



Dexter Community Schools 403(b) Plan

Quarter Ending: June 30, 2025





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Executive Summary

StanCorp Investment Advisers 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.

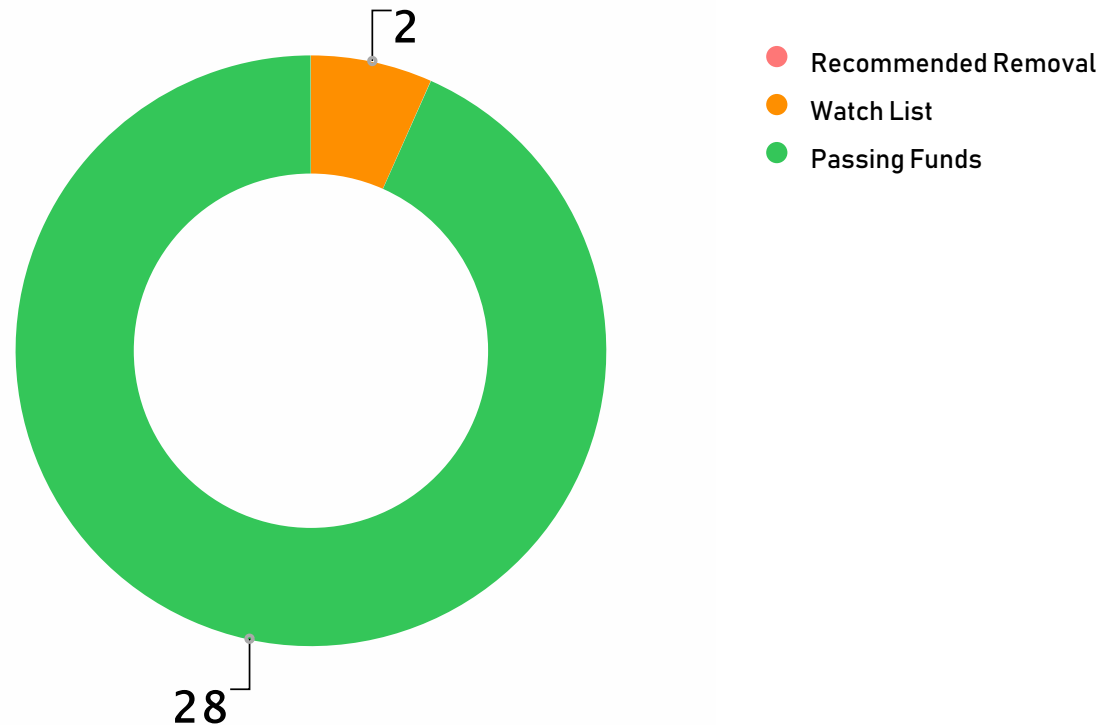
Status of Funds

Recommended for Removal

There are no funds recommended for removal this quarter.

Watch List Funds

- Thrivent Mid Cap Stock S
- Hartford International Opportunities R6

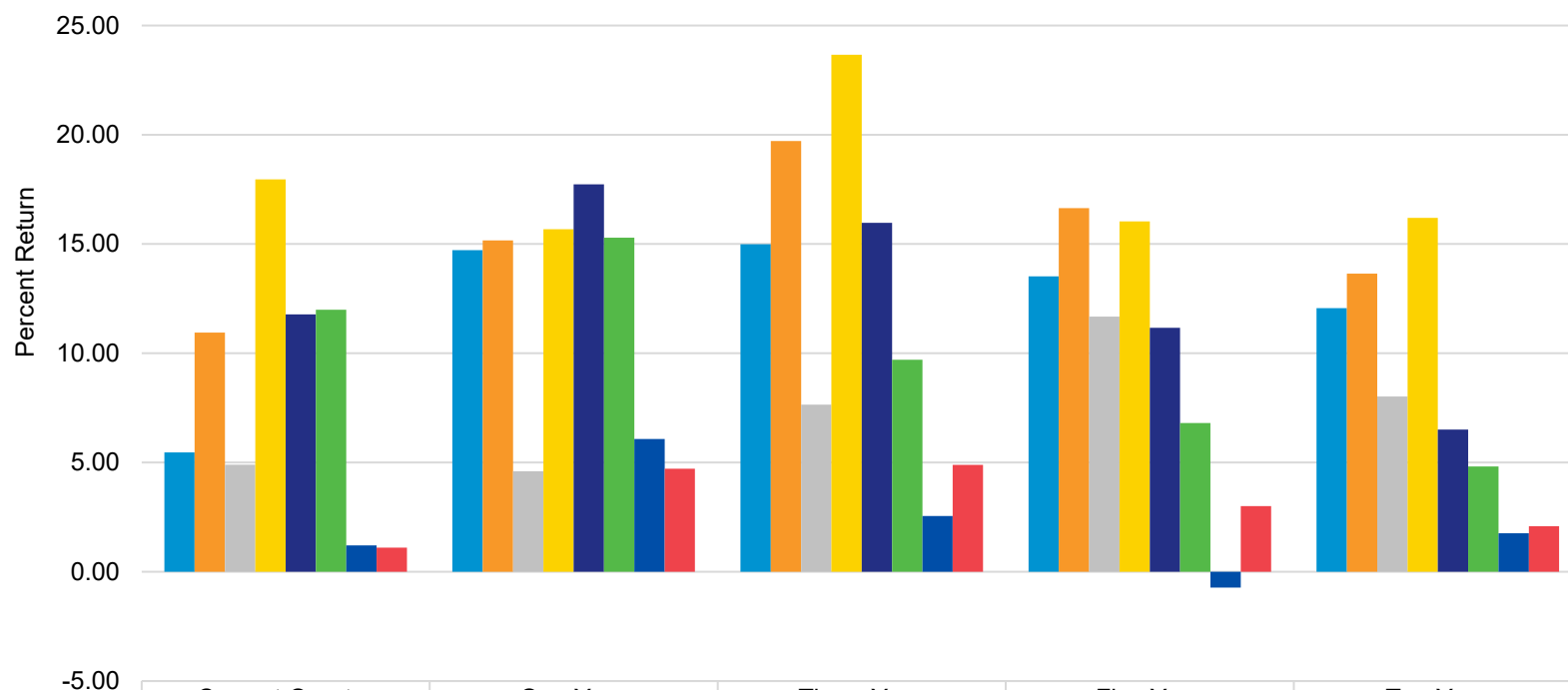


Broad Markets



The U.S. economy has been navigating a complex set of factors including slowing growth, persistent inflationary pressures, changing monetary policy and uncertain global trade dynamics. Despite these lingering uncertainties, the U.S. stock market performed well in the second quarter, with the S&P 500 setting new highs during the last few days of June.

At the beginning of July, the “Big, Beautiful Bill” was passed by Congress and signed into law by President Trump. It extends the 2017 tax cuts that were due to expire after this year while adding several new ones including bonus deductions for seniors through 2028, increased state and local tax deductions through 2029, new deductions for earned income through tips and overtime and a \$1,000 credit for children born between 2025 and 2028. The law is financed through a \$5 trillion increase to the debt ceiling as well as cuts to Medicaid and federal food stamps to be phased in over the next decade.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
DJ Industrial Average TR USD	5.46	14.72	14.99	13.52	12.06
S&P 500 TR USD	10.94	15.16	19.71	16.64	13.65
S&P SmallCap 600 TR USD	4.90	4.60	7.65	11.68	8.02
NASDAQ Composite TR USD	17.96	15.68	23.66	16.03	16.20
MSCI EAFE NR USD	11.78	17.73	15.97	11.16	6.51
MSCI EM NR USD	11.99	15.29	9.70	6.81	4.81
Bloomberg US Agg Bond TR USD	1.21	6.08	2.55	-0.73	1.76
USTREAS T-Bill Auction Ave 3 Mon	1.10	4.72	4.89	3.01	2.08

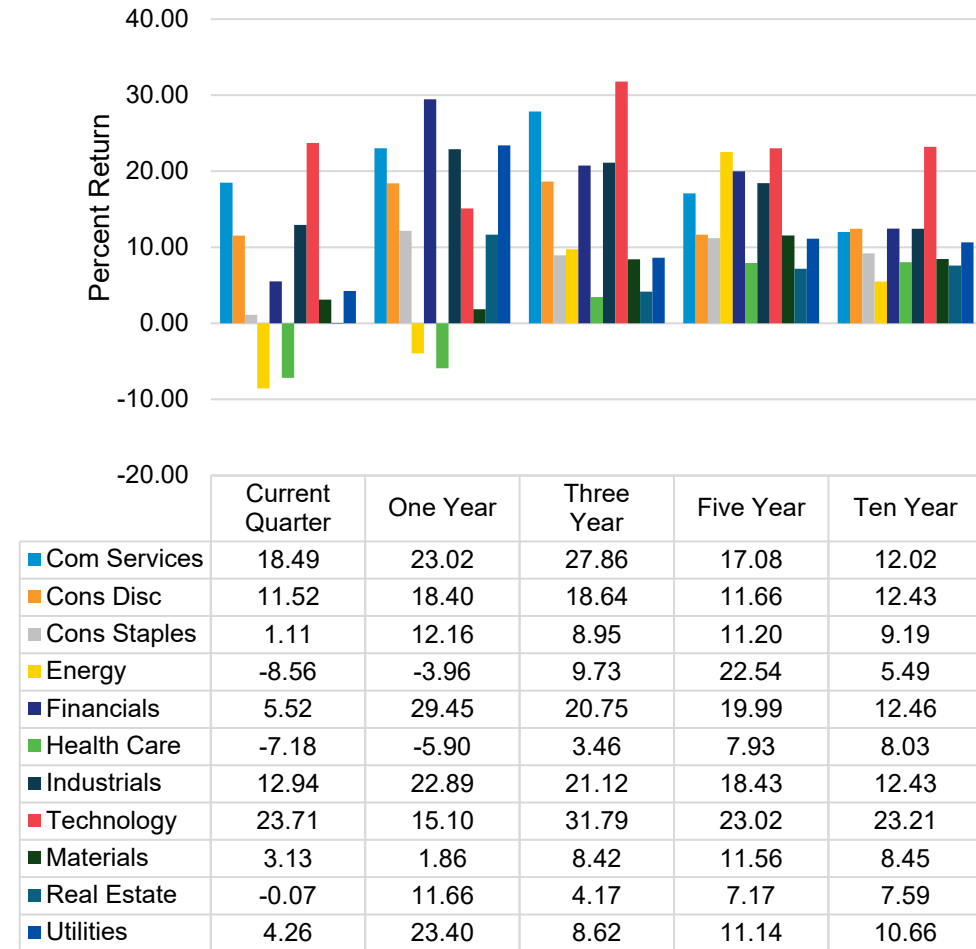
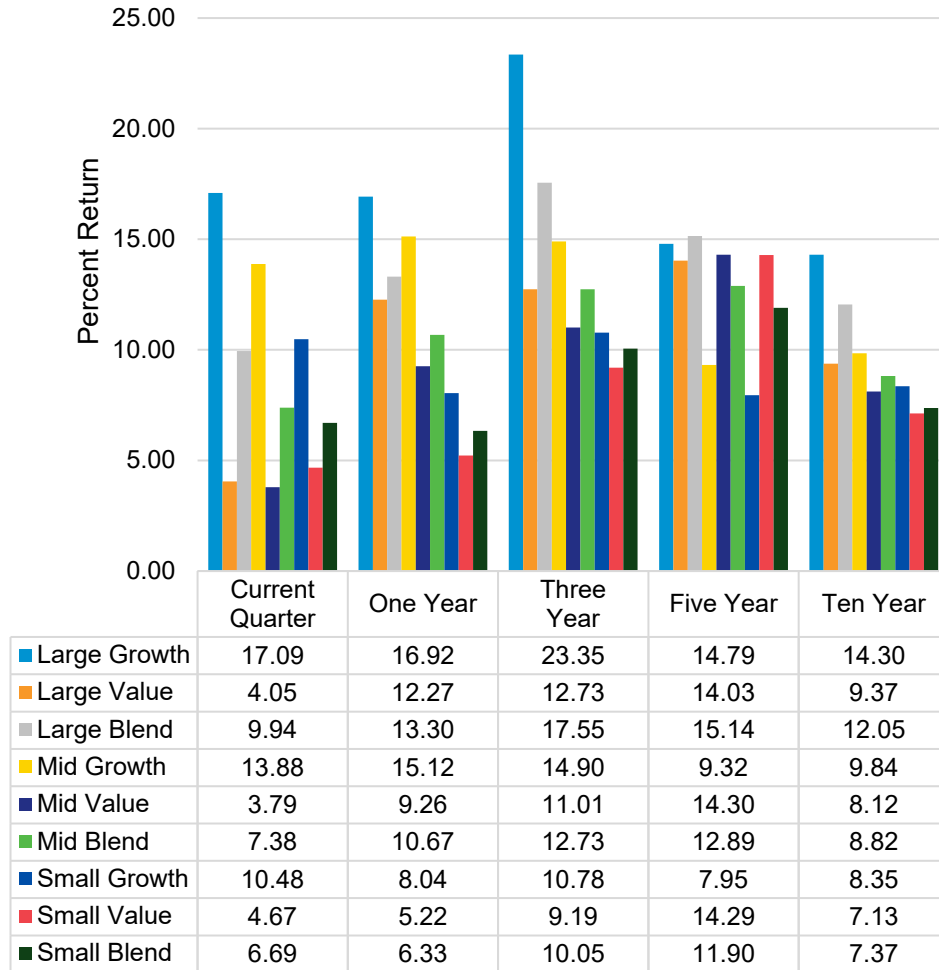
Source: Morningstar Direct

Domestic Equity



According to the Bureau of Economic Analysis, U.S. GDP shrunk at an annualized rate of 0.5% during the first quarter. This follows a 2.4% increase during the fourth quarter 2024. The contraction was primarily due to a sharp increase in imports as companies have been attempting to build inventories ahead of impending tariffs. Government spending also declined, while the rate of consumer spending slowed.

However, economists expect a rebound for economic growth in the second quarter that will likely help avoid a recession, which is defined by two consecutive quarters of negative growth. For the full year 2025, the Federal Reserve currently projects real GDP growth of 1.4%.



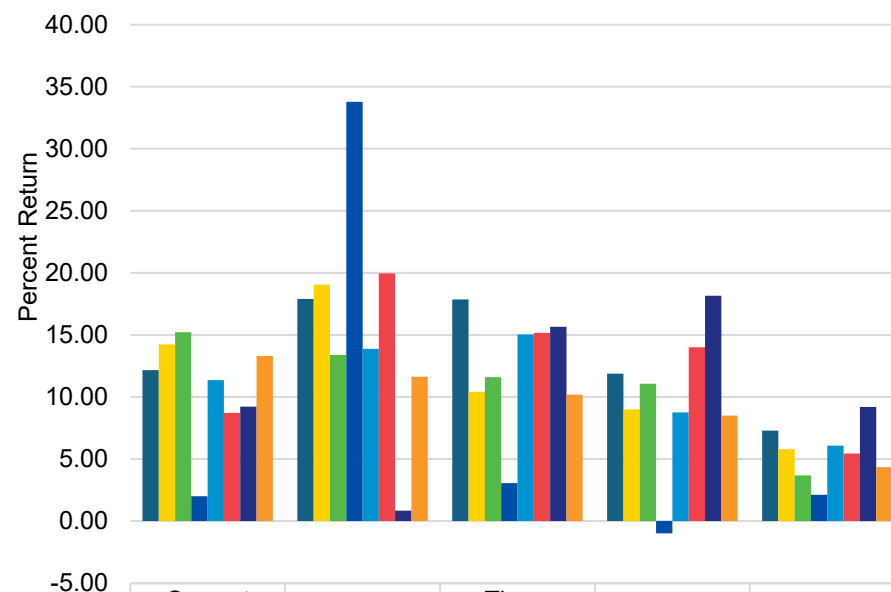
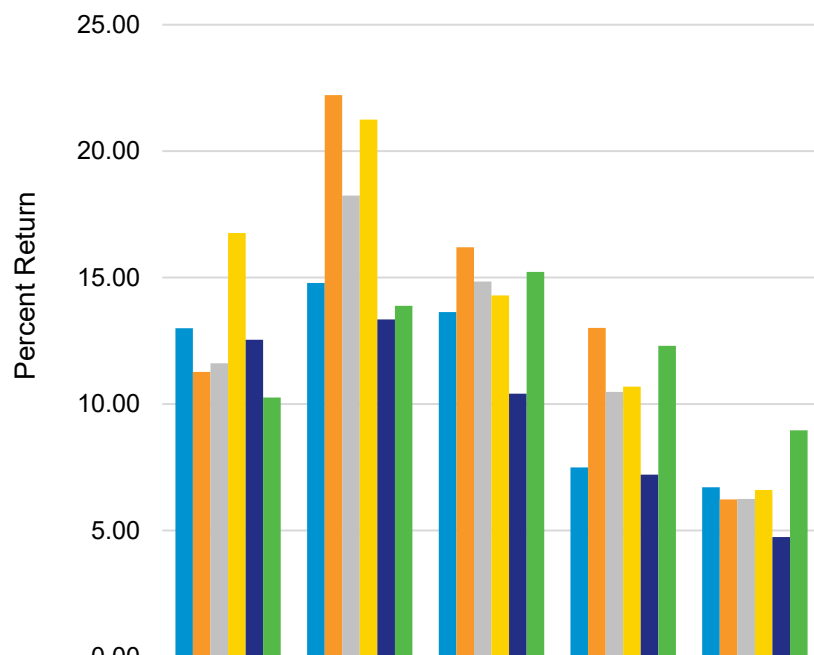
Source: Morningstar Direct

International Equity



In its June report “Global Economic Prospects,” the World Bank projects the global economy to grow at a sluggish 2.3% overall during 2025. According to the report, the slowdown — expected to affect nearly 70% of all economies — is driven by high policy uncertainty, geopolitical instability and rising trade tensions particularly involving the U.S., China and the EU. Despite these challenges, the outlook for the second half of 2025 is slow growth, not recession, with some regions showing signs of stabilization.

