

Quarterly Monitoring Report



For the quarter ending December 31, 2024

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.

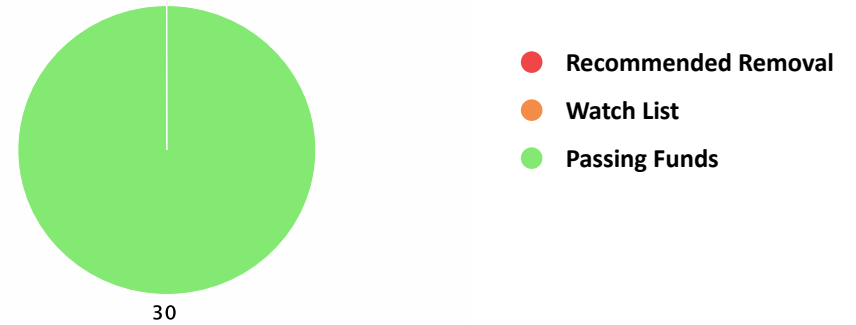
Status of Funds

Recommended for Removal

There are no funds recommended for removal this quarter.

Watch List Funds

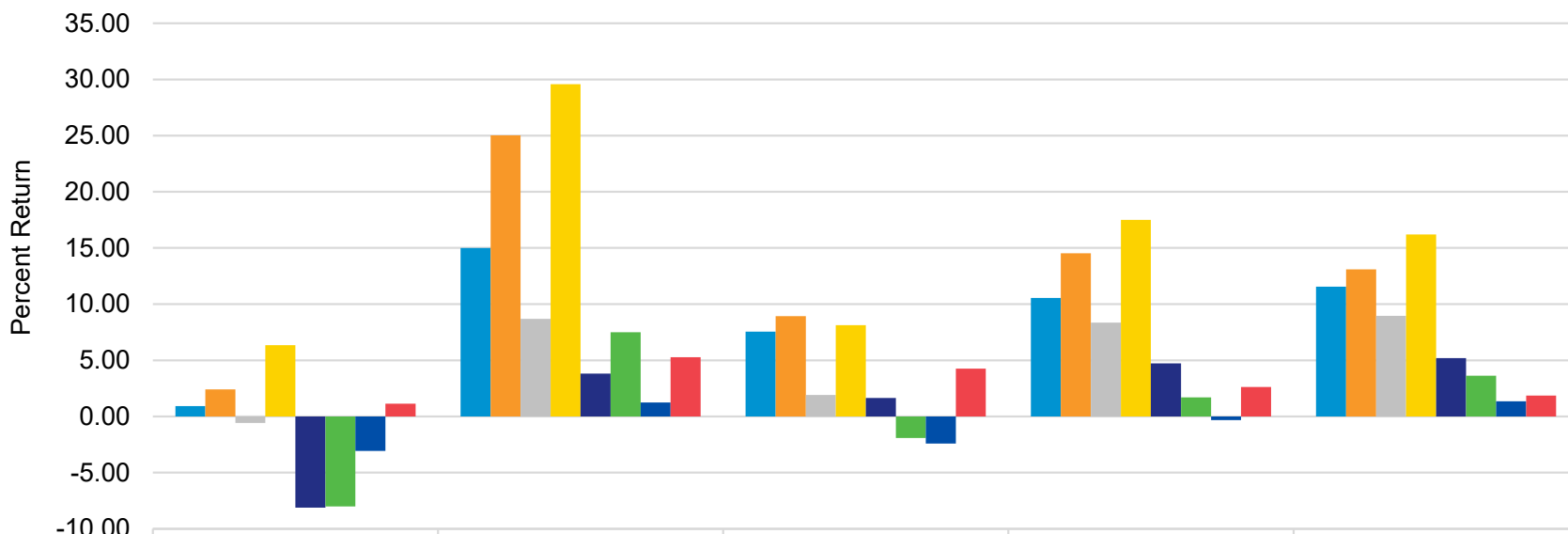
There are no funds on Watch this quarter.



BROAD MARKETS

With the 2024 election finally behind us, the U.S. economy appears to be navigating a period of cautious optimism. Despite the political uncertainties leading up to the election, the economy has shown resilience. However, while inflation was generally seen to be on the decline during the first half of 2024, it has been a little stickier in recent months.

The labor market, while softening, remains relatively strong with only a slight increase in the unemployment rate to 4.2% in November, per the Bureau of Labor Statistics. In October, 36,000 jobs were created along with an additional 227,000 in November. Wage growth has also remained relatively strong, which has continued to provide a foundation to the strong consumer spending our economy relies on. Consumer spending represents roughly two-thirds of our country's economy.



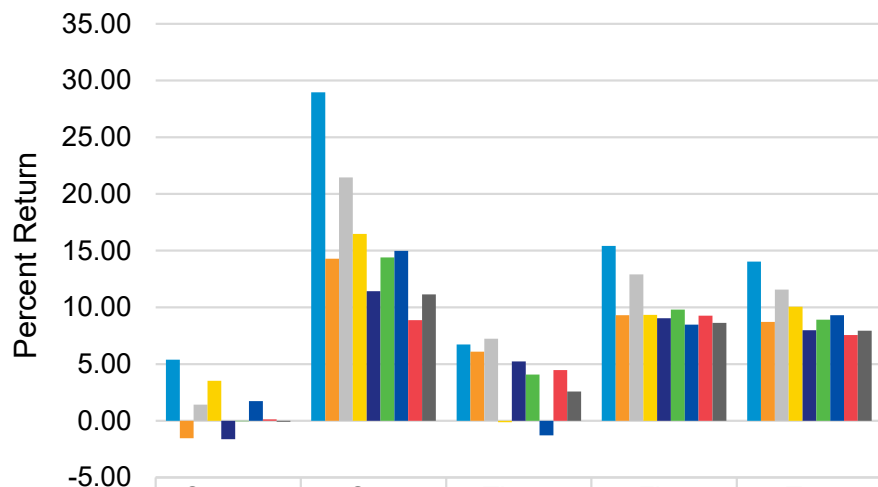
	Current Quarter	One Year	Three Year	Five Year	Ten Year
DJ Industrial Average TR USD	0.93	14.99	7.56	10.55	11.57
S&P 500 TR USD	2.41	25.02	8.94	14.53	13.10
S&P SmallCap 600 TR USD	-0.58	8.70	1.91	8.36	8.96
NASDAQ Composite TR USD	6.35	29.57	8.13	17.49	16.20
MSCI EAFE NR USD	-8.11	3.82	1.65	4.73	5.20
MSCI EM NR USD	-8.01	7.50	-1.92	1.70	3.64
Bloomberg US Agg Bond TR USD	-3.06	1.25	-2.41	-0.33	1.35
USTREAS T-Bill Auction Ave 3 Mon	1.14	5.28	4.26	2.63	1.86

Source: Morningstar Direct

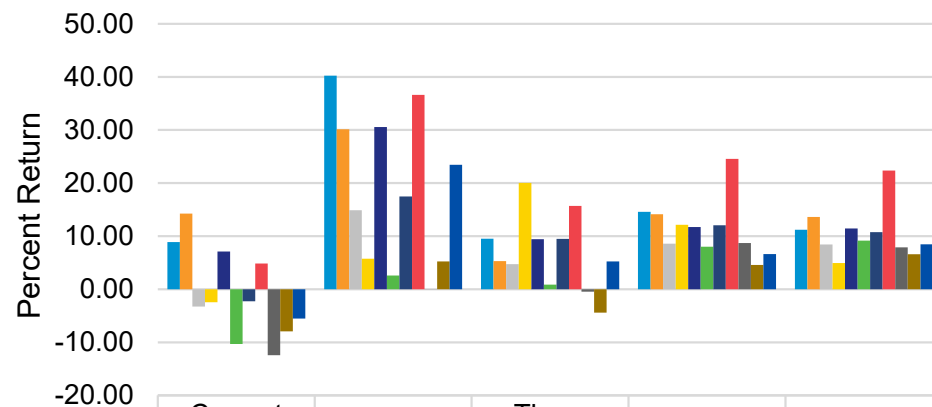
DOMESTIC EQUITY

The U.S. GDP grew at an annual rate of 3.1% in the third quarter, following a 3% increase in the second quarter. According to the U.S. Bureau of Economic Analysis, this was driven by consumer spending, exports and federal government spending. Looking ahead, Goldman Sachs forecasts 2.5% U.S. GDP growth in its Macro Outlook 2025 forecast, citing diminished recession fears and a rebalanced labor market.

The U.S. trade deficit continues to grow. In third quarter 2024, the current-account deficit widened to \$310.9 billion, representing 4.2% of the current-dollar GDP. This increase is due to higher imports outpacing exports. Increasingly aggressive trade policies, including increasing tariffs on imports from China and autos, are expected to affect the trade balance further in 2025.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
Com Services	8.87	40.23	9.51	14.57	11.19
Cons Disc	14.25	30.14	5.28	14.12	13.62
Cons Staples	-3.26	14.87	4.69	8.56	8.43
Energy	-2.44	5.72	20.02	12.14	4.91
Financials	7.09	30.56	9.42	11.70	11.43
Health Care	-10.30	2.58	0.87	7.99	9.14
Industrials	-2.27	17.47	9.47	12.03	10.75
Technology	4.84	36.61	15.69	24.55	22.35
Materials	-12.42	-0.04	-0.43	8.69	7.87
Real Estate	-7.94	5.23	-4.41	4.55	6.58
Utilities	-5.51	23.43	5.22	6.61	8.43

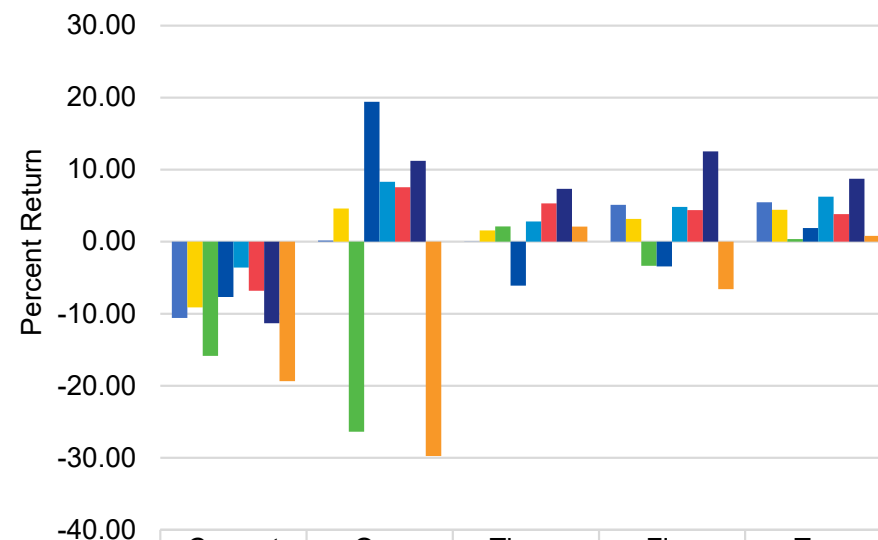
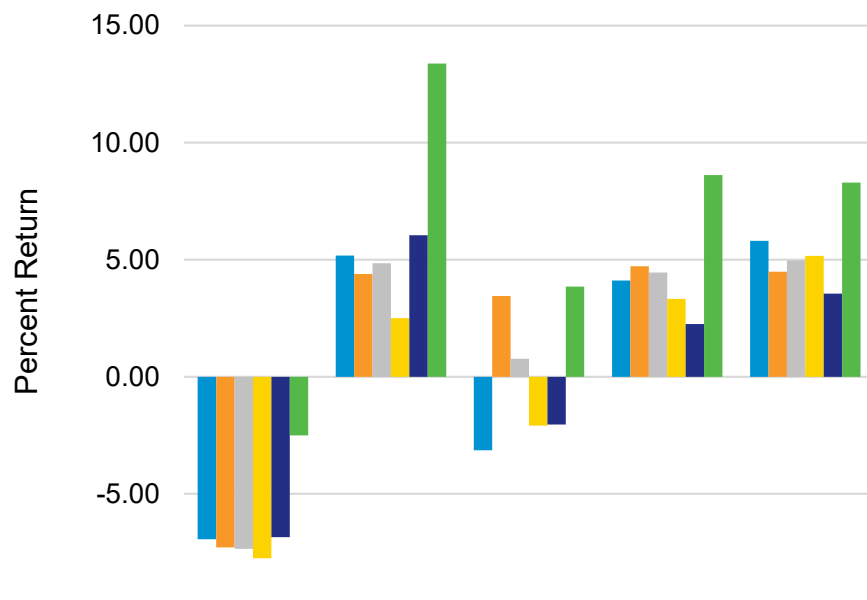


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Health Care	-10.30	2.58	0.87	7.99	9.14
Industrials	-2.27	17.47	9.47	12.03	10.75
Technology	4.84	36.61	15.69	24.55	22.35
Materials	-12.42	-0.04	-0.43	8.69	7.87
Real Estate	-7.94	5.23	-4.41	4.55	6.58
Utilities	-5.51	23.43	5.22	6.61	8.43

INTERNATIONAL EQUITY

The global economy outside the U.S. is experiencing varied growth rates across different regions. The same Goldman Sachs forecast predicts that India is expected to see significant economic growth in 2025, with a projected GDP increase of 6.3%, making it one of the fastest-growing major economies. China follows with an anticipated growth rate of 4.5%, despite facing challenges from U.S. trade policies and internal economic adjustments. In contrast, many European countries are experiencing slower growth. For instance, Germany's GDP is expected to grow by only 0.3%, while France and Italy are poised to see less than 1% growth.

Per the World Economic Forum, BRICS economies (Brazil, Russia, India, China and South Africa) now account for an estimated 37.3% of global GDP based on purchasing power parity. This continued shift highlights the growing influence of emerging markets on the global stage.



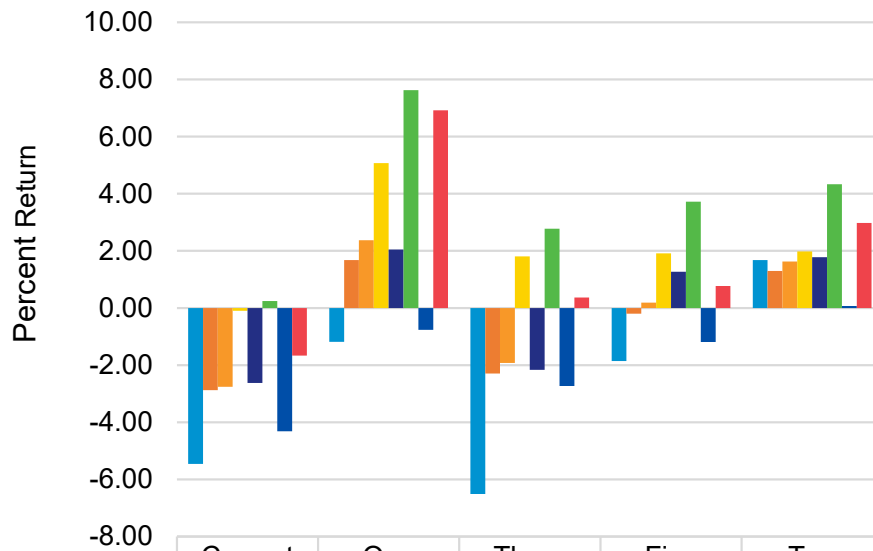
	Current Quarter	One Year	Three Year	Five Year	Ten Year
Foreign Large Growth	-6.94	5.18	-3.13	4.11	5.80
Foreign Large Value	-7.29	4.39	3.46	4.71	4.48
Foreign Large Blend	-7.35	4.85	0.77	4.45	4.97
Foreign Small/Mid	-7.75	2.51	-2.08	3.33	5.16
Emerging Markets	-6.85	6.04	-2.04	2.26	3.55
Global Large Stock Blend	-2.50	13.38	3.86	8.61	8.29

	Current Quarter	One Year	Three Year	Five Year	Ten Year
Europe Ex UK	-10.59	0.15	-0.01	5.10	5.46
Pacific Ex Japan	-9.13	4.59	1.54	3.15	4.42
Latin America	-15.84	-26.38	2.10	-3.36	0.34
China	-7.67	19.42	-6.10	-3.44	1.88
Japan	-3.60	8.31	2.80	4.81	6.25
United Kingdom	-6.82	7.54	5.30	4.37	3.81
India	-11.32	11.22	7.34	12.52	8.73
Brazil	-19.37	-29.77	2.08	-6.58	0.79

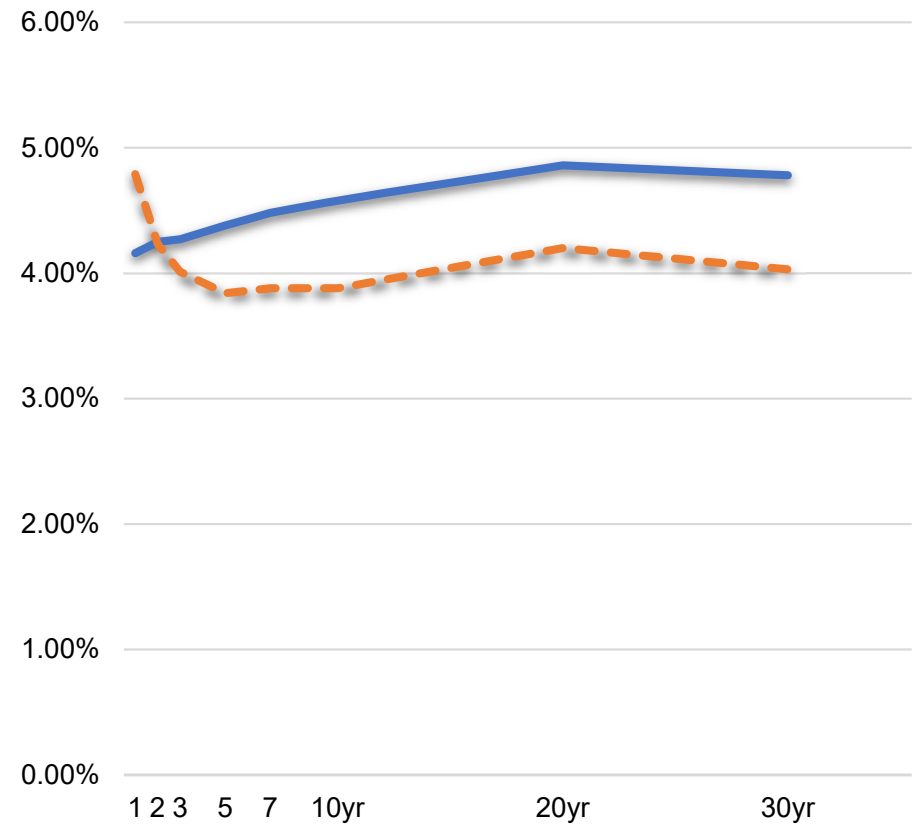
FIXED INCOME

At the most recent Federal Open Market Committee meeting in December 2024, the Federal Reserve decided to lower interest rates by 25 basis points, making the target range 4.25% to 4.5%. The guidance was more cautious for future cuts, however. Officials now foresee only two rate cuts in 2025, down from the four they envisioned in September.

This is mostly a result of stubbornly persistent inflation, which remains a critical concern for the Fed. As of November 2024, the trailing 12-month inflation rate was 2.7%. The Fed expects that rate to decrease to 2.5% by the end of 2025, but that is still higher than its ultimate target rate of 2%.

