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 Tonev 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
- 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.

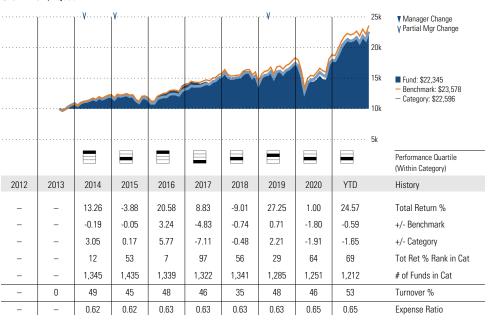
Morningstar Investment Management LLC Analysis

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.

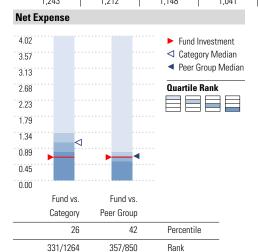
ESG Metrics

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

Growth of \$10,000







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

3-Year Kisk Metrics			
	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			
	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

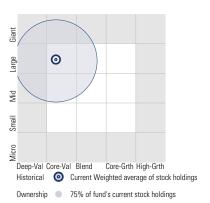
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

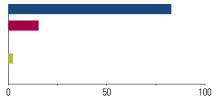
50	12	2	Large
17	12	1	Mid
5	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.00	0.23
Cash	2.08	1.37
Bonds	0.00	0.30
Non-US Stocks	15.20	5.73
US Stocks	82.72	92.38
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2021											
		Fund	Bmark	Cat	Fund		Benchmark	[] C	ategory	Average		_	
<u></u>	Cyclical	32.82	34.69	33.70									
A.	Basic Materials	1.45	3.13	3.46									
A	Consumer Cyclical	5.69	5.69	7.03									
,	Financial Services	23.85	20.56	20.06			:						
ŵ	Real Estate	1.83	5.31	3.15		0 [
W	Sensitive	36.65	34.21	37.40									
	Communication Services	6.41	7.46	6.90		<u> </u>	٧						
ð	Energy	9.91	5.14	6.04									
Ф	Industrials	11.86	11.31	11.99		- :							
	Technology	8.47	10.30	12.47									
→	Defensive	30.55	31.10	28.91									
=	Consumer Defensive	9.50	7.84	8.76									
٠	Healthcare	18.56	18.17	15.48					<u>'</u>				
•	Utilities	2.49	5.09	4.67		0							
					0%	5	10	15	20	25	30	35	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	/0 NGL ASSEL	Guillative /0	TTD Hetuiii /0	Moningstal 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
① Cardinal Health Inc	1.85	35.59	-0.21	Healthcare

Total Holdings 100



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.

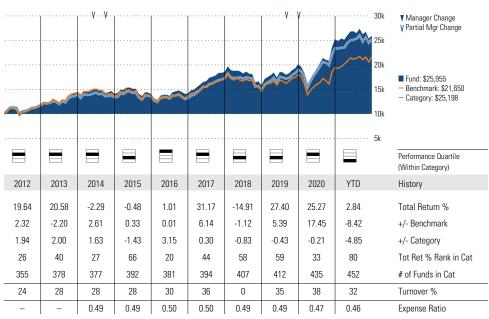
Morningstar Investment Management LLC Analysis

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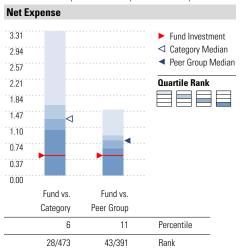
ESG Metrics

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

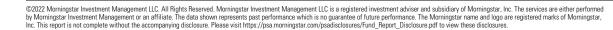






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.17	_	7.05
Beta	0.99	_	0.88
R-Squared	89.79	_	82.00
Standard Deviation	17.88	17.16	16.68
Sharpe Ratio	0.97	0.78	1.12
Tracking Error	5.72	_	7.43
Information Ratio	0.77	_	0.84
Up Capture Ratio	108.94	_	106.78
Down Capture Ratio	93.12	_	81.06

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





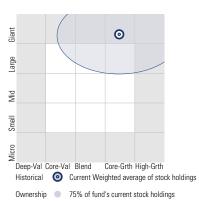
American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth N

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

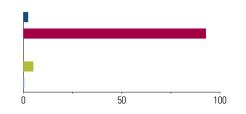
11	30	50	Large
2	4	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

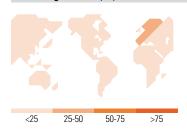
Asset Allocation as of 12-31-2021



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

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

World Regions % Equity 12-31-2021



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

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

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

Total Holdings 403

BlackRock 20/80 Target Allocation K BKCPX

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

Morningstar US Con Tgt Alloc NR USD

Equity

Portfolio Manager(s)