Many central banks outside the U.S. are now pivoting toward easing. The European Central Bank and several emerging market central banks have already begun to cut rates, aiming to support growth with inflation seemingly slowing down. Recent estimates for inflation among the 38-member OECD countries are projected to average 4.2% during 2025. This is down from post-pandemic highs but up slightly from similar estimates taken earlier this year due to trade-related cost pressures.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
Europe Ex UK	12.16	17.90	17.85	11.87	7.28
Pacific Ex Japan	14.23	19.05	10.42	9.00	5.79
Latin America	15.22	13.38	11.60	11.07	3.68
China	2.01	33.78	3.06	-0.99	2.11
Japan	11.36	13.88	15.03	8.76	6.07
United Kingdom	8.72	19.96	15.17	14.00	5.45
India	9.22	0.85	15.65	18.15	9.19
Brazil	13.30	11.63	10.19	8.50	4.35

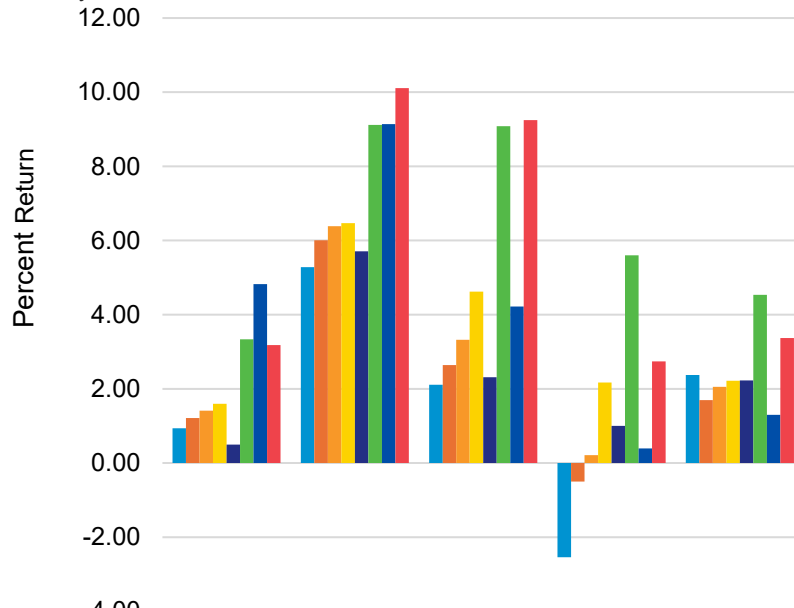
Source: Morningstar Direct

Fixed Income

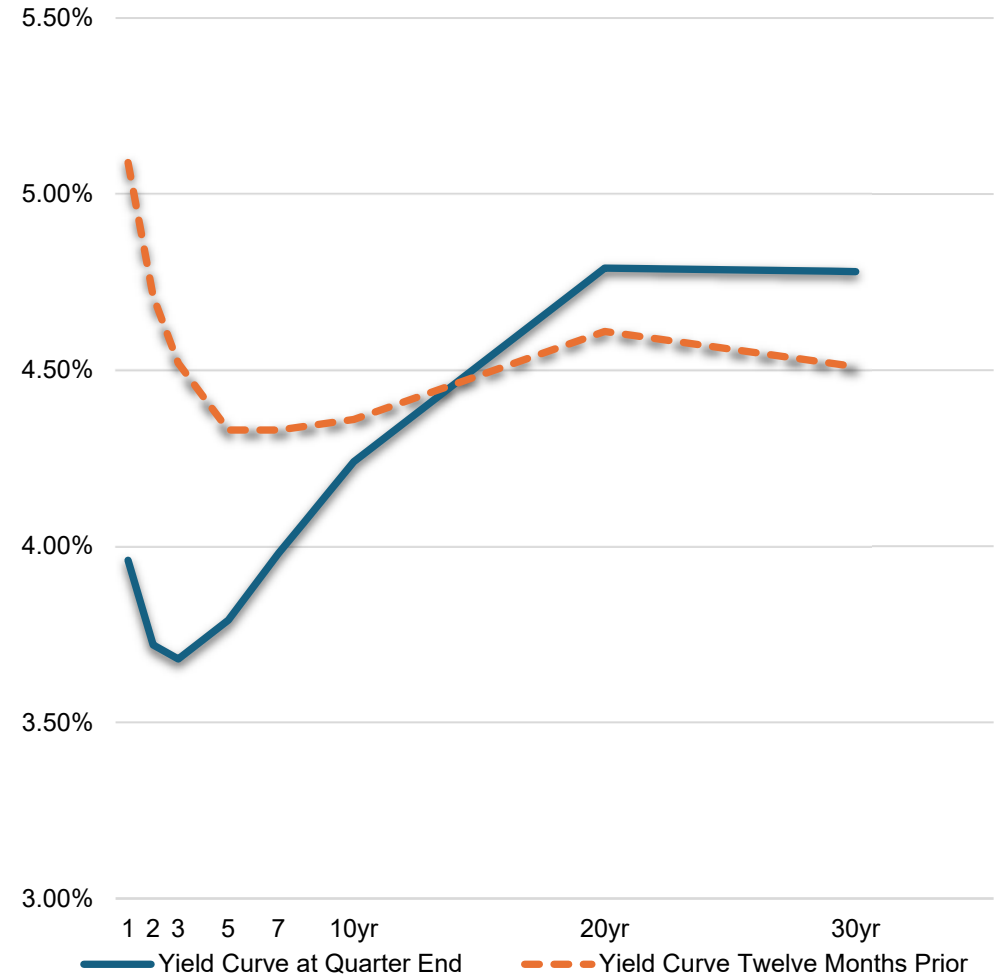


Inflation expectations have risen, with survey respondents' year-ahead inflation expectations increasing from 3.3% in January to 5.1% in June, according to the University of Michigan's consumer sentiment survey. This inflationary environment is contributing to tighter financial conditions and reduced consumer confidence overall.

On the other hand, the current Fed projections suggest that inflation will gradually ease but remain above the 2% target through the end of the year. Still, they remain cautious about cuts with tariff uncertainty still on the horizon. As of this writing, Fed rate cuts are not expected until 2026. Our strong labor market supports this cautious stance by the Fed. In June, the U.S. economy added 147,000 jobs, exceeding expectations. The unemployment rate also fell to 4.1%, down from 4.2%. This growth was largely driven by a surge in public education employment, particularly at the state and local levels.



	Current Quarter	One Year	Three Year	Five Year	Ten Year
Long-Term Bond	0.94	5.28	2.11	-2.54	2.37
Intermediate Core Bond	1.21	6.00	2.64	-0.50	1.70
Intermed Core-Plus Bond	1.41	6.39	3.32	0.21	2.05
Short-Term Bond	1.60	6.47	4.62	2.17	2.22
Inflation-Protected Bond	0.50	5.71	2.31	1.00	2.23
High Yield Bond	3.34	9.12	9.08	5.60	4.53
Global Bond	4.82	9.14	4.22	0.39	1.30
Emerging Market Bond	3.18	10.11	9.25	2.74	3.37



Source: Morningstar Direct

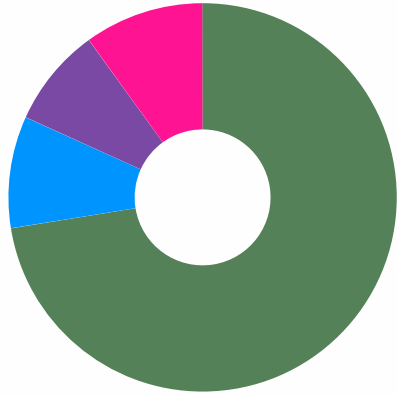
Source: Department of the Treasury

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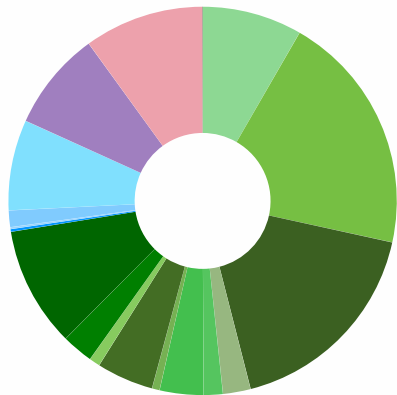
Fund Allocation Overview

Category Allocation



- Equity (72.45%)
- Allocation (9.96%)
- Fixed Income (9.31%)
- Money Market (8.27%)
- Other Assets (0.00%)

Peer Group Allocation



- Large Blend (20.11%)
- Large Growth (17.57%)
- Foreign Large Growth (9.99%)
- Moderate Allocation (9.96%)
- Large Value (8.33%)
- Money Market-Taxable (8.27%)
- Intermediate Core-Plus Bond (7.54%)
- Small Blend (4.73%)
- Mid-Cap Growth (3.64%)
- Foreign Large Blend (2.60%)
- Mid-Cap Value (2.31%)
- Mid-Cap Blend (1.60%)
- Intermediate Core Bond (1.38%)
- Small Growth (0.92%)
- Small Value (0.64%)

Fund Name	Balance	Weighting
Equity	\$16,271,477.66	72.45%
● Large Value	\$1,871,509.10	8.33%
PEIYX Putnam Large Cap Value Y	\$1,763,015.37	7.85%
VVIAX Vanguard Value Index Adm	\$108,493.73	0.48%
● Large Blend	\$4,516,648.57	20.11%
JUEMX JPMorgan US Equity R6	\$432,870.76	1.93%
VFIAX Vanguard 500 Index Admiral	\$4,083,777.81	18.18%
● Large Growth	\$3,946,776.97	17.57%
HNACX Harbor Capital Appreciation Retirement	\$912,398.49	4.06%
MFEKX MFS Growth R6	\$2,229,873.00	9.93%
VIGAX Vanguard Growth Index Admiral	\$804,505.48	3.58%
● Mid-Cap Value	\$518,767.90	2.31%
MVCKX MFS Mid Cap Value R6	\$517,234.35	2.30%
VMVAX Vanguard Mid-Cap Value Index Admiral	\$1,533.55	0.01%
● Mid-Cap Blend	\$360,119.64	1.60%
TMSIX Thrivent Mid Cap Stock S	\$36,490.74	0.16%
VIMAX Vanguard Mid Cap Index Admiral	\$323,628.90	1.44%
● Mid-Cap Growth	\$818,361.75	3.64%
NRMGX Neuberger Berman Mid Cap Growth R6	\$545,586.09	2.43%
VMGMX Vanguard Mid-Cap Growth Index Admiral	\$272,775.66	1.21%
● Small Value	\$143,048.44	0.64%
DFFVX DFA US Targeted Value I	\$97,951.34	0.44%
VSIAX Vanguard Small Cap Value Index Admiral	\$45,097.10	0.20%
● Small Blend	\$1,061,755.40	4.73%
DFSTX DFA US Small Cap I	\$924,195.06	4.12%
VSMAX Vanguard Small Cap Index Admiral Shares	\$137,560.34	0.61%
● Small Growth	\$206,509.50	0.92%
HRSIX Hood River Small-Cap Growth Retirement	\$161,795.97	0.72%



Fund Allocation Overview

Fund Name	Balance	Weighting
VSGAX Vanguard Small Cap Growth Index Admiral	\$44,713.53	0.20%
● Foreign Large Blend	\$583,992.23	2.60%
IHOVX Hartford International Opportunities R6	\$242,822.38	1.08%
VTMGX Vanguard Developed Markets Index Admiral	\$341,169.85	1.52%
● Foreign Large Growth	\$2,243,988.16	9.99%
RERGX American Funds EUPAC R6	\$2,173,729.69	9.68%
MGRDX MFS International Growth R6	\$70,258.47	0.31%
● Fixed Income	\$2,090,550.46	9.31%
● Short Government	\$51,167.24	0.23%
VSGDX Vanguard Short-Term Federal Adm	\$51,167.24	0.23%
● Intermediate Government	\$35,334.69	0.16%
VFIUX Vanguard Interm-Term Treasury Adm	\$35,334.69	0.16%
● Intermediate Core Bond	\$310,602.53	1.38%
VBTLX Vanguard Total Bond Market Index Adm	\$310,602.53	1.38%
● Intermediate Core-Plus Bond	\$1,693,446.00	7.54%
DOXIX Dodge & Cox Income X	\$1,693,446.00	7.54%
● Money Market	\$1,857,933.78	8.27%
● Money Market-Taxable	\$1,857,933.78	8.27%
VMFXX Vanguard Federal Money Market Investor	\$1,857,933.78	8.27%
● Allocation	\$2,237,477.56	9.96%
● Moderate Allocation	\$2,237,477.56	9.96%
VBIAX Vanguard Balanced Index Adm	\$2,237,477.56	9.96%
Other Assets	\$0.00	0.00%
● Other Assets	\$0.00	0.00%
Brokerage Account	\$0.00	0.00%
Portfolio Total:	\$22,457,439.46	



Style Box

Equity 59.86%

Fixed Income 9.31%

	Value	Blend	Growth	Total
Large	8.33% Putnam Large Cap Value Y Vanguard Value Index Adm	20.11% JPMorgan US Equity R6 Vanguard 500 Index Admiral	17.57% Harbor Capital Appreciation Retirement MFS Growth R6 Vanguard Growth Index Admiral	46.02%
Mid	2.31% MFS Mid Cap Value R6 Vanguard Mid-Cap Value Index Admiral	1.60% Vanguard Mid Cap Index Admiral Thrivent Mid Cap Stock S	3.64% Neuberger Berman Mid Cap Growth R6 Vanguard Mid-Cap Growth Index Admiral	7.56%
Small	0.64% DFA US Targeted Value I Vanguard Small Cap Value Index Admiral	4.73% DFA US Small Cap I Vanguard Small Cap Index Admiral Shares	0.92% Hood River Small-Cap Growth Retirement Vanguard Small Cap Growth Index Admiral	6.28%
Total	11.28%	26.44%	22.14%	

	Short	Intermediate	Long	Total
High Quality (Gov)	0.23% Vanguard Short-Term Federal Adm	0.16% Vanguard Interm-Term Treasury Adm		0.39%
Mid Quality (Corp)		8.92% Vanguard Total Bond Market Index Adm Dodge & Cox Income X		8.92%
Low Quality (Junk)				0.00%
Total	0.23%	9.08%	0.00%	

Asset Allocation 9.96% **Speciality 0.00%**

Vanguard Balanced Index Adm	9.96%	
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Non-U.S. Equities 12.59% **Capital Preservation 8.27%**



American Funds EUPAC R6	9.68%	Vanguard Federal Money Market Inves...	8.27%
Vanguard Developed Markets Index Ad...	1.52%		
Hartford International Opportunitie...	1.08%		
MFS International Growth R6	0.31%		

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

Watch List

Thrivent Mid Cap Stock S			TMSIX	Mid-Cap Blend							
77%		60%		\$3,406 M	✓	0.74	✓	21 yrs.	✓	Yes	✓
Hartford International Opportunities R6			IHOVX	Foreign Large Blend							
62%		64%		\$3,979 M	✓	0.69	✓	15 yrs.	✓	Yes	✓

Exception

MFS Growth R6			MFEKX	Large Growth							
54%		61%		\$47,551 M	✓	0.49	✓	23 yrs.	✓	Yes	✓



Recommendations and Monitoring Decisions

MFS Growth R6	Ticker/ID: MFEKX	Peer Group: Large Growth
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The fund will flag as failing on a three- and five-year basis, but the fund is not on the Watch List as the fund's absolute performance is greater than the category average on a three-year basis.

Hartford International Opportunities R6	Ticker/ID: IHOVX	Peer Group: Foreign Large Blend
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The Hartford International Opportunities fund was added to the Watch List at the end of Q2 2025 due to performance. From 2021-23, security selection and allocation in Asia emerging markets was the primary contributor to underperformance. This was especially true for funds in the category that expressly invest outside of developed markets, unlike most of the funds in the category which limit their portfolios to mainly developed countries. In 2022, Co-portfolio manager Tara Connolly Stilwell assumed leadership of the team and strategy at year-end 2023 in preparation for the retirement of lead portfolio manager, Nicolas Choumenkovitch, which occurred in June 2024. The top-quartile performance enjoyed in 2024 gave way to year-to-date performance that was behind the category average by less than 1.0% yet ranked in the bottom half. Overall security selection and allocation at both the sector and regional levels was positive. We will continue to monitor the fund.

Thrivent Mid Cap Stock S	Ticker/ID: TMSIX	Peer Group: Mid-Cap Blend
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The Thrivent Mid Cap Stock fund was added to the Watch List at the end of Q2 2025 due to performance. In 2022, returns were hampered by stock selection in communication services, technology and consumer cyclical. For 2023, health care, communication services and technology stock selection hurt returns. In 2024, stock selection was negative in seven sectors with health care leading the way. Year-to-date, security selection in consumer cyclical and healthcare sectors were the largest contributors to underperformance. We will continue to monitor the fund.



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	4.61 (41%)	7.07 (25%)	11.90 (60%)	16.83 (9%)	17.09 (8%)	11.63 (7%)	9.65
Vanguard Value Index Adm	VVIAX	0.05 / 0.05	11/13/2000 Percentile Rank	2.89 (69%)	5.59 (50%)	12.63 (50%)	13.08 (45%)	14.92 (36%)	10.60 (18%)	7.61
Category Average				4.05	5.53	12.27	12.73	14.03	9.37	
Category Size				1162	1159	1140	1088	1023	821	
Large Blend										
JPMorgan US Equity R6	JUEMX	0.44 / 0.47	11/30/2010 Percentile Rank	11.29 (30%)	5.05 (68%)	12.49 (64%)	19.09 (37%)	16.74 (17%)	13.85 (6%)	14.50
Vanguard 500 Index Admiral	VFIAX	0.04 / 0.04	11/13/2000 Percentile Rank	10.93 (41%)	6.18 (38%)	15.12 (28%)	19.66 (23%)	16.60 (21%)	13.60 (9%)	8.38
Category Average				9.94	5.74	13.30	17.55	15.14	12.05	
Category Size				1405	1392	1354	1265	1161	894	
Large Growth										
Harbor Capital Appreciation Retirement	HNACX	0.59 / 0.64	03/01/2016 Percentile Rank	19.61 (24%)	7.58 (39%)	15.93 (43%)	27.88 (14%)	15.26 (48%)	15.97 (19%)	18.02
MFS Growth R6	MFEKX	0.49 / 0.50	08/26/2011 Percentile Rank	17.75 (46%)	7.29 (43%)	13.59 (68%)	23.37 (54%)	14.49 (61%)	15.60 (26%)	16.32
Vanguard Growth Index Admiral	VIGAX	0.05 / 0.05	11/13/2000 Percentile Rank	18.36 (37%)	7.11 (46%)	17.92 (27%)	26.07 (28%)	17.45 (18%)	16.18 (15%)	9.24
Category Average				17.09	7.06	16.92	23.35	14.79	14.30	
Category Size				1131	1123	1084	1033	954	754	
Mid-Cap Value										
MFS Mid Cap Value R6	MVCKX	0.62 / 0.63	02/01/2013 Percentile Rank	3.29 (55%)	0.66 (68%)	8.15 (55%)	11.55 (36%)	14.36 (47%)	8.95 (28%)	10.40



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	2.98 (62%)	2.89 (38%)	11.81 (23%)	10.89 (51%)	13.97 (52%)	8.66 (38%)	11.78
Category Average				3.79	2.04	9.26	11.01	14.30	8.12	
Category Size				417	415	412	383	358	283	
Mid-Cap Blend										
Vanguard Mid Cap Index Admiral	VIMAX	0.05 / 0.05	11/12/2001 Percentile Rank	8.69 (26%)	6.97 (10%)	17.50 (9%)	14.32 (27%)	13.01 (51%)	9.96 (20%)	10.15
Thrivent Mid Cap Stock S	TMSIX	0.74 / 0.74	12/29/1997 Percentile Rank	5.60 (74%)	1.57 (58%)	7.18 (76%)	10.62 (77%)	12.58 (60%)	10.82 (9%)	9.26
Category Average				7.38	2.36	10.67	12.73	12.89	8.82	
Category Size				440	437	409	379	354	250	
Mid-Cap Growth										
Neuberger Berman Mid Cap Growth R6	NRMGX	0.59 / 0.59	03/15/2013 Percentile Rank	20.97 (13%)	10.28 (13%)	22.30 (20%)	18.85 (19%)	11.52 (24%)	10.93 (28%)	12.13
Vanguard Mid-Cap Growth Index Admiral	VMGMX	0.07 / 0.07	09/27/2011 Percentile Rank	16.40 (34%)	12.39 (8%)	24.78 (16%)	18.38 (21%)	12.21 (17%)	11.16 (24%)	13.07
Category Average				13.88	4.42	15.12	14.90	9.32	9.84	
Category Size				506	506	494	479	446	367	
Small Value										
DFA US Targeted Value I	DFFVX	0.29 / 0.30	02/23/2000 Percentile Rank	5.41 (36%)	-2.04 (34%)	6.58 (38%)	11.89 (20%)	18.50 (12%)	8.52 (18%)	10.73
Vanguard Small Cap Value Index Admiral	VSIAX	0.07 / 0.07	09/27/2011 Percentile Rank	5.20 (39%)	-0.51 (20%)	9.12 (19%)	11.65 (22%)	15.18 (35%)	8.39 (20%)	11.57
Category Average				4.67	-2.93	5.22	9.19	14.29	7.13	
Category Size				500	500	494	477	446	369	



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	7.09 (44%)	-1.27 (37%)	7.79 (34%)	11.33 (29%)	14.36 (13%)	8.18 (25%)	10.04
Vanguard Small Cap Index Admiral Shares	VSMAX	0.05 / 0.05	11/13/2000 Percentile Rank	7.28 (41%)	-0.62 (30%)	10.14 (14%)	12.16 (19%)	11.84 (49%)	8.57 (18%)	9.00
Category Average				6.69	-1.92	6.33	10.05	11.90	7.37	
Category Size				619	618	610	575	554	398	
Small Growth										
Hood River Small-Cap Growth Retirement	HRSIX	0.99 / 0.99	03/03/2017 Percentile Rank	16.85 (9%)	-0.84 (45%)	14.85 (12%)	19.30 (3%)	16.99 (3%)	13.27 (4%)	14.61
Vanguard Small Cap Growth Index Admiral	VSGAX	0.07 / 0.07	09/27/2011 Percentile Rank	10.13 (53%)	-0.79 (44%)	11.33 (24%)	12.77 (29%)	7.36 (60%)	8.30 (49%)	11.23
Category Average				10.48	-1.23	8.04	10.78	7.95	8.35	
Category Size				548	546	544	527	512	400	
Foreign Large Blend										
Hartford International Opportunities R6	IHOVX	0.69 / 0.69	11/07/2014 Percentile Rank	11.54 (56%)	18.49 (65%)	18.50 (45%)	14.33 (62%)	10.24 (64%)	6.61 (36%)	6.76
Vanguard Developed Markets Index Admiral	VTMGX	0.05 / 0.05	08/17/1999 Percentile Rank	13.07 (22%)	20.84 (27%)	19.25 (36%)	15.40 (43%)	11.30 (33%)	6.79 (27%)	5.09
Category Average				11.61	18.90	18.24	14.84	10.48	6.24	
Category Size				707	705	693	658	622	448	
Foreign Large Growth										
American Funds EUPAC R6	REGX	0.47 / 0.47	05/01/2009 Percentile Rank	13.22 (46%)	16.19 (48%)	13.86 (51%)	13.48 (50%)	8.17 (46%)	6.52 (56%)	8.40
MFS International Growth R6	MGRDX	0.72 / 0.73	05/01/2006 Percentile Rank	10.73 (72%)	15.46 (55%)	18.59 (29%)	15.19 (28%)	10.45 (17%)	8.94 (11%)	6.73
Category Average				13.00	16.30	14.78	13.63	7.49	6.71	
Category Size				393	392	388	365	333	219	



