

East Bay Regional Park District Retirement Plans

Plan Investment Review

Performance as of March 31, 2024

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Capital Markets Overview

First Quarter 2024

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Macroeconomic Summary

The U.S. economy's overall strength continues as expectations of a slowdown wane

- GDP growth was stronger than anticipated in 2023 with **consumer spending** continuing to serve as the main driver of growth followed by business fixed investment and government spending
- The overall **economy is on solid footing** and expectations of a material slowdown have been pushed back if not removed entirely, with a near consensus call for a U.S. “soft landing”
- U.S. **core inflation remains above policy targets**; however, overall disinflation trends have persisted, though not as rapidly as the pace set in 2023
- The U.S. **labor market remains strong** with significant increases in productivity and the unemployment rate continues to sit below 4%
- **Personal consumption** has been the impetus of U.S. growth; however, this contribution may begin to weaken considering the rapid increase in the cost of living in recent years
- **Business confidence has grown more divergent** as larger firms are optimistic about the forward outlook while small businesses are pessimistic as they have less buffers to absorb price levels and increased wages

Economic trends remain supportive of a positive growth environment over the near term

- The Federal Reserve and other major central banks have indicated that they are at the **end of their tightening cycles** and are now evaluating when they may begin to lower rates
- Market participants have experienced a **full reversal** since January and are now pricing in less than two cuts for the year, though the March Fed median Dot Plot shows three cuts are expected this year
- The **real fed funds rate is positive** and is acting as a brake on economic activity. Given the strong macroeconomic backdrop, policymakers have time to see how the situation develops before acting

Market Summary

US Markets

- While equities finished the quarter with strong returns, fixed income was slightly negative
- All **major equity indices had positive results in Q1**, with the S&P 500 up 10.6%
- **Market breadth during the quarter remained narrow** with just a handful of stocks linked to artificial intelligence having contributed disproportionately to returns
- The **Bloomberg Aggregate Bond Index was negative** for the quarter (-0.8%) as real interest rates increased across the yield curve and offset spread tightening in nearly all sectors
- The yield curve bear steepened during the quarter as markets adjusted to expectations of stronger growth but yield curve measures remain inverted
- **Investment Grade corporate bond spreads remain tight and do not reflect recession concerns**
- Spreads in **securitized products tightened** over the quarter with the exception being MBS
- **Corporate earnings and balance sheets remain healthy** but forward guidance will continue to be cautious as companies face higher financing costs and tighter financial conditions

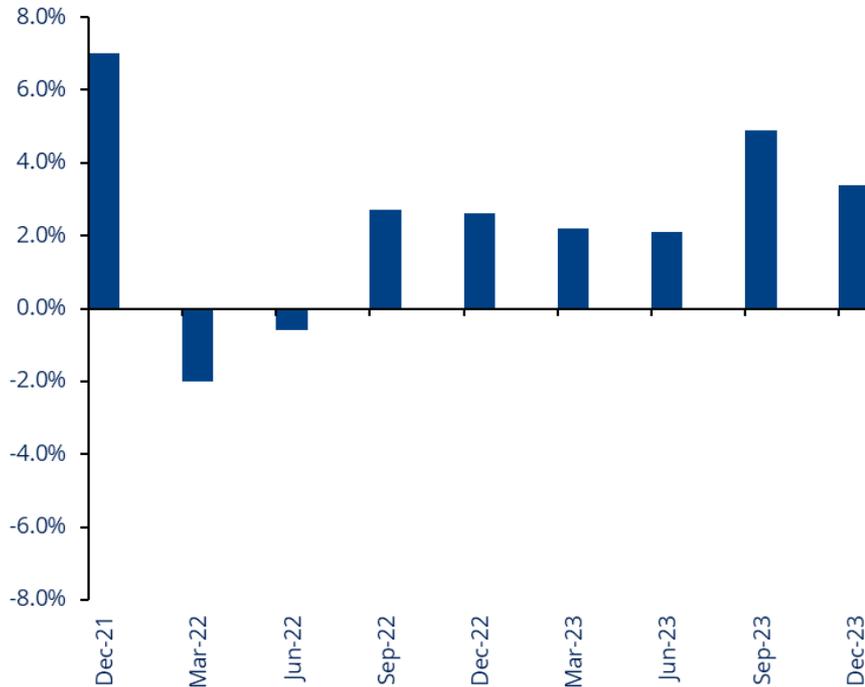
Global Markets

- **Similar trends existed in global markets** with the EAFE (“developed markets”) index as well as EM (“emerging markets”) both **posting positive results in the first quarter**
- Like the US market, global bonds were negative with the **Bloomberg Global Aggregate Bond Index posting negative returns** in the first quarter
- **Geopolitical conflicts** across the world have the potential to escalate further and could have an impact on capital markets and global economies

State of the U.S. Economy

Real GDP Growth

quarter over quarter annualized, through December 2023



US Consumer Price Index

annual percent change, through March 2024



Source: Bloomberg; ECM Analysis

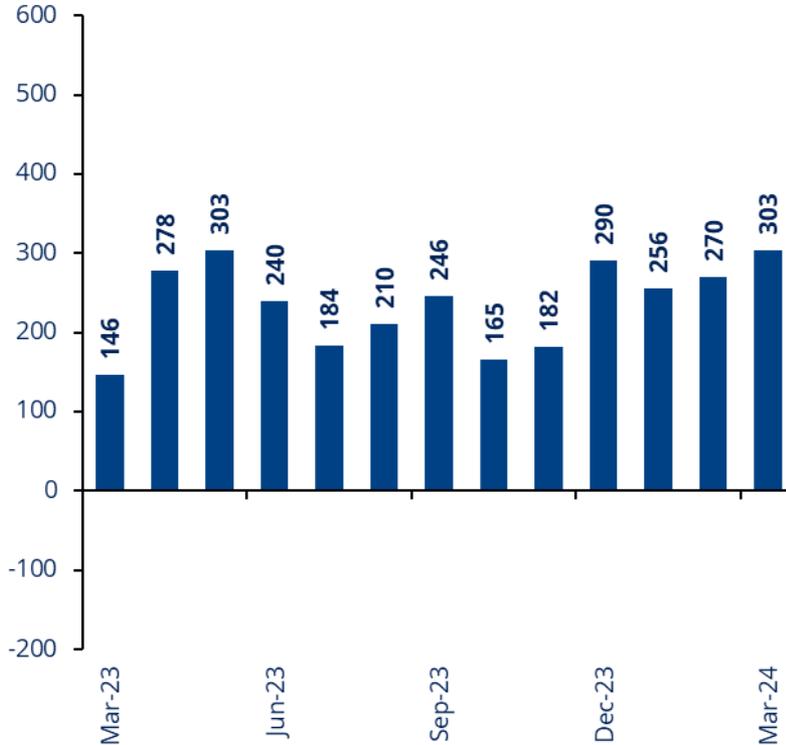
The core measure of inflation excludes food and energy prices while the headline measure of inflation does not. GDP estimates presented reflect the median estimate provided by Bloomberg.

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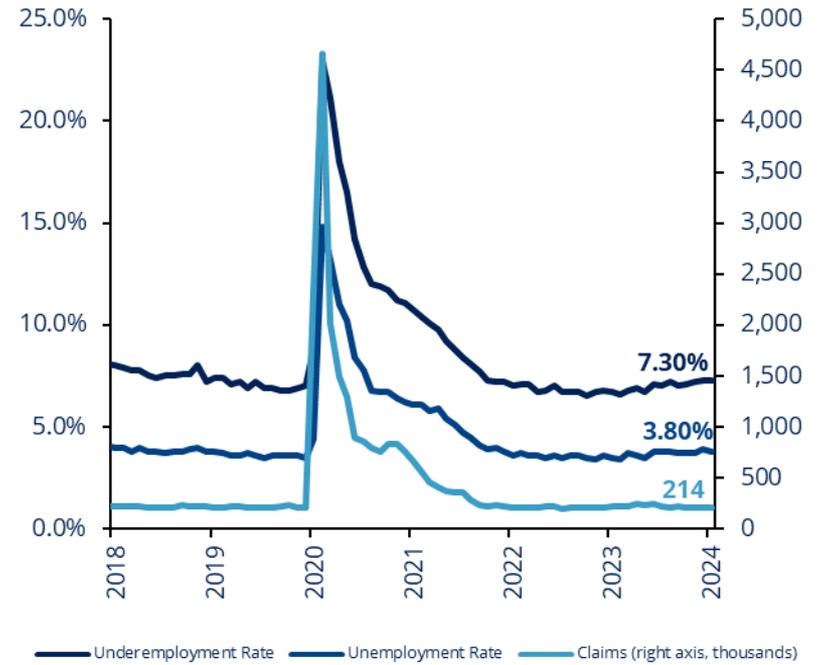
U.S. Labor Market Trends

Number of Jobs Created Per Month

thousands, through March 2024



Unemployment and Underemployment Rates and Claims through March 2024



Source: Bloomberg; Bureau of Labor Statistics; ECM Analysis

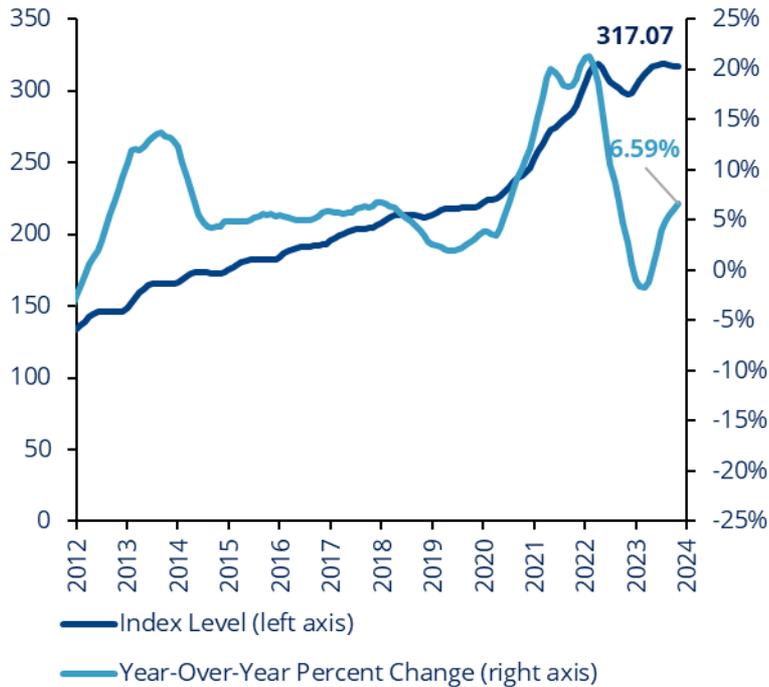
The Unemployment Rate represents total unemployed, as a percent of the civilian labor force

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

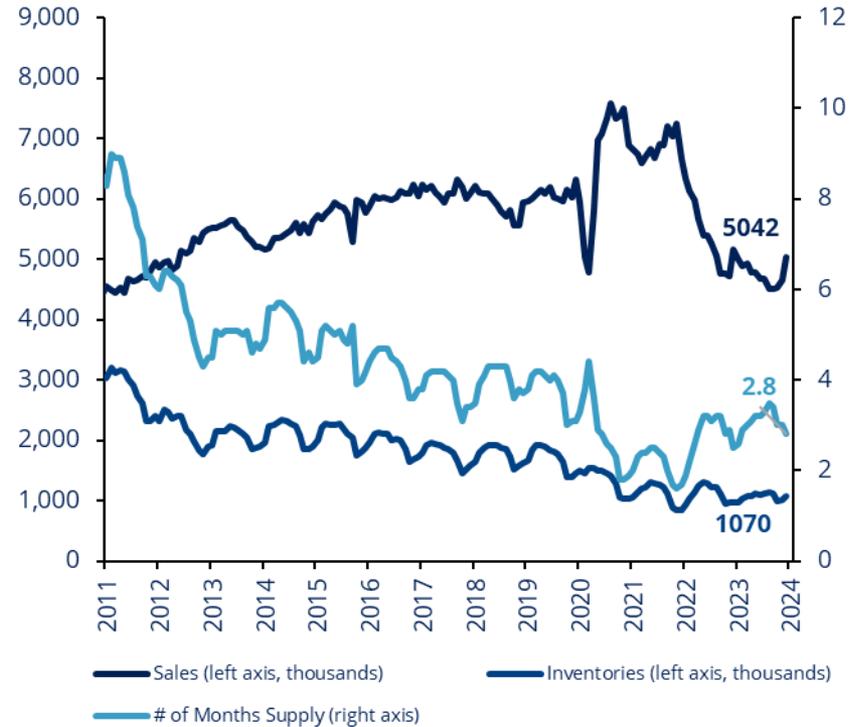
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U.S Housing Market Trends

Case Shiller 20 City Home Price Index through January 2024



Housing Supply and Demand through February 2024



Energy Inflation and Oil

Energy Inflation

year-over-year percent change, through March 2024



Oil Price

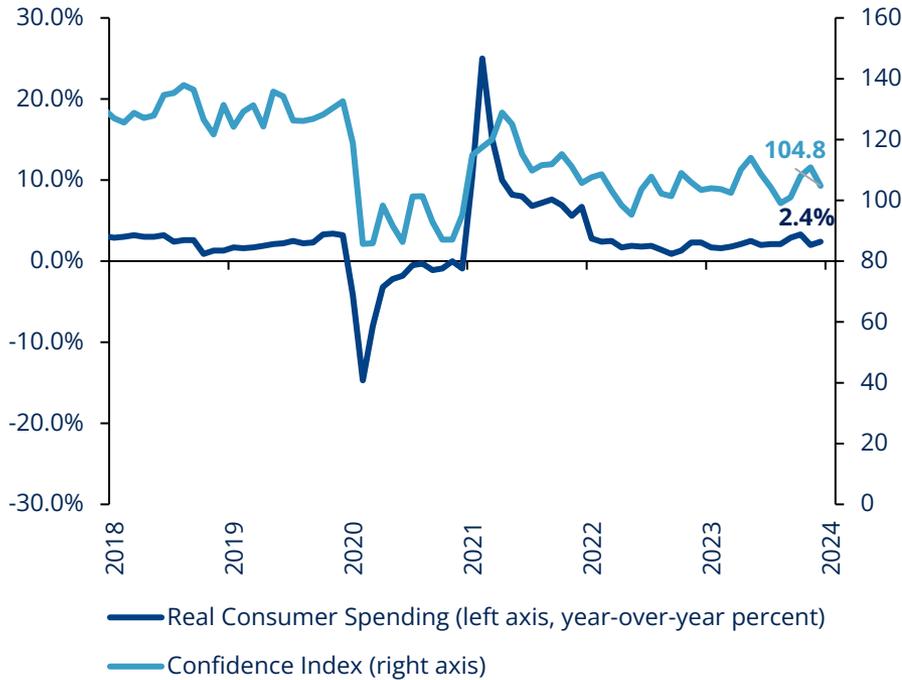
\$/Barrel, through March 2024



Source: Bloomberg; ECM Analysis
Oil prices shown for West Texas Intermediate (WTI) Crude
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U.S. Consumer Confidence, Spending and Net Worth

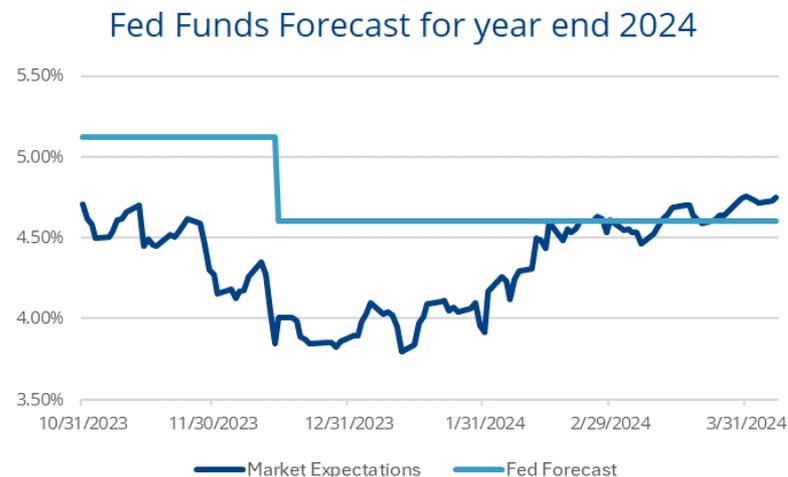
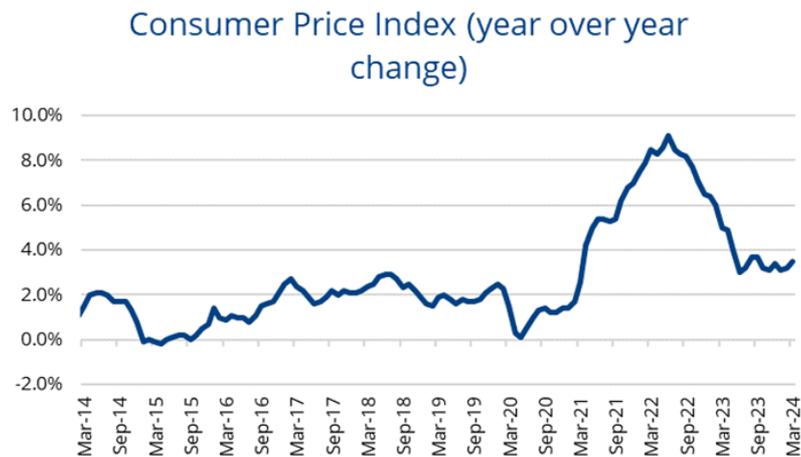
Consumer Confidence and Spending
through February 2024



Consumer Net Worth
through December 2023



Inflation and interest rate expectations



- Based on CPI, monthly readings of inflation have trended down from a peak of 9.1% in June 2022 to the most recent reading of 3.5% in March 2024.
- In 2023 the CPI was on a steady decline for much of the year, leading to optimistic market expectations of up to 6 or 7 rate cuts in 2024. Since December 2023, the CPI trend has been flat to slightly upward causing a reassessment of market expectations for fewer rate cuts in 2024.
- Market expectations have trended back to where the Fed has been projecting the Federal Funds rate. The Fed is currently projecting approximately three rate cuts which would bring the Fed Funds rate from a range of 5.25 to 5.50% currently to a range of 4.50 to 4.75% by the end of 2024.
- The changing optimism of rate cuts has been felt in the equity markets. Lower rates drive cheaper borrowing costs while increasing stock's attractiveness relative to bonds. Equity markets rallied in the fourth quarter of 2023 and in early 2024, in part due to lower rate expectations and robust economic growth. Equity markets have reacted poorly as recent CPI results have been above expectations causing the market to reassess expectations to future rate cuts from the Fed.

Source: Federal Reserve (Fed forecast reflects officials' median at meetings with economic projections), Market forecast is based on fed-funds futures contracts

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Equity Market Returns

(as of March 31, 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	10.6%	10.6%	29.9%	11.5%	15.0%	13.0%	26.3%	-18.1%	28.7%	18.4%	31.5%	-4.4%	21.8%
	Russell 1000 Value	9.0%	9.0%	20.3%	8.1%	10.3%	9.0%	11.5%	-7.5%	25.2%	2.8%	26.5%	-8.3%	13.7%
	Russell 1000 Growth	11.4%	11.4%	39.0%	12.5%	18.5%	16.0%	42.7%	-29.1%	27.6%	38.5%	36.4%	-1.5%	30.2%
Mid Cap	Russell Mid Cap	8.6%	8.6%	22.3%	6.1%	11.1%	9.9%	17.2%	-17.3%	22.6%	17.1%	30.5%	-9.1%	18.5%
	Russell Mid Cap Value	8.2%	8.2%	20.4%	6.8%	9.9%	8.6%	12.7%	-12.0%	28.3%	5.0%	27.1%	-12.3%	13.3%
	Russell Mid Cap Growth	9.5%	9.5%	26.3%	4.6%	11.8%	11.4%	25.9%	-26.7%	12.7%	35.6%	35.5%	-4.8%	25.3%
Small Cap	Russell 2000	5.2%	5.2%	19.7%	-0.1%	8.1%	7.6%	16.9%	-20.4%	14.8%	20.0%	25.5%	-11.0%	14.6%
	Russell 2000 Value	2.9%	2.9%	18.8%	2.2%	8.2%	6.9%	14.6%	-14.5%	28.3%	4.6%	22.4%	-12.9%	7.8%
	Russell 2000 Growth	7.6%	7.6%	20.3%	-2.7%	7.4%	7.9%	18.7%	-26.4%	2.8%	34.6%	28.5%	-9.3%	22.2%
International Equity														
Developed Markets	MSCI EAFE	5.8%	5.8%	15.3%	4.8%	7.3%	4.8%	18.2%	-14.5%	11.3%	7.8%	22.0%	-13.8%	25.0%
	Australia	0.8%	0.8%	12.6%	5.1%	7.6%	4.5%	14.8%	-5.3%	9.4%	8.7%	22.9%	-12.0%	19.9%
	Canada	4.0%	4.0%	15.1%	6.3%	8.9%	4.8%	15.4%	-12.9%	26.0%	5.3%	27.5%	-17.2%	16.1%
	France	5.9%	5.9%	12.1%	8.4%	9.5%	6.0%	21.4%	-13.3%	19.5%	4.1%	25.7%	-12.8%	28.7%
	Germany	7.1%	7.1%	14.8%	1.1%	6.3%	2.7%	23.0%	-22.3%	5.3%	11.5%	20.8%	-22.2%	27.7%
	Japan	11.0%	11.0%	25.8%	3.7%	7.8%	6.7%	20.3%	-16.6%	1.7%	14.5%	19.6%	-12.9%	24.0%
	Switzerland	-1.3%	-1.3%	7.0%	4.3%	7.8%	5.3%	15.7%	-18.3%	19.3%	11.6%	32.3%	-9.1%	22.5%
	UK	3.1%	3.1%	10.9%	7.7%	5.1%	2.9%	14.1%	-4.8%	18.5%	-10.5%	21.0%	-14.2%	22.3%
Emerging Markets	MSCI Emerging Markets	2.4%	2.4%	8.2%	-5.1%	2.2%	2.9%	9.8%	-20.1%	-2.5%	18.3%	18.4%	-14.6%	37.3%
	Brazil	-7.4%	-7.4%	27.0%	8.8%	1.9%	1.8%	32.7%	14.2%	-17.4%	-19.0%	26.3%	-0.5%	24.1%
	China	-2.2%	-2.2%	-17.1%	-18.9%	-6.3%	1.2%	-11.2%	-21.9%	-21.7%	29.5%	23.5%	-18.9%	54.1%
	India	6.1%	6.1%	36.8%	12.3%	11.5%	9.7%	20.8%	-8.0%	26.2%	15.6%	7.6%	-7.3%	38.8%
	Indonesia	2.1%	2.1%	3.4%	7.8%	2.2%	2.6%	7.3%	3.6%	2.1%	-8.1%	9.1%	-9.2%	24.2%
	Korea	1.6%	1.6%	14.2%	-7.3%	4.7%	3.5%	23.2%	-29.4%	-8.4%	44.6%	12.5%	-20.9%	47.3%
	Mexico	0.5%	0.5%	17.7%	17.7%	12.0%	3.1%	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%

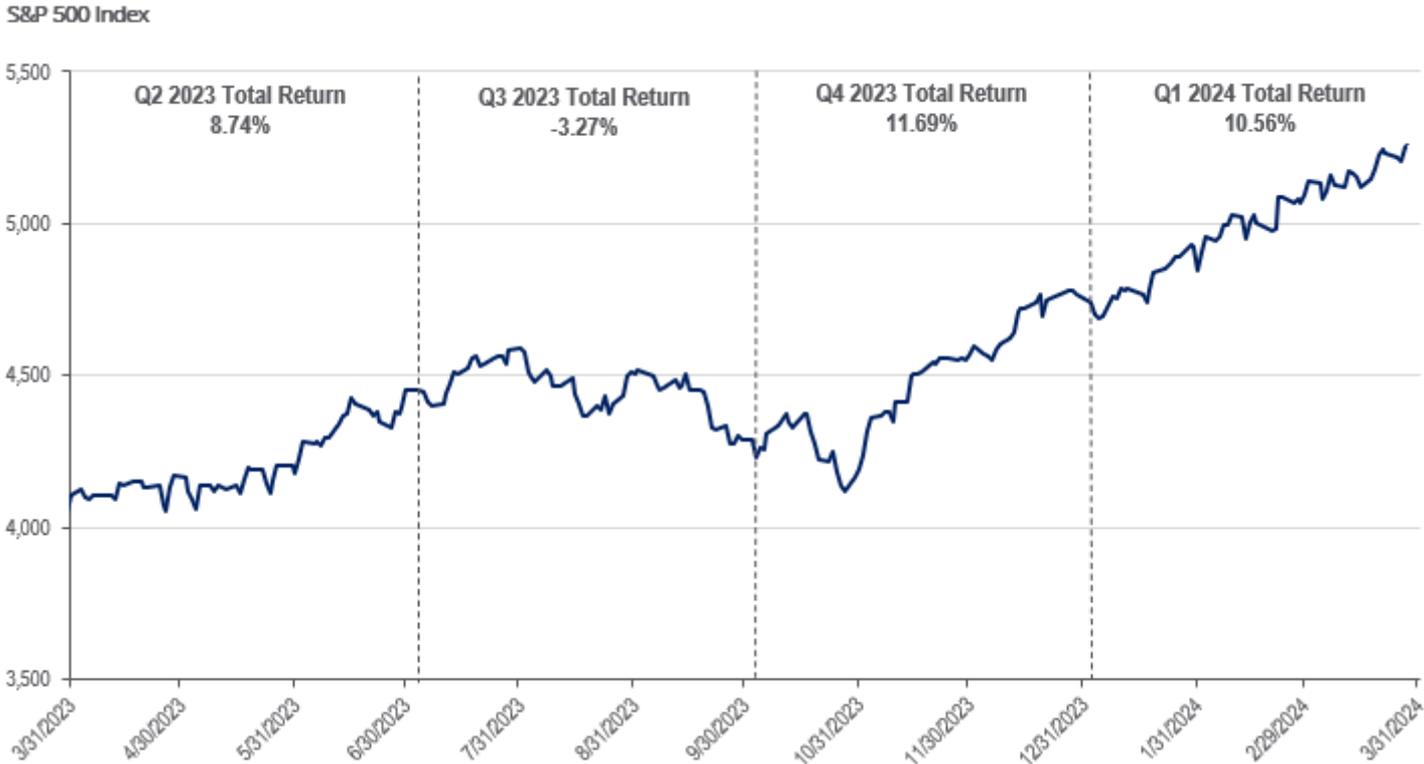
Source: Morningstar Direct; Empower Investments Analysis Individual country returns are represented by MSCI indices and shown as USD returns

*Canada is not part of the EAFE Index

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

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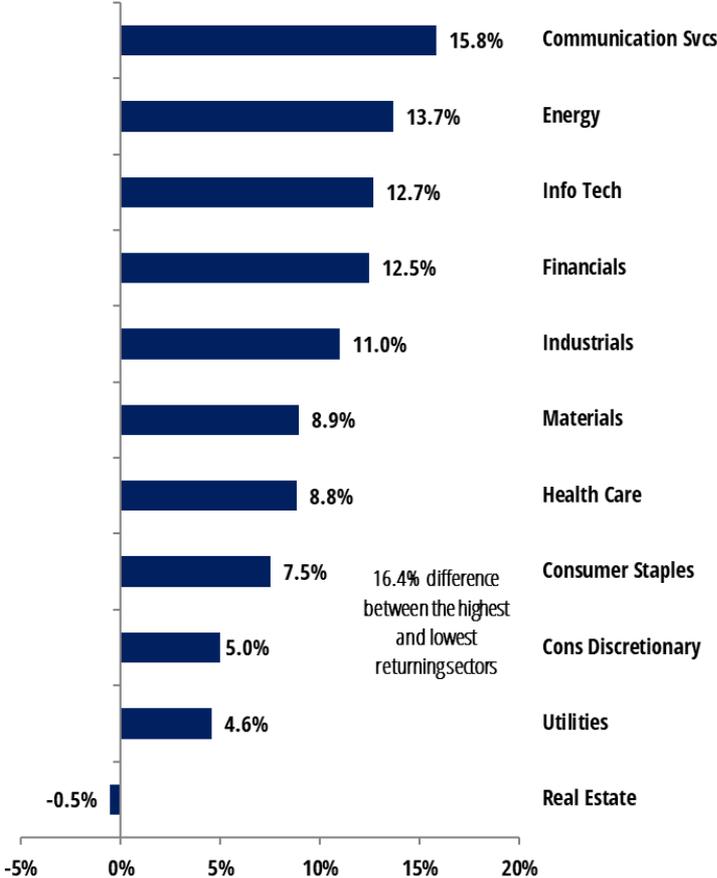
The S&P[®] ended the quarter and year in positive territory



