

East Bay Regional Park District Retirement Plans

Plan Investment Review

Performance as of December 31, 2024

Bill Thornton, CIMA®

Investment Director, Government Markets





Capital Markets Overview

Fourth Quarter 2024

Circulation, disclosure, or dissemination of all or any part of this material to any unauthorized persons is prohibited. This material is being offered as informational and educational material provided to a Plan Sponsor or a Representative, duly authorized and acting on behalf of a Plan Sponsor, to assist the Plan Sponsor in understanding the general investment environment. This document is not intended as a recommendation, solicitation or offering of any particular securities.

The purpose of this document is to provide investment-related information only for the benefit of the Plan Sponsor in its role as a fiduciary to the plan, not as investment advice for plans or plan participants. Although we believe the data contained in this report is generally from reliable sources, we cannot guarantee its completeness or accuracy. Economic data and information are derived from a variety of financial publications and economic reporting companies. All material presented is compiled from sources believed to be reliable and current, but accuracy cannot be guaranteed.

Plan fiduciaries should review the educational material provided and consult with their investment advisers if necessary to make investment decisions as the information provided herein is not legal, ERISA, or tax advice. Any discussion of these matters included or related to this document or other educational information is provided for informational purposes only. Such discussion does not purport to be complete or to cover every situation. Current tax and ERISA law are subject to interpretation and legislative change. The appropriateness of any product for any specific taxpayer may vary depending on the particular set of facts and circumstances. You should consult with and rely on your own legal and tax advisers.

RO4174938 0125

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

Macroeconomic Summary

U.S. economic activity remains strong despite elevated levels of volatility and uncertainty

- **Consumer spending continues to serve as the main driver of GDP growth** followed by business fixed investment
- Despite restrictive monetary policy over the past few years, **consensus forecasts continue to expect a “soft landing”** as inflation has come down while the economy continues to grow, and unemployment remains low
- Though prices continued to decline during the quarter, core inflation remains above the Fed’s 2% mandate
- While the **overall employment picture remains strong**, the U.S. labor market has softened in the past 12 months and the unemployment rate is now 4.1% after remaining below 4% for over two years
- **Personal consumption continues to drive U.S. growth** though consumer confidence has declined recently due to concerns around tariff impacts and potentially higher inflation
- **Business confidence for both large and small businesses rebounded** during the quarter due to expectations that economic policy will favor growth due to the results of the U.S. election

Inflation expectations remain anchored, although higher relative to pre-pandemic levels

- **Major central banks (excluding Japan) continue their easing cycles, with the FOMC also cutting the Fed Funds Rate** but indicating that the pace of future rate cuts will be slower as progress needs to be made on inflation
- The FOMC now projects two interest rate cuts in 2025 versus four cuts previously. Policy is much less restrictive after the recent rate cuts and the Fed will be more cautious in terms of further moves this year
- **Uncertainty about U.S. policy** is also a factor as the FOMC weighs the impact of potential tariffs and lower taxes

Market Summary

US Markets

- U.S capital markets finished the quarter with positive total returns in equities and negative returns across most of fixed income
- **Market breadth widened significantly** during the quarter and both large and small cap stocks saw increases
- The **Bloomberg Aggregate Bond Index had negative total returns** for the quarter as interest rates sold off across the yield curve. Spreads continue to tighten in all subsectors and are reaching multi-decade lows, implying no risk of recession
- **Investment Grade corporate fundamentals are in good shape** as earnings and balance sheets are both healthy
- **Fixed income yields remain attractive**, and demand has been strong
- Financial conditions continue to be tight but have loosened over the past 12 months
- The **yield curve steepened slightly during the quarter** and the most common measure (the 2's 10's) remained positive as investors expect solid economic growth

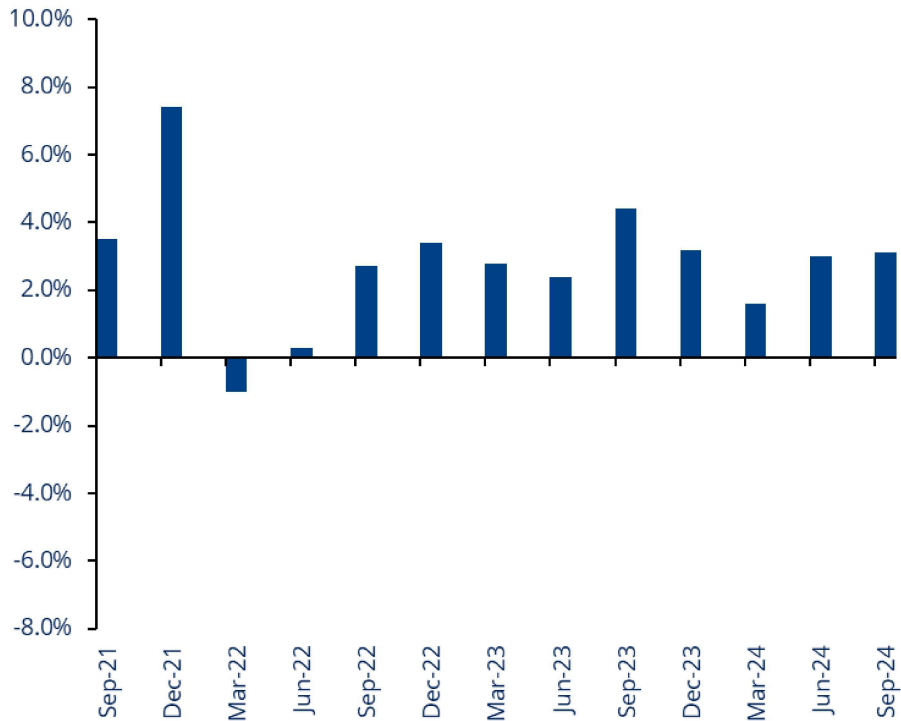
Global Markets

- Within global markets both the **EAFE (“developed markets”) index** and the **EM (“emerging markets”) index** posted **negative results** in the fourth quarter, with emerging market equities slightly outperforming developed markets
- Global bonds were down during the quarter with the **Bloomberg Global Aggregate Bond Index posting negative returns**
- Ongoing **geopolitical conflicts** as well as **uncertainty about a new administration** in the U.S. create the potential for volatility though markets appear to be shrugging off major impacts

State of the U.S. Economy

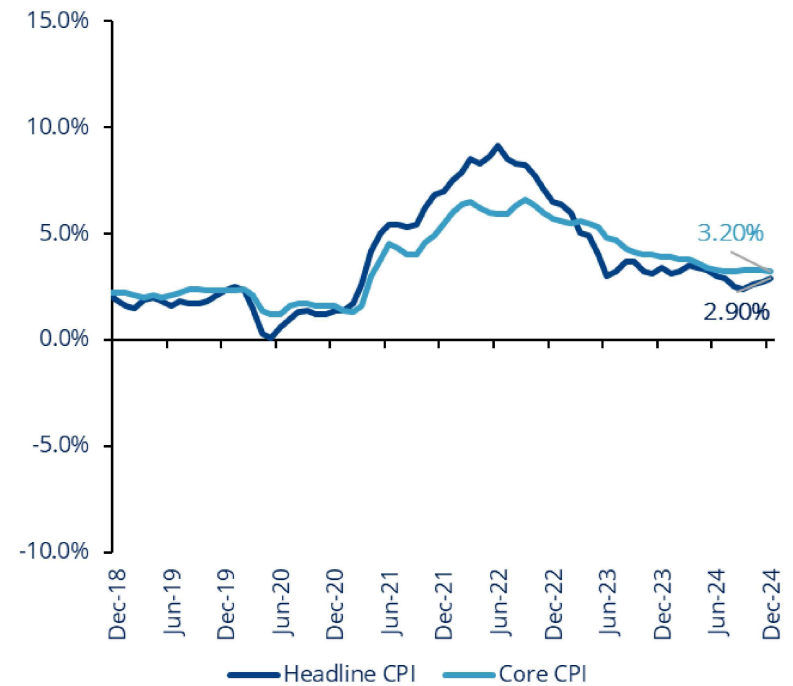
Real GDP Growth

quarter over quarter annualized, through September 2024



US Consumer Price Index

annual percent change, through December 2024



Source: Bloomberg; ECM Analysis

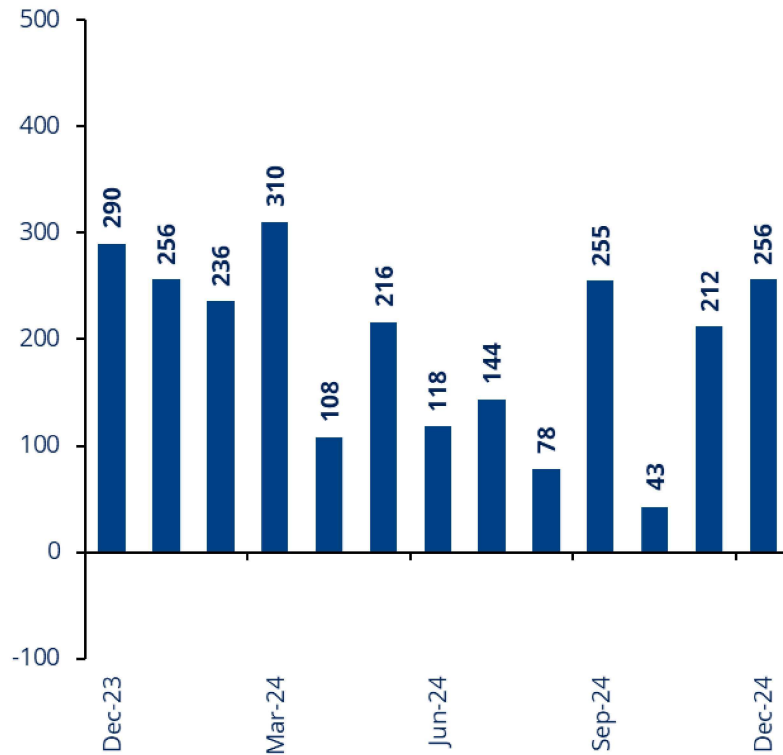
The core measure of inflation excludes food and energy prices while the headline measure of inflation does not. GDP estimates presented reflect the median estimate provided by Bloomberg.

RO 4174938 0125

U.S. Labor Market Trends

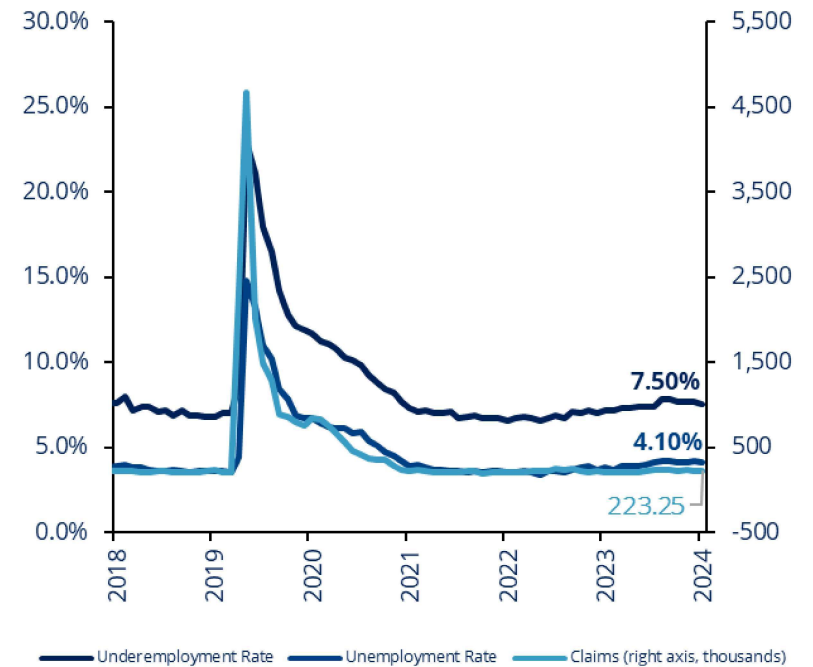
Number of Jobs Created Per Month

thousands, through December 2024



Unemployment and Underemployment Rates and Claims

through December 2024



Source: Bloomberg; Bureau of Labor Statistics; ECM Analysis

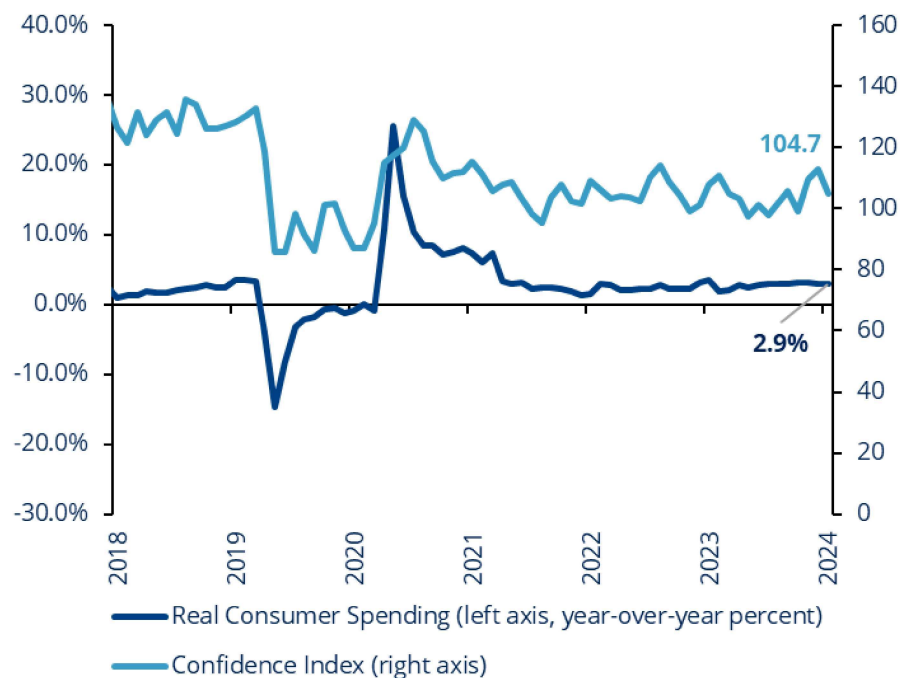
The Unemployment Rate represents total unemployed, as a percent of the civilian labor force

The Underemployment Rate represents total unemployed, plus all marginally attached workers, plus total employed part time for economic reasons, as a percent of the civilian labor force plus all marginally attached workers

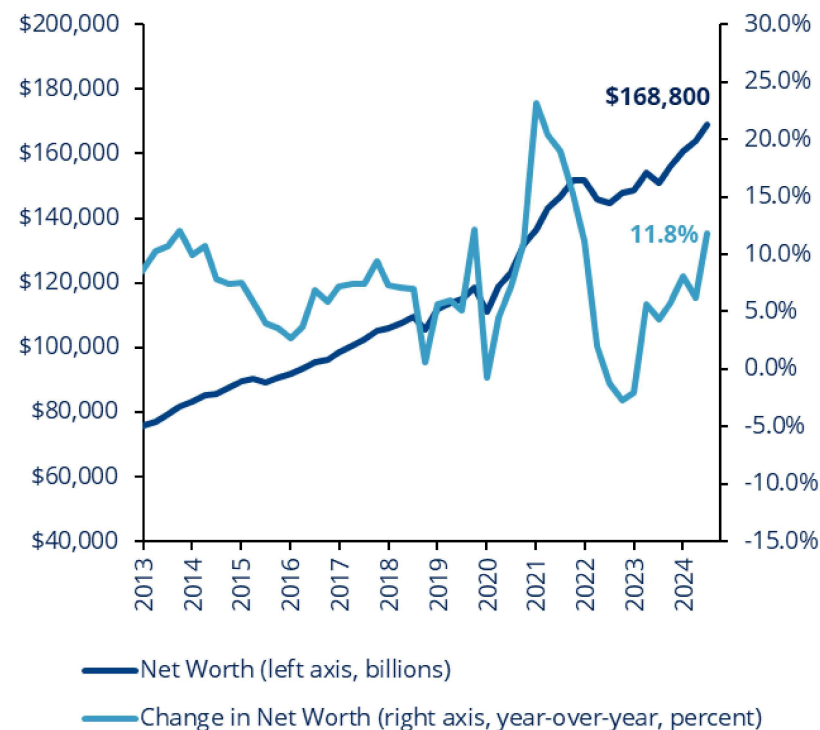
RO 4174938 0125

U.S. Consumer Confidence, Spending and Net Worth

Consumer Confidence and Spending
through December 2024



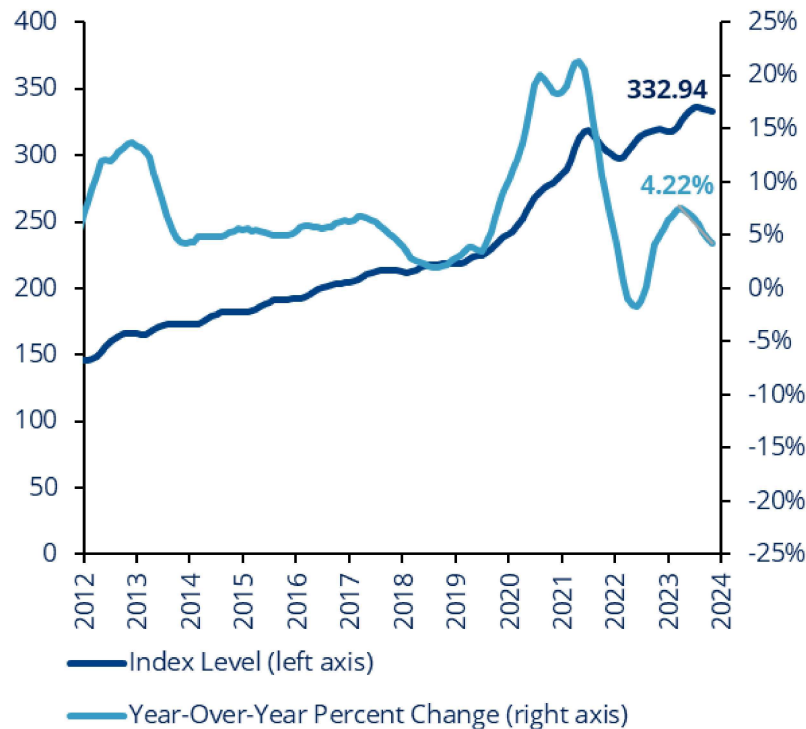
Consumer Net Worth
through September 2024



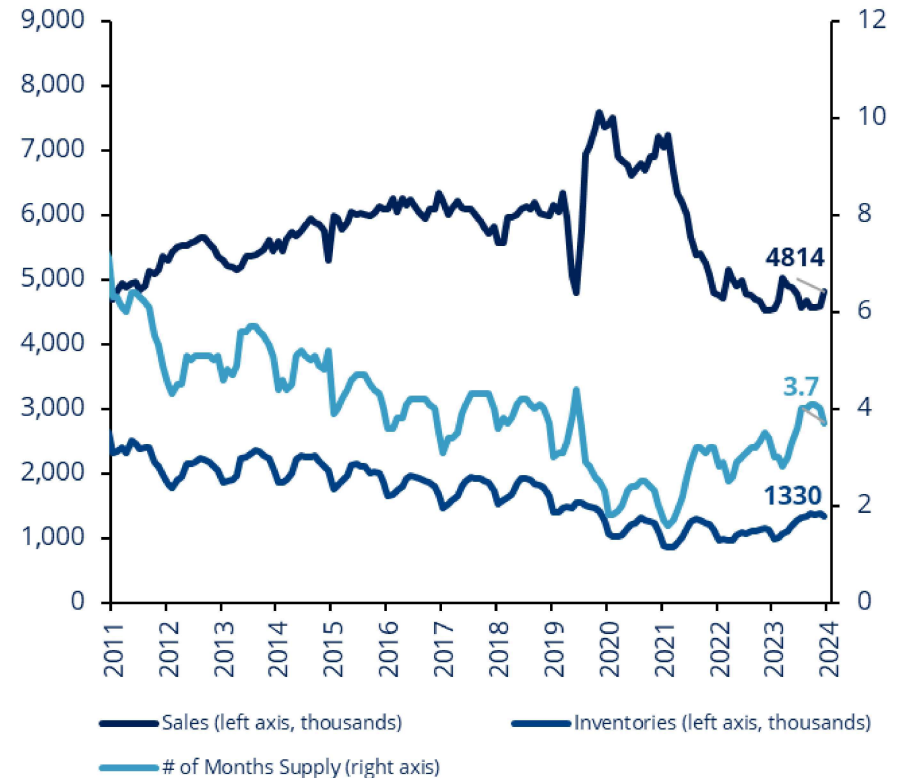
Source: Bloomberg; Federal Reserve; ECM Analysis
RO 4174938 0125

U.S Housing Market Trends

Case Shiller 20 City Home Price Index
through October 2024



Housing Supply and Demand
through November 2024

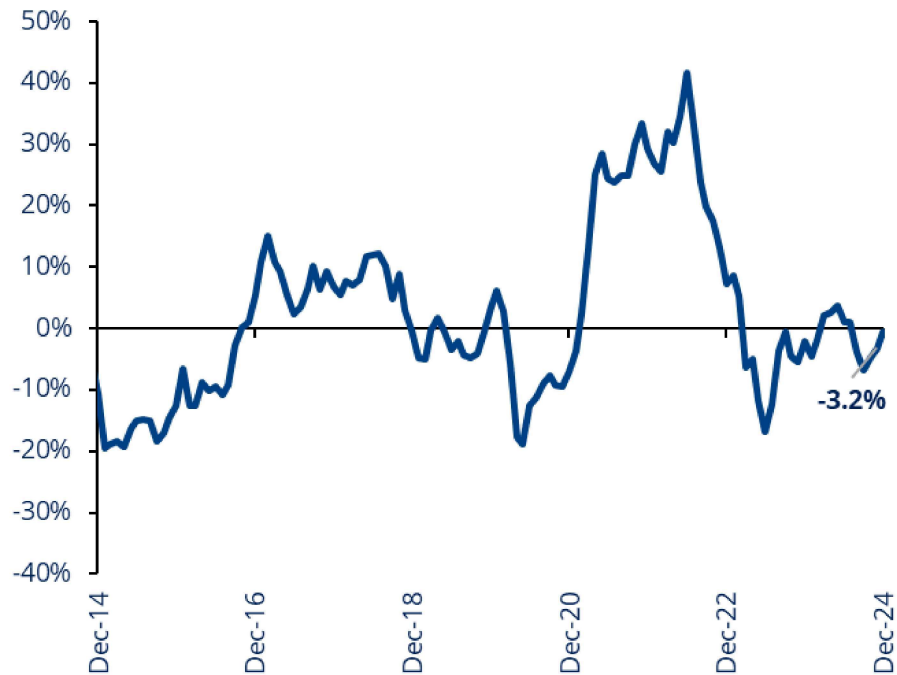


Source: Bloomberg; ECM Analysis
RO 4174938 0125

Energy Inflation and Oil

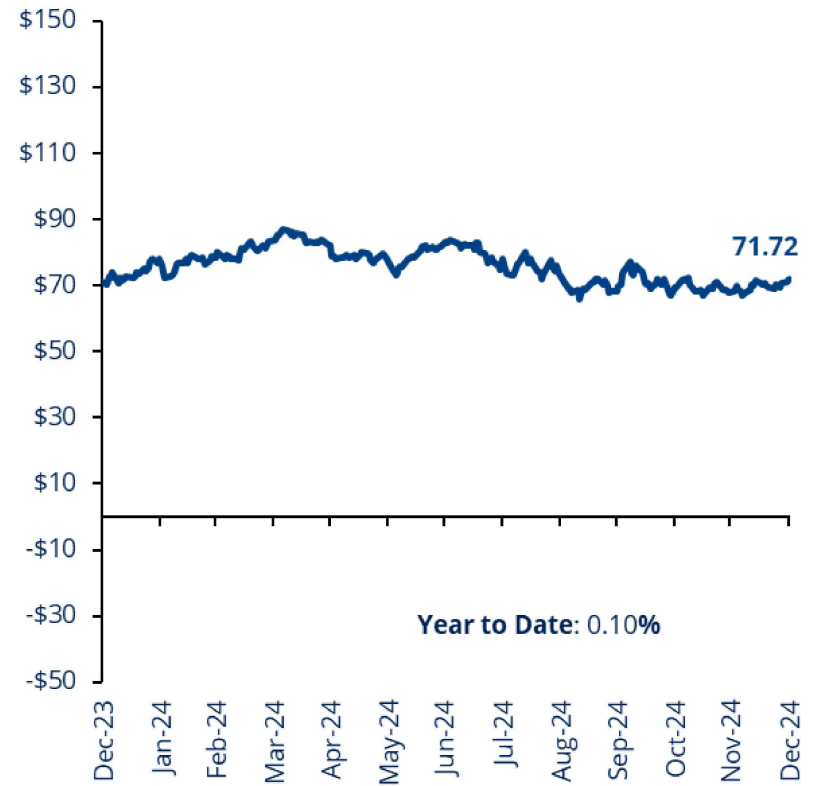
Energy Inflation

year-over-year percent change, through December 2024



Oil Price

\$/Barrel, through December 2024



Source: Bloomberg; ECM Analysis
Oil prices shown for West Texas Intermediate (WTI) Crude
RO 4174938 0125

Equity Market Returns

(as of December 31, 2024)		QTD	YTD	1 Year Trailing	3 Year Trailing	5 Year Trailing	10 Year Trailing	2024	2023	2022	2021	2020	2019	2018
Domestic Equity														
Large Cap	S&P 500	2.4%	25.0%	25.0%	8.9%	14.5%	13.1%	25.0%	26.3%	-18.1%	28.7%	18.4%	31.5%	-4.4%
	Russell 1000 Value	-2.0%	14.4%	14.4%	5.6%	8.7%	8.5%	14.4%	11.5%	-7.5%	25.2%	2.8%	26.5%	-8.3%
	Russell 1000 Growth	7.1%	33.4%	33.4%	10.5%	19.0%	16.8%	33.4%	42.7%	-29.1%	27.6%	38.5%	36.4%	-1.5%
Mid Cap	Russell Mid Cap	0.6%	15.3%	15.3%	3.8%	9.9%	9.6%	15.3%	17.2%	-17.3%	22.6%	17.1%	30.5%	-9.1%
	Russell Mid Cap Value	-1.7%	13.1%	13.1%	3.9%	8.6%	8.1%	13.1%	12.7%	-12.0%	28.3%	5.0%	27.1%	-12.3%
	Russell Mid Cap Growth	8.1%	22.1%	22.1%	4.0%	11.5%	11.5%	22.1%	25.9%	-26.7%	12.7%	35.6%	35.5%	-4.8%
Small Cap	Russell 2000	0.3%	11.5%	11.5%	1.2%	7.4%	7.8%	11.5%	16.9%	-20.4%	14.8%	20.0%	25.5%	-11.0%
	Russell 2000 Value	-1.1%	8.1%	8.1%	1.9%	7.3%	7.1%	8.1%	14.6%	-14.5%	28.3%	4.6%	22.4%	-12.9%
	Russell 2000 Growth	1.7%	15.2%	15.2%	0.2%	6.9%	8.1%	15.2%	18.7%	-26.4%	2.8%	34.6%	28.5%	-9.3%
International Equity														
Developed Markets	MSCI EAFE	-8.1%	3.8%	3.8%	1.6%	4.7%	5.2%	3.8%	18.2%	-14.5%	11.3%	7.8%	22.0%	-13.8%
	Australia	-11.4%	1.2%	1.2%	3.3%	5.5%	5.5%	1.2%	14.8%	-5.3%	9.4%	8.7%	22.9%	-12.0%
	Canada	-1.8%	11.9%	11.9%	4.0%	8.3%	5.6%	11.9%	15.4%	-12.9%	26.0%	5.3%	27.5%	-17.2%
	France	-10.3%	-5.3%	-5.3%	-0.1%	4.4%	6.2%	-5.3%	21.4%	-13.3%	19.5%	4.1%	25.7%	-12.8%
	Germany	-5.7%	10.2%	10.2%	1.7%	4.3%	4.1%	10.2%	23.0%	-22.3%	5.3%	11.5%	20.8%	-22.2%
	Japan	-3.6%	8.3%	8.3%	2.8%	4.8%	6.2%	8.3%	20.3%	-16.6%	1.7%	14.5%	19.6%	-12.9%
	Switzerland	-11.2%	-2.0%	-2.0%	-2.5%	4.3%	5.7%	-2.0%	15.7%	-18.3%	19.3%	11.6%	32.3%	-9.1%
	UK	-6.8%	7.5%	7.5%	5.3%	4.4%	3.8%	7.5%	14.1%	-4.8%	18.5%	-10.5%	21.0%	-14.2%
Emerging Markets	MSCI Emerging Markets	-8.0%	7.5%	7.5%	-1.9%	1.7%	3.6%	7.5%	9.8%	-20.1%	-2.5%	18.3%	18.4%	-14.6%
	Brazil	-19.4%	-29.8%	-29.8%	2.1%	-6.6%	0.8%	-29.8%	32.7%	14.2%	-17.4%	-19.0%	26.3%	-0.5%
	China	-7.7%	19.4%	19.4%	-6.1%	-3.4%	1.9%	19.4%	-11.2%	-21.9%	-21.7%	29.5%	23.5%	-18.9%
	India	-11.3%	11.2%	11.2%	7.3%	12.5%	8.7%	11.2%	20.8%	-8.0%	26.2%	15.6%	7.6%	-7.3%
	Indonesia	-15.6%	-12.9%	-12.9%	-1.1%	-1.9%	0.5%	-12.9%	7.3%	3.6%	2.1%	-8.1%	9.1%	-9.2%
	Korea	-19.2%	-23.4%	-23.4%	-12.7%	-2.5%	1.6%	-23.4%	23.2%	-29.4%	-8.4%	44.6%	12.5%	-20.9%
	Mexico	-10.6%	-27.1%	-27.1%	0.2%	3.9%	0.3%	-27.1%	40.9%	-2.0%	22.5%	-1.9%	11.4%	-15.5%
	Russia	0.0%	-100.0%	-100.0%	-99.0%	-93.0%	-73.8%	0.0%	0.0%	-100.0%	19.0%	-12.5%	50.9%	-0.4%

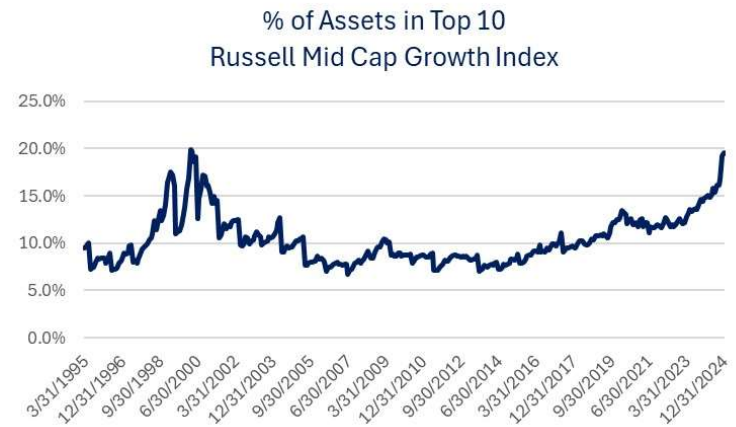
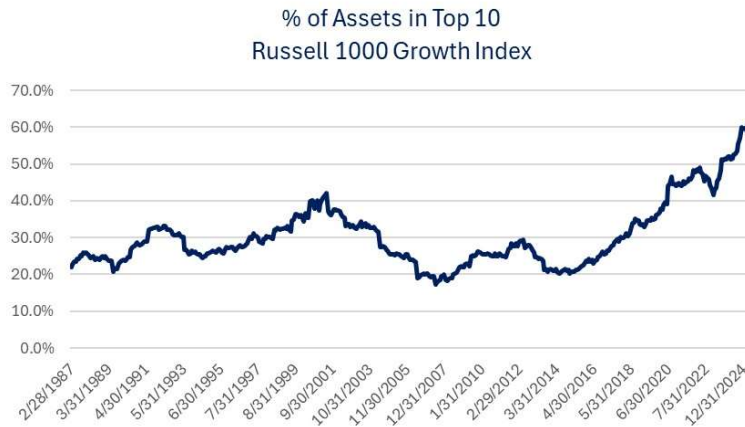
Source: Morningstar Direct; Empower Investments Analysis Individual country returns are represented by MSCI indices and shown as USD returns

*Canada is not part of the EAFE Index

Past performance is not a guarantee or prediction of future results.

