

American Century Value R6 AVUDX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Phillip Davidson since 09-1993
Michael Liss since 02-2004
Kevin Toney since 09-2008
Brian Woglom since 04-2014
Philip Sundell since 04-2019

Quantitative Screens

Performance: The fund has finished in the Large Value category's top three quartiles in 7 of the 8 years it's been in existence.

Management: The fund's management has been in place for 28.35 years.

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

Net Expense: The fund's expense ratio of 0.65 is 30.11% lower than the Large Value category average.

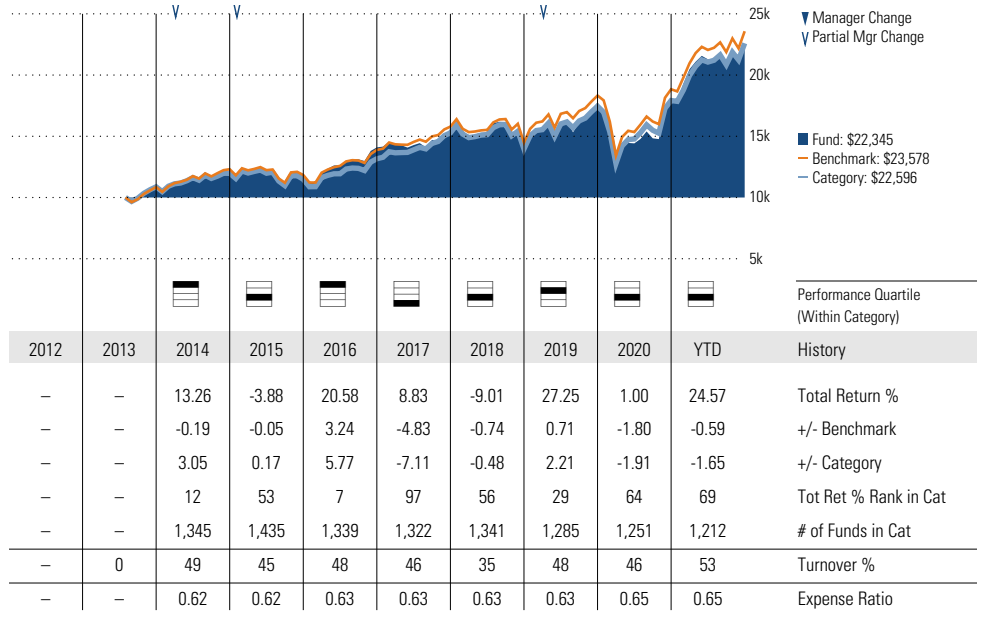
Morningstar Investment Management LLC Analysis

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

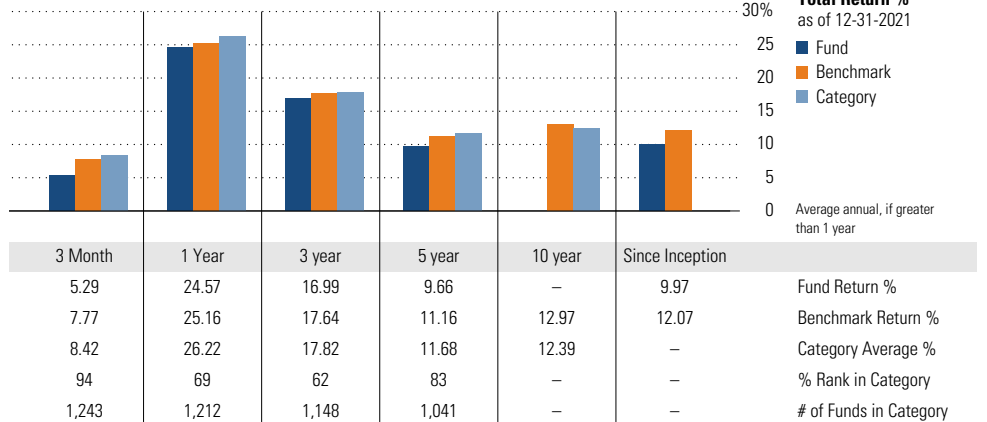
ESG Metrics

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

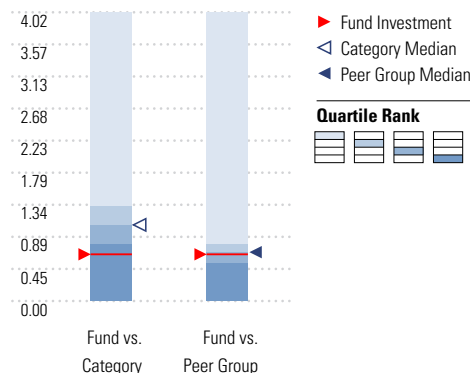
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	-1.88	-	0.36
Beta	1.10	-	0.99
R-Squared	96.75	-	95.52
Standard Deviation	21.53	19.33	19.52
Sharpe Ratio	0.80	0.90	0.90
Tracking Error	4.30	-	4.42
Information Ratio	-0.15	-	0.01
Up Capture Ratio	104.49	-	99.01
Down Capture Ratio	111.10	-	97.88

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	16.21	18.35	17.61
Price/Book Ratio	2.05	2.56	2.77
Geom Avg Mkt Cap \$B	70.44	78.33	125.20
ROE	16.11	17.59	24.57

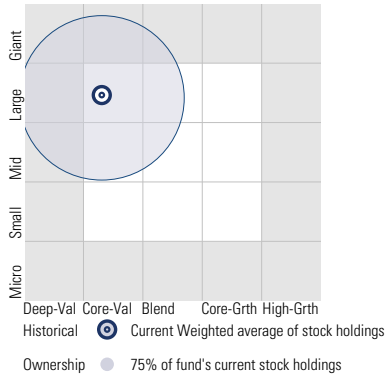
American Century Value R6 AVUDX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 12-31-2021

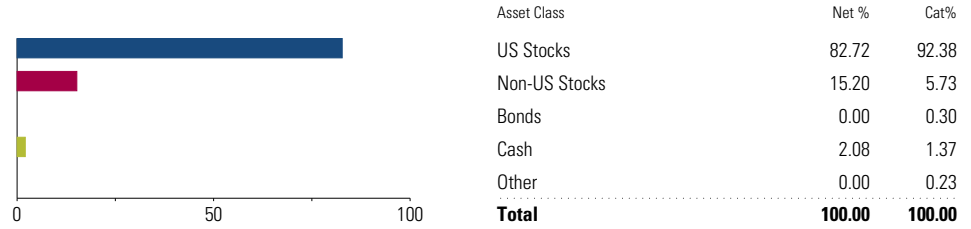
Morningstar Style Box™



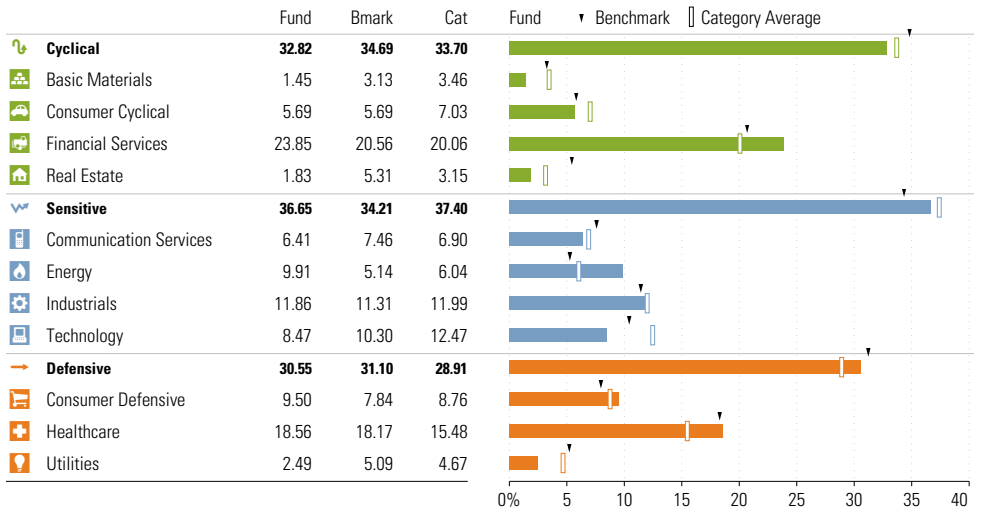
Style Breakdown



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
⊕ Johnson & Johnson	3.17	3.17	11.36	Healthcare
⊖ Cisco Systems Inc	2.89	6.06	44.89	Technology
⊕ JPMorgan Chase & Co	2.70	8.76	27.53	Financial Services
⊕ AT&T Inc	2.67	11.43	-7.23	Communication Svc
⊖ Chevron Corp	2.57	13.99	45.25	Energy
⊕ U.S. Bancorp	2.52	16.52	24.34	Financial Services
Berkshire Hathaway Inc Class A	2.44	18.95	29.57	Financial Services
⊕ General Electric Co	2.40	21.36	9.71	Industrials
⊕ Verizon Communications Inc	2.22	23.58	-7.26	Communication Svc
⊕ Medtronic PLC	2.17	25.75	-9.58	Healthcare
⊖ Merck & Co Inc	2.13	27.88	-0.68	Healthcare
⊖ Bank of America Corp	1.99	29.87	49.36	Financial Services
⊕ Zimmer Biomet Holdings Inc	1.97	31.84	-16.93	Healthcare
⊕ Intel Corp	1.90	33.74	6.16	Technology
⊕ Cardinal Health Inc	1.85	35.59	-0.21	Healthcare

Total Holdings 100

⊕ 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.

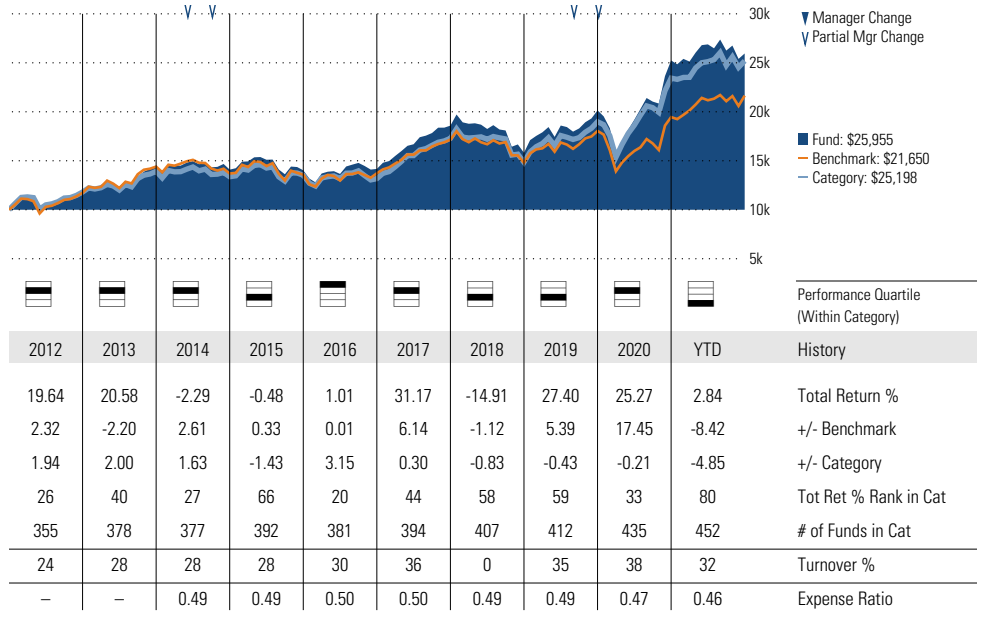
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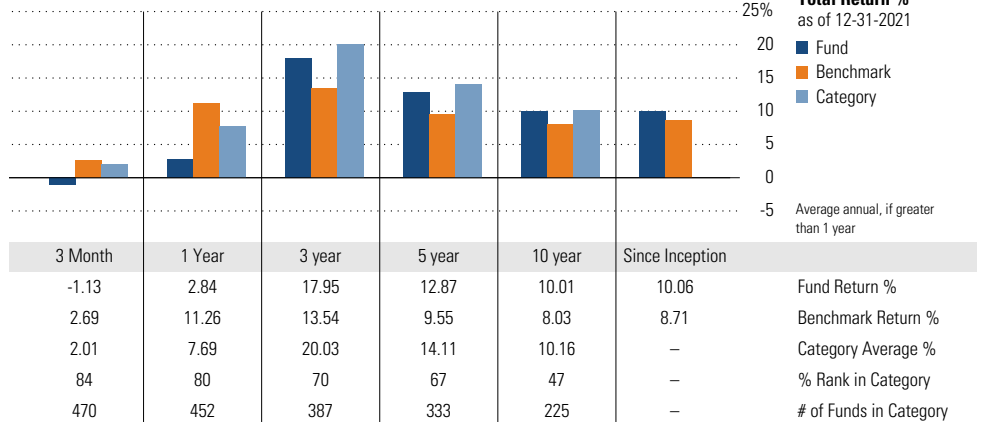
ESG Metrics

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

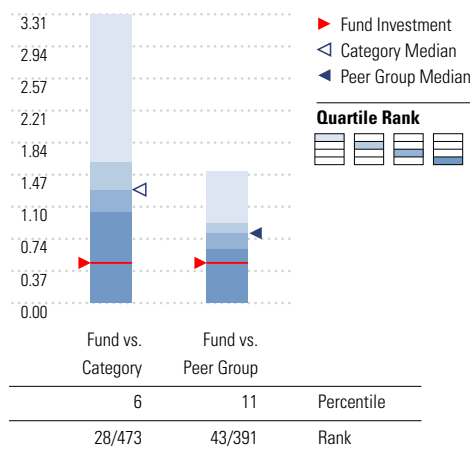
Growth of \$10,000



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

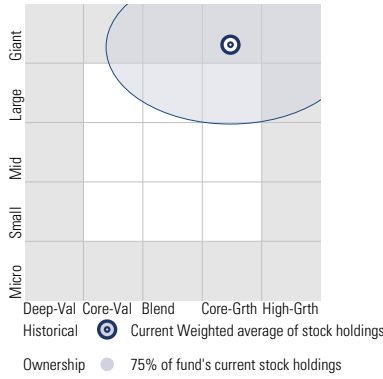
American Funds Europacific Growth R6 RERGX

Morningstar Category
Foreign Large Growth

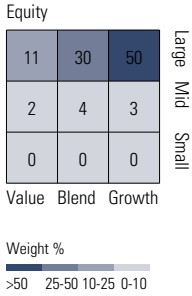
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 12-31-2021

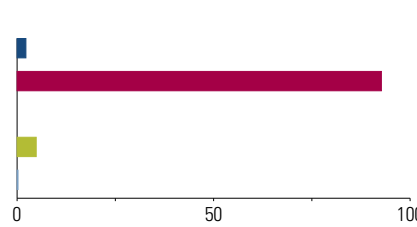
Morningstar Style Box™



Style Breakdown

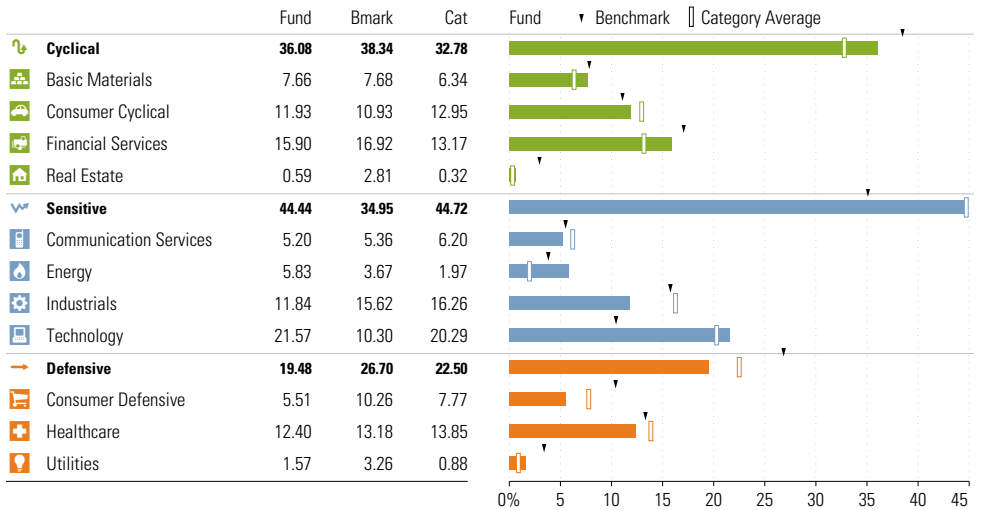


Asset Allocation as of 12-31-2021



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



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

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Allocation--15% to 30%
Equity

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

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

✔ **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 0.33 is 66.33% lower than the Allocation--15% to 30% Equity category average.

