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.

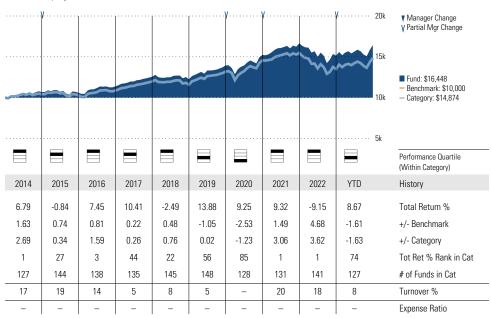
Morningstar Investment Management LLC Analysis

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.

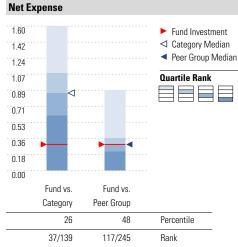
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023

Growth of \$10,000

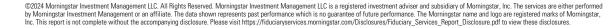






J-1 Cai Tilok Mictiles			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	_	_	_
Standard Deviation	8.78	_	8.60
Sharpe Ratio	_	_	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

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

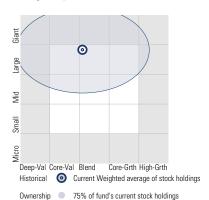
Quality High Mid Low

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

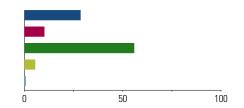
Fixed Income

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 Instant Funda & Association		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.

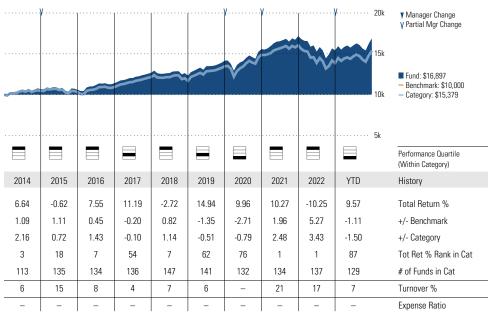
Morningstar Investment Management LLC Analysis

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.

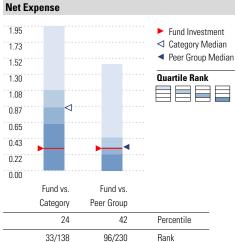
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	11-30-2023

Growth of \$10,000





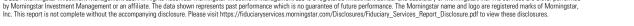


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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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

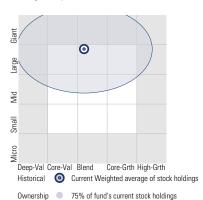
Quality High MidLow

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

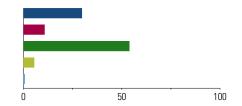
Duration

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	_	_
	_	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.

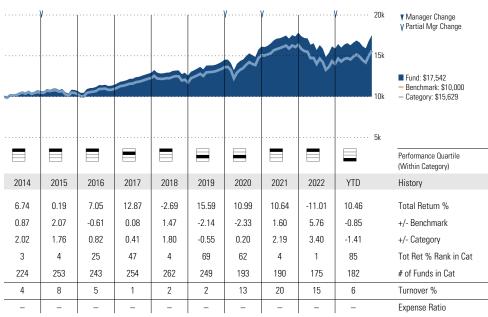
Morningstar Investment Management LLC Analysis

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.

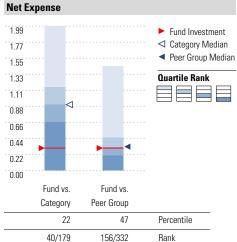
ESG Metrics

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

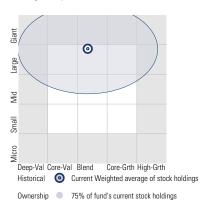
Low

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

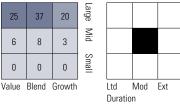
Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity 20 37 25 3 6 8



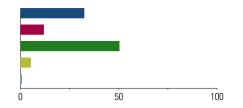
Fixed Income

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.

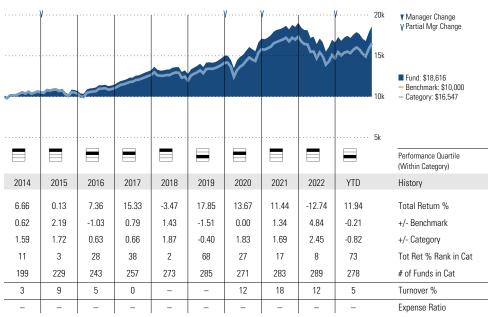
Morningstar Investment Management LLC Analysis

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.

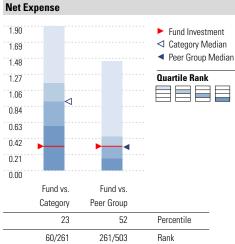
ESG Metrics

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

Growth of \$10,000

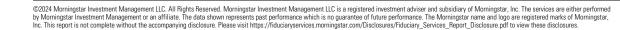






3-1 cai hisk intenics			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	_
R-Squared	-	_	_
Standard Deviation	10.75	_	11.01
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	_	_	-
Down Capture Ratio	-	_	-

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

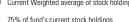
Style Analysis as of 12-31-2023

Morningstar Style Box™



Large

Mid



Style Breakdown

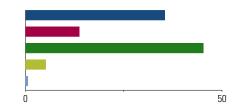
Lquity		
22	36	24
5	8	4
0	1	1



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

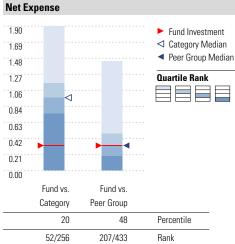
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55

273

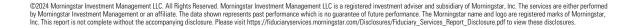
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Fund	Bmark	Cat
-	_	-
-	_	-
-	_	-
12.02	_	12.29
_	_	-
_	_	-
_	_	-
_	_	-
-	_	-
	-	

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						



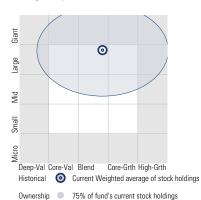


American Funds 2030 Trgt Date Retire R6 RFETX

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

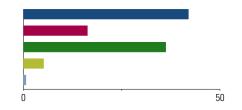
Michael Company

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

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
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

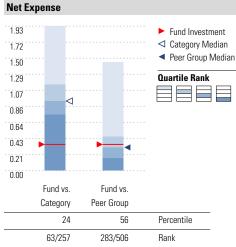
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

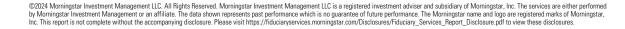
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$21.886 Benchmark: \$10,000 Category: \$18,656 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 7.02 0.59 8.00 21.04 -5.14 23.29 17.55 15.54 -16.24 16.90 Total Return % 3.17 -2.07 2.52 1.68 0.25 4.17 1.91 1.51 2.07 1.22 +/- Benchmark 1.90 1.25 0.68 1.78 2.35 0.43 2.61 3.51 1.78 0.66 +/- Category 11 1 41 3 6 21 5 11 24 40 Tot Ret % Rank in Cat 191 220 234 246 263 276 273 # of Funds in Cat 260 270 273 1 5 3 0 9 17 6 1 Turnover %





3-Tear hisk wieurcs			
	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						



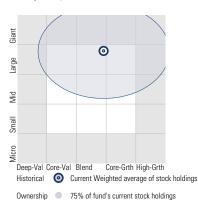


American Funds 2035 Trgt Date Retire R6 RFFTX

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

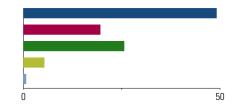
Lquity			
17	32	28	Large
5	7	6	Mid
1	2	2	Small

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

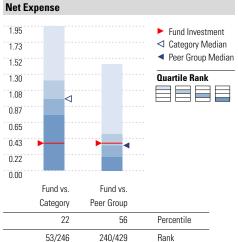
263

4

264

1





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								



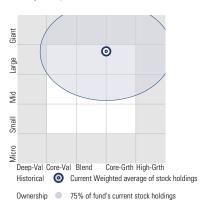


American Funds 2040 Trgt Date Retire R6 RFGTX

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

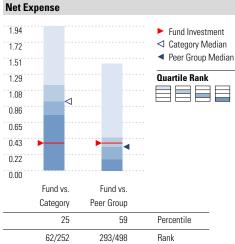
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275

267

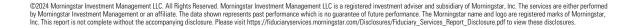
2





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								





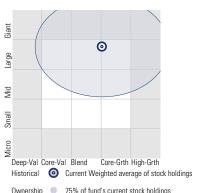
American Funds 2045 Trgt Date Retire R6 RFHTX

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 %

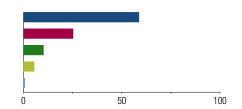
Equity			
15	31	30	Large
5	7	7	Mid
1	2	2	Small



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.

