American Century Real Estate I REAIX

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

Quantitative Screens

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

Management: The fund's management has been in place for 13.13 years.

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

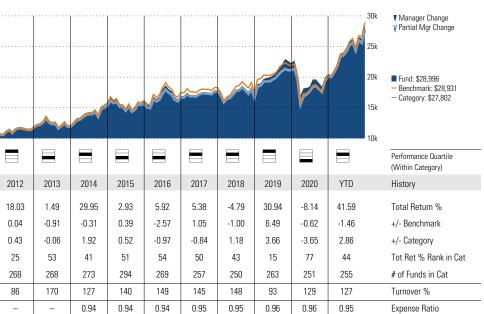
Net Expense: The fund's expense ratio of 0.96 is 9.43% lower than the Real Estate category average.

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

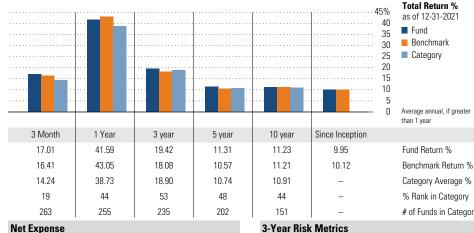
Metric	Rating	Updated
Sustainability Rating	3	11-30-2021
Carbon Risk Score	Medium Risk	09-30-2021

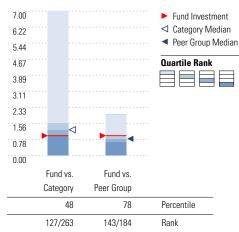


Morningstar Category

Real Estate







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

44	-	% Ra	nk in Catego	ry
151	-	# of F	unds in Cate	gory
3-Year Risk	Metrics			
		Fund	Bmark	Cat
Alpha		2.45	-	2.48
Beta		0.92	-	0.92
R-Squared		96.04	-	93.00
Standard Deviat	ion	18.57	19.89	19.01
Sharpe Ratio		1.01	0.90	1.02
Tracking Error		4.06	-	5.07
Information Rati	0	0.33	-	0.42
Up Capture Rati	0	100.95	-	98.38
Down Capture R	latio	94.88	-	90.01
Portfolio Me	etrics			

	Fund	Bmark	Cat
Price/Earnings Ratio	37.40	38.46	37.45
Price/Book Ratio	3.57	2.42	3.24
Geom Avg Mkt Cap \$B	29.16	9.35	29.84
ROE	15.43	9.56	15.04

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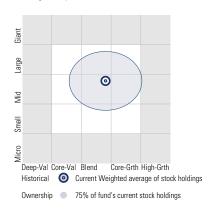
Morningstar Index

S&P United States REIT TR USD

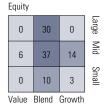


American Century Real Estate I REAIX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Prologis Inc	11.05	11.05	71.46	Real Estate
🕀 American Tower Corp	7.39	18.44	32.63	Real Estate
⊕ SBA Communications Corp	6.09	24.54	38.71	Real Estate
\odot Invitation Homes Inc	5.13	29.66	54.95	Real Estate
Extra Space Storage Inc	5.05	34.71	99.58	Real Estate
⊕ Digital Realty Trust Inc	4.91	39.62	30.11	Real Estate
\oplus AvalonBay Communities Inc	4.90	44.52	61.41	Real Estate
⊕ Welltower Inc	4.48	49.00	36.51	Real Estate
⊕ Life Storage Inc	4.13	53.13	96.32	Real Estate
⊖ Simon Property Group Inc	3.92	57.05	94.21	Real Estate
\oplus Sun Communities Inc	3.67	60.72	40.37	Real Estate
\oplus Rexford Industrial Realty Inc	3.12	63.84	67.11	Real Estate
🕀 Camden Property Trust	3.01	66.85	82.15	Real Estate
⊖ UDR Inc	2.95	69.80	59.87	Real Estate
🕀 Kimco Realty Corp	2.72	72.53	68.75	Real Estate

Total Holdings 41

 \oplus Increase \oplus Decrease R New to Portfolio

0 50 100

0.00	0.40
0.00	6.43
0.49	1.72
0.00	3.11
0.66	1.70
98.85	87.05
Net %	Cat%
	98.85 0.66 0.00

Sector Weighting as of 12-31-2021

Asset Allocation as of 12-31-2021

		Fund	Bmark	Cat	Fund	۲	Bei	nchm	nark] (Categ	ory A	\ver	rage				
Դ	Cyclical	98.45	99.13	98.87						-								
æ.	Basic Materials	0.66	0.00	0.10	0													
	Consumer Cyclical	0.00	0.13	1.95	i ()													
цф	Financial Services	0.00	0.00	0.24	Ó													
ŵ	Real Estate	97.79	99.00	96.58														
\sim	Sensitive	1.55	0.87	1.11	0													
đ	Communication Services	0.00	0.00	0.32	0													
0	Energy	0.00	0.00	0.01														
Ф	Industrials	0.00	0.87	0.24														
	Technology	1.55	0.00	0.54	0													
	Defensive	0.00	0.00	0.02														
	Consumer Defensive	0.00	0.00	0.00														
٠	Healthcare	0.00	0.00	0.00														
2	Utilities	0.00	0.00	0.02	ĺ													
					00/ E 1	0.15	20	25.0		- 10	45.5	0 55	co	CE.	- 07	75 0	- 00	0800

 $^{0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9{\}color{red}500}$

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Morningstar Category Morn

Real Estate

Morningstar Index S&P United States REIT TR USD

American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Total Return %

as of 12-31-2021

Benchmark
 Category

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

% Rank in Category

Fund

0.74

0.95

96 69

10.34

1.37

1.96

-0.01

98.32

95.81

Fund

20.89

3.86

6.32

of Funds in Category

Bmark

_

10.74

1.33

Bmark

21.51

3.35

6.36

Cat

-1.41

1.06

93 55

11.83

1.19

3 15

-0.19

101.24

110.25

Cat

22.00

3.43

5.11

Fund Return %

Fund

20%

15

10

5

0

Portfolio Manager(s)

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

Quantitative Screens

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

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

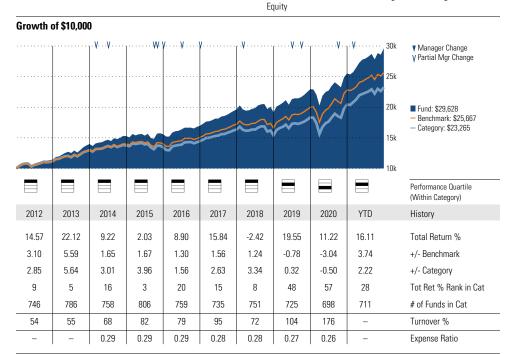
Style: The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

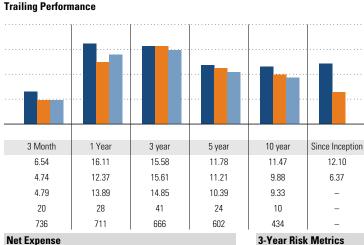
Morningstar Investment Management LLC Analysis

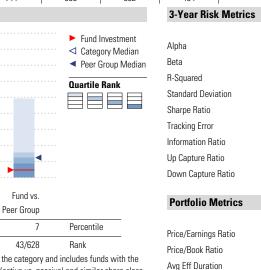
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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







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

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Fund vs.

