Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

Q Performance: The fund has finished in the Mid-Cap
 Value category's top three quartiles in 9 of the 9 years it's
 been in existence

Management: The fund's management has been in place for 13.95 years.

Net Expense: The fund's expense ratio of 0.7 is 28.57% lower than the Mid-Cap Value category average.

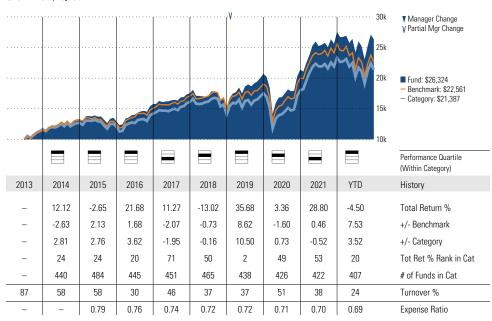
Morningstar Investment Management LLC Analysis

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

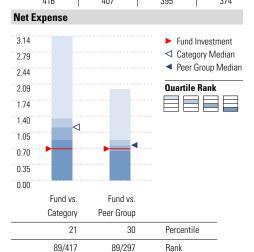
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 14.08 -4.50 8.33 8.45 10.72 10.11 10.45 -12.03 5.82 5.72 11.21 Benchmark Return % 11.81 -8 N2 6.82 5 96 9 58 Category Average % 10 20 24 8 % Rank in Category 416 407 395 374 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.57	_	0.86
Beta	0.95	_	0.99
R-Squared	97.68	_	95.83
Standard Deviation	23.90	24.79	25.07
Sharpe Ratio	0.42	0.32	0.35
Tracking Error	3.82	_	5.36
Information Ratio	0.66	_	0.13
Up Capture Ratio	98.73	_	98.80
Down Capture Ratio	90.95	_	96.45

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.59	13.97	12.92
Price/Book Ratio	2.29	2.06	1.88
Geom Avg Mkt Cap \$B	17.62	16.01	12.31
ROE	15.89	15.78	17.41



Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category Morning

■ Mid-Cap Value Russel

Morningstar Index Russell Mid Cap Value TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

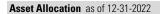
Equity

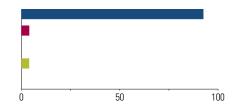
4	13	4	Large
18	44	9	Mid
2	6	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.40
Cash	3.77	2.42
Bonds	0.00	0.01
Non-US Stocks	3.81	6.46
US Stocks	92.42	90.71
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
b	Cyclical	42.80	45.64	42.06	
	Basic Materials	4.87	6.13	5.40	
-	Consumer Cyclical	13.53	10.44	11.17	
<u></u>	Financial Services	16.07	17.74	19.04	
b	Real Estate	8.33	11.33	6.45	
NF	Sensitive	35.02	33.31	34.28	(1
	Communication Services	0.70	3.29	3.07	
•	Energy	6.77	5.54	6.21	
‡	Industrials	19.00	14.82	16.35	
1	Technology	8.55	9.66	8.65	
+	Defensive	22.17	21.05	23.65	
Ę	Consumer Defensive	5.50	4.43	6.57	
ì	Healthcare	9.21	7.55	10.58	
?	Utilities	7.46	9.07	6.50	

Top 0 Holdings as of 12-31-2022

Name

% Net Asset

Cumulative %

YTD Return % N

Morningstar Sector

Total Holdings 0

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

American Funds American Balanced R6 RLBGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Hilda Applbaum since 01-1999

Alan Berro since 03-2006

Jeffrey Lager since 03-2011

Paul Benjamin since 07-2014

Anne-Marie Peterson since 10-2015

Alan Wilson since 01-2016

John Queen since 07-2016

Pramod Atluri since 03-2018

Mark Casey since 10-2019

Ritchie Tuazon since 10-2020

Jin Lee since 03-2023

Chit Purani since 03-2023

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 24.01 years.

Net Expense: The fund's expense ratio of 0.25 is
 75.96% lower than the Allocation-50% to 70% Equity
 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022





0.27

0.26

0.25

3-Year Risk Metrics

0.25

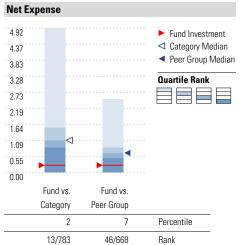
Expense Ratio

0.28

0.28

0.29

0.29



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	1.66	-	0.04
Beta	0.95	-	1.01
R-Squared	96.84	-	94.21
Standard Deviation	13.31	13.72	14.31
Sharpe Ratio	0.33	0.21	0.20
Tracking Error	2.45	-	3.33
Information Ratio	0.65	-	-0.02
Up Capture Ratio	102.39	-	100.97
Down Capture Ratio	94.19	-	101.15

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.17	16.24	17.39
Price/Book Ratio	3.25	2.63	3.04
Avg Eff Duration	6.16	6.45	5.29

American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

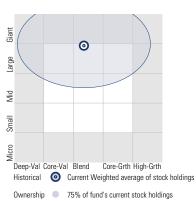
Equity

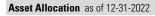
Morningstar Index

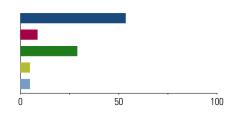
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™







Total	100.00	100.00
Other	4.64	3.51
Cash	4.63	6.22
Bonds	28.76	34.07
Non-US Stocks	8.55	9.75
US Stocks	53.42	46.45
Asset Class	Net %	Cat%

Sty	le	Breakdow	/n
_			





vveigr	1t %		
>50	25-50	10-25	0-10

Fixed Ir	come		Quality H: gh
			h Mid
			Low
Ltd Duratio	Mod	Ext	J

		Fund	Bmark	Cat	Fund	ļ 7	Bench	mark	Categ	jory Ave	erage	_	
Ն	Cyclical	27.33	32.81	31.62									
A.	Basic Materials	3.91	3.99	3.72									
A	Consumer Cyclical	8.68	10.16	10.21			– [Ė					
ê	Financial Services	11.67	15.27	15.09				ľ					
æ	Real Estate	3.07	3.39	2.60		ľ							_
M	Sensitive	40.23	42.44	42.48									
	Communication Services	5.84	6.46	6.62									
ð	Energy	8.43	5.34	5.50									
Ф	Industrials	9.56	10.77	10.59					<u>.</u>				
	Technology	16.40	19.87	19.77					ď	<u>:</u>			
→	Defensive	32.44	24.73	25.91									
=	Consumer Defensive	11.78	7.41	7.08			'						
٠	Healthcare	18.66	14.20	15.59									
•	Utilities	2.00	3.12	3.24		i							

Top 10 Holdings as of 12-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	_	7.80	7.80	_	_
⊖ Cap Grp Cent Fd Ser Ii	_	4.53	12.33	_	-
	-	3.34	15.67	-27.94	Technology
🕸 Cash And Other Assets Less Liablities	-	3.30	18.98	_	-
⊕ Broadcom Inc	-	2.74	21.71	-13.43	Technology
─ UnitedHealth Group Inc	_	2.54	24.25	6.86	Healthcare
→ Philip Morris International Inc	-	2.14	26.40	11.84	Consumer Defensive
→ Pfizer Inc	-	1.67	28.07	-10.52	Healthcare
⊕ The Home Depot Inc	_	1.50	29.57	-22.06	Consumer Cyclical
⊕ JPMorgan Chase & Co	_	1.30	30.87	-12.79	Financial Services

Total Holdings 2176

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
Jonathan Knowles since 06-2006
Andrew Suzman since 06-2007
Christopher Thomsen since 06-2014
Lara Pellini since 10-2014
Harold La since 06-2018
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 21.6 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 56.19% lower than the Foreign Large Growth category average.

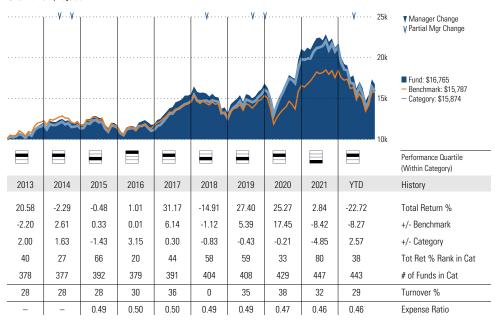
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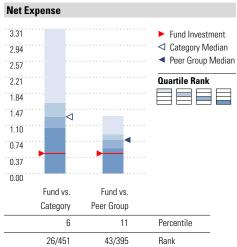
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000

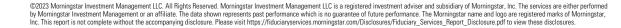


Trailing Performance Total Return % 20% as of 12-31-2022 10 ■ Fund Benchmark Category -10 -15 -20 -25 -30 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 13.78 -22.72 -0.15 1.54 5.30 7.25 17.34 -14.45 0.87 1.54 4.67 8.22 Benchmark Return % 13.77 -25 29 0.04 2 11 5 26 Category Average % 53 38 58 61 40 % Rank in Category 451 399 346 230 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.79	_	-0.67
Beta	1.01	_	0.98
R-Squared	91.00	_	83.89
Standard Deviation	21.45	20.25	21.69
Sharpe Ratio	0.06	0.10	0.06
Tracking Error	6.44	_	8.76
Information Ratio	-0.16	_	-0.10
Up Capture Ratio	98.98	_	99.00
Down Capture Ratio	102.68	_	102.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.86	12.65	19.09
Price/Book Ratio	2.77	1.56	2.99
Geom Avg Mkt Cap \$B	53.74	43.46	48.56
ROE	20.70	19.18	22.43





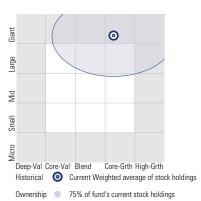
American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth MSCI EAFE NR USD

Morningstar Index

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

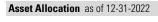
Equity

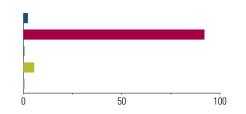
14	32	44	Large
1	3	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.40	0.57
Cash	5.30	2.55
Bonds	0.30	0.00
Non-US Stocks	91.93	89.95
US Stocks	2.08	6.95
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Func	1 1	Bench	mark	Cated	ory Ave	rage			
Դ	Cyclical	35.33	39.68	34.80						, ,			-	
A.	Basic Materials	8.62	7.81	6.34			•							
A	Consumer Cyclical	12.92	10.37	12.95			7							
æ	Financial Services	13.14	18.69	14.78					7					
ŵ	Real Estate	0.65	2.81	0.73	•	'								
W	Sensitive	41.86	32.96	39.26								1		
	Communication Services	3.18	4.93	4.06		[
•	Energy	10.26	5.06	4.02				i						
Ф	Industrials	13.77	14.88	15.97				= [
	Technology	14.65	8.09	15.21			v				_			
→	Defensive	22.81	27.36	25.95					•					
Ħ	Consumer Defensive	7.36	10.37	9.63			ı []							
+	Healthcare	14.30	13.71	15.46			1							
•	Utilities	1.15	3.28	0.86	i	*								

World Regions % Equity 12-31-2022



Greater Asia	Fund % 39.67	Cat % 27.34
Japan	11.95	11.60
Australasia	3.47	1.96
Asia-4 Tigers	9.99	6.01
Asia-ex 4 Tigers	14.26	7.77
Not Classified	0.00	0.00

Americas	Fund % 14.15	Cat % 14.74	Greater Europe	Fund % 46.17	Cat % 57.92	Market Maturity	Fund %
North America	10.30	12.78	United Kingdom	7.22	12.49	Developed Markets	81.66
Central/Latin	3.85	1.96	W euro-ex UK	37.92	44.80	Emerging Markets	18.34
			Emrgng Europe	0.04	0.02	Not Available	0.00
			Africa	0.99	0.61		

Top 10 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	5.79	5.79	_	_
⊕ Novo Nordisk A/S Class B	3.69	9.49	29.55	Healthcare
⊕ Reliance Industries Ltd	3.08	12.57	7.86	Energy
⊕ LVMH Moet Hennessy Louis Vuitton SE	2.80	15.37	-4.83	Consumer Cyclical
	2.40	17.77	-28.16	Technology
⊕ Canadian Natural Resources Ltd	2.33	20.11	39.75	Energy
⊕ AIA Group Ltd	2.19	22.30	17.53	Financial Services
	2.12	24.42	0.80	Industrials
→ Daiichi Sankyo Co Ltd	2.07	26.49	35.92	Healthcare
	1.89	28.38	-25.28	Technology

Total Holdings 369

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

American Funds New Perspective R6 RNPGX

Morningstar Category Global Large-Stock Growth

Morningstar Index MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 22.1 years.