RO 4174938 0125

Unprecedented levels of market concentration in growth

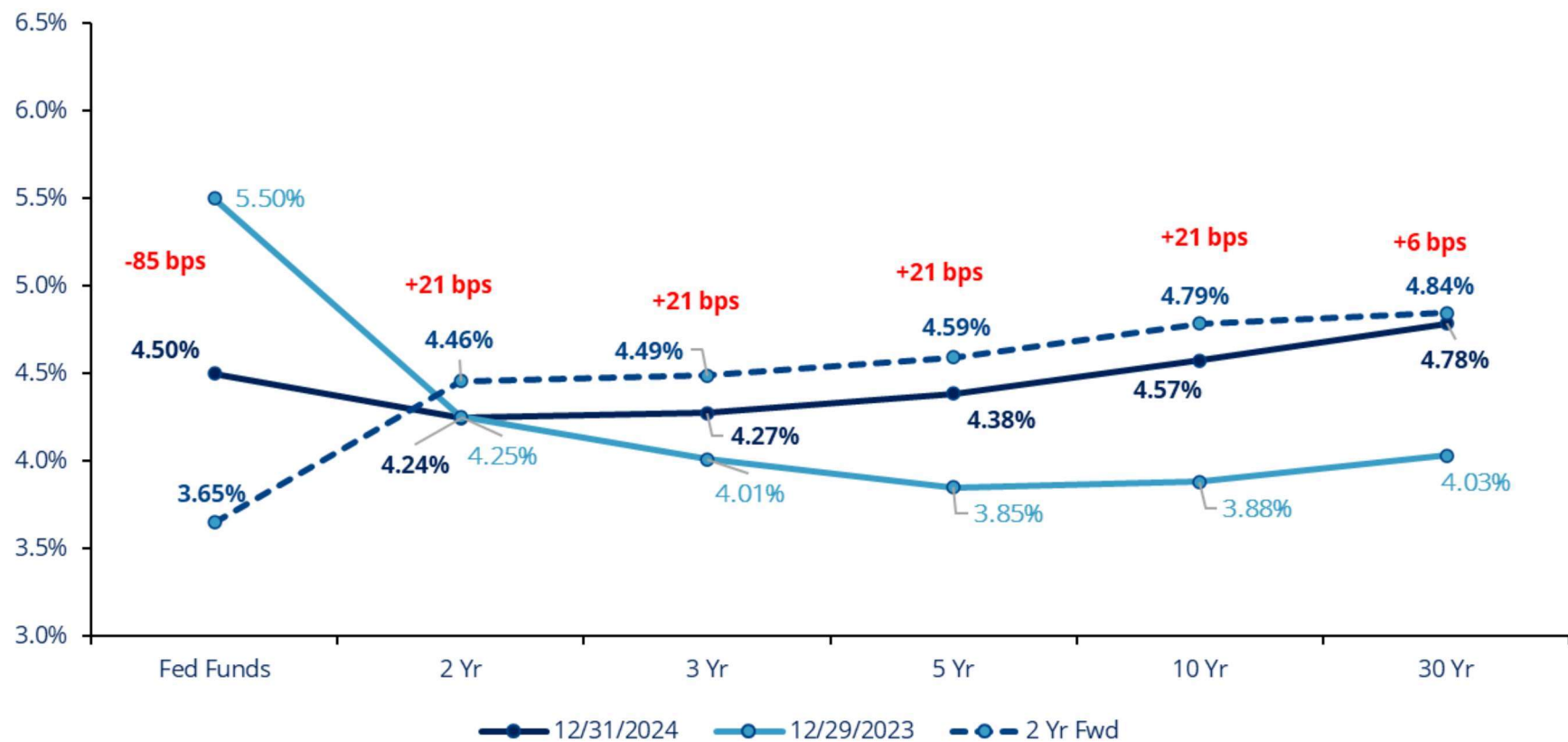


- Market concentration within the domestic large-cap and mid-cap growth indexes continues to grow into uncharted territory led by stocks within the technology and communications services sectors, such as the Magnificent 7
- This poses a challenging environment for managers as they look to consistently outperform their benchmark while maintaining appropriate levels of risk
- An overweight to the top 10 stocks in the large cap growth index would require a portfolio dedicate more than 60% of the portfolio to those names, potentially exposing investors to significant loss if these stocks were to sell off suddenly
- Though history does not always repeat, it often rhymes, and past periods of extreme concentration have ended poorly
 - Concentration can persist for an extended period of time and declines can be rapid and unexpected
 - To mitigate the loss of capital investment, managers attempt to balance growth of capital with prudent downside risk mitigation

Historical, Current and Forward Rates

U.S. Yield Curve

red represents projected change from current to two years forward



Source: Bloomberg; ECM Analysis
RO 4174938 0125

Fixed Income and Specialty Returns

(as of December 31, 2024)

	QTD	YTD	1 Year Trailing	3 Year Trailing	5 Year Trailing	10 Year Trailing	2024	2023	2022	2021	2020	2019	2018
Fixed Income													
Bloomberg Barclays US Aggregate	-3.1%	1.3%	1.3%	-2.4%	-0.3%	1.3%	1.3%	5.5%	-13.0%	-1.5%	7.5%	8.7%	0.0%
Bloomberg Barclays US Treasury	-3.1%	0.6%	0.6%	-2.9%	-0.7%	0.8%	0.6%	4.1%	-12.5%	-2.3%	8.0%	6.9%	0.9%
Bloomberg Barclays US Govt/Credit Intermediate	-1.6%	3.0%	3.0%	-0.2%	0.9%	1.7%	3.0%	5.2%	-8.2%	-1.4%	6.4%	6.8%	0.9%
Bloomberg Barclays US Govt/Credit Long	-7.4%	-4.2%	-4.2%	-9.2%	-3.3%	1.0%	-4.2%	7.1%	-27.1%	-2.5%	16.1%	19.6%	-4.7%
Bloomberg Barclays US TIPS	-2.9%	1.8%	1.8%	-2.3%	1.9%	2.2%	1.8%	3.9%	-11.8%	6.0%	11.0%	8.4%	-1.3%
Bloomberg Barclays US Corporate High Yield	0.2%	8.2%	8.2%	2.9%	4.2%	5.2%	8.2%	13.4%	-11.2%	5.3%	7.1%	14.3%	-2.1%
FTSE WGBI	-5.4%	-2.9%	-2.9%	-5.8%	-3.1%	-0.6%	-2.9%	5.2%	-18.3%	-7.0%	10.1%	5.9%	-0.8%
FTSE Treasury Bill 3 Month	1.2%	5.4%	5.4%	4.1%	2.5%	1.8%	5.4%	5.3%	1.5%	0.0%	0.6%	2.3%	1.9%
Specialty													
Bloomberg Commodity	-0.4%	5.4%	5.4%	4.1%	6.8%	1.3%	5.4%	-7.9%	16.1%	27.1%	-3.1%	7.7%	-11.2%
DJ US Select REIT	-5.9%	8.1%	8.1%	-3.0%	3.4%	4.9%	8.1%	14.0%	-26.0%	45.9%	-11.2%	23.1%	-4.2%
FTSE EPRA/NAREIT Developed Ex US	-15.1%	-7.8%	-7.8%	-9.1%	-5.2%	0.4%	-7.8%	7.1%	-23.8%	8.8%	-6.5%	21.8%	-5.8%

Source: Morningstar Direct; Empower Investments Analysis *Past performance is not a guarantee or prediction of future results.*
RO 4174938 0125

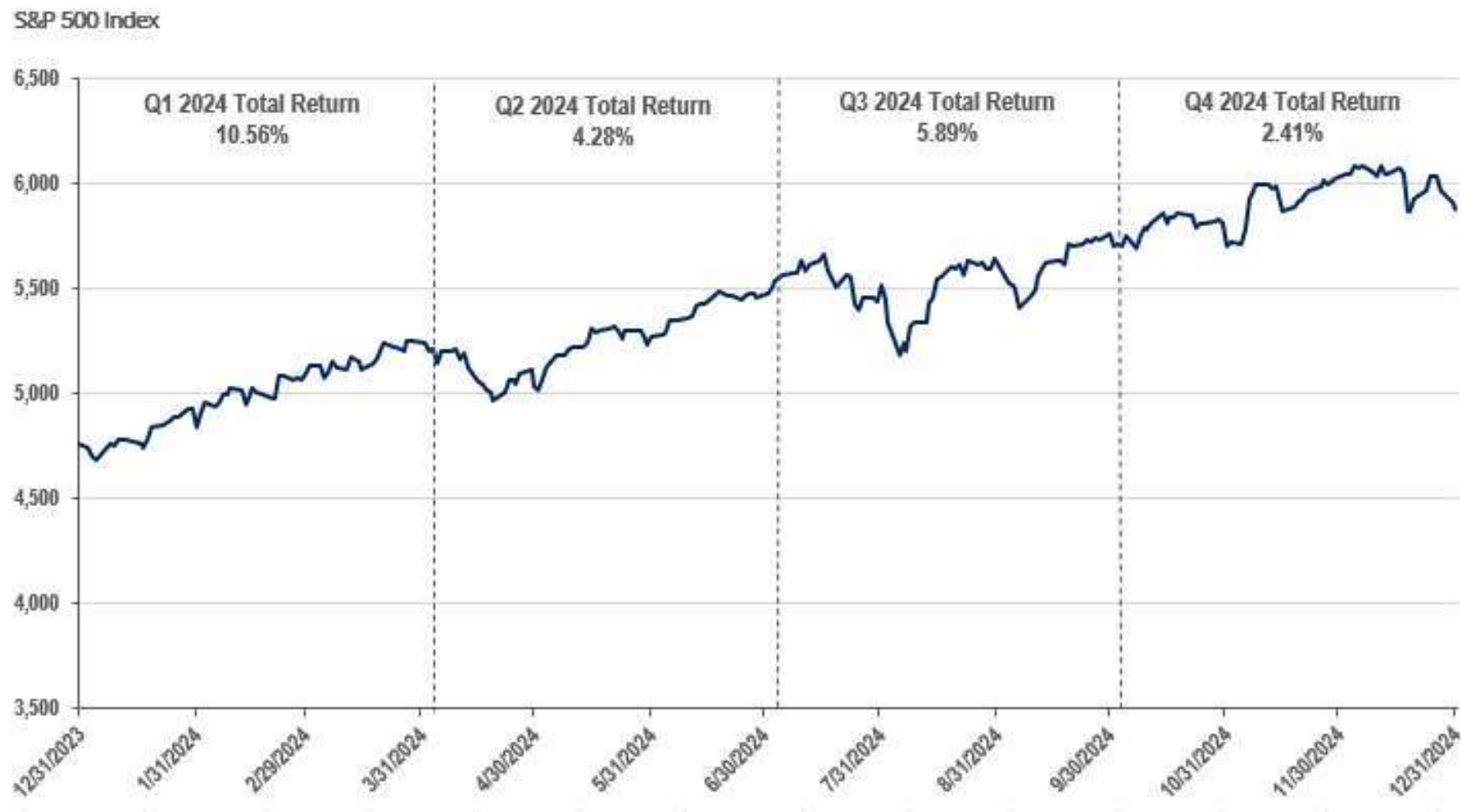
Calendar Year Returns by Asset Class

2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Cumulative Return*
Mid Value 14.7	Lg Growth 5.7	Sm Value 31.7	Emrg Mkt 37.3	Agg Bond 0.0	Lg Growth 36.4	Lg Growth 38.5	Sm Value 28.3	Lg Value -7.54	Lg Growth 42.68	Lg Growth 33.36	Lg Growth 366.61
Lg Value 13.5	Balanced 1.3	Mid Value 20.0	Lg Growth 30.2	Lg Growth -1.5	Mid Growth 35.5	Mid Growth 35.6	Mid Value 28.3	Mid Value -12.03	Mid Growth 25.87	Mid Growth 22.10	Mid Growth 197.18
Lg Growth 13.0	Agg Bond 0.5	Lg Value 17.3	Mid Growth 25.3	Balanced -2.4	Sm Growth 28.5	Sm Growth 34.6	Lg Growth 27.6	Agg Bond -13.01	Sm Growth 18.68	Sm Growth 15.15	Lg Value 127.18
Mid Growth 11.9	Mid Growth -0.2	Sm Growth 11.3	International 25.0	Mid Growth -4.8	Mid Value 27.1	Emrg Mkt 18.3	Lg Value 25.2	International -14.45	International 18.24	Balanced 15.04	Balanced 126.25
Balanced 10.6	International -0.8	Emrg Mkt 11.2	Sm Growth 22.2	Lg Value -8.3	Lg Value 26.5	Balanced 14.7	Balanced 15.9	Sm Value -14.48	Balanced 17.67	Lg Value 14.37	Sm Growth 124.17
Agg Bond 6.0	Sm Growth -1.4	Balanced 8.3	Balanced 14.2	Sm Growth -9.3	Sm Value 22.4	International 7.8	Mid Growth 12.7	Balanced -15.79	Sm Value 14.65	Mid Value 13.07	Mid Value 119.61
Sm Growth 5.6	Lg Value -3.8	Mid Growth 7.3	Lg Value 13.7	Mid Value -12.3	Balanced 22.2	Agg Bond 7.5	International 11.3	Emrg Mkt -20.09	Mid Value 12.71	Sm Value 8.05	Sm Value 104.79
Sm Value 4.2	Mid Value -4.8	Lg Growth 7.1	Mid Value 13.3	Sm Value -12.9	International 22.0	Mid Value 5.0	Sm Growth 2.8	Sm Growth -26.36	Lg Value 11.46	Emrg Mkt 7.50	International 60.23
Emrg Mkt -2.2	Sm Value -7.5	Agg Bond 2.6	Sm Value 7.8	International -13.8	Emrg Mkt 18.4	Sm Value 4.6	Agg Bond -1.5	Mid Growth -26.72	Emrg Mkt 9.83	International 3.82	Emrg Mkt 36.34
International -4.9	Emrg Mkt -14.9	International 1.0	Agg Bond 3.5	Emrg Mkt -14.6	Agg Bond 8.7	Lg Value 2.8	Emrg Mkt -2.5	Lg Growth -29.14	Agg Bond 5.53	Agg Bond 1.25	Agg Bond 14.42

*Cumulative return is for the time period 12/1/2014 – 12/31/2024

Source: Morningstar Direct; Empower Investments Analysis; Lg Growth – Russell 1000 Growth Index, Lg Value – Russell 1000 Value Index, Mid Growth – Russell Mid Cap Growth Index, Mid Value – Russell Mid Cap Value Index, Sm Growth – Russell 2000 Growth Index, Sm Value – Russell 2000 Value Index, International – MSCI EAFE NR Index, Emrg Mkt – MSCI EM NR Index, Agg Bond – Bloomberg US Aggregate Bond Index, Balanced – 60% S&P 500 Index and 40% Bloomberg US Aggregate Bond Index.
RO 4174938 0125

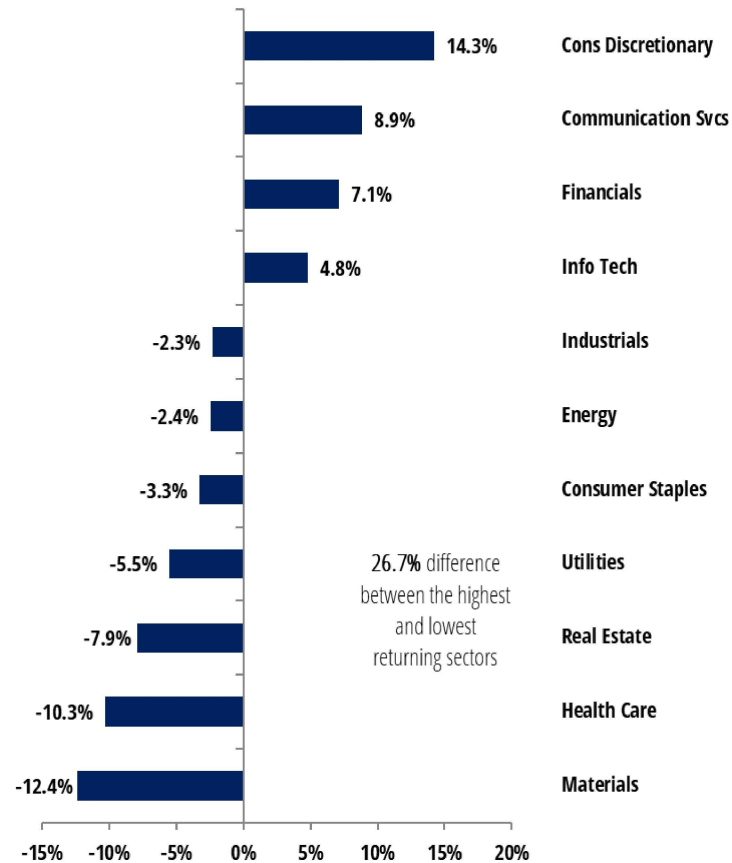
The S&P® ended the quarter in positive territory



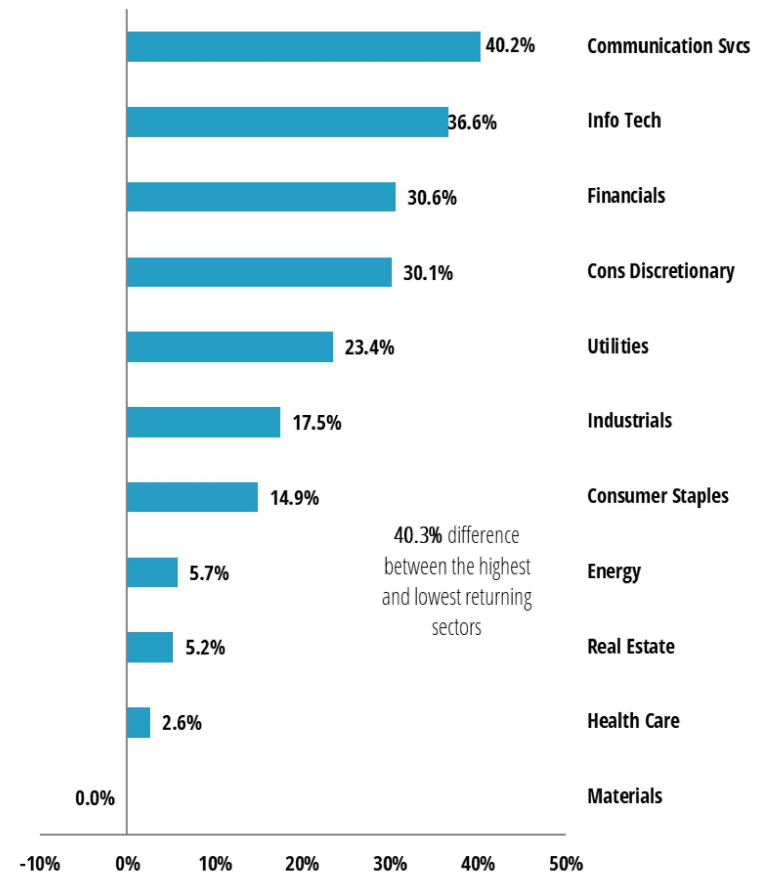
Source: Morningstar Direct; Empower Investments Analysis
RO 4174938 0125

S&P® 500 Sector Returns

**QTD Returns
as of December 31, 2024**



**1 Year Trailing Returns
as of December 31, 2024**

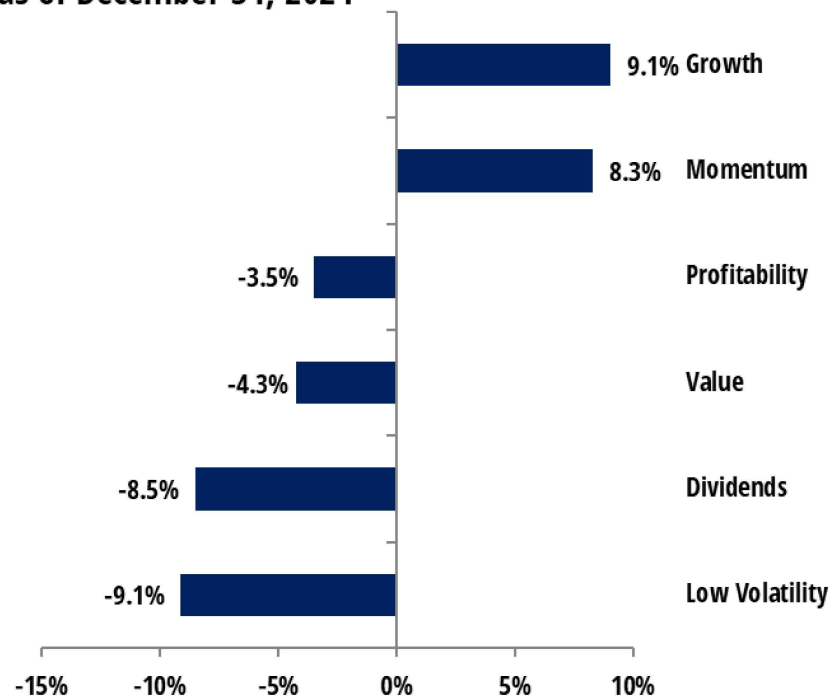


Source: Morningstar Direct; Empower Investments Analysis
RO 4174938 0125

Style Factor Performance

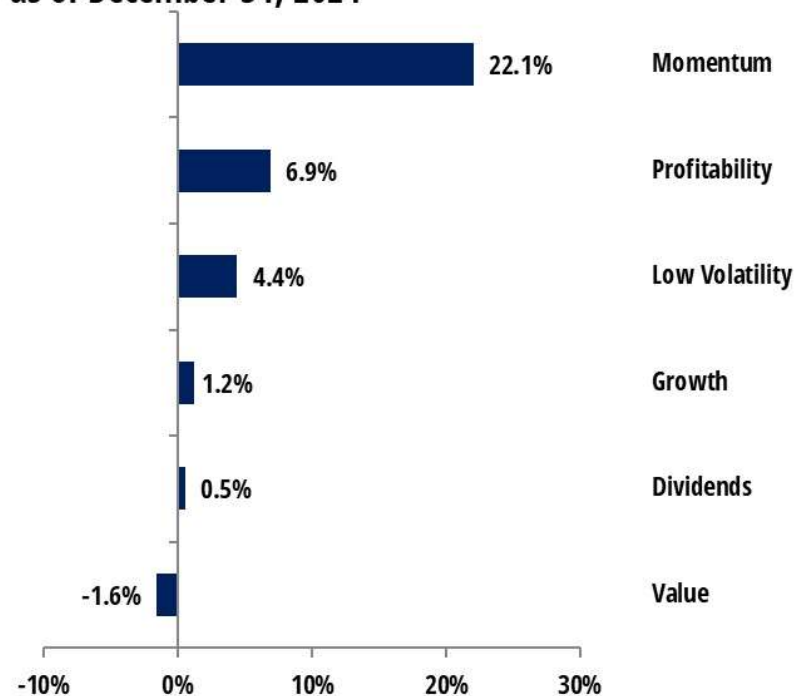
QTD Returns

as of December 31, 2024



1-Year Returns

as of December 31, 2024



Source: Bloomberg; Empower Investments Analysis. Factor definitions included in the disclosures.

RO 4174938 0125

Returns by Style

3 Months				1 Year				Since Pre-Covid Market Peak (February, 2020)			
	Value	Blend	Growth		Value	Blend	Growth		Value	Blend	Growth
Large	-2.0%	2.4%	7.1%	Large	14.4%	25.0%	33.4%	Large	50.3%	88.4%	119.5%
Mid	-1.7%	0.6%	8.1%	Mid	13.1%	15.3%	22.1%	Mid	48.6%	55.1%	61.9%
Small	-1.1%	0.3%	1.7%	Small	8.1%	11.5%	15.2%	Small	45.8%	41.5%	33.5%

3 Year				5 Year				Since Covid Market Low (March, 2020)			
	Value	Blend	Growth		Value	Blend	Growth		Value	Blend	Growth
Large	5.6%	8.9%	10.5%	Large	8.7%	14.5%	19.0%	Large	132.2%	174.9%	212.3%
Mid	3.9%	3.8%	4.0%	Mid	8.6%	9.9%	11.5%	Mid	151.6%	150.6%	145.4%
Small	1.9%	1.2%	0.2%	Small	7.3%	7.4%	6.9%	Small	148.7%	134.5%	115.7%

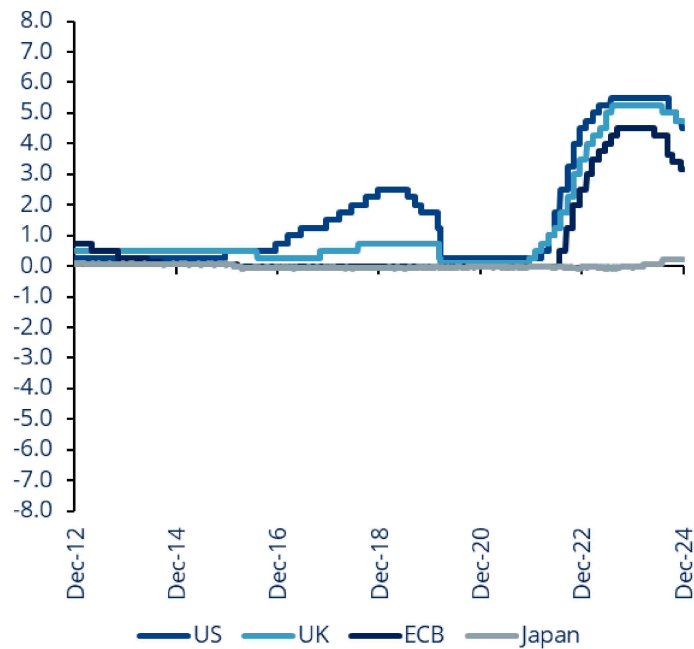
performance as of December 31, 2024

Source: Morningstar Direct; Empower Investments Analysis; Large Blend – S&P 500 Index, Large Value – Russell 1000 Value Index, Large Growth – Russell 1000 Growth Index, Mid Blend – Russell Mid Cap Index, Mid Value – Russell Mid Cap Value Index, Mid Growth – Russell Mid Cap Growth Index, Small Blend – Russell 2000 Index, Small Value – Russell 2000 Value Index, Small Growth – Russell 2000 Growth Index
RO 4174938 0125

Global Monetary Policies and Interest Rates

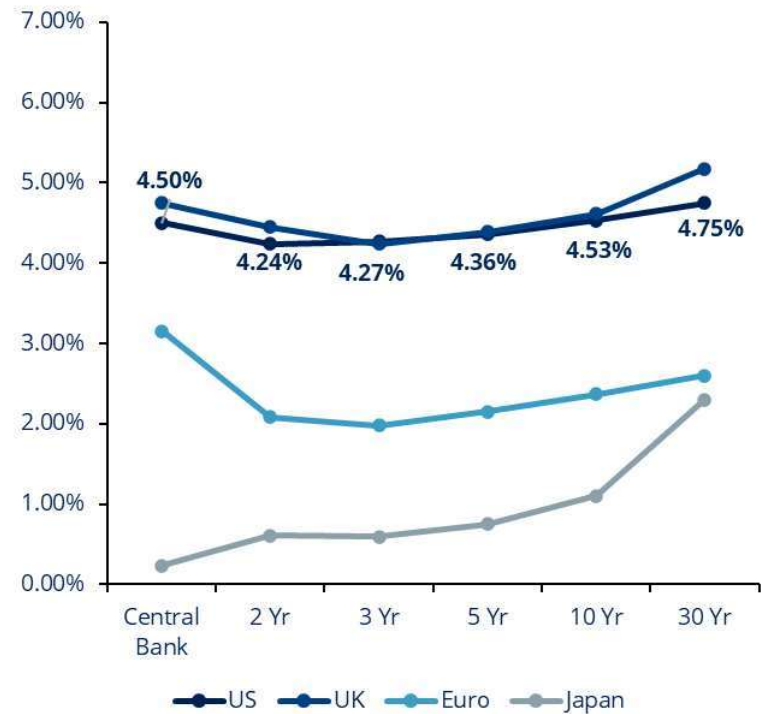
Global Central Bank Rates

through December 2024



Sovereign Yield Curve

as of December 2024



Source: Bloomberg; ECM Analysis

RO 4174938 0125

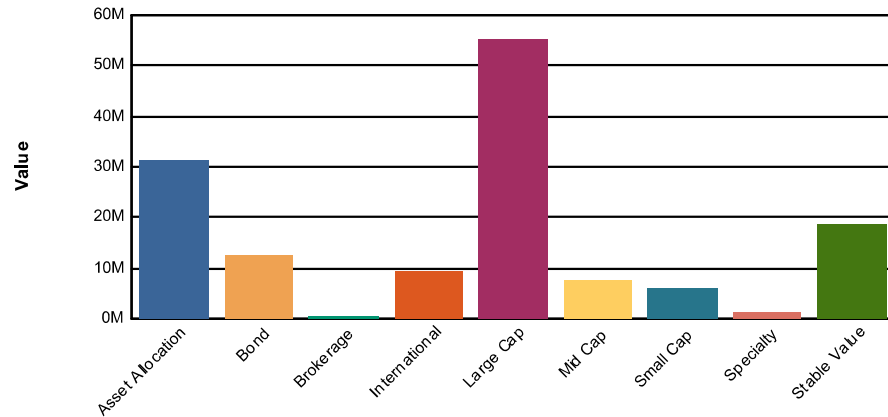
Style & Performance Summary

Asset Summary by Investment Option

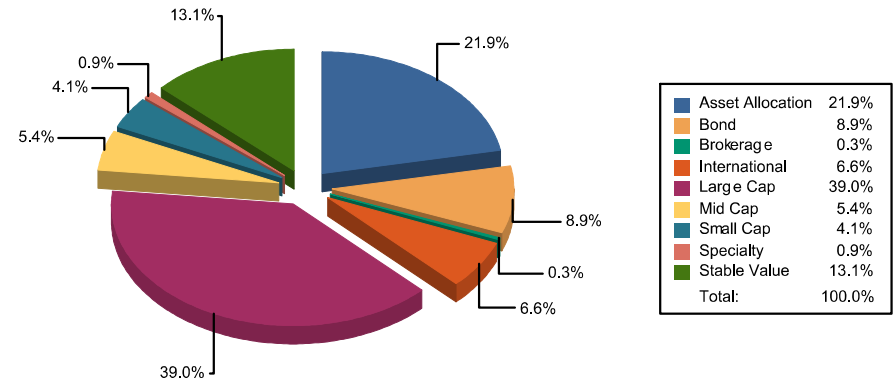
Plan Number: 100422-01
Plan Name: East Bay Regional Park District 457(b) Deferred Compensation Plan
Effective Date: 12/31/2024
Fund/Ticker Symbol Status: Active Funds with Balance and Exclude Ticker Symbol

Additional information available when exported to Excel (with the Data Only option)

Participation by Asset Class - Investment Value



Participation by Asset Class - Percent of Assets



Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
Asset Allocation								
	RFDTX	AMERICAN FUNDS 2025 TRGT DATE RETIRE R6	\$3,073,486.14	202,336.150573	\$15.19	\$3,052,421.61	2.16%	39
	RFETX	AMERICAN FUNDS 2030 TRGT DATE RETIRE R6	\$3,879,750.35	224,392.732129	\$17.29	\$3,772,257.73	2.73%	67
	RFFTIX	AMERICAN FUNDS 2035 TRGT DATE RETIRE R6	\$5,386,489.88	282,903.880782	\$19.04	\$5,229,073.14	3.79%	84
	RFGTX	AMERICAN FUNDS 2040 TRGT DATE RETIRE R6	\$2,539,274.29	123,505.559620	\$20.56	\$2,435,645.06	1.79%	77
	RFHTX	AMERICAN FUNDS 2045 TRGT DATE RETIRE R6	\$2,801,279.20	132,135.809842	\$21.20	\$2,679,651.10	1.97%	90
	RFITX	AMERICAN FUNDS 2050 TRGT DATE RETIRE R6	\$2,123,878.28	101,620.968689	\$20.90	\$2,036,218.62	1.49%	103
	RFJTX	AMERICAN FUNDS 2015 TRGT DATE RETIRE R6	\$3,101,097.56	253,150.825426	\$12.25	\$3,077,624.00	2.18%	48
	RFKTX	AMERICAN FUNDS 2055 TRGT DATE RETIRE R6	\$6,866,829.75	259,811.945095	\$26.43	\$6,555,777.06	4.83%	141
	RFUTX	AMERICAN FUNDS 2060 TARGET DATE RET R6	\$308,066.15	17,181.604899	\$17.93	\$299,343.24	0.22%	63
	RFVTX	AMERICAN FUNDS 2065 TARGET DATE FUND R6	\$156,847.08	8,967.813805	\$17.49	\$154,396.11	0.11%	36
	RRCTX	AMERICAN FUNDS 2020 TRGT DATE RETIRE R6	\$887,576.99	65,941.826924	\$13.46	\$878,134.39	0.62%	22
		Total: Asset Allocation	\$31,124,575.67			\$30,170,542.06	21.88%	
International								
	CDHRX	CALVERT INTERNATIONAL RESPONSIBLE IDX R6	\$929,997.63	31,697.260610	\$29.34	\$956,966.90	0.65%	162
	RNWX	AMERICAN FUNDS NEW WORLD R6	\$826,320.09	10,735.612726	\$76.97	\$844,525.40	0.58%	179
	TROIX	T. ROWE PRICE OVERSEAS STOCK I	\$2,036,171.04	162,503.675481	\$12.53	\$2,078,137.91	1.43%	104
	VTIAX	VANGUARD TOTAL INTL STOCK INDEX ADMIRAL	\$5,623,106.91	177,441.050797	\$31.69	\$5,718,910.07	3.95%	210
		Total: International	\$9,415,595.67			\$9,598,540.28	6.62%	
Specialty								
	CSDIX	COHEN & STEERS REAL ESTATE SECURITIES I	\$1,235,029.78	71,554.451278	\$17.26	\$1,185,932.53	0.87%	226
		Total: Specialty	\$1,235,029.78			\$1,185,932.53	0.87%	

Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
Small Cap								
	DFFVX	DFA US TARGETED VALUE I	\$389,508.38	11,332.801703	\$34.37	\$371,648.00	0.27%	152
	ODIIX	INVESCO DISCOVERY R6	\$307,762.26	2,450.336498	\$125.60	\$294,590.98	0.22%	19
	VSMAX	VANGUARD SMALL CAP INDEX ADM	\$5,079,647.91	44,109.481201	\$115.16	\$4,720,411.67	3.57%	258
		Total: Small Cap	\$5,776,918.55			\$5,386,650.65	4.06%	
Mid Cap								
	MVCKX	MFS MID CAP VALUE R6	\$507,503.78	15,964.258333	\$31.79	\$517,671.03	0.36%	18
	TFGRX	TOUCHSTONE MID CAP GROWTH R6	\$5,915,388.11	141,889.855690	\$41.69	\$5,673,375.22	4.16%	125
	VIMAX	VANGUARD MID CAP INDEX ADMIRAL	\$1,231,812.69	3,768.509361	\$326.87	\$1,179,401.27	0.87%	174
		Total: Mid Cap	\$7,654,704.58			\$7,370,447.52	5.38%	
Large Cap								
	CLGRX	CALVERT US LARGE CAP GROWTH RSPNB IDX R6	\$2,147,788.66	31,800.247079	\$67.54	\$1,892,201.04	1.51%	183
	MXGSX	EMPOWER LARGE CAP GROWTH INSTL	\$18,078,429.98	1,525,605.910388	\$11.85	\$17,644,783.20	12.71%	184
	PEQSX	PUTNAM LARGE CAP VALUE R6	\$5,517,951.08	159,986.983912	\$34.49	\$5,305,372.09	3.88%	276
	VFIAX	VANGUARD 500 INDEX ADMIRAL	\$15,544,175.25	28,639.131875	\$542.76	\$13,783,385.40	10.93%	319
	VTSAX	VANGUARD TOTAL STOCK MKT IDX ADM	\$14,167,320.30	100,456.075139	\$141.03	\$12,578,703.50	9.96%	284
		Total: Large Cap	\$55,455,665.27			\$51,204,445.23	38.99%	
Bond								
	BPLBX	BLACKROCK INFLATION PRTE BD BLACKROCK K	\$1,923,075.32	203,500.039189	\$9.45	\$1,952,355.85	1.35%	201
	FNDSX	FIDELITY SUSTAINABILITY BOND INDEX	\$2,086,861.07	228,571.859252	\$9.13	\$2,094,003.54	1.47%	146
	PHYQX	PGIM HIGH-YIELD R6	\$1,005,545.71	210,806.222117	\$4.77	\$997,981.07	0.71%	159
	PTRQX	PGIM TOTAL RETURN BOND R6	\$864,283.49	72,996.921319	\$11.84	\$868,690.10	0.61%	113
	VBTLX	VANGUARD TOTAL BOND MARKET INDEX ADM	\$6,730,972.62	710,018.204991	\$9.48	\$6,772,539.18	4.73%	213
		Total: Bond	\$12,610,738.21			\$12,685,569.74	8.87%	
Stable Value								
	PRUEBR	GUARANTEED INCOME FUND	\$18,592,560.18	720,244.085185	\$25.81	\$18,452,190.73	13.07%	339
		Total: Stable Value	\$18,592,560.18			\$18,452,190.73	13.07%	
Brokerage								
	EMPM	EMPOWER SDB SWEEP PROGRAM	\$138,829.90				0.10%	7
	EMPMR	EMPOWER SDB SWEEP PROGRAM ROTH	\$19,023.42				0.01%	2
	EMPSC	EMPOWER SDB SECURITIES	\$169,828.31				0.12%	6
	EMPSR	EMPOWER SDB SECURITIES ROTH	\$39,050.15				0.03%	1
		Total: Brokerage	\$366,731.78				0.26%	
PLAN TOTAL			\$142,232,519.69			\$136,054,318.74	100.00%	
FORFEITURE BALANCE (INCLUDED IN ABOVE VALUES)			\$54,345.30			\$52,842.94		

Asset Summary by Investment Option

Plan Number: 100422-02

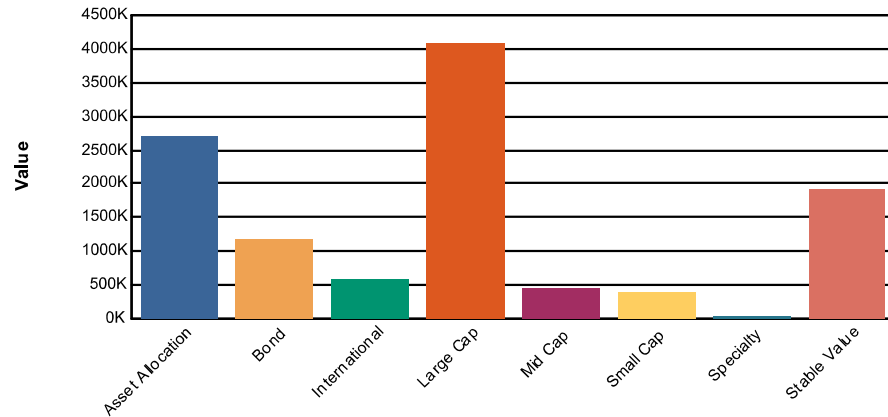
Plan Name: East Bay Regional Park District 401(a) Plan

Effective Date: 12/31/2024

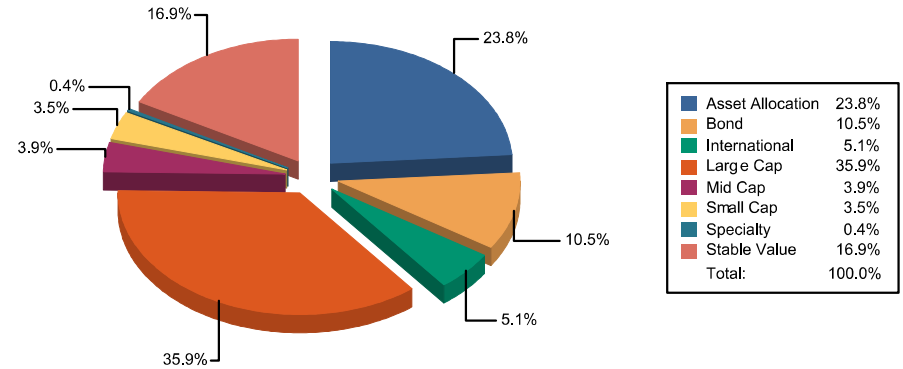
Fund/Ticker Symbol Status: Active Funds with Balance and Exclude Ticker Symbol

