Allspring Small Company Growth R6 WSCRX

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 8 of the 8 years it's been in existence.

Management: The fund's management has been in place for 28.16 years.

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

Net Expense: The fund's expense ratio of 0.86 is 27.73% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

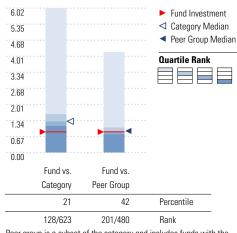
ESG Metrics

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

Growth of \$10,000 30k Vanager Change V Partial Mgr Change 25k 20k Fund: \$17,988 - Benchmark: \$16,512 15k - Category: \$17,739 104 5k _ Performance Quartile (Within Category) 2013 2014 2015 2016 2018 2019 2020 2021 YTD 2017 History -4.33 7.76 20.68 -3.57 26.55 28.87 15.68 -24.21 Total Return % -2.95 -3.56 -1.49 5.74 -1.93 -5.76 12.85 2.15 +/- Benchmark +/- Category -1.92 -3.44 -0.82 2.19 -1.13 -9.75 3.79 3.56

72 72 52 33 55 67 33 31 Tot Ret % Rank in Cat 643 604 # of Funds in Cat 690 634 638 629 624 616 _ 77 58 49 82 37 54 41 44 61 Turnover % _ 0.90 0.90 0.90 0.89 0.88 0.89 0.86 0.86 Expense Ratio **Trailing Performance Total Return %** 15% as of 12-31-2022 10 Fund 5 Benchmark 0 Category -5 -10 -15





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

-20 -25 -30 Average annual, if greater than 1 year Since Inception Fund Return % 7.45 9.20 Benchmark Return % Category Average %

% Rank in Category

of Funds in Category

3-Year Risk Metrics

_

10 year

9.20

10 20

	Fund	Bmark	Cat
Alpha	3.46	-	2.83
Beta	0.91	-	0.95
R-Squared	93.47	-	91.46
Standard Deviation	25.09	26.57	26.53
Sharpe Ratio	0.25	0.12	0.22
Tracking Error	6.82	-	7.92
Information Ratio	0.51	-	0.35
Up Capture Ratio	97.40	-	101.46
Down Capture Ratio	87.84	-	94.05

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15.38 13 28 21 13

5			
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

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Morningstar Index

Morningstar Category

Small Growth

Russell 2000 Growth TR USD

Allspring Small Company Growth R6 WSCRX

Style Analysis as of 12-31-2022 Morningstar Style Box™

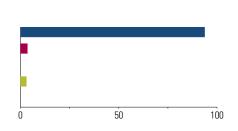


Large

Mid 7

Small

2 0



Asset Allocation as of 12-31-2022

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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%

Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth

Sector Weighting as of 12-31-2022 Benchmark [] Category Average Bmark Cat Fund Fund Cyclical 22.96 22.65 25.63 Basic Materials 5.21 4.78 2.79 Consumer Cyclical 8.46 9.82 11.03 Financial Services 8.55 5 84 9 28 Real Estate 0.74 2.21 2.53 Sensitive 45.93 47.52 46.46 **Communication Services** 0.25 2.15 1.84 i [Energy 2.19 7.42 4.36 Industrials 17.52 17.17 17.68 Technology 25.97 20.78 22.58 31.11 29.82 Defensive 27.91 Consumer Defensive 5.42 4.88 4.70 Healthcare 25.69 23.09 22.23 Utilities 0.00 1.85 0.98 0% 5 10 15 20 25 30 35 40 45 50

Top 0 Holdings as of 12-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector	

Total Holdings 0

Style Breakdown Equity

Value Blend Growth

>50 25-50 10-25 0-10

0

2 11

9 37 32

Weight %

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Allspring Special Mid Cap Value R6 WFPRX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Mid-Cap Value — 88.24 % of the time over the past three years.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Index Russell Mid Cap Value TR USD

30k Vanager Change V Partial Mgr Change 251 Fund: \$26.324 Benchmark: \$22,561 Category: \$21,387 15k 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 12.12 -2.65 21.68 11.27 -13.02 35.68 3.36 28.80 -4.50 Total Return % -2.63 2.13 1.68 -2.07 -0.73 8.62 -1.60 0.46 7.53 +/- Benchmark 3.62 -1.95 +/- Category 2.81 -0.16 10.50 0.73 -0.52 3.52 2.76 24 24 20 71 50 2 49 53 20 Tot Ret % Rank in Cat 440 484 445 451 465 426 422 407 # of Funds in Cat 438 87 58 58 30 46 37 37 51 38 24 Turnover % 0.79 0.76 0.74 0.72 0.72 0.71 0.70 0.69 Expense Ratio



2.79			Category Me	dian
2.44			Peer Group N	/lediar
2.09			Quartile Rank	
1.74				
1.40				
1.05				
0.70	· · · ·	••••••		
0.35				
0.00				
	Fund vs.	Fund vs.		
	Category	Peer Group		
	21	30	Percentile	
	89/417	89/297	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.

% Rank in Category # of Funds in Category Bmark Cat 0.86 0.99 R-Squared 97.68 95.83 Standard Deviation 24.79 23,90 25.07 Sharpe Ratio 0.42 0.32 0.35 Tracking Error 3.82 5.36 Information Ratio 0.66 0.13 Up Capture Ratio 98.73 98.80 Down Capture Ratio 90.95 96.45 Deutfelie Metuine

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

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Style Breakdown Equity

Value Blend Growth

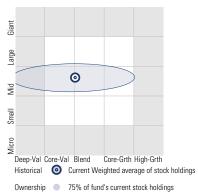
4 13 4

2 6 0

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

Allspring Special Mid Cap Value R6 WFPRX

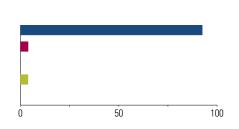
Style Analysis as of 12-31-2022 Morningstar Style Box™



Large

Mid 9 44 18

Small



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

.

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

			Fund	Bmark	Cat	Fun	d	 Beno 	chmark	C	ategory	Avera	ge			
ck holdings	Ն⊮ Շյ	clical	42.80	45.64	42.06									0		
ngs	📥 Ba	sic Materials	4.87	6.13	5.40											
	Ӓ Co	nsumer Cyclical	13.53	10.44	11.17			0								
	📑 ଟ ଟ 😽	nancial Services	16.07	17.74	19.04					0						
	危 Re	al Estate	8.33	11.33	6.45		1	• '					_			
	👐 Se	nsitive	35.02	33.31	34.28											
	🖬 Co	mmunication Services	0.70	3.29	3.07		[
	👌 En	ergy	6.77	5.54	6.21)		1							
	🌣 Ind	dustrials	19.00	14.82	16.35			_								
	💷 Te	chnology	8.55	9.66	8.65											
	→ De	fensive	22.17	21.05	23.65		÷									
	🔚 Co	nsumer Defensive	5.50	4.43	6.57			_								
	🛨 He	ealthcare	9.21	7.55	10.58											
	🚺 Ut	ilities	7.46	9.07	6.50											
						0%	5	10	15	20	25	30	35	40	45	50
			% Net A	sset	Cumulat	tive %		YTD F	leturn 9	% I	Morning	gstar Se	ector			

Top 0 Holdings as of 12-31-2022

Total Holdings 0				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector

 \oplus Increase \oplus Decrease New to Portfolio

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Morningstar Category Mid-Cap Value

. По

Morningstar Index Russell Mid Cap Value TR USD

American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Total Return %

as of 12-31-2022

Benchmark

Average annual, if greater than 1 year

Benchmark Return %

Category Average %

Fund Return %

Category

Fund

15%

10

5

0

-5

-10 -15

-20

5.30

Portfolio Manager(s)

· ······
Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Jeffrey Lager since 03-2011
Paul Benjamin since 07-2014
Anne-Marie Peterson since 10-2015
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Mark Casey since 10-2019
Ritchie Tuazon since 10-2020
Jin Lee since 03-2023
Chit Purani since 03-2023

Quantitative Screens

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

Management: The fund's management has been in place for 24.01 years.

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

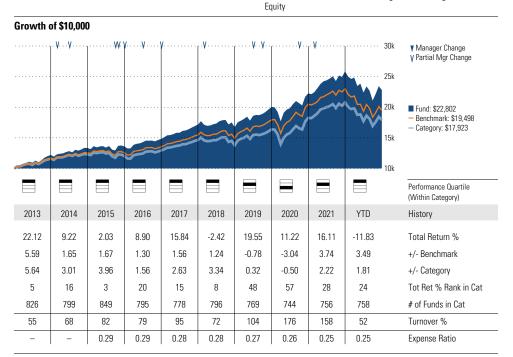
Net Expense: The fund's expense ratio of 0.25 is 75.96% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

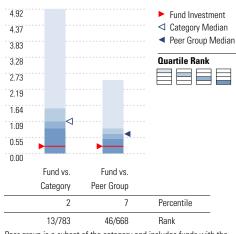
Metric	Rating	Updated
Sustainability Rating	2	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance



Net Expense



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

% Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alnha 1.66 0.04 Beta 0.95 1.01 **R**-Squared 96 84 94 21 _ Standard Deviation 13.31 13.72 14.31 Sharpe Ratio 0.33 0.21 0.20 Tracking Error 2 45 3.33 -0.02 Information Ratio 0.65 Up Capture Ratio 102.39 100.97 Down Capture Ratio 94.19 101.15 **Portfolio Metrics** Fund Bmark Cat

Price/Earnings Ratio	16.17	16.24	17.39
Price/Book Ratio	3.25	2.63	3.04
Avg Eff Duration	6.16	6.45	5.29

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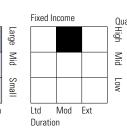
American Funds American Balanced R6 RLBGX

Style Analysis as of 12-31-2022 Morningstar Style Box™









Weight %

Equity

>50 25-50 10-25 0-10

Top 10 Holdings as of 12-31-2022

	-	
	· ·	
0	50	100

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

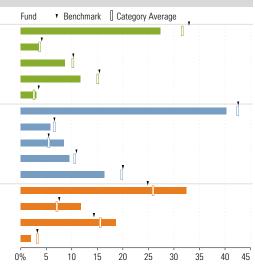
		Fund	Bmark	Cat
Դ	Cyclical	27.33	32.81	31.62
æ.	Basic Materials	3.91	3.99	3.72
A	Consumer Cyclical	8.68	10.16	10.21
ц р	Financial Services	11.67	15.27	15.09
ŵ	Real Estate	3.07	3.39	2.60
₩.	Sensitive	40.23	42.44	42.48
d	Communication Services	5.84	6.46	6.62
0	Energy	8.43	5.34	5.50
٥	Industrials	9.56	10.77	10.59
	Technology	16.40	19.87	19.77
-	Defensive	32.44	24.73	25.91
Ħ	Consumer Defensive	11.78	7.41	7.08
٠	Healthcare	18.66	14.20	15.59
9	Utilities	2.00	3.12	3.24

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

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



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

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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American Funds Growth Fund of Amer R6 RGAGX

Portfolio Manager(s)

Donald O'Neal since 11-1993 J. Frank since 11-2001 Lawrence Solomon since 05-2010 Martin Romo since 11-2010 Carl Kawaja since 11-2010 Mark Casey since 11-2012 Alan Wilson since 11-2012 Anne-Marie Peterson since 07-2013 Christopher Buchbinder since 11-2013 Joanna Jonsson since 03-2016 Alex Popa since 10-2016 Andraz Razen since 03-2020 Julian Abdey since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 29.18 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 0.3 is 68.75% 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