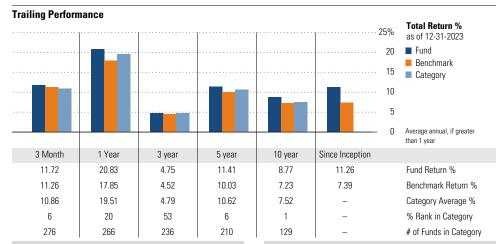
Morningstar Investment Management LLC Analysis

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



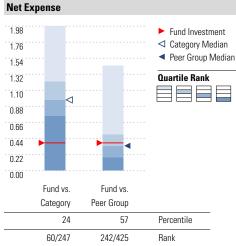
4

14

2

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		

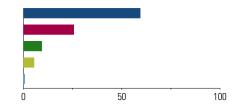
Value Blend Growth

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

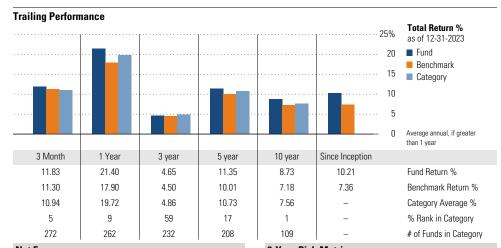
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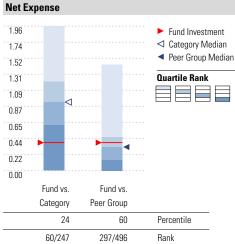
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1

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



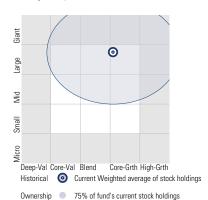
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 12-31-2023

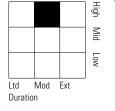
Morningstar Style Box™



Style Breakdown

Equity 31 13 31 8 5

Large Mid2 2 1 Value Blend Growth



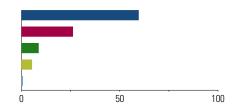
Quality

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

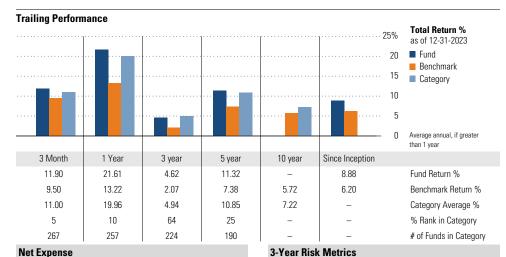
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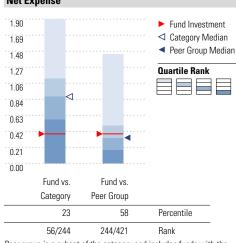
0.60

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

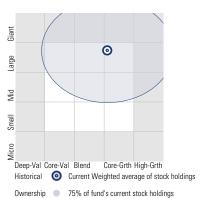
Quality High MidLow

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 %

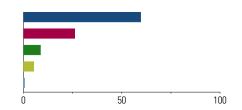
Equity				Fixed	Income
13	30	31	Large		
5	7	8	Mid		
1	2	3	Small		
Value	Blend	Growth		Ltd	Mod

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.

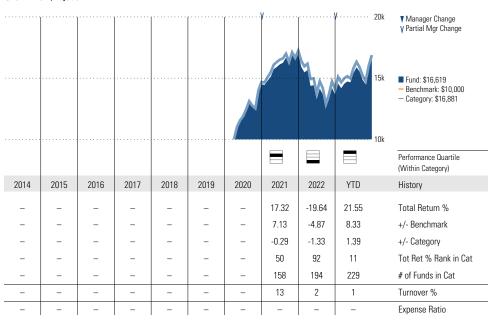
Morningstar Investment Management LLC Analysis

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.

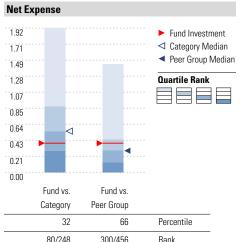
ESG Metrics

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

Growth of \$10,000

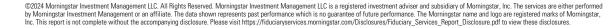






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	15.69	-	16.23
Sharpe Ratio	_	-	_
Tracking Error	-	-	_
Information Ratio	_	-	_
Up Capture Ratio	_	-	_
Down Capture Ratio	_	-	_

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





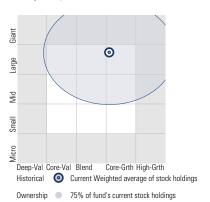
American Funds 2065 Trgt Date Retire R6 RFVTX

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.

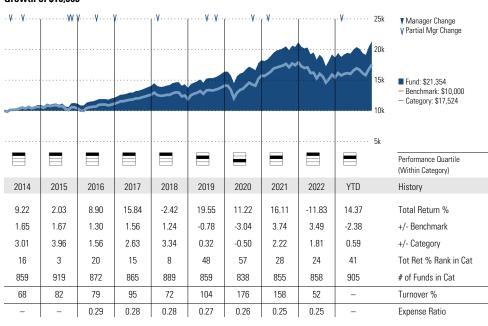
Morningstar Investment Management LLC Analysis

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

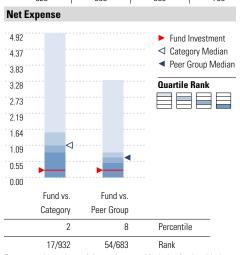
Metric	Rating	Updated
Sustainability Rating	2	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



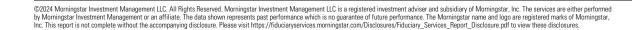


3-Year Risk Metrics



	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





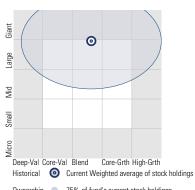
American Funds American Balanced R6 RLBGX

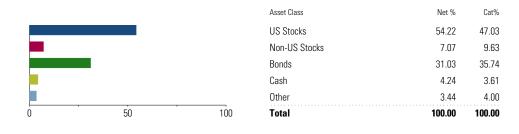
Morningstar Category Morningstar Index Moderate Allocation

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 Growth Fund of Amer R6 RGAGX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Donald O'Neal since 11-1993

J. Frank since 11-2001

Lawrence Solomon since 05-2010

Carl Kawaja since 11-2010

Martin Romo since 11-2010

Mark Casey since 11-2012

Alan Wilson since 11-2012

Anne-Marie Peterson since 07-2013

Christopher Buchbinder since 11-2013

Joanna Jonsson since 03-2016

Alex Popa since 10-2016

Andraz Razen since 03-2020

Julian Abdey since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 30.18 years.

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

Net Expense: The fund's expense ratio of 0.3 is 67.74% lower than the Large Growth category average.

