

**PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM
DEFINED CONTRIBUTION COMMITTEE
MEETING**

December 4, 2024

AGENDA

The meeting of the Defined Contribution Committee of the Board of Trustees of the Public Safety Personnel Retirement System (the “PSPRS” or “System”) will be held at the **main public conference room of the administrative offices of the PSPRS at 3010 E. Camelback Road, Phoenix, AZ 85016**. This meeting is available to the public and all persons wishing to attend in person are invited.

A copy of the agenda for the meeting will be posted on the PSPRS website at least twenty-four hours in advance of the meeting. To view the final agenda visit www.psprs.com/about/board-of-trustees, scroll to Defined Contribution Committee Meetings, select “DC Committee Agendas” in the box, and select the appropriate meeting date. Meeting materials may be obtained similarly by selecting “DC Committee Meeting Materials”.

Interested members of the public and stakeholders may submit comments on any matter within the jurisdiction of the Committee, including any item on the agenda for the December 4, 2024 Defined Contribution Committee meeting.

Public comments can be submitted in person or electronically to PSPRSBoardMeetings@psprs.com. Commenters may elect to have electronic submissions presented by staff or address the Committee themselves either via phone or video through the live PSPRS Public Meeting Web stream: <http://www.psprs.com/about/board-of-trustees>. Commenters shall submit their full name, phone number (if appearing by phone), affiliation (if none, indicate “member of the public”), Agenda item they wish to comment on, and their position for or against the item.

NOTE: For technological reasons, commenters selecting to address the Committee live during the meeting shall indicate so in their email, at least an hour before the meeting begins. Upon receipt of the request, PSPRS Staff will facilitate the appearance and contact you, if necessary, before the Committee meeting.

The foregoing procedures notwithstanding, the Chair reserves the right to control the duration of comments or impose other constraints in the interest of maintaining an orderly meeting.

Media Contact or Agenda Materials: Christian Palmer, Communications Director (cpalmer@psprs.com)

The meeting will begin at 1:00 p.m. and continue until 4:00 p.m. or until the matters set forth in this agenda are otherwise addressed. Members of the Committee will attend either in person or remotely via Zoom. The Defined Contribution Committee may vote to hold an executive session, which will not be open to the public, to discuss certain matters. The Defined Contribution Committee reserves the right to consider agenda items outside of their listed order. One or more members of the Board of Trustees of the Public Safety Personnel Retirement System who are not members of the Defined Contribution Committee might be present for purposes of auditing the Committee meeting, but are not allowed to participate in the meeting or take part in the Defined Contribution Committee.

1. Call to Order; Pledge of Allegiance; Roll Call; Opening Remarks.

Mr. Brian Moore, Committee Chairman

2. Call to the Public.

This is the time for the public to comment. Members of the Committee may not discuss items that are not specifically identified on the agenda. Therefore, pursuant to A.R.S. § 38-431.01 (H), action taken as a result of public comment will be limited to directing staff to study the matter, responding to any criticism, or scheduling the matter for a later date for further consideration and possible recommendations to the Board of Trustees.

3. Review, discussion and possible approval of the PSPRS Defined Contribution Committee Minutes from August 14, 2024.

Mr. Brian Moore

4. Review, discussion and possible **Action** regarding possible creation of a subcommittee to work with staff to develop the Investment Advisor RFP.

Mr. Brian Moore

5. Review, discussion and possible **Action** regarding the DC Committee member vacancy.

Mr. Brian Moore

6. Update, discussion and possible **Action** on the Nationwide Retirement Solutions (NRS) Quarterly Administrative Review.

Mr. Jim Keeler, Program Director, Nationwide Retirement Solutions

7. Update, discussion and possible **Action** on recommendations to the Board of Trustees on SageView Advisory Group Quarterly Investment Performance review of PSPDCRP.

Mr. Mark Kordonsky, Principal, SageView Advisory Group

Mr. Jake O'Shaughnessy, Managing Director, SageView Advisory Group

Mr. Stuart Payment, Retirement Plan Consultant, SageView Advisory Group

8. Update, discussion and possible **Action** on recommendations to the Board of Trustees on the Public Safety Financial / Galloway review.

Mr. Michael Galloway, CEO Galloway Asset Management, LLC

9. Schedule future meeting date(s). (Currently scheduled for Wednesday, February 12, 2025.)

10. Adjournment.

Persons with a disability may request reasonable accommodation, such as a sign language interpreter, by contacting Claudia Martinez, Executive Assistant, or Cheryl Cohen, Executive Assistant, at (602) 255-5575. Requests should be made as early as possible to arrange the accommodation.

**PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM
DEFINED CONTRIBUTION COMMITTEE MEETING**

August 14, 2024

MINUTES

Present: Mr. Brian Moore, Committee Chairman
Mr. Joe Clure
Mr. Jason Hathcock
Mr. Daren Wunderle, Trustee

Absent: Mr. Don Jongewaard
Ms. Arlene Chin
Mr. Mark Steed, Chief Investment Officer

Others Present: Mr. Michael Smarik, Deputy Administrator
Mr. Michael Townsend, Administrator
Ms. Claudia Martinez, Executive Assistant
Bret Parke, Esq., Assistant Administrator/General Counsel
Ms. Rajee Mohan, Jr. IT Systems Engineer
Mr. Matt Gayman, Nationwide Retirement Solutions
Ms. Angela Egelhoff, Chief Compliance Officer
Mr. Stuart Payment, Retirement Plan Consultant, SageView Advisory Group – remote
Mr. Todd Thomas, Galloway Asset Management, LLC
Mr. Chris Hoerchler, Galloway Asset Management, LLC
Mr. Mark Kordonsky, Principal, SageView Advisory Group – remote
Mr. Jake O’Shaughnessy, Managing Director, SageView Advisory Group

1. Call to Order; Pledge of Allegiance; Roll Call; Opening Remarks.

Mr. Brian Moore, Committee Chairman

Meeting was called to order by Committee Chairman Moore at 10:01 AM, Pledge of Allegiance was recited, roll was called and opening remarks were made.

2. Call to the Public.

This is the time for the public to comment. Members of the Committee may not discuss items that are not specifically identified on the agenda. Therefore, pursuant to A.R.S. § 38-431.01 (H), action taken as a result of public comment will be limited to directing staff to study the matter, responding to any criticism, or scheduling the matter for a later date for further consideration and possible recommendations to the Board of Trustees.

There was no response to the Call to the Public

3. Review, discussion and possible approval of the PSPRS Defined Contribution Committee Minutes from May 28, 2024.

Mr. Brian Moore

Moved by: Mr. Daren Wunderle
Second by: Mr. Jason Hathcock
Time: 10:06 AM
Motion: Approval of minutes as presented.
Discussion: None
Vote: 4 – 0 Passed

4. Discussion and possible Action on recommendations to the Board of Trustees regarding plan amendments to allow DB plan service purchases by participants, using monies from the 401a plans administered by PSPRS.

Mr. Brian Moore

Background on the item was provided by Mr. Moore. Mr. Wunderle inquired if such action would include borrowing allowance of both the participant and employer monies. Mr. Matt Gayman with Nationwide advised such allowance would require Nationwide to use IT resources to implement the option as the option is not currently available. Committee engaged in discussions regarding vesting and the borrowing options. Mr. Todd Thomas with Public Safety Financial/Galloway commented on the participants desire of borrowing monies. Committee directed Staff to work with Nationwide to obtain more information and options. Mr. Wunderle requested a future discussion to be held on the Nationwide IT capabilities.

5. Update and discussion regarding a plan amendment to allow participant loans from the Public Safety Personnel Defined Contribution Retirement Plan (PSPDCRP).

Mr. Brian Moore

Mr. Moore and Mr. Smarik provided an update on the actions/discussions held at the Board meeting regarding the item.

6. Update, discussion and possible Action on the Nationwide Retirement Solutions (NRS) Quarterly Administrative Review.

*Mr. Jim Keeler, Executive Relationship Manager, Nationwide Retirement Solutions
Mr. Matt Gayman, Program Director, Nationwide Retirement Solutions*

The quarterly report was provided by Mr. Gayman. Report included plan summaries as of 6/30/2024, usage of forfeiture account balances, plan balances by employer, transfer out summaries, and PSPRS and PSPDCRP Schwab SDO roll-up, and Schwab reports. Committee members inquired on various aspects of the report.

7. Update, discussion and possible Action on recommendations to the Board of Trustees on SageView Advisory Group Quarterly Investment Performance review of PSPDCRP.

*Mr. Mark Kordonsky, Principal, SageView Advisory Group
Mr. Jake O'Shaughnessy, Managing Director, SageView Advisory Group
Mr. Stuart Payment, Retirement Plan Consultant, SageView Advisory Group*

The quarterly report was provided by Mr. O'Shaughnessy. Report included an overview of the market, stocks and politics, market volatility, economic scoreboard, equities, valuations, fixed income, litigation, portfolio and investment summaries, and a fund performance summary.

8. Update, discussion and possible Action on recommendations to the Board of Trustees on the Public Safety Financial / Galloway review.

Mr. Michael Galloway, CEO Galloway Asset Management, LLC

The quarterly activity report was provided by Mr. Todd Thomas. There were 35 training seminars/webinars for PSPRS education, 4 training seminars for Tier 3 education, 4 training seminars for CORP, 511 members attended, and 85% requested follow-up counseling, and 91% would review investment objective/asset allocations. Committee commented and/or inquired on various aspects of the presentation. Mr. Hathcock requested a running historical total on future presentations.

9. Schedule future meeting date(s). (Currently scheduled for Wednesday, November 6, 2024.)

Next meeting is scheduled for Wednesday, November 6, 2024 at 10:00 AM.

10. Adjournment.

Moved by: Mr. Jason Hathcock
Second by: Mr. Daren Wunderle
Time: 11:57 AM
Motion: Adjourn meeting.
Discussion: None
Vote: 4 – 0 Passed

Mr. Brian Moore, Committee Chairman

Arizona Public Safety

Quarterly Reporting – November 6, 2024



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Plan Summaries as of 09/30/2024

PSPRS Supplemental Account Summary	
Balance on 07/01/2024:	\$27,260,238
Contributions:	\$1,003,170
Transfers In:	\$229,287
Loan Repayments:	\$24,718
Dividends & Interest:	\$36,253
Market Gain/(Loss):	\$1,458,455
Charges/Fees:	-\$5,159
Distributions:	-\$274,965
Transfers Out:	-\$1,343,566
Loan Disbursements:	\$0
Balance on 09/30/2024:	\$28,388,431
Self-Directed Option on 09/30/2024:	\$10,218,300
Outstanding Loan Balance:	\$320,004
Total Account Balance:	\$38,926,735

PSPRS 457 Account Summary	
Balance on 07/01/2024:	\$35,564,654
Contributions:	\$2,682,314
Transfers In:	\$10,674,698
Loan Repayments:	\$66,184
Dividends & Interest:	\$54,632
Market Gain/(Loss):	\$2,335,394
Charges/Fees:	-\$12,590
Distributions:	-\$517,856
Transfers Out:	-\$4,806,814
Loan Disbursements:	-\$225,301
Balance on 09/30/2024:	\$45,815,313
Self-Directed Option on 09/30/2024:	\$31,457,655
Outstanding Loan Balance:	\$986,938
Total Account Balance:	\$78,259,906

PSPDCRP (Tiers 1, 2, 3) Account Summary	
Balance on 07/01/2024:	\$604,278,238
Contributions:	\$17,409,967
Transfers In:	\$66,136,309
Loan Repayments:	\$165,946
Dividends & Interest:	\$217,900
Market Gain/(Loss):	\$22,060,980
Charges/Fees:	-\$13,620
Distributions:	-\$14,785,716
Transfers Out:	-\$34,125,794
Loan Disbursements:	-\$160,927
Balance on 09/30/2024:	\$661,183,284
Self-Directed Option on 09/30/2024:	\$235,548,972
Outstanding Loan Balance:	\$1,795,164
Total Account Balance:	\$898,527,420

EODCRS ACCOUNT SUMMARY	
Balance on 07/01/2024:	\$22,988,326
Contributions:	\$764,481
Transfers In:	\$0
Dividends & Interest:	\$37,336
Market Gain/(Loss):	\$1,243,629
Charges/Fees:	-\$3,656
Distributions:	-\$203,550
Transfers Out:	-\$2,405
Balance on 09/30/2024:	\$24,824,162
Self-Directed Option on 09/30/2024:	\$33,269
Total Account Balance:	\$24,857,431

Plan Start Dates:
 Supplemental August 2001
 EODCRS November 2011
 PSPDCRP July 2017
 PSPRS 457 June 2020

PSPDCRP (Tiers 2 & 3) Forfeiture Balance on 9/30/2024	\$1,594,079
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Summary Plan Balances:	\$1,040,571,492
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EODCRS Balances by Employer as of 09/30/2024

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
EODCRS APACHE COUNTY 401A	\$88,768	2
EODCRS CITY OF APACHE JUNCTION 401A	\$39,518	9
EODCRS CITY OF AVONDALE 401A	\$40,003	5
EODCRS CITY OF CHANDLER 401A	\$266,733	8
EODCRS CITY OF FLAGSTAFF 401A	\$138,022	5
EODCRS CITY OF GLENDALE 401A	\$206,416	3
EODCRS CITY OF GLOBE 401A	\$23,945	4
EODCRS CITY OF MESA 401A	\$254,549	8
EODCRS CITY OF PEORIA 401A	\$42,631	4
EODCRS CITY OF PHOENIX 401A	\$284,661	9
EODCRS CITY OF SAFFORD 401A	\$37,295	6
EODCRS CITY OF SAN LUIS 401A	\$30,611	3
EODCRS CITY OF SCOTTSDALE 401A	\$177,105	7
EODCRS CITY OF SOUTH TUCSON 401A	\$11,478	8
EODCRS CITY OF SURPRISE 401A	\$122,959	6
EODCRS CITY OF TEMPE 401A	\$132,668	5
EODCRS CITY OF TOLLESON 401A	\$12,512	2
EODCRS CITY OF TUCSON 401A	\$90,452	4
EODCRS CITY OF YUMA	\$14,451	6

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
EODCRS GILA COUNTY 401A	\$409,611	6
EODCRS GRAHAM COUNTY	\$268,223	4
EODCRS GREENLEE COUNTY 401A	\$60,951	4
EODCRS LA PAZ COUNTY 401A	\$290,716	6
EODCRS MARICOPA COUNTY 401A	\$8,932,084	70
EODCRS MOHAVE COUNTY 401A	\$1,147,150	11
EODCRS NAVAJO COUNTY 401A	\$532,307	8
EODCRS PIMA COUNTY & SUPERIOR COURT 401	\$2,046,553	27
EODCRS PINAL COUNTY 401A	\$1,385,427	17
EODCRS SANTA CRUZ COUNTY 401A	\$501,158	6
EODCRS STATE OF ARIZONA 401A	\$4,524,189	137
EODCRS TOWN OF GILBERT 401A	\$180,164	11
EODCRS TOWN OF MARANA 401A	\$12,177	1
EODCRS TOWN OF SAHUARITA	\$142,355	4
EODCRS TOWN OF THATCHER 401A	\$25,868	5
EODCRS YAVAPAI COUNTY 401A	\$987,058	20
EODCRS YUMA COUNTY 401A	\$348,216	6
Total	\$24,824,162	462



PSPRS Supplemental Balances by Pay Center as of 09/30/2024

EMPLOYER	PAY CENTER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
ARIZONA FIRE AND MEDICAL AUTHORITY AZ	P19	\$1,816,696	228
ARIZONA PUBLIC SAFETY	P02	\$5,234,123	193
CENTRAL ARIZONA FIRE AND MEDICAL AUTHORITY 401A	P01	\$3,020,910	87
CENTRAL YAVAPAI FIRE DISTRICT	P05	\$375,404	9
CHRISTOPHER KOHLS FIRE DISTRICT	P23	\$243,078	1
CITY OF AVONDALE	P25	\$24,997	18
CITY OF COTTONWOOD	P18	\$86,935	14
CITY OF EL MIRAGE	P21	\$296,321	8
CITY OF TOLLESON	P17	\$199,385	5
CORONA DE TUCSON FIRE DISTRICT	P24	\$80,826	1
DAISY MOUNTAIN FIRE DISTRICT	P13	\$574,817	70
FORT MOJAVE MESA FIRE DISTRICT	P11	\$26,098	3
GOLDEN VALLEY FIRE DISTRICT	P14	\$29,456	2
GOLDER RANCH FIRE DISTRICT	P07	\$4,506,940	104
NORTH COUNTY FIRE & MEDICAL DISTRICT	P03	\$5,782,299	98
SEDONA FIRE DISTRICT	P20	\$931,392	39
SUN CITY FIRE DISTRICT	P04	\$2,577,609	135
SUN LAKES FIRE DISTRICT	P06	\$1,835,492	55
TOTAL		\$27,642,777	1,070

NOTE: Alternate/Beneficiary Accounts total \$745,653.93. When added to the total above it will tie back to the Plan Summary Total on page 3 of this report, before SDO & Loans.



PSPDCRP (Tiers 1,2, 3) Balances by Employer as of 09/30/2024

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
PSPDCRP ADMIN OFFICE OF THE COURT 401A	\$6,899,079	54
PSPDCRP AK CHIN INDIAN COMM FIRE DEPT 401A	\$40,585	2
PSPDCRP APACHE COUNTY AOC 401A	\$18,347	3
PSPDCRP APACHE COUNTY CORP 401A	\$224,033	34
PSPDCRP APACHE COUNTY SHERIFF S DEPT 401A	\$286,818	2
PSPDCRP APACHE JUNCTION POLICE DEPARTMENT 401A	\$545,879	7
PSPDCRP ARIZONA FIRE AND MEDICAL AUTHORITY 401A	\$2,891,586	108
PSPDCRP ARIZONA STATE PARK RANGERS 401A	\$126,780	2
PSPDCRP ASU PD PSPRS LOCAL BOARD 401A	\$265,600	11
PSPDCRP ATTORNEY GENERAL INVESTIGATORS 401A	\$275,424	9
PSPDCRP AVONDALE FIRE DEPARTMENT 401A	\$2,132,775	74
PSPDCRP AVONDALE POLICE DEPARTMENT 401A	\$222,277	6
PSPDCRP AVRA VALLEY FIRE DISTRICT 401A	\$721,553	56
PSPDCRP AZ DPT LIQ LIC AND CONTROL INVST 401A	\$5,239	1
PSPDCRP BEAVER DAM LITTLEFIELD FIRE DIST 401A	\$145,481	3
PSPDCRP BENSON POLICE DEPARTMENT 401A	\$91,967	2
PSPDCRP BISBEE FIRE DEPARTMENT 401A	\$319,422	38
PSPDCRP BLUE RIDGE FIRE DISTRICT 401A	\$185,534	7
PSPDCRP BUCKEYE FIRE DEPARTMENT 401A	\$1,409,621	61
PSPDCRP BUCKEYE POLICE DEPARTMENT 401A	\$395,572	6
PSPDCRP BUCKEYE VALLEY FIRE DISTRICT 401A	\$913,261	48
PSPDCRP BUCKSKIN FIRE DISTRICT 401A	\$430,466	23
PSPDCRP BULLHEAD CITY FIRE DEPARTMENT 401A	\$2,618,783	73
PSPDCRP BULLHEAD CITY POLICE DEPARTMENT 401A	\$2,840,853	59
PSPDCRP CAMP VERDE MARSHALS 401A	\$477,175	27
PSPDCRP CASA GRANDE FIRE DEPARTMENT 401A	\$2,159,657	61
PSPDCRP CASA GRANDE POLICE DEPARTMENT 401A	\$1,324,822	17
PSPDCRP CENTRAL AZ FIRE AND MEDICAL AUTH 401A	\$4,258,990	108
PSPDCRP CHANDLER FIRE DEPARTMENT 401A	\$10,890,453	150
PSPDCRP CHANDLER POLICE DEPARTMENT 401A	\$4,219,119	51
PSPDCRP CHINO VALLEY POLICE DEPARTMENT 401A	\$452,125	5
PSPDCRP CITY OF AVONDALE DETENTION 401A	\$21,397	2
PSPDCRP CITY OF MARICOPA FIRE 401A	\$6,379	2
PSPDCRP CITY OF MARICOPA POLICE DEPT 401A	\$40,639	1
PSPDCRP CLARKDALE POLICE DEPARTMENT 401A	\$26,475	2
PSPDCRP COCHISE COUNTY AOC 401A	\$157,149	15
PSPDCRP COCHISE COUNTY CORP 401A	\$569,163	69

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
PSPDCRP COCHISE COUNTY SHERIFFS DEPT 401A	\$237,505	5
PSPDCRP COCONINO COUNTY AOC 401A	\$159,254	24
PSPDCRP COCONINO COUNTY CORP 401A	\$962,183	86
PSPDCRP COCONINO COUNTY SHERIFFS DEPT 401A	\$464,915	3
PSPDCRP COOLIDGE FIRE DEPARTMENT 401A	\$83,497	9
PSPDCRP COOLIDGE POLICE DEPARTMENT 401A	\$99,947	4
PSPDCRP COPPER CANYON FIRE AND MEDICAL 401A	\$939,063	43
PSPDCRP CORONA DE TUCSON FIRE DISTRICT 401A	\$245,750	9
PSPDCRP COTTONWOOD FIRE DEPARTMENT 401A	\$423,792	20
PSPDCRP COTTONWOOD POLICE DEPARTMENT 401A	\$198,410	7
PSPDCRP DAISY MOUNTAIN FIRE DISTRICT 401A	\$1,709,432	56
PSPDCRP DEPARTMENT OF CORRECTIONS CORP 401A	\$56,998,606	4,584
PSPDCRP DEPARTMENT OF EMER AND MILITARY AFF 401A	\$247,162	8
PSPDCRP DEPARTMENT OF PUBLIC SAFETY 401A	\$13,978,977	138
PSPDCRP DEPT OF JUVENILE CORRECTIONS CORP 401A	\$3,357,393	323
PSPDCRP DEPT OF PUBLIC SAFETY DETENTION 401A	\$151,838	11
PSPDCRP DESERT HILLS FIRE DEPARTMENT 401A	\$350,884	25
PSPDCRP DOUGLAS FIRE DEPARTMENT 401A	\$901,627	25
PSPDCRP DOUGLAS POLICE DEPARTMENT 401A	\$733,140	25
PSPDCRP DREXEL HEIGHTS FIRE DISTRICT 401A	\$2,499,412	72
PSPDCRP EL MIRAGE FIRE DEPARTMENT 401A	\$766,629	29
PSPDCRP EL MIRAGE POLICE DEPARTMENT 401A	\$460,799	7
PSPDCRP ELOY FIRE DISTRICT 401A	\$764,251	39
PSPDCRP ELOY POLICE DEPARTMENT 401A	\$2,809	1
PSPDCRP FLAGSTAFF FIRE DEPARTMENT 401A	\$1,984,155	80
PSPDCRP FLAGSTAFF POLICE DEPARTMENT 401A	\$2,161,255	19
PSPDCRP FLORENCE FIRE DEPARTMENT 401A	\$351,472	17
PSPDCRP FLORENCE POLICE DEPARTMENT 401A	\$135,959	3
PSPDCRP FORT MCDOWELL TRIBAL FIRE DEPT 401A	\$5,770	1
PSPDCRP FORT MCDOWELL TRIBAL POLICE DEPT 401A	\$558,750	4
PSPDCRP FORT MOJAVE MESA FIRE DISTRICT 401A	\$718,053	34
PSPDCRP FRY FIRE DISTRICT 401A	\$398,573	32
PSPDCRP GAME AND FISH DEPARTMENT 401A	\$2,156,308	25
PSPDCRP GILA COUNTY - DISPATCHERS 401A	\$2,644	1
PSPDCRP GILA COUNTY AOC 401A	\$26,619	4
PSPDCRP GILA COUNTY CORP 401A	\$602,102	46
PSPDCRP GILA COUNTY SHERIFFS DEPARTMENT 401A	\$214,511	3



PSPDCRP (Tiers 1,2, 3) Balances by Employer as of 09/30/2024 Cont.

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
PSPDCRP GILA RIVER FIRE DEPARTMENT 401A	\$61,212	1
PSPDCRP GILA RIVER POLICE DEPARTMENT 401A	\$19,075	1
PSPDCRP GILBERT FIRE DEPARTMENT 401A	\$4,671,478	114
PSPDCRP GILBERT POLICE DEPARTMENT 401A	\$4,470,453	34
PSPDCRP GLENDALE FIRE DEPARTMENT 401A	\$9,439,949	160
PSPDCRP GLENDALE POLICE DEPARTMENT 401A	\$7,168,816	69
PSPDCRP GLOBE FIRE DEPARTMENT 401A	\$328,364	15
PSPDCRP GLOBE POLICE DEPARTMENT 401A	\$14,477	1
PSPDCRP GOLDEN SHORES FIRE DISTRICT 401A	\$110,620	8
PSPDCRP GOLDEN VALLEY FIRE DISTRICT 401A	\$357,714	18
PSPDCRP GOLDER RANCH FIRE DISTRICT 401A	\$8,302,106	217
PSPDCRP GOODYEAR FIRE DEPARTMENT 401A	\$2,752,171	88
PSPDCRP GOODYEAR POLICE DEPARTMENT 401A	\$1,619,277	18
PSPDCRP GRAHAM COUNTY AOC 401A	\$14,167	3
PSPDCRP GRAHAM COUNTY DETENTION 401A	\$615,232	87
PSPDCRP GRAHAM COUNTY SHERIFFS DEPT 401A	\$330,450	1
PSPDCRP GREEN VALLEY FIRE DISTRICT 401A	\$1,535,055	98
PSPDCRP GREENLEE COUNTY AOC 401A	\$38,642	2
PSPDCRP GUADALUPE FIRE DEPARTMENT 401A	\$260	1
PSPDCRP HARQUAHALA FIRE DISTRICT 401A	\$50,499	3
PSPDCRP HEBER OVERGAARD FIRE DISTRICT 401A	\$614,377	14
PSPDCRP HELLSGATE FIRE DISTRICT 401A	\$99,795	5
PSPDCRP HIGHLANDS FIRE DISTRICT 401A	\$404,063	26
PSPDCRP HUALAPAI INDIAN TRIBE POLICE DEPT 401A	\$43,977	1
PSPDCRP KINGMAN FIRE DEPARTMENT 401A	\$1,311,239	59
PSPDCRP KINGMAN POLICE DEPARTMENT 401A	\$600,962	9
PSPDCRP LA PAZ COUNTY DETENTION 401A	\$415,389	30
PSPDCRP LA PAZ COUNTY SHERIFFS DEPT 401A	\$814,856	47
PSPDCRP LAKE HAVASU CITY FIRE DEPARTMENT 401A	\$1,058,171	56
PSPDCRP LAKE HAVASU CITY POLICE DEPT 401A	\$3,178,758	78
PSPDCRP LAKE MOHAVE RANCHOS FIRE DISTRICT 401A	\$83,108	10
PSPDCRP MARANA POLICE DEPARTMENT 401A	\$1,010,896	14
PSPDCRP MARICOPA CNTY ATTY INVESTIGATORS 401A	\$36,609	1
PSPDCRP MARICOPA COUNTY AOC JUDICIAL BR 401A	\$2,959,068	227
PSPDCRP MARICOPA COUNTY CORP 401A	\$10,493,782	519
PSPDCRP MARICOPA COUNTY SHERIFFS OFFICE 401A	\$10,462,298	103
PSPDCRP MAYER FIRE DISTRICT 401A	\$174,086	10

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
PSPDCRP MESA FIRE DEPARTMENT 401A	\$15,005,068	369
PSPDCRP MESA POLICE DEPARTMENT 401A	\$35,653,547	826
PSPDCRP MOHAVE COUNTY AOC 401A	\$378,445	31
PSPDCRP MOHAVE COUNTY CORP 401A	\$1,209,522	134
PSPDCRP MOHAVE COUNTY SHERIFFS DEPT 401A	\$72,407	5
PSPDCRP MOHAVE VALLEY FIRE DISTRICT 401A	\$1,127,474	39
PSPDCRP MOUNT LEMMON FIRE DISTRICT 401A	\$22,208	2
PSPDCRP NAU CAMPUS POLICE 401A	\$211,070	6
PSPDCRP NAVAJO COUNTY AOC 401A	\$189,535	26
PSPDCRP NAVAJO COUNTY CORP 401A	\$765,263	70
PSPDCRP NAVAJO COUNTY SHERIFFS DEPT 401A	\$16,121	1
PSPDCRP NOGALES FIRE DEPARTMENT 401A	\$682,420	53
PSPDCRP NOGALES POLICE DEPARTMENT 401A	\$191,158	5
PSPDCRP NORTHERN AZ CONSOLIDATED FD 1 401A	\$453,777	48
PSPDCRP NORTHWEST FIRE DISTRICT 401A	\$4,705,137	117
PSPDCRP ORACLE FIRE DISTRICT 401A	\$113,861	9
PSPDCRP ORO VALLEY POLICE DEPT 401A	\$1,924,109	13
PSPDCRP PAGE FIRE DEPARTMENT 401A	\$38,741	1
PSPDCRP PAGE POLICE DEPARTMENT 401A	\$24,145	1
PSPDCRP PALOMINAS FIRE DISTRICT 401A	\$192,140	24
PSPDCRP PARADISE VALLEY POLICE DEPARTMENT 401A	\$618,045	9
PSPDCRP PARKER FIRE DISTRICT 401A	\$44,964	3
PSPDCRP PASCUA YAQUI TRIBE FIRE DEPT 401A	\$238,789	3
PSPDCRP PASCUA YAQUI TRIBE POLICE DEPT 401A	\$798,109	3
PSPDCRP PAYSON FIRE DEPARTMENT 401A	\$962,040	34
PSPDCRP PAYSON POLICE DEPARTMENT 401A	\$35,351	2
PSPDCRP PEORIA FIRE DEPARTMENT 401A	\$5,493,661	154
PSPDCRP PEORIA POLICE DEPARTMENT 401A	\$1,704,420	20
PSPDCRP PHOENIX FIRE DEPARTMENT 401A	\$75,205,528	1,119
PSPDCRP PHOENIX POLICE DEPARTMENT 401A	\$142,562,833	2,069
PSPDCRP PIMA COUNTY AOC 401A	\$1,342,339	127
PSPDCRP PIMA COUNTY COMM COLLEGE POLICE 401A	\$134,223	4
PSPDCRP PIMA COUNTY CORP 401A	\$4,460,362	421
PSPDCRP PIMA COUNTY SHERIFFS DEPARTMENT 401A	\$5,871,529	66
PSPDCRP PINAL COUNTY AOC 401A	\$554,855	57
PSPDCRP PINAL COUNTY CORP 401A	\$963,619	101
PSPDCRP PINAL COUNTY SHERIFFS DEPARTMENT 401A	\$857,083	15



PSPDCRP (Tiers 1,2, 3) Balances by Employer as of 09/30/2024 Cont.

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
PSPDCRP PINE STRAWBERRY FIRE DISTRICT 401A	\$162,196	5
PSPDCRP PINETOP FIRE DISTRICT 401A	\$318,807	13
PSPDCRP PINETOP LAKESIDE POLICE DEPT 401A	\$280,216	15
PSPDCRP PINWOOD FIRE DISTRICT 401A	\$250,413	10
PSPDCRP PONDEROSA FIRE DISTRICT 401A	\$299,538	20
PSPDCRP PRESCOTT FIRE DEPARTMENT 401A	\$1,778,069	49
PSPDCRP PRESCOTT POLICE DEPARTMENT 401A	\$776,531	12
PSPDCRP PRESCOTT VALLEY POLICE DEPARTMENT 401A	\$1,973,982	85
PSPDCRP QUARTZSITE FIRE DISTRICT 401A	\$461,675	22
PSPDCRP QUARTZSITE POLICE DEPARTMENT 401A	\$224,250	19
PSPDCRP QUEEN CREEK POLICE DEPARTMENT 401A	\$215,772	3
PSPDCRP QUEEN VALLEY FIRE DISTRICT 401A	\$3,811	1
PSPDCRP RINCON VALLEY FIRE DISTRICT 401A	\$678,078	29
PSPDCRP RIO RICO FIRE DISTRICT 401A	\$671,639	38
PSPDCRP RIO VERDE FIRE DISTRICT 401A	\$564,301	27
PSPDCRP SAHUARITA POLICE DEPARTMENT 401A	\$600,825	3
PSPDCRP SALT RIVER PIMA MARICOPA FIRE 401A	\$2,523,835	7
PSPDCRP SALT RIVER PIMA MARICOPA POLICE 401A	\$881,616	5
PSPDCRP SAN CARLOS TRIBAL POLICE DEPT 401A	\$198,455	2
PSPDCRP SAN LUIS FIRE DEPARTMENT 401A	\$80,353	1
PSPDCRP SANTA CRUZ COUNTY AOC 401A	\$11,121	1
PSPDCRP SANTA CRUZ COUNTY CORP 401A	\$378,017	59
PSPDCRP SANTA CRUZ COUNTY SHERIFFS DEPT 401A	\$98,001	3
PSPDCRP SCOTTSDALE FIRE DEPARTMENT 401A	\$6,468,355	182
PSPDCRP SCOTTSDALE POLICE DEPARTMENT 401A	\$10,489,603	57
PSPDCRP SEDONA FIRE DISTRICT 401A	\$1,842,190	58
PSPDCRP SEDONA POLICE DEPARTMENT 401A	\$738,944	27
PSPDCRP SHOW LOW POLICE DEPARTMENT 401A	\$280,013	3
PSPDCRP SIERRA VISTA FIRE DEPARTMENT 401A	\$1,915,104	47
PSPDCRP SIERRA VISTA POLICE DEPARTMENT 401A	\$1,024,629	13
PSPDCRP SNOWFLAKE POLICE DEPARTMENT 401A	\$147,121	3
PSPDCRP SOMERTON FIRE DEPARTMENT 401A	\$326,048	32
PSPDCRP SOMERTON POLICE DEPARTMENT 401A	\$620	2
PSPDCRP SONOITA ELGIN FIRE DEPARTMENT 401A	\$230,796	28
PSPDCRP SOUTH TUCSON FIRE DEPARTMENT 401A	\$2,639	1
PSPDCRP SOUTH TUCSON POLICE DEPARTMENT 401A	\$62,759	3
PSPDCRP SPRINGVILLE POLICE DEPARTMENT 401A	\$86,071	2

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
PSPDCRP SUMMIT FIRE DISTRICT 401A	\$722,839	36
PSPDCRP SUN CITY FIRE DISTRICT 401A	\$2,505,887	63
PSPDCRP SUN SITES PEARCE FIRE DISTRICT 401A	\$9,418	1
PSPDCRP SUPERIOR POLICE DEPARTMENT 401A	\$126,125	9
PSPDCRP SUPERSTITION FIRE AND MEDICAL DIS 401A	\$3,492,763	85
PSPDCRP SURPRISE FIRE DEPARTMENT 401A	\$3,916,807	98
PSPDCRP SURPRISE POLICE DEPARTMENT 401A	\$1,224,420	10
PSPDCRP TEMPE FIRE DEPARTMENT 401A	\$12,704,651	131
PSPDCRP TEMPE POLICE DEPARTMENT 401A	\$8,929,484	53
PSPDCRP THATCHER POLICE DEPARTMENT 401A	\$190,918	1
PSPDCRP THREE POINTS FIRE DISTRICT 401A	\$373,865	17
PSPDCRP TIMBER MESA FIRE AND MEDICAL DIST 401A	\$1,365,674	76
PSPDCRP TOHONO O ODHAM NATION FIRE DEPT 401A	\$313,160	3
PSPDCRP TOHONO O ODHAM NATION POLICE DEPT 401A	\$402,064	5
PSPDCRP TOLLESON FIRE DEPARTMENT 401A	\$617,967	21
PSPDCRP TOLLESON POLICE DEPARTMENT 401A	\$112,289	2
PSPDCRP TRI CITY FIRE DISTRICT 401A	\$81,161	1
PSPDCRP TUBAC FIRE DISTRICT 401A	\$771,447	31
PSPDCRP TUCSON AIRPORT AUTHORITY FIRE DPT 401A	\$129,639	3
PSPDCRP TUCSON AIRPORT AUTHORITY POLICE 401A	\$467,816	4
PSPDCRP TUCSON FIRE 401A	\$17,399,736	393
PSPDCRP TUCSON POLICE 401A	\$28,158,147	662
PSPDCRP U OF A CAMPUS POLICE DEPARTMENT 401A	\$449,893	7
PSPDCRP VERDE VALLEY FIRE DISTRICT 401A	\$652,486	26
PSPDCRP WICKENBURG FIRE DEPARTMENT 401A	\$10,242	1
PSPDCRP WICKENBURG POLICE DEPARTMENT 401A	\$4,179	1
PSPDCRP WILLIAMS POLICE DEPARTMENT 401A	\$38,713	1
PSPDCRP WILLIAMSON VALLEY FIRE DISTRICT 401A	\$877,300	58
PSPDCRP WINSLOW FIRE DEPARTMENT 401A	\$372,734	14
PSPDCRP WINSLOW POLICE DEPARTMENT 401A	\$44,202	4
PSPDCRP YAVAPAI COUNTY AOC 401A	\$684,722	52
PSPDCRP YAVAPAI COUNTY CORP 401A	\$2,056,026	188
PSPDCRP YAVAPAI COUNTY SHERIFFS DEPT 401A	\$1,959,769	21
PSPDCRP YUMA COUNTY AOC 401A	\$415,035	47
PSPDCRP YUMA COUNTY CORP 401A	\$1,679,346	157
PSPDCRP YUMA COUNTY SHERIFFS DEPARTMENT 401A	\$1,090,690	8
PSPDCRP YUMA FIRE DEPARTMENT 401A	\$2,947,847	96
PSPDCRP YUMA POLICE DEPARTMENT 401A	\$1,688,162	16
TOTAL	\$661,183,284	18,445