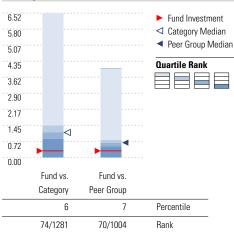
Metric	Rating	Updated
Sustainability Rating	1	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	04-07-2022



....y...y . **y** **y**. V V. y...y 55k V Manager Change V Partial Mgr Change 50k 45k 40k 35k Fund: \$30.856 30k - Benchmark: \$37,397 25k - Category: \$29,410 20k 15k 10k ____ Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 34 29 9.63 5 70 8 82 26 53 -2.60 28 54 38 28 19.69 -30.49 Total Return % -3.42 -1.09 -7.85 -7.91 0.81 0.03 1.74 -3.68 -0.21 -1.35 +/- Benchmark -0.37 -0.51 0.37 2.10 5.59 -1.14 -3.36 2.42 -0.76 -0.58 +/- Category 44 56 34 9 57 53 80 35 64 54 Tot Ret % Rank in Cat 1,413 1,237 # of Funds in Cat 1.555 1.478 1.311 1,246 1.280 1.230 1.223 1,237 27 26 29 31 25 28 36 28 24 30 Turnover % _ _ 0.33 0.33 0.33 0.32 0.32 0.30 0.29 0.29 Expense Ratio

Trailing Performance





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

3-Year Risk Metrics Fund Bmark Cat Alpha -2.42 -2.73 0.94 0.97 Beta 95.88 93.03 **R-Squared** Standard Deviation 22 77 23.80 24 00 Sharpe Ratio 0 28 0.39 0 27 Tracking Error 4 86 6.26 Information Ratio -0.62 -0.62 Up Capture Ratio 84.41 89.56 Down Capture Ratio 90.47 97.48

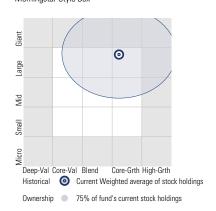
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.43	24.23	23.83
Price/Book Ratio	3.93	8.23	6.53
Geom Avg Mkt Cap \$B	99.09	222.04	263.75
ROE	25.36	41.41	37.70

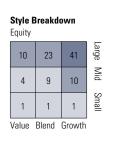
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American Funds Growth Fund of Amer R6 RGAGX

Style Analysis as of 12-31-2022 Morningstar Style Box[™]





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Capital Group Central Cash Fund	8.75	8.75	_	_
∋ Microsoft Corp	5.48	14.23	-27.94	Technology
\ni UnitedHealth Group Inc	3.40	17.63	6.86	Healthcare
€ Broadcom Inc	2.67	20.30	-13.43	Technology
⊖ Amazon.com Inc	2.37	22.67	-49.62	Consumer Cyclical
\ominus Meta Platforms Inc Class A	2.04	24.70	-64.22	Communication Svc
	1.91	26.61	-51.05	Communication Svc
ightarrow Alphabet Inc Class C	1.87	28.48	-38.67	Communication Svc
Mastercard Inc Class A	1.61	30.10	-2.68	Financial Services
\ominus Tesla Inc	1.52	31.62	-65.03	Consumer Cyclical
🕀 General Electric Co	1.35	32.97	-10.97	Industrials
ightarrow Thermo Fisher Scientific Inc	1.26	34.23	-17.29	Healthcare
\ni Alphabet Inc Class A	1.23	35.46	-39.09	Communication Svc
$ ilde{ extbf{ heta}} extbf{ heta}$ Eli Lilly and Co	1.15	36.61	33.86	Healthcare
igodot Carrier Global Corp Ordinary Shares	1.13	37.74	-22.78	Industrials

Total Holdings 370

 \oplus Increase \ominus Decrease R New to Portfolio

Fund

29.80

3.16

17.23

9.22

0.19

47.96

9.65

5.88

10.82

21.61

22.23

3.53

17.52

1.18

Bmark

23.90

1.27

13.83

7 1 4

1.66

55.91

6.69

1.71

8.50

39.01

20.18

6.72

13.40

0.06

Cat

28.54

1.48

15.14

10 27

1.65

50.56

8.92

2.20

6.49

32.95

20.90

4.26

16.09

0.55

Net %	Cat%
79.13	93.06
11.64	4.43
0.12	0.02
8.62	1.70
0.49	0.80
100.00	100.00
	79.13 11.64 0.12 8.62 0.49

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Benchmark [] Category Average Fund î i. 1 i I 0% 5 10 15 20 25 30 35 40 45 50 55 60

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Asset Allocation as of 12-31-2022

Sector Weighting as of 12-31-2022

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

American Funds Invmt Co of Amer R6 RICGX

Growth of \$10,000

Portfolio Manager(s)

James Lovelace since 03-1992 Donald O'Neal since 03-1992 Christopher Buchbinder since 03-2007 Grant Cambridge since 03-2014 Martin Romo since 07-2018 Aline Avzaradel since 03-2019 Martin Jacobs since 12-2019 James Terrile since 03-2020 Jessica Spaly since 03-2021

Quantitative Screens

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

Management: The fund's management has been in place for 30.85 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 0.27 is 64.94% 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	1	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022





4.87 Fund Investment Category Median 4.33 Peer Group Median 3.79 3.25 Quartile Rank 2.71 2.16 1.62 1.08 0.54 0.00 Fund vs Fund vs Category Peer Group 19 15 Percentile 278/1492 134/894 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.