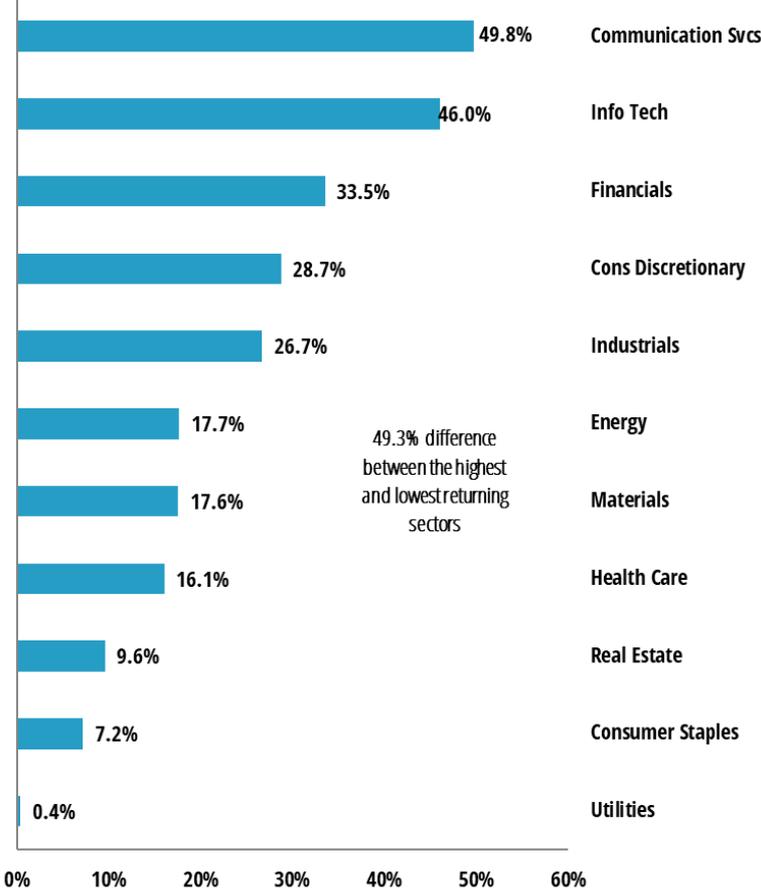
Source: Morningstar Direct; Empower Investments Analysis
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S&P[®] 500 Sector Returns

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



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

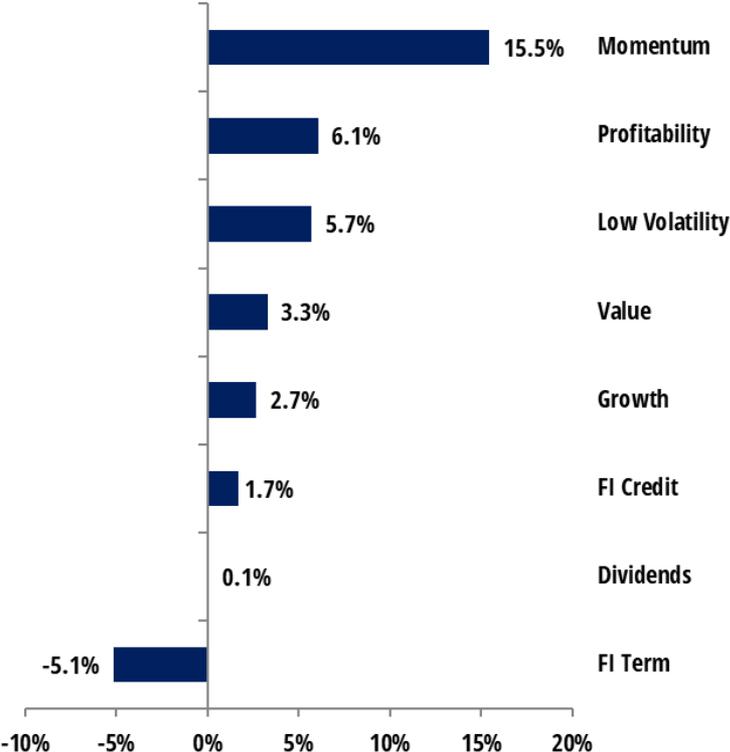


Source: Morningstar Direct; Empower Investments Analysis

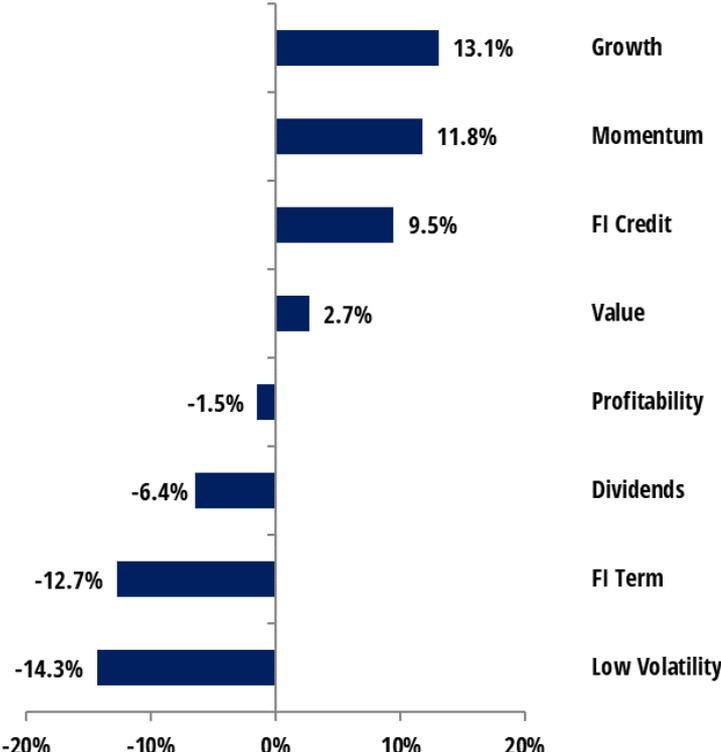
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Style Factor Performance

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



**1-Year Returns
as of March 31, 2024**



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

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Returns by Style

3 Months

	Value	Blend	Growth
Large	9.0%	10.6%	11.4%
Mid	8.2%	8.6%	9.5%
Small	2.9%	5.2%	7.6%

1 Year

	Value	Blend	Growth
Large	20.3%	29.9%	39.0%
Mid	20.4%	22.3%	26.3%
Small	18.8%	19.7%	20.3%

Since Pre-Covid Market Peak (February, 2020)

	Value	Blend	Growth
Large	43.2%	66.6%	83.4%
Mid	42.2%	46.0%	45.2%
Small	38.8%	33.4%	24.7%

3 Year

	Value	Blend	Growth
Large	8.1%	11.5%	12.5%
Mid	6.8%	6.1%	4.6%
Small	2.2%	-0.1%	-2.7%

5 Year

	Value	Blend	Growth
Large	10.3%	15.0%	18.5%
Mid	9.9%	11.1%	11.8%
Small	8.2%	8.1%	7.4%

Since Covid Market Low (March, 2020)

	Value	Blend	Growth
Large	121.3%	143.1%	160.9%
Mid	140.8%	135.9%	120.1%
Small	136.8%	121.1%	101.5%

performance as of March 31, 2024

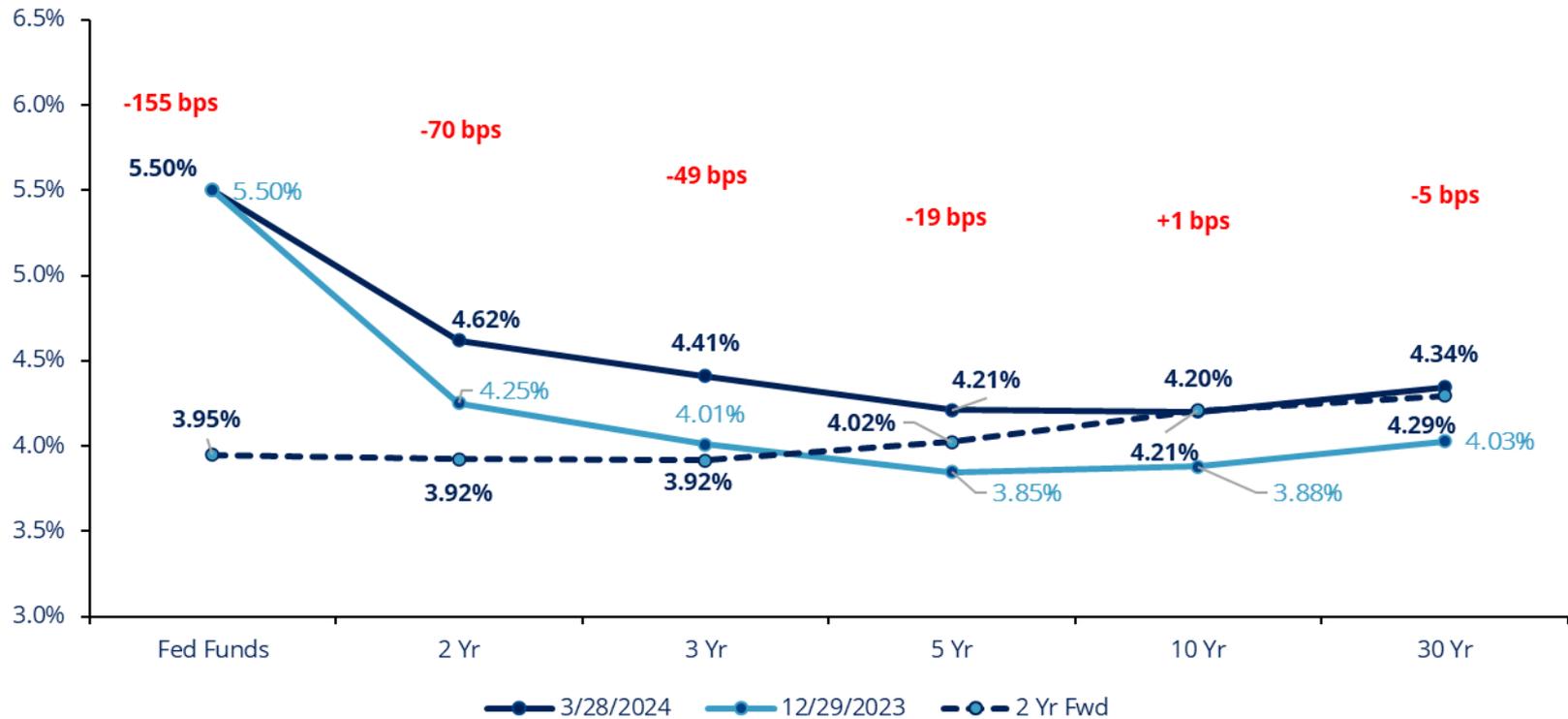
Source: Morningstar Direct; Empower Investments Analysis; Large Blend – S&P 500 Index, Large Value – Russell 1000 Value Index, Large Growth – Russell 1000 Growth Index, Mid Blend – Russell Mid Cap Index, Mid Value – Russell Mid Cap Value Index, Mid Growth – Russell Mid Cap Growth Index, Small Blend –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

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Historical, Current and Forward Rates

U.S. Yield Curve

red represents projected change from current to two years forward



Fixed Income and Specialty Returns

(as of March 31, 2024)

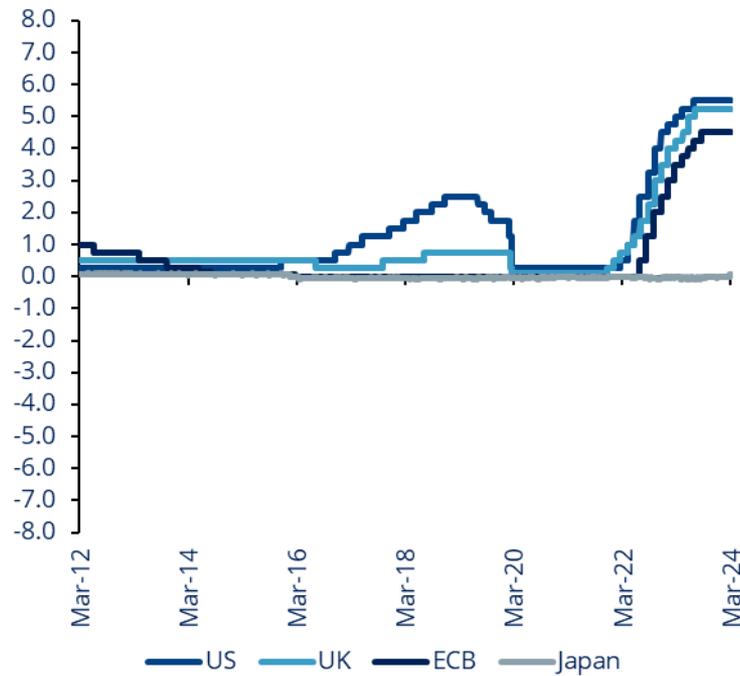
	QTD	YTD	1 Year Trailing	3 Year Trailing	5 Year Trailing	10 Year Trailing	2023	2022	2021	2020	2019	2018	2017
Fixed Income													
Bloomberg Barclays US Aggregate	-0.8%	-0.8%	1.7%	-2.5%	0.4%	1.5%	5.5%	-13.0%	-1.5%	7.5%	8.7%	0.0%	3.5%
Bloomberg Barclays US Treasury	-1.0%	-1.0%	0.1%	-2.7%	-0.1%	1.0%	4.1%	-12.5%	-2.3%	8.0%	6.9%	0.9%	2.3%
Bloomberg Barclays US Govt/Credit Intermediate	-0.2%	-0.2%	2.7%	-1.1%	1.1%	1.6%	5.2%	-8.2%	-1.4%	6.4%	6.8%	0.9%	2.1%
Bloomberg Barclays US Govt/Credit Long	-2.4%	-2.4%	-1.1%	-6.0%	-0.6%	2.3%	7.1%	-27.1%	-2.5%	16.1%	19.6%	-4.7%	10.7%
Bloomberg Barclays US TIPS	-0.1%	-0.1%	0.5%	-0.5%	2.5%	2.2%	3.9%	-11.8%	6.0%	11.0%	8.4%	-1.3%	3.0%
Bloomberg Barclays US Corporate High Yield	1.5%	1.5%	11.2%	2.2%	4.2%	4.4%	13.4%	-11.2%	5.3%	7.1%	14.3%	-2.1%	7.5%
FTSE WGBI	-2.4%	-2.4%	-0.8%	-6.1%	-2.2%	-0.8%	5.2%	-18.3%	-7.0%	10.1%	5.9%	-0.8%	7.5%
FTSE Treasury Bill 3 Month	1.4%	1.4%	5.5%	2.7%	2.1%	1.4%	5.3%	1.5%	0.0%	0.6%	2.3%	1.9%	0.8%
Specialty													
Bloomberg Commodity	2.2%	2.2%	-0.6%	9.1%	6.4%	-1.6%	-7.9%	16.1%	27.1%	-3.1%	7.7%	-11.2%	1.7%
DJ US Select REIT	-0.4%	-0.4%	10.5%	3.7%	3.0%	5.9%	14.0%	-26.0%	45.9%	-11.2%	23.1%	-4.2%	3.8%
FTSE EPRA/NAREIT Developed Ex US	-1.9%	-1.9%	6.6%	-5.2%	-2.7%	1.5%	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.*

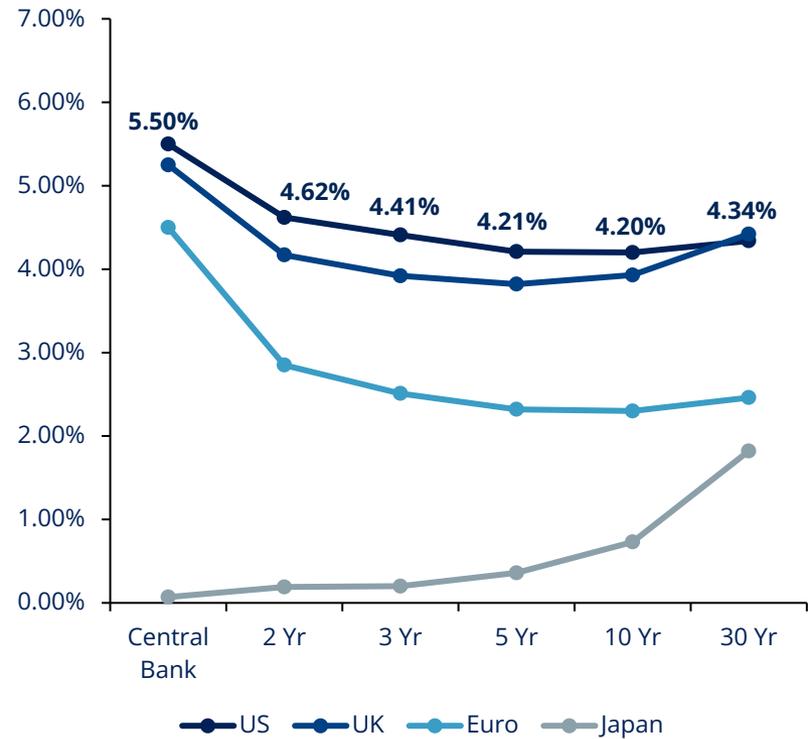
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Global Monetary Policies and Interest Rates

Global Central Bank Rates
through March 2024



Sovereign Yield Curve
as of March 2024



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 11.41	Lg Growth 335.98
Lg Value 13.5	Balanced 1.3	Mid Value 20.0	Lg Growth 30.2	Lg Growth -1.5	Mid Growth 35.5	Mid Growth 35.6	Mid Value 28.3	Mid Value -12.03	Mid Growth 25.87	Mid Growth 9.50	Mid Growth 187.65
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 8.99	Lg Value 142.62
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 8.23	Mid Value 131.05
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	Sm Growth 7.58	Balanced 127.48
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	Balanced 5.94	Sm Growth 108.49
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 5.78	Sm Value 96.79
Sm Value 4.2	Mid Value -4.8	Lg Growth 7.1	Mid Value 13.3	Sm Value -12.9	International 22.0	Mid Value 5.0	Sm Growth 2.8	Sm Growth -26.36	Lg Value 11.46	Sm Value 2.90	International 58.75
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	Emrg Mkt 2.37	Emrg Mkt 37.80
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 -0.78	Agg Bond 16.37

*Cumulative return is for the time period 3/1/2014 – 3/31/2024

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

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.

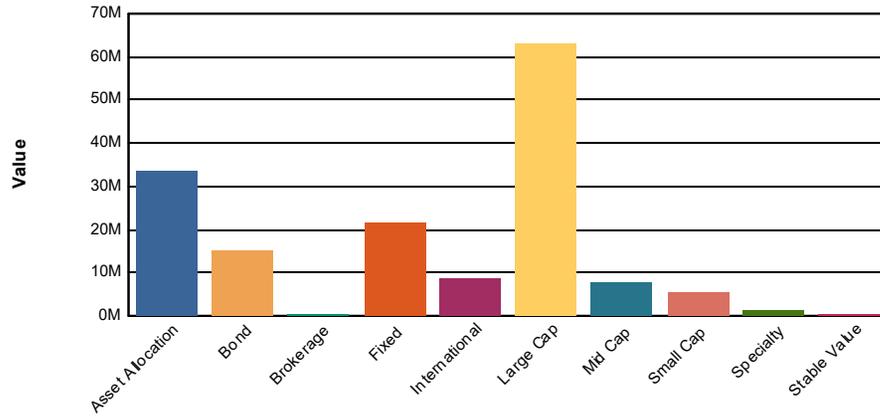
The principal value of the fund(s) in a plan's lineup is not guaranteed at any time, including at the time of target date and/or withdrawal.

Asset Summary by Investment Option

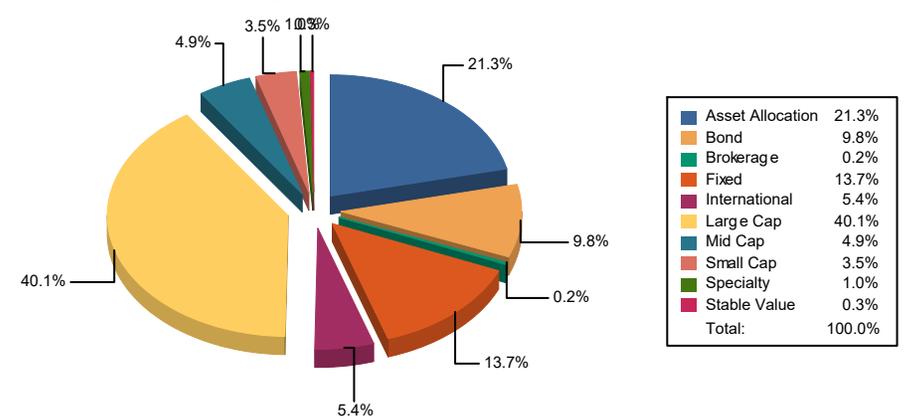
Effective Date: 03/31/2024

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
ALL PLANS								
Asset Allocation								
	RFDTX	AMERICAN FUNDS 2025 TRGT DATE RETIRE R6	\$2,914,044.61	191,587.417641	\$15.21	\$2,871,951.37	1.85%	44
	RFETX	AMERICAN FUNDS 2030 TRGT DATE RETIRE R6	\$4,528,164.52	266,362.617221	\$17.00	\$4,461,684.80	2.88%	74
	RFFTX	AMERICAN FUNDS 2035 TRGT DATE RETIRE R6	\$4,668,097.58	249,497.468415	\$18.71	\$4,590,911.65	2.97%	95
	RFGTX	AMERICAN FUNDS 2040 TRGT DATE RETIRE R6	\$2,509,533.34	125,980.588162	\$19.92	\$2,464,283.76	1.59%	74
	RFHTX	AMERICAN FUNDS 2045 TRGT DATE RETIRE R6	\$2,801,675.95	136,667.120571	\$20.50	\$2,749,908.07	1.78%	90
	RFITX	AMERICAN FUNDS 2050 TRGT DATE RETIRE R6	\$1,749,927.01	86,672.959000	\$20.19	\$1,718,063.94	1.11%	98
	RFJTX	AMERICAN FUNDS 2015 TRGT DATE RETIRE R6	\$4,702,181.28	382,913.787941	\$12.28	\$4,637,120.26	2.99%	63
	RFKTX	AMERICAN FUNDS 2055 TRGT DATE RETIRE R6	\$8,215,127.57	322,035.575292	\$25.51	\$8,068,416.80	5.22%	145
	RFUTX	AMERICAN FUNDS 2060 TARGET DATE RET R6	\$229,547.05	13,283.972719	\$17.28	\$225,928.05	0.15%	47
	RFVTX	AMERICAN FUNDS 2065 TARGET DATE FUND R6	\$6,651.73	396.881403	\$16.76	\$6,548.36	0.00%	16
	RRCTX	AMERICAN FUNDS 2020 TRGT DATE RETIRE R6	\$1,171,509.54	86,971.754053	\$13.47	\$1,154,999.09	0.74%	26
	Total: Asset Allocation		\$33,496,460.18			\$32,949,816.15	21.28%	
International								
	CDHRX	CALVERT INTERNATIONAL RESPONSIBLE IDX R6	\$1,367,383.39	44,920.611313	\$30.44	\$1,353,654.63	0.87%	138
	RNWX	AMERICAN FUNDS NEW WORLD R6	\$907,935.19	11,511.793528	\$78.87	\$897,284.52	0.58%	148
	TROIX	T. ROWE PRICE OVERSEAS STOCK I	\$2,866,402.16	220,322.994826	\$13.01	\$2,813,605.17	1.82%	128
	VTIAX	VANGUARD TOTAL INTL STOCK INDEX ADMIRAL	\$3,399,077.99	105,039.491987	\$32.36	\$3,348,643.54	2.16%	184
	Total: International		\$8,540,798.73			\$8,413,187.86	5.43%	
Specialty								
	CSDIX	COHEN & STEERS REAL ESTATE SECURITIES I	\$1,517,756.65	92,377.156494	\$16.43	\$1,521,526.12	0.96%	202
	Total: Specialty		\$1,517,756.65			\$1,521,526.12	0.96%	
Small Cap								
	DFFVX	DFA US TARGETED VALUE I	\$114,223.07	3,434.247461	\$33.26	\$109,331.89	0.07%	60
	ODIIX	INVESCO DISCOVERY R6	\$316,993.49	2,619.564337	\$121.01	\$314,638.14	0.20%	18

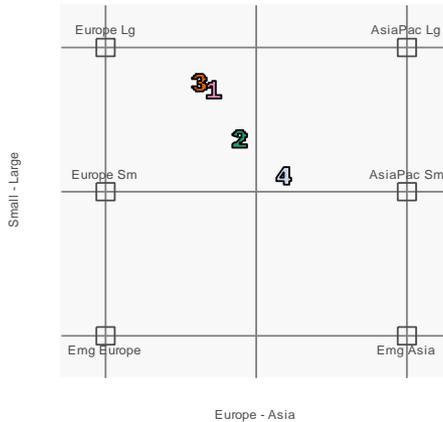
Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
	VSMAX	VANGUARD SMALL CAP INDEX ADM	\$5,005,075.84	45,691.764128	\$109.54	\$4,846,959.59	3.18%	239
		Total: Small Cap	\$5,436,292.40			\$5,270,929.62	3.45%	
Mid Cap								
	MVCKX	MFS MID CAP VALUE R6	\$483,648.00	14,415.737236	\$33.55	\$462,181.01	0.31%	20
	TFGRX	TOUCHSTONE MID CAP GROWTH R6	\$6,575,039.07	162,587.514850	\$40.44	\$6,459,530.47	4.18%	148
	VIMAX	VANGUARD MID CAP INDEX ADMIRAL	\$646,493.05	2,088.763182	\$309.51	\$631,771.31	0.41%	138
		Total: Mid Cap	\$7,705,180.12			\$7,553,482.79	4.90%	
Large Cap								
	CLGRX	CALVERT US LARGE CAP GROWTH RSPNB IDX R6	\$1,978,078.57	33,133.644601	\$59.70	\$1,953,258.90	1.26%	28
	MXGSX	EMPOWER LARGE CAP GROWTH INSTL	\$22,691,835.27	1,952,825.754515	\$11.62	\$22,439,595.48	14.42%	222
	PEQSX	PUTNAM LARGE CAP VALUE R6	\$6,536,297.03	188,637.720862	\$34.65	\$6,192,159.27	4.15%	269
	VFIAX	VANGUARD 500 INDEX ADMIRAL	\$15,836,314.36	32,663.643799	\$484.83	\$15,524,043.81	10.06%	294
	VTSAX	VANGUARD TOTAL STOCK MKT IDX ADM	\$15,998,073.92	126,367.092270	\$126.60	\$15,687,029.18	10.16%	267
		Total: Large Cap	\$63,040,599.15			\$61,796,086.64	40.05%	
Bond								
	BPLBX	BLACKROCK INFLATION PRTE BD BLACKROCK K	\$4,023,466.80	418,675.005829	\$9.61	\$4,016,968.47	2.56%	175
	FNDXS	FIDELITY SUSTAINABILITY BOND INDEX	\$3,376,218.13	367,379.556395	\$9.19	\$3,357,673.24	2.15%	129
	PHYQX	PGIM HIGH-YIELD R6	\$1,631,641.56	344,955.922872	\$4.73	\$1,625,667.77	1.04%	152
	PTRQX	PGIM TOTAL RETURN BOND R6	\$1,203,878.96	100,911.896557	\$11.93	\$1,199,863.59	0.76%	146
	VBTLX	VANGUARD TOTAL BOND MARKET INDEX ADM	\$5,127,440.13	536,904.720335	\$9.55	\$5,106,335.89	3.26%	194
		Total: Bond	\$15,362,645.58			\$15,306,508.96	9.76%	
Stable Value								
	PRUEBR	GUARANTEED INCOME FUND	\$416,946.66	16,561.159094	\$25.18	\$415,968.59	0.26%	73
		Total: Stable Value	\$416,946.66			\$415,968.59	0.26%	
Fixed								
	ICVTPL	MISSIONSQUARE PLUS FUND R10	\$21,518,750.58	7,426,005.020440	\$2.90	\$21,464,577.88	13.67%	249
		Total: Fixed	\$21,518,750.58			\$21,464,577.88	13.67%	
Brokerage								
	EMPMM	EMPOWER SDB SWEEP PROGRAM	\$40,469.33				0.03%	8
	EMPMR	EMPOWER SDB SWEEP PROGRAM ROTH	\$21,472.77				0.01%	2
	EMPSC	EMPOWER SDB SECURITIES	\$287,917.91				0.18%	7
	EMPSR	EMPOWER SDB SECURITIES ROTH	\$14,789.01				0.01%	1
		Total: Brokerage	\$364,649.02				0.23%	
TOTAL FOR ALL PLANS			\$157,400,079.07			\$154,692,084.61	100.00%	
FORFEITURE BALANCE (INCLUDED IN ABOVE VALUES)			\$60,328.12			\$60,181.64		
100422-01 East Bay Regional Park District 457(b) Deferred Compensation Plan								
Asset Allocation								
	RFDTX	AMERICAN FUNDS 2025 TRGT DATE RETIRE R6	\$2,814,703.80	185,056.135453	\$15.21	\$2,774,047.45	1.94%	42
	RFETX	AMERICAN FUNDS 2030 TRGT DATE RETIRE R6	\$4,240,601.25	249,447.130058	\$17.00	\$4,178,350.39	2.92%	70
	RFFT X	AMERICAN FUNDS 2035 TRGT DATE RETIRE R6	\$4,058,740.73	216,928.954285	\$18.71	\$3,991,650.99	2.79%	92
	RFGTX	AMERICAN FUNDS 2040 TRGT DATE RETIRE R6	\$2,345,804.75	117,761.281924	\$19.92	\$2,303,514.13	1.61%	72
	RFHTX	AMERICAN FUNDS 2045 TRGT DATE RETIRE R6	\$2,642,557.03	128,905.222460	\$20.50	\$2,593,738.68	1.82%	86
	RFITX	AMERICAN FUNDS 2050 TRGT DATE RETIRE R6	\$1,722,751.00	85,326.945377	\$20.19	\$1,691,385.95	1.19%	97
	RFJTX	AMERICAN FUNDS 2015 TRGT DATE RETIRE R6	\$4,095,213.00	333,486.401484	\$12.28	\$4,038,554.61	2.82%	57
	RFKTX	AMERICAN FUNDS 2055 TRGT DATE RETIRE R6	\$6,992,783.15	274,119.290565	\$25.51	\$6,868,113.87	4.81%	137
	RFUTX	AMERICAN FUNDS 2060 TARGET DATE RET R6	\$229,547.05	13,283.972719	\$17.28	\$225,928.05	0.16%	47
	RFVTX	AMERICAN FUNDS 2065 TARGET DATE FUND R6	\$6,651.73	396.881403	\$16.76	\$6,548.36	0.00%	16
	RRCTX	AMERICAN FUNDS 2020 TRGT DATE RETIRE R6	\$1,047,933.87	77,797.613240	\$13.47	\$1,033,166.50	0.72%	24
		Total: Asset Allocation	\$30,197,287.36			\$29,704,998.98	20.78%	
International								
	CDHRX	CALVERT INTERNATIONAL RESPONSIBLE IDX R6	\$1,313,379.75	43,146.509217	\$30.44	\$1,300,169.80	0.90%	136
	RNWXG	AMERICAN FUNDS NEW WORLD R6	\$877,420.51	11,124.895005	\$78.87	\$867,113.07	0.60%	145
	TROIX	T. ROWE PRICE OVERSEAS STOCK I	\$2,655,142.44	204,084.736409	\$13.01	\$2,606,242.61	1.83%	127

Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
	VTIAX	VANGUARD TOTAL INTL STOCK INDEX ADMIRAL	\$3,217,457.50	99,426.992125	\$32.36	\$3,169,649.40	2.21%	181
		Total: International	\$8,063,400.20			\$7,943,174.88	5.55%	
Specialty	CSDIX	COHEN & STEERS REAL ESTATE SECURITIES I	\$1,299,379.01	79,085.760770	\$16.43	\$1,302,400.46	0.89%	200
		Total: Specialty	\$1,299,379.01			\$1,302,400.46	0.89%	
Small Cap	DFFVX	DFA US TARGETED VALUE I	\$113,659.47	3,417.302359	\$33.26	\$108,792.80	0.08%	60
	ODIIX	INVESCO DISCOVERY R6	\$295,538.21	2,442.262709	\$121.01	\$293,370.39	0.20%	18
	VSMAX	VANGUARD SMALL CAP INDEX ADM	\$4,713,336.08	43,028.447133	\$109.54	\$4,564,488.48	3.24%	235
		Total: Small Cap	\$5,122,533.76			\$4,966,651.67	3.53%	
Mid Cap	MVCKX	MFS MID CAP VALUE R6	\$482,677.59	14,386.813134	\$33.55	\$461,247.34	0.33%	20
	TFGRX	TOUCHSTONE MID CAP GROWTH R6	\$6,253,916.96	154,646.809382	\$40.44	\$6,144,054.54	4.30%	145
	VIMAX	VANGUARD MID CAP INDEX ADMIRAL	\$617,098.26	1,993.791229	\$309.51	\$602,995.73	0.42%	135
		Total: Mid Cap	\$7,353,692.81			\$7,208,297.61	5.06%	
Large Cap	CLGRX	CALVERT US LARGE CAP GROWTH RSPNB IDX R6	\$1,933,372.80	32,384.804228	\$59.70	\$1,909,114.76	1.33%	27
	MXGSX	EMPOWER LARGE CAP GROWTH INSTL	\$21,926,823.95	1,886,990.012009	\$11.62	\$21,683,150.96	15.09%	219
	PEQSX	PUTNAM LARGE CAP VALUE R6	\$6,194,717.79	178,779.733803	\$34.65	\$5,868,588.55	4.26%	265
	VFIAX	VANGUARD 500 INDEX ADMIRAL	\$13,575,172.00	27,999.859811	\$484.83	\$13,308,089.54	9.34%	288
	VTSAX	VANGUARD TOTAL STOCK MKT IDX ADM	\$15,073,987.98	119,067.835338	\$126.60	\$14,780,746.37	10.37%	263
		Total: Large Cap	\$58,704,074.52			\$57,549,690.18	40.40%	
Bond	BPLBX	BLACKROCK INFLATION PRTE BD BLACKROCK K	\$3,862,693.27	401,945.189677	\$9.61	\$3,856,334.50	2.66%	172
	FNDSX	FIDELITY SUSTAINABILITY BOND INDEX	\$3,221,478.82	350,541.764184	\$9.19	\$3,203,774.81	2.22%	127
	PHYQX	PGIM HIGH-YIELD R6	\$1,525,778.18	322,574.659196	\$4.73	\$1,520,219.97	1.05%	148
	PTRQX	PGIM TOTAL RETURN BOND R6	\$1,060,683.78	88,908.947049	\$11.93	\$1,057,145.91	0.73%	141
	VBTLX	VANGUARD TOTAL BOND MARKET INDEX ADM	\$4,786,803.31	501,235.944248	\$9.55	\$4,766,741.02	3.29%	189
		Total: Bond	\$14,457,437.36			\$14,404,216.21	9.95%	
Stable Value	PRUEBR	GUARANTEED INCOME FUND	\$391,389.53	15,546.027649	\$25.18	\$390,473.51	0.27%	72
		Total: Stable Value	\$391,389.53			\$390,473.51	0.27%	
Fixed	ICVTPL	MISSIONSQUARE PLUS FUND R10	\$19,361,157.57	6,681,431.275977	\$2.90	\$19,312,416.51	13.32%	247
		Total: Fixed	\$19,361,157.57			\$19,312,416.51	13.32%	
Brokerage	EMPM	EMPOWER SDB SWEEP PROGRAM	\$40,469.33				0.03%	8
	EMPMR	EMPOWER SDB SWEEP PROGRAM ROTH	\$21,472.77				0.01%	2
	EMPSC	EMPOWER SDB SECURITIES	\$287,917.91				0.20%	7
	EMPSR	EMPOWER SDB SECURITIES ROTH	\$14,789.01				0.01%	1
		Total: Brokerage	\$364,649.02				0.25%	
PLAN TOTAL			\$145,315,001.14			\$142,782,320.01	100.00%	
FORFEITURE BALANCE (INCLUDED IN ABOVE VALUES)			\$55,473.63			\$55,338.94		
100422-02 East Bay Regional Park District 401(a) Plan								
Asset Allocation								
	RFDTX	AMERICAN FUNDS 2025 TRGT DATE RETIRE R6	\$99,340.81	6,531.282188	\$15.21	\$97,903.92	0.82%	4
	RFETX	AMERICAN FUNDS 2030 TRGT DATE RETIRE R6	\$287,563.27	16,915.487163	\$17.00	\$283,334.41	2.38%	5
	RFFTX	AMERICAN FUNDS 2035 TRGT DATE RETIRE R6	\$609,356.85	32,568.514130	\$18.71	\$599,260.66	5.04%	12
	RFGTX	AMERICAN FUNDS 2040 TRGT DATE RETIRE R6	\$163,728.59	8,219.306238	\$19.92	\$160,769.63	1.35%	3
	RFHTX	AMERICAN FUNDS 2045 TRGT DATE RETIRE R6	\$159,118.92	7,761.898111	\$20.50	\$156,169.39	1.32%	4
	RFITX	AMERICAN FUNDS 2050 TRGT DATE RETIRE R6	\$27,176.01	1,346.013623	\$20.19	\$26,677.99	0.22%	3
	RFJTX	AMERICAN FUNDS 2015 TRGT DATE RETIRE R6	\$606,968.28	49,427.386457	\$12.28	\$598,565.65	5.02%	7
	RFKTX	AMERICAN FUNDS 2055 TRGT DATE RETIRE R6	\$1,222,344.42	47,916.284727	\$25.51	\$1,200,302.93	10.11%	10

Asset Class	Investment ID	Investment Name	Balance	Shares	Unit/Share Value	Inception To Date Cost	% of Assets	Participants
	RRCTX	AMERICAN FUNDS 2020 TRGT DATE RETIRE R6	\$123,575.67	9,174.140813	\$13.47	\$121,832.59	1.02%	2
		Total: Asset Allocation	\$3,299,172.82			\$3,244,817.17	27.30%	
International								
	CDHRX	CALVERT INTERNATIONAL RESPONSIBLE IDX R6	\$54,003.64	1,774.102096	\$30.44	\$53,484.83	0.45%	11
	RNWX	AMERICAN FUNDS NEW WORLD R6	\$30,514.68	386.898523	\$78.87	\$30,171.45	0.25%	12
	TROIX	T. ROWE PRICE OVERSEAS STOCK I	\$211,259.72	16,238.258417	\$13.01	\$207,362.56	1.75%	15
	VTIAX	VANGUARD TOTAL INTL STOCK INDEX ADMIRAL	\$181,620.49	5,612.499862	\$32.36	\$178,994.14	1.50%	15
		Total: International	\$477,398.53			\$470,012.98	3.95%	
Specialty								
	CSDIX	COHEN & STEERS REAL ESTATE SECURITIES I	\$218,377.64	13,291.395724	\$16.43	\$219,125.66	1.81%	15
		Total: Specialty	\$218,377.64			\$219,125.66	1.81%	
Small Cap								
	DFVX	DFA US TARGETED VALUE I	\$563.60	16.945102	\$33.26	\$539.09	0.00%	1
	ODIIX	INVESCO DISCOVERY R6	\$21,455.28	177.301628	\$121.01	\$21,267.75	0.18%	2
	VSMAX	VANGUARD SMALL CAP INDEX ADM	\$291,739.76	2,663.316995	\$109.54	\$282,471.11	2.41%	27
		Total: Small Cap	\$313,758.64			\$304,277.95	2.60%	
Mid Cap								
	MVCKX	MFS MID CAP VALUE R6	\$970.41	28.924102	\$33.55	\$933.67	0.01%	1
	TFGRX	TOUCHSTONE MID CAP GROWTH R6	\$321,122.11	7,940.705468	\$40.44	\$315,475.93	2.66%	13
	VIMAX	VANGUARD MID CAP INDEX ADMIRAL	\$29,394.79	94.971953	\$309.51	\$28,775.58	0.24%	12
		Total: Mid Cap	\$351,487.31			\$345,185.18	2.91%	
Large Cap								
	CLGRX	CALVERT US LARGE CAP GROWTH RSPNB IDX R6	\$44,705.77	748.840373	\$59.70	\$44,144.14	0.37%	2
	MXGSX	EMPOWER LARGE CAP GROWTH INSTL	\$765,011.32	65,835.742506	\$11.62	\$756,444.52	6.33%	16
	PEQSX	PUTNAM LARGE CAP VALUE R6	\$341,579.24	9,857.987059	\$34.65	\$323,570.72	2.83%	24
	VFIAX	VANGUARD 500 INDEX ADMIRAL	\$2,261,142.36	4,663.783988	\$484.83	\$2,215,954.27	18.71%	28
	VTSAX	VANGUARD TOTAL STOCK MKT IDX ADM	\$924,085.94	7,299.256932	\$126.60	\$906,282.81	7.65%	25
		Total: Large Cap	\$4,336,524.63			\$4,246,396.46	35.88%	
Bond								
	BPLBX	BLACKROCK INFLATION PRTE BD BLACKROCK K	\$160,773.53	16,729.816152	\$9.61	\$160,633.97	1.33%	14
	FNDSX	FIDELITY SUSTAINABILITY BOND INDEX	\$154,739.31	16,837.792211	\$9.19	\$153,898.43	1.28%	10
	PHYQX	PGIM HIGH-YIELD R6	\$105,863.38	22,381.263676	\$4.73	\$105,447.80	0.88%	14
	PTRQX	PGIM TOTAL RETURN BOND R6	\$143,195.18	12,002.949508	\$11.93	\$142,717.68	1.18%	19
	VBTIX	VANGUARD TOTAL BOND MARKET INDEX ADM	\$340,636.82	35,668.776087	\$9.55	\$339,594.87	2.82%	15
		Total: Bond	\$905,208.22			\$902,292.75	7.49%	
Stable Value								
	PRUEBR	GUARANTEED INCOME FUND	\$25,557.13	1,015.131445	\$25.18	\$25,495.08	0.21%	1
		Total: Stable Value	\$25,557.13			\$25,495.08	0.21%	
Fixed								
	ICVTPL	MISSIONSQUARE PLUS FUND R10	\$2,157,593.01	744,573.744463	\$2.90	\$2,152,161.37	17.85%	27
		Total: Fixed	\$2,157,593.01			\$2,152,161.37	17.85%	
PLAN TOTAL			\$12,085,077.93			\$11,909,764.60	100.00%	
FORFEITURE BALANCE (INCLUDED IN ABOVE VALUES)			\$4,854.49			\$4,842.70		

Asset Class: International

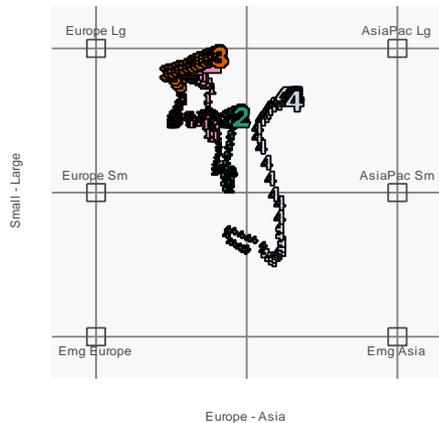
AVERAGE STYLE (5-Year)



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	22.12	1.39	50.63	10.71	27.83	1.31	2.08	6.06	
MSCI EAFE	4.44	2.53	63.52	1.02	31.73	0.42	0.40	0.38	
2 Vanguard Total Intl Stock Index Admiral	20.77	2.38	41.96	9.87	18.93	1.63	2.37	22.85	
MSCI EAFE	4.44	2.53	63.52	1.02	31.73	0.42	0.40	0.38	
3 Calvert International Responsible Idx R6	20.32	4.27	57.56	8.29	21.70	2.18	0.48	5.53	
MSCI EAFE	4.44	2.53	63.52	1.02	31.73	0.42	0.40	0.38	
4 American Funds New World R6	32.32	4.39	22.01	12.84	22.53	4.69	4.23	29.32	
MSCI Emerging Markets	16.44	0.00	3.09	4.04	10.41	0.00	7.17	75.29	

STYLE DRIFT (5-Year)

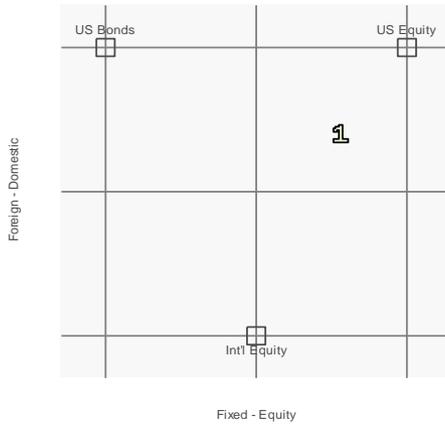


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Asset Class: Specialty

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

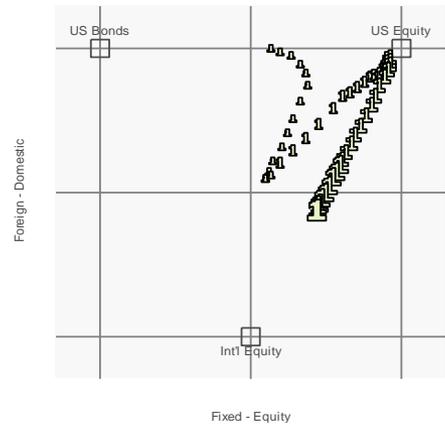
AVERAGE STYLE (5-Year)



Specialty

Specialty	Style Drift	Cash	US Bonds	US Equity	Int'l Equity	Style Exposure
Cohen & Steers Real Estate Securities I	30.39	1.03	7.00	62.68	29.29	
MSCI US REIT	30.45	0.87	4.27	66.11	28.75	

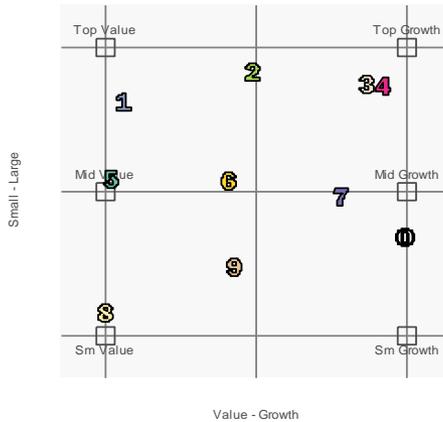
STYLE DRIFT (5-Year)



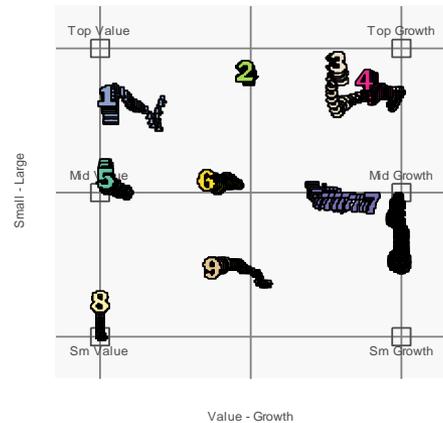
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Asset Class: Equity

AVERAGE STYLE (5-Year)



STYLE DRIFT (5-Year)



Equity

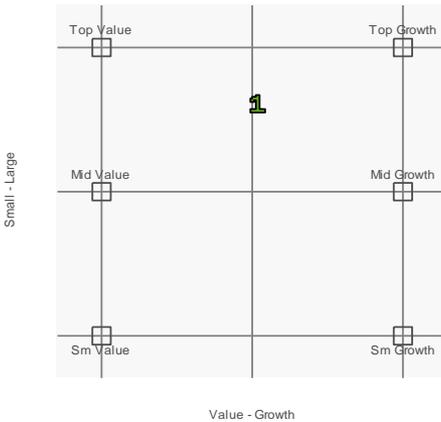
	Style Drift	Cash	Top Value	Top Growth	Mid Value	Mid Growth	Sm Value	Sm Growth	Style Exposure
1 Putnam Large Cap Value R6 Russell 1000 Value Index	15.14 0.89	3.40 0.03	66.16 65.98	2.88 0.00	15.80 33.82	3.04 0.01	8.71 0.11	0.02 0.06	
2 Vanguard 500 Index Admiral S&P 500 Index	4.36 4.35	0.92 0.93	36.86 36.89	46.38 46.38	13.59 13.55	2.23 2.22	0.03 0.03	0.00 0.00	
3 Empower Large Cap Growth Instl Russell 1000 Growth Index	16.49 1.88	1.72 0.08	8.62 0.11	65.86 81.86	4.18 0.05	19.05 17.57	0.03 0.04	0.54 0.29	
4 Calvert US Large Cap Growth Rspnb Idx R6 Russell 1000 Growth Index	5.83 1.88	1.83 0.08	4.03 0.11	69.98 81.86	3.45 0.05	19.44 17.57	0.00 0.04	1.28 0.29	
5 MFS Mid Cap Value R6 Russell Mid-Cap Value Index	8.93 0.00	2.72 0.00	11.23 0.00	0.00 0.00	81.77 100.00	1.55 0.00	2.73 0.00	0.00 0.00	
6 Vanguard Mid Cap Index Admiral Russell Mid-Cap Index	6.82 4.48	0.40 0.04	2.93 0.17	4.46 0.47	55.95 63.40	36.27 35.24	0.00 0.38	0.00 0.29	
7 Touchstone Mid Cap Growth R6 Russell Mid-Cap Growth Index	17.92 0.00	0.36 0.00	0.23 0.00	3.35 0.00	16.52 0.00	71.71 100.00	5.18 0.00	2.65 0.00	
8 DFA US Targeted Value I Russell 2000 Value Index	13.91 0.00	0.00 0.00	0.56 0.00	0.00 0.00	14.51 0.00	0.00 0.00	84.93 100.00	0.00 0.00	
9 Vanguard Small Cap Index Adm Russell 2000 Index	11.90 1.98	0.04 0.01	0.00 0.01	0.00 0.12	37.53 0.31	9.37 0.01	19.99 49.38	33.07 50.15	
10 Invesco Discovery R6 Russell 2000 Growth Index	23.79 0.00	1.03 0.00	0.06 0.00	0.00 0.00	0.00 0.00	67.79 0.00	0.00 0.00	31.12 100.00	

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Asset Class: Equity

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

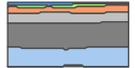
AVERAGE STYLE (5-Year)



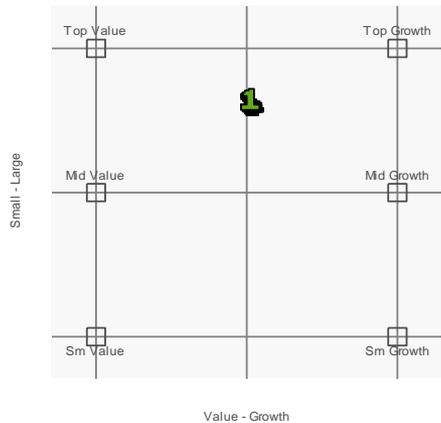
Equity

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

2.83	0.40	28.42	39.35	15.81	9.70	3.51	2.80
4.35	0.93	36.89	46.38	13.55	2.22	0.03	0.00



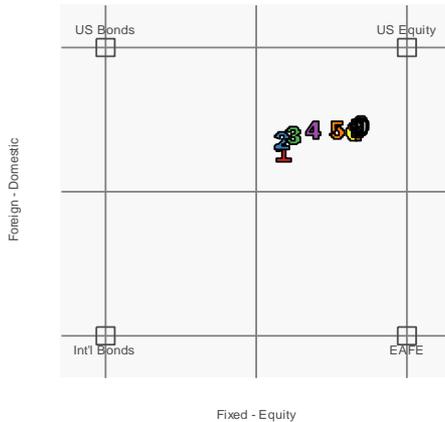
STYLE DRIFT (5-Year)



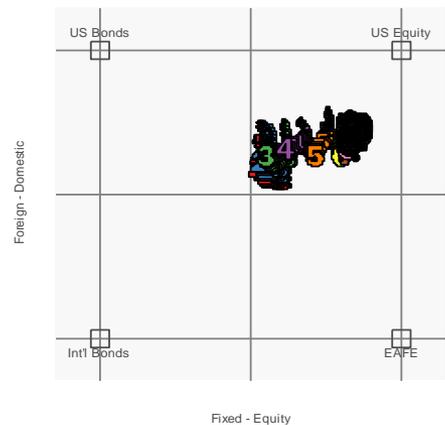
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Asset Class: **Balanced**

AVERAGE STYLE (5-Year)



STYLE DRIFT (5-Year)



Balanced

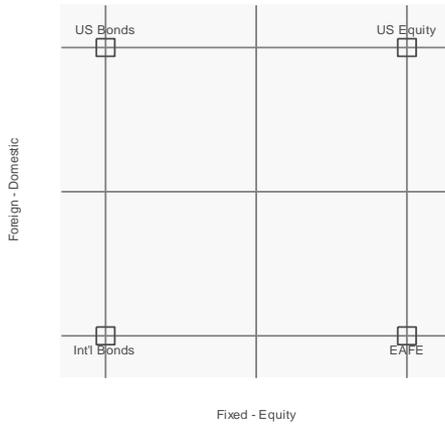
	Style Drift	Cash	US Bonds	Int'l Bonds	EAFE	US Equity	Style Exposure
1 American Funds 2015 Trgt Date Retire R6 S&P Target Date 2015	8.91 6.27	27.63 18.72	22.19 36.75	7.54 2.58	18.72 12.83	23.91 29.12	
2 American Funds 2020 Trgt Date Retire R6 S&P Target Date 2020	8.98 7.34	23.55 15.89	24.68 34.67	6.93 2.38	17.93 15.17	26.92 31.90	
3 American Funds 2025 Trgt Date Retire R6 S&P Target Date 2025	7.78 9.20	18.13 14.84	24.36 27.43	6.48 3.11	18.15 18.20	32.88 36.41	
4 American Funds 2030 Trgt Date Retire R6 S&P Target Date 2030	8.56 10.71	12.17 12.05	21.41 19.77	6.04 3.68	19.23 21.96	41.14 42.53	
5 American Funds 2035 Trgt Date Retire R6 S&P Target Date 2035	9.58 11.57	5.89 8.99	16.09 11.67	5.74 4.21	21.07 26.32	51.21 48.81	
6 American Funds 2040 Trgt Date Retire R6 S&P Target Date 2040	8.31 9.38	2.83 6.44	11.30 6.75	5.76 3.98	22.80 29.80	57.31 53.03	
7 American Funds 2045 Trgt Date Retire R6 S&P Target Date 2045	8.09 7.56	2.08 4.95	9.92 3.49	5.52 3.79	22.85 32.08	59.62 55.69	
8 American Funds 2050 Trgt Date Retire R6 S&P Target Date 2050	7.87 6.76	1.10 4.48	9.55 2.07	5.73 3.34	21.73 33.27	61.88 56.84	
9 American Funds 2055 Trgt Date Retire R6 S&P Target Date 2055	7.47 6.58	0.51 4.24	9.88 1.53	5.35 3.28	21.30 33.87	62.96 57.08	
10 American Funds 2060 Trgt Date Retire R6 S&P Target Date 2060	7.43 6.68	0.43 4.13	9.76 1.51	5.62 3.21	21.40 33.83	62.79 57.31	

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Asset Class: **Balanced**

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

AVERAGE STYLE (5-Year)



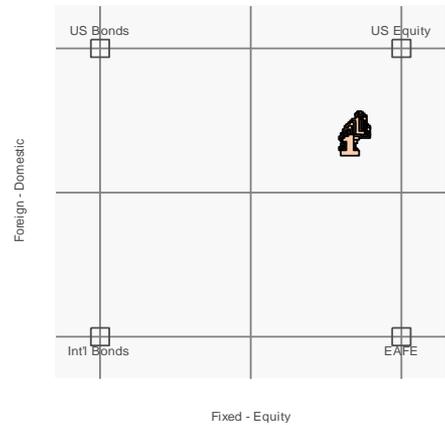
Balanced

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

6.43 4.19 1.58 3.14 33.40 57.69



STYLE DRIFT (5-Year)

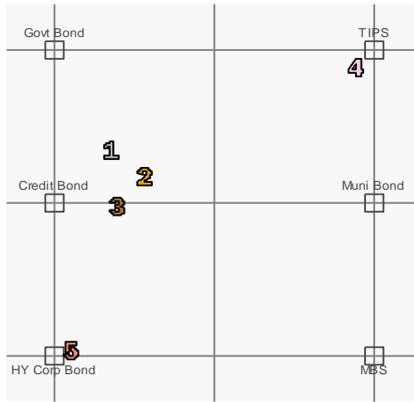


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Asset Class: Fixed Income

Style Drift
 Cash
 Credit Bond
 Govt Bond
 HY Corp Bond
 MBS
 Muni Bond
 TIPS
 Style Exposure

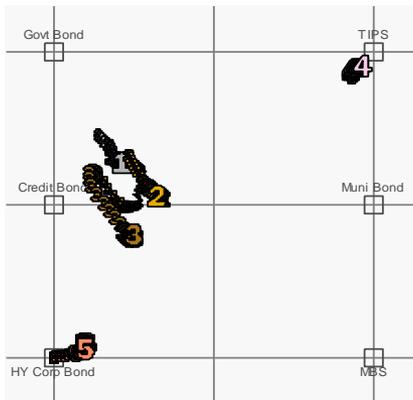
AVERAGE STYLE (5-Year)



Fixed Income

	Style Drift	Cash	Credit Bond	Govt Bond	HY Corp Bond	MBS	Muni Bond	TIPS	Style Exposure
1 Vanguard Total Bond Market Index Adm BBgBarc US Aggregate Bond Index	7.20	2.63	30.55	49.24	0.07	15.54	1.94	0.03	
2 Fidelity Sustainability Bond Index BBgBarc US Aggregate Bond Index	8.77	3.09	25.14	43.49	1.08	26.07	1.03	0.10	
3 PGIM Total Return Bond R6 BBgBarc US Aggregate Bond Index	18.04	4.57	68.92	4.57	3.36	6.05	10.00	2.52	
4 BlackRock Inflation Protected Bond K Bloomberg Barclays U.S. TIPS	2.25	0.06	0.97	0.00	4.86	0.23	0.54	93.35	
5 PGIM High Yield R6 Merrill Lynch High Yield U.S. Master Index	6.47	0.62	0.32	0.07	93.96	3.46	0.24	1.33	

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	-1.68	-1.68	-2.27	-2.37	-0.64	-0.36	47	49	38	28	48	42
Vanguard Total Intl Stock Index Admiral	-1.63	-1.63	-2.94	-3.43	-1.69	-0.85	55	68	67	53	69	66
Calvert International Responsible Idx R6	-0.01	-0.01	0.09	-1.43	0.66		19	32	12		32	13
MSCI EAFE												
<i>Number of Funds in Peer Group</i>							754	712	676	531		
Diversified Emerging Mkts												
American Funds New World R6	2.78	2.78	6.04	4.61	4.61	2.66	22	17	9	3	18	7
MSCI Emerging Markets												
<i>Number of Funds in Peer Group</i>							817	735	682	531		
Specialty												
Real Estate												
Cohen & Steers Real Estate Securities I	-0.17	-0.17	-0.67	-1.07	1.33	1.72	25	32	10	3	32	10
MSCI US REIT												
<i>Number of Funds in Peer Group</i>							252	239	232	206		
Equity												
Large Value												
Putnam Large Cap Value R6	3.65	3.65	7.78	5.09	4.53	2.53	9	3	4	3	2	1
Russell 1000 Value Index												
<i>Number of Funds in Peer Group</i>							1206	1147	1112	997		
Large Blend												
Vanguard 500 Index Admiral	-0.01	-0.01	-0.05	-0.05	-0.04	-0.04	36	24	21	9	26	19
Vanguard Total Stock Mkt Idx Adm	-0.55	-0.55	-0.53	-1.86	-0.81	-0.69	46	65	44	33	70	52
S&P 500 Index												
<i>Number of Funds in Peer Group</i>							1433	1317	1230	1065		
Large Growth												
Empower Large Cap Growth Instl	2.51	2.51	1.16	-0.45	0.29	0.17	39	11	7	7	8	4
Calvert US Large Cap Growth Rspnb Idx R6	-0.76	-0.76	-4.92	-1.42	-0.82		71	20	12		20	10
Russell 1000 Growth Index												
<i>Number of Funds in Peer Group</i>							1203	1142	1101	999		