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

Net Expense: The fund's expense ratio of 0.41 is 61.68% lower than the Global Large-Stock Growth category

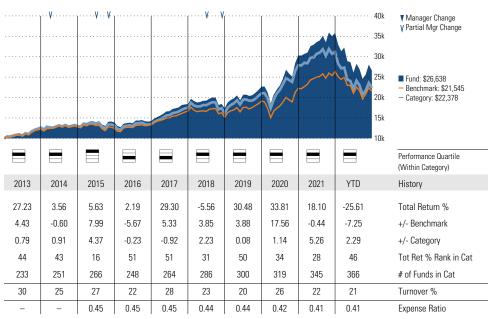
Morningstar Investment Management LLC Analysis

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

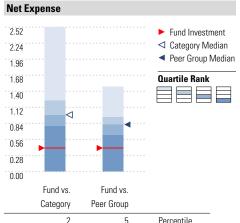
Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000



Trailing Performance





	5/373	12/251	Rank
Peer group	is a subset of the	e category and	includes funds with the
same mana	gement style (ac	tive vs. passive	e) and similar share class
characteris	tice		

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.39	-	-0.96
Beta	1.09	_	1.05
R-Squared	95.86	_	88.45
Standard Deviation	22.44	20.14	22.60
Sharpe Ratio	0.31	0.25	0.20
Tracking Error	4.91	_	7.63
Information Ratio	0.31	_	-0.10
Up Capture Ratio	113.11	_	103.42
Down Capture Ratio	108.91	_	108.20

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.19	15.37	22.05
Price/Book Ratio	3.14	2.37	3.99
Geom Avg Mkt Cap \$B	91.08	87.09	104.74
ROE	26.15	25.56	25.87



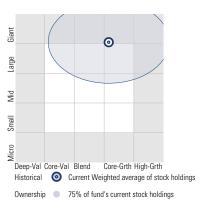
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American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

Lquity			
15	27	42	Large
2	7	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



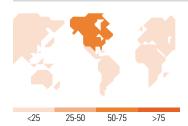
Asset Allocation as of 12-31-2022



		Fund	Bmark	Cat	Fund	١ ١	Bench	mark	Cateo	jory Ave	rage	_		
<u></u>	Cyclical	31.85	34.06	31.13								- *		
A.	Basic Materials	6.17	4.82	3.10										
Д	Consumer Cyclical	12.06	10.06	12.26]						
	Financial Services	12.86	16.40	14.68										
fi	Real Estate	0.76	2.78	1.09	•	'								
W	Sensitive	40.11	41.45	44.25										
	Communication Services	6.08	6.94	7.08										
•	Energy	5.41	5.61	2.28										
Ф	Industrials	11.03	10.27	10.95										
	Technology	17.59	18.63	23.94					ı '					
—	Defensive	28.05	24.48	24.62										
Ħ	Consumer Defensive	7.01	7.90	5.65			•							
+	Healthcare	19.71	13.46	17.68			- :-	· ·	()===					
•	Utilities	1.33	3.12	1.29		'								
					0%	5	10	15	20	25	30	35	40	45

50

World Regions % Equity 12-31-2022



Greater Asia	Fund % 12.38	Cat % 14.33
Japan	3.41	4.39
Australasia	0.30	0.36
Asia-4 Tigers	6.05	3.98
Asia-ex 4 Tigers	2.62	5.60
Not Classified	0.00	0.00

Americas	Fund % 56.45	Cat % 60.78	Greater Europe	Fund % 31.17	Cat % 24.90	Market Maturity	Fund %
North America	54.43	59.21	United Kingdom	5.78	4.98	Developed Markets	95.03
Central/Latin	2.02	1.57	W euro-ex UK	24.78	19.72	Emerging Markets	4.97
			Emrgng Europe	0.00	0.02	Not Available	0.00
			Africa	0.61	0.18		

Top 10 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	6.16	6.16	-	_
	3.90	10.06	-27.94	Technology
⊕ Novo Nordisk A/S Class B	2.39	12.45	29.55	Healthcare
☐ Taiwan Semiconductor Manufacturing Co Ltd	2.12	14.57	-25.28	Technology
⊖ Tesla Inc	1.54	16.11	-65.03	Consumer Cyclical
⊖ Eli Lilly and Co	1.49	17.60	33.86	Healthcare
⊕ AstraZeneca PLC	1.49	19.09	25.11	Healthcare
	1.46	20.55	17.53	Financial Services
⊕ Nestle SA	1.41	21.96	-14.50	Consumer Defensive
Broadcom Inc	1.30	23.26	-13.43	Technology

Total Holdings 298

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
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
Akira Shiraishi since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Dawid Justus since 01-2020
Piyada Phanaphat since 01-2020

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 23.56 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

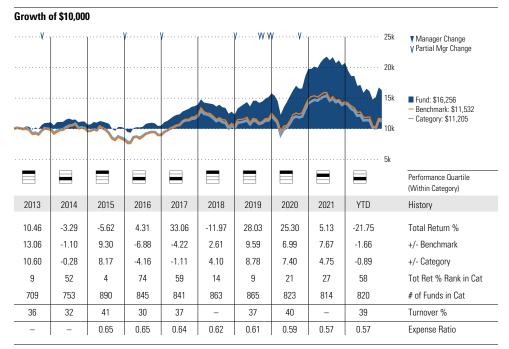
 50.43% lower than the Diversified Emerging Mkts category
 average.

Morningstar Investment Management LLC Analysis

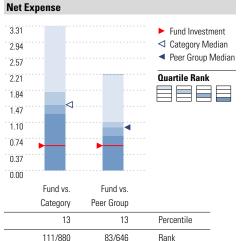
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022







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

o rour mon montos			
	Fund	Bmark	Cat
Alpha	3.65	_	0.18
Beta	0.90	_	1.00
R-Squared	82.26	_	88.98
Standard Deviation	20.37	20.55	21.86
Sharpe Ratio	0.11	-0.07	-0.06
Tracking Error	8.83	_	7.01
Information Ratio	0.42	_	-0.06
Up Capture Ratio	102.25	_	102.04
Down Capture Ratio	88.61	_	102.20

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.62	10.62	11.64
Price/Book Ratio	2.75	1.56	1.80
Geom Avg Mkt Cap \$B	52.53	33.24	38.67
ROE	22.44	17.19	18.44

D 44 11 B4 4 1





American Funds New World R6 RNWGX

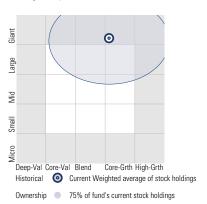
Morningstar Index **Morningstar Category** Diversified Emerging Mkts MSCI EM NR USD

100.00

100.00

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

. ,			
14	31	41	Large
3	5	6	Mid
0	1	0	Small

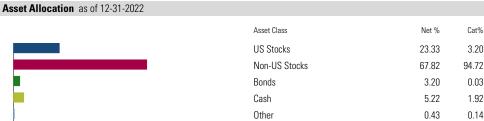
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

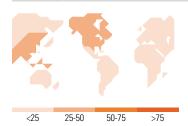


Total

100

		Fund	Bmark	Cat	Fund	▼ Ben	chmark	: [] Ca	ategory	Avera	ge		_	
b	Cyclical	40.45	46.30	45.30										
4	Basic Materials	9.44	8.87	6.83		ď								
P	Consumer Cyclical	12.52	13.30	14.15			ı <u>"</u> []							
ê	Financial Services	16.73	22.17	22.56										
b	Real Estate	1.76	1.96	1.76										
NF	Sensitive	35.96	40.06	40.12								į		
	Communication Services	5.02	10.43	8.52										
•	Energy	5.22	5.05	5.06										
‡	Industrials	10.77	5.87	6.10										
1	Technology	14.95	18.71	20.44				•						
+	Defensive	23.60	13.65	14.57										
Ę	Consumer Defensive	6.85	6.29	7.69										
1	Healthcare	14.54	4.38	5.06										
?	Utilities	2.21	2.98	1.82										

World Regions % Equity 12-31-2022



Greater Asia	Fund % 39.06	Cat % 74.74
Japan	2.68	0.09
Australasia	0.68	0.05
Asia-4 Tigers	7.33	24.78
Asia-ex 4 Tigers	28.37	49.82
Not Classified	0.00	0.00

Americas	Fund % 36.28	Cat % 14.72	Greater Europe	Fund % 24.67	Cat % 10.53	Market Maturity	Fund %
North America	27.26	3.11	United Kingdom	2.75	0.66	Developed Markets	60.61
Central/Latin	9.02	11.61	W euro-ex UK	19.48	1.79	Emerging Markets	39.39
			Emrgng Europe	0.24	1.33	Not Available	0.00
			Africa	2.20	6.75		

Top 10 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	5.06	5.06		_
	2.68	7.74	-27.94	Technology
⊕ Novo Nordisk A/S Class B	2.06	9.79	29.55	Healthcare
Kotak Mahindra Bank Ltd	2.02	11.81	1.73	Financial Services
Reliance Industries Ltd	1.92	13.73	7.86	Energy
Taiwan Semiconductor Manufacturing Co Ltd	1.78	15.51	-25.28	Technology
AIA Group Ltd	1.52	17.04	17.53	Financial Services
Airbus SE	1.43	18.47	0.80	Industrials
○ LVMH Moet Hennessy Louis Vuitton SE	1.38	19.85	-4.83	Consumer Cyclical
⊕ Thermo Fisher Scientific Inc	1.30	21.15	-17.29	Healthcare

Total Holdings 577

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 25.52 years.

× Style: The fund has landed in its primary style box — Large Blend — 30 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.26 is 66.23% lower than the Large Blend category average.

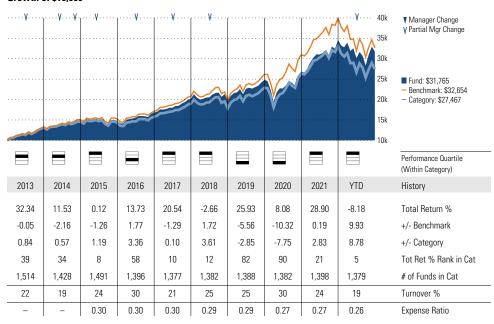
Morningstar Investment Management LLC Analysis

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

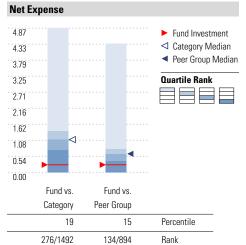
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2022 10 Fund Benchmark 0 Category -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % 12.10 -8.18 8.55 9.41 12.25 13.35 10.61 7.56 -18.11 7.66 9.42 12.56 Benchmark Return % 8 27 -16 96 6 88 11.31 8 26 Category Average % 5 16 22 26 % Rank in Category 1.441 1.379 1.247 1.137 837 # of Funds in Category

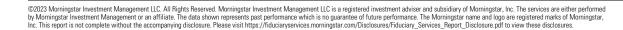


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.57	_	-0.68
Beta	0.89	_	0.96
R-Squared	93.29	_	95.98
Standard Deviation	19.43	21.16	20.73
Sharpe Ratio	0.47	0.41	0.36
Tracking Error	5.57	_	3.95
Information Ratio	0.16	_	-0.83
Up Capture Ratio	91.66	_	94.55
Down Capture Ratio	86.85	_	96.96

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.65	19.03	18.29
Price/Book Ratio	3.27	3.59	4.14
Geom Avg Mkt Cap \$B	134.77	161.22	211.02
ROE	29.87	31.17	36.63