Additional information available when exported to Excel (with the Data Only option)

Participation by Asset Class - Investment Value



Participation by Asset Class - Percent of Assets



Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
Asset Allocation								
	RFDTX	AMERICAN FUNDS 2025 TRGT DATE RETIRE R6	\$104,613.08	6,886.970124	\$15.19	\$103,349.70	0.92%	4
	RFETX	AMERICAN FUNDS 2030 TRGT DATE RETIRE R6	\$304,135.53	17,590.256577	\$17.29	\$295,130.54	2.68%	5
	RFFT	AMERICAN FUNDS 2035 TRGT DATE RETIRE R6	\$422,621.13	22,196.488023	\$19.04	\$409,275.32	3.72%	10
	RFGTX	AMERICAN FUNDS 2040 TRGT DATE RETIRE R6	\$175,290.00	8,525.778110	\$20.56	\$167,178.99	1.54%	3
	RFHTX	AMERICAN FUNDS 2045 TRGT DATE RETIRE R6	\$138,655.72	6,540.364049	\$21.20	\$131,926.32	1.22%	3
	RFITX	AMERICAN FUNDS 2050 TRGT DATE RETIRE R6	\$29,129.83	1,393.772297	\$20.90	\$27,694.47	0.26%	3
	RFJTX	AMERICAN FUNDS 2015 TRGT DATE RETIRE R6	\$92,496.67	7,550.749036	\$12.25	\$91,523.31	0.81%	5
	RFKTX	AMERICAN FUNDS 2055 TRGT DATE RETIRE R6	\$1,306,442.22	49,430.276636	\$26.43	\$1,241,321.58	11.51%	8
	RRCTX	AMERICAN FUNDS 2020 TRGT DATE RETIRE R6	\$130,217.65	9,674.417074	\$13.46	\$128,616.58	1.15%	2
		Total: Asset Allocation	\$2,703,601.83			\$2,596,016.81	23.81%	
International								
	CDHRX	CALVERT INTERNATIONAL RESPONSIBLE IDX R6	\$71,833.11	2,448.299045	\$29.34	\$73,923.71	0.63%	13
	RNWGX	AMERICAN FUNDS NEW WORLD R6	\$47,164.97	612.770718	\$76.97	\$48,243.38	0.42%	14
	TROIX	T. ROWE PRICE OVERSEAS STOCK I	\$154,681.21	12,344.870411	\$12.53	\$157,671.45	1.36%	11
	VTIAX	VANGUARD TOTAL INTL STOCK INDEX ADMIRAL	\$310,024.78	9,783.048148	\$31.69	\$315,424.80	2.73%	15
		Total: International	\$583,704.07			\$595,263.34	5.14%	
Specialty								
	CSDIX	COHEN & STEERS REAL ESTATE SECURITIES I	\$39,322.93	2,278.269290	\$17.26	\$38,775.41	0.35%	16
		Total: Specialty	\$39,322.93			\$38,775.41	0.35%	
Small Cap								
	DFFVX	DFA US TARGETED VALUE I	\$29,538.76	859.434003	\$34.37	\$28,943.06	0.26%	12

Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
	ODIIX	INVESCO DISCOVERY R6	\$49,797.04	396.473212	\$125.60	\$47,923.13	0.44%	3
	VSMAX	VANGUARD SMALL CAP INDEX ADM	\$320,397.61	2,782.195308	\$115.16	\$298,965.06	2.82%	24
		Total: Small Cap	\$399,733.41			\$375,831.25	3.52%	
Mid Cap								
	MVCKX	MFS MID CAP VALUE R6	\$30,848.15	970.372978	\$31.79	\$32,102.24	0.27%	1
	TFGRX	TOUCHSTONE MID CAP GROWTH R6	\$331,253.18	7,945.627083	\$41.69	\$316,630.66	2.92%	10
	VIMAX	VANGUARD MID CAP INDEX ADMIRAL	\$78,779.55	241.011881	\$326.87	\$76,571.70	0.69%	14
		Total: Mid Cap	\$440,880.88			\$425,304.60	3.88%	
Large Cap								
	CLGRX	CALVERT US LARGE CAP GROWTH RSPNB IDX R6	\$74,108.06	1,097.247268	\$67.54	\$66,052.09	0.65%	15
	MXGSX	EMPOWER LARGE CAP GROWTH INSTL	\$666,204.32	56,219.775137	\$11.85	\$648,274.02	5.87%	12
	PEQSX	PUTNAM LARGE CAP VALUE R6	\$318,272.37	9,227.961199	\$34.49	\$305,631.02	2.80%	23
	VFIAX	VANGUARD 500 INDEX ADMIRAL	\$2,090,257.71	3,851.163852	\$542.76	\$1,841,301.22	18.41%	28
	VTSAX	VANGUARD TOTAL STOCK MKT IDX ADM	\$931,000.17	6,601.433677	\$141.03	\$827,469.83	8.20%	23
		Total: Large Cap	\$4,079,842.63			\$3,688,728.18	35.93%	
Bond								
	BPLBX	BLACKROCK INFLATION PRTE BD BLACKROCK K	\$100,747.88	10,661.152871	\$9.45	\$102,186.46	0.89%	16
	FNDSX	FIDELITY SUSTAINABILITY BOND INDEX	\$181,961.39	19,930.054072	\$9.13	\$182,305.68	1.60%	13
	PHYQX	PGIM HIGH-YIELD R6	\$92,717.50	19,437.629892	\$4.77	\$92,160.43	0.82%	16
	PTRQX	PGIM TOTAL RETURN BOND R6	\$150,701.30	12,728.150657	\$11.84	\$151,337.25	1.33%	17
	VBTLX	VANGUARD TOTAL BOND MARKET INDEX ADM	\$662,192.47	69,851.525354	\$9.48	\$666,032.81	5.83%	18
		Total: Bond	\$1,188,320.54			\$1,194,022.63	10.47%	
Stable Value								
	PRUEBR	GUARANTEED INCOME FUND	\$1,918,986.94	74,338.284254	\$25.81	\$1,905,177.54	16.90%	35
		Total: Stable Value	\$1,918,986.94			\$1,905,177.54	16.90%	
PLAN TOTAL			\$11,354,393.23			\$10,819,119.76	100.00%	
FORFEITURE BALANCE (INCLUDED IN ABOVE VALUES)			\$4,977.52			\$4,842.70		

Asset Class Coverage

Core "Doers"							
Stable Value/ Money Market	Fixed Income	Large Cap Value	Large Cap Core	Large Cap Growth	Mid Cap	Small Cap	Global/ International
Empower Guaranteed Interest Fund	PGIM High Yield Bond	Putnam Large Cap Value	Vanguard 500 Index	Empower Large Cap Growth	Touchstone Mid Cap Growth	Invesco Discovery	American Funds New World
	PGIM Total Return Bond		Vanguard Total Stock Mkt Index	Calvert US Large Growth Resp Idx	Vanguard Mid Cap Index	Vanguard Small Cap Index	T. Rowe Price Overseas Stock
	Blackrock Inflation Protected Bond				MFS Mid Cap Value	DFA US Targeted Value	Vanguard Total Intl Stock Index
	Vanguard Total Bond Market Index						Calvert Intl Responsible Index
	Fidelity Sustainability Index						

Asset Allocation "Delegators"	
Balanced/Lifestyle/Lifecycle	Managed Accounts

American Funds Target Date Funds

Professionally Managed Option - Ibbotson

Specialty "Sophisticates"		
Brokerage	Other	Company Stock

Cohen & Steers Real Estate Securities

This graph is intended to show generally the anticipated relationship between various asset classes and the corresponding funds within each asset class available through your plan. Please note this is not intended to predict an actual level of return or risk for these funds. The historical returns and risk for these funds may vary significantly from the linear relationship represented above. Please refer to the funds' prospectuses and shareholder reports for actual return information.

Generally, the asset allocation of each target date fund will change on an annual basis with the asset allocation becoming more conservative as the fund nears the target retirement date. The target date is the approximate date when investors plan to start withdrawing their money.

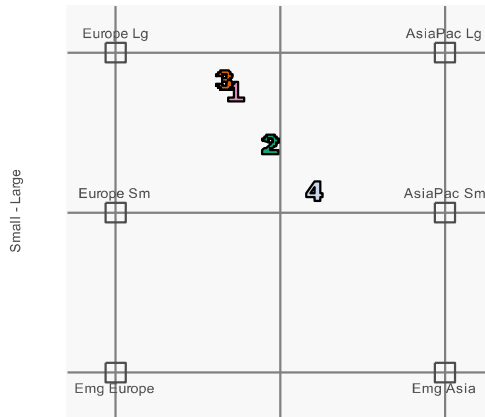
The principal value of the fund(s) in a plan's lineup is not guaranteed at any time, including at the time of target date and/or withdrawal.

Style Analysis (5Yr)

12/31/2024

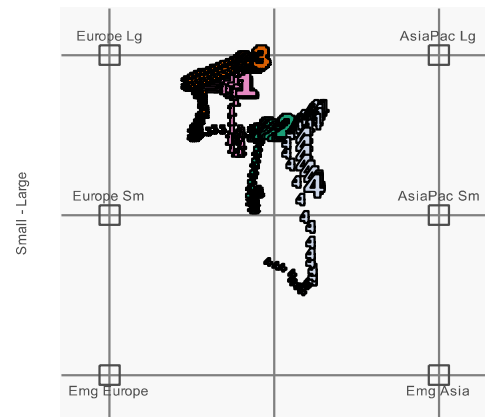
Asset Class: International

AVERAGE STYLE (5-Year)



Europe - Asia

STYLE DRIFT (5-Year)



Europe - Asia

International


	Style Drift	Cash	Europe Lg	Europe Sm	AsiaPac Lg	AsiaPac Sm	Emg Europe	Emg Asia	Style Exposure
1 T. Rowe Price Overseas Stock I	19.36	2.26	51.72	8.16	29.41	1.13	2.07	5.26	
MSCI EAFE	4.20	2.45	64.50	1.04	31.25	0.29	0.17	0.29	
2 Vanguard Total Intl Stock Index Admiral	19.51	2.06	42.68	8.19	22.39	1.63	1.36	21.69	
FTSE Global All Cap ex US TR USD	10.80	1.31	40.05	6.10	27.36	3.64	1.30	20.25	
3 Calvert International Responsible Idx R6	21.33	3.41	58.76	5.80	25.68	2.06	0.48	3.81	
MSCI EAFE	4.20	2.45	64.50	1.04	31.25	0.29	0.17	0.29	
4 American Funds New World R6	29.16	4.33	25.46	9.90	21.94	4.38	2.33	31.65	
MSCI Emerging Markets	15.02	0.00	2.97	2.67	13.93	0.00	3.77	76.65	

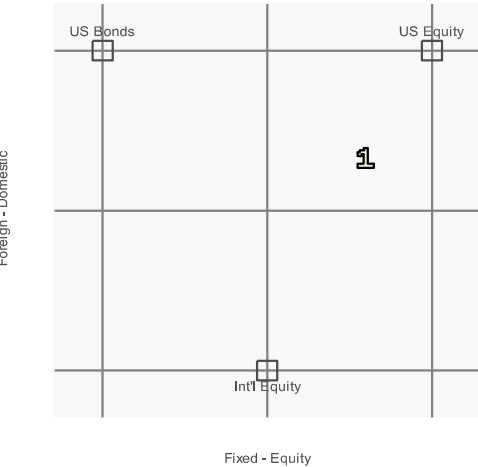
Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Style Analysis (5Yr)

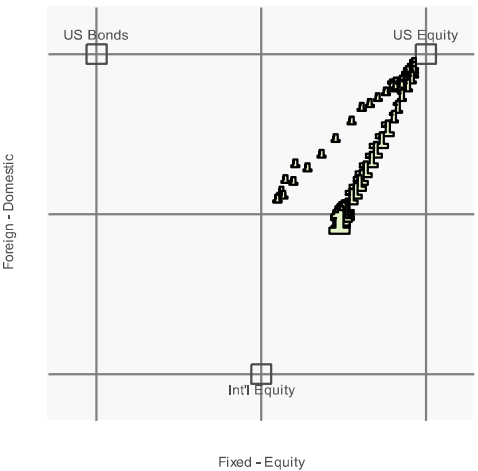
12/31/2024

Asset Class: Specialty

	Style Drift	Cash	US Bonds	US Equity	Int'l Equity	Style Exposure
AVERAGE STYLE (5-Year)						
Specialty						
1 Cohen & Steers Real Estate Securities I	28.66	1.03	3.48	62.66	32.83	
MSCI US REIT	28.95	0.87	1.68	66.55	30.90	



STYLE DRIFT (5-Year)



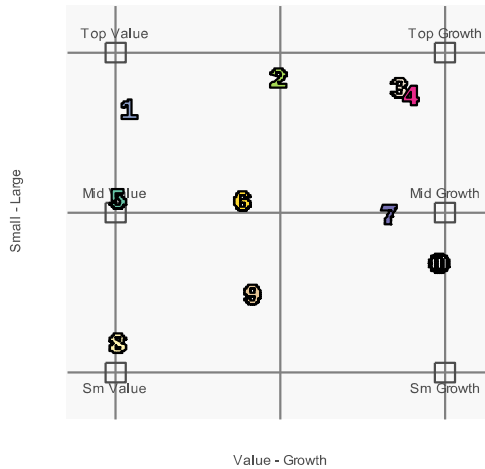
Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Style Analysis (5Yr)

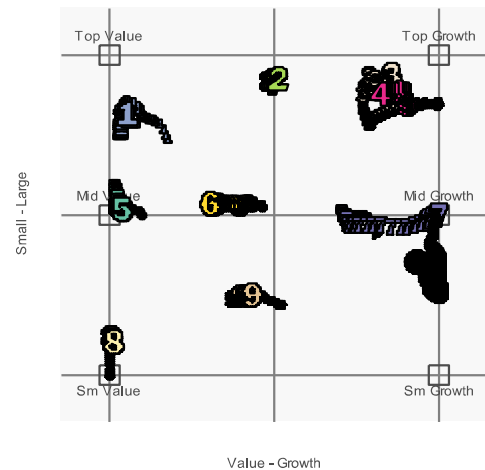
12/31/2024

Asset Class: Equity

AVERAGE STYLE (5-Year)



STYLE DRIFT (5-Year)



Equity

	Style Drift	Cash	Top Value	Top Growth	Mid Value	Mid Growth	Sm Value	Sm Growth	Style Exposure
1 Putnam Large Cap Value R6 Russell 1000 Value Index	13.44 0.82	5.25 0.02	67.38 65.68	1.06 0.00	17.40 34.03	2.47 0.01	6.44 0.08	0.00 0.18	
2 Vanguard 500 Index Admiral S&P 500 Index	3.93 3.91	0.84 0.85	35.77 35.79	47.85 47.86	14.23 14.20	1.31 1.30	0.00 0.00	0.00 0.00	
3 Empower Large Cap Growth Instl Russell 1000 Growth Index	14.29 3.48	1.51 0.09	9.63 0.03	67.67 83.40	4.18 0.44	16.43 15.81	0.03 0.06	0.54 0.17	
4 Calvert US Large Cap Growth Rspnb Idx R6 Russell 1000 Growth Index	7.85 3.48	1.39 0.09	5.12 0.03	69.64 83.40	4.93 0.44	17.26 15.81	0.00 0.06	1.67 0.17	
5 MFS Mid Cap Value R6 Russell Mid-Cap Value Index	7.97 0.00	4.04 0.00	9.72 0.00	0.00 0.00	84.61 100.00	0.40 0.00	1.24 0.00	0.00 0.00	
6 Vanguard Mid Cap Index Admiral Russell Mid-Cap Index	8.38 5.09	0.97 0.05	3.16 0.57	3.85 0.59	58.14 64.75	33.88 32.86	0.00 0.52	0.00 0.66	
7 Touchstone Mid Cap Growth R6 Russell Mid-Cap Growth Index	21.93 0.00	0.33 0.00	0.03 0.00	2.90 0.00	13.01 0.00	79.16 100.00	3.99 0.00	0.59 0.00	
8 DFA US Targeted Value I Russell 2000 Value Index	10.55 0.00	0.17 0.00	0.56 0.00	0.00 0.00	17.02 0.00	0.08 0.00	82.17 100.00	0.00 0.00	
9 Vanguard Small Cap Index Admiral Shares Russell 2000 Index	9.89 1.49	0.04 0.01	0.00 0.01	0.00 0.10	37.90 0.27	10.58 0.02	20.43 49.56	31.06 50.03	
10 Invesco Discovery R6 Russell 2000 Growth Index	20.77 0.00	1.12 0.00	1.46 0.00	0.79 0.00	0.15 0.00	62.78 0.00	0.00 0.00	33.70 100.00	

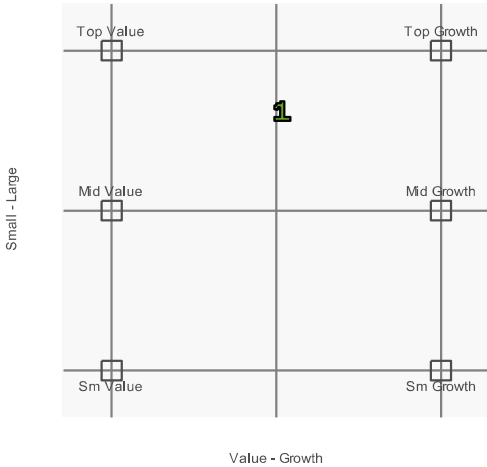
Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Style Analysis (5Yr)

12/31/2024

Asset Class: Equity

AVERAGE STYLE (5-Year)

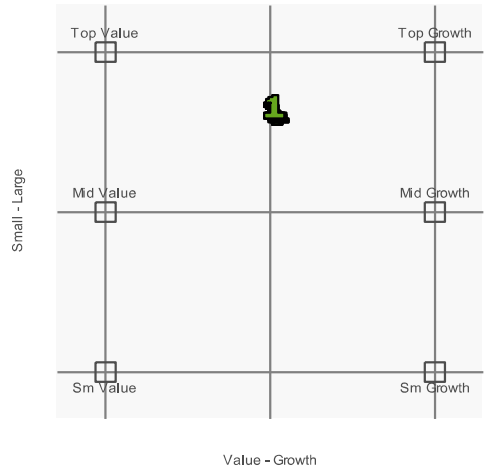


Equity

1 Vanguard Total Stock Mkt Idx Adm
S&P 500 Index

Style Drift	Cash	Top Value	Top Growth	Mid Value	Mid Growth	Sm Value	Sm Growth	Style Exposure
4.96	0.52	26.99	40.90	17.63	8.47	3.40	2.09	
3.91	0.85	35.79	47.86	14.20	1.30	0.00	0.00	

STYLE DRIFT (5-Year)



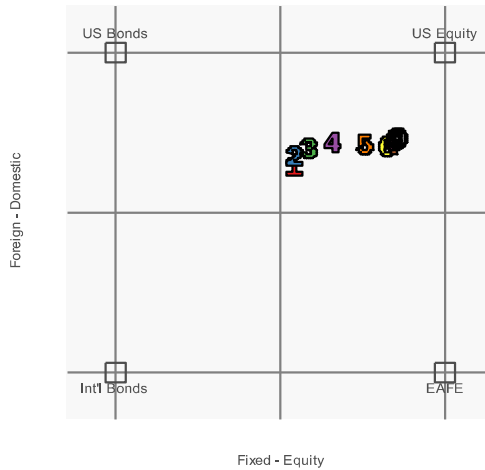
Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Style Analysis (5Yr)

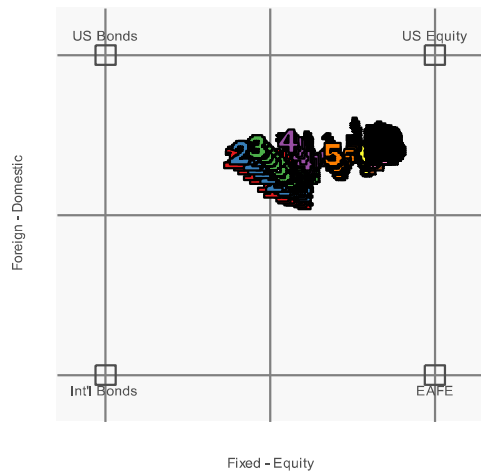
12/31/2024

Asset Class: Balanced

AVERAGE STYLE (5-Year)



STYLE DRIFT (5-Year)



Balanced

	Style Drift	Cash	US Bonds	Int'l Bonds	EAFE	US Equity	Style Exposure
1 American Funds 2015 Trgt Date Retire R6 S&P Target Date 2015	13.28 6.56	26.15 19.26	25.02 37.56	8.95 2.76	16.93 12.88	22.94 27.54	
2 American Funds 2020 Trgt Date Retire R6 S&P Target Date 2020	12.22 6.91	22.14 16.57	26.78 35.09	8.70 2.63	16.46 15.12	25.92 30.59	
3 American Funds 2025 Trgt Date Retire R6 S&P Target Date 2025	10.62 9.23	17.04 15.86	26.99 28.62	7.60 3.19	17.09 17.95	31.28 34.39	
4 American Funds 2030 Trgt Date Retire R6 S&P Target Date 2030	9.56 10.14	11.91 12.99	22.97 20.49	6.89 4.19	17.97 21.47	40.26 40.88	
5 American Funds 2035 Trgt Date Retire R6 S&P Target Date 2035	8.59 10.93	7.30 9.93	15.65 12.17	6.81 4.54	19.91 26.02	50.33 47.34	
6 American Funds 2040 Trgt Date Retire R6 S&P Target Date 2040	7.81 8.32	3.94 7.40	10.90 6.51	5.75 4.49	22.03 29.36	57.38 52.24	
7 American Funds 2045 Trgt Date Retire R6 S&P Target Date 2045	8.12 6.68	3.12 5.98	9.00 2.61	5.74 4.39	22.14 31.87	59.99 55.16	
8 American Funds 2050 Trgt Date Retire R6 S&P Target Date 2050	7.58 5.94	2.04 5.24	9.11 1.36	5.40 3.88	21.26 32.79	62.19 56.73	
9 American Funds 2055 Trgt Date Retire R6 S&P Target Date 2055	7.40 5.81	1.53 4.91	9.00 1.06	4.86 3.81	21.14 33.29	63.46 56.93	
10 American Funds 2060 Trgt Date Retire R6 S&P Target Date 2060	7.36 6.02	1.36 4.70	8.89 1.04	5.10 3.93	21.10 33.17	63.56 57.16	

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Style Analysis (5Yr)

12/31/2024

Asset Class: **Balanced**

Style Drift

Cash


US Bonds

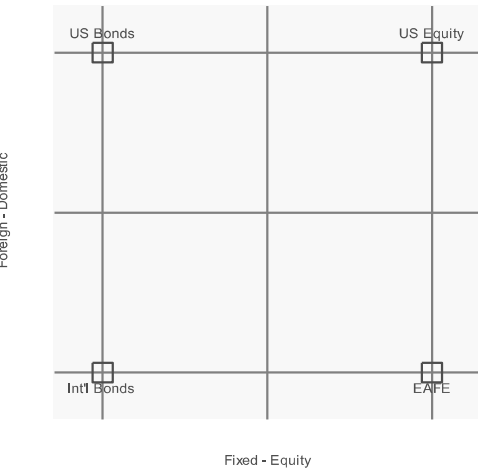
Int'l Bonds

EAFE

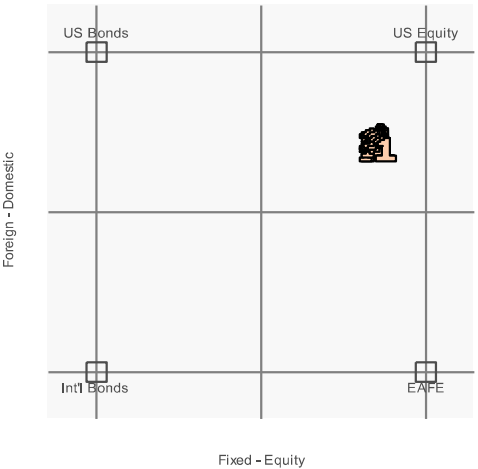
US Equity

Style Exposure

AVERAGE STYLE (5-Year)	Balanced						
	<div> <div>1</div> <div>American Funds 2065 Trgt Date Retire R6</div> <div>S&P Target Date 2065+</div> </div>	5.79	4.72	1.11	3.68	32.69	57.80
							



STYLE DRIFT (5-Year)



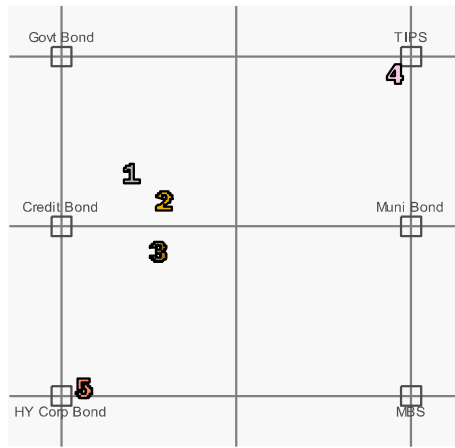
Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Style Analysis (5Yr)

12/31/2024

Asset Class: Fixed Income

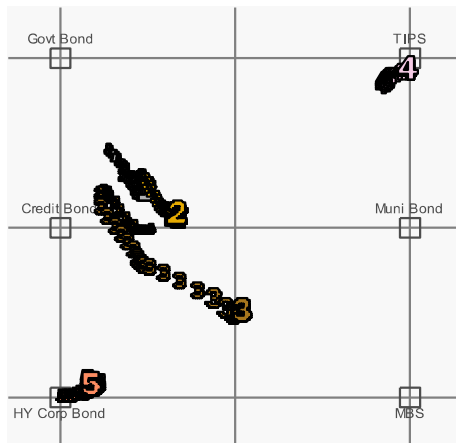
AVERAGE STYLE (5-Year)



Fixed Income

	Style Drift	Cash	Credit Bond	Govt Bond	HY Corp Bond	MBS	Muni Bond	TIPS	Style Exposure
1 Vanguard Total Bond Market Index Adm BBgBarc US Aggregate Bond Index	7.34	1.83	30.71	47.88	0.13	17.70	1.47	0.28	
2 Fidelity Sustainability Bond Index BBgBarc US Aggregate Bond Index	8.71	3.06	26.17	41.58	0.91	26.87	0.73	0.69	
3 PGIM Total Return Bond R6 BBgBarc US Aggregate Bond Index	30.06	4.34	58.22	4.64	6.41	16.37	6.09	3.93	
4 BlackRock Inflation Protected Bond K Bloomberg Barclays U.S. TIPS	3.88	0.34	0.74	0.00	3.61	0.19	1.71	93.41	
5 PGIM High Yield R6 Merrill Lynch High Yield U.S. Master Index	5.93	0.55	0.40	0.07	92.69	4.03	0.24	2.02	
	2.08	0.98	29.13	42.57	0.17	26.61	0.46	0.08	
	2.08	0.98	29.13	42.57	0.17	26.61	0.46	0.08	
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	
	1.21	0.00	0.34	0.00	99.46	0.00	0.20	0.00	

STYLE DRIFT (5-Year)



Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Monitoring

12/31/2024

Investment Options

	Excess Benchmark Performance						Peer Return Rank				Sharpe Ratio Rank	
	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	1 Yr	3 Yr	5 Yr	10 Yr	3 Yr	5 Yr
International												
Foreign Large Blend												
T. Rowe Price Overseas Stock I	0.43	-1.40	-1.40	-1.65	-0.70	-0.43	76	53	47	36	51	47
Calvert International Responsible Idx R6	0.79	0.76	0.76	-1.52	0.53		43	50	16		43	16
MSCI EAFE												
Vanguard Total Intl Stock Index Admiral	0.04	-0.72	-0.72	-0.49	-0.45	-0.37	42	49	55	46	52	56
FTSE Global All Cap ex US TR USD												
Number of Funds in Peer Group							701	662	641	508		
Diversified Emerging Mkts												
American Funds New World R6	1.27	-1.17	-1.17	0.54	2.96	2.54	43	29	13	1	32	13
MSCI Emerging Markets												
Number of Funds in Peer Group							792	725	663	527		
Specialty												
Real Estate												
Cohen & Steers Real Estate Securities I	-2.81	-2.04	-2.04	-1.57	0.11	1.32	34	36	20	5	31	20
MSCI US REIT												
Number of Funds in Peer Group							222	213	205	180		
Equity												
Large Value												
Putnam Large Cap Value R6	-0.15	5.06	5.06	4.73	4.01	2.67	9	2	5	3	2	3
Russell 1000 Value Index												
Number of Funds in Peer Group							1174	1112	1074	963		
Large Blend												
Vanguard 500 Index Admiral	-0.01	-0.05	-0.05	-0.05	-0.04	-0.04	25	24	21	9	26	19
Vanguard Total Stock Mkt Idx Adm	0.22	-1.28	-1.28	-1.08	-0.73	-0.61	44	49	41	30	50	45
S&P 500 Index												
Number of Funds in Peer Group							1396	1306	1230	1046		
Large Growth												
Empower Large Cap Growth Instl	-4.60	-7.43	-7.43	-1.32	-1.48	-0.93	68	21	22	16	18	15
Calvert US Large Cap Growth Rspnb Idx R6	-2.95	-5.58	-5.58	-1.94	-1.51		60	29	23		29	14
Russell 1000 Growth Index												
Number of Funds in Peer Group							1114	1063	1019	932		

"Number of Funds in Peer Group" represents the total number of funds in the Peer Group at that particular time.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Monitoring

12/31/2024

Investment Options

	Excess Benchmark Performance						Peer Return Rank				Sharpe Ratio Rank	
	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	1 Yr	3 Yr	5 Yr	10 Yr	3 Yr	5 Yr
Mid-Cap Value												
MFS Mid Cap Value R6	-0.55	1.04	1.04	1.71	1.40	1.12	21	35	24	14	35	22
Russell Mid-Cap Value Index												
Number of Funds in Peer Group							433	410	396	351		
Mid-Cap Blend												
Vanguard Mid Cap Index Admiral	-0.18	-0.12	-0.12	-0.99	-0.08	-0.08	35	71	46	23	72	39
Russell Mid-Cap Index												
Number of Funds in Peer Group							411	386	362	289		
Mid-Cap Growth												
Touchstone Mid Cap Growth R6	-0.59	-5.64	-5.64	-1.50	-1.64	-0.44	43	17	43	27	19	43
Russell Mid-Cap Growth Index												
Number of Funds in Peer Group							503	492	468	435		
Small Value												
DFA US Targeted Value I	2.01	1.28	1.28	5.61	5.08	2.02	50	11	9	12	12	10
Russell 2000 Value Index												
Number of Funds in Peer Group							496	476	467	424		
Small Blend												
Vanguard Small Cap Index Admiral Shares	1.33	2.70	2.70	2.37	1.90	1.28	19	31	35	16	30	35
Russell 2000 Index												
Number of Funds in Peer Group							629	609	591	514		
Small Growth												
Invesco Discovery R6	-0.43	7.84	7.84	-0.32	4.89	4.31	13	39	10	7	33	8
Russell 2000 Growth Index												
Number of Funds in Peer Group							557	547	542	501		
Balanced												
Target-Date 2015												
American Funds 2015 Trgt Date Retire R6	0.16	1.25	1.25	0.57	0.73	0.46	9	3	7	5	4	3
S&P Target Date 2015												
Number of Funds in Peer Group							113	105	98	72		
Target-Date 2020												
American Funds 2020 Trgt Date Retire R6	0.01	0.85	0.85	0.40	0.75	0.48	8	3	7	4	3	1
S&P Target Date 2020												
Number of Funds in Peer Group							146	138	131	99		

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Monitoring

12/31/2024

Investment Options

	Excess Benchmark Performance						Peer Return Rank				Sharpe Ratio Rank	
	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	1 Yr	3 Yr	5 Yr	10 Yr	3 Yr	5 Yr
Target-Date 2025												
American Funds 2025 Trgt Date Retire R6	0.15	0.90	0.90	0.12	0.68	0.54	10	7	3	3	7	1
S&P Target Date 2025												
Number of Funds in Peer Group							194	186	179	143		
Target-Date 2030												
American Funds 2030 Trgt Date Retire R6	0.41	0.96	0.96	0.00	0.72	0.76	8	10	1	1	10	1
S&P Target Date 2030												
Number of Funds in Peer Group							210	200	188	145		
Target-Date 2035												
American Funds 2035 Trgt Date Retire R6	0.67	1.34	1.34	-0.02	0.99	1.11	5	10	3	1	11	4
S&P Target Date 2035												
Number of Funds in Peer Group							206	192	182	147		
Target-Date 2040												
American Funds 2040 Trgt Date Retire R6	0.88	1.92	1.92	0.10	1.13	1.16	4	10	3	1	10	4
S&P Target Date 2040												
Number of Funds in Peer Group							204	195	183	145		
Target-Date 2045												
American Funds 2045 Trgt Date Retire R6	0.91	1.60	1.60	-0.20	0.85	0.99	7	16	6	1	16	6
S&P Target Date 2045												
Number of Funds in Peer Group							201	192	182	147		
Target-Date 2050												
American Funds 2050 Trgt Date Retire R6	0.82	1.13	1.13	-0.53	0.58	0.82	14	25	7	1	27	8
S&P Target Date 2050												
Number of Funds in Peer Group							202	193	183	145		
Target-Date 2055												
American Funds 2055 Trgt Date Retire R6	0.90	1.26	1.26	-0.60	0.49	0.73	16	31	11	1	33	10
S&P Target Date 2055												
Number of Funds in Peer Group							201	192	182	141		
Target-Date 2060												
American Funds 2060 Trgt Date Retire R6	0.84	1.16	1.16	-0.65	0.45		18	33	14		33	10
S&P Target Date 2060												
Number of Funds in Peer Group							200	191	176	45		

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Monitoring

12/31/2024

Investment Options

	Excess Benchmark Performance						Peer Return Rank				Sharpe Ratio Rank	
	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	1 Yr	3 Yr	5 Yr	10 Yr	3 Yr	5 Yr
Target-Date 2065+												
American Funds 2065 Trgt Date Retire R6	0.76	0.81	0.81	-0.83			20	37			37	
S&P Target Date 2065+												
Number of Funds in Peer Group							194	150	46	0		
Fixed Income												
Intermediate Core Bond												
Vanguard Total Bond Market Index Adm	0.02	-0.01	-0.01	-0.01	0.01	-0.02	70	47	57	49	51	64
Fidelity Sustainability Bond Index	-0.05	-0.02	-0.02	0.01	-0.09		70	46	69		57	76
BBgBarc US Aggregate Bond Index												
Number of Funds in Peer Group							479	445	418	359		
Intermediate Core-Plus Bond												
PIM Total Return Bond R6	0.40	1.78	1.78	0.55	0.53	0.90	21	32	46	14	23	34
BBgBarc US Aggregate Bond Index												
Number of Funds in Peer Group							587	547	503	426		
Inflation-Protected Bond												
BlackRock Inflation Protected Bond K	-0.24	0.04	0.04	0.11	0.20	-0.05	50	29	19	22	28	19
Bloomberg Barclays U.S. TIPS												
Number of Funds in Peer Group							152	148	144	136		
High Yield Bond												
PIM High Yield R6	-0.27	0.41	0.41	-0.37	-0.09	0.31	26	53	33	7	54	37
Merrill Lynch High Yield U.S. Master Index												
Number of Funds in Peer Group							639	603	572	523		

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

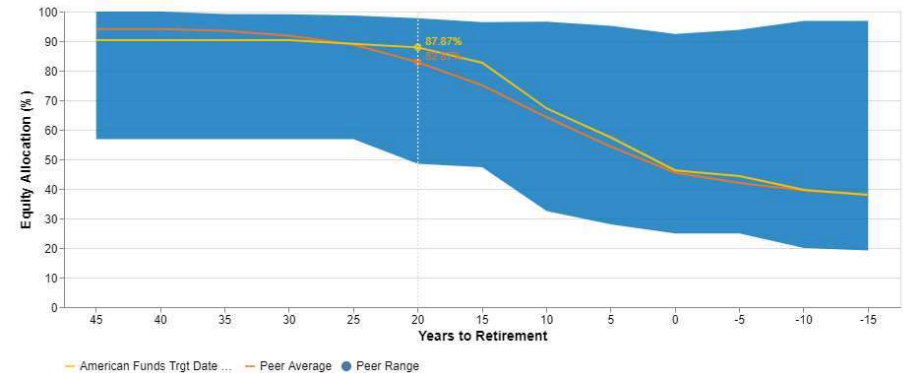
Target Date Fund Monitoring

12/31/2024

Investment Options

Performance

	3 Mth	1 Year	3 Years	5 Years	10 Years
American Funds 2015 Trgt Date Retire R6	-1.80%	8.50%	2.19%	5.29%	5.57%
2015 Composite Benchmark	-1.90%	8.03%	1.13%	4.29%	4.82%
American Funds 2020 Trgt Date Retire R6	-1.90%	8.94%	2.31%	5.63%	6.00%
2020 Composite Benchmark	-1.76%	8.81%	1.50%	4.80%	5.23%
American Funds 2025 Trgt Date Retire R6	-1.85%	9.34%	2.22%	6.23%	6.68%
2025 Composite Benchmark	-1.73%	9.20%	1.71%	5.08%	5.45%
American Funds 2030 Trgt Date Retire R6	-1.53%	10.86%	2.77%	7.18%	7.63%
2030 Composite Benchmark	-1.42%	10.97%	2.59%	6.28%	6.23%
American Funds 2035 Trgt Date Retire R6	-1.26%	12.73%	3.35%	8.43%	8.71%
2035 Composite Benchmark	-1.15%	12.57%	3.39%	7.36%	7.22%
American Funds 2040 Trgt Date Retire R6	-0.89%	14.79%	4.14%	9.40%	9.35%
2040 Composite Benchmark	-0.92%	14.56%	4.45%	8.77%	8.31%
American Funds 2045 Trgt Date Retire R6	-0.98%	15.17%	4.23%	9.60%	9.52%
2045 Composite Benchmark	-0.85%	15.21%	4.80%	9.23%	8.67%
American Funds 2050 Trgt Date Retire R6	-0.85%	15.43%	4.20%	9.64%	9.59%
2050 Composite Benchmark	-0.83%	15.39%	4.88%	9.35%	8.76%
American Funds 2055 Trgt Date Retire R6	-0.85%	15.58%	4.15%	9.60%	9.57%
2055 Composite Benchmark	-0.87%	15.43%	4.92%	9.41%	8.81%
American Funds 2060 Trgt Date Retire R6	-0.86%	15.60%	4.14%	9.59%	-
2060 Composite Benchmark	-0.87%	15.43%	4.92%	9.41%	8.81%
American Funds 2065 Trgt Date Retire R6	-0.82%	15.64%	4.14%	-	-
2065 Composite Benchmark	-0.88%	15.42%	4.92%	9.40%	8.81%



Composite benchmarks are constructed using the indexes listed below, weighted to match the portfolio allocation of each target date fund.

