Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

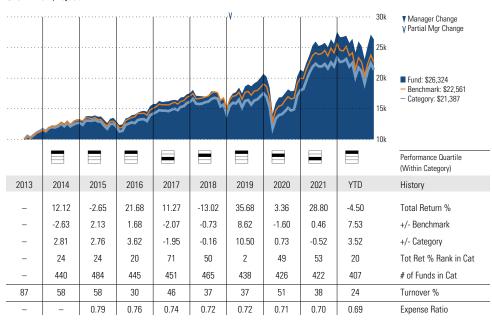
Morningstar Investment Management LLC Analysis

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

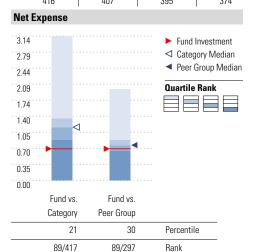
ESG Metrics

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

Growth of \$10,000



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



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

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



Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category Morning

■ Mid-Cap Value Russel

Morningstar Index Russell Mid Cap Value TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

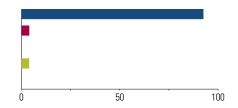
4	13	4	Large
18	44	9	Mid
2	6	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

Top 0 Holdings as of 12-31-2022

Name

% Net Asset

Cumulative %

YTD Return % N

Morningstar Sector

Total Holdings 0

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

American Century Diversified Bond R6 ADDVX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jeffrey Houston since 12-2001 Robert Gahagan since 12-2002 Charles Tan since 10-2018 Peter Van Gelderen since 06-2021 Jason Greenblath since 08-2021

Quantitative Screens

Performance: The fund has finished in the Intermediate Core Bond category's top three quartiles in 8 of the 9 years it's been in existence.

Management: The fund's management has been in place for 21.09 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.34 is 39.29% lower than the Intermediate Core Bond category average.

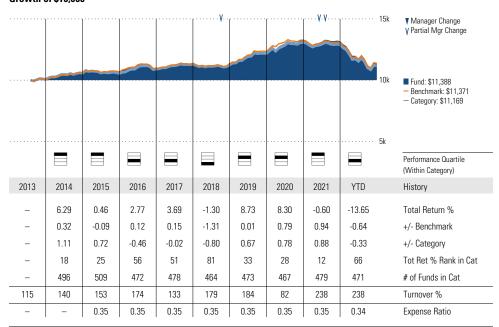
Morningstar Investment Management LLC Analysis

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

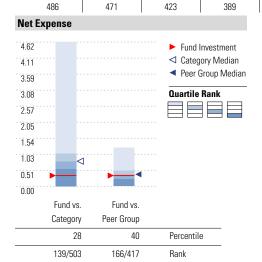
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year 1.47 -13.65 -2.40 -0.05 1.38 Fund Return % 1.87 -13.01 -2.71 0.02 1.06 6.64 Benchmark Return % -13.32 -2 74 -0.16 0.89 1.57 Category Average % 68 66 25 39 % Rank 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 KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.31	_	0.03
Beta	1.00	_	1.00
R-Squared	96.65	_	92.92
Standard Deviation	5.93	5.85	6.12
Sharpe Ratio	-0.52	-0.58	-0.56
Tracking Error	1.09	_	1.54
Information Ratio	0.28	_	-0.09
Up Capture Ratio	106.23	_	104.58
Down Capture Ratio	100.82	_	103.15

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.75	4.43	6.05
Avg Eff Maturity	8.75	-	8.25



of Funds in Category

American Century Diversified Bond R6 ADDVX

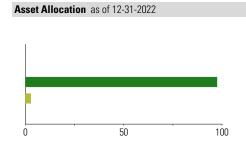
Morningstar Category Intermediate Core Bond **Morningstar Index** Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2022

Style Breakdown Fixed Income

Duration





Total	100.00	100.00
Other	0.00	1.87
Cash	2.60	2.10
Bonds	97.40	95.92
Non-US Stocks	0.00	0.02
US Stocks	0.00	0.10
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	57.81	3.53	54.60
AA	7.12	74.59	8.55
A	14.02	10.82	17.15
BBB	15.07	8.32	16.13
BB	0.30	0.28	1.41
В	0.07	0.00	0.45
Below B	0.00	0.00	0.18
Not Rated	5.61	2.46	1.53

Sector Weighting as of 12-	31-2022											
	Fund	Bmark	Cat	Fund	•	Benchma	ark [] C	Category	Average			
Government	38.84	_	30.92									
Treasury	24.85	-	25.72									
Inflation – Protected	0.00	-	1.34									
Agency/Quasi Agency	0.90	_	1.10									
Other Government Related	13.09	_	2.76									
Corporate	18.93	_	25.82									
Corporate Bond	18.80	_	25.72						0			
Bank Loan	0.13	_	0.06									
Convertible	0.00	_	0.01									
Preferred	0.00	_	0.03	Ì								
Securitized	33.43	_	33.07								0	
Agency MBS Pass-Through	20.40	_	23.32									
Agency MBS ARM	0.15	_	0.33	0								
Agency MBS CM0	0.38	_	2.14	1 [
Non-Agency Residential MBS	1.28	_	0.28	<u>[</u>								
Commercial MBS	0.00	_	0.67	1[]								
Asset-Backed	11.22	_	6.33									
Covered Bond	0.00	_	0.00									
Municipal	1.28	_	0.80									
Cash & Equivalents	2.53	_	6.78									
Other	4.99	-	2.62									
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Us 10yr Note (Cbt)mar23 Xcbt 20230322	03-2023	3.68	3.68	_
⊕ Bpp809no5 Cds Usd P F 1.00000 Spp809no5_fee Ccpcdx	12-2027	3.62	7.30	_
⊕ Bpp809no5 Cds Usd R V 03mevent Spp809no5_pro Ccpcdx	12-2027	3.59	10.89	_
⊕ Us 2yr Note (Cbt) Mar23 Xcbt 20230331	03-2023	3.27	14.15	_
⊕ United States Treasury Notes 3.875%	11-2027	2.81	16.96	_
⊕ United States Treasury Notes 4.5%	11-2025	2.76	19.72	_
⊕ United States Treasury Notes 4%	12-2025	1.89	21.61	_
⊕ United States Treasury Notes 4.125%	11-2032	1.87	23.48	_
€ State Street Bank & Trust Co 4 Repo - 03jan23	01-2023	1.76	25.24	_
⊕ United States Treasury Notes 3.875%	11-2029	1.74	26.98	_

Total Holdings 682

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Century Global Real Estate R6 ARYDX

Morningstar Category Global Real Estate Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Steven Brown since 04-2011 Steven Rodriguez since 12-2011 Vishal Govil since 01-2021

Quantitative Screens

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

Management: The fund's management has been in place for 11.68 years.

Style: The fund has landed in its primary style box —
 Mid-Cap Blend — 90 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.76 is 33.91% lower than the Global Real Estate category average.

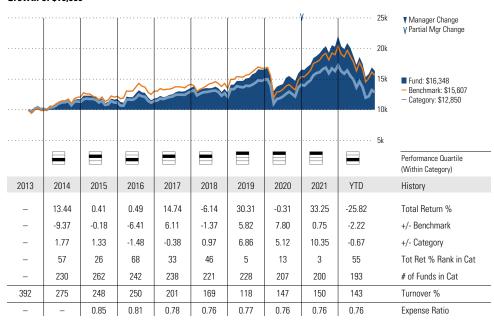
Morningstar Investment Management LLC Analysis

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
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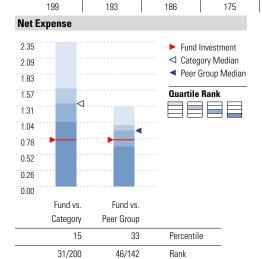
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 10% as of 12-31-2022 Fund 0 Benchmark 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 % 6.67 -25.82 -0.493.80 5.11 4.98 7.17 -23.60 -2.38 1.98 7.93 Benchmark Return % 7.37 -25 15 -4 45 0.08 3.05 Category Average % 56 55 4 4 % Rank in Category # 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	1.33	_	-1.96
Beta	0.87	_	0.91
R-Squared	95.83	_	95.38
Standard Deviation	20.97	23.55	22.01
Sharpe Ratio	0.04	-0.02	-0.11
Tracking Error	5.24	_	4.99
Information Ratio	0.36	_	-0.32
Up Capture Ratio	96.32	_	90.16
Down Capture Ratio	91.13	_	96.06

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.15	15.19	12.77
Price/Book Ratio	1.64	1.44	1.16
Geom Avg Mkt Cap \$B	15.74	10.49	12.16
ROE	14.68	13.67	11.96



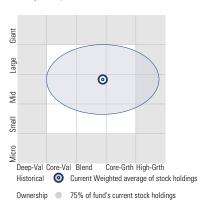
American Century Global Real Estate R6 ARYDX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

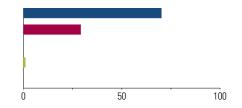
9	10	23	Large
5	35	7	Mid
5	5	1	Small

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	7.22
Cash	0.89	1.45
Bonds	0.00	2.41
Non-US Stocks	29.01	42.77
US Stocks	70.10	46.14
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Ն	Cyclical	99.51	100.00	98.38			
A.	Basic Materials	0.00	0.00	0.48	İ		
4	Consumer Cyclical	0.92	0.00	0.72	0		
÷	Financial Services	0.00	0.04	0.14	ĺ		
tt.	Real Estate	98.59	99.96	97.04			
M	Sensitive	0.49	0.00	1.05	0		
	Communication Services	0.49	0.00	0.09	ĺ i i		
8	Energy	0.00	0.00	0.52			
Ģ	Industrials	0.00	0.00	0.43	Ď		
	Technology	0.00	0.00	0.01	i i i		
→	Defensive	0.00	0.00	0.58	0		
Ę	Consumer Defensive	0.00	0.00	0.08	ĺ		
	Healthcare	0.00	0.00	0.07	ĺ		
?	Utilities	0.00	0.00	0.43	i		

A.I.	0/ 1/ . 4	0 1 .: 0/	VITO D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc	10.35	10.35	-31.17	Real Estate
⊕ Equinix Inc	5.38	15.73	-21.09	Real Estate
→ Public Storage	4.93	20.67	-19.55	Real Estate
⊕ Simon Property Group Inc	3.62	24.29	-22.15	Real Estate
⊕ Realty Income Corp	3.37	27.66	-7.25	Real Estate
⊕ Gaming and Leisure Properties Inc	3.36	31.01	12.81	Real Estate
	3.33	34.34	-8.35	Real Estate
Mid-America Apartment Communities Inc	2.76	37.11	-29.54	Real Estate
⊕ Digital Realty Trust Inc	2.56	39.67	-40.55	Real Estate
→ UDR Inc	2.52	42.20	-32.93	Real Estate
⊕ Link Real Estate Investment Trust	2.50	44.70	-5.58	Real Estate
⊕ Healthpeak Properties Inc	2.47	47.17	-27.21	Real Estate
⊕ Iron Mountain Inc	2.30	49.47	-0.01	Real Estate
⊖ Kite Realty Group Trust	2.09	51.56	0.41	Real Estate
⊕ Sun Communities Inc	1.94	53.50	-30.22	Real Estate

Total Holdings 62

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Jonathan Knowles since 01-2016
Bradford Freer since 01-2017
Akira Shiraishi since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Dawid Justus since 01-2020
Piyada Phanaphat since 01-2020

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.56 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- ◆ Net Expense: The fund's expense ratio of 0.57 is

 50.43% lower than the Diversified Emerging Mkts category
 average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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

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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

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Baird Ultra Short Bond Institutional BUBIX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 12-2013 Mary Ellen Stanek since 12-2013 Charles Groeschell since 12-2013 Warren Pierson since 12-2013 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021 Abhishek Pulakanti since 05-2022 Andrew O'Connell since 05-2022

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.15 is 67.39% lower than the Ultrashort Bond category average.