PSPRS 457 Balances by Employer as of 09/30/2024

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
PSPRS APACHE COUNTY 457	\$3,302	2
PSPRS ARIZONA FIRE AND MEDICAL AUTHORITY 457	\$3,848,925	175
PSPRS AVRA VALLEY FIRE DISTRICT 457	\$480,855	19
PSPRS BLUE RIDGE FIRE DISTRICT	\$682,947	27
PSPRS BUCKEYE VALLEY FIRE DISTRICT	\$576,607	50
PSPRS BULLHEAD CITY FIRE DEPARTMENT 457	\$8,180	3
PSPRS CAFMA 457	\$39,742	17
PSPRS CITY OF APACHE JUNCTION 457	\$379,734	15
PSPRS CITY OF AVONDALE 457	\$1,809,643	79
PSPRS CITY OF BUCKEYE 457	\$607,584	18
PSPRS CITY OF CASA GRANDE 457	\$869,465	29
PSPRS CITY OF COOLIDGE 457	\$2,062	1
PSPRS CITY OF EL MIRAGE 457	\$323,814	27
PSPRS CITY OF FLAGSTAFF 457	\$1,601,067	84
PSPRS CITY OF GOODYEAR 457	\$419,261	60
PSPRS CITY OF MARICOPA 457	\$86,647	10
PSPRS CITY OF PAGE 457	\$2,044	1
PSPRS CITY OF PRESCOTT 457	\$36,628	12
PSPRS CITY OF SAFFORD 457	\$1,503	1
PSPRS CITY OF SAN LUIS 457	\$54,599	34
PSPRS CITY OF SHOW LOW 457	\$802	1
PSPRS CITY OF TOLLESON 457	\$282,299	20
PSPRS CITY OF YUMA 457	\$1,176,318	80
PSPRS COCHISE COUNTY 457	\$2,676	3
PSPRS COCONINO COUNTY 457	\$17,803	1
PSPRS COPPER CANYON FIRE AND MEDICAL DISTRICT 457	\$30,254	5
PSPRS CORONA DE TUSCON FIRE DISTRICT 457	\$156,938	12
PSPRS COUNTY OF MOHAVE AZ 457	\$32,050	4
PSPRS DAISY MOUNTAIN FIRE DISTRICT	\$10,461,208	139
PSPRS DESERT HILLS FIRE DISTRICT	\$45,856	1
PSPRS ELOY FIRE DISTRICT	\$419,453	11
PSPRS FORT MOJAVE MESA FIRE DISTRICT 457	\$37,455	2

EMPLOYER	TOTAL BALANCE	NUMBER OF PARTICIPANTS
PSPRS GOLDEN VALLEY FIRE DISTRICT 457	\$360,989	10
PSPRS GREEN VALLEY FIRE DISTRICT 457 PLAN	\$1,399,673	80
PSPRS HARQUAHALA VALLEY FIRE DISTRICT 457	\$20,731	3
PSPRS HEBER OVERGAARD FIRE DISTRICT AZ 457	\$13,834	3
PSPRS HELLSGATE FIRE DISTRICT 457	\$2,392	1
PSPRS LAKE MOHAVE RANCHOS FIRE DISTRICT 457 PLAN	\$88,310	1
PSPRS MAYER FIRE DISTRICT	\$11,932	5
PSPRS MOUNT LEMMON FIRE DISTRICT	\$110,935	4
PSPRS NORTHERN ARIZONA FIRE DISTRICT 457	\$59,984	15
PSPRS NORTHWEST FIRE DISTRICT 457	\$89,191	9
PSPRS ORACLE VOLUNTEER FIRE DISTRICT AZ IAFF 457	\$122,673	6
PSPRS PIMA COUNTY GOVERNMENT 457	\$573,463	285
PSPRS PINAL COUNTY 457	\$225,876	43
PSPRS QUARTZSITE FIRE DISTRICT 457	\$22,873	3
PSPRS RINCON VALLEY FIRE DISTRICT	\$840,863	15
PSPRS SEDONA FIRE DISTRICT DEFERRED COMP PLAN	\$2,139,539	64
PSPRS SIERRA VISTA FRY FIRE DISTRICT 457	\$1,612,052	14
PSPRS SUN CITY FIRE DISTRICT 457	\$119,533	31
PSPRS THREE POINTS FIRE DISTRICT 457	\$312,543	17
PSPRS TIMBER MESA FIRE AND MEDICAL DISTRICT 457	\$30,319	14
PSPRS TOWN OF FLORENCE 457	\$161,660	8
PSPRS TOWN OF JEROME 457 PLAN	\$550,482	22
PSPRS TOWN OF MARANA 457	\$2,896,022	90
PSPRS TOWN OF PARADISE VALLEY 457	\$3,753,633	37
PSPRS TOWN OF PAYSON 457	\$200,581	11
PSPRS TOWN OF PRESCOTT VALLEY 457	\$4,451,214	90
PSPRS TOWN OF QUEEN CREEK 457	\$224,744	27
PSPRS TOWN OF THATCHER 457	\$728	1
PSPRS TOWN OF WICKENBURG 457	\$97,485	11
PSPRS VERDE VALLEY FIRE DISTRICT 457B PLAN	\$725,945	30
PSPRS YAVAPAI COUNTY 457	\$97,391	11
TOTAL	\$45,815,313	1,904



PSPDCRP Transfer-out Summary Jul-Sep

PAYEE	TOTAL	# OF TRANSFERS
ALLIANZ LIFE INSURANCE COMPANY	\$150,000	1
AMERICAN ENTERPRISE INVESTMENT SERVICES	\$485,487	1
AMERIPRISE FINANCIAL SERVICES INC	\$556,397	2
ASSETMARK TRUST COMPANY	\$1,052,620	3
BENEFICIARY	\$731,145	4
CHARLES SCHWAB & CO INC	\$5,552,865	19
DIGITAL TRUST LLC	\$28,483	1
EDWARD JONES	\$1,135,102	4
EDWARD MISSNER EQRP 401K	\$13,028	1
EMPOWER TRUST COMPANY LLC	\$386,723	3
FEDERAL THRIFT SAVINGS PLAN	\$3,425	1
FIDELITY MANAGEMENT TRUST COMPANY	\$85,598	6
INTERACTIVE BROKERS LLC	\$822,066	1
JP MORGAN SECURITIES LLC	\$1,068,974	4
LINCOLN FINANCIAL GROUP	\$505,469	4
LPL FINANCIAL LLC	\$435,824	3
MERRILL LYNCH PIERCE FENNER & SMITH INC	\$1,208,088	4
NATIONAL FINANCIAL SERVICES	\$778,531	6
NATIONWIDE	\$460,000	1
OXFORD LIFE INSURANCE COMPANY	\$50,000	1
PACIFIC GUARDIAN LIFE INSURANCE COMPANY	\$63,725	1
PERSHING LLC	\$550,228	2
THRIFT SAVINGS PLAN	\$80,204	4
VANTAGE RETIREMENT PLANS LLC	\$144,000	1
WELLS FARGO CLEARING SERVICES LLC	\$835,358	2
TOTAL	\$17,183,341	80



PSPDCRP Transfer-out Summary YTD

PAYEE	TOTAL	# OF TRANSFERS
AEIS INC	\$651,822	2
ALLIANZ LIFE INSURANCE COMPANY	\$150,000	1
ALTRUIST FINANCIAL LLC	\$92,972	2
AMERICAN ENTERPRISE INVESTMENT SERVICES	\$485,487	1
AMERIPRISE FINANCIAL SERVICES INC	\$1,566,925	4
ASPIDA LIFE INSURANCE COMPANY	\$574,848	1
ASSETMARK TRUST COMPANY	\$3,293,018	11
ATHENE ANNUITY AND LIFE COMPANY	\$15,000	1
AXOS ADVISOR SERVICES	\$878,932	3
CAPITAL BANK AND TRUST COMPANY	\$33,930	3
CHARLES SCHWAB & CO INC	\$13,239,056	46
COUNTRY TRUST BANK	\$112,064	1
DELAWARE LIFE INSURANCE COMPANY	\$318,761	2
DIGITAL TRUST LLC	\$28,483	1
EDWARD JONES	\$2,233,873	10
EDWARD MISSNER EQRP 401K	\$13,028	1
EMPOWER TRUST COMPANY LLC	\$1,166,411	13
EQUITABLE LIFE INSURANCE COMPANY	\$117,456	1
EQUITY TRUST COMPANY	\$55,207	1
ETRADE FROM MORGAN STANLEY	\$169,628	1
FEDERAL THRIFT SAVINGS PLAN	\$154,326	3
FIDELITY MANAGEMENT TRUST COMPANY	\$1,790,846	18
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	\$200,000	2
INTERACTIVE BROKERS LLC	\$822,066	1
JACKSON NATIONAL LIFE INSURANCE COMPANY	\$124,895	1
JP MORGAN SECURITIES LLC	\$2,591,387	9
LINCOLN FINANCIAL GROUP	\$660,909	5

PAYEE	TOTAL	# OF TRANSFERS
LPL FINANCIAL LLC	\$1,640,855	7
MERRILL LYNCH PIERCE FENNER & SMITH INC	\$2,221,762	6
MISSIONSQUARE RETIREMENT	\$620,818	3
MITCHELL DAVID CALLAHAN EQRP 401K	\$100,025	1
MORGAN STANLEY SMITH BARNEY LLC	\$1,213,439	2
NATIONAL FINANCIAL SERVICES	\$3,855,596	20
NATIONWIDE	\$865,813	3
OXFORD LIFE INSURANCE COMPANY	\$50,000	1
PACIFIC GUARDIAN LIFE INSURANCE COMPANY	\$63,725	1
PERSHING LLC	\$1,030,698	5
PFS INVESTMENTS INC	\$842,723	1
PNC INVESTMENTS LLC	\$255,751	1
PRIMERICA SHAREHOLDER SERVICES	\$265,600	1
PRINCIPAL TRUST COMPANY	\$99,295	1
RAYMOND JAMES & ASSOC INC	\$167,321	2
RBC CAPITAL MARKETS LLC	\$79,493	1
ROBERT W BAIRD & CO INC	\$481,934	2
STANDARD INSURANCE COMPANY	\$55,707	1
STRATA TRUST COMPANY	\$89,496	1
THRIFT SAVINGS PLAN	\$112,603	7
UBS FINANCIAL SERVICES INC	\$924,176	3
UNKNOWN	\$902,210	9
VANGUARD FIDUCIARY TRUST COMPANY	\$350,417	5
VANTAGE RETIREMENT PLANS LLC	\$144,000	1
VOYA INSTITUTIONAL TRUST COMPANY	\$232,212	2
WELLS FARGO CLEARING SERVICES LLC	\$1,013,892	3
TOTAL	\$49,220,891	235



PSPDCRP Transfer-out by Entity & Payee Summary Jul-Sep

PAYEE	TOTAL	# OF TRANSFERS
PSPDCRP CHANDLER FIRE DEPARTMENT	-\$1,060,598	2
EDWARD JONES	-\$473,069	1
WELLS FARGO CLEARING SERVICES LLC	-\$587,529	1
PSPDCRP CHANDLER POLICE DEPARTMENT	-\$485,487	1
AMERICAN ENTERPRISE INVESTMENT SERVICES	-\$485,487	1
PSPDCRP DEPARTMENT OF CORRECTIONS CORP	-\$132,192	5
DIGITAL TRUST LLC	-\$28,483	1
EDWARD JONES	-\$60,500	1
FIDELITY MANAGEMENT TRUST COMPANY	-\$653	1
LPL FINANCIAL LLC	-\$5,590	1
THRIFT SAVINGS PLAN	-\$36,967	1
PSPDCRP GLENDALE FIRE DEPARTMENT	-\$618,550	2
CHARLES SCHWAB & CO INC	-\$618,550	2
PSPDCRP GLENDALE POLICE DEPARTMENT	-\$513,537	3
ALLIANZ LIFE INSURANCE COMPANY	-\$150,000	1
EMPOWER TRUST COMPANY LLC	-\$363,537	2
PSPDCRP GREEN VALLEY FIRE DISTRICT	-\$258,524	1
MERRILL LYNCH PIERCE FENNER & SMITH INC	-\$258,524	1
PSPDCRP MARICOPA COUNTY CORP	-\$98,482	3
FIDELITY MANAGEMENT TRUST COMPANY	-\$35,076	1
JP MORGAN SECURITIES LLC	-\$63,406	2
PSPDCRP MARICOPA COUNTY SHERIFFS OFFICE	-\$995,879	4
AMERIPRISE FINANCIAL SERVICES INC	-\$470,371	1
CHARLES SCHWAB & CO INC	-\$339,589	1
NATIONAL FINANCIAL SERVICES	-\$135,919	1
OXFORD LIFE INSURANCE COMPANY	-\$50,000	1

PAYEE	TOTAL	# OF TRANSFERS
PSPDCRP MESA FIRE DEPARTMENT	-\$1,101,233	5
CHARLES SCHWAB & CO INC	-\$403,404	1
LINCOLN FINANCIAL GROUP	-\$450,000	3
WELLS FARGO CLEARING SERVICES LLC	-\$247,829	1
PSPDCRP MESA POLICE DEPARTMENT	-\$337,526	1
MERRILL LYNCH PIERCE FENNER & SMITH INC	-\$337,526	1
PSPDCRP PAYSON POLICE DEPARTMENT	-\$79,129	1
CHARLES SCHWAB & CO INC	-\$79,129	1
PSPDCRP PEORIA FIRE DEPARTMENT	-\$1,336,396	3
CHARLES SCHWAB & CO INC	-\$854,045	2
MERRILL LYNCH PIERCE FENNER & SMITH INC	-\$482,351	1
PSPDCRP PHOENIX FIRE DEPARTMENT	-\$1,758,919	6
CHARLES SCHWAB & CO INC	-\$109,550	1
EDWARD JONES	-\$576,384	1
EDWARD MISSNER EQRP 401K	-\$13,028	1
FIDELITY MANAGEMENT TRUST COMPANY	-\$35,541	1
JP MORGAN SECURITIES LLC	-\$728,285	1
NATIONAL FINANCIAL SERVICES	-\$296,130	1
PSPDCRP PHOENIX POLICE DEPARTMENT	-\$6,231,123	25
ASSETMARK TRUST COMPANY	-\$1,052,620	3
CHARLES SCHWAB & CO INC	-\$2,954,313	9
FIDELITY MANAGEMENT TRUST COMPANY	-\$1,415	1
INTERACTIVE BROKERS LLC	-\$822,066	1
JP MORGAN SECURITIES LLC	-\$277,283	1
LINCOLN FINANCIAL GROUP	-\$55,469	1
LPL FINANCIAL LLC	-\$430,235	2
NATIONAL FINANCIAL SERVICES	-\$321,482	3
PACIFIC GUARDIAN LIFE INSURANCE COMPANY	-\$63,725	1
THRIFT SAVINGS PLAN	-\$8,516	1
VANTAGE RETIREMENT PLANS LLC	-\$144,000	1
TRUST CARRIER	-\$100,000	1



PSPDCRP Transfer-out by Entity & Payee Summary Jul-Sep Cont.

PAYEE	TOTAL	# OF TRANSFERS
PSPDCRP PIMA COUNTY CORP	-\$3,425	1
FEDERAL THRIFT SAVINGS PLAN	-\$3,425	1
PSPDCRP PIMA COUNTY SHERIFFS DEPARTMENT	-\$8,382	1
FIDELITY MANAGEMENT TRUST COMPANY	-\$8,382	1
PSPDCRP PINAL COUNTY AOC	-\$34,721	2
THRIFT SAVINGS PLAN	-\$34,721	2
PSPDCRP SCOTTSDALE FIRE DEPARTMENT	-\$335,117	1
TRUST CARRIER	-\$335,117	1
PSPDCRP SURPRISE POLICE DEPARTMENT	-\$86,026	1
AMERIPRISE FINANCIAL SERVICES INC	-\$86,026	1
PSPDCRP TEMPE POLICE DEPARTMENT	-\$465,866	2
CHARLES SCHWAB & CO INC	-\$177,025	1
BENEFICIARY	-\$288,841	1
PSPDCRP TUCSON FIRE	-\$485,000	2
NATIONAL FINANCIAL SERVICES	-\$25,000	1
NATIONWIDE	-\$460,000	1
PSPDCRP TUCSON POLICE	-\$550,228	2
PERSHING LLC	-\$550,228	2
PSPDCRP YAVAPAI COUNTY AOC	-\$23,186	1
EMPOWER TRUST COMPANY LLC	-\$23,186	1
PSPDCRP YUMA FIRE DEPARTMENT	-\$17,260	1
CHARLES SCHWAB & CO INC	-\$17,260	1
PSPRS CITY OF AVONDALE	-\$7,187	1
TRUST CARRIER	-\$7,187	1
PSPRS GREEN VALLEY FIRE DISTRICT	-\$134,218	2
FIDELITY MANAGEMENT TRUST COMPANY	-\$4,531	1
MERRILL LYNCH PIERCE FENNER & SMITH INC	-\$129,688	1
PSPRS MAYER FIRE DISTRICT	-\$25,150	1
EDWARD JONES	-\$25,150	1
TOTAL	-\$17,183,341	80



PSPDCRP Transfer-out Since Inception

PAYEE	TOTAL	# OF TRANSFERS
AEIS	\$1,243	1
AEIS INC	\$1,303,644	4
ALLIANZ LIFE INSURANCE COMPANY	\$973,608	9
ALTRUIST FINANCIAL	\$40,986	2
ALTRUIST FINANCIAL LLC	\$278,917	6
AMERICAN ENTERPRISE INVESTMENT SERVICES	\$811,568	4
AMERICAN ENTERPRISE INVESTMENT SVCS INC	\$745,389	8
AMERICAN EQUITY INVESTMENT LIFE INS CO	\$1,311,066	5
AMERICAN GENERAL LIFE	\$750,723	3
AMERICAN GENERAL LIFE INSURANCE COMPANY	\$455,000	2
AMERIPRISE FINANCIAL SERVICES INC	\$9,267,346	41
APEX CLEARING CORP	\$469,508	2
ASPIDA LIFE INSURANCE COMPANY	\$1,724,543	3
ASSETMARK TRUST COMPANY	\$34,866,272	102
ASSOCIATED RETIREMENT PLAN SERVICES	\$13,888	2
ATHENE ANNUITY AND LIFE CO	\$200,000	1
ATHENE ANNUITY AND LIFE COMPANY	\$694,351	7
AXA EQUITABLE	\$432,876	1
AXOS ADVISOR SERVICES	\$9,884,192	31
BRIGHTHOUSE FINANCIAL	\$1,383,591	6
CAPITAL BANK AND TRUST COMPANY	\$3,796,671	20
CETERA INVESTMENT SERVICES	\$849,927	3
CHARLES SCHWAB & CO INC	\$53,275,462	218
CHASE BANK	\$1,285	1
COUNTRY TRUST BANK	\$539,619	4
DELAWARE LIFE INSURANCE COMPANY	\$1,361,664	7
DEPARTMENT OF RETIREMENT SYSTEM DCP	\$13,494	3
DIGITAL TRUST COMPANY INC	\$65,878	3
DIGITAL TRUST LLC	\$28,483	1
DIRECTED TRUST COMPANY	\$200,500	1
E TRADE SECURITIES LLC	\$2,234,867	6
EDWARD JONES	\$6,020,215	34
EDWARD JONES INVESTMENTS	\$14,847,653	86
EDWARD JONES TRUST CO	\$805,331	8
EDWARD MISSNER EQRP 401K	\$13,028	1
EMPOWER RETIREMENT	\$3,745,787	11
EMPOWER TRUST COMPANY LLC	\$6,482,553	35
EQUITABLE	\$279,418	1
EQUITABLE LIFE & CASUALTY INSURANCE CO	\$1,003,051	4
EQUITABLE LIFE INSURANCE COMPANY	\$234,912	2
EQUITABLE RETIREMENT	\$842,722	3
EQUITY TRUST COMPANY	\$2,374,797	19
ETRADE FROM MORGAN STANLEY	\$339,256	2

PAYEE	TOTAL	# OF TRANSFERS
ETRADE SECURITIES LLC	\$563,723	1
F & G ANNUITIES & LIFE	\$394,237	1
F&G ANNUITIES & LIFE	\$189,754	1
FARM BUREAU LIFE INSURANCE CO	\$104,285	1
FBL	\$280,788	1
FEDERAL THRIFT SAVINGS PLAN	\$305,226	5
FIDELITY MANAGEMENT TRUST CO	\$632,982	1
FIDELITY MANAGEMENT TRUST COMPANY	\$22,814,407	131
FIIOC	\$47,367	9
FOLIO INSTITUTIONAL	\$226,118	2
FOLIOFN INVESTMENTS INC	\$15,024	1
FORESTERS FINANCIAL SERVICES	\$9,583	1
FORETHOUGHT LIFE INSURANCE COMPANY	\$250,000	1
FORGE TRUST	\$52,755	2
GBU FINANCIAL LIFE	\$80,000	1
GCU	\$384,406	1
GOLDEN 1 CREDIT UNION	\$9,941	1
GREAT WEST	\$406,466	3
GREAT WEST TRUST COMPANY	\$8,811	1
GREAT WEST TRUST COMPANY LLC	\$532,693	2
GREAT-WEST FINANCIAL	\$618,690	2
GREAT-WEST TRUST COMPANY LLC	\$2,203,367	9
HORACE MANN LIFE INSURANCE COMPANY	\$169,958	4
HUGHES FCU	\$35,218	2
HUGHES FEDERAL CREDIT UNION	\$5,218	1
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	\$400,000	4
INBANK	\$234,000	3
INTERACTIVE BROKERS LLC	\$822,066	1
IRA CLUB	\$69,000	1
IRA FINANCIAL TRUST COMPANY	\$75,000	1
IRA SERVICES TRUST COMPANY	\$325,095	1
ITRUST CUSTODIAL SERVICES	\$91,306	1
JACKSON NATIONAL LIFE INSURANCE COMPANY	\$1,054,895	5
JANNEY MONTGOMERY SCOTT LLC	\$164,441	1
JASON SCARPATI PLLC	\$380,863	1
JOSE ANTONIO MARTINEZ EQRP 401K	\$93,285	1
JP MORGAN CHASE	\$212,717	1
JP MORGAN SECURITIES LLC	\$12,181,930	58
LAFAYETTE LIFE	\$21,883	2
LIFE INSURANCE COMPANY OF THE SOUTHWEST	\$12,837	3
LINCOLN FINANCIAL GROUP	\$2,128,364	13
LINCOLN FINANCIAL GROUP TRUST CO INC	\$1,924,758	15
LINCOLN NATIONAL LIFE INS COMP	\$106,700	1



PSPDCRP Transfer-out Since Inception Cont.

PAYEE	TOTAL	# OF TRANSFERS
LPL FINANCIAL	\$855,871	2
LPL FINANCIAL LLC	\$16,572,393	59
MAINSTAR TRUST	\$4,035	1
MARK & ANGELA BROWN 401K PSP	\$530,245	3
MASSMUTUAL RETIREMENT SERVICES	\$1,364	1
MATRIX TRUST COMPANY	\$13,983	1
MEDI-SHARE	\$3,000	1
MERRILL LYNCH	\$924,393	3
MERRILL LYNCH PIERCE FENNER & SMITH	\$989,647	4
MERRILL LYNCH PIERCE FENNER & SMITH INC	\$10,326,243	44
MIDLAND NATIONAL	\$102,142	1
MISSIONSQUARE RETIREMENT	\$5,053,369	15
MITCHELL DAVID CALLAHAN EQRP 401K	\$200,050	2
MORGAN STANLEY	\$1,119,635	4
MORGAN STANLEY SMITH BARNEY LLC	\$7,581,346	23
MTC	\$800,000	2
NATIONAL FINANCIAL SERVICES	\$41,592,388	173
NATIONAL FINANCIAL SERVICES LLC	\$4,504,836	17
NATIONAL LIFE GROUP	\$289,740	1
NATIONWIDE	\$2,946,844	11
NATIONWIDE FINANCIAL SERVICES	\$332,653	1
NATIONWIDE LIFE AND ANNUITY INSURANCE CO	\$536,524	1
NATIONWIDE LIFE INSURANCE	\$349,180	1
NAVY FEDERAL CREDIT UNION	\$281,538	14
NFS	\$115,881	1
NFS LLC	\$1,829,744	10
NORTH AMERICAN COMPANY	\$460,995	4
NORTHWESTERN MUTUAL	\$5,146	1
NYLIAC	\$150,631	2
OPPENHEIMER & CO INC	\$315,426	3
OXFORD LIFE INSURANCE COMPANY	\$50,000	1
PACIFIC GUARDIAN LIFE INSURANCE COMPANY	\$63,725	1
PAYCHEX RETIREMENT SERVICES	\$28,555	1
PERSHING LLC	\$16,989,568	78
PFS INVESTMENTS INC	\$2,170,025	7
PHYSICIANS LIFE INSURANCE COMPANY	\$20,000	1
PNC INVESTMENTS LLC	\$767,254	3
PRIMERICA SHAREHOLDER SERVICES	\$796,800	3
PRINCIPAL FINANCIAL GROUP	\$46,260	1
PRINCIPAL TRUST COMPANY	\$461,937	12
PSPRS	\$21,482	3
PUBLIC SAFETY PERSONNEL RETIREMENT SYS	\$24,305	1
QUASAR DISTRIBUTORS LLC	\$8,012	3

PAYEE	TOTAL	# OF TRANSFERS
RAYMOND JAMES & ASSOC INC	\$2,953,713	24
RBC CAPITAL MARKETS LLC	\$1,936,996	8
RBC WEALTH MANAGEMENT	\$1,804,896	3
RELIANCE TRUST COMPANY	\$66,750	3
RJ TRUST CO	\$509,572	3
ROBERT W BAIRD	\$22,334	1
ROBERT W BAIRD & CO INC	\$2,179,653	11
ROBINHOOD SECURITIES	\$17,940	1
SAGICOR LIFE INSURANCE CO	\$100,000	1
SCOTTRADE	\$309,816	1
SECURITY BENEFIT LIFE INSURANCE CO	\$999,299	5
SECURITY BENEFIT LIFE INSURANCE COMPANY	\$600,000	2
SECURITY BENEFIT RETIREMENT PLAN SERV	\$150,000	1
SEI PRIVATE TRUST CO	\$185,000	1
SEI PRIVATE TRUST COMPANY	\$2,288,160	6
SILAC INSURANCE COMPANY	\$100,000	1
SMA RETIREMENT PROGRAM	\$55,243	3
SMITH TRANSFER 401K PSP	\$1,694,000	4
SOLERA NATIONAL BANK	\$120,000	1
STANDARD INSURANCE COMPANY	\$167,121	3
STRATA TRUST COMPANY	\$272,428	4
TCA BY ETRADE	\$2,898,900	6
TCA BY E-TRADE	\$944,215	2
TD AMERITRADE	\$6,390,993	19
TD AMERITRADE CLEARING INC	\$5,350,376	22
TD AMERITRADE INSTITUTIONAL	\$20,224,489	81
TDAMERITRADE CLEARING INC	\$1,963,594	9
THRIFT SAVINGS PLAN	\$530,496	21
TIAA	\$2,192	1
TOIBIN ENTERPRISES 401K PSP	\$350,000	1
TRANSAMERICA RETIREMENT SOLUTIONS	\$404,828	7
TRUSTEE CARRIER	\$401,603	6
UBS FINANCIAL SERVICES INC	\$4,400,086	17
UMB BANK	\$769,600	4
UNKNOWN	\$2,426,147	24
USAA LIFE INSURANCE COMPANY	\$9,725	2
VAN ROYEN TRUST	\$12,650	1
VANGUARD FIDUCIARY TRUST COMPANY	\$4,517,293	35
VANTAGE RETIREMENT PLANS LLC	\$1,697,391	9
VANTAGE WEST CREDIT UNION	\$56,353	4
VANTAGEPOINT TRANSFER AGENTS - 457	\$10,891,479	52
VOYA INSTITUTIONAL TRUST COMPANY	\$802,059	9
WELLS FARGO	\$2,001,576	7
WELLS FARGO CLEARING SERVICES LLC	\$8,793,676	38
ZIONS BANCORPORATION	\$154,734	1
TOTAL	\$428,369,976	1,997



PSPRS & PSPDCRP Schwab SDO Roll-up

Advisor for PSPRS Participant	Total Assets as of 10/15/24	# of Participant Accounts
BLEDSON ASSET MANAGEMENT LLC	\$192,904	2
BROOKSTONE CAPITAL MANAGEMENT LLC	\$847,987	1
GALLOWAY ASSET MANAGEMENT LLC	\$6,693,534	47
PACIFIC FINANCIAL GROUP INC	\$0	1
SUMMIT GLOBAL INVESTMENTS LLC	\$1,712,953	20
TANDEM INVESTMENT PARTNERS LLC	\$86,202	2
WINTHROP ADVISORY GROUP LLC	\$213,441	1
Totals	\$9,747,020	74

Advisor for PSPRS 457 Participant	Total Assets as of 10/15/24	# of Participant Accounts
BLEDSON ASSET MANAGEMENT LLC	\$582,840	2
FIRSTLINE FINANCIAL LLC	\$34,549	1
GALLOWAY ASSET MANAGEMENT LLC	\$11,449,775	64
LARRY MATHIS FINANCIAL PLANNING LLC	\$242,395	1
LPL FINANCIAL LLC	\$4,344,452	36
MORNINGSTAR INVESTMENT SERVICES LLC	\$17,943	1
SUMMIT GLOBAL INVESTMENTS LLC	\$13,365,782	156
TANDEM INVESTMENT PARTNERS LLC	\$435,868	3
TCI WEALTH ADVISORS INC	\$0	1
VERUS CAPITAL PARTNERS LLC	\$0	1
WINTHROP ADVISORY GROUP LLC	\$641,172	2
Total	\$31,114,776.02	268

Total SDO Assets as of 04/15/24	\$263,342,093.83	1,407
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Advisor for PSPDCRP Participant	Total Assets as of 10/15/24	# of Participant Accounts
AMPLIFY FINANCIAL LLC	\$7,311,000	101
ASTORIA PORTFOLIO ADVISORS LLC	\$23,269	1
AXXCESS WEALTH MANAGEMENT LLC	\$782,230	13
BLEDSON ASSET MANAGEMENT LLC	\$6,537,686	14
CREATIVEONE WEALTH LLC	\$11,485	1
EPS RIA LLC	\$23,269	1
FIRSTLINE FINANCIAL LLC	\$13,127	1
GALLOWAY ASSET MANAGEMENT LLC	\$177,855,725	635
JW ADVISORS INC	\$192,684	1
LARRY MATHIS FINANCIAL PLANNING LLC	\$936,624	16
LPL FINANCIAL LLC	\$192,216	11
MANNING & NAPIER ADVISORS LLC	\$1,191	5
MORNINGSTAR INVESTMENT SERVICES LLC	\$532,959	2
PACIFIC FINANCIAL GROUP INC	\$2,286,827	11
PARTNERS WEALTH MANAGEMENT LLC	\$428,447	12
PFG ADVISORS LLC	\$59,118	2
PLANWISER FINANCIAL LLC	\$79,197	1
PROFOCUS INC	\$30,542	1
SCF INVESTMENT ADVISORS INC	\$802,053	10
SEROS FINANCIAL LLC	\$1,599,010	4
SONMORE FINANCIAL LLC	\$685,934	2
SUMMIT GLOBAL INVESTMENTS LLC	\$9,505,675	109
TANDEM INVESTMENT PARTNERS LLC	\$4,052,355	13
TCI WEALTH ADVISORS INC	\$573,840	2
UNITED ADVISOR GROUP LLC	\$6,912,867	90
VERUS CAPITAL PARTNERS LLC	\$939,598	5
WT WEALTH MANAGEMENT LLC	\$111,370	1
Total	\$222,480,298	1,065





PUBLIC SAFETY PERSONNEL 401(A)

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 9/30/2024

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

Plan Profile Information

Total PCRA Assets	\$235,575,672
Total Funded PCRA Accounts	998
Total Roth Assets	\$0
Total Funded Roth Accounts	0
Total Advisor Managed PCRA Assets	\$206,331,159
Total Advisor Managed Funded PCRA Accounts	819
PCRA Accounts Opened This Quarter	84
PCRA Assets In and Out This Quarter*	\$11,786,374
Average PCRA Account Balance	\$236,048

PCRA Participant Profile Information

Average Participant Age	54
Percent Male Participants	90%
Percent Female Participants	10%

Total Assets by Category

Cash Investments	\$5,026,908
Equities	\$20,240,869
ETFs	\$66,818,242
Fixed Income	\$9,081,809
Mutual Funds	\$134,407,845
Other	\$0

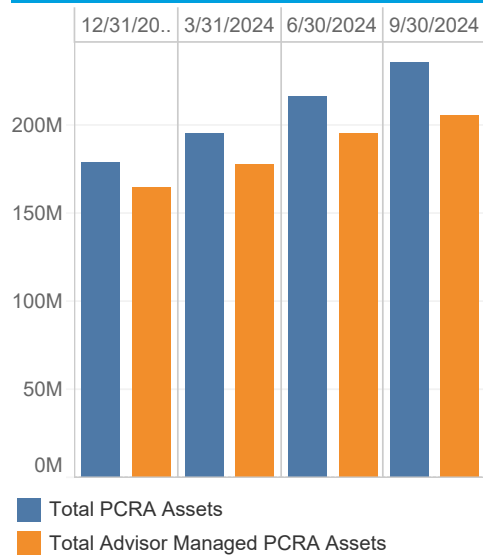
Average Positions Per Account

Cash Investments - Positions	1.0
Equities - Positions	3.0
ETFs - Positions	5.6
Fixed Income - Positions	5.6
Mutual Fund - Positions	9.0
Other - Positions	0.0

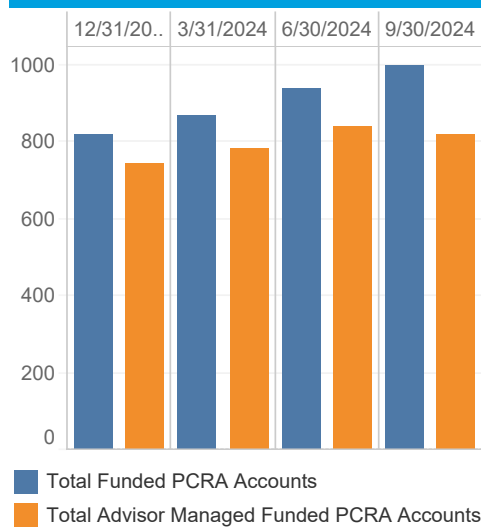
Average Trades Per Account

Equities - Trades	1.7
ETFs - Trades	3.9
Fixed Income - Trades	0.1
Mutual Funds - Trades	5.5
Other - Trades	0.0
Total - Trades	11.1

Total Assets (Trailing 4 Quarters)



Total Accounts (Trailing 4 Quarters)



* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$ Assets	% Assets
AMERICAN FUNDS STRATEGIC BOND F-2	Taxable Bond Funds	ANBFX	N	\$9,389,699	9.68%
BLACKROCK STRATEGIC INCOME OPPTS INSTL	Taxable Bond Funds	BSIIX	N	\$7,423,235	7.65%
GUGGENHEIM TOTAL RETURN BOND INSTL	Taxable Bond Funds	GIBIX	N	\$7,397,030	7.63%
COLUMBIA DIVIDEND INCOME INST2	Large Capitalization Stock Funds	CDDRX	N	\$7,371,919	7.60%
BLACKROCK SYSTEMATIC MULTI-STRAT INSTL	Specialized Funds	BIMBX	N	\$6,189,673	6.38%
MFS INCOME I	Taxable Bond Funds	MFIIX	N	\$5,431,926	5.60%
JPMORGAN US EQUITY A	Large Capitalization Stock Funds	JUEAX	Y	\$3,924,632	4.05%
T. ROWE PRICE MID-CAP VALUE I	Small Capitalization Stock Funds	TRMIX	N	\$3,763,401	3.88%
WASATCH SMALL CAP VALUE	Small Capitalization Stock Funds	WMCVX	Y	\$3,749,322	3.87%
JPMORGAN MID CAP VALUE A	Small Capitalization Stock Funds	JAMCX	Y	\$3,723,170	3.84%

Top 10 Fund Families

Name	\$ Assets	% Assets
J.P. MORGAN	\$8,727,209	9.00%
BLACKROCK	\$7,557,099	7.79%
AMERICAN FUNDS	\$7,432,804	7.66%
GUGGENHEIM	\$7,397,030	7.63%
COLUMBIA	\$7,371,919	7.60%
MFS	\$5,431,926	5.60%
WASATCH	\$3,749,322	3.87%
PUTNAM	\$3,675,823	3.79%
DREYFUS	\$3,539,956	3.65%
SUMMIT GLOBAL FUNDS	\$1,980,938	2.04%

**Top 10 Mutual Funds does not include Money Market Funds.

*OS = OneSource, no-load, no transaction fee.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

Top 10 Equity Holdings

Name	Category	Symbol	\$ Assets	% Assets
APPLE INC	Information Technology	AAPL	\$4,081,459	20.16%
MICROSOFT CORP	Information Technology	MSFT	\$3,801,511	18.78%
AMERICAN EXPRESS CO	Financials	AXP	\$2,222,005	10.98%
AMAZON.COM INC	Consumer Discretionary	AMZN	\$2,011,991	9.94%
ALPHABET INC CLASS A	Communication Services	GOOGL	\$1,933,218	9.55%
BRITISH AMERN TOB PLC FUNSPONSORED ADR 1 ADR REPS 1 ORD SHS	Consumer Staples	BTI	\$1,855,288	9.17%
MICROSTRATEGY INC CLASS A	Information Technology	MSTR	\$599,542	2.96%
NVIDIA CORP	Information Technology	NVDA	\$559,614	2.76%
SPROTT PHYSICAL SILVER E	Other	PSLV	\$235,585	1.16%
TESLA INC	Consumer Discretionary	TSLA	\$228,141	1.13%

Top 10 ETF Holdings

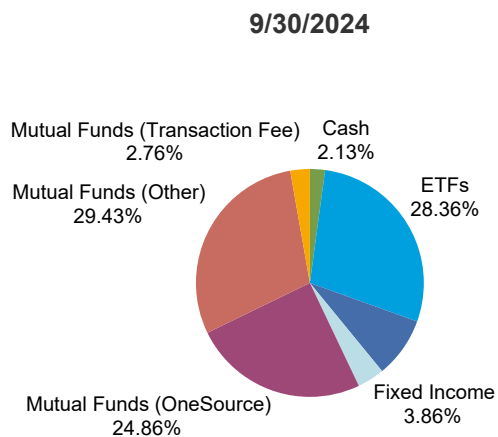
Name	Category	Symbol	\$ Assets	% Assets
SCHWAB US LARGE CAP ETF	US Equity	SCHX	\$5,670,683	8.49%
PACER GLOBAL CASH COWS DIVIDN ETF	International Equity	GCOW	\$5,144,823	7.70%
SCHWAB US AGGREGATE BONDETF	US FI	SCHZ	\$4,441,321	6.65%
ISHARES INTERNTINL AGGRGT BND ETF	International FI	IAGG	\$3,837,302	5.74%
SCHWAB INTERNATIONAL EQUITY ETF	International Equity	SCHF	\$3,815,354	5.71%
INVESCO S AND P 500 GARPETF	US Equity	SPGP	\$2,856,195	4.27%
INVESCO NASDAQ 100 ETF	US Equity	QQQM	\$2,460,700	3.68%
ISHARES CURRENCY HEDGED MSCI JAP ETF	International Equity	HEWJ	\$2,216,621	3.32%
PIMCO INVEST GRADE CORP BND IDX ETF	US FI	CORP	\$2,214,873	3.31%
SCHWAB US SMALL CAP ETF	US Equity	SCHA	\$2,167,145	3.24%

*OS = OneSource, no-load, no transaction fee.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

