

FI360 All Investment Research Sections Portrait

Prepared on 11/09/2022. Investment Data as of 09/30/2022.

Account Holdings as of 06/30/2022.



M.D.C. ADVISORS

Prepared For:

ABC Company

Prepared By:

Peter Gibbons
2 Chatham Centre
Pittsburgh, PA 15219
United States

clientservices@mdcadvisors.com
www.mdcadvisors.com
123-457-7890

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FI360 FIDUCIARY SCORE® BREAKDOWN

The FI360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The FI360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's FI360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Score Criterion

- IN. Inception Date.** Must have at least a 3 year track history
MT. Manager Tenure. Must have at least a 2 year track history. (Most senior manager's tenure)
NA. Net Assets. Must have >= 75 million under management. (Total across all share classes)
CO. Composition. Must have >= 80% allocation to primary asset (Not applied to all peer groups)
SS. Style. Must have current style box match the peer group. (Not applied to all peer groups)
ER. Prospectus Net Exp Ratio. * Must place in the top 75% of its peer group.
A3. Alpha - Broad Market (3 YR). Must place in the top 50% of its peer group.
S3. Sharpe (3 YR). Must place in the top 50% of its peer group.
R1. Return (1 YR). Must place in the top 50% of its peer group.
R3. Return (3 YR). Must place in the top 50% of its peer group.
R5. Return (5 YR). Must place in the top 50% of its peer group.

Summary Legend

✓	Investment meets the criterion
✗	Investment does not meet the criterion
-	Investment data is not available
NA	Investment is not screened on the criterion

* For separately managed accounts, r-squared in the top 75% of it's peer group is used as a replacement criterion for Exp Ratio.

U.S. EQUITY

INVESTMENT NAME	TICKER	SCORE (PEERS)	SCORE CRITERIA											ROLLING AVERAGES (PEERS)			
			IN	MT	NA	CO	SS	ER	A3	S3	R1	R3	R5	1 YR	3 YR	5 YR	10 YR
American Century Sustainable Equity I	AFEIX	39 (1,273)	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓	✓	20 (1,231)	12 (1,142)	10 (1,018)	14 (744)
Ariel Fund Institutional	ARAIX	78 (403)	✓	✓	✓	✓	✗	✓	✗	✗	✗	✗	✗	37 (392)	30 (371)	27 (352)	30 (244)
Baron Discovery R6	BDFUX	21 (603)	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	16 (591)	7 (559)	6 (525)	-
BlackRock Advantage Small Cap Core Instl	BDSIX	43 (590)	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓	32 (578)	20 (541)	23 (470)	-
BlackRock Mid-Cap Growth Equity Instl	CMGIX	59 (552)	✓	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓	26 (536)	10 (499)	6 (480)	16 (369)
Fidelity® NASDAQ Composite Index®	FNCMX	0 (1,188)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	5 (1,144)	5 (1,079)	8 (1,014)	5 (750)
Invesco American Value R	MSARX	83 (403)	✓	✗	✓	✓	✓	✗	✗	✗	✗	✗	✗	89 (392)	85 (371)	86 (352)	73 (244)
TIAA-CREF Equity Index W	TEQWX	15 (1,273)	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	15 (1,231)	5 (1,142)	-	-
Vanguard Total Stock Mkt Idx Instl Pls	VSMPX	15 (1,273)	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	18 (1,231)	6 (1,142)	5 (1,018)	-

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FI360 FIDUCIARY SCORE® BREAKDOWN

INTERNATIONAL EQUITY

INVESTMENT NAME	TICKER	SCORE (PEERS)	SCORE CRITERIA												ROLLING AVERAGES (PEERS)			
			IN	MT	NA	CO	SS	ER	A3	S3	R1	R3	R5	1 YR	3 YR	5 YR	10 YR	
Baillie Gifford Global Alpha Equities 3	BGAEX	65 (325)	✓	✓	✓	NA	NA	✓	✗	✗	✗	✗	✗	56 (311)	21 (277)	16 (235)	-	
Vanguard Global Equity Inv	VHGEX	69 (328)	✓	✓	✓	NA	NA	✓	✗	✗	✗	✗	✗	38 (310)	13 (280)	8 (215)	8 (129)	

ALLOCATION

			SCORE CRITERIA												ROLLING AVERAGES (PEERS)			
INVESTMENT NAME	TICKER	SCORE (PEERS)	IN	MT	NA	CO	SS	ER	A3	S3	R1	R3	R5	1 YR	3 YR	5 YR	10 YR	
American Funds 2020 Trgt Date Retire R6	RRCTX	0 (151)	✓	✓	✓	NA	NA	✓	✓	✓	✓	✓	✓	0 (149)	7 (114)	5 (96)	4 (51)	
American Funds 2025 Trgt Date Retire R6	RFDTX	0 (209)	✓	✓	✓	NA	NA	✓	✓	✓	✓	✓	✓	0 (206)	5 (168)	4 (142)	3 (73)	
American Funds 2030 Trgt Date Retire R6	RFETX	0 (209)	✓	✓	✓	NA	NA	✓	✓	✓	✓	✓	✓	0 (201)	4 (163)	3 (143)	2 (75)	
American Funds 2035 Trgt Date Retire R6	RFFTX	0 (202)	✓	✓	✓	NA	NA	✓	✓	✓	✓	✓	✓	0 (200)	0 (162)	0 (139)	0 (70)	
American Funds 2040 Trgt Date Retire R6	RFGTX	0 (203)	✓	✓	✓	NA	NA	✓	✓	✓	✓	✓	✓	0 (201)	1 (163)	1 (143)	1 (75)	
American Funds 2045 Trgt Date Retire R6	RFHTX	0 (202)	✓	✓	✓	NA	NA	✓	✓	✓	✓	✓	✓	8 (200)	6 (162)	4 (139)	2 (69)	
American Funds 2050 Trgt Date Retire R6	RFITX	10 (203)	✓	✓	✓	NA	NA	✓	✓	✓	✗	✓	✓	13 (201)	9 (163)	5 (143)	3 (59)	
American Funds 2055 Trgt Date Retire R6	RFKTX	12 (202)	✓	✓	✓	NA	NA	✓	✓	✓	✗	✓	✓	15 (200)	9 (159)	6 (134)	-	
American Funds 2060 Trgt Date Retire R6	RFUTX	10 (194)	✓	✓	✓	NA	NA	✓	✓	✓	✗	✓	✓	14 (189)	9 (128)	-	-	

TAXABLE BOND

INVESTMENT NAME	TICKER	SCORE (PEERS)	SCORE CRITERIA												ROLLING AVERAGES (PEERS)			
			IN	MT	NA	CO	SS	ER	A3	S3	R1	R3	R5	1 YR	3 YR	5 YR	10 YR	
Fidelity® Series Investment Grade Bond	FSIGX	0 (425)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0 (408)	6 (372)	4 (337)	12 (242)	
Hartford Total Return Bond F	ITBFX	14 (585)	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	10 (566)	5 (524)	3 (453)	-	

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FI360 FIDUCIARY SCORE® BREAKDOWN

STABLE VALUE

INVESTMENT NAME	TICKER	SCORE (PEERS)	SCORE CRITERIA												ROLLING AVERAGES (PEERS)			
			IN	MT	NA	CO	SS	ER	A3	S3	R1	R3	R5	1 YR	3 YR	5 YR	10 YR	
Principal Stable Value Z	OX9B1	-	✓	✓	✓	NA	NA	⊘	⊘	⊘	⊘	⊘	⊘	-	-	-	-	

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FI360 FIDUCIARY SCORE® SUMMARY

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The ID column can be used to reference the investment on the following Scatterplot chart. Investments which do not have both Scores will not have an ID as they cannot be plotted on the chart. If multiple investments have the same Scores, they will be plotted together under 1 ID.

U.S. EQUITY

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	SCORE (PEERS)	1YR ROLLING AVG (PEERS)	\$ ASSETS	% OF TOTAL ASSETS
16	American Century Sustainable Equity I	AFEIX	MF	Large Blend	39 (1273)	20 (1231)	0	0.00
21	Ariel Fund Institutional	ARAIX	MF	Mid-Cap Value	78 (403)	37 (392)	28,548	0.30
15	Baron Discovery R6	BDFUX	MF	Small Growth	21 (603)	16 (591)	984,685	10.48
17	BlackRock Advantage Small Cap Core Instl	BDSIX	MF	Small Blend	43 (590)	32 (578)	897,820	9.55
18	BlackRock Mid-Cap Growth Equity Instl	CMGIX	MF	Mid-Cap Growth	59 (552)	26 (536)	4,516,515	48.06
7	Fidelity® NASDAQ Composite Index®	FNCMX	MF	Large Growth	0 (1188)	5 (1144)	68,484	0.73
22	Invesco American Value R	MSARX	MF	Mid-Cap Value	83 (403)	89 (392)	34,530	0.37
13	TIAA-CREF Equity Index W	TEQWX	MF	Large Blend	15 (1273)	15 (1231)	27,692	0.29
14	Vanguard Total Stock Mkt Idx Instl Pls	VSMPX	MF	Large Blend	15 (1273)	18 (1231)	33,435	0.36

INTERNATIONAL EQUITY

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	SCORE (PEERS)	1YR ROLLING AVG (PEERS)	\$ ASSETS	% OF TOTAL ASSETS
19	Baillie Gifford Global Alpha Equities 3	BGAEX	MF	Global Large-Stock Growth	65 (325)	56 (311)	28,210	0.30
20	Vanguard Global Equity Inv	VHGEX	MF	Global Large-Stock Blend	69 (328)	38 (310)	28,210	0.30

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FI360 FIDUCIARY SCORE® SUMMARY

ALLOCATION

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	SCORE (PEERS)	1YR ROLLING AVG (PEERS)	\$ ASSETS	% OF TOTAL ASSETS
1	American Funds 2020 Trgt Date Retire R6	RRCTX	MF	Target-Date 2020	0 (151)	0 (149)	5,766	0.06
1	American Funds 2025 Trgt Date Retire R6	RFDTX	MF	Target-Date 2025	0 (209)	0 (206)	456,654	4.86
1	American Funds 2030 Trgt Date Retire R6	RFETX	MF	Target-Date 2030	0 (209)	0 (201)	797,864	8.49
1	American Funds 2035 Trgt Date Retire R6	RFFTX	MF	Target-Date 2035	0 (202)	0 (200)	352,298	3.75
1	American Funds 2040 Trgt Date Retire R6	RFGTX	MF	Target-Date 2040	0 (203)	0 (201)	84,663	0.90
8	American Funds 2045 Trgt Date Retire R6	RFHTX	MF	Target-Date 2045	0 (202)	8 (200)	89,648	0.95
9	American Funds 2050 Trgt Date Retire R6	RFITX	MF	Target-Date 2050	10 (203)	13 (201)	410,880	4.37
11	American Funds 2055 Trgt Date Retire R6	RFKTX	MF	Target-Date 2055	12 (202)	15 (200)	8,446	0.09
10	American Funds 2060 Trgt Date Retire R6	RFUTX	MF	Target-Date 2060	10 (194)	14 (189)	8,448	0.09

TAXABLE BOND

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	SCORE (PEERS)	1YR ROLLING AVG (PEERS)	\$ ASSETS	% OF TOTAL ASSETS
1	Fidelity® Series Investment Grade Bond	FSIGX	MF	Intermediate Core Bond	0 (425)	0 (408)	493,756	5.25
12	Hartford Total Return Bond F	ITBFX	MF	Intermediate Core-Plus Bond	14 (585)	10 (566)	40,550	0.43

STABLE VALUE

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	SCORE (PEERS)	1YR ROLLING AVG (PEERS)	\$ ASSETS	% OF TOTAL ASSETS
	Principal Stable Value Z	OX9B1	CIT	Stable Value	-	-	0	0.00

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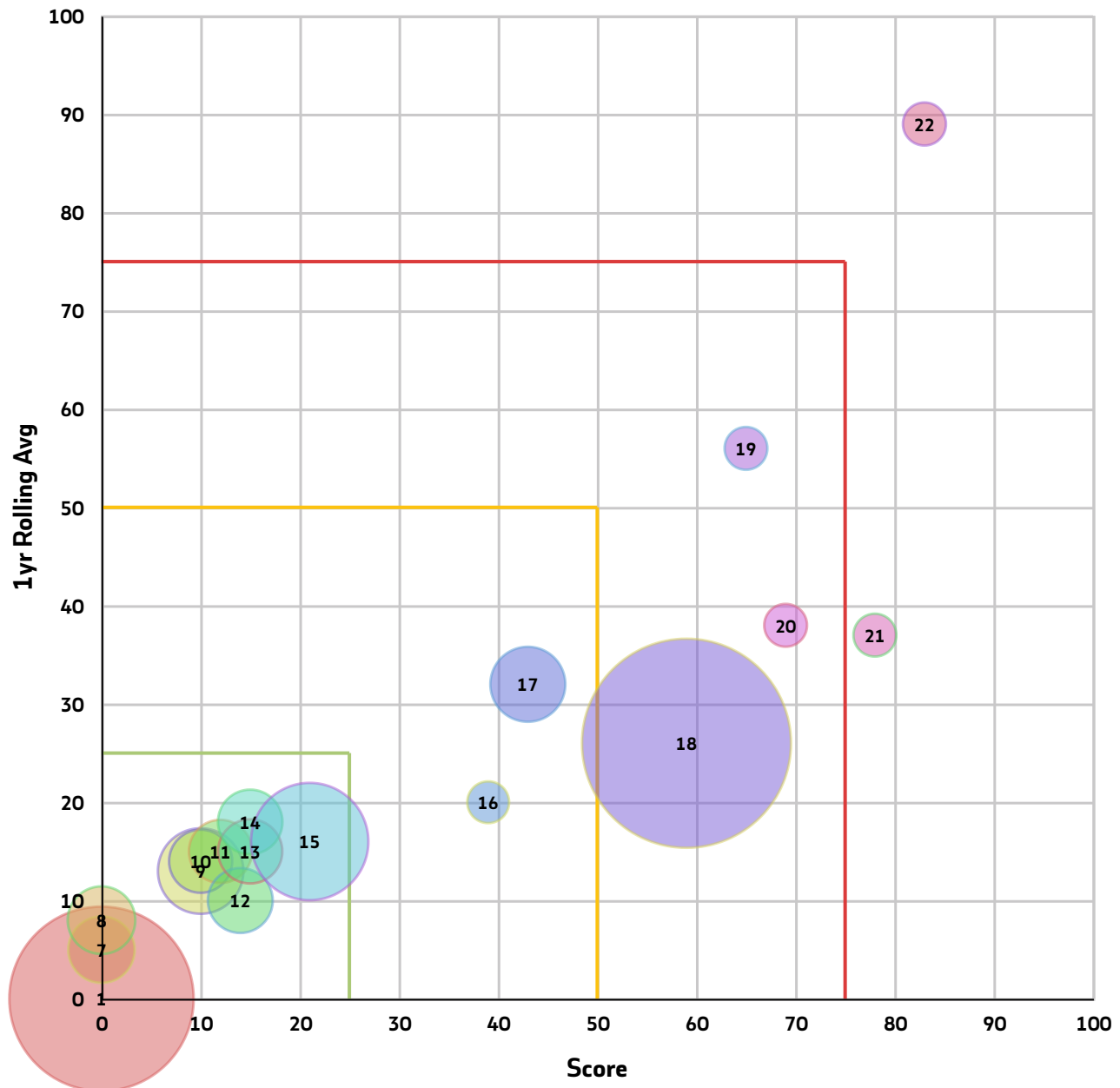
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FI360 FIDUCIARY SCORE® SUMMARY

The chart plots each investment using the selected Fi360 Fiduciary Scores. Investments without both Scores will be excluded from the chart. Green, yellow and red lines are drawn to highlight the different Fi360 Fiduciary Score quartiles. Investments in the bottom left corner of the chart are most preferred.

If \$ asset amounts are included, bubble sizes are based on the relative percentage invested in that investment. Bubble numbers refer to the ID's on the previous page(s). If multiple investments have the same Scores, they will be plotted together under 1 ID.



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INVESTMENT COMPARISON

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Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

	✓	Meets the criterion	✗	Does not meet the criterion	NA	Not screened on the criterion	-	Data is not available				
Investment	American Century Sustainable Equity I				TIAA-CREF Equity Index W				Vanguard Total Stock Mkt Idx Instl Pls			
Universe	OPEN-ENDED MUTUAL FUND				OPEN-ENDED MUTUAL FUND				OPEN-ENDED MUTUAL FUND			
Peer Group	LARGE BLEND				LARGE BLEND				LARGE BLEND			
Ticker	AFEIX				TEQWX				VSMPIX			
Inception Date	07/29/2005				09/28/2018				04/28/2015			
Fi360 Fiduciary Score®	39				15				15			
1 YR Rolling Average	20				15				18			
3 YR Rolling Average	12				5				6			
5 YR Rolling Average	10				-	No Data			5			
10 YR Rolling Average	14				-	No Data			-	No Data		
	VALUE	STATUS			VALUE	STATUS			VALUE	STATUS		
Manager Tenure (Longest)	14.31 Years	✓			16.76 Years	✓			27.77 Years	✓		
Product Assets	2792.52 Million	✓			29989.81 Million	✓			1148057.22 Million	✓		
Composition	96% US EQ	✓			98% US EQ	✓			98% US EQ	✓		
Style Drift	Large Cap Growth	✗			Large Cap Blend	✓			Large Cap Blend	✓		
	VALUE %	RANK (PEERS)	STATUS		VALUE %	RANK (PEERS)	STATUS		VALUE %	RANK (PEERS)	STATUS	
Expense Ratio (Net)	0.59	35 (1459)	✓		0.00	1 (1459)	✓		0.02	3 (1459)	✓	
Alpha (3 YR)	-0.43	37 (1273)	✓		-0.54	40 (1273)	✓		-0.65	45 (1273)	✓	
Sharpe (3 YR)	0.43	33 (1273)	✓		0.43	33 (1273)	✓		0.42	39 (1273)	✓	
Total Return (1 YR)	-17.55	68 (1377)	✗		-17.56	69 (1377)	✗		-18.00	74 (1377)	✗	
Total Return (3 YR)	7.71	34 (1273)	✓		7.72	33 (1273)	✓		7.61	37 (1273)	✓	
Total Return (5 YR)	9.47	12 (1200)	✓		8.62	34 (1200)	✓		8.57	36 (1200)	✓	
Total Return (10 YR)	11.43	23 (1026)	NA		11.37	25 (1026)	NA		11.31	28 (1026)	NA	

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	✓	Meets the criterion	✗	Does not meet the criterion	NA	Not screened on the criterion	-	Data is not available				
Investment	Fidelity® NASDAQ Composite Index®				BlackRock Mid-Cap Growth Equity Instl				Ariel Fund Institutional			
Universe	OPEN-ENDED MUTUAL FUND				OPEN-ENDED MUTUAL FUND				OPEN-ENDED MUTUAL FUND			
Peer Group	LARGE GROWTH				MID-CAP GROWTH				MID-CAP VALUE			
Ticker	FNCMX				CMGIX				ARAIX			
Inception Date	09/25/2003				12/27/1996				12/30/2011			
Fi360 Fiduciary Score®	0				59				78			
1 YR Rolling Average	5				26				37			
3 YR Rolling Average	5				10				30			
5 YR Rolling Average	8				6				27			
10 YR Rolling Average	5				16				30			
	VALUE			STATUS	VALUE			STATUS	VALUE			STATUS
Manager Tenure (Longest)	13.67 Years			✓	9.59 Years			✓	35.92 Years			✓
Product Assets	9835.31 Million			✓	11776.64 Million			✓	2313.02 Million			✓
Composition	95% US EQ			✓	94% US EQ			✓	94% US EQ			✓
Style Drift	Large Cap Growth			✓	Mid Cap Growth			✓	Mid Cap Blend			✗
	VALUE %	RANK (PEERS)	STATUS		VALUE %	RANK (PEERS)	STATUS		VALUE %	RANK (PEERS)	STATUS	
Expense Ratio (Net)	0.29	6 (1303)	✓		0.80	28 (599)	✓		0.69	19 (415)	✓	
Alpha (3 YR)	1.94	15 (1188)	✓		-5.87	82 (551)	✗		-3.76	67 (403)	✗	
Sharpe (3 YR)	0.52	13 (1188)	✓		0.18	77 (551)	✗		0.28	53 (403)	✗	
Total Return (1 YR)	-26.02	46 (1268)	✓		-38.30	86 (590)	✗		-24.82	100 (411)	✗	
Total Return (3 YR)	10.59	13 (1188)	✓		2.01	80 (551)	✗		4.46	56 (403)	✗	
Total Return (5 YR)	11.13	17 (1145)	✓		8.25	34 (528)	✓		4.12	58 (387)	✗	
Total Return (10 YR)	14.07	6 (1048)	NA		12.66	6 (487)	NA		9.47	25 (336)	NA	

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✓	Meets the criterion	✗	Does not meet the criterion	NA	Not screened on the criterion	-	Data is not available
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Investment	Invesco American Value R			BlackRock Advantage Small Cap Core Instl			Baron Discovery R6		
Universe	OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND		
Peer Group	MID-CAP VALUE			SMALL BLEND			SMALL GROWTH		
Ticker	MSARX			BDSIX			BDFUX		
Inception Date	03/20/2007			03/14/2013			08/31/2016		
Fi360 Fiduciary Score®	83			43			21		
1 YR Rolling Average	89			32			16		
3 YR Rolling Average	85			20			7		
5 YR Rolling Average	86			23			6		
10 YR Rolling Average	73			-	No Data		-	No Data	
	VALUE	STATUS		VALUE	STATUS		VALUE	STATUS	
Manager Tenure (Longest)	0.56 Years	✗		9.55 Years	✓		9.01 Years	✓	
Product Assets	1537.52 Million	✓		3439.61 Million	✓		1143.91 Million	✓	
Composition	83% US EQ	✓		97% US EQ	✓		91% US EQ	✓	
Style Drift	Mid Cap Value	✓		Small Cap Blend	✓		Small Cap Growth	✓	
	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS
Expense Ratio (Net)	1.36	84 (415)	✗	0.50	19 (616)	✓	1.05	44 (637)	✓
Alpha (3 YR)	-3.56	65 (403)	✗	-3.68	59 (589)	✗	0.09	17 (602)	✓
Sharpe (3 YR)	0.26	64 (403)	✗	0.27	51 (589)	✗	0.38	17 (602)	✓
Total Return (1 YR)	-12.41	67 (411)	✗	-23.59	88 (609)	✗	-37.31	79 (626)	✗
Total Return (3 YR)	3.99	65 (403)	✗	4.30	54 (589)	✗	7.51	17 (602)	✓
Total Return (5 YR)	3.46	69 (387)	✗	4.64	30 (570)	✓	8.28	23 (586)	✓
Total Return (10 YR)	6.78	96 (336)	NA	N/A	N/A (470)	NA	N/A	N/A (540)	NA

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

INVESTMENT COMPARISON

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Investment	Vanguard Global Equity Inv			Baillie Gifford Global Alpha Equities 3			American Funds 2020 Trgt Date Retire R6		
Universe	OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND		
Peer Group	GLOBAL LARGE-STOCK BLEND			GLOBAL LARGE-STOCK GROWTH			TARGET-DATE 2020		
Ticker	VHGX			BGAEX			RRCTX		
Inception Date	08/14/1995			11/15/2011			07/13/2009		
Fi360 Fiduciary Score®	69			65			0		
1 YR Rolling Average	38			56			0		
3 YR Rolling Average	13			21			7		
5 YR Rolling Average	8			16			5		
10 YR Rolling Average	8			-	No Data		4		
	VALUE	STATUS		VALUE	STATUS		VALUE	STATUS	
Manager Tenure (Longest)	27.15 Years	✓		10.88 Years	✓		10.75 Years	✓	
Product Assets	7037.41 Million	✓		575.21 Million	✓		15243.85 Million	✓	
Composition	-	NA		-	NA		-	NA	
Style Drift	-	NA		-	NA		-	NA	
	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS
Expense Ratio (Net)	0.45	11 (383)	✓	0.57	9 (381)	✓	0.30	17 (158)	✓
Alpha (3 YR)	-1.39	64 (328)	✗	-1.30	73 (325)	✗	1.04	2 (151)	✓
Sharpe (3 YR)	0.18	57 (328)	✗	0.18	68 (325)	✗	0.20	1 (151)	✓
Total Return (1 YR)	-27.52	97 (346)	✗	-35.13	77 (370)	✗	-13.19	5 (158)	✓
Total Return (3 YR)	2.29	59 (328)	✗	2.22	72 (325)	✗	2.23	1 (151)	✓
Total Return (5 YR)	3.81	52 (303)	✗	3.77	72 (299)	✗	3.41	3 (129)	✓
Total Return (10 YR)	7.96	24 (225)	NA	8.66	41 (245)	NA	6.01	2 (87)	NA

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✓	Meets the criterion	✗	Does not meet the criterion	NA	Not screened on the criterion	-	Data is not available		
Investment	American Funds 2025 Trgt Date Retire R6			American Funds 2030 Trgt Date Retire R6			American Funds 2035 Trgt Date Retire R6		
Universe	OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND		
Peer Group	TARGET-DATE 2025			TARGET-DATE 2030			TARGET-DATE 2035		
Ticker	RFDTX			RFETX			RFFTX		
Inception Date	07/13/2009			07/13/2009			07/13/2009		
Fi360 Fiduciary Score®	<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>		
1 YR Rolling Average	<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>		
3 YR Rolling Average	<div><div>5</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>4</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>		
5 YR Rolling Average	<div><div>4</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>3</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>		
10 YR Rolling Average	<div><div>3</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>2</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>		
	VALUE	STATUS		VALUE	STATUS		VALUE	STATUS	
Manager Tenure (Longest)	10.75 Years	✓		10.75 Years	✓		10.75 Years	✓	
Product Assets	28064.05 Million	✓		33940.52 Million	✓		29411.61 Million	✓	
Composition	-	NA		-	NA		-	NA	
Style Drift	-	NA		-	NA		-	NA	
	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS
Expense Ratio (Net)	0.31	15 (227)	✓	0.33	15 (227)	✓	0.35	16 (220)	✓
Alpha (3 YR)	1.71	1 (209)	✓	2.16	1 (209)	✓	3.20	1 (202)	✓
Sharpe (3 YR)	0.25	1 (209)	✓	0.26	1 (209)	✓	0.30	1 (202)	✓
Total Return (1 YR)	-14.86	17 (227)	✓	-16.41	17 (227)	✓	-18.15	22 (220)	✓
Total Return (3 YR)	2.91	1 (209)	✓	3.34	1 (209)	✓	4.31	1 (202)	✓
Total Return (5 YR)	3.95	2 (186)	✓	4.42	1 (181)	✓	5.17	1 (180)	✓
Total Return (10 YR)	6.98	1 (131)	NA	7.72	1 (133)	NA	8.36	1 (125)	NA

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Investment	American Funds 2040 Trgt Date Retire R6			American Funds 2045 Trgt Date Retire R6			American Funds 2050 Trgt Date Retire R6		
Universe	OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND		
Peer Group	TARGET-DATE 2040			TARGET-DATE 2045			TARGET-DATE 2050		
Ticker	RFGTX			RFHTX			RFITX		
Inception Date	07/27/2009			07/13/2009			07/13/2009		
Fi360 Fiduciary Score®	<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>10</div><div><div></div><div></div><div></div><div></div></div></div>		
1 YR Rolling Average	<div><div>0</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>8</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>13</div><div><div></div><div></div><div></div><div></div></div></div>		
3 YR Rolling Average	<div><div>1</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>6</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>9</div><div><div></div><div></div><div></div><div></div></div></div>		
5 YR Rolling Average	<div><div>1</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>4</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>5</div><div><div></div><div></div><div></div><div></div></div></div>		
10 YR Rolling Average	<div><div>1</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>2</div><div><div></div><div></div><div></div><div></div></div></div>			<div><div>3</div><div><div></div><div></div><div></div><div></div></div></div>		
	VALUE	STATUS		VALUE	STATUS		VALUE	STATUS	
Manager Tenure (Longest)	10.75 Years	✓		10.75 Years	✓		10.75 Years	✓	
Product Assets	25639.18 Million	✓		20503.64 Million	✓		17751.59 Million	✓	
Composition	-	NA		-	NA		-	NA	
Style Drift	-	NA		-	NA		-	NA	
	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS
Expense Ratio (Net)	0.36	17 (222)	✓	0.37	17 (220)	✓	0.37	17 (221)	✓
Alpha (3 YR)	3.46	1 (203)	✓	3.46	3 (202)	✓	3.36	3 (203)	✓
Sharpe (3 YR)	0.30	2 (203)	✓	0.30	2 (202)	✓	0.29	2 (203)	✓
Total Return (1 YR)	-19.58	38 (221)	✓	-20.21	43 (220)	✓	-21.00	61 (221)	✗
Total Return (3 YR)	4.50	1 (203)	✓	4.47	3 (202)	✓	4.34	3 (203)	✓
Total Return (5 YR)	5.34	2 (181)	✓	5.36	2 (180)	✓	5.31	2 (181)	✓
Total Return (10 YR)	8.57	1 (133)	NA	8.63	1 (124)	NA	8.62	1 (131)	NA

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Investment	American Funds 2055 Trgt Date Retire R6			American Funds 2060 Trgt Date Retire R6			Fidelity® Series Investment Grade Bond		
Universe	OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND			OPEN-ENDED MUTUAL FUND		
Peer Group	TARGET-DATE 2055			TARGET-DATE 2060			INTERMEDIATE CORE BOND		
Ticker	RFKTX			RFUTX			FSIGX		
Inception Date	02/01/2010			03/27/2015			10/08/2008		
Fi360 Fiduciary Score®	12			10			0		
1 YR Rolling Average	15			14			0		
3 YR Rolling Average	9			9			6		
5 YR Rolling Average	6			-	No Data		4		
10 YR Rolling Average	-	No Data		-	No Data		12		
	VALUE	STATUS		VALUE	STATUS		VALUE	STATUS	
Manager Tenure (Longest)	10.75 Years	✓		7.52 Years	✓		13.99 Years	✓	
Product Assets	11285.48 Million	✓		5757.76 Million	✓		31167.15 Million	✓	
Composition	-	NA		-	NA		89% US BOND	✓	
Style Drift	-	NA		-	NA		Med Qual Mod Dura	✓	
	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS
Expense Ratio (Net)	0.38	17 (220)	✓	0.38	17 (220)	✓	0.00	1 (468)	✓
Alpha (3 YR)	3.13	5 (202)	✓	3.06	11 (194)	✓	1.58	4 (425)	✓
Sharpe (3 YR)	0.28	3 (202)	✓	0.27	6 (194)	✓	-0.40	4 (425)	✓
Total Return (1 YR)	-21.59	68 (220)	✗	-21.77	72 (220)	✗	-14.22	20 (455)	✓
Total Return (3 YR)	4.09	5 (202)	✓	4.02	8 (194)	✓	-1.91	6 (425)	✓
Total Return (5 YR)	5.15	3 (180)	✓	5.11	4 (162)	✓	0.67	2 (400)	✓
Total Return (10 YR)	8.53	1 (99)	NA	N/A	N/A (1)	NA	1.52	5 (364)	NA

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✓	Meets the criterion	✗	Does not meet the criterion	NA	Not screened on the criterion	-	Data is not available
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Investment	Hartford Total Return Bond F			Principal Stable Value Z		
Universe	OPEN-ENDED MUTUAL FUND			COLLECTIVE INVESTMENT TRUST		
Peer Group	INTERMEDIATE CORE-PLUS BOND			STABLE VALUE		
Ticker	ITBFX			OX9B1		
Inception Date	02/28/2017			01/09/1997		
Fi360 Fiduciary Score [®]	14			The Fi360 Fiduciary Score [®] has not been calculated for this investment.		
1 YR Rolling Average	10					
3 YR Rolling Average	5					
5 YR Rolling Average	3					
10 YR Rolling Average	-	No Data				
	VALUE	STATUS		VALUE	STATUS	
Manager Tenure (Longest)	10.59 Years	✓		23.50 Years	✓	
Product Assets	2893.08 Million	✓		21389.18 Million	✓	
Composition	81% US BOND	✓		-	NA	
Style Drift	Med Qual Mod Dura	✓		-	NA	
	VALUE %	RANK (PEERS)	STATUS	VALUE %	RANK (PEERS)	STATUS
Expense Ratio (Net)	0.32	6 (652)	✓	0.32	N/A (603)	✗
Alpha (3 YR)	0.77	37 (585)	✓	1.25	N/A (571)	✗
Sharpe (3 YR)	-0.54	46 (585)	✓	5.31	N/A (571)	✗
Total Return (1 YR)	-15.99	65 (615)	✗	1.66	N/A (591)	✗
Total Return (3 YR)	-2.95	45 (585)	✓	1.84	N/A (571)	✗
Total Return (5 YR)	0.03	32 (561)	✓	1.96	N/A (531)	✗
Total Return (10 YR)	1.30	37 (485)	NA	1.72	N/A (445)	NA

INVESTMENT DESCRIPTIONS

American Century Sustainable Equity I. The investment seeks long-term capital growth; income is a secondary objective. The fund will generally invest in large capitalization companies the advisor believes show sustainable business improvement using a proprietary multi-factor model that combines fundamental measures of a stock's value and growth potential with ESG metrics. The model assigns each security a financial metrics score and an ESG score that are combined on an equal basis to create an overall score. To measure growth, the managers may use the rate of growth of a company's earnings and cash flow and changes in its earnings estimates.

American Funds 2020 Trgt Date Retire R6. 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.

American Funds 2025 Trgt Date Retire R6. 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.

American Funds 2030 Trgt Date Retire R6. 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.

American Funds 2035 Trgt Date Retire R6. 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.

American Funds 2040 Trgt Date Retire R6. 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.

American Funds 2045 Trgt Date Retire R6. 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.

American Funds 2050 Trgt Date Retire R6. 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.

American Funds 2055 Trgt Date Retire R6. 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.

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

INVESTMENT DESCRIPTIONS

American Funds 2060 Trgt Date Retire R6. 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.

Ariel Fund Institutional. The investment seeks long-term capital appreciation. The fund invests in small/mid cap undervalued companies that show strong potential for growth. It invests primarily in equity securities of U.S. companies that have market capitalizations within the range of the companies in the Russell 2500TM Index, measured at the time of initial purchase.

Baillie Gifford Global Alpha Equities 3. The investment seeks capital appreciation. Under normal circumstances, the fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities. It invests predominantly in a diversified portfolio of securities issued by companies located in countries represented in the MSCI ACWI Index. The fund invests in a range of companies globally. It ordinarily invests in securities of issuers located in at least three different countries.

Baron Discovery R6. The investment seeks capital appreciation through investments primarily in securities of small-sized growth companies. The fund is a diversified fund that invests for the long term primarily in equity securities in the form of common stock of U.S. small-sized growth companies. The Adviser seeks to invest in businesses the adviser believes have significant opportunities for growth, sustainable competitive advantages, exceptional management, and an attractive valuation.

BlackRock Advantage Small Cap Core Instl. The investment seeks capital appreciation over the long term. Under normal circumstances, the fund seeks to invest at least 80% of its net assets plus any borrowings for investment purposes in equity securities or other financial instruments that are components of, or have market capitalizations similar to, the securities included in the Russell 2000® Index. It primarily seeks to buy common stock and may also invest in preferred stock and convertible securities. From time to time the fund may invest in shares of companies through "new issues" or initial public offerings ("IPOs").

BlackRock Mid-Cap Growth Equity Instl. The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its net assets in equity securities issued by U.S. mid-capitalization companies which the fund management believes have above-average earnings growth potential. The fund adviser generally defines these companies, at the time of the fund's investment, as those with market capitalizations comparable in size to the companies in the Russell Midcap® Growth Index. It primarily invests in common stock but also can invest in preferred stock, convertible securities and other equity securities.

Fidelity® NASDAQ Composite Index®. The investment seeks to provide investment returns that closely correspond to the price and yield performance of the Nasdaq Composite Index®. The fund normally invests at least 80% of assets in common stocks included in the index. The advisor uses statistical sampling techniques that take into account such factors as capitalization, industry exposures, dividend yield, price/earnings (P/E) ratio, price/book (P/B) ratio, and earnings growth to create a portfolio of securities listed in the index that have a similar investment profile to the entire index. The advisor lends securities to earn income for the fund.

Fidelity® Series Investment Grade Bond. The investment seeks a high level of current income. The fund normally invests at least 80% of assets in investment-grade debt securities (those of medium and high quality) of all types and repurchase agreements for those securities. Its manager manages the fund to have similar overall interest rate risk to the Bloomberg U.S. Aggregate Bond Index. The fund allocates assets across different market sectors and maturities. It invests in domestic and foreign issuers.

Hartford Total Return Bond F. The investment seeks a competitive total return, with income as a secondary objective. The fund invests at least 80% of its assets in bonds that the sub-adviser considers to be attractive from a total return perspective along with current income. It may invest up to 20% of its net assets in securities rated below investment grade (also known as "junk bonds").

Invesco American Value R. The investment seeks long-term capital appreciation. The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in securities of U.S. issuers, and in derivatives and other instruments that have economic characteristics similar to such securities. It normally invests at least 65% of its net assets in equity securities of mid-capitalization companies. The fund may invest up to 20% of its net assets in real estate investment trusts (REITs).

Principal Stable Value Z. The Fund primarily consists of a diversified portfolio of Stable Value Investment Contracts (Investment Contracts) issued by life insurance companies, banks and other financial institutions, the performance of which may be predicated on underlying fixed income

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

INVESTMENT DESCRIPTIONS

investments. The principal value of these assets is designed to remain stable regardless of stock and bond market fluctuations. The Fund is typically appropriate for investors who desire low volatility, stable principal value, and returns commensurate with a capital preservation objective for a component of their retirement savings. The Fund is designed for long-term retirement investing.

TIAA-CREF Equity Index W. The investment seeks a favorable long-term total return, mainly through capital appreciation, by investing primarily in a portfolio of equity securities selected to track the overall U.S. equity markets based on a market index. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of its benchmark index, the Russell 3000® Index. It buys most, but not necessarily all, of the stocks in its benchmark index, and the advisor will attempt to closely match the overall investment characteristics of its benchmark index.

Vanguard Global Equity Inv. The investment seeks long-term capital appreciation. The fund invests primarily in U.S. and foreign equity securities chosen mainly on the basis of bottom-up stock analysis. It typically invests across a wide range of industries, and its holdings are expected to represent a mix of value and growth stocks, as well as a mix of developed and emerging markets stocks, across the capitalization spectrum. Under normal circumstances, at least 80% of the fund's assets will be invested in equity securities. The fund uses multiple investment advisors. Each advisor independently selects and maintains a portfolio of common stocks and other investments for the fund.

Vanguard Total Stock Mkt Idx Instl Pls. 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.

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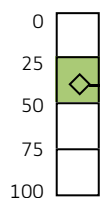
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN CENTURY SUSTAINABLE EQUITY I AFEIX LARGE BLEND MF

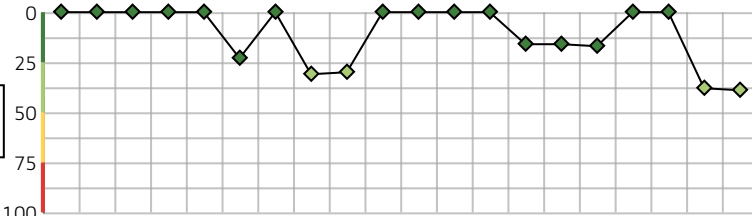
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Reiland/Brown/Bove	14.31 Years	Product: 2792.52 Million	Product: 11/30/2004 Share Class: 7/29/2005

FI360 FIDUCIARY SCORE®

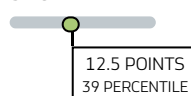
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	0	0	0	0	23	0	31	30	0	0	0	0	16	16	17	0	0	38	39
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 10					3 YR ROLLING AVG: 12					1 YR R. AVG: 20									

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	14.31 Years	✓	>= 2 Years
Product Assets	2,792.52 Million	✓	>= 75 Million
Composition	96% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Large Cap Growth	10	Large Cap Blend
Expense Ratio	0.59% (35th percentile)	✓	Top 75% of peer group
Alpha (3yr)	-0.43% (37th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.43% (33rd percentile)	✓	Top 50% of peer group
1yr Total Return	-17.55% (68th percentile)	2.5	Top 50% of peer group
3yr Total Return	7.71% (34th percentile)	✓	Top 50% of peer group
5yr Total Return	9.47% (12th percentile)	✓	Top 50% of peer group

The FI360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The FI360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's FI360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). The composition and style criteria may be excluded in the table above due to the investment's peer group. Investments without the required inception date (3 years) will not receive a Fiduciary Score.

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-8.96	-4.46	-26.04	-17.55	7.71	9.47	11.43
Total Return (with load)	-8.96	-4.46	-26.04	-17.55	7.71	9.47	11.43
Percentile Rank				68	34	12	23
Number of Peers				1377	1273	1200	1026
Peer Group Median	-9.09	-4.96	-23.97	-16.18	7.15	8.12	10.7
+/- Best Fit Index	-	-	-	-	-	-	-

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by FI360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: S&P 500 TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	63 (1,273 Peers)	20.48
5 YR	69 (1,200 Peers)	18.43

Sharpe Ratio

	RANK	VALUE
3 YR	33 (1,273 Peers)	0.43
5 YR	14 (1,200 Peers)	0.52

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	37 (1,273 Peers)	-0.43
5 YR	18 (1,200 Peers)	0.14

R-Squared

	RANK	VALUE
3 YR	22 (1,273 Peers)	99.28
5 YR	21 (1,200 Peers)	99.12

Beta

	3 YR	5 YR
	1.00	1.02

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	-0.02	99.33	0.98

EXPENSES

Net Expense Ratio	0.59
Gross Expense Ratio	0.59
Management Fee	0.59
Initial Investment	5,000,000

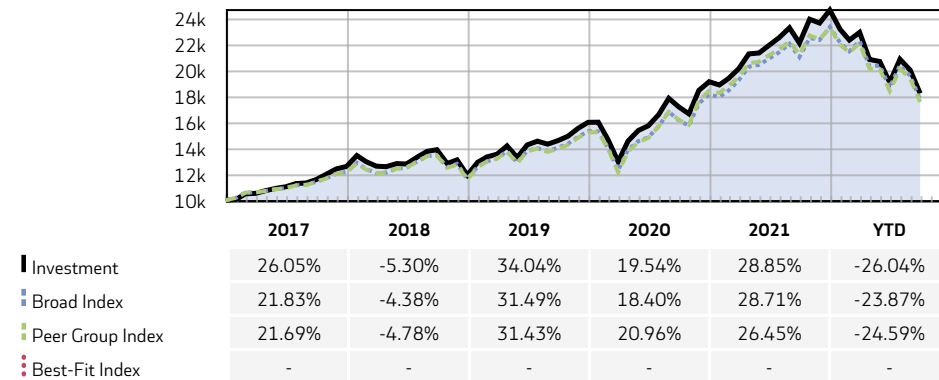
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN CENTURY SUSTAINABLE EQUITY I AFEIX LARGE BLEND MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-Fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2022

EQUITY SECTOR WEIGHTINGS		Americas	97.39%	# OF HOLDINGS	
Cyclical		US	97.39%	STOCKS: 96	
Basic Materials	2.5%	Canada	0%	TOP 10 HOLDINGS	
Consumer Cyclical	10.73%	Latin America	0%	Alphabet Inc Class A	5.03%
Financial Services	13.74%	Greater Europe	2.62%	Amazon.com Inc	2.77%
Real Estate	2.15%	United Kingdom	1.34%	Apple Inc	4.45%
Defensive	24.42%	Europe	1.28%	ConocoPhillips	2.04%
Consumer	7.27%	Developed	0%	Microsoft Corp	8.05%
Defensive		Europe Emerging	0%	NextEra Energy Inc	2.06%
Healthcare	15.03%	Africa/Middle East	0%	Prologis Inc	2.09%
Utilities	2.12%	Greater Asia	0%	Schlumberger Ltd	1.95%
Sensitive	46.46%	Japan	0%	UnitedHealth Group Inc	1.91%
Communication	8.29%	Australasia	0%	Visa Inc Class A	1.82%
Services		Asia Developed	0%	Total	32.17%
Energy	4.11%	Asia Emerging	0%		
Industrials	9.43%	Other	0%		
Technology	24.63%	Emerging Markets	0%		
REGIONAL WEIGHTINGS		Other	0%		

STYLE STATISTICS

PORTFOLIO WEIGHT %

14.06	30.91	42.28
1.98	7.36	0.75
0.04	0	0
VALUE	BLEND	GROWTH

CURRENT MORNINGSTAR STYLE BOX™

Large Growth

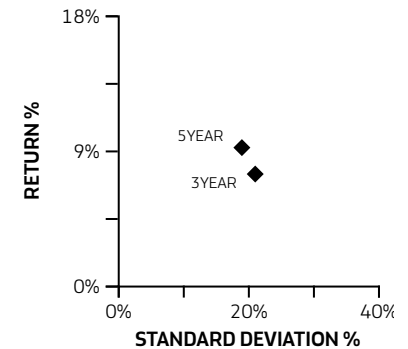
INVESTMENT STRATEGY

The investment seeks long-term capital growth; income is a secondary objective. The fund will generally invest in large capitalization companies the advisor believes show sustainable business improvement using a proprietary multi-factor model that combines fundamental measures of a stock's value and growth potential with ESG metrics. The model assigns each security a financial metrics score and an ESG score that are combined on an equal basis to create an overall score. To measure growth, the managers may use the rate of growth of a company's earnings and cash flow and changes in its earnings estimates.

