Allspring Small Company Growth Inst WSCGX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Paul von Kuster since 11-1994 Daniel Hagen since 02-2003 William Grierson since 04-2005 Ryan Smith since 01-2021 Samuel Smith since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 28.16 years.
- Style: The fund has landed in its primary style box Small Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.94 is 21.01% lower than the Small Growth category average.

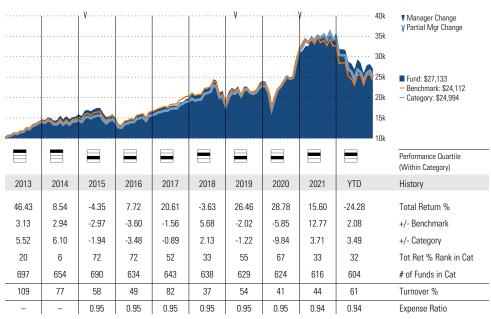
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	01-31-2023
Carbon Risk Score	Low 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 yea 5 year Fund Return % 4.37 -24.28 4.07 6.56 10.50 9.98 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 %

43

405

49

534

		· · · · · · · · · · · · · · · · · · ·	
Net Exp	ense		
6.02			► Fund Investment
5.35			Category Median
4.68			 Peer Group Median
4.01			Quartile Rank
3.34			
2.68			
2.01			
1.34	< 1		
0.67			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	30	57	Percentile
	186/623	273/480	Rank

32

604

45

576

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	3.38	_	2.83
Beta	0.91	_	0.95
R-Squared	93.47	_	91.46
Standard Deviation	25.09	26.57	26.53
Sharpe Ratio	0.25	0.12	0.22
Tracking Error	6.82	_	7.92
Information Ratio	0.50	-	0.35
Up Capture Ratio	97.27	-	101.46
Down Capture Ratio	87.93	-	94.05

% Rank in Category

of Funds in Category

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.38	13.28	21.13
Price/Book Ratio	2.84	3.39	3.57
Geom Avg Mkt Cap \$B	3.72	2.51	4.52
ROE	7.90	12.50	12.24



51

617

Allspring Small Company Growth Inst WSCGX

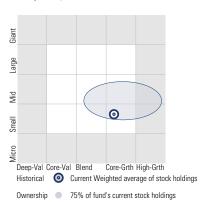
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

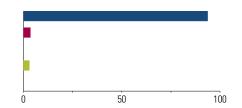
0	0	2	Large
2	11	7	Mid
9	37	32	Small

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	2.92	2.51
Bonds	0.00	0.01
Non-US Stocks	3.44	4.22
US Stocks	93.64	92.50
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Ben	chmarl	([C	ategory	/ Avera	ge		
٠	Cyclical	22.96	22.65	25.63										
ì.	Basic Materials	5.21	4.78	2.79										
	Consumer Cyclical	8.46	9.82	11.03			- [
٩	Financial Services	8.55	5.84	9.28		: V								
à	Real Estate	0.74	2.21	2.53										
Ųľ	Sensitive	45.93	47.52	46.46									[•
	Communication Services	0.25	2.15	1.84	1 [_							
	Energy	2.19	7.42	4.36			۲							
3	Industrials	17.52	17.17	17.68										
1	Technology	25.97	20.78	22.58										
+	Defensive	31.11	29.82	27.91										
Ţ	Consumer Defensive	5.42	4.88	4.70		ď								
ì	Healthcare	25.69	23.09	22.23			- :							
2	Utilities	0.00	1.85	0.98	i[

Total Holdings 0



American Century Real Estate I REAIX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.13 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 80 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.94 is 8.74% lower than the Real Estate category average.

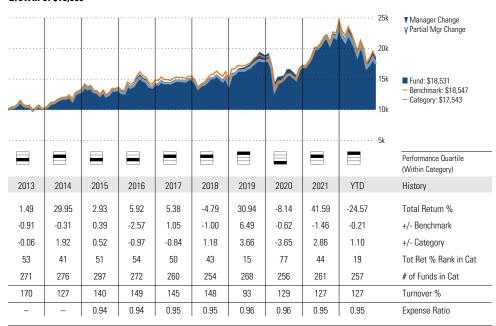
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 10% as of 12-31-2022 ■ Fund 0 Benchmark -5 Category -10 -15 -20 -25 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 4.37 -24.57 -0.63 4.11 6.36 8.34 8.89 5.27 -24.36 0.02 3.68 6.37 Benchmark Return % -25 67 -0.91 2 93 5.80 3 92 Category Average % 32 19 64 33 36 % Rank in Category 262 257 238 214 155 # of Funds in Category

7.00			► Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	_		
0.78		····	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	49	79	Percentile

150/191 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.78	_	-0.42
Beta	0.94	_	0.94
R-Squared	97.28	-	93.47
Standard Deviation	22.41	23.61	22.85
Sharpe Ratio	0.05	0.08	0.07
Tracking Error	3.99	-	5.57
Information Ratio	-0.16	-	-0.09
Up Capture Ratio	94.36	_	94.53
Down Capture Ratio	96.60	-	96.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.04	38.46	23.21
Price/Book Ratio	2.63	2.42	2.12
Geom Avg Mkt Cap \$B	26.31	9.35	24.92
ROE	20.73	9.56	17.43



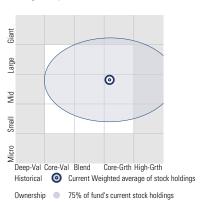
129/262

American Century Real Estate I REAIX

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

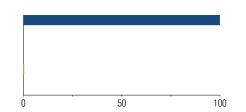
Equity

1. /			
4	4	35	Large
0	36	9	Mid
5	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	11.73
Cash	0.21	0.79
Bonds	0.00	3.52
Non-US Stocks	0.00	1.58
US Stocks	99.79	82.38
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
→ Cyclical	100.00	99.13	99.22			
Basic Materials	0.00	0.00	0.10			
Consumer Cyclical	0.00	0.13	0.91	ĺ		
Financial Services	0.00	0.00	0.22			
Real Estate	100.00	99.00	97.99			
✓ Sensitive	0.00	0.87	0.74	(
Communication Services	0.00	0.00	0.20			
Energy	0.00	0.00	0.04			
Industrials	0.00	0.87	0.30	ľ		
Technology	0.00	0.00	0.20			
→ Defensive	0.00	0.00	0.05			
Consumer Defensive	0.00	0.00	0.00			
Healthcare	0.00	0.00	0.00			
Utilities	0.00	0.00	0.05			

Top 15 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc	12.04	12.04	-31.17	Real Estate
	10.77	22.80	-25.57	Real Estate
Equinix Inc	6.37	29.17	-21.09	Real Estate
	6.13	35.30	-19.55	Real Estate
SBA Communications Corp	4.47	39.76	-27.21	Real Estate
Simon Property Group Inc	4.32	44.08	-22.15	Real Estate
① Gaming and Leisure Properties Inc	4.26	48.34	12.81	Real Estate
① UDR Inc	4.08	52.43	-32.93	Real Estate
Realty Income Corp	4.04	56.47	-7.25	Real Estate
Ventas Inc	3.62	60.09	-8.35	Real Estate
Mid-America Apartment Communities Inc	3.26	63.35	-29.54	Real Estate
Healthpeak Properties Inc	3.00	66.34	-27.21	Real Estate
Digital Realty Trust Inc	2.94	69.28	-40.55	Real Estate
⊕ Iron Mountain Inc	2.76	72.04	-0.01	Real Estate
	2.34	74.38	0.41	Real Estate

Total Holdings 36

igoplus Increase igoplus Decrease igoplus New to Portfolio



American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2000-2010 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 11.01 years.
- Style: The fund has landed in its primary style box Large Value — 90 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.28 is 50% lower than the Target-Date 2000-2010 category average.

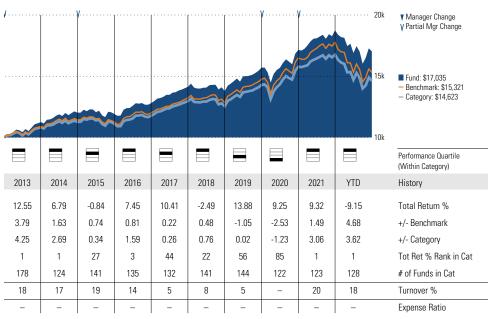
Morningstar Investment Management LLC Analysis

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

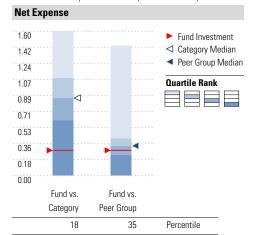
Metric	Rating	Updated
Sustainability Rating	2	01-31-2023

Growth of \$10,000



Trailing Performance

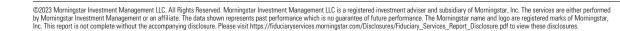




24/128	85/245	Rank				
Peer group is a subset of the category and includes funds with the						
same management style (active vs. passive) and similar share class						
characteristics						

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.57	_	-0.37
Beta	0.88	_	0.89
R-Squared	96.93	_	96.78
Standard Deviation	9.40	10.48	9.48
Sharpe Ratio	0.24	0.09	0.03
Tracking Error	2.05	_	2.28
Information Ratio	0.73	_	-0.19
Up Capture Ratio	92.32	_	85.67
Down Capture Ratio	81.22	_	88.11

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.85	15.61	15.75
Price/Book Ratio	2.81	2.32	2.47
Avg Eff Duration	4.63	-	_





American Funds 2010 Trgt Date Retire R6 RFTTX

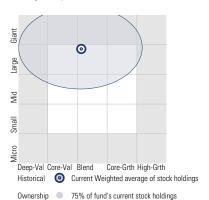
Quality High Mid Low

Morningstar Category Target-Date 2000-2010

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

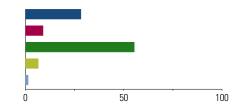
Weight %

Equity				rixeu ii	icome	
26	41	18	Large			
6	8	1	Mid			
0	0	0	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	1.28	2.84
Cash	6.42	6.15
Bonds	55.28	56.45
Non-US Stocks	8.87	12.73
US Stocks	28.15	21.82
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Func	! ▼	Benchma	ark 📙 C	ategory	Average		
Ն	Cyclical	29.99	39.79	34.76		-						
A.	Basic Materials	3.84	4.58	4.83								
-	Consumer Cyclical	6.65	10.75	10.51			0					
<u></u>	Financial Services	14.63	15.09	15.72								
ŧ	Real Estate	4.87	9.37	3.70			•					
M	Sensitive	36.17	36.00	39.74								
	Communication Services	5.27	4.90	6.06								
•	Energy	7.65	5.28	5.76								
Ģ	Industrials	10.76	11.38	10.98								
3	Technology	12.49	14.44	16.94				·				
→	Defensive	33.82	24.21	25.50								
	Consumer Defensive	11.52	7.20	7.39				_				
٠	Healthcare	16.22	13.62	14.41		<u> </u>	:					
?	Utilities	6.08	3.39	3.70								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
· talle	matanty bato	70 1100 11000	oumaida 70 70	TTD Hotain 70	.v.orgotar ocotor
American Funds Income Fund of Amer R6	_	15.98	15.98	-	_
⊕ American Funds Interm Bd Fd of Amer R6	-	10.19	26.18	-	-
⊕ American Funds Bond Fund of Amer R6	-	9.59	35.77	-	-
⊕ American Funds Inflation Linked Bd R6	-	7.39	43.16	-	-
American Funds American Balanced R6	-	6.99	50.15	-	-
⊕ American Funds ST Bd Fd of Amer R6	_	6.79	56.94	_	_
→ American Funds Capital Income Bldr R6	-	6.62	63.55	_	_
⊕ American Funds Mortgage R6	-	6.59	70.14	_	_
American Funds American Mutual R6	-	5.40	75.54	_	_
American Funds Washington Mutual R6	_	4.00	79.54	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 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 11.01 years.