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	1.45 (12%)	3.45 (25%)	6.44 (7%)	3.34 (38%)	1.29 (27%)	1.78 (17%)	2.81
Category Average				0.86	2.66	5.22	3.24	1.00	1.41	
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	1.63 (16%)	4.88 (9%)	6.67 (13%)	2.33 (29%)	-0.51 (28%)	1.63 (2%)	3.73
Category Average				1.12	4.12	5.94	1.93	-0.87	1.00	
Category Size				231	231	227	216	208	171	
Intermediate Core Bond										
Vanguard Total Bond Market Index Adm	VBTLX	0.04 / 0.04	11/12/2001 Percentile Rank	1.29 (38%)	4.10 (35%)	6.04 (50%)	2.59 (53%)	-0.71 (56%)	1.76 (45%)	3.34
Category Average				1.21	3.89	6.00	2.64	-0.50	1.70	
Category Size				470	467	456	429	377	282	
Intermediate Core-Plus Bond										
Dodge & Cox Income X	DOXIX	0.33 / 0.36	05/02/2022 Percentile Rank	1.43 (44%)	4.39 (23%)	6.60 (35%)	4.37 (12%)	1.15 (12%)	2.93 (8%)	3.83
Category Average				1.41	4.06	6.39	3.32	0.21	2.05	
Category Size				594	586	575	541	480	353	
Money Market										
Money Market-Taxable										
Vanguard Federal Money Market Investor	VMFXX	0.11 / 0.11	07/13/1981 Percentile Rank	1.05 (-)	2.12 (-)	4.68 (-)	4.62 (-)	2.79 (-)	1.94 (-)	3.94
Category Average				0.98	1.97	4.37	4.29	2.58	1.70	
Category Size				626	621	611	559	514	404	



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	7.37 (28%)	5.40 (47%)	11.95 (15%)	12.47 (26%)	9.20 (44%)	8.62 (21%)	6.98
Category Average				5.99	5.18	10.06	10.80	8.94	7.44	
Category Size				468	467	453	434	404	333	
Other Assets										
Other Assets										
Brokerage Account		0.00 / 0.00	Percentile Rank	(-)	(-)	(-)	(-)	(-)	(-)	



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%	38,968
Vanguard Value Index Adm	VVIAX	Large Value	30 yrs	0.05	2%	193,592
JPMorgan US Equity R6	JUEMX	Large Blend	10 yrs	0.44	21%	32,314
Vanguard 500 Index Admiral	VFIAX	Large Blend	7 yrs	0.04	4%	1,453,407
Harbor Capital Appreciation Retirement	HNACX	Large Growth	12 yrs	0.59	17%	28,574
MFS Growth R6	MFEKX	Large Growth	23 yrs	0.49	10%	47,551
Vanguard Growth Index Admiral	VIGAX	Large Growth	30 yrs	0.05	2%	304,844
MFS Mid Cap Value R6	MVCKX	Mid-Cap Value	16 yrs	0.62	8%	16,949
Vanguard Mid-Cap Value Index Admiral	VMVAX	Mid-Cap Value	1 yrs	0.07	2%	30,298
Vanguard Mid Cap Index Admiral	VIMAX	Mid-Cap Blend	1 yrs	0.05	5%	188,956
Thrivent Mid Cap Stock S	TMSIX	Mid-Cap Blend	21 yrs	0.74	29%	3,406
Neuberger Berman Mid Cap Growth R6	NRMGX	Mid-Cap Growth	5 yrs	0.59	5%	2,010
Vanguard Mid-Cap Growth Index Admiral	VMGMX	Mid-Cap Growth	1 yrs	0.07	2%	30,680
DFA US Targeted Value I	DFFVX	Small Value	13 yrs	0.29	3%	12,911
Vanguard Small Cap Value Index Admiral	VSIAX	Small Value	9 yrs	0.07	3%	54,825
DFA US Small Cap I	DFSTX	Small Blend	13 yrs	0.27	8%	15,970
Vanguard Small Cap Index Admiral Shares	VSMAX	Small Blend	9 yrs	0.05	3%	150,025
Hood River Small-Cap Growth Retirement	HRSIX	Small Growth	22 yrs	0.99	39%	3,902
Vanguard Small Cap Growth Index Admiral	VSGAX	Small Growth	20 yrs	0.07	2%	35,963
Hartford International Opportunities R6	IHOVX	Foreign Large Blend	15 yrs	0.69	26%	3,979
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend	12 yrs	0.05	4%	230,345
American Funds EUPAC R6	REGX	Foreign Large Growth	24 yrs	0.47	5%	135,031
MFS International Growth R6	MGRDX	Foreign Large Growth	13 yrs	0.72	22%	19,780
Fixed Income						
Vanguard Short-Term Federal Adm	VSGDX	Short Government	10 yrs	0.10	9%	4,420
Vanguard Interim-Term Treasury Adm	VFIUX	Intermediate Government	3 yrs	0.10	6%	6,895
Vanguard Total Bond Market Index Adm	VBTLX	Intermediate Core Bond	12 yrs	0.04	8%	356,018
Dodge & Cox Income X	DOXIX	Intermediate Core-Plus Bond	36 yrs	0.33	6%	94,516
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%	355,655
Allocation						
Vanguard Balanced Index Adm	VBIAX	Moderate Allocation	12 yrs	0.07	1%	56,598

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.

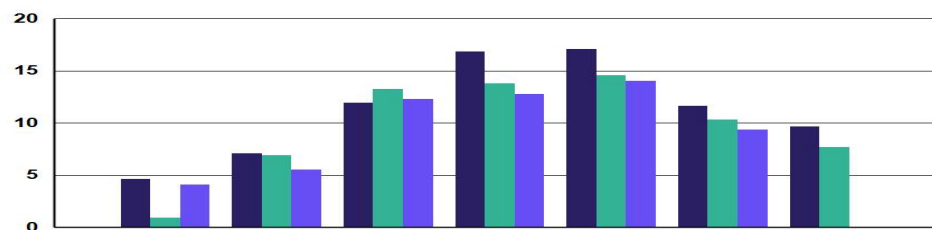
Portfolio Data

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	\$38.97b
Share Class Assets	\$18.84b / 48.36%
Avg Market Cap	\$121.96b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	16%
P/E	16.07
P.B.	2.23

Expense Data

Prospectus Net / Gross	0.63% / 0.63%
Cat Avg Net/Gross	1.15% / 1.60%
Rank Net/Gross	26% / 20%
12b-1 Fees	0.00%
Waiver Amount	\$106,391
Waiver Exp Date	-

Annualized Total Returns



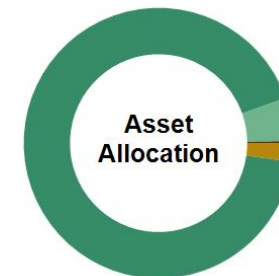
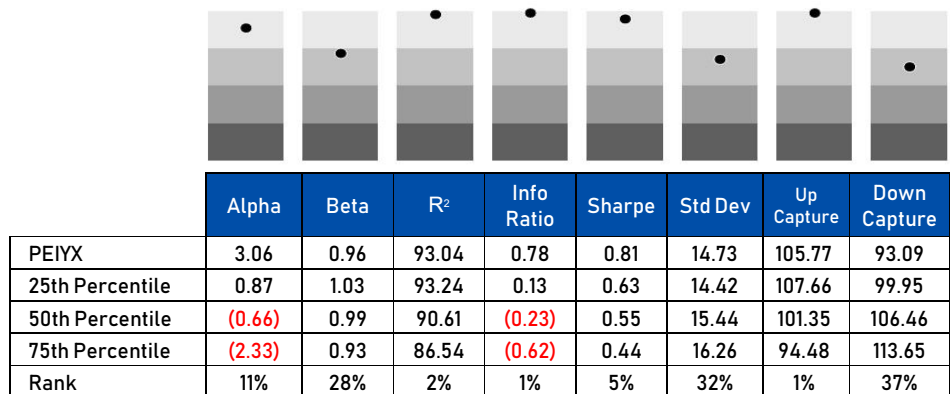
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
PEIYX	4.61	7.07	11.90	16.83	17.09	11.63	9.65
Calculation Index	0.89	6.89	13.25	13.77	14.53	10.28	7.68
Category Average	4.05	5.53	12.27	12.73	14.03	9.37	-
Rank in Category	41%	25%	60%	9%	8%	7%	-
Category Size	1162	1159	1140	1088	1023	821	-

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

Calendar Year Return (%)

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

3 Year Risk Quartile Charts



Cash	2.22	Foreign Bonds	0.00
US Stocks	92.37	Preferred Stocks	0.00
Non-US Stocks	5.16	Convertibles	0.00
US Bonds	0.25	Other	0.00

Sector Weighting

	PEIYX	Cat Avg
% Basic Materials	6.15	2.98
% Consumer Cyclical	5.71	6.82
% Financial Services	20.55	20.12
% Real Estate	2.24	3.17
% Consumer Defensive	12.31	8.36
% Healthcare	13.61	13.99
% Utilities	5.09	4.95
% Communication Services	3.19	5.74
% Energy	5.51	7.29
% Industrials	12.07	11.36
% Technology	10.49	12.67

Top Ten Holding (%)

Citigroup Inc	3.11
Walmart Inc	3.09
Philip Morris International Inc	3.06
Microsoft Corp	2.76
Coca-Cola Co	2.70
Exxon Mobil Corp	2.48
NRG Energy Inc	2.40
Cisco Systems Inc	2.31
AbbVie Inc	2.31
Bank of America Corp	2.26
% Assets in Top 10	26.48



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 manager employs an indexing investment approach designed to track the performance of the index, a broadly diversified index predominantly made up of value stocks of large U.S. companies. The manager 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.

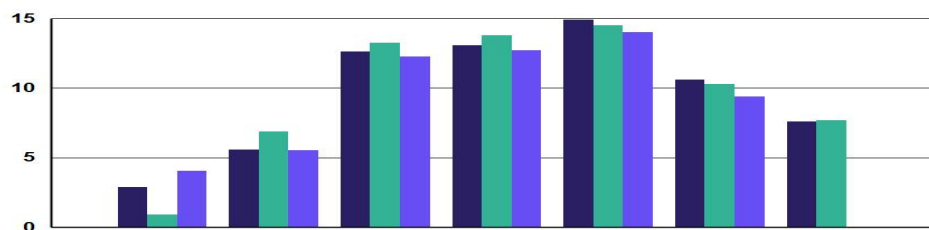
Portfolio Data

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	\$193.59b
Share Class Assets	\$37.20b / 19.22%
Avg Market Cap	\$125.81b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	9%
P/E	16.71
P.B.	2.53

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.15% / 1.60%
Rank Net/Gross	3% / 1%
12b-1 Fees	0.00%
Waiver Amount	\$14,363
Waiver Exp Date	-

Annualized Total Returns



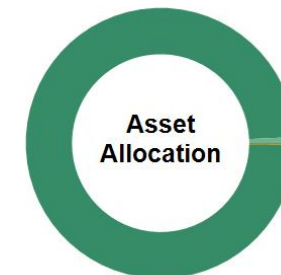
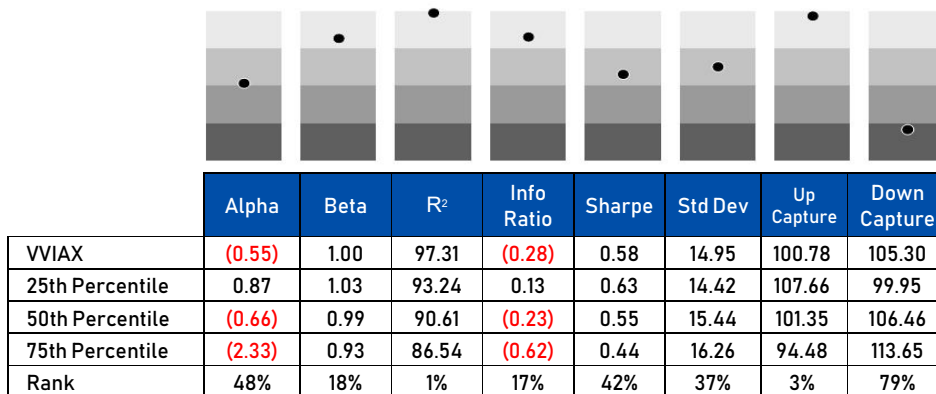
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VVIAX	2.89	5.59	12.63	13.08	14.92	10.60	7.61
Calculation Index	0.89	6.89	13.25	13.77	14.53	10.28	7.68
Category Average	4.05	5.53	12.27	12.73	14.03	9.37	-
Rank in Category	69%	50%	50%	45%	36%	18%	-
Category Size	1162	1159	1140	1088	1023	821	-

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

Calendar Year Return (%)

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

3 Year Risk Quartile Charts



Cash	0.18	Foreign Bonds	0.00
US Stocks	99.09	Preferred Stocks	0.00
Non-US Stocks	0.73	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VVIAX	Cat Avg
% Basic Materials	3.13	2.98
% Consumer Cyclical	4.78	6.82
% Financial Services	24.59	20.12
% Real Estate	3.06	3.17
% Consumer Defensive	10.89	8.36
% Healthcare	15.33	13.99
% Utilities	5.36	4.95
% Communication Services	3.93	5.74
% Energy	6.37	7.29
% Industrials	13.15	11.36
% Technology	9.25	12.67

Top Ten Holding (%)

Berkshire Hathaway Inc Class B	3.59
JPMorgan Chase & Co	3.40
Exxon Mobil Corp	2.07
Walmart Inc	2.03
Procter & Gamble Co	1.86
Johnson & Johnson	1.74
The Home Depot Inc	1.71
AbbVie Inc	1.53
Bank of America Corp	1.34
Philip Morris International Inc	1.31
% Assets in Top 10	20.58



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.

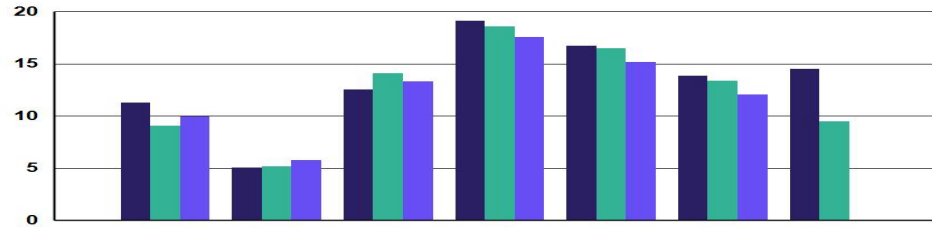
Portfolio Data

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	\$32.31b
Share Class Assets	\$18.22b / 56.38%
Avg Market Cap	\$378.64b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$15,000,000
Turnover	53%
P/E	23.02
P.B.	4.52

Expense Data

Prospectus Net / Gross	0.44% / 0.47%
Cat Avg Net/Gross	1.05% / 1.72%
Rank Net/Gross	23% / 20%
12b-1 Fees	0.00%
Waiver Amount	\$4,254,156
Waiver Exp Date	10/31/2025

Annualized Total Returns



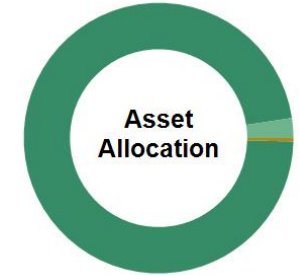
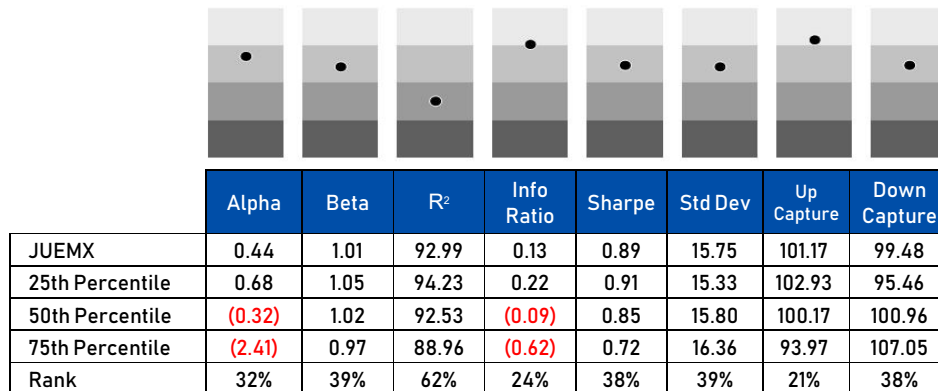
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
JUEMX	11.29	5.05	12.49	19.09	16.74	13.85	14.50
Calculation Index	9.04	5.14	14.07	18.55	16.46	13.33	9.46
Category Average	9.94	5.74	13.30	17.55	15.14	12.05	-
Rank in Category	30%	68%	64%	37%	17%	6%	-
Category Size	1405	1392	1354	1265	1161	894	-

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

3 Year Risk Quartile Charts



Cash	0.40	Foreign Bonds	0.00
US Stocks	97.22	Preferred Stocks	0.00
Non-US Stocks	2.38	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	JUEMX	Cat Avg
% Basic Materials	1.98	2.07
% Consumer Cyclical	12.34	9.95
% Financial Services	15.90	14.15
% Real Estate	0.66	1.79
% Consumer Defensive	3.28	5.56
% Healthcare	8.17	10.30
% Utilities	4.53	2.20
% Communication Services	7.71	8.86
% Energy	4.17	3.05
% Industrials	10.83	9.49
% Technology	30.03	29.45

Top Ten Holding (%)

Microsoft Corp	8.88
NVIDIA Corp	6.12
Apple Inc	6.02
Amazon.com Inc	4.75
Meta Platforms Inc Class A	4.17
Wells Fargo & Co	3.39
Broadcom Inc	3.17
Mastercard Inc Class A	2.93
American Express Co	2.43
Alphabet Inc Class A	2.39
% Assets in Top 10	44.25



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.