Domestic Stocks	Russell 3000 Index
Foreign Stocks (Developed Markets)	MSCI EAFE Index
Domestic Fixed Income	Bloomberg U.S. Aggregate Bond Index
Foreign Fixed Income	Bloomberg Gbl Agg Ex USD TR USD
Cash Holdings	FTSE Treasury Bill 3 Mon USD

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Scorecard

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

Past performance is not a guarantee or prediction of future results.

Rankings provided based on total return.

Sources: MPI Stylus Web, Morningstar, individual investment managers



Fund Scorecard












12/31/2024

Investment Options

Total Funds: 32

Criteria	Threshold
Manager Tenure	Portfolio manager or management team must have managed this product for at least 3 years.
Excess Performance (3Yr)	The fund must outperform its benchmark by -1% over the trailing 3-year period.
Excess Performance (5Yr)	The fund must outperform its benchmark by -1% over the trailing 5-year period.
Excess Performance (10Yr)	The fund must outperform its benchmark by -1% over the trailing 10-year period.
Peer Return Rank (3Yr)	The fund's Return Rank must be in the top 50% of its peer group over the trailing 3-year period.
Peer Return Rank (5Yr)	The fund's Return Rank must be in the top 50% of its peer group over the trailing 5-year period.
Peer Return Rank (10Yr)	The fund's Return Rank must be in the top 50% of its peer group over the trailing 10-year period.
Expense Ratio Rank	The fund's Expense Ratio must be in the top 50% of its peer group.
Sharpe Ratio Rank (3Yr)	The fund's Sharpe Rt Rank must be in the top 50 of its peer group over the trailing 3-year period.
Sharpe Ratio Rank (5Yr)	The fund's Sharpe Rt Rank must be in the top 50 of its peer group over the trailing 5-year period.
Overall Morningstar Rating	The fund's Overall Morningstar Rating must be greater than 2 stars.

T. Rowe Price Overseas Stock I

Manager Tenure	 Review	This manager/team has been managing this product for 0.75 years.
Excess Performance (3Yr)	 Review	The fund underperformed its benchmark by 1.65%.
Excess Performance (5Yr)	 Pass	The fund underperformed its benchmark by 0.7%.
Excess Performance (10Yr)	 Pass	The fund underperformed its benchmark by 0.43%.
Peer Return Rank (3Yr)	 Review	The fund's Return Rank is 53 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 47 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 36 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 24 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Review	The fund's Sharpe Ratio Rank is 51 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 47 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 3 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

Vanguard Total Intl Stock Index Admiral

Manager Tenure	Pass	This manager/team has been managing this product for 16.42 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.49%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.45%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.37%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 49 within its Peer Group.
Peer Return Rank (5Yr)	Review	The fund's Return Rank is 55 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 46 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 5 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Review	The fund's Sharpe Ratio Rank is 52 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Review	The fund's Sharpe Ratio Rank is 56 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 3 stars.

Calvert International Responsible Idx R6

Manager Tenure	Pass	This manager/team has been managing this product for 8.01 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.52%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.53%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	Review	The fund's Return Rank is 50 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 16 within its Peer Group.
Peer Return Rank (10Yr)		Information Not Available
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 9 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 43 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 16 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

American Funds New World R6

Manager Tenure	Pass	This manager/team has been managing this product for 25.56 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.54%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 2.96%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 2.54%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 29 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 13 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 1 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 10 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 32 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 13 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Cohen & Steers Real Estate Securities I

Manager Tenure	Pass	This manager/team has been managing this product for 11.68 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.57%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.11%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.32%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 36 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 20 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 5 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 31 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 31 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 20 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

Putnam Large Cap Value R6

Manager Tenure	Pass	This manager/team has been managing this product for 12.35 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 4.73%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 4.01%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 2.67%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 2 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 5 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 3 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 14 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 2 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 3 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

Vanguard 500 Index Admiral

Manager Tenure	Pass	This manager/team has been managing this product for 7.09 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.05%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.04%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.04%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 24 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 21 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 9 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 2 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 26 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 19 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

Vanguard Total Stock Mkt Idx Adm

Manager Tenure	Pass	This manager/team has been managing this product for 30.02 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.08%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.73%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.61%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 49 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 41 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 30 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 2 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Review	The fund's Sharpe Ratio Rank is 50 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 45 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 3 stars.

Empower Large Cap Growth Instl

Manager Tenure	Pass	This manager/team has been managing this product for 11.34 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.32%.
Excess Performance (5Yr)	Review	The fund underperformed its benchmark by 1.48%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.93%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 21 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 22 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 16 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 13 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 18 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 15 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

Calvert US Large Cap Growth Rspnb Idx R6

Manager Tenure	Pass	This manager/team has been managing this product for 8.01 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.94%.
Excess Performance (5Yr)	Review	The fund underperformed its benchmark by 1.51%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 29 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 23 within its Peer Group.
Peer Return Rank (10Yr)		Information Not Available
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 3 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 29 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 14 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

MFS Mid Cap Value R6

Manager Tenure	Pass	This manager/team has been managing this product for 16.12 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 1.71%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 1.4%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.12%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 35 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 24 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 14 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 13 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 35 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 22 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

Vanguard Mid Cap Index Admiral

Manager Tenure	Review	This manager/team has been managing this product for 1.87 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.99%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.08%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.08%.
Peer Return Rank (3Yr)	Review	The fund's Return Rank is 71 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 46 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 23 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 3 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Review	The fund's Sharpe Ratio Rank is 72 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 39 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 3 stars.

Touchstone Mid Cap Growth R6

Manager Tenure	Pass	This manager/team has been managing this product for 25.75 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.5%.
Excess Performance (5Yr)	Review	The fund underperformed its benchmark by 1.64%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.44%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 17 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 43 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 27 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 14 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 19 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 43 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

DFA US Targeted Value I

Manager Tenure	Pass	This manager/team has been managing this product for 12.85 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 5.61%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 5.08%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 2.02%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 11 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 9 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 12 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 4 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 12 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 10 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Vanguard Small Cap Index Admiral Shares

Manager Tenure	Pass	This manager/team has been managing this product for 8.68 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 2.37%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 1.9%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.28%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 31 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 35 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 16 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 3 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 30 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 35 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

Invesco Discovery R6

Manager Tenure	Pass	This manager/team has been managing this product for 18.60 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.32%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 4.89%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 4.31%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 39 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 10 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 7 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 4 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 33 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 8 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2015 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.57%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.73%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.46%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 3 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 7 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 5 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 11 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 4 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 3 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

American Funds 2020 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.4%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.75%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.48%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 3 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 7 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 4 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 10 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 3 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 1 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2025 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.12%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.68%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.54%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 7 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 3 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 3 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 12 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 7 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 1 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

American Funds 2030 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.72%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.76%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 10 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 1 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 1 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 11 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 10 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 1 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2035 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.02%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.99%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.11%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 10 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 3 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 1 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 13 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 11 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 4 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

American Funds 2040 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.1%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 1.13%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.16%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 10 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 3 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 1 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 12 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 10 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 4 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2045 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.2%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.85%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.99%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 16 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 6 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 1 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 14 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 16 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 6 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

American Funds 2050 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.53%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.58%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.82%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 25 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 7 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 1 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 14 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 27 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 8 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2055 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 13.01 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.6%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.49%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.73%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 31 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 11 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 1 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 15 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 33 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 10 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

American Funds 2060 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 9.77 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.65%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.45%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 33 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 14 within its Peer Group.
Peer Return Rank (10Yr)		Information Not Available
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 17 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 33 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 10 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2065 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 5.00 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.83%.
Excess Performance (5Yr)		Information Not Available
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 37 within its Peer Group.
Peer Return Rank (5Yr)		Information Not Available
Peer Return Rank (10Yr)		Information Not Available
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 21 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 37 within its Peer Group.
Sharpe Ratio Rank (5Yr)		Information Not Available
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

Vanguard Total Bond Market Index Adm

Manager Tenure	Pass	This manager/team has been managing this product for 11.86 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.01%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.01%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.02%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 47 within its Peer Group.
Peer Return Rank (5Yr)	Review	The fund's Return Rank is 57 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 49 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 4 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Review	The fund's Sharpe Ratio Rank is 51 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Review	The fund's Sharpe Ratio Rank is 64 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 3 stars.

Fidelity Sustainability Bond Index

Manager Tenure	Pass	This manager/team has been managing this product for 6.54 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.01%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.09%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 46 within its Peer Group.
Peer Return Rank (5Yr)	Review	The fund's Return Rank is 69 within its Peer Group.
Peer Return Rank (10Yr)		Information Not Available
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 5 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Review	The fund's Sharpe Ratio Rank is 57 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Review	The fund's Sharpe Ratio Rank is 76 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 3 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

PGIM Total Return Bond R6

Manager Tenure	Pass	This manager/team has been managing this product for 22.19 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.55%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.53%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.9%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 32 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 46 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 14 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 14 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 23 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 34 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

BlackRock Inflation Protected Bond K

Manager Tenure	Pass	This manager/team has been managing this product for 6.81 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.11%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.2%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.05%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 29 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 19 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 22 within its Peer Group.
Expense Ratio Rank	Review	The fund's Expense Ratio percentile rank is 56 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 28 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 19 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Scorecard

12/31/2024

Investment Options

Total Funds: 32

PGIM High Yield R6

Manager Tenure	Pass	This manager/team has been managing this product for 17.22 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.37%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.09%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.31%.
Peer Return Rank (3Yr)	Review	The fund's Return Rank is 53 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 33 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 7 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 7 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Review	The fund's Sharpe Ratio Rank is 54 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 37 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Expense Ratio Information

Sources: MPI Stylus Web, Morningstar, individual investment managers

Expense Summary

12/31/2024

Net Expense Ratio

Peer Rank

Gross Expense Ratio

Peer Rank

International

Foreign Large Blend

T. Rowe Price Overseas Stock I	0.67	24	0.67	19
Vanguard Total Intl Stock Index Admiral	0.12	5	0.12	4
Calvert International Responsible Idx R6	0.26	9	0.37	11
Foreign Large Blend Median	1.04		1.25	

Diversified Emerging Mkts

American Funds New World R6	0.57	10	0.57	8
Diversified Emerging Mkts Median	1.24		1.62	

Specialty

Real Estate

Cohen & Steers Real Estate Securities I	0.84	31	0.84	23
Real Estate Median	1.11		1.31	

Equity

Large Value

Putnam Large Cap Value R6	0.55	14	0.55	12
Large Value Median	0.99		1.14	

Large Blend

Vanguard 500 Index Admiral	0.04	2	0.04	2
Vanguard Total Stock Mkt Idx Adm	0.04	2	0.04	2
Large Blend Median	0.95		1.10	

Large Growth

Empower Large Cap Growth Instl	0.63	13	0.63	11
Calvert US Large Cap Growth Rspnb Idx R6	0.21	3	0.37	4
Large Growth Median	1.08		1.23	

Mid-Cap Value

MFS Mid Cap Value R6	0.62	13	0.63	11
Mid-Cap Value Median	1.05		1.19	

Mid-Cap Blend

Vanguard Mid Cap Index Admiral	0.05	3	0.05	3
Mid-Cap Blend Median	1.00		1.18	

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Expense Summary

12/31/2024

	Net Expense Ratio	Peer Rank	Gross Expense Ratio	Peer Rank
Mid-Cap Growth				
Touchstone Mid Cap Growth R6	0.78	14	0.90	18
Mid-Cap Growth Median	1.21		1.42	
Small Value				
DFA US Targeted Value I	0.29	4	0.30	4
Small Value Median	1.20		1.38	
Small Blend				
Vanguard Small Cap Index Admiral Shares	0.05	3	0.05	2
Small Blend Median	1.11		1.27	
Small Growth				
Invesco Discovery R6	0.65	4	0.65	3
Small Growth Median	1.29		1.51	
Balanced				
Target-Date 2015				
American Funds 2015 Trgt Date Retire R6	0.30	11	0.30	7
Target-Date 2015 Median	0.79		1.12	
Target-Date 2020				
American Funds 2020 Trgt Date Retire R6	0.30	10	0.30	7
Target-Date 2020 Median	0.79		1.06	
Target-Date 2025				
American Funds 2025 Trgt Date Retire R6	0.31	12	0.31	7
Target-Date 2025 Median	0.72		0.98	
Target-Date 2030				
American Funds 2030 Trgt Date Retire R6	0.33	11	0.33	7
Target-Date 2030 Median	0.80		1.05	
Target-Date 2035				
American Funds 2035 Trgt Date Retire R6	0.34	13	0.34	8
Target-Date 2035 Median	0.73		1.00	
Target-Date 2040				
American Funds 2040 Trgt Date Retire R6	0.36	12	0.36	7
Target-Date 2040 Median	0.83		1.10	

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Expense Summary

12/31/2024

	Net Expense Ratio	Peer Rank	Gross Expense Ratio	Peer Rank
Target-Date 2045				
American Funds 2045 Trgt Date Retire R6	0.37	14	0.37	9
Target-Date 2045 Median	0.75		1.05	
Target-Date 2050				
American Funds 2050 Trgt Date Retire R6	0.37	14	0.37	9
Target-Date 2050 Median	0.76		1.06	
Target-Date 2055				
American Funds 2055 Trgt Date Retire R6	0.39	15	0.39	9
Target-Date 2055 Median	0.73		1.10	
Target-Date 2060				
American Funds 2060 Trgt Date Retire R6	0.39	17	0.39	10
Target-Date 2060 Median	0.65		1.06	
Target-Date 2065+				
American Funds 2065 Trgt Date Retire R6	0.39	21	0.39	14
Target-Date 2065+ Median	0.60		1.07	
Fixed Income				
Intermediate Core Bond				
Vanguard Total Bond Market Index Adm	0.05	4	0.05	3
Fidelity Sustainability Bond Index	0.10	5	0.10	4
Intermediate Core Bond Median	0.75		0.91	
Intermediate Core-Plus Bond				
PGIM Total Return Bond R6	0.39	14	0.40	10
Intermediate Core-Plus Bond Median	0.66		0.80	
Inflation-Protected Bond				
BlackRock Inflation Protected Bond K	0.79	56	0.84	51
Inflation-Protected Bond Median	0.70		0.83	
High Yield Bond				
PGIM High Yield R6	0.38	7	0.38	5
High Yield Bond Median	0.90		1.10	

Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Fund Analysis

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

Past performance is not a guarantee or prediction of future results.

Rankings provided based on total return.

Sources: MPI Stylus Web, Morningstar, individual investment managers



T. Rowe Price Overseas Stock I TROIX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
08/28/2015	MSCI EAFE	Foreign Large Blend	\$22,114.00M	Elias Chrysostomou	04/01/2024	0.67%	24

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	1.90%
US Stocks	3.53%
US Bonds	0.00%
Non-US Stocks	94.57%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	4.88%
Industrials	13.42%
Technology	15.56%
Energy	4.24%

Cyclical

Basic Materials	4.22%
Consumer Cyclical	9.33%
Real Estate	1.66%
Financial Services	22.77%

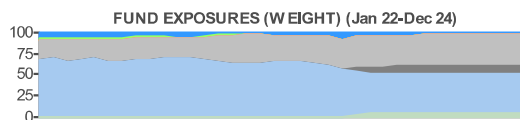
Defensive

Consumer Defensive	8.66%
Healthcare	12.80%
Utilities	2.47%

TOP 10 HOLDINGS

Siemens AG	2.70%
Taiwan Semiconductor Manufacturing Co Ltd	2.63%
Nestle SA	1.98%
Unilever PLC	1.97%
Broadcom Inc	1.96%
Munchener Ruckversicherungs-Gesellschaft AG	1.82%
ASML Holding NV	1.70%
SAP SE	1.68%
AstraZeneca PLC ADR	1.60%
AXA SA	1.59%
Total:	19.63%

ASSET LOADINGS (Returns-based)

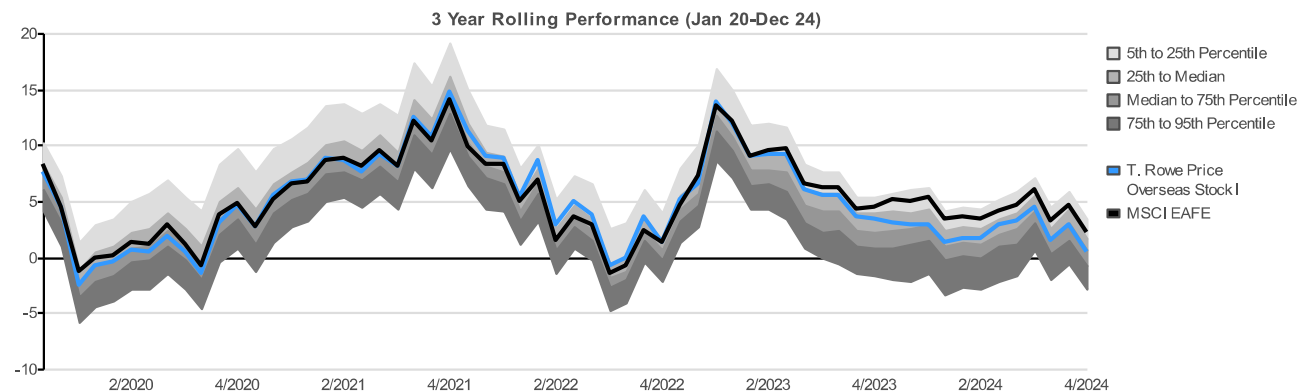


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	4.5	2.6	1.4	2.4
Europe Lg	47.7	66.5	58.9	66.1
Europe Sm	8.7	2.5	3.1	1.0
AsiaPac Lg	36.6	28.4	31.1	29.5
AsiaPac Sm	0.0	0.0	0.0	0.5
Emg Europe	0.0	0.0	0.8	0.0
Emg Asia	2.5	0.0	4.6	0.5

INVESTMENT OVERVIEW

The investment seeks long-term growth of capital through investments in the common stocks of non-U.S. companies. The manager expects to invest significantly outside the U.S. and to diversify broadly among developed market and, to a lesser extent, emerging market countries throughout the world. It normally invests at least 80% of its net assets (including any borrowings for investment purposes) in non-U.S. stocks and at least 65% of its net assets in stocks of large-cap companies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-7.64	2.95	2.95 / 76	0.51 / 53	4.53 / 47	3.91 / 43	5.28 / 36	5.56
Benchmark	-8.06	4.35	4.35 / 53	2.17 / 18	5.24 / 26	4.62 / 20	5.71 / 21	
Peer Group Median	-7.49	4.62	4.62 / 50	0.61 / 50	4.42 / 50	3.75 / 50	4.99 / 50	
Number of Funds			701	662	641	597	508	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	2.95	16.56	-15.38	12.43	9.32	23.05	-14.83	27.22	3.01
Benchmark	4.35	18.85	-14.01	11.78	8.28	22.66	-13.36	25.62	1.51
Peer Group Median	4.62	16.30	-15.96	10.28	9.78	22.08	-15.00	25.50	0.67

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.53	0.00	-1.46
Beta	1.01	1.00	1.01
R-Squared	95.15	100.00	94.41
Sharpe Ratio	-0.11	-0.02	-0.10
Up Market Capture	94.20	100.00	93.09
Down Market Capture	101.38	100.00	100.37

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.63	0.00	-0.68
Beta	1.03	1.00	1.00
R-Squared	96.16	100.00	94.11
Sharpe Ratio	0.20	0.24	0.19
Up Market Capture	99.46	100.00	97.93
Down Market Capture	102.19	100.00	100.79

NOTES

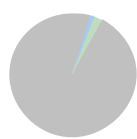
Vanguard Total Intl Stock Index Admiral VTIAAX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
11/29/2010	FTSE Global All Cap ex US TR USD	Foreign Large Blend	\$431,861.00M	Michael Perre	08/05/2008	0.12%	5

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	2.70%
US Stocks	0.59%
US Bonds	0.00%
Non-US Stocks	96.53%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.18%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	5.69%
Industrials	15.09%
Technology	13.79%
Energy	4.86%

Cyclical

Basic Materials	6.85%
Consumer Cyclical	11.00%
Real Estate	3.04%
Financial Services	21.71%

Defensive

Consumer Defensive	6.31%
Healthcare	8.66%
Utilities	3.00%

TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	2.50%
Tencent Holdings Ltd	1.06%
ASML Holding NV	0.88%
SAP SE	0.86%
Novo Nordisk AS Class B	0.85%
Toyota Motor Corp	0.72%
Nestle SA	0.68%
AstraZeneca PLC	0.63%
Novartis AG Registered Shares	0.62%
Roche Holding AG	0.62%
Total:	9.42%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

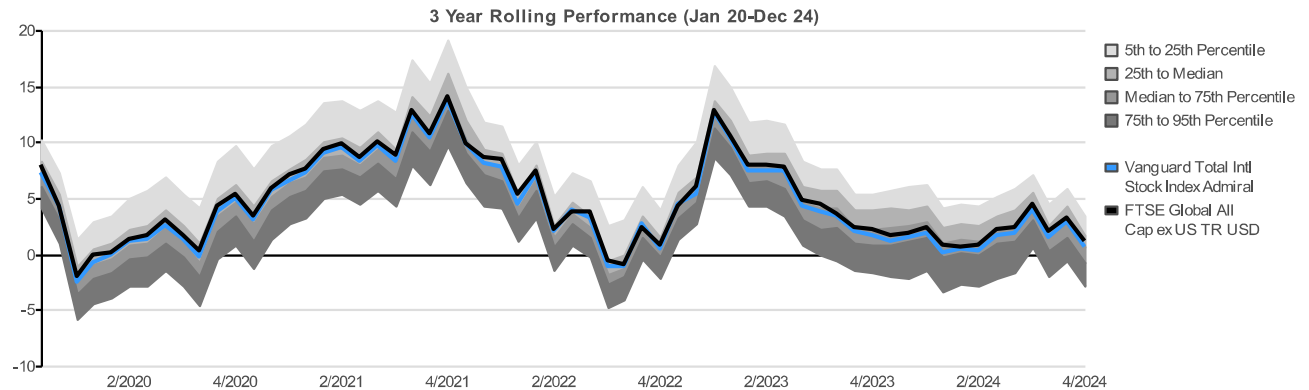


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.1	0.0	1.6
Europe Lg	38.9	38.4	48.5	40.7
Europe Sm	7.3	5.7	3.0	5.0
AsiaPac Lg	36.0	26.8	26.9	30.7
AsiaPac Sm	0.0	9.4	0.0	3.8
Emg Europe	0.0	0.0	0.0	0.0
Emg Asia	17.7	19.8	21.6	18.3

INVESTMENT OVERVIEW

The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The manager employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The fund invests all, or substantially all, of its assets in the common stocks included in its target index.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-7.42	5.14	5.14 / 42	0.67 / 49	4.28 / 55	3.61 / 56	5.06 / 46	4.88
Benchmark	-7.45	5.86	5.86 / 31	1.16 / 38	4.73 / 40	4.03 / 36	5.44 / 29	
Peer Group Median	-7.49	4.62	4.62 / 50	0.61 / 50	4.42 / 50	3.75 / 50	4.99 / 50	
Number of Funds			701	662	641	597	508	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	5.14	15.52	-16.01	8.62	11.28	21.51	-14.43	27.55	4.67
Benchmark	5.86	16.17	-15.83	9.13	11.54	22.19	-14.36	27.77	5.04
Peer Group Median	4.62	16.30	-15.96	10.28	9.78	22.08	-15.00	25.50	0.67

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.33	0.00	-0.30
Beta	1.03	1.00	1.04
R-Squared	97.88	100.00	92.68
Sharpe Ratio	-0.11	-0.09	-0.10
Up Market Capture	105.58	100.00	107.15
Down Market Capture	106.64	100.00	108.18

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.42	0.00	-0.22
Beta	1.02	1.00	1.02
R-Squared	98.50	100.00	93.96
Sharpe Ratio	0.19	0.21	0.19
Up Market Capture	102.63	100.00	104.54
Down Market Capture	104.32	100.00	105.37

NOTES

Calvert International Responsible Idx R6 CDHRX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
02/01/2019	MSCI EAFE	Foreign Large Blend	\$1,046.00M	Thomas C. Seto	12/31/2016	0.26%	9

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	0.16%
US Stocks	1.86%
US Bonds	0.00%
Non-US Stocks	97.85%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.13%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	5.68%
Industrials	15.88%
Technology	17.39%
Energy	1.37%

Cyclical

Basic Materials	6.00%
Consumer Cyclical	8.68%
Real Estate	1.97%
Financial Services	22.30%

Defensive

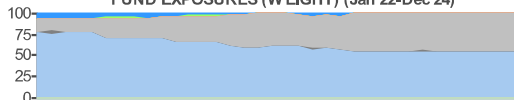
Consumer Defensive	7.18%
Healthcare	11.09%
Utilities	2.45%

TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	3.59%
Novo Nordisk AS Class B	1.69%
ASML Holding NV	1.35%
SAP SE	1.29%
Nestle SA	1.17%
Toyota Motor Corp	1.10%
Samsung Electronics Co Ltd	1.09%
AstraZeneca PLC	1.04%
Roche Holding AG	1.01%
Novartis AG Registered Shares	1.00%
Total:	14.32%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

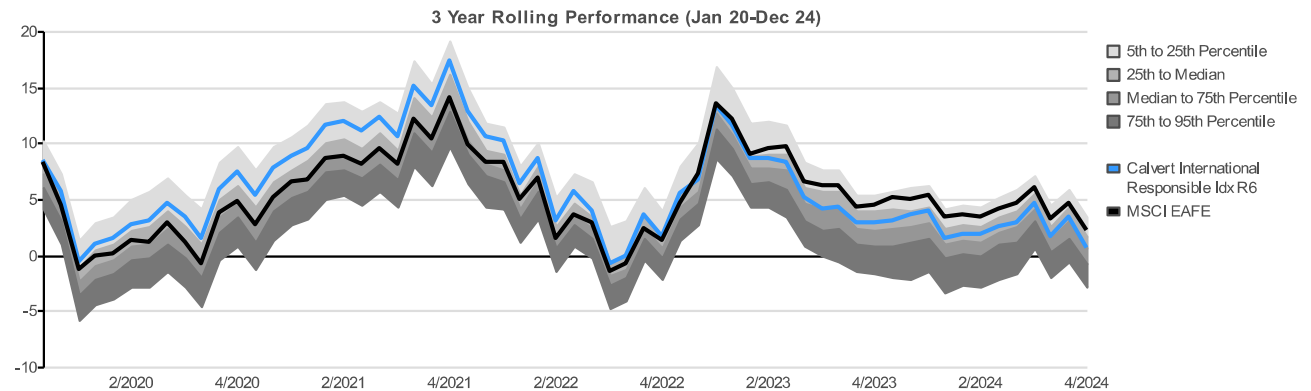


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	2.6	0.0	2.4
Europe Lg	52.9	66.5	61.3	66.1
Europe Sm	1.0	2.5	0.6	1.0
AsiaPac Lg	46.1	28.4	35.3	29.5
AsiaPac Sm	0.0	0.0	0.0	0.5
Emg Europe	0.0	0.0	0.2	0.0
Emg Asia	0.0	0.0	2.6	0.5

INVESTMENT OVERVIEW

The investment seeks to track the performance of the Calvert International Responsible Index. The fund will normally invest at least 95% of its net assets, including borrowings for investment purposes, in securities contained in the index. The index measures the investment return of stocks issued by companies that are located in countries (other than the U.S.) with developed markets.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-7.28	5.11	5.11 / 43	0.65 / 50	5.76 / 16	5.15 / 13		7.59
Benchmark	-8.06	4.35	4.35 / 53	2.17 / 18	5.24 / 26	4.62 / 20	5.71 / 21	
Peer Group Median	-7.49	4.62	4.62 / 50	0.61 / 50	4.42 / 50	3.75 / 50	4.99 / 50	
Number of Funds			701	662	641	597	508	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	5.11	20.00	-19.17	12.55	15.33	24.44	-13.67	25.30	0.50
Benchmark	4.35	18.85	-14.01	11.78	8.28	22.66	-13.36	25.62	1.51
Peer Group Median	4.62	16.30	-15.96	10.28	9.78	22.08	-15.00	25.50	0.67

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.21	0.00	-1.46
Beta	1.08	1.00	1.01
R-Squared	96.66	100.00	94.41
Sharpe Ratio	-0.08	-0.02	-0.10
Up Market Capture	100.43	100.00	93.09
Down Market Capture	106.22	100.00	100.37

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.53	0.00	-0.68
Beta	1.03	1.00	1.00
R-Squared	96.71	100.00	94.11
Sharpe Ratio	0.26	0.24	0.19
Up Market Capture	103.48	100.00	97.93
Down Market Capture	101.31	100.00	100.79

NOTES

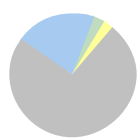
American Funds New World R6 RNWGX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
05/01/2009	MSCI Emerging Markets	Diversified Emerging Mkts	\$61,880.00M	Carl M. Kawaja	06/17/1999	0.57%	10

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	2.61%
US Stocks	20.77%
US Bonds	0.00%
Non-US Stocks	72.98%
Preferred Stocks	0.14%
Convertible Bonds	0.00%
Other	0.02%
Non-US Bonds	3.48%

Sector Breakdown

Sensitive

Communication Services	10.69%
Industrials	11.02%
Technology	19.49%
Energy	2.54%

Cyclical

Basic Materials	5.63%
Consumer Cyclical	13.04%
Real Estate	1.68%
Financial Services	18.32%

Defensive

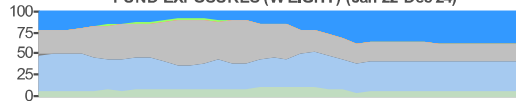
Consumer Defensive	6.65%
Healthcare	9.34%
Utilities	1.60%

TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	5.95%
Tencent Holdings Ltd	2.62%
Microsoft Corp	2.61%
MercadoLibre Inc	1.85%
Broadcom Inc	1.78%
Meta Platforms Inc Class A	1.65%
NVIDIA Corp	1.51%
Novo Nordisk AS Class B	1.35%
Max Healthcare Institute Ltd Ordinary Shares	1.27%
Airbus SE	1.23%
Total:	21.82%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)



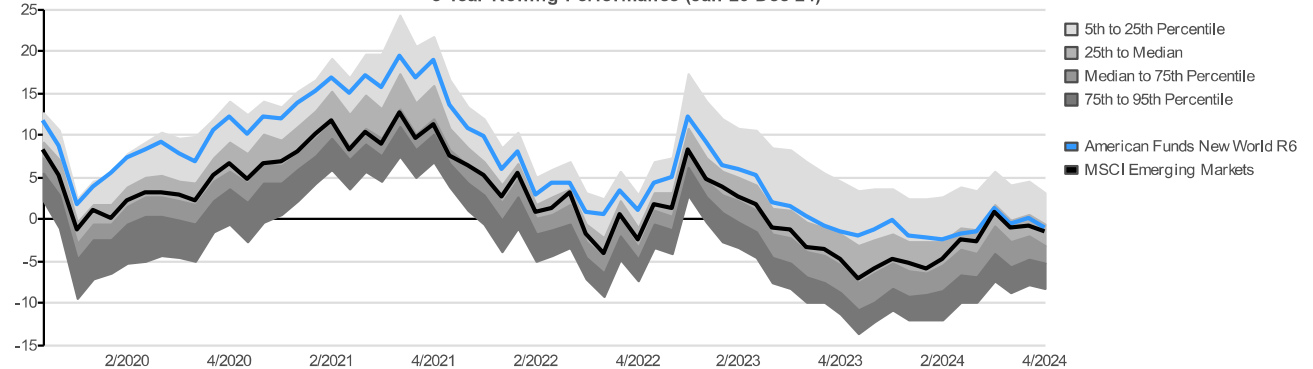
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	4.3	0.0	5.9	0.0
Europe Lg	35.5	0.0	35.8	3.8
Europe Sm	0.0	0.0	0.0	1.0
AsiaPac Lg	21.6	19.5	32.7	21.3
AsiaPac Sm	0.0	0.0	0.0	0.0
Emg Europe	0.0	0.0	0.6	0.1
Emg Asia	38.5	80.5	25.0	73.8

INVESTMENT OVERVIEW

The investment seeks long-term capital appreciation. The fund invests primarily in common stocks of companies with significant exposure to countries with developing economies and/or markets. Under normal market conditions, the fund invests at least 35% of its assets in equity and debt securities of issuers primarily based in qualified countries that have developing economies and/or markets.