Style: The fund has landed in its primary style box — Large Value — 70 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.3 is 50% lower than the Target-Date 2015 category average.

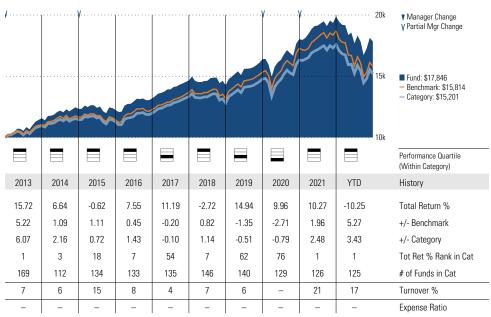
Morningstar Investment Management LLC Analysis

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 Exp	ense		
1.95			Fund Investment
1.73			Category Median
1.52			 Peer Group Median
1.30			Quartile Rank
1.08			
0.87	··		
0.65			
0.43		·····	
0.22			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	16	34	Percentile

	21/125	74/218	Rank	
	up is a subset of	0 /		
same ma	anagement style	(active vs. passi	ve) and simila	r share class
characto	rictice			

3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	1.88	_	0.16
Beta	0.88	_	0.93
R-Squared	96.72	_	97.12
Standard Deviation	10.26	11.51	10.85
Sharpe Ratio	0.24	0.07	0.08
Tracking Error	2.34	_	2.11
Information Ratio	0.79	_	0.06
Up Capture Ratio	92.91	_	91.66
Down Capture Ratio	80.88	_	90.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.07	15.45	15.61
Price/Book Ratio	2.85	2.29	2.46
Avg Eff Duration	4.93	_	5.70



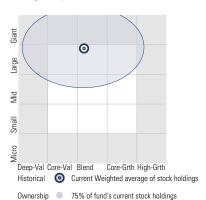
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



50 100

Asset Allocation as of 12-31-2022

Asset Class Net % Cat% US Stocks 24.54 29.81 Non-US Stocks 9.71 14.37 Bonds 52.95 51.08 Cash 6.25 4.90 Other 1.26 5.10 100.00 Total 100.00

Style	e Rre	akdo	wn
.,,.,		unuc	,,,,,,

Equity				rixea iii
24	40	20	Large	
5	8	2	Mid	
0	0	0	Small	
Value	Blend	Growth		Itd



Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund ▼ Benchmark ☐ Category Average
l.	Cyclical	29.71	39.90	34.93	
4	Basic Materials	3.98	4.67	4.92	
<u></u>		7.00	10.80	10.67	
~ -2	Consumer Cyclical				7,
	Financial Services	14.50	15.22	15.85	
2	Real Estate	4.23	9.21	3.49	,
M	Sensitive	37.08	36.02	40.02	
	Communication Services	5.42	4.89	6.06	
0	Energy	7.40	5.29	5.80	
¢	Industrials	10.93	11.47	10.98	
	Technology	13.33	14.37	17.18	
→	Defensive	33.20	24.09	25.04	
-	Consumer Defensive	10.95	7.20	7.21	
٠	Healthcare	16.55	13.51	14.24	
7	Utilities	5.70	3.38	3.59	

Top 10 Holdings as of 12-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	12.62	12.62	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.58	21.20	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.85	29.05	_	_
American Funds Interm Bd Fd of Amer R6	-	7.67	36.72	_	_
American Funds American Balanced R6	-	7.42	44.15	_	-
American Funds Mortgage R6	_	6.03	50.17	_	_
	_	6.02	56.20	_	_
	_	6.01	62.21	_	_
	-	5.01	67.21	_	-
 American Funds Washington Mutual R6 	_	4.41	71.62	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R6 RRCTX

3

4

8

5

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Net Expense: The fund's expense ratio of 0.3 is 48.28% lower than the Target-Date 2020 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





2

13

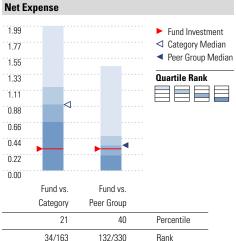
20

15

Turnover %

Expense Ratio

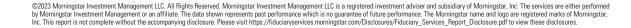
2



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	2.08	_	0.27
Beta	0.84	_	0.91
R-Squared	97.32	_	96.66
Standard Deviation	10.77	12.59	11.69
Sharpe Ratio	0.25	0.07	0.08
Tracking Error	2.64	_	2.49
Information Ratio	0.78	_	0.13
Up Capture Ratio	90.03	_	90.94
Down Capture Ratio	77.73	_	89.35

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.33	15.30	15.60
Price/Book Ratio	2.91	2.27	2.39
Avg Eff Duration	5.18	-	5.80





American Funds 2020 Trgt Date Retire R6 RRCTX

Quality

High

Mid

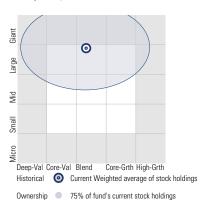
Low

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

Equity 39 23

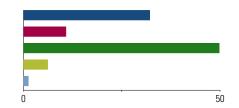


Value Blend Growth



>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	1.22	8.16
Cash	6.13	3.07
Bonds	49.78	48.18
Non-US Stocks	10.78	14.30
US Stocks	32.11	26.29
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022			
		Fund	Bmark	Cat	Fund Benchmark Category Average
_Մ	Cyclical	29.59	39.89	36.48	
A.	Basic Materials	3.95	4.78	4.61	
A	Consumer Cyclical	7.54	10.85	10.59	
,	Financial Services	14.36	15.37	15.67	
侖	Real Estate	3.74	8.89	5.61	
W	Sensitive	37.78	36.08	40.26	
	Communication Services	5.65	4.91	6.15	
•	Energy	7.05	5.29	5.33	
Ф	Industrials	10.88	11.56	10.74	
	Technology	14.20	14.32	18.04	
→	Defensive	32.62	24.01	23.25	
Ħ	Consumer Defensive	10.46	7.20	6.90	
+	Healthcare	16.95	13.43	13.28	
•	Utilities	5.21	3.38	3.07	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
· · · · · · · · · · · · · · · · · · ·	matanty bato	70 11017 10001	oumaidate 75	TTD Hotain 70	Worming order occurs
American Funds Income Fund of Amer R6	_	10.45	10.45	-	_
American Funds American Balanced R6	-	8.05	18.49	-	-
⊕ American Funds Bond Fund of Amer R6	-	7.97	26.46	-	-
€ American Funds Inflation Linked Bd R6	-	7.84	34.30	-	-
American Funds American Mutual R6	_	6.01	40.31	-	-
Ð American Funds Mortgage R6	_	5.96	46.28	_	_
American Funds Interm Bd Fd of Amer R6	-	5.90	52.18	_	_
American Funds Capital Income Bldr R6	-	5.65	57.83	_	_
American Funds Capital World Gr&Inc R6	-	5.42	63.24	_	_
American Funds Washington Mutual R6	_	5.02	68.26	_	_

Total Holdings 22



American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.32 is 50% lower than the Target-Date 2025 category average.

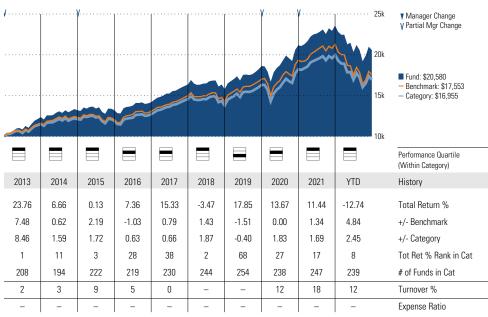
Morningstar Investment Management LLC Analysis

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

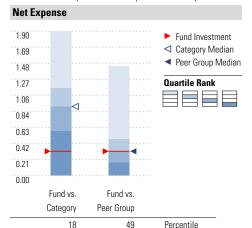
Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Low Risk	06-30-2022

Growth of \$10,000



Trailing Performance





	43/234	241/493	Rank			
Peer grou	p is a subset o	f the category an	ıd includes fun	ds with the		
same management style (active vs. passive) and similar share class						
character	ietice					

3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.35	_	0.42
Beta	0.87	_	0.91
R-Squared	97.97	-	97.41
Standard Deviation	12.08	13.79	12.71
Sharpe Ratio	0.26	0.08	0.10
Tracking Error	2.51	_	2.57
Information Ratio	0.94	_	0.20
Up Capture Ratio	95.01	_	92.41
Down Capture Ratio	82.40	-	90.14

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	16.76	15.14	15.55					
Price/Book Ratio	2.98	2.24	2.39					
Avg Eff Duration	5.24	-	_					



American Funds 2025 Trgt Date Retire R6 RFDTX

Quality High

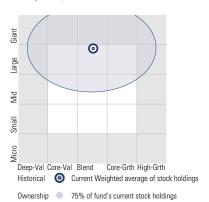
Μid Low

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Fixed Income

Ltd

Duration

Mod

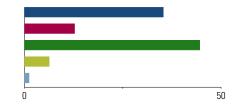
Style Breakdown

Equity

-quit,			
20	37	25	Large
5	8	4	Mid
0	1	1	Small
Value	Dland	Croudh	

Value Blend Growth

Weight % >50 25-50 10-25 0-10 Asset Allocation as of 12-31-2022



Asset Class Net % Cat% US Stocks 35.30 29.29 Non-US Stocks 12.72 15.36 Bonds 44.57 41.59 Cash 6.26 3.29 Other 1.13 10.46 100.00 100.00 Total

		Fund	Bmark	Cat	Fund	·	Bench	mark	Cate	gory Ave	erage		
Ն	Cyclical	29.92	39.82	36.05									
i.	Basic Materials	3.96	4.87	4.53		= [
4	Consumer Cyclical	9.02	10.90	10.42									
,	Financial Services	13.98	15.51	15.57									
ŧ	Real Estate	2.96	8.54	5.53		[*						
M	Sensitive	38.77	36.22	40.28									
	Communication Services	6.07	4.95	6.20									
•	Energy	6.38	5.31	5.32									
Ģ	Industrials	10.92	11.67	10.67									
1	Technology	15.40	14.29	18.09									
→	Defensive	31.30	23.96	23.66									
	Consumer Defensive	9.50	7.22	7.04									
٠	Healthcare	17.34	13.35	13.42									
•	Utilities	4.46	3.39	3.20		(i							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
American Funds American Balanced R6	_	8.04	8.04	_	_
American Funds Bond Fund of Amer R6	_	7.49	15.53	_	_
American Funds Inflation Linked Bd R6	_	7.09	22.62	_	_
American Funds Capital World Gr&Inc R6	_	6.46	29.08	_	_
American Funds American Mutual R6	-	6.46	35.54	-	-
American Funds Income Fund of Amer R6	_	6.42	41.96	_	_
American Funds Interm Bd Fd of Amer R6	_	5.48	47.44	_	_
American Funds Mortgage R6	-	5.48	52.91	-	_
American Funds Washington Mutual R6	-	5.06	57.97	-	_
American Funds US Government Sec R6	_	4.88	62.85	_	_