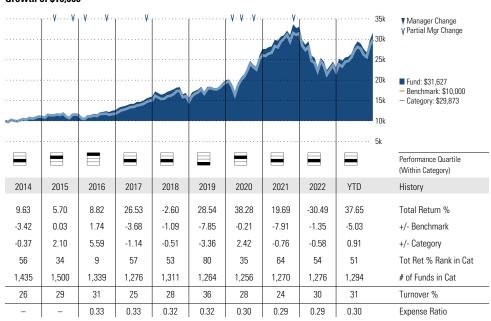
Morningstar Investment Management LLC Analysis

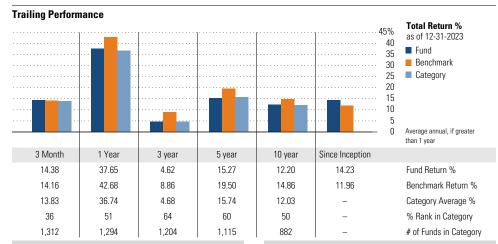
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

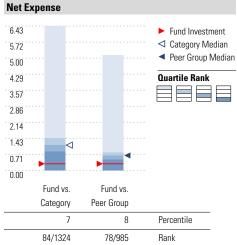
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	04-07-2022

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	19.92	-	21.31
Sharpe Ratio	_	-	_
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.04	33.00	31.29
Price/Book Ratio	4.79	10.90	8.04
Geom Avg Mkt Cap \$B	136.67	427.90	440.36
ROE	26.32	40.31	34.88



American Funds Growth Fund of Amer R6 RGAGX

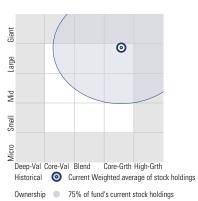
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

5	24	48	Large
5	5	9	Mid
1	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2023



		Fund	Bmark	Cat	Fund	•	Benc	hmark	٦	Cate	iorv A	verac	ne.		
ŀ	Cyclical	28.69	23.41	25.84											
ė.	Basic Materials	2.47	0.65	1.27	i										
A	Consumer Cyclical	17.98	15.72	14.45											
.	Financial Services	8.19	6.09	8.88	7										
æ	Real Estate	0.05	0.95	1.24	i										
M	Sensitive	54.61	61.76	57.71											
₫	Communication Services	12.87	11.36	11.14											
•	Energy	5.36	0.50	1.52											
Ģ	Industrials	11.25	5.21	6.11											
	Technology	25.13	44.69	38.94									1		
→	Defensive	16.71	14.83	16.45											
	Consumer Defensive	2.30	4.14	3.10	[]										
ř	Healthcare	13.79	10.63	13.04		- 1	0								
2	Utilities	0.62	0.06	0.31	Ĭ										

100

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	6.32	6.32	_	_
Microsoft Corp	5.57	11.89	57.96	Technology
	4.28	16.17	194.13	Communication Svc
Amazon.com Inc	3.09	19.26	80.88	Consumer Cyclical
⊖ Broadcom Inc	2.90	22.16	103.05	Technology
Tesla Inc Tesla I	2.53	24.69	101.72	Consumer Cyclical
─ UnitedHealth Group Inc	2.04	26.72	0.68	Healthcare
	2.02	28.75	58.83	Communication Svc
	1.92	30.66	58.32	Communication Svc
⊖ Eli Lilly and Co	1.66	32.32	60.57	Healthcare
	1.66	33.98	23.31	Financial Services
Netflix Inc	1.59	35.57	65.11	Communication Svc
→ NVIDIA Corp	1.47	37.04	238.98	Technology
⊖ General Electric Co	1.41	38.45	70.34	Industrials
Airbnb Inc Ordinary Shares - Class A	1.31	39.77	59.23	Consumer Cyclical

Total Holdings 357



American Funds New World R6 RNWGX

Morningstar Category Morning Diversified Emerging Mkts MSCI E

Morningstar Index MSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Bradford Freer since 01-2017
Akira Shiraishi since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019

Quantitative Screens

Dawid Justus since 01-2020

Piyada Phanaphat since 01-2020

Matt Hochstetler since 01-2024

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.56 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 49.56% lower than the Diversified Emerging Mkts category average.

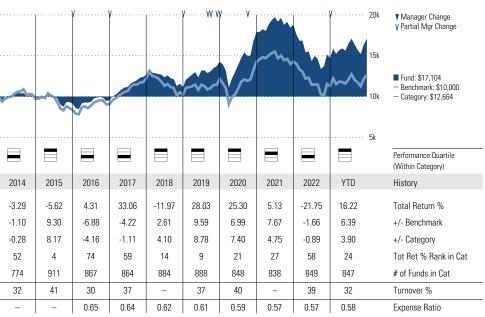
Morningstar Investment Management LLC Analysis

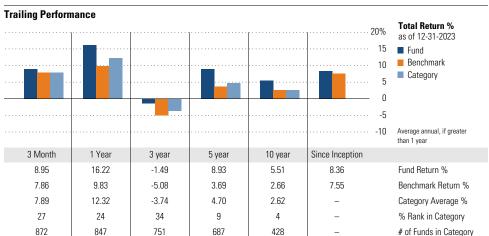
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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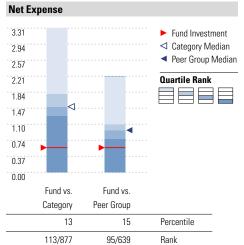
ESG Metrics

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

Growth of \$10,000







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

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

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



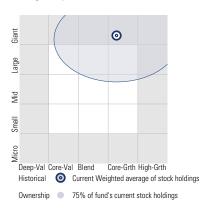


American Funds New World R6 RNWGX

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

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

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

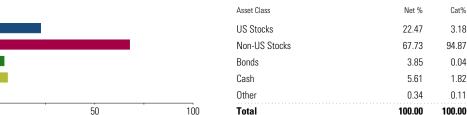
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

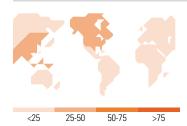


Asset Allocation as of 12-31-2023



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

World Regions % Equity 12-31-2023



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

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

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

Total Holdings 586

Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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.

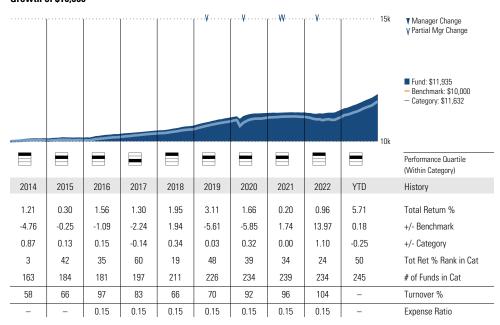
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
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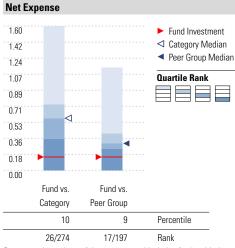
ESG Metrics

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

Growth of \$10,000







3-Year 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





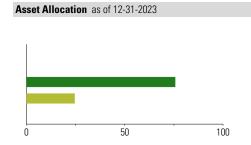
Baird Ultra Short Bond Institutional BUBIX

Morningstar CategoryMorningUltrashort BondBlooms

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										
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 - 1.76	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 Total Return K MPHQX

Growth of \$10,000

4

549

750

23

581

1,015

55

548

841

0.39

44

582

806

0.39

57

606

734

0.64

28

640

574

0.37

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Rick Rieder since 08-2010 David Rogal since 01-2017 Chi Chen since 10-2022

Quantitative Screens

Q Performance: The fund has finished in the Intermediate Core-Plus 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 13.41 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 48.65% 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	3	11-30-2023
ESG Commitment	2-Basic	02-15-2022

▼ Manager Change V Partial Mgr Change Fund: \$12,608 Benchmark: \$10,000 - Category: \$12,162 10k Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 8.18 0.41 3.51 4.32 -0.82 9 89 9.08 -0.68 -14.14 6.03 Total Return % -0.14 1.17 -1.13 2.21 0.86 0.78 -0.83 1.57 0.86 0.50 +/- Benchmark -0.21 0.95 -0.87 2.76 0.86 -0.35 0.05 1.02 -0.01 -0.19 +/- Category

29

632

556

0.37

45

645

459

0.38

67

659

289

0.38

61

698

380

0.37

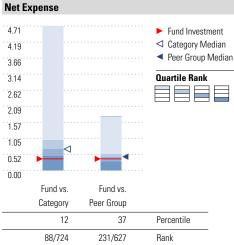
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





3-Year Risk Metrics			
	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	6.76	4.43	6.18
Avg Eff Maturity	9.02	_	8.87



BlackRock Total Return K MPHQX

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

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

i ixeu ii	lcome		Quality 王 9
			Mid
			Low
Ltd Duratio		Ext	

-50	0	50	100	150

Asset Allocation as of 12-31-2023

Asset Class	Net %	Cat%
US Stocks	0.18	0.03
Non-US Stocks	0.04	0.00
Bonds	104.99	95.53
Cash	-5.53	3.27
Other	0.32	1.18
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	6.40	3.53	33.76
AA	59.05	74.59	26.40
A	8.30	10.82	11.24
BBB	14.27	8.32	17.98
BB	1.57	0.28	4.22
В	1.08	0.00	1.53
Below B	1.08	0.00	0.69
Not Rated	8.25	2.46	4.18