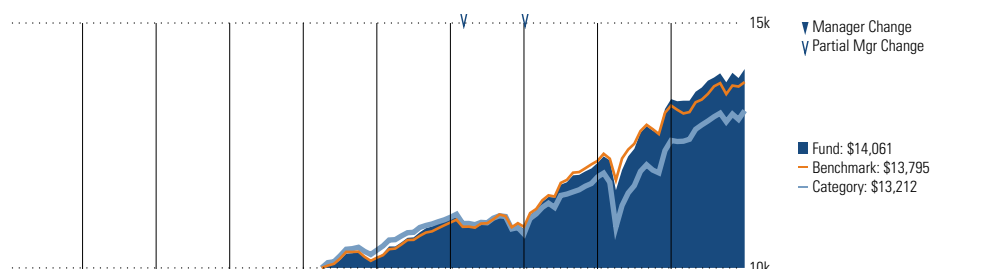
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ESG Metrics

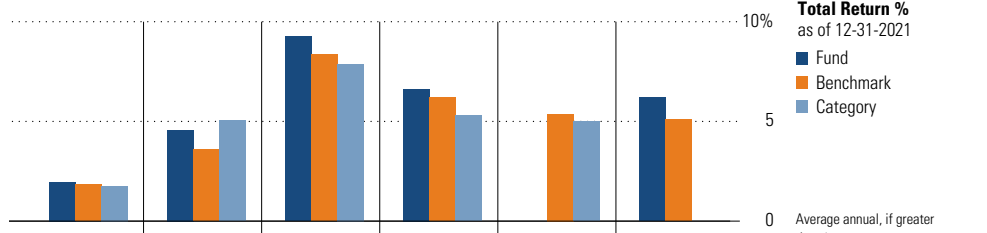
Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000



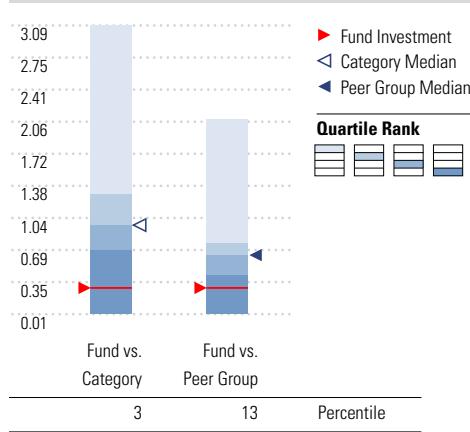
2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	Performance Quartile (Within Category)
-	-	-	-	-	8.06	-2.20	12.59	10.73	4.57	History
-	-	-	-	-	1.02	-1.39	0.16	1.47	0.96	Total Return %
-	-	-	-	-	1.81	0.94	1.39	3.44	-0.47	+/- Benchmark
-	-	-	-	-	19	29	25	9	40	+/- Category
-	-	-	-	-	194	191	192	188	195	Tot Ret % Rank in Cat
-	-	-	-	95	80	64	62	88	72	# of Funds in Cat
-	-	-	-	-	-	-	-	-	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	Average annual, if greater than 1 year
1.96	4.57	9.24	6.62	-	6.20	Fund Return %
1.82	3.61	8.37	6.21	5.37	5.11	Benchmark Return %
1.76	5.04	7.88	5.30	4.99	-	Category Average %
26	40	15	8	-	-	% Rank in Category
199	195	182	168	-	-	# 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	0.09	-	-2.73
Beta	1.09	-	1.31
R-Squared	93.52	-	82.48
Standard Deviation	5.31	4.70	6.90
Sharpe Ratio	1.54	1.57	1.08
Tracking Error	1.42	-	3.42
Information Ratio	0.61	-	-0.23
Up Capture Ratio	108.04	-	110.77
Down Capture Ratio	102.75	-	149.27

Portfolio Metrics

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

BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Allocation--15% to 30%

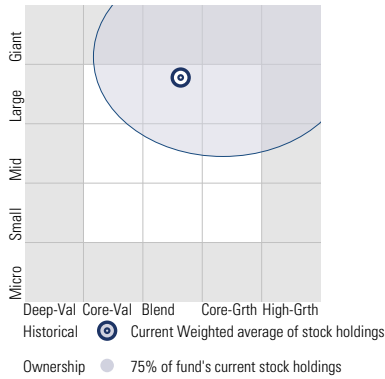
Morningstar Index

Morningstar US Con Tgt Alloc NR USD

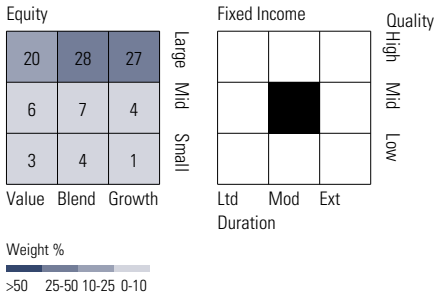
Equity

Style Analysis as of 12-31-2021

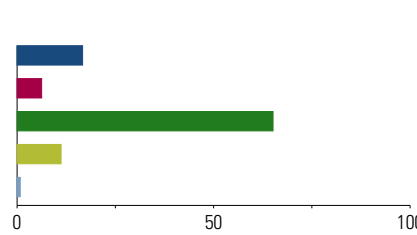
Morningstar Style Box™



Style Breakdown

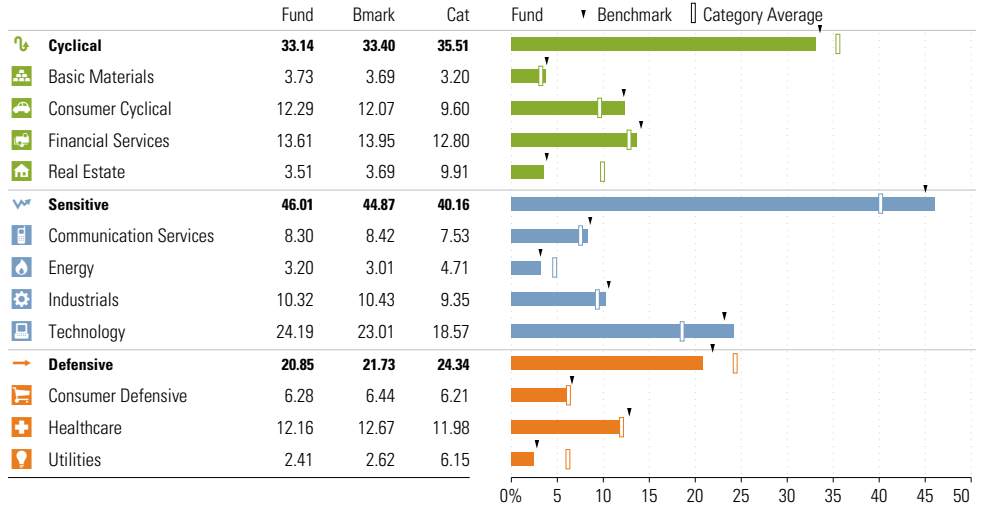


Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	16.66	12.96
Non-US Stocks	6.25	3.18
Bonds	65.12	67.30
Cash	11.19	10.68
Other	0.80	5.91
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
⊕ BlackRock Total Return Fund - CT	—	24.73	24.73	—	—
⊕ iShares Core Total USD Bond Market ETF	—	13.34	38.07	—	—
⊕ iShares Fallen Angels USD Bond ETF	—	11.87	49.93	—	—
⊕ iShares TIPS Bond ETF	—	10.98	60.91	—	—
⊕ BlackRock Strategic Income Opps K	—	9.04	69.95	—	—
⊕ iShares ESG Aware MSCI USA ETF	—	6.79	76.74	—	—
⊕ iShares Core S&P Total US Stock Mkt ETF	—	6.54	83.27	—	—
⊕ iShares US Treasury Bond ETF	—	5.68	88.95	—	—
⊕ iShares MSCI EAFE Value ETF	—	2.51	91.45	—	—
⊕ iShares MSCI EAFE Growth ETF	—	2.39	93.84	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Allocation--30% to 50%
Equity

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

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

Quantitative Screens

✔ **Performance:** The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 5 of the 5 years it's been in existence.

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

✔ **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 0.32 is 67.01% lower than the Allocation--30% to 50% Equity category average.

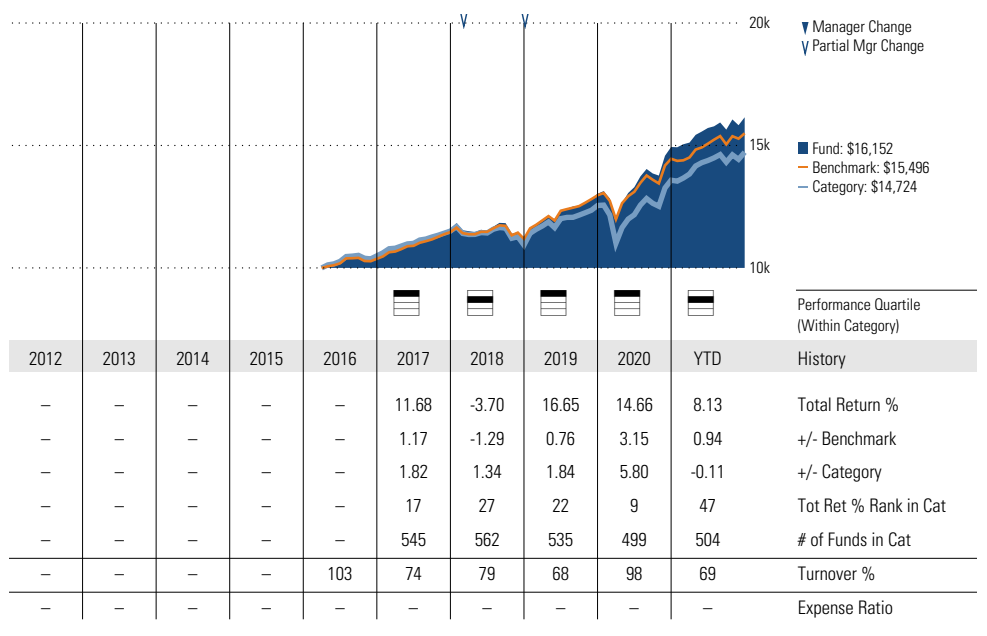
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ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

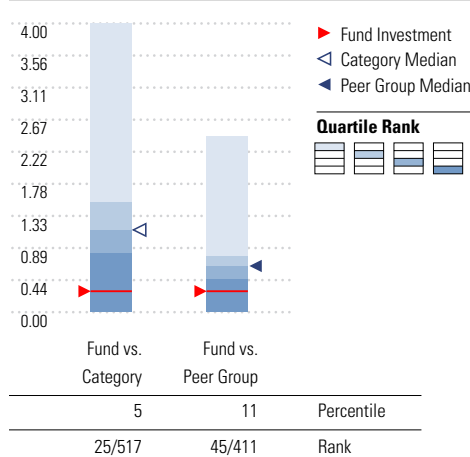
Growth of \$10,000



Trailing Performance



Net Expense



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

Portfolio Metrics

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

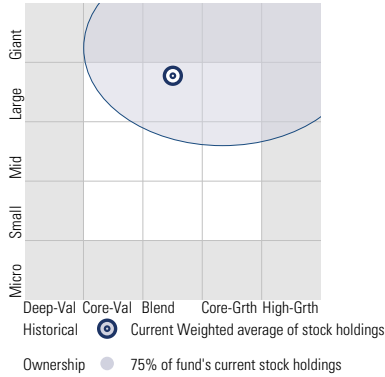
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Morningstar Category
Allocation--30% to 50%
Equity

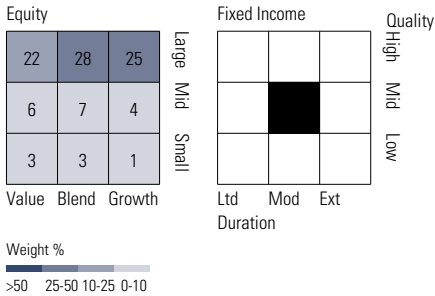
Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Style Analysis as of 12-31-2021

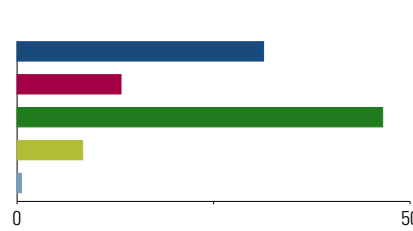
Morningstar Style Box™



Style Breakdown

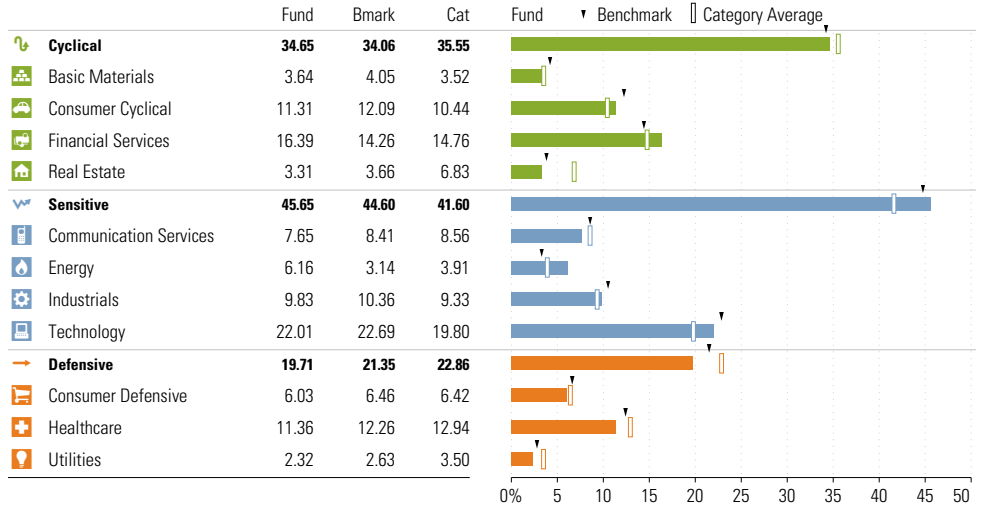


Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	31.36	29.16
Non-US Stocks	13.22	7.43
Bonds	46.51	51.93
Cash	8.34	6.46
Other	0.56	5.03
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
BlackRock Master Total Return Portfolio	-	24.93	24.93	-	-
iShares ESG Aware MSCI USA ETF	-	11.92	36.85	-	-
iShares Core S&P Total US Stock Mkt ETF	-	11.66	48.51	-	-
iShares Core Total USD Bond Market ETF	-	8.87	57.38	-	-
iShares Fallen Angels USD Bond ETF	-	8.37	65.75	-	-
iShares TIPS Bond ETF	-	7.95	73.71	-	-
iShares MSCI EAFE Value ETF	-	5.32	79.02	-	-
iShares MSCI EAFE Growth ETF	-	4.86	83.88	-	-
BlackRock Strategic Income Opps K	-	3.17	87.05	-	-
iShares MSCI USA Value Factor ETF	-	2.16	89.21	-	-

Total Holdings 18

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Allocation--50% to 70%
Equity

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

✔ **Style:** The fund has landed in its primary style box — Large Blend — 82.86 % of the time over the past three years.

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

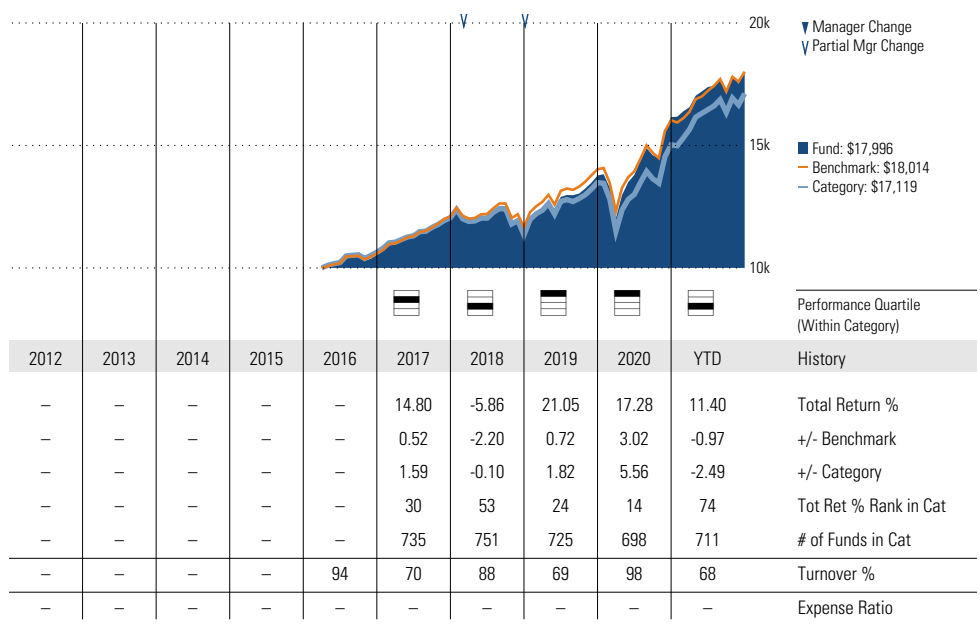
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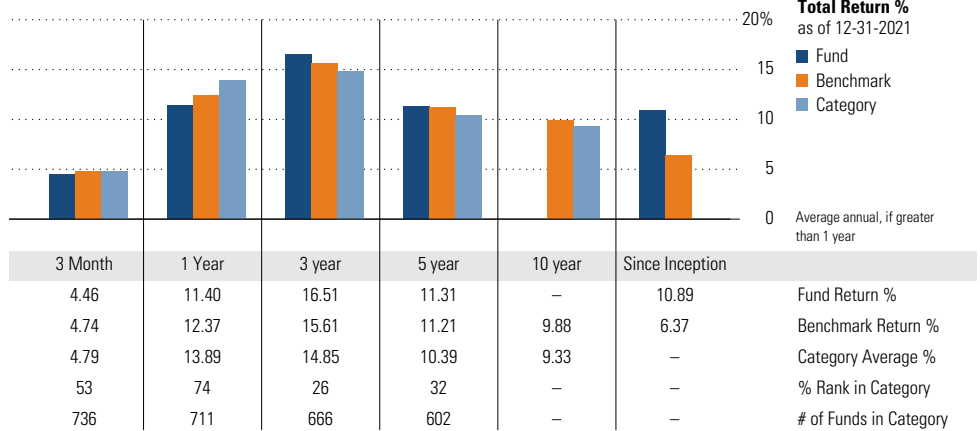
ESG Metrics

