

Quarterly Monitoring Report



For the quarter ending December 31, 2023

Prepared for:

Dexter Community Schools 403(b) Plan





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EXECUTIVE SUMMARY

You've elected the ERISA Section 3(38) Investment Manager service from StanCorp Investment Advisers. As a named fiduciary, we assume full investment discretion. We provide a menu of approved investment options, continually evaluate and monitor them and remove any options that fail to meet criteria as described in the Investment Policy Statement. Below are the funds we have placed on watch and those that we will replace.

Status of Funds

Recommended for Removal *(Details starting on page 13)*

- Carillon Scout Mid Cap R-6
- PIMCO Total Return Instl

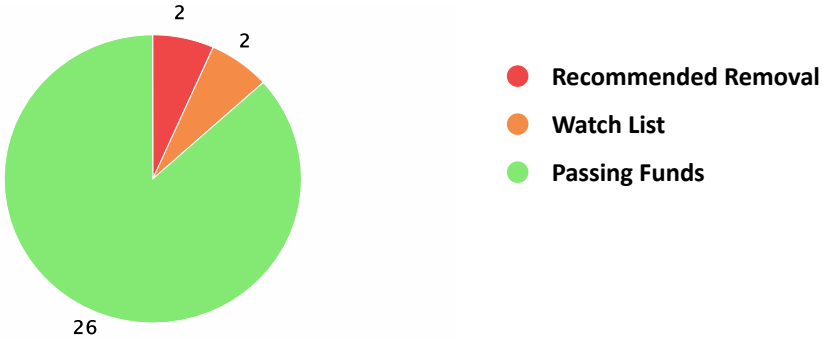
Watch List Funds

- American Funds Europacific Growth R6
- Neuberger Berman Mid Cap Growth R6

Actions to be Implemented on your behalf

The following funds will be removed and replaced. We will notify you of the date this will occur.

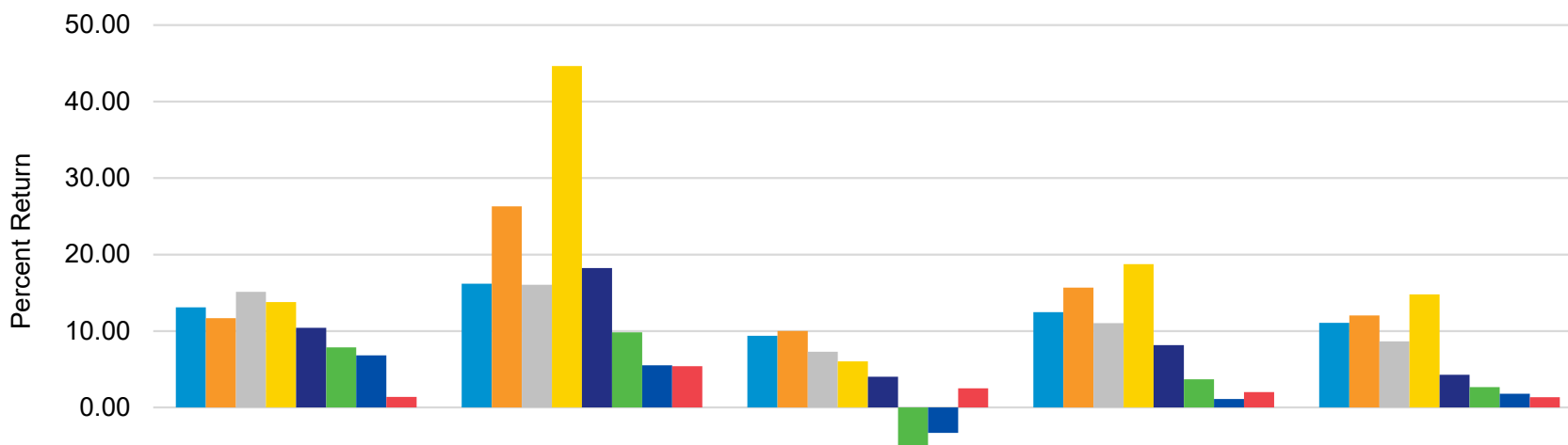
- Carillon Scout Mid Cap R-6
- PIMCO Total Return Instl



BROAD MARKETS

The U.S. economy held up much better in 2023 than many expected it would. For instance, at the beginning of the year the Organization for Economic Cooperation and Development (“OECD”) was calling for only 0.5% U.S. GDP growth during 2023 in their OECD Economic Report. Now that same group estimates that actual GDP growth was about 2.4% during the year. While an upcoming recession is not completely off the table, it is possible that the Fed has managed to engineer a soft landing for the economy despite raising rates significantly over the past few years. The Fed is now signaling that the key interest rate is at its peak and the next move will be a cut as opposed to the steady stream of increases that we have seen as of late.

The U.S. stock market seems to have heard that signal loud and clear as it surged over 11% during the fourth quarter to complete a strong year of performance overall. The S&P 500 index, including the reinvestment of dividends, finished up 26.29% during 2023.



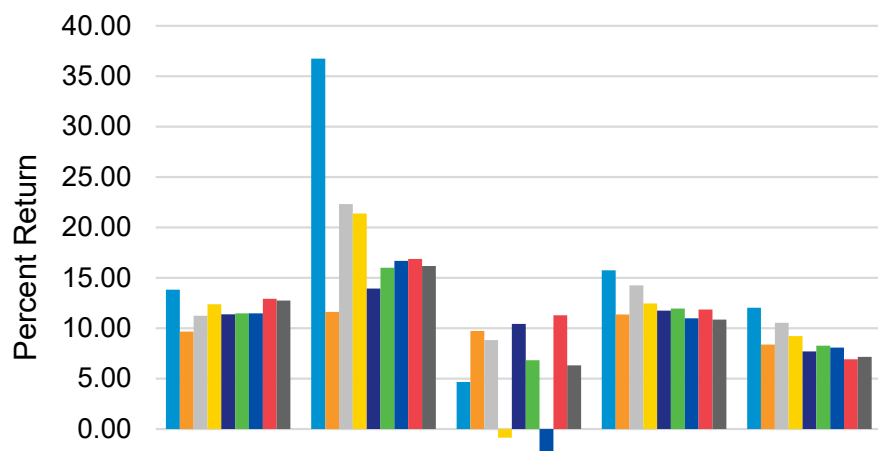
	Current Quarter	One Year	Three Year	Five Year	Ten Year
DJ Industrial Average TR USD	13.09	16.18	9.38	12.47	11.08
S&P 500 TR USD	11.69	26.29	10.00	15.69	12.03
S&P SmallCap 600 TR USD	15.12	16.05	7.28	11.03	8.66
NASDAQ Composite TR USD	13.79	44.64	6.04	18.75	14.80
MSCI EAFE NR USD	10.42	18.24	4.02	8.16	4.28
MSCI EM NR USD	7.86	9.83	-5.08	3.69	2.66
Bloomberg US Agg Bond TR USD	6.82	5.53	-3.31	1.10	1.81
USTREAS T-Bill Auction Ave 3 Mon	1.38	5.41	2.51	2.01	1.34

Source: Morningstar Direct

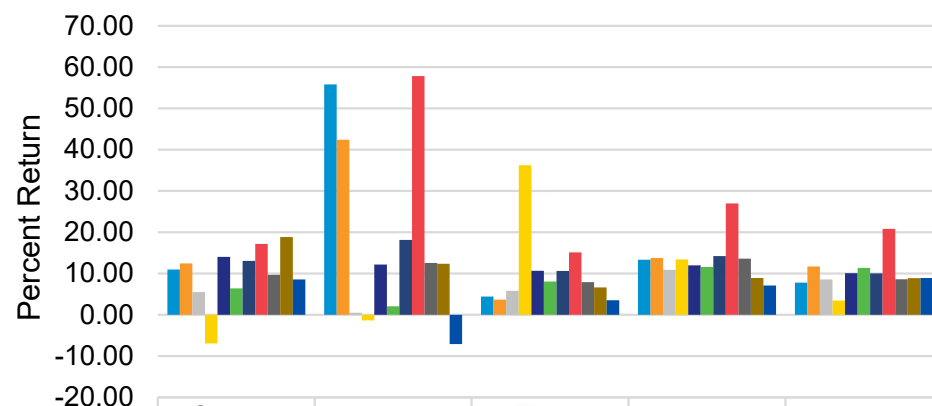
DOMESTIC EQUITY

Per the Bureau of Labor Statistics, the U.S. economy added 105,000 net jobs during October, 173,000 in November and 216,000 in December. They also reported that the total number of unemployed persons is 6.3 million and the unemployment rate is 3.7%. The participation rate for adults aged 25-54 is now fully recovered to pre-pandemic levels. The participation rate for adults aged 55+ has remained low, but that likely is due to our aging baby-boomer population, as this group continues to permanently leave the workforce.

Despite good recent economic data and a surging stock market, consumers sentiment remains relatively pessimistic. While the latest reading of University of Michigan Consumer Sentiment remains in an uptrend, registering 69.7 in December, this still represents a low reading by historical standards.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
Large Growth	13.83	36.74	4.68	15.74	12.03
Large Value	9.68	11.63	9.74	11.37	8.39
Large Blend	11.25	22.32	8.83	14.26	10.55
Mid Growth	12.38	21.37	-0.86	12.46	9.23
Mid Value	11.38	13.94	10.44	11.76	7.70
Mid Blend	11.48	16.00	6.83	11.96	8.28
Small Growth	11.49	16.68	-2.29	10.99	8.09
Small Value	12.93	16.86	11.29	11.87	6.92
Small Blend	12.75	16.18	6.32	10.86	7.17

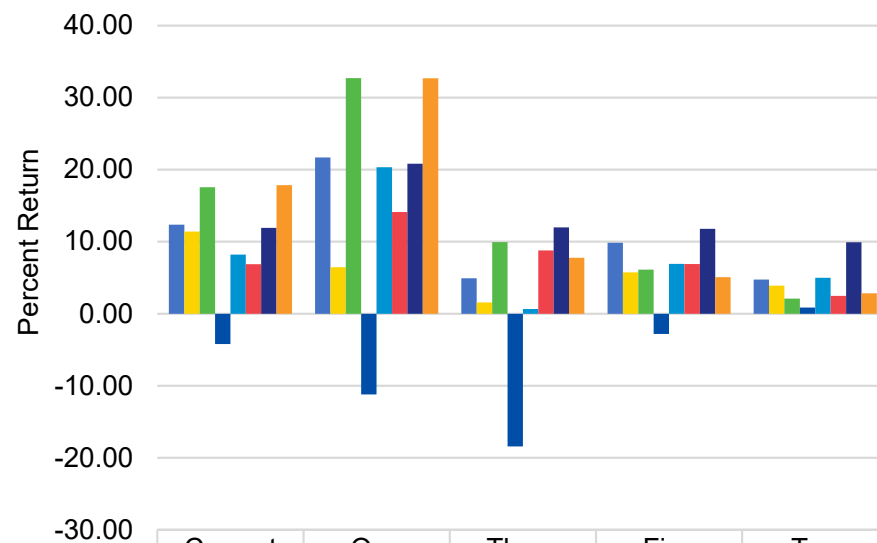
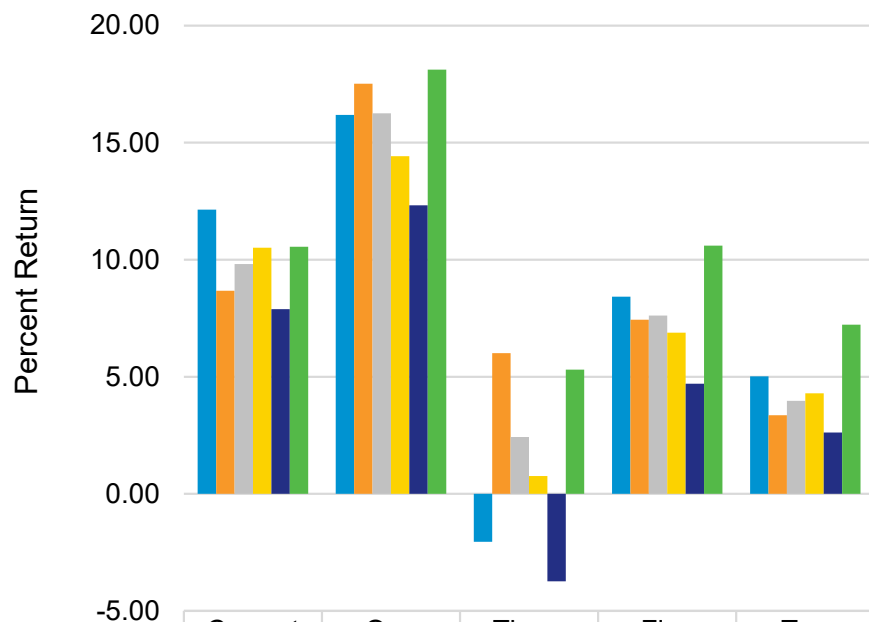


	Current Quarter	One Year	Three Year	Five Year	Ten Year
Com Services	10.95	55.80	4.42	13.31	7.81
Cons Disc	12.42	42.41	3.72	13.73	11.69
Cons Staples	5.54	0.52	5.82	10.86	8.54
Energy	-6.94	-1.33	36.24	13.40	3.48
Financials	14.03	12.15	10.65	11.97	10.05
Health Care	6.41	2.06	8.07	11.59	11.35
Industrials	13.05	18.13	10.59	14.21	10.00
Technology	17.17	57.84	15.10	26.95	20.79
Materials	9.69	12.55	7.92	13.58	8.60
Real Estate	18.83	12.36	6.66	8.90	8.87
Utilities	8.56	-7.08	3.56	7.11	8.91

INTERNATIONAL EQUITY

Futures markets in both England and Europe are also currently predicting that the next central bank rate moves will be cuts. However, unlike the U.S., neither the Bank of England nor the European Central Bank have explicitly signaled that to be the case. The ECB's current benchmark rate is 4.0%. The Bank of England's current benchmark rate is 5.25%.

While developed market countries have been contending with inflation, China has had the opposite problem as of late. That country has been struggling with deflation, with a November reading of -0.5% inflation year over year. Falling prices appear to be in large part due to troubles in the property market. Significant declines in property prices have caused a decline in household wealth, which in turn has hampered consumer spending. A relatively weak global economy has also not helped.



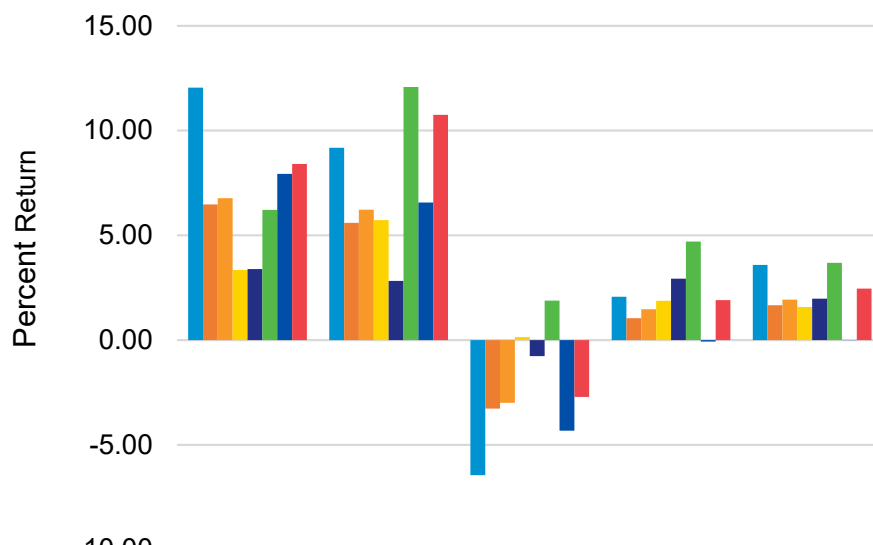
	Current Quarter	One Year	Three Year	Five Year	Ten Year
Foreign Large Growth	12.14	16.18	-2.05	8.42	5.02
Foreign Large Value	8.68	17.51	6.01	7.44	3.36
Foreign Large Blend	9.81	16.25	2.43	7.62	3.98
Foreign Small/Mid	10.51	14.42	0.76	6.89	4.30
Emerging Markets	7.89	12.32	-3.74	4.70	2.62
Global Large Stock Blend	10.55	18.12	5.31	10.60	7.23

	Current Quarter	One Year	Three Year	Five Year	Ten Year
Europe Ex UK	12.34	21.69	4.91	9.83	4.74
Pacific Ex Japan	11.39	6.44	1.57	5.74	3.90
Latin America	17.55	32.71	9.93	6.11	2.11
China	-4.22	-11.20	-18.43	-2.80	0.85
Japan	8.19	20.32	0.66	6.91	4.97
United Kingdom	6.86	14.09	8.76	6.87	2.49
India	11.90	20.81	11.97	11.78	9.91
Brazil	17.84	32.69	7.75	5.06	2.85

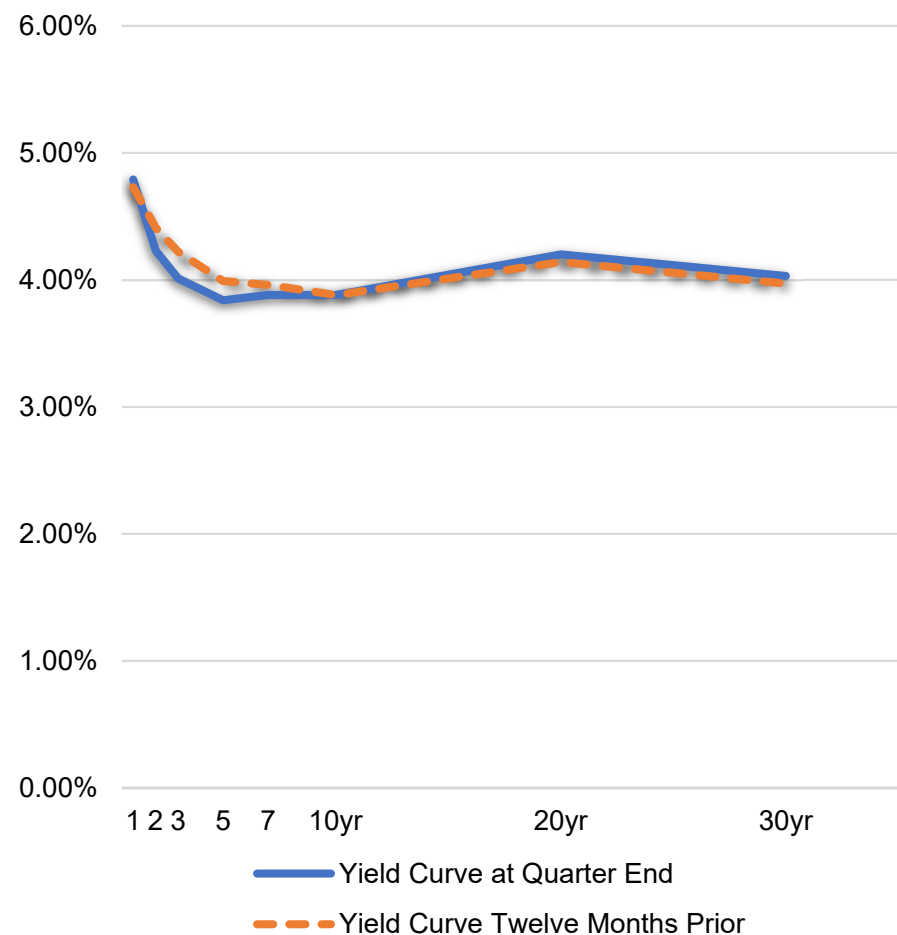
FIXED INCOME

Bond funds benefited from sharp interest rate declines during the quarter, more than making up for losses realized during the first nine months of the year. Risk and duration were both rewarded this year after struggling during both 2022 and 2023. The long-term bond, high yield bond, and emerging market bond categories saw total returns of 9.18%, 12.08%, and 10.75% respectively for the year.

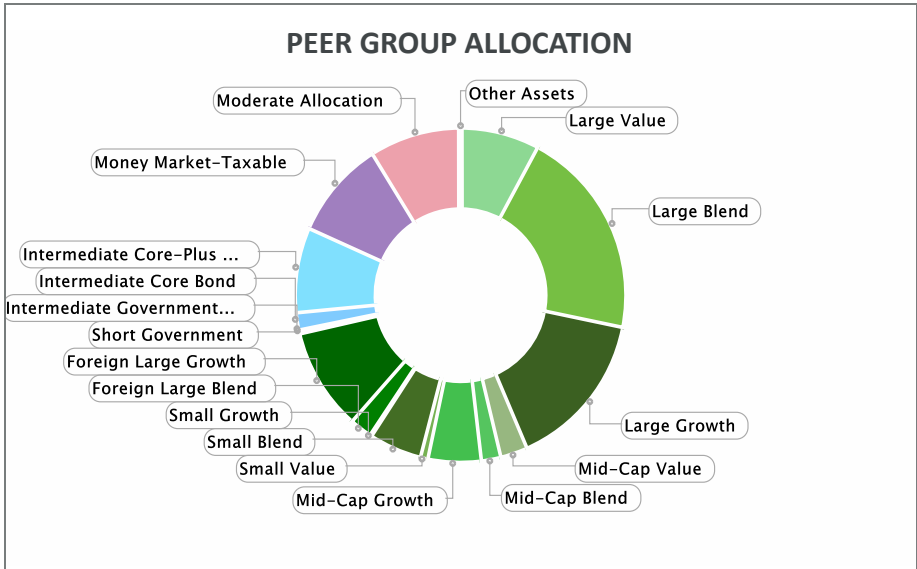
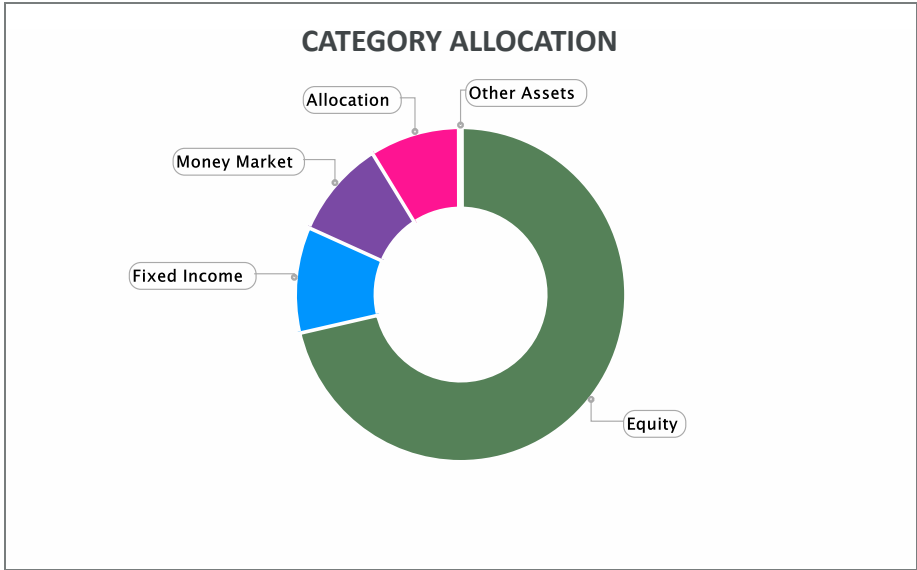
It is noteworthy that the treasury yield curve now looks nearly identical to what it looked like twelve months ago despite significant interest rate volatility during the year. The current Fed rate range now sits at 5.25 to 5.5%. The Fed expects that range to decrease to 4.5 to 4.75% by the end of 2024 for a total of three cuts during the year.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
■ Long-Term Bond	12.05	9.18	-6.45	2.06	3.58
■ Intermediate Core Bond	6.47	5.59	-3.27	1.05	1.66
■ Intermed Core-Plus Bond	6.77	6.22	-2.99	1.48	1.93
■ Short-Term Bond	3.34	5.73	0.14	1.88	1.58
■ Inflation-Protected Bond	3.38	2.82	-0.76	2.93	1.98
■ High Yield Bond	6.21	12.08	1.88	4.70	3.68
■ Global Bond	7.93	6.57	-4.32	-0.07	0.00
■ Emerging Market Bond	8.41	10.75	-2.71	1.90	2.45