Category

14/749

2

4.92

4 37

3.83

3.28

2.73

2.19

1 64

1.09

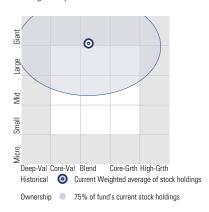
0.55

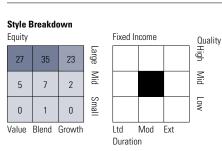
0.00



American Funds American Balanced R6 RLBGX

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





Weight %

>50 25-50 10-25 0-10

Top 10 Holdings as of 12-31-2021

0	50	100

Sector Weighting as of 12-31-2021

Asset Allocation as of 12-31-2021

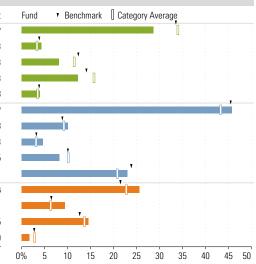
		Fund	Bmark	Cat
Դ	Cyclical	28.62	33.38	33.97
æ.	Basic Materials	4.25	3.66	3.33
A	Consumer Cyclical	8.09	12.16	11.43
ц р	Financial Services	12.27	13.92	15.73
ŵ	Real Estate	4.01	3.64	3.48
\sim	Sensitive	45.78	45.30	43.27
	Communication Services	10.02	8.69	9.18
0	Energy	4.59	3.03	3.13
٥	Industrials	8.16	9.90	10.15
	Technology	23.01	23.68	20.81
-	Defensive	25.60	21.32	22.76
	Consumer Defensive	9.41	6.29	6.31
٠	Healthcare	14.49	12.46	13.65
9	Utilities	1.70	2.57	2.80

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

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



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

Total Holdings 1869

 \oplus Increase \oplus Decrease arrow New to Portfolio



American Funds Intl Gr and Inc R6 RIGGX

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

Quantitative Screens

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

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

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

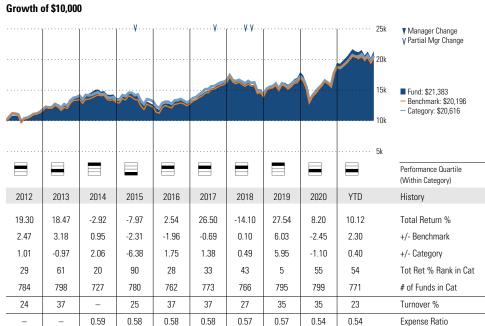
Net Expense: The fund's expense ratio of 0.54 is 42.55% lower than the Foreign Large Blend category average.

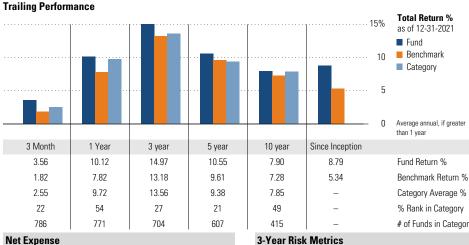
Morningstar Investment Management LLC Analysis

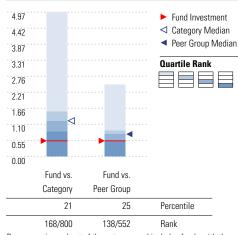
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







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

of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 0.60 0.94 1 00 Beta 1 10 97.98 **R-Squared** 94.25 Standard Deviation 18 84 17 03 17 48 Sharpe Ratio 0.79 0 76 0.80 Tracking Error 3.13 4 25 Information Ratio 0.57 0.25 Up Capture Ratio 109.94 101.95 Down Capture Ratio 107.43 98.67

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 16 40 15.08 16.26 Price/Book Ratio 2.15 1.88 1.95 Geom Avg Mkt Cap \$B 55.02 47 47 56 01 ROE 19.45 17.76 18.41

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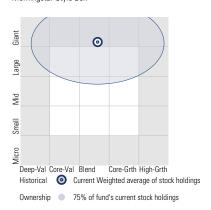
Morningstar Category Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

Total Return % as of 12-31-2021

American Funds Intl Gr and Inc R6 RIGGX

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





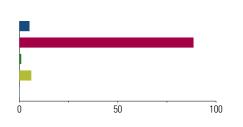


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2021



Sector Weighting as of 12-31-2021

Asset Allocation as of 12-31-2021

		Fund	Bmark	Cat
Դ	Cyclical	38.21	40.77	38.54
. #.	Basic Materials	5.23	8.11	7.56
	Consumer Cyclical	11.21	11.11	11.22
ц.	Financial Services	19.80	19.16	17.67
ŵ	Real Estate	1.97	2.39	2.09
V ^{ar}	Sensitive	38.99	38.11	37.88
đ	Communication Services	5.39	6.80	5.96
0	Energy	4.30	5.01	4.10
¢	Industrials	12.02	12.27	15.11
	Technology	17.28	14.03	12.71
-	Defensive	22.80	21.12	23.58
F	Consumer Defensive	11.40	8.39	9.12
٠	Healthcare	8.32	9.70	11.68
9	Utilities	3.08	3.03	2.78

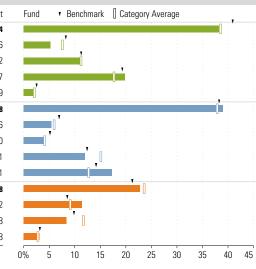
Total	100.00	100.00
Other	0.02	0.66
Cash	5.86	0.99
Bonds	0.74	0.37
Non-US Stocks	88.43	95.06
US Stocks	4.95	2.90
Asset Class	Net %	Cat%

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category

Foreign Large Blend



		Greater Asia	Fund % 30.07	Cat % 35.68	Americas	Fund % 12.73	Cat % 8.02	Greater Europe	Fund % 57.20	Cat % 56.30	Market Maturity	Fund %
		Japan	6.16	19.04	North America	9.33	7.05	United Kingdom	13.02	12.54	Developed Markets	83.84
		Australasia	0.62	4.55	Central/Latin	3.40	0.97	W euro-ex UK	41.00	42.20	Emerging Markets	16.16
		Asia-4 Tigers	13.65	6.95				Emrana Europe	2.79	0.63	Not Available	0.00
		Asia-ex 4 Tigers	9.64	5.14				Africa	0.39	0.93		
		Not Classified	0.00	0.00								
50-75	>75											

Top 10 Holdings as of 12-31-2021

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Capital Group Central Cash M	6.27	6.27	_	_
$oldsymbol{\oplus}$ Taiwan Semiconductor Manufacturing Co Ltd	3.88	10.16	18.02	Technology
\ominus ASML Holding NV	2.41	12.56	78.48	Technology
\ominus AstraZeneca PLC	2.17	14.73	21.25	Healthcare
\ominus British American Tobacco PLC	2.00	16.74	8.90	Consumer Defensive
$ earrow ext{Tokyo Electron Ltd} $	1.89	18.62	74.76	Technology
➔ Airbus SE	1.65	20.27	25.15	Industrials
\ominus Evolution AB	1.60	21.87	54.65	Consumer Cyclical
\ni Philip Morris International Inc	1.38	23.25	20.67	Consumer Defensive
igodot axa sa	1.30	24.56	41.53	Financial Services

Total Holdings 265

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

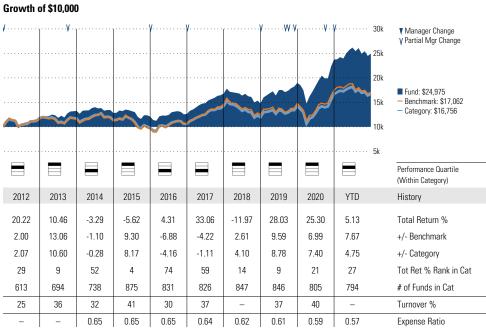
Net Expense: The fund's expense ratio of 0.57 is 52.1% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





3-Year Risk Metrics

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

Total Return %

as of 12-31-2021

Benchmark

Average annual, if greater

Benchmark Return %

Category Average %

% Rank in Category

of Funds in Category

Category

than 1 year

Fund Return %

Fund

Portfolio Metrics Fund Bmark Cat Prico /Earnings Batio 21 24 12 49 14 49

FILCE/Editilitys natio	Z1.Z4	12.49	14.40
Price/Book Ratio	3.38	1.84	2.32
Geom Avg Mkt Cap \$B	66.76	43.97	53.07
ROE	20.37	18.03	18.99

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characteristics.

