Allspring International Equity R6 WFEHX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jonathan Drexel since 10-2023 Paige Henderson since 10-2023

Quantitative Screens

Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 6 of the 8 years it's been in existence.

× Management: The fund's management team has been in place for less than three years.

Style: The fund has landed in its primary style box — Large Value — 70.37 % of the time over the past three

Net Expense: The fund's expense ratio of 0.79 is 18.56% lower than the Foreign Large Value category average.

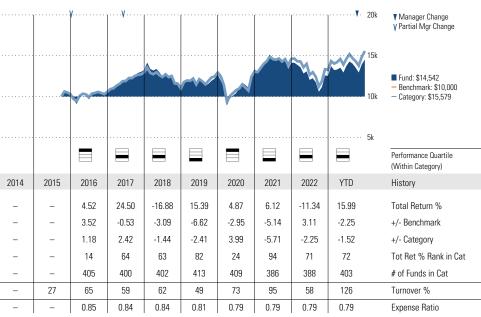
Morningstar Investment Management LLC Analysis

We are placing Allspring International Equity on watch as of December 31, 2023. This fund saw the sudden departure of longtime managers Dale Winner and Venk Lal, after the fund had underperformed for several years. Taking over here are Paige Henderson and Jonathan Drexel of Allspring's Resilient Global Equity team. They run two growth-and-income separate accounts, one global and one international, although the international version only launched in mid-2022, so their track record of running an international-only fund is limited. They are supported by two analysts. With the new managers comes a new strategy here. As with their other funds, they will use quality and valuation screens along with a search for catalysts, to narrow down the MSCI EAFE Index universe of stocks to investment candidates. The changes from the previous managers' portfolio are meaningful, and we are placing the fund on watch as we consider the many changes here.

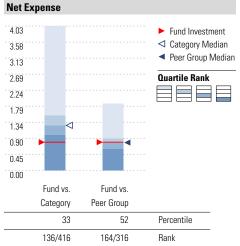
ESG Metrics

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









3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	-	-
Beta	-	-	-
R-Squared	-	-	-
Standard Deviation	17.16	-	17.29
Sharpe Ratio	-	-	-
Tracking Error	-	-	-
Information Ratio	-	-	-
Up Capture Ratio	-	-	-
Down Capture Ratio	-	-	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.24	13.79	10.26
Price/Book Ratio	2.16	1.72	1.23
Geom Avg Mkt Cap \$B	78.76	50.39	37.72
ROE	18.27	18.88	15.40



On Watch

Allspring International Equity R6 WFEHX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

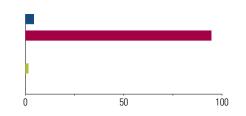
25	48	24	Large
0	3	0	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

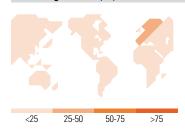
Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.00	0.21
Cash	1.35	1.17
Bonds	0.00	0.16
Non-US Stocks	94.48	95.44
US Stocks	4.17	3.01
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2023			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	29.61	39.87	42.87	
A	Basic Materials	4.08	7.76	8.76	
A	Consumer Cyclical	9.68	10.94	10.76	
,	Financial Services	15.82	18.52	22.14	
命	Real Estate	0.03	2.65	1.21	
W	Sensitive	40.83	34.60	35.96	
	Communication Services	5.82	4.06	5.11	
•	Energy	6.67	4.44	8.70	
Ф	Industrials	17.62	16.69	14.93	
	Technology	10.72	9.41	7.22	
→	Defensive	29.56	25.54	21.17	<u> </u>
Ħ	Consumer Defensive	17.08	9.33	8.08	
+	Healthcare	11.20	12.97	9.28	
•	Utilities	1.28	3.24	3.81	
					0% 5 10 15 20 25 30 35 40 45

World Regions % Equity 12-31-2023



Greater Asia	Fund % 23.06	Cat % 30.27	
Japan	17.26	16.70	
Australasia	0.09	3.52	
Asia-4 Tigers	5.71	7.30	
Asia-ex 4 Tigers	0.00	2.75	
Not Classified	0.00	0.00	

Americas	Fund % 6.57	Cat % 8.91	Greater Europe	Fund % 70.38	Cat % 60.81	Market Maturity
North America	5.67	7.81	United Kingdom	21.45	18.08	Developed Markets
Central/Latin	0.90	1.10	W euro-ex UK	48.12	41.85	Emerging Markets
			Emrgng Europe	0.00	0.14	Not Available
			Africa	0.81	0.74	

Top 10 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Samsung Electronics Co Ltd DR	3.08	3.08	_	Technology
BAE Systems PLC	2.94	6.02	_	Industrials
AXA SA	2.82	8.84	_	Financial Services
→ Vinci SA	2.82	11.66	_	Industrials
Deutsche Boerse AG	2.68	14.33	-	Financial Services
→ AstraZeneca PLC	2.58	16.92	_	Healthcare
Novartis AG Registered Shares	2.48	19.39	-	Healthcare
Ing Groep Nv Common Stock Eur.01	2.46	21.85	-	-
⊕ Toyota Motor Corp	2.45	24.30	_	Consumer Cyclical
⊖ Coca-Cola Europacific Partners PLC	2.44	26.73	24.27	Consumer Defensive

Total Holdings 10

⊕ Increase ⊕ Decrease
★ New to Portfolio

Fund % 99.10 0.90 0.00

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.

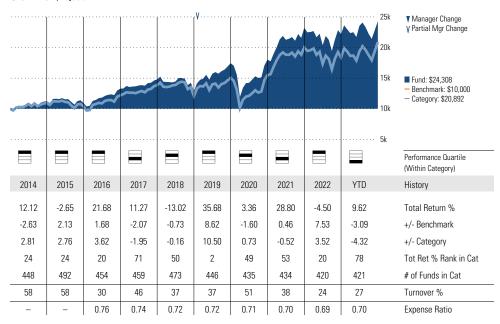
Morningstar Investment Management LLC Analysis

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.

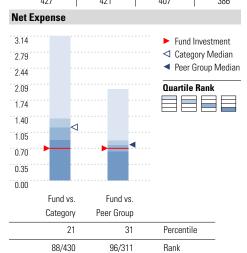
ESG Metrics

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

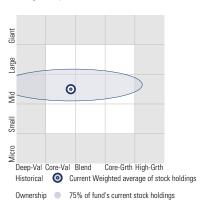
Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

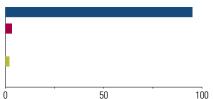
Equity

. ,			
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



American Century Ultra® R6 AULDX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Keith Lee since 12-2008 Michael Li since 12-2008 Jeffrey Bourke since 08-2013

Quantitative Screens

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

Management: The fund's management has been in place for 15.03 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 0.56 is 39.78% lower than the Large Growth category average.

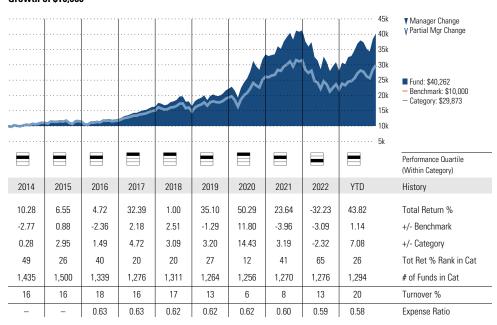
Morningstar Investment Management LLC Analysis

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.

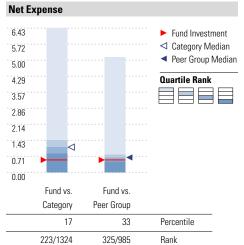
ESG Metrics

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

Growth of \$10,000







3-Year hisk ivietrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	-	-
Standard Deviation	22.73	_	21.31
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.41	33.00	31.29
Price/Book Ratio	8.29	10.90	8.04
Geom Avg Mkt Cap \$B	316.11	427.90	440.36
ROE	36.04	40.31	34.88



American Century Ultra® R6 AULDX

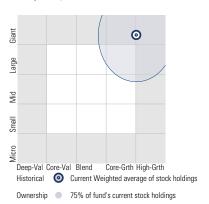
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

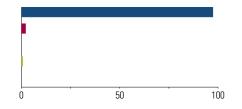
1	26	54	Large
0	4	13	Mid
0	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Asset Class	Net %	Cat%
US Stocks	97.36	93.27
Non-US Stocks	2.03	4.32
Bonds	0.00	0.00
Cash	0.61	1.44
Other	0.00	0.97
Total	100.00	100.00

Sec	ctor Weighting as of 12-	31-2023			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Դ	Cyclical	24.78	23.41	25.84	
A	Basic Materials	0.78	0.65	1.27	
A	Consumer Cyclical	15.49	15.72	14.45	
,	Financial Services	8.51	6.09	8.88	
侖	Real Estate	0.00	0.95	1.24	
W	Sensitive	58.12	61.76	57.71	
d	Communication Services	10.90	11.36	11.14	
•	Energy	1.89	0.50	1.52	
Ф	Industrials	5.18	5.21	6.11	
	Technology	40.15	44.69	38.94	
→	Defensive	17.09	14.83	16.45	
Ħ	Consumer Defensive	3.15	4.14	3.10	
٠	Healthcare	13.94	10.63	13.04	
	Utilities	0.00	0.06	0.31	
					0% 5 10 15 20 25 30 35 40 45 50 55 60 65

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	13.35	13.35	48.91	Technology
Microsoft Corp	6.91	20.27	57.96	Technology
NVIDIA Corp Output Description:	6.09	26.35	238.98	Technology
Amazon.com Inc	5.81	32.16	80.88	Consumer Cyclical
Alphabet Inc Class C	4.46	36.63	58.83	Communication Svc
Mastercard Inc Class A	4.08	40.71	23.31	Financial Services
Alphabet Inc Class A	4.04	44.75	58.32	Communication Svc
⊕ Tesla Inc	3.66	48.41	101.72	Consumer Cyclical
Visa Inc Class A	3.14	51.55	26.21	Financial Services
⊕ UnitedHealth Group Inc	2.97	54.52	0.68	Healthcare
⊕ Eli Lilly and Co	2.18	56.70	60.57	Healthcare
Costco Wholesale Corp	2.05	58.74	48.75	Consumer Defensive
⊕ Regeneron Pharmaceuticals Inc	2.04	60.79	21.73	Healthcare
⊕ Lululemon Athletica Inc	2.03	62.82	59.59	Consumer Cyclical
○ Chipotle Mexican Grill Inc	1.93	64.75	64.83	Consumer Cyclical

Total Holdings 66



American Funds 2010 Trgt Date Retire R6 RFTTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.29 is 42% lower than the Target-Date 2000-2010 category average.

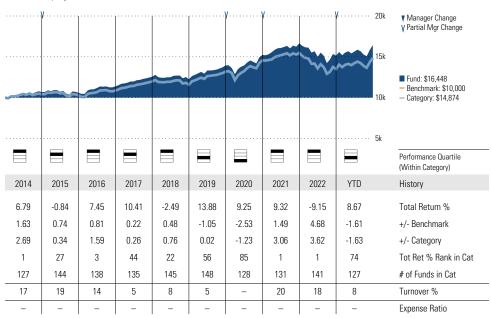
Morningstar Investment Management LLC Analysis

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

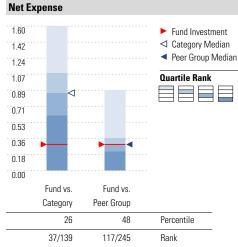
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023

Growth of \$10,000

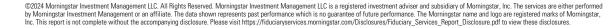






J-1 Cai Tilok Mictiles			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	8.78	_	8.60
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.99	18.64	17.57
Price/Book Ratio	2.77	2.56	2.60
Avg Eff Duration	4.97	-	5.42





American Funds 2010 Trgt Date Retire R6 RFTTX

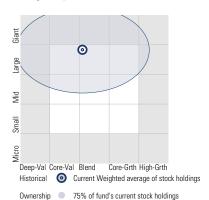
Quality High Mid Low

Morningstar Category Target-Date 2000-2010

Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Fauity

Lquity				I IAGU III	ICUITIC	
29	37	16	Large			
6	9	2	Mid			
0	0	0	Small			
Value	Blend	Growth		Ltd	Mod	Ext

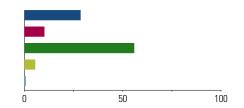
Fixed Income

Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.54	7.30
Cash	5.32	3.71
Bonds	55.71	39.44
Non-US Stocks	9.99	21.57
US Stocks	28.43	27.98
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benc	hmark	[] Ca	ategory	Avera	ge		
ŀ	Cyclical	29.26	37.79	35.48									1	
ů.	Basic Materials	4.06	4.20	5.37										
4	Consumer Cyclical	7.01	10.03	10.55										
ê	Financial Services	13.76	14.52	17.09			-	• [
t	Real Estate	4.43	9.04	2.47		ľ	7							
M	Sensitive	39.60	42.42	45.06										[
┫	Communication Services	5.60	6.24	6.52										
ð	Energy	6.93	4.63	6.14										
Ф	Industrials	11.83	11.35	11.85										
	Technology	15.24	20.20	20.55										
→	Defensive	31.14	19.79	19.46										
	Consumer Defensive	11.00	6.08	6.03										
٠	Healthcare	15.16	10.89	11.14										
•	Utilities	4.98	2.82	2.29										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Associate Funda Instanta Funda Associa		10.04	10.04		
American Funds Income Fund of Amer R6	_	16.64	16.64	_	_
American Funds Interm Bd Fd of Amer R6	_	10.58	27.21	_	-
⊕ American Funds Bond Fund of Amer R6	_	9.80	37.02	_	_
→ American Funds ST Bd Fd of Amer R6	_	7.30	44.32	_	_
→ American Funds Inflation Linked Bd R6	-	7.26	51.58	-	-
→ American Funds American Balanced R6	_	6.98	58.56	_	_
⊕ American Funds Mortgage R6	_	6.77	65.33	_	_
American Funds Capital Income Bldr R6	_	6.70	72.03	_	_
American Funds American Mutual R6	-	5.21	77.24	-	_
⊕ American Funds Strategic Bond R-6	_	4.01	81.24	_	_

Total Holdings 19



American Funds 2015 Trgt Date Retire R6 RFJTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Michelle Black since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2015 category's top three quartiles in 8 of the 10 years it's
been in existence.

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

× *Style*: The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.3 is 44.44% lower than the Target-Date 2015 category average.

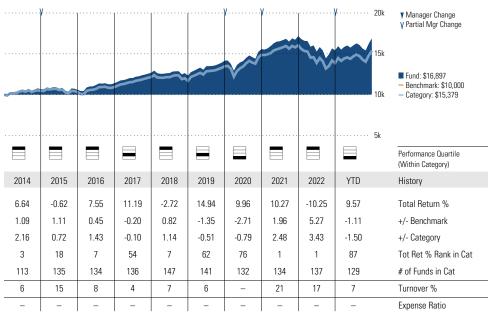
Morningstar Investment Management LLC Analysis

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

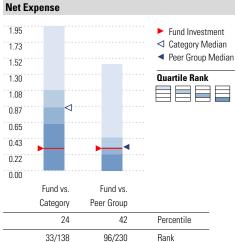
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023

Growth of \$10,000





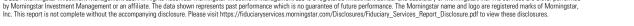


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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3-Year RISK Wetrics			
	Fund	Bmark	Cat
Alpha	-	-	_
Beta	-	-	_
R-Squared	-	-	_
Standard Deviation	9.44	-	9.67
Sharpe Ratio	_	-	_
Tracking Error	_	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	-	_
Down Capture Ratio	_	-	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.30	18.47	17.89
Price/Book Ratio	2.84	2.53	2.65
Avg Eff Duration	5.14	-	5.23





American Funds 2015 Trgt Date Retire R6 RFJTX

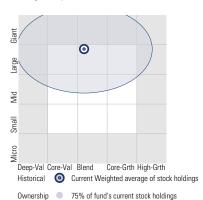
Quality High MidLow

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

27	37	18	Large		
6	8	2	Mid		
0	0	0	Small		
Value	Blend	Growth		Ltd	Mod

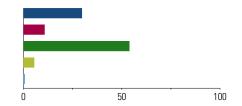
Duration

Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Asset Class Net % Cat% US Stocks 27.74 29.65 Non-US Stocks 10.65 18.63 Bonds 53.78 44.31 Cash 5.34 2.79 Other 0.57 6.51 100.00 Total 100.00

Sec	ctor Weighting as of 12-3	31-2023												
		Fund	Bmark	Cat	Fun	t b	Bench	mark	Cate	gory Ave	erage		_	
Դ	Cyclical	28.69	37.90	34.68									1	
A.	Basic Materials	4.25	4.29	5.17		= [
A	Consumer Cyclical	7.26	10.07	10.43			0							
æ	Financial Services	13.35	14.64	16.27		-		– [
侖	Real Estate	3.83	8.90	2.81]	•							
W	Sensitive	40.81	42.29	45.00										•
	Communication Services	5.67	6.18	6.51										
•	Energy	6.64	4.66	6.06										
Ф	Industrials	12.16	11.45	11.64		- :			Ė					
	Technology	16.34	20.00	20.79					[]					
→	Defensive	30.49	19.79	20.33										
Ħ	Consumer Defensive	10.47	6.08	6.23		i i								
+	Healthcare	15.37	10.87	11.70		1								
•	Utilities	4.65	2.84	2.40										
					0%	5	10	15	20	25	30	35	40	4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ American Funds Income Fund of Amer R6	_	12.68	12.68	_	_
⊕ American Funds Bond Fund of Amer R6	_	8.73	21.42	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	8.30	29.72	_	_
→ American Funds Inflation Linked Bd R6	_	8.06	37.78	_	_
⇒ American Funds American Balanced R6	-	7.25	45.02	-	-
American Funds Capital Income Bldr R6	_	5.98	51.00	_	_
⊕ American Funds Mortgage R6	_	5.97	56.97	_	_
American Funds American Mutual R6	_	5.96	62.93	_	_
→ American Funds Capital World Gr&Inc R6	_	4.95	67.87	_	_
⊕ American Funds Washington Mutual R6	_	4.24	72.11	_	_

Total Holdings 22



American Funds 2020 Trgt Date Retire R6 RRCTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 Michelle Black since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2020 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 12.01 years.