Sector Weighting as of 12-														
	Fund	Bmark	Cat	Fund		▼ Ben	chmark	[] Ca	ategory	Avera	ge			
Government	22.36	-	26.88											
Treasury	22.21	_	17.06											
Inflation - Protected	0.10	-	0.43											
Agency/Quasi Agency	0.03	_	0.32	0										
Other Government Related	0.02	_	9.07	į										
Corporate	22.47	-	26.57						I [
Corporate Bond	20.61	-	25.83											
Bank Loan	1.68	-	0.26											
Convertible	0.10	-	0.06											
Preferred	0.08	_	0.42											
Securitized	49.55	-	38.22											
Agency MBS Pass-Through	33.69	-	24.69											
Agency MBS ARM	0.00	-	0.06											
Agency MBS CMO	1.08	_	2.83											
Non-Agency Residential MBS	1.13	_	0.23											
Commercial MBS	2.99	_	1.25											
Asset-Backed	10.66	_	9.16		Ė.									
Covered Bond	0.00	_	0.00											
Municipal	0.57	_	0.49	(
Cash & Equivalents	4.98	_	5.70											
Other	0.05	_	1.99	[
				0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Usd Cash(Alpha Committed)	_	12.59	12.59	_
	_	4.87	17.45	_
⊕ Federal National Mortgage Association 5.5%	09-2023	4.45	21.90	_
⊕ Federal National Mortgage Association 5%	09-2023	2.33	24.23	_
⊕ Federal National Mortgage Association 3%	09-2023	2.25	26.48	_
⊕ Federal National Mortgage Association 3.5%	09-2023	2.11	28.59	_
United States Treasury Notes 1.75%	12-2024	1.30	29.90	_
⊕ Federal National Mortgage Association 4.5%	09-2023	1.30	31.20	_
United States Treasury Notes 4%	10-2029	1.11	32.30	_
⊕ Federal National Mortgage Association 2.5%	09-2023	1.02	33.32	_

Total Holdings 4105



Hartford Total Return Bond R6 ITBVX

Morningstar Category Morn

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Joseph Marvan since 03-2012 Campe Goodman since 03-2012 Robert Burn since 03-2016

Quantitative Screens

Management: The fund's management has been in place for 11.84 years.

Style Consistency is not calculated for Fixed Income funds.

 Q Net Expense: The fund's expense ratio of 0.32 is 56.76% lower than the Intermediate Core-Plus Bond category average.

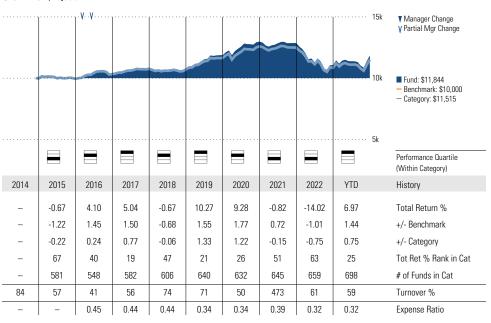
Morningstar Investment Management LLC Analysis

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.

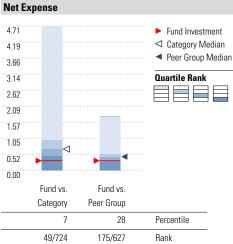
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023

Growth of \$10,000







3-1 ear hisk wietrics			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	-
R-Squared	-	_	-
Standard Deviation	7.64	_	7.49
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.92	4.43	6.18
Avg Eff Maturity	10.80	_	8.87



Duration

Hartford Total Return Bond R6 ITBVX

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

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

Quality

High

Ltd Mod Ext

Asset Allocation	on as of 12-31-2023	
0	50	100

Total	100.00	100.00
Other	0.20	1.18
Cash	0.74	3.27
Bonds	99.07	95.53
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.03
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.94	3.53	33.76
AA	3.56	74.59	26.40
A	6.65	10.82	11.24
BBB	15.29	8.32	17.98
BB	6.85	0.28	4.22
В	1.28	0.00	1.53
Below B	0.61	0.00	0.69
Not Rated	2.82	2.46	4.18

	Frond	Bmark	0-4	From al	_	D I-		П С-4	A			
	Fund	Bmark	Cat	Fund	. *	Bench	mark	Cate(gory Ave	rage		
Government	35.00	-	26.88		1	1		1				
Treasury	10.34	-	17.06									
Inflation – Protected	0.96	_	0.43	0								
Agency/Quasi Agency	0.39	_	0.32	0								
Other Government Related	23.31	_	9.07									
Corporate	18.33	-	26.57						[]			
Corporate Bond	18.32	_	25.83									
Bank Loan	0.00	_	0.26									
Convertible	0.00	_	0.06									
Preferred	0.01	_	0.42									
Securitized	43.08	-	38.22									
Agency MBS Pass-Through	27.27	_	24.69									
Agency MBS ARM	0.00	_	0.06									
Agency MBS CMO	2.64	-	2.83									
Non-Agency Residential MBS	1.25	-	0.23									
Commercial MBS	2.64	_	1.25									
Asset-Backed	9.28	_	9.16		-							
Covered Bond	0.00	_	0.00									
Municipal	0.86	-	0.49	0								
Cash & Equivalents	1.49	_	5.70									
Other	1.24	-	1.99									

Top 10 Holdings as of 12-31-2023				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 2 Year Treasury Note Future Mar 24	03-2024	15.16	15.16	_
⊕ Us 5Yr Note (Cbt) Mar24 Xcbt 20240328	03-2024	9.56	24.72	-
⊕ Federal National Mortgage Association 6%	12-2053	4.12	28.83	-
⊕ Federal National Mortgage Association 4.5%	12-2053	2.16	30.99	-
⊕ Us Ultra Bond Cbt Mar24 Xcbt 20240319	03-2024	1.92	32.91	-
⊕ Federal National Mortgage Association 5.5%	12-2053	1.87	34.78	_
⊕ Federal National Mortgage Association 5%	12-2053	1.68	36.46	-
⊕ Future on 10 Year Government of Canada Bond	03-2024	1.44	37.90	-
United States Treasury Notes 3.875%	08-2033	1.43	39.33	-
⊕ Usd	_	1.28	40.61	-

Total Holdings 1641



MFS Research International R6 MRSKX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

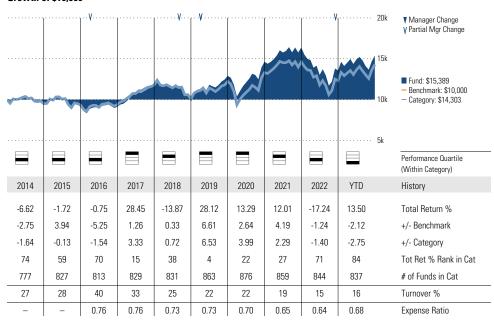
Morningstar Investment Management LLC Analysis

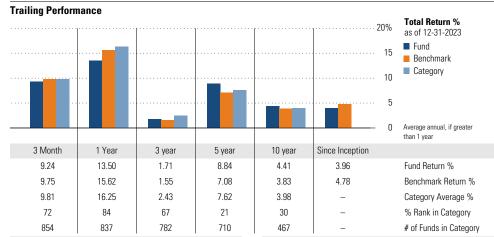
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

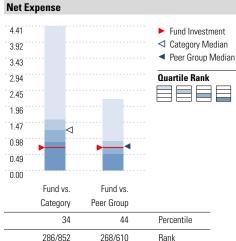
ESG Metrics

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

Growth of \$10,000







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

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



MFS Research International R6 MRSKX

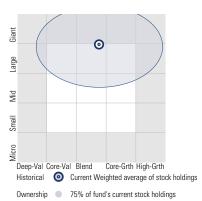
Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

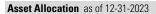
Equity

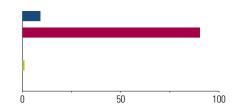
. ,			
18	40	27	Laige
3	10	3	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

