Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

✓ Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 14.95 years.

Net Expense: The fund's expense ratio of 0.69 is 28.87% lower than the Mid-Cap Value category average.

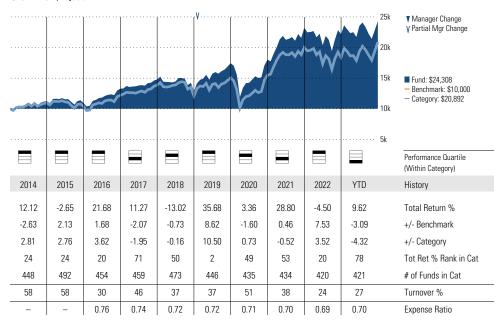
Morningstar Investment Management LLC Analysis

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.

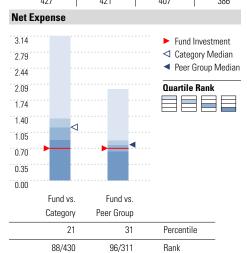
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000







3- Teal hisk Wellics			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	_	_	-
R-Squared	-	_	_
Standard Deviation	17.44	_	19.16
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.42	16.74	14.75
Price/Book Ratio	2.24	2.21	1.97
Geom Avg Mkt Cap \$B	18.66	18.30	13.75
ROE	12.84	13.52	14.25



Allspring Special Mid Cap Value R6 WFPRX

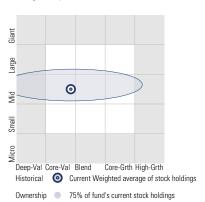
Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

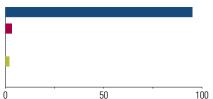
Equity

. ,			
2	7	3	Large
30	37	6	Mid
4	11	2	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.00	0.44
Cash	1.86	2.00
Bonds	0.00	0.01
Non-US Stocks	3.14	6.99
US Stocks	95.01	90.56
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2023												
		Fund	Bmark	Cat	Fund	•	Benchma	ark	[] Cateo	ory Ave	rage			_
<u></u>	Cyclical	43.97	42.89	41.33										İ
æ.	Basic Materials	6.53	6.09	5.18										
Д	Consumer Cyclical	9.98	10.38	11.59			= '[
,	Financial Services	15.76	15.63	18.32										
fi	Real Estate	11.70	10.79	6.24			•							
W	Sensitive	35.99	39.58	36.27										
d	Communication Services	0.00	3.56	2.95	į [٠								
•	Energy	5.91	5.35	6.09										
Ф	Industrials	22.99	18.53	17.12										
	Technology	7.09	12.14	10.11]							
→	Defensive	20.03	17.52	22.41										
Ħ	Consumer Defensive	5.11	3.46	6.56										
+	Healthcare	8.72	6.96	9.23			[]							
•	Utilities	6.20	7.10	6.62										
					0%	5	10	15	20	25	30	35	40	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Republic Services Inc	3.76	3.76	29.44	Industrials
⇒ AerCap Holdings NV	3.62	7.38	27.43	Industrials
Carlisle Companies Inc	3.55	10.92	33.94	Industrials
CBRE Group Inc Class A	3.32	14.24	20.96	Real Estate
Jacobs Solutions Inc	3.08	17.32	8.97	Industrials
Allstate Corp	3.05	20.37	5.86	Financial Services
→ Vulcan Materials Co	3.04	23.41	30.62	Basic Materials
⊕ Keurig Dr Pepper Inc	2.99	26.40	-4.28	Consumer Defensive
LKQ Corp	2.76	29.17	-8.42	Consumer Cyclical
Arch Capital Group Ltd	2.74	31.91	18.30	Financial Services

Total Holdings 10

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Century Diversified Bond R6 ADDVX

Growth of \$10,000

1.11

18

522

140

0.72

25

535

153

-0.46

56

498

174

0.35

-0.02

51

504

133

0.35

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

+/- Category

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Jeffrey Houston since 12-2001 Robert Gahagan since 12-2002 Charles Tan since 10-2018 Jason Greenblath since 08-2021 Paul Norris since 11-2023

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 22.09 years.

Style Consistency is not calculated for Fixed Income funds.

Q Net Expense: The fund's expense ratio of 0.35 is 35.19% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023

V . V ▼ Manager Change V Partial Mgr Change Fund: \$11.982 - Benchmark: \$10,000 Category: \$11,710 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 6.29 0.46 2.77 3.69 -1.30 8.73 8.30 -0.60 -13.65 5.55 Total Return % 0.32 -0.09 0.12 0.15 -1.31 0.01 0.79 0.94 -0.64 0.02 +/- Benchmark

0.78

28

506

82

0.35

0.88

12

517

238

0.35

-0.33

66

536

238

0.34

-0.04

54

566

170

0.35

-0.80

81

492

179

0.35

0.67

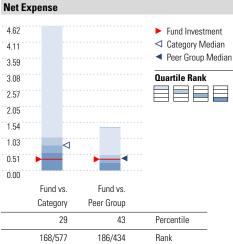
33

505

184

0.35





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	7.29	-	7.20
Sharpe Ratio	_	-	_
Tracking Error	_	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	-	_
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.49	4.43	5.99
Avg Eff Maturity	8.41	_	8.56





American Century Diversified Bond R6 ADDVX

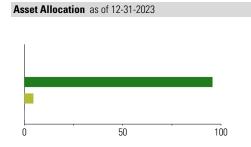
Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Style	Analy	sis as	of 12-3	1-2023
Style B Fixed In		own	Quality	,
			High	
			Mid	
			Low	

Mod Ext

Duration



Total	100.00	100.00
Other	0.08	2.48
Cash	4.39	2.18
Bonds	95.54	95.29
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.06
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	63.87	3.53	27.80
AA	5.01	74.59	41.94
A	13.64	10.82	13.94
BBB	13.90	8.32	13.42
BB	0.30	0.28	0.68
В	0.01	0.00	0.33
Below B	0.00	0.00	0.44
Not Rated	3.27	2.46	1.46

Sector Weighting as of 12-	31-2023												
	Fund	Bmark	Cat	Fund	,	Bench	mark	[] Cateo	gory Ave	erage			
Government	41.39	-	31.35										
Treasury	21.08	-	26.75										
Inflation - Protected	0.00	_	1.15	[]									
Agency/Quasi Agency	0.74	_	0.90										
Other Government Related	19.57	_	2.55										
Corporate	18.89	_	24.59										
Corporate Bond	18.82	_	24.36										
Bank Loan	0.07	_	0.03										
Convertible	0.00	_	0.00										
Preferred	0.00	_	0.20										
Securitized	34.47	_	37.51										
Agency MBS Pass-Through	24.99	_	29.51										
Agency MBS ARM	0.11	_	0.24										
Agency MBS CMO	0.39	_	1.85										
Non-Agency Residential MBS	1.09	-	0.48	0									
Commercial MBS	0.64	_	0.41	0									
Asset-Backed	7.25	_	5.02										
Covered Bond	0.00	_	0.00										
Municipal	0.98	_	0.99										
Cash & Equivalents	4.28	-	3.99		[]								
Other	0.00	-	1.55										
				0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Future on 2 Year Treasury Note	12-2023	12.49	12.49	_
⊕ United States Treasury Notes 4.625%	09-2026	3.88	16.37	_
⊕ Us 5yr Note (Cbt) Dec23 Xcbt 20231229	12-2023	3.05	19.42	_
	02-2028	2.47	21.89	_
⊕ Landesbank Baden Wurttemberg New York Branch 0%	10-2023	2.16	24.05	-
	05-2028	1.92	25.96	_
⊕ State Street Bank & Trust Co 5 Repo - 02oct23	10-2023	1.76	27.72	_
⊕ United States Treasury Notes 4.375%	08-2028	1.64	29.36	_
⊕ Future on Ultra 10 Year US Treasury Note	12-2023	1.11	30.47	_
⊕ United States Treasury Bills 0.01%	09-2024	0.97	31.44	_

Total Holdings 666

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



American Century Global Real Estate R6 ARYDX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 12.68 years.

Net Expense: The fund's expense ratio of 0.77 is 30.63% lower than the Global Real Estate category average.

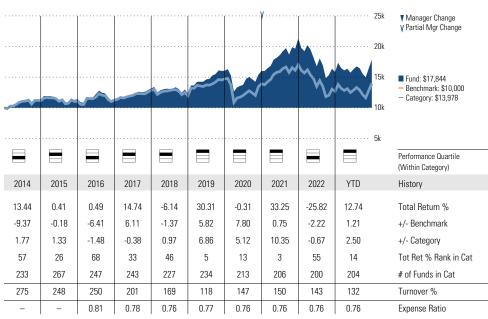
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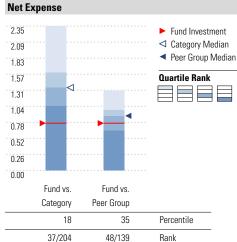
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000







3-1 cai nisk ivicuits			
	Fund	Bmark	Cat
Alpha	_	_	-
Beta	_	_	_
R-Squared	_	_	-
Standard Deviation	19.64	_	19.48
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.26	25.77	22.40
Price/Book Ratio	1.66	1.43	1.32
Geom Avg Mkt Cap \$B	14.69	12.04	15.60
ROE	12.21	7.44	10.18



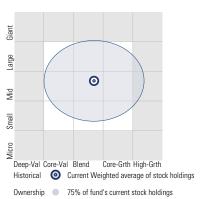
American Century Global Real Estate R6 ARYDX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

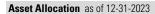
Equity

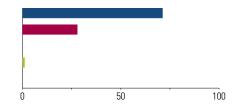
. ,			
2	7	19	Large
11	41	4	Mid
3	12	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	5.75
Cash	0.99	0.70
Bonds	0.00	2.21
Non-US Stocks	27.81	40.90
US Stocks	71.20	50.43
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Be	nchmark] Ca	tegory	y Ave	rage		
Cyclical	98.26	100.00	98.69									
Basic Materials	0.00	0.00	0.44	Ĭ								
Consumer Cyclical	0.84	0.00	0.41									
Financial Services	0.00	0.00	0.09									
Real Estate	97.42	100.00	97.75									
Sensitive	1.73	0.00	0.84	0								
Communication Services	0.27	0.00	0.03	ĺ								
Energy	0.00	0.00	0.41	ĺ								
Industrials	0.00	0.00	0.32									
Technology	1.46	0.00	0.08	j j								
Defensive	0.00	0.00	0.46									
Consumer Defensive	0.00	0.00	0.09									
Healthcare	0.00	0.00	0.12									
Utilities	0.00	0.00	0.25	Ĭ								

Nama	0/ 1-+ 1	Cumulativa C/	VTD Detur- 0/	Mauningatas C+-
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc ■ ■ Prologis Inc ■ Prologi	8.42	8.42	21.33	Real Estate
⊕ Equinix Inc	6.70	15.12	25.17	Real Estate
⊕ AvalonBay Communities Inc	5.16	20.28	20.00	Real Estate
⊕ Digital Realty Trust Inc	4.60	24.88	39.08	Real Estate
Welltower Inc	4.05	28.93	41.28	Real Estate
⊕ Public Storage	3.97	32.89	13.14	Real Estate
⊕ Goodman Group	3.70	36.59	49.24	Real Estate
⊕ Iron Mountain Inc	3.55	40.14	45.47	Real Estate
⊕ Simon Property Group Inc	3.21	43.35	27.76	Real Estate
⊕ Kite Realty Group Trust	3.10	46.45	13.16	Real Estate
⊕ American Homes 4 Rent Class A	2.91	49.36	22.23	Real Estate
⊕ Land Securities Group PLC	2.75	52.11	_	Real Estate
⊕ Tokyu Fudosan Holdings Corp	2.39	54.50	_	Real Estate
◆ VICI Properties Inc Ordinary Shares	2.23	56.73	3.36	Real Estate
① Invitation Homes Inc	2.18	58.90	19.53	Real Estate

Total Holdings 58

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD MSCO EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
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

Matt Hochstetler since 01-2024

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 24.56 years.