PLAN ALLOCATION BREAKDOWN



Investments	Weighting	Assets
Other Assets	0.00%	\$0.00
● Other Assets	0.00%	\$0.00
Brokerage Account	0.00%	\$0.00
Equity	71.45%	\$13,000,226.32
● Large Value	7.90%	\$1,437,781.98
PEIYX Putnam Large Cap Value Y	7.43%	\$1,352,576.35
VVIAX Vanguard Value Index Adm	0.47%	\$85,205.63
● Large Blend	20.35%	\$3,703,396.71
JUEMX JPMorgan US Equity R6	2.26%	\$411,802.79
VFIAX Vanguard 500 Index Admiral	18.09%	\$3,291,593.92
● Large Growth	15.33%	\$2,790,012.10
HNACX Harbor Capital Appreciation Retirement	4.27%	\$776,138.55
MFEKX MFS Growth R6	9.43%	\$1,715,539.09
VIGAX Vanguard Growth Index Admiral	1.64%	\$298,334.46
● Mid-Cap Value	2.66%	\$483,115.24
MVCKX MFS Mid Cap Value R6	2.65%	\$481,499.44
VMVAX Vanguard Mid-Cap Value Index Admiral	0.01%	\$1,615.80
● Mid-Cap Blend	1.90%	\$346,608.70
CSMUX Carillon Scout Mid Cap R-6	0.43%	\$78,654.97
VIMAX Vanguard Mid Cap Index Admiral	1.47%	\$267,953.73
● Mid-Cap Growth	5.19%	\$944,301.03
NRMGX Neuberger Berman Mid Cap Growth R6	2.63%	\$478,259.53
PRJIX T. Rowe Price New Horizons I	1.47%	\$267,771.52
VMGMX Vanguard Mid-Cap Growth Index Admiral	1.09%	\$198,269.98
● Small Value	0.74%	\$133,922.11
DFFVX DFA US Targeted Value I	0.55%	\$99,985.53
VSIAX Vanguard Small Cap Value Index Admiral	0.19%	\$33,936.58
● Small Blend	5.14%	\$934,325.69

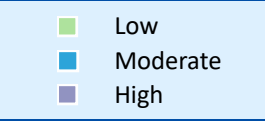


PLAN ALLOCATION BREAKDOWN

Investments	Weighting	Assets
DFSTX DFA US Small Cap I	4.47%	\$812,915.62
VSMAX Vanguard Small Cap Index Adm	0.67%	\$121,410.07
● Small Growth	0.18%	\$33,374.82
VSGAX Vanguard Small Cap Growth Index Admiral	0.18%	\$33,374.82
● Foreign Large Blend	2.17%	\$394,570.09
IHOVX Hartford International Opportunities R6	1.02%	\$185,150.04
VTMGX Vanguard Developed Markets Index Admiral	1.15%	\$209,420.05
● Foreign Large Growth	9.89%	\$1,798,817.85
RERGX American Funds Europacific Growth R6	9.59%	\$1,744,151.39
MGRDX MFS International Growth R6	0.30%	\$54,666.46
Fixed Income	10.26%	\$1,866,043.83
● Short Government	0.24%	\$43,637.37
VSGDX Vanguard Short-Term Federal Adm	0.24%	\$43,637.37
● Intermediate Government	0.14%	\$25,785.59
VFIUX Vanguard Interm-Term Treasury Adm	0.14%	\$25,785.59
● Intermediate Core Bond	1.66%	\$301,925.85
VBTLX Vanguard Total Bond Market Index Adm	1.66%	\$301,925.85
● Intermediate Core-Plus Bond	8.21%	\$1,494,695.02
PTTRX PIMCO Total Return Instl	8.21%	\$1,494,695.02
Money Market	9.50%	\$1,728,445.34
● Money Market-Taxable	9.50%	\$1,728,445.34
VMFXX Vanguard Federal Money Market Investor	9.50%	\$1,728,445.34
Allocation	8.79%	\$1,600,230.67
● Moderate Allocation	8.79%	\$1,600,230.67
VBIAX Vanguard Balanced Index Adm	8.79%	\$1,600,230.67
Portfolio Total:		\$18,194,946.16

ASSET CLASS STYLE BOX

The following investment options are currently available in your plan. The style boxes are shaded according to the risk.



Equity Style Box

	VALUE	BLEND	GROWTH	TOTAL BY CAP. SIZE
LARGE	7.90% <i>Putnam Large Cap Value Y</i> <i>Vanguard Value Index Adm</i>	20.35% <i>JPMorgan US Equity R6</i> <i>Vanguard 500 Index Admira...</i>	15.33% <i>Harbor Capital Appreciati...</i> <i>MFS Growth R6</i> <i>Vanguard Growth Index Adm...</i>	43.59%
MEDIUM	2.66% <i>MFS Mid Cap Value R6</i> <i>Vanguard Mid-Cap Value In...</i>	1.90% <i>Vanguard Mid Cap Index Ad...</i> <i>Carillon Scout Mid Cap R-...</i>	5.19% <i>Neuberger Berman Mid Cap ...</i> <i>T. Rowe Price New Horizon...</i> <i>Vanguard Mid-Cap Growth I...</i>	9.75%
SMALL	0.74% <i>DFA US Targeted Value I</i> <i>Vanguard Small Cap Value ...</i>	5.14% <i>DFA US Small Cap I</i> <i>Vanguard Small Cap Index ...</i>	0.18% <i>Vanguard Small Cap Growth...</i>	6.05%
TOTAL BY STYLE	11.29%	27.39%	20.71%	

Fixed Income Style Box

	LIMITED	MODERATE	EXTENSIVE	TOTAL BY CAP. SIZE
HIGH QUALITY (GOVT.)	0.24% <i>Vanguard Short-Term Feder...</i>	0.14% <i>Vanguard Interm-Term Trea...</i>		0.38%
MEDIUM QUALITY (CORPORATE)		9.87% <i>PIMCO Total Return Instl</i> <i>Vanguard Total Bond Marke...</i>		9.87%
HIGH YIELD				0.00%
TOTAL BY MATURITY	0.24%	10.02%	0.00%	

Other Investment Options



Other 0.00%	Allocation 8.79%	Foreign Large Growth 9.89%	Foreign Large Blend 2.17%	Money Market-Taxable 9.50%
- Brokerage Account	- Vanguard Balanced Index A...	- American Funds Europacifi... - MFS International Growth ...	- Hartford International Op... - Vanguard Developed Market...	- Vanguard Federal Money Ma...

HOW TO USE THIS REPORT WITH GRAPHICS

Investment Policy Monitoring Criteria

- Perform in the top one-half of its respective category on either a three- or five-year basis.
- Have a minimum of \$35 Million or more in total assets.
- Have an expense ratio that is 125% or less of the category average.
- Have the same portfolio manager or a member of the same management team in place for at least the previous three years.
- Maintain investment style.
- Index funds are excluded from the monitoring criteria.













Graphics Key

	Denotes criterion passes minimum standards period.
	Denotes criterion failing minimum standards period.
Watch	Investment fails one or more criteria.
Remove	Investment is recommended for removal.
Exception	Investment has been reviewed, see Recommendations and Monitoring Decisions for details.













IPS STANDARDS AND CRITERIA: STATUS REPORT

Standards	Total Return 3Y	Total Return 5Y	Asset Value in Product	Expense Ratio vs. Category Avg	Manager Tenure	Style Consistency
Required Criteria	Top 50%	Top 50%	\$35 Million or more	125% or less	1 or more years	Yes

Recommended For Removal

Carillon Scout Mid Cap R-6	Dec 2023		Ticker: CSMUX	Fund Category: Mid-Cap Blend		
89% 	80% 	\$3,354 M 	0.86 	17 yrs. 	Yes 	
PIMCO Total Return Instl	Dec 2023		Ticker: PTRX	Fund Category: Intermediate Core-Plus Bond		
60% 	59% 	\$54,774 M 	0.49 	9 yrs. 	Yes 	

Watch List

Neuberger Berman Mid Cap Growth R6	Dec 2023		Ticker: NRMGX	Fund Category: Mid-Cap Growth		
64% 	54% 	\$1,566 M 	0.60 	4 yrs. 	Yes 	
American Funds Europacific Growth R6	Dec 2023		Ticker: RERGX	Fund Category: Foreign Large Growth		
57% 	60% 	\$136,292 M 	0.47 	22 yrs. 	Yes 	

RECOMMENDATIONS and MONITORING DECISIONS

► Neuberger Berman Mid Cap Growth R6

Ticker: NRMGX

Fund Category: MG

Custom Decision (ongoing)

The Neuberger Berman Mid Cap Growth fund was added to the Watch List at the end of Q3 2023 due to performance. In 2022, an overweight allocation to technology dragged on relative performance as rising interest rates negatively impacted many pockets of the sector. An underweight allocation to and security selection in financials pulled down relative performance; the fund held SVB Financial Group, Signature Bank and First Republic Bank, all of which underperformed during the year. For 2023, security selection within technology, consumer cyclical and financial services hurt the fund's relative performance; an underweight allocation to and security selection in communication services also hampered returns. We will continue to monitor the fund.

► Carillon Scout Mid Cap R-6

Ticker: CSMUX

Fund Category: MB

Custom Decision (ongoing)

StanCorp Investment Advisers recommends removal of the Carillon Scout Mid Cap fund as of Q3 2023 due to performance. In 2019, security selection in technology, industrials and consumer cyclical pulled down performance. During 2021, the fund's routine growth tilt dragged on relative returns as value outperformed growth; security selection in financials and health care also detracted from performance. For 2022, security selection in communication services, consumer defensive and financials negatively impacted performance; an overweight allocation to communication services also hurt performance. Year-to-date, security selection in industrials, healthcare and consumer defensive pulled down performance; a position in SVB Financial Group also detracted from performance in the first quarter of the year. An overweight allocation to and security selection in energy also weighed on performance. The recommended replacement is Thrivent Mid Cap Stock due to its consistent performance and lower fund expense.

► American Funds Europacific Growth R6

Ticker: RERGX

Fund Category: FG

Custom Decision (ongoing)

The American Funds Europacific Growth Fund was added to the Watch List at the end of Q4 2023 due to performance. In 2021, security selection in health care and technology weighed significantly on performance and an underweight allocation to and security selection in industrials also contributed to relative underperformance; an overweight allocation to Latin America, specifically Brazil, and security selection in Japan further dragged performance over 450 basis points below the category average. For 2022, while the fund posted double-digit negative performance, it managed to outperform the category average by more than 250 basis points and ranked near the top third of the category. However, in 2023, the fund slightly underperformed due to an overweight allocation to emerging markets stocks in Asia and security selection in financial services and energy, leading to one-year performance that again ranked behind the category average. We will continue to monitor the fund.

► PIMCO Total Return Instl

Ticker: PTRX

Fund Category: PI

Custom Decision (ongoing)

StanCorp Investment Advisers recommends removal of the PIMCO Total Return fund as of Q3 2023 due to performance. During 2019, the fund underperformed due to an underweight allocation to investment grade credit, as credit spreads tightened; the fund's lower than average duration dragged on relative performance as the risk on market environment led to yields broadly dropping throughout the year. In 2021, the fund underperformed its category by a small margin but outperformed its benchmark, the Bloomberg US Aggregate; short duration positioning in the UK and areas of non-domestic currency exposure detracted from relative performance. For 2022, the fund underperformed due to longer duration positioning in the U.S, largely in the first quarter of the year, as interest rates rose; the fund cut its duration overweight in late March to increase protection from further potential interest rate volatility. In the second half of the year, sector allocation within securitized assets, largely in non-agency mortgage-backed securities, also detracted from relative performance. Year-to-date, the fund underperformed due to its routine underweight to corporate credit, both investment-grade and high yield, as these areas outperformed other fixed income sectors; a short duration exposure to Japan also detracted from relative performance. The recommended replacement is Dodge & Cox Income for its strong alpha generation and low expense.



PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return				
						1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Large Value										
Putnam Large Cap Value Y	PEIYX	0.64 / 0.64	10/01/1998 Percentile Rank	9.49 (54%)	15.64 (23%)	15.64 (23%)	12.64 (12%)	14.57 (8%)	10.40 (8%)	9.19
Vanguard Value Index Adm	VVIAX	0.05 / 0.05	11/13/2000 Percentile Rank	9.09 (64%)	9.24 (66%)	9.24 (66%)	10.61 (36%)	11.73 (44%)	9.72 (17%)	7.18
Morningstar US Large Value TR USD			07/03/2002	8.02	11.82	11.82	10.85	11.22	8.96	7.31
Category Average				9.68	11.63	11.63	9.74	11.37	8.39	
Category Size				1256	1217	1217	1131	1075	821	
Large Blend										
JPMorgan US Equity R6	JUEMX	0.44 / 0.47	11/30/2010 Percentile Rank	12.17 (27%)	27.35 (17%)	27.35 (17%)	10.04 (24%)	17.44 (2%)	12.56 (2%)	13.94
Vanguard 500 Index Admiral	VFIAX	0.04 / 0.04	11/13/2000 Percentile Rank	11.68 (47%)	26.24 (27%)	26.24 (27%)	9.96 (28%)	15.65 (21%)	11.99 (10%)	7.62
Morningstar US Large Core TR USD			07/03/2002	10.74	18.64	18.64	9.48	15.88	11.97	8.92
Category Average				11.25	22.32	22.32	8.83	14.26	10.55	
Category Size				1497	1430	1430	1298	1191	897	
Large Growth										
▶ Harbor Capital Appreciation Retirement	HNACX	0.59 / 0.64	03/01/2016 Percentile Rank	16.31 (10%)	53.86 (6%)	53.86 (6%)	3.54 ▶ (71%) ◀	18.00 (19%)	14.10 (13%)	16.65

Investment return and principal value will fluctuate so that upon redemption an investor's shares may be worth more or less than original value. Past performance is no guarantee of future results. Figures shown are past results. Current and future results may be lower or higher than those shown. An investor should carefully consider the investment objectives, risks, charges, and expenses before investing. The fund prospectus contains this and other information about the investment company. For a copy of the prospectus, please contact your financial advisor or the investment company directly. Investors should read the prospectus carefully before investing or sending money. For current month-end performance data, please contact your advisor, at or visit the investment company website.



PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return				
						1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Large Growth										
▷ MFS Growth R6	MFEKX	0.50 / 0.51	08/26/2011	12.85	36.25	36.25	5.14	16.10	13.04	15.20
			Percentile Rank	(73%)	(55%)	(55%)	▷ (59%) ◀	(47%)	(30%)	
Vanguard Growth Index Admiral	VIGAX	0.05 / 0.05	11/13/2000	14.41	46.77	46.77	7.69	19.16	13.97	8.21
			Percentile Rank	(35%)	(17%)	(17%)	(26%)	(12%)	(15%)	
Morningstar US Large Growth TR USD			07/03/2002	15.72	47.26	47.26	2.18	14.67	12.87	7.03
Category Average				13.83	36.74	36.74	4.68	15.74	12.03	
Category Size				1216	1200	1200	1118	1031	810	
Mid-Cap Value										
MFS Mid Cap Value R6	MVCKX	0.62 / 0.63	02/01/2013	11.38	12.92	12.92	10.56	13.09	8.85	10.50
			Percentile Rank	(50%)	(50%)	(50%)	(44%)	(23%)	(19%)	
▷ Vanguard Mid-Cap Value Index Admiral	VMVAX	0.07 / 0.07	09/27/2011	11.51	9.76	9.76	9.18	11.31	8.49	11.84
			Percentile Rank	(48%)	(77%)	(77%)	▷ (65%) ◀	▷ (55%) ◀	(27%)	
Morningstar US Mid Value TR USD			07/03/2002	14.11	10.94	10.94	11.79	10.91	8.71	9.64
Category Average				11.38	13.94	13.94	10.44	11.76	7.70	
Category Size				403	397	397	383	363	274	
Mid-Cap Blend										
▷ Vanguard Mid Cap Index Admiral	VIMAX	0.05 / 0.05	11/12/2001	12.27	15.98	15.98	5.49	12.71	9.41	9.83
			Percentile Rank	(35%)	(52%)	(52%)	▷ (73%) ◀	(31%)	(17%)	

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return				
						1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Mid-Cap Blend										
▷ Carillon Scout Mid Cap R-6	CSMUX	0.86 / 0.86	11/20/2017 Percentile Rank	10.06 (80%)	12.85 (77%)	12.85 (77%)	2.73 ▷ (89%) ◀	10.79 ▷ (80%) ◀	8.85 (37%)	7.28
Morningstar US Mid Core TR USD			07/03/2002	9.97	13.45	13.45	7.46	13.20	9.78	9.70
Category Average				11.48	16.00	16.00	6.83	11.96	8.28	
Category Size				426	420	420	385	363	241	
Mid-Cap Growth										
▷ Neuberger Berman Mid Cap Growth R6	NRMGX	0.60 / 0.60	03/15/2013 Percentile Rank	11.40 (65%)	18.53 (67%)	18.53 (67%)	-1.47 ▷ (64%) ◀	12.38 ▷ (54%) ◀	9.36 (52%)	10.61
▷ T. Rowe Price New Horizons I	PRJIX	0.66 / 0.66	08/28/2015 Percentile Rank	9.79 (83%)	21.49 (45%)	21.49 (45%)	-5.58 ▷ (83%) ◀	12.87 (49%)	11.65 (6%)	12.72
Vanguard Mid-Cap Growth Index Admiral	VMGMX	0.07 / 0.07	09/27/2011 Percentile Rank	13.11 (38%)	23.14 (34%)	23.14 (34%)	1.82 (33%)	13.70 (29%)	10.12 (31%)	12.29
Morningstar US Mid Growth TR USD			07/03/2002	14.69	25.38	25.38	-0.85	14.15	10.59	8.34
Category Average				12.38	21.37	21.37	-0.86	12.46	9.23	
Category Size				560	553	553	523	492	395	
Small Value										
DFA US Targeted Value I	DFVX	0.29 / 0.29	02/23/2000 Percentile Rank	14.39 (34%)	19.31 (30%)	19.31 (30%)	16.46 (14%)	14.77 (13%)	8.51 (14%)	11.13

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return				
						1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Small Value										
Vanguard Small Cap Value Index Admiral	VSIAX	0.07 / 0.07	09/27/2011 Percentile Rank	13.63 (44%)	15.99 (57%)	15.99 (57%)	10.45 (50%)	11.85 (44%)	8.49 (15%)	12.05
Morningstar US Small Value TR USD			07/03/2002	15.38	14.58	14.58	12.14	11.31	7.11	9.48
Category Average				12.93	16.86	16.86	11.29	11.87	6.92	
Category Size				495	489	489	456	427	333	
Small Blend										
DFA US Small Cap I	DFSTX	0.27 / 0.27	03/19/1992 Percentile Rank	13.67 (37%)	17.64 (36%)	17.64 (36%)	9.93 (14%)	12.45 (21%)	8.07 (26%)	10.21
▷ Vanguard Small Cap Index Adm	VSMAX	0.05 / 0.05	11/13/2000 Percentile Rank	13.41 (44%)	18.20 (28%)	18.20 (28%)	4.66 ▷ (71%) ◀	11.70 (37%)	8.43 (15%)	9.02
Morningstar US Small Cap TR USD			07/03/2002	14.07	20.59	20.59	4.56	10.88	7.56	9.91
Category Average				12.75	16.18	16.18	6.32	10.86	7.17	
Category Size				627	615	615	593	557	391	
Small Growth										
▷ Vanguard Small Cap Growth Index Admiral	VSGAX	0.07 / 0.07	09/27/2011 Percentile Rank	13.12 (24%)	21.41 (17%)	21.41 (17%)	-2.78 ▷ (58%) ◀	10.54 ▷ (54%) ◀	7.86 (53%)	11.36
Morningstar US Small Growth TR USD			07/03/2002	14.47	26.65	26.65	-5.79	8.90	7.20	6.43
Category Average				11.49	16.68	16.68	-2.29	10.99	8.09	
Category Size				602	597	597	563	528	405	

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return				
						1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Foreign Large Blend										
▶ Hartford International Opportunities R6	IHOVX	0.70 / 0.70	11/07/2014 Percentile Rank	9.99 (53%)	11.94 (92%)	11.94 (92%)	-0.34 ▶ (89%) ◀	8.56 (26%)	4.19 (43%)	4.99
Morningstar Developed Markets ex-US NR USD			06/22/2015	10.51	17.25	17.25	3.68	8.21	4.36	5.22
Vanguard Developed Markets Index Admiral	VTMGX	0.07 / 0.07	08/17/1999 Percentile Rank	11.12 (19%)	17.67 (37%)	17.67 (37%)	3.55 (37%)	8.36 (30%)	4.54 (24%)	4.47
FTSE Dvlp ex US All Cap(US RIC)NR USD			–	10.82	17.96	17.96	3.58	8.38	4.53	–
Category Average				9.81	16.25	16.25	2.43	7.62	3.98	
Category Size				761	744	744	698	642	421	
Foreign Large Growth										
▶ American Funds Europacific Growth R6	REGX	0.47 / 0.47	05/01/2009 Percentile Rank	10.37 (80%)	16.05 (53%)	16.05 (53%)	-2.66 ▶ (57%) ◀	8.04 ▶ (60%) ◀	4.90 (48%)	7.83
Morningstar Developed Markets ex-US NR USD			06/22/2015	10.51	17.25	17.25	3.68	8.21	4.36	5.22
Category Average				12.14	16.18	16.18	-2.05	8.42	5.02	
Category Size				426	417	417	394	336	229	
MFS International Growth R6	MGRDX	0.71 / 0.72	05/01/2006 Percentile Rank	10.87 (73%)	14.96 (69%)	14.96 (69%)	2.32 (15%)	9.57 (30%)	6.47 (18%)	5.92

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return				
						1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
FIXED INCOME										
Short Government										
Vanguard Short-Term Federal Adm	VSGDX	0.10 / 0.10	02/12/2001	3.05	3.91	3.91	-0.67	1.30	1.20	2.65
			Percentile Rank	(35%)	(75%)	(75%)	(46%)	(15%)	(12%)	
iShares 1-3 Year Treasury Bond ETF			07/22/2002	2.48	4.15	4.15	-0.21	1.14	0.91	1.75
Category Average				2.87	4.18	4.18	-0.76	0.91	0.90	
Category Size				102	100	100	92	87	78	
Intermediate Government										
Vanguard Interm-Term Treasury Adm	VFIUX	0.10 / 0.10	02/12/2001	5.18	4.18	4.18	-2.97	1.03	1.52	3.70
			Percentile Rank	(78%)	(63%)	(63%)	(37%)	(6%)	(6%)	
iShares US Treasury Bond ETF			02/14/2012	5.49	4.21	4.21	-3.93	0.42	1.16	0.90
Category Average				5.92	4.42	4.42	-3.26	0.27	0.96	
Category Size				234	228	228	220	209	170	
Intermediate Core Bond										
Vanguard Total Bond Market Index Adm	VBTLX	0.05 / 0.05	11/12/2001	6.69	5.70	5.70	-3.36	1.11	1.79	3.30
			Percentile Rank	(51%)	(44%)	(44%)	(43%)	(44%)	(35%)	
Morningstar US Corporate Bond TR USD			05/01/2019	8.19	8.41	8.41	-3.32	2.51	2.84	4.98
Category Average				6.47	5.59	5.59	-3.27	1.05	1.66	
Category Size				483	471	471	425	385	277	

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return				
						1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
FIXED INCOME										
Intermediate Core-Plus Bond										
▶ PIMCO Total Return Instl	PTTRX	0.49 / 0.49	05/11/1987 Percentile Rank	6.93 (48%)	6.30 (49%)	6.30 (49%)	-3.25 ▶ (60%) ◀	1.31 ▶ (59%) ◀	1.93 (51%)	6.27
iShares Core Total USD Bond Market ETF			06/10/2014	6.73	6.20	6.20	-3.02	1.40	–	1.78
Category Average				6.77	6.22	6.22	-2.99	1.48	1.93	
Category Size				648	632	632	568	536	375	
MONEY MARKET										
Money Market-Taxable										
▶ Vanguard Federal Money Market Investor	VMFXX	0.11 / 0.11	07/13/1981 Percentile Rank	1.34	5.09	5.09	2.20	1.83	1.21	3.90
USTREAS Treasury Bill Auction Average 3 Month			02/28/1941	1.38	5.41	5.41	2.51	2.01	1.34	3.86
Category Average				1.26	4.72	4.72	2.00	1.62	1.01	
Category Size				597	580	580	541	502	390	
ALLOCATION										
Moderate Allocation										
Vanguard Balanced Index Adm	VBIAX	0.07 / 0.07	11/13/2000 Percentile Rank	9.96 (14%)	17.58 (15%)	17.58 (15%)	3.73 (42%)	9.61 (20%)	7.73 (15%)	6.57
Morningstar Moderate Target Risk TR USD			02/18/2009	9.50	13.22	13.22	2.07	7.38	5.72	6.20
Category Average				8.60	13.78	13.78	3.43	8.16	6.07	
Category Size				773	754	754	700	658	493	

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return				Since Inception
						1 Yr	3 Yr	5 Yr	10 Yr	
OTHER ASSETS										
Other Assets										
Brokerage Account		0.00 / 0.00								
				Percentile Rank						

Investment return and principal value will fluctuate so that upon redemption an investor's shares may be worth more or less than original value. Past performance is no guarantee of future results. Figures shown are past results. Current and future results may be lower or higher than those shown. An investor should carefully consider the investment objectives, risks, charges, and expenses before investing. The fund prospectus contains this and other information about the investment company. For a copy of the prospectus, please contact your financial advisor or the investment company directly. Investors should read the prospectus carefully before investing or sending money. For current month-end performance data, please contact your advisor, at or visit the investment company website.