Net Expense: The fund's expense ratio of 0.31 is 45.61% lower than the Target-Date 2020 category average.

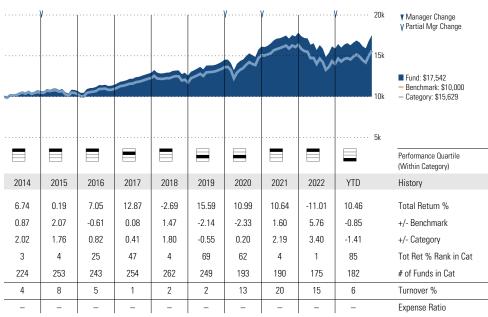
Morningstar Investment Management LLC Analysis

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

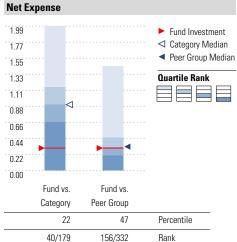
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023

Growth of \$10,000







3-1 car bisk intenies			
	Fund	Bmark	Cat
Alpha	-	_	-
Beta	-	_	-
R-Squared	-	_	-
Standard Deviation	9.96	_	10.30
Sharpe Ratio	-	_	-
Tracking Error	-	_	-
Information Ratio	-	_	-
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.67	18.56	18.37
Price/Book Ratio	2.93	2.53	2.64
Avg Eff Duration	5.48	_	5.31



American Funds 2020 Trgt Date Retire R6 RRCTX

Quality High

Mid

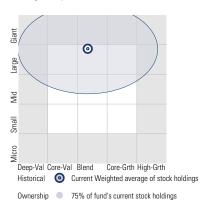
Low

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

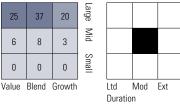
Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity 20 37 25 3 6 8



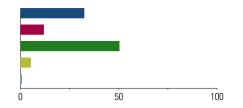
Fixed Income

Weight %

0

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.58	7.32
Cash	5.15	2.98
Bonds	50.21	44.83
Non-US Stocks	11.73	16.63
US Stocks	32.31	28.24
Asset Class	Net %	Cat%

Cyclical Basic Materials	28.36 4.19	38.07	35.30				-				n	-	
	4.19			_							- 1		
Consumer Cualical		4.34	4.78										
Consumer Cyclical	7.64	10.53	10.58			ı	į						
Financial Services	13.10	14.58	15.54				ı <u>"</u> [
Real Estate	3.43	8.62	4.40		. []	•							_
Sensitive	41.68	42.32	44.71										•
Communication Services	5.85	6.10	6.54										
Energy	6.28	4.39	5.42										
Industrials	12.28	11.39	11.14										
Technology	17.27	20.44	21.61					[]					
Defensive	29.96	19.60	20.00										
Consumer Defensive	10.15	6.08	6.03										
Healthcare	15.51	10.80	11.63										
Utilities	4.30	2.72	2.34										
F ()	Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Real Estate 3.43 Sensitive 41.68 Communication Services 5.85 Energy 6.28 Industrials 12.28 Technology 17.27 Defensive 29.96 Consumer Defensive 10.15 Healthcare 15.51	Real Estate 3.43 8.62 Sensitive 41.68 42.32 Communication Services 5.85 6.10 Energy 6.28 4.39 Industrials 12.28 11.39 Technology 17.27 20.44 Defensive 29.96 19.60 Consumer Defensive 10.15 6.08 Healthcare 15.51 10.80	Real Estate 3.43 8.62 4.40 Sensitive 41.68 42.32 44.71 Communication Services 5.85 6.10 6.54 Energy 6.28 4.39 5.42 Industrials 12.28 11.39 11.14 Technology 17.27 20.44 21.61 Defensive 29.96 19.60 20.00 Consumer Defensive 10.15 6.08 6.03 Healthcare 15.51 10.80 11.63	Real Estate 3.43 8.62 4.40 Sensitive 41.68 42.32 44.71 Communication Services 5.85 6.10 6.54 Energy 6.28 4.39 5.42 Industrials 12.28 11.39 11.14 Technology 17.27 20.44 21.61 Defensive 29.96 19.60 20.00 Consumer Defensive 10.15 6.08 6.03 Healthcare 15.51 10.80 11.63	Real Estate 3.43 8.62 4.40 Sensitive 41.68 42.32 44.71 Communication Services 5.85 6.10 6.54 Energy 6.28 4.39 5.42 Industrials 12.28 11.39 11.14 Technology 17.27 20.44 21.61 Defensive 29.96 19.60 20.00 Consumer Defensive 10.15 6.08 6.03 Healthcare 15.51 10.80 11.63 Utilities 4.30 2.72 2.34	Real Estate 3.43 8.62 4.40 Sensitive 41.68 42.32 44.71 Communication Services 5.85 6.10 6.54 Energy 6.28 4.39 5.42 Industrials 12.28 11.39 11.14 Technology 17.27 20.44 21.61 Defensive 29.96 19.60 20.00 Consumer Defensive 10.15 6.08 6.03 Healthcare 15.51 10.80 11.63 Utilities 4.30 2.72 2.34	Real Estate 3.43 8.62 4.40 Sensitive 41.68 42.32 44.71 Communication Services 5.85 6.10 6.54 Energy 6.28 4.39 5.42 Industrials 12.28 11.39 11.14 Technology 17.27 20.44 21.61 Defensive 29.96 19.60 20.00 Consumer Defensive 10.15 6.08 6.03 Healthcare 15.51 10.80 11.63 Utilities 4.30 2.72 2.34	Real Estate 3.43 8.62 4.40 Sensitive 41.68 42.32 44.71 Communication Services 5.85 6.10 6.54 Energy 6.28 4.39 5.42 Industrials 12.28 11.39 11.14 Technology 17.27 20.44 21.61 Defensive 29.96 19.60 20.00 Consumer Defensive 10.15 6.08 6.03 Healthcare 15.51 10.80 11.63 Utilities 4.30 2.72 2.34	Real Estate 3.43 8.62 4.40			

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	Maturity Date	/0 INCL A3361	Guindiative /0	TTD HetaIII /0	Worlingstar Sector
⊕ American Funds Income Fund of Amer R6	_	10.88	10.88	_	_
⊕ American Funds Bond Fund of Amer R6	-	8.05	18.94	_	_
→ American Funds Inflation Linked Bd R6	_	8.03	26.97	_	_
→ American Funds American Balanced R6	_	7.99	34.96	_	_
American Funds Interm Bd Fd of Amer R6	-	6.05	41.01	-	-
⊕ American Funds Mortgage R6	_	6.04	47.05	_	_
American Funds American Mutual R6	-	5.95	53.00	-	_
→ American Funds Capital Income Bldr R6	_	5.79	58.80	_	_
→ American Funds Capital World Gr&Inc R6	-	5.21	64.00	_	_
⊕ American Funds US Government Sec R6	_	5.04	69.04	_	_

Total Holdings 22



American Funds 2025 Trgt Date Retire R6 RFDTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.32 is 46.67% lower than the Target-Date 2025 category average.

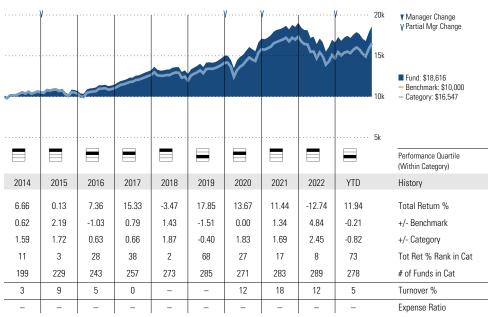
Morningstar Investment Management LLC Analysis

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

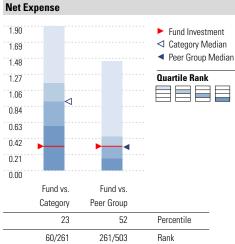
ESG Metrics

Metric	Rating	Updated				
Sustainability Rating	3	11-30-2023				
Carbon Risk Score	Low Risk	06-30-2022				

Growth of \$10,000

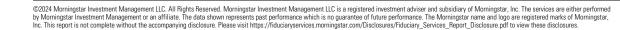






3-1 cai hisk intenics			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	_
R-Squared	-	_	_
Standard Deviation	10.75	_	11.01
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	_	_	-
Down Capture Ratio	-	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.27	18.36	18.52
Price/Book Ratio	3.04	2.50	2.64
Avg Eff Duration	5.54	-	6.11





American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

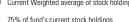
Style Analysis as of 12-31-2023

Morningstar Style Box™



Large

Mid



Style Breakdown

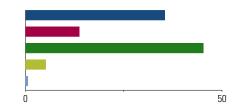
Lquity		
22	36	24
5	8	4
0	1	1



Value Blend Growth

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

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.58	11.35
Cash	5.11	2.52
Bonds	45.23	40.63
Non-US Stocks	13.66	15.85
US Stocks	35.42	29.65
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2023												
		Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	jory Ave	erage			
Դ	Cyclical	28.13	38.06	35.28										
A.	Basic Materials	4.22	4.43	4.43										
Д	Consumer Cyclical	8.69	10.60	10.70			= [i						
,	Financial Services	12.55	14.76	15.21				ı [
fi	Real Estate	2.67	8.27	4.94			۲ :							
W	Sensitive	43.23	42.29	44.62										
d	Communication Services	6.22	6.07	6.67										
ð	Energy	5.67	4.41	5.00										
Ф	Industrials	12.71	11.52	10.92										
	Technology	18.63	20.29	22.03										
→	Defensive	28.60	19.65	20.11										
=	Consumer Defensive	9.24	6.11	6.09										
+	Healthcare	15.73	10.80	11.47										
•	Utilities	3.63	2.74	2.55										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds American Balanced R6	_	8.16	8.16	_	_
⊕ American Funds Bond Fund of Amer R6	-	7.59	15.76	-	_
⊕ American Funds Inflation Linked Bd R6	-	7.37	23.13	_	_
→ American Funds Capital World Gr&Inc R6	-	6.39	29.52	_	_
⊕ American Funds Income Fund of Amer R6	_	6.35	35.87	-	_
⊕ American Funds American Mutual R6	_	6.32	42.19	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	5.63	47.82	_	_
⊕ American Funds Mortgage R6	-	5.56	53.38	_	_
⊕ American Funds Washington Mutual R6	-	5.15	58.52	_	_
⊕ American Funds US Government Sec R6	_	4.81	63.34	_	_

Total Holdings 25



American Funds 2030 Trgt Date Retire R6 RFETX

Growth of \$10,000

1.05

2.02

7

232

2

2.77

2.26

2

261

6

1.81

1.83

12

263

0

-1.55

0.38

38

252

3

1.66

2.09

2

269

-1.18

-0.01

60

276

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

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Samir Mathur since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.33 is 47.62% lower than the Target-Date 2030 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change Fund: \$20.138 Benchmark: \$10,000 Category: \$17,505 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.06 0 47 7.71 18.40 -4.16 20.06 15.16 13.16 -14.50 14.52 Total Return %

1.47

2.17

17

265

8

1.47

1.48

16

268

21

3.44

1.51

19

271

9

1.19

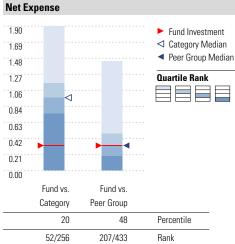
0.12

55

273

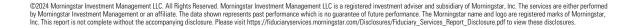
2





Fund	Bmark	Cat
-	_	-
-	_	-
-	_	-
12.02	_	12.29
_	_	-
_	_	-
_	_	-
_	_	-
-	_	-
	- - -	

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.91	18.17	18.42
Price/Book Ratio	3.17	2.46	2.69
Avg Eff Duration	5.69	-	6.67



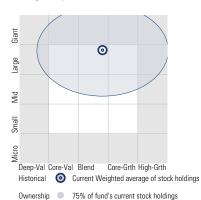


American Funds 2030 Trgt Date Retire R6 RFETX

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

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

Lquity			
19	33	27	Large
5	7	6	Mid
1	1	1	Small
1	1	1	mall

Value Blend Growth

Fixed Income

Quality

Girls

Michael Company

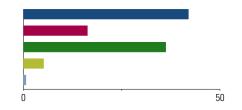
Michael Company

Ltd Mod Ext

Duration

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

Asset Allocation as of 12-31-2023



Asset Class Net % Cat% US Stocks 41.94 35.23 Non-US Stocks 16.24 19.60 Bonds 36.16 32.00 Cash 5.08 1.47 Other 0.59 11.70 100.00 Total 100.00

	Fund	Bmark	Cat	Fund		▼ Bend	chmark	. Ca	ategory	Avera	ge	_	
Cyclical	28.19	38.00	34.25										
Basic Materials	4.14	4.55	4.38		ď								
Consumer Cyclical	10.04	10.68	10.99				1						
Financial Services	11.88	14.94	15.62			:							
Real Estate	2.13	7.83	3.26			'							
Sensitive	44.72	42.32	45.27										
Communication Services	6.74	6.05	6.62										
Energy	5.14	4.46	5.01										
Industrials	13.05	11.65	11.46										
Technology	19.79	20.16	22.18										
Defensive	27.09	19.69	20.48										
Consumer Defensive	8.34	6.14	6.24			٠.							
Healthcare	15.72	10.80	11.70										
Utilities	3.03	2.75	2.54										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds American Balanced R6	_	7.79	7.79	_	_
	_	6.95	14.74	_	_
⊕ American Funds American Mutual R6	-	6.65	21.38	_	_
⊕ American Funds AMCAP R6	-	6.10	27.48	_	_
⊕ American Funds Inflation Linked Bd R6	-	5.74	33.22	-	_
⊕ American Funds Bond Fund of Amer R6	_	5.23	38.45	_	_
⊕ American Funds US Government Sec R6	-	4.98	43.43	_	_
⊕ American Funds Mortgage R6	_	4.96	48.38	_	_
⊕ American Funds Washington Mutual R6	-	4.92	53.30	_	_
⊕ American Funds Global Balanced R6	_	4.79	58.09	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R6 RFFTX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.35 is 43.55% lower than the Target-Date 2035 category average.