BENCHMARK LEGEND

- Investment: American Century Sustainable Equity I
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 1000 TR USD
- Best-fit Index: -

RISK/REWARD



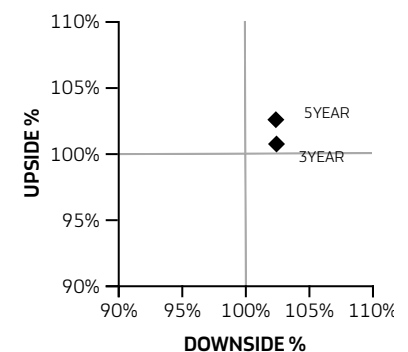
Investment

	RETURN	STANDARD DEVIATION
3YR	7.71%	20.48%
5YR	9.47%	18.43%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	100.69%	102.49%
5YR	102.53%	102.44%

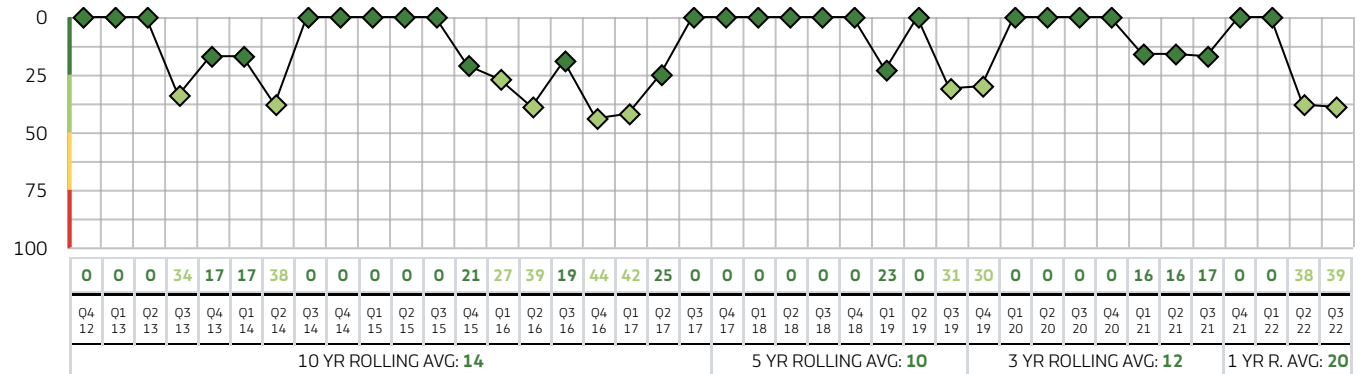
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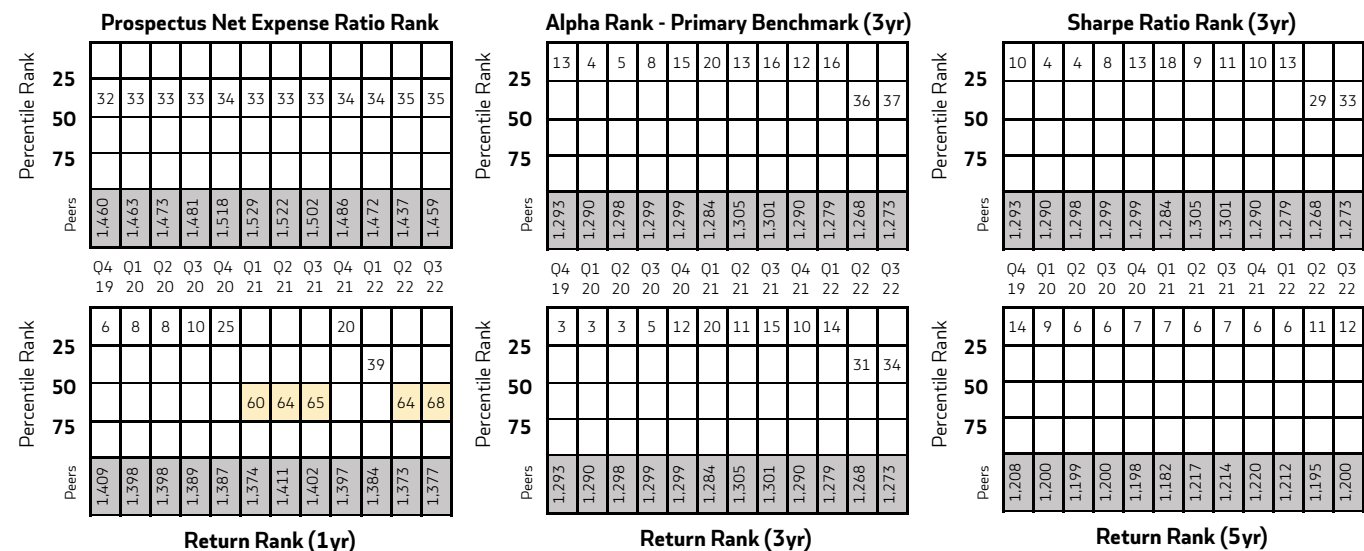
AMERICAN CENTURY SUSTAINABLE EQUITY I AFEIX LARGE BLEND MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



The FI360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The FI360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's FI360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). Any cells shaded in yellow below accrued FI360 Fiduciary Score shortfall points during that quarter.

FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB
Mgr. Tenure	11.56	11.81	12.05	12.31	12.56	12.81	13.05	13.31	13.56	13.81	14.05	14.31
Net Assets	2B	1.7B	1.9B	2.8B	3.2B	3.4B	3.6B	3.6B	3.9B	3.6B	3B	2.8B
Composition	97% US EQ	96% US EQ	95% US EQ	96% US EQ	95% US EQ	95% US EQ	94% US EQ	97% US EQ	94% US EQ	96% US EQ	96% US EQ	96% US EQ
Style Drift	Large Cap Growth	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Growth	Large Cap Growth



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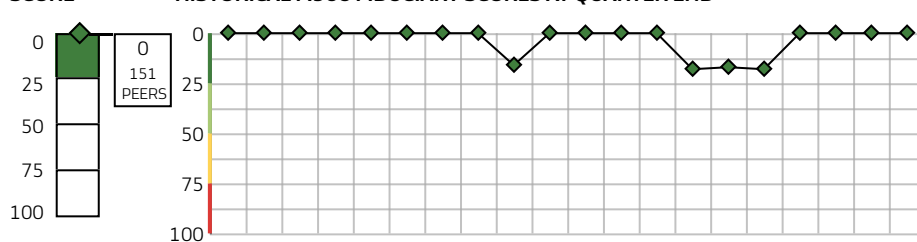
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2020 TRGT DATE RETIRE R6 RRCTX TARGET-DATE 2020 MF

MANAGERS(S) Phoa/Black/Vogt/Ward/... **LONGEST MANAGER TENURE** 10.75 Years **PRODUCT ASSETS (\$MM)** Product: 15243.85 Million **INCEPTION DATE** Product: 2/1/2007 Share Class: 7/13/2009

FI360 FIDUCIARY SCORE®

SCORE



SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.75 Years	✓	>= 2 Years
Product Assets	15,243.85 Million	✓	>= 75 Million
Expense Ratio	0.30% (17th percentile)	✓	Top 75% of peer group
Alpha (3yr)	1.04% (2nd percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.20% (1st percentile)	✓	Top 50% of peer group
1yr Total Return	-13.19% (5th percentile)	✓	Top 50% of peer group
3yr Total Return	2.23% (1st percentile)	✓	Top 50% of peer group
5yr Total Return	3.41% (3rd percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-6.44	-5.47	-16.76	-13.19	2.23	3.41	6.01
Total Return (with load)	-6.44	-5.47	-16.76	-13.19	2.23	3.41	6.01
Percentile Rank				5	1	3	2
Number of Peers				158	151	129	87
Peer Group Median	-6.43	-5.15	-18.55	-16.3	0.9	2.57	4.93
+/- Best Fit Index	1.24	0.44	4.15	5	1.09	0.47	0.85

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by FI360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Morningstar Mod Tgt Risk TR USD
- Best-fit Index: Morningstar Mod Tgt Risk TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	16 (151 Peers)	10.22
5 YR	3 (129 Peers)	8.78

Sharpe Ratio

	RANK	VALUE
3 YR	1 (151 Peers)	0.2
5 YR	1 (129 Peers)	0.29

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	2 (151 Peers)	1.04
5 YR	1 (129 Peers)	0.73

R-Squared

	RANK	VALUE
3 YR	31 (151 Peers)	98.54
5 YR	32 (129 Peers)	98.29

Beta

	3 YR	5 YR
	0.77	0.77

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	1.04	98.54	0.77

EXPENSES

Net Expense Ratio	0.3
Gross Expense Ratio	0.3
Initial Investment	250

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AMERICAN FUNDS 2020 TRGT DATE RETIRE R6 RRCTX TARGET-DATE 2020 MF

BENCHMARK LEGEND



# OF HOLDINGS	
STOCKS: 0	BONDS: 0
TOP 10 HOLDINGS	as of 10/5/2022
American Funds American Balanced R6	8.07%
American Funds American Mutual R6	5.99%
American Funds Bond Fund of Amer R6	8.1%
American Funds Capital Income Bldr R6	5.53%
American Funds Capital World Gr&Inc R6	5.3%
American Funds Income Fund of Amer R6	9.98%
American Funds Inflation Linked Bd R6	7.03%
American Funds Intern Bd Fd of Amer R6	9.1%
American Funds Mortgage R6	6.1%
American Funds US Government Sec R6	5.1%
Total	70.3%

INVESTMENT STRATEGY

	UP	DOWN
3YR	82.62%	75.73%
5YR	81.47%	74.68%

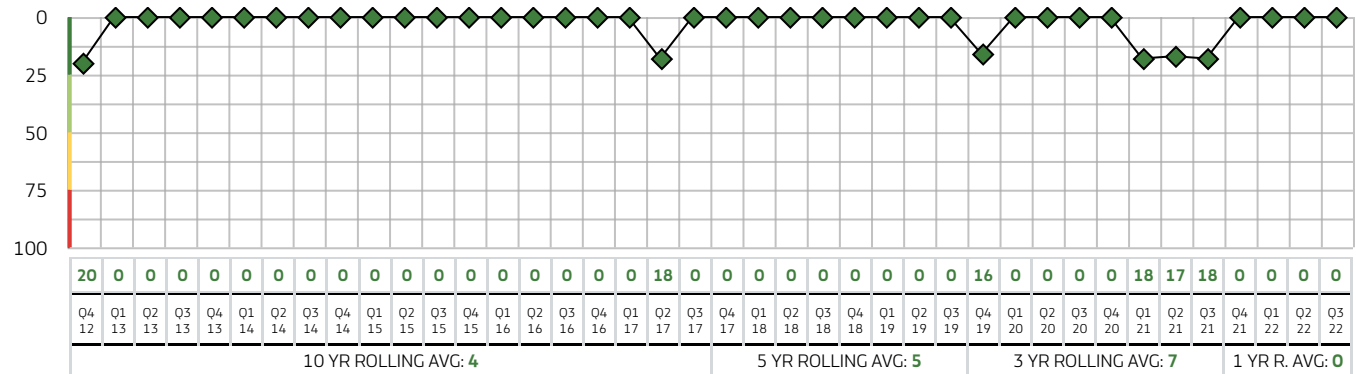
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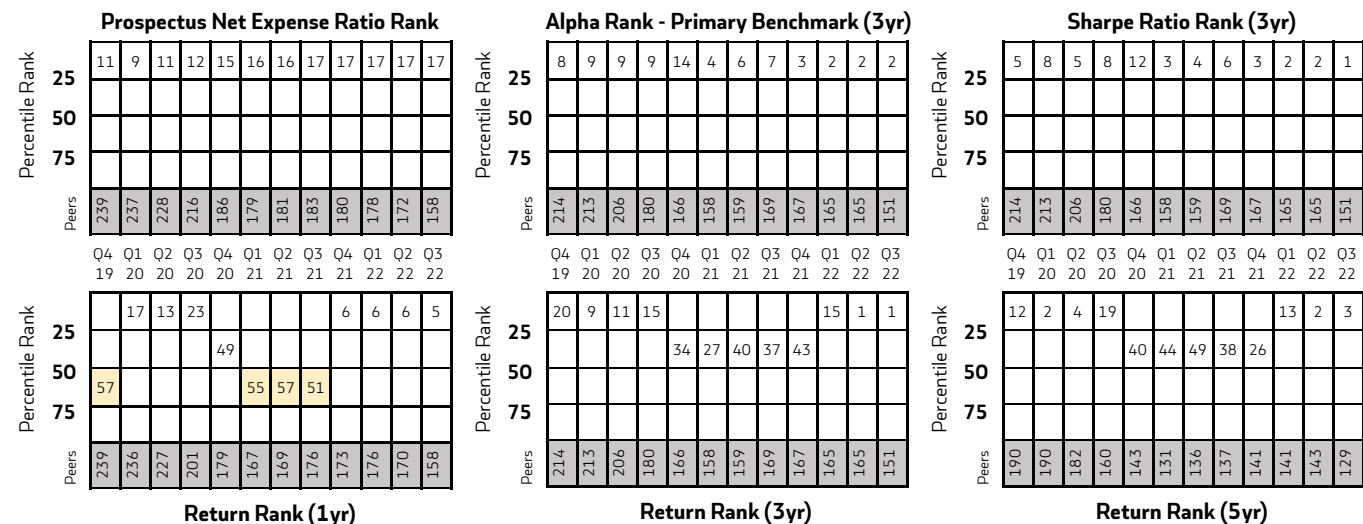
AMERICAN FUNDS 2020 TRGT DATE RETIRE R6 RRCTX TARGET-DATE 2020 MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



The FI360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The FI360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's FI360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). Any cells shaded in yellow below accrued FI360 Fiduciary Score shortfall points during that quarter.

FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	TE	TE	TE	TE	TE	TE	TE	TE	TE	TE	TE	TE
Mgr. Tenure	12.92	13.17	13.42	13.67	13.92	9.25	9.50	9.75	10.01	10.25	10.50	10.75
Net Assets	17B	15.3B	16.6B	17B	18.1B	18.4B	19B	18.8B	19.4B	18.4B	16.4B	15.2B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



FI360 All Investment Research Sections Portrait

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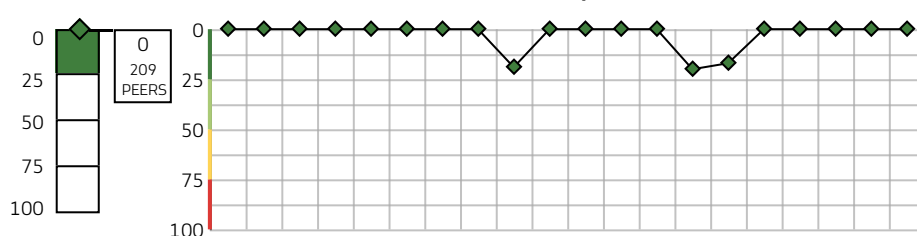
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2025 TRGT DATE RETIRE R6 RFDTX TARGET-DATE 2025 MF

MANAGERS(S) Phoa/Black/Vogt/Ward/... **LONGEST MANAGER TENURE** 10.75 Years **PRODUCT ASSETS (\$MM)** Product: 28064.05 Million **INCEPTION DATE** Product: 2/1/2007 Share Class: 7/13/2009

FI360 FIDUCIARY SCORE®

SCORE



SHORTFALL

0 POINTS
0 PERCENTILE

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.75 Years	✓	>= 2 Years
Product Assets	28,064.05 Million	✓	>= 75 Million
Expense Ratio	0.31% (15th percentile)	✓	Top 75% of peer group
Alpha (3yr)	1.71% (1st percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.25% (1st percentile)	✓	Top 50% of peer group
1yr Total Return	-14.86% (17th percentile)	✓	Top 50% of peer group
3yr Total Return	2.91% (1st percentile)	✓	Top 50% of peer group
5yr Total Return	3.95% (2nd percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-6.66	-5.59	-18.55	-14.86	2.91	3.95	6.98
Total Return (with load)	-6.66	-5.59	-18.55	-14.86	2.91	3.95	6.98
Percentile Rank				17	1	2	1
Number of Peers				227	209	186	131
Peer Group Median	-6.82	-5.33	-20.07	-17.32	1.11	2.8	5.34
+/- Best Fit Index	1.02	0.32	2.36	3.33	1.77	1.01	1.82

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Morningstar Mod Tgt Risk TR USD
- Best-fit Index: Morningstar Mod Tgt Risk TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	27 (209 Peers)	11.55
5 YR	28 (186 Peers)	10.08

Sharpe Ratio

	RANK	VALUE
3 YR	1 (209 Peers)	0.25
5 YR	1 (186 Peers)	0.32

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha	RANK	VALUE
3 YR	1 (209 Peers)	1.71
5 YR	2 (186 Peers)	1.12

R-Squared

	RANK	VALUE
3 YR	28 (209 Peers)	98.9
5 YR	43 (186 Peers)	98.52

Beta

	3 YR	5 YR
	0.87	0.88

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	1.71	98.9	0.87

EXPENSES

Net Expense Ratio	0.31
Gross Expense Ratio	0.31
Initial Investment	250

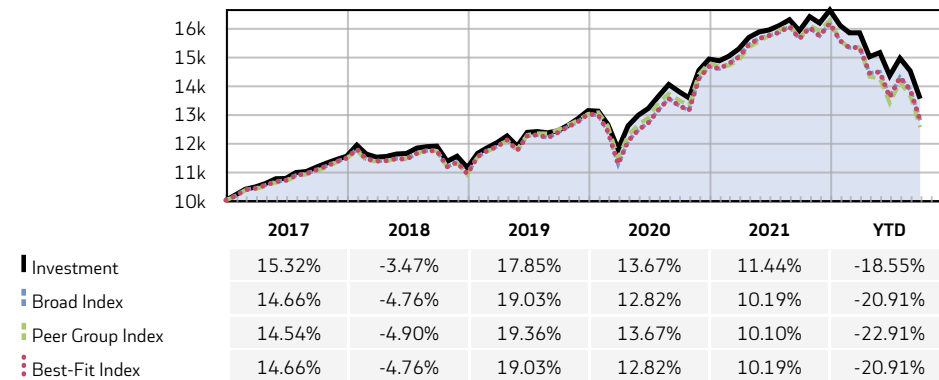
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2025 TRGT DATE RETIRE R6 RFDTX TARGET-DATE 2025 MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2022

REGIONAL WEIGHTINGS		Australasia	0.49%
		Asia Developed	2.87%
		Asia Emerging	2.11%
Americas		Other	0%
US	78.25%	Emerging Markets	0%
Canada	4%	Other	0%
Latin America	1.54%	CREDIT WEIGHTINGS	
Greater Europe		AAA	74.47
United Kingdom	4.95%	AA	3.41
Europe	9.78%	A	6.75
Developed		BBB	8.08
Europe Emerging	0.02%	BB	3.82
Africa/Middle East	0.13%	B	1.4
Greater Asia		Below B	0.8
Japan	1.42%	Not Rated	1.27

OF HOLDINGS

STOCKS: 0

TOP 10 HOLDINGS

BONDS: 0

as of 10/5/2022

American Funds American Balanced R6	8.08%
American Funds American Mutual R6	6.72%
American Funds Bond Fund of Amer R6	6.71%
American Funds Capital World Gr&Inc R6	6.08%
American Funds Income Fund of Amer R6	5.93%
American Funds Inflation Linked Bd R6	6.1%
American Funds Interm Bd Fd of Amer R6	9.21%
American Funds Mortgage R6	5.71%
American Funds US Government Sec R6	5.71%
American Funds Washington Mutual R6	5.15%

Total

65.4%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

EQUITY		FIXED INCOME	
Large Blend		Mod High	

FIXED INCOME STYLE STATS

Avg Eff Duration	5.45 years
Avg Eff Maturity	-

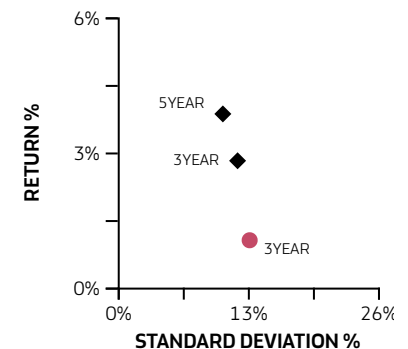
INVESTMENT STRATEGY

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.

BENCHMARK LEGEND

- ◆ **Investment:** American Funds 2025 Trgt Date Retire R6
- ▲ **Broad Index:** Morningstar Mod Tgt Risk TR USD
- **Peer Group Index:** Morningstar Lifetime Mod 2025 TR USD
- **Best-fit Index:** Morningstar Mod Tgt Risk TR USD

RISK/REWARD



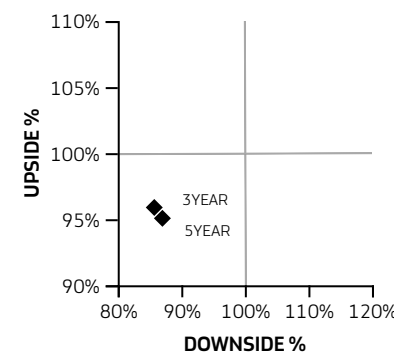
Investment

	RETURN	STANDARD DEVIATION
3YR	2.91%	11.55%
5YR	3.95%	10.08%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	1.14%	13.18%
5YR	2.94%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	95.89%	85.75%
5YR	95.07%	87.03%

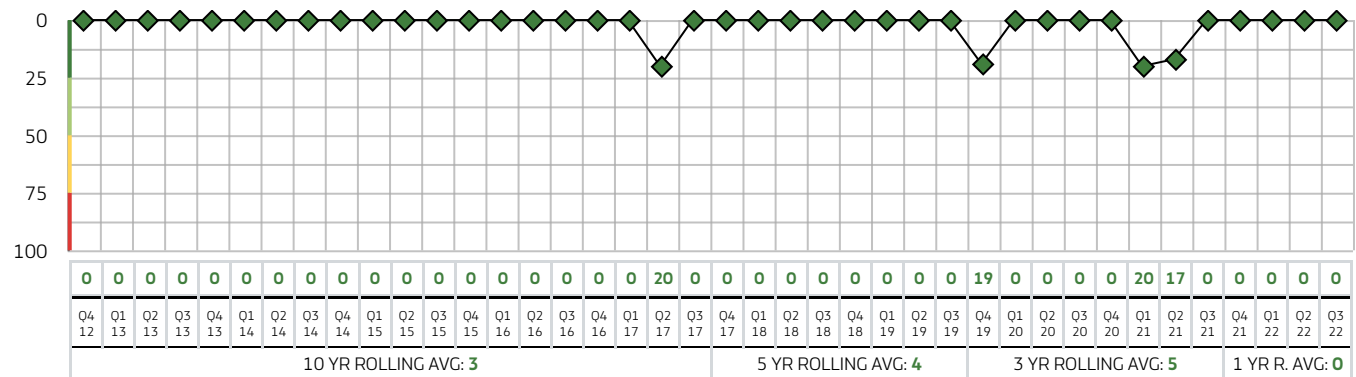
FI360 All Investment Research Sections Portrait

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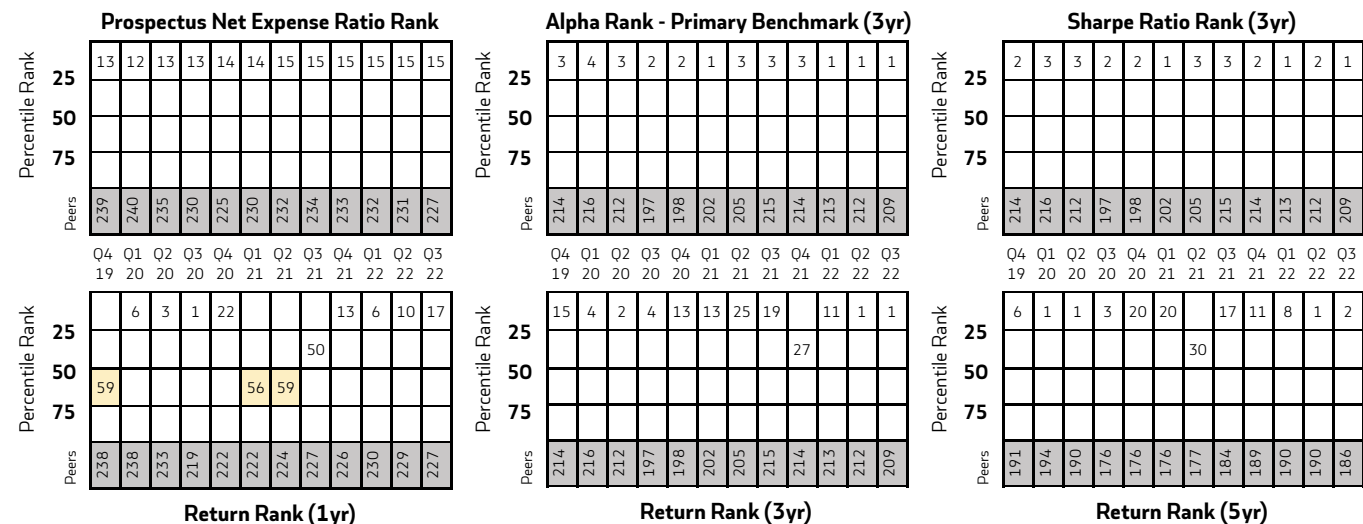
AMERICAN FUNDS 2025 TRGT DATE RETIRE R6 RFDTX TARGET-DATE 2025 MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	TG	TG	TG	TG	TG	TG	TG	TG	TG	TG	TG	TG
Mgr. Tenure	12.92	13.17	13.42	13.67	13.92	9.25	9.50	9.75	10.01	10.25	10.50	10.75
Net Assets	24.3B	22.1B	25.1B	26.6B	29B	30.4B	32.2B	32.6B	34.5B	33.1B	29.7B	28.1B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



FI360 All Investment Research Sections Portrait

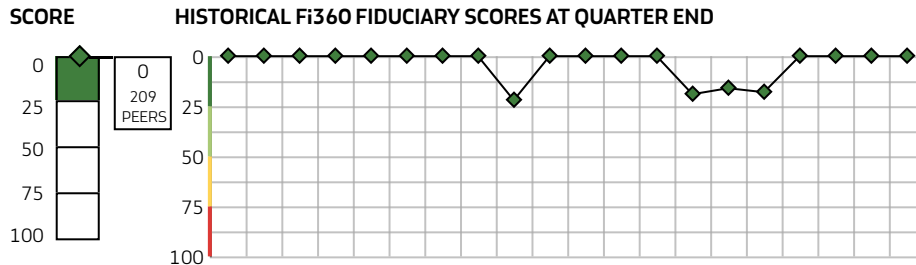
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2030 TRGT DATE RETIRE R6 RFETX TARGET-DATE 2030 MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Phoa/Black/Vogt/Ward/...	10.75 Years	Product: 33940.52 Million	Product: 2/1/2007 Share Class: 7/13/2009

FI360 FIDUCIARY SCORE®



SHORTFALL

0 POINTS 0 PERCENTILE	0	0	0	0	0	0	0	0	22	0	0	0	0	19	16	18	0	0	0	0
	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
	5 YR ROLLING AVG: 3								3 YR ROLLING AVG: 4								1 YR R. AVG: 0			

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.75 Years	✓	>= 2 Years
Product Assets	33,940.52 Million	✓	>= 75 Million
Expense Ratio	0.33% (15th percentile)	✓	Top 75% of peer group
Alpha (3yr)	2.16% (1st percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.26% (1st percentile)	✓	Top 50% of peer group
1yr Total Return	-16.41% (17th percentile)	✓	Top 50% of peer group
3yr Total Return	3.34% (1st percentile)	✓	Top 50% of peer group
5yr Total Return	4.42% (1st percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-7.12	-5.64	-20.48	-16.41	3.34	4.42	7.72
Total Return (with load)	-7.12	-5.64	-20.48	-16.41	3.34	4.42	7.72
Percentile Rank				17	1	1	1
Number of Peers				227	209	181	133
Peer Group Median	-7.35	-5.68	-21.62	-18.26	1.67	3.25	5.97
+/- Best Fit Index	-	-	-	-	-	-	-

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Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Morningstar Mod Tgt Risk TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	24 (209 Peers)	13.31
5 YR	19 (181 Peers)	11.7

Sharpe Ratio

	RANK	VALUE
3 YR	1 (209 Peers)	0.26
5 YR	1 (181 Peers)	0.32

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha	RANK	VALUE
3 YR	1 (209 Peers)	2.16
5 YR	1 (181 Peers)	1.41

R-Squared

	RANK	VALUE
3 YR	24 (209 Peers)	99
5 YR	57 (181 Peers)	98.42

Beta

	3 YR	5 YR
	1.00	1.02

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.06	99.02	0.82

EXPENSES

Net Expense Ratio	0.33
Gross Expense Ratio	0.33
Initial Investment	250

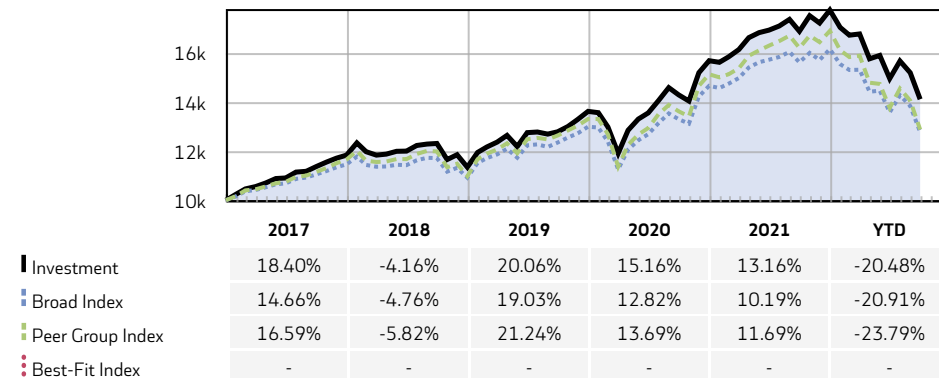
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2030 TRGT DATE RETIRE R6 RFETX TARGET-DATE 2030 MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2022

REGIONAL WEIGHTINGS		
Australasia	0.46%	
Asia Developed	2.88%	
Asia Emerging	2.21%	
Americas	78.2%	
US	72.93%	
Canada	3.71%	
Latin America	1.56%	
Greater Europe	14.73%	
United Kingdom	4.67%	
Europe	9.87%	
Developed		
Europe Emerging	0.02%	
Africa/Middle East	0.17%	
Greater Asia	7.07%	
Japan	1.52%	
CREDIT WEIGHTINGS		
Other	0%	
Emerging Markets	0%	
AAA	79.92%	
AA	3.32%	
A	6.54%	
BBB	6.88%	
BB	1.45%	
B	0.41%	
Below B	0.28%	
Not Rated	1.2%	

OF HOLDINGS

STOCKS: 0

TOP 10 HOLDINGS

as of 10/5/2022

American Funds AMCAP R6	5.8%
American Funds American Balanced R6	7.96%
American Funds American Mutual R6	7.46%
American Funds Capital World Bond R6	5.05%
American Funds Capital World Gr&Inc R6	6.25%
American Funds Global Balanced R6	4.8%
American Funds Interm Bd Fd of Amer R6	6.82%
American Funds Mortgage R6	5.31%
American Funds US Government Sec R6	6.82%
American Funds Washington Mutual R6	5.17%

Total

61.44%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

EQUITY		FIXED INCOME	
Large Blend		Mod High	

FIXED INCOME STYLE STATS

Avg Eff Duration	5.61 years
Avg Eff Maturity	-

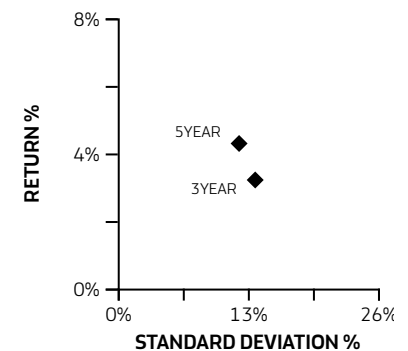
INVESTMENT STRATEGY

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.

BENCHMARK LEGEND

◆ Investment:	American Funds 2030 Trgt Date Retire R6
▲ Broad Index:	Morningstar Mod Tgt Risk TR USD
■ Peer Group Index:	Morningstar Lifetime Mod 2030 TR USD
● Best-fit Index:	-

RISK/REWARD



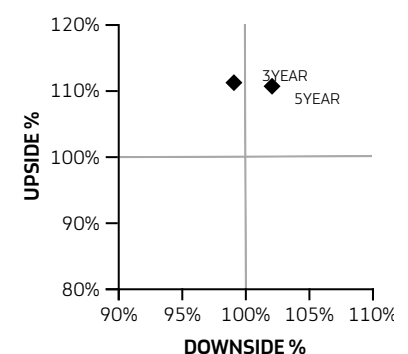
Investment

	RETURN	STANDARD DEVIATION
3YR	3.34%	13.31%
5YR	4.42%	11.70%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	111.12%	99.14%
5YR	110.58%	102.14%

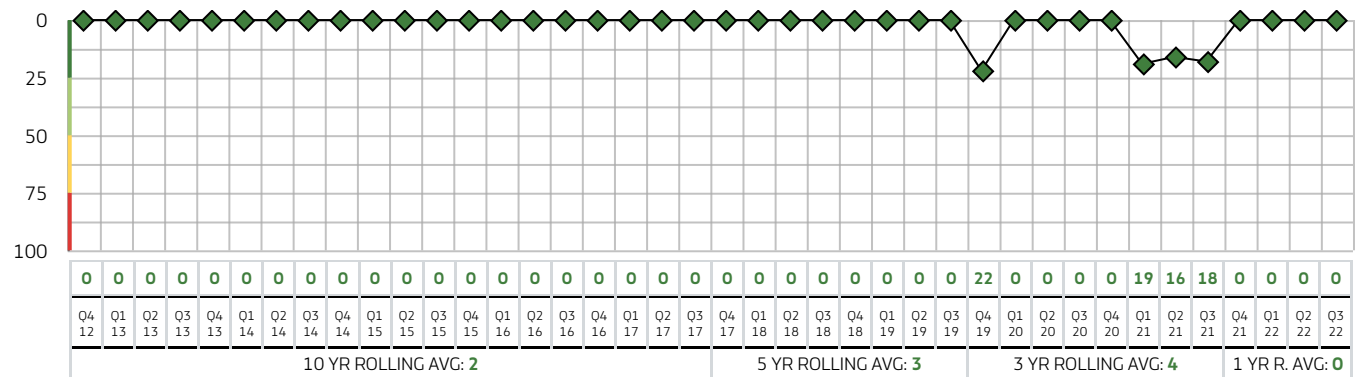
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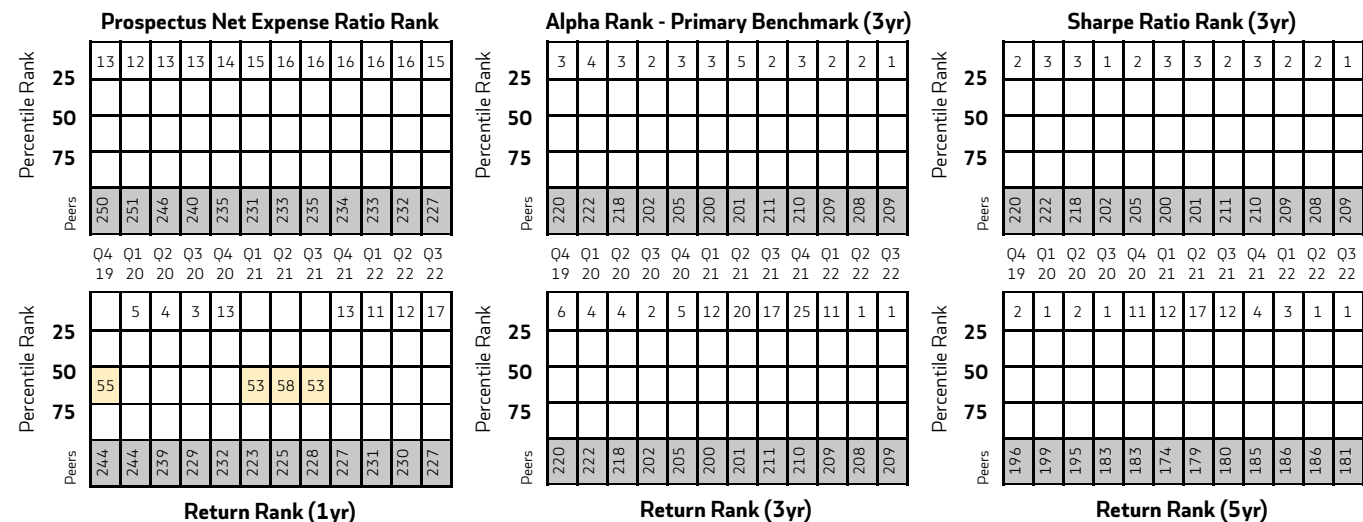
AMERICAN FUNDS 2030 TRGT DATE RETIRE R6 RFETX TARGET-DATE 2030 MF

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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	TH	TH	TH	TH	TH	TH	TH	TH	TH	TH	TH	TH
Mgr. Tenure	12.92	13.17	13.42	13.67	13.92	9.25	9.50	9.75	10.01	10.25	10.50	10.75
Net Assets	26.7B	23.9B	27.6B	29.3B	32.7B	34.8B	37.3B	38B	40.7B	39.3B	35.4B	33.9B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



FI360 All Investment Research Sections Portrait

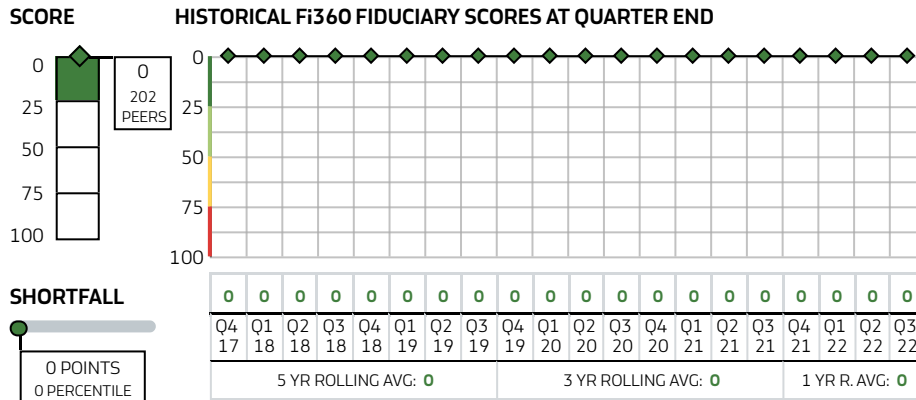
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2035 TRGT DATE RETIRE R6 RFFTX TARGET-DATE 2035 MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Phoa/Black/Vogt/Ward/...	10.75 Years	Product: 29411.61 Million	Product: 2/1/2007 Share Class: 7/13/2009

FI360 FIDUCIARY SCORE®



CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.75 Years	✓	>= 2 Years
Product Assets	29,411.61 Million	✓	>= 75 Million
Expense Ratio	0.35% (16th percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.20% (1st percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.30% (1st percentile)	✓	Top 50% of peer group
1yr Total Return	-18.15% (22nd percentile)	✓	Top 50% of peer group
3yr Total Return	4.31% (1st percentile)	✓	Top 50% of peer group
5yr Total Return	5.17% (1st percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-7.55	-5.6	-22.63	-18.15	4.31	5.17	8.36
Total Return (with load)	-7.55	-5.6	-22.63	-18.15	4.31	5.17	8.36
Percentile Rank				22	1	1	1
Number of Peers				220	202	180	125
Peer Group Median	-7.91	-5.87	-22.97	-19.16	2.28	3.63	6.42
+/- Best Fit Index	-	-	-	-	-	-	-

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Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Morningstar Mod Tgt Risk TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	38 (202 Peers)	15.66
5 YR	39 (180 Peers)	13.8

Sharpe Ratio

	RANK	VALUE
3 YR	1 (202 Peers)	0.3
5 YR	1 (180 Peers)	0.35

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha	RANK	VALUE
3 YR	1 (202 Peers)	3.2
5 YR	1 (180 Peers)	1.97

R-Squared

	RANK	VALUE
3 YR	51 (202 Peers)	98.58
5 YR	70 (180 Peers)	97.94

Beta

3 YR	5 YR
1.18	1.20

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.72	99.25	0.97

EXPENSES

Net Expense Ratio	0.35
Gross Expense Ratio	0.35
Initial Investment	250

PAGE 31 OF 134

AMERICAN FUNDS 2035 TRGT DATE RETIRE R6 RFFTX TARGET-DATE 2035 MF

The chart displays the daily number of new COVID-19 cases in the United States from 2020 to 2022. The y-axis represents the number of cases, ranging from 10,000 to 18,000. The x-axis shows the years 2020, 2021, and YTD (Year-to-Date). The data is represented by a solid black line, with a light blue shaded area indicating the range of cases. The chart shows a significant peak in early 2022, reaching nearly 18,000 cases per day, followed by a sharp decline.

 Broadridge®

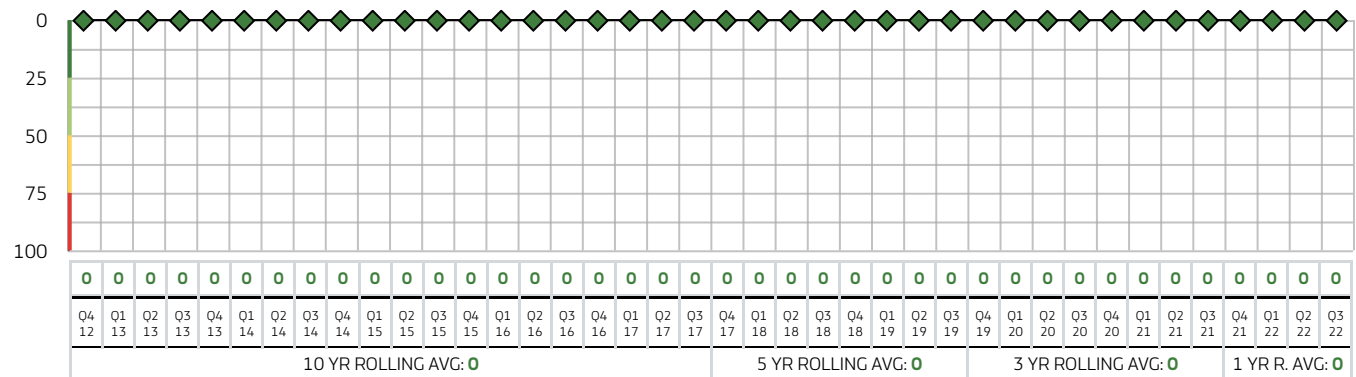
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

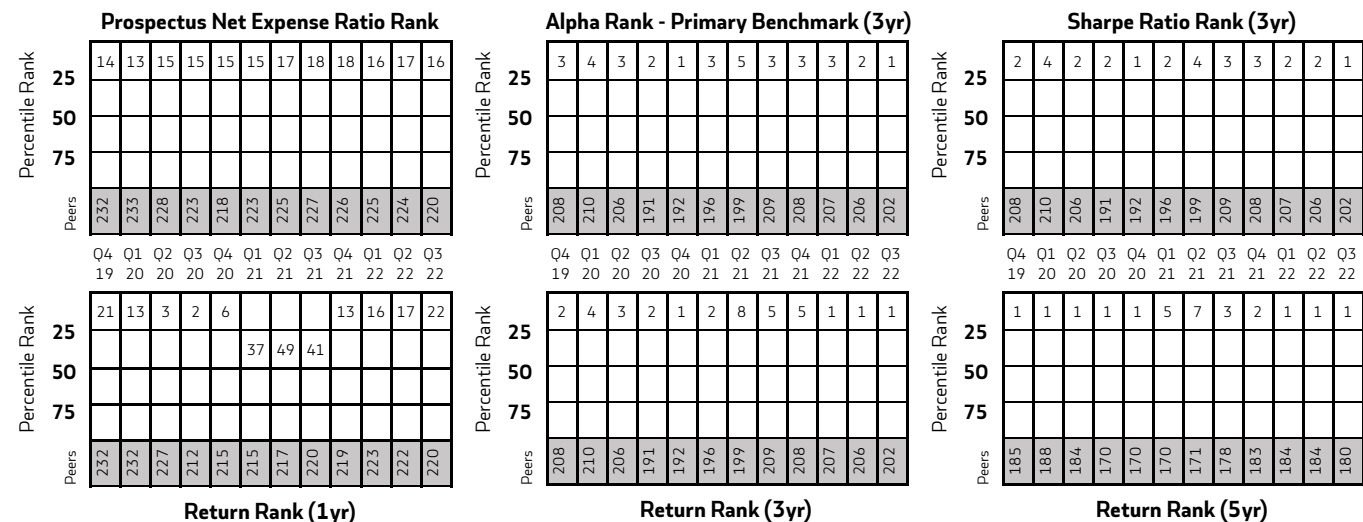
AMERICAN FUNDS 2035 TRGT DATE RETIRE R6 RFFTX TARGET-DATE 2035 MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
Peer Group	TI	TI	TI	TI	TI	TI	TI	TI	TI	TI	TI	TI	
Mgr. Tenure	12.92	13.17	13.42	13.67	13.92	9.25	9.50	9.75	10.01	10.25	10.50	10.75	
Net Assets	21.6B	18.9B	22.5B	24.1B	27.4B	29.4B	32.1B	32.8B	35.6B	34.3B	30.5B	29.4B	
Composition	-	-	-	-	-	-	-	-	-	-	-	-	
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-	



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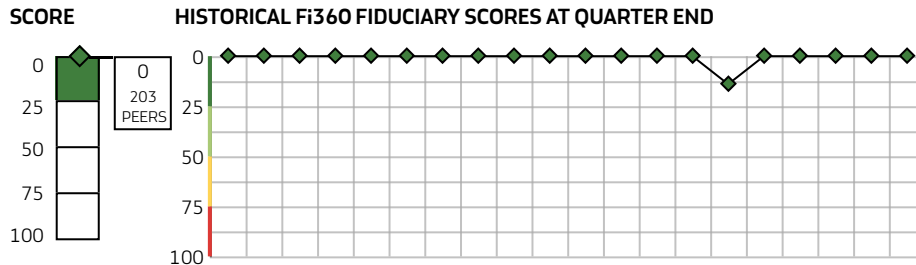
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2040 TRGT DATE RETIRE R6 RFGTX TARGET-DATE 2040 MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Phoa/Black/Vogt/Ward/...	10.75 Years	Product: 25639.18 Million	Product: 2/1/2007 Share Class: 7/27/2009

FI360 FIDUCIARY SCORE®



SHORTFALL

0 POINTS
0 PERCENTILE

0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	0	0	0	0
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22

5 YR ROLLING AVG: 1 3 YR ROLLING AVG: 1 1 YR R. AVG: 0

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.75 Years	✓	>= 2 Years
Product Assets	25,639.18 Million	✓	>= 75 Million
Expense Ratio	0.36% (17th percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.46% (1st percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.30% (2nd percentile)	✓	Top 50% of peer group
1yr Total Return	-19.58% (38th percentile)	✓	Top 50% of peer group
3yr Total Return	4.50% (1st percentile)	✓	Top 50% of peer group
5yr Total Return	5.34% (2nd percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-7.86	-5.59	-24.23	-19.58	4.5	5.34	8.57
Total Return (with load)	-7.86	-5.59	-24.23	-19.58	4.5	5.34	8.57
Percentile Rank				38	1	2	1
Number of Peers				221	203	181	133
Peer Group Median	-8.45	-6.2	-24.23	-19.86	2.71	3.86	6.82
+/- Best Fit Index	-	-	-	-	-	-	-

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Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Morningstar Mod Tgt Risk TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	42 (203 Peers)	16.99
5 YR	40 (181 Peers)	14.89

Sharpe Ratio

	RANK	VALUE
3 YR	2 (203 Peers)	0.3
5 YR	1 (181 Peers)	0.34

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	1 (203 Peers)	3.46
5 YR	1 (181 Peers)	2.07