Total Holdings 25



American Funds 2030 Trgt Date Retire R6 RFETX

Growth of \$10,000

7

222

2

237

2

2

251

6

38

241

3

12

252

2

258

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Net Expense: The fund's expense ratio of 0.33 is 49.23% lower than the Target-Date 2030 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

▼ Manager Change V Partial Mgr Change Fund: \$22.094 Benchmark: \$18,781 Category: \$17,881 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 25.64 7.06 0.47 7.71 18.40 -4.16 20.06 15.16 13.16 -14.50 Total Return % 6.00 1.05 2.77 1.81 1.66 -1.18 1.47 1.47 3 44 -1.55 +/- Benchmark 2.02 0.38 1.83 2.09 2.17 1.48 8.99 2.26 -0.01 1.51 +/- Category

60

262

17

247

8

16

249

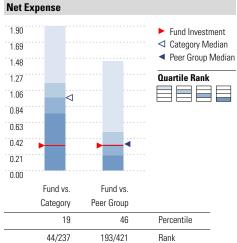
21

19

241

9





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	2.27	_	0.68
Beta	0.90	_	0.94
R-Squared	98.51	_	98.23
Standard Deviation	13.86	15.26	14.47
Sharpe Ratio	0.27	0.11	0.15
Tracking Error	2.26	_	2.29
Information Ratio	1.01	_	0.32
Up Capture Ratio	98.46	_	96.78
Down Capture Ratio	87.50	-	93.56

Portfolio Metrics							
	Fund	Bmark	Cat				
Price/Earnings Ratio	17.12	14.98	15.88				
Price/Book Ratio	3.06	2.21	2.49				
Avg Eff Duration	5.35	_	-				

M RNINGSTAR



American Funds 2030 Trgt Date Retire R6 RFETX

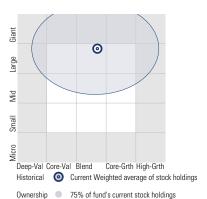
Quality

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 12-31-2022

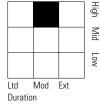
Morningstar Style Box™



Style Breakdown

Lquity			
18	34	27	Large
4	8	5	Mid
1	1	1	Small

Value Blend Growth

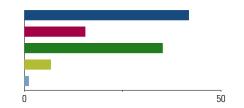


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	1.04	12.02
Cash	6.65	2.53
Bonds	35.11	31.05
Non-US Stocks	15.41	17.80
US Stocks	41.77	36.59
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	4 1	Bench	mark	Cateo	ιοην Ανκ	rano			
ղ.	A !! !				Tunt	. '	Denti	IIIaik	ll Garer	JULY AVE	aye	П		
_	Cyclical	30.37	39.72	35.05		Ţ						U :		
æ.	Basic Materials	3.97	4.97	4.44										
A	Consumer Cyclical	10.50	10.99	10.75										
,	Financial Services	13.49	15.68	15.72										
fi	Real Estate	2.41	8.08	4.14			*							
W	Sensitive	39.59	36.34	40.98										
	Communication Services	6.39	4.97	6.27										
ð	Energy	5.86	5.33	5.25										
Ф	Industrials	11.02	11.78	10.87		- :								
	Technology	16.32	14.26	18.59										
-	Defensive	30.04	23.94	23.97										
=	Consumer Defensive	8.71	7.26	7.01										
+	Healthcare	17.46	13.29	13.85		1								
•	Utilities	3.87	3.39	3.11		()								
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6		7.93	7.93		
	_			_	_
American Funds Capital World Gr&Inc R6	_	7.07	15.00	_	_
🕀 American Funds American Mutual R6	_	7.06	22.07	_	_
	_	5.85	27.92	-	_
⊕ American Funds Inflation Linked Bd R6	-	5.55	33.47	-	-
⊕ American Funds Washington Mutual R6	_	5.07	38.54	_	_
Đ American Funds Global Balanced R6	_	5.03	43.57	_	_
⊕ American Funds US Government Sec R6	_	4.96	48.54	_	_
Ð American Funds Mortgage R6	-	4.96	53.50	_	_
American Funds Growth Fund of Amer R6	_	4.64	58.14	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.35 is 46.97% lower than the Target-Date 2035 category average.

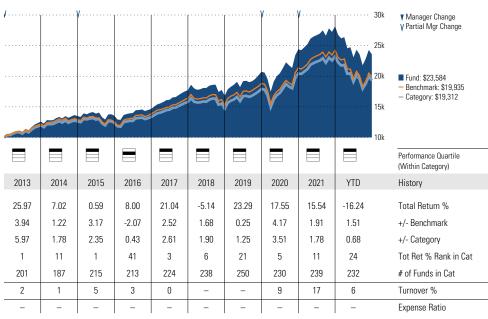
Morningstar Investment Management LLC Analysis

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.

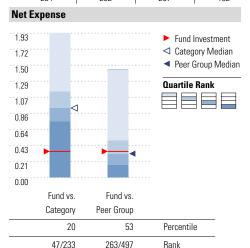
ESG Metrics

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

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	2.40	_	0.75
Beta	0.95	_	0.96
R-Squared	98.82	_	98.60
Standard Deviation	16.21	16.88	16.36
Sharpe Ratio	0.29	0.15	0.19
Tracking Error	1.92	_	2.15
Information Ratio	1.27	_	0.38
Up Capture Ratio	103.37	_	99.09
Down Capture Ratio	93.07	_	95.91

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.34	14.82	15.66
Price/Book Ratio	3.10	2.18	2.41
Avg Eff Duration	5.36	_	_



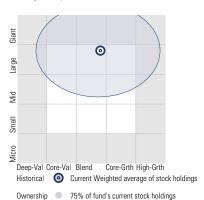
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

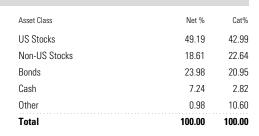
Style Analysis as of 12-31-2022

Morningstar Style Box™



50

Asset Allocation as of 12-31-2022



Style Breakdown

Equity				rixec
17	33	28	Large	
4	8	6	Mid	
1	1	2	Small	
Value	Blend	Growth		Ltd



Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat
,	Cyclical	30.56	39.62	35.28
	Basic Materials	3.98	5.09	4.53
	Consumer Cyclical	11.21	11.07	10.72
	Financial Services	13.22	15.85	15.69
ì	Real Estate	2.15	7.61	4.34
Ħ	Sensitive	40.09	36.48	40.73
	Communication Services	6.48	5.00	6.28
)	Energy	5.56	5.34	5.25
	Industrials	11.04	11.89	10.82
ļ	Technology	17.01	14.25	18.38
•	Defensive	29.34	23.90	24.00
Ţ	Consumer Defensive	8.29	7.28	7.02
•	Healthcare	17.54	13.23	13.79
2	Utilities	3.51	3.39	3.19

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
_					
⊕ American Funds American Balanced R6	_	7.93	7.93	_	_
→ American Funds Capital World Gr&Inc R6	_	7.03	14.96	_	_
⊕ American Funds American Mutual R6	_	7.03	21.99	_	_
⊕ American Funds Fundamental Invs R6	-	6.43	28.42	_	_
⊕ American Funds Growth Fund of Amer R6	-	6.22	34.63	-	-
⊕ American Funds AMCAP R6	_	6.22	40.85	_	_
⊕ American Funds Washington Mutual R6	_	5.43	46.28	_	_
⊕ American Funds US Government Sec R6	_	5.03	51.30	_	_
⊕ American Funds Global Balanced R6	_	4.99	56.29	_	_
American Funds SMALLCAP World R6	_	4.79	61.08	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

▼ Manager Change

V Partial Mgr Change

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Net Expense: The fund's expense ratio of 0.36 is 46.27% lower than the Target-Date 2040 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.

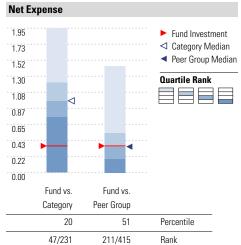
ESG Metrics

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

Growth of \$10,000



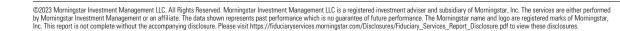
Trailing Performance Total Return % as of 12-31-2022 Fund Benchmark Category -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year 8.82 -17.554.59 6.10 9.23 9.92 Fund Return % 9.50 -17.37 2.54 4.36 7.55 6.86 Benchmark Return % 8 24 -17.32 7 51 3 12 4.55 Category Average % 23 43 % Rank in Category 236 208 185 110 # 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	2.04	_	0.66
Beta	0.96	_	0.97
R-Squared	98.66	_	98.66
Standard Deviation	17.62	18.32	17.80
Sharpe Ratio	0.29	0.18	0.21
Tracking Error	2.20	_	2.24
Information Ratio	0.93	_	0.32
Up Capture Ratio	102.48	_	99.40
Down Capture Ratio	94.51	-	96.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.57	14.67	15.50
Price/Book Ratio	3.15	2.15	2.39
Avg Eff Duration	5.63	-	-





American Funds 2040 Trgt Date Retire R6 RFGTX

Quality High Mid Low

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

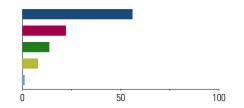
Equity				rixea ii	icome	
16	32	29	Large			
4	8	7	Mid			
1	2	2	Small			
Value	Blend	Growth		Itd	Mod	Fxt

Duration

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.96	9.88
Cash	7.75	1.88
Bonds	13.50	13.20
Non-US Stocks	21.93	26.05
US Stocks	55.85	48.99
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Bench	mark	Categ	jory Ave	rage	_	
b	Cyclical	30.76	39.59	35.67								- 1	
	Basic Materials	4.05	5.18	4.55		[]							
P	Consumer Cyclical	11.67	11.13	10.69									
ê	Financial Services	13.08	16.00	15.83									
b	Real Estate	1.96	7.28	4.60			'						
NF	Sensitive	40.39	36.57	40.74									
	Communication Services	6.47	5.03	6.21									
•	Energy	5.34	5.35	5.32									
þ	Industrials	10.99	11.97	10.92									
1	Technology	17.59	14.22	18.29				-	1				
+	Defensive	28.86	23.84	23.59									
Ę	Consumer Defensive	7.85	7.30	7.00			i						
ř	Healthcare	17.78	13.14	13.53					•				
2	Utilities	3.23	3.40	3.06]							

Top 10 Holdings as of 12-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	8.00	8.00	_	_
→ American Funds Capital World Gr&Inc R6	_	7.42	15.41	_	_
⊕ American Funds Fundamental Invs R6	_	7.42	22.83	_	_
⊕ American Funds American Mutual R6	_	7.00	29.83	_	_
⊕ American Funds Growth Fund of Amer R6	-	6.98	36.82	_	-
⊕ American Funds AMCAP R6	_	6.98	43.79	_	_
⊕ American Funds New Perspective R6	_	6.96	50.76	_	_
⊕ American Funds Washington Mutual R6	_	6.42	57.17	_	_
⊕ American Funds SMALLCAP World R6	-	6.37	63.54	_	_
⊕ American Funds Global Balanced R6	_	5.01	68.55	_	_

Total Holdings 22



American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Style: The fund has landed in its primary style box Large Blend — 90 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.37 is 44.78% lower than the Target-Date 2045 category average.