Fund vs

Category

98/841

12

Fund vs

11

66/603

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

Percentile

Rank

Peer Group

0.74 0.37 0.00



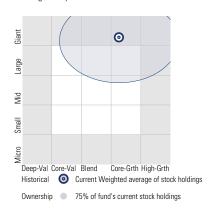
Morningstar Index **Morningstar Category**

Diversified Emerging Mkts MSCI EM NR USD



American Funds New World R6 RNWGX

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





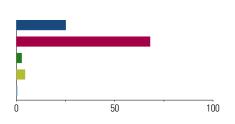


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2021



Sector Weighting as of 12-31-2021

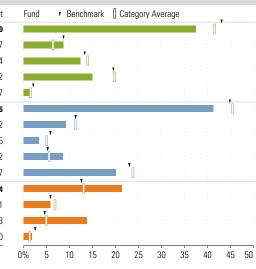
Asset Allocation as of 12-31-2021

		Fund	Bmark	Cat
Դ	Cyclical	37.47	42.89	41.50
.	Basic Materials	8.62	8.51	6.37
	Consumer Cyclical	12.38	13.12	13.94
H	Financial Services	14.96	19.34	19.72
ŵ	Real Estate	1.51	1.92	1.47
V ^{ar}	Sensitive	41.22	44.69	45.46
đ	Communication Services	9.24	11.12	11.22
0	Energy	3.35	5.66	4.95
¢	Industrials	8.58	5.08	5.52
	Technology	20.05	22.83	23.77
-	Defensive	21.32	12.41	13.04
E	Consumer Defensive	5.77	5.66	6.81
٠	Healthcare	13.72	4.41	4.93
9	Utilities	1.83	2.34	1.30

Morningstar Index **Morningstar Category** MSCI EM NR USD

Diversified Emerging Mkts

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



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

Top 10 Holdings as of 12-31-2021

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	4.21	4.21	_	_
⊕ Microsoft Corp	3.17	7.39	52.24	Technology
\oplus Taiwan Semiconductor Manufacturing Co Ltd	2.04	9.43	18.02	Technology
\ominus Reliance Industries Ltd	1.90	11.33	19.60	Energy
\oplus Kotak Mahindra Bank Ltd	1.79	13.12	-9.96	Financial Services
\ominus Kweichow Moutai Co Ltd Class A	1.53	14.65	3.47	Consumer Defensive
\ominus Silergy Corp	1.43	16.08	108.94	Technology
\ominus MercadoLibre Inc	1.36	17.44	-19.51	Consumer Cyclical
Thermo Fisher Scientific Inc	1.27	18.71	43.48	Healthcare
⊖ Alphabet Inc Class C	1.26	19.97	65.17	Communication Svc

Total Holdings 562

 \oplus Increase \oplus Decrease otin New to Portfolio

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BlackRock Inflation Protected Bond Instl BPRIX

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.

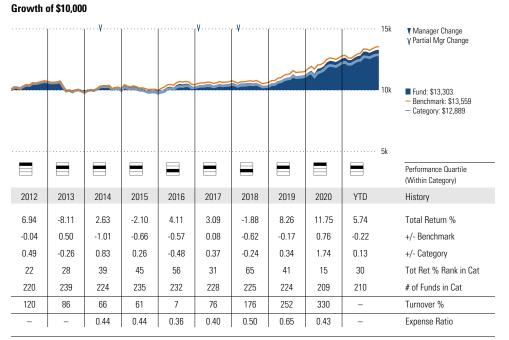
Net Expense: The fund's expense ratio of 0.44 is 27.87% lower than the Inflation-Protected Bond category average.

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

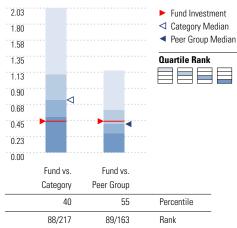


Morningstar Category

Inflation-Protected Bond

Trailing Performance





Alpha -0.05 -0.07 0.90 Beta 1 02 R-Squared 96.46 76.48 Standard Deviation 4 05 3 90 4 22 Sharpe Ratio 1.85 1 90 1.65 Tracking Error 0.77 2.21 Information Ratio 0.15 -0.60 Up Capture Ratio 101.44 90.34 Down Capture Ratio 101.80 95.16 Deutfelie Metuiee

Fund

Bmark

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

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

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Morningstar Index

BBgBarc US Treasury US TIPS TR USD

BlackRock Inflation Protected Bond Instl BPRIX

Style Analysis as of 12-31-2021



Duration

-50 0 50 100 150

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

Sector Weighting as of 12-	31-2021				
	Fund	Bmark	Cat	Fund • Benchm	ark [] Category Average
Government	95.96	-	89.35		
Treasury	7.16	-	1.05	()====	
Inflation – Protected	88.80	-	84.05		
Agency/Quasi Agency	0.00	-	0.06	0	
Other Government Related	0.00	-	4.19	10	
Corporate	0.33	-	3.01	10	
Corporate Bond	0.33	-	2.75	10	
Bank Loan	0.00	-	0.17	0	
Convertible	0.00	-	0.09	0	
Preferred	0.00	-	0.00	0	
Securitized	2.11	_	4.41		
Agency MBS Pass-Through	0.00	-	0.72	0	
Agency MBS ARM	0.00	-	0.00	0	
Agency MBS CMO	0.00	-	0.36	0	
Non-Agency Residential MBS	0.00	-	0.20		
Commercial MBS	0.53	_	0.81	0	
Asset-Backed	1.58	_	2.24		
Covered Bond	0.00	_	0.08	0	
Municipal	0.00	_	0.02	0	
Cash & Equivalents	1.56	_	2.90		
Other	0.03	_	0.29	0	
				0/ E 10 1E 20 2E 20	

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9\mathbf{\overline{3}00}$

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	-
\odot 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

 \oplus Increase \oplus Decrease otin New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index BBgBarc US Treasury US TIPS TR USD

JPMorgan US Equity R6 JUEMX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

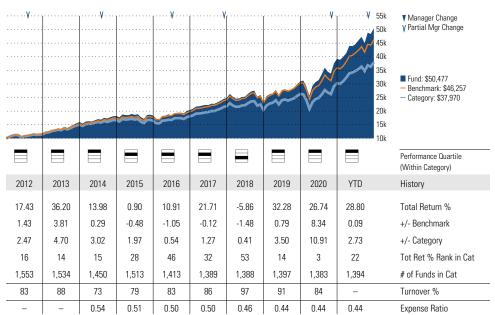
Morningstar Investment Management LLC Analysis

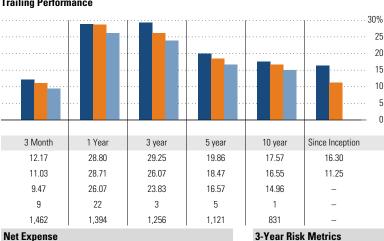
This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.

