

East Bay Regional Park District Retirement Plans

Plan Investment Review

Performance as of September 30, 2024

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Capital Markets Overview

Third Quarter 2024

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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
- **Near-term recession risks are low**, and consensus forecasts expect a “soft landing”, however, the unique nature of the economic backdrop warrants some caution
- 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 moderated in the past 12 months and is now sending mixed signals
- **Personal consumption continues to drive U.S. growth** even though consumer confidence measures remain weak
- **Business confidence has grown more divergent** as larger firms are optimistic about the forward outlook while small businesses are less optimistic as they have less buffers to absorb price levels and increased wages

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

- **Major central banks (excluding Japan) have begun their easing cycles**, with the FOMC cutting the Fed Funds Rate by 50 basis points at their September meeting. The “Dot Plot” implies two more cuts by year end
- Though inflation has been the focus over the past two years, **weakness in the labor market has caused concern** that the Fed is behind the curve. This marks a potential inflection point where policy has moved from being reactive to preventative
- Hawkish interest rate policies create delayed and variable effects which can lead to unintended consequences, therefore, **it’s too early to assume the U.S. will avoid a recession**

Market Summary

US Markets

- **U.S capital markets finished the quarter** with positive total returns in both equities and fixed income
- **Market breadth widened significantly during the quarter** as companies linked to artificial intelligence, including the “Magnificent 7” struggled during the quarter
- The **Bloomberg Aggregate Bond Index had positive total returns** for the quarter as real interest rates rallied across the yield curve. Spreads continue to tighten in all subsectors and are reaching multi-decade lows, implying no risk of a 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 during the quarter** and the most common measure (the 2’s 10’s) **turned positive in early September**

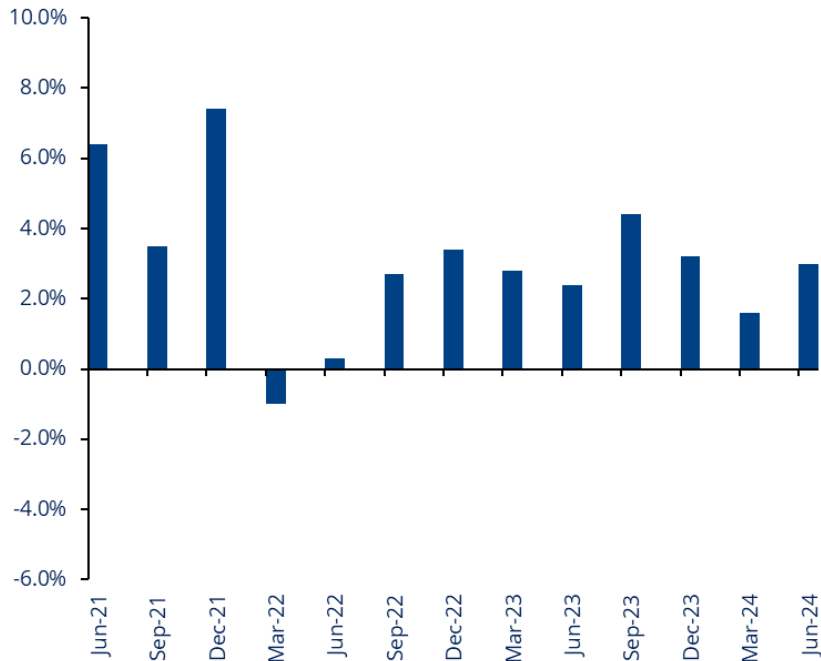
Global Markets

- Within global markets both the **EAFE (“developed markets”) index** and the **EM (“emerging markets”) index** posted **positive results** in the third quarter, with emerging market equities outperforming developed markets
- Global bonds were positive with the **Bloomberg Global Aggregate Bond Index posting positive returns** in the quarter
- **Geopolitical conflicts** across the world have the potential to escalate further and could have an impact on capital markets and global economies. Elections in the U.S. will be closely followed given the implications for foreign and economic policy

State of the U.S. Economy

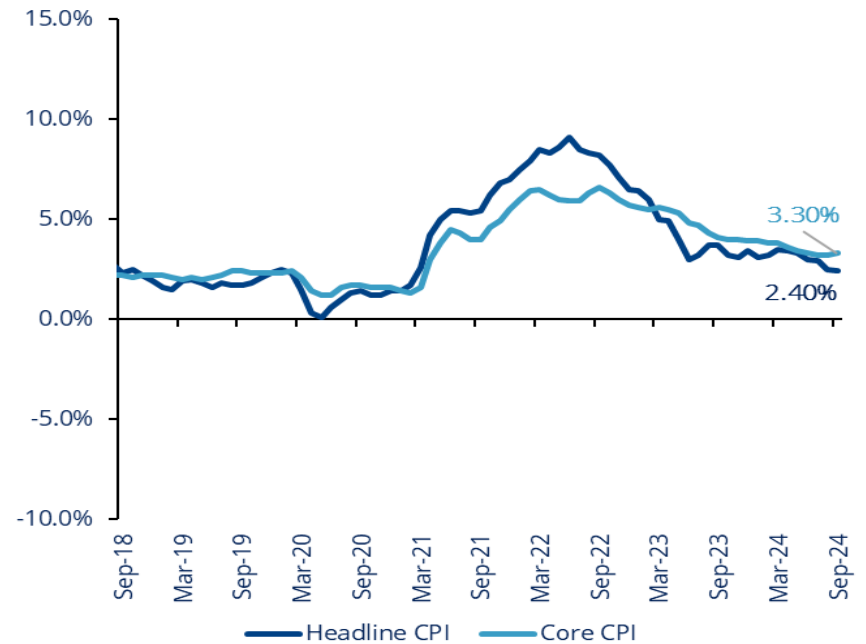
Real GDP Growth

quarter over quarter annualized, through June 2024



US Consumer Price Index

annual percent change, through September 2024



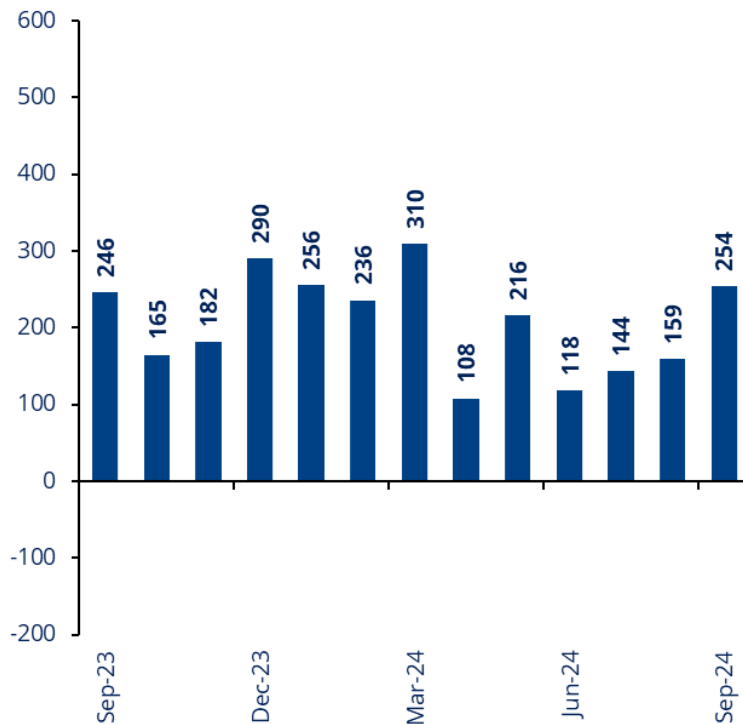
Source: Bloomberg; ECM Analysis

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.

U.S. Labor Market Trends

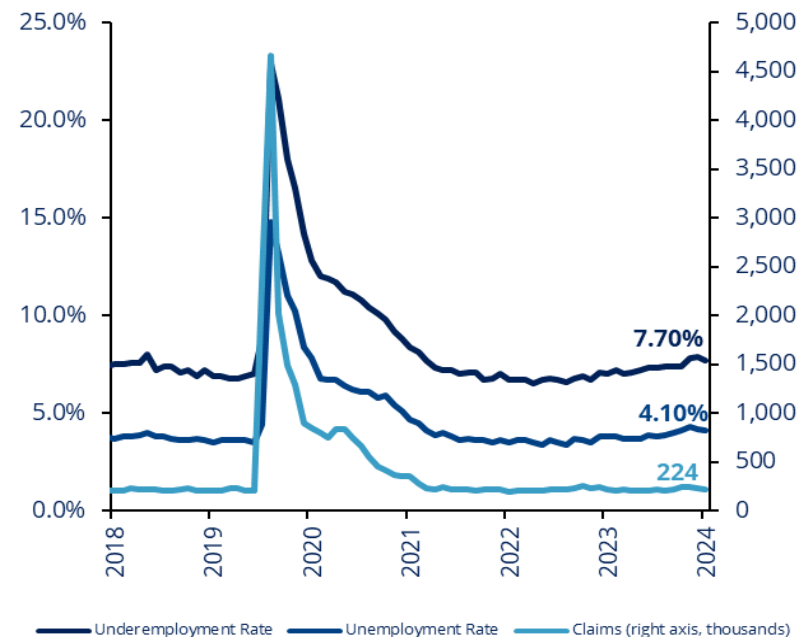
Number of Jobs Created Per Month

thousands, through September 2024



Unemployment and Underemployment Rates and Claims

through September 2024



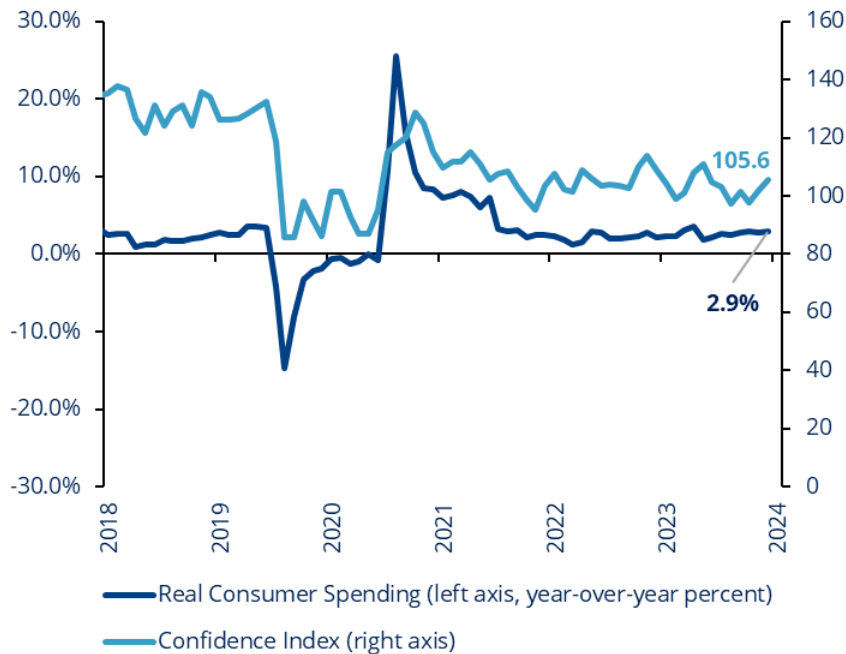
Source: Bloomberg; Bureau of Labor Statistics; ECM Analysis

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

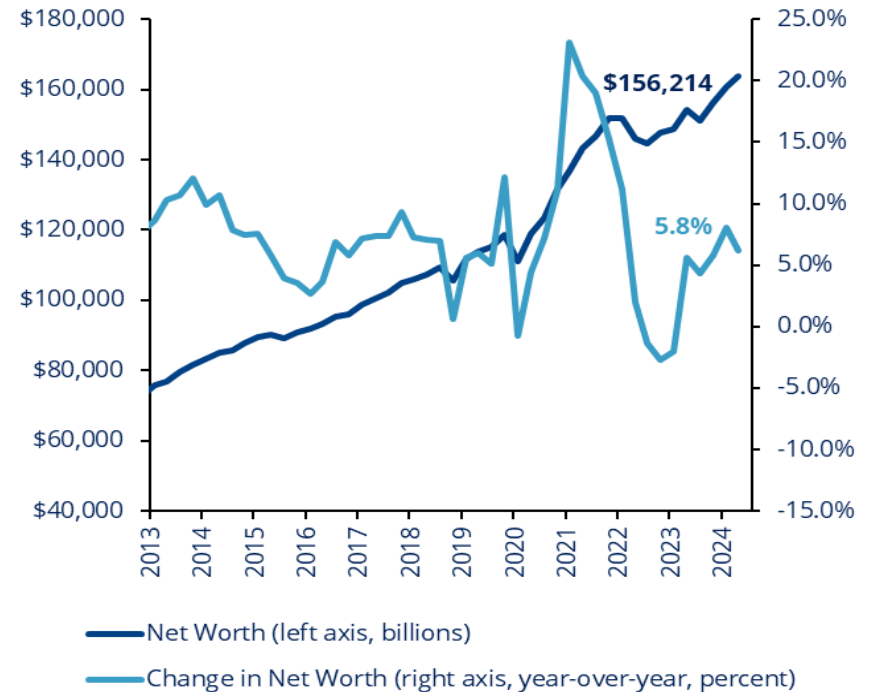
The Underemployment Rate represents total unemployed, plus all marginally attached workers, plus total employed part time for economic reasons, as a percent of the civilian labor force plus all marginally attached workers

U.S. Consumer Confidence, Spending and Net Worth

Consumer Confidence and Spending through September 2024



Consumer Net Worth through June 2024

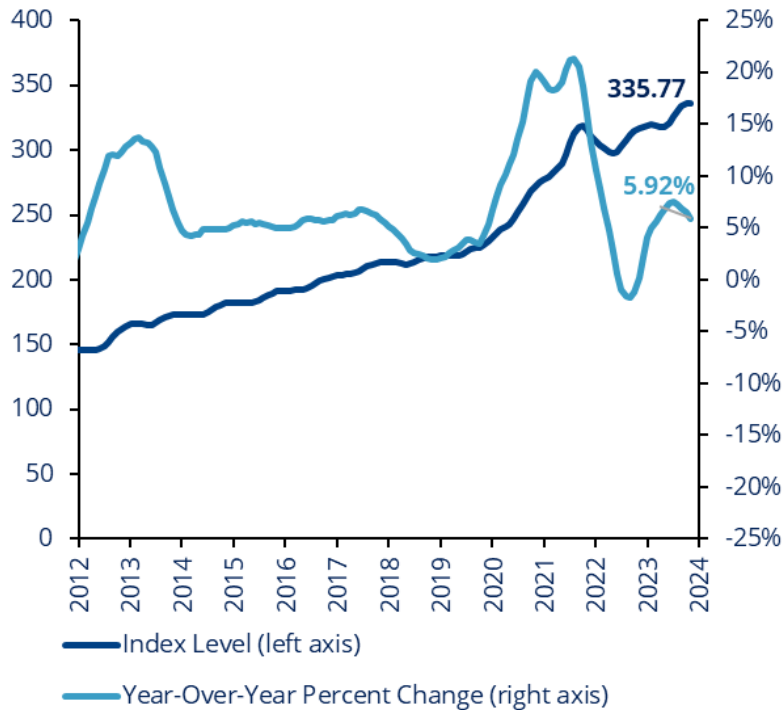


Source: Bloomberg; Federal Reserve; ECM Analysis

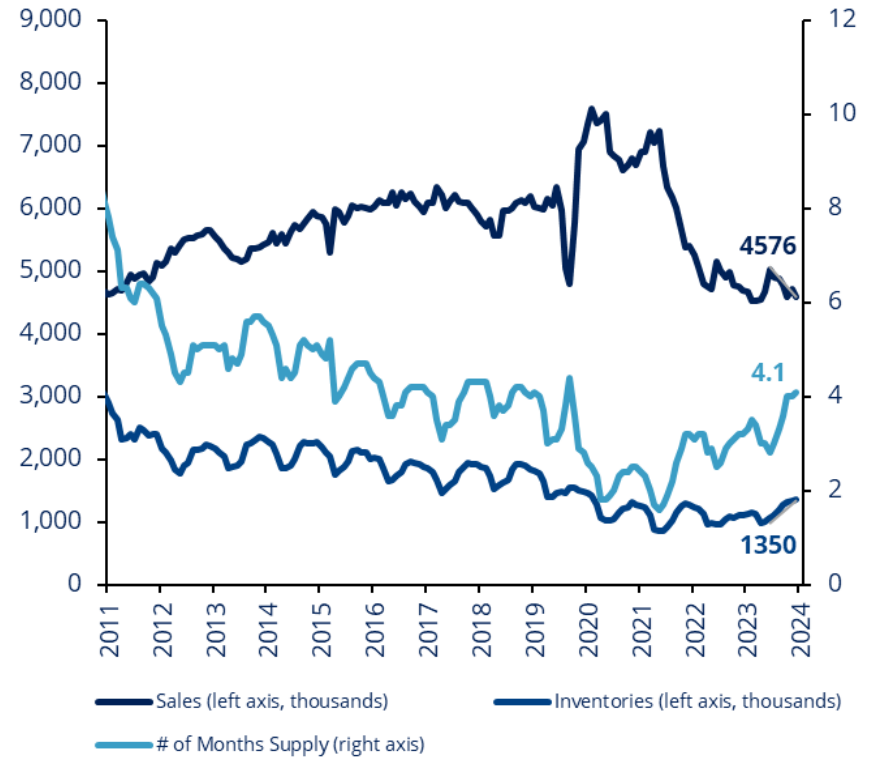
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U.S Housing Market Trends

Case Shiller 20 City Home Price Index
through July 2024



Housing Supply and Demand
through August 2024



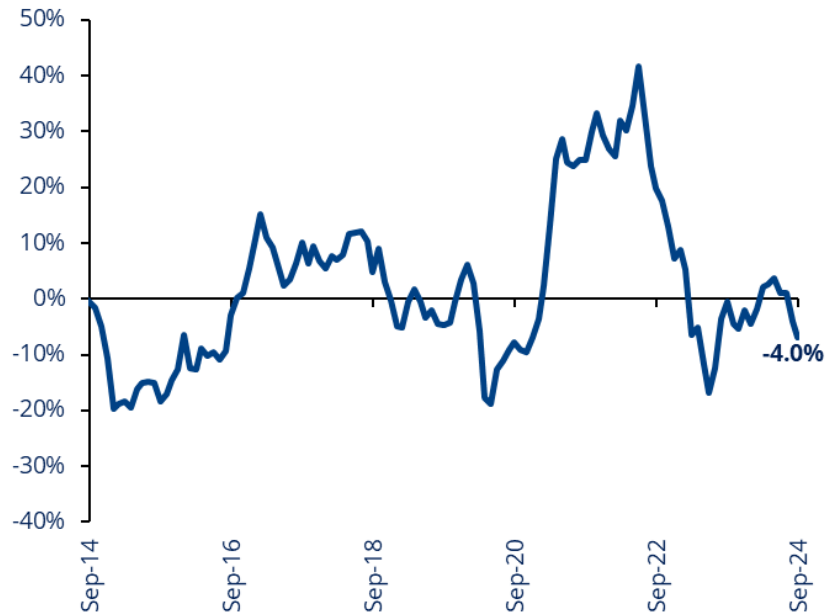
Source: Bloomberg; ECM Analysis

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Energy Inflation and Oil

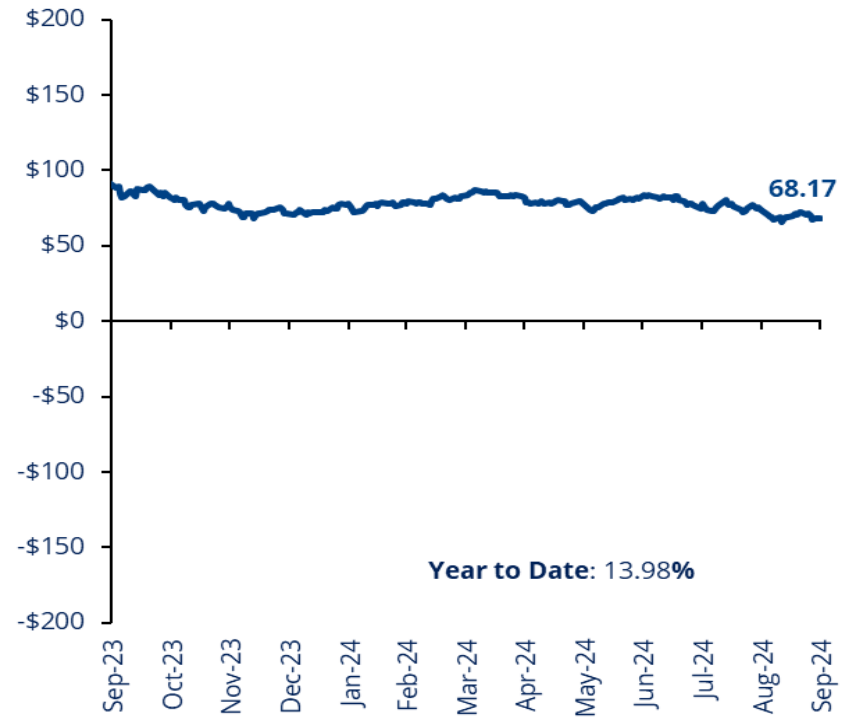
Energy Inflation

year-over-year percent change, through September 2024



Oil Price

\$/Barrel, through September 2024



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

Equity Market Returns

(as of September 30, 2024)

		QTD	YTD	1 Year Trailing	3 Year Trailing	5 Year Trailing	10 Year Trailing	2023	2022	2021	2020	2019	2018	2017
Domestic Equity														
Large Cap	S&P 500	5.9%	22.1%	36.4%	11.9%	16.0%	13.4%	26.3%	-18.1%	28.7%	18.4%	31.5%	-4.4%	21.8%
	Russell 1000 Value	9.4%	16.7%	27.8%	9.0%	10.7%	9.2%	11.5%	-7.5%	25.2%	2.8%	26.5%	-8.3%	13.7%
	Russell 1000 Growth	3.2%	24.5%	42.2%	12.0%	19.7%	16.5%	42.7%	-29.1%	27.6%	38.5%	36.4%	-1.5%	30.2%
Mid Cap	Russell Mid Cap	9.2%	14.6%	29.3%	5.8%	11.3%	10.2%	17.2%	-17.3%	22.6%	17.1%	30.5%	-9.1%	18.5%
	Russell Mid Cap Value	10.1%	15.1%	29.0%	7.4%	10.3%	8.9%	12.7%	-12.0%	28.3%	5.0%	27.1%	-12.3%	13.3%
	Russell Mid Cap Growth	6.5%	12.9%	29.3%	2.3%	11.5%	11.3%	25.9%	-26.7%	12.7%	35.6%	35.5%	-4.8%	25.3%
Small Cap	Russell 2000	9.3%	11.2%	26.8%	1.8%	9.4%	8.8%	16.9%	-20.4%	14.8%	20.0%	25.5%	-11.0%	14.6%
	Russell 2000 Value	10.2%	9.2%	25.9%	3.8%	9.3%	8.2%	14.6%	-14.5%	28.3%	4.6%	22.4%	-12.9%	7.8%
	Russell 2000 Growth	8.4%	13.2%	27.7%	-0.4%	8.8%	8.9%	18.7%	-26.4%	2.8%	34.6%	28.5%	-9.3%	22.2%
International Equity														
Developed Markets	MSCI EAFE	7.3%	13.0%	24.8%	5.5%	8.2%	5.7%	18.2%	-14.5%	11.3%	7.8%	22.0%	-13.8%	25.0%
	Australia	11.5%	14.2%	31.6%	8.3%	9.0%	6.4%	14.8%	-5.3%	9.4%	8.7%	22.9%	-12.0%	19.9%
	Canada	12.0%	14.0%	26.8%	7.1%	9.8%	5.3%	15.4%	-12.9%	26.0%	5.3%	27.5%	-17.2%	16.1%
	France	7.7%	5.5%	16.4%	5.9%	8.4%	6.7%	21.4%	-13.3%	19.5%	4.1%	25.7%	-12.8%	28.7%
	Germany	10.7%	16.9%	32.1%	4.0%	7.6%	4.7%	23.0%	-22.3%	5.3%	11.5%	20.8%	-22.2%	27.7%
	Japan	5.7%	12.4%	21.6%	2.7%	7.1%	6.4%	20.3%	-16.6%	1.7%	14.5%	19.6%	-12.9%	24.0%
	Switzerland	8.5%	10.4%	21.6%	5.6%	8.4%	6.7%	15.7%	-18.3%	19.3%	11.6%	32.3%	-9.1%	22.5%
	UK	7.9%	15.4%	23.3%	9.8%	7.9%	4.1%	14.1%	-4.8%	18.5%	-10.5%	21.0%	-14.2%	22.3%
Emerging Markets	MSCI Emerging Markets	8.7%	16.9%	26.1%	0.4%	5.7%	4.0%	9.8%	-20.1%	-2.5%	18.3%	18.4%	-14.6%	37.3%
	Brazil	7.1%	-12.9%	2.6%	7.3%	0.2%	1.3%	32.7%	14.2%	-17.4%	-19.0%	26.3%	-0.5%	24.1%
	China	23.5%	29.3%	23.9%	-5.6%	0.8%	3.4%	-11.2%	-21.9%	-21.7%	29.5%	23.5%	-18.9%	54.1%
	India	7.3%	25.4%	40.3%	11.6%	16.5%	10.0%	20.8%	-8.0%	26.2%	15.6%	7.6%	-7.3%	38.8%
	Indonesia	15.3%	3.2%	5.2%	6.9%	2.9%	2.3%	7.3%	3.6%	2.1%	-8.1%	9.1%	-9.2%	24.2%
	Korea	-5.6%	-5.2%	9.3%	-6.5%	4.4%	3.0%	23.2%	-29.4%	-8.4%	44.6%	12.5%	-20.9%	47.3%
	Mexico	-3.4%	-18.5%	-3.4%	6.1%	7.5%	0.1%	40.9%	-2.0%	22.5%	-1.9%	11.4%	-15.5%	16.0%
	Russia	0.0%	-100.0%	-100.0%	-99.0%	-93.0%	-73.8%	0.0%	-100.0%	19.0%	-12.5%	50.9%	-0.4%	5.2%

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

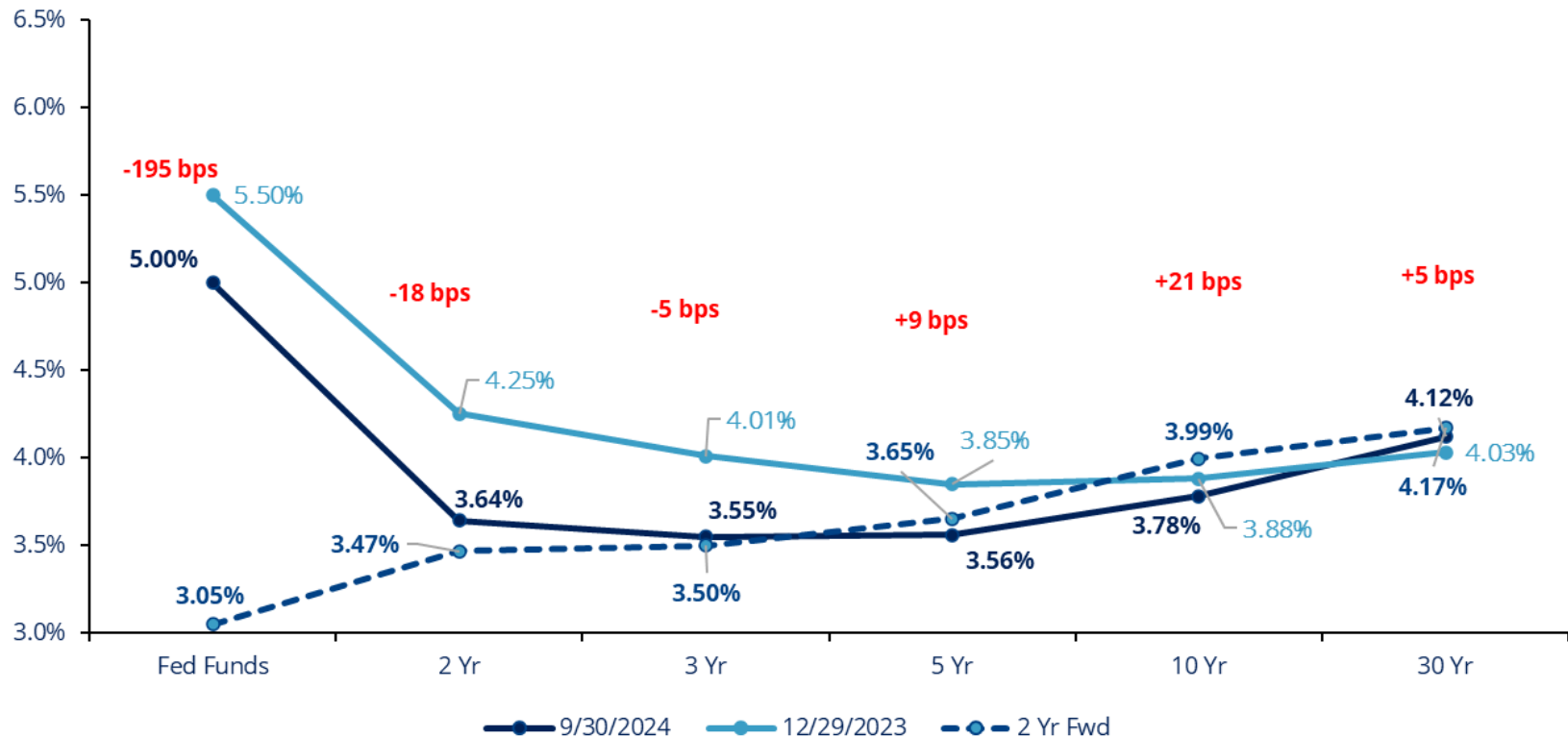
*Canada is not part of the EAFE Index

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

Historical, Current and Forward Rates

U.S. Yield Curve

red represents projected change from current to two years forward



Source: Bloomberg; ECM Analysis

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Fixed Income and Specialty Returns

(as of September 30, 2024)

	QTD	YTD	1 Year Trailing	3 Year Trailing	5 Year Trailing	10 Year Trailing	2023	2022	2021	2020	2019	2018	2017
Fixed Income													
Bloomberg Barclays US Aggregate	5.2%	4.4%	11.6%	-1.4%	0.3%	1.8%	5.5%	-13.0%	-1.5%	7.5%	8.7%	0.0%	3.5%
Bloomberg Barclays US Treasury	4.7%	3.8%	9.7%	-1.8%	-0.2%	1.3%	4.1%	-12.5%	-2.3%	8.0%	6.9%	0.9%	2.3%
Bloomberg Barclays US Govt/Credit Intermediate	4.2%	4.7%	9.4%	0.2%	1.3%	2.0%	5.2%	-8.2%	-1.4%	6.4%	6.8%	0.9%	2.1%
Bloomberg Barclays US Govt/Credit Long	8.0%	3.5%	17.2%	-6.2%	-2.0%	2.3%	7.1%	-27.1%	-2.5%	16.1%	19.6%	-4.7%	10.7%
Bloomberg Barclays US TIPS	4.1%	4.9%	9.8%	-0.6%	2.6%	2.5%	3.9%	-11.8%	6.0%	11.0%	8.4%	-1.3%	3.0%
Bloomberg Barclays US Corporate High Yield	5.3%	8.0%	15.7%	3.1%	4.7%	5.0%	13.4%	-11.2%	5.3%	7.1%	14.3%	-2.1%	7.5%
FTSE WGBI	7.0%	2.7%	11.0%	-4.4%	-2.1%	-0.1%	5.2%	-18.3%	-7.0%	10.1%	5.9%	-0.8%	7.5%
FTSE Treasury Bill 3 Month	1.4%	4.2%	5.6%	3.6%	2.4%	1.7%	5.3%	1.5%	0.0%	0.6%	2.3%	1.9%	0.8%
Specialty													
Bloomberg Commodity	0.7%	5.9%	1.0%	3.7%	7.8%	0.0%	-7.9%	16.1%	27.1%	-3.1%	7.7%	-11.2%	1.7%
DJ US Select REIT	15.6%	14.9%	33.7%	4.4%	4.4%	7.0%	14.0%	-26.0%	45.9%	-11.2%	23.1%	-4.2%	3.8%
FTSE EPRA/NAREIT Developed Ex US	17.0%	8.6%	25.0%	-3.3%	-1.0%	2.3%	7.1%	-23.8%	8.8%	-6.5%	21.8%	-5.8%	20.8%

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

Calendar Year Returns by Asset Class

2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024 YTD	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 24.55	Lg Growth 354.76
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	Emrg Mkt 16.86	Mid Growth 183.22
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	Lg Value 16.68	Lg Value 136.85
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	Mid Value 15.08	Balanced 131.72
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	Balanced 14.80	Mid Value 126.33
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	Sm Growth 13.22	Sm Growth 122.98
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	International 12.99	Sm Value 105.55
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	Mid Growth 12.91	International 67.49
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	Sm Value 9.22	Emrg Mkt 37.37
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 4.45	Agg Bond 19.23

*Cumulative return is for the time period 9/1/2014 – 9/30/2024

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.