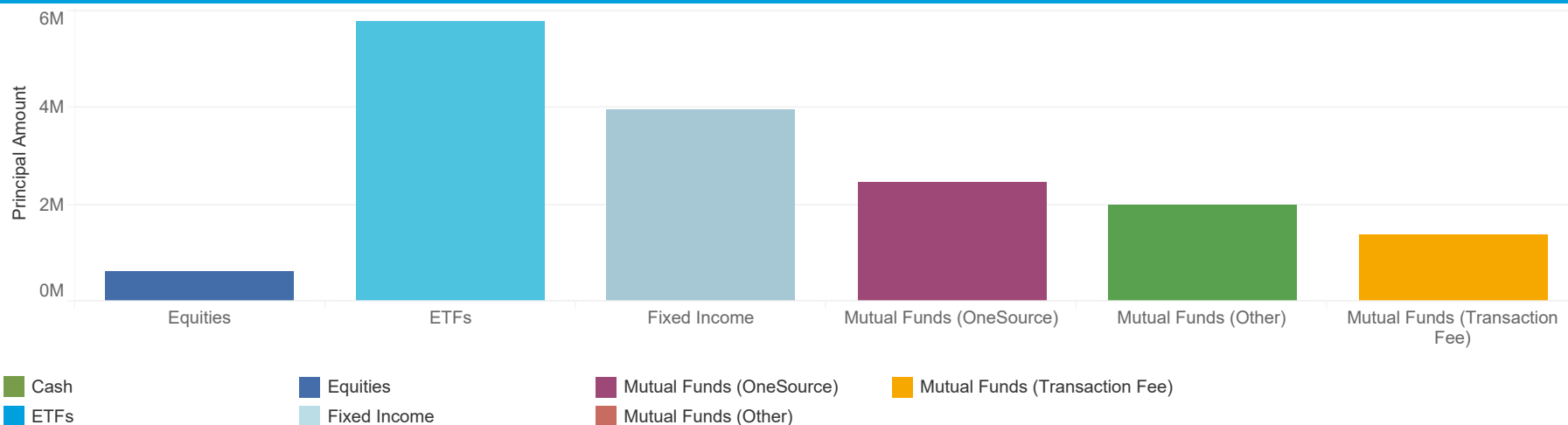
Market Value Allocation - All Assets (Quarter over Quarter)



	09/30/2024	06/30/2024
Cash	2.13%	1.76%
ETFs	28.36%	27.13%
Equities	8.59%	8.64%
Fixed Income	3.86%	4.94%
Mutual Funds (OneSource)	24.86%	25.42%
Mutual Funds (Other)	29.43%	29.77%
Mutual Funds (Transaction Fee)	2.76%	2.35%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow - All Non-Cash Assets (3-Month Period Ending 9/30/2024)

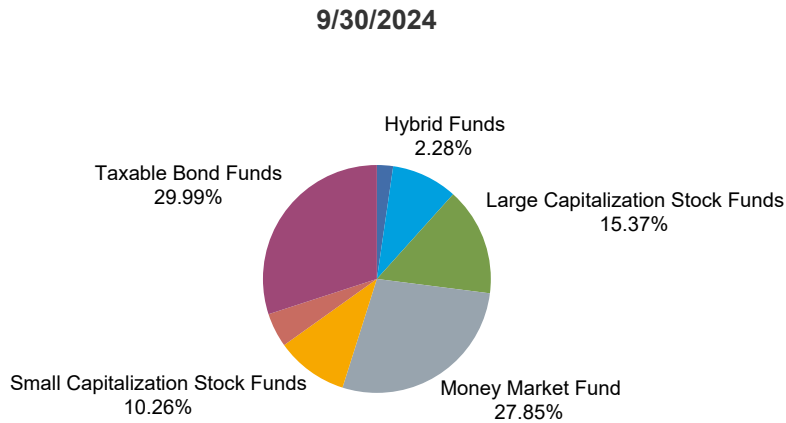


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

Market Value Allocation - Mutual Funds (Quarter over Quarter)



	9/30/2024	6/30/2024
Hybrid Funds	2.28%	1.61%
International	9.38%	9.17%
Large Capitalization Stock Funds	15.37%	14.65%
Money Market Fund	27.85%	27.61%
Small Capitalization Stock Funds	10.26%	9.58%
Specialized Funds	4.86%	7.82%
Taxable Bond Funds	29.99%	29.56%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow by Sector - Mutual Funds (3-Month Period Ending 9/30/2024)

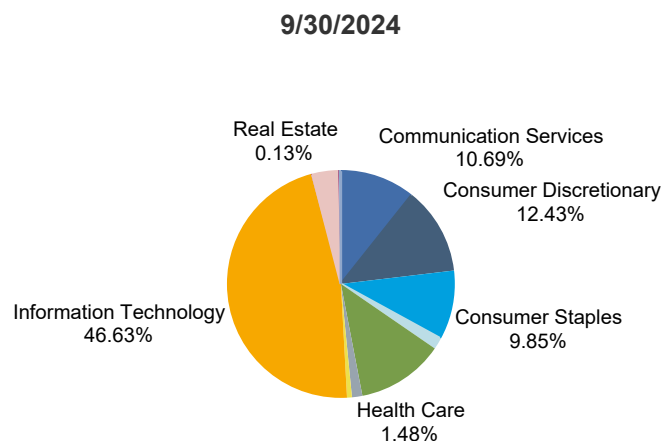


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

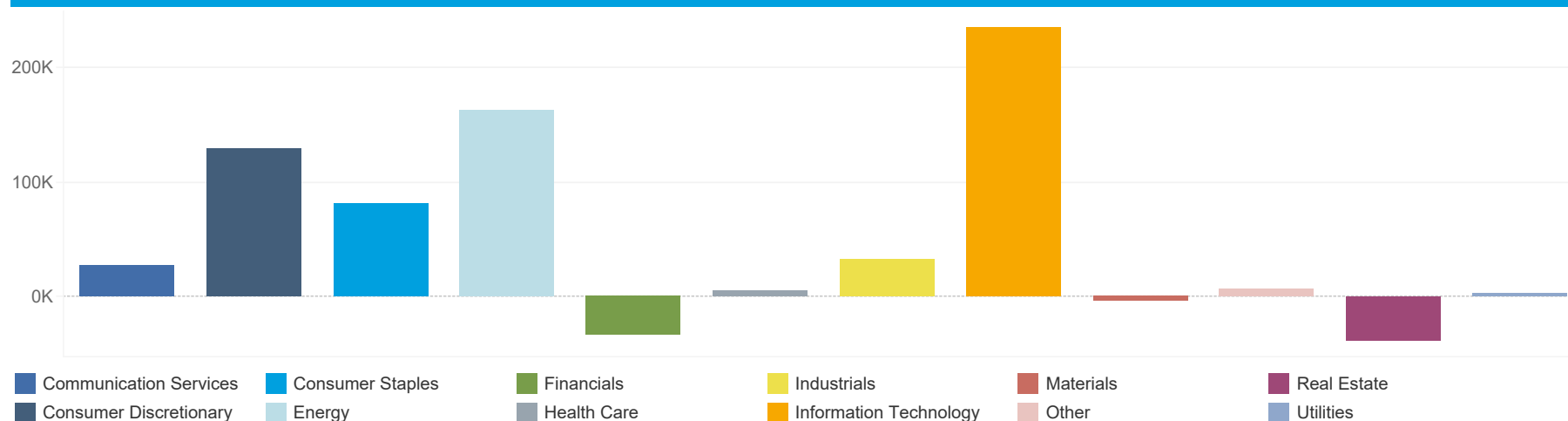
Market Value Allocation - Equities (Quarter over Quarter)



	9/30/2024	6/30/2024
Communication Services	10.69%	12.29%
Consumer Discretionary	12.43%	12.74%
Consumer Staples	9.85%	8.63%
Energy	1.63%	1.02%
Financials	12.39%	11.75%
Health Care	1.48%	1.65%
Industrials	0.69%	0.51%
Information Technology	46.63%	47.06%
Materials	0.18%	0.19%
Other	3.64%	3.61%
Real Estate	0.13%	0.32%
Utilities	0.26%	0.23%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow by Sector - Equities (3-Month Period Ending 9/30/2024)

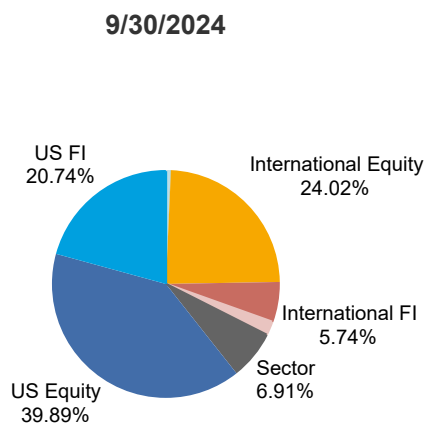


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

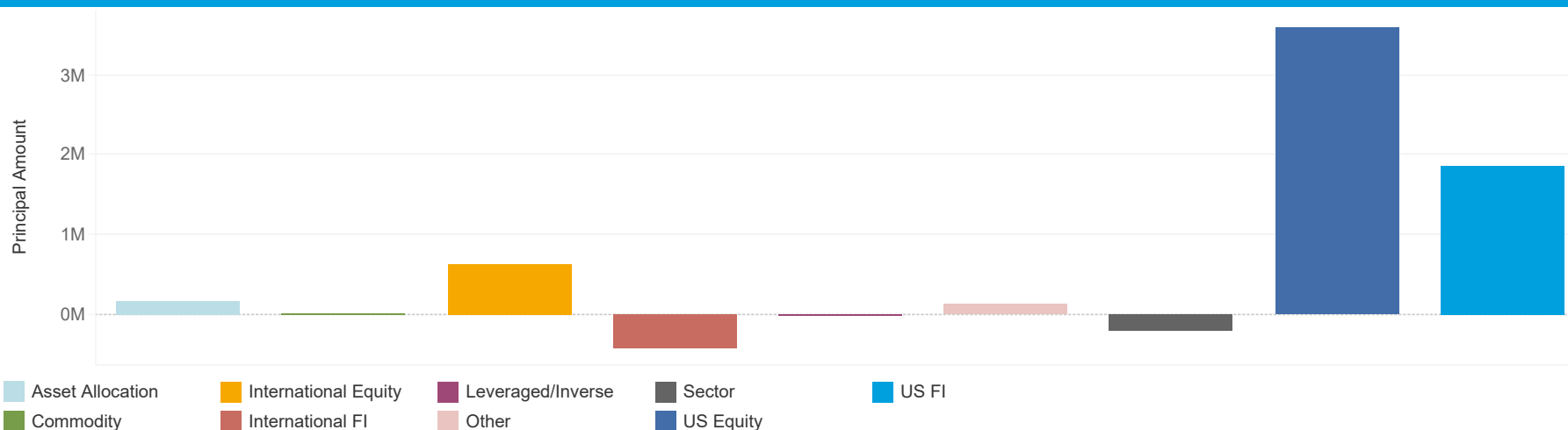
Market Value Allocation - ETF (Quarter over Quarter)



	9/30/2024	6/30/2024
Asset Allocation	0.66%	0.50%
Commodity	0.04%	0.07%
International Equity	24.02%	24.97%
International FI	5.74%	7.09%
Leveraged/Inverse		0.05%
Other	2.00%	2.04%
Sector	6.91%	7.75%
US Equity	39.89%	37.32%
US FI	20.74%	20.21%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow by Sector - ETF (3-Month Period Ending 9/30/2024)

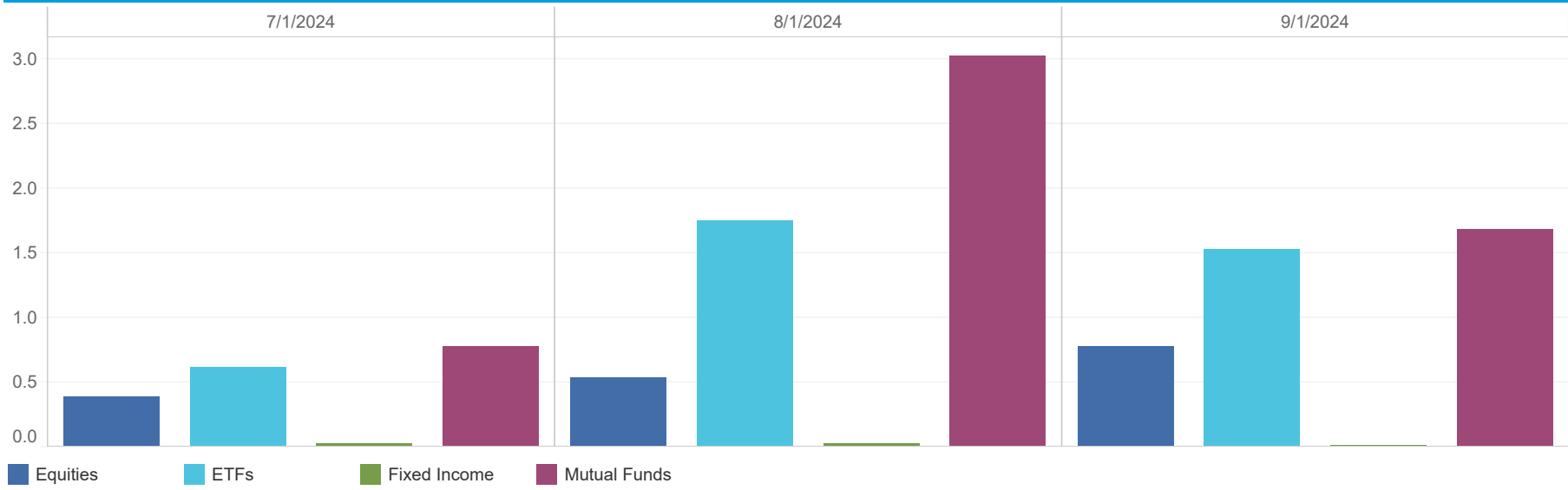


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

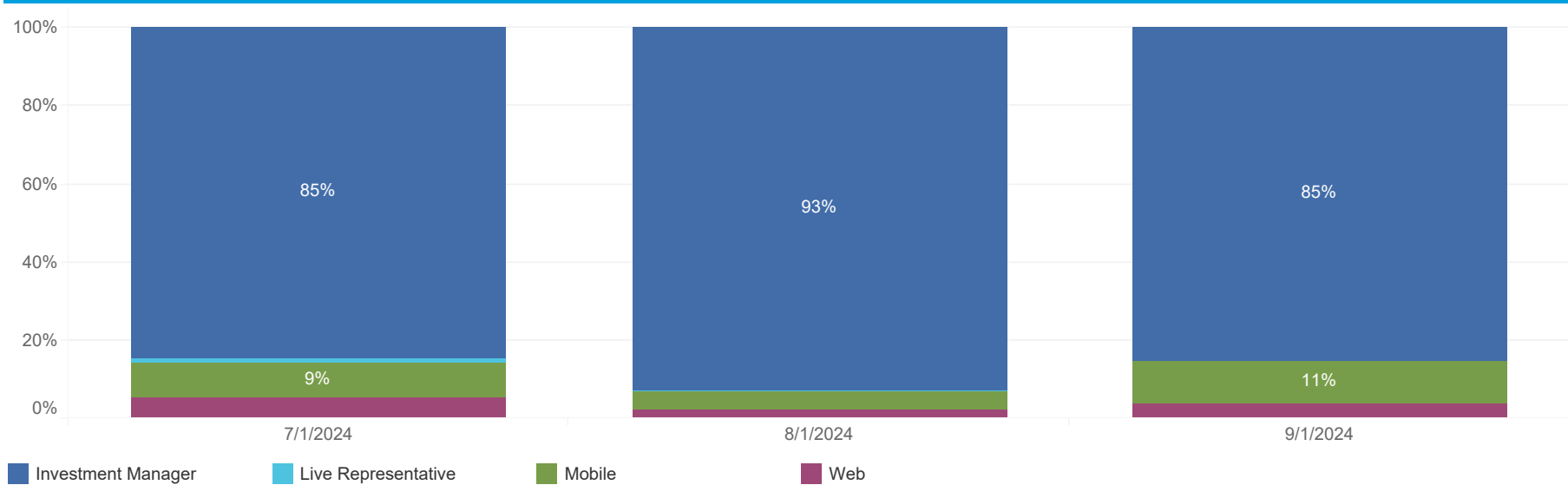
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

Average Monthly Trades Per Account (3-Month Period Ending 9/30/2024)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report PUBLIC SAFETY PERSONNEL 401(A), Quarter Ending 9/30/2024

Important Disclosures

Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply: Schwab's shortterm redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds®, which may charge a separate redemption fee, and funds that accommodate short-term trading.

Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

This material is for institutional use only.

The information contained herein is obtained from third-party sources and believed to be reliable, but its accuracy or completeness is not guaranteed. This report is for informational purposes only and is not a solicitation, or a recommendation that any particular investor should purchase or sell any particular security.



AZ SUPP SALARY DEFERRAL PLAN

Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

As of 9/30/2024

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

Plan Profile Information

Total PCRA Assets	\$67,231,054
Total Funded PCRA Accounts	518
Total Roth Assets	\$0
Total Funded Roth Accounts	0
Total Advisor Managed PCRA Assets	\$54,412,935
Total Advisor Managed Funded PCRA Accounts	408
PCRA Accounts Opened This Quarter	7
PCRA Assets In and Out This Quarter*	\$13,484
Average PCRA Account Balance	\$129,790

PCRA Participant Profile Information

Average Participant Age	49
Percent Male Participants	87%
Percent Female Participants	13%

Total Assets by Category

Cash Investments	\$2,795,933
Equities	\$8,426,030
ETFs	\$28,765,607
Fixed Income	\$907,482
Mutual Funds	\$26,336,002
Other	\$0

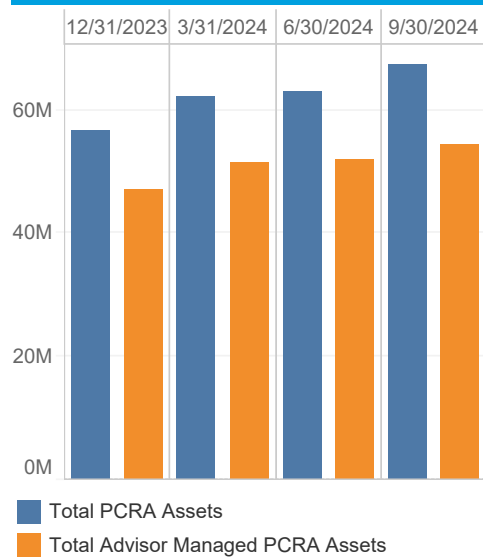
Average Positions Per Account

Cash Investments - Positions	1.3
Equities - Positions	2.3
ETFs - Positions	5.8
Fixed Income - Positions	5.8
Mutual Fund - Positions	4.5
Other - Positions	0.0

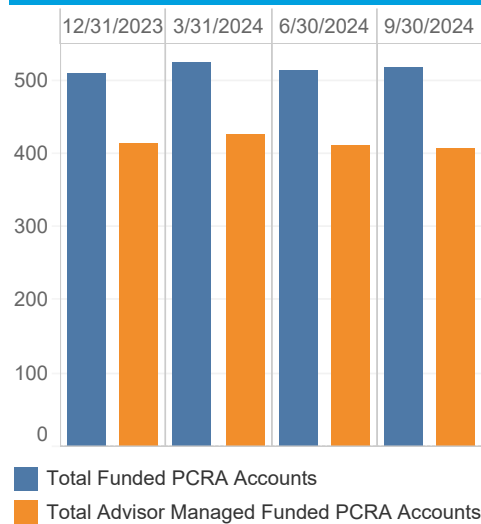
Average Trades Per Account

Equities - Trades	1.6
ETFs - Trades	4.6
Fixed Income - Trades	0.0
Mutual Funds - Trades	2.2
Other - Trades	0.0
Total - Trades	8.5

Total Assets (Trailing 4 Quarters)



Total Accounts (Trailing 4 Quarters)



* Assets In and Out includes contributions and distributions.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

Top 10 Mutual Fund Holdings**

Name	Category	Symbol	OS*	\$ Assets	% Assets
SGI US LARGE CAP EQUITY I	Large Capitalization Stock Funds	SILVX	N	\$5,073,543	19.97%
SGI SMALL CAP CORE FUND I SHARES	Small Capitalization Stock Funds	BOGIX	N	\$2,203,492	8.67%
SGI GLOBAL EQUITY I	International	SGLIX	N	\$2,089,744	8.22%
BLACKROCK SYSTEMATIC MULTI-STRAT INSTL	Specialized Funds	BIMBX	N	\$1,142,512	4.50%
COLUMBIA DIVIDEND INCOME INST2	Large Capitalization Stock Funds	CDDRX	N	\$1,031,870	4.06%
AMERICAN FUNDS STRATEGIC BOND F-2	Taxable Bond Funds	ANBFX	N	\$957,480	3.77%
PFG AMERICAN FUNDS GROWTH STRATEGY R	Large Capitalization Stock Funds	PFGGX	Y	\$787,721	3.10%
GUGGENHEIM TOTAL RETURN BOND INSTL	Taxable Bond Funds	GIBIX	N	\$751,345	2.96%
BLACKROCK STRATEGIC INCOME OPPTS INSTL	Taxable Bond Funds	BSIIX	N	\$748,542	2.95%
T. ROWE PRICE MID-CAP VALUE I	Small Capitalization Stock Funds	TRMIX	N	\$665,550	2.62%

Top 10 Fund Families

Name	\$ Assets	% Assets
SUMMIT GLOBAL FUNDS	\$5,567,323	21.91%
BOGLE	\$2,203,492	8.67%
SCOTIA FUNDS	\$2,089,744	8.22%
J.P. MORGAN	\$1,363,160	5.36%
COLUMBIA	\$1,031,870	4.06%
AMERICAN FUNDS	\$1,026,413	4.04%
GUGGENHEIM	\$751,345	2.96%
BLACKROCK	\$748,772	2.95%
WASATCH	\$656,095	2.58%
FIDELITY	\$640,487	2.52%

**Top 10 Mutual Funds does not include Money Market Funds.

*OS = OneSource, no-load, no transaction fee.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

Top 10 Equity Holdings

Name	Category	Symbol	\$ Assets	% Assets
APPLE INC	Information Technology	AAPL	\$1,166,748	13.85%
MICROSOFT CORP	Information Technology	MSFT	\$719,976	8.54%
AMAZON.COM INC	Consumer Discretionary	AMZN	\$689,946	8.19%
TESLA INC	Consumer Discretionary	TSLA	\$512,272	6.08%
INTEL CORP	Information Technology	INTC	\$441,961	5.25%
ALPHABET INC CLASS A	Communication Services	GOOGL	\$422,622	5.02%
AMERICAN EXPRESS CO	Financials	AXP	\$404,140	4.80%
BRITISH AMERN TOB PLC FUNSPONSORED ADR 1 ADR REPS 1 ORD SHS	Consumer Staples	BTI	\$386,337	4.59%
BERKSHIRE HATHAWAY CLASS B	Other	BRKB	\$236,574	2.81%
GRAYSCALE ETHEREUM TR ET	Leveraged/Inverse	ETHE	\$236,324	2.80%

Top 10 ETF Holdings

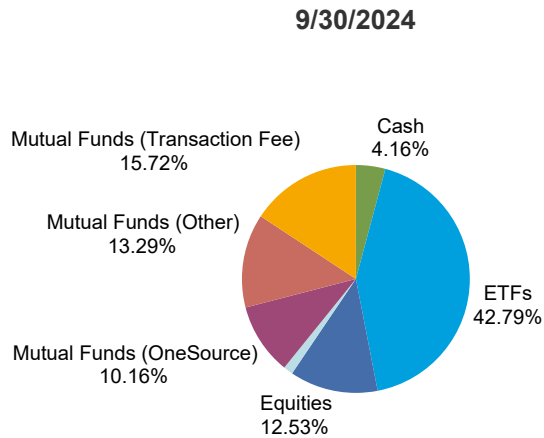
Name	Category	Symbol	\$ Assets	% Assets
SGI ENHANCED GLOBAL INCOME ETF	International Equity	GINX	\$2,116,780	7.36%
SCHWAB US LARGE CAP ETF	US Equity	SCHX	\$1,926,317	6.70%
SGI US LARGE CAP CORE ETF	US Equity	SGLC	\$1,905,316	6.62%
SGI DYNAMIC TACTICAL ETF	Asset Allocation	DYTA	\$1,658,544	5.77%
SGI ENHANCED CORE ETF	US FI	USDY	\$1,374,859	4.78%
INVESCO S AND P 500 GARPETF	US Equity	SPGP	\$1,227,641	4.27%
SCHWAB INTERNATIONAL EQUITY ETF	International Equity	SCHF	\$1,156,332	4.02%
INVSC QQQ TRUST SRS 1 ETF	US Equity	QQQ	\$949,252	3.30%
PACER GLOBAL CASH COWS DIVIDN ETF	International Equity	GCOW	\$764,168	2.66%
SCHWAB US SMALL CAP ETF	US Equity	SCHA	\$714,002	2.48%

*OS = OneSource, no-load, no transaction fee.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

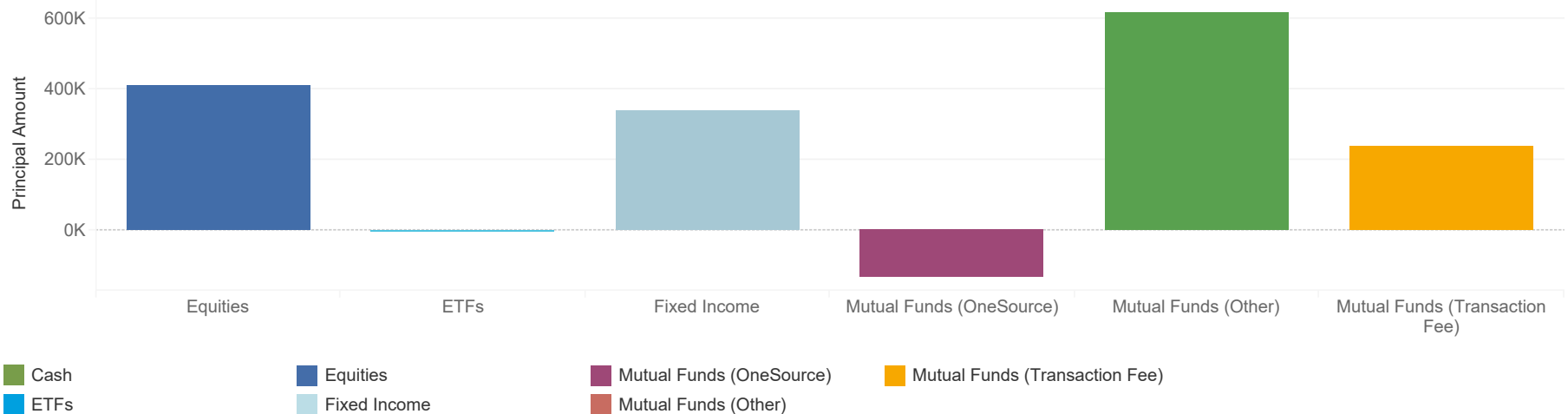
Market Value Allocation - All Assets (Quarter over Quarter)



	09/30/2024	06/30/2024
Cash	4.16%	3.54%
ETFs	42.79%	43.69%
Equities	12.53%	12.56%
Fixed Income	1.35%	1.75%
Mutual Funds (OneSource)	10.16%	10.50%
Mutual Funds (Other)	13.29%	12.65%
Mutual Funds (Transaction Fee)	15.72%	15.30%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow - All Non-Cash Assets (3-Month Period Ending 9/30/2024)

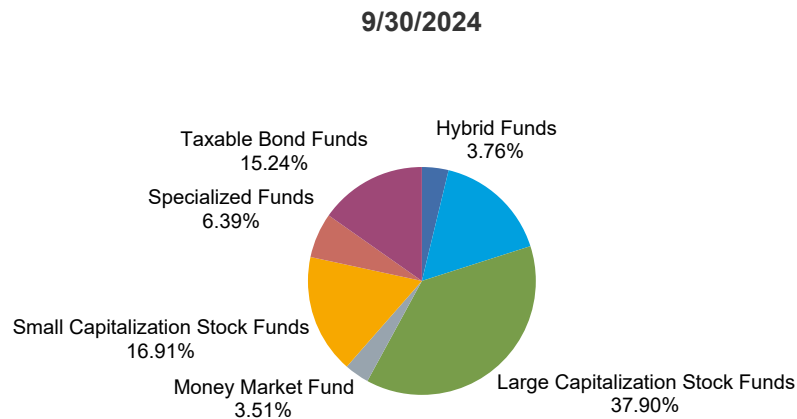


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

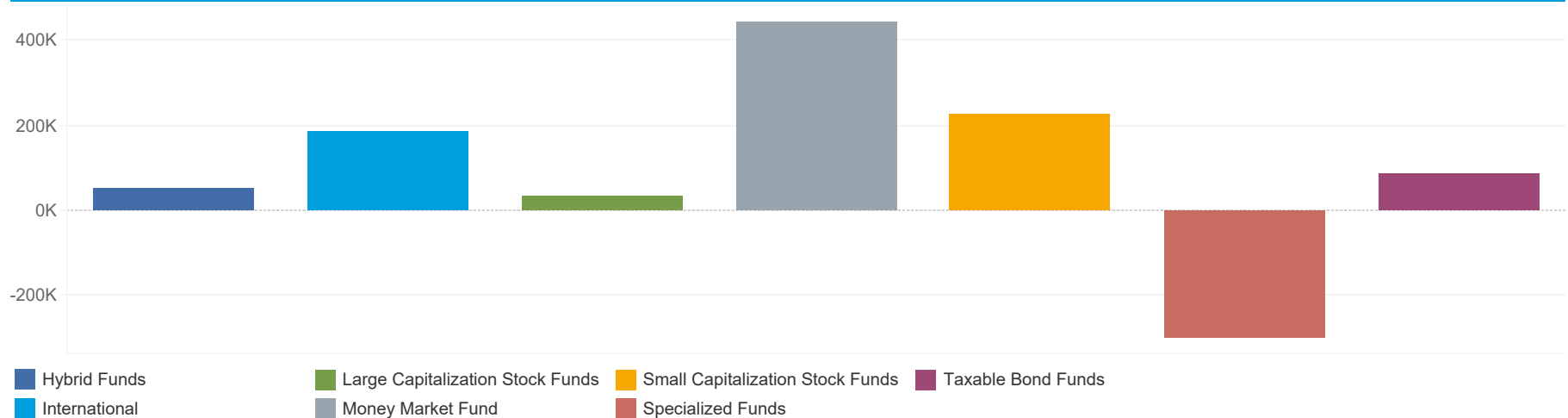
Market Value Allocation - Mutual Funds (Quarter over Quarter)



	9/30/2024	6/30/2024
Hybrid Funds	3.76%	3.80%
International	16.29%	16.05%
Large Capitalization Stock Funds	37.90%	38.37%
Money Market Fund	3.51%	1.96%
Small Capitalization Stock Funds	16.91%	16.09%
Specialized Funds	6.39%	8.27%
Taxable Bond Funds	15.24%	15.45%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow by Sector - Mutual Funds (3-Month Period Ending 9/30/2024)

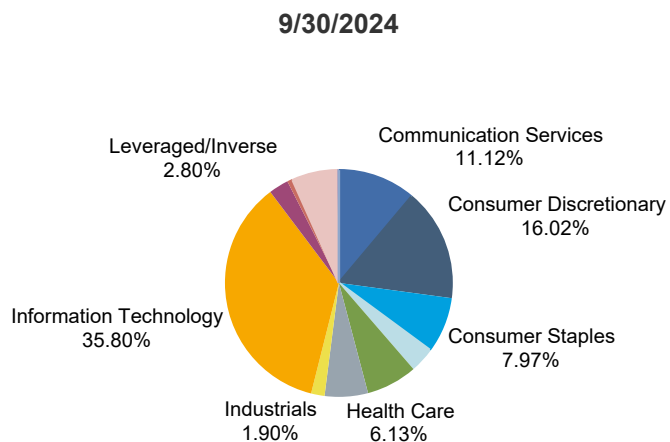


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The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

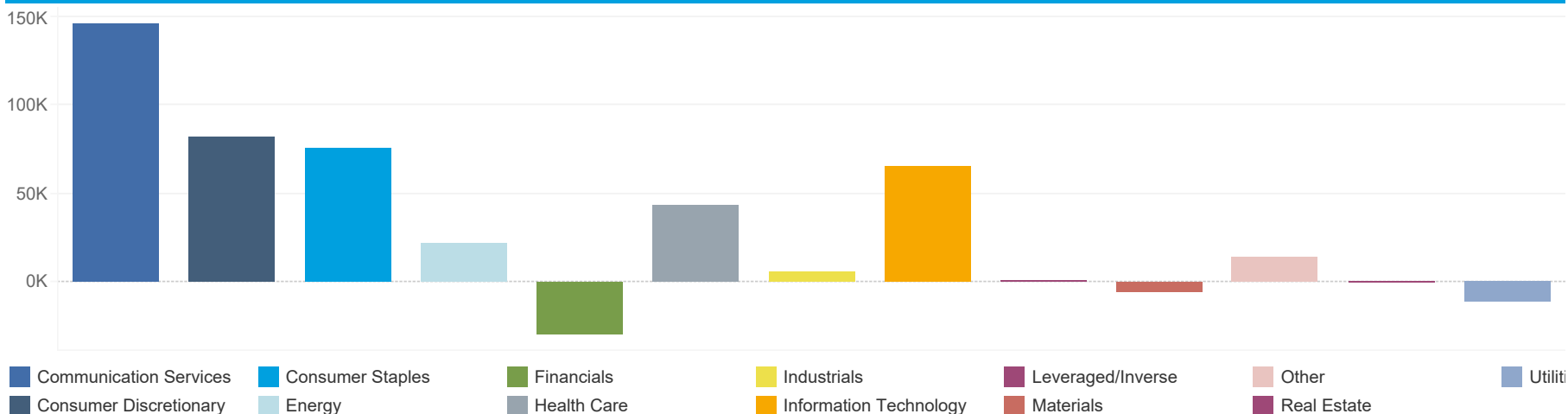
Market Value Allocation - Equities (Quarter over Quarter)



	9/30/2024	6/30/2024
Communication Services	11.12%	10.32%
Consumer Discretionary	16.02%	15.03%
Consumer Staples	7.97%	6.80%
Energy	3.55%	3.17%
Financials	7.25%	7.63%
Health Care	6.13%	6.19%
Industrials	1.90%	2.01%
Information Technology	35.80%	37.65%
Leveraged/Inverse	2.80%	4.27%
Materials	0.76%	0.85%
Other	6.50%	5.74%
Real Estate	0.06%	0.06%
Utilities	0.14%	0.27%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow by Sector - Equities (3-Month Period Ending 9/30/2024)

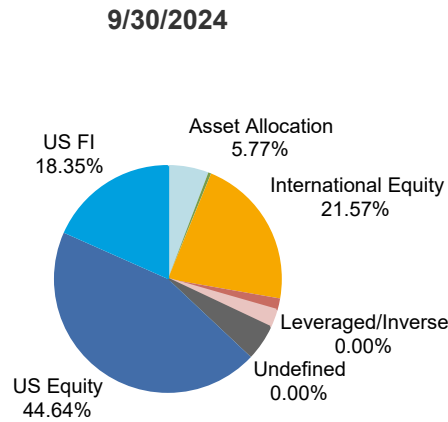


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

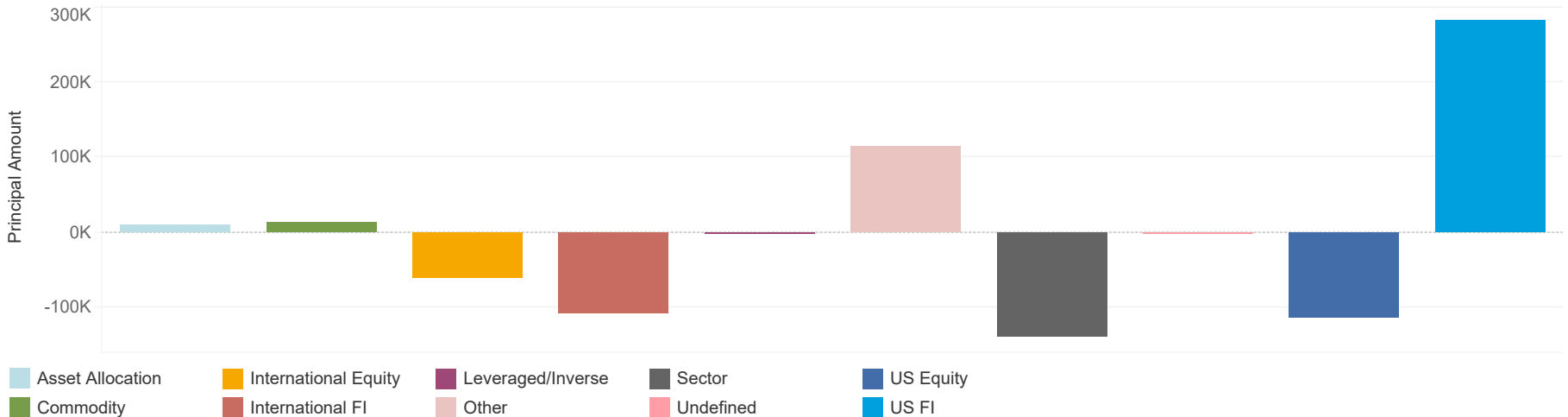
Market Value Allocation - ETF (Quarter over Quarter)



	9/30/2024	6/30/2024
Asset Allocation	5.77%	5.81%
Commodity	0.42%	0.35%
Energy	0.00%	0.00%
International Equity	21.57%	21.69%
International FI	1.69%	2.07%
Leveraged/Inverse	0.00%	0.01%
Other	2.57%	2.16%
Sector	5.00%	5.45%
Undefined	0.00%	0.00%
US Equity	44.64%	45.02%
US FI	18.35%	17.45%

The above charts illustrate the percent of PCRA participant assets in each noted asset class as percentage of total PCRA assets. Percentages are calculated as of quarter-end. Money Market Funds are classified under Mutual Funds.