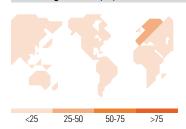




Asset Class	Net %	Cat%
US Stocks	8.98	3.44
Non-US Stocks	90.15	94.60
Bonds	0.00	0.47
Cash	0.87	1.96
Other	0.00	-0.47
Total	100.00	100.00

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

World Regions % Equity 12-31-2023



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

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

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

Total Holdings 117

MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006 Katherine Cannan since 12-2019

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 17.6 years.
- Net Expense: The fund's expense ratio of 0.44 is 50.56% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

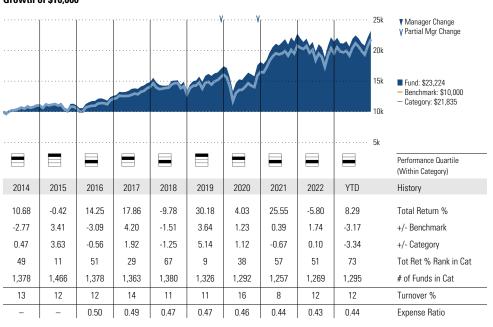
ESG Metrics

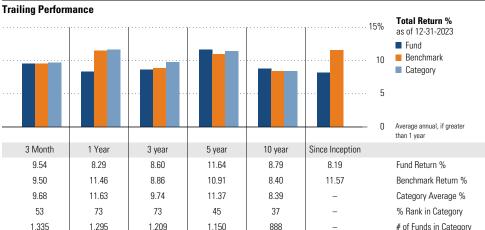
Metric	Rating	Updated
Sustainability Rating	3	11-30-2023
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

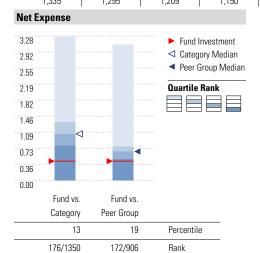
Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Growth of \$10,000







3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	_
R-Squared	-	_	_
Standard Deviation	15.83	_	16.66
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	-	_	-

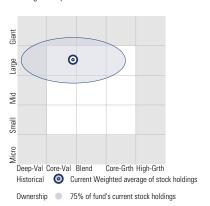
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.68	16.63	16.52
Price/Book Ratio	2.73	2.30	2.53
Geom Avg Mkt Cap \$B	94.08	69.54	115.53
ROE	24.78	16.66	21.78



MFS Value R6 MEIKX

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

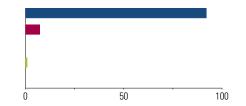
34	44	8	Large
5	9	0	Mid
0	0	0	Small

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	1.21
Cash	0.77	1.01
Bonds	0.00	0.15
Non-US Stocks	7.23	5.89
US Stocks	92.00	91.73
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

Large Value

-	ctor Weighting as of 12-3			_				. п.					
		Fund	Bmark	Cat	Fund	•	Benchma	rk [] C	ategory	Average		,	
<u></u>	Cyclical	34.74	35.74	33.05									
A	Basic Materials	3.55	4.30	3.60									
A	Consumer Cyclical	3.37	5.52	6.76		• []							
Ę.	Financial Services	25.76	20.80	19.37									
命	Real Estate	2.06	5.12	3.32									_
W	Sensitive	34.31	37.05	38.47									
d	Communication Services	3.41	4.80	5.87		. [
•	Energy	5.95	7.80	8.65									
Ф	Industrials	16.62	13.63	11.52		- :							
	Technology	8.33	10.82	12.43			= []						
→	Defensive	30.97	27.21	28.48									
Ħ	Consumer Defensive	8.04	7.75	8.51			= [
+	Healthcare	15.01	14.65	15.07									
•	Utilities	7.92	4.81	4.90									
					0%	5	10	15	20	25	30	35	40

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.36	4.36	29.87	Financial Services
	2.90	7.26	23.11	Financial Services
○ ConocoPhillips	2.83	10.09	1.68	Energy
	2.73	12.81	16.07	Financial Services
	2.63	15.45	-8.14	Healthcare
⊕ Aon PLC Class A	2.57	18.02	-2.24	Financial Services
○ Comcast Corp Class A	2.55	20.57	28.65	Communication Svc
	2.42	22.99	24.04	Healthcare
○ Northrop Grumman Corp	2.38	25.37	-12.85	Industrials
⊖ Johnson & Johnson	2.31	27.68	-8.61	Healthcare
□ Union Pacific Corp	2.08	29.77	21.13	Industrials
	2.08	31.85	33.25	Technology
○ Chubb Ltd	2.00	33.85	3.99	Financial Services
⊕ Lowe's Companies Inc	1.96	35.81	13.86	Consumer Cyclical
	1.95	37.76	23.15	Technology

Total Holdings 74



Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 18.01 years.
- Net Expense: The fund's expense ratio of 0.76 is 28.97% lower than the Real Estate category average.

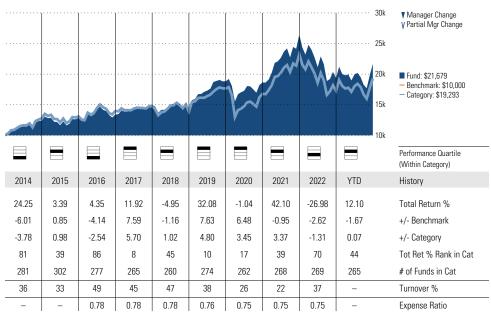
Morningstar Investment Management LLC Analysis

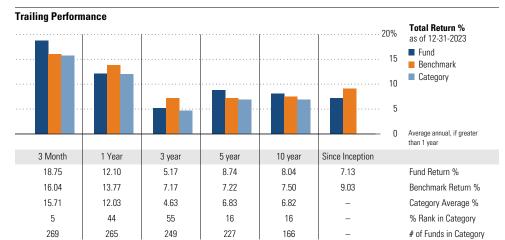
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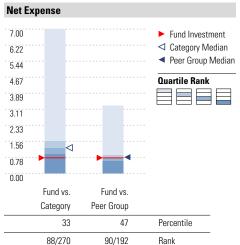
ESG Metrics

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

Growth of \$10,000







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 Welrics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	21.40	-	20.76
Sharpe Ratio	_	-	_
Tracking Error	-	_	_
Information Ratio	_	_	_
Up Capture Ratio	-	_	_
Down Capture Ratio	_	-	_

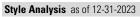
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.20	38.46	33.75
Price/Book Ratio	2.34	2.42	2.44
Geom Avg Mkt Cap \$B	29.81	9.35	33.46
ROE	15.45	9.56	14.91



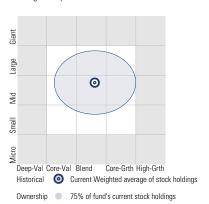
Neuberger Berman Real Estate R6 NRREX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD



Morningstar Style Box™



Style Breakdown

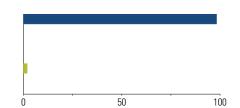
Equity

0	29	8	Laige
4	47	3	VIIV
4	2	4	JIIdii

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	1.80	0.92
Bonds	0.00	3.00
Non-US Stocks	0.00	0.87
US Stocks	98.20	84.34
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	•	Ber	nchm	ark	[] C	ateg	ory /	4ver	rage		
Cyclical	100.00	99.13	99.30												
Basic Materials	0.00	0.00	0.04												
Consumer Cyclical	0.00	0.13	1.73	i[]											
Financial Services	0.00	0.00	0.27	ĺ											
Real Estate	100.00	99.00	97.26												
Sensitive	0.00	0.87	0.64	<u> </u>											
Communication Services	0.00	0.00	0.18	ĺ											
Energy	0.00	0.00	0.02												
Industrials	0.00	0.87	0.25	Ĭ											
Technology	0.00	0.00	0.19												
Defensive	0.00	0.00	0.06												
Consumer Defensive	0.00	0.00	0.00												
Healthcare	0.00	0.00	0.01												
Utilities	0.00	0.00	0.05												

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.21	10.21	4.94	Real Estate
⊖ Equinix Inc	8.14	18.35	25.17	Real Estate
	7.62	25.97	21.33	Real Estate
	6.66	32.63	13.14	Real Estate
○ Crown Castle Inc	6.00	38.63	-10.46	Real Estate
	4.31	42.93	41.28	Real Estate
	4.15	47.09	27.76	Real Estate
	3.87	50.96	13.34	Real Estate
	3.78	54.74	-4.65	Real Estate
O VICI Properties Inc Ordinary Shares	3.45	58.19	3.36	Real Estate
Sun Communities Inc	2.88	61.06	-3.94	Real Estate
○ Ventas Inc	2.86	63.93	14.63	Real Estate
	2.85	66.77	5.43	Real Estate
	2.83	69.60	6.47	Real Estate
	2.71	72.32	21.36	Real Estate

Total Holdings 32



PIMCO Real Return Insti PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

❷ Performance: The fund has finished in the InflationProtected 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 4.98 years.