PERFORMANCE

3 Year Rolling Performance (Jan 20-Dec 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-6.56	6.88	6.88 / 43	-0.94 / 29	5.07 / 13	5.38 / 4	6.57 / 1	8.26
Benchmark	-7.84	8.05	8.05 / 29	-1.48 / 34	2.10 / 44	1.78 / 40	4.04 / 37	
Peer Group Median	-6.87	6.24	6.24 / 50	-3.06 / 50	1.66 / 50	1.24 / 50	3.45 / 50	
Number of Funds			792	725	663	618	527	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	6.88	16.22	-21.75	5.13	25.30	28.03	-11.97	33.06	4.31
Benchmark	8.05	10.27	-19.74	-2.22	18.69	18.90	-14.25	37.75	11.60
Peer Group Median	6.24	10.98	-22.46	-1.38	17.82	20.44	-16.37	35.41	8.32

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.53	0.00	-1.54
Beta	0.79	1.00	0.96
R-Squared	77.15	100.00	91.50
Sharpe Ratio	-0.22	-0.21	-0.29
Up Market Capture	78.14	100.00	91.47
Down Market Capture	80.90	100.00	100.28

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	2.90	0.00	-0.27
Beta	0.87	1.00	0.99
R-Squared	82.25	100.00	91.96
Sharpe Ratio	0.23	0.07	0.05
Up Market Capture	94.83	100.00	97.60
Down Market Capture	84.41	100.00	100.51

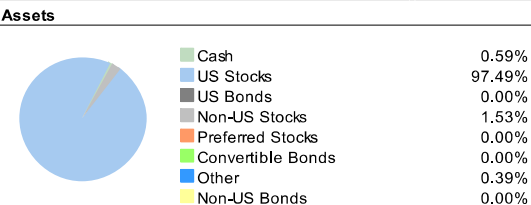
NOTES

Cohen & Steers Real Estate Securities I CSDIX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
07/15/1998	MSCI US REIT	Real Estate	\$7,662.00M	Jason Yablon	05/01/2013	0.84%	31

PORTFOLIO COMPOSITION (Holdings-based)



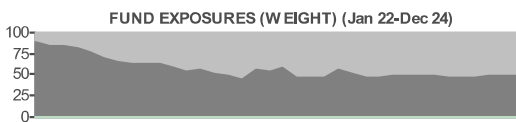
Sector Breakdown

Sensitive	
Communication Services	0.00%
Industrials	0.00%
Technology	0.00%
Energy	0.00%
Cyclical	
Basic Materials	0.00%
Consumer Cyclical	2.37%
Real Estate	97.04%
Financial Services	0.00%
Defensive	
Consumer Defensive	0.00%
Healthcare	0.59%
Utilities	0.00%

TOP 10 HOLDINGS

Welltower Inc	9.92%
American Tower Corp	8.76%
Digital Realty Trust Inc	7.47%
Prologis Inc	5.68%
Crown Castle Inc	5.66%
Simon Property Group Inc	5.54%
Equinix Inc	4.88%
Sun Communities Inc	4.08%
Invitation Homes Inc	3.69%
Iron Mountain Inc	3.23%
Total:	58.88%

ASSET LOADINGS (Returns-based)

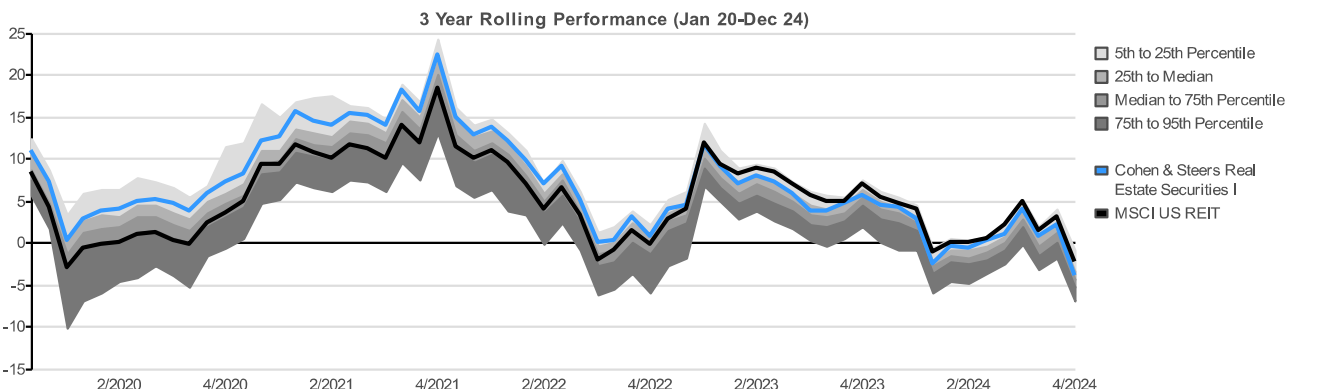


	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.0	0.0
US Bonds	0.0	0.0	0.0	0.0
US Equity	48.7	54.1	56.7	63.3
Int'l Equity	51.3	45.9	43.4	36.7

INVESTMENT OVERVIEW

The investment seeks total return through investment in real estate securities. The fund invests at least 80% of its total assets in income-producing common stocks and other equity securities issued by real estate companies, such as real estate investment trusts ("REITs"). It may invest up to 20% of its total assets in securities of foreign issuers (including emerging market issuers) which meet the same criteria for investment as domestic companies, including investments in such companies in the form of American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs"). The fund is non-diversified.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-8.93	6.71	6.71 / 34	-3.83 / 36	4.42 / 20	6.59 / 13	6.98 / 5	9.04
Benchmark	-6.12	8.75	8.75 / 17	-2.26 / 12	4.31 / 23	5.79 / 33	5.66 / 37	
Peer Group Median	-7.10	5.76	5.76 / 50	-4.32 / 50	3.43 / 50	5.29 / 50	5.22 / 50	
Number of Funds			222	213	205	197	180	
CALENDAR								
Fund	2024	2023	2022	2021	2020	2019	2018	2017
Benchmark	6.71	13.15	-26.34	42.07	-1.75	31.53	-4.29	8.09
Peer Group Median	8.75	13.74	-24.51	43.06	-7.57	25.84	-4.57	5.07
Peer Group Median	5.76	12.02	-26.25	41.48	-4.76	27.80	-5.90	5.32

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.56	0.00	-2.15
Beta	1.00	1.00	1.00
R-Squared	96.58	100.00	98.01
Sharpe Ratio	-0.26	-0.19	-0.29
Up Market Capture	96.34	100.00	93.99
Down Market Capture	101.59	100.00	101.57
5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.14	0.00	-0.81
Beta	0.97	1.00	0.95
R-Squared	97.27	100.00	97.28
Sharpe Ratio	0.20	0.19	0.15
Up Market Capture	98.56	100.00	95.41
Down Market Capture	98.46	100.00	98.03

NOTES

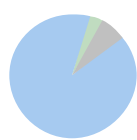
Putnam Large Cap Value R6 PEQSX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
07/02/2012	Russell 1000 Value Index	Large Value	\$33,695.00M	Darren A. Jaroch	08/29/2012	0.55%	14

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	3.12%
US Stocks	90.92%
US Bonds	0.00%
Non-US Stocks	5.97%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	3.24%
Industrials	13.04%
Technology	8.31%
Energy	6.23%

Cyclical

Basic Materials	6.62%
Consumer Cyclical	6.13%
Real Estate	2.21%
Financial Services	20.60%

Defensive

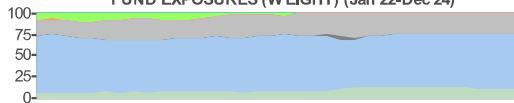
Consumer Defensive	12.17%
Healthcare	17.16%
Utilities	4.28%

TOP 10 HOLDINGS

Walmart Inc	3.47%
Citigroup Inc	3.07%
Exxon Mobil Corp	2.75%
Bank of America Corp	2.72%
Microsoft Corp	2.67%
UnitedHealth Group Inc	2.57%
AbbVie Inc	2.55%
Oracle Corp	2.36%
Coca-Cola Co	2.26%
Capital One Financial Corp	2.23%
Total:	26.66%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)



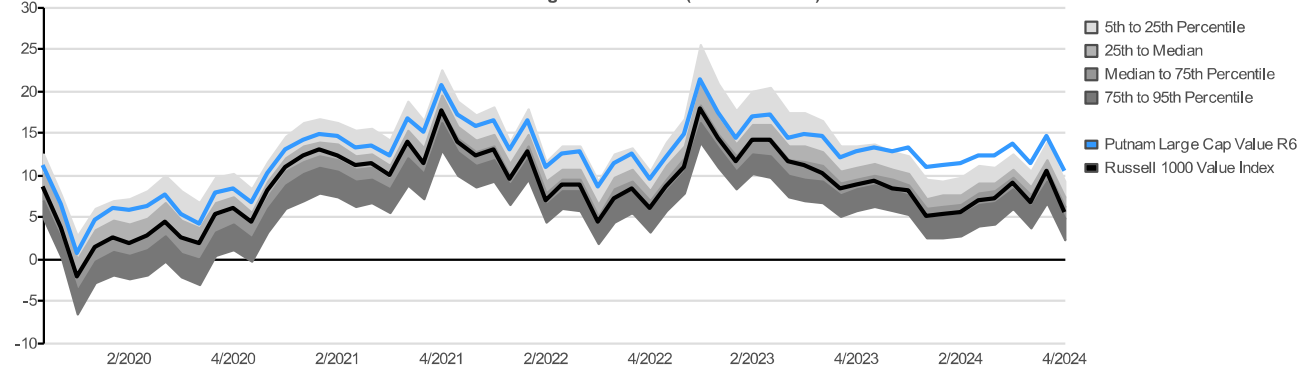
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	10.1	0.0	7.9	0.0
Top Value	64.6	65.0	63.5	65.4
Top Growth	0.2	0.0	0.3	0.0
Mid Value	25.2	34.5	24.5	34.3
Mid Growth	0.0	0.0	0.1	0.0
Sm Value	0.0	0.0	3.7	0.0
Sm Growth	0.0	0.5	0.0	0.3

INVESTMENT OVERVIEW

The investment seeks capital growth and current income. The fund invests mainly in common stocks of U.S. companies, with a focus on value stocks that offer the potential for capital growth, current income, or both. Value stocks are issued by companies that the adviser believes are currently undervalued by the market. The adviser may consider, among other factors, a company's valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments.

PERFORMANCE

3 Year Rolling Performance (Jan 20-Dec 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-2.14	19.42	19.42 / 9	10.36 / 2	12.69 / 5	11.78 / 3	11.15 / 3	13.39
Benchmark	-1.98	14.37	14.37 / 51	5.63 / 62	8.68 / 62	8.41 / 57	8.49 / 57	
Peer Group Median	-1.74	14.42	14.42 / 50	6.27 / 50	9.31 / 50	8.67 / 50	8.66 / 50	
Number of Funds			1174	1112	1074	1051	963	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	19.42	15.75	-2.75	27.32	6.19	30.38	-8.00	19.14	14.00
Benchmark	14.37	11.46	-7.54	25.16	2.80	26.54	-8.27	13.66	17.34
Peer Group Median	14.42	11.20	-5.66	26.05	2.86	25.53	-8.75	16.28	14.16

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.47	0.00	0.70
Beta	0.92	1.00	0.95
R-Squared	97.70	100.00	95.54
Sharpe Ratio	0.46	0.18	0.22
Up Market Capture	99.73	100.00	94.92
Down Market Capture	81.69	100.00	92.33

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	3.90	0.00	0.81
Beta	0.95	1.00	0.97
R-Squared	98.23	100.00	96.27
Sharpe Ratio	0.62	0.41	0.44
Up Market Capture	100.70	100.00	97.46
Down Market Capture	85.97	100.00	94.84

NOTES

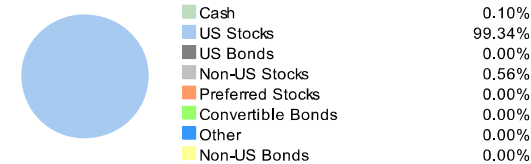
Vanguard 500 Index Admiral VFIAX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
11/13/2000	S&P 500 Index	Large Blend	\$1,349,436.00M	Michelle Louie	11/30/2017	0.04%	2

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	9.38%
Industrials	7.25%
Technology	33.74%
Energy	3.17%

Cyclical

Basic Materials	1.67%
Consumer Cyclical	11.42%
Real Estate	2.09%
Financial Services	13.15%

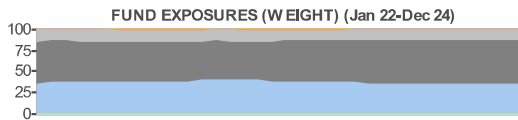
Defensive

Consumer Defensive	5.52%
Healthcare	10.11%
Utilities	2.51%

TOP 10 HOLDINGS

Apple Inc	7.60%
NVIDIA Corp	6.61%
Microsoft Corp	6.29%
Amazon.com Inc	4.12%
Meta Platforms Inc Class A	2.56%
Tesla Inc	2.26%
Alphabet Inc Class A	2.22%
Broadcom Inc	2.17%
Alphabet Inc Class C	1.82%
Berkshire Hathaway Inc Class B	1.67%
Total:	37.32%

ASSET LOADINGS (Returns-based)

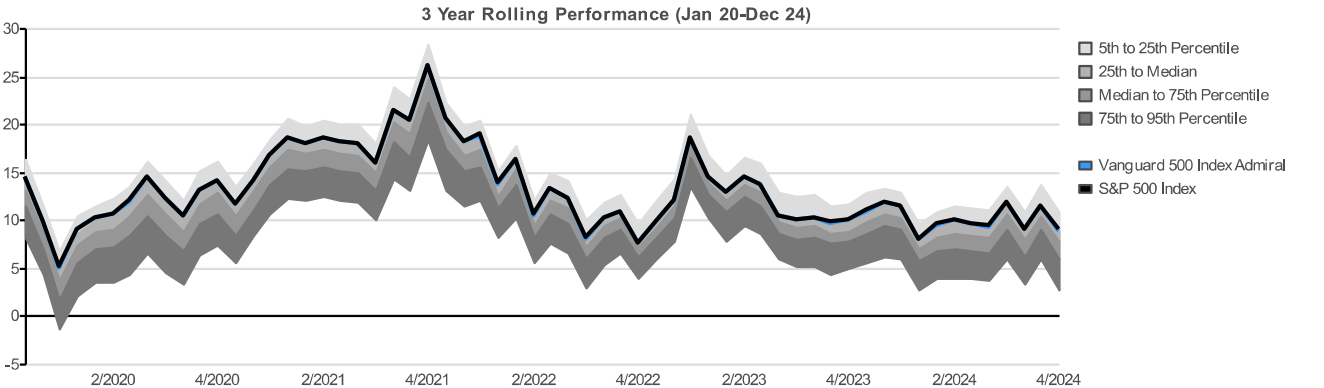


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.0	0.0
Top Value	34.6	34.6	36.6	36.6
Top Growth	51.4	51.4	48.6	48.6
Mid Value	14.1	14.1	13.9	13.9
Mid Growth	0.0	0.0	1.0	1.0
Sm Value	0.0	0.0	0.0	0.0
Sm Growth	0.0	0.0	0.0	0.0

INVESTMENT OVERVIEW

The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	2.40	24.97	24.97 / 25	8.89 / 24	14.48 / 21	13.79 / 13	13.06 / 9	8.29
Benchmark	2.41	25.02	25.02 / 23	8.94 / 22	14.53 / 18	13.83 / 11	13.10 / 8	
Peer Group Median	1.96	23.04	23.04 / 50	7.80 / 50	13.36 / 50	12.46 / 50	11.83 / 50	
Number of Funds			1396	1306	1230	1156	1046	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	24.97	26.24	-18.15	28.66	18.37	31.46	-4.43	21.79	11.93
Benchmark	25.02	26.29	-18.11	28.71	18.40	31.49	-4.38	21.83	11.96
Peer Group Median	23.04	24.39	-18.19	26.68	17.52	29.88	-5.60	21.17	10.33

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.04	0.00	-1.01
Beta	1.00	1.00	0.98
R-Squared	100.00	100.00	97.04
Sharpe Ratio	0.36	0.36	0.30
Up Market Capture	99.89	100.00	95.88
Down Market Capture	100.06	100.00	99.62

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.04	0.00	-0.94
Beta	1.00	1.00	0.99
R-Squared	100.00	100.00	97.27
Sharpe Ratio	0.70	0.70	0.64
Up Market Capture	99.92	100.00	97.35
Down Market Capture	100.07	100.00	100.25

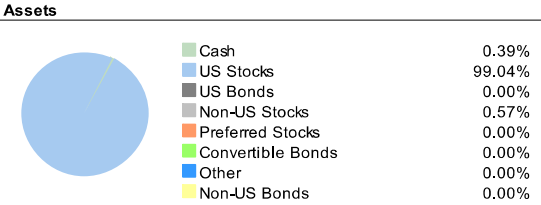
NOTES

Vanguard Total Stock Mkt Idx Adm VTSAX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
11/13/2000	S&P 500 Index	Large Blend	\$1,777,876.00M	Gerard C. O'Reilly	12/31/1994	0.04%	2

PORTFOLIO COMPOSITION (Holdings-based)



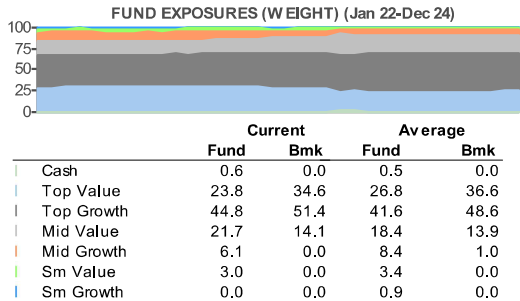
Sector Breakdown

Sensitive	
Communication Services	8.74%
Industrials	8.55%
Technology	31.92%
Energy	3.31%
Cyclical	
Basic Materials	1.86%
Consumer Cyclical	11.36%
Real Estate	2.65%
Financial Services	13.53%
Defensive	
Consumer Defensive	5.23%
Healthcare	10.45%
Utilities	2.41%

TOP 10 HOLDINGS

Apple Inc	6.67%
Microsoft Corp	5.52%
NVIDIA Corp	5.50%
Amazon.com Inc	3.66%
Meta Platforms Inc Class A	2.25%
Alphabet Inc Class A	1.95%
Tesla Inc	1.94%
Broadcom Inc	1.91%
Alphabet Inc Class C	1.58%
Berkshire Hathaway Inc Class B	1.41%
Total:	32.38%

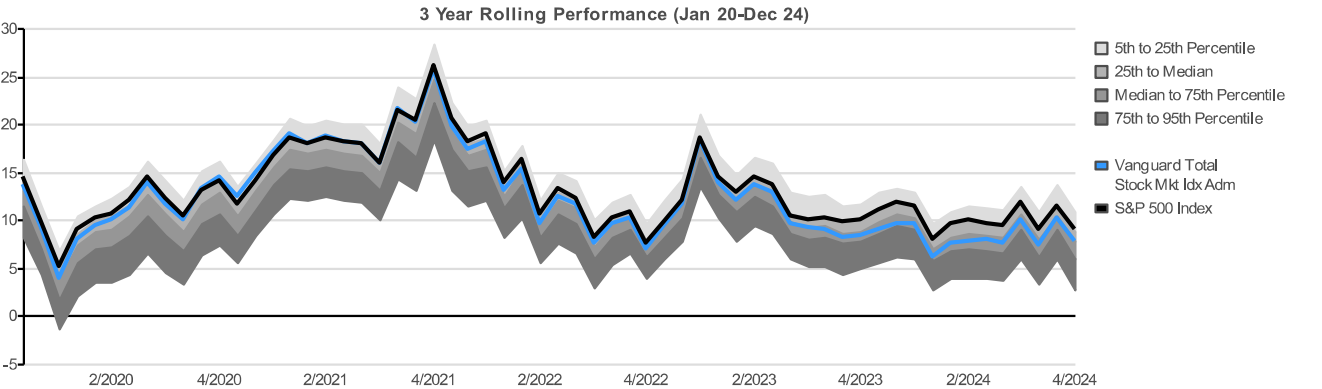
ASSET LOADINGS (Returns-based)



INVESTMENT OVERVIEW

The investment seeks to track the performance of the CRSP US Total Market Index that measures the investment return of the overall stock market. The fund employs an indexing investment approach designed to track the performance of the index, which represents approximately 100% of the investable U.S. stock market and includes large-, mid-, small-, and micro-cap stocks. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics. The fund is non-diversified.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	2.62	23.74	23.74 / 44	7.86 / 49	13.80 / 41	13.10 / 35	12.49 / 30	8.51
Benchmark	2.41	25.02	25.02 / 23	8.94 / 22	14.53 / 18	13.83 / 11	13.10 / 8	
Peer Group Median	1.96	23.04	23.04 / 50	7.80 / 50	13.36 / 50	12.46 / 50	11.83 / 50	
Number of Funds			1396	1306	1230	1156	1046	
CALENDAR								
Fund	2024	2023	2022	2021	2020	2019	2018	2017
Benchmark	23.74	26.01	-19.53	25.71	20.99	30.80	-5.17	21.17
Peer Group Median	25.02	26.29	-18.11	28.71	18.40	31.49	-4.38	21.83
Peer Group Median	23.04	24.39	-18.19	26.68	17.52	29.88	-5.60	21.17

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.07	0.00	-1.01
Beta	1.02	1.00	0.98
R-Squared	99.32	100.00	97.04
Sharpe Ratio	0.30	0.36	0.30
Up Market Capture	99.20	100.00	95.88
Down Market Capture	103.28	100.00	99.62
5 Yr			
Alpha	-0.92	0.00	-0.94
Beta	1.03	1.00	0.99
R-Squared	99.23	100.00	97.27
Sharpe Ratio	0.65	0.70	0.64
Up Market Capture	99.96	100.00	97.35
Down Market Capture	102.83	100.00	100.25

NOTES

Empower Large Cap Growth Instl MXGSX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
05/01/2015	Russell 1000 Growth Index	Large Growth	\$1,588.00M	Andrew Acheson	09/01/2013	0.63%	13

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	0.00%
US Stocks	98.83%
US Bonds	0.00%
Non-US Stocks	1.17%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	10.57%
Industrials	6.03%
Technology	42.27%
Energy	1.10%

Cyclical

Basic Materials	0.11%
Consumer Cyclical	15.65%
Real Estate	0.00%
Financial Services	9.81%

Defensive

Consumer Defensive	2.68%
Healthcare	11.78%
Utilities	0.00%

TOP 10 HOLDINGS

Microsoft Corp	8.70%
Amazon.com Inc	6.99%
NVIDIA Corp	5.92%
Apple Inc	5.28%
Eli Lilly and Co	4.42%
Alphabet Inc Class C	4.27%
Mastercard Inc Class A	3.78%
Meta Platforms Inc Class A	3.06%
Oracle Corp	2.74%
Intuitive Surgical Inc	2.26%
Total:	47.42%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

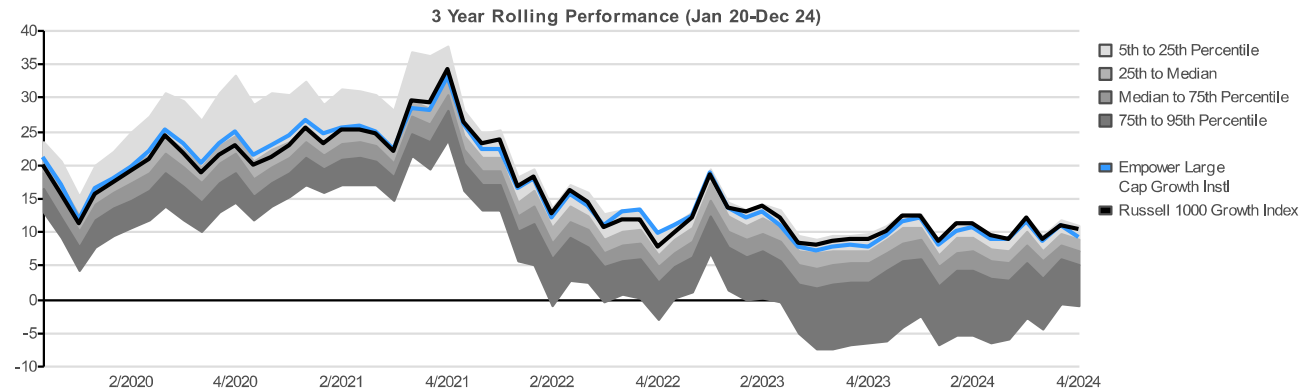


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.2	1.7	0.1
Top Value	15.0	0.0	16.1	0.0
Top Growth	73.6	87.3	67.5	84.5
Mid Value	0.0	1.3	1.1	0.7
Mid Growth	11.4	11.2	13.6	14.5
Sm Value	0.0	0.0	0.1	0.1
Sm Growth	0.0	0.0	0.0	0.0

INVESTMENT OVERVIEW

The investment seeks long-term growth of capital. The fund will, under normal circumstances, invest 80% of its net assets (plus the amount of any borrowings for investment purposes) in equity securities of large capitalization ("large cap") companies. For purposes of the 80% policy, the manager considers large cap companies to be those with market capitalizations of \$4 billion or more at the time of purchase. It may invest in foreign securities, including investments in emerging markets.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	2.47	25.93	25.93 / 68	9.15 / 21	17.48 / 22	17.38 / 14	15.85 / 16	15.96
Benchmark	7.07	33.36	33.36 / 29	10.47 / 9	18.96 / 9	18.08 / 9	16.78 / 8	
Peer Group Median	5.19	29.70	29.70 / 50	7.28 / 50	15.58 / 50	15.23 / 50	14.30 / 50	
Number of Funds			1114	1063	1019	989	932	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	25.93	34.03	-22.95	21.20	41.99	36.78	0.32	30.55	1.35
Benchmark	33.36	42.68	-29.14	27.60	38.49	36.39	-1.51	30.21	7.08
Peer Group Median	29.70	39.29	-31.13	22.03	35.88	33.01	-1.49	29.09	2.70

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.79	0.00	-2.89
Beta	0.91	1.00	0.99
R-Squared	96.73	100.00	96.09
Sharpe Ratio	0.35	0.40	0.26
Up Market Capture	89.15	100.00	95.21
Down Market Capture	92.72	100.00	103.61

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.52	0.00	-2.50
Beta	0.95	1.00	0.98
R-Squared	96.93	100.00	95.23
Sharpe Ratio	0.79	0.83	0.69
Up Market Capture	91.41	100.00	92.14
Down Market Capture	93.50	100.00	100.76

NOTES

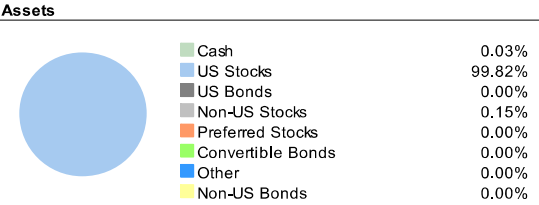


Calvert US Large Cap Growth Rspnb Idx R6 CLGRX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
02/01/2022	Russell 1000 Growth Index	Large Growth	\$725.00M	Thomas C. Seto	12/31/2016	0.21%	3

PORTFOLIO COMPOSITION (Holdings-based)



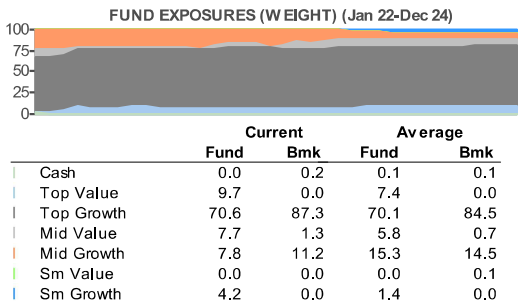
Sector Breakdown

Sensitive	
Communication Services	7.08%
Industrials	9.37%
Technology	43.02%
Energy	0.06%
Cyclical	
Basic Materials	2.18%
Consumer Cyclical	13.33%
Real Estate	1.22%
Financial Services	7.37%
Defensive	
Consumer Defensive	3.61%
Healthcare	12.42%
Utilities	0.34%

TOP 10 HOLDINGS

Apple Inc	8.89%
NVIDIA Corp	8.06%
Microsoft Corp	7.62%
Amazon.com Inc	4.68%
Alphabet Inc Class A	4.61%
Tesla Inc	2.75%
Broadcom Inc	2.09%
Eli Lilly and Co	1.90%
Visa Inc Class A	1.55%
Mastercard Inc Class A	1.32%
Total:	43.47%

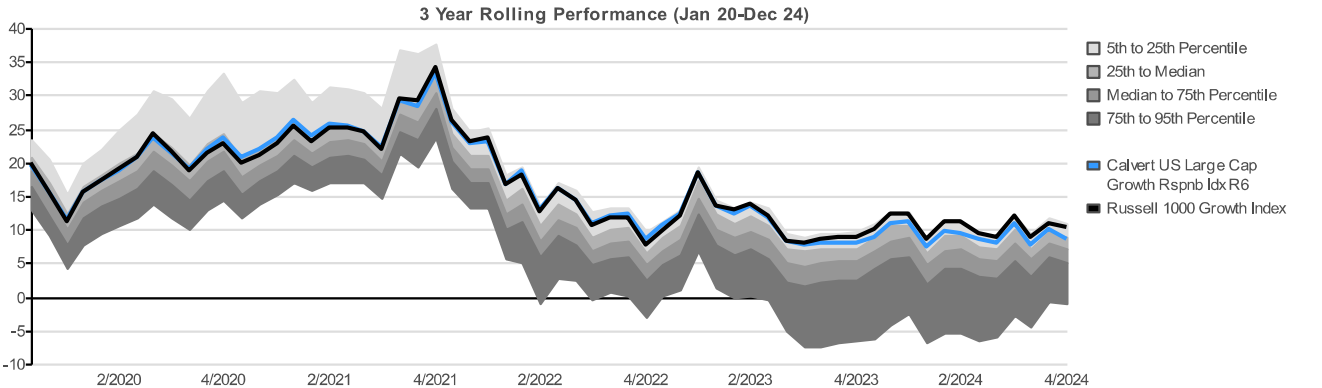
ASSET LOADINGS (Returns-based)



INVESTMENT OVERVIEW

The investment seeks to track the performance of the Calvert US Large-Cap Growth Responsible Index, which measures the investment return of large-capitalization stocks. The fund invests in the common stock of each company in the index in approximately the same proportion as represented in the index itself. The fund will normally invest at least 95% of its net assets, including borrowings for investment purposes, in securities contained in the index. The index is composed of the common stocks of large growth companies that operate their businesses in a manner consistent with The Calvert Principles for Responsible Investment (the "Calvert Principles").

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	4.12	27.78	27.78 / 60	8.53 / 29	17.46 / 23	17.26 / 15	11.96	
Benchmark	7.07	33.36	33.36 / 29	10.47 / 9	18.96 / 9	18.08 / 9	16.78 / 8	
Peer Group Median	5.19	29.70	29.70 / 50	7.28 / 50	15.58 / 50	15.23 / 50	14.30 / 50	
Number of Funds			1114	1063	1019	989	932	
CALENDAR								
Fund	2024	2023	2022	2021	2020	2019	2018	2017
Benchmark	27.78	36.72	-26.82	26.11	38.67	35.32	0.76	27.39
Peer Group Median	33.36	42.68	-29.14	27.60	38.49	36.39	-1.51	30.21
Peer Group Median	29.70	39.29	-31.13	22.03	35.88	33.01	-1.49	29.09

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.57	0.00	-2.89
Beta	0.95	1.00	0.99
R-Squared	98.40	100.00	96.09
Sharpe Ratio	0.32	0.40	0.26
Up Market Capture	91.09	100.00	95.21
Down Market Capture	96.84	100.00	103.61
5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.66	0.00	-2.50
Beta	0.95	1.00	0.98
R-Squared	98.81	100.00	95.23
Sharpe Ratio	0.79	0.83	0.69
Up Market Capture	92.39	100.00	92.14
Down Market Capture	94.95	100.00	100.76

NOTES

MFS Mid Cap Value R6 MVCKX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
02/01/2013	Russell Mid-Cap Value Index	Mid-Cap Value	\$17,094.00M	Kevin J. Schmitz	11/20/2008	0.62%	13

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	1.31%
US Stocks	93.41%
US Bonds	0.00%
Non-US Stocks	4.72%
Preferred Stocks	0.56%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	1.26%
Industrials	17.73%
Technology	8.21%
Energy	5.87%

Cyclical

Basic Materials	5.12%
Consumer Cyclical	11.68%
Real Estate	7.22%
Financial Services	19.73%

Defensive

Consumer Defensive	7.44%
Healthcare	7.58%
Utilities	8.15%

TOP 10 HOLDINGS

PG&E Corp	1.45%
Raymond James Financial Inc	1.35%
The Hartford Financial Services Group Inc	1.33%
M&T Bank Corp	1.26%
Targa Resources Corp	1.18%
Agilent Technologies Inc	1.18%
Willis Towers Watson PLC	1.08%
Public Service Enterprise Group Inc	1.07%
Assurant Inc	1.04%
US Foods Holding Corp	1.04%
Total:	11.99%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

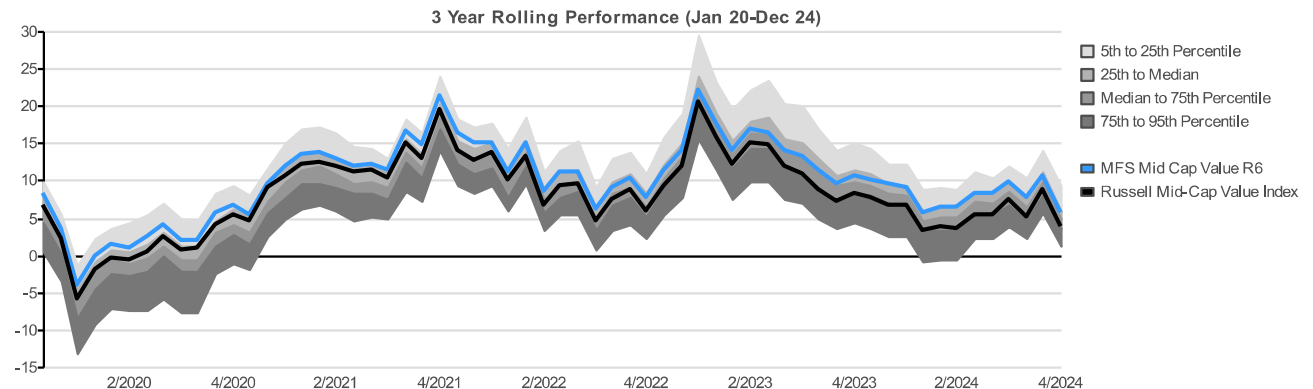


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	6.4	0.0	4.9	0.0
Top Value	4.6	0.0	8.5	0.0
Top Growth	0.0	0.0	0.0	0.0
Mid Value	89.0	100.0	84.7	100.0
Mid Growth	0.0	0.0	0.0	0.0
Sm Value	0.0	0.0	1.9	0.0
Sm Growth	0.0	0.0	0.0	0.0

INVESTMENT OVERVIEW

The investment seeks capital appreciation. The fund normally invests at least 80% of the fund's net assets in issuers with medium market capitalizations. The adviser generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap® Value Index over the last 13 months at the time of purchase. It normally invests the fund's assets primarily in equity securities.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-2.30	14.11	14.11 / 21	5.59 / 35	9.99 / 24	9.37 / 14	9.22 / 14	10.79
Benchmark	-1.75	13.07	13.07 / 31	3.88 / 70	8.59 / 53	7.72 / 45	8.10 / 44	
Peer Group Median	-1.75	11.07	11.07 / 50	4.88 / 50	8.71 / 50	7.54 / 50	7.96 / 50	
Number of Funds			433	410	396	382	351	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	14.11	12.92	-8.64	31.00	4.40	31.08	-11.31	13.84	15.86
Benchmark	13.07	12.71	-12.03	28.34	4.96	27.06	-12.29	13.34	20.00
Peer Group Median	11.07	12.18	-8.02	28.64	2.93	26.68	-13.27	13.56	17.14

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.54	0.00	0.92
Beta	0.93	1.00	0.93
R-Squared	98.06	100.00	95.63
Sharpe Ratio	0.18	0.10	0.14
Up Market Capture	94.44	100.00	92.77
Down Market Capture	90.05	100.00	91.08

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.51	0.00	0.28
Beta	0.94	1.00	0.96
R-Squared	98.67	100.00	96.16
Sharpe Ratio	0.44	0.38	0.38
Up Market Capture	96.40	100.00	95.26
Down Market Capture	92.18	100.00	94.12

NOTES

Vanguard Mid Cap Index Admiral VIMAX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
11/12/2001	Russell Mid-Cap Index	Mid-Cap Blend	\$176,867.00M	Aur�lie Denis	02/17/2023	0.05%	3

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	0.33%
US Stocks	98.14%
US Bonds	0.00%
Non-US Stocks	1.53%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	3.37%
Industrials	16.85%
Technology	18.26%
Energy	5.25%