The S&P[®] ended the quarter in positive territory

S&P 500 Index

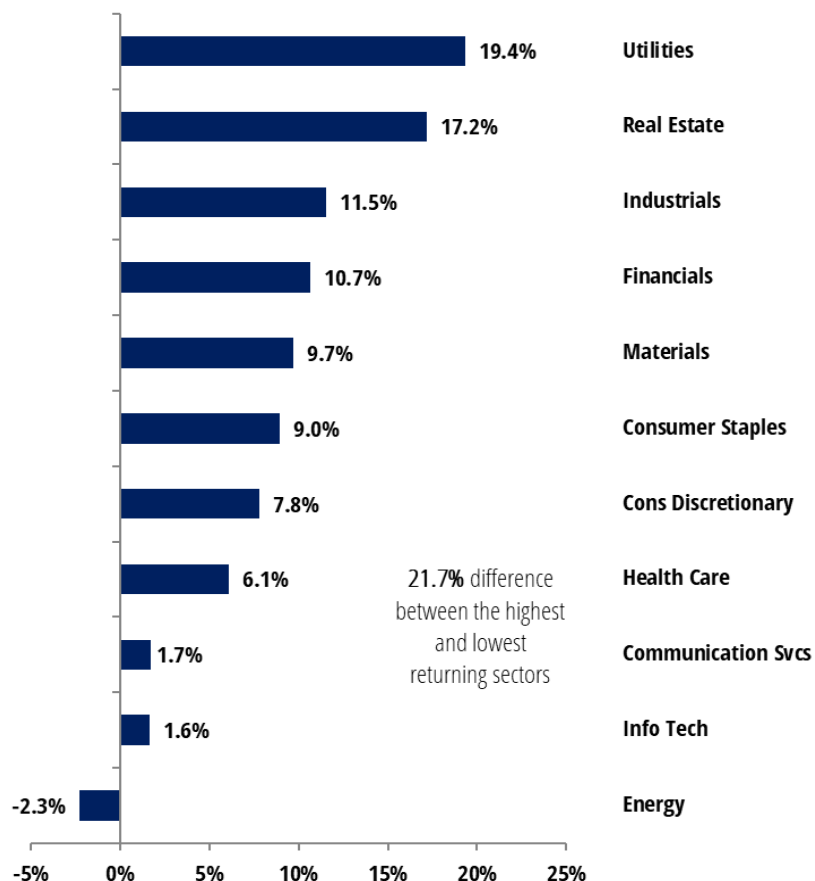


Source: Morningstar Direct; Empower Investments Analysis

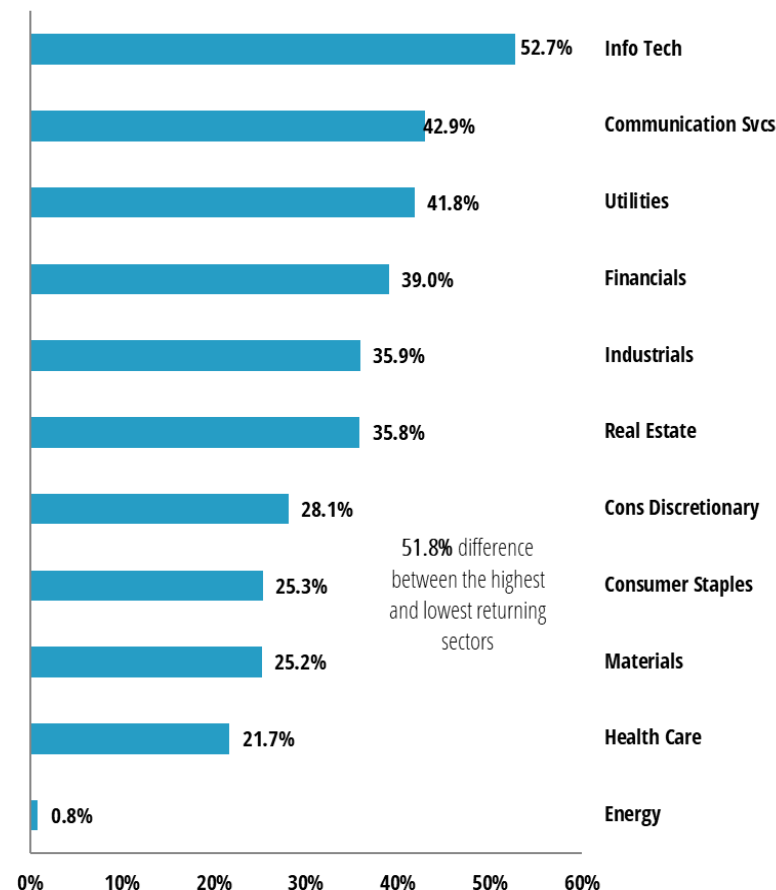
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S&P® 500 Sector Returns

QTD Returns
as of September 30, 2024



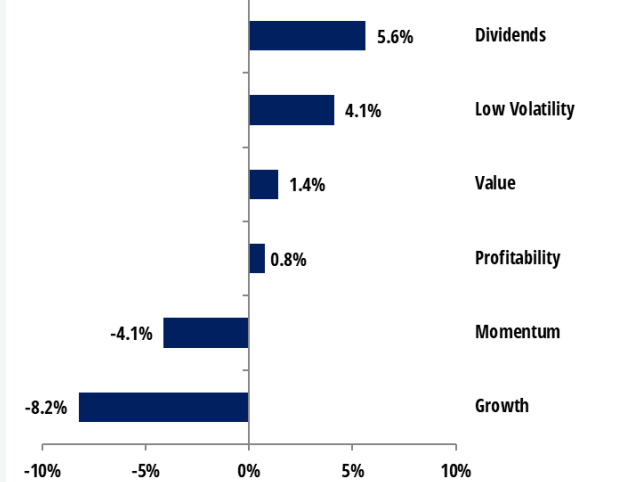
1 Year Trailing Returns
as of September 30, 2024



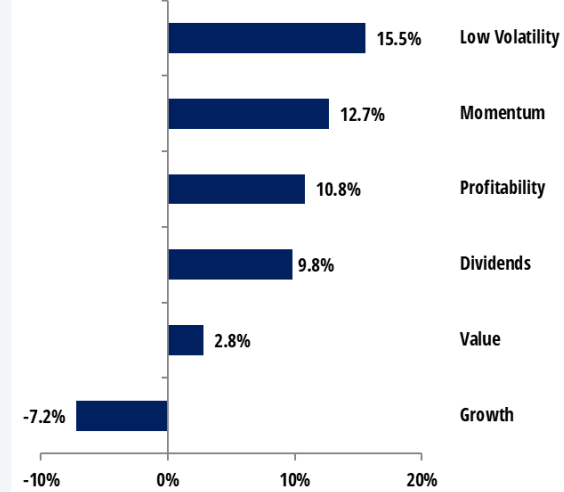
Source: Morningstar Direct; Empower Investments Analysis

Style Factor Performance

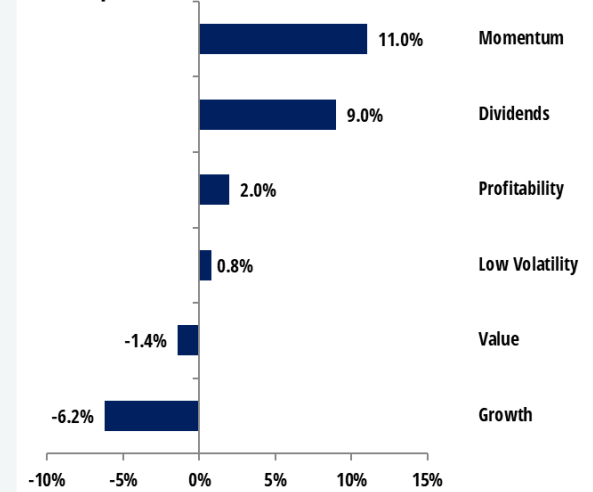
QTD Returns
as of September 30, 2024



YTD Returns
as of September 30, 2024



1-Year Returns
as of September 30, 2024



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

Returns by Style

3 Months

	Value	Blend	Growth
Large	9.4%	5.9%	3.2%
Mid	10.1%	9.2%	6.5%
Small	10.2%	9.3%	8.4%

1 Year

	Value	Blend	Growth
Large	27.8%	36.4%	42.2%
Mid	29.0%	29.3%	29.3%
Small	25.9%	26.8%	27.7%

Since Pre-Covid Market Peak (February, 2020)

	Value	Blend	Growth
Large	53.3%	84.0%	105.0%
Mid	51.2%	54.1%	49.7%
Small	47.3%	41.0%	31.2%

3 Year

	Value	Blend	Growth
Large	9.0%	11.9%	12.0%
Mid	7.4%	5.8%	2.3%
Small	3.8%	1.8%	-0.4%

5 Year

	Value	Blend	Growth
Large	10.7%	16.0%	19.7%
Mid	10.3%	11.3%	11.5%
Small	9.3%	9.4%	8.8%

Since Covid Market Low (March, 2020)

	Value	Blend	Growth
Large	136.9%	168.4%	191.7%
Mid	156.1%	149.0%	127.0%
Small	151.4%	133.7%	112.0%

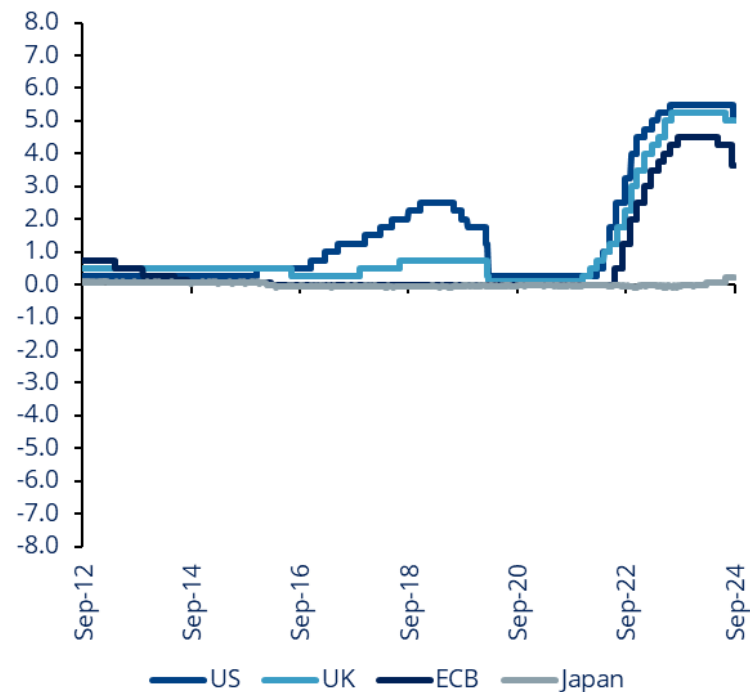
performance as of September 30, 2024

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

Global Monetary Policies and Interest Rates

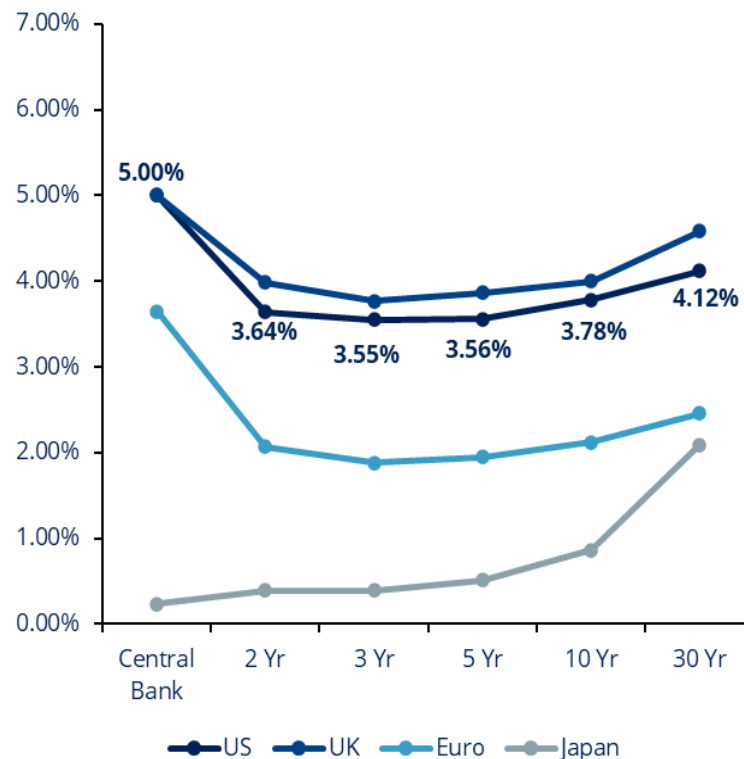
Global Central Bank Rates

through September 2024



Sovereign Yield Curve

as of September 2024



Source: Bloomberg; ECM Analysis

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Style & Performance Summary

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.

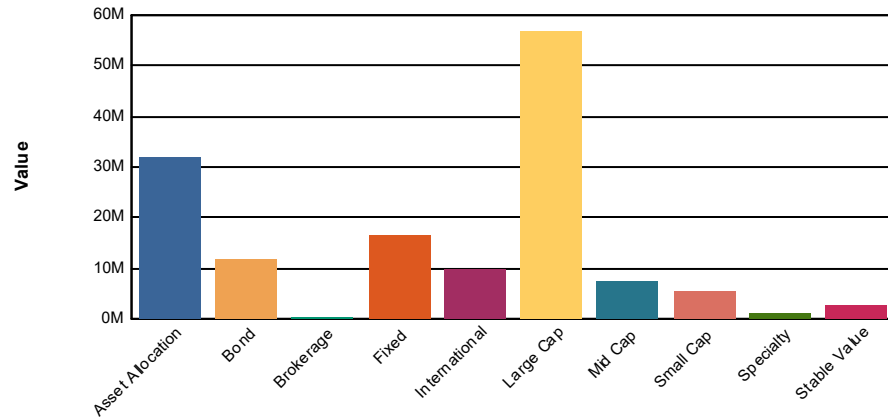
The principal value of the fund(s) in a plan's lineup is not guaranteed at any time, including at the time of target date and/or withdrawal.

Asset Summary by Investment Option

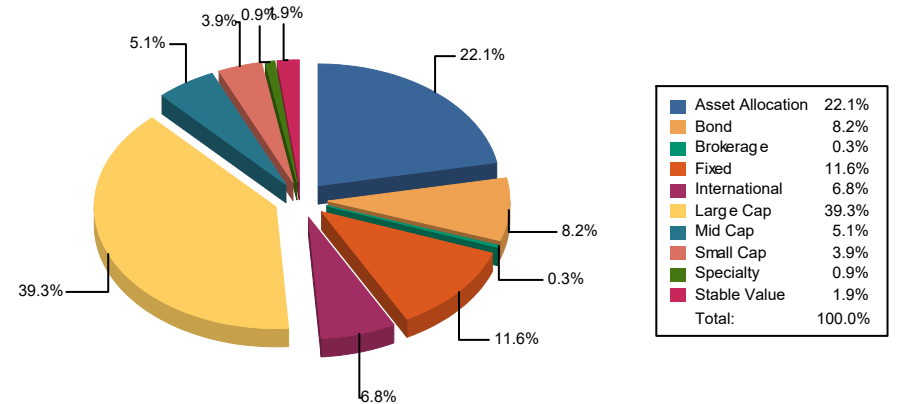
Plan Number: 100422-01
Plan Name: East Bay Regional Park District 457(b) Deferred Compensation Plan
Effective Date: 09/30/2024
Fund/Ticker Symbol Status: Active Funds with Balance and Exclude Ticker Symbol

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	\$3,112,510.25	190,717.540897	\$16.32	\$2,873,363.41	2.15%	38
	RFETX	AMERICAN FUNDS 2030 TRGT DATE RETIRE R6	\$3,982,898.24	218,121.481958	\$18.26	\$3,657,651.06	2.75%	68
	RFFTX	AMERICAN FUNDS 2035 TRGT DATE RETIRE R6	\$5,496,664.69	272,787.325975	\$20.15	\$5,022,127.56	3.79%	87
	RFGTX	AMERICAN FUNDS 2040 TRGT DATE RETIRE R6	\$2,663,069.79	123,748.597195	\$21.52	\$2,428,808.01	1.84%	78
	RFHTX	AMERICAN FUNDS 2045 TRGT DATE RETIRE R6	\$2,753,845.10	124,158.930315	\$22.18	\$2,504,848.50	1.90%	89
	RFITX	AMERICAN FUNDS 2050 TRGT DATE RETIRE R6	\$2,081,611.39	95,355.533867	\$21.83	\$1,898,082.59	1.44%	106
	RFJTX	AMERICAN FUNDS 2015 TRGT DATE RETIRE R6	\$3,278,296.62	248,921.535109	\$13.17	\$3,014,655.56	2.26%	50
	RFKTX	AMERICAN FUNDS 2055 TRGT DATE RETIRE R6	\$7,344,060.28	266,378.682298	\$27.57	\$6,695,141.49	5.06%	141
	RFUTX	AMERICAN FUNDS 2060 TARGET DATE RET R6	\$269,961.58	14,451.906656	\$18.68	\$248,163.55	0.19%	61
	RFVTX	AMERICAN FUNDS 2065 TARGET DATE FUND R6	\$130,056.04	7,177.484391	\$18.12	\$121,812.53	0.09%	34
	RRCTX	AMERICAN FUNDS 2020 TRGT DATE RETIRE R6	\$896,023.07	61,922.810890	\$14.47	\$823,009.40	0.62%	22
	Total: Asset Allocation		\$32,008,997.05			\$29,287,663.66	22.07%	
International								
	CDHRX	CALVERT INTERNATIONAL RESPONSIBLE IDX R6	\$1,097,295.18	33,680.023944	\$32.58	\$1,014,908.59	0.76%	155
	RNWGX	AMERICAN FUNDS NEW WORLD R6	\$935,915.91	10,914.472181	\$85.75	\$854,537.93	0.65%	165
	TROIX	T. ROWE PRICE OVERSEAS STOCK I	\$2,381,173.97	171,184.329605	\$13.91	\$2,188,172.81	1.64%	109
	VTIAX	VANGUARD TOTAL INTL STOCK INDEX ADMIRAL	\$5,433,702.63	156,096.026545	\$34.81	\$5,008,838.69	3.75%	198
	Total: International		\$9,848,087.69			\$9,066,458.02	6.79%	
Specialty								
	CSDIX	COHEN & STEERS REAL ESTATE SECURITIES I	\$1,273,441.48	66,707.255915	\$19.09	\$1,096,299.81	0.88%	212
	Total: Specialty		\$1,273,441.48			\$1,096,299.81	0.88%	

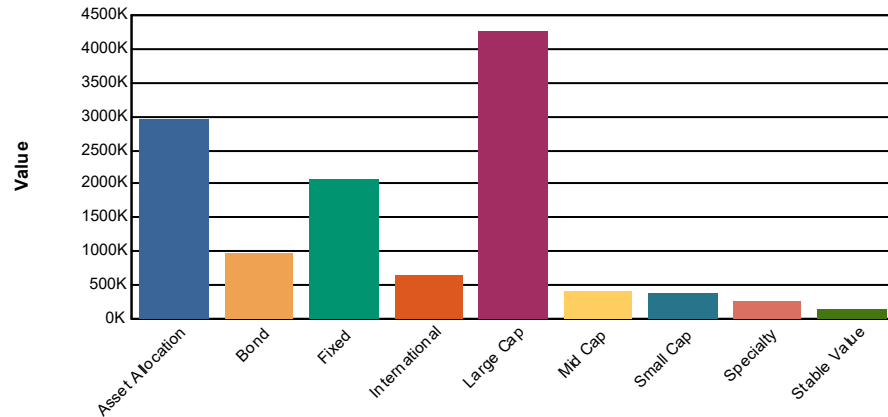
Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
Small Cap								
	DFFVX	DFA US TARGETED VALUE I	\$452,668.80	13,251.427557	\$34.16	\$425,794.88	0.31%	158
	ODIIX	INVESCO DISCOVERY R6	\$351,091.78	2,697.178916	\$130.17	\$321,561.64	0.24%	19
	VSMAX	VANGUARD SMALL CAP INDEX ADM	\$4,884,024.20	42,955.358284	\$113.70	\$4,552,375.06	3.37%	247
		Total: Small Cap	\$5,687,784.78			\$5,299,731.58	3.92%	
Mid Cap								
	MVCKX	MFS MID CAP VALUE R6	\$600,011.89	16,685.536381	\$35.96	\$538,931.90	0.41%	20
	TFGRX	TOUCHSTONE MID CAP GROWTH R6	\$5,796,950.38	145,835.230155	\$39.75	\$5,787,154.40	4.00%	128
	VIMAX	VANGUARD MID CAP INDEX ADMIRAL	\$1,013,089.38	3,100.502873	\$326.75	\$945,439.15	0.70%	158
		Total: Mid Cap	\$7,410,051.65			\$7,271,525.45	5.11%	
Large Cap								
	CLGRX	CALVERT US LARGE CAP GROWTH RSPNB IDX R6	\$2,023,188.94	30,557.150752	\$66.21	\$1,798,376.84	1.39%	168
	MXGSX	EMPOWER LARGE CAP GROWTH INSTL	\$18,942,486.61	1,520,263.767909	\$12.46	\$17,476,460.35	13.06%	193
	PEQSX	PUTNAM LARGE CAP VALUE R6	\$5,937,386.86	159,307.402298	\$37.27	\$5,249,954.38	4.09%	269
	VFIAX	VANGUARD 500 INDEX ADMIRAL	\$15,678,440.02	29,486.825691	\$531.71	\$14,079,658.53	10.81%	313
	VTSAX	VANGUARD TOTAL STOCK MKT IDX ADM	\$14,366,499.05	104,210.786950	\$137.86	\$12,985,233.76	9.90%	270
		Total: Large Cap	\$56,948,001.48			\$51,589,683.86	39.26%	
Bond								
	BPLBX	BLACKROCK INFLATION PRTE BD BLACKROCK K	\$2,066,655.51	210,453.714254	\$9.82	\$2,018,091.06	1.42%	188
	FNDSX	FIDELITY SUSTAINABILITY BOND INDEX	\$2,257,287.65	237,359.372508	\$9.51	\$2,169,174.56	1.56%	137
	PHYQX	PGIM HIGH-YIELD R6	\$994,086.65	203,706.275857	\$4.88	\$961,013.32	0.69%	155
	PTRQX	PGIM TOTAL RETURN BOND R6	\$872,038.10	70,839.817441	\$12.31	\$842,402.53	0.60%	115
	VBTLX	VANGUARD TOTAL BOND MARKET INDEX ADM	\$5,715,121.90	579,039.710531	\$9.87	\$5,514,580.62	3.94%	196
		Total: Bond	\$11,905,189.81			\$11,505,262.09	8.21%	
Stable Value								
	PRUEBR	GUARANTEED INCOME FUND	\$2,803,004.46	109,486.727844	\$25.60	\$2,787,655.11	1.93%	194
		Total: Stable Value	\$2,803,004.46			\$2,787,655.11	1.93%	
Fixed								
	ICVTPL	MISSIONSQUARE PLUS FUND R10	\$16,776,741.71	5,704,543.062674	\$2.94	\$16,488,758.95	11.57%	216
		Total: Fixed	\$16,776,741.71			\$16,488,758.95	11.57%	
Brokerage								
	EMPM	EMPOWER SDB SWEEP PROGRAM	\$138,857.84				0.10%	8
	EMPMR	EMPOWER SDB SWEEP PROGRAM ROTH	\$19,059.96				0.01%	2
	EMPS	EMPOWER SDB SECURITIES	\$216,104.33				0.15%	7
	EMPSR	EMPOWER SDB SECURITIES ROTH	\$18,938.39				0.01%	1
		Total: Brokerage	\$392,960.52				0.27%	
PLAN TOTAL			\$145,054,260.63			\$134,393,038.53	100.00%	
FORFEITURE BALANCE (INCLUDED IN ABOVE VALUES)			\$53,836.25			\$52,782.12		

Asset Summary by Investment Option

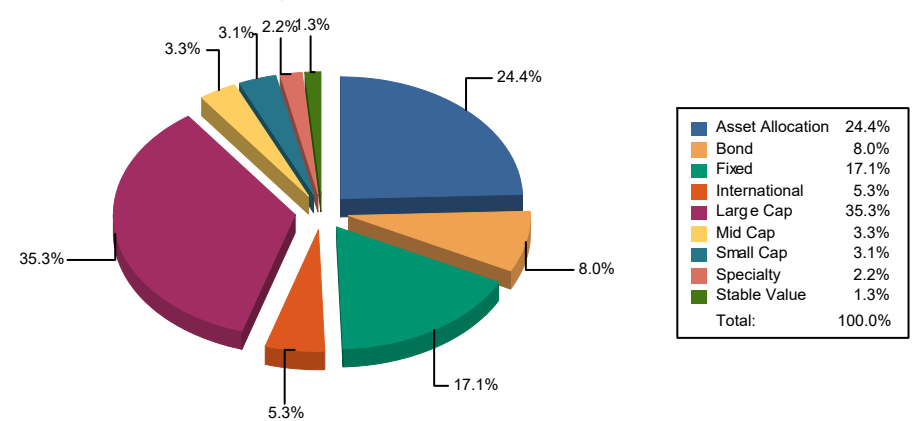
Plan Number: 100422-02
Plan Name: East Bay Regional Park District 401(a) Plan
Effective Date: 09/30/2024
Fund/Ticker Symbol Status: Active Funds with Balance and Exclude Ticker Symbol

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	\$106,585.21	6,530.956304	\$16.32	\$97,899.05	0.88%	4
	RFETX	AMERICAN FUNDS 2030 TRGT DATE RETIRE R6	\$308,861.49	16,914.648692	\$18.26	\$283,320.36	2.55%	5
	RFFTIX	AMERICAN FUNDS 2035 TRGT DATE RETIRE R6	\$618,049.25	30,672.419281	\$20.15	\$564,372.39	5.10%	12
	RFGTX	AMERICAN FUNDS 2040 TRGT DATE RETIRE R6	\$176,870.74	8,218.900767	\$21.52	\$160,761.71	1.46%	3
	RFHTX	AMERICAN FUNDS 2045 TRGT DATE RETIRE R6	\$172,150.41	7,761.514830	\$22.18	\$156,161.68	1.42%	4
	RFITX	AMERICAN FUNDS 2050 TRGT DATE RETIRE R6	\$29,382.04	1,345.947634	\$21.83	\$26,676.68	0.24%	3
	RFJTX	AMERICAN FUNDS 2015 TRGT DATE RETIRE R6	\$94,195.93	7,152.309551	\$13.17	\$86,614.47	0.78%	5
	RFKTX	AMERICAN FUNDS 2055 TRGT DATE RETIRE R6	\$1,317,736.60	47,796.032468	\$27.57	\$1,197,290.60	10.88%	8
	RRCTX	AMERICAN FUNDS 2020 TRGT DATE RETIRE R6	\$132,743.17	9,173.681753	\$14.47	\$121,826.51	1.10%	2
Total: Asset Allocation			\$2,956,574.84			\$2,694,923.45	24.41%	
International								
	CDHRX	CALVERT INTERNATIONAL RESPONSIBLE IDX R6	\$90,712.54	2,784.300893	\$32.58	\$83,541.53	0.75%	13
	RNWGX	AMERICAN FUNDS NEW WORLD R6	\$54,667.39	637.520607	\$85.75	\$49,523.83	0.45%	13
	TROIX	T. ROWE PRICE OVERSEAS STOCK I	\$176,724.16	12,704.827532	\$13.91	\$162,240.65	1.46%	12
	VTIAX	VANGUARD TOTAL INTL STOCK INDEX ADMIRAL	\$321,041.16	9,222.670258	\$34.81	\$293,583.50	2.65%	16
Total: International			\$643,145.25			\$588,889.51	5.31%	
Specialty								
	CSDIX	COHEN & STEERS REAL ESTATE SECURITIES I	\$263,785.28	13,817.982716	\$19.09	\$227,279.13	2.18%	16
Total: Specialty			\$263,785.28			\$227,279.13	2.18%	
Small Cap								
	DFFVX	DFA US TARGETED VALUE I	\$21,848.87	639.603694	\$34.16	\$20,379.56	0.18%	13