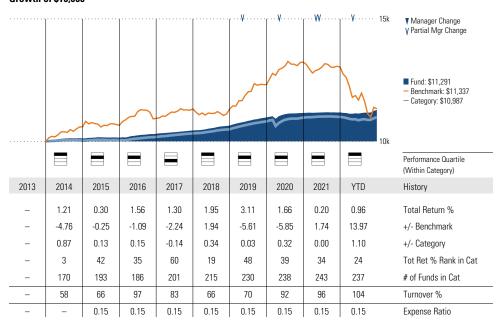
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ESG Metrics

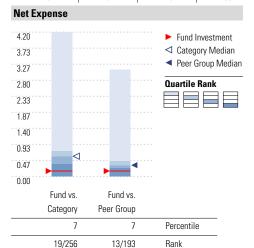
Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance





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	1.14	_	0.76
Beta	0.08	_	0.12
R-Squared	22.66	_	17.12
Standard Deviation	0.95	5.85	1.94
Sharpe Ratio	0.09	-0.58	-0.30
Tracking Error	5.46	-	5.59
Information Ratio	0.67	_	0.56
Up Capture Ratio	17.96	_	22.64
Down Capture Ratio	2.35	_	11.26

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.54	4.43	0.72
Avg Eff Maturity	0.60	-	3.41



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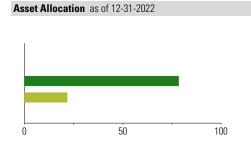
Baird Ultra Short Bond Institutional BUBIX

Morningstar Category Ultrashort Bond

Morningstar Index

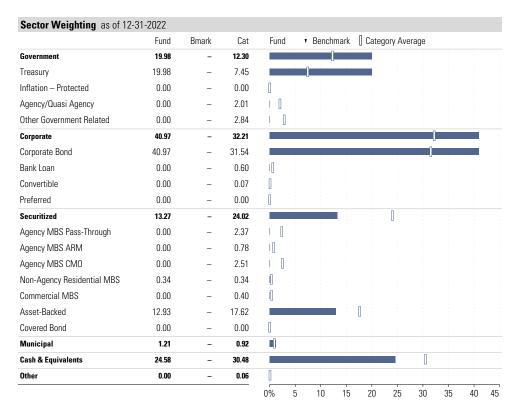
Bloomberg US Agg Bond TR USD





Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	78.37	65.14
Cash	21.64	35.06
Other	0.00	-0.20
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	44.10	3.53	45.58
AA	2.10	74.59	9.37
A	16.40	10.82	22.58
BBB	37.10	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	0.30	2.46	4.75



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	,	,		
⊕ First American Government Obligs U	02-2030	4.74	4.74	_
United States Treasury Notes 0.13%	05-2023	4.69	9.43	_
United States Treasury Notes 0.13%	07-2023	3.52	12.94	_
United States Treasury Notes 0.13%	06-2023	2.64	15.59	_
United States Treasury Notes 0.13%	04-2023	2.13	17.72	-
United States Treasury Notes 0.13%	12-2022	1.98	19.70	_
United States Treasury Notes 2.63%	06-2023	1.78	21.49	_
⊕ United States Treasury Notes 0.38%	10-2023	1.74	23.22	_
Chase Issuance Trust 1.53%	01-2025	1.12	24.35	_
€ Ford Credit Floorplan Master Owner Trust A 3.17%	03-2025	1.04	25.39	_

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Allocation--15% to 30%

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 5 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 7.61 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.29 is 71% lower than the Allocation--15% to 30% Equity category

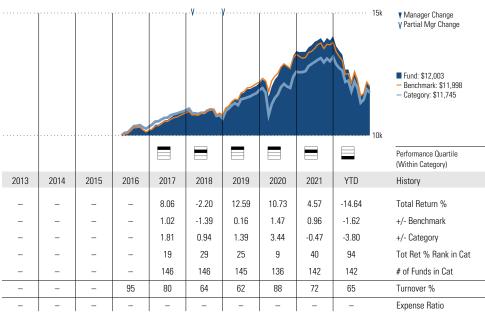
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000



Trailing Performance



	140	- 1	142		120		120
Net Ex	cpense)					
3.17					► Fu	ınd Inve	stment
2.82					← Ca	ategory	Median
2.47					◀ Pe	eer Grou	p Media
2.12					Quar	tile Raı	ık
1.77							
1.41							
1.06		4					
0.71				₹			
0.36							
0.01							
	Fund	VS.	Fun	d vs.			
	Categ	ory	Peer G	roup			
		4		5	Perce	ntile	

6/145	8/166	Rank						
Peer group is a subset of t	he category an	d includes fur	ds with the					
same management style (active vs. passive) and similar share class								
characteristics								

3-Year Risk Metrics

Alpha	0.22	_	0.26
Beta	1.10	_	1.02
R-Squared	97.32	_	88.17
Standard Deviation	8.39	7.51	8.23
Sharpe Ratio	-0.11	-0.14	-0.10
Tracking Error	1.57	_	2.92
Information Ratio	0.08	_	0.02
Up Capture Ratio	109.29	_	103.33
Down Capture Ratio	107.45	_	101.25

Fund

Bmark

Cat

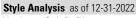
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.22	15.87	16.13
Price/Book Ratio	2.54	2.51	2.62
Avg Eff Duration	7.54	6.45	4.02





BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category Allocation--15% to 30% Morningstar Index Morningstar US Con Tgt Alloc NR USD



Morningstar Style Box™



-50 100

Asset Allocation as of 12-31-2022

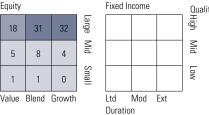
Total	100.00	100.00
Other	27.11	4.52
Cash	-1.12	13.34
Bonds	53.04	69.36
Non-US Stocks	5.99	2.75
US Stocks	14.98	10.03
Asset Class	Net %	Cat%

Stv	νle	Br	ea	kd	n	wn

Equity

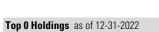
Weight %

>50 25-50 10-25 0-10



uality	

18	31	32	_arge				ligh
5	8	4	Mid				Mid
1	1	0	Small				Low
Value	Rland	Growth		Ltd	Mod	Evt	



		From al	Dl.	0-4	Г		- DI		П с-4	A				
		Fund	Bmark	Cat	Fund	1	Bench	ımark	Categ	jory Ave	rage	. •		
Դ	Cyclical	31.99	33.42	32.65		,			1					
A	Basic Materials	3.85	4.31	3.36										
A	Consumer Cyclical	9.64	10.18	8.87										
Ę	Financial Services	15.48	15.54	14.07										
ŵ	Real Estate	3.02	3.39	6.35		[_
W	Sensitive	41.72	41.95	41.29										ľ
	Communication Services	6.96	6.37	6.35										
•	Energy	5.16	5.36	6.73										
Ф	Industrials	10.13	11.10	10.40		- 1								
	Technology	19.47	19.12	17.81										
→	Defensive	26.29	24.62	26.07										
Ħ	Consumer Defensive	8.28	7.52	7.34			(iii							
+	Healthcare	14.85	13.98	14.14										
•	Utilities	3.16	3.12	4.59										
					0%	5	10	15	20	25	30	35	40	4

Name Maturity Date % Net Asset Cumulative % YTD Return % Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Allocation--30% to 50%

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 6 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 7.61 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.29 is 69.15% lower than the Allocation--30% to 50% Equity category average.

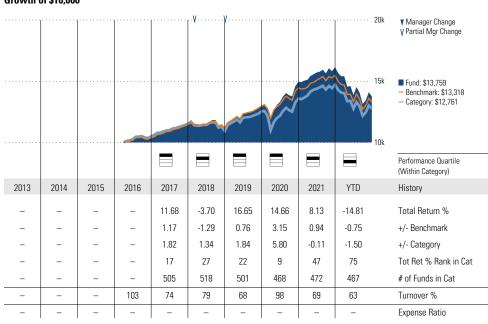
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Low Risk	09-30-2022

Growth of \$10,000



Trailing Performance



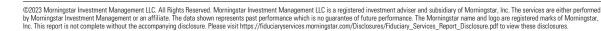
3-Year Risk Metrics

17	- 1	107	ı	100	ı	100
Net Expe	ense					
4.00				► Fi	und Invest	ment
3.56				⊲ C	ategory M	ledian
3.11				⋖ P	eer Group	Media
2.67				Quai	rtile Rank	(
2.23						
1.78						
1.34						
0.90			■ 4			
0.45			-3			
0.01						
	Fund vs.	Fun	d vs.			
C	Category	Peer G	roup			
	5		7	Perce	entile	_
						-

23/475	29/422	Rank						
Peer group is a subset of	the category ar	nd includes fun	ds with the					
same management style (active vs. passive) and similar share clas								
characteristics								

	Fund	Bmark	Cat
Alpha	0.91	_	-0.07
Beta	1.08	-	1.04
R-Squared	98.51	_	92.82
Standard Deviation	11.14	10.23	11.05
Sharpe Ratio	0.14	0.05	0.05
Tracking Error	1.59	_	3.07
Information Ratio	0.59	_	-0.03
Up Capture Ratio	110.93	_	103.16
Down Capture Ratio	104.68	_	104.12

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.99	15.71	16.64
Price/Book Ratio	2.50	2.46	2.75
Avg Eff Duration	7.50	6.45	5.22





BlackRock 40/60 Target Allocation K BKMPX

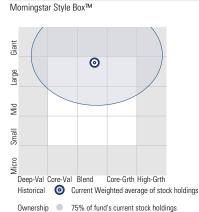
Morningstar Category Allocation--30% to 50%

Morningstar Index

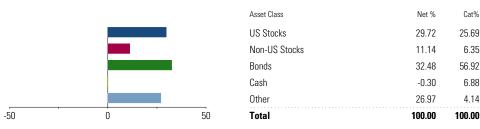
Morningstar IIS Mo

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR

 $\textbf{Style Analysis} \ \, \text{as of 12-31-2022}$



Asset Allocation as of 12-31-2022





Style Breakdown

Equity			
18	29	31	Large
5	8	4	Mid
1	2	1	Small
Value	Rland	Growth	



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

Ton	Loldings	as of 12-31-2022

Name Maturity Date % Net Asset Cumulative % YTD Return % Morningstar Sector

Total Holdings

⊕ Increase ⊕ Decrease ※ New to Portfolio

BlackRock 60/40 Target Allocation K BKGPX

Morningstar Category Allocation--50% to 70%

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 6 of the 6 years it's been in existence.