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

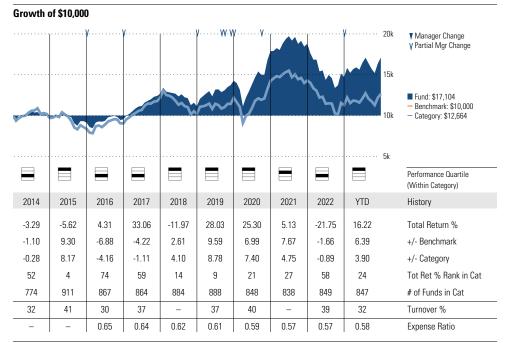
Net Expense: The fund's expense ratio of 0.57 is 49.56% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

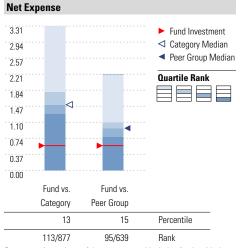
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

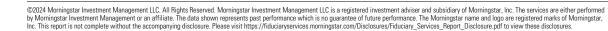






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	-	_	-
R-Squared	-	_	-
Standard Deviation	16.09	_	17.81
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	-	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.72	13.07	13.55
Price/Book Ratio	2.96	1.60	1.86
Geom Avg Mkt Cap \$B	60.60	35.77	44.99
ROE	24.49	16.28	19.08



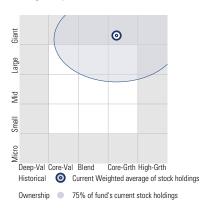


American Funds New World R6 RNWGX

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

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

12	32	44	Large
2	4	4	Mid
0	1	0	Small

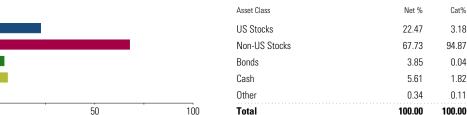
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

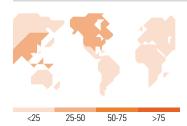


Asset Allocation as of 12-31-2023



		From 4	Dl.	0-4	F		- Dl-	d.	По-	A				
		Fund	Bmark	Cat	Func	1	Bench	mark	Categ	jory Ave	rage			
Դ	Cyclical	38.31	44.05	43.10			,							
A	Basic Materials	8.43	8.04	6.20										
A	Consumer Cyclical	12.34	12.19	13.49										
,	Financial Services	15.70	22.19	21.71										
fi	Real Estate	1.84	1.63	1.70										_
W	Sensitive	39.44	43.48	43.26										
	Communication Services	6.97	9.24	8.48										
ð	Energy	4.03	5.22	4.71		= [' _								
Ф	Industrials	12.72	6.73	6.85										
	Technology	15.72	22.29	23.22										
→	Defensive	22.24	12.47	13.65										
Ħ	Consumer Defensive	6.87	5.80	7.38										
+	Healthcare	13.95	4.03	4.54										
•	Utilities	1.42	2.64	1.73										
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2023



	Fund %	Cat %
Greater Asia	39.10	73.55
Japan	2.39	0.06
Australasia	0.40	0.00
Asia-4 Tigers	6.54	27.02
Asia-ex 4 Tigers	29.77	46.47
Not Classified	0.00	0.00

Americas	Fund % 35.96	Cat % 15.81	Greater Europe	Fund % 24.94	Cat % 10.64	Market Maturity	Fund %
North America	26.47	2.94	United Kingdom	2.13	0.54	Developed Markets	57.94
Central/Latin	9.49	12.87	W euro-ex UK	19.89	1.80	Emerging Markets	42.06
			Emrgng Europe	0.53	1.77	Not Available	0.00
			Africa	2.39	6.53		

Top 10 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	5.39	5.39	-	_
⊕ Microsoft Corp	2.86	8.25	57.96	Technology
○ Novo Nordisk A/S Class B	2.68	10.93	51.68	Healthcare
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.03	12.96	_	Technology
Airbus SE	1.50	14.46	-	Industrials
⊖ Eli Lilly and Co	1.45	15.91	60.57	Healthcare
○ LVMH Moet Hennessy Louis Vuitton SE	1.44	17.35	_	Consumer Cyclical
⊖ Kotak Mahindra Bank Ltd	1.43	18.78	_	Financial Services
MercadoLibre Inc MercadoLibre Inc	1.23	20.01	85.71	Consumer Cyclical
⊕ AIA Group Ltd	1.10	21.11	-19.70	Financial Services

Total Holdings 586

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

❷ 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 10.01 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.15 is 63.41% lower than the Ultrashort Bond category average.

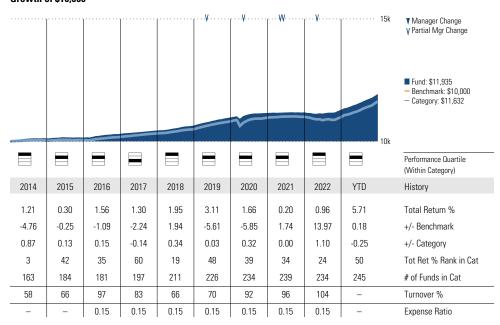
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qualitative perspective and, as a fiduciary, is comfortable
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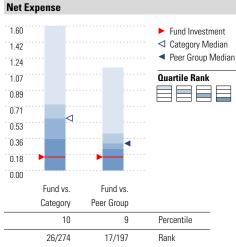
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	0.87	-	1.19
Sharpe Ratio	_	-	_
Tracking Error	_	-	_
Information Ratio	-	-	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.53	4.43	1.00
Avg Eff Maturity	0.57	_	1.62



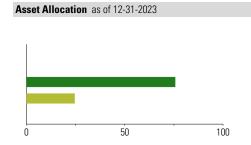
Baird Ultra Short Bond Institutional BUBIX

Morningstar CategoryMorningUltrashort BondBloomb

Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 12-31-2023 Style Breakdown





Total	100.00	100.00
Other	0.00	-0.67
Cash	24.42	43.34
Bonds	75.58	56.14
Non-US Stocks	0.00	0.41
US Stocks	0.00	0.77
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	47.10	3.53	44.82
AA	1.30	74.59	17.31
A	18.20	10.82	16.11
BBB	33.40	8.32	17.65
BB	0.00	0.28	1.86
В	0.00	0.00	0.80
Below B	0.00	0.00	0.23
Not Rated	0.00	2.46	1.21

13.28 13.28	Bmark -	Cat 19.93	Fund	1	Benchi	mark	Cate	jory Avei	age			
13.28		19.93										
							0					
	-	15.82										
0.00	_	0.00	ĺ									
0.00	-	1.98	j [
0.00	_	2.13										
40.04	-	27.77										
40.04	_	27.07			•							
0.00	_	0.63	i[]									
0.00	_	0.05	ĺ									
0.00	_	0.02	ĺ									
25.92	-	23.06										
0.00	_	0.37	0									
0.00	_	0.25										
0.00	_	1.87	[
0.47	_	0.04	Ď									
8.21	_	2.46										
17.24	_	18.07										
0.00	_	0.00										
0.36	-	0.66	1									
20.40	-	26.78										
0.00	-	1.76										
	0.00 40.04 40.04 0.00 0.00 0.00 25.92 0.00 0.00 0.00 0.47 8.21 17.24 0.00 0.36 20.40	0.00 - 40.04 - 40.04 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.47 - 8.21 - 17.24 - 0.00 - 0.36 - 20.40 -	0.00 - 2.13 40.04 - 27.77 40.04 - 27.07 0.00 - 0.63 0.00 - 0.05 0.00 - 0.02 25.92 - 23.06 0.00 - 0.37 0.00 - 0.25 0.00 - 1.87 0.47 - 0.04 8.21 - 2.46 17.24 - 18.07 0.00 - 0.00 0.36 - 0.66 20.40 - 26.78	0.00 - 2.13] 40.04 - 27.77 40.04 - 27.07 0.00 - 0.63] 0.00 - 0.05] 0.00 - 0.02] 25.92 - 23.06	0.00 - 2.13 40.04 - 27.77 40.04 - 27.07 0.00 - 0.63 0.00 - 0.05 0.00 - 0.02 25.92 - 23.06 0.00 - 0.37 0.00 - 0.25 0.00 - 1.87 0.47 - 0.04 8.21 - 2.46 17.24 - 18.07 0.00 - 0.00 0.36 - 0.66 20.40 - 26.78	0.00 - 2.13 40.04 - 27.07 40.00 - 0.63 0.00 - 0.05 0.00 - 0.02 25.92 - 23.06 0.00 - 0.37 0.00 - 0.25 0.00 - 1.87 0.47 - 0.04 8.21 - 2.46 17.24 - 18.07 0.00 - 0.00 0.36 - 0.66 20.40 - 26.78	0.00 — 2.13] 40.04 — 27.07 0.00 — 0.63] 0.00 — 0.05] 0.00 — 0.02] 25.92 — 23.06 0.00 — 0.37] 0.00 — 0.25] 0.00 — 1.87] 0.47 — 0.04] 8.21 — 2.46] 17.24 — 18.07 0.00 — 0.00] 0.36 — 0.66 [] 20.40 — 26.78	0.00 — 2.13 40.04 — 27.07 0.00 — 0.63 0.00 — 0.05 0.00 — 0.02 25.92 — 23.06 0.00 — 0.37 <	0.00 — 2.13] 40.04 — 27.07 0.00 — 0.63] 0.00 — 0.05] 0.00 — 0.02] 25.92 — 23.06 0.00 — 0.37] 0.00 — 0.25] 0.00 — 1.87] 0.47 — 0.04] 8.21 — 2.46] 17.24 — 18.07] 0.00 — 0.00] 0.36 — 0.66] 20.40 — 26.78]	0.00 — 2.13 [] 40.04 — 27.07 0.00 — 0.63 [] 0.00 — 0.05 [] 0.00 — 0.02 [] 25.92 — 23.06 0.00 — 0.37 [] 0.00 — 0.25 [] 0.00 — 1.87 [] 0.47 — 0.04 [] 8.21 — 2.46 [] 17.24 — 18.07 [] 0.00 — 0.00 [] 0.36 — 0.66 [] 20.40 — 26.78 []	0.00 - 2.13 40.04 - 27.07 0.00 - 0.63 0.00 - 0.05 0.00 - 0.02 25.92 - 23.06 0.00 - 0.37 0.00 - 0.25 0.00 - 1.87 0.47 - 0.04 8.21 - 2.46 17.24 - 18.07 0.00 - 0.00 0.36 - 0.66 20.40 - 26.78 0.00 - 1.76	0.00 - 2.13] 40.04 - 27.07 0.00 - 0.63] 0.00 - 0.05] 0.00 - 0.02] 25.92 - 23.06] 0.00 - 0.37] 0.00 - 0.25] 0.00 - 1.87] 0.47 - 0.04] 8.21 - 2.46] 17.24 - 18.07] 0.00 - 0.00] 0.36 - 0.66] 20.40 - 26.78]

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ First American Government Obligs U	02-2030	3.96	3.96	_
United States Treasury Notes 0.88%	01-2024	3.94	7.90	_
⊕ United States Treasury Bills 0%	10-2024	3.42	11.32	_
⊕ United States Treasury Bills 0%	02-2024	3.20	14.52	_
⊕ United States Treasury Bills 0%	04-2024	1.99	16.50	_
⊕ United States Treasury Bills 0%	05-2024	1.98	18.48	_
⊕ United States Treasury Bills 0%	04-2024	1.90	20.39	_
United States Treasury Notes 1.5%	02-2024	1.20	21.59	_
Capital One Multi Asset Execution Trust 1.04%	11-2026	1.12	22.71	_
TOYOTA AUTO LOAN EXTENDED NOTE TRUST 2.56%	11-2031	0.98	23.69	_

Total Holdings 326

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Conservative Allocation category's top three quartiles in 6 of the 7 years it's been in existence.

Management: The fund's management has been in place for 8.61 years.

Q Net Expense: The fund's expense ratio of 0.23 is 76.29% lower than the Conservative Allocation category average.

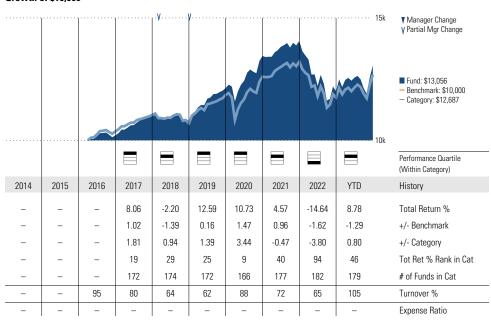
Morningstar Investment Management LLC Analysis

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.