"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	0.74	0.74	1.91	2.29	2.01	0.84	33	28	25	15	25	20
Russell Mid-Cap Value Index												
Number of Funds in Peer Group							400	389	381	339		
Mid-Cap Blend												
Vanguard Mid Cap Index Admiral	-0.74	-0.74	-1.91	-0.35	-0.17	-0.06	71	61	50	17	61	46
Russell Mid-Cap Index												
Number of Funds in Peer Group							427	400	372	303		
Mid-Cap Growth												
Touchstone Mid Cap Growth R6	0.66	0.66	1.09	1.55	0.34	0.15	20	10	23	22	10	24
Russell Mid-Cap Growth Index												
Number of Funds in Peer Group							554	538	514	477		
Small Value												
DFA US Targeted Value I	1.73	1.73	4.89	7.51	5.02	1.89	20	9	10	16	9	11
Russell 2000 Value Index												
Number of Funds in Peer Group							492	468	450	405		
Small Blend												
Vanguard Small Cap Index Adm	2.34	2.34	2.80	3.90	1.88	1.36	24	43	38	14	42	36
Russell 2000 Index												
Number of Funds in Peer Group							613	591	574	494		
Small Growth												
Invesco Discovery R6	5.32	5.32	4.48	3.54	5.62	3.61	14	27	7	7	23	6
Russell 2000 Growth Index												
Number of Funds in Peer Group							586	570	553	525		
Balanced												
Target-Date 2015												
American Funds 2015 Trgt Date Retire R6	0.32	0.32	0.07	0.57	0.55	0.46	32	1	7	5	1	1
S&P Target Date 2015												
Number of Funds in Peer Group							108	106	101	71		
Target-Date 2020												
American Funds 2020 Trgt Date Retire R6	0.18	0.18	-0.14	0.46	0.57	0.50	38	3	9	4	3	3
S&P Target Date 2020												
Number of Funds in Peer Group							141	139	134	95		

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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	0.39	0.39	0.48	0.20	0.60	0.60	33	3	5	3	4	1
S&P Target Date 2025												
<i>Number of Funds in Peer Group</i>							204	202	185	148		
Target-Date 2030												
American Funds 2030 Trgt Date Retire R6	0.55	0.55	1.04	0.16	0.66	0.87	17	6	4	1	7	1
S&P Target Date 2030												
<i>Number of Funds in Peer Group</i>							207	204	180	140		
Target-Date 2035												
American Funds 2035 Trgt Date Retire R6	0.78	0.78	1.79	0.22	1.02	1.19	14	11	1	1	12	1
S&P Target Date 2035												
<i>Number of Funds in Peer Group</i>							203	195	179	142		
Target-Date 2040												
American Funds 2040 Trgt Date Retire R6	1.19	1.19	2.95	0.31	1.12	1.22	11	12	2	1	12	1
S&P Target Date 2040												
<i>Number of Funds in Peer Group</i>							200	198	180	140		
Target-Date 2045												
American Funds 2045 Trgt Date Retire R6	0.94	0.94	2.59	-0.07	0.82	1.07	16	17	4	1	15	2
S&P Target Date 2045												
<i>Number of Funds in Peer Group</i>							197	195	179	142		
Target-Date 2050												
American Funds 2050 Trgt Date Retire R6	0.86	0.86	2.52	-0.36	0.63	0.94	15	27	3	1	24	2
S&P Target Date 2050												
<i>Number of Funds in Peer Group</i>							198	196	180	140		
Target-Date 2055												
American Funds 2055 Trgt Date Retire R6	1.02	1.02	3.04	-0.43	0.54	0.85	14	31	8	1	30	4
S&P Target Date 2055												
<i>Number of Funds in Peer Group</i>							197	195	179	136		
Target-Date 2060												
American Funds 2060 Trgt Date Retire R6	1.02	1.02	3.14	-0.44	0.49		13	34	13		33	5
S&P Target Date 2060												
<i>Number of Funds in Peer Group</i>							196	194	167	9		

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Investment Options

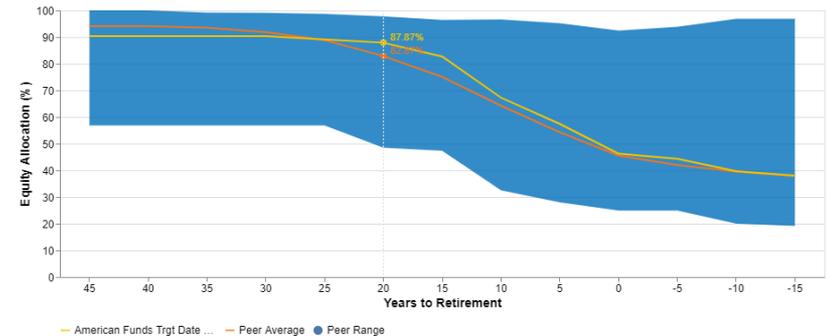
	Excess Benchmark Performance						Peer Return Rank				Sharpe Ratio Rank	
	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	1 Yr	3 Yr	5 Yr	10 Yr	3 Yr	5 Yr
Target-Date 2065+												
American Funds 2065 Trgt Date Retire R6	0.85	0.85	2.73	-0.58			13	36			35	
S&P Target Date 2065+												
Number of Funds in Peer Group							191	142	10	0		
Fixed Income												
Intermediate Core Bond												
Vanguard Total Bond Market Index Adm	-0.02	-0.02	-0.04	0.03	0.01	-0.03	59	35	48	43	35	50
Fidelity Sustainability Bond Index	-0.01	-0.01	-0.09	-0.10	-0.17		63	51	66		57	69
BBgBarc US Aggregate Bond Index												
Number of Funds in Peer Group							474	447	420	364		
Intermediate Core-Plus Bond												
PGIM Total Return Bond R6	0.91	0.91	2.91	0.78	0.60	0.89	8	16	34	8	10	29
BBgBarc US Aggregate Bond Index												
Number of Funds in Peer Group							632	573	556	468		
Inflation-Protected Bond												
BlackRock Inflation Protected Bond K	0.28	0.28	-0.36	-0.01	0.22	-0.12	65	48	31	21	43	36
Bloomberg Barclays U.S. TIPS												
Number of Funds in Peer Group							216	206	203	191		
High Yield Bond												
PGIM High Yield R6	0.16	0.16	-0.21	-0.28	0.24	0.35	35	51	24	7	51	28
Merrill Lynch High Yield U.S. Master Index												
Number of Funds in Peer Group							674	626	601	532		

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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 17.27 years.
Excess Performance (3Yr)	 Review	The fund underperformed its benchmark by 2.37%.
Excess Performance (5Yr)	 Pass	The fund underperformed its benchmark by 0.64%.
Excess Performance (10Yr)	 Pass	The fund underperformed its benchmark by 0.36%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 49 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 38 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 28 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 48 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.

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.

Vanguard Total Intl Stock Index Admiral

Manager Tenure	 Pass	This manager/team has been managing this product for 15.66 years.
Excess Performance (3Yr)	 Review	The fund underperformed its benchmark by 3.43%.
Excess Performance (5Yr)	 Review	The fund underperformed its benchmark by 1.69%.
Excess Performance (10Yr)	 Pass	The fund underperformed its benchmark by 0.85%.
Peer Return Rank (3Yr)	 Review	The fund's Return Rank is 68 within its Peer Group.
Peer Return Rank (5Yr)	 Review	The fund's Return Rank is 67 within its Peer Group.
Peer Return Rank (10Yr)	 Review	The fund's Return Rank is 53 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 69 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Review	The fund's Sharpe Ratio Rank is 66 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 7.25 years.
Excess Performance (3Yr)	 Review	The fund underperformed its benchmark by 1.43%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.66%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 32 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 12 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 32 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 13 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 4 stars.

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American Funds New World R6

Manager Tenure	Pass	This manager/team has been managing this product for 24.81 years.
Excess Performance (3Yr)	Pass	The fund outperformed its benchmark by 4.61%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 4.61%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 2.66%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 17 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 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 10 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 7 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

Cohen & Steers Real Estate Securities I

Manager Tenure	Pass	This manager/team has been managing this product for 10.92 years.
Excess Performance (3Yr)	Review	The fund underperformed its benchmark by 1.07%.
Excess Performance (5Yr)	Pass	The fund outperformed its benchmark by 1.33%.
Excess Performance (10Yr)	Pass	The fund outperformed its benchmark by 1.72%.
Peer Return Rank (3Yr)	Pass	The fund's Return Rank is 32 within its Peer Group.
Peer Return Rank (5Yr)	Pass	The fund's Return Rank is 10 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 32 within its Peer Group.
Sharpe Ratio Rank (5Yr)	Pass	The fund's Sharpe Ratio Rank is 10 within its Peer Group.
Overall Morningstar Rating	Pass	The fund's Overall Morningstar Rating is 5 stars.

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

Putnam Large Cap Value R6

Manager Tenure	 Pass	This manager/team has been managing this product for 11.59 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 5.09%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 4.53%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 2.53%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 3 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 4 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 13 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 6.34 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.05%.
Excess Performance (5Yr)	 Pass	The fund underperformed its benchmark by 0.04%.
Excess Performance (10Yr)	 Pass	The fund underperformed its benchmark by 0.04%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 24 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 21 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 9 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 2 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 26 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 19 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 5 stars.

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

Vanguard Total Stock Mkt Idx Adm

Manager Tenure	 Pass	This manager/team has been managing this product for 29.27 years.
Excess Performance (3Yr)	 Review	The fund underperformed its benchmark by 1.86%.
Excess Performance (5Yr)	 Pass	The fund underperformed its benchmark by 0.81%.
Excess Performance (10Yr)	 Pass	The fund underperformed its benchmark by 0.69%.
Peer Return Rank (3Yr)	 Review	The fund's Return Rank is 65 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 44 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 33 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 70 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Review	The fund's Sharpe Ratio Rank is 52 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 10.59 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.45%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.29%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.17%.
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 7 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 7 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 13 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 8 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 4 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 5 stars.

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

Calvert US Large Cap Growth Rspnb Idx R6

Manager Tenure	 Pass	This manager/team has been managing this product for 7.25 years.
Excess Performance (3Yr)	 Review	The fund underperformed its benchmark by 1.42%.
Excess Performance (5Yr)	 Pass	The fund underperformed its benchmark by 0.82%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 20 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 12 within its Peer Group.
Peer Return Rank (10Yr)		Information Not Available
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 3 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 20 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 15.37 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 2.29%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 2.01%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.84%.
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 25 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 15 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 25 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 20 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 4 stars.

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

Vanguard Mid Cap Index Admiral

Manager Tenure	 Review	This manager/team has been managing this product for 2.70 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.35%.
Excess Performance (5Yr)	 Pass	The fund underperformed its benchmark by 0.17%.
Excess Performance (10Yr)	 Pass	The fund underperformed its benchmark by 0.06%.
Peer Return Rank (3Yr)	 Review	The fund's Return Rank is 61 within its Peer Group.
Peer Return Rank (5Yr)	 Review	The fund's Return Rank is 50 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 17 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 61 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 46 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 4 stars.

Touchstone Mid Cap Growth R6

Manager Tenure	 Pass	This manager/team has been managing this product for 25.00 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 1.55%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.34%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.15%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 10 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 23 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 22 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 10 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 24 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.

DFA US Targeted Value I

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 7.51%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 5.02%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 1.89%.
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 10 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 16 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 3 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 9 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 11 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 7.93 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 3.9%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 1.88%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 1.36%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 43 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 38 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 14 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 3 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 36 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 17.85 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 3.54%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 5.62%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 3.61%.
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 7 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 7 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 4 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 23 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 6 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2015 Trgt Date Retire R6

Manager Tenure	 Pass	This manager/team has been managing this product for 12.25 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 0.57%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.55%.
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 5 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 11 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 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.

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 12.25 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 0.46%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.57%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.5%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 3 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 9 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 4 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 10 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 3 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 3 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 12.25 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 0.2%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.6%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.6%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 3 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 5 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 3 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 12 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 4 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 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 12.25 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 0.16%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.66%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.87%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 6 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 11 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 7 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 1 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2035 Trgt Date Retire R6

Manager Tenure	 Pass	This manager/team has been managing this product for 12.25 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 0.22%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 1.02%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 1.19%.
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 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 14 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 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 12.25 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 0.31%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 1.12%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 1.22%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 12 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 12 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 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 12.25 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.07%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.82%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 1.07%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 17 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 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 15 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 2050 Trgt Date Retire R6

Manager Tenure	 Pass	This manager/team has been managing this product for 12.25 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.36%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.63%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.94%.
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 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 24 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.

American Funds 2055 Trgt Date Retire R6

Manager Tenure	 Pass	This manager/team has been managing this product for 12.25 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.43%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.54%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.85%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 31 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 8 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 30 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 4 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 5 stars.

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

American Funds 2060 Trgt Date Retire R6

Manager Tenure	 Pass	This manager/team has been managing this product for 9.02 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.44%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.49%.
Excess Performance (10Yr)		Information Not Available
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 13 within its Peer Group.
Peer Return Rank (10Yr)		Information Not Available
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 18 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 33 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 5 within its Peer Group.
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 5 stars.

American Funds 2065 Trgt Date Retire R6

Manager Tenure	 Pass	This manager/team has been managing this product for 4.25 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.58%.
Excess Performance (5Yr)		Information Not Available
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 36 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 35 within its Peer Group.
Sharpe Ratio Rank (5Yr)		Information Not Available
Overall Morningstar Rating	 Pass	The fund's Overall Morningstar Rating is 4 stars.

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

Vanguard Total Bond Market Index Adm

Manager Tenure	 Pass	This manager/team has been managing this product for 11.11 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 0.03%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.01%.
Excess Performance (10Yr)	 Pass	The fund underperformed its benchmark by 0.03%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 35 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 48 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 43 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 35 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Review	The fund's Sharpe Ratio Rank is 50 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 5.79 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.1%.
Excess Performance (5Yr)	 Pass	The fund underperformed its benchmark by 0.17%.
Excess Performance (10Yr)		Information Not Available
Peer Return Rank (3Yr)	 Review	The fund's Return Rank is 51 within its Peer Group.
Peer Return Rank (5Yr)	 Review	The fund's Return Rank is 66 within its Peer Group.
Peer Return Rank (10Yr)		Information Not Available
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 5 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Review	The fund's Sharpe Ratio Rank is 57 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Review	The fund's Sharpe Ratio Rank is 69 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 21.43 years.
Excess Performance (3Yr)	 Pass	The fund outperformed its benchmark by 0.78%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.6%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.89%.
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 34 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 14 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 29 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 6.05 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.01%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.22%.
Excess Performance (10Yr)	 Pass	The fund underperformed its benchmark by 0.12%.
Peer Return Rank (3Yr)	 Pass	The fund's Return Rank is 48 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 31 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 21 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 37 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Pass	The fund's Sharpe Ratio Rank is 43 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 36 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 High Yield R6

Manager Tenure	 Pass	This manager/team has been managing this product for 16.47 years.
Excess Performance (3Yr)	 Pass	The fund underperformed its benchmark by 0.28%.
Excess Performance (5Yr)	 Pass	The fund outperformed its benchmark by 0.24%.
Excess Performance (10Yr)	 Pass	The fund outperformed its benchmark by 0.35%.
Peer Return Rank (3Yr)	 Review	The fund's Return Rank is 51 within its Peer Group.
Peer Return Rank (5Yr)	 Pass	The fund's Return Rank is 24 within its Peer Group.
Peer Return Rank (10Yr)	 Pass	The fund's Return Rank is 7 within its Peer Group.
Expense Ratio Rank	 Pass	The fund's Expense Ratio percentile rank is 7 within its Peer Group.
Sharpe Ratio Rank (3Yr)	 Review	The fund's Sharpe Ratio Rank is 51 within its Peer Group.
Sharpe Ratio Rank (5Yr)	 Pass	The fund's Sharpe Ratio Rank is 28 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

	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
<i>Foreign Large Blend Median</i>	1.05		1.26	
Diversified Emerging Mkts				
American Funds New World R6	0.57	10	0.57	8
<i>Diversified Emerging Mkts Median</i>	1.25		1.64	
Specialty				
Real Estate				
Cohen & Steers Real Estate Securities I	0.84	31	0.84	24
<i>Real Estate Median</i>	1.10		1.32	
Equity				
Large Value				
Putnam Large Cap Value R6	0.55	13	0.55	11
<i>Large Value Median</i>	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
<i>Large Blend Median</i>	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	3	0.37	4
<i>Large Growth Median</i>	1.08		1.24	
Mid-Cap Value				
MFS Mid Cap Value R6	0.62	12	0.63	10
<i>Mid-Cap Value Median</i>	1.06		1.21	
Mid-Cap Blend				
Vanguard Mid Cap Index Admiral	0.05	3	0.05	3
<i>Mid-Cap Blend Median</i>	1.01		1.20	

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.

	Net Expense Ratio	Peer Rank	Gross Expense Ratio	Peer Rank
Mid-Cap Growth				
Touchstone Mid Cap Growth R6	0.79	14	0.91	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>1.38</i>	
Small Blend				
Vanguard Small Cap Index Adm	0.05	3	0.05	2
<i>Small Blend Median</i>	<i>1.12</i>		<i>1.27</i>	
Small Growth				
Invesco Discovery R6	0.66	4	0.66	3
<i>Small Growth Median</i>	<i>1.30</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>1.12</i>	
Target-Date 2020				
American Funds 2020 Trgt Date Retire R6	0.31	10	0.31	6
<i>Target-Date 2020 Median</i>	<i>0.79</i>		<i>1.06</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	6
<i>Target-Date 2030 Median</i>	<i>0.79</i>		<i>1.06</i>	
Target-Date 2035				
American Funds 2035 Trgt Date Retire R6	0.35	14	0.35	8
<i>Target-Date 2035 Median</i>	<i>0.73</i>		<i>1.02</i>	
Target-Date 2040				
American Funds 2040 Trgt Date Retire R6	0.37	12	0.37	7
<i>Target-Date 2040 Median</i>	<i>0.83</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.

	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	8
Target-Date 2045 Median	0.74		1.06	
Target-Date 2050				
American Funds 2050 Trgt Date Retire R6	0.38	14	0.38	8
Target-Date 2050 Median	0.76		1.08	
Target-Date 2055				
American Funds 2055 Trgt Date Retire R6	0.38	15	0.38	8
Target-Date 2055 Median	0.73		1.13	
Target-Date 2060				
American Funds 2060 Trgt Date Retire R6	0.39	18	0.39	9
Target-Date 2060 Median	0.65		1.09	
Target-Date 2065+				
American Funds 2065 Trgt Date Retire R6	0.39	20	0.39	10
Target-Date 2065+ Median	0.62		1.31	
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	0.66		0.78	
Inflation-Protected Bond				
BlackRock Inflation Protected Bond K	0.51	37	0.55	31
Inflation-Protected Bond Median	0.65		0.78	
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

3/28/2024

Fund Incep Date: 08/28/2015	Benchmark: MSCI EAFE	Category: Foreign Large Blend	Net Assets: \$24,704.00M	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)



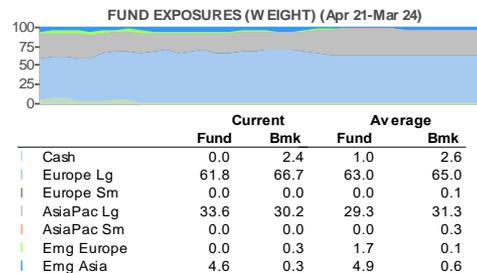
Sector Breakdown

Sensitive	
Communication Services	4.31%
Industrials	13.73%
Technology	15.55%
Energy	4.55%
Cyclical	
Basic Materials	6.15%
Consumer Cyclical	9.90%
Real Estate	1.84%
Financial Services	19.87%
Defensive	
Consumer Defensive	8.88%
Healthcare	12.96%
Utilities	2.26%

TOP 10 HOLDINGS

Siemens AG	2.50%
Nestle SA	2.41%
Taiwan Semiconductor Manufacturing Co Ltd	2.24%
ASML Holding NV	2.20%
Munchener Ruckversicherungs-Gesellschaft AG	1.69%
Unilever PLC	1.64%
Novo Nordisk A/S Class B	1.62%
AXA SA	1.59%
Toyota Motor Corp	1.53%
AstraZeneca PLC ADR	1.52%
Total:	18.96%

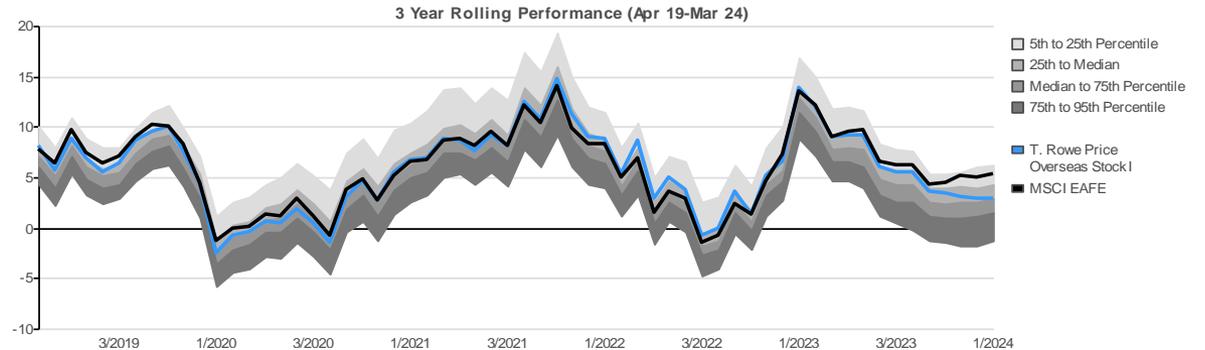
ASSET LOADINGS (Returns-based)



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	4.25	4.25	13.63 / 47	2.94 / 49	7.21 / 38	6.52 / 38	4.95 / 28	6.22	
Benchmark	5.93	5.93	15.90 / 20	5.31 / 12	7.85 / 20	7.22 / 17	5.30 / 19		
Peer Group Median	5.29	5.29	13.37 / 50	2.89 / 50	6.76 / 50	6.19 / 50	4.48 / 50		
Number of Funds			754	712	676	634	531		
CALENDAR	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	16.27	-15.81	10.28	9.59	22.01	-15.06	25.52	0.63	-0.91

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-2.23	0.00	-2.25
Beta	1.01	1.00	1.00
R-Squared	94.88	100.00	94.28
Sharpe Ratio	0.10	0.24	0.10
Up Market Capture	92.09	100.00	92.05
Down Market Capture	101.75	100.00	102.26
5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.67	0.00	-0.90
Beta	1.04	1.00	1.00
R-Squared	95.99	100.00	94.25
Sharpe Ratio	0.36	0.40	0.34
Up Market Capture	101.71	100.00	98.04
Down Market Capture	104.30	100.00	101.53

NOTES

Vanguard Total Intl Stock Index Admiral VTIAAX

3/28/2024

Fund Incep Date: 11/29/2010	Benchmark: MSCI EAFE	Category: Foreign Large Blend	Net Assets: \$424,753.00M	Manager Name: Michael Perre	Manager Start Date: 08/05/2008	Expense Ratio: 0.12%	Expense Rank: 5
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	5.12%
Industrials	15.16%
Technology	13.49%
Energy	5.44%

Cyclical

Basic Materials	7.64%
Consumer Cyclical	11.47%
Real Estate	3.09%
Financial Services	19.90%

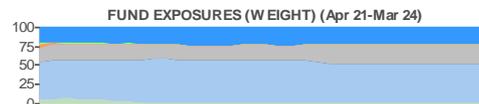
Defensive

Consumer Defensive	6.82%
Healthcare	8.95%
Utilities	2.93%

TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	1.83%
Novo Nordisk A/S Class B	1.26%
ASML Holding NV	1.22%
Toyota Motor Corp	0.96%
Samsung Electronics Co Ltd	0.91%
Nestle SA	0.90%
Tencent Holdings Ltd	0.76%
Lvmh Moet Hennessy Louis Vuitton SE	0.71%
Shell PLC	0.68%
SAP SE	0.68%
Total:	9.92%

ASSET LOADINGS (Returns-based)

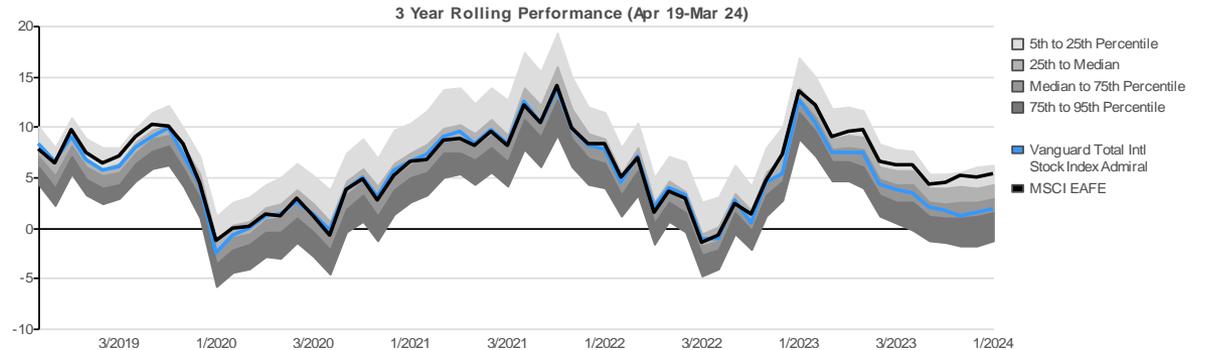


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	2.4	0.9	2.6
Europe Lg	52.1	66.7	53.4	65.0
Europe Sm	0.0	0.0	0.0	0.1
AsiaPac Lg	24.4	30.2	22.0	31.3
AsiaPac Sm	0.0	0.0	0.1	0.3
Emg Europe	0.0	0.3	0.4	0.1
Emg Asia	23.6	0.3	23.2	0.6

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	4.30	4.30	12.96 / 55	1.88 / 68	6.16 / 67	5.92 / 62	4.45 / 53	5.10
Benchmark	5.93	5.93	15.90 / 20	5.31 / 12	7.85 / 20	7.22 / 17	5.30 / 19	
Peer Group Median	5.29	5.29	13.37 / 50	2.89 / 50	6.76 / 50	6.19 / 50	4.48 / 50	
Number of Funds			754	712	676	634	531	

	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	18.85	-14.01	11.78	8.28	22.66	-13.36	25.62	1.51	-0.39
Peer Group Median	16.27	-15.81	10.28	9.59	22.01	-15.06	25.52	0.63	-0.91

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-3.23	0.00	-2.25
Beta	0.98	1.00	1.00
R-Squared	94.78	100.00	94.28
Sharpe Ratio	0.04	0.24	0.10
Up Market Capture	85.11	100.00	92.05
Down Market Capture	99.07	100.00	102.26

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.45	0.00	-0.90
Beta	0.99	1.00	1.00
R-Squared	94.97	100.00	94.25
Sharpe Ratio	0.31	0.40	0.34
Up Market Capture	93.21	100.00	98.04
Down Market Capture	99.45	100.00	101.53

NOTES

Calvert International Responsible Idx R6 CDHRX

3/28/2024

Fund Incep Date: 02/01/2019	Benchmark: MSCI EAFE	Category: Foreign Large Blend	Net Assets: \$995.00M	Manager Name: Thomas C. Seto	Manager Start Date: 12/31/2016	Expense Ratio: 0.26%	Expense Rank: 9
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	5.10%
Industrials	15.31%
Technology	16.98%
Energy	1.24%

Cyclical

Basic Materials	8.04%
Consumer Cyclical	10.61%
Real Estate	1.12%
Financial Services	20.19%

Defensive

Consumer Defensive	7.71%
Healthcare	11.29%
Utilities	2.40%

TOP 10 HOLDINGS

Taiwan Semiconductor Manufacturing Co Ltd	2.58%
ASML Holding NV	1.91%
Novo Nordisk A/S Class B	1.87%
Toyota Motor Corp	1.62%
Samsung Electronics Co Ltd	1.53%
Nestle SA	1.43%
Lvmh Moet Hennessy Louis Vuitton SE	1.24%
Linde PLC	1.19%
SAP SE	1.03%
AstraZeneca PLC	1.02%
Total:	15.42%

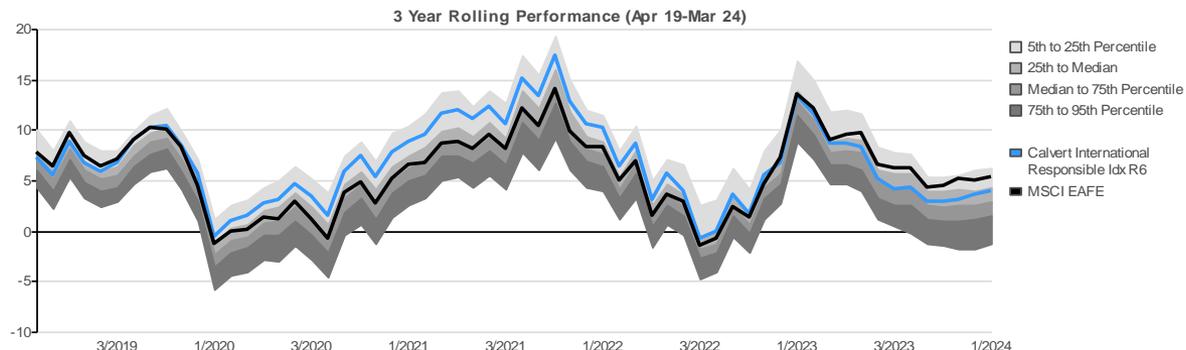
ASSET LOADINGS (Returns-based)