Management: The fund's management has been in place for 7.61 years.

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

Net Expense: The fund's expense ratio of 0.28 is 73.08% lower than the Allocation--50% to 70% Equity category average.

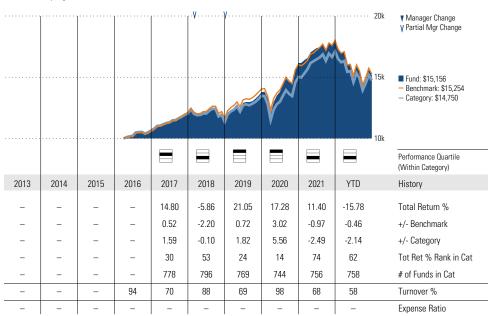
Morningstar Investment Management LLC Analysis

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	3	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000



Trailing Performance



	770	ļ	750	I	030	- 1	030
Net Ex	pense						
4.92					► Fu	ınd Inve	stment
4.37					⊲ Ca	ategory	Median
3.83					◀ Pe	er Grou	p Median
3.28					Quar	tile Rar	ık
2.73							
2.19							
1.64							
1.09		4					
0.55				. 			
0.00							
	Fund	VS.	Fund	VS.			
	Categ	ory	Peer Gr	oup			
		3		7	Perce	entile	_

18/783	46/668	Rank	
Peer group is a subset of	the category an	id includes fund	ds with the
same management style (active vs. passi	ive) and similar	share class
characteristics.			

3-Year Risk Metrics

0.35	_	0.04
1.03	_	1.01
98.85	_	94.21
14.24	13.72	14.31
0.23	0.21	0.20
1.59	_	3.33
0.26	_	-0.02
103.36	_	100.97
101.58	-	101.15
	1.03 98.85 14.24 0.23 1.59 0.26 103.36	1.03 – 98.85 – 14.24 13.72 0.23 0.21 1.59 – 0.26 – 103.36 –

Fund

Bmark

Cat

Fund	Bmark	Cat
15.76	16.24	17.39
2.42	2.63	3.04
7.96	6.45	5.29
	15.76 2.42	15.76 16.24 2.42 2.63



BlackRock 60/40 Target Allocation K BKGPX

Quality

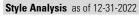
High

Mid

Low

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

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



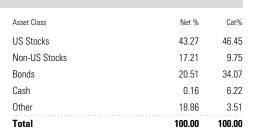
Large

Fixed Income

Ltd

Mod Duration

Asset Allocation as of 12-31-2022



Style Breakdown

Equity 19 29





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

	Fund	Bmark	Cat	Fund	▼ Bench	mark
∿ Cyclical	30.66	32.81	31.62			
Basic Materials	3.98	3.99	3.72			
Consumer Cyclical	8.78	10.16	10.21			
Financial Services	15.16	15.27	15.09			
Real Estate	2.74	3.39	2.60	[
✓ Sensitive	42.71	42.44	42.48			
Communication Services	6.85	6.46	6.62			
Energy	5.59	5.34	5.50		i	
Industrials	10.20	10.77	10.59			
Technology	20.07	19.87	19.77			
→ Defensive	26.63	24.73	25.91			
Consumer Defensive	7.95	7.41	7.08			
Healthcare	14.76	14.20	15.59	_		
Utilities Utilities	3.92	3.12	3.24			

Top 0 Holdings	as of 12-31-2022
----------------	------------------

Maturity Date % Net Asset YTD Return % Name Cumulative % Morningstar Sector

Total Holdings

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

40 45

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Allocation--70% to 85%

62

328

56

3-Year Risk Metrics

11

323

116

49

322

51

Morningstar Index

Eauity

Morningstar US Mod Agg Tgt Alloc NR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Allocation-70% to 85% Equity category's top three quartiles in 6 of the 6 years it's been in existence.

Management: The fund's management has been in place for 7.61 years.

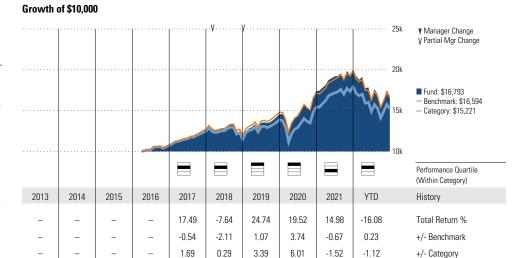
✓ Net Expense: The fund's expense ratio of 0.31 is 69% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



12

333

64

39

341

59

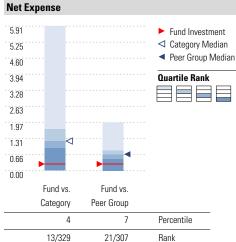
81

47

345

80

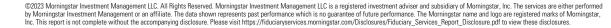




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

	Fund	Bmark	Cat
Alpha	0.91	-	-0.36
Beta	1.03	-	1.00
R-Squared	99.30	-	95.37
Standard Deviation	17.17	16.69	17.17
Sharpe Ratio	0.31	0.26	0.23
Tracking Error	1.49	-	3.53
Information Ratio	0.67	-	-0.19
Up Capture Ratio	104.08	-	99.82
Down Capture Ratio	100.27	_	101.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.59	15.67	15.37
Price/Book Ratio	2.42	2.45	2.44
Avg Eff Duration	_	6.45	5.64





BlackRock 80/20 Target Allocation K BKAPX

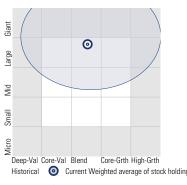
Morningstar Category Allocation--70% to 85% Morningstar Index

> 10 15 20 25 30

Morningstar US Mod Agg Tgt Alloc NR

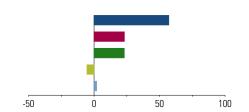
Style Analysis as of 12-31-2022

Morningstar Style Box™



Asset Allocation as of 12-31-2022

Sector Weighting as of 12-31-2022



Total	100.00	100.00
Other	1.99	6.03
Cash	-5.45	5.13
Bonds	23.13	14.51
Non-US Stocks	23.20	17.64
US Stocks	57.12	56.68
Asset Class	Net %	Cat%

2 Deer	n-Val Cor	e-Val Ble	nd (Core-Grth	High-Grt	h				Fund	Bmark	Cat	Fund	 Benchmark 	Categor	y Average	
		_			erage of st		ngs	Դ	Cyclical	30.24	33.76	34.81		* * * * * * * * * * * * * * * * * * *			
0wn	ership	75%	of fund	's current	stock hol	dings		A	Basic Materials	3.91	4.44	4.81					
								A	Consumer Cyclical	8.64	10.21	10.40					
									Financial Services	15.01	15.71	16.02					
Style	Breako	lown						仓	Real Estate	2.68	3.40	3.58					
Equity				Fixed	Income		Quality	W	Sensitive	43.68	41.75	41.73					
19	30	30	Large				High	d	Communication Services	6.82	6.38	7.40					
			Mid				Mid	•	Energy	6.86	5.39	5.41					
5	8	4	<u>a</u> .				<u>a</u> :	‡	Industrials	9.95	11.11	11.10					
1	2	1	Smal				Low		Technology	20.05	18.87	17.82					
-		'	_					\rightarrow	Defensive	26.08	24.47	23.45					
Value	Blend	Growth		Ltd Durat	Mod	Ext		Ħ	Consumer Defensive	7.84	7.54	6.77		o i			
Weight	%			Durat	1011				Healthcare	14.49	13.79	13.64					
	25-50 10-	25 0-10						•	Utilities	3.75	3.14	3.04					
/00 4	00 10	20 0.10												1 1	$\overline{}$		

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

Total Holdings 0

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

BlackRock Inflation Protected Bond K BPLBX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 5.88 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 48.28% lower than the Inflation-Protected Bond category average.