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

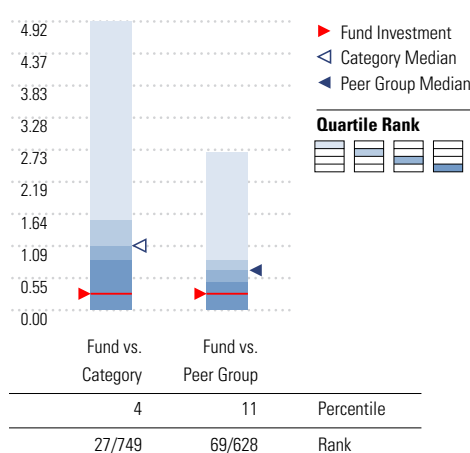
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.52	-	-1.41
Beta	1.02	-	1.06
R-Squared	98.24	-	93.55
Standard Deviation	11.05	10.74	11.83
Sharpe Ratio	1.37	1.33	1.19
Tracking Error	1.48	-	3.15
Information Ratio	0.61	-	-0.19
Up Capture Ratio	101.89	-	101.24
Down Capture Ratio	95.84	-	110.25

Portfolio Metrics

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

BlackRock 60/40 Target Allocation K BKGPIX

Morningstar Category
Allocation--50% to 70%

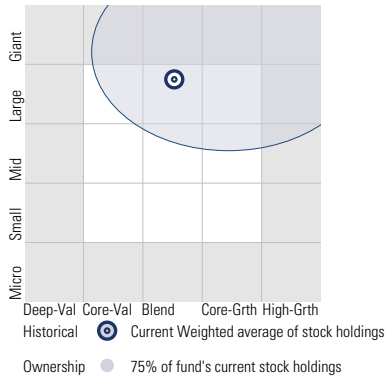
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

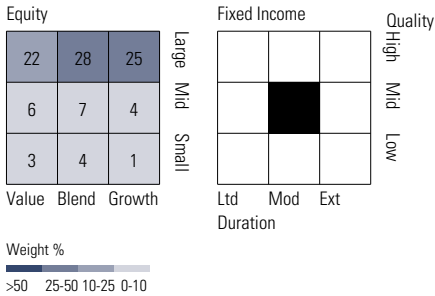
Equity

Style Analysis as of 12-31-2021

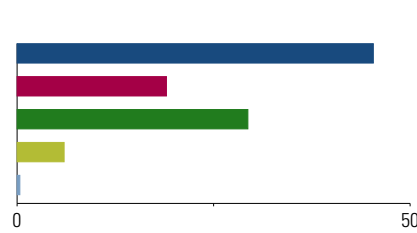
Morningstar Style Box™



Style Breakdown

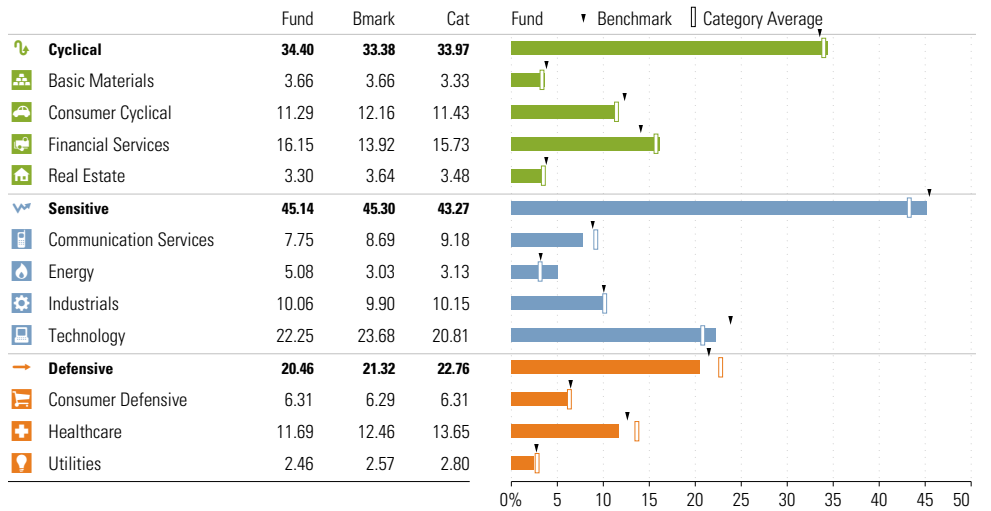


Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	45.32	48.87
Non-US Stocks	19.00	11.39
Bonds	29.36	31.64
Cash	5.98	5.03
Other	0.35	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
BlackRock Master Total Return Portfolio	-	16.82	16.82	-	-
iShares ESG Aware MSCI USA ETF	-	16.59	33.40	-	-
iShares Core S&P Total US Stock Mkt ETF	-	16.28	49.68	-	-
iShares MSCI EAFE Value ETF	-	7.71	57.38	-	-
iShares MSCI EAFE Growth ETF	-	7.29	64.67	-	-
iShares Core Total USD Bond Market ETF	-	6.10	70.78	-	-
iShares TIPS Bond ETF	-	5.40	76.17	-	-
iShares Fallen Angels USD Bond ETF	-	4.83	81.00	-	-
iShares Core S&P Small-Cap ETF	-	3.60	84.60	-	-
iShares MSCI USA Value Factor ETF	-	3.19	87.79	-	-

Total Holdings 18

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Allocation--70% to 85%
Equity

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

✔ **Style:** The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.

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

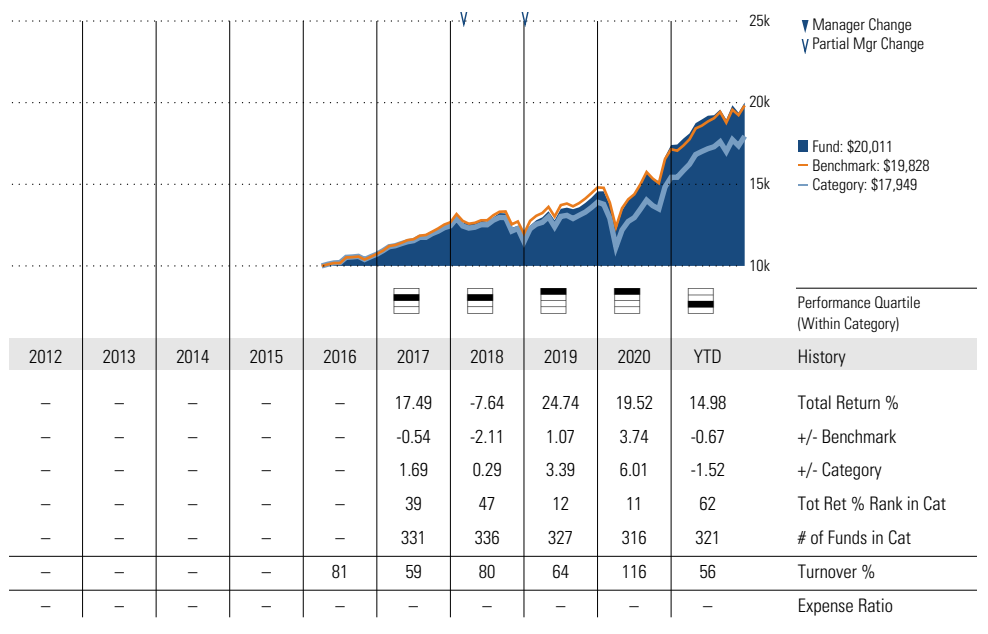
Morningstar Investment Management LLC Analysis

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

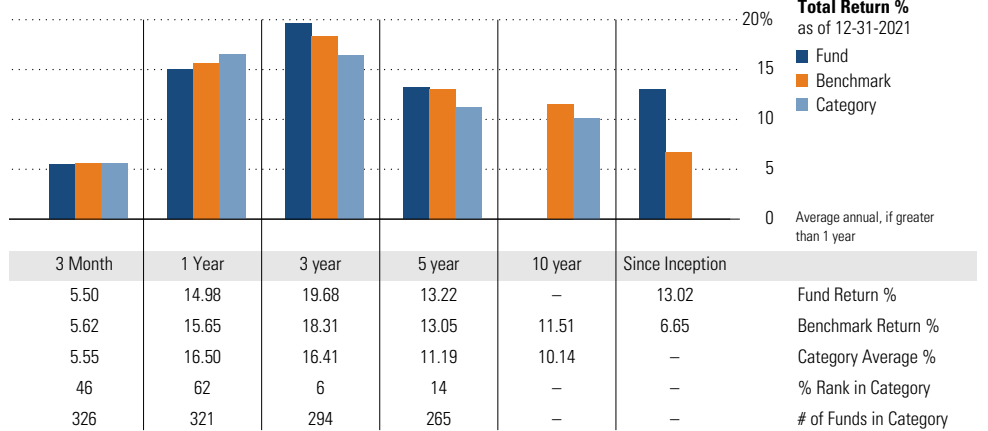
ESG Metrics

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

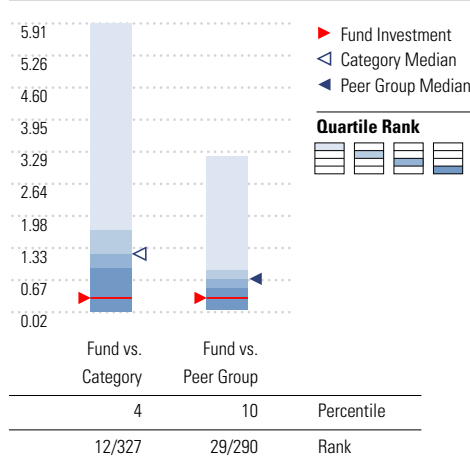
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

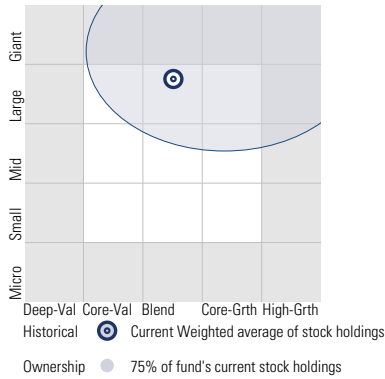
BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Allocation--70% to 85%
Equity

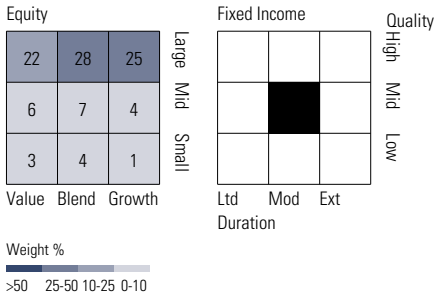
Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Style Analysis as of 12-31-2021

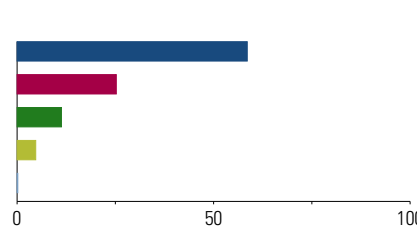
Morningstar Style Box™



Style Breakdown

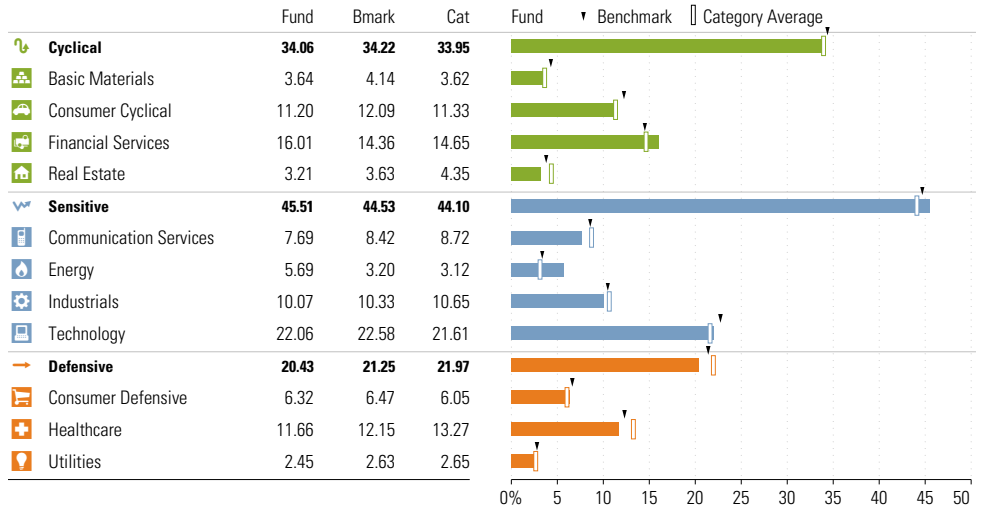


Asset Allocation as of 12-31-2021



Asset Class	Net %	Cat%
US Stocks	58.56	57.18
Non-US Stocks	25.24	18.11
Bonds	11.28	15.12
Cash	4.74	3.86
Other	0.18	5.74
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
⊕ iShares Core S&P Total US Stock Mkt ETF	—	21.26	21.26	—	—
⊕ iShares ESG Aware MSCI USA ETF	—	20.96	42.22	—	—
⊕ BlackRock Total Return Fund - CT	—	10.41	52.63	—	—
⊕ iShares MSCI EAFE Value ETF	—	9.97	62.60	—	—
⊕ iShares MSCI EAFE Growth ETF	—	9.87	72.47	—	—
⊕ iShares Core S&P Small-Cap ETF	—	4.47	76.95	—	—
⊕ iShares MSCI USA Value Factor ETF	—	4.25	81.20	—	—
⊕ BlackRock Emerging Mkts K	—	3.43	84.62	—	—
⊕ BlackRock Technology Opportunities K	—	3.05	87.67	—	—
⊕ iShares Global Financials ETF	—	2.53	90.20	—	—

Total Holdings 18

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock Inflation Protected Bond K BPLBX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.39 is 36.07% lower than the Inflation-Protected Bond category average.

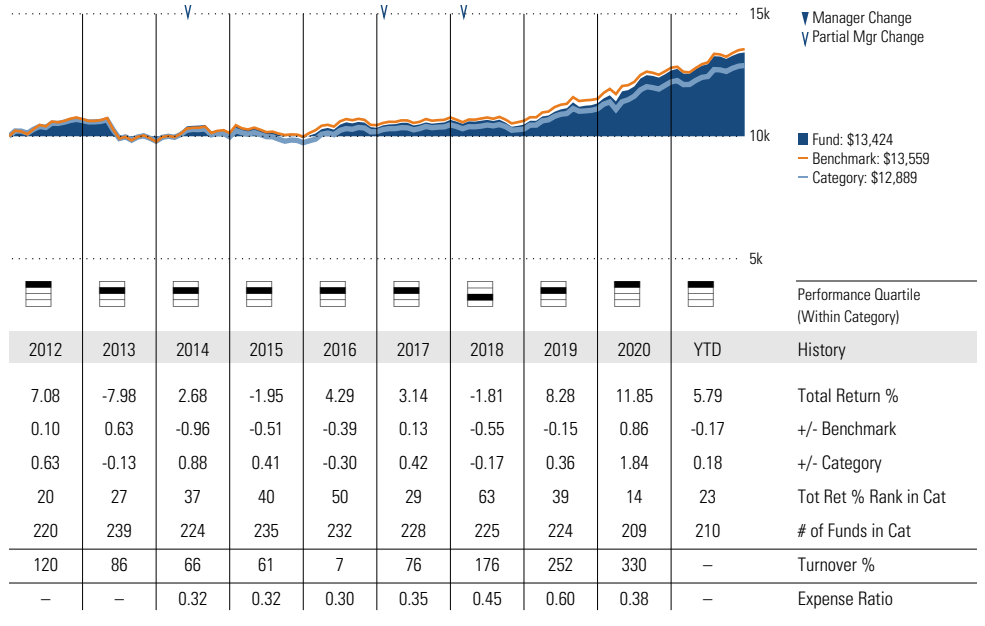
Morningstar Investment Management LLC Analysis

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

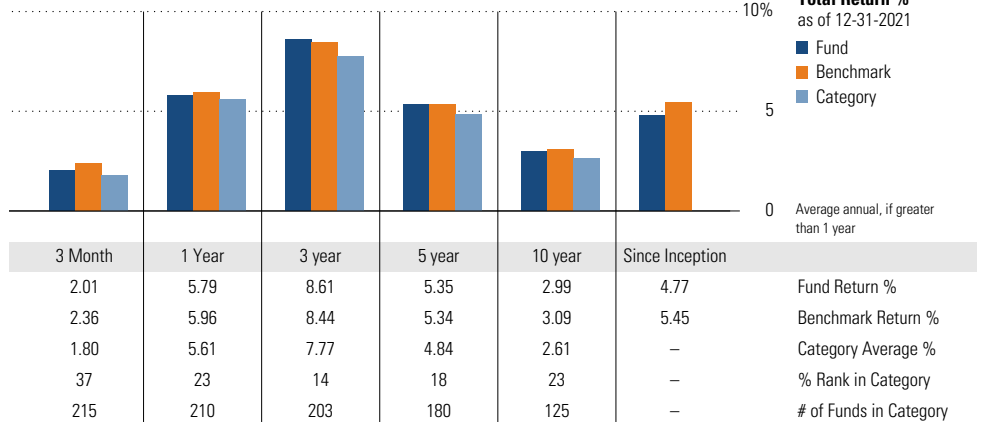
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