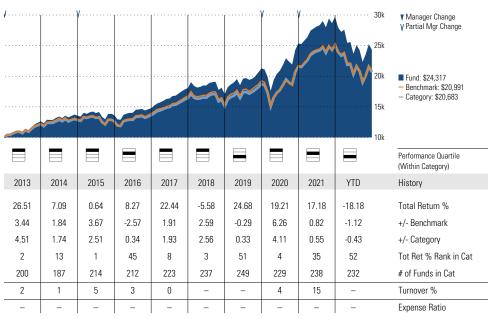
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



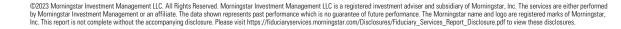


	,		1
Net Expe	ense		
1.94			► Fund Investment
1.72			Category Median
1.51			◆ Peer Group Median
1.29			Quartile Rank
1.08			
0.86			
0.65			
0.43			
0.22			
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	21	56	Percentile
	47/227	272/486	Rank

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.68	_	0.60
Beta	0.93	_	0.97
R-Squared	98.30	_	98.58
Standard Deviation	18.05	19.22	18.72
Sharpe Ratio	0.29	0.20	0.23
Tracking Error	2.70	_	2.33
Information Ratio	0.61	_	0.27
Up Capture Ratio	99.47	_	99.79
Down Capture Ratio	93.26	_	97.67

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.67	14.54	15.52
Price/Book Ratio	3.19	2.13	2.38
Avg Eff Duration	6.00	-	-





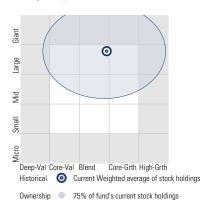
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

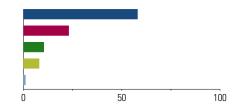
Lquity				I IAGU II
16	32	30	Large	
4	8	7	Mid	
1	2	2	Small	
Value	Rlend	Growth		Ltd

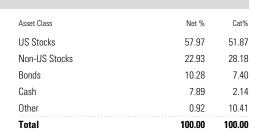
Value Blend Growth



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

Asset Allocation as of 12-31-2022





Sec	ctor Weighting as of 12-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	30.75	39.68	35.58	
A	Basic Materials	4.12	5.28	4.57	
A	Consumer Cyclical	11.77	11.16	10.77	
ı ş	Financial Services	13.02	16.12	15.74	
俞	Real Estate	1.84	7.12	4.50	
W	Sensitive	40.54	36.58	40.60	
	Communication Services	6.39	5.05	6.24	
•	Energy	5.29	5.35	5.25	
₽	Industrials	11.14	12.02	10.90	
	Technology	17.72	14.16	18.21	, , , , , , , , , , , , , , , , , , ,
-	Defensive	28.68	23.73	23.82	
Ħ	Consumer Defensive	7.62	7.31	7.02	
٠	Healthcare	17.93	13.02	13.68	
•	Utilities	3.13	3.40	3.12	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	7.80	7.80	_	_
⊕ American Funds Washington Mutual R6	-	7.75	15.55	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.74	23.29	_	-
⊕ American Funds Fundamental Invs R6	_	7.70	30.99	_	-
◆ American Funds American Balanced R6	-	7.60	38.59	_	_
American Funds SMALLCAP World R6	_	7.40	46.00	_	_
⊕ American Funds American Mutual R6	_	7.35	53.35	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	60.35	_	_
⊕ American Funds AMCAP R6	-	7.00	67.35	_	_
⊕ American Funds US Government Sec R6	_	5.00	72.36	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Net Expense: The fund's expense ratio of 0.38 is 44.12% lower than the Target-Date 2050 category average.

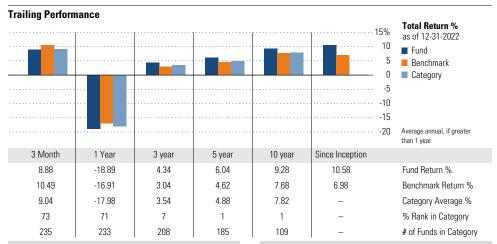
Morningstar Investment Management LLC Analysis

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





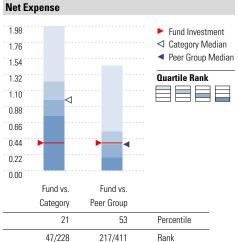
4

14

2

Turnover %

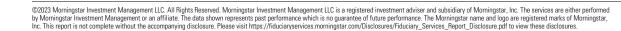
Expense Ratio



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	1.37	_	0.54
Beta	0.93	_	0.97
R-Squared	97.95	_	98.50
Standard Deviation	18.35	19.56	19.14
Sharpe Ratio	0.27	0.21	0.23
Tracking Error	2.97	_	2.37
Information Ratio	0.44	_	0.23
Up Capture Ratio	98.96	_	100.31
Down Capture Ratio	94.05	_	98.47

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.77	14.42	15.55
Price/Book Ratio	3.21	2.11	2.38
Avg Eff Duration	6.04	-	-



2

6

2



American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050 **Morningstar Index** Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

Lquity			
15	31	30	raige
4	8	7	MIN
1	2	2	ollidii

Value Blend Growth

Fixed Income

Quality

High

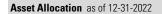
Mid

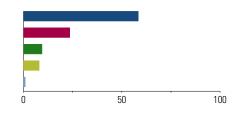
Ltd Mod Ext

Duration

Weight %

>50 25-50 10-25 0-10





Asset Class Net % Cat% US Stocks 58.37 54.64 Non-US Stocks 23.50 28.82 Bonds 9.37 5.08 Cash 7.92 1.99 Other 0.84 9.48 100.00 Total 100.00

Sec	ctor Weighting as of 12-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
<u></u>	Cyclical	30.81	39.86	35.88	
A	Basic Materials	4.20	5.36	4.51	
Д	Consumer Cyclical	12.09	11.18	10.78	
ø	Financial Services	12.91	16.21	15.74	
fil.	Real Estate	1.61	7.11	4.85	
W	Sensitive	40.94	36.56	40.44	
d	Communication Services	6.48	5.06	6.18	
ð	Energy	5.12	5.36	5.19	
Ф	Industrials	11.25	12.06	10.90	
	Technology	18.09	14.08	18.17	
→	Defensive	28.25	23.58	23.68	
=	Consumer Defensive	7.35	7.30	6.97	
٠	Healthcare	17.97	12.89	13.63	
•	Utilities	2.93	3.39	3.08	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6	_	8.99	8.99	_	_
⊕ American Funds SMALLCAP World R6	-	8.40	17.40	_	_
⊕ American Funds Capital World Gr&Inc R6	-	8.36	25.76	_	_
⊕ American Funds Fundamental Invs R6	_	8.34	34.10	_	_
⊕ American Funds Washington Mutual R6	-	8.09	42.19	_	-
⊕ American Funds Growth Fund of Amer R6	_	7.01	49.20	_	_
⊕ American Funds AMCAP R6	_	7.00	56.20	_	_
⊕ American Funds American Mutual R6	_	6.69	62.89	_	_
⊕ American Funds American Balanced R6	_	6.60	69.49	_	_
⊕ American Funds Global Balanced R6	_	5.40	74.89	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Expense Ratio

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 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 11.01 years.
- × Style: The fund has landed in its primary style box Large Blend 50 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 44.12% lower than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

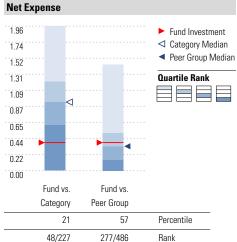
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$24,082 Benchmark: \$20,784 Category: \$21,233 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.59 7.01 0.63 8.30 22.63 -5.65 25.09 19.39 17.28 -19.50 Total Return % 2 27 3.97 -2.60 1.68 2.92 0.04 6.48 0.78 -2 57 4.10 +/- Benchmark 1.55 -0.02 3.45 1.52 2.34 0.30 2.79 0.18 3.92 -1.42 +/- Category 20 45 6 3 45 5 48 89 Tot Ret % Rank in Cat 148 153 205 221 237 249 227 236 230 # of Funds in Cat 209 6 2 6 3 3 14 3 Turnover %





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	1.15	_	0.60
Beta	0.93	_	0.97
R-Squared	97.68	_	98.44
Standard Deviation	18.46	19.64	19.28
Sharpe Ratio	0.26	0.20	0.23
Tracking Error	3.14	_	2.41
Information Ratio	0.34	_	0.25
Up Capture Ratio	98.88	_	100.91
Down Capture Ratio	94.83	_	98.86

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.83	14.31	15.34
Price/Book Ratio	3.22	2.08	2.33
Avg Eff Duration	6.09	_	-



American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

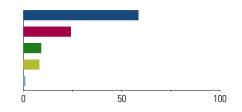
14	30	31	Large
4	8	8	Mid
1	2	2	Small

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

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

Asset Allocation as of 12-31-2022



Asset Class Net % Cat% US Stocks 54.52 58.39 Non-US Stocks 23.98 31.50 Bonds 8.89 4.37 Cash 7.95 1.45 Other 0.79 8.15 100.00 Total 100.00

Sec	ctor Weighting as of 12-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
_Մ	Cyclical	30.89	40.09	36.07	
A.	Basic Materials	4.30	5.43	4.70	
A	Consumer Cyclical	12.36	11.19	10.70	
æ	Financial Services	12.77	16.29	15.76	
fi	Real Estate	1.46	7.18	4.91	•
W	Sensitive	41.28	36.50	40.48	
	Communication Services	6.56	5.08	6.33	7
ð	Energy	4.97	5.34	5.30	
Ф	Industrials	11.32	12.09	10.81	
	Technology	18.43	13.99	18.04	
→	Defensive	27.83	23.41	23.45	
=	Consumer Defensive	7.13	7.28	6.95	
٠	Healthcare	17.93	12.75	13.44	
•	Utilities	2.77	3.38	3.06	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	9.41	9.41	_	_
⊕ American Funds New Perspective R6	-	9.40	18.81	-	_
⊕ American Funds Fundamental Invs R6	-	9.00	27.81	_	_
⊕ American Funds Capital World Gr&Inc R6	-	9.00	36.82	_	_
⊕ American Funds Washington Mutual R6	-	8.00	44.82	-	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	51.83	_	_
⊕ American Funds AMCAP R6	_	7.00	58.83	-	_
⊕ American Funds Invmt Co of Amer R6	_	6.40	65.23	-	_
⊕ American Funds Global Balanced R6	-	6.00	71.24	_	_
⊕ American Funds American Balanced R6	_	6.00	77.24	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 03-2015 Wesley Phoa since 03-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 6 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 7.77 years.
- × *Style*: The fund has landed in its primary style box Large Blend 50 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 44.12% lower than the Target-Date 2060 category average.