Style Consistency is not calculated for Fixed Income funds.

✓ Net Expense: The fund's expense ratio of 0.67 is 8.06% higher than the Inflation-Protected Bond category average.

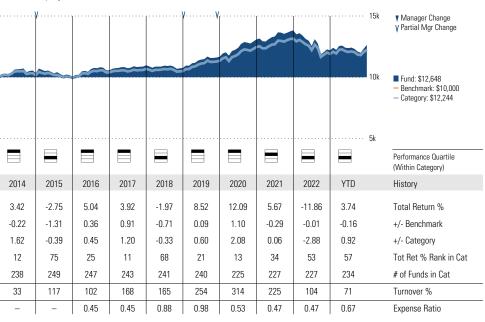
Morningstar Investment Management LLC Analysis

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

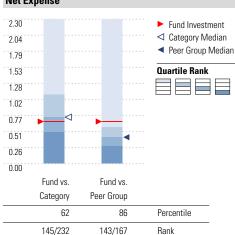
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	11-30-2023

Growth of \$10,000







3-1 car bisk intenies			
	Fund	Bmark	Cat
Alpha	-	_	_
Beta	-	_	_
R-Squared	-	_	_
Standard Deviation	7.28	_	6.62
Sharpe Ratio	-	_	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

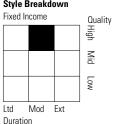
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.57	4.52	6.01
Avg Eff Maturity	5.84	-	6.37

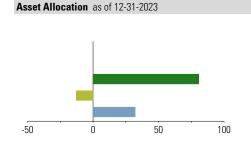


PIMCO Real Return Instl PRRIX

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

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





Asset Class	Net %	Cat%
US Stocks	0.00	0.11
Non-US Stocks	0.00	0.00
Bonds	80.69	97.18
Cash	-12.83	1.81
Other	32.14	0.91
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	85.46	0.00	31.40
AA	4.61	99.60	66.93
A	3.41	0.00	0.44
BBB	3.78	0.00	0.54
BB	0.44	0.00	0.04
В	0.63	0.00	0.05
Below B	1.67	0.00	0.14
Not Rated	0.00	0.40	0.46

	31-2023	ь .	0 .	5 1 - B 1 1 No. A	
	Fund	Bmark	Cat	Fund • Benchmark Category Average	
Government	68.31	-	90.21		
Treasury	0.03	-	0.25		
Inflation – Protected	46.31	-	84.48		
Agency/Quasi Agency	0.00	_	0.08		
Other Government Related	21.97	_	5.40		
Corporate	0.10	-	1.15		
Corporate Bond	0.06	_	1.10		
Bank Loan	0.00	_	0.04		
Convertible	0.00	_	0.00		
Preferred	0.04	_	0.01		
Securitized	11.44	_	3.65		
Agency MBS Pass-Through	3.51	_	1.35	(a)	
Agency MBS ARM	0.01	_	0.00		
Agency MBS CMO	0.20	_	0.25		
Non-Agency Residential MBS	0.80	_	0.09		
Commercial MBS	0.04	_	0.17		
Asset-Backed	5.77	_	1.62		
Covered Bond	1.11	_	0.17		
Municipal	0.00	_	0.01		
Cash & Equivalents	12.00	-	4.88		
Other	8.15	-	0.12		

Top 10 Holdings as of 12-31-2023 Maturity Date Name % Net Asset Cumulative % Fixed Income Sector ⊕ Euro Schatz Future Dec 23 12-2023 14.56 14 56 ⊕ RFR USD SOFR/4.25000 12/20/23-2Y LCH Pay 12-2025 10.46 25.02 → RFR USD SOFR/4.25000 12/20/23-2Y LCH Receive 10.35 35.36 12-2025 **○** EUROPEAN MONETARY UNION EURO Sold 11-2023 8.94 44.30 igoplus EUROPEAN MONETARY UNION EURO Purchased 11-2023 8.94 53.25 ☼ Cash Offset 8.54 61.79 ⊕ IRS EUR 3.00000 03/20/24-10Y LCH Pay 03-2034 8.13 69.91 ⊕ IRS EUR 3.00000 03/20/24-10Y LCH Receive 7.90 77.81 03-2034 ⊕ 10 Year Treasury Note Future Dec 23 12-2023 6.79 84.60 ① Ultra 10 Year US Treasury Note Future Dec 23 12-2023 6.28 90.88

Total Holdings 921



T. Rowe Price Dividend Growth I PDGIX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

Quantitative Screens

Performance: The fund has finished in the Large Blend 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 23.77 years.

Net Expense: The fund's expense ratio of 0.5 is 33.33% lower than the Large Blend category average.

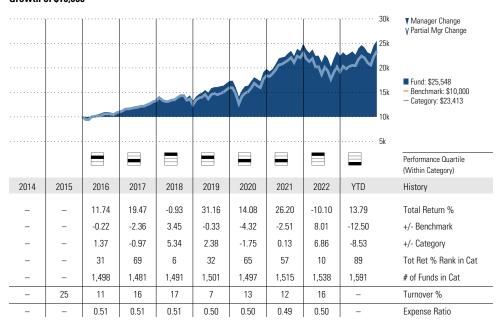
Morningstar Investment Management LLC Analysis

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.

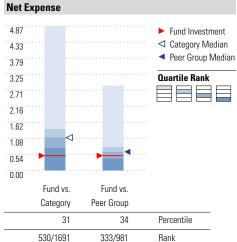
ESG Metrics

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

Growth of \$10,000







3-Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	_	_	_
Beta	_	_	-
R-Squared	_	_	-
Standard Deviation	15.62	_	17.04
Sharpe Ratio	_	_	-
Tracking Error	_	_	-
Information Ratio	_	_	-
Up Capture Ratio	_	_	-
Down Capture Ratio	_	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.08	23.61	22.67
Price/Book Ratio	4.04	4.19	4.67
Geom Avg Mkt Cap \$B	134.89	241.61	282.66
ROE	31.71	31.50	30.87

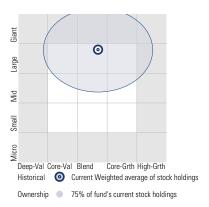


T. Rowe Price Dividend Growth I PDGIX

Morningstar CategoryMorningstar Index■ Large BlendS&P 500 TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

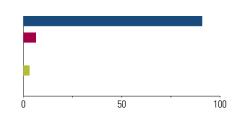
Equity

13	50	18	raige
1	15	2	IVIIO
0	0	0	JIIdii

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	2.97	1.50
Bonds	0.00	-0.53
Non-US Stocks	6.21	2.42
US Stocks	90.81	95.35
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		▼ Be	nchma	rk [Categ	jory Av	/erage		
b	Cyclical	29.24	28.24	28.24							Ó			
	Basic Materials	3.09	2.19	2.75										
-	Consumer Cyclical	7.97	11.01	10.16			■ [¹							
<u></u>	Financial Services	15.73	12.52	13.17										
b	Real Estate	2.45	2.52	2.16										
NF	Sensitive	39.61	50.65	49.61										0
	Communication Services	0.38	8.58	8.09	i.									
•	Energy	4.99	3.89	4.29		0								
‡	Industrials	12.68	8.37	9.99							1			
1	Technology	21.56	29.81	27.24						[
+	Defensive	31.16	21.12	22.15										
Ę	Consumer Defensive	10.10	6.11	6.37										
1	Healthcare	18.17	12.67	13.60										
2	Utilities	2.89	2.34	2.18										

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	5.91	5.91	57.96	Technology
Apple Inc	4.39	10.30	48.91	Technology
	2.67	12.98	_	_
─ UnitedHealth Group Inc	2.21	15.18	0.68	Healthcare
⊕ Visa Inc Class A	2.10	17.28	26.21	Financial Services
⊕ Chubb Ltd	1.87	19.15	3.99	Financial Services
→ JPMorgan Chase & Co	1.86	21.01	29.87	Financial Services
	1.85	22.86	33.25	Technology
	1.81	24.67	16.07	Financial Services
General Electric Co	1.68	26.35	70.34	Industrials
Roper Technologies Inc	1.58	27.94	26.80	Technology
⊕ Thermo Fisher Scientific Inc	1.57	29.51	-3.36	Healthcare
	1.52	31.02	24.04	Healthcare
	1.51	32.53	60.57	Healthcare
Exxon Mobil Corp	1.44	33.97	-6.02	Energy

Total Holdings 106



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Michelle Louie since 11-2017 Nick Birkett since 08-2023 Aaron Choi since 08-2023

Quantitative Screens

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

Management: The fund's management has been in place for 6.09 years.

