Allspring Small Company Growth Admin NVSCX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been
- Management: The fund's management has been in place for 28.16 years.
- Style: The fund has landed in its primary style box Small Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 1.19 is 0% higher than the Small Growth category average.

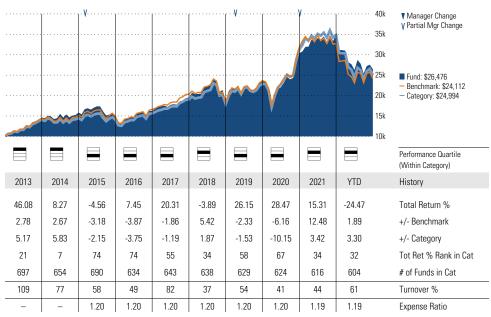
Morningstar Investment Management LLC Analysis

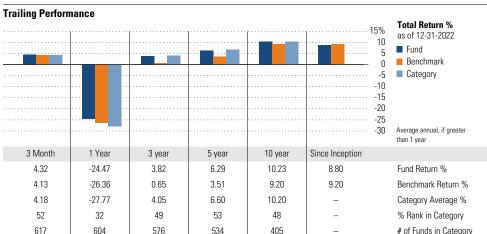
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000





Net Expe	nse			
6.02				► Fund Investment
5.35				Category Median
4.68				 Peer Group Median
4.01				Quartile Rank
3.34				
2.68				
2.01				
1.34	⊲ · ·	····		
0.67				
0.00				
ı	Fund vs.	Fund v	/S.	
C	ategory	Peer Gro	ир	
	59	!	90	Percentile

	368/623	432/480	Rank				
Peer gro	oup is a subset o	f the category an	d includes fund	ds with the			
same management style (active vs. passive) and similar share class							
charact	prietice						

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.13	_	2.83
Beta	0.91	_	0.95
R-Squared	93.48	_	91.46
Standard Deviation	25.09	26.57	26.53
Sharpe Ratio	0.24	0.12	0.22
Tracking Error	6.81	_	7.92
Information Ratio	0.46	_	0.35
Up Capture Ratio	96.91	_	101.46
Down Capture Ratio	88.28	_	94.05

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



Allspring Small Company Growth Admin NVSCX

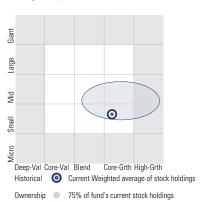
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

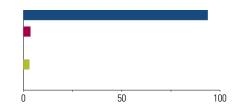
Large	Mid	Small
2	7	32
0	11	37
0	2	9

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.00	0.76
Cash	2.92	2.51
Bonds	0.00	0.01
Non-US Stocks	3.44	4.22
US Stocks	93.64	92.50
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022													
		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	([] Ca	ategory	Avera	ge			
ሁ	Cyclical	22.96	22.65	25.63											
A	Basic Materials	5.21	4.78	2.79			į								
A	Consumer Cyclical	8.46	9.82	11.03			= [
,	Financial Services	8.55	5.84	9.28											
fi	Real Estate	0.74	2.21	2.53											
W	Sensitive	45.93	47.52	46.46											•
	Communication Services	0.25	2.15	1.84	i [
•	Energy	2.19	7.42	4.36			'		_						
Ф	Industrials	17.52	17.17	17.68			- :								
	Technology	25.97	20.78	22.58					- '		1				
-	Defensive	31.11	29.82	27.91											
Ħ	Consumer Defensive	5.42	4.88	4.70											
+	Healthcare	25.69	23.09	22.23			- :-								
•	Utilities	0.00	1.85	0.98	1										
					0%	5	10	15	20	25	30	35	40	45	50

Total Holdings 0



American Century Mid Cap Value Inv ACMVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Michael Liss since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012 Nathan Rawlins since 03-2022

Quantitative Screens

- ✓ Performance: The fund has finished in the Mid-Cap 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 18.76 years.
- Net Expense: The fund's expense ratio of 0.97 is 1.02% lower than the Mid-Cap Value category average.

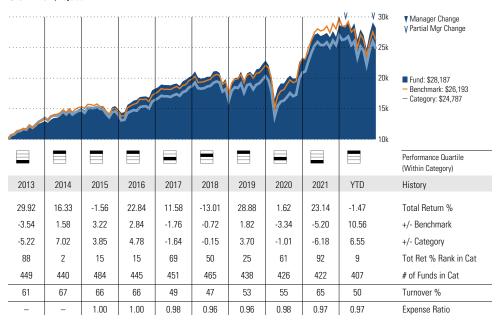
Morningstar Investment Management LLC Analysis

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.

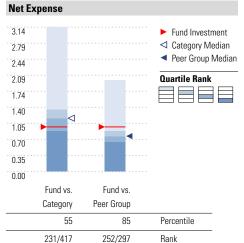
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.84	_	0.86
Beta	0.84	_	0.99
R-Squared	96.37	_	95.83
Standard Deviation	21.27	24.79	25.07
Sharpe Ratio	0.39	0.32	0.35
Tracking Error	5.63	_	5.36
Information Ratio	0.25	_	0.13
Up Capture Ratio	87.67	_	98.80
Down Capture Ratio	81.70	-	96.45

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.92	13.97	12.92
Price/Book Ratio	2.04	2.06	1.88
Geom Avg Mkt Cap \$B	16.70	16.01	12.31
ROE	15.93	15.78	17.41



American Century Mid Cap Value Inv ACMVX

Morningstar Category

Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

11	11	4	Large
32	26	1	MIG
5	9	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2022



		Fund	Bmark	Cat	Fun	d	▼ Ben	chmarl	k [] Ca	ategory	Avera	ge		
Դ	Cyclical	38.07	45.64	42.06										
A.	Basic Materials	2.25	6.13	5.40		0								
A	Consumer Cyclical	7.08	10.44	11.17										
æ	Financial Services	20.11	17.74	19.04										
命	Real Estate	8.63	11.33	6.45			_ '							
W	Sensitive	29.64	33.31	34.28										
	Communication Services	2.57	3.29	3.07										
•	Energy	4.23	5.54	6.21										
Ф	Industrials	16.39	14.82	16.35										
	Technology	6.45	9.66	8.65										
→	Defensive	32.29	21.05	23.65										
Ħ	Consumer Defensive	9.04	4.43	6.57										
٠	Healthcare	14.12	7.55	10.58										
	Utilities	9.13	9.07	6.50										

Top 15 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.04	3.04	3.52	Healthcare
⊕ Northern Trust Corp	2.75	5.79	-23.59	Financial Services
⊕ Bank of New York Mellon Corp	2.59	8.38	-19.18	Financial Services
⊕ Edison International	2.16	10.54	-2.63	Utilities
	2.14	12.68	18.15	Financial Services
⊕ Spire Inc	1.99	14.66	9.84	Utilities
⊕ Koninklijke Ahold Delhaize NV	1.91	16.58	-8.77	Consumer Defensive
⊕ Oshkosh Corp	1.86	18.44	-20.44	Industrials
○ Conagra Brands Inc	1.84	20.28	17.09	Consumer Defensive
⊕ Truist Financial Corp	1.74	22.02	-23.09	Financial Services
Southwest Airlines Co	1.68	23.69	-21.41	Industrials
⊕ NorthWestern Corp	1.64	25.33	8.22	Utilities
⊖ Henry Schein Inc	1.63	26.96	3.02	Healthcare
⊕ Dollar Tree Inc	1.59	28.54	0.65	Consumer Defensive
	1.58	30.12	-2.56	Consumer Cyclical

Total Holdings 101



American Century Real Estate Inv REACX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 1.14 is 10.68% higher than the Real Estate category average.

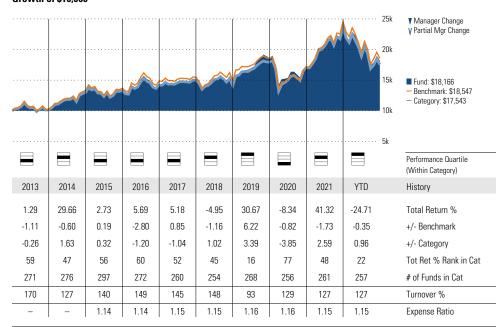
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





Net Exp	ense		
7.00			► Fund Investment
6.22			Category Median
5.44			 Peer Group Median
4.67			Quartile Rank
3.89			
3.11			
2.33			
1.56	<		
0.78			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	64	95	Percentile
	168/262	181/191	Rank

181/191 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.98	_	-0.42
Beta	0.94	_	0.94
R-Squared	97.32	_	93.47
Standard Deviation	22.41	23.61	22.85
Sharpe Ratio	0.04	0.08	0.07
Tracking Error	3.96	_	5.57
Information Ratio	-0.21	_	-0.09
Up Capture Ratio	93.96	_	94.53
Down Capture Ratio	96.81	-	96.18

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



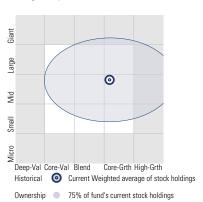
American Century Real Estate Inv REACX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

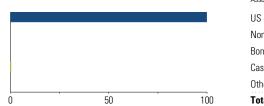
Equity

-quit,			
4	4	35	Laige
0	36	9	VIII
5	5	1	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2022



		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
<u></u>	Cyclical	100.00	99.13	99.22			
å.	Basic Materials	0.00	0.00	0.10	İ		
A	Consumer Cyclical	0.00	0.13	0.91	i i		
	Financial Services	0.00	0.00	0.22	i		
fi	Real Estate	100.00	99.00	97.99			
W	Sensitive	0.00	0.87	0.74	0		
	Communication Services	0.00	0.00	0.20	j i i		
ð	Energy	0.00	0.00	0.04	i i		
Ф	Industrials	0.00	0.87	0.30	Ď i		
	Technology	0.00	0.00	0.20	İ		
→	Defensive	0.00	0.00	0.05	Ď i		
	Consumer Defensive	0.00	0.00	0.00	i		
٠	Healthcare	0.00	0.00	0.00	İ		
•	Utilities	0.00	0.00	0.05	İ		

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

Total Holdings 36



American Funds 2010 Trgt Date Retire R4 RDATX

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Style: The fund has landed in its primary style box Large Value — 90 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.63 is 12.5% higher than the Target-Date 2000-2010 category average.

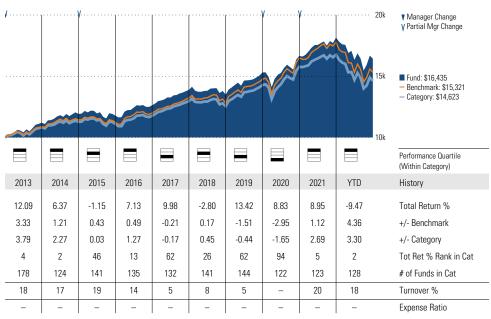
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023

Growth of \$10,000



Trailing Performance

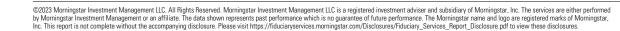


Net Exp	ense			
1.60				Fund Investment
1.42				Category Median
1.24				 Peer Group Median
1.07				Quartile Rank
0.89	√			
0.71			◀	
0.53				
0.36				
0.18				
0.00				
	Fund vs.	Fund	l vs.	
	Category	Peer Gr	oup	
	66		20	Percentile

	85/128	6/31	Rank				
Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class							
character	ietice						

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.21	_	-0.37
Beta	0.88	-	0.89
R-Squared	96.82	_	96.78
Standard Deviation	9.37	10.48	9.48
Sharpe Ratio	0.21	0.09	0.03
Tracking Error	2.09	_	2.28
Information Ratio	0.54	_	-0.19
Up Capture Ratio	90.76	_	85.67
Down Capture Ratio	82.15	_	88.11

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





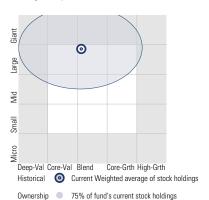
American Funds 2010 Trgt Date Retire R4 RDATX

Quality High Mid Low

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

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

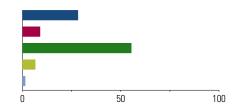
Equity				rixea ii	icome	
26	41	18	Large			
6	8	1	Mid			
0	0	0	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



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

		Fund	Bmark	Cat	Fund	•	Benchmark	[] Ca	tegory /	Average	
b	Cyclical	29.99	39.79	34.76							[
i.	Basic Materials	3.84	4.58	4.83		■ [
4	Consumer Cyclical	6.65	10.75	10.51			0	1			
₽	Financial Services	14.63	15.09	15.72			:	· [
b	Real Estate	4.87	9.37	3.70			7				
NI	Sensitive	36.17	36.00	39.74							
	Communication Services	5.27	4.90	6.06							
•	Energy	7.65	5.28	5.76							
\$	Industrials	10.76	11.38	10.98							
2	Technology	12.49	14.44	16.94							
+	Defensive	33.82	24.21	25.50			. :				
Ę	Consumer Defensive	11.52	7.20	7.39							
۲	Healthcare	16.22	13.62	14.41			· · · · · ·				
?	Utilities	6.08	3.39	3.70							

Top 10 Holdings as of 12-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds Income Fund of Amer R6	_	15.98	15.98	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	10.19	26.18	_	_
⊕ American Funds Bond Fund of Amer R6	_	9.59	35.77	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.39	43.16	_	_
American Funds American Balanced R6	-	6.99	50.15	_	-
⊕ American Funds ST Bd Fd of Amer R6	_	6.79	56.94	_	_
American Funds Capital Income Bldr R6	-	6.62	63.55	_	_
⊕ American Funds Mortgage R6	-	6.59	70.14	_	_
American Funds American Mutual R6	_	5.40	75.54	_	_
American Funds Washington Mutual R6	_	4.00	79.54	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R4 RDBTX

Morningstar Category Target-Date 2015 Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

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

Quantitative Screens

Q Performance: The fund has finished in the Target-Date
2015 category's top three quartiles in 9 of the 10 years it's been in existence.

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

✓ Net Expense: The fund's expense ratio of 0.65 is 8.33% higher than the Target-Date 2015 category average.