D 4/ 11 B4 4 1



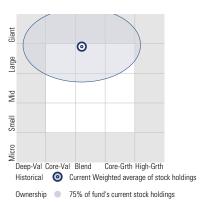


American Funds Washington Mutual R6 RWMGX

Morningstar Index S&P 500 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

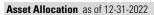
Equity

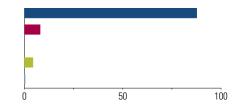
25	44	19	Large
4	7	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.26	1.10
Cash	4.25	0.45
Bonds	0.00	0.84
Non-US Stocks	7.90	2.81
US Stocks	87.59	94.79
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	26.35	28.72	29.35	
Å.	Basic Materials	2.36	2.46	2.84	
A	Consumer Cyclical	7.24	9.56	9.83	
,	Financial Services	15.41	13.89	14.27	
fi	Real Estate	1.34	2.81	2.41	
W	Sensitive	39.41	44.59	44.38	
0	Communication Services	4.22	7.28	7.09	
ð	Energy	6.17	5.23	4.38	
Ф	Industrials	12.27	9.06	10.44	
	Technology	16.75	23.02	22.47	
—	Defensive	34.24	26.69	26.28	
Ħ	Consumer Defensive	8.21	7.61	7.43	
+	Healthcare	23.19	15.90	16.05	
•	Utilities	2.84	3.18	2.80	
					0% 5 10 15 20 25 30 35 40 4

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Broadcom Inc	5.44	5.44	-13.43	Technology
	4.65	10.10	-27.94	Technology
⊕ Capital Group Central Cash Fund	4.27	14.37	-	_
→ UnitedHealth Group Inc	3.97	18.33	6.86	Healthcare
⊕ Pfizer Inc	2.77	21.10	-10.52	Healthcare
○ Comcast Corp Class A	2.34	23.44	-28.41	Communication Svc
Marsh & McLennan Companies Inc	2.33	25.78	-3.50	Financial Services
⇒ CVS Health Corp	2.02	27.79	-7.53	Healthcare
→ Northrop Grumman Corp	1.97	29.76	42.71	Industrials
The Home Depot Inc	1.92	31.68	-22.06	Consumer Cyclical
⊕ JPMorgan Chase & Co	1.75	33.43	-12.79	Financial Services
⊕ Eli Lilly and Co	1.69	35.12	33.86	Healthcare
⇒ Johnson & Johnson	1.68	36.80	5.86	Healthcare
AbbVie Inc	1.58	38.38	23.80	Healthcare
⊕ Archer-Daniels Midland Co	1.55	39.93	39.74	Consumer Defensive

Total Holdings 186

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Morningstar Category Commodities Broad Basket

117

1.04

114

106

1.04

Morningstar Index

of Funds in Cat

Turnover %

Expense Ratio

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

× Performance: The fund has finished in the Commodities Broad Basket category's top three quartiles in 6 of the 10 years it's been in existence.

Invesco Balanced-Risk Commodity Strat R6 IBRFX

158

47

146

21

174

17

1.05

148

98

1.13

141

10

1.08

129

96

1.01

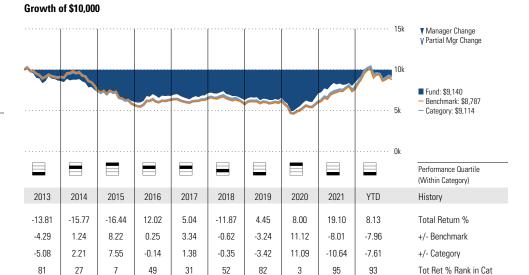
Management: The fund's management has been in place for 12.09 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.11 is 5.71% higher than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

Invesco Balanced-Risk Commodity Strategy has lagged competitors significantly during the commodity resurgence of the past year. That is to be expected given the relatively limited energy exposure that is consistent with the fund's strategy. However, relative results have been worse than we would expect even allowing for a sizable energy underweight. We are placing the fund on watch while we observe how it progresses and assess the fund's ability to get back to results that are conisstent with expectations.



133

9

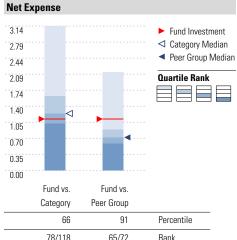
1.01

126

186

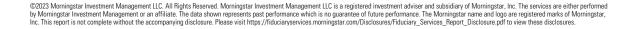
1.06





2-1 cai mok memes			
	Fund	Bmark	Cat
Alpha	0.85	_	0.33
Beta	0.86	_	1.03
R-Squared	79.73	_	85.73
Standard Deviation	18.02	18.64	21.05
Sharpe Ratio	0.65	0.69	0.67
Tracking Error	8.50	_	7.78
Information Ratio	-0.12	_	0.09
Up Capture Ratio	87.07	_	102.74
Down Capture Ratio	84.84	_	103.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	_	7.93
Price/Book Ratio	_	_	1.87
Geom Avg Mkt Cap \$B	_	_	44.07
ROE	-	-	27.17

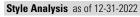




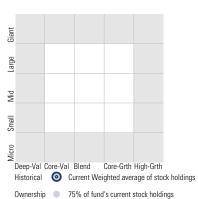
Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category Commodities Broad Basket Bloomberg Commodity TR USD

Morningstar Index



Morningstar Style Box™



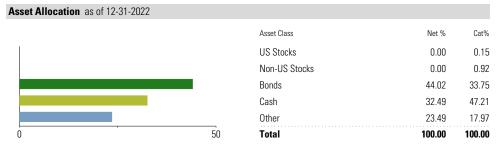
Style Breakdown

Equity



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Be	nchma	ark [Cate	gory Av	verage		
Դ	Cyclical	-	_	44.68									
A.	Basic Materials	_	_	44.68									
A	Consumer Cyclical	_	_	0.00	ĺ								
æ	Financial Services	_	_	0.00									
侖	Real Estate	_	_	0.00									
W	Sensitive	-	-	51.07									
	Communication Services	_	_	0.00	Ò								
•	Energy	_	_	48.94									
Ф	Industrials	_	_	2.13									
	Technology	_	_	0.00	ĺ								
-	Defensive	-	-	4.26									
Ħ	Consumer Defensive	_	_	4.26									
+	Healthcare	_	_	0.00									
P	Utilities	_	_	0.00	ĺ								

Top 0 Holdings as of 12-31-2022

Name

% Net Asset

Cumulative %

YTD Return %

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence
- Management: The fund's management has been in place for 18.42 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.44 is 54.17% lower than the Large Growth category average.

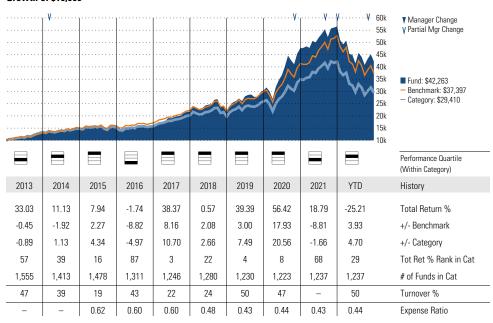
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

Growth of \$10,000



Trailing Performance Total Return % 20% as of 12-31-2022 10 ■ Fund 5 0 Benchmark Category -10 -15 -20 -25 -30 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 3.59 -25.21 11.59 14.27 15.50 14.51 2.20 -29.14 7.79 10.96 14.10 11.35 Benchmark Return % -29 91 8.30 11 77 3 10 472 Category Average % 49 29 2 2 3 % Rank in Category 1.273 1.237 1.133 1.056 807 # of Funds in Category

.,.	-, 0		.,20,	- 1	.,	- 1	.,
Net Exp	ense						
6.52					► Fu	nd Inve	stment
5.80					⊲ Ca	tegory l	Median
5.07					◀ Pe	er Grou	p Median
4.35					Quart	ile Rar	ık
3.62							
2.90							
2.17							
1.45		◁					
0.72			••••	◀			
0.00							
	Fund v	/S.	Fund v	S.			
	Catego	ry	Peer Gro	пр			
		9		17	Perce	ntile	_
	106/12	81	170/100)4	Rank		_

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.68	_	-2.73
Beta	0.98	_	0.97
R-Squared	95.99	_	93.03
Standard Deviation	23.75	23.80	24.00
Sharpe Ratio	0.54	0.39	0.27
Tracking Error	4.78	_	6.26
Information Ratio	0.80	_	-0.62
Up Capture Ratio	99.13	_	89.56
Down Capture Ratio	88.11	_	97.48

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.17	24.23	23.83
Price/Book Ratio	6.37	8.23	6.53
Geom Avg Mkt Cap \$B	194.59	222.04	263.75
ROE	40.41	41.41	37.70



JPMorgan Large Cap Growth R6 JLGMX

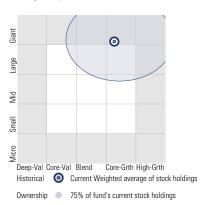
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

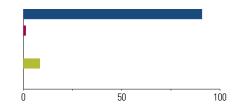
Equity

10	30	52	Large
1	3	3	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.00	0.80
Cash	8.21	1.70
Bonds	0.00	0.02
Non-US Stocks	1.05	4.43
US Stocks	90.75	93.06
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022															
		Fund	Bmark	Cat	Fun	d	• B	enchr	mark	[] Ca	tegory	/ Aver	age				
<u></u>	Cyclical	22.35	23.90	28.54	Ę												
A	Basic Materials	2.46	1.27	1.48													
A	Consumer Cyclical	14.01	13.83	15.14													
P	Financial Services	5.88	7.14	10.27													
侖	Real Estate	0.00	1.66	1.65	ĺ												
W	Sensitive	48.71	55.91	50.56												- '	
d	Communication Services	3.72	6.69	8.92		• '											
•	Energy	3.66	1.71	2.20													
Ф	Industrials	9.89	8.50	6.49													
	Technology	31.44	39.01	32.95									1				
→	Defensive	28.95	20.18	20.90													
Ħ	Consumer Defensive	4.64	6.72	4.26		•											
٠	Healthcare	24.31	13.40	16.09													
•	Utilities	0.00	0.06	0.55													
					0%	5	10	15	20	25	30	35	40	45	50	55	60

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

JPMorgan US Equity R6 JUEMX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 8.38 years.
- Net Expense: The fund's expense ratio of 0.44 is 42.86% lower than the Large Blend category average.

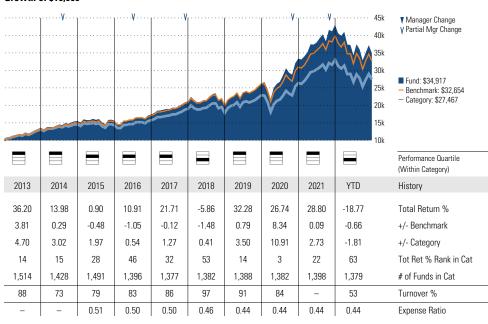
Morningstar Investment Management LLC Analysis

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.

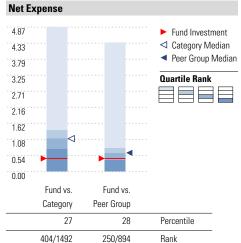
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

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

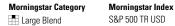
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.05	_	-0.68
Beta	1.00	_	0.96
R-Squared	98.51	_	95.98
Standard Deviation	21.34	21.16	20.73
Sharpe Ratio	0.50	0.41	0.36
Tracking Error	2.60	_	3.95
Information Ratio	0.85	_	-0.83
Up Capture Ratio	101.62	_	94.55
Down Capture Ratio	94.62	_	96.96

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.75	19.03	18.29
Price/Book Ratio	4.23	3.59	4.14
Geom Avg Mkt Cap \$B	173.90	161.22	211.02
ROE	29.40	31.17	36.63



JPMorgan US Equity R6 JUEMX

Asset Allocation as of 12-31-2022



Net %

95.96

3.69

0.00

0.35

0.00

100.00

Cat%

94.79

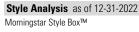
2.81

0.84

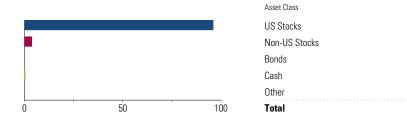
0.45

1.10

100.00







Style Breakdown

Equity

1. /			
14	32	45	Large
1	6	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Sec	tor Weighting as of 12-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	31.47	28.72	29.35	
A	Basic Materials	3.47	2.46	2.84	
A	Consumer Cyclical	11.09	9.56	9.83	
	Financial Services	13.91	13.89	14.27	
ŵ	Real Estate	3.00	2.81	2.41	
W	Sensitive	43.13	44.59	44.38	
	Communication Services	6.22	7.28	7.09	
ð	Energy	5.10	5.23	4.38	
Ф	Industrials	9.05	9.06	10.44	
	Technology	22.76	23.02	22.47	
-	Defensive	25.40	26.69	26.28	
Ħ	Consumer Defensive	4.21	7.61	7.43	
٠	Healthcare	16.13	15.90	16.05	
•	Utilities	5.06	3.18	2.80	
					0% 5 10 15 20 25 30 35 40

Top 0 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

Loomis Sayles Core Plus Bond N NERNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Q Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 7 of the 9 years it's been in existence.