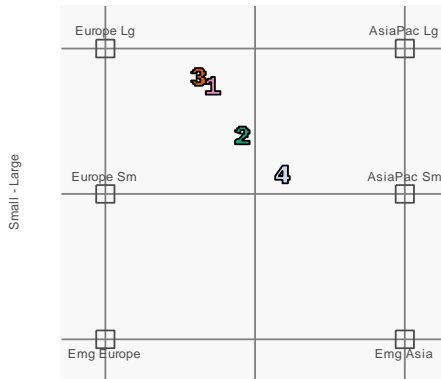
Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
	ODIIX	INVESCO DISCOVERY R6	\$49,225.00	378.159249	\$130.17	\$45,471.10	0.41%	3
	VSMAX	VANGUARD SMALL CAP INDEX ADM	\$309,166.72	2,719.144167	\$113.70	\$287,298.41	2.55%	27
		Total: Small Cap	\$380,240.59			\$353,149.07	3.14%	
Mid Cap								
	MVCKX	MFS MID CAP VALUE R6	\$32,614.39	906.962903	\$35.96	\$29,970.42	0.27%	2
	TFGRX	TOUCHSTONE MID CAP GROWTH R6	\$316,544.95	7,963.394687	\$39.75	\$316,199.26	2.61%	11
	VIMAX	VANGUARD MID CAP INDEX ADMIRAL	\$53,555.31	163.902914	\$326.75	\$49,555.68	0.44%	13
		Total: Mid Cap	\$402,714.65			\$395,725.36	3.33%	
Large Cap								
	CLGRX	CALVERT US LARGE CAP GROWTH RSPNB IDX R6	\$67,922.23	1,025.860501	\$66.21	\$59,801.70	0.56%	12
	MXGSX	EMPOWER LARGE CAP GROWTH INSTL	\$723,331.34	58,052.273719	\$12.46	\$667,071.32	5.97%	13
	PEQSX	PUTNAM LARGE CAP VALUE R6	\$366,415.25	9,831.372081	\$37.27	\$323,018.16	3.03%	23
	VFIAX	VANGUARD 500 INDEX ADMIRAL	\$2,147,622.47	4,039.086022	\$531.71	\$1,922,634.09	17.73%	29
	VTSAX	VANGUARD TOTAL STOCK MKT IDX ADM	\$971,658.43	7,048.153479	\$137.86	\$874,041.93	8.02%	23
		Total: Large Cap	\$4,276,949.72			\$3,846,567.20	35.31%	
Bond								
	BPLBX	BLACKROCK INFLATION PRTE BD BLACKROCK K	\$95,790.46	9,754.631400	\$9.82	\$93,214.52	0.79%	15
	FNDX	FIDELITY SUSTAINABILITY BOND INDEX	\$156,330.11	16,438.497820	\$9.51	\$148,871.21	1.29%	11
	PHYQX	PGIM HIGH-YIELD R6	\$67,939.81	13,922.086313	\$4.88	\$65,438.20	0.56%	14
	PTRQX	PGIM TOTAL RETURN BOND R6	\$155,100.27	12,599.537414	\$12.31	\$149,796.80	1.28%	17
	VBTLX	VANGUARD TOTAL BOND MARKET INDEX ADM	\$488,741.82	49,517.917291	\$9.87	\$469,381.51	4.04%	16
		Total: Bond	\$963,902.47			\$926,702.24	7.96%	
Stable Value								
	PRUEBR	GUARANTEED INCOME FUND	\$154,162.23	6,021.652087	\$25.60	\$153,281.51	1.27%	13
		Total: Stable Value	\$154,162.23			\$153,281.51	1.27%	
Fixed								
	ICVTPL	MISSIONSQUARE PLUS FUND R10	\$2,070,235.54	703,935.708684	\$2.94	\$2,034,698.69	17.09%	23
		Total: Fixed	\$2,070,235.54			\$2,034,698.69	17.09%	
PLAN TOTAL			\$12,111,710.57			\$11,221,216.16	100.00%	
FORFEITURE BALANCE (INCLUDED IN ABOVE VALUES)			\$4,936.46			\$4,842.70		

Style Analysis (5Yr)

9/30/2024

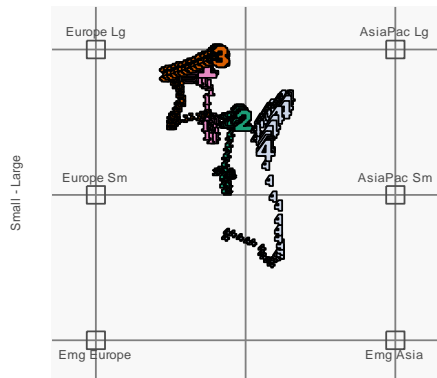
Asset Class: International

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	20.65	1.39	52.89	8.33	28.57	1.21	2.07	5.54	
MSCI EAFE	4.59	2.33	64.26	0.89	31.36	0.65	0.22	0.29	
2 Vanguard Total Intl Stock Index Admiral	19.87	2.21	42.48	9.13	20.70	1.63	1.57	22.27	
FTSE Global All Cap ex US TR USD	11.20	1.55	39.50	6.82	27.43	2.82	1.69	20.21	
3 Calvert International Responsible Idx R6	20.26	3.79	59.12	6.54	23.29	2.18	0.48	4.60	
MSCI EAFE	4.59	2.33	64.26	0.89	31.36	0.65	0.22	0.29	
4 American Funds New World R6	29.73	4.79	25.31	10.96	21.14	4.57	2.86	30.36	
MSCI Emerging Markets	16.39	0.00	2.97	2.67	14.24	0.00	4.75	75.38	

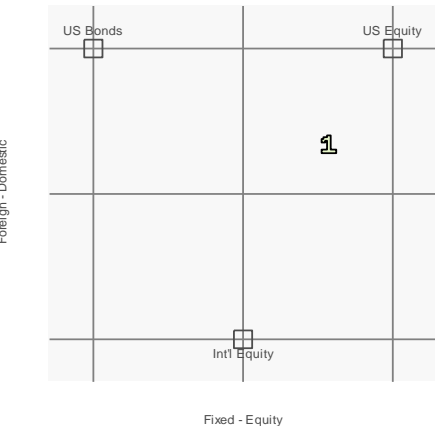
Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Style Analysis (5Yr)

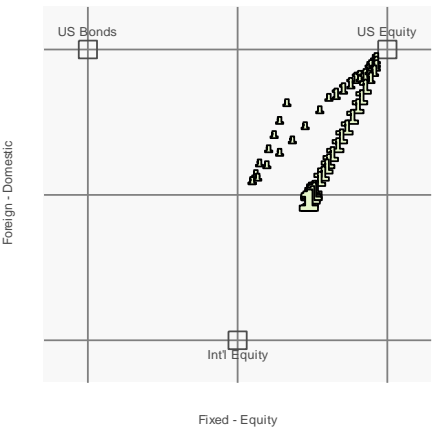
9/30/2024

Asset Class: Specialty

AVERAGE STYLE (5-Year)



STYLE DRIFT (5-Year)



Specialty

1 Cohen & Steers Real Estate Securities I
MSCI US REIT

Style Drift Cash US Bonds US Equity Int'l Equity Style Exposure

29.01	1.03	4.57	62.14	32.27
29.93	0.87	2.41	65.55	31.17



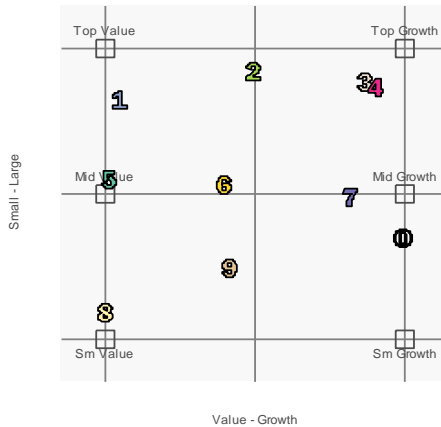
Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

Style Analysis (5Yr)

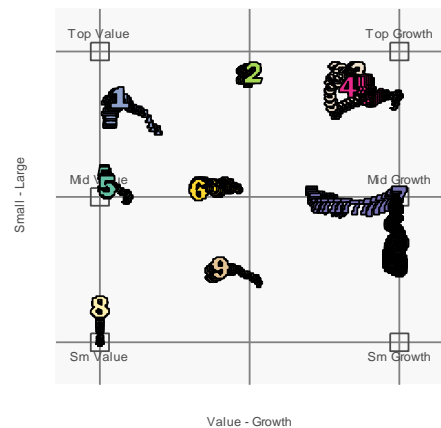
9/30/2024

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	13.16 0.87	4.13 0.02	67.76 65.78	1.83 0.00	16.13 33.96	2.89 0.01	7.25 0.08	0.00 0.15	
2 Vanguard 500 Index Admiral S&P 500 Index	4.06 4.04	0.90 0.90	36.42 36.45	47.03 47.04	13.52 13.48	2.12 2.11	0.02 0.02	0.00 0.00	
3 Empower Large Cap Growth Instl Russell 1000 Growth Index	14.26 2.50	1.65 0.07	8.81 0.03	67.21 82.84	4.18 0.27	17.58 16.49	0.03 0.06	0.54 0.24	
4 Calvert US Large Cap Growth Rspnb Idx R6 Russell 1000 Growth Index	6.69 2.50	1.57 0.07	4.50 0.03	69.50 82.84	4.77 0.27	18.60 16.49	0.00 0.06	1.06 0.24	
5 MFS Mid Cap Value R6 Russell Mid-Cap Value Index	7.29 0.00	3.25 0.00	11.01 0.00	0.00 0.00	83.05 100.00	0.84 0.00	1.85 0.00	0.00 0.00	
6 Vanguard Mid Cap Index Admiral Russell Mid-Cap Index	7.62 4.33	0.87 0.10	3.07 0.46	3.61 0.33	57.06 63.91	35.40 34.02	0.00 0.53	0.00 0.64	
7 Touchstone Mid Cap Growth R6 Russell Mid-Cap Growth Index	21.49 0.00	0.32 0.00	0.03 0.00	2.90 0.00	13.88 0.00	77.62 100.00	3.99 0.00	1.26 0.00	
8 DFA US Targeted Value I Russell 2000 Value Index	12.21 0.00	0.00 0.00	0.64 0.00	0.00 0.00	16.65 0.00	0.00 0.00	82.72 100.00	0.00 0.00	
9 Vanguard Small Cap Index Adm Russell 2000 Index	10.01 1.64	0.04 0.01	0.00 0.01	0.00 0.11	38.59 0.27	9.91 0.01	19.75 49.44	31.71 50.14	
10 Invesco Discovery R6 Russell 2000 Growth Index	22.72 0.00	1.12 0.00	0.27 0.00	1.22 0.00	0.00 0.00	65.38 0.00	0.00 0.00	32.01 100.00	

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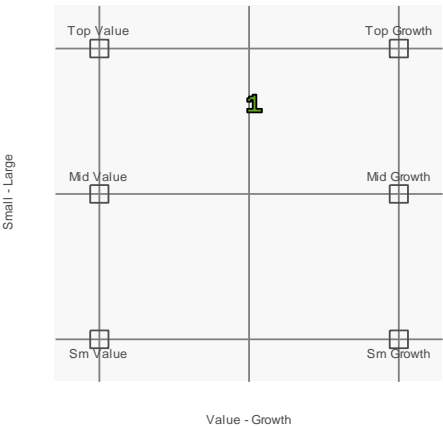
Style Analysis (5Yr)

9/30/2024

Asset Class: Equity

Style Drift
Cash
Top Value
Top Growth
Mid Value
Mid Growth
Sm Value
Sm Growth
Style Exposure

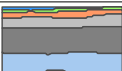
AVERAGE STYLE (5-Year)



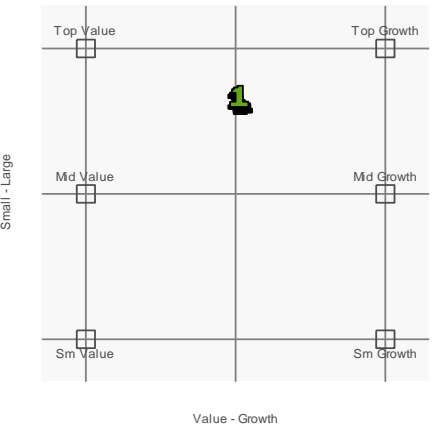
Equity

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

3.48	0.35	27.85	40.44	16.53	8.90	3.60	2.32
4.04	0.90	36.45	47.04	13.48	2.11	0.02	0.00



STYLE DRIFT (5-Year)

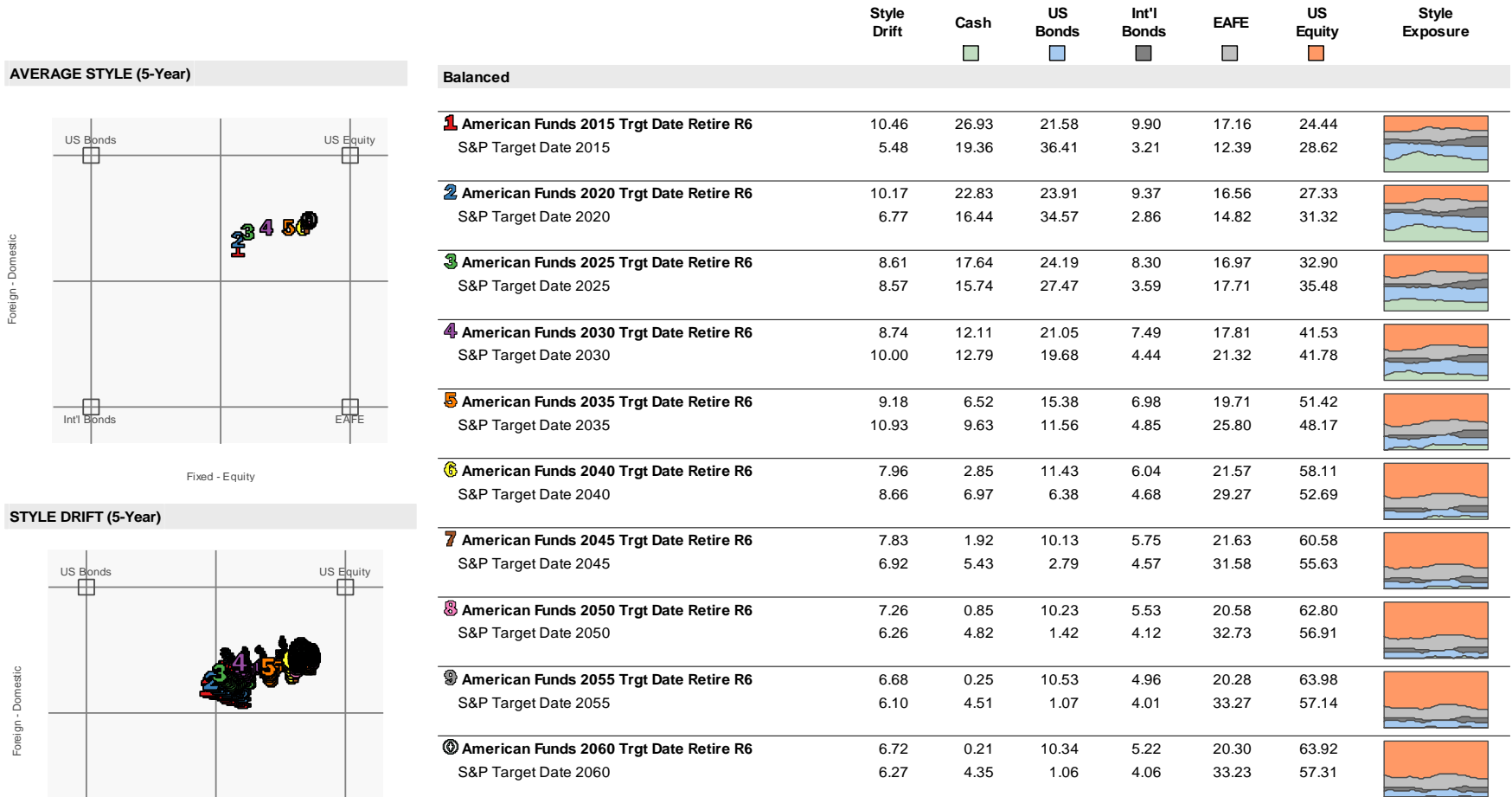


Past performance is no guarantee of future results. Rankings provided based on total returns. Performance quoted for mutual funds may include performance of a predecessor fund/share class prior to the share class commencement of operations.

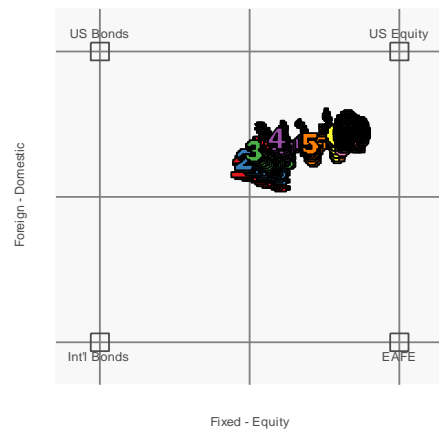
Style Analysis (5Yr)

9/30/2024

Asset Class: Balanced



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)

9/30/2024

Asset Class: **Balanced**

Style Drift

Cash

US Bonds

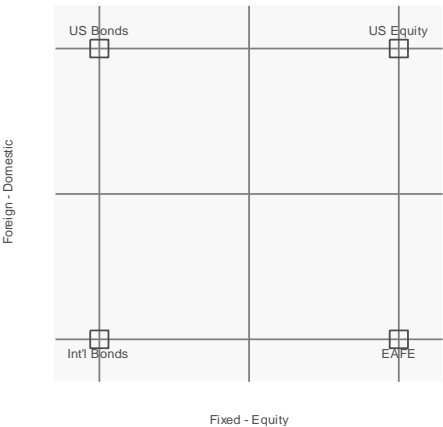
Int'l Bonds

EAFE

US Equity

Style Exposure

AVERAGE STYLE (5-Year)



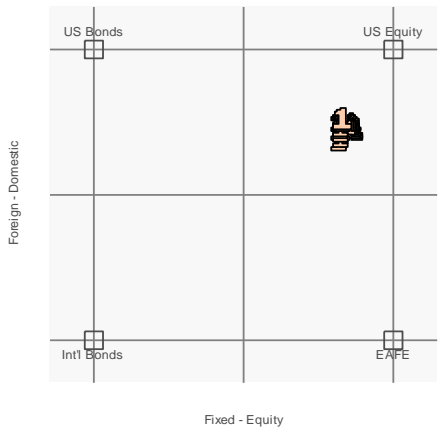
Balanced

American Funds 2065 Trgt Date Retire R6
S&P Target Date 2065+

6.06	4.38	1.12	3.91	32.73	57.85
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STYLE DRIFT (5-Year)



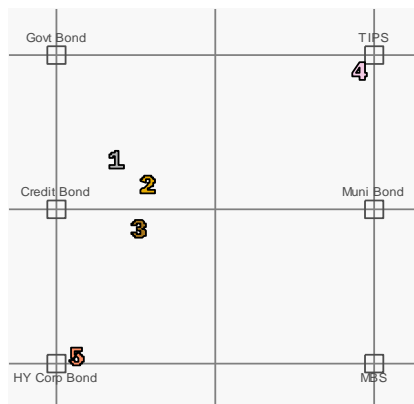
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Style Analysis (5Yr)

9/30/2024

Asset Class: Fixed Income

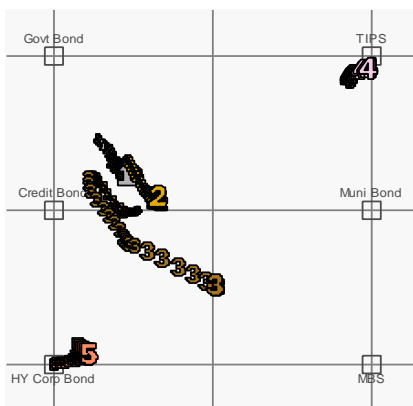
AVERAGE STYLE (5-Year)



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	7.33	2.18	30.83	48.44	0.07	16.98	1.51	0.00	
BBgBarc US Aggregate Bond Index	2.02	1.04	29.30	42.42	0.06	26.53	0.54	0.10	
2 Fidelity Sustainability Bond Index	8.58	2.92	25.56	42.57	1.09	26.60	0.83	0.43	
BBgBarc US Aggregate Bond Index	2.02	1.04	29.30	42.42	0.06	26.53	0.54	0.10	
3 PGIM Total Return Bond R6	28.08	5.58	61.83	4.48	3.58	14.87	7.38	2.29	
BBgBarc US Aggregate Bond Index	2.02	1.04	29.30	42.42	0.06	26.53	0.54	0.10	
4 BlackRock Inflation Protected Bond K	4.06	0.35	0.75	0.00	3.90	0.19	1.69	93.12	
Bloomberg Barclays U.S. TIPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	
5 PGIM High Yield R6	6.48	0.55	0.32	0.07	92.81	4.21	0.24	1.80	
Merrill Lynch High Yield U.S. Master Index	0.86	0.00	0.00	0.00	99.80	0.00	0.20	0.00	

STYLE DRIFT (5-Year)



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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	-0.49	-2.04	-2.84	-1.63	-0.51	-0.43	71	46	40	34	45	42
Calvert International Responsible Idx R6	-0.41	-0.14	1.56	-1.30	0.37		16	40	18		40	21
MSCI EAFE												
Vanguard Total Intl Stock Index Admiral	-0.44	-0.82	-0.73	-0.42	-0.53	-0.43	45	55	53	52	56	51
FTSE Global All Cap ex US TR USD												
Number of Funds in Peer Group							722	681	654	517		
Diversified Emerging Mkts												
American Funds New World R6	-1.93	-2.84	-1.90	0.57	2.22	2.50	34	27	14	1	29	12
MSCI Emerging Markets												
Number of Funds in Peer Group							799	728	668	524		
Specialty												
Real Estate												
Cohen & Steers Real Estate Securities I	0.21	1.33	2.54	-0.88	1.17	1.82	6	19	9	3	18	10
MSCI US REIT												
Number of Funds in Peer Group							239	231	220	193		
Equity												
Large Value												
Putnam Large Cap Value R6	-2.60	5.35	5.83	4.79	4.44	2.68	6	2	3	3	2	1
Russell 1000 Value Index												
Number of Funds in Peer Group							1174	1105	1072	962		
Large Blend												
Vanguard 500 Index Admiral	-0.01	-0.04	-0.06	-0.05	-0.04	-0.04	27	23	20	9	26	18
Vanguard Total Stock Mkt Idx Adm	0.28	-1.50	-1.11	-1.81	-0.80	-0.60	44	60	42	30	63	47
S&P 500 Index												
Number of Funds in Peer Group							1422	1313	1233	1059		
Large Growth												
Empower Large Cap Growth Instl	-0.95	-1.66	-3.19	-0.56	-0.74	-0.34	57	11	14	10	9	9
Calvert US Large Cap Growth Rspnb Idx R6	1.59	-1.83	-3.12	-1.15	-0.92		56	16	16		15	10
Russell 1000 Growth Index												
Number of Funds in Peer Group							1149	1100	1054	955		

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

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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	-0.11	1.71	1.06	2.53	1.70	1.15	15	23	23	10	18	19
Russell Mid-Cap Value Index												
Number of Funds in Peer Group							397	387	381	342		
Mid-Cap Blend												
Vanguard Mid Cap Index Admiral	0.15	0.08	-0.54	-0.45	-0.08	0.01	30	66	45	18	66	35
Russell Mid-Cap Index												
Number of Funds in Peer Group							428	407	375	302		
Mid-Cap Growth												
Touchstone Mid Cap Growth R6	-0.31	-4.63	-6.19	-0.65	-0.89	-0.18	67	29	46	30	29	47
Russell Mid-Cap Growth Index												
Number of Funds in Peer Group							532	523	498	455		
Small Value												
DFA US Targeted Value I	-2.38	-0.91	-1.98	5.91	4.74	1.25	46	11	9	19	12	10
Russell 2000 Value Index												
Number of Funds in Peer Group							481	459	441	396		
Small Blend												
Vanguard Small Cap Index Adm	-0.25	1.20	0.67	2.51	1.27	0.85	25	45	36	23	45	37
Russell 2000 Index												
Number of Funds in Peer Group							596	577	564	481		
Small Growth												
Invesco Discovery R6	-0.83	8.22	7.12	1.09	4.63	4.17	11	34	9	8	29	8
Russell 2000 Growth Index												
Number of Funds in Peer Group							572	558	541	513		
Balanced												
Target-Date 2015												
American Funds 2015 Trgt Date Retire R6	1.04	1.09	1.58	0.88	0.80	0.43	5	1	6	3	1	2
S&P Target Date 2015												
Number of Funds in Peer Group							115	107	100	74		
Target-Date 2020												
American Funds 2020 Trgt Date Retire R6	0.97	0.86	1.45	0.69	0.83	0.46	5	1	7	3	1	1
S&P Target Date 2020												
Number of Funds in Peer Group							148	140	133	101		

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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	0.66	0.75	1.58	0.30	0.80	0.51	17	4	3	2	5	1
S&P Target Date 2025												
Number of Funds in Peer Group							208	200	182	152		
Target-Date 2030												
American Funds 2030 Trgt Date Retire R6	0.19	0.51	1.41	0.08	0.78	0.73	8	5	2	1	6	1
S&P Target Date 2030												
Number of Funds in Peer Group							211	202	182	145		
Target-Date 2035												
American Funds 2035 Trgt Date Retire R6	-0.03	0.59	1.59	-0.06	1.15	1.04	9	9	1	1	9	1
S&P Target Date 2035												
Number of Funds in Peer Group							207	194	176	147		
Target-Date 2040												
American Funds 2040 Trgt Date Retire R6	-0.22	0.92	2.25	-0.08	1.23	1.06	10	11	3	1	10	1
S&P Target Date 2040												
Number of Funds in Peer Group							205	197	177	145		
Target-Date 2045												
American Funds 2045 Trgt Date Retire R6	-0.31	0.54	1.78	-0.48	0.90	0.89	14	22	4	1	19	1
S&P Target Date 2045												
Number of Funds in Peer Group							202	194	176	147		
Target-Date 2050												
American Funds 2050 Trgt Date Retire R6	-0.46	0.18	1.38	-0.89	0.65	0.73	19	40	3	1	37	3
S&P Target Date 2050												
Number of Funds in Peer Group							203	195	177	145		
Target-Date 2055												
American Funds 2055 Trgt Date Retire R6	-0.66	0.22	1.55	-1.01	0.54	0.63	16	44	7	1	42	5
S&P Target Date 2055												
Number of Funds in Peer Group							202	194	176	141		
Target-Date 2060												
American Funds 2060 Trgt Date Retire R6	-0.68	0.19	1.58	-1.08	0.48		15	47	11		45	5
S&P Target Date 2060												
Number of Funds in Peer Group							201	193	168	43		

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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	-0.70	-0.08	1.13	-1.23			18	47			46	
S&P Target Date 2065+												
Number of Funds in Peer Group							197	151	33	0		
Fixed Income												
Intermediate Core Bond												
Vanguard Total Bond Market Index Adm	-0.13	-0.03	-0.17	-0.05	-0.02	-0.03	72	46	61	47	50	64
Fidelity Sustainability Bond Index	-0.02	0.04	-0.29	-0.05	-0.11		77	47	69		54	74
BBgBarc US Aggregate Bond Index												
Number of Funds in Peer Group							460	432	403	350		
Intermediate Core-Plus Bond												
PGIM Total Return Bond R6	0.01	1.40	1.86	0.52	0.48	0.87	19	26	47	11	20	38
BBgBarc US Aggregate Bond Index												
Number of Funds in Peer Group							607	558	528	443		
Inflation-Protected Bond												
BlackRock Inflation Protected Bond K	-0.06	0.30	0.01	0.08	0.34	-0.10	39	28	12	25	26	13
Bloomberg Barclays U.S. TIPS												
Number of Funds in Peer Group							158	152	148	140		
High Yield Bond												
PGIM High Yield R6	0.40	0.70	0.58	-0.30	0.07	0.40	11	50	26	5	49	31
Merrill Lynch High Yield U.S. Master Index												
Number of Funds in Peer Group							666	621	595	526		

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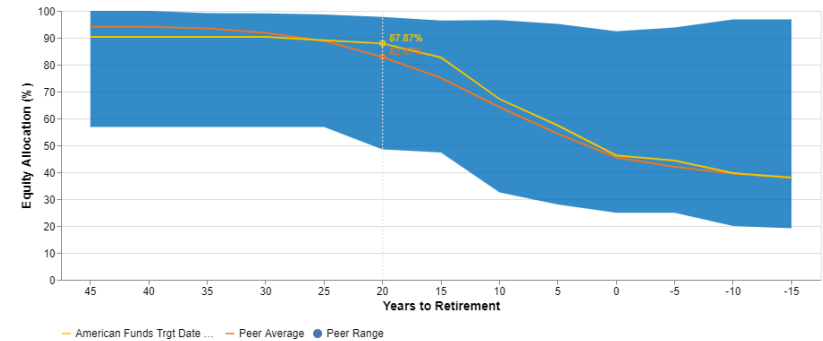
Target Date Fund Monitoring

9/30/2024

Investment Options

Performance

	<u>3 Mth</u>	<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
American Funds 2015 Trgt Date Retire R6	3.02%	9.77%	2.95%	5.80%	5.52%
2015 Composite Benchmark	3.02%	11.08%	1.85%	4.94%	4.65%
American Funds 2020 Trgt Date Retire R6	3.38%	10.75%	3.17%	6.19%	5.95%
2020 Composite Benchmark	3.46%	12.13%	2.33%	5.47%	5.05%
American Funds 2025 Trgt Date Retire R6	3.82%	12.08%	3.35%	7.02%	6.64%
2025 Composite Benchmark	3.72%	12.75%	2.62%	5.79%	5.27%
American Funds 2030 Trgt Date Retire R6	4.81%	14.83%	4.11%	8.05%	7.58%
2030 Composite Benchmark	4.69%	15.09%	3.70%	6.97%	5.98%
American Funds 2035 Trgt Date Retire R6	6.01%	17.93%	5.01%	9.45%	8.61%
2035 Composite Benchmark	5.73%	17.58%	4.86%	8.23%	7.02%
American Funds 2040 Trgt Date Retire R6	7.21%	21.05%	5.83%	10.37%	9.17%
2040 Composite Benchmark	6.79%	20.10%	6.05%	9.52%	7.92%
American Funds 2045 Trgt Date Retire R6	7.50%	21.98%	5.96%	10.58%	9.35%
2045 Composite Benchmark	7.17%	21.00%	6.48%	9.98%	8.23%
American Funds 2050 Trgt Date Retire R6	7.68%	22.57%	5.90%	10.64%	9.41%
2050 Composite Benchmark	7.27%	21.24%	6.59%	10.10%	8.32%
American Funds 2055 Trgt Date Retire R6	7.86%	23.12%	5.87%	10.61%	9.39%
2055 Composite Benchmark	7.33%	21.37%	6.64%	10.16%	8.36%
American Funds 2060 Trgt Date Retire R6	7.87%	23.31%	5.86%	10.60%	-
2060 Composite Benchmark	7.33%	21.37%	6.65%	10.16%	8.36%
American Funds 2065 Trgt Date Retire R6	7.85%	23.25%	5.86%	-	-
2065 Composite Benchmark	7.32%	21.33%	6.64%	10.14%	8.34%



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

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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

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	Pass	This manager/team has been managing this product for 17.77 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.63%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.51%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.43%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 46 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 40 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 34 within its Peer Group.
Expense Ratio Rank	Pass	The fund's Expense Ratio percentile rank is 23 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 45 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 42 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 3 stars.

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Vanguard Total Intl Stock Index Admiral

Manager Tenure	Pass	This manager/team has been managing this product for 16.16 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.42%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.53%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.43%.
Peer Return Rank (3Yr)	Review	The fund's Return Rank is 55 within its Peer Group.
Peer Return Rank (5Yr)	Review	The fund's Return Rank is 53 within its Peer Group.
Peer Return Rank (10Yr)	Review	The fund's Return Rank is 52 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 56 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Review	The fund's Sharpe Ratio Rank is 51 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 7.75 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.3%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.37%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 40 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 18 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 40 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 21 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

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American Funds New World R6

Manager Tenure	Pass	This manager/team has been managing this product for 25.31 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.57%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 2.22%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 2.5%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 27 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 14 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 29 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 12 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 11.42 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.88%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 1.17%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.82%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 19 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 3 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 18 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.