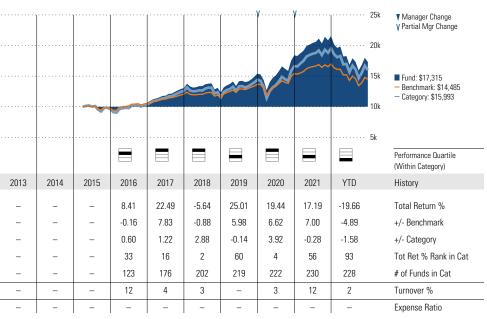
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

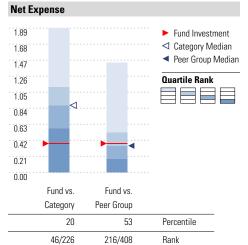
ESG Metrics

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

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	1.81	_	1.40
Beta	1.32	_	1.39
R-Squared	97.57	_	97.51
Standard Deviation	18.45	13.80	19.38
Sharpe Ratio	0.26	0.15	0.23
Tracking Error	5.28	_	6.19
Information Ratio	0.39	_	0.27
Up Capture Ratio	143.48	_	147.22
Down Capture Ratio	135.22	-	141.29

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.82	14.25	15.56
Price/Book Ratio	3.22	2.06	2.39
Avg Eff Duration	6.09	_	-



American Funds 2060 Trgt Date Retire R6 RFUTX

Quality High MidLow

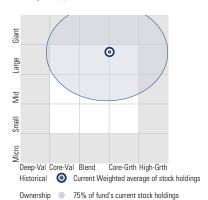
Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

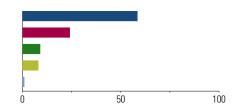
Equity				Fixed	Income
14	30	31	Large		
4	8	8	Mid		
1	2	2	Small		
Value	Blend	Growth		Ltd	Mod

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.81	5.50
Cash	7.94	2.18
Bonds	8.89	4.78
Non-US Stocks	23.98	31.95
US Stocks	58.39	55.61
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	,	Bench	nmark	Cate	jory Ave	rage		
b	Cyclical	30.97	40.07	35.75								- 1	
2	Basic Materials	4.33	5.43	4.73									
•	Consumer Cyclical	12.48	11.02	10.92									
9	Financial Services	12.71	16.47	15.50				• [[']					
à	Real Estate	1.45	7.15	4.60									
Ųľ	Sensitive	41.35	35.93	40.48		,							
	Communication Services	6.59	5.20	6.37									
	Energy	4.92	5.40	5.27									
ŀ	Industrials	11.35	11.52	10.84				_					
1	Technology	18.49	13.81	18.00				*	0	_ :			
+	Defensive	27.69	24.00	23.79				•					
Ţ	Consumer Defensive	7.10	7.49	6.98			•						
	Healthcare	17.87	12.82	13.81			- :						
1	Utilities	2.72	3.69	3.00		0							

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	,				· ·
American Funds SMALLCAP World R6	-	10.01	10.01	_	_
American Funds New Perspective R6	-	10.00	20.01	_	_
American Funds Fundamental Invs R6	-	9.00	29.01	_	_
American Funds Capital World Gr&Inc R6	-	9.00	38.01	_	_
American Funds Washington Mutual R6	-	8.00	46.02	-	-
American Funds Growth Fund of Amer R6	_	7.00	53.02	_	_
American Funds AMCAP R6	_	7.00	60.02	_	_
American Funds Invmt Co of Amer R6	_	7.00	67.03	_	_
American Funds Global Balanced R6	-	6.00	73.03	_	_
American Funds American Balanced R6	_	6.00	79.03	_	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023

Quantitative Screens

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

- Management: The fund's management has been in place for 3 years.
- \times Style: The fund has landed in its primary style box Large Growth 60 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 39.68% lower than the Target-Date 2065+ category average.

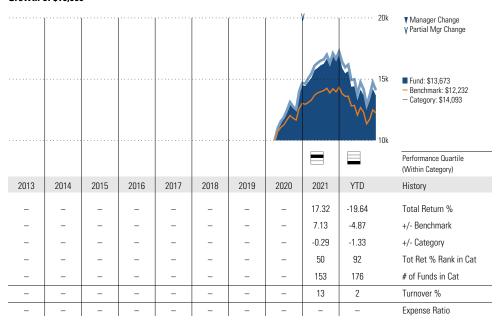
Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

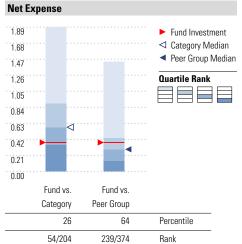
ESG Metrics

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

Growth of \$10,000



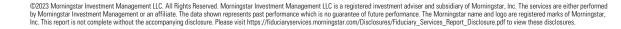




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	1.46
Beta	_	_	1.43
R-Squared	_	_	97.93
Standard Deviation	_	13.80	19.94
Sharpe Ratio	_	0.15	0.24
Tracking Error	_	_	6.59
Information Ratio	_	_	0.26
Up Capture Ratio	_	_	151.52
Down Capture Ratio	_	_	145.37

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.82	14.25	15.08
Price/Book Ratio	3.22	2.06	2.30
Avg Eff Duration	6.09	-	-





American Funds 2065 Trgt Date Retire R6 RFVTX

Asset Allocation as of 12-31-2022

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Cat%

52.41

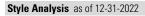
32.83

6.96

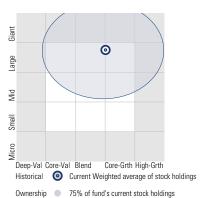
2.38

5.41

100.00



Morningstar Style Box™



Style Breakdown

Fauity

Lq	arcy			
	14	30	31	Large
	4	8	8	Mid
	1	2	2	Small

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

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



		Fund	Bmark	Cat	Fund	t t	Bench	mark	Categ	jory Ave	erage	_	
ŀ	Cyclical	30.97	40.07	35.54									
ů.	Basic Materials	4.33	5.43	4.93		= [] [*]							
4	Consumer Cyclical	12.48	11.02	10.75		*							
£	Financial Services	12.71	16.47	15.79				. [
ŧ	Real Estate	1.45	7.15	4.07									
MI	Sensitive	41.34	35.93	41.05									
d	Communication Services	6.59	5.20	6.39									
	Energy	4.92	5.40	5.38									
¢	Industrials	11.35	11.52	11.12				_					
3	Technology	18.48	13.81	18.16				•	•	_ :			
→	Defensive	27.70	24.00	23.40			_						
	Consumer Defensive	7.10	7.49	7.17			'						
٠	Healthcare	17.88	12.82	13.27			- :						
•	Utilities	2.72	3.69	2.96		[

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
					ū
⊕ American Funds SMALLCAP World R6	_	10.00	10.00	_	_
⊕ American Funds New Perspective R6	_	10.00	20.01	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	29.01	_	_
⊕ American Funds Capital World Gr&Inc R6	_	9.00	38.01	_	_
⊕ American Funds Washington Mutual R6	-	8.00	46.01	_	-
⊕ American Funds Growth Fund of Amer R6	_	7.00	53.02	_	_
⊕ American Funds AMCAP R6	_	7.00	60.02	_	_
⊕ American Funds Invmt Co of Amer R6	_	7.00	67.02	_	_
⊕ American Funds American Balanced R6	_	6.00	73.02	_	_
⊕ American Funds Global Balanced R6	_	6.00	79.02	_	_

Total Holdings 16



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

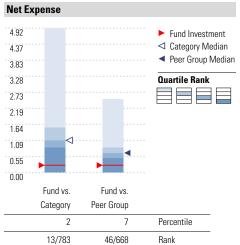
Expense Ratio

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%

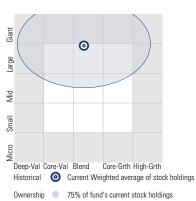
Equity

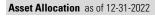
Morningstar Index

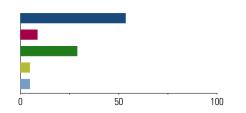
Morningstar US Mod Tgt Alloc NR USD

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



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.26 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.54 is 39.33% lower than the Foreign Large Blend category average.

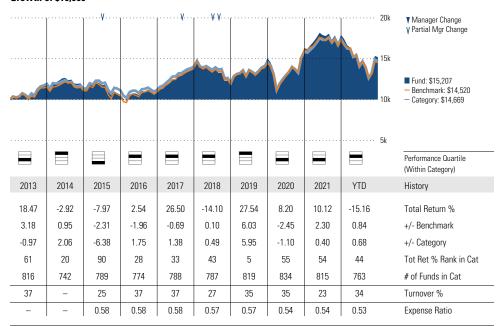
Morningstar Investment Management LLC Analysis

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.

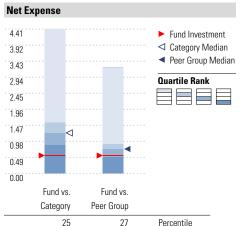
ESG Metrics

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

Growth of \$10,000







	199/813	156/579	Rank	
Peer gro	up is a subset of	f the category an	ıd includes fun	ds with the
same ma	inagement style	(active vs. passi	ive) and simila	r share class
characte	rietice			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.52	_	0.80
Beta	1.08	_	1.03
R-Squared	96.75	_	94.10
Standard Deviation	21.51	19.53	20.67
Sharpe Ratio	0.08	0.06	0.09
Tracking Error	4.20	-	5.04
Information Ratio	0.07	-	0.14
Up Capture Ratio	109.15	_	106.74
Down Capture Ratio	107.66	-	104.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.31	11.94	12.68
Price/Book Ratio	1.71	1.58	1.72
Geom Avg Mkt Cap \$B	45.50	39.70	47.23
ROE	20.43	18.39	20.83



American Funds Intl Gr and Inc R6 RIGGX

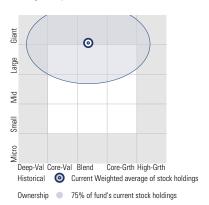
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

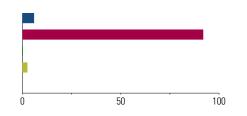
. ,			
29	31	24	Large
4	5	5	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

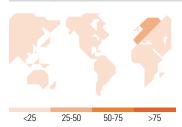
Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.00	1.19
Cash	2.33	1.20
Bonds	0.08	0.21
Non-US Stocks	91.84	94.64
US Stocks	5.76	2.74
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022												
		Fund	Bmark	Cat	Fund	,	Bench	mark	Cate	gory Ave	erage			
<u></u>	Cyclical	37.80	42.57	39.16										
A	Basic Materials	6.77	8.36	7.62										
A	Consumer Cyclical	11.06	10.81	10.55										
,	Financial Services	18.33	20.80	18.85										
fi	Real Estate	1.64	2.60	2.14										
W	Sensitive	35.82	35.51	35.36										
	Communication Services	6.22	6.32	5.22										
ð	Energy	7.94	6.11	5.65										
Ф	Industrials	11.52	12.12	14.57										
	Technology	10.14	10.96	9.92										
→	Defensive	26.38	21.90	25.48										
Ħ	Consumer Defensive	12.72	8.69	10.07										
+	Healthcare	10.65	10.00	12.47										
•	Utilities	3.01	3.21	2.94		'								
					0%	5	10	15	20	25	30	35	40	4