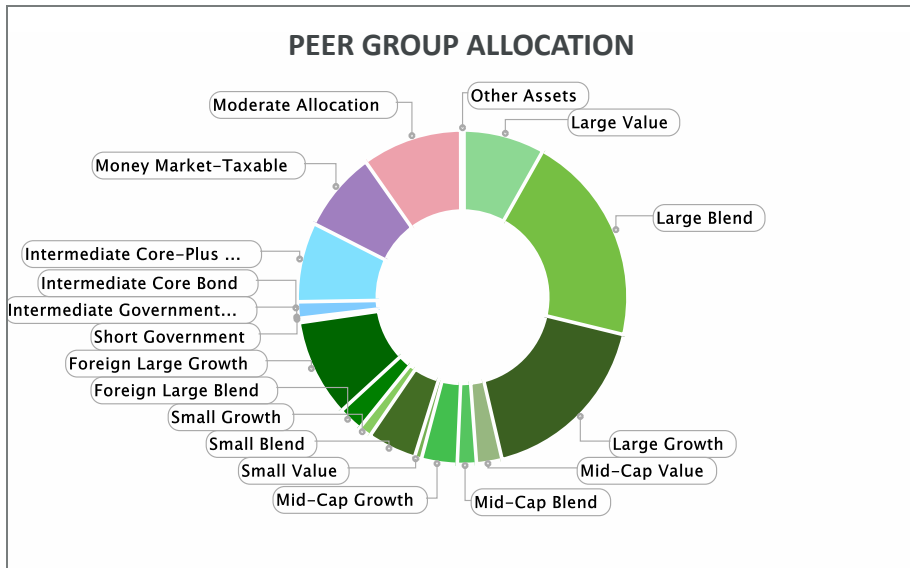
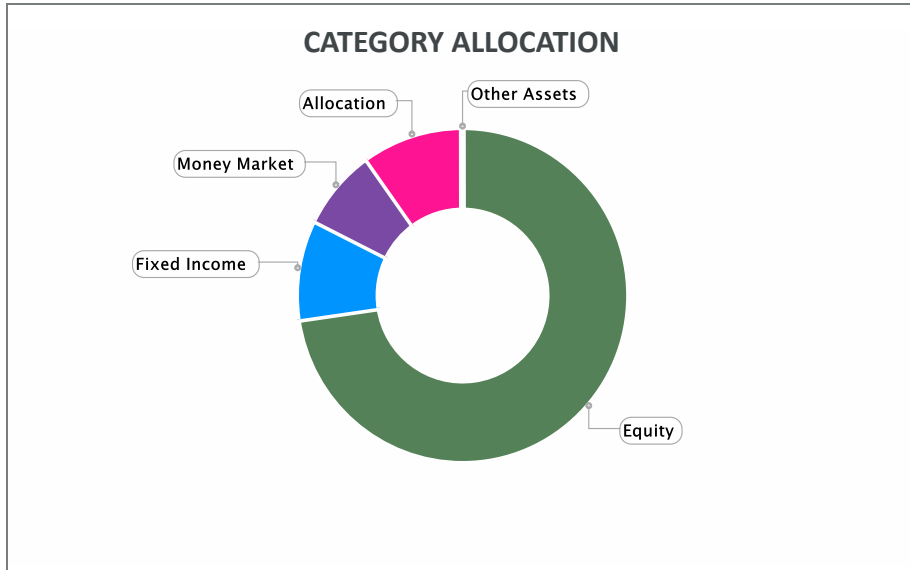


	Current Quarter	One Year	Three Year	Five Year	Ten Year
Long-Term Bond	-5.46	-1.18	-6.51	-1.85	1.68
Intermediate Core Bond	-2.87	1.68	-2.29	-0.20	1.30
Intermed Core-Plus Bond	-2.76	2.37	-1.92	0.19	1.63
Short-Term Bond	-0.09	5.07	1.81	1.91	1.98
Inflation-Protected Bond	-2.62	2.05	-2.16	1.27	1.78
High Yield Bond	0.25	7.63	2.78	3.72	4.33
Global Bond	-4.31	-0.76	-2.73	-1.19	0.07
Emerging Market Bond	-1.66	6.92	0.37	0.77	2.97



— Yield Curve at Quarter End
 - - - Yield Curve Twelve Months Prior

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	72.74%	\$15,058,875.59
● Large Value	8.24%	\$1,706,624.60
PEIYX Putnam Large Cap Value Y	7.75%	\$1,604,918.74
VVIAX Vanguard Value Index Adm	0.49%	\$101,705.86
● Large Blend	20.53%	\$4,251,408.68
JUEMX JPMorgan US Equity R6	1.92%	\$396,608.95
VFIAX Vanguard 500 Index Admiral	18.62%	\$3,854,799.73
● Large Growth	17.54%	\$3,631,586.27
HNACX Harbor Capital Appreciation Retirement	4.08%	\$844,008.30
MFEKX MFS Growth R6	9.90%	\$2,049,062.07
VIGAX Vanguard Growth Index Admiral	3.57%	\$738,515.90
● Mid-Cap Value	2.51%	\$519,275.80
MVCKX MFS Mid Cap Value R6	2.50%	\$517,447.85
VMVAX Vanguard Mid-Cap Value Index Admiral	0.01%	\$1,827.95
● Mid-Cap Blend	1.87%	\$386,490.29
TMSIX Thrivent Mid Cap Stock S	0.43%	\$88,074.81
VIMAX Vanguard Mid Cap Index Admiral	1.44%	\$298,415.48
● Mid-Cap Growth	3.49%	\$723,502.30
NRMGX Neuberger Berman Mid Cap Growth R6	2.33%	\$483,027.75
VMGMX Vanguard Mid-Cap Growth Index Admiral	1.16%	\$240,474.55
● Small Value	0.69%	\$142,080.48
DFFVX DFA US Targeted Value I	0.48%	\$98,992.54
VSIAX Vanguard Small Cap Value Index Admiral	0.21%	\$43,087.94
● Small Blend	4.76%	\$986,297.84
DFSTX DFA US Small Cap I	4.09%	\$847,480.68

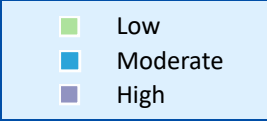


PLAN ALLOCATION BREAKDOWN

Investments	Weighting	Assets
VSMAX Vanguard Small Cap Index Admiral Shares	0.67%	\$138,817.16
● Small Growth	1.23%	\$253,933.82
HRSIX Hood River Small-Cap Growth Retirement	1.02%	\$210,222.18
VSGAX Vanguard Small Cap Growth Index Admiral	0.21%	\$43,711.64
● Foreign Large Blend	2.41%	\$498,220.33
IHOVX Hartford International Opportunities R6	1.02%	\$212,187.73
VTMGX Vanguard Developed Markets Index Admiral	1.38%	\$286,032.60
● Foreign Large Growth	9.46%	\$1,959,455.18
RERGX American Funds Europacific Growth R6	9.17%	\$1,897,629.72
MGRDX MFS International Growth R6	0.30%	\$61,825.46
Fixed Income	9.68%	\$2,004,742.25
● Short Government	0.25%	\$52,514.07
VSGDX Vanguard Short-Term Federal Adm	0.25%	\$52,514.07
● Intermediate Government	0.16%	\$33,209.08
VFIUX Vanguard Inter-Term Treasury Adm	0.16%	\$33,209.08
● Intermediate Core Bond	1.58%	\$326,603.62
VBTLX Vanguard Total Bond Market Index Adm	1.58%	\$326,603.62
● Intermediate Core-Plus Bond	7.69%	\$1,592,415.48
DOXIX Dodge & Cox Income X	7.69%	\$1,592,415.48
Money Market	7.78%	\$1,610,707.19
● Money Market-Taxable	7.78%	\$1,610,707.19
VMFXX Vanguard Federal Money Market Investor	7.78%	\$1,610,707.19
Allocation	9.80%	\$2,028,937.42
● Moderate Allocation	9.80%	\$2,028,937.42
VBIAX Vanguard Balanced Index Adm	9.80%	\$2,028,937.42
Portfolio Total:		\$20,703,262.45

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	8.24% <i>Putnam Large Cap Value Y</i> <i>Vanguard Value Index Adm</i>	20.53% <i>JPMorgan US Equity R6</i> <i>Vanguard 500 Index Admira...</i>	17.54% <i>Harbor Capital Appreciati...</i> <i>MFS Growth R6</i> <i>Vanguard Growth Index Adm...</i>	46.32%
MEDIUM	2.51% <i>MFS Mid Cap Value R6</i> <i>Vanguard Mid-Cap Value In...</i>	1.87% <i>Vanguard Mid Cap Index Ad...</i> <i>Thrivent Mid Cap Stock S</i>	3.49% <i>Neuberger Berman Mid Cap ...</i> <i>Vanguard Mid-Cap Growth I...</i>	7.87%
SMALL	0.69% <i>DFA US Targeted Value I</i> <i>Vanguard Small Cap Value ...</i>	4.76% <i>DFA US Small Cap I</i> <i>Vanguard Small Cap Index ...</i>	1.23% <i>Hood River Small-Cap Grow...</i> <i>Vanguard Small Cap Growth...</i>	6.68%
TOTAL BY STYLE	11.44%	27.17%	22.26%	

Fixed Income Style Box

	LIMITED	MODERATE	EXTENSIVE	TOTAL BY CAP. SIZE
HIGH QUALITY (GOVT.)	0.25% <i>Vanguard Short-Term Feder...</i>	0.16% <i>Vanguard Interm-Term Trea...</i>		0.41%
MEDIUM QUALITY (CORPORATE)		9.27% <i>Vanguard Total Bond Marke...</i> <i>Dodge & Cox Income X</i>		9.27%
HIGH YIELD				0.00%
TOTAL BY MATURITY	0.25%	9.43%	0.00%	

Other Investment Options



Other 0.00%	Allocation 9.80%	Foreign Large Growth 9.46%	Foreign Large Blend 2.41%	Money Market-Taxable 7.78%
- 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

Exception

MFS Growth R6	Sep 2024		Ticker: MFEKX	Fund Category: Large Growth		
52% 	58% 	\$46,846 M 	0.51 	22 yrs. 	Yes 	



RECOMMENDATIONS and MONITORING DECISIONS

▶ **MFS Growth R6**

Ticker: MFEKX

Fund Category: LG

Custom Decision (ongoing)

The fund will flag as failing on a three- and five-year basis, but the fund is not on the Watch List as the fund's absolute performance is greater than the category average on a three-year basis.



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	0.65 / 0.65	10/01/1998	-2.13	19.34	19.34	10.27	12.59	11.03	9.56
			Percentile Rank	(64%)	(10%)	(10%)	(3%)	(8%)	(7%)	
Vanguard Value Index Adm	VVIAX	0.05 / 0.05	11/13/2000	-2.51	15.99	15.99	7.45	9.93	9.99	7.53
			Percentile Rank	(72%)	(34%)	(34%)	(29%)	(38%)	(18%)	
Morningstar US Large Value TR USD			07/03/2002	-2.51	14.69	14.69	8.74	9.20	9.50	7.57
Category Average				-1.54	14.28	14.28	6.10	9.31	8.72	
Category Size				1180	1170	1170	1095	1036	808	
Large Blend										
JPMorgan US Equity R6	JUEMX	0.44 / 0.47	11/30/2010	1.19	24.21	24.21	8.72	15.97	13.53	14.64
			Percentile Rank	(63%)	(37%)	(37%)	(27%)	(4%)	(4%)	
Vanguard 500 Index Admiral	VFIAX	0.04 / 0.04	11/13/2000	2.40	24.97	24.97	8.89	14.48	13.06	8.29
			Percentile Rank	(33%)	(24%)	(24%)	(23%)	(21%)	(8%)	
Morningstar US Large Core TR USD			07/03/2002	0.53	23.99	23.99	7.96	14.26	12.61	9.44
Category Average				1.42	21.45	21.45	7.24	12.89	11.57	
Category Size				1415	1386	1386	1280	1180	889	
Large Growth										
Harbor Capital Appreciation Retirement	HNACX	0.60 / 0.64	03/01/2016	6.24	30.57	30.57	7.78	17.50	16.08	18.14
			Percentile Rank	(33%)	(45%)	(45%)	(45%)	(24%)	(15%)	

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.

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EQUITY										
Large Growth										
▷ MFS Growth R6	MFEKX	0.51 / 0.52	08/26/2011 Percentile Rank	4.73 (57%)	31.79 (38%)	31.79 (38%)	7.36 ▷ (52%) ◀	15.07 ▷ (58%) ◀	15.22 (28%)	16.36
Vanguard Growth Index Admiral	VIGAX	0.05 / 0.05	11/13/2000 Percentile Rank	6.97 (24%)	32.66 (34%)	32.66 (34%)	9.19 (25%)	18.36 (16%)	15.75 (18%)	9.12
Morningstar US Large Growth TR USD			07/03/2002	8.90	27.75	27.75	3.91	13.61	14.12	7.72
Category Average				5.39	28.96	28.96	6.74	15.42	14.02	
Category Size				1105	1088	1088	1020	952	748	
Mid-Cap Value										
▷ MFS Mid Cap Value R6	MVCKX	0.62 / 0.63	02/01/2013 Percentile Rank	-2.30 (62%)	14.11 (25%)	14.11 (25%)	5.59 (42%)	9.99 (30%)	9.22 (17%)	10.79
▷ Vanguard Mid-Cap Value Index Admiral	VMVAX	0.07 / 0.07	09/27/2011 Percentile Rank	-2.96 (75%)	14.03 (26%)	14.03 (26%)	4.85 ▷ (58%) ◀	8.76 ▷ (52%) ◀	8.50 (39%)	12.00
Morningstar US Mid Value TR USD			07/03/2002	-2.31	12.28	12.28	6.73	8.59	8.79	9.73
Category Average				-1.63	11.43	11.43	5.23	9.05	7.98	
Category Size				432	423	423	392	372	289	
Mid-Cap Blend										
▷ Vanguard Mid Cap Index Admiral	VIMAX	0.05 / 0.05	11/12/2001 Percentile Rank	0.44 (36%)	15.22 (36%)	15.22 (36%)	2.80 ▷ (72%) ◀	9.85 ▷ (52%) ◀	9.55 (31%)	10.06

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						1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Mid-Cap Blend										
▶ Thrivent Mid Cap Stock S	TMSIX	0.75 / 0.75	12/29/1997 Percentile Rank	-1.44 (75%)	10.15 (81%)	10.15 (81%)	1.09 ▶ (90%) ◀	10.06 (43%)	10.77 (9%)	9.38
Morningstar US Mid Core TR USD			07/03/2002	-2.44	13.47	13.47	3.28	9.84	9.54	9.84
Category Average				-0.04	14.40	14.40	4.07	9.80	8.92	
Category Size				429	403	403	377	348	240	
Mid-Cap Growth										
Neuberger Berman Mid Cap Growth R6	NRMGX	0.59 / 0.59	03/15/2013 Percentile Rank	5.71 (28%)	24.67 (13%)	24.67 (13%)	1.81 (28%)	10.76 (28%)	10.94 (28%)	11.74
Vanguard Mid-Cap Growth Index Admiral	VMGMX	0.07 / 0.07	09/27/2011 Percentile Rank	4.50 (37%)	16.41 (41%)	16.41 (41%)	0.66 (43%)	10.57 (31%)	10.40 (37%)	12.59
Morningstar US Mid Growth TR USD			07/03/2002	7.24	20.33	20.33	0.67	11.39	11.61	8.76
Category Average				3.52	16.47	16.47	-0.12	9.35	10.06	
Category Size				503	495	495	479	440	358	
Small Value										
DFA US Targeted Value I	DFFVX	0.29 / 0.30	02/23/2000 Percentile Rank	0.95 (29%)	9.33 (47%)	9.33 (47%)	7.55 (13%)	12.37 (13%)	9.16 (11%)	11.05

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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	-0.77 (64%)	12.39 (18%)	12.39 (18%)	5.74 (31%)	9.90 (35%)	8.67 (18%)	12.07
Morningstar US Small Value TR USD			07/03/2002	0.77	9.67	9.67	5.48	9.33	7.07	9.49
Category Average				0.12	8.88	8.88	4.48	9.27	7.56	
Category Size				494	488	488	464	441	349	
Small Blend										
DFA US Small Cap I	DFSTX	0.27 / 0.28	03/19/1992 Percentile Rank	0.51 (31%)	11.49 (42%)	11.49 (42%)	4.29 (20%)	10.49 (17%)	8.78 (24%)	10.25
Vanguard Small Cap Index Admiral Shares	VSMAX	0.05 / 0.05	11/13/2000 Percentile Rank	1.66 (15%)	14.23 (19%)	14.23 (19%)	3.61 (32%)	9.30 (39%)	9.09 (17%)	9.23
Morningstar US Small Cap TR USD			07/03/2002	0.32	10.84	10.84	2.91	8.08	7.95	9.94
Category Average				-0.08	11.15	11.15	2.58	8.63	7.95	
Category Size				637	624	624	596	571	413	
Small Growth										
Hood River Small-Cap Growth Retirement	HRSIX	0.99 / 0.99	03/03/2017 Percentile Rank	3.25 (25%)	35.69 (3%)	35.69 (3%)	5.94 (4%)	18.82 (2%)	14.25 (3%)	15.73

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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 Growth											
▷ Vanguard Small Cap Growth Index Admiral	VSGAX	0.07 / 0.07	09/27/2011 Percentile Rank	4.80 (18%)	16.49 (30%)	16.49 (30%)	0.42 (34%)	7.69 ▷ (56%) ◀	9.09 (49%)	11.74	
Morningstar US Small Growth TR USD			07/03/2002	1.79	12.89	12.89	-1.57	6.26	8.24	6.66	
Category Average				1.73	14.98	14.98	-1.29	8.47	9.31		
Category Size				556	552	552	534	517	395		
Foreign Large Blend											
▷ Hartford International Opportunities R6	IHOVX	0.70 / 0.70	11/07/2014 Percentile Rank	-5.41 (9%)	8.50 (10%)	8.50 (10%)	-0.10 ▷ (70%) ◀	5.33 (23%)	5.48 (26%)	5.33	
Morningstar Developed Markets ex-US NR USD			06/22/2015	-7.47	4.38	4.38	1.22	4.76	5.27	5.18	
Vanguard Developed Markets Index Admiral	VTMGX	0.08 / 0.08	08/17/1999 Percentile Rank	-8.14 (69%)	3.04 (75%)	3.04 (75%)	0.89 (50%)	4.76 (42%)	5.47 (28%)	4.41	
FTSE Dvlp ex US All Cap(US RIC)NR USD				-	-7.89	3.36	3.36	0.97	4.79	5.35	-
Category Average				-7.35	4.85	4.85	0.77	4.45	4.97		
Category Size				705	699	699	648	618	421		
Foreign Large Growth											
▷ American Funds Europacific Growth R6	REGX	0.47 / 0.47	05/01/2009 Percentile Rank	-7.03 (42%)	5.04 (48%)	5.04 (48%)	-1.97 (40%)	3.95 ▷ (54%) ◀	5.66 (50%)	7.65	

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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 Growth										
MFS International Growth R6	MGRDX	0.72 / 0.73	05/01/2006	-7.56	9.24	9.24	2.19	6.27	7.97	6.10
			Percentile Rank	(57%)	(19%)	(19%)	(6%)	(21%)	(15%)	
Morningstar Developed Markets ex-US NR USD			06/22/2015	-7.47	4.38	4.38	1.22	4.76	5.27	5.18
Category Average				-6.94	5.18	5.18	-3.13	4.11	5.80	
Category Size				394	384	384	365	334	210	
FIXED INCOME										
Short Government										
Vanguard Short-Term Federal Adm	VSGDX	0.10 / 0.10	02/12/2001	-0.40	4.26	4.26	0.89	1.31	1.49	2.72
			Percentile Rank	(62%)	(31%)	(31%)	▶ (52%) ◀	(31%)	(17%)	
iShares 1-3 Year Treasury Bond ETF			07/22/2002	-0.13	3.92	3.92	1.32	1.24	1.25	1.85
Category Average				-0.13	4.03	4.03	0.99	1.03	1.17	
Category Size				103	99	99	90	85	78	
Intermediate Government										
Vanguard Interm-Term Treasury Adm	VFIUX	0.10 / 0.10	02/12/2001	-2.98	1.48	1.48	-1.77	0.08	1.23	3.60
			Percentile Rank	(31%)	(23%)	(23%)	(23%)	(9%)	(4%)	
iShares US Treasury Bond ETF			02/14/2012	-3.16	0.68	0.68	-2.88	-0.74	0.74	0.89
Category Average				-3.10	1.04	1.04	-2.26	-0.66	0.61	
Category Size				241	238	238	227	216	176	

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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 Bond										
▷ Vanguard Total Bond Market Index Adm	VBTLX	0.05 / 0.05	11/12/2001 Percentile Rank	-3.04 (53%)	1.24 (74%)	1.24 (74%)	-2.42 (50%)	-0.32 ▷ (52%) ◀	1.33 (45%)	3.21
Morningstar US Corporate Bond TR USD			05/01/2019	-3.05	2.13	2.13	-2.27	0.25	2.36	4.86
Category Average				-2.87	1.68	1.68	-2.29	-0.20	1.30	
Category Size				480	473	473	431	387	274	
Intermediate Core-Plus Bond										
Dodge & Cox Income X	DOXIX	0.33 / 0.36	05/02/2022 Percentile Rank	-3.30 (86%)	2.34 (45%)	2.34 (45%)	-0.53 (8%)	1.31 (8%)	2.49 (8%)	2.88
iShares Core Total USD Bond Market ETF			06/10/2014	-2.73	2.13	2.13	-1.92	0.04	1.70	1.81
Category Average				-2.76	2.37	2.37	-1.92	0.19	1.63	
Category Size				593	585	585	535	480	347	
MONEY MARKET										
Money Market-Taxable										
Vanguard Federal Money Market Investor	VMFXX	0.11 / 0.11	07/13/1981 Percentile Rank	1.17	5.23	5.23	3.94	2.44	1.72	3.93
USTREAS Treasury Bill Auction Average 3 Month			02/28/1941	1.14	5.28	5.28	4.26	2.63	1.86	3.87
Category Average				1.09	4.88	4.88	3.64	2.23	1.50	
Category Size				618	590	590	554	511	393	

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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
ALLOCATION										
Moderate Allocation										
Vanguard Balanced Index Adm	VBIAX	0.07 / 0.07	11/13/2000	0.43	14.59	14.59	3.84	8.28	8.17	6.90
			Percentile Rank	(18%)	(19%)	(19%)	(29%)	(19%)	(14%)	
Morningstar Moderate Target Risk TR USD			02/18/2009	-2.86	8.27	8.27	1.47	5.37	6.05	6.28
Category Average				-0.84	11.39	11.39	2.91	6.75	6.54	
Category Size				730	727	727	687	641	489	
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	26 yrs	12 yrs	0.65	25%	33,695	16%
Vanguard Value Index Adm	VVIAX	LV	24 yrs	30 yrs	0.05	2%	187,688	10%
JPMorgan US Equity R6	JUEMX	LB	14 yrs	10 yrs	0.44	21%	32,174	53%
Vanguard 500 Index Admiral	VFIAX	LB	24 yrs	7 yrs	0.04	4%	1,369,331	2%
Harbor Capital Appreciation Retirement	HNACX	LG	8 yrs	11 yrs	0.60	18%	29,733	28%
▷ MFS Growth R6	MFEKX	LG	13 yrs	22 yrs	0.51	12%	46,846	25%
Vanguard Growth Index Admiral	VIGAX	LG	24 yrs	30 yrs	0.05	2%	283,952	5%
MFS Mid Cap Value R6	MVCKX	MV	11 yrs	16 yrs	0.62	9%	17,094	27%
▷ Vanguard Mid-Cap Value Index Admiral	VMVAX	MV	13 yrs	1 yrs	0.07	2%	31,278	22%
▷ Vanguard Mid Cap Index Admiral	VIMAX	MB	23 yrs	1 yrs	0.05	4%	185,101	13%
▷ Thrivent Mid Cap Stock S	TMSIX	MB	27 yrs	20 yrs	0.75	29%	3,900	32%
Neuberger Berman Mid Cap Growth R6	NRMGX	MG	11 yrs	5 yrs	0.59	4%	1,817	97%
Vanguard Mid-Cap Growth Index Admiral	VMGMX	MG	13 yrs	1 yrs	0.07	2%	28,536	14%
DFA US Targeted Value I	DFVX	SV	24 yrs	12 yrs	0.29	3%	13,491	20%
Vanguard Small Cap Value Index Admiral	VSIAX	SV	13 yrs	8 yrs	0.07	2%	60,645	16%
DFA US Small Cap I	DFSTX	SB	32 yrs	12 yrs	0.27	8%	16,431	20%
Vanguard Small Cap Index Admiral Shares	VSMAX	SB	24 yrs	8 yrs	0.05	3%	163,049	12%
Hood River Small-Cap Growth Retirement	HRSIX	SG	7 yrs	22 yrs	0.99	38%	3,896	98%
▷ Vanguard Small Cap Growth Index Admiral	VSGAX	SG	13 yrs	20 yrs	0.07	1%	39,546	19%
▷ Hartford International Opportunities R6	IHOVX	FB	10 yrs	14 yrs	0.70	27%	3,576	68%
Vanguard Developed Markets Index Admiral	VTMGX	FB	25 yrs	11 yrs	0.08	5%	193,409	3%
▷ American Funds Europacific Growth R6	REGRX	FG	15 yrs	23 yrs	0.47	5%	125,701	30%
MFS International Growth R6	MGRDX	FG	18 yrs	13 yrs	0.72	22%	16,729	13%
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	23 yrs	10 yrs	0.10	9%	4,418	188%
Vanguard Interm-Term Treasury Adm	VFIUX	GI	23 yrs	3 yrs	0.10	6%	6,856	217%
▷ Vanguard Total Bond Market Index Adm	VBTLX	CI	23 yrs	11 yrs	0.05	7%	344,868	36%
Dodge & Cox Income X	DOXIX	PI	2 yrs	36 yrs	0.33	6%	90,125	55%
MONEY MARKET								
Vanguard Federal Money Market Investor	VMFXX	TM	43 yrs	17 yrs	0.11	5%	325,531	–
ALLOCATION								
Vanguard Balanced Index Adm	VBIAX	MA	24 yrs	11 yrs	0.07	1%	59,345	19%

Putnam Large Cap Value Y (PEIYX)

As of: 12/31/2024

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.