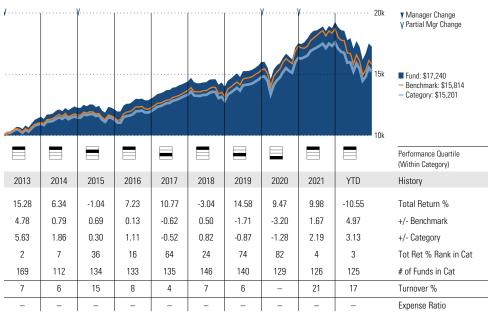
Morningstar Investment Management LLC Analysis

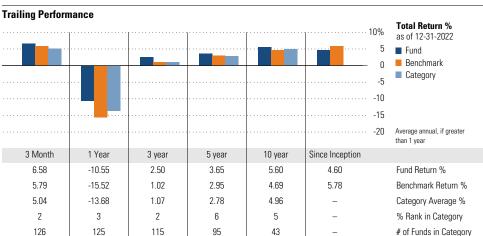
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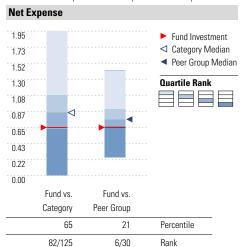
ESG Metrics

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	1.53	-	0.16
Beta	0.88	-	0.93
R-Squared	96.71	_	97.12
Standard Deviation	10.25	11.51	10.85
Sharpe Ratio	0.21	0.07	0.08
Tracking Error	2.35	-	2.11
Information Ratio	0.63	-	0.06
Up Capture Ratio	91.51	-	91.66
Down Capture Ratio	81.68	_	90.60

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



American Funds 2015 Trgt Date Retire R4 RDBTX

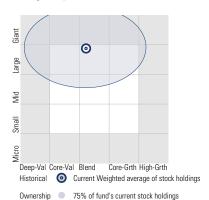
Quality

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 12-31-2022

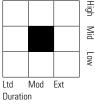
Morningstar Style Box™



Style Breakdown

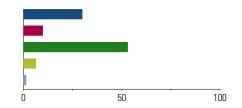
Equity				Fixed In	come	
24	40	20	Large			
5	8	2	Mid			
0	0	0	Small			
Value Bland Growth Ltd Med						

Value Blend Growth



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

Asset Allocation as of 12-31-2022



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

Sec	ctor Weighting as of 12-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	Cyclical	29.71	39.90	34.93	
A.	Basic Materials	3.98	4.67	4.92	
Д	Consumer Cyclical	7.00	10.80	10.67	
,	Financial Services	14.50	15.22	15.85	
fi	Real Estate	4.23	9.21	3.49	
W	Sensitive	37.08	36.02	40.02	
	Communication Services	5.42	4.89	6.06	
ð	Energy	7.40	5.29	5.80	
Ф	Industrials	10.93	11.47	10.98	
	Technology	13.33	14.37	17.18	V 0
→	Defensive	33.20	24.09	25.04	
=	Consumer Defensive	10.95	7.20	7.21	
٠	Healthcare	16.55	13.51	14.24	
•	Utilities	5.70	3.38	3.59	
					0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
		,	,,		g
	-	12.62	12.62	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.58	21.20	_	_
⊕ American Funds Inflation Linked Bd R6	_	7.85	29.05	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	7.67	36.72	_	_
	-	7.42	44.15	-	-
⊕ American Funds Mortgage R6	_	6.03	50.17	_	_
→ American Funds Capital Income Bldr R6	_	6.02	56.20	_	_
	_	6.01	62.21	_	_
→ American Funds Capital World Gr&Inc R6	-	5.01	67.21	_	_
 American Funds Washington Mutual R6 	_	4.41	71.62	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R4 RDCTX

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Net Expense: The fund's expense ratio of 0.65 is 12.07% higher than the Target-Date 2020 category average.

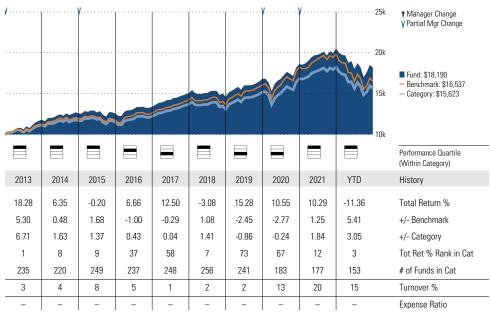
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023

Growth of \$10,000



Trailing Performance



Net Exp	ense		
1.99			Fund Investment
1.77	• • • • • • • • • • • • • • • • • • • •		Category Median
1.55			 Peer Group Mediar
1.33			Quartile Rank
1.11			
0.88			
0.66	•	••••	
0.44			
0.22			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	64	19	Percentile

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

7/38

Rank

Fund	Bmark	Cat
1.72	_	0.27
0.85	_	0.91
97.17	_	96.66
10.81	12.59	11.69
0.21	0.07	0.08
2.66	_	2.49
0.63	_	0.13
89.15	_	90.94
79.00	_	89.35
	1.72 0.85 97.17 10.81 0.21 2.66 0.63 89.15	1.72

Fund	Bmark	Cat
16.33	15.30	15.60
2.91	2.27	2.39
5.18	-	5.80
	16.33 2.91	16.33 15.30 2.91 2.27



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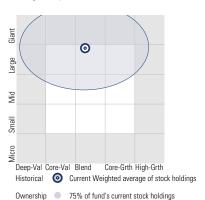
American Funds 2020 Trgt Date Retire R4 RDCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity 22 39 23



Value Blend Growth

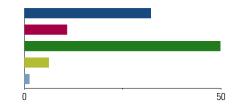
High MidLow Ltd Mod Duration

Quality

Fixed Income

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

Asset Allocation as of 12-31-2022



Total	100 00	100 00
Other	1.22	8.16
Cash	6.13	3.07
Bonds	49.78	48.18
Non-US Stocks	10.78	14.30
US Stocks	32.11	26.29
Asset Class	Net %	Cat%

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

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Income Fund of Amer R6	_	10.45	10.45	_	_
→ American Funds American Balanced R6	-	8.05	18.49	-	_
⊕ American Funds Bond Fund of Amer R6	-	7.97	26.46	_	_
⊕ American Funds Inflation Linked Bd R6	-	7.84	34.30	_	_
American Funds American Mutual R6	-	6.01	40.31	-	_
⊕ American Funds Mortgage R6	_	5.96	46.28	_	_
→ American Funds Interm Bd Fd of Amer R6	_	5.90	52.18	-	_
→ American Funds Capital Income Bldr R6	_	5.65	57.83	-	_
→ American Funds Capital World Gr&Inc R6	-	5.42	63.24	_	_
	_	5.02	68.26	_	_

Total Holdings 22



American Funds 2025 Trgt Date Retire R4 RDDTX

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- ✓ Net Expense: The fund's expense ratio of 0.67 is 4.69% higher than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

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

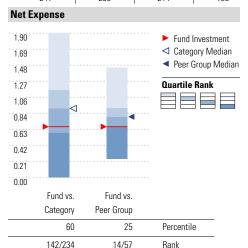
ESG Metrics

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

Growth of \$10,000







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	2.01	_	0.42
Beta	0.87	_	0.91
R-Squared	97.98	_	97.41
Standard Deviation	12.05	13.79	12.71
Sharpe Ratio	0.24	0.08	0.10
Tracking Error	2.53	_	2.57
Information Ratio	0.79	_	0.20
Up Capture Ratio	93.86	_	92.41
Down Capture Ratio	83.09	-	90.14

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



American Funds 2025 Trgt Date Retire R4 RDDTX

Quality High

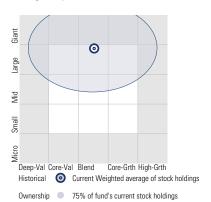
MidLow

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

Equity						
20	37	25	Large			
5	8	4	Mid			
0	1	1	Small			

Value Blend Growth

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

Asset Allocation as of 12-31-2022

50

Total	100 00	100 00
Other	1.13	10.46
Cash	6.26	3.29
Bonds	44.57	41.59
Non-US Stocks	12.72	15.36
US Stocks	35.30	29.29
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d t	Bench	mark	Cate	gory Ave	erage	_	
b	Cyclical	29.92	39.82	36.05									
i.	Basic Materials	3.96	4.87	4.53		= [
-	Consumer Cyclical	9.02	10.90	10.42									
ê	Financial Services	13.98	15.51	15.57									
b	Real Estate	2.96	8.54	5.53			•						
NI	Sensitive	38.77	36.22	40.28									
	Communication Services	6.07	4.95	6.20									
	Energy	6.38	5.31	5.32									
\$	Industrials	10.92	11.67	10.67				_					
2	Technology	15.40	14.29	18.09						_ :			
+	Defensive	31.30	23.96	23.66									
=	Consumer Defensive	9.50	7.22	7.04									
۲	Healthcare	17.34	13.35	13.42		_ :							
?	Utilities	4.46	3.39	3.20									

Top 10 Holdings as of 12-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds American Balanced R6	_	8.04	8.04	_	_
⊕ American Funds Bond Fund of Amer R6	-	7.49	15.53	_	_
⊕ American Funds Inflation Linked Bd R6	-	7.09	22.62	_	_
→ American Funds Capital World Gr&Inc R6	-	6.46	29.08	_	_
⊕ American Funds American Mutual R6	-	6.46	35.54	_	-
⊕ American Funds Income Fund of Amer R6	_	6.42	41.96	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	5.48	47.44	_	_
⊕ American Funds Mortgage R6	-	5.48	52.91	_	_
American Funds Washington Mutual R6	-	5.06	57.97	_	_
⊕ American Funds US Government Sec R6	_	4.88	62.85	_	_

Total Holdings 25



American Funds 2030 Trgt Date Retire R4 RDETX

2

2

6

3

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- ✓ Net Expense: The fund's expense ratio of 0.68 is 4.62% higher than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





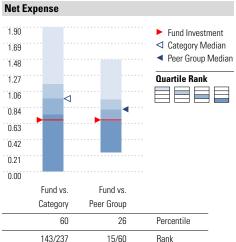
8

21

9

Turnover %

Expense Ratio



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.91	_	0.68
Beta	0.90	_	0.94
R-Squared	98.51	_	98.23
Standard Deviation	13.87	15.26	14.47
Sharpe Ratio	0.24	0.11	0.15
Tracking Error	2.26	_	2.29
Information Ratio	0.85	_	0.32
Up Capture Ratio	97.69	_	96.78
Down Capture Ratio	88.46	_	93.56

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



M RNINGSTAR

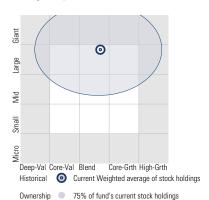
American Funds 2030 Trgt Date Retire R4 RDETX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

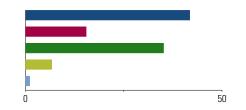
Mid Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



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

		Fund	Bmark	Cat	Fund	•	Benchr	mark	Categ	jory Ave	erage	_
Ն	Cyclical	30.37	39.72	35.05		_					į	
A.	Basic Materials	3.97	4.97	4.44								
A	Consumer Cyclical	10.50	10.99	10.75								
,	Financial Services	13.49	15.68	15.72								
t	Real Estate	2.41	8.08	4.14			1					
M	Sensitive	39.59	36.34	40.98								
	Communication Services	6.39	4.97	6.27								
ð	Energy	5.86	5.33	5.25		Û						
Ģ	Industrials	11.02	11.78	10.87								
	Technology	16.32	14.26	18.59								
→	Defensive	30.04	23.94	23.97								
-	Consumer Defensive	8.71	7.26	7.01								
٠	Healthcare	17.46	13.29	13.85								
•	Utilities	3.87	3.39	3.11								

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced B6		7.93	7.93		
	_			_	_
American Funds Capital World Gr&Inc R6	_	7.07	15.00	_	_
⊕ American Funds American Mutual R6	_	7.06	22.07	_	_
⊕ American Funds AMCAP R6	_	5.85	27.92	_	_
$oldsymbol{\oplus}$ American Funds Inflation Linked Bd R6	-	5.55	33.47	-	-
⊕ American Funds Washington Mutual R6	_	5.07	38.54	_	_
⊕ American Funds Global Balanced R6	_	5.03	43.57	-	_
⊕ American Funds US Government Sec R6	-	4.96	48.54	-	_
⊕ American Funds Mortgage R6	-	4.96	53.50	_	_
⊕ American Funds Growth Fund of Amer R6	_	4.64	58.14	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R4 RDFTX

201

2

187

215

5

213

3

224

238

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

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

Quantitative Screens

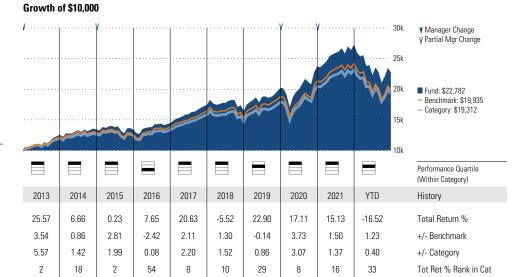
- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- Net Expense: The fund's expense ratio of 0.7 is 6.06% higher than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



250

230

9

239

17

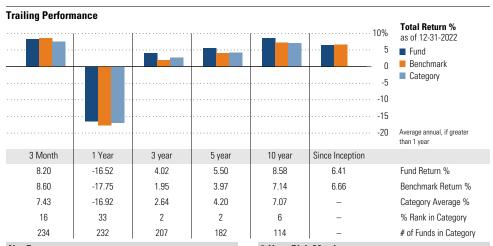
232

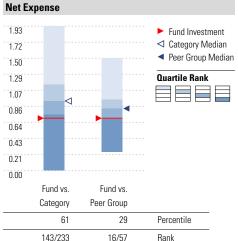
6

of Funds in Cat

Turnover %

Expense Ratio





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.05	_	0.75
Beta	0.95	_	0.96
R-Squared	98.85	_	98.60
Standard Deviation	16.21	16.88	16.36
Sharpe Ratio	0.27	0.15	0.19
Tracking Error	1.90	_	2.15
Information Ratio	1.09	_	0.38
Up Capture Ratio	102.43	_	99.09
Down Capture Ratio	93.64	_	95.91

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





American Funds 2035 Trgt Date Retire R4 RDFTX

Morningstar Category Target-Date 2035

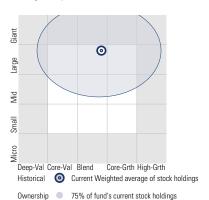
Morningstar Index Morningstar Lifetime Mod 2035 TR USD

100.00

100.00

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

Weight %

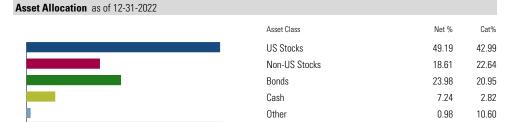
Lquity			
17	33	28	Large
4	8	6	Mid
1	1	2	Small

Value Blend Growth

Quality High Μid Low Ltd Mod Duration

Fixed Income

>50 25-50 10-25 0-10



Total

50

		Fund	Bmark	Cat	Fund	•	Bench	nmark	Cate	iorv Ave	erage	
÷	Cyclical	30.56	39.62	35.28						, ,	3	
i.	Basic Materials	3.98	5.09	4.53		■ []						
•	Consumer Cyclical	11.21	11.07	10.72								
	Financial Services	13.22	15.85	15.69				– [
à	Real Estate	2.15	7.61	4.34			*					
UF.	Sensitive	40.09	36.48	40.73								
	Communication Services	6.48	5.00	6.28								
	Energy	5.56	5.34	5.25								
ŀ	Industrials	11.04	11.89	10.82								
1	Technology	17.01	14.25	18.38				•	[]			
+	Defensive	29.34	23.90	24.00								
7	Consumer Defensive	8.29	7.28	7.02				_				
	Healthcare	17.54	13.23	13.79								
1	Utilities	3.51	3.39	3.19								