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

Quantitative Screens

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

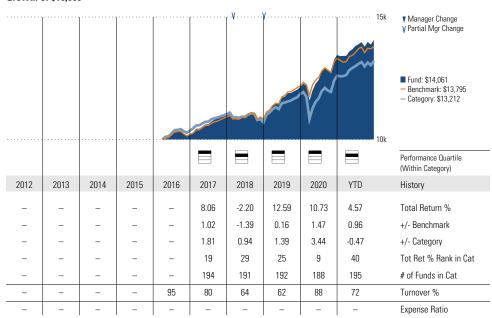
Morningstar Investment Management LLC Analysis

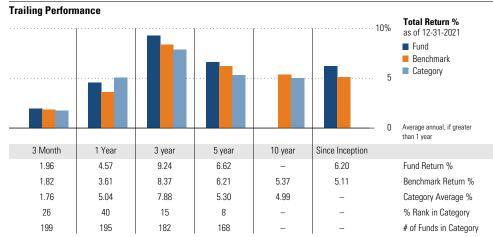
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

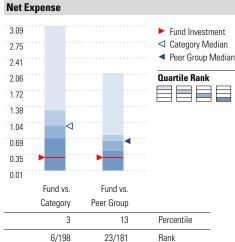
Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000





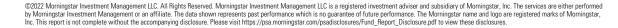
3-Year Risk Metrics



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

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

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





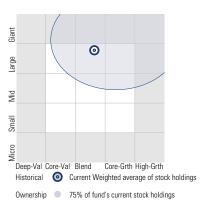
BlackRock 20/80 Target Allocation K BKCPX

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

Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



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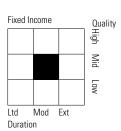
Asset Allocation as of 12-31-2021



Style Breakdown

Equity

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



>50 25-50 10-25 0-10

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

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

Total Holdings 17



BlackRock 40/60 Target Allocation K BKMPX

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

auitv

Morningstar US Mod Con Tgt Alloc NR LISD

Portfolio Manager(s)

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

Quantitative Screens

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

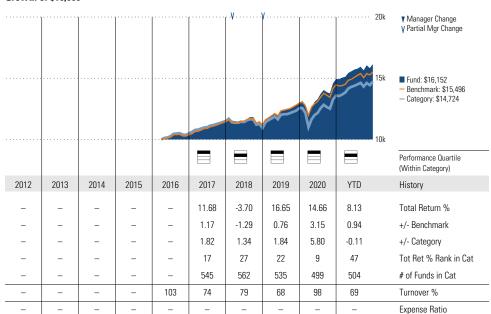
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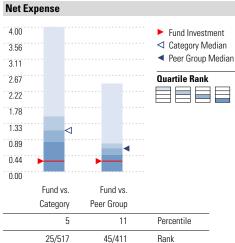
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000







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

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

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





BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Allocation--30% to 50%

Morningstar Index

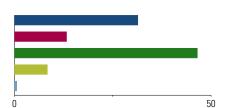
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 12-31-2021

Morningstar Style Box™



Asset Allocation as of 12-31-2021





Style Breakdown

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



I IXEU II	ICUITIC		Qualit
			High
			Mid
			Low
Ltd Duratio		Ext	
Duidio			

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

>50 25-50 10-25 0-10

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

Total Holdings 18



BlackRock 60/40 Target Allocation K BKGPX

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

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

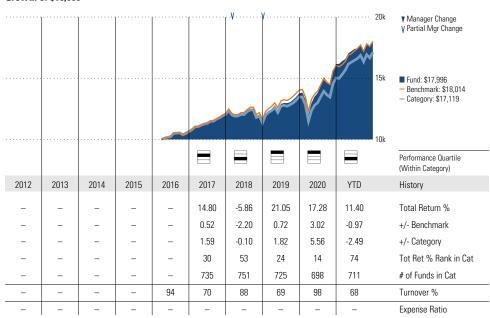
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





3-Year Risk Metrics

	/30		/11		000		002
Net Ex	pense						
4.92 4.37 3.83 3.28					□ Ca □ Pe □ □ Pe □	und Investategory I	Median p Median
2.73							
1.64		4					
0.55			-				
	Fund v	/S.	Fund v	S.			
	Catego	ory	Peer Grou	ıp			
-		4	1	1	Perce	entile	_
	27/7	49	69/62	28	Rank		_

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

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

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

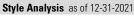


BlackRock 60/40 Target Allocation K BKGPX

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

Equity

Morningstar US Mod Tgt Alloc NR USD

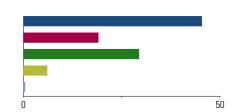


Morningstar Style Box™



Asset Allocation as of 12-31-2021

Sector Weighting as of 12-31-2021





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

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

Total Holdings 18



BlackRock 80/20 Target Allocation K BKAPX

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

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Morningstar Investment Management LLC Analysis