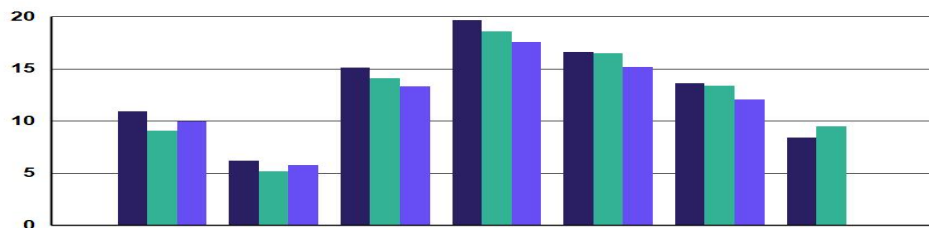
Portfolio Data

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	\$1453.41b
Share Class Assets	\$560.50b / 38.56%
Avg Market Cap	\$349.94b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	2%
P/E	22.35
P.B.	4.25

Expense Data

Prospectus Net / Gross	0.04% / 0.04%
Cat Avg Net/Gross	1.05% / 1.72%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$68,462
Waiver Exp Date	-

Annualized Total Returns



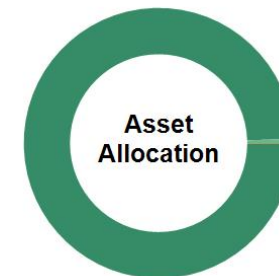
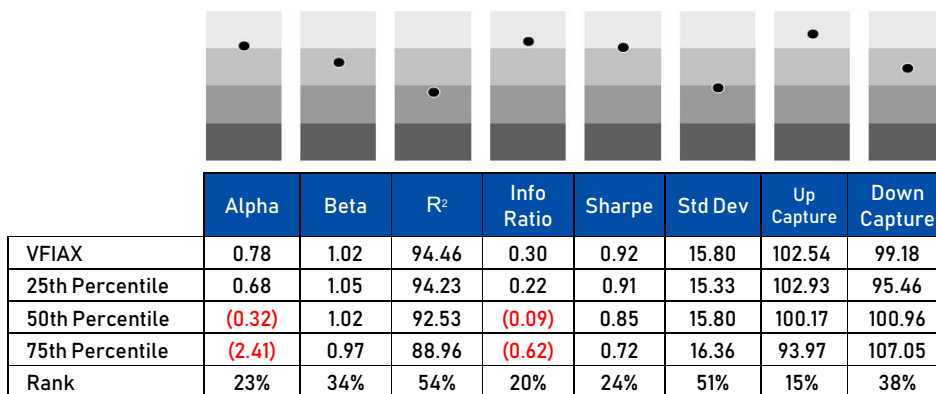
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VFIAX	10.93	6.18	15.12	19.66	16.60	13.60	8.38
Calculation Index	9.04	5.14	14.07	18.55	16.46	13.33	9.46
Category Average	9.94	5.74	13.30	17.55	15.14	12.05	-
Rank in Category	41%	38%	28%	23%	21%	9%	-
Category Size	1405	1392	1354	1265	1161	894	-

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

3 Year Risk Quartile Charts



Cash	0.08	Foreign Bonds	0.00
US Stocks	99.41	Preferred Stocks	0.00
Non-US Stocks	0.51	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VFIAX	Cat Avg
% Basic Materials	1.72	2.07
% Consumer Cyclical	10.83	9.95
% Financial Services	13.84	14.15
% Real Estate	2.13	1.79
% Consumer Defensive	5.89	5.56
% Healthcare	9.63	10.30
% Utilities	2.49	2.20
% Communication Services	9.62	8.86
% Energy	3.00	3.05
% Industrials	7.85	9.49
% Technology	32.93	29.45

Top Ten Holding (%)

Microsoft Corp	6.83
NVIDIA Corp	6.60
Apple Inc	6.02
Amazon.com Inc	3.86
Meta Platforms Inc Class A	2.83
Broadcom Inc	2.26
Alphabet Inc Class A	2.00
Tesla Inc	1.93
Berkshire Hathaway Inc Class B	1.84
Alphabet Inc Class C	1.63
% Assets in Top 10	35.80



Harbor Capital Appreciation Retirement (HNACX)

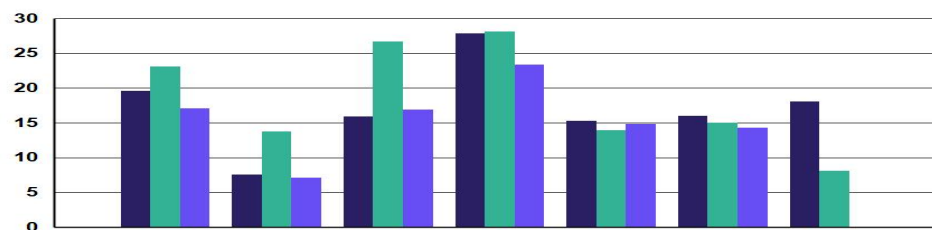
Fund Objective

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	\$28.57b
Share Class Assets	\$10.39b / 36.36%
Avg Market Cap	\$555.09b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$1,000,000
Turnover	28%
P/E	28.30
P.B.	8.33
Expense Data	
Prospectus Net / Gross	0.59% / 0.64%
Cat Avg Net/Gross	1.25% / 2.13%
Rank Net/Gross	23% / 20%
12b-1 Fees	0.00%
Waiver Amount	\$5,107,943
Waiver Exp Date	02/28/2026

Annualized Total Returns



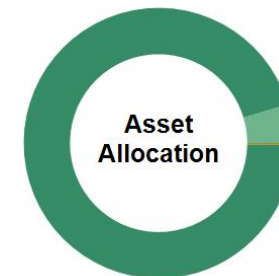
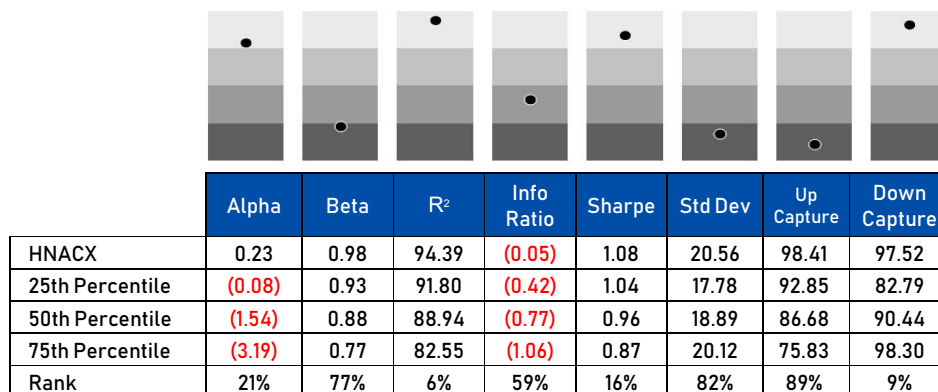
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● HNACX	19.61	7.58	15.93	27.88	15.26	15.97	18.02
● Calculation Index	23.05	13.78	26.65	28.14	13.96	14.98	8.08
● Category Average	17.09	7.06	16.92	23.35	14.79	14.30	-
Rank in Category	24%	39%	43%	14%	48%	19%	-
Category Size	1131	1123	1084	1033	954	754	-

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	27.75	47.26	(40.36)	21.47	38.86
Category Average	28.96	36.74	(29.91)	20.45	35.86
Rank in Category	45%	6%	83%	79%	10%
Category Size	1088	1200	1235	1237	1289

3 Year Risk Quartile Charts



● Cash	0.22	● Foreign Bonds	0.00
● US Stocks	95.17	● Preferred Stocks	0.00
● Non-US Stocks	4.61	● Convertibles	0.00
● US Bonds	0.00	● Other	0.00

Sector Weighting

	HNACX	Cat Avg
% Basic Materials	0.00	0.97
% Consumer Cyclical	17.63	13.81
% Financial Services	9.00	9.06
% Real Estate	0.00	0.76
% Consumer Defensive	3.91	2.64
% Healthcare	9.55	9.02
% Utilities	0.64	0.43
% Communication Services	18.11	14.32
% Energy	0.00	0.67
% Industrials	3.59	6.40
% Technology	36.86	39.45

Top Ten Holding (%)

NVIDIA Corp	9.01
Amazon.com Inc	8.07
Microsoft Corp	6.24
Apple Inc	6.08
Meta Platforms Inc Class A	5.94
Netflix Inc	4.84
Broadcom Inc	4.18
Eli Lilly and Co	3.42
Mastercard Inc Class A	3.34
Boeing Co	2.23
% Assets in Top 10	53.35



MFS Growth R6 (MFEKX)

Exception

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).

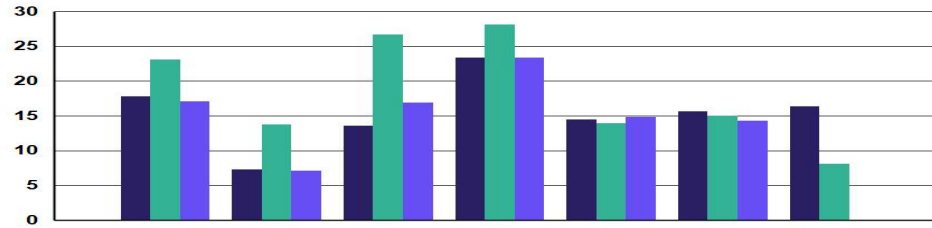
Portfolio Data

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	\$47.55b
Share Class Assets	\$18.69b / 39.31%
Avg Market Cap	\$507.21b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	33%
P/E	30.18
P.B.	8.06

Expense Data

Prospectus Net / Gross	0.49% / 0.50%
Cat Avg Net/Gross	1.25% / 2.13%
Rank Net/Gross	18% / 14%
12b-1 Fees	0.00%
Waiver Amount	\$2,291,829
Waiver Exp Date	03/31/2026

Annualized Total Returns



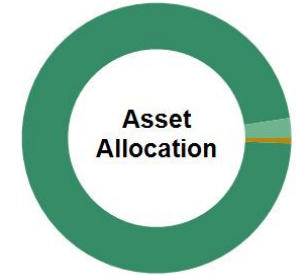
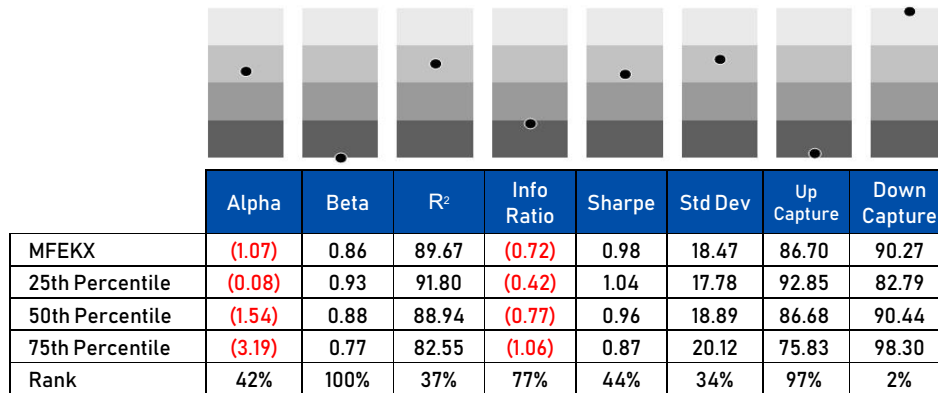
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
MFEKX	17.75	7.29	13.59	23.37	14.49	15.60	16.32
Calculation Index	23.05	13.78	26.65	28.14	13.96	14.98	8.08
Category Average	17.09	7.06	16.92	23.35	14.79	14.30	-
Rank in Category	46%	43%	68%	54%	61%	26%	-
Category Size	1131	1123	1084	1033	954	754	-

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	27.75	47.26	(40.36)	21.47	38.86
Category Average	28.96	36.74	(29.91)	20.45	35.86
Rank in Category	38%	55%	58%	40%	56%
Category Size	1088	1200	1235	1237	1289

3 Year Risk Quartile Charts



Cash	0.63	Foreign Bonds	0.00
US Stocks	96.98	Preferred Stocks	0.00
Non-US Stocks	2.39	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	MFEKX	Cat Avg
% Basic Materials	2.07	0.97
% Consumer Cyclical	10.66	13.81
% Financial Services	12.18	9.06
% Real Estate	0.78	0.76
% Consumer Defensive	1.85	2.64
% Healthcare	6.78	9.02
% Utilities	0.69	0.43
% Communication Services	17.80	14.32
% Energy	1.03	0.67
% Industrials	7.74	6.40
% Technology	37.81	39.45

Top Ten Holding (%)

Microsoft Corp	12.39
NVIDIA Corp	8.12
Amazon.com Inc	7.58
Meta Platforms Inc Class A	6.91
Apple Inc	4.90
Alphabet Inc Class A	4.75
Mastercard Inc Class A	4.02
Netflix Inc	2.92
Visa Inc Class A	2.00
Spotify Technology SA	1.92
% Assets in Top 10	55.51



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.

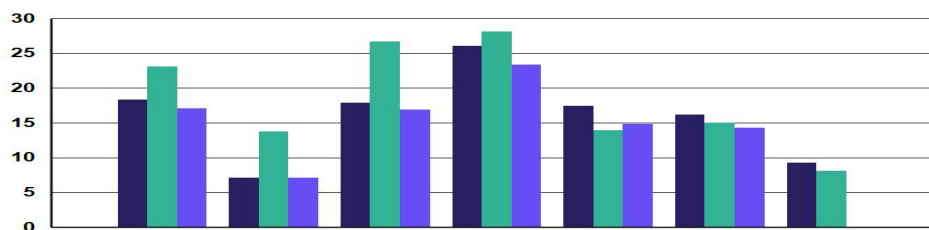
Portfolio Data

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	\$304.84b
Share Class Assets	\$89.14b / 29.24%
Avg Market Cap	\$673.54b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	11%
P/E	31.19
P.B.	8.96

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.25% / 2.13%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	\$15,305
Waiver Exp Date	-

Annualized Total Returns



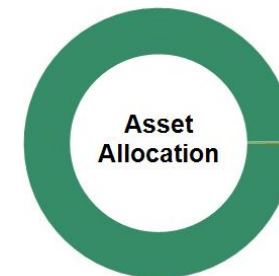
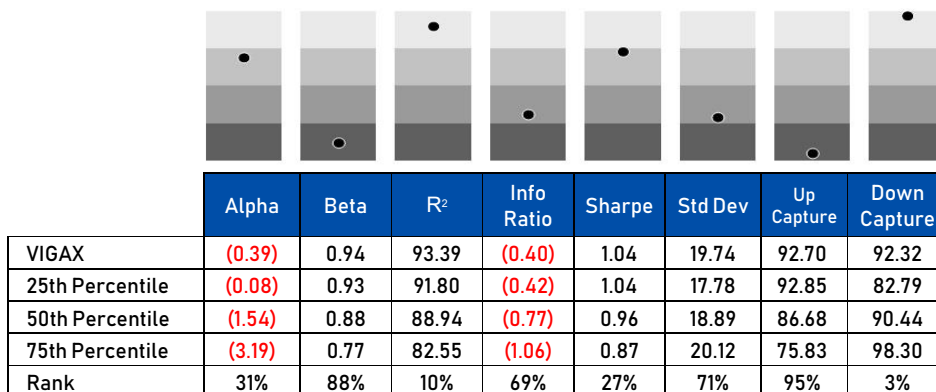
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VIGAX	18.36	7.11	17.92	26.07	17.45	16.18	9.24
Calculation Index	23.05	13.78	26.65	28.14	13.96	14.98	8.08
Category Average	17.09	7.06	16.92	23.35	14.79	14.30	-
Rank in Category	37%	46%	27%	28%	18%	15%	-
Category Size	1131	1123	1084	1033	954	754	-

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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	27.75	47.26	(40.36)	21.47	38.86
Category Average	28.96	36.74	(29.91)	20.45	35.86
Rank in Category	34%	17%	71%	19%	28%
Category Size	1088	1200	1235	1237	1289

3 Year Risk Quartile Charts



Cash	0.11	Foreign Bonds	0.00
US Stocks	99.62	Preferred Stocks	0.00
Non-US Stocks	0.27	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VIGAX	Cat Avg
% Basic Materials	0.78	0.97
% Consumer Cyclical	14.78	13.81
% Financial Services	6.60	9.06
% Real Estate	1.45	0.76
% Consumer Defensive	1.90	2.64
% Healthcare	5.75	9.02
% Utilities	0.00	0.43
% Communication Services	13.52	14.32
% Energy	0.58	0.67
% Industrials	4.35	6.40
% Technology	50.17	39.45

Top Ten Holding (%)

Microsoft Corp	11.32
NVIDIA Corp	10.30
Apple Inc	10.08
Amazon.com Inc	6.29
Meta Platforms Inc Class A	4.37
Broadcom Inc	3.97
Tesla Inc	3.32
Alphabet Inc Class A	3.21
Alphabet Inc Class C	2.59
Eli Lilly and Co	2.21
% Assets in Top 10	57.66



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.

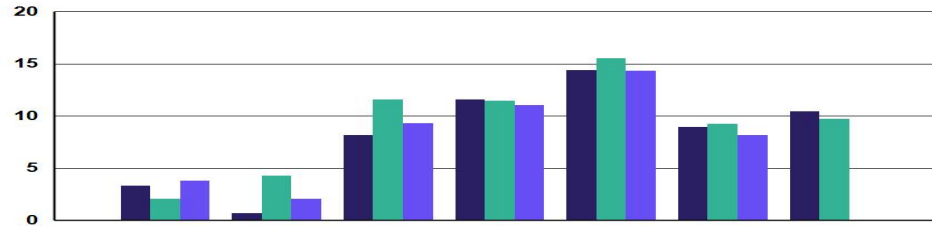
Portfolio Data

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	\$16.95b
Share Class Assets	\$9.15b / 53.98%
Avg Market Cap	\$17.41b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	27%
P/E	13.99
P.B.	1.97

Expense Data

Prospectus Net / Gross	0.62% / 0.63%
Cat Avg Net/Gross	1.12% / 1.87%
Rank Net/Gross	18% / 13%
12b-1 Fees	0.00%
Waiver Amount	\$1,180,857
Waiver Exp Date	01/31/2025

Annualized Total Returns



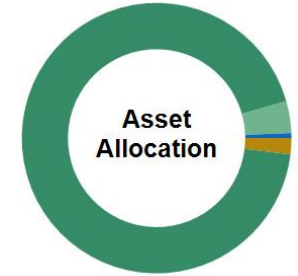
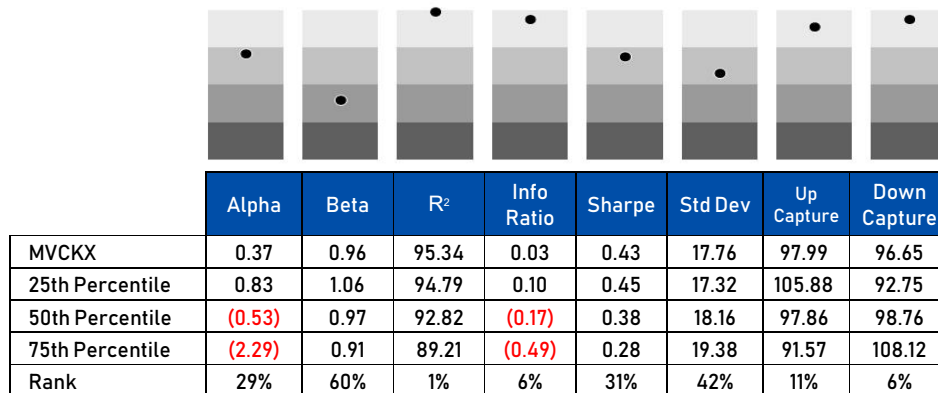
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
MVCKX	3.29	0.66	8.15	11.55	14.36	8.95	10.40
Calculation Index	2.04	4.23	11.58	11.43	15.49	9.20	9.71
Category Average	3.79	2.04	9.26	11.01	14.30	8.12	-
Rank in Category	55%	68%	55%	36%	47%	28%	-
Category Size	417	415	412	383	358	283	-

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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	12.28	10.94	(2.39)	29.02	(3.76)
Category Average	11.43	13.94	(8.02)	29.32	2.63
Rank in Category	25%	50%	56%	33%	40%
Category Size	423	397	405	413	415

3 Year Risk Quartile Charts



Cash	1.92	Foreign Bonds	0.00
US Stocks	93.68	Preferred Stocks	0.60
Non-US Stocks	3.80	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	MVCKX	Cat Avg
% Basic Materials	5.56	4.61
% Consumer Cyclical	10.16	10.14
% Financial Services	18.53	16.89
% Real Estate	7.66	6.42
% Consumer Defensive	7.52	7.21
% Healthcare	7.69	10.51
% Utilities	8.23	7.02
% Communication Services	1.63	2.93
% Energy	5.56	5.82
% Industrials	16.88	15.14
% Technology	8.09	10.42

Top Ten Holding (%)

Cencora Inc	1.30
Raymond James Financial Inc	1.27
PG&E Corp	1.26
M&T Bank Corp	1.15
Kenvue Inc	1.13
Northern Trust Corp	1.12
Targa Resources Corp	1.11
Public Service Enterprise Group Inc	1.08
Expand Energy Corp Ordinary Shar...	1.08
Corteva Inc	1.07
% Assets in Top 10	11.57



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.