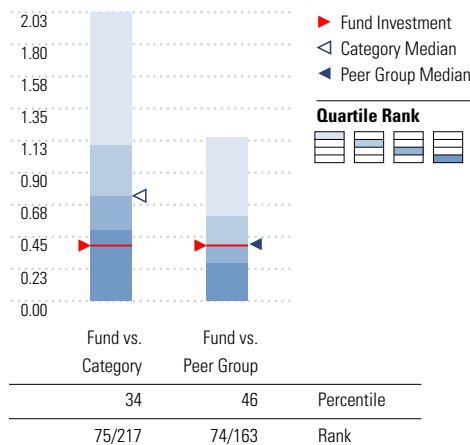
Growth of \$10,000



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	-0.03	-	-0.07
Beta	1.02	-	0.90
R-Squared	96.48	-	76.48
Standard Deviation	4.06	3.90	4.22
Sharpe Ratio	1.85	1.90	1.65
Tracking Error	0.77	-	2.21
Information Ratio	0.23	-	-0.60
Up Capture Ratio	101.75	-	90.34
Down Capture Ratio	100.91	-	95.16

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	6.91	4.52	6.06
Avg Eff Maturity	8.72	-	7.06

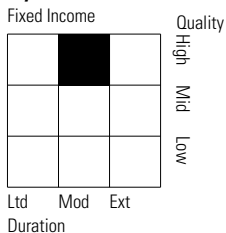
BlackRock Inflation Protected Bond K BPLBX

Morningstar Category
Inflation-Protected Bond

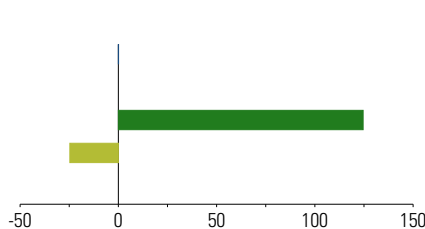
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021

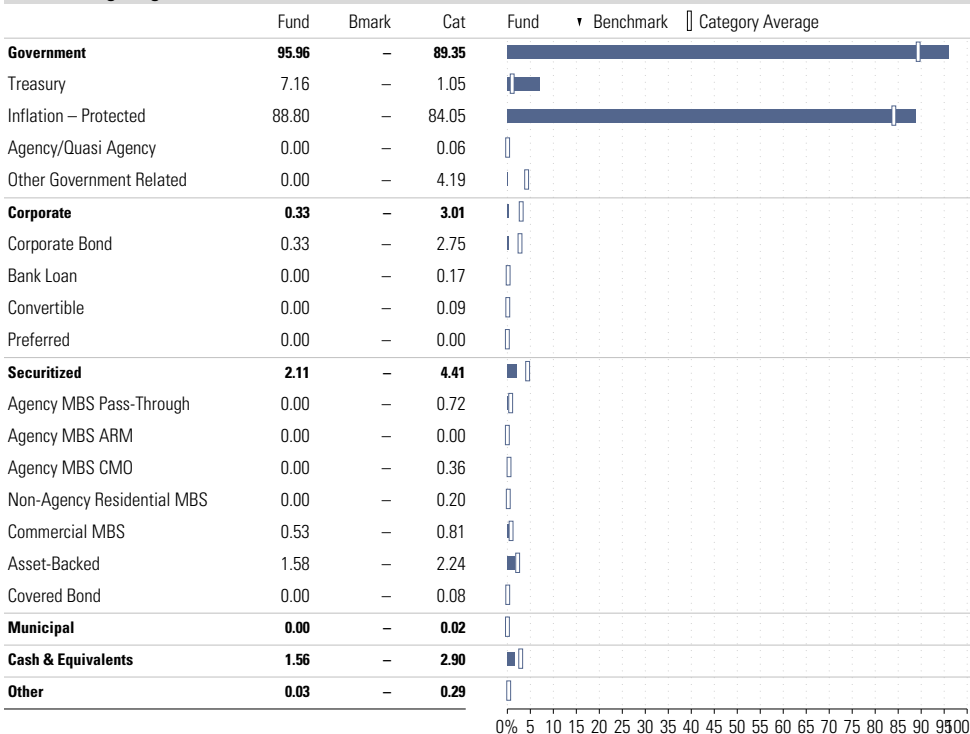


Asset Class	Net %	Cat%
US Stocks	0.11	0.05
Non-US Stocks	0.00	0.00
Bonds	124.56	99.03
Cash	-24.68	0.24
Other	0.00	0.67
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 12-31-2021



Top 10 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	-	21.84	21.84	-
⊕ United States Treasury Notes 0.125%	01-2023	17.71	39.55	-
⊕ United States Treasury Notes 0.125%	10-2026	5.45	45.00	-
⊕ Rrp Treasury Note	-	4.83	49.83	-
⊕ United States Treasury Notes 0.125%	01-2030	4.05	53.88	-
⊖ United States Treasury Notes 0.125%	07-2031	3.59	57.47	-
⊕ United States Treasury Notes 0.375%	07-2023	3.54	61.02	-
⊖ United States Treasury Notes 0.625%	01-2024	3.45	64.47	-
⊕ United States Treasury Notes 0.375%	07-2025	3.21	67.68	-
⊕ United States Treasury Notes 0.125%	07-2030	3.17	70.85	-

Total Holdings 201

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Total Return K MPHQX

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

Portfolio Manager(s)

Rick Rieder since 08-2010
 Bob Miller since 10-2011
 David Rogal since 01-2017

Quantitative Screens

✔ **Performance:** The fund has finished in the Intermediate Core-Plus 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 11.41 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.37 is 50.67% lower than the Intermediate Core-Plus Bond category average.

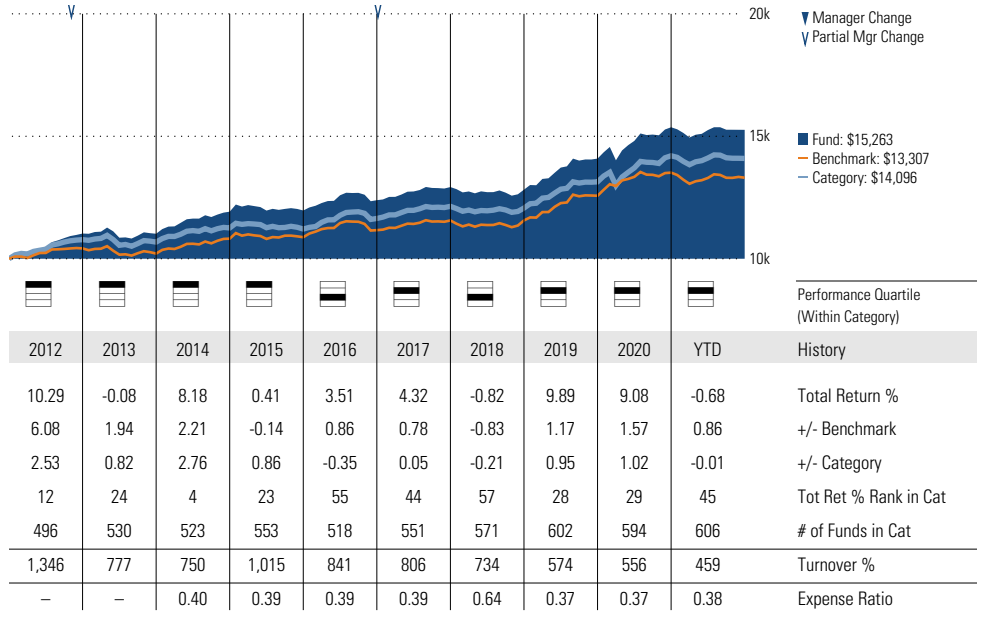
Morningstar Investment Management LLC Analysis

Morningstar Investment Management has assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

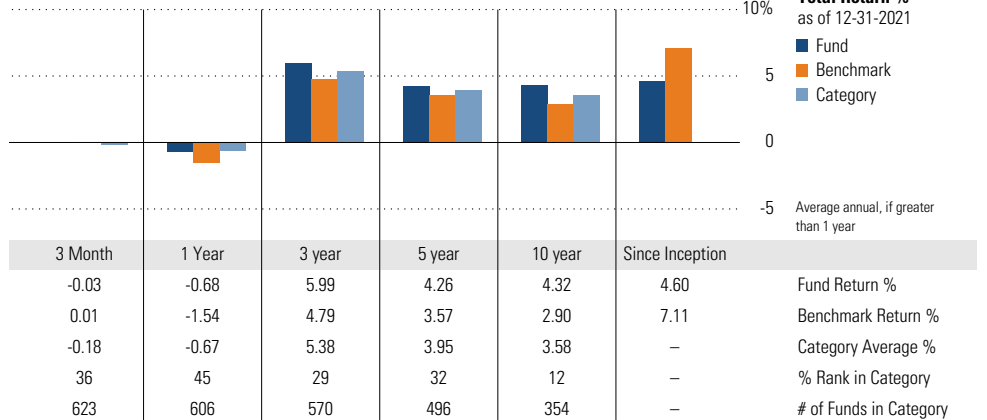
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	12-16-2021
Sustainability Rating	3	11-30-2021

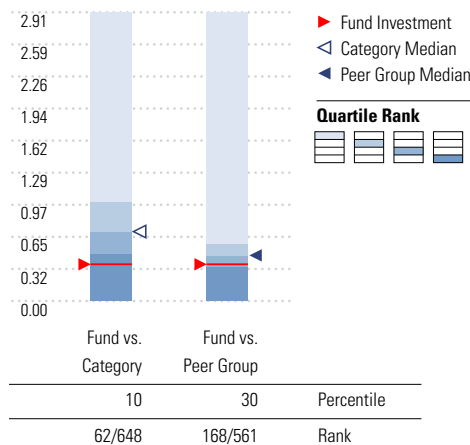
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	0.86	-	0.62
Beta	1.07	-	1.02
R-Squared	72.63	-	61.97
Standard Deviation	4.25	3.40	4.62
Sharpe Ratio	1.21	1.18	1.05
Tracking Error	2.24	-	2.93
Information Ratio	0.53	-	0.27
Up Capture Ratio	119.42	-	115.36
Down Capture Ratio	109.94	-	117.26

Portfolio Metrics

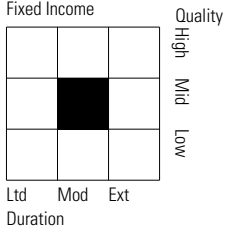
Metric	Fund	Bmark	Cat
Avg Eff Duration	5.73	4.43	6.17
Avg Eff Maturity	7.83	-	8.05

BlackRock Total Return K MPHQX

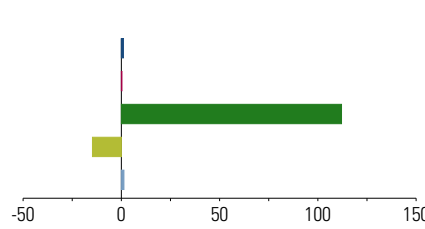
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021

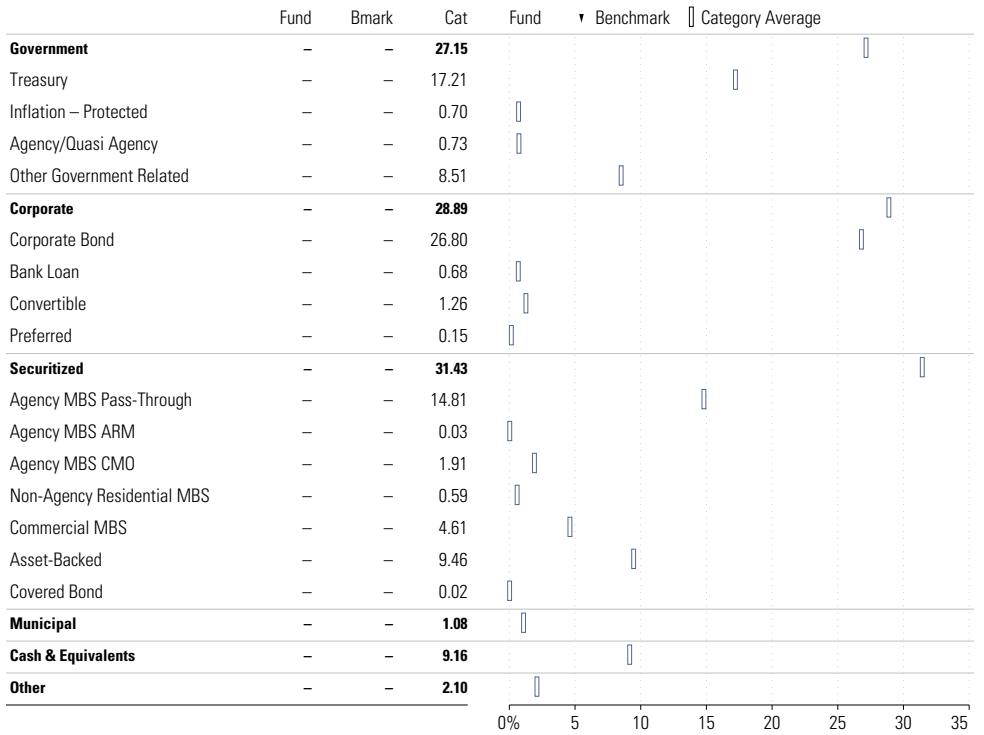


Asset Class	Net %	Cat%
US Stocks	1.06	0.11
Non-US Stocks	0.30	0.00
Bonds	112.04	95.54
Cash	-14.70	2.35
Other	1.31	2.02
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	38.23	3.53	46.15
AA	3.22	74.59	5.13
A	17.76	10.82	11.59
BBB	22.51	8.32	21.70
BB	10.38	0.28	7.39
B	0.00	0.00	2.84
Below B	0.00	0.00	1.36
Not Rated	7.90	2.46	3.84

Sector Weighting as of 12-31-2021



Top 0 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
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Total Holdings 0

⊕ Increase ⊖ Decrease ✱ New to Portfolio

DFA Emerging Markets I DFEMX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

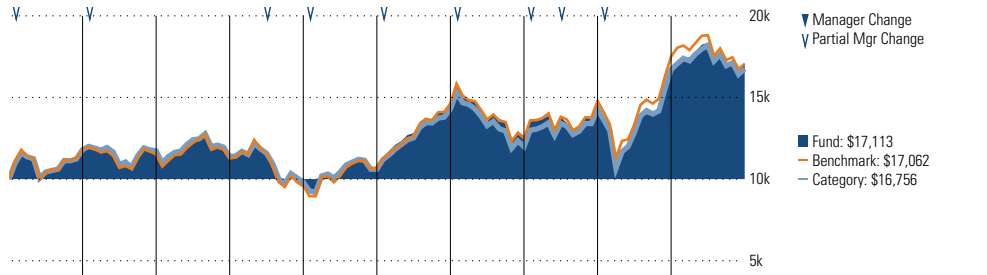
✔ **Performance:** The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 11.85 years.

✔ **Style:** The fund has landed in its primary style box — Large Blend — 94.12 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.35 is 70.59% lower than the Diversified Emerging Mkts category average.