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Putnam Large Cap Value R6

Manager Tenure	Pass	This manager/team has been managing this product for 12.10 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 4.79%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 4.44%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 2.68%.
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 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 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 1 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 6.84 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 23 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 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 18 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

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Vanguard Total Stock Mkt Idx Adm

Manager Tenure	Pass	This manager/team has been managing this product for 29.77 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.81%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.8%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.6%.
Peer Return Rank (3Yr)	Review	The fund's Return Rank is 60 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 42 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 63 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.

Empower Large Cap Growth Instl

Manager Tenure	Pass	This manager/team has been managing this product for 11.09 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.56%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.74%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.34%.
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 14 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 10 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 9 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 9 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.

Calvert US Large Cap Growth Rspnb Idx R6

Manager Tenure	Pass	This manager/team has been managing this product for 7.75 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.15%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.92%.
Excess Performance (10Yr)		Information Not Available
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 16 within its Peer Group.
Peer Return Rank (10Yr)		Information Not Available
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 15 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.

MFS Mid Cap Value R6

Manager Tenure	Pass	This manager/team has been managing this product for 15.87 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 2.53%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 1.7%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.15%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 23 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 23 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 10 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 18 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.

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Vanguard Mid Cap Index Admiral

Manager Tenure	Review	This manager/team has been managing this product for 1.62 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.45%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.08%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.01%.
Peer Return Rank (3Yr)	Review	The fund's Return Rank is 66 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 45 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 18 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 66 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 3 stars.

Touchstone Mid Cap Growth R6

Manager Tenure	Pass	This manager/team has been managing this product for 25.50 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.65%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.89%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.18%.
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 46 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 13 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 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.

DFA US Targeted Value I

Manager Tenure	Pass	This manager/team has been managing this product for 12.60 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 5.91%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 4.74%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.25%.
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 19 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 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 Adm

Manager Tenure	Pass	This manager/team has been managing this product for 8.43 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 2.51%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 1.27%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.85%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 45 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 36 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)	Pass	The fund's Sharpe Ratio Rank is 45 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.

Invesco Discovery R6

Manager Tenure	■ Pass	This manager/team has been managing this product for 18.35 years.
Excess Performance (3Yr)	■ Pass	The fund outperformed its benchmark by 1.09%.
Excess Performance (5Yr)	■ Pass	The fund outperformed its benchmark by 4.63%.
Excess Performance (10Yr)	■ Pass	The fund outperformed its benchmark by 4.17%.
Peer Return Rank (3Yr)	■ Pass	The fund's Return Rank is 34 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 8 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 29 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 12.76 years.
Excess Performance (3Yr)	■ Pass	The fund outperformed its benchmark by 0.88%.
Excess Performance (5Yr)	■ Pass	The fund outperformed its benchmark by 0.8%.
Excess Performance (10Yr)	■ Pass	The fund outperformed its benchmark by 0.43%.
Peer Return Rank (3Yr)	■ Pass	The fund's Return Rank is 1 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 3 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 1 within its Peer Group.
Sharpe Ratio Rank (5Yr)	■ Pass	The fund's Sharpe Ratio Rank is 2 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.

American Funds 2020 Trgt Date Retire R6

Manager Tenure	■ Pass	This manager/team has been managing this product for 12.76 years.
Excess Performance (3Yr)	■ Pass	The fund outperformed its benchmark by 0.69%.
Excess Performance (5Yr)	■ Pass	The fund outperformed its benchmark by 0.83%.
Excess Performance (10Yr)	■ Pass	The fund outperformed its benchmark by 0.46%.
Peer Return Rank (3Yr)	■ Pass	The fund's Return Rank is 1 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 3 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 1 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 12.76 years.
Excess Performance (3Yr)	■ Pass	The fund outperformed its benchmark by 0.3%.
Excess Performance (5Yr)	■ Pass	The fund outperformed its benchmark by 0.8%.
Excess Performance (10Yr)	■ Pass	The fund outperformed its benchmark by 0.51%.
Peer Return Rank (3Yr)	■ Pass	The fund's Return Rank is 4 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 2 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 5 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.

American Funds 2030 Trgt Date Retire R6

Manager Tenure	■ Pass	This manager/team has been managing this product for 12.76 years.
Excess Performance (3Yr)	■ Pass	The fund outperformed its benchmark by 0.08%.
Excess Performance (5Yr)	■ Pass	The fund outperformed its benchmark by 0.78%.
Excess Performance (10Yr)	■ Pass	The fund outperformed its benchmark by 0.73%.
Peer Return Rank (3Yr)	■ Pass	The fund's Return Rank is 5 within its Peer Group.
Peer Return Rank (5Yr)	■ Pass	The fund's Return Rank is 2 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 6 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 12.76 years.
Excess Performance (3Yr)	■ Pass	The fund underperformed its benchmark by 0.06%.
Excess Performance (5Yr)	■ Pass	The fund outperformed its benchmark by 1.15%.
Excess Performance (10Yr)	■ Pass	The fund outperformed its benchmark by 1.04%.
Peer Return Rank (3Yr)	■ Pass	The fund's Return Rank is 9 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 13 within its Peer Group.
Sharpe Ratio Rank (3Yr)	■ Pass	The fund's Sharpe Ratio Rank is 9 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.

American Funds 2040 Trgt Date Retire R6

Manager Tenure	■ Pass	This manager/team has been managing this product for 12.76 years.
Excess Performance (3Yr)	■ Pass	The fund underperformed its benchmark by 0.08%.
Excess Performance (5Yr)	■ Pass	The fund outperformed its benchmark by 1.23%.
Excess Performance (10Yr)	■ Pass	The fund outperformed its benchmark by 1.06%.
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 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 1 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 12.76 years.
Excess Performance (3Yr)	■ Pass	The fund underperformed its benchmark by 0.48%.
Excess Performance (5Yr)	■ Pass	The fund outperformed its benchmark by 0.9%.
Excess Performance (10Yr)	■ Pass	The fund outperformed its benchmark by 0.89%.
Peer Return Rank (3Yr)	■ Pass	The fund's Return Rank is 22 within its Peer Group.
Peer Return Rank (5Yr)	■ Pass	The fund's Return Rank is 4 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 19 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.

American Funds 2050 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 12.76 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.89%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.65%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.73%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 40 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 14 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)	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.

American Funds 2055 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 12.76 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.01%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.54%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.63%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 44 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 15 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 42 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 5 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.

American Funds 2060 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 9.52 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.08%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.48%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 47 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 11 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 45 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 5 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 4 stars.

American Funds 2065 Trgt Date Retire R6

Manager Tenure	Pass	This manager/team has been managing this product for 4.75 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.23%.
Excess Performance (5Yr)		Information Not Available
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 47 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 20 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 46 within its Peer Group.
Sharpe Ratio Rank (5Yr)		Information Not Available
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 3 stars.

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Vanguard Total Bond Market Index Adm

Manager Tenure	Pass	This manager/team has been managing this product for 11.61 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.05%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.02%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.03%.
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 61 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 47 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 50 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 6.29 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.05%.
Excess Performance (5Yr)	Pass	The fund underperformed its benchmark by 0.11%.
Excess Performance (10Yr)		Information Not Available
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 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 54 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Review	The fund's Sharpe Ratio Rank is 74 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.

PGIM Total Return Bond R6

Manager Tenure	Pass	This manager/team has been managing this product for 21.93 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.52%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.48%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.87%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 26 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 11 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 20 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 38 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 6.55 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 0.08%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.34%.
Excess Performance (10Yr)	Pass	The fund underperformed its benchmark by 0.1%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 28 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 12 within its Peer Group.
Peer Return Rank (10Yr)	Pass	The fund's Return Rank is 25 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 26 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.

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.

PGIM High Yield R6

Manager Tenure	Pass	This manager/team has been managing this product for 16.97 years.
Excess Performance (3Yr)	Pass	The fund underperformed its benchmark by 0.3%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 0.07%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 0.4%.
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 26 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 7 within its Peer Group.
Sharpe Ratio Rank (3Yr)	Pass	The fund's Sharpe Ratio Rank is 49 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 31 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

9/30/2024

	Net Expense Ratio	Peer Rank	Gross Expense Ratio	Peer Rank
International				
Foreign Large Blend				
T. Rowe Price Overseas Stock I	0.67	23	0.67	18
Vanguard Total Intl Stock Index Admiral	0.12	5	0.12	4
Calvert International Responsible Idx R6	0.26	9	0.37	10
Foreign Large Blend Median	1.05		1.26	
Diversified Emerging Mkts				
American Funds New World R6	0.57	10	0.57	8
Diversified Emerging Mkts Median	1.24		1.64	
Specialty				
Real Estate				
Cohen & Steers Real Estate Securities I	0.84	31	0.84	23
Real Estate Median	1.12		1.32	
Equity				
Large Value				
Putnam Large Cap Value R6	0.55	14	0.55	11
Large Value Median	0.99		1.15	
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	0.96		1.11	
Large Growth				
Empower Large Cap Growth Instl	0.63	13	0.63	11
Calvert US Large Cap Growth Rspnb Idx R6	0.21	4	0.37	4
Large Growth Median	1.08		1.23	
Mid-Cap Value				
MFS Mid Cap Value R6	0.62	12	0.63	10
Mid-Cap Value Median	1.05		1.21	
Mid-Cap Blend				
Vanguard Mid Cap Index Admiral	0.05	3	0.05	3
Mid-Cap Blend Median	1.01		1.19	

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

9/30/2024

	Net Expense Ratio	Peer Rank	Gross Expense Ratio	Peer Rank
Mid-Cap Growth				
Touchstone Mid Cap Growth R6	0.78	13	0.90	18
<i>Mid-Cap Growth Median</i>	<i>1.21</i>		<i>1.42</i>	
Small Value				
DFA US Targeted Value I	0.29	3	0.30	3
<i>Small Value Median</i>	<i>1.21</i>		<i>1.39</i>	
Small Blend				
Vanguard Small Cap Index Adm	0.05	3	0.05	2
<i>Small Blend Median</i>	<i>1.12</i>		<i>1.26</i>	
Small Growth				
Invesco Discovery R6	0.66	4	0.66	3
<i>Small Growth Median</i>	<i>1.29</i>		<i>1.51</i>	
Balanced				
Target-Date 2015				
American Funds 2015 Trgt Date Retire R6	0.30	11	0.30	7
<i>Target-Date 2015 Median</i>	<i>0.79</i>		<i>1.11</i>	
Target-Date 2020				
American Funds 2020 Trgt Date Retire R6	0.31	10	0.31	7
<i>Target-Date 2020 Median</i>	<i>0.79</i>		<i>1.05</i>	
Target-Date 2025				
American Funds 2025 Trgt Date Retire R6	0.32	12	0.32	7
<i>Target-Date 2025 Median</i>	<i>0.72</i>		<i>0.98</i>	
Target-Date 2030				
American Funds 2030 Trgt Date Retire R6	0.33	11	0.33	7
<i>Target-Date 2030 Median</i>	<i>0.80</i>		<i>1.05</i>	
Target-Date 2035				
American Funds 2035 Trgt Date Retire R6	0.35	13	0.35	9
<i>Target-Date 2035 Median</i>	<i>0.73</i>		<i>1.00</i>	
Target-Date 2040				
American Funds 2040 Trgt Date Retire R6	0.37	12	0.37	7
<i>Target-Date 2040 Median</i>	<i>0.84</i>		<i>1.10</i>	

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

9/30/2024

	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	0.38	14	0.38	9
Target-Date 2050 Median	0.76		1.07	
Target-Date 2055				
American Funds 2055 Trgt Date Retire R6	0.38	15	0.38	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	20	0.39	13
Target-Date 2065+ Median	0.60		1.11	
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	0.76		0.93	
Intermediate Core-Plus Bond				
PGIM Total Return Bond R6	0.39	14	0.40	10
Intermediate Core-Plus Bond Median	0.65		0.79	
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

9/30/2024

Fund Incep Date: 08/28/2015	Benchmark: MSCI EAFE	Category: Foreign Large Blend	Net Assets: \$24,308.00M	Manager Name: Raymond A. Mills	Manager Start Date: 12/29/2006	Expense Ratio: 0.67%	Expense Rank: 23
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	4.29%
Industrials	12.95%
Technology	15.03%
Energy	4.50%

Cyclical

Basic Materials	5.44%
Consumer Cyclical	8.61%
Real Estate	1.71%
Financial Services	21.05%

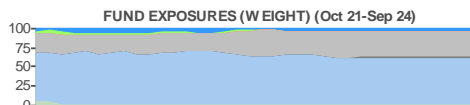
Defensive

Consumer Defensive	9.19%
Healthcare	14.80%
Utilities	2.43%

TOP 10 HOLDINGS

Siemens AG	2.39%
Taiwan Semiconductor Manufacturing Co Ltd	2.37%
Nestle SA	2.36%
Unilever PLC	2.05%
ASML Holding NV	1.99%
AstraZeneca PLC ADR	1.96%
Novo Nordisk AS Class B	1.80%
Munchener Ruckversicherungs-Gesellschaft AG	1.79%
Broadcom Inc	1.60%
Novartis AG Registered Shares	1.57%
Total:	19.89%

ASSET LOADINGS (Returns-based)

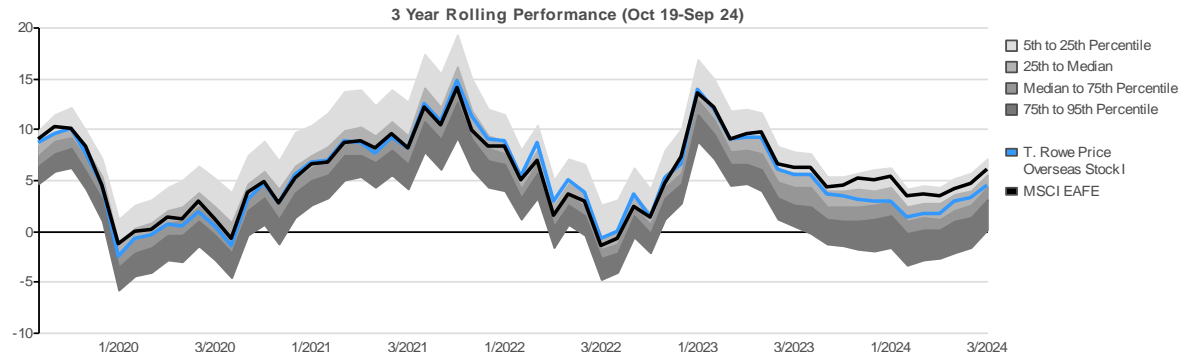


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	1.9	0.3	2.3
Europe Lg	60.1	67.7	63.7	66.1
Europe Sm	2.9	1.2	0.8	0.4
AsiaPac Lg	33.1	27.0	29.3	29.6
AsiaPac Sm	0.0	2.2	0.0	1.1
Emg Europe	0.0	0.0	1.1	0.0
Emg Asia	4.0	0.0	4.8	0.5

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	6.84	11.46	22.54 / 71	4.39 / 46	8.21 / 40	5.56 / 45	5.79 / 34	6.65
Benchmark	7.33	13.50	25.38 / 33	6.02 / 17	8.72 / 25	6.52 / 18	6.22 / 20	
Peer Group Median	7.14	13.09	24.50 / 50	4.22 / 50	7.81 / 50	5.47 / 50	5.44 / 50	
Number of Funds			722	681	654	607	517	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	16.56	-15.38	12.43	9.32	23.05	-14.83	27.22	3.01	-2.45
Benchmark	18.85	-14.01	11.78	8.28	22.66	-13.36	25.62	1.51	-0.39
Peer Group Median	16.26	-15.84	10.31	9.64	22.04	-15.05	25.51	0.65	-0.93

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.51	0.00	-1.61
Beta	1.01	1.00	1.00
R-Squared	95.19	100.00	94.34
Sharpe Ratio	0.13	0.23	0.12
Up Market Capture	95.07	100.00	93.45
Down Market Capture	101.53	100.00	100.85

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.54	0.00	-0.68
Beta	1.03	1.00	1.00
R-Squared	96.08	100.00	94.06
Sharpe Ratio	0.39	0.43	0.38
Up Market Capture	100.66	100.00	98.42
Down Market Capture	102.80	100.00	101.15

NOTES

Vanguard Total Intl Stock Index Admiral VTIAAX

9/30/2024

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	\$463,319.00M	Michael Perre	08/05/2008	0.12%	5

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	5.40%
Industrials	15.05%
Technology	13.38%
Energy	5.23%

Cyclical

Basic Materials	7.31%
Consumer Cyclical	10.58%
Real Estate	3.07%
Financial Services	20.49%

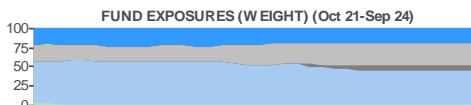
Defensive

Consumer Defensive	6.63%
Healthcare	9.72%
Utilities	3.14%

TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	2.17%
Novo Nordisk AS Class B	1.29%
ASML Holding NV	1.08%
Tencent Holdings Ltd	0.93%
Nestle SA	0.86%
Samsung Electronics Co Ltd	0.81%
AstraZeneca PLC	0.80%
Novartis AG Registered Shares	0.75%
SAP SE	0.73%
Roche Holding AG	0.71%
Total:	10.12%

ASSET LOADINGS (Returns-based)

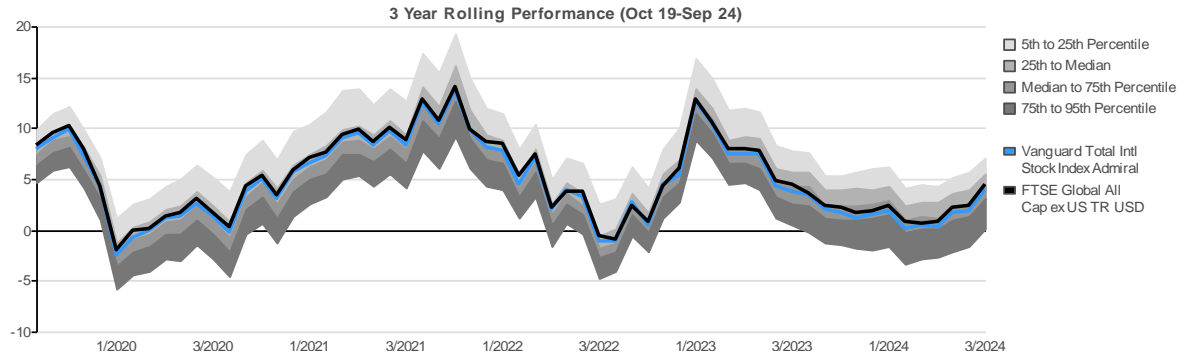


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	1.2	0.1	2.0
Europe Lg	43.5	38.1	51.0	41.4
Europe Sm	7.1	7.5	2.2	5.0
AsiaPac Lg	28.5	27.8	23.9	31.4
AsiaPac Sm	0.0	6.3	0.0	2.3
Emg Europe	0.0	0.0	0.1	0.0
Emg Asia	21.0	19.1	22.6	17.9

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	8.03	13.56	24.88 / 45	4.01 / 55	7.74 / 53	5.48 / 50	5.42 / 52	5.56
Benchmark	8.47	14.38	25.61 / 29	4.42 / 45	8.28 / 38	5.98 / 28	5.85 / 31	
Peer Group Median	7.14	13.09	24.50 / 50	4.22 / 50	7.81 / 50	5.47 / 50	5.44 / 50	
Number of Funds			722	681	654	607	517	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	15.52	-16.01	8.62	11.28	21.51	-14.43	27.55	4.67	-4.26
Benchmark	16.17	-15.83	9.13	11.54	22.19	-14.36	27.77	5.04	-4.03
Peer Group Median	16.26	-15.84	10.31	9.64	22.04	-15.05	25.51	0.65	-0.93

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.37	0.00	-0.10
Beta	1.03	1.00	1.03
R-Squared	97.95	100.00	92.79
Sharpe Ratio	0.11	0.13	0.12
Up Market Capture	105.51	100.00	107.26
Down Market Capture	106.98	100.00	108.45

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.55	0.00	-0.37
Beta	1.02	1.00	1.02
R-Squared	98.52	100.00	93.78
Sharpe Ratio	0.38	0.41	0.38
Up Market Capture	102.26	100.00	103.64
Down Market Capture	104.74	100.00	105.74

NOTES

Calvert International Responsible Idx R6 CDHRX

9/30/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
02/01/2019	MSCI EAFE	Foreign Large Blend	\$1,122.00M	Thomas C. Seto	12/31/2016	0.26%	9

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	5.23%
Industrials	15.68%
Technology	17.79%
Energy	1.31%

Cyclical

Basic Materials	6.21%
Consumer Cyclical	9.02%
Real Estate	1.94%
Financial Services	20.98%

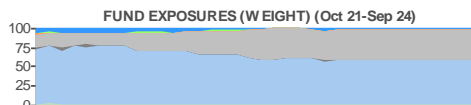
Defensive

Consumer Defensive	7.48%
Healthcare	11.97%
Utilities	2.39%

TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	3.32%
Novo Nordisk A/S Class B	1.99%
ASML Holding NV	1.80%
Samsung Electronics Co Ltd	1.68%
Nestle SA	1.33%
Toyota Motor Corp	1.22%
AstraZeneca PLC	1.21%
SAP SE	1.15%
Roche Holding AG	1.10%
Novartis AG Registered Shares	1.02%
Total:	15.83%

ASSET LOADINGS (Returns-based)

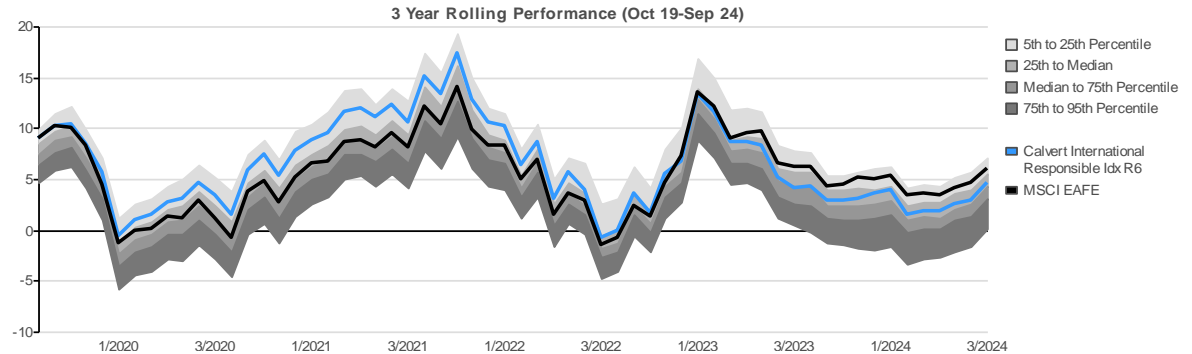


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	1.9	0.1	2.3
Europe Lg	58.7	67.7	64.4	66.1
Europe Sm	0.0	1.2	0.3	0.4
AsiaPac Lg	39.1	27.0	31.2	29.6
AsiaPac Sm	0.0	2.2	0.1	1.1
Emg Europe	0.0	0.0	0.3	0.0
Emg Asia	2.2	0.0	3.7	0.5

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	6.92	13.36	26.95 / 16	4.72 / 40	9.10 / 18	6.82 / 14		9.39
Benchmark	7.33	13.50	25.38 / 33	6.02 / 17	8.72 / 25	6.52 / 18	6.22 / 20	
Peer Group Median	7.14	13.09	24.50 / 50	4.22 / 50	7.81 / 50	5.47 / 50	5.44 / 50	
Number of Funds			722	681	654	607	517	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	20.00	-19.17	12.55	15.33	24.44	-13.67	25.30	0.50	
Benchmark	18.85	-14.01	11.78	8.28	22.66	-13.36	25.62	1.51	-0.39
Peer Group Median	16.26	-15.84	10.31	9.64	22.04	-15.05	25.51	0.65	-0.93

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.27	0.00	-1.61
Beta	1.08	1.00	1.00
R-Squared	96.76	100.00	94.34
Sharpe Ratio	0.15	0.23	0.12
Up Market Capture	101.58	100.00	93.45
Down Market Capture	106.69	100.00	100.85

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.27	0.00	-0.68
Beta	1.03	1.00	1.00
R-Squared	96.82	100.00	94.06
Sharpe Ratio	0.44	0.43	0.38
Up Market Capture	103.38	100.00	98.42
Down Market Capture	102.19	100.00	101.15

NOTES

American Funds New World R6 RNWGX

9/30/2024

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	\$64,997.00M	Carl M. Kawaja	06/17/1999	0.57%	10

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	9.71%
Industrials	11.44%
Technology	18.48%
Energy	2.45%

Cyclical

Basic Materials	6.85%
Consumer Cyclical	12.12%
Real Estate	1.88%
Financial Services	17.41%

Defensive

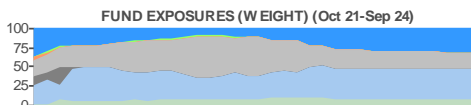
Consumer Defensive	7.24%
Healthcare	11.18%
Utilities	1.24%

TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	3.80%
Microsoft Corp	2.86%
Novo Nordisk A/S Class B	2.32%
Tencent Holdings Ltd	2.16%
NVIDIA Corp	1.61%
MercadoLibre Inc	1.55%
Meta Platforms Inc Class A	1.53%
Eli Lilly and Co	1.38%
Broadcom Inc	1.36%
Airbus SE	1.17%

Total: 19.74%

ASSET LOADINGS (Returns-based)

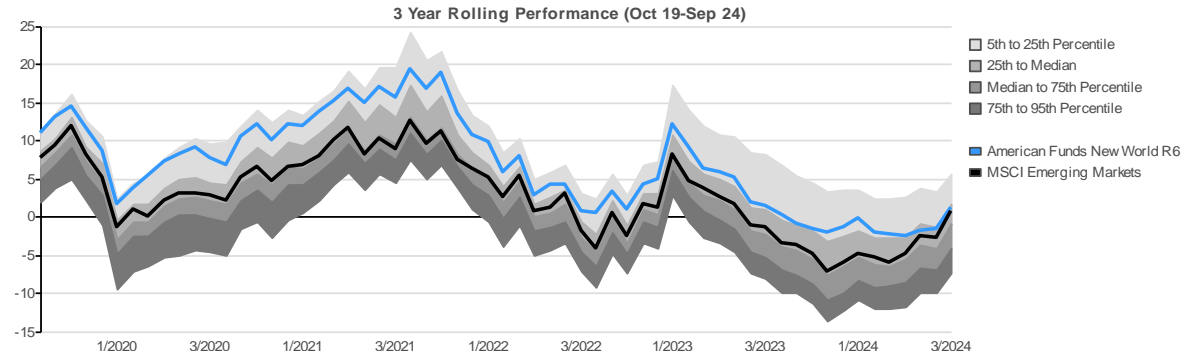


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	7.0	0.0	6.6	0.0
Europe Lg	40.3	0.0	36.2	3.8
Europe Sm	0.0	0.0	1.3	2.1
AsiaPac Lg	20.8	26.9	32.9	22.9
AsiaPac Sm	0.0	0.0	0.2	0.0
Emg Europe	0.0	0.0	0.7	0.1
Emg Asia	31.9	73.1	22.1	71.1

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



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	6.95	14.39	24.64 / 34	1.39 / 27	8.37 / 14	7.24 / 4	6.92 / 1	8.88
Benchmark	8.88	17.24	26.54 / 20	0.82 / 33	6.15 / 40	4.04 / 35	4.41 / 34	
Peer Group Median	6.35	14.08	23.40 / 50	-0.91 / 50	5.34 / 50	3.21 / 50	3.70 / 50	
Number of Funds			799	728	668	620	524	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	16.22	-21.75	5.13	25.30	28.03	-11.97	33.06	4.31	-5.62
Benchmark	10.27	-19.74	-2.22	18.69	18.90	-14.25	37.75	11.60	-14.60
Peer Group Median	10.99	-22.46	-1.37	17.81	20.44	-16.34	35.39	8.33	-13.86

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.08	0.00	-1.61
Beta	0.80	1.00	0.97
R-Squared	77.50	100.00	91.67
Sharpe Ratio	-0.05	-0.06	-0.15
Up Market Capture	80.64	100.00	92.46
Down Market Capture	81.09	100.00	102.70

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	2.70	0.00	-0.60
Beta	0.85	1.00	0.99
R-Squared	81.73	100.00	92.22
Sharpe Ratio	0.42	0.29	0.25
Up Market Capture	91.58	100.00	97.25
Down Market Capture	82.67	100.00	100.91

NOTES

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
07/15/1998	MSCI US REIT	Real Estate	\$8,194.00M	Jason Yablon	05/01/2013	0.84%	31

PORTFOLIO COMPOSITION (Holdings-based)**Assets****Sector Breakdown****Sensitive**

Communication Services	0.00%
Industrials	0.00%
Technology	0.00%
Energy	0.00%

Cyclical

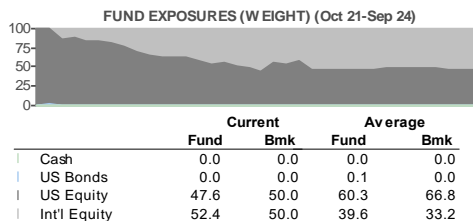
Basic Materials	0.00%
Consumer Cyclical	2.16%
Real Estate	96.41%
Financial Services	0.00%

Defensive

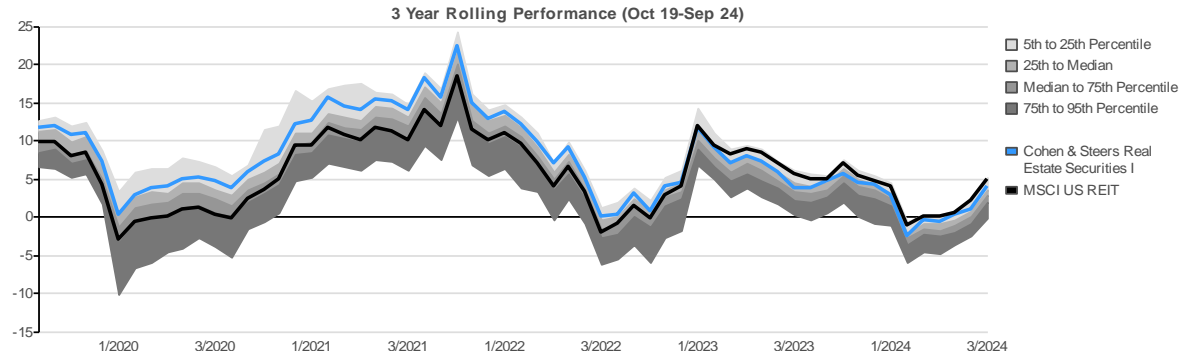
Consumer Defensive	0.00%
Healthcare	1.43%
Utilities	0.00%