Top 10 Holdings as of 12-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.93	7.93	_	_
	_	7.03	14.96	_	_
⊕ American Funds American Mutual R6	_	7.03	21.99	_	-
⊕ American Funds Fundamental Invs R6	-	6.43	28.42	_	_
◆ American Funds Growth Fund of Amer R6	-	6.22	34.63	-	-
◆ American Funds AMCAP R6	_	6.22	40.85	_	_
⊕ American Funds Washington Mutual R6	-	5.43	46.28	_	_
⊕ American Funds US Government Sec R6	_	5.03	51.30	_	_
⊕ American Funds Global Balanced R6	-	4.99	56.29	_	_
⊕ American Funds SMALLCAP World R6	_	4.79	61.08	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R4 RDGTX

238

2

222

251

5

241

2

252

0

258

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

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

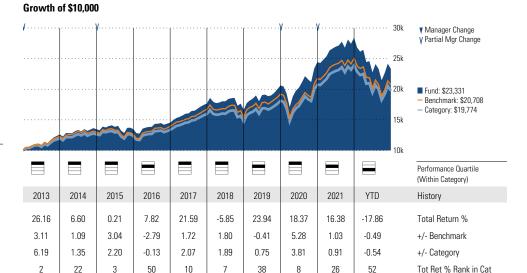
- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- ✓ Net Expense: The fund's expense ratio of 0.71 is 5.97% higher than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



262

241

5

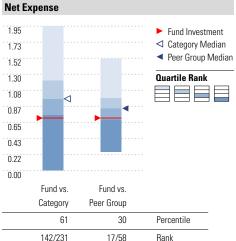
243

17

236

4





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.67	_	0.66
Beta	0.95	_	0.97
R-Squared	98.65	_	98.66
Standard Deviation	17.60	18.32	17.80
Sharpe Ratio	0.27	0.18	0.21
Tracking Error	2.21	_	2.24
Information Ratio	0.76	_	0.32
Up Capture Ratio	101.63	_	99.40
Down Capture Ratio	95.11	_	96.89

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



M RNINGSTAR

American Funds 2040 Trgt Date Retire R4 RDGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity			
16	32	29	Large
4	8	7	Mid
1	2	2	Small

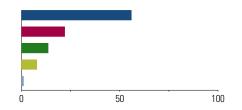


Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 12-31-2022





		Fund	Bmark	Cat	Fund Fenchmark Category Average
_					Fund Benchmark Category Average
Ն	Cyclical	30.76	39.59	35.67	y : : : : : : : : : : : : : : : : : : :
ů.	Basic Materials	4.05	5.18	4.55	
A	Consumer Cyclical	11.67	11.13	10.69	
÷	Financial Services	13.08	16.00	15.83	
t	Real Estate	1.96	7.28	4.60	
M	Sensitive	40.39	36.57	40.74	
₫	Communication Services	6.47	5.03	6.21	
0	Energy	5.34	5.35	5.32	
Ф	Industrials	10.99	11.97	10.92	
	Technology	17.59	14.22	18.29	
→	Defensive	28.86	23.84	23.59	
=	Consumer Defensive	7.85	7.30	7.00	
٠	Healthcare	17.78	13.14	13.53	
Ţ	Utilities	3.23	3.40	3.06	—

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

Total Holdings 22



American Funds 2045 Trgt Date Retire R4 RDHTX

200

2

187

214

5

212

3

223

237

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- ✓ Net Expense: The fund's expense ratio of 0.72 is 7.46% higher than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$23,480 Benchmark: \$20,991 Category: \$20,683 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.12 6.72 0.20 7.93 21.98 -5.90 24.25 18.80 16.74 -18.45 Total Return % 3.05 1.47 3.23 -2.91 1.45 2.27 -0.72 5.85 0.38 -1.39 +/- Benchmark 0.11 1.47 1.37 2.07 0.00 2.24 -0.10 3.70 -0.70 +/- Category 4.12 4 20 3 56 14 4 62 5 50 64 Tot Ret % Rank in Cat

249

229

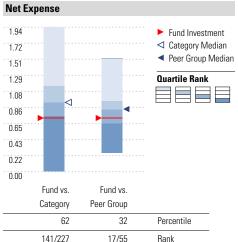
4

238

15

232





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	-	0.60
Beta	0.93	-	0.97
R-Squared	98.28	_	98.58
Standard Deviation	18.04	19.22	18.72
Sharpe Ratio	0.27	0.20	0.23
Tracking Error	2.72	-	2.33
Information Ratio	0.47	-	0.27
Up Capture Ratio	98.87	-	99.79
Down Capture Ratio	93.96	_	97.67

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





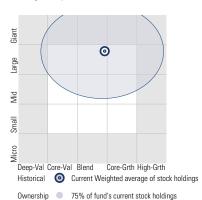
American Funds 2045 Trgt Date Retire R4 RDHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

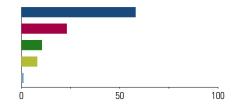
Lquity			
16	32	30	Large
4	8	7	Mid
1	2	2	Small

Value Blend Growth

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



Asset Allocation as of 12-31-2022





Sec	tor Weighting as of 12-	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	30.75	39.68	35.58	
A	Basic Materials	4.12	5.28	4.57	
P	Consumer Cyclical	11.77	11.16	10.77	
ê	Financial Services	13.02	16.12	15.74	
ŧ	Real Estate	1.84	7.12	4.50	
M	Sensitive	40.54	36.58	40.60	
	Communication Services	6.39	5.05	6.24	
	Energy	5.29	5.35	5.25	
ф	Industrials	11.14	12.02	10.90	
	Technology	17.72	14.16	18.21	
→	Defensive	28.68	23.73	23.82	
=	Consumer Defensive	7.62	7.31	7.02	
٠	Healthcare	17.93	13.02	13.68	
•	Utilities	3.13	3.40	3.12	
					0% 5 10 15 20 25 30 35 40 4

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

Total Holdings 19



American Funds 2050 Trgt Date Retire R4 RDITX

2

6

2

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

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- ✓ Net Expense: The fund's expense ratio of 0.73 is 7.35% higher than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





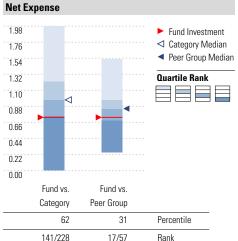
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14

2

Turnover %

Expense Ratio



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.02	_	0.54
Beta	0.93	_	0.97
R-Squared	97.95	_	98.50
Standard Deviation	18.33	19.56	19.14
Sharpe Ratio	0.26	0.21	0.23
Tracking Error	2.98	_	2.37
Information Ratio	0.32	_	0.23
Up Capture Ratio	98.24	_	100.31
Down Capture Ratio	94.60	_	98.47

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

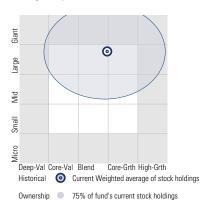


American Funds 2050 Trgt Date Retire R4 RDITX

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

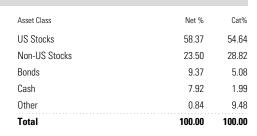
Style Analysis as of 12-31-2022

Morningstar Style Box™



0 50 100

Asset Allocation as of 12-31-2022



Style Breakdown

Equity

Lquity			
15	31	30	Large
4	8	7	Mid
1	2	2	Small



Value Blend Growth

>50 25-50 10-25 0-10

Weight %

		Fund	Bmark	Cat	Fund	•	Benchi	mark	Categ	ory Ave	erage			
٠	Cyclical	30.81	39.86	35.88								[- !	
à.	Basic Materials	4.20	5.36	4.51										
	Consumer Cyclical	12.09	11.18	10.78										
<u></u>	Financial Services	12.91	16.21	15.74				[]						
à	Real Estate	1.61	7.11	4.85										
Ųľ	Sensitive	40.94	36.56	40.44										
	Communication Services	6.48	5.06	6.18										
)	Energy	5.12	5.36	5.19		ĺ								
ž	Industrials	11.25	12.06	10.90										
3	Technology	18.09	14.08	18.17										
+	Defensive	28.25	23.58	23.68										
Ţ	Consumer Defensive	7.35	7.30	6.97										
1	Healthcare	17.97	12.89	13.63	_									
1	Utilities	2.93	3.39	3.08										

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

Total Holdings 19



American Funds 2055 Trgt Date Retire R4 RDJTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 11.01 years.
- × Style: The fund has landed in its primary style box Large Blend — 50 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.73 is 7.35% higher than the Target-Date 2055 category average.

Morningstar Investment Management LLC Analysis

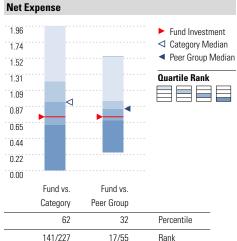
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$23,260 Benchmark: \$20,784 Category: \$21,233 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 26.15 6.70 0.25 7.93 22.15 -5.92 24.60 19.00 16.82 -19.77 Total Return % 3.66 1.96 3.59 -2.97 1.20 2.65 -0.45 6.09 0.32 -2 84 +/- Benchmark 1.21 1.07 3.01 1.96 -0.07 2.52 -0.31 3.53 -0.48 -1.69 +/- Category 6 25 3 57 20 4 64 6 64 94 Tot Ret % Rank in Cat 148 153 205 209 221 249 227 230 # of Funds in Cat 237 236 6 2 6 3 3 14 3 Turnover %



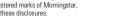


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.80	_	0.60
Beta	0.93	_	0.97
R-Squared	97.68	_	98.44
Standard Deviation	18.44	19.64	19.28
Sharpe Ratio	0.24	0.20	0.23
Tracking Error	3.15	_	2.41
Information Ratio	0.23	_	0.25
Up Capture Ratio	98.08	_	100.91
Down Capture Ratio	95.32	_	98.86

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

M RNINGSTAR

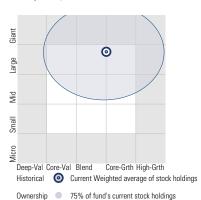


American Funds 2055 Trgt Date Retire R4 RDJTX

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

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Fixed Income

Quality

G

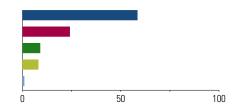
G

Ltd Mod Ext

Duration

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

Asset Allocation as of 12-31-2022



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

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

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

Total Holdings 17



American Funds 2060 Trgt Date Retire R4 RDKTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 5 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 7.77 years.
- × Style: The fund has landed in its primary style box Large Blend — 50 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.73 is 7.35% higher than the Target-Date 2060 category average.

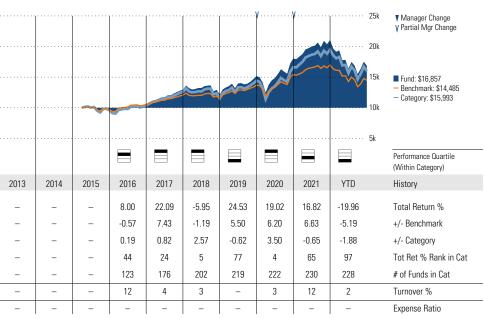
Morningstar Investment Management LLC Analysis

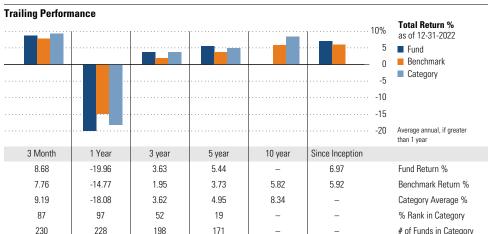
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

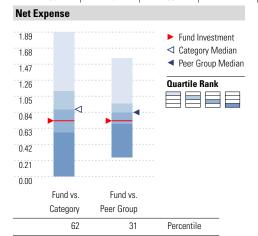
ESG Metrics

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

Growth of \$10,000







140/226	17/56	Rank	
Peer group is a subset of the	ne category an	d includes funds wi	th the
same management style (a	ctive vs. passi	ve) and similar shar	re class
characteristics			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.46	_	1.40
Beta	1.32	_	1.39
R-Squared	97.61	_	97.51
Standard Deviation	18.48	13.80	19.38
Sharpe Ratio	0.24	0.15	0.23
Tracking Error	5.30	_	6.19
Information Ratio	0.32	_	0.27
Up Capture Ratio	142.57	_	147.22
Down Capture Ratio	136.16	_	141.29

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



American Funds 2060 Trgt Date Retire R4 RDKTX

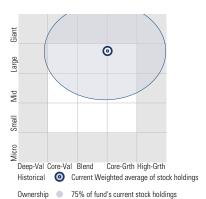
Asset Allocation as of 12-31-2022

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Asset Class Net % Cat% US Stocks 58.39 55.61 Non-US Stocks 23.98 31.95 Bonds 8.89 4.78 Cash 7.94 2.18 Other 0.81 5.50 50 100 Total 100.00 100.00

	Sector Weighting as of 12-	-31-2022											
		Fund	Bmark	Cat	Fund	•	Bench	ımark	[] Cateo	gory Ave	erage		
S	⁰ Cyclical	30.97	40.07	35.75								-	
	Basic Materials	4.33	5.43	4.73		•[]							
	Consumer Cyclical	12.48	11.02	10.92									
	Financial Services	12.71	16.47	15.50		,		• [
	♠ Real Estate	1.45	7.15	4.60									
Quality	✓ Sensitive	41.35	35.93	40.48									
High '	Communication Services	6.59	5.20	6.37									
M _{id}	Energy	4.92	5.40	5.27									
₫:	☼ Industrials	11.35	11.52	10.84				_					
Low	Technology	18.49	13.81	18.00				*	0				
	→ Defensive	27.69	24.00	23.79									
	Consumer Defensive	7.10	7.49	6.98			· .						
	Healthcare	17.87	12.82	13.81					•				
	Utilities	2.72	3.69	3.00		'							

Style Breakdown Equity

31 14 30



Value Blend Growth



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

Total Holdings 16



American Funds 2065 Trgt Date Retire R4 RDLTX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

- Management: The fund's management has been in place for 3 years.
- \times Style: The fund has landed in its primary style box Large Growth 60 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.73 is 15.87% higher than the Target-Date 2065+ category average.