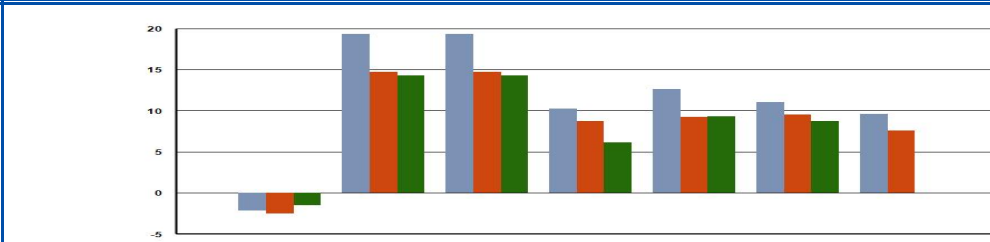
Portfolio Data

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	12
Strategy Assets	\$33.70b
Share Class Assets	\$15.32b / 45.48%
Avg Market Cap	\$124.33b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	16%
P/E	15.78
P.B.	2.35

Expense Data

Prospectus Net / Gross	0.65% / 0.65%
Cat Avg Exp Ratio Net / Gross	1.11% / 1.81%
Expense Rank Net / Gross	28% / 21%
12b-1 Fees	0.00%
Waiver Amount	\$106,391
Waiver Exp Date	-

Annualized Total Returns



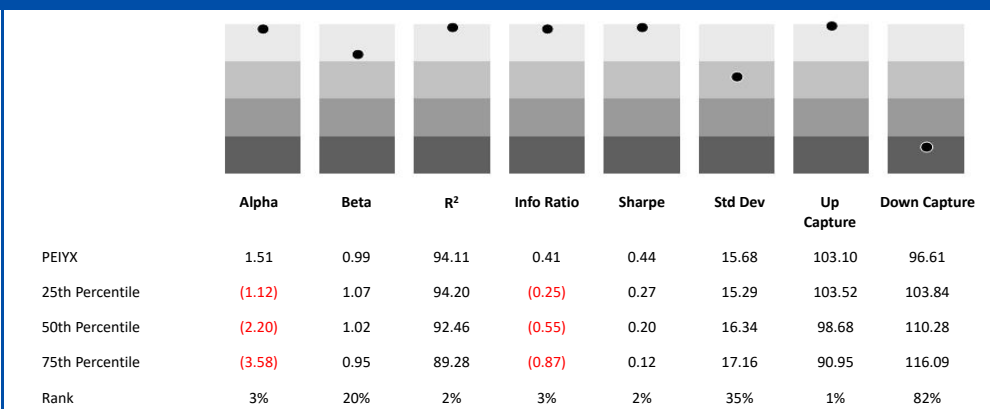
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
PEIYX	(2.13)	19.34	19.34	10.27	12.59	11.03	9.56
Calculation Index	(2.51)	14.69	14.69	8.74	9.20	9.50	7.57
Category Average	(1.54)	14.28	14.28	6.10	9.31	8.72	-
Rank in Category	64%	10%	10%	3%	8%	7%	-
Category Size	1180	1170	1170	1095	1036	808	-

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.

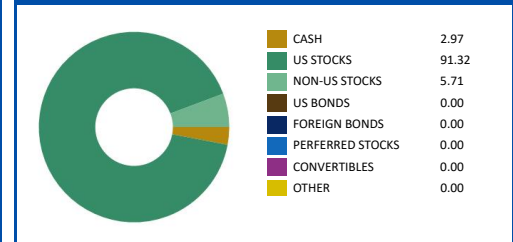
Calendar Year Return (%)

	2020	2021	2022	2023	2024	
PEIYX	6.07	27.18	(2.84)	15.64	19.34	
Calculation Index	(0.62)	21.49	0.26	11.82	14.69	
Category Average	2.91	26.22	(5.90)	11.63	14.28	
Rank in Category	-	27%	38%	26%	23%	10%
Category Size	-	1200	1207	1229	1217	1170

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	PEIYX	Category Average
% BASIC MATERIALS	6.53	3.24
% CONSUMER CYCLICAL	6.08	6.93
% FINANCIAL SERVICES	19.34	19.79
% REAL ESTATE	2.10	3.15
% CONSUMER DEFENSIVE	11.35	8.14
% HEALTHCARE	16.45	14.17
% UTILITIES	4.20	5.12
% COMMUNICATION SERVICES	3.27	5.55
% ENERGY	6.03	7.28
% INDUSTRIALS	12.43	11.48
% TECHNOLOGY	7.82	12.45

Top Ten Holding (%)

AbbVie Inc	2.42
Bank of America Corp	2.72
Capital One Financial Corp	2.22
Citigroup Inc	2.86
Coca-Cola Co	2.26
Exxon Mobil Corp	2.78
Microsoft Corp	2.47
Oracle Corp	2.41
PulteGroup Inc	2.36
UnitedHealth Group Inc	2.86
% Assets in Top 10	25.36



Vanguard Value Index Adm (VVIAX)

As of: 12/31/2024

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.

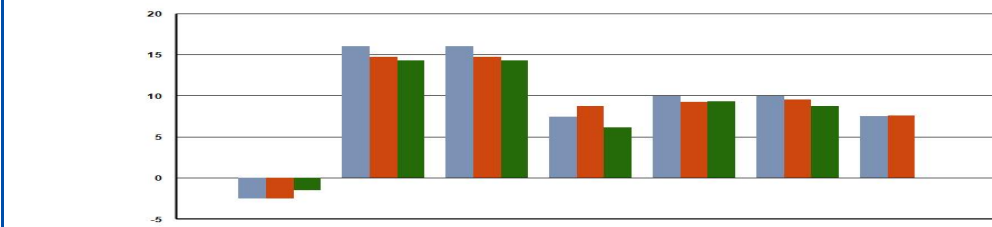
Portfolio Data

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	30
Strategy Assets	\$187.69b
Share Class Assets	\$39.97b / 21.30%
Avg Market Cap	\$134.48b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	10%
P/E	16.94
P.B.	2.74

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	1.11% / 1.81%
Expense Rank Net / Gross	3% / 1%
12b-1 Fees	0.00%
Waiver Amount	\$7,757
Waiver Exp Date	-

Annualized Total Returns



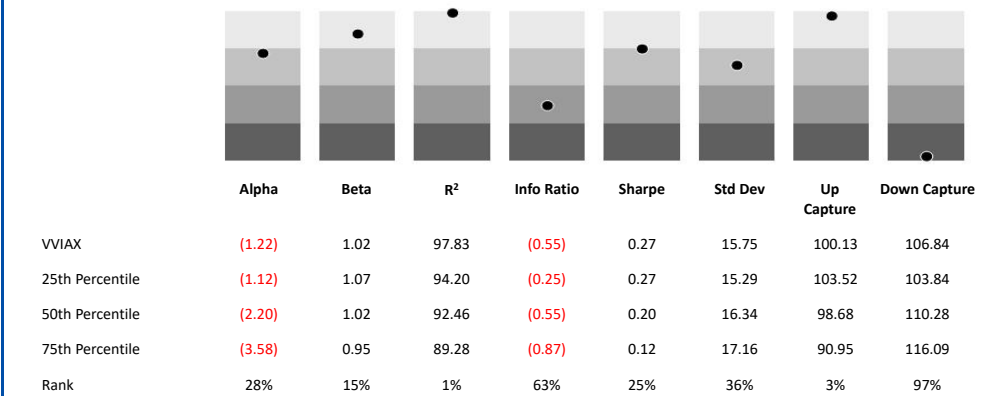
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VVIAX	(2.51)	15.99	15.99	7.45	9.93	9.99	7.53
Calculation Index	(2.51)	14.69	14.69	8.74	9.20	9.50	7.57
Category Average	(1.54)	14.28	14.28	6.10	9.31	8.72	-
Rank in Category	72%	34%	34%	29%	38%	18%	-
Category Size	1180	1170	1170	1095	1036	808	-

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.

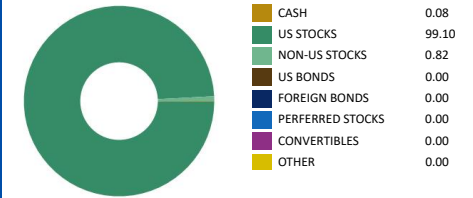
Calendar Year Return (%)

	2020	2021	2022	2023	2024	
VVIAX	2.29	26.49	(2.08)	9.24	15.99	
Calculation Index	(0.62)	21.49	0.26	11.82	14.69	
Category Average	2.91	26.22	(5.90)	11.63	14.28	
Rank in Category	-	53%	44%	21%	66%	34%
Category Size	-	1200	1207	1229	1217	1170

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VVIAX	Category Average
% BASIC MATERIALS	2.04	3.24
% CONSUMER CYCLICAL	4.98	6.93
% FINANCIAL SERVICES	23.61	19.79
% REAL ESTATE	3.17	3.15
% CONSUMER DEFENSIVE	10.06	8.14
% HEALTHCARE	16.46	14.17
% UTILITIES	5.12	5.12
% COMMUNICATION SERVICES	3.35	5.55
% ENERGY	6.78	7.28
% INDUSTRIALS	13.32	11.48
% TECHNOLOGY	11.04	12.45

Top Ten Holding (%)

AbbVie Inc	1.46
Bank of America Corp	1.46
Berkshire Hathaway Inc Class B	3.21
Broadcom Inc	1.66
Exxon Mobil Corp	2.30
Johnson & Johnson	1.64
JPMorgan Chase & Co	3.12
Procter & Gamble Co	1.85
The Home Depot Inc	1.87
UnitedHealth Group Inc	2.48
% Assets in Top 10	21.05

JPMorgan US Equity R6 (JUEMX)

As of: 12/31/2024

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.

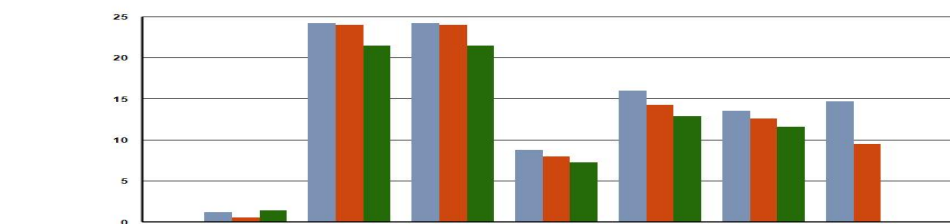
Portfolio Data

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	10
Strategy Assets	\$32.17b
Share Class Assets	\$17.65b / 54.85%
Avg Market Cap	\$376.75b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$15,000,000
Turnover	53%
P/E	22.78
P.B.	5.01

Expense Data

Prospectus Net / Gross	0.44% / 0.47%
Cat Avg Exp Ratio Net / Gross	1.08% / 2.05%
Expense Rank Net / Gross	22% / 20%
12b-1 Fees	0.00%
Waiver Amount	\$4,254,156
Waiver Exp Date	10/31/2025

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
JUEMX	1.19	24.21	24.21	8.72	15.97	13.53	14.64
Calculation Index	0.53	23.99	23.99	7.96	14.26	12.61	9.44
Category Average	1.42	21.45	21.45	7.24	12.89	11.57	-
Rank in Category	63%	37%	37%	27%	4%	4%	-
Category Size	1415	1386	1386	1280	1180	889	-

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.

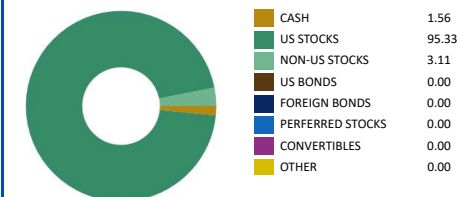
Calendar Year Return (%)

	2020	2021	2022	2023	2024
JUEMX	26.74	28.80	(18.77)	27.35	24.21
Calculation Index	19.66	29.32	(14.47)	18.64	23.99
Category Average	15.83	26.07	(16.96)	22.32	21.45
Rank in Category	3%	22%	63%	17%	37%
Category Size	1363	1382	1358	1430	1386

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
JUEMX	0.82	0.99	93.95	0.18	0.33	17.06	98.70	95.14
25th Percentile	0.91	1.02	94.84	0.20	0.34	16.54	100.79	92.52
50th Percentile	(0.14)	1.00	93.50	(0.06)	0.28	17.36	96.90	97.69
75th Percentile	(1.81)	0.95	90.47	(0.45)	0.19	17.74	91.83	101.72
Rank	27%	39%	57%	20%	33%	40%	29%	33%

Asset Allocation (%)



Sector Weighting

	JUEMX	Category Average
% BASIC MATERIALS	1.92	2.26
% CONSUMER CYCLICAL	12.70	10.19
% FINANCIAL SERVICES	13.72	13.47
% REAL ESTATE	0.73	1.87
% CONSUMER DEFENSIVE	1.19	5.52
% HEALTHCARE	10.79	11.20
% UTILITIES	3.69	2.43
% COMMUNICATION SERVICES	5.71	8.29
% ENERGY	4.95	3.23
% INDUSTRIALS	10.70	9.29
% TECHNOLOGY	32.34	29.32

Top Ten Holding (%)

Amazon.com Inc	4.76
Apple Inc	7.44
Baker Hughes Co Class A	2.54
Lowe's Companies Inc	2.53
Mastercard Inc Class A	2.50
Meta Platforms Inc Class A	3.24
Microsoft Corp	8.26
NVIDIA Corp	7.29
UnitedHealth Group Inc	2.65
Wells Fargo & Co	2.97
% Assets in Top 10	44.18



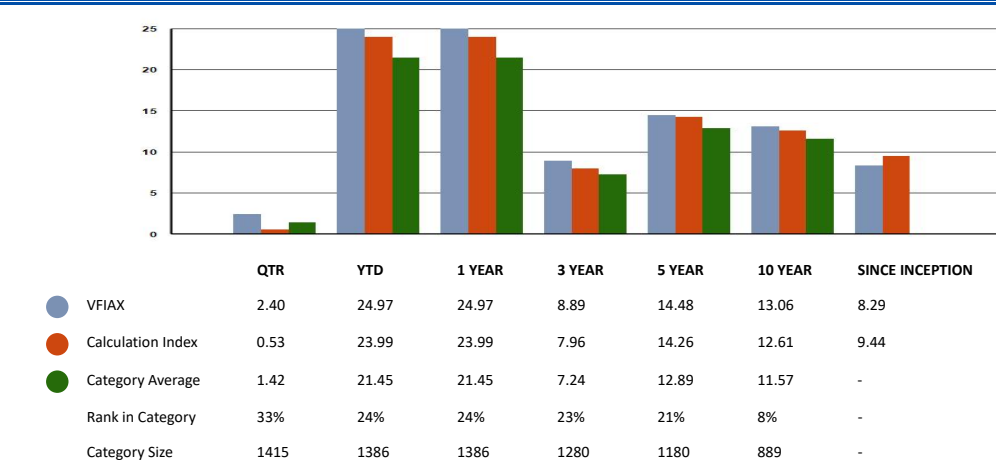
Vanguard 500 Index Admiral (VFIAX)

As of: 12/31/2024

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. The fund is non-diversified.

Annualized Total Returns

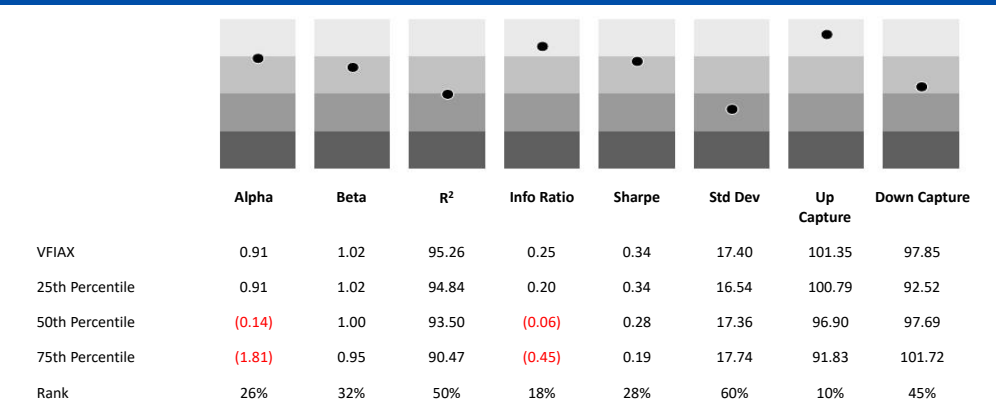


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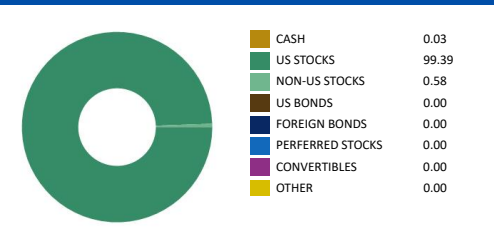
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VFIAX	18.37	28.66	(18.15)	26.24	24.97
Calculation Index	19.66	29.32	(14.47)	18.64	23.99
Category Average	15.83	26.07	(16.96)	22.32	21.45
Rank in Category	38%	23%	52%	27%	24%
Category Size	1363	1382	1358	1430	1386

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VFIAX	Category Average
% BASIC MATERIALS	1.85	2.26
% CONSUMER CYCLICAL	10.91	10.19
% FINANCIAL SERVICES	13.42	13.47
% REAL ESTATE	2.24	1.87
% CONSUMER DEFENSIVE	5.69	5.52
% HEALTHCARE	10.58	11.20
% UTILITIES	2.64	2.43
% COMMUNICATION SERVICES	8.88	8.29
% ENERGY	3.45	3.23
% INDUSTRIALS	7.68	9.29
% TECHNOLOGY	32.64	29.32

Top Ten Holding (%)

Alphabet Inc Class A	1.94
Alphabet Inc Class C	1.61
Amazon.com Inc	3.81
Apple Inc	7.07
Berkshire Hathaway Inc Class B	1.73
Broadcom Inc	1.48
Meta Platforms Inc Class A	2.46
Microsoft Corp	6.17
NVIDIA Corp	6.67
Tesla Inc	1.88
% Assets in Top 10	34.82

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	7
Strategy Assets	\$1369.33b
Share Class Assets	\$577.55b / 42.18%
Avg Market Cap	\$344.92b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	2%
P/E	22.32
P.B.	4.44

Expense Data

Prospectus Net / Gross	0.04% / 0.04%
Cat Avg Exp Ratio Net / Gross	1.08% / 2.05%
Expense Rank Net / Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$84,144
Waiver Exp Date	-

Harbor Capital Appreciation Retirement (HNACX)

As of: 12/31/2024

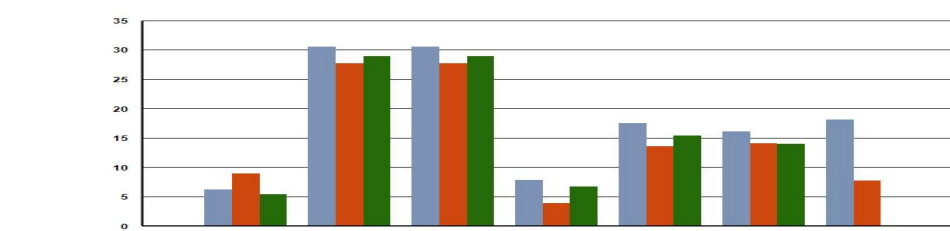
Fund Objective

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	11
Strategy Assets	\$29.73b
Share Class Assets	\$10.58b / 35.59%
Avg Market Cap	\$602.23b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$1,000,000
Turnover	28%
P/E	31.30
P.B.	9.29
Expense Data	
Prospectus Net / Gross	0.60% / 0.64%
Cat Avg Exp Ratio Net / Gross	1.24% / 2.03%
Expense Rank Net / Gross	24% / 21%
12b-1 Fees	0.00%
Waiver Amount	\$5,107,943
Waiver Exp Date	02/28/2025

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
HNACX	6.24	30.57	30.57	7.78	17.50	16.08	18.14
Calculation Index	8.90	27.75	27.75	3.91	13.61	14.12	7.72
Category Average	5.39	28.96	28.96	6.74	15.42	14.02	-
Rank in Category	33%	45%	45%	45%	24%	15%	-
Category Size	1105	1088	1088	1020	952	748	-

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.