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	5.92	5.92	16.00 / 19	3.88 / 32	8.51 / 12	7.51 / 13		8.90
Benchmark	5.93	5.93	15.90 / 20	5.31 / 12	7.85 / 20	7.22 / 17	5.30 / 19	
Peer Group Median	5.29	5.29	13.37 / 50	2.89 / 50	6.76 / 50	6.19 / 50	4.48 / 50	
Number of Funds			754	712	676	634	531	

CALENDAR	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	16.27	-15.81	10.28	9.59	22.01	-15.06	25.52	0.63	-0.91

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.43	0.00	-2.25
Beta	1.08	1.00	1.00
R-Squared	96.87	100.00	94.28
Sharpe Ratio	0.16	0.24	0.10
Up Market Capture	101.78	100.00	92.05
Down Market Capture	107.41	100.00	102.26

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.56	0.00	-0.90
Beta	1.03	1.00	1.00
R-Squared	96.95	100.00	94.25
Sharpe Ratio	0.42	0.40	0.34
Up Market Capture	103.79	100.00	98.04
Down Market Capture	101.41	100.00	101.53

NOTES



Fund Incep Date: 05/01/2009	Benchmark: MSCI Emerging Markets	Category: Diversified Emerging Mkts	Net Assets: \$57,187.00M	Manager Name: Carl M. Kawaja	Manager Start Date: 06/17/1999	Expense Ratio: 0.57%	Expense Rank: 10
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PORTFOLIO COMPOSITION (Holdings-based)



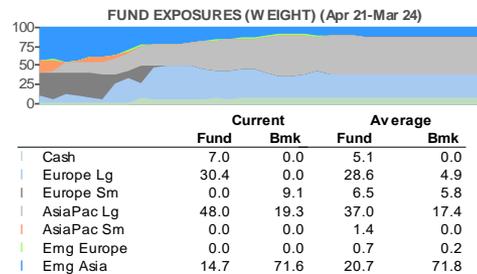
Sector Breakdown

Sensitive	
Communication Services	8.03%
Industrials	12.35%
Technology	16.81%
Energy	2.56%
Cyclical	
Basic Materials	7.11%
Consumer Cyclical	12.86%
Real Estate	1.92%
Financial Services	17.68%
Defensive	
Consumer Defensive	7.49%
Healthcare	11.70%
Utilities	1.48%

TOP 10 HOLDINGS

Microsoft Corp	2.79%
Taiwan Semiconductor Manufacturing Co Ltd	2.78%
Novo Nordisk A/S Class B	1.94%
MercadoLibre Inc	1.52%
Meta Platforms Inc Class A	1.49%
Airbus SE	1.45%
Broadcom Inc	1.39%
Lvmh Moet Hennessy Louis Vuitton SE	1.29%
Eli Lilly and Co	1.29%
ASML Holding NV	1.06%
Total:	17.01%

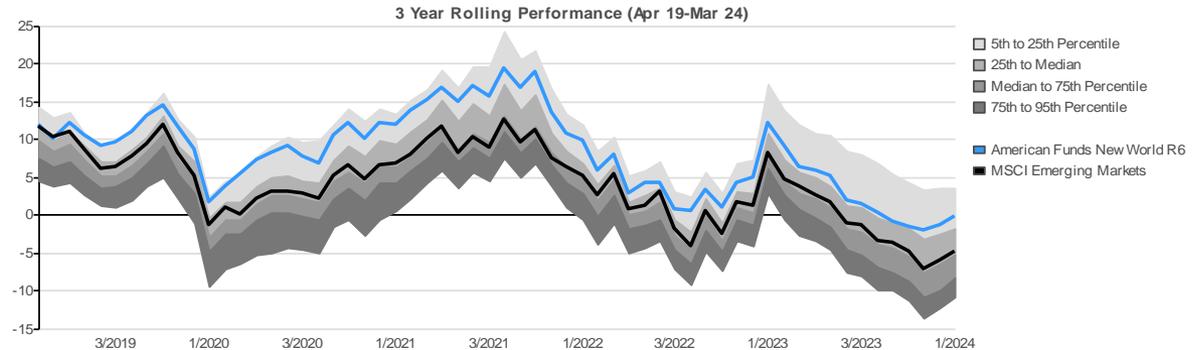
ASSET LOADINGS (Returns-based)



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	5.22	5.22	14.64 / 22	-0.07 / 17	7.22 / 9	7.95 / 3	5.99 / 3	8.58	
Benchmark	2.44	2.44	8.59 / 54	-4.68 / 43	2.61 / 51	4.11 / 42	3.33 / 40		
Peer Group Median	3.04	3.04	9.28 / 50	-5.31 / 50	2.67 / 50	3.65 / 50	2.91 / 50		
Number of Funds			817	735	682	630	531		
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	10.98	-22.47	-1.37	17.81	20.44	-16.34	35.41	8.32	-13.87

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	3.40	0.00	-0.79
Beta	0.81	1.00	0.98
R-Squared	79.02	100.00	91.89
Sharpe Ratio	-0.08	-0.33	-0.36
Up Market Capture	93.79	100.00	96.11
Down Market Capture	79.71	100.00	101.53
5 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.54	0.00	0.20
Beta	0.86	1.00	0.99
R-Squared	83.63	100.00	93.05
Sharpe Ratio	0.37	0.12	0.13
Up Market Capture	95.96	100.00	99.25
Down Market Capture	80.19	100.00	98.93

NOTES

Fund Incep Date: 07/15/1998	Benchmark: MSCI US REIT	Category: Real Estate	Net Assets: \$7,282.00M	Manager Name: Jason Yablon	Manager Start Date: 05/01/2013	Expense Ratio: 0.84%	Expense Rank: 31
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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	1.83%
Real Estate	98.17%
Financial Services	0.00%

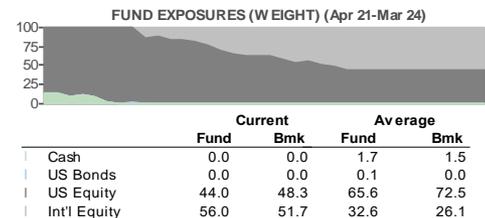
Defensive

Consumer Defensive	0.00%
Healthcare	0.00%
Utilities	0.00%

TOP 10 HOLDINGS

American Tower Corp	9.64%
Prologis Inc	8.38%
Welltower Inc	8.01%
Simon Property Group Inc	7.61%
Digital Realty Trust Inc	7.23%
Invitation Homes Inc	5.77%
Crown Castle Inc	4.77%
Iron Mountain Inc	4.62%
Equinix Inc	4.58%
Realty Income Corp	4.06%
Total:	64.66%

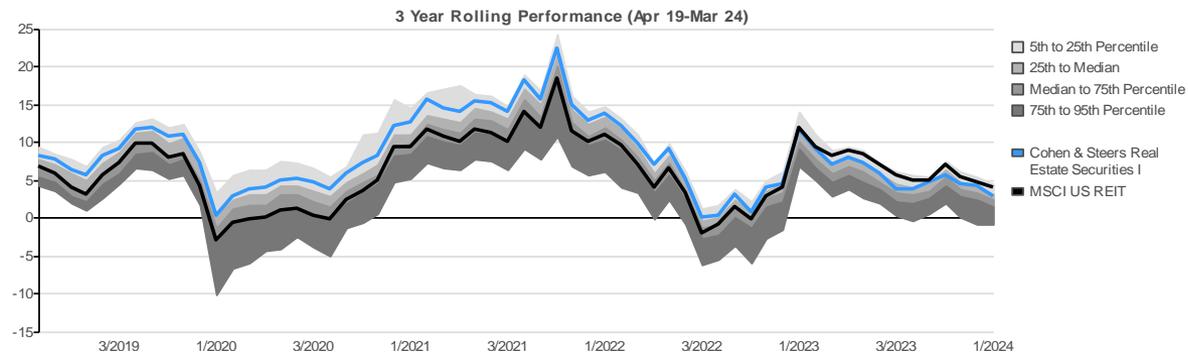
ASSET LOADINGS (Returns-based)



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	-0.48	-0.48	9.70 / 25	2.96 / 32	5.47 / 10	6.44 / 8	8.26 / 3	9.02
Benchmark	-0.32	-0.32	10.37 / 18	4.03 / 8	4.14 / 44	5.07 / 42	6.54 / 39	
Peer Group Median	-1.05	-1.05	8.26 / 50	2.44 / 50	3.90 / 50	4.80 / 50	6.22 / 50	
Number of Funds			252	239	232	216	206	

CALENDAR	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	11.90	-26.17	41.35	-4.70	27.74	-5.75	5.39	6.28	2.89

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.98	0.00	-1.52
Beta	1.00	1.00	0.99
R-Squared	97.35	100.00	98.09
Sharpe Ratio	0.12	0.17	0.09
Up Market Capture	97.88	100.00	95.01
Down Market Capture	101.24	100.00	100.97

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.32	0.00	-0.14
Beta	0.97	1.00	0.94
R-Squared	97.20	100.00	96.74
Sharpe Ratio	0.27	0.20	0.19
Up Market Capture	100.42	100.00	95.45
Down Market Capture	96.07	100.00	96.66

NOTES

Fund Incep Date: 07/02/2012	Benchmark: Russell 1000 Value Index	Category: Large Value	Net Assets: \$26,654.00M	Manager Name: Darren A. Jaroch	Manager Start Date: 08/29/2012	Expense Ratio: 0.55%	Expense Rank: 13
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	3.09%
Industrials	10.83%
Technology	9.84%
Energy	7.88%

Cyclical

Basic Materials	7.50%
Consumer Cyclical	8.19%
Real Estate	2.11%
Financial Services	17.98%

Defensive

Consumer Defensive	11.13%
Healthcare	16.07%
Utilities	5.39%

TOP 10 HOLDINGS

Exxon Mobil Corp	3.19%
PulteGroup Inc	2.97%
Microsoft Corp	2.86%
Citigroup Inc	2.81%
Bank of America Corp	2.53%
Walmart Inc	2.49%
Coca-Cola Co	2.38%
Oracle Corp	2.35%
Qualcomm Inc	2.27%
Regeneron Pharmaceuticals Inc	2.21%
Total:	26.06%

ASSET LOADINGS (Returns-based)

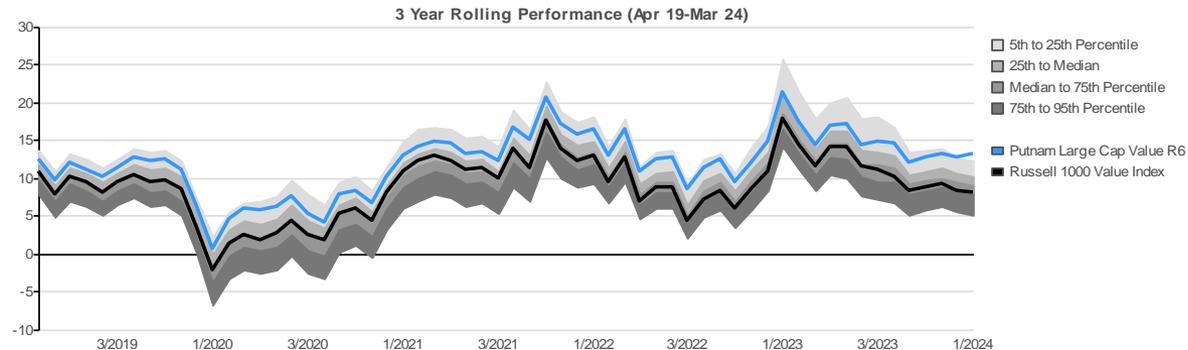


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	4.7	0.0	5.1	0.0
Top Value	67.9	65.2	68.4	65.5
Top Growth	0.0	0.0	0.1	0.0
Mid Value	27.5	34.4	19.6	34.3
Mid Growth	0.0	0.0	0.9	0.0
Sm Value	0.0	0.2	6.0	0.1
Sm Growth	0.0	0.3	0.0	0.1

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	12.64	12.64	28.05 / 9	13.20 / 3	14.85 / 4	12.90 / 3	11.54 / 3	13.74
Benchmark	8.99	8.99	20.27 / 54	8.11 / 70	10.32 / 63	9.16 / 63	9.01 / 50	
Peer Group Median	8.86	8.86	20.77 / 50	9.00 / 50	10.82 / 50	9.64 / 50	8.99 / 50	
Number of Funds			1206	1147	1112	1076	997	

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	-5.50	26.14	2.71	25.50	-8.80	16.22	14.25	-3.50

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.93	0.00	1.01
Beta	0.93	1.00	0.97
R-Squared	98.13	100.00	95.48
Sharpe Ratio	0.71	0.40	0.46
Up Market Capture	104.13	100.00	99.13
Down Market Capture	83.88	100.00	94.32

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.34	0.00	0.72
Beta	0.96	1.00	0.98
R-Squared	98.57	100.00	96.38
Sharpe Ratio	0.75	0.51	0.54
Up Market Capture	104.39	100.00	99.64
Down Market Capture	87.93	100.00	97.02

NOTES

Vanguard 500 Index Admiral VFIAX

3/28/2024

Fund Incep Date: 11/13/2000	Benchmark: S&P 500 Index	Category: Large Blend	Net Assets: \$1,112,752.00M	Manager Name: Michelle Louie	Manager Start Date: 11/30/2017	Expense Ratio: 0.04%	Expense Rank: 2
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	8.95%
Industrials	8.31%
Technology	30.60%
Energy	3.96%

Cyclical

Basic Materials	2.15%
Consumer Cyclical	10.51%
Real Estate	2.27%
Financial Services	12.66%

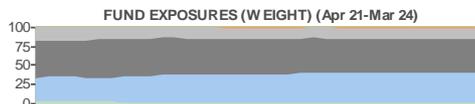
Defensive

Consumer Defensive	5.93%
Healthcare	12.46%
Utilities	2.20%

TOP 10 HOLDINGS

Microsoft Corp	7.09%
Apple Inc	5.64%
NVIDIA Corp	5.06%
Amazon.com Inc	3.74%
Meta Platforms Inc Class A	2.42%
Alphabet Inc Class A	2.02%
Berkshire Hathaway Inc Class B	1.73%
Alphabet Inc Class C	1.70%
Eli Lilly and Co	1.41%
Broadcom Inc	1.32%
Total:	32.13%

ASSET LOADINGS (Returns-based)

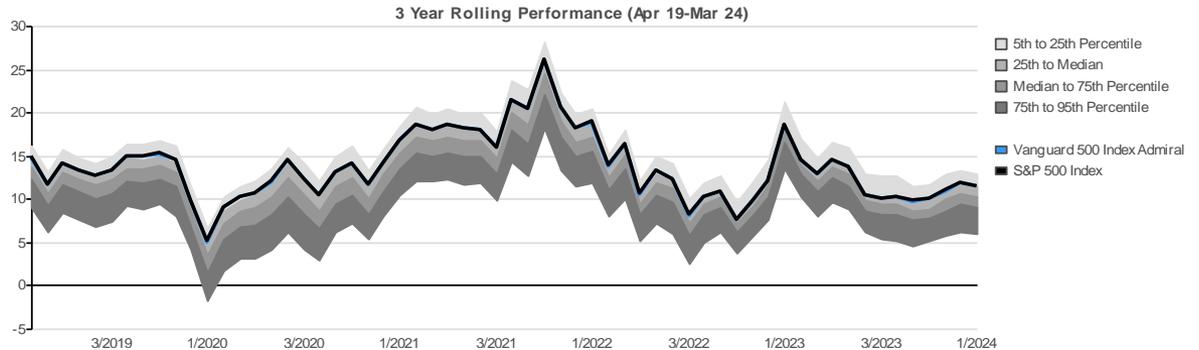


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.0	0.5	0.5
Top Value	38.7	38.7	36.5	36.5
Top Growth	45.9	45.9	47.0	47.0
Mid Value	12.7	12.7	14.7	14.7
Mid Growth	2.7	2.7	1.3	1.3
Sm Value	0.0	0.0	0.0	0.0
Sm Growth	0.0	0.0	0.0	0.0

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.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	10.54	10.54	29.83 / 36	11.44 / 24	15.01 / 21	14.05 / 17	12.92 / 9	8.00
Benchmark	10.56	10.56	29.88 / 34	11.49 / 23	15.05 / 19	14.09 / 15	12.96 / 8	
Peer Group Median	10.42	10.42	29.10 / 50	10.33 / 50	14.00 / 50	12.88 / 50	11.65 / 50	
Number of Funds			1433	1317	1230	1170	1065	

	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	24.20	-18.11	26.68	17.12	29.84	-5.65	21.14	10.49	-0.02

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.04	0.00	-0.70
Beta	1.00	1.00	0.97
R-Squared	100.00	100.00	96.86
Sharpe Ratio	0.56	0.56	0.51
Up Market Capture	99.89	100.00	95.67
Down Market Capture	100.06	100.00	98.98

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.04	0.00	-0.73
Beta	1.00	1.00	0.99
R-Squared	100.00	100.00	97.37
Sharpe Ratio	0.75	0.75	0.70
Up Market Capture	99.92	100.00	97.36
Down Market Capture	100.06	100.00	100.18

NOTES

Vanguard Total Stock Mkt Idx Adm VTSAX

3/28/2024

Fund Incep Date: 11/13/2000	Benchmark: S&P 500 Index	Category: Large Blend	Net Assets: \$1,599,409.00M	Manager Name: Gerard C. O'Reilly	Manager Start Date: 12/31/1994	Expense Ratio: 0.04%	Expense Rank: 2
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	8.19%
Industrials	9.45%
Technology	29.53%
Energy	3.82%

Cyclical

Basic Materials	2.32%
Consumer Cyclical	10.82%
Real Estate	2.83%
Financial Services	12.80%

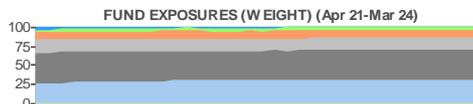
Defensive

Consumer Defensive	5.61%
Healthcare	12.55%
Utilities	2.09%

TOP 10 HOLDINGS

Microsoft Corp	6.22%
Apple Inc	5.40%
NVIDIA Corp	3.75%
Amazon.com Inc	3.33%
Meta Platforms Inc Class A	2.20%
Alphabet Inc Class A	1.66%
Berkshire Hathaway Inc Class B	1.47%
Alphabet Inc Class C	1.38%
Eli Lilly and Co	1.30%
Broadcom Inc	1.17%
Total:	27.88%

ASSET LOADINGS (Returns-based)

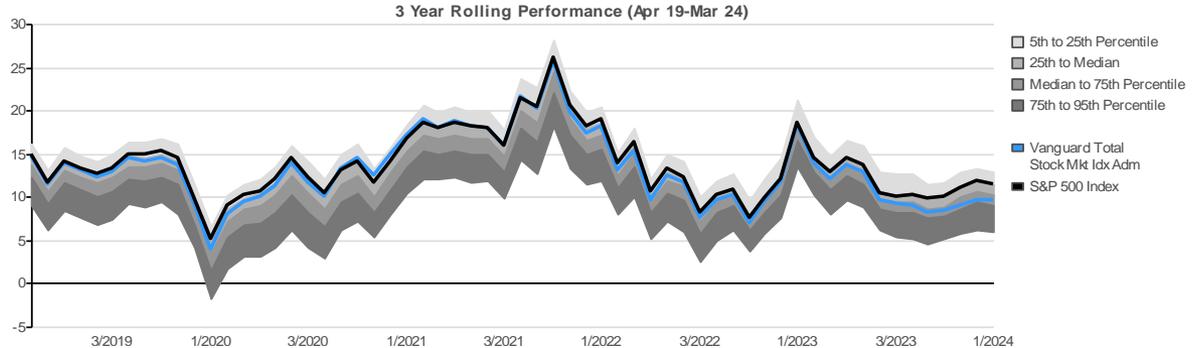


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.3	0.0	0.4	0.5
Top Value	29.4	38.7	28.6	36.5
Top Growth	39.8	45.9	39.4	47.0
Mid Value	16.1	12.7	16.0	14.7
Mid Growth	10.3	2.7	10.1	1.3
Sm Value	3.3	0.0	4.0	0.0
Sm Growth	0.9	0.0	1.6	0.0

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	10.00	10.00	29.35 / 46	9.63 / 65	14.24 / 44	13.39 / 38	12.27 / 33	8.25
Benchmark	10.56	10.56	29.88 / 34	11.49 / 23	15.05 / 19	14.09 / 15	12.96 / 8	
Peer Group Median	10.42	10.42	29.10 / 50	10.33 / 50	14.00 / 50	12.88 / 50	11.65 / 50	
Number of Funds			1433	1317	1230	1170	1065	

CALENDAR	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	24.20	-18.11	26.68	17.12	29.84	-5.65	21.14	10.49	-0.02

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-1.76	0.00	-0.70
Beta	1.01	1.00	0.97
R-Squared	99.35	100.00	96.86
Sharpe Ratio	0.46	0.56	0.51
Up Market Capture	96.44	100.00	95.67
Down Market Capture	103.07	100.00	98.98

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.99	0.00	-0.73
Beta	1.03	1.00	0.99
R-Squared	99.32	100.00	97.37
Sharpe Ratio	0.69	0.75	0.70
Up Market Capture	99.49	100.00	97.36
Down Market Capture	102.51	100.00	100.18

NOTES

Empower Large Cap Growth Instl MXGSX

3/28/2024

Fund Incep Date: 05/01/2015	Benchmark: Russell 1000 Growth Index	Category: Large Growth	Net Assets: \$1,505.00M	Manager Name: Andrew Acheson	Manager Start Date: 09/01/2013	Expense Ratio: 0.63%	Expense Rank: 13
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	11.02%
Industrials	6.09%
Technology	41.20%
Energy	1.58%

Cyclical

Basic Materials	0.18%
Consumer Cyclical	16.39%
Real Estate	0.00%
Financial Services	9.51%

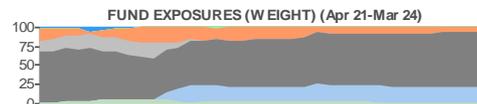
Defensive

Consumer Defensive	2.61%
Healthcare	11.41%
Utilities	0.00%

TOP 10 HOLDINGS

Microsoft Corp	9.54%
Amazon.com Inc	6.88%
Alphabet Inc Class C	5.61%
Apple Inc	4.87%
Eli Lilly and Co	4.15%
Mastercard Inc Class A	3.76%
NVIDIA Corp	3.15%
Adobe Inc	2.61%
Meta Platforms Inc Class A	2.53%
Salesforce Inc	2.23%
Total:	45.32%

ASSET LOADINGS (Returns-based)

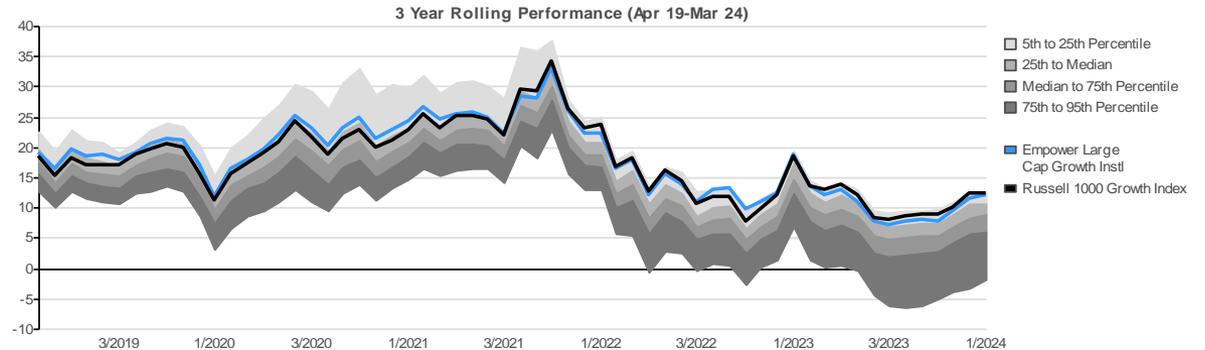


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.8	0.2	2.2	0.1
Top Value	20.5	0.5	14.4	0.2
Top Growth	70.6	83.5	64.7	82.6
Mid Value	0.0	0.0	5.4	0.1
Mid Growth	8.1	15.8	12.6	16.9
Sm Value	0.0	0.0	0.1	0.1
Sm Growth	0.0	0.0	0.7	0.1

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	13.92	13.92	40.16 / 39	12.05 / 11	18.81 / 7	18.60 / 7	16.15 / 7	16.10
Benchmark	11.41	11.41	39.00 / 47	12.50 / 6	18.52 / 8	18.06 / 10	15.98 / 7	
Peer Group Median	12.30	12.30	38.41 / 50	8.83 / 50	15.17 / 50	15.52 / 50	13.57 / 50	
Number of Funds			1203	1142	1101	1055	999	

CALENDAR	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	-30.89	22.09	34.94	32.82	-1.63	28.78	2.89	4.24

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.38	0.00	-2.90
Beta	0.90	1.00	0.98
R-Squared	97.25	100.00	95.15
Sharpe Ratio	0.56	0.54	0.39
Up Market Capture	90.31	100.00	91.52
Down Market Capture	90.69	100.00	101.84

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.06	0.00	-2.32
Beta	0.94	1.00	0.98
R-Squared	97.27	100.00	95.13
Sharpe Ratio	0.88	0.83	0.70
Up Market Capture	93.16	100.00	91.55
Down Market Capture	89.78	100.00	99.93

NOTES

Calvert US Large Cap Growth Rspnb Idx R6 CLGRX

3/28/2024

Fund Incep Date: 02/01/2022	Benchmark: Russell 1000 Growth Index	Category: Large Growth	Net Assets: \$643.00M	Manager Name: Thomas C. Seto	Manager Start Date: 12/31/2016	Expense Ratio: 0.21%	Expense Rank: 3
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	6.88%
Industrials	7.29%
Technology	43.38%
Energy	0.00%

Cyclical

Basic Materials	1.32%
Consumer Cyclical	13.08%
Real Estate	0.16%
Financial Services	8.59%

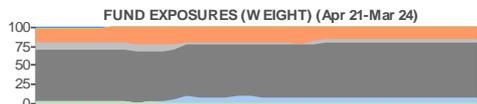
Defensive

Consumer Defensive	5.08%
Healthcare	13.83%
Utilities	0.40%

TOP 10 HOLDINGS

Microsoft Corp	9.44%
Apple Inc	8.75%
NVIDIA Corp	5.98%
Amazon.com Inc	4.83%
Alphabet Inc Class A	4.45%
Eli Lilly and Co	2.13%
Broadcom Inc	2.01%
Tesla Inc	1.82%
Visa Inc Class A	1.51%
Mastercard Inc Class A	1.34%
Total:	42.25%

ASSET LOADINGS (Returns-based)

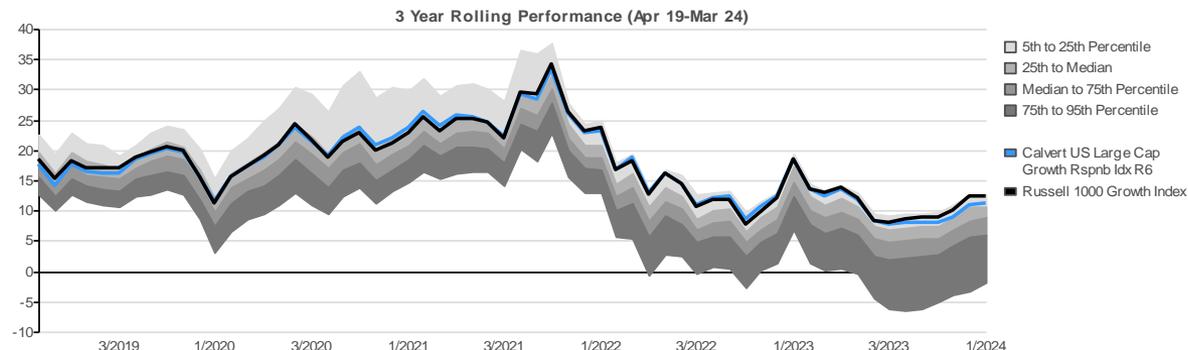


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	0.0	0.2	0.6	0.1
Top Value	6.4	0.5	4.7	0.2
Top Growth	72.3	83.5	69.7	82.6
Mid Value	5.5	0.0	5.5	0.1
Mid Growth	15.7	15.8	19.1	16.9
Sm Value	0.0	0.0	0.0	0.1
Sm Growth	0.0	0.0	0.4	0.1

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 manager employs a passive management strategy designed to track, as closely as possible, the performance of the index. 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.