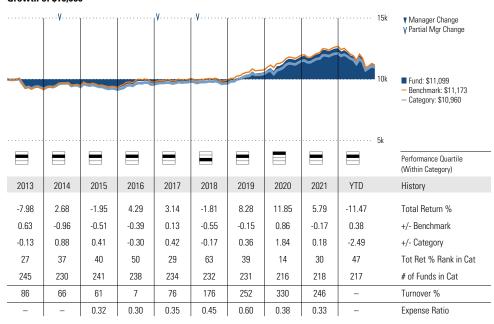
Morningstar Investment Management LLC Analysis

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

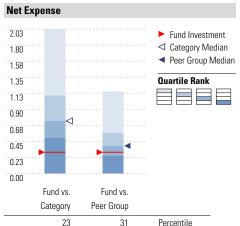
Metric	Rating	Updated
Sustainability Rating	3	09-30-2022

Growth of \$10,000



Trailing Performance





	51/218	51/167	Rank	
Peer group	is a subset of the	category	and includes fo	unds with the
same man	agement style (act	tive vs. pa	ssive) and simi	lar share class
characteri	etice			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.32	-	0.15
Beta	1.03	-	0.92
R-Squared	98.78	-	88.43
Standard Deviation	7.27	7.01	6.90
Sharpe Ratio	0.13	0.08	0.11
Tracking Error	0.83	-	2.51
Information Ratio	0.42	-	-0.22
Up Capture Ratio	103.20	-	92.15
Down Capture Ratio	99.65	-	90.88

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.03	4.52	5.55
Avg Eff Maturity	6.93	_	6.37



BlackRock Inflation Protected Bond K BPLBX

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

Style Analysis as of 12-31-2022 Style Breakdown



-100	-50	0	50	100	150	200

Asset Allocation as of 12-31-2022

Asset Class	Net %	Cat%
US Stocks	0.11	0.12
Non-US Stocks	0.00	0.00
Bonds	171.34	97.04
Cash	-71.57	2.15
Other	0.14	0.70
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	96.79	0.00	88.32
AA	0.10	99.60	3.60
A	0.14	0.00	1.66
BBB	0.71	0.00	2.25
BB	0.05	0.00	0.50
В	0.09	0.00	0.15
Below B	0.00	0.00	0.14
Not Rated	2.12	0.40	3.38

	Fund	Bmark	Cat	Fund	▼ Be	enchmark	Ca	tegory A	verage		
Government	83.52	_	89.94					, ,			
Treasury	0.38	_	0.39								
Inflation – Protected	55.12	_	84.49								[
Agency/Quasi Agency	0.00	_	0.09	0							
Other Government Related	28.02	_	4.97								
Corporate	0.19	_	2.44	[]							
Corporate Bond	0.19	_	2.29	i [] 🖁							
Bank Loan	0.00	_	0.15	0							
Convertible	0.00	_	0.00	Ď.							
Preferred	0.00	_	0.00	Ò							
Securitized	2.10	-	3.50								
Agency MBS Pass-Through	0.00	_	0.43								
Agency MBS ARM	0.00	_	0.00	Ò							
Agency MBS CMO	0.00	_	0.10								
Non-Agency Residential MBS	0.09	_	0.14								
Commercial MBS	0.28	_	0.39								
Asset-Backed	1.73	_	2.29								
Covered Bond	0.00	_	0.15								
Municipal	0.00	_	0.02								
Cash & Equivalents	1.03	_	3.04								
Other	13.16	_	1.07								

Top 0 Holdings as of 12-31-2022

Name

Maturity Date

We have a Sector

Fixed Income Sector

Total Holdings 0

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



BrandywineGLOBAL Global Opp Bond IS GOBSX

Morningstar Category Global Bond **Morningstar Index** Bloomberg Gbl Agg Ex USD TR USD

Portfolio Manager(s)

David Hoffman since 11-2006 Jack McIntyre since 02-2012 Anujeet Sareen since 01-2017 Tracy Chen since 12-2020 Brian Kloss since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 16.18 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.56 is 35.63% lower than the Global Bond category average.

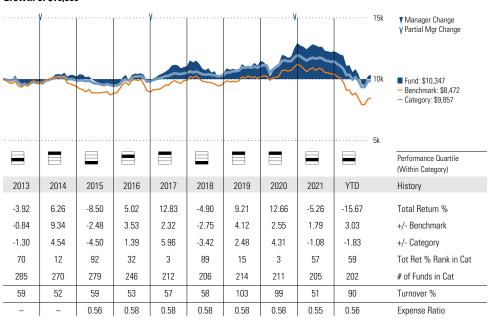
Morningstar Investment Management LLC Analysis

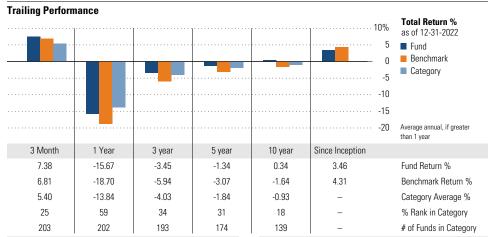
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

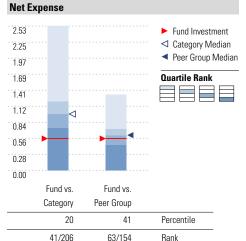
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023

Growth of \$10,000







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

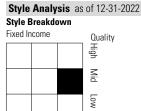
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.09	_	0.81
Beta	1.20	_	0.87
R-Squared	78.63	_	80.23
Standard Deviation	12.42	9.17	8.97
Sharpe Ratio	-0.29	-0.71	-0.57
Tracking Error	6.03	_	4.41
Information Ratio	0.41	_	0.31
Up Capture Ratio	145.52	_	95.47
Down Capture Ratio	109.16	_	87.17

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	8.44	-	5.70
Avg Eff Maturity	13.96	_	7.56



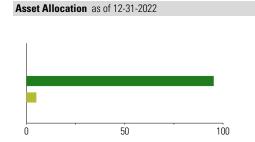
BrandywineGLOBAL Global Opp Bond IS GOBSX

Morningstar Category Global Bond **Morningstar Index** Bloomberg Gbl Agg Ex USD TR USD



Mod Ext

Duration



Total	100.00	100.00
Other	0.00	-2.17
Cash	4.85	13.86
Bonds	95.14	88.18
Non-US Stocks	0.00	0.04
US Stocks	0.00	0.09
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	41.50	_	31.84
AA	17.65	_	13.22
A	10.45	_	18.05
BBB	18.24	_	19.66
BB	11.83	_	8.28
В	0.17	_	3.87
Below B	0.00	_	1.00
Not Rated	0.16	_	4.08

Sector Weighting as of 12-		Б	0 /	-		_		, п	٥.					
	Fund	Bmark	Cat	Fun	d	▼ Be	enchma	ark []	Cateo	jory A	/erage			
Government	36.26	-	49.81											
Treasury	36.26	_	38.70											
Inflation – Protected	0.00	-	2.61											
Agency/Quasi Agency	0.00	_	2.83	[
Other Government Related	0.00	_	5.67	į										
Corporate	4.31	-	16.58											
Corporate Bond	4.31	_	16.05											
Bank Loan	0.00	_	0.37	0										
Convertible	0.00	_	0.14											
Preferred	0.00	_	0.02											
Securitized	7.39	-	6.13											
Agency MBS Pass-Through	7.30	_	3.07											
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.00	_	0.51											
Non-Agency Residential MBS	0.09	_	0.66											
Commercial MBS	0.00	_	0.04											
Asset-Backed	0.00	_	1.39	[]										
Covered Bond	0.00	_	0.46											
Municipal	0.00	_	0.08											
Cash & Equivalents	1.83	_	20.73											
Other .	50.21	_	6.65											
				0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Jpy/Usd Fwd 20230314 57079	03-2023	23.01	23.01	_
	03-2023	22.16	45.17	_
	01-2023	12.65	57.81	_
⊕ Eur/Usd Fwd 20230203 00001510	02-2023	12.47	70.28	_
⊕ Usd/Mxn Fwd 20230124 418	01-2023	12.13	82.41	-
⊕ Usd/Eur Fwd 20230203 00001510	02-2023	11.67	94.08	_
⊕ Clp/Usd Fwd 20230320 00000816	03-2023	5.76	99.83	_
⊕ Usd/Clp Fwd 20230320 00000816	03-2023	5.68	105.52	_
	06-2031	5.43	110.95	_
⊕ Germany (Federal Republic Of) 1.7%	08-2032	5.35	116.30	_

Total Holdings 106

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA Global Equity I DGEIX

Portfolio Manager(s)

Jed Fogdall since 02-2012 Mary Phillips since 02-2017 Allen Pu since 02-2017 Ashish Bhagwanjee since 02-2021

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 10.85 years.

Net Expense: The fund's expense ratio of 0.25 is 74.75% lower than the Global Large-Stock Blend category average.

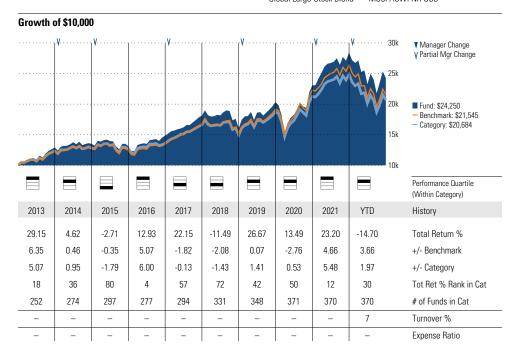
Morningstar Investment Management LLC Analysis

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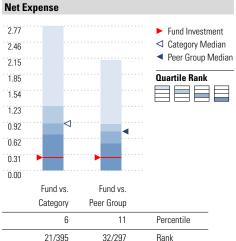
ESG Metrics

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

Morningstar Category Global Large-Stock Blend Morningstar Index MSCI ACWI NR USD







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	1.90	_	0.08
Beta	1.07	_	0.97
R-Squared	97.84	_	94.06
Standard Deviation	21.80	20.14	20.17
Sharpe Ratio	0.34	0.25	0.24
Tracking Error	3.51	_	4.85
Information Ratio	0.58	_	-0.02
Up Capture Ratio	108.72	_	98.24
Down Capture Ratio	102.36	_	98.49

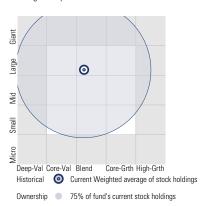
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.71	15.37	16.22
Price/Book Ratio	2.01	2.37	2.51
Geom Avg Mkt Cap \$B	29.81	87.09	70.43
ROE	25.78	25.56	24.69



DFA Global Equity I DGEIX

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

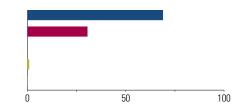
14	20	19	Large
10	13	5	MIG
7	8	3	small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.05	1.77
Cash	0.74	1.97
Bonds	0.00	1.65
Non-US Stocks	30.39	38.12
US Stocks	68.83	56.49
Asset Class	Net %	Cat%

Morningstar Index

MSCI ACWI NR USD

Morningstar Category

Global Large-Stock Blend

Sec	ctor Weighting as of 12-	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	36.55	34.06	32.13	
A	Basic Materials	6.49	4.82	5.18	
A	Consumer Cyclical	10.69	10.06	10.14	
P	Financial Services	15.98	16.40	14.09	
ŵ	Real Estate	3.39	2.78	2.72	
W	Sensitive	43.69	41.45	41.29	<u> </u>
	Communication Services	5.71	6.94	5.83	
•	Energy	6.61	5.61	5.17	
Ф	Industrials	14.22	10.27	14.55	
	Technology	17.15	18.63	15.74	()
→	Defensive	19.76	24.48	26.56	
Ħ	Consumer Defensive	6.91	7.90	8.39	
٠	Healthcare	10.49	13.46	13.38	
•	Utilities	2.36	3.12	4.79	— ' (
					0% 5 10 15 20 25 30 35 40 45

World Regions % Equity 12-31-2022



Greater Asia	Fund % 14.51	Cat % 13.25	
Japan	4.84	5.32	
Australasia	1.72	1.21	(
Asia-4 Tigers	3.40	3.49	
Asia-ex 4 Tigers	4.55	3.23	
Not Classified	0.00	0.00	

	Americas	Fund % 72.37	Cat % 63.73	Greater Europe	Fund % 13.12	Cat % 23.01	Market Maturity	Fund %
	North America	71.48	62.94	United Kingdom	3.01	6.10	Developed Markets	93.78
	Central/Latin	0.89	0.79	W euro-ex UK	8.89	16.48	Emerging Markets	6.22
)				Emrgng Europe	0.17	0.03	Not Available	0.00
3				Africa	1.05	0.40		

Top 0 Holdings as of 12-31-2022

Name % Net Asset Cumulative % YTD Return % Morningstar Sector

Total Holdings 0

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA International Value I DFIVX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jed Foodall since 02-2010 Arun Keswani since 02-2020 Joel Schneider since 02-2022

Quantitative Screens

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

Management: The fund's management has been in place for 12.85 years.