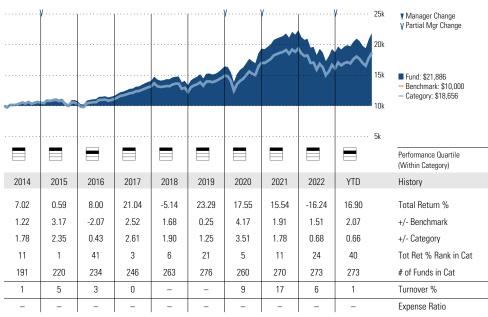
Morningstar Investment Management LLC Analysis

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

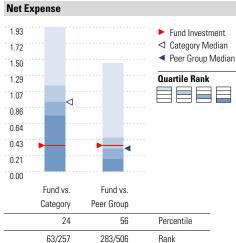
ESG Metrics

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

Growth of \$10,000







3- Fedi hisk Wiellics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	13.47	_	13.61
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.20	17.97	18.43
Price/Book Ratio	3.22	2.43	2.66
Avg Eff Duration	5.73	_	7.08



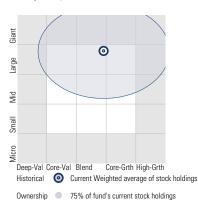


American Funds 2035 Trgt Date Retire R6 RFFTX

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

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

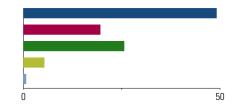
Lquity			
17	32	28	Large
5	7	6	Mid
1	2	2	Small

Value Blend Growth



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

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.62	11.80
Cash	5.24	1.82
Bonds	25.57	22.82
Non-US Stocks	19.49	22.01
US Stocks	49.09	41.55
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	,	Bend	chmark	[] Ca	itegory	Avera	ge	_	
Cyclical	28.28	37.90	34.43										
Basic Materials	4.14	4.64	4.43										
Consumer Cyclical	10.53	10.77	10.90										
Financial Services	11.67	15.12	15.34				Ĭ						
Real Estate	1.94	7.37	3.76										_
Sensitive	45.26	42.37	45.14										,
Communication Services	6.86	6.03	6.73										
Energy	4.95	4.51	4.98										
Industrials	13.07	11.80	11.17										
Technology	20.38	20.03	22.26										
Defensive	26.45	19.73	20.43										
Consumer Defensive	7.94	6.16	6.20										
Healthcare	15.74	10.80	11.69										
Utilities	2.77	2.77	2.54										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds American Balanced R6	_	7.82	7.82	_	_
⊕ American Funds Capital World Gr&Inc R6	_	6.82	14.64	_	_
⊕ American Funds American Mutual R6	-	6.82	21.47	_	_
⊕ American Funds Growth Fund of Amer R6	-	6.52	27.99	_	_
→ American Funds Fundamental Invs R6	-	6.31	34.30	-	_
	_	6.22	40.52	_	_
	-	5.26	45.78	_	_
⊕ American Funds US Government Sec R6	-	5.02	50.80	-	_
⊕ American Funds Global Balanced R6	-	4.82	55.62	_	_
⊕ American Funds Inflation Linked Bd R6	_	4.52	60.14	_	_

Total Holdings 25



American Funds 2040 Trgt Date Retire R6 RFGTX

230

1

259

5

251

2

262

0

268

274

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

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2040 category's top three quartiles in 10 of the 10 years it's
been in existence.

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

Net Expense: The fund's expense ratio of 0.37 is 43.08% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$22,777 Benchmark: \$10,000 Category: \$19,342 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 6.96 0.58 8.17 21.98 -5.52 24.40 18.77 16.83 -17.55 19.33 Total Return % 3 41 -2.44 2.11 2.13 0.05 5.68 1.48 -0.18 2 99 1.45 +/- Benchmark 1.71 2.57 0.22 2.46 2.22 1.21 4.21 1.36 -0.231.64 +/- Category 15 1 39 6 4 28 4 16 43 17 Tot Ret % Rank in Cat

255

5

259

17

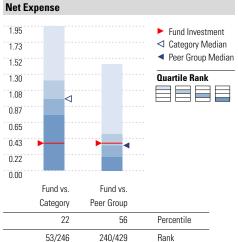
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264

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3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	14.71	-	14.71
Sharpe Ratio	_	-	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics										
	Fund	Bmark	Cat							
Price/Earnings Ratio	19.48	17.78	18.34							
Price/Book Ratio	3.27	2.39	2.66							
Avg Eff Duration	5.90	_	7.59							



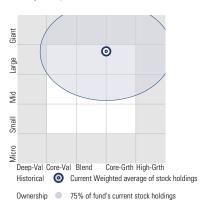


American Funds 2040 Trgt Date Retire R6 RFGTX

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

Style Analysis as of 12-31-2023

Morningstar Style Box™



0 50 100

Asset Allocation as of 12-31-2023

Asset Class Net % Cat% US Stocks 48.07 56.31 Non-US Stocks 23.71 26.58 Bonds 13.94 13.45 Cash 5.39 1.65 Other 0.65 10.26 100.00 Total 100.00

Style Breakdown

Equity

Lquity				1 1/
16	31	29	Large	
5	7	7	Mid	
1	2	2	Small	
Value	Blend	Growth		Ltd



alao Biolia Grow

Weight %

>50 25-50 10-25 0-10

		F d	D l.	0-4	Found		. D	la sa a sal s	По		۸			
		Fund	Bmark	Cat	Fund	. '	Bend	hmark	[] Ua	itegory	Avera	ge	T .	
<u></u>	Cyclical	28.41	37.87	34.47		,						l]		
A	Basic Materials	4.18	4.74	4.49		(
A	Consumer Cyclical	10.86	10.84	10.98										
æ	Financial Services	11.58	15.29	15.47				İ						
f	Real Estate	1.79	7.00	3.53										
W	Sensitive	45.54	42.36	44.99										
	Communication Services	6.80	6.01	6.61										
•	Energy	4.80	4.54	5.17										
Ф	Industrials	13.08	11.92	11.38										
	Technology	20.86	19.89	21.83										
—	Defensive	26.04	19.76	20.53										
Ħ	Consumer Defensive	7.57	6.19	6.18										
٠	Healthcare	15.93	10.79	11.86										
•	Utilities	2.54	2.78	2.49										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds American Balanced R6	_	8.01	8.01	_	_
→ American Funds Fundamental Invs R6	_	7.25	15.26	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.20	22.46	_	_
→ American Funds Growth Fund of Amer R6	_	7.10	29.56	_	_
⊕ American Funds American Mutual R6	-	6.98	36.54	-	-
⊕ American Funds AMCAP R6	_	6.95	43.48	_	_
⊕ American Funds New Perspective R6	_	6.94	50.42	_	_
	_	6.22	56.64	_	_
⊕ American Funds SMALLCAP World R6	_	6.21	62.85	_	_
⊕ American Funds US Government Sec R6	_	5.08	67.94	_	_

Total Holdings 22



American Funds 2045 Trgt Date Retire R6 RFHTX

Growth of \$10,000

189

1

217

5

231

3

246

0

264

277

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

of Funds in Cat

Turnover %
Expense Ratio

Portfolio Manager(s)

Wesley Phoa since 01-2012 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 William Robbins since 01-2024 Raj Paramaguru since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.37 is 42.19% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change Fund: \$23.095 Benchmark: \$10,000 Category: \$20,096 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.09 0.64 8.27 22.44 -5.58 24.68 19.21 17.18 -18.18 20.15 Total Return % 3.67 -2.57 1.91 2.59 -0.29 6.26 0.82 -1.12 2 76 1.84 +/- Benchmark 1.74 1.93 2.56 -0.43 2.51 0.34 0.33 4.11 0.55 1.20 +/- Category 13 1 45 8 3 51 4 35 52 21 Tot Ret % Rank in Cat

260

4

271

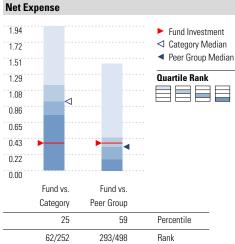
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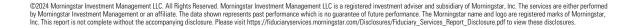
2





3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	15.14	_	15.47
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	-	_	_
Down Capture Ratio	-	_	_

Portfolio Metrics										
	Fund	Bmark	Cat							
Price/Earnings Ratio	19.64	17.62	18.37							
Price/Book Ratio	3.31	2.36	2.63							
Avg Eff Duration	6.35	_	8.66							





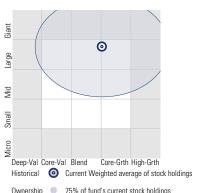
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown

Weight %

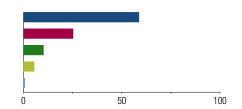
Lquity			
15	31	30	Large
5	7	7	Mid
1	2	2	Small



Value Blend Growth

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.65	10.76
Cash	5.33	1.47
Bonds	10.13	8.96
Non-US Stocks	25.18	27.47
US Stocks	58.70	51.35
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	,	• Bend	chmark	Ca	tegory	Avera	ge	_	
Cyclical	28.48	37.97	34.69									1	
Basic Materials	4.26	4.84	4.50										
Consumer Cyclical	11.01	10.89	10.89										
Financial Services	11.49	15.43	15.27										
Real Estate	1.72	6.81	4.03										_
Sensitive	45.67	42.27	44.89										
Communication Services	6.73	5.97	6.68										
Energy	4.76	4.56	5.03										
Industrials	13.19	12.03	11.18										
Technology	20.99	19.71	22.00										
Defensive	25.86	19.74	20.42										
Consumer Defensive	7.43	6.20	6.18										
Healthcare	15.97	10.75	11.77										
Utilities	2.46	2.79	2.47										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
· · · · · · · · · · · · · · · · · · ·	matanty bato	70 1100 110000	oumaida 70 70	TTD Hotain 70	Worming oral Courton
⊕ American Funds Capital World Gr&Inc R6	_	7.94	7.94	-	_
Đ American Funds Fundamental Invs R6	_	7.94	15.88	-	_
Đ American Funds American Balanced R6	-	7.77	23.65	_	_
→ American Funds New Perspective R6	_	7.48	31.13	_	_
⊕ American Funds SMALLCAP World R6	_	7.26	38.39	-	-
⊕ American Funds Washington Mutual R6	_	7.23	45.62	_	_
American Funds Growth Fund of Amer R6	_	7.08	52.71	-	_
⊕ American Funds AMCAP R6	_	7.00	59.71	_	_
🕀 American Funds American Mutual R6	-	6.99	66.70	_	_
American Funds US Government Sec R6	_	5.08	71.78	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
David Hoag since 01-2020
Samir Mathur since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2050 category's top three quartiles in 10 of the 10 years it's
been in existence.

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

Net Expense: The fund's expense ratio of 0.38 is 41.54% lower than the Target-Date 2050 category average.

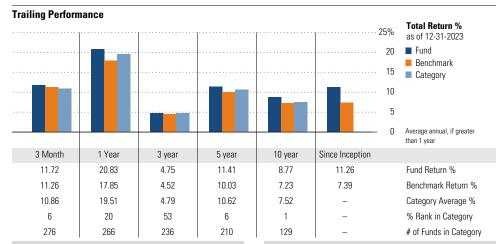
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$23,176 Benchmark: \$10,000 Category: \$20,235 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.02 0.65 8.33 22.61 -5.61 25.04 19.42 17.27 -18.89 20.83 Total Return % 2.02 3 84 -2.56 1.83 2.80 -0.05 6.51 0.67 -1.98 2 98 +/- Benchmark 1.94 2.80 -0.91 1.60 2.66 0.11 0.50 4.17 0.15 1.32 +/- Category 18 1 43 8 3 43 6 43 71 20 Tot Ret % Rank in Cat 251 245 271 265 # of Funds in Cat 222 260 278 259 261 266



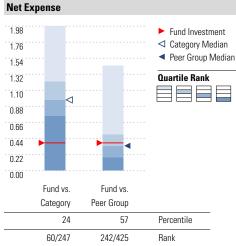
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1

Turnover %
Expense Ratio



Cat
-
-
-
15.84
-
-
-
-
-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.81	17.48	18.37
Price/Book Ratio	3.34	2.33	2.63
Avg Eff Duration	6.43	_	9.43



American Funds 2050 Trgt Date Retire R6 RFITX

Quality High MidLow

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

14	31	30	Large	
5	7	7	Mid	
1	2	2	Small	
		0		

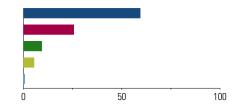
Value Blend Growth

Mod I td Duration

Fixed Income

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

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.59	9.74
Cash	5.31	1.42
Bonds	9.22	6.68
Non-US Stocks	25.53	28.57
US Stocks	59.34	53.58
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	d	▼ Bend	chmark	: [] Ca	ategory	Avera	ge	,	
Cyclical	28.43	38.17	34.87										
Basic Materials	4.30	4.92	4.50										
Consumer Cyclical	11.26	10.92	10.89										
Financial Services	11.34	15.54	15.32				ľ						
Real Estate	1.53	6.79	4.16										
Sensitive	46.09	42.12	44.82										
Communication Services	6.78	5.93	6.63										
Energy	4.62	4.58	5.02										
Industrials	13.32	12.11	11.26					1					
Technology	21.37	19.50	21.91										
Defensive	25.47	19.70	20.30										
Consumer Defensive	7.17	6.20	6.15										
Healthcare	16.01	10.71	11.73										
Utilities	2.29	2.79	2.42										
	Basic Materials Consumer Cyclical Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Basic Materials 4.30 Consumer Cyclical 11.26 Financial Services 11.34 Real Estate 1.53 Sensitive 46.09 Communication Services 6.78 Energy 4.62 Industrials 13.32 Technology 21.37 Defensive 25.47 Consumer Defensive 7.17 Healthcare 16.01	Basic Materials 4.30 4.92 Consumer Cyclical 11.26 10.92 Financial Services 11.34 15.54 Real Estate 1.53 6.79 Sensitive 46.09 42.12 Communication Services 6.78 5.93 Energy 4.62 4.58 Industrials 13.32 12.11 Technology 21.37 19.50 Defensive 25.47 19.70 Consumer Defensive 7.17 6.20 Healthcare 16.01 10.71	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73 Utilities 2.29 2.79 2.42	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73 Utilities 2.29 2.79 2.42	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73 Utilities 2.29 2.79 2.42	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73 Utilities 2.29 2.79 2.42	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73 Utilities 2.29 2.79 2.42	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73 Utilities 2.29 2.79 2.42	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73 Utilities 2.29 2.79 2.42	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73 Utilities 2.29 2.79 2.42	Basic Materials 4.30 4.92 4.50 Consumer Cyclical 11.26 10.92 10.89 Financial Services 11.34 15.54 15.32 Real Estate 1.53 6.79 4.16 Sensitive 46.09 42.12 44.82 Communication Services 6.78 5.93 6.63 Energy 4.62 4.58 5.02 Industrials 13.32 12.11 11.26 Technology 21.37 19.50 21.91 Defensive 25.47 19.70 20.30 Consumer Defensive 7.17 6.20 6.15 Healthcare 16.01 10.71 11.73

Top 10 Holdings as of 12-31-2023					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ American Funds New Perspective R6	_	8.99	8.99	_	_
⊕ American Funds SMALLCAP World R6	_	8.27	17.26	_	_
⊕ American Funds Fundamental Invs R6	-	8.22	25.47	_	_
⊕ American Funds Capital World Gr&Inc R6	_	8.22	33.69	_	_
⊕ American Funds Washington Mutual R6	-	8.00	41.69	_	-
	_	7.03	48.71	_	_
⊕ American Funds AMCAP R6	-	7.01	55.72	_	_
⊕ American Funds American Balanced R6	-	6.76	62.49	_	_
⊕ American Funds American Mutual R6	_	6.76	69.24	_	_
⊕ American Funds Global Balanced R6	_	5.27	74.51	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

2

6

3

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

Portfolio Manager(s)

Wesley Phoa since 01-2012
Michelle Black since 01-2020
David Hoag since 01-2020
Samir Mathur since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
Raj Paramaguru since 01-2024
William Robbins since 01-2024

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2055 category's top three quartiles in 9 of the 10 years it's
been in existence.