Growth of \$10,000



2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
19.16	-3.12	-1.71	-15.81	12.09	36.57	-13.62	16.03	13.89	2.53	Total Return %
0.94	-0.52	0.48	-0.89	0.90	-0.71	0.96	-2.41	-4.42	5.07	+/- Benchmark
1.01	-2.98	1.30	-2.02	3.62	2.40	2.45	-3.22	-4.01	2.15	+/- Category
44	61	37	65	23	41	26	74	65	35	Tot Ret % Rank in Cat
613	694	738	875	831	826	847	846	805	794	# of Funds in Cat
5	4	-	-	-	-	-	9	-	-	Turnover %
-	-	0.56	0.57	0.56	0.50	0.47	0.48	0.44	0.39	Expense Ratio

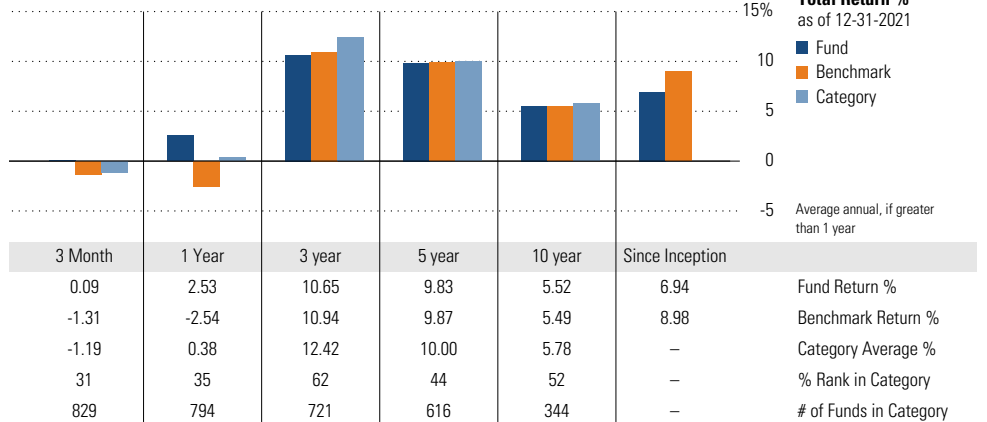
Morningstar Investment Management LLC Analysis

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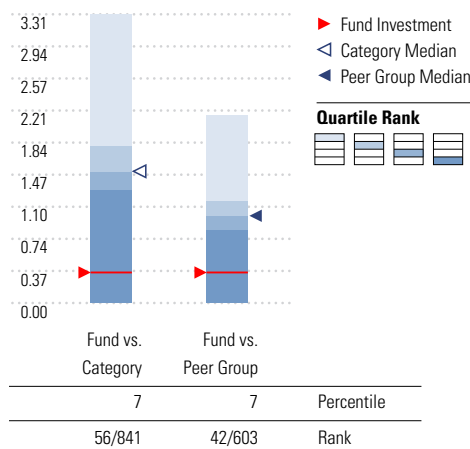
ESG Metrics

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

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

Portfolio Metrics

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

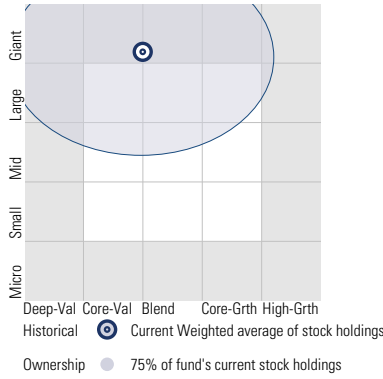
DFA Emerging Markets I DFEMX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™

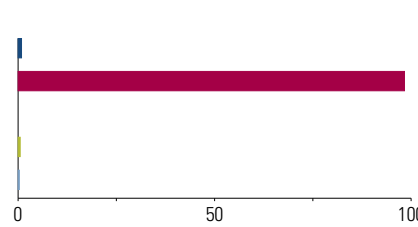


Style Breakdown

Equity			Large	Mid	Small
Value	Blend	Growth			
25	47	11			
7	7	3			
0	0	0			

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

Asset Allocation as of 12-31-2021

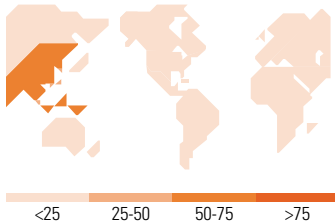


Asset Class	Net %	Cat%
US Stocks	0.87	3.29
Non-US Stocks	98.31	94.33
Bonds	0.00	-0.03
Cash	0.53	2.27
Other	0.30	0.14
Total	100.00	100.00

Sector Weighting as of 12-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	43.53	42.89	41.50			
Basic Materials	10.55	8.51	6.37			
Consumer Cyclical	11.46	13.12	13.94			
Financial Services	18.90	19.34	19.72			
Real Estate	2.62	1.92	1.47			
Sensitive	43.61	44.69	45.46			
Communication Services	9.91	11.12	11.22			
Energy	4.43	5.66	4.95			
Industrials	7.02	5.08	5.52			
Technology	22.25	22.83	23.77			
Defensive	12.87	12.41	13.04			
Consumer Defensive	6.11	5.66	6.81			
Healthcare	4.33	4.41	4.93			
Utilities	2.43	2.34	1.30			

World Regions % Equity 12-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	82.00	73.88	Americas	6.64	12.03	Greater Europe	11.35	14.08	Developed Markets	33.05
Japan	0.00	0.13	North America	0.21	3.05	United Kingdom	0.00	0.83	Emerging Markets	66.95
Australasia	0.06	0.05	Central/Latin	6.43	8.98	W euro-ex UK	0.28	2.29	Not Available	0.00
Asia-4 Tigers	31.14	27.34				Emrgng Europe	2.90	6.62		
Asia-ex 4 Tigers	50.80	46.36				Africa	8.17	4.34		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	5.26	5.26	18.02	Technology
⊖ Cnh	4.32	9.58	-	-
⊖ Cny	4.30	13.88	-	-
⊖ Tencent Holdings Ltd	3.82	17.70	-18.80	Communication Svc
⊖ Samsung Electronics Co Ltd	3.62	21.32	-	Technology
⊖ Alibaba Group Holding Ltd ADR	1.96	23.28	-48.96	Consumer Cyclical
⊖ China Construction Bank Corp Class H	0.82	24.10	-2.01	Financial Services
⊖ Reliance Industries Ltd	0.81	24.92	19.60	Energy
⊖ SK Hynix Inc	0.75	25.67	-	Technology
⊖ HDFC Bank Ltd	0.71	26.38	3.41	Financial Services

Total Holdings 1747

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Franklin Growth R6 FIFRX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Serena Perin Vinton since 11-2008
Robert Rendler since 05-2016
Joyce Lin since 11-2021

Quantitative Screens

✔ **Performance:** The fund has finished in the Large 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 13.09 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 0.48 is 51.02% lower than the Large Growth category average.

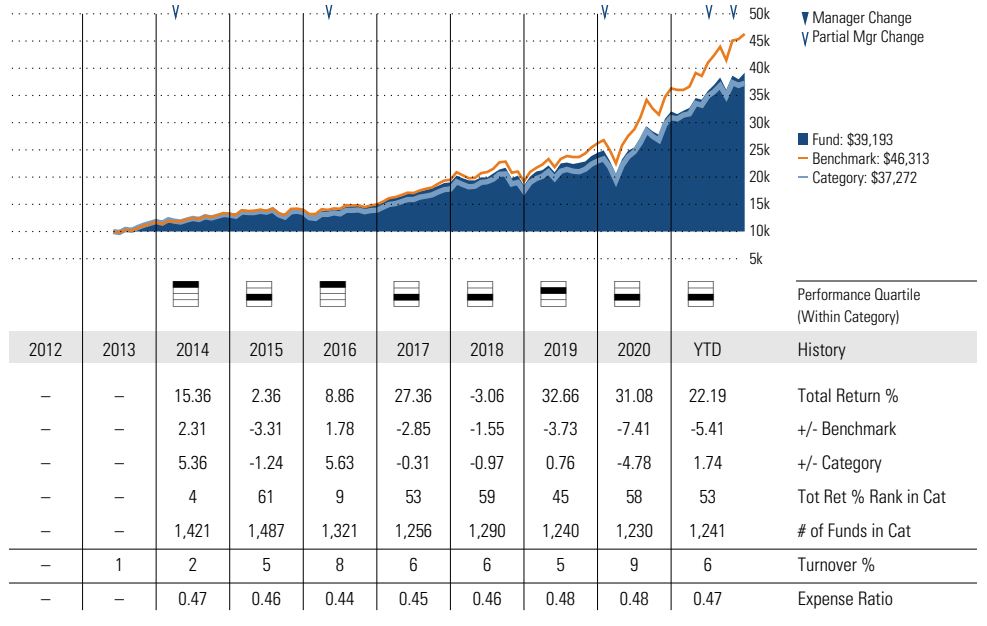
Morningstar Investment Management LLC Analysis

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

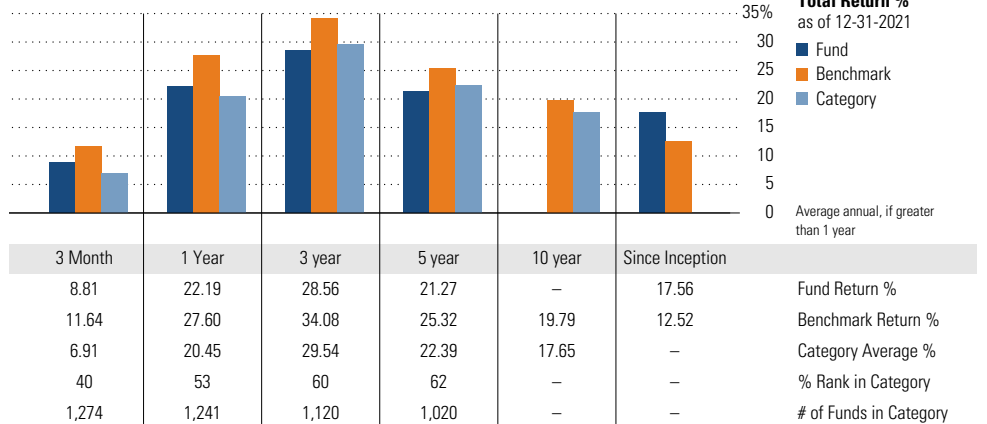
ESG Metrics

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

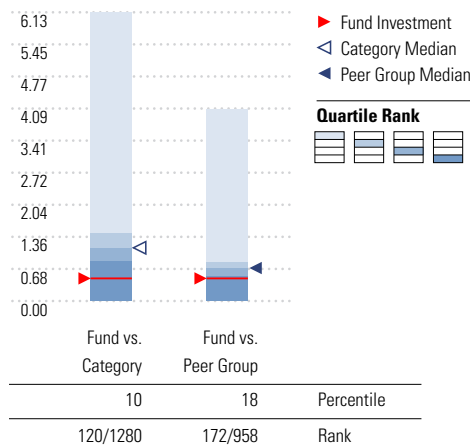
Growth of \$10,000



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	-2.39	-	-2.24
Beta	0.94	-	0.97
R-Squared	95.51	-	91.07
Standard Deviation	17.63	18.42	18.79
Sharpe Ratio	1.47	1.65	1.46
Tracking Error	3.92	-	5.52
Information Ratio	-1.41	-	-0.92
Up Capture Ratio	87.97	-	90.02
Down Capture Ratio	93.87	-	93.02

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	36.46	34.55	33.66
Price/Book Ratio	8.36	12.90	9.38
Geom Avg Mkt Cap \$B	156.89	350.68	382.58
ROE	30.71	41.42	32.76

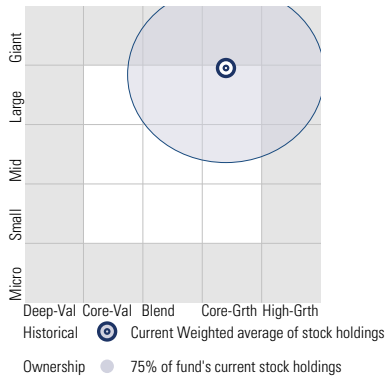
Franklin Growth R6 FIFRX

Morningstar Category
Large Growth

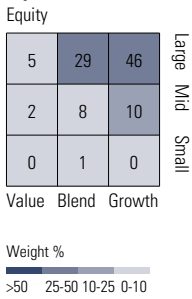
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 12-31-2021

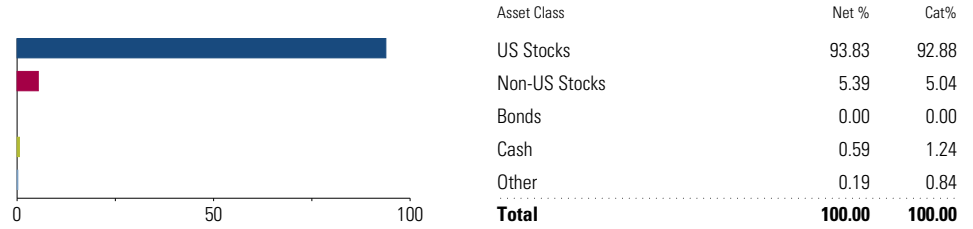
Morningstar Style Box™



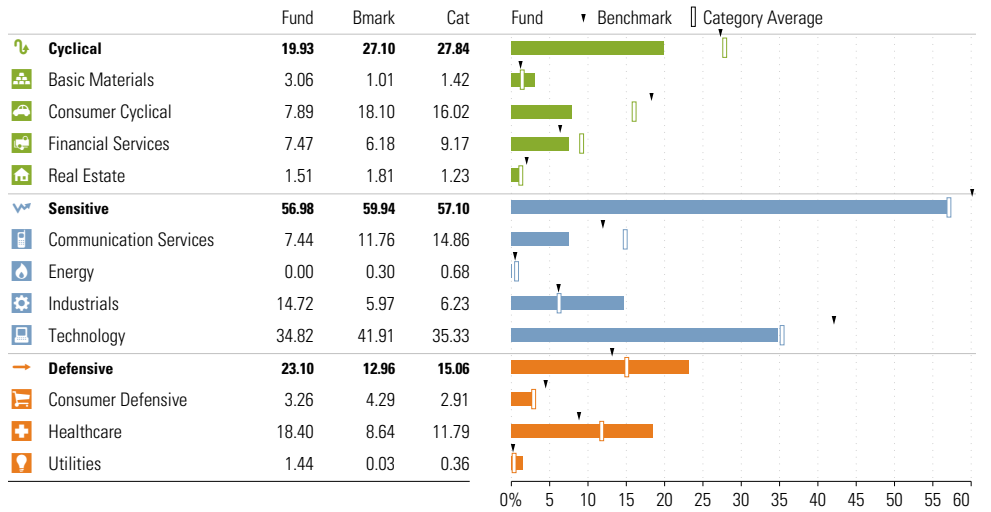
Style Breakdown



Asset Allocation as of 12-31-2021



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	5.05	5.05	52.24	Technology
Apple Inc	4.91	9.96	34.48	Technology
Amazon.com Inc	4.12	14.08	2.38	Consumer Cyclical
NVIDIA Corp	2.64	16.73	125.41	Technology
ServiceNow Inc	2.37	19.10	17.93	Technology
Intuit Inc	2.31	21.41	69.98	Technology
Union Pacific Corp	2.13	23.54	23.05	Industrials
Alphabet Inc Class C	1.98	25.52	65.17	Communication Svc
Mettler-Toledo International Inc	1.98	27.50	48.92	Healthcare
Alphabet Inc Class A	1.95	29.45	65.30	Communication Svc
Mastercard Inc Class A	1.81	31.26	1.16	Financial Services
Intuitive Surgical Inc	1.79	33.05	31.76	Healthcare
Danaher Corp	1.66	34.71	48.49	Healthcare
ASML Holding NV ADR	1.43	36.14	63.93	Technology
Eli Lilly and Co	1.41	37.55	65.61	Healthcare

Total Holdings 146

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Franklin Small Cap Growth R6 FSMLX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael McCarthy since 05-2000
Bradley Carris since 03-2004

Quantitative Screens

✔ **Performance:** The fund has finished in the Small Growth category's top three quartiles in 7 of the 8 years it's been in existence.

✔ **Management:** The fund's management has been in place for 21.68 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.65 is 45.83% lower than the Small Growth category average.

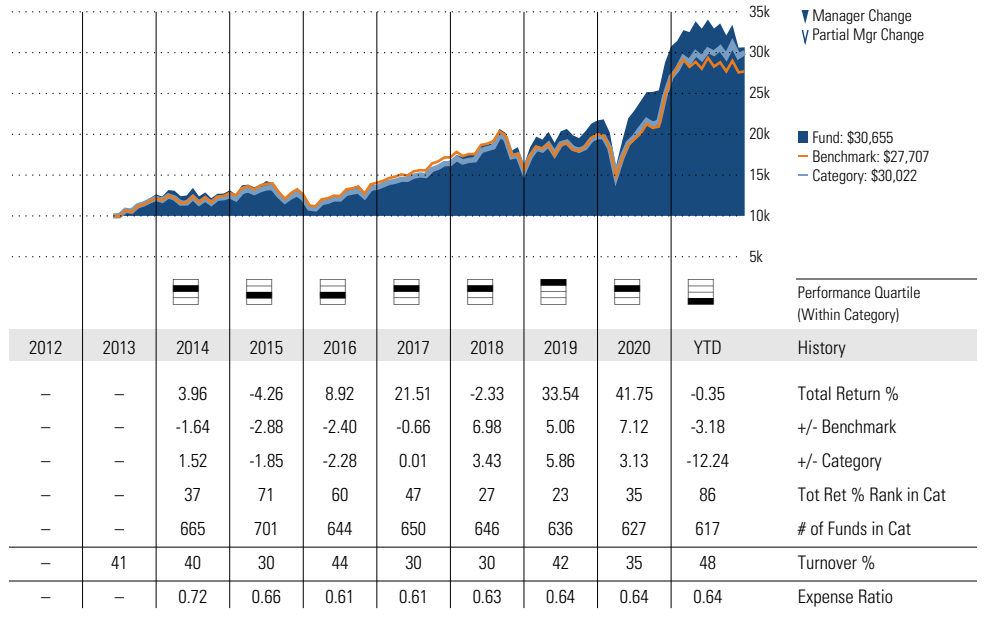
Morningstar Investment Management LLC Analysis

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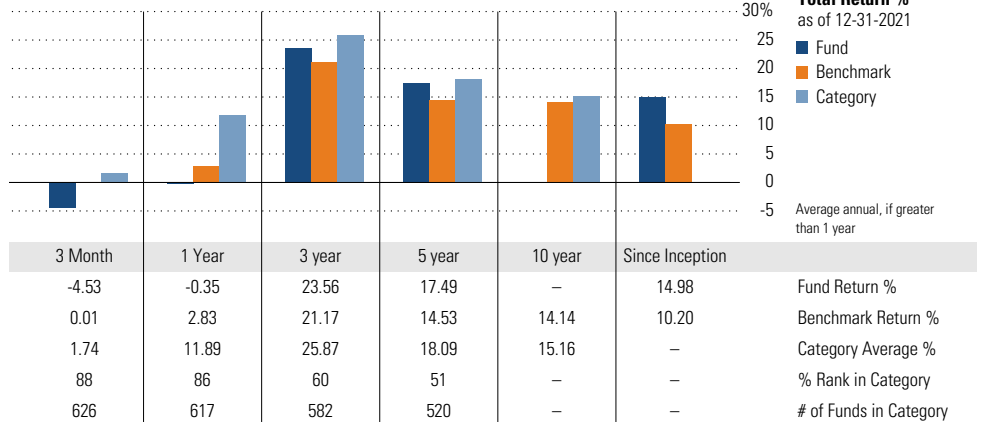
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

