate category's top three quartiles in 6 of the 8 years it's been in existence.

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

✗ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 47.06 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.75 is 29.25% lower than the Real Estate category average.

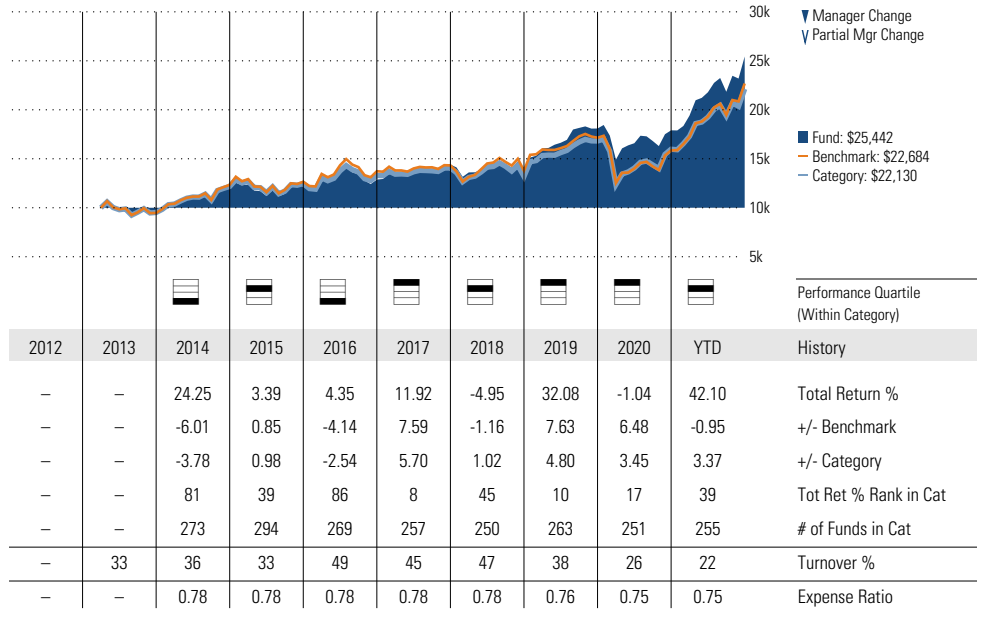
Morningstar Investment Management LLC Analysis

Although this fund fails the style screen, it continues to hold real estate securities and we do not regard the failure as significant.

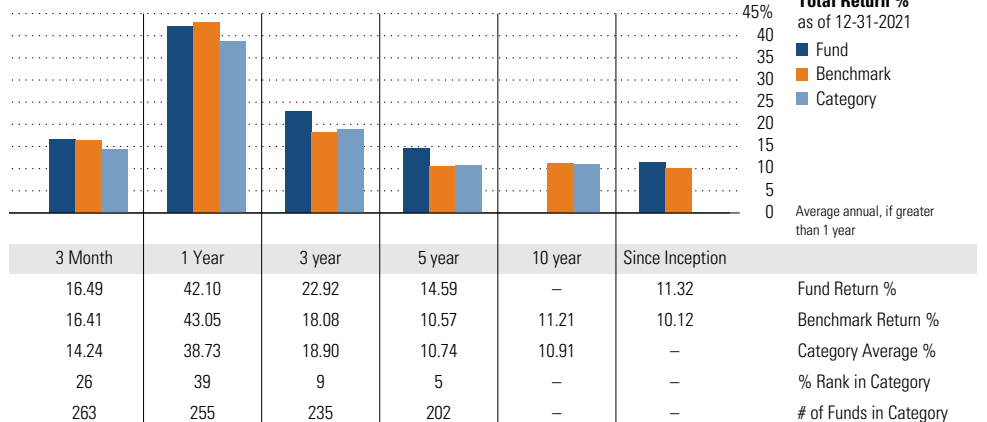
ESG Metrics

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

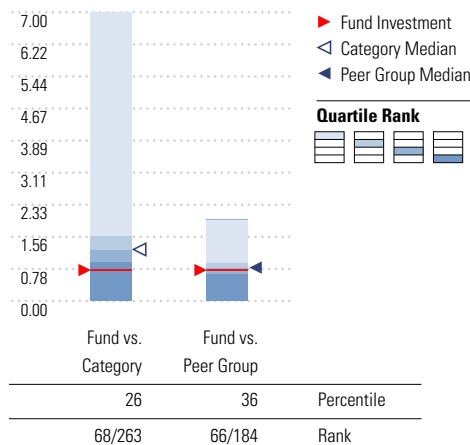
Growth of \$10,000



Trailing Performance



Net Expense



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	7.23	-	2.48
Beta	0.79	-	0.92
R-Squared	92.44	-	93.00
Standard Deviation	16.45	19.89	19.01
Sharpe Ratio	1.29	0.90	1.02
Tracking Error	6.09	-	5.07
Information Ratio	0.80	-	0.42
Up Capture Ratio	100.44	-	98.38
Down Capture Ratio	75.83	-	90.01

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	38.99	38.46	37.45
Price/Book Ratio	3.95	2.42	3.24
Geom Avg Mkt Cap \$B	37.87	9.35	29.84
ROE	17.14	9.56	15.04

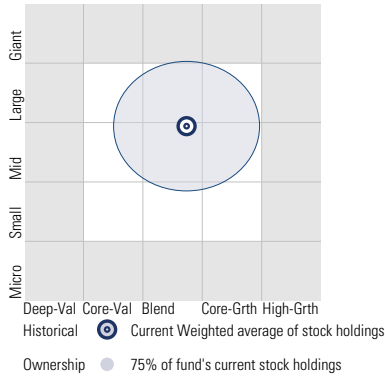
Neuberger Berman Real Estate R6 NRREX

Morningstar Category
Real Estate

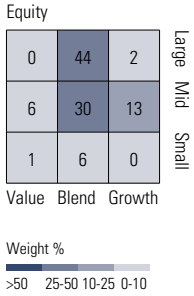
Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 12-31-2021

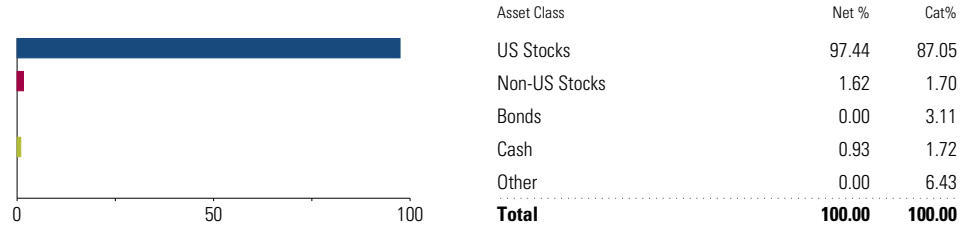
Morningstar Style Box™



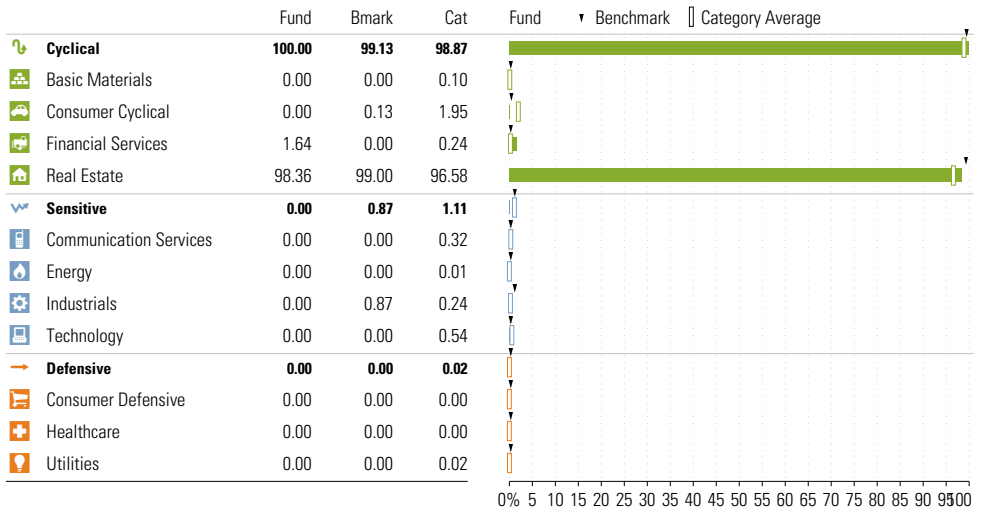
Style Breakdown



Asset Allocation as of 12-31-2021



Sector Weighting as of 12-31-2021



Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Prologis Inc	9.38	9.38	71.46	Real Estate
⊕ American Tower Corp	9.04	18.42	32.63	Real Estate
⊕ Crown Castle International Corp	6.53	24.95	34.56	Real Estate
⊕ Public Storage	5.60	30.55	65.66	Real Estate
⊕ Equinix Inc	5.14	35.69	20.04	Real Estate
⊕ Simon Property Group Inc	4.75	40.44	94.21	Real Estate
⊕ Equity Residential	4.58	45.03	56.73	Real Estate
⊕ Welltower Inc	3.84	48.86	36.51	Real Estate
⊕ Essex Property Trust Inc	3.55	52.41	51.88	Real Estate
⊕ SBA Communications Corp	2.84	55.26	38.71	Real Estate
⊕ Extra Space Storage Inc	2.82	58.08	99.58	Real Estate
⊕ Weyerhaeuser Co	2.80	60.88	26.33	Real Estate
⊕ Digital Realty Trust Inc	2.74	63.61	30.11	Real Estate
⊕ Sun Communities Inc	2.56	66.17	40.37	Real Estate
⊕ Equity Lifestyle Properties Inc	2.52	68.69	40.64	Real Estate

Total Holdings 36

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014

Lorenzo Pagani since 09-2014

Sachin Gupta since 09-2014

Quantitative Screens

✔ **Performance:** The fund has finished in the World Bond-USD Hedged category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 7.27 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.52 is 29.73% lower than the World Bond-USD Hedged category average.