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

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

Net Expense: The fund's expense ratio of 0.38 is 41.54% lower than the Target-Date 2055 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	Low Risk	12-31-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$23,096 Benchmark: \$10,000 Category: \$20,538 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.01 0.63 8.30 22.63 -5.65 25.09 19.39 17.28 -19.50 21.40 Total Return % 2.27 3.97 -2.60 1.68 2.92 0.04 6.48 0.78 -2.57 3 50 +/- Benchmark 2.79 1.52 2.34 0.30 1.55 0.18 3.92 -0.02 -1.42 1.68 +/- Category 20 1 45 6 3 45 5 48 89 9 Tot Ret % Rank in Cat 155 207 260 274 271 # of Funds in Cat 226 242 253 266 262

3

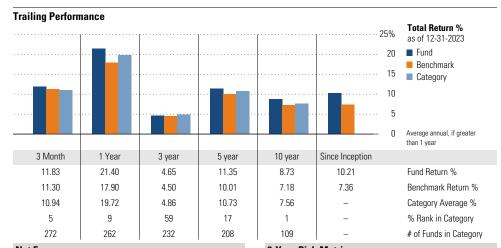
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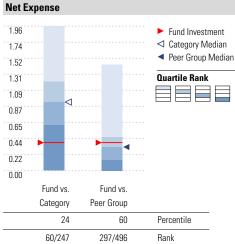
3

1

Turnover %

Expense Ratio





3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	_	_	-
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	15.65	-	16.01
Sharpe Ratio	_	-	_
Tracking Error	_	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	-	_
Down Capture Ratio	-	-	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.96	17.36	18.23
Price/Book Ratio	3.36	2.30	2.63
Avg Eff Duration	6.50	-	10.33



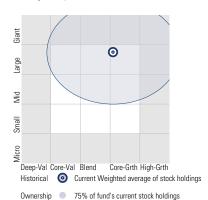
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 12-31-2023

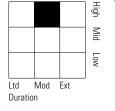
Morningstar Style Box™



Style Breakdown

Equity 31 13 31 8 5

Large Mid2 2 1 Value Blend Growth



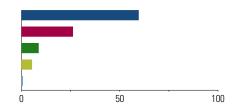
Quality

Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.55	11.08
Cash	5.23	1.85
Bonds	8.62	6.36
Non-US Stocks	26.07	28.51
US Stocks	59.52	52.19
Asset Class	Net %	Cat%

Sector Weighting as of 12	2-31-2023			
	Fund	Bmark	Cat	Fund Benchmark Category Average
⊌ Cyclical	28.44	38.46	34.85	
Basic Materials	4.39	5.00	4.59	
Consumer Cyclical	11.52	10.94	10.94	
Financial Services	11.19	15.64	15.53	
Real Estate	1.34	6.88	3.79	
✓ Sensitive	46.57	41.92	45.21	
Communication Services	6.86	5.88	6.69	
Energy	4.50	4.60	5.06	
Industrials	13.41	12.16	11.38	
Technology	21.80	19.28	22.08	
→ Defensive	24.98	19.63	19.97	
Consumer Defensive	6.89	6.20	6.04	
Healthcare	16.00	10.64	11.55	
Utilities	2.09	2.79	2.38	
				0% 5 10 15 20 25 30 35 40 45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	,				Ü
American Funds SMALLCAP World R6	_	9.28	9.28	_	_
American Funds New Perspective R6	_	9.23	18.51	_	_
American Funds Fundamental Invs R6	_	8.98	27.49	_	_
American Funds Capital World Gr&Inc R6	_	8.98	36.47	_	_
American Funds Washington Mutual R6	-	7.99	44.46	-	-
American Funds Growth Fund of Amer R6	_	7.03	51.49	_	_
American Funds AMCAP R6	_	7.01	58.50	-	_
American Funds Invmt Co of Amer R6	_	6.23	64.73	_	_
American Funds Global Balanced R6	-	6.01	70.74	-	_
American Funds American Balanced R6	_	6.00	76.74	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Growth of \$10,000

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Wesley Phoa since 03-2015
Samir Mathur since 01-2020
David Hoag since 01-2020
Michelle Black since 01-2020
Shannon Ward since 01-2021
Jessica Spaly since 01-2023
William Robbins since 01-2024
Raj Paramaguru since 01-2024

Quantitative Screens

Q Performance: The fund has finished in the Target-Date
 2060 category's top three quartiles in 7 of the 8 years it's
 been in existence.

Management: The fund's management has been in place for 8.77 years.

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

Net Expense: The fund's expense ratio of 0.39 is 40.91% lower than the Target-Date 2060 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	Low Risk	12-31-2022

▼ Manager Change V Partial Mgr Change Fund: \$21.056 Benchmark: \$10,000 Category: \$19,093 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 8.41 22.49 -5.64 25.01 19.44 17.19 -19.66 21.61 Total Return % 7.83 7.00 -0.16 -0.88 5.98 6.62 -4.89 8.39 +/- Benchmark

3.92

4

234

3

-0.28

56

244

12

-1.58

93

254

2

1.65

10

257

1

2.88

2

208

3

-0.14

60

228

1.22

16

181

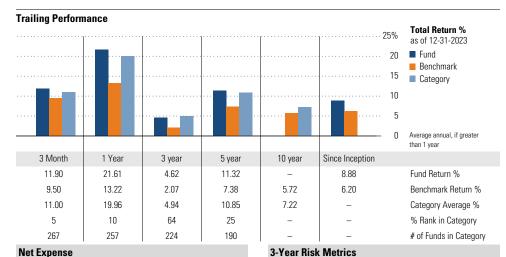
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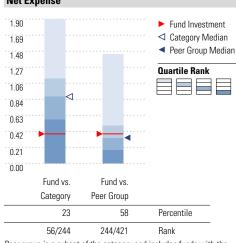
0.60

33

128

12





3- Tear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	15.68	_	16.08
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.97	17.11	18.07
Price/Book Ratio	3.35	2.23	2.55
Avg Eff Duration	6.50	_	9.40



American Funds 2060 Trgt Date Retire R6 RFUTX

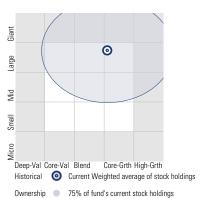
Quality High MidLow

Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Weight %

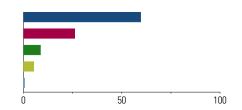
Equity				Fixed	Income
13	30	31	Large		
5	7	8	Mid		
1	2	3	Small		
Value	Blend	Growth		Ltd	Mod

Duration

Value Blend Growth

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.56	14.93
Cash	5.19	1.69
Bonds	8.61	6.47
Non-US Stocks	26.05	31.01
US Stocks	59.59	45.91
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	. I Ca	ategory	Avera	ae			
Դ	Cyclical	28.52	39.51	35.37						3 /		1	•		
A.	Basic Materials	4.41	5.17	4.97											
Д	Consumer Cyclical	11.66	11.03	10.81											
,	Financial Services	11.11	16.29	15.36				[
fi	Real Estate	1.34	7.02	4.23			1								
W	Sensitive	46.71	38.94	44.35											
d	Communication Services	6.92	5.65	6.53											
•	Energy	4.48	4.93	5.24											
Ф	Industrials	13.44	12.35	11.69				.							
	Technology	21.87	16.01	20.89				•							
-	Defensive	24.78	21.56	20.29											
Ħ	Consumer Defensive	6.80	6.82	6.17											
+	Healthcare	15.93	11.59	11.81											
•	Utilities	2.05	3.15	2.31		7									
					0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds SMALLCAP World R6	_	10.03	10.03	_	_
⊕ American Funds New Perspective R6	_	9.99	20.01	_	_
⊕ American Funds Fundamental Invs R6	-	9.00	29.01	_	_
⊕ American Funds Capital World Gr&Inc R6	-	9.00	38.01	_	_
⊕ American Funds Washington Mutual R6	-	8.00	46.00	-	-
⊕ American Funds Growth Fund of Amer R6	_	7.02	53.02	_	_
⊕ American Funds Invmt Co of Amer R6	-	7.00	60.02	-	-
⊕ American Funds AMCAP R6	-	7.00	67.01	_	_
⊕ American Funds Global Balanced R6	-	5.99	73.00	_	_
⊕ American Funds American Balanced R6	_	5.99	79.00	_	_

Total Holdings 16



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Wesley Phoa since 01-2020 Shannon Ward since 01-2021 Jessica Spaly since 01-2023 Raj Paramaguru since 01-2024 William Robbins since 01-2024

Quantitative Screens

Performance: The fund has finished in the Target-Date
 2065+ category's top three quartiles in 2 of the 3 years it's
 been in existence.

Management: The fund's management has been in place for 4 years.

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

Q Net Expense: The fund's expense ratio of 0.39 is 36.07% lower than the Target-Date 2065+ category average.

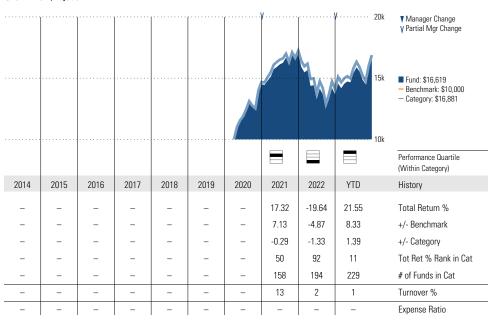
Morningstar Investment Management LLC Analysis

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.

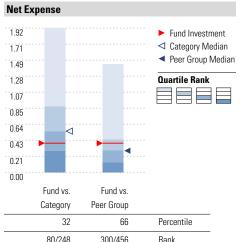
ESG Metrics

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

Growth of \$10,000

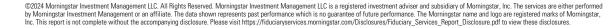






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	15.69	-	16.23
Sharpe Ratio	_	-	_
Tracking Error	-	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	-	_
Down Capture Ratio	_	-	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.97	17.11	17.78
Price/Book Ratio	3.35	2.23	2.50
Avg Eff Duration	6.49	_	9.29





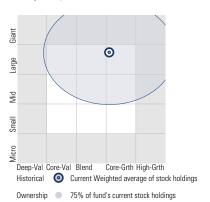
American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Fauity

Lquity			
13	30	31	Large
5	7	8	Mid
1	2	3	Small

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

Weight % >50 25-50 10-25 0-10 100

Asset Allocation as of 12-31-2023

Asset Class Net % Cat% US Stocks 59.62 44.70 Non-US Stocks 26.07 31.85 Bonds 8.55 11.09 Cash 5.18 1.54 Other 0.56 10.82 Total 100.00 100.00

Sec	ctor Weighting as of 12-3	31-2023													
		Fund	Bmark	Cat	Fun	b	▼ Ben	chmark	[] Ca	ategory	Avera	ge			
Ն	Cyclical	28.52	39.51	35.23											
ů.	Basic Materials	4.40	5.17	4.94											
-	Consumer Cyclical	11.66	11.03	10.92											
₽	Financial Services	11.12	16.29	15.94											
ŧ	Real Estate	1.34	7.02	3.43											
M	Sensitive	46.69	38.94	44.98											
	Communication Services	6.92	5.65	6.68											
•	Energy	4.47	4.93	5.19				_ :							
Ģ	Industrials	13.43	12.35	11.70											
2	Technology	21.87	16.01	21.41		-		- 1							
→	Defensive	24.77	21.56	19.80											
Ę	Consumer Defensive	6.80	6.82	6.22											
۲	Healthcare	15.93	11.59	11.21											
•	Utilities	2.04	3.15	2.37		,									
					0%	5	10	15	20	25	30	35	40	45	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds New Perspective R6		10.00	10.00		
-	_			_	_
⊕ American Funds SMALLCAP World R6	_	10.00	20.00	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	29.00	_	_
⊕ American Funds Capital World Gr&Inc R6	_	9.00	38.01	_	_
⊕ American Funds Washington Mutual R6	-	8.00	46.01	-	-
⊕ American Funds AMCAP R6	_	7.00	53.01	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.00	60.01	_	_
⊕ American Funds Invmt Co of Amer R6	-	7.00	67.01	_	_
€ American Funds Global Balanced R6	-	6.00	73.01	_	_
⊕ American Funds American Balanced R6	_	6.00	79.01	_	_

Total Holdings 16



American Funds American Balanced R6 RLBGX

Morningstar Category Moderate Allocation

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation 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 25.01 years.
- Net Expense: The fund's expense ratio of 0.25 is 75% lower than the Moderate Allocation category average.

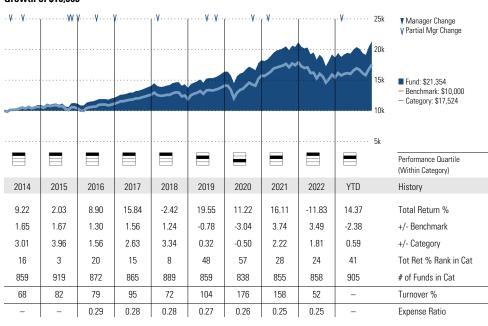
Morningstar Investment Management LLC Analysis

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

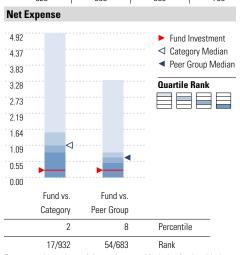
Metric	Rating	Updated
Sustainability Rating	2	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



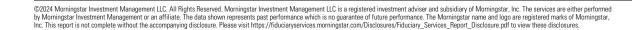


3-Year Risk Metrics



	Fund	Bmark	Cat
Alpha	-	-	_
Beta	-	-	-
R-Squared	-	-	-
Standard Deviation	12.01	-	12.19
Sharpe Ratio	-	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.63	20.07	20.57
Price/Book Ratio	3.63	3.06	3.30
Avg Eff Duration	6.18	5.80	5.25





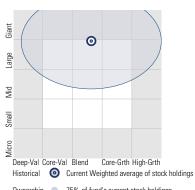
American Funds American Balanced R6 RLBGX

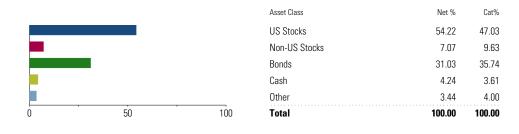
Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™





Bmark Cat Fund Fund Cyclical 24.83 31.82 30.41 æ. Basic Materials 3.85 3.59 3.64 Ownership 75% of fund's current stock holdings Consumer Cyclical 7.60 11.14 10.31 Financial Services 10.83 14 11 14 22 侖 Real Estate 2.55 2.98 2.24 Style Breakdown Fived Income 48.64 Sensitive 47.60 46.77 **Communication Services** 8.65 7.30 7.70 • Energy 7.65 4.30 5.12 Ф Industrials 11.00 10.70 10.63 Technology 21.34 25.30 23.32 26.53 20.59 Defensive 22.81 Consumer Defensive 9.48 6.24 6.13 Healthcare 14.68 11.88 13.76 Weight % Utilities 2.37 2.47 2.92 25-50 10-25 0-10 10 25 30 35 45

Asset Allocation as of 12-31-2023

Sector Weighting as of 12-31-2023

Lquity				I IXEU I	licollie		Quality
21	36	27	Large				High
5	6	4	Mid				Mid
0	1	0	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	_

>50

Top 10 Holdings	as of 12-31-2023
Nama	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	_	9.62	9.62	_	_
Cash And Other Assets Less Liablities	_	5.40	15.02	_	_
⊕ Microsoft Corp	_	4.24	19.26	57.96	Technology
⊕ Broadcom Inc	_	3.50	22.76	103.05	Technology
⊖ Cap Grp Cent Fd Ser Ii	-	3.44	26.20	-	-
→ UnitedHealth Group Inc	_	2.11	28.31	0.68	Healthcare
→ Philip Morris International Inc	_	1.99	30.30	-1.97	Consumer Defensive
The Home Depot Inc	-	1.38	31.68	12.36	Consumer Cyclical
	-	1.36	33.05	58.83	Communication Svc
Eli Lilly and Co	_	1.29	34.33	60.57	Healthcare

Total Holdings 2530



American Funds New Perspective R6 RNPGX

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

Portfolio Manager(s)

Robert Lovelace since 12-2000
Joanna Jonsson since 12-2005
Steven Watson since 12-2005
Brady Enright since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Barbara Burtin since 12-2018
Patrice Collette since 12-2018
Kohei Higashi since 12-2020
Anne-Marie Peterson since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 23.1 years.

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

✓ Net Expense: The fund's expense ratio of 0.42 is
60.75% lower than the Global Large-Stock Growth category
average.