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

Net Expense: The fund's expense ratio of 0.29 is 70.41% lower than the Foreign Large Value category average.

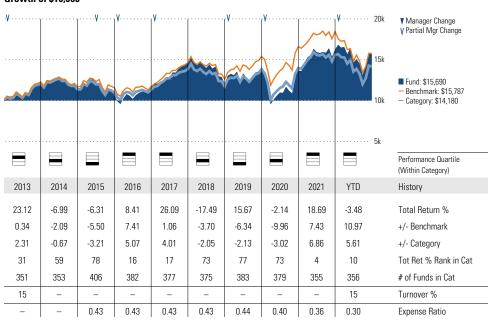
Morningstar Investment Management LLC Analysis

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

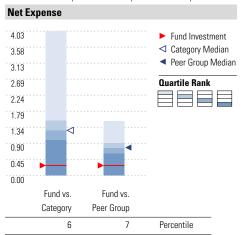
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000





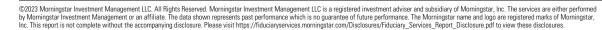


	20/377	20/299	Rank	
Peer grou	p is a subset of	the category an	id includes fun	ds with the
same mar	nagement style (active vs. passi	ive) and simila	r share class
character	ictice			

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.62	_	0.43
Beta	1.15	_	1.04
R-Squared	86.88	_	90.02
Standard Deviation	24.88	20.25	22.18
Sharpe Ratio	0.24	0.10	0.12
Tracking Error	9.48	_	7.29
Information Ratio	0.32	_	0.01
Up Capture Ratio	117.11	_	102.04
Down Capture Ratio	106.08	_	101.68

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	7.54	12.65	9.31
Price/Book Ratio	0.89	1.56	1.15
Geom Avg Mkt Cap \$B	29.32	43.46	32.72
ROE	14.10	19.18	17.40



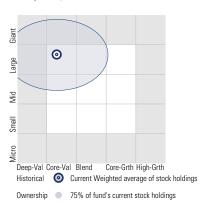


DFA International Value I DFIVX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

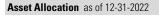
Equity

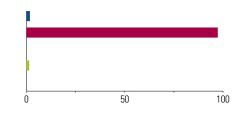
52	25	4	Large
12	6	1	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

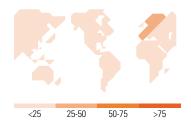




Asset Class	Net %	Cat%
US Stocks	1.57	2.88
Non-US Stocks	97.19	95.13
Bonds	0.00	0.14
Cash	1.24	1.66
Other	0.00	0.19
Total	100.00	100.00

		_		_	
		Fund	Bmark	Cat	Fund Benchmark Category Average
b	Cyclical	57.27	39.68	43.07	
i.	Basic Materials	14.32	7.81	9.19	
-	Consumer Cyclical	11.22	10.37	10.30	
ê	Financial Services	29.51	18.69	22.00	
b	Real Estate	2.22	2.81	1.58	
M	Sensitive	31.63	32.96	35.10	
	Communication Services	3.30	4.93	6.46	
b	Energy	15.17	5.06	8.09	
\$	Industrials	11.75	14.88	14.13	
3	Technology	1.41	8.09	6.42	
+	Defensive	11.11	27.36	21.83	
7	Consumer Defensive	4.65	10.37	7.98	
ŀ	Healthcare	5.75	13.71	10.35	
?	Utilities	0.71	3.28	3.50	

World Regions % Equity 12-31-2022



Greater Asia	Fund % 31.28	Cat % 31.96
Japan	19.85	17.50
Australasia	7.95	4.09
Asia-4 Tigers	3.20	7.20
Asia-ex 4 Tigers	0.28	3.17
Not Classified	0.00	0.00

Americas	Fund % 9.86	Cat % 8.66	Greater Europe	Fund % 58.86	Cat % 59.39	Market Maturity	Fund %
North America	9.64	7.54	United Kingdom	14.04	17.54	Developed Markets	99.51
Central/Latin	0.22	1.12	W euro-ex UK	44.26	41.25	Emerging Markets	0.49
			Emrgng Europe	0.00	0.13	Not Available	0.00
			Africa	0.56	0.47		

Top 0 Holdings as of 12-31-2022

Name % Net Asset Cumulative % YTD Return % Morningstar Sector

Total Holdings 0

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA US Small Cap Value I DFSVX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012 Joel Schneider since 07-2015 Marc Leblond since 02-2020

Quantitative Screens

Management: The fund's management has been in place for 10.85 years.

Net Expense: The fund's expense ratio of 0.3 is 73.68% lower than the Small Value category average.

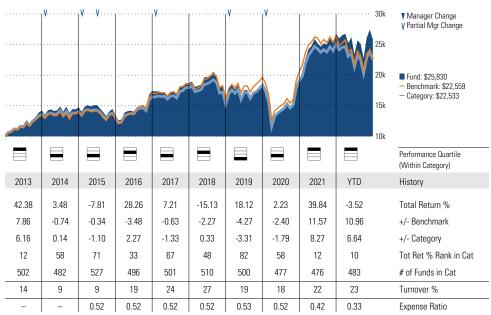
Morningstar Investment Management LLC Analysis

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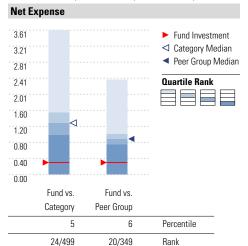
ESG Metrics

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

Growth of \$10,000



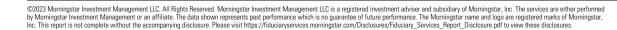




Peer group is a subset of the category and includes funds with	ı the
same management style (active vs. passive) and similar share	class
characteristics.	

3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	6.28	_	2.07
Beta	1.05	_	0.99
R-Squared	97.59	_	95.05
Standard Deviation	29.37	27.66	28.15
Sharpe Ratio	0.49	0.27	0.34
Tracking Error	4.76	_	6.45
Information Ratio	1.39	_	0.30
Up Capture Ratio	113.83	_	101.40
Down Capture Ratio	97.59	_	96.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	7.77	9.22	11.62
Price/Book Ratio	1.18	1.27	1.60
Geom Avg Mkt Cap \$B	2.38	1.83	3.75
ROE	15.13	7.83	16.18





DFA US Small Cap Value I DFSVX

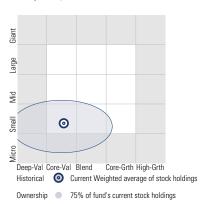
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

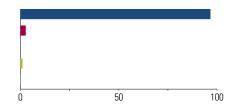
Equity

. ,			
0	1	0	Large
4	3	1	Mid
51	34	6	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	0.07	-0.09
Cash	0.90	2.15
Bonds	0.00	0.01
Non-US Stocks	2.53	3.16
US Stocks	96.50	94.78
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022			_
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	50.60	53.37	51.23	•
A.	Basic Materials	7.84	3.54	5.91	
A	Consumer Cyclical	12.87	10.46	13.69	
ı ş	Financial Services	29.11	26.33	24.71	
命	Real Estate	0.78	13.04	6.92	
W	Sensitive	39.30	27.36	35.63	
	Communication Services	1.82	2.76	1.82	
•	Energy	8.93	5.77	6.46	
Ф	Industrials	19.83	12.28	18.23	
	Technology	8.72	6.55	9.12	
→	Defensive	10.08	19.27	13.13	
Ħ	Consumer Defensive	5.53	3.50	4.03	
٠	Healthcare	4.32	10.57	6.21	
•	Utilities	0.23	5.20	2.89	
					0% 5 10 15 20 25 30 35 40 45 50 5

Top 0 Holdings as of 12-31-2022

Name

% Net Asset

Cumulative %

YTD Return % Mornin

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Stephen Concannon since 11-2014 Jeffrey Mueller since 06-2019 Kelley Baccei Gerrity since 06-2019

Quantitative Screens

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

Management: The fund's management has been in place for 8.16 years.

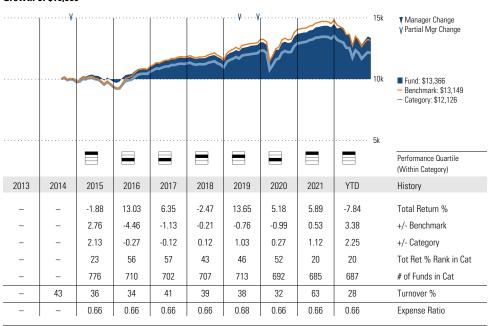
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.66 is 25.84% lower than the High Yield Bond category average.