Management: The fund's management has been in place for 26.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 48.65% lower than the Intermediate Core-Plus Bond category average.

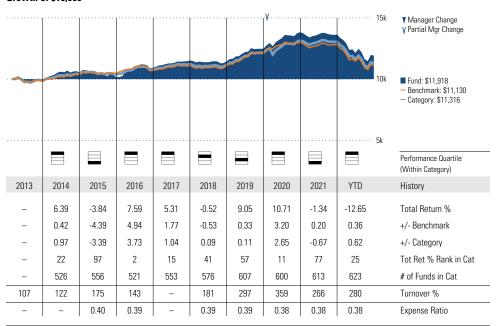
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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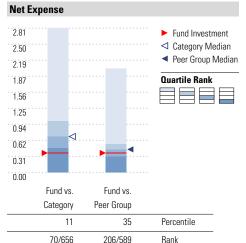
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	1.43	_	0.42
Beta	1.08	_	1.04
R-Squared	93.99	_	80.21
Standard Deviation	6.53	5.85	6.92
Sharpe Ratio	-0.34	-0.58	-0.46
Tracking Error	1.67	-	3.09
Information Ratio	0.69	-	0.09
Up Capture Ratio	121.94	-	116.52
Down Capture Ratio	102.15	-	108.79

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.84	4.43	6.10
Avg Eff Maturity	9.05	-	8.51



Loomis Sayles Core Plus Bond N NERNX

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

Style Analysis as of 12-31-2022									
Style E	Style Breakdown								
Fixed Income Quality									
			High						
			Mid						
			Low						
Ltd Duratio	Mod	Ext							
Daratio									

				_
0	5	0		100

Asset Allocation as of 12-31-2022

Asset Class	Net %	Cat%
US Stocks	0.00	0.02
Non-US Stocks	0.00	0.00
Bonds	94.02	103.83
Cash	5.98	-1.93
Other	0.00	-1.94
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	60.49	3.53	49.80
AA	2.11	74.59	5.85
A	5.60	10.82	11.84
BBB	23.00	8.32	19.67
BB	7.90	0.28	5.52
В	0.71	0.00	2.31
Below B	0.19	0.00	1.04
Not Rated	0.00	2.46	3.97

Sector Weighting as of 12												
	Fund	Bmark	Cat	Fund	•	Benchma	ark [Categ	jory Ave	erage		
Government	42.08	-	26.73									1
Treasury	27.31	_	18.70			- :				ı		
Inflation – Protected	0.00	_	0.30	0								
Agency/Quasi Agency	0.64	_	0.64									
Other Government Related	14.13	_	7.09									
Corporate	25.35	_	29.49									
Corporate Bond	23.82	_	28.87									
Bank Loan	1.53	_	0.25									
Convertible	0.00	_	0.06									
Preferred	0.00	_	0.31	0								
Securitized	30.82	_	31.61									
Agency MBS Pass-Through	25.26	_	15.89									
Agency MBS ARM	0.00	_	0.07									
Agency MBS CMO	0.12	_	1.10									
Non-Agency Residential MBS	0.05	_	0.30									
Commercial MBS	0.00	_	1.82									
Asset-Backed	5.39	_	12.43									
Covered Bond	0.00	_	0.00									
Municipal	0.12	_	0.90	i[
Cash & Equivalents	1.62	_	4.54									
Other	0.00	_	6.74									

Top 0 Holdings as of 12-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector

⊕ Increase ⊖ Decrease 🛪 New to Portfolio

Total Holdings 0



MFS Mid Cap Growth R6 OTCKX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

Q Performance: The fund has finished in the Mid-Cap
 Growth category's top three quartiles in 9 of the 9 years it's been in existence.

Management: The fund's management has been in place for 14.12 years.

Net Expense: The fund's expense ratio of 0.66 is 35.29% lower than the Mid-Cap Growth category average.

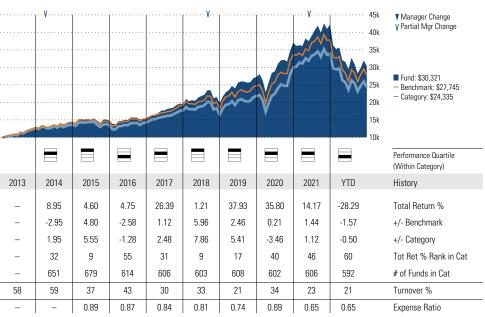
Morningstar Investment Management LLC Analysis

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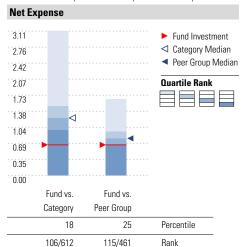
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.02	_	0.30
Beta	0.90	_	0.98
R-Squared	94.69	_	91.63
Standard Deviation	23.07	24.87	25.73
Sharpe Ratio	0.23	0.24	0.24
Tracking Error	5.84	_	7.31
Information Ratio	-0.04	_	-0.10
Up Capture Ratio	95.54	_	99.65
Down Capture Ratio	96.03	_	99.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.28	22.87	25.56
Price/Book Ratio	4.77	5.66	4.02
Geom Avg Mkt Cap \$B	20.71	19.63	16.01
ROE	23.94	28.34	19.80



MFS Mid Cap Growth R6 OTCKX

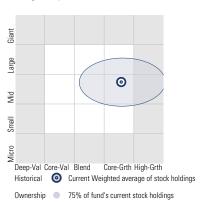
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

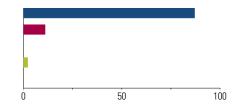
0	6	22	Large
2	27	37	Mid
0	5	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.00	0.44
Cash	2.06	2.48
Bonds	0.00	0.09
Non-US Stocks	10.93	3.72
US Stocks	87.01	93.28
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	nchmai	rk [Categ	ory Av	erage		
وا	Cyclical	34.43	27.21	28.68									
à.	Basic Materials	2.50	2.81	2.25									
	Consumer Cyclical	16.58	16.33	13.13		•							
<u></u>	Financial Services	10.84	5.91	9.97									
à	Real Estate	4.51	2.16	3.33									
Ųľ	Sensitive	45.64	52.02	47.54									
	Communication Services	2.92	3.33	2.83									
)	Energy	2.75	5.11	3.28									
)	Industrials	18.06	16.44	15.10					_				
3	Technology	21.91	27.14	26.33									
+	Defensive	19.92	20.77	23.76									
Ţ	Consumer Defensive	1.02	3.30	2.88									
r	Healthcare	18.90	17.13	20.17				[]					
1	Utilities	0.00	0.34	0.71	i								

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

MFS New Discovery R6 MNDKX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Grossman since 12-2013

Quantitative Screens

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

Management: The fund's management has been in place for 9.01 years.

Style: The fund has landed in its primary style box — Small Growth — 78.13 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.88 is 26.05% lower than the Small Growth category average.

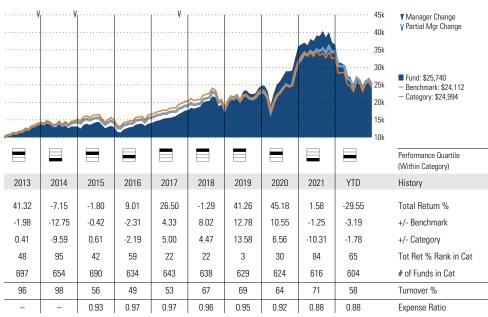
Morningstar Investment Management LLC Analysis

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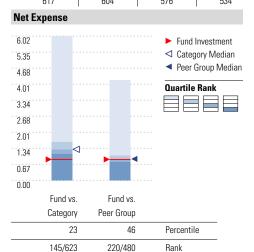
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000



Trailing Performance Total Return % 15% as of 12-31-2022 10 ■ Fund Benchmark 0 Category -10 -15 -20 -25 -30 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 6.46 -29.55 1.28 7.70 9.92 11.08 4.13 -26.36 0.65 3.51 9.20 9.20 Benchmark Return % -27 77 4 05 6 60 10.20 4.18 Category Average % 26 65 73 32 55 % Rank in Category 617 604 576 534 405 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.64	_	2.83
Beta	0.93	_	0.95
R-Squared	93.62	_	91.46
Standard Deviation	25.48	26.57	26.53
Sharpe Ratio	0.14	0.12	0.22
Tracking Error	6.71	_	7.92
Information Ratio	0.09	_	0.35
Up Capture Ratio	93.36	_	101.46
Down Capture Ratio	91.83	_	94.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.62	13.28	21.13
Price/Book Ratio	2.61	3.39	3.57
Geom Avg Mkt Cap \$B	3.26	2.51	4.52
ROE	5.78	12.50	12.24



MFS New Discovery R6 MNDKX

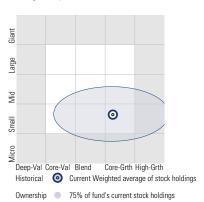
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

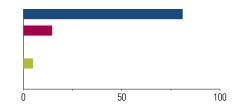
Equity

. ,			
0	0	0	Large
4	10	10	Mid
13	33	30	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.00	0.76
Cash	4.73	2.51
Bonds	0.00	0.01
Non-US Stocks	14.42	4.22
US Stocks	80.86	92.50
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022													
		Fund	Bmark	Cat	Fun	d	▼ Ben	chmarl	k [] Ca	ategory	Avera	ge			
Դ	Cyclical	31.41	22.65	25.63											
A	Basic Materials	5.75	4.78	2.79			į								
A	Consumer Cyclical	14.45	9.82	11.03											
,	Financial Services	9.70	5.84	9.28											
ŵ	Real Estate	1.51	2.21	2.53											
W	Sensitive	47.89	47.52	46.46											
d	Communication Services	5.07	2.15	1.84											
•	Energy	7.56	7.42	4.36			Ĭ								
Ф	Industrials	11.15	17.17	17.68											
	Technology	24.11	20.78	22.58					- '		1				
→	Defensive	20.68	29.82	27.91											
Ħ	Consumer Defensive	3.87	4.88	4.70		■ [
٠	Healthcare	16.81	23.09	22.23]					
	Utilities	0.00	1.85	0.98	10										
					0%	5	10	15	20	25	30	35	40	45	50

Top 0 Holdings as of 12-31-2022

Name

% Net Asset

Cumulative %

YTD Return % Mornin

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steve Shigekawa since 12-2005 Brian Jones since 10-2008

Quantitative Screens

Performance: The fund has finished in the Real Estate category's top three quartiles in 7 of the 9 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.75 is 27.18% lower than the Real Estate category average.