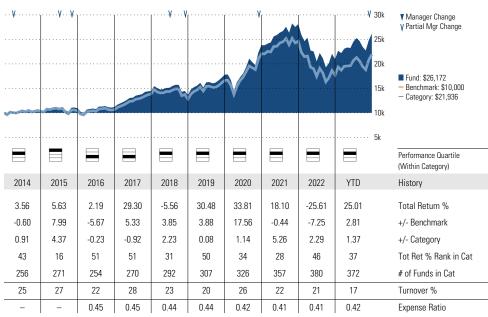
Morningstar Investment Management LLC Analysis

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

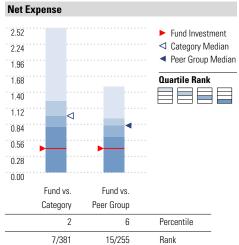
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	-
Beta	_	_	-
R-Squared	_	_	-
Standard Deviation	18.45	_	19.84
Sharpe Ratio	_	_	-
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.97	18.60	25.91
Price/Book Ratio	3.48	2.70	4.69
Geom Avg Mkt Cap \$B	117.31	121.33	172.21
ROE	27.91	25.71	28.69



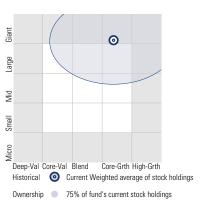


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

10)	30	47	Laige
2		5	6	MIN
0		0	0	JIIdii
Valu	е	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 12-31-2023

Asset Class	Net %	Cat%
US Stocks	50.58	58.60
Non-US Stocks	42.19	38.94
Bonds	0.00	0.01
Cash	7.22	2.04
Other	0.00	0.41

100.00

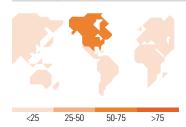
100.00

Sec	ctor Weighting as of 12-3	31-2023											
		Fund	Bmark	Cat	Fund	• E	Benchma	ark [Cate	gory Av	v <u>e</u> rage		
_Մ	Cyclical	29.33	33.19	28.30									
Å.	Basic Materials	5.17	4.39	2.74									
A	Consumer Cyclical	12.88	10.92	11.90									
æ	Financial Services	10.79	15.45	12.65									
fi	Real Estate	0.49	2.43	1.01	•								
W	Sensitive	46.18	46.26	50.39									
	Communication Services	7.70	7.40	8.27									
•	Energy	4.55	4.59	2.39									
Ф	Industrials	12.43	10.44	11.34			()						
	Technology	21.50	23.83	28.39					7				
→	Defensive	24.49	20.53	21.31									
Ħ	Consumer Defensive	5.61	6.67	4.68									
+	Healthcare	18.01	11.31	15.71									
•	Utilities	0.87	2.55	0.92	1								

100

Total

World Regions % Equity 12-31-2023



	Fund %	Cat %
Greater Asia	10.42	12.49
Japan	2.83	4.64
Australasia	0.10	0.19
Asia-4 Tigers	5.12	3.26
Asia-ex 4 Tigers	2.37	4.40
Not Classified	0.00	0.00

Americas	Fund % 59.28	Cat % 63.54	Greater Europe	Fund % 30.29	Cat % 23.96	Market Maturity	Fund %
North America Central/Latin	58.01 1.27	62.07	United Kingdom W euro-ex UK	5.41 24.43	4.42 19.19	Developed Markets Emerging Markets	96.07 3.93
,			Emrgng Europe Africa	0.00 0.45	0.02 0.33	Not Available	0.00

Top 10 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	4.55	4.55	57.96	Technology
Novo Nordisk A/S Class B	3.12	7.67	51.68	Healthcare
	2.33	10.00	194.13	Communication Svc
⊕ Tesla Inc ■	2.29	12.29	101.72	Consumer Cyclical
⊕ Broadcom Inc	2.14	14.43	103.05	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.11	16.54	_	Technology
Eli Lilly and Co	1.81	18.35	60.57	Healthcare
⊕ AstraZeneca PLC	1.38	19.73	_	Healthcare
ASML Holding NV	1.24	20.98	39.61	Technology
○ Capital Group Central Cash Fund	1.24	22.22	-	-

Total Holdings 326



American Funds Washington Mutual R6 RWMGX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 26.52 years.

× Style: The fund has landed in its primary style box — Large Blend — 60 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.27 is 64% lower than the Large Blend category average.

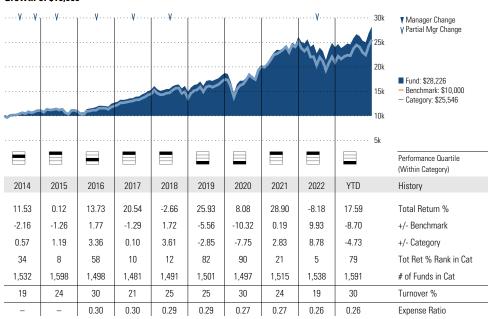
Morningstar Investment Management LLC Analysis

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

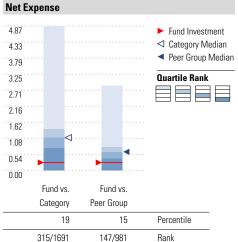
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



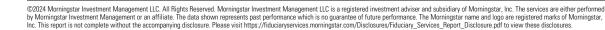




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3- Fear hisk Wietrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	15.15	_	17.04
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.52	23.61	22.67
Price/Book Ratio	3.41	4.19	4.67
Geom Avg Mkt Cap \$B	145.74	241.61	282.66
ROE	30.25	31.50	30.87





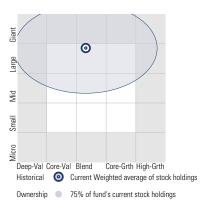
American Funds Washington Mutual R6 RWMGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

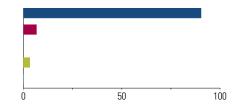
25	39	20	Luigo
7	8	2	IVIIG
0	0	0	OII GII

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 12-31-2023



Total	100.00	100.00
Other	0.03	1.24
Cash	3.12	1.50
Bonds	0.00	-0.53
Non-US Stocks	6.55	2.42
US Stocks	90.30	95.35
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-3	31-2023			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	26.43	28.24	28.24	
A	Basic Materials	3.17	2.19	2.75	
A	Consumer Cyclical	6.76	11.01	10.16	
P	Financial Services	14.64	12.52	13.17	
ŵ	Real Estate	1.86	2.52	2.16	
W	Sensitive	44.31	50.65	49.61	
0	Communication Services	5.58	8.58	8.09	
•	Energy	6.23	3.89	4.29	
Ф	Industrials	11.53	8.37	9.99	
	Technology	20.97	29.81	27.24	
→	Defensive	29.26	21.12	22.15	
Ħ	Consumer Defensive	8.28	6.11	6.37	
+	Healthcare	17.86	12.67	13.60	
•	Utilities	3.12	2.34	2.18	
					0% 5 10 15 20 25 30 35 40 45 50 55

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Broadcom Inc	6.12	6.12	103.05	Technology
⊕ Microsoft Corp	6.04	12.16	57.96	Technology
→ UnitedHealth Group Inc	3.31	15.46	0.68	Healthcare
⊖ Capital Group Central Cash Fund	2.92	18.39	_	-
⊖ Comcast Corp Class A	2.76	21.15	28.65	Communication Svc
→ Marsh & McLennan Companies Inc	2.63	23.78	16.07	Financial Services
∋ Eli Lilly and Co	2.35	26.13	60.57	Healthcare
	1.87	28.00	-12.85	Industrials
The Home Depot Inc	1.78	29.77	12.36	Consumer Cyclical
⊕ Philip Morris International Inc	1.78	31.55	-1.97	Consumer Defensive
→ JPMorgan Chase & Co	1.45	33.00	29.87	Financial Services
∋ Johnson & Johnson	1.38	34.38	-8.61	Healthcare
⊕ CVS Health Corp	1.37	35.75	-12.67	Healthcare
AbbVie Inc	1.34	37.09	-0.45	Healthcare
⊕ Intel Corp	1.32	38.42	92.92	Technology

Total Holdings 196



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.

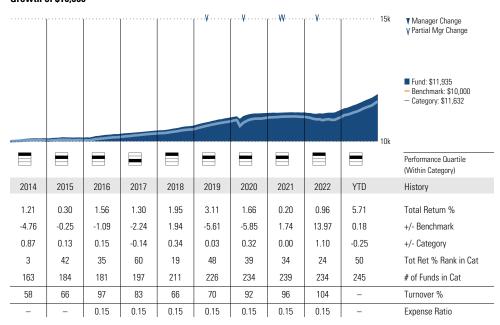
Morningstar Investment Management LLC Analysis

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.

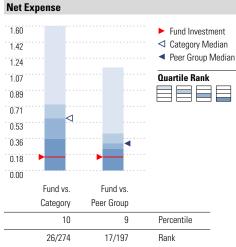
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wietrics			
	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



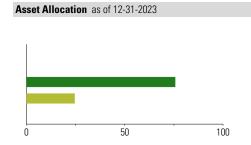
Baird Ultra Short Bond Institutional BUBIX

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



BlackRock High Yield Bond K BRHYX

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

Portfolio Manager(s)

Mitchell Garfin since 12-2009 Derek Schoenhofen since 12-2009 David Delbos since 12-2014

Quantitative Screens

Q Performance: The fund has finished in the High Yield
 Bond category's top three quartiles in 10 of the 10 years it's
 heap in existence.

Management: The fund's management has been in place for 14.01 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.51 is 43.33% lower than the High Yield Bond category average.

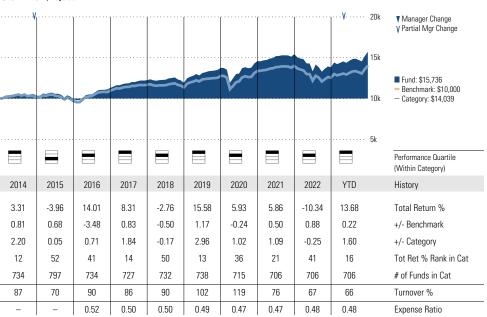
Morningstar Investment Management LLC Analysis

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

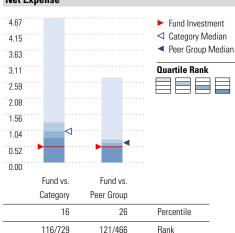
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







J-1 Cai Illak Mictilea			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	8.46	_	7.80
Sharpe Ratio	_	_	_
Tracking Error	_	-	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.32	-	3.13
Avg Eff Maturity	5.00	-	4.81



BlackRock High Yield Bond K BRHYX

Style Analysis as of 12-31-2023

Style Breakdown

Fixed Income

Quality

Signature

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	_	3.92
AA	0.00	_	0.38
А	0.16	_	0.26
BBB	7.18	_	5.90
BB	29.64	_	36.20
В	48.35	_	40.32
Below B	12.53	_	11.07
Not Rated	2 14	_	1 95

Asset Allocation as of 12-31-2023 Asset Class Net % Cat% US Stocks 0.46 0.81 Non-US Stocks 0.00 0.05 Bonds 100.00 95.08 Cash -6.98 2.63 Other 6.51 1.42 -50 50 100 Total 100.00 100.00

Morningstar Category

High Yield Bond

Morningstar Index

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 9095

ICE BofA US High Yield TR USD

1-2023			
Fund	Bmark	Cat	Fund • Benchmark [] Category Average
0.55	-	2.34	
0.00	_	0.98	
0.00	_	0.01	
0.02	_	0.02	
0.53	_	1.33	
91.95	-	90.22	<u> </u>
83.88	_	87.03	
6.85	_	2.35	
0.58	_	0.39	
0.64	_	0.45	
0.09	-	1.45	
0.00	_	0.11	
0.00	_	0.00	
0.00	_	0.04	
0.00	_	0.06	
0.00	_	0.11	
0.09	_	1.13	
0.00	_	0.00	
0.00	-	0.03	
2.24	-	4.06	
5.16	-	1.90	
	0.55 0.00 0.00 0.02 0.53 91.95 83.88 6.85 0.58 0.64 0.09 0.00 0.00 0.00 0.00 0.00 0.00 0.0	Fund Bmark 0.55 - 0.00 - 0.02 - 0.53 - 91.95 - 83.88 - 6.85 - 0.58 - 0.64 - 0.09 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 - 0.00 -	Fund Bmark Cat 0.55 — 2.34 0.00 — 0.98 0.00 — 0.01 0.02 — 0.02 0.53 — 1.33 91.95 — 90.22 83.88 — 87.03 6.85 — 2.35 0.58 — 0.39 0.64 — 0.45 0.09 — 1.45 0.00 — 0.11 0.00 — 0.04 0.00 — 0.04 0.00 — 0.04 0.00 — 0.11 0.09 — 1.13 0.00 — 0.01 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00

Top 10 Holdings as of 12-31-2023 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector 6.87 ☼ Cash Offset 6.87 ⊕ ICE: (CDX.NA.HY.41.V2) 12-2028 2.45 9.32 ⊖ iShares iBoxx \$ High Yield Corp Bd ETF 2.07 11.39 2.02 13.41 ⊕ EUR/USD Purchased 12-2023 1.63 15.04 **①** EUR/USD Purchased 12-2023 1.60 16.65 USD CASH(Committed) 12-2023 1.53 18.18 03-2026 1.39 19.57 ⊕ EUR/USD Purchased 12-2023 0.93 20.50 ⊕ EUR/USD Purchased 12-2023 0.91 21.41

Total Holdings 1550



Delaware Emerging Markets R6 DEMZX

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

Portfolio Manager(s)

Liu-Er Chen since 09-2006

Quantitative Screens

Performance: The fund has finished in the Diversified Emerging Mkts 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 17.28 years.

Net Expense: The fund's expense ratio of 1.12 is 0.88% lower than the Diversified Emerging Mkts category average.

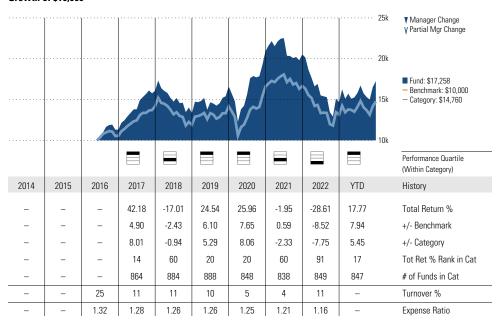
Morningstar Investment Management LLC Analysis

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.

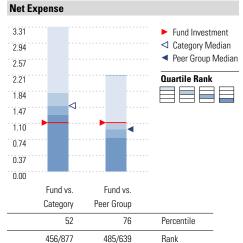
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	-	-
Beta	_	-	-
R-Squared	_	-	-
Standard Deviation	20.46	-	17.81
Sharpe Ratio	_	-	-
Tracking Error	_	-	-
Information Ratio	_	-	-
Up Capture Ratio	_	-	-
Down Capture Ratio	_	-	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.49	13.07	13.55
Price/Book Ratio	1.47	1.60	1.86
Geom Avg Mkt Cap \$B	61.39	35.77	44.99
ROE	12.52	16.28	19.08

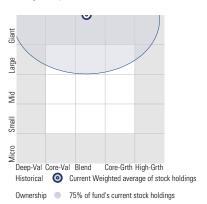


Delaware Emerging Markets R6 DEMZX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



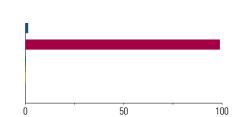
Style Breakdown

Equity

23	52	17	Large
3	3	1	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

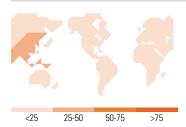


Asset Allocation as of 12-31-2023

Total	100.00	100.00
Other	0.00	0.11
Cash	0.01	1.82
Bonds	0.02	0.04
Non-US Stocks	98.76	94.87
US Stocks	1.22	3.18
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
Դ	Cyclical	17.47	44.05	43.10	
A	Basic Materials	4.97	8.04	6.20	
A	Consumer Cyclical	6.90	12.19	13.49	
,	Financial Services	5.29	22.19	21.71	
fi	Real Estate	0.31	1.63	1.70	
W	Sensitive	65.81	43.48	43.26	
	Communication Services	13.07	9.24	8.48	
ð	Energy	10.73	5.22	4.71	
¢	Industrials	0.81	6.73	6.85	
	Technology	41.20	22.29	23.22	
—	Defensive	16.71	12.47	13.65	
Ħ	Consumer Defensive	14.36	5.80	7.38	
٠	Healthcare	2.15	4.03	4.54	
•	Utilities	0.20	2.64	1.73	

World Regions % Equity 12-31-2023



	Fund %	Cat %
Greater Asia	83.11	73.55
Japan	0.00	0.06
Australasia	0.06	0.00
Asia-4 Tigers	43.08	27.02
Asia-ex 4 Tigers	39.97	46.47
Not Classified	0.00	0.00

Americas	Fund % 14.72	Cat % 15.81	Greater Europe	Fund % 2.17	Cat % 10.64	Market Maturity	Fund %
North America	1.22	2.94	United Kingdom	0.24	0.54	Developed Markets	44.67
Central/Latin	13.50	12.87	W euro-ex UK	0.00	1.80	Emerging Markets	55.33
			Emrgng Europe	1.53	1.77	Not Available	0.00
			Africa	0.40	6.53		

Top 10 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	11.81	11.81	_	Technology
SK Hynix Inc	7.47	19.29	_	Technology
Reliance Industries Ltd	6.18	25.46	_	Energy
Samsung Electronics Co Ltd	6.05	31.52	_	Technology
SK Square	5.74	37.25	_	Technology
MediaTek Inc	5.49	42.75	_	Technology
Tencent Holdings Ltd	4.15	46.89	_	Communication Svc
Kweichow Moutai Co Ltd Class A	3.63	50.52	_	Consumer Defensive
Wuliangye Yibin Co Ltd Class A	3.02	53.54	_	Consumer Defensive
Alibaba Group Holding Ltd ADR	3.00	56.54	-10.88	Consumer Cyclical

Total Holdings 122



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

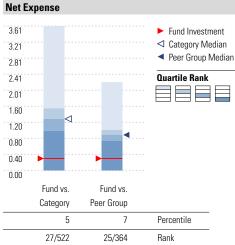
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

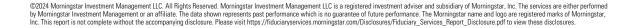




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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

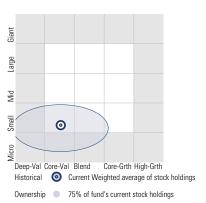
Morningstar Category Small Value

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



50

Asset Allocation as of 12-31-2023



		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
b	Cyclical	49.96	52.87	50.05	
ů.	Basic Materials	7.76	5.10	6.35	
4	Consumer Cyclical	16.36	10.91	14.59	
₽	Financial Services	24.82	24.11	23.02	
b	Real Estate	1.02	12.75	6.09	
M	Sensitive	40.32	30.99	37.51	
	Communication Services	2.11	2.22	1.87	
•	Energy	10.77	8.86	8.17	
\$	Industrials	19.30	12.49	18.00	
3	Technology	8.14	7.42	9.47	
→	Defensive	9.71	16.14	12.42	
Ę	Consumer Defensive	5.29	3.31	4.26	
ř	Healthcare	3.82	8.97	5.52	
?	Utilities	0.60	3.86	2.64	

100

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



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

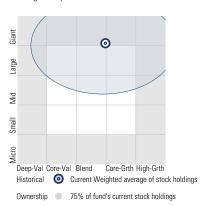


Growth of \$10,000

Fidelity 500 Index FXAIX

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

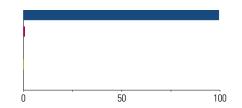
16	31	35	Large
6	9	3	MIG
0	0	0	Small

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



Hartford International Opportunities R6 IHOVX

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

Portfolio Manager(s)

Nicolas Choumenkovitch since 12-2006 Tara Stilwell since 03-2010

Quantitative Screens

Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 6 of the 9 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.7 is 19.54% lower than the Foreign Large Blend category average.