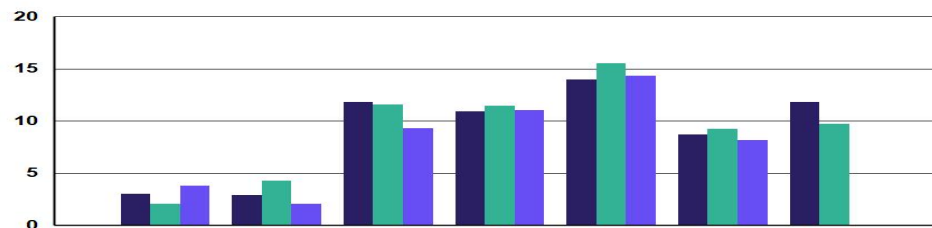
Portfolio Data

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	1
Strategy Assets	\$30.30b
Share Class Assets	\$12.42b / 40.98%
Avg Market Cap	\$32.15b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	19%
P/E	15.29
P.B.	2.09

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.12% / 1.87%
Rank Net/Gross	4% / 3%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



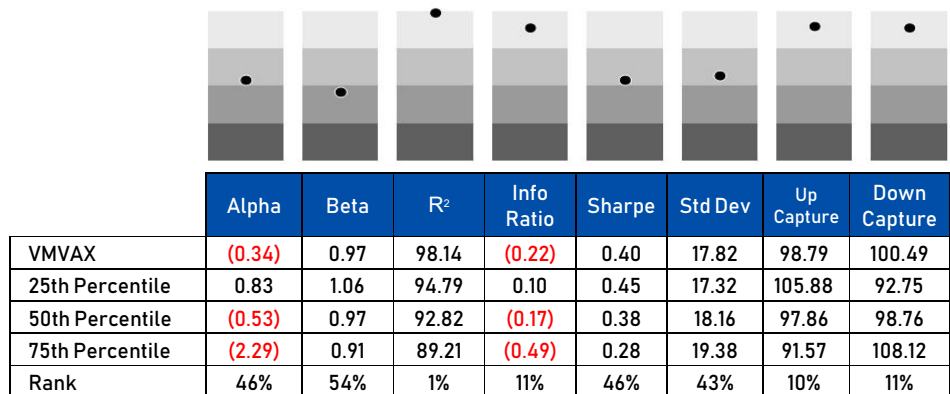
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VMVAX	2.98	2.89	11.81	10.89	13.97	8.66	11.78
Calculation Index	2.04	4.23	11.58	11.43	15.49	9.20	9.71
Category Average	3.79	2.04	9.26	11.01	14.30	8.12	-
Rank in Category	62%	38%	23%	51%	52%	38%	-
Category Size	417	415	412	383	358	283	-

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	12.28	10.94	(2.39)	29.02	(3.76)
Category Average	11.43	13.94	(8.02)	29.32	2.63
Rank in Category	26%	77%	47%	53%	55%
Category Size	423	397	405	413	415

3 Year Risk Quartile Charts



Cash	0.00	Foreign Bonds	0.00
US Stocks	100.00	Preferred Stocks	0.00
Non-US Stocks	0.00	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VMVAX	Cat Avg
% Basic Materials	6.85	4.61
% Consumer Cyclical	6.84	10.14
% Financial Services	17.43	16.89
% Real Estate	8.15	6.42
% Consumer Defensive	9.88	7.21
% Healthcare	6.65	10.51
% Utilities	11.75	7.02
% Communication Services	2.28	2.93
% Energy	6.91	5.82
% Industrials	13.41	15.14
% Technology	9.85	10.42

Top Ten Holding (%)

Arthur J. Gallagher & Co	1.92
CRH PLC	1.34
Newmont Corp	1.29
Carrier Global Corp Ordinary Shares	1.27
Digital Realty Trust Inc	1.25
Allstate Corp	1.21
ONEOK Inc	1.10
Cencora Inc	1.10
Cheniere Energy Inc	1.09
PACCAR Inc	1.07
% Assets in Top 10	12.64



Thrivent Mid Cap Stock S (TMSIX)

Watch

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.

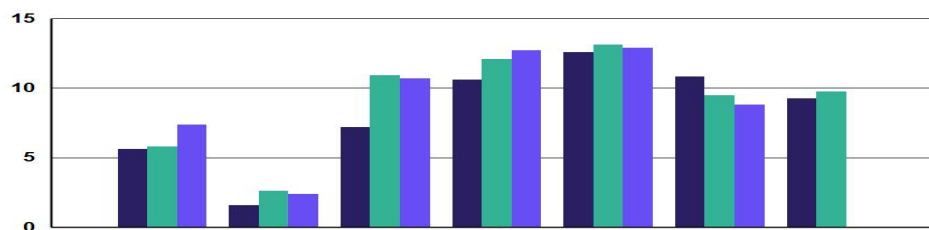
Portfolio Data

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	\$3.41b
Share Class Assets	\$2.01b / 59.10%
Avg Market Cap	\$18.04b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$2,000
Turnover	42%
P/E	17.30
P.B.	2.42

Expense Data

Prospectus Net / Gross	0.74% / 0.74%
Cat Avg Net/Gross	1.07% / 1.74%
Rank Net/Gross	35% / 26%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



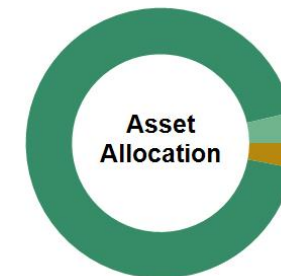
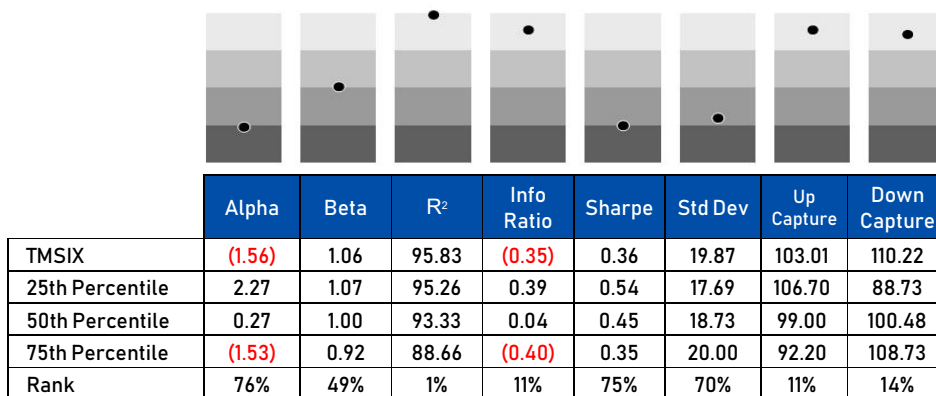
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
TMSIX	5.60	1.57	7.18	10.62	12.58	10.82	9.26
Calculation Index	5.78	2.60	10.91	12.09	13.11	9.50	9.76
Category Average	7.38	2.36	10.67	12.73	12.89	8.82	-
Rank in Category	74%	58%	76%	77%	60%	9%	-
Category Size	440	437	409	379	354	250	-

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	13.47	13.45	(14.41)	27.81	13.53
Category Average	14.40	16.00	(14.01)	23.40	12.39
Rank in Category	81%	70%	80%	18%	11%
Category Size	403	420	405	391	407

3 Year Risk Quartile Charts



Cash	2.94	Foreign Bonds	0.00
US Stocks	93.39	Preferred Stocks	0.00
Non-US Stocks	3.67	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	TMSIX	Cat Avg
% Basic Materials	4.13	3.70
% Consumer Cyclical	11.42	11.65
% Financial Services	16.55	16.48
% Real Estate	5.62	5.75
% Consumer Defensive	3.18	4.46
% Healthcare	9.09	9.91
% Utilities	5.53	3.10
% Communication Services	0.00	2.45
% Energy	4.58	3.83
% Industrials	19.55	18.66
% Technology	17.42	15.82

Top Ten Holding (%)

Steel Dynamics Inc	3.43
Docusign Inc	3.28
Trimble Inc	2.99
State Street Instl US Govt MMkt ...	2.94
Expand Energy Corp Ordinary Shar...	2.84
SBA Communications Corp Class A	2.75
Arch Capital Group Ltd	2.71
Garmin Ltd	2.42
Waters Corp	2.39
Howmet Aerospace Inc	2.26
% Assets in Top 10	28.01



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.

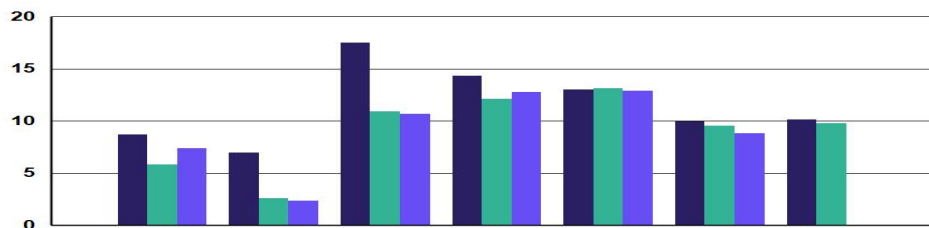
Portfolio Data

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	1
Strategy Assets	\$188.96b
Share Class Assets	\$63.01b / 33.34%
Avg Market Cap	\$36.12b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	16%
P/E	19.46
P.B.	2.74

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.07% / 1.74%
Rank Net/Gross	5% / 3%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



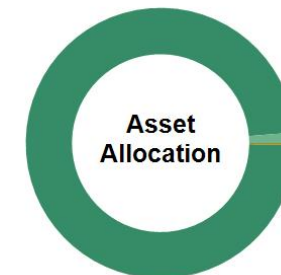
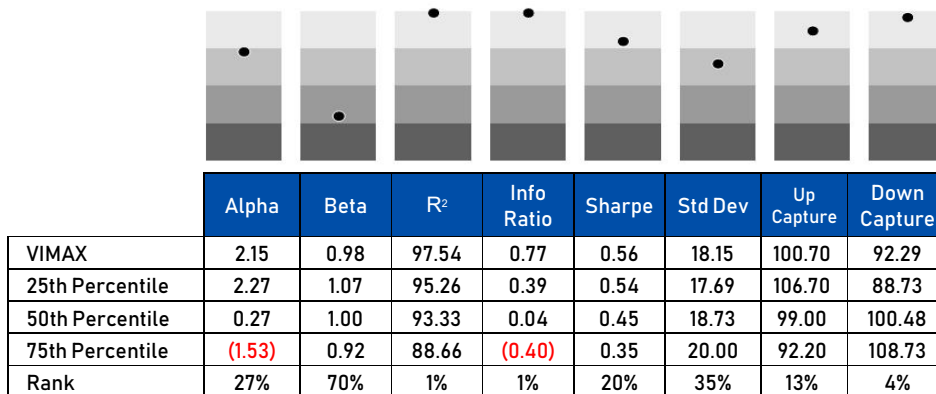
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VIMAX	8.69	6.97	17.50	14.32	13.01	9.96	10.15
Calculation Index	5.78	2.60	10.91	12.09	13.11	9.50	9.76
Category Average	7.38	2.36	10.67	12.73	12.89	8.82	-
Rank in Category	26%	10%	9%	27%	51%	20%	-
Category Size	440	437	409	379	354	250	-

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	13.47	13.45	(14.41)	27.81	13.53
Category Average	14.40	16.00	(14.01)	23.40	12.39
Rank in Category	36%	52%	86%	47%	17%
Category Size	403	420	405	391	407

3 Year Risk Quartile Charts



Cash	0.21	Foreign Bonds	0.00
US Stocks	98.52	Preferred Stocks	0.00
Non-US Stocks	1.27	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VIMAX	Cat Avg
% Basic Materials	4.56	3.70
% Consumer Cyclical	9.66	11.65
% Financial Services	13.51	16.48
% Real Estate	7.32	5.75
% Consumer Defensive	5.83	4.46
% Healthcare	8.64	9.91
% Utilities	8.21	3.10
% Communication Services	3.32	2.45
% Energy	5.60	3.83
% Industrials	16.79	18.66
% Technology	16.35	15.82

Top Ten Holding (%)

Amphenol Corp Class A	1.29
Constellation Energy Corp	1.14
Arthur J. Gallagher & Co	1.05
TransDigm Group Inc	0.93
Howmet Aerospace Inc	0.82
Motorola Solutions Inc	0.82
DoorDash Inc Ordinary Shares - C...	0.81
Royal Caribbean Group	0.74
CRH PLC	0.73
Newmont Corp	0.70
% Assets in Top 10	9.03



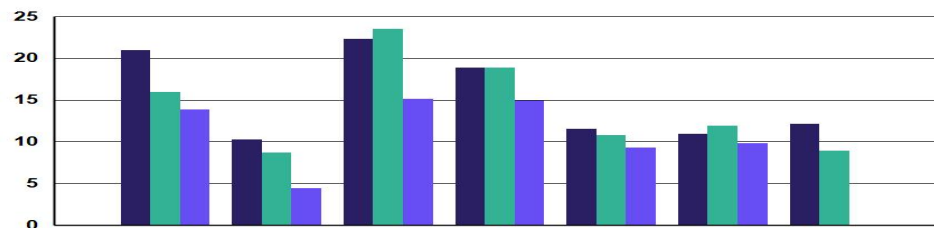
Neuberger Berman Mid Cap Growth R6 (NRMGX)

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	\$2.01b
Share Class Assets	\$0.83b / 41.20%
Avg Market Cap	\$38.05b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	97%
P/E	34.00
P.B.	7.35
Expense Data	
Prospectus Net / Gross	0.59% / 0.59%
Cat Avg Net/Gross	1.26% / 1.63%
Rank Net/Gross	9% / 7%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



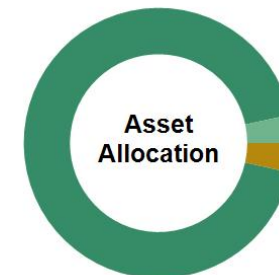
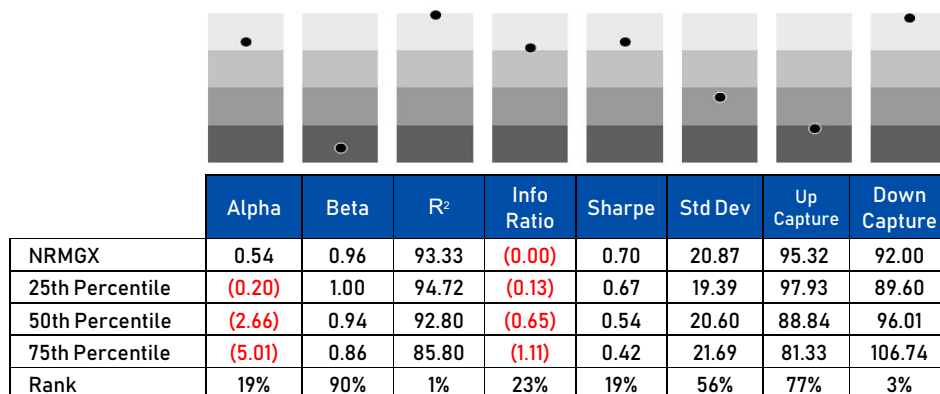
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
NRMGX	20.97	10.28	22.30	18.85	11.52	10.93	12.13
Calculation Index	15.96	8.69	23.53	18.84	10.77	11.87	8.92
Category Average	13.88	4.42	15.12	14.90	9.32	9.84	-
Rank in Category	13%	13%	20%	19%	24%	28%	-
Category Size	506	506	494	479	446	367	-

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	20.33	25.38	(32.37)	14.97	46.17
Category Average	16.47	21.37	(27.79)	13.05	39.26
Rank in Category	13%	67%	61%	51%	35%
Category Size	495	553	586	588	604

3 Year Risk Quartile Charts



Cash	3.49	Foreign Bonds	0.00
US Stocks	93.15	Preferred Stocks	0.00
Non-US Stocks	3.36	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	NRMGX	Cat Avg
% Basic Materials	0.00	1.48
% Consumer Cyclical	13.87	12.47
% Financial Services	10.95	12.12
% Real Estate	0.00	2.21
% Consumer Defensive	2.51	2.38
% Healthcare	11.77	14.41
% Utilities	0.00	1.11
% Communication Services	10.03	5.26
% Energy	2.60	3.03
% Industrials	16.59	16.92
% Technology	28.19	24.72

Top Ten Holding (%)

Palantir Technologies Inc Ordina...	4.70
AppLovin Corp Ordinary Shares - ...	4.60
Royal Caribbean Group	3.25
Axon Enterprise Inc	2.66
Cencora Inc	2.50
Datadog Inc Class A	2.38
Heico Corp	2.27
Ares Management Corp Ordinary Sh...	2.25
Cloudflare Inc	2.16
Roblox Corp Ordinary Shares - Cl...	2.10
% Assets in Top 10	28.87



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.

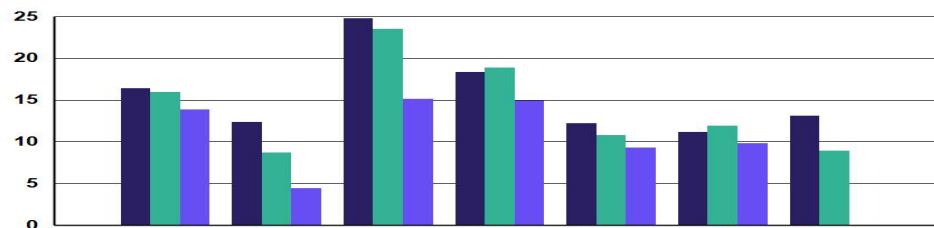
Portfolio Data

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	1
Strategy Assets	\$30.68b
Share Class Assets	\$13.41b / 43.69%
Avg Market Cap	\$41.59b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	21%
P/E	29.56
P.B.	4.61

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.26% / 1.63%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



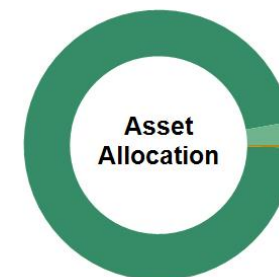
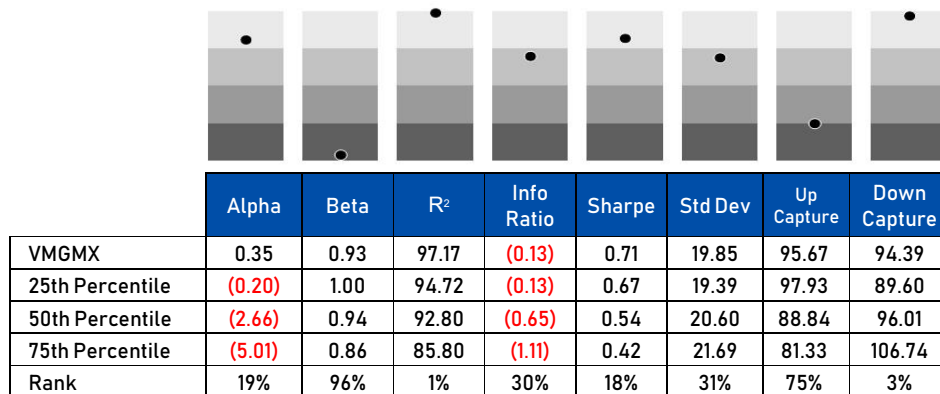
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VMGMX	16.40	12.39	24.78	18.38	12.21	11.16	13.07
Calculation Index	15.96	8.69	23.53	18.84	10.77	11.87	8.92
Category Average	13.88	4.42	15.12	14.90	9.32	9.84	-
Rank in Category	34%	8%	16%	21%	17%	24%	-
Category Size	506	506	494	479	446	367	-

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	20.33	25.38	(32.37)	14.97	46.17
Category Average	16.47	21.37	(27.79)	13.05	39.26
Rank in Category	41%	34%	64%	19%	44%
Category Size	495	553	586	588	604

3 Year Risk Quartile Charts



Cash	0.27	Foreign Bonds	0.00
US Stocks	96.93	Preferred Stocks	0.00
Non-US Stocks	2.80	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VMGMX	Cat Avg
% Basic Materials	1.79	1.48
% Consumer Cyclical	12.99	12.47
% Financial Services	8.91	12.12
% Real Estate	6.42	2.21
% Consumer Defensive	0.94	2.38
% Healthcare	11.05	14.41
% Utilities	3.95	1.11
% Communication Services	4.62	5.26
% Energy	4.03	3.03
% Industrials	20.96	16.92
% Technology	24.07	24.72

Top Ten Holding (%)

Amphenol Corp Class A	2.85
Constellation Energy Corp	2.52
TransDigm Group Inc	2.05
Motorola Solutions Inc	1.81
Howmet Aerospace Inc	1.80
DoorDash Inc Ordinary Shares - C...	1.78
Royal Caribbean Group	1.63
Vistra Corp	1.43
Axon Enterprise Inc	1.42
Roblox Corp Ordinary Shares - Cl...	1.34
% Assets in Top 10	18.63



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.