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	10.66	10.66	34.07 / 71	11.08 / 20	17.69 / 12	17.50 / 16		8.95
Benchmark	11.41	11.41	39.00 / 47	12.50 / 6	18.52 / 8	18.06 / 10	15.98 / 7	
Peer Group Median	12.30	12.30	38.41 / 50	8.83 / 50	15.17 / 50	15.52 / 50	13.57 / 50	
Number of Funds			1203	1142	1101	1055	999	

CALENDAR	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	-30.89	22.09	34.94	32.82	-1.63	28.78	2.89	4.24

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.98	0.00	-2.90
Beta	0.96	1.00	0.98
R-Squared	99.21	100.00	95.15
Sharpe Ratio	0.49	0.54	0.39
Up Market Capture	94.05	100.00	91.52
Down Market Capture	97.94	100.00	101.84

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.21	0.00	-2.32
Beta	0.96	1.00	0.98
R-Squared	99.32	100.00	95.13
Sharpe Ratio	0.82	0.83	0.70
Up Market Capture	95.22	100.00	91.55
Down Market Capture	96.49	100.00	99.93

NOTES

Fund Incep Date: 02/01/2013	Benchmark: Russell Mid-Cap Value Index	Category: Mid-Cap Value	Net Assets: \$17,258.00M	Manager Name: Kevin J. Schmitz	Manager Start Date: 11/20/2008	Expense Ratio: 0.62%	Expense Rank: 12
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	0.90%
Industrials	20.00%
Technology	8.86%
Energy	6.85%

Cyclical

Basic Materials	5.39%
Consumer Cyclical	12.77%
Real Estate	6.71%
Financial Services	18.20%

Defensive

Consumer Defensive	5.42%
Healthcare	7.67%
Utilities	7.24%

TOP 10 HOLDINGS

The Hartford Financial Services Group Inc	1.51%
Toll Brothers Inc	1.41%
Cencora Inc	1.33%
Leidos Holdings Inc	1.31%
Westinghouse Air Brake Technologies Corp	1.27%
Howmet Aerospace Inc	1.24%
LKQ Corp	1.23%
Diamondback Energy Inc	1.21%
PG&E Corp	1.17%
Raymond James Financial Inc	1.11%
Total:	12.79%

ASSET LOADINGS (Returns-based)

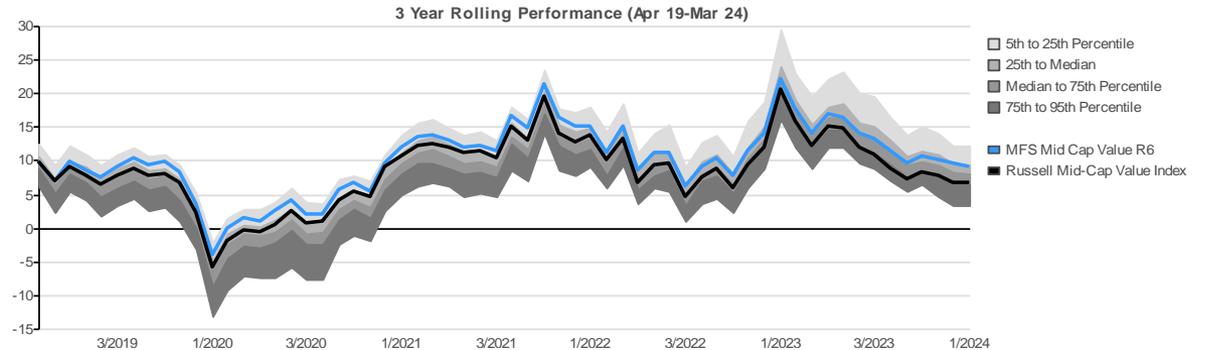


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	3.7	0.0	3.7	0.0
Top Value	10.1	0.0	12.7	0.0
Top Growth	0.0	0.0	0.0	0.0
Mid Value	86.2	100.0	81.8	100.0
Mid Growth	0.0	0.0	0.0	0.0
Sm Value	0.0	0.0	1.9	0.0
Sm Growth	0.0	0.0	0.0	0.0

INVESTMENT OVERVIEW

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

PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	8.96	8.96	22.30 / 33	9.09 / 28	11.95 / 25	10.12 / 15	9.41 / 15	11.10
Benchmark	8.23	8.23	20.40 / 51	6.80 / 69	9.94 / 56	8.41 / 50	8.57 / 39	
Peer Group Median	8.32	8.32	20.54 / 50	8.00 / 50	10.21 / 50	8.33 / 50	8.17 / 50	
Number of Funds			400	389	381	367	339	

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	12.36	-8.06	28.75	2.69	26.67	-13.44	13.45	17.62	-4.55

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	2.32	0.00	1.33
Beta	0.93	1.00	0.94
R-Squared	98.06	100.00	95.88
Sharpe Ratio	0.43	0.30	0.37
Up Market Capture	95.97	100.00	94.37
Down Market Capture	88.60	100.00	90.51

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	2.13	0.00	0.59
Beta	0.95	1.00	0.97
R-Squared	98.67	100.00	96.49
Sharpe Ratio	0.55	0.45	0.47
Up Market Capture	98.29	100.00	97.51
Down Market Capture	91.87	100.00	95.40

NOTES

Vanguard Mid Cap Index Admiral VIMAX

3/28/2024

Fund Incep Date: 11/12/2001	Benchmark: Russell Mid-Cap Index	Category: Mid-Cap Blend	Net Assets: \$166,709.00M	Manager Name: Awais Khan	Manager Start Date: 07/19/2021	Expense Ratio: 0.05%	Expense Rank: 3
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PORTFOLIO COMPOSITION (Holdings-based)



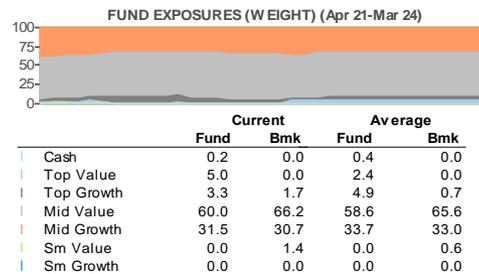
Sector Breakdown

Sensitive	
Communication Services	3.41%
Industrials	17.41%
Technology	18.27%
Energy	4.56%
Cyclical	
Basic Materials	5.53%
Consumer Cyclical	8.44%
Real Estate	7.30%
Financial Services	12.83%
Defensive	
Consumer Defensive	4.74%
Healthcare	10.71%
Utilities	6.80%

TOP 10 HOLDINGS

Amphenol Corp Class A	0.90%
TransDigm Group Inc	0.85%
PACCAR Inc	0.85%
Cintas Corp	0.77%
Constellation Energy Corp	0.77%
Motorola Solutions Inc	0.77%
Arthur J. Gallagher & Co	0.71%
DexCom Inc	0.70%
Welltower Inc	0.69%
Copart Inc	0.65%
Total:	7.65%

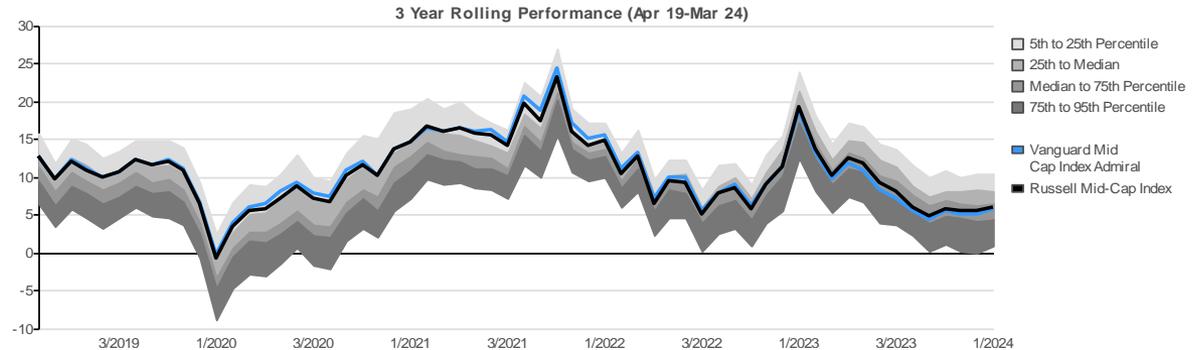
ASSET LOADINGS (Returns-based)



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	7.86	7.86	20.44 / 71	5.71 / 61	10.93 / 50	10.41 / 30	9.88 / 17	10.09
Benchmark	8.60	8.60	22.35 / 53	6.07 / 55	11.10 / 44	10.58 / 26	9.95 / 14	
Peer Group Median	9.23	9.23	22.49 / 50	6.40 / 50	10.90 / 50	9.72 / 50	8.84 / 50	
Number of Funds			427	400	372	353	303	

	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	15.99	-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	-0.31	0.00	0.40
Beta	0.99	1.00	0.95
R-Squared	99.54	100.00	94.98
Sharpe Ratio	0.25	0.27	0.28
Up Market Capture	98.43	100.00	95.34
Down Market Capture	99.70	100.00	95.17

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.03	0.00	-0.02
Beta	0.98	1.00	0.97
R-Squared	99.63	100.00	95.44
Sharpe Ratio	0.51	0.51	0.50
Up Market Capture	97.91	100.00	97.89
Down Market Capture	98.29	100.00	98.57

NOTES

Touchstone Mid Cap Growth R6 TFGRX

3/28/2024

Fund Incep Date: 02/10/2020	Benchmark: Russell Mid-Cap Growth Index	Category: Mid-Cap Growth	Net Assets: \$1,415.00M	Manager Name: William A. Muggia	Manager Start Date: 04/07/1999	Expense Ratio: 0.79%	Expense Rank: 14
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PORTFOLIO COMPOSITION (Holdings-based)

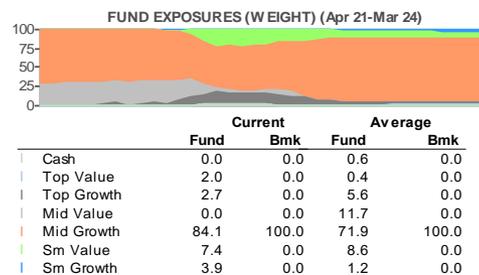


Sector Breakdown

Sensitive	
Communication Services	1.07%
Industrials	23.20%
Technology	23.96%
Energy	3.52%
Cyclical	
Basic Materials	5.24%
Consumer Cyclical	11.02%
Real Estate	3.12%
Financial Services	8.09%
Defensive	
Consumer Defensive	2.36%
Healthcare	18.42%
Utilities	0.00%

TOP 10 HOLDINGS	
TransDigm Group Inc	3.76%
Copart Inc	3.04%
DexCom Inc	2.83%
Ascendis Pharma A/S ADR	2.78%
Builders FirstSource Inc	2.67%
Ross Stores Inc	2.56%
Vertiv Holdings Co Class A	2.43%
Constellation Brands Inc Class A	2.32%
HubSpot Inc	2.26%
Fair Isaac Corp	2.24%
Total:	26.87%

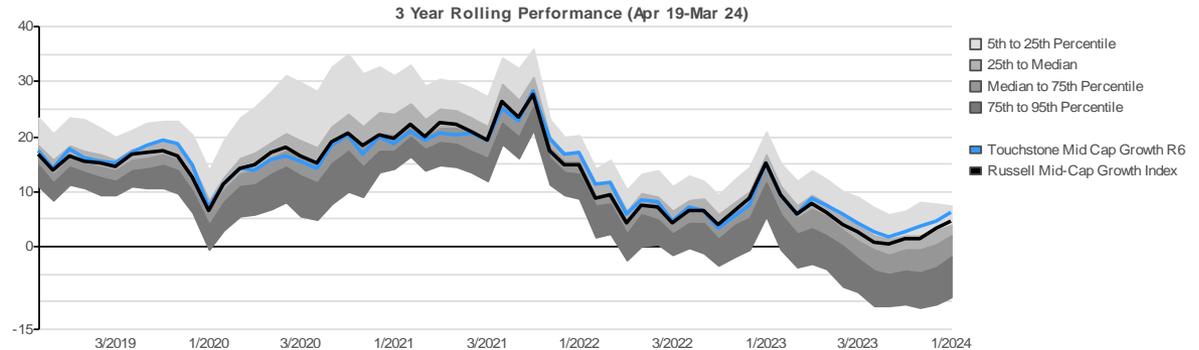
ASSET LOADINGS (Returns-based)



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	10.16	10.16	27.37 / 20	6.16 / 10	12.16 / 23	13.24 / 20	11.50 / 22	9.09
Benchmark	9.50	9.50	26.28 / 26	4.62 / 16	11.82 / 29	12.87 / 28	11.35 / 24	
Peer Group Median	9.50	9.50	23.38 / 50	1.94 / 50	10.98 / 50	11.97 / 50	10.36 / 50	
Number of Funds			554	538	514	496	477	

	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	1.56	0.00	-2.45
Beta	0.93	1.00	0.97
R-Squared	95.20	100.00	94.32
Sharpe Ratio	0.27	0.20	0.08
Up Market Capture	99.99	100.00	90.87
Down Market Capture	95.45	100.00	101.15

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.57	0.00	-0.48
Beta	0.98	1.00	0.97
R-Squared	95.31	100.00	94.04
Sharpe Ratio	0.54	0.53	0.49
Up Market Capture	101.73	100.00	97.60
Down Market Capture	100.76	100.00	100.30

NOTES

Fund Incep Date: 02/23/2000	Benchmark: Russell 2000 Value Index	Category: Small Value	Net Assets: \$13,465.00M	Manager Name: Jed S. Fogdall	Manager Start Date: 02/28/2012	Expense Ratio: 0.29%	Expense Rank: 3
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	2.28%
Industrials	16.55%
Technology	8.88%
Energy	9.29%

Cyclical

Basic Materials	7.74%
Consumer Cyclical	17.19%
Real Estate	1.19%
Financial Services	26.13%

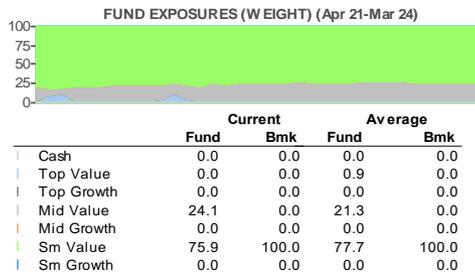
Defensive

Consumer Defensive	4.93%
Healthcare	5.42%
Utilities	0.41%

TOP 10 HOLDINGS

Toll Brothers Inc	0.98%
Future on E-mini S&P 500 Futures	0.93%
HF Sinclair Corp	0.62%
Unum Group	0.60%
United States Steel Corp	0.57%
Amkor Technology Inc	0.55%
Knight-Swift Transportation Holdings Inc Class A	0.53%
Penske Automotive Group Inc	0.52%
Arrow Electronics Inc	0.50%
Taylor Morrison Home Corp	0.48%
Total:	6.29%

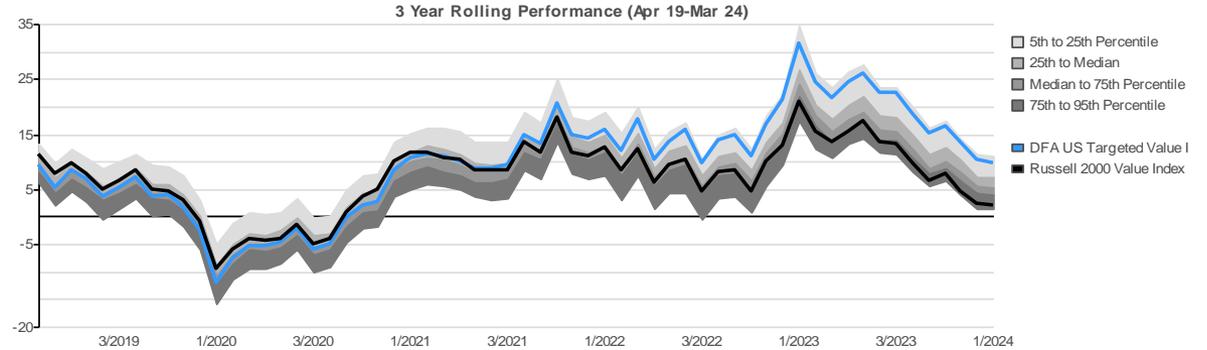
ASSET LOADINGS (Returns-based)



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



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	4.63	4.63	23.64 / 20	9.72 / 9	13.19 / 10	9.75 / 12	8.77 / 16	11.21
Benchmark	2.90	2.90	18.75 / 59	2.22 / 90	8.17 / 81	6.55 / 72	6.87 / 61	
Peer Group Median	4.72	4.72	19.73 / 50	5.32 / 50	9.80 / 50	7.55 / 50	7.24 / 50	
Number of Funds			492	468	450	431	405	

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	16.00	-11.43	30.96	3.47	21.95	-15.27	9.34	25.30	-6.05

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	7.09	0.00	2.93
Beta	0.96	1.00	0.94
R-Squared	96.74	100.00	94.37
Sharpe Ratio	0.42	0.09	0.23
Up Market Capture	109.75	100.00	98.91
Down Market Capture	87.11	100.00	90.24

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	4.59	0.00	1.79
Beta	1.04	1.00	0.97
R-Squared	97.38	100.00	95.29
Sharpe Ratio	0.53	0.36	0.43
Up Market Capture	112.61	100.00	99.25
Down Market Capture	98.37	100.00	95.46

NOTES

Fund Incep Date: 11/13/2000	Benchmark: Russell 2000 Index	Category: Small Blend	Net Assets: \$145,285.00M	Manager Name: William A. Coleman	Manager Start Date: 04/27/2016	Expense Ratio: 0.05%	Expense Rank: 3
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PORTFOLIO COMPOSITION (Holdings-based)



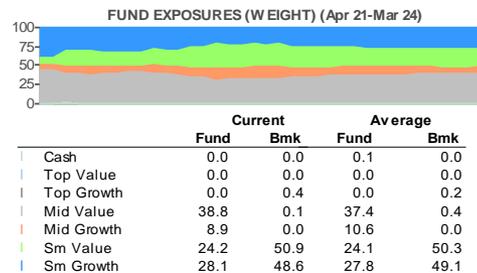
Sector Breakdown

Sensitive	
Communication Services	2.55%
Industrials	20.20%
Technology	15.49%
Energy	5.18%
Cyclical	
Basic Materials	4.68%
Consumer Cyclical	14.03%
Real Estate	7.61%
Financial Services	12.79%
Defensive	
Consumer Defensive	3.90%
Healthcare	10.77%
Utilities	2.81%

TOP 10 HOLDINGS

MicroStrategy Inc Class A	0.44%
Builders FirstSource Inc	0.44%
Targa Resources Corp	0.43%
Deckers Outdoor Corp	0.42%
Axon Enterprise Inc	0.39%
PTC Inc	0.37%
Entegris Inc	0.37%
Williams-Sonoma Inc	0.35%
DraftKings Inc Ordinary Shares - Class A	0.34%
Booz Allen Hamilton Holding Corp Class A	0.33%
Total:	3.88%

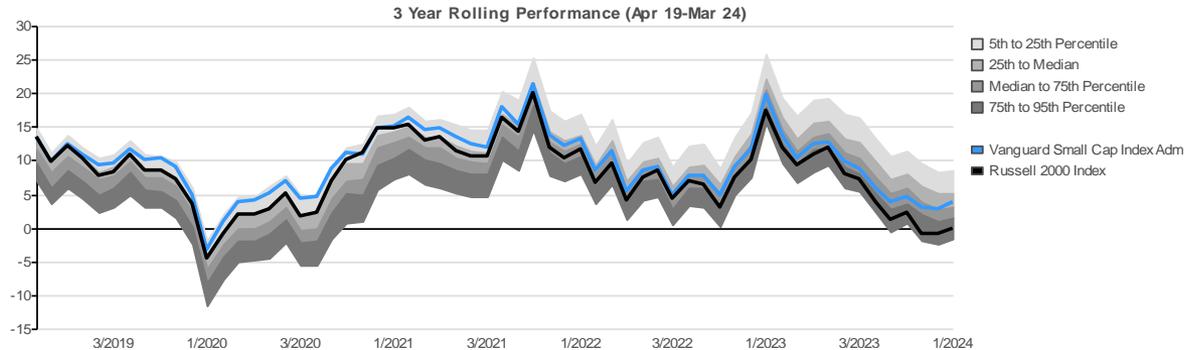
ASSET LOADINGS (Returns-based)



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 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	7.52	7.52	22.50 / 24	3.80 / 43	9.99 / 38	9.60 / 17	8.94 / 14	9.25
Benchmark	5.18	5.18	19.71 / 46	-0.10 / 89	8.10 / 75	7.73 / 64	7.58 / 60	
Peer Group Median	5.62	5.62	19.14 / 50	3.06 / 50	9.28 / 50	8.17 / 50	7.87 / 50	
Number of Funds			613	591	574	554	494	

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	16.29	-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	3.62	0.00	2.77
Beta	0.94	1.00	0.92
R-Squared	97.46	100.00	94.18
Sharpe Ratio	0.16	-0.02	0.12
Up Market Capture	103.75	100.00	99.59
Down Market Capture	91.76	100.00	89.41

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.98	0.00	1.46
Beta	0.95	1.00	0.95
R-Squared	97.71	100.00	94.98
Sharpe Ratio	0.44	0.36	0.41
Up Market Capture	98.09	100.00	97.77
Down Market Capture	92.98	100.00	94.33

NOTES

Fund Incep Date: 01/27/2012	Benchmark: Russell 2000 Growth Index	Category: Small Growth	Net Assets: \$4,509.00M	Manager Name: Ronald J. Zibelli	Manager Start Date: 05/30/2006	Expense Ratio: 0.66%	Expense Rank: 4
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PORTFOLIO COMPOSITION (Holdings-based)



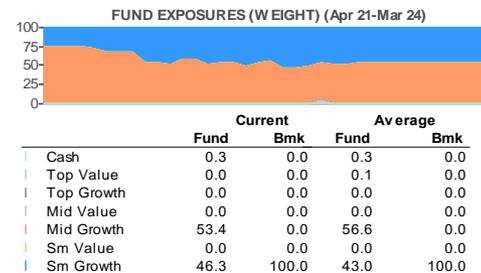
Sector Breakdown

Sensitive	
Communication Services	0.00%
Industrials	23.97%
Technology	30.43%
Energy	3.94%
Cyclical	
Basic Materials	1.77%
Consumer Cyclical	9.19%
Real Estate	0.47%
Financial Services	6.62%
Defensive	
Consumer Defensive	5.26%
Healthcare	18.36%
Utilities	0.00%

TOP 10 HOLDINGS

Comfort Systems USA Inc	2.64%
Medpace Holdings Inc	2.55%
e.l.f. Beauty Inc	2.45%
Saia Inc	2.34%
Duolingo Inc	2.30%
Wingstop Inc	2.11%
Clean Harbors Inc	1.99%
Hamilton Lane Inc Class A	1.98%
CyberArk Software Ltd	1.87%
GitLab Inc Class A	1.79%
Total:	22.02%

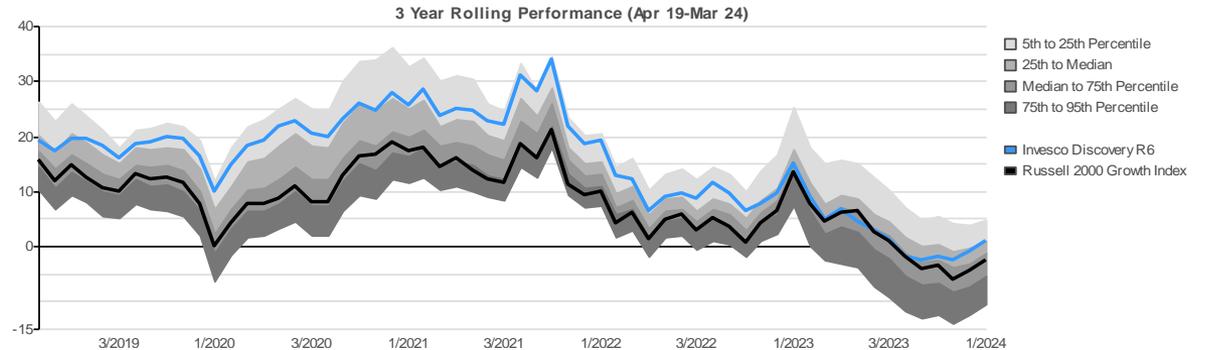
ASSET LOADINGS (Returns-based)



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	12.90	12.90	24.83 / 14	0.86 / 27	12.99 / 7	14.19 / 7	11.50 / 7	13.56
Benchmark	7.58	7.58	20.35 / 37	-2.68 / 60	7.38 / 68	8.40 / 78	7.89 / 71	
Peer Group Median	7.34	7.34	17.40 / 50	-1.34 / 50	8.27 / 50	10.19 / 50	8.57 / 50	
Number of Funds			586	570	553	537	525	

CALENDAR	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	16.43	-28.28	9.39	37.77	28.47	-5.13	22.27	10.13	-2.37

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	3.67	0.00	0.76
Beta	0.98	1.00	0.93
R-Squared	91.41	100.00	92.03
Sharpe Ratio	0.04	-0.13	-0.08
Up Market Capture	102.14	100.00	94.52
Down Market Capture	91.90	100.00	92.79

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	5.71	0.00	1.19
Beta	0.90	1.00	0.93
R-Squared	87.93	100.00	92.48
Sharpe Ratio	0.56	0.33	0.37
Up Market Capture	100.60	100.00	97.19
Down Market Capture	84.98	100.00	93.80

NOTES

American Funds 2015 Trgt Date Retire R6 RFJTX

3/28/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2015	Category: Target-Date 2015	Net Assets: \$5,059.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.30%	Expense Rank: 11
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PORTFOLIO COMPOSITION (Holdings-based)



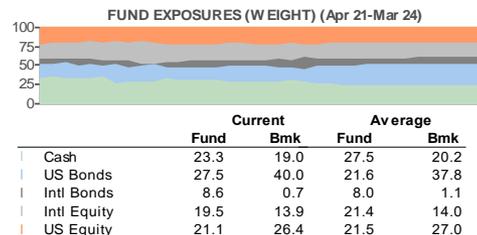
Sector Breakdown

Sensitive	
Communication Services	5.81%
Industrials	12.24%
Technology	18.19%
Energy	6.52%
Cyclical	
Basic Materials	4.23%
Consumer Cyclical	6.89%
Real Estate	3.02%
Financial Services	14.36%
Defensive	
Consumer Defensive	9.45%
Healthcare	14.64%
Utilities	4.63%

TOP 10 HOLDINGS

American Funds Income Fund of Amer R6	12.54%
American Funds Bond Fund of Amer R6	8.71%
American Funds Intern Bd Fd of Amer R6	8.42%
American Funds Inflation Linked Bd R6	7.86%
American Funds American Balanced R6	6.99%
American Funds Mortgage R6	5.91%
American Funds Capital Income Bldr R6	5.90%
American Funds American Mutual R6	5.88%
American Funds Capital World Gr&Inc R6	4.84%
American Funds ST Bd Fd of Amer R6	4.14%
Total:	71.19%

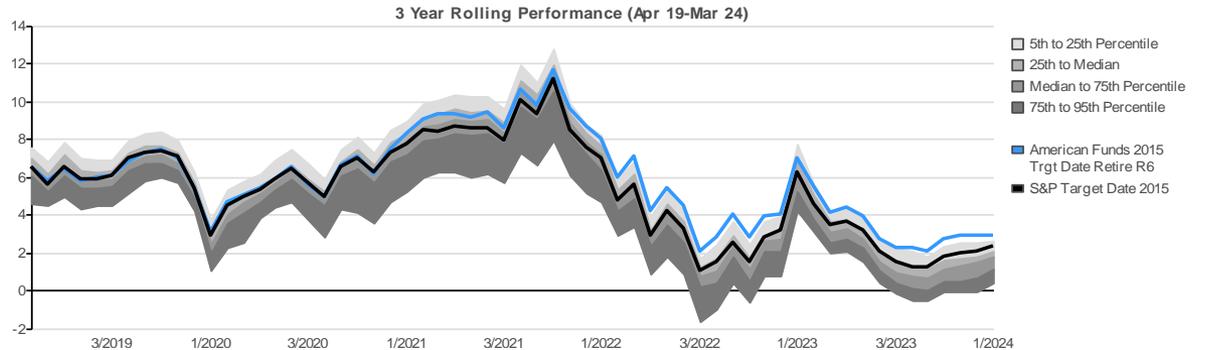
ASSET LOADINGS (Returns-based)



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 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	3.02	3.02	9.77 / 32	2.95 / 1	5.80 / 7	5.72 / 8	5.52 / 5	7.78	
Benchmark	2.70	2.70	9.71 / 36	2.38 / 13	5.26 / 34	5.30 / 38	5.05 / 41		
Peer Group Median	2.85	2.85	9.41 / 50	1.83 / 50	5.04 / 50	5.17 / 50	4.97 / 50		
Number of Funds			108	106	101	86	71		
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	7.86	11.14	15.22	-3.90	11.50	6.44	-1.13

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.57	0.00	-0.52
Beta	1.00	1.00	1.05
R-Squared	97.16	100.00	98.60
Sharpe Ratio	0.08	0.02	-0.03
Up Market Capture	104.78	100.00	102.15
Down Market Capture	100.65	100.00	109.21
5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.56	0.00	-0.32
Beta	0.99	1.00	1.05
R-Squared	97.65	100.00	98.04
Sharpe Ratio	0.44	0.39	0.35
Up Market Capture	103.67	100.00	103.62
Down Market Capture	100.00	100.00	106.96

NOTES

American Funds 2020 Trgt Date Retire R6 RRCTX

3/28/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2020	Category: Target-Date 2020	Net Assets: \$16,169.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.31%	Expense Rank: 10
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PORTFOLIO COMPOSITION (Holdings-based)



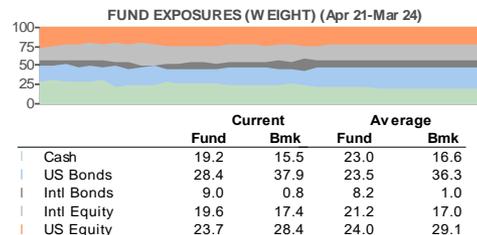
Sector Breakdown

Sensitive	
Communication Services	5.97%
Industrials	12.50%
Technology	18.99%
Energy	6.13%
Cyclical	
Basic Materials	4.18%
Consumer Cyclical	7.24%
Real Estate	2.72%
Financial Services	13.97%
Defensive	
Consumer Defensive	9.18%
Healthcare	14.81%
Utilities	4.28%