ESG Metrics

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

Growth of \$10,000

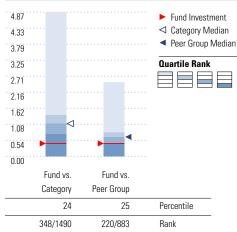




Alpha

Beta

R-Squared



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

Category 15 10 5 n Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 2.10 -1.70 1 02 0.97 _ 98.24 95.10 Standard Deviation 17 93 17 41 17 41 Sharpe Ratio 1.48 1.38 1.25 Tracking Error 2.41 3.76 Information Ratio 1.32 -1.29 Up Capture Ratio 103.95 93.94 92.85 100.53 Down Capture Ratio

Total Return %

as of 12-31-2021

Fund Benchmark

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

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Morningstar Index

S&P 500 TR USD

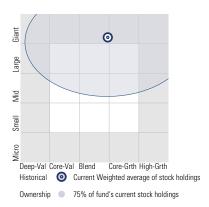
Morningstar Category

Large Blend

Trailing Performance

JPMorgan US Equity R6 JUEMX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2021

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

Asset Allocation as of 12-31-2021

Sector Weighting as of 12-31-2021

0

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

38.76

3.27

17.37

14.69

3.43

42.84

7.65

0.00

10.76

24.43

18.40

1.26

13.22

3.92

Bmark

30.24

2.27

12.29

12 91

2.77

47.59

10.16

2.67

8.13

26.63

22.18

6.30

13.38

2.50

100

Total Holdings 53

🕀 Increase 👄 Decrease 🕸 New to Portfolio

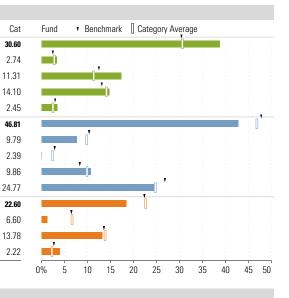




Morningstar Category Morningstar Index S&P 500 TR USD

📕 Large Blend

Other Total	0.00 100.00	1.47 100.00
Cash	1.35	0.14
Bonds	0.00	0.81
Non-US Stocks	4.02	2.90
US Stocks	94.63	94.69
Asset Class	Net %	Cat%



Metropolitan West Total Return Bd I MWTIX

Updated

09-30-2021

Portfolio Manager(s)

Laird Landmann since 03-1997 Stephen Kane since 03-1997 Bryan Whalen since 12-2004

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 24.77 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.45 is 40% lower than the Intermediate Core-Plus Bond category average.

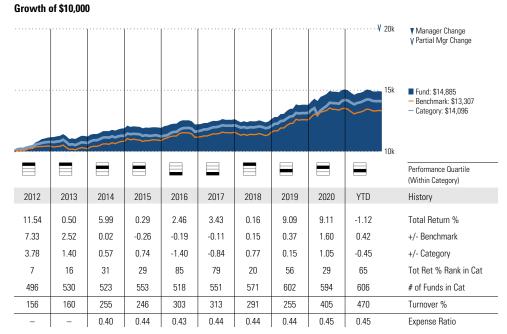
Morningstar Investment Management LLC Analysis

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

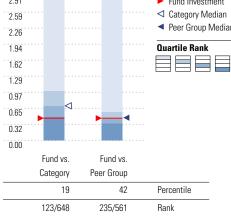
ESG Metrics

 Metric
 Rating

 Sustainability Rating
 4







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

Cat 0.62 1.02 96.37 61.97 **R-Squared** 3.53 Standard Deviation 3 40 4 62 Sharpe Ratio 1.35 1 18 1.05 Tracking Error 0.68 2.93 Information Ratio 1.17 0.27 Up Capture Ratio 107.97 115.36 Down Capture Ratio 92.52 117.26

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.29	4.43	6.17
Avg Eff Maturity	8.47	-	8.05

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Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Metropolitan West Total Return Bd I MWTIX

Style Analysis as of 12-31-2021





Duration

-50	Ō	50	100	150

Sector Weighting as of 12-31-2021

Asset Allocation as of 12-31-2021

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

	0.00
.86	2.02
.35	2.35
.49 9	5.54
.00	0.00
.00	0.11
t %	Cat%
e	et %

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	65.81	3.53	46.15
AA	4.10	74.59	5.13
A	9.31	10.82	11.59
BBB	14.82	8.32	21.70
BB	2.60	0.28	7.39
В	0.68	0.00	2.84
Below B	2.67	0.00	1.36
Not Rated	0.01	2.46	3.84

	Fund	Bmark	Cat	Fund	۲	Benchma	ark 🛛 C	ategory	Average			
Government	33.34	-	27.15					-				
Treasury	30.91	-	17.21									
Inflation – Protected	0.27	-	0.70	1								
Agency/Quasi Agency	2.15	-	0.73									
Other Government Related	0.01	-	8.51			0						
Corporate	20.80	-	28.89							0		
Corporate Bond	17.88	-	26.80						0			
Bank Loan	1.38	-	0.68	0								
Convertible	1.54	-	1.26	[]								
Preferred	0.00	-	0.15	0								
Securitized	35.28	-	31.43							1		
Agency MBS Pass-Through	24.34	-	14.81		-							
Agency MBS ARM	0.00	-	0.03									
Agency MBS CMO	0.52	-	1.91									
Non-Agency Residential MBS	4.03	-	0.59	0								
Commercial MBS	1.39	-	4.61									
Asset-Backed	5.00	-	9.46			0						
Covered Bond	0.00	-	0.02	ĺ.								
Municipal	0.52	-	1.08									
Cash & Equivalents	5.81	-	9.16									
Other	4.24	_	2.10									
				0%	5	10	15	20	25	30	35	40

Top 10 Holdings as of 12-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
娄 Cash & Cash Equivalents	-	15.39	15.39	_
\oplus Federal National Mortgage Association 2.5%	02-2052	7.50	22.89	-
\oplus United States Treasury Notes 0.5%	11-2023	7.08	29.97	-
⊕ Federal National Mortgage Association 2%	02-2052	6.86	36.83	-
United States Treasury Notes 1.25%	11-2026	5.96	42.79	-
⊖ United States Treasury Bonds 1.875%	11-2051	4.36	47.16	_
\oplus United States Treasury Notes 1.25%	12-2026	3.95	51.11	-
igodot United States Treasury Notes 0.375%	10-2023	2.96	54.07	-
	10-2026	2.89	56.96	-
\oplus United States Treasury Notes 1.375%	11-2031	2.23	59.19	-

Total Holdings 1826

🕀 Increase \ominus Decrease 🕸 New to Portfolio



MFS Growth R4 MFEJX

Portfolio Manager(s)

Eric Fischman since 04-2002 Paul Gordon since 07-2017 Bradford Mak since 06-2021

Quantitative Screens

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

Management: The fund's management has been in place for 19.76 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 0.62 is
 36.73% lower than the Large Growth category average.