R-Squared

	RANK	VALUE
3 YR	51 (203 Peers)	98.31
5 YR	73 (181 Peers)	97.78

Beta

	3 YR	5 YR
	1.28	1.30

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.78	99.2	1.05

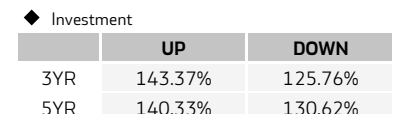
EXPENSES

Net Expense Ratio	0.36
Gross Expense Ratio	0.36
Initial Investment	250

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AMERICAN FUNDS 2040 TRGT DATE RETIRE R6 RFGTX TARGET-DATE 2040 MF

BENCHMARK LEGEND



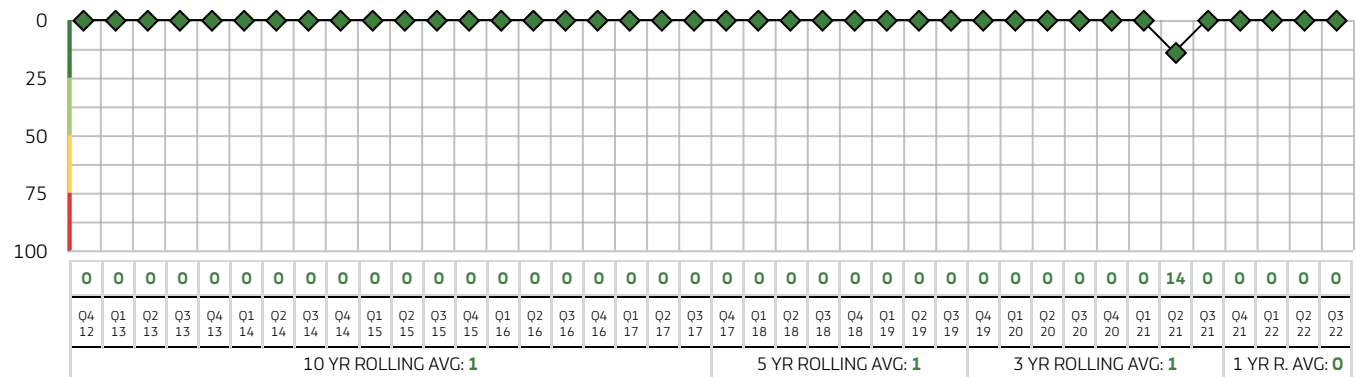
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

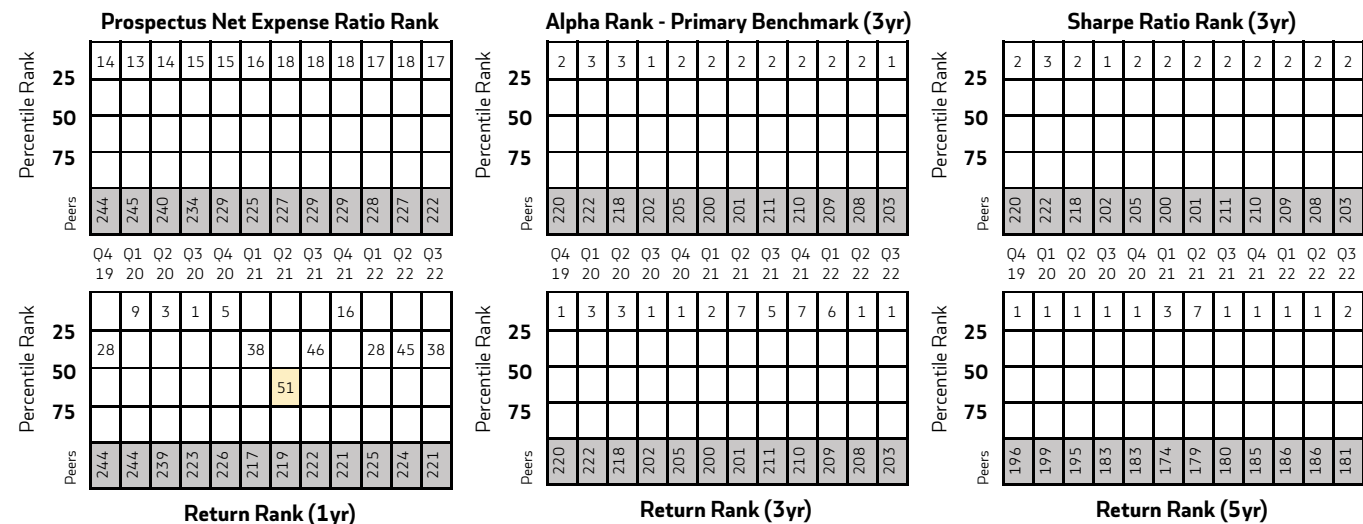
AMERICAN FUNDS 2040 TRGT DATE RETIRE R6 RFGTX TARGET-DATE 2040 MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ	TJ
Mgr. Tenure	12.92	13.17	13.42	13.67	13.92	9.25	9.50	9.75	10.01	10.25	10.50	10.75
Net Assets	18.9B	16.2B	19.5B	21B	24.1B	26B	28.4B	29B	31.4B	30.1B	26.5B	25.6B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



FI360 All Investment Research Sections Portrait

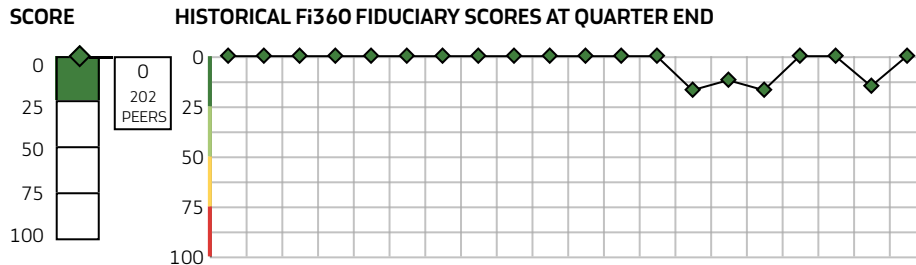
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2045 TRGT DATE RETIRE R6 RFHTX TARGET-DATE 2045 MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Phoa/Black/Vogt/Ward/...	10.75 Years	Product: 20503.64 Million	Product: 2/1/2007 Share Class: 7/13/2009

FI360 FIDUCIARY SCORE®



SHORTFALL

0 POINTS 0 PERCENTILE	0	0	0	0	0	0	0	0	0	0	0	0	0	17	12	17	0	0	15	0
	Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
	5 YR ROLLING AVG: 4										3 YR ROLLING AVG: 6					1 YR R. AVG: 8				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.75 Years	✓	>= 2 Years
Product Assets	20,503.64 Million	✓	>= 75 Million
Expense Ratio	0.37% (17th percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.46% (3rd percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.30% (2nd percentile)	✓	Top 50% of peer group
1yr Total Return	-20.21% (43rd percentile)	✓	Top 50% of peer group
3yr Total Return	4.47% (3rd percentile)	✓	Top 50% of peer group
5yr Total Return	5.36% (2nd percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-7.98	-5.59	-24.88	-20.21	4.47	5.36	8.63
Total Return (with load)	-7.98	-5.59	-24.88	-20.21	4.47	5.36	8.63
Percentile Rank				43	3	2	1
Number of Peers				220	202	180	124
Peer Group Median	-8.81	-6.41	-24.97	-20.32	3.01	4.05	7
+/- Best Fit Index	-	-	-	-	-	-	-

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BENCHMARK LEGEND

- ▲ Broad Index: Morningstar Mod Tgt Risk TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	25 (202 Peers)	17.38
5 YR	24 (180 Peers)	15.23

Sharpe Ratio

	RANK	VALUE
3 YR	2 (202 Peers)	0.3
5 YR	1 (180 Peers)	0.34

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha	RANK	VALUE
3 YR	3 (202 Peers)	3.46
5 YR	2 (180 Peers)	2.07

R-Squared

	RANK	VALUE
3 YR	58 (202 Peers)	98.12
5 YR	76 (180 Peers)	97.62

Beta

	3 YR	5 YR
	1.30	1.32

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.72	99.15	1.08

EXPENSES

Net Expense Ratio	0.37
Gross Expense Ratio	0.37
Initial Investment	250

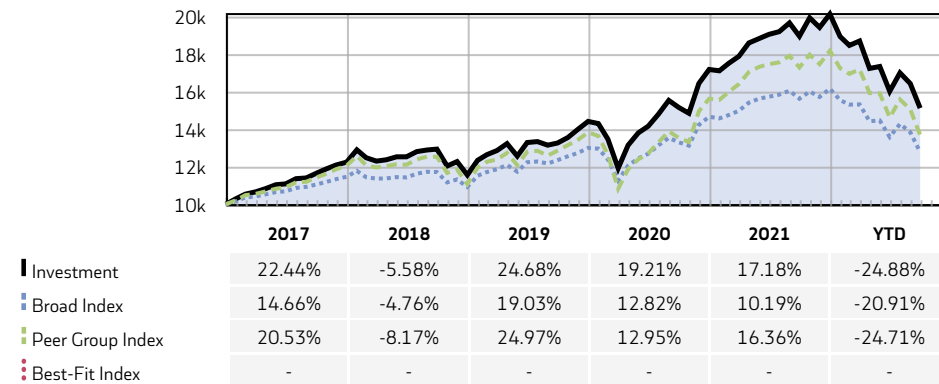
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2045 TRGT DATE RETIRE R6 RFHTX TARGET-DATE 2045 MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2022

REGIONAL WEIGHTINGS		
Americas	76.23%	
US	71%	
Canada	3.27%	
Latin America	1.96%	
Greater Europe	14.81%	
United Kingdom	4.1%	
Europe	10.41%	
Developed		
Europe Emerging	0.03%	
Africa/Middle East	0.27%	
Greater Asia	8.95%	
Japan	1.86%	
Australasia	0.5%	
Asia Developed	3.14%	
Asia Emerging	3.45%	
Other	0%	
Emerging Markets	0%	
Other	0%	
CREDIT WEIGHTINGS		
AAA	86.19	
AA	1.71	
A	4.06	
BBB	5.23	
BB	1.56	
B	0.47	
Below B	0.26	
Not Rated	0.52	

OF HOLDINGS

STOCKS: 0

TOP 10 HOLDINGS

as of 10/5/2022

American Funds AMCAP R6	6.9%
American Funds American Balanced R6	7.68%
American Funds American Mutual R6	7.73%
American Funds Capital World Gr&Inc R6	7.33%
American Funds Fundamental Invs R6	7.42%
American Funds Growth Fund of Amer R6	6.85%
American Funds New Perspective R6	7.87%
American Funds SMALLCAP World R6	7.38%
American Funds US Government Sec R6	5.39%
American Funds Washington Mutual R6	8.09%

Total

72.64%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

EQUITY	FIXED INCOME
Large Growth	Mod High

FIXED INCOME STYLE STATS

Avg Eff Duration	6.25 years
Avg Eff Maturity	-

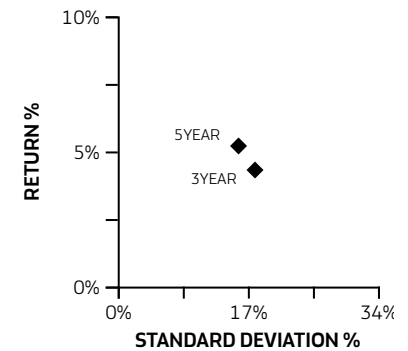
INVESTMENT STRATEGY

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.

BENCHMARK LEGEND

Investment:	American Funds 2045 Trgt Date Retire R6
Broad Index:	Morningstar Mod Tgt Risk TR USD
Peer Group Index:	Morningstar Lifetime Mod 2045 TR USD
Best-fit Index:	-

RISK/REWARD



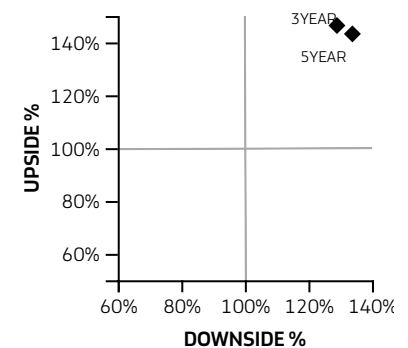
Investment

	RETURN	STANDARD DEVIATION
3YR	4.47%	17.38%
5YR	5.36%	15.23%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	146.40%	128.98%
5YR	143.23%	133.84%

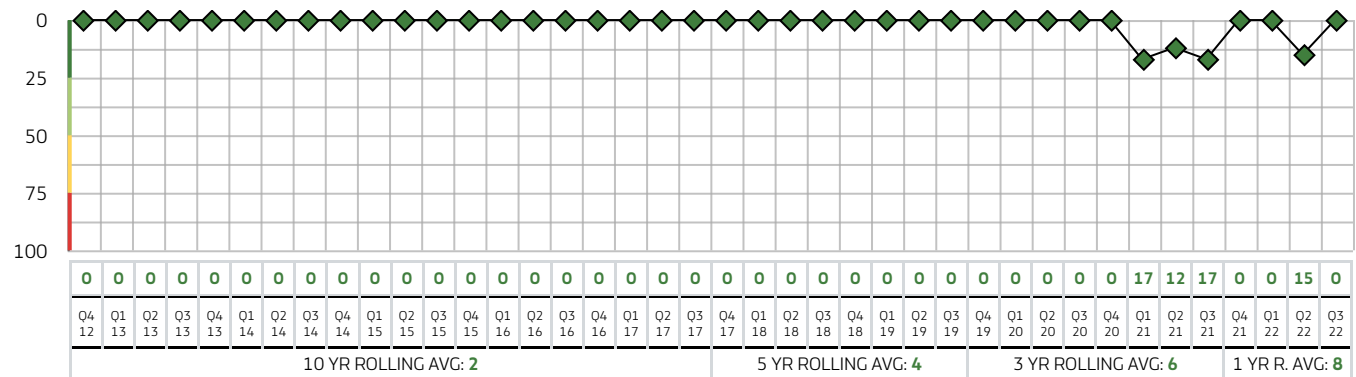
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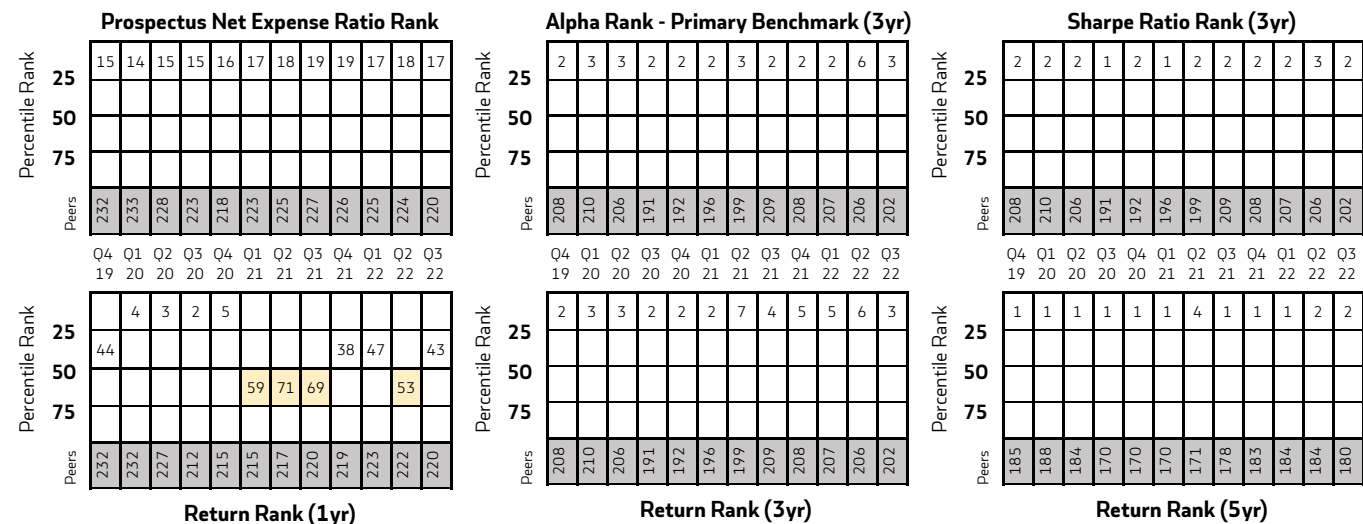
AMERICAN FUNDS 2045 TRGT DATE RETIRE R6 RFHTX TARGET-DATE 2045 MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022			
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
Peer Group	TK	TK	TK	TK	TK	TK	TK	TK	TK	TK	TK	TK	TK
Mgr. Tenure	12.92	13.17	13.42	13.67	13.92	9.25	9.50	9.75	10.01	10.25	10.50	10.75	
Net Assets	14.1B	12.2B	14.9B	16.2B	18.7B	20.2B	22.2B	22.7B	24.8B	23.9B	21.1B	20.5B	
Composition	-	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-	-



FI360 All Investment Research Sections Portrait

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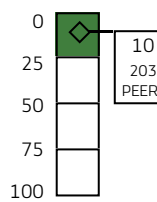
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2050 TRGT DATE RETIRE R6 RFITX TARGET-DATE 2050 MF

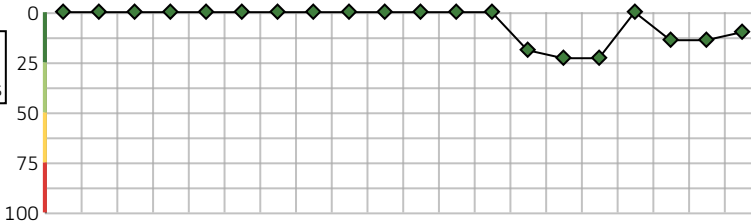
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Phoa/Black/Vogt/Ward/...	10.75 Years	Product: 17751.59 Million	Product: 2/1/2007 Share Class: 7/13/2009

FI360 FIDUCIARY SCORE®

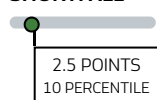
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	0	0	0	0	0	0	0	0	0	0	0	0	19	23	23	0	14	14	10
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 5										3 YR ROLLING AVG: 9					1 YR R. AVG: 13				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.75 Years	✓	>= 2 Years
Product Assets	17,751.59 Million	✓	>= 75 Million
Expense Ratio	0.37% (17th percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.36% (3rd percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.29% (2nd percentile)	✓	Top 50% of peer group
1yr Total Return	-21.00% (61st percentile)	2.5	Top 50% of peer group
3yr Total Return	4.34% (3rd percentile)	✓	Top 50% of peer group
5yr Total Return	5.31% (2nd percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-8.02	-5.53	-25.51	-21	4.34	5.31	8.62
Total Return (with load)	-8.02	-5.53	-25.51	-21	4.34	5.31	8.62
Percentile Rank				61	3	2	1
Number of Peers				221	203	181	131
Peer Group Median	-8.93	-6.51	-25.2	-20.63	3.06	4.07	7.13
+/- Best Fit Index	-	-	-	-	-	-	-

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Morningstar Mod Tgt Risk TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	23 (203 Peers)	17.7
5 YR	21 (181 Peers)	15.49

Sharpe Ratio

	RANK	VALUE
3 YR	2 (203 Peers)	0.29
5 YR	2 (181 Peers)	0.33

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	3 (203 Peers)	3.36
5 YR	2 (181 Peers)	2.02

R-Squared

	RANK	VALUE
3 YR	74 (203 Peers)	97.92
5 YR	85 (181 Peers)	97.44

Beta

	3 YR	5 YR
	1.32	1.35

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.56	99.09	1.1

EXPENSES

Net Expense Ratio	0.37
Gross Expense Ratio	0.37
Initial Investment	250

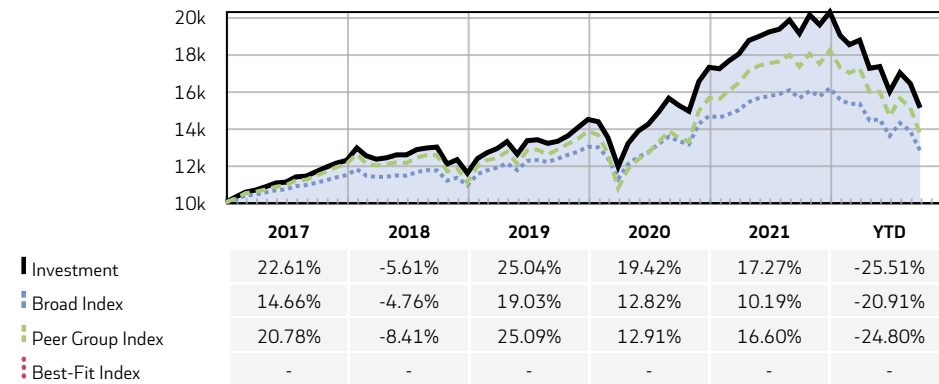
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2050 TRGT DATE RETIRE R6 RFITX TARGET-DATE 2050 MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2022

REGIONAL WEIGHTINGS		Australasia	0.52%
		Asia Developed	3.17%
		Asia Emerging	3.71%
Americas		75.85%	
		US	70.7%
		Canada	3.12%
		Latin America	2.03%
Greater Europe		14.83%	
		United Kingdom	4%
		Europe	10.5%
		Developed	
		Europe Emerging	0.03%
		Africa/Middle East	0.3%
Greater Asia		9.32%	
		Japan	1.92%
		Other	0%
		Emerging Markets	0%
		Other	0%
CREDIT WEIGHTINGS			
		AAA	88.12
		AA	1.65
		A	3.87
		BBB	4.54
		BB	0.91
		B	0.26
		Below B	0.16
		Not Rated	0.49

OF HOLDINGS

STOCKS: 0

TOP 10 HOLDINGS

as of 10/5/2022

American Funds AMCAP R6	6.92%
American Funds American Balanced R6	6.64%
American Funds American Mutual R6	7.12%
American Funds Capital World Gr&Inc R6	8%
American Funds Fundamental Invs R6	8.11%
American Funds Global Balanced R6	5.53%
American Funds Growth Fund of Amer R6	6.89%
American Funds New Perspective R6	8.89%
American Funds SMALLCAP World R6	8.4%
American Funds Washington Mutual R6	8.47%

Total

74.97%

INVESTMENT STRATEGY

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.

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

EQUITY		FIXED INCOME	
Large Growth		Mod High	
1	2	3	4
5	6	7	8
9	10	11	12

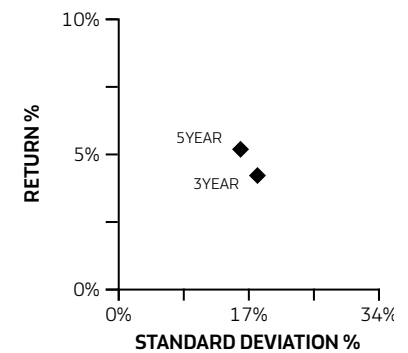
FIXED INCOME STYLE STATS

Avg Eff Duration	6.31 years
Avg Eff Maturity	-

BENCHMARK LEGEND

◆ Investment:	American Funds 2050 Trgt Date Retire R6
▲ Broad Index:	Morningstar Mod Tgt Risk TR USD
■ Peer Group Index:	Morningstar Lifetime Mod 2050 TR USD
● Best-fit Index:	-

RISK/REWARD



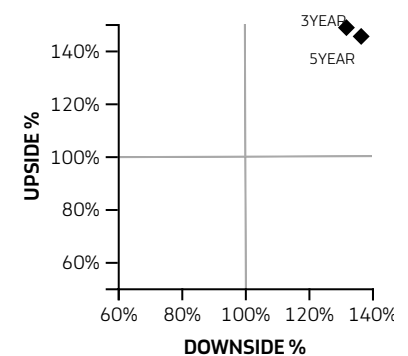
Investment

	RETURN	STANDARD DEVIATION
3YR	4.34%	17.70%
5YR	5.31%	15.49%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	148.63%	131.96%
5YR	145.31%	136.60%

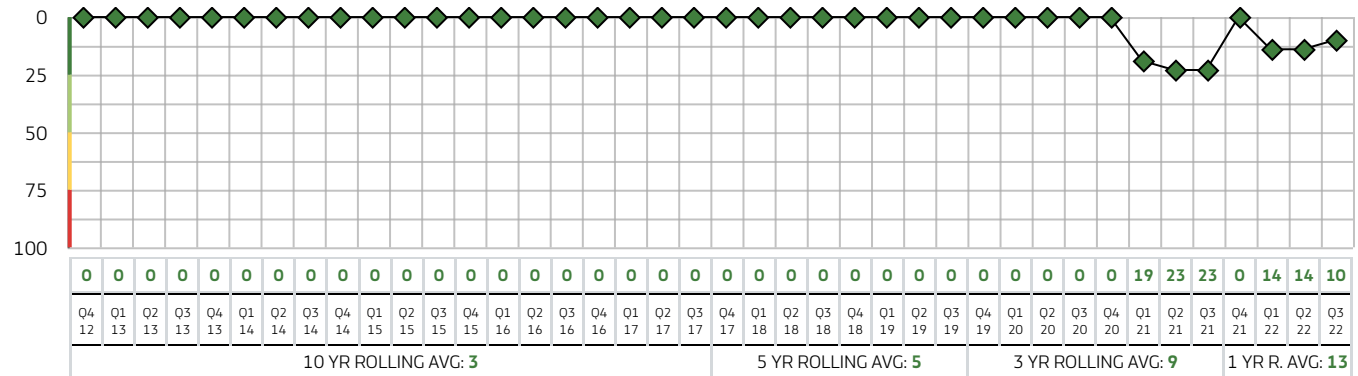
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

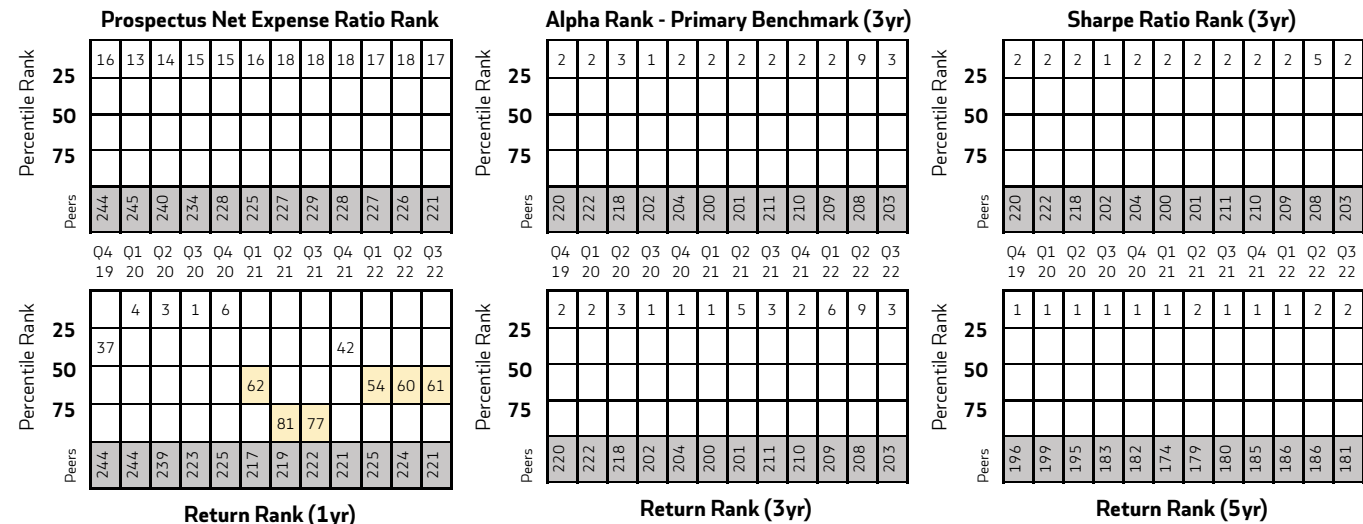
AMERICAN FUNDS 2050 TRGT DATE RETIRE R6 RFITX TARGET-DATE 2050 MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	TN	TN	TN	TN	TN	TN	TN	TN	TN	TN	TN	TN
Mgr. Tenure	12.92	13.17	13.42	13.67	13.92	9.25	9.50	9.75	10.01	10.25	10.50	10.75
Net Assets	11.8B	10.3B	12.6B	13.8B	16B	17.4B	19.2B	19.7B	21.5B	20.6B	18.1B	17.8B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



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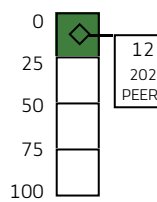
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2055 TRGT DATE RETIRE R6 RFKTX TARGET-DATE 2055 MF

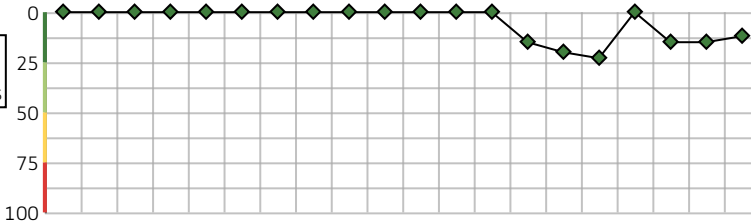
MANAGERS(S) Phoa/Black/Vogt/Ward/... **LONGEST MANAGER TENURE** 10.75 Years **PRODUCT ASSETS (\$MM)** Product: 11285.48 Million **INCEPTION DATE** Product: 2/1/2010 Share Class: 2/1/2010

FI360 FIDUCIARY SCORE®

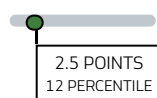
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	0	0	0	0	0	0	0	0	0	0	0	0	15	20	23	0	15	15	12
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 6												3 YR ROLLING AVG: 9				1 YR R. AVG: 15			

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.75 Years	✓	>= 2 Years
Product Assets	11,285.48 Million	✓	>= 75 Million
Expense Ratio	0.38% (17th percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.13% (5th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.28% (3rd percentile)	✓	Top 50% of peer group
1yr Total Return	-21.59% (68th percentile)	2.5	Top 50% of peer group
3yr Total Return	4.09% (5th percentile)	✓	Top 50% of peer group
5yr Total Return	5.15% (3rd percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-8.13	-5.48	-26.02	-21.59	4.09	5.15	8.53
Total Return (with load)	-8.13	-5.48	-26.02	-21.59	4.09	5.15	8.53
Percentile Rank				68	5	3	1
Number of Peers				220	202	180	99
Peer Group Median	-8.92	-6.53	-25.16	-20.78	3.09	4.09	7.2
+/- Best Fit Index	-	-	-	-	-	-	-

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BENCHMARK LEGEND

▲ Broad Index: Morningstar Mod Tgt Risk TR USD
● Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	20 (202 Peers)	17.8
5 YR	24 (180 Peers)	15.58

Sharpe Ratio

	RANK	VALUE
3 YR	3 (202 Peers)	0.28
5 YR	3 (180 Peers)	0.32

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	5 (202 Peers)	3.13
5 YR	3 (180 Peers)	1.86

R-Squared

	RANK	VALUE
3 YR	73 (202 Peers)	97.85
5 YR	79 (180 Peers)	97.42

Beta

	3 YR	5 YR
	1.33	1.35

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.31	99.03	1.1

EXPENSES

Net Expense Ratio	0.38
Gross Expense Ratio	0.38
Initial Investment	250

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AMERICAN FUNDS 2055 TRGT DATE RETIRE R6 RFKTX TARGET-DATE 2055 MF

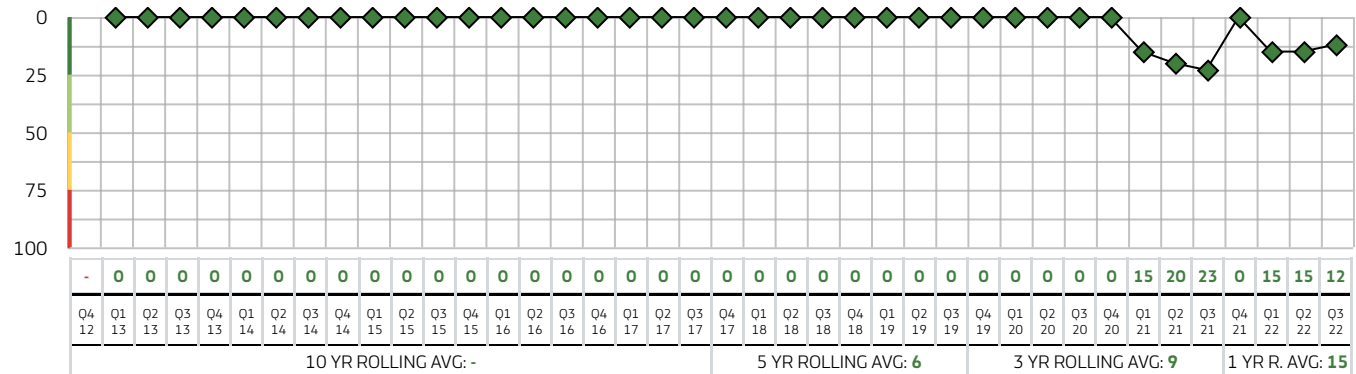
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

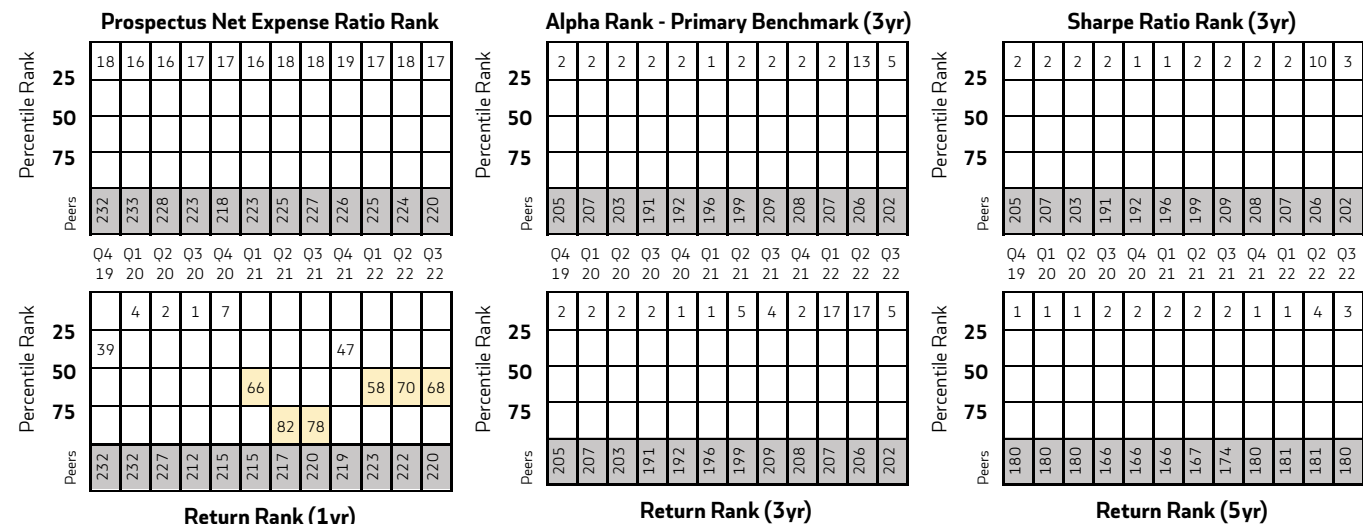
AMERICAN FUNDS 2055 TRGT DATE RETIRE R6 RFKTX TARGET-DATE 2055 MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	TL	TL	TL	TL	TL	TL	TL	TL	TL	TL	TL	TL
Mgr. Tenure	9.92	10.17	10.42	10.67	10.92	9.25	9.50	9.75	10.01	10.25	10.50	10.75
Net Assets	6.5B	5.8B	7.2B	8B	9.4B	10.3B	11.5B	12B	13.2B	12.8B	11.4B	11.3B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



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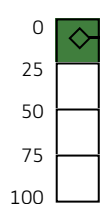
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

AMERICAN FUNDS 2060 TRGT DATE RETIRE R6 RFUTX TARGET-DATE 2060 MF

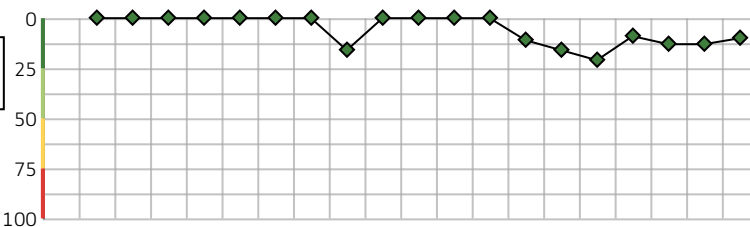
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Phoa/Black/Vogt/Ward/...	7.52 Years	Product: 5757.76 Million	Product: 3/27/2015 Share Class: 3/27/2015

FI360 FIDUCIARY SCORE®

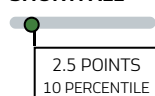
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



-	0	0	0	0	0	0	0	16	0	0	0	0	11	16	21	9	13	13	10
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: -								3 YR ROLLING AVG: 9								1 YR R. AVG: 14			

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	7.52 Years	✓	>= 2 Years
Product Assets	5,757.76 Million	✓	>= 75 Million
Expense Ratio	0.38% (17th percentile)	✓	Top 75% of peer group
Alpha (3yr)	3.06% (11th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.27% (6th percentile)	✓	Top 50% of peer group
1yr Total Return	-21.77% (72nd percentile)	2.5	Top 50% of peer group
3yr Total Return	4.02% (8th percentile)	✓	Top 50% of peer group
5yr Total Return	5.11% (4th percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-8.07	-5.44	-26.12	-21.77	4.02	5.11	-
Total Return (with load)	-8.07	-5.44	-26.12	-21.77	4.02	5.11	-
Percentile Rank				72	8	4	-
Number of Peers				220	194	162	1
Peer Group Median	-8.92	-6.47	-25.16	-20.82	3.17	4.16	7.58
+/- Best Fit Index	-	-	-	-	-	-	-

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Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Morningstar Mod Tgt Risk TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	16 (194 Peers)	17.79
5 YR	12 (162 Peers)	15.56

Sharpe Ratio

	RANK	VALUE
3 YR	6 (194 Peers)	0.27
5 YR	3 (162 Peers)	0.32

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	11 (194 Peers)	3.06
5 YR	4 (162 Peers)	1.82

R-Squared

	RANK	VALUE
3 YR	74 (194 Peers)	97.82
5 YR	82 (162 Peers)	97.4

Beta

	3 YR	5 YR
	1.33	1.35

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.25	99.01	1.1

EXPENSES

Net Expense Ratio	0.38
Gross Expense Ratio	0.38
Initial Investment	250

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AMERICAN FUNDS 2060 TRGT DATE RETIRE R6 RFUTX TARGET-DATE 2060 MF

◆ Investment		
	UP	DOWN
3YR	148.38%	133.45%
5YR	144.99%	137.60%

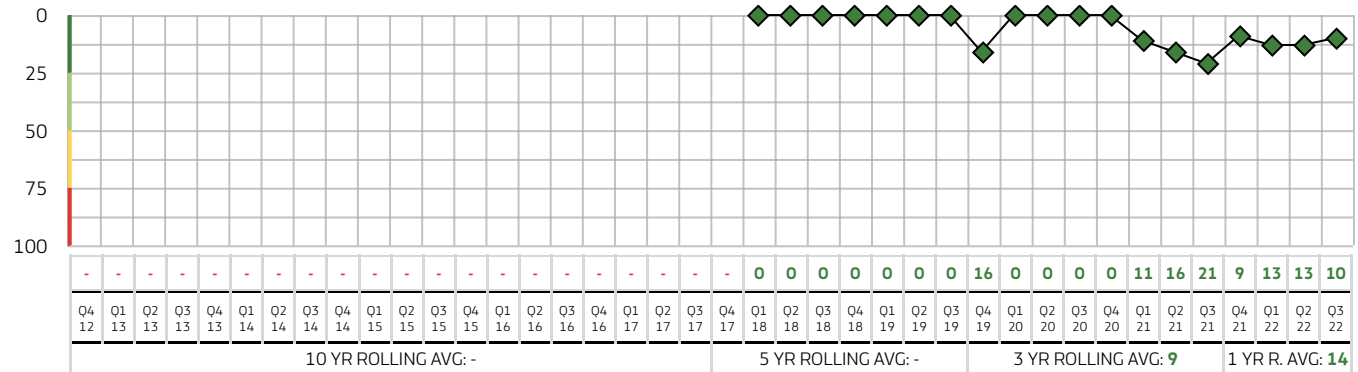
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

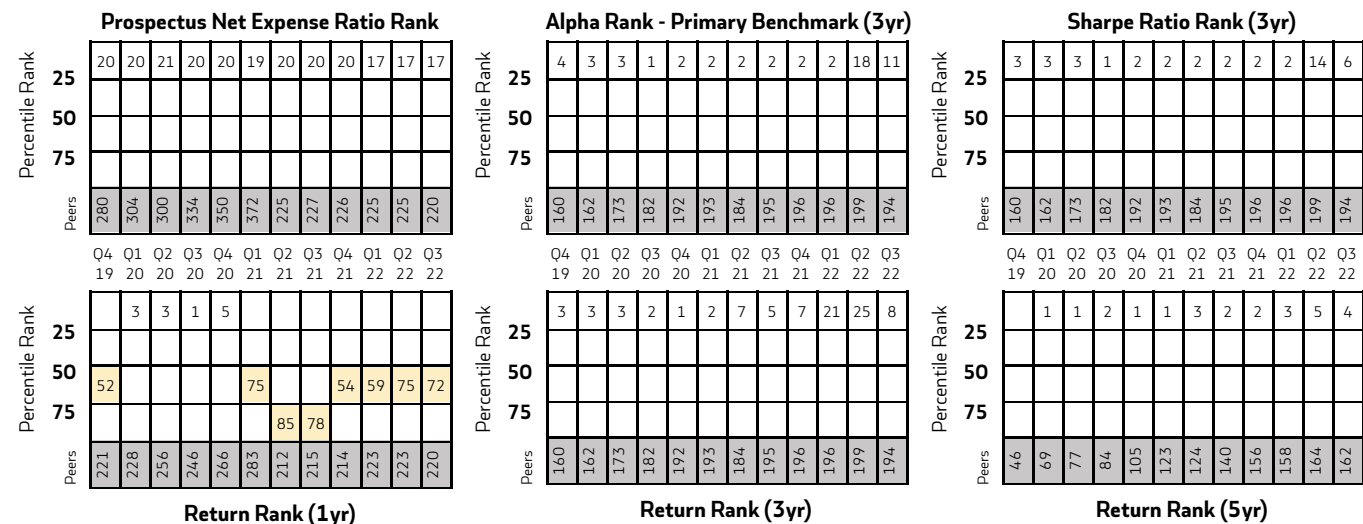
AMERICAN FUNDS 2060 TRGT DATE RETIRE R6 RFUTX TARGET-DATE 2060 MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ	XQ
Mgr. Tenure	4.77	5.02	5.27	5.52	5.77	6.02	6.27	6.52	6.77	7.02	7.27	7.52
Net Assets	2.3B	2.2B	2.9B	3.3B	3.9B	4.5B	5.2B	5.5B	6.2B	6.2B	5.6B	5.8B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



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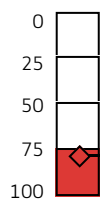
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

ARIEL FUND INSTITUTIONAL ARAIX MID-CAP VALUE MF

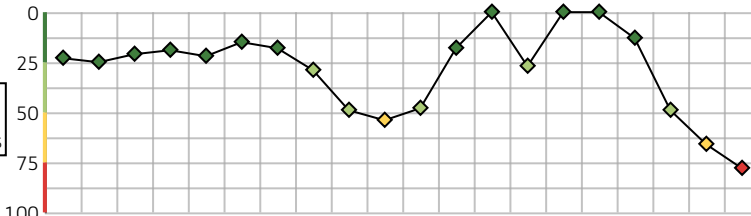
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Kuhr/Rogers/Miller	35.92 Years	Product: 2313.02 Million	Product: 11/6/1986 Share Class: 12/30/2011

Fi360 FIDUCIARY SCORE®

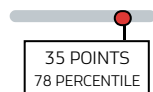
SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



23	25	21	19	22	15	18	29	49	54	48	18	0	27	0	0	13	49	66	78
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 27										3 YR ROLLING AVG: 30					1 YR R. AVG: 37				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	35.92 Years	✓	>= 2 Years
Product Assets	2,313.02 Million	✓	>= 75 Million
Composition	94% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Mid Cap Blend	10	Mid Cap Value
Expense Ratio	0.69% (19th percentile)	✓	Top 75% of peer group
Alpha (3yr)	-3.76% (67th percentile)	2.5	Top 50% of peer group
Sharpe (3yr)	0.28% (53rd percentile)	2.5	Top 50% of peer group
1yr Total Return	-24.82% (100th percentile)	7.5	Top 50% of peer group
3yr Total Return	4.46% (56th percentile)	5	Top 50% of peer group
5yr Total Return	4.12% (58th percentile)	7.5	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-11.2	-7.41	-27.46	-24.82	4.46	4.12	9.47
Total Return (with load)	-11.2	-7.41	-27.46	-24.82	4.46	4.12	9.47
Percentile Rank				100	56	58	25
Number of Peers				411	403	387	336
Peer Group Median	-9.38	-4.88	-17.99	-10.93	4.8	4.53	8.65
+/- Best Fit Index	-1.51	-2.49	-7.11	-11.27	-0.03	-0.63	0.04

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Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: S&P 500 TR USD
- Best-fit Index: Russell Mid Cap Value TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	85 (403 Peers)	27.76
5 YR	89 (387 Peers)	24.99

Sharpe Ratio

	RANK	VALUE
3 YR	53 (403 Peers)	0.28
5 YR	57 (387 Peers)	0.24

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	67 (403 Peers)	-3.76
5 YR	75 (387 Peers)	-5.69

R-Squared

	RANK	VALUE
3 YR	33 (403 Peers)	81.68
5 YR	34 (387 Peers)	83.57

Beta

	3 YR	5 YR
	1.24	1.26

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.03	96.55	1.14

EXPENSES

Net Expense Ratio	0.69
Gross Expense Ratio	0.69
Management Fee	0.65
Initial Investment	1,000,000

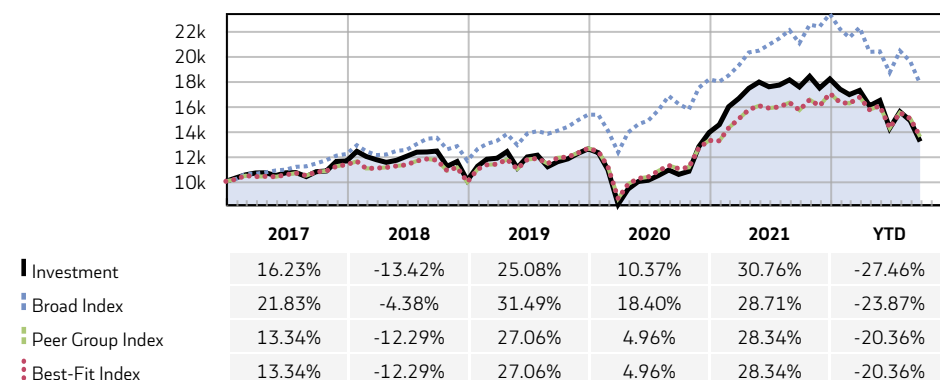
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