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

Net Expense: The fund's expense ratio of 0.04 is 94.67% lower than the Large Blend category average.

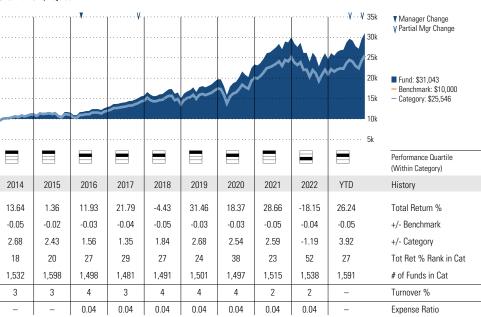
Morningstar Investment Management LLC Analysis

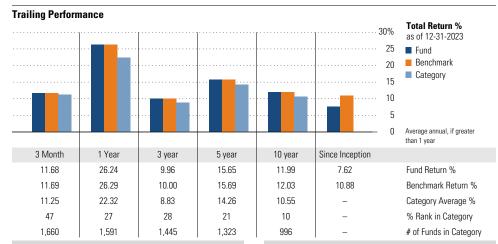
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000





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	4		
0.54			
0.00		····•	
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	6	32	Percentile
10	01/1691	165/518	Rank

3-1 cai nisk inchics			
	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	23.61	23.61	22.67
Price/Book Ratio	4.20	4.19	4.67
Geom Avg Mkt Cap \$B	241.88	241.61	282.66
ROE	31.53	31.50	30.87



Vanguard 500 Index Admiral VFIAX

Asset Allocation as of 12-31-2023

Morningstar Category Morningstar Index Large Blend S&P 500 TR USD

Net %

99.17

0.56

0.00

0.27

0.00

100.00

Cat%

95.35

2.42

-0.53

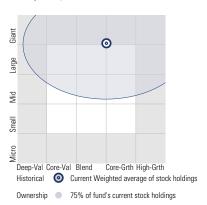
1.50

1.24

100.00

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

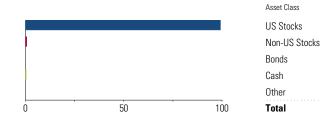
Equity

15	24	43	Laige
6	9	3	MIN
0	0	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



				_	- ·
		Fund	Bmark	Cat	Fund • Benchmark Category Average
b	Cyclical	28.24	28.24	28.24	
A.	Basic Materials	2.20	2.19	2.75	
A	Consumer Cyclical	11.02	11.01	10.16	
	Financial Services	12.50	12.52	13.17	
fi	Real Estate	2.52	2.52	2.16	
M	Sensitive	50.64	50.65	49.61	
	Communication Services	8.58	8.58	8.09	
ð	Energy	3.89	3.89	4.29	
Ф	Industrials	8.36	8.37	9.99	
	Technology	29.81	29.81	27.24	
→	Defensive	21.13	21.12	22.15	
=	Consumer Defensive	6.11	6.11	6.37	
٠	Healthcare	12.67	12.67	13.60	
•	Utilities	2.35	2.34	2.18	

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	7.02	7.02	48.91	Technology
	6.97	13.99	57.96	Technology
⊕ Amazon.com Inc	3.44	17.43	80.88	Consumer Cyclical
⊕ NVIDIA Corp	3.05	20.48	238.98	Technology
	2.06	22.54	58.32	Communication Svc
⊕ Meta Platforms Inc Class A	1.96	24.50	194.13	Communication Svc
	1.75	26.25	58.83	Communication Svc
⊕ Tesla Inc	1.71	27.96	101.72	Consumer Cyclical
→ Berkshire Hathaway Inc Class B	1.62	29.58	15.46	Financial Services
∋ JPMorgan Chase & Co	1.23	30.81	29.87	Financial Services
⊕ Broadcom Inc	1.22	32.03	103.05	Technology
⊕ UnitedHealth Group Inc	1.21	33.24	0.68	Healthcare
⊕ Eli Lilly and Co	1.16	34.40	60.57	Healthcare
⇒ Visa Inc Class A	1.03	35.43	26.21	Financial Services
Exxon Mobil Corp	1.00	36.43	-6.02	Energy

Total Holdings 508



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.

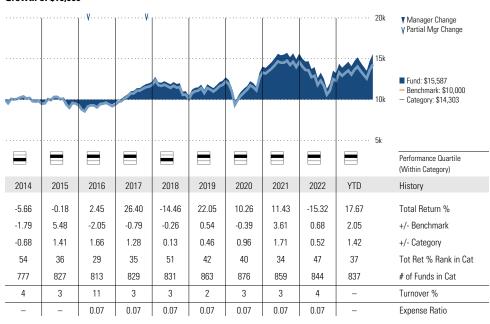
Morningstar Investment Management LLC Analysis

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



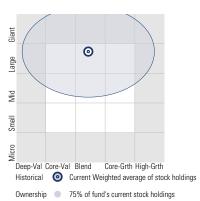
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

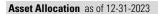
Equity

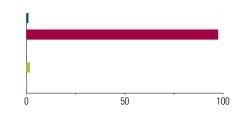
25	29	24	Falge
6	8	5	MIN
1	2	1	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

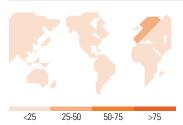




Asset Class	Net %	Cat%
US Stocks	0.82	3.44
Non-US Stocks	97.42	94.60
Bonds	0.00	0.47
Cash	1.58	1.96
Other	0.19	-0.47
Total	100.00	100.00

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 Mid Cap Index Admiral VIMAX

Growth of \$10,000

5

415

11

18

442

15

73

424

15

0.06

17

455

14

0.05

32

475

16

0.05

13

467

15

0.05

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

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
Blend category's top three quartiles in 9 of the 10 years it's
been in existence.

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

Net Expense: The fund's expense ratio of 0.05 is 94.12% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen due to the retirement of a long-serving manager. Since this is a teammanaged index fund, we are not concerned about the change.