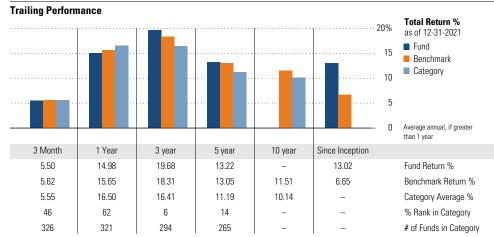
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

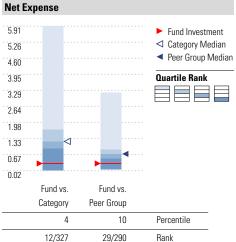
ESG Metrics

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

Growth of \$10,000







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

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



BlackRock 80/20 Target Allocation K BKAPX

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

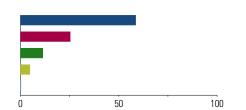
Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 12-31-2021

Morningstar Style Box™



Asset Allocation as of 12-31-2021





Style Breakdown

Equ	iity				Fixed	Income		0
2	22	28	25	Large				
	6	7	4	Mid				N I
	3	4	1	Small				LOW
Val	ue	Blend	Growth		Ltd	Mod	Ext	-
					Durati	nn		

Fixed In	come		Quality
			High
			Mid
			Low
Ltd Duratio		Ext	

Equity			
22	28	25	
6	7	4	

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

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

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

Total Holdings 18



BlackRock Inflation Protected Bond K BPLBX

Morningstar Category Inflation-Protected Bond

Morningstar Index BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

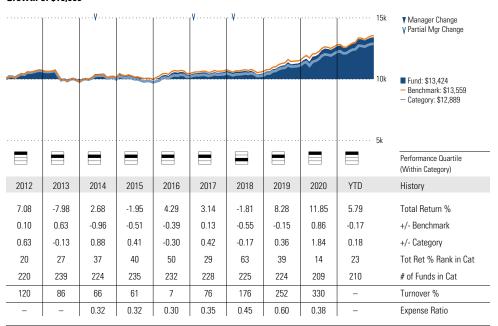
Morningstar Investment Management LLC Analysis

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

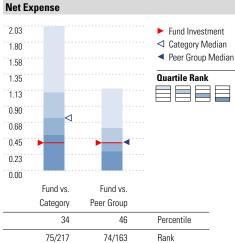
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000







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

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

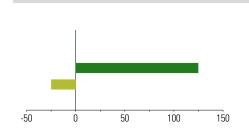


BlackRock Inflation Protected Bond K BPLBX

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

Style Analysis as of 12-31-2021 Style Breakdown





Asset Allocation as of 12-31-2021

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

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

Sector Weighting as of 12-3	31-2021					
	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	95.96	_	89.35			
Treasury	7.16	_	1.05	()===		
nflation – Protected	88.80	_	84.05			[=
Agency/Quasi Agency	0.00	_	0.06			
Other Government Related	0.00	_	4.19	1 0		
Corporate	0.33	_	3.01	10		
Corporate Bond	0.33	_	2.75	1 []		
Bank Loan	0.00	-	0.17			
Convertible	0.00	_	0.09			
Preferred	0.00	_	0.00			
Securitized	2.11	-	4.41			
Agency MBS Pass-Through	0.00	_	0.72	0		
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.36			
Non-Agency Residential MBS	0.00	_	0.20	0		
Commercial MBS	0.53	_	0.81	0		
Asset-Backed	1.58	_	2.24			
Covered Bond	0.00	_	0.08			
Municipal	0.00	-	0.02	0		
Cash & Equivalents	1.56	_	2.90			
Other	0.03	-	0.29	0		

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

Top 10 Holdings as of 12-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Rrp Treasury (Cpi) Note	-	21.84	21.84	-
⊕ United States Treasury Notes 0.125%	01-2023	17.71	39.55	_
⊕ United States Treasury Notes 0.125%	10-2026	5.45	45.00	_
⊕ Rrp Treasury Note	_	4.83	49.83	_
⊕ United States Treasury Notes 0.125%	01-2030	4.05	53.88	_
	07-2031	3.59	57.47	_
⊕ United States Treasury Notes 0.375%	07-2023	3.54	61.02	-
→ United States Treasury Notes 0.625%	01-2024	3.45	64.47	_
United States Treasury Notes 0.375%	07-2025	3.21	67.68	_
⊕ United States Treasury Notes 0.125%	07-2030	3.17	70.85	_

Total Holdings 201



BlackRock Total Return K MPHQX

Morningstar Category Morningstar Index Intermediate Core-Plus Bond 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.