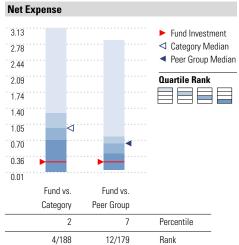
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.62 8.78 -0.98 3.89 3.57 3.71 7.19 10.07 -0.27 4.03 4.47 Benchmark Return % -0.15 6 56 7 98 3 34 2.86 Category Average % 20 46 72 39 % Rank in Category 187 179 169 153 # of Funds in Category



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	8.76	_	7.87
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	-	-
Up Capture Ratio	_	-	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.90	19.44	19.61
Price/Book Ratio	3.19	2.87	3.13
Avg Eff Duration	4.74	5.80	5.06



BlackRock 20/80 Target Allocation K BKCPX

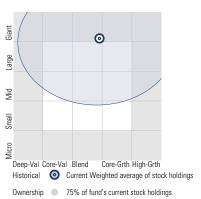
Quality High Mid Low

Morningstar Category Morningstar Index Conservative Allocation

Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity	!					
18	31	34	Large			
5	8	3	Mid			
0	0	0	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund		▼ Bei	nchma	rk [Cate	jory Av	erage/		
Cyclical	28.96	32.59	30.38										
Basic Materials	2.92	3.90	3.34		1								
Consumer Cyclical	10.40	11.13	8.95				1						
Financial Services	13.50	14.54	13.68										
Real Estate	2.14	3.02	4.41										
Sensitive	50.54	46.83	46.47										
Communication Services	8.39	7.10	6.94										
Energy	4.15	4.38	5.17		[]	:							
Industrials	8.94	11.08	10.59										
Technology	29.06	24.27	23.77										
Defensive	20.49	20.59	23.13										
Consumer Defensive	6.48	6.35	7.12										
Healthcare	11.68	11.74	13.05										
Utilities	2.33	2.50	2.96										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Blackrock Total Return Fund Con	_	24.89	24.89	_	_
⇒ iShares Core Total USD Bond Market ETF	_	20.07	44.96	_	_
iShares Core S&P 500 ETF	_	11.88	56.84	-	_
	-	9.72	66.57	_	_
⇒ iShares 20+ Year Treasury Bond ETF	-	6.57	73.14	_	-
BlackRock US Mortgage Portfolio Instl	_	5.44	78.58	_	_
	_	4.01	82.59	_	_
	_	2.99	85.58	_	_
→ BlackRock Sustainable Adg Lg Cp Cr K	_	2.53	88.11	_	_
⇒ iShares MSCI EAFE Value ETF	_	2.00	90.11	_	_

Total Holdings 20

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Moderately Conservative Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 7 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 8.61 years.
- Net Expense: The fund's expense ratio of 0.25 is 72.83% lower than the Moderately Conservative Allocation category average.

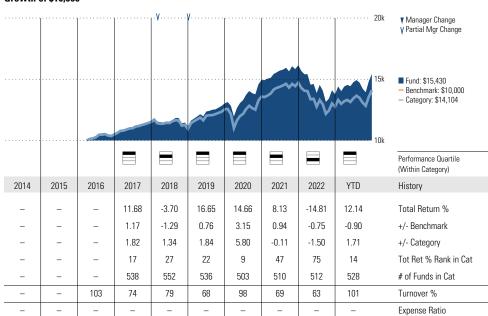
Morningstar Investment Management LLC Analysis

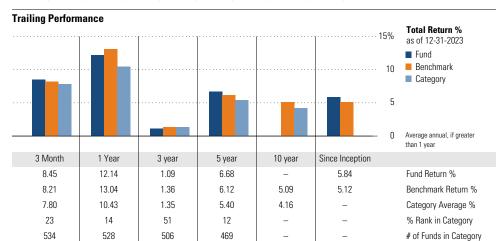
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

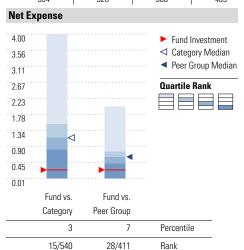
Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Low Risk	09-30-2022

Growth of \$10,000





3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	_
R-Squared	_	_	_
Standard Deviation	10.55	_	9.86
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.18	19.22	19.56
Price/Book Ratio	3.11	2.81	2.99
Avg Eff Duration	3.73	5.80	5.34



BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category Moderately Conservative

Morningstar Index

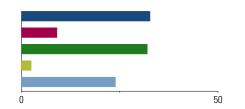
Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 12-31-2023

Morningstar Style Box™



Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	23.89	5.28
Cash	2.43	4.46
Bonds	31.99	55.73
Non-US Stocks	9.00	6.90
US Stocks	32.68	27.62
Asset Class	Net %	Cat%

Style	Breakdown
Equity	

Equity			
19	30	34	
5	8	3	
0	0	0	
Value	Blend	Growth	

>50 25-50 10-25 0-10



Fixed In	icome	
Ltd	Mod	Ext
Duratia	-	

			``
5	8	3	MIM

Duration

	Fund	Bmark	Cat	Fund Fenchmark Category Average
Cyclical	28.72	32.84	32.95	
Basic Materials	3.00	4.03	3.71	
Consumer Cyclical	10.32	11.13	9.31	
Financial Services	13.34	14.66	13.89	
Real Estate	2.06	3.02	6.04	
Sensitive	50.80	46.59	43.78	
Communication Services	7.97	7.02	6.48	
Energy	6.31	4.43	5.75	
Industrials	9.14	11.23	10.39	
Technology	27.38	23.91	21.16	
Defensive	20.49	20.57	23.28	
Consumer Defensive	6.50	6.40	7.06	, in the second second
Healthcare	11.78	11.65	12.84	
Utilities	2.21	2.52	3.38	

Top 10 Holdings as of 12-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Blackrock Total Return Fund Mod	_	23.90	23.90	_	_
⊖ iShares Core S&P 500 ETF	-	17.34	41.24	_	-
	_	9.65	50.89	_	-
	_	7.82	58.71	_	-
⊖ BlackRock Sustainable Adg Lg Cp Cr K	_	6.59	65.30	_	-
	_	5.63	70.93	_	_
	_	4.46	75.39	_	-
	_	4.05	79.44	_	-
	_	4.02	83.46	_	-
	_	3.35	86.80	-	-

Total Holdings 21

igoplus Increase igoplus Decrease igoplus New to Portfolio



BlackRock 60/40 Target Allocation K BKGPX

Morningstar Category Moderate Allocation Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderate
 Allocation category's top three quartiles in 7 of the 7 years
 it's been in existence.
- Management: The fund's management has been in place for 8.61 years.
- Net Expense: The fund's expense ratio of 0.26 is 74% lower than the Moderate Allocation category average.

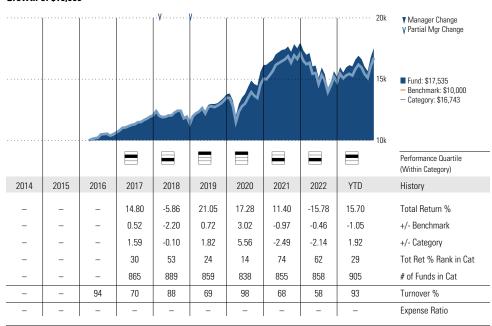
Morningstar Investment Management LLC Analysis

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.

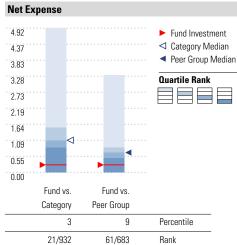
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000

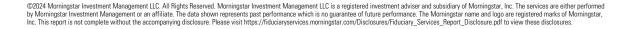






3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	12.49	_	12.19
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	-	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.18	20.07	20.57
Price/Book Ratio	3.06	3.06	3.30
Avg Eff Duration	2.37	5.80	5.25





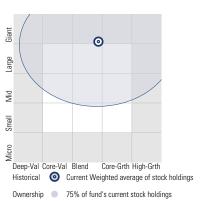
BlackRock 60/40 Target Allocation K BKGPX

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



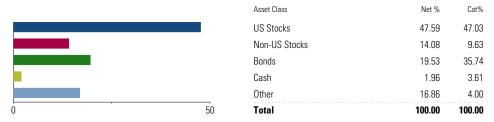


Equity				Fixed Ir	ncom
18	30	33	Large		
5	8	3	Mid		
1	1	0	Small		
Value	Rlend	Growth		Ltd	Mod

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

Quality High MidLow Duration

Asset Allocation as of 12-31-2023



		Fund	Bmark	Cat	Fund	t	▼ Be	enchma	ark [Cate	jory Av	erage		
ŀ	Cyclical	28.54	31.82	30.41										
A	Basic Materials	3.34	3.59	3.64		Ó								
4	Consumer Cyclical	9.96	11.14	10.31										
ê	Financial Services	13.25	14.11	14.22										
ŧ	Real Estate	1.99	2.98	2.24										
M	Sensitive	50.97	47.60	46.77										
d	Communication Services	7.91	7.30	7.70										
	Energy	5.72	4.30	5.12			1							
ф	Industrials	9.37	10.70	10.63										
	Technology	27.97	25.30	23.32										
→	Defensive	20.47	20.59	22.81										
	Consumer Defensive	6.32	6.24	6.13										
٠	Healthcare	11.33	11.88	13.76										
•	Utilities	2.82	2.47	2.92										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
iShares Core S&P 500 ETF	_	23.42	23.42	_	_
Blackrock Total Return Fund Grw	_	16.85	40.26	_	_
∋ BlackRock Sustainable Adg Lg Cp Cr K	_	9.03	49.29	_	_
⊕ iShares Core Total USD Bond Market ETF	_	7.14	56.43	_	_
iShares MSCI USA Quality Factor ETF	-	6.94	63.38	-	-
⊝ iShares MSCI EAFE Value ETF	_	6.08	69.45	_	_
iShares Treasury Floating Rate Bond ETF	_	4.98	74.43	_	_
iShares MSCI EAFE Growth ETF	_	3.71	78.14	_	_
⊕ iShares 20+ Year Treasury Bond ETF	-	3.45	81.60	_	_
⇒ BlackRock Emerging Mkts K	_	2.98	84.58	_	_

Total Holdings 22

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Moderately Aggressive

Morningstar Index Morningstar US Mod Agg Tgt Alloc NR

Allocation

Portfolio Manager(s)

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

Quantitative Screens

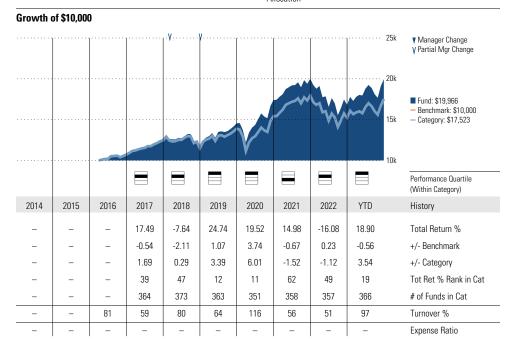
- Performance: The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 7 of the 7 years it's been in existence.
- Management: The fund's management has been in place for 8.61 years.
- Net Expense: The fund's expense ratio of 0.27 is 72.45% lower than the Moderately Aggressive Allocation category average.

Morningstar Investment Management LLC Analysis

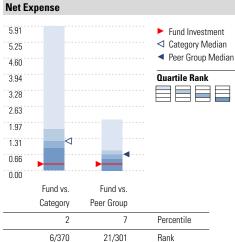
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022



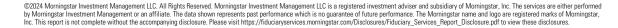




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	_	_	-
Beta	_	_	-
R-Squared	_	_	-
Standard Deviation	14.42	_	14.13
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.18	19.38	19.32
Price/Book Ratio	3.06	2.86	2.79
Avg Eff Duration	1.17	5.80	6.02





BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category Moderately Aggressive

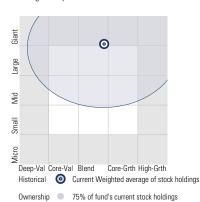
Allocation

Morningstar Index

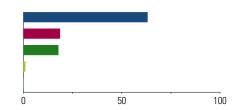
Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 12-31-2023

Morningstar Style Box™



Asset Allocation as of 12-31-2023





Style Breakdown

Equity





/alue	Blend	Growth

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

		Fund	Bmark	Cat	Fun	d	▼ Bei	nchma	ırk [Categ	ory Av	erage		
÷	Cyclical	28.75	32.62	32.53										
	Basic Materials	3.34	3.94	4.45										
•	Consumer Cyclical	9.96	11.13	10.33				1						
	Financial Services	13.49	14.56	14.43										
ì	Real Estate	1.96	2.99	3.32										
jii	Sensitive	50.45	46.85	46.59										
	Communication Services	7.90	7.11	8.27		- 1								
	Energy	5.36	4.39	4.96										
ŀ	Industrials	9.35	11.08	11.39										
1	Technology	27.84	24.27	21.97										
•	Defensive	20.80	20.54	20.88										
į	Consumer Defensive	6.44	6.35	6.39										
	Healthcare	11.55	11.67	11.99										
1	Utilities	2.81	2.52	2.50										

Top 10 Holdings as of 12-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Core S&P 500 ETF	_	29.40	29.40	_	_
⊕ BlackRock Sustainable Adg Lg Cp Cr K	_	13.03	42.43	-	-
⊕ iShares MSCI USA Quality Factor ETF	_	8.92	51.35	-	-
⊕ BlackRock Master Total Return Portfolio	_	8.13	59.48	_	-
⊕ iShares MSCI EAFE Value ETF	_	8.00	67.48	-	-
⊕ iShares MSCI EAFE Growth ETF	_	4.69	72.17	_	_
⊕ iShares Core Total USD Bond Market ETF	_	3.63	75.79	_	-
⊕ BlackRock Emerging Mkts K	_	3.46	79.25	_	-
⊕ iShares US Technology ETF	_	3.45	82.70	-	_
⊕ iShares S&P 100 ETF	_	3.01	85.71	_	_