TOP 10 HOLDINGS

American Tower Corp	9.85%
Welltower Inc	8.90%
Prologis Inc	8.04%
Digital Realty Trust Inc	7.60%
Simon Property Group Inc	6.38%
Invitation Homes Inc	4.92%
Crown Castle Inc	4.81%
Iron Mountain Inc	4.80%
Equinix Inc	4.17%
VICI Properties Inc Ordinary Shares	3.17%
Total:	62.63%

ASSET LOADINGS (Returns-based)**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	16.33	17.18	36.92 / 6	4.10 / 19	6.64 / 9	8.46 / 6	9.58 / 3	9.52
Benchmark	16.12	15.84	34.38 / 23	4.98 / 7	5.47 / 31	6.96 / 40	7.77 / 38	
Peer Group Median	15.92	13.79	32.78 / 50	2.90 / 50	4.86 / 50	6.55 / 50	7.31 / 50	
Number of Funds			239	231	220	206	193	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	13.15	-26.34	42.07	-1.75	31.53	-4.29	8.09	8.00	7.62
Benchmark	13.74	-24.51	43.06	-7.57	25.84	-4.57	5.07	8.60	2.52
Peer Group Median	11.98	-26.25	41.47	-4.78	27.78	-5.89	5.33	6.18	2.95

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.77	0.00	-1.96
Beta	1.00	1.00	0.99
R-Squared	97.03	100.00	98.10
Sharpe Ratio	0.13	0.17	0.07
Up Market Capture	98.78	100.00	95.32
Down Market Capture	101.34	100.00	101.32

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.18	0.00	-0.46
Beta	0.97	1.00	0.94
R-Squared	97.37	100.00	96.92
Sharpe Ratio	0.30	0.25	0.22
Up Market Capture	100.19	100.00	95.17
Down Market Capture	96.66	100.00	97.57

NOTES

Putnam Large Cap Value R6 PEQSX

9/30/2024

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	\$32,633.00M	Darren A. Jaroch	08/29/2012	0.55%	14

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	3.13%
Industrials	12.60%
Technology	8.54%
Energy	6.91%

Cyclical

Basic Materials	6.92%
Consumer Cyclical	7.29%
Real Estate	2.19%
Financial Services	18.01%

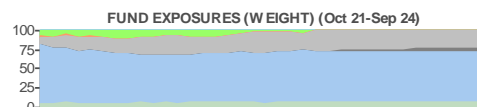
Defensive

Consumer Defensive	11.99%
Healthcare	18.14%
Utilities	4.29%

TOP 10 HOLDINGS

Exxon Mobil Corp	2.97%
Walmart Inc	2.92%
AbbVie Inc	2.77%
Citigroup Inc	2.69%
Microsoft Corp	2.60%
Coca-Cola Co	2.59%
Regeneron Pharmaceuticals Inc	2.49%
Bank of America Corp	2.49%
PulteGroup Inc	2.45%
UnitedHealth Group Inc	2.18%
Total:	26.15%

ASSET LOADINGS (Returns-based)

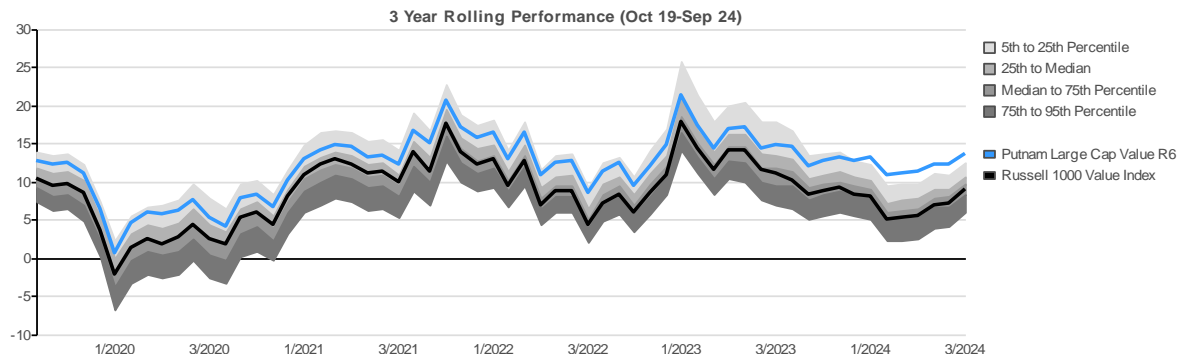


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	6.8	0.0	6.3	0.0
Top Value	66.2	65.0	65.6	65.4
Top Growth	3.2	0.0	0.9	0.0
Mid Value	23.8	34.5	22.7	34.3
Mid Growth	0.0	0.0	0.3	0.0
Sm Value	0.0	0.0	4.3	0.0
Sm Growth	0.0	0.5	0.0	0.3

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



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	6.83	22.03	33.60 / 6	13.81 / 2	15.13 / 3	13.12 / 2	11.91 / 3	13.89
Benchmark	9.43	16.68	27.76 / 44	9.03 / 63	10.69 / 61	9.53 / 56	9.23 / 50	
Peer Group Median	8.04	16.01	27.14 / 50	9.70 / 50	11.15 / 50	9.74 / 50	9.23 / 50	
Number of Funds			1174	1105	1072	1046	962	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	15.75	-2.75	27.32	6.19	30.38	-8.00	19.14	14.00	-2.77
Benchmark	11.46	-7.54	25.16	2.80	26.54	-8.27	13.66	17.34	-3.83
Peer Group Median	11.13	-5.51	26.14	2.72	25.50	-8.80	16.22	14.23	-3.49

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.70	0.00	0.81
Beta	0.92	1.00	0.96
R-Squared	97.51	100.00	95.32
Sharpe Ratio	0.69	0.40	0.43
Up Market Capture	100.42	100.00	96.81
Down Market Capture	81.33	100.00	93.12

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.31	0.00	0.68
Beta	0.95	1.00	0.97
R-Squared	98.20	100.00	96.27
Sharpe Ratio	0.76	0.52	0.55
Up Market Capture	102.44	100.00	98.35
Down Market Capture	85.42	100.00	95.66

NOTES

Vanguard 500 Index Admiral VFIAX

9/30/2024

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	\$1,277,425.00M	Michelle Louie	11/30/2017	0.04%	2

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	8.76%
Industrials	7.55%
Technology	32.34%
Energy	3.53%

Cyclical

Basic Materials	2.00%
Consumer Cyclical	9.86%
Real Estate	2.35%
Financial Services	12.86%

Defensive

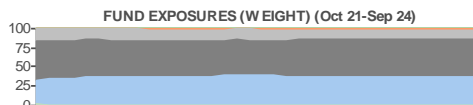
Consumer Defensive	5.98%
Healthcare	12.20%
Utilities	2.55%

TOP 10 HOLDINGS

Apple Inc	6.96%
Microsoft Corp	6.54%
NVIDIA Corp	6.19%
Amazon.com Inc	3.45%
Meta Platforms Inc Class A	2.41%
Alphabet Inc Class A	2.02%
Berkshire Hathaway Inc Class B	1.82%
Alphabet Inc Class C	1.70%
Eli Lilly and Co	1.62%
Broadcom Inc	1.50%

Total: 34.20%

ASSET LOADINGS (Returns-based)

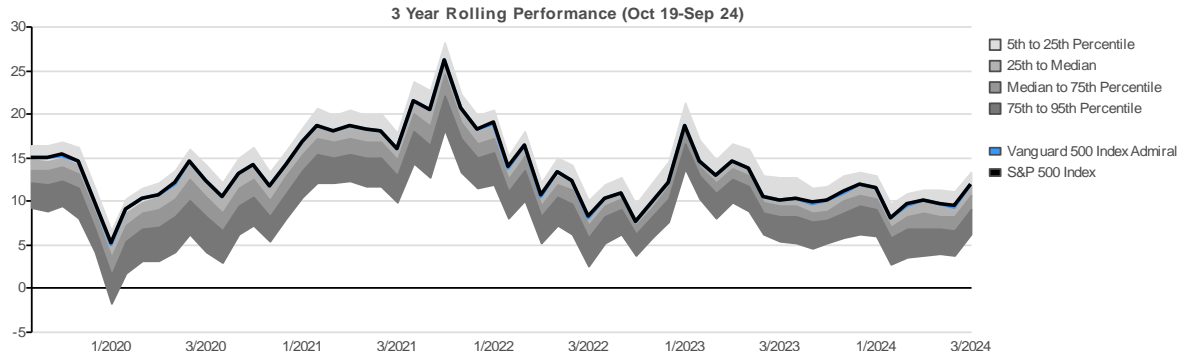


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.1	0.1
Top Value	37.3	37.3	37.3	37.3
Top Growth	48.6	48.6	47.6	47.6
Mid Value	11.1	11.1	13.2	13.2
Mid Growth	2.9	3.0	1.8	1.8
Sm Value	0.0	0.0	0.0	0.0
Sm Growth	0.0	0.0	0.0	0.0

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	5.87	22.04	36.29 / 27	11.87 / 23	15.93 / 20	14.45 / 13	13.34 / 9	8.27
Benchmark	5.89	22.08	36.35 / 25	11.91 / 21	15.98 / 19	14.50 / 12	13.38 / 7	
Peer Group Median	5.79	20.45	34.52 / 50	10.59 / 50	14.86 / 50	13.12 / 50	12.04 / 50	
Number of Funds			1422	1313	1233	1162	1059	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	26.24	-18.15	28.66	18.37	31.46	-4.43	21.79	11.93	1.36
Benchmark	26.29	-18.11	28.71	18.40	31.49	-4.38	21.83	11.96	1.38
Peer Group Median	24.23	-18.11	26.68	17.13	29.83	-5.65	21.15	10.49	-0.02

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.04	0.00	-0.91
Beta	1.00	1.00	0.97
R-Squared	100.00	100.00	96.83
Sharpe Ratio	0.53	0.53	0.47
Up Market Capture	99.89	100.00	95.65
Down Market Capture	100.06	100.00	99.21

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	97.23
Sharpe Ratio	0.79	0.79	0.73
Up Market Capture	99.92	100.00	96.91
Down Market Capture	100.07	100.00	99.99

NOTES

Vanguard Total Stock Mkt Idx Adm VTSAX

9/30/2024

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	\$1,751,565.00M	Gerard C. O'Reilly	12/31/1994	0.04%	2

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	8.09%
Industrials	8.86%
Technology	30.56%
Energy	3.66%

Cyclical

Basic Materials	2.18%
Consumer Cyclical	10.00%
Real Estate	2.91%
Financial Services	13.26%

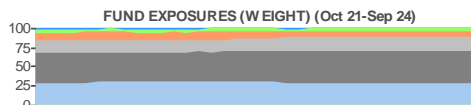
Defensive

Consumer Defensive	5.68%
Healthcare	12.37%
Utilities	2.44%

TOP 10 HOLDINGS

Apple Inc	6.14%
Microsoft Corp	5.71%
NVIDIA Corp	5.14%
Amazon.com Inc	3.08%
Meta Platforms Inc Class A	2.10%
Alphabet Inc Class A	1.77%
Berkshire Hathaway Inc Class B	1.55%
Eli Lilly and Co	1.51%
Alphabet Inc Class C	1.45%
Broadcom Inc	1.39%
Total:	29.84%

ASSET LOADINGS (Returns-based)

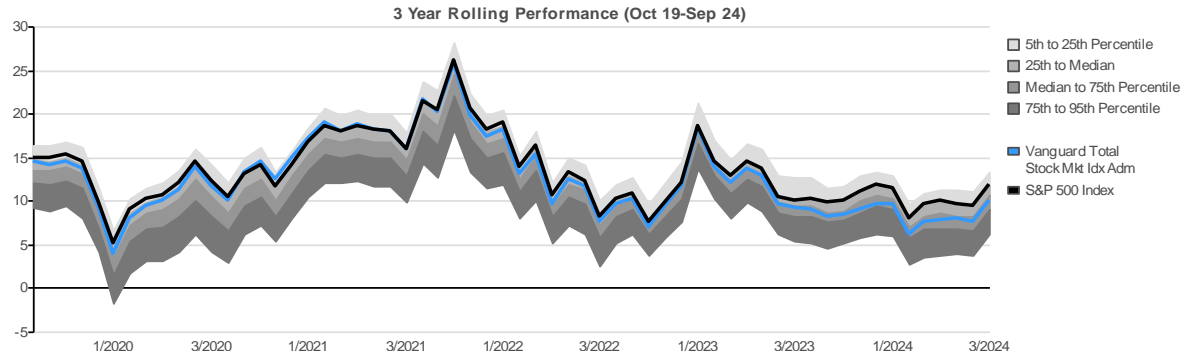


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.3	0.1
Top Value	27.0	37.3	28.1	37.3
Top Growth	43.7	48.6	40.8	47.6
Mid Value	18.3	11.1	16.7	13.2
Mid Growth	7.3	3.0	9.1	1.8
Sm Value	3.7	0.0	3.9	0.0
Sm Growth	0.0	0.0	1.0	0.0

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.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	6.17	20.58	35.24 / 44	10.10 / 60	15.18 / 42	13.68 / 35	12.77 / 30	8.49
Benchmark	5.89	22.08	36.35 / 25	11.91 / 21	15.98 / 19	14.50 / 12	13.38 / 7	
Peer Group Median	5.79	20.45	34.52 / 50	10.59 / 50	14.86 / 50	13.12 / 50	12.04 / 50	
Number of Funds			1422	1313	1233	1162	1059	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	26.01	-19.53	25.71	20.99	30.80	-5.17	21.17	12.66	0.39
Benchmark	26.29	-18.11	28.71	18.40	31.49	-4.38	21.83	11.96	1.38
Peer Group Median	24.23	-18.11	26.68	17.13	29.83	-5.65	21.15	10.49	-0.02

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.72	0.00	-0.91
Beta	1.01	1.00	0.97
R-Squared	99.33	100.00	96.83
Sharpe Ratio	0.44	0.53	0.47
Up Market Capture	97.28	100.00	95.65
Down Market Capture	103.86	100.00	99.21

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.99	0.00	-0.94
Beta	1.03	1.00	0.99
R-Squared	99.26	100.00	97.23
Sharpe Ratio	0.73	0.79	0.73
Up Market Capture	99.42	100.00	96.91
Down Market Capture	102.47	100.00	99.99

NOTES

Empower Large Cap Growth Instl MXGSX

9/30/2024

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	\$1,554.00M	Andrew Acheson	09/01/2013	0.63%	13

PORTFOLIO COMPOSITION (Holdings-based)

Assets



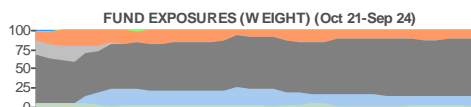
Sector Breakdown

Sensitive	
Communication Services	12.16%
Industrials	5.52%
Technology	43.49%
Energy	1.13%
Cyclical	
Basic Materials	0.19%
Consumer Cyclical	15.58%
Real Estate	0.00%
Financial Services	7.45%
Defensive	
Consumer Defensive	2.19%
Healthcare	12.29%
Utilities	0.00%

TOP 10 HOLDINGS

Microsoft Corp	9.17%
Amazon.com Inc	7.41%
Alphabet Inc Class C	6.28%
NVIDIA Corp	6.15%
Eli Lilly and Co	4.96%
Apple Inc	4.92%
Mastercard Inc Class A	3.17%
Meta Platforms Inc Class A	2.85%
Amphenol Corp Class A	2.30%
Advanced Micro Devices Inc	2.01%
Total:	49.22%

ASSET LOADINGS (Returns-based)

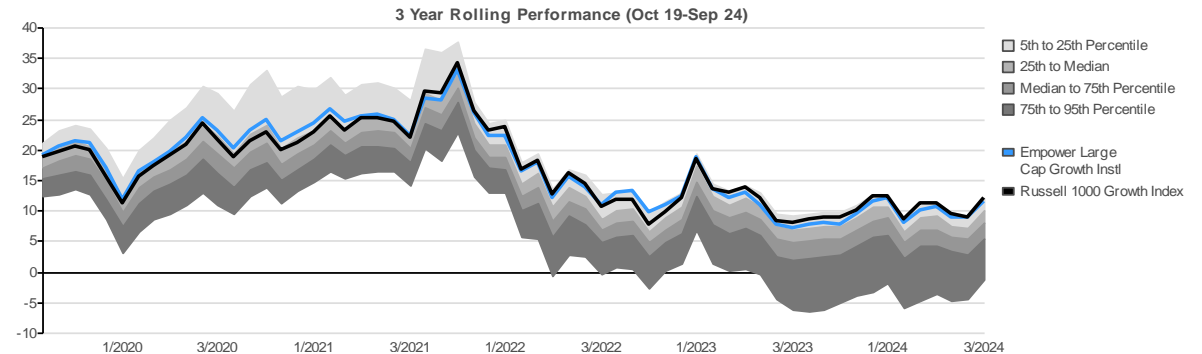


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	1.1	0.1	2.4	0.1
Top Value	13.1	0.0	14.7	0.1
Top Growth	73.2	85.7	65.7	83.6
Mid Value	0.0	0.7	2.6	0.4
Mid Growth	12.5	13.5	14.4	15.7
Sm Value	0.0	0.0	0.1	0.1
Sm Growth	0.0	0.0	0.2	0.0

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	2.24	22.89	39.00 / 57	11.46 / 11	19.00 / 14	17.99 / 10	16.18 / 10	16.12
Benchmark	3.19	24.55	42.19 / 36	12.02 / 6	19.74 / 10	18.20 / 8	16.52 / 7	
Peer Group Median	3.20	22.75	40.03 / 50	8.13 / 50	16.39 / 50	15.38 / 50	14.02 / 50	
Number of Funds			1149	1100	1054	1016	955	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	34.03	-22.95	21.20	41.99	36.78	0.32	30.55	1.35	7.14
Benchmark	42.68	-29.14	27.60	38.49	36.39	-1.51	30.21	7.08	5.67
Peer Group Median	38.82	-30.88	22.09	34.94	32.82	-1.63	28.78	2.90	4.24

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.13	0.00	-3.10
Beta	0.90	1.00	0.98
R-Squared	97.28	100.00	95.53
Sharpe Ratio	0.48	0.48	0.32
Up Market Capture	90.69	100.00	91.38
Down Market Capture	91.53	100.00	102.86

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.18	0.00	-2.28
Beta	0.94	1.00	0.98
R-Squared	97.30	100.00	95.07
Sharpe Ratio	0.87	0.87	0.73
Up Market Capture	92.82	100.00	92.13
Down Market Capture	92.67	100.00	100.33

NOTES



Calvert US Large Cap Growth Rspnb Idx R6 CLGRX

9/30/2024

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	\$699.00M	Thomas C. Seto	12/31/2016	0.21%	4

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	6.60%
Industrials	9.36%
Technology	43.37%
Energy	0.08%

Cyclical

Basic Materials	2.21%
Consumer Cyclical	12.49%
Real Estate	1.32%
Financial Services	6.80%

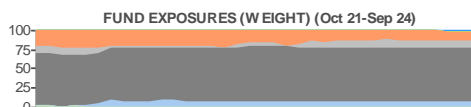
Defensive

Consumer Defensive	3.72%
Healthcare	13.74%
Utilities	0.30%

TOP 10 HOLDINGS

Apple Inc	8.88%
Microsoft Corp	8.14%
NVIDIA Corp	7.66%
Amazon.com Inc	4.75%
Alphabet Inc Class A	4.51%
Broadcom Inc	2.26%
Eli Lilly and Co	2.10%
Tesla Inc	2.04%
Visa Inc Class A	1.34%
UnitedHealth Group Inc	1.31%
Total:	42.98%

ASSET LOADINGS (Returns-based)

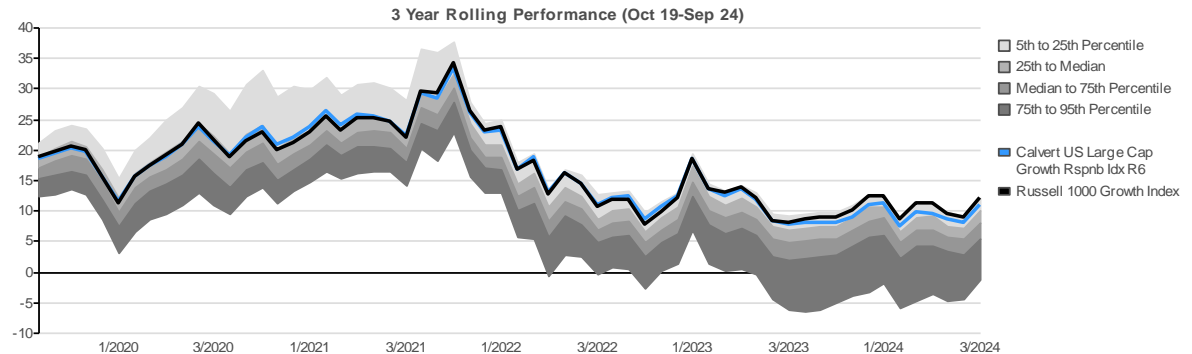


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.1	0.2	0.1
Top Value	7.7	0.0	6.1	0.1
Top Growth	70.2	85.7	69.6	83.6
Mid Value	9.1	0.7	6.3	0.4
Mid Growth	11.7	13.5	17.5	15.7
Sm Value	0.0	0.0	0.0	0.1
Sm Growth	1.4	0.0	0.3	0.0

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	4.78	22.72	39.07 / 56	10.87 / 16	18.82 / 16	17.62 / 12		11.46
Benchmark	3.19	24.55	42.19 / 36	12.02 / 6	19.74 / 10	18.20 / 8	16.52 / 7	
Peer Group Median	3.20	22.75	40.03 / 50	8.13 / 50	16.39 / 50	15.38 / 50	14.02 / 50	
Number of Funds			1149	1100	1054	1016	955	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	36.72	-26.82	26.11	38.67	35.32	0.76	27.39	4.44	
Benchmark	42.68	-29.14	27.60	38.49	36.39	-1.51	30.21	7.08	5.67
Peer Group Median	38.82	-30.88	22.09	34.94	32.82	-1.63	28.78	2.90	4.24

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.74	0.00	-3.10
Beta	0.95	1.00	0.98
R-Squared	98.72	100.00	95.53
Sharpe Ratio	0.44	0.48	0.32
Up Market Capture	93.02	100.00	91.38
Down Market Capture	96.05	100.00	102.86

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.09	0.00	-2.28
Beta	0.95	1.00	0.98
R-Squared	99.04	100.00	95.07
Sharpe Ratio	0.86	0.87	0.73
Up Market Capture	93.60	100.00	92.13
Down Market Capture	94.39	100.00	100.33

NOTES

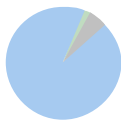
MFS Mid Cap Value R6 MVCKX

9/30/2024

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	\$17,870.00M	Kevin J. Schmitz	11/20/2008	0.62%	12

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	1.98%
US Stocks	92.93%
US Bonds	0.00%
Non-US Stocks	5.09%
Preferred Stocks	0.00%
Convertible Bonds	0.00%
Other	0.00%
Non-US Bonds	0.00%

Sector Breakdown

Sensitive

Communication Services	0.76%
Industrials	16.81%
Technology	9.83%
Energy	5.74%

Cyclical

Basic Materials	5.63%
Consumer Cyclical	12.18%
Real Estate	7.49%
Financial Services	18.77%

Defensive

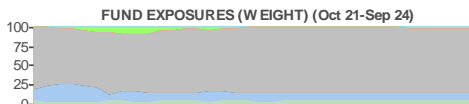
Consumer Defensive	6.43%
Healthcare	8.07%
Utilities	8.27%

TOP 10 HOLDINGS

The Hartford Financial Services Group Inc	1.56%
PG&E Corp	1.37%
Cencora Inc	1.23%
Diamondback Energy Inc	1.18%
M&T Bank Corp	1.11%
Extra Space Storage Inc	1.08%
Toll Brothers Inc	1.08%
Graphic Packaging Holding Co	1.07%
Targa Resources Corp	1.04%
Leidos Holdings Inc	1.02%

Total: 11.75%

ASSET LOADINGS (Returns-based)

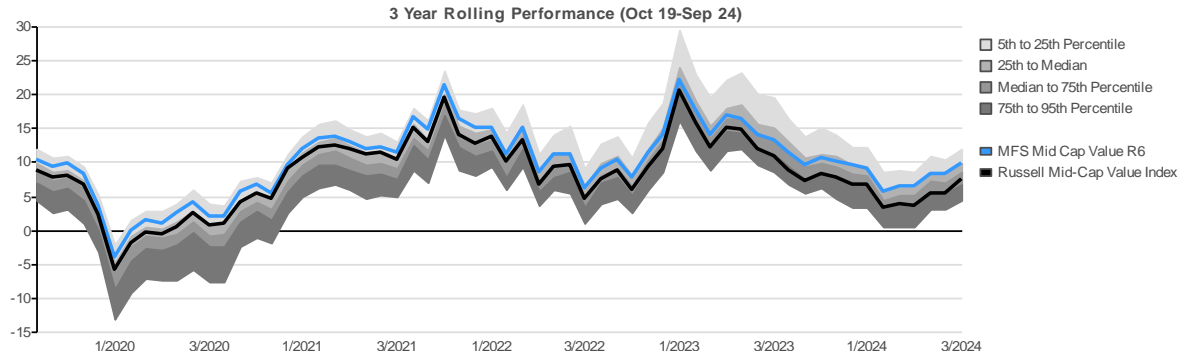


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	4.2	0.0	3.8	0.0
Top Value	9.9	0.0	11.6	0.0
Top Growth	0.0	0.0	0.0	0.0
Mid Value	84.0	100.0	82.3	100.0
Mid Growth	0.0	0.0	0.0	0.0
Sm Value	1.9	0.0	2.3	0.0
Sm Growth	0.0	0.0	0.0	0.0

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	9.97	16.79	30.08 / 15	9.92 / 23	12.03 / 23	10.44 / 14	10.09 / 10	11.26
Benchmark	10.08	15.08	29.01 / 24	7.39 / 69	10.33 / 52	8.82 / 40	8.93 / 40	
Peer Group Median	9.05	12.92	26.17 / 50	8.66 / 50	10.42 / 50	8.46 / 50	8.69 / 50	
Number of Funds			397	387	381	364	342	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	12.92	-8.64	31.00	4.40	31.08	-11.31	13.84	15.86	-2.14
Benchmark	12.71	-12.03	28.34	4.96	27.06	-12.29	13.34	20.00	-4.78
Peer Group Median	12.28	-8.05	28.73	2.71	26.68	-13.44	13.48	17.62	-4.55

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	2.50	0.00	1.39
Beta	0.93	1.00	0.94
R-Squared	98.07	100.00	95.82
Sharpe Ratio	0.42	0.28	0.35
Up Market Capture	96.59	100.00	93.90
Down Market Capture	88.71	100.00	90.91

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.85	0.00	0.40
Beta	0.95	1.00	0.96
R-Squared	98.68	100.00	96.59
Sharpe Ratio	0.55	0.46	0.47
Up Market Capture	97.72	100.00	95.39
Down Market Capture	92.07	100.00	94.87

NOTES

Vanguard Mid Cap Index Admiral VIMAX

9/30/2024

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	\$175,592.00M	Aur�lie Denis	02/17/2023	0.05%	3

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	3.08%
Industrials	17.01%
Technology	17.91%
Energy	4.46%

Cyclical

Basic Materials	5.08%
Consumer Cyclical	7.96%
Real Estate	7.97%
Financial Services	13.06%

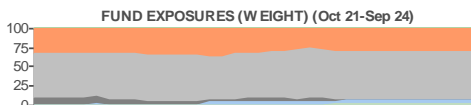
Defensive

Consumer Defensive	4.96%
Healthcare	10.39%
Utilities	8.12%

TOP 10 HOLDINGS

Amphenol Corp Class A	1.01%
Motorola Solutions Inc	0.92%
TransDigm Group Inc	0.91%
Welltower Inc	0.90%
Cintas Corp	0.87%
Arthur J. Gallagher & Co	0.80%
Palantir Technologies Inc Ordinary Shares - Cla	0.79%
Carrier Global Corp Ordinary Shares	0.78%
Constellation Energy Corp	0.77%
Newmont Corp	0.77%
Total:	8.51%

ASSET LOADINGS (Returns-based)

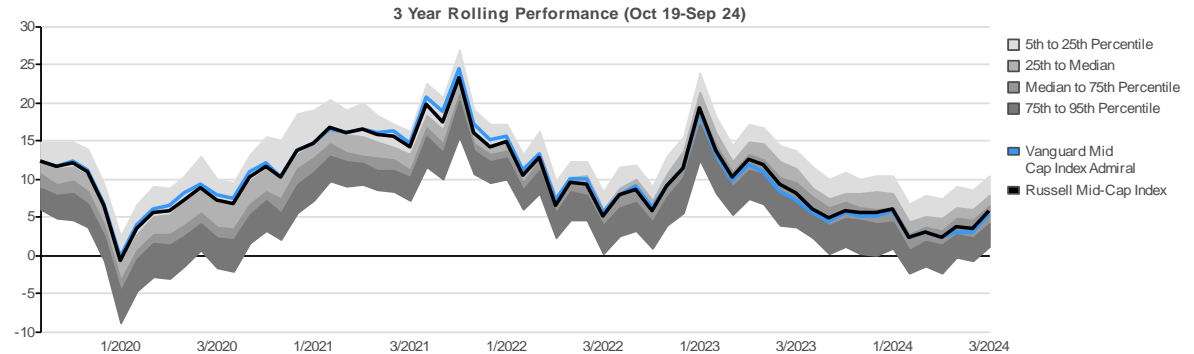


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	2.3	0.3	1.0	0.1
Top Value	4.5	1.6	2.6	0.5
Top Growth	0.8	0.3	4.1	0.5
Mid Value	61.2	65.0	65.4	65.4
Mid Growth	31.2	29.4	31.9	31.9
Sm Value	0.0	1.6	0.0	0.9
Sm Growth	0.0	1.9	0.0	0.7

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	9.36	14.72	28.79 / 30	5.31 / 66	11.22 / 45	10.41 / 26	10.21 / 18	10.15
Benchmark	9.21	14.63	29.33 / 24	5.75 / 59	11.30 / 41	10.48 / 23	10.19 / 19	
Peer Group Median	8.17	13.46	27.16 / 50	6.48 / 50	11.01 / 50	9.45 / 50	9.28 / 50	
Number of Funds			428	407	375	359	302	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	15.98	-18.71	24.51	18.24	31.03	-9.23	19.25	11.22	-1.34
Benchmark	17.23	-17.32	22.58	17.10	30.54	-9.06	18.52	13.80	-2.44
Peer Group Median	15.98	-15.05	23.98	13.00	27.30	-11.14	16.00	15.36	-3.24

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.41	0.00	0.82
Beta	0.98	1.00	0.97
R-Squared	99.51	100.00	94.85
Sharpe Ratio	0.18	0.21	0.24
Up Market Capture	97.19	100.00	97.19
Down Market Capture	98.85	100.00	97.83

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.07	0.00	-0.06
Beta	0.98	1.00	0.97
R-Squared	99.58	100.00	95.13
Sharpe Ratio	0.51	0.51	0.49
Up Market Capture	97.82	100.00	97.42
Down Market Capture	97.85	100.00	98.57