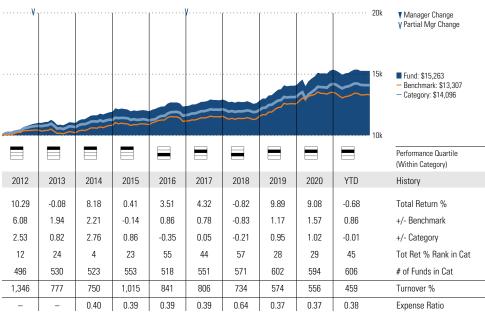
Morningstar Investment Management LLC Analysis

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.

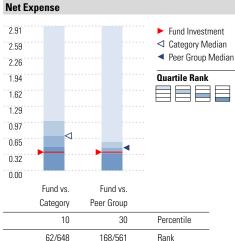
ESG Metrics

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









3-Year Risk Metrics			
	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

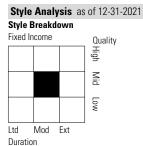
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.73	4.43	6.17
Avg Eff Maturity	7.83	_	8.05





BlackRock Total Return K MPHQX

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



-50	0	50	100	150

Asset Allocation as of 12-31-2021

-14.70	2.35
112.04	95.54
0.30	0.00
1.06	0.11
Net %	Cat%
	1.06

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
В	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 12-3	1-2021										
	Fund	Bmark	Cat	Fund	•	Benchmark	Categ	ory Avera	ge		
Government	-	-	27.15								
Treasury	_	_	17.21								
Inflation – Protected	_	_	0.70								
Agency/Quasi Agency	_	_	0.73								
Other Government Related	_	_	8.51								
Corporate	-	-	28.89								
Corporate Bond	_	_	26.80								
Bank Loan	_	_	0.68								
Convertible	_	_	1.26								
Preferred	-	_	0.15								
Securitized	-	-	31.43								
Agency MBS Pass-Through	-	_	14.81								
Agency MBS ARM	_	_	0.03								
Agency MBS CMO	_	_	1.91								
Non-Agency Residential MBS	-	_	0.59								
Commercial MBS	-	_	4.61								
Asset-Backed	-	_	9.46								
Covered Bond	-	_	0.02								
Municipal	-	-	1.08								
Cash & Equivalents	-	-	9.16								
Other	-	-	2.10								
				0%	5	10	15	20	25	30	35

Top 0 Holdings as of 12-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector

⊕ Increase ⊖ Decrease 🛪 New to Portfolio

Total Holdings 0



DFA Emerging Markets I DFEMX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

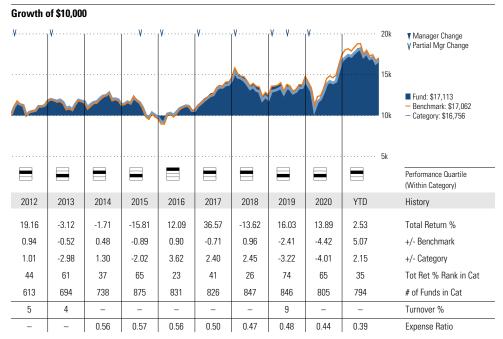
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.85 years.
- Net Expense: The fund's expense ratio of 0.35 is 70.59% lower than the Diversified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

Morningstar Investment Management LLC Analysis

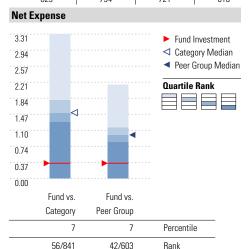
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

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

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



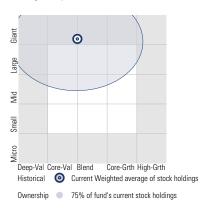
M\(\tag{RNINGSTAR}\)

DFA Emerging Markets I DFEMX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

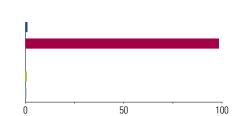
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2021

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

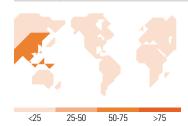
100.00

100.00

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

Total

World Regions % Equity 12-31-2021



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

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

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

Total Holdings 1747



Franklin Growth R6 FIFRX

Portfolio Manager(s)

Serena Perin Vinton since 11-2008 Robert Rendler since 05-2016 Jovce 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
- 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

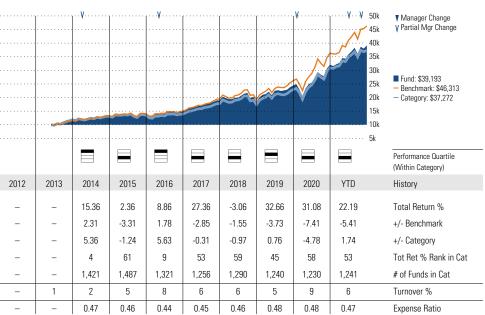
Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021