Net Flow by Sector - ETF (3-Month Period Ending 9/30/2024)

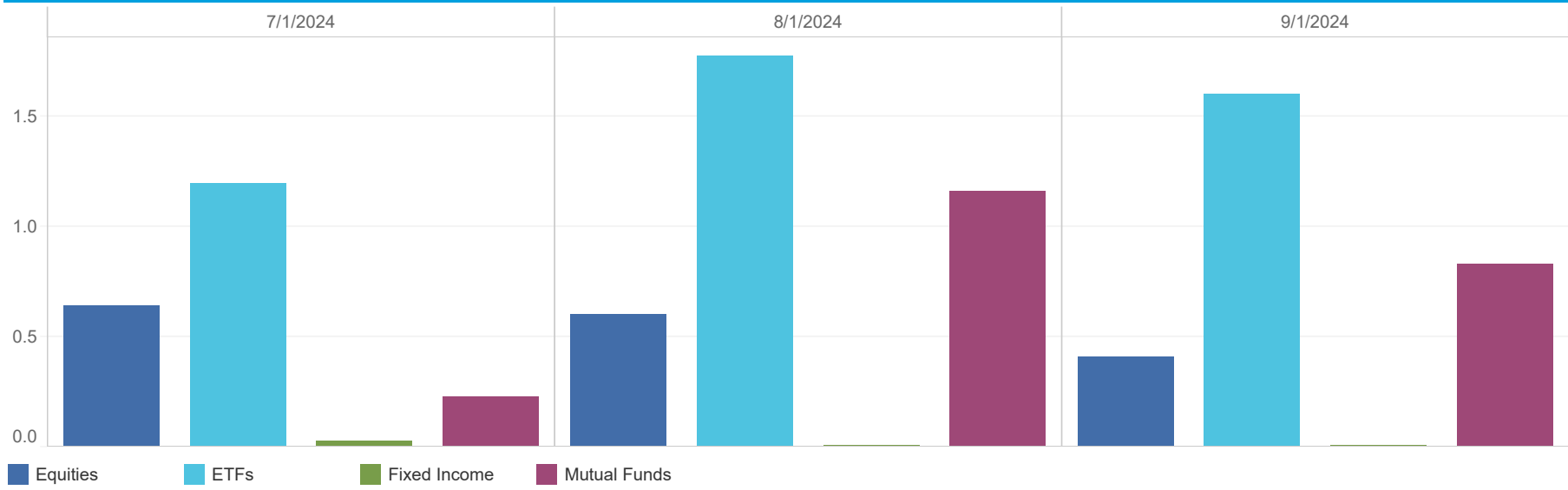


Net Flow is the net of all cash inflows and outflows in and out of financial assets; the performance of an asset or fund is not taken into account, only share redemptions, or outflows, and share purchases, or inflows.

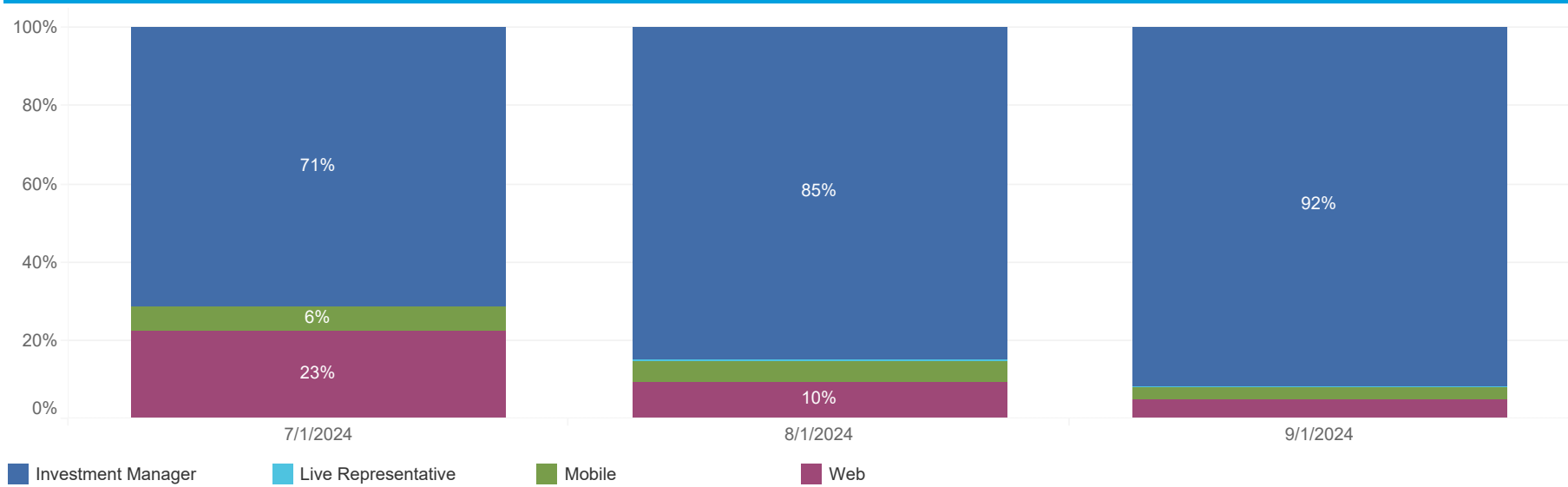
The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

Average Monthly Trades Per Account (3-Month Period Ending 9/30/2024)



Trading Channel Mix (Month over Month)



The Schwab Personal Choice Retirement Account (PCRA) Quarterly Report

AZ SUPP SALARY DEFERRAL PLAN, Quarter Ending 9/30/2024

Important Disclosures

Schwab Personal Choice Retirement Account (PCRA) is offered through Charles Schwab & Co., Inc. (Member SIPC), the registered broker/dealer, which also provides other brokerage and custody services to its customers.

For participants who utilize the Personal Choice Retirement Account (PCRA), the following fees and conditions may apply: Schwab's shortterm redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds®, which may charge a separate redemption fee, and funds that accommodate short-term trading.

Trades in no-load mutual funds available through Mutual Funds OneSource service (including Schwab Funds) as well as certain other funds, are available without transaction fees when placed through schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Charles Schwab & Co., Inc., member SIPC, receives remuneration from fund companies for record keeping, shareholder services and other administrative services for shares purchased through its Mutual Fund OneSource service. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

This material is for institutional use only.

The information contained herein is obtained from third-party sources and believed to be reliable, but its accuracy or completeness is not guaranteed. This report is for informational purposes only and is not a solicitation, or a recommendation that any particular investor should purchase or sell any particular security.

My Income & Retirement PlannerSM Overview

Plan Sponsor Review



Nationwide[®]

Disclosures

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

My Income & Retirement Planner is a hypothetical compounding example and is not intended to predict or project investment results of any specific investment. Investment return is not guaranteed and will vary depending upon your investments and market experience. Assumptions do not include fees and expenses. If fees were reflected, the return would be less.

Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved.

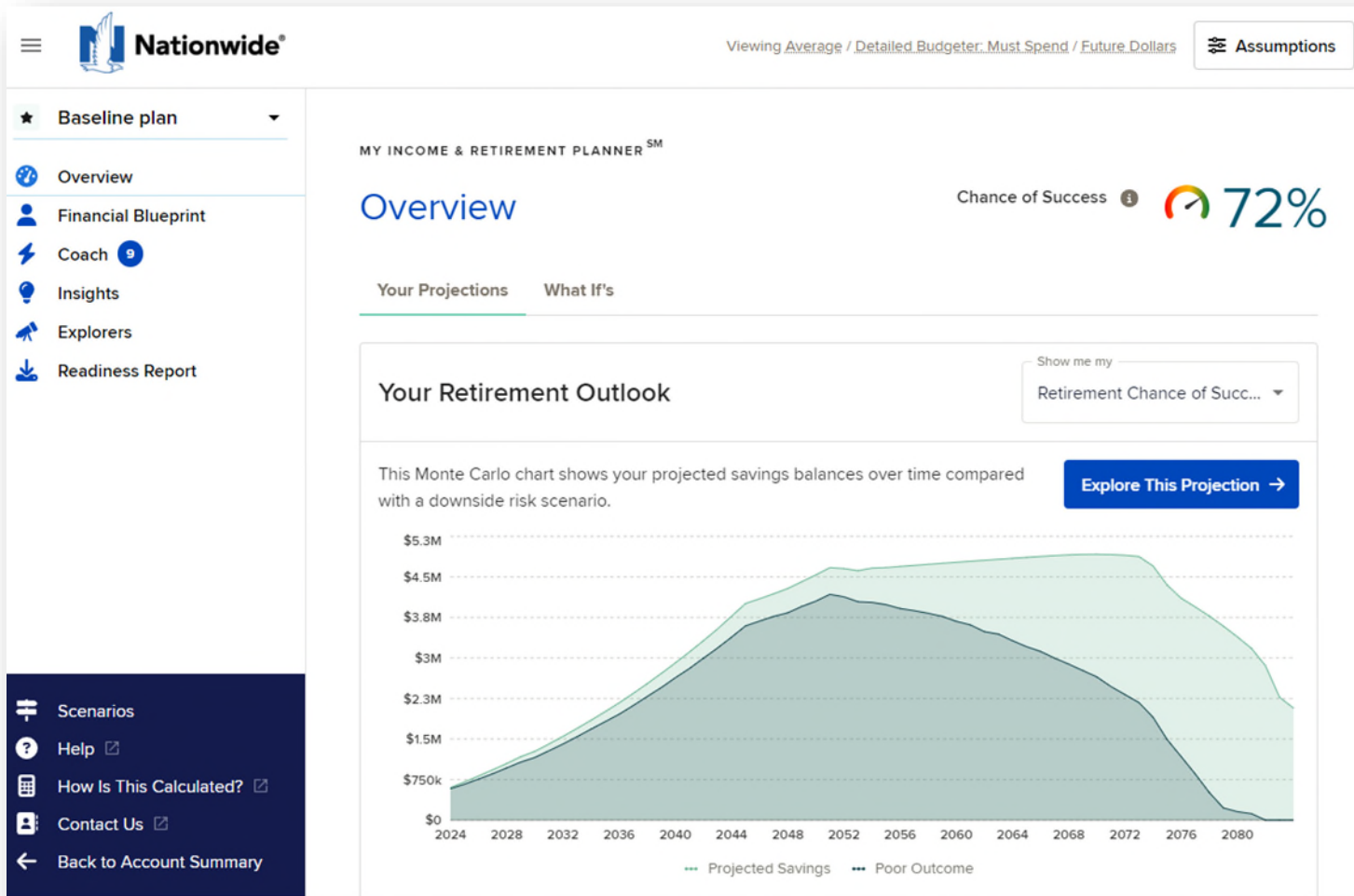
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PNM-22701AO (08/24)

Introducing My Income & Retirement PlannerSM



Overview page with a new navigation & features

- Nationwide's new, enhanced retirement planner to help participants build a strong foundation of knowledge, behaviors and planning.
- It replaces our existing My Interactive Retirement PlannerSM, with additional features to allow for more comprehensive planning.
- Target launch date: November 15th to all Plan participants.

Engagement with their Retirement Planner is critically important for participants

Using retirement planners can help drive positive reactions for participants as well as close important knowledge gaps that may be preventing them from feeling confident:

- **62.5%** of respondents with a formal retirement plan reported **feeling more confident** about their financial outlook.¹
- **Most preretirees (65%)** do not know how much can be withdrawn from their retirement savings.¹
- Only half of Americans have calculated how much money they will need in retirement. But those who have, **52% of workers and 44% of retirees started to save more** in reaction to their calculation.²

Sources: ¹ [Survey reveals growing importance of financial planning for retirement \(troweprice.com\)](#) March 2024.

² [2024 Retirement Confidence Survey \(ebri.org\)](#)

Benefits of My Income & Retirement Planner for participants

It is paramount to our business that this tool is accurate, personalized, comprehensive and provides the best overall experience for participants. By keeping the needs of participants at the center of our design process, the new experience provides the following enhanced features and benefits:



One comprehensive planner

for retirement planning and most financial planning needs



Adapts to participant journey and preferences

as simple or as comprehensive as they need for their retirement and financial planning



Measurable and predictable outlook

with Monte Carlo simulations and personalized scenario modeling capabilities



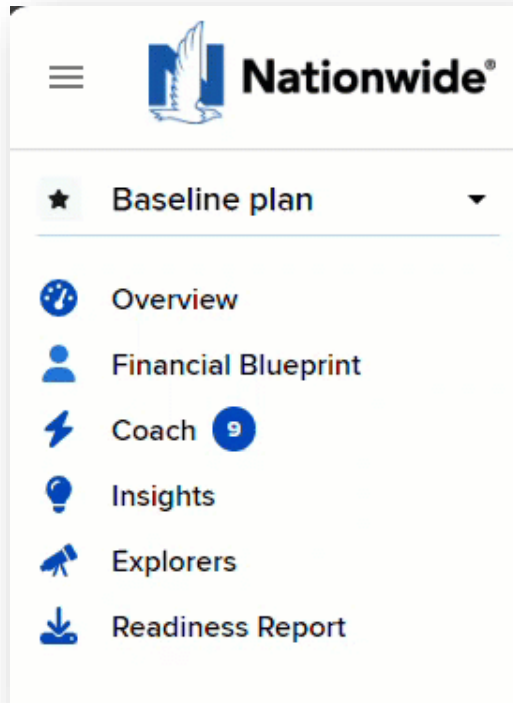
Guided experience

to help participants take the next steps that are right for them, wherever they are in their journey



ONE comprehensive planner

With My Income & Retirement Planner, participants do not need multiple tools to solve for the retirement planning and most financial planning needs.



Financial Blueprint is the guided one-stop-shop for the participants to enter all the additional details that can be integrated to develop their comprehensive plan.

Participants are also able to connect to external accounts by connecting to other financial institutions to automatically update the balances or by manually entering the balances.



ONE comprehensive planner

Modify my Blueprint



Accounts & Assets

Add all your savings accounts



Home & Real Estate

Add your current residence, home purchases, sales and relocations



Income

Record all sources of income



Money Flows

Track contributions for income, withdrawals and transfers



Debts

Document your non-mortgage debts



Expenses & Healthcare

List spending and healthcare needs for comprehensive planning



Estate Planning

Outline plans for asset distribution and legacy wishes



Assumptions

Longevity, retirement age, financial rates and tax projections

Examples of additional integrated data to make the plan more comprehensive for participants:

- **Healthcare cost and retirement expenses estimator** including long-term care planning considerations
- **Debts module** factors in various non-mortgage debts for use in calculating net worth or debt reduction scenario modeling
- **Estate planning checklist** to ensure the asset distribution and legacy wishes are considered in the planning



Adapts to Participant Journey and Preferences

Not every participant's journey through retirement planning is the same. Some people only want to start with the basics while requiring more advanced planning as they get closer to retirement. My Income & Retirement Planner provides additional ways to further refine their plans when the participants are ready to do so. They are in control. Here are some examples:

Getting started

Show contribution increases and income view based on retirement savings account asset only.

Use the default assumptions.

Apply commonly used pre-set "What-if" scenarios to "try on" in one click.

As preference and needs get complex

Include home and real estate as assets or multiple income streams such as part-time employment or passive income to gain the comprehensive view.

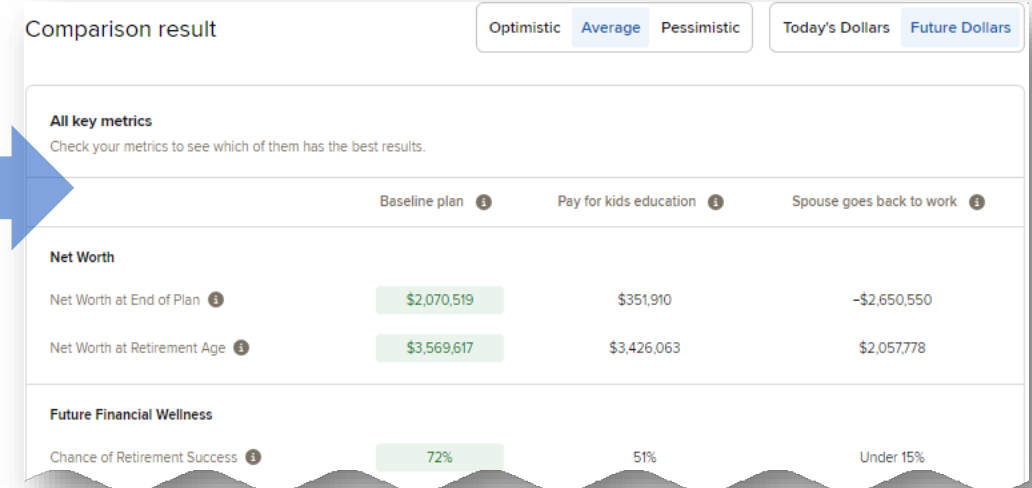
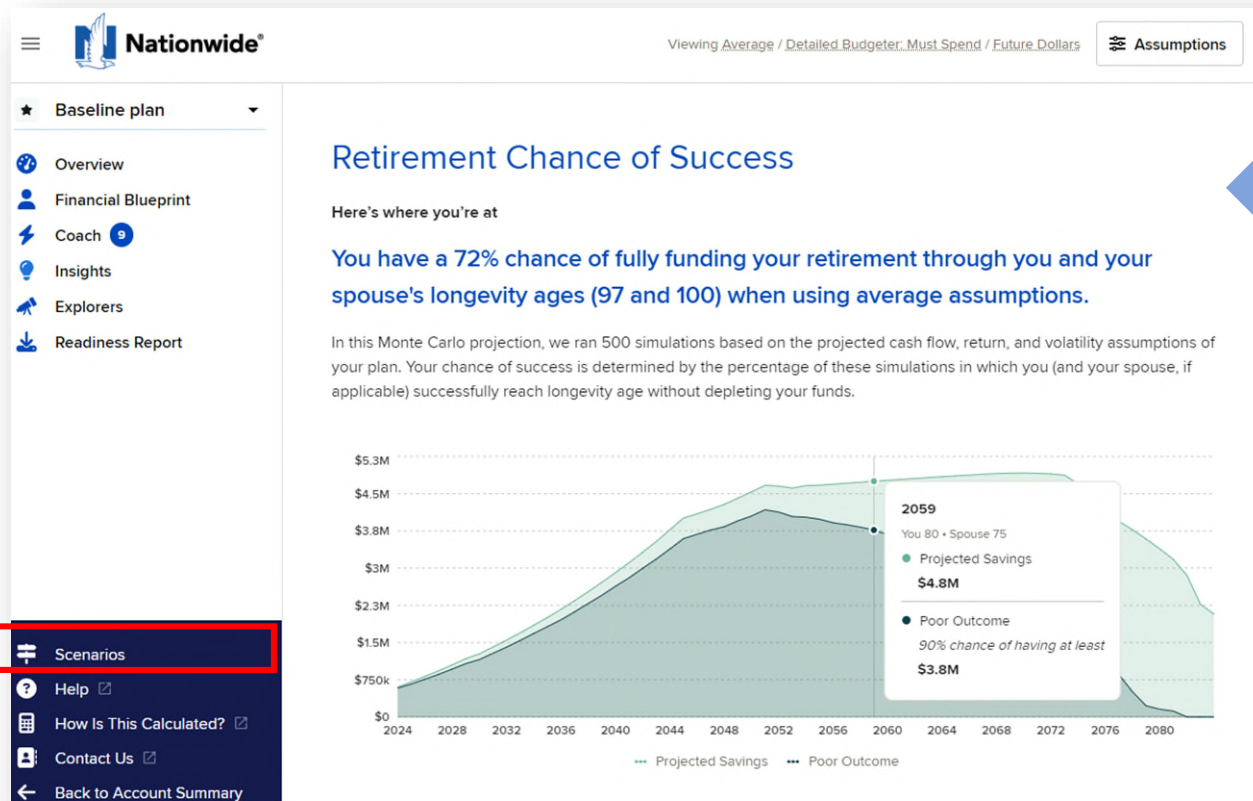
Modify the assumptions such as the general or medical inflation rates, longevity of each spouse or the withdrawal strategy applied and illustrated.

Define and save multiple scenarios, to see how different circumstances may affect retirement readiness.



Measurable and Predictable Outlook

The **Chance of Success** score is the percentage of Monte Carlo simulations in which you successfully make it to longevity age without running out of money.

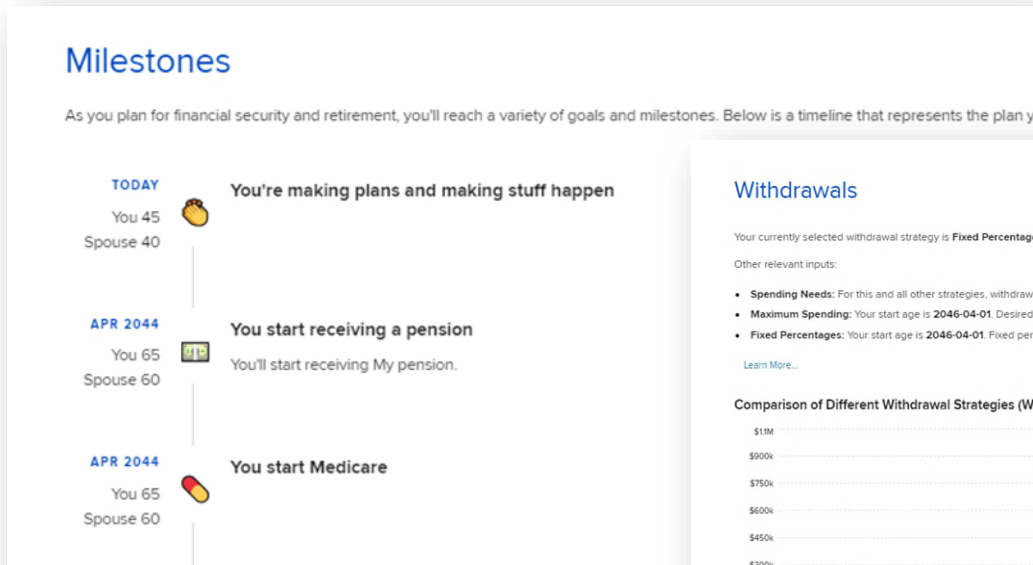


Design a personalized **scenario** or compare and contrast various scenarios to understand the impact to the retirement outlook.



Measurable and Predictable Outlook

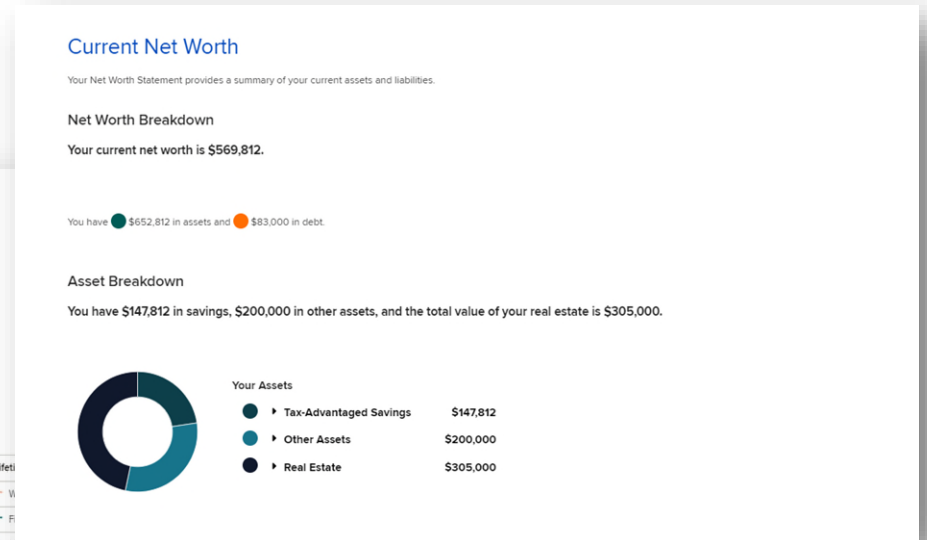
The **Insights** library offers a wide variety of intuitive graphics and charts representing various aspects of participants' retirement and financial plans. Participants can learn more about each of these aspects that they are interested in and be able to make informed decisions.



Personalized visual milestones



Withdrawal strategy comparison



Current net worth summary

Guided Experience

Participants are never alone on their journey to retirement readiness and financial wellness. The following services can enhance the participant experience so that they do not need to determine their next steps they should take with their retirement planning on their own:



Digital Coaching

The Digital Coach constantly monitors the changes participants make in the Planner and alerts them if information is incomplete or could be updated.



1:1 Guidance

We all value some level of human-to-human interactions. That is why **our reps are just a phone call away** – to talk through how to further customize the experience to solve for more complex needs or to help with their retirement account review.



Participant Engagement Program (PEP)

Our data-driven direct-to-participant engagement program **nudges the participants to use the My Income & Retirement Planner when it's most meaningful** for them and guides them directly to log in.

Highlights of other changes being made

Current planner	New planner
<p>Retirement Readiness Score</p> <p>We assess your retirement readiness by dividing the income you're on track to get by the income you may really need.</p>	<p>Chance of Success</p> <p>The chance of success is the percentage of Monte Carlo simulations in which you successfully make it to longevity age without running out of money.</p>
<p>2 main visuals representing Retirement Income Goal and Detailed Income View</p>	<p>Multiple intuitive graphic representations and charts to help simplify and aid in comprehension</p>
<p>Assumes spouse will have same longevity age as participant.</p>	<p>Allows for independent longevity ages of participant and spouse.</p>
<p>Ability to enter or estimate a single Pension per person.</p>	<p>Streamlined Pension Estimator using plan specific tiers and the ability to add multiple Pensions per person.</p>
<p>Social Security estimation.</p>	<p>Social Security estimation as well as an explorer allowing for comparison of multiple claiming scenarios.</p>
<p>Simple representation of Protected Retirement Income within Detailed Income View</p>	<p>A new explorer capability to model Protected Retirement Income solutions – for plans that offer such investments</p>

Simple Income & Retirement Planner

Simplified version of the tool, **Simple Income & Retirement Planner**, will be available to participants in the pre-login experience of your plan website. As with the existing pre-login version of the planner, the results cannot be saved or transferred to the comprehensive, post login My Income & Retirement Planner experience. But for your employees who want to do some quick calculation prior to enrollment, it's an optional tool they can use to get a sense of how much they should consider contributing.

Simple Income & Retirement Planner

See your retirement potential. To discover how your assets, financial decisions and planning may affect your retirement outlook, just answer a few questions. You can add more details to give you an even more accurate outlook.

ABOUT ME

I am Single and 0 years of age. My monthly pre-tax income is \$0.

I want to retire at age 65. During retirement I plan to Spend as much as I do today.

I have saved \$0 in my Retirement Accounts and I contribute \$ % \$0 a month towards my retirement.

I Do not have employer contribution matching.

Add another investment

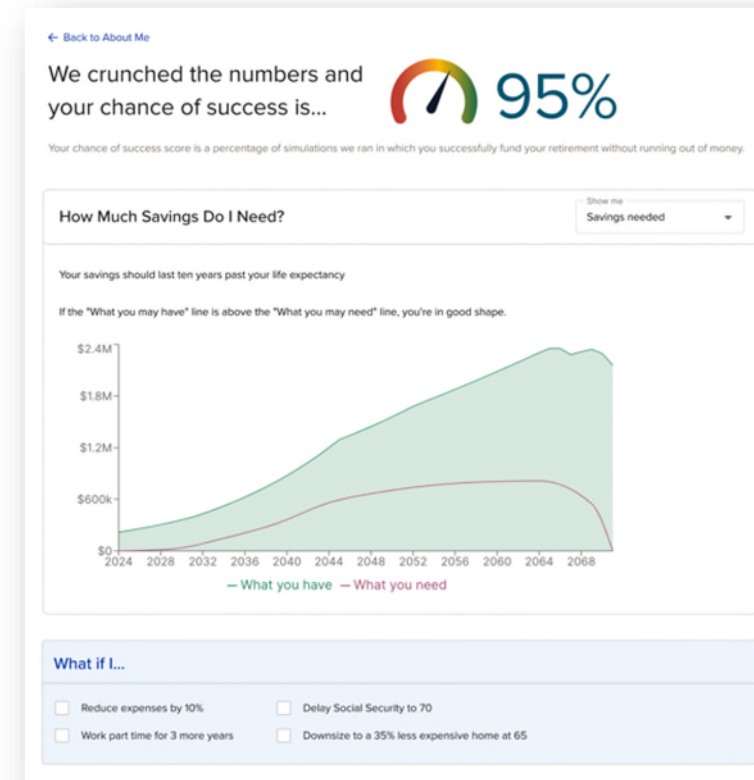
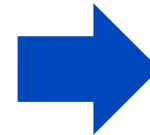
During retirement, I will receive income from these sources

Social Security

Pension

See Results →

Simplified input screen



Streamlined output

Launch communication plan

These dates are all target dates and are subject to change:

November 12, 2024

Plan Sponsor Engagement Program email to Plan Sponsor contacts with the final confirmation of the launch date and to provide additional resources available on the new planner.

November 15, 2024

New My Income & Retirement Planner launched to the participants. Participants will see a promotional web banner on your plan website to learn more about the planner before logging in.

November 29, 2024

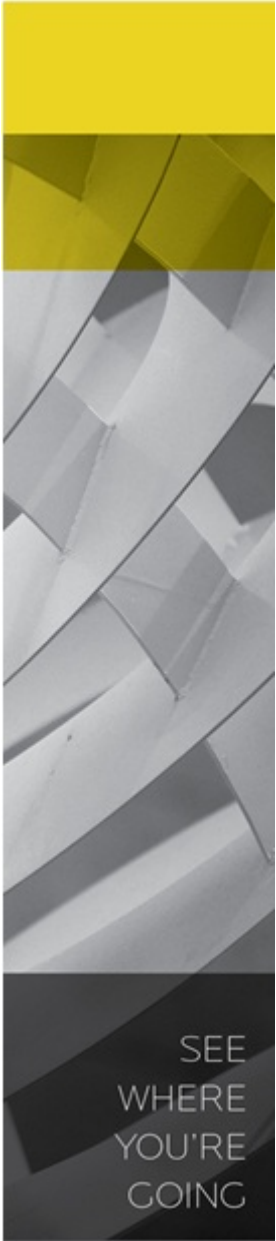
Participant Engagement Program email to reintroduce the planner more broadly and begin encouraging the participants to engage with the new planner when it's most relevant on an ongoing basis.

December 14, 2024

A new explorer capability to model **Protected Retirement Income solutions** will be available for the Plans that have approved the solution. **Simple Income & Retirement Planner** will also be available on your plan website, pre-login. Until then, the current pre-login version of the old tool will continue to be available.



Nationwide[®]
is on your side



Plan Investment Review

Arizona PSPRS Deferred Compensation Plans

For period ending September 30, 2024

Jake O'Shaughnessy, Managing Director, SageView Advisory Group



Section I

Market Overview

The views are those of SageView Advisory Group and should not be construed as investment advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. All economic and performance information is historical and not indicative of future results. The market indices discussed are unmanaged. Investors cannot directly invest in unmanaged indices. Additional risks are associated with international investing, such as currency fluctuations, political and economic stability, and differences in accounting standards. Please consult your financial advisor for more information.

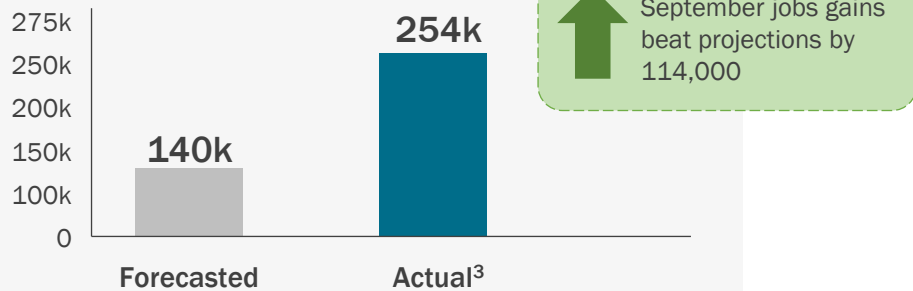
No representations or warranties are being made as to the tax effect, performance, past or future, or financial impact of this summary. This information is provided as an informal report; no warranties as to the accuracy or content are implied or expressed. The information above must be interpreted in the context of, and is qualified by, all the information contained in the prospectuses, where applicable, which have been or will be delivered to the appropriate investing parties prior to any offer being made.

MIXED EMPLOYMENT DATA

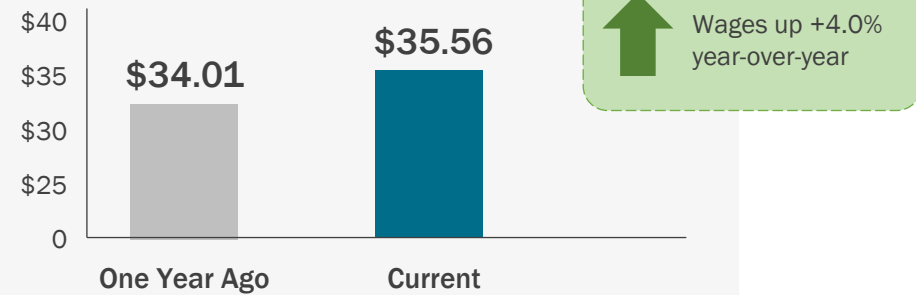
The U.S. labor market is sending mixed signals. The September establishment survey reported 254,000 new nonfarm payroll jobs, far exceeding expectations, and added upward revisions of 72,000 jobs to July and August. Markets interpreted this as signaling stronger economic resilience, leading investors to anticipate a slower pace of future Fed rate cuts.

Stronger Data

New jobs created²



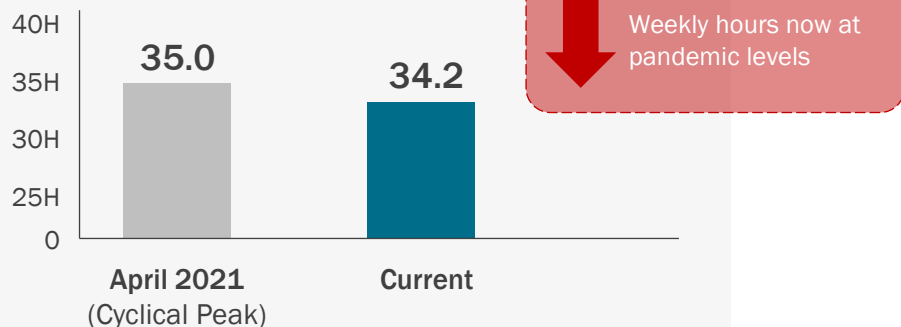
Hourly wages outpacing inflation¹



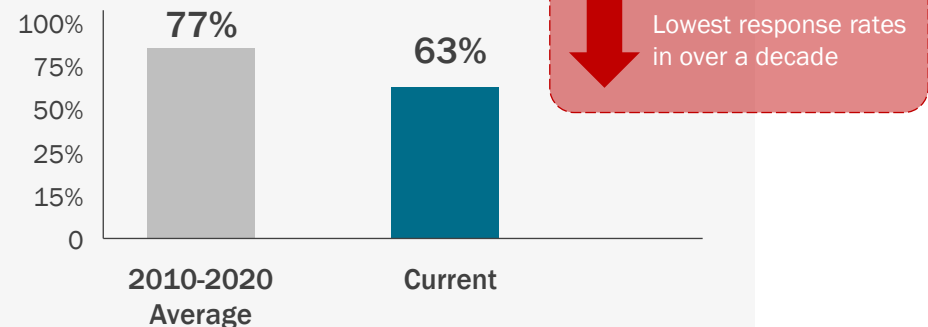
We advise caution due to the unusually large September adjustments and the low initial survey response rates. Late responses from small businesses could result in downward revisions. Further, falling average weekly hours worked and increases in individuals holding multiple jobs suggest that more Americans are relying on lower-paying part-time work.

Weaker Data

Fewer weekly hours worked¹



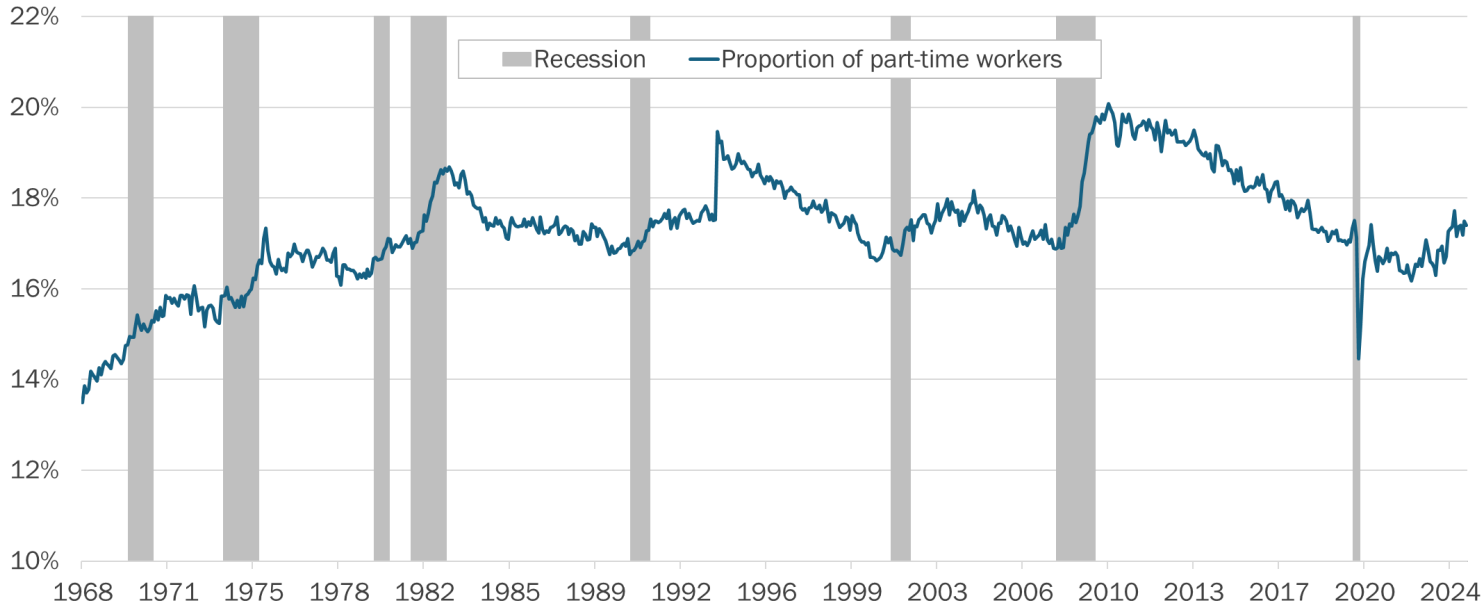
Lower survey response rates^{2,4}



¹ Source: FRED. ² Source: US Bureau of Labor Statistics, Pantheon Macroeconomics. ³ Reflects first preliminary estimates. ⁴ Reflects response rates for first monthly estimates. Data as of September 30, 2024 unless specified otherwise.