World Regions % Equity 12-31-2022



Greater Asia	Fund % 28.83	Cat % 35.26
Japan	7.43	18.06
Australasia	0.44	5.40
Asia-4 Tigers	11.63	6.66
Asia-ex 4 Tigers	9.33	5.14
Not Classified	0.00	0.00

Americas	Fund % 14.47	Cat % 8.84	Greater Europe	Fund % 56.70	Cat % 55.90	Market Maturity	Fund %
North America	10.14	7.61	United Kingdom	14.34	13.78	Developed Markets	85.71
Central/Latin	4.33	1.23	W euro-ex UK	41.28	40.87	Emerging Markets	14.29
			Emrgng Europe	0.32	0.06	Not Available	0.00
			Africa	0.76	1.19		

Top 10 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ AstraZeneca PLC	3.49	3.49	25.11	Healthcare
⊖ Capital Group Central Cash M	2.57	6.06	_	_
⊖ British American Tobacco PLC	2.56	8.62	28.91	Consumer Defensive
	2.52	11.14	-25.28	Technology
⊕ Novo Nordisk A/S Class B	2.24	13.37	29.55	Healthcare
⊕ Philip Morris International Inc	2.20	15.57	11.84	Consumer Defensive
Airbus SE	2.03	17.60	0.80	Industrials
⊕ ASML Holding NV	1.97	19.57	-28.16	Technology
⊕ TotalEnergies SE	1.85	21.42	39.64	Energy
⊕ AIA Group Ltd	1.49	22.91	17.53	Financial Services

Total Holdings 254



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

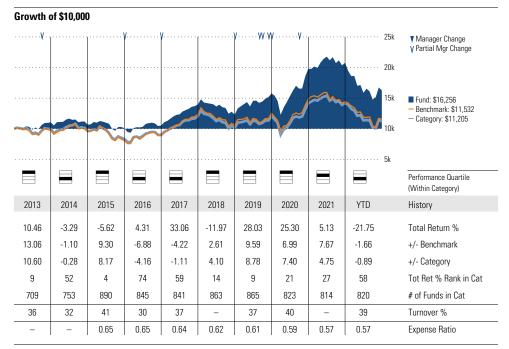
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.56 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time 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

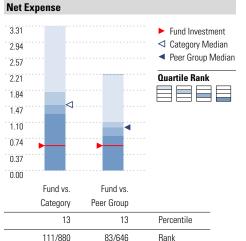
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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





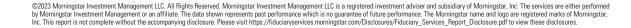


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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 4/ 11 B4 4 1





American Funds New World R6 RNWGX

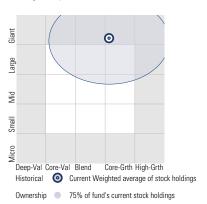
Morningstar Index **Morningstar Category** Diversified Emerging Mkts MSCI EM NR USD

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

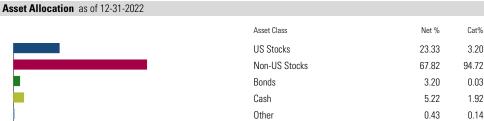
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

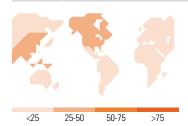


Total

100

		Fund	Bmark	Cat	Fund	▼ Ben	chmark	: [] Ca	ategory	Avera	ge		_	
b	Cyclical	40.45	46.30	45.30										
	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



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.

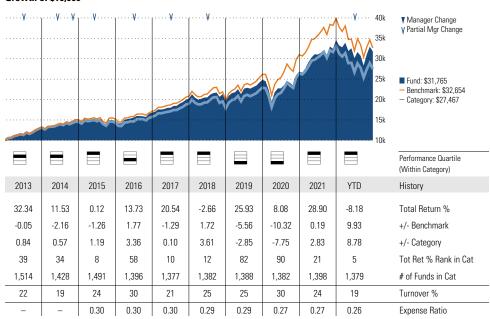
Morningstar Investment Management LLC Analysis

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.

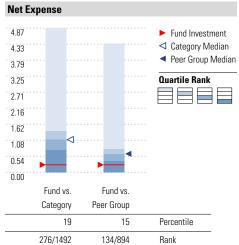
ESG Metrics

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



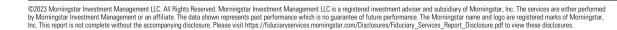
Trailing Performance Total Return % as of 12-31-2022 10 ■ Fund Benchmark 0 Category -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % 12.10 -8.18 8.55 9.41 12.25 13.35 10.61 7.56 -18.11 7.66 9.42 12.56 Benchmark Return % 8 27 -16 96 6 88 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





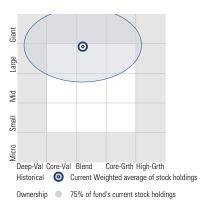
American Funds Washington Mutual R6 RWMGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

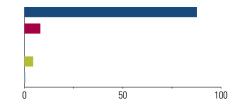
25	44	19	Large
4	7	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



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 12-3	31-2022												
		Fund	Bmark	Cat	Fund	i	Bench	nmark	Cate	gory Ave	erage			
Դ	Cyclical	26.35	28.72	29.35										
A.	Basic Materials	2.36	2.46	2.84]								
A	Consumer Cyclical	7.24	9.56	9.83			ı							
æ	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			_							
	Communication Services	4.22	7.28	7.09										
•	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			0							
+	Healthcare	23.19	15.90	16.05			- :							
•	Utilities	2.84	3.18	2.80]								
					0%	5	10	15	20	25	30	35	40	4

Top 15 Holdings as of 12-31-2022				
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



Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997 Liam O'Connell since 11-2010

Quantitative Screens

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

Management: The fund's management has been in place for 25.49 years.

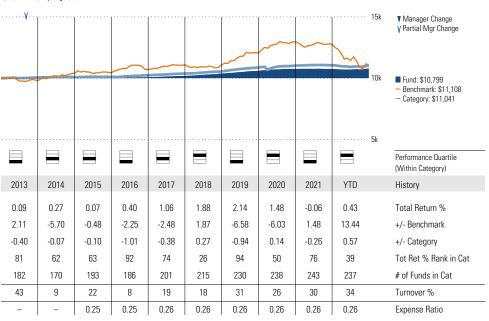
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 43.48% lower than the Ultrashort Bond category average.

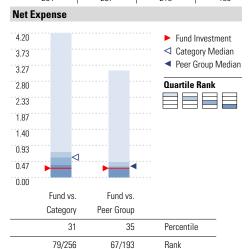
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

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 Wellics			
	Fund	Bmark	Cat
Alpha	0.76	_	0.76
Beta	0.06	_	0.12
R-Squared	31.97	-	17.12
Standard Deviation	0.60	5.85	1.94
Sharpe Ratio	-0.39	-0.58	-0.30
Tracking Error	5.53	-	5.59
Information Ratio	0.60	-	0.56
Up Capture Ratio	11.16	-	22.64
Down Capture Ratio	1.12	-	11.26

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.30	4.43	0.72
Avg Eff Maturity	2.84	-	3.41



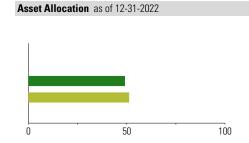
Federated Hermes Govt Ultrashort IS FGUSX

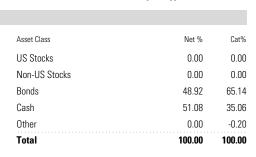
Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

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







Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	45.58
AA	0.00	74.59	9.37
A	0.00	10.82	22.58
BBB	0.00	8.32	16.39
BB	0.00	0.28	0.81
В	0.00	0.00	0.43
Below B	0.00	0.00	0.09
Not Rated	0.00	2.46	4.75

				0%	5 10	15	20	25	30	35	40	45	50	55	60	65
Other	0.00	_	0.06													
Cash & Equivalents	61.55	-	30.48													
Municipal	0.00	_	0.92	i[]												
Covered Bond	0.00	_	0.00													
Asset-Backed	0.00	_	17.62	į		[
Commercial MBS	0.00	_	0.40	0												
Non-Agency Residential MBS	0.00	_	0.34													
Agency MBS CMO	29.55	_	2.51													
Agency MBS ARM	0.11	_	0.78													
Agency MBS Pass-Through	1.77	_	2.37													
Securitized	31.43	_	24.02													
Preferred	0.00	_	0.00													
Convertible	0.00	_	0.07													
Bank Loan	0.00	_	0.60	i[]												
Corporate Bond	0.00	_	31.54	į												
Corporate	0.00	_	32.21	1												
Other Government Related	0.00	_	2.84	[
Agency/Quasi Agency	4.35	_	2.01													
Inflation – Protected	0.00	_	0.00	Ď												
Treasury	2.66	_	7.45													
Government	7.01	_	12.30													
	Fund	Bmark	Cat	Fund		Bench	mark	[] (Catego	ory A	verag	je				
Sector Weighting as of 12-	31-2022															

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Hsbc Repo 2 Repo	01-2023	20.09	20.09	_
⊕ Bank Of Montreal 3 Repo	01-2023	20.09	40.19	_
⊕ Tdsec Repo 1 Repo	01-2023	9.34	49.53	_
⊕ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.8244%	10-2032	2.99	52.52	_
⊕ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.60536%	11-2032	2.61	55.13	-
⊕ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.56536%	11-2032	2.35	57.48	_
	08-2059	2.19	59.67	_
	06-2050	1.94	61.61	_
	09-2049	1.81	63.42	_
	01-2050	1.57	64.99	_

Total Holdings 202



Fidelity® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence
- Management: The fund's management has been in place for 32.31 years.
- Net Expense: The fund's expense ratio of 0.81 is 15.63% lower than the Large Growth category average.