NOTES

Touchstone Mid Cap Growth R6 TFGRX

9/30/2024

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	\$1,315.00M	William A. Muggia	04/07/1999	0.78%	13

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	1.04%
Industrials	21.23%
Technology	29.31%
Energy	2.78%

Cyclical

Basic Materials	3.74%
Consumer Cyclical	9.15%
Real Estate	1.90%
Financial Services	9.44%

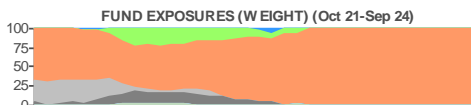
Defensive

Consumer Defensive	2.44%
Healthcare	18.22%
Utilities	0.75%

TOP 10 HOLDINGS

Dreyfus Government Cash Mgmt Instl	3.71%
TransDigm Group Inc	3.71%
Fair Isaac Corp	3.21%
Axon Enterprise Inc	3.07%
Ross Stores Inc	3.05%
Vertiv Holdings Co Class A	2.76%
Ascendis Pharma A/S ADR	2.69%
DexCom Inc	2.63%
Constellation Brands Inc Class A	2.35%
Copart Inc	2.30%
Total:	29.48%

ASSET LOADINGS (Returns-based)

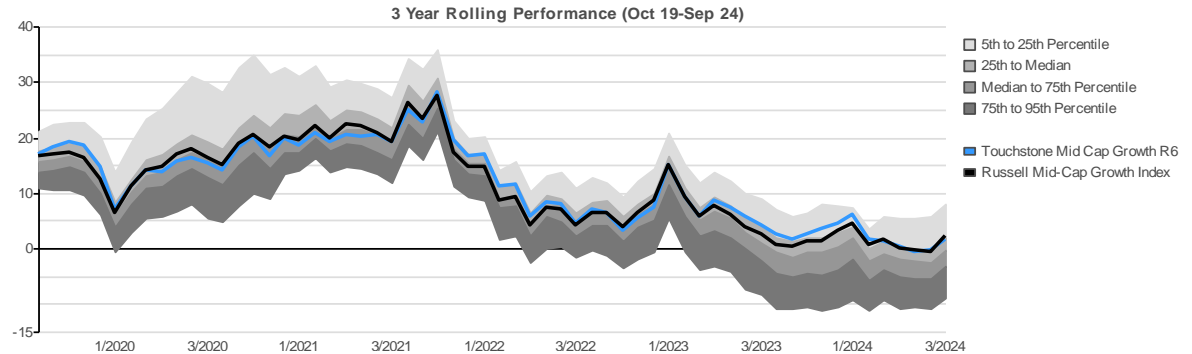


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.5	0.0
Top Value	0.0	0.0	0.0	0.0
Top Growth	0.0	0.0	4.8	0.0
Mid Value	0.0	0.0	6.8	0.0
Mid Growth	100.0	100.0	80.8	100.0
Sm Value	0.0	0.0	6.7	0.0
Sm Growth	0.0	0.0	0.4	0.0

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



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	6.23	8.28	23.14 / 67	1.67 / 29	10.59 / 46	11.48 / 31	11.12 / 30	7.67
Benchmark	6.54	12.91	29.33 / 29	2.32 / 23	11.48 / 24	11.88 / 24	11.30 / 26	
Peer Group Median	6.03	11.93	25.84 / 50	-0.23 / 50	10.37 / 50	10.73 / 50	10.41 / 50	
Number of Funds			532	523	498	476	455	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	24.82	-25.82	16.35	27.41	42.12	-3.80	24.17	4.63	0.92
Benchmark	25.87	-26.72	12.73	35.59	35.47	-4.75	25.27	7.33	-0.20
Peer Group Median	20.55	-28.50	11.83	38.12	33.40	-5.47	24.93	5.08	-0.39

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.73	0.00	-2.45
Beta	0.95	1.00	0.97
R-Squared	95.38	100.00	94.22
Sharpe Ratio	0.01	0.05	-0.06
Up Market Capture	95.18	100.00	92.28
Down Market Capture	98.04	100.00	102.06

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.55	0.00	-0.70
Beta	0.98	1.00	0.98
R-Squared	94.73	100.00	93.73
Sharpe Ratio	0.47	0.50	0.46
Up Market Capture	98.47	100.00	97.52
Down Market Capture	101.34	100.00	101.35

NOTES

DFA US Targeted Value I DFFVX

9/30/2024

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	\$13,703.00M	Jed S. Fogdall	02/28/2012	0.29%	3

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	2.76%
Industrials	15.24%
Technology	8.69%
Energy	9.42%

Cyclical

Basic Materials	6.75%
Consumer Cyclical	14.51%
Real Estate	1.61%
Financial Services	30.05%

Defensive

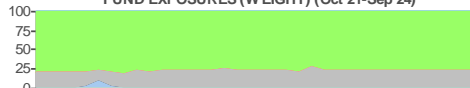
Consumer Defensive	5.39%
Healthcare	5.16%
Utilities	0.42%

TOP 10 HOLDINGS

Future on E-mini S&P 500 Futures	1.24%
Ally Financial Inc	0.68%
Unum Group	0.60%
TD Synnex Corp	0.55%
Mohawk Industries Inc	0.52%
Chesapeake Energy Corp Ordinary Shares - New	0.52%
HF Sinclair Corp	0.52%
Taylor Morrison Home Corp	0.50%
Old Republic International Corp	0.47%
Popular Inc	0.47%
Total:	6.07%

ASSET LOADINGS (Returns-based)

FUND EXPOSURES (W EIGHT) (Oct 21-Sep 24)



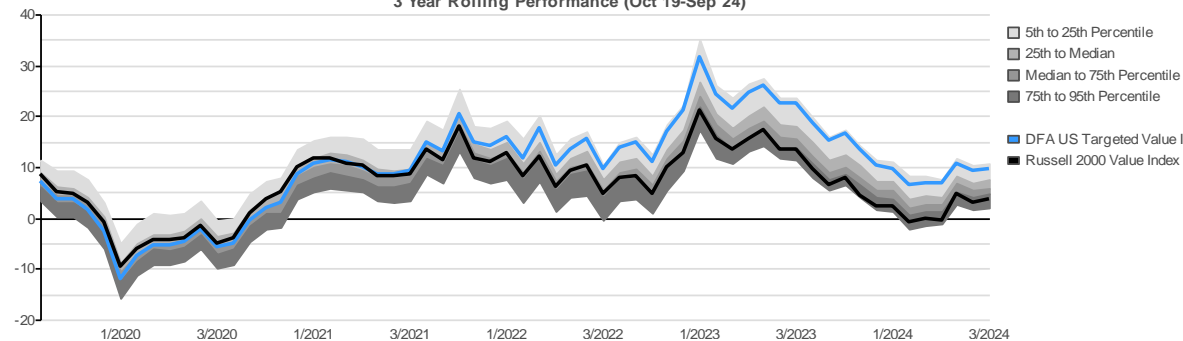
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.0	0.0
Top Value	0.3	0.0	0.6	0.0
Top Growth	0.0	0.0	0.0	0.0
Mid Value	23.3	0.0	22.3	0.0
Mid Growth	0.0	0.0	0.0	0.0
Sm Value	76.4	100.0	77.2	100.0
Sm Growth	0.0	0.0	0.0	0.0

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 (Oct 19-Sep 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	7.77	8.30	23.89 / 46	9.68 / 11	14.03 / 9	9.58 / 10	9.47 / 19	11.13
Benchmark	10.15	9.22	25.88 / 22	3.77 / 88	9.29 / 71	6.60 / 69	8.22 / 51	
Peer Group Median	8.15	8.99	23.28 / 50	5.97 / 50	10.44 / 50	7.40 / 50	8.24 / 50	
Number of Funds			481	459	441	426	396	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	19.31	-4.62	38.80	3.77	21.47	-15.78	9.59	26.86	-5.72
Benchmark	14.65	-14.48	28.27	4.63	22.39	-12.86	7.84	31.74	-7.47
Peer Group Median	15.99	-11.39	30.89	3.45	22.02	-15.25	9.32	25.31	-6.05

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	5.54	0.00	2.06
Beta	0.95	1.00	0.92
R-Squared	96.92	100.00	95.11
Sharpe Ratio	0.37	0.12	0.22
Up Market Capture	105.67	100.00	95.71
Down Market Capture	89.29	100.00	90.38

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.35	0.00	1.41
Beta	1.02	1.00	0.96
R-Squared	97.30	100.00	95.18
Sharpe Ratio	0.55	0.39	0.44
Up Market Capture	109.15	100.00	98.05
Down Market Capture	96.11	100.00	94.63

NOTES

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
11/13/2000	Russell 2000 Index	Small Blend	\$151,736.00M	Gerard C. O'Reilly	04/27/2016	0.05%	3

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	2.85%
Industrials	19.36%
Technology	15.40%
Energy	4.81%

Cyclical

Basic Materials	4.25%
Consumer Cyclical	13.96%
Real Estate	8.06%
Financial Services	13.76%

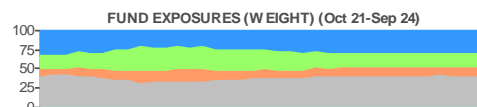
Defensive

Consumer Defensive	3.86%
Healthcare	10.96%
Utilities	2.73%

TOP 10 HOLDINGS

Targa Resources Corp	0.55%
Axon Enterprise Inc	0.44%
Smurfit WestRock PLC	0.41%
Deckers Outdoor Corp	0.41%
First Citizens BancShares Inc Class A	0.37%
Builders FirstSource Inc	0.36%
Booz Allen Hamilton Holding Corp Class A	0.34%
PTC Inc	0.34%
Carlisle Companies Inc	0.34%
Atmos Energy Corp	0.33%
Total:	3.89%

ASSET LOADINGS (Returns-based)

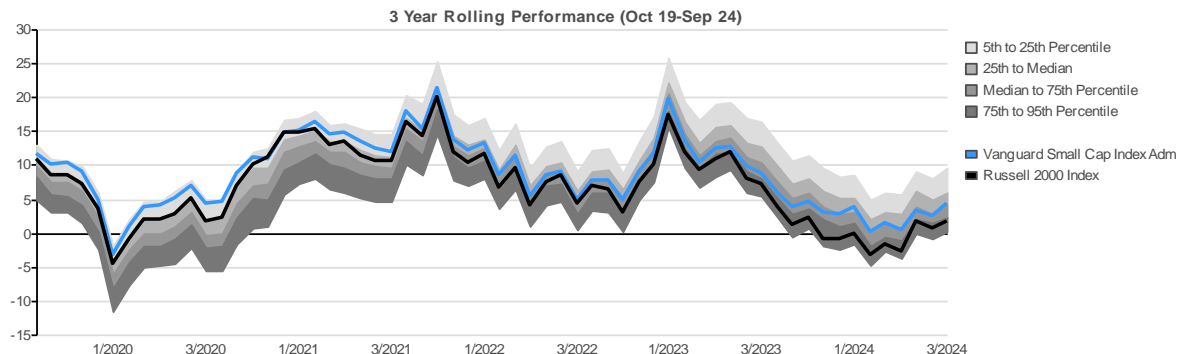


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.0	0.0
Top Value	0.0	0.0	0.0	0.0
Top Growth	0.0	0.2	0.0	0.2
Mid Value	40.6	0.0	37.8	0.3
Mid Growth	10.5	0.0	11.0	0.0
Sm Value	18.9	50.0	23.4	50.2
Sm Growth	30.0	49.8	27.9	49.4

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	9.02	12.37	27.43 / 25	4.36 / 45	10.66 / 36	9.29 / 16	9.64 / 23	9.25
Benchmark	9.27	11.17	26.76 / 32	1.84 / 82	9.39 / 63	7.36 / 67	8.78 / 53	
Peer Group Median	8.78	10.89	25.21 / 50	4.08 / 50	9.99 / 50	7.91 / 50	8.83 / 50	
Number of Funds			596	577	564	544	481	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	18.20	-17.61	17.73	19.11	27.37	-9.31	16.24	18.30	-3.64
Benchmark	16.93	-20.44	14.82	19.96	25.52	-11.01	14.65	21.31	-4.41
Peer Group Median	16.34	-16.68	23.19	12.34	24.46	-12.09	13.13	20.60	-4.39

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	2.21	0.00	1.96
Beta	0.92	1.00	0.92
R-Squared	97.15	100.00	95.22
Sharpe Ratio	0.14	0.04	0.13
Up Market Capture	98.87	100.00	98.31
Down Market Capture	92.36	100.00	91.26

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.51	0.00	0.89
Beta	0.94	1.00	0.94
R-Squared	97.21	100.00	94.70
Sharpe Ratio	0.46	0.40	0.43
Up Market Capture	96.16	100.00	95.68
Down Market Capture	92.65	100.00	93.90

NOTES

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	\$4,861.00M	Ronald J. Zibelli	05/30/2006	0.66%	4

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	0.00%
Industrials	22.67%
Technology	27.04%
Energy	3.60%

Cyclical

Basic Materials	1.81%
Consumer Cyclical	9.92%
Real Estate	1.40%
Financial Services	9.20%

Defensive

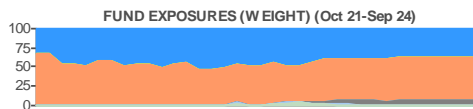
Consumer Defensive	3.75%
Healthcare	20.62%
Utilities	0.00%

TOP 10 HOLDINGS

Clean Harbors Inc	2.64%
Comfort Systems USA Inc	2.46%
Hamilton Lane Inc Class A	2.34%
Evercore Inc Class A	2.16%
Encompass Health Corp	1.88%
Carpenter Technology Corp	1.87%
Wingstop Inc	1.85%
Modine Manufacturing Co	1.75%
CyberArk Software Ltd	1.73%
Onto Innovation Inc	1.71%

Total: 20.38%

ASSET LOADINGS (Returns-based)

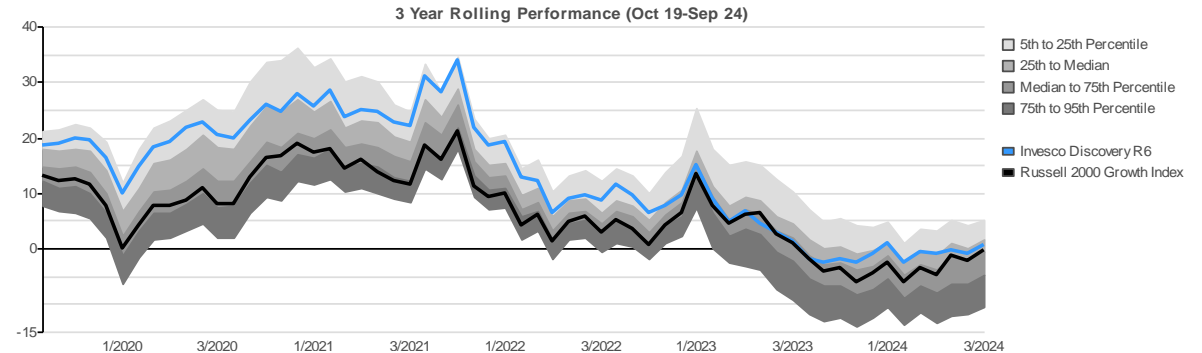


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.4	0.0
Top Value	0.2	0.0	0.4	0.0
Top Growth	5.7	0.0	2.0	0.0
Mid Value	0.0	0.0	0.0	0.0
Mid Growth	57.0	0.0	53.9	0.0
Sm Value	0.0	0.0	0.0	0.0
Sm Growth	37.1	100.0	43.2	100.0

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	7.58	21.45	34.78 / 11	0.74 / 34	13.45 / 9	13.65 / 5	13.12 / 8	13.64
Benchmark	8.41	13.22	27.66 / 37	-0.35 / 48	8.82 / 63	7.60 / 79	8.95 / 67	
Peer Group Median	7.61	12.83	26.13 / 50	-0.71 / 50	9.50 / 50	9.25 / 50	9.54 / 50	
Number of Funds			572	558	541	528	513	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	17.46	-31.00	16.03	50.64	37.30	-3.20	29.65	4.69	2.41
Benchmark	18.66	-26.36	2.83	34.63	28.48	-9.31	22.17	11.32	-1.38
Peer Group Median	16.44	-28.31	9.46	37.83	28.46	-5.13	22.27	10.13	-2.37

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.00	0.00	-0.81
Beta	0.94	1.00	0.92
R-Squared	90.26	100.00	92.41
Sharpe Ratio	-0.01	-0.05	-0.09
Up Market Capture	90.70	100.00	88.21
Down Market Capture	90.12	100.00	93.65

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.93	0.00	1.04
Beta	0.88	1.00	0.92
R-Squared	87.99	100.00	92.14
Sharpe Ratio	0.57	0.38	0.41
Up Market Capture	94.36	100.00	94.57
Down Market Capture	81.31	100.00	91.44

NOTES

American Funds 2015 Trgt Date Retire R6 RFJTX

9/30/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2015	Category: Target-Date 2015	Net Assets: \$5,124.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.30%	Expense Rank: 11
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	6.01%
Industrials	12.58%
Technology	18.68%
Energy	6.66%

Cyclical

Basic Materials	3.81%
Consumer Cyclical	7.09%
Real Estate	2.70%
Financial Services	14.58%

Defensive

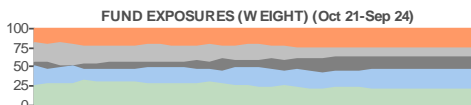
Consumer Defensive	9.02%
Healthcare	14.21%
Utilities	4.64%

TOP 10 HOLDINGS

American Funds Income Fund of Amer R6	12.91%
American Funds Bond Fund of Amer R6	8.92%
American Funds Interim Bd Fd of Amer R6	8.65%
American Funds Inflation Linked Bd R6	8.05%
American Funds American Balanced R6	7.11%
American Funds Mortgage R6	6.04%
American Funds American Mutual R6	6.01%
American Funds Capital Income Bldr R6	6.00%
American Funds Capital World Gr&Inc R6	4.96%
American Funds ST Bd Fd of Amer R6	4.39%

Total: 73.05%

ASSET LOADINGS (Returns-based)

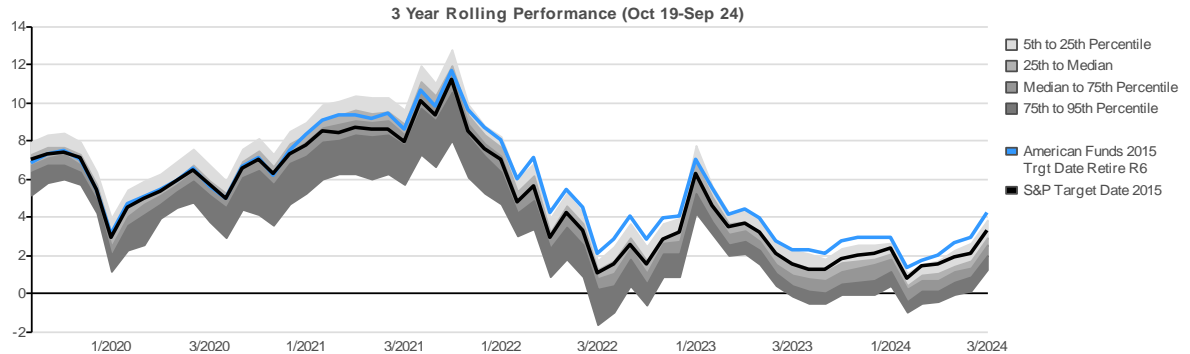


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	21.4	18.8	25.1	20.0
US Bonds	24.6	39.5	21.5	38.2
Intl Bonds	17.9	3.4	12.3	1.5
Intl Equity	10.9	11.6	17.7	13.4
US Equity	25.3	26.7	23.4	26.9

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 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	6.30	10.49	19.37 / 5	4.20 / 1	6.55 / 6	6.05 / 4	5.94 / 3	8.01
Benchmark	5.26	9.39	17.79 / 43	3.32 / 12	5.75 / 33	5.53 / 26	5.51 / 37	
Peer Group Median	5.22	9.10	17.63 / 50	2.56 / 50	5.47 / 50	5.31 / 50	5.38 / 50	
Number of Funds			115	107	100	87	74	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	9.57	-10.25	10.27	9.96	14.94	-2.72	11.19	7.55	-0.62
Benchmark	11.38	-12.16	8.01	10.28	15.40	-3.67	11.39	6.56	-0.16
Peer Group Median	10.87	-13.63	7.85	11.17	15.26	-3.90	11.50	6.46	-1.13

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.86	0.00	-0.73
Beta	1.01	1.00	1.07
R-Squared	97.28	100.00	98.62
Sharpe Ratio	0.12	0.03	-0.04
Up Market Capture	106.71	100.00	102.41
Down Market Capture	100.83	100.00	109.77

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.78	0.00	-0.36
Beta	0.99	1.00	1.05
R-Squared	97.59	100.00	98.06
Sharpe Ratio	0.49	0.41	0.37
Up Market Capture	105.43	100.00	103.93
Down Market Capture	100.37	100.00	107.40

NOTES

American Funds 2020 Trgt Date Retire R6 RRCTX

9/30/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2020	Category: Target-Date 2020	Net Assets: \$16,221.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.31%	Expense Rank: 10
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	6.19%
Industrials	12.93%
Technology	19.51%
Energy	6.27%

Cyclical

Basic Materials	3.76%
Consumer Cyclical	7.37%
Real Estate	2.45%
Financial Services	14.11%

Defensive

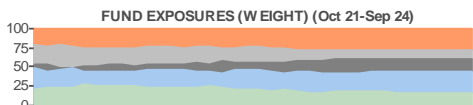
Consumer Defensive	8.75%
Healthcare	14.36%
Utilities	4.30%

TOP 10 HOLDINGS

American Funds Income Fund of Amer R6	11.59%
American Funds Bond Fund of Amer R6	8.01%
American Funds American Balanced R6	8.00%
American Funds Inflation Linked Bd R6	7.98%
American Funds Intern Bd Fd of Amer R6	6.02%
American Funds Mortgage R6	6.01%
American Funds American Mutual R6	6.00%
American Funds Capital Income Bldr R6	5.90%
American Funds Capital World Gr&Inc R6	5.10%
American Funds US Government Sec R6	5.01%

Total: 69.62%

ASSET LOADINGS (Returns-based)

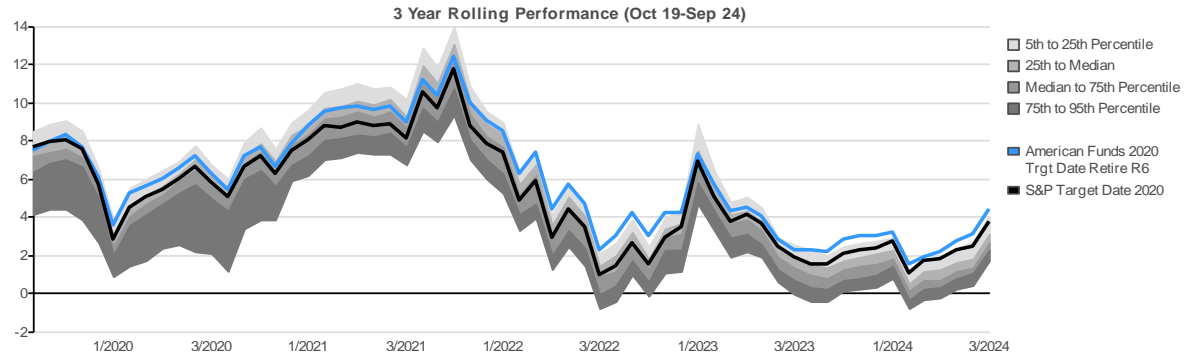


	Fund	Bmk	Fund	Bmk
Cash	17.1	15.2	20.7	16.1
US Bonds	26.7	38.3	23.8	37.1
Intl Bonds	16.9	2.7	11.9	1.2
Intl Equity	11.4	14.9	17.9	16.8
US Equity	27.9	28.9	25.8	28.9

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 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	6.40	11.05	20.50 / 5	4.42 / 1	6.98 / 7	6.47 / 5	6.39 / 3	8.64
Benchmark	5.43	10.19	19.05 / 51	3.73 / 8	6.15 / 38	5.87 / 35	5.93 / 39	
Peer Group Median	5.45	10.02	19.06 / 50	2.67 / 50	5.98 / 50	5.62 / 50	5.69 / 50	
Number of Funds			148	140	133	120	101	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	10.46	-11.01	10.64	10.99	15.59	-2.69	12.87	7.05	0.19
Benchmark	12.32	-12.81	8.76	10.24	16.52	-4.16	12.80	7.22	-0.19
Peer Group Median	11.62	-14.45	8.63	10.96	16.16	-4.50	12.75	6.39	-1.17

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.67	0.00	-1.01
Beta	0.98	1.00	1.03
R-Squared	97.95	100.00	98.94
Sharpe Ratio	0.14	0.07	-0.02
Up Market Capture	103.38	100.00	101.30
Down Market Capture	98.97	100.00	105.81

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.91	0.00	-0.38
Beta	0.96	1.00	1.04
R-Squared	98.04	100.00	98.29
Sharpe Ratio	0.51	0.42	0.38
Up Market Capture	102.52	100.00	103.66
Down Market Capture	96.75	100.00	105.26

NOTES

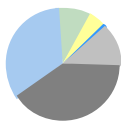
American Funds 2025 Trgt Date Retire R6 RFDTX

9/30/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2025	Category: Target-Date 2025	Net Assets: \$34,473.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.32%	Expense Rank: 12
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	9.70%
US Stocks	33.15%
US Bonds	39.46%
Non-US Stocks	12.20%
Preferred Stocks	0.06%
Convertible Bonds	0.04%
Other	0.46%
Non-US Bonds	4.94%

Sector Breakdown

Sensitive

Communication Services	6.53%
Industrials	13.51%
Technology	20.57%
Energy	5.66%

Cyclical

Basic Materials	3.78%
Consumer Cyclical	8.02%
Real Estate	2.08%
Financial Services	13.41%

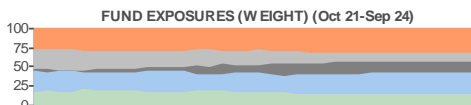
Defensive

Consumer Defensive	8.19%
Healthcare	14.51%
Utilities	3.75%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.10%
American Funds Bond Fund of Amer R6	7.81%
American Funds Inflation Linked Bd R6	7.73%
American Funds Income Fund of Amer R6	7.60%
American Funds American Mutual R6	6.14%
American Funds Capital World Gr&Inc R6	6.11%
American Funds Interm Bd Fd of Amer R6	5.82%
American Funds Mortgage R6	5.79%
American Funds Washington Mutual R6	5.04%
American Funds Capital Income Bldr R6	4.99%
Total:	65.15%

ASSET LOADINGS (Returns-based)

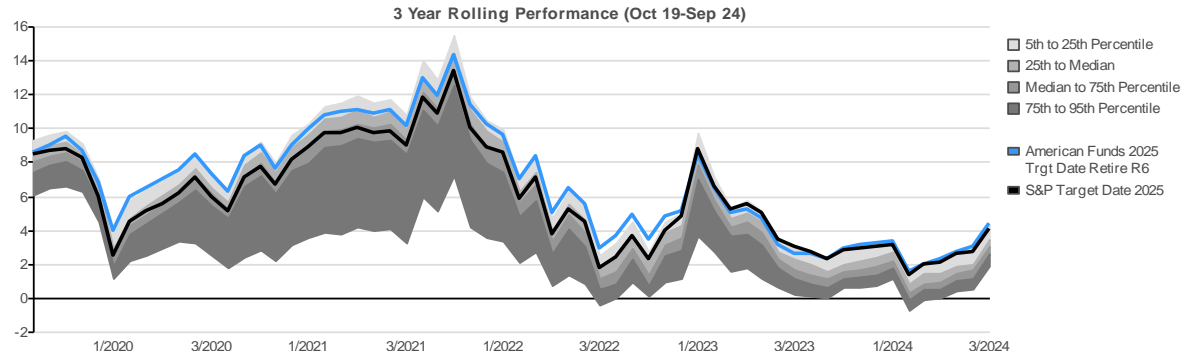


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	13.8	14.9	16.0	16.0
US Bonds	27.5	32.8	25.2	31.2
Intl Bonds	14.4	3.7	10.1	1.5
Intl Equity	12.4	16.8	18.2	19.0
US Equity	31.9	31.8	30.4	32.3

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	6.25	11.40	21.39 / 17	4.39 / 4	7.81 / 3	7.15 / 2	7.07 / 2	9.60
Benchmark	5.59	10.65	19.81 / 60	4.09 / 7	7.01 / 28	6.55 / 26	6.55 / 27	
Peer Group Median	5.60	10.64	20.18 / 50	3.02 / 50	6.52 / 50	6.05 / 50	6.08 / 50	
Number of Funds			208	200	182	168	152	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	11.94	-12.74	11.44	13.67	17.85	-3.47	15.32	7.36	0.13
Benchmark	12.99	-13.13	10.67	11.22	18.38	-5.02	14.55	7.82	-0.25
Peer Group Median	12.56	-15.49	9.75	12.49	18.32	-5.39	14.98	6.97	-1.27

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.29	0.00	-1.02
Beta	1.00	1.00	1.05
R-Squared	98.76	100.00	98.95
Sharpe Ratio	0.13	0.11	0.02
Up Market Capture	103.47	100.00	101.11
Down Market Capture	101.88	100.00	108.23

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.91	0.00	-0.68
Beta	0.96	1.00	1.05
R-Squared	98.45	100.00	98.57
Sharpe Ratio	0.54	0.46	0.40
Up Market Capture	102.37	100.00	102.43
Down Market Capture	97.41	100.00	106.12

NOTES

American Funds 2030 Trgt Date Retire R6 RFETX

9/30/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2030	Category: Target-Date 2030	Net Assets: \$50,583.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.33%	Expense Rank: 11
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	7.19%
Industrials	14.25%
Technology	21.89%
Energy	4.79%

Cyclical

Basic Materials	3.74%
Consumer Cyclical	9.31%
Real Estate	1.64%
Financial Services	12.47%

Defensive

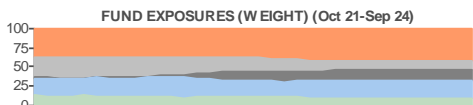
Consumer Defensive	7.17%
Healthcare	14.57%
Utilities	2.98%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.06%
American Funds Capital World Gr&Inc R6	7.04%
American Funds American Mutual R6	6.98%
American Funds Bond Fund of Amer R6	6.21%
American Funds AMCAP R6	6.15%
American Funds Inflation Linked Bd R6	5.82%
American Funds Washington Mutual R6	5.10%
American Funds Mortgage R6	4.91%
American Funds US Government Sec R6	4.91%
American Funds Global Balanced R6	4.89%

Total: 60.08%

ASSET LOADINGS (Returns-based)