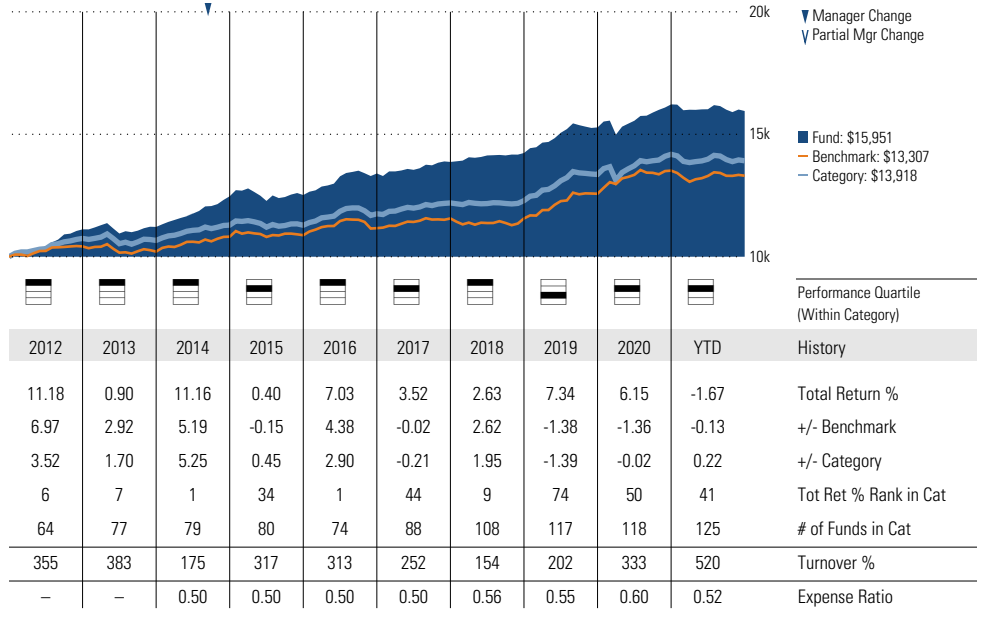
Morningstar Investment Management LLC Analysis

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

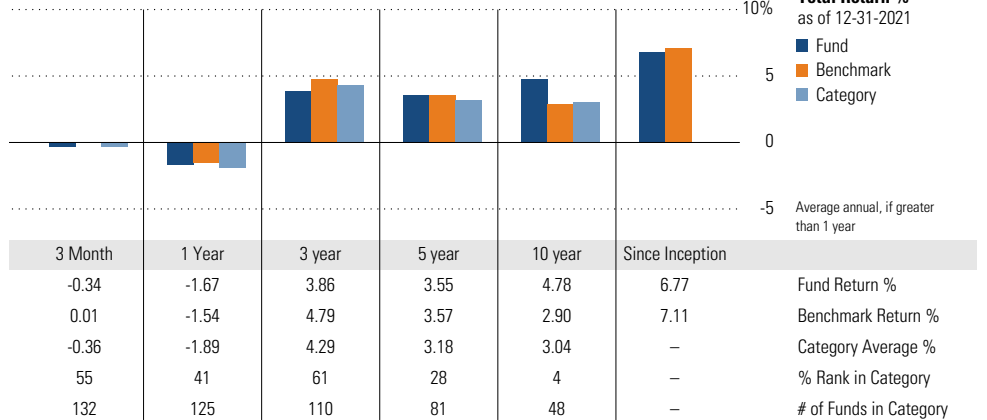
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

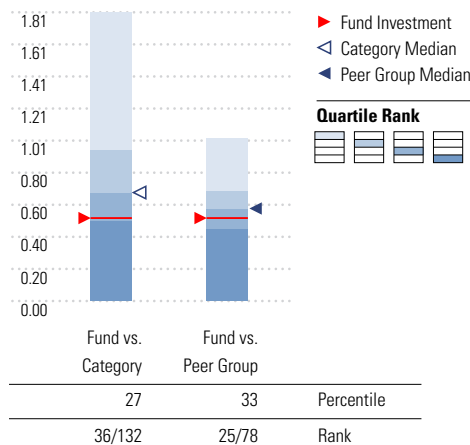
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.46	-	-0.20
Beta	0.72	-	0.98
R-Squared	45.78	-	50.95
Standard Deviation	3.61	3.40	4.74
Sharpe Ratio	0.85	1.18	0.76
Tracking Error	2.82	-	3.46
Information Ratio	-0.33	-	-0.18
Up Capture Ratio	81.56	-	106.14
Down Capture Ratio	82.88	-	132.16

Portfolio Metrics

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

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

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
World Bond-USD Hedged

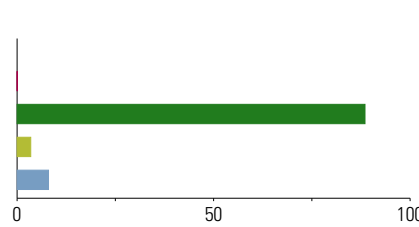
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021

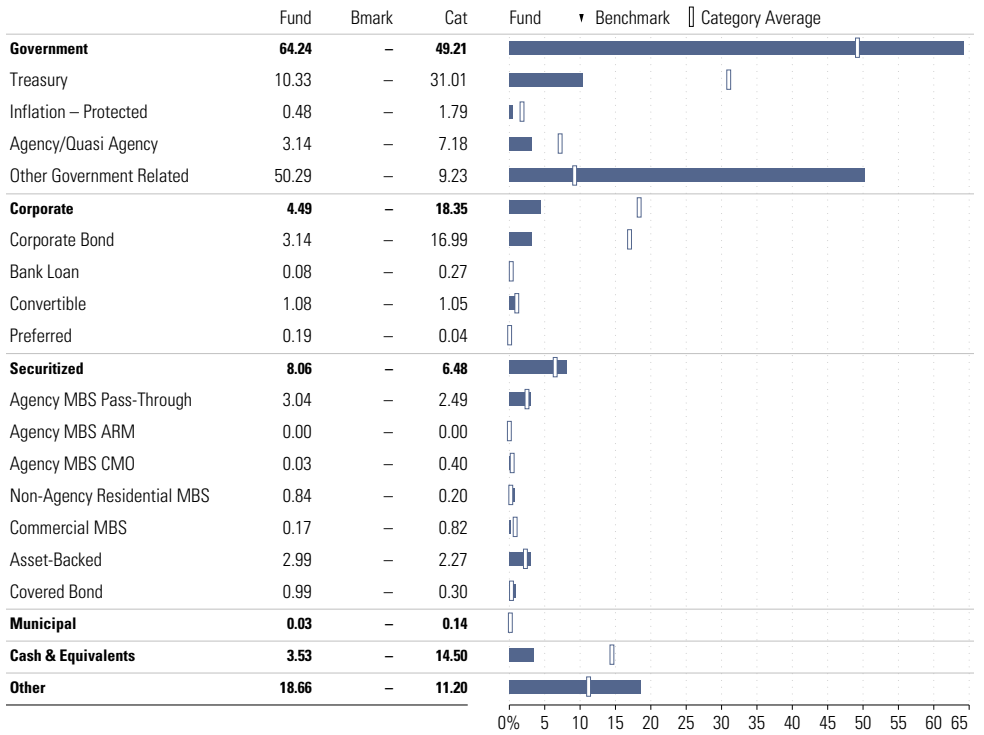


Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.04	0.02
Bonds	88.52	70.46
Cash	3.47	27.90
Other	7.99	1.63
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 12-31-2021



Top 10 Holdings as of 12-31-2021

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

Total Holdings 1810

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.47 is 22.95% lower than the Inflation-Protected Bond category average.

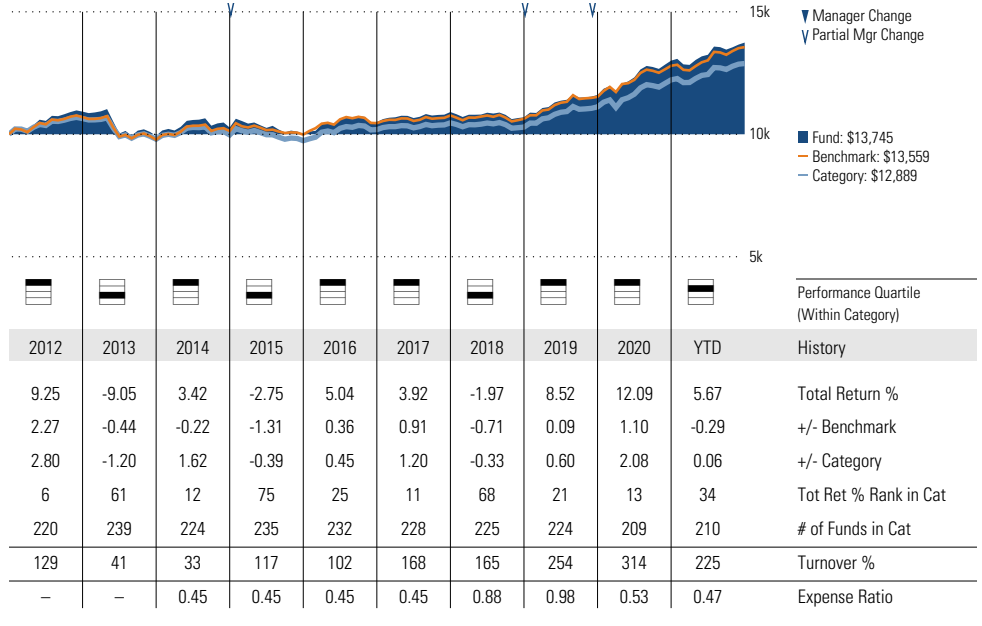
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

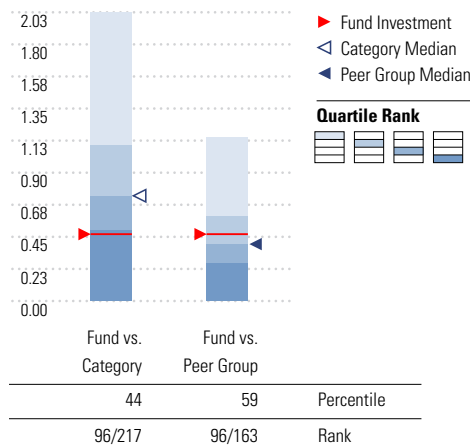
Growth of \$10,000



Trailing Performance



Net Expense



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	0.15	-	-0.07
Beta	1.01	-	0.90
R-Squared	95.09	-	76.48
Standard Deviation	4.05	3.90	4.22
Sharpe Ratio	1.89	1.90	1.65
Tracking Error	0.90	-	2.21
Information Ratio	0.32	-	-0.60
Up Capture Ratio	103.48	-	90.34
Down Capture Ratio	104.04	-	95.16