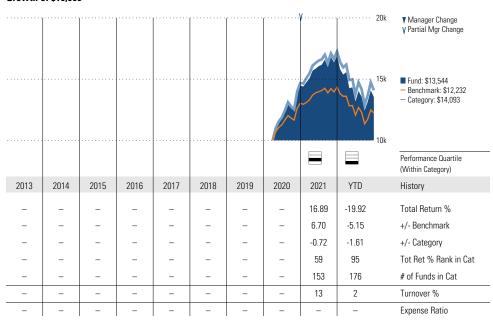
Morningstar Investment Management LLC Analysis

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

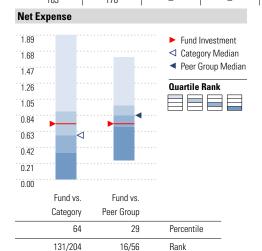
ESG Metrics

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

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

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

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





American Funds 2065 Trgt Date Retire R4 RDLTX

Morningstar Category Target-Date 2065+ Mo

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown Equity

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

Value Blend Growth

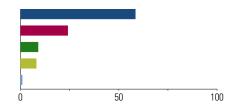
Fixed Income

Quality

Given the second of t

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

Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.81	5.41
Cash	7.94	2.38
Bonds	8.89	6.96
Non-US Stocks	23.98	32.83
US Stocks	58.39	52.41
Asset Class	Net %	Cat%

Cyclical Basic Materials Consumer Cyclical Financial Services	30.97 4.33 12.48	40.07 5.43	35.54 4.93										
Consumer Cyclical			4.93										
*	12.48	11.00											
inancial Services		11.02	10.75										
manoral Oct VICCO	12.71	16.47	15.79				ı []						
Real Estate	1.45	7.15	4.07										
Sensitive	41.34	35.93	41.05										
Communication Services	6.59	5.20	6.39										
nergy	4.92	5.40	5.38			1							
ndustrials	11.35	11.52	11.12				_						
Technology	18.48	13.81	18.16					0	_ :				
Defensive	27.70	24.00	23.40										
Consumer Defensive	7.10	7.49	7.17			'	_						
Healthcare	17.88	12.82	13.27				0	1					
Jtilities	2.72	3.69	2.96		0								
5	ensitive communication Services nergy ndustrials echnology lefensive consumer Defensive lealthcare	densitive 41.34 communication Services 6.59 nergy 4.92 ndustrials 11.35 eechnology 18.48 lefensive 27.70 consumer Defensive 7.10 lealthcare 17.88	densitive 41.34 35.93 communication Services 6.59 5.20 nergy 4.92 5.40 ndustrials 11.35 11.52 eechnology 18.48 13.81 lefensive 27.70 24.00 consumer Defensive 7.10 7.49 lealthcare 17.88 12.82	densitive 41.34 35.93 41.05 communication Services 6.59 5.20 6.39 nergy 4.92 5.40 5.38 ndustrials 11.35 11.52 11.12 echnology 18.48 13.81 18.16 efensive 27.70 24.00 23.40 consumer Defensive 7.10 7.49 7.17 lealthcare 17.88 12.82 13.27	densitive 41.34 35.93 41.05 communication Services 6.59 5.20 6.39 nergy 4.92 5.40 5.38 ndustrials 11.35 11.52 11.12 echnology 18.48 13.81 18.16 lefensive 27.70 24.00 23.40 consumer Defensive 7.10 7.49 7.17 lealthcare 17.88 12.82 13.27	eleal Estate 1.45 7.15 4.07 ensitive 41.34 35.93 41.05 communication Services 6.59 5.20 6.39 nergy 4.92 5.40 5.38 ndustrials 11.35 11.52 11.12 echnology 18.48 13.81 18.16 efensive 27.70 24.00 23.40 consumer Defensive 7.10 7.49 7.17 elealthcare 17.88 12.82 13.27 tilities 2.72 3.69 2.96	leal Estate 1.45 7.15 4.07 4.07 lensitive 41.34 35.93 41.05 communication Services 6.59 5.20 6.39 nergy 4.92 5.40 5.38 ndustrials 11.35 11.52 11.12 echnology 18.48 13.81 18.16 lefensive 27.70 24.00 23.40 consumer Defensive 7.10 7.49 7.17 cleathcare 17.88 12.82 13.27 tilities 2.72 3.69 2.96	leal Estate 1.45 7.15 4.07 lensitive 41.34 35.93 41.05 communication Services 6.59 5.20 6.39 nergy 4.92 5.40 5.38 ndustrials 11.35 11.52 11.12 echnology 18.48 13.81 18.16 lefensive 27.70 24.00 23.40 consumer Defensive 7.10 7.49 7.17 clealthcare 17.88 12.82 13.27 tillities 2.72 3.69 2.96	1.45 7.15 4.07	leal Estate 1.45 7.15 4.07 4.07 lensitive 41.34 35.93 41.05 communication Services 6.59 5.20 6.39 nergy 4.92 5.40 5.38 ndustrials 11.35 11.52 11.12 echnology 18.48 13.81 18.16 lefensive 27.70 24.00 23.40 consumer Defensive 7.10 7.49 7.17 clealthcare 17.88 12.82 13.27 litilities 2.72 3.69 2.96	leal Estate 1.45 7.15 4.07	leal Estate 1.45 7.15 4.07	leal Estate 1.45 7.15 4.07

N.		0/ 11 . 1	0 1 :: 0/	\(TD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	10.00	10.00	_	_
⊕ American Funds New Perspective R6	-	10.00	20.01	_	-
⊕ American Funds Fundamental Invs R6	-	9.00	29.01	_	_
⊕ American Funds Capital World Gr&Inc R6	-	9.00	38.01	_	_
American Funds Washington Mutual R6	_	8.00	46.01	-	_
American Funds Growth Fund of Amer R6	_	7.00	53.02	_	_
⊕ American Funds AMCAP R6	_	7.00	60.02	-	_
⊕ American Funds Invmt Co of Amer R6	-	7.00	67.02	_	-
⊕ American Funds American Balanced R6	-	6.00	73.02	_	_
⊕ American Funds Global Balanced R6	_	6.00	79.02	_	_

Total Holdings 16



American Funds American Mutual R4 RMFEX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

James Lovelace since 01-2006
James Terrile since 01-2006
William Robbins since 01-2008
Cheryl Frank since 01-2014
Bradley Vogt since 01-2015
Charles Ellwein since 12-2016
Grant Cambridge since 01-2021
Brantley Thompson since 01-2023

Quantitative Screens

Q Performance: The fund has finished in the 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 17.01 years.

Net Expense: The fund's expense ratio of 0.62 is 31.11% lower than the Large Value category average.

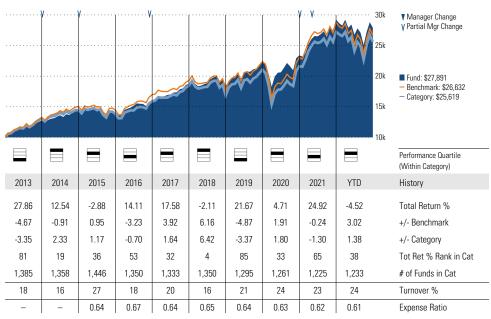
Morningstar Investment Management LLC Analysis

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

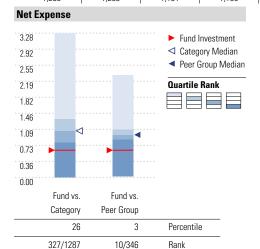
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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 the
same management style (active vs. passive) and similar share class
characteristics

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.68	_	1.13
Beta	0.75	_	0.98
R-Squared	95.14	_	95.78
Standard Deviation	16.64	21.55	21.69
Sharpe Ratio	0.48	0.34	0.38
Tracking Error	6.47	_	4.67
Information Ratio	0.27	_	0.24
Up Capture Ratio	83.91	_	99.43
Down Capture Ratio	75.14	-	95.85

Fund	Bmark	Cat
18.48	15.09	13.78
3.20	2.25	2.38
114.48	73.18	109.39
28.53	18.04	23.75
	18.48 3.20 114.48	18.48 15.09 3.20 2.25 114.48 73.18



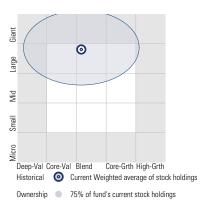
American Funds American Mutual R4 RMFEX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

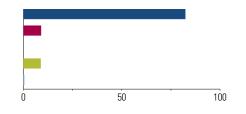
24	45	18	Large
6	5	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.26	0.62
Cash	8.65	1.83
Bonds	0.00	0.35
Non-US Stocks	8.85	5.57
US Stocks	82.25	91.62
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2022											
		Fund	Bmark	Cat	Fund	•	Benchma	rk [] C	ategory	Average		_	
ŀ	Cyclical	26.15	34.80	32.99									
i.	Basic Materials	3.71	3.82	3.53									
4	Consumer Cyclical	4.87	6.00	6.70		— [
P	Financial Services	14.92	20.26	19.65					0				
t	Real Estate	2.65	4.72	3.11		0							
M	Sensitive	35.64	34.34	36.57			_						Ī
d	Communication Services	3.02	7.37	6.23		[]	<u> </u>						
•	Energy	7.11	8.46	8.73									
¢	Industrials	15.77	10.53	11.13		1							
	Technology	9.74	7.98	10.48									
→	Defensive	38.20	30.84	30.45			-						
=	Consumer Defensive	10.38	7.51	8.42					_				
٠	Healthcare	20.81	17.53	16.92					•				
•	Utilities	7.01	5.80	5.11									
					0%	5	10	15	20	25	30	35	-

Top 15 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	8.60	8.60	_	_
⊕ AbbVie Inc	3.37	11.97	23.80	Healthcare
	3.15	15.13	-27.94	Technology
⊕ Raytheon Technologies Corp	2.66	17.79	19.78	Industrials
UnitedHealth Group Inc	2.41	20.21	6.86	Healthcare
Linde PLC	2.10	22.30	-4.49	Basic Materials
Gilead Sciences Inc	2.02	24.33	22.26	Healthcare
Abbott Laboratories	1.92	26.25	-20.66	Healthcare
○ Comcast Corp Class A	1.82	28.07	-28.41	Communication Svc
The Home Depot Inc The Home Depo	1.73	29.80	-22.06	Consumer Cyclical
General Mills Inc	1.67	31.47	27.56	Consumer Defensive
⊕ Chevron Corp	1.66	33.13	57.79	Energy
⊕ Mondelez International Inc Class A	1.53	34.66	2.73	Consumer Defensive
⊕ JPMorgan Chase & Co	1.50	36.16	-12.79	Financial Services
CenterPoint Energy Inc	1.45	37.61	9.96	Utilities

Total Holdings 178



American Funds Capital World Gr&Inc R4 RWIEX

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

Portfolio Manager(s)

Sung Lee since 02-2006
Alfonso Barroso since 02-2007
Michael Cohen since 11-2014
Jin Lee since 02-2019
Lara Pellini since 02-2019
Leo Hee since 10-2019
Jeremy Burge since 01-2020
Renaud Samyn since 02-2020

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 16.92 years.

Net Expense: The fund's expense ratio of 0.77 is
 22.22% lower than the Global Large-Stock Blend category average.

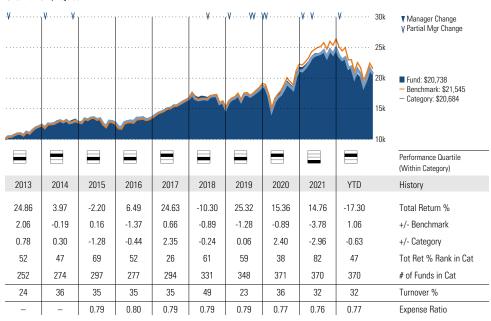
Morningstar Investment Management LLC Analysis

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

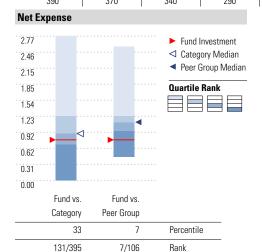
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	05-18-2022

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2022 ■ Fund Benchmark 0 Category -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year 13.16 -17.303.06 4.24 7.57 8.34 Fund Return % 9.76 -18.36 4.00 5.23 7.98 5.39 Benchmark Return % 10.52 -16 67 4 08 7 87 4 91 Category Average % 14 47 66 70 % Rank in Category 390 370 340 290 180 # 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	-0.79	_	0.08
Beta	0.96	_	0.97
R-Squared	97.37	_	94.06
Standard Deviation	19.70	20.14	20.17
Sharpe Ratio	0.21	0.25	0.24
Tracking Error	3.27	_	4.85
Information Ratio	-0.29	_	-0.02
Up Capture Ratio	95.95	_	98.24
Down Capture Ratio	98.89	_	98.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.03	15.37	16.22
Price/Book Ratio	2.83	2.37	2.51
Geom Avg Mkt Cap \$B	88.68	87.09	70.43
ROE	25.67	25.56	24.69



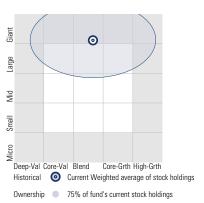


American Funds Capital World Gr&Inc R4 RWIEX

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

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

23	34	31	Large
3	6	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



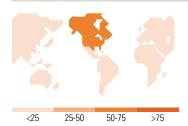
Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.20	1.77
Cash	4.14	1.97
Bonds	0.32	1.65
Non-US Stocks	49.35	38.12
US Stocks	46.01	56.49
Asset Class	Net %	Cat%

26 0	ctor Weighting as of 12-3	31-2022							_					
		Fund	Bmark	Cat	Fun	ı b	Bench	nmark	Cateo	gory Ave	erage	,		
Դ	Cyclical	31.28	34.06	32.13										
A	Basic Materials	7.43	4.82	5.18			ı [
Д	Consumer Cyclical	8.86	10.06	10.14										
æ	Financial Services	13.95	16.40	14.09										
fi	Real Estate	1.04	2.78	2.72										
W	Sensitive	40.94	41.45	41.29										
d	Communication Services	5.18	6.94	5.83										
•	Energy	6.61	5.61	5.17										
Ф	Industrials	12.69	10.27	14.55										
	Technology	16.46	18.63	15.74					*					
→	Defensive	27.78	24.48	26.56				•						
Ħ	Consumer Defensive	8.70	7.90	8.39			[]							
+	Healthcare	15.94	13.46	13.38		- :	1							
•	Utilities	3.14	3.12	4.79		[
				-	0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2022



0	FUIIU %	Ual %
Greater Asia	18.25	13.25
Japan	6.19	5.32
Australasia	1.97	1.21
Asia-4 Tigers	4.59	3.49
Asia-ex 4 Tigers	5.50	3.23
Not Classified	0.00	0.00

Americas	Fund % 56.46	Cat % 63.73	Greater Europe	Fund % 25.29	Cat % 23.01	Market Maturity	Fund %
North America	53.01	62.94	United Kingdom	6.07	6.10	Developed Markets	91.05
Central/Latin	3.45	0.79	W euro-ex UK	19.07	16.48	Emerging Markets	8.95
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.15	0.40		

Top 10 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Broadcom Inc	2.96	2.96	-13.43	Technology
	2.79	5.75	-27.94	Technology
─ UnitedHealth Group Inc	2.30	8.05	6.86	Healthcare
○ Capital Group Central Cash Fund	2.19	10.24	_	_
Taiwan Semiconductor Manufacturing Co Ltd	2.03	12.27	-25.28	Technology
⊕ Philip Morris International Inc	1.82	14.09	11.84	Consumer Defensive
⊕ LVMH Moet Hennessy Louis Vuitton SE	1.71	15.80	-4.83	Consumer Cyclical
	1.57	17.38	23.73	Basic Materials
⊕ Abbott Laboratories	1.54	18.91	-20.66	Healthcare
	1.52	20.43	-28.16	Technology