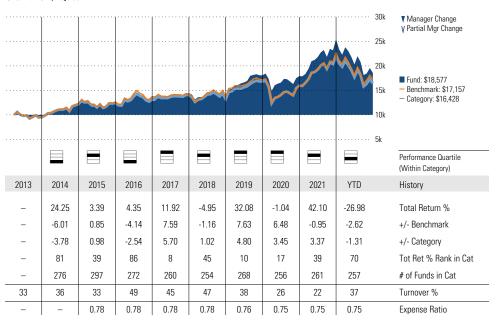
Morningstar Investment Management LLC Analysis

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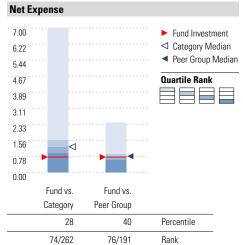
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.59	_	-0.42
Beta	0.86	_	0.94
R-Squared	94.36	_	93.47
Standard Deviation	20.89	23.61	22.85
Sharpe Ratio	0.10	0.08	0.07
Tracking Error	5.97	_	5.57
Information Ratio	0.14	_	-0.09
Up Capture Ratio	92.68	_	94.53
Down Capture Ratio	90.50	_	96.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.87	38.46	23.21
Price/Book Ratio	2.64	2.42	2.12
Geom Avg Mkt Cap \$B	27.63	9.35	24.92
ROE	22.33	9.56	17.43

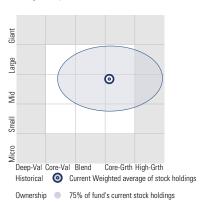


Neuberger Berman Real Estate R6 NRREX

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

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

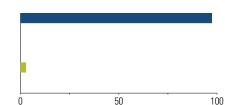
Equity

3	10	27	Laige
5	38	11	VIIV
0	2	3	JIIaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2022

Total	100.00	100.00
Other	0.00	11.73
Cash	2.71	0.79
Bonds	0.00	3.52
Non-US Stocks	0.00	1.58
US Stocks	97.29	82.38
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	7	В	ench	mark	: [Cat	ego	ry A	ver	age			
Ն	Cyclical	100.00	99.13	99.22														
ů.	Basic Materials	0.00	0.00	0.10	ĺ													
-	Consumer Cyclical	0.00	0.13	0.91	i i													
P	Financial Services	0.00	0.00	0.22	Ď													
b	Real Estate	100.00	99.00	97.99		Ė,												
NI	Sensitive	0.00	0.87	0.74	ď													
	Communication Services	0.00	0.00	0.20	Ďii													
•	Energy	0.00	0.00	0.04	ď													
\$	Industrials	0.00	0.87	0.30	ď													
2	Technology	0.00	0.00	0.20														
→	Defensive	0.00	0.00	0.05	ď													
=	Consumer Defensive	0.00	0.00	0.00	Ď													
ì	Healthcare	0.00	0.00	0.00	Í													
?	Utilities	0.00	0.00	0.05	i i i													

Top 0 Holdings as of 12-31-2022

Name % Net Asset Cumulative % YTD Return % Morningstar Sector

Total Holdings 0

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014 Lorenzo Pagani since 09-2014 Sachin Gupta since 09-2014

Quantitative Screens

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

Management: The fund's management has been in place for 8.27 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.51 is
 31.08% lower than the Global Bond-USD Hedged category average.

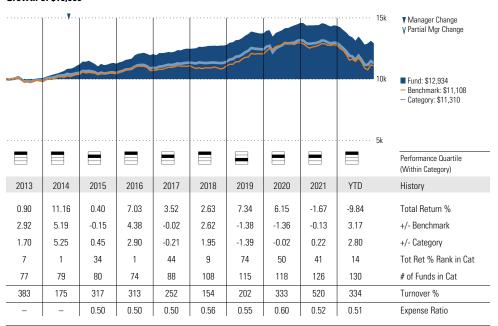
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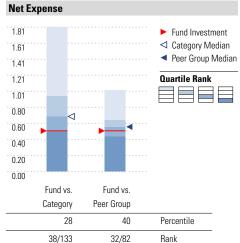
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.27	_	-0.56
Beta	0.63	_	0.91
R-Squared	58.03	_	66.59
Standard Deviation	4.88	5.85	6.52
Sharpe Ratio	-0.56	-0.58	-0.59
Tracking Error	3.82	_	4.06
Information Ratio	0.19	_	-0.06
Up Capture Ratio	69.91	_	100.72
Down Capture Ratio	71.23	_	104.53

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.13	4.43	6.94
Avg Eff Maturity	7.22	-	8.12

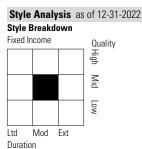


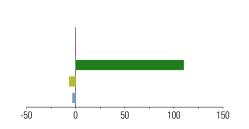
PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

B

Morningstar Index Bloomberg US Agg Bond TR USD





Asset Allocation as of 12-31-2022

Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.01	0.02
Bonds	109.83	88.81
Cash	-6.61	10.97
Other	-3.24	0.19
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.80	3.53	41.60
AA	13.68	74.59	18.48
A	16.98	10.82	17.45
BBB	7.77	8.32	20.42
BB	1.88	0.28	5.05
В	0.65	0.00	1.34
Below B	2.24	0.00	0.54
Not Rated	0.00	2.46	-4.87

Sector Weighting as of 12-			_			_		По						
	Fund	Bmark	Cat	Fund		▼ Ben	chmark	: [] C	ategory	Avera	ge			
Government	40.62	-	46.89											
Treasury	5.10	-	37.06											
Inflation – Protected	0.41	_	1.11	1[
Agency/Quasi Agency	1.49	_	4.02											
Other Government Related	33.62	_	4.70											
Corporate	3.60	-	11.17											
Corporate Bond	2.60	_	11.06											
Bank Loan	0.06	_	0.11											
Convertible	0.76	_	0.00	(iii										
Preferred	0.18	_	0.00	ĺ										
Securitized	8.07	-	3.99											
Agency MBS Pass-Through	2.80	_	1.71											
Agency MBS ARM	0.00	_	0.00	ĺ										
Agency MBS CMO	0.02	_	0.03											
Non-Agency Residential MBS	1.24	_	0.32	()										
Commercial MBS	0.25	_	0.23											
Asset-Backed	2.96	_	1.35											
Covered Bond	0.80	_	0.35	0										
Municipal	0.03	-	0.08											
Cash & Equivalents	31.75	-	23.52											
Other	15.04	-	14.33											
				0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⇒ 3 Month SOFR Future Dec 23	03-2024	23.07	23.07	_
⊕ IRS EUR 1.50000 03/15/23-5Y LCH Pay	03-2028	21.27	44.34	_
€ IRS EUR 1.50000 03/15/23-5Y LCH Receive	03-2028	19.56	63.90	_
€ Euro Schatz Future Mar 23	03-2023	15.07	78.96	_
€ 3 Month SOFR Future June 23	09-2023	13.57	92.54	-
3 Month SOFR Future June 24	09-2024	11.63	104.16	_
⊕ IRS EUR 1.75000 03/15/23-10Y LCH Pay	03-2033	10.93	115.09	_
→ RFR USD SOFR/1.75000 06/15/22-5Y LCH Pay	06-2027	10.68	125.77	_
Euro Bobl Future Mar 23	03-2023	9.90	135.67	_
RFR USD SOFR/1.75000 06/15/22-5Y LCH Receive	06-2027	9.79	145.46	_

Total Holdings 1646

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO Real Return Instl PRRIX

Growth of \$10,000

-1.20

61

245

41

1.62

12

230

33

-0.39

75

241

117

0.45

0.45

25

238

102

0.45

1.20

11

234

168

0.45

-0.33

68

232

165

0.88

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

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

Quantitative Screens

❷ 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 3.98 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.47 is 18.97% 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	01-31-2023

▼ Manager Change V Partial Mgr Change ■ Fund: \$11,089 - Benchmark: \$11,173 - Category: \$10,960 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History -9.05 3.42 -2.75 5.04 3.92 -1.97 8.52 12.09 5.67 -11.86 Total Return % -0.22 0.91 -0.71 0.09 -0.01 -0.44 -1.31 0.36 1.10 -0.29 +/- Benchmark

0.60

21

231

254

0.98

2.08

13

216

314

0.53

0.06

34

218

225

0.47

-2.88

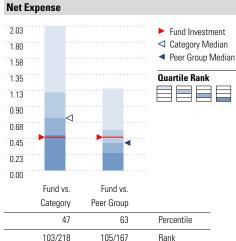
53

217

104

0.47





3- Teal hisk Wellics			
	Fund	Bmark	Cat
Alpha	0.20	_	0.15
Beta	1.04	_	0.92
R-Squared	98.62	_	88.43
Standard Deviation	7.33	7.01	6.90
Sharpe Ratio	0.11	0.08	0.11
Tracking Error	0.90	_	2.51
Information Ratio	0.26	_	-0.22
Up Capture Ratio	104.99	_	92.15
Down Capture Ratio	102.96	_	90.88

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.52	4.52	5.55
Avg Eff Maturity	5.81	_	6.37





PIMCO Real Return Instl PRRIX

Style Analysis as of 12-31-2022

-50

50

100



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	90.65	0.00	88.32
AA	5.57	99.60	3.60
A	0.79	0.00	1.66
BBB	0.66	0.00	2.25
BB	0.36	0.00	0.50
В	0.73	0.00	0.15
Below B	1.24	0.00	0.14
Not Rated	0.00	0.40	3.38

Morningstar Index Bloomberg US Treasury US TIPS TR USD Asset Allocation as of 12-31-2022 Asset Class Net % Cat% US Stocks 0.00 0.12 Non-US Stocks 0.00 0.00 Bonds 102.99 97.04 Cash -23.03 2.15 Other 20.04 0.70

Total

150

Morningstar Category

Inflation-Protected Bond

4 0000					
31-2022					_
Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
77.28	-	89.94			
0.14	_	0.39			
51.31	_	84.49			
0.00	_	0.09	0		
25.83	_	4.97			
0.55	_	2.44	10		
0.27	_	2.29	10		
0.00	-	0.15			
0.00	_	0.00	j i		
0.28	_	0.00	Ò		
6.59	-	3.50			
0.19	-	0.43			
0.01	-	0.00			
0.09	-	0.10			
0.09	_	0.14			
0.00	_	0.39			
4.35	_	2.29			
1.86	_	0.15	ĵu i		
0.00	_	0.02			
3.75	-	3.04			
11.65	_	1.07	Ú		
	77.28 0.14 51.31 0.00 25.83 0.55 0.27 0.00 0.00 0.28 6.59 0.19 0.01 0.09 0.09 0.00 4.35 1.86 0.00	Fund Bmark 77.28 — 0.14 — 51.31 — 0.00 — 25.83 — 0.55 — 0.27 — 0.00 — 0.00 — 0.28 — 0.19 — 0.01 — 0.09 — 0.09 — 0.00 — 4.35 — 1.86 — 0.00 — 3.75 —	Fund Bmark Cat 77.28 — 89.94 0.14 — 0.39 51.31 — 84.49 0.00 — 0.09 25.83 — 4.97 0.55 — 2.44 0.27 — 2.29 0.00 — 0.15 0.00 — 0.00 0.28 — 0.00 0.28 — 0.00 0.59 — 3.50 0.19 — 0.43 0.01 — 0.00 0.09 — 0.10 0.09 — 0.14 0.00 — 0.39 4.35 — 2.29 1.86 — 0.15 0.00 — 0.02 3.75 — 3.04	Fund Bmark Cat Fund 77.28 - 89.94 0.14 - 0.39 1 51.31 - 84.49 - 0.00 - 0.09 1 25.83 - 4.97 - 0.55 - 2.44 1 [] 0.27 - 2.29 1 [] 0.00 - 0.15] 0.00 - 0.00] 0.59 - 3.50 - 0.19 - 0.43] 0.01 - 0.00] 0.09 - 0.10] 0.09 - 0.14] 0.00 - 0.39] 4.35 - 2.29 1 1.86 - 0.15] 0.00 - 0.02]	Fund Bmark Cat Fund ▼ Benchmark 77.28 — 89.94 0.14 — 0.39] 51.31 — 84.49 0.00 — 0.09] 25.83 — 4.97

Top 10 Holdings as of 12-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 5 Year Treasury Note Future Mar 23	04-2023	18.80	18.80	_
	03-2023	18.47	37.27	-
→ 10 Year Treasury Note Future Mar 23	03-2023	16.25	53.52	-
3 Month Euribor TAS Future Mar 23	03-2023	11.18	64.70	-
⊕ U S TIPS REV REPO	01-2023	9.05	73.75	-
∪ S TIPS REV REPO	01-2023	8.82	82.57	_
□ US Treasury Bond Future Mar 23	03-2023	5.86	88.43	-
☆ Offset: Unsettled Trades	_	5.53	93.96	-
🌣 Cash Offset	_	5.33	99.29	-
─ EUROPEAN MONETARY UNION EURO Purchased	01-2023	5.13	104.42	-

Total Holdings 995

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 8590

100.00

100.00

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 12.01 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.45 is 2.17% lower than the Ultrashort Bond category average.