OTHER DATA

Fund Name	Ticker	Peer Group	Product History	Manager Tenure	Expense Ratio	Expense Ratio Rank	Total Net Assets (MM)	Annual Turnover
EQUITY								
Putnam Large Cap Value Y	PEIYX	LV	25 yrs	11 yrs	0.64	21%	22,438	12%
Vanguard Value Index Adm	VVIAX	LV	23 yrs	29 yrs	0.05	2%	153,627	5%
JPMorgan US Equity R6	JUEMX	LB	13 yrs	9 yrs	0.44	19%	25,473	47%
Vanguard 500 Index Admiral	VFIAX	LB	23 yrs	6 yrs	0.04	4%	954,419	2%
▷ Harbor Capital Appreciation Retirement	HNACX	LG	7 yrs	10 yrs	0.59	16%	26,157	27%
▷ MFS Growth R6	MFEKX	LG	12 yrs	21 yrs	0.50	10%	39,915	16%
Vanguard Growth Index Admiral	VIGAX	LG	23 yrs	29 yrs	0.05	2%	196,434	5%
MFS Mid Cap Value R6	MVCKX	MV	10 yrs	15 yrs	0.62	8%	16,198	19%
▷ Vanguard Mid-Cap Value Index Admiral	VMVAX	MV	12 yrs	2 yrs	0.07	2%	27,765	18%
▷ Vanguard Mid Cap Index Admiral	VIMAX	MB	22 yrs	2 yrs	0.05	4%	149,858	12%
▷ Carillon Scout Mid Cap R-6	CSMUX	MB	6 yrs	17 yrs	0.86	40%	3,354	112%
▷ Neuberger Berman Mid Cap Growth R6	NRMGX	MG	10 yrs	4 yrs	0.60	5%	1,566	58%
▷ T. Rowe Price New Horizons I	PRJIX	MG	8 yrs	4 yrs	0.66	9%	24,814	53%
Vanguard Mid-Cap Growth Index Admiral	VMGMX	MG	12 yrs	2 yrs	0.07	2%	22,244	22%
DFA US Targeted Value I	DFFVX	SV	23 yrs	11 yrs	0.29	3%	13,038	18%
Vanguard Small Cap Value Index Admiral	VSIAX	SV	12 yrs	7 yrs	0.07	2%	49,990	13%
DFA US Small Cap I	DFSTX	SB	31 yrs	11 yrs	0.27	8%	15,282	13%
▷ Vanguard Small Cap Index Adm	VSMAX	SB	23 yrs	7 yrs	0.05	3%	126,367	14%
▷ Vanguard Small Cap Growth Index Admiral	VSGAX	SG	12 yrs	19 yrs	0.07	1%	30,759	24%
▷ Hartford International Opportunities R6	IHOVX	FB	9 yrs	17 yrs	0.70	25%	3,689	95%
Vanguard Developed Markets Index Admiral	VTMGX	FB	24 yrs	10 yrs	0.07	4%	177,321	4%
▷ American Funds Europacific Growth R6	RERGX	FG	14 yrs	22 yrs	0.47	5%	136,292	34%
MFS International Growth R6	MGRDX	FG	17 yrs	12 yrs	0.71	19%	15,962	17%
FIXED INCOME								



OTHER DATA

Fund Name	Ticker	Peer Group	Product History	Manager Tenure	Expense Ratio	Expense Ratio Rank	Total Net Assets (MM)	Annual Turnover
FIXED INCOME								
Vanguard Short-Term Federal Adm	VSGDX	GS	22 yrs	9 yrs	0.10	7%	4,905	442%
Vanguard Interm-Term Treasury Adm	VFIUX	GI	22 yrs	2 yrs	0.10	6%	5,792	175%
Vanguard Total Bond Market Index Adm	VBTLX	CI	22 yrs	10 yrs	0.05	7%	307,067	40%
▷ PIMCO Total Return Instl	PTTRX	PI	36 yrs	9 yrs	0.49	31%	54,774	377%
MONEY MARKET								
▷ Vanguard Federal Money Market Investor	VMFXX	TM	42 yrs	16 yrs	0.11	5%	284,482	–
ALLOCATION								
Vanguard Balanced Index Adm	VBIAX	MA	23 yrs	10 yrs	0.07	1%	50,109	19%

Putnam Large Cap Value Y (PEIYX)

As of: 12/31/2023

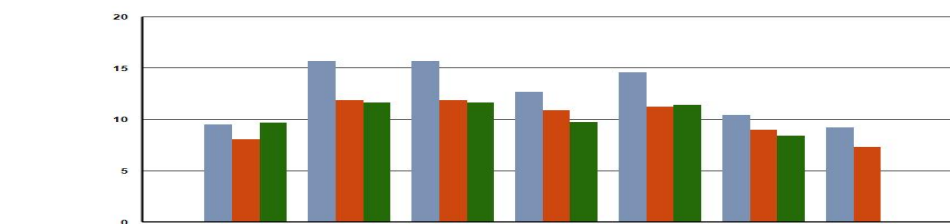
Fund Objective

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

Portfolio Data

Universe	Open-Ended
Peer Group	Large Value
Investment Vehicle ID	FOUSA00JCJ
Strategy Inception	10-01-1998
Share Class Inception	06-15-1977
Calculation Index	Morningstar US Large Value TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	11
Strategy Assets	\$22.44b
Share Class Assets	\$8.53b / 37.99%
Avg Market Cap	\$92.06b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	12%
P/E	13.52
P.B.	2.06
Expense Data	
Prospectus Net / Gross	0.64% / 0.64%
Cat Avg Exp Ratio Net / Gross	1.15% / 2.14%
Expense Rank Net / Gross	27% / 20%
12b-1 Fees	0.00%
Waiver Amount	\$77,686
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
PEIYX	9.49	15.64	15.64	12.64	14.57	10.40	9.19
Calculation Index	8.02	11.82	11.82	10.85	11.22	8.96	7.31
Category Average	9.68	11.63	11.63	9.74	11.37	8.39	-
Rank in Category	54%	23%	23%	12%	8%	8%	-
Category Size	1256	1217	1217	1131	1075	821	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

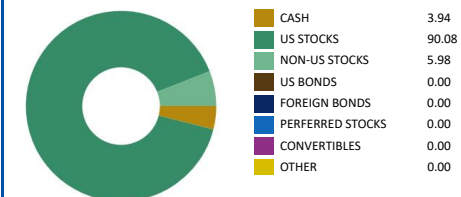
Calendar Year Return (%)

	2019	2020	2021	2022	2023
PEIYX	30.24	6.07	27.18	(2.84)	15.64
Calculation Index	25.70	(0.62)	21.49	0.26	11.82
Category Average	25.04	2.91	26.22	(5.90)	11.63
Rank in Category	8%	27%	38%	26%	23%
Category Size	1209	1200	1207	1229	1217

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
PEIYX	1.85	0.98	93.81	0.46	0.68	15.52	102.49	94.62
25th Percentile	(0.07)	1.07	93.98	0.03	0.56	15.64	106.56	103.36
50th Percentile	(1.11)	1.03	92.20	(0.24)	0.49	16.50	101.85	108.38
75th Percentile	(2.13)	0.98	89.10	(0.56)	0.43	17.30	95.69	113.26
Rank	7%	27%	1%	12%	6%	22%	6%	89%

Asset Allocation (%)



Sector Weighting

	PEIYX	Category Average
% BASIC MATERIALS	7.08	3.51
% CONSUMER CYCLICAL	7.43	6.58
% FINANCIAL SERVICES	17.54	18.87
% REAL ESTATE	2.38	3.24
% CONSUMER DEFENSIVE	9.23	8.30
% HEALTHCARE	14.91	14.69
% UTILITIES	5.04	4.78
% COMMUNICATION SERVICES	4.56	5.72
% ENERGY	7.49	8.43
% INDUSTRIALS	10.83	11.23
% TECHNOLOGY	9.57	12.12

Top Ten Holding (%)

Bank of America Corp	2.28
ConocoPhillips	1.89
Exxon Mobil Corp	3.51
McKesson Corp	2.21
Microsoft Corp	3.14
Oracle Corp	2.48
PulteGroup Inc	2.28
Qualcomm Inc	2.20
Regeneron Pharmaceuticals Inc	2.36
The Goldman Sachs Group Inc	1.95
% Assets in Top 10	24.30



Vanguard Value Index Adm (VVIAX)

As of: 12/31/2023

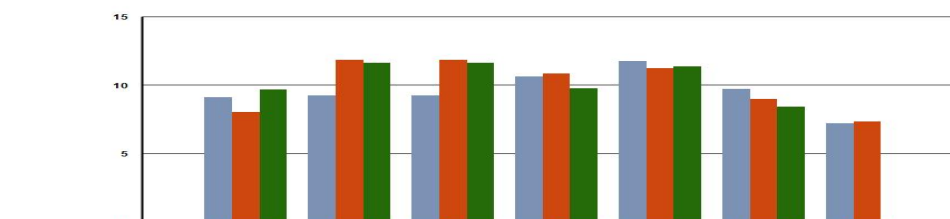
Fund Objective

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

Portfolio Data

Universe	Open-Ended
Peer Group	Large Value
Investment Vehicle ID	FOUSA00LA4
Strategy Inception	11-13-2000
Share Class Inception	11-02-1992
Calculation Index	Morningstar US Large Value TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	29
Strategy Assets	\$155.89b
Share Class Assets	\$33.52b / 21.50%
Avg Market Cap	\$109.24b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	5%
P/E	14.80
P.B.	2.45
Expense Data	
Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	1.15% / 2.14%
Expense Rank Net / Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$4,304
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VVIAX	9.09	9.24	9.24	10.61	11.73	9.72	7.18
Calculation Index	8.02	11.82	11.82	10.85	11.22	8.96	7.31
Category Average	9.68	11.63	11.63	9.74	11.37	8.39	-
Rank in Category	64%	66%	66%	36%	44%	17%	-
Category Size	1256	1217	1217	1131	1075	821	-

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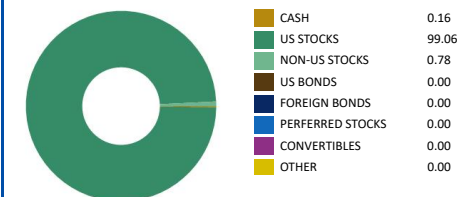
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VVIAX	25.82	2.29	26.49	(2.08)	9.24
Calculation Index	25.70	(0.62)	21.49	0.26	11.82
Category Average	25.04	2.91	26.22	(5.90)	11.63
Rank in Category	44%	53%	44%	21%	66%
Category Size	1209	1200	1207	1229	1217

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VVIAX	(0.36)	1.02	97.83	(0.10)	0.56	15.91	102.49	105.12
25th Percentile	(0.07)	1.07	93.98	0.03	0.56	15.64	106.56	103.36
50th Percentile	(1.11)	1.03	92.20	(0.24)	0.49	16.50	101.85	108.38
75th Percentile	(2.13)	0.98	89.10	(0.56)	0.43	17.30	95.69	113.26
Rank	34%	17%	1%	52%	27%	33%	7%	96%

Asset Allocation (%)



Sector Weighting

	VVIAX	Category Average
% BASIC MATERIALS	2.62	3.51
% CONSUMER CYCLICAL	3.99	6.58
% FINANCIAL SERVICES	20.43	18.87
% REAL ESTATE	3.21	3.24
% CONSUMER DEFENSIVE	10.44	8.30
% HEALTHCARE	18.79	14.69
% UTILITIES	4.88	4.78
% COMMUNICATION SERVICES	3.54	5.72
% ENERGY	6.97	8.43
% INDUSTRIALS	13.62	11.23
% TECHNOLOGY	11.34	12.12

Top Ten Holding (%)

AbbVie Inc	1.45
Berkshire Hathaway Inc Class B	3.79
Broadcom Inc	2.37
Chevron Corp	1.47
Exxon Mobil Corp	2.38
Johnson & Johnson	2.15
JPMorgan Chase & Co	2.62
Merck & Co Inc	1.50
Procter & Gamble Co	2.09
UnitedHealth Group Inc	2.96
% Assets in Top 10	22.78

JPMorgan US Equity R6 (JUEMX)

As of: 12/31/2023

Fund Objective

The investment seeks to provide high total return from a portfolio of selected equity securities. Under normal circumstances, the fund invests at least 80% of its assets in equity securities of U.S. companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. In implementing its strategy, the fund primarily invests in common stocks of large- and medium-capitalization U.S. companies but it may also invest up to 20% of its assets in common stocks of foreign companies, including depository receipts.

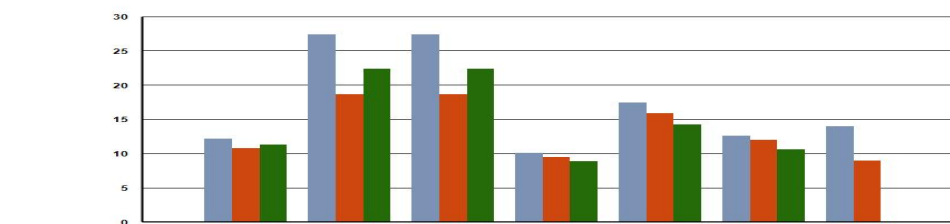
Portfolio Data

Universe	Open-Ended
Peer Group	Large Blend
Investment Vehicle ID	F00000JSDA
Strategy Inception	11-30-2010
Share Class Inception	09-17-1993
Calculation Index	Morningstar US Large Core TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	9
Strategy Assets	\$25.47b
Share Class Assets	\$14.81b / 58.15%
Avg Market Cap	\$255.52b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$15,000,000
Turnover	47%
P/E	18.70
P.B.	4.05

Expense Data

Prospectus Net / Gross	0.44% / 0.47%
Cat Avg Exp Ratio Net / Gross	1.08% / 2.21%
Expense Rank Net / Gross	22% / 18%
12b-1 Fees	0.00%
Waiver Amount	\$4,633,746
Waiver Exp Date	10/31/2024

Annualized Total Returns



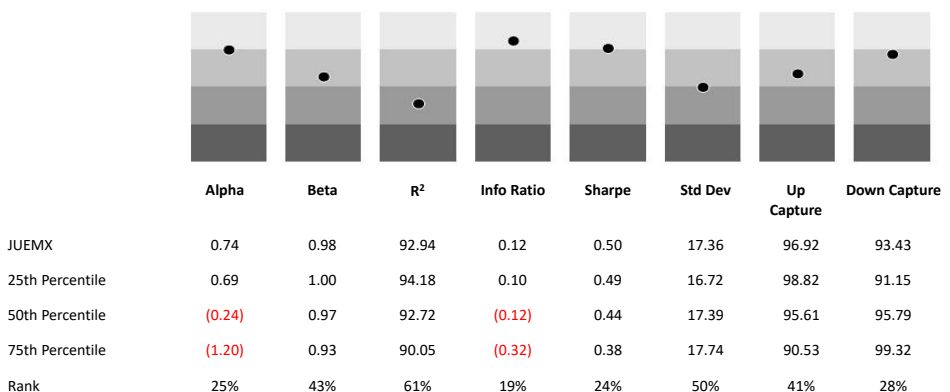
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
JUEMX	12.17	27.35	27.35	10.04	17.44	12.56	13.94
Calculation Index	10.74	18.64	18.64	9.48	15.88	11.97	8.92
Category Average	11.25	22.32	22.32	8.83	14.26	10.55	-
Rank in Category	27%	17%	17%	24%	2%	2%	-
Category Size	1497	1430	1430	1298	1191	897	-

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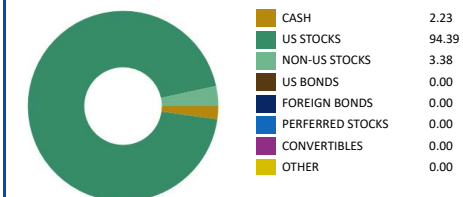
Calendar Year Return (%)

	2019	2020	2021	2022	2023
JUEMX	32.28	26.74	28.80	(18.77)	27.35
Calculation Index	33.05	19.66	29.32	(14.47)	18.64
Category Average	28.78	15.83	26.07	(16.96)	22.32
Rank in Category	14%	3%	22%	63%	17%
Category Size	1387	1363	1382	1358	1430

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	JUEMX	Category Average
% BASIC MATERIALS	2.74	2.67
% CONSUMER CYCLICAL	9.97	9.83
% FINANCIAL SERVICES	13.28	12.75
% REAL ESTATE	1.72	2.09
% CONSUMER DEFENSIVE	2.40	6.17
% HEALTHCARE	14.48	13.18
% UTILITIES	4.15	2.10
% COMMUNICATION SERVICES	5.67	7.83
% ENERGY	5.22	4.16
% INDUSTRIALS	10.01	9.67
% TECHNOLOGY	28.13	26.39

Top Ten Holding (%)

AbbVie Inc	2.84
Alphabet Inc Class A	2.86
Amazon.com Inc	4.00
Apple Inc	5.48
Coca-Cola Co	2.40
Meta Platforms Inc Class A	2.81
Microsoft Corp	9.41
NVIDIA Corp	3.40
NXP Semiconductors NV	2.76
UnitedHealth Group Inc	3.57
% Assets in Top 10	39.53



Vanguard 500 Index Admiral (VFIAX)

As of: 12/31/2023

Fund Objective

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

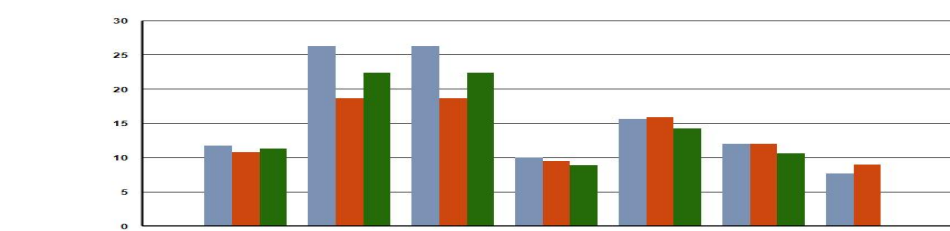
Portfolio Data

Universe	Open-Ended
Peer Group	Large Blend
Investment Vehicle ID	FOUSA00L8W
Strategy Inception	11-13-2000
Share Class Inception	08-31-1976
Calculation Index	Morningstar US Large Core TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	6
Strategy Assets	\$980.35b
Share Class Assets	\$456.81b / 46.60%
Avg Market Cap	\$241.88b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	2%
P/E	19.86
P.B.	3.84

Expense Data

Prospectus Net / Gross	0.04% / 0.04%
Cat Avg Exp Ratio Net / Gross	1.08% / 2.21%
Expense Rank Net / Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$7,118
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VFIAX	11.68	26.24	26.24	9.96	15.65	11.99	7.62
Calculation Index	10.74	18.64	18.64	9.48	15.88	11.97	8.92
Category Average	11.25	22.32	22.32	8.83	14.26	10.55	-
Rank in Category	47%	27%	27%	28%	21%	10%	-
Category Size	1497	1430	1430	1298	1191	897	-

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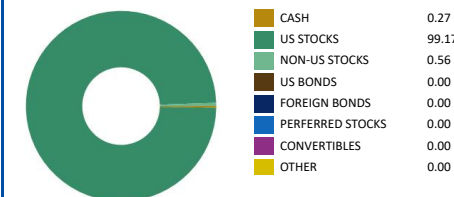
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VFIAX	31.46	18.37	28.66	(18.15)	26.24
Calculation Index	33.05	19.66	29.32	(14.47)	18.64
Category Average	28.78	15.83	26.07	(16.96)	22.32
Rank in Category	24%	38%	23%	52%	27%
Category Size	1387	1363	1382	1358	1430

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VFIAX	0.54	1.00	94.76	0.12	0.49	17.54	99.80	97.73
25th Percentile	0.69	1.00	94.18	0.10	0.49	16.72	98.82	91.15
50th Percentile	(0.24)	0.97	92.72	(0.12)	0.44	17.39	95.61	95.79
75th Percentile	(1.20)	0.93	90.05	(0.32)	0.38	17.74	90.53	99.32
Rank	29%	37%	49%	19%	28%	65%	19%	47%

Asset Allocation (%)



Sector Weighting

	VFIAX	Category Average
% BASIC MATERIALS	2.19	2.67
% CONSUMER CYCLICAL	10.99	9.83
% FINANCIAL SERVICES	12.47	12.75
% REAL ESTATE	2.51	2.09
% CONSUMER DEFENSIVE	6.09	6.17
% HEALTHCARE	12.64	13.18
% UTILITIES	2.34	2.10
% COMMUNICATION SERVICES	8.56	7.83
% ENERGY	3.88	4.16
% INDUSTRIALS	8.34	9.67
% TECHNOLOGY	29.73	26.39

Top Ten Holding (%)

Alphabet Inc Class A	2.05
Alphabet Inc Class C	1.76
Amazon.com Inc	3.45
Apple Inc	7.27
Berkshire Hathaway Inc Class B	1.71
JPMorgan Chase & Co	1.23
Meta Platforms Inc Class A	1.89
Microsoft Corp	7.33
NVIDIA Corp	3.01
Tesla Inc	1.73
% Assets in Top 10	31.43

Harbor Capital Appreciation Retirement (HNACX)

As of: 12/31/2023

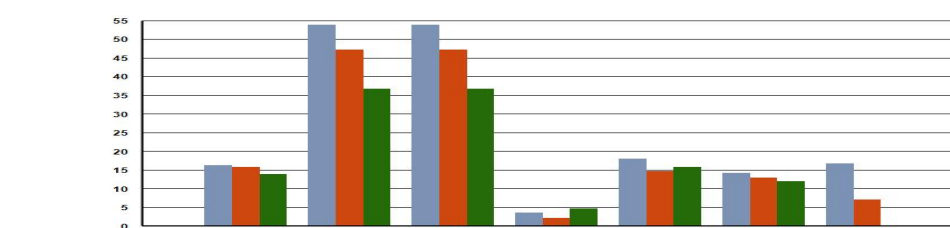
Fund Objective

The investment seeks long-term growth of capital. The fund invests primarily in equity securities, principally common and preferred stocks, of U.S. companies with market capitalizations of at least \$1 billion at the time of purchase and that the Subadvisor considers to have above average prospects for growth. The stocks of mid and large cap companies in the fund's portfolio are those the Subadvisor expects to maintain or achieve above average earnings growth. The fund may invest up to 20% of its total assets in the securities of foreign issuers, including issuers located or doing business in emerging markets.