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

▼ Manager Change V Partial Mgr Change ■ Fund: \$24,576 - Benchmark: \$10,000 - Category: \$20,879 Performance Quartile (Within Category) 2014 2015 2016 2017 2018 2019 2020 2021 2022 YTD History 13.76 -1.34 11.22 19.25 -9.23 31.03 18.24 24.51 -18.71 15.98 Total Return % 1.10 -0.17 0.54 -2.58 0.73 0.49 1.14 1.93 -1.39 -1.25 +/- Benchmark 3.41 1.92 5.96 -2.92 3.32 4.82 5.85 1.11 -4.70 -0.02 +/- Category

17

451

26

0.05

47

452

16

0.05

86

463

12

0.05

52

473

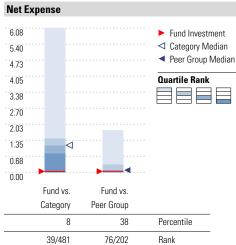
Tot Ret % Rank in Cat

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	S
characteristics	

3-Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	-	_	-
Beta	-	_	-
R-Squared	-	_	-
Standard Deviation	19.20	_	19.32
Sharpe Ratio	-	_	-
Tracking Error	_	_	_
Information Ratio	_	_	_
Up Capture Ratio	_	_	_
Down Capture Ratio	-	_	-

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.42	18.71	16.19
Price/Book Ratio	2.95	2.79	2.75
Geom Avg Mkt Cap \$B	27.67	19.61	11.57
ROE	17.28	16.71	20.06



Vanguard Mid Cap Index Admiral VIMAX

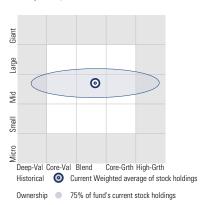
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

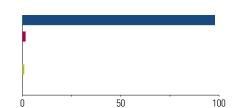
Equity

1. /			
1	7	4	Large
24	41	22	Mid
0	0	0	Small
Value	Blend	Growth	

value biena

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 12-31-2023

Total	100.00	100.00
Other	0.00	2.38
Cash	0.75	1.37
Bonds	0.00	-0.05
Non-US Stocks	1.44	2.69
US Stocks	97.81	93.60
Asset Class	Net %	Cat%

-50	ctor Weighting as of 12-3				_				По					
		Fund	Bmark	Cat	Fun	d v	Bench	mark	Categ	jory Ave	rage		,	
_Մ	Cyclical	34.17	37.41	39.56		÷								
ů.	Basic Materials	5.09	4.57	5.07										
A	Consumer Cyclical	8.51	11.10	13.85		*	- '							
,	Financial Services	12.39	13.61	14.30				"						
fi	Real Estate	8.18	8.13	6.34			ď							
Ma.	Sensitive	44.15	43.78	43.34										
	Communication Services	4.05	3.67	2.41										
0	Energy	4.44	4.90	5.21										
Ф	Industrials	16.53	18.44	19.49										
	Technology	19.13	16.77	16.23										
→	Defensive	21.66	18.82	17.09										
	Consumer Defensive	4.08	3.27	4.09										
+	Healthcare	10.70	10.39	9.77										
•	Utilities	6.88	5.16	3.23										
-					0%	5	10	15	20	25	30	35	40	

Top 15 Holdings as of 12-31-2023				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	0.85	0.85	31.31	Technology
⊕ Arista Networks Inc	0.84	1.70	94.07	Technology
	0.77	2.46	66.22	Industrials
	0.75	3.21	34.55	Industrials
Motorola Solutions Inc	0.75	3.96	22.89	Technology
	0.74	4.70	54.43	Industrials
○ Welltower Inc	0.72	5.42	41.28	Real Estate
	0.70	6.12	30.63	Technology
	0.70	6.82	20.44	Financial Services
Carrier Global Corp Ordinary Shares	0.69	7.52	41.08	Industrials
□ DexCom Inc □	0.69	8.21	9.58	Healthcare
⊕ PG&E Corp	0.66	8.87	10.95	Utilities
⊕ D.R. Horton Inc	0.62	9.49	71.67	Consumer Cyclical
Nucor Corp	0.62	10.10	33.61	Basic Materials
→ MSCI Inc	0.61	10.72	22.79	Financial Services

Total Holdings 336



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.

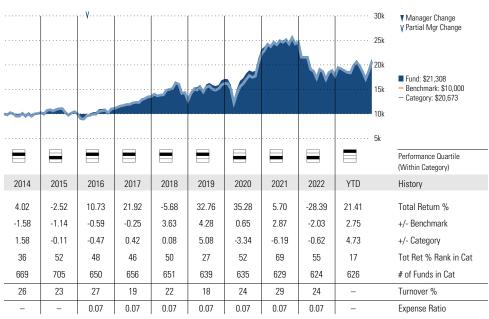
Morningstar Investment Management LLC Analysis

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.

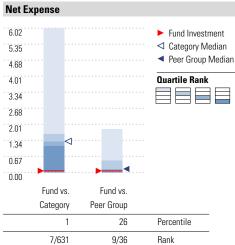
ESG Metrics

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

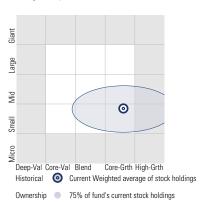
Morningstar Category

Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

Equity

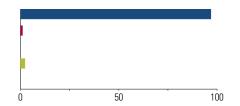
-quit,			
0	0	0	Large
0	15	26	Mid
5	22	32	Small

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



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category ■ Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value 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 7.68 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 0.07 is 93.75% lower than the Small Value category average.

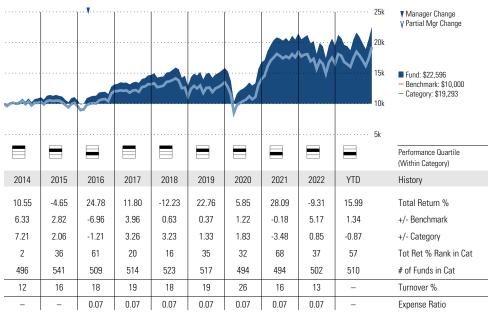
Morningstar Investment Management LLC Analysis

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.

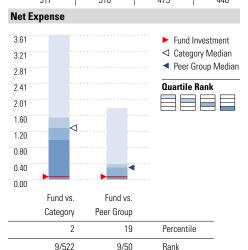
ESG Metrics

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

Growth of \$10,000







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

3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	_	-	_
Beta	_	-	_
R-Squared	_	-	_
Standard Deviation	20.55	-	21.43
Sharpe Ratio	_	-	_
Tracking Error	-	_	_
Information Ratio	-	_	_
Up Capture Ratio	-	_	_
Down Capture Ratio	_	_	_

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.58	11.08	13.11
Price/Book Ratio	1.76	1.33	1.61
Geom Avg Mkt Cap \$B	5.62	2.06	4.28
ROE	13.57	6.04	13.93



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 12-31-2023

Morningstar Style Box™



Style Breakdown

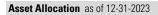
Equity

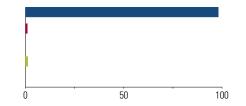
-quit,			
0	0	0	Large
14	15	3	Mid
32	31	6	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.07
Cash	1.06	3.27
Bonds	0.00	0.10
Non-US Stocks	0.88	3.13
US Stocks	98.06	93.45
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 12-	31-2023													
		Fund	Bmark	Cat	Fund	•	Benchmar	rk [Categ	jory Av	erage				
Դ	Cyclical	50.27	52.87	50.05											•
A	Basic Materials	6.11	5.10	6.35											
A	Consumer Cyclical	13.96	10.91	14.59											
,	Financial Services	19.88	24.11	23.02											
命	Real Estate	10.32	12.75	6.09			▼ :								
W	Sensitive	35.57	30.99	37.51						- 1]			
	Communication Services	2.44	2.22	1.87											
•	Energy	4.74	8.86	8.17											
Ф	Industrials	20.77	12.49	18.00											
	Technology	7.62	7.42	9.47											
→	Defensive	14.16	16.14	12.42											
Ħ	Consumer Defensive	4.09	3.31	4.26											
٠	Healthcare	6.23	8.97	5.52		0									
•	Utilities	3.84	3.86	2.64											
					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
⊕ Slcmt1142	0.74	0.74	_	_
→ Builders FirstSource Inc	0.69	1.43	157.31	Industrials
→ Booz Allen Hamilton Holding Corp Class A	0.56	1.99	24.18	Industrials
□ IDEX Corp	0.55	2.54	-3.81	Industrials
⊕ Bunge Global SA	0.55	3.08	3.76	Consumer Defensive
⊖ Reliance Steel & Aluminum Co	0.54	3.62	40.13	Basic Materials
	0.53	4.16	6.12	Utilities
∃abil Inc	0.52	4.67	87.27	Technology
○ Carlisle Companies Inc	0.51	5.18	33.94	Industrials
→ First Citizens BancShares Inc Class A	0.48	5.66	87.62	Financial Services
	0.48	6.14	16.32	Basic Materials
	0.44	6.59	5.43	Real Estate
→ Owens-Corning Inc	0.44	7.03	76.21	Industrials
⇒ AECOM	0.42	7.45	9.68	Industrials
Gaming and Leisure Properties Inc	0.42	7.87	0.79	Real Estate

Total Holdings 858