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

¢¥	· ¥¥	y			,¥	yy	¥		40k 35k 30k	▼ Manager Change γ Partial Mgr Change
		~~~~						/	25k 20k 15k	 Fund: \$29,115 Benchmark: \$32,654 Category: \$27,467
										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
32.84	12.41	-1.15	14.93	20.06	-6.25	24.92	14.85	25.40	-15.26	Total Return %
0.45	-1.28	-2.53	2.97	-1.77	-1.87	-6.57	-3.55	-3.31	2.85	+/- Benchmark
1.34	1.45	-0.08	4.56	-0.38	0.02	-3.86	-0.98	-0.67	1.70	+/- Category
36	39	55	7	63	58	87	61	67	31	Tot Ret % Rank in Cat
1,514	1,428	1,491	1,396	1,377	1,382	1,388	1,382	1,398	1,379	# of Funds in Cat
24	29	30	25	28	36	31	39	22	31	Turnover %
-	-	0.30	0.30	0.30	0.29	0.28	0.27	0.27	0.27	Expense Ratio



	······································						
837	-	# of Funds in Category					
3-Year Risk	Metrics						
		Fund	Bmark	Cat			
Alpha		-0.22	-	-0.68			
Beta		0.91	-	0.96			
R-Squared		97.61	-	95.98			
Standard Deviation		19.53	21.16	20.73			
Sharpe Ratio		0.39	0.41	0.36			
Tracking Error		3.55	-	3.95			
Information Rat	io	-0.22	-	-0.83			
Up Capture Rati	0	92.10	-	94.55			
Down Capture F	Ratio	93.08	_	96.96			

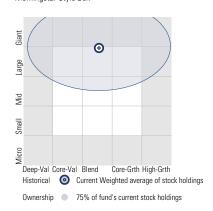
	Fund	Bmark	Cat
Price/Earnings Ratio	17.59	19.03	18.29
Price/Book Ratio	3.17	3.59	4.14
Geom Avg Mkt Cap \$B	138.42	161.22	211.02
ROE	25.60	31.17	36.63

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American Funds Invmt Co of Amer R6 RICGX

Style Analysis as of 12-31-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Microsoft Corp	6.47	6.47	-27.94	Technology
igodolog Capital Group Central Cash Fund	5.60	12.07	_	-
🕀 Broadcom Inc	4.08	16.15	-13.43	Technology
🕀 General Electric Co	3.43	19.58	-10.97	Industrials
	2.52	22.10	28.91	Consumer Defensive
\ominus Philip Morris International Inc	2.42	24.51	11.84	Consumer Defensive
\ni Abbott Laboratories	2.36	26.88	-20.66	Healthcare
UnitedHealth Group Inc	2.32	29.19	6.86	Healthcare
igodologies Raytheon Technologies Corp	2.30	31.49	19.78	Industrials
e Comcast Corp Class A	2.05	33.54	-28.41	Communication Svc
	1.71	35.24	-2.68	Financial Services
igodolog Meta Platforms Inc Class A	1.70	36.95	-64.22	Communication Svc
Linde PLC	1.70	38.65	-4.49	Basic Materials
\ni Apple Inc	1.69	40.34	-26.32	Technology
⊕ Netflix Inc	1.59	41.93	-51.05	Communication Svc

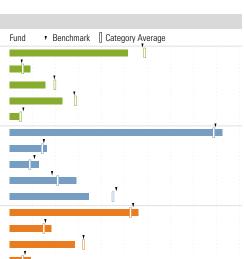
Total Holdings 211

 \oplus Increase \oplus Decrease arrow New to Portfolio

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

		Fund	Bmark	Cat	Fu
Դ	Cyclical	25.76	28.72	29.35	
æ.	Basic Materials	4.56	2.46	2.84	
~	Consumer Cyclical	7.75	9.56	9.83	
,	Financial Services	11.49	13.89	14.27	
俞	Real Estate	1.96	2.81	2.41	
w	Sensitive	46.22	44.59	44.38	
	Communication Services	8.05	7.28	7.09	
0	Energy	6.35	5.23	4.38	
¢	Industrials	14.57	9.06	10.44	
	Technology	17.25	23.02	22.47	
-	Defensive	28.02	26.69	26.28	
E	Consumer Defensive	9.13	7.61	7.43	
٠	Healthcare	14.22	15.90	16.05	
	Utilities	4.67	3.18	2.80	



0% 5 10 15 20 25 30 35 40 45

Morningstar Category

Asset Class

Large Blend

ory Morningstar Index S&P 500 TR USD

Net %

Cat%

50

US Stocks 82.37 94.79 Non-US Stocks 11.44 2.81 Bonds 0.12 0.84 Cash 5.72 0.45 Other 0.35 1.10 100 Total 100.00 100.00

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American Funds New Perspective R6 RNPGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

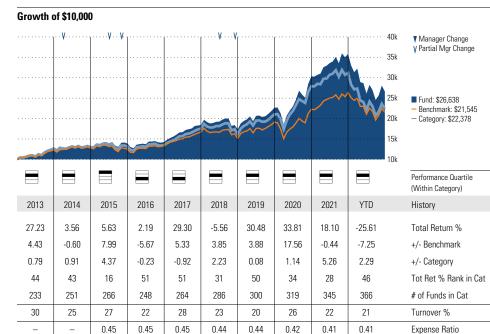
Net Expense: The fund's expense ratio of 0.41 is 61.68% lower than the Global Large-Stock Growth category average.

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	2-Basic	02-15-2022







ROE

2.52 Fund Investment Category Median 2.24 Peer Group Median 1.96 1.68 Quartile Rank 1.40 1.12 0.84 0.56 0.28 Fund vs Fund vs Peer Group Category 2 5 Percentile 5/373 12/251 Rank

Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics. **3-Year Risk Metrics** Fund **Bmark** Cat Alpha 1.39 -0.96 1 09 Reta 1 05 95.86 R-Squared 88.45 Standard Deviation 22 44 20 14 22 60 Sharpe Ratio 0.31 0 25 0.20 Tracking Error 4.91 7.63 Information Ratio 0.31 -0.10 Up Capture Ratio 113.11 103.42 Down Capture Ratio 108.91 108.20

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 18 19 15.37 22.05 Price/Book Ratio 3.14 2.37 3.99 Geom Avg Mkt Cap \$B 91.08 87 09 104 74

26.15

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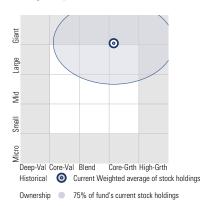
25.56

25.87

Global Large-Stock Growth MSCI ACWI NR USD

American Funds New Perspective R6 RNPGX

Style Analysis as of 12-31-2022 Morningstar Style Box™





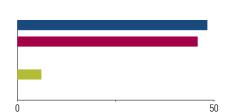


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2022



Fund

31.85

6.17

12.06

12.86

0.76

40.11

6.08

5.41

11.03

17 59

28.05

7.01

19.71

1.33

Bmark

34.06

4.82

10.06

16 40

2.78

41.45

6.94

5.61

10.27

18.63

24.48

7.90

13.46

3.12

44.25

23.94

24.62

Asset Allocation as of 12-31-2022

Sector Weighting as of 12-31-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

Total	100.00	100.00
Other	0.00	0.32
Cash	5.99	2.84
Bonds	0.00	0.00
Non-US Stocks	45.78	41.20
US Stocks	48.23	55.63
Asset Class	Net %	Cat%

Benchmark [] Category Average Cat Fund 31.13 3.10 12.26 14 68 1.09 7.08 2.28 10.95 5.65 17.68 1.29 0% 5 10 15 20 25 30 35 40 45

Greater Asia	Fund % 12.38	Cat % 14.33	Americas	Fund % 56.45	Cat % 60.78	Greater Europe	Fund % 31.17	Cat % 24.90	Market Maturity	Fund %
Japan	3.41	4.39	North America	54.43	59.21	United Kingdom	5.78	4.98	Developed Markets	95.03
Australasia	0.30	0.36	Central/Latin	2.02	1.57	W euro-ex UK	24.78	19.72	Emerging Markets	4.97
Asia-4 Tigers	6.05	3.98				Emrgng Europe	0.00	0.02	Not Available	0.00
Asia-ex 4 Tigers	2.62	5.60				Africa	0.61	0.18		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Capital Group Central Cash Fund	6.16	6.16	_	_
⊖ Microsoft Corp	3.90	10.06	-27.94	Technology
€ Novo Nordisk A/S Class B	2.39	12.45	29.55	Healthcare
\ominus Taiwan Semiconductor Manufacturing Co Ltd	2.12	14.57	-25.28	Technology
⊖ Tesla Inc	1.54	16.11	-65.03	Consumer Cyclical
\ominus Eli Lilly and Co	1.49	17.60	33.86	Healthcare
	1.49	19.09	25.11	Healthcare
\ominus AIA Group Ltd	1.46	20.55	17.53	Financial Services
\oplus Nestle SA	1.41	21.96	-14.50	Consumer Defensive
Broadcom Inc	1.30	23.26	-13.43	Technology

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Index

MSCI ACWI NR USD

Morningstar Category Global Large-Stock Growth

American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 23.56 years.

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

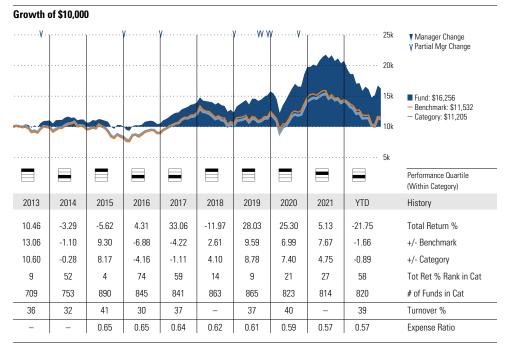
Net Expense: The fund's expense ratio of 0.57 is 50.43% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

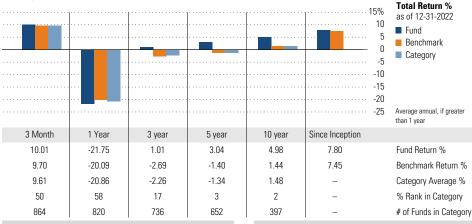
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

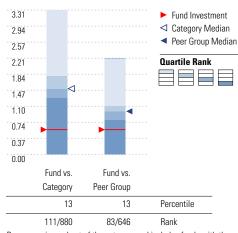
Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022



Trailing Performance



Net Expense



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

3-Year Risk Metrics Fund Bmark Cat Alpha 3.65 0.18 0.90 1 00 Beta R-Squared 82.26 88.98 Standard Deviation 20.37 20.55 21.86 Sharpe Ratio 0.11 -0.07 -0.06 Tracking Error 8.83 7.01 Information Ratio 0.42 -0.06 Up Capture Ratio 102.25 102.04 Down Capture Ratio 88.61 102.20

Portfolio Metrics Fund Bmark

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

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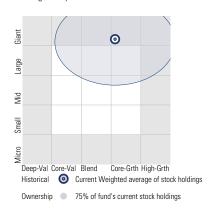
Cat

Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

Style Analysis as of 12-31-2022 Morningstar Style Box™



Style Breakdown



Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2022

Ó	50	100

Sector Weighting as of 12-31-2022

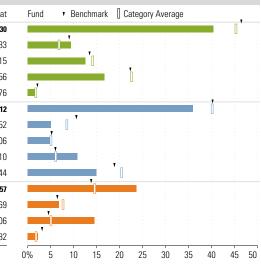
Asset Allocation as of 12-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	40.45	46.30	45.30
æ.	Basic Materials	9.44	8.87	6.83
	Consumer Cyclical	12.52	13.30	14.15
ц.	Financial Services	16.73	22.17	22.56
ŵ	Real Estate	1.76	1.96	1.76
w	Sensitive	35.96	40.06	40.12
	Communication Services	5.02	10.43	8.52
0	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
F	Consumer Defensive	6.85	6.29	7.69
٠	Healthcare	14.54	4.38	5.06
9	Utilities	2.21	2.98	1.82

Morningstar Category Morningstar Index MSCI EM NR USD

Diversified Emerging Mkts

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



	Greater Asia	Fund % 39.06	Cat % 74.74	Americas	Fund % 36.28	Cat % 14.72	Greater Europe	Fund % 24.67	Cat % 10.53	Market Maturity	Fund %