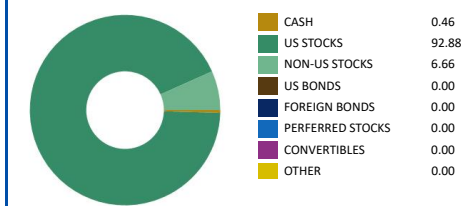
Calendar Year Return (%)

	2020	2021	2022	2023	2024
HNACX	54.56	15.74	(37.67)	53.86	30.57
Calculation Index	38.86	21.47	(40.36)	47.26	27.75
Category Average	35.86	20.45	(29.91)	36.74	28.96
Rank in Category	10%	79%	83%	6%	45%
Category Size	1289	1237	1235	1200	1088

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
HNACX	3.56	0.95	96.82	0.89	0.26	23.52	102.32	91.41
25th Percentile	4.21	0.89	94.64	0.73	0.31	19.87	96.53	73.36
50th Percentile	2.73	0.82	92.18	0.44	0.24	20.81	90.76	78.77
75th Percentile	0.68	0.74	87.65	0.11	0.14	22.41	81.62	85.60
Rank	36%	87%	2%	1%	45%	87%	74%	2%

Asset Allocation (%)



Sector Weighting

	HNACX	Category Average
% BASIC MATERIALS	0.00	1.06
% CONSUMER CYCLICAL	18.37	14.01
% FINANCIAL SERVICES	7.06	8.45
% REAL ESTATE	0.00	0.77
% CONSUMER DEFENSIVE	3.26	2.52
% HEALTHCARE	10.39	9.99
% UTILITIES	0.00	0.59
% COMMUNICATION SERVICES	15.14	12.52
% ENERGY	0.00	0.71
% INDUSTRIALS	3.67	6.15
% TECHNOLOGY	41.63	41.09

Top Ten Holding (%)

Amazon.com Inc	8.22
Apple Inc	6.00
Broadcom Inc	4.89
Eli Lilly and Co	4.12
Mastercard Inc Class A	2.61
Meta Platforms Inc Class A	5.87
Microsoft Corp	7.16
Netflix Inc	3.40
NVIDIA Corp	9.08
Tesla Inc	2.73
% Assets in Top 10	54.08



MFS Growth R6 (MFEKX)

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 advisor believes to have above average earnings growth potential compared to other companies (growth companies).

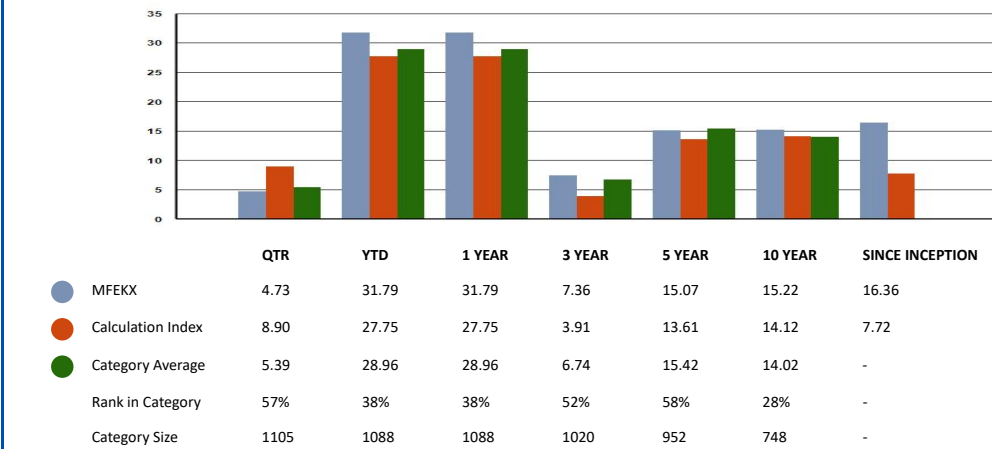
Portfolio Data

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	22
Strategy Assets	\$46.85b
Share Class Assets	\$18.28b / 39.02%
Avg Market Cap	\$510.11b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	25%
P/E	30.51
P.B.	8.79

Expense Data

Prospectus Net / Gross	0.51% / 0.52%
Cat Avg Exp Ratio Net / Gross	1.24% / 2.03%
Expense Rank Net / Gross	19% / 16%
12b-1 Fees	0.00%
Waiver Amount	\$2,435,074
Waiver Exp Date	03/31/2025

Annualized Total Returns

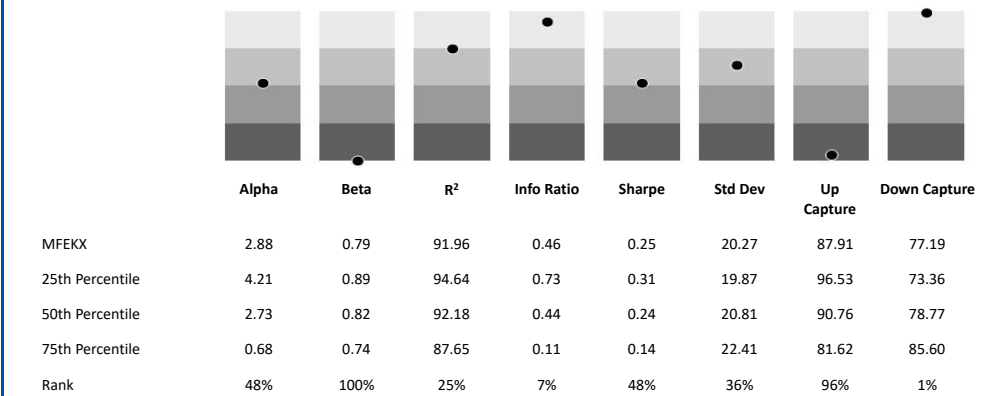


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Calendar Year Return (%)

	2020	2021	2022	2023	2024
MFEKX	31.74	23.76	(31.08)	36.25	31.79
Calculation Index	38.86	21.47	(40.36)	47.26	27.75
Category Average	35.86	20.45	(29.91)	36.74	28.96
Rank in Category	56%	40%	58%	55%	38%
Category Size	1289	1237	1235	1200	1088

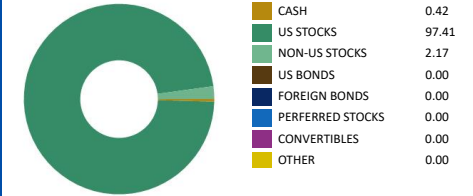
3 Year Risk Quartile Charts



Exception

As of: 12/31/2024

Asset Allocation (%)



Sector Weighting

	MFEKX	Category Average
% BASIC MATERIALS	2.32	1.06
% CONSUMER CYCLICAL	12.46	14.01
% FINANCIAL SERVICES	12.12	8.45
% REAL ESTATE	0.49	0.77
% CONSUMER DEFENSIVE	1.53	2.52
% HEALTHCARE	7.03	9.99
% UTILITIES	1.54	0.59
% COMMUNICATION SERVICES	14.47	12.52
% ENERGY	0.81	0.71
% INDUSTRIALS	6.40	6.15
% TECHNOLOGY	40.41	41.09

Top Ten Holding (%)

Alphabet Inc Class A	5.04
Amazon.com Inc	7.21
Apple Inc	5.68
Eaton Corp PLC	1.75
KKR & Co Inc Ordinary Shares	2.03
Mastercard Inc Class A	3.35
Meta Platforms Inc Class A	6.13
Microsoft Corp	11.45
NVIDIA Corp	8.64
Tesla Inc	2.80
% Assets in Top 10	54.08

Vanguard Growth Index Admiral (VIGAX)

As of: 12/31/2024

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.

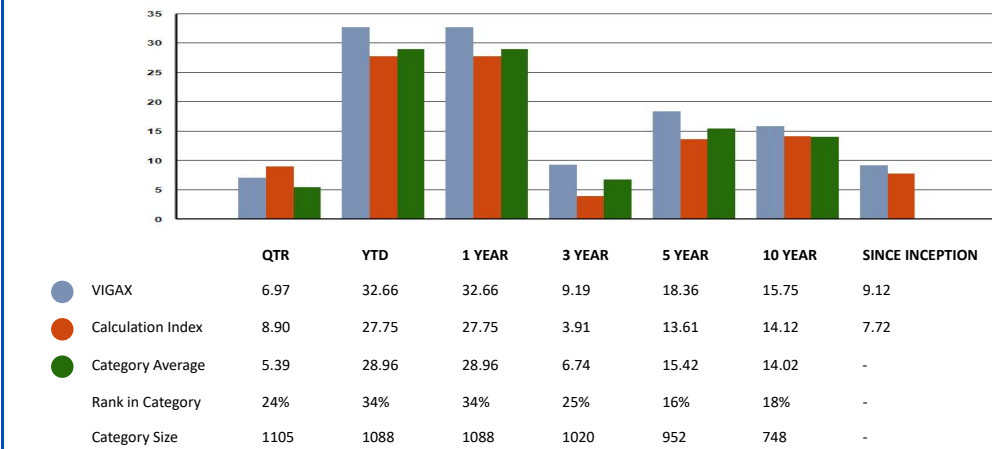
Portfolio Data

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	30
Strategy Assets	\$283.95b
Share Class Assets	\$89.13b / 31.39%
Avg Market Cap	\$640.12b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	5%
P/E	30.94
P.B.	9.31

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	1.24% / 2.03%
Expense Rank Net / Gross	2% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$65,625
Waiver Exp Date	-

Annualized Total Returns

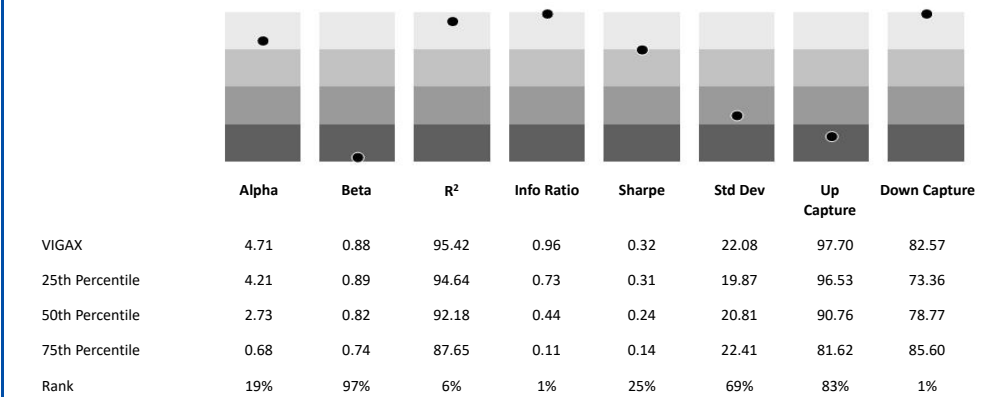


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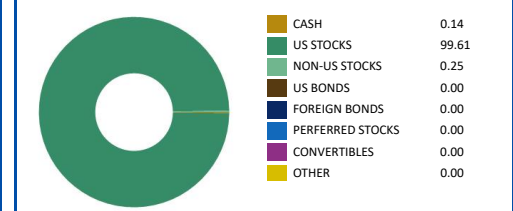
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VIGAX	40.19	27.26	(33.14)	46.77	32.66
Calculation Index	38.86	21.47	(40.36)	47.26	27.75
Category Average	35.86	20.45	(29.91)	36.74	28.96
Rank in Category	28%	19%	71%	17%	34%
Category Size	1289	1237	1235	1200	1088

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VIGAX	Category Average
% BASIC MATERIALS	1.61	1.06
% CONSUMER CYCLICAL	14.92	14.01
% FINANCIAL SERVICES	6.23	8.45
% REAL ESTATE	1.46	0.77
% CONSUMER DEFENSIVE	2.11	2.52
% HEALTHCARE	6.48	9.99
% UTILITIES	0.35	0.59
% COMMUNICATION SERVICES	13.16	12.52
% ENERGY	0.90	0.71
% INDUSTRIALS	3.43	6.15
% TECHNOLOGY	49.21	41.09

Top Ten Holding (%)

Alphabet Inc Class A	3.16
Alphabet Inc Class C	2.58
Amazon.com Inc	6.28
Apple Inc	11.53
Broadcom Inc	1.92
Eli Lilly and Co	2.42
Meta Platforms Inc Class A	4.46
Microsoft Corp	10.55
NVIDIA Corp	10.69
Tesla Inc	3.34
% Assets in Top 10	56.93

MFS Mid Cap Value R6 (MVCKX)

As of: 12/31/2024

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.

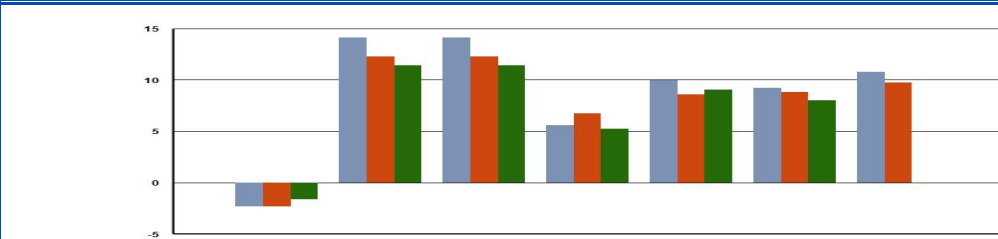
Portfolio Data

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	16
Strategy Assets	\$17.09b
Share Class Assets	\$9.37b / 54.81%
Avg Market Cap	\$19.63b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	27%
P/E	15.23
P.B.	2.17

Expense Data

Prospectus Net / Gross	0.62% / 0.63%
Cat Avg Exp Ratio Net / Gross	1.15% / 1.71%
Expense Rank Net / Gross	17% / 12%
12b-1 Fees	0.00%
Waiver Amount	\$1,180,857
Waiver Exp Date	01/31/2025

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
MVCKX	(2.30)	14.11	14.11	5.59	9.99	9.22	10.79
Calculation Index	(2.31)	12.28	12.28	6.73	8.59	8.79	9.73
Category Average	(1.63)	11.43	11.43	5.23	9.05	7.98	-
Rank in Category	62%	25%	25%	42%	30%	17%	-
Category Size	432	423	423	392	372	289	-

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.

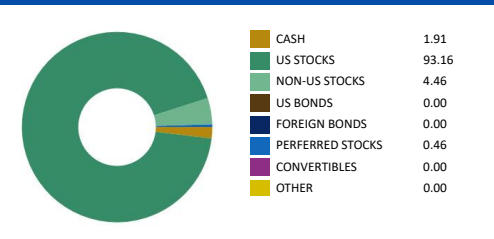
Calendar Year Return (%)

	2020	2021	2022	2023	2024
MVCKX	4.40	31.00	(8.64)	12.92	14.11
Calculation Index	(3.76)	29.02	(2.39)	10.94	12.28
Category Average	2.63	29.32	(8.02)	13.94	11.43
Rank in Category	40%	33%	56%	50%	25%
Category Size	415	413	405	397	423

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
MVCKX	(0.96)	0.94	95.27	(0.27)	0.16	18.79	92.29	94.90
25th Percentile	(0.69)	1.00	95.30	(0.16)	0.18	18.03	98.59	91.85
50th Percentile	(1.67)	0.94	93.70	(0.39)	0.12	19.02	90.68	95.67
75th Percentile	(2.94)	0.89	90.87	(0.62)	0.06	20.38	86.52	103.28
Rank	32%	53%	1%	38%	34%	42%	29%	28%

Asset Allocation (%)



Sector Weighting

	MVCKX	Category Average
% BASIC MATERIALS	5.02	4.81
% CONSUMER CYCLICAL	11.36	10.73
% FINANCIAL SERVICES	19.86	17.17
% REAL ESTATE	7.06	6.35
% CONSUMER DEFENSIVE	7.01	6.69
% HEALTHCARE	7.44	9.91
% UTILITIES	7.88	7.38
% COMMUNICATION SERVICES	0.76	2.71
% ENERGY	5.79	5.65
% INDUSTRIALS	17.38	15.07
% TECHNOLOGY	8.06	10.92

Top Ten Holding (%)

Cencora Inc	1.22
Graphic Packaging Holding Co	1.03
M&T Bank Corp	1.36
PG&E Corp	1.43
Public Service Enterprise Group Inc	1.10
Raymond James Financial Inc	1.35
Targa Resources Corp	1.24
The Hartford Financial Services Group Inc	1.38
Toll Brothers Inc	1.18
Willis Towers Watson PLC	1.02
% Assets in Top 10	12.31



Vanguard Mid-Cap Value Index Admiral (VMVAX)

As of: 12/31/2024

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.

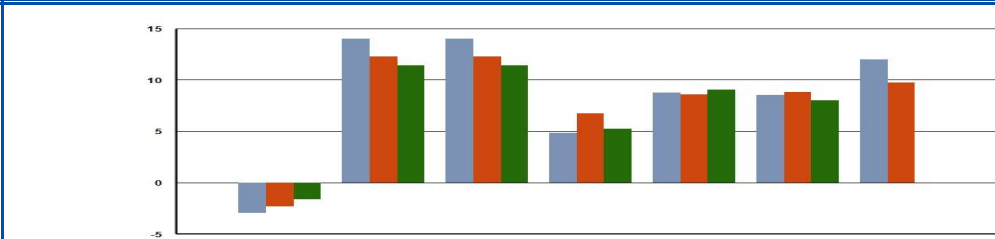
Portfolio Data

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	1
Strategy Assets	\$31.28b
Share Class Assets	\$13.87b / 44.33%
Avg Market Cap	\$33.02b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	22%
P/E	15.84
P.B.	2.33

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.15% / 1.71%
Expense Rank Net / Gross	4% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$7,588
Waiver Exp Date	-

Annualized Total Returns



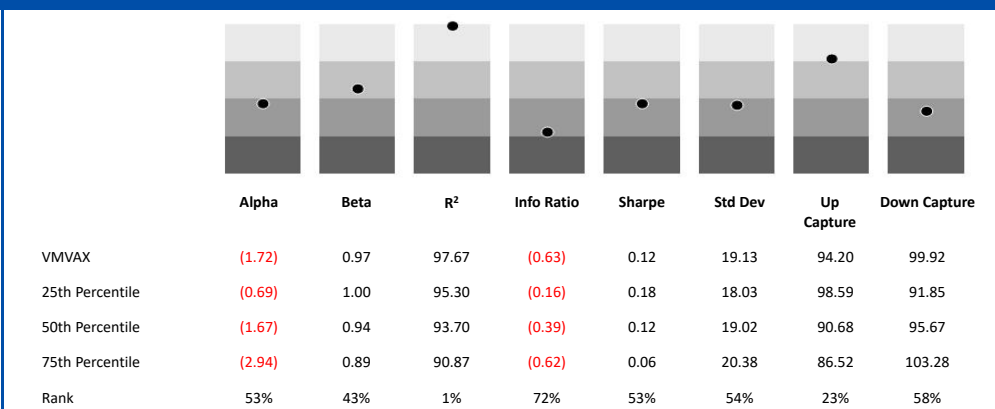
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VMVAX	(2.96)	14.03	14.03	4.85	8.76	8.50	12.00
Calculation Index	(2.31)	12.28	12.28	6.73	8.59	8.79	9.73
Category Average	(1.63)	11.43	11.43	5.23	9.05	7.98	-
Rank in Category	75%	26%	26%	58%	52%	39%	-
Category Size	432	423	423	392	372	289	-

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.

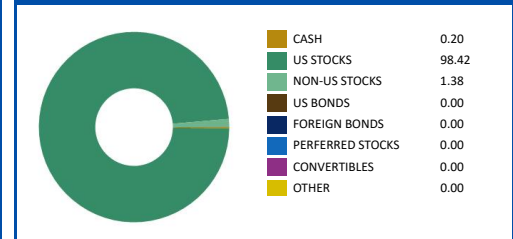
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VMVAX	2.54	28.76	(7.90)	9.76	14.03
Calculation Index	(3.76)	29.02	(2.39)	10.94	12.28
Category Average	2.63	29.32	(8.02)	13.94	11.43
Rank in Category	55%	53%	47%	77%	26%
Category Size	415	413	405	397	423

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VMVAX	Category Average
% BASIC MATERIALS	6.42	4.81
% CONSUMER CYCLICAL	6.74	10.73
% FINANCIAL SERVICES	18.99	17.17
% REAL ESTATE	8.41	6.35
% CONSUMER DEFENSIVE	7.15	6.69
% HEALTHCARE	6.99	9.91
% UTILITIES	11.97	7.38
% COMMUNICATION SERVICES	2.43	2.71
% ENERGY	4.91	5.65
% INDUSTRIALS	15.49	15.07
% TECHNOLOGY	10.31	10.92

Top Ten Holding (%)

Allstate Corp	1.15
Ameriprise Financial Inc	1.19
Arthur J. Gallagher & Co	1.44
Carrier Global Corp Ordinary Shares	1.40
Cheniere Energy Inc	1.02
Cummins Inc	1.08
D.R. Horton Inc	1.04
Digital Realty Trust Inc	1.35
ONEOK Inc	1.40
PACCAR Inc	1.29
% Assets in Top 10	12.36

Thrivent Mid Cap Stock S (TMSIX)

As of: 12/31/2024

Fund Objective

The investment seeks long-term capital growth. The fund invests at least 80% of its net assets (plus the amount of any borrowing for investment purposes) in equity securities of mid-sized companies. The Adviser focuses mainly on the equity securities of mid-sized U.S. companies which have market capitalizations equivalent to those included in widely known indices such as the Russell Midcap® Index, S&P MidCap 400® Index, or the mid-sized company market capitalization classifications published by Morningstar or Lipper, Inc.