Total Holdings 21

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



BlackRock Inflation Protected Bond K BPLBX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 6.88 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.51 is 17.74% lower than the Inflation-Protected Bond category

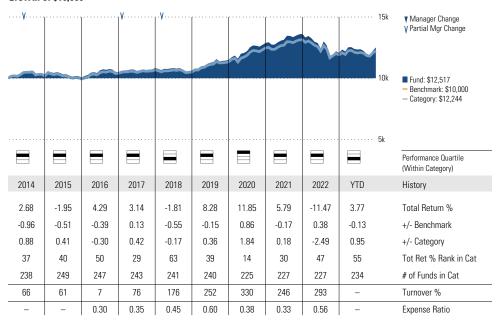
Morningstar Investment Management LLC Analysis

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

ESG Metrics

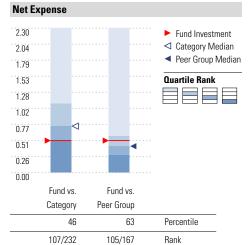
Metric	Rating	Updated
Sustainability Rating	3	11-30-2023

Growth of \$10,000



Trailing Performance





3-Tear hisk wieurcs			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	-	_	_
R-Squared	_	_	_
Standard Deviation	7.29	_	6.62
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	-	-

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.08	4.52	6.01
Avg Eff Maturity	8.28	_	6.37





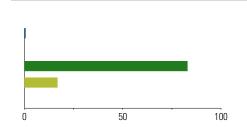
BlackRock Inflation Protected Bond K BPLBX

Morningstar Category
Inflation-Protected Bond

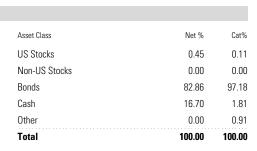
Morningstar Index Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 12-31-2023 **Style Breakdown**

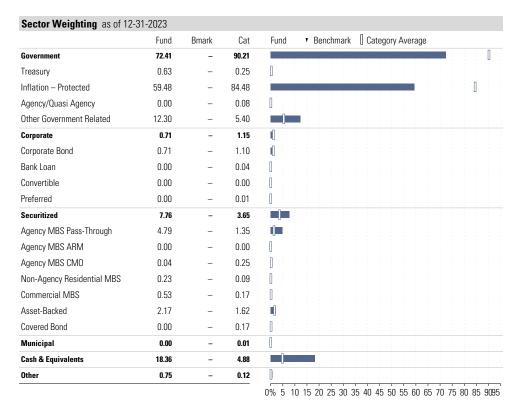




Asset Allocation as of 12-31-2023



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	1.16	0.00	31.40
AA	94.90	99.60	66.93
A	1.16	0.00	0.44
BBB	0.03	0.00	0.54
BB	0.02	0.00	0.04
В	0.05	0.00	0.05
Below B	0.01	0.00	0.14
Not Rated	2.67	0.40	0.46
Not hated	2.67	0.40	



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Cash Offset	_	29.40	29.40	_
→ Three-Month Sofr Future Mar 25	_	20.20	49.60	_
⊕ Three-Month Sofr Future Mar 24	_	20.14	69.74	_
⊕ Us 2Yr Note Mar 24	_	16.61	86.35	_
→ USD CASH(Alpha Committed)	12-2023	7.58	93.93	-
S Us 5Yr Note Mar 24	_	5.01	98.94	_
─ United States Treasury Notes	01-2033	3.94	102.89	_
⊕ United States Treasury Notes	07-2032	3.71	106.60	_
⊕ United States Treasury Notes	01-2032	3.44	110.04	_
→ RRP TREASURY (CPI) NOTE 0.125 15-J HSSUS	12-2023	3.44	113.48	_

Total Holdings 271

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



BrandywineGLOBAL Global Opp Bond IS GOBSX

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

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.18 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.56 is 37.08% lower than the Global Bond category average.

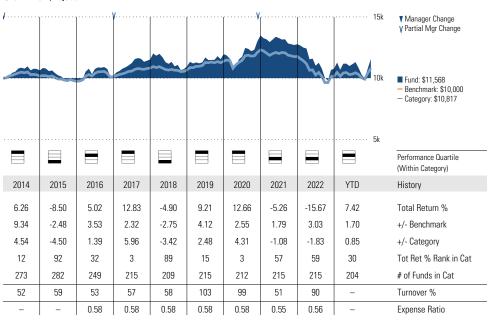
Morningstar Investment Management LLC Analysis

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

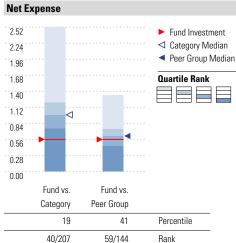
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023

Growth of \$10,000

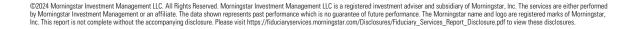






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	_
R-Squared	-	_	_
Standard Deviation	13.05	_	9.01
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	-	_	_
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	9.39	_	6.55
Avg Eff Maturity	16.28	_	10.12



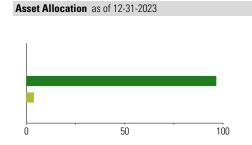


BrandywineGLOBAL Global Opp Bond IS GOBSX

Morningstar CategoryMorninGlobal BondBloomb

Morningstar Index Bloomberg Gbl Agg Ex USD TR USD





Total	100.00	100.00
Other	0.00	0.66
Cash	3.58	8.76
Bonds	96.43	90.43
Non-US Stocks	0.00	0.08
US Stocks	0.00	0.08
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	4.32	_	19.28
AA	62.25	_	32.14
A	1.98	_	15.89
BBB	21.65	_	22.13
BB	8.69	_	5.35
В	0.99	_	1.57
Below B	0.00	_	0.52
Not Rated	0.12	_	3.12

				0%	5	10	15	20	25	30	35	40	45	50	55	60
Other	50.04	_	1.69													
Cash & Equivalents	2.21	_	15.87													
Municipal	0.00	_	0.06													
Covered Bond	0.00	-	0.21													
Asset-Backed	0.00	_	1.17	[
Commercial MBS	0.00	_	0.10													
Non-Agency Residential MBS	0.00	_	0.28													
Agency MBS CMO	0.00	_	0.80													
Agency MBS ARM	0.00	_	0.03													
Agency MBS Pass-Through	10.44	_	6.34													
Securitized	10.44	_	8.93													
Preferred	0.00	_	0.15													
Convertible	0.00	_	0.21													
Bank Loan	0.00	_	0.25													
Corporate Bond	3.68	_	15.04													
Corporate	3.68	_	15.65													
Other Government Related	0.00	_	19.70	į												
Agency/Quasi Agency	0.00	_	2.82													
Inflation – Protected	0.00	_	2.84													
Treasury	33.63	_	32.45							-]					
Government	33.63	_	57.81													
	Fund	Bmark	Cat	Func	ł	▼ Be	enchn	nark	[] Ca	tegory	y Aver	age				
Sector Weighting as of 12	-31-2023															

Top 10 Holdings as of 12-31-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Usd/Jpy Fwd 20231215 00187	12-2023	24.42	24.42	_
⊕ Jpy/Usd Fwd 20231215 00187	12-2023	24.04	48.46	_
⊕ Usd/Eur Fwd 20231107 00187	11-2023	17.81	66.27	_
⊕ Eur/Usd Fwd 20231107 00187	11-2023	17.05	83.31	_
United States Treasury Notes 3.5%	02-2033	12.32	95.63	-
⊕ Usd/Mxn Fwd 20231023 00418	10-2023	11.29	106.93	_
⊕ Mxn/Usd Fwd 20231023 00418	10-2023	11.02	117.94	_
⊕ Usd/Gbp Fwd 20231208 00187	12-2023	10.36	128.31	_
⊕ Gbp/Usd Fwd 20231208 00187	12-2023	10.06	138.37	_
United Kingdom of Great Britain and Northern Ireland 3.25%	01-2033	5.46	143.82	_

Total Holdings 87

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA Global Equity I DGEIX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 11.85 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 0.25 is 74.23% lower than the Global Large-Stock Blend category average.

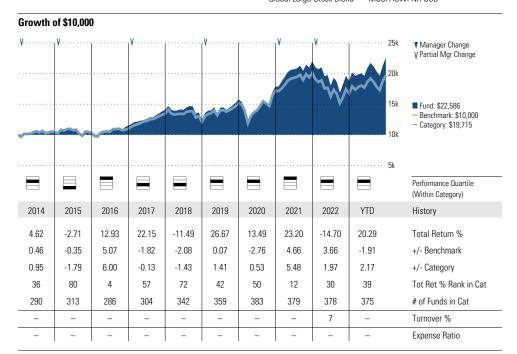
Morningstar Investment Management LLC Analysis

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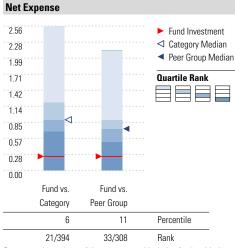
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022

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

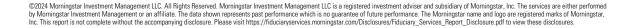






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	-
Beta	_	_	-
R-Squared	-	_	_
Standard Deviation	16.93	_	16.72
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	-	_	_
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.29	18.60	18.69
Price/Book Ratio	2.16	2.70	2.83
Geom Avg Mkt Cap \$B	40.88	121.33	107.81
ROE	24.47	25.71	24.27

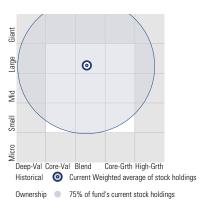




DFA Global Equity I DGEIX

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

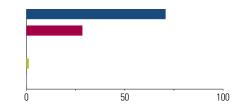
16	22	17	Laige
9	13	5	MIN
7	8	4	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.04	2.01
Cash	1.01	2.42
Bonds	0.00	1.04
Non-US Stocks	28.29	36.92
US Stocks	70.67	57.62
Asset Class	Net %	Cat%

Morningstar Index

MSCI ACWI NR USD

Morningstar Category

Global Large-Stock Blend

		Fund	Bmark	Cat	Fund	Bench	ımark	Cat	egory	Averaç	ge	
Ն	Cyclical	34.36	33.19	31.31				•			i	
A.	Basic Materials	5.54	4.39	4.40								
A	Consumer Cyclical	10.91	10.92	11.00								
ê	Financial Services	14.87	15.45	13.86								
fi	Real Estate	3.04	2.43	2.05								
₩.	Sensitive	47.30	46.26	46.11								
	Communication Services	6.30	7.40	6.73		10						
ð	Energy	6.92	4.59	5.01								
Ф	Industrials	14.18	10.44	14.29			0					
	Technology	19.90	23.83	20.08					7			
→	Defensive	18.33	20.53	22.58		-						
=	Consumer Defensive	6.36	6.67	7.18		1]						
+	Healthcare	9.98	11.31	12.28								
•	Utilities	1.99	2.55	3.12								

World Regions % Equity 12-31-2023



	ruiiu 76	Gal 70	
Greater Asia	13.49	13.09	Amei
Japan	4.72	5.30	North
Australasia	1.45	0.77	Centr
Asia-4 Tigers	3.10	3.61	
Asia-ex 4 Tigers	4.22	3.41	
Not Classified	0.00	0.00	

Americas	Fund % 74.32	Cat % 64.97	Greater Europe	Fund % 12.19	Cat % 21.93	Market Maturity	Fund %
North America	73.44	64.10	United Kingdom	2.54	5.24	Developed Markets	94.14
Central/Latin	0.88	0.87	W euro-ex UK	8.47	16.31	Emerging Markets	5.86
			Emrgng Europe	0.23	0.06	Not Available	0.00
			Africa	0.95	0.32		

Top 7 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ DFA US Core Equity 2 I	52.43	52.43	_	_
⊕ DFA International Core Equity I	19.71	72.14	_	_
	17.45	89.59	_	-
⊕ DFA Emerging Markets Core Equity I	8.22	97.81	_	-
	1.62	99.43	-	_
 ○ DFA International Real Estate Sec I 	0.57	100.00	_	_
⊖ Usd	0.00	100.00	-	_

Total Holdings 7

⊕ Increase ⊖ Decrease 🛪 New to Portfolio

DFA International Value I DFIVX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 13.85 years.

Net Expense: The fund's expense ratio of 0.28 is 71.13% lower than the Foreign Large Value category average.