Total Holdings 357



American Funds New World R4 RNWEX

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

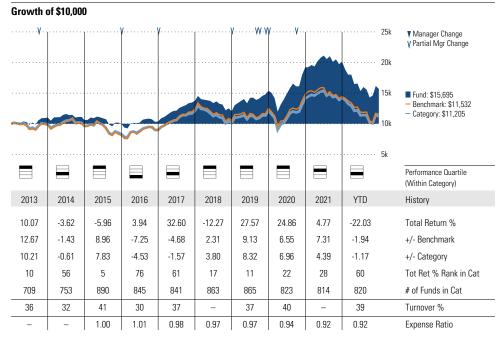
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.56 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.93 is 19.13% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

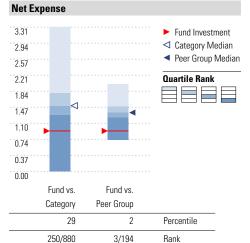
ESG Metrics

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





3-Vear Risk Metrics



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

J-1 Cai Illak Mictilca			
	Fund	Bmark	Cat
Alpha	3.29	_	0.18
Beta	0.90	_	1.00
R-Squared	82.27	_	88.98
Standard Deviation	20.37	20.55	21.86
Sharpe Ratio	0.09	-0.07	-0.06
Tracking Error	8.82	_	7.01
Information Ratio	0.38	_	-0.06
Up Capture Ratio	101.53	_	102.04
Down Capture Ratio	89.25	_	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

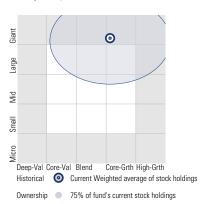


American Funds New World R4 RNWEX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

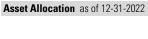
Equity

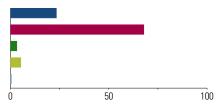
14	31	41	Large
3	5	6	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.43	0.14
Cash	5.22	1.92
Bonds	3.20	0.03
Non-US Stocks	67.82	94.72
US Stocks	23.33	3.20
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	1	- Don	اده مداه	. П с	*****	A.,	~~			
		Funa	Bmark	cat	Fun	1	• Ben	chmarl	(La	ategory	Avera	ge			
ŀ	Cyclical	40.45	46.30	45.30											
A.	Basic Materials	9.44	8.87	6.83				_ :							
A	Consumer Cyclical	12.52	13.30	14.15				I []							
÷	Financial Services	16.73	22.17	22.56											
æ	Real Estate	1.76	1.96	1.76											
W	Sensitive	35.96	40.06	40.12											
	Communication Services	5.02	10.43	8.52											
	Energy	5.22	5.05	5.06											
Ф	Industrials	10.77	5.87	6.10											
	Technology	14.95	18.71	20.44					•						
→	Defensive	23.60	13.65	14.57											
=	Consumer Defensive	6.85	6.29	7.69											
٠	Healthcare	14.54	4.38	5.06			- :								
•	Utilities	2.21	2.98	1.82		'									
					0%	5	10	15	20	25	30	35	40	45	- 5

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 Central/Latin	27.26 9.02	3.11 11.61	United Kingdom W euro-ex UK Emrgng Europe	2.75 19.48 0.24	0.66 1.79 1.33	Developed Markets Emerging Markets Not Available	60.61 39.39 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



Baron Growth Retail BGRFX

Growth of \$10,000

21

658

10

76

651

13

80

679

7

1.29

46

614

5

1.30

26

606

3

1.30

22

603

3

1.29

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Ronald Baron since 12-1994 Neal Rosenberg since 05-2016

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 28.02 years.
- Style: The fund has landed in its primary style box Mid-Cap Growth — 100 % of the time over the past three
- × Net Expense: The fund's expense ratio of 1.29 is 26.47% higher than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

The fund fails the expense screen, but we believe its longterm return prospects are strong enough to overcome the fee hurdle.

ESG Metrics

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

45k ▼ Manager Change V Partial Mgr Change 40k 35k Fund: \$31.178 - Benchmark: \$29,456 Category: \$25,834 20k 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 38.32 4.40 -4.31 6.04 27.04 -2.92 40.14 32.72 19.84 -22.60 Total Return % -7.50 1.77 2.58 -4.11 -1.29 1.83 4.67 -2.87 7.11 4.12 +/- Benchmark -2.60 0.01 6.79 3.39 -3.36 3.13 3.73 7.62 -6.54 5.19 +/- Category

7

608

2

1.29

54

602

2

1.30

21

606

1

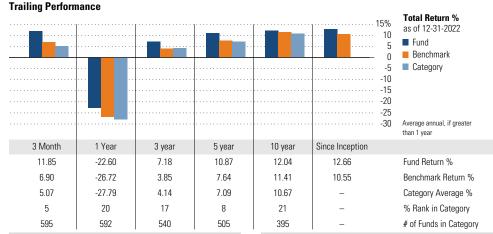
1.29

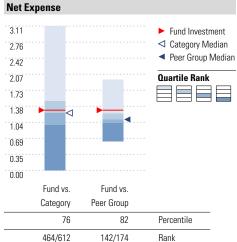
20

592

0

1.31





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	3.41	_	0.30
Beta	1.02	_	0.98
R-Squared	93.57	_	91.63
Standard Deviation	26.27	24.87	25.73
Sharpe Ratio	0.36	0.24	0.24
Tracking Error	6.69	_	7.31
Information Ratio	0.50	_	-0.10
Up Capture Ratio	112.40	_	99.65
Down Capture Ratio	103.41	-	99.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.06	22.87	25.56
Price/Book Ratio	4.12	5.66	4.02
Geom Avg Mkt Cap \$B	13.20	19.63	16.01
ROE	28.18	28.34	19.80



Baron Growth Retail BGRFX

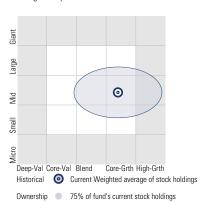
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

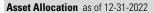
Equity

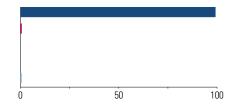
0	0	10	Laige
1	27	36	MIN
3	9	13	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.40	0.44
Cash	0.00	2.48
Bonds	0.00	0.09
Non-US Stocks	0.48	3.72
US Stocks	99.12	93.28
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark
٠	Cyclical	70.16	27.21	28.68		
à.	Basic Materials	0.00	2.81	2.25		
-	Consumer Cyclical	18.84	16.33	13.13		
	Financial Services	38.99	5.91	9.97		
ŧ	Real Estate	12.33	2.16	3.33		
M	Sensitive	19.36	52.02	47.54		
	Communication Services	5.88	3.33	2.83		
	Energy	0.00	5.11	3.28		
Ģ	Industrials	1.01	16.44	15.10		
	Technology	12.47	27.14	26.33		
→	Defensive	10.48	20.77	23.76		
	Consumer Defensive	0.00	3.30	2.88		
٠	Healthcare	10.48	17.13	20.17		
•	Utilities	0.00	0.34	0.71	ĺ	

Top 15 Holdings as of 12-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.34	10.34	-23.33	Financial Services
	8.25	18.59	41.24	Financial Services
Gartner Inc	7.40	25.99	0.54	Technology
FactSet Research Systems Inc	6.95	32.94	-16.73	Financial Services
Vail Resorts Inc	6.88	39.82	-24.98	Consumer Cyclical
☐ Iridium Communications Inc	5.85	45.67	24.49	Communication Svc
○ CoStar Group Inc ○	5.82	51.49	-2.21	Real Estate
○ Choice Hotels International Inc	4.82	56.31	-27.03	Consumer Cyclical
	4.05	60.36	12.81	Real Estate
Kinsale Capital Group Inc	3.77	64.13	10.15	Financial Services
⊖ Bio-Techne Corp	3.54	67.67	-35.67	Healthcare
Ansys Inc	3.49	71.16	-39.77	Technology
□ IDEXX Laboratories Inc □	3.18	74.34	-38.04	Healthcare
⊝ Primerica Inc	3.07	77.41	-6.04	Financial Services
	2.91	80.32	-36.25	Financial Services

Total Holdings 44

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



BlackRock Inflation Protected Bond Inv A BPRAX

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 0.6 is 3.45% higher than the Inflation-Protected Bond category average.

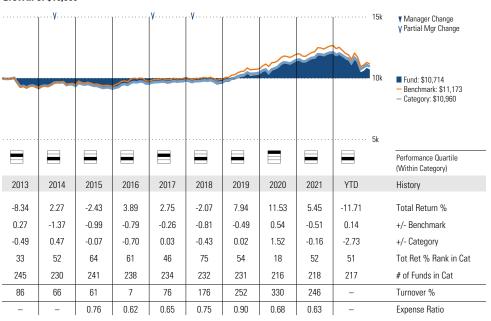
Morningstar Investment Management LLC Analysis

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

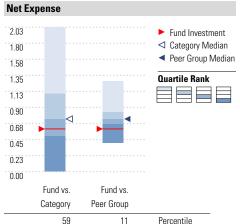
Metric	Rating	Updated
Sustainability Rating	3	09-30-2022

Growth of \$10,000



Trailing Performance

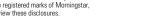




	130/218	6/56	Rank	
Peer gr	oup is a subset of th	e category an	d includes fun	ds with the
same n	nanagement style (ad	ctive vs. passi	ve) and simila	r share class
charact	prietice			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.03	_	0.15
Beta	1.02	_	0.92
R-Squared	98.91	_	88.43
Standard Deviation	7.22	7.01	6.90
Sharpe Ratio	0.09	0.08	0.11
Tracking Error	0.77	_	2.51
Information Ratio	0.07	_	-0.22
Up Capture Ratio	101.02	_	92.15
Down Capture Ratio	100.56	_	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 Inv A BPRAX

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	▼ Bencl	nmark	Cate	egory A	/erane		
Government	83.52	Dillark _	89.94	Tunu	DOTTO	urk	u out	ogory A	orago		
Treasury	0.38	_	0.39								
Inflation – Protected	55.12	_	84.49								
Agency/Quasi Agency	0.00	_	0.09	n i							
Other Government Related	28.02	_	4.97								
Corporate	0.19	_	2.44								
Corporate Bond	0.19	_	2.29								
Bank Loan	0.00	_	0.15	0							
Convertible	0.00	_	0.00								
Preferred	0.00	_	0.00	i							
Securitized	2.10	_	3.50								
Agency MBS Pass-Through	0.00	_	0.43								
Agency MBS ARM	0.00	_	0.00	ī							
Agency MBS CMO	0.00	_	0.10								
Non-Agency Residential MBS	0.09	_	0.14	0							
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 % Net Asset Cumulative % Fixed Income Sector

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Total Holdings 0



BNY Mellon International Stock Index Inv DIISX

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

Portfolio Manager(s)

Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020 Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020

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 team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.6 is 32.58% lower than the Foreign Large Blend category average.

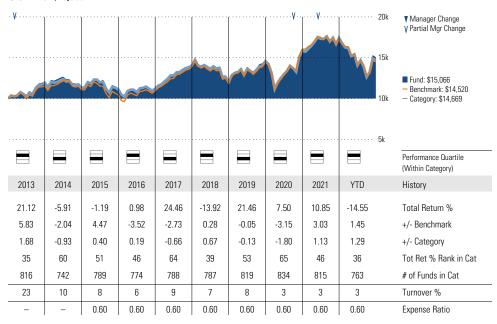
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen, but as an index fund this is less of a concern.

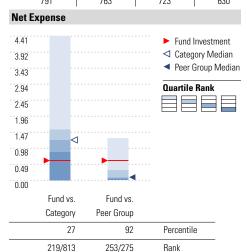
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.67	_	0.80
Beta	1.04	_	1.03
R-Squared	95.65	_	94.10
Standard Deviation	20.70	19.53	20.67
Sharpe Ratio	0.09	0.06	0.09
Tracking Error	4.38	_	5.04
Information Ratio	0.12	_	0.14
Up Capture Ratio	107.78	_	106.74
Down Capture Ratio	105.44	_	104.08

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.65	11.94	12.68
Price/Book Ratio	1.56	1.58	1.72
Geom Avg Mkt Cap \$B	43.42	39.70	47.23
ROE	19.17	18.39	20.83



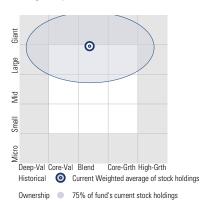
BNY Mellon International Stock Index Inv DIISX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

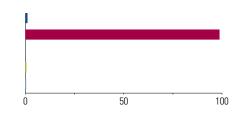
27	36	26	Large
4	5	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

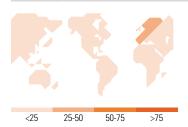
Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	0.19	1.19
Cash	0.31	1.20
Bonds	0.00	0.21
Non-US Stocks	98.62	94.64
US Stocks	0.88	2.74
Asset Class	Net %	Cat%

5 ec	ctor Weighting as of 12-3	31-2022												
		Fund	Bmark	Cat	Fund	r t	Bench	ımark	Cateo	jory Ave	rage			,
Դ	Cyclical	39.69	42.57	39.16										•
A	Basic Materials	7.81	8.36	7.62			0							
A	Consumer Cyclical	10.37	10.81	10.55					:					
,	Financial Services	18.71	20.80	18.85					= [
fi	Real Estate	2.80	2.60	2.14										
W	Sensitive	32.96	35.51	35.36										
	Communication Services	4.94	6.32	5.22										
•	Energy	5.07	6.11	5.65										
Ф	Industrials	14.87	12.12	14.57										
	Technology	8.08	10.96	9.92			= ['							
→	Defensive	27.36	21.90	25.48										
Ħ	Consumer Defensive	10.38	8.69	10.07										
+	Healthcare	13.70	10.00	12.47]						
•	Utilities	3.28	3.21	2.94		0								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2022



Greater Asia	Fund % 34.75	Cat % 35.26
Japan	22.00	18.06
Australasia	8.13	5.40
Asia-4 Tigers	4.53	6.66
Asia-ex 4 Tigers	0.09	5.14
Not Classified	0.00	0.00

i	Americas	Fund % 0.98	Cat % 8.84	Greater Europe	Fund % 64.26	Cat % 55.90	Market Maturity	Fund %
;	North America	0.88	7.61	United Kingdom	14.85	13.78	Developed Markets	99.81
)	Central/Latin	0.10	1.23	W euro-ex UK	48.73	40.87	Emerging Markets	0.19
i				Emrgng Europe	0.00	0.06	Not Available	0.00
ļ				Africa	0.68	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



BNY Mellon S&P 500 Index PEOPX

Morningstar Category

Morningstar Index S&P 500 TR USD

Large Blend

Portfolio Manager(s)

Vlasta Sheremeta since 10-2020 Todd Frysinger since 10-2020 Marlene Walker-Smith since 10-2020 Michael Stoll since 10-2020 David France since 10-2020

Quantitative Screens

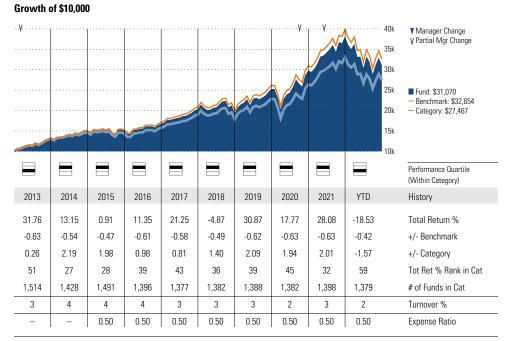
- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been
- × Management: The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.5 is 35.06% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails our manager tenure screen but because the fund replicates an index we are not concerned with the screen failure.