WEAKENING LABOR MARKET

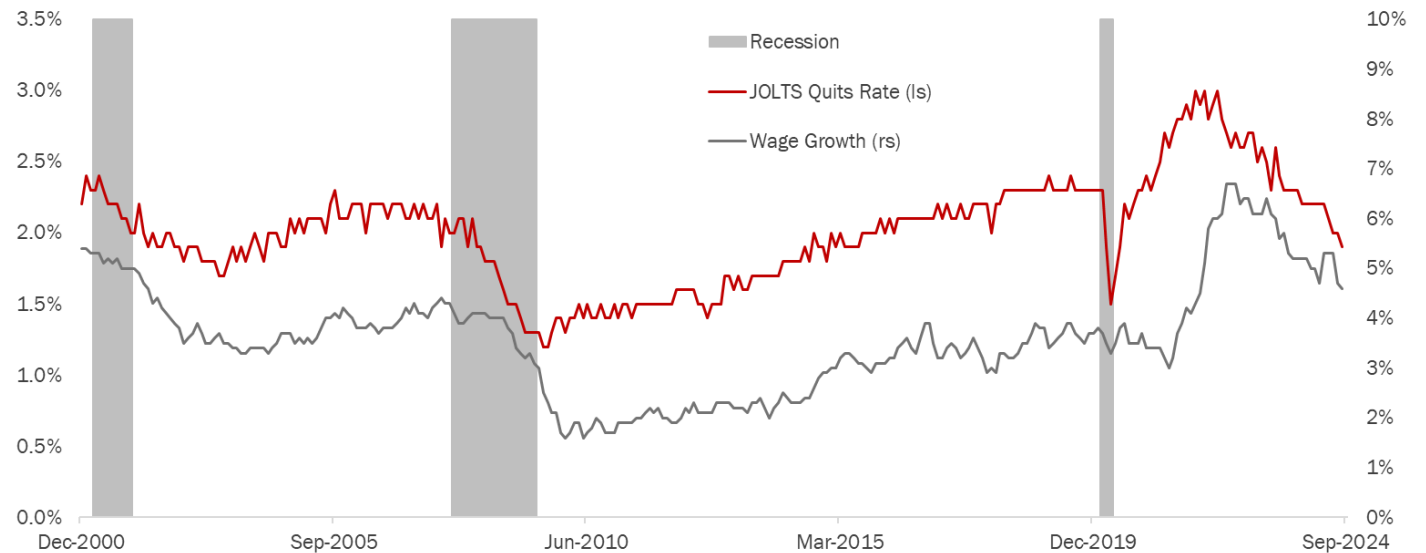
Part-time jobs are rising¹



Recent job gains are primarily driven by government hiring and surging part-time positions, often at the expense of full-time—both signs of underlying economic weakness.

Job switching has slowed, indicating a cooling labor market, typically leading to slower wage growth and reduced consumer spending. Meanwhile, small businesses, which employ most U.S. workers, are delaying new hires and capital spend amid growing economic uncertainty.³

Fewer quits, reducing pressure for wage increases²

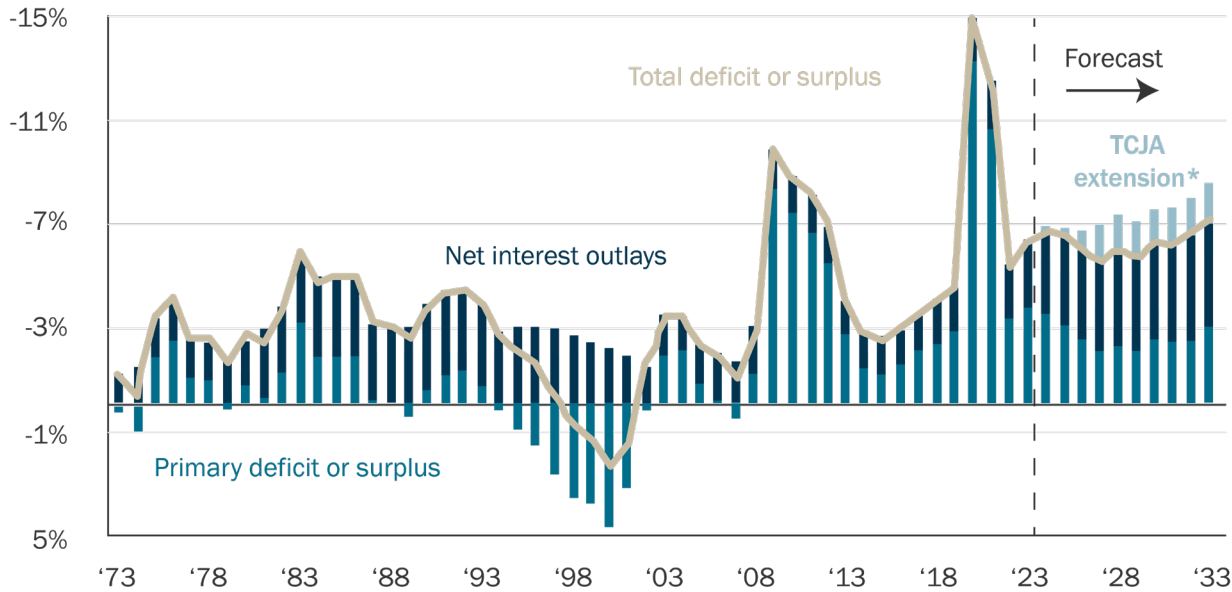


¹ Source: FRED. ² Source: US Bureau of Labor Statistics, Atlanta Federal Reserve. The JOLTS Quits Rate refers to the percentage of workers who voluntarily leave their jobs out of the total number of employed workers, as measured by the U.S. Bureau of Labor Statistics' Job Openings and Labor Turnover Survey (JOLTS). ³ Source: NFIB September 2024 Small Business Optimism Index.

GOVERNMENT DEFICITS GROWING

Federal Deficit and Net Interest Outlays

% of GDP, 1973-2034, CBO Baseline Forecast



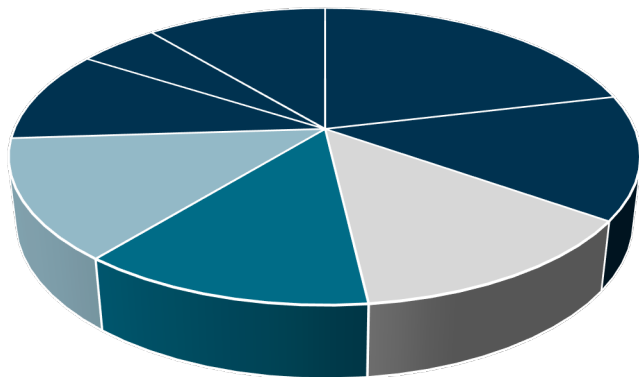
The national debt now exceeds \$36 trillion, with this year's federal deficit projected to surpass \$1.9 trillion—around 6% of GDP. This represents the highest peacetime projected deficit as a share of GDP in history.

Rising interest expense worsens the deficit. This year's interest payments are expected to reach \$1 trillion, a 30% increase from last year. For the first time, interest costs will exceed defense spending. Interest outlays have also surpassed Medicaid spending.

Economists agree that too much national debt can create significant economic problems, although there is less agreement about how much debt is "too much".

FYTD 2024 Federal Outlays

Government spend is increasingly mandatory



Mandatory Spending | 62.88%

- Social Security: \$1.24T | 21.26%
- Medicare: \$850B | 13.51%
- Health: \$824B | 13.11%
- Income Security: \$633B | 10.07%
- Veteran Benefits: \$310B | 4.93%

Discretionary Spending | 23.71%

- National Defense: \$798B | 12.69%
- Everything Else: \$693B | 11.02%

Debt Service | 13.41%

- Net Interest: \$843B | 13.41%

¹ Source: US Department of the Treasury, August 2024 Monthly Treasury Statement. Classifications of spending categories into Mandatory Spending, Discretionary Spending, and Debt Service are estimates by SageView. While these classifications aim to reflect general patterns in federal spending, they may not capture the full accuracy of the underlying data.

The Tax Cuts and Jobs Act (TCJA) is a piece of tax legislation passed in 2017 that reduced taxes for both corporations and individuals, but many of these cuts are set to expire in 2025 unless extended by new legislation.

Q3 2024 BY THE NUMBERS

Rate Cuts



In September, the Fed initiated an easing cycle with a 50-basis-point rate cut. Softening labor markets and deflationary pressures in core goods and energy supported the decision. Further cuts are likely at the November and December meetings.

\$68.27

Sept 24 Crude Oil (barrel)
Sept 23 - \$92.88

2.5%

Augst 24 CPI (YoY)
June 22 - 9.1%

8 million

August Job Openings¹
March 22 - 12M

Shift in the Market



Mid- and small-cap equities rebounded significantly during the quarter, outperforming large caps. Optimism for rate cuts drove a recovery in sectors that had been disproportionately affected by the hiking cycle. Lower anticipated financing costs and positive earnings guidance served as tailwinds. Historically, mid- and small-cap stocks have outperformed at the beginning of easing cycles.

3.19%

Q3 Excess Return
Small Caps vs. Large²

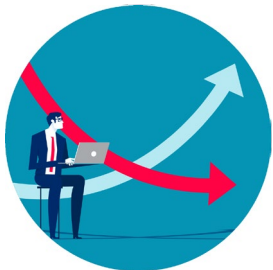
2

Expected Year-End
Rate Cuts³

26.6%

Historical Small-Cap
Performance After
First Rate Cut⁴

Inversion No More



After a record 26-month inversion between the 2- and 10-year Treasuries, the yield curve has returned to its normal upward slope. During the quarter, the 2-year yield declined more sharply (-1.11%) than the 10-year yield (-0.67%). Easing inflation and slowing nonfarm payroll growth alleviated fears of an overheating U.S. economy, leading to outperformance in longer-duration bonds. The longest fixed-income drawdown in U.S. history may soon come to an end.

3.81%

Sept 24 10-Year
Treasury Yield
Sept 23 - 4.59%

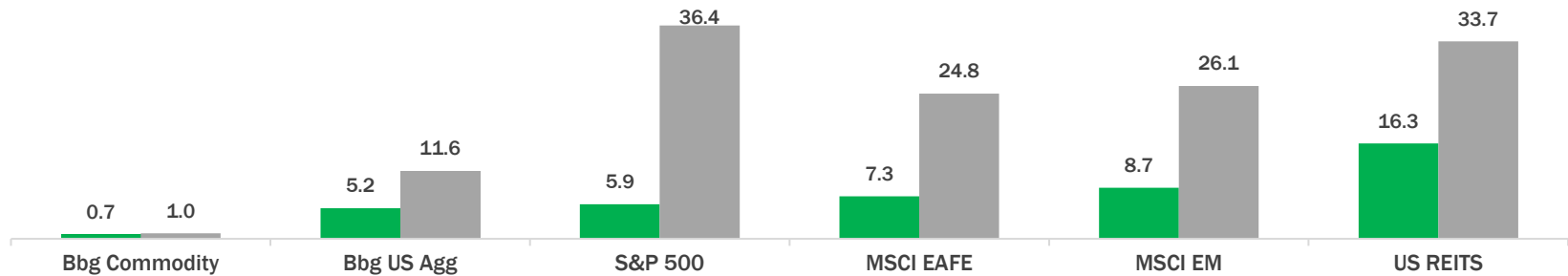
+254,000

Sept Nonfarm Payroll
Additions

7.8%

Q3 Long-Term Govt
Bond Returns⁵

■ Q3 2024
■ 1-Year



¹ Bureau of Labor Statistics, August 2024 Job Openings and Labor Turnover Survey (JOLTS). ² Measures performance of the Russell 2000 Index against the Russell 1000 Index. ³ Market expectations for future rate cuts are based on data from the CME Group's FedWatch tool, which tracks the probabilities of changes to the Federal Reserve rate as implied by 30-Day Fed Funds futures prices. These expectations reflect insights from interest rate traders. ⁴ Jefferies using Federal Reserve Board, Haver Analytics, Center for Research in Securities Prices (CRSP), and the University of Chicago Booth School of Business. Measures data since 1954. ⁵ Measure the performance of the Bloomberg US Government Long Index.

ECONOMIC SCOREBOARD

Positive

GDP GROWTH

Increases in business investment and consumer spending were notable contributors to impressive U.S. third-quarter GDP growth of 3%.

CORPORATE EARNINGS

Analysts project Q3 S&P 500 earnings growth of 4.1%, which would represent the fifth straight quarter of YoY growth. Since actual earnings often beat projections, FactSet estimates earnings growth in Q3 will exceed 7%.

Neutral

INFLATION

Inflation continues its bumpy decline with a year-over-year increase of 2.4% in September. Core prices, excluding energy and food, rose to 3.3%, slightly above last month. Home prices cooled, while apparel, car insurance, and airfare increased.

GLOBAL TRADE

Fewer imports of oil and new cars led the U.S. trade deficit to decline during the quarter. Exports also rose 2% as the U.S. economy shipped pharmaceuticals, aircraft, and computers abroad. Waning interest in electric cars helped soften imports.

INTEREST RATES

The Fed's September 50-basis-point cut initiated a long-awaited easing cycle. After more than two years, the longest inversion between 2- and 10-year Treasuries officially ended. Two more rate cuts are projected this year.

CONSUMER SPENDING

Consumer spending dipped slightly in September after seven months of gains, with only 3 of 12 sectors showing positive growth. This decline is typical for September, as summer ends and holiday spending has yet to begin.

EMPLOYMENT

September's 254,000 jobs added marked the largest monthly increase since March. The report also revised both July and August's number, adding a combined 72,000 jobs. Unemployment fell to 4.1%.

Negative

MANUFACTURING

Manufacturing activity declined for the sixth consecutive month in September, totaling 22 declines in the past 23 months. The ISM New Orders Index also stayed in contraction territory.

FISCAL SPENDING

The federal debt now exceeds \$36 Trillion. This year's deficit is projected to reach \$1.9 trillion. The U.S. now spends more on interest than on national defense.

HOUSING

New and existing home sales cooled this quarter, with new sales down 4.7% in August and existing sales down 2.5%. Meanwhile, 30-year fixed mortgage rates fell nearly a full percentage point.

Calendar of Economic Data Releases

October	November	December
Consumer Price Index (September) Oct 10	Nonfarm Payrolls (October) Nov 1	Nonfarm Payrolls (November) Dec 6
Q3 Gross Domestic Product Oct 30	FOMC Rate Decision Nov 7	Consumer Price Index (November) Dec 10
	Consumer Price Index (October) Nov 13	FOMC Rate Decision Dec 18

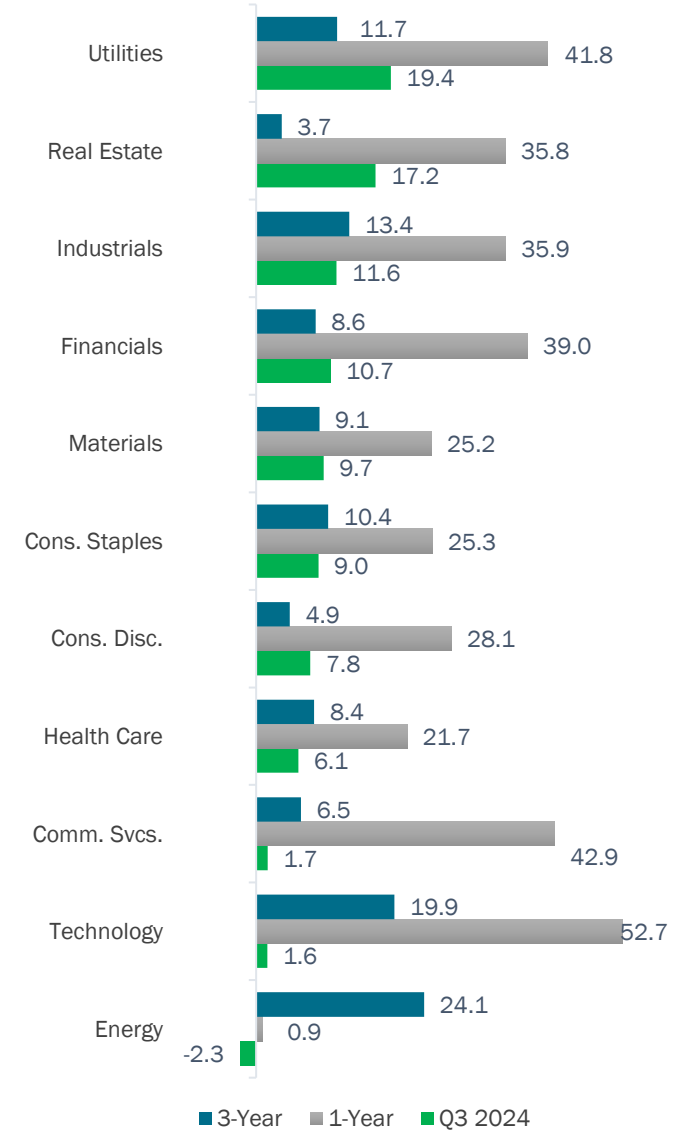
EQUITIES

Expectations for further rate cuts lifted small-cap stocks, which are more sensitive to borrowing costs. Utilities and Real Estate emerged as top-performing sectors, benefiting from falling interest rates. On the international front, the People’s Bank of China launched a substantial stimulus package aimed at encouraging investors to sell Treasuries and reinvest the proceeds in the Chinese stock market, providing a boost to Chinese equities.

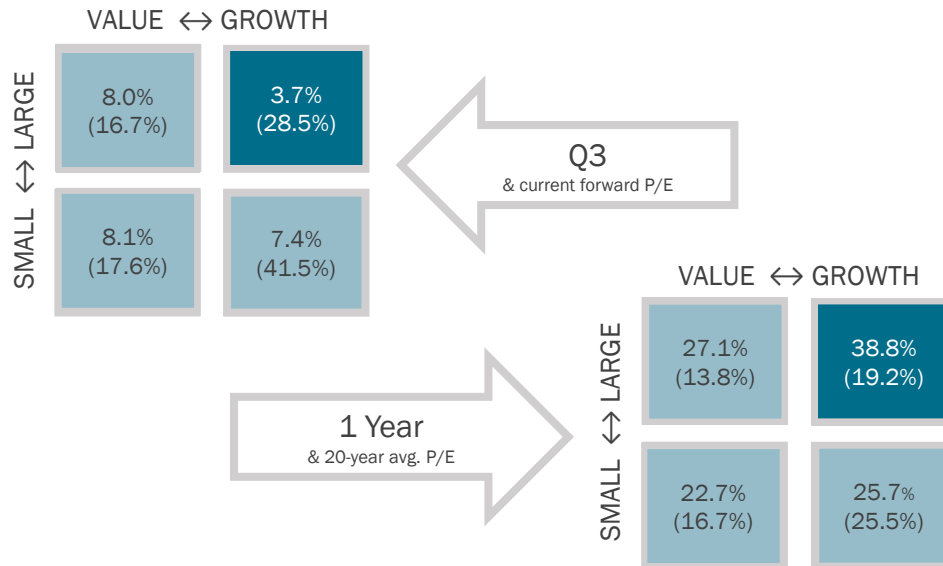
Equity Market Returns¹



Equity Sector Returns²



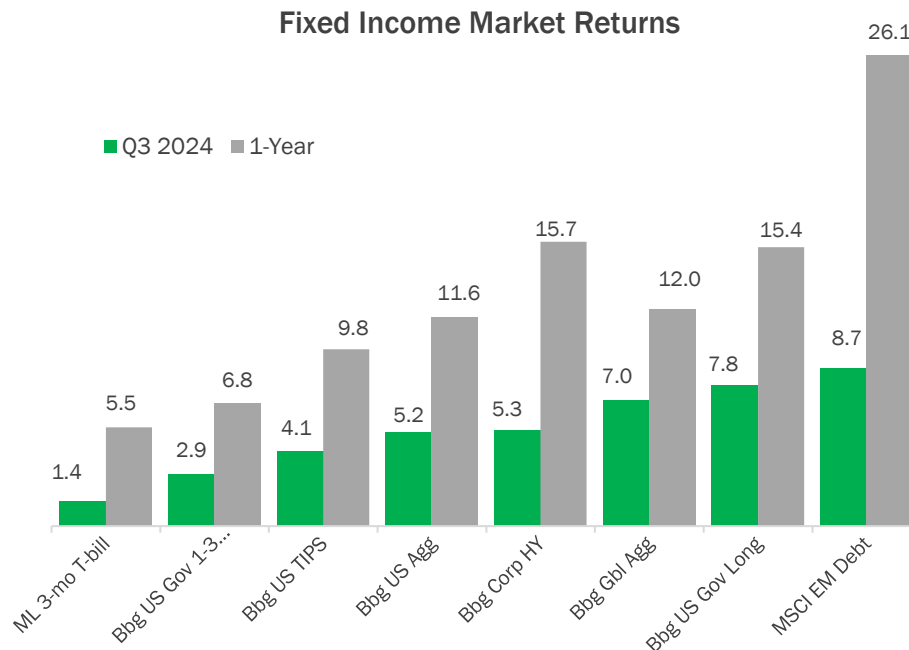
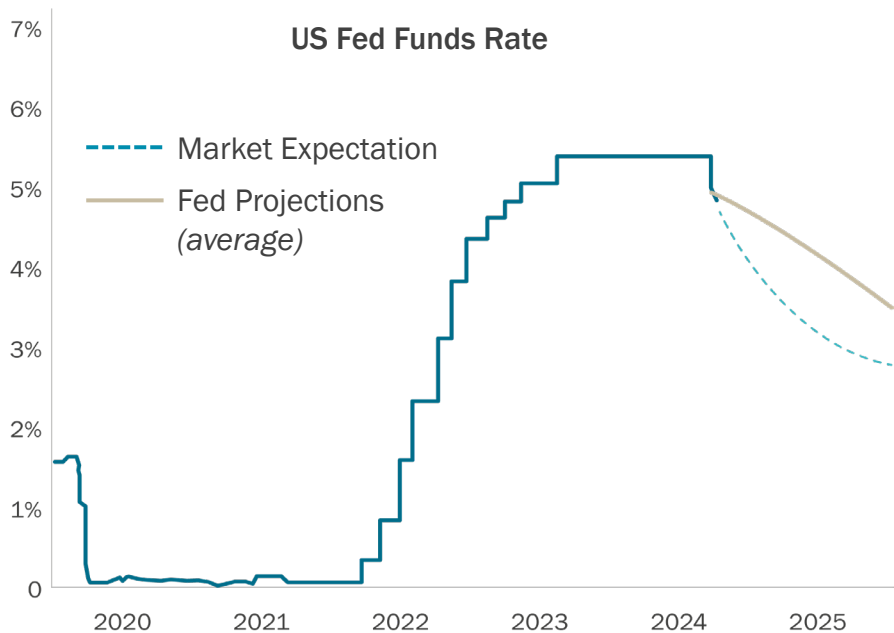
Trailing US Returns & Valuations³



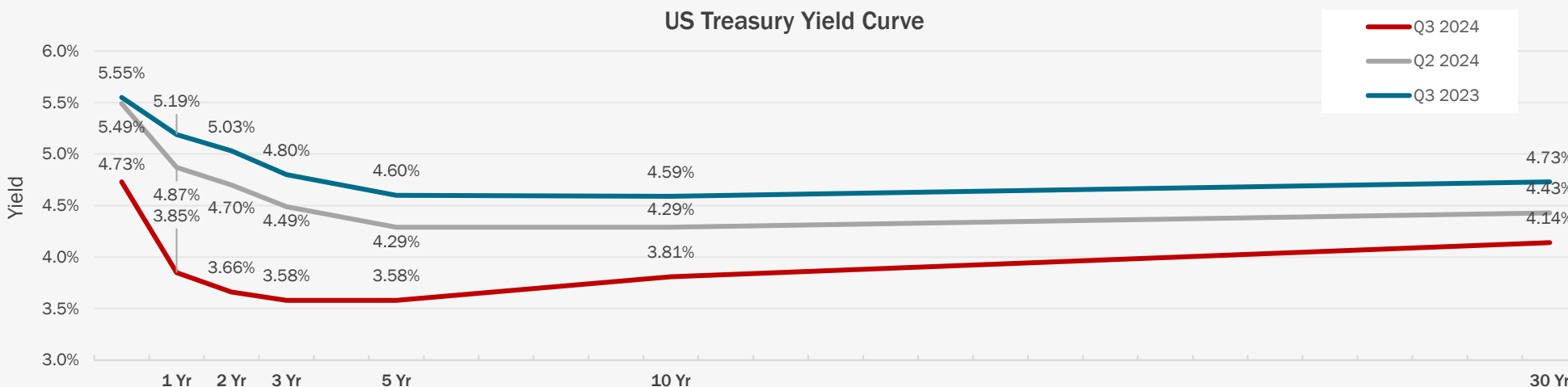
¹ Asset class returns are based on the following index proxies: Technology (NASDAQ Composite), Large Cap (S&P 500), Developed International (MSCI EAFE), Small Growth (Russell 2000 Growth), Emerging Markets (MSCI EM), Mid Cap (Russell Mid Cap), and Small Value (Russell 2000 Value). ² Sector returns are based on the S&P 500 Sector Indices ³ Source: JPMorgan Guide to the Markets. Returns pertain to Morningstar categories. Valuations pertain to the Russell style indices.

FIXED INCOME

The historic 26-month inversion between the 2- and 10-year Treasuries ended in the third quarter. Yields across the curve fell due to easing inflation, a slowing labor market, and the Fed's 50-basis point rate cut. As yields decreased, longer-duration bonds notably outperformed shorter-duration ones. Additionally, both AA- and AAA-rated bonds underperformed the index, indicating a greater risk appetite. Yields for both investment-grade and non-investment-grade issues remain relatively tight.



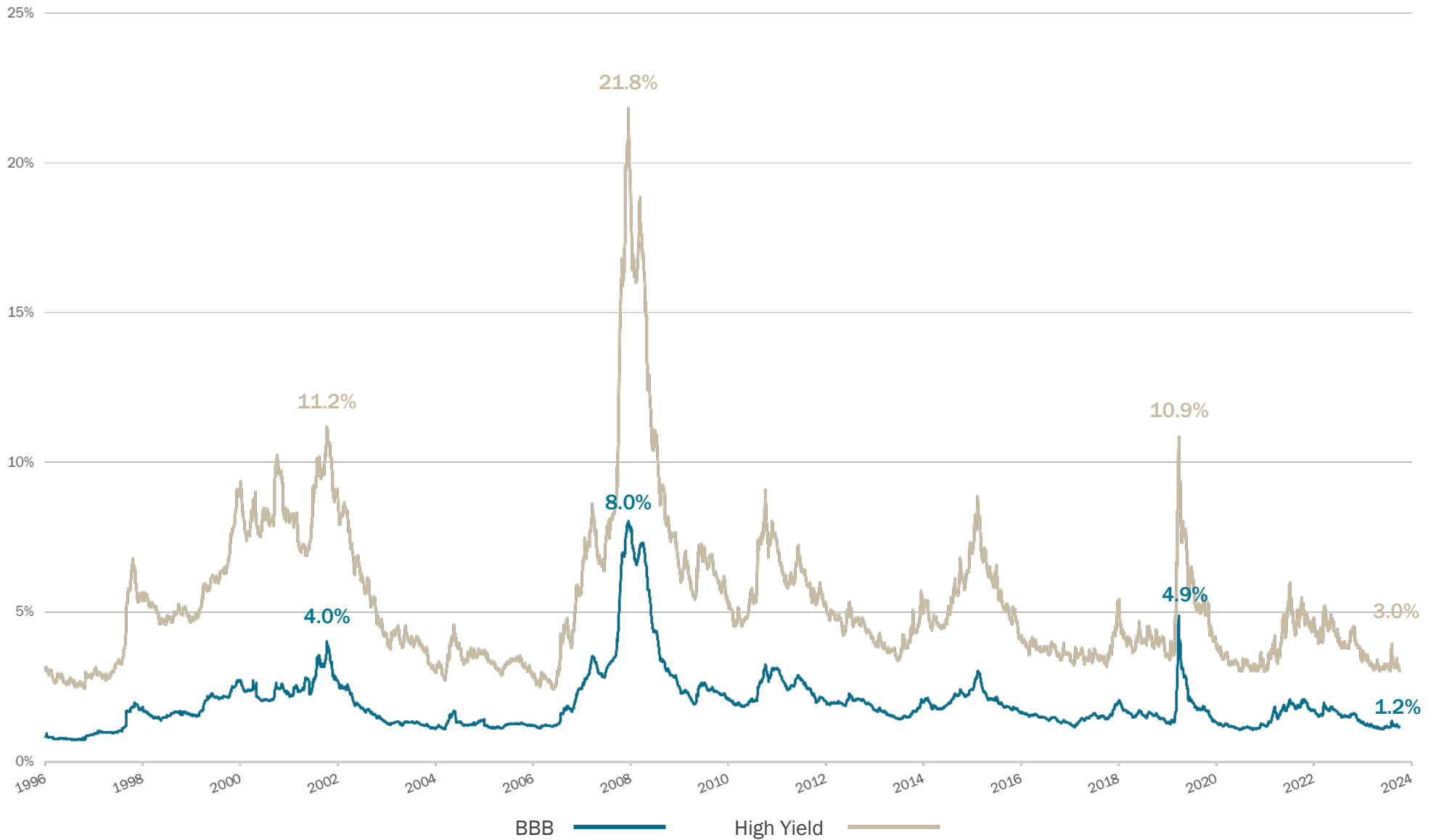
Source: BCA Research, Derived from overnight index swaps curve.



FIXED INCOME

U.S. corporate credit spreads have recently reached multi-year lows, signaling increased investor confidence despite worries about future economic risks. Spreads on high-quality corporate credits and high-yield bonds have fallen to levels not seen since 2007. This narrowing suggests optimism, as investors perceive minimal default risk in corporate credits. However, this positive outlook may overlook the potential for an economic slowdown, leaving little room for error.

Corporate Index Option-Adjusted Spreads Over Treasuries¹



¹ Source: FRED. High yield spreads are based on the ICE BofA US High Yield Index.

LITIGATION

New Developments in Excessive Fee Cases



Nova Southeastern

A \$1.5 million settlement was reached in an excessive fee case involving a university 401(k) Plan with multiple recordkeepers. The university also agreed to engage an investment consultant to review the Plan's investments and to conduct an RFP including at least six of the top 10 401(k) recordkeepers, by assets. Plaintiff's allegations included:

- Recordkeeping fees for the 6,000 participant plan of up to \$64/participant/year were excessive
- The default investment option TIAA Lifecycle target date funds were imprudent
- A broad range of Plan fees were passed through to participants, including fees for both recordkeepers, the plan audit fee, fees for outside legal services, plan advisory fees, and even reimbursement to the university for internal administrative costs



Nordstrom

Building on the trend to move beyond the typical excessive fund and recordkeeping fee claims of the past decade, the Nordstrom plaintiffs allege the plan sponsor and fiduciaries breached their duties in multiple ways:

- Permitted excessive recordkeeping and administrative expenses
- Benefitted the sponsor by using forfeitures to reduce employer contributions
- Imprudently selected managed accounts as the plan's default investment, considering the additional cost and lack of personalization when managed accounts aren't chosen by participants



Quest Diagnostics

In a hopeful note for plan sponsors, Quest obtained a summary judgment dismissing the suit. The judge in the case noted the prudent process Quest had in place for monitoring its retirement plan, observing that the Plan Committee:

- Met regularly (quarterly) and engaged an independent consultant
- Reviewed performance on one, three, five and ten-year bases, and kept a watch list pursuant to an investment policy statement
- Kept meeting minutes and advisor performance reports in the fiduciary file

More specifically, the judge noted, "courts look at a fiduciary's 'process rather than results,' considering 'whether a fiduciary employed the appropriate methods to investigate and determine the merits of a particular investment.'"

LITIGATION

Supreme Court, Appeals and Other Cases



Cornell

Supreme Court Grants Certiorari

Plaintiffs in the Cornell excessive fee lawsuit succeeded in reviving their class action lawsuit through an appeal to the Supreme Court. The Court, which will hear oral arguments in its upcoming term, is expected to focus on ERISA pleading standards for claims of prohibited transactions and breach of fiduciary duties.

What will this mean? We don't yet know, as the Supreme Court has sidestepped other opportunities to weigh in on ERISA pleading standards. More clarity would be welcomed by plan sponsors and potentially lead to fewer settlements.



Yale...Back from the Dead?

Yale's long, on-going excessive fee case may get revived by the 2nd Circuit. In 2023, Yale seemingly prevailed in a jury trial concerning allegations of prohibited transactions in its 403(b) plan. Yale was cleared on most allegations, but the jury found Yale had breached its duty by allowing excessive recordkeeping fees. Counterintuitively, the jury also determined there were no damages from the excessive fees.

During arguments, the 2nd Circuit seemed to take issue with the jury instructions that allowed such an outcome.



Health and Welfare Cases

The 3rd Circuit is reviewing a case brought against MetLife alleging fiduciary breaches in managing its prescription drug benefit plan. Specifically, MetLife fiduciaries are alleged to have allowed the plan to pay unreasonable fees. Similar district court cases against Wells Fargo and Johnson and Johnson demonstrate the plaintiff's bar is seeking to expand potential ERISA claims beyond retirement plans.

The background of the slide is a grayscale image of a globe, showing latitude and longitude lines. A large, semi-transparent teal rectangle is overlaid on the center of the globe. Inside this rectangle, the text "Section II" and "Portfolio Summary" is written in white, bold, sans-serif font.

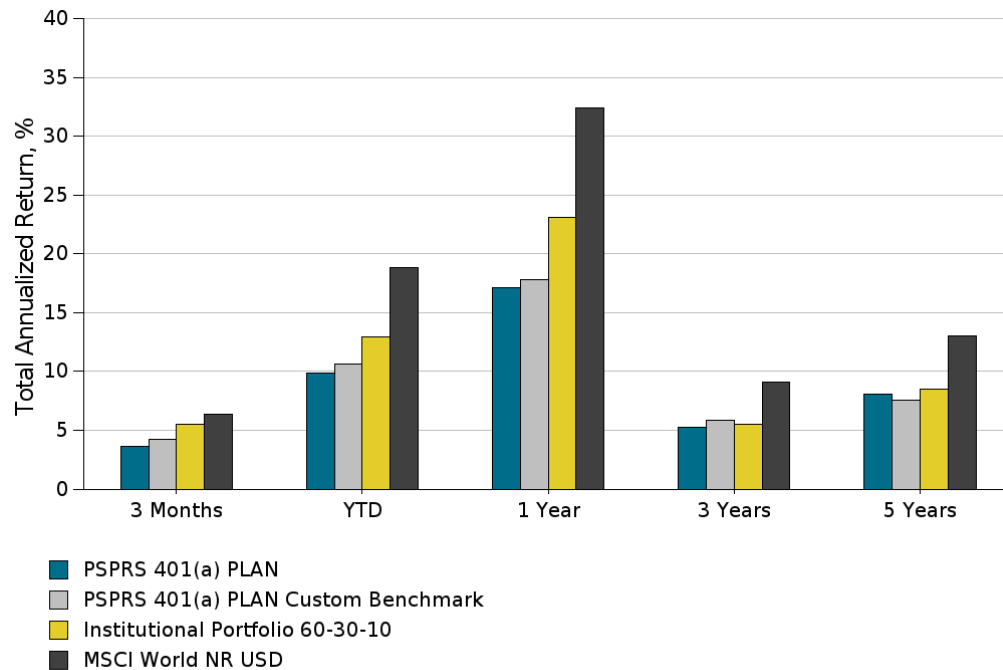
Section II

Portfolio Summary

Portfolio Return vs. Custom Benchmark

As of 09/30/2024

Performance As Of September 30, 2024	3 Month	YTD	1 Year	3 Year	5 Year	Std Dev 5 Yr	Prospectus Exp Ratio
PSPRS 401(a) PLAN	3.65	9.83	17.17	5.23	8.04	9.93	0.36
PSPRS 401(a) PLAN Custom Benchmark	4.23	10.64	17.84	5.87	7.59	10.01	NA
PSPRS 401(a) PLAN Custom Category Averages Benchmark	3.72	9.74	16.97	4.37	6.72	9.26	0.66
Institutional Portfolio 60-30-10	5.51	12.95	23.15	5.51	8.47	11.78	NA
MSCI World NR USD	6.36	18.86	32.43	9.08	13.04	17.76	NA



¹Industry Average Exp Ratio 0.52%. Based on plan assets \$100Mil+

Benchmark	Weight
ICE BofA US 3M Trsy Bill TR USD	33.37%
S&P Target Date 2060+ TR USD	10.17%
S&P Target Date 2055 TR USD	8.08%
S&P Target Date 2050 TR USD	5.49%
S&P Target Date 2045 TR USD	2.54%
S&P Target Date 2065+ TR USD	2.15%
S&P 500 TR USD	1.97%
S&P Target Date 2040 TR USD	1.42%
S&P Target Date 2035 TR USD	1.36%
CRSP US Large Cap Growth TR USD	1.34%
S&P Target Date 2030 TR USD	0.85%
Russell 1000 Growth TR USD	0.57%
Bloomberg US Agg Bond TR USD	0.50%
CRSP US Large Cap Value TR USD	0.41%
S&P Completion TR USD	0.37%
Russell 1000 Value TR USD	0.34%
MSCI ACWI Ex USA Growth NR USD	0.27%
S&P Target Date 2025 TR USD	0.26%

¹Industry Average Expense Ratio Source: 401(k) Averages Book, 24th Edition, published by HR Investment Consultants

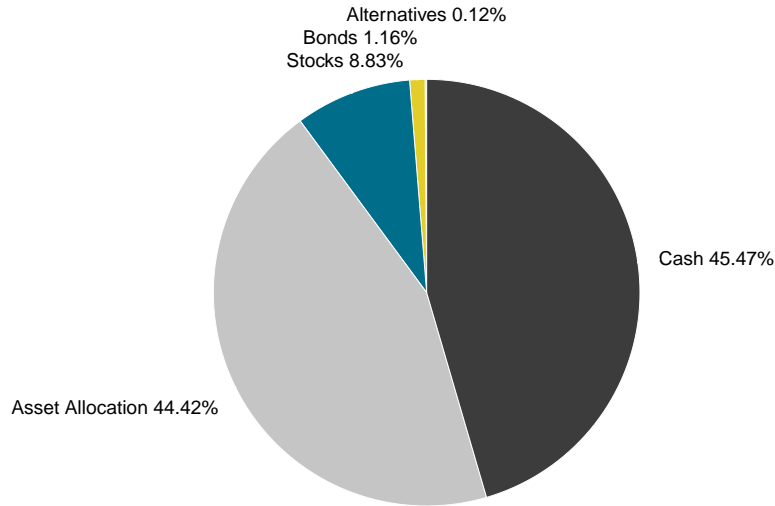
The Institutional Portfolio 60-30-10 consists of 60% MSCI World NR USD, 30% Bloomberg US Agg Bond TR USD and 10% ICE BofA US 3M Trsy Bill TR USD