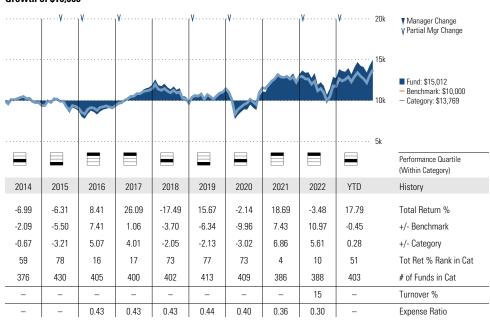
Morningstar Investment Management LLC Analysis

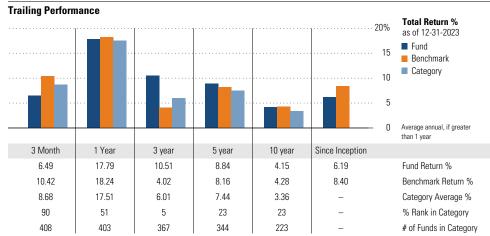
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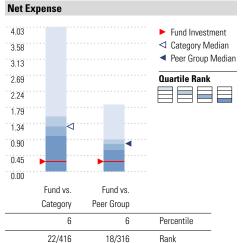
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000



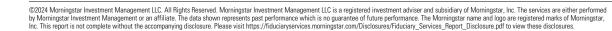




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	18.12	-	17.29
Sharpe Ratio	_	-	_
Tracking Error	-	_	_
Information Ratio	_	_	_
Up Capture Ratio	-	_	_
Down Capture Ratio	_	-	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	8.41	13.79	10.26
Price/Book Ratio	0.96	1.72	1.23
Geom Avg Mkt Cap \$B	31.74	50.39	37.72
ROE	12.38	18.88	15.40





DFA International Value I DFIVX

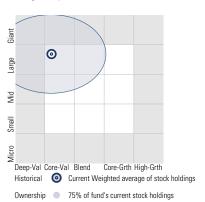
Morningstar Index MSCI EAFE NR USD

Morningstar Category

Foreign Large Value

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

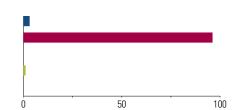
Equity

58	21	2	Large
11	7	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2023

Total	100.00	100.00
Other	0.00	0.21
Cash	0.94	1.17
Bonds	0.00	0.16
Non-US Stocks	96.07	95.44
US Stocks	2.99	3.01
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3				
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	55.72	39.87	42.87	
A.	Basic Materials	12.83	7.76	8.76	
A	Consumer Cyclical	12.48	10.94	10.76	
,	Financial Services	28.37	18.52	22.14	
fi	Real Estate	2.04	2.65	1.21	
W	Sensitive	32.52	34.60	35.96	
0	Communication Services	3.59	4.06	5.11	
•	Energy	15.66	4.44	8.70	
Ф	Industrials	11.20	16.69	14.93	
	Technology	2.07	9.41	7.22	
-	Defensive	11.76	25.54	21.17	
Ħ	Consumer Defensive	3.93	9.33	8.08	
+	Healthcare	6.84	12.97	9.28	
•	Utilities	0.99	3.24	3.81	
					0% 5 10 15 20 25 30 35 40 45 50 55 6

World Regions % Equity 12-31-2023



Greater Asia	Fund % 30.04	Cat % 30.27	
Japan	21.44	16.70	
Australasia	6.17	3.52	
Asia-4 Tigers	2.26	7.30	
Asia-ex 4 Tigers	0.17	2.75	
Not Classified	0.00	0.00	

Americas	Fund % 11.32	Cat % 8.91	Greater Europe	Fund % 58.64	Cat % 60.81	Market Maturity	Fund %
North America	11.32	7.81	United Kingdom	12.66	18.08	Developed Markets	99.83
Central/Latin	0.00	1.10	W euro-ex UK	45.48	41.85	Emerging Markets	0.17
			Emrgng Europe	0.00	0.14	Not Available	0.00
			Africa	0.50	0.74		

Top 10 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Shell PLC ADR (Representing - Ordinary Shares)	4.88	4.88	19.88	Energy
	3.84	8.72	_	Energy
□ UBS Group AG	1.69	10.41	_	Financial Services
	1.44	11.85	_	Financial Services
	1.32	13.17	_	Consumer Cyclical
○ Novartis AG Registered Shares	1.23	14.39	_	Healthcare
☐ Toyota Motor Corp	1.22	15.61	_	Consumer Cyclical
⊕ Banco Santander SA	1.20	16.81	_	Financial Services
○ Novartis AG ADR	1.09	17.90	18.79	Healthcare
⊕ Bank of Nova Scotia	1.05	18.94	3.53	Financial Services

Total Holdings 527

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



DFA US Small Cap Value I DFSVX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 11.85 years.

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

Net Expense: The fund's expense ratio of 0.3 is 73.21% 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	2	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$21.572 Benchmark: \$10,000 Category: \$19,293 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 3.48 -7.81 28 26 7.21 -15.13 18.12 2.23 39 84 -3.52 18.91 Total Return % -0.34 -4.27 11.57 10.96 -0.74 -3.48 -0.63 -2.27 -2.40 4.26 +/- Benchmark 0.14 0.33 6.64 -1.10 2.27 -1.33 -3.31 -1.79 8.27 2.05 +/- Category

58

494

18

0.52

12

494

22

0.42

10

502

23

0.33

34

510

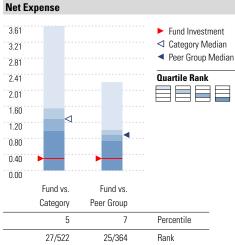
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

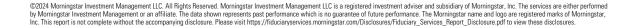




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3- Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	_	_
R-Squared	_	-	_
Standard Deviation	22.14	_	21.43
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	-	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	8.89	11.08	13.11
Price/Book Ratio	1.12	1.33	1.61
Geom Avg Mkt Cap \$B	2.65	2.06	4.28
ROE	11.20	6.04	13.93



58

496

9

71

541

9

33

509

19

0.52

67

514

24

0.52

48

523

27

0.52

82

517

19

0.53



DFA US Small Cap Value I DFSVX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2023 Morningstar Style Box™



Style Breakdown

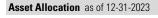
Equity

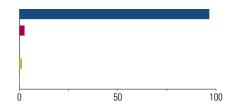
0	0	0	Large
2	1	0	Mid
57	32	7	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.04	0.07
Cash	1.10	3.27
Bonds	0.00	0.10
Non-US Stocks	2.43	3.13
US Stocks	96.43	93.45
Asset Class	Net %	Cat%

		From al	Describ	0-4	[] - D
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	49.96	52.87	50.05	•
A	Basic Materials	7.76	5.10	6.35	
A	Consumer Cyclical	16.36	10.91	14.59	
,	Financial Services	24.82	24.11	23.02	1
fi	Real Estate	1.02	12.75	6.09	
W	Sensitive	40.32	30.99	37.51	
	Communication Services	2.11	2.22	1.87	
•	Energy	10.77	8.86	8.17	
O	Industrials	19.30	12.49	18.00	
	Technology	8.14	7.42	9.47	
-	Defensive	9.71	16.14	12.42	
Ħ	Consumer Defensive	5.29	3.31	4.26	
٠	Healthcare	3.82	8.97	5.52	
•	Utilities	0.60	3.86	2.64	
					0% 5 10 15 20 25 30 35 40 45 50

NI.	0/ 11 - 1	0 1: 6	V/TD D + 01	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Amkor Technology Inc	0.94	0.94	40.01	Technology
€ Future on E-mini S&P 500 Futures	0.92	1.85	_	_
United States Steel Corp	0.92	2.77	95.01	Basic Materials
Taylor Morrison Home Corp	0.90	3.67	75.78	Consumer Cyclical
€ Ssc Government Mm Gvmxx	0.88	4.55	-	_
American Equity Investment Life Holding Co	0.79	5.34	22.31	Financial Services
Commercial Metals Co	0.71	6.05	4.93	Basic Materials
⊕ Murphy Oil Corp	0.69	6.74	1.74	Energy
F N B Corp	0.69	7.43	9.20	Financial Services
Avnet Inc	0.67	8.11	24.10	Technology
PVH Corp	0.67	8.78	73.21	Consumer Cyclical
Element Solutions Inc	0.65	9.42	28.97	Basic Materials
Assured Guaranty Ltd	0.63	10.05	21.99	Financial Services
Popular Inc	0.61	10.66	27.17	Financial Services
PBF Energy Inc Class A	0.61	11.27	9.88	Energy

Total Holdings 945

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 9.16 years.

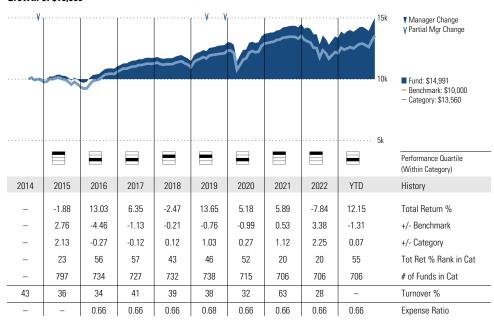
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.66 is 26.67% lower than the High Yield Bond category average.

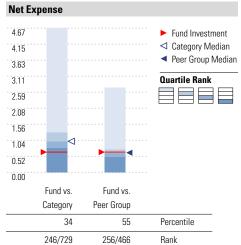
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2023 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % 6.13 12.15 3.06 5.52 4.21 4.51 7.06 13.46 2.00 5.21 7.69 Benchmark Return % 6 21 12 08 1.88 4.70 3 68 Category Average % 66 55 20 20 % Rank in Category 725 706 652 619 # of Funds in Category



3-Tear hisk wiellies			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	7.89	-	7.80
Sharpe Ratio	_	-	_
Tracking Error	_	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	-	-
Down Capture Ratio	_	-	-

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.66	-	3.13
Avg Eff Maturity	5.11	_	4.81



Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar Category
High Yield Bond
Morningstar Index
ICE BofA US High Yield TR USD

Net %

0.44

0.18

93.20

3.93

2.26

100.00

Cat%

0.81

0.05

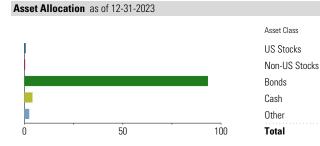
95.08

2.63

1.42

100.00

Style Analysis as of 12-31-2023						
Style Breakdown						
Fixed Income	Quality					
	High					
	Mid					
	Low					
Ltd Mod Ext Duration						



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	3.92
AA	0.00	_	0.38
А	0.00	_	0.26
BBB	6.17	_	5.90
BB	39.25	_	36.20
В	40.85	_	40.32
Below B	11.23	_	11.07
Not Rated	2.50	_	1.95

Sector Weighting as of 12-									
	Fund	Bmark	Cat	Fund	 Benchmark 	Categ	ory Average	;	
Government	0.00	-	2.34	10					
Treasury	0.00	_	0.98	0					
nflation – Protected	0.00	_	0.01						
Agency/Quasi Agency	0.00	-	0.02						
Other Government Related	0.00	_	1.33	10					
Corporate	96.01	-	90.22						
Corporate Bond	88.96	_	87.03						
Bank Loan	5.15	_	2.35						
Convertible	0.84	_	0.39						
Preferred	1.06	_	0.45						
Securitized	0.00	-	1.45	10					
Agency MBS Pass-Through	0.00	_	0.11						
Agency MBS ARM	0.00	_	0.00						
Agency MBS CMO	0.00	_	0.04						
Non-Agency Residential MBS	0.00	_	0.06						
Commercial MBS	0.00	_	0.11						
Asset-Backed	0.00	_	1.13						
Covered Bond	0.00	_	0.00	Ò					
Municipal	0.00	-	0.03	0					
Cash & Equivalents	3.99	-	4.06						
Other	0.00	_	1.90	10					

Top 10 Holdings as of 12-31-2023 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ① Msilf Government Portfolio Msilf Government Portfolio 12-2030 3.68 3.68 CCO Holdings, LLC/CCO Holdings Capital Corp. 4.5% 08-2030 0.81 4.49 ① Mozart Debt Merger Subordinated Inc. 5.25% 10-2029 0.76 5.26 Heartland Dental LLC / Heartland Dental Finance Corp. 10.5% 04-2028 0.58 5.84 Rolls-Royce PLC 5.75% 10-2027 0.58 6.41 Neptune Energy Bondco PLC 6.625% 05-2025 0.53 6.94 Panther Bf Agg 2 Fixed Coupon 4.375000 Maturity 20260515 05-2026 0.52 7.46 BCPE Empire Topco Inc 7.625% 05-2027 0.51 7.97 ① iShares Broad USD High Yield Corp Bd ETF 0.50 8.48 AlixPartners, LLP 02-2028 0.50 8.98

Total Holdings 446

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Fidelity 500 Index FXAIX

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.92 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 0.02 is 97.33% 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	11-30-2023
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022