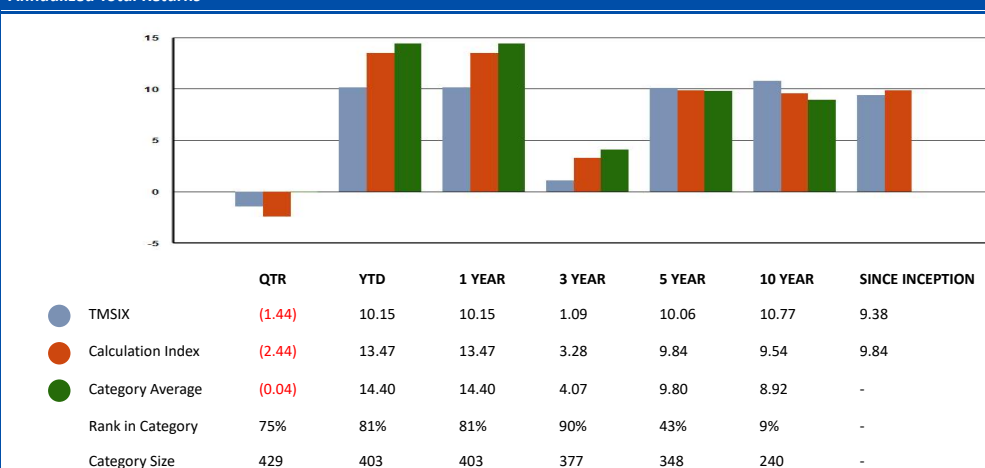
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Blend
Investment Vehicle ID	FOUSA00L04
Strategy Inception	12-29-1997
Share Class Inception	06-30-1993
Calculation Index	Morningstar US Mid Core TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	20
Strategy Assets	\$3.90b
Share Class Assets	\$2.46b / 63.06%
Avg Market Cap	\$18.80b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$2,000
Turnover	32%
P/E	17.86
P.B.	2.59

Expense Data

Prospectus Net / Gross	0.75% / 0.75%
Cat Avg Exp Ratio Net / Gross	1.04% / 2.15%
Expense Rank Net / Gross	36% / 26%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns

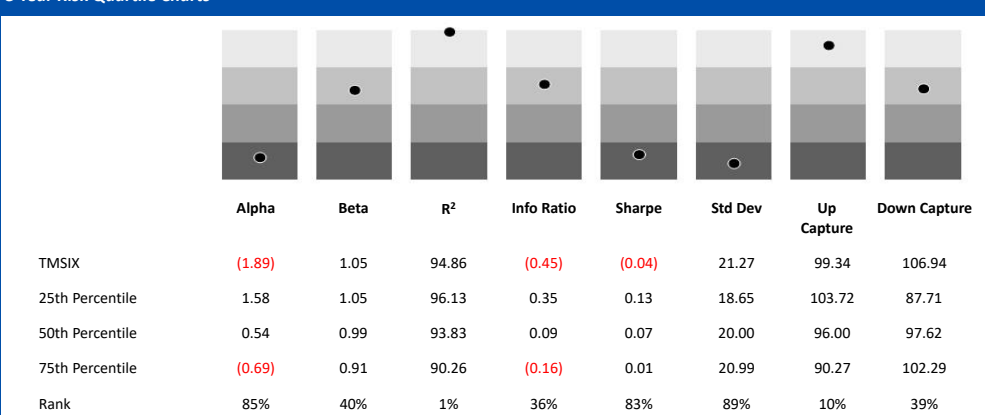


Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than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

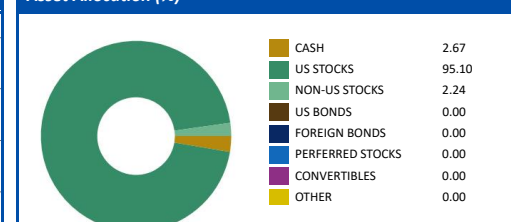
Calendar Year Return (%)

	2020	2021	2022	2023	2024
TMSIX	21.94	28.20	(17.64)	13.87	10.15
Calculation Index	13.53	27.81	(14.41)	13.45	13.47
Category Average	12.39	23.40	(14.01)	16.00	14.40
Rank in Category	11%	18%	80%	70%	81%
Category Size	407	391	405	420	403

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	TMSIX	Category Average
% BASIC MATERIALS	4.86	4.18
% CONSUMER CYCLICAL	11.63	12.59
% FINANCIAL SERVICES	15.91	15.67
% REAL ESTATE	4.84	5.73
% CONSUMER DEFENSIVE	2.72	3.85
% HEALTHCARE	7.00	10.09
% UTILITIES	7.92	2.93
% COMMUNICATION SERVICES	0.00	2.15
% ENERGY	4.92	4.09
% INDUSTRIALS	22.47	18.95
% TECHNOLOGY	15.05	16.01

Top Ten Holding (%)

Advanced Drainage Systems Inc	2.62
DocuSign Inc	2.43
Expand Energy Corp Ordinary Shares - New	2.35
Fastenal Co	2.38
Kinsale Capital Group Inc	2.31
NVR Inc	3.68
SBA Communications Corp Class A	2.85
Steel Dynamics Inc	2.86
Trimble Inc	2.82
United Rentals Inc	3.74
% Assets in Top 10	28.04



Vanguard Mid Cap Index Admiral (VIMAX)

As of: 12/31/2024

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.

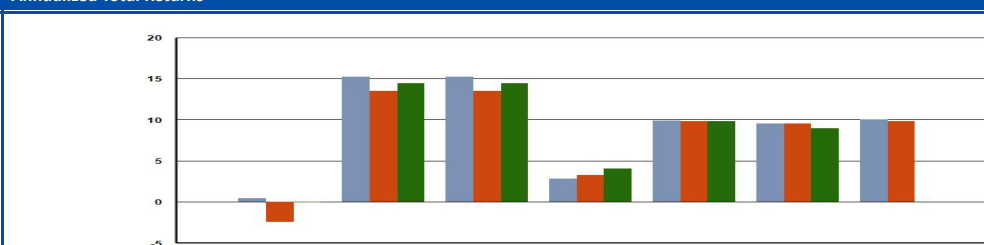
Portfolio Data

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	1
Strategy Assets	\$185.10b
Share Class Assets	\$67.61b / 36.53%
Avg Market Cap	\$37.54b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	13%
P/E	20.14
P.B.	3.09

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	1.04% / 2.15%
Expense Rank Net / Gross	5% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$2,986
Waiver Exp Date	-

Annualized Total Returns



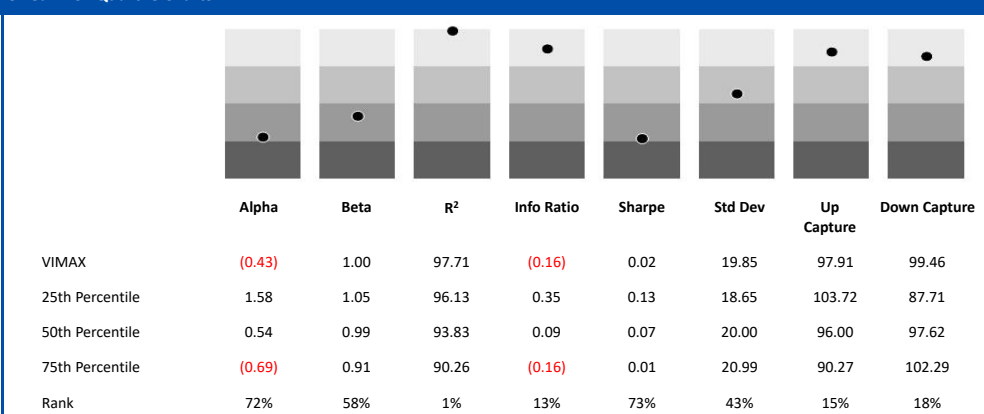
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VIMAX	0.44	15.22	15.22	2.80	9.85	9.55	10.06
Calculation Index	(2.44)	13.47	13.47	3.28	9.84	9.54	9.84
Category Average	(0.04)	14.40	14.40	4.07	9.80	8.92	-
Rank in Category	36%	36%	36%	72%	52%	31%	-
Category Size	429	403	403	377	348	240	-

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.

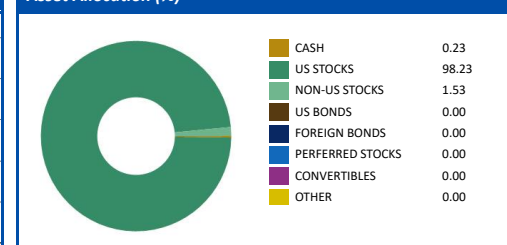
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VIMAX	18.24	24.51	(18.71)	15.98	15.22
Calculation Index	13.53	27.81	(14.41)	13.45	13.47
Category Average	12.39	23.40	(14.01)	16.00	14.40
Rank in Category	17%	47%	86%	52%	36%
Category Size	407	391	405	420	403

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VIMAX	Category Average
% BASIC MATERIALS	4.30	4.18
% CONSUMER CYCLICAL	7.88	12.59
% FINANCIAL SERVICES	13.78	15.67
% REAL ESTATE	7.51	5.73
% CONSUMER DEFENSIVE	4.57	3.85
% HEALTHCARE	9.00	10.09
% UTILITIES	8.25	2.93
% COMMUNICATION SERVICES	3.28	2.15
% ENERGY	4.66	4.09
% INDUSTRIALS	17.20	18.95
% TECHNOLOGY	19.33	16.01

Top Ten Holding (%)

Amphenol Corp Class A	0.98
Apollo Global Management Inc Class A	0.78
Arthur J. Gallagher & Co	0.77
Carrier Global Corp Ordinary Shares	0.75
Cintas Corp	0.87
Constellation Energy Corp	0.91
Digital Realty Trust Inc	0.71
Motorola Solutions Inc	0.94
ONEOK Inc	0.71
Palantir Technologies Inc Ordinary Shares - Class A	1.53
% Assets in Top 10	8.95

Neuberger Berman Mid Cap Growth R6 (NRMGX)

As of: 12/31/2024

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.

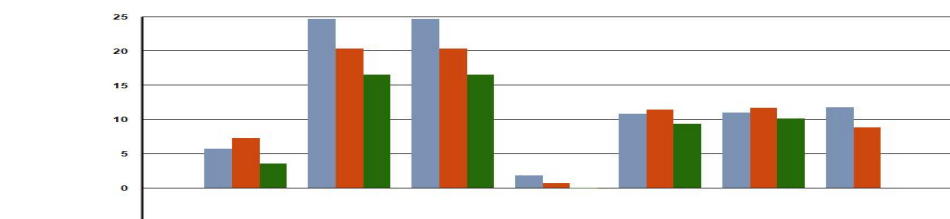
Portfolio Data

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	4
Strategy Assets	\$1.82b
Share Class Assets	\$0.69b / 38.00%
Avg Market Cap	\$35.21b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	97%
P/E	34.46
P.B.	8.40

Expense Data

Prospectus Net / Gross	0.59% / 0.59%
Cat Avg Exp Ratio Net / Gross	1.26% / 1.69%
Expense Rank Net / Gross	10% / 8%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



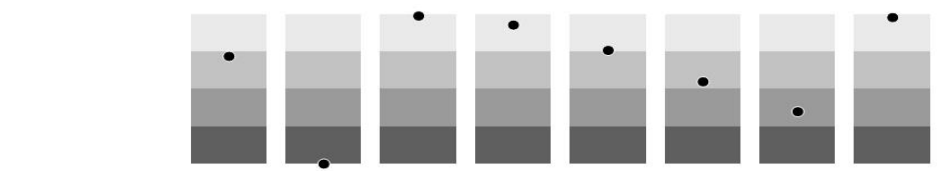
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
NRMGX	5.71	24.67	24.67	1.81	10.76	10.94	11.74
Calculation Index	7.24	20.33	20.33	0.67	11.39	11.61	8.76
Category Average	3.52	16.47	16.47	(0.12)	9.35	10.06	-
Rank in Category	28%	13%	13%	28%	28%	28%	-
Category Size	503	495	495	479	440	358	-

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 (%)

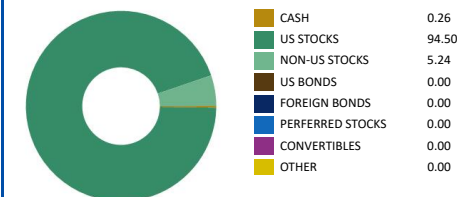
	2020	2021	2022	2023	2024
NRMGX	39.80	12.99	(28.58)	18.53	24.67
Calculation Index	46.17	14.97	(32.37)	25.38	20.33
Category Average	39.26	13.05	(27.79)	21.37	16.47
Rank in Category	35%	51%	61%	67%	13%
Category Size	604	588	586	553	495

3 Year Risk Quartile Charts



	Alpha	Beta	R²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
NRMGX	0.73	0.92	95.10	0.22	(0.00)	21.95	89.03	85.84
25th Percentile	0.98	0.97	95.59	0.21	(0.02)	21.16	96.28	85.57
50th Percentile	(1.12)	0.92	93.52	(0.11)	(0.10)	22.20	88.32	91.37
75th Percentile	(3.54)	0.86	88.05	(0.50)	(0.19)	23.37	83.25	98.20
Rank	28%	100%	1%	7%	24%	45%	65%	2%

Asset Allocation (%)



Sector Weighting

	NRMGX	Category Average
% BASIC MATERIALS	0.00	1.67
% CONSUMER CYCLICAL	15.86	12.55
% FINANCIAL SERVICES	15.08	11.69
% REAL ESTATE	0.00	2.40
% CONSUMER DEFENSIVE	2.04	2.24
% HEALTHCARE	8.77	15.44
% UTILITIES	2.44	1.06
% COMMUNICATION SERVICES	3.66	3.75
% ENERGY	1.57	2.74
% INDUSTRIALS	19.26	17.57
% TECHNOLOGY	31.07	26.58

Top Ten Holding (%)

AppLovin Corp Ordinary Shares - Class A	3.78
Ares Management Corp Ordinary Shares - Class A	2.57
Axon Enterprise Inc	2.90
Datadog Inc Class A	2.28
Deckers Outdoor Corp	2.12
Fair Isaac Corp	2.08
Palantir Technologies Inc Ordinary Shares - Class A	5.02
The Trade Desk Inc Class A	2.80
Tradeweb Markets Inc	1.98
Vistra Corp	2.44
% Assets in Top 10	27.97



Vanguard Mid-Cap Growth Index Admiral (VMGMX)

As of: 12/31/2024

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.

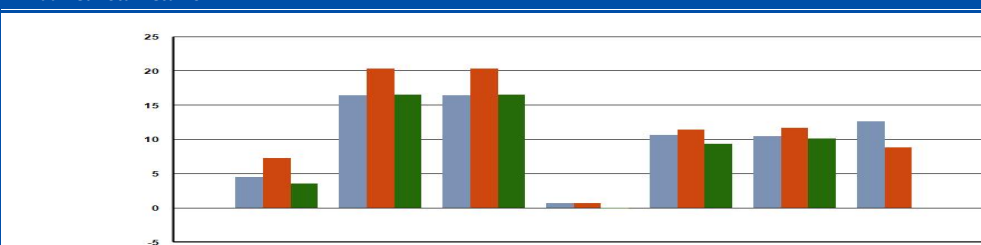
Portfolio Data

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	1
Strategy Assets	\$28.54b
Share Class Assets	\$13.35b / 46.77%
Avg Market Cap	\$43.53b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	14%
P/E	29.65
P.B.	5.19

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.26% / 1.69%
Expense Rank Net / Gross	2% / 1%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



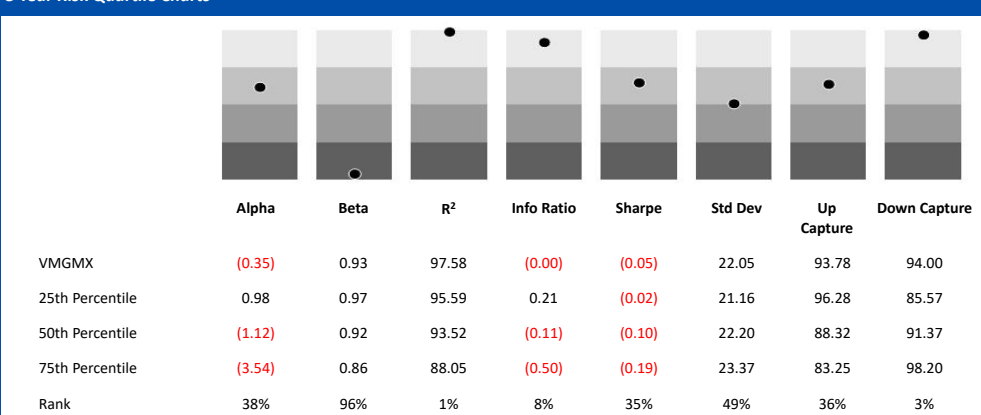
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VMGMX	4.50	16.41	16.41	0.66	10.57	10.40	12.59
Calculation Index	7.24	20.33	20.33	0.67	11.39	11.61	8.76
Category Average	3.52	16.47	16.47	(0.12)	9.35	10.06	-
Rank in Category	37%	41%	41%	43%	31%	37%	-
Category Size	503	495	495	479	440	358	-

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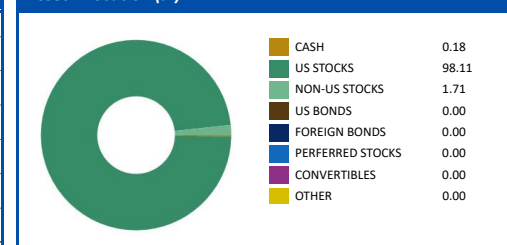
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VMGMX	34.48	20.48	(28.84)	23.14	16.41
Calculation Index	46.17	14.97	(32.37)	25.38	20.33
Category Average	39.26	13.05	(27.79)	21.37	16.47
Rank in Category	44%	19%	64%	34%	41%
Category Size	604	588	586	553	495

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VMGMX	Category Average
% BASIC MATERIALS	1.88	1.67
% CONSUMER CYCLICAL	9.09	12.55
% FINANCIAL SERVICES	7.97	11.69
% REAL ESTATE	6.56	2.40
% CONSUMER DEFENSIVE	1.61	2.24
% HEALTHCARE	11.31	15.44
% UTILITIES	3.83	1.06
% COMMUNICATION SERVICES	4.20	3.75
% ENERGY	4.37	2.74
% INDUSTRIALS	19.29	17.57
% TECHNOLOGY	29.70	26.58

Top Ten Holding (%)

Amphenol Corp Class A	2.11
Apollo Global Management Inc Class A	1.68
Cintas Corp	1.86
Constellation Energy Corp	1.95
Copart Inc	1.33
DoorDash Inc Ordinary Shares - Class A	1.41
Motorola Solutions Inc	2.01
Palantir Technologies Inc Ordinary Shares - Class A	3.29
Royal Caribbean Group	1.49
The Trade Desk Inc Class A	1.39
% Assets in Top 10	18.52

DFA US Targeted Value I (DFFVX)

As of: 12/31/2024

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.

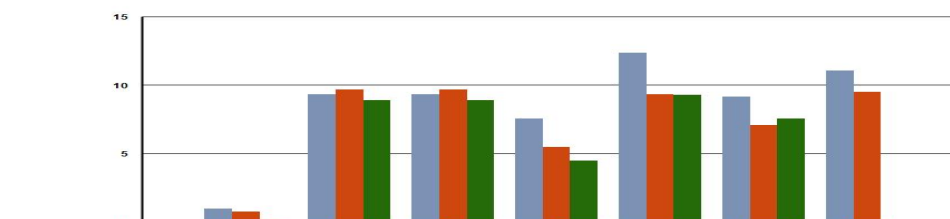
Portfolio Data

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	12
Strategy Assets	\$13.49b
Share Class Assets	\$13.49b / 100.00%
Avg Market Cap	\$3.99b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	20%
P/E	12.81
P.B.	1.28

Expense Data

Prospectus Net / Gross	0.29% / 0.30%
Cat Avg Exp Ratio Net / Gross	1.29% / 2.33%
Expense Rank Net / Gross	6% / 4%
12b-1 Fees	0.00%
Waiver Amount	\$669
Waiver Exp Date	02/28/2025

Annualized Total Returns



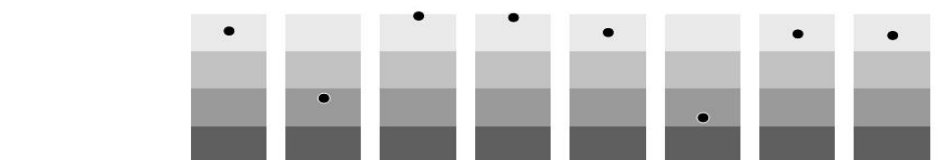
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
DFFVX	0.95	9.33	9.33	7.55	12.37	9.16	11.05
Calculation Index	0.77	9.67	9.67	5.48	9.33	7.07	9.49
Category Average	0.12	8.88	8.88	4.48	9.27	7.56	-
Rank in Category	29%	47%	47%	13%	13%	11%	-
Category Size	494	488	488	464	441	349	-

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.

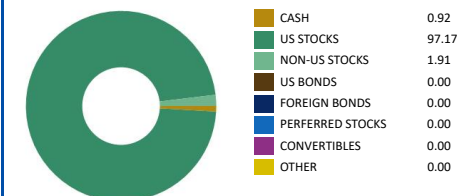
Calendar Year Return (%)

	2020	2021	2022	2023	2024
DFFVX	3.77	38.80	(4.62)	19.31	9.33
Calculation Index	1.01	31.79	(6.60)	14.58	9.67
Category Average	4.02	31.57	(10.16)	16.86	8.88
Rank in Category	45%	13%	14%	30%	47%
Category Size	416	446	481	489	488

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	DFFVX	Category Average
% BASIC MATERIALS	6.31	5.79
% CONSUMER CYCLICAL	13.45	13.18
% FINANCIAL SERVICES	30.77	23.13
% REAL ESTATE	1.45	6.64
% CONSUMER DEFENSIVE	5.77	3.93
% HEALTHCARE	4.91	5.92
% UTILITIES	0.31	2.67
% COMMUNICATION SERVICES	2.90	2.24
% ENERGY	9.66	6.95
% INDUSTRIALS	15.08	17.61
% TECHNOLOGY	8.46	10.30

Top Ten Holding (%)

Ally Financial Inc	0.59
Coherent Corp	0.52
Expand Energy Corp Ordinary Shares - New	1.11
First Horizon Corp	0.55
Lithia Motors Inc Class A	0.52
SoFi Technologies Inc Ordinary Shares	0.52
TD Synnex Corp	0.51
Unum Group	0.78
WESCO International Inc	0.52
% Assets in Top 10	5.62



Vanguard Small Cap Value Index Admiral (VSIAX)

As of: 12/31/2024

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 advisor 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.

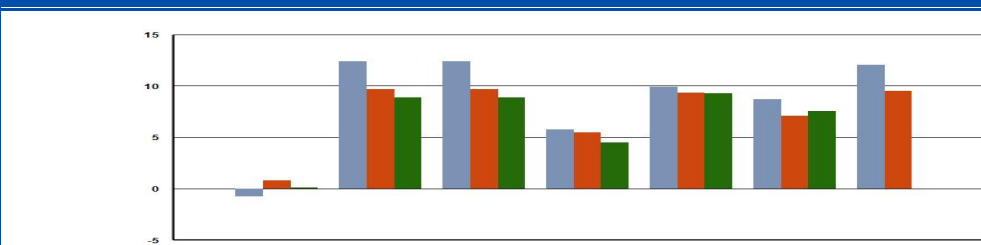
Portfolio Data

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	8
Strategy Assets	\$60.65b
Share Class Assets	\$22.72b / 37.47%
Avg Market Cap	\$7.30b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	16%
P/E	14.41
P.B.	1.78

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.29% / 2.33%
Expense Rank Net / Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$749
Waiver Exp Date	-

Annualized Total Returns



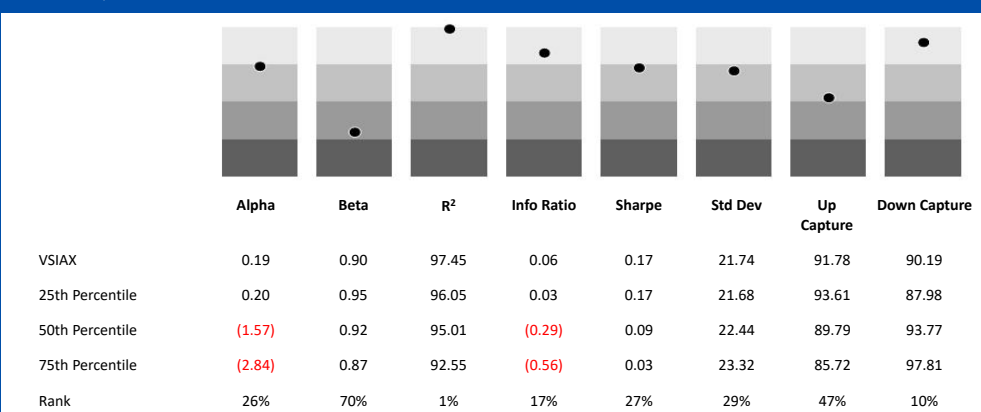
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VSIAX	(0.77)	12.39	12.39	5.74	9.90	8.67	12.07
Calculation Index	0.77	9.67	9.67	5.48	9.33	7.07	9.49
Category Average	0.12	8.88	8.88	4.48	9.27	7.56	-
Rank in Category	64%	18%	18%	31%	35%	18%	-
Category Size	494	488	488	464	441	349	-

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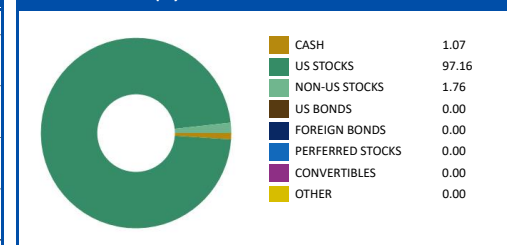
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VSIAX	5.85	28.09	(9.31)	15.99	12.39
Calculation Index	1.01	31.79	(6.60)	14.58	9.67
Category Average	4.02	31.57	(10.16)	16.86	8.88
Rank in Category	32%	68%	37%	57%	18%
Category Size	416	446	481	489	488

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VSIAX	Category Average
% BASIC MATERIALS	6.09	5.79
% CONSUMER CYCLICAL	14.13	13.18
% FINANCIAL SERVICES	20.36	23.13
% REAL ESTATE	9.50	6.64
% CONSUMER DEFENSIVE	4.44	3.93
% HEALTHCARE	5.97	5.92
% UTILITIES	4.71	2.67
% COMMUNICATION SERVICES	2.78	2.24
% ENERGY	3.73	6.95
% INDUSTRIALS	19.74	17.61
% TECHNOLOGY	7.47	10.30

Top Ten Holding (%)

Atmos Energy Corp	0.59
Booz Allen Hamilton Holding Corp Class A	0.52
Builders FirstSource Inc	0.59
Carlisle Companies Inc	0.57
EMCOR Group Inc	0.64
Expand Energy Corp Ordinary Shares - New	0.57
First Citizens BancShares Inc Class A	0.67
NRG Energy Inc	0.56
Pentair PLC	0.49
Smurfit WestRock PLC	0.77
% Assets in Top 10	5.97

DFA US Small Cap I (DFSTX)

As of: 12/31/2024

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	12
Strategy Assets	\$16.43b
Share Class Assets	\$16.43b / 100.00%
Avg Market Cap	\$4.17b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	20%
P/E	15.99
P.B.	1.95

Expense Data

Prospectus Net / Gross	0.27% / 0.28%
Cat Avg Exp Ratio Net / Gross	1.13% / 1.69%
Expense Rank Net / Gross	12% / 11%
12b-1 Fees	0.00%
Waiver Amount	\$800,000
Waiver Exp Date	02/28/2025

Annualized Total Returns

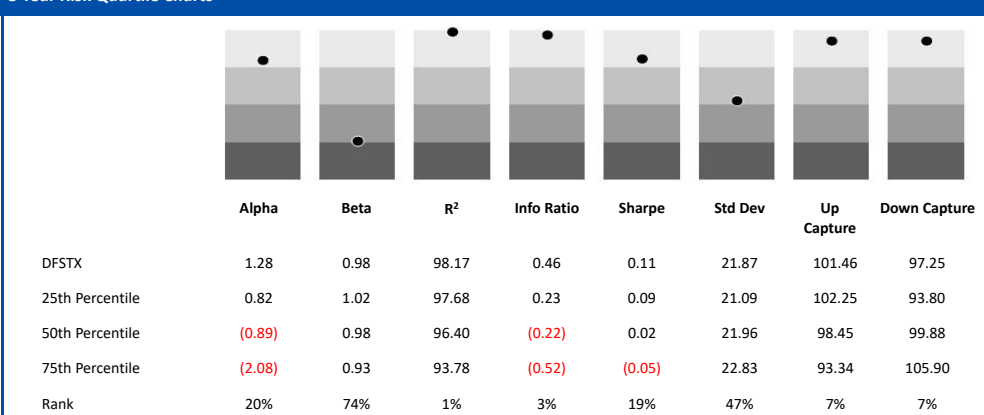


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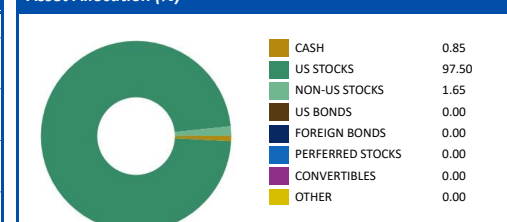
Calendar Year Return (%)

	2020	2021	2022	2023	2024
DFSTX	11.17	30.61	(13.53)	17.64	11.49
Calculation Index	16.41	16.25	(18.46)	20.59	10.84
Category Average	10.99	24.19	(16.24)	16.18	11.15
Rank in Category	52%	14%	23%	36%	42%
Category Size	671	630	611	615	624

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	DFSTX	Category Average
% BASIC MATERIALS	5.61	4.60
% CONSUMER CYCLICAL	14.25	11.58
% FINANCIAL SERVICES	21.07	16.85
% REAL ESTATE	0.67	6.32
% CONSUMER DEFENSIVE	5.40	4.01
% HEALTHCARE	8.46	12.49
% UTILITIES	2.82	2.33
% COMMUNICATION SERVICES	2.16	2.22
% ENERGY	4.62	4.53
% INDUSTRIALS	19.67	18.43
% TECHNOLOGY	14.41	14.42

Top Ten Holding (%)

AAON Inc	0.31
Applied Industrial Technologies Inc	0.31
Beacon Roofing Supply Inc Class A	0.27
Carpenter Technology Corp	0.36
CorVel Corp	0.27
IES Holdings Inc	0.34
Mueller Industries Inc	0.27
Sprouts Farmers Market Inc	0.51
Taylor Morrison Home Corp	0.30
% Assets in Top 10	2.94



Vanguard Small Cap Index Admiral Shares (VSMAX)

As of: 12/31/2024

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

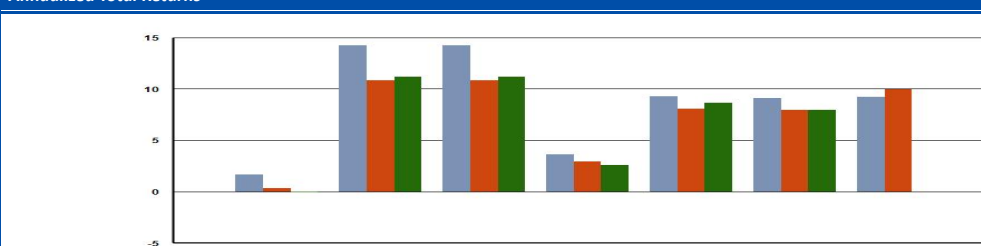
Portfolio Data

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	8
Strategy Assets	\$163.05b
Share Class Assets	\$61.56b / 37.76%
Avg Market Cap	\$8.14b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	12%
P/E	18.13
P.B.	2.33

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	1.13% / 1.69%
Expense Rank Net / Gross	4% / 3%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



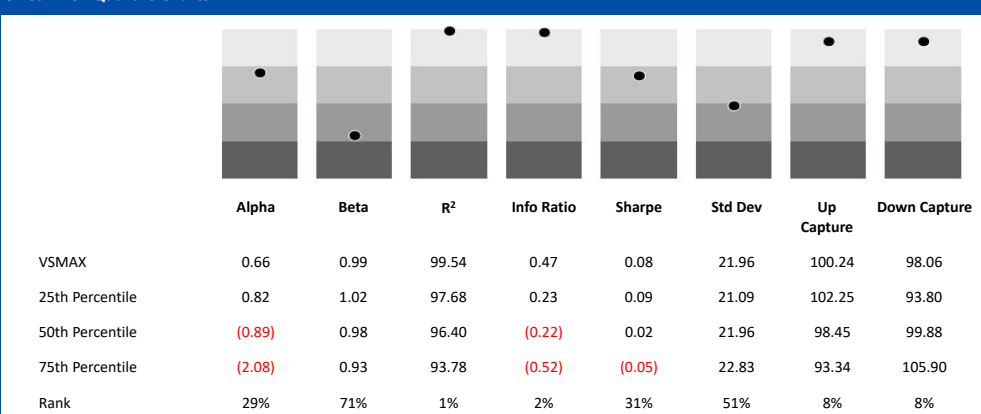
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VSMAX	1.66	14.23	14.23	3.61	9.30	9.09	9.23
Calculation Index	0.32	10.84	10.84	2.91	8.08	7.95	9.94
Category Average	(0.08)	11.15	11.15	2.58	8.63	7.95	-
Rank in Category	15%	19%	19%	32%	39%	17%	-
Category Size	637	624	624	596	571	413	-

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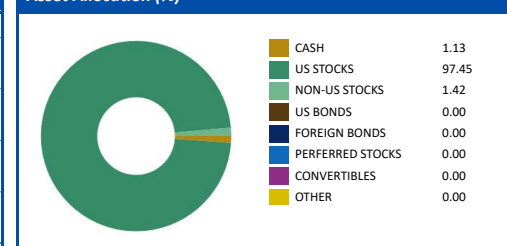
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VSMAX	19.11	17.73	(17.61)	18.20	14.23
Calculation Index	16.41	16.25	(18.46)	20.59	10.84
Category Average	10.99	24.19	(16.24)	16.18	11.15
Rank in Category	21%	85%	63%	28%	19%
Category Size	671	630	611	615	624

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VSMAX	Category Average
% BASIC MATERIALS	4.19	4.60
% CONSUMER CYCLICAL	13.50	11.58
% FINANCIAL SERVICES	14.00	16.85
% REAL ESTATE	7.39	6.32
% CONSUMER DEFENSIVE	3.94	4.01
% HEALTHCARE	10.17	12.49
% UTILITIES	2.88	2.33
% COMMUNICATION SERVICES	2.91	2.22
% ENERGY	4.45	4.53
% INDUSTRIALS	19.48	18.43
% TECHNOLOGY	15.97	14.42

Top Ten Holding (%)

AppLovin Corp Ordinary Shares - Class A	0.56
Atmos Energy Corp	0.35
Axon Enterprise Inc	0.69
Deckers Outdoor Corp	0.45
EMCOR Group Inc	0.36
Expand Energy Corp Ordinary Shares - New	0.36
First Citizens BancShares Inc Class A	0.37
Liberty Formula One Group Registered Shs Series -C- Formula One	0.32
MicroStrategy Inc Class A	0.51
Natera Inc	0.32
% Assets in Top 10	4.29

Hood River Small-Cap Growth Retirement (HRSIX)

As of: 12/31/2024

Fund Objective

The investment seeks long-term growth of capital. The fund, under normal market conditions, invests at least 80% of its net assets plus any borrowings for investment purposes in common stocks of U.S. corporations that are judged by Hood River to have strong growth characteristics or to be undervalued in the marketplace relative to underlying profitability and have a market capitalization which, at the time of purchase, is consistent with the capitalization ranges of the S&P SmallCap 600® Index and the Russell 2000® Growth Index ("small-cap companies").

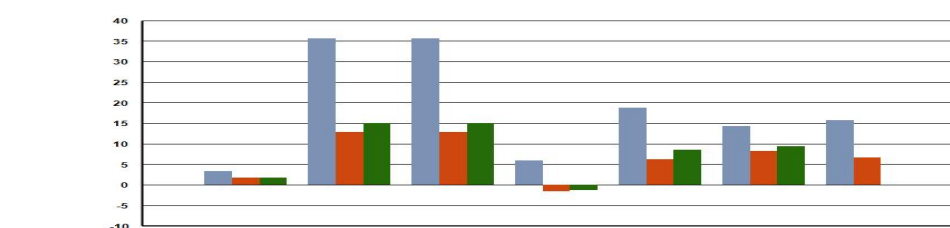
Portfolio Data

Universe	Open-Ended
Peer Group	Small Growth
Investment Vehicle ID	F00000YBVO
Strategy Inception	03-03-2017
Share Class Inception	01-02-2003
Calculation Index	Morningstar US Small Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	22
Strategy Assets	\$3.90b
Share Class Assets	\$1.57b / 40.36%
Avg Market Cap	\$5.20b
Closed New Inv	True
Closed All Inv	-
Min Investment	\$0
Turnover	98%
P/E	23.42
P.B.	3.97

Expense Data

Prospectus Net / Gross	0.99% / 0.99%
Cat Avg Exp Ratio Net / Gross	1.32% / 2.42%
Expense Rank Net / Gross	32% / 25%
12b-1 Fees	0.00%
Waiver Amount	\$24,564
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
HRSIX	3.25	35.69	35.69	5.94	18.82	14.25	15.73
Calculation Index	1.79	12.89	12.89	(1.57)	6.26	8.24	6.66
Category Average	1.73	14.98	14.98	(1.29)	8.47	9.31	-
Rank in Category	25%	3%	3%	4%	2%	3%	-
Category Size	556	552	552	534	517	395	-

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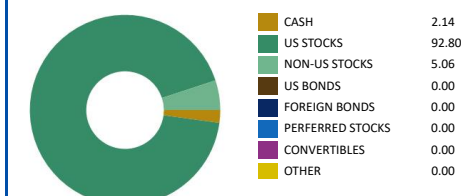
Calendar Year Return (%)

	2020	2021	2022	2023	2024	
HRSIX	60.81	23.88	(27.93)	21.60	35.69	
Calculation Index	43.52	(1.00)	(33.31)	26.65	12.89	
Category Average	38.62	11.89	(27.77)	16.68	14.98	
Rank in Category	-	14%	13%	52%	16%	3%
Category Size	-	616	615	604	597	552

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	HRSIX	Category Average
% BASIC MATERIALS	2.68	2.83
% CONSUMER CYCLICAL	7.76	10.24
% FINANCIAL SERVICES	4.13	9.22
% REAL ESTATE	1.56	2.53
% CONSUMER DEFENSIVE	1.13	4.07
% HEALTHCARE	23.26	19.86
% UTILITIES	0.00	0.70
% COMMUNICATION SERVICES	1.93	1.40
% ENERGY	1.94	2.87
% INDUSTRIALS	26.53	20.82
% TECHNOLOGY	26.95	22.93

Top Ten Holding (%)

ACI Worldwide Inc	2.66
Applied Digital Corp	2.12
Clean Harbors Inc	2.06
Coherent Corp	1.84
Comfort Systems USA Inc	2.42
FTAI Aviation Ltd	4.21
Kirby Corp	1.82
Lantheus Holdings Inc	2.14
MasTec Inc	2.93
Semtech Corp	2.46
% Assets in Top 10	24.66



Vanguard Small Cap Growth Index Admiral (VSGAX)

As of: 12/31/2024

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 advisor 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.

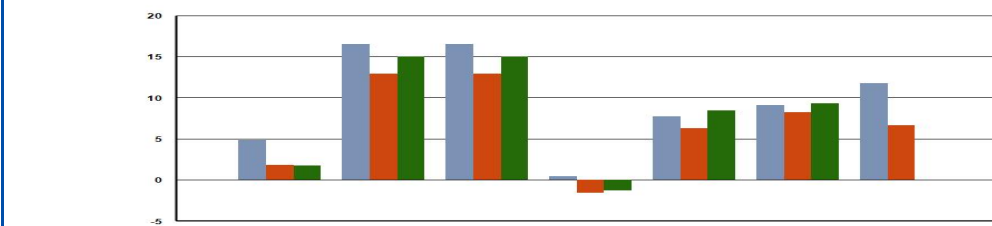
Portfolio Data

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	20
Strategy Assets	\$39.55b
Share Class Assets	\$15.80b / 39.95%
Avg Market Cap	\$9.28b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	19%
P/E	27.82
P.B.	3.88

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.32% / 2.42%
Expense Rank Net / Gross	4% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



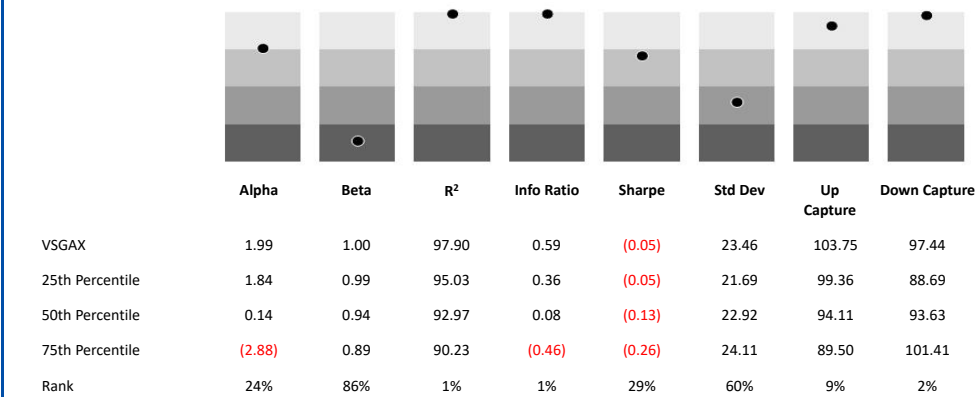
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VSGAX	4.80	16.49	16.49	0.42	7.69	9.09	11.74
Calculation Index	1.79	12.89	12.89	(1.57)	6.26	8.24	6.66
Category Average	1.73	14.98	14.98	(1.29)	8.47	9.31	-
Rank in Category	18%	30%	30%	34%	56%	49%	-
Category Size	556	552	552	534	517	395	-

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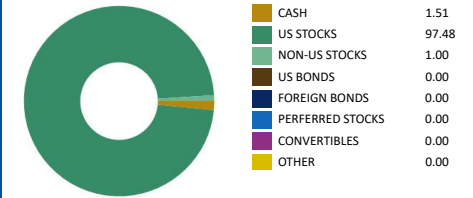
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VSGAX	35.28	5.70	(28.39)	21.41	16.49
Calculation Index	43.52	(1.00)	(33.31)	26.65	12.89
Category Average	38.62	11.89	(27.77)	16.68	14.98
Rank in Category	52%	69%	55%	17%	30%
Category Size	616	615	604	597	552

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VSGAX	Category Average
% BASIC MATERIALS	1.83	2.83
% CONSUMER CYCLICAL	12.47	10.24
% FINANCIAL SERVICES	6.06	9.22
% REAL ESTATE	4.77	2.53
% CONSUMER DEFENSIVE	3.34	4.07
% HEALTHCARE	15.46	19.86
% UTILITIES	0.54	0.70
% COMMUNICATION SERVICES	3.08	1.40
% ENERGY	5.35	2.87
% INDUSTRIALS	19.19	20.82
% TECHNOLOGY	26.40	22.93

Top Ten Holding (%)

AppLovin Corp Ordinary Shares - Class A	1.26
Axon Enterprise Inc	1.57
Deckers Outdoor Corp	1.01
DocuSign Inc	0.68
DraftKings Inc Ordinary Shares - Class A	0.68
Lennox International Inc	0.72
Liberty Formula One Group Registered Shs Series - C- Formula One	0.73
MicroStrategy Inc Class A	0.94
Natera Inc	0.66
PTC Inc	0.77
% Assets in Top 10	9.02

Hartford International Opportunities R6 (IHOVX)

As of: 12/31/2024

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%.

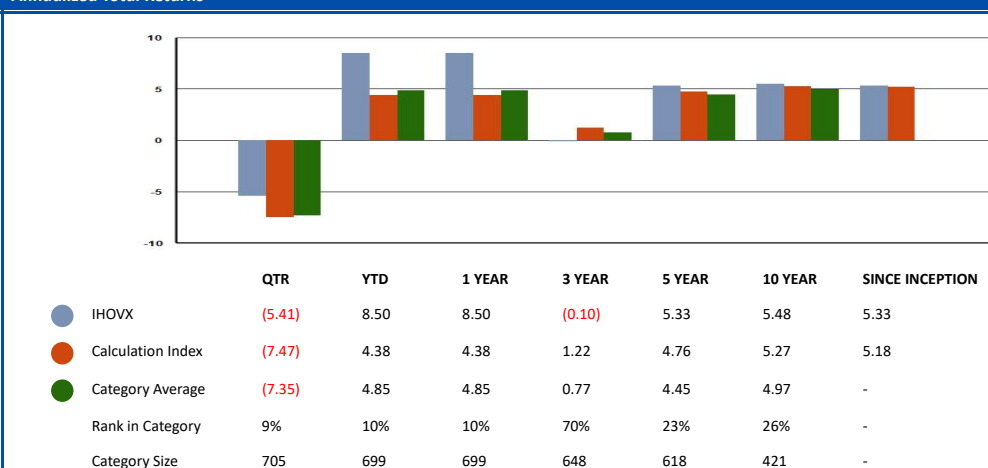
Portfolio Data

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	14
Strategy Assets	\$3.58b
Share Class Assets	\$1.18b / 32.99%
Avg Market Cap	\$69.77b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	68%
P/E	15.14
P.B.	1.99

Expense Data

Prospectus Net / Gross	0.70% / 0.70%
Cat Avg Exp Ratio Net / Gross	1.06% / 1.75%
Expense Rank Net / Gross	32% / 25%
12b-1 Fees	0.00%
Waiver Amount	\$37,308
Waiver Exp Date	-

Annualized Total Returns

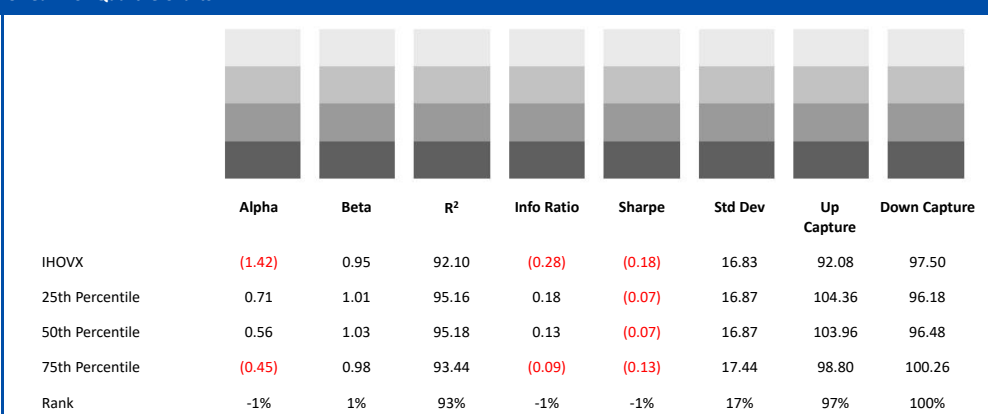


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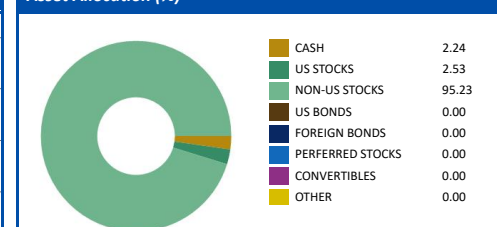
Calendar Year Return (%)

	2020	2021	2022	2023	2024
IHOVX	20.75	7.71	(17.91)	11.94	8.50
Calculation Index	8.43	12.19	(15.26)	17.25	4.38
Category Average	9.30	9.72	(15.84)	16.25	4.85
Rank in Category	6%	75%	77%	92%	10%
Category Size	785	767	744	744	699

3 Year Risk Quartile Charts



Asset Allocation (%)



Geographic Weighting

	IHOVX	Category Average
% North America	2.53	2.99
% Latin America	1.79	0.97
% United Kingdom	17.83	13.17
% Europe Developed	26.05	26.77
% Europe Emerging	0.00	0.09
% Africa/Middle East	0.00	0.16
% Japan	15.25	18.34
% Australia	0.00	4.68
% Asia Developed	8.29	6.43
% Asia Emerging	10.50	5.17
% Not Classified	-	-

Top Ten Holding (%)

Allianz SE	2.00
AstraZeneca PLC	1.84
Deutsche Telekom AG	2.02
London Stock Exchange Group PLC	2.10
Mitsubishi UFJ Financial Group Inc	1.99
SAP SE	2.13
Shell PLC	2.21
Taiwan Semiconductor Manufacturing Co Ltd	3.96
Tencent Holdings Ltd	2.76
Unilever PLC	2.14
% Assets in Top 10	23.15

Vanguard Developed Markets Index Admiral (VTMGX)

As of: 12/31/2024

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 3,957 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.

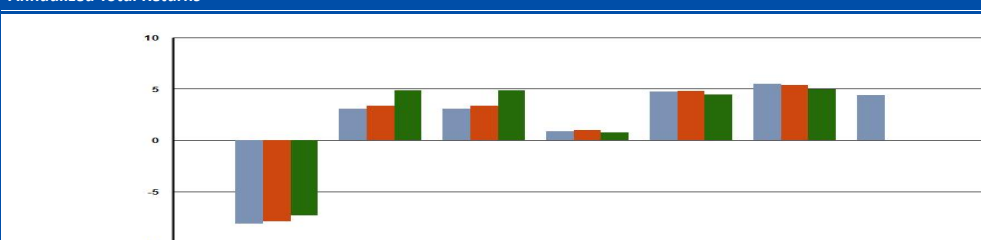
Portfolio Data

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	11
Strategy Assets	\$193.41b
Share Class Assets	\$28.17b / 14.57%
Avg Market Cap	\$32.98b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	3%
P/E	13.32
P.B.	1.56

Expense Data

Prospectus Net / Gross	0.08% / 0.08%
Cat Avg Exp Ratio Net / Gross	1.06% / 1.75%
Expense Rank Net / Gross	5% / 4%
12b-1 Fees	0.00%
Waiver Amount	\$18,116
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VTMGX	(8.14)	3.04	3.04	0.89	4.76	5.47	4.41
Calculation Index	(7.89)	3.36	3.36	0.97	4.79	5.35	-
Category Average	(7.35)	4.85	4.85	0.77	4.45	4.97	-
Rank in Category	69%	75%	75%	50%	42%	28%	-
Category Size	705	699	699	648	618	421	-

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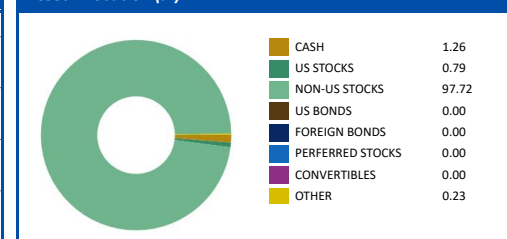
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VTMGX	10.26	11.43	(15.32)	17.67	3.04
Calculation Index	10.00	11.59	(15.57)	17.96	3.36
Category Average	9.30	9.72	(15.84)	16.25	4.85
Rank in Category	40%	34%	47%	37%	75%
Category Size	785	767	744	744	699

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VTMGX	0.53	1.09	95.88	0.02	(0.10)	18.00	114.77	114.40
25th Percentile	0.71	1.01	95.16	0.18	(0.07)	16.87	104.36	96.18
50th Percentile	0.56	1.03	95.18	0.13	(0.07)	16.87	103.96	96.48
75th Percentile	(0.45)	0.98	93.44	(0.09)	(0.13)	17.44	98.80	100.26
Rank	-1%	1%	93%	-1%	-1%	17%	97%	100%

Asset Allocation (%)



Geographic Weighting

	VTMGX	Category Average
% North America	0.79	2.99
% Latin America	0.03	0.97
% United Kingdom	12.08	13.17
% Europe Developed	24.71	26.77
% Europe Emerging	0.35	0.09
% Africa/Middle East	0.01	0.16
% Japan	21.43	18.34
% Australia	7.09	4.68
% Asia Developed	6.60	6.43
% Asia Emerging	0.18	5.17
% Not Classified	-	-

Top Ten Holding (%)

ASML Holding NV	1.17
AstraZeneca PLC	0.88
HSBC Holdings PLC	0.80
Nestle SA	0.97
Novartis AG Registered Shares	0.94
Novo Nordisk AS Class B	1.44
Roche Holding AG	0.87
Samsung Electronics Co Ltd	0.81
SAP SE	1.13
Shell PLC	0.88
% Assets in Top 10	9.89

American Funds Europacific Growth R6 (RERGX)

As of: 12/31/2024

Fund Objective

The investment seeks long-term growth of capital. The fund invests primarily in common stocks 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.

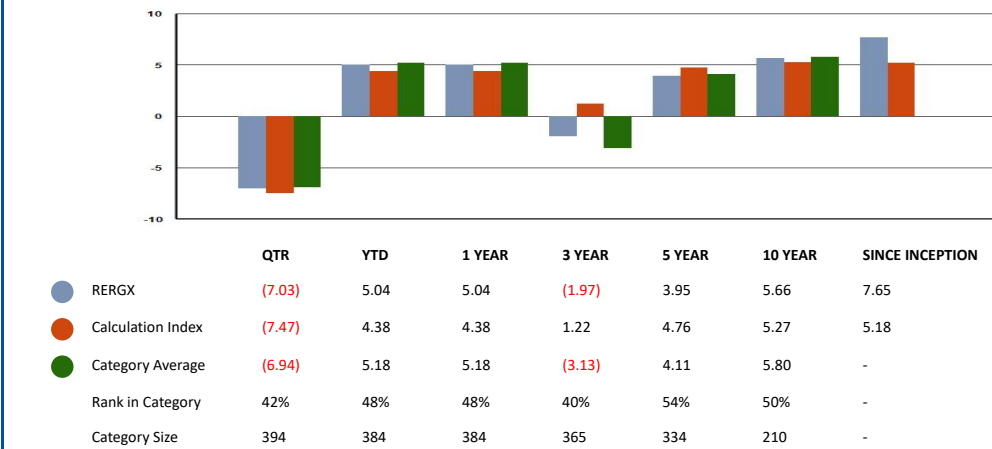
Portfolio Data

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	23
Strategy Assets	\$125.70b
Share Class Assets	\$62.30b / 49.56%
Avg Market Cap	\$77.00b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$250
Turnover	30%
P/E	16.81
P.B.	2.68

Expense Data

Prospectus Net / Gross	0.47% / 0.47%
Cat Avg Exp Ratio Net / Gross	1.14% / 3.13%
Expense Rank Net / Gross	10% / 6%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns

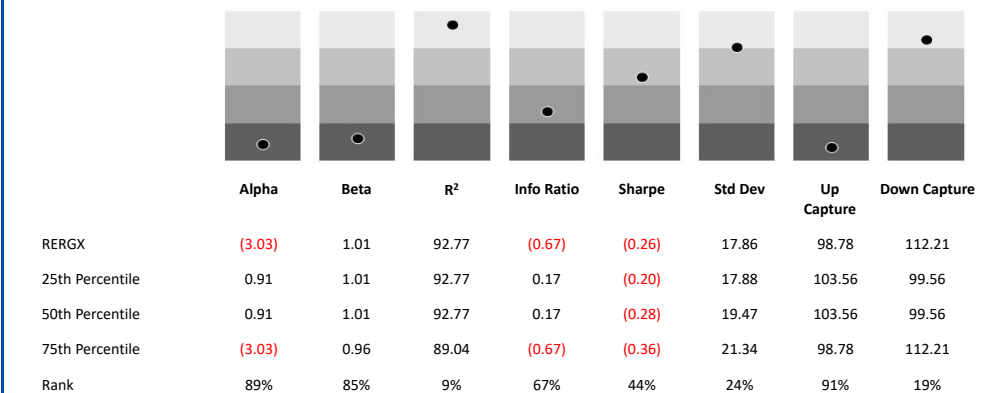


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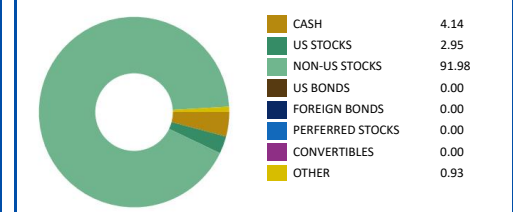
Calendar Year Return (%)

	2020	2021	2022	2023	2024
RERGX	25.27	2.84	(22.72)	16.05	5.04
Calculation Index	8.43	12.19	(15.26)	17.25	4.38
Category Average	25.48	7.69	(25.29)	16.18	5.18
Rank in Category	33%	80%	38%	53%	48%
Category Size	447	450	443	417	384

3 Year Risk Quartile Charts



Asset Allocation (%)



Geographic Weighting

	RERGX	Category Average
% North America	2.95	7.47
% Latin America	4.64	2.59
% United Kingdom	9.71	13.18
% Europe Developed	27.71	27.84
% Europe Emerging	0.05	0.02
% Africa/Middle East	0.03	0.05
% Japan	10.64	12.65
% Australia	0.16	1.39
% Asia Developed	9.72	6.14
% Asia Emerging	12.41	6.61
% Not Classified	-	-

Top Ten Holding (%)

Airbus SE	2.09
ASML Holding NV	1.51
Daiichi Sankyo Co Ltd	1.65
Flutter Entertainment PLC	1.70
Glencore PLC	1.66
MercadoLibre Inc	1.85
Novo Nordisk AS Class B	4.09
Recruit Holdings Co Ltd	1.66
Reliance Industries Ltd	1.91
Safran SA	1.82
% Assets in Top 10	19.94



MFS International Growth R6 (MGRDX)

As of: 12/31/2024

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).

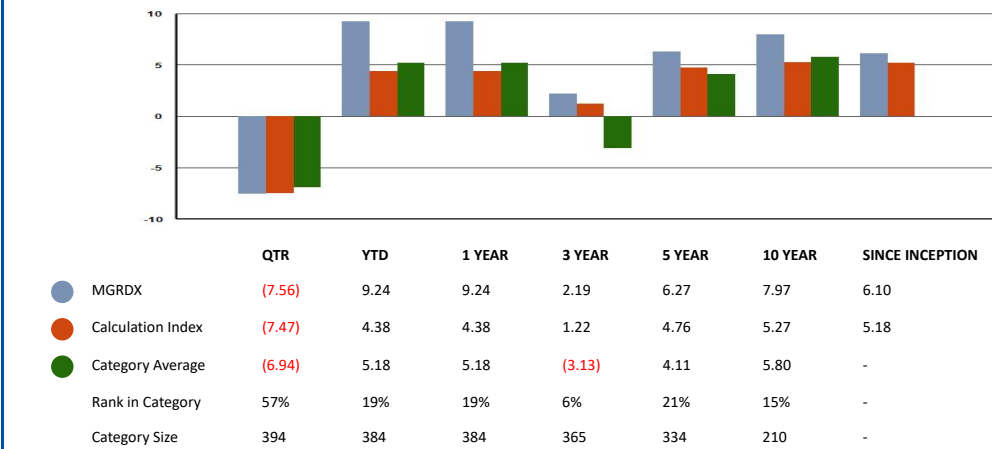
Portfolio Data

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	13
Strategy Assets	\$16.73b
Share Class Assets	\$11.24b / 67.19%
Avg Market Cap	\$65.06b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	13%
P/E	18.56
P.B.	2.93

Expense Data

Prospectus Net / Gross	0.72% / 0.73%
Cat Avg Exp Ratio Net / Gross	1.14% / 3.13%
Expense Rank Net / Gross	27% / 19%
12b-1 Fees	0.00%
Waiver Amount	\$1,355,834
Waiver Exp Date	09/30/2025

Annualized Total Returns

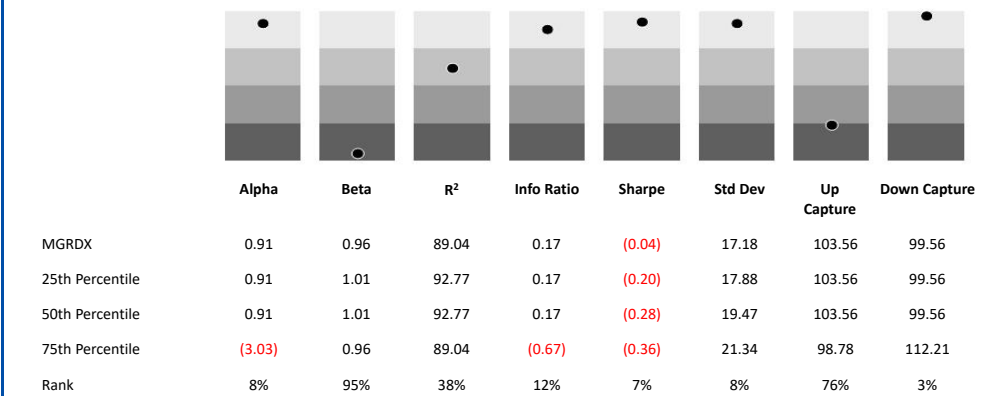


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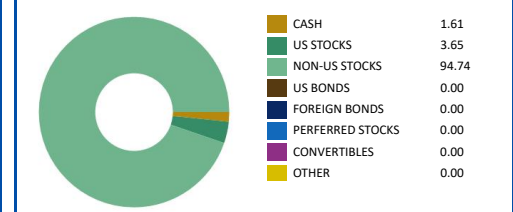
Calendar Year Return (%)

	2020	2021	2022	2023	2024
MGRDX	15.82	9.65	(15.02)	14.96	9.24
Calculation Index	8.43	12.19	(15.26)	17.25	4.38
Category Average	25.48	7.69	(25.29)	16.18	5.18
Rank in Category	77%	46%	4%	69%	19%
Category Size	447	450	443	417	384

3 Year Risk Quartile Charts



Asset Allocation (%)



Geographic Weighting

	MGRDX	Category Average
% North America	3.65	7.47
% Latin America	1.94	2.59
% United Kingdom	9.91	13.18
% Europe Developed	32.30	27.84
% Europe Emerging	0.00	0.02
% Africa/Middle East	0.00	0.05
% Japan	10.36	12.65
% Australia	1.64	1.39
% Asia Developed	12.56	6.14
% Asia Emerging	7.34	6.61
% Not Classified	-	-

Top Ten Holding (%)

Amadeus IT Group SA	2.22
Essilorluxottica	2.31
Heineken NV	2.21
Hitachi Ltd	3.65
Linde PLC	2.59
Lvmh Moet Hennessy Louis Vuitton SE	2.32
Nestle SA	3.07
Roche Holding AG	3.25
SAP SE	4.94
Schneider Electric SE	3.96
% Assets in Top 10	30.52

Vanguard Short-Term Federal Adm (VSGDX)

As of: 12/31/2024

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. The fund may invest in derivatives instruments, such as options, futures contracts, and other swap agreements.

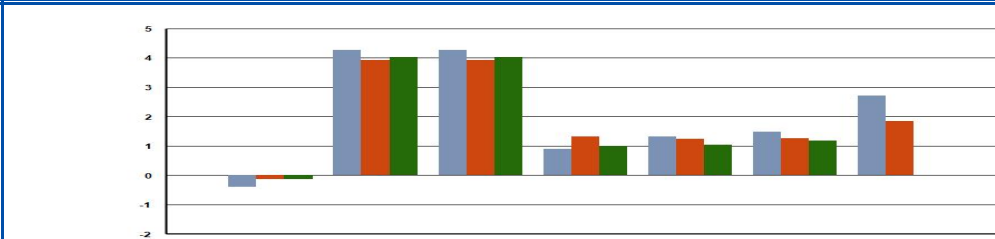
Portfolio Data

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	10
Strategy Assets	\$4.42b
Share Class Assets	\$4.03b / 91.18%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$50,000
Turnover	188%
P/E	0.00
P.B.	0.00

Expense Data

Prospectus Net / Gross	0.10% / 0.10%
Cat Avg Exp Ratio Net / Gross	0.72% / 0.95%
Expense Rank Net / Gross	9% / 8%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



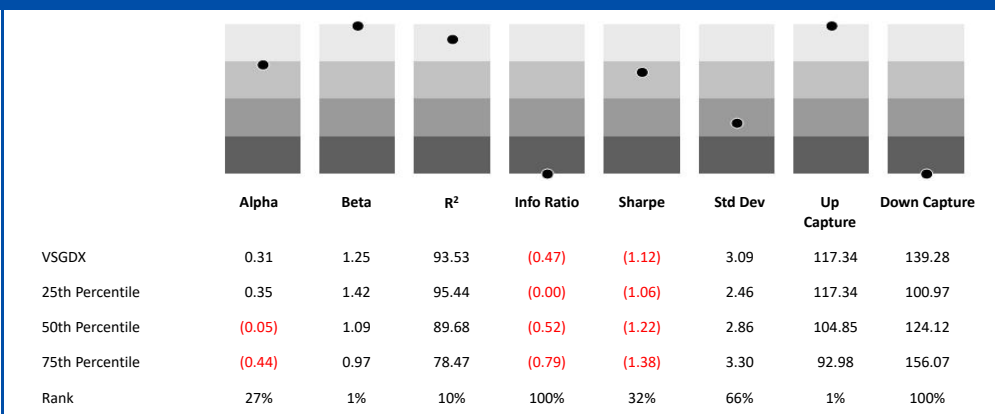
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VSGDX	(0.40)	4.26	4.26	0.89	1.31	1.49	2.72
Calculation Index	(0.13)	3.92	3.92	1.32	1.24	1.25	1.85
Category Average	(0.13)	4.03	4.03	0.99	1.03	1.17	-
Rank in Category	62%	31%	31%	52%	31%	17%	-
Category Size	103	99	99	90	85	78	-

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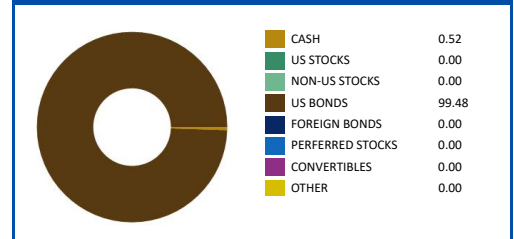
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VSGDX	4.45	(0.49)	(5.22)	3.91	4.26
Calculation Index	3.01	(0.73)	(3.90)	4.15	3.92
Category Average	3.11	(1.08)	(5.15)	4.18	4.03
Rank in Category	12%	11%	48%	75%	31%
Category Size	87	84	81	100	99

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VSGDX	Category Average
% BASIC MATERIALS	-	0.01
% CONSUMER CYCLICAL	-	0.03
% FINANCIAL SERVICES	-	0.04
% REAL ESTATE	-	0.01
% CONSUMER DEFENSIVE	-	0.01
% HEALTHCARE	-	0.03
% UTILITIES	-	0.01
% COMMUNICATION SERVICES	-	0.02
% ENERGY	-	0.01
% INDUSTRIALS	-	0.03
% TECHNOLOGY	-	0.07

Top Ten Holding (%)

Federal Home Loan Banks	3.01
Federal Home Loan Mortgage Corp.	4.42
Federal National Mortgage Association	4.09
Resolution Funding Corp	7.49
United States Treasury Notes	5.13
% Assets in Top 10	24.14

Vanguard Interm-Term Treasury Adm (VFIUX)

As of: 12/31/2024

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. The fund may invest in derivatives instruments, such as options, futures contracts, and other swap agreements.

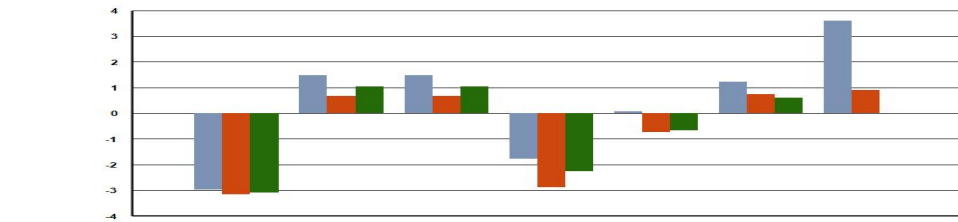
Portfolio Data

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	3
Strategy Assets	\$6.86b
Share Class Assets	\$6.18b / 90.11%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$50,000
Turnover	217%
P/E	0.00
P.B.	0.00

Expense Data

Prospectus Net / Gross	0.10% / 0.10%
Cat Avg Exp Ratio Net / Gross	0.87% / 1.02%
Expense Rank Net / Gross	4% / 5%
12b-1 Fees	0.00%
Waiver Amount	\$22,457
Waiver Exp Date	-

Annualized Total Returns



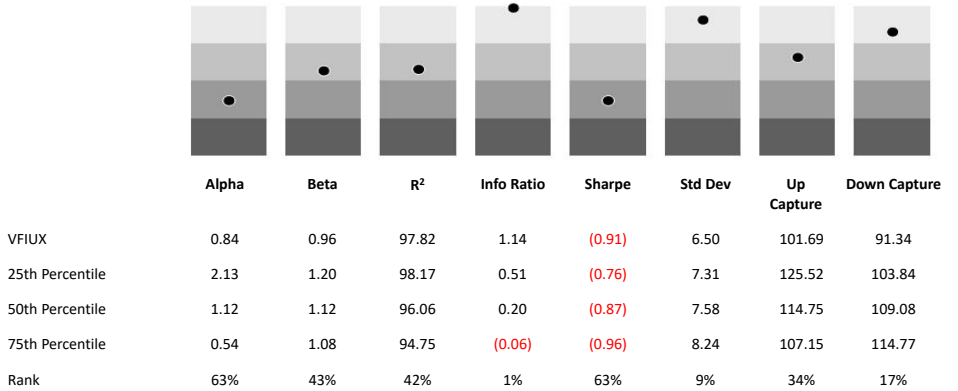
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VFIUX	(2.98)	1.48	1.48	(1.77)	0.08	1.23	3.60
Calculation Index	(3.16)	0.68	0.68	(2.88)	(0.74)	0.74	0.89
Category Average	(3.10)	1.04	1.04	(2.26)	(0.66)	0.61	-
Rank in Category	31%	23%	23%	23%	9%	4%	-
Category Size	241	238	238	227	216	176	-

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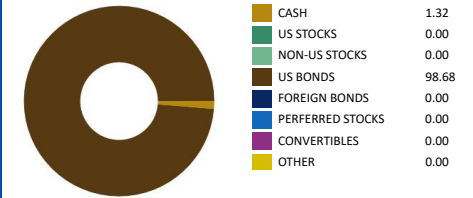
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VFIUX	8.31	(2.19)	(10.34)	4.18	1.48
Calculation Index	7.92	(2.54)	(12.69)	4.21	0.68
Category Average	5.65	(1.88)	(11.27)	4.42	1.04
Rank in Category	7%	62%	18%	63%	23%
Category Size	234	241	235	228	238

3 Year Risk Quartile Charts



Asset Allocation (%)



Credit Weighting

	VFIUX	Category Average
% AAA	94.02	51.62
% AA	0.92	46.30
% A	0.00	0.57
% BBB	0.00	0.75
% BB	0.00	0.31
% B	0.00	0.01
% Below B	0.00	0.01
% Not Rated	5.06	0.42

Top Ten Holding (%)

Federal National Mortgage Association	2.29
United States Treasury Notes	3.62
% Assets in Top 10	5.91

Vanguard Total Bond Market Index Adm (VBTLX)

As of: 12/31/2024

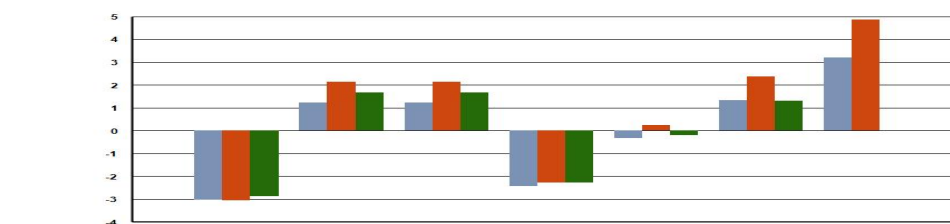
Fund Objective

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	11
Strategy Assets	\$344.87b
Share Class Assets	\$100.80b / 29.23%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	36%
P/E	0.00
P.B.	0.00
Expense Data	
Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Exp Ratio Net / Gross	0.74% / 1.39%
Expense Rank Net / Gross	7% / 4%
12b-1 Fees	0.00%
Waiver Amount	\$21,290
Waiver Exp Date	-

Annualized Total Returns



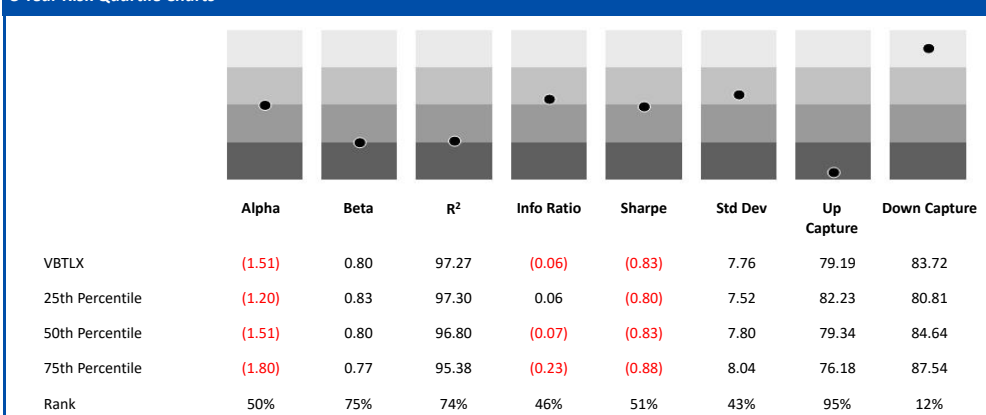
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VBTLX	(3.04)	1.24	1.24	(2.42)	(0.32)	1.33	3.21
Calculation Index	(3.05)	2.13	2.13	(2.27)	0.25	2.36	4.86
Category Average	(2.87)	1.68	1.68	(2.29)	(0.20)	1.30	-
Rank in Category	53%	74%	74%	50%	52%	45%	-
Category Size	480	473	473	431	387	274	-

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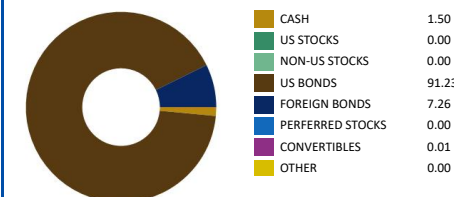
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VBTLX	7.72	(1.67)	(13.16)	5.70	1.24
Calculation Index	9.70	(1.12)	(15.71)	8.41	2.13
Category Average	7.52	(1.48)	(13.32)	5.59	1.68
Rank in Category	45%	52%	41%	44%	74%
Category Size	415	423	453	471	473

3 Year Risk Quartile Charts



Asset Allocation (%)



Credit Weighting

	VBTLX	Category Average
% AAA	71.42	19.99
% AA	3.02	46.54
% A	12.21	20.32
% BBB	13.34	11.86
% BB	0.00	0.56
% B	0.00	0.28
% Below B	0.00	0.10
% Not Rated	0.01	0.36

Top Ten Holding (%)

United States Treasury Notes	0.68
% Assets in Top 10	0.68



Dodge & Cox Income X (DOXIX)

As of: 12/31/2024

Fund Objective

The investment seeks a high and stable rate of current income, consistent with long-term preservation of capital; a secondary objective is capital appreciation. The fund invests in a diversified portfolio of bonds and other debt securities. The fund will invest at least 80% of its total assets in (1) investment-grade debt securities and (2) cash equivalents. "Investment grade" means securities rated Baa3 or higher by Moody's Investors Service, or BBB- or higher by Standard & Poor's Ratings Group or Fitch Ratings, or equivalently rated by any nationally recognized statistical rating organization, or, if unrated, deemed to be of similar quality by Dodge & Cox.

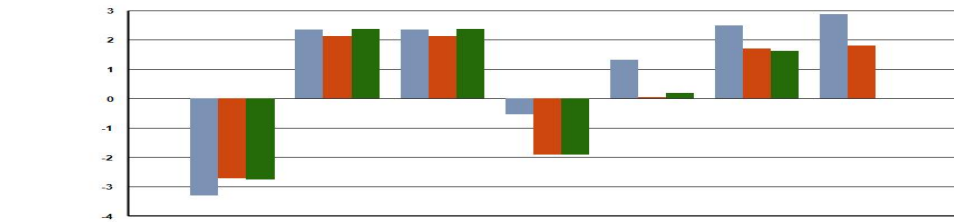
Portfolio Data

Universe	Open-Ended
Peer Group	Intermediate Core-Plus Bond
Investment Vehicle ID	F00001DHJY
Strategy Inception	05-02-2022
Share Class Inception	01-03-1989
Calculation Index	iShares Core Total USD Bond Market ETF
Manager Structure	Team
Lead Manager	Team
Manager Tenure	36
Strategy Assets	\$90.13b
Share Class Assets	\$16.47b / 18.28%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$2,500
Turnover	55%
P/E	0.00
P.B.	0.00

Expense Data

Prospectus Net / Gross	0.33% / 0.36%
Cat Avg Exp Ratio Net / Gross	1.06% / 1.90%
Expense Rank Net / Gross	9% / 5%
12b-1 Fees	0.00%
Waiver Amount	\$242,880
Waiver Exp Date	04/30/2026

Annualized Total Returns



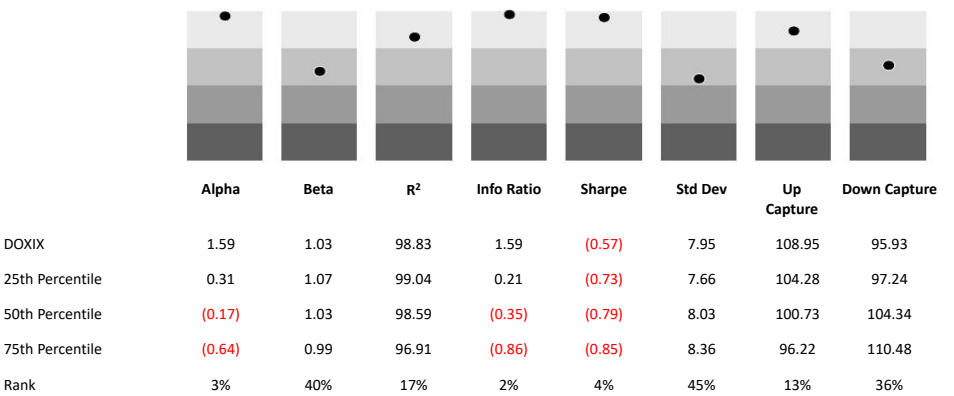
	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
DOXIX	(3.30)	2.34	2.34	(0.53)	1.31	2.49	2.88
Calculation Index	(2.73)	2.13	2.13	(1.92)	0.04	1.70	1.81
Category Average	(2.76)	2.37	2.37	(1.92)	0.19	1.63	-
Rank in Category	86%	45%	45%	8%	8%	8%	-
Category Size	593	585	585	535	480	347	-

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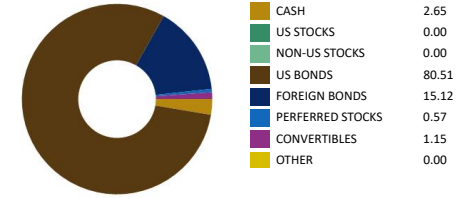
Calendar Year Return (%)

	2020	2021	2022	2023	2024
DOXIX	9.45	(0.91)	(10.77)	7.76	2.34
Calculation Index	7.59	(1.28)	(13.01)	6.20	2.13
Category Average	8.06	(0.67)	(13.27)	6.22	2.37
Rank in Category	-	-	-	8%	45%
Category Size	602	605	621	632	585

3 Year Risk Quartile Charts



Asset Allocation (%)



Credit Weighting

	DOXIX	Category Average
% AAA	63.66	35.90
% AA	3.46	26.51
% A	7.07	11.02
% BBB	20.96	16.84
% BB	2.77	4.87
% B	2.08	1.73
% Below B	0.00	1.11
% Not Rated	0.00	2.00

Top Ten Holding (%)

Federal Home Loan Mortgage Corp.	1.77
Federal National Mortgage Association	2.77
United States Treasury Bonds	2.38
United States Treasury Notes	1.65
% Assets in Top 10	8.57



Vanguard Federal Money Market Investor (VMFXX)

As of: 12/31/2024

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	17
Strategy Assets	\$325.53b
Share Class Assets	\$325.53b / 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	0.62% / 0.77%
Expense Rank Net / Gross	8% / 6%
12b-1 Fees	0.00%
Waiver Amount	\$118,000
Waiver Exp Date	-

Annualized Total Returns

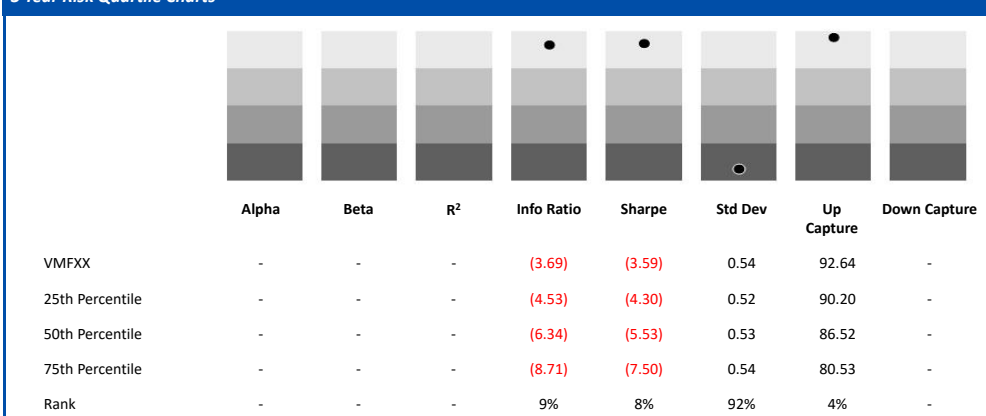


Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than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

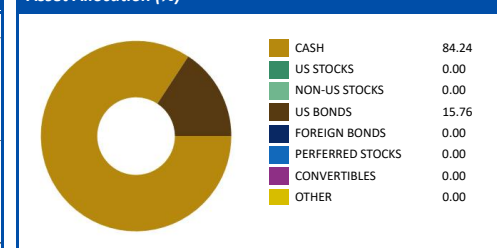
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VMFXX	0.45	0.01	1.55	5.09	5.23
Calculation Index	0.39	0.05	2.14	5.41	5.28
Category Average	0.29	0.02	1.26	4.72	4.88
Category Size	569	564	584	580	590

3 Year Risk Quartile Charts



Asset Allocation (%)



Credit Weighting

	VMFXX	Category Average
% AAA	-	79.47
% AA	-	0.00
% A	-	0.00
% BBB	-	0.00
% BB	-	0.00
% B	-	0.00
% Below B	-	0.00
% Not Rated	-	20.54

Top Ten Holding (%)

United States Treasury Bills	2.08
% Assets in Top 10	2.08



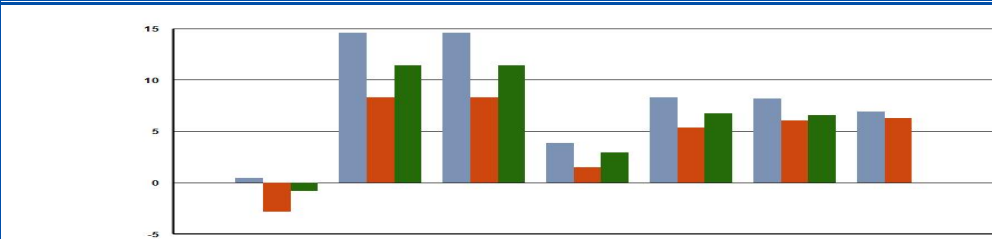
Vanguard Balanced Index Adm (VBIAX)

As of: 12/31/2024

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.

Annualized Total Returns



	QTR	YTD	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION
VBIAX	0.43	14.59	14.59	3.84	8.28	8.17	6.90
Calculation Index	(2.86)	8.27	8.27	1.47	5.37	6.05	6.28
Category Average	(0.84)	11.39	11.39	2.91	6.75	6.54	-
Rank in Category	18%	19%	19%	29%	19%	14%	-
Category Size	730	727	727	687	641	489	-

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.

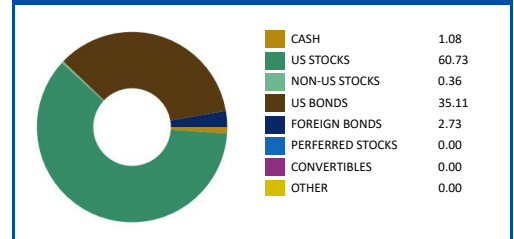
Calendar Year Return (%)

	2020	2021	2022	2023	2024
VBIAX	16.40	14.22	(16.90)	17.58	14.59
Calculation Index	12.82	10.19	(14.77)	13.22	8.27
Category Average	11.72	13.89	(13.64)	13.78	11.39
Rank in Category	17%	42%	79%	15%	19%
Category Size	673	710	757	754	727

3 Year Risk Quartile Charts



Asset Allocation (%)



Sector Weighting

	VBIAX	Category Average
% BASIC MATERIALS	1.25	1.85
% CONSUMER CYCLICAL	6.67	5.96
% FINANCIAL SERVICES	8.55	8.73
% REAL ESTATE	1.71	1.51
% CONSUMER DEFENSIVE	3.30	3.12
% HEALTHCARE	6.64	7.12
% UTILITIES	1.54	1.74
% COMMUNICATION SERVICES	5.03	4.59
% ENERGY	2.17	2.41
% INDUSTRIALS	5.55	5.94
% TECHNOLOGY	18.66	14.83

Top Ten Holding (%)

Alphabet Inc Class A	1.04
Alphabet Inc Class C	0.85
Amazon.com Inc	2.06
Apple Inc	3.59
Berkshire Hathaway Inc Class B	0.83
Broadcom Inc	0.79
Meta Platforms Inc Class A	1.31
Microsoft Corp	3.30
NVIDIA Corp	3.39
Tesla Inc	0.98
% Assets in Top 10	18.14

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	11
Strategy Assets	\$59.35b
Share Class Assets	\$47.65b / 80.29%
Avg Market Cap	\$208.78b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	19%
P/E	21.92
P.B.	4.01

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Exp Ratio Net / Gross	1.24% / 1.61%
Expense Rank Net / Gross	3% / 1%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-



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Actual results may differ from the performance shown herein. Average annual total return figures include changes in principal value, reinvested dividends, and capital gain distributions. Returns for periods less than one year are not annualized. For funds less than one year old, the Since Inception return figure is not annualized and represents an aggregate total return. Returns presented are net of underlying fund expenses and gross of any recordkeeping or administrative fees charged by Standard Retirement Services which generally include any fees, as applicable, for investment advisory services provided by StanCorp Investment Advisers. These fees would reduce returns. For example, if the gross annualized return for a mutual fund were 6.5 percent, 8.0 percent, and 7.5 percent, for the three-, five- and 10-year periods respectively, and the fees charged to the plan by The Standard were 1.0 percent, the net of fee return for the same periods would be 5.5 percent, 7.0 percent and 6.5 percent, respectively. Additional information about any fees charged by or payable to StanCorp Investment Advisers may be found in the Form ADV, Part 2A. For each investment, this overview also provides a benchmark which enables you to compare the performance of the investment with a broad based securities market index created by Morningstar. Broad based securities market indices may not always correlate well to an individual option. Investments cannot be made directly into an index.

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.

Peer groups are comprised of all of the funds that match an investment's category as classified by Morningstar. Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings over a three-year period.

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.

Alpha, Beta and R-squared statistics are calculated using the best-fit index as determined by Morningstar.

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guaranteed crediting rate for Standard Stable Asset Fund. However, plan sponsors may instruct Standard Insurance Company to reduce the crediting rate in order for Standard Retirement Services to reduce certain administrative fees for plan-related services. Your plan's crediting rate may be lower than the guaranteed crediting rate once the reduction has been applied. Past interest rates are not indicative of future rates. Standard Stable Asset Fund may not be available in all states.

Information on Standard Stable Asset Fund may be obtained by contacting your Standard Insurance Company representative.

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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