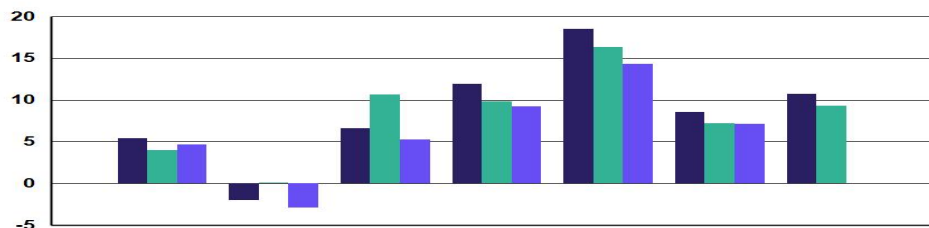
Portfolio Data

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	\$12.91b
Share Class Assets	\$12.91b / 100.00%
Avg Market Cap	\$3.46b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	7%
P/E	11.22
P.B.	1.09

Expense Data

Prospectus Net / Gross	0.29% / 0.30%
Cat Avg Net/Gross	1.27% / 2.28%
Rank Net/Gross	6% / 4%
12b-1 Fees	0.00%
Waiver Amount	\$669
Waiver Exp Date	02/28/2026

Annualized Total Returns



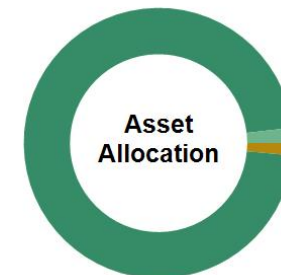
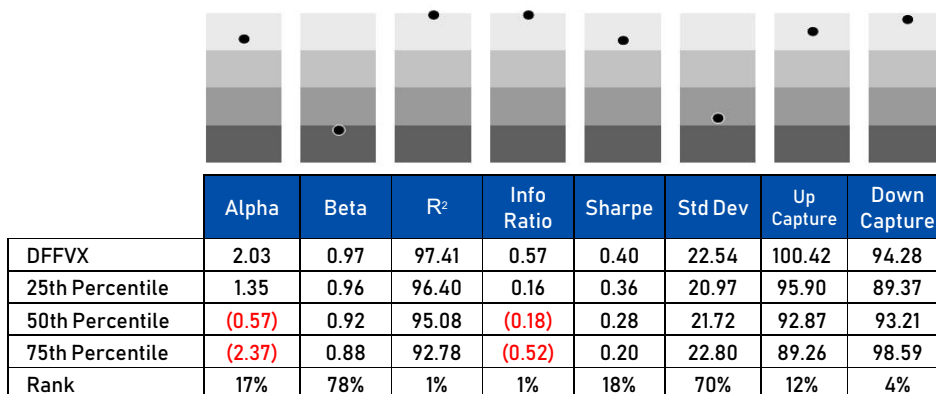
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
DFFVX	5.41	(2.04)	6.58	11.89	18.50	8.52	10.73
Calculation Index	4.01	0.12	10.67	9.79	16.31	7.23	9.32
Category Average	4.67	(2.93)	5.22	9.19	14.29	7.13	-
Rank in Category	36%	34%	38%	20%	12%	18%	-
Category Size	500	500	494	477	446	369	-

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

3 Year Risk Quartile Charts



Cash	1.46	Foreign Bonds	0.00
US Stocks	96.71	Preferred Stocks	0.00
Non-US Stocks	1.83	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	DFFVX	Cat Avg
% Basic Materials	6.04	5.48
% Consumer Cyclical	13.97	12.90
% Financial Services	29.25	24.82
% Real Estate	1.04	6.54
% Consumer Defensive	7.28	4.14
% Healthcare	6.33	6.40
% Utilities	0.13	3.22
% Communication Services	3.33	2.10
% Energy	8.38	6.04
% Industrials	14.90	17.02
% Technology	7.88	9.77

Top Ten Holding (%)

United States Steel Corp	0.70
TD Synnex Corp	0.61
The Mosaic Co	0.61
Ally Financial Inc	0.60
Conagra Brands Inc	0.60
First Horizon Corp	0.60
Molson Coors Beverage Co Shs -B-...	0.59
SouthState Corp	0.52
Toll Brothers Inc	0.51
% Assets in Top 10	5.34



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.

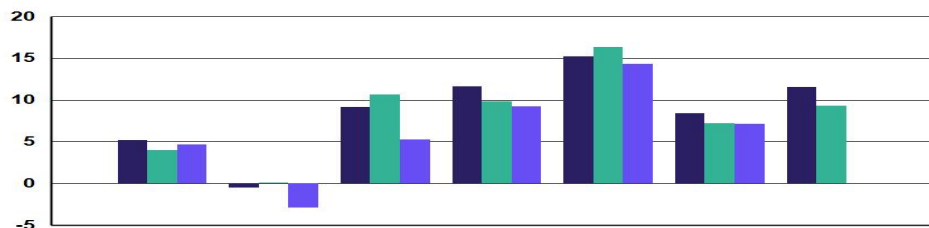
Portfolio Data

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	9
Strategy Assets	\$54.83b
Share Class Assets	\$19.44b / 35.46%
Avg Market Cap	\$6.80b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	16%
P/E	13.25
P.B.	1.60

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.27% / 2.28%
Rank Net/Gross	4% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



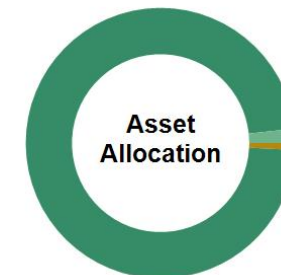
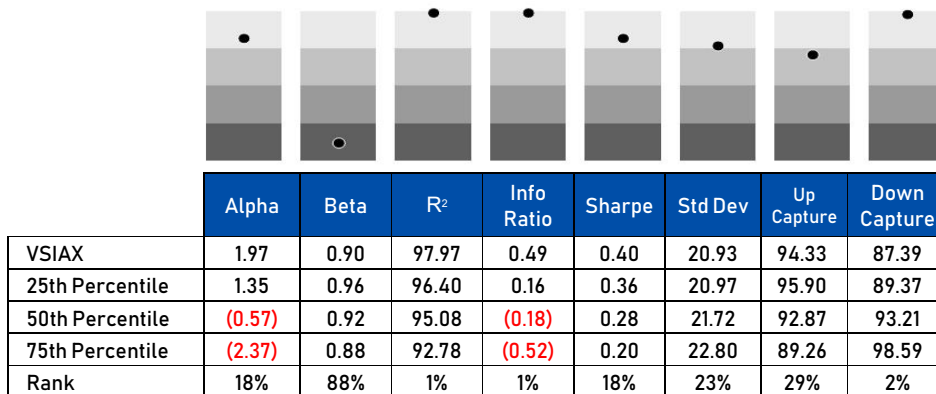
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VSIAX	5.20	(0.51)	9.12	11.65	15.18	8.39	11.57
Calculation Index	4.01	0.12	10.67	9.79	16.31	7.23	9.32
Category Average	4.67	(2.93)	5.22	9.19	14.29	7.13	-
Rank in Category	39%	20%	19%	22%	35%	20%	-
Category Size	500	500	494	477	446	369	-

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	9.67	14.58	(6.60)	31.79	1.01
Category Average	8.88	16.86	(10.16)	31.57	4.02
Rank in Category	18%	57%	37%	68%	32%
Category Size	488	489	481	446	416

3 Year Risk Quartile Charts



Cash	0.81	Foreign Bonds	0.00
US Stocks	97.47	Preferred Stocks	0.00
Non-US Stocks	1.72	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VSIAX	Cat Avg
% Basic Materials	5.58	5.48
% Consumer Cyclical	13.30	12.90
% Financial Services	19.93	24.82
% Real Estate	9.38	6.54
% Consumer Defensive	4.85	4.14
% Healthcare	7.51	6.40
% Utilities	5.65	3.22
% Communication Services	2.41	2.10
% Energy	3.52	6.04
% Industrials	18.91	17.02
% Technology	8.15	9.77

Top Ten Holding (%)

NRG Energy Inc	0.92
Atmos Energy Corp	0.70
Smurfit WestRock PLC	0.67
EMCOR Group Inc	0.64
Williams-Sonoma Inc	0.59
US Foods Holding Corp	0.54
First Citizens BancShares Inc Cl...	0.52
Jabil Inc	0.52
Carlisle Companies Inc	0.51
F5 Inc	0.49
% Assets in Top 10	6.10



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.

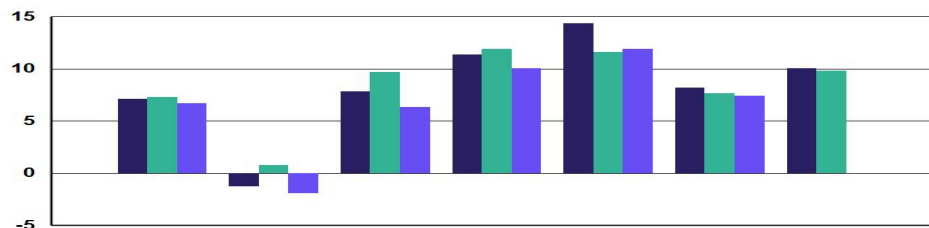
Portfolio Data

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	\$15.97b
Share Class Assets	\$15.97b / 100.00%
Avg Market Cap	\$4.01b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	6%
P/E	14.52
P.B.	1.72

Expense Data

Prospectus Net / Gross	0.27% / 0.28%
Cat Avg Net/Gross	1.10% / 1.66%
Rank Net/Gross	12% / 9%
12b-1 Fees	0.00%
Waiver Amount	\$800,000
Waiver Exp Date	02/28/2026

Annualized Total Returns



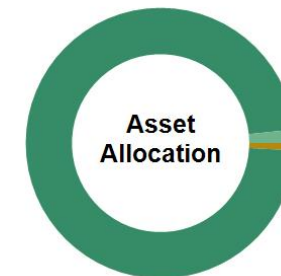
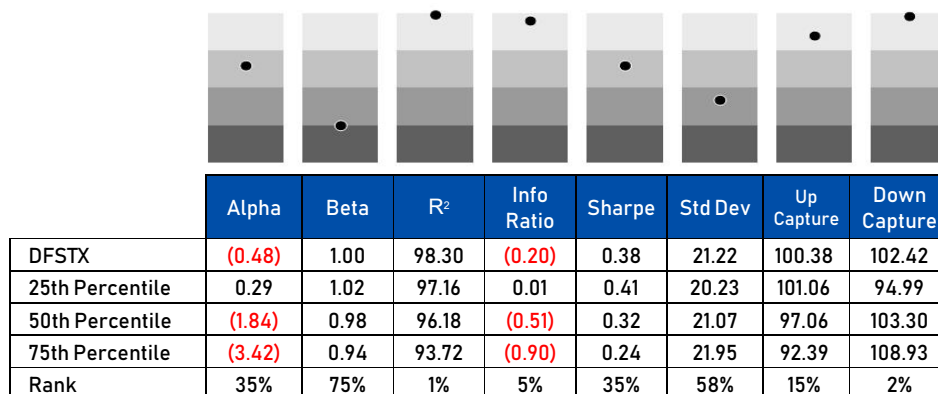
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
DFSTX	7.09	(1.27)	7.79	11.33	14.36	8.18	10.04
Calculation Index	7.28	0.75	9.65	11.88	11.60	7.65	9.81
Category Average	6.69	(1.92)	6.33	10.05	11.90	7.37	-
Rank in Category	44%	37%	34%	29%	13%	25%	-
Category Size	619	618	610	575	554	398	-

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	10.84	20.59	(18.46)	16.25	16.41
Category Average	11.15	16.18	(16.24)	24.19	10.99
Rank in Category	42%	36%	23%	14%	52%
Category Size	624	615	611	630	671

3 Year Risk Quartile Charts



Cash	0.87	Foreign Bonds	0.00
US Stocks	97.51	Preferred Stocks	0.00
Non-US Stocks	1.62	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	DFSTX	Cat Avg
% Basic Materials	4.90	4.28
% Consumer Cyclical	14.03	11.51
% Financial Services	20.11	17.79
% Real Estate	0.58	6.20
% Consumer Defensive	5.90	4.24
% Healthcare	9.57	12.25
% Utilities	2.88	2.49
% Communication Services	2.42	2.36
% Energy	4.54	4.18
% Industrials	19.25	17.80
% Technology	14.98	14.46

Top Ten Holding (%)

Sprouts Farmers Market Inc	0.66
Carpenter Technology Corp	0.33
IES Holdings Inc	0.30
Stride Inc	0.28
Corcept Therapeutics Inc	0.28
CorVel Corp	0.27
Credo Technology Group Holding Ltd	0.27
United States Steel Corp	0.27
Kyndryl Holdings Inc Ordinary Sh...	0.26
% Assets in Top 10	2.92



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.

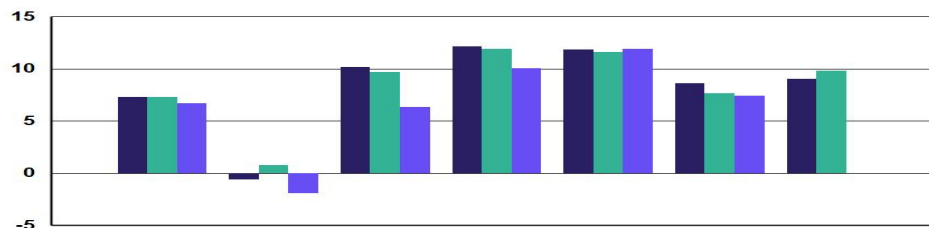
Portfolio Data

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	9
Strategy Assets	\$150.03b
Share Class Assets	\$52.96b / 35.30%
Avg Market Cap	\$7.27b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	13%
P/E	16.41
P.B.	2.04

Expense Data

Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.10% / 1.66%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



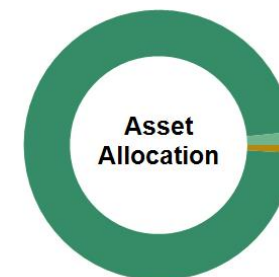
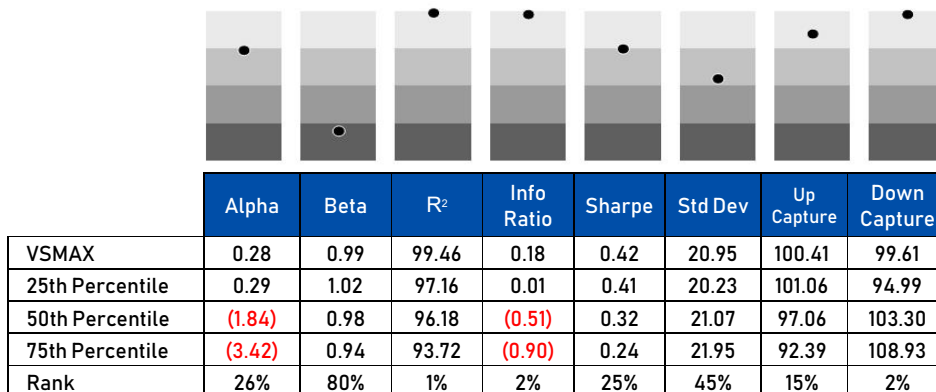
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VSMAX	7.28	(0.62)	10.14	12.16	11.84	8.57	9.00
Calculation Index	7.28	0.75	9.65	11.88	11.60	7.65	9.81
Category Average	6.69	(1.92)	6.33	10.05	11.90	7.37	-
Rank in Category	41%	30%	14%	19%	49%	18%	-
Category Size	619	618	610	575	554	398	-

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

3 Year Risk Quartile Charts



Cash	0.93	Foreign Bonds	0.00
US Stocks	97.48	Preferred Stocks	0.00
Non-US Stocks	1.58	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VSMAX	Cat Avg
% Basic Materials	3.90	4.28
% Consumer Cyclical	12.99	11.51
% Financial Services	13.49	17.79
% Real Estate	7.45	6.20
% Consumer Defensive	4.64	4.24
% Healthcare	10.85	12.25
% Utilities	3.35	2.49
% Communication Services	3.19	2.36
% Energy	4.03	4.18
% Industrials	19.00	17.80
% Technology	16.19	14.46

Top Ten Holding (%)

NRG Energy Inc	0.52
Expand Energy Corp Ordinary Shar...	0.43
Atmos Energy Corp	0.42
Smurfit WestRock PLC	0.38
EMCOR Group Inc	0.36
Liberty Media Corp Registered Sh...	0.35
Toast Inc Class A	0.34
Williams-Sonoma Inc	0.34
Nutanix Inc Class A	0.33
Natera Inc	0.33
% Assets in Top 10	3.80



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").

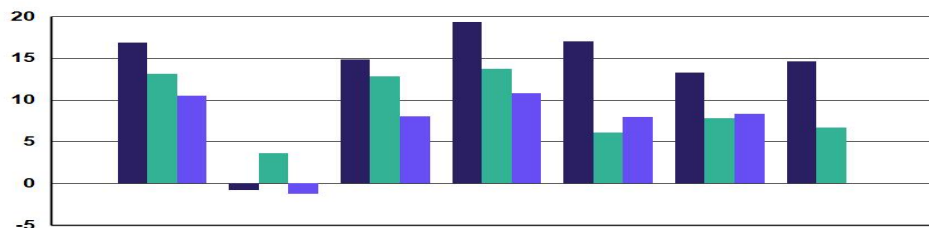
Portfolio Data

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	\$3.90b
Share Class Assets	\$1.57b / 40.34%
Avg Market Cap	\$3.97b
Closed New Inv	True
Closed All Inv	-
Min Investment	\$0
Turnover	98%
P/E	20.23
P.B.	2.71

Expense Data

Prospectus Net / Gross	0.99% / 0.99%
Cat Avg Net/Gross	1.33% / 2.24%
Rank Net/Gross	31% / 25%
12b-1 Fees	0.00%
Waiver Amount	\$24,564
Waiver Exp Date	-

Annualized Total Returns



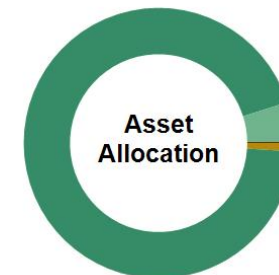
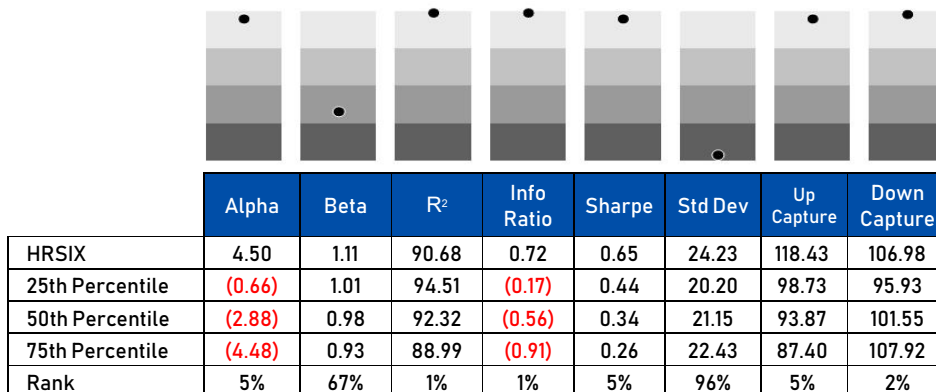
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
HRSIX	16.85	(0.84)	14.85	19.30	16.99	13.27	14.61
Calculation Index	13.13	3.58	12.83	13.69	6.10	7.79	6.67
Category Average	10.48	(1.23)	8.04	10.78	7.95	8.35	-
Rank in Category	9%	45%	12%	3%	3%	4%	-
Category Size	548	546	544	527	512	400	-

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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	12.89	26.65	(33.31)	(1.00)	43.52
Category Average	14.98	16.68	(27.77)	11.89	38.62
Rank in Category	3%	16%	52%	13%	14%
Category Size	552	597	604	615	616

3 Year Risk Quartile Charts



Cash	0.98	Foreign Bonds	0.00
US Stocks	94.15	Preferred Stocks	0.00
Non-US Stocks	4.68	Convertibles	0.00
US Bonds	0.20	Other	0.00

Sector Weighting

	HRSIX	Cat Avg
% Basic Materials	2.98	2.69
% Consumer Cyclical	5.61	10.00
% Financial Services	7.62	10.22
% Real Estate	0.00	2.25
% Consumer Defensive	1.59	4.26
% Healthcare	27.21	18.62
% Utilities	0.00	0.96
% Communication Services	2.25	1.66
% Energy	4.63	2.81
% Industrials	17.58	21.36
% Technology	29.35	22.13

Top Ten Holding (%)

ACI Worldwide Inc	3.20
MasTec Inc	3.13
HCI Group Inc	2.80
Insmed Inc	2.06
Applied Digital Corp	2.04
Alignment Healthcare Inc	1.93
New Fortress Energy Inc Class A	1.75
Western Alliance Bancorp	1.72
Knife River Holding Co	1.71
Vishay Intertechnology Inc	1.65
% Assets in Top 10	21.99



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.