Morningstar Category

Morningstar Index S&P 500 TR USD

Large Blend

▼ Manager Change V Partial Mgr Change



■ Fund: \$31,118
Benchmark: \$10,000
Category: \$25,546

		ئىسى		· · · · · · · · · · · · · · · · · · ·		,			10k	
									· · · · · 5k	
									5k	Performance Quartile (Within Category)
2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	History
13.66	1.38	11.97	21.81	-4.40	31.47	18.40	28.69	-18.13	26.29	Total Return %
-0.03	0.00	0.01	-0.02	-0.02	-0.02	0.00	-0.02	-0.02	0.00	+/- Benchmark
2.70	2.45	1.60	1.37	1.87	2.69	2.57	2.62	-1.17	3.97	+/- Category
18	20	26	28	25	23	37	23	51	26	Tot Ret % Rank in Cat
1,532	1,598	1,498	1,481	1,491	1,501	1,497	1,515	1,538	1,591	# of Funds in Cat
4	4	5	5	4	4	4	7	2	3	Turnover %



0.02

0.02

0.02

Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	<		
0.54			
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	5	22	Percentile
-	70/1691	113/518	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	-	_	_
Beta	-	_	_
R-Squared	-	-	-
Standard Deviation	17.54	_	17.04
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.64	23.61	22.67
Price/Book Ratio	4.00	4.19	4.67
Geom Avg Mkt Cap \$B	237.55	241.61	282.66
ROE	31.74	31.50	30.87

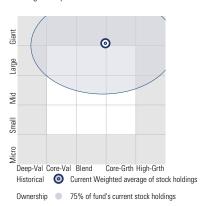


Growth of \$10,000

Fidelity 500 Index FXAIX

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

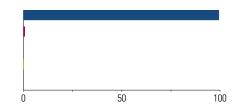
16	31	35	Large
6	9	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100 00	100 00
Other	0.00	1.24
Cash	0.04	1.50
Bonds	0.00	-0.53
Non-US Stocks	0.58	2.42
US Stocks	99.38	95.35
Asset Class	Net %	Cat%

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

	Fund	Bmark	Cat	Fund	 Benchma 	rk [] (Categor	y Avera	age	
→ Cyclical	28.02	28.24	28.24							
Basic Materials	2.20	2.19	2.75							
Consumer Cyclical	10.90	11.01	10.16		— []					
Financial Services	12.49	12.52	13.17							
Real Estate	2.43	2.52	2.16							
 Sensitive 	50.57	50.65	49.61		_					
Communication Services	8.61	8.58	8.09	_	= []					
Energy	4.10	3.89	4.29							
Industrials	8.15	8.37	9.99					_		
Technology	29.71	29.81	27.24					ľ		
→ Defensive	21.39	21.12	22.15							
Consumer Defensive	6.26	6.11	6.37							
Healthcare	12.73	12.67	13.60							
Utilities	2.40	2.34	2.18							

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	7.33	7.33	57.96	Technology
⊕ Apple Inc	7.27	14.60	48.91	Technology
⊕ Amazon.com Inc	3.45	18.06	80.88	Consumer Cyclical
NVIDIA Corp	3.01	21.07	238.98	Technology
⊕ Alphabet Inc Class A	2.05	23.11	58.32	Communication Svc
⊕ Meta Platforms Inc Class A	1.89	25.01	194.13	Communication Svc
⊕ Alphabet Inc Class C	1.76	26.77	58.83	Communication Svc
⊕ Tesla Inc	1.73	28.50	101.72	Consumer Cyclical
⊕ Berkshire Hathaway Inc Class B	1.71	30.21	15.46	Financial Services
⊕ UnitedHealth Group Inc	1.33	31.54	0.68	Healthcare
⊕ Eli Lilly and Co	1.23	32.77	60.57	Healthcare
⊕ JPMorgan Chase & Co	1.18	33.95	29.87	Financial Services
⊕ Exxon Mobil Corp	1.08	35.03	-6.02	Energy
⊕ Visa Inc Class A	1.07	36.11	26.21	Financial Services
Broadcom Inc	1.06	37.16	103.05	Technology

Total Holdings 507

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence
- Management: The fund's management has been in place for 19.42 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 52.69% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 35k Fund: \$42.872 Benchmark: \$10,000 20k - Category: \$29,873 15k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 11.13 7 94 -1.74 38.37 0.57 39.39 56.42 18.79 -25.21 34.95 Total Return % 17.93 -1.92 2.27 -8.82 8.16 2.08 3.00 -8.81 3.93 -7.73 +/- Benchmark 4.34 2.66 7.49 20.56 4.70 1.13 -4.97 10.70 -1.66 -1.79 +/- Category 39 16 87 3 22 4 8 68 29 58 Tot Ret % Rank in Cat 1,435 1,500 1,311 1,294 # of Funds in Cat 1,339 1,276 1,264 1,256 1,270 1,276 39 19 43 22 24 50 47 50 42 Turnover %



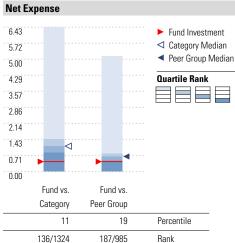
0.44

0.43

0.44

0.43

Expense Ratio



0.60

0.60

0.48

0.43

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	19.14	_	21.31
Sharpe Ratio	_	-	_
Tracking Error	_	-	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	33.11	33.00	31.29
Price/Book Ratio	9.47	10.90	8.04
Geom Avg Mkt Cap \$B	362.67	427.90	440.36
ROE	34.09	40.31	34.88



JPMorgan Large Cap Growth R6 JLGMX

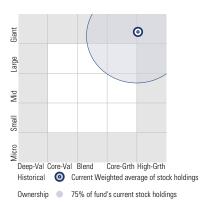
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

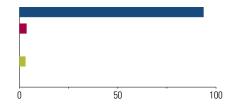
3	21	68	Large
0	2	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.00	0.97
Cash	2.93	1.44
Bonds	0.00	0.00
Non-US Stocks	3.49	4.32
US Stocks	93.58	93.27
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Ben	chma	rk] Cat	tegor	γ Ανε	erage	:		
Դ	Cyclical	21.91	23.41	25.84					0							
æ.	Basic Materials	0.35	0.65	1.27	I[]											
A	Consumer Cyclical	17.20	15.72	14.45												
, f	Financial Services	4.36	6.09	8.88												
fi	Real Estate	0.00	0.95	1.24	ΙĎ											
W	Sensitive	66.31	61.76	57.71												
d	Communication Services	12.94	11.36	11.14												
•	Energy	1.13	0.50	1.52												
Ф	Industrials	5.83	5.21	6.11									- 1			
	Technology	46.41	44.69	38.94									•			
-	Defensive	11.77	14.83	16.45			. [
Ħ	Consumer Defensive	1.17	4.14	3.10	I											
+	Healthcare	10.60	10.63	13.04												
•	Utilities	0.00	0.06	0.31	İ											

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	12.04	12.04	57.96	Technology
Amazon.com Inc	7.01	19.05	80.88	Consumer Cyclical
Apple Inc	5.47	24.52	48.91	Technology
NVIDIA Corp	4.88	29.41	238.98	Technology
⊕ Meta Platforms Inc Class A	4.80	34.20	194.13	Communication Svc
⊕ Eli Lilly and Co	4.78	38.98	60.57	Healthcare
⇒ Alphabet Inc Class C	4.24	43.22	58.83	Communication Svc
⊕ JPMorgan Prime Money Market Inst	2.92	46.13	_	_
Mastercard Inc Class A	2.73	48.86	23.31	Financial Services
Netflix Inc	2.71	51.58	65.11	Communication Svc
Tesla Inc	2.50	54.07	101.72	Consumer Cyclical
Broadcom Inc	2.28	56.36	103.05	Technology
⊕ Oracle Corp	2.20	58.56	30.84	Technology
Uber Technologies Inc	1.97	60.53	148.97	Technology
Regeneron Pharmaceuticals Inc	1.94	62.47	21.73	Healthcare

Total Holdings 72

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Loomis Sayles Investment Grade Bond N LGBNX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus 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 17.26 years.

Style Consistency is not calculated for Fixed Income funds.

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

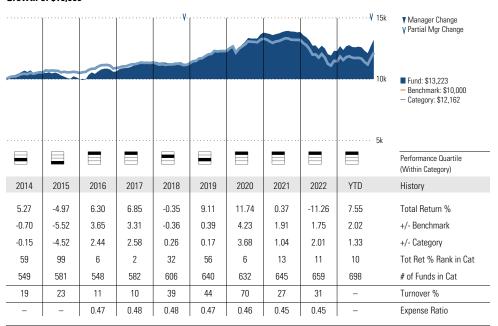
Morningstar Investment Management LLC Analysis

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

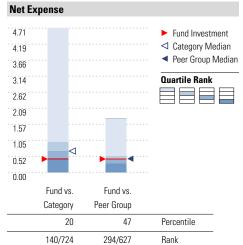
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	6.78	-	7.49
Sharpe Ratio	_	-	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.16	4.43	6.18
Avg Eff Maturity	5.91	_	8.87



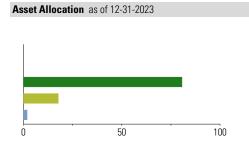
Loomis Sayles Investment Grade Bond N LGBNX

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

Style Analysis as of 12-31-2023
Style Breakdown
Fixed Income

Quality

Given Series Se



Total	100.00	100.00
Other	1.78	1.18
Cash	17.63	3.27
Bonds	80.59	95.53
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.03
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	26.53	3.53	33.76
AA	5.17	74.59	26.40
A	13.80	10.82	11.24
BBB	42.45	8.32	17.98
BB	5.63	0.28	4.22
В	1.68	0.00	1.53
Below B	0.71	0.00	0.69
Not Rated	4.03	2.46	4.18

	Fund	Doorle	Cat	Fund		- D		م م برا د	Пс	*~~~					
		Bmark		Fund		, B	enchn	nark			y Aver	age			
Government	21.44	-	26.88												
Treasury	21.23	_	17.06												
Inflation – Protected	0.00	_	0.43	0											
Agency/Quasi Agency	0.14	-	0.32												
Other Government Related	0.07	_	9.07	İ											
Corporate	57.69	-	26.57												
Corporate Bond	55.53	-	25.83												
Bank Loan	0.38	_	0.26												
Convertible	1.55	_	0.06	<u> </u>											
Preferred	0.23	_	0.42	Ü											
Securitized	17.72	-	38.22												
Agency MBS Pass-Through	0.00	_	24.69	İ											
Agency MBS ARM	0.00	_	0.06												
Agency MBS CMO	0.37	_	2.83	1 [
Non-Agency Residential MBS	0.39	_	0.23												
Commercial MBS	1.37	_	1.25												
Asset-Backed	15.59	_	9.16												
Covered Bond	0.00	_	0.00	ĺ											
Municipal	0.06	_	0.49	0											
Cash & Equivalents	3.10	_	5.70												
Other	0.00	-	1.99	[
				0%	5	10	15	20	25	30	35	40	45	50	55 6

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Bills 0%	12-2023	3.44	3.44	_
United States Treasury Bills 0.01%	01-2024	3.02	6.47	_
€ Fixed Inc Clearing Corp.Repo	12-2023	2.39	8.85	_
United States Treasury Notes 4.625%	06-2025	2.10	10.95	_
United States Treasury Bills 0%	12-2023	2.01	12.96	-
United States Treasury Bonds 3.25%	05-2042	1.89	14.85	_
United States Treasury Bills 0.01%	12-2023	1.81	16.66	_
United States Treasury Bills 0%	01-2024	1.42	18.08	_
United States Treasury Bills 0%	02-2024	1.20	19.29	_
United States Treasury Bonds 2.25%	02-2052	1.15	20.44	_

⊕ Increase ⊖ Decrease 🛠 New to Portfolio

Total Holdings 911



MFS Mid Cap Growth R6 OTCKX

Growth of \$10,000

32

655

59

9

682

37

55

618

43

0.87

31

605

30

0.84

9

601

33

0.81

17

608

21

0.74

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Eric Fischman since 11-2008 Eric Braz since 06-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 15.12 years.