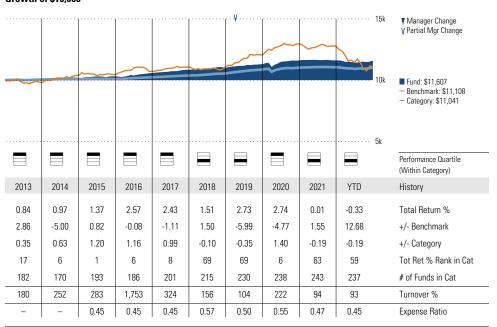
Morningstar Investment Management LLC Analysis

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.

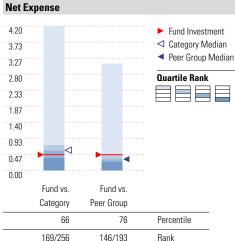
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.15	_	0.76
Beta	0.10	_	0.12
R-Squared	5.26	_	17.12
Standard Deviation	2.47	5.85	1.94
Sharpe Ratio	0.02	-0.58	-0.30
Tracking Error	5.81	_	5.59
Information Ratio	0.62	_	0.56
Up Capture Ratio	25.96	_	22.64
Down Capture Ratio	8.66	_	11.26

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.09	4.43	0.72
Avg Eff Maturity	_	_	3 41

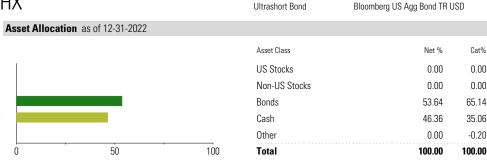




PIMCO Short-Term Instl PTSHX

Style Analysis	as of 12-31-2022								
Style Breakdown									
Fixed Income	Quality								
	High								
	Mid								
	Low								
Ltd Mod Ext									
Duration									

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	41.71	3.53	45.58
AA	3.49	74.59	9.37
A	25.35	10.82	22.58
BBB	28.42	8.32	16.39
BB	0.54	0.28	0.81
В	0.30	0.00	0.43
Below B	0.19	0.00	0.09
Not Rated	0.00	2.46	4.75



Morningstar Category

Morningstar Index

	Fund	Bmark	Cat	Fund	▼ Benchma	ul. II Cata	gory Ave		
	Fund	Bmark		Funa		irk Cate	gory Avei	rage	
Government	8.85	_	12.30						
Treasury	0.00	-	7.45	ļ					
Inflation – Protected	0.00	-	0.00	Ö					
Agency/Quasi Agency	1.84	_	2.01						
Other Government Related	7.01	_	2.84						
Corporate	26.43	-	32.21						
Corporate Bond	26.35	_	31.54			: :			
Bank Loan	0.08	_	0.60	i0					
Convertible	0.00	_	0.07						
Preferred	0.00	_	0.00						
Securitized	15.46	-	24.02						
Agency MBS Pass-Through	0.18	_	2.37						
Agency MBS ARM	0.09	_	0.78						
Agency MBS CMO	1.62	-	2.51						
Non-Agency Residential MBS	1.13	-	0.34	()II					
Commercial MBS	0.00	-	0.40	0					
Asset-Backed	12.44	-	17.62						
Covered Bond	0.00	_	0.00						
Municipal	0.09	_	0.92	[
Cash & Equivalents	41.63	_	30.48						
Other	7.09	_	0.06	1					

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	38.27	38.27	_
⊕ 3 Month SOFR Future June 23	09-2023	24.63	62.90	_
○ CDX IG39 5Y ICE	12-2027	23.56	86.46	_
— 2 Year Treasury Note Future Mar 23	04-2023	15.53	101.99	-
→ 5 Year Treasury Note Future Mar 23	04-2023	10.92	112.91	_
	09-2024	9.48	122.39	_
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Pay	01-2023	6.70	129.09	_
⊕ IRS USD R 3ML/1ML+9.75 01/13/22-23 CME Receive	01-2023	6.70	135.79	_
⊕ IRS USD R 3ML/1ML+9.8 01/13/22-23 CME Pay	01-2023	5.13	140.92	_
⊕ IRS USD R 3ML/1ML+9.8 01/13/22-23 CME Receive	01-2023	5.13	146.05	_

Total Holdings 1172

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 9.86 years.

 Net Expense: The fund's expense ratio of 0.07 is 92.13% lower than the Foreign Large Blend category average.

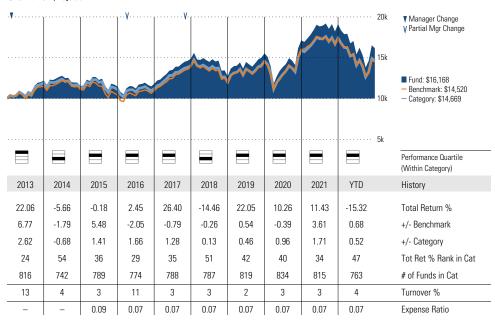
Morningstar Investment Management LLC Analysis

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
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

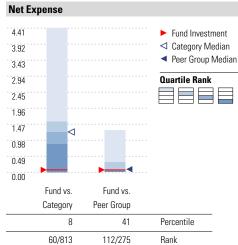
Growth of \$10,000



Trailing Performance Total Return % 20% as of 12-31-2022 ■ Fund 10 Benchmark Category -5 -10 -15 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year 17.11 -15.32 1.33 1.67 4.92 3.94 Fund Return % 14.28 -16.00 0.07 0.88 3.80 4.35 Benchmark Return % 15.95 -15 84 0.55 1.15 4 26 Category Average % 37 47 28 35 20 % Rank in Category

440

630



763

723

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	1.47	_	0.80					
Beta	1.08	_	1.03					
R-Squared	96.85	_	94.10					
Standard Deviation	21.45	19.53	20.67					
Sharpe Ratio	0.13	0.06	0.09					
Tracking Error	4.12	_	5.04					
Information Ratio	0.30	_	0.14					
Up Capture Ratio	113.94	_	106.74					
Down Capture Ratio	108.59	_	104.08					

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	11.90	11.94	12.68
Price/Book Ratio	1.45	1.58	1.72
Geom Avg Mkt Cap \$B	27.03	39.70	47.23
ROE	17.78	18.39	20.83



of Funds in Category

791

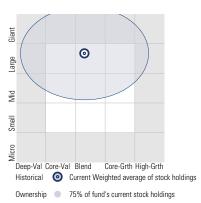
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

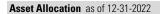
Equity

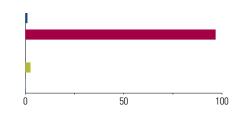
		2 1
31	9	2
24	6	2

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.12	1.19
Cash	2.41	1.20
Bonds	0.00	0.21
Non-US Stocks	96.62	94.64
US Stocks	0.84	2.74
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchr	nark	Categ	jory Ave	erage		
Դ	Cyclical	41.39	42.57	39.16									1
A.	Basic Materials	8.33	8.36	7.62			ľ						
A	Consumer Cyclical	10.21	10.81	10.55									
,	Financial Services	19.14	20.80	18.85					= []				
æ	Real Estate	3.71	2.60	2.14									
W	Sensitive	35.64	35.51	35.36									
	Communication Services	4.53	6.32	5.22									
ð	Energy	5.83	6.11	5.65									
Ф	Industrials	15.73	12.12	14.57									
	Technology	9.55	10.96	9.92			= [
—	Defensive	22.98	21.90	25.48				•					
=	Consumer Defensive	8.64	8.69	10.07			[
+	Healthcare	11.20	10.00	12.47			<u> </u>						
•	Utilities	3.14	3.21	2.94									

World Regions % Equity 12-31-2022



Greater Asia	Fund % 36.24	Cat % 35.26	
Japan	20.54	18.06	
Australasia	7.45	5.40	
Asia-4 Tigers	8.06	6.66	
Asia-ex 4 Tigers	0.19	5.14	
Not Classified	0.00	0.00	

Americas	Fund % 10.76	Cat % 8.84	Greater Europe	Fund % 53.00	Cat % 55.90	Market Maturity	Fund %
North America Central/Latin	10.67 0.09	7.61 1.23	United Kingdom W euro-ex UK Emrgng Europe	12.40 39.66 0.28	13.78 40.87 0.06	Developed Markets Emerging Markets Not Available	99.43 0.57 0.00
			Africa	0.66	1.19		

Top 10 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① Nestle SA	1.57	1.57	-14.50	Consumer Defensive
	1.52	3.09	_	_
⊕ ASML Holding NV	1.11	4.20	-27.89	Technology
⊕ Roche Holding AG	1.10	5.31	-21.78	Healthcare
Samsung Electronics Co Ltd	1.09	6.39	-	Technology
⊕ Novo Nordisk A/S Class B	1.07	7.47	29.42	Healthcare
Shell PLC	1.01	8.48	41.13	Energy
⊕ AstraZeneca PLC	1.01	9.49	25.04	Healthcare
○ Novartis AG	0.92	10.41	6.63	Healthcare
⊕ LVMH Moet Hennessy Louis Vuitton SE	0.92	11.33	-4.90	Consumer Cyclical

Total Holdings 4091

 \oplus Increase \ominus Decrease $\ref{eq:Decrease}$ New to Portfolio



Vanguard FTSE Social Index Admiral VFTAX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 2 of the 3 years it's been in existence.

Management: The fund's management has been in place for 7.03 years.

× Style: The fund has landed in its primary style box — Large Blend — 35.29 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.14 is 81.82% lower than the Large Blend category average.

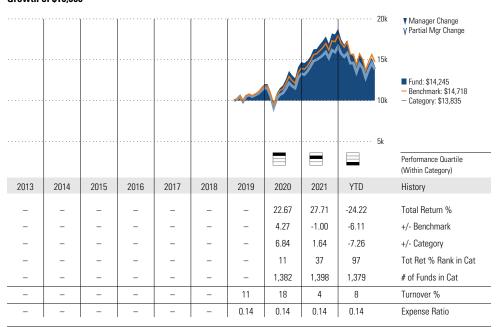
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen but because it is an index fund we do not regard the failure as significant.