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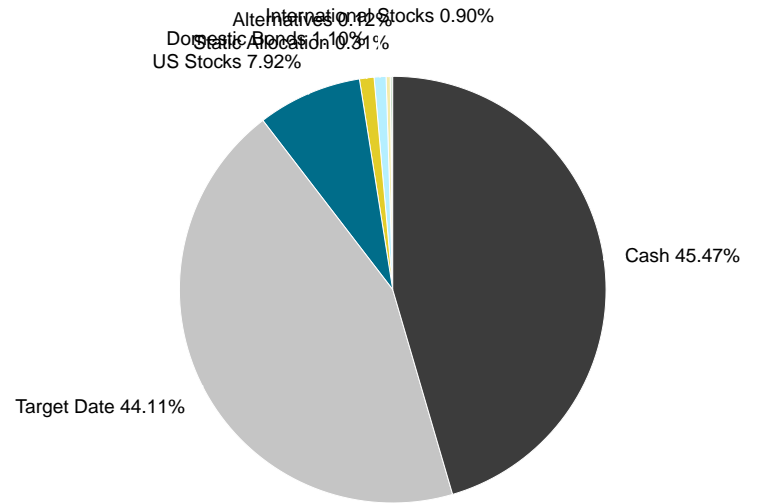


Portfolio Composition

As of 09/30/2024



Cash
 Asset Allocation
 Stocks
 Bonds
 Alternatives



Cash
 Target Date
 US Stocks
 Domestic Bonds
 Alternatives
 International Bonds

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Management Style Analysis

As of 09/30/2024

Domestic Equity Style Box

	VALUE	BLEND	GROWTH
LARGE CAP	<ul style="list-style-type: none"> Putnam Large Cap Value Y(\$120.40 bn) Vanguard Value Index Adm(\$132.06 bn) 	<ul style="list-style-type: none"> Vanguard Institutional Index I(\$315.86 bn) 	<ul style="list-style-type: none"> ClearBridge Large Cap Growth I(\$464.46 bn) Vanguard Growth Index Institutional (\$625.02 bn)
MID CAP	<ul style="list-style-type: none"> Victory Sycamore Established Value R6 (\$16.11 bn) 	<ul style="list-style-type: none"> Vanguard Extended Market Index Admiral(\$7.15 bn) Vanguard Mid Cap Index Admiral(\$32.68 bn) 	<ul style="list-style-type: none"> MFS Mid Cap Growth R6(\$27.34 bn)
SMALL CAP	<ul style="list-style-type: none"> Victory Sycamore Small Company Opp R6(\$3.36 bn) 	<ul style="list-style-type: none"> Vanguard Small Cap Index Adm(\$7.01 bn) 	<ul style="list-style-type: none"> Wasatch Core Growth Institutional(\$5.57 bn)

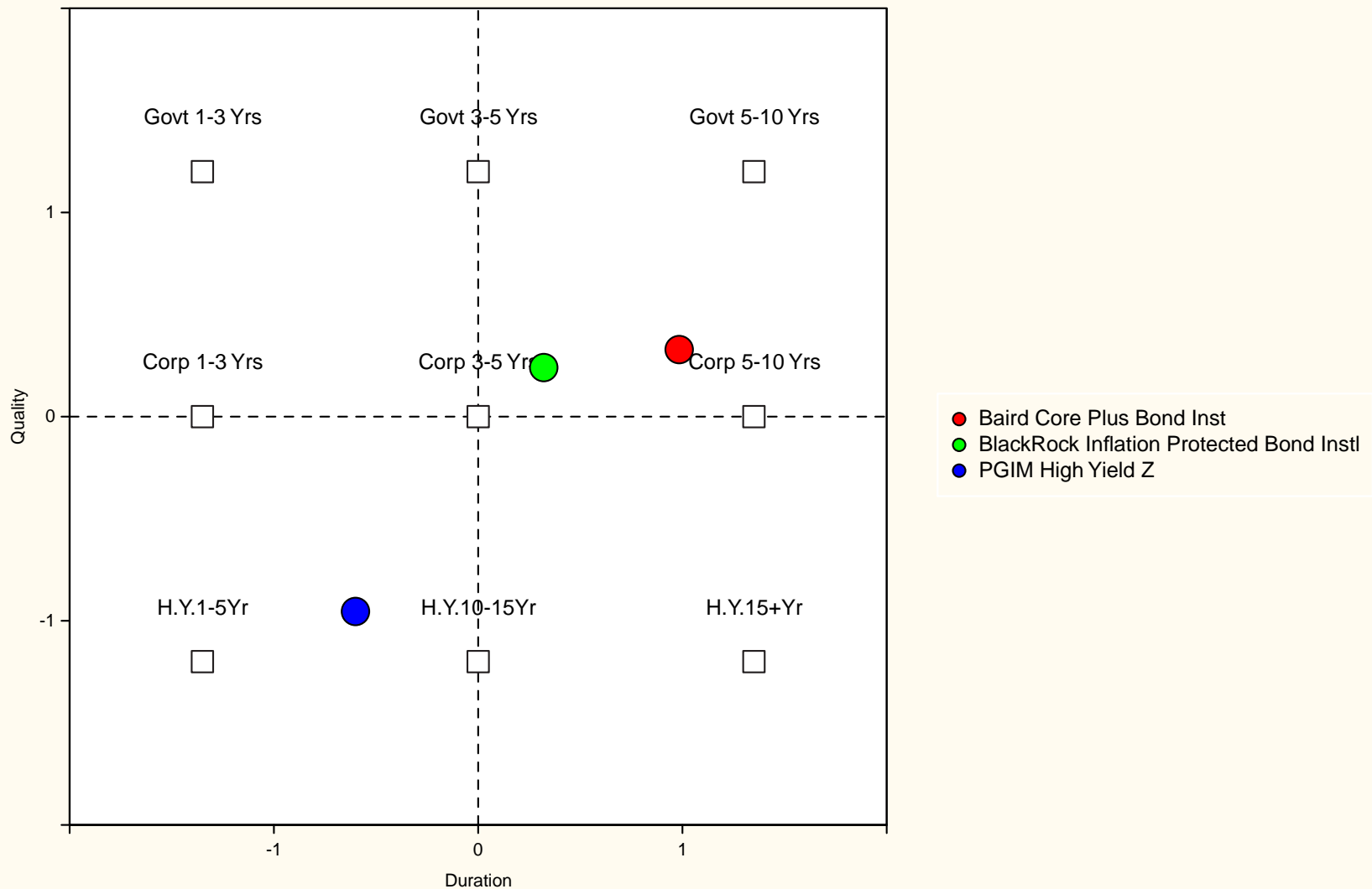
Average Market Cap. listed in parentheses

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Manager Style Box

Fixed Income - Single Computation
October 2014 - September 2024

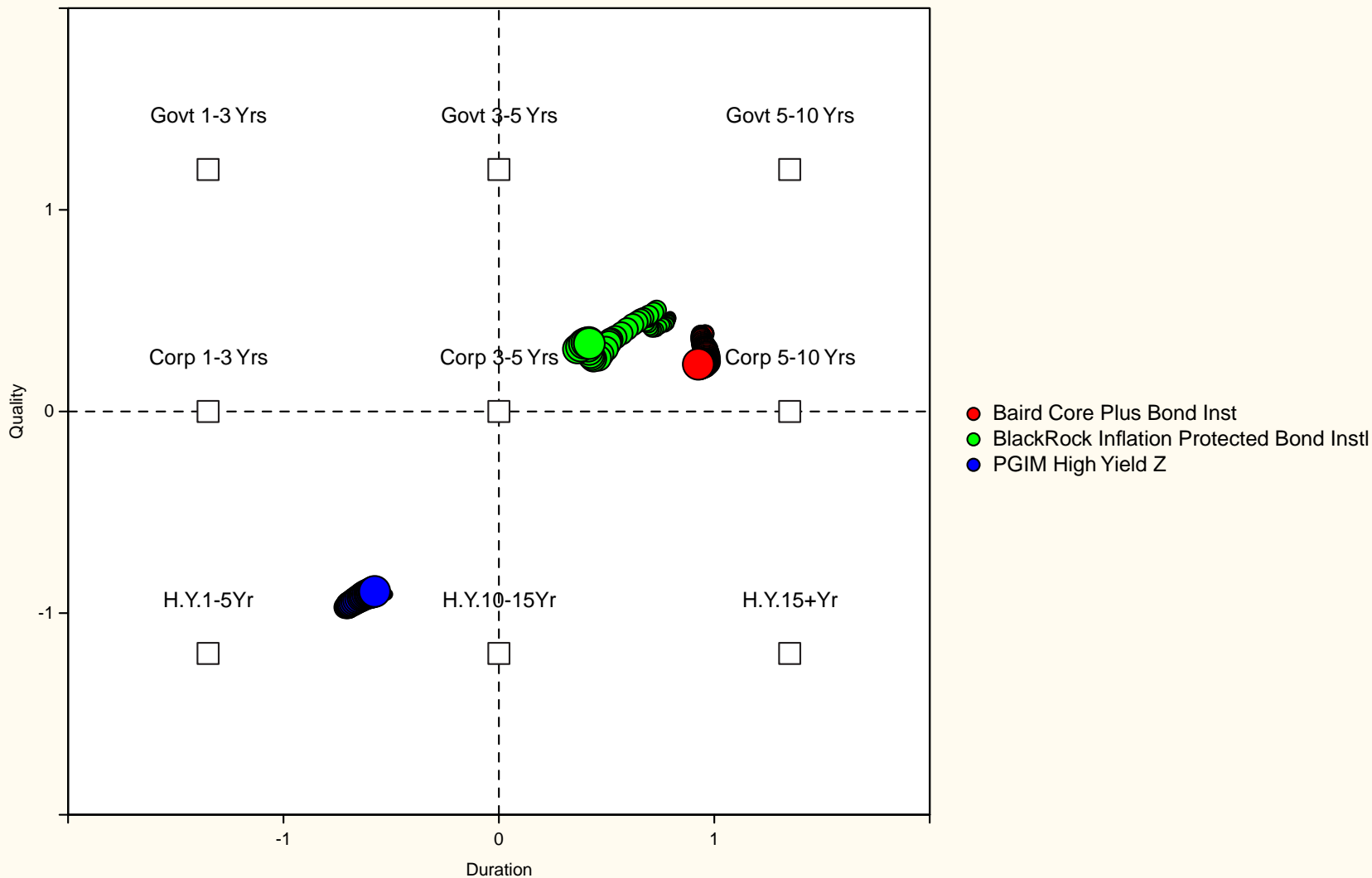


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Manager Style Box

Fixed Income - 12 Month Moving Windows
October 2014 - September 2024

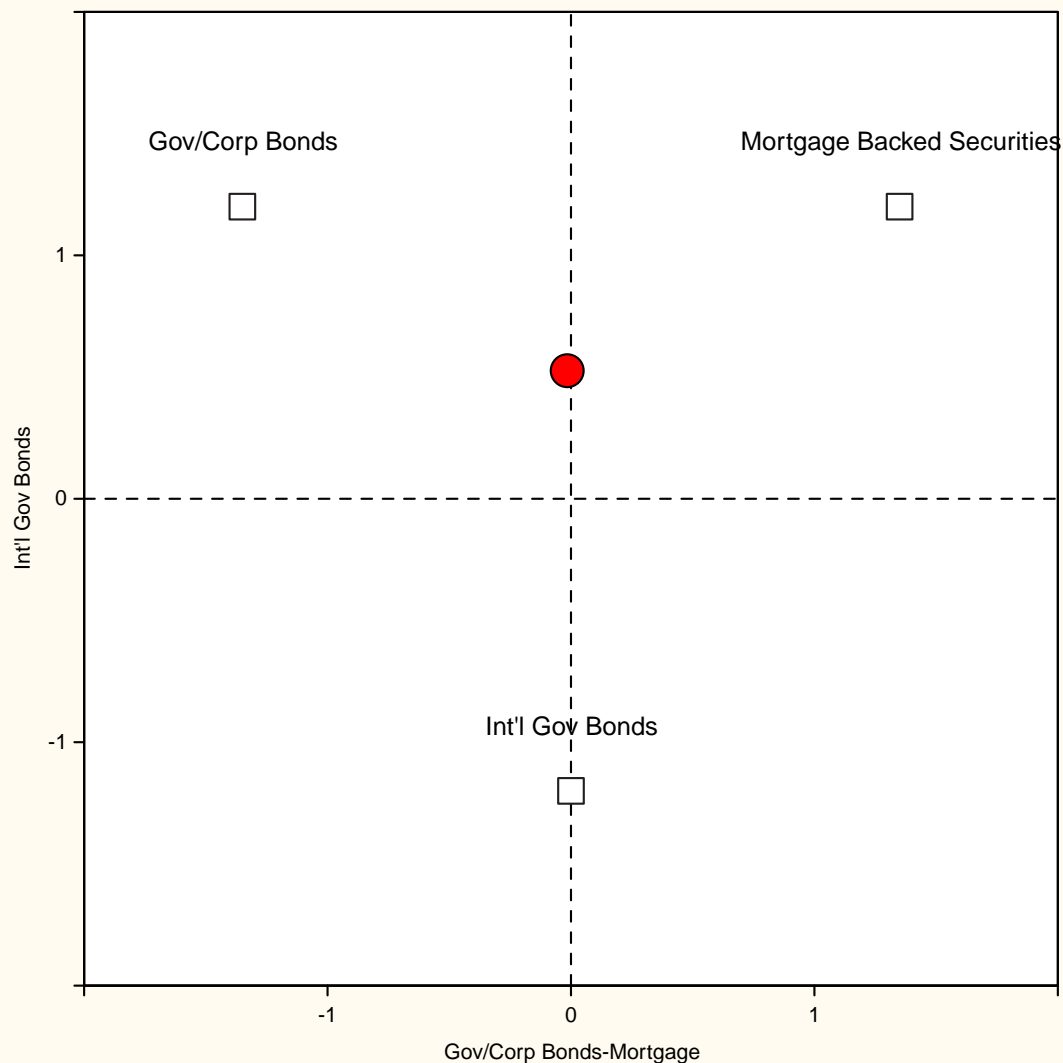


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Manager Style Box

International Bond - Single Computation
October 2014 - September 2024



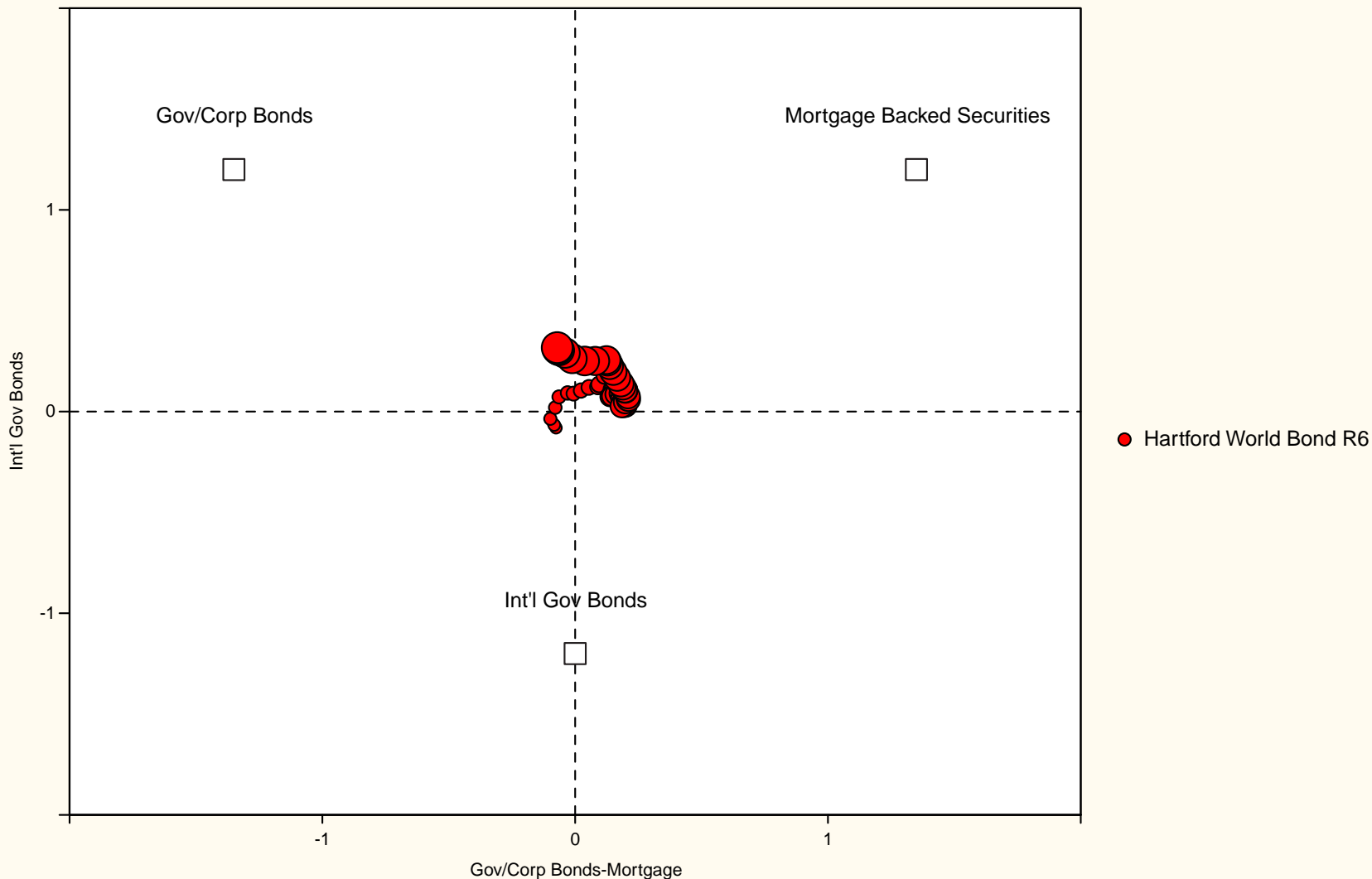
● Hartford World Bond R6

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Manager Style Box

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October 2014 - September 2024

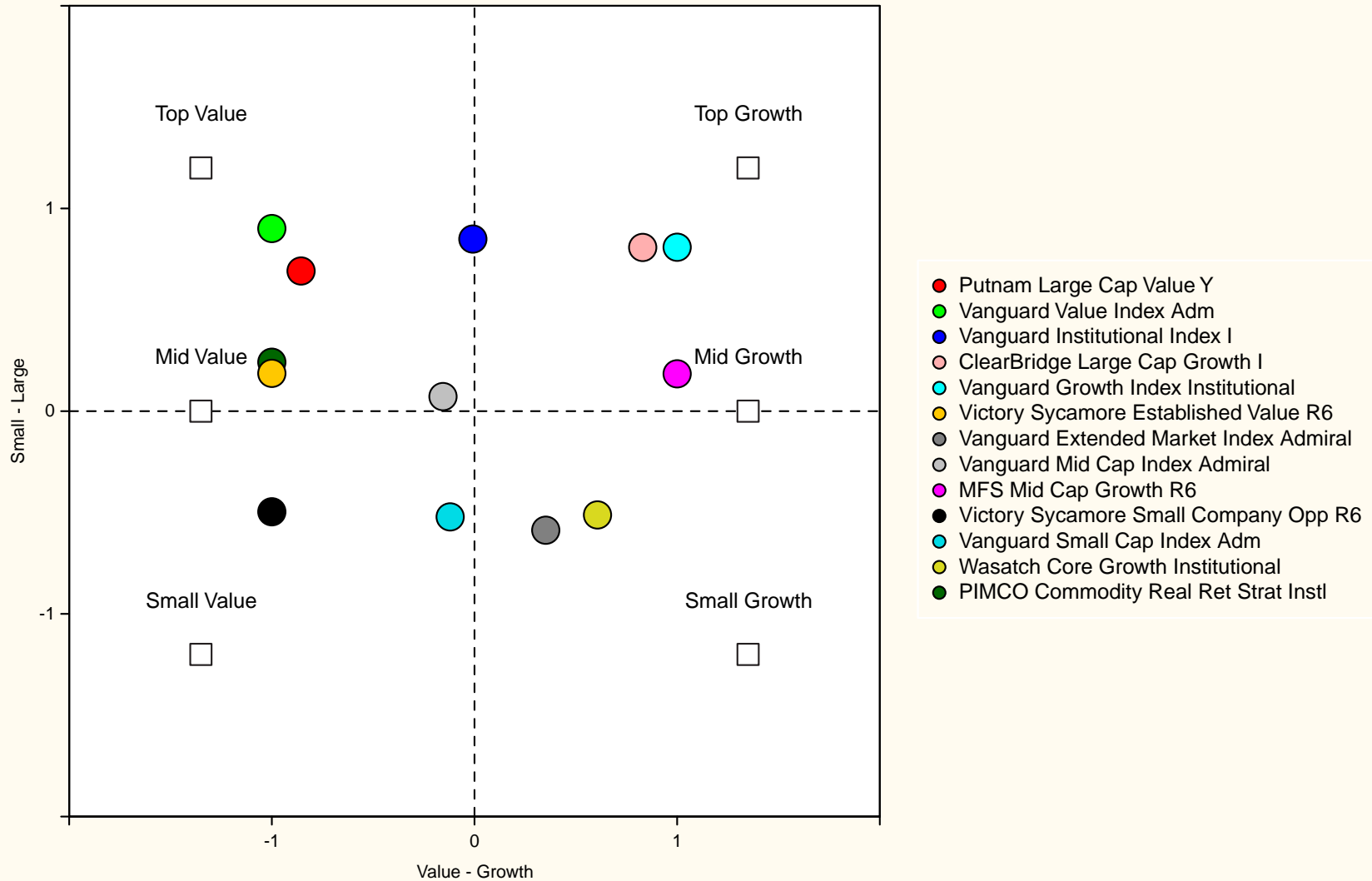


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Manager Style Box

Equity - Single Computation
October 2014 - September 2024

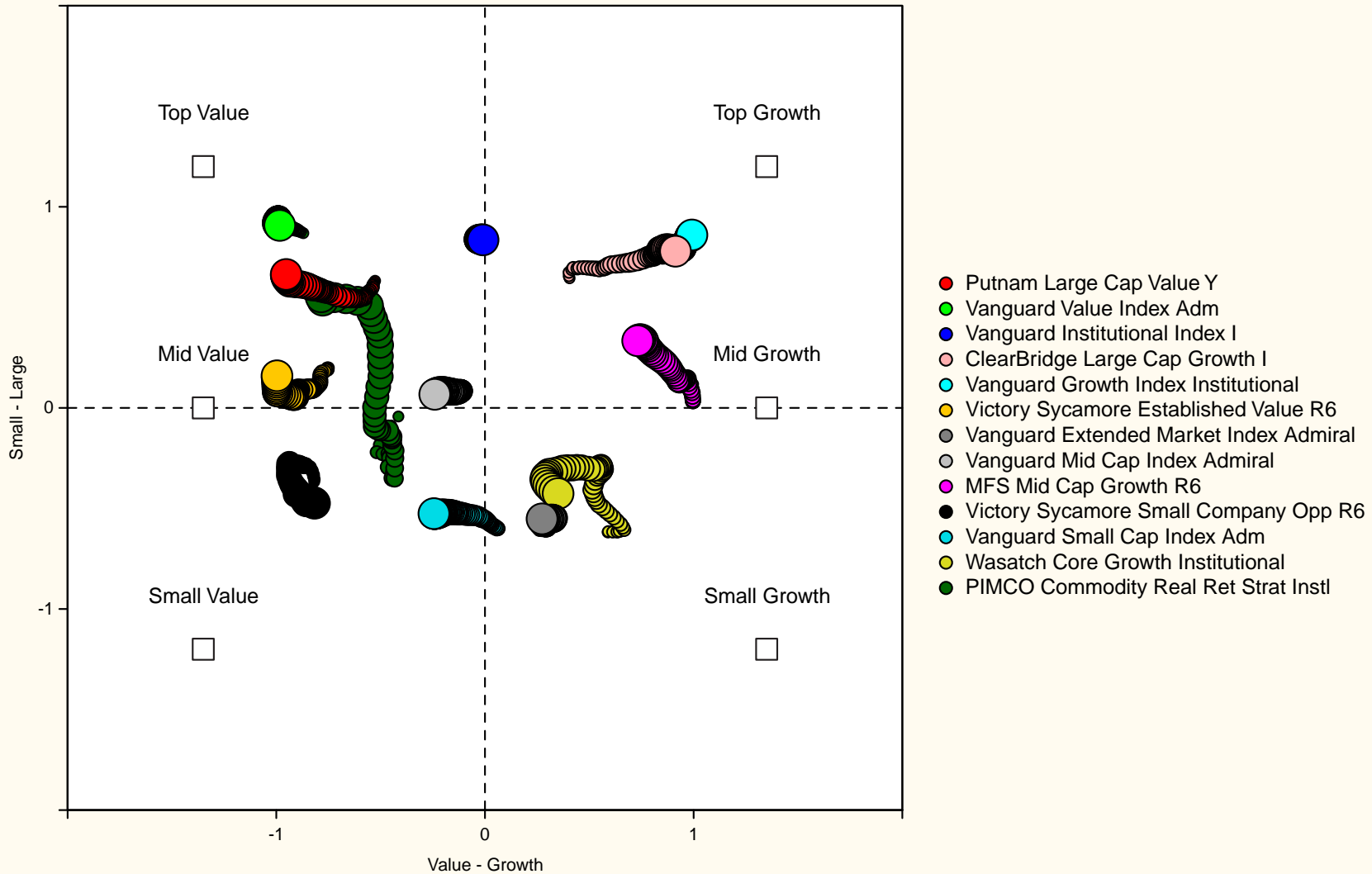


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Manager Style Box

Equity - 12 Month Moving Windows
October 2014 - September 2024

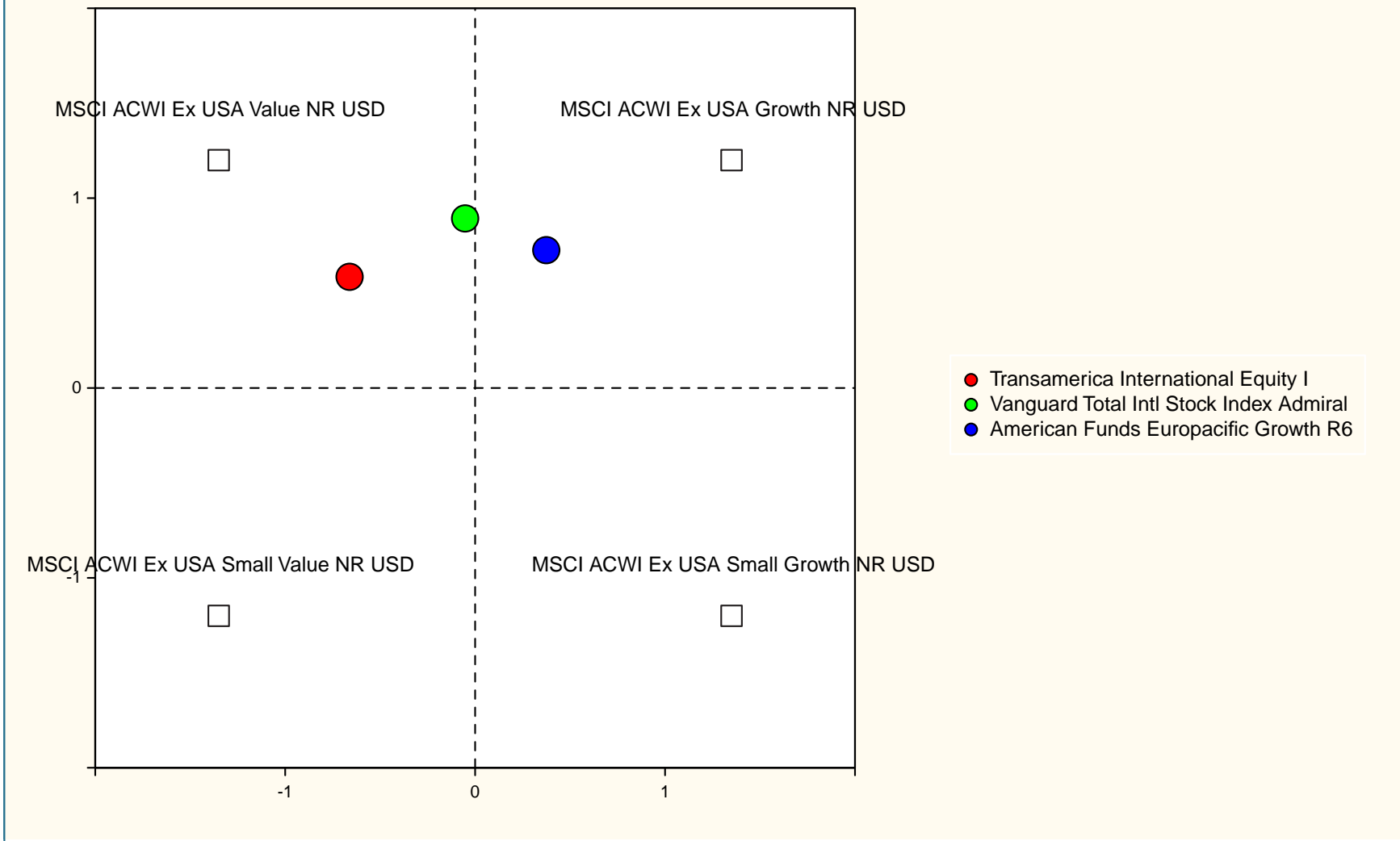


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Manager Style Box

International Equity - Single Computation
October 2014 - September 2024

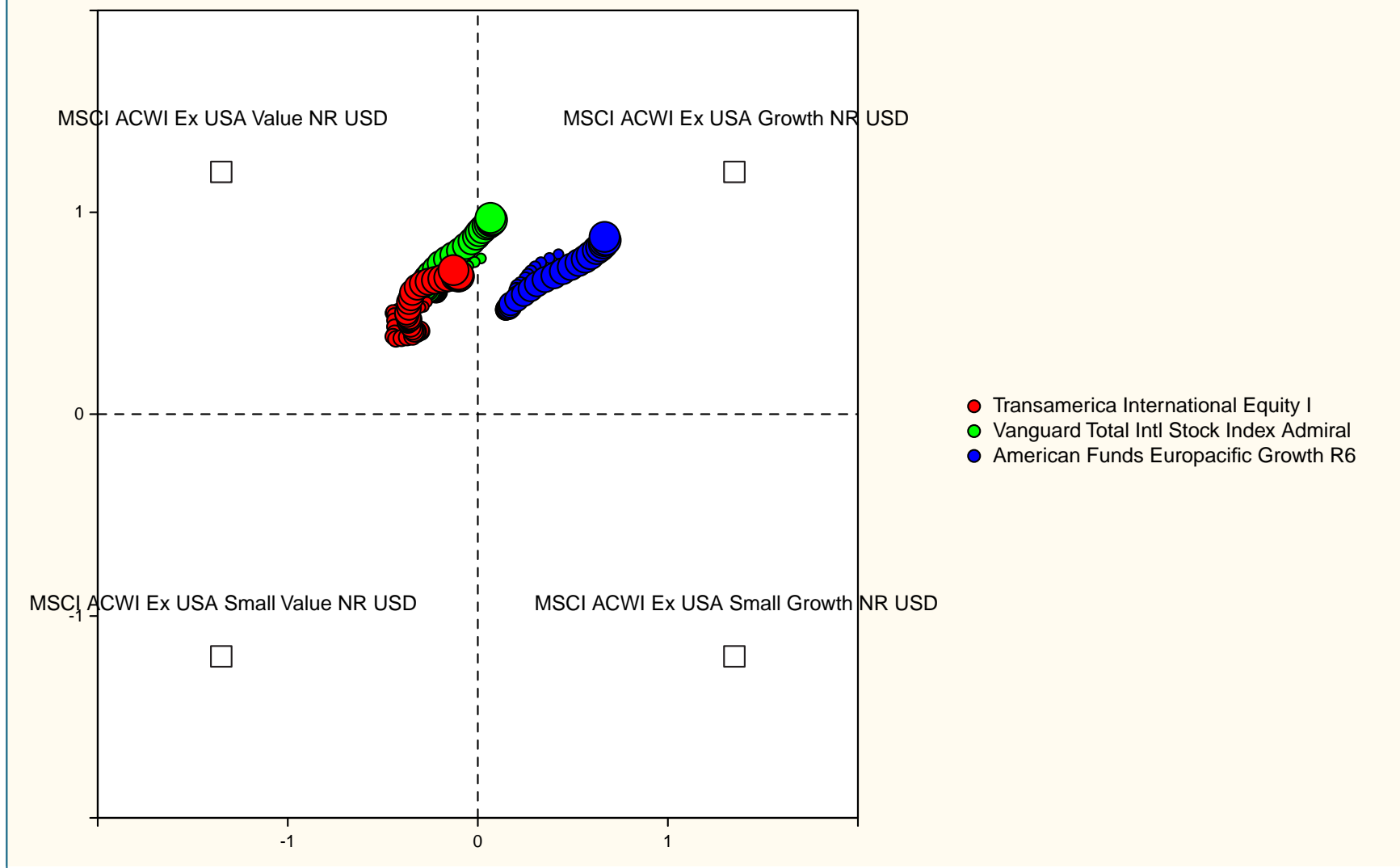


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International Equity - 12 Month Moving Windows
October 2014 - September 2024