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	7.44	4.52	6.06
Avg Eff Maturity	6.90	-	7.06

PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

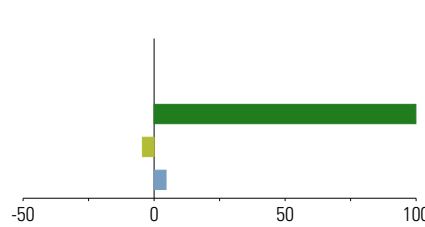
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021

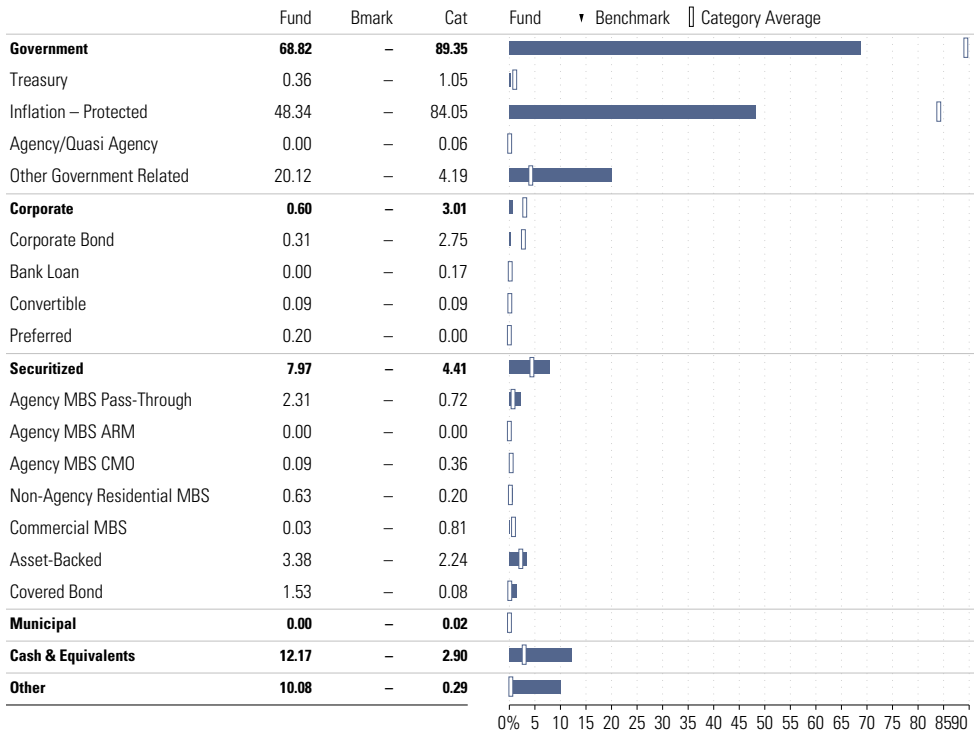


Asset Class	Net %	Cat%
US Stocks	0.00	0.05
Non-US Stocks	0.00	0.00
Bonds	99.92	99.03
Cash	-4.48	0.24
Other	4.56	0.67
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 12-31-2021



Top 10 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Cash Offset	-	23.57	23.57	-
⊖ Euro Schatz Future Dec 21	12-2021	18.59	42.16	-
⊕ 5 Year Treasury Note Future Dec 21	01-2022	18.02	60.17	-
⊖ U S TIPS REV REPO	10-2021	9.44	69.61	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	11-2021	7.84	77.45	-
⊖ EUROPEAN MONETARY UNION EURO Sold	11-2021	7.84	85.29	-
⊖ 10 Year Treasury Note Future Dec 21	12-2021	7.43	92.72	-
⊖ U S TIPS REV REPO	10-2021	7.31	100.04	-
⊖ 2 Year Treasury Note Future Dec 21	01-2022	5.85	105.88	-
⊖ U S TIPS REV REPO	10-2021	4.98	110.87	-

Total Holdings 1002

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

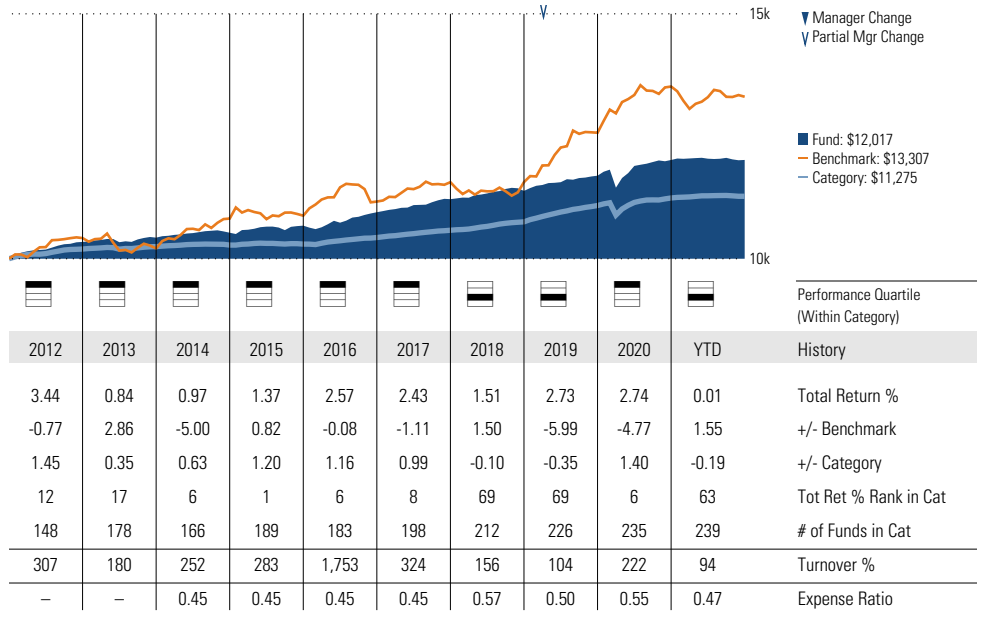
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.47 is 6.82% higher than the Ultrashort Bond category average.

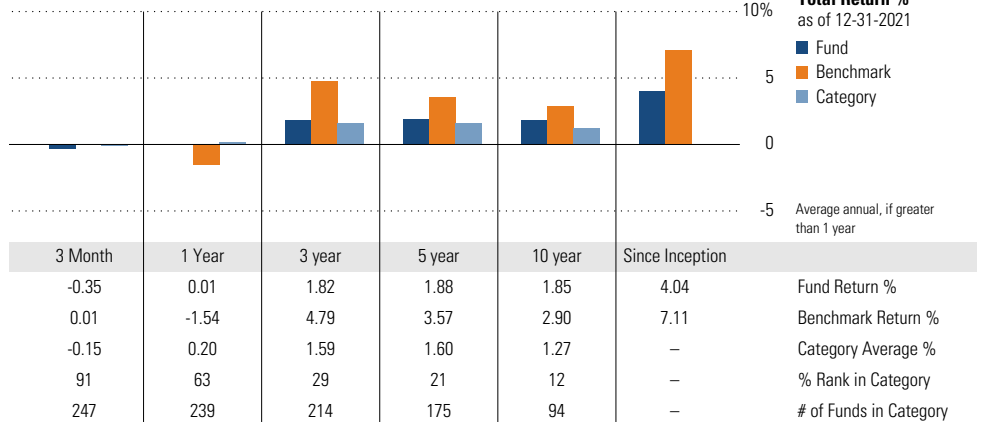
Morningstar Investment Management LLC Analysis

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.

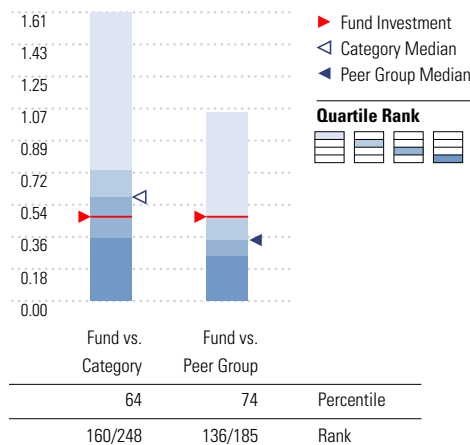
Growth of \$10,000



Trailing Performance



Net Expense



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	0.97	-	0.69
Beta	0.18	-	0.18
R-Squared	6.76	-	15.42
Standard Deviation	2.36	3.40	1.81
Sharpe Ratio	0.42	1.18	0.41
Tracking Error	3.60	-	3.44
Information Ratio	-0.83	-	-0.99
Up Capture Ratio	30.44	-	26.44
Down Capture Ratio	15.51	-	16.05

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.26	4.43	0.59
Avg Eff Maturity	0.09	-	2.49

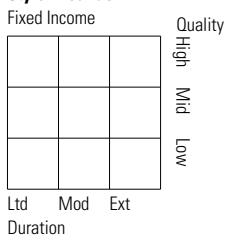
PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

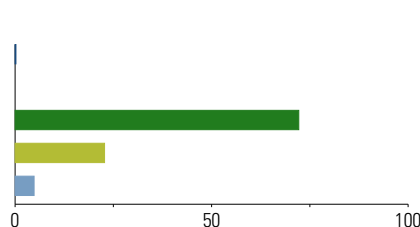
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	0.21	0.00
Non-US Stocks	0.00	0.00
Bonds	72.18	71.19
Cash	22.76	24.31
Other	4.83	4.50
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 12-31-2021



Top 10 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ 5 Year Treasury Note Future Dec 21	01-2022	20.64	20.64	-
⊕ 3 Month Canadian Bankers' Acceptance Future Dec 22	12-2022	19.88	40.52	-
⊖ Pimco Fds	01-2022	16.42	56.93	-
⊖ 2 Year Treasury Note Future Dec 21	01-2022	15.52	72.45	-
✱ Cash Offset	-	14.12	86.58	-
⊕ United States Treasury Notes 0.375%	09-2024	10.89	97.47	-
⊕ 3 Month Canadian Bankers' Acceptance Future Mar 23	03-2023	9.47	106.94	-
✱ Offset: Unsettled Trades	-	5.69	112.63	-
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	4.75	117.38	-
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	4.74	122.12	-

Total Holdings 1238

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard FTSE Social Index Admiral VFTAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2015
William Coleman since 12-2015

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 6.03 years.