Morningstar Category Large Growth

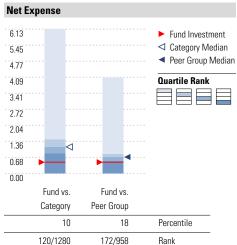
Morningstar Index

Russell 1000 Growth TR USD









3-Year Risk Metrics			
	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

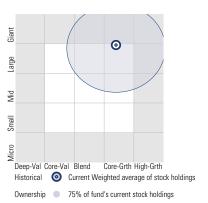
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.46	34.55	33.66
Price/Book Ratio	8.36	12.90	9.38
Geom Avg Mkt Cap \$B	156.89	350.68	382.58
ROE	30.71	41.42	32.76



Franklin Growth R6 FIFRX

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

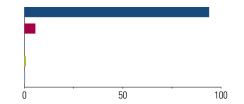
5	29	46	Large
2	8	10	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100 00	100 00
Other	0.19	0.84
Cash	0.59	1.24
Bonds	0.00	0.00
Non-US Stocks	5.39	5.04
US Stocks	93.83	92.88
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

		Fund	Bmark	Cat	Fun	ıd	▼ B	enchr	nark	Ca	tegon	/ Aver	age				
Դ	Cyclical	19.93	27.10	27.84						-			-				
A	Basic Materials	3.06	1.01	1.42		ı											
A	Consumer Cyclical	7.89	18.10	16.02					•								
æ	Financial Services	7.47	6.18	9.17		: V	1 [
fi	Real Estate	1.51	1.81	1.23													
W	Sensitive	56.98	59.94	57.10													
	Communication Services	7.44	11.76	14.86			ı į '	Ö									
•	Energy	0.00	0.30	0.68	iÒ												
Ф	Industrials	14.72	5.97	6.23													
	Technology	34.82	41.91	35.33									'				
→	Defensive	23.10	12.96	15.06													
Ħ	Consumer Defensive	3.26	4.29	2.91]											
+	Healthcare	18.40	8.64	11.79													
•	Utilities	1.44	0.03	0.36	()												
					0%	5	10	15	20	25	30	35	40	45	50	55	60

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.05	5.05	52.24	Technology
Apple Inc	4.91	9.96	34.48	Technology
	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
	1.98	25.52	65.17	Communication Svc
	1.98	27.50	48.92	Healthcare
	1.95	29.45	65.30	Communication Svc
	1.81	31.26	1.16	Financial Services
	1.79	33.05	31.76	Healthcare
Danaher Corp	1.66	34.71	48.49	Healthcare
	1.43	36.14	63.93	Technology
	1.41	37.55	65.61	Healthcare

Total Holdings 146



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

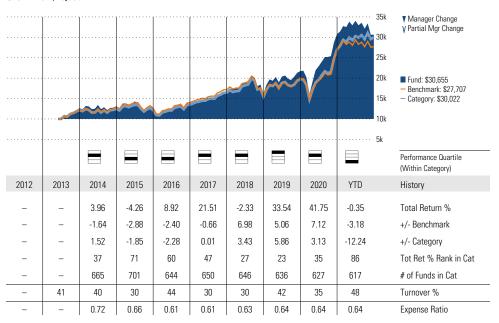
Morningstar Investment Management LLC Analysis

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

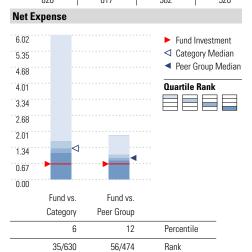
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000







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

3-Year Kisk 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

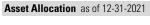
Morningstar Index

Russell 2000 Growth TR USD

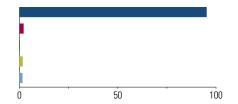
Style Analysis as of 12-31-2021







Sector Weighting as of 12-31-2021



Total	100 00	100 00
Other	1.39	0.89
Cash	1.49	1.82
Bonds	0.02	0.00
Non-US Stocks	1.97	4.51
US Stocks	95.12	92.78
Asset Class	Net %	Cat%

		_	ent Weighted average of stock holdings	Դ	Cyclical	30.26	25.45	25.72	
Owne	ership (75%	of fund's current stock holdings	A	Basic Materials	1.68	3.28	2.47	
				A	Consumer Cyclical	19.42	13.24	12.22	
-					Financial Services	5.87	5.64	8.42	
Style I	Breakd	own		仓	Real Estate	3.29	3.29	2.61	
Equity			_	W	Sensitive	41.98	44.66	46.26	
0	0	0	Large	d	Communication Services	0.63	3.32	2.51	
			Mid	8	Energy	0.00	2.19	1.47	
0	4	8	<u>a</u> :	‡	Industrials	13.00	15.68	16.15	
10	43	34	Small		Technology	28.35	23.47	26.13	
				→	Defensive	27.77	29.90	28.02	
Value	Blend	Growth		E	Consumer Defensive	6.93	3.97	3.83	
Weight	%				Healthcare	20.84	25.44	23.54	
	5-50 10-2	25 N-1N		•	Utilities	0.00	0.49	0.65	
, 00 L	0 00 10 1								