9 ,	Japan Australasia Asia-4 Tigers Asia-ex 4 Tigers Not Classified	2.68 0.68 7.33 28.37	0.09 0.05 24.78 49.82 0.00	North America Central/Latin	27.26 9.02	3.11 11.61	United Kingdom W euro-ex UK Emrgng Europe Africa	2.75 19.48 0.24 2.20	0.66 1.79 1.33 6.75	Developed Markets Emerging Markets Not Available	60.61 39.39 0.00
>75	NUL GIASSITIEU	0.00	0.00								

Top 10 Holdings as of 12-31-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Capital Group Central Cash Fund	5.06	5.06	_	_
∋ Microsoft Corp	2.68	7.74	-27.94	Technology
€ Novo Nordisk A/S Class B	2.06	9.79	29.55	Healthcare
\oplus Kotak Mahindra Bank Ltd	2.02	11.81	1.73	Financial Services
\oplus Reliance Industries Ltd	1.92	13.73	7.86	Energy
igop 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
\ni LVMH Moet Hennessy Louis Vuitton SE	1.38	19.85	-4.83	Consumer Cyclical
$oldsymbol{eta}$ Thermo Fisher Scientific Inc	1.30	21.15	-17.29	Healthcare

Total Holdings 577

 \oplus Increase \oplus Decrease otin New to Portfolio

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American Funds Washington Mutual R6 RWMGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

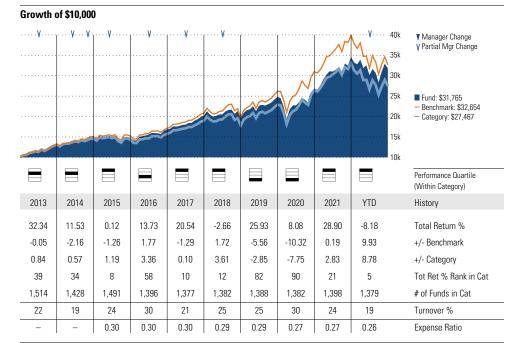
Net Expense: The fund's expense ratio of 0.26 is 66.23% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

FSG 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



Trailing Performance



Beta

4 87 Fund Investment Category Median 4.33 Peer Group Median 3.79 3.25 Quartile Rank 2.71 2.16 1.62 1.08 0.54 0.00 Fund vs Fund vs Peer Group Category 19 15 Percentile 276/1492 134/894 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.

-20 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 1.57 -0.68 0.89 0.96 93.29 **R-Squared** 95.98 Standard Deviation 19 43 21 16 20.73 Sharpe Ratio 0 47 0 41 0.36 Tracking Error 5.57 3.95 Information Ratio 0.16 -0.83 Up Capture Ratio 91.66 94.55 Down Capture Ratio 86.85 96.96

Total Return %

as of 12-31-2022

Fund

Category

Benchmark

Portfolio Metrics Fund Bmark

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

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Cat

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

American Funds Washington Mutual R6 RWMGX

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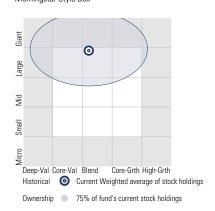
Energy

¢

F

Utilities

Style Analysis as of 12-31-2022 Morningstar Style Box™





Weight %

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>50 25-50 10-25 0-10
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Value Blend Growth

Top 15 Holdings as of 12-31-2022

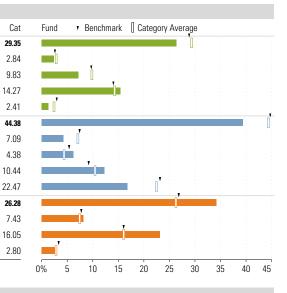
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Broadcom Inc	5.44	5.44	-13.43	Technology
∋ Microsoft Corp	4.65	10.10	-27.94	Technology
$oldsymbol{eta}$ Capital Group Central Cash Fund	4.27	14.37	_	-
ightarrow UnitedHealth Group Inc	3.97	18.33	6.86	Healthcare
➔ Pfizer Inc	2.77	21.10	-10.52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

Total Holdings 186

 \oplus Increase \oplus Decrease R New to Portfolio



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





Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

Asset Allocation as of 12-31-2022

Sector Weighting as of 12-31-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

100

Bmark

28.72

2.46

9.56

13 89

2.81

44.59

7.28

5.23

9.06

23.02

26.69

7.61

15.90

3.18

Fund

26.35

2.36

7.24

15.41

1.34

39.41

4.22

6.17

12.27

16.75

34.24

8.21

23.19

2.84

BlackRock High Yield Bond K BRHYX

Portfolio Manager(s)

James Keenan since 12-2007 Derek Schoenhofen since 05-2009 Mitchell Garfin since 05-2009 David Delbos since 03-2014

Quantitative Screens

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 15.01 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.49 is 44.94% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

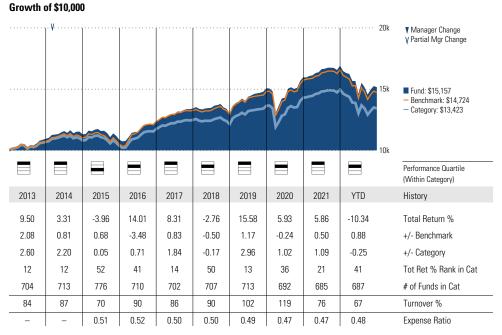
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric ESG Commitment

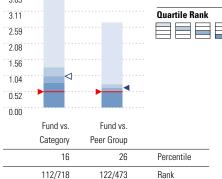
Rating 2-Basic Updated

02-15-2022



High Yield Bond

Trailing Performance Total Return % 10% as of 12-31-2022 Fund 5 Benchmark 0 Category -5 -10 -15 Average annual, if greater than 1 year 3 Month 1 Year 3 year 10 year Since Inception 5 year Fund Return % 4.15 -10.34 0.18 2.47 4.25 6.53 3.98 -11.22 -0.23 2.12 3.94 7.54 Benchmark Return % -10.09 -0.21 3.91 174 3 20 Category Average % _ 39 41 36 22 11 % Rank in Category 710 687 630 584 417 # of Funds in Category Net Expense **3-Year Risk Metrics** Fund Bmark 4.67 Fund Investment Alaba 0 42 Category Median 4.15 Peer Group Median 3.63 3.11 Quartile Rank 2.59



Alpha	0.42	-	-0.09
Beta	1.01	-	0.94
R-Squared	99.42	-	94.99
Standard Deviation	11.37	11.25	10.89
Sharpe Ratio	0.00	-0.04	-0.04
Tracking Error	0.87	-	2.51
Information Ratio	0.47	-	-0.11
Up Capture Ratio	100.19	-	92.06
Down Capture Ratio	97.09	-	93.01
Portfolio Metrics			
	Fund	Bmark	Cat

	Fund	Bmark	Cat
Avg Eff Duration	0.02	-	3.39
Avg Eff Maturity	4.10	-	4.98

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

characteristics.

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Cat

Morningstar Category Morningstar Index

ICE BofA US High Yield TR USD

BlackRock High Yield Bond K BRHYX

Style Analysis as of 12-31-2022



Duration

-50	0	50	100

Total	100.00	100.00
Other	6.81	3.83
Cash	1.25	1.76
Bonds	92.46	93.67
Non-US Stocks	0.00	0.01
US Stocks	-0.52	0.73
Asset Class	Net %	Cat%

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

Cat
2.58
0.16
0.28
5.54
38.26
37.21
12.21
3.75

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	0.01	-	2.13			
Treasury	0.00	-	0.74	0		
Inflation – Protected	0.00	-	0.00	0		
Agency/Quasi Agency	0.01	-	0.10	0		
Other Government Related	0.00	-	1.29	10		
Corporate	94.46	-	90.06			
Corporate Bond	83.53	-	83.01			
Bank Loan	10.01	-	6.41			
Convertible	0.92	-	0.52	[
Preferred	0.00	-	0.12	0		
Securitized	0.22	-	1.25	1		
Agency MBS Pass-Through	0.00	-	0.03	0		
Agency MBS ARM	0.00	-	0.00]		
Agency MBS CMO	0.00	-	0.04			
Non-Agency Residential MBS	0.00	-	0.05	0		
Commercial MBS	0.00	-	0.09	0		
Asset-Backed	0.22	-	1.04	0		
Covered Bond	0.00	-	0.00			
Municipal	0.00	_	0.03	0		
Cash & Equivalents	2.43	-	4.79			
Other	2.89	-	1.73	U .		
				0% 5 10	15 20 25 30 3	5 40 45 50 55 60 65 70 75 80 85 909

Top 0 Holdings as of 12-31-2022

Name

Total Holdings 0

 \oplus Increase \oplus Decrease otin New to Portfolio



Morningstar CategoryMHigh Yield BondIC

Morningstar Index ICE BofA US High Yield TR USD

iviaturity

Maturity Date % Net Asset

Cumulative %

Fixed Income Sector

Delaware Small Cap Value R6 DVZRX

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 6 of the 6 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 years.

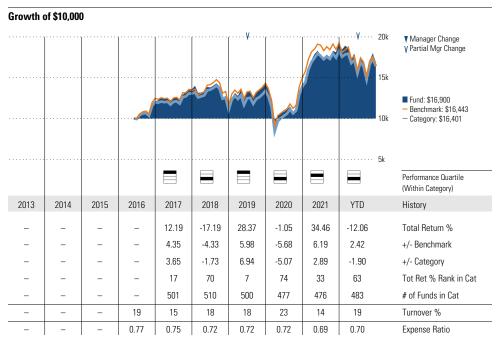
Net Expense: The fund's expense ratio of 0.69 is 39.47% lower than the Small Value category average.

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

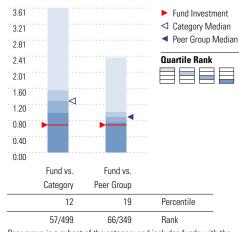
Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Medium Risk	12-31-2022



Small Value

Trailing Performance





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

Fund Bmark Cat Alpha 0.82 2.07 0.99 0.99 Beta R-Squared 95.86 95.05 Standard Deviation 27.96 27.66 28 15 Sharpe Ratio 0.30 0 27 0.34 Tracking Error 5.70 6.45 Information Ratio 0.12 0.30 Up Capture Ratio 99.74 101.40 Down Capture Ratio 97.94 96.46

Portfolio Metrics Fund Bmark Drice /Corninge Datie 40.04 44 00

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

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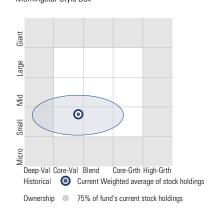
Cat

Morningstar Category Morningstar Index

Russell 2000 Value TR USD

Delaware Small Cap Value R6 DVZRX

Style Analysis as of 12-31-2022 Morningstar Style Box™

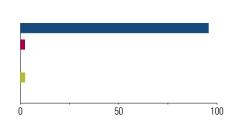


Large

Mid 3

Small

0 2



Asset Allocation as of 12-31-2022

Sector Weighting as of 12-31-2022

Basic Materials

Consumer Cyclical

Financial Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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A

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F

Utilities

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%

Morningstar Index

Russell 2000 Value TR USD

Benchmark [] Category Average Bmark Cat Fund Fund 51.11 53.37 51.23 4.30 3.54 5.91 i **mi** 11 10.79 10.46 13.69 28.53 26.33 24 71 7.49 13.04 6.92 n 38.70 27.36 35.63 **Communication Services** 0.75 2.76 1.82 1 7.12 6.46 5.77 19.93 12.28 18.23 10.90 6.55 9.12 10.20 19.27 13.13 2.93 3.50 4.03 3.21 10.57 6.21 4.06 5.20 2.89 0% 5 10 15 20 25 30 35 40 45 50 55