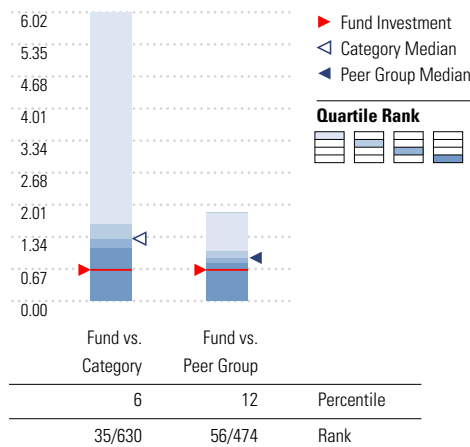
Growth of \$10,000



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	1.83	-	4.94
Beta	1.02	-	0.94
R-Squared	92.93	-	89.52
Standard Deviation	24.83	23.40	23.24
Sharpe Ratio	0.95	0.90	1.07
Tracking Error	6.62	-	7.72
Information Ratio	0.36	-	0.57
Up Capture Ratio	104.39	-	101.88
Down Capture Ratio	99.06	-	87.49

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.04	22.94	32.03
Price/Book Ratio	3.39	4.80	5.03
Geom Avg Mkt Cap \$B	3.53	3.20	6.12
ROE	4.55	8.90	7.44

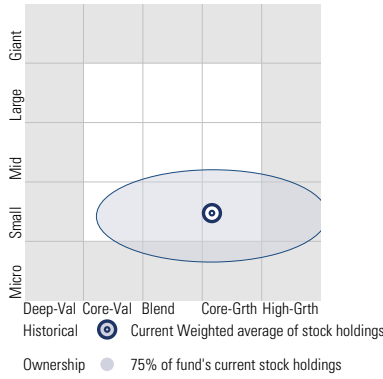
Franklin Small Cap Growth R6 FSMLX

Morningstar Category
Small Growth

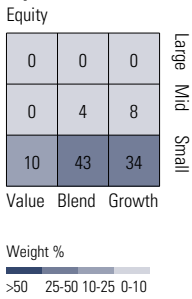
Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 12-31-2021

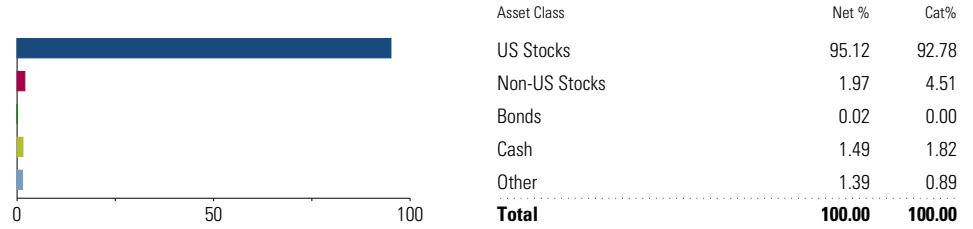
Morningstar Style Box™



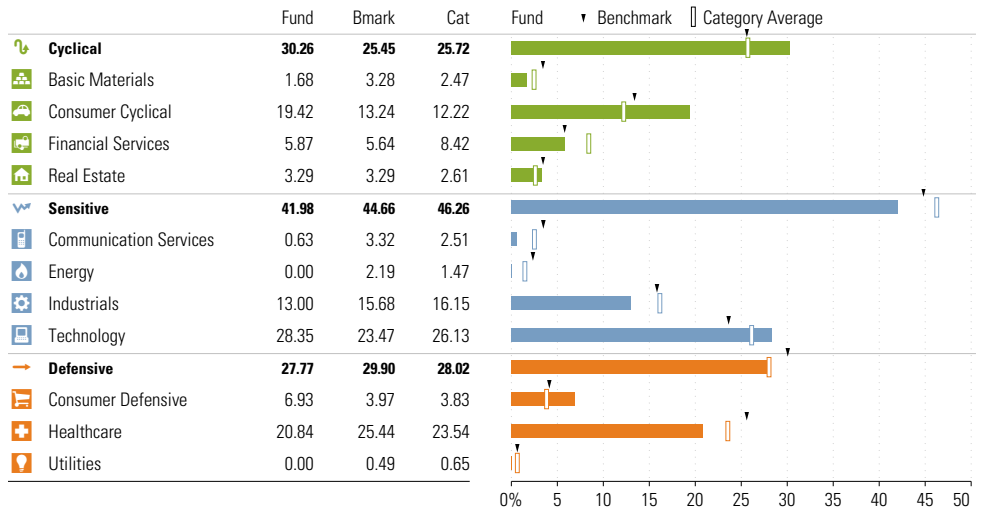
Style Breakdown



Asset Allocation as of 12-31-2021



Sector Weighting as of 12-31-2021



Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Franklin IFT Money Market	1.79	1.79	-	-
Red Rock Resorts Inc A	1.71	3.50	131.67	Consumer Cyclical
Allegiant Travel Co	1.64	5.15	-1.16	Industrials
Univar Solutions Inc	1.61	6.75	49.13	Basic Materials
Beacon Roofing Supply Inc Class A	1.59	8.34	42.70	Industrials
Rexford Industrial Realty Inc	1.57	9.91	67.11	Real Estate
Inspire Medical Systems Inc	1.57	11.47	22.31	Healthcare
Onto Innovation Inc	1.50	12.97	112.89	Technology
Five Below Inc	1.49	14.46	18.24	Consumer Cyclical
SiTime Corp Ordinary Shares	1.49	15.95	161.36	Technology
American Eagle Outfitters Inc	1.46	17.41	29.53	Consumer Cyclical
Semtech Corp	1.45	18.87	23.36	Technology
The Simply Good Foods Co	1.44	20.31	32.56	Consumer Defensive
Pinnacle Financial Partners Inc	1.43	21.74	49.41	Financial Services
M/I Homes Inc	1.43	23.17	40.39	Consumer Cyclical

Total Holdings 144

⊕ Increase ⊖ Decrease ✨ New to Portfolio

State St Russell Sm Cp® Val Indx NL CI C

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Management Team since 09-2009

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 12.42 years.

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

✔ **Net Expense:** The fund's expense ratio of 0.05 is 95.41% lower than the Small Value category average.

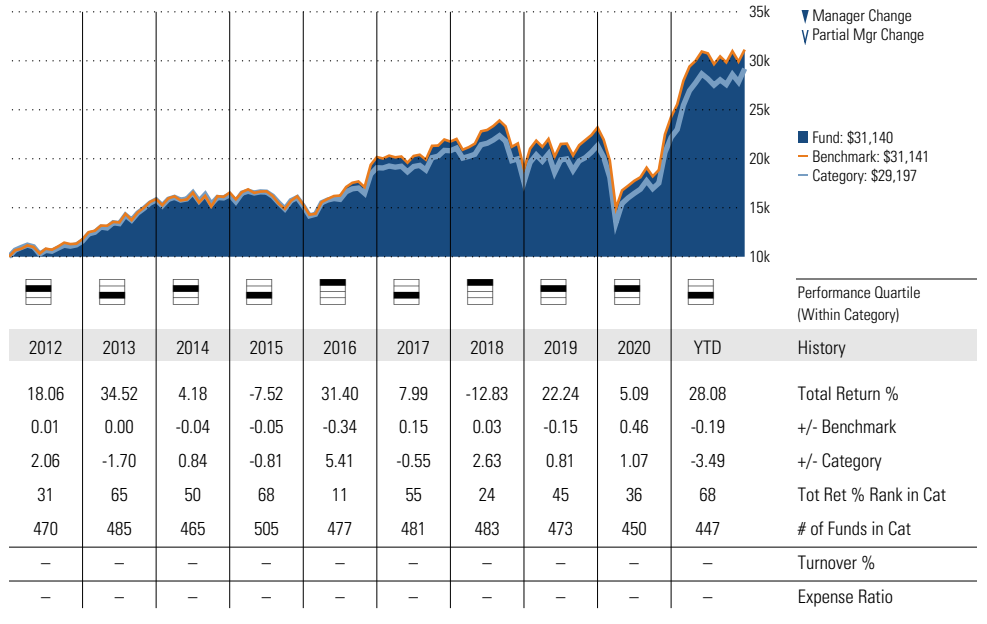
Morningstar Investment Management LLC Analysis

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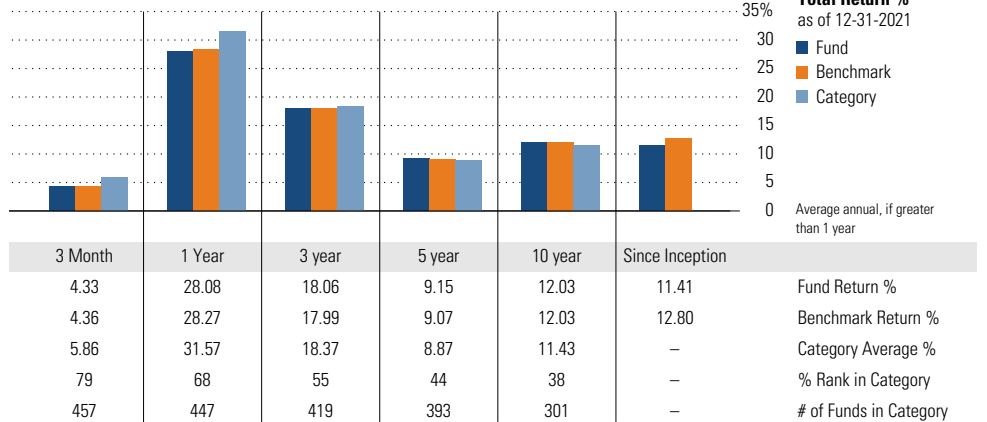
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

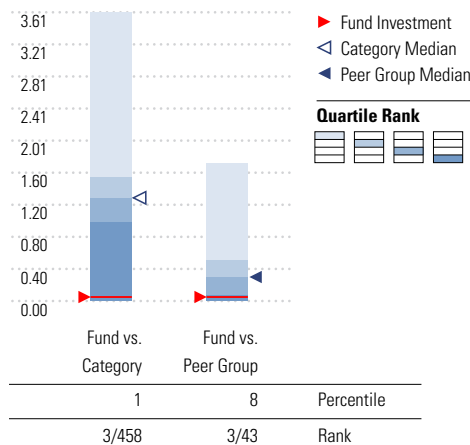
Growth of \$10,000



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	0.16	-	-0.35
Beta	0.99	-	1.02
R-Squared	99.99	-	98.08
Standard Deviation	25.14	25.35	26.17
Sharpe Ratio	0.76	0.75	0.73
Tracking Error	0.31	-	3.06
Information Ratio	0.21	-	-0.70
Up Capture Ratio	99.65	-	101.79
Down Capture Ratio	99.24	-	103.40

Portfolio Metrics

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

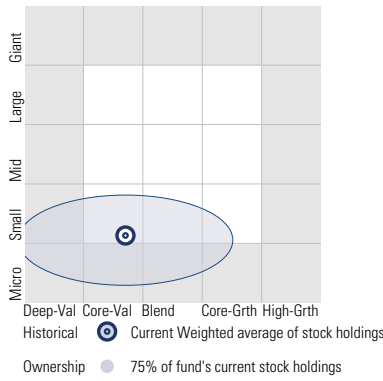
State St Russell Sm Cp® Val Indx NL CI C

Morningstar Category
Small Value

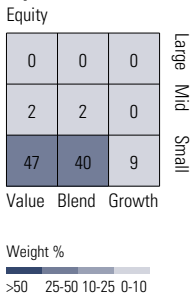
Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 12-31-2021

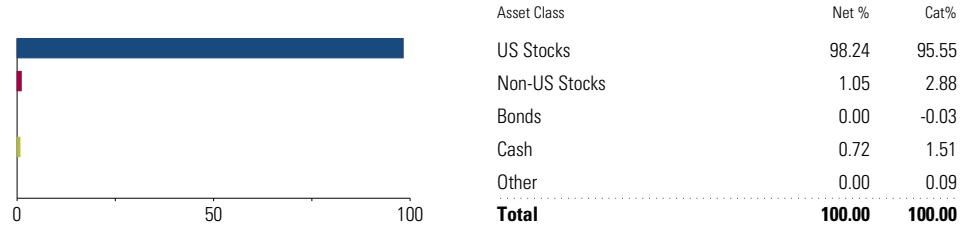
Morningstar Style Box™



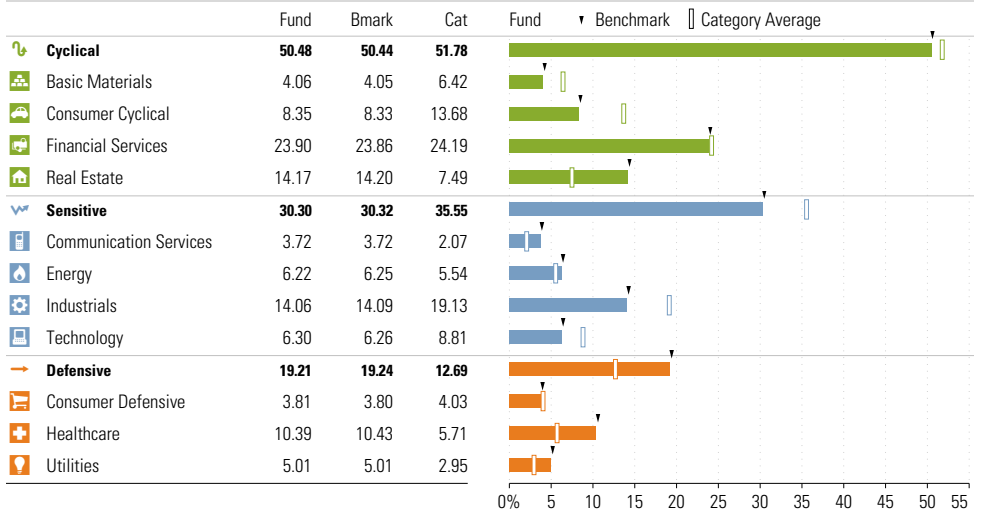
Style Breakdown



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
⊖ AMC Entertainment Holdings Inc Class A	0.93	0.93	1,183.02	Communication Svc
⊕ E-Mini Russ 2000 Mar22 Xcme 20220318	0.74	1.67	—	—
⊖ State Street Corporation Short Term Investment Fund	0.68	2.36	—	—
⊖ Avis Budget Group Inc	0.57	2.93	455.95	Industrials
⊕ Stag Industrial Inc	0.56	3.49	57.76	Real Estate
⊖ Ovintiv Inc	0.55	4.04	137.94	Energy
⊖ Macy's Inc	0.54	4.59	135.38	Consumer Cyclical
⊖ Tenet Healthcare Corp	0.51	5.10	104.58	Healthcare
⊖ Chesapeake Energy Corp Ordinary Shares - New	0.42	5.52	—	Energy
⊕ Terreno Realty Corp	0.42	5.93	47.92	Real Estate
⊖ EMCOR Group Inc	0.40	6.34	39.85	Industrials
⊖ Goodyear Tire & Rubber Co	0.39	6.73	95.42	Consumer Cyclical
SouthState Corp	0.37	7.10	13.46	Financial Services
Glacier Bancorp Inc	0.37	7.47	26.32	Financial Services
⊖ Valley National Bancorp	0.36	7.83	45.54	Financial Services

Total Holdings 1396

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 5.68 years.

✔ **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 0.04 is 95.06% lower than the Large Blend category average.