TOP 10 HOLDINGS

American Funds Income Fund of Amer R6	11.18%
American Funds Bond Fund of Amer R6	7.88%
American Funds American Balanced R6	7.87%
American Funds Inflation Linked Bd R6	7.85%
American Funds Intern Bd Fd of Amer R6	5.89%
American Funds American Mutual R6	5.89%
American Funds Mortgage R6	5.88%
American Funds Capital Income Bldr R6	5.80%
American Funds Capital World Gr&Inc R6	5.01%
American Funds US Government Sec R6	4.90%
Total:	68.14%

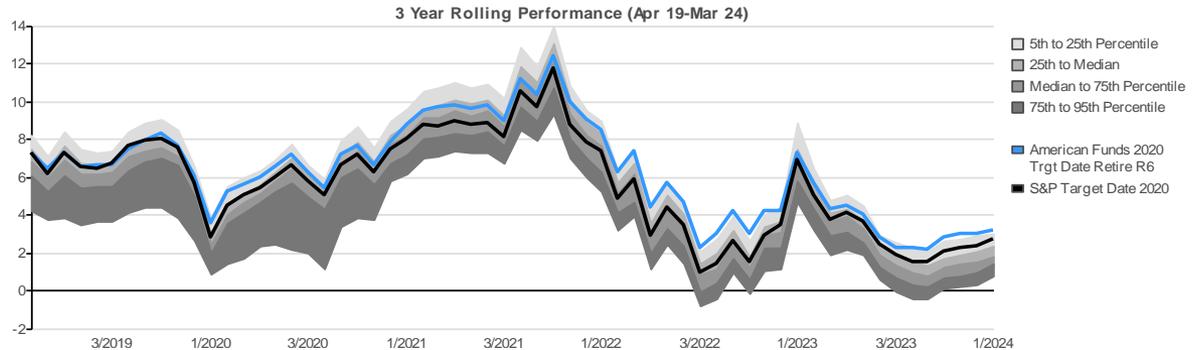
ASSET LOADINGS (Returns-based)



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 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	3.38	3.38	10.75 / 38	3.17 / 3	6.19 / 9	6.19 / 7	5.95 / 4	8.42	
Benchmark	3.20	3.20	10.89 / 33	2.70 / 13	5.62 / 41	5.68 / 41	5.44 / 41		
Peer Group Median	3.32	3.32	10.52 / 50	1.84 / 50	5.50 / 50	5.50 / 50	5.16 / 50		
Number of Funds			141	139	134	117	95		
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	-14.40	8.63	10.96	16.14	-4.51	12.74	6.38	-1.17

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.45	0.00	-0.82
Beta	0.98	1.00	1.03
R-Squared	97.89	100.00	98.86
Sharpe Ratio	0.11	0.06	-0.01
Up Market Capture	101.73	100.00	101.71
Down Market Capture	98.57	100.00	104.06
5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.69	0.00	-0.32
Beta	0.95	1.00	1.04
R-Squared	98.09	100.00	98.20
Sharpe Ratio	0.47	0.40	0.37
Up Market Capture	100.35	100.00	104.28
Down Market Capture	95.84	100.00	104.97

NOTES

American Funds 2025 Trgt Date Retire R6 RFDTX

3/28/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2025	Category: Target-Date 2025	Net Assets: \$33,473.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.32%	Expense Rank: 12
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PORTFOLIO COMPOSITION (Holdings-based)



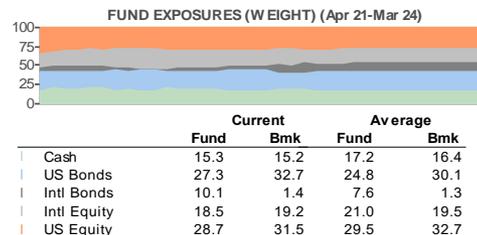
Sector Breakdown

Sensitive	
Communication Services	6.23%
Industrials	12.99%
Technology	20.04%
Energy	5.54%
Cyclical	
Basic Materials	4.20%
Consumer Cyclical	7.98%
Real Estate	2.29%
Financial Services	13.35%
Defensive	
Consumer Defensive	8.59%
Healthcare	15.05%
Utilities	3.73%

TOP 10 HOLDINGS

American Funds American Balanced R6	7.94%
American Funds Bond Fund of Amer R6	7.70%
American Funds Inflation Linked Bd R6	7.52%
American Funds Income Fund of Amer R6	7.35%
American Funds American Mutual R6	6.04%
American Funds Capital World Gr&Inc R6	5.99%
American Funds Intern Bd Fd of Amer R6	5.71%
American Funds Mortgage R6	5.70%
American Funds Washington Mutual R6	4.91%
American Funds US Government Sec R6	4.86%
Total:	63.72%

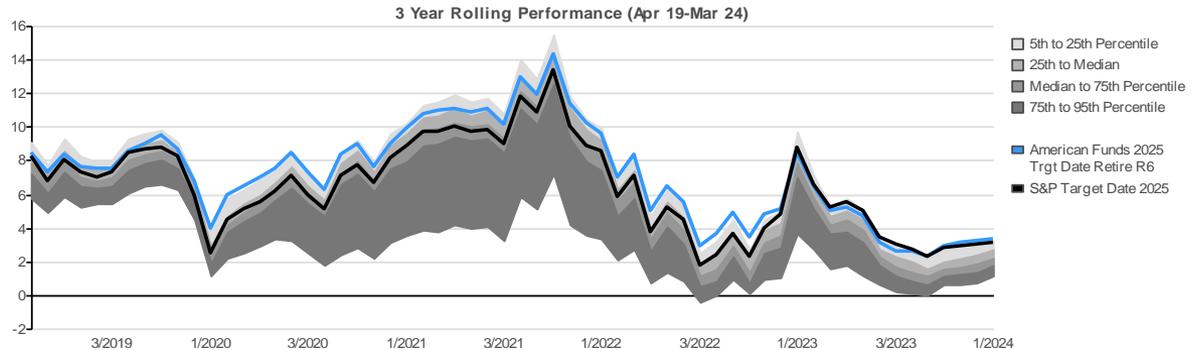
ASSET LOADINGS (Returns-based)



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	3.82	3.82	12.08 / 33	3.35 / 3	7.02 / 5	7.04 / 4	6.64 / 3	9.42	
Benchmark	3.44	3.44	11.60 / 52	3.15 / 9	6.42 / 30	6.42 / 31	6.04 / 27		
Peer Group Median	3.71	3.71	11.62 / 50	2.17 / 50	5.95 / 50	5.99 / 50	5.54 / 50		
Number of Funds			204	202	185	170	148		
CALENDAR	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	9.76	12.46	18.31	-5.39	14.96	6.96	-1.27

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.20	0.00	-0.94
Beta	1.00	1.00	1.04
R-Squared	98.75	100.00	98.88
Sharpe Ratio	0.12	0.10	0.02
Up Market Capture	102.42	100.00	101.09
Down Market Capture	101.25	100.00	107.11
5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.73	0.00	-0.56
Beta	0.96	1.00	1.04
R-Squared	98.46	100.00	98.55
Sharpe Ratio	0.50	0.44	0.39
Up Market Capture	100.55	100.00	100.97
Down Market Capture	96.46	100.00	104.67

NOTES

American Funds 2030 Trgt Date Retire R6 RFETX

3/28/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2030	Category: Target-Date 2030	Net Assets: \$47,063.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.33%	Expense Rank: 11
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PORTFOLIO COMPOSITION (Holdings-based)



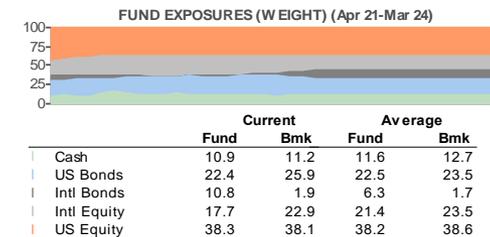
Sector Breakdown

Sensitive	
Communication Services	6.71%
Industrials	13.58%
Technology	21.32%
Energy	4.79%
Cyclical	
Basic Materials	4.14%
Consumer Cyclical	9.34%
Real Estate	1.81%
Financial Services	12.49%
Defensive	
Consumer Defensive	7.58%
Healthcare	15.23%
Utilities	3.01%

TOP 10 HOLDINGS

American Funds American Balanced R6	7.82%
American Funds Capital World Gr&Inc R6	6.88%
American Funds American Mutual R6	6.88%
American Funds AMCAP R6	5.95%
American Funds Bond Fund of Amer R6	5.85%
American Funds Inflation Linked Bd R6	5.72%
American Funds Washington Mutual R6	4.96%
American Funds US Government Sec R6	4.90%
American Funds Mortgage R6	4.90%
American Funds Global Balanced R6	4.84%
Total:	58.69%

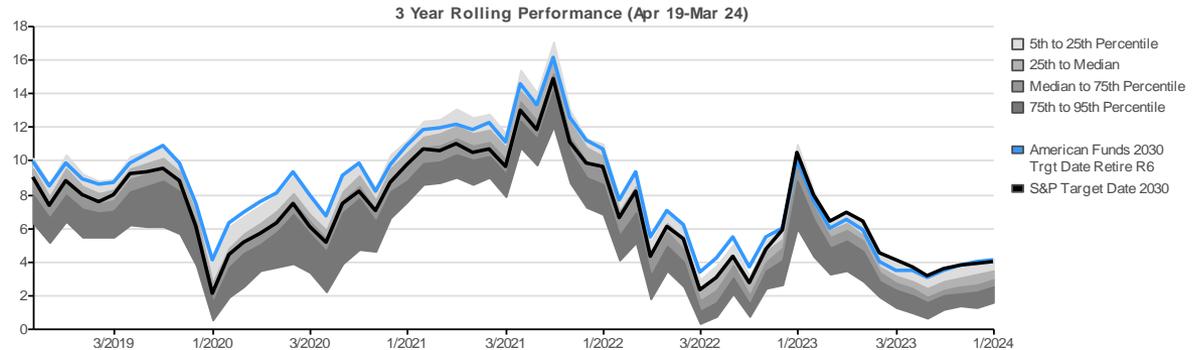
ASSET LOADINGS (Returns-based)



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	4.81	4.81	14.83 / 17	4.11 / 6	8.05 / 4	8.10 / 3	7.58 / 1	10.29
Benchmark	4.26	4.26	13.80 / 58	3.95 / 11	7.38 / 28	7.26 / 34	6.72 / 31	
Peer Group Median	4.62	4.62	14.00 / 50	2.92 / 50	6.99 / 50	6.96 / 50	6.40 / 50	
Number of Funds			207	204	180	165	140	

	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	14.44	-16.35	11.54	13.06	20.35	-6.48	16.99	7.34	-1.37

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.16	0.00	-1.03
Beta	1.00	1.00	1.04
R-Squared	99.23	100.00	99.11
Sharpe Ratio	0.18	0.17	0.09
Up Market Capture	102.13	100.00	100.73
Down Market Capture	101.31	100.00	107.17

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.80	0.00	-0.46
Beta	0.96	1.00	1.02
R-Squared	98.89	100.00	98.93
Sharpe Ratio	0.53	0.47	0.43
Up Market Capture	100.43	100.00	101.48
Down Market Capture	96.51	100.00	104.37

NOTES

American Funds 2035 Trgt Date Retire R6 RFFTX

3/28/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2035	Category: Target-Date 2035	Net Assets: \$44,759.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.35%	Expense Rank: 14
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PORTFOLIO COMPOSITION (Holdings-based)



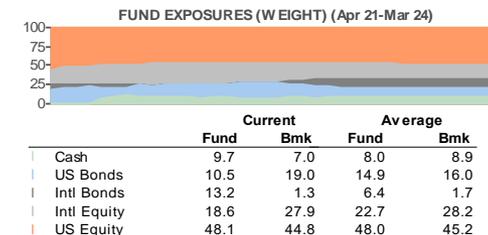
Sector Breakdown

Sensitive	
Communication Services	6.99%
Industrials	13.63%
Technology	22.25%
Energy	4.42%
Cyclical	
Basic Materials	4.09%
Consumer Cyclical	10.01%
Real Estate	1.59%
Financial Services	12.08%
Defensive	
Consumer Defensive	7.10%
Healthcare	15.19%
Utilities	2.66%

TOP 10 HOLDINGS

American Funds American Balanced R6	7.43%
American Funds Growth Fund of Amer R6	6.66%
American Funds Capital World Gr&Inc R6	6.58%
American Funds American Mutual R6	6.48%
American Funds AMCAP R6	6.29%
American Funds Fundamental Invs R6	6.29%
American Funds Washington Mutual R6	5.08%
American Funds US Government Sec R6	4.87%
American Funds Inflation Linked Bd R6	4.55%
American Funds Global Balanced R6	4.47%
Total:	58.69%

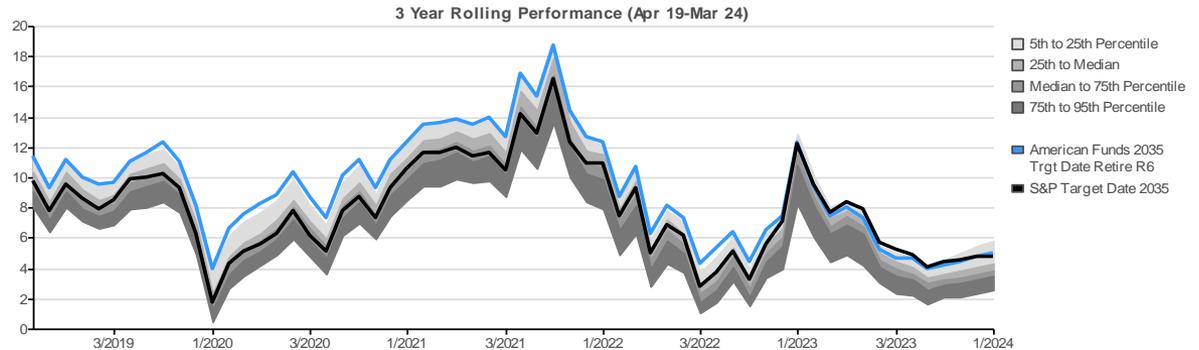
ASSET LOADINGS (Returns-based)



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	6.01	6.01	17.93 / 14	5.01 / 11	9.45 / 1	9.42 / 1	8.61 / 1	11.02
Benchmark	5.23	5.23	16.13 / 60	4.78 / 16	8.43 / 29	8.14 / 33	7.41 / 31	
Peer Group Median	5.65	5.65	16.49 / 50	3.87 / 50	8.08 / 50	7.84 / 50	7.14 / 50	
Number of Funds			203	195	179	164	142	

	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	13.87	14.04	22.24	-7.28	18.69	7.83	-1.50

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.23	0.00	-0.90
Beta	1.00	1.00	1.02
R-Squared	99.21	100.00	99.13
Sharpe Ratio	0.24	0.22	0.16
Up Market Capture	102.07	100.00	100.70
Down Market Capture	101.03	100.00	105.14

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.03	0.00	-0.33
Beta	0.98	1.00	1.02
R-Squared	99.06	100.00	99.06
Sharpe Ratio	0.57	0.50	0.47
Up Market Capture	102.85	100.00	100.76
Down Market Capture	98.16	100.00	102.52

NOTES

American Funds 2040 Trgt Date Retire R6 RFGTX

3/28/2024

Fund Incep Date: 07/27/2009	Benchmark: S&P Target Date 2040	Category: Target-Date 2040	Net Assets: \$40,870.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.37%	Expense Rank: 12
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	6.97%
Industrials	13.58%
Technology	22.66%
Energy	4.26%

Cyclical

Basic Materials	4.13%
Consumer Cyclical	10.29%
Real Estate	1.50%
Financial Services	12.01%

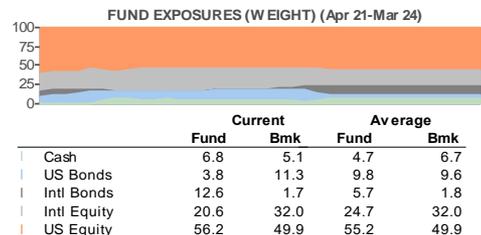
Defensive

Consumer Defensive	6.82%
Healthcare	15.35%
Utilities	2.45%

TOP 10 HOLDINGS

American Funds American Balanced R6	7.82%
American Funds Fundamental Invs R6	7.10%
American Funds Growth Fund of Amer R6	7.03%
American Funds AMCAP R6	6.98%
American Funds Capital World Gr&Inc R6	6.87%
American Funds American Mutual R6	6.72%
American Funds New Perspective R6	6.68%
American Funds Washington Mutual R6	5.97%
American Funds SMALLCAP World R6	5.86%
American Funds US Government Sec R6	4.99%
Total:	66.03%

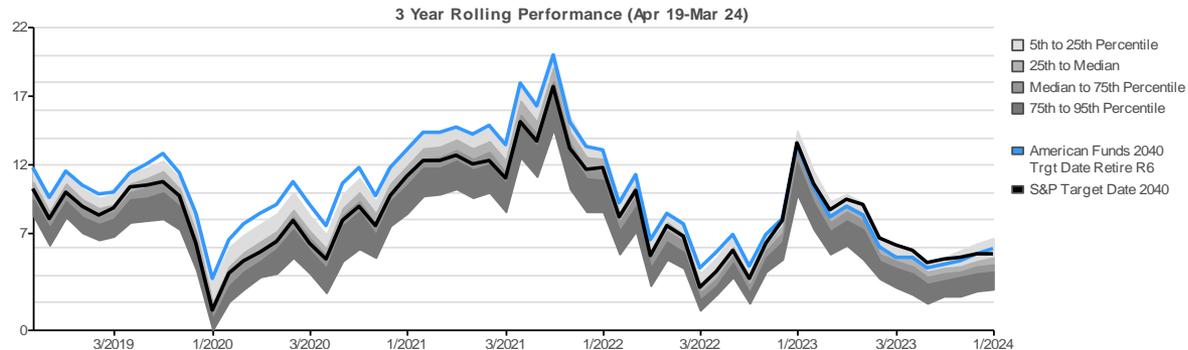
ASSET LOADINGS (Returns-based)



INVESTMENT OVERVIEW

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PERFORMANCE



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	7.21	7.21	21.05 / 11	5.83 / 12	10.37 / 2	10.18 / 1	9.17 / 1	10.89
Benchmark	6.02	6.02	18.11 / 70	5.52 / 17	9.25 / 36	8.81 / 36	7.94 / 38	
Peer Group Median	6.64	6.64	18.86 / 50	4.79 / 50	8.94 / 50	8.57 / 50	7.72 / 50	
Number of Funds			200	198	180	165	140	

CALENDAR	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	14.73	23.61	-7.98	19.78	7.98	-1.58

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.29	0.00	-0.75
Beta	1.01	1.00	1.02
R-Squared	99.03	100.00	99.09
Sharpe Ratio	0.28	0.27	0.22
Up Market Capture	103.53	100.00	101.34
Down Market Capture	102.24	100.00	104.61

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.10	0.00	-0.32
Beta	0.99	1.00	1.02
R-Squared	98.92	100.00	99.09
Sharpe Ratio	0.59	0.52	0.50
Up Market Capture	103.23	100.00	101.26
Down Market Capture	98.58	100.00	103.14

NOTES

American Funds 2045 Trgt Date Retire R6 RFHTX

3/28/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2045	Category: Target-Date 2045	Net Assets: \$34,016.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.37%	Expense Rank: 14
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PORTFOLIO COMPOSITION (Holdings-based)



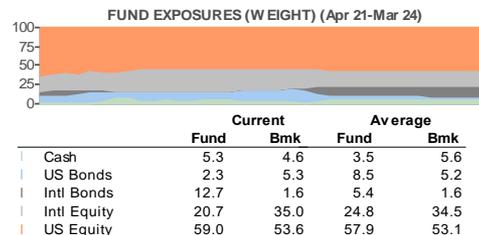
Sector Breakdown

Sensitive	
Communication Services	6.88%
Industrials	13.69%
Technology	22.64%
Energy	4.23%
Cyclical	
Basic Materials	4.26%
Consumer Cyclical	10.40%
Real Estate	1.47%
Financial Services	11.94%
Defensive	
Consumer Defensive	6.74%
Healthcare	15.38%
Utilities	2.39%

TOP 10 HOLDINGS

American Funds Fundamental Invs R6	7.76%
American Funds American Balanced R6	7.67%
American Funds Capital World Gr&Inc R6	7.45%
American Funds New Perspective R6	7.02%
American Funds Growth Fund of Amer R6	7.00%
American Funds SMALLCAP World R6	7.00%
American Funds Washington Mutual R6	6.93%
American Funds AMCAP R6	6.81%
American Funds American Mutual R6	6.80%
American Funds US Government Sec R6	4.98%
Total:	69.42%

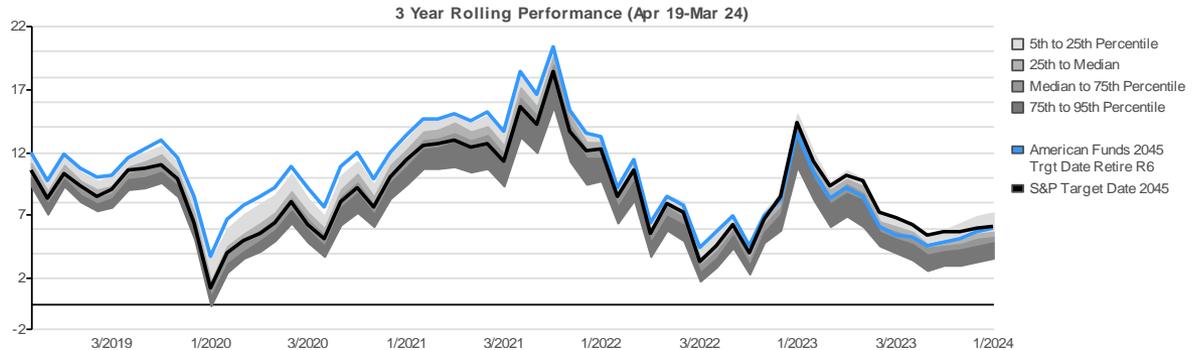
ASSET LOADINGS (Returns-based)



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	7.50	7.50	21.98 / 16	5.96 / 17	10.58 / 4	10.37 / 2	9.35 / 1	11.57
Benchmark	6.56	6.56	19.39 / 74	6.03 / 15	9.76 / 40	9.22 / 40	8.27 / 36	
Peer Group Median	7.26	7.26	20.27 / 50	5.32 / 50	9.56 / 50	9.07 / 50	8.06 / 50	
Number of Funds			197	195	179	164	142	

	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	19.24	-18.19	16.73	15.35	24.56	-8.29	20.58	8.20	-1.60

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.02	0.00	-0.75
Beta	0.99	1.00	1.02
R-Squared	98.81	100.00	99.06
Sharpe Ratio	0.29	0.29	0.24
Up Market Capture	100.78	100.00	101.15
Down Market Capture	101.11	100.00	105.00

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.96	0.00	-0.26
Beta	0.97	1.00	1.03
R-Squared	98.75	100.00	99.07
Sharpe Ratio	0.59	0.53	0.51
Up Market Capture	100.57	100.00	102.48
Down Market Capture	96.99	100.00	103.35

NOTES

American Funds 2050 Trgt Date Retire R6 RFITX

3/28/2024

Fund Incep Date: 07/13/2009	Benchmark: S&P Target Date 2050	Category: Target-Date 2050	Net Assets: \$30,423.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.38%	Expense Rank: 14
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PORTFOLIO COMPOSITION (Holdings-based)



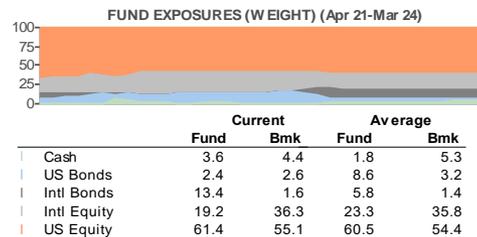
Sector Breakdown

Sensitive	
Communication Services	6.92%
Industrials	13.85%
Technology	22.98%
Energy	4.03%
Cyclical	
Basic Materials	4.30%
Consumer Cyclical	10.62%
Real Estate	1.34%
Financial Services	11.77%
Defensive	
Consumer Defensive	6.50%
Healthcare	15.46%
Utilities	2.22%

TOP 10 HOLDINGS

American Funds New Perspective R6	8.66%
American Funds SMALLCAP World R6	8.00%
American Funds Fundamental Invs R6	7.92%
American Funds Washington Mutual R6	7.77%
American Funds Capital World Gr&Inc R6	7.58%
American Funds Growth Fund of Amer R6	6.92%
American Funds AMCAP R6	6.84%
American Funds American Balanced R6	6.69%
American Funds American Mutual R6	6.68%
American Funds Invmt Co of Amer R6	5.01%
Total:	72.06%

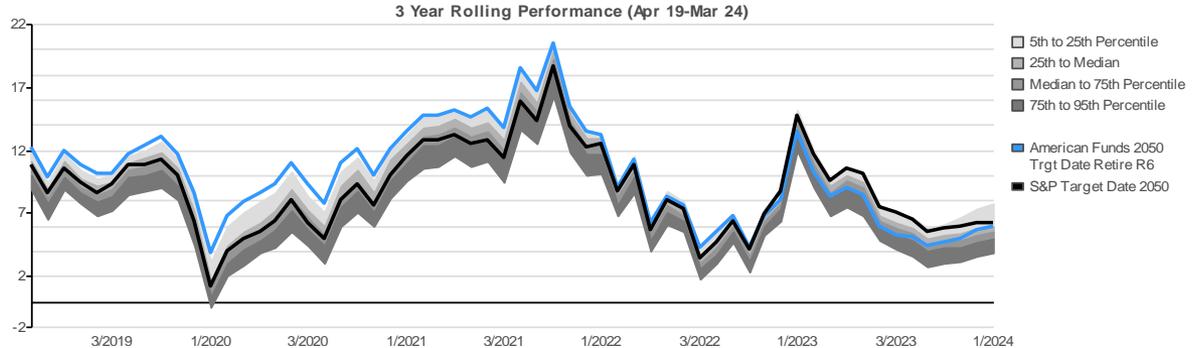
ASSET LOADINGS (Returns-based)



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	7.68	7.68	22.57 / 15	5.90 / 27	10.64 / 3	10.46 / 2	9.41 / 1	11.62
Benchmark	6.82	6.82	20.05 / 74	6.26 / 16	10.01 / 36	9.44 / 38	8.47 / 34	
Peer Group Median	7.56	7.56	21.04 / 50	5.47 / 50	9.83 / 50	9.26 / 50	8.22 / 50	
Number of Funds			198	196	180	165	140	

CALENDAR	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	-18.33	17.02	15.56	24.67	-8.62	20.75	8.22	-1.53

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.28	0.00	-0.81
Beta	0.98	1.00	1.02
R-Squared	98.59	100.00	99.03
Sharpe Ratio	0.28	0.30	0.25
Up Market Capture	99.66	100.00	100.50
Down Market Capture	101.18	100.00	104.36

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.81	0.00	-0.27
Beta	0.96	1.00	1.02
R-Squared	98.58	100.00	99.09
Sharpe Ratio	0.58	0.54	0.52
Up Market Capture	99.66	100.00	101.56
Down Market Capture	96.85	100.00	102.72

NOTES

American Funds 2055 Trgt Date Retire R6 RFKTX

3/28/2024

Fund Incep Date: 02/01/2010	Benchmark: S&P Target Date 2055	Category: Target-Date 2055	Net Assets: \$20,989.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 01/01/2012	Expense Ratio: 0.38%	Expense Rank: 15
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	7.01%
Industrials	13.97%
Technology	23.42%
Energy	3.83%

Cyclical

Basic Materials	4.39%
Consumer Cyclical	10.89%
Real Estate	1.19%
Financial Services	11.56%

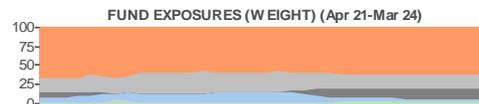
Defensive

Consumer Defensive	6.26%
Healthcare	15.46%
Utilities	2.02%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	9.01%
American Funds New Perspective R6	8.82%
American Funds Fundamental Invs R6	8.67%
American Funds Capital World Gr&Inc R6	8.47%
American Funds Washington Mutual R6	7.79%
American Funds AMCAP R6	6.84%
American Funds Growth Fund of Amer R6	6.83%
American Funds Invmt Co of Amer R6	5.98%
American Funds American Balanced R6	5.86%
American Funds American Mutual R6	5.73%
Total:	73.99%

ASSET LOADINGS (Returns-based)

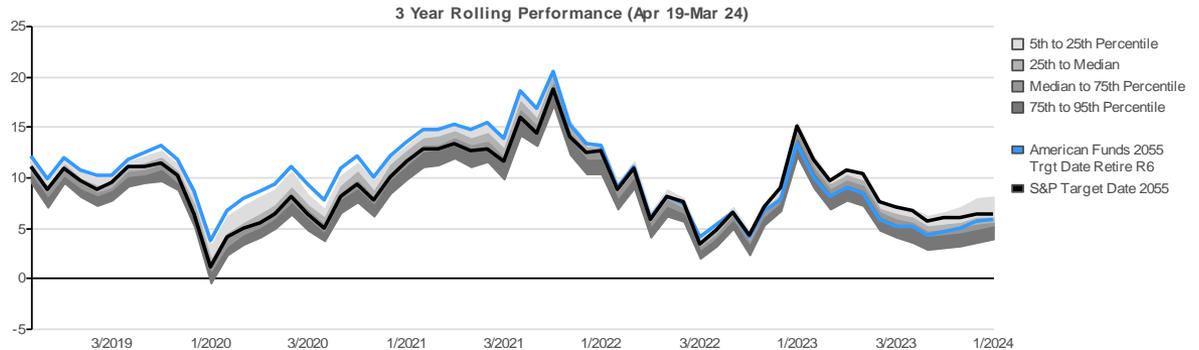


	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	2.4	4.6	0.8	5.3
US Bonds	2.3	1.8	8.6	2.5
Intl Bonds	13.2	1.6	5.8	1.3
Intl Equity	18.6	36.8	22.6	36.3
US Equity	63.4	55.3	62.2	54.6