Net Expense: The fund's expense ratio of 0.66 is
 37.74% 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	4	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	2-Basic	02-15-2022

▼ Manager Change V Partial Mgr Change Fund: \$28,450 Benchmark: \$10,000 15k - Category: \$23,233 10k 5k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 8.95 4.60 4.75 26.39 1.21 37.93 35.80 14.17 -28.29 21.50 Total Return % -2.95 4.80 -2.58 1.12 5.96 2.46 0.21 1.44 -1.57 -4.37 +/- Benchmark 7.86 1.95 5.55 -1.28 2.48 5.41 -3.46 1.12 -0.50 0.13 +/- Category

40

597

34

0.69

46

600

23

0.65

60

606

21

0.65

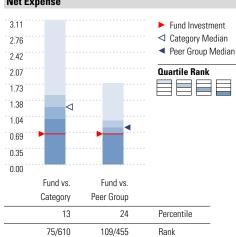
45

603

30

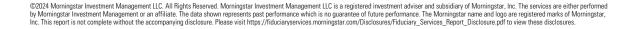
0.65





3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	_	_
R-Squared	_	-	_
Standard Deviation	20.09	_	22.03
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.10	26.78	27.96
Price/Book Ratio	5.51	8.34	5.61
Geom Avg Mkt Cap \$B	27.18	23.17	20.97
ROE	20.87	25.12	17.17





MFS Mid Cap Growth R6 OTCKX

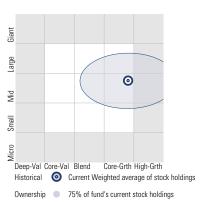
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

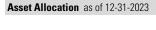
Equity

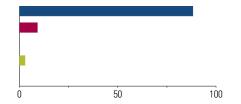
. ,			
0	0	27	Large
3	22	42	Mid
0	3	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.78
Cash	2.76	1.69
Bonds	0.00	0.11
Non-US Stocks	9.07	4.02
US Stocks	88.18	93.41
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2023												
		Fund	Bmark	Cat	Fund	▼ Be	nchmark	[] Ca	tegory A	Average)			
Դ	Cyclical	27.16	24.13	27.23										
A.	Basic Materials	2.89	0.88	2.08										
A	Consumer Cyclical	11.91	12.82	12.24			1							
,	Financial Services	9.98	8.71	10.12										
侖	Real Estate	2.38	1.72	2.79										
W	Sensitive	54.77	53.92	50.92										
d	Communication Services	4.96	3.95	3.60										
•	Energy	2.64	3.81	3.20										
Ф	Industrials	21.67	18.22	17.15										
	Technology	25.50	27.94	26.97										
→	Defensive	18.08	21.94	21.85										
Ħ	Consumer Defensive	1.77	2.80	2.66										
٠	Healthcare	16.31	18.68	18.66										
	Utilities	0.00	0.46	0.53	i i									
					0% 5	10	15	20 2	5 30	35	40	45	50	55

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Arthur J. Gallagher & Co	3.34	3.34	20.44	Financial Services
Monolithic Power Systems Inc	3.25	6.59	79.51	Technology
Cadence Design Systems Inc	3.24	9.83	69.55	Technology
Verisk Analytics Inc	2.91	12.75	36.16	Industrials
⊕ Currency Cash CASH_USD	2.76	15.50	-	-
	2.51	18.02	18.73	Industrials
MSCI Inc	2.42	20.44	22.79	Financial Services
	2.40	22.83	61.27	Technology
⊕ Copart Inc	2.39	25.22	60.95	Industrials
Vulcan Materials Co	2.39	27.61	30.62	Basic Materials
⊕ Take-Two Interactive Software Inc	2.36	29.97	54.57	Communication Svc
⊕ Gartner Inc	2.25	32.22	34.20	Technology
⊕ Howmet Aerospace Inc	2.11	34.33	37.76	Industrials
ASM International NV	2.08	36.41	_	Technology
Constellation Software Inc	2.08	38.49	57.64	Technology

Total Holdings 88



MFS Research International R6 MRSKX

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

Portfolio Manager(s)

Camille Lee since 09-2018 Nicholas Paul since 12-2022 John Mahoney since 01-2024

Quantitative Screens

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

Management: The fund's management has been in place for 5.33 years.

 Net Expense: The fund's expense ratio of 0.69 is 20.69% lower than the Foreign Large Blend category average.

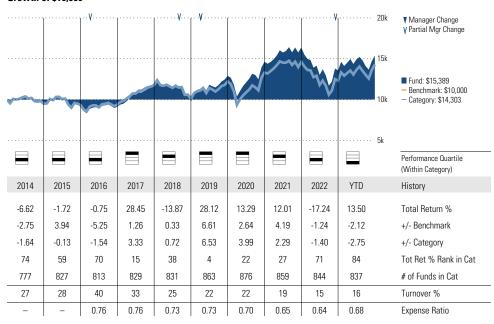
Morningstar Investment Management LLC Analysis

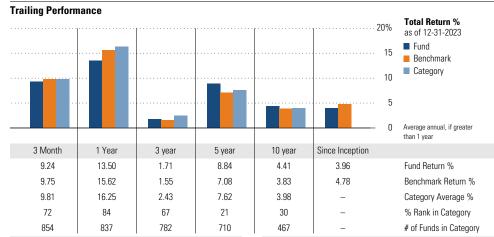
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

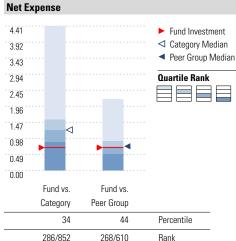
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	2-Basic	02-15-2022

Growth of \$10,000







3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	_
R-Squared	-	_	_
Standard Deviation	17.03	_	17.19
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	-	_	_
Down Capture Ratio	-	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.16	13.68	13.39
Price/Book Ratio	2.05	1.70	1.77
Geom Avg Mkt Cap \$B	48.17	45.04	56.58
ROE	19.41	17.63	20.30



MFS Research International R6 MRSKX

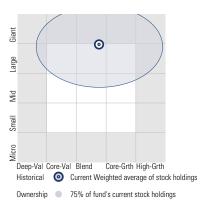
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

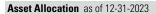
Equity

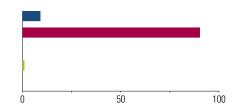
. ,			
18	40	27	Laige
3	10	3	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Asset Class	Net %	Cat%
US Stocks	8.98	3.44
Non-US Stocks	90.15	94.60
Bonds	0.00	0.47
Cash	0.87	1.96
Other	0.00	-0.47
Total	100.00	100.00

Sec	ctor Weighting as of 12-3	31-2023												
		Fund	Bmark	Cat	Fund	1	Bench	mark	[] Cate	gory Ave	erage			
Դ	Cyclical	42.11	41.95	38.88										
æ.	Basic Materials	9.92	7.98	7.04										
A	Consumer Cyclical	10.72	10.87	11.20										
,	Financial Services	19.65	20.90	18.89										
侖	Real Estate	1.82	2.20	1.75										
W	Sensitive	34.12	37.68	37.81										
d	Communication Services	2.73	5.33	4.44										
•	Energy	5.33	5.71	5.45										
Ф	Industrials	17.57	13.60	16.36			- :							
	Technology	8.49	13.04	11.56				•						
→	Defensive	23.75	20.37	23.30						()				
Ħ	Consumer Defensive	8.23	7.87	9.01			= []							
٠	Healthcare	12.69	9.46	11.63										
	Utilities	2.83	3.04	2.66		'								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2023



Greater Asia	Fund % 33.15	Cat % 35.35
Japan	20.18	19.01
Australasia	4.03	4.85
Asia-4 Tigers	6.40	6.48
Asia-ex 4 Tigers	2.54	5.01
Not Classified	0.00	0.00

Americas	Fund % 10.93	Cat % 8.53	Greater Europe	Fund % 55.93	Cat % 56.11	Market Maturity	Fund %
North America	10.93	7.24	United Kingdom	9.75	13.74	Developed Markets	97.46
Central/Latin	0.00	1.29	W euro-ex UK Emrana Europe	46.18 0.00	41.43 0.09	Emerging Markets Not Available	2.54 0.00
			Africa	0.00	0.85		0.00

Top 10 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Linde PLC	3.39	3.39	27.48	Basic Materials
	3.14	6.53	_	Healthcare
	3.08	9.61	_	Industrials
○ Nestle SA	2.83	12.44	_	Consumer Defensive
Roche Holding AG	2.69	15.14	-	Healthcare
○ Lvmh Moet Hennessy Louis Vuitton SE	2.52	17.66	_	Consumer Cyclical
→ Hitachi Ltd	2.03	19.69	_	Industrials
○ TotalEnergies SE	1.91	21.60	_	Energy
⊖ London Stock Exchange Group PLC	1.63	23.23	_	Financial Services
⊕ Euronext NV	1.57	24.80	-	Financial Services

Total Holdings 117

PGIM Jennison Small Company R6 PJSQX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.1 years.

× Style: The fund has landed in its primary style box — Small Growth — 9.09 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.69 is
 40.52% lower than the Small Growth category average.

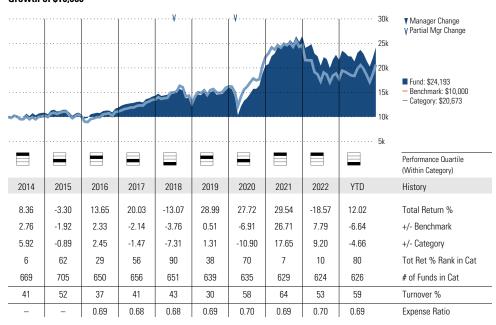
Morningstar Investment Management LLC Analysis

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

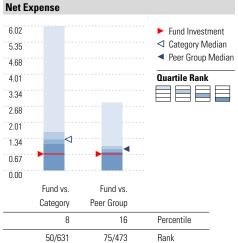
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	19.55	-	21.94
Sharpe Ratio	_	-	_
Tracking Error	_	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	-	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.89	21.91	26.28
Price/Book Ratio	2.35	3.98	3.80
Geom Avg Mkt Cap \$B	4.76	3.00	5.97
ROE	13.22	9.00	15.98



PGIM Jennison Small Company R6 PJSQX

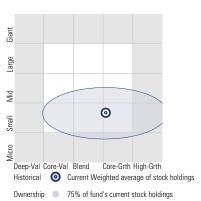
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

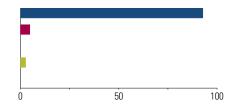
-quit,			
0	0	0	Large
5	12	14	MIG
17	27	25	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.00	1.19
Cash	2.55	2.00
Bonds	0.00	0.03
Non-US Stocks	4.71	4.37
US Stocks	92.75	92.40
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	1	• Do	nchma	velc []	Cotoo	10n/ A	/erage				
_					ruiii		, De	HUHHI	IIK []	Cale	JULY AV	reraye				
Դ	Cyclical	40.39	21.96	24.36		,		- 1			1					
æ.	Basic Materials	4.14	4.57	3.08												
A	Consumer Cyclical	14.22	10.05	10.83												
,	Financial Services	14.25	5.65	8.11		•										
fi	Real Estate	7.78	1.69	2.34												
W	Sensitive	40.93	49.40	51.10											[
	Communication Services	0.69	1.90	1.57		į										
ð	Energy	5.75	4.46	4.41												
Ф	Industrials	18.14	18.20	19.88					ľ							
	Technology	16.35	24.84	25.24												
→	Defensive	18.70	28.63	24.54												
=	Consumer Defensive	6.13	4.87	4.60												
+	Healthcare	10.53	22.18	19.20						'						
•	Utilities	2.04	1.58	0.74	()											
-					0%	5	10	15	20	25	30	35	40	45	50	5

	0/ 11 . 1	0 1 .: 0/	\(TD D : 0/	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Prudential Govt Money Mkt Fd	2.74	2.74	_	_
	2.67	5.40	20.71	Energy
Gaming and Leisure Properties Inc	2.36	7.77	0.79	Real Estate
Universal Display Corp	2.20	9.97	78.32	Technology
Performance Food Group Co	1.94	11.92	18.43	Consumer Defensive
⊕ Shift4 Payments Inc Class A	1.82	13.74	32.92	Technology
Kirby Corp	1.79	15.53	21.96	Industrials
☐ Trinity Industries Inc	1.79	17.31	-6.56	Industrials
⊕ Churchill Downs Inc	1.74	19.06	28.00	Consumer Cyclical
	1.71	20.77	8.82	Technology
⊕ Molina Healthcare Inc	1.69	22.45	9.41	Healthcare
Constellium SE Class A	1.68	24.13	68.72	Basic Materials
⊕ Weatherford International PLC Ordinary Shares - New	1.66	25.79	92.12	Energy
⊕ Acadia Healthcare Co Inc	1.64	27.43	-5.54	Healthcare
On Holding AG	1.59	29.02	_	Consumer Cyclical

Total Holdings 119



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 5.17 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.99 is 3.88% lower than the Commodities Broad Basket category average.