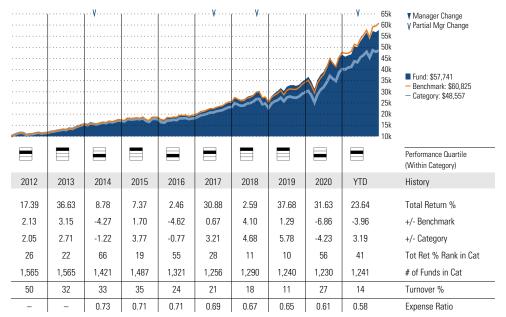
Morningstar Investment Management LLC Analysis

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



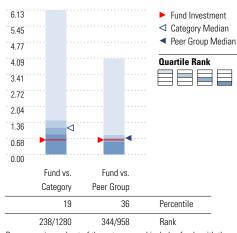


Morningstar Category

Large Growth







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

17.65	-	Category Average %					
20	-	% Ra	% Rank in Category				
772	-	# of Funds in Category					
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		0.55	-	-2.24			
Beta		0.89	_	0.97			
R-Squared		96.82	-	91.07			
Standard Devia	tion	16.74	18.42	18.79			
Sharpe Ratio		1.65	1.65	1.46			
Tracking Error		3.57	_	5.52			
Information Rat	io	-0.90	-	-0.92			
Up Capture Rat	io	89.89	-	90.02			
Down Capture I	Ratio	86.91	-	93.02			

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	40.65	34.55	33.66
Price/Book Ratio	9.92	12.90	9.38
Geom Avg Mkt Cap \$B	309.75	350.68	382.58
ROE	35.29	41.42	32.76

Deutelle Metale

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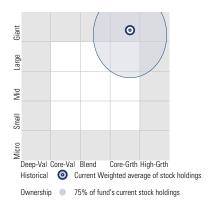
Morningstar Index

Russell 1000 Growth TR USD

MFS Growth R4 MFEJX

Style Analysis as of 12-31-2021









>50 25-50 10-25 0-10

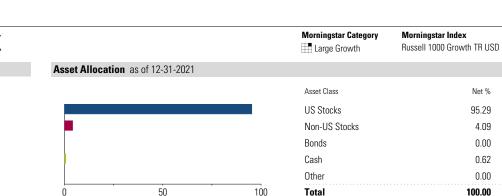
Value Blend Growth

Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	11.53	11.53	52.24	Technology
Amazon.com Inc	7.21	18.75	2.38	Consumer Cyclical
Alphabet Inc Class A	5.83	24.58	65.30	Communication Svc
Apple Inc	4.35	28.93	34.48	Technology
Adobe Inc	3.72	32.65	13.38	Technology
∋ NVIDIA Corp	3.30	35.95	125.41	Technology
igodolog Meta Platforms Inc Class A	2.84	38.79	23.13	Communication Svc
Intuit Inc	2.80	41.59	69.98	Technology
igodolog Mastercard Inc Class A	2.75	44.34	1.16	Financial Services
Danaher Corp	2.37	46.71	48.49	Healthcare
∋ Visa Inc Class A	2.18	48.89	-0.31	Financial Services
Thermo Fisher Scientific Inc	2.09	50.98	43.48	Healthcare
MSCI Inc	1.84	52.82	38.03	Financial Services
Alphabet Inc Class C	1.75	54.56	65.17	Communication Svc
Sherwin-Williams Co	1.74	56.31	44.65	Basic Materials

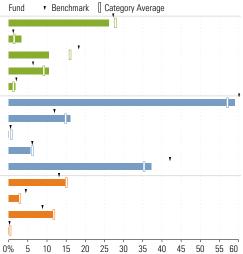
Total Holdings 75

 \oplus Increase \ominus Decrease R New to Portfolio



Sector Weighting as of 12-31-2021

		Fund	Bmark	Cat	
Դ	Cyclical	26.15	27.10	27.84	
<i>.</i>	Basic Materials	3.35	1.01	1.42	
æ	Consumer Cyclical	10.53	18.10	16.02	
ц р	Financial Services	10.47	6.18	9.17	
ŵ	Real Estate	1.80	1.81	1.23	
\sim	Sensitive	59.04	59.94	57.10	
g	Communication Services	16.06	11.76	14.86	
•	Energy	0.00	0.30	0.68	
Ф	Industrials	5.72	5.97	6.23	
	Technology	37.26	41.91	35.33	
	Defensive	14.82	12.96	15.06	
F	Consumer Defensive	2.81	4.29	2.91	
٠	Healthcare	12.01	8.64	11.79	
2	Utilities	0.00	0.03	0.36	



Cat%

92.88

5.04

0.00

1.24

0.84

100.00



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

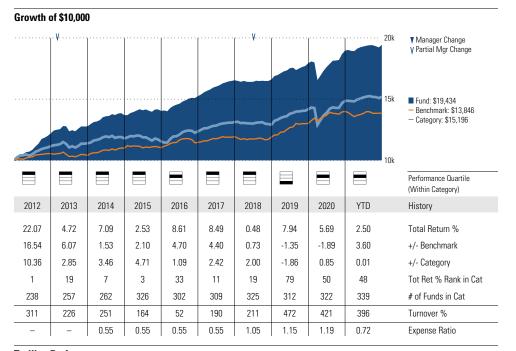
Management: The fund's management has been in place for 14.77 years.

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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





	140/35/	160/233	Rank	
Peer grou	up is a subset of th	e category and ir	cludes funds with the	
same ma	nagement style (a	ctive vs. passive)	and similar share class	
character	ristics.			

Percentile

69

Fund Bmark Cat Avg Eff Duration 174 4 55 3.70 Avg Eff Maturity 2.61 7.69 5.65

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Morningstar Category Morningstar Index Multisector Bond

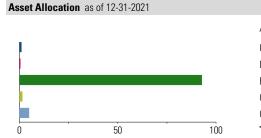
BBgBarc US Universal TR USD

PIMCO Income I2 PONPX

Style Analysis as of 12-31-2021 Style Breakdown



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



Asset Class Cat% Net % US Stocks 0.90 1.82 Non-US Stocks 0.08 0.31 Bonds 92.67 94.74 Cash 1.34 -0.99 Other 4.77 4.37 Total 100.00 100.00

Morningstar Index

BBgBarc US Universal TR USD

Morningstar Category Multisector Bond

Sector Weighting as of 12-31-2021

	Fund	Bmark	Cat	Fund 🔹 Benchmark 🛛 Category Average
Government	53.76	-	13.99]
Treasury	4.33	-	10.15	
Inflation – Protected	1.99	-	0.39	
Agency/Quasi Agency	0.60	-	1.15	
Other Government Related	46.84	-	2.30	
Corporate	8.93	-	41.61	
Corporate Bond	6.08	-	34.12	
Bank Loan	1.12	-	3.97	
Convertible	1.45	-	2.83	
Preferred	0.28	-	0.69	l l
Securitized	18.80	-	26.46	
Agency MBS Pass-Through	6.13	_	6.90	
Agency MBS ARM	0.00	_	0.00	Î.
Agency MBS CMO	0.41	_	1.64	ID
Non-Agency Residential MBS	3.71	-	1.86	
Commercial MBS	0.22	-	4.16	1 0
Asset-Backed	8.33	-	11.88	
Covered Bond	0.00	-	0.02	0
Municipal	0.06	-	0.40	0
Cash & Equivalents	2.73	-	8.86	
Other	13.19	-	8.46	

Top 10 Holdings as of 12-31-2021

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

Total Holdings 7951

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PIMCO Short-Term I2 PTSPX

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 8 of the 10 years it's been in existence.

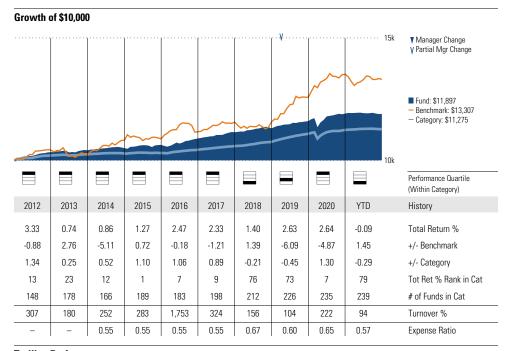
Management: The fund's management has been in place for 11.01 years.

Style Consistency is not calculated for Fixed Income funds.

× *Net Expense:* The fund's expense ratio of 0.57 is 29.55% higher than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.