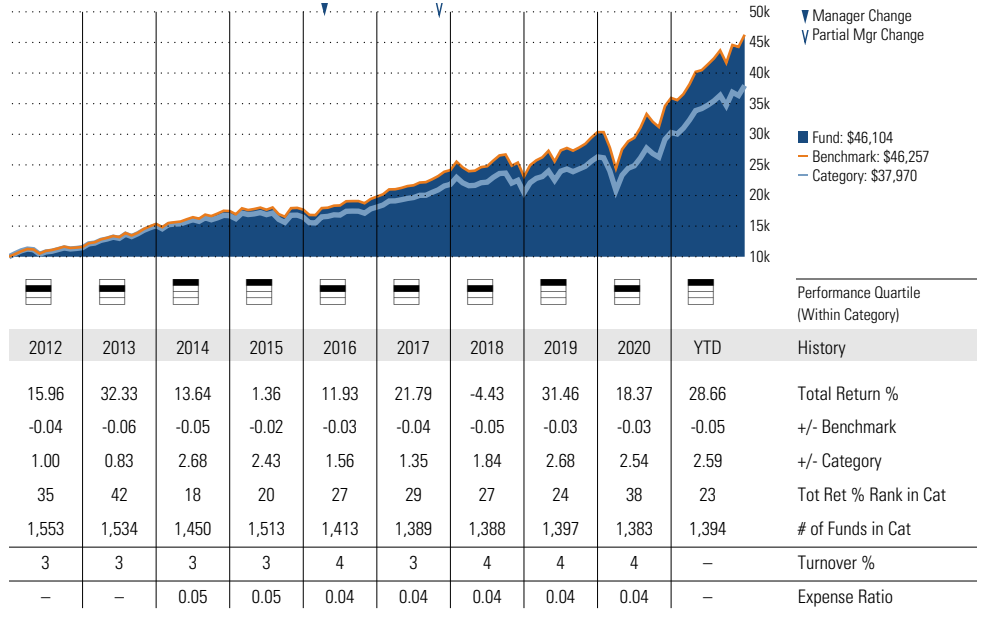
Morningstar Investment Management LLC Analysis

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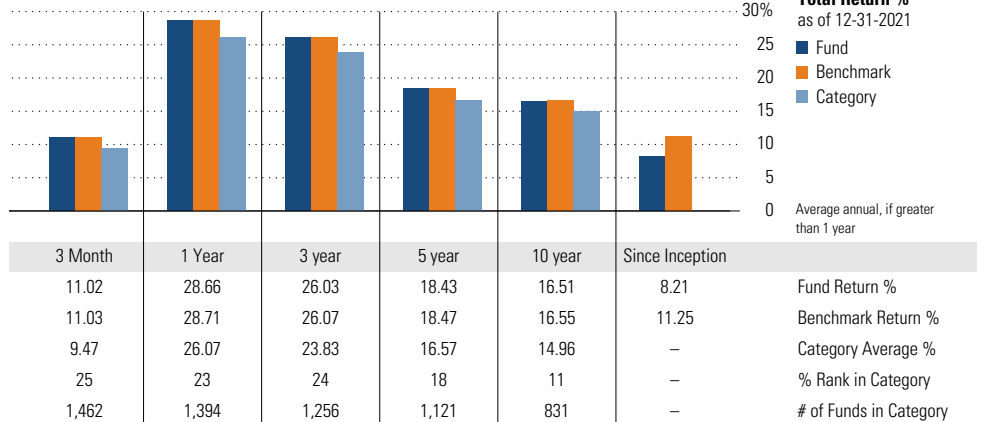
ESG Metrics

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

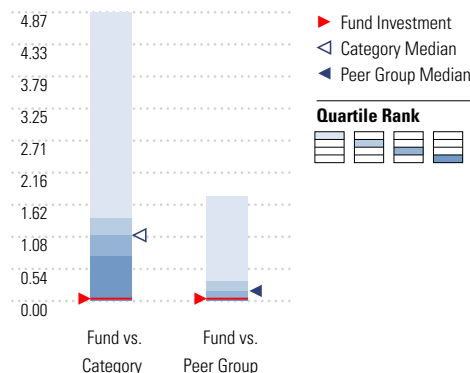
Growth of \$10,000



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

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

Portfolio Metrics

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

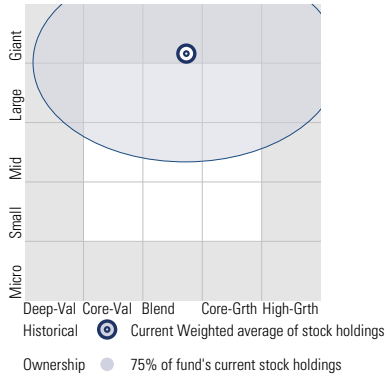
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

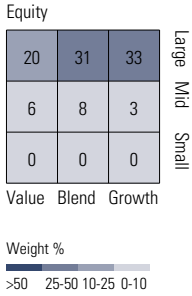
Morningstar Index
S&P 500 TR USD

Style Analysis as of 12-31-2021

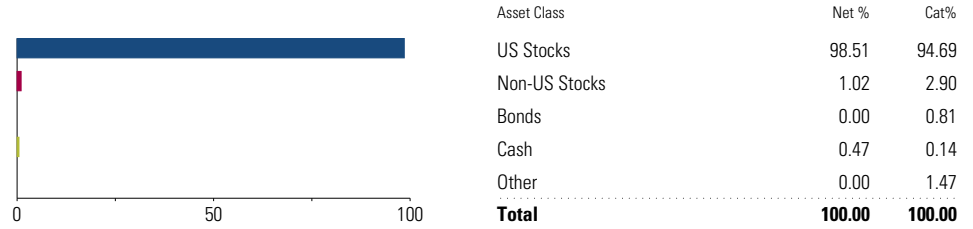
Morningstar Style Box™



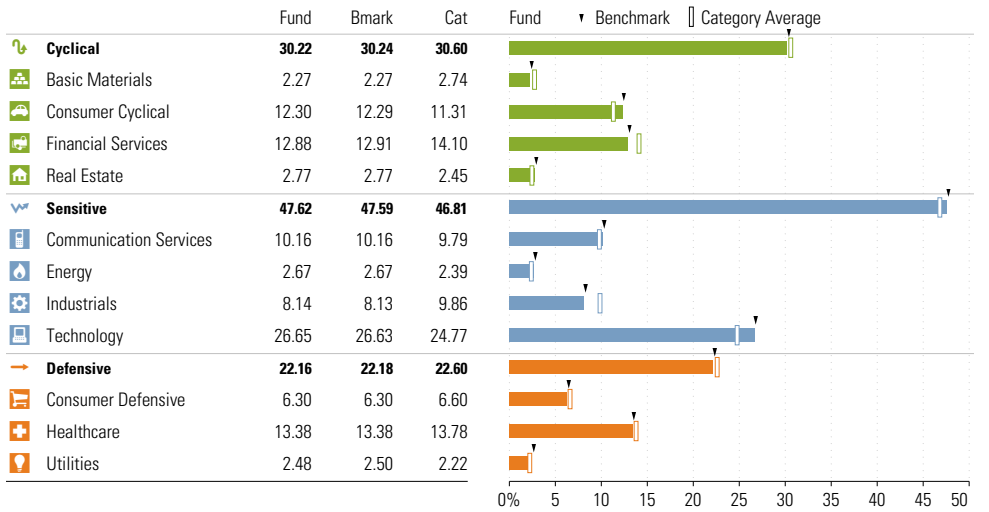
Style Breakdown



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	6.83	6.83	34.48	Technology
Microsoft Corp	6.23	13.06	52.24	Technology
Amazon.com Inc	3.59	16.65	2.38	Consumer Cyclical
Alphabet Inc Class A	2.15	18.80	65.30	Communication Svc
Tesla Inc	2.12	20.92	49.76	Consumer Cyclical
Alphabet Inc Class C	2.00	22.92	65.17	Communication Svc
Meta Platforms Inc Class A	1.96	24.88	23.13	Communication Svc
NVIDIA Corp	1.81	26.70	125.41	Technology
Berkshire Hathaway Inc Class B	1.35	28.05	28.95	Financial Services
UnitedHealth Group Inc	1.17	29.22	44.79	Healthcare
JPMorgan Chase & Co	1.15	30.37	27.53	Financial Services
Johnson & Johnson	1.11	31.48	11.36	Healthcare
The Home Depot Inc	1.08	32.57	58.73	Consumer Cyclical
Procter & Gamble Co	0.98	33.54	20.01	Consumer Defensive
Visa Inc Class A	0.89	34.43	-0.31	Financial Services

Total Holdings 510

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

✔ **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 0.07 is 92.55% lower than the Foreign Large Blend category average.

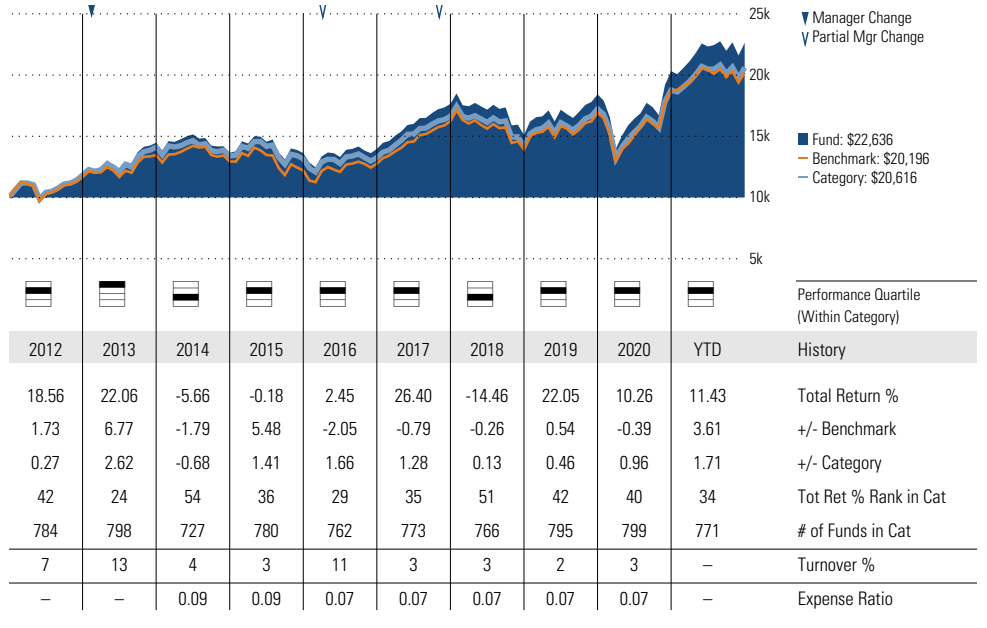
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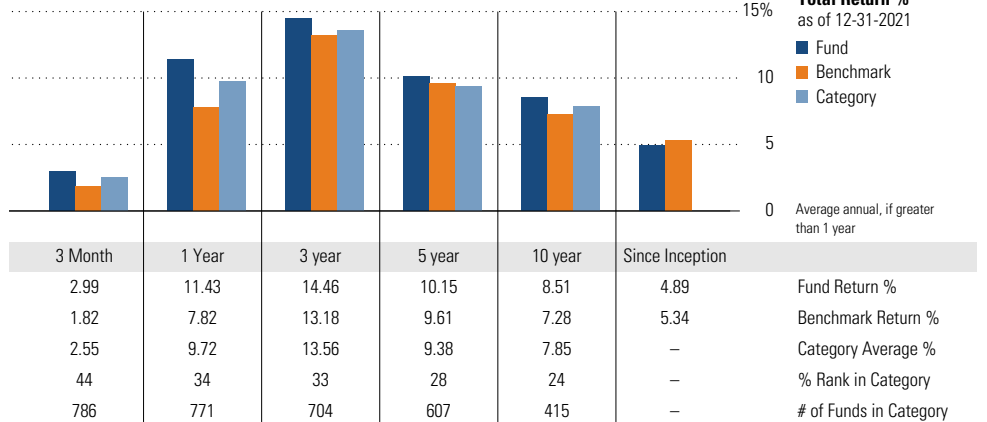
ESG Metrics

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

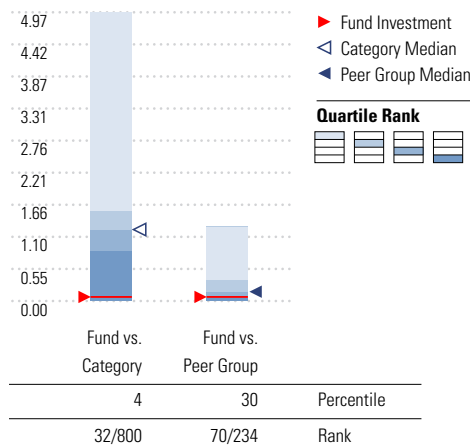
Growth of \$10,000



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	0.81	-	0.94
Beta	1.03	-	1.00
R-Squared	96.86	-	94.25
Standard Deviation	17.89	17.03	17.48
Sharpe Ratio	0.80	0.76	0.80
Tracking Error	3.22	-	4.25
Information Ratio	0.40	-	0.25
Up Capture Ratio	104.35	-	101.95
Down Capture Ratio	100.77	-	98.67

Portfolio Metrics

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

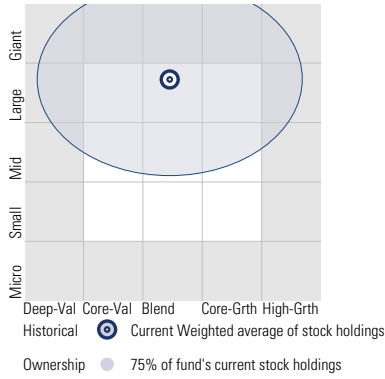
Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category
Foreign Large Blend

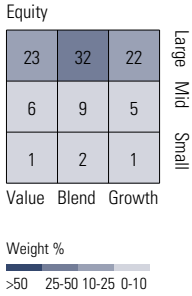
Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2021

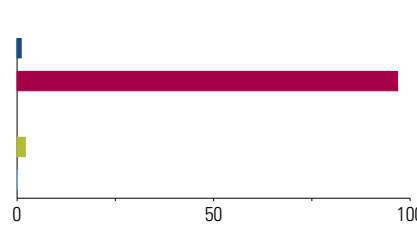
Morningstar Style Box™



Style Breakdown

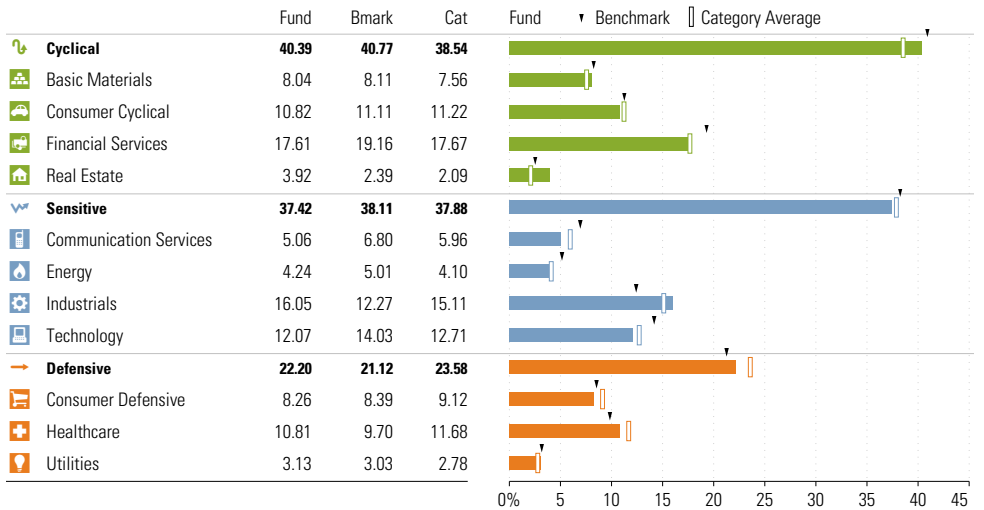


Asset Allocation as of 12-31-2021



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

Sector Weighting as of 12-31-2021



World Regions % Equity 12-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %
Greater Asia	35.47	35.68	Americas	10.54	8.02	Greater Europe	53.99	56.30	Market Maturity	Fund %
Japan	20.42	19.04	North America	10.43	7.05	United Kingdom	12.03	12.54	Developed Markets	99.21
Australasia	6.60	4.55	Central/Latin	0.11	0.97	W euro-ex UK	40.95	42.20	Emerging Markets	0.79
Asia-4 Tigers	8.14	6.95				Emrgng Europe	0.36	0.63	Not Available	0.00
Asia-ex 4 Tigers	0.31	5.14				Africa	0.65	0.93		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Nestle SA	1.58	1.58	23.95	Consumer Defensive
⊖ Slcmt1142	1.44	3.03	-	-
⊖ ASML Holding NV	1.29	4.31	78.48	Technology
⊕ Samsung Electronics Co Ltd	1.25	5.56	-	Technology
⊕ Roche Holding AG	1.16	6.72	24.60	Healthcare
⊕ Toyota Motor Corp	0.94	7.66	34.86	Consumer Cyclical
⊕ LVMH Moet Hennessy Louis Vuitton SE	0.85	8.51	43.67	Consumer Cyclical
⊖ Novartis AG	0.75	9.26	-1.70	Healthcare
⊕ AstraZeneca PLC	0.75	10.01	21.25	Healthcare
⊕ Novo Nordisk A/S Class B	0.74	10.74	73.87	Healthcare

Total Holdings 4127

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category
Mid-Cap Blend

Morningstar Index
Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998

Awais Khan since 07-2021

Quantitative Screens

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

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

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

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

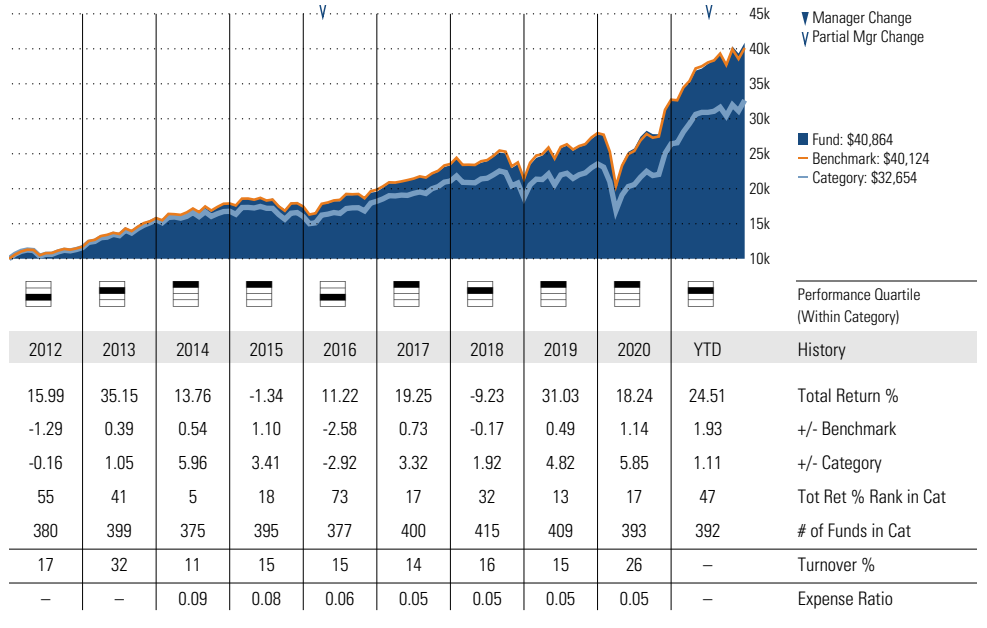
Morningstar Investment Management LLC Analysis