✘ **Style:** The fund has landed in its primary style box — Large Blend — 44.12 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.14 is 82.72% lower than the Large Blend category average.

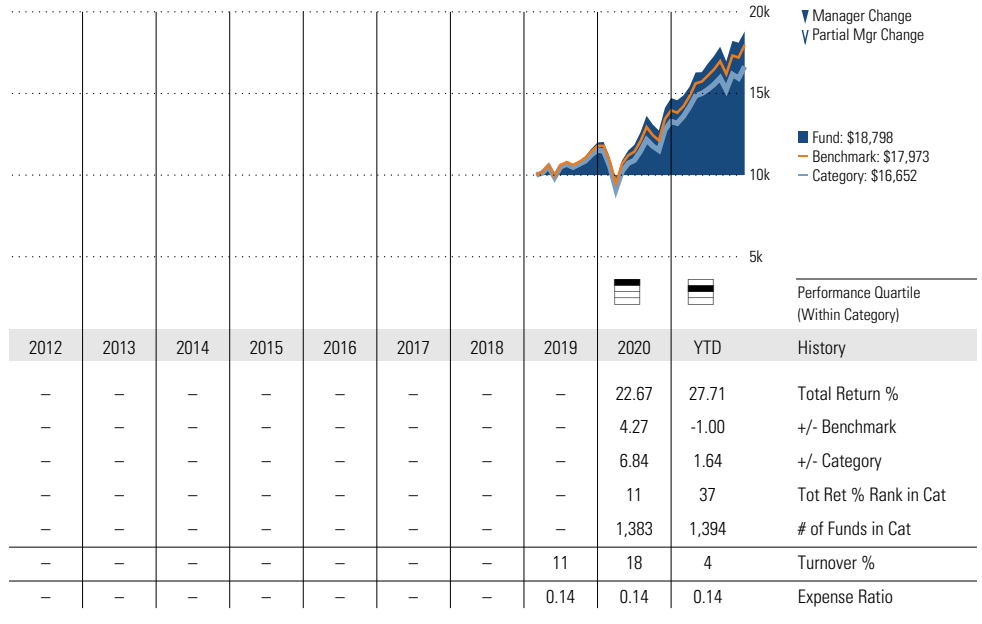
Morningstar Investment Management LLC Analysis

This fund fails our style screen, but as an index-tracker we are not concerned about style drift.

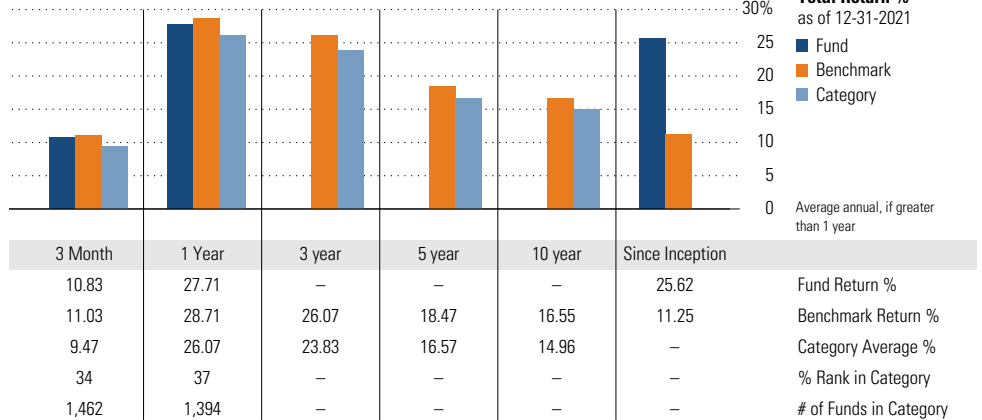
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	12-16-2021
Sustainability Rating	4	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

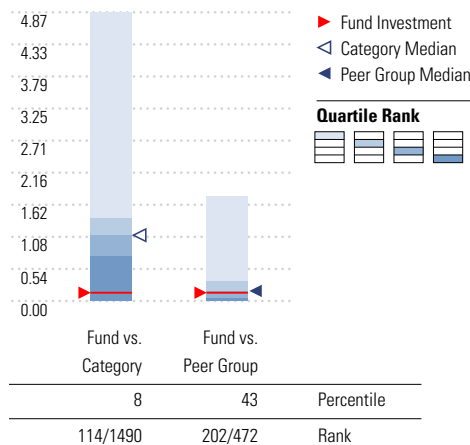
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-	-	-1.70
Beta	-	-	0.97
R-Squared	-	-	95.10
Standard Deviation	-	17.41	17.41
Sharpe Ratio	-	1.38	1.25
Tracking Error	-	-	3.76
Information Ratio	-	-	-1.29
Up Capture Ratio	-	-	93.94
Down Capture Ratio	-	-	100.53

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.91	25.15	25.73
Price/Book Ratio	5.24	4.59	5.74
Geom Avg Mkt Cap \$B	237.95	230.65	305.14
ROE	33.30	32.75	38.00

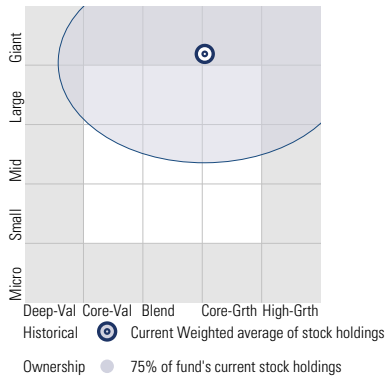
Vanguard FTSE Social Index Admiral VFTAX

Morningstar Category
Large Blend

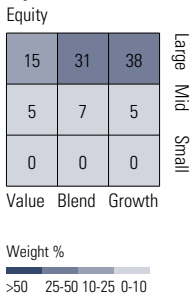
Morningstar Index
S&P 500 TR USD

Style Analysis as of 12-31-2021

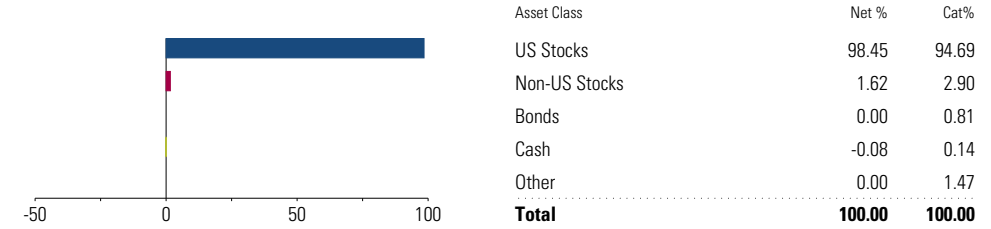
Morningstar Style Box™



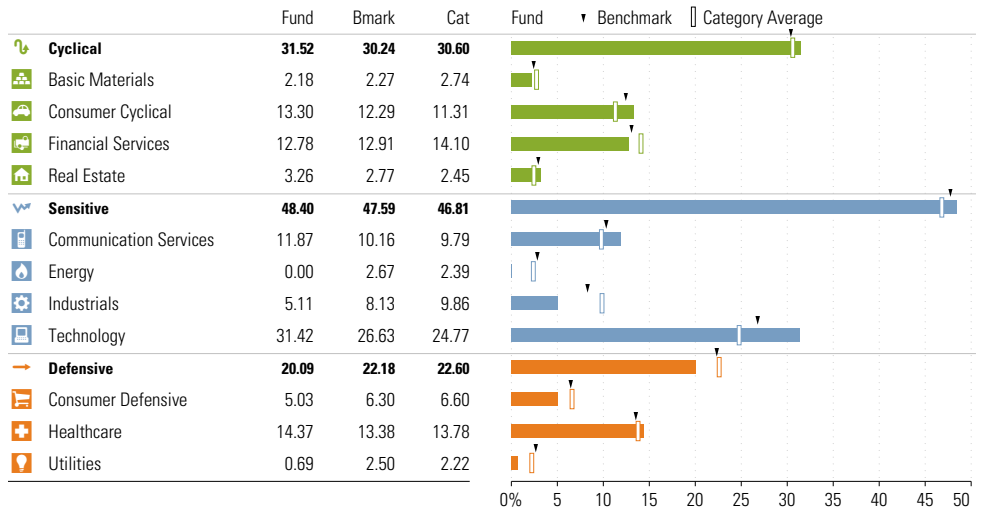
Style Breakdown



Asset Allocation as of 12-31-2021



Sector Weighting as of 12-31-2021



Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	7.64	7.64	34.48	Technology
⊕ Microsoft Corp	7.07	14.71	52.24	Technology
⊕ Amazon.com Inc	4.03	18.74	2.38	Consumer Cyclical
⊕ Alphabet Inc Class A	2.42	21.17	65.30	Communication Svc
⊕ Tesla Inc	2.38	23.55	49.76	Consumer Cyclical
⊕ Alphabet Inc Class C	2.27	25.82	65.17	Communication Svc
⊕ Meta Platforms Inc Class A	2.22	28.04	23.13	Communication Svc
⊕ NVIDIA Corp	1.96	30.00	125.41	Technology
⊕ UnitedHealth Group Inc	1.32	31.31	44.79	Healthcare
⊕ JPMorgan Chase & Co	1.30	32.61	27.53	Financial Services
⊕ The Home Depot Inc	1.23	33.84	58.73	Consumer Cyclical
⊕ Procter & Gamble Co	1.10	34.94	20.01	Consumer Defensive
⊕ Visa Inc Class A	1.02	35.96	-0.31	Financial Services
⊕ Pfizer Inc	0.92	36.88	64.66	Healthcare
⊖ Bank of America Corp	0.89	37.77	49.36	Financial Services

Total Holdings 497

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

Michael Hong since 02-2008

Quantitative Screens

✔ **Performance:** The fund has finished in the High Yield 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 13.89 years.