Morningstar Category

Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD



Avg Eff Maturity

0.54 Information Ratio 0.36 Up Capture Ratio 0.18 Down Capture Ratio Fund vs Fund vs **Portfolio Metrics** Peer Group Category 74 86 Percentile Avg Eff Duration

Rank

M RNINGST					_		_		
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	ł	6.5	N	N	K	<u>ا</u>	17	IV	
	ł	UU	N				IV.	11	

-0.85

29.62

17.18

Fund

0.26

0.09

Bmark

4 43

Cat

0.69

0 18

15.42

1.81

0.41

3.44

-0.99

26.44

16.05

Cat

0.59

2.49

AR

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

159/185

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184/248

PIMCO Short-Term I2 PTSPX

Style Analysis as of 12-31-2021 Style Breakdown





Duration

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

U	50		100	lota						100.00	100.00
Sector Weighting as of	12-31-2021										
	Fund	Bmark	Cat	Fund	۲	Benchmark	[] C	ategory	Average		
Government	37.43	-	11.14			0					
Treasury	6.91	-	6.21		0						
Inflation – Protected	0.00	-	0.04								
Agency/Quasi Agency	8.03	-	1.36								
Other Government Related	22.49	-	3.53								
Corporate	17.51	-	36.19								
Corporate Bond	16.41	-	31.49							0	
Bank Loan	0.00	-	0.66	10							
Convertible	1.10	-	4.04		0						
Preferred	0.00	-	0.00								
Securitized	16.94	-	25.82								
Agency MBS Pass-Through	0.50	-	1.21								
Agency MBS ARM	0.09	-	0.77	1[]							
Agency MBS CMO	1.98	-	3.33								
Non-Agency Residential MBS	0.88	-	0.55	0							
Commercial MBS	1.88	-	2.43								
Asset-Backed	11.61	-	17.53]			
Covered Bond	0.00	_	0.00	0							
Municipal	0.29	_	1.11	1							
Cash & Equivalents	19.78	-	25.04								
Other	5.84	-	0.57	(
				0%	5	10	15	20	25	30	35 40

Top 10 Holdings as of 12-31-2021

Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
01-2022	20.64	20.64	_
12-2022	19.88	40.52	-
01-2022	16.42	56.93	-
01-2022	15.52	72.45	-
-	14.12	86.58	-
09-2024	10.89	97.47	-
03-2023	9.47	106.94	-
-	5.69	112.63	-
01-2023	4.75	117.38	-
01-2023	4.74	122.12	-
	01-2022 12-2022 01-2022 01-2022 	01-2022 20.64 12-2022 19.88 01-2022 16.42 01-2022 15.52 – 14.12 09-2024 10.89 03-2023 9.47 – 5.69 01-2023 4.75	01-2022 20.64 20.64 12-2022 19.88 40.52 01-2022 16.42 56.93 01-2022 15.52 72.45 - 14.12 86.58 09-2024 10.89 97.47 03-2023 9.47 106.94 - 5.69 112.63 01-2023 4.75 117.38

Total Holdings 1238

🕀 Increase \ominus Decrease 🕸 New to Portfolio

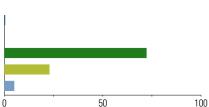
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Morningstar Category **Morningstar Index** Ultrashort Bond BBgBarc US Agg Bond TR USD

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

Asset Allocation as of 12-31-2021



Vanguard Developed Markets Index Admiral VTMGX

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.

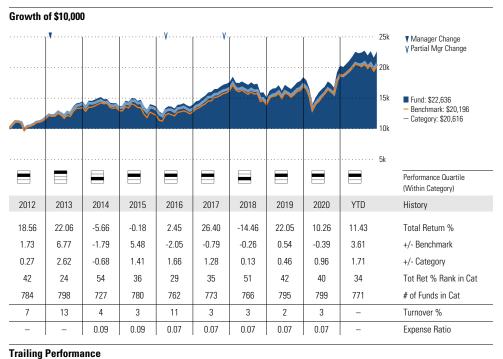
Net Expense: The fund's expense ratio of 0.07 is 92.55% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

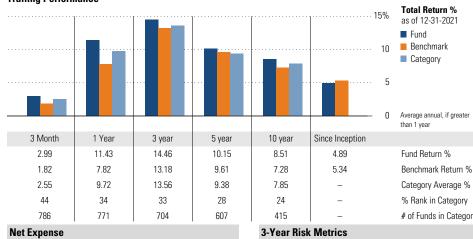
ESG Metrics

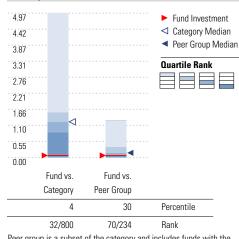
Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	2	11-30-2021
Carbon Risk Score	Low Risk	09-30-2021



Morningstar Category

Foreign Large Blend





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

% Rank in Category # of Funds in Category Fund Bmark Cat Alpha 0.81 0.94 1 00 Beta 1.03 96.86 **R-Squared** 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

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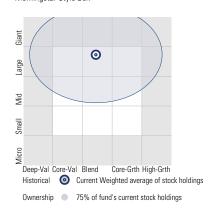


Morningstar Index

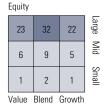
MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

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





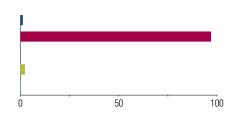


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2021

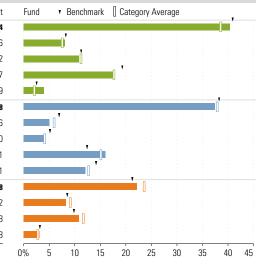


Sector Weighting as of 12-31-2021

Asset Allocation as of 12-31-2021

		Fund	Bmark	Cat
Դ	Cyclical	40.39	40.77	38.54
. #.	Basic Materials	8.04	8.11	7.56
	Consumer Cyclical	10.82	11.11	11.22
ц.	Financial Services	17.61	19.16	17.67
ŵ	Real Estate	3.92	2.39	2.09
V ^{ar}	Sensitive	37.42	38.11	37.88
đ	Communication Services	5.06	6.80	5.96
0	Energy	4.24	5.01	4.10
¢	Industrials	16.05	12.27	15.11
	Technology	12.07	14.03	12.71
-	Defensive	22.20	21.12	23.58
E	Consumer Defensive	8.26	8.39	9.12
٠	Healthcare	10.81	9.70	11.68
9	Utilities	3.13	3.03	2.78

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



Greater Asia	Fund % 35.47	Cat % 35.68	Americas	Fund % 10.54	Cat % 8.02	Greater Europe	Fund % 53.99	Cat % 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

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ightarrow Nestle SA	1.58	1.58	23.95	Consumer Defensive
∋ Slcmt1142	1.44	3.03	-	-
\ni ASML Holding NV	1.29	4.31	78.48	Technology
\oplus Samsung Electronics Co Ltd	1.25	5.56	-	Technology
	1.16	6.72	24.60	Healthcare
🕀 Toyota Motor Corp	0.94	7.66	34.86	Consumer Cyclical
\oplus LVMH Moet Hennessy Louis Vuitton SE	0.85	8.51	43.67	Consumer Cyclical
\ni 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 \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Vanguard Mid Cap Index Admiral VIMAX

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.

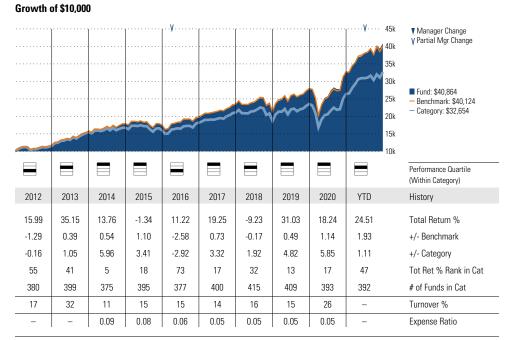
Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Mid-Cap Blend category average.