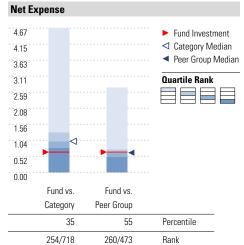
Morningstar Investment Management LLC Analysis

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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	1.03	-	-0.09
Beta	0.91	-	0.94
R-Squared	98.65	-	94.99
Standard Deviation	10.30	11.25	10.89
Sharpe Ratio	0.05	-0.04	-0.04
Tracking Error	1.58	-	2.51
Information Ratio	0.70	-	-0.11
Up Capture Ratio	93.76	-	92.06
Down Capture Ratio	85.62	-	93.01

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	4.16	-	3.39
Avg Eff Maturity	5.48	-	4.98



Duration

Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar CategoryMorningstar IndexHigh Yield BondICE BofA US High Yield TR USD

Style Anal	ysis a	s of 12-31-2022
Style Breakd	lown	
Fixed Income		Quality
		High
		Mid
		Low
Itd Mod	Fxt	J

0	<u>.</u> 50	100

Asset Allocation as of 12-31-2022

Total	100.00	100.00
Other	1.61	3.83
Cash	2.85	1.76
Bonds	94.14	93.67
Non-US Stocks	0.34	0.01
US Stocks	1.06	0.73
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	2.58
AA	0.00	_	0.16
A	0.00	_	0.28
BBB	5.76	_	5.54
BB	43.04	_	38.26
В	37.37	_	37.21
Below B	10.65	_	12.21
Not Rated	3.19	-	3.75

			_			По			
	Fund	Bmark	Cat	Fund	▼ Benchmark	[] Categ	ory Averag	Э	
Government	0.00	-	2.13	[]					
Treasury	0.00	-	0.74	[]					
Inflation – Protected	0.00	_	0.00						
Agency/Quasi Agency	0.00	_	0.10						
Other Government Related	0.00	_	1.29	10					
Corporate	97.09	-	90.06						
Corporate Bond	92.27	_	83.01						
Bank Loan	3.68	_	6.41						
Convertible	0.32	_	0.52						
Preferred	0.82	_	0.12	D					
Securitized	0.00	-	1.25	[]					
Agency MBS Pass-Through	0.00	_	0.03						
Agency MBS ARM	0.00	_	0.00						
Agency MBS CMO	0.00	_	0.04						
Non-Agency Residential MBS	0.00	-	0.05						
Commercial MBS	0.00	_	0.09						
Asset-Backed	0.00	_	1.04						
Covered Bond	0.00	_	0.00						
Municipal	0.00	-	0.03						
Cash & Equivalents	2.91	_	4.79						
Other	0.00	_	1.73	10					

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

Top 0 Holdings as of 12-31-2022

Name Maturity Date % Net Asset Cumulative % Fixed Income Sector

Total Holdings 0

⊕ Increase ⊖ Decrease 🛪 New to Portfolio



Fidelity® 500 Index FXAIX

Portfolio Manager(s)

Louis Bottari since 01-2009 Peter Matthew since 08-2012 Robert Regan since 12-2016 Payal Gupta since 06-2019 Navid Sohrabi since 08-2019

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 13.92 years.
- Net Expense: The fund's expense ratio of 0.02 is 97.4% 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.

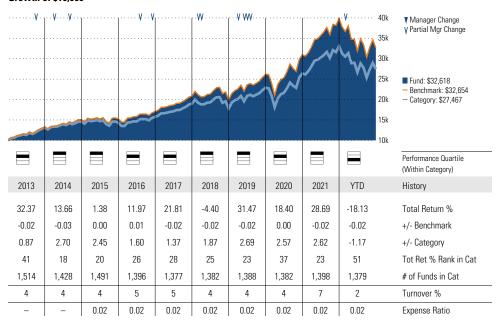
ESG Metrics

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

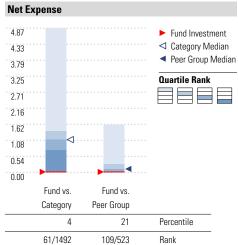
Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

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	-0.01	-	-0.68
Beta	1.00	-	0.96
R-Squared	100.00	-	95.98
Standard Deviation	21.16	21.16	20.73
Sharpe Ratio	0.41	0.41	0.36
Tracking Error	0.01	-	3.95
Information Ratio	-0.99	-	-0.83
Up Capture Ratio	99.97	-	94.55
Down Capture Ratio	100.00	-	96.96

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.03	19.03	18.29
Price/Book Ratio	3.59	3.59	4.14
Geom Avg Mkt Cap \$B	161.21	161.22	211.02
ROE	31.17	31.17	36.63

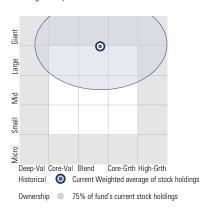


M RNINGSTAR

Fidelity® 500 Index FXAIX

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

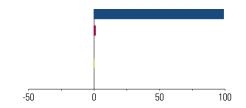
16	29	38	Large
5	8	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Asset Class	Net %	Cat%
US Stocks	98.91	94.79
Non-US Stocks	1.13	2.81
Bonds	0.00	0.84
Cash	-0.04	0.45
Other	0.00	1.10
Total	100.00	100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

Sec	ctor Weighting as of 12-	31-2022												
		Fund	Bmark	Cat	Fund	ł	▼ Bench	nmark	Cate	gory Ave	erage			
Դ	Cyclical	28.72	28.72	29.35										
A	Basic Materials	2.46	2.46	2.84										
A	Consumer Cyclical	9.56	9.56	9.83										
,	Financial Services	13.89	13.89	14.27										
命	Real Estate	2.81	2.81	2.41		ľ								
W	Sensitive	44.60	44.59	44.38										
	Communication Services	7.28	7.28	7.09			0							
•	Energy	5.23	5.23	4.38										
₽	Industrials	9.07	9.06	10.44		-								
	Technology	23.02	23.02	22.47						0				
→	Defensive	26.69	26.69	26.28			_							
Ħ	Consumer Defensive	7.61	7.61	7.43										
٠	Healthcare	15.90	15.90	16.05										
	Utilities	3.18	3.18	2.80)								
					0%	5	10	15	20	25	30	35	40	45

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

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

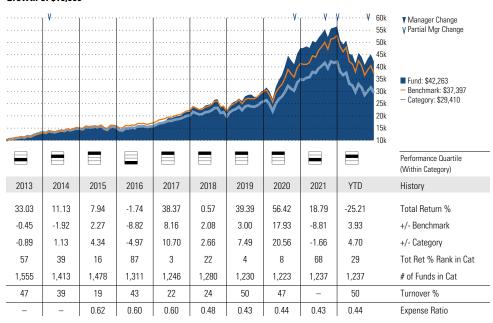
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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

.,.	-, 0		.,20,	- 1	.,	- 1	.,
Net Exp	ense						
6.52					► Fu	nd Inve	stment
5.80					⊲ Ca	tegory l	Median
5.07					◀ Pe	er Grou	p Median
4.35					Quart	ile Rar	ık
3.62							
2.90							
2.17							
1.45		◁					
0.72			••••	◀			
0.00							
	Fund v	/S.	Fund v	S.			
	Catego	ry	Peer Gro	пр			
	9 17		17	Perce	ntile	_	
	106/1281 170/1004		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	3.68	_	-2.73
Beta	0.98	_	0.97
R-Squared	95.99	_	93.03
Standard Deviation	23.75	23.80	24.00
Sharpe Ratio	0.54	0.39	0.27
Tracking Error	4.78	_	6.26
Information Ratio	0.80	_	-0.62
Up Capture Ratio	99.13	_	89.56
Down Capture Ratio	88.11	_	97.48

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



JPMorgan Large Cap Growth R6 JLGMX

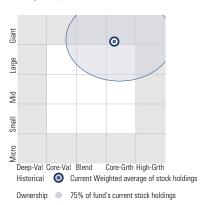
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

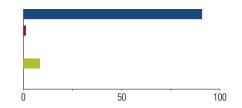
Equity

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

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



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

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

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Matthew Eagan since 09-2006 Elaine Stokes since 09-2006 Brian Kennedy since 02-2013

Quantitative Screens

Q Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 8 of the 9 years it's been in existence.

Management: The fund's management has been in place for 16.26 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.45 is 39.19% lower than the Intermediate Core-Plus Bond category average.

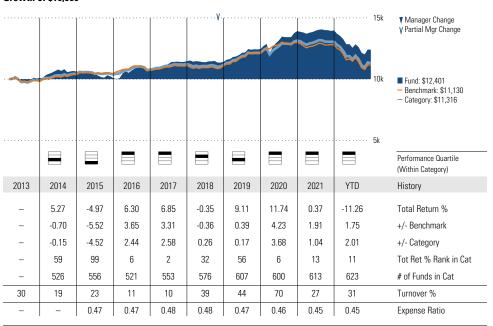
Morningstar Investment Management LLC Analysis

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
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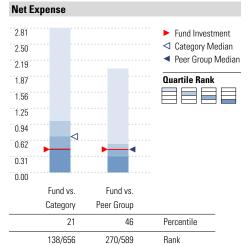
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
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	2.56	_	0.42
Beta	0.96	_	1.04
R-Squared	65.59	_	80.21
Standard Deviation	6.96	5.85	6.92
Sharpe Ratio	-0.11	-0.58	-0.46
Tracking Error	4.09	_	3.09
Information Ratio	0.62	-	0.09
Up Capture Ratio	131.16	-	116.52
Down Capture Ratio	93.10	-	108.79

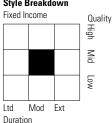
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.89	4.43	6.10
Avg Eff Maturity	6.78	_	8.51



Loomis Sayles Investment Grade Bond N LGBNX

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 Mid

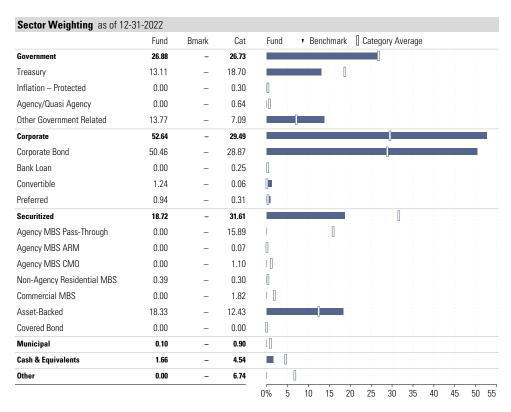


,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	40 01 12 01 2022	
		_
0	50	100

Asset Allocation as of 12-31-2022

Total	100.00	100.00
Other	1.74	-1.94
Cash	10.51	-1.93
Bonds	87.76	103.83
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.02
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	26.29	3.53	49.80
AA	7.44	74.59	5.85
A	14.97	10.82	11.84
BBB	39.25	8.32	19.67
BB	3.84	0.28	5.52
В	1.82	0.00	2.31
Below B	0.15	0.00	1.04
Not Rated	6.25	2.46	3.97