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

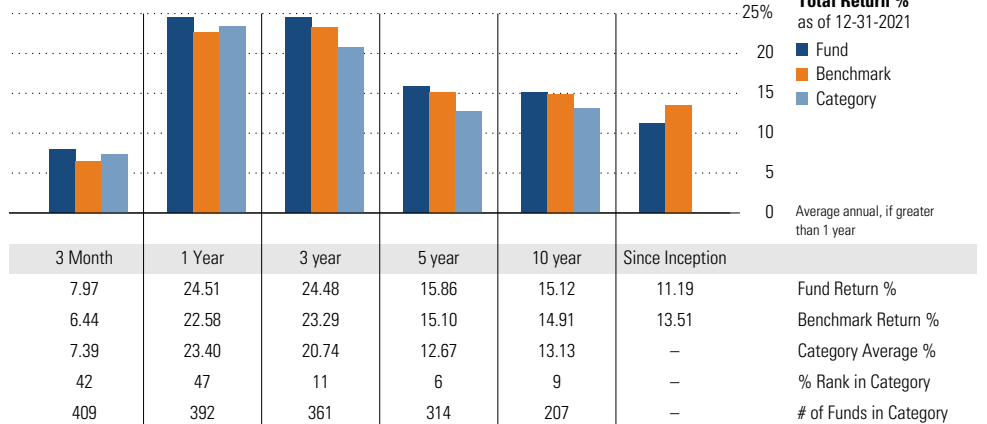
ESG Metrics

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

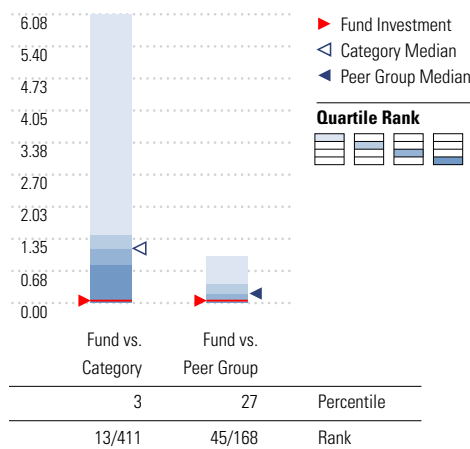
Growth of \$10,000



Trailing Performance



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	1.52	-	-1.58
Beta	0.97	-	0.99
R-Squared	99.60	-	94.00
Standard Deviation	20.29	20.84	21.38
Sharpe Ratio	1.15	1.08	0.98
Tracking Error	1.41	-	5.33
Information Ratio	0.85	-	-0.53
Up Capture Ratio	99.92	-	96.62
Down Capture Ratio	94.26	-	103.34

Portfolio Metrics

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

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

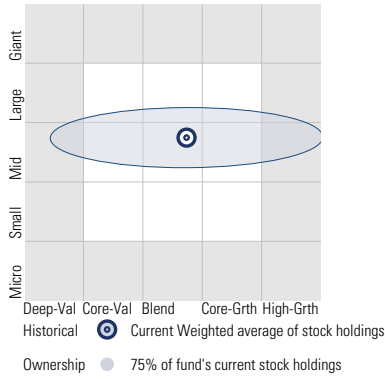
Mid-Cap Blend

Morningstar Index

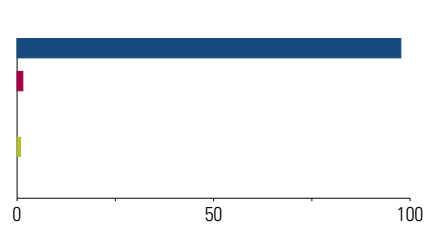
Russell Mid Cap TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™

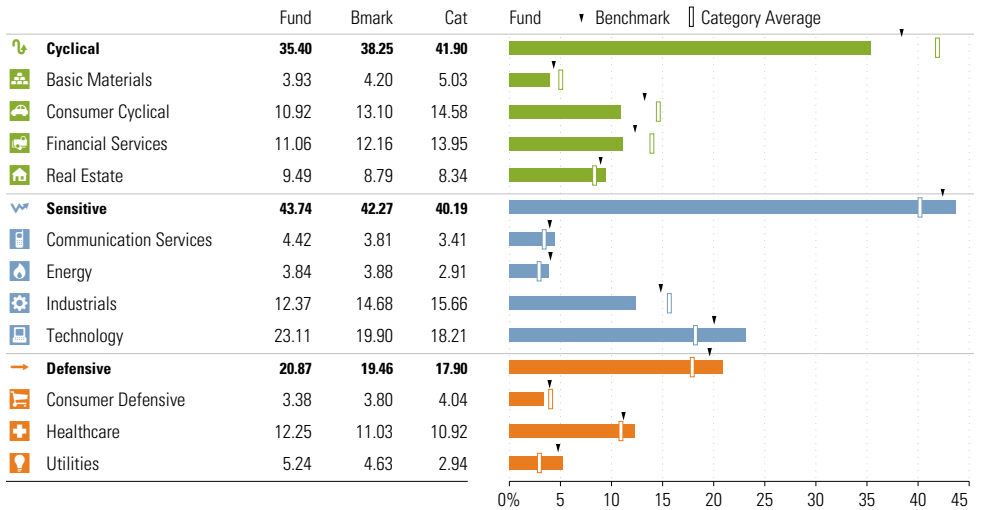


Asset Allocation as of 12-31-2021

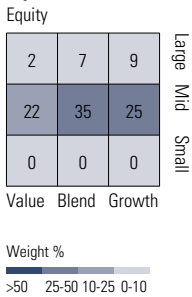


Asset Class	Net %	Cat%
US Stocks	97.64	96.07
Non-US Stocks	1.46	2.06
Bonds	0.00	-0.16
Cash	0.90	1.64
Other	0.00	0.38
Total	100.00	100.00

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
⊖ Synopsys Inc	0.75	0.75	42.15	Technology
⊖ IQVIA Holdings Inc	0.72	1.47	57.47	Healthcare
⊖ Xilinx Inc	0.70	2.17	49.82	Technology
⊖ Amphenol Corp Class A	0.70	2.86	34.95	Technology
⊖ DexCom Inc	0.69	3.55	45.23	Healthcare
⊖ Cadence Design Systems Inc	0.69	4.24	36.59	Technology
⊕ Palo Alto Networks Inc	0.68	4.93	56.66	Technology
⊖ Digital Realty Trust Inc	0.67	5.59	30.11	Real Estate
⊖ Fortinet Inc	0.66	6.26	141.97	Technology
⊕ Microchip Technology Inc	0.64	6.90	27.31	Technology
⊖ Centene Corp	0.64	7.54	37.26	Healthcare
⊖ MSCI Inc	0.64	8.18	38.03	Financial Services
⊖ IHS Markit Ltd	0.64	8.82	48.86	Industrials
⊖ Carrier Global Corp Ordinary Shares	0.63	9.44	45.15	Industrials
⊖ Motorola Solutions Inc	0.61	10.05	61.48	Technology

Total Holdings 377

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Gerard O'Reilly since 05-1996

Walter Nejman since 05-2016

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

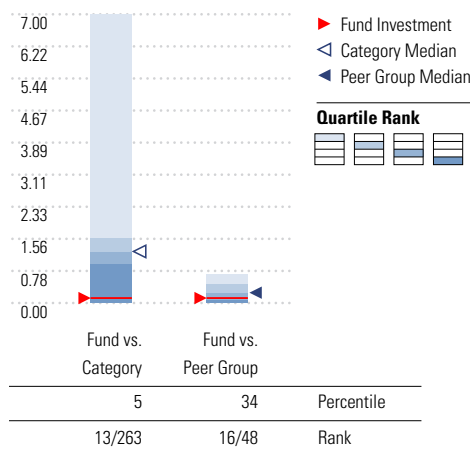
Growth of \$10,000



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	2.49	-	2.48
Beta	0.94	-	0.92
R-Squared	98.36	-	93.00
Standard Deviation	18.85	19.89	19.01
Sharpe Ratio	1.02	0.90	1.02
Tracking Error	2.70	-	5.07
Information Ratio	0.70	-	0.42
Up Capture Ratio	100.67	-	98.38
Down Capture Ratio	91.54	-	90.01

Portfolio Metrics

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

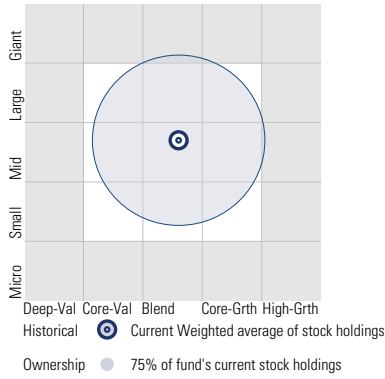
Vanguard Real Estate Index Admiral VGSLX

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

Total Holdings 172

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Samuel Martinez since 01-2017
Daniel Shaykevich since 04-2018
Arvind Narayanan since 11-2019

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 4.93 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.1 is 77.27% lower than the Ultrashort Bond category average.

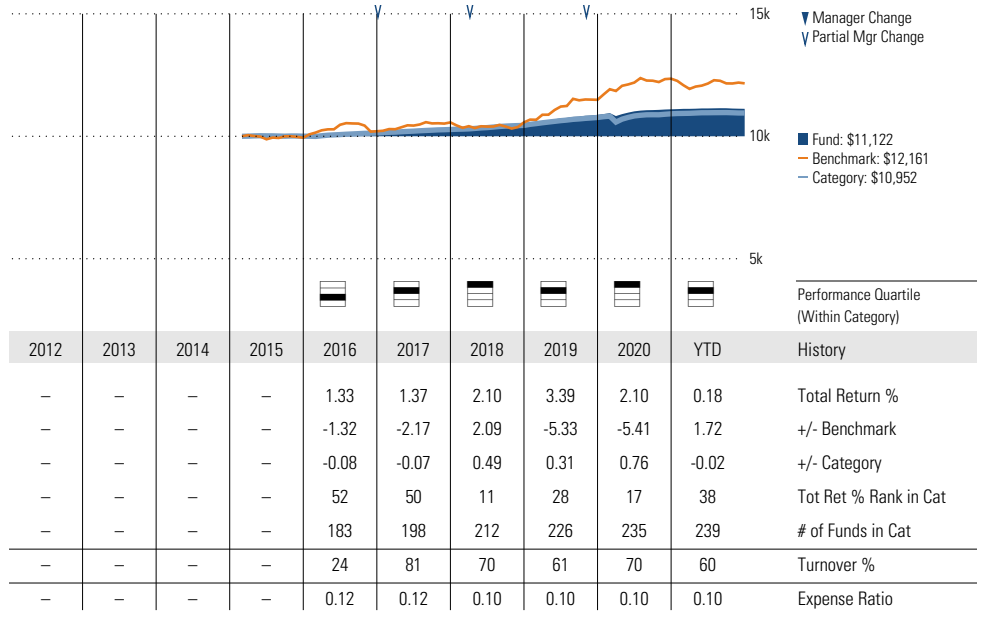
Morningstar Investment Management LLC Analysis

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

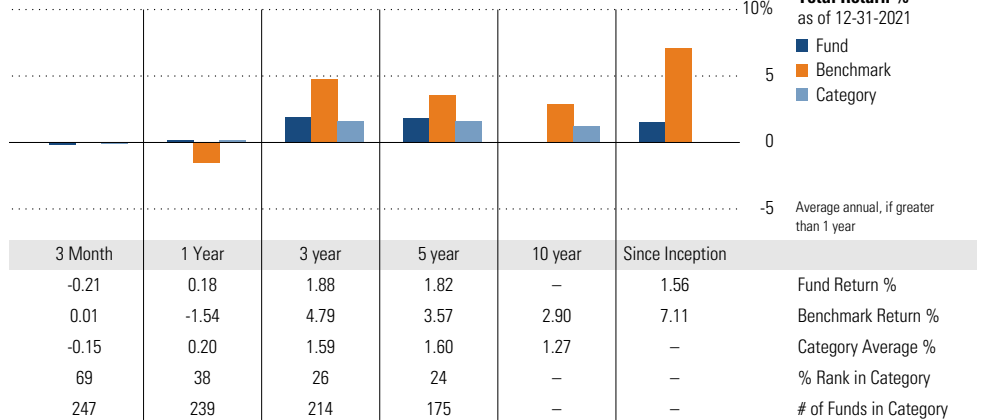
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

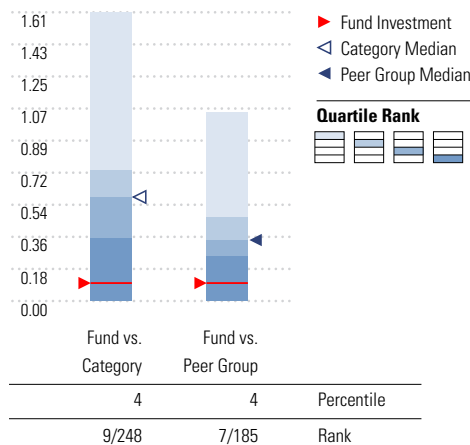
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	1.15	-	0.69
Beta	0.15	-	0.18
R-Squared	27.39	-	15.42
Standard Deviation	0.98	3.40	1.81
Sharpe Ratio	1.10	1.18	0.41
Tracking Error	3.01	-	3.44
Information Ratio	-0.97	-	-0.99
Up Capture Ratio	26.40	-	26.44
Down Capture Ratio	1.34	-	16.05

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	0.98	4.43	0.59
Avg Eff Maturity	0.90	-	2.49

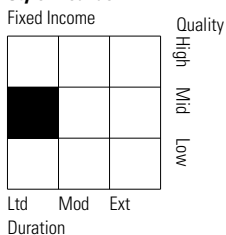
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

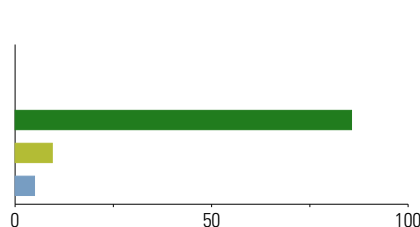
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 12-31-2021

Style Breakdown



Asset Allocation as of 12-31-2021

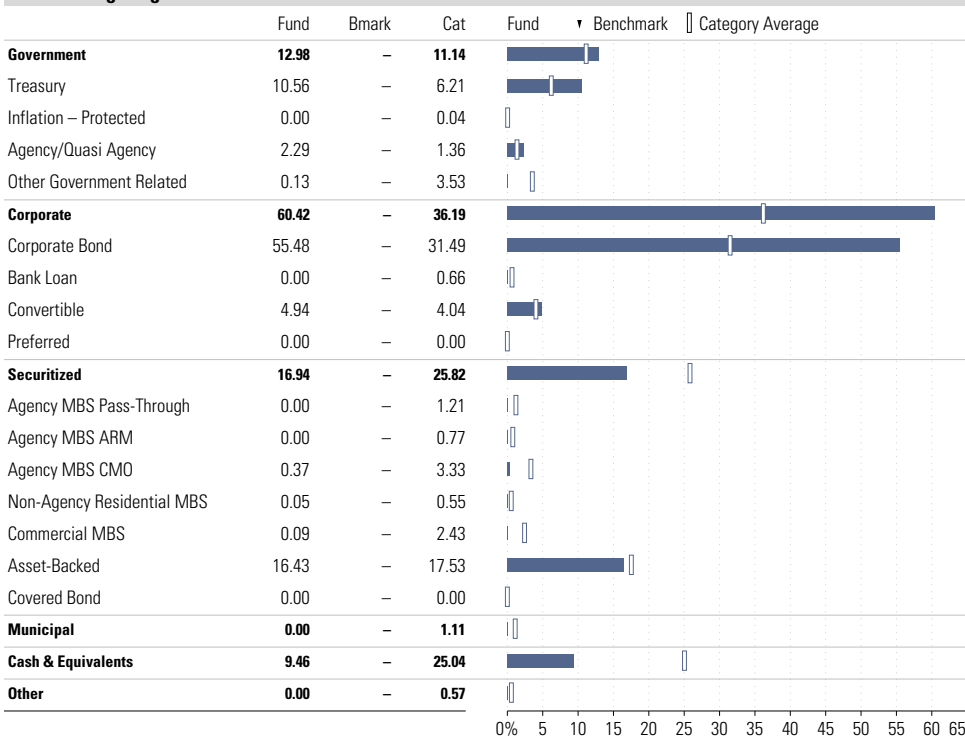


Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	85.60	71.19
Cash	9.46	24.31
Other	4.94	4.50
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	18.17	3.53	42.54
AA	6.46	74.59	5.49
A	36.51	10.82	15.78
BBB	34.06	8.32	21.73
BB	0.00	0.28	1.74
B	0.00	0.00	1.81
Below B	0.34	0.00	0.46
Not Rated	4.46	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
⊕ United States Treasury Bills	-	5.40	5.40	-
⊖ Mktliq 12/31/2049	-	4.16	9.55	-
⊕ United States Treasury Bills	-	2.94	12.50	-
⊕ United States Treasury Notes	-	1.53	14.02	-
⊕ Bank of Korea	-	0.78	14.81	-
NTT Finance Corp	-	0.72	15.53	-
⊕ UBS Group Funding (Switzerland) AG	-	0.64	16.17	-
Charter Communications Operating, LLC/Charter Communications Operating Capi	-	0.59	16.76	-
VMware Inc	-	0.55	17.32	-
⊖ Bank of Montreal	-	0.55	17.86	-

Total Holdings 952

⊕ Increase ⊖ Decrease ✨ New to Portfolio