Fund

Bmark

Cat

Fund

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
. Tallie	, o 11017 10001	oumaida vo 70	115 11614111 70	Moningotal Cocto
⊖ 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
	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
	1.43	23.17	40.39	Consumer Cyclical

Total Holdings 144

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



45 50

State St Russell Sm Cp® Val Indx NL Cl 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.

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

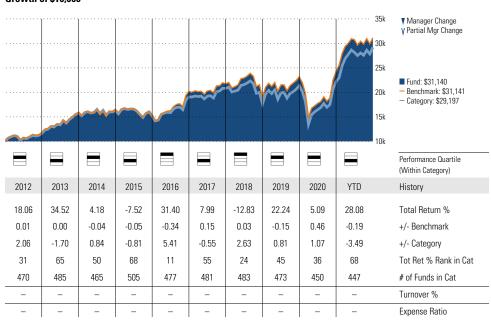
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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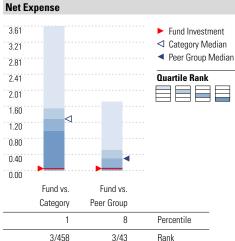
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2021

Growth of \$10,000







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

Equity

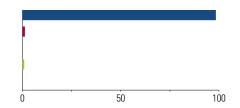
	2	0	Large Mild Si
2 47	40	9	u siliali

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



Total	100.00	100.00
Other	0.00	0.09
Cash	0.72	1.51
Bonds	0.00	-0.03
Non-US Stocks	1.05	2.88
US Stocks	98.24	95.55
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	50.48	50.44	51.78	
A.	Basic Materials	4.06	4.05	6.42	
A	Consumer Cyclical	8.35	8.33	13.68	
P	Financial Services	23.90	23.86	24.19	
fi	Real Estate	14.17	14.20	7.49	
W	Sensitive	30.30	30.32	35.55	
	Communication Services	3.72	3.72	2.07	
•	Energy	6.22	6.25	5.54	
Ф	Industrials	14.06	14.09	19.13	
	Technology	6.30	6.26	8.81	
→	Defensive	19.21	19.24	12.69	
Ħ	Consumer Defensive	3.81	3.80	4.03	
+	Healthcare	10.39	10.43	5.71	
•	Utilities	5.01	5.01	2.95	
					0% 5 10 15 20 25 30 35 40 45 50 55

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	-	-
	0.68	2.36	_	_
	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
	0.51	5.10	104.58	Healthcare
	0.42	5.52	_	Energy
⊕ Terreno Realty Corp	0.42	5.93	47.92	Real Estate
	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



Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

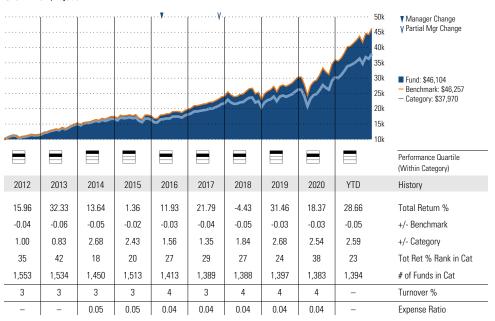
Morningstar Investment Management LLC Analysis

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

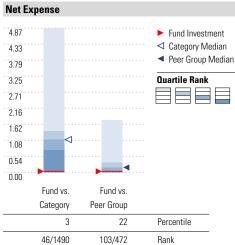
ESG Metrics

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

Growth of \$10,000







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

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



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

Style Analysis as of 12-31-2021



Style Breakdown

Equity

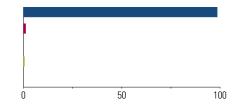
			-
20	31	33	Large
6	8	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



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

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

		Fund	Bmark	Cat	Fund	▼ E	Benchmark	Ca	tegory	Averaç	ge	
b	Cyclical	30.22	30.24	30.60								
	Basic Materials	2.27	2.27	2.74								
-	Consumer Cyclical	12.30	12.29	11.31								
P	Financial Services	12.88	12.91	14.10								
b	Real Estate	2.77	2.77	2.45								
NI	Sensitive	47.62	47.59	46.81								
	Communication Services	10.16	10.16	9.79	_							
•	Energy	2.67	2.67	2.39		_						
\$	Industrials	8.14	8.13	9.86								
2	Technology	26.65	26.63	24.77								
+	Defensive	22.16	22.18	22.60		_						
=	Consumer Defensive	6.30	6.30	6.60			_					
ř	Healthcare	13.38	13.38	13.78	_							
?	Utilities	2.48	2.50	2.22								