Morningstar Category

Small Value

Ton 0 Holdings as of 12-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector

Total Holdings 0

Style Breakdown Equity

Value Blend Growth

>50 25-50 10-25 0-10

0

11 11

32 33 8

Weight %

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Invesco Balanced-Risk Commodity Strat R6 IBRFX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

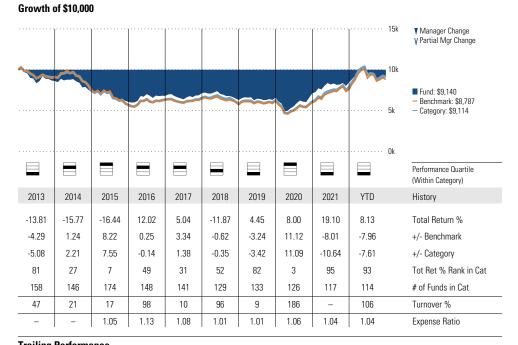
Commodities Broad Basket

On Watch

Morningstar Index



A





Price/Book Ratio

ROE

Geom Avg Mkt Cap \$B

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

65/72

Rank

78/118

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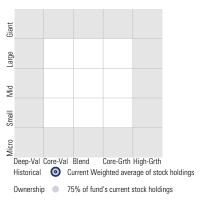
1.87

44 07

27.17

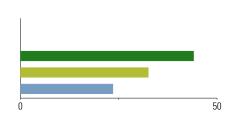
Invesco Balanced-Risk Commodity Strat R6 IBRFX

Style Analysis as of 12-31-2022 Morningstar Style Box™



Large Mid

Small



Total	100.00	100.00
Other	23.49	17.97
Cash	32.49	47.21
Bonds	44.02	33.75
Non-US Stocks	0.00	0.92
US Stocks	0.00	0.15
Asset Class	Net %	Cat%

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

	00	cion wergining as of 12-0	JT 2022														
			Fund	Bmark	Cat	Fund	t	• Ber	nchmai	k [Categ	jory Av	erage				
ngs	Դ	Cyclical	-	-	44.68										[
	æ.	Basic Materials	-	-	44.68										0		
	A	Consumer Cyclical	-	-	0.00	Ó											
	ц.	Financial Services	-	-	0.00	0											
	ŵ	Real Estate	-	-	0.00	0											
	W.	Sensitive	-	-	51.07											0	
		Communication Services	-	-	0.00	Ó											
	0	Energy	-	-	48.94											0	
	Ф	Industrials	-	-	2.13	[
		Technology	-	-	0.00	ĺ											
	-	Defensive	-	-	4.26												
	F	Consumer Defensive	-	-	4.26												
	٠	Healthcare	-	-	0.00	ĺ											
	Ç	Utilities	-	-	0.00	0											
						0%	5	10	15	20	25	30	35	40	45	50	55
			% Net Ass	et	Cumulat	ive %		YTD	Return	%	Morr	ningsta	ar Sect	or			

Name

Top 0 Holdings as of 12-31-2022

Total Holdings 0

Style Breakdown Equity

Value Blend Growth

>50 25-50 10-25 0-10

Weight %

 \oplus Increase \oplus Decrease New to Portfolio

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On Watch

Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD

•

Morningstar Category

Neuberger Berman Mid Cap Growth R6 NRMGX

Portfolio Manager(s)

Chad Bruso since 01-2020 Trevor Moreno since 01-2020 Jennifer Blachford since 12-2021

Quantitative Screens

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

Management: The fund's management has been in place for 19.93 years.

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

Net Expense: The fund's expense ratio of 0.59 is 42.16% lower than the Mid-Cap Growth category average.

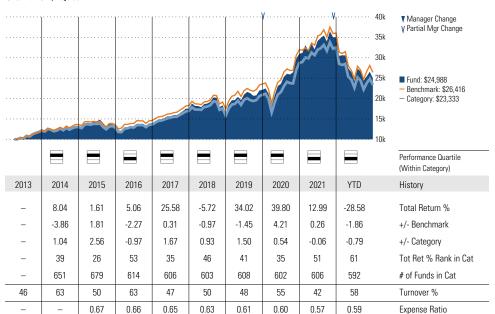
Morningstar Investment Management LLC Analysis

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

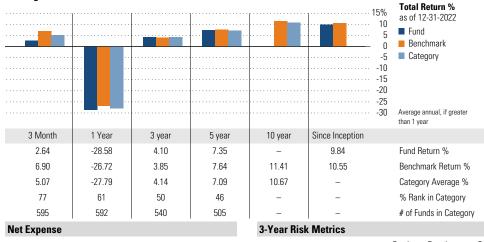


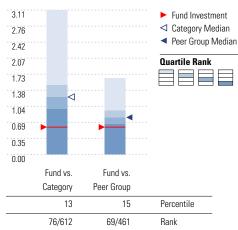


Morningstar Category

Mid-Cap Growth







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

Fund Bmark Cat Alpha 0.39 0.30 0.96 0.98 Beta 96.36 **R-Squared** 91.63 Standard Deviation 24.33 24 87 25 73 Sharpe Ratio 0.25 0 24 0.24 Tracking Error 474 7.31 Information Ratio 0.05 -0.10 Up Capture Ratio 98.50 99.65 Down Capture Ratio 97.67 99.89

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 22 02 22 87 25.56 Price/Book Ratio 4.77 5.66 4.02 Geom Avg Mkt Cap \$B 19 47 19.63 16.01 ROE 20.19 28.34 19.80

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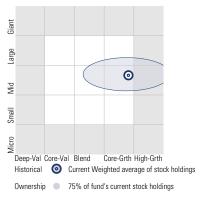


Morningstar Index

Russell Mid Cap Growth TR USD

Neuberger Berman Mid Cap Growth R6 NRMGX

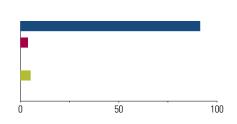
Style Analysis as of 12-31-2022 Morningstar Style Box™



Large

45 ^{Mid}

2 Small



Total	100.00	100.00
Other	0.00	0.44
Cash	5.03	2.48
Bonds	0.00	0.09
Non-US Stocks	3.66	3.72
US Stocks	91.31	93.28
Asset Class	Net %	Cat%

Morningstar Index

Russell Mid Cap Growth TR USD

Morningstar Category

Mid-Cap Growth

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

			Fund	Bmark	Cat	Fund	• Be	enchma	rk 🛛	Categ	ory Av	erage			
s	Դ	Cyclical	26.20	27.21	28.68	_					0				
	A	Basic Materials	1.61	2.81	2.25										
	A	Consumer Cyclical	17.36	16.33	13.13		, .								
	æ	Financial Services	5.30	5.91	9.97		0								
	f	Real Estate	1.93	2.16	3.33										
	V.r	Sensitive	52.95	52.02	47.54		-								
		Communication Services	0.00	3.33	2.83										
	0	Energy	4.99	5.11	3.28										
	\$	Industrials	15.89	16.44	15.10			0							
		Technology	32.07	27.14	26.33]					
	\rightarrow	Defensive	20.84	20.77	23.76					[
)	Consumer Defensive	3.46	3.30	2.88										
	•	Healthcare	17.38	17.13	20.17	_			0						
	9	Utilities	0.00	0.34	0.71	0									
						0% 5	10	15	20	25	30	35	40	45	50 55
			0/ NI-+ A		0	ture 0/	VTD	D - +	. 0/	N 4	· · · · · · · · ·				

Top 0 Holdings as of 12-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector

Total Holdings 0

Style Breakdown Equity

0 5 18

2 25

2 1 2 Value Blend Growth

Weight %

>50 25-50 10-25 0-10

 \oplus Increase \oplus Decrease New to Portfolio

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Neuberger Berman Real Estate R6 NRREX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Mid-Cap Blend — 71.88 % of the time over the past three years.

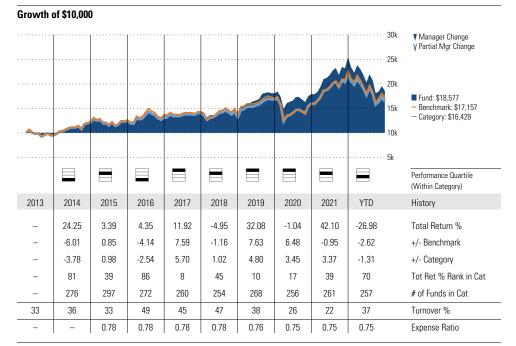
Net Expense: The fund's expense ratio of 0.75 is 27.18% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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.

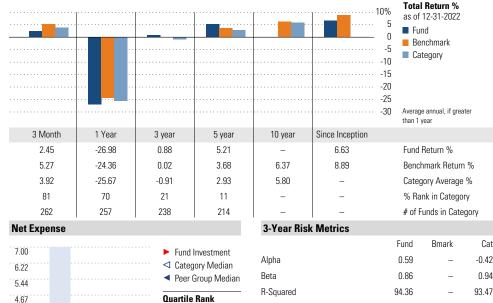
ESG Metrics

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



Real Estate

Trailing Performance



Standard Deviation

Geom Avg Mkt Cap \$B

ROE

Sharpe Ratio

74/262 76/191 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.

40

Percentile

Fund vs

Peer Group

Tracking Error 5.97 5.57 Information Ratio 0.14 -0.09 Up Capture Ratio 92.68 94.53 Down Capture Ratio 90.50 96.18 **Portfolio Metrics** Fund Bmark Cat Price/Earnings Ratio 22.87 38.46 23.21 Price/Book Ratio 2.64 2.42 2.12

20.89

0.10

27.63

22.33

23 61

0.08

22.85

0.07

24.92

17.43

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Fund vs

Category

28

3.89

3.11

2.33

1.56

0.78

0.00



935

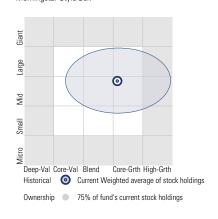
9.56

Morningstar Category Morningstar Index

S&P United States REIT TR USD

Neuberger Berman Real Estate R6 NRREX

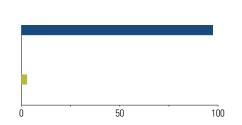
Style Analysis as of 12-31-2022 Morningstar Style Box™



Large

Mid 11

Small



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

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

		Fund	Bmark	Cat	Fund	۲	Be	nchr	nark		Cate	gory	Ave	erage	Э					
Դ	Cyclical	100.00	99.13	99.22			-	-												
æ.	Basic Materials	0.00	0.00	0.10	Ó															
	Consumer Cyclical	0.00	0.13	0.91	0															
цф	Financial Services	0.00	0.00	0.22																
ŵ	Real Estate	100.00	99.00	97.99					1 1 											
w	Sensitive	0.00	0.87	0.74	0															
	Communication Services	0.00	0.00	0.20	ĺ															
0	Energy	0.00	0.00	0.04	0															
Ф	Industrials	0.00	0.87	0.30	ľ															
	Technology	0.00	0.00	0.20	ĺ															
-	Defensive	0.00	0.00	0.05																
	Consumer Defensive	0.00	0.00	0.00	0															
٠	Healthcare	0.00	0.00	0.00	0															
2	Utilities	0.00	0.00	0.05																
					0% 5 1	0 15	20	25 3	30 35	5 40	45 !	50 5	56	0 65	70	75	80	85 9	30 9	500

Top 0 Holdings as of 12-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector

Total Holdings 0

Style Breakdown Equity

> 2 3

Value Blend Growth

3 10 27

5 38

0

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

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category Real Estate

Morningstar Index S&P United States REIT TR USD

PIMCO Income Insti PIMIX

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 0.51 is 47.96% lower than the Multisector Bond category average.

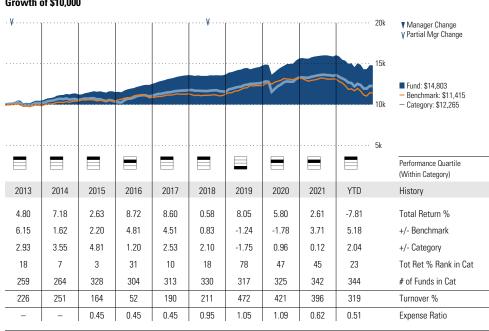
Morningstar Investment Management LLC Analysis

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 Multisector Bond

Morningstar Index 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.

Rank

63/235

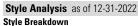
Avg Eff Duration 3 83 4 55 4.04 Avg Eff Maturity 5.90 7.69 7.62

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40/363