Portfolio Data

Universe	Open-Ended
Peer Group	Large Growth
Investment Vehicle ID	F00000WOUK
Strategy Inception	03-01-2016
Share Class Inception	12-29-1987
Calculation Index	Morningstar US Large Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	10
Strategy Assets	\$26.16b
Share Class Assets	\$8.81b / 33.70%
Avg Market Cap	\$396.30b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$1,000,000
Turnover	27%
P/E	28.93
P.B.	7.87
Expense Data	
Prospectus Net / Gross	0.59% / 0.64%
Cat Avg Exp Ratio Net / Gross	1.26% / 2.40%
Expense Rank Net / Gross	23% / 20%
12b-1 Fees	0.00%
Waiver Amount	\$3,480,931
Waiver Exp Date	02/29/2024

Annualized Total Returns



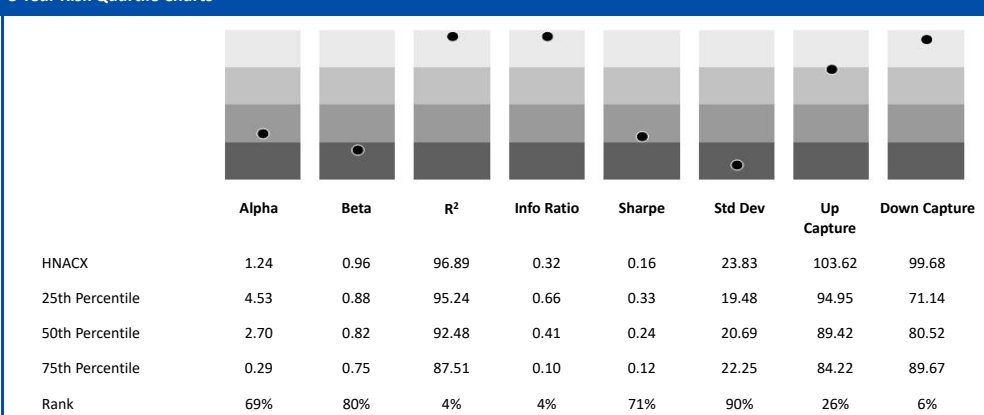
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
HNACX	16.31	53.86	53.86	3.54	18.00	14.10	16.65
Calculation Index	15.72	47.26	47.26	2.18	14.67	12.87	7.03
Category Average	13.83	36.74	36.74	4.68	15.74	12.03	-
Rank in Category	10%	6%	6%	71%	19%	13%	-
Category Size	1216	1200	1200	1118	1031	810	-

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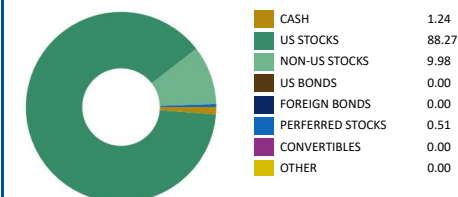
Calendar Year Return (%)

	2019	2020	2021	2022	2023
HNACX	33.39	54.56	15.74	(37.67)	53.86
Calculation Index	33.81	38.86	21.47	(40.36)	47.26
Category Average	31.90	35.86	20.45	(29.91)	36.74
Rank in Category	39%	10%	79%	83%	6%
Category Size	1360	1289	1237	1235	1200

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	HNACX	Category Average
% BASIC MATERIALS	0.00	1.24
% CONSUMER CYCLICAL	24.69	14.07
% FINANCIAL SERVICES	7.13	8.65
% REAL ESTATE	0.80	1.21
% CONSUMER DEFENSIVE	3.14	3.02
% HEALTHCARE	11.99	12.70
% UTILITIES	0.00	0.30
% COMMUNICATION SERVICES	10.30	10.86
% ENERGY	0.00	1.48
% INDUSTRIALS	0.00	5.96
% TECHNOLOGY	40.19	37.94

Top Ten Holding (%)

Advanced Micro Devices Inc	2.85
Amazon.com Inc	7.01
Apple Inc	5.10
Eli Lilly and Co	3.90
Mastercard Inc Class A	2.98
Meta Platforms Inc Class A	3.58
Microsoft Corp	7.84
NVIDIA Corp	7.96
Tesla Inc	4.91
Visa Inc Class A	3.04
% Assets in Top 10	49.17

MFS Growth R6 (MFEKX)

As of: 12/31/2023

Fund Objective

The investment seeks capital appreciation. The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The adviser focuses on investing the fund's assets in the stocks of companies the adviser believes to have above average earnings growth potential compared to other companies (growth companies).

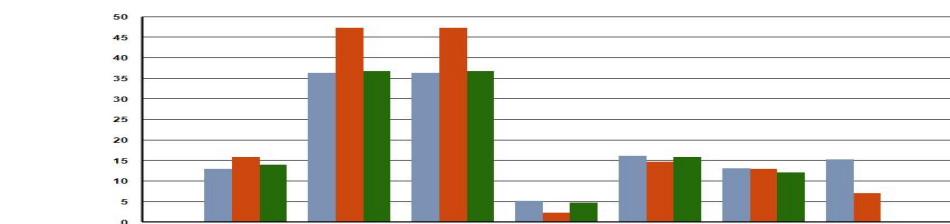
Portfolio Data

Universe	Open-Ended
Peer Group	Large Growth
Investment Vehicle ID	F00000MMTN
Strategy Inception	08-26-2011
Share Class Inception	12-29-1986
Calculation Index	Morningstar US Large Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	21
Strategy Assets	\$39.92b
Share Class Assets	\$16.06b / 40.22%
Avg Market Cap	\$394.18b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	16%
P/E	27.83
P.B.	7.75

Expense Data

Prospectus Net / Gross	0.50% / 0.51%
Cat Avg Exp Ratio Net / Gross	1.26% / 2.40%
Expense Rank Net / Gross	18% / 14%
12b-1 Fees	0.00%
Waiver Amount	\$2,149,294
Waiver Exp Date	03/31/2024

Annualized Total Returns



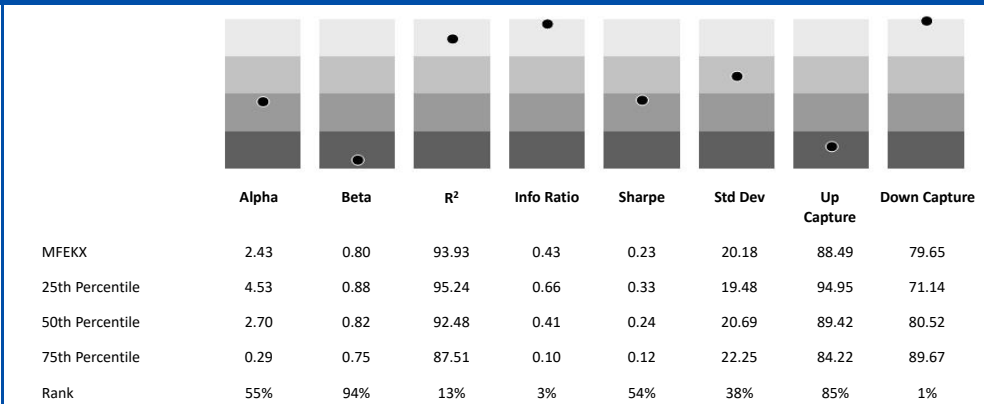
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
MFEKX	12.85	36.25	36.25	5.14	16.10	13.04	15.20
Calculation Index	15.72	47.26	47.26	2.18	14.67	12.87	7.03
Category Average	13.83	36.74	36.74	4.68	15.74	12.03	-
Rank in Category	73%	55%	55%	59%	47%	30%	-
Category Size	1216	1200	1200	1118	1031	810	-

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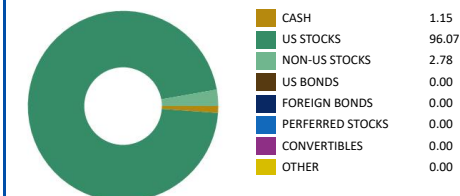
Calendar Year Return (%)

	2019	2020	2021	2022	2023
MFEKX	37.81	31.74	23.76	(31.08)	36.25
Calculation Index	33.81	38.86	21.47	(40.36)	47.26
Category Average	31.90	35.86	20.45	(29.91)	36.74
Rank in Category	10%	56%	40%	58%	55%
Category Size	1360	1289	1237	1235	1200

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	MFEKX	Category Average
% BASIC MATERIALS	5.16	1.24
% CONSUMER CYCLICAL	10.17	14.07
% FINANCIAL SERVICES	10.62	8.65
% REAL ESTATE	1.16	1.21
% CONSUMER DEFENSIVE	0.77	3.02
% HEALTHCARE	10.78	12.70
% UTILITIES	0.00	0.30
% COMMUNICATION SERVICES	13.41	10.86
% ENERGY	0.48	1.48
% INDUSTRIALS	5.77	5.96
% TECHNOLOGY	40.52	37.94

Top Ten Holding (%)

Alphabet Inc Class A	6.20
Amazon.com Inc	6.49
Apple Inc	6.00
Boston Scientific Corp	1.98
Eli Lilly and Co	2.60
Mastercard Inc Class A	3.89
Meta Platforms Inc Class A	4.36
Microsoft Corp	15.12
NVIDIA Corp	5.80
Visa Inc Class A	3.36
% Assets in Top 10	55.80



Vanguard Growth Index Admiral (VIGAX)

As of: 12/31/2023

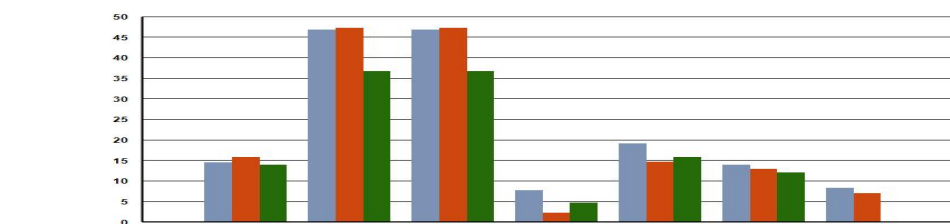
Fund Objective

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

Portfolio Data

Universe	Open-Ended
Peer Group	Large Growth
Investment Vehicle ID	FOUSA00L97
Strategy Inception	11-13-2000
Share Class Inception	11-02-1992
Calculation Index	Morningstar US Large Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	29
Strategy Assets	\$200.55b
Share Class Assets	\$67.55b / 33.68%
Avg Market Cap	\$467.37b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	5%
P/E	29.12
P.B.	8.07
Expense Data	
Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	1.26% / 2.40%
Expense Rank Net / Gross	2% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$10,937
Waiver Exp Date	-

Annualized Total Returns



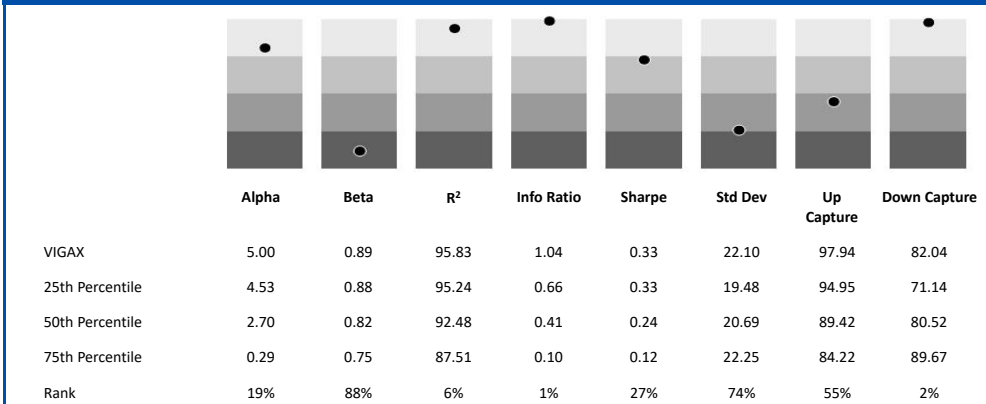
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VIGAX	14.41	46.77	46.77	7.69	19.16	13.97	8.21
Calculation Index	15.72	47.26	47.26	2.18	14.67	12.87	7.03
Category Average	13.83	36.74	36.74	4.68	15.74	12.03	-
Rank in Category	35%	17%	17%	26%	12%	15%	-
Category Size	1216	1200	1200	1118	1031	810	-

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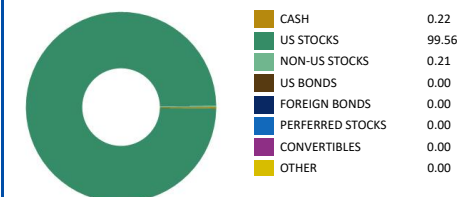
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VIGAX	37.23	40.19	27.26	(33.14)	46.77
Calculation Index	33.81	38.86	21.47	(40.36)	47.26
Category Average	31.90	35.86	20.45	(29.91)	36.74
Rank in Category	12%	28%	19%	71%	17%
Category Size	1360	1289	1237	1235	1200

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VIGAX	Category Average
% BASIC MATERIALS	1.76	1.24
% CONSUMER CYCLICAL	16.33	14.07
% FINANCIAL SERVICES	5.89	8.65
% REAL ESTATE	1.77	1.21
% CONSUMER DEFENSIVE	2.19	3.02
% HEALTHCARE	7.28	12.70
% UTILITIES	0.00	0.30
% COMMUNICATION SERVICES	13.11	10.86
% ENERGY	1.18	1.48
% INDUSTRIALS	3.53	5.96
% TECHNOLOGY	46.73	37.94

Top Ten Holding (%)

Alphabet Inc Class A	3.62
Alphabet Inc Class C	3.04
Amazon.com Inc	6.24
Apple Inc	12.98
Eli Lilly and Co	2.32
Meta Platforms Inc Class A	3.34
Microsoft Corp	12.95
NVIDIA Corp	5.05
Tesla Inc	2.98
Visa Inc Class A	1.84
% Assets in Top 10	54.36



MFS Mid Cap Value R6 (MVCKX)

As of: 12/31/2023

Fund Objective

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

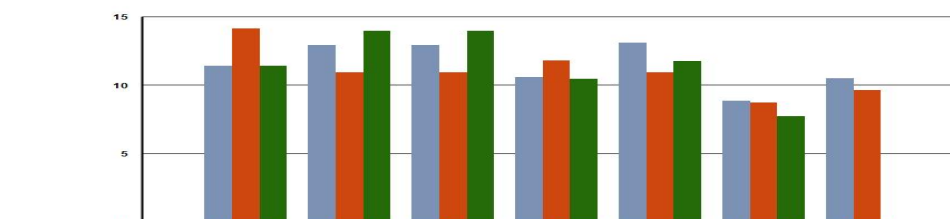
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Value
Investment Vehicle ID	F00000PGEH
Strategy Inception	02-01-2013
Share Class Inception	08-31-2001
Calculation Index	Morningstar US Mid Value TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	15
Strategy Assets	\$16.20b
Share Class Assets	\$9.09b / 56.14%
Avg Market Cap	\$16.27b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	19%
P/E	12.73
P.B.	1.99

Expense Data

Prospectus Net / Gross	0.62% / 0.63%
Cat Avg Exp Ratio Net / Gross	1.13% / 1.74%
Expense Rank Net / Gross	16% / 11%
12b-1 Fees	0.00%
Waiver Amount	\$1,085,509
Waiver Exp Date	01/31/2024

Annualized Total Returns



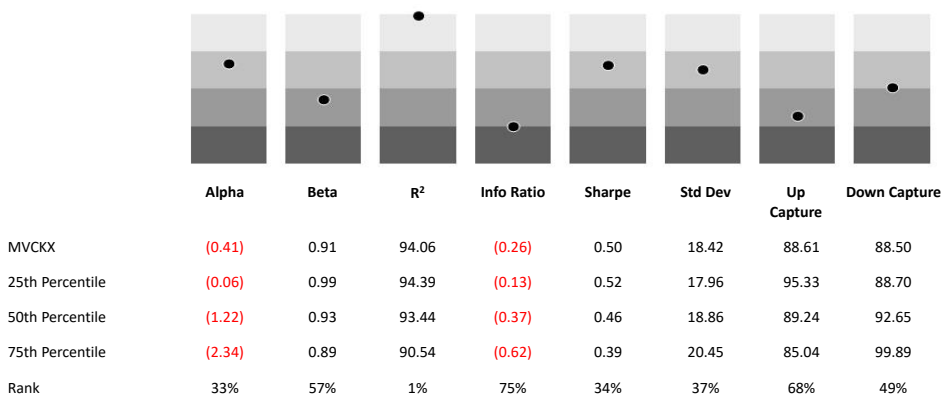
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
MVCKX	11.38	12.92	12.92	10.56	13.09	8.85	10.50
Calculation Index	14.11	10.94	10.94	11.79	10.91	8.71	9.64
Category Average	11.38	13.94	13.94	10.44	11.76	7.70	-
Rank in Category	50%	50%	50%	44%	23%	19%	-
Category Size	403	397	397	383	363	274	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

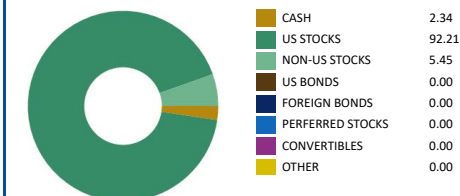
Calendar Year Return (%)

	2019	2020	2021	2022	2023
MVCKX	31.08	4.40	31.00	(8.64)	12.92
Calculation Index	24.82	(3.76)	29.02	(2.39)	10.94
Category Average	25.18	2.63	29.32	(8.02)	13.94
Rank in Category	7%	40%	33%	56%	50%
Category Size	422	415	413	405	397

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	MVCKX	Category Average
% BASIC MATERIALS	5.69	5.05
% CONSUMER CYCLICAL	12.32	11.29
% FINANCIAL SERVICES	17.81	17.85
% REAL ESTATE	6.96	6.08
% CONSUMER DEFENSIVE	5.23	6.39
% HEALTHCARE	6.90	8.99
% UTILITIES	7.69	6.45
% COMMUNICATION SERVICES	1.12	2.87
% ENERGY	6.91	5.93
% INDUSTRIALS	18.40	16.67
% TECHNOLOGY	8.62	9.84

Top Ten Holding (%)

Arthur J. Gallagher & Co	1.43
Cencora Inc	1.26
Diamondback Energy Inc	1.12
Howmet Aerospace Inc	1.18
Leidos Holdings Inc	1.21
LKQ Corp	1.15
PG&E Corp	1.33
The Hartford Financial Services Group Inc	1.45
Toll Brothers Inc	1.17
Westinghouse Air Brake Technologies Corp	1.16
% Assets in Top 10	12.46



Vanguard Mid-Cap Value Index Admiral (VMVAX)

As of: 12/31/2023

Fund Objective

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

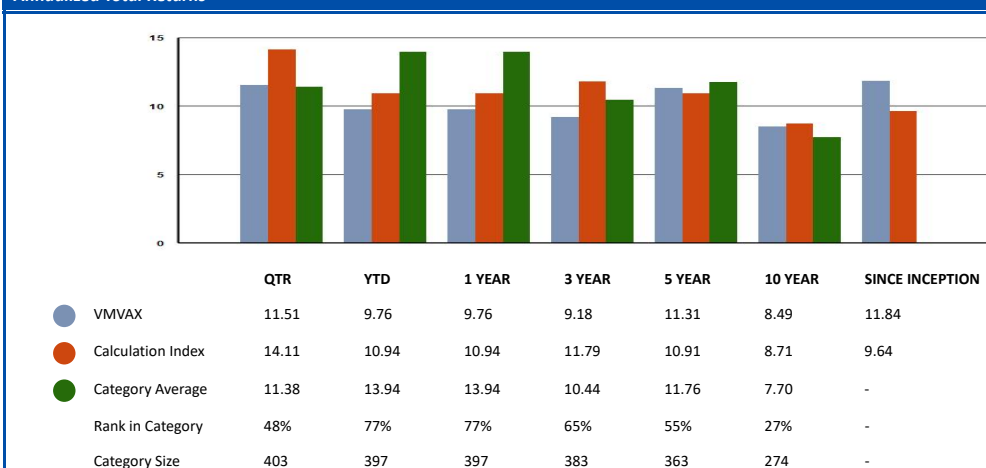
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Value
Investment Vehicle ID	F00000MPYE
Strategy Inception	09-27-2011
Share Class Inception	08-17-2006
Calculation Index	Morningstar US Mid Value TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	2
Strategy Assets	\$28.33b
Share Class Assets	\$11.97b / 42.26%
Avg Market Cap	\$25.28b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	18%
P/E	14.22
P.B.	2.06

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.13% / 1.74%
Expense Rank Net / Gross	4% / 3%
12b-1 Fees	0.00%
Waiver Amount	\$10,799
Waiver Exp Date	-

Annualized Total Returns

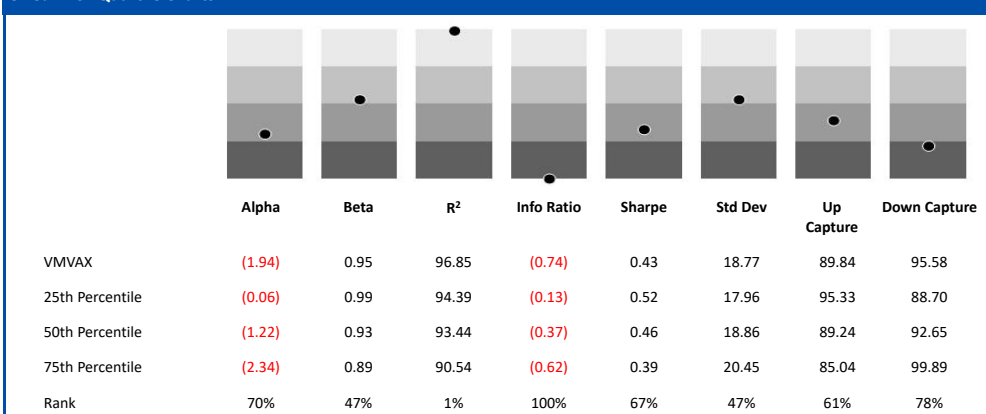


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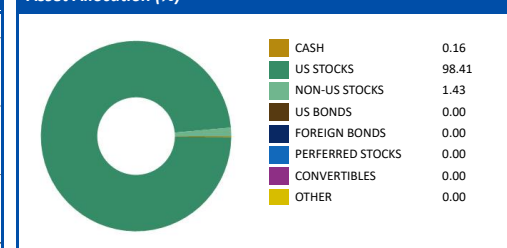
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VMVAX	27.99	2.54	28.76	(7.90)	9.76
Calculation Index	24.82	(3.76)	29.02	(2.39)	10.94
Category Average	25.18	2.63	29.32	(8.02)	13.94
Rank in Category	32%	55%	53%	47%	77%
Category Size	422	415	413	405	397

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VMVAX	Category Average
% BASIC MATERIALS	7.38	5.05
% CONSUMER CYCLICAL	8.24	11.29
% FINANCIAL SERVICES	17.85	17.85
% REAL ESTATE	9.16	6.08
% CONSUMER DEFENSIVE	5.99	6.39
% HEALTHCARE	8.75	8.99
% UTILITIES	12.18	6.45
% COMMUNICATION SERVICES	2.64	2.87
% ENERGY	3.19	5.93
% INDUSTRIALS	15.44	16.67
% TECHNOLOGY	9.00	9.84

Top Ten Holding (%)

Allstate Corp	1.08
Ameriprise Financial Inc	1.08
Arthur J. Gallagher & Co	1.60
Carrier Global Corp Ordinary Shares	1.30
Centene Corp	1.19
D.R. Horton Inc	1.16
Digital Realty Trust Inc	1.26
Ferguson PLC	1.06
Nucor Corp	1.26
ONEOK Inc	1.11
% Assets in Top 10	12.10

Carillon Scout Mid Cap R-6 (CSMUX)

Removal

As of: 12/31/2023

Fund Objective

The investment seeks long-term growth of capital. Under normal circumstances, at least 80% of the fund's net assets will be invested in mid cap equity securities. The fund's portfolio managers consider mid-capitalization companies to be those companies that, at the time of initial purchase, have market capitalizations greater than \$1 billion and equal to or less than the largest company in the Russell Midcap® Index during the most recent 12-month period. It maintains a portfolio of investments diversified across companies and economic sectors.