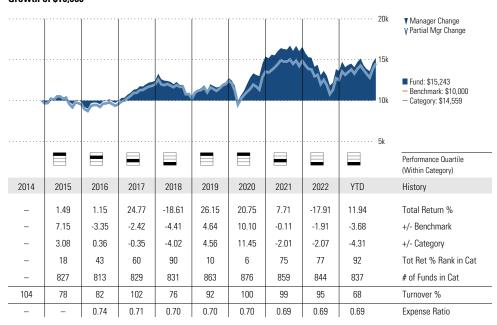
Morningstar Investment Management LLC Analysis

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

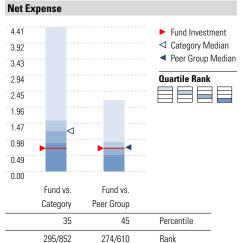
ESG Metrics

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

Growth of \$10,000

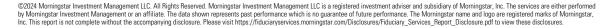






Fund	Bmark	Cat
-	-	-
_	-	-
_	-	-
16.85	_	17.19
_	_	-
_	_	-
_	_	-
-	-	-
-	-	-
	- -	

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.52	13.68	13.39
Price/Book Ratio	2.04	1.70	1.77
Geom Avg Mkt Cap \$B	73.66	45.04	56.58
ROE	20.37	17.63	20.30





Hartford International Opportunities R6 IHOVX

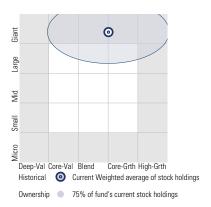
Morningstar CategoryForeign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

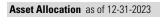
Equity

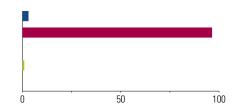
21	36	37	Large
2	2	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

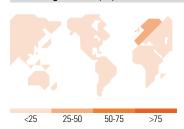




Total	100.00	100.00
Other	0.00	-0.47
Cash	0.75	1.96
Bonds	0.00	0.47
Non-US Stocks	96.34	94.60
US Stocks	2.92	3.44
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d	▼ Bend	chmark	[] Ca	ategory	Avera	ge	_	
Ն	Cyclical	34.53	41.95	38.88										
ů.	Basic Materials	6.54	7.98	7.04										
4	Consumer Cyclical	8.10	10.87	11.20										
P	Financial Services	19.26	20.90	18.89										
t	Real Estate	0.63	2.20	1.75	• [
M	Sensitive	45.51	37.68	37.81										
d	Communication Services	3.90	5.33	4.44		[]								
	Energy	6.85	5.71	5.45				_						
ф	Industrials	15.45	13.60	16.36			1							
3	Technology	19.31	13.04	11.56										
→	Defensive	19.95	20.37	23.30										
	Consumer Defensive	6.88	7.87	9.01										
٠	Healthcare	9.88	9.46	11.63										
0	Utilities	3.19	3.04	2.66										

World Regions % Equity 12-31-2023



Greater Asia	Fund % 31.09	Cat % 35.35	
Japan	12.49	19.01	
Australasia	0.29	4.85	
Asia-4 Tigers	7.22	6.48	
Asia-ex 4 Tigers	11.09	5.01	
Not Classified	0.00	0.00	

Americas	Fund % 11.79	Cat % 8.53	Greater Europe	Fund % 57.10	Cat % 56.11	Market Maturity	Fund %
North America	8.83	7.24	United Kingdom	18.33	13.74	Developed Markets	85.94
Central/Latin	2.96	1.29	W euro-ex UK	38.76	41.43	Emerging Markets	14.06
			Emrgng Europe	0.00	0.09	Not Available	0.00
			Africa	0.01	0.85		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	3.25	3.25	_	Technology
Samsung Electronics Co Ltd	3.08	6.33	_	Technology
Novartis AG Registered Shares	2.75	9.08	-	Healthcare
⊕ Tencent Holdings Ltd	2.61	11.69	-	Communication Svc
⊕ Shell PLC	2.45	14.13	-	Energy
AstraZeneca PLC	2.33	16.46	_	Healthcare
ASML Holding NV	2.25	18.71	-	Technology
Sony Group Corp	2.15	20.86	-	Technology
HSBC Holdings PLC	2.11	22.97	-	Financial Services
€ Rio Tinto PLC Registered Shares	2.07	25.05	_	Basic Materials

Total Holdings 88

JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 Shilpee Raina since 11-2021

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.38 years.
- Net Expense: The fund's expense ratio of 0.44 is 41.33% lower than the Large Blend category average.

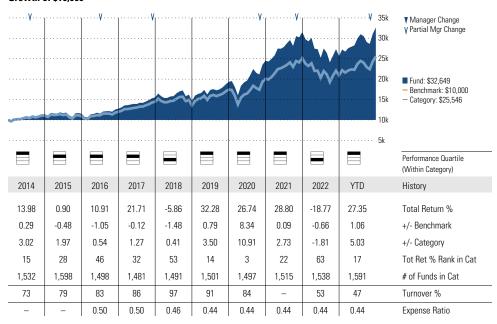
Morningstar Investment Management LLC Analysis

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.

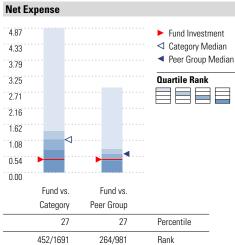
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

Growth of \$10,000



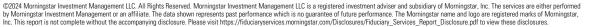




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	17.36	_	17.04
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	-
Down Capture Ratio	-	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.44	23.61	22.67
Price/Book Ratio	4.54	4.19	4.67
Geom Avg Mkt Cap \$B	255.52	241.61	282.66
ROE	31.40	31.50	30.87



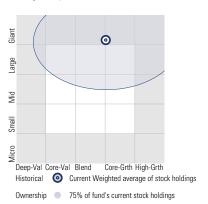


JPMorgan US Equity R6 JUEMX

Morningstar CategoryMorningstar Index■ Large BlendS&P 500 TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

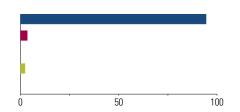
Equity

15	40	35	Large
3	5	2	M
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	1.24
Cash	2.23	1.50
Bonds	0.00	-0.53
Non-US Stocks	3.38	2.42
US Stocks	94.39	95.35
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	rk [Categ	jory Av	erage/		
Ն	Cyclical	28.34	28.24	28.24										
A.	Basic Materials	2.80	2.19	2.75										
A	Consumer Cyclical	10.20	11.01	10.16										
₽	Financial Services	13.58	12.52	13.17				0						
fi	Real Estate	1.76	2.52	2.16										
M	Sensitive	50.15	50.65	49.61										
	Communication Services	5.80	8.58	8.09										
ð	Energy	5.34	3.89	4.29										
Ф	Industrials	10.24	8.37	9.99							1			
	Technology	28.77	29.81	27.24										
→	Defensive	21.50	21.12	22.15										
=	Consumer Defensive	2.45	6.11	6.37		İ		_ :						
٠	Healthcare	14.81	12.67	13.60										
•	Utilities	4.24	2.34	2.18		1								

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	9.41	9.41	57.96	Technology
⊕ Apple Inc	5.48	14.90	48.91	Technology
⊕ Amazon.com Inc	4.00	18.90	80.88	Consumer Cyclical
⊕ UnitedHealth Group Inc	3.57	22.47	0.68	Healthcare
○ NVIDIA Corp	3.40	25.86	238.98	Technology
	2.86	28.72	58.32	Communication Svc
AbbVie Inc	2.84	31.57	-0.45	Healthcare
	2.81	34.38	194.13	Communication Svc
NXP Semiconductors NV	2.76	37.14	47.91	Technology
⊕ Coca-Cola Co	2.40	39.54	-4.46	Consumer Defensive
⊕ Wells Fargo & Co	2.40	41.93	22.35	Financial Services
⊕ NextEra Energy Inc	2.37	44.30	-25.11	Utilities
⊕ McDonald's Corp	2.31	46.62	14.88	Consumer Cyclical
	2.29	48.90	23.31	Financial Services
⊕ Deere & Co	2.25	51.15	-5.50	Industrials

Total Holdings 55



Loomis Sayles Global Bond N LSGNX

Morningstar Category Global Bond Morningstar Index

Bloomberg Gbl Agg Ex USD TR USD

Portfolio Manager(s)

David Rolley since 09-2000 Lynda Schweitzer since 02-2007 Scott Service since 12-2014

Quantitative Screens

Performance: The fund has finished in the Global 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 23.35 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.65 is 26.97% lower than the Global Bond category average.

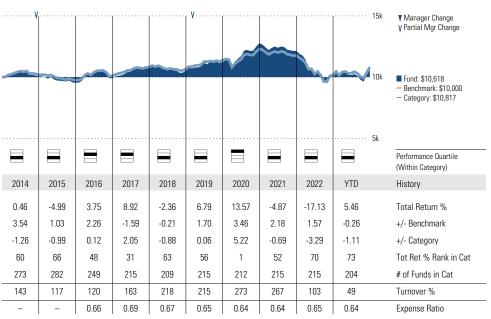
Morningstar Investment Management LLC Analysis

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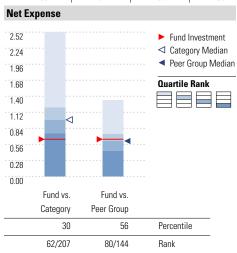
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023

Growth of \$10,000







3-Year hisk welrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	9.48	_	9.01
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.94	_	6.55
Avg Eff Maturity	8.43	_	10.12



Style Breakdown

Mod

Duration

Fixed Income

Style Analysis as of 12-31-2023

Quality High

Mid

W0

Loomis Sayles Global Bond N LSGNX

Asset Allocation as of 12-31-2023		
	Asset Class	Net %
	US Stocks	0.00
	Non-US Stocks	0.00
	Bonds	97.65
	Cash	2.20
	Other	0.16
0 50 100	Total	100.00

Morningstar Category

Global Bond

Morningstar Index

Bloomberg GbI Agg Ex USD TR USD

Cat%

0.08

0.08

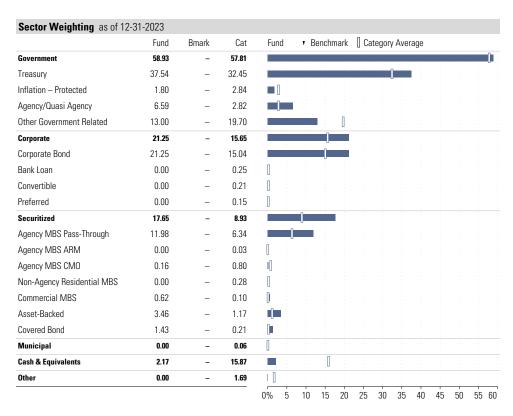
90.43

8.76

0.66

100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	40.91	_	19.28
AA	12.23	-	32.14
A	19.30	_	15.89
BBB	23.85	_	22.13
BB	3.85	_	5.35
В	0.00	_	1.57
Below B	0.00	_	0.52
Not Rated	-0.15	_	3.12



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	·			
⊕ 2 Year Treasury Note Future Mar 24	03-2024	4.23	4.23	_
⊕ Us 5yr Note (Cbt) Mar24 Xcbt 20240328	03-2024	3.03	7.26	_
Euro Bobl Future Dec 23	12-2023	2.11	9.37	_
South Africa (Republic of) 7%	02-2031	2.07	11.44	_
Germany (Federal Republic Of) 1%	08-2024	2.01	13.45	_
United States Treasury Notes 0.625%	07-2032	1.86	15.31	_
⊖ Fnma Pass-Thru I 3%	11-2051	1.65	16.97	_
⊖ Fnma Pass-Thru I 2%	05-2051	1.64	18.61	_
Germany (Federal Republic Of) 0.25%	08-2028	1.57	20.17	_
⊕ United States Treasury Notes 4.5%	11-2033	1.54	21.72	_

Total Holdings 247



MFS International Growth R6 MGRDX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 12 years.

Style: The fund has landed in its primary style box —
 Large Growth — 76.67 % of the time over the past three
 vears

Net Expense: The fund's expense ratio of 0.71 is
 30.39% lower than the Foreign Large Growth category average.

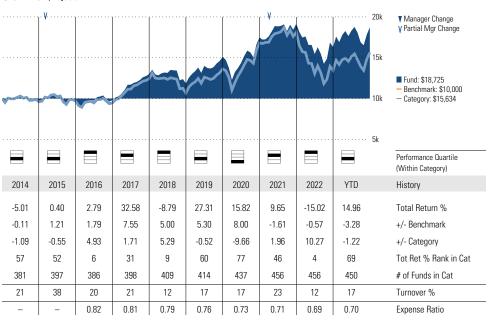
Morningstar Investment Management LLC Analysis

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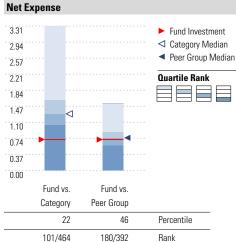
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	_	_	-
Beta	-	-	-
R-Squared	-	-	-
Standard Deviation	16.95	-	19.82
Sharpe Ratio	-	-	-
Tracking Error	-	-	-
Information Ratio	_	-	-
Up Capture Ratio	_	-	-
Down Capture Ratio	-	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.86	13.79	21.19
Price/Book Ratio	2.88	1.72	3.30
Geom Avg Mkt Cap \$B	59.79	50.39	64.62
ROE	18.16	18.88	24.42



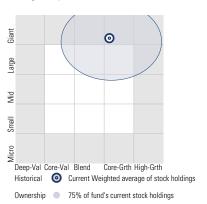


MFS International Growth R6 MGRDX

Morningstar CategoryMorningstar IndexForeign Large GrowthMSCI EAFE NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

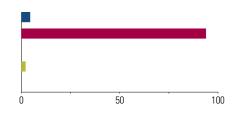
6	49	38	Large
1	4	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

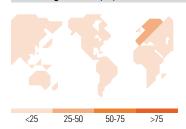
Asset Allocation as of 12-31-2023



Asset Class	Net %	Cat%
US Stocks	4.29	7.90
Non-US Stocks	93.76	88.63
Bonds	0.00	0.00
Cash	1.96	2.81
Other	0.00	0.66
Total	100.00	100.00

	ctor Weighting as of 12-3		р .	0.	-		ъ.		По.					
		Fund	Bmark	Cat	Fun	d	▼ Bench	ımark	Categ	ory Ave	rage		,	
Դ	Cyclical	33.78	39.87	35.43										
A.	Basic Materials	13.13	7.76	6.82										
A	Consumer Cyclical	10.74	10.94	13.60										
,	Financial Services	9.91	18.52	14.69					*					
æ	Real Estate	0.00	2.65	0.32	0	7						j		
W	Sensitive	38.15	34.60	42.15										
	Communication Services	2.77	4.06	3.13										
ð	Energy	1.21	4.44	3.61										
Ф	Industrials	18.57	16.69	17.97			•	V	0					
	Technology	15.60	9.41	17.44			· ·]	- 1				
→	Defensive	28.06	25.54	22.41										
	Consumer Defensive	13.09	9.33	7.95										
٠	Healthcare	14.60	12.97	13.84			- :							
•	Utilities	0.37	3.24	0.62	10	7								
_					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 12-31-2023



	Fund %	Cat %
Greater Asia	28.86	26.33
Japan	9.86	11.92
Australasia	1.14	1.56
Asia-4 Tigers	10.28	5.60
Asia-ex 4 Tigers	7.58	7.25
Not Classified	0.00	0.00

Americas	Fund % 12.41	Cat % 16.61	Greater Europe	Fund % 58.72	Cat % 57.07	Market Maturity	Fund %
North America	10.23	14.13	United Kingdom	10.19	12.56	Developed Markets	90.24
Central/Latin	2.18	2.48	W euro-ex UK	48.53	44.00	Emerging Markets	9.76
			Emrgng Europe Africa	0.00 0.00	0.04 0.47	Not Available	0.00

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
SAP SE	4.93	4.93	_	Technology
Nestle SA	3.99	8.92	_	Consumer Defensive
Roche Holding AG	3.77	12.69	-	Healthcare
Hitachi Ltd	3.75	16.44	_	Industrials
Schneider Electric SE	3.65	20.08	-	Industrials
Linde PLC	3.34	23.42	27.48	Basic Materials
Taiwan Semiconductor Manufacturing Co Ltd ADR	3.28	26.70	42.07	Technology
Lvmh Moet Hennessy Louis Vuitton SE	3.24	29.94	_	Consumer Cyclical
AIA Group Ltd	2.23	32.18	-	Financial Services
Amadeus IT Group SA	2.19	34.37	_	Consumer Cyclical

Total Holdings 91



PGIM Total Return Bond R6 PTROX

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Robert Tipp since 10-2002 Michael Collins since 11-2009 Richard Piccirillo since 12-2012 Gregory Peters since 03-2014 Matthew Angelucci since 09-2023 Tyler Thorn since 09-2023

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 21.18 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.39 is 47.3% lower than the Intermediate Core-Plus Bond category average.