Cyclical

Basic Materials	4.01%
Consumer Cyclical	8.23%
Real Estate	7.63%
Financial Services	13.71%

Defensive

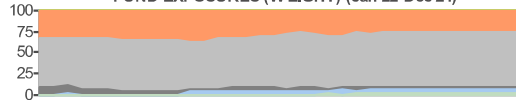
Consumer Defensive	5.58%
Healthcare	9.38%
Utilities	7.71%

TOP 10 HOLDINGS

Amphenol Corp Class A	1.02%
Welltower Inc	0.95%
Palantir Technologies Inc Ordinary Shares - Cla	0.94%
Motorola Solutions Inc	0.94%
Arthur J. Gallagher & Co	0.86%
Constellation Energy Corp	0.86%
TransDigm Group Inc	0.82%
Digital Realty Trust Inc	0.71%
ONEOK Inc	0.71%
Carrier Global Corp Ordinary Shares	0.71%
Total:	8.52%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

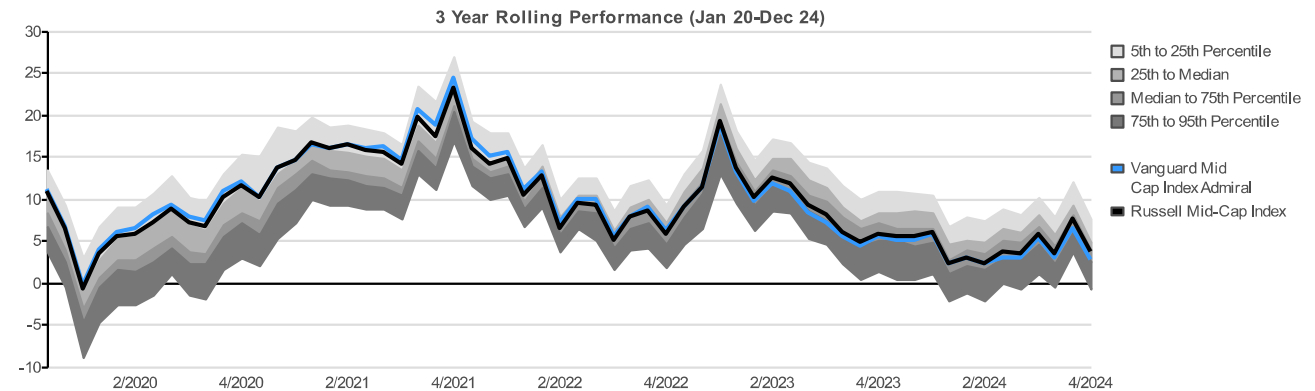


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	2.2	0.0	1.1	0.0
Top Value	4.7	1.6	2.9	0.7
Top Growth	2.6	1.5	4.0	0.9
Mid Value	64.2	67.9	61.7	66.2
Mid Growth	26.3	26.1	30.3	30.4
Sm Value	0.0	0.9	0.0	0.9
Sm Growth	0.0	2.1	0.0	0.9

INVESTMENT OVERVIEW

The investment seeks to track the performance of the CRSP US Mid Cap Index that measures the investment return of mid-capitalization stocks. The fund employs an indexing investment approach designed to track the performance of the CRSP US Mid Cap Index, a broadly diversified index of stocks of mid-size U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	0.44	15.22	15.22 / 35	2.80 / 71	9.85 / 46	9.62 / 25	9.55 / 23	10.06
Benchmark	0.62	15.34	15.34 / 33	3.79 / 54	9.92 / 40	9.65 / 24	9.63 / 20	
Peer Group Median	-0.20	13.71	13.71 / 50	3.94 / 50	9.76 / 50	8.84 / 50	8.83 / 50	
Number of Funds			411	386	362	340	289	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	15.22	15.98	-18.71	24.51	18.24	31.03	-9.23	19.25	11.22
Benchmark	15.34	17.23	-17.32	22.58	17.10	30.54	-9.06	18.52	13.80
Peer Group Median	13.71	16.01	-14.78	24.16	12.96	27.40	-11.23	16.05	14.98

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.99	0.00	0.13
Beta	0.98	1.00	0.97
R-Squared	99.67	100.00	95.46
Sharpe Ratio	0.04	0.09	0.10
Up Market Capture	96.00	100.00	95.69
Down Market Capture	99.63	100.00	98.60

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.05	0.00	-0.02
Beta	0.98	1.00	0.97
R-Squared	99.60	100.00	95.71
Sharpe Ratio	0.44	0.44	0.43
Up Market Capture	97.61	100.00	97.03
Down Market Capture	97.77	100.00	97.93

NOTES

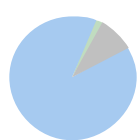
Touchstone Mid Cap Growth R6 TFGRX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
02/10/2020	Russell Mid-Cap Growth Index	Mid-Cap Growth	\$1,371.00M	William A. Muggia	04/07/1999	0.78%	14

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	1.94%
US Stocks	89.63%
US Bonds	0.00%
Non-US Stocks	8.43%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	1.04%
Industrials	22.85%
Technology	33.15%
Energy	1.21%

Cyclical

Basic Materials	1.64%
Consumer Cyclical	9.47%
Real Estate	0.00%
Financial Services	11.93%

Defensive

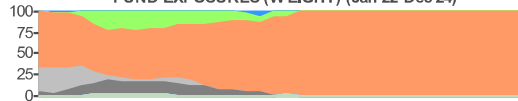
Consumer Defensive	0.00%
Healthcare	15.05%
Utilities	3.64%

TOP 10 HOLDINGS

Axon Enterprise Inc	4.47%
Palantir Technologies Inc Ordinary Shares - Cl	3.56%
Vertiv Holdings Co Class A	3.45%
TransDigm Group Inc	3.23%
AppLovin Corp Ordinary Shares - Class A	2.89%
HubSpot Inc	2.71%
Ascendis Pharma AS ADR	2.71%
Atlasian Corp A	2.44%
Ares Management Corp Ordinary Shares - Class	2.16%
DexCom Inc	2.09%
Total:	29.71%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)



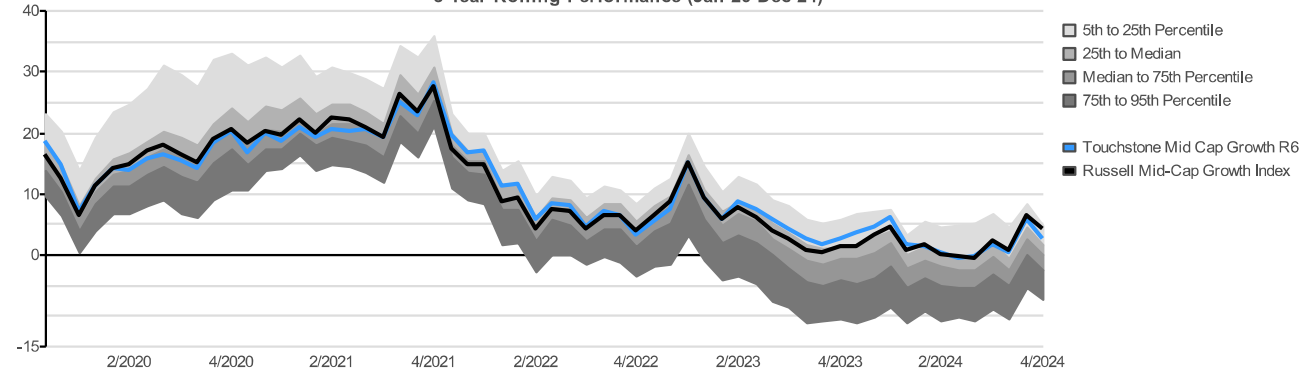
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.6	0.0
Top Value	0.0	0.0	0.0	0.0
Top Growth	0.0	0.0	4.6	0.0
Mid Value	0.0	0.0	4.3	0.0
Mid Growth	100.0	100.0	83.5	100.0
Sm Value	0.0	0.0	6.7	0.0
Sm Growth	0.0	0.0	0.4	0.0

INVESTMENT OVERVIEW

The investment seeks to increase the value of fund shares as a primary goal and to earn income as a secondary goal. Under normal circumstances, the fund will invest at least 80% of its assets in common stocks of mid-cap U.S. companies. A mid-cap company is defined as a company, at the time of purchase, which has a market capitalization between \$1.5 billion and \$12 billion or falls within the range of market capitalizations represented in the Russell Midcap® Index. The size of the companies in the Russell Midcap® Index will change with market conditions.

PERFORMANCE

3 Year Rolling Performance (Jan 20-Dec 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	7.55	16.46	16.46 / 43	2.54 / 17	9.83 / 43	11.82 / 19	11.10 / 27	8.87
Benchmark	8.14	22.10	22.10 / 25	4.04 / 9	11.47 / 14	12.08 / 16	11.54 / 15	
Peer Group Median	3.55	15.26	15.26 / 50	-0.10 / 50	9.18 / 50	10.34 / 50	10.13 / 50	
Number of Funds			503	492	468	454	435	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	16.46	24.82	-25.82	16.35	27.41	42.12	-3.80	24.17	4.63
Benchmark	22.10	25.87	-26.72	12.73	35.59	35.47	-4.75	25.27	7.33
Peer Group Median	15.26	20.64	-28.64	11.83	37.55	33.53	-5.47	24.86	4.98

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.47	0.00	-4.02
Beta	0.96	1.00	0.95
R-Squared	96.90	100.00	94.21
Sharpe Ratio	0.05	0.12	-0.08
Up Market Capture	93.91	100.00	87.29
Down Market Capture	99.21	100.00	101.57

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.23	0.00	-1.56
Beta	0.98	1.00	0.97
R-Squared	95.26	100.00	94.00
Sharpe Ratio	0.42	0.49	0.39
Up Market Capture	95.95	100.00	94.80
Down Market Capture	100.93	100.00	101.15

NOTES

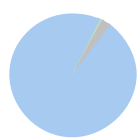
DFA US Targeted Value I DFFVX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
02/23/2000	Russell 2000 Value Index	Small Value	\$13,491.00M	Jed S. Fogdall	02/28/2012	0.29%	4

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	0.92%
US Stocks	97.17%
US Bonds	0.00%
Non-US Stocks	1.91%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	2.93%
Industrials	15.22%
Technology	8.54%
Energy	9.75%

Cyclical

Basic Materials	6.37%
Consumer Cyclical	13.58%
Real Estate	1.46%
Financial Services	31.06%

Defensive

Consumer Defensive	5.83%
Healthcare	4.96%
Utilities	0.31%

TOP 10 HOLDINGS

Expand Energy Corp Ordinary Shares - New	1.11%
Future on E-mini S&P 500 Futures	0.97%
Unum Group	0.78%
Ally Financial Inc	0.59%
First Horizon Corp	0.55%
Coherent Corp	0.52%
SoFi Technologies Inc Ordinary Shares	0.52%
Lithia Motors Inc Class A	0.52%
WESCO International Inc	0.52%
TD Synnex Corp	0.51%
Total:	6.58%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)



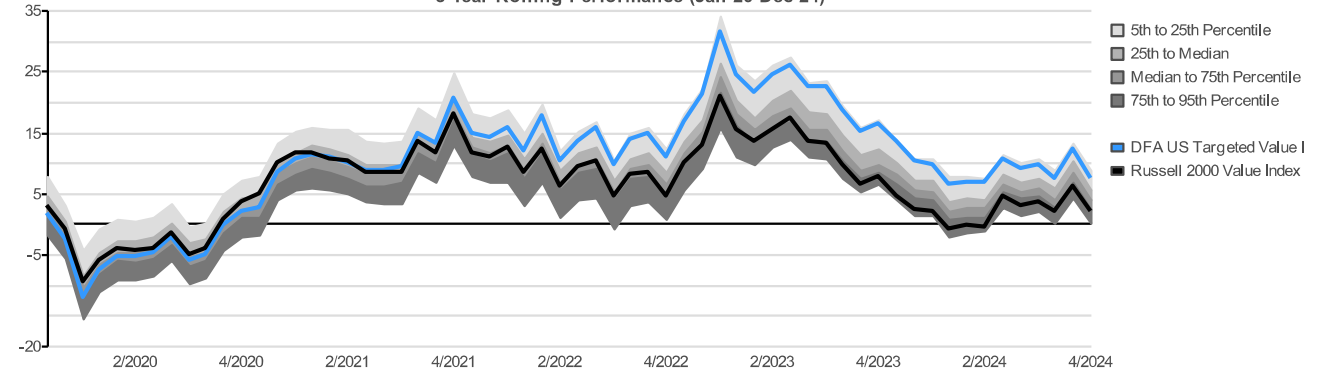
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.6	0.0	0.3	0.0
Top Value	0.0	0.0	0.5	0.0
Top Growth	0.0	0.0	0.0	0.0
Mid Value	17.7	0.0	21.1	0.0
Mid Growth	1.4	0.0	0.1	0.0
Sm Value	80.4	100.0	78.0	100.0
Sm Growth	0.0	0.0	0.0	0.0

INVESTMENT OVERVIEW

The investment seeks long-term capital appreciation. The fund purchases a broad and diverse group of the readily marketable securities of U.S. small and mid cap companies that the advisor determines to be value stocks with higher profitability. It may purchase or sell futures contracts and options on futures contracts for U.S. equity securities and indices, to increase or decrease equity market exposure based on actual or expected cash inflows to or outflows from the fund.

PERFORMANCE

3 Year Rolling Performance (Jan 20-Dec 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	0.95	9.33	9.33 / 50	7.55 / 11	12.37 / 9	9.04 / 10	9.16 / 12	11.05
Benchmark	-1.06	8.05	8.05 / 63	1.94 / 86	7.29 / 76	6.13 / 69	7.14 / 62	
Peer Group Median	-0.35	9.29	9.29 / 50	3.92 / 50	8.64 / 50	6.95 / 50	7.52 / 50	
Number of Funds			496	476	467	450	424	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	9.33	19.31	-4.62	38.80	3.77	21.47	-15.78	9.59	26.86
Benchmark	8.05	14.65	-14.48	28.27	4.63	22.39	-12.86	7.84	31.74
Peer Group Median	9.29	15.64	-11.30	30.71	3.51	22.19	-14.98	9.51	25.16

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	5.26	0.00	1.63
Beta	0.96	1.00	0.93
R-Squared	97.15	100.00	95.60
Sharpe Ratio	0.26	0.03	0.11
Up Market Capture	104.93	100.00	94.78
Down Market Capture	90.09	100.00	91.23

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.76	0.00	1.53
Beta	1.02	1.00	0.96
R-Squared	97.46	100.00	95.38
Sharpe Ratio	0.48	0.31	0.36
Up Market Capture	109.72	100.00	98.04
Down Market Capture	95.88	100.00	94.17

NOTES

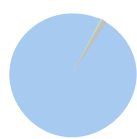
Vanguard Small Cap Index Admiral Shares VSMAX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
11/13/2000	Russell 2000 Index	Small Blend	\$155,269.00M	Gerard C. O'Reilly	04/27/2016	0.05%	3

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	1.04%
US Stocks	97.50%
US Bonds	0.00%
Non-US Stocks	1.46%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	3.28%
Industrials	18.87%
Technology	16.33%
Energy	4.17%

Cyclical

Basic Materials	4.07%
Consumer Cyclical	13.92%
Real Estate	7.64%
Financial Services	13.84%

Defensive

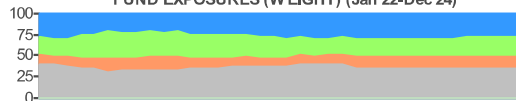
Consumer Defensive	4.24%
Healthcare	10.68%
Utilities	2.95%

TOP 10 HOLDINGS

Deckers Outdoor Corp	0.50%
Smurfit WestRock PLC	0.46%
Williams-Sonoma Inc	0.37%
First Citizens BancShares Inc Class A	0.36%
Expand Energy Corp Ordinary Shares - New	0.36%
Atmos Energy Corp	0.35%
PTC Inc	0.34%
EMCOR Group Inc	0.34%
Natera Inc	0.32%
Liberty Formula One Group Registered Shs Seri	0.32%
Total:	3.71%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

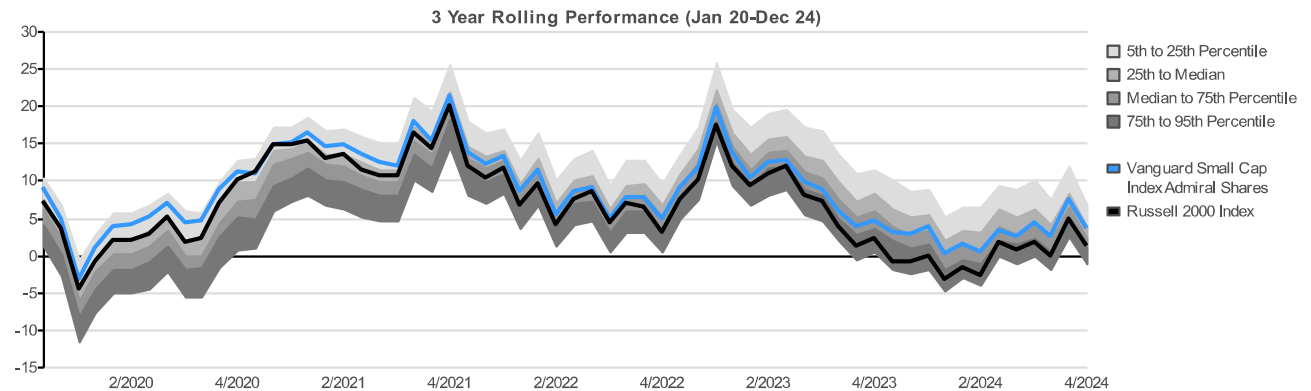


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.0	0.0
Top Value	0.0	0.0	0.0	0.0
Top Growth	0.0	0.1	0.0	0.2
Mid Value	34.6	0.0	35.8	0.2
Mid Growth	14.6	0.1	12.5	0.0
Sm Value	22.0	50.0	24.4	50.2
Sm Growth	28.9	49.9	27.3	49.4

INVESTMENT OVERVIEW

The investment seeks to track the performance of the CRSP US Small Cap Index that measures the investment return of small-capitalization stocks. The fund advisor employs an indexing investment approach designed to track the performance of the CRSP US Small Cap Index, a broadly diversified index of stocks of small U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	1.66	14.23	14.23 / 19	3.61 / 31	9.30 / 35	8.77 / 19	9.09 / 16	9.23
Benchmark	0.33	11.54	11.54 / 41	1.24 / 70	7.40 / 70	6.91 / 64	7.82 / 54	
Peer Group Median	-0.25	10.84	10.84 / 50	2.31 / 50	8.33 / 50	7.34 / 50	7.92 / 50	
Number of Funds			629	609	591	568	514	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	14.23	18.20	-17.61	17.73	19.11	27.37	-9.31	16.24	18.30
Benchmark	11.54	16.93	-20.44	14.82	19.96	25.52	-11.01	14.65	21.31
Peer Group Median	10.84	16.45	-16.71	23.00	12.70	24.54	-12.06	13.14	20.57

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.97	0.00	0.66
Beta	0.92	1.00	0.92
R-Squared	97.55	100.00	95.79
Sharpe Ratio	0.09	0.00	0.03
Up Market Capture	96.32	100.00	94.24
Down Market Capture	91.21	100.00	92.27
5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.97	0.00	1.15
Beta	0.94	1.00	0.94
R-Squared	97.41	100.00	94.68
Sharpe Ratio	0.39	0.31	0.36
Up Market Capture	96.95	100.00	96.12
Down Market Capture	92.19	100.00	93.94

NOTES

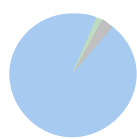
Invesco Discovery R6 ODIIX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
01/27/2012	Russell 2000 Growth Index	Small Growth	\$4,979.00M	Ronald J. Zibelli	05/30/2006	0.65%	4

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	1.61%
US Stocks	95.40%
US Bonds	0.00%
Non-US Stocks	2.99%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	0.00%
Industrials	23.80%
Technology	29.04%
Energy	2.21%

Cyclical

Basic Materials	1.43%
Consumer Cyclical	8.51%
Real Estate	1.83%
Financial Services	10.25%

Defensive

Consumer Defensive	3.26%
Healthcare	19.14%
Utilities	0.52%

TOP 10 HOLDINGS

Evercore Inc Class A	2.40%
Carpenter Technology Corp	2.22%
Clean Harbors Inc	2.14%
Duolingo Inc	2.13%
Encompass Health Corp	1.85%
StepStone Group Inc Ordinary Shares - Class A	1.76%
Hamilton Lane Inc Class A	1.75%
CyberArk Software Ltd	1.74%
Modine Manufacturing Co	1.73%
Astera Labs Inc	1.66%
Total:	19.39%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (WEIGHT) (Jan 22-Dec 24)

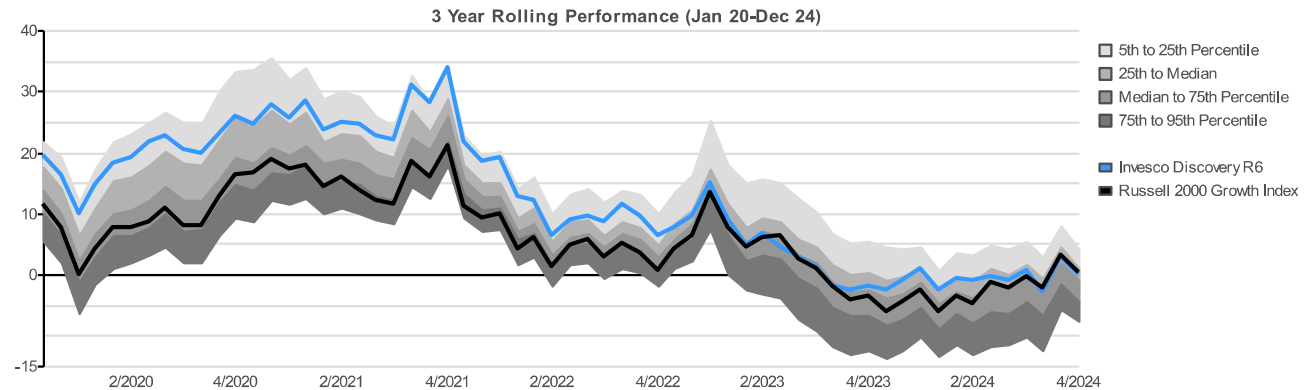


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.4	0.0
Top Value	6.6	0.0	2.4	0.0
Top Growth	1.2	0.0	1.3	0.0
Mid Value	0.0	0.0	0.2	0.0
Mid Growth	54.4	0.0	52.5	0.0
Sm Value	0.0	0.0	0.0	0.0
Sm Growth	37.8	100.0	43.1	100.0

INVESTMENT OVERVIEW

The investment seeks capital appreciation. The fund mainly invests in common stocks of U.S. companies that the portfolio managers believe have favorable growth prospects. It emphasizes stocks of small-capitalization companies. The fund managers consider a small-capitalization company to be one that has a market capitalization, at the time of purchase, within the range of market capitalizations of the Russell 2000 Growth Index. A company's "market capitalization" is the value of its outstanding common stock.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	1.27	22.99	22.99 / 13	-0.11 / 39	11.74 / 10	12.74 / 8	12.40 / 7	13.47
Benchmark	1.70	15.15	15.15 / 41	0.21 / 33	6.86 / 68	7.17 / 76	8.09 / 72	
Peer Group Median	0.61	13.86	13.86 / 50	-1.03 / 50	7.68 / 50	8.57 / 50	8.89 / 50	
Number of Funds			557	547	542	524	501	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	22.99	17.46	-31.00	16.03	50.64	37.30	-3.20	29.65	4.69
Benchmark	15.15	18.66	-26.36	2.83	34.63	28.48	-9.31	22.17	11.32
Peer Group Median	13.86	16.44	-28.32	9.20	37.80	28.43	-5.13	22.27	10.19

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.47	0.00	-1.64
Beta	0.94	1.00	0.91
R-Squared	92.05	100.00	93.55
Sharpe Ratio	-0.05	-0.03	-0.10
Up Market Capture	86.71	100.00	84.69
Down Market Capture	90.88	100.00	93.20

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.96	0.00	1.15
Beta	0.89	1.00	0.92
R-Squared	89.05	100.00	92.41
Sharpe Ratio	0.49	0.29	0.33
Up Market Capture	95.74	100.00	94.78
Down Market Capture	83.06	100.00	91.38

NOTES

American Funds 2015 Trgt Date Retire R6 RFJTX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
07/13/2009	S&P Target Date 2015	Target-Date 2015	\$4,842.00M	Wesley K. Phoa	01/01/2012	0.30%	11

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	6.25%
Industrials	11.91%
Technology	19.00%
Energy	5.64%

Cyclical

Basic Materials	3.63%
Consumer Cyclical	7.58%
Real Estate	3.12%
Financial Services	15.46%

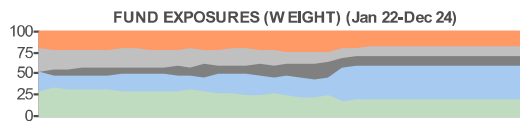
Defensive

Consumer Defensive	8.90%
Healthcare	13.25%
Utilities	5.26%

TOP 10 HOLDINGS

American Funds Income Fund of Amer R6	12.96%
American Funds Bond Fund of Amer R6	9.07%
American Funds Intern Bd Fd of Amer R6	9.06%
American Funds Inflation Linked Bd R6	8.07%
American Funds American Balanced R6	6.96%
American Funds Mortgage R6	6.07%
American Funds Capital Income Bldr R6	6.00%
American Funds American Mutual R6	5.94%
American Funds Capital World Gr&Inc R6	4.95%
American Funds ST Bd Fd of Amer R6	4.88%
Total:	73.96%

ASSET LOADINGS (Returns-based)

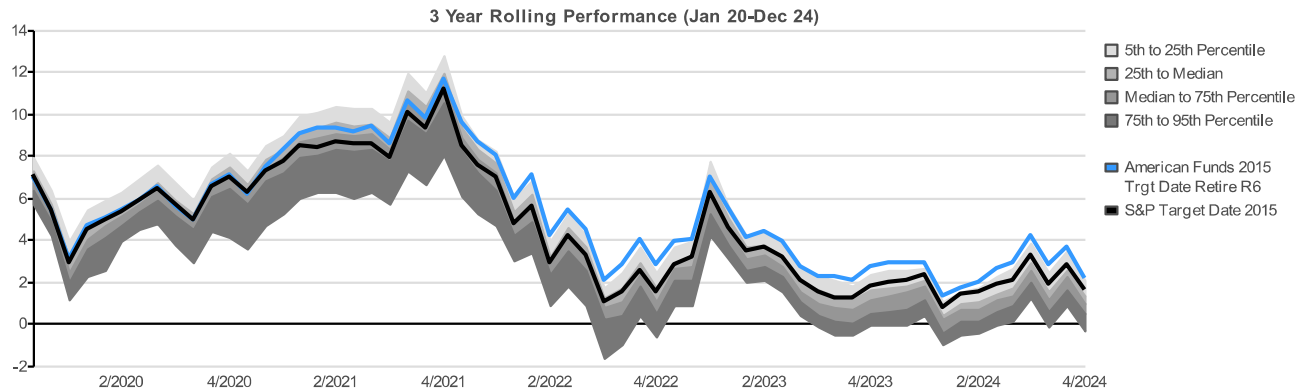


	Fund	Bmk	Fund	Bmk
Cash	18.4	17.4	23.3	19.3
US Bonds	40.3	44.2	27.9	40.2
Intl Bonds	11.5	1.4	10.9	0.9
Intl Equity	10.7	14.1	16.2	14.1
US Equity	19.0	22.9	21.7	25.6

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-1.80	8.50	8.50 / 9	2.19 / 3	5.29 / 7	5.42 / 5	5.57 / 5	7.74
Benchmark	-1.96	7.25	7.25 / 40	1.62 / 16	4.56 / 32	4.81 / 30	5.11 / 41	
Peer Group Median	-2.01	6.79	6.79 / 50	0.93 / 50	4.21 / 50	4.57 / 50	5.00 / 50	
Number of Funds			113	105	98	85	72	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	8.50	9.57	-10.25	10.27	9.96	14.94	-2.72	11.19	7.55
Benchmark	7.25	11.38	-12.16	8.01	10.28	15.40	-3.67	11.39	6.56
Peer Group Median	6.79	10.87	-13.63	7.85	11.17	15.26	-3.90	11.50	6.42

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.56	0.00	-0.56
Beta	0.99	1.00	1.07
R-Squared	97.43	100.00	98.53
Sharpe Ratio	-0.13	-0.19	-0.24
Up Market Capture	103.87	100.00	102.86
Down Market Capture	99.77	100.00	108.05

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.72	0.00	-0.36
Beta	0.99	1.00	1.05
R-Squared	97.64	100.00	98.12
Sharpe Ratio	0.34	0.26	0.22
Up Market Capture	104.60	100.00	103.59
Down Market Capture	99.67	100.00	107.07

NOTES

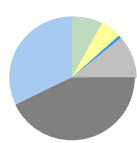
American Funds 2020 Trgt Date Retire R6 RRCTX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
07/13/2009	S&P Target Date 2020	Target-Date 2020	\$15,421.00M	Wesley K. Phoa	01/01/2012	0.30%	10

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	8.05%
US Stocks	32.22%
US Bonds	42.50%
Non-US Stocks	11.14%
Preferred Stocks	0.06%
Convertible Bonds	0.06%
Other	0.73%
Non-US Bonds	5.25%

Sector Breakdown

Sensitive

Communication Services	6.47%
Industrials	12.25%
Technology	19.81%
Energy	5.34%

Cyclical

Basic Materials	3.56%
Consumer Cyclical	7.70%
Real Estate	2.88%
Financial Services	14.98%

Defensive

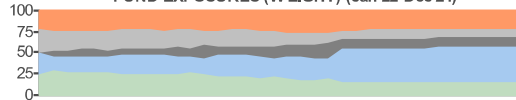
Consumer Defensive	8.62%
Healthcare	13.42%
Utilities	4.97%

TOP 10 HOLDINGS

American Funds Income Fund of Amer R6	11.98%
American Funds Bond Fund of Amer R6	8.03%
American Funds Inflation Linked Bd R6	8.03%
American Funds American Balanced R6	7.99%
American Funds Intern Bd Fd of Amer R6	6.03%
American Funds Mortgage R6	6.03%
American Funds Capital Income Bldr R6	6.02%
American Funds American Mutual R6	5.92%
American Funds US Government Sec R6	5.03%
American Funds Capital World Gr&Inc R6	4.98%
Total:	70.03%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

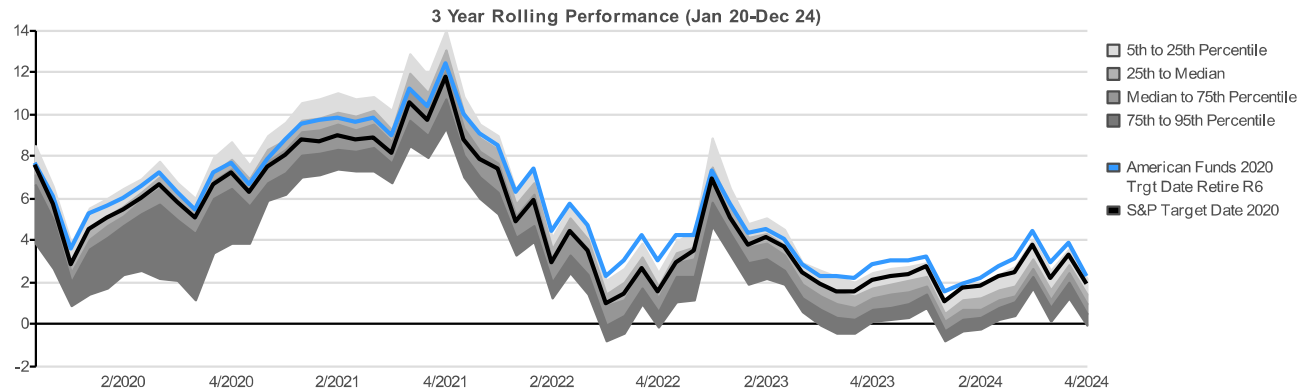


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	15.1	15.0	19.2	15.8
US Bonds	39.9	40.1	29.2	38.0
Intl Bonds	11.6	1.7	10.8	0.9
Intl Equity	11.1	16.2	16.5	17.1
US Equity	22.4	27.0	24.3	28.2

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-1.90	8.94	8.94 / 8	2.31 / 3	5.63 / 7	5.75 / 6	6.00 / 4	8.36
Benchmark	-1.91	8.09	8.09 / 32	1.91 / 10	4.88 / 31	5.11 / 33	5.52 / 39	
Peer Group Median	-2.11	7.44	7.44 / 50	1.00 / 50	4.55 / 50	4.90 / 50	5.30 / 50	
Number of Funds			146	138	131	118	99	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	8.94	10.46	-11.01	10.64	10.99	15.59	-2.69	12.87	7.05
Benchmark	8.09	12.32	-12.81	8.76	10.24	16.52	-4.16	12.80	7.22
Peer Group Median	7.44	11.62	-14.45	8.63	10.96	16.16	-4.50	12.75	6.39

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.34	0.00	-0.84
Beta	0.98	1.00	1.03
R-Squared	98.00	100.00	98.86
Sharpe Ratio	-0.10	-0.14	-0.21
Up Market Capture	101.22	100.00	100.94
Down Market Capture	98.61	100.00	104.82

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.80	0.00	-0.45
Beta	0.96	1.00	1.03
R-Squared	98.08	100.00	98.34
Sharpe Ratio	0.36	0.28	0.24
Up Market Capture	101.75	100.00	103.48
Down Market Capture	96.49	100.00	104.40

NOTES

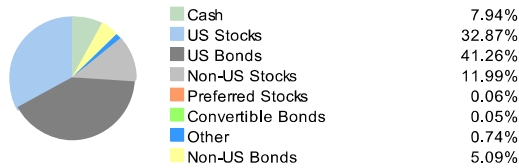
American Funds 2025 Trgt Date Retire R6 RFDTX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
07/13/2009	S&P Target Date 2025	Target-Date 2025	\$33,028.00M	Wesley K. Phoa	01/01/2012	0.31%	12

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	6.85%
Industrials	12.78%
Technology	20.91%
Energy	4.83%

Cyclical

Basic Materials	3.57%
Consumer Cyclical	8.04%
Real Estate	2.49%
Financial Services	14.32%

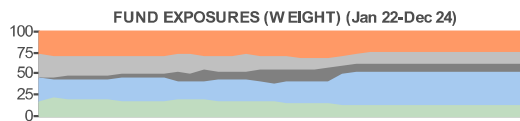
Defensive

Consumer Defensive	8.12%
Healthcare	13.65%
Utilities	4.45%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.05%
American Funds Income Fund of Amer R6	8.05%
American Funds Bond Fund of Amer R6	7.98%
American Funds Inflation Linked Bd R6	7.95%
American Funds Capital World Gr&Inc R6	6.00%
American Funds Intern Bd Fd of Amer R6	6.00%
American Funds Mortgage R6	5.96%
American Funds American Mutual R6	5.91%
American Funds Capital Income Bldr R6	5.05%
American Funds Washington Mutual R6	5.01%
Total:	65.98%

ASSET LOADINGS (Returns-based)

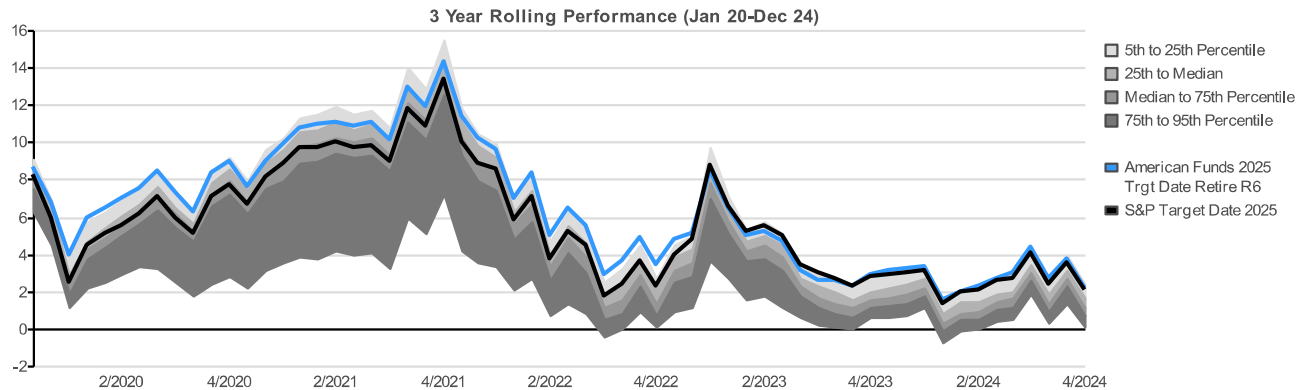


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	12.7	14.0	15.1	15.5
US Bonds	39.2	36.8	29.9	33.2
Intl Bonds	9.0	2.1	9.1	1.1
Intl Equity	13.4	18.3	17.3	19.2
US Equity	25.8	28.8	28.7	31.1