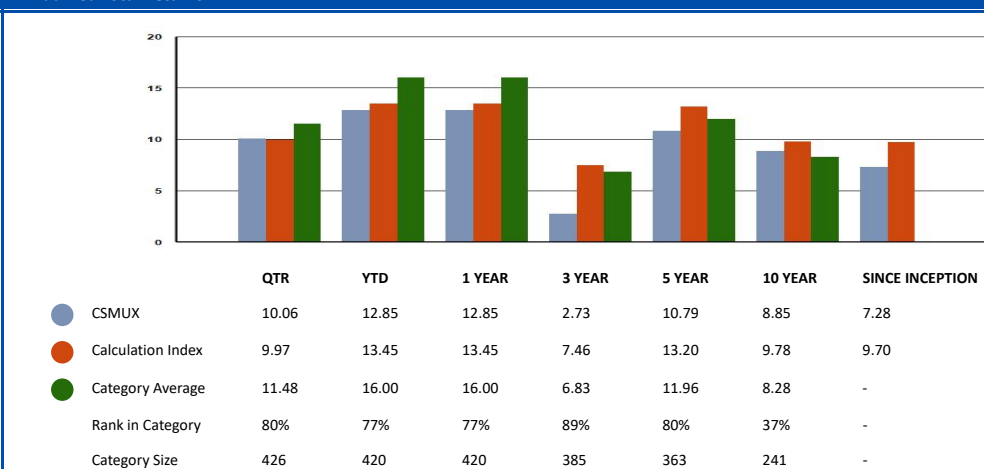
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Blend
Investment Vehicle ID	F00000Z6HF
Strategy Inception	11-20-2017
Share Class Inception	10-31-2006
Calculation Index	Morningstar US Mid Core TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	17
Strategy Assets	\$3.35b
Share Class Assets	\$0.37b / 10.93%
Avg Market Cap	\$17.70b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	112%
P/E	18.11
P.B.	2.51

Expense Data

Prospectus Net / Gross	0.86% / 0.86%
Cat Avg Exp Ratio Net / Gross	1.06% / 1.79%
Expense Rank Net / Gross	40% / 31%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns

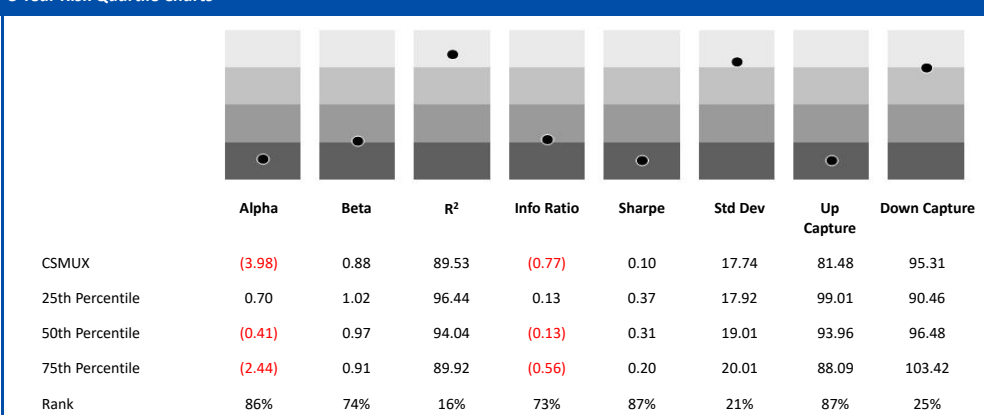


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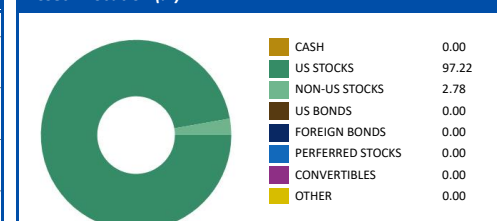
Calendar Year Return (%)

	2019	2020	2021	2022	2023
CSMUX	20.84	27.43	15.99	(17.18)	12.85
Calculation Index	31.92	13.53	27.81	(14.41)	13.45
Category Average	26.21	12.39	23.40	(14.01)	16.00
Rank in Category	88%	5%	89%	75%	77%
Category Size	404	407	391	405	420

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	CSMUX	Category Average
% BASIC MATERIALS	5.30	4.88
% CONSUMER CYCLICAL	12.79	13.32
% FINANCIAL SERVICES	13.64	13.76
% REAL ESTATE	6.02	6.10
% CONSUMER DEFENSIVE	2.78	3.94
% HEALTHCARE	9.82	9.40
% UTILITIES	5.09	3.11
% COMMUNICATION SERVICES	2.35	2.32
% ENERGY	5.73	5.01
% INDUSTRIALS	19.09	18.74
% TECHNOLOGY	17.37	15.61

Top Ten Holding (%)

Agree Realty Corp	1.54
Ally Financial Inc	1.83
Biomarin Pharmaceutical Inc	2.05
Cboe Global Markets Inc	2.52
CenterPoint Energy Inc	2.27
Chart Industries Inc	2.10
Evercore Inc Class A	1.55
First Horizon Corp	2.39
Hubbell Inc	1.60
Noble Corp PLC Class A	1.57
% Assets in Top 10	19.42

Vanguard Mid Cap Index Admiral (VIMAX)

As of: 12/31/2023

Fund Objective

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

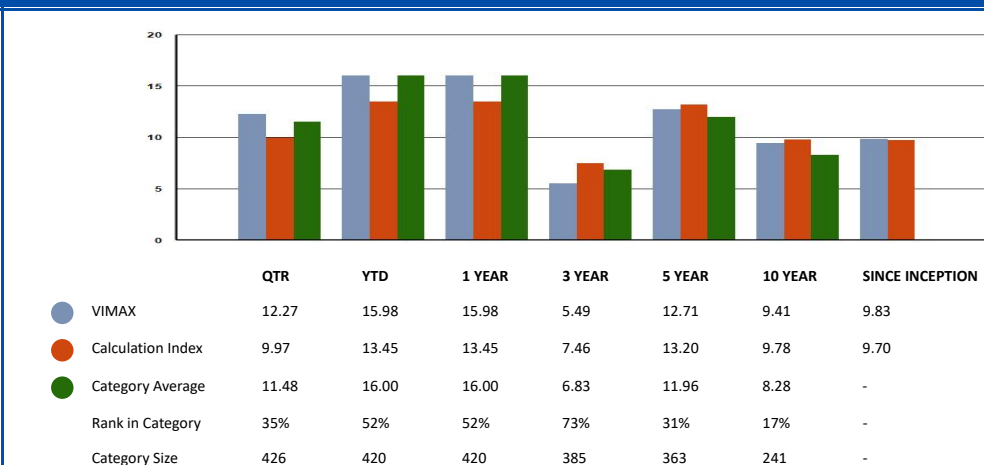
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Blend
Investment Vehicle ID	FOUSA02TYC
Strategy Inception	11-12-2001
Share Class Inception	05-21-1998
Calculation Index	Morningstar US Mid Core TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	2
Strategy Assets	\$155.46b
Share Class Assets	\$57.33b / 36.88%
Avg Market Cap	\$27.67b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	12%
P/E	17.94
P.B.	2.68

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	1.06% / 1.79%
Expense Rank Net / Gross	5% / 3%
12b-1 Fees	0.00%
Waiver Amount	\$55,790
Waiver Exp Date	-

Annualized Total Returns

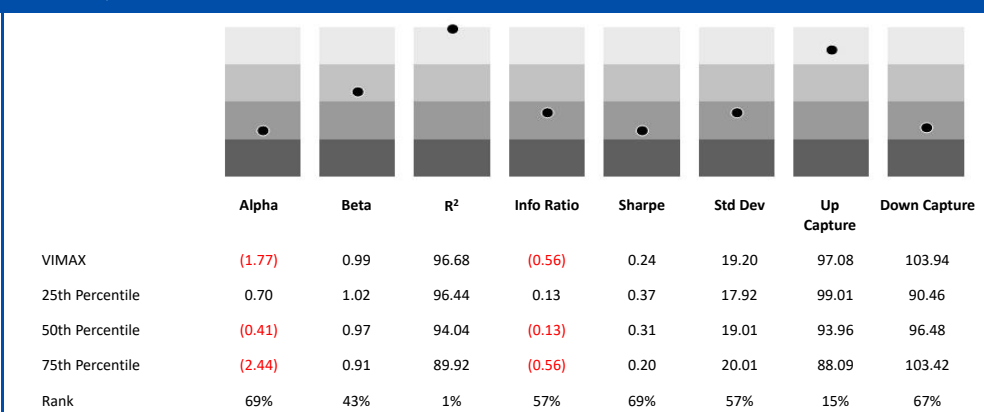


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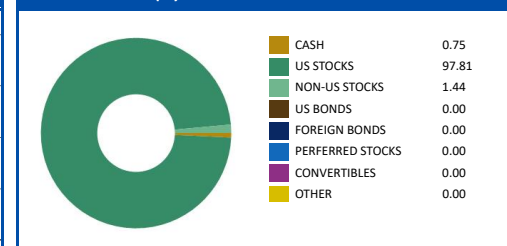
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VIMAX	31.03	18.24	24.51	(18.71)	15.98
Calculation Index	31.92	13.53	27.81	(14.41)	13.45
Category Average	26.21	12.39	23.40	(14.01)	16.00
Rank in Category	13%	17%	47%	86%	52%
Category Size	404	407	391	405	420

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VIMAX	Category Average
% BASIC MATERIALS	5.05	4.88
% CONSUMER CYCLICAL	8.45	13.32
% FINANCIAL SERVICES	12.30	13.76
% REAL ESTATE	8.12	6.10
% CONSUMER DEFENSIVE	4.05	3.94
% HEALTHCARE	10.62	9.40
% UTILITIES	6.83	3.11
% COMMUNICATION SERVICES	4.02	2.32
% ENERGY	4.41	5.01
% INDUSTRIALS	16.41	18.74
% TECHNOLOGY	18.99	15.61

Top Ten Holding (%)

Amphenol Corp Class A	0.85
Arista Networks Inc	0.80
Arthur J. Gallagher & Co	0.84
Carrier Global Corp Ordinary Shares	0.69
Cintas Corp	0.75
DexCom Inc	0.70
Microchip Technology Inc	0.71
Motorola Solutions Inc	0.84
PACCAR Inc	0.75
TransDigm Group Inc	0.79
% Assets in Top 10	7.72

Neuberger Berman Mid Cap Growth R6 (NRMGX)

Watch

As of: 12/31/2023

Fund Objective

The investment seeks growth of capital. The fund normally invests at least 80% of its net assets in common stocks of mid-capitalization companies, which it defines as those with a market capitalization within the market capitalization range of the Russell Midcap® Index at the time of purchase. It seeks to reduce risk by diversifying among many companies, sectors and industries.

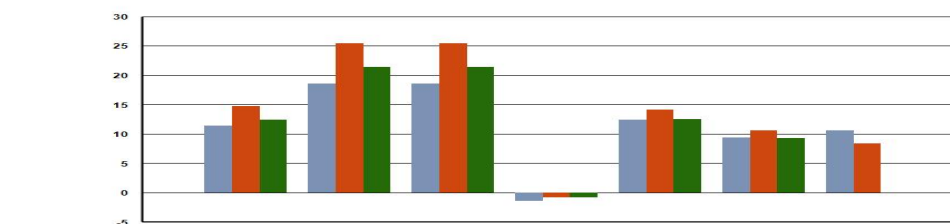
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Growth
Investment Vehicle ID	F00000PH2K
Strategy Inception	03-15-2013
Share Class Inception	03-01-1979
Calculation Index	Morningstar US Mid Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	3
Strategy Assets	\$1.57b
Share Class Assets	\$0.58b / 36.71%
Avg Market Cap	\$25.18b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	58%
P/E	26.52
P.B.	6.25

Expense Data

Prospectus Net / Gross	0.60% / 0.60%
Cat Avg Exp Ratio Net / Gross	1.25% / 1.77%
Expense Rank Net / Gross	12% / 8%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
NRMGX	11.40	18.53	18.53	(1.47)	12.38	9.36	10.61
Calculation Index	14.69	25.38	25.38	(0.85)	14.15	10.59	8.34
Category Average	12.38	21.37	21.37	(0.86)	12.46	9.23	-
Rank in Category	65%	67%	67%	64%	54%	52%	-
Category Size	560	553	553	523	492	395	-

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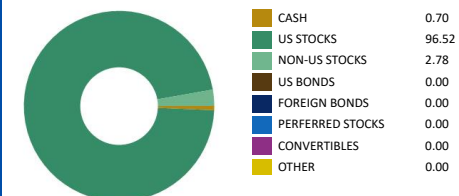
Calendar Year Return (%)

	2019	2020	2021	2022	2023
NRMGX	34.02	39.80	12.99	(28.58)	18.53
Calculation Index	36.01	46.17	14.97	(32.37)	25.38
Category Average	32.52	39.26	13.05	(27.79)	21.37
Rank in Category	41%	35%	51%	61%	67%
Category Size	618	604	588	586	553

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
NRMGX	(1.13)	0.89	94.26	(0.11)	(0.09)	20.87	86.48	89.34
25th Percentile	1.93	0.96	95.11	0.38	0.06	20.42	93.16	83.56
50th Percentile	(0.24)	0.90	92.77	0.02	(0.05)	21.30	87.99	89.65
75th Percentile	(4.02)	0.84	86.70	(0.58)	(0.22)	22.63	83.32	98.80
Rank	60%	91%	1%	13%	61%	41%	35%	4%

Asset Allocation (%)



Sector Weighting

	NRMGX	Category Average
% BASIC MATERIALS	0.67	2.02
% CONSUMER CYCLICAL	12.42	11.90
% FINANCIAL SERVICES	9.62	9.84
% REAL ESTATE	1.04	2.71
% CONSUMER DEFENSIVE	2.55	2.59
% HEALTHCARE	17.80	18.14
% UTILITIES	0.00	0.52
% COMMUNICATION SERVICES	2.41	3.50
% ENERGY	2.75	3.11
% INDUSTRIALS	20.64	16.67
% TECHNOLOGY	29.42	26.22

Top Ten Holding (%)

Arthur J. Gallagher & Co	2.71
Cencora Inc	1.94
Cintas Corp	2.06
CrowdStrike Holdings Inc Class A	2.53
DexCom Inc	2.20
IQVIA Holdings Inc	1.99
Manhattan Associates Inc	2.20
MongoDB Inc Class A	2.73
Palantir Technologies Inc Ordinary Shares - Class A	2.05
Super Micro Computer Inc	2.08
% Assets in Top 10	22.49

T. Rowe Price New Horizons I (PRJIX)

As of: 12/31/2023

Fund Objective

The investment seeks long-term capital growth. The fund invests primarily in a diversified group of small, emerging growth companies, preferably early in their corporate life cycle before the companies become widely recognized by the investment community. It may also invest in companies that offer the possibility of accelerating earnings growth because of rejuvenated management, new products, or structural changes in the economy.

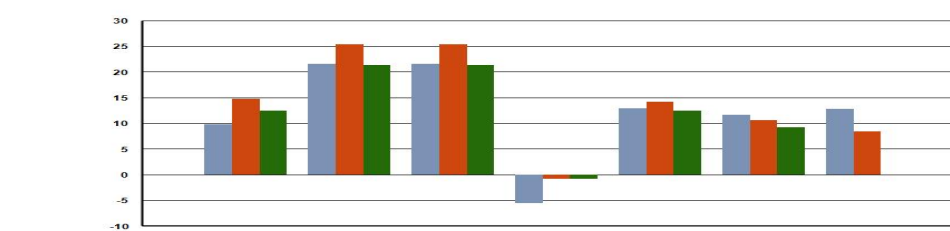
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Growth
Investment Vehicle ID	F00000VVMX
Strategy Inception	08-28-2015
Share Class Inception	06-03-1960
Calculation Index	Morningstar US Mid Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	4
Strategy Assets	\$24.81b
Share Class Assets	\$12.09b / 48.73%
Avg Market Cap	\$12.33b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$500,000
Turnover	53%
P/E	30.89
P.B.	4.45

Expense Data

Prospectus Net / Gross	0.66% / 0.66%
Cat Avg Exp Ratio Net / Gross	1.25% / 1.77%
Expense Rank Net / Gross	15% / 11%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



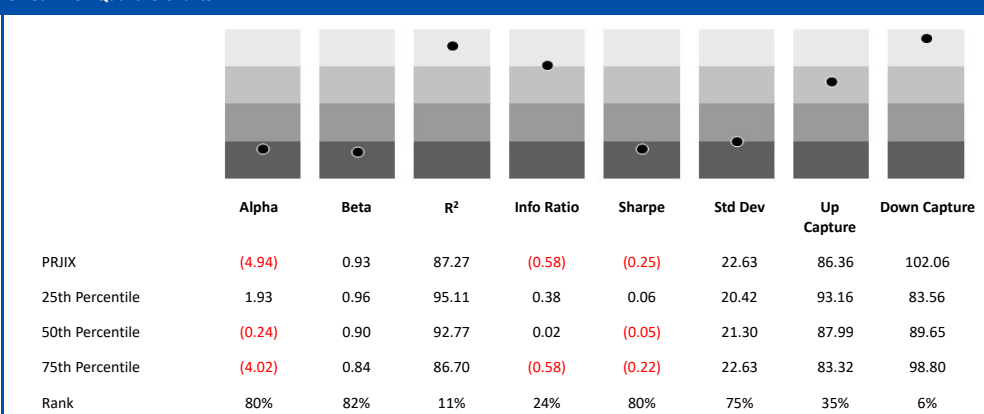
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
PRJIX	9.79	21.49	21.49	(5.58)	12.87	11.65	12.72
Calculation Index	14.69	25.38	25.38	(0.85)	14.15	10.59	8.34
Category Average	12.38	21.37	21.37	(0.86)	12.46	9.23	-
Rank in Category	83%	45%	45%	83%	49%	6%	-
Category Size	560	553	553	523	492	395	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

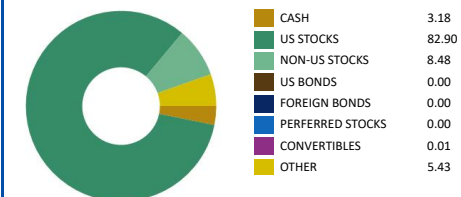
Calendar Year Return (%)

	2019	2020	2021	2022	2023
PRJIX	37.85	57.92	9.82	(36.91)	21.49
Calculation Index	36.01	46.17	14.97	(32.37)	25.38
Category Average	32.52	39.26	13.05	(27.79)	21.37
Rank in Category	18%	16%	72%	89%	45%
Category Size	618	604	588	586	553

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	PRJIX	Category Average
% BASIC MATERIALS	0.11	2.02
% CONSUMER CYCLICAL	6.57	11.90
% FINANCIAL SERVICES	0.00	9.84
% REAL ESTATE	0.00	2.71
% CONSUMER DEFENSIVE	0.36	2.59
% HEALTHCARE	21.90	18.14
% UTILITIES	0.00	0.52
% COMMUNICATION SERVICES	0.00	3.50
% ENERGY	0.50	3.11
% INDUSTRIALS	22.60	16.67
% TECHNOLOGY	37.74	26.22

Top Ten Holding (%)

BILL Holdings Inc Ordinary Shares	3.02
Ceridian HCM Holding Inc	3.25
Globant SA	3.13
Ingersoll Rand Inc	2.81
Paylocity Holding Corp	3.24
SiteOne Landscape Supply Inc	3.10
Teledyne Technologies Inc	2.85
Veeva Systems Inc Class A	3.00
% Assets in Top 10	24.40

Vanguard Mid-Cap Growth Index Admiral (VMGMX)

As of: 12/31/2023

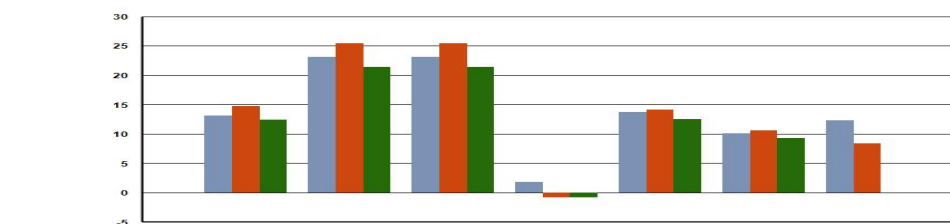
Fund Objective

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

Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Growth
Investment Vehicle ID	F00000MPYD
Strategy Inception	09-27-2011
Share Class Inception	08-17-2006
Calculation Index	Morningstar US Mid Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	2
Strategy Assets	\$23.00b
Share Class Assets	\$11.10b / 48.27%
Avg Market Cap	\$30.73b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	22%
P/E	25.77
P.B.	4.32
Expense Data	
Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.25% / 1.77%
Expense Rank Net / Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$990
Waiver Exp Date	-

Annualized Total Returns



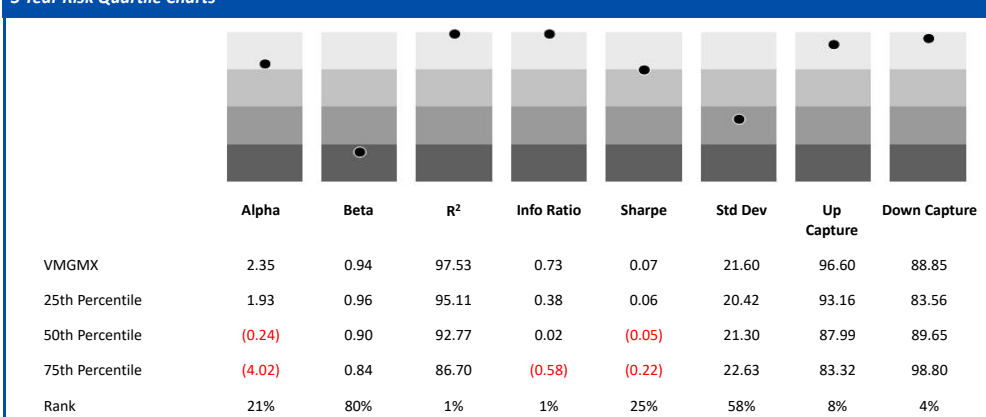
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VMGMX	13.11	23.14	23.14	1.82	13.70	10.12	12.29
Calculation Index	14.69	25.38	25.38	(0.85)	14.15	10.59	8.34
Category Average	12.38	21.37	21.37	(0.86)	12.46	9.23	-
Rank in Category	38%	34%	34%	33%	29%	31%	-
Category Size	560	553	553	523	492	395	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