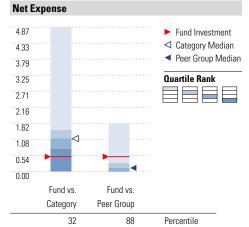
ESG Metrics

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



Trailing Performance

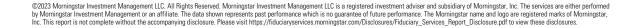




	472/1492	460/523	Rank	
Peer g	roup is a subset o	f the category ar	nd includes fun	ds with the
same r	nanagement style	(active vs. pass	ive) and simila	r share class
charac	tarietice			

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.52	_	-0.68
Beta	1.00	_	0.96
R-Squared	100.00	-	95.98
Standard Deviation	21.17	21.16	20.73
Sharpe Ratio	0.39	0.41	0.36
Tracking Error	0.04	-	3.95
Information Ratio	-14.75	-	-0.83
Up Capture Ratio	99.20	-	94.55
Down Capture Ratio	100.89	-	96.96

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.04	19.03	18.29
Price/Book Ratio	3.59	3.59	4.14
Geom Avg Mkt Cap \$B	161.22	161.22	211.02
ROE	31.16	31.17	36.63





BNY Mellon S&P 500 Index PEOPX

Morningstar Category

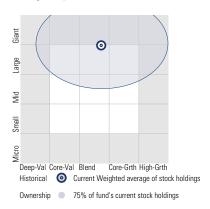
Morningstar Index

Large Blend

S&P 500 TR USD

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	

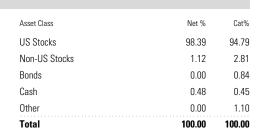
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 12-31-2022



Sec	ctor Weighting as of 12-3	31-2022												
		Fund	Bmark	Cat	Fund	ł	▼ Bench	ımark	Cate	gory Ave	erage			
<u></u>	Cyclical	28.70	28.72	29.35										
A	Basic Materials	2.45	2.46	2.84			1							
Д	Consumer Cyclical	9.56	9.56	9.83										
æ	Financial Services	13.89	13.89	14.27										
命	Real Estate	2.80	2.81	2.41		ľ								
W	Sensitive	44.61	44.59	44.38			_							
	Communication Services	7.28	7.28	7.09			0							
•	Energy	5.23	5.23	4.38										
Ф	Industrials	9.07	9.06	10.44										
	Technology	23.03	23.02	22.47										
→	Defensive	26.71	26.69	26.28										
Ħ	Consumer Defensive	7.62	7.61	7.43										
+	Healthcare	15.90	15.90	16.05			- :							
•	Utilities	3.19	3.18	2.80)								
					0%	5	10	15	20	25	30	35	40	45

100

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

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

Delaware Small Cap Value A DEVLX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Total Return %

Portfolio Manager(s)

Steven Catricks since 07-2012 Kelley Carabasi since 07-2012 Kent Madden since 07-2012 Michael Foley since 07-2019

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.51 years.
- Style: The fund has landed in its primary style box Small Value — 93.94 % of the time over the past three
- Net Expense: The fund's expense ratio of 1.11 is 2.63% lower than the Small Value category average.

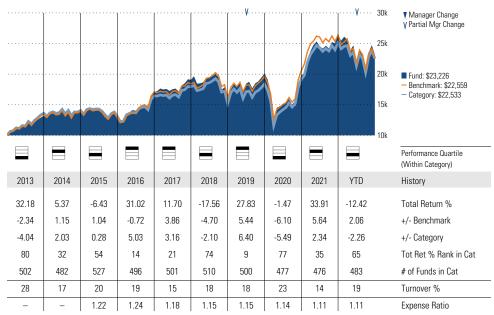
Morningstar Investment Management LLC Analysis

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

ESG Metrics

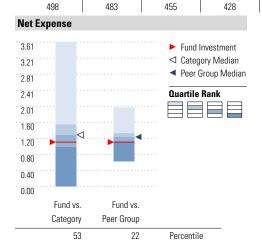
Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000



Trailing Performance





	264/499	29/133	Rank			
Peer g	roup is a subset of	the category ar	nd includes fun	ds with the		
same management style (active vs. passive) and similar share class						
charac	tarietice					

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.41	_	2.07
Beta	0.99	_	0.99
R-Squared	95.85	_	95.05
Standard Deviation	27.95	27.66	28.15
Sharpe Ratio	0.28	0.27	0.34
Tracking Error	5.70	_	6.45
Information Ratio	0.04	_	0.30
Up Capture Ratio	99.05	_	101.40
Down Capture Ratio	98.36	-	96.46

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.91	9.22	11.62
Price/Book Ratio	1.63	1.27	1.60
Geom Avg Mkt Cap \$B	4.23	1.83	3.75
ROE	16.83	7.83	16.18



Delaware Small Cap Value A DEVLX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

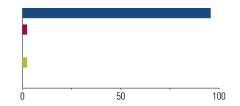
-90.07			
0	2	0	Large
11	11	3	Mid
32	33	8	Small

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	-0.09
Cash	2.23	2.15
Bonds	0.00	0.01
Non-US Stocks	2.14	3.16
US Stocks	95.63	94.78
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
ŀ	Cyclical	51.11	53.37	51.23	
A	Basic Materials	4.30	3.54	5.91	
Д	Consumer Cyclical	10.79	10.46	13.69	
ê	Financial Services	28.53	26.33	24.71	
ŧ	Real Estate	7.49	13.04	6.92	
M	Sensitive	38.70	27.36	35.63	
₫	Communication Services	0.75	2.76	1.82	
ð	Energy	7.12	5.77	6.46	
Ģ	Industrials	19.93	12.28	18.23	
	Technology	10.90	6.55	9.12	
→	Defensive	10.20	19.27	13.13	
-	Consumer Defensive	2.93	3.50	4.03	
٠	Healthcare	3.21	10.57	6.21	
•	Utilities	4.06	5.20	2.89	

Top 0 Holdings as of 12-31-2022

Name

% Net Asset

Cumulative %

YTD Return % Morningstar Sector

Total Holdings 0

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Darwei Kung since 04-2010 Jeff Morton since 07-2022

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 12.76 years.

✓ Net Expense: The fund's expense ratio of 1.02 is 2.86% lower than the Commodities Broad Basket category average.

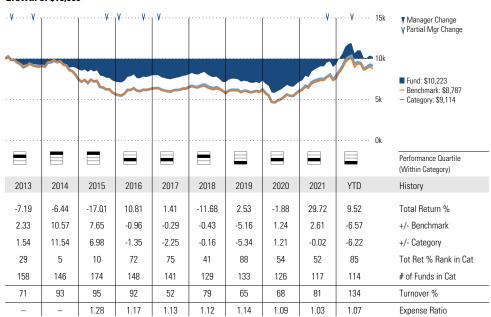
Morningstar Investment Management LLC Analysis

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.

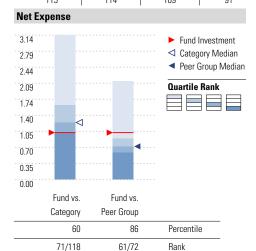
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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 10 year Since Inception 3 year 5 year Fund Return % 1.13 9.52 11.71 4.77 0.22 1.08 2.22 16.09 12.65 6.44 -1.28 2.85 Benchmark Return % -0.91 4 17 15.74 13 27 6.76 Category Average % 93 85 76 86 22 % Rank in Category 115 114 109 91 65 # 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- Teal hisk Wellics			
	Fund	Bmark	Cat
Alpha	-0.01	_	0.33
Beta	0.92	_	1.03
R-Squared	96.92	_	85.73
Standard Deviation	17.49	18.64	21.05
Sharpe Ratio	0.67	0.69	0.67
Tracking Error	3.38	-	7.78
Information Ratio	-0.28	-	0.09
Up Capture Ratio	90.19	-	102.74
Down Capture Ratio	89.20	-	103.18

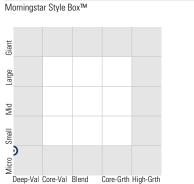
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	_	_	7.93
Price/Book Ratio	_	_	1.87
Geom Avg Mkt Cap \$B	0.87	_	44.07
ROE	-	_	27.17



DWS Enhanced Commodity Strategy S SKSRX

Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD

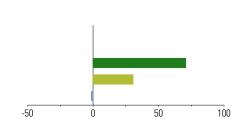


Historical • Current Weighted average of stock holdings

Ownership • 75% of fund's current stock holdings

Style Analysis as of 12-31-2022





Asset Allocation as of 12-31-2022



		Fund	Bmark	Cat	Fund	▼ B	enchmark	: [] Cat	egory A	verage			
ŀ	Cyclical	_	-	44.68									
À	Basic Materials	_	_	44.68									
	Consumer Cyclical	_	_	0.00									
<u></u>	Financial Services	_	_	0.00									
à	Real Estate	_	_	0.00									
Ųľ	Sensitive	-	-	51.07									
	Communication Services	_	_	0.00	İ								
	Energy	_	_	48.94									
}	Industrials	_	_	2.13									
1	Technology	_	_	0.00									
+	Defensive	-	-	4.26									
	Consumer Defensive	_	-	4.26									
1	Healthcare	_	-	0.00									
2	Utilities	_	_	0.00									
_					0% 5	10	15	20 25	30	35	40	45	50

Style Breakdown



Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Top 0 Holdings as of 12-31-2022

Name % Net Asset Cumulative % YTD Return % Morningstar Sector

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio



Eaton Vance Income Fund of Boston A EVIBX

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

❷ Performance: The fund has finished in the High Yield
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 8.16 years.

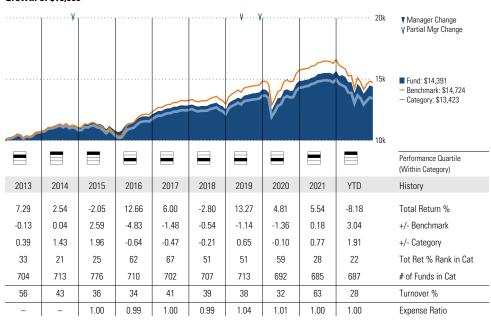
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1 is 12.36% higher than the High Yield Bond category average.

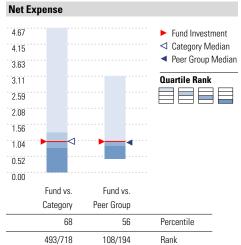
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



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 5 year 10 year Since Inception Fund Return % 4.21 -8.18 0.52 2.26 3.71 7.97 3.98 -11.22 -0.23 2.12 3.94 7.54 Benchmark Return % 3.91 -10 09 -N 21 3 20 1.74 Category Average % 34 22 31 28 25 % Rank in Category 710 687 630 584 417 # 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 Wietrics			
	Fund	Bmark	Cat
Alpha	0.68	_	-0.09
Beta	0.91	_	0.94
R-Squared	98.87	_	94.99
Standard Deviation	10.28	11.25	10.89
Sharpe Ratio	0.02	-0.04	-0.04
Tracking Error	1.50	-	2.51
Information Ratio	0.50	-	-0.11
Up Capture Ratio	91.49	-	92.06
Down Capture Ratio	86.12	-	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 A EVIBX

Morningstar CategoryMorningstar IndexHigh Yield BondICE BofA US High Yield TR USD

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

Quality

High

Aid

Ltd Mod Ext

0	50	100	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%
Asset Allocat	ion as of 12-31-2022				

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

	Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
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	
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	
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	

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® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

Quantitative Screens

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

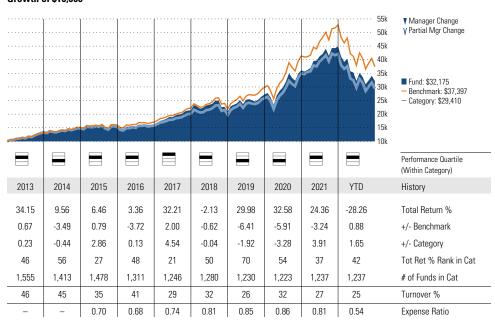
Morningstar Investment Management LLC Analysis

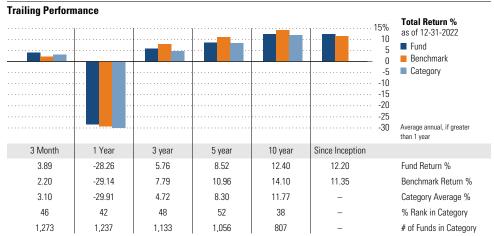
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

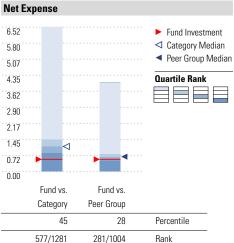
ESG Metrics

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

Growth of \$10,000







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

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

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



Fidelity® Contrafund® FCNTX

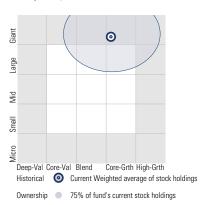
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

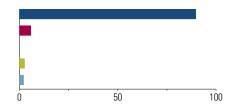
Laige	53	26	12
N	3	2	3
Silgii	0	0	0

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



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

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

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

JPMorgan US Equity I JUESX

Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been
- Management: The fund's management has been in place for 8.38 years.
- Style: The fund has landed in its primary style box Large Blend — 66.67 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.69 is 10.39% lower than the Large Blend category average.

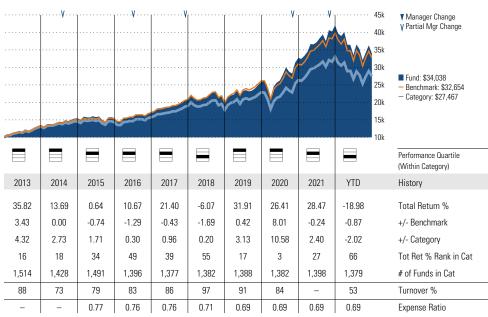
Morningstar Investment Management LLC Analysis

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

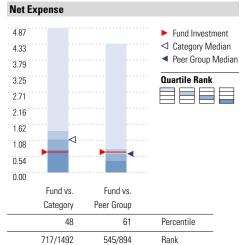
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.79	_	-0.68
Beta	1.00	_	0.96
R-Squared	98.51	_	95.98
Standard Deviation	21.36	21.16	20.73
Sharpe Ratio	0.49	0.41	0.36
Tracking Error	2.61	_	3.95
Information Ratio	0.73	_	-0.83
Up Capture Ratio	101.14	_	94.55
Down Capture Ratio	94.98	_	96.96

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



JPMorgan US Equity I JUESX

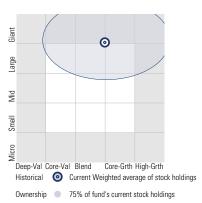
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

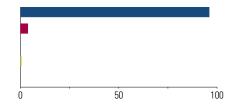
Equity

	. ,			
	14	32	45	Large
	1	6	1	Mid
	0	0	0	Small
Va	alue	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2022



Asset Class	Net %	Cat%
US Stocks	95.96	94.79
Non-US Stocks	3.69	2.81
Bonds	0.00	0.84
Cash	0.35	0.45
Other	0.00	1.10
Total	100.00	100.00

Sec	ctor Weighting as of 12-	31-2022				
		Fund	Bmark	Cat	Fund Benchmark Category Average	
Դ	Cyclical	31.47	28.72	29.35		
A	Basic Materials	3.47	2.46	2.84		
A	Consumer Cyclical	11.09	9.56	9.83		
P	Financial Services	13.91	13.89	14.27		
fi	Real Estate	3.00	2.81	2.41		
W	Sensitive	43.13	44.59	44.38		
	Communication Services	6.22	7.28	7.09		
•	Energy	5.10	5.23	4.38		
ø	Industrials	9.05	9.06	10.44		
	Technology	22.76	23.02	22.47		
-	Defensive	25.40	26.69	26.28		
Ħ	Consumer Defensive	4.21	7.61	7.43		
٠	Healthcare	16.13	15.90	16.05		
•	Utilities	5.06	3.18	2.80		
					0% 5 10 15 20 25 30 3	35 40 45

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

Total Holdings 0

⊕ Increase ⊕ Decrease ☼ New to Portfolio

Metropolitan West Total Return Bd M MWTRX

Morningstar Category

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.65 is 12.16% lower than the Intermediate Core-Plus Bond category average.