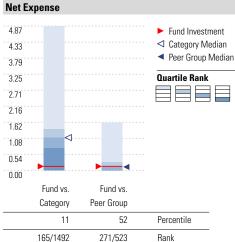
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.87	_	-0.68
Beta	1.04	_	0.96
R-Squared	98.94	_	95.98
Standard Deviation	22.21	21.16	20.73
Sharpe Ratio	0.33	0.41	0.36
Tracking Error	2.47	_	3.95
Information Ratio	-0.72	-	-0.83
Up Capture Ratio	101.08	-	94.55
Down Capture Ratio	107.31	_	96.96

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.23	19.03	18.29
Price/Book Ratio	3.99	3.59	4.14
Geom Avg Mkt Cap \$B	161.77	161.22	211.02
ROE	32.56	31.17	36.63



Vanguard FTSE Social Index Admiral VFTAX

Morningstar CategoryMorningstar Category☐ Large BlendS&P 50

Morningstar Index S&P 500 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

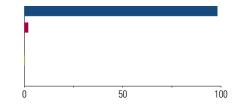
15	26	42	Laige
5	8	4	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Asset Class	Net %	Cat%
US Stocks	98.07	94.79
Non-US Stocks	1.77	2.81
Bonds	0.00	0.84
Cash	0.16	0.45
Other	0.00	1.10
Total	100.00	100.00

Sec	ctor Weighting as of 12-	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
<u></u>	Cyclical	31.62	28.72	29.35	[]
Å.	Basic Materials	2.35	2.46	2.84	
A	Consumer Cyclical	11.33	9.56	9.83	
P	Financial Services	14.58	13.89	14.27	
fi	Real Estate	3.36	2.81	2.41	
W	Sensitive	42.79	44.59	44.38	
	Communication Services	9.09	7.28	7.09	
ð	Energy	0.00	5.23	4.38	
Ф	Industrials	5.56	9.06	10.44	
	Technology	28.14	23.02	22.47	
→	Defensive	25.59	26.69	26.28	
=	Consumer Defensive	7.31	7.61	7.43	
+	Healthcare	18.12	15.90	16.05	
•	Utilities	0.16	3.18	2.80	
					0% 5 10 15 20 25 30 35 40 4

· ·				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	7.26	7.26	-26.32	Technology
⊕ Microsoft Corp	6.67	13.94	-27.94	Technology
⊕ Amazon.com Inc	2.78	16.71	-49.62	Consumer Cyclical
⊕ Alphabet Inc Class A	1.98	18.69	-39.09	Communication Svc
⊕ UnitedHealth Group Inc	1.84	20.54	6.86	Healthcare
	1.76	22.29	-38.67	Communication Svc
→ JPMorgan Chase & Co	1.45	23.75	-12.79	Financial Services
Procter & Gamble Co	1.33	25.08	-5.14	Consumer Defensive
→ NVIDIA Corp	1.31	26.39	-50.26	Technology
⊕ Visa Inc Class A	1.27	27.66	-3.40	Financial Services
The Home Depot Inc The Home Depot Inc	1.21	28.87	-22.06	Consumer Cyclical
⊕ Tesla Inc	1.18	30.06	-65.03	Consumer Cyclical
⊕ Eli Lilly and Co	1.15	31.20	33.86	Healthcare
	1.10	32.30	-2.68	Financial Services
→ Pfizer Inc	1.08	33.38	-10.52	Healthcare

Total Holdings 487

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Michael Hong since 02-2008

Quantitative Screens

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

Management: The fund's management has been in place for 14.89 years.

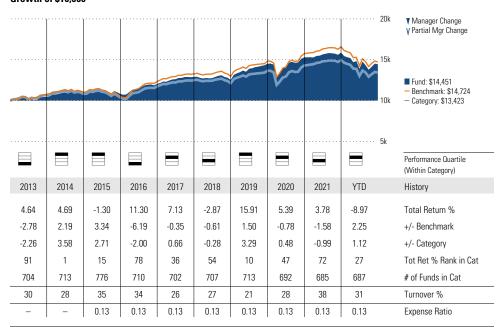
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.13 is 85.39% lower than the High Yield Bond category average.

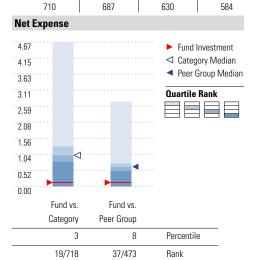
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	0.01	_	-0.09
Beta	0.90	_	0.94
R-Squared	97.99	_	94.99
Standard Deviation	10.27	11.25	10.89
Sharpe Ratio	-0.05	-0.04	-0.04
Tracking Error	1.82	_	2.51
Information Ratio	0.05	_	-0.11
Up Capture Ratio	90.24	_	92.06
Down Capture Ratio	89.98	_	93.01

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.94	-	3.39
Avg Eff Maturity	5.60	-	4.98



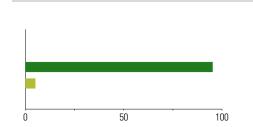
Vanguard High-Yield Corporate Adm VWEAX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Style A	Analy	sis a	as	of 12-31-202	2
Style Br	eakd	own			
Fixed Inc	ome			Quality	
				High	
				ă ā	
				Low	
Ltd N	Лod	Ext			



Asset Allocation as of 12-31-2022

Other Total	0.00 100.00	3.83
Cash	4.87	1.76
Bonds	95.13	93.67
Non-US Stocks	0.00	0.01
US Stocks	0.00	0.73
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	5.79	_	2.58
AA	2.12	_	0.16
A	0.10	_	0.28
BBB	5.61	_	5.54
BB	49.62	_	38.26
В	32.95	_	37.21
Below B	3.57	_	12.21
Not Rated	0.24	_	3.75

Sector Weighting as of 12-	31-2022																	
	Fund	Bmark	Cat	Fund	•	Ве	nchi	mark	([] Ca	ateg	ory	Ave	eraç	je			
Government	5.10	-	2.13															
Treasury	5.10	_	0.74	()==														
Inflation – Protected	0.00	_	0.00															
Agency/Quasi Agency	0.00	_	0.10															
Other Government Related	0.00	_	1.29	10														
Corporate	89.87	_	90.06															
Corporate Bond	85.42	_	83.01															
Bank Loan	4.45	_	6.41															
Convertible	0.00	_	0.52															
Preferred	0.00	_	0.12															
Securitized	0.10	-	1.25	[]														
Agency MBS Pass-Through	0.00	_	0.03															
Agency MBS ARM	0.00	_	0.00															
Agency MBS CM0	0.00	_	0.04															
Non-Agency Residential MBS	0.00	_	0.05															
Commercial MBS	0.00	_	0.09															
Asset-Backed	0.10	_	1.04															
Covered Bond	0.00	_	0.00															
Municipal	0.00	_	0.03	0														
Cash & Equivalents	4.93	-	4.79															
Other	0.00	_	1.73	[]														

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 9095$

Top 10 Holdings as of 12-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes	-	1.73	1.73	_
Imola Merger Corp.	_	0.98	2.72	-
→ Herc Holdings Inc	_	0.82	3.54	-
United States Treasury Notes	-	0.75	4.29	-
United States Treasury Notes	-	0.75	5.04	-
⊕ Boa-Mtg Triparty Repo	_	0.72	5.76	_
⊕ Td Triparty Mortgage	-	0.70	6.46	-
⊕ United States Treasury Notes	-	0.67	7.13	-
	_	0.66	7.79	-
Credit Suisse Group AG	_	0.64	8.43	_

Total Holdings 742

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.02 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.34 is 67.62% lower than the Foreign Large Growth category average.

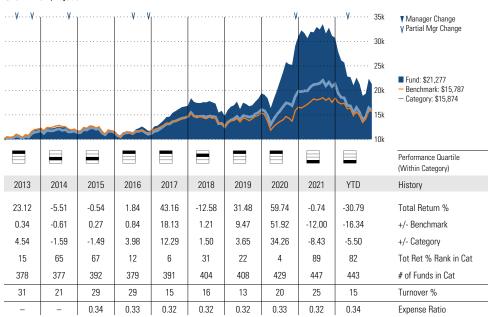
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



Trailing Performance



Net Expense 3.31 Fund Investment Category Median 2.94 Peer Group Median 2.57 2.21 Quartile Rank 1.84 1.47 1.10 0.74 n nn Fund vs Fund vs Peer Group Category Percentile

	18/451	27/395	Rank	
Peer grou	p is a subset of	the category an	ıd includes fun	ds with the
same mar	nagement style (active vs. passi	ive) and simila	r share class
characteri	etice			

Rank

Fund **Bmark** Alpha 3.07 Beta 1 05 R-Squared 72.93

3-Year Risk Metrics

83.89 Standard Deviation 24 95 20.25 21 69 Sharpe Ratio 0.21 0.10 0.06 Tracking Error 13.02 8.76 Information Ratio 0.17 -0.10 Up Capture Ratio 103.23 99.00 Down Capture Ratio 95.06 102.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.02	12.65	19.09
Price/Book Ratio	3.11	1.56	2.99
Geom Avg Mkt Cap \$B	51.99	43.46	48.56
ROE	19.23	19.18	22.43



Cat

-0.67

0.98

18/451

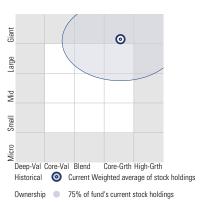
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth MSCI EAFE NR USD

Morningstar Index

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

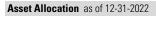
Equity

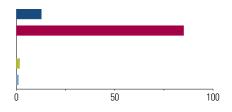
_qu.tj			
9	28	46	Large
3	7	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.92	0.57
Cash	1.52	2.55
Bonds	0.00	0.00
Non-US Stocks	84.98	89.95
US Stocks	12.58	6.95
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2022											
		Fund	Bmark	Cat	Func	i v	Benchm	ark [] C	ategory	Average			
<u></u>	Cyclical	35.62	39.68	34.80									
A	Basic Materials	0.78	7.81	6.34			1						
A	Consumer Cyclical	23.86	10.37	12.95									
,	Financial Services	10.98	18.69	14.78					*				
命	Real Estate	0.00	2.81	0.73	[1							
W	Sensitive	39.52	32.96	39.26								•	
d	Communication Services	7.11	4.93	4.06									
•	Energy	1.78	5.06	4.02				į					
Ф	Industrials	11.24	14.88	15.97									
	Technology	19.39	8.09	15.21			7						
→	Defensive	24.85	27.36	25.95									
Ħ	Consumer Defensive	5.19	10.37	9.63			0						
+	Healthcare	18.70	13.71	15.46		- :							
•	Utilities	0.96	3.28	0.86		7							
					0%	5	10	15	20	25	30	35	4

World Regions % Equity 12-31-2022



Greater Asia	Fund % 30.58	Cat % 27.34	
Japan	7.30	11.60	
Australasia	0.78	1.96	
Asia-4 Tigers	7.53	6.01	
Asia-ex 4 Tigers	14.97	7.77	
Not Classified	0.00	0.00	

Americas	Fund % 19.40	Cat % 14.74	Greater Europe	Fund % 50.02	Cat % 57.92	Market Maturity	Fund %
North America Central/Latin	14.27 5.13	12.78 1.96	United Kingdom W euro-ex UK	6.21 42.70	12.49 44.80	Developed Markets Emerging Markets	79.91 20.09
, ,			Emrgng Europe Africa	0.00 1.11	0.02 0.61	Not Available	0.00

Top 10 Holdings as of 12-31-2022									
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector					
	5.08	5.08	-27.89	Technology					
	4.15	9.23	-29.28	Healthcare					
	3.98	13.21	-37.24	Consumer Cyclical					
□ Tencent Holdings Ltd	3.71	16.92	-24.05	Communication Svc					
⊕ Adyen NV	3.30	20.22	-43.57	Technology					
	2.92	23.13	-25.28	Technology					
○ Kering SA	2.77	25.90	-30.76	Consumer Cyclical					
Genmab A/S	2.54	28.44	12.77	Healthcare					
	2.50	30.95	-15.77	Consumer Cyclical					
⊕ Vestas Wind Systems A/S	2.15	33.10	2.59	Industrials					

Total Holdings 146

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.6 years.
- Net Expense: The fund's expense ratio of 0.36 is 63.27% lower than the Foreign Large Value category average.

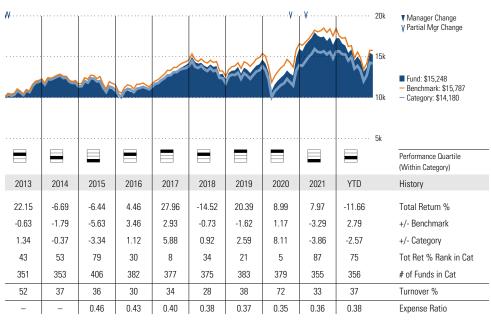
Morningstar Investment Management LLC Analysis

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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.