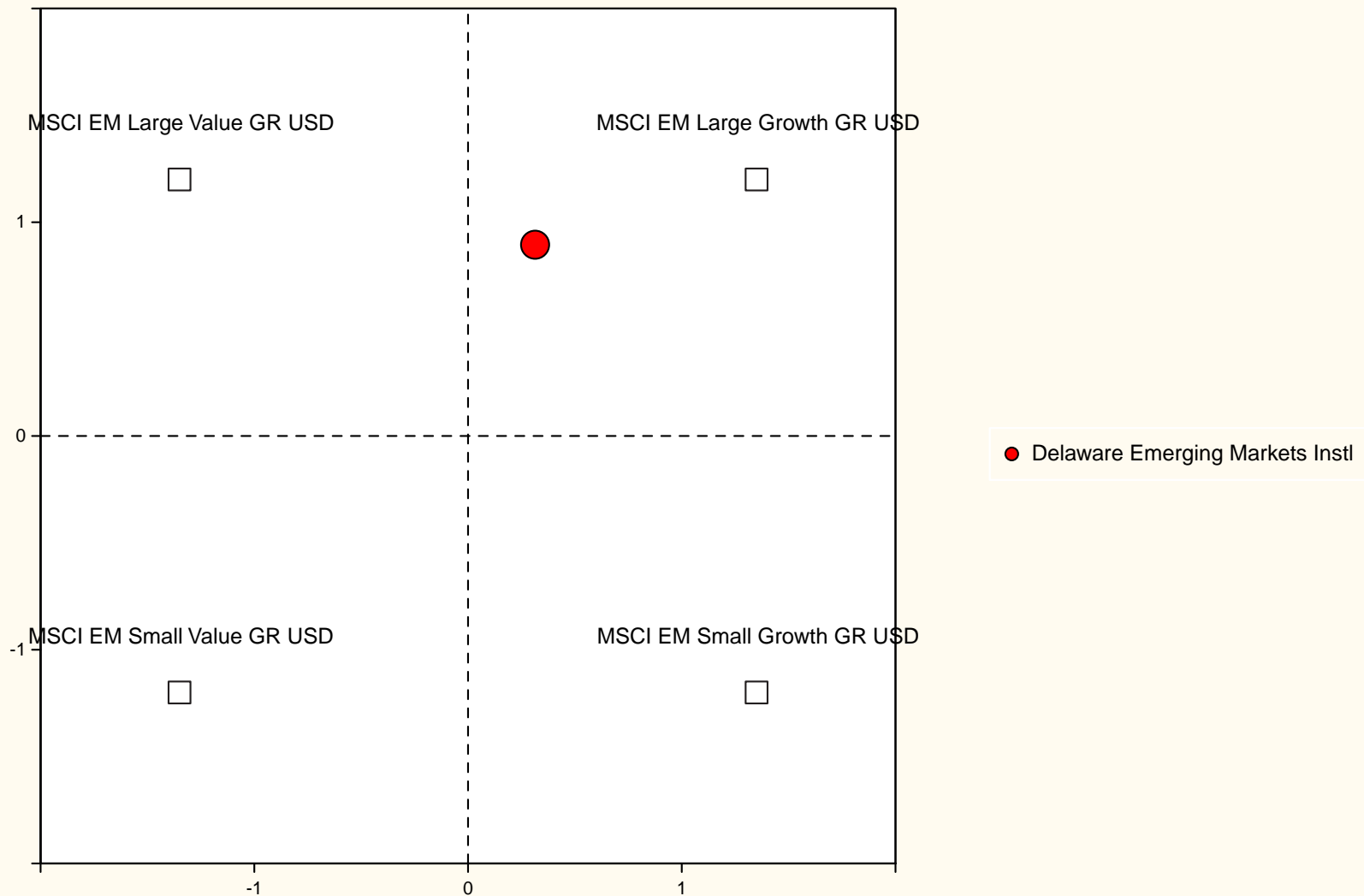


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Manager Style Box

Emerging Market - Single Computation
October 2014 - September 2024

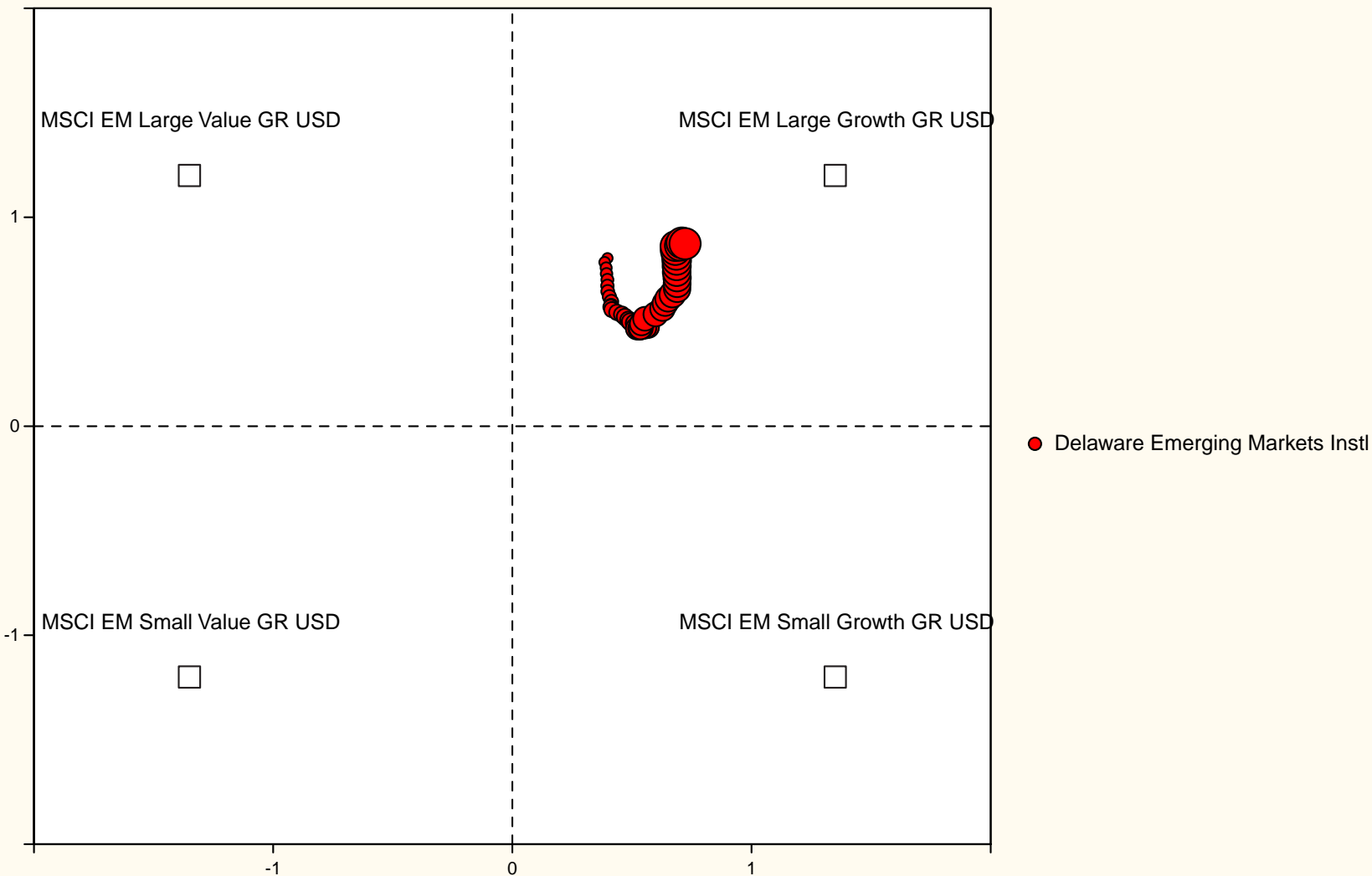


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Manager Style Box

Emerging Market - 12 Month Moving Windows
October 2014 - September 2024

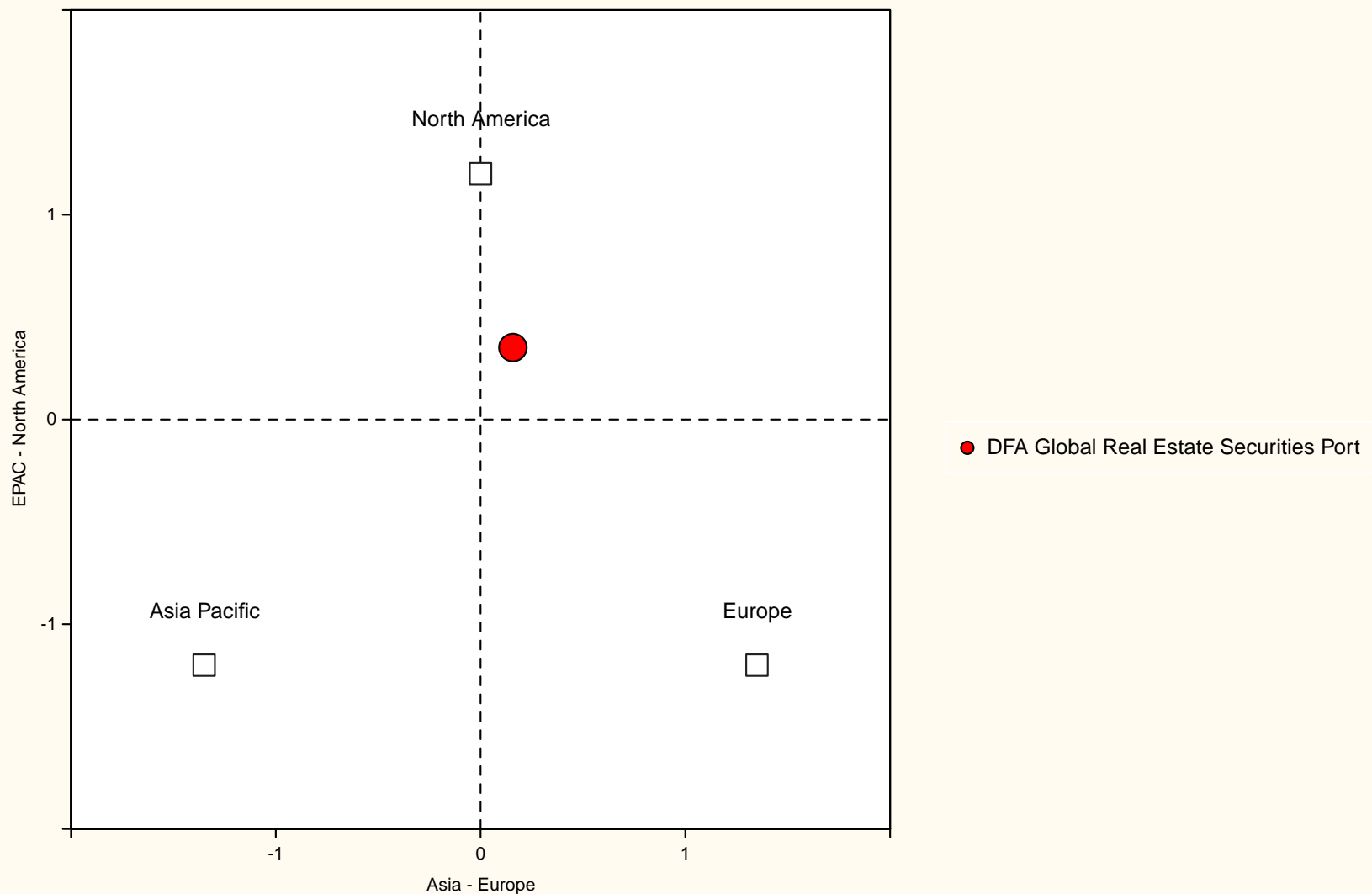


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Manager Style Box

Global Equity - Single Computation
October 2014 - September 2024

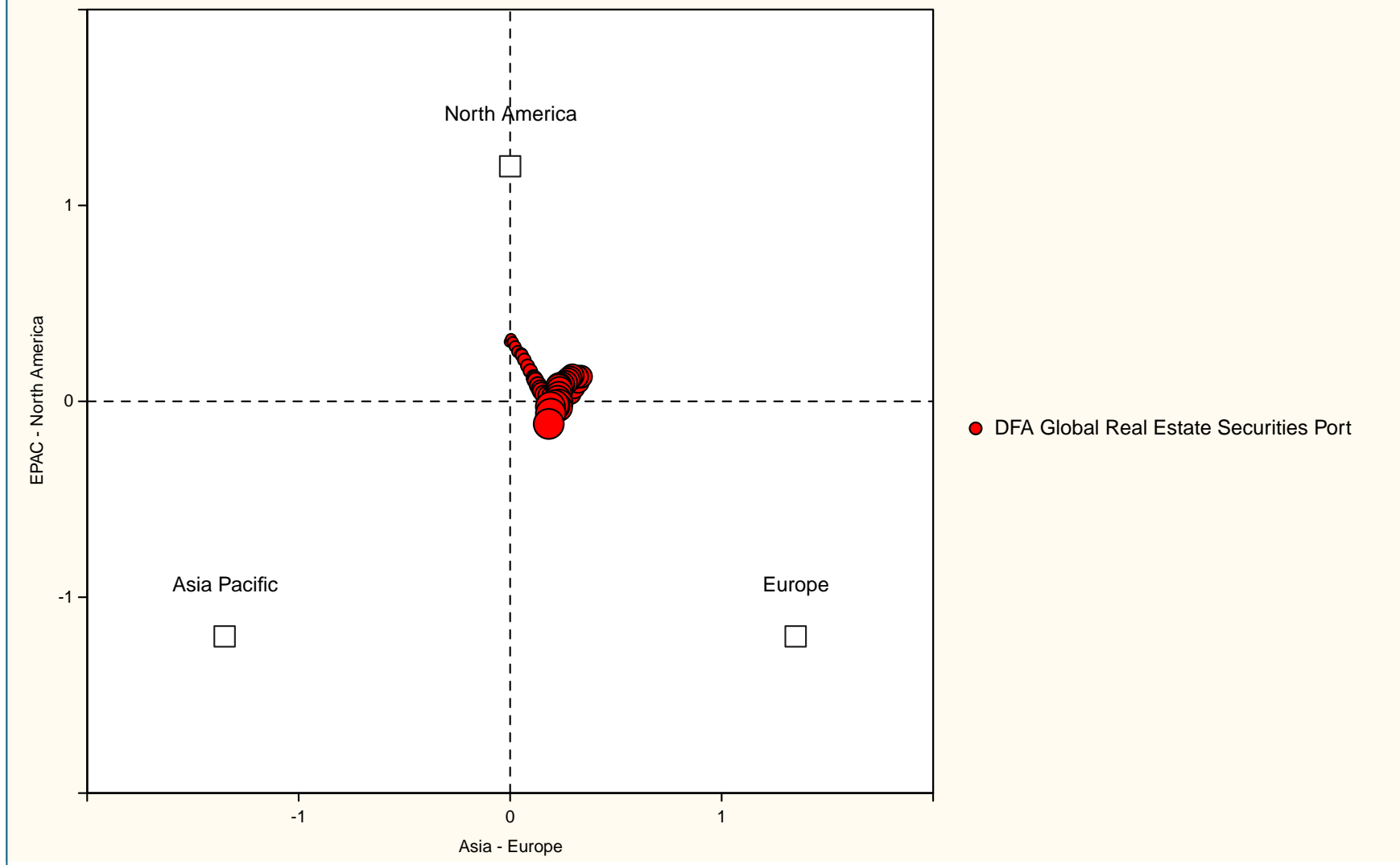


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Manager Style Box

Global Equity - 12 Month Moving Windows
October 2014 - September 2024

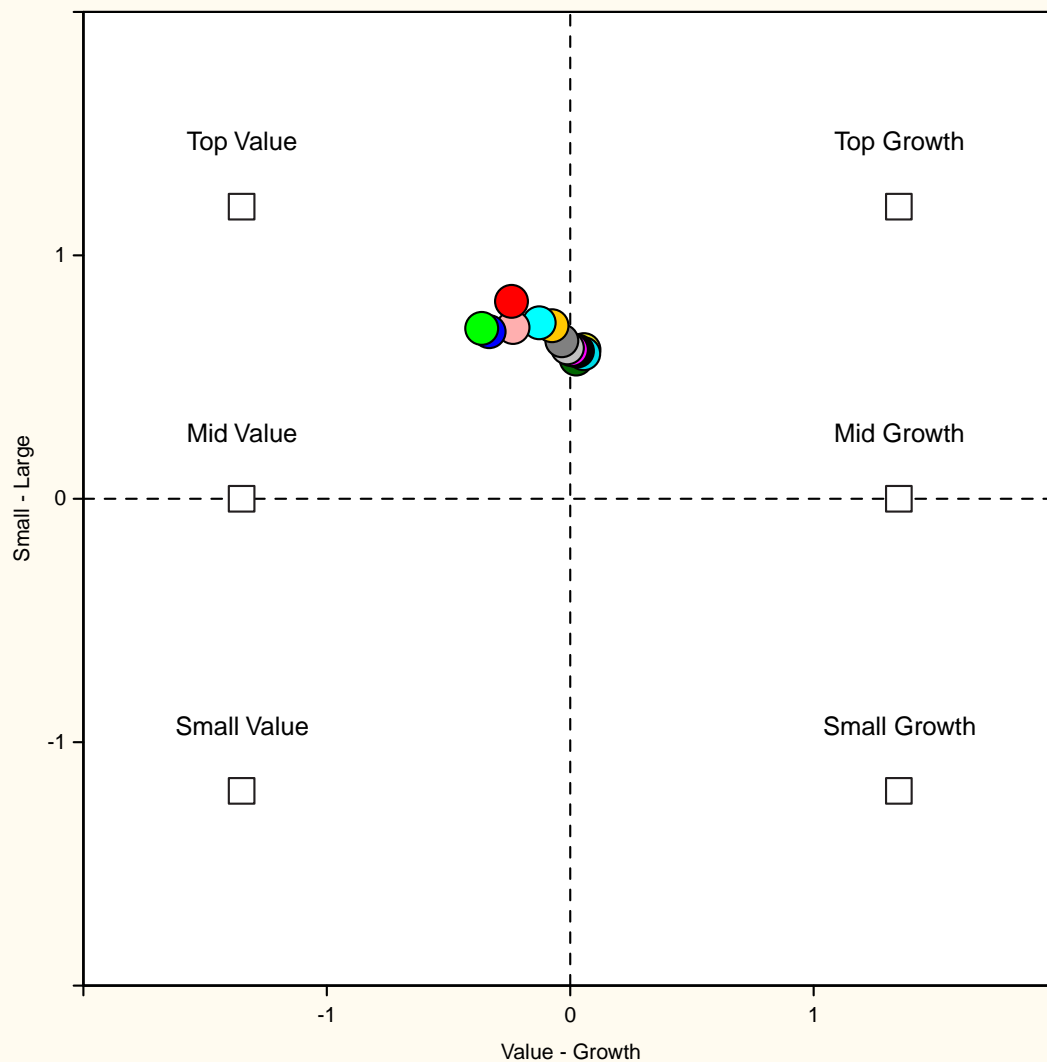


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Manager Style Box

Balanced - Single Computation
October 2014 - September 2024



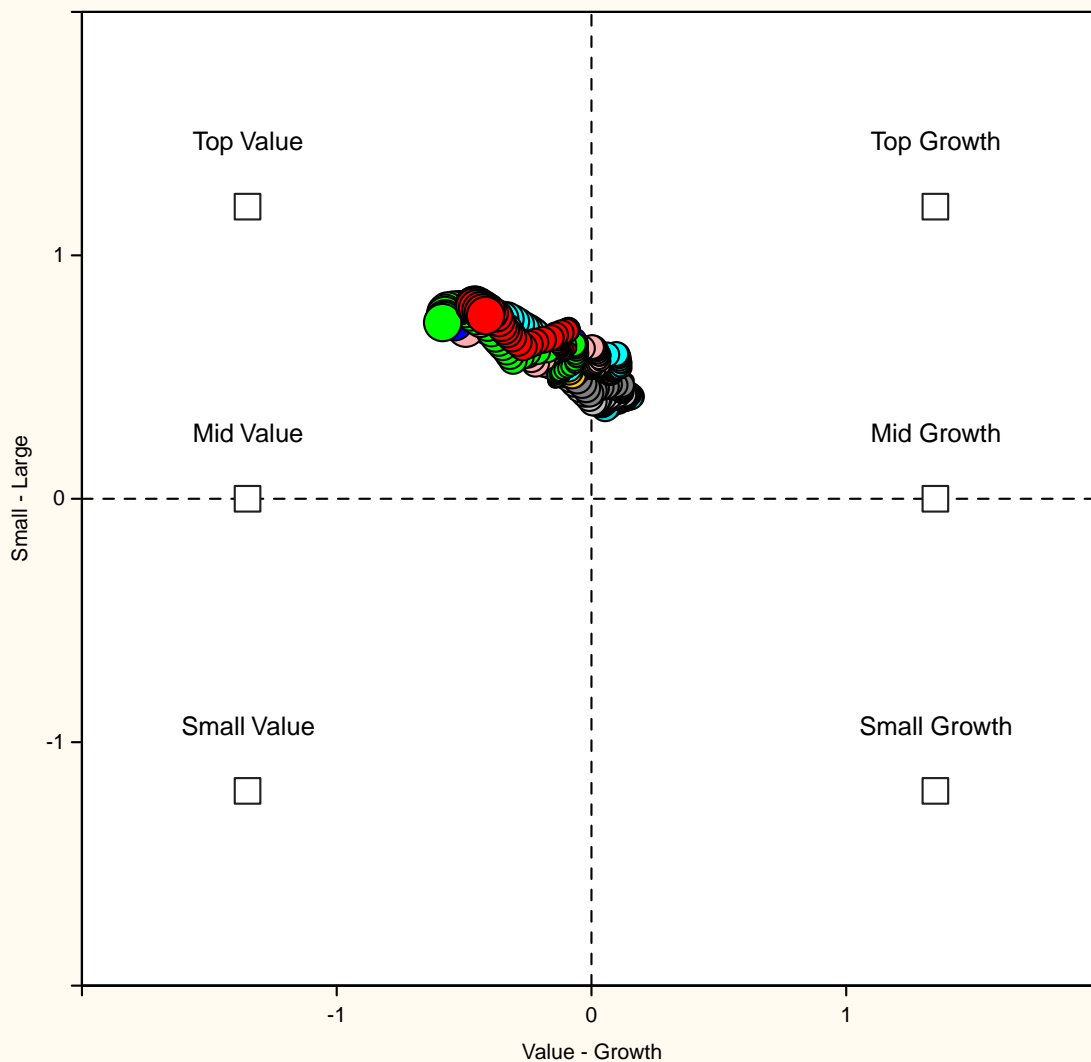
- American Funds American Balanced R6
- American Funds 2010 Trgt Date Retire R6
- American Funds 2015 Trgt Date Retire R6
- American Funds 2020 Trgt Date Retire R6
- American Funds 2025 Trgt Date Retire R6
- American Funds 2030 Trgt Date Retire R6
- American Funds 2035 Trgt Date Retire R6
- American Funds 2040 Trgt Date Retire R6
- American Funds 2045 Trgt Date Retire R6
- American Funds 2050 Trgt Date Retire R6
- American Funds 2055 Trgt Date Retire R6
- American Funds 2060 Trgt Date Retire R6
- American Funds 2065 Trgt Date Retire R6

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Manager Style Box

Balanced - 12 Month Moving Windows
October 2014 - September 2024



- American Funds American Balanced R6
- American Funds 2010 Trgt Date Retire R6
- American Funds 2015 Trgt Date Retire R6
- American Funds 2020 Trgt Date Retire R6
- American Funds 2025 Trgt Date Retire R6
- American Funds 2030 Trgt Date Retire R6
- American Funds 2035 Trgt Date Retire R6
- American Funds 2040 Trgt Date Retire R6
- American Funds 2045 Trgt Date Retire R6
- American Funds 2050 Trgt Date Retire R6
- American Funds 2055 Trgt Date Retire R6
- American Funds 2060 Trgt Date Retire R6
- American Funds 2065 Trgt Date Retire R6

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Section III

Investment Summary

PSPRS 401(a) - Asset Allocation by Fund

As of 09/30/2024

Fund	% of Plan Assets	Total Assets
Nationwide Fixed Fund - PSPRS	33.37%	\$299,799,858.83
Self-Directed Brokerage	26.22%	\$235,548,972.46
American Funds 2060 Trgt Date Retire R6	10.17%	\$91,337,676.54
American Funds 2055 Trgt Date Retire R6	8.08%	\$72,574,010.25
American Funds 2050 Trgt Date Retire R6	5.49%	\$49,362,964.54
American Funds 2045 Trgt Date Retire R6	2.54%	\$22,809,863.26
American Funds 2065 Trgt Date Retire R6	2.15%	\$19,286,887.59
Vanguard Institutional Index I	1.97%	\$17,731,302.17
American Funds 2040 Trgt Date Retire R6	1.42%	\$12,736,314.70
American Funds 2035 Trgt Date Retire R6	1.36%	\$12,197,487.27
Vanguard Growth Index Institutional	1.34%	\$12,038,276.48
American Funds 2030 Trgt Date Retire R6	0.85%	\$7,633,257.77
ClearBridge Large Cap Growth I	0.57%	\$5,090,470.94
Baird Core Plus Bond Inst	0.50%	\$4,472,912.02
Vanguard Value Index Adm	0.41%	\$3,664,970.00
Vanguard Extended Market Index Admiral	0.37%	\$3,291,951.51
Putnam Large Cap Value Y	0.34%	\$3,088,549.24
American Funds Europacific Growth R6	0.27%	\$2,406,020.88
American Funds 2025 Trgt Date Retire R6	0.26%	\$2,369,856.14
MFS Mid Cap Growth R6	0.26%	\$2,350,792.12
PGIM High Yield Z	0.23%	\$2,068,216.07
American Funds American Balanced R6	0.23%	\$2,066,037.75
Vanguard Total Intl Stock Index Admiral	0.23%	\$2,065,576.49
Non-Core	0.21%	\$1,864,989.94
Participant Loans	0.20%	\$1,795,163.74
Wasatch Core Growth Institutional	0.19%	\$1,749,599.38
Victory Sycamore Small Company Opp R6	0.18%	\$1,654,505.41
Victory Sycamore Established Value R6	0.15%	\$1,383,544.34
Delaware Emerging Markets Instl	0.09%	\$795,355.03
Transamerica International Equity I	0.08%	\$694,736.23
BlackRock Inflation Protected Bond Instl	0.08%	\$693,085.55
Hartford World Bond R6	0.05%	\$435,871.56
DFA Global Real Estate Securities Port	0.05%	\$429,446.17

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PSPRS 401(a) - Asset Allocation by Fund

As of 09/30/2024

Fund	% of Plan Assets	Total Assets
American Funds 2020 Trgt Date Retire R6	0.04%	\$340,675.67
PIMCO Commodity Real Ret Strat Instl	0.04%	\$334,228.32
Vanguard Small Cap Index Adm	0.02%	\$160,913.81
American Funds 2015 Trgt Date Retire R6	0.01%	\$115,802.79
American Funds 2010 Trgt Date Retire R6	0.01%	\$57,598.23
Vanguard Mid Cap Index Admiral	0.00%	\$29,678.82
Total Market Value:	100.00%	\$898,527,420.01

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Supplemental 401(a) - Asset Allocation by Fund

As of 09/30/2024

Fund	% of Plan Assets	Total Assets
Self-Directed Brokerage	26.25%	\$10,218,299.77
ClearBridge Large Cap Growth I	11.19%	\$4,357,640.69
Vanguard 500 Index Admiral	10.94%	\$4,258,517.64
Nationwide Fixed Account	6.92%	\$2,694,924.56
American Funds 2030 Trgt Date Retire R6	5.01%	\$1,949,893.18
American Funds 2035 Trgt Date Retire R6	4.50%	\$1,751,385.69
Vanguard Growth Index Admiral	3.93%	\$1,528,303.56
American Funds 2040 Trgt Date Retire R6	3.36%	\$1,308,930.24
American Funds 2045 Trgt Date Retire R6	3.18%	\$1,239,652.39
Vanguard Extended Market Index Admiral	3.07%	\$1,196,632.86
Putnam Large Cap Value Y	2.90%	\$1,127,299.94
American Funds 2025 Trgt Date Retire R6	1.94%	\$756,778.20
American Funds 2050 Trgt Date Retire R6	1.82%	\$708,879.05
Wasatch Core Growth Institutional	1.75%	\$681,464.29
Baird Core Plus Bond Inst	1.62%	\$631,572.49
American Funds American Balanced R6	1.35%	\$524,603.55
MFS Mid Cap Growth R6	1.30%	\$505,258.50
Vanguard Total Intl Stock Index Admiral	1.22%	\$473,742.18
Victory Sycamore Small Company Opp R6	0.93%	\$363,635.13
American Funds 2060 Trgt Date Retire R6	0.86%	\$335,622.79
Participant Loans	0.82%	\$320,004.40
Victory Sycamore Established Value R6	0.70%	\$271,539.94
American Funds 2055 Trgt Date Retire R6	0.67%	\$259,678.50
American Funds 2015 Trgt Date Retire R6	0.59%	\$230,994.75
Vanguard Value Index Adm	0.55%	\$213,784.60
American Funds 2065 Trgt Date Retire R6	0.37%	\$145,246.52
American Funds 2020 Trgt Date Retire R6	0.36%	\$139,769.86
American Funds Europacific Growth R6	0.36%	\$139,649.63
DFA Global Real Estate Securities Port	0.35%	\$135,015.21
American Funds 2010 Trgt Date Retire R6	0.31%	\$121,096.51
PGIM High Yield Z	0.21%	\$83,565.64
Transamerica International Equity I	0.21%	\$82,722.21
BlackRock Inflation Protected Bond Instl	0.18%	\$71,009.57

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Supplemental 401(a) - Asset Allocation by Fund

As of 09/30/2024

Fund	% of Plan Assets	Total Assets
PIMCO Commodity Real Ret Strat Instl	0.11%	\$41,636.02
Delaware Emerging Markets Instl	0.09%	\$34,760.13
Hartford World Bond R6	0.06%	\$23,198.37
Non-Core	0.00%	\$26.36
Total Market Value:	100.00%	\$38,926,734.92

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401(a) Elected Officials DC Retirement System - Asset Allocation by Fund

As of 09/30/2024

Fund	% of Plan Assets	Total Assets
Vanguard Institutional Index I	14.56%	\$3,619,297.26
American Funds 2030 Trgt Date Retire R6	9.32%	\$2,317,909.86
Vanguard Growth Index Institutional	8.67%	\$2,155,405.99
Nationwide Fixed Fund - PSPRS	8.62%	\$2,143,508.31
American Funds 2040 Trgt Date Retire R6	7.63%	\$1,895,699.30
American Funds 2025 Trgt Date Retire R6	6.62%	\$1,645,884.10
American Funds 2035 Trgt Date Retire R6	5.16%	\$1,282,129.92
American Funds American Balanced R6	5.00%	\$1,243,815.96
Vanguard Extended Market Index Admiral	4.93%	\$1,225,244.83
American Funds 2045 Trgt Date Retire R6	3.94%	\$980,376.92
ClearBridge Large Cap Growth I	3.78%	\$938,801.66
Vanguard Total Intl Stock Index Admiral	2.66%	\$661,080.21
Putnam Large Cap Value Y	2.04%	\$505,921.73
American Funds 2050 Trgt Date Retire R6	1.99%	\$495,370.48
MFS Mid Cap Growth R6	1.91%	\$475,479.51
American Funds 2020 Trgt Date Retire R6	1.90%	\$471,795.04
Baird Core Plus Bond Inst	1.84%	\$456,896.05
American Funds 2015 Trgt Date Retire R6	1.04%	\$258,770.38
Wasatch Core Growth Institutional	0.89%	\$222,335.33
Victory Sycamore Established Value R6	0.84%	\$208,708.07
PGIM High Yield Z	0.76%	\$188,204.84
American Funds Europacific Growth R6	0.75%	\$186,619.80
DFA Global Real Estate Securities Port	0.74%	\$184,796.28
Vanguard Value Index Adm	0.72%	\$179,165.09
Victory Sycamore Small Company Opp R6	0.68%	\$169,810.25
American Funds 2060 Trgt Date Retire R6	0.52%	\$129,439.85
American Funds 2055 Trgt Date Retire R6	0.46%	\$113,405.26
Transamerica International Equity I	0.33%	\$82,840.15
Delaware Emerging Markets Instl	0.31%	\$77,238.52
American Funds 2010 Trgt Date Retire R6	0.30%	\$75,275.95
PIMCO Commodity Real Ret Strat Instl	0.29%	\$72,950.39
BlackRock Inflation Protected Bond Instl	0.22%	\$55,084.13
Non-Core	0.19%	\$47,959.49

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401(a) Elected Officials DC Retirement System - Asset Allocation by Fund

As of 09/30/2024

Fund	% of Plan Assets	Total Assets
Self-Directed Brokerage	0.13%	\$33,268.78
American Funds 2065 Trgt Date Retire R6	0.12%	\$28,614.09
Hartford World Bond R6	0.11%	\$28,326.91
Total Market Value:	100.00%	\$24,857,430.69

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PSPRS 457 - Asset Allocation by Fund

As of 09/30/2024

Fund	% of Plan Assets	Total Assets
Self-Directed Brokerage	40.20%	\$31,457,655.39
Vanguard Institutional Index I	11.17%	\$8,739,242.82
American Funds 2040 Trgt Date Retire R6	5.25%	\$4,109,352.05
American Funds 2050 Trgt Date Retire R6	5.13%	\$4,011,375.16
American Funds 2045 Trgt Date Retire R6	4.78%	\$3,737,003.53
American Funds 2035 Trgt Date Retire R6	4.35%	\$3,404,803.76
American Funds 2030 Trgt Date Retire R6	3.19%	\$2,496,859.51
Nationwide Fixed Fund - PSPRS	2.90%	\$2,273,417.97
American Funds 2055 Trgt Date Retire R6	2.60%	\$2,031,393.43
Vanguard Growth Index Institutional	2.27%	\$1,778,715.60
ClearBridge Large Cap Growth I	2.01%	\$1,573,945.08
American Funds 2025 Trgt Date Retire R6	1.70%	\$1,333,280.68
American Funds 2060 Trgt Date Retire R6	1.61%	\$1,261,291.86
Vanguard Total Intl Stock Index Admiral	1.55%	\$1,213,509.81
Participant Loans	1.26%	\$986,937.54
Vanguard Extended Market Index Admiral	1.04%	\$810,264.41
Vanguard Value Index Adm	0.92%	\$718,713.11
American Funds 2065 Trgt Date Retire R6	0.81%	\$634,823.85
MFS Mid Cap Growth R6	0.71%	\$558,729.70
Putnam Large Cap Value Y	0.68%	\$530,362.46
Victory Sycamore Established Value R6	0.65%	\$512,310.28
American Funds Europacific Growth R6	0.61%	\$477,920.47
Baird Core Plus Bond Inst	0.52%	\$403,430.62
American Funds American Balanced R6	0.51%	\$395,447.54
Wasatch Core Growth Institutional	0.46%	\$357,612.88
Delaware Emerging Markets Instl	0.44%	\$347,250.56
Non-Core	0.43%	\$339,713.83
Victory Sycamore Small Company Opp R6	0.36%	\$282,951.32
BlackRock Inflation Protected Bond Instl	0.35%	\$272,042.66
American Funds 2020 Trgt Date Retire R6	0.30%	\$232,787.43
Transamerica International Equity I	0.25%	\$196,485.75
DFA Global Real Estate Securities Port	0.17%	\$135,494.97
PGIM High Yield Z	0.16%	\$121,642.31

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PSPRS 457 - Asset Allocation by Fund

As of 09/30/2024

Fund	% of Plan Assets	Total Assets
American Funds 2015 Trgt Date Retire R6	0.13%	\$102,385.51
Vanguard Treasury Money Market Investor	0.13%	\$100,271.81
Vanguard Federal Money Market Investor	0.13%	\$98,709.89
PIMCO Commodity Real Ret Strat Instl	0.09%	\$69,819.81
Vanguard Small Cap Index Adm	0.09%	\$67,362.97
Templeton Global Bond R6	0.08%	\$62,270.04
American Funds 2010 Trgt Date Retire R6	0.01%	\$11,194.21
Allspring 100% Treasury MMkt Inst	0.01%	\$8,047.29
Vanguard Equity-Income Adm	0.00%	\$3,042.38
Vanguard Mid Cap Index Admiral	0.00%	\$33.68
Total Market Value:	100.00%	\$78,259,905.93

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Historical Asset Allocation Analysis

		12/31/2022		12/31/2023		09/30/2024	
Asset Class	Investment	Market Value	Plan Allocation	Market Value	Plan Allocation	Market Value	Plan Allocation
Stable Value	Nationwide Fixed Fund - PSPRS	\$253,756,036	47.8%	\$283,877,164	39.1%	\$299,799,859	33.4%
		\$253,756,036	47.8%	\$283,877,164	39.1%	\$299,799,859	33.4%
Intermediate Core-Plus Bond	Baird Core Plus Bond Inst	\$1,013,576	0.2%	\$1,886,214	0.3%	\$4,472,912	0.5%
		\$1,013,576	0.2%	\$1,886,214	0.3%	\$4,472,912	0.5%
Global Bond	Hartford World Bond R6	\$298,322	0.1%	\$335,158	0.0%	\$435,872	0.0%
		\$298,322	0.1%	\$335,158	0.0%	\$435,872	0.0%
Inflation-Protected Bond	BlackRock Inflation Protected Bond Instl	\$828,030	0.2%	\$915,152	0.1%	\$693,086	0.1%
		\$828,030	0.2%	\$915,152	0.1%	\$693,086	0.1%
High Yield Bond	PGIM High Yield Z	\$623,246	0.1%	\$1,247,803	0.2%	\$2,068,216	0.2%
		\$623,246	0.1%	\$1,247,803	0.2%	\$2,068,216	0.2%
Large Value	Putnam Large Cap Value Y	\$1,992,220	0.4%	\$1,817,682	0.2%	\$3,088,549	0.3%
	Vanguard Value Index Adm	\$1,505,851	0.3%	\$1,827,752	0.2%	\$3,664,970	0.4%
		\$3,498,071	0.7%	\$3,645,434	0.5%	\$6,753,519	0.8%
Large Blend	Vanguard 500 Index Admiral	\$5,836,370	1.1%	\$11,078,577	1.5%	\$0	0.0%
	Vanguard Institutional Index I	\$0	0.0%	\$0	0.0%	\$17,731,302	2.0%
		\$5,836,370	1.1%	\$11,078,577	1.5%	\$17,731,302	2.0%
Large Growth	ClearBridge Large Cap Growth I	\$1,749,599	0.3%	\$3,326,264	0.5%	\$5,090,471	0.6%
	Vanguard Growth Index Admiral	\$3,565,844	0.7%	\$8,256,489	1.1%	\$0	0.0%
	Vanguard Growth Index Institutional	\$0	0.0%	\$0	0.0%	\$12,038,276	1.3%
		\$5,315,443	1.0%	\$11,582,753	1.6%	\$17,128,747	1.9%
Mid-Cap Value	Victory Sycamore Established Value R6	\$936,830	0.2%	\$939,812	0.1%	\$1,383,544	0.2%
		\$936,830	0.2%	\$939,812	0.1%	\$1,383,544	0.2%
Mid-Cap Blend	Vanguard Extended Market Index Admiral	\$1,703,330	0.3%	\$2,410,434	0.3%	\$3,291,952	0.4%
	Vanguard Mid Cap Index Admiral	\$0	0.0%	\$0	0.0%	\$29,679	0.0%
		\$1,703,330	0.3%	\$2,410,434	0.3%	\$3,321,630	0.4%
Mid-Cap Growth	MFS Mid Cap Growth R6	\$937,308	0.2%	\$1,311,274	0.2%	\$2,350,792	0.3%
		\$937,308	0.2%	\$1,311,274	0.2%	\$2,350,792	0.3%
Small Value	Victory Sycamore Small Company Opp R6	\$948,710	0.2%	\$1,163,507	0.2%	\$1,654,505	0.2%
		\$948,710	0.2%	\$1,163,507	0.2%	\$1,654,505	0.2%

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Historical Asset Allocation Analysis

Asset Class	Investment	12/31/2022		12/31/2023		09/30/2024	
		Market Value	Plan Allocation	Market Value	Plan Allocation	Market Value	Plan Allocation
Small Blend	Vanguard Small Cap Index Adm	\$0	0.0%	\$0	0.0%	\$160,914	0.0%
		\$0	0.0%	\$0	0.0%	\$160,914	0.0%
Small Growth	Artisan Small Cap Institutional	\$1,028,759	0.2%	\$1,269,135	0.2%	\$0	0.0%
	Wasatch Core Growth Institutional	\$0	0.0%	\$0	0.0%	\$1,749,599	0.2%
		\$1,028,759	0.2%	\$1,269,135	0.2%	\$1,749,599	0.2%
Foreign Large Value	Transamerica International Equity I	\$288,418	0.0%	\$532,137	0.1%	\$694,736	0.1%
		\$288,418	0.0%	\$532,137	0.1%	\$694,736	0.1%
Foreign Large Blend	Vanguard Total Intl Stock Index Admiral	\$1,058,398	0.2%	\$1,511,343	0.2%	\$2,065,576	0.2%
		\$1,058,398	0.2%	\$1,511,343	0.2%	\$2,065,576	0.2%
Foreign Large Growth	American Funds Europacific Growth R6	\$948,036	0.2%	\$1,388,911	0.2%	\$2,406,021	0.3%
		\$948,036	0.2%	\$1,388,911	0.2%	\$2,406,021	0.3%
Diversified Emerging Mkts	Delaware Emerging Markets Instl	\$384,768	0.1%	\$481,581	0.1%	\$795,355	0.1%
		\$384,768	0.1%	\$481,581	0.1%	\$795,355	0.1%
Commodities Broad Basket	PIMCO Commodity Real Ret Strat Instl	\$616,152	0.1%	\$359,974	0.0%	\$334,228	0.0%
		\$616,152	0.1%	\$359,974	0.0%	\$334,228	0.0%
Global Real Estate	DFA Global Real Estate Securities Port	\$259,970	0.0%	\$272,927	0.0%	\$429,446	0.0%
		\$259,970	0.0%	\$272,927	0.0%	\$429,446	0.0%
Relative Value Arbitrage	Calamos Market Neutral Income I	\$10,773	0.0%	\$0	0.0%	\$0	0.0%
		\$10,773	0.0%	\$0	0.0%	\$0	0.0%
Moderate Allocation	American Funds American Balanced R6	\$1,330,350	0.2%	\$1,529,543	0.2%	\$2,066,038	0.2%
		\$1,330,350	0.2%	\$1,529,543	0.2%	\$2,066,038	0.2%
Target-Date 2000-2010	American Funds 2010 Trgt Date Retire R6	\$15,736	0.0%	\$43,383	0.0%	\$57,598	0.0%
		\$15,736	0.0%	\$43,383	0.0%	\$57,598	0.0%
Target-Date 2015	American Funds 2015 Trgt Date Retire R6	\$73,075	0.0%	\$72,987	0.0%	\$115,803	0.0%
		\$73,075	0.0%	\$72,987	0.0%	\$115,803	0.0%
Target-Date 2020	American Funds 2020 Trgt Date Retire R6	\$380,384	0.1%	\$300,683	0.0%	\$340,676	0.0%
		\$380,384	0.1%	\$300,683	0.0%	\$340,676	0.0%
Target-Date 2025	American Funds 2025 Trgt Date Retire R6	\$2,400,624	0.4%	\$2,153,525	0.3%	\$2,369,856	0.3%
		\$2,400,624	0.4%	\$2,153,525	0.3%	\$2,369,856	0.3%

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Historical Asset Allocation Analysis