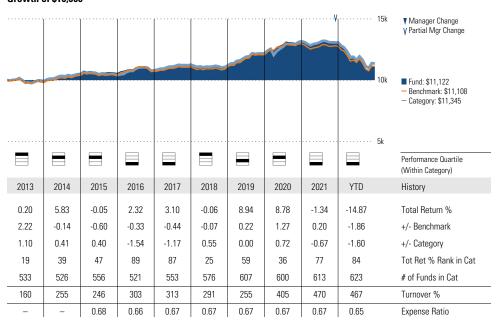
Morningstar Investment Management LLC Analysis

This fund fails our performance screen with several years of bottom-quartile performance. This fund is often out-of-step with others in the category, which has paid off over the long term but can drag the fund down relative to peers at times.

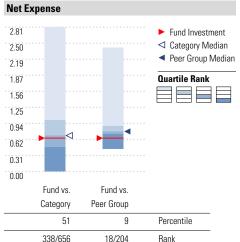
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.06	_	0.42
Beta	1.11	_	1.04
R-Squared	98.21	_	80.21
Standard Deviation	6.54	5.85	6.92
Sharpe Ratio	-0.56	-0.58	-0.46
Tracking Error	1.07	_	3.09
Information Ratio	-0.24	_	0.09
Up Capture Ratio	109.99	_	116.52
Down Capture Ratio	109.72	_	108.79

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



Duration

Metropolitan West Total Return Bd M MWTRX

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

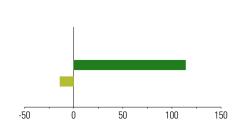
Style Analysis as of 12-31-2022
Style Breakdown
Fixed Income

Quality

High

Aid

Ltd Mod Ext



Asset Allocation as of 12-31-2022

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

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

Sector Weighting as of 12-	31-2022										
	Fund	Bmark	Cat	Fund	▼ Be	enchmark	Categ	jory Avera	ge		
Government	29.41	_	26.73								
Treasury	26.62	_	18.70								
Inflation – Protected	0.19	_	0.30	0							
Agency/Quasi Agency	2.30	_	0.64								
Other Government Related	0.30	_	7.09	ı							
Corporate	32.42	_	29.49								
Corporate Bond	30.44	-	28.87			-		:			
Bank Loan	1.98	-	0.25								
Convertible	0.00	_	0.06	Ū							
Preferred	0.00	_	0.31								
Securitized	32.36	_	31.61								
Agency MBS Pass-Through	16.98	_	15.89								
Agency MBS ARM	0.00	_	0.07								
Agency MBS CMO	0.98	_	1.10								
Non-Agency Residential MBS	4.65	_	0.30								
Commercial MBS	0.03	_	1.82								
Asset-Backed	9.72	_	12.43								
Covered Bond	0.00	_	0.00								
Municipal	0.64	_	0.90	■]							
Cash & Equivalents	3.38	_	4.54		0						
Other	1.80	_	6.74								
				0%	5	10	15	20	25	30	3

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



MFS Conservative Allocation R3 MACNX

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

Morningstar US Mod Con Tgt Alloc NR

USD

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--30% to 50% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 20.52 years.

Net Expense: The fund's expense ratio of 0.83 is 11.7% lower than the Allocation--30% to 50% Equity category average.

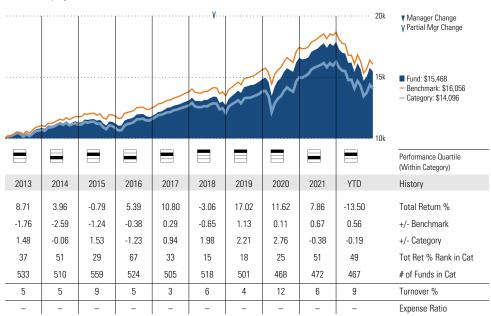
Morningstar Investment Management LLC Analysis

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

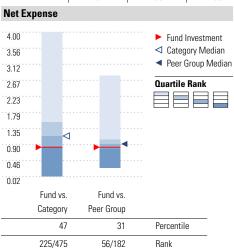
Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000





3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	0.45	-	-0.07
Beta	1.05	-	1.04
R-Squared	98.19	-	92.82
Standard Deviation	10.85	10.23	11.05
Sharpe Ratio	0.10	0.05	0.05
Tracking Error	1.55	-	3.07
Information Ratio	0.30	-	-0.03
Up Capture Ratio	107.59	_	103.16
Down Capture Ratio	104.61	_	104.12

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.60	15.71	16.64
Price/Book Ratio	2.78	2.46	2.75
Avg Eff Duration	5.15	6.45	5.22



MFS Conservative Allocation R3 MACNX

Morningstar Category Allocation--30% to 50% Morni

Equity

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

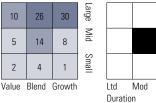
Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown Equity

10 26 30



Fixed Income

Quality

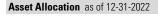
High

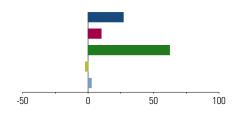
Mid

Low

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	2.61	4.14
Cash	-2.07	6.88
Bonds	62.30	56.92
Non-US Stocks	10.13	6.35
US Stocks	27.03	25.69
Asset Class	Net %	Cat%

	F	und	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Ave	erage	
Cyclical	3	8.57	33.67	34.67								
Basic Material	s 5	5.19	4.43	3.89								
Consumer Cycl	ical 9	9.39	10.18	8.88			0					
Financial Servi	ces 16	38.38	15.66	14.64								
Real Estate	7	.61	3.40	7.26								
Sensitive	3	8.38	41.77	38.91								
Communication	Services 4	1.44	6.35	5.83		[
Energy	4	1.17	5.40	5.76								
Industrials	13	3.42	11.16	10.22								
Technology	16	3.35	18.86	17.10] *			
Defensive	2	3.05	24.57	26.42								
Consumer Defe	ensive 6	6.19	7.55	7.45								
Healthcare	13	3.85	13.87	14.92				- [
Utilities	3	3.01	3.15	4.05								

Top 0 Holdings as of 12-31-2022

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

Total Holdings 0

igoplus Increase igoplus Decrease igoplus New to Portfolio

MFS Growth Allocation R3 MAGEX

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

Morningsta

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 20.52 years.

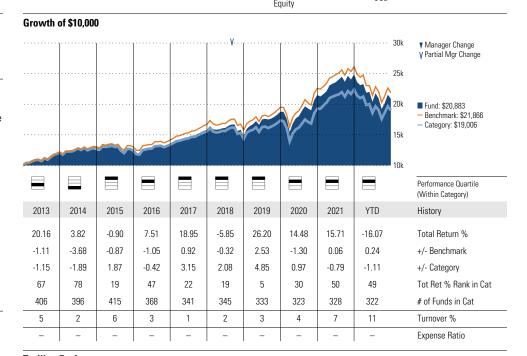
Net Expense: The fund's expense ratio of 0.94 is 6% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

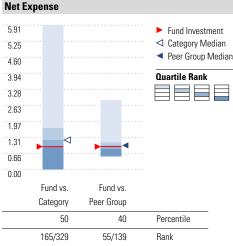
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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



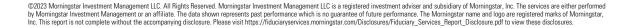




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	-0.28	_	-0.36
Beta	1.02	_	1.00
R-Squared	98.45	-	95.37
Standard Deviation	17.09	16.69	17.17
Sharpe Ratio	0.24	0.26	0.23
Tracking Error	2.14	-	3.53
Information Ratio	-0.13	-	-0.19
Up Capture Ratio	102.26	-	99.82
Down Capture Ratio	103.77	-	101.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.93	15.67	15.37
Price/Book Ratio	2.62	2.45	2.44
Avg Eff Duration	4.83	6.45	5.64



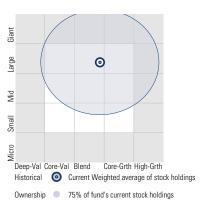


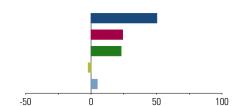
MFS Growth Allocation R3 MAGEX

Morningstar Category Allocation--70% to 85% Morningstar Index Morningstar US Mod Agg Tgt Alloc NR Equity

Style Analysis as of 12-31-2022

Morningstar Style Box™





Asset Allocation as of 12-31-2022



Style E	Breakdo	own				
Equity				Fixed In	come	Qual
10	25	27	Large			High
5	15	9	Mid			Mid

Equity				Fixed In	come		Quality
10	25	27	Large				High
5	15	9	Mid				Mid
2	4	1	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod n	Ext	_

		Fund	Bmark	Cat	Fund	▼ Benchr	nark	Cateo	jory Ave	erage
b	Cyclical	39.25	33.76	34.81						
i.	Basic Materials	5.53	4.44	4.81						
P	Consumer Cyclical	9.91	10.21	10.40						
ê	Financial Services	16.24	15.71	16.02						
b	Real Estate	7.57	3.40	3.58						
NF	Sensitive	38.18	41.75	41.73						
	Communication Services	4.40	6.38	7.40		1				
	Energy	4.19	5.39	5.41		Í				
þ	Industrials	13.64	11.11	11.10						
1	Technology	15.95	18.87	17.82				0		
+	Defensive	22.57	24.47	23.45		_			10	
7	Consumer Defensive	6.46	7.54	6.77		= [
i	Healthcare	13.12	13.79	13.64		1	[]			
1	Utilities	2.99	3.14	3.04						

>50 25-50 10-25 0-10

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

40 45

MFS International Growth R3 MGRTX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012 Matthew Barrett since 03-2015

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 11 years.

 \times *Style:* The fund has landed in its primary style box — Large Growth — 63.64 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 1.07 is 1.9% higher than the Foreign Large Growth category average.

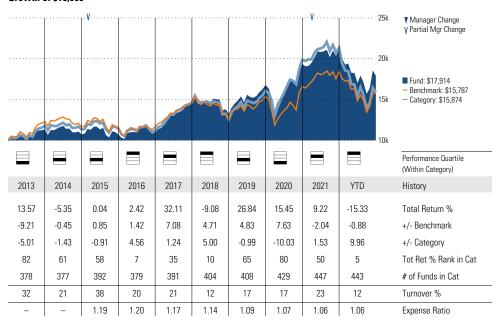
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen because it tends to plot near the border of large-cap blend and large-cap growth in the Morningstar Stylebox. However, the fund's investment style is consistent and we are not concerned about this screen result.

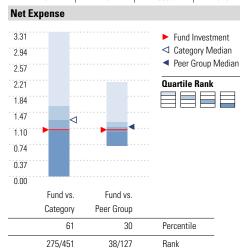
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 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 Since Inception 3 year 5 year 10 year Fund Return % 14.14 -15.33 2.21 4.25 6.00 6.52 17.34 -14.45 0.87 1.54 4.67 8.22 Benchmark Return % 13.77 -25 29 0.04 2 11 5 26 Category Average % 48 5 22 16 26 % Rank in Category 451 443 399 346 230 # 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 Welfics			
	Fund	Bmark	Cat
Alpha	1.34	_	-0.67
Beta	0.88	_	0.98
R-Squared	91.62	-	83.89
Standard Deviation	18.60	20.25	21.69
Sharpe Ratio	0.16	0.10	0.06
Tracking Error	5.91	-	8.76
Information Ratio	0.23	-	-0.10
Up Capture Ratio	94.00	-	99.00
Down Capture Ratio	89.25	-	102.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.50	12.65	19.09
Price/Book Ratio	2.76	1.56	2.99
Geom Avg Mkt Cap \$B	54.75	43.46	48.56
ROE	19.46	19.18	22.43

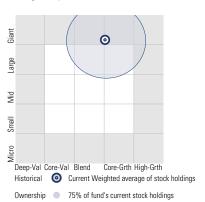


MFS International Growth R3 MGRTX

Morningstar CategoryMorningstar IndexForeign Large GrowthMSCI EAFE NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

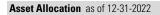
Equity

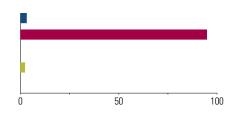
8	49	30	Laige
1	10	3	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

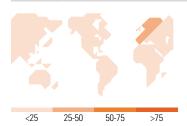




Total	100.00	100.00
Other	0.00	0.57
Cash	2.19	2.55
Bonds	0.00	0.00
Non-US Stocks	94.76	89.95
US Stocks	3.04	6.95
Asset Class	Net %	Cat%

	ctor Weighting as of 12-3		Б	0 .	-		D 1	. По					
		Fund	Bmark	Cat	Fund	j •	Benchm	ark [] C	ategory	Average			
<u></u>	Cyclical	35.14	39.68	34.80			•						
A.	Basic Materials	12.46	7.81	6.34									
A	Consumer Cyclical	12.13	10.37	12.95									
÷	Financial Services	10.55	18.69	14.78					*				
fi	Real Estate	0.00	2.81	0.73	10	1							
W#	Sensitive	33.23	32.96	39.26								i	
	Communication Services	2.60	4.93	4.06		I [] [
ð	Energy	0.78	5.06	4.02				į					
Ф	Industrials	18.34	14.88	15.97		- :							
	Technology	11.51	8.09	15.21			7						
→	Defensive	31.63	27.36	25.95									
=	Consumer Defensive	14.36	10.37	9.63									
+	Healthcare	16.47	13.71	15.46									
•	Utilities	0.80	3.28	0.86		Y							
					0%	5	10	15	20	25	30	35	40

World Regions % Equity 12-31-2022



Greater Asia	Fund % 29.26	Cat % 27.34
Japan	8.80	11.60
Australasia	1.00	1.96
Asia-4 Tigers	10.73	6.01
Asia-ex 4 Tigers	8.73	7.77
Not Classified	0.00	0.00

4	Americas	Fund % 12.98	Cat % 14.74	Greater Europe	Fund % 57.75	Cat % 57.92	Market Maturity	Fund %
)	North America	11.07	12.78	United Kingdom	12.13	12.49	Developed Markets	89.36
3	Central/Latin	1.91	1.96	W euro-ex UK	45.25	44.80	Emerging Markets	10.64
1				Emrgng Europe	0.00	0.02	Not Available	0.00
7				Africa	0.37	0.61		

Top 0 Holdings as of 12-31-2022

Name % Net Asset Cumulative % YTD Return % Morningstar Sector

Total Holdings 0

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



MFS Moderate Allocation R3 MAMHX

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

Morningstar US Mod Tgt Alloc NR USD

Equity

Portfolio Manager(s)

Joseph Flaherty since 06-2002 Natalie Shapiro since 09-2018

Quantitative Screens

- Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.52 years.
- Net Expense: The fund's expense ratio of 0.9 is 13.46% lower than the Allocation--50% to 70% Equity category average.