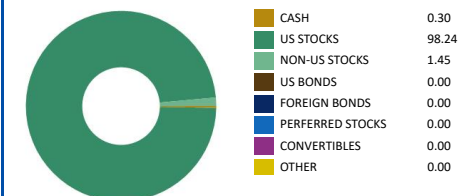
Calendar Year Return (%)

	2019	2020	2021	2022	2023	
VMGMX	33.86	34.48	20.48	(28.84)	23.14	
Calculation Index	36.01	46.17	14.97	(32.37)	25.38	
Category Average	32.52	39.26	13.05	(27.79)	21.37	
Rank in Category	-	42%	44%	19%	64%	34%
Category Size	-	618	604	588	586	553

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VMGMX	Category Average
% BASIC MATERIALS	2.42	2.02
% CONSUMER CYCLICAL	8.65	11.90
% FINANCIAL SERVICES	6.11	9.84
% REAL ESTATE	7.09	2.71
% CONSUMER DEFENSIVE	1.87	2.59
% HEALTHCARE	12.90	18.14
% UTILITIES	0.58	0.52
% COMMUNICATION SERVICES	5.58	3.50
% ENERGY	5.82	3.11
% INDUSTRIALS	17.84	16.67
% TECHNOLOGY	30.84	26.22

Top Ten Holding (%)

Amphenol Corp Class A	1.77
Arista Networks Inc	1.66
Cheniere Energy Inc	1.36
Cintas Corp	1.56
Copart Inc	1.41
DexCom Inc	1.46
Microchip Technology Inc	1.48
Motorola Solutions Inc	1.76
MSCI Inc	1.32
TransDigm Group Inc	1.65
% Assets in Top 10	15.43

DFA US Targeted Value I (DFFVX)

As of: 12/31/2023

Fund Objective

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

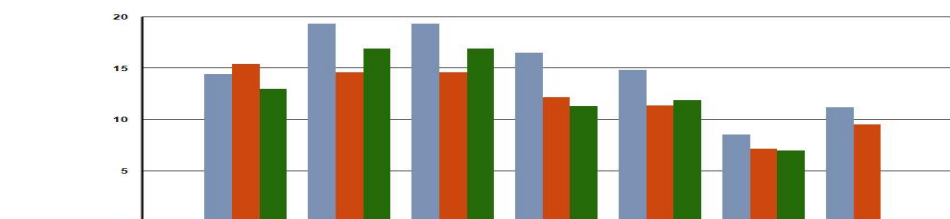
Portfolio Data

Universe	Open-Ended
Peer Group	Small Value
Investment Vehicle ID	FOUSA02VMM
Strategy Inception	02-23-2000
Share Class Inception	02-23-2000
Calculation Index	Morningstar US Small Value TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	11
Strategy Assets	\$13.04b
Share Class Assets	\$13.04b / 100.00%
Avg Market Cap	\$2.89b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	18%
P/E	9.94
P.B.	1.12

Expense Data

Prospectus Net / Gross	0.29% / 0.29%
Cat Avg Exp Ratio Net / Gross	1.29% / 2.18%
Expense Rank Net / Gross	6% / 4%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
DFFVX	14.39	19.31	19.31	16.46	14.77	8.51	11.13
Calculation Index	15.38	14.58	14.58	12.14	11.31	7.11	9.48
Category Average	12.93	16.86	16.86	11.29	11.87	6.92	-
Rank in Category	34%	30%	30%	14%	13%	14%	-
Category Size	495	489	489	456	427	333	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

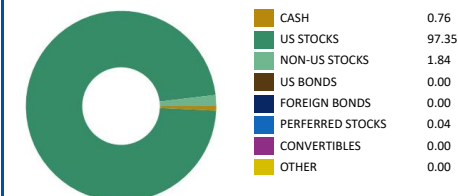
Calendar Year Return (%)

	2019	2020	2021	2022	2023
DFFVX	21.47	3.77	38.80	(4.62)	19.31
Calculation Index	19.96	1.01	31.79	(6.60)	14.58
Category Average	21.43	4.02	31.57	(10.16)	16.86
Rank in Category	52%	45%	13%	14%	30%
Category Size	419	416	446	481	489

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
DFFVX	4.23	0.95	97.37	1.14	0.69	22.00	100.82	87.93
25th Percentile	1.16	0.94	95.87	0.05	0.54	20.56	93.84	86.73
50th Percentile	(1.06)	0.91	94.83	(0.37)	0.44	21.52	89.35	91.24
75th Percentile	(2.37)	0.86	91.84	(0.63)	0.38	22.23	84.37	95.95
Rank	7%	42%	1%	1%	7%	69%	18%	43%

Asset Allocation (%)



Sector Weighting

	DFFVX	Category Average
% BASIC MATERIALS	7.22	6.13
% CONSUMER CYCLICAL	16.51	14.08
% FINANCIAL SERVICES	25.73	22.21
% REAL ESTATE	1.14	5.88
% CONSUMER DEFENSIVE	5.12	4.11
% HEALTHCARE	5.38	5.33
% UTILITIES	0.39	2.55
% COMMUNICATION SERVICES	2.53	1.80
% ENERGY	9.43	7.88
% INDUSTRIALS	16.59	17.37
% TECHNOLOGY	9.14	9.14

Top Ten Holding (%)

Amkor Technology Inc	0.54
Arrow Electronics Inc	0.60
HF Sinclair Corp	0.64
Knight-Swift Transportation Holdings Inc Class A	0.62
Murphy Oil Corp	0.52
Penske Automotive Group Inc	0.62
Range Resources Corp	0.57
Toll Brothers Inc	0.86
Unum Group	0.57
% Assets in Top 10	5.54



Vanguard Small Cap Value Index Admiral (VSIAX)

As of: 12/31/2023

Fund Objective

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

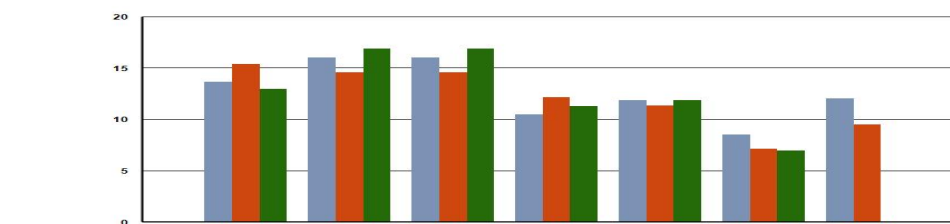
Portfolio Data

Universe	Open-Ended
Peer Group	Small Value
Investment Vehicle ID	F00000MPYG
Strategy Inception	09-27-2011
Share Class Inception	05-21-1998
Calculation Index	Morningstar US Small Value TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	7
Strategy Assets	\$52.13b
Share Class Assets	\$19.42b / 37.25%
Avg Market Cap	\$5.62b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	13%
P/E	12.53
P.B.	1.63

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.29% / 2.18%
Expense Rank Net / Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$13,304
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VSIAX	13.63	15.99	15.99	10.45	11.85	8.49	12.05
Calculation Index	15.38	14.58	14.58	12.14	11.31	7.11	9.48
Category Average	12.93	16.86	16.86	11.29	11.87	6.92	-
Rank in Category	44%	57%	57%	50%	44%	15%	-
Category Size	495	489	489	456	427	333	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

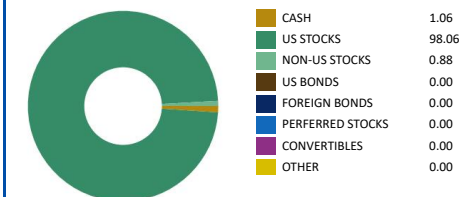
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VSIAX	22.76	5.85	28.09	(9.31)	15.99
Calculation Index	19.96	1.01	31.79	(6.60)	14.58
Category Average	21.43	4.02	31.57	(10.16)	16.86
Rank in Category	35%	32%	68%	37%	57%
Category Size	419	416	446	481	489

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VSIAX	(0.65)	0.88	96.96	(0.37)	0.46	20.55	88.37	89.73
25th Percentile	1.16	0.94	95.87	0.05	0.54	20.56	93.84	86.73
50th Percentile	(1.06)	0.91	94.83	(0.37)	0.44	21.52	89.35	91.24
75th Percentile	(2.37)	0.86	91.84	(0.63)	0.38	22.23	84.37	95.95
Rank	44%	59%	1%	93%	45%	24%	74%	50%

Asset Allocation (%)



Sector Weighting

	VSIAX	Category Average
% BASIC MATERIALS	6.05	6.13
% CONSUMER CYCLICAL	13.81	14.08
% FINANCIAL SERVICES	19.67	22.21
% REAL ESTATE	10.21	5.88
% CONSUMER DEFENSIVE	4.05	4.11
% HEALTHCARE	6.16	5.33
% UTILITIES	3.80	2.55
% COMMUNICATION SERVICES	2.41	1.80
% ENERGY	4.69	7.88
% INDUSTRIALS	20.55	17.37
% TECHNOLOGY	7.54	9.14

Top Ten Holding (%)

Atmos Energy Corp	0.59
Booz Allen Hamilton Holding Corp Class A	0.62
Builders FirstSource Inc	0.63
Bunge Global SA	0.62
Carlisle Companies Inc	0.53
First Citizens BancShares Inc Class A	0.56
IDEX Corp	0.57
Jabil Inc	0.54
Reliance Steel & Aluminum Co	0.61
RPM International Inc	0.50
% Assets in Top 10	5.77

DFA US Small Cap I (DFSTX)

As of: 12/31/2023

Fund Objective

The investment seeks long-term capital appreciation. The fund, using a market capitalization weighted approach, purchases a broad and diverse group of readily marketable securities of U.S. small cap companies. A company's market capitalization is the number of its shares outstanding times its price per share. Under a market capitalization weighted approach, companies with higher market capitalizations generally represent a larger proportion of the fund than companies with relatively lower market capitalizations.

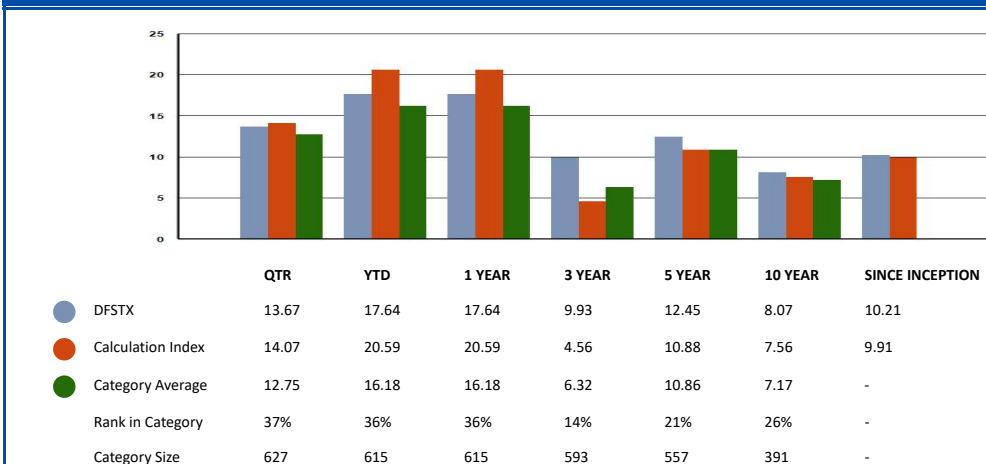
Portfolio Data

Universe	Open-Ended
Peer Group	Small Blend
Investment Vehicle ID	FOUSA00C29
Strategy Inception	03-19-1992
Share Class Inception	03-19-1992
Calculation Index	Morningstar US Small Cap TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	11
Strategy Assets	\$15.28b
Share Class Assets	\$15.28b / 100.00%
Avg Market Cap	\$2.93b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	13%
P/E	12.49
P.B.	1.65

Expense Data

Prospectus Net / Gross	0.27% / 0.27%
Cat Avg Exp Ratio Net / Gross	1.14% / 1.64%
Expense Rank Net / Gross	11% / 9%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns

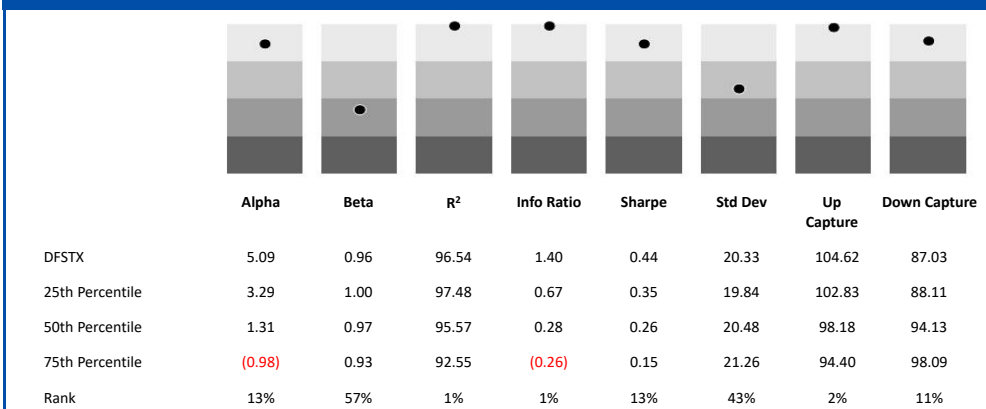


Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

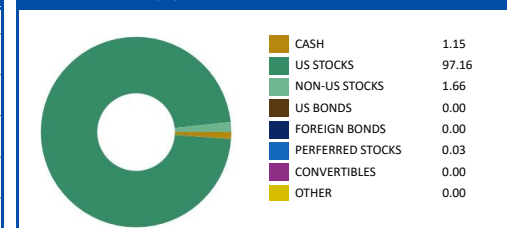
Calendar Year Return (%)

	2019	2020	2021	2022	2023
DFSTX	21.75	11.17	30.61	(13.53)	17.64
Calculation Index	25.96	16.41	16.25	(18.46)	20.59
Category Average	23.75	10.99	24.19	(16.24)	16.18
Rank in Category	74%	52%	14%	23%	36%
Category Size	702	671	630	611	615

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	DFSTX	Category Average
% BASIC MATERIALS	5.82	4.95
% CONSUMER CYCLICAL	14.04	12.07
% FINANCIAL SERVICES	19.08	15.37
% REAL ESTATE	0.72	6.45
% CONSUMER DEFENSIVE	5.32	4.17
% HEALTHCARE	8.40	11.74
% UTILITIES	2.86	2.25
% COMMUNICATION SERVICES	2.25	2.14
% ENERGY	6.08	5.72
% INDUSTRIALS	19.68	18.23
% TECHNOLOGY	14.48	14.61

Top Ten Holding (%)

Applied Industrial Technologies Inc	0.31
Comfort Systems USA Inc	0.37
Ensign Group Inc	0.30
Fabrinet	0.31
MSA Safety Inc	0.32
Qualys Inc	0.35
Saia Inc	0.29
Simpson Manufacturing Co Inc	0.41
UFP Industries Inc	0.33
% Assets in Top 10	2.99



Vanguard Small Cap Index Adm (VSMAX)

As of: 12/31/2023

Fund Objective

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

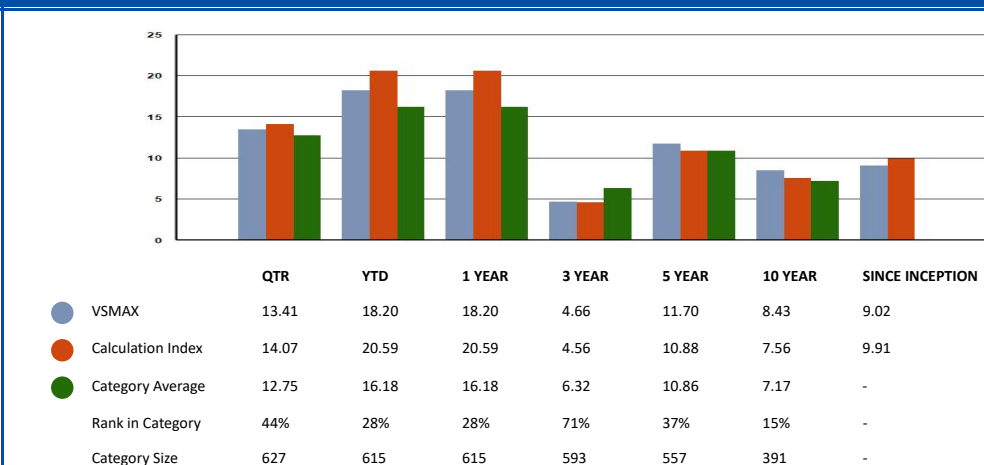
Portfolio Data

Universe	Open-Ended
Peer Group	Small Blend
Investment Vehicle ID	FOUSA00L7W
Strategy Inception	11-13-2000
Share Class Inception	10-03-1960
Calculation Index	Morningstar US Small Cap TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	7
Strategy Assets	\$133.78b
Share Class Assets	\$51.85b / 38.76%
Avg Market Cap	\$6.01b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	14%
P/E	15.61
P.B.	2.09

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	1.14% / 1.64%
Expense Rank Net / Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$52,630
Waiver Exp Date	-

Annualized Total Returns

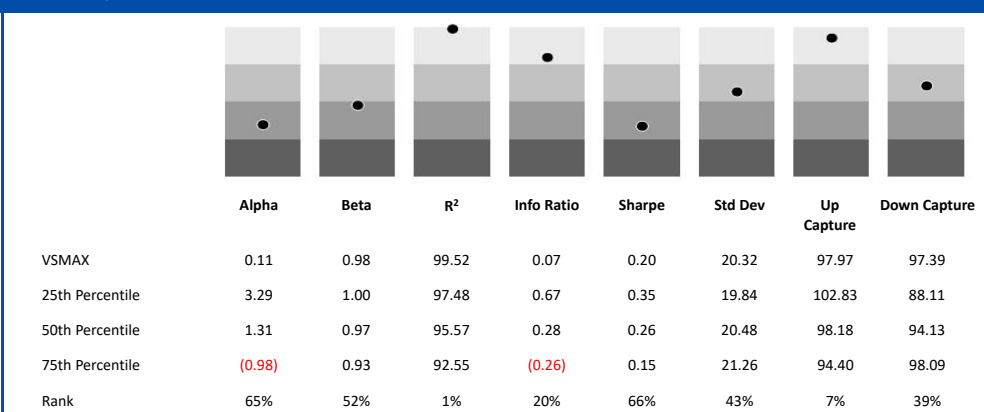


Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

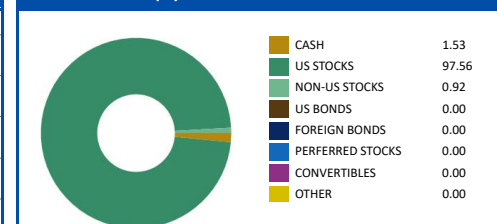
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VSMAX	27.37	19.11	17.73	(17.61)	18.20
Calculation Index	25.96	16.41	16.25	(18.46)	20.59
Category Average	23.75	10.99	24.19	(16.24)	16.18
Rank in Category	18%	21%	85%	63%	28%
Category Size	702	671	630	611	615

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VSMAX	Category Average
% BASIC MATERIALS	4.38	4.95
% CONSUMER CYCLICAL	13.39	12.07
% FINANCIAL SERVICES	13.10	15.37
% REAL ESTATE	8.13	6.45
% CONSUMER DEFENSIVE	3.83	4.17
% HEALTHCARE	11.03	11.74
% UTILITIES	2.51	2.25
% COMMUNICATION SERVICES	2.47	2.14
% ENERGY	4.82	5.72
% INDUSTRIALS	19.35	18.23
% TECHNOLOGY	15.46	14.61

Top Ten Holding (%)

Atmos Energy Corp	0.36
Axon Enterprise Inc	0.34
Booz Allen Hamilton Holding Corp Class A	0.35
Builders FirstSource Inc	0.35
Bunge Global SA	0.35
Deckers Outdoor Corp	0.37
Entegris Inc	0.33
IDEX Corp	0.31
PTC Inc	0.39
Reliance Steel & Aluminum Co	0.34
% Assets in Top 10	3.49



Vanguard Small Cap Growth Index Admiral (VSGAX)

As of: 12/31/2023

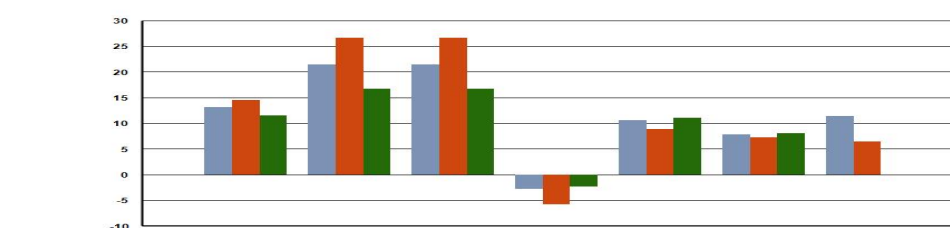
Fund Objective

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

Portfolio Data

Universe	Open-Ended
Peer Group	Small Growth
Investment Vehicle ID	F00000MPYF
Strategy Inception	09-27-2011
Share Class Inception	05-21-1998
Calculation Index	Morningstar US Small Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	19
Strategy Assets	\$32.40b
Share Class Assets	\$13.30b / 41.05%
Avg Market Cap	\$6.54b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	24%
P/E	24.31
P.B.	3.42
Expense Data	
Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.31% / 2.49%
Expense Rank Net / Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$21,147
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VSGAX	13.12	21.41	21.41	(2.78)	10.54	7.86	11.36
Calculation Index	14.47	26.65	26.65	(5.79)	8.90	7.20	6.43
Category Average	11.49	16.68	16.68	(2.29)	10.99	8.09	-
Rank in Category	24%	17%	17%	58%	54%	53%	-
Category Size	602	597	597	563	528	405	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

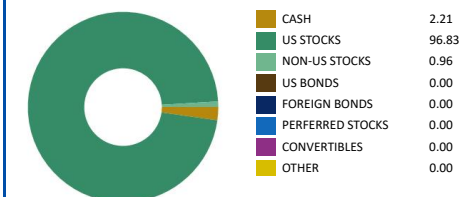
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VSGAX	32.76	35.28	5.70	(28.39)	21.41
Calculation Index	27.60	43.52	(1.00)	(33.31)	26.65
Category Average	27.68	38.62	11.89	(27.77)	16.68
Rank in Category	27%	52%	69%	55%	17%
Category Size	640	616	615	604	597

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VSGAX	2.64	0.95	96.44	0.71	(0.14)	21.73	102.04	92.65
25th Percentile	4.94	0.97	92.47	0.77	(0.02)	20.34	101.13	78.97
50th Percentile	2.29	0.90	90.22	0.46	(0.14)	21.46	95.08	88.39
75th Percentile	(1.52)	0.85	84.65	(0.15)	(0.32)	22.87	90.00	101.28
Rank	47%	79%	1%	1%	52%	57%	2%	3%

Asset Allocation (%)



Sector Weighting

	VSGAX	Category Average
% BASIC MATERIALS	2.24	2.97
% CONSUMER CYCLICAL	12.70	10.46
% FINANCIAL SERVICES	4.71	7.83
% REAL ESTATE	5.48	2.26
% CONSUMER DEFENSIVE	3.59	4.44
% HEALTHCARE	17.31	18.54
% UTILITIES	0.80	0.71
% COMMUNICATION SERVICES	2.54	1.52
% ENERGY	5.02	4.26
% INDUSTRIALS	17.83	19.19
% TECHNOLOGY	25.58	24.37

Top Ten Holding (%)

Axon Enterprise Inc	0.80
Deckers Outdoor Corp	0.85
DraftKings Inc Ordinary Shares - Class A	0.74
Dynatrace Inc Ordinary Shares	0.62
Entegris Inc	0.77
Graco Inc	0.67
Lennox International Inc	0.64
Manhattan Associates Inc	0.67
PTC Inc	0.91
Targa Resources Corp	0.99
% Assets in Top 10	7.66

Hartford International Opportunities R6 (IHOVX)

As of: 12/31/2023

Fund Objective

The investment seeks long-term growth of capital. The fund normally invests at least 65% of its net assets in equity securities, including non-dollar securities, of foreign issuers. It may invest in companies domiciled in emerging markets as a percentage of its net assets up to the greater of: (a) 25% or (b) the weight of emerging markets in the MSCI All Country World (ACWI) ex USA Index plus 10%.