PIMCO Income Insti PIMIX





-50 0 50 100 150

Asset Class	Net %	Cat%
US Stocks	1.15	1.19
Non-US Stocks	0.36	0.12
Bonds	129.67	92.17
Cash	-31.68	5.44
Other	0.52	1.07
Total	100.00	100.00

Morningstar Index

Bloomberg US Universal TR USD

Morningstar Category

Multisector Bond

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

Fund	Bmark	Cat
48.99	67.64	21.99
4.79	3.23	3.50
4.16	10.03	8.36
14.85	10.89	22.10
14.13	3.19	18.54
4.43	3.64	12.52
8.66	1.38	4.17
0.00	0.00	8.81
	48.99 4.79 4.16 14.85 14.13 4.43 8.66	48.99 67.64 4.79 3.23 4.16 10.03 14.85 10.89 14.13 3.19 4.43 3.64 8.66 1.38

	Fund	Bmark	Cat	Fund	۲	Bench	nmark	Categ	ory Ave	rage			
Government	27.36	-	23.80										
Treasury	3.37	-	8.85			[
Inflation – Protected	1.48	-	0.44	(
Agency/Quasi Agency	0.18	-	0.82	10									
Other Government Related	22.33	-	13.69			-							
Corporate	5.98	_	40.90		-							0	
Corporate Bond	4.47	-	36.75								0		
Bank Loan	1.18	-	2.65										
Convertible	0.04	-	0.83										
Preferred	0.29	-	0.67	1									
Securitized	14.33	-	20.80					[
Agency MBS Pass-Through	2.28	-	4.65		0								
Agency MBS ARM	0.00	-	0.01	ļ									
Agency MBS CMO	0.25	-	0.31	[]									
Non-Agency Residential MBS	3.61	-	0.88										
Commercial MBS	0.02	-	2.33										
Asset-Backed	8.17	-	12.61		-		0						
Covered Bond	0.00	-	0.01	l l									
Municipal	0.03	-	0.36										
Cash & Equivalents	29.48	-	10.50]							
Other	22.36	-	3.53										
				0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 12-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
🕸 Offset: Unsettled Trades	_	29.18	29.18	-
群 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	-
	12-2024	8.45	126.55	-

Total Holdings 7956

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PIMCO International Bond (USD-Hdg) Instl PFORX

Updated

01-31-2023

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

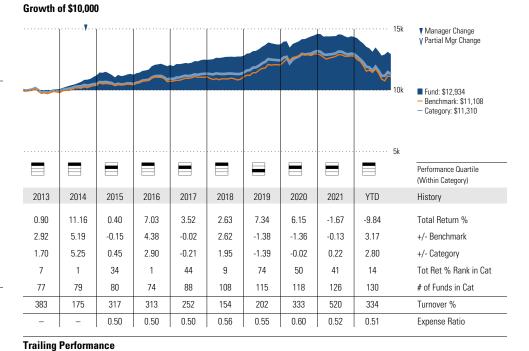
Net Expense: The fund's expense ratio of 0.51 is 31.08% lower than the Global Bond-USD Hedged category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric Rating Sustainability Rating 3





1.81 Fund Inve Category 1.61 Peer Grou 1.41 1.21 Quartile Ra 1.01 0.80 0.60 0.40 0.20 Fund vs Fund vs Category Peer Group 28 40 Percentile 38/133 32/82 Rank

0.72	2.01	0.10	
0.02	1.06	6.64	
-0.20	0.99	-	
5	1	-	
98	59	-	
	3-Year Risk	Metrics	
estment / Median	Alpha		-
up Median	Beta		
ank	R-Squared		5
	Standard Devia	tion	

10 veai

2.61

Total Return % as of 12-31-2022

Benchmark

Fund 5

10%

Λ

-5 -10

-15

Since Inception

6.18

Category
Average annual, if greater than 1 year
Fund Return % Benchmark Return %

Category Average %

% Rank in Category

of Funds in Category

-	-0.56
_	
	0.91
-	66.59
5.85	6.52
-0.58	-0.59
_	4.06
_	-0.06
-	100.72
-	104.53
8	

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

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

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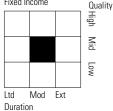
Morningstar Category Morningstar Index Global Bond-USD Hedged

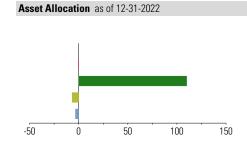
Bloomberg US Agg Bond TR USD

PIMCO International Bond (USD-Hdg) Instl PFORX

Style Analysis as of 12-31-2022







Sector Weighting 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 16.98 10.82 А 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

	Fund	Bmark	Cat	Fund	 Benchmar 	k [] C	ategory	Avera	ge		
Government	40.62	-	46.89				-		-		
Treasury	5.10	-	37.06						0		
Inflation – Protected	0.41	-	1.11	10							
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		0						
Bank Loan	0.06	-	0.11	0							
Convertible	0.76	-	0.00								
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	0							
Agency MBS CMO	0.02	-	0.03	0							
Non-Agency Residential MBS	1.24	-	0.32								
Commercial MBS	0.25	-	0.23	1							
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 !

Top 10 Holdings as of 12-31-2022

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	-
① 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

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Morningstar Category Global Bond-USD Hedged

Morningstar Index Bloomberg US Agg Bond TR USD

PIMCO Real Return Insti PRRIX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 3.98 years.

Style Consistency is not calculated for Fixed Income funds.

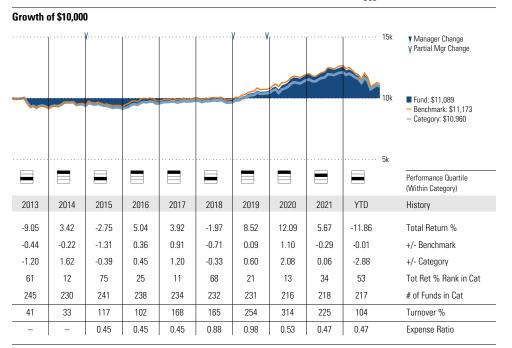
Net Expense: The fund's expense ratio of 0.47 is 18.97% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

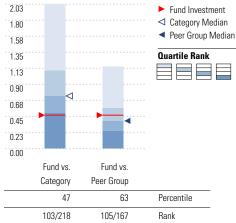


Morningstar Category

Inflation-Protected Bond

Trailing Performance





Fund **Bmark** Cat Alpha 0.20 0.15 0.92 Beta 1 04 R-Squared 98.62 88.43 Standard Deviation 7 33 7 01 6.90 Sharpe Ratio 0.11 0.08 0.11 Tracking Error 0.90 2.51 Information Ratio 0.26 -0.22 Up Capture Ratio 104.99 92.15 Down Capture Ratio 102.96 90.88

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

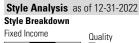
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class

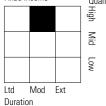
characteristics.

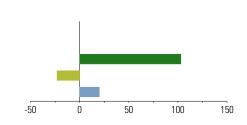
M RNINGSTAR

Morningstar Index Bloomberg US Treasury US TIPS TR USD

PIMCO Real Return Insti PRRIX







Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

Morningstar Category Inflation-Protected Bond USD

Asset Class	Net %	Cat%
US Stocks	0.00	0.12
Non-US Stocks	0.00	0.00
Bonds	102.99	97.04
Cash	-23.03	2.15
Other	20.04	0.70
Total	100.00	100.00

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

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average	
Government	77.28	-	89.94				
Treasury	0.14	-	0.39]			
Inflation – Protected	51.31	-	84.49				
Agency/Quasi Agency	0.00	-	0.09	0			
Other Government Related	25.83	-	4.97				
Corporate	0.55	-	2.44	I []			
Corporate Bond	0.27	-	2.29	[
Bank Loan	0.00	-	0.15				
Convertible	0.00	-	0.00				
Preferred	0.28	-	0.00				
Securitized	6.59	-	3.50				
Agency MBS Pass-Through	0.19	-	0.43				
Agency MBS ARM	0.01	-	0.00				
Agency MBS CMO	0.09	-	0.10	[
Non-Agency Residential MBS	0.09	-	0.14				
Commercial MBS	0.00	-	0.39				
Asset-Backed	4.35	-	2.29				
Covered Bond	1.86	-	0.15				
Municipal	0.00	-	0.02				
Cash & Equivalents	3.75	-	3.04				
Other	11.65	-	1.07	(

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

Top 10 Holdings as of 12-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 5 Year Treasury Note Future Mar 23	04-2023	18.80	18.80	-
igodot Euro Schatz Future Mar 23	03-2023	18.47	37.27	_
\odot 10 Year Treasury Note Future Mar 23	03-2023	16.25	53.52	_
⊕ 3 Month Euribor TAS Future Mar 23	03-2023	11.18	64.70	_
⊖ U S TIPS REV REPO	01-2023	9.05	73.75	-
\odot U S TIPS REV REPO	01-2023	8.82	82.57	-
\odot US Treasury Bond Future Mar 23	03-2023	5.86	88.43	_
🗱 Offset: Unsettled Trades	-	5.53	93.96	_
🗱 Cash Offset	-	5.33	99.29	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	01-2023	5.13	104.42	_

Total Holdings 995

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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PIMCO Short-Term Insti PTSHX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

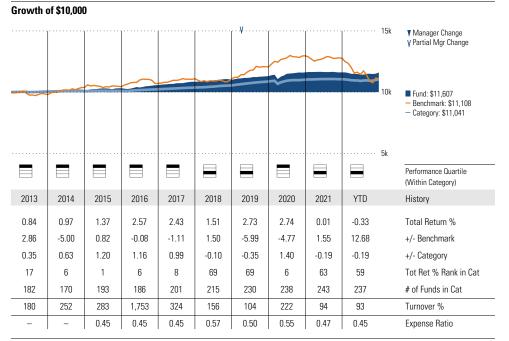
Net Expense: The fund's expense ratio of 0.45 is 2.17% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

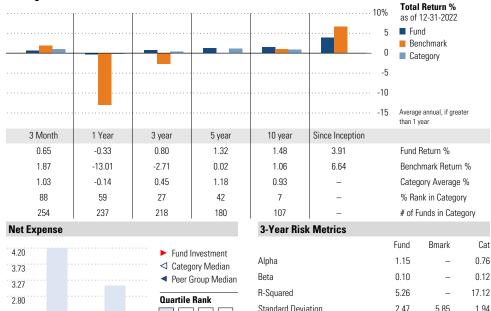
Metric	Rating	Updated
Sustainability Rating	3	01-31-2023

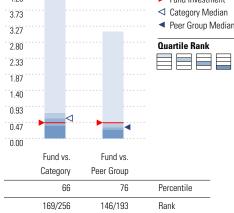


Morningstar Category

Ultrashort Bond







Alpha	1.15	-	0.76
Beta	0.10	-	0.12
R-Squared	5.26	_	17.12
Standard Deviation	2.47	5.85	1.94
Sharpe Ratio	0.02	-0.58	-0.30
Tracking Error	5.81	-	5.59
Information Ratio	0.62	-	0.56
Up Capture Ratio	25.96	-	22.64
Down Capture Ratio	8.66	-	11.26
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.09	4.43	0.72

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

Avg Eff Maturity

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3.41

Morningstar Index

Bloomberg US Agg Bond TR USD

PIMCO Short-Term Instl PTSHX

Style Analysis as of 12-31-2022





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

		Asset Class	
		US Stocks	
		Non-US Stocks	
		Bonds	
		Cash	
		Other	
50	100	Total	

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

	Fund	Bmark	Cat	Fund	V E	Bench	mark	Cat	egory Av	erage		
Government	8.85	-	12.30									
Treasury	0.00	-	7.45	1	0							
Inflation – Protected	0.00	-	0.00	0								
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							0		