ARIEL FUND INSTITUTIONAL ARAIX MID-CAP VALUE MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2022

EQUITY SECTOR WEIGHTINGS		Americas	95.66%	# OF HOLDINGS	
Cyclical		US	95.66%	STOCKS: 36	
Basic Materials	3.56%	Canada	0%	BONDS: 0	
Consumer Cyclical	17.63%	Latin America	0%		
Financial Services	20.34%	Greater Europe	4.34%	TOP 10 HOLDINGS	
Real Estate	5.36%	United Kingdom	2.05%	Adtalem Global Education Inc	4.69%
Defensive	14.66%	Europe	2.29%	Boyd Gaming Corp	3.46%
Consumer	7.26%	Developed		Gentex Corp	3.63%
Defensive		Europe Emerging	0%	Lazard Ltd Shs A	4.2%
Healthcare	7.4%	Africa/Middle East	0%	Madison Square Garden Entertainment Corp	4.59%
Utilities	0%	Greater Asia	0%	Ordinary Shares - Class A	
Sensitive	38.46%	Japan	0%	Mattel Inc	3.85%
Communication	15.91%	Australasia	0%	Mohawk Industries Inc	4.14%
Services		Asia Developed	0%	Northern Trust Corp	3.58%
Energy	2.29%	Asia Emerging	0%	Paramount Global Class B	4%
Industrials	16.42%	Other	0%	Resideo Technologies Inc	3.5%
Technology	3.84%	Emerging Markets	0%	Total	39.64%
REGIONAL WEIGHTINGS		Other	0%		

STYLE STATISTICS

PORTFOLIO WEIGHT %

0	0	0
19.42	26.6	4.52
22.75	12.84	12.72
VALUE	BLEND	GROWTH

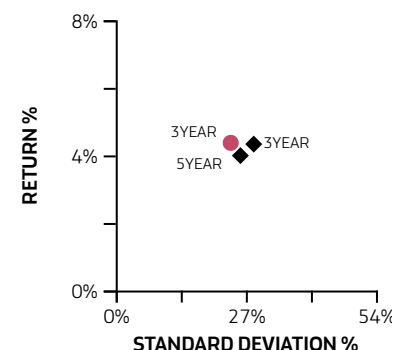
CURRENT MORNINGSTAR STYLE BOX™

Mid Blend

BENCHMARK LEGEND

- Investment: Ariel Fund Institutional
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell Mid Cap Value TR USC
- Best-fit Index: Russell Mid Cap Value TR USC

RISK/REWARD



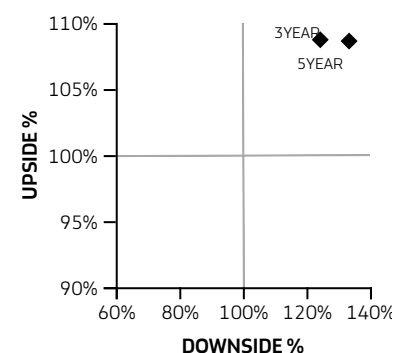
Investment

	RETURN	STANDARD DEVIATION
3YR	4.46%	27.76%
5YR	4.12%	24.99%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	4.49%	23.86%
5YR	4.75%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	108.73%	124.36%
5YR	108.63%	133.43%

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ARIEL FUND INSTITUTIONAL ARAIX MID-CAP VALUE MF

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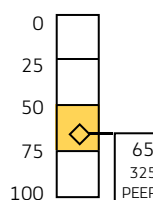
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

BAILLIE GIFFORD GLOBAL ALPHA EQUITIES 3 BGAEX GLOBAL LARGE-STOCK GROWTH MF

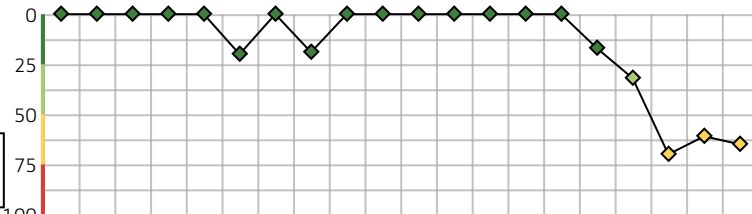
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Adair/Xiong/MacColl	10.88 Years	Product: 575.21 Million	Product: 11/15/2011 Share Class: 11/15/2011

FI360 FIDUCIARY SCORE®

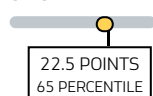
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	0	0	0	0	20	0	19	0	0	0	0	0	0	0	17	32	70	61	65
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 16					3 YR ROLLING AVG: 21					1 YR R. AVG: 56									

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.88 Years	✓	>= 2 Years
Product Assets	575.21 Million	✓	>= 75 Million
Expense Ratio	0.57% (9th percentile)	✓	Top 75% of peer group
Alpha (3yr)	-1.30% (73rd percentile)	2.5	Top 50% of peer group
Sharpe (3yr)	0.18% (68th percentile)	2.5	Top 50% of peer group
1yr Total Return	-35.13% (77th percentile)	5	Top 50% of peer group
3yr Total Return	2.22% (72nd percentile)	5	Top 50% of peer group
5yr Total Return	3.77% (72nd percentile)	7.5	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-10.11	-7.08	-35.5	-35.13	2.22	3.77	8.66
Total Return (with load)	-10.11	-7.08	-35.5	-35.13	2.22	3.77	8.66
Percentile Rank				77	72	72	41
Number of Peers				370	325	299	245
Peer Group Median	-9.62	-6.22	-32.07	-29.11	3.34	5.13	8.2
+/- Best Fit Index	-	-	-	-	-	-	-

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BENCHMARK LEGEND

- ▲ Broad Index: MSCI ACWI NR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	75 (325 Peers)	22.33
5 YR	75 (299 Peers)	19.94

Sharpe Ratio

	RANK	VALUE
3 YR	68 (325 Peers)	0.18
5 YR	73 (299 Peers)	0.22

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	73 (325 Peers)	-1.3
5 YR	72 (299 Peers)	-0.61

R-Squared

	RANK	VALUE
3 YR	63 (325 Peers)	88.93
5 YR	60 (299 Peers)	89.98

Beta

	3 YR	5 YR
	1.08	1.10

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	-2.84	91.95	1.01

EXPENSES

Net Expense Ratio	0.57
Gross Expense Ratio	0.57
Management Fee	0.4
Initial Investment	100,000,000

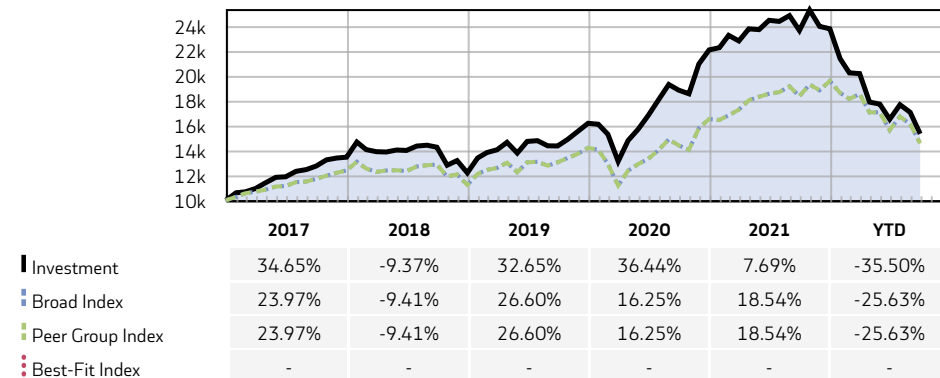
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

BAILLIE GIFFORD GLOBAL ALPHA EQUITIES 3 BGAEX GLOBAL LARGE-STOCK GROWTH MF

GROWTH OF 10K



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WEIGHTINGS & HOLDINGS

as of 6/30/2022

EQUITY SECTOR WEIGHTINGS		
Cyclical	46.32%	
Basic Materials	9.81%	
Consumer Cyclical	15.78%	
Financial Services	18.53%	
Real Estate	2.2%	
Defensive	20.5%	
Consumer	3.71%	
Defensive		
Healthcare	16.79%	
Utilities	0%	
Sensitive	33.18%	
Communication	10.92%	
Services	3.3%	
Energy	5.94%	
Industrials	13.02%	
Technology		
REGIONAL WEIGHTINGS		
Americas	59.6%	
US	58.13%	
Canada	0.61%	
Latin America	0.86%	
Greater Europe	17.95%	
United Kingdom	4.06%	
Europe	13.89%	
Developed		
Europe Emerging	0%	
Africa/Middle East	0%	
Greater Asia	22.43%	
Japan	5.39%	
Australasia	2.38%	
Asia Developed	5.89%	
Asia Emerging	8.77%	
Other	0%	
Emerging Markets	0%	
Other		

# OF HOLDINGS	
STOCKS: 92	
TOP 10 HOLDINGS	
Alphabet Inc Class C	2.88%
Arthur J. Gallagher & Co	2.44%
Elevance Health Inc	4.19%
Martin Marietta Materials Inc	2.61%
Microsoft Corp	3.1%
Moody's Corporation	2.79%
Prosus NV Ordinary Shares - Class N	3.36%
Reliance Industries Ltd ADR	2.97%
Service Corp International	2.65%
Taiwan Semiconductor Manufacturing Co Ltd	2.21%
Total	29.2%

as of 10/5/2022

BONDS: 0

STYLE STATISTICS

PORTFOLIO WEIGHT %

6.55	25.61	35.4	LC
2.19	12.79	10.96	MD
0.27	0	2.48	SK
VALUE	BLEND	GROWTH	

CURRENT MORNINGSTAR STYLE BOX™

Large Growth

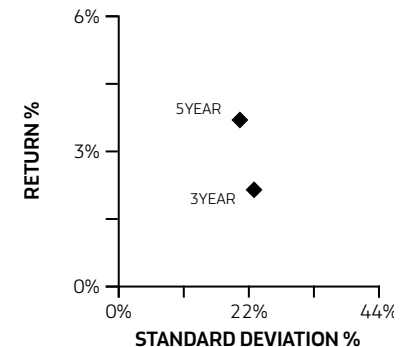
INVESTMENT STRATEGY

The investment seeks capital appreciation. Under normal circumstances, the fund invests at least 80% of its net assets (plus any borrowings for investment purposes) in equity securities. It invests predominantly in a diversified portfolio of securities issued by companies located in countries represented in the MSCI ACWI Index. The fund invests in a range of companies globally. It ordinarily invests in securities of issuers located in at least three different countries.

BENCHMARK LEGEND

- Investment: Baillie Gifford Global Alpha Equities 3
- Broad Index: MSCI ACWI NR USD
- Peer Group Index: MSCI ACWI NR USD
- Best-fit Index: -

RISK/REWARD



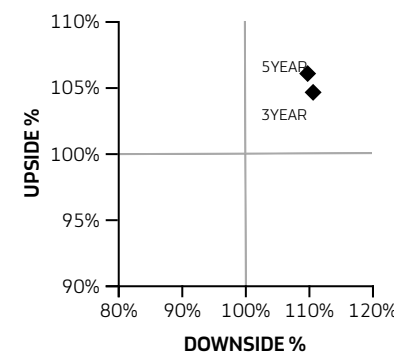
Investment

	RETURN	STANDARD DEVIATION
3YR	2.22%	22.33%
5YR	3.77%	19.94%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	104.60%	110.74%
5YR	106.02%	109.88%

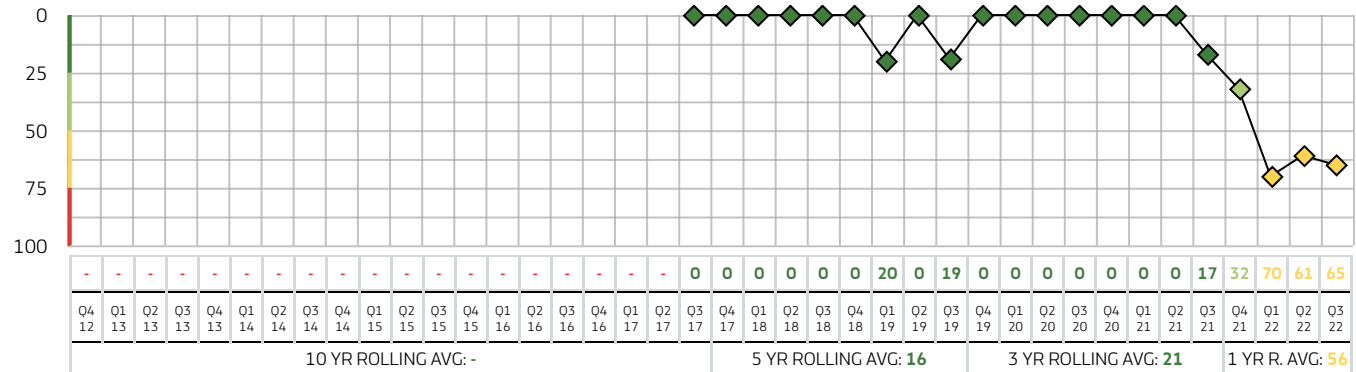
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

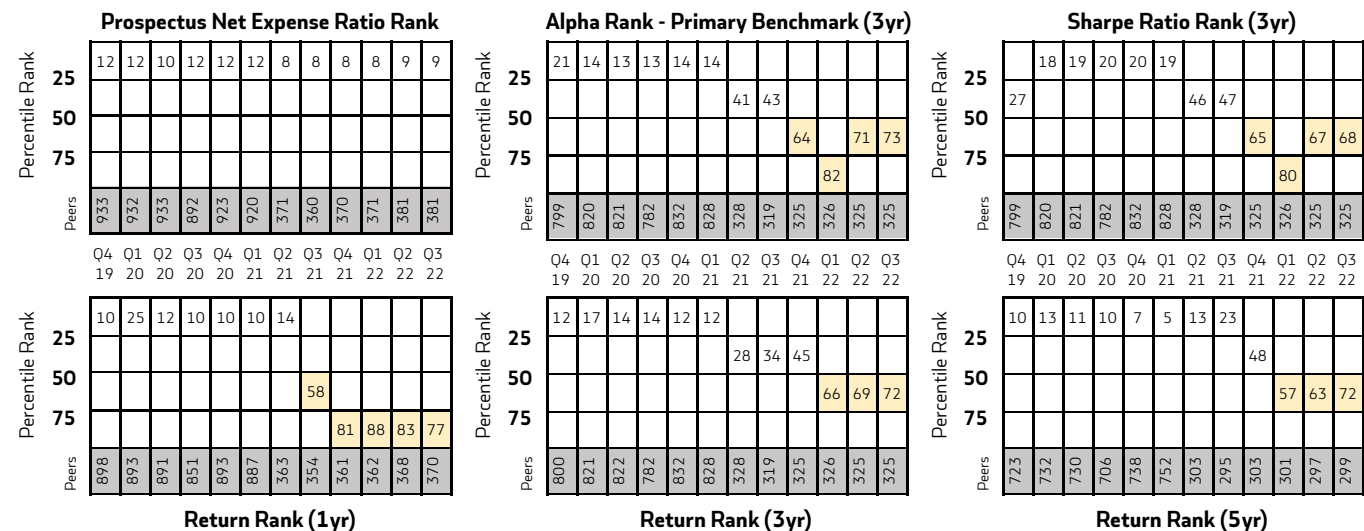
BAILLIE GIFFORD GLOBAL ALPHA EQUITIES 3 BGAEX GLOBAL LARGE-STOCK GROWTH MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	WS	WS	WS	WS	WS	WS	WG	WG	WG	WG	WG	WG
Mgr. Tenure	8.13	8.38	8.63	8.88	9.13	9.38	9.63	9.88	10.13	10.38	10.63	10.88
Net Assets	823.5M	679.1M	961.9M	1.1B	843.7M	778M	754.6M	737.1M	853.4M	909.8M	839.8M	575.2M
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

BARON DISCOVERY R6 BDFUX SMALL GROWTH MF

MANAGERS(S)

Bieger/Gwartzman

LONGEST MANAGER TENURE

9.01 Years

PRODUCT ASSETS (\$MM)

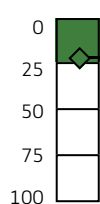
Product: 1143.91 Million

INCEPTION DATE

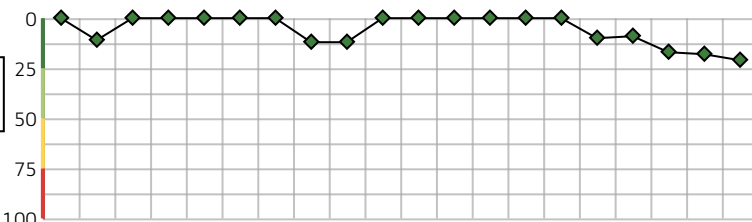
Product: 9/30/2013 Share Class: 8/31/2016

FI360 FIDUCIARY SCORE®

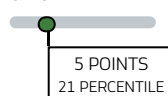
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	11	0	0	0	0	0	12	12	0	0	0	0	0	0	10	9	17	18	21
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 6					3 YR ROLLING AVG: 7					1 YR R. AVG: 16									

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	9.01 Years	✓	>= 2 Years
Product Assets	1,143.91 Million	✓	>= 75 Million
Composition	91% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Small Cap Growth	✓	Small Cap Growth
Expense Ratio	1.05% (44th percentile)	✓	Top 75% of peer group
Alpha (3yr)	0.09% (17th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.38% (17th percentile)	✓	Top 50% of peer group
1yr Total Return	-37.31% (79th percentile)	5	Top 50% of peer group
3yr Total Return	7.51% (17th percentile)	✓	Top 50% of peer group
5yr Total Return	8.28% (23rd percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-8.4	-	-35.28	-37.31	7.51	8.28	-
Total Return (with load)	-8.4	-	-35.28	-37.31	7.51	8.28	-
Percentile Rank				79	17	23	-
Number of Peers				626	602	586	540
Peer Group Median	-8.35	-1.42	-30.62	-29.27	4.46	6.46	9.58
+/- Best Fit Index	0.59	-0.24	-6.01	-8.04	4.58	4.69	-

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BENCHMARK LEGEND

- ▲ Broad Index: S&P 500 TR USD
- Best-fit Index: Russell 2000 Growth TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	85 (602 Peers)	27.83
5 YR	89 (586 Peers)	25.95

Sharpe Ratio

	RANK	VALUE
3 YR	17 (602 Peers)	0.38
5 YR	27 (586 Peers)	0.39

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	17 (602 Peers)	0.09
5 YR	23 (586 Peers)	-0.88

R-Squared

	RANK	VALUE
3 YR	86 (602 Peers)	67.38
5 YR	82 (586 Peers)	68.68

Beta

	3 YR	5 YR
	1.12	1.19

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	4.77	90.81	1.02

EXPENSES

Net Expense Ratio	1.05
Gross Expense Ratio	1.05
Management Fee	1
Initial Investment	5,000,000

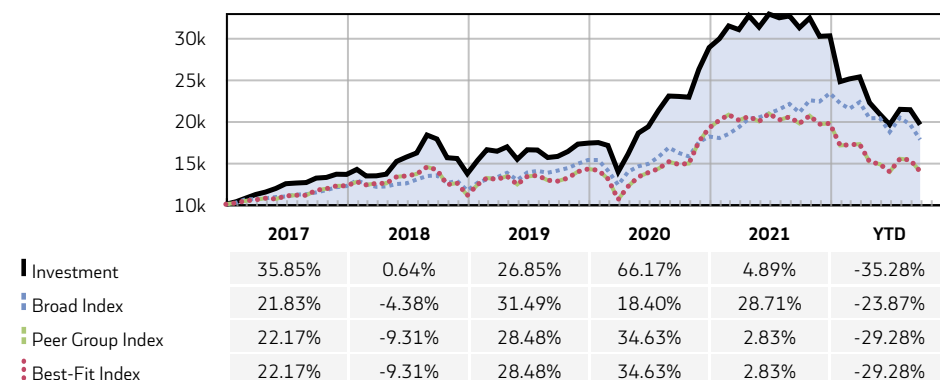
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

BARON DISCOVERY R6 BDFUX SMALL GROWTH MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2022

EQUITY SECTOR WEIGHTINGS			# OF HOLDINGS		
Cyclical 20.44%			STOCKS: 62		
Basic Materials	0%		BONDS: 0		
Consumer Cyclical	10.38%		as of 10/5/2022		
Financial Services	6.69%		TOP 10 HOLDINGS		
Real Estate	3.37%		Advanced Energy Industries Inc	2.72%	
Defensive 23.03%			Axonics Inc	3.17%	
Consumer	2.32%		Boyd Gaming Corp	2.84%	
Defensive			Definitive Healthcare Corp Class A	2.94%	
Healthcare	20.71%		Endava PLC ADR	2.32%	
Utilities	0%		Floor & Decor Holdings Inc Class A	2.76%	
Sensitive 56.53%			Kinsale Capital Group Inc	5.04%	
Communication	3.28%		Mercury Systems Inc	5.18%	
Services			Rexford Industrial Realty Inc	3.29%	
Energy	0%		SiteOne Landscape Supply Inc	2.45%	
Industrials	19.89%		Total	32.71%	
Technology	33.36%				
REGIONAL WEIGHTINGS					
Americas 93.97%					
US	93.26%				
Canada	0%				
Latin America	0.71%				
Greater Europe 4.03%					
United Kingdom	4.03%				
Europe	0%				
Developed					
Europe Emerging	0%				
Africa/Middle East	0%				
Greater Asia 2.01%					
Japan	0%				
Australasia	0%				
Asia Developed	1.4%				
Asia Emerging	0.61%				
Other 0%					
Emerging Markets	0%				
Other	0%				

STYLE STATISTICS

PORTFOLIO WEIGHT %

0	0	0	LC
0	3.63	15.48	MD
5.62	21.89	42.44	SM
VALUE	BLEND	GROWTH	

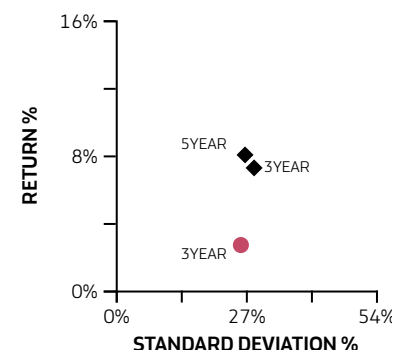
CURRENT MORNINGSTAR STYLE BOX™

Small Growth

BENCHMARK LEGEND

- Investment: Baron Discovery R6
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 2000 Growth TR USD
- Best-fit Index: Russell 2000 Growth TR USD

RISK/REWARD



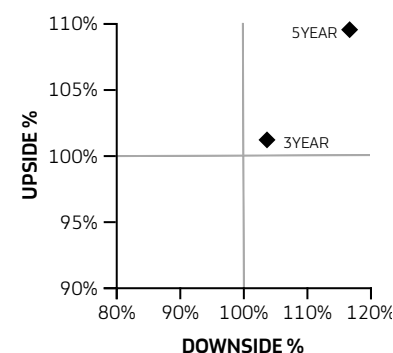
Investment

	RETURN	STANDARD DEVIATION
3YR	7.51%	27.83%
5YR	8.28%	25.95%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	2.93%	25.97%
5YR	3.59%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	101.15%	103.80%
5YR	109.49%	116.80%

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BARON DISCOVERY R6 BDFUX SMALL GROWTH MF

Year	Percentage
2012	-
2013	-
2014	-
2015	-
2016	-
2017	0
2018	0
2019	0
2020	0
2021	0
2022	21

10 YR ROLLING AVG: -

5 YR ROLLING AVG: 6

3 YR ROLLING AVG: 7

1 YR R. AVG: 16

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FI360 All Investment Research Sections Portrait

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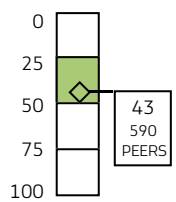
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

BLACKROCK ADVANTAGE SMALL CAP CORE INSTL BDSIX SMALL BLEND MF

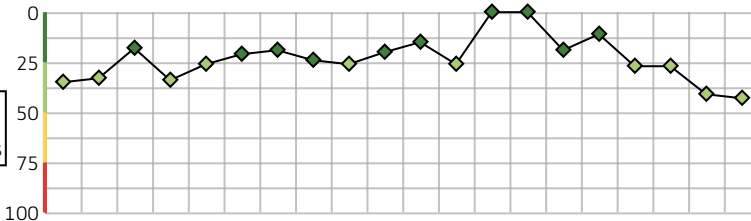
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Cooke/Mathieson/Savi	9.55 Years	Product: 3439.61 Million	Product: 3/14/2013 Share Class: 3/14/2013

Fi360 FIDUCIARY SCORE®

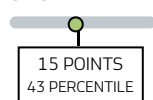
SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



35	33	18	34	26	21	19	24	26	20	15	26	0	0	19	11	27	27	41	43
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 23										3 YR ROLLING AVG: 20					1 YR R. AVG: 32				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	9.55 Years	✓	>= 2 Years
Product Assets	3,439.61 Million	✓	>= 75 Million
Composition	97% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Small Cap Blend	✓	Small Cap Blend
Expense Ratio	0.50% (19th percentile)	✓	Top 75% of peer group
Alpha (3yr)	-3.68% (59th percentile)	2.5	Top 50% of peer group
Sharpe (3yr)	0.27% (51st percentile)	2.5	Top 50% of peer group
1yr Total Return	-23.59% (88th percentile)	5	Top 50% of peer group
3yr Total Return	4.30% (54th percentile)	5	Top 50% of peer group
5yr Total Return	4.64% (30th percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-9	-2.31	-25.46	-23.59	4.3	4.64	-
Total Return (with load)	-9	-2.31	-25.46	-23.59	4.3	4.64	-
Percentile Rank				88	54	30	-
Number of Peers				609	589	570	470
Peer Group Median	-9.39	-3.91	-23.69	-19.38	4.49	3.75	8.57
+/- Best Fit Index	0.58	-0.13	-0.36	-0.1	0.02	1.09	-

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: S&P 500 TR USD
- Best-fit Index: Russell 2000 TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	82 (589 Peers)	26.12
5 YR	79 (570 Peers)	23.22

Sharpe Ratio

	RANK	VALUE
3 YR	51 (589 Peers)	0.27
5 YR	28 (570 Peers)	0.26

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	59 (589 Peers)	-3.68
5 YR	36 (570 Peers)	-4.66

R-Squared

	RANK	VALUE
3 YR	45 (589 Peers)	80.68
5 YR	47 (570 Peers)	81.07

Beta

	3 YR	5 YR
	1.15	1.16

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.04	99.46	1.02

EXPENSES

Net Expense Ratio	0.5
Gross Expense Ratio	0.59
Management Fee	0.45
Initial Investment	2,000,000
Contractual expense waiver of 0.09000. Expires on 6/30/2024.	

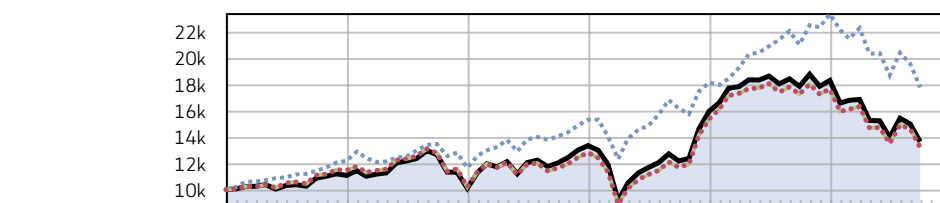
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

BLACKROCK ADVANTAGE SMALL CAP CORE INSTL BDSIX SMALL BLEND MF

GROWTH OF 10K



	2017	2018	2019	2020	2021	YTD
Investment	10.79%	-8.83%	32.12%	19.57%	14.67%	-25.46%
Broad Index	21.83%	-4.38%	31.49%	18.40%	28.71%	-23.87%
Peer Group Index	14.65%	-11.01%	25.52%	19.96%	14.82%	-25.10%
Best-Fit Index	14.65%	-11.01%	25.52%	19.96%	14.82%	-25.10%

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 3/31/2022

EQUITY SECTOR WEIGHTINGS	Americas	99.58%	# OF HOLDINGS
Cyclical	US	99.16%	STOCKS: 744
Basic Materials	Canada	0.03%	
Consumer Cyclical	Latin America	0.39%	
Financial Services	Greater Europe	0%	
Real Estate	United Kingdom	0%	
	Europe	0%	
Defensive	Developed	0%	
Consumer	Europe Emerging	0%	
Defensive	Africa/Middle East	0%	
Healthcare	Greater Asia	0.42%	
Utilities	Japan	0%	
Sensitive	Australasia	0%	
Communication	Asia Developed	0.17%	
Services	Asia Emerging	0.25%	
Energy	Other	0%	
Industrials	Emerging Markets	0%	
Technology	Other	0%	

# OF HOLDINGS	
STOCKS: 744	BONDS: 0
TOP 10 HOLDINGS	as of 10/5/2022
Applied Industrial Technologies Inc	0.85%
BlackRock Liquidity T-Fund Instl	1.66%
EastGroup Properties Inc	1.37%
EMCOR Group Inc	0.96%
Essent Group Ltd	0.92%
First Interstate BancSystem Inc	0.81%
Lattice Semiconductor Corp	1.09%
Ovintiv Inc	1.11%
Silicon Laboratories Inc	0.98%
Stifel Financial Corp	0.86%
Total	10.61%

as of 10/5/2022

STYLE STATISTICS

PORTFOLIO WEIGHT %

0.37	0	0	LC
2.06	3.98	2.67	MD
31.02	37.74	20.2	SM
VALUE	BLEND	GROWTH	

CURRENT MORNINGSTAR STYLE BOX™

Small Blend

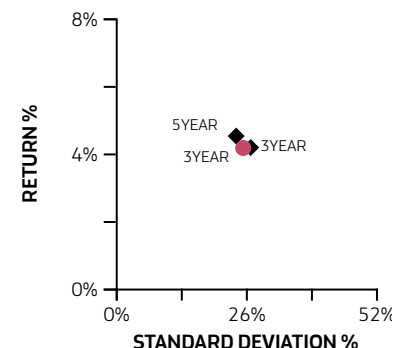
INVESTMENT STRATEGY

The investment seeks capital appreciation over the long term. Under normal circumstances, the fund seeks to invest at least 80% of its net assets plus any borrowings for investment purposes in equity securities or other financial instruments that are components of, or have market capitalizations similar to, the securities included in the Russell 2000® Index. It primarily seeks to buy common stock and may also invest in preferred stock and convertible securities. From time to time the fund may invest in shares of companies through "new issues" or initial public offerings ("IPOs").

BENCHMARK LEGEND

- Investment: BlackRock Advantage Small Cap Core Instl
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 2000 TR USD
- Best-fit Index: Russell 2000 TR USD

RISK/REWARD



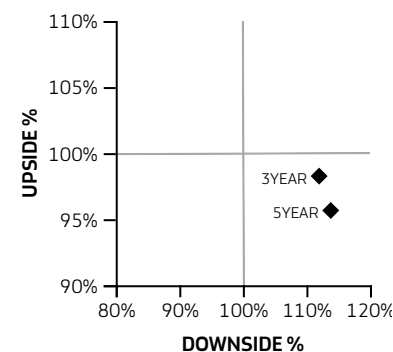
Investment

	RETURN	STANDARD DEVIATION
3YR	4.30%	26.12%
5YR	4.64%	23.22%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	4.28%	25.47%
5YR	3.55%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	98.26%	112.00%
5YR	95.66%	113.83%

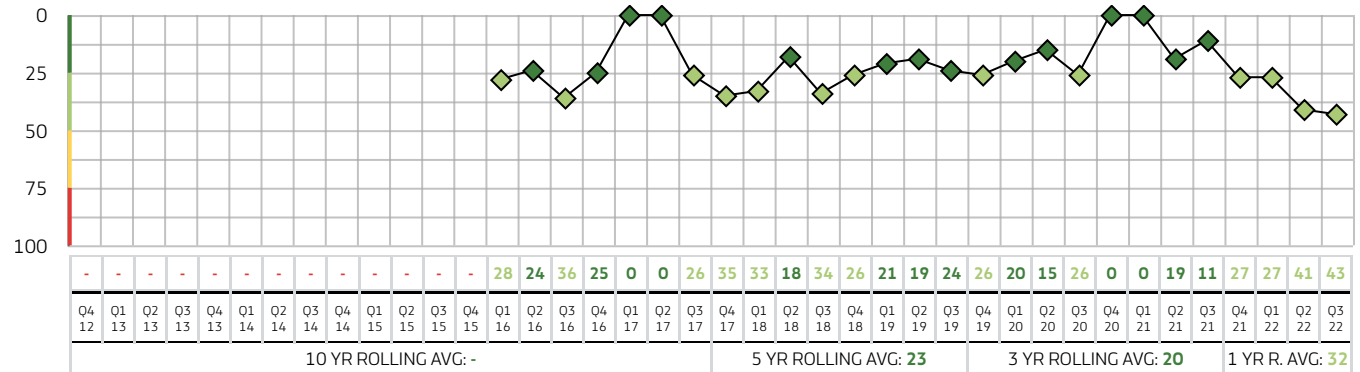
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

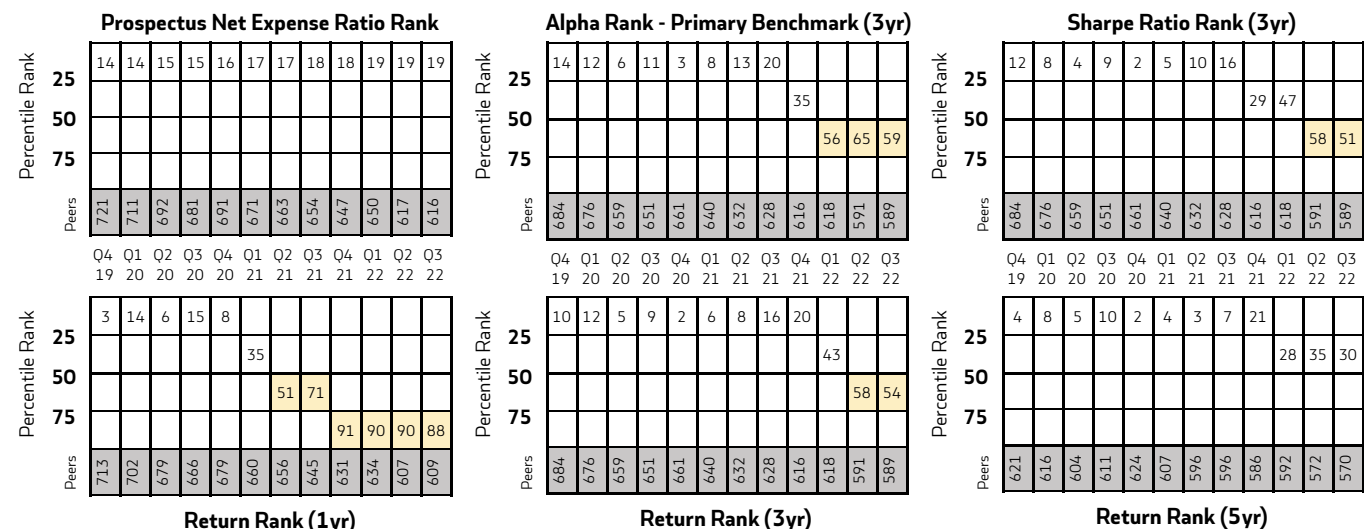
BLACKROCK ADVANTAGE SMALL CAP CORE INSTL BDSIX SMALL BLEND MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



The FI360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The FI360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's FI360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). Any cells shaded in yellow below accrued FI360 Fiduciary Score shortfall points during that quarter.

FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	SB	SB	SB	SB	SB	SB	SB	SB	SB	SB	SB	SB
Mgr. Tenure	6.80	7.05	7.30	7.55	7.81	8.05	8.30	8.55	8.81	9.05	9.30	9.55
Net Assets	1.3B	961.7M	1.4B	1.7B	2.5B	3.8B	4.4B	4.4B	4.6B	4.3B	3.5B	3.4B
Composition	97% US EQ	97% US EQ	95% US EQ	95% US EQ	95% US EQ	96% US EQ	98% US EQ	97% US EQ	97% US EQ	98% US EQ	97% US EQ	97% US EQ
Style Drift	Small Cap Growth	Small Cap Growth	Small Cap Growth	Small Cap Growth	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend	Small Cap Blend



FI360 All Investment Research Sections Portrait

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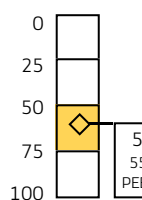
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

BLACKROCK MID-CAP GROWTH EQUITY INSTL CMGIX MID-CAP GROWTH MF

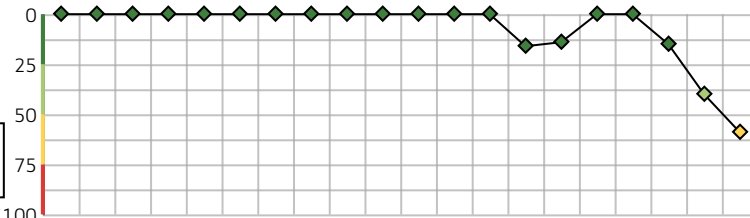
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Ruvinsky/Broadbent/Ke...	9.59 Years	Product: 11776.64 Million	Product: 12/27/1996 Share Class: 12/27/1996

FI360 FIDUCIARY SCORE®

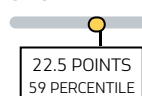
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	14	0	0	15	40	59
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	
5 YR ROLLING AVG: 6										3 YR ROLLING AVG: 10					1 YR R. AVG: 26					

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	9.59 Years	✓	>= 2 Years
Product Assets	11,776.64 Million	✓	>= 75 Million
Composition	94% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Mid Cap Growth	✓	Mid Cap Growth
Expense Ratio	0.80% (28th percentile)	✓	Top 75% of peer group
Alpha (3yr)	-5.87% (82nd percentile)	5	Top 50% of peer group
Sharpe (3yr)	0.18% (77th percentile)	5	Top 50% of peer group
1yr Total Return	-38.30% (86th percentile)	5	Top 50% of peer group
3yr Total Return	2.01% (80th percentile)	7.5	Top 50% of peer group
5yr Total Return	8.25% (34th percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-11.23	-5.63	-39.84	-38.3	2.01	8.25	12.66
Total Return (with load)	-11.23	-5.63	-39.84	-38.3	2.01	8.25	12.66
Percentile Rank				86	80	34	6
Number of Peers				590	551	528	487
Peer Group Median	-8.89	-1.88	-31.87	-29.55	4.8	7.57	10.12
+/- Best Fit Index	-	-	-	-	-	-	-

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BENCHMARK LEGEND

- ▲ Broad Index: S&P 500 TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	82 (551 Peers)	26.28
5 YR	78 (528 Peers)	23.01

Sharpe Ratio

	RANK	VALUE
3 YR	77 (551 Peers)	0.18
5 YR	38 (528 Peers)	0.41

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	82 (551 Peers)	-5.87
5 YR	36 (528 Peers)	-1.02

R-Squared

	RANK	VALUE
3 YR	60 (551 Peers)	78.91
5 YR	75 (528 Peers)	77.62

Beta

	3 YR	5 YR
	1.15	1.12

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	-3.89	94.05	1.09

EXPENSES

Net Expense Ratio	0.8
Gross Expense Ratio	0.81
Management Fee	0.7
Initial Investment	2,000,000
Contractual expense waiver of 0.01000. Expires on 6/30/2024.	

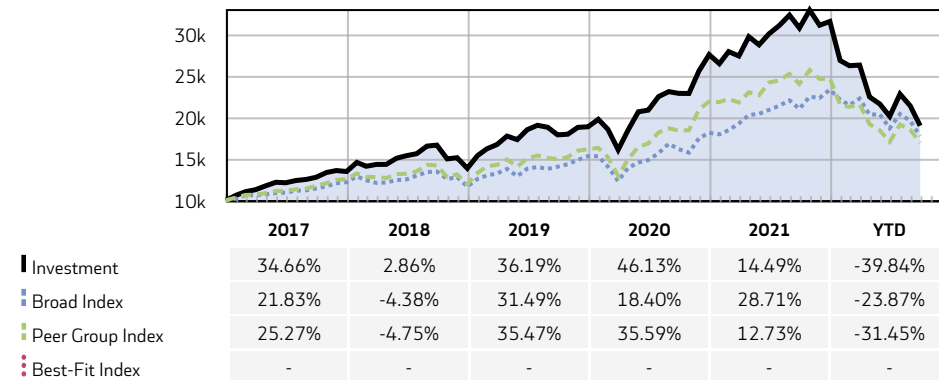
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

BLACKROCK MID-CAP GROWTH EQUITY INSTL CMGIX MID-CAP GROWTH MF

GROWTH OF 10K



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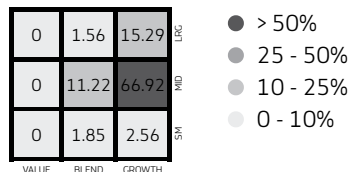
WEIGHTINGS & HOLDINGS

as of 3/31/2022

EQUITY SECTOR WEIGHTINGS		Americas	96.73%	# OF HOLDINGS	
		US	95.44%	STOCKS: 60	
		Canada	1.29%		
		Latin America	0%		
		Greater Europe	3.27%	TOP 10 HOLDINGS	
		United Kingdom	0%	Cadence Design Systems Inc	3.11%
		Europe	2.77%	Copart Inc	2.69%
		Developed		Entegris Inc	2.87%
		Europe Emerging	0%	Match Group Inc	3.23%
		Africa/Middle East	0.5%	MongoDB Inc Class A	3.02%
		Greater Asia	0%	MSCI Inc	3.15%
		Japan	0%	ON Semiconductor Corp	2.74%
		Australasia	0%	Paycom Software Inc	2.87%
		Asia Developed	0%	Veeva Systems Inc Class A	2.75%
		Asia Emerging	0%	West Pharmaceutical Services Inc	2.74%
		Other	0%	Total	29.17%
		Emerging Markets	0%		
		Other	0%		

STYLE STATISTICS

PORTFOLIO WEIGHT %



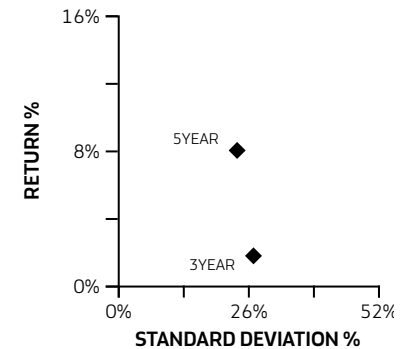
CURRENT MORNINGSTAR STYLE BOX™



BENCHMARK LEGEND

- Investment: BlackRock Mid-Cap Growth Equity Instl
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell Mid Cap Growth TR USD
- Best-fit Index: -

RISK/REWARD



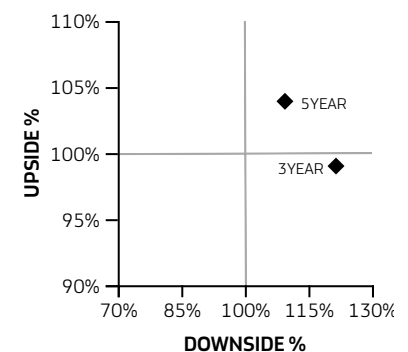
Investment

	RETURN	STANDARD DEVIATION
3YR	2.01%	26.28%
5YR	8.25%	23.01%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	99.02%	121.51%
5YR	103.92%	109.46%

PAGE 62 OF 134

BLACKROCK MID-CAP GROWTH EQUITY INSTL CMGIX MID-CAP GROWTH MF

The chart displays the percentage of time a stock is in a green state over 32 quarters. The y-axis represents the percentage, ranging from 0 to 100. The x-axis shows quarters from Q4 12 to Q3 22. The chart includes a 10-year rolling average of 16%, a 5-year rolling average of 6%, a 3-year rolling average of 10%, and a 1-year rolling average of 26%.

Quarter	Percentage
Q4 12	75
Q1 13	92
Q2 13	56
Q3 13	29
Q4 13	25
Q1 14	20
Q2 14	20
Q3 14	18
Q4 14	53
Q1 15	0
Q2 15	0
Q3 15	0
Q4 15	0
Q1 16	21
Q2 16	22
Q3 16	0
Q4 16	18
Q1 17	0
Q2 17	0
Q3 17	0
Q4 17	0
Q1 18	0
Q2 18	0
Q3 18	0
Q4 18	0
Q1 19	0
Q2 19	0
Q3 19	0
Q4 19	0
Q1 20	0
Q2 20	0
Q3 20	0
Q4 20	0
Q1 21	16
Q2 21	14
Q3 21	0
Q4 21	0
Q1 22	15
Q2 22	40
Q3 22	59

10 YR ROLLING AVG: 16

5 YR ROLLING AVG: 6

3 YR ROLLING AVG: 10

1 YR R. AVG: 26

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FI360 All Investment Research Sections Portrait

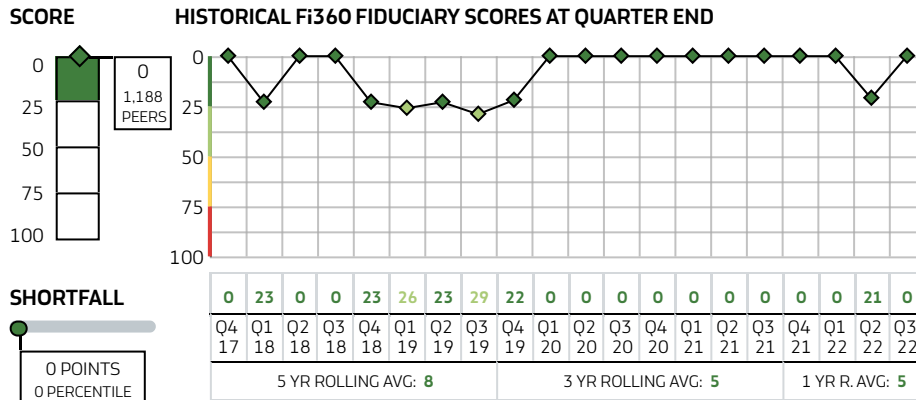
PAGE 63 OF 134

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

FIDELITY® NASDAQ COMPOSITE INDEX® FNCMX LARGE GROWTH MF

MANAGERS(S) Bottari/Gupta/Matthew/... **LONGEST MANAGER TENURE** 13.67 Years **PRODUCT ASSETS (\$MM)** Product: 9835.31 Million **INCEPTION DATE** Product: 9/25/2003 Share Class: 9/25/2003

FI360 FIDUCIARY SCORE®



CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.67 Years	✓	>= 2 Years
Product Assets	9,835.31 Million	✓	>= 75 Million
Composition	95% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Large Cap Growth	✓	Large Cap Growth
Expense Ratio	0.29% (6th percentile)	✓	Top 75% of peer group
Alpha (3yr)	1.94% (15th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.52% (13th percentile)	✓	Top 50% of peer group
1yr Total Return	-26.02% (46th percentile)	✓	Top 50% of peer group
3yr Total Return	10.59% (13th percentile)	✓	Top 50% of peer group
5yr Total Return	11.13% (17th percentile)	✓	Top 50% of peer group

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). The composition and style criteria may be excluded in the table above due to the investment's peer group. Investments without the required inception date (3 years) will not receive a Fiduciary Score.