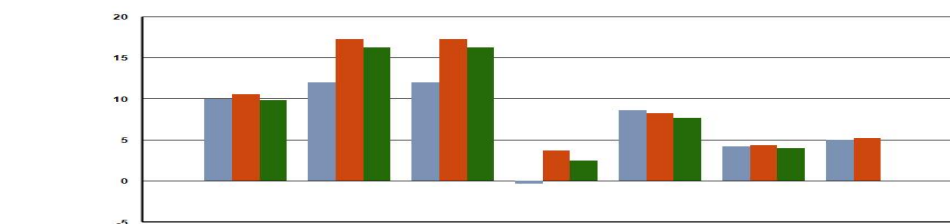
Portfolio Data

Universe	Open-Ended
Peer Group	Foreign Large Blend
Investment Vehicle ID	F00000U60F
Strategy Inception	11-07-2014
Share Class Inception	07-22-1996
Calculation Index	Morningstar Developed Markets ex-US NR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	17
Strategy Assets	\$3.69b
Share Class Assets	\$1.16b / 31.48%
Avg Market Cap	\$73.66b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	95%
P/E	13.49
P.B.	1.86

Expense Data

Prospectus Net / Gross	0.70% / 0.70%
Cat Avg Exp Ratio Net / Gross	1.05% / 2.27%
Expense Rank Net / Gross	35% / 23%
12b-1 Fees	0.00%
Waiver Amount	\$69,451
Waiver Exp Date	-

Annualized Total Returns



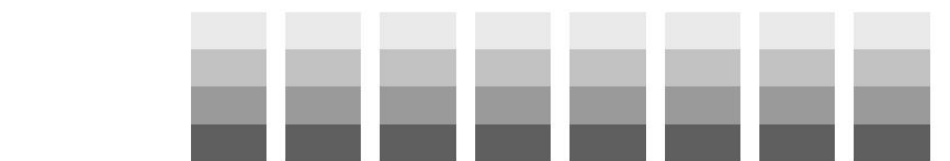
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
IHOVX	9.99	11.94	11.94	(0.34)	8.56	4.19	4.99
Calculation Index	10.51	17.25	17.25	3.68	8.21	4.36	5.22
Category Average	9.81	16.25	16.25	2.43	7.62	3.98	-
Rank in Category	53%	92%	92%	89%	26%	43%	-
Category Size	761	744	744	698	642	421	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

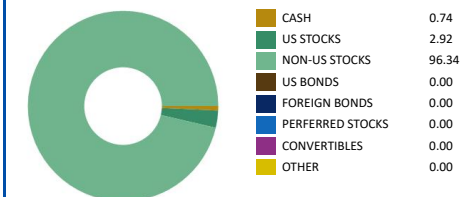
Calendar Year Return (%)

	2019	2020	2021	2022	2023
IHOVX	26.15	20.75	7.71	(17.91)	11.94
Calculation Index	22.75	8.43	12.19	(15.26)	17.25
Category Average	21.59	9.30	9.72	(15.84)	16.25
Rank in Category	10%	6%	75%	77%	92%
Category Size	732	785	767	744	744

3 Year Risk Quartile Charts



Asset Allocation (%)



Geographic Weighting

	IHOVX	Category Average
% North America	2.92	2.58
% Latin America	2.94	1.25
% United Kingdom	18.19	13.36
% Europe Developed	31.11	27.12
% Europe Emerging	0.00	0.09
% Africa/Middle East	0.00	0.11
% Japan	12.40	18.49
% Australia	0.29	4.72
% Asia Developed	7.17	6.30
% Asia Emerging	11.01	4.87
% Not Classified	-	-

Top Ten Holding (%)

ASML Holding NV	2.25
AstraZeneca PLC	2.33
HSBC Holdings PLC	2.11
Novartis AG Registered Shares	2.75
Rio Tinto PLC Registered Shares	2.07
Samsung Electronics Co Ltd	3.08
Shell PLC	2.45
Sony Group Corp	2.15
Taiwan Semiconductor Manufacturing Co Ltd	3.25
Tencent Holdings Ltd	2.61
% Assets in Top 10	25.05

Vanguard Developed Markets Index Admiral (VTMGX)

As of: 12/31/2023

Fund Objective

The investment seeks to track the performance of the FTSE Developed All Cap ex US Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex US Index, a market-capitalization-weighted index that is made up of approximately 4,006 common stocks of large-, mid-, and small-cap companies located in Canada and the major markets of Europe and the Pacific region. The Advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index.

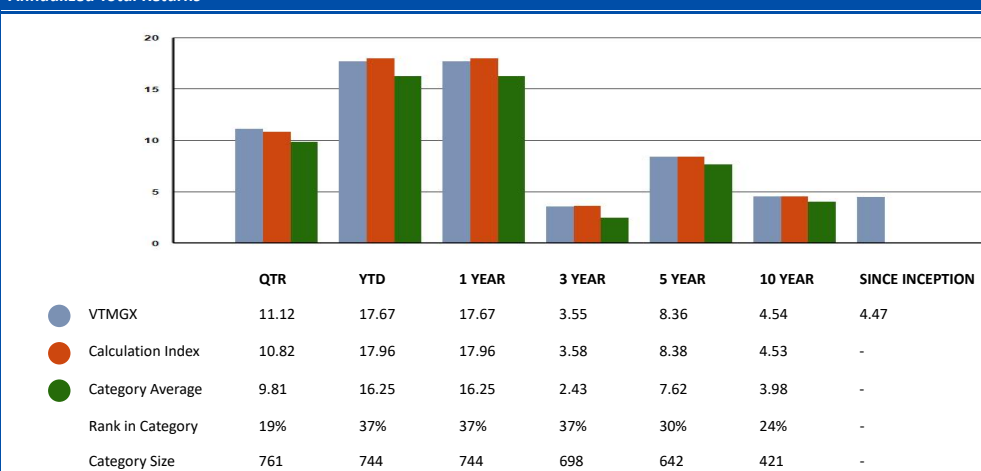
Portfolio Data

Universe	Open-Ended
Peer Group	Foreign Large Blend
Investment Vehicle ID	FOUSA00L5B
Strategy Inception	08-17-1999
Share Class Inception	08-17-1999
Calculation Index	FTSE Dvlp ex US All Cap(US RIC)NR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	10
Strategy Assets	\$180.05b
Share Class Assets	\$26.44b / 14.69%
Avg Market Cap	\$31.81b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	4%
P/E	12.79
P.B.	1.49

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.05% / 2.27%
Expense Rank Net / Gross	6% / 3%
12b-1 Fees	0.00%
Waiver Amount	\$4,624
Waiver Exp Date	-

Annualized Total Returns

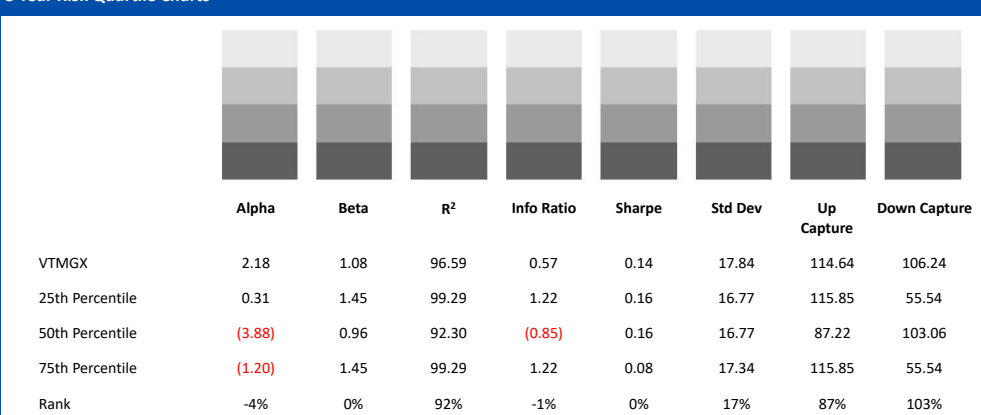


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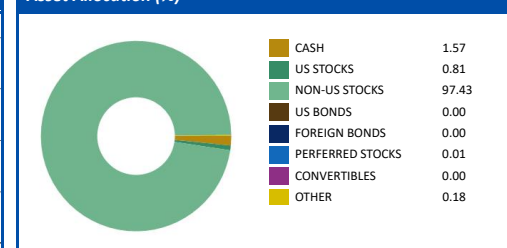
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VTMGX	22.05	10.26	11.43	(15.32)	17.67
Calculation Index	22.32	10.00	11.59	(15.57)	17.96
Category Average	21.59	9.30	9.72	(15.84)	16.25
Rank in Category	42%	40%	34%	47%	37%
Category Size	732	785	767	744	744

3 Year Risk Quartile Charts



Asset Allocation (%)



Geographic Weighting

	VTMGX	Category Average
% North America	0.81	2.58
% Latin America	0.03	1.25
% United Kingdom	11.65	13.36
% Europe Developed	25.66	27.12
% Europe Emerging	0.36	0.09
% Africa/Middle East	0.01	0.11
% Japan	20.73	18.49
% Australia	6.87	4.72
% Asia Developed	7.62	6.30
% Asia Emerging	0.18	4.87
% Not Classified	-	-

Top Ten Holding (%)

ASML Holding NV	1.24
AstraZeneca PLC	0.88
Lvmh Moet Hennessy Louis Vuitton SE	0.87
Nestle SA	1.40
Novartis AG Registered Shares	0.93
Novo Nordisk A/S Class B	1.48
Roche Holding AG	0.86
Samsung Electronics Co Ltd	1.23
Shell PLC	1.00
Toyota Motor Corp	1.05
% Assets in Top 10	10.94

American Funds Europacific Growth R6 (RERGX)

Watch

As of: 12/31/2023

Fund Objective

The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

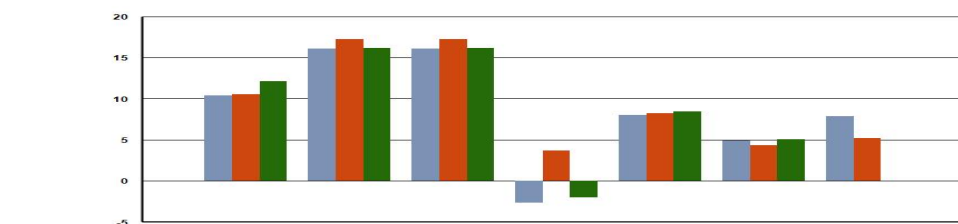
Portfolio Data

Universe	Open-Ended
Peer Group	Foreign Large Growth
Investment Vehicle ID	F000002P1T
Strategy Inception	05-01-2009
Share Class Inception	04-16-1984
Calculation Index	Morningstar Developed Markets ex-US NR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	22
Strategy Assets	\$135.84b
Share Class Assets	\$65.94b / 48.54%
Avg Market Cap	\$56.54b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$250
Turnover	34%
P/E	16.04
P.B.	2.62

Expense Data

Prospectus Net / Gross	0.47% / 0.47%
Cat Avg Exp Ratio Net / Gross	1.17% / 2.43%
Expense Rank Net / Gross	9% / 6%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



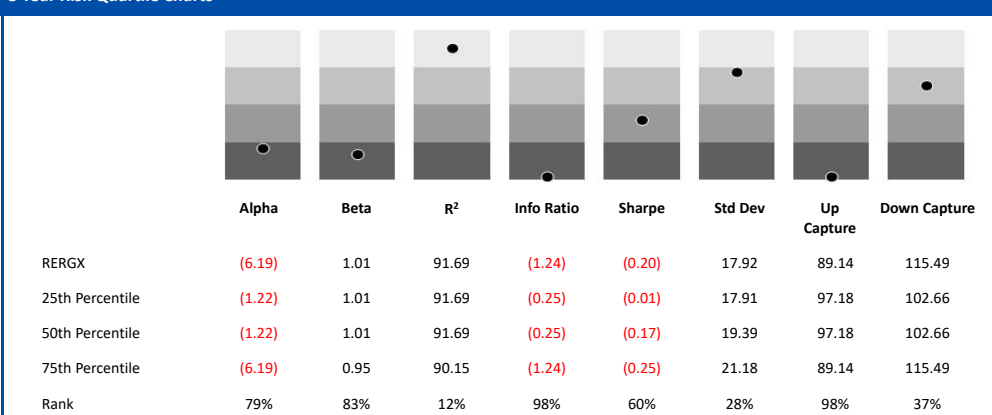
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
RERGX	10.37	16.05	16.05	(2.66)	8.04	4.90	7.83
Calculation Index	10.51	17.25	17.25	3.68	8.21	4.36	5.22
Category Average	12.14	16.18	16.18	(2.05)	8.42	5.02	-
Rank in Category	80%	53%	53%	57%	60%	48%	-
Category Size	426	417	417	394	336	229	-

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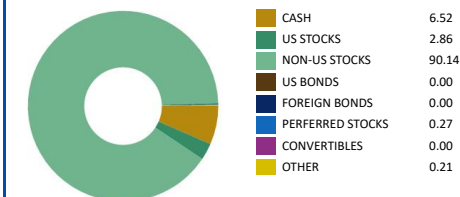
Calendar Year Return (%)

	2019	2020	2021	2022	2023
RERGX	27.40	25.27	2.84	(22.72)	16.05
Calculation Index	22.75	8.43	12.19	(15.26)	17.25
Category Average	27.83	25.48	7.69	(25.29)	16.18
Rank in Category	59%	33%	80%	38%	53%
Category Size	469	447	450	443	417

3 Year Risk Quartile Charts



Asset Allocation (%)



Geographic Weighting

	RERGX	Category Average
% North America	2.86	7.82
% Latin America	3.58	2.39
% United Kingdom	7.28	12.12
% Europe Developed	24.91	28.48
% Europe Emerging	0.07	0.04
% Africa/Middle East	0.05	0.04
% Japan	10.04	11.50
% Australia	2.19	1.50
% Asia Developed	7.79	5.40
% Asia Emerging	13.00	6.99
% Not Classified	-	-

Top Ten Holding (%)

Airbus SE	2.12
ASML Holding NV	2.08
AstraZeneca PLC	1.42
Canadian Natural Resources Ltd	2.04
Daiichi Sankyo Co Ltd	1.75
LVMH Moet Hennessy Louis Vuitton SE	2.71
Novo Nordisk A/S Class B	4.49
Reliance Industries Ltd	2.16
Safran SA	1.55
Taiwan Semiconductor Manufacturing Co Ltd	2.15
% Assets in Top 10	22.47

MFS International Growth R6 (MGRDX)

As of: 12/31/2023

Fund Objective

The investment seeks capital appreciation. The fund normally invests its assets primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The advisor focuses on investing the fund's assets in the stocks of companies the advisor believes to have above average earnings growth potential compared to other companies (growth companies).

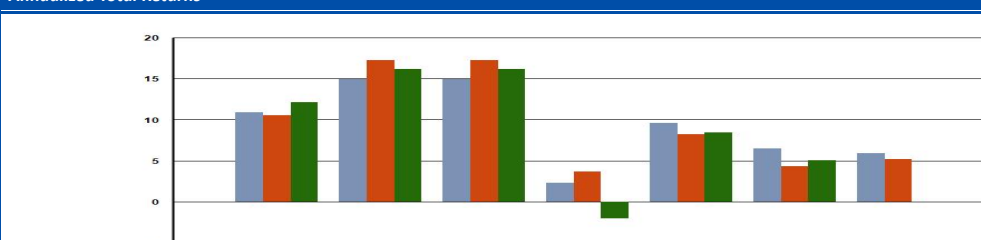
Portfolio Data

Universe	Open-Ended
Peer Group	Foreign Large Growth
Investment Vehicle ID	FOUSA05IM2
Strategy Inception	05-01-2006
Share Class Inception	10-24-1995
Calculation Index	Morningstar Developed Markets ex-US NR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	12
Strategy Assets	\$15.96b
Share Class Assets	\$10.90b / 68.27%
Avg Market Cap	\$59.79b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	17%
P/E	17.19
P.B.	2.65

Expense Data

Prospectus Net / Gross	0.71% / 0.72%
Cat Avg Exp Ratio Net / Gross	1.17% / 2.43%
Expense Rank Net / Gross	23% / 19%
12b-1 Fees	0.00%
Waiver Amount	\$1,143,346
Waiver Exp Date	09/30/2024

Annualized Total Returns



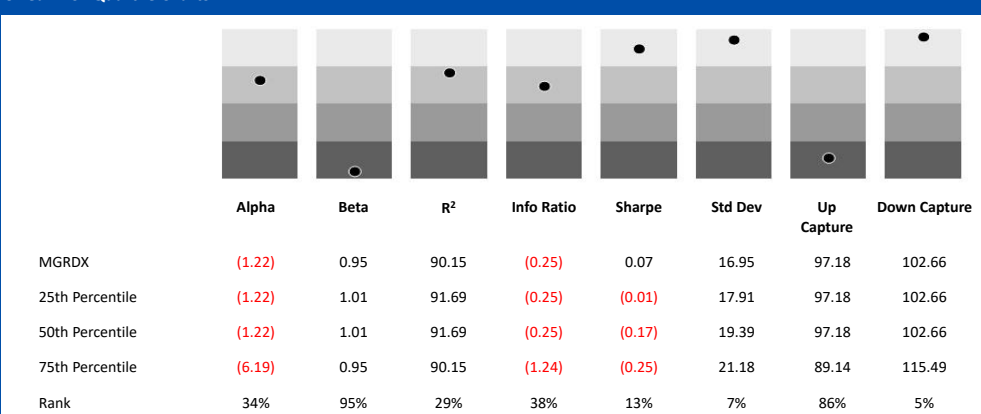
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
MGRDX	10.87	14.96	14.96	2.32	9.57	6.47	5.92
Calculation Index	10.51	17.25	17.25	3.68	8.21	4.36	5.22
Category Average	12.14	16.18	16.18	(2.05)	8.42	5.02	-
Rank in Category	73%	69%	69%	15%	30%	18%	-
Category Size	426	417	417	394	336	229	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

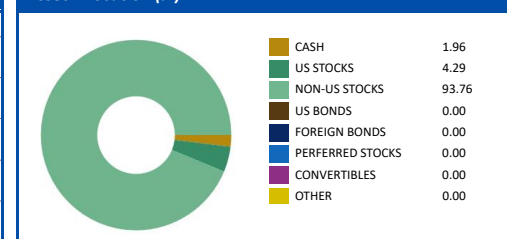
Calendar Year Return (%)

	2019	2020	2021	2022	2023
MGRDX	27.31	15.82	9.65	(15.02)	14.96
Calculation Index	22.75	8.43	12.19	(15.26)	17.25
Category Average	27.83	25.48	7.69	(25.29)	16.18
Rank in Category	60%	77%	46%	4%	69%
Category Size	469	447	450	443	417

3 Year Risk Quartile Charts



Asset Allocation (%)



Geographic Weighting

	MGRDX	Category Average
% North America	4.29	7.82
% Latin America	2.14	2.39
% United Kingdom	9.99	12.12
% Europe Developed	34.35	28.48
% Europe Emerging	0.00	0.04
% Africa/Middle East	0.00	0.04
% Japan	9.67	11.50
% Australia	1.12	1.50
% Asia Developed	10.08	5.40
% Asia Emerging	7.43	6.99
% Not Classified	-	-

Top Ten Holding (%)

AIA Group Ltd	2.23
Amadeus IT Group SA	2.19
Hitachi Ltd	3.75
Linde PLC	3.34
Lvmh Moet Hennessy Louis Vuitton SE	3.24
Nestle SA	3.99
Roche Holding AG	3.77
SAP SE	4.93
Schneider Electric SE	3.65
Taiwan Semiconductor Manufacturing Co Ltd ADR	3.28
% Assets in Top 10	34.37

Vanguard Short-Term Federal Adm (VSGDX)

As of: 12/31/2023

Fund Objective

The investment seeks current income while maintaining limited price volatility. The fund invests at least 80% of its assets in short-term bonds issued or guaranteed by the U.S. government and its agencies and instrumentalities, many of which are not backed by the full faith and credit of the U.S. government. It is expected to maintain a dollar-weighted average maturity of 1 to 4 years.

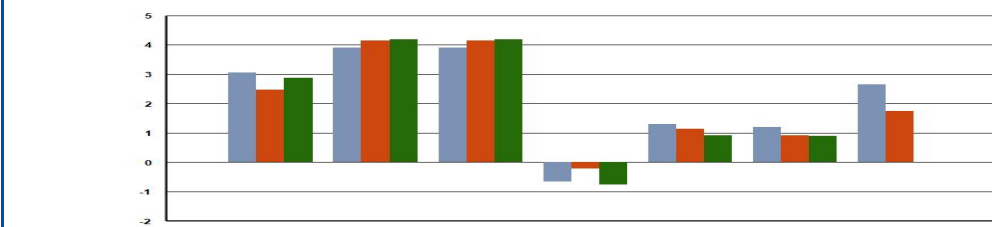
Portfolio Data

Universe	Open-Ended
Peer Group	Short Government
Investment Vehicle ID	FOUSA02SMM
Strategy Inception	02-12-2001
Share Class Inception	12-31-1987
Calculation Index	iShares 1-3 Year Treasury Bond ETF
Manager Structure	Team
Lead Manager	Team
Manager Tenure	9
Strategy Assets	\$4.88b
Share Class Assets	\$4.45b / 91.27%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$50,000
Turnover	442%
P/E	0.00
P.B.	0.00

Expense Data

Prospectus Net / Gross	0.10% / 0.10%
Cat Avg Exp Ratio Net / Gross	0.75% / 0.91%
Expense Rank Net / Gross	9% / 7%
12b-1 Fees	0.00%
Waiver Amount	\$12
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VSGDX	3.05	3.91	3.91	(0.67)	1.30	1.20	2.65
Calculation Index	2.48	4.15	4.15	(0.21)	1.14	0.91	1.75
Category Average	2.87	4.18	4.18	(0.76)	0.91	0.90	-
Rank in Category	35%	75%	75%	46%	15%	12%	-
Category Size	102	100	100	92	87	78	-

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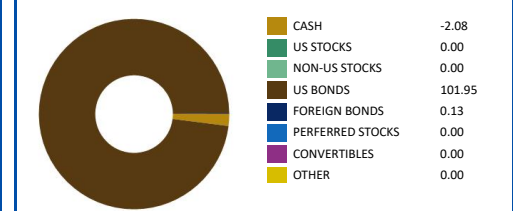
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VSGDX	4.20	4.45	(0.49)	(5.22)	3.91
Calculation Index	3.42	3.01	(0.73)	(3.90)	4.15
Category Average	3.25	3.11	(1.08)	(5.15)	4.18
Rank in Category	15%	12%	11%	48%	75%
Category Size	98	87	84	81	100

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VSGDX	Category Average
% BASIC MATERIALS	-	0.01
% CONSUMER CYCLICAL	-	0.04
% FINANCIAL SERVICES	-	0.04
% REAL ESTATE	-	0.01
% CONSUMER DEFENSIVE	-	0.02
% HEALTHCARE	-	0.04
% UTILITIES	-	0.01
% COMMUNICATION SERVICES	-	0.02
% ENERGY	-	0.02
% INDUSTRIALS	-	0.04
% TECHNOLOGY	-	0.08

Top Ten Holding (%)

Federal Farm Credit Banks	4.77
Federal Home Loan Mortgage Corporation	3.41
Federal Home Loan Mortgage Corporation	3.86
Federal Home Loan Mortgage Corporation	4.79
Federal Home Loan Mortgage Corporation	4.81
Resolution Funding Corp	5.54
United States Treasury Notes	4.14
United States Treasury Notes	5.67
United States Treasury Notes	10.80
% Assets in Top 10	47.79

Vanguard Interm-Term Treasury Adm (VFIUX)

As of: 12/31/2023

Fund Objective

The investment seeks to provide a moderate and sustainable level of current income. The fund invests at least 80% of its assets in U.S. Treasury securities, which include bills, bonds, and notes issued by the U.S. Treasury. The advisor expects to maintain a dollar-weighted average maturity of 5 to 10 years.