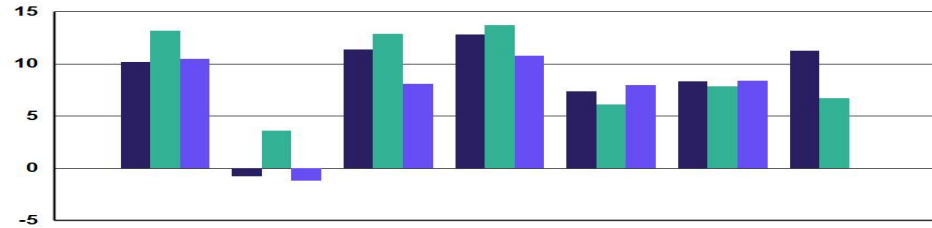
Portfolio Data

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	\$35.96b
Share Class Assets	\$13.37b / 37.17%
Avg Market Cap	\$7.91b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	21%
P/E	24.76
P.B.	3.33

Expense Data

Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.33% / 2.24%
Rank Net/Gross	3% / 2%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



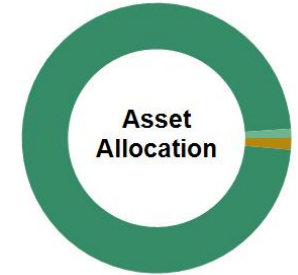
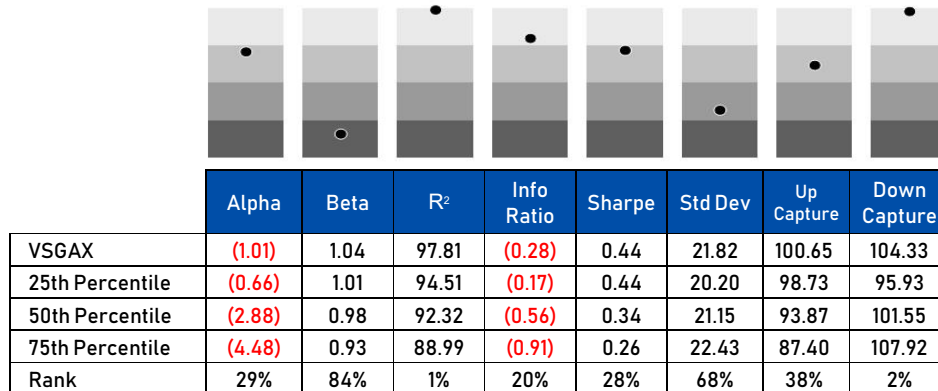
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VSGAX	10.13	(0.79)	11.33	12.77	7.36	8.30	11.23
Calculation Index	13.13	3.58	12.83	13.69	6.10	7.79	6.67
Category Average	10.48	(1.23)	8.04	10.78	7.95	8.35	-
Rank in Category	53%	44%	24%	29%	60%	49%	-
Category Size	548	546	544	527	512	400	-

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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	12.89	26.65	(33.31)	(1.00)	43.52
Category Average	14.98	16.68	(27.77)	11.89	38.62
Rank in Category	30%	17%	55%	69%	52%
Category Size	552	597	604	615	616

3 Year Risk Quartile Charts



Cash	1.37	Foreign Bonds	0.00
US Stocks	97.51	Preferred Stocks	0.00
Non-US Stocks	1.12	Convertibles	0.00
US Bonds	0.00	Other	0.00

Sector Weighting

	VSGAX	Cat Avg
% Basic Materials	1.69	2.69
% Consumer Cyclical	12.27	10.00
% Financial Services	5.03	10.22
% Real Estate	4.92	2.25
% Consumer Defensive	4.32	4.26
% Healthcare	15.28	18.62
% Utilities	0.29	0.96
% Communication Services	4.22	1.66
% Energy	4.70	2.81
% Industrials	19.09	21.36
% Technology	26.83	22.13

Top Ten Holding (%)

Liberty Media Corp Registered Sh...	0.81
Natera Inc	0.78
Toast Inc Class A	0.78
Nutanix Inc Class A	0.77
PTC Inc	0.76
RB Global Inc	0.76
Duolingo Inc	0.73
Guidewire Software Inc	0.71
Lennox International Inc	0.71
Docusign Inc	0.70
% Assets in Top 10	7.51



Hartford International Opportunities R6 (IHOVX)

Watch

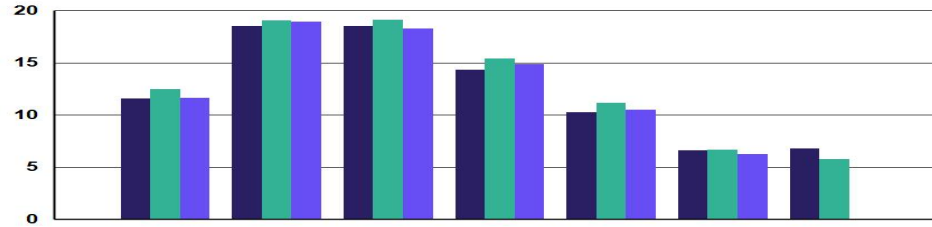
Fund Objective

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	\$3.98b
Share Class Assets	\$1.34b / 33.79%
Avg Market Cap	\$71.98b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	43%
P/E	12.86
P.B.	1.95
Expense Data	
Prospectus Net / Gross	0.69% / 0.69%
Cat Avg Net/Gross	1.03% / 1.63%
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	11.54	18.49	18.50	14.33	10.24	6.61	6.76
Calculation Index	12.44	19.06	19.09	15.38	11.17	6.62	5.77
Category Average	11.61	18.90	18.24	14.84	10.48	6.24	-
Rank in Category	56%	65%	45%	62%	64%	36%	-
Category Size	707	705	693	658	622	448	-

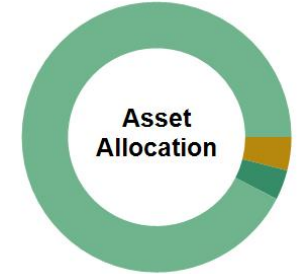
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Calendar Year Return (%)

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

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
IHOVX	(0.38)	0.95	91.00	(0.23)	0.64	15.26	93.89	94.45
25th Percentile	0.53	1.02	95.15	0.15	0.71	15.53	103.54	95.41
50th Percentile	0.45	1.04	95.10	0.17	0.71	15.53	104.18	95.61
75th Percentile	(0.43)	0.99	93.77	(0.17)	0.65	15.98	99.03	101.45
Rank	-1%	1%	93%	-1%	0%	15%	99%	100%



Cash	3.97	Foreign Bonds	0.00
US Stocks	3.58	Preferred Stocks	0.00
Non-US Stocks	92.45	Convertibles	0.00
US Bonds	0.00	Other	0.00

Geographic Weighting

	IHOVX	Cat Avg
% North America	3.58	3.36
% Latin America	2.39	1.14
% United Kingdom	17.95	12.94
% Europe Developed	27.70	27.91
% Europe Emerging	0.00	0.19
% Africa/Middle East	0.00	0.21
% Japan	13.17	17.42
% Australia	0.00	4.13
% Asia Developed	10.21	6.63
% Asia Emerging	9.53	5.68
% Not Classified	-	-

Top Ten Holding (%)

Taiwan Semiconductor Manufacturi...	3.56
Shell PLC	2.42
Tencent Holdings Ltd	2.34
SAP SE	2.31
Allianz SE	2.09
E.ON SE	1.98
Sony Group Corp	1.96
Unilever PLC	1.94
London Stock Exchange Group PLC	1.92
Mitsubishi UFJ Financial Group Inc	1.84
% Assets in Top 10	22.36



Vanguard Developed Markets Index Admiral (VTMGX)

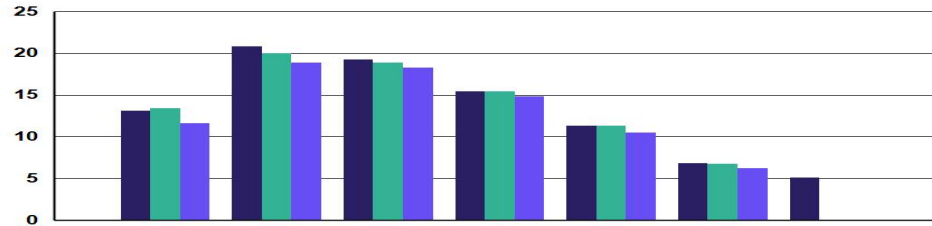
Fund Objective

The investment seeks to track the performance of the FTSE Developed All Cap ex U.S. Index. The fund employs an indexing investment approach designed to track the performance of the FTSE Developed All Cap ex U.S. 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	\$230.35b
Share Class Assets	\$31.54b / 13.69%
Avg Market Cap	\$36.59b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	3%
P/E	14.21
P.B.	1.63
Expense Data	
Prospectus Net / Gross	0.05% / 0.05%
Cat Avg Net/Gross	1.03% / 1.63%
Rank Net/Gross	4% / 3%
12b-1 Fees	0.00%
Waiver Amount	\$5,942
Waiver Exp Date	-

Annualized Total Returns



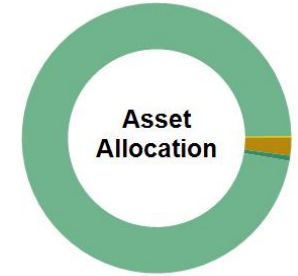
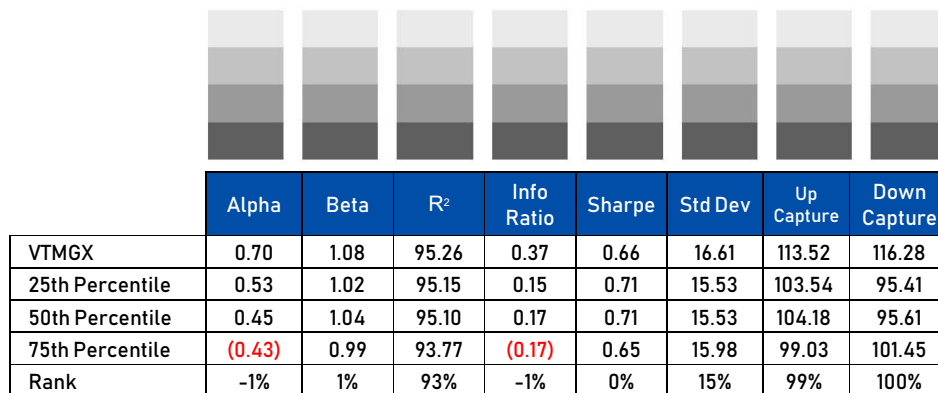
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● VTMGX		13.07	20.84	19.25	15.40	11.30	6.79	5.09
● Calculation Index		13.38	19.99	18.88	15.44	11.32	6.76	-
● Category Average		11.61	18.90	18.24	14.84	10.48	6.24	-
	Rank in Category	22%	27%	36%	43%	33%	27%	-
	Category Size	707	705	693	658	622	448	-

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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	3.36	17.96	(15.57)	11.59	10.00
Category Average	4.85	16.25	(15.84)	9.72	9.30
Rank in Category	75%	37%	47%	34%	40%
Category Size	699	744	744	767	785

3 Year Risk Quartile Charts



● Cash	2.08	● Foreign Bonds	0.00
● US Stocks	0.62	● Preferred Stocks	0.00
● Non-US Stocks	97.06	● Convertibles	0.00
● US Bonds	0.00	● Other	0.23

Geographic Weighting

	VTMGX	Cat Avg
% North America	0.62	3.36
% Latin America	0.04	1.14
% United Kingdom	11.80	12.94
% Europe Developed	26.65	27.91
% Europe Emerging	0.45	0.19
% Africa/Middle East	0.00	0.21
% Japan	20.74	17.42
% Australia	6.34	4.13
% Asia Developed	6.70	6.63
% Asia Emerging	0.35	5.68
% Not Classified	-	-

Top Ten Holding (%)

SAP SE	1.30
ASML Holding NV	1.12
Nestle SA	1.07
Novartis AG Registered Shares	0.89
Novo Nordisk AS Class B	0.89
Roche Holding AG	0.87
AstraZeneca PLC	0.86
Toyota Motor Corp	0.86
HSBC Holdings PLC	0.82
Shell PLC	0.79
% Assets in Top 10	9.47



American Funds EUPAC 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.

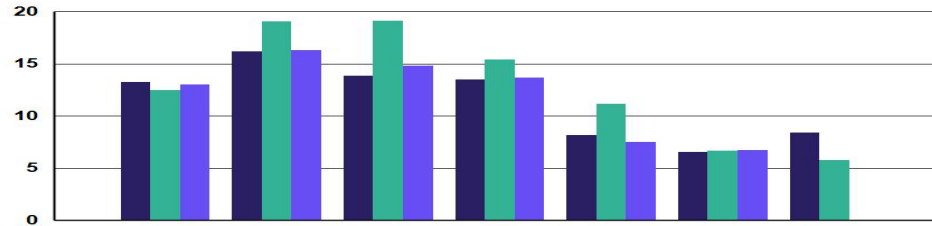
Portfolio Data

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	24
Strategy Assets	\$135.03b
Share Class Assets	\$65.52b / 48.52%
Avg Market Cap	\$69.10b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$250
Turnover	35%
P/E	15.59
P.B.	2.25

Expense Data

Prospectus Net / Gross	0.47% / 0.47%
Cat Avg Net/Gross	1.11% / 2.71%
Rank Net/Gross	9% / 6%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



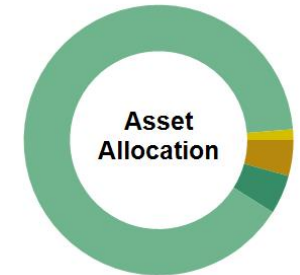
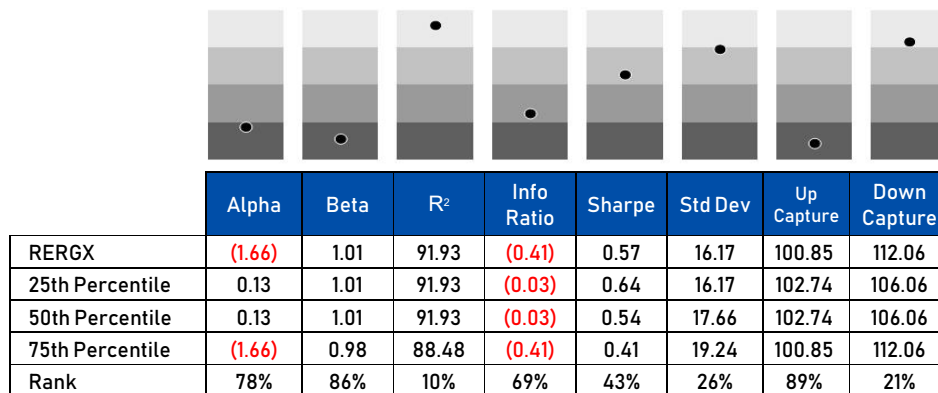
	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
RERGX	13.22	16.19	13.86	13.48	8.17	6.52	8.40
Calculation Index	12.44	19.06	19.09	15.38	11.17	6.62	5.77
Category Average	13.00	16.30	14.78	13.63	7.49	6.71	-
Rank in Category	46%	48%	51%	50%	46%	56%	-
Category Size	393	392	388	365	333	219	-

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Calendar Year Return (%)

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

3 Year Risk Quartile Charts



Cash	4.27	Foreign Bonds	0.00
US Stocks	4.68	Preferred Stocks	0.00
Non-US Stocks	89.75	Convertibles	0.00
US Bonds	0.00	Other	1.29

Geographic Weighting

	RERGX	Cat Avg
% North America	4.68	7.26
% Latin America	4.11	2.64
% United Kingdom	11.80	13.35
% Europe Developed	30.97	30.07
% Europe Emerging	0.01	0.02
% Africa/Middle East	0.04	0.05
% Japan	9.31	12.03
% Australia	0.34	1.04
% Asia Developed	8.09	6.10
% Asia Emerging	10.86	7.61
% Not Classified	-	-

Top Ten Holding (%)

Taiwan Semiconductor Manufacturi...	4.22
Airbus SE	2.81
SAP SE	2.51
Novo Nordisk AS Class B	2.19
Banco Bilbao Vizcaya Argentaria SA	1.93
MercadoLibre Inc	1.71
Safran SA	1.63
Flutter Entertainment PLC	1.54
Essilorluxottica	1.47
UniCredit SpA	1.39
% Assets in Top 10	21.40



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).

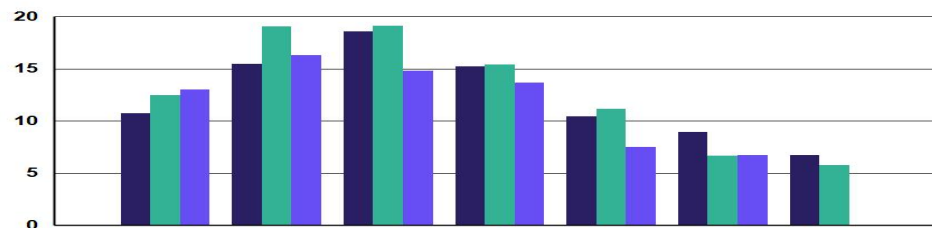
Portfolio Data

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	\$19.78b
Share Class Assets	\$13.08b / 66.11%
Avg Market Cap	\$69.19b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$0
Turnover	13%
P/E	19.99
P.B.	3.09

Expense Data

Prospectus Net / Gross	0.72% / 0.73%
Cat Avg Net/Gross	1.11% / 2.71%
Rank Net/Gross	26% / 19%
12b-1 Fees	0.00%
Waiver Amount	\$1,355,834
Waiver Exp Date	09/30/2025

Annualized Total Returns



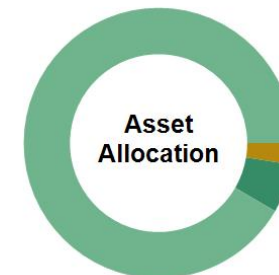
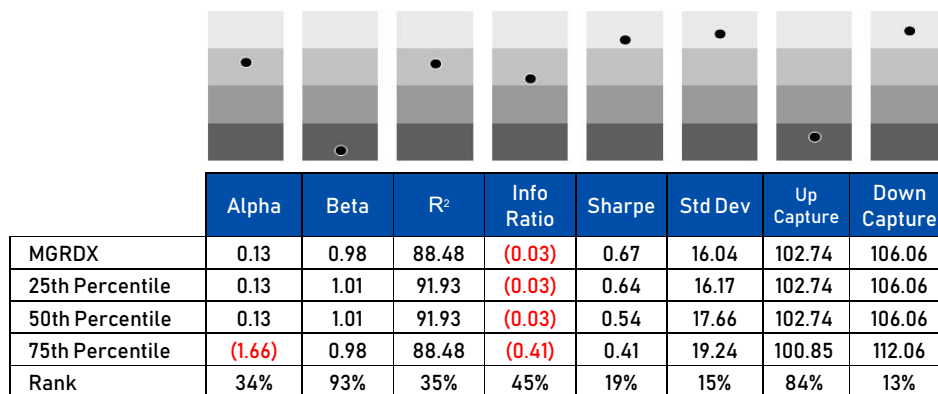
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● MGRDX		10.73	15.46	18.59	15.19	10.45	8.94	6.73
● Calculation Index		12.44	19.06	19.09	15.38	11.17	6.62	5.77
● Category Average		13.00	16.30	14.78	13.63	7.49	6.71	-
	Rank in Category	72%	55%	29%	28%	17%	11%	-
	Category Size	393	392	388	365	333	219	-

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Calendar Year Return (%)

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

3 Year Risk Quartile Charts



● Cash	2.55	● Foreign Bonds	0.00
● US Stocks	5.83	● Preferred Stocks	0.00
● Non-US Stocks	91.62	● Convertibles	0.00
● US Bonds	0.00	● Other	0.00

Geographic Weighting

	MGRDX	Cat Avg
% North America	5.83	7.26
% Latin America	4.13	2.64
% United Kingdom	10.14	13.35
% Europe Developed	29.86	30.07
% Europe Emerging	0.00	0.02
% Africa/Middle East	0.00	0.05
% Japan	10.27	12.03
% Australia	1.88	1.04
% Asia Developed	11.03	6.10
% Asia Emerging	6.87	7.61
% Not Classified	-	-

Top Ten Holding (%)

Taiwan Semiconductor Manufacturi...	4.73
SAP SE	4.05
Hitachi Ltd	3.64
Schneider Electric SE	3.52
Nestle SA	3.45
Roche Holding AG	3.31
Essilorluxottica	2.42
Heineken NV	2.42
Linde PLC	2.40
AIA Group Ltd	2.31
% Assets in Top 10	32.25



Vanguard Short-Term Federal Adm (VSGDX)

Fund Objective

The investment seeks current income while maintaining limited price volatility. Under normal circumstances, the fund will invest at least 80% of its assets in 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. The majority of these investments will have 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.