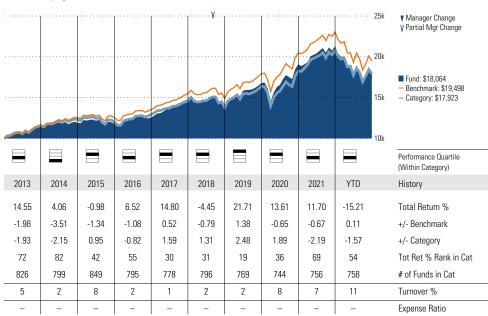
Morningstar Investment Management LLC Analysis

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	12-31-2021			

Growth of \$10,000





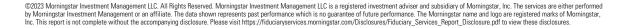
3-Year Risk Metrics

	,	,	,
Net Exp	ense		
4.92			Fund Investment
4.37			Category Median
3.83			 Peer Group Mediar
3.28			Quartile Rank
2.73			
2.19			
1.64			
1.09	◁᠃	····	
0.55			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
-	45	36	Percentile
	355/783	130/362	Rank

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

	Fund	Bmark	Cat
Alpha	-0.34	-	0.04
Beta	1.01	-	1.01
R-Squared	98.31	-	94.21
Standard Deviation	13.97	13.72	14.31
Sharpe Ratio	0.18	0.21	0.20
Tracking Error	1.82	-	3.33
Information Ratio	-0.19	_	-0.02
Up Capture Ratio	100.63	_	100.97
Down Capture Ratio	102.60	_	101.15

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.22	16.24	17.39
Price/Book Ratio	2.68	2.63	3.04
Avg Eff Duration	5.53	6.45	5.29



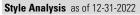


MFS Moderate Allocation R3 MAMHX

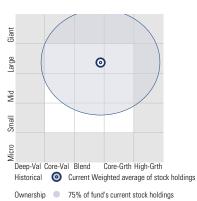
Morningstar Category Allocation--50% to 70% Morningstar Index

Equity

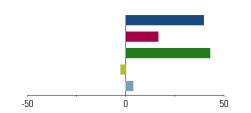
Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



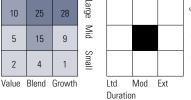
Asset Allocation as of 12-31-2022



Total	100.00	100.00
Other	3.71	3.51
Cash	-2.66	6.22
Bonds	42.85	34.07
Non-US Stocks	16.46	9.75
US Stocks	39.63	46.45
Asset Class	Net %	Cat%

Style Breakdown

Equity 10 28



Fixed Income Quality High MidLow

Weight %

>50 25-50 10-25 0-10

		Fund	Bmark	Cat	Fund	† ▼	Bench	mark	Cateo	jory Ave	rage		
Ն	Cyclical	39.19	32.81	31.62								•	
A.	Basic Materials	5.31	3.99	3.72									
A	Consumer Cyclical	9.82	10.16	10.21									
æ	Financial Services	16.24	15.27	15.09			•						
æ	Real Estate	7.82	3.39	2.60		_							_
M	Sensitive	38.24	42.44	42.48									
	Communication Services	4.40	6.46	6.62									
ð	Energy	4.17	5.34	5.50		- (
Ф	Industrials	13.51	10.77	10.59									
	Technology	16.16	19.87	19.77					ď				
→	Defensive	22.56	24.73	25.91						[
=	Consumer Defensive	6.17	7.41	7.08			'	_					
٠	Healthcare	13.38	14.20	15.59				= [
•	Utilities	3.01	3.12	3.24		i							

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

PIMCO Income A PONAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.91 is 7.14% lower than the Multisector Bond category average.

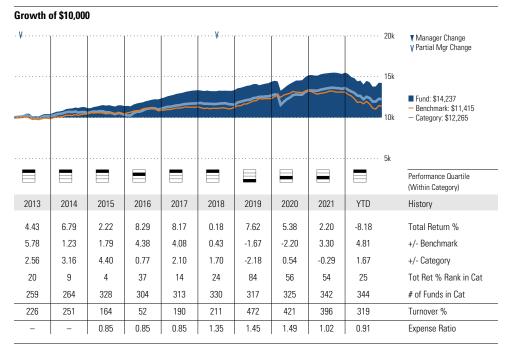
Morningstar Investment Management LLC Analysis

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

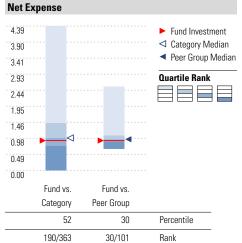
Morningstar Category

Morningstar Index

Multisector Bond Bloomberg US Universal TR 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 hisk wetrics			
	Fund	Bmark	Cat
Alpha	2.10	-	1.72
Beta	0.92	-	0.99
R-Squared	56.11	-	48.49
Standard Deviation	7.35	5.98	9.02
Sharpe Ratio	-0.13	-0.54	-0.16
Tracking Error	4.89	-	6.72
Information Ratio	0.44	_	0.28
Up Capture Ratio	101.79	-	109.62
Down Capture Ratio	77.72	_	91.61

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



PIMCO Income A PONAX

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

Quality

Mai

Ltd Mod Ext

Duration

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



	Fund	Donari:	Cat	Fund	• Danahm - :-!:	Cotogon, August		
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average		
Government	27.36	-	23.80		: :			
Treasury	3.37	_	8.85					
Inflation – Protected	1.48	-	0.44	()=				
Agency/Quasi Agency	0.18	_	0.82	i[]				
Other Government Related	22.33	_	13.69					
Corporate	5.98	-	40.90				0	
Corporate Bond	4.47	_	36.75					
Bank Loan	1.18	_	2.65					
Convertible	0.04	_	0.83					
Preferred	0.29	_	0.67	i[]				
Securitized	14.33	-	20.80					
Agency MBS Pass-Through	2.28	_	4.65					
Agency MBS ARM	0.00	-	0.01	ĺ				
Agency MBS CMO	0.25	_	0.31	Ū				
Non-Agency Residential MBS	3.61	_	0.88					
Commercial MBS	0.02	_	2.33					
Asset-Backed	8.17	_	12.61					
Covered Bond	0.00	_	0.01	Ò				
Municipal	0.03	-	0.36					
Cash & Equivalents	29.48	_	10.50					
Other	22.36	_	3.53					

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Ø Offset: Unsettled Trades	-	29.18	29.18	_
☆ Cash Offset	_	15.55	44.73	_
⊕ IRS USD 1.27000 11/04/22-1Y (WHT) LCH Pay	11-2023	14.02	58.75	_
⊕ IRS USD 1.27000 11/04/22-1Y (WHT) LCH Receive	11-2023	13.58	72.32	_
⊕ 10 Year Treasury Note Future Mar 23	03-2023	9.32	81.64	-
⊕ IRS EUR 2.95000 10/27/22-6Y* LCH Pay	03-2029	9.16	90.80	_
□ IRS USD 0.70000 12/14/21-3Y LCH Pay	12-2024	9.14	99.94	_
□ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	9.12	109.07	_
⊕ IRS EUR 2.95000 10/27/22-6Y* LCH Receive	03-2029	9.04	118.10	_
□ IRS USD 0.80000 12/14/21-3Y LCH Receive	12-2024	8.45	126.55	_

Total Holdings 7956

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar Category Global Bond-USD Hedged Morningstar Index Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.91 is 22.97% higher than the Global Bond-USD Hedged category average.

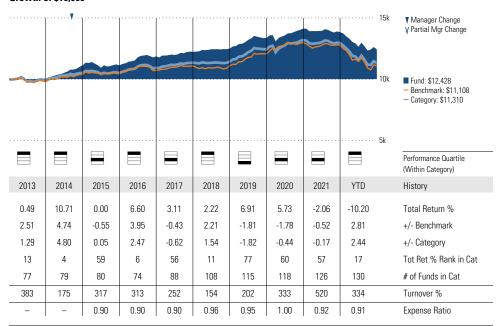
Morningstar Investment Management LLC Analysis

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

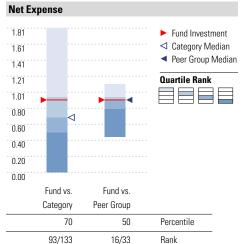
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.67	_	-0.56
Beta	0.63	-	0.91
R-Squared	58.04	_	66.59
Standard Deviation	4.87	5.85	6.52
Sharpe Ratio	-0.64	-0.58	-0.59
Tracking Error	3.81	_	4.06
Information Ratio	0.08	_	-0.06
Up Capture Ratio	67.09	_	100.72
Down Capture Ratio	73.67	_	104.53

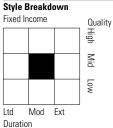
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.13	4.43	6.94
Avg Eff Maturity	7.22	_	8.12



PIMCO International Bond (USD-Hdg) A PFOAX

Morningstar Category Global Bond-USD Hedged Morningstar Index Bloomberg US Agg Bond TR USD

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



	7			
-50	0	50	100	150

Asset Allocation as of 12-31-2022

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

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

Sector Weighting as of 12-	31-2022													
	Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] Ca	ategory	/ Avera	ge			
Government	40.62	-	46.89											
Treasury	5.10	_	37.06								[
Inflation – Protected	0.41	_	1.11	1[
Agency/Quasi Agency	1.49	_	4.02											
Other Government Related	33.62	_	4.70				:							
Corporate	3.60	-	11.17											
Corporate Bond	2.60	_	11.06											
Bank Loan	0.06	_	0.11											
Convertible	0.76	_	0.00	<u>D</u>										
Preferred	0.18	_	0.00											
Securitized	8.07	-	3.99											
Agency MBS Pass-Through	2.80	_	1.71											
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.02	_	0.03											
Non-Agency Residential MBS	1.24	_	0.32	(
Commercial MBS	0.25	_	0.23											
Asset-Backed	2.96	_	1.35											
Covered Bond	0.80	_	0.35	0										
Municipal	0.03	-	0.08											
Cash & Equivalents	31.75	_	23.52											
Other	15.04	-	14.33											
				0%	5	10	15	20	25	30	35	40	45	50

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

Total Holdings 1646

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO Short-Term A PSHAX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Q Performance: The fund has finished in the Ultrashort
Bond category's top three quartiles in 7 of the 10 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

× *Net Expense:* The fund's expense ratio of 0.7 is 52.17% higher than the Ultrashort Bond category average.

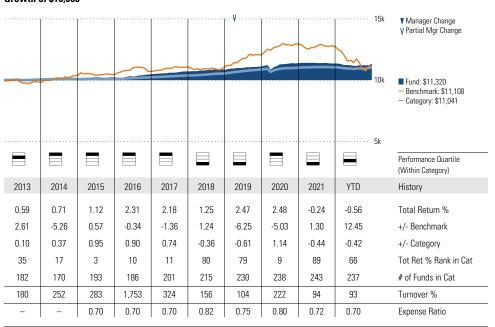
Morningstar Investment Management LLC Analysis

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

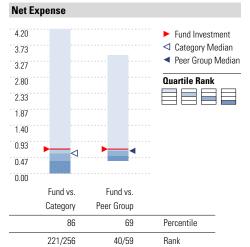
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

Growth of \$10,000







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

3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.90	-	0.76
Beta	0.10	-	0.12
R-Squared	5.26	-	17.12
Standard Deviation	2.47	5.85	1.94
Sharpe Ratio	-0.08	-0.58	-0.30
Tracking Error	5.81	-	5.59
Information Ratio	0.57	-	0.56
Up Capture Ratio	24.21	-	22.64
Down Capture Ratio	10.19	-	11.26

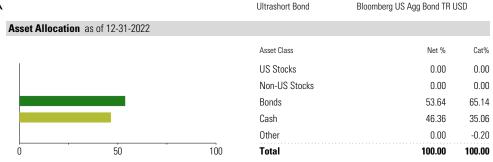
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.09	4.43	0.72
Avg Eff Maturity	_	_	3.41



PIMCO Short-Term A PSHAX

Style Analysis as of 12-31-2022 Style Breakdown Fixed Income Quality G: Ltd Mod Ext Duration

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



Morningstar Category

Morningstar Index

	Fund	Bmark	Cat	Fund	•	Beno	chmark	Cate	egory Av	erage		
Government	8.85	_	12.30						5 7	:		
Treasury	0.00	_	7.45	İ	[
Inflation – Protected	0.00	_	0.00	Ò								
Agency/Quasi Agency	1.84	_	2.01									
Other Government Related	7.01	_	2.84									
Corporate	26.43	_	32.21									
Corporate Bond	26.35	_	31.54							1		
Bank Loan	0.08	_	0.60	i[]								
Convertible	0.00	_	0.07	Ö								
Preferred	0.00	_	0.00	Ò								
Securitized	15.46	-	24.02									
Agency MBS Pass-Through	0.18	_	2.37	[
Agency MBS ARM	0.09	_	0.78	1								
Agency MBS CMO	1.62	_	2.51									
Non-Agency Residential MBS	1.13	_	0.34	()								
Commercial MBS	0.00	_	0.40									
Asset-Backed	12.44	_	17.62									
Covered Bond	0.00	_	0.00									
Municipal	0.09	-	0.92	10								
Cash & Equivalents	41.63	-	30.48									
Other	7.09	_	0.06									

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

Total Holdings 1172

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000



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



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

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





Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 12-31-2022

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 12-3	31-2022												
		Fund	Bmark	Cat	Fund	,	Bench	ımark] Cate	jory Ave	erage			
<u></u>	Cyclical	43.79	39.68	43.07										
Å.	Basic Materials	10.74	7.81	9.19										
A	Consumer Cyclical	16.72	10.37	10.30										
æ	Financial Services	15.12	18.69	22.00					' [
fi	Real Estate	1.21	2.81	1.58										
W	Sensitive	39.54	32.96	35.10										
0	Communication Services	6.97	4.93	6.46										
•	Energy	6.92	5.06	8.09										
Ф	Industrials	17.44	14.88	14.13			- 1							
	Technology	8.21	8.09	6.42			ď							
→	Defensive	16.66	27.36	21.83										
Ħ	Consumer Defensive	6.21	10.37	7.98										
+	Healthcare	7.77	13.71	10.35			• [7						
•	Utilities	2.68	3.28	3.50]								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2022



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

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

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

Total Holdings 224

⊕ Increase ⊕ Decrease
★ New to Portfolio