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-10.32	-3.75	-31.85	-26.02	10.59	11.13	14.07
Total Return (with load)	-10.32	-3.75	-31.85	-26.02	10.59	11.13	14.07
Percentile Rank				46	13	17	6
Number of Peers				1268	1188	1145	1048
Peer Group Median	-9.74	-4.23	-32.6	-27.08	6.83	9.09	11.59
+/- Best Fit Index	-	-	-	-	-	-	-

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

▲ Broad Index: S&P 500 TR USD
● Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	66 (1,188 Peers)	23.6
5 YR	71 (1,145 Peers)	21.11

Sharpe Ratio

	RANK	VALUE
3 YR	13 (1,188 Peers)	0.52
5 YR	20 (1,145 Peers)	0.55

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha	RANK	VALUE
3 YR	15 (1,188 Peers)	1.94
5 YR	22 (1,145 Peers)	1.23

R-Squared

	RANK	VALUE
3 YR	47 (1,188 Peers)	90.78
5 YR	42 (1,145 Peers)	91.4

Beta

	3 YR	5 YR
	1.11	1.12

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	4.69	98.32	1.1

EXPENSES

Net Expense Ratio 0.29
Gross Expense Ratio 0.35
Management Fee 0.24
Contractual expense waiver of 0.06000. Expires on 3/31/2023.

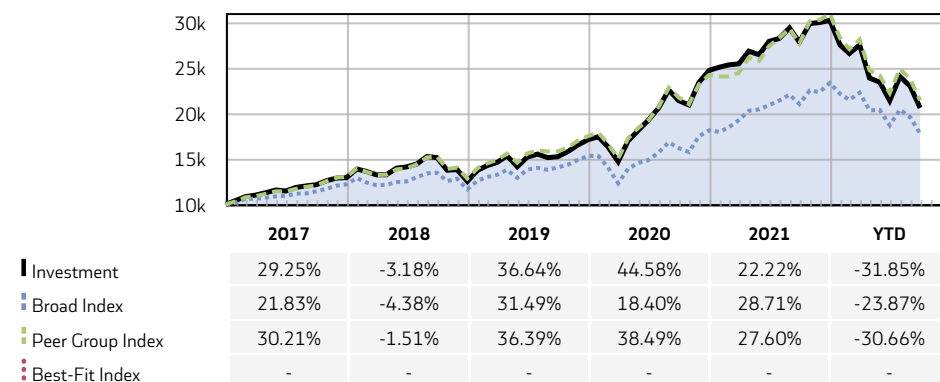
F1360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

FIDELITY® NASDAQ COMPOSITE INDEX® FNCMX LARGE GROWTH MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 8/31/2022

EQUITY SECTOR WEIGHTINGS		Americas	96.62%	# OF HOLDINGS	
		US	95.9%	STOCKS: 3501	
		Canada	0.33%		
		Latin America	0.39%		
		Greater Europe	2.02%	TOP 10 HOLDINGS	
		United Kingdom	0.62%	Alphabet Inc Class A	3.33%
		Europe	0.92%	Alphabet Inc Class C	3.52%
		Developed		Amazon.com Inc	6.63%
		Europe Emerging	0.02%	Apple Inc	13.08%
		Africa/Middle East	0.46%	Costco Wholesale Corp	1.19%
		Greater Asia	1.35%	Meta Platforms Inc Class A	1.91%
		Japan	0%	Microsoft Corp	10.05%
		Australasia	0.01%	NVIDIA Corp	1.93%
		Asia Developed	0.3%	PepsiCo Inc	1.22%
		Asia Emerging	1.04%	Tesla Inc	4.39%
		Other	0%	Total	47.25%
		Emerging Markets	0%		
		Other	0%		

STYLE STATISTICS

PORTFOLIO WEIGHT %

4.74	13.93	54.45	LC
2.88	6.36	5.6	MD
2.86	3.77	3.34	SM
VALUE	BLEND	GROWTH	

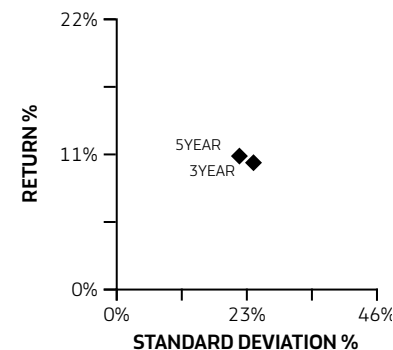
CURRENT MORNINGSTAR STYLE BOX™

Large Growth

BENCHMARK LEGEND

- Investment: Fidelity® NASDAQ Composite Index®
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 1000 Growth TR USD
- Best-fit Index: -

RISK/REWARD



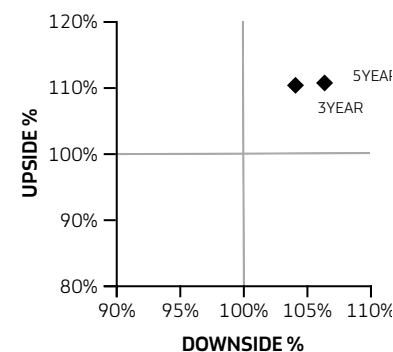
Investment

	RETURN	STANDARD DEVIATION
3YR	10.59%	23.60%
5YR	11.13%	21.11%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	110.26%	104.14%
5YR	110.62%	106.43%

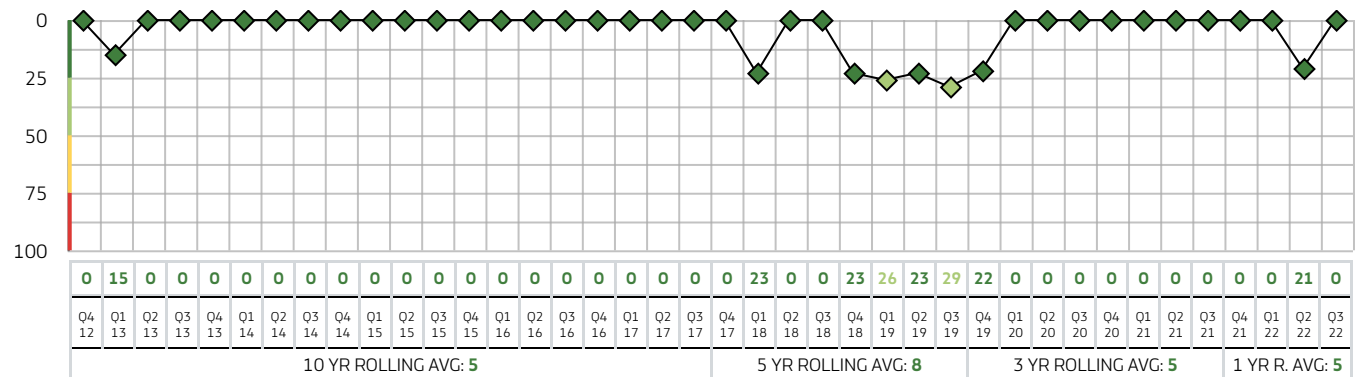
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

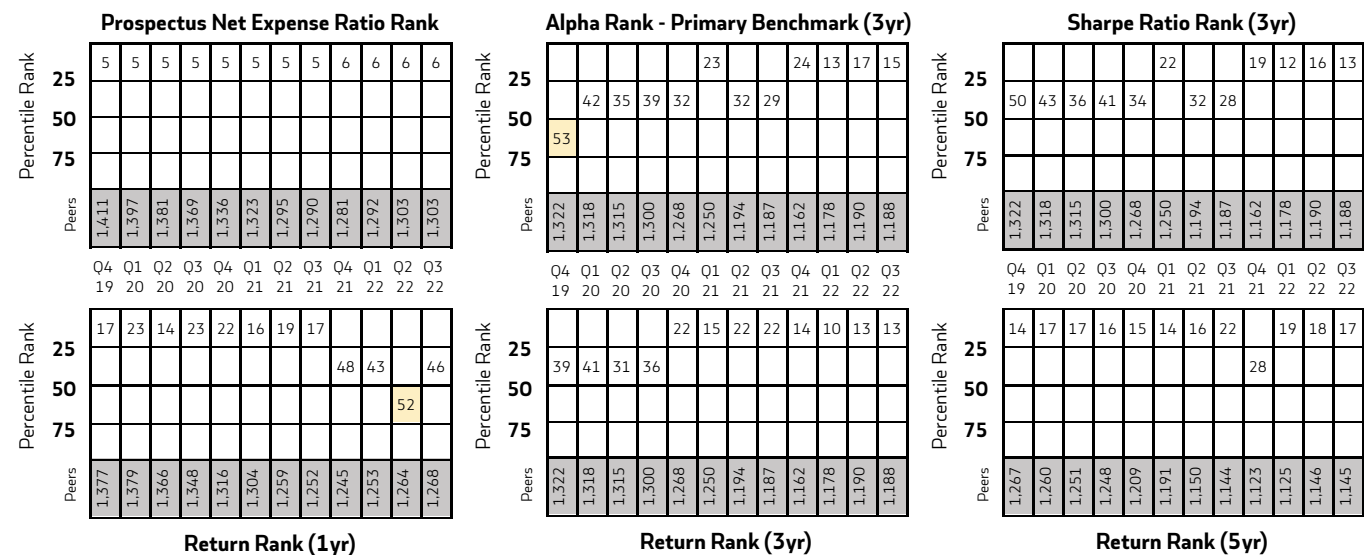
FIDELITY® NASDAQ COMPOSITE INDEX® FNCMX LARGE GROWTH MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



The FI360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The FI360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's FI360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). Any cells shaded in yellow below accrued FI360 Fiduciary Score shortfall points during that quarter.

FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	LG	LG	LG	LG	LG	LG	LG	LG	LG	LG	LG	LG
Mgr. Tenure	10.92	11.17	11.42	11.67	11.92	12.17	12.42	12.67	12.92	13.17	13.42	13.67
Net Assets	7.4B	6.2B	8.6B	9.6B	10.9B	11.6B	12.8B	12.9B	14.2B	12.9B	10B	9.8B
Composition	82% US EQ	95% US EQ	95% US EQ	95% US EQ	94% US EQ	93% US EQ	94% US EQ	95% US EQ	95% US EQ	95% US EQ	95% US EQ	95% US EQ
Style Drift	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth	Large Cap Growth



FI360 All Investment Research Sections Portrait

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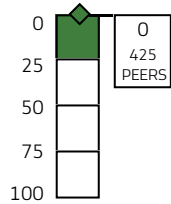
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

FIDELITY® SERIES INVESTMENT GRADE BOND FSIGX INTERMEDIATE CORE BOND MF

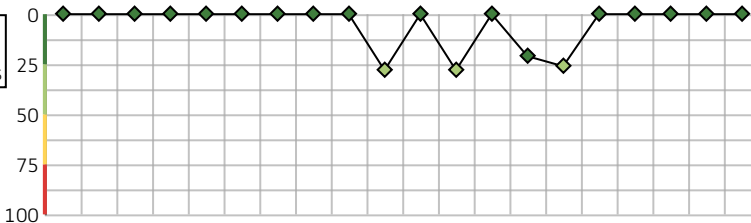
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Munoz/O'Neil	13.99 Years	Product: 31167.15 Million	Product: 10/8/2008 Share Class: 10/8/2008

FI360 FIDUCIARY SCORE®

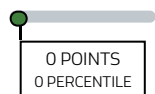
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	0	0	0	0	0	0	0	0	28	0	28	0	21	26	0	0	0	0	0
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 4									3 YR ROLLING AVG: 6						1 YR R. AVG: 0				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	13.99 Years	✓	>= 2 Years
Product Assets	31,167.15 Million	✓	>= 75 Million
Composition	89% US BOND	✓	>= 80.00% Allocation to US Bonds
Style Drift	Med Qual Mod Dura	✓	High Qual Mod Dura, Med Qual Mo...
Expense Ratio	0.00% (1st percentile)	✓	Top 75% of peer group
Alpha (3yr)	1.58% (4th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	-0.40% (4th percentile)	✓	Top 50% of peer group
1yr Total Return	-14.22% (20th percentile)	✓	Top 50% of peer group
3yr Total Return	-1.91% (6th percentile)	✓	Top 50% of peer group
5yr Total Return	0.67% (2nd percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-4.23	-4.29	-14.28	-14.22	-1.91	0.67	1.52
Total Return (with load)	-4.23	-4.29	-14.28	-14.22	-1.91	0.67	1.52
Percentile Rank				20	6	2	5
Number of Peers				455	425	400	364
Peer Group Median	-4.35	-4.72	-14.87	-14.98	-3.25	-0.36	0.81
+/- Best Fit Index	0.07	0.16	0.62	0.7	1.2	0.85	0.36

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Bloomberg US Agg Bond TR USD
- Best-fit Index: Bloomberg US Universal TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	71 (425 Peers)	5.9
5 YR	64 (400 Peers)	5.04

Sharpe Ratio

	RANK	VALUE
3 YR	4 (425 Peers)	-0.4
5 YR	2 (400 Peers)	-0.08

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	4 (425 Peers)	1.58
5 YR	3 (400 Peers)	0.96

R-Squared

	RANK	VALUE
3 YR	74 (425 Peers)	90.11
5 YR	71 (400 Peers)	90.92

Beta

	3 YR	5 YR
	1.04	1.01

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	1.46	97.03	1.05

EXPENSES

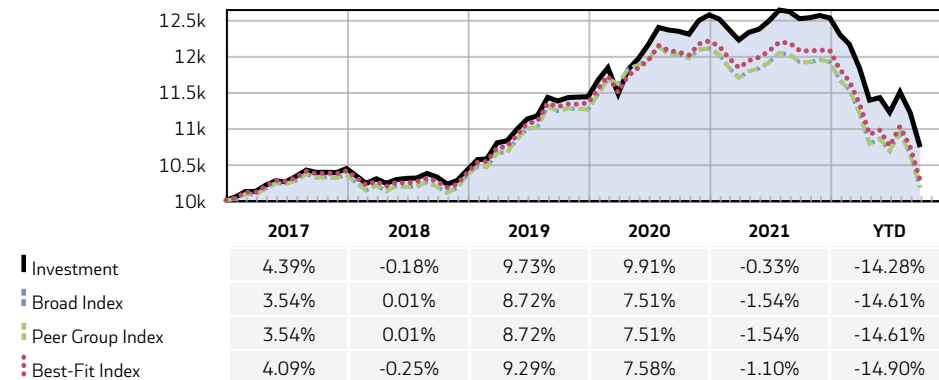
F1360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

FIDELITY® SERIES INVESTMENT GRADE BOND FSIGX INTERMEDIATE CORE BOND MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 8/31/2022

BOND SECTOR WEIGHTINGS		Municipal Taxable 0.77
		Municipal Tax-exempt 0
Government	30.25	
Government	28.78	
Government related	1.47	
Corporate	34.91	
Bank Loan	0	
Convertible	1.96	
Corporate Bond	32.95	
Preferred	0	
Securitized	29.72	
Agency MBS	17.57	
Asset-Backed	6.99	
Commercial MBS	5.05	
Covered Bond	0	
Non-Agency	0.11	
Residential MBS	0	
Municipal	0.77	

Cash & Equivalents

Other	0
Future/Forward	0
Option/Warrant	0
Swap	0

CREDIT WEIGHTINGS

AAA	54.14
AA	4.05
A	11.17
BBB	26.5
BB	1.5
B	0.03
Below B	0.03
Not Rated	2.58

OF HOLDINGS

STOCKS: 1

TOP 10 HOLDINGS

Fidelity Revere Str Tr	3.79%
United States Treasury Bonds 2%	2.75%
United States Treasury Bonds 2.25%	1.31%
United States Treasury Bonds 3%	1.8%
United States Treasury Notes 0.375%	2.53%
United States Treasury Notes 1.125%	1.39%
United States Treasury Notes 1.25%	4.01%
United States Treasury Notes 2.5%	1.22%
United States Treasury Notes 2.75%	1.61%
United States Treasury Notes 2.875%	2.34%

Total

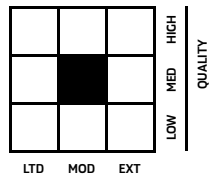
22.75%

BONDS: 5009

as of 10/5/2022

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 6.33 years
Avg Eff Maturity -

INTEREST-RATE SENSITIVITY

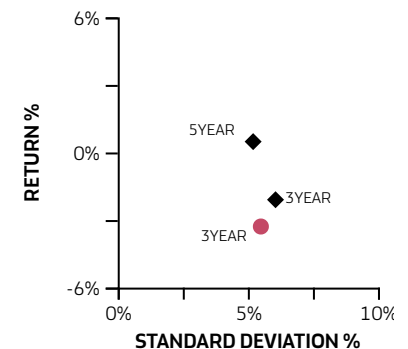
INVESTMENT STRATEGY

The investment seeks a high level of current income. The fund normally invests at least 80% of assets in investment-grade debt securities (those of medium and high quality) of all types and repurchase agreements for those securities. Its manager manages the fund to have similar overall interest rate risk to the Bloomberg U.S. Aggregate Bond Index. The fund allocates assets across different market sectors and maturities. It invests in domestic and foreign issuers.

BENCHMARK LEGEND

- ◆ **Investment:** Fidelity® Series Investment Grade Bond
- ▲ **Broad Index:** Bloomberg US Agg Bond TR USD
- **Peer Group Index:** Bloomberg US Agg Bond TR USD
- **Best-fit Index:** Bloomberg US Universal TR USD

RISK/REWARD



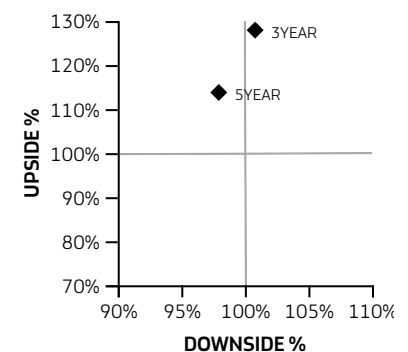
Investment

	RETURN	STANDARD DEVIATION
3YR	-1.91%	5.90%
5YR	0.67%	5.04%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-3.11%	5.50%
5YR	-0.18%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	127.93%	100.81%
5YR	113.78%	97.95%

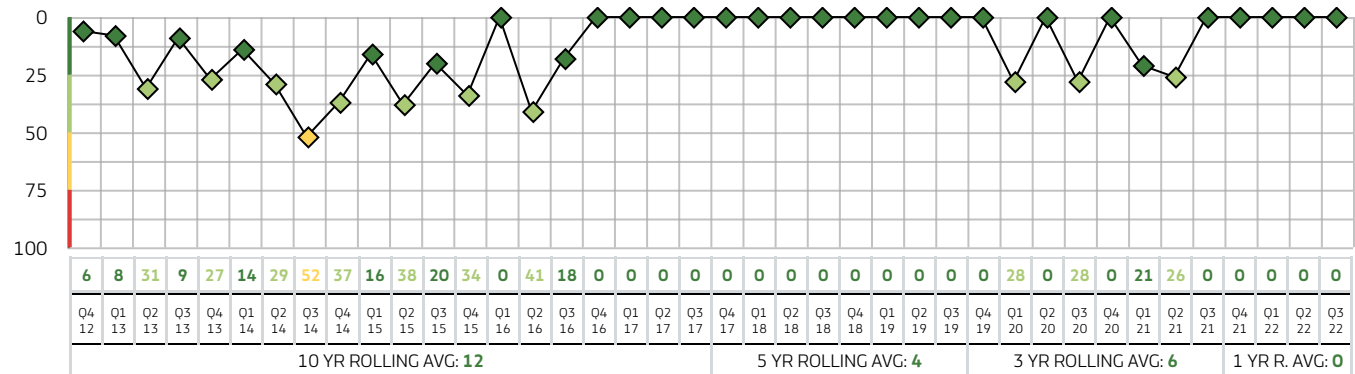
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

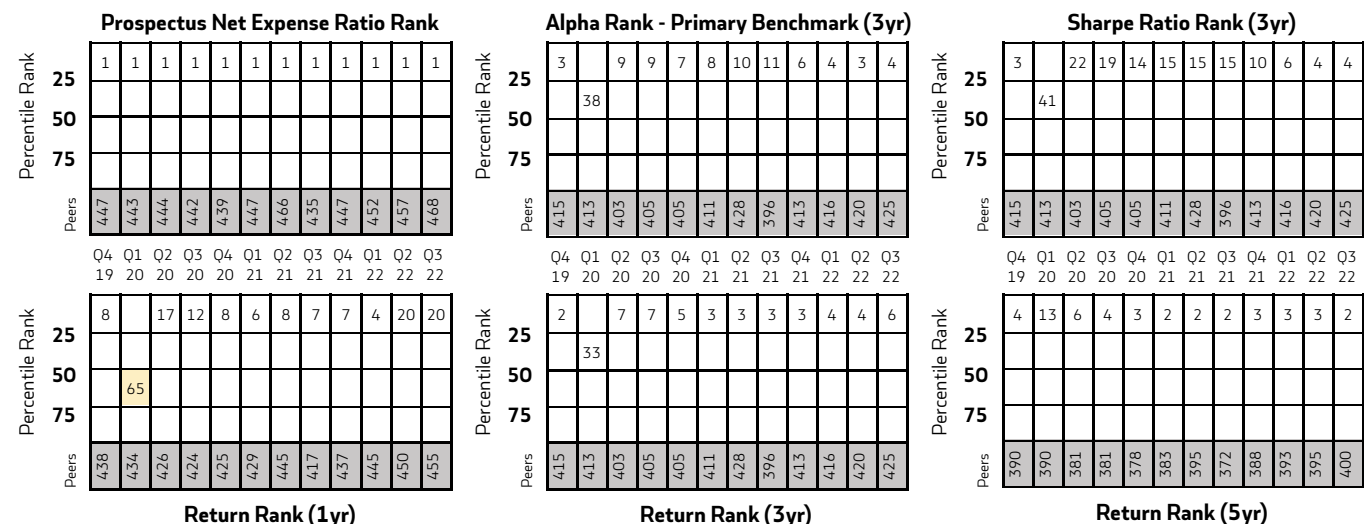
FIDELITY® SERIES INVESTMENT GRADE BOND FSIGX INTERMEDIATE CORE BOND MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	CI	CI	CI	CI	CI	CI	CI	CI	CI	CI	CI	CI
Mgr. Tenure	11.24	11.48	11.73	11.99	12.24	12.48	12.73	12.99	13.24	13.48	13.73	13.99
Net Assets	34.9B	31.3B	33.3B	35.6B	37.6B	39.3B	41B	39.9B	40.2B	37.5B	34B	31.2B
Composition	83% US BOND	86% US BOND	81% US BOND	79% US BOND	80% US BOND	79% US BOND	79% US BOND	83% US BOND	86% US BOND	88% US BOND	89% US BOND	89% US BOND
Style Drift	Med Qual Mod Dura	High Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura	Med Qual Mod Dura



FI360 All Investment Research Sections Portrait

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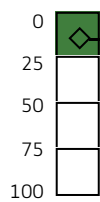
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

HARTFORD TOTAL RETURN BOND F ITBFX INTERMEDIATE CORE-PLUS BOND MF

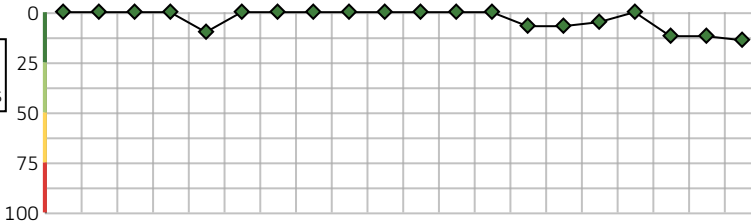
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Goodman/Burn/Marvan	10.59 Years	Product: 2893.08 Million	Product: 7/22/1996 Share Class: 2/28/2017

Fi360 FIDUCIARY SCORE®

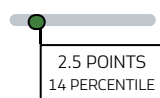
SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	0	0	0	10	0	0	0	0	0	0	0	0	7	7	5	0	12	12	14
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 3								3 YR ROLLING AVG: 5								1 YR R. AVG: 10			

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	10.59 Years	✓	>= 2 Years
Product Assets	2,893.08 Million	✓	>= 75 Million
Composition	81% US BOND	✓	>= 80.00% Allocation to US Bonds
Style Drift	Med Qual Mod Dura	✓	High Qual Mod Dura, Med Qual Mo...
Expense Ratio	0.32% (6th percentile)	✓	Top 75% of peer group
Alpha (3yr)	0.77% (37th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	-0.54% (46th percentile)	✓	Top 50% of peer group
1yr Total Return	-15.99% (65th percentile)	2.5	Top 50% of peer group
3yr Total Return	-2.95% (45th percentile)	✓	Top 50% of peer group
5yr Total Return	0.03% (32nd percentile)	✓	Top 50% of peer group

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). The composition and style criteria may be excluded in the table above due to the investment's peer group. Investments without the required inception date (3 years) will not receive a Fiduciary Score.

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-4.84	-4.4	-16.16	-15.99	-2.95	0.03	1.3
Total Return (with load)	-4.84	-4.4	-16.16	-15.99	-2.95	0.03	1.3
Percentile Rank				65	45	32	37
Number of Peers				615	585	561	485
Peer Group Median	-4.53	-4.48	-15.38	-15.51	-3.05	-0.25	1.15
+/- Best Fit Index	-0.54	0.05	-1.26	-1.07	0.16	0.21	0.14

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: Bloomberg US Agg Bond TR USD
- Best-fit Index: Bloomberg US Universal TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	46 (585 Peers)	6.29
5 YR	45 (561 Peers)	5.32

Sharpe Ratio

	RANK	VALUE
3 YR	46 (585 Peers)	-0.54
5 YR	31 (561 Peers)	-0.19

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	37 (585 Peers)	0.77
5 YR	27 (561 Peers)	0.4

R-Squared

	RANK	VALUE
3 YR	23 (585 Peers)	88.96
5 YR	24 (561 Peers)	88.7

Beta

	3 YR	5 YR
	1.11	1.05

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.66	96.94	1.12

EXPENSES

Net Expense Ratio	0.32
Gross Expense Ratio	0.32
Management Fee	0.35
Initial Investment	1,000,000

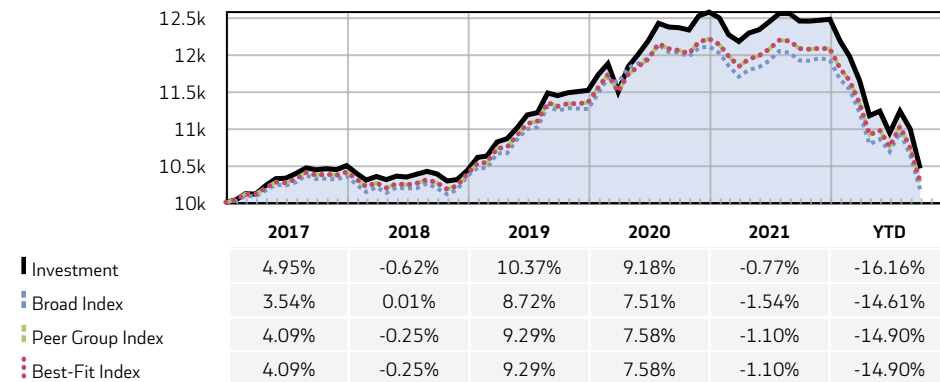
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

HARTFORD TOTAL RETURN BOND F ITBFX INTERMEDIATE CORE-PLUS BOND MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 8/31/2022

BOND SECTOR WEIGHTINGS		Municipal Taxable 1.18
		Municipal Tax-exempt 0.07
Government 25.23		Cash & Equivalents 1.48
Government 20.12		Other 1.2
Government related 5.11		Future/Forward 0
		Option/Warrant 0
		Swap 1.2
Corporate 23.85		CREDIT WEIGHTINGS
Bank Loan 1.6		AAA 63.88
Convertible 1.31		AA 1.58
Corporate Bond 20.93		A 6.17
Preferred 0.01		BBB 14.32
Securitized 47.03		BB 7.32
Agency MBS 28.98		B 2.31
Asset-Backed 12.34		Below B 0.94
Commercial MBS 3.42		Not Rated 3.48
Covered Bond 0		
Non-Agency 2.29		
Residential MBS		
Municipal 1.25		

OF HOLDINGS

STOCKS: 3

BONDS: 1653

as of 10/5/2022

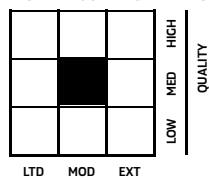
TOP 10 HOLDINGS

Can 10yr Bond Fut Dec22 Xmod 20221219	2.72%
Euro Schatz Fut Sep22 Xeur 20220908	-6.45%
Federal National Mortgage Association 2.5%	2.3%
Federal National Mortgage Association 3%	2.34%
United States Treasury Notes 1.375%	3.32%
Us 10yr Note (Cbt) Dec22 Xcbt 20221220	-8.79%
Us 2yr Note (Cbt) Dec22 Xcbt 20221230	-12.42%
Us 5yr Note (Cbt) Dec22 Xcbt 20221230	2.62%
Us Long Bond (Cbt) Dec22 Xcbt 20221220	-4.03%

Total -18.39%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 6.35 years
Avg Eff Maturity 9.77 years

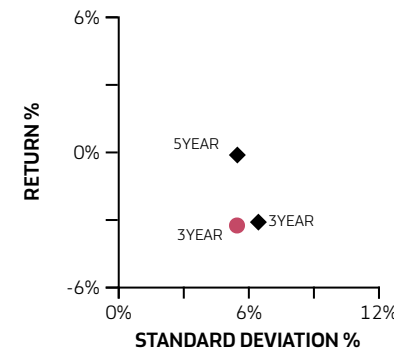
INVESTMENT STRATEGY

The investment seeks a competitive total return, with income as a secondary objective. The fund invests at least 80% of its assets in bonds that the sub-adviser considers to be attractive from a total return perspective along with current income. It may invest up to 20% of its net assets in securities rated below investment grade (also known as "junk bonds").

BENCHMARK LEGEND

- Investment: Hartford Total Return Bond F
- Broad Index: Bloomberg US Agg Bond TR USD
- Peer Group Index: Bloomberg US Universal TR USD
- Best-fit Index: Bloomberg US Universal TR USD

RISK/REWARD



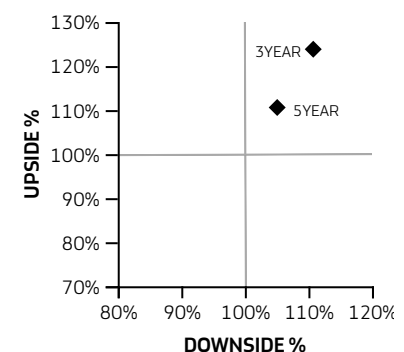
Investment

	RETURN	STANDARD DEVIATION
3YR	-2.95%	6.29%
5YR	0.03%	5.32%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-3.11%	5.50%
5YR	-0.18%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	123.82%	110.76%
5YR	110.59%	105.09%

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HARTFORD TOTAL RETURN BOND F	ITBFX	INTERMEDIATE CORE-PLUS BOND	MF
------------------------------	-------	-----------------------------	----

Year	Percentage
2012	-
2013	-
2014	-
2015	-
2016	-
2017	17
2018	16
2019	19
2020	0
2021	0
2022	0
2023	0
2024	10
2025	0
2026	0
2027	0
2028	0
2029	0
2030	0
2031	0
2032	0
2033	0
2034	0
2035	7
2036	7
2037	5
2038	0
2039	12
2040	12
2041	14

10 YR ROLLING AVG: -

5 YR ROLLING AVG: 3

3 YR ROLLING AVG: 5

1 YR R. AVG: 10

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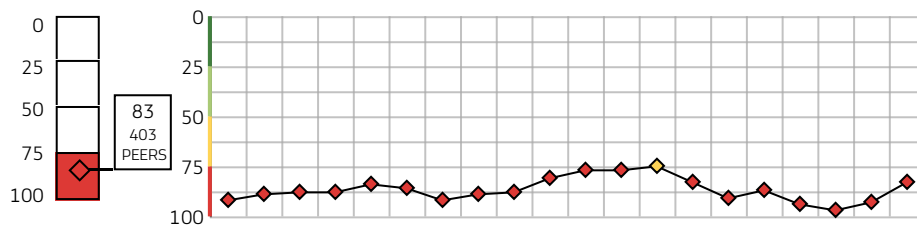
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

INVESCO AMERICAN VALUE R MSARX MID-CAP VALUE MF

MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Edwards/Mueller	0.56 Years	Product: 1537.52 Million	Product: 10/18/1993 Share Class: 3/20/2007

Fi360 FIDUCIARY SCORE®

SCORE



SHORTFALL

40 POINTS
83 PERCENTILE

92	89	88	88	84	86	92	89	88	81	77	77	75	83	91	87	94	97	93	83
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22
5 YR ROLLING AVG: 86										3 YR ROLLING AVG: 85					1 YR R. AVG: 89				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	0.56 Years	10	>= 2 Years
Product Assets	1,537.52 Million	✓	>= 75 Million
Composition	83% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Mid Cap Value	✓	Mid Cap Value
Expense Ratio	1.36% (84th percentile)	10	Top 75% of peer group
Alpha (3yr)	-3.56% (65th percentile)	2.5	Top 50% of peer group
Sharpe (3yr)	0.26% (64th percentile)	2.5	Top 50% of peer group
1yr Total Return	-12.41% (67th percentile)	2.5	Top 50% of peer group
3yr Total Return	3.99% (65th percentile)	5	Top 50% of peer group
5yr Total Return	3.46% (69th percentile)	7.5	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-10.46	-4.48	-18.98	-12.41	3.99	3.46	6.78
Total Return (with load)	-10.46	-4.48	-18.98	-12.41	3.99	3.46	6.78
Percentile Rank				67	65	69	96
Number of Peers				411	403	387	336
Peer Group Median	-9.38	-4.88	-17.99	-10.93	4.8	4.53	8.65
+/- Best Fit Index	-	-	-	-	-	-	-

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BENCHMARK LEGEND

- ▲ Broad Index: S&P 500 TR USD
- Best-fit Index: -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	67 (403 Peers)	24.75
5 YR	75 (387 Peers)	22.56

Sharpe Ratio

	RANK	VALUE
3 YR	64 (403 Peers)	0.26
5 YR	69 (387 Peers)	0.21

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	65 (403 Peers)	-3.56
5 YR	72 (387 Peers)	-5.6

R-Squared

	RANK	VALUE
3 YR	71 (403 Peers)	78.21
5 YR	66 (387 Peers)	80.71

Beta

	3 YR	5 YR
	1.08	1.12

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	-1.28	97.28	1.04

EXPENSES

Net Expense Ratio	1.36
Gross Expense Ratio	1.36
Management Fee	0.72
12b-1 Fee	0.5
Initial Investment	1,000

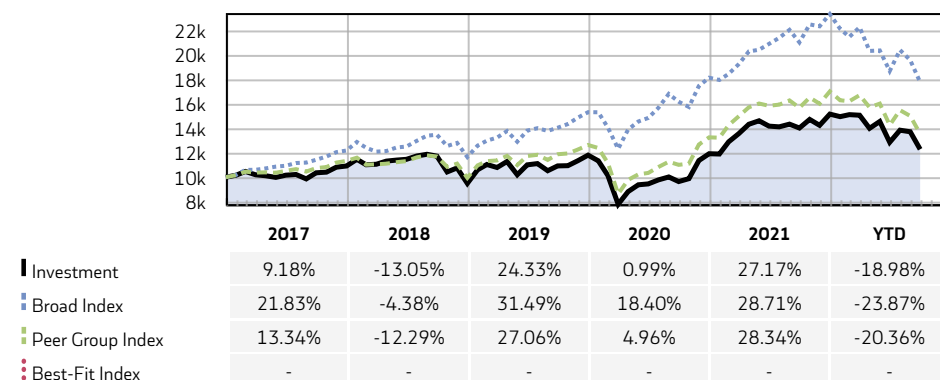
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

INVESCO AMERICAN VALUE R MSARX MID-CAP VALUE MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 8/31/2022

EQUITY SECTOR WEIGHTINGS		Americas 93%	
Cyclical 22.15%		US 87.1%	
Basic Materials	7.67%	Canada 5.9%	
Consumer Cyclical	6.26%	Latin America 0%	
Financial Services	8.22%	Greater Europe 3.86%	
Real Estate	0%	United Kingdom 1.9%	
Defensive 25.94%		Europe 1.96%	
Consumer	4.53%	Developed 0%	
Defensive		Europe Emerging 0%	
Healthcare	16.73%	Africa/Middle East 0%	
Utilities	4.68%	Greater Asia 3.14%	
Sensitive 51.9%		Japan 0%	
Communication	0%	Australasia 0%	
Services		Asia Developed 3.14%	
Energy	19.76%	Asia Emerging 0%	
Industrials	22.67%	Other 0%	
Technology	9.47%	Emerging Markets 0%	
REGIONAL WEIGHTINGS		Other 0%	

# OF HOLDINGS		BONDS: 0	
STOCKS: 70		as of 10/5/2022	
TOP 10 HOLDINGS		Total 26.03%	
AECOM	3.15%		
APA Corp	2.42%		
Centene Corp	2.81%		
Cigna Corp	2.81%		
Flex Ltd	3.01%		
Huntington Bancshares Inc	2.34%		
KBR Inc	2.7%		
Ovintiv Inc	2.22%		
Pioneer Natural Resources Co	2.29%		
Univar Solutions Inc	2.28%		

STYLE STATISTICS

PORTFOLIO WEIGHT %

11.91	9.15	0.48	LC
18.35	27.29	6.48	MD
13.92	8.58	0.01	SC
VALUE	BLEND	GROWTH	

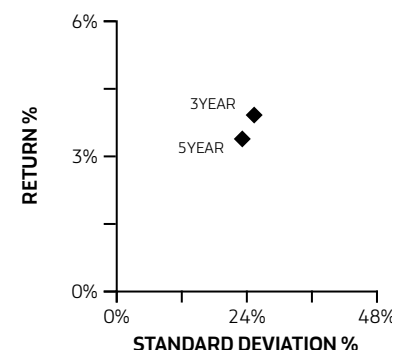
CURRENT MORNINGSTAR STYLE BOX™

Mid Value

BENCHMARK LEGEND

- Investment: Invesco American Value R
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell Mid Cap Value TR USC
- Best-fit Index: -

RISK/REWARD



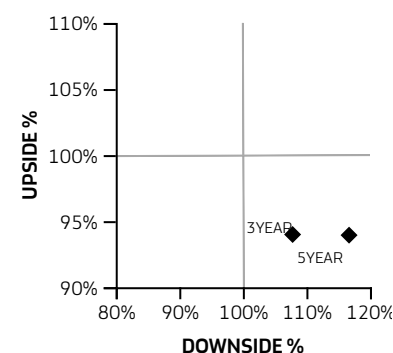
Investment

	RETURN	STANDARD DEVIATION
3YR	3.99%	24.75%
5YR	3.46%	22.56%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	93.99%	107.83%
5YR	93.94%	116.71%

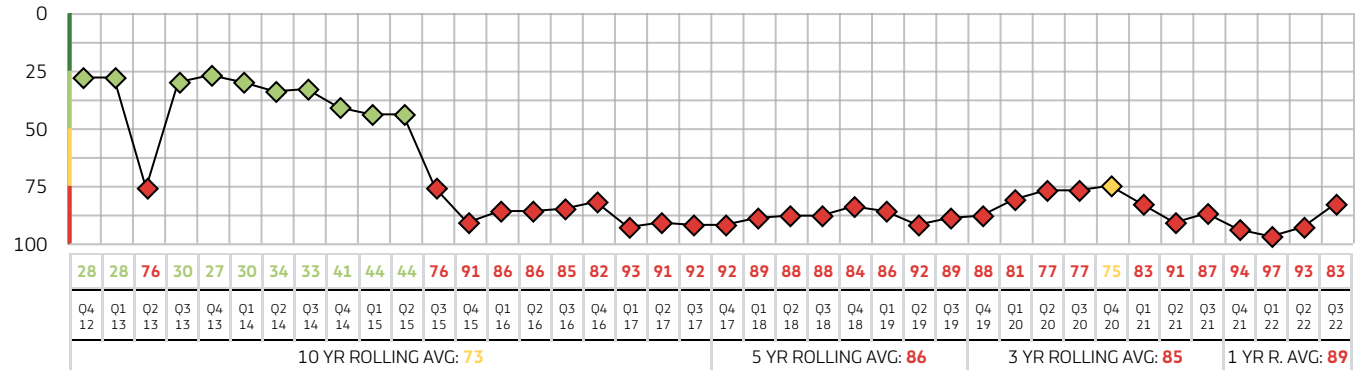
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

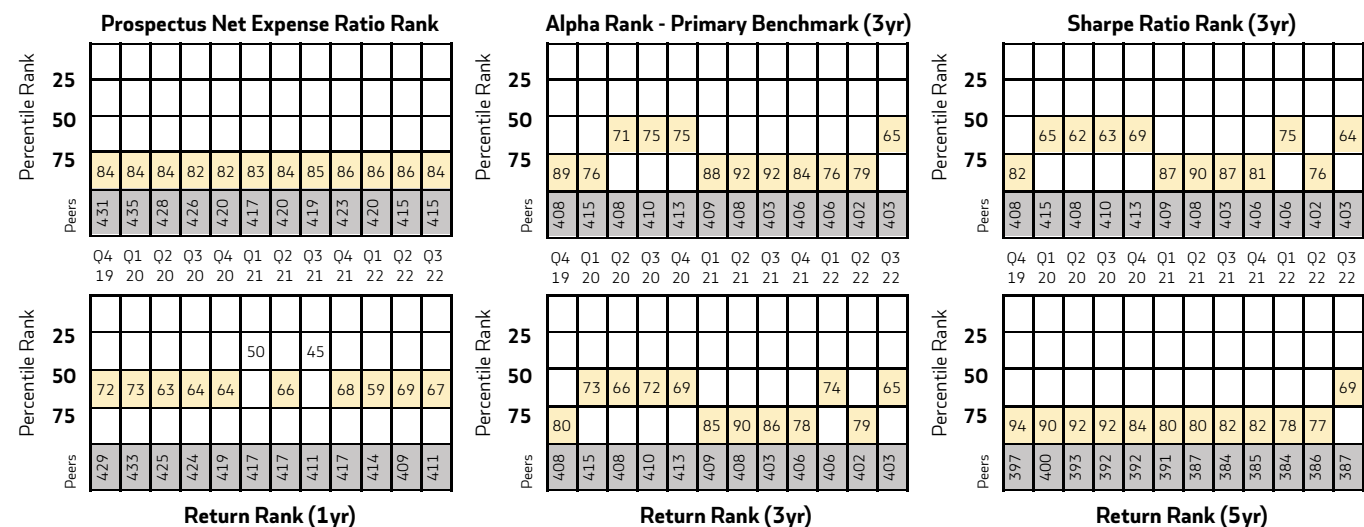
INVESCO AMERICAN VALUE R MSARX MID-CAP VALUE MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	MV	MV	MV	MV	MV	MV	MV	MV	MV	MV	MV	MV
Mgr. Tenure	3.55	3.80	4.05	4.30	4.55	4.80	5.05	5.30	5.55	0.06	0.31	0.56
Net Assets	1.1B	673.8M	1.6B	1.5B	1.8B	1.9B	1.9B	1.9B	2B	1.9B	1.6B	1.5B
Composition	96% US EQ	95% US EQ	92% US EQ	94% US EQ	95% US EQ	96% US EQ	96% US EQ	95% US EQ	95% US EQ	94% US EQ	84% US EQ	83% US EQ
Style Drift	Mid Cap Value	Mid Cap Value	Mid Cap Value	Mid Cap Value	Mid Cap Value	Mid Cap Value	Mid Cap Value	Mid Cap Value	Mid Cap Blend	Mid Cap Blend	Mid Cap Value	Mid Cap Value



FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

PRINCIPAL STABLE VALUE Z OX9B1 STABLE VALUE CIT

MANAGERS(S) Phillips/Johnston/Lacker...	LONGEST MANAGER TENURE 23.5 Years	PRODUCT ASSETS (\$MM) Product: 21389.18 Million	INCEPTION DATE Product: 1/9/1997 Share Class: 1/9/1997
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FI360 FIDUCIARY SCORE®

The Fi360 Fiduciary Score® has not been calculated for this investment.

BENCHMARK LEGEND

▲ **Broad Index:** Bloomberg US Agg Bond TR USD
● **Best-fit Index:** -

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	-	0.08
5 YR	-	0.09

Sharpe Ratio

	RANK	VALUE
3 YR	-	5.31
5 YR	-	3.17

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha		
	RANK	VALUE
3 YR	-	1.25
5 YR	-	0.76

R-Squared

	RANK	VALUE
3 YR	-	16.71
5 YR	-	2.15

Beta

	3 YR	5 YR
	0.02	0.01

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	1.23	36.53	1.44

PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	0.17	0.48	1.26	1.66	1.84	1.96	1.72
Total Return (with load)	-	-	-	-	-	-	-
Percentile Rank				-	-	-	-
Number of Peers				591	571	531	445
Peer Group Median	-	-	-	-	-	-	-
+/- Best Fit Index	-	-	-	-	-	-	-

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Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

EXPENSES

Net Expense Ratio	0.32
Gross Expense Ratio	0.32
Management Fee	0.32

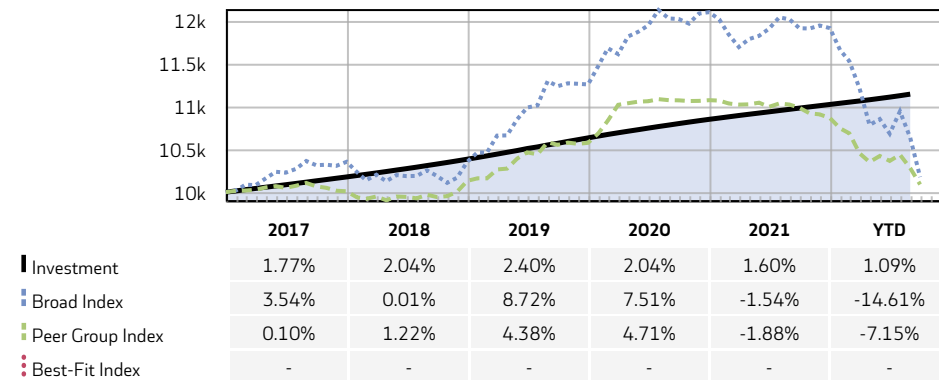
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

PRINCIPAL STABLE VALUE Z OX9B1 STABLE VALUE CIT

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 12/31/2020

OF HOLDINGS

STOCKS: 0

BONDS: 0

TOP 10 HOLDINGS

as of

0%

Total

0%

STYLE STATISTICS

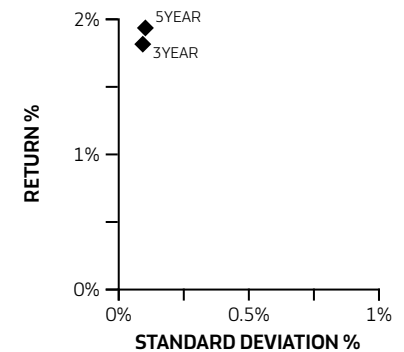
INVESTMENT STRATEGY

The Fund primarily consists of a diversified portfolio of Stable Value Investment Contracts (Investment Contracts) issued by life insurance companies, banks and other financial institutions, the performance of which may be predicated on underlying fixed income investments. The principal value of these assets is designed to remain stable regardless of stock and bond market fluctuations. The Fund is typically appropriate for investors who desire low volatility, stable principal value, and returns commensurate with a capital preservation objective for a component of their retirement savings. The Fund is designed for long-term retirement investing.