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-1.85	9.34	9.34 / 10	2.22 / 7	6.23 / 3	6.35 / 2	6.68 / 3	9.30
Benchmark	-2.00	8.44	8.44 / 42	2.10 / 9	5.55 / 22	5.69 / 23	6.14 / 27	
Peer Group Median	-2.04	8.17	8.17 / 50	1.13 / 50	5.05 / 50	5.22 / 50	5.65 / 50	
Number of Funds			194	186	179	157	143	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	9.34	11.94	-12.74	11.44	13.67	17.85	-3.47	15.32	7.36
Benchmark	8.44	12.99	-13.13	10.67	11.22	18.38	-5.02	14.55	7.82
Peer Group Median	8.17	12.56	-15.49	9.75	12.49	18.32	-5.39	14.98	6.97

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.11	0.00	-0.80
Beta	0.99	1.00	1.04
R-Squared	98.76	100.00	98.93
Sharpe Ratio	-0.10	-0.11	-0.17
Up Market Capture	101.51	100.00	101.35
Down Market Capture	100.74	100.00	107.07

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.75	0.00	-0.63
Beta	0.96	1.00	1.04
R-Squared	98.49	100.00	98.55
Sharpe Ratio	0.39	0.32	0.27
Up Market Capture	101.34	100.00	101.34
Down Market Capture	96.97	100.00	105.60

NOTES

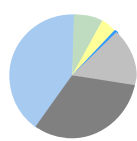
American Funds 2030 Trgt Date Retire R6 RFETX

12/31/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2030	Category: Target-Date 2030	Net Assets: \$49,378.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.33%	Expense Rank: 11
---------------------------------------	---	--------------------------------------	------------------------------------	--	--	--------------------------------	----------------------------

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	7.34%
US Stocks	40.66%
US Bonds	32.21%
Non-US Stocks	14.81%
Preferred Stocks	0.07%
Convertible Bonds	0.04%
Other	0.70%
Non-US Bonds	4.17%

Sector Breakdown

Sensitive

Communication Services	7.73%
Industrials	13.58%
Technology	22.47%
Energy	3.98%

Cyclical

Basic Materials	3.47%
Consumer Cyclical	9.22%
Real Estate	1.94%
Financial Services	13.13%

Defensive

Consumer Defensive	6.96%
Healthcare	14.04%
Utilities	3.49%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.21%
American Funds Capital World Gr&Inc R6	7.02%
American Funds American Mutual R6	7.00%
American Funds Bond Fund of Amer R6	6.92%
American Funds AMCAP R6	6.06%
American Funds Inflation Linked Bd R6	5.88%
American Funds Washington Mutual R6	5.15%
American Funds US Government Sec R6	4.90%
American Funds Intern Bd Fd of Amer R6	4.90%
American Funds Mortgage R6	4.90%
Total:	60.93%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

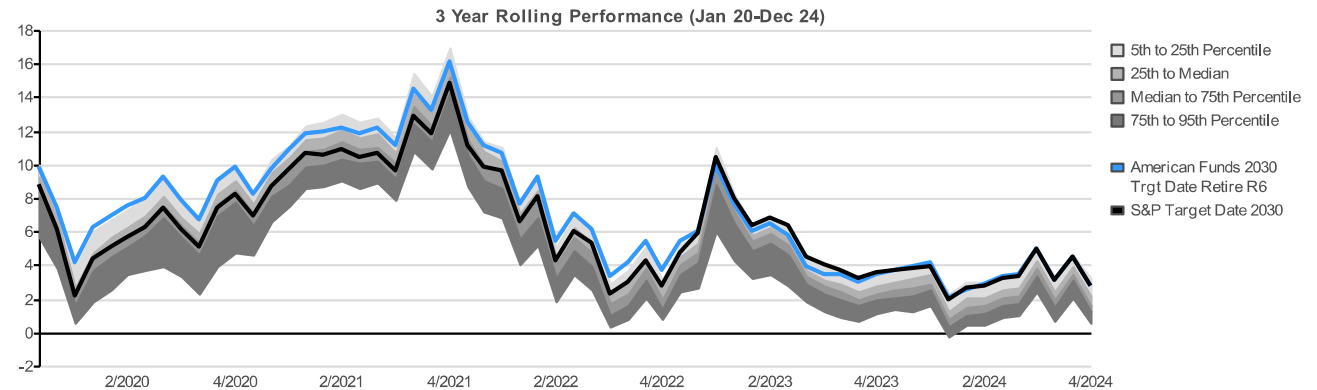


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	9.2	10.6	10.3	11.6
US Bonds	32.1	27.7	26.4	25.9
Intl Bonds	7.8	4.0	7.3	2.0
Intl Equity	14.4	21.2	17.9	22.7
US Equity	36.5	36.6	38.1	37.9

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-1.53	10.86	10.86 / 8	2.77 / 10	7.18 / 1	7.21 / 1	7.63 / 1	10.16
Benchmark	-1.94	9.90	9.90 / 35	2.77 / 10	6.46 / 19	6.44 / 20	6.87 / 30	
Peer Group Median	-2.02	9.47	9.47 / 50	1.65 / 50	5.91 / 50	6.02 / 50	6.48 / 50	
Number of Funds			210	200	188	162	145	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	10.86	14.52	-14.50	13.16	15.16	20.06	-4.16	18.40	7.71
Benchmark	9.90	14.80	-13.96	12.61	11.91	20.38	-5.99	16.19	8.35
Peer Group Median	9.47	14.45	-16.35	11.53	13.07	20.35	-6.47	17.00	7.34

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.01	0.00	-1.02
Beta	0.99	1.00	1.04
R-Squared	99.27	100.00	99.12
Sharpe Ratio	-0.03	-0.03	-0.11
Up Market Capture	100.39	100.00	101.21
Down Market Capture	100.38	100.00	107.39

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.80	0.00	-0.61
Beta	0.96	1.00	1.03
R-Squared	98.97	100.00	98.93
Sharpe Ratio	0.43	0.37	0.32
Up Market Capture	101.09	100.00	101.15
Down Market Capture	97.08	100.00	105.77

NOTES

American Funds 2035 Trgt Date Retire R6 RFFTX

12/31/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2035	Category: Target-Date 2035	Net Assets: \$48,874.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.34%	Expense Rank: 13
---------------------------------------	---	--------------------------------------	------------------------------------	--	--	--------------------------------	----------------------------

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	6.46%
US Stocks	47.57%
US Bonds	24.47%
Non-US Stocks	17.36%
Preferred Stocks	0.09%
Convertible Bonds	0.03%
Other	0.67%
Non-US Bonds	3.37%

Sector Breakdown

Sensitive

Communication Services	7.93%
Industrials	13.84%
Technology	22.81%
Energy	3.77%

Cyclical

Basic Materials	3.44%
Consumer Cyclical	9.64%
Real Estate	1.82%
Financial Services	12.83%

Defensive

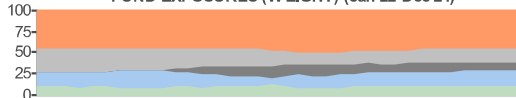
Consumer Defensive	6.69%
Healthcare	13.95%
Utilities	3.27%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.05%
American Funds American Mutual R6	6.97%
American Funds Capital World Gr&Inc R6	6.95%
American Funds Fundamental Invs R6	6.22%
American Funds AMCAP R6	6.11%
American Funds Growth Fund of Amer R6	6.11%
American Funds Washington Mutual R6	5.15%
American Funds Mortgage R6	5.00%
American Funds US Government Sec R6	5.00%
American Funds Inflation Linked Bd R6	4.98%
Total:	60.54%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

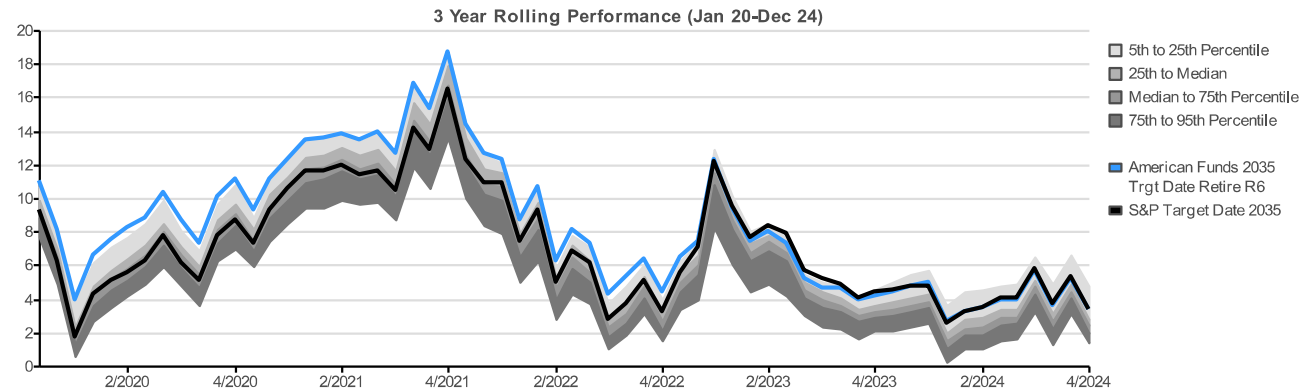


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	10.4	7.8	9.0	7.7
US Bonds	17.0	18.7	15.8	18.2
Intl Bonds	9.0	4.0	7.5	2.0
Intl Equity	17.2	26.3	20.1	27.7
US Equity	46.5	43.2	47.6	44.5

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-1.26	12.73	12.73 / 5	3.35 / 10	8.43 / 3	8.35 / 1	8.71 / 1	10.90
Benchmark	-1.93	11.38	11.38 / 42	3.37 / 10	7.44 / 21	7.22 / 26	7.60 / 25	
Peer Group Median	-2.00	11.19	11.19 / 50	2.39 / 50	7.06 / 50	6.82 / 50	7.23 / 50	
Number of Funds			206	192	182	161	147	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	12.73	16.90	-16.24	15.54	17.55	23.29	-5.14	21.04	8.00
Benchmark	11.38	16.63	-14.99	14.93	12.79	22.18	-6.88	17.78	8.85
Peer Group Median	11.19	16.36	-17.13	13.86	14.05	22.26	-7.28	18.70	7.83

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.03	0.00	-0.89
Beta	0.98	1.00	1.03
R-Squared	99.24	100.00	99.15
Sharpe Ratio	0.03	0.03	-0.04
Up Market Capture	99.48	100.00	100.47
Down Market Capture	99.60	100.00	105.50

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.00	0.00	-0.45
Beta	0.98	1.00	1.02
R-Squared	99.17	100.00	99.10
Sharpe Ratio	0.47	0.40	0.37
Up Market Capture	102.60	100.00	101.49
Down Market Capture	97.95	100.00	104.32

NOTES

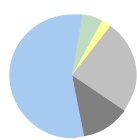
American Funds 2040 Trgt Date Retire R6 RFGTX

12/31/2024

Fund Incep Date: 07/27/2009	Benchmark: S&P Target Date 2040	Category: Target-Date 2040	Net Assets: \$44,817.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.36%	Expense Rank: 12
---------------------------------------	---	--------------------------------------	------------------------------------	--	--	--------------------------------	----------------------------

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	5.26%
US Stocks	56.15%
US Bonds	12.16%
Non-US Stocks	23.38%
Preferred Stocks	0.12%
Convertible Bonds	0.02%
Other	0.54%
Non-US Bonds	2.38%

Sector Breakdown

Sensitive

Communication Services	8.20%
Industrials	13.76%
Technology	23.54%
Energy	3.43%

Cyclical

Basic Materials	3.41%
Consumer Cyclical	10.26%
Real Estate	1.63%
Financial Services	12.74%

Defensive

Consumer Defensive	6.21%
Healthcare	14.09%
Utilities	2.73%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.04%
American Funds AMCAP R6	7.02%
American Funds New Perspective R6	7.01%
American Funds Fundamental Invs R6	7.01%
American Funds Growth Fund of Amer R6	7.01%
American Funds Capital World Gr&Inc R6	7.00%
American Funds American Mutual R6	6.98%
American Funds Washington Mutual R6	6.00%
American Funds SMALLCAP World R6	5.90%
American Funds US Government Sec R6	5.02%
Total:	66.99%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)



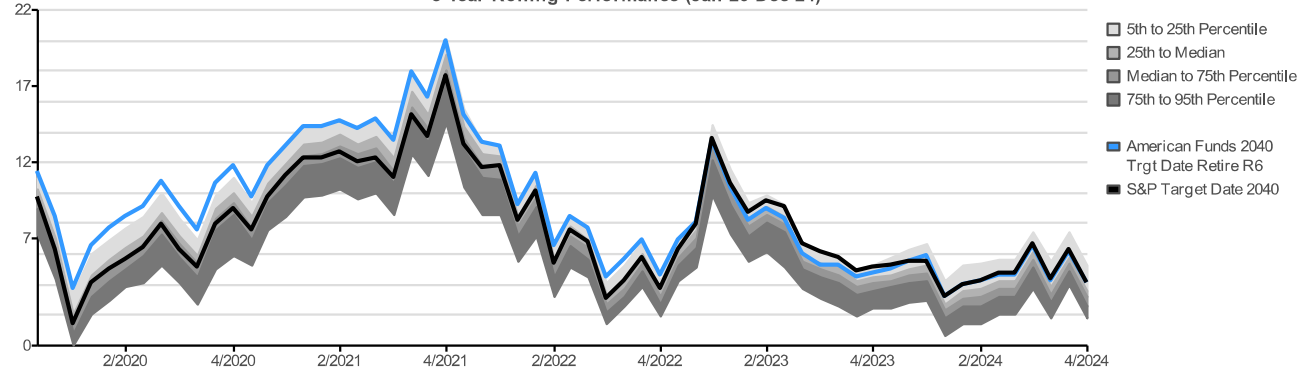
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	8.2	6.4	5.9	5.7
US Bonds	9.3	9.1	9.9	10.3
Intl Bonds	6.4	5.4	5.9	2.7
Intl Equity	20.2	28.9	22.5	31.2
US Equity	55.9	50.2	55.8	50.1

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE

3 Year Rolling Performance (Jan 20-Dec 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-0.89	14.79	14.79 / 4	4.14 / 10	9.40 / 3	9.12 / 1	9.35 / 1	10.82
Benchmark	-1.77	12.87	12.87 / 47	4.04 / 12	8.27 / 33	7.87 / 30	8.19 / 30	
Peer Group Median	-1.89	12.79	12.79 / 50	3.14 / 50	7.92 / 50	7.51 / 50	7.83 / 50	
Number of Funds			204	195	183	162	145	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	14.79	19.33	-17.55	16.83	18.77	24.40	-5.52	21.97	8.17
Benchmark	12.87	18.16	-15.56	16.55	13.37	23.37	-7.41	18.87	9.23
Peer Group Median	12.79	18.10	-17.85	15.77	14.74	23.62	-7.98	19.78	7.98

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.11	0.00	-0.82
Beta	0.99	1.00	1.02
R-Squared	98.96	100.00	99.03
Sharpe Ratio	0.09	0.08	0.03
Up Market Capture	101.02	100.00	100.62
Down Market Capture	100.55	100.00	105.10

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.10	0.00	-0.42
Beta	0.99	1.00	1.03
R-Squared	99.00	100.00	99.00
Sharpe Ratio	0.51	0.44	0.41
Up Market Capture	103.31	100.00	101.63
Down Market Capture	98.54	100.00	104.41

NOTES

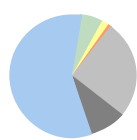
American Funds 2045 Trgt Date Retire R6 RFHTX

12/31/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2045	Category: Target-Date 2045	Net Assets: \$37,999.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.37%	Expense Rank: 14
---------------------------------------	---	--------------------------------------	------------------------------------	--	--	--------------------------------	----------------------------

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	5.24%
US Stocks	58.68%
US Bonds	8.14%
Non-US Stocks	25.59%
Preferred Stocks	0.13%
Convertible Bonds	0.01%
Other	0.40%
Non-US Bonds	1.81%

Sector Breakdown

Sensitive

Communication Services	8.10%
Industrials	13.81%
Technology	23.45%
Energy	3.40%

Cyclical

Basic Materials	3.55%
Consumer Cyclical	10.42%
Real Estate	1.63%
Financial Services	12.78%

Defensive

Consumer Defensive	6.13%
Healthcare	14.06%
Utilities	2.67%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.03%
American Funds Fundamental Invs R6	7.99%
American Funds AMCAP R6	7.04%
American Funds Growth Fund of Amer R6	7.02%
American Funds New Perspective R6	7.02%
American Funds Washington Mutual R6	7.01%
American Funds American Mutual R6	7.00%
American Funds Capital World Gr&Inc R6	6.99%
American Funds SMALLCAP World R6	6.96%
American Funds New World R6	5.94%
Total:	70.99%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)

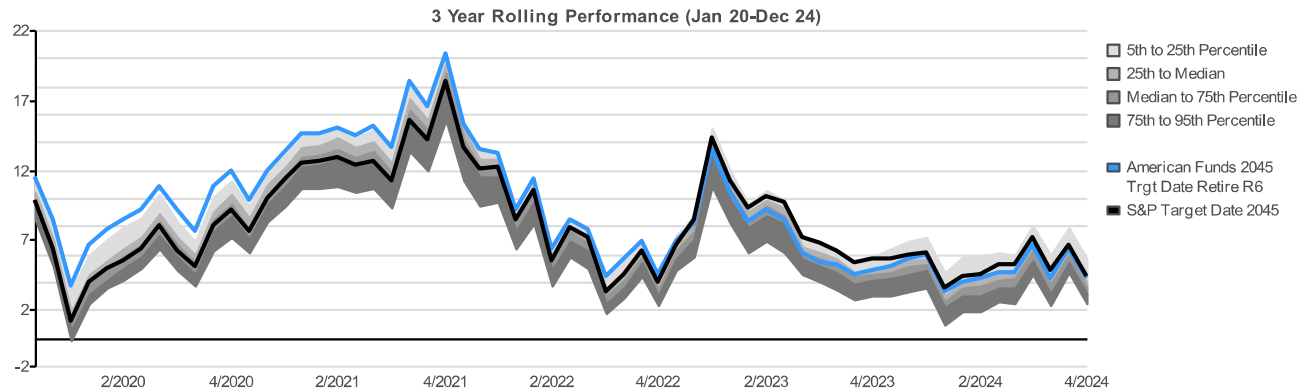


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	7.4	6.0	4.7	5.1
US Bonds	5.0	1.9	7.7	4.1
Intl Bonds	7.9	6.4	6.2	3.2
Intl Equity	20.7	32.3	22.9	34.1
US Equity	59.1	53.5	58.5	53.5

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-0.98	15.17	15.17 / 7	4.23 / 16	9.60 / 6	9.29 / 1	9.52 / 1	11.47
Benchmark	-1.89	13.58	13.58 / 62	4.43 / 12	8.75 / 35	8.24 / 34	8.54 / 33	
Peer Group Median	-1.82	13.91	13.91 / 50	3.58 / 50	8.56 / 50	7.99 / 50	8.22 / 50	
Number of Funds			201	192	182	161	147	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	15.17	20.15	-18.18	17.18	19.21	24.68	-5.58	22.44	8.27
Benchmark	13.58	19.14	-15.84	17.51	13.66	24.02	-7.74	19.56	9.54
Peer Group Median	13.91	19.26	-18.19	16.73	15.35	24.57	-8.28	20.58	8.20

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.19	0.00	-0.78
Beta	0.98	1.00	1.02
R-Squared	98.76	100.00	98.96
Sharpe Ratio	0.09	0.11	0.06
Up Market Capture	98.65	100.00	100.47
Down Market Capture	99.55	100.00	105.12

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.95	0.00	-0.27
Beta	0.97	1.00	1.04
R-Squared	98.82	100.00	98.98
Sharpe Ratio	0.51	0.45	0.43
Up Market Capture	100.76	100.00	102.58
Down Market Capture	97.07	100.00	104.26

NOTES

American Funds 2050 Trgt Date Retire R6 RFITX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
07/13/2009	S&P Target Date 2050	Target-Date 2050	\$34,189.00M	Wesley K. Phoa	01/01/2012	0.37%	14

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	8.19%
Industrials	13.99%
Technology	23.68%
Energy	3.22%

Cyclical

Basic Materials	3.56%
Consumer Cyclical	10.65%
Real Estate	1.53%
Financial Services	12.62%

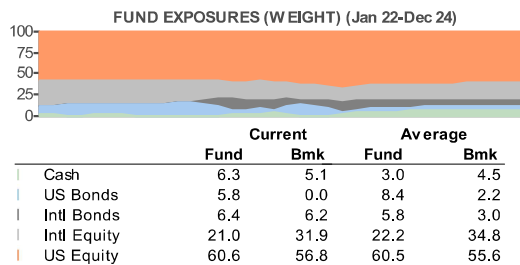
Defensive

Consumer Defensive	5.93%
Healthcare	14.17%
Utilities	2.46%

TOP 10 HOLDINGS

American Funds New Perspective R6	9.01%
American Funds Washington Mutual R6	8.03%
American Funds Fundamental Invs R6	7.99%
American Funds SMALLCAP World R6	7.98%
American Funds AMCAP R6	7.04%
American Funds American Balanced R6	7.02%
American Funds Growth Fund of Amer R6	7.02%
American Funds American Mutual R6	6.99%
American Funds Capital World Gr&Inc R6	6.99%
American Funds New World R6	5.94%
Total:	74.01%

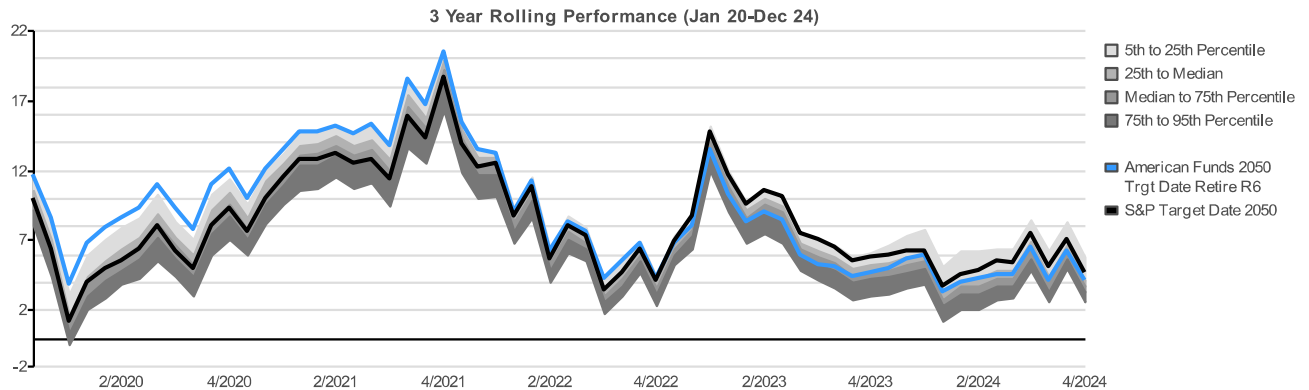
ASSET LOADINGS (Returns-based)



INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-0.85	15.43	15.43 / 14	4.20 / 25	9.64 / 7	9.35 / 1	9.59 / 1	11.52
Benchmark	-1.67	14.30	14.30 / 47	4.72 / 10	9.06 / 29	8.47 / 30	8.77 / 24	
Peer Group Median	-1.77	14.19	14.19 / 50	3.73 / 50	8.69 / 50	8.12 / 50	8.35 / 50	
Number of Funds			202	193	183	162	145	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	15.43	20.83	-18.89	17.27	19.42	25.04	-5.61	22.61	8.33
Benchmark	14.30	19.58	-15.97	17.99	13.86	24.35	-7.94	20.18	9.74
Peer Group Median	14.19	19.86	-18.32	17.01	15.57	24.67	-8.60	20.75	8.23

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.49	0.00	-0.92
Beta	0.97	1.00	1.02
R-Squared	98.55	100.00	98.93
Sharpe Ratio	0.09	0.13	0.07
Up Market Capture	97.33	100.00	100.57
Down Market Capture	99.60	100.00	104.95

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.73	0.00	-0.39
Beta	0.96	1.00	1.02
R-Squared	98.65	100.00	98.95
Sharpe Ratio	0.50	0.46	0.44
Up Market Capture	99.59	100.00	101.64
Down Market Capture	97.01	100.00	103.85

NOTES

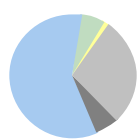
American Funds 2055 Trgt Date Retire R6 RFKTX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
02/01/2010	S&P Target Date 2055	Target-Date 2055	\$24,208.00M	Wesley K. Phoa	01/01/2012	0.39%	15

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	5.07%
US Stocks	59.42%
US Bonds	6.41%
Non-US Stocks	27.01%
Preferred Stocks	0.15%
Convertible Bonds	0.00%
Other	0.27%
Non-US Bonds	1.66%

Sector Breakdown

Sensitive

Communication Services	8.39%
Industrials	14.08%
Technology	24.08%
Energy	2.97%

Cyclical

Basic Materials	3.64%
Consumer Cyclical	11.01%
Real Estate	1.38%
Financial Services	12.49%

Defensive

Consumer Defensive	5.67%
Healthcare	14.15%
Utilities	2.15%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	9.02%
American Funds Fundamental Invs R6	8.98%
American Funds New Perspective R6	8.98%
American Funds Washington Mutual R6	8.02%
American Funds New World R6	7.99%
American Funds Capital World Gr&Inc R6	7.99%
American Funds AMCAP R6	7.01%
American Funds Growth Fund of Amer R6	6.99%
American Funds Invmt Co of Amer R6	6.02%
American Funds American Balanced R6	6.01%
Total:	77.01%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)



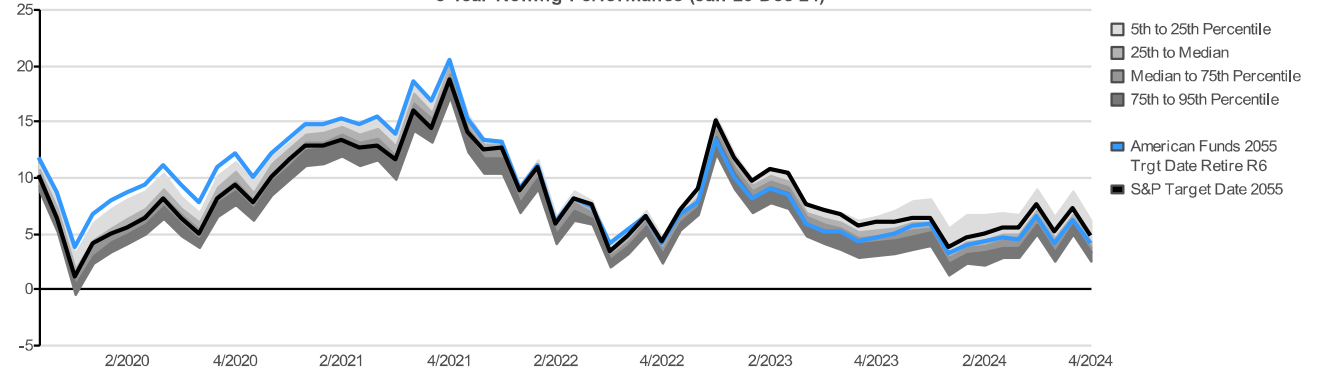
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	6.1	4.7	2.4	4.5
US Bonds	4.6	0.0	7.8	1.7
Intl Bonds	5.1	6.3	5.2	3.0
Intl Equity	22.1	32.2	22.3	35.2
US Equity	62.2	56.8	62.2	55.7

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE

3 Year Rolling Performance (Jan 20-Dec 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-0.85	15.58	15.58 / 16	4.15 / 31	9.60 / 11	9.33 / 2	9.57 / 1	10.56
Benchmark	-1.75	14.32	14.32 / 51	4.74 / 13	9.11 / 32	8.51 / 29	8.84 / 25	
Peer Group Median	-1.72	14.34	14.34 / 50	3.79 / 50	8.78 / 50	8.20 / 50	8.39 / 50	
Number of Funds			201	192	182	161	141	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	15.58	21.40	-19.50	17.28	19.39	25.09	-5.65	22.63	8.30
Benchmark	14.32	19.62	-15.97	18.19	13.86	24.48	-7.97	20.48	9.94
Peer Group Median	14.34	19.98	-18.38	17.19	15.69	24.80	-8.60	21.09	8.26

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.55	0.00	-0.89
Beta	0.98	1.00	1.01
R-Squared	98.33	100.00	98.93
Sharpe Ratio	0.09	0.13	0.07
Up Market Capture	97.91	100.00	100.73
Down Market Capture	100.45	100.00	104.61

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.66	0.00	-0.39
Beta	0.96	1.00	1.02
R-Squared	98.43	100.00	98.95
Sharpe Ratio	0.50	0.46	0.44
Up Market Capture	99.42	100.00	101.46
Down Market Capture	97.19	100.00	103.57

NOTES

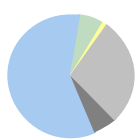
American Funds 2060 Trgt Date Retire R6 RFUTX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
03/27/2015	S&P Target Date 2060	Target-Date 2060	\$14,806.00M	Wesley K. Phoa	03/27/2015	0.39%	17

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	5.05%
US Stocks	59.39%
US Bonds	6.43%
Non-US Stocks	27.05%
Preferred Stocks	0.15%
Convertible Bonds	0.00%
Other	0.27%
Non-US Bonds	1.67%

Sector Breakdown

Sensitive

Communication Services	8.48%
Industrials	14.11%
Technology	24.08%
Energy	2.90%

Cyclical

Basic Materials	3.65%
Consumer Cyclical	11.22%
Real Estate	1.38%
Financial Services	12.45%

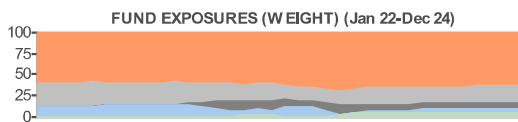
Defensive

Consumer Defensive	5.59%
Healthcare	14.11%
Utilities	2.03%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	10.03%
American Funds New Perspective R6	9.97%
American Funds Fundamental Invs R6	8.98%
American Funds Washington Mutual R6	8.05%
American Funds New World R6	8.00%
American Funds Capital World Gr&Inc R6	7.99%
American Funds Invmt Co of Amer R6	6.99%
American Funds AMCAP R6	6.98%
American Funds Growth Fund of Amer R6	6.97%
American Funds American Balanced R6	6.01%
Total:	79.99%

ASSET LOADINGS (Returns-based)

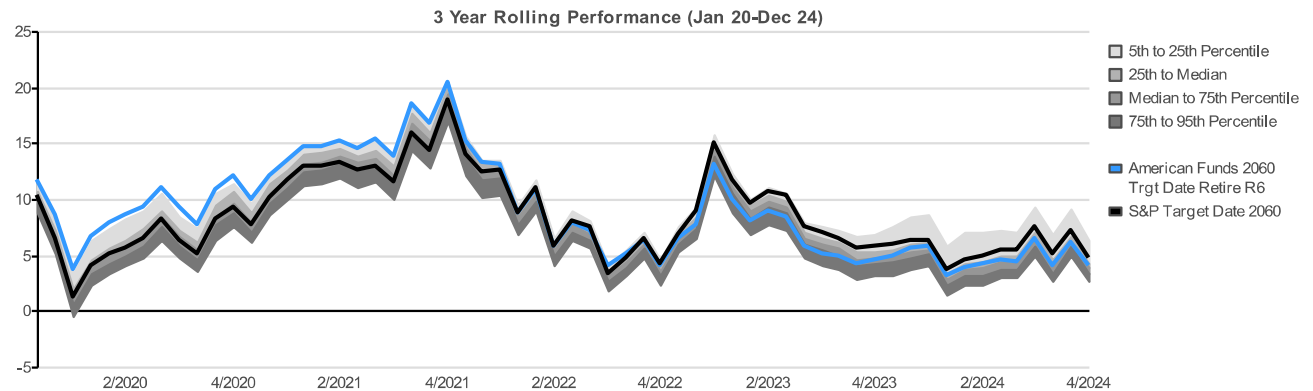


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	5.4	4.2	2.1	4.2
US Bonds	4.6	0.0	7.9	1.7
Intl Bonds	5.3	6.8	5.3	3.2
Intl Equity	21.7	31.5	22.2	35.0
US Equity	62.9	57.6	62.5	56.0

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-0.86	15.60	15.60 / 18	4.14 / 33	9.59 / 14	9.31 / 3		9.55
Benchmark	-1.70	14.44	14.44 / 50	4.80 / 13	9.14 / 33	8.57 / 28	8.91 / 34	
Peer Group Median	-1.73	14.43	14.43 / 50	3.82 / 50	8.78 / 50	8.26 / 50	8.71 / 50	
Number of Funds			200	191	176	149	45	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	15.60	21.61	-19.66	17.19	19.44	25.01	-5.64	22.49	8.41
Benchmark	14.44	19.74	-16.01	18.05	13.99	24.73	-7.95	20.75	10.08
Peer Group Median	14.43	19.99	-18.43	17.32	15.74	25.07	-8.66	21.24	7.90

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.61	0.00	-0.93
Beta	0.98	1.00	1.02
R-Squared	98.29	100.00	98.97
Sharpe Ratio	0.09	0.13	0.07
Up Market Capture	97.84	100.00	100.71
Down Market Capture	100.62	100.00	104.39

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.63	0.00	-0.42
Beta	0.96	1.00	1.02
R-Squared	98.40	100.00	98.97
Sharpe Ratio	0.50	0.46	0.44
Up Market Capture	99.30	100.00	101.80
Down Market Capture	97.24	100.00	103.43

NOTES

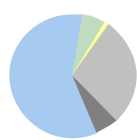
American Funds 2065 Trgt Date Retire R6 RFVTX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
03/27/2020	S&P Target Date 2065+	Target-Date 2065+	\$3,921.00M	Michelle J. Black	01/01/2020	0.39%	21

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	5.06%
US Stocks	59.33%
US Bonds	6.48%
Non-US Stocks	27.03%
Preferred Stocks	0.15%
Convertible Bonds	0.00%
Other	0.27%
Non-US Bonds	1.67%

Sector Breakdown

Sensitive

Communication Services	8.48%
Industrials	14.11%
Technology	24.09%
Energy	2.90%

Cyclical

Basic Materials	3.65%
Consumer Cyclical	11.22%
Real Estate	1.38%
Financial Services	12.45%

Defensive

Consumer Defensive	5.59%
Healthcare	14.11%
Utilities	2.03%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	10.01%
American Funds New Perspective R6	9.99%
American Funds Fundamental Invs R6	8.98%
American Funds Washington Mutual R6	8.00%
American Funds New World R6	7.99%
American Funds Capital World Gr&Inc R6	7.98%
American Funds AMCAP R6	6.98%
American Funds Growth Fund of Amer R6	6.98%
American Funds Invmt Co of Amer R6	6.98%
American Funds American Balanced R6	5.99%
Total:	79.90%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)