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

Total Holdings 510



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

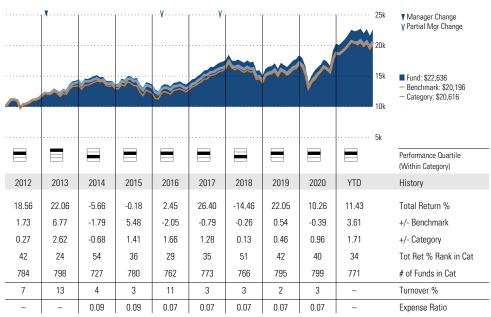
Morningstar Investment Management LLC Analysis

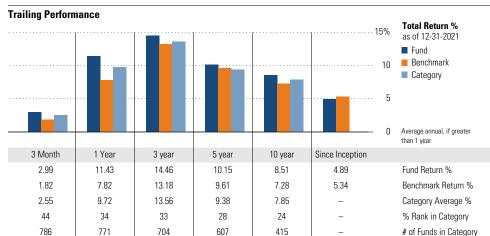
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
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ESG Metrics

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





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

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

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



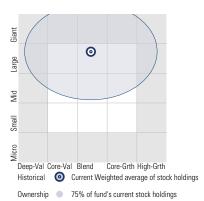
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

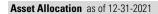
Equity

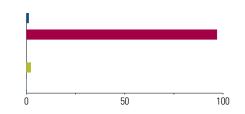
23	32	22	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

World Regions % Equity 12-31-2021



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

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

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

Total Holdings 4127

Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

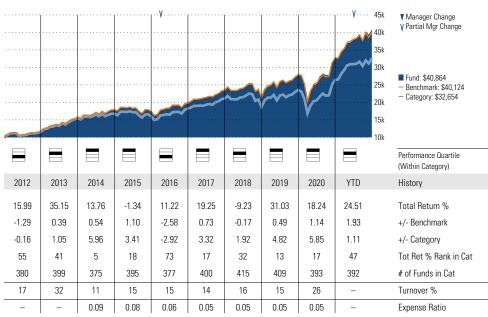
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2021 Fund Benchmark Category 10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.97 24.51 24.48 15.86 15.12 11.19 6.44 22.58 23.29 15.10 14.91 13.51 Benchmark Return % 23 40 20 74 12 67 13 13 7 39 Category Average % 42 47 11 6 9 % Rank in Category 409 392 361 314 207 # of Funds in Category

	- 1		
Net Expe	ense		
6.08 5.40			► Fund Investment ✓ Category Median
4.73			✓ Peer Group Median
4.05 3.38			Quartile Rank
2.70			. ====
2.03			
1.35 0.68	△		
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	3	27	Percentile
	13/411	45/168	Rank

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

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



Vanguard Mid Cap Index Admiral VIMAX

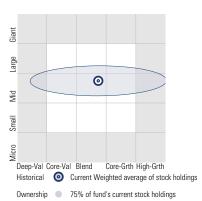
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

Equity

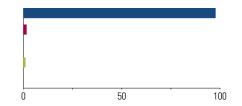
-quit,			
2	7	9	Large
22	35	25	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2021



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

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

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

Total Holdings 377



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

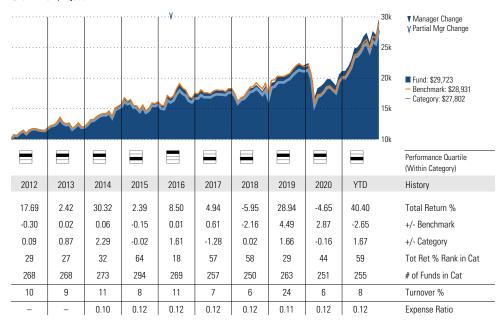
Morningstar Investment Management LLC Analysis

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

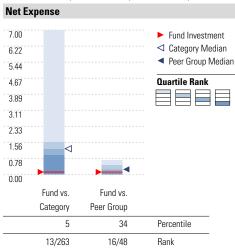
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Real Estate Index Admiral VGSLX

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

Style Analysis as of 12-31-2021

Morningstar Style Box™



Style Breakdown

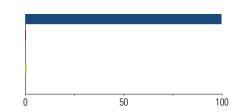
Equity

0	34	0	Large
7	32	9	MIG
5	11	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2021