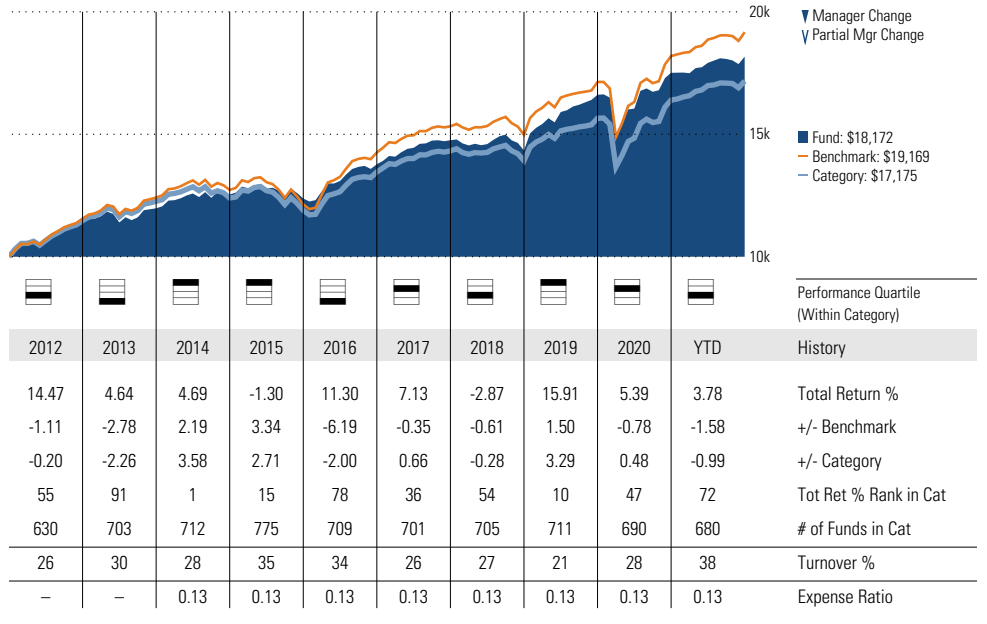
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.13 is 86.02% lower than the High Yield Bond category average.

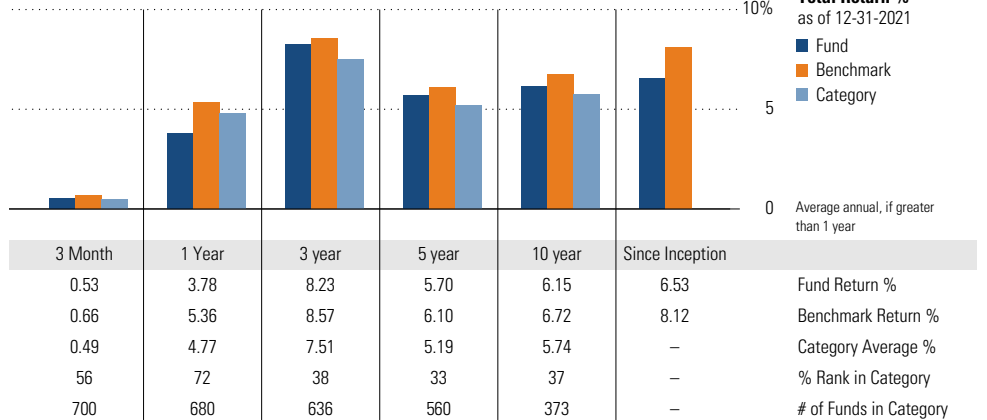
Morningstar Investment Management LLC Analysis

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

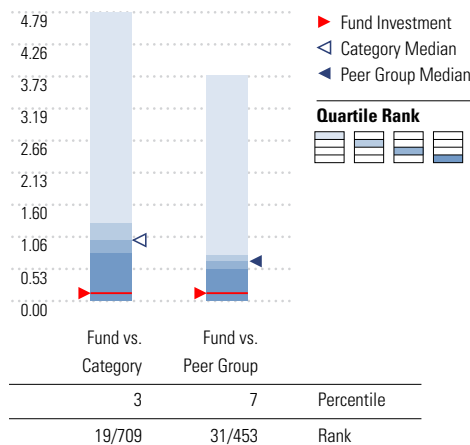
Growth of \$10,000



Trailing Performance



Net Expense



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	0.73	-	-0.59
Beta	0.87	-	0.97
R-Squared	97.67	-	95.71
Standard Deviation	8.13	9.27	9.19
Sharpe Ratio	0.91	0.85	0.78
Tracking Error	1.75	-	2.20
Information Ratio	-0.20	-	-0.42
Up Capture Ratio	89.97	-	93.21
Down Capture Ratio	81.70	-	98.40

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	3.80	-	3.34
Avg Eff Maturity	4.50	-	4.35

Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category
High Yield Bond

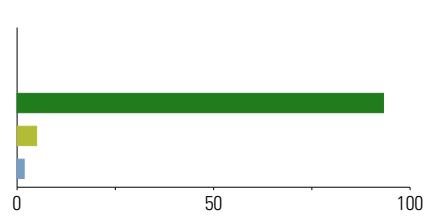
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021

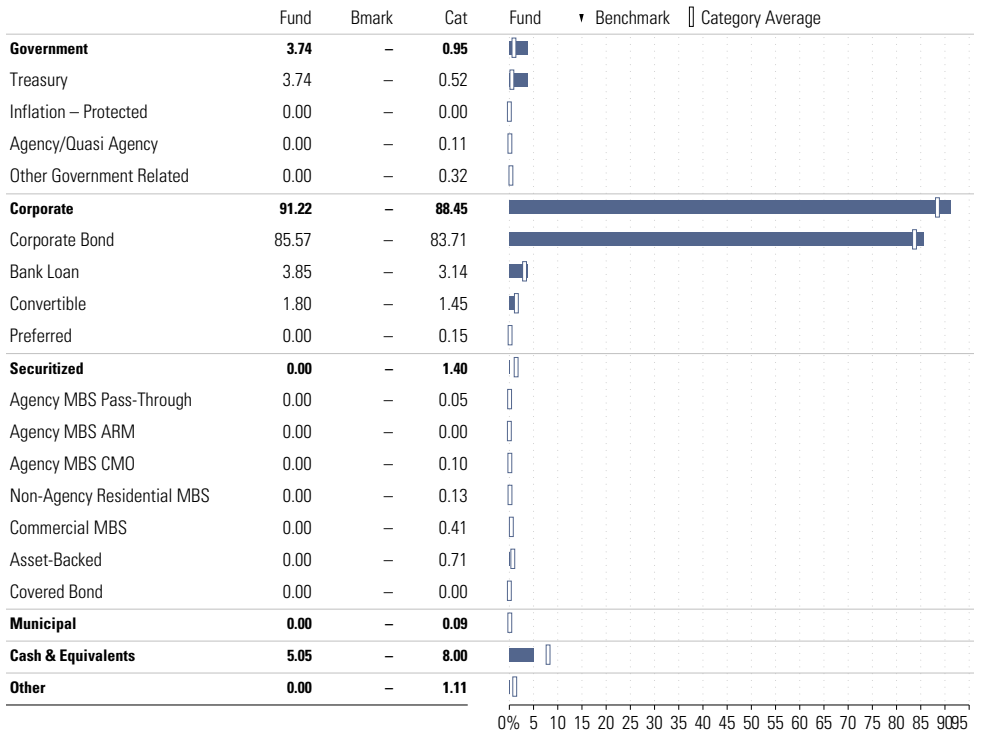


Asset Class	Net %	Cat%
US Stocks	0.00	1.04
Non-US Stocks	0.00	0.00
Bonds	93.22	90.09
Cash	4.97	6.77
Other	1.80	2.10
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	5.33	-	1.69
AA	-0.05	-	0.19
A	0.00	-	0.29
BBB	4.89	-	3.95
BB	53.73	-	35.70
B	28.78	-	37.32
Below B	5.10	-	18.19
Not Rated	2.22	-	2.67

Sector Weighting as of 12-31-2021



Top 10 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
T-Mobile US, Inc.	-	1.08	1.08	-
United States Treasury Notes	-	0.94	2.02	-
United States Treasury Notes	-	0.94	2.96	-
United States Treasury Notes	-	0.93	3.89	-
United States Treasury Notes	-	0.93	4.83	-
⊕ United States Treasury Notes	-	0.93	5.76	-
Imola Merger Corporation	-	0.84	6.60	-
⊕ Euro	-	0.78	7.38	-
HCA Inc.	-	0.74	8.12	-
Mozart Debt Merger Subordinated Incorporated	-	0.73	8.85	-

Total Holdings 631

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

James Anderson since 02-2003
Simon Webber since 12-2009
Thomas Coutts since 12-2016
James Gautrey since 12-2020
Lawrence Burns since 12-2020

Quantitative Screens

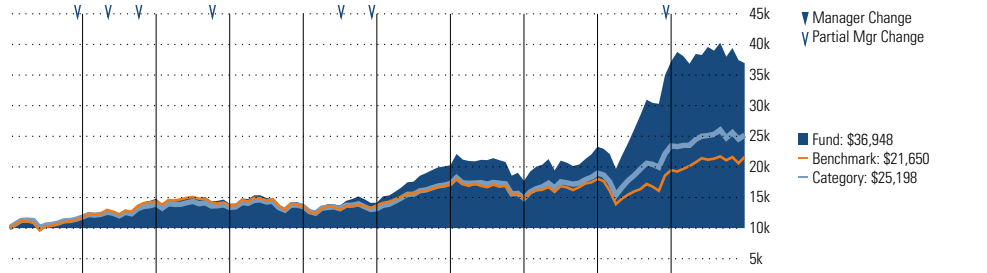
Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 18.91 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 0.32 is 69.81% lower than the Foreign Large Growth category average.