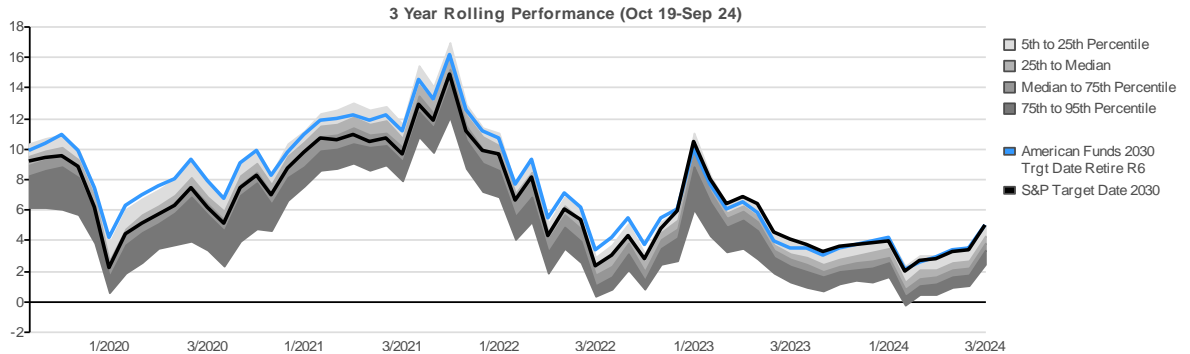


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	9.1	10.7	10.7	11.9
US Bonds	24.2	25.2	23.3	24.6
Intl Bonds	12.3	5.2	8.0	2.1
Intl Equity	12.7	19.9	18.7	22.7
US Equity	41.8	39.0	39.3	38.6

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 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	6.16	12.58	23.58 / 8	5.03 / 5	8.87 / 2	8.06 / 1	8.01 / 1	10.45
Benchmark	5.97	12.07	22.17 / 62	4.95 / 6	8.10 / 24	7.37 / 22	7.28 / 30	
Peer Group Median	5.79	12.00	22.63 / 50	3.76 / 50	7.58 / 50	6.93 / 50	6.92 / 50	
Number of Funds			211	202	182	164	145	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	14.52	-14.50	13.16	15.16	20.06	-4.16	18.40	7.71	0.47
Benchmark	14.80	-13.96	12.61	11.91	20.38	-5.99	16.19	8.35	-0.30
Peer Group Median	14.45	-16.35	11.53	13.07	20.35	-6.47	17.00	7.34	-1.37

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.08	0.00	-1.14
Beta	1.00	1.00	1.04
R-Squared	99.22	100.00	99.14
Sharpe Ratio	0.18	0.17	0.08
Up Market Capture	101.96	100.00	101.29
Down Market Capture	101.70	100.00	107.77

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.90	0.00	-0.62
Beta	0.96	1.00	1.03
R-Squared	98.92	100.00	98.94
Sharpe Ratio	0.57	0.50	0.45
Up Market Capture	101.86	100.00	101.59
Down Market Capture	97.59	100.00	105.66

NOTES

American Funds 2035 Trgt Date Retire R6 RFFTX

9/30/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2035	Category: Target-Date 2035	Net Assets: \$49,332.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.35%	Expense Rank: 13
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	7.35%
Industrials	14.48%
Technology	22.32%
Energy	4.57%

Cyclical

Basic Materials	3.73%
Consumer Cyclical	9.67%
Real Estate	1.55%
Financial Services	12.21%

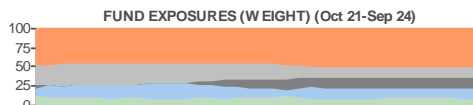
Defensive

Consumer Defensive	6.91%
Healthcare	14.45%
Utilities	2.76%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.05%
American Funds American Mutual R6	6.98%
American Funds Capital World Gr&Inc R6	6.94%
American Funds AMCAP R6	6.21%
American Funds Growth Fund of Amer R6	6.21%
American Funds Fundamental Invs R6	6.13%
American Funds Washington Mutual R6	5.14%
American Funds US Government Sec R6	5.00%
American Funds Global Balanced R6	4.93%
American Funds Inflation Linked Bd R6	4.80%
Total:	60.38%

ASSET LOADINGS (Returns-based)

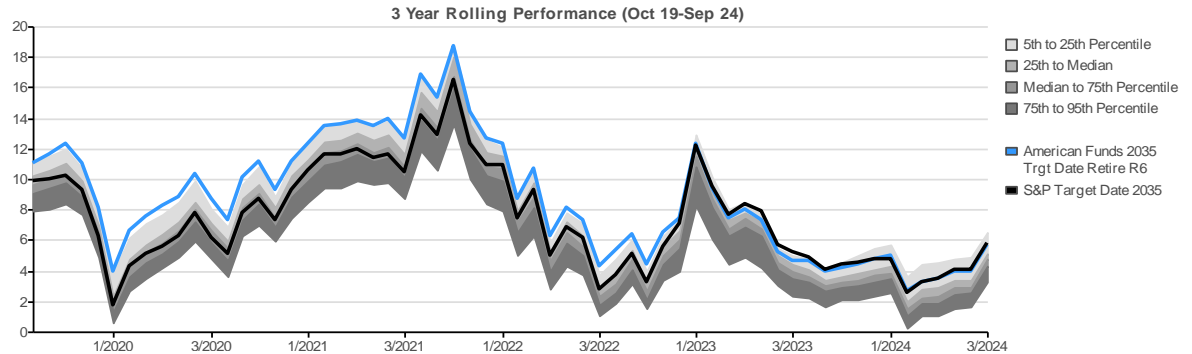


	Fund	Bmk	Fund	Bmk
Cash	8.1	7.0	8.4	7.7
US Bonds	13.3	17.5	14.6	17.5
Intl Bonds	12.7	5.0	7.7	2.0
Intl Equity	14.7	24.8	20.5	27.6
US Equity	51.2	45.7	48.7	45.2

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 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	6.22	14.16	26.15 / 9	5.75 / 9	10.39 / 1	9.26 / 1	9.06 / 1	11.18
Benchmark	6.25	13.57	24.56 / 64	5.81 / 9	9.25 / 24	8.22 / 26	8.03 / 28	
Peer Group Median	6.00	13.56	25.04 / 50	4.73 / 50	8.83 / 50	7.81 / 50	7.71 / 50	
Number of Funds			207	194	176	163	147	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	16.90	-16.24	15.54	17.55	23.29	-5.14	21.04	8.00	0.59
Benchmark	16.63	-14.99	14.93	12.79	22.18	-6.88	17.78	8.85	-0.35
Peer Group Median	16.36	-17.13	13.86	14.05	22.26	-7.28	18.70	7.83	-1.50

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.04	0.00	-1.07
Beta	0.99	1.00	1.03
R-Squared	99.16	100.00	99.18
Sharpe Ratio	0.23	0.23	0.15
Up Market Capture	100.80	100.00	100.20
Down Market Capture	101.20	100.00	105.41

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.14	0.00	-0.44
Beta	0.98	1.00	1.02
R-Squared	99.08	100.00	99.11
Sharpe Ratio	0.61	0.54	0.50
Up Market Capture	103.77	100.00	101.12
Down Market Capture	98.65	100.00	104.29

NOTES

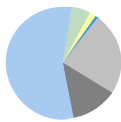
American Funds 2040 Trgt Date Retire R6 RFGTX

9/30/2024

Fund Incep Date: 07/27/2009	Benchmark: S&P Target Date 2040	Category: Target-Date 2040	Net Assets: \$45,224.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.37%	Expense Rank: 12
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	5.73%
US Stocks	56.51%
US Bonds	11.91%
Non-US Stocks	23.12%
Preferred Stocks	0.13%
Convertible Bonds	0.02%
Other	0.41%
Non-US Bonds	2.16%

Sector Breakdown

Sensitive

Communication Services	7.54%
Industrials	14.40%
Technology	23.15%
Energy	4.22%

Cyclical

Basic Materials	3.73%
Consumer Cyclical	10.18%
Real Estate	1.38%
Financial Services	12.09%

Defensive

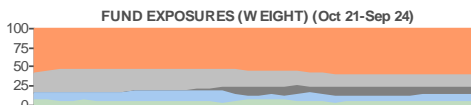
Consumer Defensive	6.43%
Healthcare	14.55%
Utilities	2.32%

TOP 10 HOLDINGS

American Funds American Balanced R6	8.03%
American Funds Fundamental Invs R6	7.23%
American Funds Growth Fund of Amer R6	7.19%
American Funds AMCAP R6	7.10%
American Funds Capital World Gr&Inc R6	7.03%
American Funds American Mutual R6	6.93%
American Funds New Perspective R6	6.87%
American Funds Washington Mutual R6	6.07%
American Funds SMALLCAP World R6	5.90%
American Funds US Government Sec R6	5.00%

Total: 67.34%

ASSET LOADINGS (Returns-based)

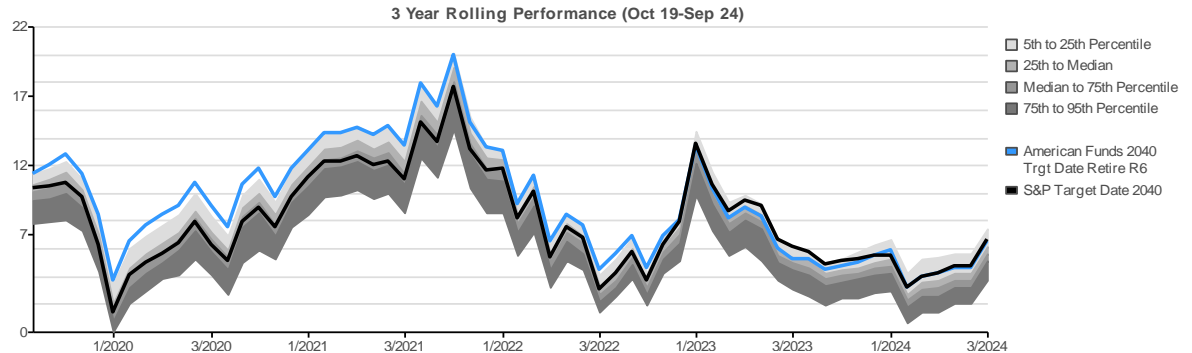


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	3.9	4.9	4.6	5.5
US Bonds	9.3	9.5	10.4	10.3
Intl Bonds	9.9	5.9	6.0	2.6
Intl Equity	16.4	28.3	22.5	31.4
US Equity	60.6	51.5	56.5	50.2

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 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	6.27	15.82	28.87 / 10	6.55 / 11	11.41 / 3	10.02 / 1	9.67 / 1	11.07
Benchmark	6.49	14.91	26.62 / 65	6.63 / 9	10.17 / 34	8.91 / 27	8.61 / 31	
Peer Group Median	6.14	14.98	27.15 / 50	5.62 / 50	9.85 / 50	8.52 / 50	8.27 / 50	
Number of Funds			205	197	177	164	145	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	19.33	-17.55	16.83	18.77	24.40	-5.52	21.97	8.17	0.58
Benchmark	18.16	-15.56	16.55	13.37	23.37	-7.41	18.87	9.23	-0.40
Peer Group Median	18.10	-17.85	15.77	14.74	23.62	-7.98	19.78	7.98	-1.57

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.07	0.00	-0.99
Beta	1.01	1.00	1.02
R-Squared	98.92	100.00	99.11
Sharpe Ratio	0.27	0.28	0.21
Up Market Capture	102.12	100.00	100.04
Down Market Capture	102.66	100.00	104.80

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.18	0.00	-0.39
Beta	0.99	1.00	1.03
R-Squared	98.93	100.00	99.09
Sharpe Ratio	0.64	0.56	0.53
Up Market Capture	104.37	100.00	101.43
Down Market Capture	99.47	100.00	104.49

NOTES

American Funds 2045 Trgt Date Retire R6 RFHTX

9/30/2024

Fund Incep Date:	Benchmark:	Category:	Net Assets:	Manager Name:	Manager Start Date:	Expense Ratio:	Expense Rank:
07/13/2009	S&P Target Date 2045	Target-Date 2045	\$38,081.00M	Wesley K. Phoa	01/01/2012	0.37%	14

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	7.44%
Industrials	14.48%
Technology	23.14%
Energy	4.18%

Cyclical

Basic Materials	3.86%
Consumer Cyclical	10.30%
Real Estate	1.35%
Financial Services	12.08%

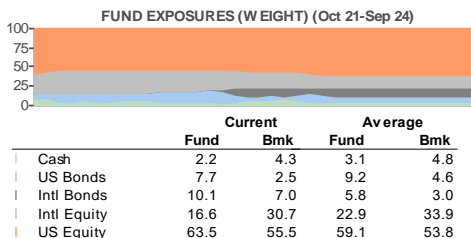
Defensive

Consumer Defensive	6.36%
Healthcare	14.55%
Utilities	2.26%

TOP 10 HOLDINGS

American Funds Fundamental Invs R6	7.99%
American Funds American Balanced R6	7.90%
American Funds Capital World Gr&Inc R6	7.24%
American Funds Growth Fund of Amer R6	7.21%
American Funds New Perspective R6	7.17%
American Funds Washington Mutual R6	7.09%
American Funds AMCAP R6	7.07%
American Funds SMALLCAP World R6	7.03%
American Funds American Mutual R6	6.99%
American Funds New World R6	5.25%
Total:	70.95%

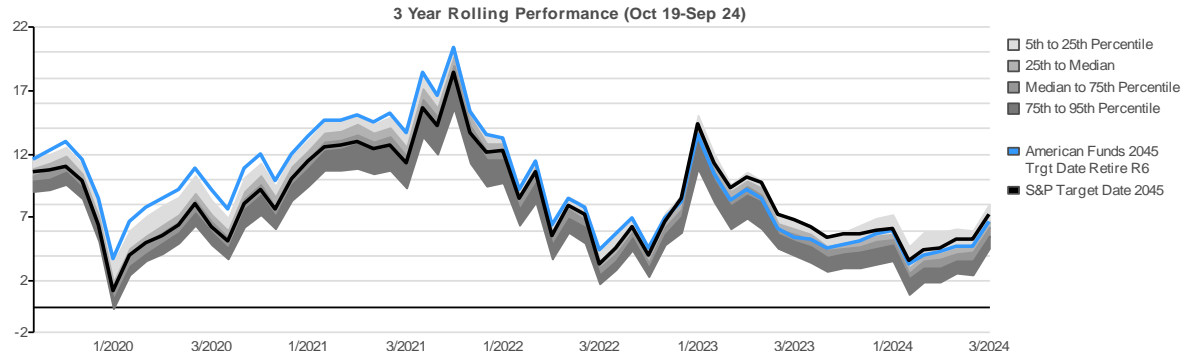
ASSET LOADINGS (Returns-based)



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	6.38	16.31	29.73 / 14	6.69 / 22	11.66 / 4	10.22 / 1	9.86 / 1	11.75
Benchmark	6.69	15.76	27.95 / 66	7.17 / 11	10.75 / 36	9.32 / 31	8.97 / 32	
Peer Group Median	6.29	15.97	28.62 / 50	6.21 / 50	10.50 / 50	8.99 / 50	8.64 / 50	
Number of Funds			202	194	176	163	147	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	20.15	-18.18	17.18	19.21	24.68	-5.58	22.44	8.27	0.64
Benchmark	19.14	-15.84	17.51	13.66	24.02	-7.74	19.56	9.54	-0.46
Peer Group Median	19.26	-18.19	16.73	15.35	24.57	-8.28	20.58	8.20	-1.60

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.39	0.00	-0.97
Beta	0.99	1.00	1.02
R-Squared	98.71	100.00	99.07
Sharpe Ratio	0.27	0.30	0.24
Up Market Capture	99.41	100.00	99.94
Down Market Capture	101.46	100.00	105.17

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.03	0.00	-0.33
Beta	0.97	1.00	1.04
R-Squared	98.74	100.00	99.07
Sharpe Ratio	0.64	0.58	0.55
Up Market Capture	101.62	100.00	102.35
Down Market Capture	97.83	100.00	104.09

NOTES

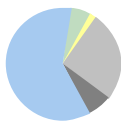
American Funds 2050 Trgt Date Retire R6 RFITX

9/30/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2050	Category: Target-Date 2050	Net Assets: \$34,210.00M	Manager Name: Wesley K. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.38%	Expense Rank: 14
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Cash	5.40%
US Stocks	59.92%
US Bonds	7.27%
Non-US Stocks	25.37%
Preferred Stocks	0.15%
Convertible Bonds	0.01%
Other	0.37%
Non-US Bonds	1.52%

Sector Breakdown

Sensitive

Communication Services	7.52%
Industrials	14.68%
Technology	23.41%
Energy	3.97%

Cyclical

Basic Materials	3.90%
Consumer Cyclical	10.50%
Real Estate	1.25%
Financial Services	11.94%

Defensive

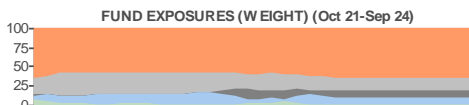
Consumer Defensive	6.13%
Healthcare	14.61%
Utilities	2.09%

TOP 10 HOLDINGS

American Funds New Perspective R6	8.93%
American Funds Fundamental Invs R6	8.10%
American Funds SMALLCAP World R6	8.05%
American Funds Washington Mutual R6	8.00%
American Funds Capital World Gr&Inc R6	7.29%
American Funds Growth Fund of Amer R6	7.12%
American Funds AMCAP R6	7.08%
American Funds American Balanced R6	6.91%
American Funds American Mutual R6	6.90%
American Funds New World R6	5.46%

Total: 73.82%

ASSET LOADINGS (Returns-based)

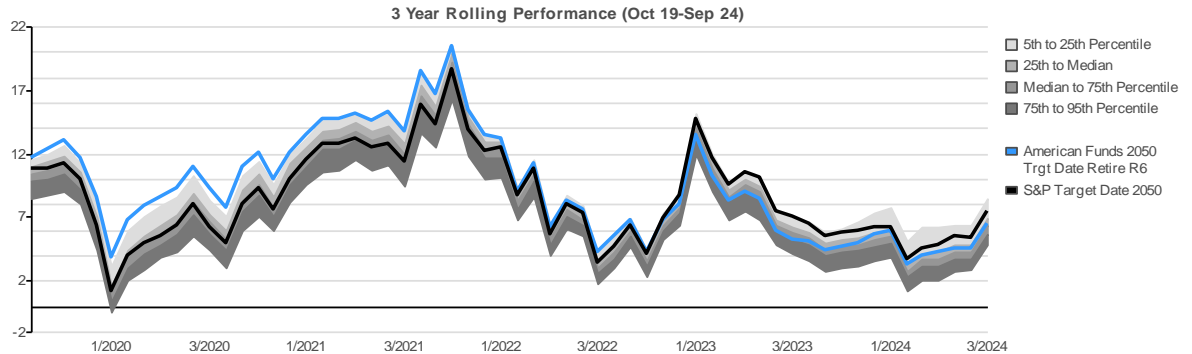


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.9	3.6	1.4	4.3
US Bonds	8.7	0.4	10.0	2.3
Intl Bonds	9.1	6.9	5.6	2.9
Intl Equity	16.0	31.5	21.7	35.0
US Equity	65.3	57.6	61.3	55.4

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	6.28	16.43	30.07 / 19	6.56 / 40	11.71 / 3	10.28 / 2	9.91 / 1	11.79
Benchmark	6.74	16.25	28.68 / 61	7.45 / 12	11.06 / 31	9.54 / 29	9.18 / 25	
Peer Group Median	6.27	16.32	29.10 / 50	6.34 / 50	10.73 / 50	9.15 / 50	8.78 / 50	
Number of Funds			203	195	177	164	145	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	20.83	-18.89	17.27	19.42	25.04	-5.61	22.61	8.33	0.65
Benchmark	19.58	-15.97	17.99	13.86	24.35	-7.94	20.18	9.74	-0.47
Peer Group Median	19.86	-18.32	17.01	15.57	24.67	-8.60	20.75	8.23	-1.50

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.76	0.00	-1.04
Beta	0.98	1.00	1.01
R-Squared	98.49	100.00	99.04
Sharpe Ratio	0.26	0.32	0.25
Up Market Capture	97.96	100.00	99.31
Down Market Capture	101.61	100.00	104.66

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.84	0.00	-0.38
Beta	0.97	1.00	1.02
R-Squared	98.56	100.00	99.04
Sharpe Ratio	0.63	0.59	0.56
Up Market Capture	100.64	100.00	101.59
Down Market Capture	97.83	100.00	103.59

NOTES

American Funds 2055 Trgt Date Retire R6 RFKTX

9/30/2024

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	\$24,014.00M	Wesley K. Phoa	01/01/2012	0.38%	15

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	7.65%
Industrials	14.77%
Technology	23.85%
Energy	3.73%

Cyclical

Basic Materials	3.99%
Consumer Cyclical	10.81%
Real Estate	1.12%
Financial Services	11.77%

Defensive

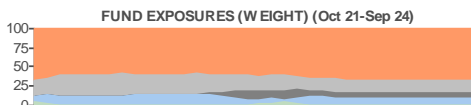
Consumer Defensive	5.87%
Healthcare	14.58%
Utilities	1.86%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	9.05%
American Funds New Perspective R6	9.02%
American Funds Fundamental Invs R6	9.00%
American Funds Capital World Gr&Inc R6	8.25%
American Funds Washington Mutual R6	7.99%
American Funds Growth Fund of Amer R6	7.08%
American Funds AMCAP R6	7.07%
American Funds New World R6	6.99%
American Funds Invmt Co of Amer R6	6.12%
American Funds American Balanced R6	6.01%

Total: 76.58%

ASSET LOADINGS (Returns-based)

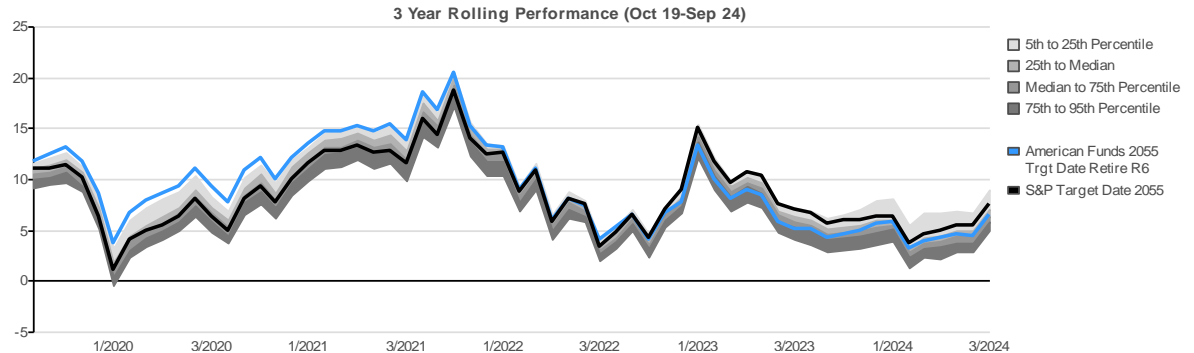


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	3.5	0.4	4.3
US Bonds	9.2	0.0	10.2	1.8
Intl Bonds	7.7	7.0	5.0	2.8
Intl Equity	16.0	31.8	21.4	35.5
US Equity	67.1	57.7	63.0	55.6

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 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	6.16	16.58	30.36 / 16	6.49 / 44	11.67 / 7	10.25 / 4	9.89 / 1	10.82
Benchmark	6.82	16.35	28.82 / 65	7.50 / 13	11.14 / 33	9.60 / 28	9.26 / 25	
Peer Group Median	6.28	16.40	29.24 / 50	6.40 / 50	10.82 / 50	9.23 / 50	8.85 / 50	
Number of Funds			202	194	176	163	141	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	21.40	-19.50	17.28	19.39	25.09	-5.65	22.63	8.30	0.63
Benchmark	19.62	-15.97	18.19	13.86	24.48	-7.97	20.48	9.94	-0.54
Peer Group Median	19.98	-18.38	17.19	15.69	24.80	-8.60	21.09	8.26	-1.61

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.90	0.00	-1.04
Beta	0.99	1.00	1.01
R-Squared	98.29	100.00	99.01
Sharpe Ratio	0.26	0.32	0.25
Up Market Capture	98.47	100.00	99.69
Down Market Capture	102.67	100.00	104.40

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.74	0.00	-0.36
Beta	0.97	1.00	1.02
R-Squared	98.35	100.00	99.04
Sharpe Ratio	0.63	0.59	0.56
Up Market Capture	100.43	100.00	101.21
Down Market Capture	98.12	100.00	103.33

NOTES

American Funds 2060 Trgt Date Retire R6 RFUTX

9/30/2024

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	\$14,428.00M	Wesley K. Phoa	03/27/2015	0.39%	17

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	7.74%
Industrials	14.80%
Technology	23.89%
Energy	3.67%

Cyclical

Basic Materials	4.01%
Consumer Cyclical	10.98%
Real Estate	1.11%
Financial Services	11.73%

Defensive

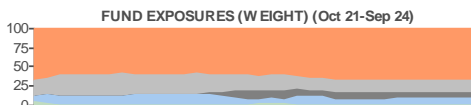
Consumer Defensive	5.77%
Healthcare	14.51%
Utilities	1.78%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	9.96%
American Funds New Perspective R6	9.92%
American Funds Fundamental Invs R6	9.00%
American Funds Capital World Gr&Inc R6	8.25%
American Funds Washington Mutual R6	8.00%
American Funds Growth Fund of Amer R6	7.05%
American Funds AMCAP R6	7.04%
American Funds New World R6	7.01%
American Funds Invmt Co of Amer R6	7.01%
American Funds American Balanced R6	6.00%

Total: 79.23%

ASSET LOADINGS (Returns-based)

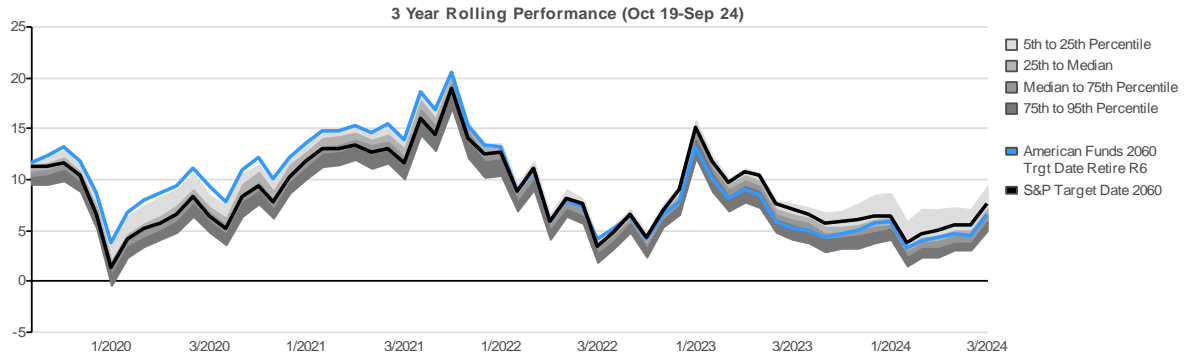


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	3.1	0.3	4.1
US Bonds	8.8	0.0	10.1	1.7
Intl Bonds	8.0	7.3	5.1	3.0
Intl Equity	15.8	31.6	21.4	35.5
US Equity	67.5	58.0	63.0	55.7

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



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	6.20	16.60	30.49 / 15	6.45 / 47	11.65 / 11	10.24 / 3		9.91
Benchmark	6.87	16.42	28.90 / 64	7.53 / 13	11.18 / 33	9.67 / 28	9.32 / 41	
Peer Group Median	6.27	16.39	29.25 / 50	6.38 / 50	10.85 / 50	9.26 / 50	9.15 / 50	
Number of Funds			201	193	168	151	43	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	21.61	-19.66	17.19	19.44	25.01	-5.64	22.49	8.41	
Benchmark	19.74	-16.01	18.05	13.99	24.73	-7.95	20.75	10.08	-0.66
Peer Group Median	19.99	-18.43	17.32	15.74	25.07	-8.66	21.24	7.90	-0.90

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.96	0.00	-1.07
Beta	0.99	1.00	1.01
R-Squared	98.24	100.00	99.01
Sharpe Ratio	0.26	0.32	0.25
Up Market Capture	98.21	100.00	99.90
Down Market Capture	102.68	100.00	104.31

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.70	0.00	-0.41
Beta	0.96	1.00	1.02
R-Squared	98.33	100.00	99.03
Sharpe Ratio	0.63	0.59	0.56
Up Market Capture	100.22	100.00	101.51
Down Market Capture	98.12	100.00	103.36

NOTES

American Funds 2065 Trgt Date Retire R6 RFVTX

9/30/2024

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+	\$3,631.00M	Michelle J. Black	01/01/2020	0.39%	20

PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	7.73%
Industrials	14.81%
Technology	23.87%
Energy	3.67%

Cyclical

Basic Materials	4.02%
Consumer Cyclical	10.98%
Real Estate	1.11%
Financial Services	11.74%

Defensive

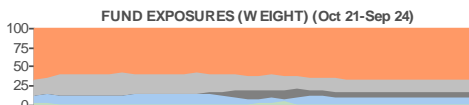
Consumer Defensive	5.78%
Healthcare	14.50%
Utilities	1.79%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	10.02%
American Funds New Perspective R6	10.00%
American Funds Fundamental Invs R6	9.00%
American Funds Capital World Gr&Inc R6	8.25%
American Funds Washington Mutual R6	8.00%
American Funds Invmt Co of Amer R6	7.00%
American Funds AMCAP R6	7.00%
American Funds Growth Fund of Amer R6	7.00%
American Funds New World R6	7.00%
American Funds American Balanced R6	6.00%

Total: 79.27%

ASSET LOADINGS (Returns-based)

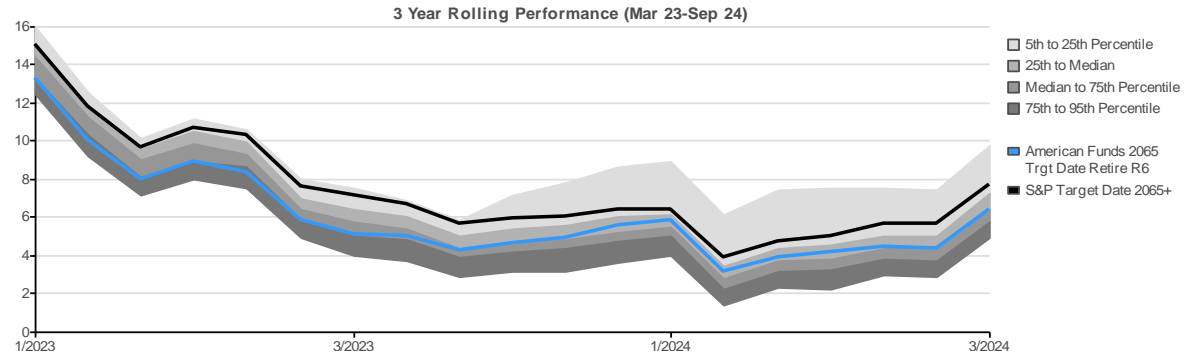


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	3.1	0.4	4.1
US Bonds	9.3	0.0	10.1	1.9
Intl Bonds	7.7	6.9	5.1	2.8
Intl Equity	15.8	30.9	21.3	34.8
US Equity	67.3	59.1	63.1	56.4

INVESTMENT OVERVIEW

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PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	6.15	16.60	30.43 / 18	6.46 / 47				16.15
Benchmark	6.85	16.69	29.29 / 48	7.69 / 14	11.29 / 32	9.74 / 16		
Peer Group Median	6.20	16.44	29.22 / 50	6.40 / 50	11.04 / 50	9.43 / 50		
Number of Funds			197	151	33	10		