Total	100.00	100.00
Other	0.00	6.43
Cash	0.32	1.72
Bonds	0.00	3.11
Non-US Stocks	0.05	1.70
US Stocks	99.63	87.05
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmark	[] (Catego	ory A	verag	e		
,	Cyclical	99.16	99.13	98.87										
1	Basic Materials	0.00	0.00	0.10	ĺ									
•	Consumer Cyclical	0.00	0.13	1.95	i[
j	Financial Services	0.00	0.00	0.24	Ĭ									
ì	Real Estate	99.16	99.00	96.58									Ė.	
A	Sensitive	0.84	0.87	1.11	(
	Communication Services	0.84	0.00	0.32	i i									
	Energy	0.00	0.00	0.01	<u> </u>									
ŀ	Industrials	0.00	0.87	0.24	ď									
1	Technology	0.00	0.00	0.54	Ó									
•	Defensive	0.00	0.00	0.02										
	Consumer Defensive	0.00	0.00	0.00	Í									
	Healthcare	0.00	0.00	0.00										
1	Utilities	0.00	0.00	0.02	i									

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

Total Holdings 172

igoplus Increase igoplus Decrease igoplus New to Portfolio



Vanguard 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

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.

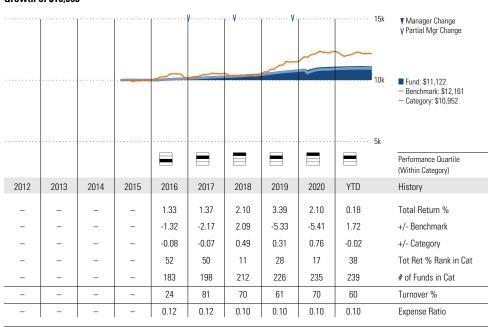
Morningstar Investment Management LLC Analysis

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.

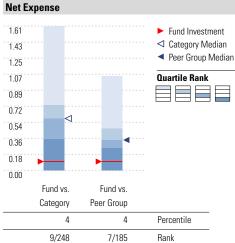
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021

Growth of \$10,000

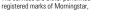






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.15	_	0.69
Beta	0.15	_	0.18
R-Squared	27.39	_	15.42
Standard Deviation	0.98	3.40	1.81
Sharpe Ratio	1.10	1.18	0.41
Tracking Error	3.01	_	3.44
Information Ratio	-0.97	_	-0.99
Up Capture Ratio	26.40	_	26.44
Down Capture Ratio	1.34	_	16.05

Portfolio Metrics			
	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

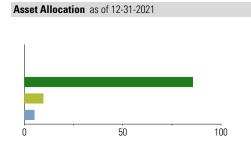
Morningstar Category
Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

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

Duration





US Stocks 0.00 0.00 Non-US Stocks 0.00 0.00 Bonds 85.60 71.19 Cash 9.46 24.3			
US Stocks 0.00 0.00 Non-US Stocks 0.00 0.00 Bonds 85.60 71.19 Cash 9.46 24.3			
Non-US Stocks 0.00 0.01 Bonds 85.60 71.19 Cash 9.46 24.3	Asset Class	Net %	Cat%
Bonds 85.60 71.19 Cash 9.46 24.3	US Stocks	0.00	0.00
Cash 9.46 24.3	Non-US Stocks	0.00	0.00
	Bonds	85.60	71.19
Other 4.94 4.50	Cash	9.46	24.31
	Other	4.94	4.50
Total 100.00 100.00	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
В	0.00	0.00	1.81
Below B	0.34	0.00	0.46
Not Rated	4.46	2.46	10.45

	Fund	Bmark	Cat	Fund		Bench	nmark	П	Cateo	iorv A	verag	ne.			
Government	12.98	_	11.14					-							
Treasury	10.56	_	6.21												
Inflation – Protected	0.00	_	0.04	ı i											
Agency/Quasi Agency	2.29	_	1.36												
Other Government Related	0.13	_	3.53	1 0											
Corporate	60.42	_	36.19												
Corporate Bond	55.48	_	31.49												
Bank Loan	0.00	-	0.66												
Convertible	4.94	-	4.04												
Preferred	0.00	_	0.00												
Securitized	16.94	-	25.82												
Agency MBS Pass-Through	0.00	_	1.21												
Agency MBS ARM	0.00	_	0.77												
Agency MBS CM0	0.37	_	3.33	1 [
Non-Agency Residential MBS	0.05	_	0.55												
Commercial MBS	0.09	_	2.43	[
Asset-Backed	16.43	_	17.53]								
Covered Bond	0.00	_	0.00												
Municipal	0.00	_	1.11	[]											
Cash & Equivalents	9.46	_	25.04												
Other	0.00	_	0.57	0											
				0% 5	10	15	20	25	30	35	40	45	50	55	60 65

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① United States Treasury Bills	_	5.40	5.40	_
	_	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	_

⊕ Increase ⊖ Decrease 🛠 New to Portfolio

Total Holdings 952