Growth of \$10,000



2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
20.18	23.12	-5.51	-0.54	1.84	43.16	-12.58	31.48	59.74	-0.74	Total Return %
2.86	0.34	-0.61	0.27	0.84	18.13	1.21	9.47	51.92	-12.00	+/- Benchmark
2.48	4.54	-1.59	-1.49	3.98	12.29	1.50	3.65	34.26	-8.43	+/- Category
24	15	65	67	12	6	31	22	4	89	Tot Ret % Rank in Cat
355	378	377	392	381	394	407	412	435	452	# of Funds in Cat
30	31	21	29	29	15	16	13	20	25	Turnover %
-	-	0.34	0.34	0.33	0.32	0.32	0.32	0.33	0.32	Expense Ratio

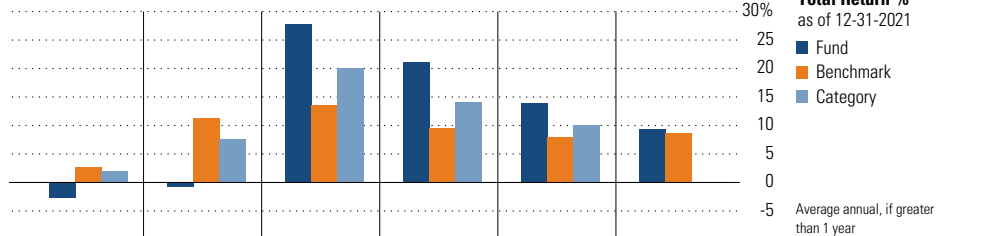
Morningstar Investment Management LLC Analysis

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ESG Metrics

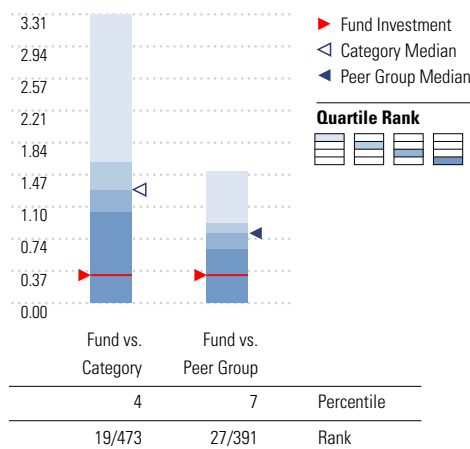
Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-2.76	-0.74	27.75	21.14	13.96	9.45	Fund Return %
2.69	11.26	13.54	9.55	8.03	8.71	Benchmark Return %
2.01	7.69	20.03	14.11	10.16	-	Category Average %
91	89	4	3	4	-	% Rank in Category
470	452	387	333	225	-	# of Funds in Category

Net Expense



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	12.89	-	7.05
Beta	0.97	-	0.88
R-Squared	68.88	-	82.00
Standard Deviation	20.05	17.16	16.68
Sharpe Ratio	1.29	0.78	1.12
Tracking Error	11.19	-	7.43
Information Ratio	1.27	-	0.84
Up Capture Ratio	122.86	-	106.78
Down Capture Ratio	70.49	-	81.06

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.04	16.51	25.03
Price/Book Ratio	4.27	1.86	3.67
Geom Avg Mkt Cap \$B	86.57	49.49	60.75
ROE	18.94	17.65	20.73

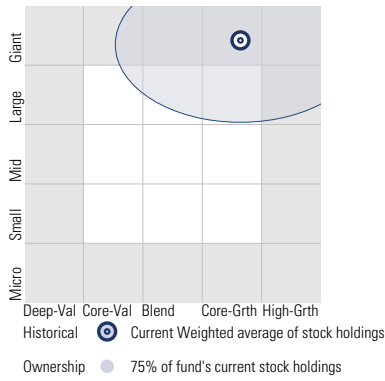
Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

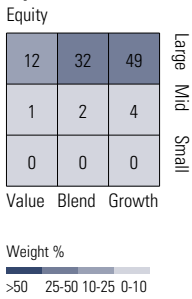
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 12-31-2021

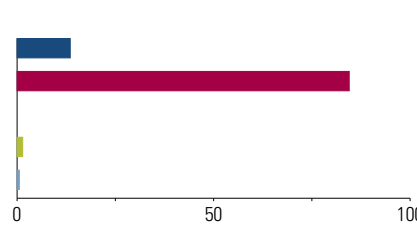
Morningstar Style Box™



Style Breakdown

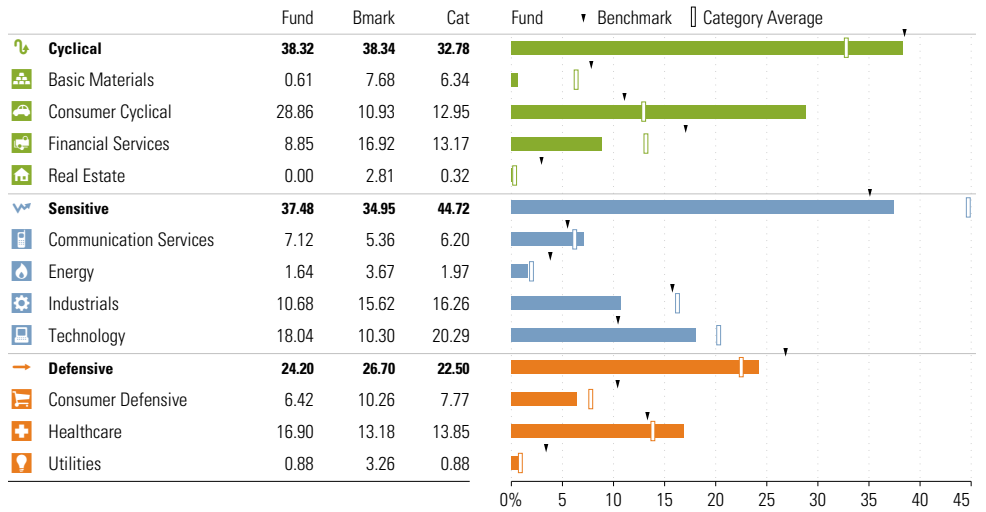


Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	13.52	7.95
Non-US Stocks	84.50	89.04
Bonds	0.00	0.02
Cash	1.42	2.50
Other	0.56	0.49
Total	100.00	100.00

Sector Weighting as of 12-31-2021



World Regions % Equity 12-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	29.65	29.03	Americas	19.97	14.89	Greater Europe	50.39	56.08	Developed Markets	80.21
Japan	7.83	11.96	North America	15.21	12.71	United Kingdom	5.84	9.52	Emerging Markets	19.79
Australasia	0.58	1.33	Central/Latin	4.76	2.18	W euro-ex UK	44.27	44.90	Not Available	0.00
Asia-4 Tigers	6.21	6.95				Emrgng Europe	0.00	0.67		
Asia-ex 4 Tigers	15.03	8.79				Africa	0.28	0.99		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ASML Holding NV	6.29	6.29	78.48	Technology
MercadoLibre Inc	4.25	10.55	-19.51	Consumer Cyclical
Tencent Holdings Ltd	4.05	14.60	-18.80	Communication Svc
Moderna Inc	3.84	18.44	143.11	Healthcare
Adyen NV	3.60	22.04	21.34	Technology
Kering SA	3.42	25.46	20.27	Consumer Cyclical
Tesla Inc	3.27	28.73	49.76	Consumer Cyclical
Taiwan Semiconductor Manufacturing Co Ltd	3.24	31.97	18.02	Technology
Spotify Technology SA	2.37	34.34	-25.62	Communication Svc
Illumina Inc	2.26	36.60	2.82	Healthcare

Total Holdings 148

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

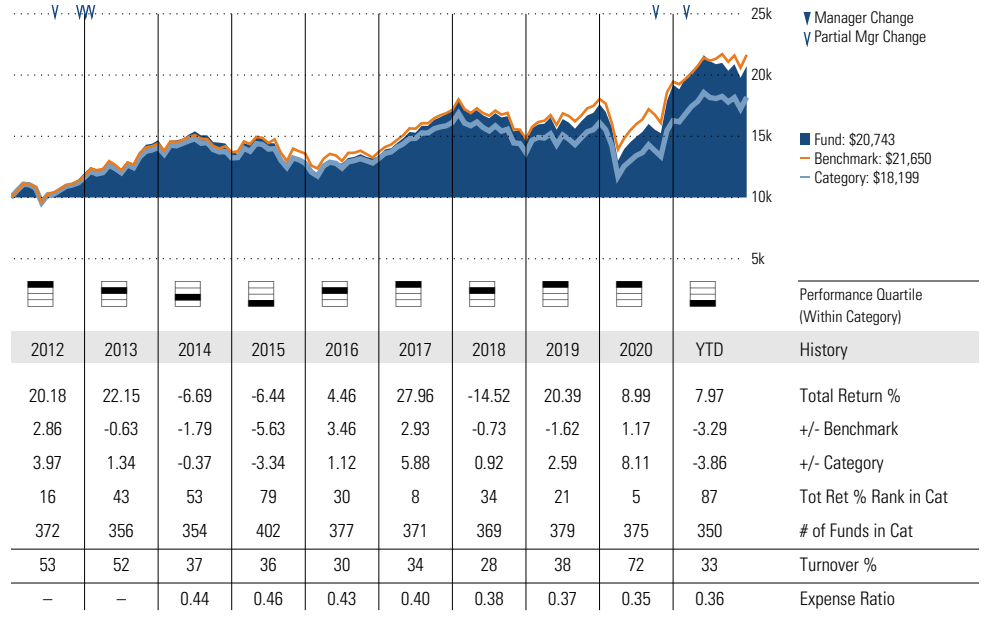
✔ **Performance:** The fund has finished in the Foreign Large Value category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 11.6 years.

✔ **Style:** The fund has landed in its primary style box — Large Value — 90.91 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.35 is 65% lower than the Foreign Large Value category average.