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	7.86	7.86	23.12 / 14	5.87 / 31	10.61 / 8	10.43 / 2	9.39 / 1	10.61
Benchmark	6.84	6.84	20.09 / 73	6.30 / 18	10.08 / 39	9.50 / 40	8.54 / 33	
Peer Group Median	7.59	7.59	21.17 / 50	5.51 / 50	9.87 / 50	9.33 / 50	8.23 / 50	
Number of Funds			197	195	179	161	136	

	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	24.79	-8.60	21.09	8.25	-1.61

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.37	0.00	-0.77
Beta	0.99	1.00	1.01
R-Squared	98.39	100.00	99.02
Sharpe Ratio	0.28	0.30	0.25
Up Market Capture	100.41	100.00	100.71
Down Market Capture	102.27	100.00	104.07

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.74	0.00	-0.28
Beta	0.96	1.00	1.01
R-Squared	98.40	100.00	99.08
Sharpe Ratio	0.58	0.54	0.52
Up Market Capture	99.48	100.00	101.05
Down Market Capture	97.05	100.00	102.32

NOTES

American Funds 2060 Trgt Date Retire R6 RFUTX

3/28/2024

Fund Incep Date: 03/27/2015	Benchmark: S&P Target Date 2060	Category: Target-Date 2060	Net Assets: \$12,209.00M	Manager Name: Wesley K.-S. Phoa	Manager Start Date: 03/27/2015	Expense Ratio: 0.39%	Expense Rank: 18
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



Sector Breakdown

Sensitive

Communication Services	7.07%
Industrials	13.99%
Technology	23.50%
Energy	3.77%

Cyclical

Basic Materials	4.42%
Consumer Cyclical	11.05%
Real Estate	1.19%
Financial Services	11.49%

Defensive

Consumer Defensive	6.16%
Healthcare	15.41%
Utilities	1.95%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	9.85%
American Funds New Perspective R6	9.67%
American Funds Fundamental Invs R6	8.67%
American Funds Capital World Gr&Inc R6	8.47%
American Funds Washington Mutual R6	7.80%
American Funds AMCAP R6	6.82%
American Funds Invmt Co of Amer R6	6.79%
American Funds Growth Fund of Amer R6	6.79%
American Funds American Balanced R6	5.86%
American Funds US Government Sec R6	4.99%
Total:	75.71%

ASSET LOADINGS (Returns-based)



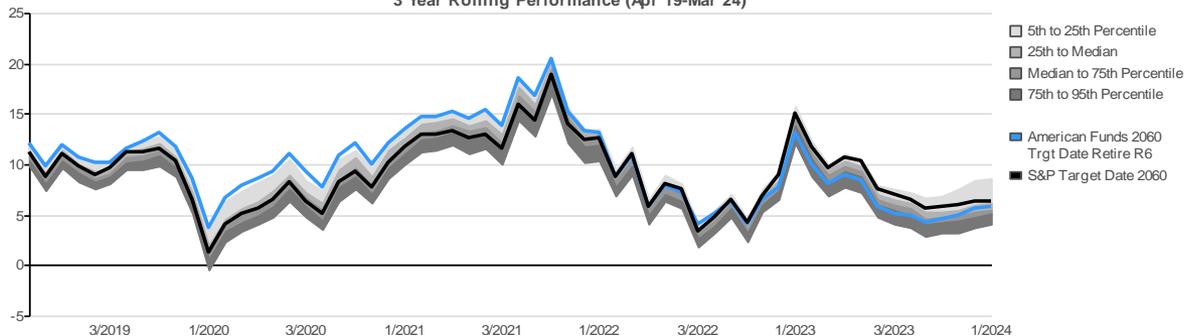
	Current		Average	
	Fund	Bmk	Fund	Bmk
Cash	2.2	4.4	0.7	5.1
US Bonds	2.3	1.5	8.7	2.4
Intl Bonds	13.4	2.0	5.9	1.4
Intl Equity	18.6	36.7	22.6	36.5
US Equity	63.5	55.5	62.2	54.6

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

3 Year Rolling Performance (Apr 19-Mar 24)



	3M	YTD	1Y	3Y	5Y	7Y	10Y	SI
Fund	7.87	7.87	23.31 / 13	5.86 / 34	10.60 / 13	10.41 / 3		9.54
Benchmark	6.85	6.85	20.18 / 72	6.30 / 18	10.11 / 40	9.57 / 39	8.60 / 1	
Peer Group Median	7.58	7.58	21.23 / 50	5.50 / 50	9.90 / 50	9.36 / 50	8.11 / 50	
Number of Funds			196	194	167	143	9	

CALENDAR	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	20.03	-18.44	17.33	15.74	25.06	-8.66	21.25	7.89	-0.87

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.37	0.00	-0.76
Beta	0.99	1.00	1.02
R-Squared	98.32	100.00	99.02
Sharpe Ratio	0.28	0.30	0.25
Up Market Capture	100.26	100.00	101.18
Down Market Capture	102.15	100.00	104.13

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.71	0.00	-0.29
Beta	0.96	1.00	1.02
R-Squared	98.37	100.00	99.08
Sharpe Ratio	0.58	0.54	0.52
Up Market Capture	99.17	100.00	101.85
Down Market Capture	96.89	100.00	102.38

NOTES

American Funds 2065 Trgt Date Retire R6 RFVTX

3/28/2024

Fund Incep Date: 03/27/2020	Benchmark: S&P Target Date 2065+	Category: Target-Date 2065+	Net Assets: \$2,652.00M	Manager Name: Michelle J. Black	Manager Start Date: 01/01/2020	Expense Ratio: 0.39%	Expense Rank: 20
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PORTFOLIO COMPOSITION (Holdings-based)



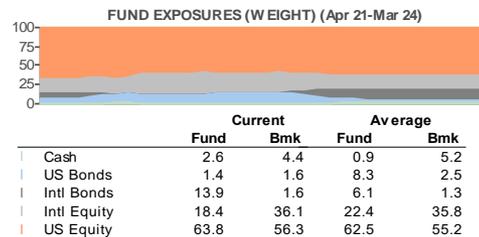
Sector Breakdown

Sensitive	
Communication Services	7.07%
Industrials	13.99%
Technology	23.49%
Energy	3.77%
Cyclical	
Basic Materials	4.42%
Consumer Cyclical	11.05%
Real Estate	1.19%
Financial Services	11.49%
Defensive	
Consumer Defensive	6.16%
Healthcare	15.41%
Utilities	1.95%

TOP 10 HOLDINGS

American Funds SMALLCAP World R6	9.84%
American Funds New Perspective R6	9.68%
American Funds Fundamental Invs R6	8.62%
American Funds Capital World Gr&Inc R6	8.46%
American Funds Washington Mutual R6	7.78%
American Funds AMCAP R6	6.80%
American Funds Invmt Co of Amer R6	6.78%
American Funds Growth Fund of Amer R6	6.75%
American Funds American Balanced R6	5.85%
American Funds US Government Sec R6	4.97%
Total:	75.52%

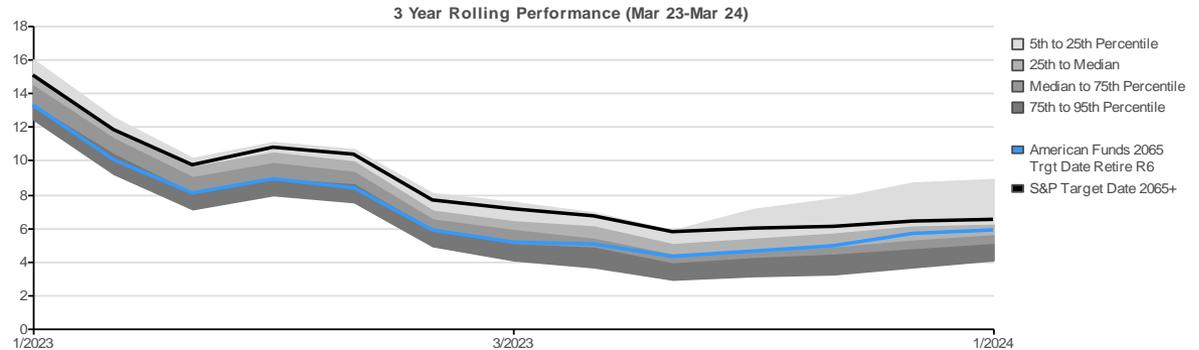
ASSET LOADINGS (Returns-based)



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	7.85	7.85	23.25 / 13	5.86 / 36				16.06
Benchmark	7.00	7.00	20.51 / 70	6.44 / 15	10.20 / 41	9.63 / NA		
Peer Group Median	7.64	7.64	21.40 / 50	5.52 / 50	10.06 / 50			
Number of Funds			191	142	10	0		

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	20.22	-18.60	17.19	16.30	26.28	-9.36			

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	-0.51	0.00	-0.90
Beta	1.00	1.00	1.03
R-Squared	98.42	100.00	99.01
Sharpe Ratio	0.28	0.31	0.25
Up Market Capture	99.85	100.00	101.44
Down Market Capture	102.33	100.00	105.25

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	NA	0.00	-0.28
Beta	NA	1.00	1.06
R-Squared	NA	100.00	99.23
Sharpe Ratio	NA	0.55	0.53
Up Market Capture	NA	100.00	105.70
Down Market Capture	NA	100.00	105.98

NOTES

Vanguard Total Bond Market Index Adm VBTLX

3/28/2024

Fund Incep Date: 11/12/2001	Benchmark: BBgBarc US Aggregate Bond Index	Category: Intermediate Core Bond	Net Assets: \$318,976.00M	Manager Name: Joshua C. Barrickman	Manager Start Date: 02/22/2013	Expense Ratio: 0.05%	Expense Rank: 4
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



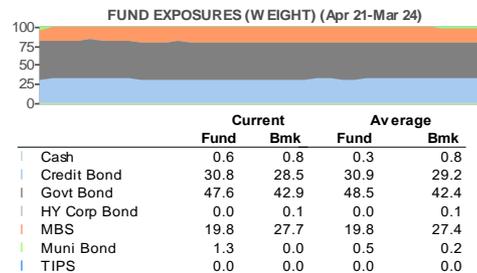
Credit Quality (%)

AAA	70.90%
AA	3.09%
A	12.62%
BBB	13.39%
BB	0.00%
B	0.00%
Below B	0.00%
NR/NA	0.00%
Total:	100.00%

Sector (%)

% Government	49.40%
% Municipal	0.57%
% Corporate	26.53%
% Securitized	22.31%
% Cash and Equivalent	1.18%
% Derivative	0.00%
Total:	99.99%

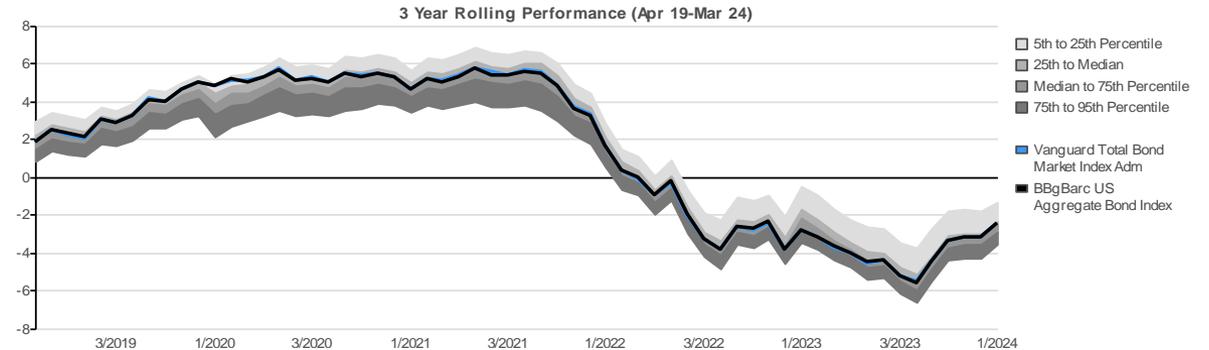
ASSET LOADINGS (Returns-based)



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	-0.79	-0.79	1.65 / 59	-2.42 / 35	0.37 / 48	1.05 / 45	1.51 / 43	3.23
Benchmark	-0.78	-0.78	1.70 / 57	-2.46 / 38	0.36 / 50	1.06 / 44	1.54 / 40	
Peer Group Median	-0.62	-0.62	1.80 / 50	-2.55 / 50	0.34 / 50	1.01 / 50	1.46 / 50	
Number of Funds			474	447	420	398	364	

	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	5.59	-13.39	-1.57	7.77	8.44	-0.37	3.39	2.59	0.14

RISK & PERFORMANCE STATISTICS

	Fund	Benchmark	Peer Group Median
3 Yr			
Alpha	0.00	0.00	-0.17
Beta	0.99	1.00	1.00
R-Squared	99.86	100.00	99.10
Sharpe Ratio	-0.66	-0.66	-0.68
Up Market Capture	100.06	100.00	98.17
Down Market Capture	99.76	100.00	100.10
5 Yr			
Alpha	0.01	0.00	-0.02
Beta	1.00	1.00	1.00
R-Squared	99.74	100.00	96.41
Sharpe Ratio	-0.23	-0.24	-0.23
Up Market Capture	101.42	100.00	101.96
Down Market Capture	101.27	100.00	101.57

NOTES

Fidelity Sustainability Bond Index FNDX

3/28/2024

Fund Incep Date: 06/19/2018	Benchmark: BBgBarc US Aggregate Bond Index	Category: Intermediate Core Bond	Net Assets: \$400.00M	Manager Name: Brandon C Bettencourt	Manager Start Date: 06/19/2018	Expense Ratio: 0.10%	Expense Rank: 5
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



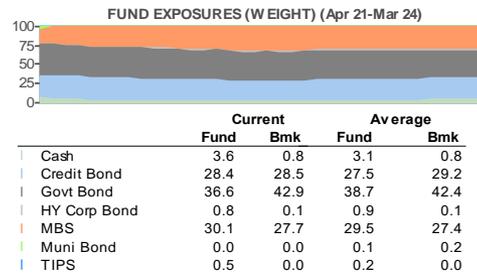
Credit Quality (%)

AAA	71.90%
AA	4.05%
A	13.26%
BBB	10.79%
BB	0.00%
B	0.00%
Below B	0.00%
NR/NA	0.00%
Total:	100.00%

Sector (%)

% Government	46.17%
% Municipal	0.00%
% Corporate	26.46%
% Securitized	26.52%
% Cash and Equivalent	0.85%
% Derivative	0.00%
Total:	100.00%

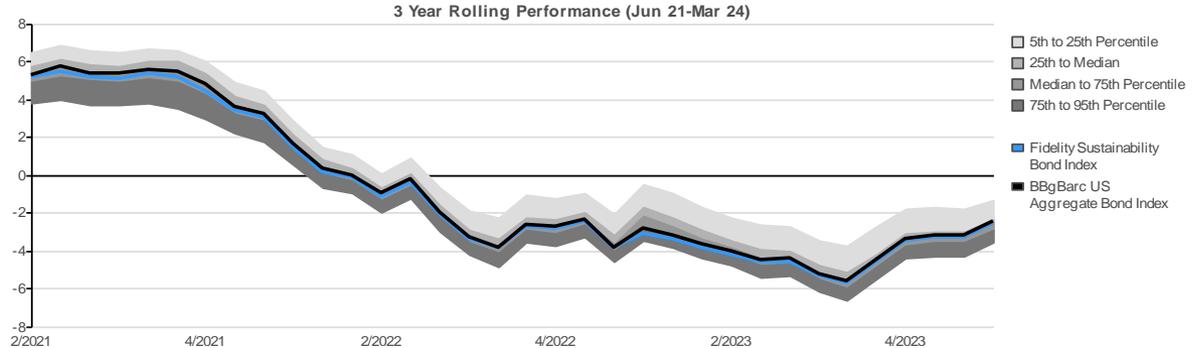
ASSET LOADINGS (Returns-based)



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	-0.78	-0.78	1.61 / 63	-2.55 / 51	0.20 / 66			1.00
Benchmark	-0.78	-0.78	1.70 / 57	-2.46 / 38	0.36 / 50	1.06 / 44	1.54 / 40	
Peer Group Median	-0.62	-0.62	1.80 / 50	-2.55 / 50	0.34 / 50	1.01 / 50	1.46 / 50	
Number of Funds			474	447	420	398	364	

CALENDAR	2023	2022	2021	2020	2019	2018	2017	2016	2015
Fund	5.44	-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	5.59	-13.39	-1.57	7.77	8.44	-0.37	3.39	2.59	0.14

RISK & PERFORMANCE STATISTICS

	Fund	Benchmark	Peer Group Median
3 Yr			
Alpha	-0.20	0.00	-0.17
Beta	0.98	1.00	1.00
R-Squared	99.86	100.00	99.10
Sharpe Ratio	-0.69	-0.66	-0.68
Up Market Capture	97.70	100.00	98.17
Down Market Capture	99.28	100.00	100.10
5 Yr			
Alpha	-0.20	0.00	-0.02
Beta	0.98	1.00	1.00
R-Squared	99.54	100.00	96.41
Sharpe Ratio	-0.27	-0.24	-0.23
Up Market Capture	96.19	100.00	101.96
Down Market Capture	98.36	100.00	101.57

NOTES

PGIM Total Return Bond R6 PTRQX

3/28/2024

Fund Incep Date: 12/27/2010	Benchmark: BBgBarc US Aggregate Bond Index	Category: Intermediate Core-Plus Bond	Net Assets: \$44,598.00M	Manager Name: Robert Tipp	Manager Start Date: 10/30/2002	Expense Ratio: 0.39%	Expense Rank: 14
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



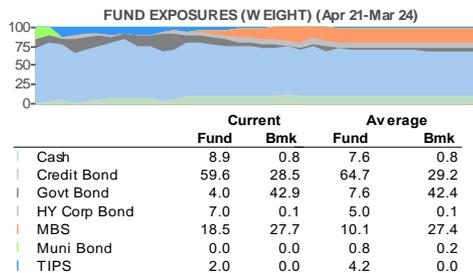
Credit Quality (%)

AAA	52.72%
AA	6.67%
A	11.00%
BBB	16.89%
BB	5.99%
B	2.38%
Below B	1.09%
NR/NA	3.27%
Total:	100.01%

Sector (%)

% Government	7.72%
% Municipal	0.47%
% Corporate	28.90%
% Securitized	39.62%
% Cash and Equivalent	4.44%
% Derivative	18.85%
Total:	100.00%

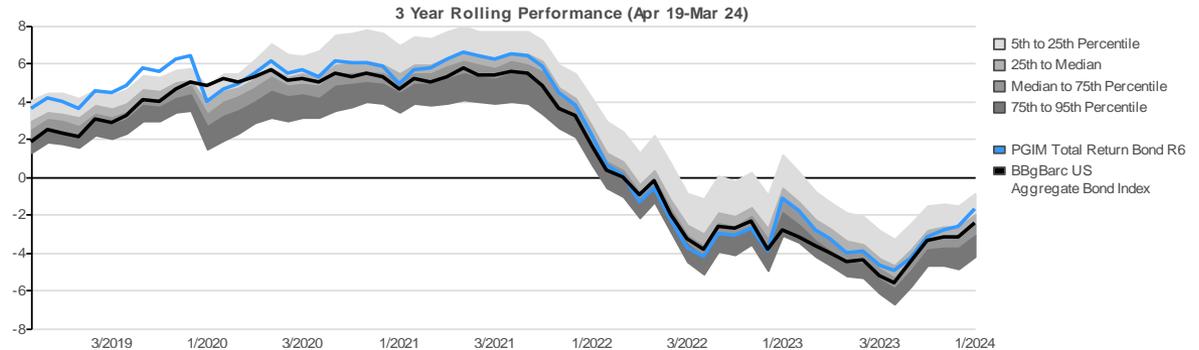
ASSET LOADINGS (Returns-based)



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	0.14	0.14	4.61 / 8	-1.68 / 16	0.96 / 34	1.84 / 16	2.43 / 8	3.31
Benchmark	-0.78	-0.78	1.70 / 75	-2.46 / 50	0.36 / 67	1.06 / 64	1.54 / 60	
Peer Group Median	-0.29	-0.29	2.73 / 50	-2.48 / 50	0.67 / 50	1.24 / 50	1.66 / 50	
Number of Funds			632	573	556	524	468	

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	6.19	-13.86	-0.82	8.35	9.27	-0.81	4.23	3.79	-0.30

RISK & PERFORMANCE STATISTICS

3 Yr	Fund	Benchmark	Peer Group Median
Alpha	1.03	0.00	0.08
Beta	1.04	1.00	1.01
R-Squared	96.92	100.00	97.36
Sharpe Ratio	-0.52	-0.66	-0.64
Up Market Capture	107.87	100.00	98.48
Down Market Capture	98.59	100.00	99.31

5 Yr	Fund	Benchmark	Peer Group Median
Alpha	0.84	0.00	0.38
Beta	1.11	1.00	1.03
R-Squared	82.28	100.00	88.74
Sharpe Ratio	-0.10	-0.24	-0.16
Up Market Capture	124.15	100.00	108.78
Down Market Capture	115.63	100.00	104.51

NOTES

Fund Incep Date: 06/28/2004	Benchmark: Bloomberg Barclays U.S. TIPS	Category: Inflation-Protected Bond	Net Assets: \$2,063.00M	Manager Name: David Rogal	Manager Start Date: 03/14/2018	Expense Ratio: 0.51%	Expense Rank: 37
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PORTFOLIO COMPOSITION (Holdings-based)



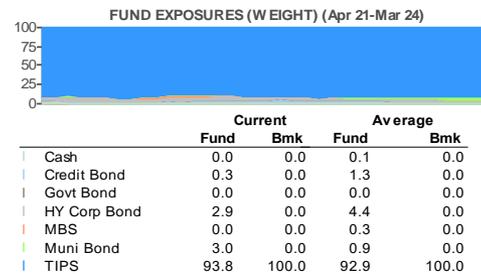
Credit Quality (%)

AAA	1.17%
AA	94.37%
A	0.60%
BBB	0.81%
BB	0.24%
B	0.06%
Below B	0.00%
NR/NA	2.75%
Total:	100.00%

Sector (%)

% Government	80.74%
% Municipal	0.00%
% Corporate	0.71%
% Securitized	7.36%
% Cash and Equivalent	8.48%
% Derivative	2.72%
Total:	100.01%

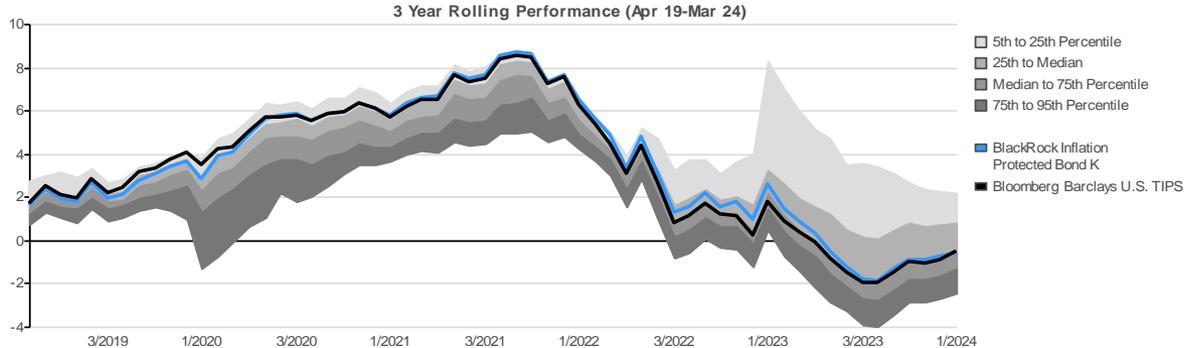
ASSET LOADINGS (Returns-based)



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	0.19	0.19	0.10 / 65	-0.54 / 48	2.71 / 31	2.36 / 28	2.10 / 21	3.78
Benchmark	-0.08	-0.08	0.46 / 54	-0.53 / 48	2.49 / 43	2.29 / 33	2.21 / 12	
Peer Group Median	0.04	0.04	0.85 / 50	-0.62 / 50	2.37 / 50	2.09 / 50	1.87 / 50	
Number of Funds			216	206	203	196	191	

CALENDAR	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	3.78	-11.65	5.26	9.70	7.54	-1.59	2.59	4.31	-1.96

RISK & PERFORMANCE STATISTICS

	Fund	Benchmark	Peer Group Median
3 Yr			
Alpha	0.04	0.00	-0.14
Beta	1.01	1.00	0.99
R-Squared	99.15	100.00	97.01
Sharpe Ratio	-0.39	-0.40	-0.41
Up Market Capture	100.91	100.00	89.75
Down Market Capture	100.87	100.00	99.83
5 Yr			
Alpha	0.21	0.00	-0.10
Beta	1.02	1.00	0.97
R-Squared	98.63	100.00	92.66
Sharpe Ratio	0.14	0.10	0.09
Up Market Capture	103.27	100.00	92.66
Down Market Capture	101.11	100.00	97.28

NOTES

Fund Incep Date: 10/31/2011	Benchmark: Merrill Lynch High Yield U.S. Master	Category: High Yield Bond	Net Assets: \$18,337.00M	Manager Name: Robert Spano	Manager Start Date: 10/16/2007	Expense Ratio: 0.38%	Expense Rank: 7
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PORTFOLIO COMPOSITION (Holdings-based)

Assets



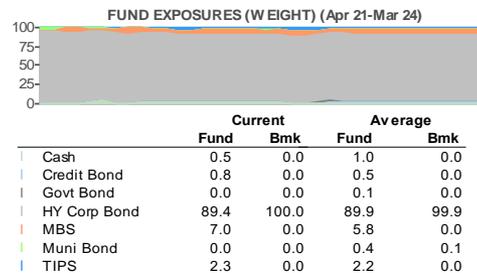
Credit Quality (%)

AAA	7.83%
AA	0.04%
A	0.29%
BBB	5.06%
BB	45.87%
B	23.79%
Below B	12.45%
NR/NA	4.66%
Total:	99.99%

Sector (%)

% Government	4.07%
% Municipal	0.00%
% Corporate	90.42%
% Securitized	1.17%
% Cash and Equivalent	3.28%
% Derivative	1.06%
Total:	100.00%

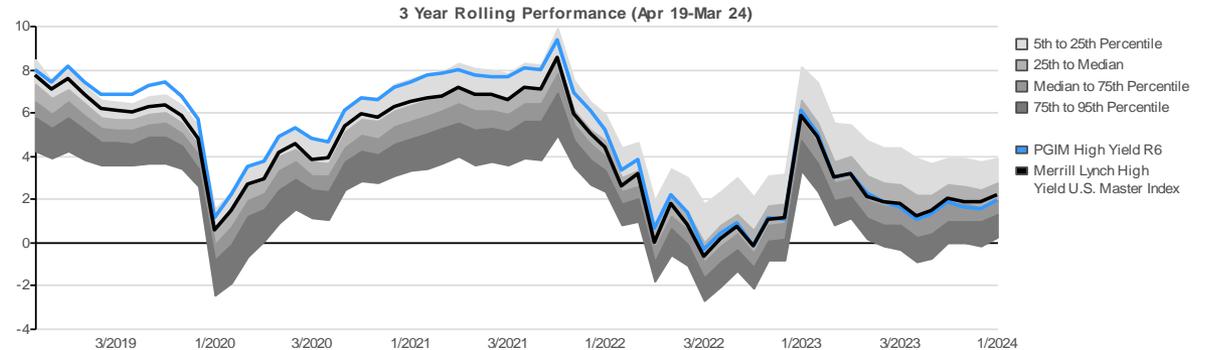
ASSET LOADINGS (Returns-based)



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	1.63	1.63	10.77 / 35	1.94 / 51	4.27 / 24	4.58 / 13	4.70 / 7	5.80
Benchmark	1.46	1.46	10.98 / 29	2.23 / 41	4.03 / 31	4.25 / 23	4.35 / 13	
Peer Group Median	1.62	1.62	10.31 / 50	1.96 / 50	3.59 / 50	3.68 / 50	3.62 / 50	
Number of Funds			674	626	601	579	532	

	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	12.15	-10.76	4.83	5.22	13.50	-2.89	6.66	13.58	-3.84

RISK & PERFORMANCE STATISTICS

	Fund	Benchmark	Peer Group Median
3 Yr			
Alpha	-0.31	0.00	-0.29
Beta	0.95	1.00	0.95
R-Squared	98.53	100.00	98.16
Sharpe Ratio	-0.04	0.00	-0.04
Up Market Capture	98.05	100.00	92.58
Down Market Capture	100.63	100.00	96.63
5 Yr			
Alpha	0.22	0.00	-0.27
Beta	1.01	1.00	0.96
R-Squared	98.61	100.00	97.73
Sharpe Ratio	0.28	0.25	0.22
Up Market Capture	102.64	100.00	95.25
Down Market Capture	100.96	100.00	97.50

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 (R²) - The diversification measure R² 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 R² values generally range from 0.0 to 1.0. An investment with an R² of 1.0 is perfectly correlated with the market whereas an investment with an R² of 0.0 will behave independently of the market. An R² 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 R² is similar to that of Style R². 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 R²).

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.