BENCHMARK LEGEND

- Investment: Principal Stable Value Z
- Broad Index: Bloomberg US Agg Bond TR USD
- Peer Group Index: USTREAS T-Bill Cnst Mat Rate 3 Yr
- Best-fit Index: -

RISK/REWARD



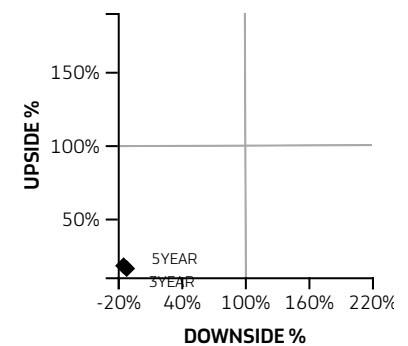
Investment

	RETURN	STANDARD DEVIATION
3YR	1.84%	0.08%
5YR	1.96%	0.09%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	15.93%	-11.58%
5YR	17.84%	-14.47%

FI360 All Investment Research Sections Portrait

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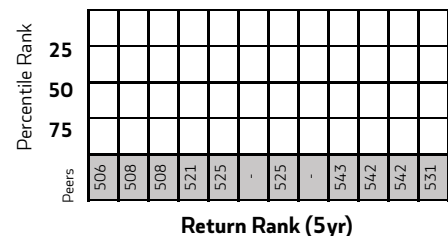
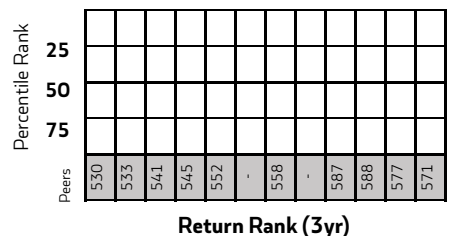
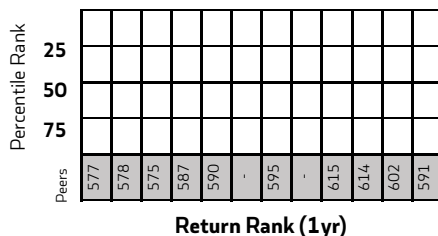
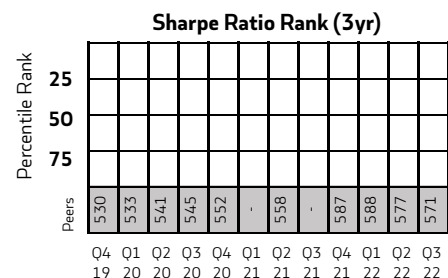
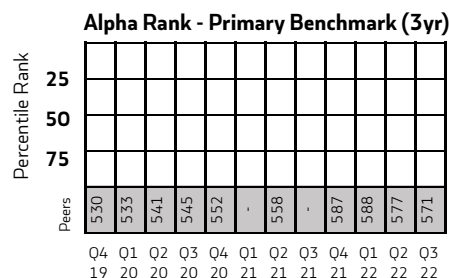
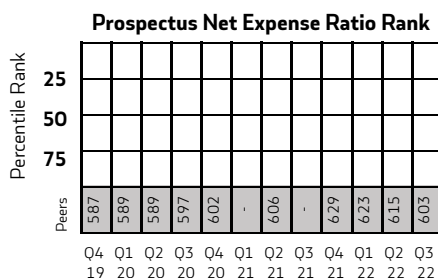
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

PRINCIPAL STABLE VALUE Z OX9B1 STABLE VALUE CIT

The Fi360 Fiduciary Score® has not been calculated for this investment.

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). Any cells shaded in yellow below accrued Fi360 Fiduciary Score shortfall points during that quarter.

FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	VL	VL	VL	VL	VL	-	VL	-	VL	VL	VL	VL
Mgr. Tenure	20.84	21.00	21.25	21.50	21.75	-	22.25	-	22.75	23.00	23.25	23.50
Net Assets	21.4B	21.4B	21.4B	21.4B	21.4B	-	21.4B	-	21.4B	21.4B	21.4B	21.4B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



FI360 All Investment Research Sections Portrait

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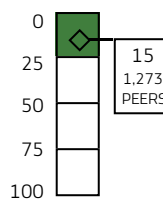
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

TIAA-CREF EQUITY INDEX W TEQWX LARGE BLEND MF

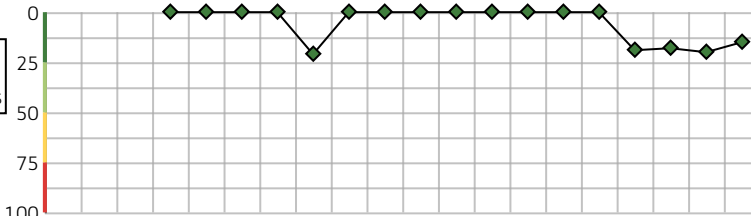
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Campagna/Liao/Tran	16.76 Years	Product: 29989.81 Million	Product: 7/1/1999 Share Class: 9/28/2018

Fi360 FIDUCIARY SCORE®

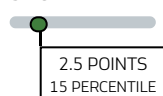
SCORE



HISTORICAL Fi360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



-	-	-	0	0	0	0	21	0	0	0	0	0	0	0	0	0	19	18	20	15
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	
5 YR ROLLING AVG: -								3 YR ROLLING AVG: 5								1 YR R. AVG: 15				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	16.76 Years	✓	>= 2 Years
Product Assets	29,989.81 Million	✓	>= 75 Million
Composition	98% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Large Cap Blend	✓	Large Cap Blend
Expense Ratio	0.00% (1st percentile)	✓	Top 75% of peer group
Alpha (3yr)	-0.54% (40th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.43% (33rd percentile)	✓	Top 50% of peer group
1yr Total Return	-17.56% (69th percentile)	2.5	Top 50% of peer group
3yr Total Return	7.72% (33rd percentile)	✓	Top 50% of peer group
5yr Total Return	8.62% (34th percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-9.25	-4.44	-24.56	-17.56	7.72	8.62	11.37
Total Return (with load)	-9.25	-4.44	-24.56	-17.56	7.72	8.62	11.37
Percentile Rank				69	33	34	25
Number of Peers				1377	1273	1200	1026
Peer Group Median	-9.09	-4.96	-23.97	-16.18	7.15	8.12	10.7
+/- Best Fit Index	0.02	0.02	0.06	0.06	0.02	0.01	-0.01

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: S&P 500 TR USD
- Best-fit Index: Russell 3000 TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	80 (1,273 Peers)	20.93
5 YR	75 (1,200 Peers)	18.6

Sharpe Ratio

	RANK	VALUE
3 YR	33 (1,273 Peers)	0.43
5 YR	41 (1,200 Peers)	0.47

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	40 (1,273 Peers)	-0.54
5 YR	46 (1,200 Peers)	-0.71

R-Squared

	RANK	VALUE
3 YR	18 (1,273 Peers)	99.4
5 YR	18 (1,200 Peers)	99.43

Beta

	3 YR	5 YR
	1.03	1.03

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.03	100	1

EXPENSES

Gross Expense Ratio	0.05
Management Fee	0.04
Contractual expense waiver of 0.05000. Expires on 2/28/2023.	

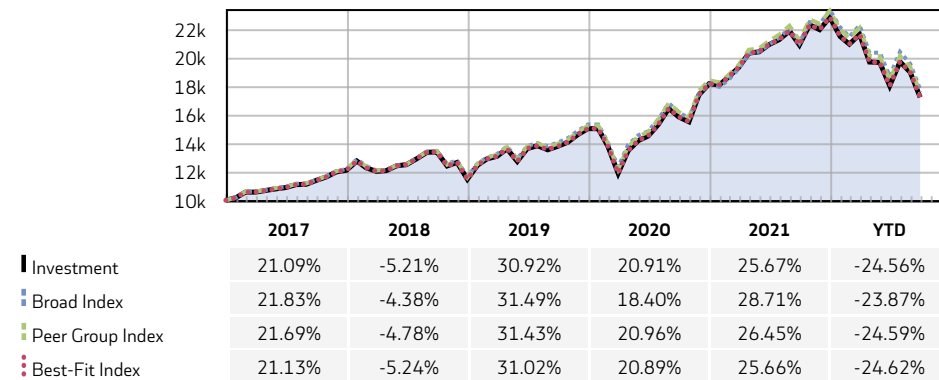
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

TIAA-CREF EQUITY INDEX W TEQWX LARGE BLEND MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

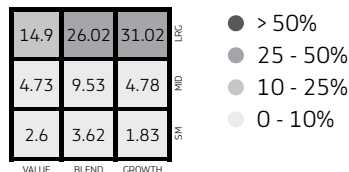
WEIGHTINGS & HOLDINGS

as of 7/31/2022

EQUITY SECTOR WEIGHTINGS			# OF HOLDINGS		
Cyclical 30.7%			STOCKS: 2861		
Basic Materials	2.5%		BONDS: 1		
Consumer Cyclical	11.29%		as of 10/5/2022		
Financial Services	13.08%		TOP 10 HOLDINGS		
Real Estate	3.83%		Alphabet Inc Class A	1.69%	
Defensive 23.56%			Alphabet Inc Class C	1.54%	
Consumer	6.42%		Amazon.com Inc	2.9%	
Defensive			Apple Inc	6%	
Healthcare	14.22%		Berkshire Hathaway Inc Class B	1.3%	
Utilities	2.92%		Johnson & Johnson	1.1%	
Sensitive 45.72%			Microsoft Corp	5.07%	
Communication	7.75%		NVIDIA Corp	1.05%	
Services			Tesla Inc	1.82%	
Energy	4.48%		UnitedHealth Group Inc	1.22%	
Industrials	9.09%		Total	23.69%	
Technology	24.4%				
REGIONAL WEIGHTINGS					
Americas 99.18%					
US	99.11%				
Canada	0.02%				
Latin America	0.05%				
Greater Europe 0.78%					
United Kingdom	0.46%				
Europe	0.3%				
Developed					
Europe Emerging	0.01%				
Africa/Middle East	0.01%				
Greater Asia 0.05%					
Japan	0%				
Australasia	0%				
Asia Developed	0.01%				
Asia Emerging	0.04%				
Other 0%					
Emerging Markets	0%				
Other	0%				

STYLE STATISTICS

PORTFOLIO WEIGHT %



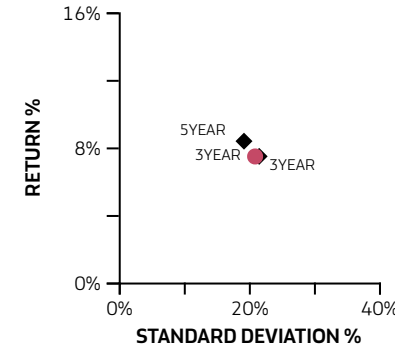
CURRENT MORNINGSTAR STYLE BOX™



BENCHMARK LEGEND

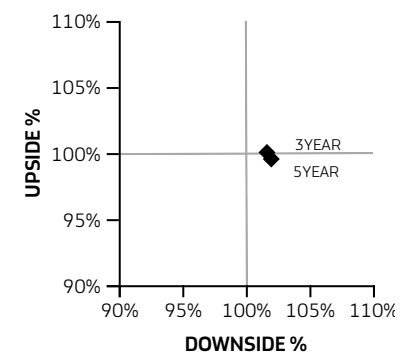
- Investment: TIAA-CREF Equity Index W
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 1000 TR USD
- Best-fit Index: Russell 3000 TR USD

RISK/REWARD



Best-Fit Index		
	RETURN	STANDARD DEVIATION
3YR	7.70%	20.96%
5YR	8.61%	-

UP/DOWN CAPTURE RATIO



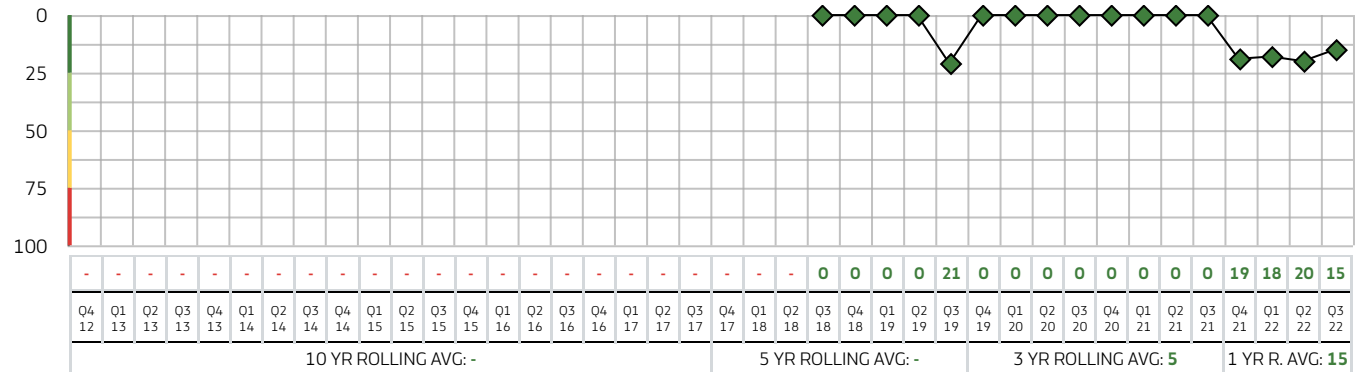
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

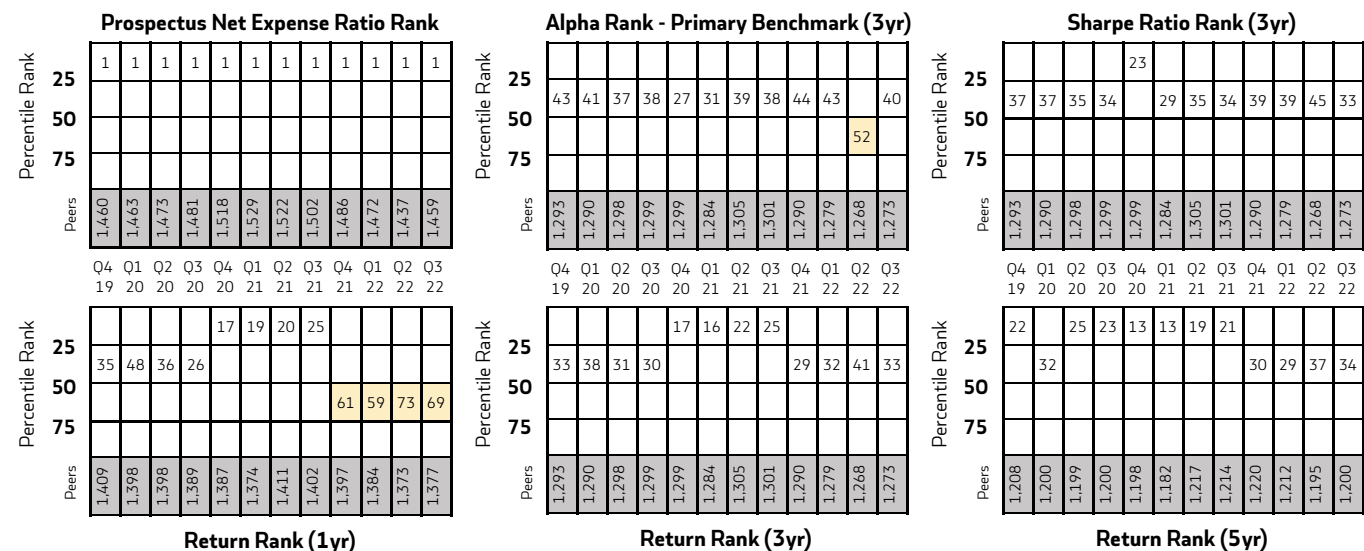
TIAA-CREF EQUITY INDEX W TEQWX LARGE BLEND MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



The FI360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The FI360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's FI360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). Any cells shaded in yellow below accrued FI360 Fiduciary Score shortfall points during that quarter.

FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB
Mgr. Tenure	14.01	14.26	14.51	14.76	15.01	15.26	15.51	15.76	16.01	16.26	16.51	16.76
Net Assets	24.3B	20B	25.2B	26.1B	30.6B	31.7B	33.9B	33.6B	36B	36B	30.9B	30B
Composition	98% US EQ	98% US EQ	98% US EQ	98% US EQ	97% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ
Style Drift	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend



FI360 All Investment Research Sections Portrait

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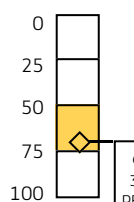
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

VANGUARD GLOBAL EQUITY INV VHGX GLOBAL LARGE-STOCK BLEND MF

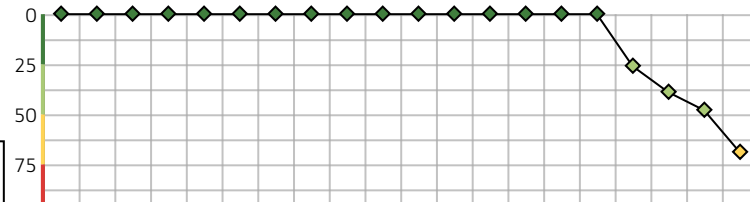
MANAGERS(S) Arah/Ostrer/Adair/Xiong... **LONGEST MANAGER TENURE** 27.15 Years **PRODUCT ASSETS (\$MM)** Product: 7037.41 Million **INCEPTION DATE** Product: 8/14/1995 Share Class: 8/14/1995

FI360 FIDUCIARY SCORE®

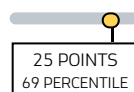
SCORE



HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



SHORTFALL



0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	39	48	69
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	
5 YR ROLLING AVG: 8								3 YR ROLLING AVG: 13								1 YR R. AVG: 38				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	27.15 Years	✓	>= 2 Years
Product Assets	7,037.41 Million	✓	>= 75 Million
Expense Ratio	0.45% (11th percentile)	✓	Top 75% of peer group
Alpha (3yr)	-1.39% (64th percentile)	2.5	Top 50% of peer group
Sharpe (3yr)	0.18% (57th percentile)	2.5	Top 50% of peer group
1yr Total Return	-27.52% (97th percentile)	7.5	Top 50% of peer group
3yr Total Return	2.29% (59th percentile)	5	Top 50% of peer group
5yr Total Return	3.81% (52nd percentile)	7.5	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-10.16	-8.58	-29.63	-27.52	2.29	3.81	7.96
Total Return (with load)	-10.16	-8.58	-29.63	-27.52	2.29	3.81	7.96
Percentile Rank				97	59	52	24
Number of Peers				346	328	303	225
Peer Group Median	-9.29	-7.19	-25.55	-20.43	2.81	3.96	7.16
+/- Best Fit Index	-1.61	-2.42	-6.81	-8.14	0.09	0.07	1.43

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BENCHMARK LEGEND

▲ Broad Index: MSCI ACWI NR USD
● Best-fit Index: Morningstar Mod Agg Tgt Risk TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	66 (328 Peers)	20.09
5 YR	68 (303 Peers)	17.69

Sharpe Ratio

	RANK	VALUE
3 YR	57 (328 Peers)	0.18
5 YR	54 (303 Peers)	0.23

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	64 (328 Peers)	-1.39
5 YR	57 (303 Peers)	-0.6

R-Squared

	RANK	VALUE
3 YR	31 (328 Peers)	97.42
5 YR	31 (303 Peers)	97.45

Beta

	3 YR	5 YR
	1.02	1.02

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	0.15	97.42	1.2

EXPENSES

Net Expense Ratio	0.45
Gross Expense Ratio	0.45
Management Fee	0.43
Initial Investment	3,000

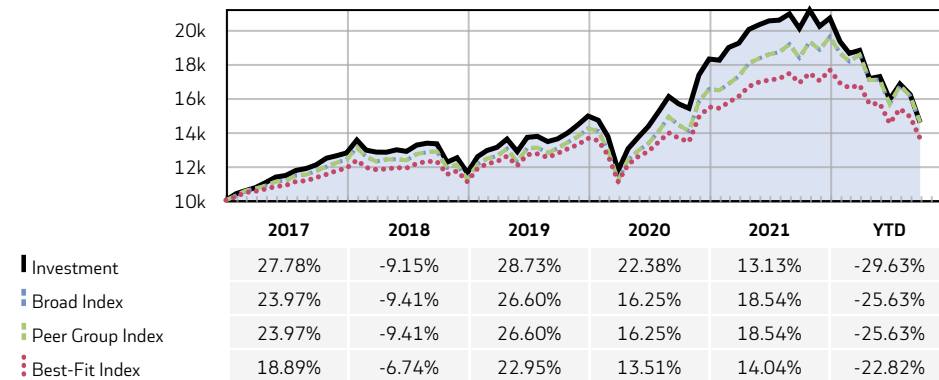
FI360 All Investment Research Sections Portrait

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

VANGUARD GLOBAL EQUITY INV VHGX GLOBAL LARGE-STOCK BLEND MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2022

EQUITY SECTOR WEIGHTINGS		Americas	63.25%	# OF HOLDINGS
		US	60.28%	STOCKS: 407
		Canada	2.11%	
		Latin America	0.86%	
		Greater Europe	17.75%	TOP 10 HOLDINGS
		United Kingdom	5.62%	AIA Group Ltd
		Europe	11.36%	Alphabet Inc Class C
		Developed		Elevance Health Inc
		Europe Emerging	0%	Markel Corp
		Africa/Middle East	0.77%	Mastercard Inc Class A
		Greater Asia	19%	Microsoft Corp
		Japan	5.7%	Moody's Corporation
		Australasia	2.01%	Prosus NV Ordinary Shares - Class N
		Asia Developed	4.92%	Reliance Industries Ltd ADR
		Asia Emerging	6.37%	Thermo Fisher Scientific Inc
		Other	0%	
		Emerging Markets	0%	
		Other	0%	

BONDS: 0	
as of 10/5/2022	
Total	
18.73%	

STYLE STATISTICS

PORTFOLIO WEIGHT %

8.5	28.88	28.58
3.52	12.98	7.59
1.34	1.52	1.49
VALUE	BLEND	GROWTH

CURRENT MORNINGSTAR STYLE BOX™

Large Growth

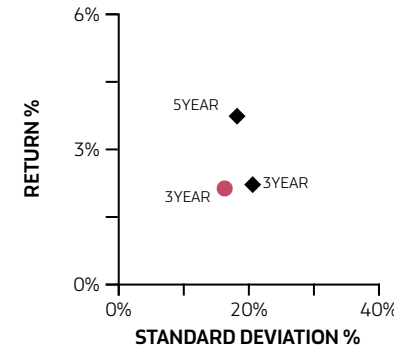
INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. The fund invests primarily in U.S. and foreign equity securities chosen mainly on the basis of bottom-up stock analysis. It typically invests across a wide range of industries, and its holdings are expected to represent a mix of value and growth stocks, as well as a mix of developed and emerging markets stocks, across the capitalization spectrum. Under normal circumstances, at least 80% of the fund's assets will be invested in equity securities. The fund uses multiple investment advisors. Each advisor independently selects and maintains a portfolio of common stocks and other investments for the fund.

BENCHMARK LEGEND

- Investment: Vanguard Global Equity Inv
- Broad Index: MSCI ACWI NR USD
- Peer Group Index: MSCI ACWI NR USD
- Best-fit Index: Morningstar Mod Agg Tgt Risk TR USD

RISK/REWARD



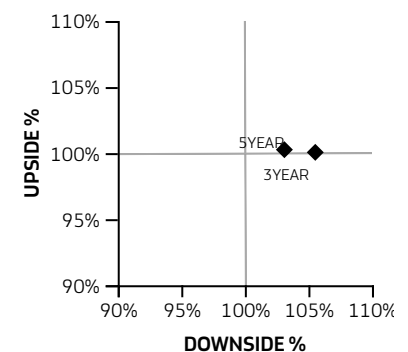
Investment

	RETURN	STANDARD DEVIATION
3YR	2.29%	20.09%
5YR	3.81%	17.69%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	2.20%	16.44%
5YR	3.74%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	100.06%	105.54%
5YR	100.26%	103.11%

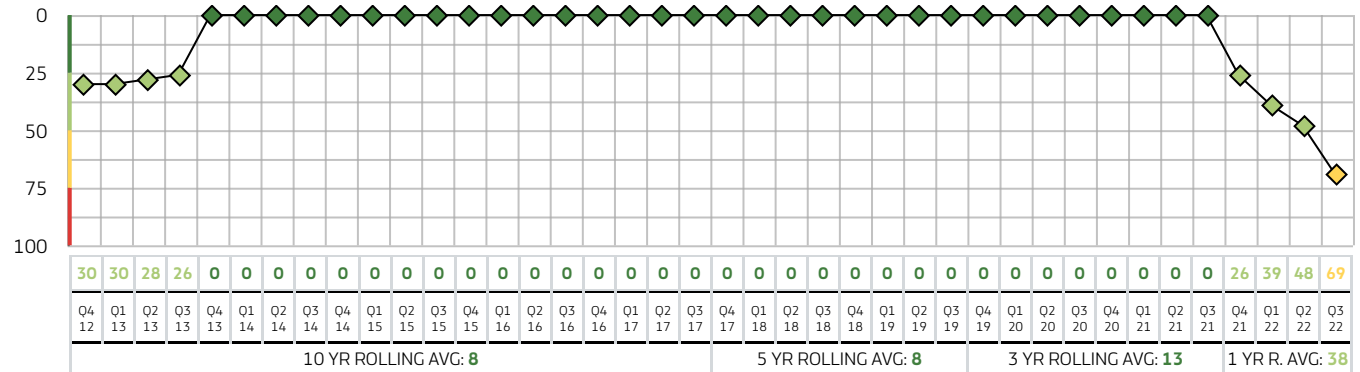
FI360 All Investment Research Sections Portrait

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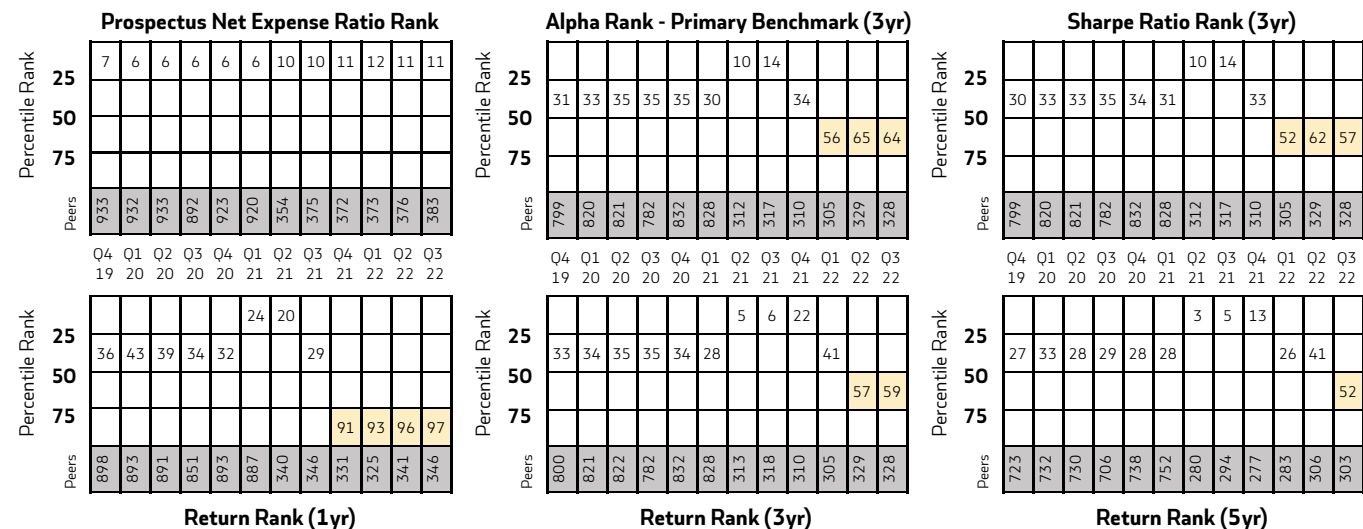
VANGUARD GLOBAL EQUITY INV VHGX GLOBAL LARGE-STOCK BLEND MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



The FI360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The FI360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's FI360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). Any cells shaded in yellow below accrued FI360 Fiduciary Score shortfall points during that quarter.

FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	WS	WS	WS	WS	WS	WS	WB	WB	WB	WB	WB	WB
Mgr. Tenure	24.40	24.65	24.90	25.15	25.40	25.65	25.90	26.15	26.40	26.65	26.90	27.15
Net Assets	7.1B	5.4B	6.4B	6.8B	7.9B	8.4B	8.9B	9.2B	9.4B	8.5B	7.6B	7B
Composition	-	-	-	-	-	-	-	-	-	-	-	-
Style Drift	-	-	-	-	-	-	-	-	-	-	-	-



FI360 All Investment Research Sections Portrait

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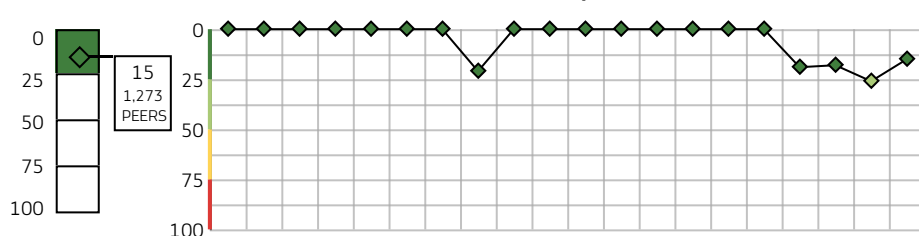
Inv. Data as of 09/30/22. Holdings as of 06/30/22.

VANGUARD TOTAL STOCK MKT IDX INSTL PLS VSMPX LARGE BLEND MF

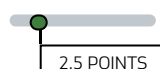
MANAGERS(S)	LONGEST MANAGER TENURE	PRODUCT ASSETS (\$MM)	INCEPTION DATE
Nejman/O'Reilly	27.77 Years	Product: 1148057.22 Million	Product: 4/27/1992 Share Class: 4/28/2015

FI360 FIDUCIARY SCORE®

SCORE



SHORTFALL



0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	19	18	26	15
Q4 17	Q1 18	Q2 18	Q3 18	Q4 18	Q1 19	Q2 19	Q3 19	Q4 19	Q1 20	Q2 20	Q3 20	Q4 20	Q1 21	Q2 21	Q3 21	Q4 21	Q1 22	Q2 22	Q3 22	Q4 22
5 YR ROLLING AVG: 5								3 YR ROLLING AVG: 6								1 YR R. AVG: 18				

CRITERIA	INVESTMENT	SHORTFALL	MINIMUM CRITERIA
Manager Tenure (longest)	27.77 Years	✓	>= 2 Years
Product Assets	1,148,057.22 Million	✓	>= 75 Million
Composition	98% US EQ	✓	>= 80.00% Allocation to US Equities
Style Drift	Large Cap Blend	✓	Large Cap Blend
Expense Ratio	0.02% (3rd percentile)	✓	Top 75% of peer group
Alpha (3yr)	-0.65% (45th percentile)	✓	Top 50% of peer group
Sharpe (3yr)	0.42% (39th percentile)	✓	Top 50% of peer group
1yr Total Return	-18.00% (74th percentile)	2.5	Top 50% of peer group
3yr Total Return	7.61% (37th percentile)	✓	Top 50% of peer group
5yr Total Return	8.57% (36th percentile)	✓	Top 50% of peer group

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PERFORMANCE

	1 MO	3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Total Return (no load)	-9.28	-4.45	-24.88	-18	7.61	8.57	11.31
Total Return (with load)	-9.28	-4.45	-24.88	-18	7.61	8.57	11.31
Percentile Rank				74	37	36	28
Number of Peers				1377	1273	1200	1026
Peer Group Median	-9.09	-4.96	-23.97	-16.18	7.15	8.12	10.7
+/- Best Fit Index	-0.01	0.01	-0.26	-0.38	-0.09	-0.04	-0.07

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

BENCHMARK LEGEND

- ▲ Broad Index: S&P 500 TR USD
- Best-fit Index: Russell 3000 TR USD

VOLATILITY METRICS

Standard Deviation

	RANK	VALUE
3 YR	81 (1,273 Peers)	20.96
5 YR	76 (1,200 Peers)	18.62

Sharpe Ratio

	RANK	VALUE
3 YR	39 (1,273 Peers)	0.42
5 YR	41 (1,200 Peers)	0.47

MPT STATISTICS

▲ Measured Against Broad Index Benchmark

Alpha

	RANK	VALUE
3 YR	45 (1,273 Peers)	-0.65
5 YR	48 (1,200 Peers)	-0.77

R-Squared

	RANK	VALUE
3 YR	20 (1,273 Peers)	99.32
5 YR	20 (1,200 Peers)	99.36

Beta

	3 YR	5 YR
	1.03	1.03

● Measured Against Best-Fit Index

	ALPHA	R-SQUARED	BETA
3 YR	-0.09	99.99	1

EXPENSES

Net Expense Ratio	0.02
Gross Expense Ratio	0.02
Management Fee	0.02
Initial Investment	100,000,000

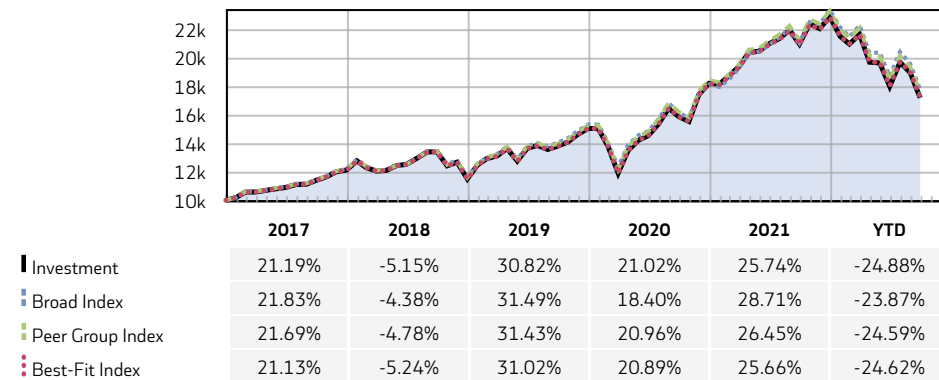
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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

VANGUARD TOTAL STOCK MKT IDX INSTL PLS VSMPX LARGE BLEND MF

GROWTH OF 10K



This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

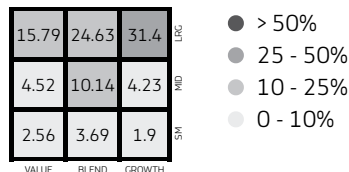
WEIGHTINGS & HOLDINGS

as of 8/31/2022

EQUITY SECTOR WEIGHTINGS			# OF HOLDINGS		
Cyclical 30.64%			STOCKS: 4052		
Basic Materials	2.49%		BONDS: 0		
Consumer Cyclical	11.24%		as of 10/5/2022		
Financial Services	13.17%		TOP 10 HOLDINGS		
Real Estate	3.74%		Alphabet Inc Class A	1.65%	
Defensive 23.73%			Alphabet Inc Class C	1.46%	
Consumer	6.57%		Amazon.com Inc	2.76%	
Defensive			Apple Inc	6.1%	
Healthcare	14.1%		Berkshire Hathaway Inc Class B	1.18%	
Utilities	3.06%		Exxon Mobil Corp	1.01%	
Sensitive 45.64%			Johnson & Johnson	1.07%	
Communication	7.62%		Microsoft Corp	4.93%	
Services			Tesla Inc	1.83%	
Energy	4.66%		UnitedHealth Group Inc	1.22%	
Industrials	9.32%		Total	23.21%	
Technology	24.04%				
REGIONAL WEIGHTINGS					
Americas	99.27%				
US	99.14%				
Canada	0.1%				
Latin America	0.03%				
Greater Europe 0.66%					
United Kingdom	0.43%				
Europe	0.23%				
Developed					
Europe Emerging	0%				
Africa/Middle East	0%				
Greater Asia 0.06%					
Japan	0%				
Australasia	0%				
Asia Developed	0.04%				
Asia Emerging	0.02%				
Other 0%					
Emerging Markets	0%				
Other	0%				

STYLE STATISTICS

PORTFOLIO WEIGHT %



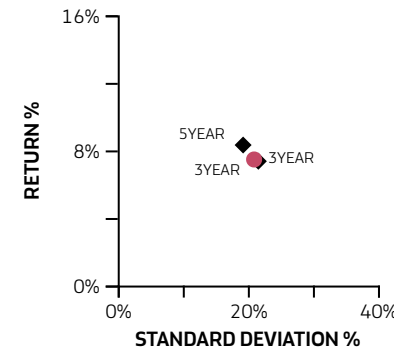
CURRENT MORNINGSTAR STYLE BOX™



BENCHMARK LEGEND

- Investment: Vanguard Total Stock Mkt Idx Instl Pls
- Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 1000 TR USD
- Best-fit Index: Russell 3000 TR USD

RISK/REWARD



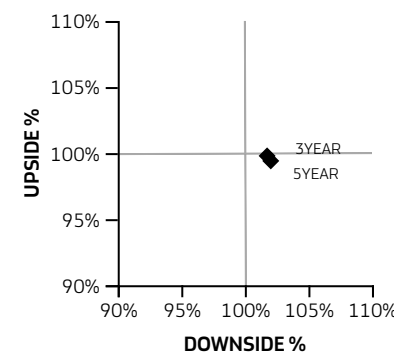
Investment

	RETURN	STANDARD DEVIATION
3YR	7.61%	20.96%
5YR	8.57%	18.62%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	7.70%	20.96%
5YR	8.61%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	99.79%	101.75%
5YR	99.41%	102.04%

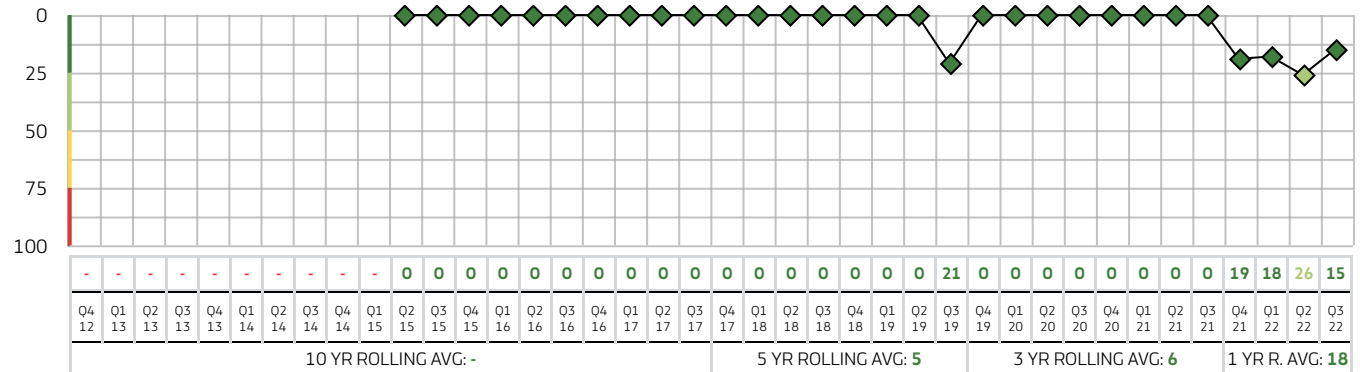
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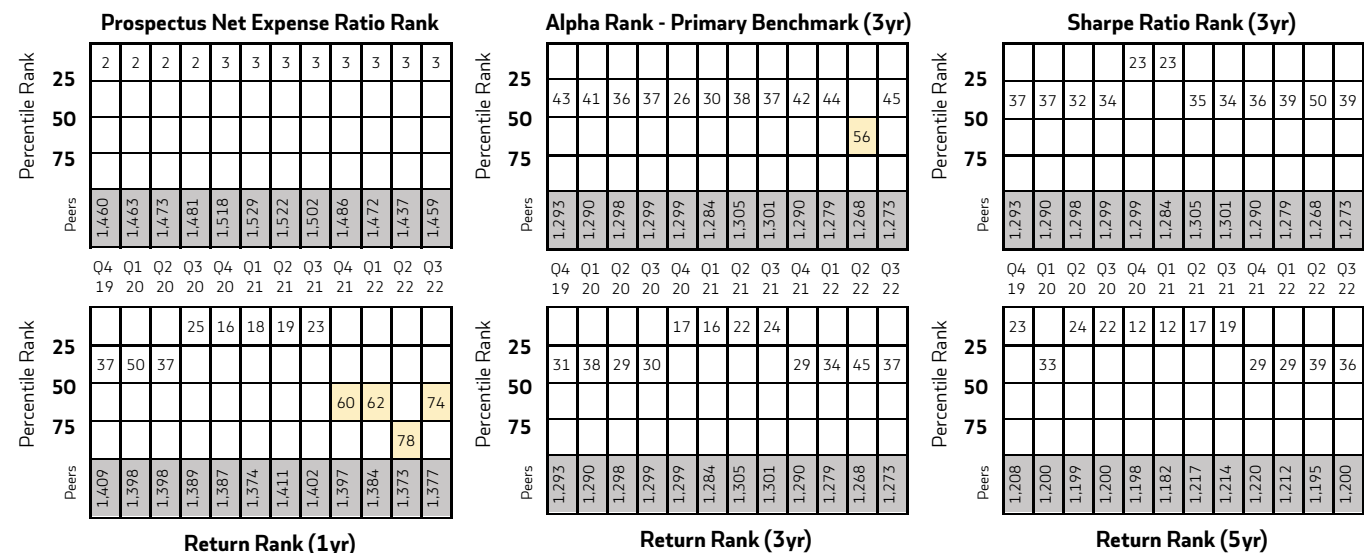
VANGUARD TOTAL STOCK MKT IDX INSTL PLS VSMPX LARGE BLEND MF

HISTORICAL FI360 FIDUCIARY SCORES AT QUARTER END



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FI360 SCORE CRITERIA	2019	2020				2021				2022		
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Peer Group	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB	LB
Mgr. Tenure	25.02	25.27	25.52	25.77	26.02	26.27	26.52	26.77	27.02	27.27	27.52	27.77
Net Assets	897.7B	736.7B	863.8B	971.2B	1T	1.1T	1.2T	1.3T	1.3T	1.3T	1.2T	1.1T
Composition	98% US EQ	97% US EQ	99% US EQ	98% US EQ	99% US EQ	99% US EQ	99% US EQ	99% US EQ	98% US EQ	98% US EQ	98% US EQ	98% US EQ
Style Drift	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend	Large Cap Blend



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INVESTMENT PERFORMANCE

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U.S. EQUITY - LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Century Sustainable Equity I	MF	AFEIX	-4.46	-26.04	-17.55 (68)	7.71 (34)	9.47 (12)	11.43 (23)
TIAA-CREF Equity Index W	MF	TEQWX	-4.44	-24.56	-17.56 (69)	7.72 (33)	8.62 (34)	11.37 (25)
Vanguard Total Stock Mkt Idx Instl Pls	MF	VSMPX	-4.45	-24.88	-18 (74)	7.61 (37)	8.57 (36)	11.31 (28)
# OF MF/ETF/CIT PEERS			1,431	1,396	1,377	1,273	1,200	1,026
MEDIAN MF/ETF/CIT			-4.96	-23.97	-16.18	7.15	8.12	10.7
RUSSELL 1000 TR USD			-4.6	-24.58	-17.21	7.94	8.99	11.6

U.S. EQUITY - LARGE GROWTH

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Fidelity® NASDAQ Composite Index®	MF	FNCMX	-3.75	-31.85	-26.02 (46)	10.59 (13)	11.13 (17)	14.07 (6)
# OF MF/ETF/CIT PEERS			1,300	1,284	1,268	1,188	1,145	1,048
MEDIAN MF/ETF/CIT			-4.23	-32.6	-27.08	6.83	9.09	11.59
RUSSELL 1000 GROWTH TR USD			-3.59	-30.65	-22.58	10.67	12.16	13.7

U.S. EQUITY - MID-CAP GROWTH

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
BlackRock Mid-Cap Growth Equity Instl	MF	CMGIX	-5.63	-39.84	-38.3 (86)	2.01 (80)	8.25 (34)	12.66 (6)
# OF MF/ETF/CIT PEERS			599	599	590	551	528	487
MEDIAN MF/ETF/CIT			-1.88	-31.87	-29.55	4.8	7.57	10.12
RUSSELL MID CAP GROWTH TR USD			-0.65	-31.45	-29.49	4.26	7.62	10.85

U.S. EQUITY - MID-CAP VALUE

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Ariel Fund Institutional	MF	ARAIX	-7.41	-27.46	-24.82 (100)	4.46 (56)	4.12 (58)	9.47 (25)
Invesco American Value R	MF	MSARX	-4.48	-18.98	-12.41 (67)	3.99 (65)	3.46 (69)	6.78 (96)
# OF MF/ETF/CIT PEERS			415	413	411	403	387	336
MEDIAN MF/ETF/CIT			-4.88	-17.99	-10.93	4.8	4.53	8.65
RUSSELL MID CAP VALUE TR USD			-4.92	-20.35	-13.55	4.49	4.75	9.43

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

INVESTMENT PERFORMANCE

U.S. EQUITY - SMALL BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
BlackRock Advantage Small Cap Core Instl	MF	BDSIX	-2.31	-25.46	-23.59 (88)	4.3 (54)	4.64 (30)	-
# OF MF/ETF/CIT PEERS			615	611	609	589	570	470
MEDIAN MF/ETF/CIT			-3.91	-23.69	-19.38	4.49	3.75	8.57
RUSSELL 2000 TR USD			-2.18	-25.1	-23.49	4.28	3.55	8.55

U.S. EQUITY - SMALL GROWTH

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Baron Discovery R6	MF	BDFUX	0	-35.28	-37.31 (79)	7.51 (17)	8.28 (23)	-
# OF MF/ETF/CIT PEERS			633	631	626	602	586	540
MEDIAN MF/ETF/CIT			-1.42	-30.62	-29.27	4.46	6.46	9.58
RUSSELL 2000 GROWTH TR USD			0.24	-29.27	-29.27	2.93	3.59	8.8

INTERNATIONAL EQUITY - GLOBAL LARGE-STOCK BLEND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Vanguard Global Equity Inv	MF	VHGX	-8.58	-29.63	-27.52 (97)	2.29 (59)	3.81 (52)	7.96 (24)
# OF MF/ETF/CIT PEERS			377	358	346	328	303	225
MEDIAN MF/ETF/CIT			-7.19	-25.55	-20.43	2.81	3.96	7.16
MSCI ACWI NR USD			-6.81	-25.62	-20.65	3.74	4.44	7.28