Growth of \$10,000



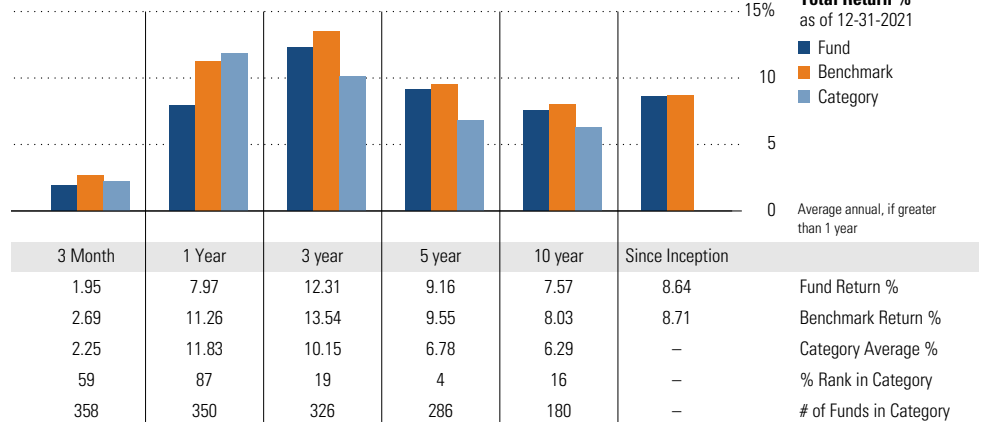
Morningstar Investment Management LLC Analysis

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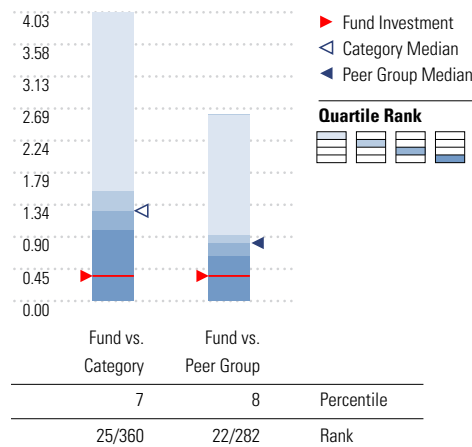
ESG Metrics

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

Trailing Performance



Net Expense



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

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

Portfolio Metrics

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

Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 12-31-2021

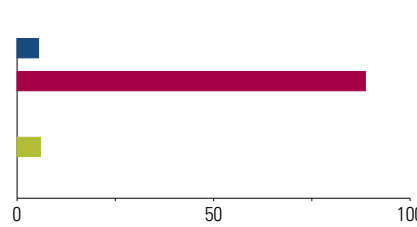
Morningstar Style Box™



Style Breakdown

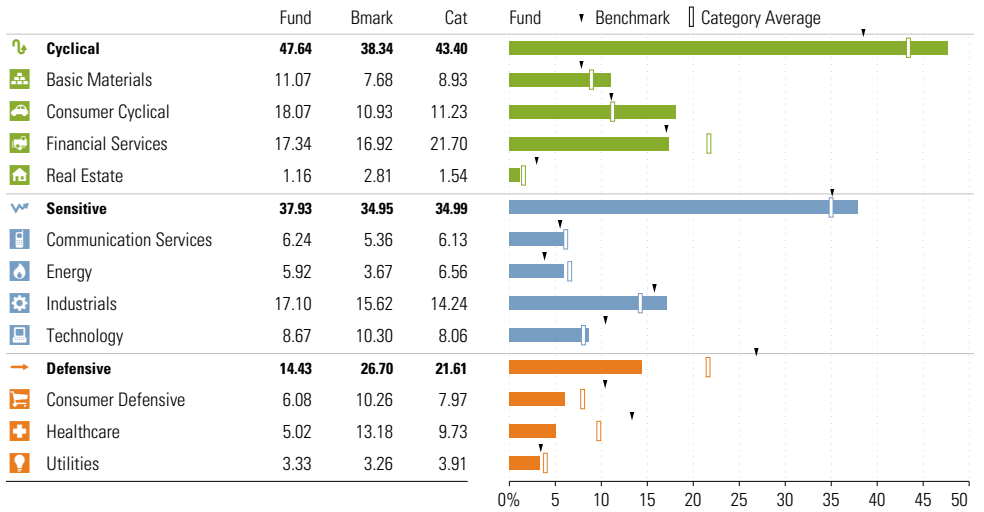


Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	5.47	2.59
Non-US Stocks	88.61	94.95
Bonds	0.00	0.26
Cash	5.93	1.98
Other	0.00	0.22
Total	100.00	100.00

Sector Weighting as of 12-31-2021



World Regions % Equity 12-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	35.90	30.16	Americas	11.26	8.50	Greater Europe	52.83	61.33	Developed Markets	82.09
Japan	10.34	17.30	North America	7.77	7.25	United Kingdom	17.85	18.17	Emerging Markets	17.91
Australasia	1.21	2.67	Central/Latin	3.49	1.25	W euro-ex UK	33.69	42.17	Not Available	0.00
Asia-4 Tigers	11.15	7.26				Emrgng Europe	0.24	0.47		
Asia-ex 4 Tigers	13.20	2.93				Africa	1.05	0.52		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2021

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

Total Holdings 239

⊕ Increase ⊖ Decrease ✱ New to Portfolio

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.

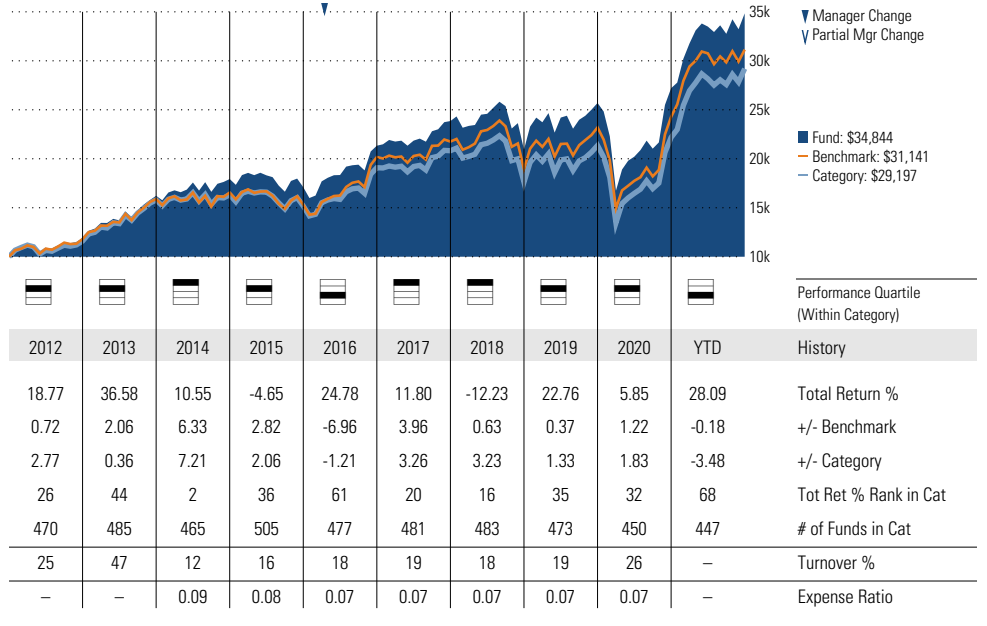
Morningstar Investment Management LLC Analysis

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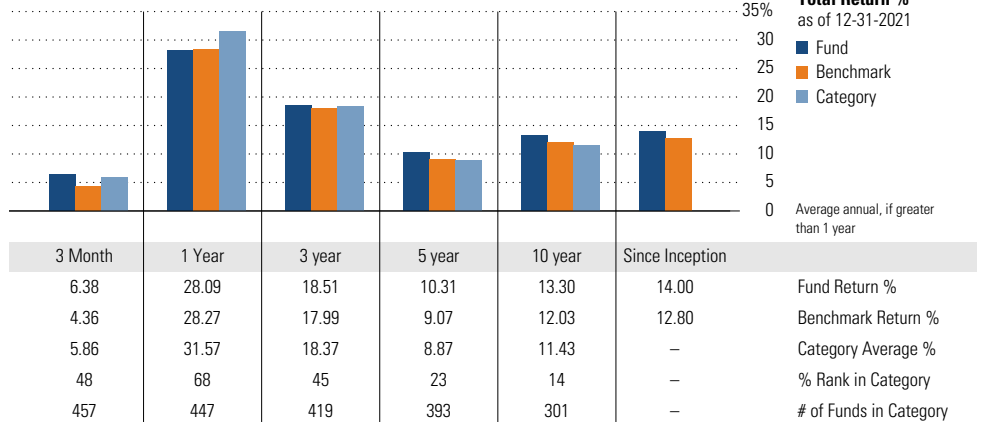
ESG Metrics

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

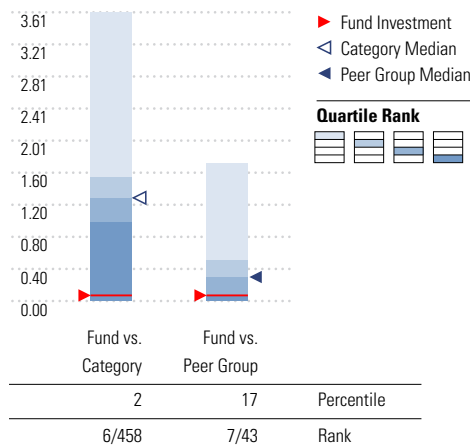
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.06	-	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

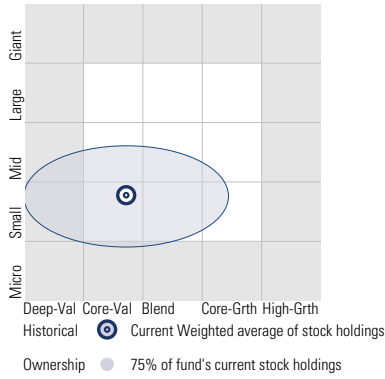
Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

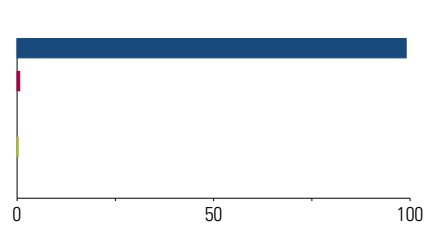
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Asset Allocation as of 12-31-2021

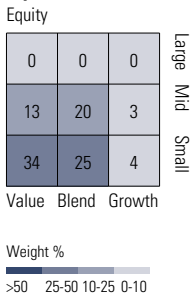


Asset Class	Net %	Cat%
US Stocks	99.00	95.55
Non-US Stocks	0.68	2.88
Bonds	0.00	-0.03
Cash	0.31	1.51
Other	0.00	0.09
Total	100.00	100.00

Sector Weighting as of 12-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	51.47	50.44	51.78			
Basic Materials	6.25	4.05	6.42			
Consumer Cyclical	12.75	8.33	13.68			
Financial Services	20.76	23.86	24.19			
Real Estate	11.71	14.20	7.49			
Sensitive	34.56	30.32	35.55			
Communication Services	1.98	3.72	2.07			
Energy	5.24	6.25	5.54			
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			
Healthcare	5.59	10.43	5.71			
Utilities	4.17	5.01	2.95			

Style Breakdown



Top 15 Holdings as of 12-31-2021

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
⊕ Quanta Services Inc	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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Western Asset Core Bond IS WACSX

Morningstar Category
Intermediate Core Bond

Morningstar Index
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 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 15.02 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.43 is 27.12% lower than the Intermediate Core Bond category average.