Bank Loan	0.08	-	0.60	10								
Convertible	0.00	-	0.07	0								
Preferred	0.00	_	0.00									
Securitized	15.46	-	24.02									
Agency MBS Pass-Through	0.18	-	2.37	I [
Agency MBS ARM	0.09	-	0.78									
Agency MBS CMO	1.62	-	2.51									
Non-Agency Residential MBS	1.13	-	0.34	0								
Commercial MBS	0.00	-	0.40	0								
Asset-Backed	12.44	-	17.62		-]				
Covered Bond	0.00	-	0.00	0								
Municipal	0.09	_	0.92									
Cash & Equivalents	41.63	_	30.48							[]		
Other	7.09	_	0.06	1								

Top 10 Holdings as of 12-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	38.27	38.27	_
① 3 Month SOFR Future June 23	09-2023	24.63	62.90	-
\odot CDX IG39 5Y ICE	12-2027	23.56	86.46	-
\odot 2 Year Treasury Note Future Mar 23	04-2023	15.53	101.99	-
\odot 5 Year Treasury Note Future Mar 23	04-2023	10.92	112.91	-
\odot 3 Month SOFR Future June 24	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 \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Morning Ultrashort Bond Bloombe

Morningstar Index Bloomberg US Agg Bond TR USD

100.00

100.00

Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	53.64	65.14
Cash	46.36	35.06
Other	0.00	-0.20

Vanguard 500 Index Admiral VFIAX

Portfolio Manager(s)

Donald Butler since 04-2016 Michelle Louie since 11-2017

Quantitative Screens

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

Management: The fund's management has been in place for 6.68 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 0.04 is 94.81% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

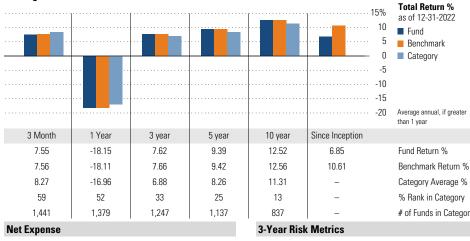
ESG Metrics

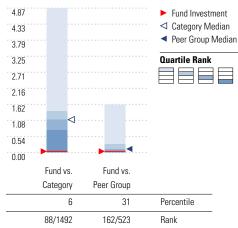
Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022





Trailing Performance





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

Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha -0.04 -0.68 1 00 0.96 Beta _ 100.00 **R-Squared** 95.98 Standard Deviation 21 17 21 16 20.73 Sharpe Ratio 0 41 0 41 0.36 Tracking Error 0.01 3.95 Information Ratio -3.96 -0.83 Up Capture Ratio 99.95 94.55 Down Capture Ratio 100.07 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 35 161 22 211 02 ROE 31.18 31.17 36.63

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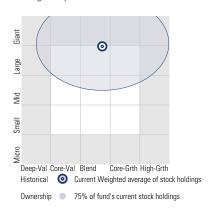
Morningstar Index

S&P 500 TR USD

Morningstar Category

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 12-31-2022 Morningstar Style Box™









>50 25-50 10-25 0-10

Top 15 Holdings as of 12-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ige > Apple Inc	6.03	6.03	-26.32	Technology
€ Microsoft Corp	5.55	11.58	-27.94	Technology
\oplus Amazon.com Inc	2.31	13.90	-49.62	Consumer Cyclical
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	1.73	15.63	3.31	Financial Services
\oplus Alphabet Inc Class A	1.64	17.26	-39.09	Communication Svc
🕀 UnitedHealth Group Inc	1.54	18.80	6.86	Healthcare
ightarrow Alphabet Inc Class C	1.46	20.26	-38.67	Communication Svc
Đ Johnson & Johnson	1.43	21.69	5.86	Healthcare
∋ Exxon Mobil Corp	1.41	23.10	86.06	Energy
\oplus JPMorgan Chase & Co	1.22	24.32	-12.79	Financial Services
€ NVIDIA Corp	1.13	25.45	-50.26	Technology
Đ Procter & Gamble Co	1.12	26.57	-5.14	Consumer Defensive
$oldsymbol{eta}$ Visa Inc Class A	1.05	27.62	-3.40	Financial Services
€ Tesla Inc	1.03	28.64	-65.03	Consumer Cyclical
\oplus The Home Depot Inc	1.00	29.65	-22.06	Consumer Cyclical

Asset Allocation as of 12-31-2022

Sector Weighting as of 12-31-2022

0

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

50

Fund

28.67

2.46

9.57

13.84

2.80

44 61

7.28

5.24

9.06

23.03

26.71

7.61

15.91

3.19

Bmark

28.72

2.46

9.56

13 89

2.81

44.59

7.28

5.23

9.06

23.02

26.69

7.61

15.90

3.18

100

Total Holdings 509

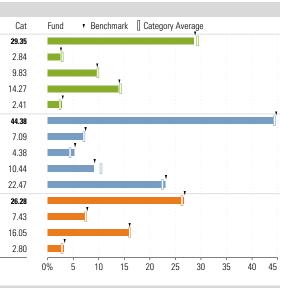
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Morningstar CategoryMorningstar IndexLarge BlendS&P 500 TR USD

Asset Class Net % Cat% US Stocks 98.54 94.79 Non-US Stocks 1.12 2.81 Bonds 0.00 0.84 Cash 0.33 0.45 0.00 Other 1.10 Total 100.00 100.00



Vanguard Developed Markets Index Admiral VTMGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

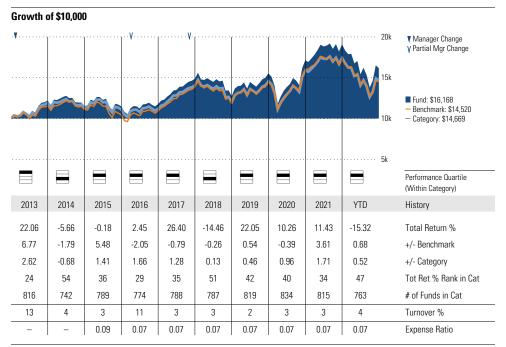
Net Expense: The fund's expense ratio of 0.07 is 92.13% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

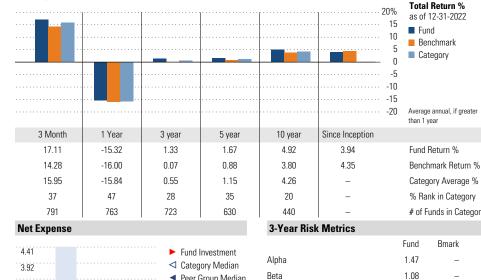
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

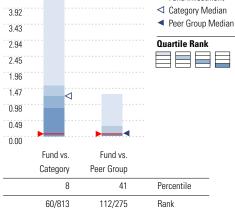
ESG Metrics

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



Trailing Performance





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

of Funds in Category Bmark Cat 0.80 1.03 _ 96.85 **R-Squared** 94.10 19.53 Standard Deviation 21 45 20.67 Sharpe Ratio 0.13 0.06 0.09 Tracking Error 4.12 5.04 Information Ratio 0.30 0.14 Up Capture Ratio 113.94 106.74 Down Capture Ratio 108.59 104.08

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 11 90 11.94 12 68 Price/Book Ratio 1.45 1.58 1.72 Geom Avg Mkt Cap \$B 27.03 39 70 47 23 ROE 17.78 18.39 20.83

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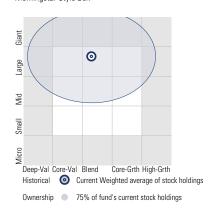


Morningstar Category Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

Vanguard Developed Markets Index Admiral VTMGX

Style Analysis as of 12-31-2022 Morningstar Style Box™





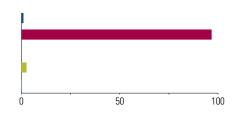


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2022



Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	41.39	42.57	39.16
<i>.</i>	Basic Materials	8.33	8.36	7.62
~	Consumer Cyclical	10.21	10.81	10.55
цф	Financial Services	19.14	20.80	18.85
ŵ	Real Estate	3.71	2.60	2.14
w	Sensitive	35.64	35.51	35.36
g	Communication Services	4.53	6.32	5.22
0	Energy	5.83	6.11	5.65
¢	Industrials	15.73	12.12	14.57
	Technology	9.55	10.96	9.92
	Defensive	22.98	21.90	25.48
F	Consumer Defensive	8.64	8.69	10.07
٠	Healthcare	11.20	10.00	12.47
Ç	Utilities	3.14	3.21	2.94

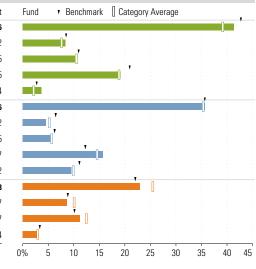
Asset Class	Net %	Cat%
US Stocks	0.84	2.74
Non-US Stocks	96.62	94.64
Bonds	0.00	0.21
Cash	2.41	1.20
Other	0.12	1.19
Total	100.00	100.00

Morningstar Index

MSCI ACWI Ex USA NR USD

Morningstar Category

Foreign Large Blend



Greater Asia	Fund % 36.24	Cat % 35.26	Americas	Fund % 10.76	Cat % 8.84	Greater Europe	Fund % 53.00	Cat % 55.90	Market Maturity	Fund %
Japan	20.54	18.06	North America	10.67	7.61	United Kingdom	12.40	13.78	Developed Markets	99.43
Australasia	7.45	5.40	Central/Latin	0.09	1.23	W euro-ex UK	39.66	40.87	Emerging Markets	0.57
Asia-4 Tigers	8.06	6.66				Emrgng Europe	0.28	0.06	Not Available	0.00
Asia-ex 4 Tigers	0.19	5.14				Africa	0.66	1.19		
Not Classified	0.00	0.00								

Top 10 Holdings as of 12-31-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Nestle SA	1.57	1.57	-14.50	Consumer Defensive
€ Slcmt1142	1.52	3.09	-	-
➔ ASML Holding NV	1.11	4.20	-27.89	Technology
$oldsymbol{eta}$ Roche Holding AG	1.10	5.31	-21.78	Healthcare
\oplus Samsung Electronics Co Ltd	1.09	6.39	-	Technology
€ Novo Nordisk A/S Class B	1.07	7.47	29.42	Healthcare
ightarrow Shell PLC	1.01	8.48	41.13	Energy
🕀 AstraZeneca PLC	1.01	9.49	25.04	Healthcare
\supset Novartis AG	0.92	10.41	6.63	Healthcare
EVMH Moet Hennessy Louis Vuitton SE	0.92	11.33	-4.90	Consumer Cyclical

Total Holdings 4091

 \oplus Increase \oplus Decrease R New to Portfolio

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Vanguard International Growth Adm VWILX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 13.02 years.

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

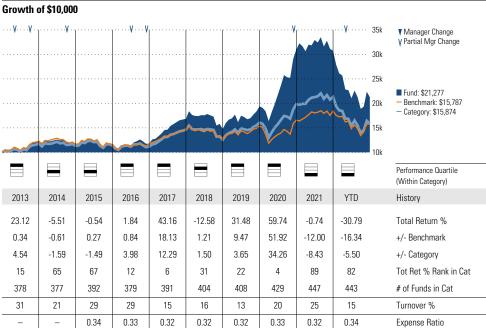
Net Expense: The fund's expense ratio of 0.34 is 67.62% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

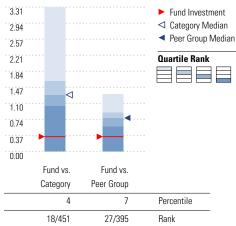
Metric	Rating	Updated
Sustainability Rating	3	01-31-2023
Carbon Risk Score	Low Risk	12-31-2022



Trailing Performance



ROE



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

Cat Alpha 3.07 -0.67 0.98 Beta 1 05 72.93 R-Squared 83.89 Standard Deviation 24.95 20.25 21 69 Sharpe Ratio 0 21 0 10 0.06 Tracking Error 13.02 8.76 Information Ratio 0.17 -0.10 Up Capture Ratio 103.23 99.00 Down Capture Ratio 95.06 102.84

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 17 02 12 65 19.09 Price/Book Ratio 3.11 1.56 2.99 Geom Avg Mkt Cap \$B 51 99 43 46 48 56

19.23

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19.18

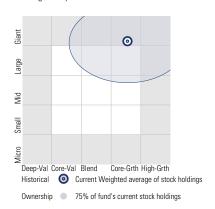
22.43

Morningstar Category Morningstar Index Foreign Large Growth

MSCI EAFE NR USD