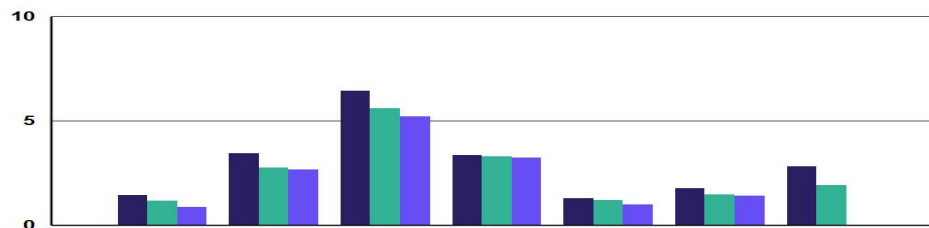
Portfolio Data

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	\$4.05b / 91.66%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$50,000
Turnover	403%
P/E	0.00
P.B.	0.00

Expense Data

Prospectus Net / Gross	0.10% / 0.10%
Cat Avg Net/Gross	0.72% / 0.95%
Rank Net/Gross	10% / 8%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



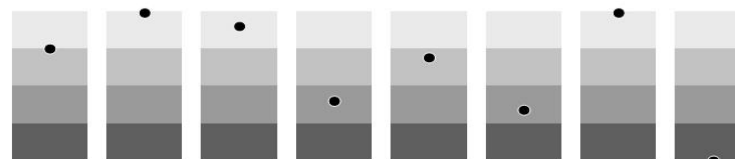
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● VSGDX		1.45	3.45	6.44	3.34	1.29	1.78	2.81
● Calculation Index		1.16	2.76	5.59	3.30	1.21	1.46	1.93
● Category Average		0.86	2.66	5.22	3.24	1.00	1.41	-
	Rank in Category	12%	25%	7%	38%	27%	17%	-
	Category Size	105	105	101	90	87	79	-

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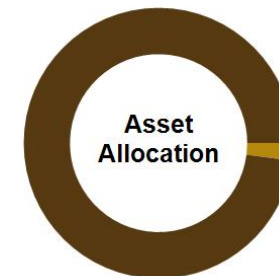
Calendar Year Return (%)

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

3 Year Risk Quartile Charts



	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VSGDX	0.44	1.26	92.73	0.04	(0.54)	2.78	117.32	145.68
25th Percentile	0.46	1.46	94.62	0.12	(0.52)	2.18	121.62	102.34
50th Percentile	0.08	1.13	88.93	(0.17)	(0.64)	2.52	104.76	127.36
75th Percentile	(0.27)	1.01	73.12	(0.45)	(0.80)	3.14	96.10	169.77
Rank	25%	1%	10%	60%	31%	66%	1%	100%



● Cash	2.07	● Foreign Bonds	0.00
● US Stocks	0.00	● Preferred Stocks	0.00
● Non-US Stocks	0.00	● Convertibles	0.00
● US Bonds	97.93	● Other	0.00

Sector Weighting

	VSGDX	Cat Avg
% Basic Materials	-	0.01
% Consumer Cyclical	-	0.03
% Financial Services	-	0.05
% Real Estate	-	0.01
% Consumer Defensive	-	0.02
% Healthcare	-	0.03
% Utilities	-	0.01
% Communication Services	-	0.02
% Energy	-	0.01
% Industrials	-	0.03
% Technology	-	0.07

Top Ten Holding (%)

Resolution Funding Corp	8.01
United States Treasury Notes	4.73
Federal Home Loan Mortgage Corp.	3.29
Federal National Mortgage Associ...	3.02
Federal Home Loan Banks	2.20
% Assets in Top 10	21.25



Vanguard Interm-Term Treasury Adm (VFIUX)

Fund Objective

The investment seeks to provide a moderate and sustainable level of current income. Under normal circumstances, 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. It is expected 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.

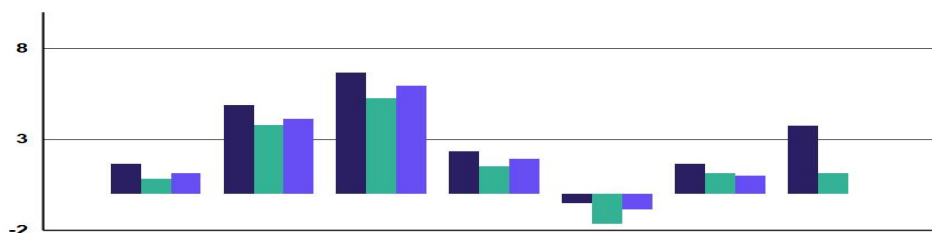
Portfolio Data

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	\$6.90b
Share Class Assets	\$6.34b / 91.94%
Avg Market Cap	-
Closed New Inv	-
Closed All Inv	-
Min Investment	\$50,000
Turnover	185%
P/E	0.00
P.B.	0.00

Expense Data

Prospectus Net / Gross	0.10% / 0.10%
Cat Avg Net/Gross	0.90% / 1.02%
Rank Net/Gross	5% / 6%
12b-1 Fees	0.00%
Waiver Amount	\$4,507
Waiver Exp Date	-

Annualized Total Returns



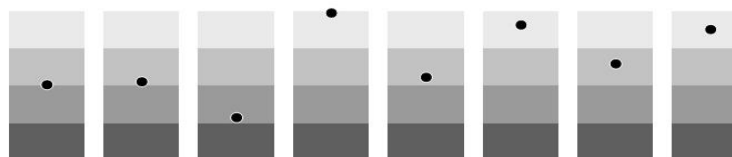
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VFIUX	1.63	4.88	6.67	2.33	(0.51)	1.63	3.73	
Calculation Index	0.82	3.79	5.26	1.52	(1.65)	1.12	1.13	
Category Average	1.12	4.12	5.94	1.93	(0.87)	1.00	-	
Rank in Category	16%	9%	13%	29%	28%	2%	-	
Category Size	231	231	227	216	208	171	-	

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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	0.68	4.21	(12.69)	(2.54)	7.92
Category Average	1.04	4.42	(11.27)	(1.88)	5.65
Rank in Category	23%	63%	18%	62%	7%
Category Size	238	228	235	241	234

3 Year Risk Quartile Charts



	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VFIUX	0.70	0.97	97.93	0.90	(0.37)	6.19	102.37	93.38
25th Percentile	1.19	1.24	98.42	0.33	(0.33)	7.05	121.27	108.45
50th Percentile	0.63	1.14	97.49	0.13	(0.39)	7.39	112.32	114.79
75th Percentile	0.23	1.10	95.64	(0.12)	(0.45)	8.01	106.38	120.74
Rank	49%	47%	71%	1%	44%	9%	35%	12%



Cash	0.25	Foreign Bonds	0.00
US Stocks	0.00	Preferred Stocks	0.00
Non-US Stocks	0.00	Convertibles	0.00
US Bonds	99.75	Other	0.00

Credit Weighting

	VFIUX	Cat Avg
% AAA	99.49	36.88
% AA	1.17	60.61
% A	0.00	1.00
% BBB	0.00	1.31
% BB	0.00	0.37
% B	0.00	0.02
% Below B	0.00	0.01
% Not Rated	-0.66	-0.20

Top Ten Holding (%)

United States Treasury Notes	3.29
Resolution Funding Corp	2.27
% Assets in Top 10	5.56



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.

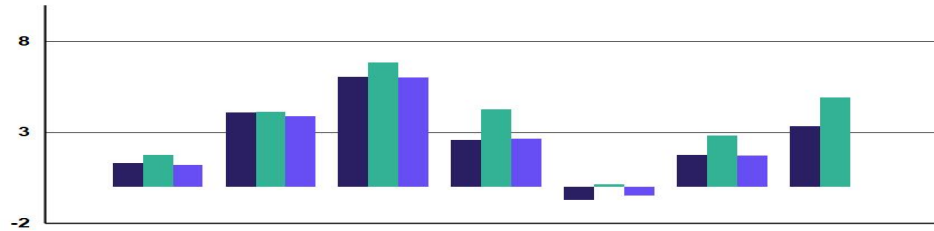
Portfolio Data

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	\$356.02b
Share Class Assets	\$99.55b / 27.96%
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	0.73% / 1.28%
Rank Net/Gross	5% / 3%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



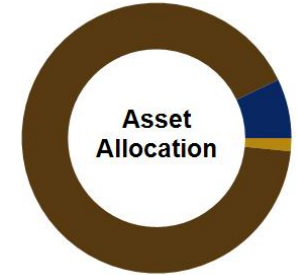
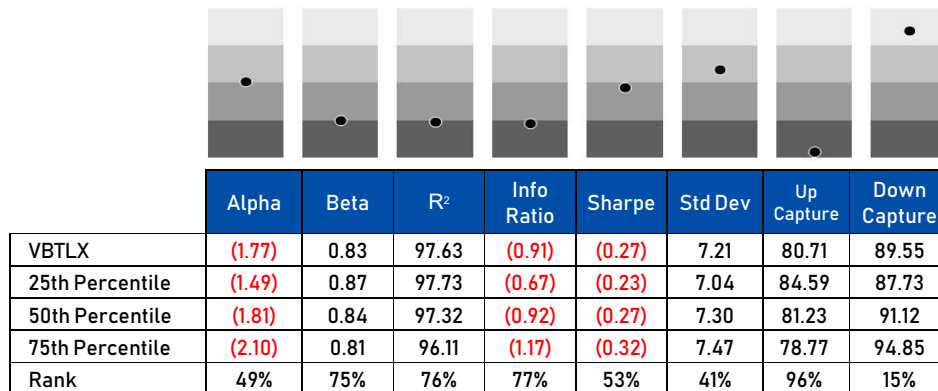
		QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
● VBTLX		1.29	4.10	6.04	2.59	(0.71)	1.76	3.34
● Calculation Index		1.75	4.14	6.84	4.27	0.13	2.83	4.93
● Category Average		1.21	3.89	6.00	2.64	(0.50)	1.70	-
	Rank in Category	38%	35%	50%	53%	56%	45%	-
	Category Size	470	467	456	429	377	282	-

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Calendar Year Return (%)

	2024	2023	2022	2021	2020
VBTLX	1.24	5.70	(13.16)	(1.52)	7.72
Calculation Index	2.13	8.41	(15.71)	(1.12)	9.70
Category Average	1.68	5.59	(13.32)	(1.48)	7.52
Rank in Category	75%	44%	41%	44%	45%
Category Size	473	471	453	423	415

3 Year Risk Quartile Charts



● Cash	1.55	● Foreign Bonds	7.09
● US Stocks	0.00	● Preferred Stocks	0.00
● Non-US Stocks	0.00	● Convertibles	0.01
● US Bonds	91.36	● Other	0.00

Credit Weighting

	VBTLX	Cat Avg
% AAA	72.04	16.42
% AA	3.18	47.36
% A	11.98	22.38
% BBB	12.88	11.54
% BB	0.00	0.68
% B	0.00	0.29
% Below B	0.00	0.07
% Not Rated	-0.08	1.25

Top Ten Holding (%)

United States Treasury Notes	0.45
% Assets in Top 10	0.45



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.

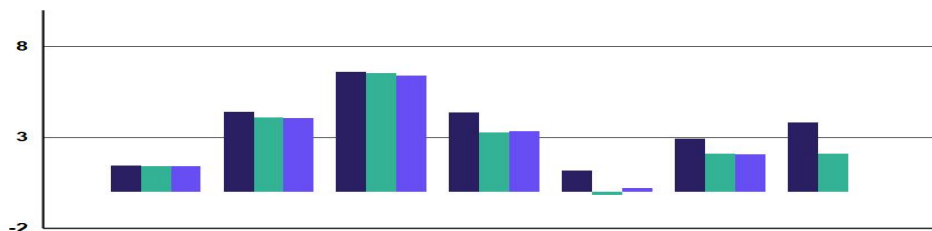
Portfolio Data

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	\$94.52b
Share Class Assets	\$20.22b / 21.39%
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% / 1.67%
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	1.43	4.39	6.60	4.37	1.15	2.93	3.83
Calculation Index	1.39	4.08	6.52	3.26	(0.17)	2.08	2.10
Category Average	1.41	4.06	6.39	3.32	0.21	2.05	-
Rank in Category	44%	23%	35%	12%	12%	8%	-
Category Size	594	586	575	541	480	353	-

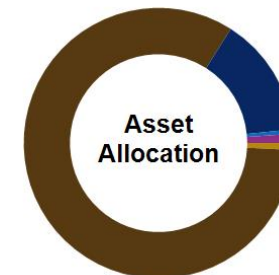
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Calendar Year Return (%)

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

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
DOXIX	1.17	1.05	99.06	1.36	(0.03)	7.49	109.08	99.61
25th Percentile	0.58	1.08	99.27	0.54	(0.12)	7.05	105.44	95.14
50th Percentile	(0.01)	1.03	98.65	(0.06)	(0.19)	7.40	101.87	104.22
75th Percentile	(0.57)	0.98	97.29	(0.63)	(0.26)	7.74	97.89	112.02
Rank	10%	34%	19%	22%	9%	58%	14%	66%



Cash	0.82	Foreign Bonds	14.36
US Stocks	0.00	Preferred Stocks	0.53
Non-US Stocks	0.00	Convertibles	1.11
US Bonds	83.18	Other	0.00

Credit Weighting

	DOXIX	Cat Avg
% AAA	64.04	19.26
% AA	3.70	39.51
% A	7.90	11.78
% BBB	19.31	19.34
% BB	2.93	5.17
% B	2.12	1.89
% Below B	0.00	0.54
% Not Rated	0.00	2.51

Top Ten Holding (%)

Federal National Mortgage Associ...	3.19
United States Treasury Bonds	2.07
Federal Home Loan Mortgage Corp.	1.63
United States Treasury Notes	1.52
Fnma Pass-Thru I	1.28
% Assets in Top 10	9.69



Vanguard Federal Money Market Investor (VMFXX)

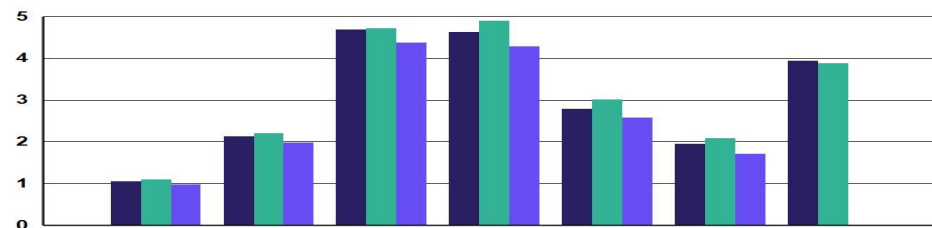
Fund Objective

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	\$355.66b
Share Class Assets	\$355.66b / 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	0.66% / 1.48%
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	1.05	2.12	4.68	4.62	2.79	1.94	3.94
Calculation Index	1.10	2.20	4.72	4.89	3.01	2.08	3.88
Category Average	0.98	1.97	4.37	4.29	2.58	1.70	-
Category Size	626	621	611	559	514	404	-

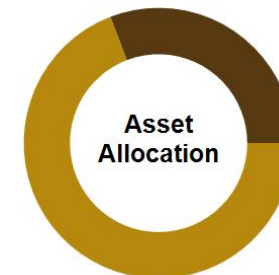
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Calendar Year Return (%)

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

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VMFXX	-	-	-	(3.22)	(3.11)	0.28	94.45	-
25th Percentile	-	-	-	(4.13)	(3.80)	0.28	92.14	-
50th Percentile	-	-	-	(6.37)	(5.26)	0.28	88.06	-
75th Percentile	-	-	-	(10.29)	(7.77)	0.29	81.87	-
Rank	-	-	-	8%	8%	62%	4%	-



Cash	69.19	Foreign Bonds	0.00
US Stocks	0.00	Preferred Stocks	0.00
Non-US Stocks	0.00	Convertibles	0.00
US Bonds	30.81	Other	0.00

Credit Weighting

	VMFXX	Cat Avg
% AAA	-	0.00
% AA	-	24.00
% A	-	0.00
% BBB	-	0.00
% BB	-	0.00
% B	-	0.00
% Below B	-	0.00
% Not Rated	-	76.00

Top Ten Holding (%)

United States Treasury Bills	2.44
Federal Home Loan Banks	2.06
% Assets in Top 10	4.50



Vanguard Balanced Index Adm (VBIAX)

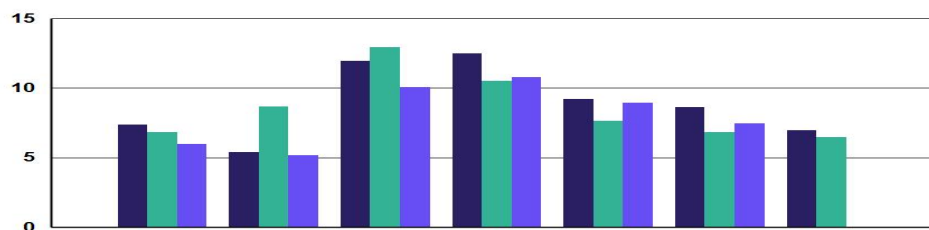
Fund Objective

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	\$56.60b
Share Class Assets	\$45.66b / 80.67%
Avg Market Cap	\$221.38b
Closed New Inv	-
Closed All Inv	-
Min Investment	\$3,000
Turnover	22%
P/E	21.72
P.B.	3.79
Expense Data	
Prospectus Net / Gross	0.07% / 0.07%
Cat Avg Net/Gross	1.21% / 1.57%
Rank Net/Gross	2% / 1%
12b-1 Fees	0.00%
Waiver Amount	-
Waiver Exp Date	-

Annualized Total Returns



	QTR	YTD	1 year	3 year	5 year	10 year	Since Inception
VBIAX	7.37	5.40	11.95	12.47	9.20	8.62	6.98
Calculation Index	6.85	8.66	12.92	10.53	7.64	6.82	6.49
Category Average	5.99	5.18	10.06	10.80	8.94	7.44	-
Rank in Category	28%	47%	15%	26%	44%	21%	-
Category Size	468	467	453	434	404	333	-

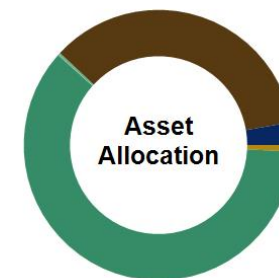
Performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than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

Calendar Year Return (%)

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

3 Year Risk Quartile Charts

	Alpha	Beta	R ²	Info Ratio	Sharpe	Std Dev	Up Capture	Down Capture
VBIAX	1.83	0.99	92.36	0.59	0.65	11.85	105.80	96.32
25th Percentile	1.87	0.99	96.73	0.56	0.69	10.99	102.94	85.98
50th Percentile	0.58	0.96	92.72	0.12	0.59	11.44	99.06	93.91
75th Percentile	(0.64)	0.89	88.53	(0.36)	0.48	11.80	93.25	99.16
Rank	27%	26%	34%	26%	38%	77%	14%	66%



Cash	0.76	Foreign Bonds	2.71
US Stocks	60.83	Preferred Stocks	0.00
Non-US Stocks	0.33	Convertibles	0.00
US Bonds	35.36	Other	0.00

Sector Weighting

	VBIAX	Cat Avg
% Basic Materials	1.21	1.72
% Consumer Cyclical	6.58	5.78
% Financial Services	8.71	9.26
% Real Estate	1.63	1.15
% Consumer Defensive	3.42	3.21
% Healthcare	6.09	6.59
% Utilities	1.48	1.62
% Communication Services	5.59	4.77
% Energy	1.90	2.12
% Industrials	5.56	5.80
% Technology	19.00	14.69

Top Ten Holding (%)

Microsoft Corp	3.70
NVIDIA Corp	3.38
Apple Inc	3.26
Amazon.com Inc	2.11
Meta Platforms Inc Class A	1.53
Broadcom Inc	1.23
Alphabet Inc Class A	1.08
Tesla Inc	1.02
Berkshire Hathaway Inc Class B	0.89
Alphabet Inc Class C	0.87
% Assets in Top 10	19.07

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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. Peer groups are comprised of all of the funds that match an investment's category as classified by Morningstar. Morningstar Category identifies funds based on their actual

investment styles as measured by their underlying portfolio holdings over a three-year period.

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

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

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

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

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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 contain this and other important information. Please read the prospectus carefully before investing. Investments are subject to market risk and fluctuate in value.

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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. Current regulations do not permit StanCorp Investment Advisers to recommend the Standard Stable Asset Fund to plan sponsors and plan participants. Once a plan sponsor, or its designed fiduciary (other than StanCorp Investment Advisers or its affiliates), selects the Standard Stable Asset Fund, allocations to the fund are in accordance with the allocation percentage for the cash equivalent sleeve in the models.

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