Portfolio Data

Universe	Open-Ended
Peer Group	Intermediate Government
Investment Vehicle ID	FOUSA02SNG
Strategy Inception	02-12-2001
Share Class Inception	10-28-1991
Calculation Index	iShares US Treasury Bond ETF
Manager Structure	Team
Lead Manager	Team
Manager Tenure	2
Strategy Assets	\$5.82b
Share Class Assets	\$5.23b / 89.85%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$50,000
Turnover	175%
P/E	0.00
P.B.	0.00

Expense Data

Prospectus Net / Gross	0.10% / 0.10%
Cat Avg Exp Ratio Net / Gross	0.84% / 0.92%
Expense Rank Net / Gross	5% / 4%
12b-1 Fees	0.00%
Waiver Amount	\$10
Waiver Exp Date	-

Annualized Total Returns



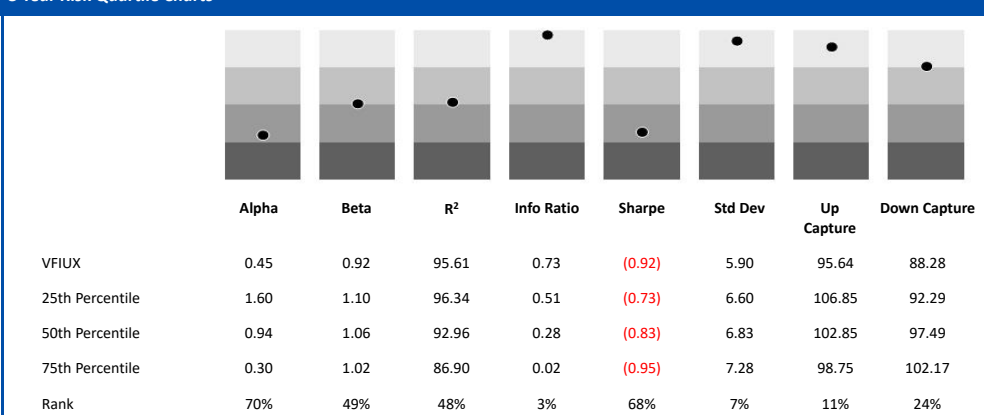
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VFIUX	5.18	4.18	4.18	(2.97)	1.03	1.52	3.70
Calculation Index	5.49	4.21	4.21	(3.93)	0.42	1.16	0.90
Category Average	5.92	4.42	4.42	(3.26)	0.27	0.96	-
Rank in Category	78%	63%	63%	37%	6%	6%	-
Category Size	234	228	228	220	209	170	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

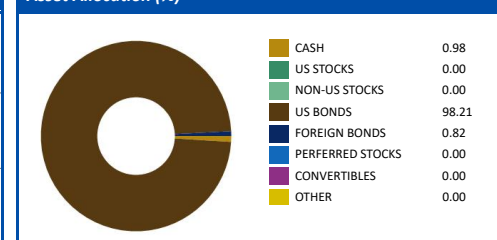
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VFIUX	6.39	8.31	(2.19)	(10.34)	4.18
Calculation Index	6.71	7.92	(2.54)	(12.69)	4.21
Category Average	5.88	5.65	(1.88)	(11.27)	4.42
Rank in Category	24%	7%	62%	18%	63%
Category Size	232	234	241	235	228

3 Year Risk Quartile Charts



Asset Allocation (%)



Credit Weighting

	VFIUX	Category Average
% AAA	101.83	61.62
% AA	0.00	34.30
% A	0.00	0.78
% BBB	0.00	1.30
% BB	0.00	0.25
% B	0.00	0.04
% Below B	0.00	0.02
% Not Rated	-1.83	1.69

Top Ten Holding (%)

United States Treasury Notes	1.95
United States Treasury Notes	1.97
United States Treasury Notes	1.99
United States Treasury Notes	2.02
United States Treasury Notes	2.16
United States Treasury Notes	2.29
United States Treasury Notes	2.41
United States Treasury Notes	2.43
% Assets in Top 10	17.22

Vanguard Total Bond Market Index Adm (VBTLX)

As of: 12/31/2023

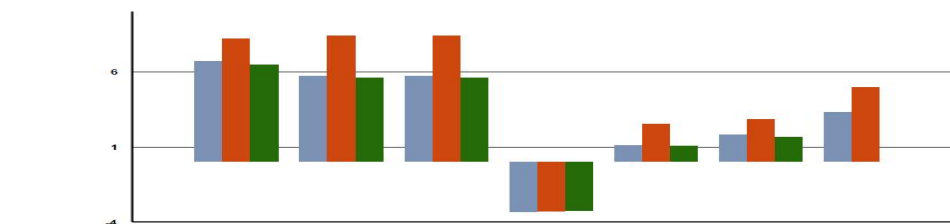
Fund Objective

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

Portfolio Data

Universe	Open-Ended
Peer Group	Intermediate Core Bond
Investment Vehicle ID	FOUSA02TYI
Strategy Inception	11-12-2001
Share Class Inception	12-11-1986
Calculation Index	Morningstar US Corporate Bond TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	10
Strategy Assets	\$315.05b
Share Class Assets	\$98.95b / 31.41%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	40%
P/E	0.00
P.B.	0.00
Expense Data	
Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	0.76% / 2.76%
Expense Rank Net / Gross	7% / 4%
12b-1 Fees	0.00%
Waiver Amount	\$115,785
Waiver Exp Date	-

Annualized Total Returns



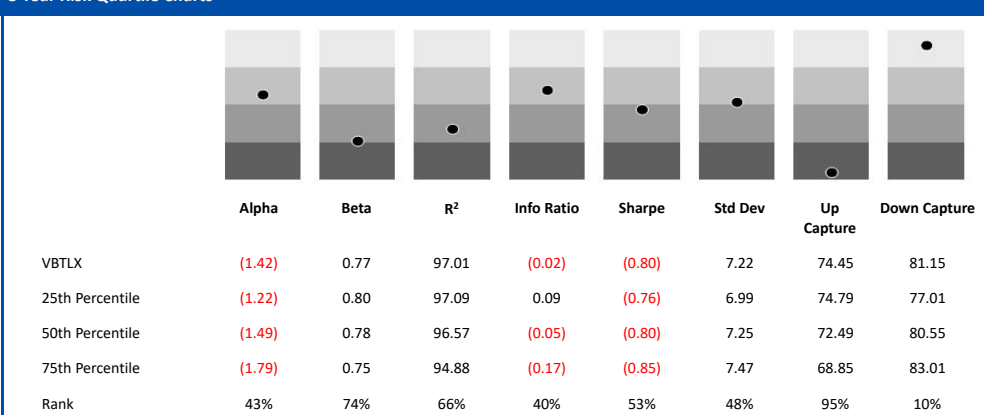
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VBTLX	6.69	5.70	5.70	(3.36)	1.11	1.79	3.30
Calculation Index	8.19	8.41	8.41	(3.32)	2.51	2.84	4.98
Category Average	6.47	5.59	5.59	(3.27)	1.05	1.66	-
Rank in Category	51%	44%	44%	43%	44%	35%	-
Category Size	483	471	471	425	385	277	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

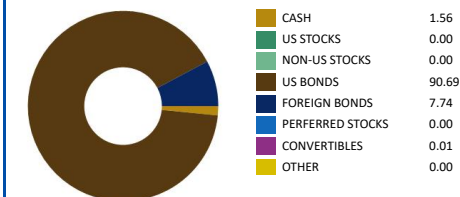
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VBTLX	8.71	7.72	(1.67)	(13.16)	5.70
Calculation Index	14.22	9.70	(1.12)	(15.71)	8.41
Category Average	8.06	7.52	(1.48)	(13.32)	5.59
Rank in Category	34%	45%	52%	41%	44%
Category Size	430	415	423	453	471

3 Year Risk Quartile Charts



Asset Allocation (%)



Credit Weighting

	VBTLX	Category Average
% AAA	70.66	27.80
% AA	3.16	41.94
% A	12.70	13.94
% BBB	13.48	13.42
% BB	0.00	0.68
% B	0.00	0.33
% Below B	0.00	0.44
% Not Rated	0.00	1.46

Top Ten Holding (%)

United States Treasury Notes	0.39
United States Treasury Notes	0.40
United States Treasury Notes	0.42
United States Treasury Notes	0.44
United States Treasury Notes	0.46
United States Treasury Notes	0.47
United States Treasury Notes	0.50
% Assets in Top 10	3.08

PIMCO Total Return Instl (PTTRX)

Removal

As of: 12/31/2023

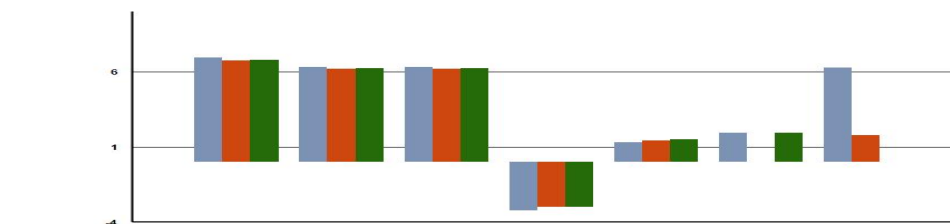
Fund Objective

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 20% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers.

Portfolio Data

Universe	Open-Ended
Peer Group	Intermediate Core-Plus Bond
Investment Vehicle ID	FOUSA00EH4
Strategy Inception	05-11-1987
Share Class Inception	05-11-1987
Calculation Index	iShares Core Total USD Bond Market ETF
Manager Structure	Team
Lead Manager	Team
Manager Tenure	9
Strategy Assets	\$54.77b
Share Class Assets	\$43.79b / 79.94%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$1,000,000
Turnover	377%
P/E	0.22
P.B.	2.77
Expense Data	
Prospectus Net / Gross	0.49% / 0.49%
Cat Avg Exp Ratio Net / Gross	1.04% / 1.87%
Expense Rank Net / Gross	19% / 14%
12b-1 Fees	0.00%
Waiver Amount	\$41,419
Waiver Exp Date	-

Annualized Total Returns



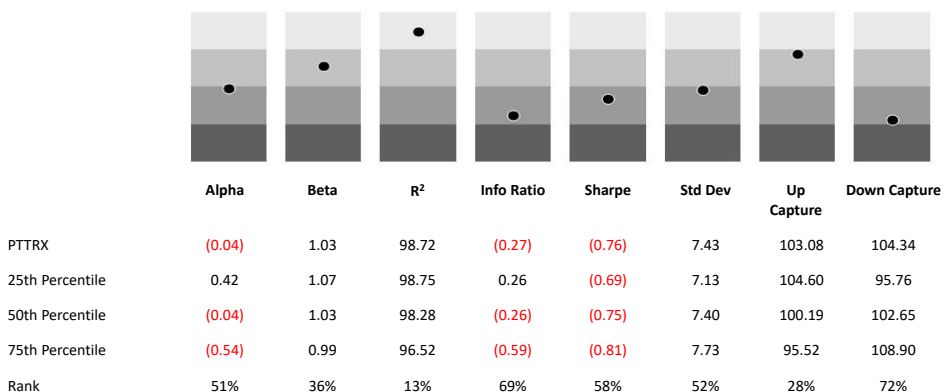
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
PTTRX	6.93	6.30	6.30	(3.25)	1.31	1.93	6.27
Calculation Index	6.73	6.20	6.20	(3.02)	1.40	-	1.78
Category Average	6.77	6.22	6.22	(2.99)	1.48	1.93	-
Rank in Category	48%	49%	49%	60%	59%	51%	-
Category Size	648	632	632	568	536	375	-

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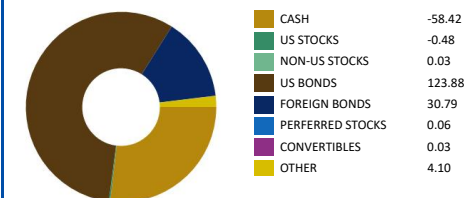
Calendar Year Return (%)

	2019	2020	2021	2022	2023
PTTRX	8.26	8.88	(0.84)	(14.09)	6.30
Calculation Index	9.26	7.59	(1.28)	(13.01)	6.20
Category Average	8.94	8.06	(0.67)	(13.27)	6.22
Rank in Category	73%	35%	51%	65%	49%
Category Size	613	602	605	621	632

3 Year Risk Quartile Charts



Asset Allocation (%)



Credit Weighting

	PTTRX	Category Average
% AAA	66.94	33.76
% AA	7.16	26.40
% A	6.87	11.24
% BBB	11.92	17.98
% BB	4.10	4.22
% B	1.38	1.53
% Below B	1.62	0.69
% Not Rated	0.00	4.18

Top Ten Holding (%)

Federal National Mortgage Association 3%	4.95
Federal National Mortgage Association 3.5%	4.37
Federal National Mortgage Association 4.5%	2.84
Federal National Mortgage Association 5%	6.00
% Assets in Top 10	18.16



Vanguard Federal Money Market Investor (VMFXX)

As of: 12/31/2023

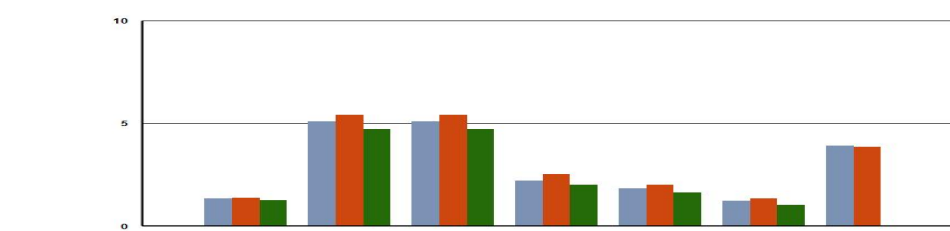
Fund Objective

The investment seeks to provide current income while maintaining liquidity and a stable share price of \$1. The fund invests primarily in high-quality, short-term money market instruments. Under normal circumstances, at least 80% of the fund's assets are invested in securities issued by the U.S. government and its agencies and instrumentalities. The adviser maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days or less. The fund generally invests 100% of its assets in U.S. government securities and therefore will satisfy the 99.5% requirement for designation as a government money market fund.

Portfolio Data

Universe	Money Market
Peer Group	Money Market-Taxable
Investment Vehicle ID	FMUSA0004K
Strategy Inception	07-13-1981
Share Class Inception	07-13-1981
Calculation Index	USTREAS Treasury Bill Auction Average 3 Month
Manager Structure	Team
Lead Manager	Team
Manager Tenure	16
Strategy Assets	\$284.48b
Share Class Assets	\$284.48b / 100.00%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	0%
P/E	0.00
P.B.	0.00
Expense Data	
Prospectus Net / Gross	0.11% / 0.11%
Cat Avg Exp Ratio Net / Gross	0.61% / 1.12%
Expense Rank Net / Gross	7% / 4%
12b-1 Fees	0.00%
Waiver Amount	\$197,000
Waiver Exp Date	-

Annualized Total Returns



Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

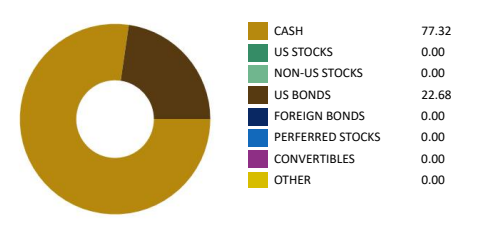
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VMFXX	2.14	0.45	0.01	1.55	5.09
Calculation Index	2.15	0.39	0.05	2.14	5.41
Category Average	1.78	0.29	0.02	1.26	4.72
Category Size	550	569	564	584	580

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VMFXX	-	-	-	(3.88)	(3.77)	0.65	87.69	-
25th Percentile	-	-	-	(3.88)	(3.78)	0.60	87.69	-
50th Percentile	-	-	-	(3.88)	(4.09)	0.62	87.69	-
75th Percentile	-	-	-	(3.88)	(4.26)	0.64	87.69	-
Rank	-	-	-	35%	24%	95%	8%	-

Asset Allocation (%)



Credit Weighting

	VMFXX	Category Average
% AAA	-	-
% AA	-	-
% A	-	-
% BBB	-	-
% BB	-	-
% B	-	-
% Below B	-	-
% Not Rated	-	-

Top Ten Holding (%)

United States Treasury Bills	1.86
United States Treasury Bills	1.88
United States Treasury Bills	1.89
United States Treasury Bills	1.92
United States Treasury Bills	2.06
United States Treasury Bills	2.31
% Assets in Top 10	11.92



Vanguard Balanced Index Adm (VBIAX)

As of: 12/31/2023

Fund Objective

The investment seeks to track the performance of a benchmark index that measures the investment return of the overall U.S. stock market with 60% of its assets; the fund seeks to track the performance of a broad, market-weighted bond index with 40% of its assets. The fund employs an indexing investment approach designed to track the performance of two benchmark indexes. With approximately 60% of its assets, the fund seeks to track the investment performance of the CRSP US Total Market Index. With approximately 40% of its assets, the fund seeks to track the investment performance of the Bloomberg U.S. Aggregate Float Adjusted Index.

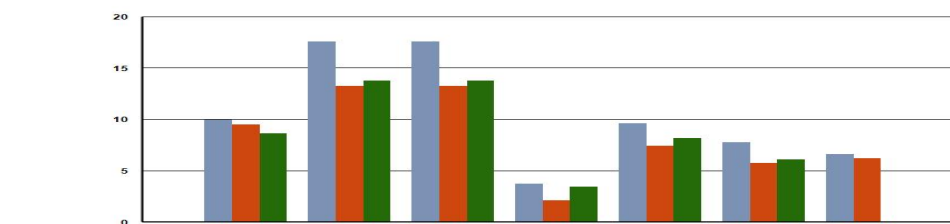
Portfolio Data

Universe	Open-Ended
Peer Group	Moderate Allocation
Investment Vehicle ID	FOUSA00LAO
Strategy Inception	11-13-2000
Share Class Inception	11-09-1992
Calculation Index	Morningstar Moderate Target Risk TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	10
Strategy Assets	\$52.23b
Share Class Assets	\$42.05b / 80.50%
Avg Market Cap	\$146.81b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	19%
P/E	19.43
P.B.	3.49

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.25% / 2.39%
Expense Rank Net / Gross	2% / 1%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VBIAX	9.96	17.58	17.58	3.73	9.61	7.73	6.57
Calculation Index	9.50	13.22	13.22	2.07	7.38	5.72	6.20
Category Average	8.60	13.78	13.78	3.43	8.16	6.07	-
Rank in Category	14%	15%	15%	42%	20%	15%	-
Category Size	773	754	754	700	658	493	-

Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance quoted. To obtain current month-end performance information, please contact your plan advisor.

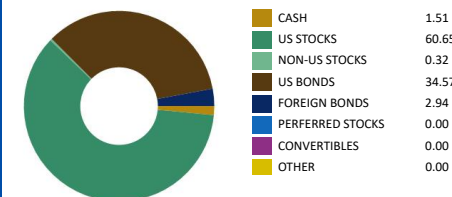
Calendar Year Return (%)

	2019	2020	2021	2022	2023
VBIAX	21.79	16.40	14.22	(16.90)	17.58
Calculation Index	19.03	12.82	10.19	(14.77)	13.22
Category Average	19.23	11.72	13.89	(13.64)	13.78
Rank in Category	19%	17%	42%	79%	15%
Category Size	697	673	710	757	754

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VBIAX	1.67	1.01	94.79	0.57	0.16	12.82	108.54	99.66
25th Percentile	2.33	1.01	97.76	0.79	0.22	11.71	109.09	91.50
50th Percentile	1.21	0.98	95.87	0.47	0.13	12.37	103.85	96.99
75th Percentile	(0.03)	0.92	92.06	(0.00)	0.03	12.77	96.55	101.25
Rank	41%	33%	47%	37%	43%	78%	29%	66%

Asset Allocation (%)



Sector Weighting

	VBIAX	Category Average
% BASIC MATERIALS	1.48	2.05
% CONSUMER CYCLICAL	6.70	5.80
% FINANCIAL SERVICES	7.82	8.00
% REAL ESTATE	1.91	1.26
% CONSUMER DEFENSIVE	3.50	3.45
% HEALTHCARE	7.68	7.74
% UTILITIES	1.39	1.64
% COMMUNICATION SERVICES	4.84	4.33
% ENERGY	2.43	2.88
% INDUSTRIALS	5.82	5.98
% TECHNOLOGY	17.40	13.12

Top Ten Holding (%)

Alphabet Inc Class A	1.09
Alphabet Inc Class C	0.91
Amazon.com Inc	1.88
Apple Inc	3.90
Berkshire Hathaway Inc Class B	0.83
Eli Lilly and Co	0.66
Meta Platforms Inc Class A	1.01
Microsoft Corp	3.89
NVIDIA Corp	1.52
Tesla Inc	0.90
% Assets in Top 10	16.59



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Overall ratings are provided for the specific share class shown. Different share classes may have different ratings. Morningstar rankings represent a fund's total return rank relative to all funds that have the same category. The percentile ranking is based on the fund's total return percentile rank relative to all funds that have the same category for the same time period. The highest (most favorable) percentile rank is 1% and the lowest (least favorable) percentile rank is 100%. Morningstar rankings do not include the effect of sales charges.

Past performance does not guarantee future results. The value of an investment will vary so that an investor's shares, when redeemed, may be worth less than their original value. Fees and expenses will decrease investment returns so investors should take them into consideration prior to investing. Gross expense ratios represent the Total Annual Operating Expenses for the fund and do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers.

Asset allocation and diversification do not ensure a profit or protect against loss in declining financial markets.

Hypens appear in data columns to indicate that data is not available.

CUSIP, Net Expense Ratio and Turnover Ratio for Group Annuity investments pertain to the associated underlying mutual funds.

Some investments require a delayed import and will be available approximately 45 days after month end. Therefore, some of the data may be empty or outdated until it is available.

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Based on Morningstar data, the system calculates data points on: Product History; peer group rankings for Calendar Year, Standard Deviation, Alpha, Treynor Ratio, Sharpe Ratio, and Expense Ratio; and all peer group rankings for money market funds.

Morningstar reports Manager Tenure at the fund portfolio level, while Product History is listed for the fund share class. As a result, more recent share classes may have much longer manager tenures than the reported Product History.

Net Assets reported in this report may be current as of the end of the month prior to the end of the quarter or the end of the last month of the quarter, depending on when net asset data was made available to Morningstar.

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If the plan sponsor selects The Standard Stable Asset fund as the cash equivalent investment option for the plan and instructs Standard Insurance Company to reduce the crediting rate as described above, the Annualized Returns for the fund as shown in this report is net of that reduction.

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