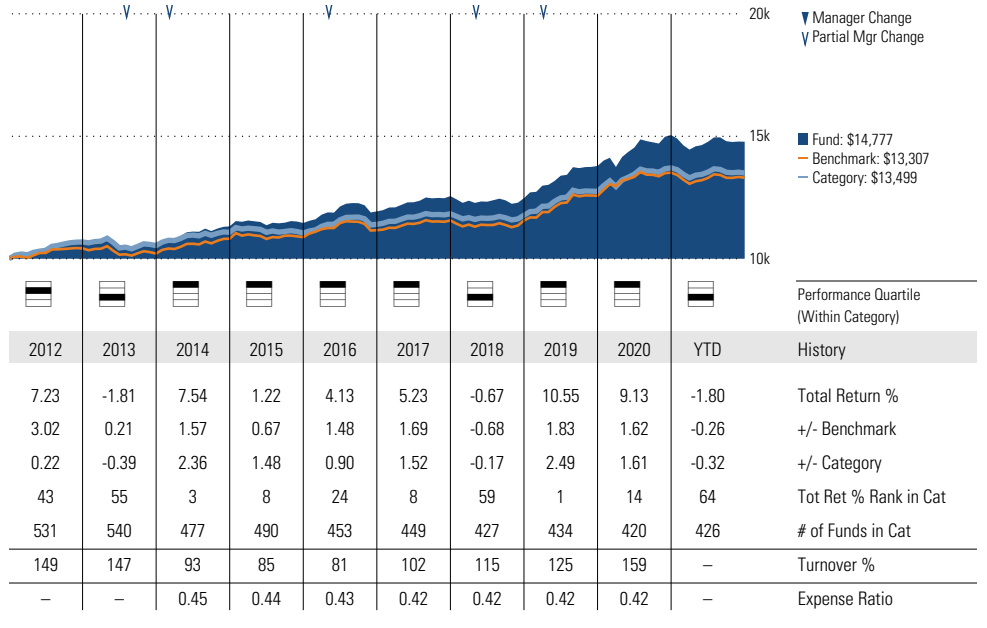
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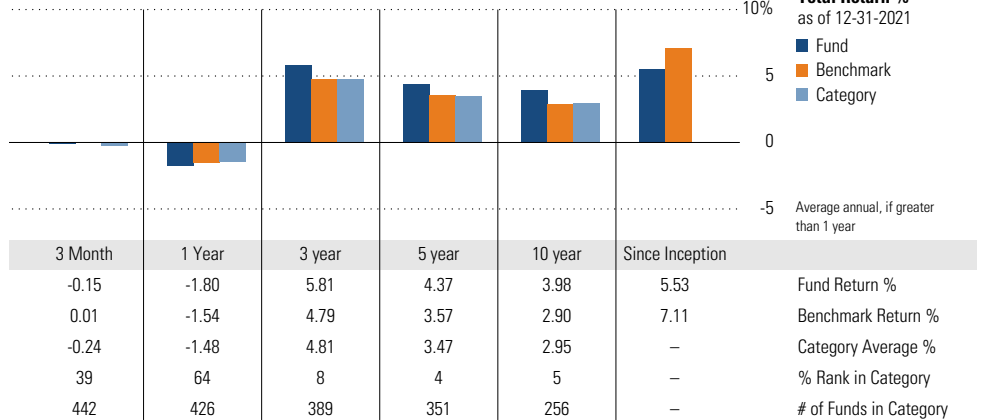
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

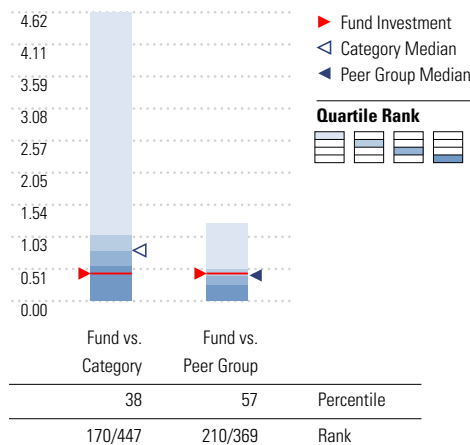
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.57	-	0.04
Beta	1.09	-	1.01
R-Squared	78.11	-	84.77
Standard Deviation	4.20	3.40	3.75
Sharpe Ratio	1.19	1.18	1.09
Tracking Error	1.99	-	1.45
Information Ratio	0.51	-	-0.09
Up Capture Ratio	120.88	-	104.26
Down Capture Ratio	120.75	-	109.91

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.83	4.43	6.27
Avg Eff Maturity	12.65	-	7.77

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

Western Asset Core Bond IS WACSX

Morningstar Category
Intermediate Core Bond

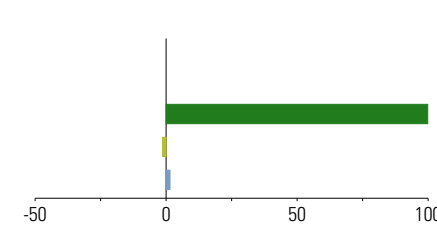
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021

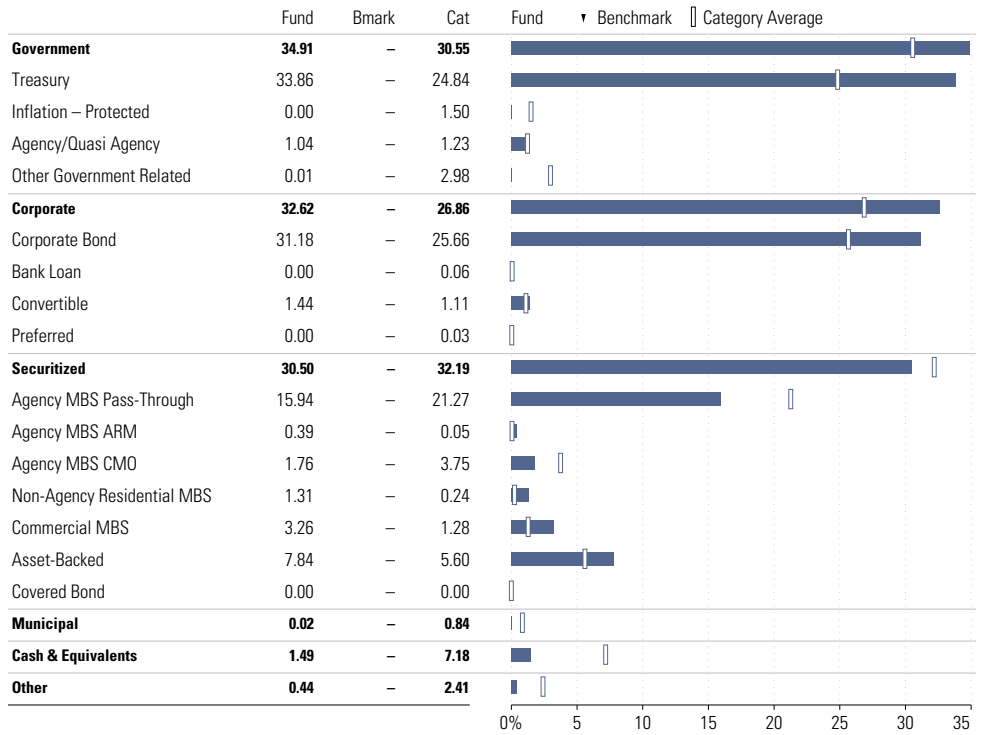


Asset Class	Net %	Cat%
US Stocks	0.00	0.05
Non-US Stocks	0.00	0.00
Bonds	99.85	95.78
Cash	-1.34	1.97
Other	1.49	2.20
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	59.29	3.53	46.66
AA	7.12	74.59	11.82
A	13.02	10.82	22.68
BBB	15.64	8.32	15.84
BB	1.10	0.28	1.55
B	0.03	0.00	0.51
Below B	0.00	0.00	0.23
Not Rated	3.80	2.46	0.72

Sector Weighting as of 12-31-2021



Top 10 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bonds 1.875%	-	4.88	4.88	-
United States Treasury Notes 1.25%	06-2028	3.48	8.36	-
iShares iBoxx \$ Invtm Grade Corp Bd ETF	-	2.86	11.23	-
United States Treasury Bonds 1.375%	-	2.17	13.40	-
⊖ Trade Date Cash	-	2.15	15.55	-
United States Treasury Notes 1.25%	04-2028	1.66	17.21	-
⊖ United States Treasury Notes 1.25%	-	1.21	18.42	-
⊕ United States Treasury Bonds 2.375%	-	1.12	19.54	-
United States Treasury Bonds 1.625%	-	0.96	20.50	-
United States Treasury Notes 0.25%	05-2025	0.90	21.41	-

Total Holdings 2512

⊕ Increase ⊖ Decrease ✱ New to Portfolio