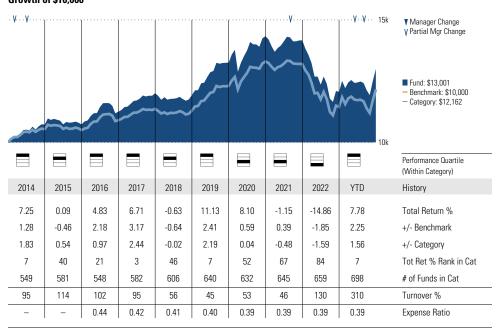
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance



Net Expe	ense		
4.71			► Fund Investment
4.19			Category Median
3.66			 Peer Group Median
3.14			Quartile Rank
2.62			
2.09			
1.57			
1.05			
0.52	.7	····▶ <mark>──</mark> ◀····	
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	14	39	Percentile
	99/724	244/627	Rank

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	_
R-Squared	-	_	-
Standard Deviation	7.76	_	7.49
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.02	4.43	6.18
Avg Eff Maturity	8.56	_	8.87



Mod Ext

Duration

PGIM Total Return Bond R6 PTRQX

Low

Ô	50	100	Total	100.00	100.00
			Other	1.80	1.18
			Cash	4.08	3.27
			Bonds	94.01	95.53
			Non-US Stocks	0.00	0.00
			US Stocks	0.11	0.03
			Asset Class	Net %	Cat%
Asset Alloca	tion as of 12-31-2023				

Morningstar Category

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	52.54	3.53	33.76
AA	6.73	74.59	26.40
A	10.67	10.82	11.24
BBB	17.16	8.32	17.98
BB	6.10	0.28	4.22
В	2.85	0.00	1.53
Below B	1.08	0.00	0.69
Not Rated	2.87	2.46	4.18

Sector Weighting as of 12-	31-2023											
	Fund	Bmark	Cat	Fund	7	Benchm	ark [] C	ategory	Average			
Government	7.45	-	26.88									
Treasury	6.07	_	17.06									
Inflation - Protected	0.00	_	0.43	1								
Agency/Quasi Agency	1.04	_	0.32	()								
Other Government Related	0.34	_	9.07	1								
Corporate	26.11	_	26.57									
Corporate Bond	24.36	_	25.83									
Bank Loan	0.73	_	0.26	0								
Convertible	0.00	_	0.06	0								
Preferred	1.02	_	0.42	0								
Securitized	39.37	_	38.22									
Agency MBS Pass-Through	12.19	_	24.69									
Agency MBS ARM	0.00	_	0.06									
Agency MBS CMO	1.91	_	2.83									
Non-Agency Residential MBS	0.31	_	0.23									
Commercial MBS	6.90	_	1.25									
Asset-Backed	18.06	_	9.16				:					
Covered Bond	0.00	_	0.00									
Municipal	0.47	_	0.49	[
Cash & Equivalents	3.95	_	5.70									
Other	22.63	_	1.99									
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Eur/Usd Fwd 20240119 0997	01-2024	4.49	4.49	_
Usd/Eur Fwd 20240119 0997	01-2024	4.35	8.84	_
Eur/Usd Fwd 20240119 Bnpafrpp	01-2024	4.03	12.87	_
Usd/Eur Fwd 20240119 Bnpafrpp	01-2024	3.94	16.81	_
Prudential Govt Money Mkt Fd	_	3.43	20.24	-
Eur/Usd Fwd 20240119 MsIngb2x	01-2024	2.61	22.84	_
Usd/Eur Fwd 20240119 Mslngb2x	01-2024	2.55	25.39	_
Federal National Mortgage Association 6%	01-2054	1.28	26.68	_
Gbp/Usd Fwd 20240119 Midlgb22	01-2024	1.18	27.86	_
Usd/Gbp Fwd 20240119 Midlgb22	01-2024	1.15	29.02	_

Total Holdings 3528



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.

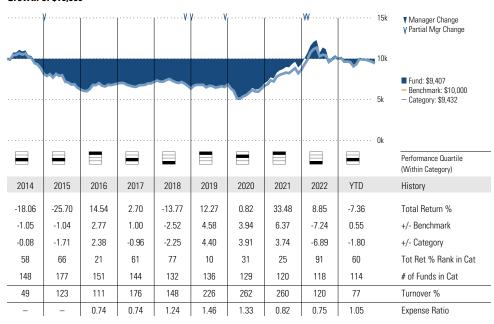
Morningstar Investment Management LLC Analysis

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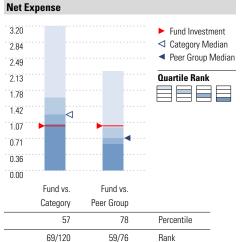
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	06-30-2023

Growth of \$10,000







3-Year hisk weirics			
	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

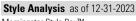


PIMCO Commodity Real Ret Strat Instl PCRIX

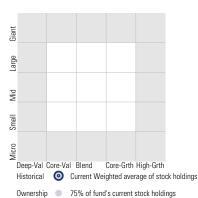
Morningstar Category Mo Commodities Broad Basket Blo

Morningstar Index

Bloomberg Commodity TR USD



Morningstar Style Box™





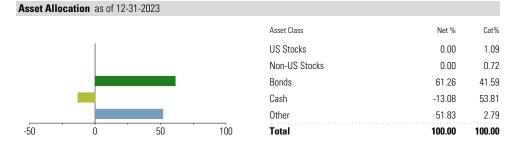
Equity



value biellu (

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Benchma	ark [Categ	jory Av	erage		
	Cyclical	-	-	44.68									
	Basic Materials	-	_	44.68									
	Consumer Cyclical	_	_	0.00	ĺ								
	Financial Services	_	_	0.00	0								
1	Real Estate	_	_	0.00									
•	Sensitive	-	-	51.07									
	Communication Services	_	_	0.00	Ò								
	Energy	_	_	48.94									
	Industrials	-	_	2.13									
	Technology	_	_	0.00	İ								
	Defensive	-	-	4.26									
	Consumer Defensive	_	_	4.26									
	Healthcare	_	_	0.00	į								
	Utilities	_	_	0.00	İ								

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	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	-	-
⊕ US Treasury Bond Future Dec 23	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	-	-
⊕ 10 Year Treasury Note Future Dec 23	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



Principal Real Estate Securities Fd R-6 PFRSX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Kelly Rush since 12-2000 Anthony Kenkel since 06-2012 Keith Bokota since 11-2013

Quantitative Screens

- Q Performance: The fund has finished in the Real Estate 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 23.08 years.
- Net Expense: The fund's expense ratio of 0.8 is 25.23% lower than the Real Estate category average.

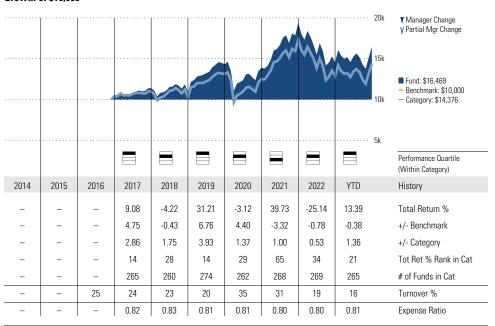
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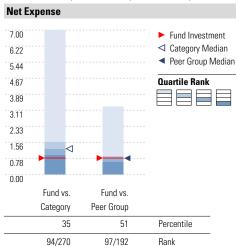
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	20.14	_	20.76
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.76	38.46	33.75
Price/Book Ratio	1.88	2.42	2.44
Geom Avg Mkt Cap \$B	20.96	9.35	33.46
ROE	8.22	9.56	14.91



Principal Real Estate Securities Fd R-6 PFRSX

Morningstar Category M Real Estate S8

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

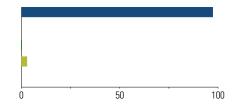
0	18	7	Large
1	57	0	Mid
6	8	4	Small

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	10.87
Cash	2.72	0.92
Bonds	0.02	3.00
Non-US Stocks	0.00	0.87
US Stocks	97.26	84.34
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
b	Cyclical	100.00	99.13	99.30			
à.	Basic Materials	0.00	0.00	0.04	Ĭ.		
•	Consumer Cyclical	0.58	0.13	1.73	io i		
<u></u>	Financial Services	0.00	0.00	0.27	Ď		
b	Real Estate	99.42	99.00	97.26			
NF	Sensitive	0.00	0.87	0.64	0		
	Communication Services	0.00	0.00	0.18	i i		
	Energy	0.00	0.00	0.02	<u> </u>		
}	Industrials	0.00	0.87	0.25	ď		
1	Technology	0.00	0.00	0.19	ĺ		
+	Defensive	0.00	0.00	0.06	ĺ		
Ţ	Consumer Defensive	0.00	0.00	0.00			
1	Healthcare	0.00	0.00	0.01	[
1	Utilities	0.00	0.00	0.05	1		

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc	7.04	7.04	21.33	Real Estate
Welltower Inc	6.58	13.61	41.28	Real Estate
Equinix Inc	6.48	20.09	25.17	Real Estate
Ventas Inc	5.34	25.43	14.63	Real Estate
⊕ Extra Space Storage Inc	4.95	30.38	13.34	Real Estate
AvalonBay Communities Inc	4.70	35.08	20.00	Real Estate
Digital Realty Trust Inc	4.67	39.75	39.08	Real Estate
VICI Properties Inc Ordinary Shares	4.37	44.12	3.36	Real Estate
American Tower Corp	4.18	48.30	4.94	Real Estate
Invitation Homes Inc	3.81	52.11	19.53	Real Estate
American Homes 4 Rent Class A	3.76	55.87	22.23	Real Estate
Sun Communities Inc	3.65	59.52	-3.94	Real Estate
Essex Property Trust Inc	3.44	62.96	21.36	Real Estate
Rexford Industrial Realty Inc	3.13	66.09	5.45	Real Estate
Alexandria Real Estate Equities Inc	3.08	69.17	-9.57	Real Estate

Total Holdings 41



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.86 years.

 Net Expense: The fund's expense ratio of 0.07 is 91.95% lower than the Foreign Large Blend category average.

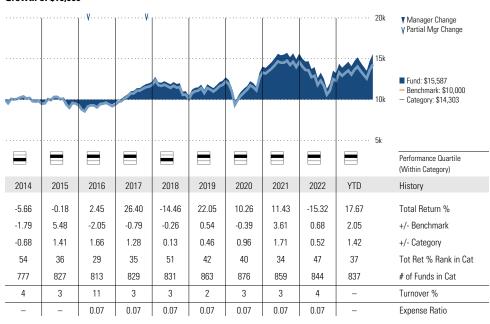
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000





Net Exp	ense		
4.41			► Fund Investment
3.92			Category Median
3.43			 Peer Group Median
2.94			Quartile Rank
2.45			
1.96			
1.47			
0.98			
0.49			
0.00		▶ ∢	
	Fund vs.	Fund vs.	
	Category	Peer Group	
	8	43	Percentile
	64/852	119/279	Rank

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

3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	17.84	-	17.19
Sharpe Ratio	_	-	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.69	13.68	13.39
Price/Book Ratio	1.58	1.70	1.77
Geom Avg Mkt Cap \$B	31.81	45.04	56.58
ROE	16.62	17.63	20.30



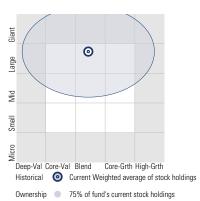
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

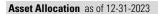
Equity

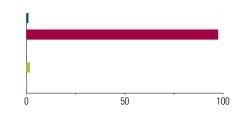
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6	8	5	MIN
1	2	1	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

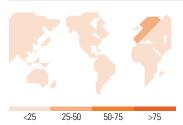




Asset Class	Net %	Cat%
US Stocks	0.82	3.44
Non-US Stocks	97.42	94.60
Bonds	0.00	0.47
Cash	1.58	1.96
Other	0.19	-0.47
Total	100.00	100.00

Sec	ctor Weighting as of 12-3	31-2023			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	41.06	41.95	38.88	
A	Basic Materials	7.95	7.98	7.04	
A	Consumer Cyclical	10.64	10.87	11.20	
,	Financial Services	19.03	20.90	18.89	
fi	Real Estate	3.44	2.20	1.75	
W	Sensitive	37.60	37.68	37.81	
	Communication Services	3.90	5.33	4.44	
ð	Energy	5.35	5.71	5.45	
Ф	Industrials	17.25	13.60	16.36	
	Technology	11.10	13.04	11.56	, , , , , , , , , , , , , , , , , , ,
→	Defensive	21.35	20.37	23.30	
Ħ	Consumer Defensive	7.68	7.87	9.01	
٠	Healthcare	10.67	9.46	11.63	
•	Utilities	3.00	3.04	2.66	
					0% 5 10 15 20 25 30 35 40

World Regions % Equity 12-31-2023



Greater Asia	Fund % 36.03	Cat % 35.35
Japan	21.10	19.01
Australasia	6.99	4.85
Asia-4 Tigers	7.76	6.48 5.01
Asia-ex 4 Tigers	0.18	5.01
Not Classified	0.00	0.00

Americas	Fund % 10.38	Cat % 8.53	Greater Europe	Fund % 53.58	Cat % 56.11	Market Maturity
North America Central/Latin	10.35 0.03	7.24 1.29	United Kingdom W euro-ex UK Emrgng Europe Africa	11.86 40.76 0.37 0.59	13.74 41.43 0.09 0.85	Developed Markets Emerging Markets Not Available

Top 10 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Novo Nordisk A/S Class B	1.45	1.45	_	Healthcare
⊕ Nestle SA	1.39	2.84	1.41	Consumer Defensive
⊕ ASML Holding NV	1.33	4.18	_	Technology
⊕ Samsung Electronics Co Ltd	1.29	5.46	_	Technology
	1.16	6.62	_	-
⊕ Toyota Motor Corp	0.98	7.60	38.16	Consumer Cyclical
Shell PLC	0.97	8.57	_	Energy
Novartis AG Registered Shares	0.94	9.51	_	Healthcare
⊕ Roche Holding AG	0.90	10.41	_	Healthcare
Lymh Moet Hennessy Louis Vuitton SE	0.90	11.31	_	Consumer Cyclical

Total Holdings 4027

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Fund %

99.41

0.59

Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

× Management: The fund's management team has been in place for less than three years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 83.87% lower than the Inflation-Protected Bond category average.

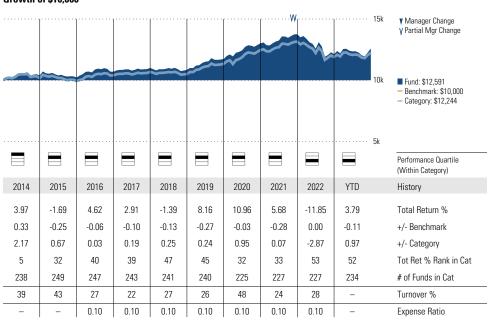
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen; however, the current manager has earned results consistent with those of his predecessor.