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

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Total Holdings 0



MFS Mid Cap Growth R6 OTCKX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

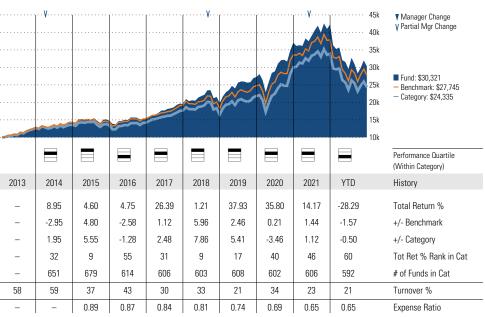
Morningstar Investment Management LLC Analysis

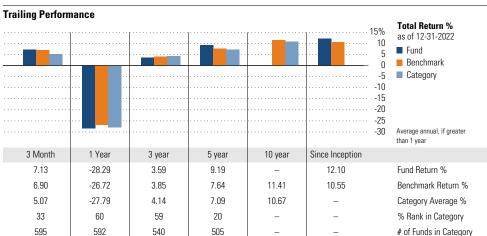
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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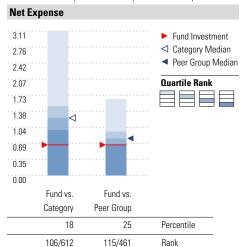
ESG Metrics

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

Growth of \$10,000







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

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



MFS Mid Cap Growth R6 OTCKX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

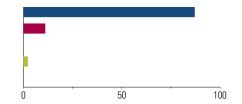
22	6	Large
37	27	Mid
1	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



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

Sec	ctor Weighting as of 12-3	31-2022			
		Fund	Bmark	Cat	Fund Benchmark [] Category Average
Դ	Cyclical	34.43	27.21	28.68	
A.	Basic Materials	2.50	2.81	2.25	
A	Consumer Cyclical	16.58	16.33	13.13	
,	Financial Services	10.84	5.91	9.97	
fi	Real Estate	4.51	2.16	3.33	
Ma.	Sensitive	45.64	52.02	47.54	
	Communication Services	2.92	3.33	2.83	
ð	Energy	2.75	5.11	3.28	
Ф	Industrials	18.06	16.44	15.10	
	Technology	21.91	27.14	26.33	
→	Defensive	19.92	20.77	23.76	
	Consumer Defensive	1.02	3.30	2.88	
٠	Healthcare	18.90	17.13	20.17	
•	Utilities	0.00	0.34	0.71	
					0% 5 10 15 20 25 30 35 40 45 50 5

Top 0 Holdings as of 12-31-2022

Name

% Net Asset

Cumulative %

YTD Return % Mornin

Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



MFS Research International R6 MRSKX

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

Portfolio Manager(s)

Camille Lee since 09-2018 Nicholas Paul since 12-2022

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 4.33 years.

 Net Expense: The fund's expense ratio of 0.64 is 28.09% lower than the Foreign Large Blend category average.

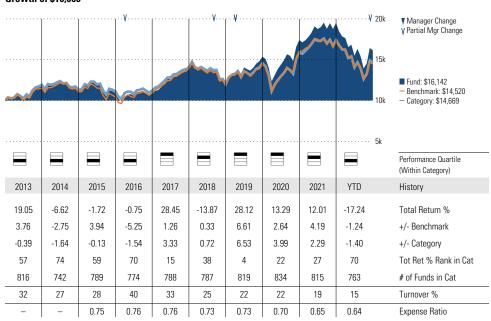
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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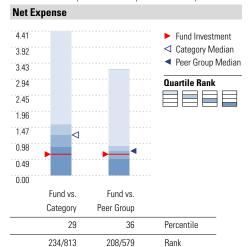
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	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 Fund Return % 15.90 -17.241.64 2.99 4.91 3.42 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 % 57 70 22 10 21 % Rank in Category 791 763 723 630 440 # 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 KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.59	-	0.80
Beta	0.96	_	1.03
R-Squared	94.22	_	94.10
Standard Deviation	19.41	19.53	20.67
Sharpe Ratio	0.13	0.06	0.09
Tracking Error	4.72	-	5.04
Information Ratio	0.33	-	0.14
Up Capture Ratio	105.76	-	106.74
Down Capture Ratio	99.61	_	104.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.82	11.94	12.68
Price/Book Ratio	1.96	1.58	1.72
Geom Avg Mkt Cap \$B	43.38	39.70	47.23
ROE	21.23	18.39	20.83



MFS Research International R6 MRSKX

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

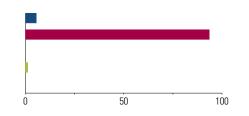
12	40	32	Laige
2	11	3	IVIIO
1	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

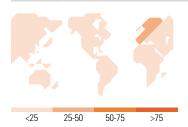
Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.00	1.19
Cash	1.08	1.20
Bonds	0.00	0.21
Non-US Stocks	93.48	94.64
US Stocks	5.44	2.74
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022												
		Fund	Bmark	Cat	Fund	i	Bench	mark	[] Cateo	jory Ave	rage			
<u></u>	Cyclical	40.69	42.57	39.16			,							
æ.	Basic Materials	9.35	8.36	7.62										
A	Consumer Cyclical	9.87	10.81	10.55										
æ	Financial Services	19.33	20.80	18.85										
fi	Real Estate	2.14	2.60	2.14										
W	Sensitive	33.15	35.51	35.36										
	Communication Services	4.50	6.32	5.22										
ð	Energy	5.56	6.11	5.65										
Ф	Industrials	15.89	12.12	14.57										
	Technology	7.20	10.96	9.92			[7							
—	Defensive	26.16	21.90	25.48										
Ħ	Consumer Defensive	9.05	8.69	10.07										
+	Healthcare	13.79	10.00	12.47										
•	Utilities	3.32	3.21	2.94]								
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 12-31-2022



Greater Asia	32.44	35.26	
Japan	19.15	18.06	
Australasia Asia-4 Tigers	3.80 5.87	5.40 6.66	
Asia-ex 4 Tigers	3.62	5.14	
Not Classified	0.00	0.00	

ì	Americas	Fund % 7.04	Cat % 8.84	Greater Europe	Fund % 60.53	Cat % 55.90	Market Maturity	Fund %
;	North America	7.04	7.61	United Kingdom	14.36	13.78	Developed Markets	96.38
)	Central/Latin	0.00	1.23	W euro-ex UK	46.17	40.87	Emerging Markets	3.62
ì				Emrgng Europe	0.00	0.06	Not Available	0.00
ļ				Africa	0.00	1.19		

Top 0 Holdings as of 12-31-2022

Name % Net Asset Cumulative % YTD Return % Morningstar Sector

Total Holdings 0

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PGIM Jennison Small Company R6 PJSQX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Jason Swiatek since 11-2013 Jonathan Shapiro since 07-2018

Quantitative Screens

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

Management: The fund's management has been in place for 9.1 years.

 \times *Style:* The fund has landed in its primary style box — Small Growth — 8.82 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.71 is 40.34% lower than the Small Growth category average.

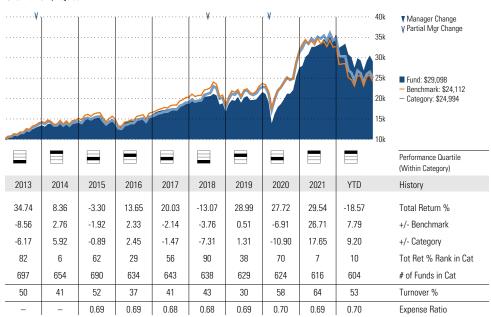
Morningstar Investment Management LLC Analysis

This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

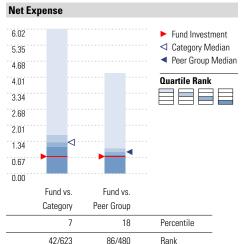
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Rick Score	Madium Rick	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	9.96	_	2.83
Beta	0.98	_	0.95
R-Squared	87.06	_	91.46
Standard Deviation	27.92	26.57	26.53
Sharpe Ratio	0.47	0.12	0.22
Tracking Error	10.06	_	7.92
Information Ratio	0.97	_	0.35
Up Capture Ratio	115.86	_	101.46
Down Capture Ratio	89.06	-	94.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.26	13.28	21.13
Price/Book Ratio	2.24	3.39	3.57
Geom Avg Mkt Cap \$B	4.43	2.51	4.52
ROE	14.33	12.50	12.24



PGIM Jennison Small Company R6 PJSQX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

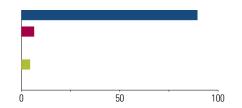
Lquity			
0	0	0	Large
5	15	15	Mid
18	25	21	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.00	0.76
Cash	4.25	2.51
Bonds	0.00	0.01
Non-US Stocks	6.31	4.22
US Stocks	89.43	92.50
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	Ч	▼ Ben	chmarl	د ۱۱ ر	nonate	Avera	ne			
J.	Cyclical	37.42	22.65	25.63	Turi		DCII	Cililiai	. [] 00	Tegory	Avera	gc			
A	Basic Materials	2.62	4.78	2.79		1							'		
Д	Consumer Cyclical	11.08	9.82	11.03			•								
,	Financial Services	12.36	5.84	9.28		7									
æ	Real Estate	11.36	2.21	2.53											
W	Sensitive	38.56	47.52	46.46		-								- [Ţ
d	Communication Services	0.00	2.15	1.84	į g										
ð	Energy	8.33	7.42	4.36											
Ф	Industrials	17.10	17.17	17.68				- :							
	Technology	13.13	20.78	22.58					[1		<u> </u>				
—	Defensive	24.02	29.82	27.91											
Ħ	Consumer Defensive	4.93	4.88	4.70											
+	Healthcare	16.11	23.09	22.23					[]					
•	Utilities	2.98	1.85	0.98											
					0%	5	10	15	20	25	30	35	40	45	51

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018 Stephen Rodosky since 01-2019 Andrew Dewitt since 02-2022

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 4.17 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.76 is 27.62% lower than the Commodities Broad Basket category average.