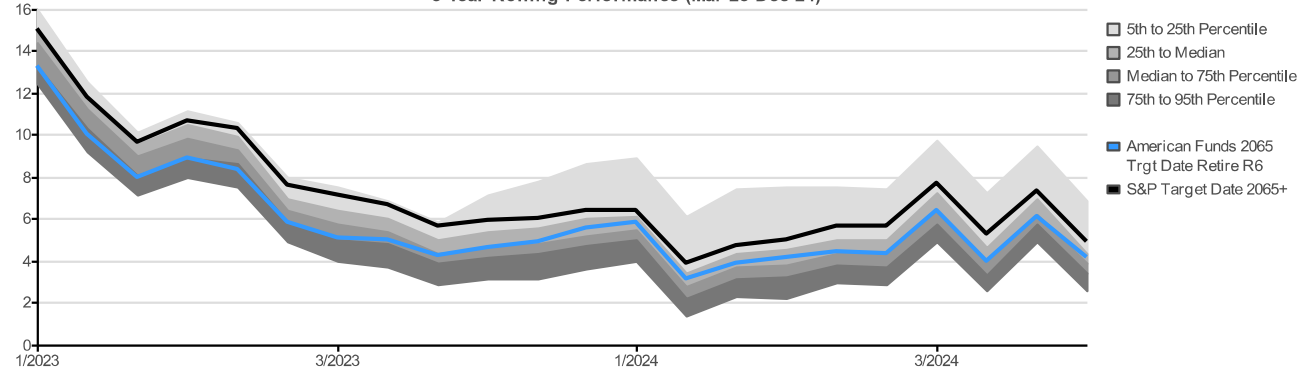
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	6.6	4.0	2.6	4.1
US Bonds	2.9	0.0	7.1	1.8
Intl Bonds	5.8	6.0	5.5	2.8
Intl Equity	21.6	31.1	22.1	34.4
US Equity	63.1	58.8	62.6	56.9

INVESTMENT OVERVIEW

The investment seeks growth, income and conservation of capital. The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

PERFORMANCE

3 Year Rolling Performance (Mar 23-Dec 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-0.82	15.64	15.64 / 20	4.14 / 37				15.03
Benchmark	-1.59	14.83	14.83 / 42	4.97 / 14	9.27 / 22	8.66 / 26		
Peer Group Median	-1.83	14.46	14.46 / 50	3.86 / 50	8.79 / 50	8.47 / 50		
Number of Funds			194	150	46	8		

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	15.64	21.55	-19.64	17.32					
Benchmark	14.83	19.84	-15.95	18.17	13.99	24.73	-7.95	20.75	
Peer Group Median	14.46	20.21	-18.60	17.17	16.38	26.28	-9.36		

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.77	0.00	-1.05
Beta	0.98	1.00	1.03
R-Squared	98.36	100.00	98.95
Sharpe Ratio	0.09	0.14	0.08
Up Market Capture	97.15	100.00	101.08
Down Market Capture	100.64	100.00	104.93

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	NA	0.00	-0.55
Beta	NA	1.00	1.02
R-Squared	NA	100.00	99.15
Sharpe Ratio	NA	0.47	0.44
Up Market Capture	NA	100.00	102.00
Down Market Capture	NA	100.00	105.14

NOTES

Vanguard Total Bond Market Index Adm VBTLX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
11/12/2001	BBgBarc US Aggregate Bond Index	Intermediate Core Bond	\$342,038.00M	Joshua C. Barrickman	02/22/2013	0.05%	4

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	1.17%
US Stocks	0.00%
US Bonds	91.61%
Non-US Stocks	0.00%
Preferred Stocks	0.00%
Convertible Bonds	0.01%
Other	0.00%
Non-US Bonds	7.21%

Credit Quality (%)

AAA	71.66%
AA	3.12%
A	11.92%
BBB	13.30%
BB	0.00%
B	0.00%
Below B	0.00%
NR/NA	0.00%
Total:	100.00%

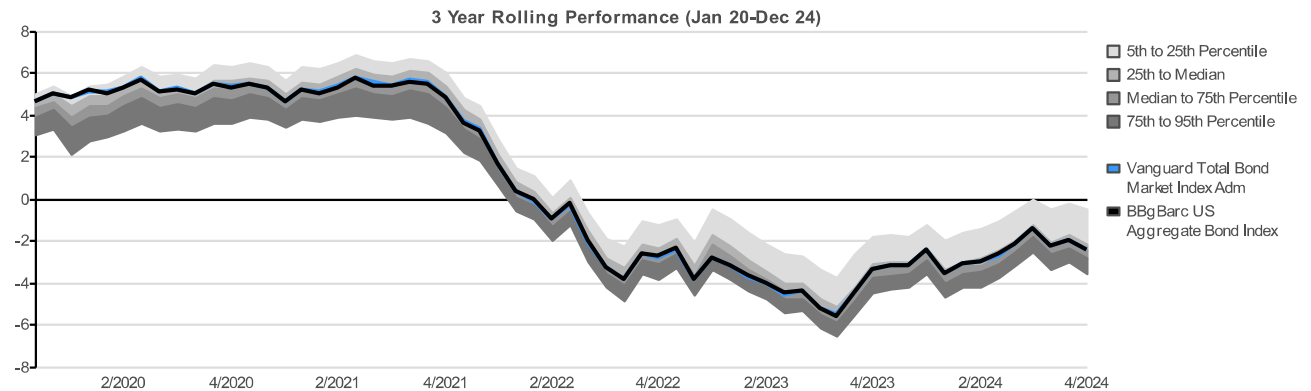
Sector (%)

% Government	50.55%
% Municipal	0.47%
% Corporate	25.84%
% Securitized	21.98%
% Cash and Equivalent	1.16%
% Derivative	0.00%
Total:	100.00%

INVESTMENT OVERVIEW

The investment seeks to track the performance of the Bloomberg U.S. Aggregate Float Adjusted Index. This index measures the performance of a wide spectrum of public, investment-grade, taxable, fixed income securities in the United States-including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities-all with maturities of more than 1 year. All of the fund's investments will be selected through the sampling process, and at least 80% of its assets will be invested in bonds held in the index.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-3.04	1.24	1.24 / 70	-2.42 / 47	-0.32 / 57	0.97 / 48	1.33 / 49	3.21
Benchmark	-3.06	1.25	1.25 / 69	-2.41 / 47	-0.33 / 59	0.97 / 48	1.35 / 47	
Peer Group Median	-3.05	1.50	1.50 / 50	-2.46 / 50	-0.25 / 50	0.95 / 50	1.31 / 50	
Number of Funds			479	445	418	393	359	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	1.24	5.70	-13.16	-1.67	7.72	8.71	-0.03	3.56	2.60
Benchmark	1.25	5.53	-13.01	-1.54	7.51	8.72	0.01	3.54	2.65
Peer Group Median	1.50	5.58	-13.44	-1.56	7.83	8.48	-0.42	3.42	2.63

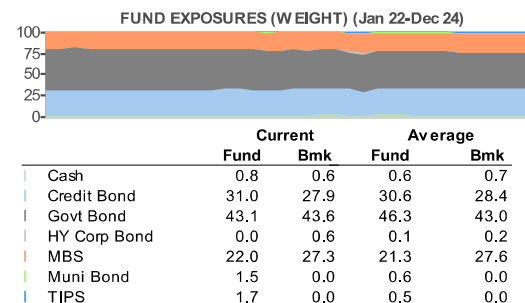
RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.07	0.00	-0.08
Beta	0.99	1.00	0.99
R-Squared	99.90	100.00	99.19
Sharpe Ratio	-0.77	-0.76	-0.77
Up Market Capture	98.90	100.00	98.36
Down Market Capture	99.26	100.00	99.56

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.00	0.00	0.10
Beta	1.00	1.00	1.01
R-Squared	99.77	100.00	96.54
Sharpe Ratio	-0.40	-0.40	-0.37
Up Market Capture	100.96	100.00	102.74
Down Market Capture	100.74	100.00	101.34

NOTES

ASSET LOADINGS (Returns-based)



Fidelity Sustainability Bond Index FND SX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
06/19/2018	BBgBarc US Aggregate Bond Index	Intermediate Core Bond	\$492.00M	Brandon C Bettencourt	06/19/2018	0.10%	5

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	1.93%
US Stocks	0.00%
US Bonds	90.16%
Non-US Stocks	0.00%
Preferred Stocks	0.00%
Convertible Bonds	0.03%
Other	0.00%
Non-US Bonds	7.88%

Credit Quality (%)

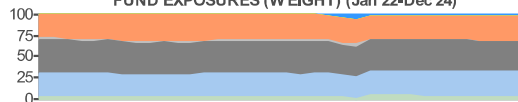
AAA	72.27%
AA	3.82%
A	13.20%
BBB	10.71%
BB	0.00%
B	0.00%
Below B	0.00%
NR/NA	0.00%
Total:	100.00%

Sector (%)

% Government	47.07%
% Municipal	0.00%
% Corporate	25.85%
% Securitized	25.16%
% Cash and Equivalent	1.93%
% Derivative	0.00%
Total:	100.01%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Jan 22-Dec 24)



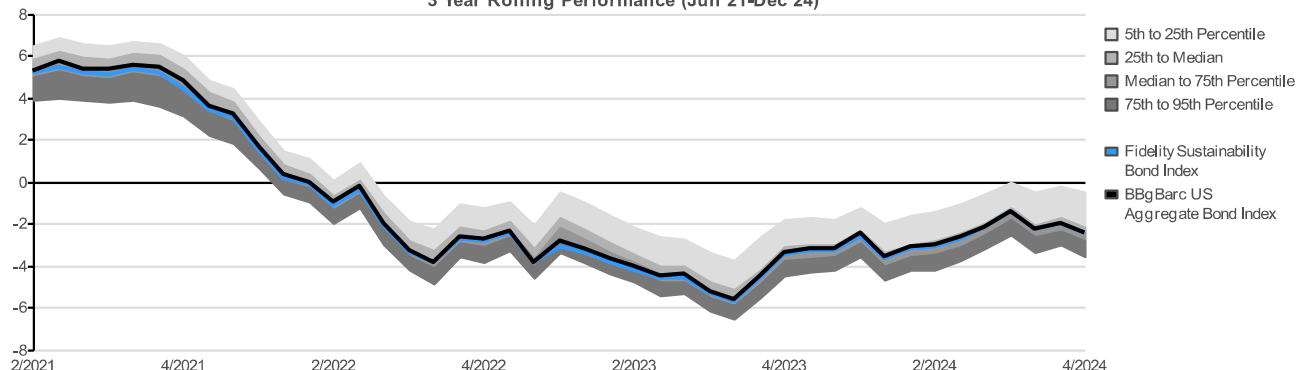
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	3.2	0.6	2.9	0.7
Credit Bond	28.6	27.9	27.1	28.4
Govt Bond	36.6	43.6	37.7	43.0
HY Corp Bond	0.1	0.6	1.0	0.2
MBS	29.1	27.3	30.2	27.6
Muni Bond	0.0	0.0	0.0	0.0
TIPS	2.4	0.0	1.1	0.0

INVESTMENT OVERVIEW

The investment seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg MSCI U.S. Aggregate ESG Choice Bond Index. The fund normally invests at least 80% of the fund's assets in bonds included in the Bloomberg MSCI U.S. Aggregate ESG Choice Bond Index, which is composed of U.S. dollar denominated, investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, and follows the rules of the Bloomberg U.S. Aggregate Bond Index.

PERFORMANCE

3 Year Rolling Performance (Jun 21-Dec 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-3.11	1.23	1.23 / 70	-2.40 / 46	-0.41 / 69			1.20
Benchmark	-3.06	1.25	1.25 / 69	-2.41 / 47	-0.33 / 59	0.97 / 48	1.35 / 47	
Peer Group Median	-3.05	1.50	1.50 / 50	-2.46 / 50	-0.25 / 50	0.95 / 50	1.31 / 50	
Number of Funds			479	445	418	393	359	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	1.23	5.42	-12.89	-1.98	7.49	8.29			
Benchmark	1.25	5.53	-13.01	-1.54	7.51	8.72	0.01	3.54	2.65
Peer Group Median	1.50	5.58	-13.44	-1.56	7.83	8.48	-0.42	3.42	2.63

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.11	0.00	-0.08
Beta	0.98	1.00	0.99
R-Squared	99.88	100.00	99.19
Sharpe Ratio	-0.78	-0.76	-0.77
Up Market Capture	98.12	100.00	98.36
Down Market Capture	98.60	100.00	99.56

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.15	0.00	0.10
Beta	0.98	1.00	1.01
R-Squared	99.58	100.00	96.54
Sharpe Ratio	-0.42	-0.40	-0.37
Up Market Capture	96.80	100.00	102.74
Down Market Capture	98.11	100.00	101.34

NOTES

PGIM Total Return Bond R6 PTRQX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
12/27/2010	BBgBarc US Aggregate Bond Index	Intermediate Core-Plus Bond	\$49,066.00M	Robert Tipp	10/30/2002	0.39%	14

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Credit Quality (%)

AAA	57.25%
AA	7.26%
A	8.94%
BBB	14.57%
BB	5.28%
B	3.05%
Below B	0.70%
NR/NA	2.94%
Total:	99.99%

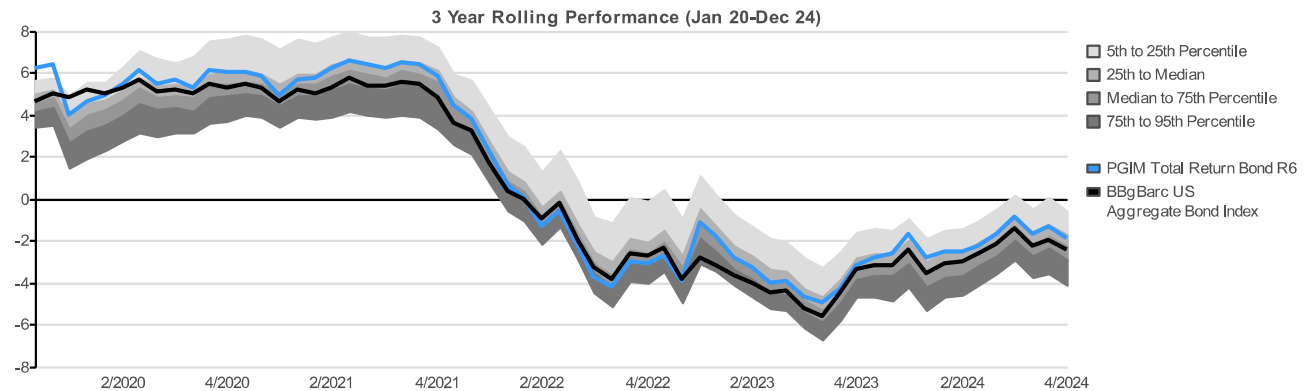
Sector (%)

% Government	8.03%
% Municipal	0.36%
% Corporate	27.00%
% Securitized	46.85%
% Cash and Equivalent	1.61%
% Derivative	16.15%
Total:	100.00%

INVESTMENT OVERVIEW

The investment seeks total return. The fund will seek to achieve its objective through a mix of current income and capital appreciation as determined by the fund's subadviser. It invests, under normal circumstances, at least 80% of the fund's investable assets in bonds. For purposes of this policy, bonds include all fixed income securities, other than preferred stock, with a maturity at date of issue of greater than one year. The fund may invest up to 30% of its investable assets in speculative, high risk, below investment-grade securities. It may invest up to 30% of its investable assets in foreign debt securities, including emerging market debt securities.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-2.66	3.03	3.03 / 21	-1.85 / 32	0.20 / 46	1.57 / 28	2.25 / 14	3.34
Benchmark	-3.06	1.25	1.25 / 81	-2.41 / 57	-0.33 / 72	0.97 / 66	1.35 / 69	
Peer Group Median	-2.88	2.20	2.20 / 50	-2.26 / 50	0.09 / 50	1.20 / 50	1.61 / 50	
Number of Funds			587	547	503	481	426	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	3.03	7.78	-14.86	-1.15	8.10	11.13	-0.63	6.71	4.83
Benchmark	1.25	5.53	-13.01	-1.54	7.51	8.72	0.01	3.54	2.65
Peer Group Median	2.20	6.22	-13.86	-0.81	8.36	9.28	-0.83	4.24	3.80

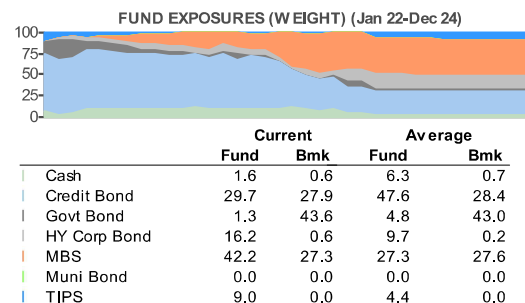
RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.74	0.00	0.23
Beta	1.02	1.00	1.01
R-Squared	97.41	100.00	97.73
Sharpe Ratio	-0.66	-0.76	-0.72
Up Market Capture	103.10	100.00	100.35
Down Market Capture	98.03	100.00	99.56

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.85	0.00	0.58
Beta	1.09	1.00	1.04
R-Squared	83.12	100.00	90.07
Sharpe Ratio	-0.25	-0.40	-0.30
Up Market Capture	122.21	100.00	110.28
Down Market Capture	113.67	100.00	103.40

NOTES

ASSET LOADINGS (Returns-based)



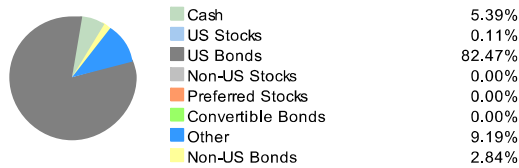
BlackRock Inflation Protected Bond K BPLBX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
06/28/2004	Bloomberg Barclays U.S. TIPS	Inflation-Protected Bond	\$1,801.00M	David Rogal	03/14/2018	0.79%	56

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Credit Quality (%)

AAA	3.01%
AA	92.05%
A	0.58%
BBB	0.62%
BB	0.44%
B	0.08%
Below B	0.00%
NR/NA	3.23%
Total:	100.01%

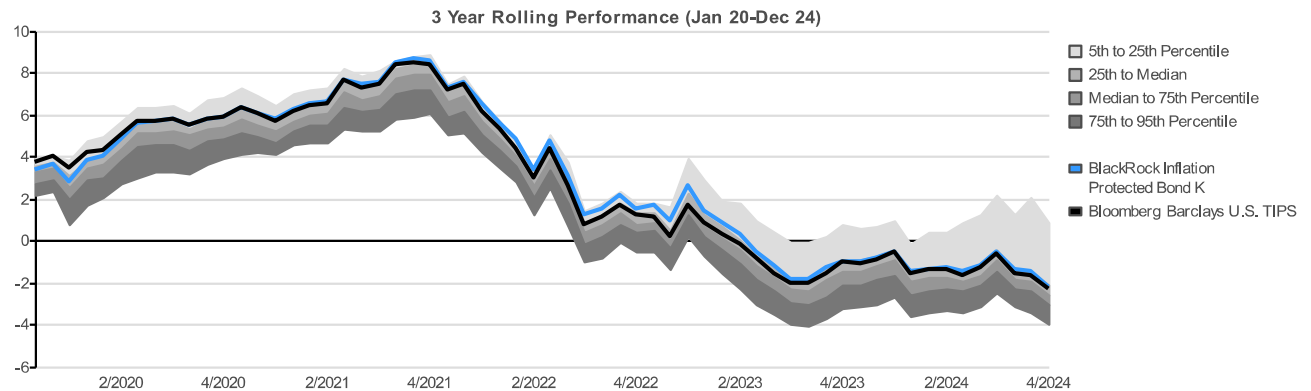
Sector (%)

% Government	85.90%
% Municipal	0.00%
% Corporate	0.34%
% Securitized	7.37%
% Cash and Equivalent	3.00%
% Derivative	3.39%
Total:	100.00%

INVESTMENT OVERVIEW

The investment seeks to maximize real return, consistent with preservation of real capital and prudent investment management. The fund invests at least 80% of its assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and U.S. and non-U.S. corporations. It may invest up to 20% of its assets in non-investment grade bonds or securities of emerging market issuers. The fund maintains an average portfolio duration that is within $\pm 40\%$ of the duration of the Bloomberg U.S. Treasury Inflation Protected Securities Index (the benchmark).

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-3.12	1.87	1.87 / 50	-2.18 / 29	2.06 / 19	2.36 / 16	2.19 / 22	3.72
Benchmark	-2.88	1.83	1.83 / 55	-2.30 / 34	1.87 / 31	2.32 / 18	2.24 / 18	
Peer Group Median	-2.93	1.86	1.86 / 50	-2.56 / 50	1.67 / 50	2.06 / 50	1.97 / 50	
Number of Funds			152	148	144	138	136	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	1.87	3.77	-11.47	5.79	11.85	8.28	-1.81	3.14	4.29
Benchmark	1.83	3.90	-11.85	5.96	10.99	8.43	-1.26	3.01	4.68
Peer Group Median	1.86	3.49	-12.04	5.06	10.55	8.02	-1.88	2.79	4.40

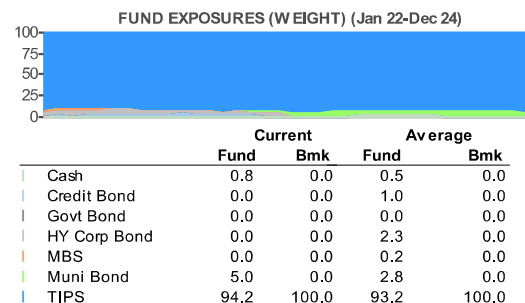
RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.23	0.00	-0.19
Beta	1.02	1.00	1.01
R-Squared	99.09	100.00	98.57
Sharpe Ratio	-0.78	-0.81	-0.84
Up Market Capture	102.53	100.00	99.03
Down Market Capture	100.81	100.00	102.95

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.21	0.00	-0.20
Beta	1.02	1.00	1.00
R-Squared	98.71	100.00	97.01
Sharpe Ratio	-0.03	-0.06	-0.09
Up Market Capture	102.39	100.00	97.70
Down Market Capture	100.32	100.00	102.76

NOTES

ASSET LOADINGS (Returns-based)



PGIM High Yield R6 PHYQX

12/31/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
10/31/2011	Merrill Lynch High Yield U.S. Master	High Yield Bond	\$19,185.00M	Robert Spano	10/16/2007	0.38%	7

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	2.95%
US Stocks	0.99%
US Bonds	81.04%
Non-US Stocks	0.97%
Preferred Stocks	2.16%
Convertible Bonds	0.00%
Other	0.04%
Non-US Bonds	11.86%

Credit Quality (%)

AAA	5.10%
AA	0.00%
A	0.25%
BBB	5.96%
BB	44.27%
B	25.84%
Below B	12.06%
NR/NA	6.53%
Total:	100.01%

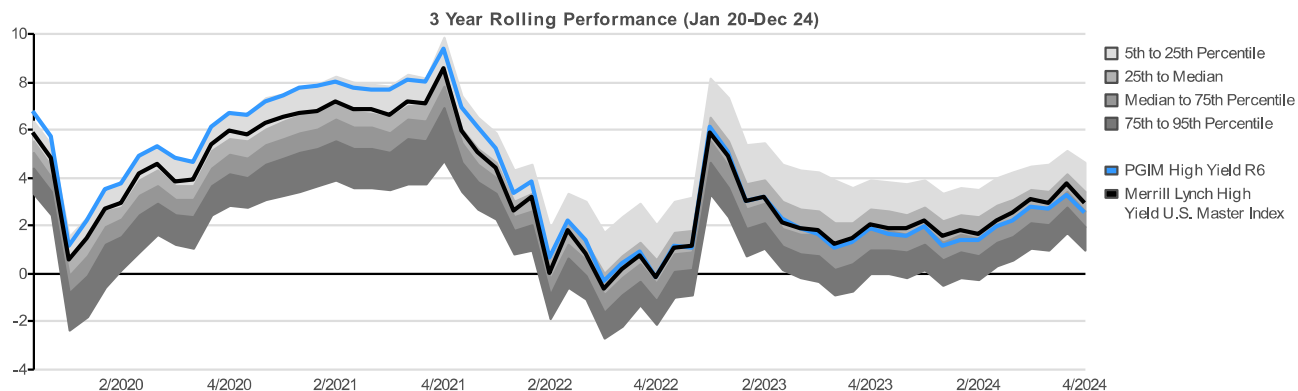
Sector (%)

% Government	4.05%
% Municipal	0.00%
% Corporate	90.84%
% Securitized	1.83%
% Cash and Equivalent	2.15%
% Derivative	1.13%
Total:	100.00%

INVESTMENT OVERVIEW

The investment seeks to maximize current income; and capital appreciation is a secondary objective. The fund normally invests at least 80% of its investable assets in a diversified portfolio of high yield fixed-income instruments rated Ba or lower by Moody's Investors Service ("Moody's") or BB or lower by S&P Global Ratings ("S&P"), and instruments either comparably rated by another nationally recognized statistical rating organization ("NRSRO"), or considered to be of comparable quality, that is, junk bonds.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	-0.14	8.46	8.46 / 26	2.52 / 53	3.93 / 33	4.85 / 13	5.38 / 7	5.98
Benchmark	0.13	8.04	8.04 / 38	2.89 / 42	4.02 / 29	4.51 / 22	5.07 / 15	
Peer Group Median	0.21	7.67	7.67 / 50	2.61 / 50	3.55 / 50	3.93 / 50	4.34 / 50	
Number of Funds			639	603	572	557	523	

CALENDAR	2024	2023	2022	2021	2020	2019	2018	2017	2016
Fund	8.46	12.31	-11.55	6.47	5.72	16.26	-1.18	7.70	15.61
Benchmark	8.04	13.40	-11.11	5.29	6.20	14.40	-2.26	7.48	17.34
Peer Group Median	7.67	12.11	-10.71	4.78	5.23	13.44	-2.88	6.65	13.53

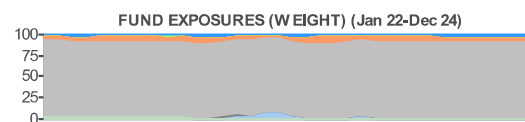
RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.41	0.00	-0.35
Beta	0.96	1.00	0.95
R-Squared	98.48	100.00	98.19
Sharpe Ratio	-0.12	-0.07	-0.11
Up Market Capture	97.25	100.00	92.70
Down Market Capture	100.33	100.00	95.24

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.09	0.00	-0.39
Beta	1.01	1.00	0.96
R-Squared	98.67	100.00	97.81
Sharpe Ratio	0.20	0.21	0.16
Up Market Capture	100.43	100.00	94.20
Down Market Capture	101.44	100.00	97.10

NOTES

ASSET LOADINGS (Returns-based)



	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.7	0.0
Credit Bond	0.0	1.6	0.7	0.6
Govt Bond	0.0	0.0	0.1	0.0
HY Corp Bond	91.4	98.4	89.6	99.4
MBS	4.6	0.0	5.6	0.0
Muni Bond	0.0	0.0	0.0	0.0
TIPS	4.1	0.0	3.3	0.0

Appendix

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

Past performance is not a guarantee or prediction of future results.

Rankings provided based on total return.

Sources: MPI Stylus Web, Morningstar, individual investment managers



Disclosures and Benchmark Definitions

The opinions expressed herein are subject to change. The opinions are not investment advice and should not be relied on as such. The information presented in this report was developed internally and/or obtained from sources believed to be reliable; however, Empower Financial Services, Inc., and its parent company, Empower Annuity Insurance Company of America, do not guarantee the accuracy, adequacy, or completeness of such information. Predictions, opinions, and other information contained in this report are subject to change continually and without notice of any kind and may no longer be true after the date indicated.

As part of providing products and services to retirement plans, Empower personnel may provide information to plan representatives about available investment or pricing options. In providing this information, Empower is not undertaking to provide impartial investment advice, or to give advice in a fiduciary capacity regarding any transactions. Plan fiduciaries are responsible for the selection and monitoring of the Plan's investment options and for determining the reasonableness of all Plan fees and expenses.

Information concerning investment or pricing options we may provide is intended to provide you with resources for your consideration as a convenience and is not intended to be exhaustive or prescriptive for your Plan and its specific circumstances. Plan fiduciaries are not required to utilize any of the investment options referenced in any of our communications to you.

Empower may benefit from advisory and other fees paid to it or its affiliates for managing, selling, or settling of the Empower products or third-party investment products or securities offered by Empower or its affiliates. Investment vehicles you select which sponsored or managed by an Empower affiliate generate more revenue for Empower enterprise and/or Empower representatives than non-proprietary investment vehicles.

Any forward-looking statements speak only as of the date they are made. Empower Financial Services, Inc. assumes no duty to and does not undertake to update forward-looking statements. Forward looking statements are subject to numerous assumptions, risks, and uncertainties, which change over time. Actual results could differ materially from those anticipated in forward-looking statements. No forecast is guaranteed.

Past performance, where discussed in this material, is not a guarantee of future results. As with any investment, there is a potential for profit as well as the possibility of loss.

For definitions of benchmarks found in this material please refer to the benchmark provider website.

Disclosures

Bloomberg's Equity Factors are derived using the Russell 1000 Index as a universe and stocks are grouped into quintiles by each respective characteristic. The factors are constructed on an equal weighted basis.

Factor List:

Value – Standardized composite metric calculated as weighting each stock's Book Value to Price, Cash Flow from Operations/Market Cap, Net Income LTM/Market Cap, EBITDA LTM/EV, Earnings/Price (BF1Y), and Sales LTM/EV

Momentum – Calculated as the arithmetic average of weekly return for trailing 52 weeks, lagged by 2 weeks

Growth – Standardized composite metric calculated as a weighting each stock's EPS Growth (FY2/FY1), 5Y Net Income CAGR, Sales Growth (FY2/FY1), 5Y Sales CAGR, and 5Y Asset CAGR.

Profitability – Standardized composite metric calculated as a weighting of each stock's EBITDA Margin %, ROA, ROCE, ROE LTM.

Dividends – Standardized dividend Yield (Indicated) metric

Low Volatility – Average of relative volatility over 6 months and 1 year within the universe

FI Term – Total Return of Bloomberg US Treasury 20+ Yr minus Total Return of Bloomberg US Treasury 1-3 Month

FI Credit – Return of ICE BofA 10+Y US Corp TR minus Return of ICE BofA 10+Y US Trsy

Disclosures

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

The performance data contained herein represents past performance and does not guarantee future results. Investment return and principal value of an investment will fluctuate so that shares or units when redeemed may be worth less than their original cost. Current performance may be lower or higher than the return data quoted herein. For more current fund performance, including the most recent completed calendar month, please visit empower.com.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC., Empower Funds, Inc.: and registered investment adviser, Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

Although data is gathered from reliable sources, the completeness or accuracy of the data shown cannot be guaranteed.

Cash alternatives are not federally guaranteed and may lose value. Cash alternative portfolios have interest rate, inflation, and credit risks that are associated with the underlying assets owned by the portfolio.

Bond prices generally fall when interest rates rise (and vice versa) and are subject to risks, including changes in credit quality, market valuations, inflation, liquidity and default. High-yield bonds have a greater risk of default.

The interest from Treasury inflation-protected securities (TIPS) is adjusted periodically according to the Consumer Price Index. The return from TIPS may understate the actual rate of inflation due to changes in the bond's underlying price.

U.S. Treasury securities are neither issued nor guaranteed by the U.S. government.

Separately managed accounts and collective trusts are not registered investment products and are not required to file a prospectus or registration statement with the SEC and, accordingly, neither is available.

A stable value funds is not federally guaranteed and has interest rate, inflation, and credit risks. Guarantees are subject to the terms and conditions of the group annuity contract or funding agreement and the claims-paying ability of the insurer.

Foreign securities involve risks, such as currency fluctuations, economic changes and political developments. These risks may be heightened in emerging markets, which may also experience liquidity risk.

Copyright ©2025 Citigroup Index LLC (Citi Index). All rights reserved. "Citigroup" is a registered trademark and service mark of Citigroup Inc. or its affiliates and is used and registered throughout the world. Citi Index data and information are the property of Citi Index or its licensors, and reproduction in any form is prohibited except with the prior written permission of Citi Index. Because of the possibility of human or mechanical error, Citi Index does not guarantee the accuracy, adequacy, timeliness, completeness or availability of any data and information and is not responsible for any errors or omissions or for the results obtained from the use of such data and information. CITI INDEX GIVES NO EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE. In no event shall Citi Index be liable for damages of any kind in connection with any use of the Citi Index data and information.

The quoted performance may include performance of a predecessor fund/share class prior to the share class commencement of operations. Please refer to the current prospectus for further information.

Funds may impose redemption fees and/or transfer restrictions if assets are held for less than the published holding period. For more information, see the fund's prospectus and/or disclosure documents.

Disclosures

Empower Annuity Insurance Company of America (EAICA) is affiliated with Great-West Lifeco Inc. (Lifeco) who sold Putnam Investments, LLC to Franklin Resources, Inc. (Franklin). As a result of the transaction, EAICA's affiliate owns approximately 6 % of Franklin as of January 1st, 2024. As a part of the transaction, Lifeco entered into arrangements with Franklin under which Lifeco has committed to allocate assets over a period of time to be managed by Franklin's investment managers and has agreed to support the availability of Franklin and its affiliates' products and services on enterprise platforms. If certain Franklin revenue thresholds are achieved under those arrangements, Lifeco will receive contingent transaction consideration and other financial benefits. Franklin also includes Alcentra, Benefit Street Partners, Brandywine Global, Clarion Partners, ClearBridge Investments, Franklin Templeton Investments, K2 Lexington Partners, Martin Currie, Putnam Investments, Royce Investment Partners and Western Asset Management as of January 1st, 2024.

Disclosures

Gross expense ratios are the funds' total annual operating costs expressed as a percentage of the funds' average net assets over a given time period. They are gross of any fee waivers or expense reimbursements. Net expense ratios are the expense ratios after the application of any voluntary or contractual waivers or reimbursements and are the actual ratios that investors paid during the funds' most recent fiscal year. Expense ratios are subject to change.

Morningstar rankings are based on total return and do not reflect of sales charges, which, if reflected, would reduce returns.

The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. For more information, please refer to the fund prospectus and/or disclosure document. A target date fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date (which is the assumed retirement date for an investor).

Asset allocation and balanced investment options and models are subject to the risks of the underlying investments, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.

Commodity and real asset investments may be affected by natural disasters and political and economic developments.

Real estate securities and trusts involve risks, including declining property values, changes in zoning laws or losses from casualty. Real estate securities that invest in foreign real estate involve additional risks, including currency fluctuations and political developments.

Securities of small and mid-size companies may be more volatile than those of larger, more established companies.

Investment return and principal value of a variable investment will fluctuate so that an investor's shares when redeemed, may be worth more or less than the original cost.

There is no guarantee that companies that can issue dividends will declare, continue to pay, or increase dividends.

The JPMCB SmartRetirement Funds indirectly bear their proportionate share of the operating expenses of any underlying funds in which they may invest (excluding management fees and service fees).

The Trustee of the JPMCB SmartRetirement Funds agrees to reimburse the Fund for such fund operating expenses, and/or to waive a portion of the Trustee's management fee, to the extent that the fund's total annual operating expenses (excluding management fees, service fees, underlying fund fees attributable to dividend and interest expenses on short sales, interest, expenses related to litigation and potential litigation, and extraordinary expenses not incurred in the ordinary course of the Fund's business) exceeds 0.04% of the Fund's average daily net assets through the expense cap expiration date.

The price of equity securities may rise or fall because of changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably. These price movements may result from factors affecting individual companies, sectors or industries selected for the Fund's portfolio or the securities market as a whole, such as changes in economic or political conditions. Equity securities are subject to "stock market risk" meaning that stock prices in general (or in particular, the prices of the types of securities in which a fund invests) may decline over short or extended periods of time. When the value of a fund's securities goes down, an investment in a fund decreases in value.

Some of the data may have been obtained from Standard & Poor's ("S&P") © 2023 The McGraw-Hill Companies, Inc. S&P is a division of The McGraw-Hill Companies, Inc.

A benchmark index is not actively managed, does not have a defined investment objective, and does not incur fees or expenses. Therefore, performance of a fund will generally be less than its benchmark index. You cannot invest directly in a benchmark index.

Empower is not acting as an investment advisor for the plan. The information, analyses and fund alternatives described in this material are intended to provide assistance to the plan sponsor or other fiduciary responsible for plan investments and should not be relied upon as the sole basis for any investment decision. Empower Financial Services, Inc. and its affiliates may receive compensation with respect to proprietary investments and may receive compensation with respect to other plan investments. Other share classes may be available for the investment products described, and the plan sponsor is welcome to request more information on the options available.

©2025 The Empower Annuity Insurance Company of America. All rights reserved.

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency