



Dexter Community Schools 457 Plan

Quarter Ending: March 31, 2025





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Executive Summary

The Standard Retirement Services has been retained by the Responsible Plan Fiduciary as an ERISA Section 3(38) Discretionary Fiduciary Investment Manager. As a Discretionary Fiduciary Investment Manager, we will select, remove, replace, and monitor all Designated Investment Alternatives unless a specific investment is contractually excluded. The Named Fiduciary will be responsible for monitoring our activity. Investment decisions will be based on the standards and criteria established in the Plan's Investment Policy Statement ("IPS"). What follows are the funds we have placed on Watch and/or have determined to Remove from the menu.

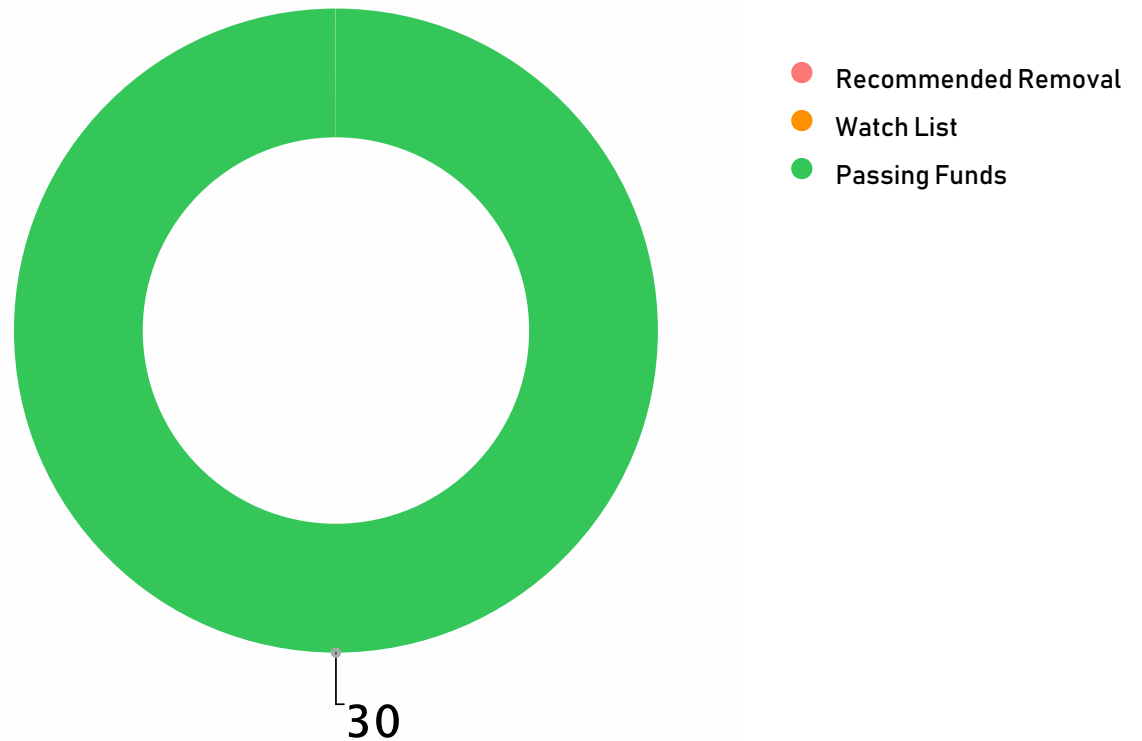
Status of Funds

Recommended for Removal

There are no funds recommended for removal this quarter.

Watch List Funds

There are no funds on Watch this quarter.

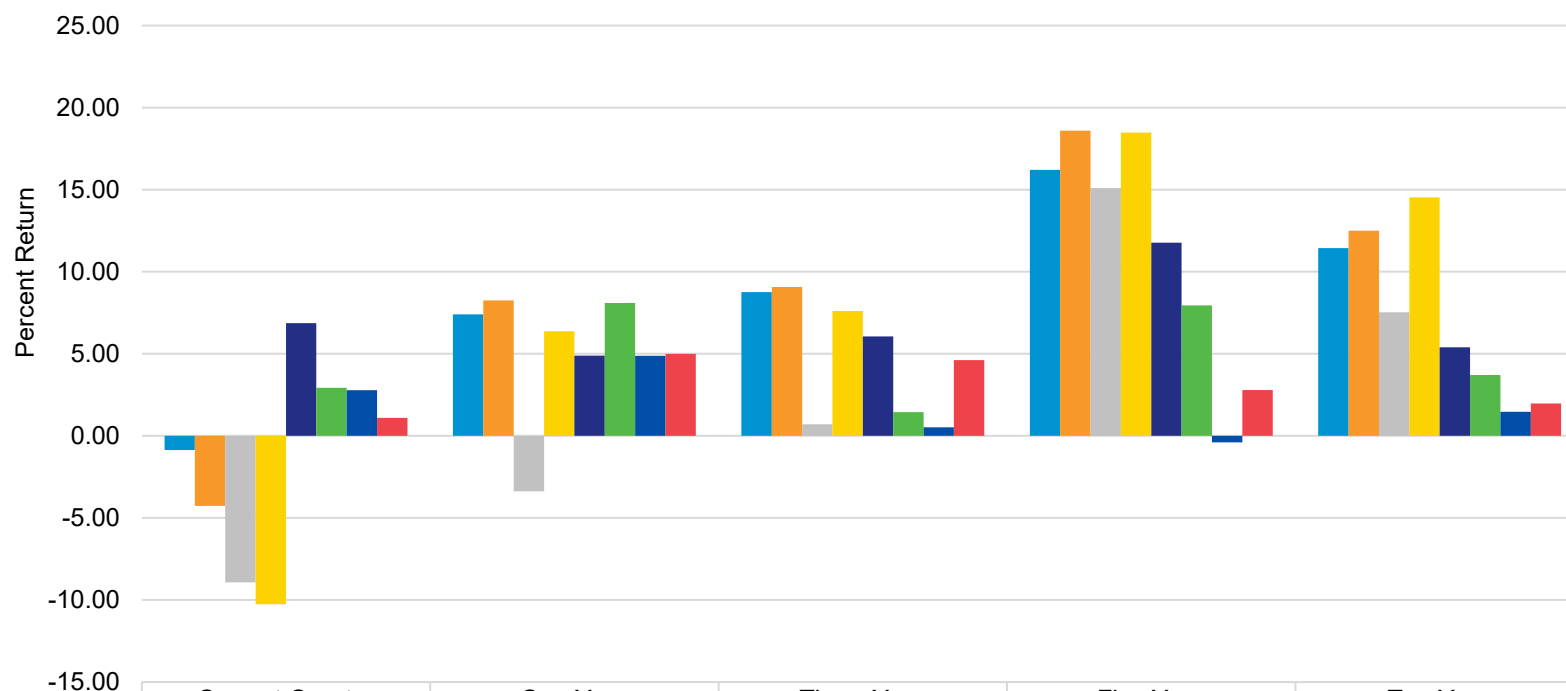


Broad Markets



The stock market experienced a volatile first quarter with volatility continuing through early April as well. Supply chain disruptions, deteriorating consumer sentiment and changing monetary policy all contributed to uncertainty during the last half of the first quarter. This uncertainty was further heightened with the recent announcement of sweeping tariffs by the Trump administration on April 2.

At this point, it is still unclear whether the April 2 announcement represents a dramatic change in U.S. long-term policy or merely the starting point for further negotiations. Regardless, global markets have reacted violently to the shift in policy so far.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
DJ Industrial Average TR USD	-0.87	7.40	8.75	16.20	11.43
S&P 500 TR USD	-4.27	8.25	9.06	18.59	12.50
S&P SmallCap 600 TR USD	-8.93	-3.38	0.71	15.09	7.52
NASDAQ Composite TR USD	-10.26	6.37	7.61	18.48	14.52
MSCI EAFE NR USD	6.86	4.88	6.05	11.77	5.40
MSCI EM NR USD	2.93	8.09	1.44	7.94	3.71
Bloomberg US Agg Bond TR USD	2.78	4.88	0.52	-0.40	1.46
USTREAS T-Bill Auction Ave 3 Mon	1.09	4.99	4.61	2.79	1.97

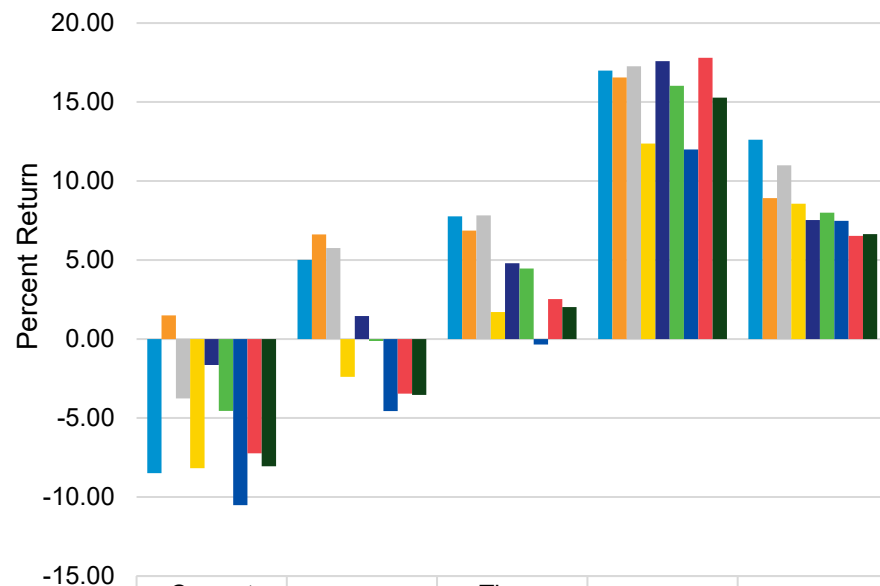
Source: Morningstar Direct

Domestic Equity

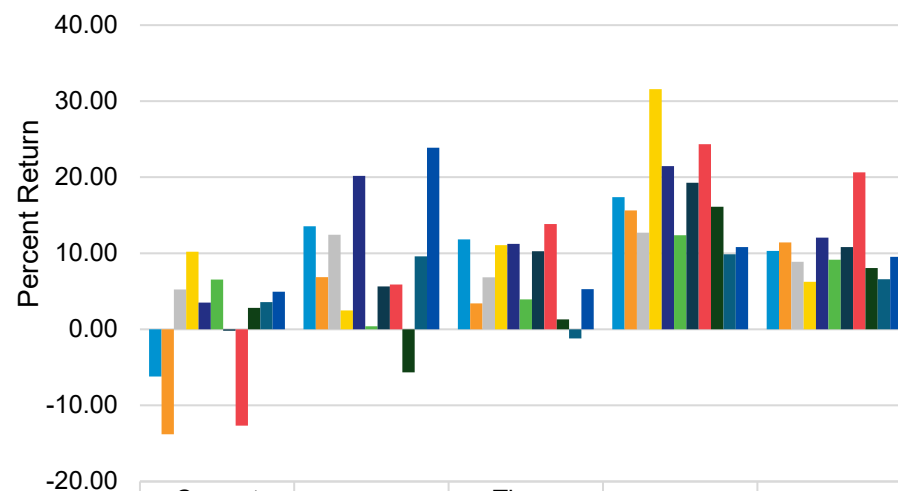


U.S. GDP grew at an annualized rate of 2.3% during the fourth quarter 2024, but there is a wide dispersion of estimates for what we will see for the first quarter 2025. As of this writing, at the low end the Atlanta Fed GDPNow model predicts a 2.8% contraction, although that model may be distorted due to temporarily increasing trade deficits.

The CNBC Rapid Update is perhaps a better estimate as it is based on a survey of 14 economists. On average, that group expects 0.3% growth during the first quarter 2025. There is general pessimism for the rest of the year as well. For instance, JP Morgan predicts a 60% chance of recession sometime this year. Polymarket, which is an American cryptocurrency-based prediction market where investors can place bets on various future events, shows similar odds. However, note that many forecasters also predicted a recession last year that didn't materialize.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
Large Growth	-8.49	5.01	7.76	16.99	12.61
Large Value	1.49	6.62	6.86	16.55	8.91
Large Blend	-3.76	5.76	7.82	17.26	10.99
Mid Growth	-8.18	-2.39	1.71	12.37	8.56
Mid Value	-1.65	1.45	4.80	17.58	7.53
Mid Blend	-4.55	-0.13	4.46	16.02	7.99
Small Growth	-10.51	-4.56	-0.34	11.99	7.48
Small Value	-7.23	-3.46	2.53	17.80	6.53
Small Blend	-8.05	-3.54	2.02	15.28	6.64



	Current Quarter	One Year	Three Year	Five Year	Ten Year
Com Services	-6.21	13.56	11.83	17.39	10.31
Cons Disc	-13.80	6.86	3.41	15.63	11.42
Cons Staples	5.23	12.43	6.85	12.70	8.88
Energy	10.21	2.49	11.08	31.58	6.24
Financials	3.52	20.18	11.24	21.47	12.05
Health Care	6.54	0.40	3.93	12.37	9.15
Industrials	-0.19	5.65	10.27	19.27	10.82
Technology	-12.65	5.89	13.85	24.34	20.64
Materials	2.81	-5.67	1.30	16.12	8.07
Real Estate	3.58	9.60	-1.19	9.88	6.58
Utilities	4.94	23.87	5.27	10.81	9.54

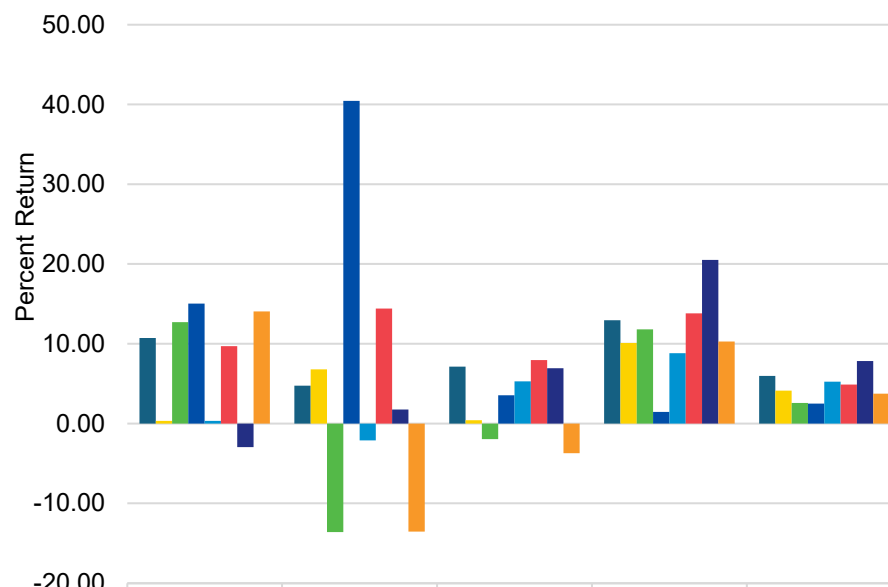
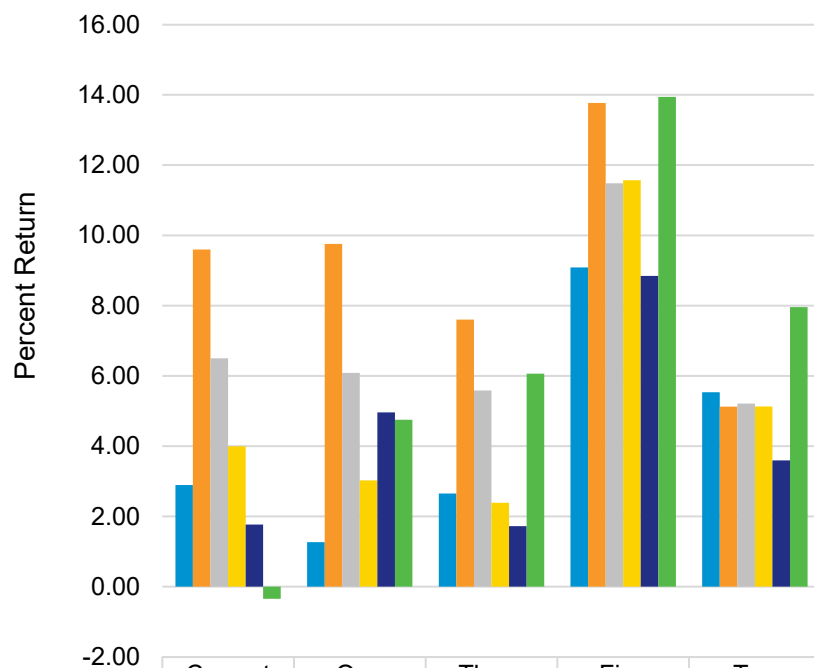
Source: Morningstar Direct

International Equity



As of this writing, tariffs range from 10% to 50% on imports from various countries. This has already sparked strong reactions globally, with initial significant declines in stock markets throughout the world. Many countries depend on exports to the U.S. as a significant contributor to their economy.

Our trading partners are understandably upset, but there are generally not a lot of good options for a response. Counter-tariffs run the risk of exacerbating inflation, which has only recently moderated. According to Trading Economics, the global headline inflation rate currently averaged 3.1% in February 2025, far lower than its peak of 8.7% during 2022. Overall, the recent tariffs are poised to create significant challenges for the international economy, affecting everything from market stability to trade relations and inflation. Policymakers will need to navigate these complexities carefully to mitigate potential negative implications.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
Europe Ex UK	10.72	4.75	7.14	12.95	5.97
Pacific Ex Japan	0.34	6.79	0.42	10.11	4.13
Latin America	12.70	-13.61	-1.96	11.81	2.57
China	15.02	40.44	3.53	1.46	2.51
Japan	0.34	-2.10	5.28	8.81	5.25
United Kingdom	9.70	14.42	7.95	13.80	4.88
India	-2.95	1.75	6.94	20.51	7.84
Brazil	14.05	-13.54	-3.72	10.27	3.75

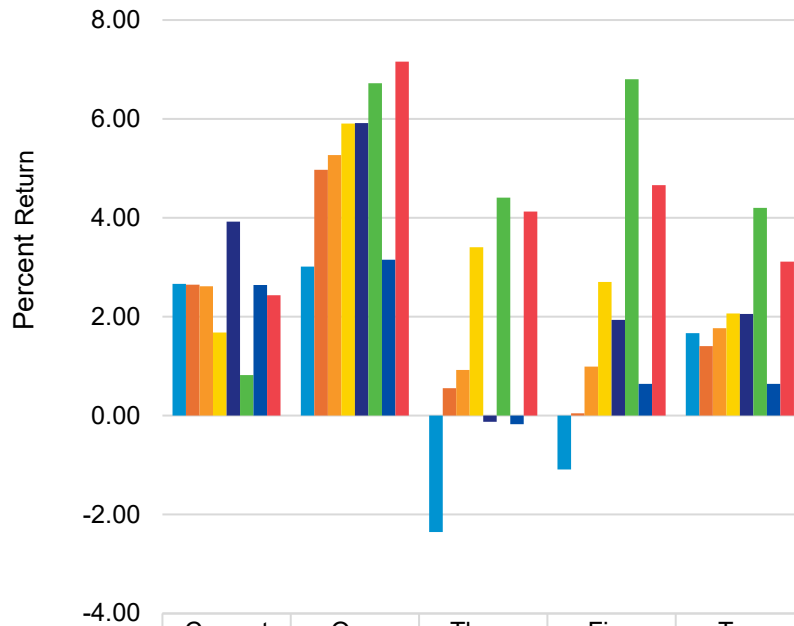
Source: Morningstar Direct

Fixed Income

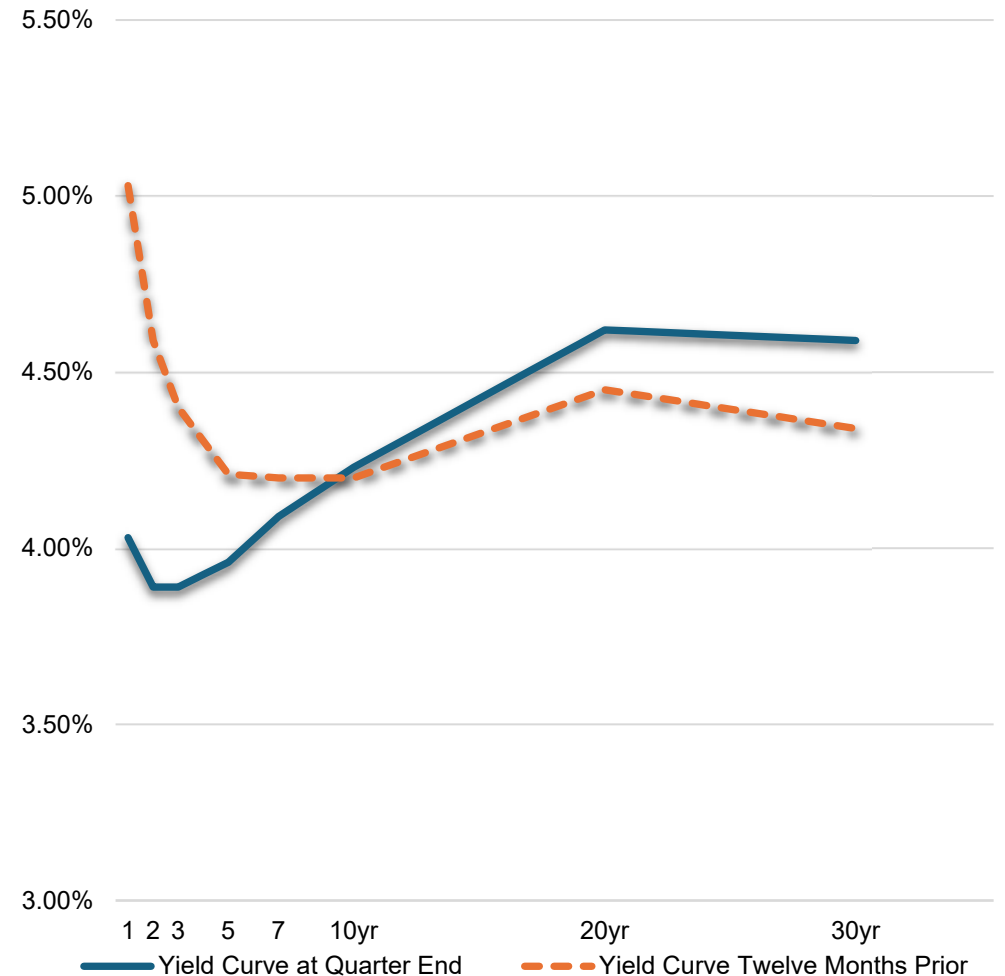


Rate cuts have been paused so far this year after the Fed last voted to lower interest rates by 25 basis points in December. The target range remains at 4.25% to 4.5%. Despite that pause, bond indexes had a strong start to the year, as the market has determined that prospects for additional Fed rate cuts have become more likely, according to CBOE futures markets. They are now anticipating three to four total cuts during 2025.

It is uncertain how recent tariff announcements will affect future Fed decisions. If the U.S. economy does tip into recession, there potentially would be an argument for cuts to resume. On the other hand, the Fed will likely remain cautious if the inflation rate is still higher than the long-term target of 2%.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
Long-Term Bond	2.66	3.01	-2.36	-1.09	1.67
Intermediate Core Bond	2.65	4.97	0.55	0.05	1.41
Intermed Core-Plus Bond	2.61	5.27	0.92	0.99	1.77
Short-Term Bond	1.68	5.91	3.41	2.70	2.07
Inflation-Protected Bond	3.92	5.91	-0.13	1.93	2.05
High Yield Bond	0.82	6.72	4.41	6.80	4.20
Global Bond	2.64	3.15	-0.17	0.64	0.64
Emerging Market Bond	2.43	7.16	4.12	4.66	3.11



Source: Morningstar Direct

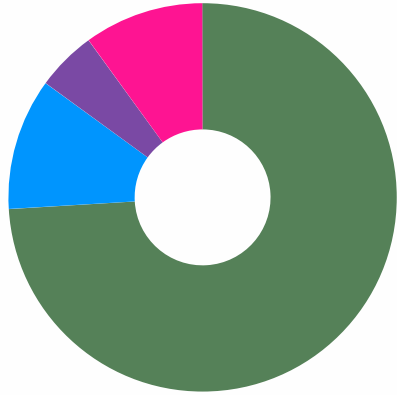
Source: Department of the Treasury

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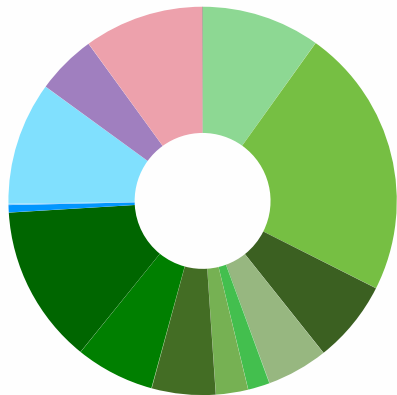
Fund Allocation Overview

Category Allocation



- Equity (74.05%)
- Fixed Income (10.97%)
- Allocation (9.98%)
- Money Market (5.00%)
- Other Assets (0.00%)

Peer Group Allocation



- Large Blend (22.55%)
- Foreign Large Growth (13.22%)
- Intermediate Core-Plus Bond (10.25%)
- Moderate Allocation (9.98%)
- Large Value (9.89%)
- Large Growth (6.87%)
- Foreign Large Blend (6.58%)
- Small Blend (5.31%)
- Mid-Cap Value (5.09%)
- Money Market-Taxable (5.00%)
- Small Value (2.69%)
- Mid-Cap Growth (1.81%)
- Short Government (0.62%)
- Intermediate Core Bond (0.10%)
- Mid-Cap Blend (0.02%)

Fund Name	Balance	Weighting
Equity	\$4,198,766.01	74.05%
Large Value	\$560,845.75	9.89%
PEIYX Putnam Large Cap Value Y	\$543,456.53	9.58%
VVIAX Vanguard Value Index Adm	\$17,389.22	0.31%
Large Blend	\$1,278,457.23	22.55%
JUEMX JPMorgan US Equity R6	\$15,305.63	0.27%
VFIAX Vanguard 500 Index Admiral	\$1,263,151.60	22.28%
Large Growth	\$389,771.69	6.87%
HNACX Harbor Capital Appreciation Retirement	\$3,242.59	0.06%
MFEKX MFS Growth R6	\$383,744.04	6.77%
VIGAX Vanguard Growth Index Admiral	\$2,785.06	0.05%
Mid-Cap Value	\$288,616.81	5.09%
MVCKX MFS Mid Cap Value R6	\$288,616.81	5.09%
VMVAX Vanguard Mid-Cap Value Index Admiral	\$0.00	0.00%
Mid-Cap Blend	\$962.76	0.02%
TMSIX Thrivent Mid Cap Stock S	\$0.00	0.00%
VIMAX Vanguard Mid Cap Index Admiral	\$962.76	0.02%
Mid-Cap Growth	\$102,354.98	1.81%
NRMGX Neuberger Berman Mid Cap Growth R6	\$102,354.98	1.81%
VMGMX Vanguard Mid-Cap Growth Index Admiral	\$0.00	0.00%
Small Value	\$152,793.98	2.69%
DFFVX DFA US Targeted Value I	\$152,793.98	2.69%
VSIAX Vanguard Small Cap Value Index Admiral	\$0.00	0.00%
Small Blend	\$301,152.81	5.31%
DFSTX DFA US Small Cap I	\$187,849.77	3.31%
VSMAX Vanguard Small Cap Index Admiral Shares	\$113,303.04	2.00%
Small Growth	\$984.14	0.02%
HRSIX Hood River Small-Cap Growth Retirement	\$984.14	0.02%



Fund Allocation Overview

Fund Name	Balance	Weighting
VSGAX Vanguard Small Cap Growth Index Admiral	\$0.00	0.00%
● Foreign Large Blend	\$372,997.09	6.58%
IHOVX Hartford International Opportunities R6	\$147,688.87	2.60%
VTMGX Vanguard Developed Markets Index Admiral	\$225,308.22	3.97%
● Foreign Large Growth	\$749,828.77	13.22%
RERGX American Funds Europacific Growth R6	\$719,613.35	12.69%
MGRDX MFS International Growth R6	\$30,215.42	0.53%
● Fixed Income	\$621,856.67	10.97%
● Short Government	\$35,278.23	0.62%
VSGDX Vanguard Short-Term Federal Adm	\$35,278.23	0.62%
● Intermediate Government	\$3.51	0.00%
VFIUX Vanguard Interm-Term Treasury Adm	\$3.51	0.00%
● Intermediate Core Bond	\$5,460.58	0.10%
VBTLX Vanguard Total Bond Market Index Adm	\$5,460.58	0.10%
● Intermediate Core-Plus Bond	\$581,114.35	10.25%
DOXIX Dodge & Cox Income X	\$581,114.35	10.25%
● Money Market	\$283,581.97	5.00%
● Money Market-Taxable	\$283,581.97	5.00%
VMFXX Vanguard Federal Money Market Investor	\$283,581.97	5.00%
● Allocation	\$565,987.44	9.98%
● Moderate Allocation	\$565,987.44	9.98%
VBIAX Vanguard Balanced Index Adm	\$565,987.44	9.98%
Other Assets	\$0.00	0.00%
● Other Assets	\$0.00	0.00%
Brokerage Account	\$0.00	0.00%
Portfolio Total:	\$5,670,192.09	



Style Box

Equity 54.25%

	Value	Blend	Growth	Total
Large	9.89% Putnam Large Cap Value Y Vanguard Value Index Adm	22.55% JPMorgan US Equity R6 Vanguard 500 Index Admiral	6.87% Harbor Capital Appreciation Retirement MFS Growth R6 Vanguard Growth Index Admiral	39.31%
Mid	5.09% MFS Mid Cap Value R6 Vanguard Mid-Cap Value Index Admiral	0.02% Vanguard Mid Cap Index Admiral Thrivent Mid Cap Stock S	1.81% Neuberger Berman Mid Cap Growth R6 Vanguard Mid-Cap Growth Index Admiral	6.91%
Small	2.69% DFA US Targeted Value I Vanguard Small Cap Value Index Admiral	5.31% DFA US Small Cap I Vanguard Small Cap Index Admiral Shares	0.02% Hood River Small-Cap Growth Retirement Vanguard Small Cap Growth Index Admiral	8.02%
Total	17.68%	27.88%	8.70%	

Fixed Income 10.97%

	Short	Intermediate	Long	Total
High Quality (Gov)	0.62% Vanguard Short-Term Federal Adm	0.00% Vanguard Interm-Term Treasury Adm		0.62%
Mid Quality (Corp)		10.34% Vanguard Total Bond Market Index Adm Dodge & Cox Income X		10.34%
Low Quality (Junk)				0.00%
Total	0.62%	10.34%	0.00%	

Asset Allocation 9.98%

Vanguard Balanced Index A...	9.98%
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Speciality 0.00%

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Non-U.S. Equities 19.80%

American Funds Europacifi...	12.69%
Vanguard Developed Market...	3.97%
Hartford International Op...	2.60%
MFS International Growth ...	0.53%

Capital Preservation 5.00%



Vanguard Federal Money Ma...	5.00%
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How to use this Report with Graphics

Investment Policy Monitoring Criteria

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

Graphics Key

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



IPS Standards and Criteria: Status Report

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

Recommended For Removal

There are no funds recommended for removal this quarter.

Watch List

There are no funds on Watch this quarter.

Recommendations and Monitoring Decisions



No Recommendations or Monitoring Decisions to Display



Total Annualized Returns

Fund Name	Ticker/ID	Net/Gross	Inception	QTR	YTD	1Y	3Y	5Y	10Y	Since Inception
Equity										
Large Value										
Putnam Large Cap Value Y	PEIYX	0.63 / 0.63	10/01/1998 Percentile Rank	2.35 (35%)	2.35 (35%)	8.46 (28%)	10.97 (2%)	19.86 (10%)	11.14 (7%)	9.56
Vanguard Value Index Adm	VVIAX	0.05 / 0.05	11/13/2000 Percentile Rank	2.62 (30%)	2.62 (30%)	8.45 (28%)	8.03 (32%)	17.04 (42%)	10.34 (14%)	7.56
Category Average				1.49	1.49	6.62	6.86	16.55	8.91	
Category Size				1180	1180	1158	1092	1030	808	
Large Blend										
JPMorgan US Equity R6	JUEMX	0.44 / 0.47	11/30/2010 Percentile Rank	-5.60 (81%)	-5.60 (81%)	5.43 (62%)	8.32 (46%)	19.02 (13%)	12.68 (5%)	13.91
Vanguard 500 Index Admiral	VFIAX	0.04 / 0.04	11/13/2000 Percentile Rank	-4.28 (47%)	-4.28 (47%)	8.21 (20%)	9.02 (24%)	18.55 (24%)	12.46 (8%)	8.01
Category Average				-3.76	-3.76	5.76	7.82	17.26	10.99	
Category Size				1419	1419	1373	1272	1169	889	
Large Growth										
Harbor Capital Appreciation Retirement	HNACX	0.59 / 0.64	03/01/2016 Percentile Rank	-10.06 (69%)	-10.06 (69%)	3.25 (69%)	9.23 (33%)	17.96 (37%)	14.24 (17%)	16.25
MFS Growth R6	MFEKX	0.49 / 0.50	08/26/2011 Percentile Rank	-8.88 (51%)	-8.88 (51%)	3.32 (68%)	8.75 (41%)	15.81 (70%)	13.76 (25%)	15.25
Vanguard Growth Index Admiral	VIGAX	0.05 / 0.05	11/13/2000 Percentile Rank	-9.50 (61%)	-9.50 (61%)	8.26 (17%)	9.51 (28%)	19.49 (18%)	14.21 (17%)	8.58
Category Average				-8.49	-8.49	5.01	7.76	16.99	12.61	
Category Size				1129	1129	1079	1027	949	745	
Mid-Cap Value										
MFS Mid Cap Value R6	MVCKX	0.62 / 0.63	02/01/2013 Percentile Rank	-2.55 (61%)	-2.55 (61%)	2.05 (35%)	5.58 (33%)	17.80 (43%)	8.56 (23%)	10.33

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.



Total Annualized Returns

Fund Name	Ticker/ID	Net/Gross	Inception	QTR	YTD	1Y	3Y	5Y	10Y	Since Inception
Equity										
Mid-Cap Value										
Vanguard Mid-Cap Value Index Admiral	VMVAX	0.07 / 0.07	09/27/2011 Percentile Rank	-0.09 (26%)	-0.09 (26%)	5.37 (19%)	4.81 (45%)	17.24 (52%)	8.21 (35%)	11.76
Category Average				-1.65	-1.65	1.45	4.80	17.58	7.53	
Category Size				428	428	416	389	366	282	
Mid-Cap Blend										
Vanguard Mid Cap Index Admiral	VIMAX	0.05 / 0.05	11/12/2001 Percentile Rank	-1.58 (14%)	-1.58 (14%)	5.14 (11%)	4.51 (45%)	16.21 (51%)	8.92 (25%)	9.87
Thrivent Mid Cap Stock S	TMSIX	0.74 / 0.74	12/29/1997 Percentile Rank	-3.81 (39%)	-3.81 (39%)	-5.34 (92%)	2.36 (81%)	16.73 (35%)	10.04 (7%)	9.13
Category Average				-4.55	-4.55	-0.13	4.46	16.02	7.99	
Category Size				437	437	404	379	349	241	
Mid-Cap Growth										
Neuberger Berman Mid Cap Growth R6	NRMGX	0.59 / 0.59	03/15/2013 Percentile Rank	-8.83 (57%)	-8.83 (57%)	-1.17 (35%)	3.27 (30%)	13.19 (34%)	9.10 (36%)	10.63
Vanguard Mid-Cap Growth Index Admiral	VMGMX	0.07 / 0.07	09/27/2011 Percentile Rank	-3.45 (9%)	-3.45 (9%)	4.49 (7%)	3.95 (23%)	14.82 (18%)	9.37 (30%)	12.06
Category Average				-8.18	-8.18	-2.39	1.71	12.37	8.56	
Category Size				511	511	497	481	447	358	
Small Value										
DFA US Targeted Value I	DFFVX	0.29 / 0.30	02/23/2000 Percentile Rank	-7.06 (48%)	-7.06 (48%)	-2.88 (43%)	5.00 (20%)	22.32 (12%)	7.95 (17%)	10.61
Vanguard Small Cap Value Index Admiral	VSIAX	0.07 / 0.07	09/27/2011 Percentile Rank	-5.43 (21%)	-5.43 (21%)	-0.78 (28%)	4.21 (32%)	18.41 (38%)	7.70 (19%)	11.38
Category Average				-7.23	-7.23	-3.46	2.53	17.80	6.53	
Category Size				505	505	496	475	449	361	

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Total Annualized Returns

Fund Name	Ticker/ID	Net/Gross	Inception	QTR	YTD	1Y	3Y	5Y	10Y	Since Inception
Equity										
Small Blend										
DFA US Small Cap I	DFSTX	0.27 / 0.28	03/19/1992 Percentile Rank	-7.81 (43%)	-7.81 (43%)	-2.17 (33%)	3.60 (27%)	17.68 (16%)	7.48 (25%)	9.89
Vanguard Small Cap Index Admiral Shares	VSMAX	0.05 / 0.05	11/13/2000 Percentile Rank	-7.37 (36%)	-7.37 (36%)	-1.58 (25%)	3.01 (33%)	15.62 (41%)	7.75 (19%)	8.79
Category Average				-8.05	-8.05	-3.54	2.02	15.28	6.64	
Category Size				624	624	611	582	559	399	
Small Growth										
Hood River Small-Cap Growth Retirement	HRSIX	0.99 / 0.99	03/03/2017 Percentile Rank	-15.14 (90%)	-15.14 (90%)	0.96 (12%)	4.41 (8%)	21.11 (3%)	11.53 (5%)	12.90
Vanguard Small Cap Growth Index Admiral	VSGAX	0.07 / 0.07	09/27/2011 Percentile Rank	-9.92 (42%)	-9.92 (42%)	-2.83 (32%)	1.18 (37%)	11.47 (58%)	7.30 (50%)	10.65
Category Average				-10.51	-10.51	-4.56	-0.34	11.99	7.48	
Category Size				556	556	551	535	520	395	
Foreign Large Blend										
Hartford International Opportunities R6	IHOVX	0.69 / 0.69	11/07/2014 Percentile Rank	6.23 (57%)	6.23 (57%)	9.09 (12%)	4.82 (66%)	12.03 (38%)	5.61 (32%)	5.81
Vanguard Developed Markets Index Admiral	VTMGX	0.05 / 0.05	08/17/1999 Percentile Rank	6.87 (44%)	6.87 (44%)	4.73 (75%)	5.31 (56%)	12.15 (36%)	5.60 (33%)	4.64
Category Average				6.50	6.50	6.09	5.58	11.48	5.21	
Category Size				706	706	692	651	615	425	
Foreign Large Growth										
American Funds Europacific Growth R6	RERGX	0.47 / 0.47	05/01/2009 Percentile Rank	2.62 (46%)	2.62 (46%)	0.34 (57%)	3.28 (46%)	9.93 (43%)	5.33 (55%)	7.70
MFS International Growth R6	MGRDX	0.72 / 0.73	05/01/2006 Percentile Rank	4.28 (32%)	4.28 (32%)	8.65 (9%)	6.60 (9%)	11.68 (17%)	7.88 (11%)	6.25
Category Average				2.89	2.89	1.27	2.65	9.09	5.53	
Category Size				396	396	389	369	335	213	

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.



Total Annualized Returns

Fund Name	Ticker/ID	Net/Gross	Inception	QTR	YTD	1Y	3Y	5Y	10Y	Since Inception
Fixed Income										
Short Government										
Vanguard Short-Term Federal Adm	VSGDX	0.10 / 0.10	02/12/2001 Percentile Rank	1.95 (35%)	1.95 (35%)	5.76 (14%)	2.53 (42%)	1.20 (21%)	1.62 (10%)	2.78
Category Average				1.79	1.79	5.37	2.49	0.90	1.27	
Category Size				105	105	101	90	87	79	
Intermediate Government										
Vanguard Interm-Term Treasury Adm	VFIUX	0.10 / 0.10	02/12/2001 Percentile Rank	3.16 (19%)	3.16 (19%)	5.43 (17%)	0.93 (22%)	-0.60 (29%)	1.36 (3%)	3.70
Category Average				2.96	2.96	4.99	0.35	-0.91	0.80	
Category Size				233	233	228	217	206	171	
Intermediate Core Bond										
Vanguard Total Bond Market Index Adm	VBTLX	0.04 / 0.04	11/12/2001 Percentile Rank	2.77 (46%)	2.77 (46%)	4.87 (64%)	0.52 (49%)	-0.41 (71%)	1.44 (44%)	3.30
Category Average				2.65	2.65	4.97	0.55	0.05	1.41	
Category Size				474	474	462	422	380	276	
Intermediate Core-Plus Bond										
Dodge & Cox Income X	DOXIX	0.33 / 0.36	05/02/2022 Percentile Rank	2.91 (21%)	2.91 (21%)	5.65 (30%)	2.23 (8%)	2.04 (12%)	2.66 (9%)	3.65
Category Average				2.61	2.61	5.27	0.92	0.99	1.77	
Category Size				587	587	573	530	478	346	
Money Market										
Money Market-Taxable										
Vanguard Federal Money Market Investor	VMFXX	0.11 / 0.11	07/13/1981 Percentile Rank	1.02 (-)	1.02 (-)	4.92 (-)	4.29 (-)	2.58 (-)	1.83 (-)	3.94
Category Average				0.97	0.97	4.62	3.98	2.38	1.61	
Category Size				622	622	604	557	513	396	

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Total Annualized Returns

Fund Name	Ticker/ID	Net/Gross	Inception	QTR	YTD	1Y	3Y	5Y	10Y	Since Inception
Allocation										
Moderate Allocation										
Vanguard Balanced Index Adm	VBIAX	0.07 / 0.07	11/13/2000 Percentile Rank	-1.84 (78%)	-1.84 (78%)	6.38 (25%)	5.20 (27%)	10.57 (35%)	7.78 (15%)	6.74
Category Average				-0.31	-0.31	5.41	4.30	10.14	6.33	
Category Size				721	721	707	682	628	490	
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.



Supplemental Data

Fund Name	Ticker/ID	Peer Group	Manager Tenure	Expense Ratio	Expense Rank	AUM (MM)
Equity						
Putnam Large Cap Value Y	PEIYX	Large Value	12 yrs	0.63	22%	36,472
Vanguard Value Index Adm	VVIAX	Large Value	30 yrs	0.05	2%	192,065
JPMorgan US Equity R6	JUEMX	Large Blend	10 yrs	0.44	21%	29,878
Vanguard 500 Index Admiral	VFIAX	Large Blend	7 yrs	0.04	4%	1,368,980
Harbor Capital Appreciation Retirement	HNACX	Large Growth	12 yrs	0.59	18%	24,951
MFS Growth R6	MFEKX	Large Growth	23 yrs	0.49	10%	41,796
Vanguard Growth Index Admiral	VIGAX	Large Growth	30 yrs	0.05	2%	272,055
MFS Mid Cap Value R6	MVCKX	Mid-Cap Value	16 yrs	0.62	8%	16,757
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	2 yrs	0.07	2%	30,259
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	2 yrs	0.05	5%	179,905
Thrivent Mid Cap Stock S	TMSIX	Mid-Cap Blend	21 yrs	0.74	29%	3,586
Neuberger Berman Mid Cap Growth R6	NRMGX	Mid-Cap Growth	5 yrs	0.59	4%	1,672
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	2 yrs	0.07	2%	27,808
DFA US Targeted Value I	DFFVX	Small Value	13 yrs	0.29	3%	12,344
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	8 yrs	0.07	2%	55,123
DFA US Small Cap I	DFSTX	Small Blend	13 yrs	0.27	8%	15,052
Vanguard Small Cap Index Admiral Shares	VSMAX	Small Blend	8 yrs	0.05	3%	149,288
Hood River Small-Cap Growth Retirement	HRSIX	Small Growth	22 yrs	0.99	39%	3,329
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	20 yrs	0.07	2%	35,153
Hartford International Opportunities R6	IHOVX	Foreign Large Blend	15 yrs	0.69	26%	3,701
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend	12 yrs	0.05	4%	205,474
American Funds Europacific Growth R6	REGX	Foreign Large Growth	23 yrs	0.47	5%	124,350
MFS International Growth R6	MGRDX	Foreign Large Growth	13 yrs	0.72	23%	17,584
Fixed Income						
Vanguard Short-Term Federal Adm	VSGDX	Short Government	10 yrs	0.10	9%	4,424
Vanguard Inter-Term Treasury Adm	VFIUX	Intermediate Government	3 yrs	0.10	6%	6,937
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate Core Bond	12 yrs	0.04	7%	355,629
Dodge & Cox Income X	DOXIX	Intermediate Core-Plus Bond	36 yrs	0.33	6%	93,998
Money Market						

Index funds are italicized - Returns and scores are based on the historical performance of the oldest share class adjusted for fees and expenses.



Supplemental Data

Fund Name	Ticker/ID	Peer Group	Manager Tenure	Expense Ratio	Expense Rank	AUM (MM)
Money Market						
Vanguard Federal Money Market Investor	VMFXX	Money Market-Taxable	17 yrs	0.11	5%	350,524
Allocation						
Vanguard Balanced Index Adm	VBIAX	Moderate Allocation	12 yrs	0.07	1%	58,224

Index funds are italicized - Returns and scores are based on the historical performance of the oldest share class adjusted for fees and expenses.



Putnam Large Cap Value Y (PEIYX)

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.

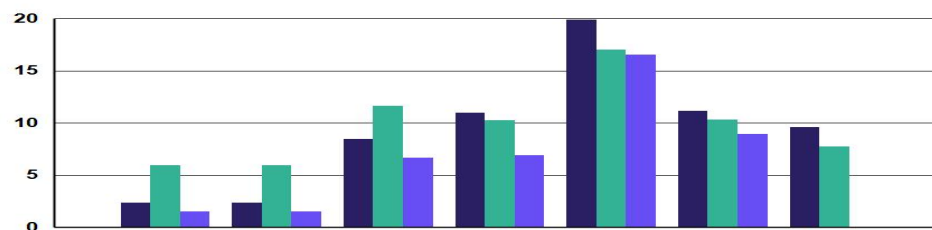
Portfolio Data

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	\$36.47b
Share Class Assets	\$17.26b / 47.31%
Avg Market Cap	\$123.79b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	16%
P/E	15.58
P.B.	2.30

Expense Data

Prospectus Net / Gross	0.63% / 0.63%
Cat Avg Net/Gross	1.14% / 1.64%
Rank Net/Gross	26% / 20%
12b-1 Fees	0.00%
Waiver Amount	\$106,391
Waiver Exp Date	-

Annualized Total Returns



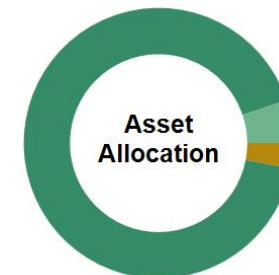
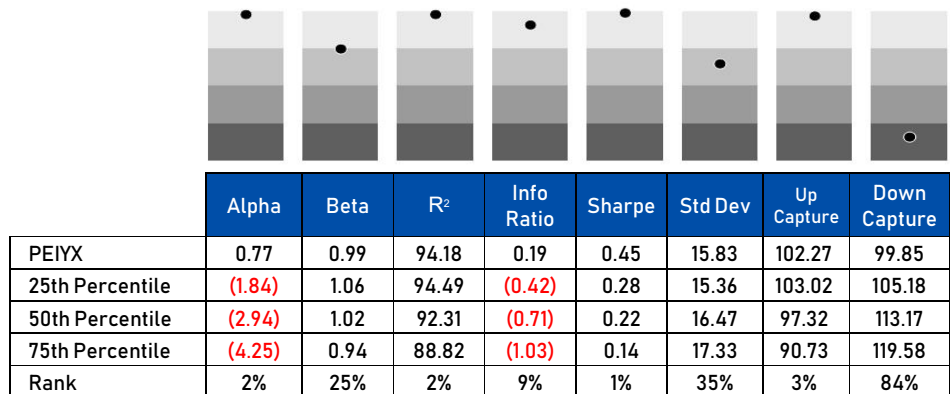
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
PEIYX	2.35	2.35	8.46	10.97	19.86	11.14	9.56
Calculation Index	5.95	5.95	11.59	10.26	17.04	10.29	7.72
Category Average	1.49	1.49	6.62	6.86	16.55	8.91	-
Rank in Category	35%	35%	28%	2%	10%	7%	-
Category Size	1180	1180	1158	1092	1030	808	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
PEIYX	19.34	15.64	(2.84)	27.18	6.07
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



Cash	3.01	Foreign Bonds	0.00
US Stocks	91.85	Preferred Stocks	0.00
Non-US Stocks	5.14	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	PEIYX	Cat Avg
% Basic Materials	6.26	3.02
% Consumer Cyclical	5.32	6.83
% Financial Services	20.28	20.26
% Real State	2.04	3.14
% Consumer Defensive	12.04	8.20
% Healthcare	16.51	14.36
% Utilities	4.15	4.90
% Communication Services	3.28	5.57
% Energy	5.81	7.41
% Industrials	11.60	11.20
% Technology	7.73	12.59

Top Ten Holding (%)

Citigroup Inc	3.25
Walmart Inc	3.04
Philip Morris International Inc	2.81
AbbVie Inc	2.80
Bank of America Corp	2.66
Exxon Mobil Corp	2.65
Coca-Cola Co	2.62
Capital One Financial Corp	2.34
Microsoft Corp	2.34
UnitedHealth Group Inc	2.25
% Assets in Top 10	26.76



Vanguard Value Index Adm (VVIAX)

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.

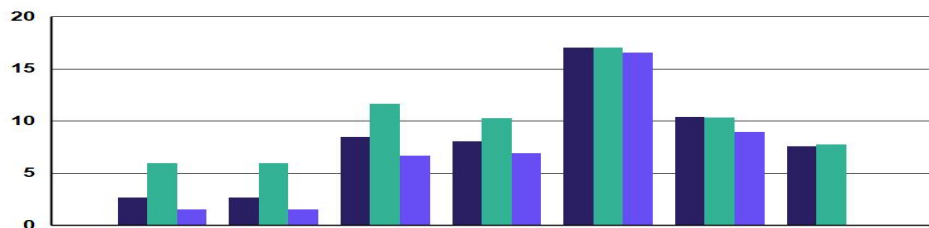
Portfolio Data

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	\$192.07b
Share Class Assets	\$38.93b / 20.27%
Avg Market Cap	\$136.33b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	9%
P/E	17.03
P.B.	2.71

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.14% / 1.64%
Rank Net/Gross	3% / 1%
12b-1 Fees	0.00%
Waiver Amount	\$14,363
Waiver Exp Date	-

Annualized Total Returns



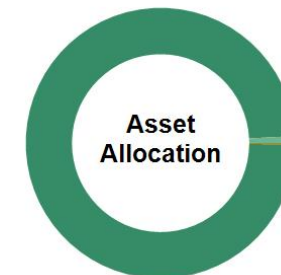
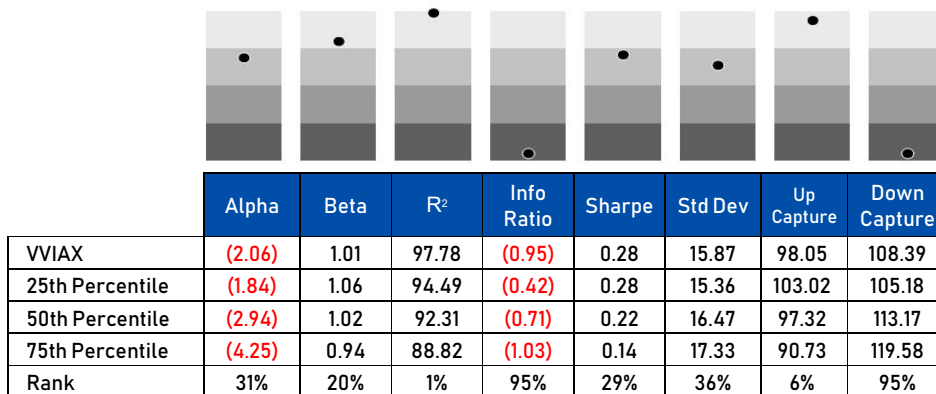
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VVIAX	2.62	2.62	8.45	8.03	17.04	10.34	7.56
Calculation Index	5.95	5.95	11.59	10.26	17.04	10.29	7.72
Category Average	1.49	1.49	6.62	6.86	16.55	8.91	-
Rank in Category	30%	30%	28%	32%	42%	14%	-
Category Size	1180	1180	1158	1092	1030	808	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
VVIAX	15.99	9.24	(2.08)	26.49	2.29
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



Cash	0.15	Foreign Bonds	0.00
US Stocks	99.01	Preferred Stocks	0.00
Non-US Stocks	0.84	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VVIAX	Cat Avg
% Basic Materials	2.34	3.02
% Consumer Cyclical	4.84	6.83
% Financial Services	23.88	20.26
% Real State	3.07	3.14
% Consumer Defensive	10.20	8.20
% Healthcare	16.53	14.36
% Utilities	4.93	4.90
% Communication Services	3.74	5.57
% Energy	6.58	7.41
% Industrials	12.48	11.20
% Technology	11.26	12.59

Top Ten Holding (%)

Berkshire Hathaway Inc Class B	3.46
JPMorgan Chase & Co	3.30
Exxon Mobil Corp	2.17
Broadcom Inc	2.06
UnitedHealth Group Inc	1.94
Procter & Gamble Co	1.81
Johnson & Johnson	1.76
The Home Depot Inc	1.75
AbbVie Inc	1.64
Chevron Corp	1.29
% Assets in Top 10	21.18



JPMorgan US Equity R6 (JUEMX)

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.

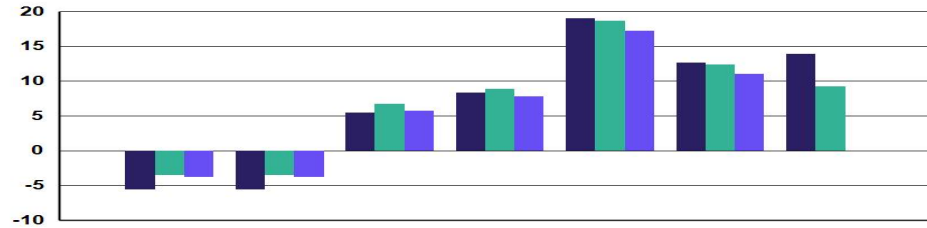
Portfolio Data

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	\$29.88b
Share Class Assets	\$16.66b / 55.75%
Avg Market Cap	\$393.02b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$15,000,000
Turnover	53%
P/E	22.87
P.B.	4.73

Expense Data

Prospectus Net / Gross	0.44% / 0.47%
Cat Avg Net/Gross	1.06% / 2.04%
Rank Net/Gross	23% / 19%
12b-1 Fees	0.00%
Waiver Amount	\$4,254,156
Waiver Exp Date	10/31/2025

Annualized Total Returns



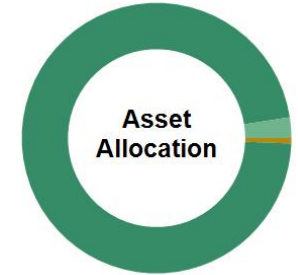
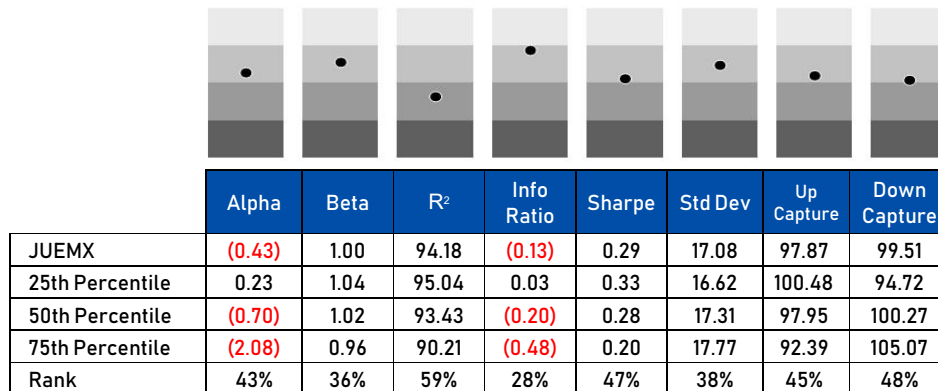
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
JUEMX	(5.60)	(5.60)	5.43	8.32	19.02	12.68	13.91
Calculation Index	(3.57)	(3.57)	6.71	8.87	18.67	12.35	9.21
Category Average	(3.76)	(3.76)	5.76	7.82	17.26	10.99	-
Rank in Category	81%	81%	62%	46%	13%	5%	-
Category Size	1419	1419	1373	1272	1169	889	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
JUEMX	24.21	27.35	(18.77)	28.80	26.74
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



Cash	0.64	Foreign Bonds	0.00
US Stocks	96.90	Preferred Stocks	0.00
Non-US Stocks	2.47	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	JUEMX	Cat Avg
% Basic Materials	1.73	2.14
% Consumer Cyclical	12.20	10.11
% Financial Services	15.47	14.26
% Real State	0.93	1.85
% Consumer Defensive	2.58	5.60
% Healthcare	10.76	11.09
% Utilities	3.80	2.43
% Communication Services	6.56	8.54
% Energy	4.96	3.30
% Industrials	9.87	9.01
% Technology	30.50	28.58

Top Ten Holding (%)

Microsoft Corp	8.16
Apple Inc	7.66
NVIDIA Corp	6.25
Amazon.com Inc	4.39
Meta Platforms Inc Class A	4.05
Wells Fargo & Co	3.31
Mastercard Inc Class A	2.79
Baker Hughes Co Class A	2.66
Broadcom Inc	2.58
Alphabet Inc Class A	2.50
% Assets in Top 10	44.35



Vanguard 500 Index Admiral (VFIAX)

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.

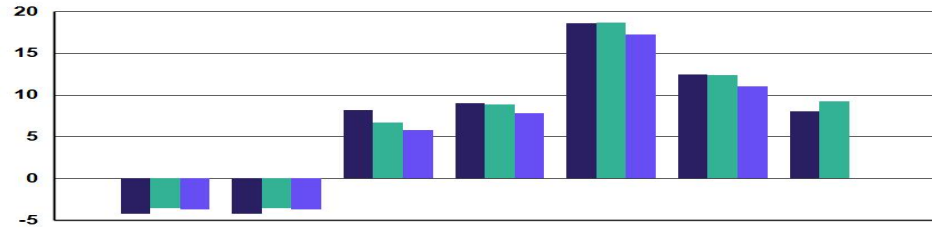
Portfolio Data

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	\$1368.98b
Share Class Assets	\$568.34b / 41.52%
Avg Market Cap	\$346.80b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	2%
P/E	22.25
P.B.	4.36

Expense Data

Prospectus Net / Gross	0.04% / 0.04%
Cat Avg Net/Gross	1.06% / 2.04%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$68,462
Waiver Exp Date	-

Annualized Total Returns



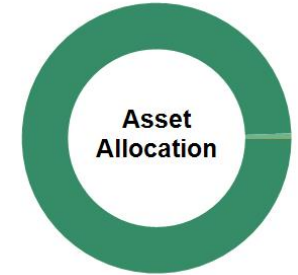
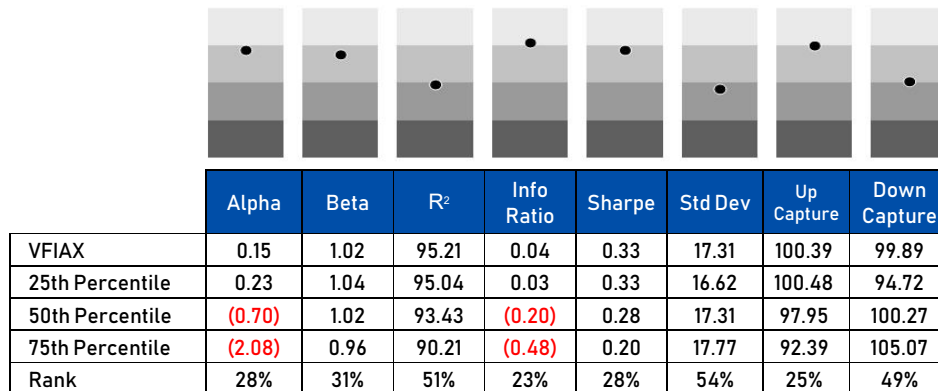
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VFIAX	(4.28)	(4.28)	8.21	9.02	18.55	12.46	8.01
Calculation Index	(3.57)	(3.57)	6.71	8.87	18.67	12.35	9.21
Category Average	(3.76)	(3.76)	5.76	7.82	17.26	10.99	-
Rank in Category	47%	47%	20%	24%	24%	8%	-
Category Size	1419	1419	1373	1272	1169	889	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
VFIAX	24.97	26.24	(18.15)	28.66	18.37
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



Cash	0.07	Foreign Bonds	0.00
US Stocks	99.35	Preferred Stocks	0.00
Non-US Stocks	0.58	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VFIAX	Cat Avg
% Basic Materials	1.75	2.14
% Consumer Cyclical	10.68	10.11
% Financial Services	13.99	14.26
% Real State	2.19	1.85
% Consumer Defensive	5.86	5.60
% Healthcare	10.78	11.09
% Utilities	2.57	2.43
% Communication Services	9.45	8.54
% Energy	3.30	3.30
% Industrials	7.32	9.01
% Technology	32.03	28.58

Top Ten Holding (%)

Apple Inc	7.25
NVIDIA Corp	6.08
Microsoft Corp	5.85
Amazon.com Inc	3.94
Meta Platforms Inc Class A	2.89
Alphabet Inc Class A	1.97
Berkshire Hathaway Inc Class B	1.87
Broadcom Inc	1.85
Alphabet Inc Class C	1.62
Tesla Inc	1.62
% Assets in Top 10	34.94



Harbor Capital Appreciation Retirement (HNACX)

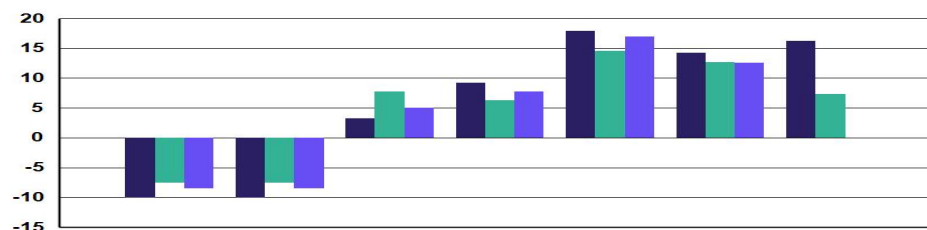
Fund Objective

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	12
Strategy Assets	\$24.95b
Share Class Assets	\$9.04b / 36.24%
Avg Market Cap	\$687.83b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$1,000,000
Turnover	28%
P/E	32.06
P.B.	9.39
Expense Data	
Prospectus Net / Gross	0.59% / 0.64%
Cat Avg Net/Gross	1.27% / 2.08%
Rank Net/Gross	22% / 20%
12b-1 Fees	0.00%
Waiver Amount	\$5,107,943
Waiver Exp Date	02/28/2026

Annualized Total Returns



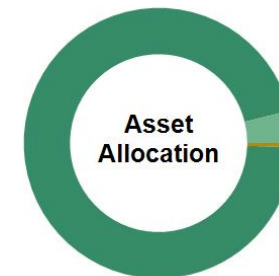
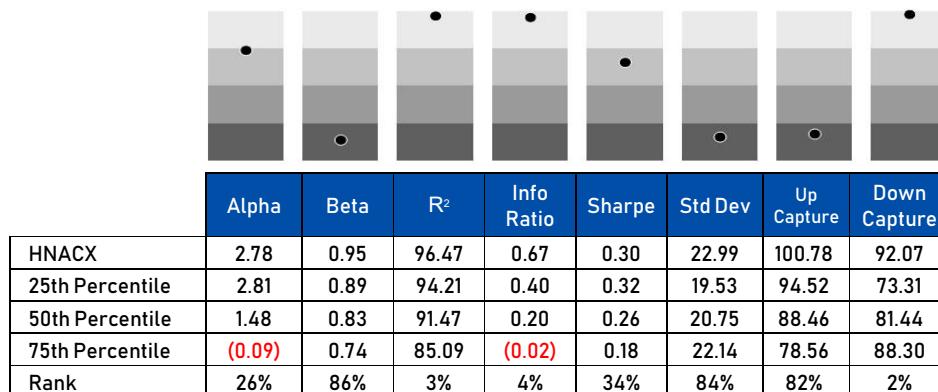
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● HNACX	(10.06)	(10.06)	3.25	9.23	17.96	14.24	16.25
● Calculation Index	(7.53)	(7.53)	7.79	6.27	14.61	12.70	7.35
● Category Average	(8.49)	(8.49)	5.01	7.76	16.99	12.61	-
Rank in Category	69%	69%	69%	33%	37%	17%	-
Category Size	1129	1129	1079	1027	949	745	-

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 (%)

	2024	2023	2022	2021	2020
HNACX	30.57	53.86	(37.67)	15.74	54.56
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



● Cash	0.48	● Foreign Bonds	0.00
● US Stocks	95.68	● Preferred Stocks	0.00
● Non-US Stocks	3.85	● Convertibles	0.00
● US Bonds	0.00	● Other	0.00

Sector Weighting

	HNACX	Cat Avg
% Basic Materials	0.00	0.93
% Consumer Cyclical	18.18	14.56
% Financial Services	6.82	8.95
% Real State	0.00	0.79
% Consumer Defensive	3.37	2.50
% Healthcare	8.03	9.41
% Utilities	0.00	0.65
% Communication Services	16.89	13.54
% Energy	0.00	0.69
% Industrials	4.26	5.87
% Technology	41.26	39.81

Top Ten Holding (%)

NVIDIA Corp	9.97
Amazon.com Inc	8.96
Microsoft Corp	6.69
Apple Inc	6.40
Meta Platforms Inc Class A	5.87
Broadcom Inc	5.65
Netflix Inc	4.01
Tesla Inc	3.14
Mastercard Inc Class A	2.61
Eli Lilly and Co	2.52
% Assets in Top 10	55.82



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

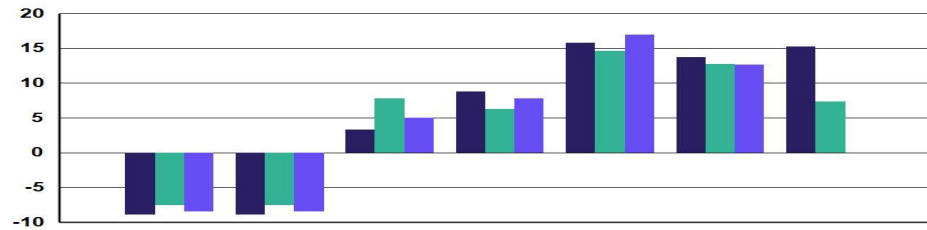
Portfolio Data

Universe	Open-Ended
Peer Group	Large Growth
Investment Vehicle ID	F00000MMTN
Strategy Inception	08-26-2011
Share Class Inception	12-29-1986
Calculation Index	Morningstar US Large Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	23
Strategy Assets	\$41.80b
Share Class Assets	\$16.21b / 38.78%
Avg Market Cap	\$506.50b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	33%
P/E	29.80
P.B.	8.20

Expense Data

Prospectus Net / Gross	0.49% / 0.50%
Cat Avg Net/Gross	1.27% / 2.08%
Rank Net/Gross	17% / 14%
12b-1 Fees	0.00%
Waiver Amount	\$2,291,829
Waiver Exp Date	03/31/2026

Annualized Total Returns



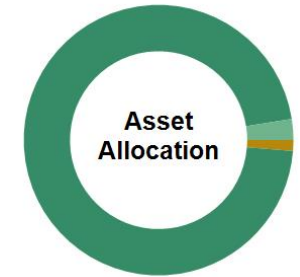
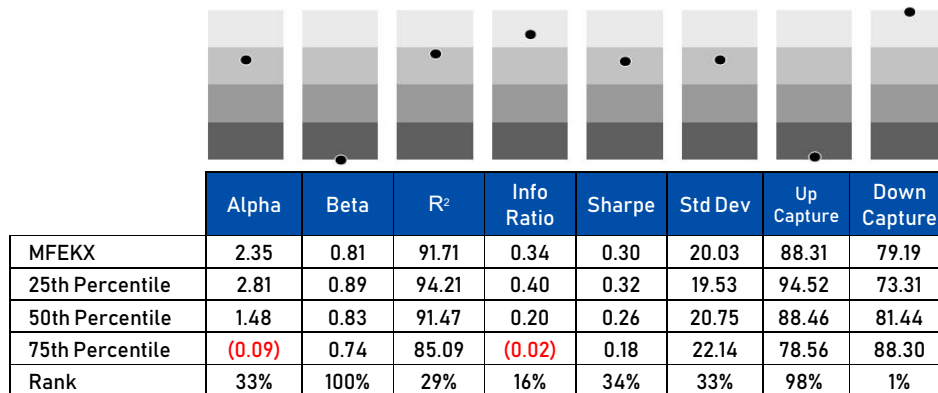
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
MFEKX	(8.88)	(8.88)	3.32	8.75	15.81	13.76	15.25
Calculation Index	(7.53)	(7.53)	7.79	6.27	14.61	12.70	7.35
Category Average	(8.49)	(8.49)	5.01	7.76	16.99	12.61	-
Rank in Category	51%	51%	68%	41%	70%	25%	-
Category Size	1129	1129	1079	1027	949	745	-

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 (%)

	2024	2023	2022	2021	2020
MFEKX	31.79	36.25	(31.08)	23.76	31.74
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



Cash	1.28	Foreign Bonds	0.00
US Stocks	96.21	Preferred Stocks	0.00
Non-US Stocks	2.51	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	MFEKX	Cat Avg
% Basic Materials	2.06	0.93
% Consumer Cyclical	12.02	14.56
% Financial Services	11.80	8.95
% Real State	0.77	0.79
% Consumer Defensive	1.38	2.50
% Healthcare	7.53	9.41
% Utilities	1.79	0.65
% Communication Services	17.06	13.54
% Energy	0.98	0.69
% Industrials	5.45	5.87
% Technology	37.90	39.81

Top Ten Holding (%)

Microsoft Corp	10.48
NVIDIA Corp	7.89
Amazon.com Inc	7.70
Meta Platforms Inc Class A	7.46
Apple Inc	5.78
Alphabet Inc Class A	5.08
Mastercard Inc Class A	3.73
Netflix Inc	1.96
Visa Inc Class A	1.85
Boston Scientific Corp	1.79
% Assets in Top 10	53.72



Vanguard Growth Index Admiral (VIGAX)

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.

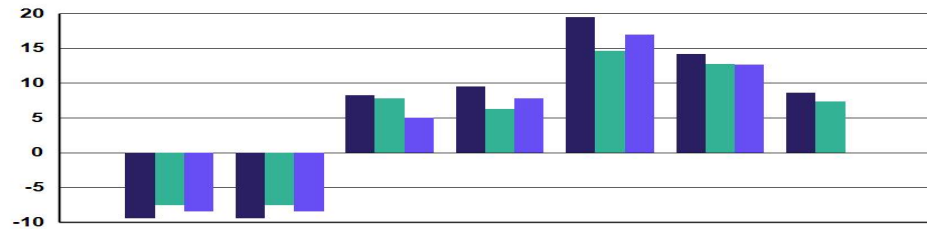
Portfolio Data

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	\$272.06b
Share Class Assets	\$88.07b / 32.37%
Avg Market Cap	\$702.54b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	11%
P/E	30.94
P.B.	9.32

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.27% / 2.08%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$15,305
Waiver Exp Date	-

Annualized Total Returns



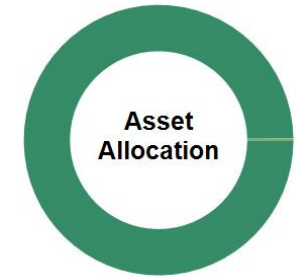
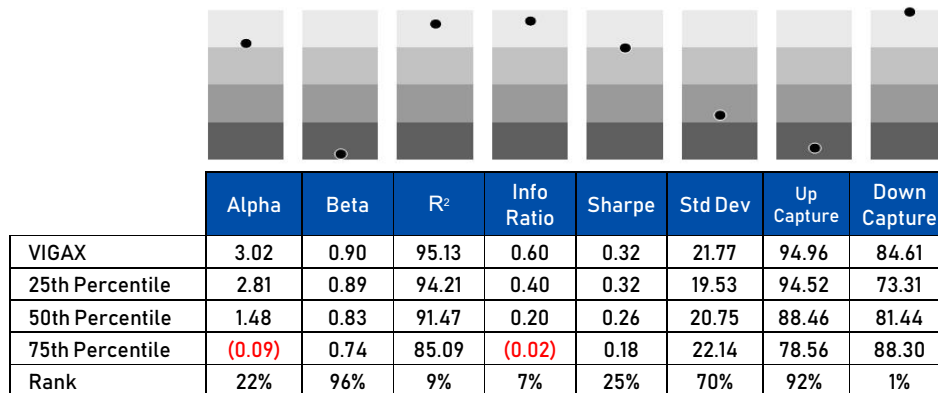
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VIGAX	(9.50)	(9.50)	8.26	9.51	19.49	14.21	8.58
Calculation Index	(7.53)	(7.53)	7.79	6.27	14.61	12.70	7.35
Category Average	(8.49)	(8.49)	5.01	7.76	16.99	12.61	-
Rank in Category	61%	61%	17%	28%	18%	17%	-
Category Size	1129	1129	1079	1027	949	745	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
VIGAX	32.66	46.77	(33.14)	27.26	40.19
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



Cash	0.07	Foreign Bonds	0.00
US Stocks	99.70	Preferred Stocks	0.00
Non-US Stocks	0.23	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VIGAX	Cat Avg
% Basic Materials	1.15	0.93
% Consumer Cyclical	15.00	14.56
% Financial Services	6.56	8.95
% Real State	1.40	0.79
% Consumer Defensive	2.12	2.50
% Healthcare	6.53	9.41
% Utilities	0.34	0.65
% Communication Services	12.94	13.54
% Energy	0.76	0.69
% Industrials	3.35	5.87
% Technology	49.80	39.81

Top Ten Holding (%)

Apple Inc	13.09
Microsoft Corp	10.57
NVIDIA Corp	10.41
Amazon.com Inc	7.20
Meta Platforms Inc Class A	5.22
Broadcom Inc	3.06
Tesla Inc	2.87
Eli Lilly and Co	2.83
Alphabet Inc Class A	2.75
Alphabet Inc Class C	2.24
% Assets in Top 10	60.24



MFS Mid Cap Value R6 (MVCKX)

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.

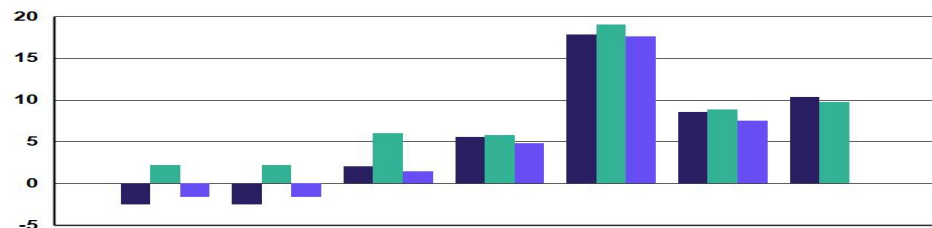
Portfolio Data

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	\$16.76b
Share Class Assets	\$9.00b / 53.70%
Avg Market Cap	\$18.17b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	27%
P/E	14.56
P.B.	2.12

Expense Data

Prospectus Net / Gross	0.62% / 0.63%
Cat Avg Net/Gross	1.13% / 1.79%
Rank Net/Gross	17% / 13%
12b-1 Fees	0.00%
Waiver Amount	\$1,180,857
Waiver Exp Date	01/31/2025

Annualized Total Returns



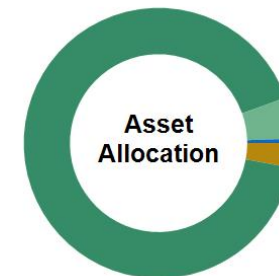
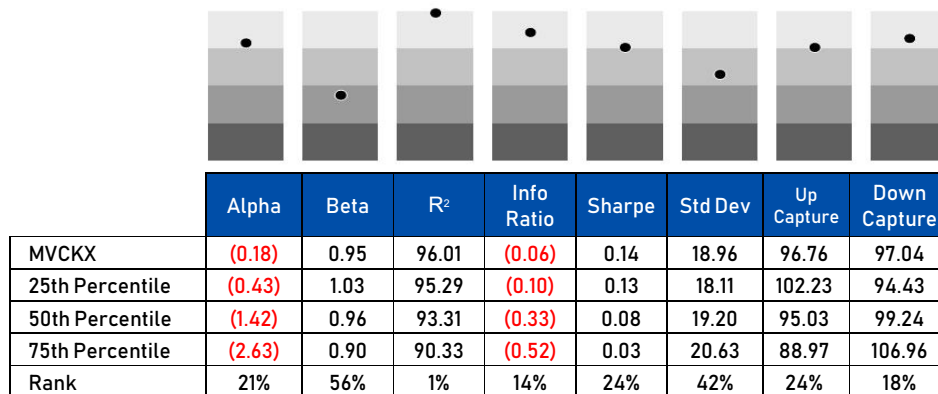
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
MVCKX	(2.55)	(2.55)	2.05	5.58	17.80	8.56	10.33
Calculation Index	2.15	2.15	6.02	5.81	19.05	8.84	9.72
Category Average	(1.65)	(1.65)	1.45	4.80	17.58	7.53	-
Rank in Category	61%	61%	35%	33%	43%	23%	-
Category Size	428	428	416	389	366	282	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
MVCKX	14.11	12.92	(8.64)	31.00	4.40
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



Cash	2.91	Foreign Bonds	0.00
US Stocks	91.64	Preferred Stocks	0.53
Non-US Stocks	4.91	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	MVCKX	Cat Avg
% Basic Materials	5.19	4.58
% Consumer Cyclical	11.07	10.35
% Financial Services	19.45	17.21
% Real State	7.52	6.20
% Consumer Defensive	7.09	7.21
% Healthcare	7.29	10.47
% Utilities	7.47	7.52
% Communication Services	1.20	2.72
% Energy	5.87	5.92
% Industrials	16.45	14.40
% Technology	7.95	10.62

Top Ten Holding (%)

Hartford Insurance Group Inc	1.41
Raymond James Financial Inc	1.31
Targa Resources Corp	1.31
M&T Bank Corp	1.26
PG&E Corp	1.15
Willis Towers Watson PLC	1.14
Agilent Technologies Inc	1.10
US Foods Holding Corp	1.08
Northern Trust Corp	1.06
Cencora Inc	1.04
% Assets in Top 10	11.86



Vanguard Mid-Cap Value Index Admiral (VMVAX)

Fund Objective

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

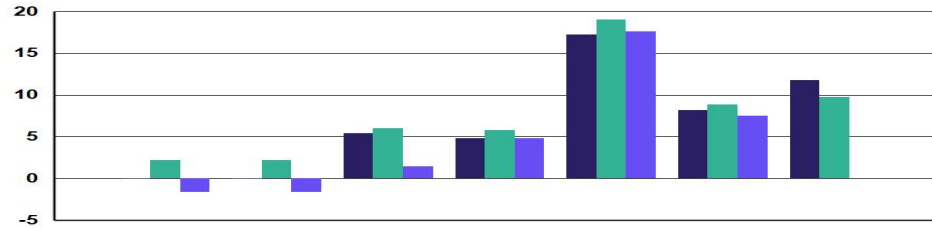
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Value
Investment Vehicle ID	F00000MPYE
Strategy Inception	09-27-2011
Share Class Inception	08-17-2006
Calculation Index	Morningstar US Mid Value TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	2
Strategy Assets	\$30.26b
Share Class Assets	\$12.89b / 42.61%
Avg Market Cap	\$31.76b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	19%
P/E	15.54
P.B.	2.22

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.13% / 1.79%
Rank Net/Gross	4% / 3%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



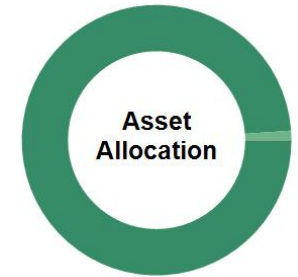
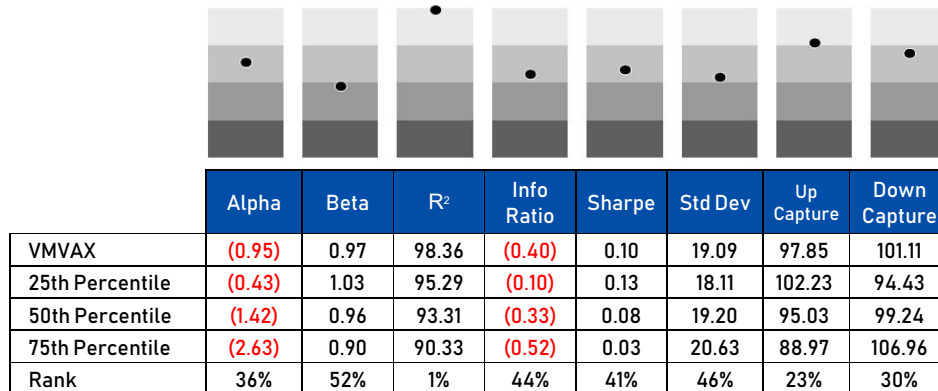
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VMVAX	(0.09)	(0.09)	5.37	4.81	17.24	8.21	11.76
Calculation Index	2.15	2.15	6.02	5.81	19.05	8.84	9.72
Category Average	(1.65)	(1.65)	1.45	4.80	17.58	7.53	-
Rank in Category	26%	26%	19%	45%	52%	35%	-
Category Size	428	428	416	389	366	282	-

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 (%)

	2024	2023	2022	2021	2020
VMVAX	14.03	9.76	(7.90)	28.76	2.54
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



Cash	0.04	Foreign Bonds	0.00
US Stocks	98.83	Preferred Stocks	0.00
Non-US Stocks	1.13	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VMVAX	Cat Avg
% Basic Materials	6.07	4.58
% Consumer Cyclical	6.24	10.35
% Financial Services	19.06	17.21
% Real State	8.46	6.20
% Consumer Defensive	9.09	7.21
% Healthcare	7.02	10.47
% Utilities	11.74	7.52
% Communication Services	2.34	2.72
% Energy	5.67	5.92
% Industrials	14.20	14.40
% Technology	10.03	10.62

Top Ten Holding (%)

Arthur J. Gallagher & Co	1.84
CRH PLC	1.28
Carrier Global Corp Ordinary Shares	1.21
Allstate Corp	1.15
Ameriprise Financial Inc	1.14
Digital Realty Trust Inc	1.13
Cummins Inc	1.10
Discover Financial Services	1.07
Cheniere Energy Inc	1.06
Cencora Inc	1.05
% Assets in Top 10	12.03



Thrivent Mid Cap Stock S (TMSIX)

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.

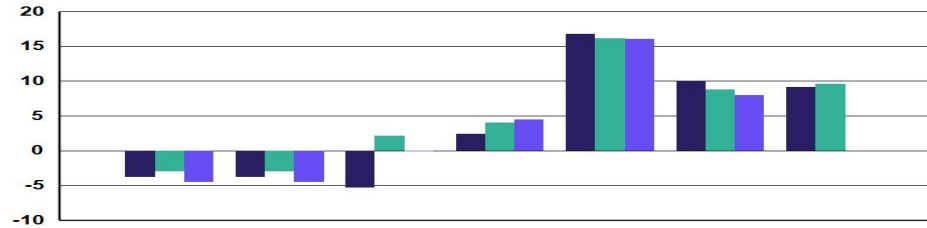
Portfolio Data

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	21
Strategy Assets	\$3.59b
Share Class Assets	\$2.23b / 62.25%
Avg Market Cap	\$19.80b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$2,000
Turnover	42%
P/E	18.88
P.B.	2.62

Expense Data

Prospectus Net / Gross	0.74% / 0.74%
Cat Avg Net/Gross	1.06% / 2.13%
Rank Net/Gross	35% / 25%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



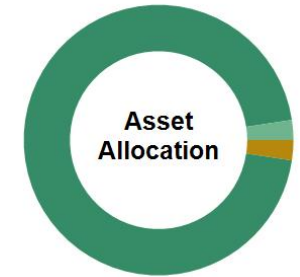
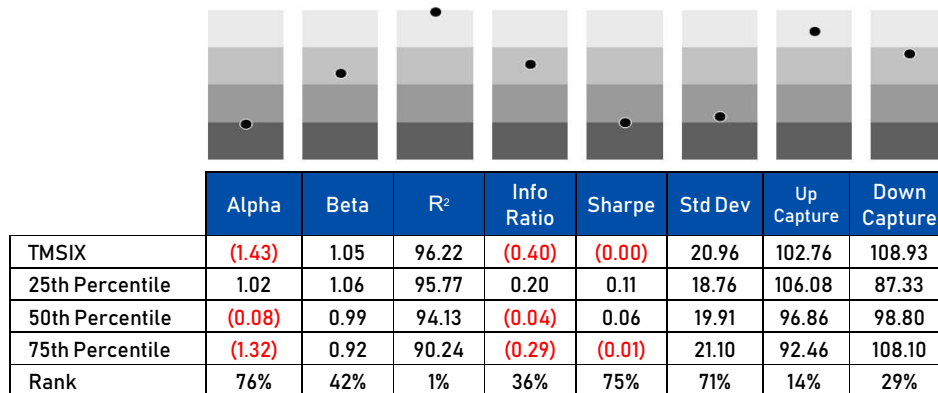
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● TMSIX	(3.81)	(3.81)	(5.34)	2.36	16.73	10.04	9.13
● Calculation Index	(3.01)	(3.01)	2.11	4.05	16.14	8.74	9.63
● Category Average	(4.55)	(4.55)	(0.13)	4.46	16.02	7.99	-
Rank in Category	39%	39%	92%	81%	35%	7%	-
Category Size	437	437	404	379	349	241	-

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 (%)

	2024	2023	2022	2021	2020
TMSIX	10.15	13.87	(17.64)	28.20	21.94
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



● Cash	2.40	● Foreign Bonds	0.00
● US Stocks	95.21	● Preferred Stocks	0.00
● Non-US Stocks	2.39	● Convertibles	0.00
● US Bonds	0.00	● Other	0.00

Sector Weighting

	TMSIX	Cat Avg
% Basic Materials	4.25	3.93
% Consumer Cyclical	11.85	11.89
% Financial Services	16.30	16.45
% Real State	4.51	5.82
% Consumer Defensive	2.62	4.18
% Healthcare	9.23	10.27
% Utilities	6.39	3.13
% Communication Services	0.00	2.18
% Energy	4.75	4.14
% Industrials	19.09	18.08
% Technology	18.61	16.06

Top Ten Holding (%)

Trimble Inc	3.43
DocuSign Inc	3.32
Expand Energy Corp Ordinary Shar...	3.08
NVR Inc	2.92
Steel Dynamics Inc	2.76
United Rentals Inc	2.67
SBA Communications Corp Class A	2.41
Garmin Ltd	2.39
Kinsale Capital Group Inc	2.34
Lululemon Athletica Inc	2.33
% Assets in Top 10	27.65



Vanguard Mid Cap Index Admiral (VIMAX)

Fund Objective

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

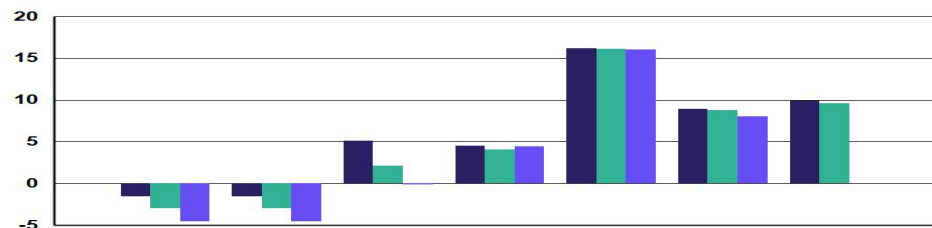
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Blend
Investment Vehicle ID	FOUSA02TYC
Strategy Inception	11-12-2001
Share Class Inception	05-21-1998
Calculation Index	Morningstar US Mid Core TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	2
Strategy Assets	\$179.91b
Share Class Assets	\$63.62b / 35.37%
Avg Market Cap	\$35.34b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	16%
P/E	19.42
P.B.	2.89

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.06% / 2.13%
Rank Net/Gross	5% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



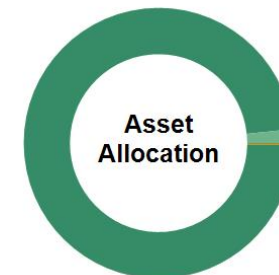
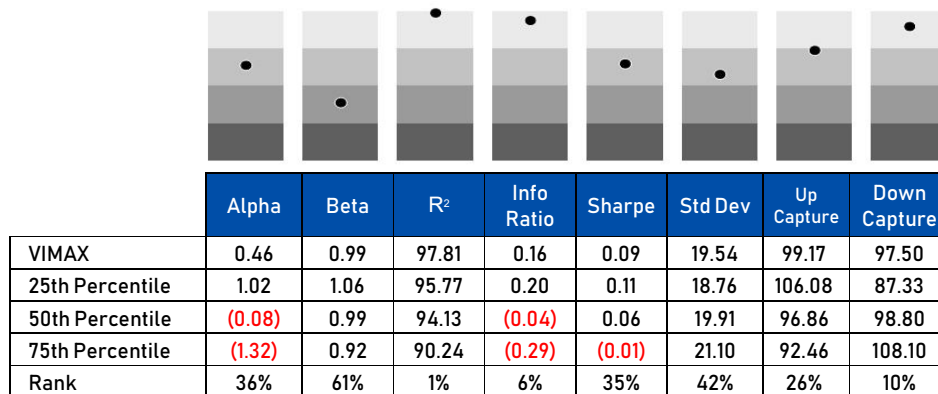
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VIMAX	(1.58)	(1.58)	5.14	4.51	16.21	8.92	9.87
Calculation Index	(3.01)	(3.01)	2.11	4.05	16.14	8.74	9.63
Category Average	(4.55)	(4.55)	(0.13)	4.46	16.02	7.99	-
Rank in Category	14%	14%	11%	45%	51%	25%	-
Category Size	437	437	404	379	349	241	-

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 (%)

	2024	2023	2022	2021	2020
VIMAX	15.22	15.98	(18.71)	24.51	18.24
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



Cash	0.23	Foreign Bonds	0.00
US Stocks	98.11	Preferred Stocks	0.00
Non-US Stocks	1.66	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VIMAX	Cat Avg
% Basic Materials	4.05	3.93
% Consumer Cyclical	8.09	11.89
% Financial Services	13.97	16.45
% Real State	7.92	5.82
% Consumer Defensive	5.49	4.18
% Healthcare	9.19	10.27
% Utilities	7.87	3.13
% Communication Services	3.58	2.18
% Energy	5.43	4.14
% Industrials	16.54	18.08
% Technology	17.61	16.06

Top Ten Holding (%)

Palantir Technologies Inc Ordina...	1.03
Arthur J. Gallagher & Co	1.00
Amphenol Corp Class A	0.95
Constellation Energy Corp	0.94
Motorola Solutions Inc	0.87
DoorDash Inc Ordinary Shares - C...	0.77
CRH PLC	0.73
ONEOK Inc	0.70
Allstate Corp	0.68
Newmont Corp	0.67
% Assets in Top 10	8.34



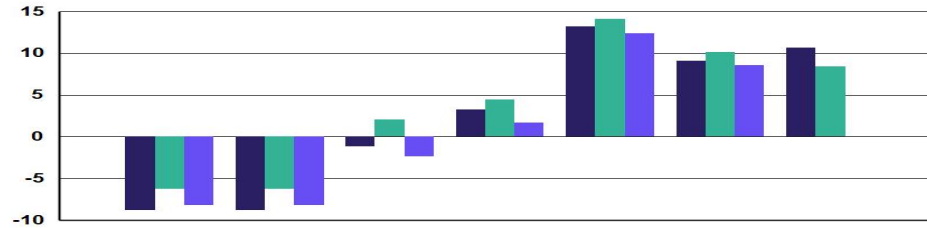
Neuberger Berman Mid Cap Growth R6 (NRMGX)

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	5
Strategy Assets	\$1.67b
Share Class Assets	\$0.68b / 40.88%
Avg Market Cap	\$32.75b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	97%
P/E	30.00
P.B.	6.80
Expense Data	
Prospectus Net / Gross	0.59% / 0.59%
Cat Avg Net/Gross	1.25% / 1.65%
Rank Net/Gross	9% / 7%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



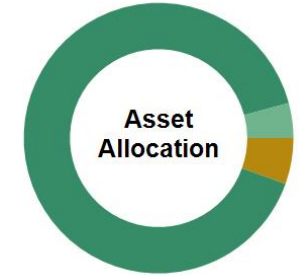
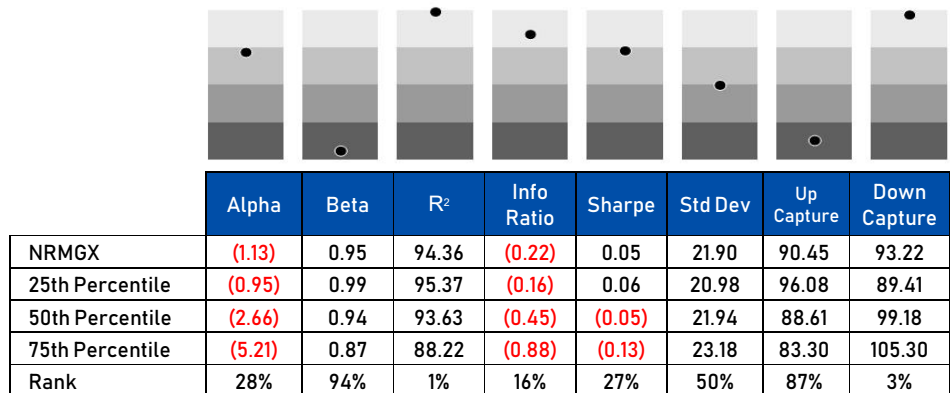
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
NRMGX	(8.83)	(8.83)	(1.17)	3.27	13.19	9.10	10.63	
Calculation Index	(6.27)	(6.27)	2.02	4.43	14.13	10.11	8.42	
Category Average	(8.18)	(8.18)	(2.39)	1.71	12.37	8.56	-	
Rank in Category	57%	57%	35%	30%	34%	36%	-	
Category Size	511	511	497	481	447	358	-	

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 (%)

	2024	2023	2022	2021	2020
NRMGX	24.67	18.53	(28.58)	12.99	39.80
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



Cash	5.49	Foreign Bonds	0.00
US Stocks	90.33	Preferred Stocks	0.00
Non-US Stocks	4.18	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	NRMGX	Cat Avg
% Basic Materials	0.03	1.49
% Consumer Cyclical	12.49	12.13
% Financial Services	14.19	12.06
% Real State	0.05	2.26
% Consumer Defensive	2.83	2.44
% Healthcare	9.61	14.95
% Utilities	1.56	1.07
% Communication Services	4.99	3.98
% Energy	3.23	2.91
% Industrials	16.83	16.82
% Technology	28.69	27.36

Top Ten Holding (%)

Palantir Technologies Inc Ordina...	5.53
iShares Russell Mid-Cap Growth ETF	3.72
AppLovin Corp Ordinary Shares - ...	2.76
Ares Management Corp Ordinary Sh...	2.64
Arthur J. Gallagher & Co	2.43
Cencora Inc	2.33
Datadog Inc Class A	2.25
IDEXX Laboratories Inc	2.23
Axon Enterprise Inc	2.10
Heico Corp	2.06
% Assets in Top 10	28.05



Vanguard Mid-Cap Growth Index Admiral (VMGMX)

Fund Objective

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

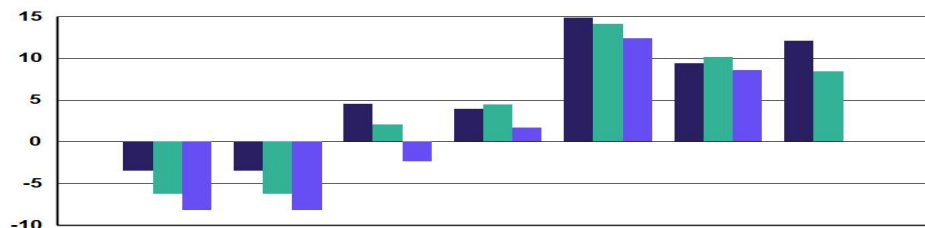
Portfolio Data

Universe	Open-Ended
Peer Group	Mid-Cap Growth
Investment Vehicle ID	F00000MPYD
Strategy Inception	09-27-2011
Share Class Inception	08-17-2006
Calculation Index	Morningstar US Mid Growth TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	2
Strategy Assets	\$27.81b
Share Class Assets	\$12.89b / 46.37%
Avg Market Cap	\$40.19b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	21%
P/E	28.04
P.B.	4.70

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.25% / 1.65%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



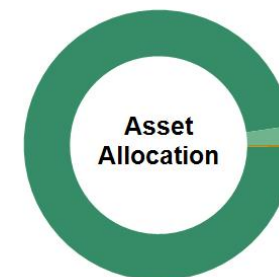
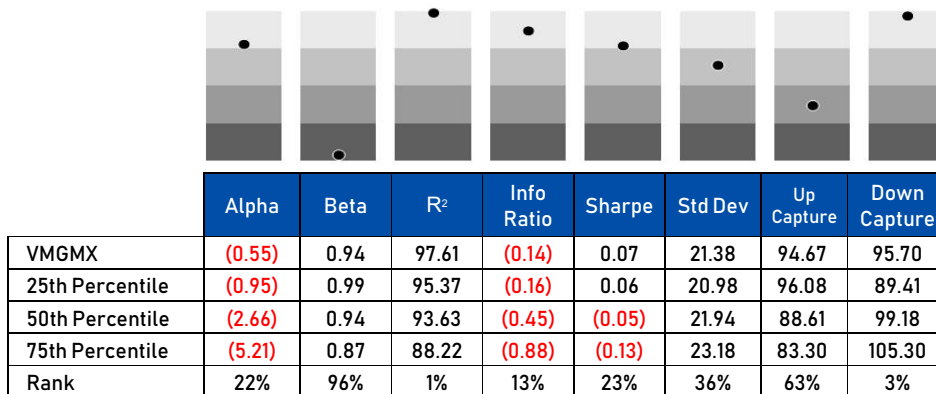
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VMGMX	(3.45)	(3.45)	4.49	3.95	14.82	9.37	12.06
Calculation Index	(6.27)	(6.27)	2.02	4.43	14.13	10.11	8.42
Category Average	(8.18)	(8.18)	(2.39)	1.71	12.37	8.56	-
Rank in Category	9%	9%	7%	23%	18%	30%	-
Category Size	511	511	497	481	447	358	-

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 (%)

	2024	2023	2022	2021	2020
VMGMX	16.41	23.14	(28.84)	20.48	34.48
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



Cash	0.25	Foreign Bonds	0.00
US Stocks	97.45	Preferred Stocks	0.00
Non-US Stocks	2.30	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VMGMX	Cat Avg
% Basic Materials	1.62	1.49
% Consumer Cyclical	10.21	12.13
% Financial Services	7.98	12.06
% Real State	7.36	2.26
% Consumer Defensive	1.19	2.44
% Healthcare	11.82	14.95
% Utilities	3.25	1.07
% Communication Services	5.08	3.98
% Energy	5.14	2.91
% Industrials	19.48	16.82
% Technology	26.61	27.36

Top Ten Holding (%)

Palantir Technologies Inc Ordina...	2.30
Amphenol Corp Class A	2.10
Constellation Energy Corp	2.06
Motorola Solutions Inc	1.92
TransDigm Group Inc	1.91
DoorDash Inc Ordinary Shares - C...	1.69
Royal Caribbean Group	1.55
Howmet Aerospace Inc	1.45
Copart Inc	1.41
Realty Income Corp	1.30
% Assets in Top 10	17.69



DFA US Targeted Value I (DFFVX)

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.

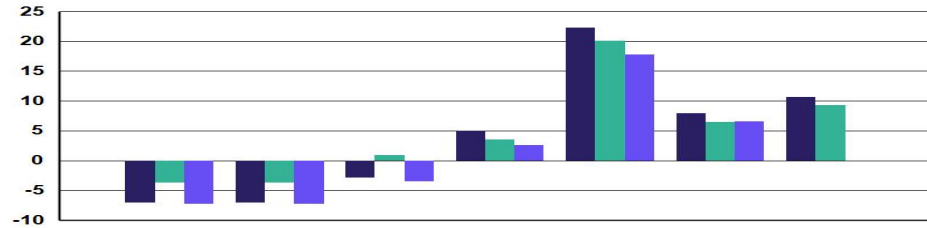
Portfolio Data

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	13
Strategy Assets	\$12.34b
Share Class Assets	\$12.34b / 100.00%
Avg Market Cap	\$3.72b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	7%
P/E	11.66
P.B.	1.19

Expense Data

Prospectus Net / Gross	0.29% / 0.30%
Cat Avg Net/Gross	1.29% / 2.35%
Rank Net/Gross	6% / 4%
12b-1 Fees	0.00%
Waiver Amount	\$669
Waiver Exp Date	02/28/2026

Annualized Total Returns



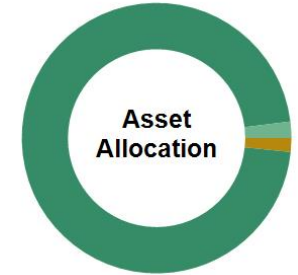
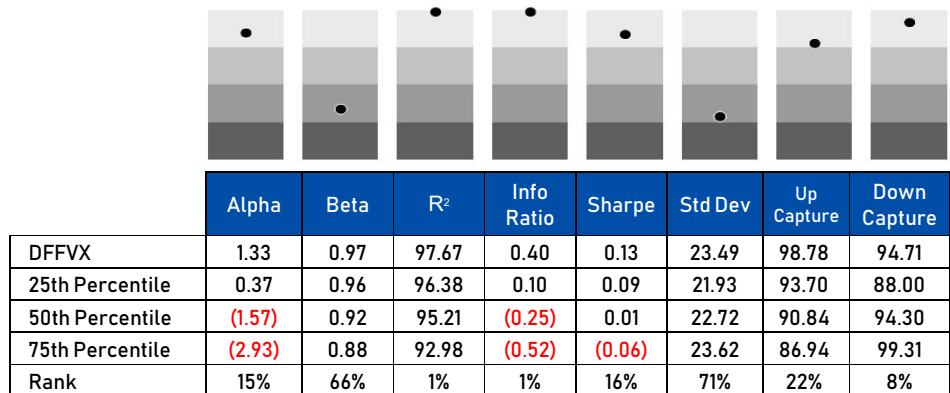
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
DFFVX	(7.06)	(7.06)	(2.88)	5.00	22.32	7.95	10.61
Calculation Index	(3.74)	(3.74)	0.90	3.53	20.05	6.41	9.25
Category Average	(7.23)	(7.23)	(3.46)	2.53	17.80	6.53	-
Rank in Category	48%	48%	43%	20%	12%	17%	-
Category Size	505	505	496	475	449	361	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
DFFVX	9.33	19.31	(4.62)	38.80	3.77
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



Cash	1.64	Foreign Bonds	0.00
US Stocks	96.39	Preferred Stocks	0.00
Non-US Stocks	1.97	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	DFFVX	Cat Avg
% Basic Materials	5.48	5.43
% Consumer Cyclical	13.33	12.62
% Financial Services	30.90	23.82
% Real State	1.32	6.88
% Consumer Defensive	6.60	4.20
% Healthcare	5.57	7.39
% Utilities	0.33	2.75
% Communication Services	3.00	2.34
% Energy	9.12	6.53
% Industrials	14.49	16.08
% Technology	8.22	10.15

Top Ten Holding (%)

Unum Group	0.82
Expand Energy Corp Ordinary Shar...	0.71
TD Synnex Corp	0.65
First Horizon Corp	0.62
Ally Financial Inc	0.61
SouthState Corp	0.57
Molson Coors Beverage Co Shs -B-...	0.57
Ovintiv Inc	0.54
Lithia Motors Inc Class A	0.52
% Assets in Top 10	5.61



Vanguard Small Cap Value Index Admiral (VSIAX)

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.

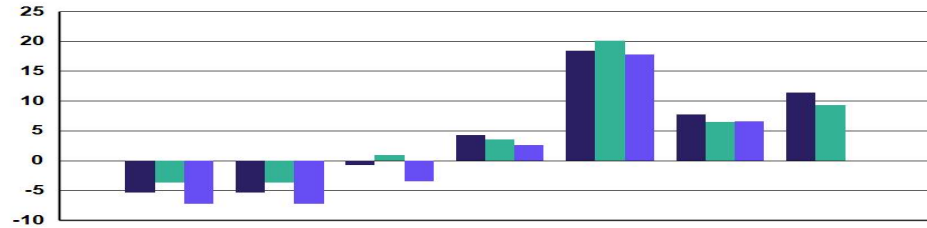
Portfolio Data

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	\$55.12b
Share Class Assets	\$20.62b / 37.40%
Avg Market Cap	\$6.88b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	16%
P/E	13.35
P.B.	1.69

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.29% / 2.35%
Rank Net/Gross	4% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



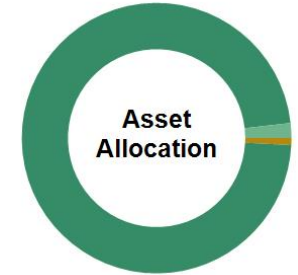
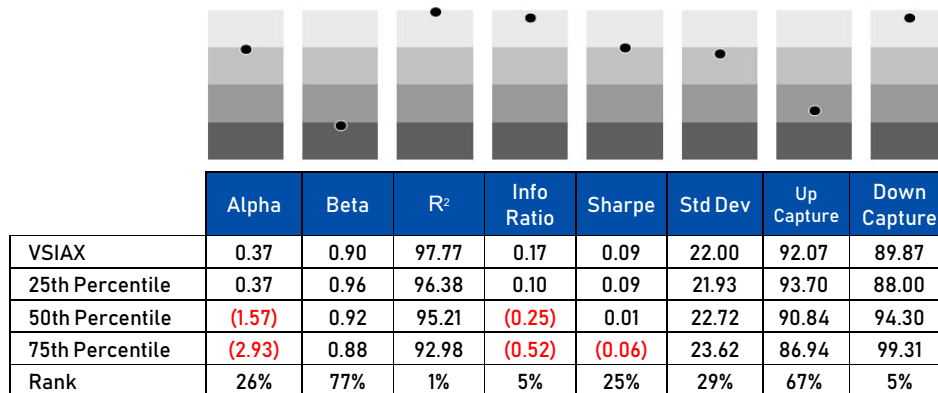
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VSIAX	(5.43)	(5.43)	(0.78)	4.21	18.41	7.70	11.38
Calculation Index	(3.74)	(3.74)	0.90	3.53	20.05	6.41	9.25
Category Average	(7.23)	(7.23)	(3.46)	2.53	17.80	6.53	-
Rank in Category	21%	21%	28%	32%	38%	19%	-
Category Size	505	505	496	475	449	361	-

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 (%)

	2024	2023	2022	2021	2020
VSIAX	12.39	15.99	(9.31)	28.09	5.85
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



Cash	0.82	Foreign Bonds	0.00
US Stocks	97.39	Preferred Stocks	0.00
Non-US Stocks	1.79	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VSIAX	Cat Avg
% Basic Materials	5.52	5.43
% Consumer Cyclical	14.53	12.62
% Financial Services	20.46	23.82
% Real State	9.97	6.88
% Consumer Defensive	4.73	4.20
% Healthcare	6.35	7.39
% Utilities	5.07	2.75
% Communication Services	2.51	2.34
% Energy	3.74	6.53
% Industrials	18.44	16.08
% Technology	7.75	10.15

Top Ten Holding (%)

Smurfit WestRock PLC	0.78
Atmos Energy Corp	0.68
Expand Energy Corp Ordinary Shar...	0.63
First Citizens BancShares Inc Cl...	0.62
NRG Energy Inc	0.62
EMCOR Group Inc	0.54
Equitable Holdings Inc	0.50
F5 Inc	0.50
Reliance Inc	0.47
Carlisle Companies Inc	0.46
% Assets in Top 10	5.80



DFA US Small Cap I (DFSTX)

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.

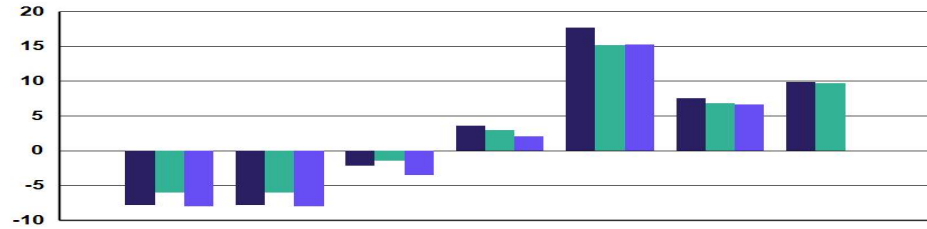
Portfolio Data

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	13
Strategy Assets	\$15.05b
Share Class Assets	\$15.05b / 100.00%
Avg Market Cap	\$4.02b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	6%
P/E	14.70
P.B.	1.81

Expense Data

Prospectus Net / Gross	0.27% / 0.28%
Cat Avg Net/Gross	1.13% / 1.67%
Rank Net/Gross	13% / 11%
12b-1 Fees	0.00%
Waiver Amount	\$800,000
Waiver Exp Date	02/28/2026

Annualized Total Returns



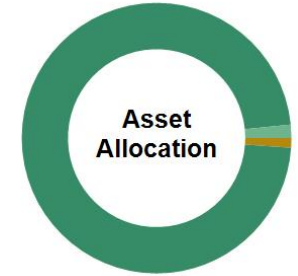
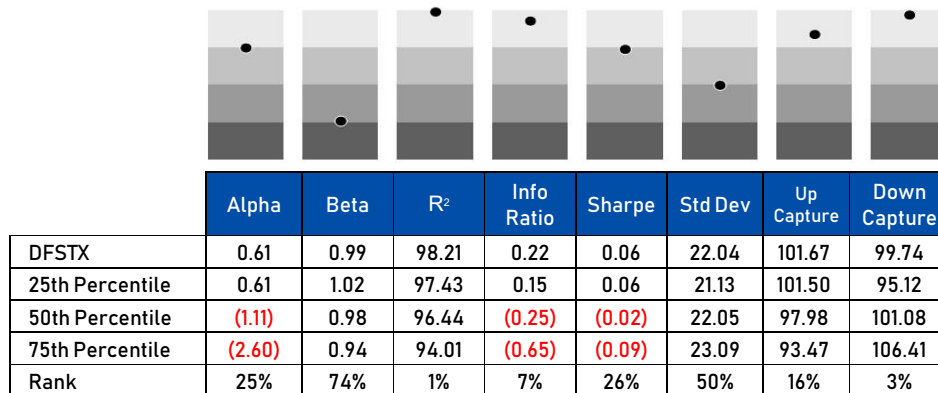
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
DFSTX	(7.81)	(7.81)	(2.17)	3.60	17.68	7.48	9.89
Calculation Index	(6.08)	(6.08)	(1.50)	2.95	15.16	6.81	9.65
Category Average	(8.05)	(8.05)	(3.54)	2.02	15.28	6.64	-
Rank in Category	43%	43%	33%	27%	16%	25%	-
Category Size	624	624	611	582	559	399	-

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 (%)

	2024	2023	2022	2021	2020
DFSTX	11.49	17.64	(13.53)	30.61	11.17
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



Cash	1.14	Foreign Bonds	0.00
US Stocks	97.25	Preferred Stocks	0.00
Non-US Stocks	1.61	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	DFSTX	Cat Avg
% Basic Materials	4.92	4.20
% Consumer Cyclical	14.21	11.51
% Financial Services	21.02	17.45
% Real State	0.63	6.31
% Consumer Defensive	5.60	4.23
% Healthcare	9.23	12.53
% Utilities	2.95	2.40
% Communication Services	2.23	2.21
% Energy	4.56	4.53
% Industrials	18.86	17.87
% Technology	14.64	14.59

Top Ten Holding (%)

Sprouts Farmers Market Inc	0.55
Carpenter Technology Corp	0.42
UMB Financial Corp	0.35
SouthState Corp	0.34
Applied Industrial Technologies Inc	0.32
Mueller Industries Inc	0.30
Exelixis Inc	0.27
Kyndryl Holdings Inc Ordinary Sh...	0.26
Beacon Roofing Supply Inc Class A	0.26
% Assets in Top 10	3.07



Vanguard Small Cap Index Admiral Shares (VSMAX)

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.

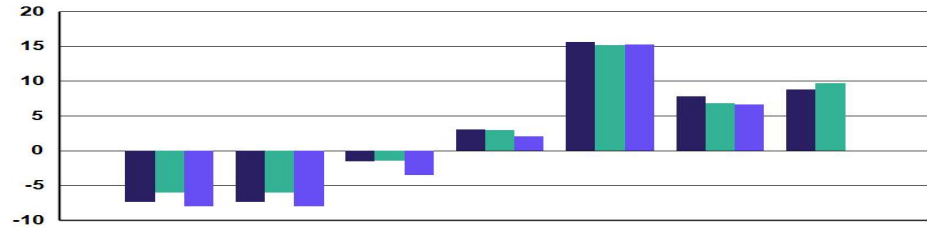
Portfolio Data

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	\$149.29b
Share Class Assets	\$55.54b / 37.20%
Avg Market Cap	\$7.31b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	13%
P/E	16.57
P.B.	2.15

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.13% / 1.67%
Rank Net/Gross	3% / 3%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



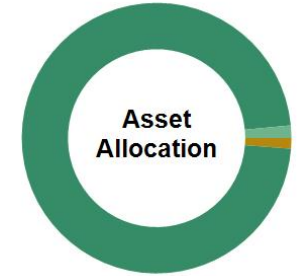
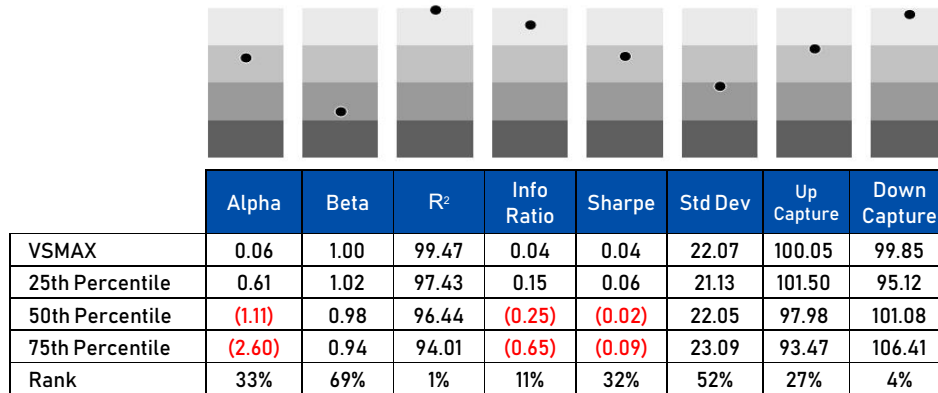
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VSMAX	(7.37)	(7.37)	(1.58)	3.01	15.62	7.75	8.79
Calculation Index	(6.08)	(6.08)	(1.50)	2.95	15.16	6.81	9.65
Category Average	(8.05)	(8.05)	(3.54)	2.02	15.28	6.64	-
Rank in Category	36%	36%	25%	33%	41%	19%	-
Category Size	624	624	611	582	559	399	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
VSMAX	14.23	18.20	(17.61)	17.73	19.11
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



Cash	1.25	Foreign Bonds	0.00
US Stocks	97.25	Preferred Stocks	0.00
Non-US Stocks	1.51	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VSMAX	Cat Avg
% Basic Materials	3.90	4.20
% Consumer Cyclical	13.60	11.51
% Financial Services	14.10	17.45
% Real State	7.84	6.31
% Consumer Defensive	4.25	4.23
% Healthcare	10.74	12.53
% Utilities	3.10	2.40
% Communication Services	3.30	2.21
% Energy	4.18	4.53
% Industrials	18.29	17.87
% Technology	15.38	14.59

Top Ten Holding (%)

Atmos Energy Corp	0.39
Expand Energy Corp Ordinary Shar...	0.36
First Citizens BancShares Inc CL...	0.35
Deckers Outdoor Corp	0.35
NRG Energy Inc	0.35
Liberty Formula One Group Regist...	0.34
Liberty Media Corp Registered Sh...	0.33
DraftKings Inc Ordinary Shares -...	0.33
Lennox International Inc	0.31
Natera Inc	0.31
% Assets in Top 10	3.42



Hood River Small-Cap Growth Retirement (HRSIX)

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").

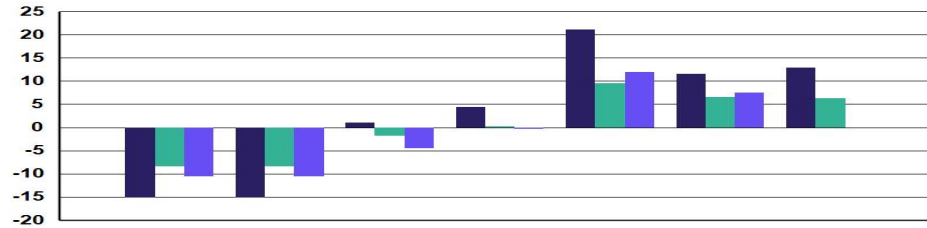
Portfolio Data

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	\$3.33b
Share Class Assets	\$1.35b / 40.58%
Avg Market Cap	\$4.93b
Closed New Inv	True
Closed All Inv	-
Min Investment	\$0
Turnover	98%
P/E	24.51
P.B.	3.25

Expense Data

Prospectus Net / Gross	0.99% / 0.99%
Cat Avg Net/Gross	1.31% / 2.34%
Rank Net/Gross	32% / 24%
12b-1 Fees	0.00%
Waiver Amount	\$24,564
Waiver Exp Date	-

Annualized Total Returns



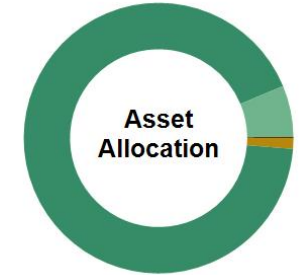
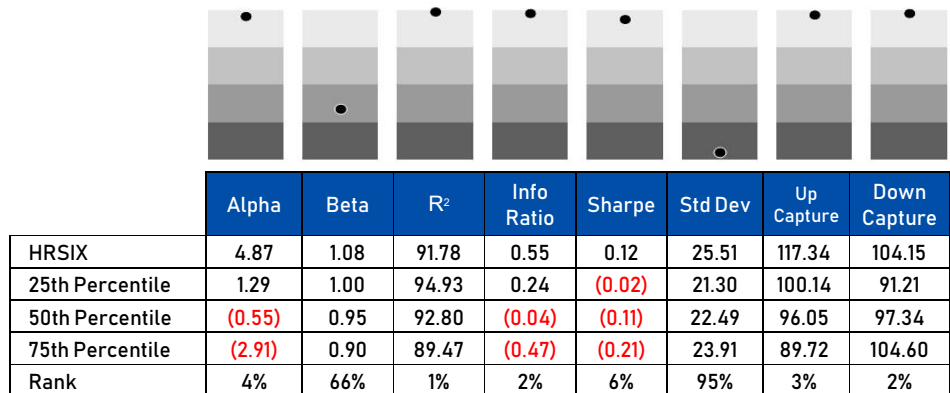
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
HRSIX	(15.14)	(15.14)	0.96	4.41	21.11	11.53	12.90
Calculation Index	(8.43)	(8.43)	(1.82)	0.26	9.57	6.60	6.26
Category Average	(10.51)	(10.51)	(4.56)	(0.34)	11.99	7.48	-
Rank in Category	90%	90%	12%	8%	3%	5%	-
Category Size	556	556	551	535	520	395	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
HRSIX	35.69	21.60	(27.93)	23.88	60.81
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



Cash	1.27	Foreign Bonds	0.00
US Stocks	92.44	Preferred Stocks	0.00
Non-US Stocks	6.12	Convertibles	0.00
US Bonds	0.17	Other	0.00

Sector Weighting

	HRSIX	Cat Avg
% Basic Materials	2.54	2.60
% Consumer Cyclical	7.71	10.11
% Financial Services	4.41	9.70
% Real State	0.86	2.32
% Consumer Defensive	1.21	4.12
% Healthcare	22.03	19.47
% Utilities	2.07	0.81
% Communication Services	1.99	1.54
% Energy	2.61	2.73
% Industrials	22.50	20.52
% Technology	30.63	23.06

Top Ten Holding (%)

FTAI Aviation Ltd	4.52
Semtech Corp	3.16
MasTec Inc	3.11
ACI Worldwide Inc	2.59
Axon Enterprise Inc	2.23
New Fortress Energy Inc Class A	2.07
HCI Group Inc	1.86
Applied Digital Corp	1.80
Insmid Inc	1.59
XPO Inc	1.55
% Assets in Top 10	24.48



Vanguard Small Cap Growth Index Admiral (VSGAX)

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.

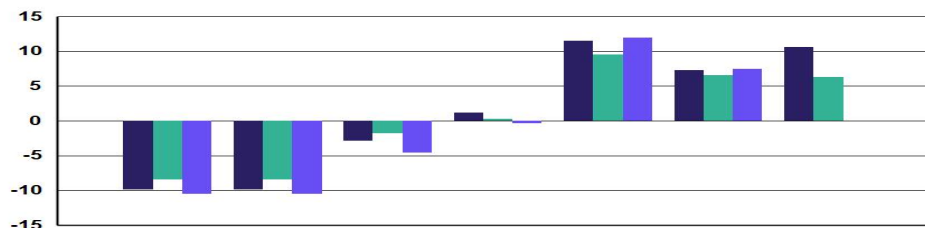
Portfolio Data

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	\$35.15b
Share Class Assets	\$14.11b / 40.15%
Avg Market Cap	\$7.93b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	21%
P/E	25.25
P.B.	3.45

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.31% / 2.34%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



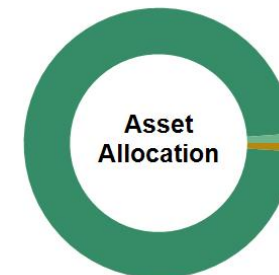
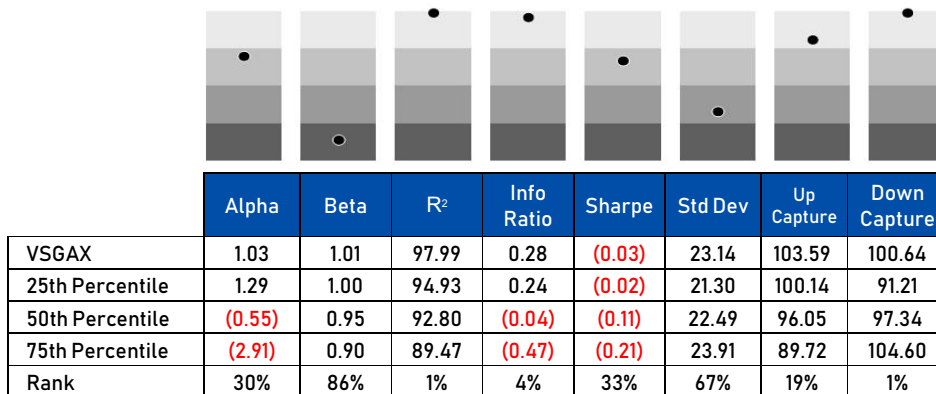
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VSGAX	(9.92)	(9.92)	(2.83)	1.18	11.47	7.30	10.65
Calculation Index	(8.43)	(8.43)	(1.82)	0.26	9.57	6.60	6.26
Category Average	(10.51)	(10.51)	(4.56)	(0.34)	11.99	7.48	-
Rank in Category	42%	42%	32%	37%	58%	50%	-
Category Size	556	556	551	535	520	395	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
VSGAX	16.49	21.41	(28.39)	5.70	35.28
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



Cash	0.97	Foreign Bonds	0.00
US Stocks	97.88	Preferred Stocks	0.00
Non-US Stocks	1.14	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VSGAX	Cat Avg
% Basic Materials	1.75	2.60
% Consumer Cyclical	12.48	10.11
% Financial Services	5.73	9.70
% Real State	5.05	2.32
% Consumer Defensive	3.64	4.12
% Healthcare	16.70	19.47
% Utilities	0.52	0.81
% Communication Services	4.38	1.54
% Energy	4.79	2.73
% Industrials	18.25	20.52
% Technology	25.69	23.06

Top Ten Holding (%)

Deckers Outdoor Corp	0.82
Liberty Media Corp Registered Sh...	0.79
DraftKings Inc Ordinary Shares - ...	0.78
Liberty Formula One Group Regist...	0.78
Natera Inc	0.75
Nutanix Inc Class A	0.75
Lennox International Inc	0.74
PTC Inc	0.72
Docusign Inc	0.68
Casey's General Stores Inc	0.66
% Assets in Top 10	7.47



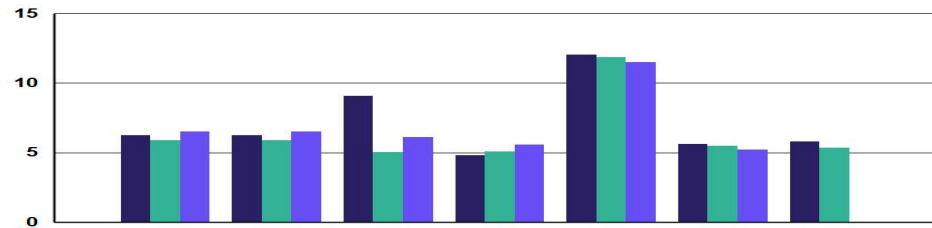
Hartford International Opportunities R6 (IHOVX)

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	15
Strategy Assets	\$3.70b
Share Class Assets	\$1.22b / 32.88%
Avg Market Cap	\$72.21b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	43%
P/E	14.79
P.B.	1.93
Expense Data	
Prospectus Net / Gross	0.69% / 0.69%
Cat Avg Net/Gross	1.04% / 1.73%
Rank Net/Gross	34% / 23%
12b-1 Fees	0.00%
Waiver Amount	\$20,004
Waiver Exp Date	-

Annualized Total Returns



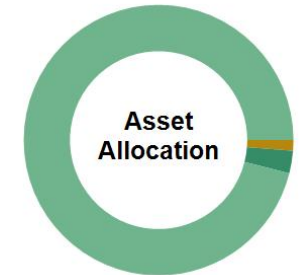
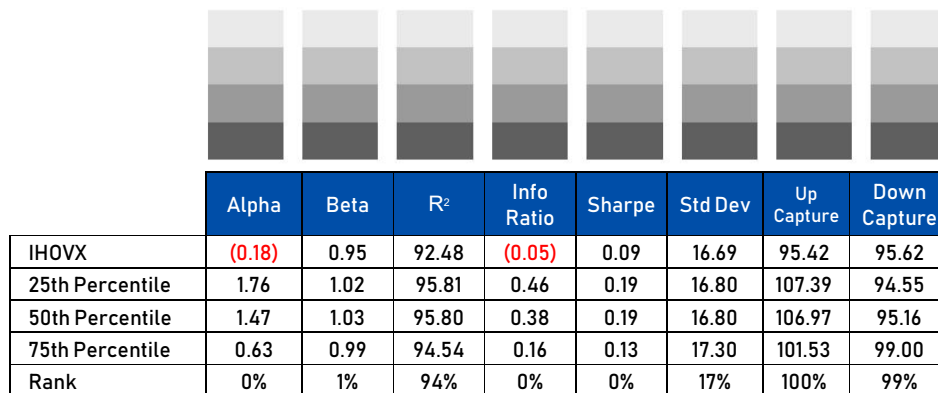
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
IHOVX	6.23	6.23	9.09	4.82	12.03	5.61	5.81
Calculation Index	5.89	5.89	5.04	5.06	11.86	5.48	5.36
Category Average	6.50	6.50	6.09	5.58	11.48	5.21	-
Rank in Category	57%	57%	12%	66%	38%	32%	-
Category Size	706	706	692	651	615	425	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
IHOVX	8.50	11.94	(17.91)	7.71	20.75
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



Cash	1.25	Foreign Bonds	0.00
US Stocks	2.70	Preferred Stocks	0.00
Non-US Stocks	96.05	Convertibles	0.00
US Bonds	0.00	Other	0.00

Geographic Weighting

	IHOVX	Cat Avg
% North America	2.70	3.15
% Latin America	1.84	1.01
% United Kingdom	19.73	13.17
% Europe Developed	29.34	27.55
% Europe Emerging	0.00	0.11
% Africa/Middle East	0.00	0.16
% Japan	13.83	17.72
% Australia	0.00	4.22
% Asia Developed	9.53	6.41
% Asia Emerging	9.81	5.50
% Not Classified	-	-

Top Ten Holding (%)

Taiwan Semiconductor Manufacturi...	3.60
Tencent Holdings Ltd	2.45
Shell PLC	2.32
SAP SE	2.27
Deutsche Telekom AG	2.22
Sony Group Corp	2.17
Allianz SE	2.15
London Stock Exchange Group PLC	2.13
Mitsubishi UFJ Financial Group Inc	2.07
AstraZeneca PLC	2.00
% Assets in Top 10	23.38



Vanguard Developed Markets Index Admiral (VTMGX)

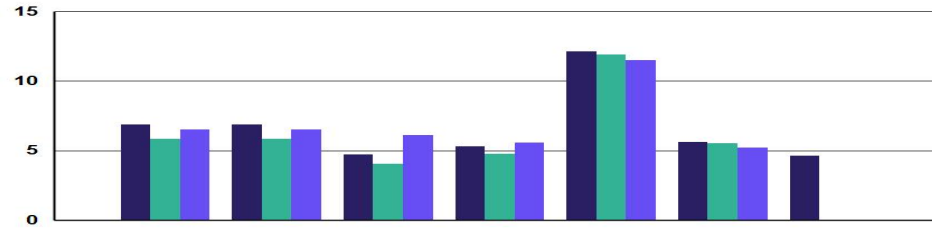
Fund Objective

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 DvIp ex US All Cap(US RIC)NR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	12
Strategy Assets	\$205.47b
Share Class Assets	\$28.90b / 14.06%
Avg Market Cap	\$34.90b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	3%
P/E	13.89
P.B.	1.61
Expense Data	
Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.04% / 1.73%
Rank Net/Gross	4% / 3%
12b-1 Fees	0.00%
Waiver Amount	\$5,942
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VTMGX	6.87	6.87	4.73	5.31	12.15	5.60	4.64
Calculation Index	5.83	5.83	4.06	4.77	11.91	5.53	-
Category Average	6.50	6.50	6.09	5.58	11.48	5.21	-
Rank in Category	44%	44%	75%	56%	36%	33%	-
Category Size	706	706	692	651	615	425	-

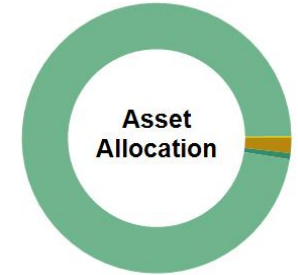
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Calendar Year Return (%)

	2024	2023	2022	2021	2020
VTMGX	3.04	17.67	(15.32)	11.43	10.26
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	0.98	1.09	95.81	0.21	0.12	17.95	115.59	114.34
25th Percentile	1.76	1.02	95.81	0.46	0.19	16.80	107.39	94.55
50th Percentile	1.47	1.03	95.80	0.38	0.19	16.80	106.97	95.16
75th Percentile	0.63	0.99	94.54	0.16	0.13	17.30	101.53	99.00
Rank	0%	1%	94%	0%	0%	17%	100%	99%



Cash	1.78	Foreign Bonds	0.00
US Stocks	0.74	Preferred Stocks	0.00
Non-US Stocks	97.25	Convertibles	0.00
US Bonds	0.00	Other	0.23

Geographic Weighting

	VTMGX	Cat Avg
% North America	0.74	3.15
% Latin America	0.03	1.01
% United Kingdom	12.15	13.17
% Europe Developed	26.37	27.55
% Europe Emerging	0.41	0.11
% Africa/Middle East	0.00	0.16
% Japan	20.75	17.72
% Australia	6.36	4.22
% Asia Developed	6.39	6.41
% Asia Emerging	0.18	5.50
% Not Classified	-	-

Top Ten Holding (%)

SAP SE	1.28
Novo Nordisk AS Class B	1.18
ASML Holding NV	1.17
Nestle SA	1.04
Roche Holding AG	0.97
AstraZeneca PLC	0.95
Novartis AG Registered Shares	0.91
HSBC Holdings PLC	0.90
Toyota Motor Corp	0.88
Shell PLC	0.87
% Assets in Top 10	10.15



American Funds Europacific Growth R6 (RERGX)

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.

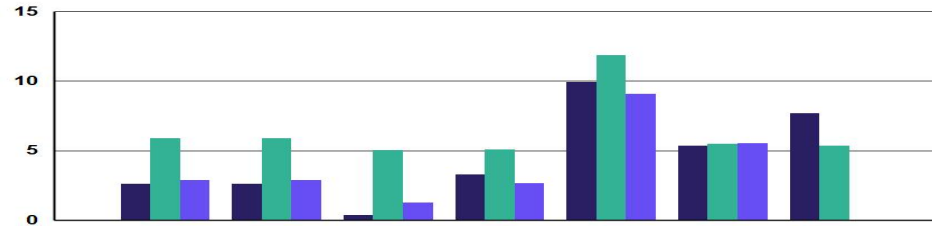
Portfolio Data

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	\$124.35b
Share Class Assets	\$60.87b / 48.95%
Avg Market Cap	\$69.28b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$250
Turnover	30%
P/E	16.14
P.B.	2.51

Expense Data

Prospectus Net / Gross	0.47% / 0.47%
Cat Avg Net/Gross	1.11% / 2.83%
Rank Net/Gross	10% / 6%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



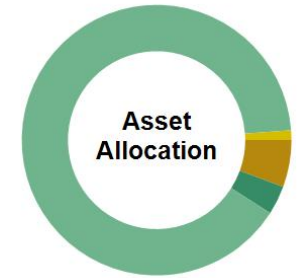
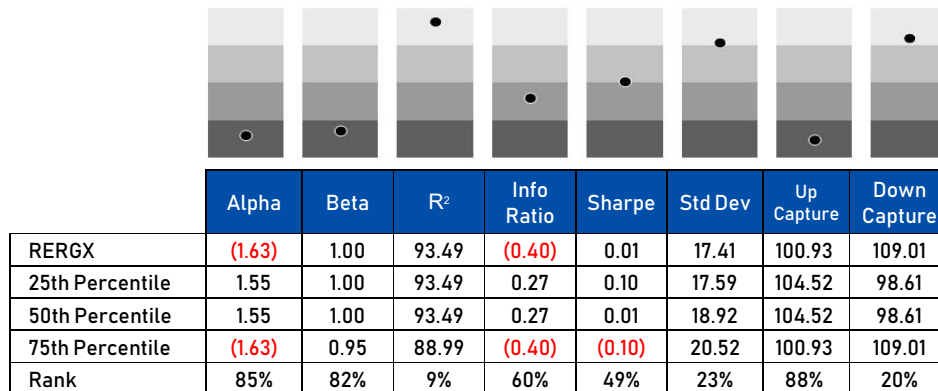
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● RERGX		2.62	2.62	0.34	3.28	9.93	5.33	7.70
● Calculation Index		5.89	5.89	5.04	5.06	11.86	5.48	5.36
● Category Average		2.89	2.89	1.27	2.65	9.09	5.53	-
	Rank in Category	46%	46%	57%	46%	43%	55%	-
	Category Size	396	396	389	369	335	213	-

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 (%)

	2024	2023	2022	2021	2020
RERGX	5.04	16.05	(22.72)	2.84	25.27
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



● Cash	5.61	● Foreign Bonds	0.00
● US Stocks	3.45	● Preferred Stocks	0.00
● Non-US Stocks	89.76	● Convertibles	0.00
● US Bonds	0.00	● Other	1.17

Geographic Weighting

	RERGX	Cat Avg
% North America	3.45	7.53
% Latin America	3.73	2.38
% United Kingdom	11.87	13.03
% Europe Developed	27.70	29.23
% Europe Emerging	0.01	0.02
% Africa/Middle East	0.03	0.05
% Japan	10.37	12.33
% Australia	0.22	1.10
% Asia Developed	9.30	6.32
% Asia Emerging	10.46	6.64
% Not Classified	-	-

Top Ten Holding (%)

Taiwan Semiconductor Manufacturi...	4.96
Novo Nordisk AS Class B	3.08
SAP SE	2.60
Airbus SE	2.44
Flutter Entertainment PLC	1.82
Recruit Holdings Co Ltd	1.66
Safran SA	1.56
MercadoLibre Inc	1.56
ASML Holding NV	1.51
Glencore PLC	1.49
% Assets in Top 10	22.68



MFS International Growth R6 (MGRDX)

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).

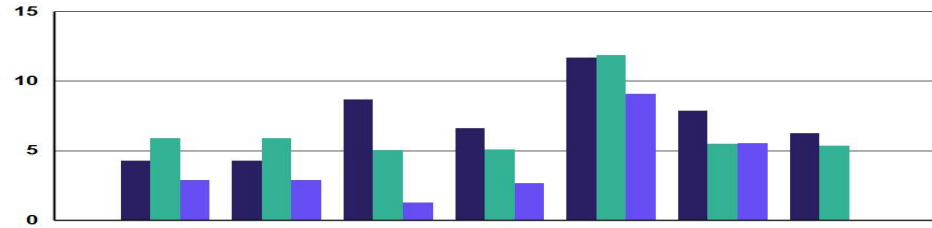
Portfolio Data

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	\$17.58b
Share Class Assets	\$11.68b / 66.42%
Avg Market Cap	\$70.68b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	13%
P/E	19.85
P.B.	3.11

Expense Data

Prospectus Net / Gross	0.72% / 0.73%
Cat Avg Net/Gross	1.11% / 2.83%
Rank Net/Gross	26% / 19%
12b-1 Fees	0.00%
Waiver Amount	\$1,355,834
Waiver Exp Date	09/30/2025

Annualized Total Returns



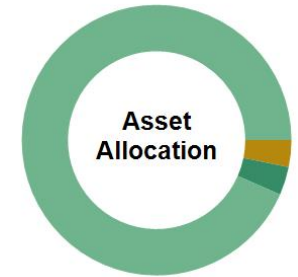
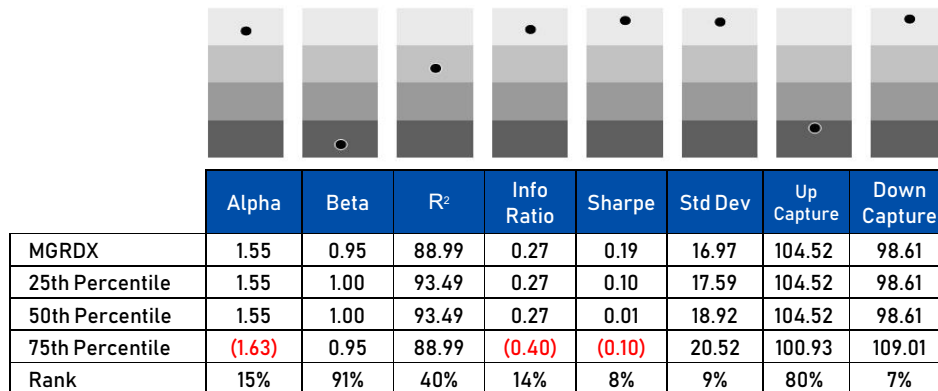
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
MGRDX	4.28	4.28	8.65	6.60	11.68	7.88	6.25
Calculation Index	5.89	5.89	5.04	5.06	11.86	5.48	5.36
Category Average	2.89	2.89	1.27	2.65	9.09	5.53	-
Rank in Category	32%	32%	9%	9%	17%	11%	-
Category Size	396	396	389	369	335	213	-

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 (%)

	2024	2023	2022	2021	2020
MGRDX	9.24	14.96	(15.02)	9.65	15.82
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



Cash	3.20	Foreign Bonds	0.00
US Stocks	3.39	Preferred Stocks	0.00
Non-US Stocks	93.41	Convertibles	0.00
US Bonds	0.00	Other	0.00

Geographic Weighting

	MGRDX	Cat Avg
% North America	3.39	7.53
% Latin America	1.94	2.38
% United Kingdom	11.56	13.03
% Europe Developed	32.03	29.23
% Europe Emerging	0.00	0.02
% Africa/Middle East	0.00	0.05
% Japan	9.56	12.33
% Australia	1.44	1.10
% Asia Developed	11.30	6.32
% Asia Emerging	6.94	6.64
% Not Classified	-	-

Top Ten Holding (%)

SAP SE	4.79
Taiwan Semiconductor Manufacturi...	4.78
Schneider Electric SE	3.60
Roche Holding AG	3.53
Hitachi Ltd	3.49
Nestle SA	3.23
Essilorluxottica	2.68
Lvmh Moet Hennessy Louis Vuitton SE	2.55
Linde PLC	2.48
Heineken NV	2.40
% Assets in Top 10	33.53



Vanguard Short-Term Federal Adm (VSGDX)

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.

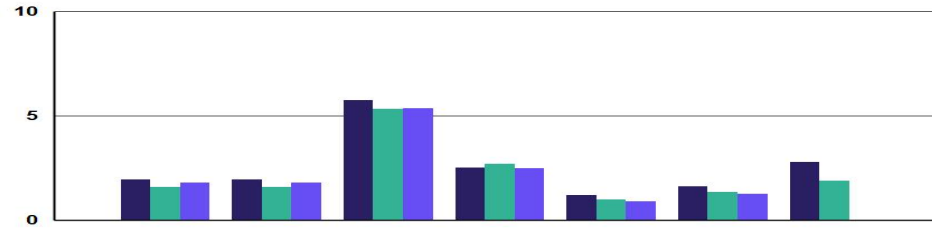
Portfolio Data

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	\$4.04b / 91.32%
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 Net/Gross	0.72% / 0.96%
Rank Net/Gross	10% / 9%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



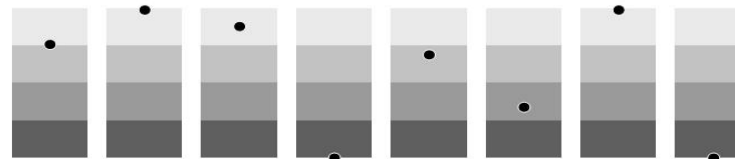
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● VSGDX		1.95	1.95	5.76	2.53	1.20	1.62	2.78
● Calculation Index		1.59	1.59	5.33	2.71	1.00	1.36	1.90
● Category Average		1.79	1.79	5.37	2.49	0.90	1.27	-
	Rank in Category	35%	35%	14%	42%	21%	10%	-
	Category Size	105	105	101	90	87	79	-

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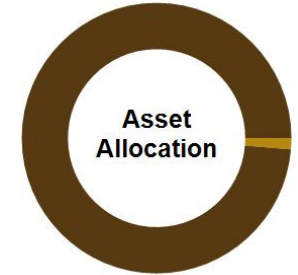
Calendar Year Return (%)

	2024	2023	2022	2021	2020
VSGDX	4.26	3.91	(5.22)	(0.49)	4.45
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



	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VSGDX	0.33	1.27	93.04	(0.20)	(0.71)	2.89	117.91	148.66
25th Percentile	0.33	1.45	94.92	0.01	(0.69)	2.24	121.51	104.21
50th Percentile	0.02	1.11	88.05	(0.34)	(0.80)	2.63	105.02	129.90
75th Percentile	(0.40)	1.01	72.27	(0.58)	(0.98)	3.20	95.77	163.23
Rank	24%	1%	12%	100%	31%	66%	1%	100%



● Cash	1.33	● Foreign Bonds	0.00
● US Stocks	0.00	● Preferred Stocks	0.00
● Non-US Stocks	0.00	● Convertibles	0.00
● US Bonds	98.67	● Other	0.00

Sector Weighting

	VSGDX	Cat Avg
% Basic Materials	-	0.01
% Consumer Cyclical	-	0.02
% Financial Services	-	0.04
% Real State	-	0.01
% Consumer Defensive	-	0.01
% Healthcare	-	0.02
% Utilities	-	0.01
% Communication Services	-	0.02
% Energy	-	0.01
% Industrials	-	0.02
% Technology	-	0.05

Top Ten Holding (%)

Resolution Funding Corp	6.80
Federal Home Loan Mortgage Corp.	4.13
Federal National Mortgage Associ...	3.83
Federal National Mortgage Associ...	2.44
Federal Home Loan Banks	2.19
% Assets in Top 10	19.39



Vanguard Interm-Term Treasury Adm (VFIUX)

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.

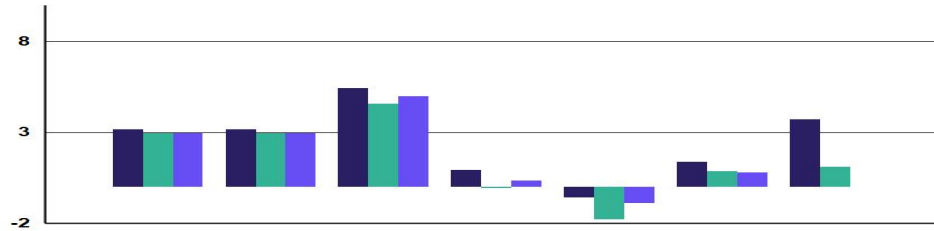
Portfolio Data

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	\$6.94b
Share Class Assets	\$6.27b / 90.32%
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 Net/Gross	0.89% / 1.02%
Rank Net/Gross	6% / 6%
12b-1 Fees	0.00%
Waiver Amount	\$22,457
Waiver Exp Date	-

Annualized Total Returns



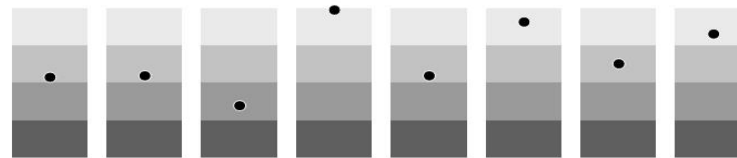
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● VFIUX		3.16	3.16	5.43	0.93	(0.60)	1.36	3.70
● Calculation Index		2.94	2.94	4.58	(0.06)	(1.78)	0.87	1.09
● Category Average		2.96	2.96	4.99	0.35	(0.91)	0.80	-
	Rank in Category	19%	19%	17%	22%	29%	3%	-
	Category Size	233	233	228	217	206	171	-

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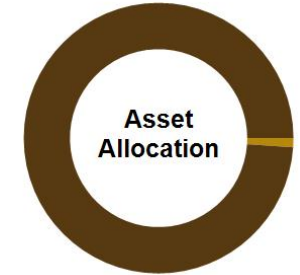
Calendar Year Return (%)

	2024	2023	2022	2021	2020
VFIUX	1.48	4.18	(10.34)	(2.19)	8.31
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



	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VFIUX	0.78	0.96	97.80	1.02	(0.54)	6.31	102.28	91.92
25th Percentile	1.40	1.24	98.31	0.31	(0.48)	7.26	124.06	108.64
50th Percentile	0.71	1.13	97.07	0.08	(0.56)	7.56	112.30	114.20
75th Percentile	0.25	1.10	95.37	(0.17)	(0.63)	8.25	105.87	121.40
Rank	46%	45%	65%	1%	45%	9%	37%	17%



● Cash	1.08	● Foreign Bonds	0.00
● US Stocks	0.00	● Preferred Stocks	0.00
● Non-US Stocks	0.00	● Convertibles	0.00
● US Bonds	98.92	● Other	0.00

Credit Weighting

	VFIUX	Cat Avg
% AAA	98.54	55.08
% AA	0.48	42.94
% A	0.00	0.56
% BBB	0.00	0.69
% BB	0.00	0.28
% B	0.00	0.02
% Below B	-0.01	0.01
% Not Rated	0.99	0.43

Top Ten Holding (%)

United States Treasury Notes	4.20
Resolution Funding Corp	2.21
% Assets in Top 10	6.41



Vanguard Total Bond Market Index Adm (VBTLX)

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.

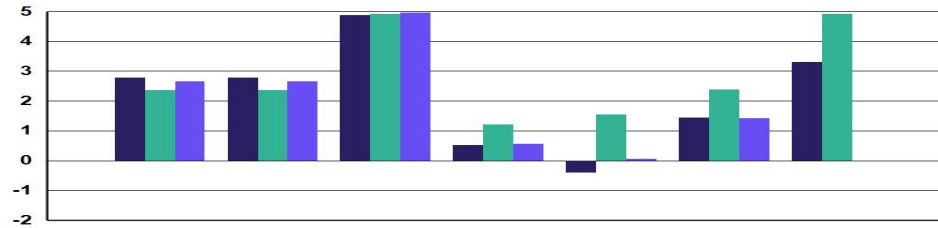
Portfolio Data

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	12
Strategy Assets	\$355.63b
Share Class Assets	\$101.31b / 28.49%
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	0.04% / 0.04%
Cat Avg Net/Gross	0.74% / 1.29%
Rank Net/Gross	5% / 3%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



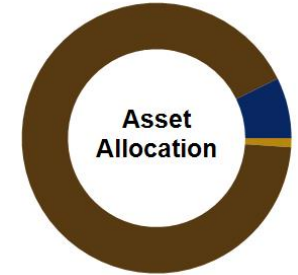
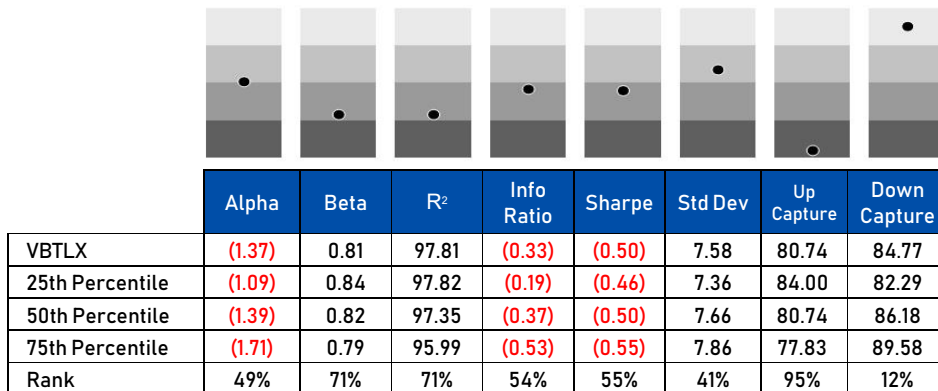
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VBTLX	2.77	2.77	4.87	0.52	(0.41)	1.44	3.30
Calculation Index	2.35	2.35	4.92	1.21	1.55	2.38	4.91
Category Average	2.65	2.65	4.97	0.55	0.05	1.41	-
Rank in Category	46%	46%	64%	49%	71%	44%	-
Category Size	474	474	462	422	380	276	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
VBTLX	1.24	5.70	(13.16)	(1.67)	7.72
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



Cash	1.08	Foreign Bonds	7.24
US Stocks	0.00	Preferred Stocks	0.00
Non-US Stocks	0.00	Convertibles	0.01
US Bonds	91.67	Other	0.00

Credit Weighting

	VBTLX	Cat Avg
% AAA	71.69	21.28
% AA	3.15	44.37
% A	11.97	20.00
% BBB	13.21	12.92
% BB	0.00	0.64
% B	0.00	0.23
% Below B	0.00	0.06
% Not Rated	-0.02	0.50

Top Ten Holding (%)

United States Treasury Notes	0.57
% Assets in Top 10	0.57



Dodge & Cox Income X (DOXIX)

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.

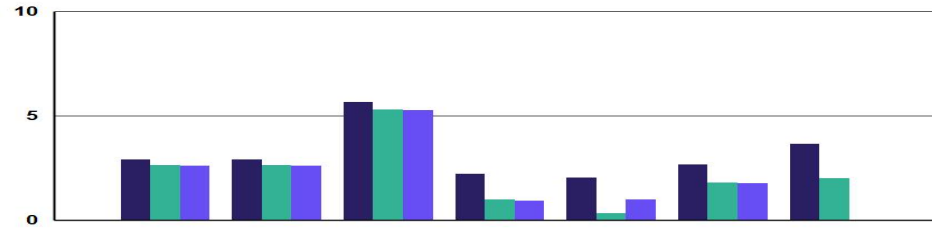
Portfolio Data

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	\$94.00b
Share Class Assets	\$18.65b / 19.84%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$2,500
Turnover	14%
P/E	0.00
P.B.	0.00

Expense Data

Prospectus Net / Gross	0.33% / 0.36%
Cat Avg Net/Gross	1.05% / 1.62%
Rank Net/Gross	9% / 6%
12b-1 Fees	0.00%
Waiver Amount	\$683,978
Waiver Exp Date	04/30/2026

Annualized Total Returns



	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
DOXIX	2.91	2.91	5.65	2.23	2.04	2.66	3.65
Calculation Index	2.65	2.65	5.31	0.99	0.32	1.79	2.01
Category Average	2.61	2.61	5.27	0.92	0.99	1.77	-
Rank in Category	21%	21%	30%	8%	12%	9%	-
Category Size	587	587	573	530	478	346	-

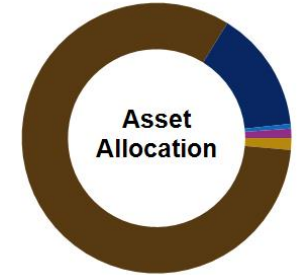
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Calendar Year Return (%)

	2024	2023	2022	2021	2020
DOXIX	2.34	7.76	(10.77)	(0.91)	9.45
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

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
DOXIX	1.37	1.04	98.98	1.48	(0.26)	7.84	109.16	97.93
25th Percentile	0.28	1.08	99.09	0.20	(0.40)	7.49	104.79	96.83
50th Percentile	(0.22)	1.03	98.62	(0.28)	(0.46)	7.85	100.54	104.65
75th Percentile	(0.68)	0.98	96.81	(0.78)	(0.52)	8.23	95.85	111.39
Rank	5%	39%	14%	3%	4%	50%	13%	47%



Cash	1.40	Foreign Bonds	14.50
US Stocks	0.00	Preferred Stocks	0.57
Non-US Stocks	0.00	Convertibles	1.13
US Bonds	82.40	Other	0.00

Credit Weighting

	DOXIX	Cat Avg
% AAA	66.19	34.33
% AA	3.33	26.51
% A	7.06	10.67
% BBB	18.40	17.41
% BB	3.00	5.52
% B	2.02	2.29
% Below B	0.00	0.78
% Not Rated	0.00	2.48

Top Ten Holding (%)

Federal National Mortgage Associ...	3.37
United States Treasury Bonds	2.11
Federal Home Loan Mortgage Corp.	1.70
United States Treasury Notes	1.57
% Assets in Top 10	8.75



Vanguard Federal Money Market Investor (VMFXX)

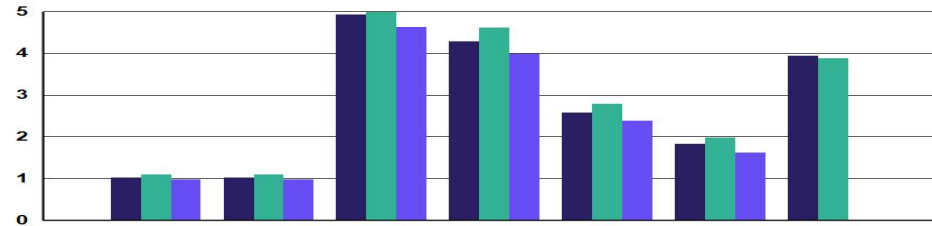
Fund Objective

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	\$350.52b
Share Class Assets	\$350.52b / 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 Net/Gross	0.65% / 1.49%
Rank Net/Gross	8% / 6%
12b-1 Fees	0.00%
Waiver Amount	\$118,000
Waiver Exp Date	-

Annualized Total Returns



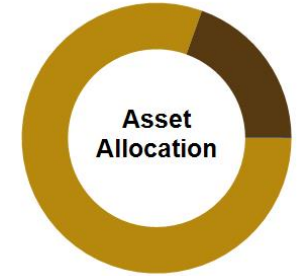
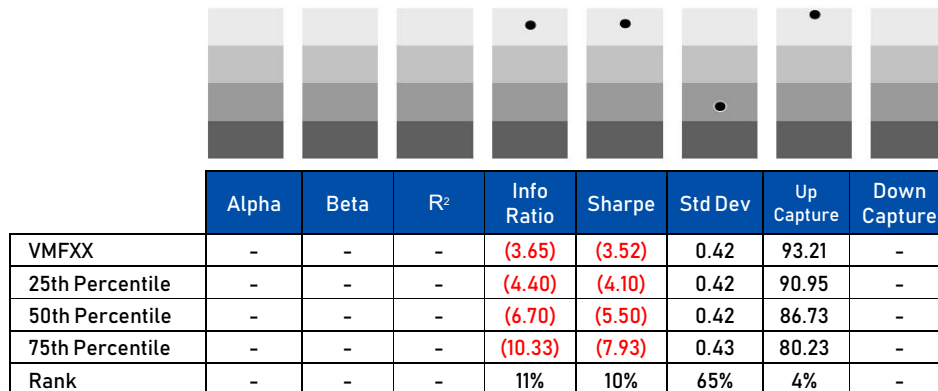
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VMFXX		1.02	1.02	4.92	4.29	2.58	1.83	3.94
Calculation Index		1.09	1.09	4.99	4.61	2.79	1.97	3.88
Category Average		0.97	0.97	4.62	3.98	2.38	1.61	-
Category Size		622	622	604	557	513	396	-

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 (%)

	2024	2023	2022	2021	2020
VMFXX	5.23	5.09	1.55	0.01	0.45
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



Cash	80.45	Foreign Bonds	0.10
US Stocks	0.00	Preferred Stocks	0.00
Non-US Stocks	0.00	Convertibles	0.00
US Bonds	19.45	Other	0.00

Credit Weighting

	VMFXX	Cat Avg
% AAA	-	77.84
% AA	-	0.00
% A	-	0.00
% BBB	-	0.00
% BB	-	0.00
% B	-	0.00
% Below B	-	0.00
% Not Rated	-	22.16

Top Ten Holding (%)

United States Treasury Bills	4.13
Federal Home Loan Banks	1.95
% Assets in Top 10	6.08



Vanguard Balanced Index Adm (VBIAX)

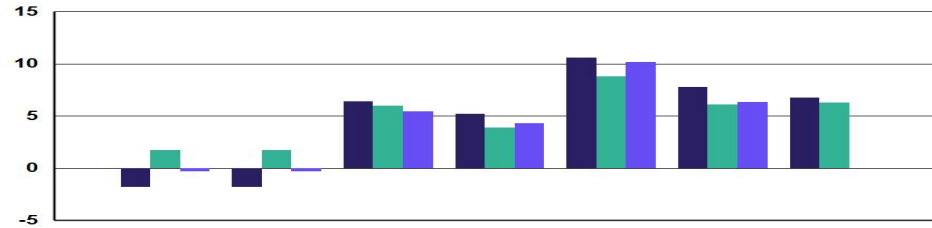
Fund Objective

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

Portfolio Data

Universe	Open-Ended
Peer Group	Moderate Allocation
Investment Vehicle ID	FOUSA00LAO
Strategy Inception	11-13-2000
Share Class Inception	11-09-1992
Calculation Index	Morningstar Moderate Target Risk TR USD
Manager Structure	Team
Lead Manager	Team
Manager Tenure	12
Strategy Assets	\$58.22b
Share Class Assets	\$46.71b / 80.22%
Avg Market Cap	\$217.43b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	22%
P/E	21.65
P.B.	3.93
Expense Data	
Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.23% / 1.60%
Rank Net/Gross	3% / 1%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



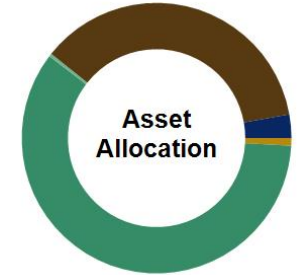
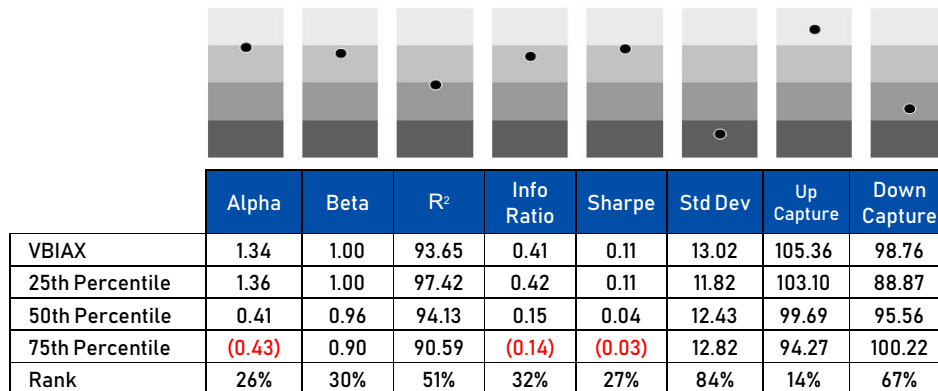
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● VBIAX		(1.84)	(1.84)	6.38	5.20	10.57	7.78	6.74
● Calculation Index		1.69	1.69	5.95	3.87	8.80	6.09	6.29
● Category Average		(0.31)	(0.31)	5.41	4.30	10.14	6.33	-
	Rank in Category	78%	78%	25%	27%	35%	15%	-
	Category Size	721	721	707	682	628	490	-

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 (%)

	2024	2023	2022	2021	2020
VBIAX	14.59	17.58	(16.90)	14.22	16.40
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



● Cash	0.90	● Foreign Bonds	2.82
● US Stocks	59.47	● Preferred Stocks	0.00
● Non-US Stocks	0.36	● Convertibles	0.00
● US Bonds	36.46	● Other	0.00

Sector Weighting

	VBIAX	Cat Avg
% Basic Materials	1.14	1.76
% Consumer Cyclical	6.39	6.01
% Financial Services	8.61	9.13
% Real State	1.65	1.44
% Consumer Defensive	3.32	3.08
% Healthcare	6.61	6.80
% Utilities	1.48	1.68
% Communication Services	5.30	4.78
% Energy	2.05	2.28
% Industrials	5.12	5.75
% Technology	18.15	14.53

Top Ten Holding (%)

Apple Inc	3.83
Microsoft Corp	3.09
NVIDIA Corp	3.04
Amazon.com Inc	2.10
Meta Platforms Inc Class A	1.53
Alphabet Inc Class A	1.04
Broadcom Inc	0.98
Berkshire Hathaway Inc Class B	0.88
Alphabet Inc Class C	0.85
Tesla Inc	0.84
% Assets in Top 10	18.18

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

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

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

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

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

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

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

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

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

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

Morningstar groups mutual funds and exchange traded funds into different fund universes, although the same category types are used in both universes. Rankings are done within the separate universes, so that mutual funds are ranked with other mutual funds within the same category, and exchange traded funds are ranked with other exchange traded funds within the same category. As a result, a mutual fund and an exchange traded fund that share the same category are ranked relative to different peer groups.

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Employers and plan participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. The prospectuses for the individual mutual funds in the group annuity contain this and other important information. Prospectuses may be obtained by calling 877.805.1127. Please read the prospectus carefully before investing. Investments are subject to market risk and fluctuate in value.

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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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