ESG Metrics

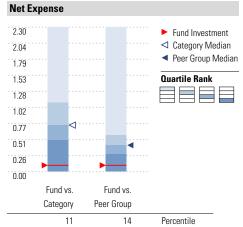
Metric	Rating	Updated
Sustainability Rating	3	11-30-2023

Growth of \$10,000



Trailing Performance





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

23/167

Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-	-	_
Beta	-	-	_
R-Squared	-	-	_
Standard Deviation	7.12	-	6.62
Sharpe Ratio	-	-	_
Tracking Error	_	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	-	_
Down Capture Ratio	_	-	_

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.48	4.52	6.01
Avg Eff Maturity	7.00	_	6.37



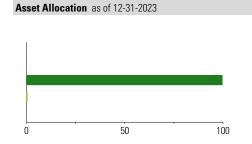
25/232

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD





Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.00
Bonds	99.62	97.18
Cash	0.38	1.81
Other	0.00	0.91
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.91	0.00	31.40
AA	0.00	99.60	66.93
A	0.00	0.00	0.44
BBB	0.00	0.00	0.54
BB	0.00	0.00	0.04
В	0.00	0.00	0.05
Below B	0.00	0.00	0.14
Not Rated	0.09	0.40	0.46

		Б							1 0						
	Fund	Bmark	Cat	Fund	T	Bencl	nmar	k [Cat	egor	γ Αι	/era	ge		
Government	99.62	_	90.21				-								
Treasury	2.21	_	0.25												
nflation – Protected	97.41	_	84.48				÷								
Agency/Quasi Agency	0.00	-	0.08												
Other Government Related	0.00	_	5.40												
Corporate	0.00	_	1.15	([
Corporate Bond	0.00	_	1.10	0											
Bank Loan	0.00	-	0.04												
Convertible	0.00	_	0.00	j i											
Preferred	0.00	_	0.01	Ó											
Securitized	0.00	-	3.65	1 []											
Agency MBS Pass-Through	0.00	_	1.35	(0											
Agency MBS ARM	0.00	_	0.00	İ											
Agency MBS CMO	0.00	_	0.25												
Non-Agency Residential MBS	0.00	_	0.09												
Commercial MBS	0.00	_	0.17												
Asset-Backed	0.00	_	1.62	[]											
Covered Bond	0.00	_	0.17												
Municipal	0.00	-	0.01												
Cash & Equivalents	0.38	-	4.88	1 [
Other	0.00	_	0.12												

3.02

2.95

29.28

32.23

Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ① United States Treasury Notes 3.58 3.58 United States Treasury Notes 3.52 7.10 United States Treasury Notes 3.38 10.49 United States Treasury Notes 3.23 13.71 United States Treasury Notes 16.93 3.22 ① United States Treasury Notes 3.15 20.09 United States Treasury Notes 3.09 23.18 United States Treasury Notes 3.08 26.26

Total Holdings 57

United States Treasury Notes

United States Treasury Notes

Top 10 Holdings as of 12-31-2023



Vanguard Mid-Cap Growth Index Admiral VMGMX

Growth of \$10,000

1.58

6.48

5

655

17

-0.58

0.72

40

21

0.07

-0.03

51

682

23

-3.44

-2.08

65

605

23

0.07

-0.85

1.05

46

601

25

0.07

-1.61

1.34

42

608

18

0.07

Morningstar Category Mid-Cap Growth

-2.12

-1.05

64

606

22

0.07

-2.73

1.77

34

603

Morningstar Index

Russell Mid Cap Growth TR USD

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Awais Khan since 07-2021 Aurélie Denis since 02-2023 Aaron Choi since 08-2023

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 team has been in place for less than three years.
- Style: The fund has landed in its primary style box Mid-Cap Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.07 is 93.4% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen. Although the managers on this fund are relatively recent additions, they are experienced at Vanguard, and the team-managed, wellestablished process of running index funds at Vanguard means that such changes are not concerning.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

...V...V 35k ▼ Manager Change V Partial Mgr Change Fund: \$26.214 Benchmark: \$10,000 15k - Category: \$23,233 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 13.48 -0.98 6.75 21.83 -5.60 33.86 34.48 20.48 -28.84 23.14 Total Return % -0.78 -1.11 7.75

-4.78

44

597

22

0.07

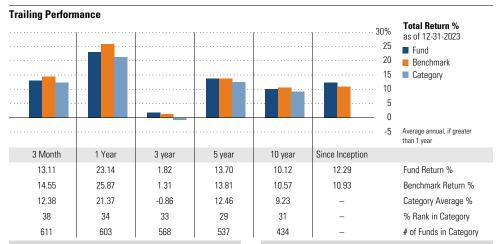
7.43

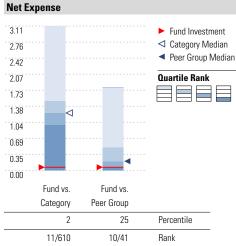
19

600

25

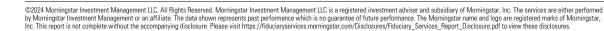
0.07





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	21.60	_	22.03
Sharpe Ratio	_	_	_
Tracking Error	-	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.77	26.78	27.96
Price/Book Ratio	5.18	8.34	5.61
Geom Avg Mkt Cap \$B	30.73	23.17	20.97
ROE	18.11	25.12	17.17





Vanguard Mid-Cap Growth Index Admiral VMGMX

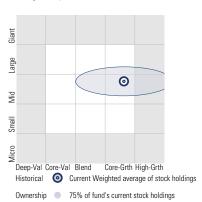
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

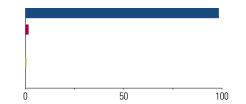
Lquity			
0	8	8	Large
3	34	46	Mid
0	0	0	Small

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	0.78
Cash	0.30	1.69
Bonds	0.00	0.11
Non-US Stocks	1.45	4.02
US Stocks	98.24	93.41
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ E	Bench	mark	Cate	gory A	vera	ge		
Դ	Cyclical	24.35	24.13	27.23										
ė.	Basic Materials	2.43	0.88	2.08										
A	Consumer Cyclical	8.68	12.82	12.24			٠							
ê	Financial Services	6.13	8.71	10.12										
t	Real Estate	7.11	1.72	2.79										
M	Sensitive	60.26	53.92	50.92										
	Communication Services	5.60	3.95	3.60										
ð	Energy	5.84	3.81	3.20										
Ģ	Industrials	17.89	18.22	17.15				ľ.						
	Technology	30.93	27.94	26.97										
-	Defensive	15.40	21.94	21.85										
	Consumer Defensive	1.88	2.80	2.66										
٠	Healthcare	12.94	18.68	18.66			ı							
•	Utilities	0.58	0.46	0.53	ĺ									

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Amphenol Corp Class A	1.84	1.84	31.31	Technology
⊕ Arista Networks Inc	1.82	3.65	94.07	Technology
⊕ TransDigm Group Inc	1.65	5.30	66.22	Industrials
⊕ Cintas Corp	1.62	6.92	34.55	Industrials
⊕ Motorola Solutions Inc	1.61	8.53	22.89	Technology
⊕ Welltower Inc	1.55	10.08	41.28	Real Estate
Microchip Technology Inc Microch	1.51	11.59	30.63	Technology
⊕ DexCom Inc	1.49	13.08	9.58	Healthcare
⊕ MSCI Inc	1.32	14.40	22.79	Financial Services
⊕ Copart Inc	1.31	15.71	60.95	Industrials
⊕ IQVIA Holdings Inc	1.31	17.02	12.93	Healthcare
⊕ Realty Income Corp	1.29	18.30	-4.65	Real Estate
⊕ Hess Corp	1.23	19.54	2.88	Energy
⊕ Old Dominion Freight Line Inc Ordinary Shares	1.23	20.77	43.40	Industrials
⊕ Cheniere Energy Inc	1.20	21.97	14.92	Energy

Total Holdings 153



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 William Coleman since 04-2016

Quantitative Screens

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

Management: The fund's management has been in place for 19.01 years.

Net Expense: The fund's expense ratio of 0.07 is 93.97% lower than the Small Growth category average.

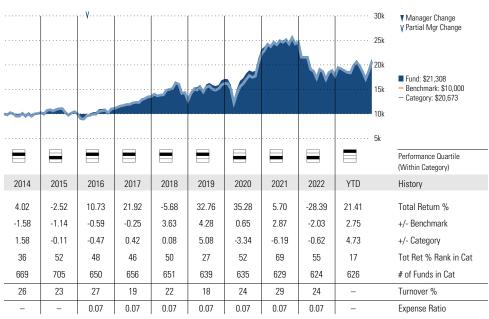
Morningstar Investment Management LLC Analysis

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

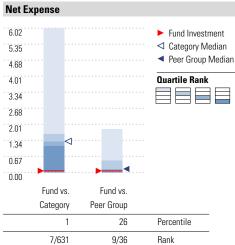
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	11-30-2023
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 12-31-2023 ■ Fund Benchmark Category 10 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 13.12 21.41 -2.78 10.54 7.86 11.36 12.75 18.66 -3.50 9.22 7.16 9.40 Benchmark Return % -2 29 10 99 8 09 11 49 16.68 Category Average % 24 17 58 54 53 % Rank in Category 631 626 592 555 433 # of Funds in Category



3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	_
R-Squared	-	_	_
Standard Deviation	21.73	_	21.94
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	-	_
Up Capture Ratio	-	-	_
Down Capture Ratio	-	-	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.77	21.91	26.28
Price/Book Ratio	3.91	3.98	3.80
Geom Avg Mkt Cap \$B	6.54	3.00	5.97
ROE	9.50	9.00	15.98



Vanguard Small Cap Growth Index Admiral VSGAX

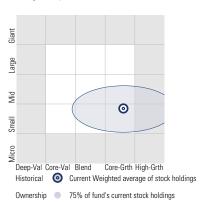
Morningstar Category

Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

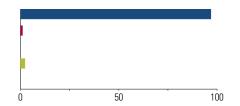
-quit,			
0	0	0	Large
0	15	26	Mid
5	22	32	Small

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	2.21	2.00
Bonds	0.00	0.03
Non-US Stocks	0.96	4.37
US Stocks	96.83	92.40
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2023			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
<u></u>	Cyclical	25.70	21.96	24.36	1
Å.	Basic Materials	2.29	4.57	3.08	
Д	Consumer Cyclical	12.99	10.05	10.83	
,	Financial Services	4.82	5.65	8.11	
fi	Real Estate	5.60	1.69	2.34	
W	Sensitive	52.12	49.40	51.10	
d	Communication Services	2.60	1.90	1.57	
ð	Energy	5.13	4.46	4.41	
Ф	Industrials	18.23	18.20	19.88	
	Technology	26.16	24.84	25.24	
-	Defensive	22.19	28.63	24.54	
Ħ	Consumer Defensive	3.67	4.87	4.60	
+	Healthcare	17.70	22.18	19.20	
•	Utilities	0.82	1.58	0.74	
					0% 5 10 15 20 25 30 35 40 45 50 5

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	1.92	1.92	_	_
→ PTC Inc	0.85	2.77	45.75	Technology
	0.83	3.60	20.71	Energy
⊕ Axon Enterprise Inc	0.79	4.39	55.69	Industrials
⊕ Entegris Inc ■	0.77	5.17	83.29	Technology
Deckers Outdoor Corp	0.74	5.91	67.46	Consumer Cyclical
→ Vertiv Holdings Co Class A	0.71	6.62	251.79	Industrials
⊕ DraftKings Inc Ordinary Shares - Class A	0.64	7.25	209.48	Consumer Cyclical
Graco Inc	0.63	7.89	30.39	Industrials
⊕ Dynatrace Inc Ordinary Shares	0.62	8.51	42.79	Technology
⊖ Lennox International Inc	0.62	9.12	88.89	Industrials
○ Nordson Corp ○	0.58	9.71	12.24	Industrials
⊕ Exact Sciences Corp	0.58	10.28	49.42	Healthcare
→ Watsco Inc Class A	0.57	10.86	75.73	Industrials
	0.57	11.43	77.36	Technology

Total Holdings 641



Removed

Morningstar Category M

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Western Asset Core Plus Bond IS WAPSX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.42 is 43.24% lower than the Intermediate Core-Plus Bond category average.

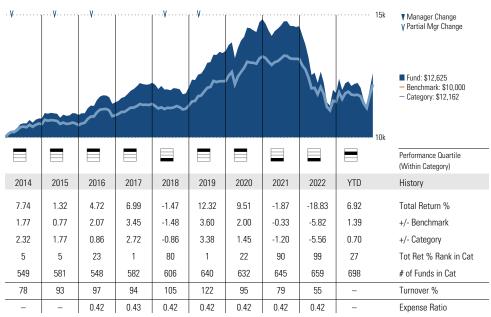
Morningstar Investment Management LLC Analysis

Although this fund is led by an experienced management team that has guided the fund through a variety of return extremes (including positive ones), we have lost confidence in this fund's worthiness for this program. A variety of missteps over the course of multiple market cycles and an inconsistent record regarding risk management are significant weaknesses here. Although the fund's long-term returns appear strong relative to peers, the fund's Morningstar Risk rating is High and performance consistency has been weak—indeed, the fund's trailing three- and five-year returns land in the category's bottom quartile.

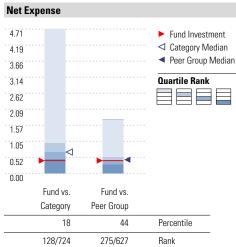
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023

Growth of \$10,000







3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	-	-	-
Beta	-	-	-
R-Squared	-	-	-
Standard Deviation	10.53	-	7.49
Sharpe Ratio	-	-	-
Tracking Error	-	-	-
Information Ratio	-	-	-
Up Capture Ratio	_	_	_
Down Capture Ratio	-	-	-

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.61	4.43	6.18
Avg Eff Maturity	13.44	-	8.87

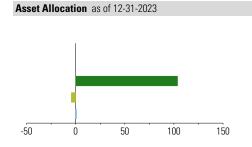


Removed

Western Asset Core Plus Bond IS WAPSX

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







Credit Rating Breakdown	Fund	Bmark	Cat
AAA	43.02	3.53	33.76
AA	5.25	74.59	26.40
A	15.12	10.82	11.24
BBB	24.21	8.32	17.98
BB	6.41	0.28	4.22
В	1.80	0.00	1.53
Below B	0.97	0.00	0.69
Not Rated	3.22	2.46	4.18

Sector Weighting as of 12-	31-2023											
	Fund	Bmark	Cat	Fund	•	Benchm	ark [] C	ategory	Average			
Government	8.32	-	26.88									
Treasury	6.94	_	17.06									
Inflation – Protected	0.90	_	0.43	0								
Agency/Quasi Agency	0.19	_	0.32	[]								
Other Government Related	0.29	_	9.07	1								
Corporate	33.67	-	26.57									
Corporate Bond	30.64	_	25.83									
Bank Loan	2.69	_	0.26									
Convertible	0.05	_	0.06									
Preferred	0.29	_	0.42	0								
Securitized	37.93	-	38.22									
Agency MBS Pass-Through	25.79	_	24.69									
Agency MBS ARM	0.25	_	0.06									
Agency MBS CMO	3.87	_	2.83									
Non-Agency Residential MBS	1.27	_	0.23									
Commercial MBS	3.15	_	1.25									
Asset-Backed	3.60	_	9.16									
Covered Bond	0.00	_	0.00									
Municipal	0.02	_	0.49	1								
Cash & Equivalents	3.05	_	5.70									
Other	17.00	-	1.99			:						
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Trade Date Cash	_	6.10	6.10	_
⊕ Fx Fut Jpn Yen Curr Fut Dec23	12-2023	2.57	8.67	_
⊕ Fx Fut Jpn Yen Curr Fut Dec23	12-2023	2.57	11.24	_
⊕ Usd/Aud Ffx Due 102023-Cross	10-2023	2.56	13.80	_
⊕ Usd/Aud Ffx Due 102023	10-2023	2.48	16.28	-
⊕ Cad/Usd Ffx Due 102023	10-2023	2.12	18.40	_
⊕ Usd/Gbp Ffx Due 102023-Cross	10-2023	2.08	20.48	_
⊕ Western Asset Prem Instl Govtt Rsrv Pref	_	2.08	22.56	_
⊕ Cad/Usd Ffx Due 102023-Cross	10-2023	2.08	24.64	_
⊕ Usd/Gbp Ffx Due 102023	10-2023	1.98	26.61	_

Total Holdings 3017