INTERNATIONAL EQUITY - GLOBAL LARGE-STOCK GROWTH

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Baillie Gifford Global Alpha Equities 3	MF	BGAEX	-7.08	-35.5	-35.13 (77)	2.22 (72)	3.77 (72)	8.66 (41)
# OF MF/ETF/CIT PEERS			381	376	370	325	299	245
MEDIAN MF/ETF/CIT			-6.22	-32.07	-29.11	3.34	5.13	8.2
MSCI ACWI NR USD			-6.81	-25.62	-20.65	3.74	4.44	7.28

ALLOCATION - TARGET-DATE 2020

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2020 Trgt Date Retire R6	MF	RRCTX	-5.47	-16.76	-13.19 (5)	2.23 (1)	3.41 (3)	6.01 (2)
# OF MF/ETF/CIT PEERS			158	158	158	151	129	87
MEDIAN MF/ETF/CIT			-5.15	-18.55	-16.3	0.9	2.57	4.93
MORNINGSTAR LIFETIME MOD 2020 TR USD			-6.01	-21.71	-18.88	0.18	2.47	4.62

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INVESTMENT PERFORMANCE

ALLOCATION - TARGET-DATE 2025

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2025 Trgt Date Retire R6	MF	RFDTX	-5.59	-18.55	-14.86 (17)	2.91 (1)	3.95 (2)	6.98 (1)
# OF MF/ETF/CIT PEERS			227	227	227	209	186	131
MEDIAN MF/ETF/CIT			-5.33	-20.07	-17.32	1.11	2.8	5.34
MORNINGSTAR LIFETIME MOD 2025 TR USD			-6.27	-22.9	-19.88	0.26	2.63	5.21

ALLOCATION - TARGET-DATE 2030

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2030 Trgt Date Retire R6	MF	RFETX	-5.64	-20.48	-16.41 (17)	3.34 (1)	4.42 (1)	7.72 (1)
# OF MF/ETF/CIT PEERS			227	227	227	209	181	133
MEDIAN MF/ETF/CIT			-5.68	-21.62	-18.26	1.67	3.25	5.97
MORNINGSTAR LIFETIME MOD 2030 TR USD			-6.41	-23.79	-20.52	0.63	2.91	5.88

ALLOCATION - TARGET-DATE 2035

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2035 Trgt Date Retire R6	MF	RFFTX	-5.6	-22.63	-18.15 (22)	4.31 (1)	5.17 (1)	8.36 (1)
# OF MF/ETF/CIT PEERS			220	220	220	202	180	125
MEDIAN MF/ETF/CIT			-5.87	-22.97	-19.16	2.28	3.63	6.42
MORNINGSTAR LIFETIME MOD 2035 TR USD			-6.41	-24.26	-20.74	1.22	3.27	6.45

ALLOCATION - TARGET-DATE 2040

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2040 Trgt Date Retire R6	MF	RFGTX	-5.59	-24.23	-19.58 (38)	4.5 (1)	5.34 (2)	8.57 (1)
# OF MF/ETF/CIT PEERS			222	222	221	203	181	133
MEDIAN MF/ETF/CIT			-6.2	-24.23	-19.86	2.71	3.86	6.82
MORNINGSTAR LIFETIME MOD 2040 TR USD			-6.37	-24.53	-20.78	1.77	3.55	6.79

ALLOCATION - TARGET-DATE 2045

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2045 Trgt Date Retire R6	MF	RFHTX	-5.59	-24.88	-20.21 (43)	4.47 (3)	5.36 (2)	8.63 (1)
# OF MF/ETF/CIT PEERS			220	220	220	202	180	124
MEDIAN MF/ETF/CIT			-6.41	-24.97	-20.32	3.01	4.05	7
MORNINGSTAR LIFETIME MOD 2045 TR USD			-6.38	-24.71	-20.83	2.09	3.68	6.88

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INVESTMENT PERFORMANCE

ALLOCATION - TARGET-DATE 2050

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2050 Trgt Date Retire R6	MF	RFITX	-5.53	-25.51	-21 (61)	4.34 (3)	5.31 (2)	8.62 (1)
# OF MF/ETF/CIT PEERS			221	221	221	203	181	131
MEDIAN MF/ETF/CIT			-6.51	-25.2	-20.63	3.06	4.07	7.13
MORNINGSTAR LIFETIME MOD 2050 TR USD			-6.43	-24.79	-20.9	2.17	3.66	6.85

ALLOCATION - TARGET-DATE 2055

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2055 Trgt Date Retire R6	MF	RFKTX	-5.48	-26.02	-21.59 (68)	4.09 (5)	5.15 (3)	8.53 (1)
# OF MF/ETF/CIT PEERS			220	220	220	202	180	99
MEDIAN MF/ETF/CIT			-6.53	-25.16	-20.78	3.09	4.09	7.2
MORNINGSTAR LIFETIME MOD 2055 TR USD			-6.5	-24.88	-21.03	2.12	3.58	6.76

ALLOCATION - TARGET-DATE 2060

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
American Funds 2060 Trgt Date Retire R6	MF	RFUTX	-5.44	-26.12	-21.77 (72)	4.02 (8)	5.11 (4)	-
# OF MF/ETF/CIT PEERS			220	220	220	194	162	1
MEDIAN MF/ETF/CIT			-6.47	-25.16	-20.82	3.17	4.16	7.58
MORNINGSTAR LIFETIME MOD 2060 TR USD			-6.59	-24.96	-21.17	2.03	3.48	6.64

TAXABLE BOND - INTERMEDIATE CORE BOND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Fidelity® Series Investment Grade Bond	MF	FSIGX	-4.29	-14.28	-14.22 (20)	-1.91 (6)	0.67 (2)	1.52 (5)
# OF MF/ETF/CIT PEERS			468	457	455	425	400	364
MEDIAN MF/ETF/CIT			-4.72	-14.87	-14.98	-3.25	-0.36	0.81
BLOOMBERG US AGG BOND TR USD			-4.75	-14.6	-14.59	-3.25	-0.27	0.89

TAXABLE BOND - INTERMEDIATE CORE-PLUS BOND

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Hartford Total Return Bond F	MF	ITBFX	-4.4	-16.16	-15.99 (65)	-2.95 (45)	0.03 (32)	1.3 (37)
# OF MF/ETF/CIT PEERS			649	633	615	585	561	485
MEDIAN MF/ETF/CIT			-4.48	-15.38	-15.51	-3.05	-0.25	1.15
BLOOMBERG US UNIVERSAL TR USD			-4.45	-14.9	-14.92	-3.11	-0.18	1.16

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INVESTMENT PERFORMANCE

STABLE VALUE - STABLE VALUE

INVESTMENT NAME	TYPE	TICKER	TOTAL RETURN		TOTAL ANNUALIZED RETURN (% RANK)			
			3 MO	YTD	1 YR	3 YR	5 YR	10 YR
Principal Stable Value Z	CIT	OX9B1	0.48	1.26	1.66 (-)	1.84 (-)	1.96 (-)	1.72 (-)
# OF MF/ETF/CIT PEERS			603	599	591	571	531	445
MEDIAN MF/ETF/CIT			-	-	-	-	-	-
USTREAS T-BILL CNST MAT RATE 3 YR			-2.65	-7.15	-8.15	-1.48	0.04	0.09

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

INVESTMENT PERFORMANCE AND EXPENSE SUMMARY

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory for a directory of websites and phone numbers or use the specific fund website/phone if available below. Index returns represent the performance of market indices, which cannot be invested in directly, and are shown for comparative purposes only.

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INVESTMENT NAME	PEER GROUP	TICKER	AVERAGE ANNUAL TOTAL RETURN %				GROSS EXP. RATIO	
			1 YR	5 YR	10 YR	SINCE INCEPTION	% OF ASSETS	\$ COST PER 1K
American Funds 2025 Trgt Date Retire R6	Target-Date 2025	RFDTX	-14.86	3.95	6.98	8.72	0.31	\$3.10
- INDEX: MORNINGSTAR LIFETIME MOD 2025 TR USD			-19.88	2.63	5.21	-	-	-
American Funds 2035 Trgt Date Retire R6	Target-Date 2035	RFFTX	-18.15	5.17	8.36	9.87	0.35	\$3.50
- INDEX: MORNINGSTAR LIFETIME MOD 2035 TR USD			-20.74	3.27	6.45	-	-	-
American Funds 2045 Trgt Date Retire R6	Target-Date 2045	RFHTX	-20.21	5.36	8.63	10.09	0.37	\$3.70
- INDEX: MORNINGSTAR LIFETIME MOD 2045 TR USD			-20.83	3.68	6.88	-	-	-
American Funds 2050 Trgt Date Retire R6	Target-Date 2050	RFITX	-21.00	5.31	8.62	10.08	0.37	\$3.70
- INDEX: MORNINGSTAR LIFETIME MOD 2050 TR USD			-20.9	3.66	6.85	-	-	-
American Funds 2030 Trgt Date Retire R6	Target-Date 2030	RFETX	-16.41	4.42	7.72	9.39	0.33	\$3.30
- INDEX: MORNINGSTAR LIFETIME MOD 2030 TR USD			-20.52	2.91	5.88	-	-	-
American Funds 2040 Trgt Date Retire R6	Target-Date 2040	RFCTX	-19.58	5.34	8.57	9.42	0.36	\$3.60
- INDEX: MORNINGSTAR LIFETIME MOD 2040 TR USD			-20.78	3.55	6.79	-	-	-
American Funds 2020 Trgt Date Retire R6	Target-Date 2020	RRCTX	-13.19	3.41	6.01	7.78	0.30	\$3.00
- INDEX: MORNINGSTAR LIFETIME MOD 2020 TR USD			-18.88	2.47	4.62	-	-	-
American Funds 2055 Trgt Date Retire R6	Target-Date 2055	RFKTX	-21.59	5.15	8.53	8.85	0.38	\$3.80
- INDEX: MORNINGSTAR LIFETIME MOD 2055 TR USD			-21.03	3.58	6.76	-	-	-
Ariel Fund Institutional	Mid-Cap Value	ARAIX	-24.82	4.12	9.47	10.28	0.69	\$6.90
Invesco American Value R	Mid-Cap Value	MSARX	-12.41	3.46	6.78	5.51	1.36	\$13.60
- INDEX: RUSSELL MID CAP VALUE TR USD			-13.55	4.75	9.43	-	-	-
BlackRock Advantage Small Cap Core Instl	Small Blend	BDSIX	-23.59	4.64	-	8.4	0.59	\$5.90
- INDEX: RUSSELL 2000 TR USD			-23.49	3.55	8.55	-	-	-
American Funds 2060 Trgt Date Retire R6	Target-Date 2060	RFUTX	-21.77	5.11	-	6.4	0.38	\$3.80
- INDEX: MORNINGSTAR LIFETIME MOD 2060 TR USD			-21.17	3.48	6.64	-	-	-
Baillie Gifford Global Alpha Equities 3	Global Large-Stock Growth	BGAEX	-35.13	3.77	8.66	9.13	0.57	\$5.70
- INDEX: MSCI ACWI NR USD			-20.65	4.44	7.28	-	-	-
American Century Sustainable Equity I	Large Blend	AFEIX	-17.55	9.47	11.43	9.47	0.59	\$5.90
TIAA-CREF Equity Index W	Large Blend	TEQWX	-17.56	8.62	11.37	6.5	0.05	\$0.50
Vanguard Total Stock Mkt Idx Instl Pls	Large Blend	VSPMX	-18.00	8.57	11.31	8.82	0.02	\$0.20
- INDEX: RUSSELL 1000 TR USD			-17.21	8.99	11.6	-	-	-

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INVESTMENT PERFORMANCE AND EXPENSE SUMMARY

INVESTMENT NAME	PEER GROUP	TICKER	AVERAGE ANNUAL TOTAL RETURN %				GROSS EXP. RATIO	
			1 YR	5 YR	10 YR	SINCE INCEPTION	% OF ASSETS	\$ COST PER 1K
Principal Stable Value Z	Stable Value	OX9B1	1.66	1.96	1.72	3.36	0.32	\$3.20
- INDEX: USTREAS T-BILL CNST MAT RATE 3 YR			-8.15	0.04	0.09	-	-	-
Baron Discovery R6	Small Growth	BDFUX	-37.31	8.28	-	12.52	1.05	\$10.50
- INDEX: RUSSELL 2000 GROWTH TR USD			-29.27	3.59	8.8	-	-	-
Hartford Total Return Bond F	Intermediate Core-Plus Bond	ITBFX	-15.99	0.03	1.30	0.6	0.32	\$3.20
- INDEX: BLOOMBERG US UNIVERSAL TR USD			-14.92	-0.18	1.16	-	-	-
Vanguard Global Equity Inv	Global Large-Stock Blend	VHGX	-27.52	3.81	7.96	8	0.45	\$4.50
- INDEX: MSCI ACWI NR USD			-20.65	4.44	7.28	-	-	-
BlackRock Mid-Cap Growth Equity Instl	Mid-Cap Growth	CMGIX	-38.30	8.25	12.66	9.21	0.81	\$8.10
- INDEX: RUSSELL MID CAP GROWTH TR USD			-29.49	7.62	10.85	-	-	-
Fidelity® NASDAQ Composite Index®	Large Growth	FNCMX	-26.02	11.13	14.07	10.57	0.35	\$3.50
- INDEX: RUSSELL 1000 GROWTH TR USD			-22.58	12.16	13.7	-	-	-
Fidelity® Series Investment Grade Bond	Intermediate Core Bond	FSIGX	-14.22	0.67	1.52	3.84	0.00	\$0.00
- INDEX: BLOOMBERG US AGG BOND TR USD			-14.59	-0.27	0.89	-	-	-

FUND CONTACT INFO

FUND FAMILY	PHONE	WEBSITE
American Century Investments	833-224-3837	www.americancenturyetfs.com
American Funds	-	-
Ariel Investments	800-292-7435	www.arielinvestments.com
Baillie Gifford Funds	844-741-5143	www.usmutualfund.bailliegifford.com
Baron Capital Group, Inc.	-	-
BlackRock	-	-
Fidelity Investments	800-343-3548	-
Hartford Mutual Funds	800-456-7526	www.hartfordfunds.com
Invesco	800-983-0903	www.invescopowershares.com
Morley Capital Management	-	-
TIAA Investments	800-223-1200	www.tiaa.org
Vanguard	800-662-7447	www.vanguard.com

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INVESTMENT SNAPSHOT

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

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U.S. EQUITY : LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Century Sustainable Equity I	MF	AFEIX	39	20	12	10	14	-17.55 (68)	7.71 (34)	9.47 (12)	11.43 (23)	0.59 (35)
TIAA-CREF Equity Index W	MF	TEQWX	15	15	5	-	-	-17.56 (69)	7.72 (33)	8.62 (34)	11.37 (25)	0.00 (1)
Vanguard Total Stock Mkt Idx Instl Pls	MF	VSMPX	15	18	6	5	-	-18.00 (74)	7.61 (37)	8.57 (36)	11.31 (28)	0.02 (3)
# OF MF/ETF/CIT PEERS			1,273	1,231	1,142	1,018	744	1,377	1,273	1,200	1,026	1,459
MEDIAN MF/ETF/CIT								-16.18	7.15	8.12	10.70	0.73
RUSSELL 1000 TR USD								-17.21	7.94	8.99	11.60	-

U.S. EQUITY : LARGE GROWTH

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Fidelity® NASDAQ Composite Index®	MF	FNCMX	0	5	5	8	5	-26.02 (46)	10.59 (13)	11.13 (17)	14.07 (6)	0.29 (6)
# OF MF/ETF/CIT PEERS			1,188	1,144	1,079	1,014	750	1,268	1,188	1,145	1,048	1,303
MEDIAN MF/ETF/CIT								-27.08	6.83	9.09	11.59	0.88
RUSSELL 1000 GROWTH TR USD								-22.58	10.67	12.16	13.70	-

U.S. EQUITY : MID-CAP GROWTH

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
BlackRock Mid-Cap Growth Equity Instl	MF	CMGIX	59	26	10	6	16	-38.30 (86)	2.01 (80)	8.25 (34)	12.66 (6)	0.80 (28)
# OF MF/ETF/CIT PEERS			552	536	499	480	369	590	551	528	487	599
MEDIAN MF/ETF/CIT								-29.55	4.80	7.57	10.12	1.00
RUSSELL MID CAP GROWTH TR USD								-29.49	4.26	7.62	10.85	-

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INVESTMENT SNAPSHOT

U.S. EQUITY : MID-CAP VALUE

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Ariel Fund Institutional	MF	ARAIX	78	37	30	27	30	-24.82 (100)	4.46 (56)	4.12 (58)	9.47 (25)	0.69 (19)
Invesco American Value R	MF	MSARX	83	89	85	86	73	-12.41 (67)	3.99 (65)	3.46 (69)	6.78 (96)	1.36 (84)
# OF MF/ETF/CIT PEERS			403	392	371	352	244	411	403	387	336	415
MEDIAN MF/ETF/CIT								-10.93	4.80	4.53	8.65	0.91
RUSSELL MID CAP VALUE TR USD								-13.55	4.49	4.75	9.43	-

U.S. EQUITY : SMALL BLEND

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
BlackRock Advantage Small Cap Core Instl	MF	BDSIX	43	32	20	23	-	-23.59 (88)	4.30 (54)	4.64 (30)	-	0.50 (19)
# OF MF/ETF/CIT PEERS			590	578	541	470	319	609	589	570	470	616
MEDIAN MF/ETF/CIT								-19.38	4.49	3.75	8.57	0.96
RUSSELL 2000 TR USD								-23.49	4.28	3.55	8.55	-

U.S. EQUITY : SMALL GROWTH

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Baron Discovery R6	MF	BDFUX	21	16	7	6	-	-37.31 (79)	7.51 (17)	8.28 (23)	-	1.05 (44)
# OF MF/ETF/CIT PEERS			603	591	559	525	383	626	602	586	540	637
MEDIAN MF/ETF/CIT								-29.27	4.46	6.46	9.58	1.10
RUSSELL 2000 GROWTH TR USD								-29.27	2.93	3.59	8.80	-

INTERNATIONAL EQUITY : GLOBAL LARGE-STOCK BLEND

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Global Equity Inv	MF	VHGX	69	38	13	8	8	-27.52 (97)	2.29 (59)	3.81 (52)	7.96 (24)	0.45 (11)
# OF MF/ETF/CIT PEERS			328	310	280	215	129	346	328	303	225	383
MEDIAN MF/ETF/CIT								-20.43	2.81	3.96	7.16	0.90
MSCI ACWI NR USD								-20.65	3.74	4.44	7.28	-

INTERNATIONAL EQUITY : GLOBAL LARGE-STOCK GROWTH

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Baillie Gifford Global Alpha Equities 3	MF	BGAEX	65	56	21	16	-	-35.13 (77)	2.22 (72)	3.77 (72)	8.66 (41)	0.57 (9)
# OF MF/ETF/CIT PEERS			325	311	277	235	150	370	325	299	245	381
MEDIAN MF/ETF/CIT								-29.11	3.34	5.13	8.20	1.00
MSCI ACWI NR USD								-20.65	3.74	4.44	7.28	-

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INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2020

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2020 Trgt Date Retire R6	MF	RRCTX	0	0	7	5	4	-13.19 (5)	2.23 (1)	3.41 (3)	6.01 (2)	0.30 (17)
# OF MF/ETF/CIT PEERS			151	149	114	96	51	158	151	129	87	158
MEDIAN MF/ETF/CIT								-16.30	0.90	2.57	4.93	0.55
MORNINGSTAR LIFETIME MOD 2020 TR USD								-18.88	0.18	2.47	4.62	-

ALLOCATION : TARGET-DATE 2025

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2025 Trgt Date Retire R6	MF	RFDTX	0	0	5	4	3	-14.86 (17)	2.91 (1)	3.95 (2)	6.98 (1)	0.31 (15)
# OF MF/ETF/CIT PEERS			209	206	168	142	73	227	209	186	131	227
MEDIAN MF/ETF/CIT								-17.32	1.11	2.80	5.34	0.59
MORNINGSTAR LIFETIME MOD 2025 TR USD								-19.88	0.26	2.63	5.21	-

ALLOCATION : TARGET-DATE 2030

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2030 Trgt Date Retire R6	MF	RFETX	0	0	4	3	2	-16.41 (17)	3.34 (1)	4.42 (1)	7.72 (1)	0.33 (15)
# OF MF/ETF/CIT PEERS			209	201	163	143	75	227	209	181	133	227
MEDIAN MF/ETF/CIT								-18.26	1.67	3.25	5.97	0.60
MORNINGSTAR LIFETIME MOD 2030 TR USD								-20.52	0.63	2.91	5.88	-

ALLOCATION : TARGET-DATE 2035

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2035 Trgt Date Retire R6	MF	RFFTX	0	0	0	0	0	-18.15 (22)	4.31 (1)	5.17 (1)	8.36 (1)	0.35 (16)
# OF MF/ETF/CIT PEERS			202	200	162	139	70	220	202	180	125	220
MEDIAN MF/ETF/CIT								-19.16	2.28	3.63	6.42	0.63
MORNINGSTAR LIFETIME MOD 2035 TR USD								-20.74	1.22	3.27	6.45	-

ALLOCATION : TARGET-DATE 2040

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2040 Trgt Date Retire R6	MF	RFCTX	0	0	1	1	1	-19.58 (38)	4.50 (1)	5.34 (2)	8.57 (1)	0.36 (17)
# OF MF/ETF/CIT PEERS			203	201	163	143	75	221	203	181	133	222
MEDIAN MF/ETF/CIT								-19.86	2.71	3.86	6.82	0.64
MORNINGSTAR LIFETIME MOD 2040 TR USD								-20.78	1.77	3.55	6.79	-

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INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2045

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2045 Trgt Date Retire R6	MF	RFHTX	0	8	6	4	2	-20.21 (43)	4.47 (3)	5.36 (2)	8.63 (1)	0.37 (17)
# OF MF/ETF/CIT PEERS			202	200	162	139	69	220	202	180	124	220
MEDIAN MF/ETF/CIT								-20.32	3.01	4.05	7.00	0.65
MORNINGSTAR LIFETIME MOD 2045 TR USD								-20.83	2.09	3.68	6.88	-

ALLOCATION : TARGET-DATE 2050

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2050 Trgt Date Retire R6	MF	RFITX	10	13	9	5	3	-21.00 (61)	4.34 (3)	5.31 (2)	8.62 (1)	0.37 (17)
# OF MF/ETF/CIT PEERS			203	201	163	143	59	221	203	181	131	221
MEDIAN MF/ETF/CIT								-20.63	3.06	4.07	7.13	0.65
MORNINGSTAR LIFETIME MOD 2050 TR USD								-20.90	2.17	3.66	6.85	-

ALLOCATION : TARGET-DATE 2055

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2055 Trgt Date Retire R6	MF	RFKTX	12	15	9	6	-	-21.59 (68)	4.09 (5)	5.15 (3)	8.53 (1)	0.38 (17)
# OF MF/ETF/CIT PEERS			202	200	159	134	10	220	202	180	99	220
MEDIAN MF/ETF/CIT								-20.78	3.09	4.09	7.20	0.65
MORNINGSTAR LIFETIME MOD 2055 TR USD								-21.03	2.12	3.58	6.76	-

ALLOCATION : TARGET-DATE 2060

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
American Funds 2060 Trgt Date Retire R6	MF	RFUTX	10	14	9	-	-	-21.77 (72)	4.02 (8)	5.11 (4)	-	0.38 (17)
# OF MF/ETF/CIT PEERS			194	189	128	36	-	220	194	162	1	220
MEDIAN MF/ETF/CIT								-20.82	3.17	4.16	7.58	0.65
MORNINGSTAR LIFETIME MOD 2060 TR USD								-21.17	2.03	3.48	6.64	-

TAXABLE BOND : INTERMEDIATE CORE BOND

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Fidelity® Series Investment Grade Bond	MF	FSIGX	0	0	6	4	12	-14.22 (20)	-1.91 (6)	0.67 (2)	1.52 (5)	0.00 (1)
# OF MF/ETF/CIT PEERS			425	408	372	337	242	455	425	400	364	468
MEDIAN MF/ETF/CIT								-14.98	-3.25	-0.36	0.81	0.51
BLOOMBERG US AGG BOND TR USD								-14.59	-3.25	-0.27	0.89	-

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

INVESTMENT SNAPSHOT

TAXABLE BOND : INTERMEDIATE CORE-PLUS BOND

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Hartford Total Return Bond F	MF	ITBFX	14	10	5	3	-	-15.99 (65)	-2.95 (45)	0.03 (32)	1.30 (37)	0.32 (6)
# OF MF/ETF/CIT PEERS			585	566	524	453	332	615	585	561	485	652
MEDIAN MF/ETF/CIT								-15.51	-3.05	-0.25	1.15	0.63
BLOOMBERG US UNIVERSAL TR USD								-14.92	-3.11	-0.18	1.16	-

STABLE VALUE : STABLE VALUE

INVESTMENT NAME	TYPE	TICKER	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Principal Stable Value Z	CIT	OX9B1	-	-	-	-	-	1.66 (-)	1.84 (-)	1.96 (-)	1.72 (-)	0.32 (-)
# OF MF/ETF/CIT PEERS			571	536	491	446	308	591	571	531	445	603
MEDIAN MF/ETF/CIT								-	-	-	-	-
USTREAS T-BILL CNST MAT RATE 3 YR								-8.15	-1.48	0.04	0.09	-

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

MARKET PERFORMANCE OVERVIEW

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance for the median mutual fund/ETF manager in each peer group and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance, visit www.fi360.com/directory.

For each period, the top 3 performing peer groups will be colored in shades of green. The bottom 3 peer groups will be colored in shades of blue.



EQUITY

MF/ETF PEER GROUP MEDIAN RETURNS	1-MO	QTR	YTD	1YR	3YR	5YR	10YR
Large Blend	-9.09	-4.96	-23.97	-16.18	7.15	8.12	10.70
Large Growth	-9.74	-4.23	-32.60	-27.08	6.83	9.09	11.59
Large Value	-8.40	-5.65	-16.38	-9.43	5.18	5.75	9.00
Mid-Cap Blend	-9.10	-3.91	-22.14	-16.02	5.27	5.44	9.39
Mid-Cap Growth	-8.89	-1.88	-31.87	-29.55	4.80	7.57	10.12
Mid-Cap Value	-9.38	-4.88	-17.99	-10.93	4.80	4.53	8.65
Small Blend	-9.39	-3.91	-23.69	-19.38	4.49	3.75	8.57
Small Growth	-8.35	-1.42	-30.62	-29.27	4.46	6.46	9.58
Small Value	-9.77	-5.03	-20.18	-15.37	5.47	3.17	7.92
Foreign Large Blend	-9.38	-10.33	-27.93	-26.02	-1.79	-1.05	3.30

FIXED INCOME

MF/ETF PEER GROUP MEDIAN RETURNS	1-MO	QTR	YTD	1YR	3YR	5YR	10YR
Money Market Taxable	0.17	0.43	0.53	0.53	0.39	0.86	0.46
Short-Term Bond	-1.63	-1.41	-6.00	-6.50	-0.65	0.60	0.89
Intermediate Core Bond	-4.35	-4.72	-14.87	-14.98	-3.25	-0.36	0.81
Intermediate Government	-4.54	-5.00	-12.98	-13.31	-3.42	-0.83	0.20
Long-Term Bond	-8.36	-8.48	-28.81	-27.60	-7.02	-1.11	1.81
High Yield Bond	-4.02	-0.75	-14.41	-13.89	-0.93	1.01	3.15
Global Bond	-5.52	-6.98	-20.64	-21.32	-6.18	-2.98	-1.04

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

This section displays a table for each mutual fund/ETF investment. Your selected share class(es) are colored in a blue background and any other related share classes will be displayed for analysis. Depending on the platform you are using and the amount of money you have to invest, a given share class may not be available. Consult your advisor for additional details.

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

AMERICAN CENTURY SUSTAINABLE EQUITY FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
G	AFEGX	-	0	0 (1)	39	19	11	-	-	-17.07 (61)	9.75 (8)	11.32 (28)
INST	AFYDX	-	0	0.44 (25)	39	20	12	11	-	-17.42 (66)	9.64 (10)	11.29 (29)
R6	AFEDX	-	0	0.44 (25)	39	20	12	-	-	-17.44 (67)	9.43 (13)	11.15 (34)
INST	AFEIX	-	5M	0.59 (35)	39	20	12	10	14	-17.55 (68)	9.47 (12)	11.43 (23)
R5	AFDGX	-	0	0.59 (35)	39	20	12	11	-	-17.56 (69)	9.47 (12)	11.19 (33)
INV	AFDIX	-	2.5K	0.79 (56)	39	20	12	11	16	-17.72 (71)	9.25 (16)	11.20 (33)
A	AFDAX	0.25	2.5K	1.04 (73)	45	22	13	17	22	-17.92 (73)	8.98 (25)	10.93 (43)
R	AFDRX	0.50	2.5K	1.29 (85)	76	52	43	43	46	-18.14 (76)	8.71 (32)	10.65 (52)
C	AFDCX	1.00	2.5K	1.79 (94)	76	57	45	50	55	-18.55 (80)	8.16 (49)	10.10 (68)
# OF PEERS IN LARGE BLEND				1,459	1,273	1,231	1,142	1,018	744	1,377	1,200	1,026

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2020 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	FCCTX	-	1M	0.3 (17)	0	0	6	4	-	-13.30 (7)	3.38 (4)	5.99 (3)
R6	RRCTX	-	250	0.3 (17)	0	0	7	5	4	-13.19 (5)	3.41 (3)	6.01 (2)
R5	RECTX	-	250	0.35 (21)	0	0	8	5	4	-13.26 (6)	3.35 (6)	5.96 (4)
F2	FBCTX	-	250	0.38 (26)	0	0	8	6	-	-13.35 (9)	3.30 (6)	5.92 (6)
R5E	RHCTX	-	250	0.44 (34)	0	2	11	8	-	-13.32 (7)	3.25 (8)	5.90 (7)
A	AACTX	0.27	250	0.64 (59)	0	10	17	13	9	-13.50 (9)	3.04 (14)	5.65 (10)
R4	RDCTX	0.25	250	0.65 (60)	0	10	18	14	9	-13.55 (10)	3.02 (15)	5.64 (11)
F1	FAOTX	0.25	250	0.66 (64)	0	10	18	13	-	-13.57 (10)	3.02 (15)	5.64 (11)
R3	RCCTX	0.50	250	0.95 (84)	34	47	52	41	24	-13.81 (11)	2.72 (38)	5.31 (29)
R2E	RBEHX	0.60	250	1.1 (91)	34	50	57	53	-	-13.92 (12)	2.57 (50)	5.24 (31)
C	CCCTX	1.00	250	1.37 (95)	47	56	64	63	-	-14.21 (14)	2.27 (64)	4.87 (57)
R2	RBCTX	0.75	250	1.39 (96)	47	56	65	63	52	-14.17 (13)	2.26 (64)	4.88 (56)
R1	RACTX	1.00	250	1.4 (96)	47	56	66	65	53	-14.20 (14)	2.24 (66)	4.83 (60)
# OF PEERS IN TARGET-DATE 2020				158	151	149	114	96	51	158	129	87

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2025 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
R6	RFDTX	-	250	0.31 (15)	0	0	5	4	3	-14.86 (17)	3.95 (2)	6.98 (1)
INST	FDDTX	-	1M	0.31 (15)	0	0	5	4	-	-14.80 (16)	3.97 (1)	6.96 (2)
R5	REDTX	-	250	0.36 (19)	0	0	6	4	3	-14.91 (18)	3.90 (3)	6.93 (3)
F2	FBDTX	-	250	0.39 (23)	0	0	6	4	-	-14.90 (18)	3.87 (3)	6.90 (3)
R5E	RHDTX	-	250	0.45 (32)	0	0	6	5	-	-14.94 (19)	3.81 (4)	6.87 (4)
A	AADTX	0.26	250	0.64 (54)	0	0	6	6	4	-15.12 (20)	3.60 (6)	6.61 (6)
R4	RDDTX	0.25	250	0.66 (58)	0	2	7	6	5	-15.12 (20)	3.60 (6)	6.61 (6)
F1	FAPTX	0.25	250	0.67 (59)	0	2	7	6	-	-15.15 (21)	3.57 (7)	6.61 (6)
R3	RCDTX	0.50	250	0.96 (81)	38	40	43	37	23	-15.40 (22)	3.29 (18)	6.28 (9)
R2E	RBEDX	0.60	250	1.11 (86)	38	44	48	47	-	-15.53 (23)	3.12 (30)	6.21 (10)
C	CCDTX	1.00	250	1.38 (93)	38	50	57	59	-	-15.73 (24)	2.83 (48)	5.83 (25)
R2	RBDTX	0.75	250	1.4 (93)	38	52	58	59	50	-15.75 (25)	2.83 (48)	5.84 (24)
R1	RADTX	1.00	250	1.41 (93)	38	53	59	61	52	-15.75 (25)	2.82 (49)	5.79 (26)
# OF PEERS IN TARGET-DATE 2025				227	209	206	168	142	73	227	186	131

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2030 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
R6	RFETX	-	250	0.33 (15)	0	0	4	3	2	-16.41 (17)	4.42 (1)	7.72 (1)
INST	FCETX	-	1M	0.33 (15)	0	0	4	3	-	-16.41 (17)	4.42 (1)	7.70 (2)
R5	REETX	-	250	0.38 (21)	0	0	4	3	2	-16.49 (18)	4.36 (2)	7.66 (3)
F2	FBETX	-	250	0.41 (26)	0	0	5	4	-	-16.51 (19)	4.33 (3)	7.62 (3)
R5E	RHETX	-	250	0.47 (33)	0	0	6	4	-	-16.57 (19)	4.26 (4)	7.59 (4)
A	AAETX	0.26	250	0.66 (55)	0	0	6	4	2	-16.73 (20)	4.05 (9)	7.35 (6)
R4	RDET X	0.25	250	0.68 (58)	0	0	6	4	2	-16.74 (21)	4.05 (9)	7.34 (6)
F1	FAETX	0.25	250	0.69 (59)	0	0	6	4	-	-16.73 (20)	4.04 (10)	7.34 (6)
R3	RCETX	0.50	250	0.98 (81)	39	41	41	27	15	-16.99 (23)	3.73 (19)	7.02 (9)
R2E	RBEEX	0.60	250	1.12 (86)	39	42	41	40	-	-17.10 (24)	3.59 (25)	6.93 (10)
C	CCETX	1.00	250	1.4 (93)	39	51	51	48	-	-17.27 (27)	3.30 (45)	6.56 (21)
R2	RBETX	0.75	250	1.42 (93)	39	51	51	47	43	-17.38 (30)	3.27 (48)	6.56 (21)
R1	RAETX	1.00	250	1.43 (94)	39	53	52	49	44	-17.37 (29)	3.25 (50)	6.52 (24)
# OF PEERS IN TARGET-DATE 2030				227	209	201	163	143	75	227	181	133

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2035 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
R6	RFCTX	-	250	0.35 (16)	0	0	0	0	0	-18.15 (22)	5.17 (1)	8.36 (1)
INST	FDCTX	-	1M	0.35 (16)	0	0	0	0	-	-18.20 (23)	5.17 (1)	8.34 (2)
R5	RECTX	-	250	0.4 (22)	0	0	0	0	0	-18.22 (24)	5.11 (3)	8.31 (3)
F2	FBCTX	-	250	0.43 (27)	0	0	1	1	-	-18.25 (24)	5.08 (3)	8.27 (3)
R5E	RHCTX	-	250	0.49 (34)	0	0	1	1	-	-18.32 (25)	5.00 (4)	8.24 (4)
A	AACTX	0.25	250	0.67 (55)	0	0	2	2	1	-18.46 (29)	4.82 (5)	8.00 (5)
R4	RDCTX	0.25	250	0.7 (58)	0	0	3	2	2	-18.49 (30)	4.80 (6)	7.99 (6)
F1	FAQTX	0.25	250	0.71 (60)	0	0	3	2	-	-18.46 (29)	4.79 (7)	7.98 (7)
R3	RCCTX	0.50	250	1 (80)	37	38	38	35	19	-18.72 (35)	4.47 (9)	7.65 (8)
R2E	RBEFX	0.60	250	1.14 (86)	37	38	38	38	-	-18.86 (41)	4.33 (12)	7.58 (10)
C	CCCTX	1.00	250	1.42 (92)	37	40	39	39	-	-19.02 (45)	4.04 (22)	7.20 (14)
R2	RBCTX	0.75	250	1.44 (93)	37	40	39	39	39	-19.08 (48)	4.02 (24)	7.20 (14)
R1	RAFTX	1.00	250	1.45 (94)	37	40	40	39	40	-19.10 (50)	4.00 (25)	7.15 (16)
# OF PEERS IN TARGET-DATE 2035				220	202	200	162	139	70	220	180	125

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2040 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	FCGTX	-	1M	0.36 (17)	0	0	1	1	-	-19.56 (37)	5.35 (1)	8.54 (2)
R6	RFGTX	-	250	0.36 (17)	0	0	1	1	1	-19.58 (38)	5.34 (2)	8.57 (1)
R5	REGTX	-	250	0.41 (23)	0	2	2	2	1	-19.60 (38)	5.29 (3)	8.52 (3)
F2	FBGTX	-	250	0.44 (28)	0	2	2	2	-	-19.67 (42)	5.25 (3)	8.47 (3)
R5E	RHGTXT	-	250	0.5 (35)	0	5	4	3	-	-19.70 (43)	5.19 (4)	8.44 (4)
A	AAGTX	0.25	250	0.68 (56)	14	9	6	4	2	-19.87 (51)	4.98 (5)	8.21 (5)
R4	RDGTX	0.25	250	0.71 (60)	0	7	6	4	2	-19.86 (50)	4.97 (6)	8.19 (6)
F1	FAUTX	0.25	250	0.72 (60)	14	9	6	4	-	-19.89 (52)	4.96 (7)	8.19 (6)
R3	RCKTX	0.50	250	1.01 (80)	46	41	39	26	15	-20.14 (61)	4.65 (9)	7.86 (10)
R2E	RBEKX	0.60	250	1.15 (87)	46	41	39	39	-	-20.24 (64)	4.50 (15)	7.78 (12)
C	CCGTX	1.00	250	1.43 (92)	46	44	40	40	-	-20.44 (69)	4.20 (26)	7.40 (21)
R2	RBKTX	0.75	250	1.45 (93)	46	44	40	40	38	-20.45 (70)	4.18 (27)	7.41 (20)
R1	RAKTX	1.00	250	1.46 (95)	46	44	40	40	38	-20.47 (71)	4.17 (28)	7.36 (24)
# OF PEERS IN TARGET-DATE 2040				222	203	201	163	143	75	221	181	133

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2045 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
R6	RFHTX	-	250	0.37 (17)	0	8	6	4	2	-20.21 (43)	5.36 (2)	8.63 (1)
INST	FCHTX	-	1M	0.37 (17)	0	9	6	4	-	-20.25 (46)	5.36 (2)	8.60 (2)
R5	REHTX	-	250	0.42 (24)	0	11	7	4	2	-20.27 (48)	5.30 (4)	8.57 (3)
F2	FBHTX	-	250	0.45 (29)	13	12	7	5	-	-20.34 (52)	5.26 (4)	8.52 (3)
R5E	RHHTX	-	250	0.51 (36)	13	13	8	5	-	-20.35 (52)	5.20 (5)	8.50 (4)
A	AAHTX	0.24	250	0.68 (56)	13	16	10	6	4	-20.51 (58)	5.01 (7)	8.28 (5)
R4	RDHTX	0.25	250	0.72 (60)	13	16	10	6	4	-20.54 (58)	4.98 (8)	8.25 (6)
F1	FATTX	0.25	250	0.73 (61)	13	17	10	6	-	-20.54 (58)	4.97 (9)	8.24 (7)
R3	RCHTX	0.50	250	1.02 (81)	45	46	41	34	20	-20.78 (65)	4.67 (14)	7.92 (11)
R2E	RBHHX	0.60	250	1.17 (87)	45	47	42	40	-	-20.89 (68)	4.52 (18)	7.84 (12)
C	CCHTX	1.00	250	1.44 (92)	45	54	44	42	-	-21.10 (73)	4.22 (34)	7.46 (21)
R2	RBHTX	0.75	250	1.46 (94)	45	54	44	42	41	-21.15 (74)	4.20 (37)	7.47 (20)
R1	RAHTX	1.00	250	1.47 (95)	45	56	45	43	42	-21.10 (73)	4.19 (38)	7.42 (22)
# OF PEERS IN TARGET-DATE 2045				220	202	200	162	139	69	220	180	124

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2050 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
R6	RFITX	-	250	0.37 (17)	10	13	9	5	3	-21.00 (61)	5.31 (2)	8.62 (1)
INST	DITFX	-	1M	0.37 (17)	10	13	9	5	-	-21.00 (61)	5.30 (2)	8.59 (2)
R5	REITX	-	250	0.42 (24)	10	13	9	6	3	-21.03 (62)	5.26 (4)	8.56 (3)
F2	FBITX	-	250	0.45 (28)	10	13	9	6	-	-21.06 (63)	5.21 (4)	8.53 (3)
R5E	RHITX	-	250	0.51 (36)	10	13	9	6	-	-21.10 (64)	5.15 (5)	8.50 (4)
A	AALTX	0.25	250	0.69 (55)	10	17	10	6	4	-21.26 (65)	4.96 (8)	8.26 (5)
R4	RDITX	0.25	250	0.72 (59)	10	15	10	6	4	-21.30 (67)	4.93 (9)	8.24 (6)
F1	FAITX	0.25	250	0.73 (60)	10	17	10	6	-	-21.30 (67)	4.91 (9)	8.24 (6)
R3	RCITX	0.50	250	1.02 (80)	47	46	41	27	16	-21.48 (70)	4.63 (13)	7.91 (12)
R2E	RBHEX	0.60	250	1.17 (87)	47	50	43	40	-	-21.67 (73)	4.46 (19)	7.83 (15)
C	CCITX	1.00	250	1.44 (92)	47	59	46	42	-	-21.80 (75)	4.17 (40)	7.45 (28)
R2	RBITX	0.75	250	1.46 (94)	53	61	46	42	38	-21.90 (78)	4.14 (43)	7.46 (27)
R1	RAITX	1.00	250	1.47 (95)	53	63	47	42	39	-21.84 (77)	4.14 (43)	7.41 (29)
# OF PEERS IN TARGET-DATE 2050				221	203	201	163	143	59	221	181	131

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2055 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	FCJTX	-	1M	0.38 (17)	12	15	9	6	-	-21.60 (68)	5.15 (3)	8.53 (1)
R6	RFKTX	-	250	0.38 (17)	12	15	9	6	-	-21.59 (68)	5.15 (3)	8.53 (1)
R5	REKTX	-	250	0.43 (24)	12	15	9	6	-	-21.63 (69)	5.10 (4)	8.48 (3)
F2	FBJTX	-	250	0.46 (30)	12	15	9	6	-	-21.67 (70)	5.06 (5)	8.44 (4)
R5E	RHJTX	-	250	0.53 (36)	12	17	10	6	-	-21.74 (71)	4.99 (8)	8.42 (5)
A	AAMTX	0.25	250	0.7 (57)	12	21	12	7	-	-21.85 (73)	4.80 (9)	8.18 (6)
R4	RDJTX	0.25	250	0.73 (60)	12	21	12	7	-	-21.85 (73)	4.80 (9)	8.15 (9)
F1	FAJTX	0.25	250	0.74 (61)	12	22	12	8	-	-21.91 (75)	4.77 (12)	8.17 (8)
R3	RCMTX	0.50	250	1.03 (81)	46	52	42	36	-	-22.11 (79)	4.47 (20)	7.83 (16)
R2E	RBEMX	0.60	250	1.18 (87)	46	56	43	39	-	-22.24 (83)	4.31 (33)	7.77 (17)
C	CCJTX	1.00	250	1.45 (92)	69	67	47	42	-	-22.43 (88)	4.02 (55)	7.37 (37)
R2	RBMTX	0.75	250	1.47 (94)	72	67	48	42	-	-22.47 (90)	3.99 (59)	7.36 (41)
R1	RAMTX	1.00	250	1.48 (94)	72	69	48	43	-	-22.44 (88)	3.99 (59)	7.32 (44)
# OF PEERS IN TARGET-DATE 2055				220	202	200	159	134	10	220	180	99

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

AMERICAN FUNDS 2060 TARGET DATE RETIREMENT FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	FCKTX	-	1M	0.38 (17)	10	15	9	-	-	-21.75 (71)	5.11 (4)	-
R6	RFUTX	-	250	0.38 (17)	10	14	9	-	-	-21.77 (72)	5.11 (4)	-
R5	REMTX	-	250	0.43 (25)	10	15	9	-	-	-21.83 (72)	5.05 (7)	-
F2	FBKTX	-	250	0.46 (29)	10	16	10	-	-	-21.85 (73)	5.01 (8)	-
R5E	RHKTX	-	250	0.53 (36)	10	19	11	-	-	-21.87 (73)	4.95 (9)	-
A	AANTX	0.26	250	0.71 (59)	16	22	12	-	-	-22.03 (76)	4.73 (11)	-
R4	RDKTX	0.25	250	0.73 (60)	16	24	13	-	-	-22.04 (76)	4.73 (11)	-
F1	FAWTX	0.25	250	0.74 (61)	16	24	13	-	-	-22.04 (76)	4.72 (13)	-
R3	RCNTX	0.50	250	1.03 (80)	43	52	40	-	-	-22.26 (81)	4.42 (27)	-
R2E	RBENX	0.60	250	1.18 (87)	43	59	43	-	-	-22.38 (86)	4.27 (40)	-
C	CCKTX	1.00	250	1.46 (93)	73	68	49	-	-	-22.57 (91)	3.97 (62)	-
R2	RBNTX	0.75	250	1.48 (94)	73	69	49	-	-	-22.61 (92)	3.95 (66)	-
R1	RANTX	1.00	250	1.48 (94)	73	69	49	-	-	-22.60 (91)	3.97 (62)	-
# OF PEERS IN TARGET-DATE 2060				220	194	189	128	36	-	220	162	1

ARIEL FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	ARAIX	-	1M	0.69 (19)	78	37	30	27	30	-24.82 (100)	4.12 (58)	9.47 (25)
INV	ARGFX	0.25	1K	1 (58)	78	44	36	33	33	-25.05 (100)	3.80 (63)	9.14 (35)
# OF PEERS IN MID-CAP VALUE				415	403	392	371	352	244	411	387	336

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

SHARE CLASS COMPARISON

BAILLIE GIFFORD GLOBAL ALPHA EQUITIES FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
C	BGAEX	-	100M	0.57 (9)	65	56	21	16	-	-35.13 (77)	3.77 (72)	8.66 (41)
K	BGAKX	-	10M	0.64 (10)	65	57	21	17	-	-35.17 (77)	3.70 (73)	8.53 (44)
B	BGATX	-	25M	0.64 (10)	65	57	21	15	-	-35.17 (77)	3.70 (73)	8.59 (43)
INST	BGASX	-	0	0.74 (16)	65	58	21	16	-	-35.22 (78)	3.65 (74)	8.51 (45)
# OF PEERS IN GLOBAL LARGE-STOCK GROWTH				381	325	311	277	235	150	370	299	245