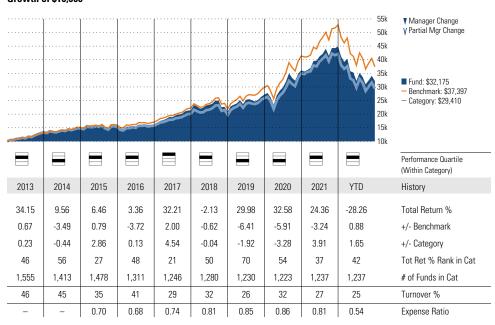
Morningstar Investment Management LLC Analysis

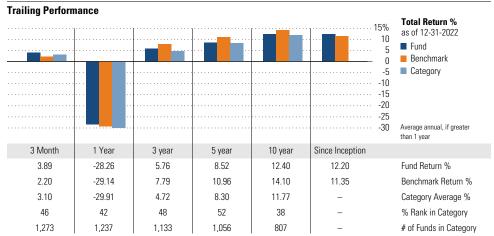
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

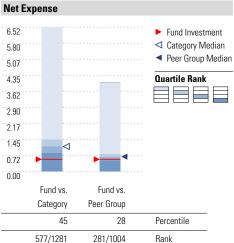
ESG Metrics

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

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	-1.41	_	-2.73
Beta	0.91	_	0.97
R-Squared	97.91	_	93.03
Standard Deviation	21.91	23.80	24.00
Sharpe Ratio	0.32	0.39	0.27
Tracking Error	3.81	_	6.26
Information Ratio	-0.53	_	-0.62
Up Capture Ratio	87.85	_	89.56
Down Capture Ratio	91.63	-	97.48

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.15	24.23	23.83
Price/Book Ratio	3.44	8.23	6.53
Geom Avg Mkt Cap \$B	236.39	222.04	263.75
ROE	28.69	41.41	37.70



Fidelity® Contrafund® FCNTX

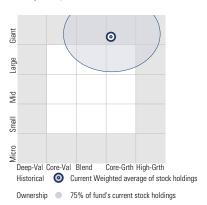
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

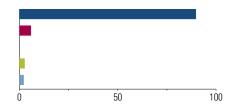
2	26	53	Large
	2	3	Mid
	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	2.04	0.80
Cash	2.53	1.70
Bonds	0.00	0.02
Non-US Stocks	5.73	4.43
US Stocks	89.70	93.06
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark 🛛 Category Average
b	Cyclical	32.45	23.90	28.54	
à.	Basic Materials	3.49	1.27	1.48	
	Consumer Cyclical	9.98	13.83	15.14	
ê	Financial Services	18.90	7.14	10.27	
b	Real Estate	0.08	1.66	1.65	
M	Sensitive	45.27	55.91	50.56	
	Communication Services	13.22	6.69	8.92	
•	Energy	7.12	1.71	2.20	
\$	Industrials	4.58	8.50	6.49	
1	Technology	20.35	39.01	32.95	
+	Defensive	22.27	20.18	20.90	, i i i i i i i i i i i i i i i i i i i
Ţ	Consumer Defensive	3.47	6.72	4.26	
ı	Healthcare	18.39	13.40	16.09	
?	Utilities	0.41	0.06	0.55	

Total Holdings 0

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.
- Style: The fund has landed in its primary style box —
 Large Blend 66.67 % of the time over the past three
 years.
- Net Expense: The fund's expense ratio of 0.44 is 42.86% lower than the Large Blend category average.

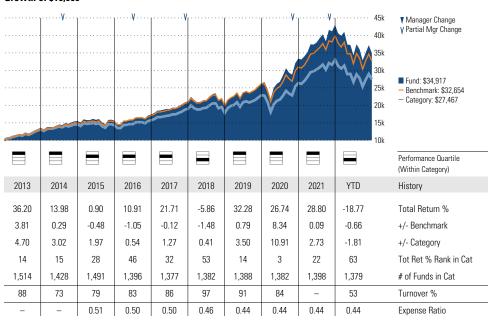
Morningstar Investment Management LLC Analysis

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.

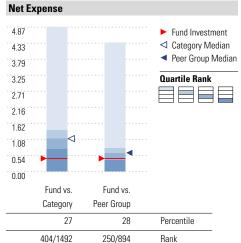
ESG Metrics

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

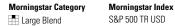
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.05	_	-0.68
Beta	1.00	_	0.96
R-Squared	98.51	_	95.98
Standard Deviation	21.34	21.16	20.73
Sharpe Ratio	0.50	0.41	0.36
Tracking Error	2.60	_	3.95
Information Ratio	0.85	_	-0.83
Up Capture Ratio	101.62	_	94.55
Down Capture Ratio	94.62	_	96.96

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

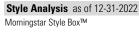
2.81

0.84

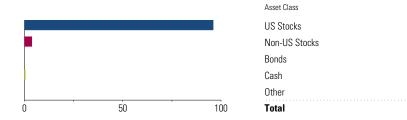
0.45

1.10

100.00







Style Breakdown

Equity

. ,			
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

Metropolitan West Total Return Bd I MWTIX

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

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Intermediate
 Core-Plus Bond category's top three quartiles in 7 of the 10
 years it's been in existence.

Management: The fund's management has been in place for 25.77 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.44 is 40.54% lower than the Intermediate Core-Plus Bond category average.

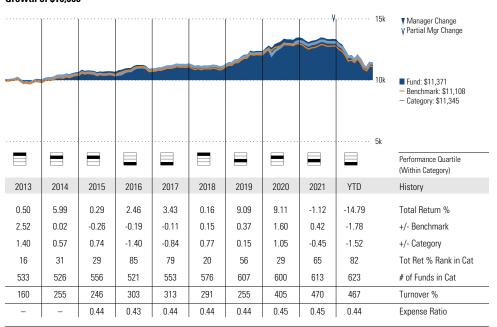
Morningstar Investment Management LLC Analysis

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

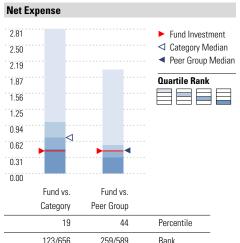
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.25	_	0.42
Beta	1.10	_	1.04
R-Squared	98.45	_	80.21
Standard Deviation	6.50	5.85	6.92
Sharpe Ratio	-0.53	-0.58	-0.46
Tracking Error	1.00	-	3.09
Information Ratio	-0.05	_	0.09
Up Capture Ratio	111.09	_	116.52
Down Capture Ratio	108.19	_	108.79

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.82	4.43	6.10
Avg Eff Maturity	8.36	-	8.51



Duration

Metropolitan West Total Return Bd I MWTIX

 Morningstar Category
 Morningstar Index

 Intermediate Core-Plus Bond
 Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2022
Style Breakdown
Fixed Income

Quality

High

Aid

Ltd Mod Ext

,				
-50	0	50	100	150

Asset Allocation as of 12-31-2022

Asset Class	Net %	Cat%
US Stocks	0.09	0.02
Non-US Stocks	0.00	0.00
Bonds	113.84	103.83
Cash	-13.94	-1.93
Other	0.00	-1.94
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	54.17	3.53	49.80
AA	6.06	74.59	5.85
A	13.33	10.82	11.84
BBB	17.33	8.32	19.67
BB	3.43	0.28	5.52
В	1.62	0.00	2.31
Below B	3.97	0.00	1.04
Not Rated	0.09	2.46	3.97

	31-2022	Dl.	0-4	Freed	- D		По		_		
	Fund	Bmark	Cat	Fund	▼ Bi	enchmark	Categ	ory Averag	е		
Government	29.41	-	26.73		:	1		:			
Treasury	26.62	-	18.70								
Inflation – Protected	0.19	_	0.30	0							
Agency/Quasi Agency	2.30	-	0.64								
Other Government Related	0.30	_	7.09	1							
Corporate	32.42	_	29.49								
Corporate Bond	30.44	_	28.87								
Bank Loan	1.98	_	0.25								
Convertible	0.00	_	0.06	Ö							
Preferred	0.00	_	0.31								
Securitized	32.36	_	31.61								
Agency MBS Pass-Through	16.98	_	15.89								
Agency MBS ARM	0.00	_	0.07								
Agency MBS CM0	0.98	_	1.10								
Non-Agency Residential MBS	4.65	-	0.30								
Commercial MBS	0.03	-	1.82								
Asset-Backed	9.72	-	12.43								
Covered Bond	0.00	_	0.00								
Municipal	0.64	-	0.90								
Cash & Equivalents	3.38	-	4.54								
Other	1.80	_	6.74								
				0%	5	10	15	20	25	30	35

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

Total Holdings 0



PIMCO Income I2 PONPX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 15.77 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.61 is 37.76% lower than the Multisector Bond category average.

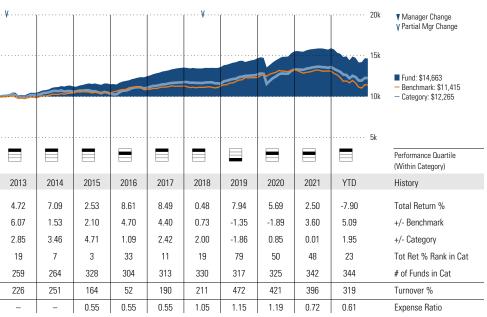
Morningstar Investment Management LLC Analysis

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

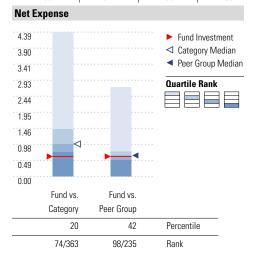


Morningstar Index Bloomberg US Universal TR USD





Trailing Performance Total Return % as of 12-31-2022 Fund Benchmark Category -5 Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % 3.39 -7.90 -0.07 1.59 3.90 6.58 2.24 -12.99 -2.54 0.18 1.33 5.35 Benchmark Return % 2 55 -9 85 -1.10 0.85 2 20 Category Average % 29 23 26 23 % Rank in Category 357 344 295 258 152 # 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- Tear hisk Wellics			
	Fund	Bmark	Cat
Alpha	2.40	_	1.72
Beta	0.92	_	0.99
R-Squared	56.11	_	48.49
Standard Deviation	7.35	5.98	9.02
Sharpe Ratio	-0.09	-0.54	-0.16
Tracking Error	4.89	-	6.72
Information Ratio	0.50	-	0.28
Up Capture Ratio	103.76	-	109.62
Down Capture Ratio	75.91	-	91.61

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.83	4.55	4.04
Avg Eff Maturity	5.90	7.69	7.62



PIMCO Income I2 PONPX

Style Analysis as of 12-31-2022
Style Breakdown
Fixed Income

Quality

G

C

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	48.99	67.64	21.99
AA	4.79	3.23	3.50
A	4.16	10.03	8.36
BBB	14.85	10.89	22.10
BB	14.13	3.19	18.54
В	4.43	3.64	12.52
Below B	8.66	1.38	4.17
Not Rated	0.00	0.00	8.81

Morningstar Category Morningstar Index Multisector Bond Bloomberg US Universal TR USD Asset Allocation as of 12-31-2022 Asset Class Net % Cat% US Stocks 1.15 1.19 Non-US Stocks 0.36 0.12 Bonds 129.67 92.17 Cash -31.68 5.44 Other 0.52 1.07 -50 Ó 50 100 150 Total 100.00 100.00

Sector Weighting as of 12-	31-2022										
	Fund	Bmark	Cat	Fund	▼ Bench	mark	Category	Average			
Government	27.36	_	23.80								
Treasury	3.37	_	8.85								
Inflation - Protected	1.48	_	0.44	()=							
Agency/Quasi Agency	0.18	_	0.82	1							
Other Government Related	22.33	_	13.69								
Corporate	5.98	_	40.90							- [
Corporate Bond	4.47	_	36.75								
Bank Loan	1.18	_	2.65								
Convertible	0.04	_	0.83	1 []							
Preferred	0.29	_	0.67	1							
Securitized	14.33	_	20.80								
Agency MBS Pass-Through	2.28	_	4.65		J						
Agency MBS ARM	0.00	_	0.01								
Agency MBS CMO	0.25	_	0.31	0							
Non-Agency Residential MBS	3.61	_	0.88								
Commercial MBS	0.02	_	2.33								
Asset-Backed	8.17	_	12.61								
Covered Bond	0.00	_	0.01								
Municipal	0.03	_	0.36	0							
Cash & Equivalents	29.48	_	10.50								
Other	22.36	_	3.53								
				0%	5 10	15	20 2	5 30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Offset: Unsettled Trades	-	29.18	29.18	_
☆ Cash Offset	_	15.55	44.73	_
⊕ IRS USD 1.27000 11/04/22-1Y (WHT) LCH Pay	11-2023	14.02	58.75	_
⊕ IRS USD 1.27000 11/04/22-1Y (WHT) LCH Receive	11-2023	13.58	72.32	_
→ 10 Year Treasury Note Future Mar 23	03-2023	9.32	81.64	-
⊕ IRS EUR 2.95000 10/27/22-6Y* LCH Pay	03-2029	9.16	90.80	_
	12-2024	9.14	99.94	_
□ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	9.12	109.07	_
⊕ IRS EUR 2.95000 10/27/22-6Y* LCH Receive	03-2029	9.04	118.10	_
☐ IRS USD 0.80000 12/14/21-3Y LCH Receive	12-2024	8.45	126.55	_

Total Holdings 7956



PIMCO Real Return I2 PRLPX

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

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Inflation-Protected Bond category's top three quartiles in 9 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 0.57 is 1.72% lower than the Inflation-Protected Bond category average.