Vanguard International Growth Adm VWILX

Style Analysis as of 12-31-2022 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2022

- F		
0	50	100

Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	35.62	39.68	34.80
. #.	Basic Materials	0.78	7.81	6.34
	Consumer Cyclical	23.86	10.37	12.95
ц.	Financial Services	10.98	18.69	14.78
ŵ	Real Estate	0.00	2.81	0.73
V ^{ar}	Sensitive	39.52	32.96	39.26
đ	Communication Services	7.11	4.93	4.06
0	Energy	1.78	5.06	4.02
¢	Industrials	11.24	14.88	15.97
	Technology	19.39	8.09	15.21
-	Defensive	24.85	27.36	25.95
F	Consumer Defensive	5.19	10.37	9.63
٠	Healthcare	18.70	13.71	15.46
9	Utilities	0.96	3.28	0.86

Asset Class Net % Cat% US Stocks 12.58 6.95 Non-US Stocks 84.98 89.95 Bonds 0.00 0.00

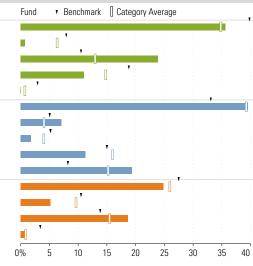
Morningstar Category

Foreign Large Growth

Morningstar Index

MSCI EAFE NR USD

Total	100.00	100.00
Other	0.92	0.57
Cash	1.52	2.55
Bonds	0.00	0.00
NUII-US SLUCKS	04.90	69.90



		Greater Asia	Fund % 30.58	Cat % 27.34	Americas	Fund % 19.40	Cat % 14.74	Greater Europe	Fund % 50.02	Cat % 57.92	Market Maturity	Fund %
		Japan	7.30	11.60	North America	14.27	12.78	United Kingdom	6.21	12.49	Developed Markets	79.91
		Australasia	0.78	1.96	Central/Latin	5.13	1.96	W euro-ex UK	42.70	44.80	Emerging Markets	20.09
		Asia-4 Tigers	7.53	6.01				Emrgng Europe	0.00	0.02	Not Available	0.00
		Asia-ex 4 Tigers	14.97	7.77				Africa	1.11	0.61		
		Not Classified	0.00	0.00								
>	>75											

Top 10 Holdings as of 12-31-2022

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus ASML Holding NV	5.08	5.08	-27.89	Technology
∋ Moderna Inc	4.15	9.23	-29.28	Healthcare
\ni MercadoLibre Inc	3.98	13.21	-37.24	Consumer Cyclical
ightarrow Tencent Holdings Ltd	3.71	16.92	-24.05	Communication Svc
⊕ Adyen NV	3.30	20.22	-43.57	Technology
\ominus Taiwan Semiconductor Manufacturing Co Ltd	2.92	23.13	-25.28	Technology
\ni Kering SA	2.77	25.90	-30.76	Consumer Cyclical
∋ Genmab A/S	2.54	28.44	12.77	Healthcare
ightarrow Meituan Class B	2.50	30.95	-15.77	Consumer Cyclical
\oplus Vestas Wind Systems A/S	2.15	33.10	2.59	Industrials

Total Holdings 146

 \oplus Increase \oplus Decrease R New to Portfolio

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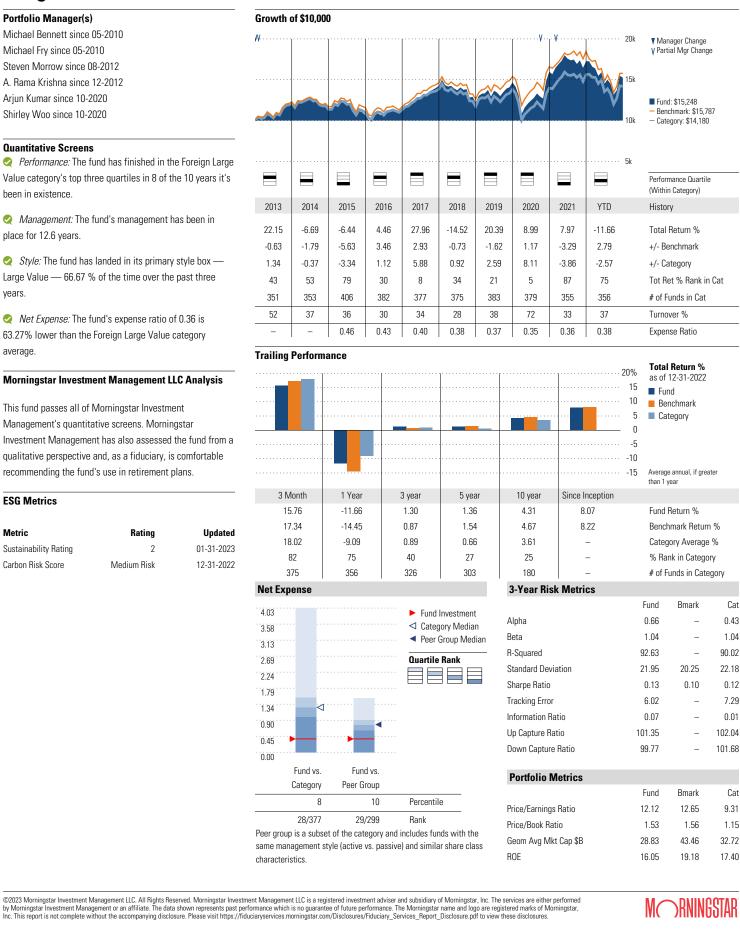
years.

Metric

Vanguard International Value Inv VTRIX

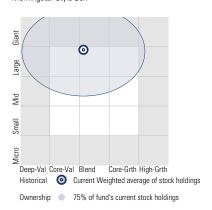
Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD



Vanguard International Value Inv VTRIX

Style Analysis as of 12-31-2022 Morningstar Style Box™



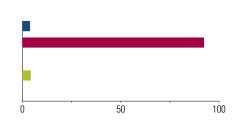




Weight %

>50 25-50 10-25 0-10

World Regions % Equity 12-31-2022



Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	43.79	39.68	43.07
æ.	Basic Materials	10.74	7.81	9.19
	Consumer Cyclical	16.72	10.37	10.30
ц.	Financial Services	15.12	18.69	22.00
ŵ	Real Estate	1.21	2.81	1.58
V ^{ar}	Sensitive	39.54	32.96	35.10
đ	Communication Services	6.97	4.93	6.46
$\mathbf{\diamond}$	Energy	6.92	5.06	8.09
Ф	Industrials	17.44	14.88	14.13
	Technology	8.21	8.09	6.42
-	Defensive	16.66	27.36	21.83
F	Consumer Defensive	6.21	10.37	7.98
٠	Healthcare	7.77	13.71	10.35
9	Utilities	2.68	3.28	3.50

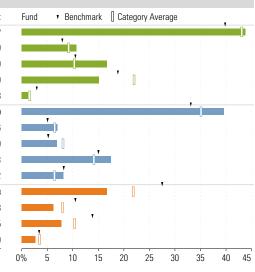
Asset Class Net % Cat% US Stocks 3.70 2.88 Non-US Stocks 92.25 95.13 Bonds 0.00 0.14 Cash 4.06 1.66 Other 0.00 0.19 Total 100.00 100.00

Morningstar Index

MSCI EAFE NR USD

Morningstar Category

Foreign Large Value



7.	Greater Asia	Fund % 40.34	Cat % 31.96	Americas	Fund % 9.51	Cat % 8.66	Greater Europe	Fund % 50.14	Cat % 59.39	Market Maturity	Fund %
	Japan	10.52	17.50	North America	6.06	7.54	United Kingdom	14.97	17.54	Developed Markets	79.78
	Australasia	0.93	4.09	Central/Latin	3.45	1.12	W euro-ex UK	34.57	41.25	Emerging Markets	20.22
	Asia-4 Tigers	12.63	7.20				Emrgng Europe	0.00	0.13	Not Available	0.00
	Asia-ex 4 Tigers	16.26	3.17				Africa	0.60	0.47		
	Not Classified	0.00	0.00								
Î	-										

Top 10 Holdings as of 12-31-2022

25-50

<25

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Mktliq 12/31/2049	3.37	3.37	_	_
\oplus Alibaba Group Holding Ltd Ordinary Shares	2.07	5.44	-25.68	Consumer Cyclical
\oplus AIA Group Ltd	1.81	7.25	17.53	Financial Services
⊕ BP PLC	1.61	8.86	40.92	Energy
⊕ Airbus SE	1.61	10.47	0.80	Industrials
\ominus Holcim Ltd	1.56	12.03	7.68	Basic Materials
\ominus TotalEnergies SE	1.37	13.40	41.32	Energy
\ominus HSBC Holdings PLC	1.37	14.77	13.95	Financial Services
\ominus 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

🕀 Increase \ominus Decrease 🌣 New to Portfolio

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Western Asset Core Bond IS WACSX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

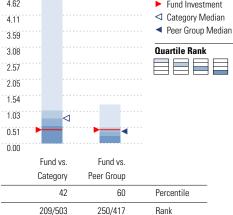
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	01-31-2023

Growth	Growth of \$10,000											
·····¥····	y		···· v ·····		, ¥	¥			15k	▼ Manager Change V Partial Mgr Change		
~~									10k	 Fund: \$11,457 Benchmark: \$11,108 Category: \$10,948 		
									5k	Performance Quartile (Within Category)		
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History		
-1.81	7.54	1.22	4.13	5.23	-0.67	10.55	9.13	-1.80	-16.86	Total Return %		
0.21	1.57	0.67	1.48	1.69	-0.68	1.83	1.62	-0.26	-3.85	+/- Benchmark		
-0.39	2.36	1.48	0.90	1.52	-0.17	2.49	1.61	-0.32	-3.54	+/- Category		
55	3	8	24	8	59	1	14	64	97	Tot Ret % Rank in Cat		
559	496	509	472	478	464	473	467	479	471	# of Funds in Cat		
147	93	85	81	102	115	125	159	72	64	Turnover %		
-	-	0.44	0.43	0.42	0.42	0.42	0.42	0.42	0.42	Expense Ratio		

Trailing Performance





289	-	# of	# of Funds in C				
3-Year Risl	(Metrics	etrics					
		Fund	Bmark	Cat			
Alpha		-0.35	-	0.03			
Beta		1.24	-	1.00			
R-Squared		93.70	-	92.92			
Standard Devi	ation	7.53	5.85	6.12			
Sharpe Ratio		-0.58	-0.58	-0.56			
Tracking Error		2.37	-	1.54			
Information Ra	tio	-0.45	-	-0.09			
Up Capture Ra	tio	127.90	-	104.58			
Down Capture	Ratio	131.08	-	103.15			

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

same management style (active vs. passive) and similar share class characteristics.

Peer group is a subset of the category and includes funds with the

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Morningstar Index

Bloomberg US Agg Bond TR USD

Morningstar Category Intermediate Core Bond

Western Asset Core Bond IS WACSX

Style Analysis as of 12-31-2022 Style Breakdown



Duration

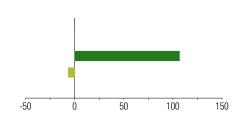
Not Rated

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	63.77	3.53	54.60
AA	7.27	74.59	8.55
A	14.87	10.82	17.15
BBB	19.01	8.32	16.13
BB	1.06	0.28	1.41
В	0.04	0.00	0.45
Below B	0.00	0.00	0.18

-6.02

2.46

1.53



Sector Weighting as of 12-31-2022

Asset Allocation as of 12-31-2022

	Fund	Bmark	Cat	Fund	V E	Benchma	rk 🛛 C	ategory	Average			
Government	19.96	-	30.92							[
Treasury	18.93	-	25.72		-		-		0			
Inflation – Protected	0.00	-	1.34									
Agency/Quasi Agency	1.03	-	1.10									
Other Government Related	0.00	_	2.76	[
Corporate	38.23	-	25.82]			
Corporate Bond	38.23	_	25.72						0			
Bank Loan	0.00	-	0.06	0								
Convertible	0.00	-	0.01									
Preferred	0.00	-	0.03									
Securitized	35.02	-	33.07								(
Agency MBS Pass-Through	19.94	-	23.32						0			
Agency MBS ARM	0.43	-	0.33	0								
Agency MBS CMO	1.91	-	2.14									
Non-Agency Residential MBS	1.11	-	0.28	(
Commercial MBS	0.01	-	0.67	10								
Asset-Backed	11.62	-	6.33		0							
Covered Bond	0.00	-	0.00	0								
Municipal	0.02	_	0.80	1								
Cash & Equivalents	6.42	-	6.78									
Other	0.36	-	2.62									
				0%	5	10	15	20	25	30	35	4(

Top 10 Holdings as of 12-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
\oplus Trade Date Cash	-	10.22	10.22	_
\oplus Western Asset Prem Instl Govtt Rsrv Pref	_	4.77	14.99	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	_	3.63	18.62	-
⊕ United States Treasury Notes 4.125%	10-2027	2.60	21.22	-
⊖ Usd Swap Contra Asset	-	2.52	23.74	-
① United States Treasury Bonds 4%	_	1.65	25.39	_
\oplus Federal National Mortgage Association 2.5%	_	1.44	26.83	-
\oplus Federal National Mortgage Association 3%	_	1.43	28.26	-
\oplus Federal National Mortgage Association 3.5%	_	1.32	29.58	-
① United States Treasury Bonds 4%	-	1.29	30.87	-

Total Holdings 2494

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

Intermediate Core Bond Bloomberg US Agg Bond TR USD

Morningstar Index

Net %

-0.07

0.00

106.65

-6.58

0.00

100.00

Cat%

0.10

0.02

95.92

2.10

1.87

100.00