BARON DISCOVERY FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	BDFIX	-	1M	1.05 (44)	21	16	7	6	-	-37.29 (79)	8.28 (23)	-
R6	BDFUX	-	5M	1.05 (44)	21	16	7	6	-	-37.31 (79)	8.28 (23)	-
ADV	BDDFX	0.25	2K	1.31 (72)	21	16	7	6	-	-37.47 (80)	8.00 (28)	-
# OF PEERS IN SMALL GROWTH				637	603	591	559	525	383	626	586	540

BLACKROCK ADVANTAGE SMALL CAP CORE FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
K	BDSKX	-	5M	0.45 (17)	43	31	20	23	-	-23.54 (87)	4.70 (28)	-
INST	BDSIX	-	2M	0.5 (19)	43	32	20	23	-	-23.59 (88)	4.64 (30)	-
A	BDSAX	0.25	1K	0.75 (27)	43	35	21	24	-	-23.76 (90)	4.39 (36)	-
C	BDSCX	1.00	1K	1.5 (87)	74	71	53	53	-	-24.35 (92)	3.59 (55)	-
# OF PEERS IN SMALL BLEND				616	590	578	541	470	319	609	570	470

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SHARE CLASS COMPARISON

BLACKROCK MID-CAP GROWTH EQUITY PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
K	BMGKX	-	5M	0.7 (17)	59	25	10	6	-	-38.25 (86)	8.33 (33)	12.73 (6)
INST	CMGIX	-	2M	0.8 (28)	59	26	10	6	16	-38.30 (86)	8.25 (34)	12.66 (6)
A	BMGAX	0.25	1K	1.05 (57)	59	29	12	7	18	-38.47 (86)	7.96 (41)	12.34 (9)
S	CMGSX	0.25	5K	1.05 (57)	59	29	12	7	23	-38.47 (86)	7.98 (41)	12.32 (10)
R	BMRRX	0.50	100	1.3 (76)	77	40	16	12	31	-38.62 (87)	7.70 (47)	12.06 (12)
C	BMGCX	1.00	1K	1.78 (91)	84	56	42	38	47	-38.93 (89)	7.17 (58)	11.50 (20)
# OF PEERS IN MID-CAP GROWTH				599	552	536	499	480	369	590	528	487

FIDELITY® NASDAQ COMPOSITE INDEX® FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
N/L	FNCMX	-	0	0.29 (6)	0	5	5	8	5	-26.02 (46)	11.13 (17)	14.07 (6)
# OF PEERS IN LARGE GROWTH				1,303	1,188	1,144	1,079	1,014	750	1,268	1,145	1,048

FIDELITY® SERIES INVESTMENT GRADE BOND FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	FSIGX	-	0	0 (1)	0	0	6	4	12	-14.22 (20)	0.67 (2)	1.52 (5)
# OF PEERS IN INTERMEDIATE CORE BOND				468	425	408	372	337	242	455	400	364

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SHARE CLASS COMPARISON

INVESCO AMERICAN VALUE FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
R6	MSAFX	-	1M	0.72 (23)	69	63	61	63	55	-11.88 (60)	4.13 (57)	7.50 (81)
R5	MSAJX	-	1M	0.79 (33)	69	64	61	64	55	-11.94 (61)	4.07 (59)	7.42 (85)
INST	MSAIX	-	1K	0.86 (42)	69	65	63	66	57	-11.98 (62)	3.97 (60)	7.31 (86)
A	MSAVX	0.25	1K	1.11 (66)	69	73	69	71	61	-12.19 (65)	3.72 (64)	7.04 (92)
R	MSARX	0.50	1K	1.36 (84)	83	89	85	86	73	-12.41 (67)	3.46 (69)	6.78 (96)
C	MSVCX	0.98	1K	1.84 (94)	87	90	88	89	83	-12.81 (70)	2.98 (77)	6.28 (99)
# OF PEERS IN MID-CAP VALUE				415	403	392	371	352	244	411	387	336

THE HARTFORD TOTAL RETURN BOND FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	FI360 SCORE	FI360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
R6	ITBVX	-	0	0.32 (6)	14	10	5	3	-	-16.02 (65)	0.01 (33)	1.28 (39)
F	ITBFX	-	1M	0.32 (6)	14	10	5	3	-	-15.99 (65)	0.03 (32)	1.30 (37)
INST	HABYX	-	250K	0.39 (12)	14	10	5	3	16	-16.07 (67)	-0.04 (36)	1.27 (40)
INST	ITBIX	-	2K	0.4 (13)	14	10	5	3	18	-16.10 (68)	-0.07 (38)	1.19 (46)
R5	ITBTX	-	0	0.44 (19)	21	12	5	4	17	-16.14 (68)	-0.03 (35)	1.23 (44)
A	ITBAX	0.25	2K	0.68 (55)	46	32	15	12	33	-16.36 (74)	-0.36 (58)	0.91 (69)
R4	ITBUX	0.25	0	0.74 (62)	46	35	15	13	34	-16.31 (72)	-0.38 (60)	0.90 (70)
R3	ITBRX	0.50	0	1.04 (81)	79	71	59	58	70	-16.60 (80)	-0.68 (77)	0.58 (85)
C	HABCX	1.00	2K	1.48 (91)	87	84	76	77	84	-17.09 (85)	-1.14 (91)	0.13 (95)
# OF PEERS IN INTERMEDIATE CORE-PLUS BOND				652	585	566	524	453	332	615	561	485

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SHARE CLASS COMPARISON

TIAA-CREF EQUITY INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
W	TEQWX	-	0	0 (1)	15	15	5	-	-	-17.56 (69)	8.62 (34)	11.37 (25)
INST	TIEIX	-	10M	0.05 (5)	15	15	5	4	2	-17.60 (69)	8.58 (35)	11.35 (26)
ADV	TEIHX	-	0	0.17 (12)	15	17	7	6	-	-17.69 (70)	8.46 (40)	11.28 (30)
OTH	TCEPX	0.15	0	0.2 (13)	15	18	7	6	3	-17.71 (70)	8.42 (41)	11.18 (33)
R	TIQRX	-	0	0.3 (19)	24	25	9	8	4	-17.81 (71)	8.31 (44)	11.08 (37)
ADV	TINRX	0.25	2.5K	0.32 (20)	24	26	10	8	4	-17.79 (71)	8.29 (45)	11.04 (39)
# OF PEERS IN LARGE BLEND				1,459	1,273	1,231	1,142	1,018	744	1,377	1,200	1,026

VANGUARD GLOBAL EQUITY FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INV	VHGX	-	3K	0.45 (11)	69	38	13	8	8	-27.52 (97)	3.81 (52)	7.96 (24)
# OF PEERS IN GLOBAL LARGE-STOCK BLEND				383	328	310	280	215	129	346	303	225

VANGUARD TOTAL STOCK MARKET INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	VSTX	-	5B	0.01 (2)	15	18	6	5	-	-17.99 (74)	8.58 (35)	11.30 (29)
INST	VSMPX	-	100M	0.02 (3)	15	18	6	5	-	-18.00 (74)	8.57 (36)	11.31 (28)
INST	VITSX	-	5M	0.03 (3)	15	18	6	5	3	-18.01 (74)	8.56 (36)	11.34 (27)
ETF	VTI	-	-	0.03 (3)	15	18	7	5	3	-18.00 (74)	8.55 (37)	11.33 (27)
INST	VTSAX	-	3K	0.04 (4)	15	18	6	5	3	-18.01 (74)	8.55 (37)	11.33 (27)
INV	VTSMX	-	3K	0.14 (9)	15	19	7	6	3	-18.10 (75)	8.44 (40)	11.21 (32)
# OF PEERS IN LARGE BLEND				1,459	1,273	1,231	1,142	1,018	744	1,377	1,200	1,026

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STANDARDIZED PERFORMANCE DISCLOSURE

Standardized Returns for the quarter-ended 09/30/2022. Returns for periods of less than one year are not annualized. Standardized returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. Any sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report. If sales charges are waived (for example, for investors in a qualified retirement plan), the performance numbers may be higher. Please contact your financial advisor for further information on whether loads are waived on the investment options in your account.

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. *The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory.*

For ETFs, the market price used to calculate the Market Value (MKT) return is the midpoint between the highest bid and the lowest offer on the exchange on which the shares of the Fund are listed for trading, as of the time the Fund's NAV is calculated. Whatever day traded, the price of the shares may differ, higher or lower, than the NAV on that day. If you trade your shares at another time, your return may differ.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

U.S. EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
American Century Sustainable Equity I	11/30/2004	-17.55	9.47	11.43	9.47	0.00	0.00	0.59	-
Ariel Fund Institutional	11/06/1986	-24.82	4.12	9.47	10.28	0.00	0.00	0.69	-
Baron Discovery R6	09/30/2013	-37.31	8.28	-	12.52	0.00	0.00	1.05	-
BlackRock Advantage Small Cap Core Instl	03/14/2013	-23.59	4.64	-	8.40	0.00	0.00	0.59	-
BlackRock Mid-Cap Growth Equity Instl	12/27/1996	-38.30	8.25	12.66	9.21	0.00	0.00	0.81	-
Fidelity® NASDAQ Composite Index®	09/25/2003	-26.02	11.13	14.07	10.57	0.00	0.00	0.35	-
Invesco American Value R	10/18/1993	-12.41	3.46	6.78	5.51	0.00	0.00	1.36	0.50
TIAA-CREF Equity Index W	07/01/1999	-17.56	8.62	11.37	6.50	0.00	0.00	0.05	-
Vanguard Total Stock Mkt Idx Instl Pls	04/27/1992	-18.00	8.57	11.31	8.82	0.00	0.00	0.02	-

INTERNATIONAL EQUITY

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Baillie Gifford Global Alpha Equities 3	11/15/2011	-35.13	3.77	8.66	9.13	0.00	0.00	0.57	-
Vanguard Global Equity Inv	08/14/1995	-27.52	3.81	7.96	8.00	0.00	0.00	0.45	-

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STANDARDIZED PERFORMANCE DISCLOSURE

ALLOCATION

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
American Funds 2020 Trgt Date Retire R6	02/01/2007	-13.19	3.41	6.01	7.78	0.00	0.00	0.30	-
American Funds 2025 Trgt Date Retire R6	02/01/2007	-14.86	3.95	6.98	8.72	0.00	0.00	0.31	-
American Funds 2030 Trgt Date Retire R6	02/01/2007	-16.41	4.42	7.72	9.39	0.00	0.00	0.33	-
American Funds 2035 Trgt Date Retire R6	02/01/2007	-18.15	5.17	8.36	9.87	0.00	0.00	0.35	-
American Funds 2040 Trgt Date Retire R6	02/01/2007	-19.58	5.34	8.57	9.42	0.00	0.00	0.36	-
American Funds 2045 Trgt Date Retire R6	02/01/2007	-20.21	5.36	8.63	10.09	0.00	0.00	0.37	-
American Funds 2050 Trgt Date Retire R6	02/01/2007	-21.00	5.31	8.62	10.08	0.00	0.00	0.37	-
American Funds 2055 Trgt Date Retire R6	02/01/2010	-21.59	5.15	8.53	8.85	0.00	0.00	0.38	-
American Funds 2060 Trgt Date Retire R6	03/27/2015	-21.77	5.11	-	6.40	0.00	0.00	0.38	-

TAXABLE BOND

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Fidelity® Series Investment Grade Bond	10/08/2008	-14.22	0.67	1.52	3.84	0.00	0.00	0.00	-
Hartford Total Return Bond F	07/22/1996	-15.99	0.03	1.30	0.60	0.00	0.00	0.32	-

STABLE VALUE

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Principal Stable Value Z	01/09/1997	1.66	1.96	1.72	3.36	0.00	0.00	0.32	-

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STYLE SUMMARY

This section groups each investment into a style category. The top charts show the number of investments grouped by their current Morningstar Style Box™. The bottom tables include investments within other style categories based on their current peer group. The Morningstar Style Box™ is a nine-square grid that provides a graphical representation of the investment style of mutual funds, exchange traded funds, group retirement plan annuities, variable annuity sub-accounts and separately managed accounts. US and International equities are classified according to market capitalization (the vertical axis) and growth and value factors (the horizontal axis). Fixed income funds are classified according to credit quality of the long bonds owned (the vertical axis) and interest rate sensitivity as measured by a bond's effective duration (the horizontal axis).

US EQUITY

	2	2	LARGE MEDIUM SMALL
1	1	1	
	1	1	
VALUE	BLEND	GROWTH	

INTERNATIONAL EQUITY

		2	LARGE MEDIUM SMALL
VALUE	BLEND	GROWTH	

FIXED INCOME

			HIGH MEDIUM LOW
	2		
LTD	MOD	EXT	

TARGET DATE INVESTMENTS

TARGET DATE YEAR	# INVESTMENTS
2000-2010	-
2015	-
2020	1
2025	1
2030	1
2035	1
2040	1
2045	1
2050	1
2055	1
2060	1
2065+	-
Retirement	-

OTHER STYLE CATEGORIES

STYLE CATEGORY	# INVESTMENTS
Allocation	-
Alternative	-
Commodities	-
Money Market	-
Sector Equity	-
Stable Value	-

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STYLE DETAILS

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
Principal Stable Value Z	OX9B1	Stable Value	-	0	0.00

US EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
American Century Sustainable Equity I	AFEIX	Large Blend	Large Cap Growth	0	0.00
Ariel Fund Institutional	ARAIX	Mid-Cap Value	Mid Cap Blend	28,548	0.30
Baron Discovery R6	BDFUX	Small Growth	Small Cap Growth	984,685	10.48
BlackRock Advantage Small Cap Core Instl	BDSIX	Small Blend	Small Cap Blend	897,820	9.55
BlackRock Mid-Cap Growth Equity Instl	CMGIX	Mid-Cap Growth	Mid Cap Growth	4,516,515	48.06
Fidelity® NASDAQ Composite Index®	FNCMX	Large Growth	Large Cap Growth	68,484	0.73
Invesco American Value R	MSARX	Mid-Cap Value	Mid Cap Value	34,530	0.37
TIAA-CREF Equity Index W	TEQWX	Large Blend	Large Cap Blend	27,692	0.29
Vanguard Total Stock Mkt Idx Instl Pls	VSMPX	Large Blend	Large Cap Blend	33,435	0.36
				6,591,709	70.15

INTERNATIONAL EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
Baillie Gifford Global Alpha Equities 3	BGAEX	Global Large-Stock Growth	Large Cap Growth	28,210	0.30
Vanguard Global Equity Inv	VHGEX	Global Large-Stock Blend	Large Cap Growth	28,210	0.30
				56,420	0.60

FIXED INCOME

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
Fidelity® Series Investment Grade Bond	FSIGX	Intermediate Core Bond	Med Qual Mod Dura	493,756	5.25
Hartford Total Return Bond F	ITBFX	Intermediate Core-Plus Bond	Med Qual Mod Dura	40,550	0.43
				534,306	5.69

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Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STYLE DETAILS

TARGET DATE FUNDS

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
American Funds 2020 Trgt Date Retire R6	RRCTX	Target-Date 2020	-	5,766	0.06
American Funds 2025 Trgt Date Retire R6	RFDTX	Target-Date 2025	-	456,654	4.86
American Funds 2030 Trgt Date Retire R6	RFETX	Target-Date 2030	-	797,864	8.49
American Funds 2035 Trgt Date Retire R6	RFFTX	Target-Date 2035	-	352,298	3.75
American Funds 2040 Trgt Date Retire R6	RFGTX	Target-Date 2040	-	84,663	0.90
American Funds 2045 Trgt Date Retire R6	RFHTX	Target-Date 2045	-	89,648	0.95
American Funds 2050 Trgt Date Retire R6	RFITX	Target-Date 2050	-	410,880	4.37
American Funds 2055 Trgt Date Retire R6	RFKTX	Target-Date 2055	-	8,446	0.09
American Funds 2060 Trgt Date Retire R6	RFUTX	Target-Date 2060	-	8,448	0.09
				2,214,667	23.57

FI360 FIDUCIARY SCORE OVERVIEW

Fi360 Fiduciary Score®

Fiduciary Due Diligence Process

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. It helps quickly identify a short list of investments during the selection process. It also facilitates the ongoing monitoring process by highlighting investments that exhibit potential deficiencies.

FI360 FIDUCIARY SCORE® CRITERIA

Regulatory Oversight The investment should be managed by a bank, trust company, or an insurance company, a registered investment company (mutual fund), or a registered investment advisor.

Minimum Track Record The investment should have at least three years of history.

Stability of the Organization The longest reported manager's tenure should be at least two years.

Assets in the Investment The investment should have at least \$75 million AUM (across all share classes).

Composition Consistent with Asset Class At least 80 percent of the investment's underlying securities should be consistent with the broad asset class.

Style Consistency The investment should be highly correlated to the asset class of the investment option, e.g., the Morningstar Style Box™ must match the peer group of the investment.

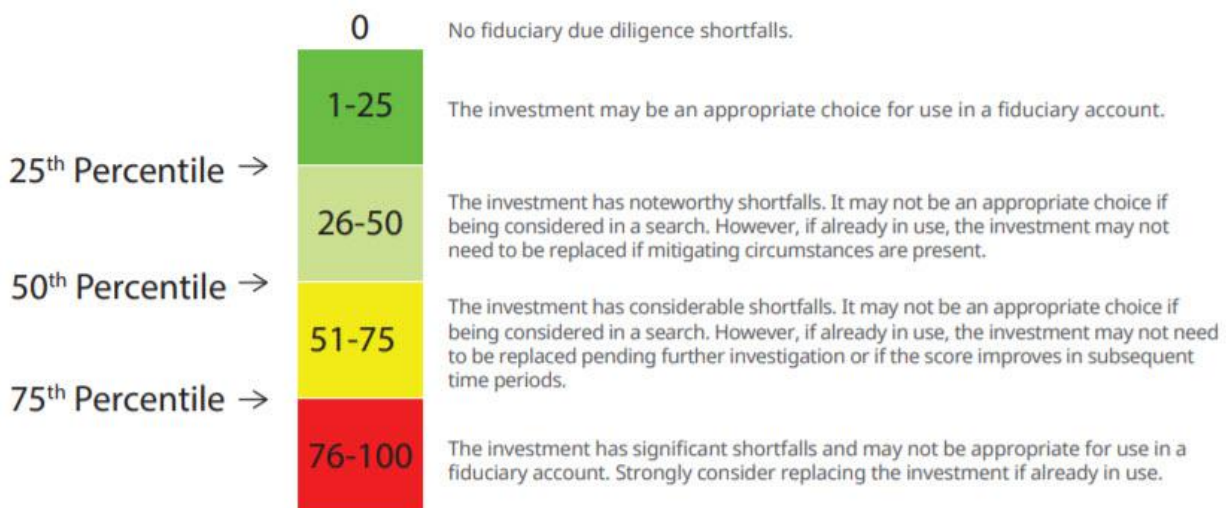
Expense Ratios/Fees Relative to Peers The investment's fees should not be in the bottom quartile (most expensive) of their peer group.

Risk-Adjusted Performance Relative to Peers The investment's risk-adjusted performance should be above the peer group median manager's risk-adjusted performance.

Performance Relative to Peers The investment's performance should be above the peer group's median manager return for 1-, 3- and 5-year cumulative periods.

CALCULATING THE FI360 FIDUCIARY SCORE®:

The Fi360 Fiduciary Score® is calculated on a monthly basis for investments with at least a three-year history. Each investment is evaluated against a set of factors and thresholds, then allotted penalty points. The penalty points are totaled and compared to all other investments within the peer group. Investments with 0 penalty points are automatically given an Fi360 Fiduciary Score of 0. Every other investment is then given a score of 1-100, representing their percent ranking based on its placement in the distribution of their peer group.



STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

This report is for informational purposes only and does not constitute professional investment advice. Some data in this report was obtained from third parties. Although Fi360 obtains data from sources it deems to be reliable, it does not independently verify the data, and does not warrant or represent that the data is timely, complete, or accurate.

Unless denoted otherwise with a CI superscript (Investment Name ^{CI}), the investment data source is © 2022 Morningstar, Inc. All rights reserved. The data contained herein: (1) is proprietary to Morningstar, Inc. and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, Inc. nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Any investment denoted with the CI subscript was supplied by another 3rd party such as the advisor, custodian, recordkeeper or other provider.

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest.

All investments involve risk. The principal value and investment return will fluctuate so that your shares, when redeemed, may be worth more or less than the original cost. All investing involves risk, including the possible loss of principal. This does not apply, however, to the guaranteed portions of group annuity contracts that constitute guaranteed benefit policies as defined in ERISA 401(b)(2)(B).

Collective investment trusts (CITs) are available for investment primarily by eligible retirement plans and entities. Participation in CITs is generally governed by the terms of a Declaration of Trust and a Participation or Adoption Agreement, which is signed by the retirement plan's fiduciary at the time the plan invests in the CITs. In addition, various other documents may contain important information about the CITs including Fund Descriptions, Statement of Characteristics or Investment Guidelines, and/or other fee or investment disclosure documents. All of these documents may contain important information about CIT fees, investment objectives, and risks and expenses of the underlying investments in the CITs and should be read carefully before investing. To obtain a copy, you will need to contact the plan sponsor or trustee of the CIT.

CITs are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by any firm or their affiliates; and involve investment risks, including possible loss of principal invested. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the "1940 Act"), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in readily available market quotation services.

Fi360 is under common ownership with Matrix Trust Company, who is the discretionary trustee of certain CITs that may be noted in this report.

Separate Accounts are available through a group annuity contract. The contract and other fee/disclosure documents, such as fact sheets, may contain important information about the separate account fees, investment objectives and risks and expenses of underlying investments in the separate accounts and should be read carefully before investing. Certain investment options may not be available in all states or U.S. commonwealths. Some payments or transfers from the Separate Accounts may be deferred as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets or investment conditions which do not allow for orderly investment transactions.

This Statement of Additional Disclosures includes important information regarding the information provided in the report. If an investor does not understand any term or data presented herein, he/she should consult with his/her financial advisor.

FI360 FIDUCIARY SCORE®

Fi360 Fiduciary Score®. The Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Rolling Averages are a one-, three-, five- or ten-year equal-weighted average of an investment's Fi360 Fiduciary Scores during that corresponding time period. The Historical Fi360 Fiduciary Scores at Quarter End trend chart (if included) displays the Fi360 Fiduciary Score for each calendar quarter-end during that year.

STATEMENT OF ADDITIONAL DISCLOSURES

Short Fall Points - If an investment does not meet an individual due diligence criterion, short fall points are tallied. Investments that satisfy all of the due diligence criteria receive an Fi360 Fiduciary Score of 0. Every other investment is given a Score of 1-100 based on their short fall point total, and representing their percentile ranking within their peer group. The Fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit www.fi360.com/fi360-Fiduciary-Score for the complete methodology document.

Criteria. The following criteria are included as part of the Score calculation.

1. **Inception Date.** The investment must have at least a 3 year track history
2. **Manager Tenure.** The investment manager must have at least a 2 year track history. (Most senior manager's tenure)
3. **Net Assets.** The investment must have at least 75 million under management (Total across all share classes for funds/ETFs)
4. **Composition.** The investments allocation to its primary asset class should be greater than or equal to 80%. (Not applied to all peer groups)
5. **Style Drift.** The investment's current style box must match the peer group. (Not applied to all peer groups. Further details on each style can be found in the Investment Strategy & Style section below.)
6. **Prospectus Net Exp Ratio.** The investment must place in the top 75% of its peer group
7. **Alpha (3yr) - Primary Benchmark.** The investment must place in the top 50% of its peer group
8. **Sharpe (3yr).** The investment must place in the top 50% of its peer group
9. **Return (1yr).** The investment must place in the top 50% of its peer group
10. **Return (3yr).** The investment must place in the top 50% of its peer group
11. **Return (5yr).** The investment must place in the top 50% of its peer group

PERFORMANCE

Total Return (No Load). Expressed in percentage terms, an investment's total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Total Return (No Load) is not adjusted for sales charges (such as front-end loads, deferred loads and redemption fees), but do reflect management, administrative, 12b-1 fees and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns).

Total Return (With Load). Expressed in percentage terms, an investment's total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Total Return (With Load) is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For funds with front-end loads, the full amount of the load is deducted. For deferred loads and redemption fees, the percentage charged often declines the longer the shares are held. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns).

Percentile Rank. The relative ranking of an investment within its peer group on a scale of 1-100 (1 being the best) for the data point and time period being measured. Rankings are calculated against the corresponding Peer Group and Number of Peers as explained in the following paragraph. Performance ranks do not account for an investment's sales charge (if applicable). Ranks will not be provided for periods less than one year.

Number of Peers. The number of investments in the same peer group which were used to calculate any percentile rank or Fi360 Fiduciary Score. Only investments which had the given data point being ranked are included in this number, so the number of peers can change for the same investment by data point being ranked. For Mutual funds (MF) and Exchange Traded Funds (ETF), we combine both sets of investments together to form one peer group for ranking purposes. For Collective Investment Trusts (CIT), since many do not report timely, we utilize the pre-defined MF/ETF peer group and calculate the ranks as an overlay on that peer group. There is no existing MF/ETF peer group for Stable Value, Leveraged Net Long and Money Market Non-40 Act. We use the following MF/ETF peer group as a proxy instead (Stable Value uses Short-Term Bond, Leveraged Net Long uses Large Blend and Money Market Non-40 Act uses Money Market Taxable) so we can calculate the ranks. For Group Retirement Plan Annuities (GRPA), we combine this universe with all mutual funds and ETFs to form one peer group for ranking purposes. For Separately managed accounts (SMA) and Variable annuity sub accounts (VA), we use their respective universe of investments only.

STATEMENT OF ADDITIONAL DISCLOSURES

Growth of 10k Chart. This chart shows an investment's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the investment's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the investment's graph line are lines that represent the growth of \$10,000 in the investment's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

Upside/Downside Capture Ratio. This ratio shows whether a given fund has outperformed—gained more or lost less than—a broad market benchmark during periods of market strength and weakness, and if so, by how much. Upside capture ratios for funds are calculated by taking the fund's monthly return during months when the benchmark had a positive return and dividing it by the benchmark return during that same month. Downside capture ratios are calculated by taking the fund's monthly return during the periods of negative benchmark performance and dividing it by the benchmark return. Upside and downside capture ratios over three- and five-year periods are determined by calculating the geometric average for both the fund and index returns during the up and down months, respectively, over each time period. An upside capture ratio over 100 indicates a fund has generally outperformed the benchmark during periods of positive returns for the benchmark. Meanwhile, a downside capture ratio of less than 100 indicates that a fund has lost less than its benchmark in periods when the benchmark has been in the red. All stock funds' upside and downside capture ratios are calculated versus the S&P 500, whereas bond and international funds' ratios are calculated relative to the Barclays Capital U.S. Aggregate Bond Index and MSCI EAFE Index, respectively.

Risk/Reward Chart. This chart helps to visually review the relative reward (measured by investment return) received by a fund for the risk or volatility (measured by standard deviation) of the fund over a three or five-year period. Relatively speaking, it is preferable for the diamond to fall in the upper left quadrant of the graph.

Benchmarks. A benchmark gives an investor a point of reference for evaluating a fund's performance by comparing benchmark returns to the fund's returns. This report may utilize one or many of these benchmarks:

Broad Index. The index used in the calculation of metrics such as Alpha, Beta, and R-Squared. The Broad Index provides a common comparison point for funds with similar investing styles across different peer groups.

Peer Group Index. The index assigned to the fund's peer group, which is a group of funds with similar investment style. Each peer group has its own index which can be used as a common comparison point between funds.

Best-fit Index. The market index that shows the highest correlation with a fund over the most-recent 36 months, as measured by the highest R-Squared. In addition, the Best-fit Index can be used to compare the betas and alphas of similar funds that show the same Best-fit Index. The Best-fit Index may not be the fund's benchmark, nor does it necessarily contain the types of securities that may be held by the fund.

Indices are unmanaged and cannot be invested in directly. Please reference the Index Descriptions section for more specific detail on each index that is included in this report.

VOLATILITY METRICS

Standard Deviation. A statistical measure of the historical volatility. It depicts how widely the returns varied over a certain period of time. Investors use standard deviation to try to predict the range of returns that are most likely for a given time period. When an investment has a high standard deviation, the predicted range of performance is wide, implying greater volatility. If the investment is the only holding in an investor's portfolio, then it is an appropriate measure of risk. If the returns follow a normal distribution, then approximately 68 percent of the time they will fall within one standard deviation of the mean return for the investment and 95 percent of the time within two standard deviations.

Sharpe Ratio. A risk-adjusted measure developed by Nobel Laureate William Sharpe. The higher the Sharpe ratio, the better the investment's historical risk-adjusted performance. The Sharpe ratio is calculated for the past three or five-year period by dividing the investment's annualized excess return by the standard deviation of an investment's annualized excess return. Since this ratio uses standard deviation as its risk measure, it is most appropriately applied when analyzing an investment that is an investor's sole holding. The Sharpe ratio can be used to compare two funds directly on how much risk an investment had to bear to earn excess return over the risk-free rate.

MPT STATISTICS

STATEMENT OF ADDITIONAL DISCLOSURES

Modern Portfolio Theory (MPT). A method for selecting investments with the goal of maximizing overall returns given an acceptable level of risk by using diversification. MPT statistics are calculated from a comparison of a fund(s) excess returns and the benchmark(s) excess returns.

Alpha. A measure of the difference between an investment's actual returns and its expected performance, given its level of risk as measured by beta. Alpha is often seen as a measure of the value added or subtracted by a manager. A positive alpha figure indicates the investment has performed better than its beta (or expected return) would predict. In contrast, a negative alpha indicates the investment underperformed, given the expectations established by the investment's beta.

Beta. A measure of an investment's sensitivity to market movements. The beta of the market is 1.00 by definition. An investment with a beta greater than 1.00 is more volatile than the market, and an investment with a beta less than 1.00 is less volatile than the market.

R-Squared. This statistic reflects the percentage of an investment's movements that can be explained by movements in its benchmark index, showing the degree of correlation between the investment and the benchmark. An R-squared of 100 indicates that all movements of an investment can be explained by movements in the index. Thus, index funds that invest only in S&P 500 stocks will have an R-squared very close to 100. Conversely, a low R-squared indicates that very few of the investment's movements can be explained by movements in its benchmark index. An R-squared measure of 35, for example, means that only 35% of the investment's movements can be explained by movements in the benchmark index. R-squared can be used to ascertain the significance of a particular beta. Generally, a higher R-squared will indicate a more reliable beta figure. If the R-squared is lower, then the beta is less relevant to the investment's performance.

EXPENSES

Prospectus Net Expense Ratio. This value is from the investment's most recent prospectus. The percentage of investment assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's Net Asset Value. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. A higher expense ratio will "drag" on the overall performance of a fund compared to peers with a lower expense ratio.

Net Expense Ratio (Rank). The percentile rank for the Net Expense Ratio within the investment's peer group. 1 being the best and 100 the worst.

Prospectus Gross Expense Ratio. This value is from the investment's most recent prospectus. The total gross expenses (net expenses with waiver added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the manager not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely.

Audited Net Expense Ratio. The percentage of fund assets paid for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. This expense ratio is pulled directly from the investment's annual report. Sales charges are not included in the expense ratio. For fund of funds, the underlying fund expense ratios are not included in the expense ratio.

Management Fee. Fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts.

12b-1 Fee. This value is usually taken from the fund's prospectus but may have been edited by your financial advisor if the prospectus amount was not accurate for your given situation. This value is part of the Net Expense Ratio. It represents a maximum annual charge deducted from investment assets to pay for distribution and marketing costs. This value can be rebated back to the client to offset other expenses.

Front Load. A one-time deduction from a purchase made into the fund. The amount is relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. Potential fees and sales charges are an important factor to consider before making an investment. The load compensates the broker or financial planner for the service of providing professional investment advice.

Deferred Load. A one-time charge paid at the time of the sale of the fund. The amount is relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. Potential fees and sales

STATEMENT OF ADDITIONAL DISCLOSURES

charges are an important factor to consider before making an investment. The load compensates the broker or financial planner for the service of providing professional investment advice.

Redemption fee. Amount charged when money is withdrawn from the fund. This fee does not go back to the investment company, but rather into the fund itself and thus does not represent a net cost to shareholders. Also, unlike contingent deferred sales charges, redemption fees typically operate only in short, specific time clauses, commonly 30, 180, or 365 days. However, some redemption fees exist for up to five years. Charges are not imposed after the stated time has passed. These fees are typically imposed to discourage market timers, whose quick movements into and out of an investment can be disruptive. The charge is normally imposed on the ending share value, appreciated or depreciated from the original value.

Initial Minimum Investment. The smallest investment amount accepted for establishing a new investment in the fund. Funds often charge a lower fee for larger initial investments and will have several share classes that provide an alternative initial investment.

Fee Waiver/Cap. This value is from the investment's most recent prospectus. The elimination of all or part of a fund's expense or the cap or maximum fee charged by the portfolio manager. Some fee waivers and caps have an expiration date; others are in place indefinitely. Some funds adopt this practice at various times to make their returns more competitive.

INVESTMENT STRATEGY & STYLE

Peer Group. Fi360 utilizes the Morningstar Category for peer group assignment. In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). Peer groups are for comparison only, and do not represent any investable products. Please reference the Peer Group Descriptions section for more specific detail on each peer group that is included in this report.

Investment Strategy. A written summary of the Investment Objectives and Policy section found in every fund prospectus. It states the objective of the fund, and how the managers intend to invest to achieve this objective. It includes any limitations as to the fund's investment policies, as well as any share class structure difference, previous names, merger, liquidation, and opening or closing information. This statement is from the fund prospectus.

Morningstar Equity Style Box™. Morningstar classifies funds as being large-cap, mid-cap, or small-cap based on the market capitalization of long stocks owned; and as value, blend, or growth based on the value-growth orientation of the stock holdings. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box-size is displayed along the vertical axis and style is displayed along the horizontal axis. The referenced data elements below are a weighted average of the long equity holdings in the portfolio.

Price/Earnings Ratio is a weighted average of the price/earnings ratios of the stocks in the underlying fund's portfolio. The P/E ratio of a stock is calculated by dividing the current price of the stock by its trailing 12-months' earnings per share. In computing the average, portfolio holding is weighted by the percentage of equity assets it represents.

Price/Cash Flow Ratio is a weighted average of the price/cash-flow ratios of the stocks in a fund's portfolio. Price/cash-flow shows the ability of a business to generate cash and acts as a gauge of liquidity and solvency.

Price/Book Ratio is a weighted average of the price/book ratios of all the stocks in the underlying fund's portfolio. The P/B ratio of a company is calculated by dividing the market price of its stock by the company's per-share book value. Stocks with negative book values are excluded from this calculation.

Geometric Average Market Capitalization of a fund's equity portfolio offers a measure of the size of the companies in which the mutual fund invests.

Morningstar Fixed Income Style Box™. Morningstar classifies bond funds in its style box based on their interest rate sensitivity as limited (Ltd), moderate (Mod) and extensive (Ext) measured by the average effective duration of the fund's holdings; and their credit quality (Qual) as high (High), medium (Med), or low (Low) based on letter (or alphanumeric) credit ratings of the long bonds owned by third party credit rating agencies. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box -- quality is displayed along the vertical axis and sensitivity to interest rate along the horizontal axis.

STATEMENT OF ADDITIONAL DISCLOSURES

Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information Morningstar accepts credit ratings reported by fund companies that have been issued by all Nationally Recognized Statistical Rating Organizations (NRSROs). For a list of all NRSROs, please visit <http://www.sec.gov/divisions/marketreg/ratingagency.htm>. Additionally, Morningstar accepts foreign credit ratings from widely recognized or registered rating agencies. If two rating organizations/agencies have rated a security, fund companies are to report the lower rating; if three or more organizations/agencies have rated a security, fund companies are to report the median rating, and in cases where there are more than two organization/agency ratings and a median rating does not exist, fund companies are to use the lower of the two middle ratings. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO or rating agency ratings can change from time-to-time.

For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve.

For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally, Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI). The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive.

For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases, static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years.

The referenced data elements below are a weighted average of the long fixed income holdings in the portfolio.

Average Effective Duration is a weighted average of the duration of the underlying fixed income securities within the portfolio.

Average Effective Maturity is a weighted average of all the maturities of the bonds in a portfolio, computed by weighting each maturity date by the market value of the security.

Average Weighted Price is generated from the fund's portfolio by weighting the price of each bond by its relative size in the portfolio. This number reveals if the fund favors bonds selling at prices above or below face value (premium or discount securities, respectively). A higher number indicates a bias toward premiums. This statistic is expressed as a percentage of par (face) value.

Credit Quality Breakdowns are shown for corporate-bond holdings and depict the quality of bonds in the underlying portfolio. The report shows the percentage of fixed-income securities that fall within each credit quality rating as assigned by an NRSRO. Bonds not rated by an NRSRO are included in the not rated (NR) category.

Turnover Ratio is a decent proxy for how frequently a manager trades his or her portfolio. The inverse of a fund's turnover ratio is the average holding period for a security in the fund. As turnover increases, a fund's brokerage costs typically rise as well.

WEIGHTINGS & HOLDINGS

Sector Weightings. Calculated for all stock and bond funds based on the securities in the fund's most recent portfolio. For stock funds, this statistic shows the percentage of the fund's stock assets invested in each of the 12 major equity sectors. For taxable bond funds, this statistic shows the percent of the fund's cash and bond assets invested in each of the 14 fixed-income sectors. For municipal bond funds, this statistic shows the percentage of the fund's municipal assets invested in each of the 11 muni sectors.

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STATEMENT OF ADDITIONAL DISCLOSURES

Regional Weightings. This data set provides a broad breakdown of a fund's geographical exposure for a region. Each region's exposure is presented as a percentage of non-cash equity assets held by the fund. Regional exposure information summarizes a portfolio's exposure to geopolitical risk.

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STATEMENT OF ADDITIONAL DISCLOSURES: EXTENDED PERFORMANCE

The analysis in this report may be based, in part, on adjusted historical returns for periods prior to an investment share class's actual inception.

Morningstar created extended performance statistics to "fill in the gap" between the inception date of a new share class or distribution channel and the inception date of the original portfolio. Extended performance lengthens the performance data that is available for the younger investment. This helps investors see how the portfolio as a whole has performed over time. For example, if a mutual fund started 15 years ago with an Investor share class and just added an Institutional share class one year ago, Morningstar will lengthen the performance history of the Institutional share class to 15 years. Often, some of the shareholders in the new share class were actually shareholders in the oldest share class.

Morningstar will adjust the performance history of the original portfolio to reflect differences in fees between the original share class and the younger share class. This adjustment will only occur where the new share class has higher fees than the oldest share class, so the extended performance for the younger share class will be lower than, or equal to, the returns of the oldest share class. Where the oldest share class has higher fees than the younger share class no adjustment is made. In this case, if the expenses of the newer share class were used rather than the expenses of the old share class (due to lower expenses of the new share class), it would have resulted in better performance.

NEWER SHARE CLASS		OLDEST SHARE CLASS	
NAME	INCEPTION DATE	NAME	INCEPTION DATE
Baron Discovery R6	08/31/2016	Baron Discovery Institutional	09/30/2013
TIAA-CREF Equity Index W	09/28/2018	TIAA-CREF Equity Index Instl	07/01/1999
Vanguard Total Stock Mkt Idx Instl Pls	04/28/2015	Vanguard Total Stock Mkt Idx Inv	04/27/1992
Hartford Total Return Bond F	02/28/2017	Hartford Bond Income Strategy Y	07/22/1996

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

Barclays.

This following indices are part of this family:

- BBgBarc US Agg Bond TR USD.** The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
- BBgBarc US Universal TR USD.** The index measures the performance of USD-denominated, taxable bonds that are rated either investment grade or high-yield. It represents the union of the U.S. Aggregate Index, U.S. Corporate High Yield Index, Investment Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, and the non-ERISA eligible portion of the CMBS Index.

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This following indices are part of this family:

- Russell 1000 Growth TR USD.** The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- Russell 1000 TR USD.** The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index membership.
- Russell 2000 Growth TR USD.** The index measures the performance of small-cap growth segment of the US equity universe. It includes those Russell 2000 companies with higher price-to-value ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- Russell 2000 TR USD.** The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- Russell Mid Cap Growth TR USD.** The index measures the performance of the mid-cap growth segment of the US equity universe. It includes Russell midcap index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- Russell Mid Cap Value TR USD.** The index measures the performance of the mid-cap value segment of the US equity universe. It includes Russell midcap index companies with lower price-to-book ratios and lower forecasted growth values. It is market-capitalization weighted.

Morningstar.

This following indices are part of this family:

- Morningstar Lifetime Mod 2020 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about ten years away

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

- **Morningstar Lifetime Mod 2025 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 15 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2030 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 20 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2035 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 25 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2040 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 30 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2045 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 35 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2050 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2055 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- **Morningstar Lifetime Mod 2060 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

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This following indices are part of this family:

- **MSCI ACWI NR USD.** The index measures the performance of the large and mid cap segments of all country markets. It is free float-adjusted market-capitalization weighted.

US Treasury.

This following indices are part of this family:

- **USTREAS T-Bill Cnst Mat Rate 3 Yr.** Treasury Yield Curve Rates, commonly referred to as "Constant Maturity Treasury" rates, or CMTs, are interpolated by the U.S. Treasury from the daily yield curve. This curve, which relates the yield on a security to its time to maturity is based on the closing market bid yields on actively traded Treasury securities in the over-the-counter market. These market yields are calculated from composites of quotations obtained by the Federal Reserve Bank of New York. The yield values are read from the yield curve at a fixed maturity of 3 years.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Global Large-Stock Blend (WB).** World large-stock blend portfolios invest in a variety of international stocks and typically skew towards large caps that are fairly representative of the global stock market in size, growth rates, and price. World large stock blend portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in developed markets, with the remainder divided among the globe's emerging markets. These portfolios are not significantly overweight U.S. equity exposure relative to the Morningstar Global Market Index and maintain at least a 20% absolute U.S. exposure.
- **Global Large-Stock Growth (WG).** World large-stock growth portfolios invest in a variety of international stocks and typically skew towards large caps that are more expensive or projected to grow faster than other global large-cap stocks. World large stock growth portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in developed markets, with the remainder divided among the globe's emerging markets. These portfolios are not significantly overweight U.S. equity exposure relative to the Morningstar Global Market Index and maintain at least a 20% absolute U.S. exposure.
- **Intermediate Core Bond (CI).** Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- **Intermediate Core-Plus Bond (PI).** Intermediate-term core-plus bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, but generally have greater flexibility than core offerings to hold non-core sectors such as corporate high yield, bank loan, emerging-markets debt, and non-U.S. currency exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- **Large Blend (LB).** Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.
- **Large Growth (LG).** Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.
- **Mid-Cap Growth (MG).** Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid-cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).
- **Mid-Cap Value (MV).** Some mid-cap value portfolios focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for U.S. stocks that are less expensive or growing more slowly than the market. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- **Small Blend (SB).** Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- **Small Growth (SG).** Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fastgrowing and often richly valued, their stocks tend to be volatile. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Stable Value (VL).** Stable-value portfolios seek to provide income while preventing price fluctuations. The most common stable-value portfolios invest in a diversified portfolio of bonds and enter into wrapper agreements with financial companies to guarantee against fluctuations in their share prices. These wrapper agreements typically provide price stability on a day-to-day basis, thereby insulating each portfolio's net asset value from interest-rate volatility. Therefore, the duration for each of these funds is essentially zero. This category is only used in Morningstar's custom fund, separate account, and collective investment trust databases.
- **Target-Date 2020 (TE).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2025 (TG).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2030 (TH).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2035 (TI).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2040 (TJ).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2045 (TK).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2050 (TN).** Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to moreconservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2055 (TL).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A targetdate portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2060 (XQ).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **World Large Stock (WS).** World-stock portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in the U.S., Europe, and Japan, with the remainder divided among the globe's smaller markets. These portfolios typically have

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

20%-60% of assets in U.S. stocks.

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

Investing involves risk. Loss of principal is possible. An investment in a fund is not a bank deposit, and it is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Each fund carries its own specific risks which depend on the types of investments in the fund. Investors should review the fund's prospectus carefully to understand the risks before investing.

In general, some of the risks associated with the Morningstar Categories shown in this report are as follows:

- **Allocation.** Different methods of asset allocation are associated with varying degrees of risks. Conservative portfolios contain low risk investments but may not earn any value over time. Moderate portfolios have a higher level of risk than conservative portfolios. Aggressive portfolios mainly consist of equities, so their value tends to fluctuate widely.
- **Bonds.** Bonds are subject to interest rate risk. As the prevailing level of bond interest rates rise, the value of bonds already held in a portfolio decline. Portfolios that hold bonds are subject to declines and increases in value due to general changes in interest rates. Bonds are also subject to prepayment risk, which is the chance that an issuer may exercise its right to prepay its security, if falling interest rates prompt the issuer to do so. Forced to reinvest the unanticipated proceeds at lower interest rates, the fund would experience a decline in income and lose the opportunity for additional price appreciation.
- **Foreign.** Investments in foreign securities may be more volatile than investing solely in U.S. markets due to interest-rate, currency, exchange rate, economic, and political risks. The value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.
- **Foreign Currencies.** Foreign currencies are subject to the risks associated with such currencies and the changes in their values relative to the U.S. dollar. Such risks include volatility in the price relationship between the U.S. dollar and foreign currencies. The value of foreign currencies relative to the U.S. dollar can be affected by many factors, including national debt levels, trade deficits, international trade and foreign policies, changes in trade and balance of payments, governmental fiscal and monetary policies, currency exchange rates and changes in supply and demand that affect those rates, investment and trading activity of mutual funds, hedge funds and currency funds, exchange rate controls and government intervention in currency markets, inflation rates, interest and deposit rates, market expectations about future inflation rates and interest rates, and global and national economic, financial, political, regulatory, judicial, military and geographical events or developments. Prices of currencies of less developed or emerging market nations tend to be more volatile than those of developed countries, given the greater political, regulatory, economic, financial, military and social instability and uncertainty in less developed or emerging market nations.
- **Foreign Regions.** Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.
- **Large Cap Equities.** Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.
- **Small/Mid Cap Equities.** Portfolios that invest in stocks of small- to mid-cap companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller company stocks have experienced a greater degree of market volatility than the overall market average.
- **Target-Date Funds.** Target-date funds typically invest in other mutual funds and are designed for investors who are planning to retire during the target date year. The fund's target date is the approximate date of when investors expect to begin withdrawing their money. A target-date fund's investment objective/strategy typically becomes more conservative over time primarily by reducing its allocation to equity mutual funds and increasing its allocations in fixed-income mutual funds. An investor's principal value in a target-date fund is not guaranteed at any time, including at the fund's target date.

Inv. Data as of 09/30/22. Holdings as of 06/30/22.

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

- **Taxable Bond.** Investments in taxable bonds such as government bonds, long-term and short-term bonds, bank loans, corporate bonds, preferred stock, high-yield bonds, etc. are subject to numerous risks including those relating to reinvestment, inflation, market, selection, timing, and duration.