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



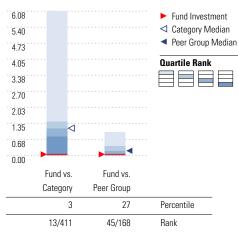
Morningstar Category

Mid-Cap Blend

Trailing Performance 25% 20 15 10 3 Month 1 Year 10 veai Since Inception 3 yea 5 year 7.97 24.51 24.48 15.86 15.12 11.19 6.44 22.58 23.29 15.10 14.91 13.51 7 39 23 40 20 74 12 67 13 13 _ 42 47 11 9 6 409 392 361 314 207 Net Expense **3-Year Risk Metrics**

Alpha

Beta



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

Λ Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 1.52 -1.58 0.97 0.99 99.60 **R-Squared** 94.00 Standard Deviation 20.29 20.84 21.38 Sharpe Ratio 1.15 1.08 0.98

5

Total Return %

as of 12-31-2021

Benchmark

Category

Fund

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

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Morningstar Index

Russell Mid Cap TR USD

Vanguard Mid Cap Index Admiral VIMAX

Asset Allocation as of 12-31-2021

Sector Weighting as of 12-31-2021

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

100

Bmark

38.25

4.20

13.10

12.16

8.79

42.27

3.81

3.88

14.68

19.90

19.46

3.80

11.03

4.63

Fund

35.40

3.93

10.92

11.06

9.49

43.74

4.42

3.84

12.37

23.11

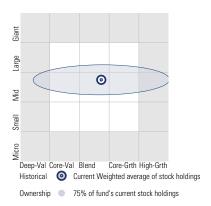
20.87

3.38

12.25

5.24

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







Weight %

>50 25-50 10-25 0-10

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

Total Holdings 377

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

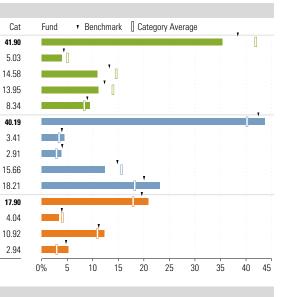
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Morningstar Category Mid-Cap Blend Russell Mid Cap TR USD

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

Morningstar Index



Vanguard Small Cap Growth Index Admiral VSGAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.01 years.

× *Style:* The fund has landed in its primary style box — Small Growth — 22.86 % of the time over the past three years.

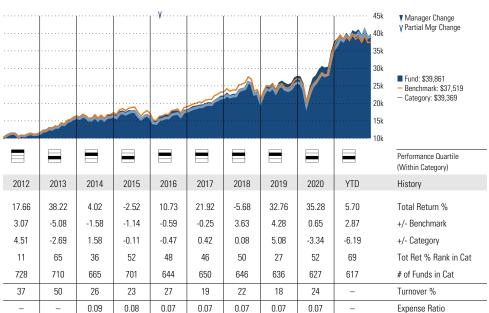
Net Expense: The fund's expense ratio of 0.07 is
 94.17% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

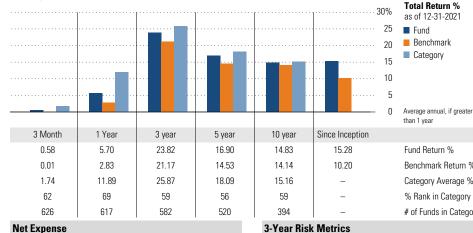
Metric	Rating	Updated
ESG Commitment	1-Low	12-16-2021
Sustainability Rating	4	11-30-2021

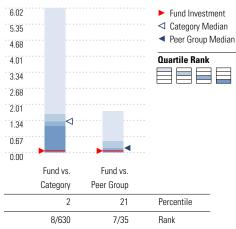


Morningstar Category

Small Growth







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

Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha 3.36 4.94 0.94 Beta 0.94 **R-Squared** 96.18 89.52 Standard Deviation 22.36 23 40 23 24 Sharpe Ratio 1.03 0.90 1.07 Tracking Error 4.61 7.72 Information Ratio 0.58 0.57 Up Capture Ratio 98.26 101.88 Down Capture Ratio 87.08 87.49

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

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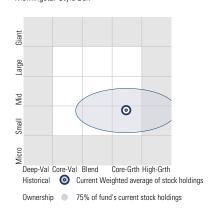
Morningstar Index

Russell 2000 Growth TR USD

Growth of \$10,000

Vanguard Small Cap Growth Index Admiral VSGAX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Slcmt1142	1.34	1.34	_	_
€ Bio-Techne Corp	0.85	2.19	63.32	Healthcare
∋ Entegris Inc	0.79	2.97	44.54	Technology
\ni Trex Co Inc	0.65	3.63	61.29	Industrials
\oplus Coterra Energy Inc Ordinary Shares	0.65	4.27	23.59	Energy
∋ Masimo Corp	0.61	4.88	9.09	Healthcare
\ominus Equity Lifestyle Properties Inc	0.61	5.49	40.64	Real Estate
\oplus Ceridian HCM Holding Inc	0.60	6.09	-1.97	Technology
\oplus Repligen Corp	0.58	6.67	38.20	Healthcare
⊖ Graco Inc	0.57	7.25	12.47	Industrials
∋ Nordson Corp	0.56	7.81	27.93	Industrials
eq Floor & Decor Holdings Inc Class A	0.55	8.35	40.02	Consumer Cyclical
⇒ Wolfspeed Inc	0.55	8.90	5.54	Technology
➔ PTC Inc	0.54	9.44	1.29	Technology
\ominus CubeSmart	0.52	9.96	73.64	Real Estate

Total Holdings 764

 \oplus Increase \oplus Decrease R New to Portfolio

Asset Allocation as of 12-31-2021

Sector Weighting as of 12-31-2021

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

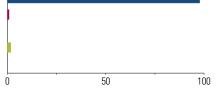
Industrials

Technology

Defensive

Healthcare

Consumer Defensive



Bmark

25.45

3.28

13.24

5 64

3.29

44.66

3.32

2.19

15.68

23.47

29.90

3.97

25.44

0.49

Fund

28.18

1.79

13.02

5.07

8.30

47.06

3.15

2.08

14.68

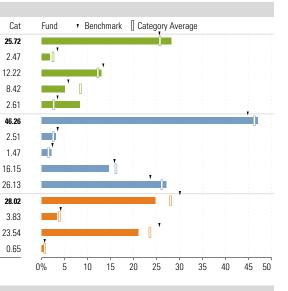
27.15

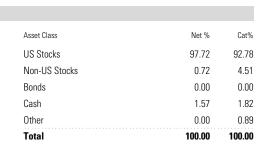
24.76

3.29

21.04

0.43





Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth

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Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 27.02 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Large Value category average.