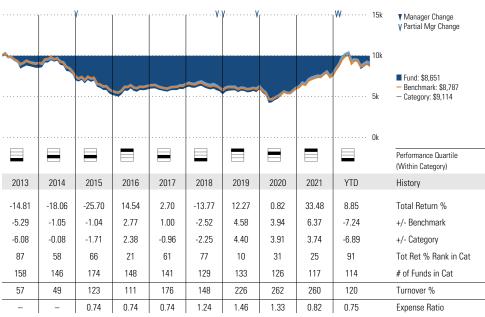
Morningstar Investment Management LLC Analysis

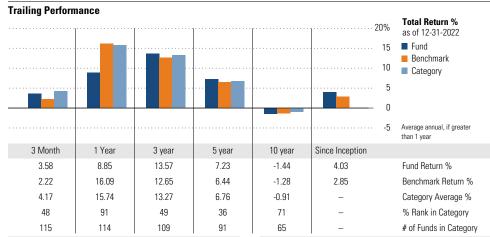
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

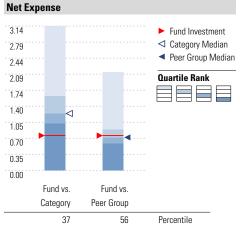
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	12-31-2022

Growth of \$10,000







44/	118	40/72	Rank
Peer group is a	subset of the o	ategory and in	cludes funds with the
same managem	ent style (activ	e vs. passive)	and similar share class
characteristics			

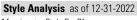
3-1 cai hisk menics			
	Fund	Bmark	Cat
Alpha	-0.73	_	0.33
Beta	1.17	_	1.03
R-Squared	95.84	_	85.73
Standard Deviation	22.31	18.64	21.05
Sharpe Ratio	0.65	0.69	0.67
Tracking Error	5.57	_	7.78
Information Ratio	0.17	_	0.09
Up Capture Ratio	113.44	_	102.74
Down Capture Ratio	116.12	_	103.18

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	_	7.93
Price/Book Ratio	1.51	_	1.87
Geom Avg Mkt Cap \$B	20.09	-	44.07
ROE	16.78	-	27.17

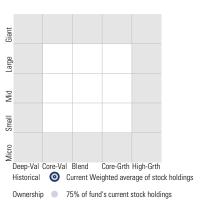


PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD



Morningstar Style Box™



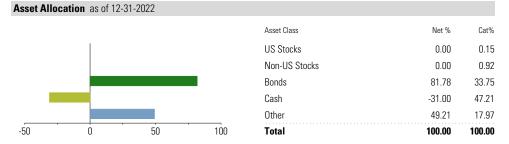


Equity



Value Blend Growth

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



		Fund	Bmark	Cat	Fund	▼ Bei	nchmark	Cate	gory Av	/erage		
Ն	Cyclical	-	-	44.68								
÷.	Basic Materials	_	_	44.68								
A	Consumer Cyclical	_	_	0.00								
,	Financial Services	_	_	0.00	0							
æ	Real Estate	_	_	0.00								
W	Sensitive	-	-	51.07								
	Communication Services	_	_	0.00	ĺ							
ð	Energy	_	_	48.94								
Ф	Industrials	_	_	2.13								
	Technology	_	_	0.00	İ							
—	Defensive	-	-	4.26								
=	Consumer Defensive	_	_	4.26								
٠	Healthcare	_	_	0.00	ĺ							
•	Utilities	_	_	0.00	ĺ							

Top 15 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ 5 Year Treasury Note Future Mar 23	24.31	24.31	_	_
	18.13	42.44	_	_
☆ Cash Offset	16.46	58.90	_	_
─ Euro Schatz Future Mar 23	13.61	72.51	_	_
─ United States Treasury Notes 0.125%	12.16	84.67	_	_
— 10 Year Treasury Note Future Mar 23	12.01	96.68	_	_
⊕ 3 Month Euribor TAS Future Mar 23	9.75	106.43	_	_
─ United States Treasury Notes 0.625%	9.70	116.12	_	_
─ U S TIPS REV REPO	9.31	125.43	_	_
⊕ U S TIPS REV REPO	8.88	134.31	_	_
⊕ TRS R 4.19/91282CDC2 MYC	7.79	142.10	_	_
⊕ Pimco Cayman Cmdty Fd Ltd Instl	7.24	149.34	_	_
⊕ United States Treasury Notes 0.125%	7.20	156.55	_	_
⊕ United States Treasury Notes 0.125%	6.28	162.82	_	_
US Treasury Bond Future Mar 23	5.85	168.67	_	_

Total Holdings 874

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Equity-Income Adm VEIRX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Sharon Hill since 02-2021 Matthew Hand since 10-2021

Quantitative Screens

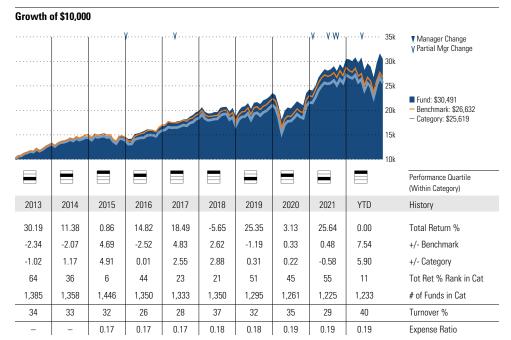
- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.19 is 78.89% lower than the Large Value category average.

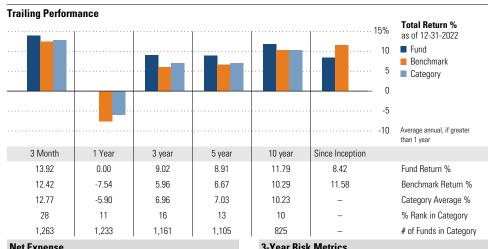
Morningstar Investment Management LLC Analysis

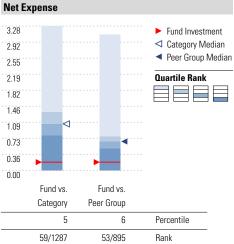
We are placing Vanguard Equity-Income on watch due to the retirement of comanager Michael Reckmeyer of subadvisor Wellington Management. Comanager Matthew Hand assumed lead-PM duties in July 2022 on the Wellington sleeve of the portfolio. Hand has been a member of the portfolio management team since October 2021. Under Hand's leadership the strategy is expected to maintain the same investment process that had delivered solid results over Reckmeyer's tenure. However, since Hand does not have a public track record of his own, we are placing this fund on watch as we assess his transition to lead portfolio manager.

ESG Metrics

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







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 rear mon weares			
	Fund	Bmark	Cat
Alpha	3.32	_	1.13
Beta	0.88	_	0.98
R-Squared	97.71	_	95.78
Standard Deviation	19.29	21.55	21.69
Sharpe Ratio	0.50	0.34	0.38
Tracking Error	3.83	_	4.67
Information Ratio	0.80	_	0.24
Up Capture Ratio	95.90	_	99.43
Down Capture Ratio	84.70	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.85	15.09	13.78
Price/Book Ratio	2.62	2.25	2.38
Geom Avg Mkt Cap \$B	95.12	73.18	109.39
ROE	27.62	18.04	23.75





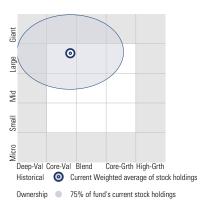
Vanguard Equity-Income Adm VEIRX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

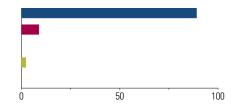
30	44	9	Large
8	8	0	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.00	0.62
Cash	2.17	1.83
Bonds	0.00	0.35
Non-US Stocks	8.79	5.57
US Stocks	89.04	91.62
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmar	c [] Ca	tegory .	Average	_
,	Cyclical	29.90	34.80	32.99							
	Basic Materials	4.10	3.82	3.53		j					
•	Consumer Cyclical	5.81	6.00	6.70							
	Financial Services	18.56	20.26	19.65					■ [] [*]		
ì	Real Estate	1.43	4.72	3.11		1					
JI .	Sensitive	31.35	34.34	36.57] [
	Communication Services	2.21	7.37	6.23			_				
	Energy	9.92	8.46	8.73							
ŀ	Industrials	10.00	10.53	11.13							
1	Technology	9.22	7.98	10.48							
+	Defensive	38.75	30.84	30.45						•	
7	Consumer Defensive	12.65	7.51	8.42							
	Healthcare	18.08	17.53	16.92							
1	Utilities	8.02	5.80	5.11							

Top 15 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.57	3.57	-12.79	Financial Services
→ Pfizer Inc	3.10	6.67	-10.52	Healthcare
	3.02	9.69	5.86	Healthcare
Merck & Co Inc	2.86	12.55	48.42	Healthcare
⊕ ConocoPhillips	2.54	15.09	70.39	Energy
⊕ EOG Resources Inc	2.34	17.44	55.71	Energy
⊖ Eli Lilly and Co	2.24	19.68	33.86	Healthcare
The Home Depot Inc	2.20	21.88	-22.06	Consumer Cyclical
○ Cisco Systems Inc	1.83	23.71	-22.44	Technology
○ Procter & Gamble Co	1.80	25.51	-5.14	Consumer Defensive
	1.76	27.27	-10.38	Financial Services
MetLife Inc	1.64	28.91	18.98	Financial Services
Qualcomm Inc	1.57	30.49	-38.28	Technology
⇒ Philip Morris International Inc	1.56	32.04	11.84	Consumer Defensive
○ Comcast Corp Class A	1.53	33.57	-28.41	Communication Svc

Total Holdings 195

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

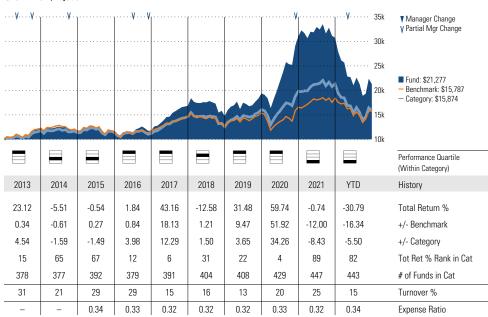
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



Trailing Performance



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

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

Rank

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

3-Year Risk Metrics

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

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



Cat

-0.67

0.98

18/451

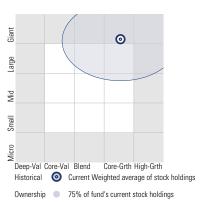
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth MSCI EAFE NR USD

Morningstar Index

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

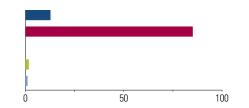
1. /			
9	28	46	Large
3	7	8	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

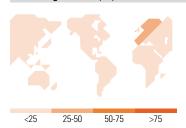
Asset Allocation as of 12-31-2022



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

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

World Regions % Equity 12-31-2022



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

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

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

Total Holdings 146

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

Fund %

79.91

20.09 0.00