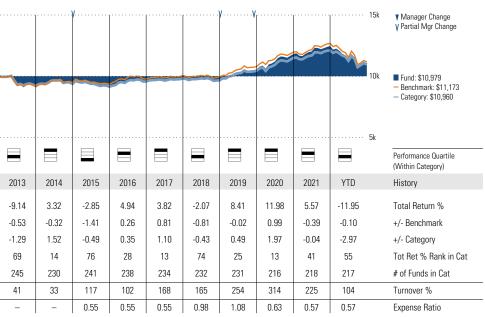
Morningstar Investment Management LLC Analysis

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

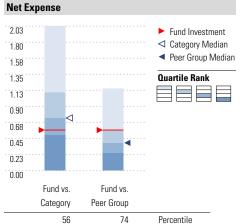
Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000



Trailing Performance





123,	/218	123/167	Rank			
Peer group is a subset of the category and includes funds with the						
same management style (active vs. passive) and similar share class						
characteristics						

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.10	_	0.15
Beta	1.04	_	0.92
R-Squared	98.63	_	88.43
Standard Deviation	7.33	7.01	6.90
Sharpe Ratio	0.10	0.08	0.11
Tracking Error	0.90	_	2.51
Information Ratio	0.15	_	-0.22
Up Capture Ratio	104.40	_	92.15
Down Capture Ratio	103.44	_	90.88

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



Duration

PIMCO Real Return 12 PRLPX

-50

50

100

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

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			
25.83	_	4.97			
0.55	_	2.44	10		
0.27	-	2.29	10		
0.00	_	0.15	0		
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 51.31 - 84.49 - 0.00 - 0.09 25.83 - 4.97 - 0.55 - 2.44 1 0.27 - 2.29 1 0.00 - 0.15 0.00 - 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	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

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 5 Year Treasury Note Future Mar 23	04-2023	18.80	18.80	_
⊕ Euro Schatz Future Mar 23	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 Sold	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

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.

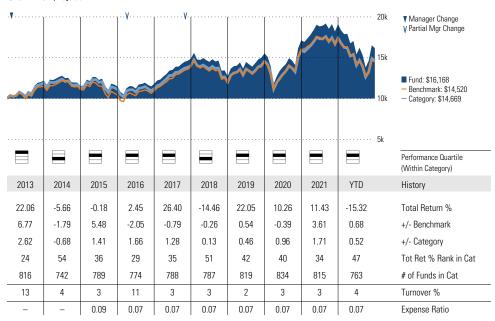
Morningstar Investment Management LLC Analysis

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

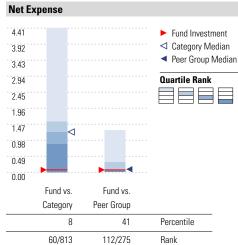
Growth of \$10,000



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 Risk 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

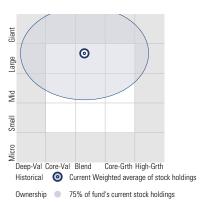
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

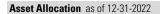
Equity

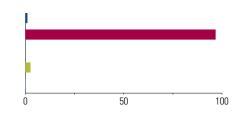
		2 1
31	9	2
24	6	2

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

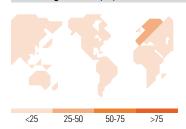




Total	100.00	100.00
Other	0.12	1.19
Cash	2.41	1.20
Bonds	0.00	0.21
Non-US Stocks	96.62	94.64
US Stocks	0.84	2.74
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchr	nark	Categ	jory Ave	erage		
Դ	Cyclical	41.39	42.57	39.16									'
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					= []				
fi	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	, tot / trailable	0.00

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 $\ref{eq:property}$ New to Portfolio



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Awais Khan since 07-2021 Aurélie Denis since 02-2023

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Blend category's top three quartiles in 9 of the 10 years it's

Management: The fund's management has been in place for 24.63 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.68% lower than the Mid-Cap Blend category average.

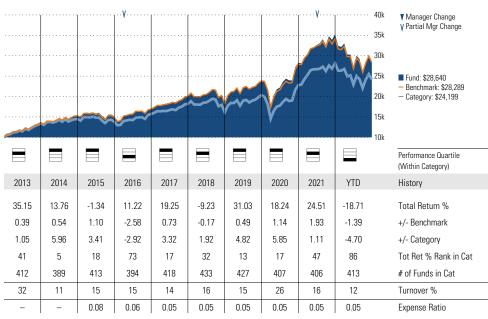
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
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





Net Expe	ense		
6.08			► Fund Investment
5.40			Category Median
4.73			◆ Peer Group Median
4.05			Quartile Rank
3.38			
2.70			
2.03			
1.35	-		
0.68			
0.00			
I	Fund vs.	Fund vs.	
C	Category	Peer Group	
	3	35	Percentile
	12/424	69/199	Rank

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.33	_	-0.07
Beta	0.98	_	0.97
R-Squared	99.60	_	94.75
Standard Deviation	23.61	23.95	24.00
Sharpe Ratio	0.33	0.32	0.31
Tracking Error	1.55	-	5.53
Information Ratio	0.19	-	-0.09
Up Capture Ratio	99.06	-	96.58
Down Capture Ratio	98.01	-	97.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.69	16.08	14.30
Price/Book Ratio	2.73	2.61	2.40
Geom Avg Mkt Cap \$B	22.38	17.19	9.63
ROE	20.41	20.02	19.85



Vanguard Mid Cap Index Admiral VIMAX

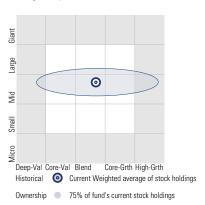
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

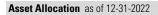
Equity

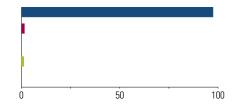
2	7	7	Faide
22	40	21	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.42
Cash	1.15	1.65
Bonds	0.00	0.05
Non-US Stocks	1.44	1.85
US Stocks	97.41	96.02
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d 🔻	Bench	mark	Cate	jory Ave	erage		
ŀ	Cyclical	36.29	39.19	40.40									
ė.	Basic Materials	4.72	4.97	5.40									
A	Consumer Cyclical	9.75	12.50	13.30		•							
,	Financial Services	12.77	13.60	14.67				ı <u>"</u> []					
æ	Real Estate	9.05	8.12	7.03								1	
M	Sensitive	40.00	39.86	40.16									
	Communication Services	3.54	3.31	2.65)							
ð	Energy	6.00	5.39	5.47									
Ģ	Industrials	13.28	15.39	16.99		- 1		• [
	Technology	17.18	15.77	15.05									
-	Defensive	23.70	20.95	19.44									
=	Consumer Defensive	4.30	4.03	4.63			_						
٠	Healthcare	12.13	10.90	10.96									
•	Utilities	7.27	6.02	3.85									

Top 15 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Centene Corp	0.79	0.79	-0.47	Healthcare
⊕ Mktliq 12/31/2049	0.77	1.56	_	-
	0.77	2.33	-12.02	Technology
○ Cadence Design Systems Inc	0.75	3.08	-13.80	Technology
DexCom Inc	0.74	3.82	-15.64	Healthcare
 ─ Motorola Solutions Inc 	0.73	4.55	-3.95	Technology
○ Corteva Inc ○	0.72	5.27	25.55	Basic Materials
Devon Energy Corp	0.68	5.95	51.37	Energy
→ Arthur J. Gallagher & Co	0.67	6.62	12.32	Financial Services
⊕ Realty Income Corp	0.67	7.30	-7.25	Real Estate
	0.67	7.97	93.60	Energy
Cintas Corp	0.66	8.63	2.85	Industrials
Microchip Technology Inc	0.66	9.28	-17.98	Technology
☐ IQVIA Holdings Inc	0.65	9.93	-27.38	Healthcare
Cheniere Energy Inc	0.63	10.56	49.23	Energy

Total Holdings 351



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

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.

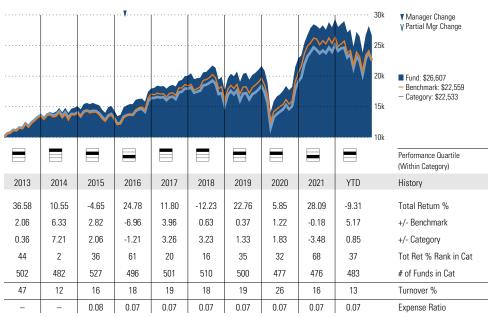
Morningstar Investment Management LLC Analysis

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ESG Metrics

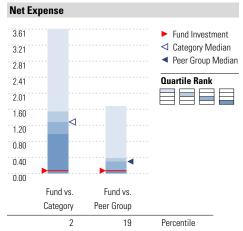
Metric	Rating	Updated
Sustainability Rating	4	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance





	8/499	9/48	Rank	
Peer group	is a subset of t	he category and	d includes fun	ds with the
same man	agement style (a	active vs. passiv	ve) and simila	r 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

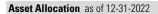
Equity

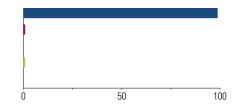
1. /			
0	0	0	Large
17	19	5	MIG
28	27	4	Small

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	Dmorte	Cat	Fund	- Do		a. N	Catao		/erage		
_		Fund	Bmark		Fullu	• bei	nchmar	к Ц	categ	JULY AV	rerage		
Դ	Cyclical	50.02	53.37	51.23			1		1				
æ.	Basic Materials	6.05	3.54	5.91] [
A	Consumer Cyclical	12.07	10.46	13.69		-1							
	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		_ : V							
ݐ	Technology	6.87	6.55	9.12									
-	Defensive	15.31	19.27	13.13				1					
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