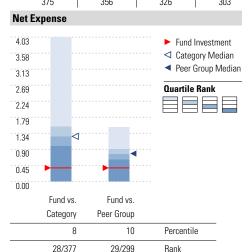
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000

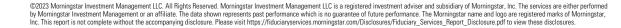


Trailing Performance Total Return % as of 12-31-2022 ■ Fund 10 Benchmark Category -5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 15.76 -11.66 1.30 1.36 4.31 8.07 17.34 -14.45 0.87 1.54 4.67 8.22 Benchmark Return % 18 02 -9 N9 0.89 0.66 3 61 Category Average % 82 75 40 27 25 % Rank in Category 375 356 326 303 180 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.66	_	0.43
Beta	1.04	_	1.04
R-Squared	92.63	_	90.02
Standard Deviation	21.95	20.25	22.18
Sharpe Ratio	0.13	0.10	0.12
Tracking Error	6.02	_	7.29
Information Ratio	0.07	-	0.01
Up Capture Ratio	101.35	-	102.04
Down Capture Ratio	99.77	-	101.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.12	12.65	9.31
Price/Book Ratio	1.53	1.56	1.15
Geom Avg Mkt Cap \$B	28.83	43.46	32.72
ROE	16.05	19.18	17.40



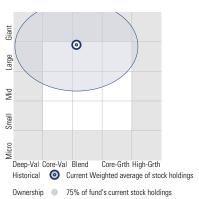


Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

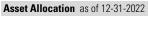
Equity

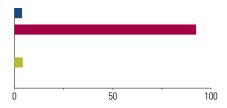
27	36	17	Large
6	8	4	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

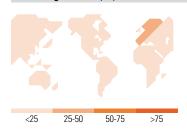




Total	100 00	100 00
Other	0.00	0.19
Cash	4.06	1.66
Bonds	0.00	0.14
Non-US Stocks	92.25	95.13
US Stocks	3.70	2.88
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022												
		Fund	Bmark	Cat	Fund	•	Bench	mark	[] Categ	jory Ave	erage		_	
<u></u>	Cyclical	43.79	39.68	43.07										
Å.	Basic Materials	10.74	7.81	9.19										
A	Consumer Cyclical	16.72	10.37	10.30										
æ	Financial Services	15.12	18.69	22.00					1 0					
fi	Real Estate	1.21	2.81	1.58										
W	Sensitive	39.54	32.96	35.10										
0	Communication Services	6.97	4.93	6.46										
•	Energy	6.92	5.06	8.09		•								
¢	Industrials	17.44	14.88	14.13			- :							
	Technology	8.21	8.09	6.42			ľ							
→	Defensive	16.66	27.36	21.83										
Ħ	Consumer Defensive	6.21	10.37	7.98										
+	Healthcare	7.77	13.71	10.35			. ['						
•	Utilities	2.68	3.28	3.50										
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2022



	Fund %	Cat %
Greater Asia	40.34	31.96
Japan	10.52	17.50
Australasia	0.93	4.09
Asia-4 Tigers	12.63	7.20
Asia-ex 4 Tigers	16.26	3.17
Not Classified	0.00	0.00

Americas	Fund % 9.51	Cat % 8.66	Greater Europe	Fund % 50.14	Cat % 59.39	Market Maturity	Fund %
North America	6.06	7.54	United Kingdom	14.97	17.54	Developed Markets	79.78
Central/Latin	3.45	1.12	W euro-ex UK	34.57	41.25	Emerging Markets	20.22
			Emrgng Europe	0.00	0.13	Not Available	0.00
			Africa	0.60	0.47		

Top 10 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.37	3.37	_	_
⊕ Alibaba Group Holding Ltd Ordinary Shares	2.07	5.44	-25.68	Consumer Cyclical
⊕ AIA Group Ltd	1.81	7.25	17.53	Financial Services
⊕ BP PLC	1.61	8.86	40.92	Energy
	1.61	10.47	0.80	Industrials
	1.56	12.03	7.68	Basic Materials
	1.37	13.40	41.32	Energy
→ HSBC Holdings PLC	1.37	14.77	13.95	Financial Services
⇒ Sands China Ltd Shs Unitary 144A/Reg S	1.17	15.94	54.39	Consumer Cyclical
RELX PLC	1.16	17.10	-7.61	Communication Svc

Total Holdings 224

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category ■ Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.68 years.
- Style: The fund has landed in its primary style box Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.86% lower than the Small Value category average.

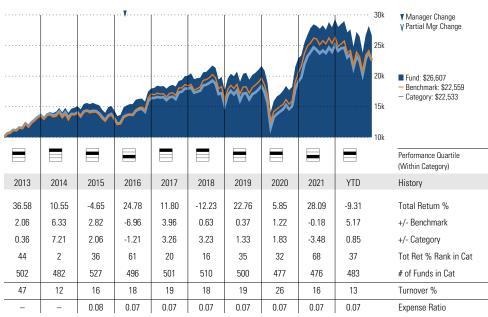
Morningstar Investment Management LLC Analysis

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

ESG Metrics

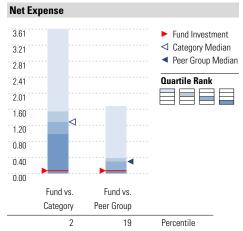
Metric	Rating	Updated
Sustainability Rating	4	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance





	8/499	9/48	Rank				
Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class							
characteris	etice						

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.45	_	2.07
Beta	0.96	_	0.99
R-Squared	97.83	_	95.05
Standard Deviation	26.84	27.66	28.15
Sharpe Ratio	0.36	0.27	0.34
Tracking Error	4.11	_	6.45
Information Ratio	0.59	_	0.30
Up Capture Ratio	99.22	-	101.40
Down Capture Ratio	92.77	_	96.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.13	9.22	11.62
Price/Book Ratio	1.70	1.27	1.60
Geom Avg Mkt Cap \$B	4.90	1.83	3.75
ROE	18.23	7.83	16.18



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

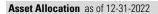
Equity

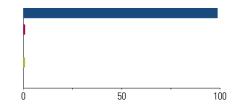
1. /			
0	0	0	Large
17	19	5	MIG
28	27	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	-0.09
Cash	0.65	2.15
Bonds	0.00	0.01
Non-US Stocks	0.70	3.16
US Stocks	98.65	94.78
Asset Class	Net %	Cat%

		Fund	Dmark	Cat	Fund	- Dan	ما م م ما د	Пс	oton.	am. A.	erage		
_		Fund	Bmark		Fund	▼ Ben	Jilliark	. [] (Jaceg	DIY AV	rerage		
Դ	Cyclical	50.02	53.37	51.23	•		1	1				1	4
æ.	Basic Materials	6.05	3.54	5.91] [
A	Consumer Cyclical	12.07	10.46	13.69									
	Financial Services	21.17	26.33	24.71									
fi	Real Estate	10.73	13.04	6.92									
W	Sensitive	34.67	27.36	35.63					•				
	Communication Services	1.99	2.76	1.82		_							
•	Energy	5.81	5.77	6.46									
Ф	Industrials	20.00	12.28	18.23				i					
	Technology	6.87	6.55	9.12									
-	Defensive	15.31	19.27	13.13			į						
Ħ	Consumer Defensive	4.57	3.50	4.03									
+	Healthcare	5.76	10.57	6.21									
•	Utilities	4.98	5.20	2.89									

Top 15 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ IDEX Corp	0.67	0.67	-2.39	Industrials
Steel Dynamics Inc ■ Steel Dynamics Inc Steel Dynamic	0.63	1.30	59.59	Basic Materials
⊕ Atmos Energy Corp	0.61	1.91	9.62	Utilities
⊕ APA Corp	0.58	2.50	75.92	Energy
→ Bunge Ltd	0.58	3.07	9.33	Consumer Defensive
⊕ Howmet Aerospace Inc	0.57	3.64	24.13	Industrials
⊕ Booz Allen Hamilton Holding Corp Class A	0.54	4.18	25.30	Industrials
	0.52	4.71	_	-
⊕ First Horizon Corp	0.51	5.22	53.70	Financial Services
⊕ Kimco Realty Corp	0.51	5.72	-10.67	Real Estate
⊕ Gaming and Leisure Properties Inc	0.49	6.22	12.81	Real Estate
⊕ United Therapeutics Corp	0.49	6.71	28.70	Healthcare
→ Ovintiv Inc	0.49	7.20	53.29	Energy
⊕ RPM International Inc	0.49	7.69	-1.91	Basic Materials
⊕ Carlisle Companies Inc	0.47	8.16	-3.99	Industrials

Total Holdings 865

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 16.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.43 is 23.21% lower than the Intermediate Core Bond category average.

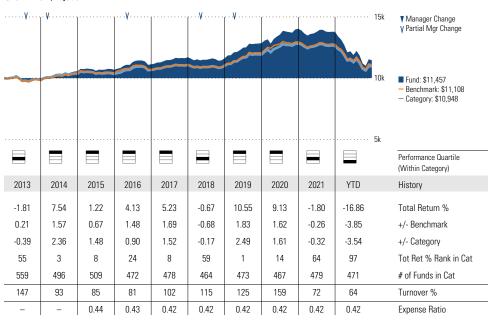
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023

Growth of \$10,000



Trailing Performance



Net Ex	pense		
4.62			► Fund Investment
4.11	• • • • • • • • • • • • • • • • • • • •		Category Median
3.59	• • • • • • • • • • • • • • • • • • • •		◆ Peer Group Median
3.08	• • • • • • • • • • • • • • • • • • • •		Quartile Rank
2.57			
2.05			
1.54			
1.03	□ □ □		
0.51	•	····	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	42	60	Percentile

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

250/417

Rank

3- Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	-0.35	_	0.03
Beta	1.24	_	1.00
R-Squared	93.70	_	92.92
Standard Deviation	7.53	5.85	6.12
Sharpe Ratio	-0.58	-0.58	-0.56
Tracking Error	2.37	_	1.54
Information Ratio	-0.45	_	-0.09
Up Capture Ratio	127.90	_	104.58
Down Capture Ratio	131.08	_	103.15

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.11	4.43	6.05
Avg Eff Maturity	15.02	_	8.25

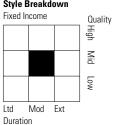


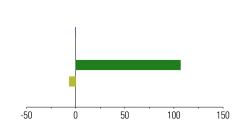
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Western Asset Core Bond IS WACSX

Morningstar Category Intermediate Core Bond Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2022 **Style Breakdown**





Asset Allocation as of 12-31-2022

Asset Class	Net %	Cat%
US Stocks	-0.07	0.10
Non-US Stocks	0.00	0.02
Bonds	106.65	95.92
Cash	-6.58	2.10
Other	0.00	1.87
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	63.77	3.53	54.60
AA	7.27	74.59	8.55
A	14.87	10.82	17.15
BBB	19.01	8.32	16.13
BB	1.06	0.28	1.41
В	0.04	0.00	0.45
Below B	0.00	0.00	0.18
Not Rated	-6.02	2.46	1.53

Sector Weighting as of 12-	31-2022											
	Fund	Bmark	Cat	Fund	7	Benchm	ark [] (Category	Average			
Government	19.96	-	30.92							[
Treasury	18.93	_	25.72									
Inflation - Protected	0.00	_	1.34									
Agency/Quasi Agency	1.03	_	1.10									
Other Government Related	0.00	_	2.76	[]								
Corporate	38.23	_	25.82									
Corporate Bond	38.23	-	25.72			:					-	
Bank Loan	0.00	-	0.06									
Convertible	0.00	_	0.01									
Preferred	0.00	_	0.03									
Securitized	35.02	_	33.07							:		
Agency MBS Pass-Through	19.94	_	23.32									
Agency MBS ARM	0.43	_	0.33									
Agency MBS CMO	1.91	_	2.14									
Non-Agency Residential MBS	1.11	_	0.28	<u>]</u>								
Commercial MBS	0.01	_	0.67									
Asset-Backed	11.62	_	6.33									
Covered Bond	0.00	_	0.00									
Municipal	0.02	-	0.80	[]								
Cash & Equivalents	6.42	-	6.78									
Other	0.36	_	2.62									
				0%	5	10	15	20	25	30	35	40

Top 10 Holdings as of 12-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Trade Date Cash	-	10.22	10.22	_
⊕ Western Asset Prem Instl Govtt Rsrv Pref	_	4.77	14.99	_
─ United States Treasury Bonds 1.875%	_	3.63	18.62	_
⊕ United States Treasury Notes 4.125%	10-2027	2.60	21.22	_
─ Usd Swap Contra Asset	_	2.52	23.74	_
⊕ United States Treasury Bonds 4%	_	1.65	25.39	_
⊕ Federal National Mortgage Association 2.5%	_	1.44	26.83	-
→ Federal National Mortgage Association 3%	_	1.43	28.26	-
⊕ Federal National Mortgage Association 3.5%	_	1.32	29.58	_
⊕ United States Treasury Bonds 4%	_	1.29	30.87	_

Total Holdings 2494

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