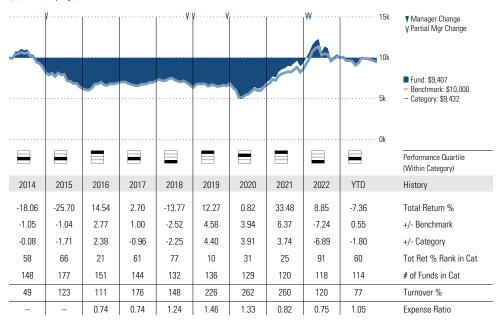
Morningstar Investment Management LLC Analysis

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

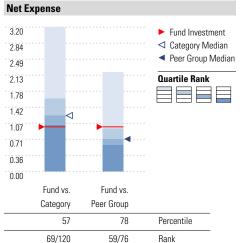
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2023

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	-	-
Beta	-	_	-
R-Squared	-	_	-
Standard Deviation	18.05	_	16.44
Sharpe Ratio	-	_	-
Tracking Error	-	_	-
Information Ratio	-	_	-
Up Capture Ratio	-	_	-
Down Capture Ratio	-	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	_	7.93
Price/Book Ratio	3.56	_	1.87
Geom Avg Mkt Cap \$B	16.44	_	44.07
ROE	29.97	-	27.17

Daniel II. Madel

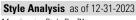


PIMCO Commodity Real Ret Strat Instl PCRIX

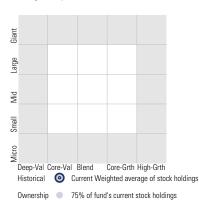
Morningstar CategoryCommodities Broad Basket Bloom

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™





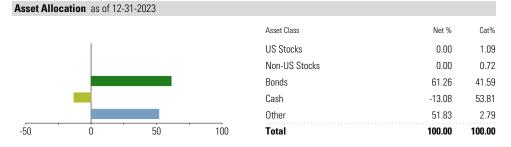
Equity



value Dieliu C

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Be	enchma	rk [Cate	gory Av	/erage		
ŀ	Cyclical	-	-	44.68									
A.	Basic Materials	-	_	44.68									
Д	Consumer Cyclical	_	_	0.00	Ó								
÷	Financial Services	_	_	0.00	0								
à	Real Estate	_	_	0.00	0								
M	Sensitive	-	-	51.07									
	Communication Services	-	_	0.00	Ò								
ð	Energy	-	_	48.94									
Ф	Industrials	_	_	2.13									
	Technology	_	_	0.00									
→	Defensive	-	-	4.26									
=	Consumer Defensive	-	_	4.26									
٠	Healthcare	_	_	0.00									
•	Utilities	_	_	0.00	j i								

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊇ 2 Year Treasury Note Future Dec 23	20.14	20.14	_	_
⊕ Euro Schatz Future Dec 23	15.33	35.47	_	_
⊕ United States Treasury Notes 0.125%	14.26	49.73	_	_
🌣 Cash Offset	11.03	60.76	_	_
⊕ 5 Year Treasury Note Future Dec 23	10.34	71.11	-	_
	9.34	80.45	_	_
⊕ United States Treasury Notes 0.125%	8.53	88.98	_	_
→ EUROPEAN MONETARY UNION EURO Purchased	7.93	96.91	_	_
→ EUROPEAN MONETARY UNION EURO Sold	7.93	104.84	_	_
⊕ Pimco Cayman Cmdty Fd Ltd Instl	7.50	112.34	-	_
	7.44	119.78	_	_
⊕ IRS EUR 3.00000 03/20/24-10Y LCH Pay	7.26	127.04	-	_
⊕ IRS EUR 3.00000 03/20/24-10Y LCH Receive	7.06	134.10	-	_
⊕ United States Treasury Notes 0.5%	6.95	141.05	_	_
⊕ TRS R 5.49/91282CDC2 BPS	6.82	147.87	_	_

Total Holdings 829



Vanguard Equity-Income Adm VEIRX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 9 of the 10 years it's been in existence.
- × *Management:* The fund's management team has been in place for less than three years.
- Net Expense: The fund's expense ratio of 0.19 is 78.65% lower than the Large Value category average.

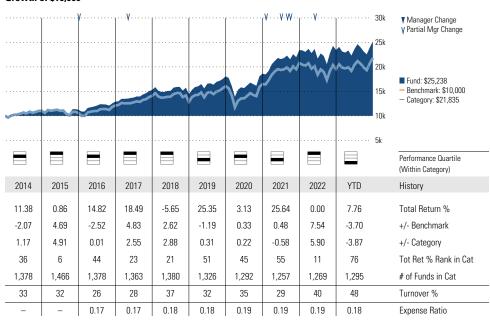
Morningstar Investment Management LLC Analysis

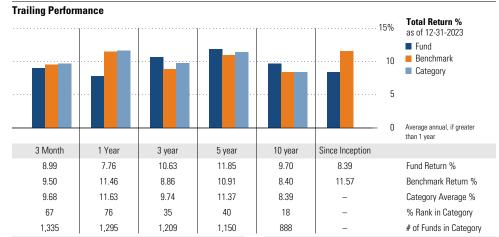
This fund fails our manager consistency screen due to the retirement of portfolio managers at Wellington and Vanguard. However, their replacements, Matthew Hand at Wellington and Sharon Hill at Vanguard, are both experienced portfolio managers, so we are not concerned with this screen failure and the shift in management teams. We continue to have on-going conviction in this strategy.

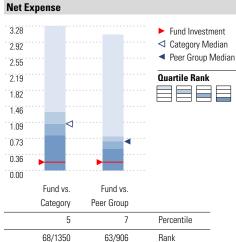
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000







3-1 car misk menics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	15.54	_	16.66
Sharpe Ratio	-	_	-
Tracking Error	-	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.11	16.63	16.52
Price/Book Ratio	2.29	2.30	2.53
Geom Avg Mkt Cap \$B	80.24	69.54	115.53
ROE	24.27	16.66	21.78





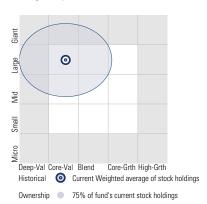
Vanguard Equity-Income Adm VEIRX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

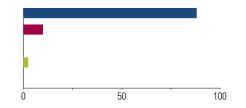
Lquity			
35	32	3	Large
15	11	1	Mid
2	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.00	1.21
Cash	2.26	1.01
Bonds	0.00	0.15
Non-US Stocks	9.74	5.89
US Stocks	88.00	91.73
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ategory /	Average		_	
Դ	Cyclical	31.06	35.74	33.05									
A	Basic Materials	4.10	4.30	3.60		0							
A	Consumer Cyclical	5.40	5.52	6.76									
,	Financial Services	19.33	20.80	19.37									
侖	Real Estate	2.23	5.12	3.32									_
W	Sensitive	33.00	37.05	38.47									[
	Communication Services	1.00	4.80	5.87			_						
•	Energy	11.67	7.80	8.65									
Ф	Industrials	10.68	13.63	11.52									
	Technology	9.65	10.82	12.43									
—	Defensive	35.93	27.21	28.48									
Ħ	Consumer Defensive	13.63	7.75	8.51				į					
+	Healthcare	14.61	14.65	15.07				•[]					
•	Utilities	7.69	4.81	4.90									
					n%	5	10	15	20	25	30	35	

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ JPMorgan Chase & Co	3.64	3.64	29.87	Financial Services
○ ConocoPhillips	2.73	6.38	1.68	Energy
⊕ Merck & Co Inc	2.57	8.94	0.93	Healthcare
→ Pfizer Inc	2.37	11.32	-40.61	Healthcare
	2.33	13.65	-8.61	Healthcare
	2.28	15.93	-2.14	Energy
⊕ Cisco Systems Inc	2.12	18.05	9.30	Technology
→ Procter & Gamble Co	1.98	20.03	-0.85	Consumer Defensive
⊕ Broadcom Inc	1.88	21.92	103.05	Technology
→ The Home Depot Inc	1.87	23.78	12.36	Consumer Cyclical
⊕ Philip Morris International Inc	1.68	25.46	-1.97	Consumer Defensive
→ General Dynamics Corp	1.43	26.89	6.76	Industrials
Qualcomm Inc	1.42	28.31	34.42	Technology
→ MetLife Inc	1.34	29.65	-5.78	Financial Services
Ð American Electric Power Co Inc	1.25	30.90	-10.91	Utilities

Total Holdings 199



Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.02 years.
- ✓ Net Expense: The fund's expense ratio of 0.31 is 69.61% lower than the Foreign Large Growth category average.

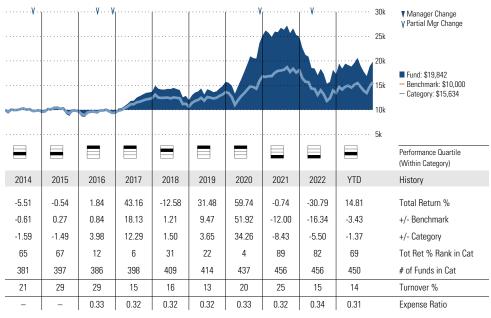
Morningstar Investment Management LLC Analysis

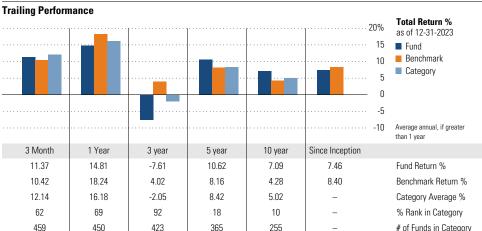
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

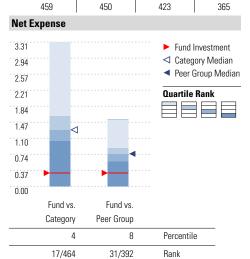
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	-	_
Standard Deviation	22.73	-	19.82
Sharpe Ratio	_	-	_
Tracking Error	_	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.42	13.79	21.19
Price/Book Ratio	3.26	1.72	3.30
Geom Avg Mkt Cap \$B	54.71	50.39	64.62
ROE	16.82	18.88	24.42



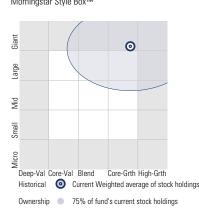
Vanguard International Growth Adm VWILX

Morningstar Category Foreign Large Growth

Morningstar Index

MSCI EAFE NR USD

Style Analysis as of 12-31-2023 Morningstar Style Box™





50

Asset Allocation as of 12-31-2023

Total	100.00	100.00
Other	0.92	0.66
Cash	2.04	2.81
Bonds	0.00	0.00
Non-US Stocks	81.58	88.63
US Stocks	15.46	7.90
Asset Glass	INEL 70	Gdl 70

Style Breakdown

Fauity

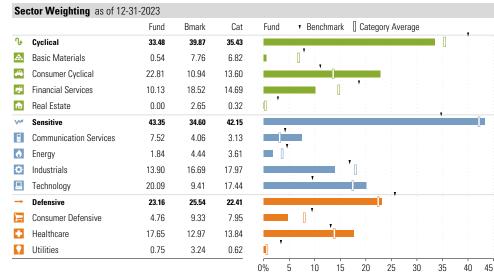
8	29	42			
2	7	12			
0	0	0			



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



100

World Regions % Equity 12-31-2023



Greater Asia	Fund % 29.19	Cat % 26.33
Japan	7.46	11.92
Australasia	0.94	1.56
Asia-4 Tigers	7.60	5.60
Asia-ex 4 Tigers	13.19	7.25
Not Classified	0.00	0.00

Fund % 23.74	Cat % 16.61	Greater Europe	Fund % 47.08	Cat % 57.07	Market Maturity	Fund %
16.83	14.13	United Kingdom	7.59	12.56	Developed Markets	79.91
6.91	2.48	W euro-ex UK	38.02	44.00	Emerging Markets	20.09
		Emrgng Europe	0.00	0.04	Not Available	0.00
		Africa	1.47	0.47		
	23.74 16.83	23.74 16.61 16.83 14.13	23.74 16.61 Greater Europe 16.83 14.13 United Kingdom 6.91 2.48 W euro-ex UK Emrgng Europe	23.74 16.61 Greater Europe 47.08 16.83 14.13 United Kingdom 7.59 6.91 2.48 W euro-ex UK 38.02 Emrgng Europe 0.00	23.74 16.61 Greater Europe 47.08 57.07 16.83 14.13 United Kingdom 7.59 12.56 6.91 2.48 W euro-ex UK 38.02 44.00 Emrgng Europe 0.00 0.04	23.74 16.61 Greater Europe 47.08 57.07 Market Maturity 16.83 14.13 United Kingdom 7.59 12.56 Developed Markets 6.91 2.48 W euro-ex UK 38.02 44.00 Emerging Markets Emrgng Europe 0.00 0.04 Not Available

Top 10 Holdings as of 12-31-2023

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.17	5.17	85.71	Consumer Cyclical
	4.84	10.01	_	Technology
Spotify Technology SA	3.27	13.28	138.01	Communication Svc
⊕ argenx SE	3.08	16.36	_	Healthcare
Tencent Holdings Ltd	2.96	19.32	-	Communication Svc
	2.88	22.20	_	Technology
Moderna Inc	2.38	24.58	-44.63	Healthcare
Genmab A/S	2.12	26.70	_	Healthcare
Ferrari NV	2.09	28.79	58.91	Consumer Cyclical
Atlas Copco AB Class A	1.99	30.78	_	Industrials

Total Holdings 158