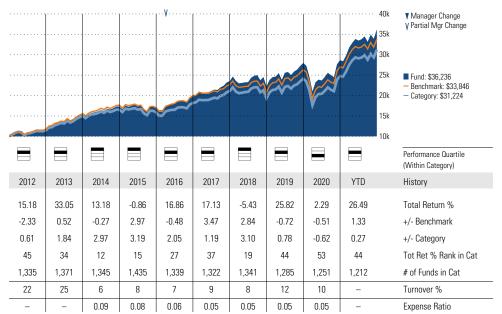
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



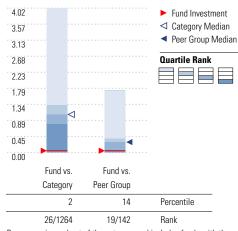


Morningstar Category

Large Value







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

Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha 0.81 0.36 0.94 0.99 Beta 99.12 **R-Squared** 95.52 Standard Deviation 18.34 19.33 19 52 Sharpe Ratio 0.93 0.90 0.90 Tracking Error 2.03 4.42 Information Ratio 0.00 0.01 Up Capture Ratio 98.22 99.01 Down Capture Ratio 96.77 97.88 **Portfolio Metrics** Rmort Cat

Total Return %

as of 12-31-2021

Category

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

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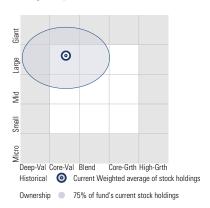


Morningstar Index

Russell 1000 Value TR USD

Vanguard Value Index Adm VVIAX

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







Weight %

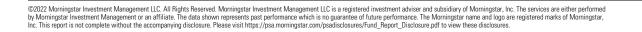
>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
igop Berkshire Hathaway Inc Class B	2.85	2.85	28.95	Financial Services
\ni UnitedHealth Group Inc	2.58	5.43	44.79	Healthcare
\supset JPMorgan Chase & Co	2.55	7.98	27.53	Financial Services
∋ Johnson & Johnson	2.45	10.44	11.36	Healthcare
igoplus Procter & Gamble Co	2.16	12.59	20.01	Consumer Defensive
ightarrow Pfizer Inc	1.81	14.40	64.66	Healthcare
igodolog Bank of America Corp	1.69	16.09	49.36	Financial Services
Đ Broadcom Inc	1.42	17.50	55.38	Technology
∋ Exxon Mobil Corp	1.41	18.92	56.91	Energy
⊖ Abbott Laboratories	1.36	20.27	30.19	Healthcare
\ominus Cisco Systems Inc	1.31	21.58	44.89	Technology
∋ PepsiCo Inc	1.31	22.89	20.00	Consumer Defensive
\ni AbbVie Inc	1.30	24.20	31.22	Healthcare
$ i \in$ Eli Lilly and Co	1.30	25.49	65.61	Healthcare
∋ Coca-Cola Co	1.25	26.75	11.03	Consumer Defensive

Total Holdings 358

🕀 Increase 👄 Decrease 🕸 New to Portfolio

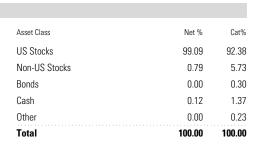


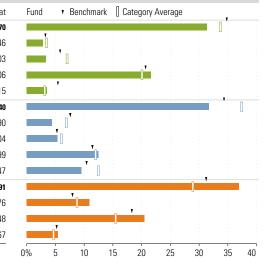
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Asset Allocation as of 12-31-2021

Sector Weighting as of 12-31-2021

		Fund	Bmark	Cat
Դ	Cyclical	31.35	34.69	33.70
æ.	Basic Materials	2.82	3.13	3.46
æ	Consumer Cyclical	3.38	5.69	7.03
ц.	Financial Services	21.64	20.56	20.08
ŵ	Real Estate	3.51	5.31	3.15
₩ r	Sensitive	31.75	34.21	37.40
	Communication Services	4.40	7.46	6.90
0	Energy	5.36	5.14	6.04
¢	Industrials	12.45	11.31	11.99
	Technology	9.54	10.30	12.47
	Defensive	36.90	31.10	28.91
	Consumer Defensive	10.93	7.84	8.76
٠	Healthcare	20.49	18.17	15.48
9	Utilities	5.48	5.09	4.67





Morningstar Category Morningstar Index Large Value Russell 1000 Value TR USD

Victory Sycamore Small Company Opp I VSOIX

Portfolio Manager(s)

Gary Miller since 06-1998
Gregory Conners since 03-2002
Jeffrey Graff since 03-2007
Michael Rodarte since 12-2012
James Albers since 12-2012

Quantitative Screens

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

Management: The fund's management has been in place for 23.6 years.

 \times Style: The fund has landed in its primary style box — Small Value — 16.67 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.93 is 20.51% lower than the Small Value category average.

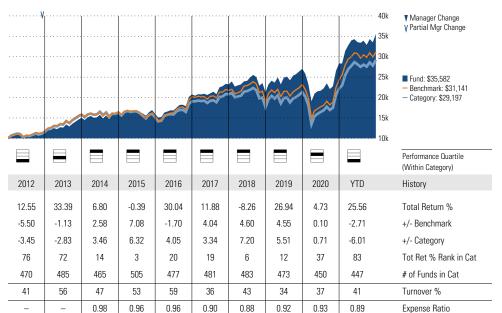
Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging from value into blend but its portfolio positioning is consistent with the overall investment strategy.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2021



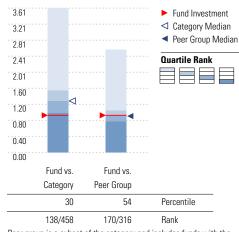


Morningstar Category

Small Value







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

% Rank in Category # of Funds in Category Fund Bmark Cat Alpha 3.05 0.44 0.83 1 01 Beta _ 93.75 **R-Squared** 95.25 Standard Deviation 21 62 25.35 26.37 Sharpe Ratio 0.86 0 75 0.75 Tracking Error 6.98 6.12 Information Ratio 0.09 0.09 Up Capture Ratio 90.14 102.29 Down Capture Ratio 82.43 101.99

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.95	13.35	14.51
Price/Book Ratio	2.27	1.62	1.80
Geom Avg Mkt Cap \$B	3.36	2.32	4.32
ROE	13.77	7.58	16.24



Morningstar Index

Russell 2000 Value TR USD

Victory Sycamore Small Company Opp I VSOIX

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

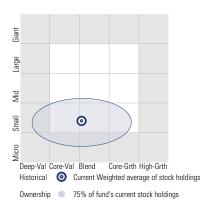
Technology

Defensive

Healthcare

Consumer Defensive

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





Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ UMB Financial Corp	1.73	1.73	55.81	Financial Services
\oplus Independent Bank Corp	1.63	3.36	14.25	Financial Services
\ni Applied Industrial Technologies Inc	1.59	4.95	33.38	Industrials
$oldsymbol{eta}$ SouthState Corp	1.52	6.46	13.46	Financial Services
\oplus UFP Industries Inc	1.50	7.96	66.80	Basic Materials
⊖ EMCOR Group Inc	1.49	9.46	39.85	Industrials
\ni Crane Co	1.43	10.88	33.21	Industrials
$oldsymbol{eta}$ Apple Hospitality REIT Inc	1.41	12.29	25.41	Real Estate
\ominus PDC Energy Inc	1.40	13.69	141.79	Energy
\oplus Renasant Corp	1.35	15.04	15.29	Financial Services
🕀 Silgan Holdings Inc	1.34	16.39	17.04	Consumer Cyclical
∋ Performance Food Group Co	1.32	17.70	-3.61	Consumer Defensive
Rayonier Inc	1.30	19.00	41.05	Real Estate
$oldsymbol{eta}$ Bank of Hawaii Corp	1.30	20.31	12.89	Financial Services
\oplus Verint Systems Inc	1.29	21.60	16.05	Technology

50

Bmark

50.44

4.05

8.33

23.86

14.20

30.32

3.72

6.25

14.09

6.26

19.24

3.80

10.43

5.01

Fund

44.21

5.96

12.07

17.99

8.19

43.83

1.06

2.59

29.97

10.21

11.97

6.61

2.70

2.66

Sector Weighting as of 12-31-2021

Total Holdings 115

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Asset Allocation as of 12-31-2021 Asset Class **US Stocks** Non-US Stocks Bonds Cash Other 100 Total

Morningstar Category

Small Value

96.93 95.55 1.92 2.88 0.00 -0.03 1.15 1.51 0.00 0.09 100.00 100.00

Morningstar Index

Russell 2000 Value TR USD

Net %

Cat%