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	21.55	-19.64	17.32						
Benchmark	19.84	-15.95	18.17	13.99	24.73	-7.95	20.75		
Peer Group Median	20.21	-18.60	17.17	16.38	26.28	-9.36			

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.10	0.00	-1.19
Beta	0.99	1.00	1.03
R-Squared	98.33	100.00	99.06
Sharpe Ratio	0.26	0.33	0.25
Up Market Capture	97.69	100.00	100.01
Down Market Capture	102.73	100.00	104.95

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	NA	0.00	-0.25
Beta	NA	1.00	1.02
R-Squared	NA	100.00	98.71
Sharpe Ratio	NA	0.59	0.58
Up Market Capture	NA	100.00	102.40
Down Market Capture	NA	100.00	103.30

NOTES

Vanguard Total Bond Market Index Adm VBTLX

9/30/2024

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	\$343,379.00M	Joshua C. Barrickman	02/22/2013	0.05%	4

PORTFOLIO COMPOSITION (Holdings-based)

Assets



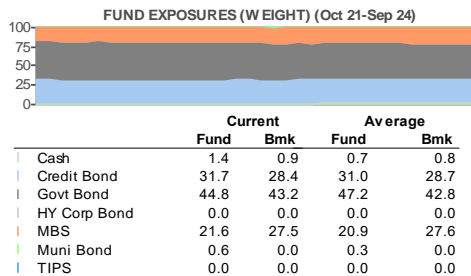
Credit Quality (%)

AAA	71.47%
AA	3.02%
A	12.46%
BBB	13.03%
BB	0.00%
B	0.00%
Below B	0.00%
NR/NA	0.02%
Total:	100.00%

Sector (%)

% Government	50.36%
% Municipal	0.51%
% Corporate	25.83%
% Securitized	22.03%
% Cash and Equivalent	1.26%
% Derivative	0.00%
Total:	99.99%

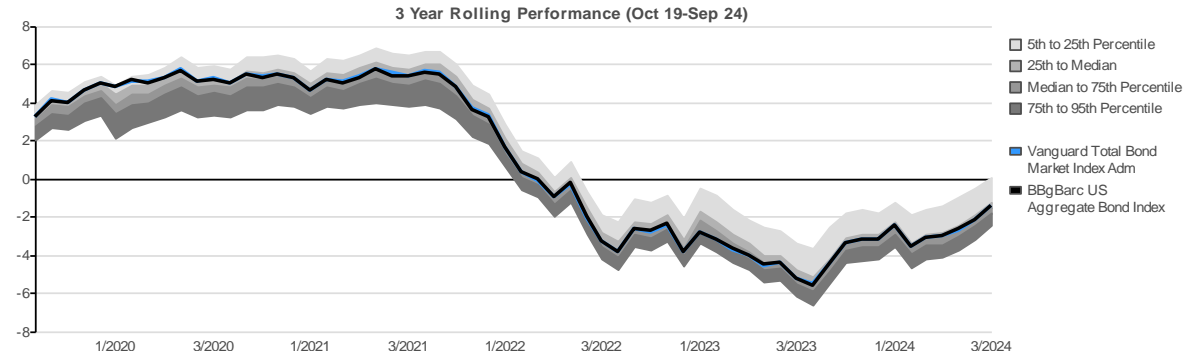
ASSET LOADINGS (Returns-based)



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	5.06	4.41	11.40 / 72	-1.43 / 46	0.31 / 61	1.47 / 48	1.82 / 47	3.39
Benchmark	5.20	4.45	11.57 / 61	-1.39 / 40	0.33 / 57	1.47 / 48	1.84 / 43	
Peer Group Median	5.13	4.66	11.74 / 50	-1.47 / 50	0.42 / 50	1.45 / 50	1.78 / 50	
Number of Funds			460	432	403	377	350	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	5.70	-13.16	-1.67	7.72	8.71	-0.03	3.56	2.60	0.40
Benchmark	5.53	-13.01	-1.54	7.51	8.72	0.01	3.54	2.65	0.55
Peer Group Median	5.62	-13.42	-1.59	7.80	8.48	-0.40	3.40	2.61	0.12

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.10	0.00	-0.14
Beta	0.99	1.00	0.99
R-Squared	99.90	100.00	99.15
Sharpe Ratio	-0.61	-0.60	-0.61
Up Market Capture	98.71	100.00	98.27
Down Market Capture	99.38	100.00	99.67

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.03	0.00	0.08
Beta	1.00	1.00	1.01
R-Squared	99.76	100.00	96.68
Sharpe Ratio	-0.29	-0.28	-0.26
Up Market Capture	100.57	100.00	102.21
Down Market Capture	100.84	100.00	101.47

NOTES

Fidelity Sustainability Bond Index FNDX

9/30/2024

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	\$467.00M	Brandon C Bettencourt	06/19/2018	0.10%	5

PORTFOLIO COMPOSITION (Holdings-based)

Assets



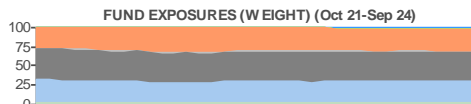
Credit Quality (%)

AAA	71.92%
AA	4.06%
A	13.12%
BBB	10.90%
BB	0.00%
B	0.00%
Below B	0.00%
NR/NA	0.00%
Total:	100.00%

Sector (%)

% Government	45.80%
% Municipal	0.00%
% Corporate	26.15%
% Securitized	26.19%
% Cash and Equivalent	1.86%
% Derivative	0.00%
Total:	100.00%

ASSET LOADINGS (Returns-based)

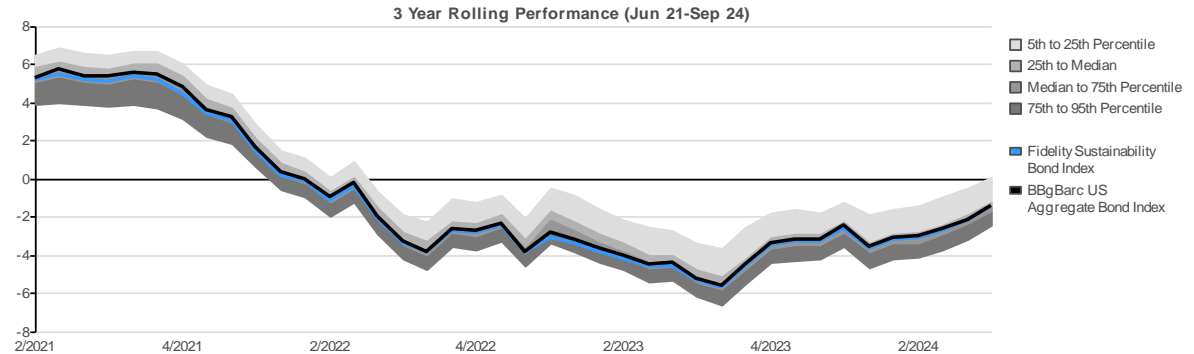


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	2.7	0.9	2.8	0.8
Credit Bond	26.9	28.4	26.8	28.7
Govt Bond	38.0	43.2	38.4	42.8
HY Corp Bond	0.9	0.0	1.1	0.0
MBS	29.6	27.5	30.1	27.6
Muni Bond	0.0	0.0	0.0	0.0
TIPS	1.9	0.0	0.7	0.0

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



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	5.17	4.48	11.28 / 77	-1.44 / 47	0.23 / 69			1.75
Benchmark	5.20	4.45	11.57 / 61	-1.39 / 40	0.33 / 57	1.47 / 48	1.84 / 43	
Peer Group Median	5.13	4.66	11.74 / 50	-1.47 / 50	0.42 / 50	1.45 / 50	1.78 / 50	
Number of Funds			460	432	403	377	350	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	5.42	-12.89	-1.98	7.49	8.29				
Benchmark	5.53	-13.01	-1.54	7.51	8.72	0.01	3.54	2.65	0.55
Peer Group Median	5.62	-13.42	-1.59	7.80	8.48	-0.40	3.40	2.61	0.12

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.14	0.00	-0.14
Beta	0.98	1.00	0.99
R-Squared	99.87	100.00	99.15
Sharpe Ratio	-0.62	-0.60	-0.61
Up Market Capture	98.09	100.00	98.27
Down Market Capture	98.92	100.00	99.67

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.15	0.00	0.08
Beta	0.98	1.00	1.01
R-Squared	99.55	100.00	96.68
Sharpe Ratio	-0.31	-0.28	-0.26
Up Market Capture	96.78	100.00	102.21
Down Market Capture	98.15	100.00	101.47

NOTES

PGIM Total Return Bond R6 PTRQX

9/30/2024

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	\$49,807.00M	Robert Tipp	10/30/2002	0.39%	14

PORTFOLIO COMPOSITION (Holdings-based)

Assets



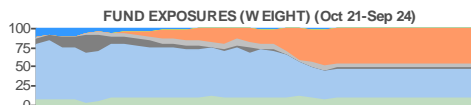
Credit Quality (%)

AAA	56.74%
AA	6.80%
A	9.78%
BBB	15.02%
BB	5.71%
B	2.33%
Below B	0.99%
NR/NA	2.63%
Total:	100.00%

Sector (%)

% Government	7.93%
% Municipal	0.40%
% Corporate	26.35%
% Securitized	41.39%
% Cash and Equivalent	4.12%
% Derivative	19.80%
Total:	99.99%

ASSET LOADINGS (Returns-based)

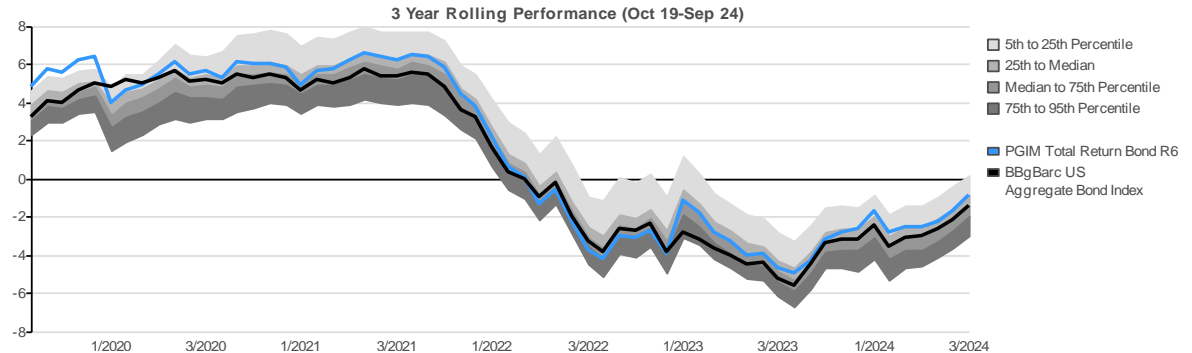


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	9.7	0.9	8.9	0.8
Credit Bond	37.2	28.4	53.5	28.7
Govt Bond	2.4	43.2	5.4	42.8
HY Corp Bond	5.2	0.0	5.0	0.0
MBS	45.6	27.5	24.8	27.6
Muni Bond	0.0	0.0	0.0	0.0
TIPS	0.0	0.0	2.5	0.0

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	5.21	5.85	13.43 / 19	-0.87 / 26	0.82 / 47	2.13 / 23	2.72 / 11	3.60
Benchmark	5.20	4.45	11.57 / 83	-1.39 / 50	0.33 / 72	1.47 / 63	1.84 / 63	
Peer Group Median	5.20	5.20	12.55 / 50	-1.39 / 50	0.75 / 50	1.67 / 50	2.01 / 50	
Number of Funds			607	558	528	500	443	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	7.78	-14.86	-1.15	8.10	11.13	-0.63	6.71	4.83	0.09
Benchmark	5.53	-13.01	-1.54	7.51	8.72	0.01	3.54	2.65	0.55
Peer Group Median	6.18	-13.86	-0.82	8.34	9.27	-0.81	4.23	3.79	-0.30

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.68	0.00	0.08
Beta	1.03	1.00	1.01
R-Squared	97.27	100.00	97.57
Sharpe Ratio	-0.50	-0.60	-0.58
Up Market Capture	102.38	100.00	98.66
Down Market Capture	97.50	100.00	99.52

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.74	0.00	0.50
Beta	1.10	1.00	1.04
R-Squared	82.51	100.00	89.72
Sharpe Ratio	-0.16	-0.28	-0.19
Up Market Capture	121.92	100.00	109.99
Down Market Capture	115.03	100.00	103.75

NOTES

BlackRock Inflation Protected Bond K BPLBX

9/30/2024

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	\$1,925.00M	David Rogal	03/14/2018	0.79%	56

PORTFOLIO COMPOSITION (Holdings-based)

Assets



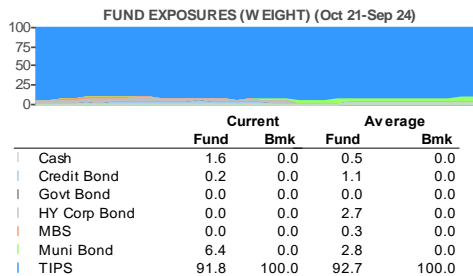
Credit Quality (%)

AAA	2.51%
AA	92.14%
A	0.67%
BBB	0.70%
BB	1.02%
B	0.07%
Below B	0.00%
NR/NA	2.88%
Total:	99.99%

Sector (%)

% Government	48.66%
% Municipal	0.00%
% Corporate	0.05%
% Securitized	4.37%
% Cash and Equivalent	45.28%
% Derivative	1.63%
Total:	99.99%

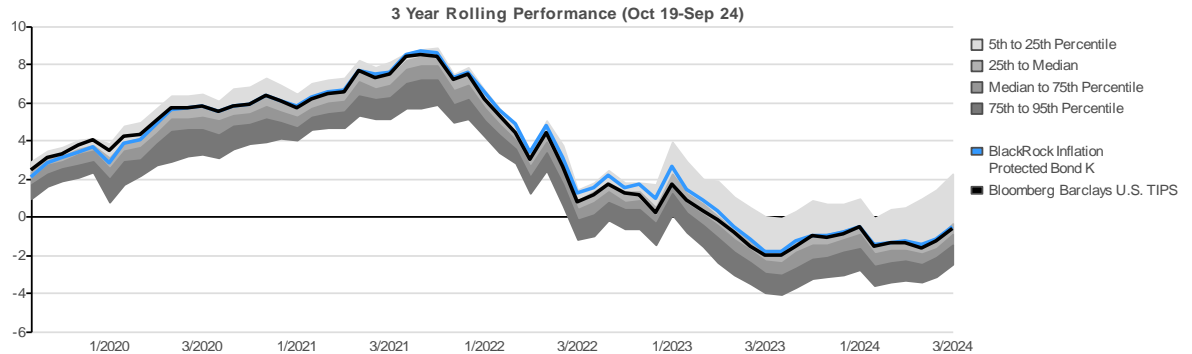
ASSET LOADINGS (Returns-based)



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	4.06	5.15	9.80 / 39	-0.49 / 28	2.96 / 12	3.04 / 13	2.43 / 25	3.93
Benchmark	4.12	4.85	9.79 / 39	-0.57 / 32	2.62 / 32	2.93 / 19	2.54 / 13	
Peer Group Median	4.13	4.92	9.63 / 50	-0.87 / 50	2.39 / 50	2.64 / 50	2.21 / 50	
Number of Funds			158	152	148	142	140	

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	3.77	-11.47	5.79	11.85	8.28	-1.81	3.14	4.29	-1.95
Benchmark	3.90	-11.85	5.96	10.99	8.43	-1.26	3.01	4.68	-1.44
Peer Group Median	3.58	-12.03	5.06	10.55	8.01	-1.87	2.79	4.39	-2.15

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.14	0.00	-0.25
Beta	1.01	1.00	1.01
R-Squared	99.07	100.00	98.44
Sharpe Ratio	-0.50	-0.52	-0.56
Up Market Capture	101.12	100.00	98.01
Down Market Capture	100.17	100.00	102.89

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.33	0.00	-0.22
Beta	1.02	1.00	1.00
R-Squared	98.64	100.00	96.88
Sharpe Ratio	0.13	0.08	0.04
Up Market Capture	103.36	100.00	97.66
Down Market Capture	99.72	100.00	102.83

NOTES

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	\$19,509.00M	Robert Spano	10/16/2007	0.38%	7

PORTFOLIO COMPOSITION (Holdings-based)

Assets



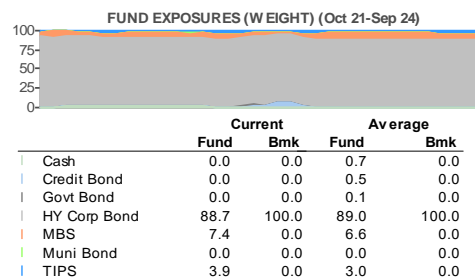
Credit Quality (%)

AAA	7.08%
AA	0.04%
A	0.25%
BBB	5.54%
BB	45.68%
B	24.11%
Below B	11.39%
NR/NA	5.91%
Total:	100.00%

Sector (%)

% Government	4.94%
% Municipal	0.00%
% Corporate	89.93%
% Securitized	1.31%
% Cash and Equivalent	1.14%
% Derivative	2.69%
Total:	100.01%

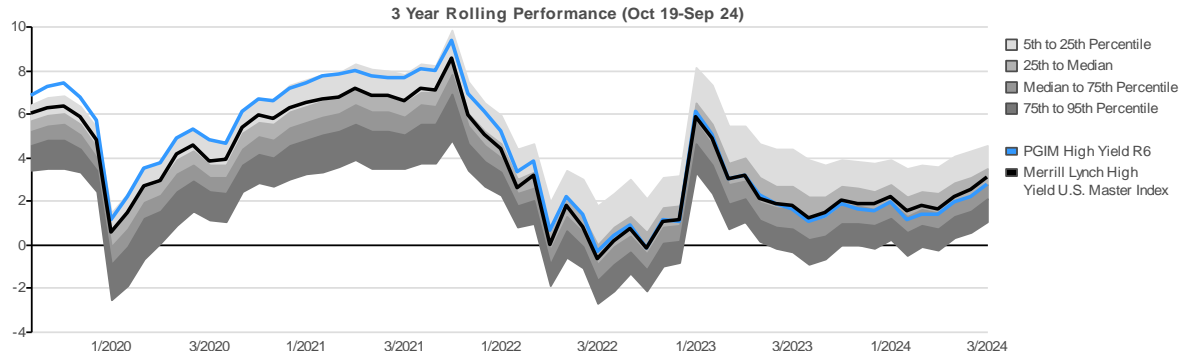
ASSET LOADINGS (Returns-based)



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	5.67	8.61	16.12 / 11	2.78 / 50	4.60 / 26	4.94 / 12	5.34 / 5	6.11
Benchmark	5.27	7.90	15.55 / 20	3.08 / 37	4.53 / 28	4.55 / 22	4.94 / 12	
Peer Group Median	4.49	7.31	14.27 / 50	2.77 / 50	4.01 / 50	3.97 / 50	4.18 / 50	
Number of Funds			666	621	595	574	526	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	12.31	-11.55	6.47	5.72	16.26	-1.18	7.70	15.61	-2.68
Benchmark	13.40	-11.11	5.29	6.20	14.40	-2.26	7.48	17.34	-4.55
Peer Group Median	12.11	-10.73	4.79	5.22	13.47	-2.89	6.64	13.55	-3.81

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.32	0.00	-0.34
Beta	0.96	1.00	0.95
R-Squared	98.56	100.00	98.17
Sharpe Ratio	-0.04	0.00	-0.05
Up Market Capture	98.36	100.00	92.24
Down Market Capture	100.91	100.00	95.59

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.05	0.00	-0.36
Beta	1.01	1.00	0.96
R-Squared	98.64	100.00	97.67
Sharpe Ratio	0.28	0.27	0.23
Up Market Capture	101.77	100.00	94.18
Down Market Capture	101.65	100.00	96.95

NOTES

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

Bloomberg Barclays Aggregate Bond Index – Covers the USD-denominated, investment-grade, fixed rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS and CMBS sectors. Total return comprises price appreciation/ depreciation and income as a percentage of the original investment. Components of the index are rebalanced monthly.

Bloomberg Barclays Government/Credit Index – Includes Treasuries, Government-Related issues (i.e., agency, sovereign and local authority debt) and USD Corporates. Total return comprises price appreciation/depreciation and income as a percentage of the original investment. Components of the index are rebalanced monthly

Bloomberg Barclays Municipal Bond Index – Covers the USD-denominated long term tax exempt bond market. The index has four main sectors: state and local general obligation bonds, revenue bonds, insured bonds and prerefunded bonds. Total return comprises price appreciation/depreciation and income as a percentage of the original investment. Components of the index are rebalanced monthly.

MSCI EAFE (Net) Index – An arithmetic, market value-weighted average of the performance of over 900 securities listed on the stock exchanges of the following countries in Europe, Australia and the Far East: Australia, Hong Kong, Norway, Austria, Ireland, Singapore, Belgium, Italy, Spain, Denmark, Japan, Sweden, Finland, Malaysia, Switzerland, France, Netherlands, United Kingdom, Germany and New Zealand.

Russell 1000 Growth Index – Contains those Russell 1000 securities with a greater-than-average growth orientation. Securities in this index tend to exhibit higher price-to-book and price-earnings ratios, lower dividend yields and higher forecasted growth values than securities in the value universe.

Russell 1000 Value Index – Contains those Russell 1000 securities with a less-than-average growth orientation. Securities in this index tend to exhibit lower price-to-book and price-earnings ratios, higher dividend yields and lower forecasted growth values than securities in the growth universe.

Russell 2000 Index – Includes the smallest 2000 securities in the Russell 3000, offering investors access to the small cap segment of the U.S. equity universe. The Russell 2000 is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not distort the performance and characteristics of the true small cap opportunity set.

Russell 2000 Growth Index – Contains those Russell 2000 securities with a greater-than-average growth orientation. Securities in this index tend to exhibit higher price-to-book and price-earnings ratios, lower dividend yields and higher forecasted growth values than securities in the value universe.

Russell 2000 Value Index – Contains those Russell 2000 securities with a less-than-average growth orientation. Securities in this index tend to exhibit lower price-to-book and price-earnings ratios, higher dividend yields and lower forecasted growth values than securities in the growth universe.

Russell 2500 Index – Offers investors access to the small to mid cap segment of the U.S. equity universe, commonly referred to as “smid” cap. The Russell 2500 includes the smallest 2500 securities in the Russell 3000.

Russell 3000 Index – Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

Russell Mid Cap Growth Index – Contains those Russell mid cap securities with a greater-than average growth orientation. Securities in this index tend to exhibit higher price-to-book and price earnings ratios, lower dividend yields and higher forecasted growth values than securities in the value universe.

Russell Mid Cap Value Index – Contains those Russell mid cap securities with a less-than-average growth orientation. Securities in this index tend to exhibit lower price-to-book and price-earnings ratios, higher dividend yields and lower forecasted growth values than the growth universe.

S&P 500 Index – Covers 500 large cap industrial, utility, transportation, and financial companies of the US markets. The index represents about 75% of NYSE market capitalization and 30% of NYSE issues. It is a capitalization weighted index calculated on a total return basis with dividends reinvested.

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.

Alpha - Alpha measures the difference between an investment's actual performance, and its expected performance as indicated by the returns of a selected market index. A positive Alpha indicates the risk-adjusted performance is above that index. In calculating Alpha, Standard Deviation (total risk) is used as risk measure. Alpha is often used to judge the value added or subtracted by a manager.

Batting Average - Batting Average is sometimes known as the probability of success. This measures the frequency with which a manager performs better than a selected Market Index. It is computed by dividing the number of positive excess returns by the total number of excess returns during the period.

Beta - Beta is defined as a Manager's sensitivity to market movements and is used to evaluate market related, or systematic risk. Beta is a measure of the linear relationship, over time, of the Manager's returns and those of the Benchmark. Beta is computed by regressing the Manager's excess returns over the risk free rate (cash proxy) against the excess returns of the Benchmark over the risk free rate. An investment that is as equally volatile as the market will have a Beta of 1.0; an investment half as volatile as the market will have a Beta of 0.5; and so on. Thus, Betas higher than 1.0 indicate that the fund is more volatile than the market.

Calmar Ratio - The Calmar Ratio is a risk/return ratio that calculates return on a downside risk adjusted basis. Similar to other efficiency ratios it balances return in the numerator per unit risk in the denominator. In this case risk is characterized by the Maximum Drawdown.

Correlation (R) - The Correlation represents the degree to which investments move in tandem with one another and is a critical component of diversified portfolio construction. The Correlation varies between a minimum of -1 (move in opposite direction) and a maximum of 1 (completely correlated). Lower Correlations enhance diversification and lead to better risk-adjusted returns within diversified portfolios. An R of less than 0.3 is often considered low Correlation.

Distribution of Excess Returns - Distribution of Excess Returns displays an arrangement of statistical data that exhibits the frequency of occurrence of the investment's returns in excess of the selected Market Index.

Down Market (Mkt) Capture Ratio - Down Market Capture Ratio is a measure of an investment's performance in down markets relative to the market itself. A down market is one in which the market's return is less than zero. The lower the investment's Down Market Capture Ratio, the better the investment protected capital during a market decline. A negative Down Market Capture Ratio indicates that an investment's returns rose while the market declined.

Downside Risk (Semi Standard Deviation, Semi StdDev, or Downside Deviation) - Downside Risk only identifies volatility on the down side. Downside Risk measures the variability of returns below zero, whereas Standard Deviation attributes volatility in either direction to risk. The Downside Risk method calculates the deviations below zero for each observed return. Each time a return falls below zero, the sum is divided by the number of observations and the square root is taken. This result is then shown on an annualized basis.

Excess - Denotes that a statistic is being measured relative to the Market Index selected. The data set analyzed consists of the periodic differences between the investment's measure and the selected Market Index's definition.

Fund Summary - This table shows the fund's fundamental characteristics.

Information Ratio - The Information Ratio is a measure of value added by an investment manager. It is the ratio of (annualized) excess return above the selected Market Index to (annualized) Tracking Error. Excess return is calculated by linking the difference of the manager's return for each period minus the selected Market Index return for each period, then annualizing the result.

Kurtosis - Kurtosis describes whether the series distribution is peaked or flat and how thick the tails are as compared to a normal distribution. Positive kurtosis indicates a relatively peaked distribution near the mean and tends to decline rapidly and have fat tails. Negative kurtosis indicates a relatively flat distribution near the mean. If there are fewer than four data points, or if the standard deviation of the series equals zero, Kurtosis will appear as N/A.

Loss Ratio - The Loss Ratio is a downside risk-adjusted performance statistic. Similar to the Information Ratio, the Loss Ratio calculates return per unit of risk, except that in this case, risk is represented by downside risk.

Manager Capture Ratio - The Manager Capture Ratio is manager return divided by the selected Market Index return. It shows what portion of the market performance was captured by the manager under certain market conditions: up market, down market, or both.

Max Drawdown - Is the maximum loss incurred by a portfolio during a specified time period. It is used to measure the 'worst case scenario' of investing in a portfolio at the worst possible 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.

R-Squared (R^2) - The diversification measure R^2 indicates the percentage of volatility in portfolio returns which can be “explained” by market volatility. This statistic indicates the degree to which the observed values of one variable, such as the returns of a managed portfolio, can be explained by, or are associated with the values of another variable, such as a Market Index. It is especially helpful in assessing how likely it is that Alpha and Beta are statistically significant. The R^2 values generally range from 0.0 to 1.0. An investment with an R^2 of 1.0 is perfectly correlated with the market whereas an investment with an R^2 of 0.0 will behave independently of the market. An R^2 of 0.95, for example, implies that 95% of the fluctuations in a portfolio are explained by fluctuations in the market.

Predicted Style R-Squared -The methodology used to calculate Predicted Style R^2 is similar to that of Style R^2 . The difference between the two is that, in each predicted style return estimation window, the point being estimated is excluded from the optimization. In optimizations performed to calculate style returns, the point being estimated is included. Excluding the estimation point itself from the optimization process results in a more fair assessment of how well the style analysis model is working (as represented by Predicted Style R^2).

Sector Allocations - The percentage a manager has allocated to specific economic sectors.

Sharpe Ratio - The Sharpe Ratio indicates the excess return per unit of total risk as measured by Standard Deviation. It is a ratio of the arithmetic average of excess returns over the risk free rate to the Standard Deviation. The Sharpe Ratio is a measure of the premium earned for the risk incurred by the portfolio.

Significance Level - The Significance Level of a test is the probability that the test statistic will reject the null hypothesis when the hypothesis is true. Significance is a property of the distribution of a test statistic, not of any particular draw of the statistic.

Skewness - Skewness describes the degree of asymmetry of a distribution around its mean. A distribution is said to be symmetric if has the same shape to both the left and right of the mean. A perfectly symmetrical distribution has a Skewness of 0. A positively skewed distribution has larger gains than losses, while a negatively skewed distribution has a longer tail of losses.

Standard Deviation (StdDev) - A measure of the extent to which observations in a series vary from the arithmetic mean of the series. The Standard Deviation of a series of asset returns is a measure of volatility or risk of the asset.

Style Map - Plots the historical exposures of a fund's style across appropriate dimensions, such as growth vs. value for equity funds and credit quality for fixed income funds. By viewing this chart, an investor can determine a manager's style consistency over time.

Top Ten Holdings - The investment manager's ten largest individual security holdings in the portfolio and their percent of the total fund's market value.

Tracking Error (Excess Standard Deviation) - Tracking Error is a measure of how closely an investment's returns track the returns of the selected Market Index. It is the annualized Standard Deviation of the differences between the investment's and the associated index's returns. If an investment tracks its associated index closely, then Tracking Error will be low. If an investment tracks its associated index perfectly, then Tracking Error will be zero.

Treynor Ratio - The Treynor Ratio is defined as the ratio of the manager's excess geometrically annualized return over the portfolio Beta. Excess returns are computed versus the cash index.

Up Market (Mkt) Capture Ratio - Up Market Capture Ratio is a measure of a product's performance in up markets relative to the market itself. An up market is one in which the market's return is greater than or equal to zero. The higher the investment's Up Market Capture Ratio, the better the investment capitalized on a rising market.

YTD - Year to Date.

Returns-Based Style Analysis/Asset Loadings Chart - Returns-based style analysis which was developed by Nobel Laureate William F. Sharpe as an alternative method for determining a manager's style without any information about the individual securities held in the manager's portfolio. The underlying principle behind this analysis was that the style of a manager can be determined by analyzing the total return pattern of the manager's portfolio. For example, if a manager's return pattern were identical to the return pattern of a Small Cap growth benchmark, the manager could be viewed as a Small Cap growth manager. Based on a mathematical formula which considers the performance benchmarks that are most highly correlated with the total returns of the portfolio, returns-based style analysis may be used to assess a fund manager's true investment style.

Returns-based style analysis compares an investment's returns to the returns of certain indices. These comparisons imply which index each investment is most similar to, and which characteristics that investment is most likely to exhibit. The “Manager Style (36-Month Moving Windows, Computed Monthly)” chart includes points of varying sizes, where a smaller point represents an earlier moving window. The Russell Generic Corners include the following indices: Russell 1000 Value (rvalue), the Russell 1000 Growth (rgrowth), Russell 2000 Value (r2value), and Russell 2000 Value (r2growth).

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.