Asset Class	Investment	12/31/2022		12/31/2023		09/30/2024	
		Market Value	Plan Allocation	Market Value	Plan Allocation	Market Value	Plan Allocation
Target-Date 2030	American Funds 2030 Trgt Date Retire R6	\$4,645,781	0.9%	\$5,949,233	0.8%	\$7,633,258	0.8%
		\$4,645,781	0.9%	\$5,949,233	0.8%	\$7,633,258	0.8%
Target-Date 2035	American Funds 2035 Trgt Date Retire R6	\$6,802,283	1.3%	\$9,338,525	1.3%	\$12,197,487	1.4%
		\$6,802,283	1.3%	\$9,338,525	1.3%	\$12,197,487	1.4%
Target-Date 2040	American Funds 2040 Trgt Date Retire R6	\$6,888,953	1.3%	\$10,722,381	1.5%	\$12,736,315	1.4%
		\$6,888,953	1.3%	\$10,722,381	1.5%	\$12,736,315	1.4%
Target-Date 2045	American Funds 2045 Trgt Date Retire R6	\$11,807,762	2.2%	\$17,156,224	2.4%	\$22,809,863	2.5%
		\$11,807,762	2.2%	\$17,156,224	2.4%	\$22,809,863	2.5%
Target-Date 2050	American Funds 2050 Trgt Date Retire R6	\$26,013,403	4.9%	\$38,458,112	5.3%	\$49,362,965	5.5%
		\$26,013,403	4.9%	\$38,458,112	5.3%	\$49,362,965	5.5%
Target-Date 2055	American Funds 2055 Trgt Date Retire R6	\$37,204,986	7.0%	\$55,737,064	7.7%	\$72,574,010	8.1%
		\$37,204,986	7.0%	\$55,737,064	7.7%	\$72,574,010	8.1%
Target-Date 2060	American Funds 2060 Trgt Date Retire R6	\$43,234,079	8.2%	\$67,465,481	9.3%	\$91,337,677	10.2%
		\$43,234,079	8.2%	\$67,465,481	9.3%	\$91,337,677	10.2%
Target-Date 2065+	American Funds 2065 Trgt Date Retire R6	\$2,931,472	0.6%	\$10,608,922	1.5%	\$19,286,888	2.2%
		\$2,931,472	0.6%	\$10,608,922	1.5%	\$19,286,888	2.2%
Non-Core	Non-Core	\$0	0.0%	\$197,305	0.0%	\$1,864,990	0.2%
		\$0	0.0%	\$197,305	0.0%	\$1,864,990	0.2%
Self-Directed Brokerage	Self-Directed Brokerage	\$105,374,597	19.9%	\$178,943,637	24.6%	\$235,548,972	26.2%
		\$105,374,597	19.9%	\$178,943,637	24.6%	\$235,548,972	26.2%
Participant Loans	Participant Loans	\$1,199,804	0.2%	\$1,574,991	0.2%	\$1,795,164	0.2%
		\$1,199,804	0.2%	\$1,574,991	0.2%	\$1,795,164	0.2%
Grand Total		\$530,593,837	100.0%	\$726,461,288	100.0%	\$898,527,420	100.0%

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Fund Performance Summary

As of 09/30/2024

Fund Benchmark Category	Asset Class	(%) of Plan	3 Month	YTD	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized	Expense Ratio	SageView Ranking
Nationwide Fixed Fund - PSPRS	Stable Value	33.37%	0.68	2.06	2.76	2.76	2.76	NA	NA	NA
ICE BofA US 3M Trsy Bill TR USD*			1.37	4.03	5.46	3.49	2.32	1.65		
Cat: Morningstar US SA Stable Value			0.74	2.19	2.93	2.05	1.87	1.81	0.57	
Baird Core Plus Bond Inst	Intermediate Core-Plus Bond	0.50%	5.22	5.35	12.85	-0.67	1.21	2.58	0.30	TOP DEC
Bloomberg US Agg Bond TR USD*			5.20	4.45	11.57	-1.39	0.33	1.84		
Cat: Morningstar Intermediate Core-Plus Bond			5.13	5.27	12.41	-1.16	0.82	2.06	0.75	
Hartford World Bond R6	Global Bond	0.05%	4.03	4.52	9.77	1.36	1.11	1.91	0.63	TOP QUAR
Bloomberg Global Aggregate TR USD*			6.98	3.60	11.99	-3.06	-0.83	0.57		
Cat: Morningstar Global Bond			6.37	3.66	11.87	-1.82	-0.19	0.39	0.92	
BlackRock Inflation Protected Bond Instl	Inflation-Protected Bond	0.08%	3.99	5.09	9.67	-0.54	2.91	2.37	0.84	TOP QUAR
Bloomberg US Treasury US TIPS TR USD*			4.12	4.85	9.79	-0.57	2.62	2.54		
Cat: Morningstar Inflation-Protected Bond			4.06	4.87	9.46	-0.53	2.17	2.14	0.69	
PGIM High Yield Z	High Yield Bond	0.23%	5.40	8.50	15.95	2.66	4.47	5.24	0.51	TOP QUAR
Bloomberg US HY 2% Issuer Cap TR USD*			5.28	8.00	15.73	3.09	4.70	5.04		
Cat: Morningstar High Yield Bond			4.42	7.36	14.04	2.87	4.17	4.16	0.90	
Putnam Large Cap Value Y	Large Value	0.34%	6.78	21.93	33.51	13.71	15.01	11.79	0.65	TOP DEC
Russell 1000 Value TR USD*			9.43	16.68	27.76	9.03	10.69	9.23		
Cat: Morningstar Large Value			8.05	15.90	27.14	9.58	11.23	9.29	0.90	
Vanguard Value Index Adm	Large Value	0.41%	9.42	18.97	29.78	11.64	12.25	10.78	0.05	Pass
CRSP US Large Cap Value TR USD*			9.44	18.99	29.71	11.65	12.26	10.80		
Cat: Morningstar Large Value			8.05	15.90	27.14	9.58	11.23	9.29	0.90	
Vanguard Institutional Index I	Large Blend	1.97%	5.88	22.04	36.30	11.87	15.95	13.35	0.04	Pass
S&P 500 TR USD*			5.89	22.08	36.35	11.91	15.98	13.38		
Cat: Morningstar Large Blend			5.94	19.37	32.86	10.15	14.30	11.82	0.77	

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Fund Performance Summary

As of 09/30/2024

Fund Benchmark Category	Asset Class	(%) of Plan	3 Month	YTD	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized	Expense Ratio	SageView Ranking
ClearBridge Large Cap Growth I	Large Growth	0.57%	5.14	23.94	43.17	9.64	16.08	14.71	0.75	2 ND QUAR
Russell 1000 Growth TR USD*			3.19	24.55	42.19	12.02	19.74	16.52		
Cat: Morningstar Large Growth			3.72	21.90	38.78	7.40	16.07	13.72	0.94	
Vanguard Growth Index Institutional	Large Growth	1.34%	2.92	24.04	41.91	10.47	19.01	15.55	0.04	Pass
CRSP US Large Cap Growth TR USD*			2.93	24.07	41.97	10.50	19.05	15.59		
Cat: Morningstar Large Growth			3.72	21.90	38.78	7.40	16.07	13.72	0.94	
Victory Sycamore Established Value R6	Mid-Cap Value	0.15%	9.24	14.41	26.53	9.98	13.22	12.05	0.54	TOP DEC
Russell Mid Cap Value TR USD*			10.08	15.08	29.01	7.39	10.33	8.93		
Cat: Morningstar Mid-Cap Value			9.00	13.06	25.80	8.50	10.97	8.62	0.96	
Vanguard Extended Market Index Admiral	Mid-Cap Blend	0.37%	8.09	11.67	28.56	1.21	10.76	9.63	0.06	Pass
S&P Completion TR USD*			8.07	11.61	28.25	1.04	10.62	9.50		
Cat: Morningstar Mid-Cap Blend			8.31	14.30	27.57	6.71	11.17	9.40	0.90	
Vanguard Mid Cap Index Admiral	Mid-Cap Blend	0.00%	9.36	14.71	28.79	5.31	11.22	10.21	0.05	Pass
CRSP US Mid Cap TR USD*			9.37	14.73	28.81	5.32	11.23	10.23		
Cat: Morningstar Mid-Cap Blend			8.31	14.30	27.57	6.71	11.17	9.40	0.90	
MFS Mid Cap Growth R6	Mid-Cap Growth	0.26%	4.92	13.11	27.90	1.43	10.20	12.05	0.66	TOP QUAR
Russell Mid Cap Growth TR USD*			6.54	12.91	29.33	2.32	11.48	11.30		
Cat: Morningstar Mid-Cap Growth			6.46	12.68	26.45	-0.03	10.49	10.35	1.07	
Victory Sycamore Small Company Opp R6	Small Value	0.18%	7.08	4.86	17.43	5.76	8.95	10.15	0.85	2 ND QUAR
Russell 2000 Value TR USD*			10.15	9.22	25.88	3.77	9.29	8.22		
Cat: Morningstar Small Value			8.15	8.74	22.68	6.47	11.02	8.17	1.11	
Vanguard Small Cap Index Adm	Small Blend	0.02%	9.02	12.37	27.43	4.36	10.66	9.64	0.05	Pass
CRSP US Small Cap TR USD*			9.02	12.35	27.41	4.31	10.61	9.60		
Cat: Morningstar Small Blend			8.46	10.91	25.03	4.44	10.20	8.63	0.98	

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Fund Performance Summary

As of 09/30/2024

Fund Benchmark Category	Asset Class	(%) of Plan	3 Month	YTD	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized	Expense Ratio	SageView Ranking
Wasatch Core Growth Institutional	Small Growth	0.19%	11.26	12.43	31.75	3.22	13.40	13.33	1.06	TOP QUAR
Russell 2000 Growth TR USD*			8.41	13.22	27.66	-0.35	8.82	8.95		
Cat: Morningstar Small Growth			7.44	12.69	25.69	-1.41	10.04	9.92	1.17	
Transamerica International Equity I	Foreign Large Value	0.08%	8.15	11.80	23.07	5.16	8.15	5.18	0.86	3RD QUAR
MSCI ACWI Ex USA Value NR USD*			9.26	14.40	24.04	7.49	7.79	4.28		
Cat: Morningstar Foreign Large Value			8.20	12.47	22.20	7.12	8.05	4.69	0.96	
Vanguard Total Intl Stock Index Admiral	Foreign Large Blend	0.23%	8.03	13.56	24.88	4.01	7.74	5.42	0.12	Pass
FTSE Global All Cap ex US TR USD*			8.47	14.38	25.61	4.42	8.28	5.85		
Cat: Morningstar Foreign Large Blend			7.28	13.09	24.19	4.30	7.73	5.42	0.90	
American Funds Europacific Growth R6	Foreign Large Growth	0.27%	5.41	12.99	24.71	0.06	7.52	6.26	0.47	2ND QUAR
MSCI ACWI Ex USA Growth NR USD*			6.92	14.06	26.75	0.81	7.09	5.97		
Cat: Morningstar Foreign Large Growth			6.18	12.94	26.69	0.19	7.70	6.56	1.01	
Delaware Emerging Markets Instl	Diversified Emerging Mkts	0.09%	-2.02	16.99	31.85	0.09	6.71	4.87	1.17	2ND QUAR
MSCI EM NR USD*			8.72	16.86	26.05	0.40	5.75	4.02		
Cat: Morningstar Diversified Emerging Mkts			6.33	13.72	22.98	-0.05	5.84	3.73	1.12	
PIMCO Commodity Real Ret Strat Instl	Commodities Broad Basket	0.04%	1.80	6.66	3.25	2.36	8.98	0.50	1.00	2ND QUAR
Bloomberg Commodity TR USD*			0.68	5.86	0.96	3.66	7.79	0.03		
Cat: Morningstar Commodities Broad Basket			-0.22	5.78	1.10	5.45	8.75	0.59	1.03	
DFA Global Real Estate Securities Port	Global Real Estate	0.05%	16.13	12.85	32.20	1.78	3.14	6.02	0.22	2ND QUAR
FTSE EPRA Nareit Developed NR USD*			16.07	11.77	28.86	0.39	1.39	4.06		
Cat: Morningstar Global Real Estate			15.58	11.52	28.30	0.08	2.13	4.32	1.13	
American Funds American Balanced R6	Moderate Allocation	0.23%	5.44	14.83	26.27	7.25	9.65	8.77	0.25	TOP DEC
Blend (60% Russell 3000 _40% Bar US Agg Bd)*			5.82	13.97	25.34	5.70	9.40	8.59		
Cat: Morningstar Moderate Allocation			5.34	12.27	21.99	4.89	8.01	6.89	1.04	

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Fund Performance Summary

As of 09/30/2024

Fund Benchmark Category	Asset Class	(%) of Plan	3 Month	YTD	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized	Expense Ratio	SageView Ranking
American Funds 2010 Trgt Date Retire R6	Target-Date 2000-2010	0.01%	6.21	10.15	18.61	4.14	6.16	5.60	0.29	TOP QUAR
S&P Target Date 2010 TR USD*			5.20	9.03	17.12	3.10	5.31	5.06		
Cat: Morningstar Target-Date 2000-2010			4.94	8.77	16.71	2.30	5.04	4.91	0.53	
American Funds 2015 Trgt Date Retire R6	Target-Date 2015	0.01%	6.30	10.49	19.37	4.20	6.55	5.94	0.30	TOP QUAR
S&P Target Date 2015 TR USD*			5.26	9.39	17.79	3.32	5.75	5.51		
Cat: Morningstar Target-Date 2015			5.20	9.27	17.68	2.47	5.50	5.30	0.58	
American Funds 2020 Trgt Date Retire R6	Target-Date 2020	0.04%	6.40	11.05	20.50	4.42	6.98	6.39	0.31	TOP QUAR
S&P Target Date 2020 TR USD*			5.43	10.19	19.05	3.73	6.15	5.93		
Cat: Morningstar Target-Date 2020			5.42	9.94	18.89	2.72	5.85	5.70	0.60	
American Funds 2025 Trgt Date Retire R6	Target-Date 2025	0.26%	6.25	11.40	21.39	4.39	7.81	7.07	0.32	TOP DEC
S&P Target Date 2025 TR USD*			5.59	10.65	19.81	4.09	7.01	6.55		
Cat: Morningstar Target-Date 2025			5.60	10.57	20.11	3.01	6.43	6.14	0.65	
American Funds 2030 Trgt Date Retire R6	Target-Date 2030	0.85%	6.16	12.58	23.58	5.03	8.87	8.01	0.33	TOP DEC
S&P Target Date 2030 TR USD*			5.97	12.07	22.17	4.95	8.10	7.28		
Cat: Morningstar Target-Date 2030			5.73	11.82	22.18	3.78	7.55	6.93	0.67	
American Funds 2035 Trgt Date Retire R6	Target-Date 2035	1.36%	6.22	14.16	26.15	5.75	10.39	9.06	0.35	TOP DEC
S&P Target Date 2035 TR USD*			6.25	13.57	24.56	5.81	9.25	8.03		
Cat: Morningstar Target-Date 2035			6.05	13.33	24.54	4.70	8.75	7.66	0.67	
American Funds 2040 Trgt Date Retire R6	Target-Date 2040	1.42%	6.27	15.82	28.87	6.55	11.41	9.67	0.37	TOP DEC
S&P Target Date 2040 TR USD*			6.49	14.91	26.62	6.63	10.17	8.61		
Cat: Morningstar Target-Date 2040			6.01	14.63	26.48	5.52	9.76	8.27	0.69	
American Funds 2045 Trgt Date Retire R6	Target-Date 2045	2.54%	6.38	16.31	29.73	6.69	11.66	9.86	0.37	TOP DEC
S&P Target Date 2045 TR USD*			6.69	15.76	27.95	7.17	10.75	8.97		
Cat: Morningstar Target-Date 2045			6.31	15.70	28.08	6.14	10.44	8.63	0.69	

*Investment Policy Benchmark

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Fund Performance Summary

As of 09/30/2024

Fund Benchmark Category	Asset Class	(%) of Plan	3 Month	YTD	1 Year	3 Years Annualized	5 Years Annualized	10 Years Annualized	Expense Ratio	SageView Ranking
American Funds 2050 Trgt Date Retire R6	Target-Date 2050	5.49%	6.28	16.43	30.07	6.56	11.71	9.91	0.38	TOP QUAR
S&P Target Date 2050 TR USD*			6.74	16.25	28.68	7.45	11.06	9.18		
Cat: Morningstar Target-Date 2050			6.17	16.20	28.86	6.42	10.69	8.79	0.70	
American Funds 2055 Trgt Date Retire R6	Target-Date 2055	8.08%	6.16	16.58	30.36	6.49	11.67	9.89	0.38	TOP QUAR
S&P Target Date 2055 TR USD*			6.82	16.35	28.82	7.50	11.14	9.26		
Cat: Morningstar Target-Date 2055			6.41	16.43	29.21	6.53	10.82	8.84	0.70	
American Funds 2060 Trgt Date Retire R6	Target-Date 2060	10.17%	6.20	16.60	30.49	6.45	11.65	NA	0.39	TOP QUAR
S&P Target Date 2060+ TR USD*			6.87	16.42	28.90	7.53	11.18	9.32		
Cat: Morningstar Target-Date 2060			6.38	16.52	29.38	6.60	10.93	9.04	0.70	
American Funds 2065 Trgt Date Retire R6	Target-Date 2065+	2.15%	6.15	16.60	30.43	6.46	NA	NA	0.39	3RD QUAR
S&P Target Date 2065+ TR USD*			6.85	16.68	29.29	7.68	11.28			
Cat: Morningstar Target-Date 2065+			6.36	16.60	29.46	6.70	11.14	NA	0.69	

*Investment Policy Benchmark

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Investment Watch List Summary

Fund Name/% of Plan Assets/Category	Quantitative Watch List Date (Plan level)	Qualitative Watch List Date (Global level)	Watch List Comments	Recommendation
Transamerica International Equity I 0.08 <i>Foreign Large Value</i>	09/30/2023	-	-	Continue On Watch
Delaware Emerging Markets Instl 0.09 <i>Diversified Emerging Mkts</i>	06/30/2023	-	-	Remove from Watch
American Funds 2065 Trgt Date Retire R6 2.15 <i>Target-Date 2065+</i>	09/30/2023	-	-	Continue On Watch

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
Baird Core Plus Bond Inst 0.50 Intermediate Core-Plus Bond	09/30/2024	<p>Performance Update (9/30/2024): The fund tracked the performance of the Bloomberg U.S. Universal Bond Index in Q3. A combination of substantially lower interest rates and strong performance from fixed income spread sectors fueled strong positive returns across fixed income. An overweight to investment grade credit helped drive returns as they outperformed treasuries over the period. Active positioning within investment grade credit, including security selection and an overweight to financials also contributed. Within securitized holdings, a higher allocation to non-agency CMBS than the benchmark was additive. However, positive performance was mostly offset by an underweight to high yield securities that weighed on returns over the quarter. Over the trailing 1-year, the fund outperformed the benchmark. Key drivers included investment grade credit positioning and an overweight to non-agency RMBS, CMBS and ABS within securitized holdings.</p> <p>Strategy Summary: The fund utilizes a duration neutral approach relative to the benchmark. Typically, portfolio managers hope to generate the most excess return (about 40% of alpha) through security selection, then sector allocation (30% of alpha), yield curve positioning (25% of alpha), and lastly trade execution (5% of alpha). Credit analysts first determine which issuers appear to offer the best value within each sector. Only US dollar denominated securities are utilized in this fund with no use of derivative securities. The prospectus benchmark for the strategy is the Bloomberg US Universal Index. The standard category benchmark is the Bloomberg US Aggregate Bond Index. Fund comments are relative to the prospectus benchmark.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
Hartford World Bond R6 0.05 Global Bond	09/30/2024	<p>Performance Update (9/30/2024): The fund underperformed its benchmark for the quarter. The primary detractor on a relative basis was an underweight to US Govt debt as bonds appreciated in value as interest rates fell significantly. Also detracting was an overweight to the US dollar as the currency weakened in response to falling rates. However, rates, currency, and positions added to absolute value. Specifically, allocations to core, developed markets contributed to performance as rates moved lower across most sovereign markets. The fund's net long exposure to investment grade corporate issuers, high yield, emerging market debts and select securitized sectors contributed as credit spreads narrowed during the quarter.</p> <p>Strategy Summary: The Wellington World Bond CIT/Hartford World Bond Fund is designed to generate consistent returns across various market environments by providing a smart, risk balanced global sovereign exposure that reduces concentration risk inherent in traditional benchmarks. The strategy provides a complementary exposure to a core bond approach utilizing three main levers to generate potential returns: interest rates, currency, and credit. These factors are taken into consideration when the portfolio managers or specialized investment teams identify what they believe to be attractive investment opportunities. The fund typically allocates to 8 to 15 high quality sovereign issuers with characteristics that include: stable to improving credit characteristics, strong valuations, and high levels of liquidity. Currency exposures are actively managed from a long term perspective and periodically rebalanced. The prospectus benchmark for the strategy is the Citigroup WGBI (USD). The standard category benchmark is the Bloomberg Global Aggregate Index. Fund comments are relative to the prospectus benchmark.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
BlackRock Inflation Protected Bond Instl 0.08 Inflation-Protected Bond	09/30/2024	<p>Performance Update (9/30/2024): The Fed finally delivered interest rate cuts in September, as core inflation in the US continued to fall toward the 2% target rate. Accordingly, TIPS funds generally underperformed fixed income sectors outside of US Treasuries and shorter-term credit. BlackRock's Inflation Protected Bond Fund looked to tactical duration management in order to navigate the variance in rate cut opinions but ended up unsuccessful as the fund shifted to an underweight allocation on the front end of the yield curve in Mid-August. This move detracted from relative performance in the quarter. For the trailing 12-month period, the fund performed in line with its benchmark index and category average. Performance during the period was primarily driven by the fund's structural long position in rental-linked CMBS as well as its tactical long position in Agency MBS.</p> <p>Strategy Summary: Led by David Rogal (2018) and new comanagers Harrison Segall and Johan Sjogren (2024), the fund offers investors a global inflation hedge through exposure to swaps, currency trades and other derivatives which often provide better management of liquidity than buying cash bonds in certain geographies. The prospectus benchmark for the strategy is the Bloomberg Barclays US Treasury US TIPS Index and will invest at least 80% of its assets in inflation indexed bonds of varying maturities issued by the US and non-US governments, their agencies or instrumentalities, and US and non-US corporations.</p>
PGIM High Yield Z 0.23 High Yield Bond	09/30/2024	<p>Performance Update (9/30/2024): The PGIM High Yield Corporate fund outperformed the category for the both quarter and over the 12-month period. Global financial markets fared well for the quarter amid signs that inflation was continuing to cool, economic growth was softening but still positive, and monetary policy was beginning to loosen. The Bank of England and the U.S. Federal Reserve joined the European Central Bank in cutting rates. Nevertheless, volatility surged at times, notably on a surprise rate hike by the Bank of Japan and some disappointing labor-market readings in the US. Overall security selection contributed to performance during the quarter, with selection in cable, electric utilities, and healthcare pharmaceuticals contributing the most. Sector allocation was detrimental to performance, mainly due to an out of benchmark allocation to bank loans. For the 12-month period, both sector allocation and security selection was helpful, as was the bank loan allocation.</p> <p>Strategy Summary: The PGIM High Yield Fund seeks to maximize current income by investing at least 80% of its assets in a diversified portfolio of high yield fixed income securities rated Ba or lower by Moody's, or BB or lower by Standard & Poor's. It may also seek capital appreciation, but only when consistent with the primary objective of current income. The standard category benchmark is the BB Barclays US Corporate High Yield 1% Issuer Capped Index. Fund comments are relative to the prospectus benchmark.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
Putnam Large Cap Value Y 0.34 Large Value	09/30/2024	<p>Performance Update (9/30/2024): The Putnam Large Cap Value fund underperformed its benchmark during the quarter. Relative performance was particularly hurt by a short term shift in the market favoring lower quality and smaller stocks. The primary detractor was individual stock selections, specifically McKesson (Health Care), Qualcomm (Info Tech) and an out-of-benchmark positions in Microsoft (Info Tech). Adding to performance were overweights to both PulteGroup (Consumer Discretionary) and Oracle (Info Tech). For the trailing one-year, the fund outperformed its benchmark. Security selection drove the outperformance while sector allocation decisions. The portfolio benefited from security selection decisions in 10 of 11 sectors, with industrials being the only sector to detract. The strongest contributors were in the Healthcare, Utilities, and Consumer Discretionary sectors.</p> <p>Strategy Summary: A bottom up, disciplined approach to value investing is used to find well established dividend paying companies selling at a discount. The initial investable universe includes all stocks included in the Russell 1000 Value Index plus securities identified as being attractive investment candidates by Putnam's Global Equity Research department and quantitative scores. The initial screen of securities creates a universe of value stocks which are then evaluated on a fundamental and quantitative basis to determine relative cheapness based on a company's earning power. The Russell 1000 Value Index is the prospectus benchmark for this strategy.</p>
Victory Sycamore Established Value R6 0.15 Mid-Cap Value	09/30/2024	<p>Performance Update (9/30/2024): The third quarter saw small and mid-cap stocks outperform large cap stocks as market breadth improved after the much anticipated Fed rate cut. Against this backdrop, the fund underperformed its benchmark while outperforming vs category peers. During the quarter, sector allocation was the primary driver of relative underperformance. Specifically, an underweight to the Utilities sector (the top performing sector) also detracted from relative return. Additionally, the portfolio's small cash position during the quarter had an unfavorable impact. The fund also underperformed its benchmark over the trailing 12-month period. Despite the recent underperformance, the fund remains the top performing mid-cap value fund over the trailing ten-year period.</p> <p>Strategy Summary: The fund employs a bottom up, classic value investment process to build a diversified portfolio of mid cap companies which are undervalued and offer above average total return potential. The investment process starts with a screen based around various metrics utilizing valuation, financial strength, earnings quality, and liquidity. The most attractive companies are put through a rigorous fundamental analysis that aims to uncover low expectations that can translate into high return potential when combined with a catalyst. The prospectus benchmark for the strategy is the Russell Mid Cap Value Index.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
MFS Mid Cap Growth R6 0.26 Mid-Cap Growth	09/30/2024	<p>Performance Update (9/30/2024): The MFS Mid Cap Growth fund continues to trail the benchmark (Russell Mid Cap Growth) over the one- and three-year time periods. The fund has been underweight the Information Technology sector, shunning the frothy, high-beta tech names. One such example is Palantir Technology, the AI logistics company. Palantir is a large weighting within the benchmark and has a recent valuation of 90x EPS, substantially higher than the 27x of the index. The fund prefers names with higher barriers to entry, pricing power, and predictable earning streams. Neither Palantir nor the higher beta tech names fit those criteria. The strategy underperformed the benchmark during this most recent quarter. A position within ASM International, the semiconductor processing equipment manufacturer, was a large detractor during the intra quarter pivot to value.</p> <p>Strategy Summary: The fund's main philosophy is that fundamentals drive earnings and cash flow growth. Those earnings then drive the share price over the long term. Additionally, management believes that investors tend to underestimate the rate and duration of growth. Portfolio Managers look for pricing power and unit growth prospects in their potential holdings. This is a diversified strategy with anywhere from 80-120 holdings at any given time. The prospectus benchmark for the strategy is the Russell Midcap Growth Index.</p>
Victory Sycamore Small Company Opp R6 0.18 Small Value	09/30/2024	<p>Performance Update (9/30/2024): The Victory Sycamore Small Company Opportunity fund underperformed the benchmark (Russell 2000 Value Index) in the third quarter and ranked in the third quartile relative to peers. For the quarter, the key driver to positive fund performance was stock selection within Consumer Discretionary. Additionally, names such as Cohen & Steers, SouthState Corp, and UMB Financial Corp were key contributors. Detractors included stock selection within and an overweight to both the Information Technology and Industrials sectors. Other detractors included underweight positioning in Communications Services and Real Estate. Names such as Hillenbrand, Verint Systems, and Cohu Inc all weighed on the portfolio. For the trailing one-year, the strategy materially underperformed the benchmark.</p> <p>Strategy Summary: Managers attempt to buy better businesses that are financially strong and that offer margins of safety by trading at a discount to intrinsic value. They seek to invest when companies are experiencing a positive fundamental change. The opportunistic nature of the fund means that while its emphasis on downside protection will not necessarily always be a headwind in rising markets. The prospectus benchmark for the strategy is the Russell 2000 Value Index.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
Wasatch Core Growth Institutional 0.19 Small Growth	09/30/2024	<p>Performance Update (9/30/2024): Performance exceeded the benchmark and category average for the quarter and over the past twelve months. Financial and Technology holdings drove the fund's outperformance. Clearwater Analytics Holdings and Guidewire Software were among the top contributors in the Technology sector. Management feels the economy is on solid footing, notably a few small cracks, and think the transition of the interest cycle should help the Small Cap Growth category. They continue to look for companies they feel can double in size over the next five years.</p> <p>Strategy Summary: Management looks to hold companies with strong potential future earnings growth. They feel if they can buy those companies at a reasonable price, this will contribute to the fund's performance over time. They look to accomplish this through fundamental due diligence with an emphasis on downside protection. The prospectus benchmark for the strategy is the Russell 2000 Index. The standard category benchmark is the Russell 2000 Growth Index. Fund comments are relative to the prospectus benchmark.</p>
Transamerica International Equity I 0.08 Foreign Large Value	12/31/2023	<p>Performance Update (12/31/2023): In a back-and-forth year, global equities rallied in the fourth quarter on the prospect of declining inflation and growing expectations for a "soft landing" in the year ahead. The Transamerica International Equity fund maintained a relatively risk-averse investment strategy, leading it to trail its benchmark during both the fourth quarter rally and the trailing twelve months. Japanese Manufacturers Hitachi and Toyota Industries were top contributors for the fund, as above-average exposure to both the Industrials and Technology sectors being the two key drivers of performance. Underexposure to Japan, combined with overexposure to the U.K. hurt relative performance during both time periods. Unfavorable allocations to the Materials, Energy, Consumer Discretionary, Consumer Staples, and Communication Services sectors also detracted from performance.</p> <p>Strategy Summary: Sub advisor Thompson, Siegel and Walmsley is steeped in classic relative value investing, both domestic and international. A fundamental, bottom up strategy that focuses on finding inexpensive stocks with some kind of catalyst that has already started to work. They use a four factor screening process to continuously look for cheap stocks on a cash flow basis before doing fundamental work with an experienced team. The philosophy has led to good downside performance. The prospectus benchmark for the strategy is the MSCI EAFE index.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
American Funds Europacific Growth R6 0.27 Foreign Large Growth	09/30/2024	<p>Performance Update (9/30/2024): The fund trailed its index and foreign large growth peers in the third quarter. Easing monetary policy in the U.S. and Europe provided a favorable backdrop for International stocks to rally in Q3. Despite strong absolute returns, relative underperformance was largely due to a pullback in the GLP-1 trade as shares of NovoNordisk sputtered on fears of growing competition. Geographically, the fund was not positioned for the China stimulus rally as an underweight to the region weighed on results at quarter-end. The team cites poor stock picking in Financials (AIA- Hong Kong, Edenred- France) as the primary source of 1-year underperformance vs. the benchmark and peers. Positively, the team is finding opportunity in leisure stocks, notably Flutter Entertainment (primarily their U.S. business, FanDuel) which was a quarterly contributor. Another theme, semiconductors (TSMC), has been additive over the 1-year period.</p> <p>Strategy Summary: Stock selection is the key to American's strategy. The analyst supported, bottom up investment process is ideal for the need to research the less transparent international investment landscape. The fund historically has held about 20% in emerging market companies. The firm's diversified and value oriented portfolio construction philosophy, even in their growth funds, adds further support to their strategy for this riskier category. The prospectus benchmark for the strategy is the MSCI ACWI ex USA Index.</p>
Delaware Emerging Markets Instl 0.09 Diversified Emerging Mkts	12/31/2023	<p>Performance Update (12/31/2023): Emerging markets faced headwinds to start the fourth quarter, notably rising yields and conflict in the Middle East, but benefited from subdued inflation and the expectation that central banks will cut rates in 2024. The category ended the quarter up 7.86%. Results were aided by currency appreciation against the U.S. Dollar. Financials benefitted from easing rates and Technology benefitted from the outlook for increased chip demand. Delaware Emerging Markets outperformed the index in Q4, driven by a significant overweight to Technology and strong stock selection in the sector. Top holdings Taiwan Semiconductor Manufacturing and SK Hynix benefited, as memory chip demand stabilized and the outlook increased for 2024. Delaware continues to outperform the index for the trailing twelve months.</p> <p>Strategy Summary: The investment approach continues to be driven by bottom up security selection with an emphasis on each company's long term franchise sustainability and discount to intrinsic value. An emphasis on company valuations gives the portfolio a value bias, and a significant portion of the fund is dedicated to companies in developed markets that derive significant revenue from emerging economies. Lead manager Liu Er Chen is largely benchmark agnostic, meaning that country and sector bets will often drive short term performance. He is currently finding value in the IT, Energy, Consumer and Telecom sectors. The prospectus benchmark for the strategy is the MSCI EM index.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
DFA Global Real Estate Securities Port 0.05 Global Real Estate	09/30/2024	<p>Performance Update (9/30/2024): Global REITs surged 16% during the quarter, materially outperforming equity & bond markets, on enthusiasm for the Fed's surprise 50 basis point reduction in interest rates and related prospects for reduced borrowing costs. Within the US, there was continued wide disparity in the group, with hotels up only 3% while long struggling office REITS bounced up 24%. For most sectors, good quarterly earnings results are evidence of operational discipline, continued tight supply, and strong AI-based demand for data centers. Internationally, Asian markets in Singapore and Hong Kong were very strong (+24%) while Latin America remained the weakest at -3%. The fund closely tracked the benchmark during the quarter. Looking forward, the direction of interest rates will likely continue to have a significant influence on the market sentiment for REITs.</p> <p>Strategy Summary: Managers broadly diversify global portfolio exposure across more than 350 real estate companies and closely approximates the S&P Global REIT index in terms of market exposures, utilizing a 65/35 US/international allocation. The fund maintains pure exposure to REITs unlike many competitors in the category that invest in equity like real estate operating companies (REOCs) and property companies. Low turnover, low fees, and a keen focus on trading execution are key distinguishers of the strategy. The prospectus benchmark for the strategy is the S&P Global REIT Index. The standard category benchmark is the FTSE EPRA/NAREIT Developed Index. Fund comments are relative to the standard category benchmark.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
American Funds American Balanced R6 0.23 Moderate Allocation	09/30/2024	<p>Performance Update (9/30/2024): The American Funds American Balanced strategy outperformed the category for both the quarter and 12-month period. Global financial markets fared well for the quarter amid signs that inflation was continuing to cool, economic growth was softening but still positive, and monetary policy was beginning to loosen. The Bank of England and the U.S. Federal Reserve joined the European Central Bank in cutting rates. Nevertheless, volatility surged at times, notably on a surprise rate hike by the Bank of Japan and some disappointing labor-market readings in the US. The energy sector was the largest detractor from relative results, while industrials contributed the most on a relative basis. Canadian Natural Resources was among the biggest detractors given a fall in crude oil prices over the third quarter, while utility company Constellation Energy was one of the best positions. For the 12-month period, stock selection led to outperformance in the equity sleeve, with the best performers being Broadcom and Taiwan Semiconductor. The fixed income sleeve outperformed as well, helped by both sector allocation and security selection.</p> <p>Strategy Summary: The fund invests primarily in blue chip equities and investment grade fixed income securities, using a balanced approach and a US emphasis. The managers have the ability to try to generate outperformance through asset allocation, with equity positions as high as 75% over the last 5 years. Equity positions in the fund peaked in December 2013 at nearly 74% of fund assets. The prospectus benchmark for the strategy is the 60%/40% S&P 500 Index/Bloomberg Barclays US Aggregate Index. The standard category benchmark is the 60%/40% Russell 3000/Barclays Aggregate Index. Fund comments are relative to the standard category benchmark.</p>

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Investment Discussion Summary - Current Investments

Fund Name % of Plan Assets Category	Comment Date	Comments
American Funds 2010 Trgt Date Retire R6 0.01 Target-Date 2000-2010	09/30/2024	<p>Performance Update (9/30/2024): U.S. stocks posted strong gains but underperformed non U.S. stocks. Small and mid caps outpaced large caps, and value outperformed growth across the market capitalization spectrum. Bond returns were strong across the board, benefiting from steady economic growth, moderating inflation and Fed rate cuts. The Target Date Funds all posted positive returns for the quarter, while relative results were mixed. Compared to their respective S&P Target Date indices, further dated vintage lagged while those closer to or in retirement outpaced, driven by a market rotation favoring dividend paying stocks over growth oriented equities. A lower allocation to non U.S. equities marginally detracted from relative results during the quarter, particularly in vintages further from retirement. Security selection within equities was neutral to positive across the glide path, and yield curve positioning led to positive relative results among underlying fixed income funds. Over the past year, the series posted strong relative returns benefiting from a tilt towards growth oriented equities.</p> <p>Strategy Summary: The glide path is defined in terms of changing objectives, rather than allocations, over time. The series aims to deliver above average equity exposure with below average levels of volatility, through the use of a proprietary suite of actively managed, low cost mutual funds. An asset allocation committee is allowed to tactically manage around the strategic objectives to the tune of +/- 10%. Relative to peers, the series has a strong domestic and large cap bias, and relies less heavily on lower quality bond instruments.</p>

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IPS Historical Ranking

Fund Name	12/2021	03/2022	06/2022	09/2022	12/2022	03/2023	06/2023	09/2023	12/2023	03/2024	06/2024	09/2024
Nationwide Fixed Fund - PSPRS	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Baird Core Plus Bond Inst	TOP QUAR	TOP QUAR	TOP DEC	TOP QUAR	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC
Hartford World Bond R6	2 ND QUAR	2 ND QUAR	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	TOP QUAR
BlackRock Inflation Protected Bond Instl	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR
PGIM High Yield Z	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR
Putnam Large Cap Value Y	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC
Vanguard Value Index Adm	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
Vanguard Institutional Index I	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
ClearBridge Large Cap Growth I	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
Vanguard Growth Index Institutional	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
Victory Sycamore Established Value R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC
Vanguard Extended Market Index Admiral	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
Vanguard Mid Cap Index Admiral	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
MFS Mid Cap Growth R6	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	TOP DEC	TOP DEC	TOP QUAR
Victory Sycamore Small Company Opp R6	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
Vanguard Small Cap Index Adm	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
Wasatch Core Growth Institutional	TOP DEC	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR
Transamerica International Equity I	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR
Vanguard Total Intl Stock Index Admiral	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
American Funds Europacific Growth R6	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR
Delaware Emerging Markets Instl	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR
PIMCO Commodity Real Ret Strat Instl	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
DFA Global Real Estate Securities Port	2 ND QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR
American Funds American Balanced R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC
American Funds 2010 Trgt Date Retire R6	TOP QUAR	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR

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IPS Historical Ranking

Fund Name	12/2021	03/2022	06/2022	09/2022	12/2022	03/2023	06/2023	09/2023	12/2023	03/2024	06/2024	09/2024
American Funds 2015 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR
American Funds 2020 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR
American Funds 2025 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP DEC
American Funds 2030 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC
American Funds 2035 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC
American Funds 2040 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC
American Funds 2045 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP DEC	TOP DEC	TOP DEC	TOP DEC
American Funds 2050 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP DEC	TOP QUAR	TOP QUAR
American Funds 2055 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP QUAR	TOP DEC	TOP DEC	TOP QUAR	TOP QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	TOP QUAR	TOP QUAR
American Funds 2060 Trgt Date Retire R6	TOP DEC	TOP DEC	TOP QUAR	TOP DEC	TOP QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	2 ND QUAR	TOP QUAR	TOP QUAR	TOP QUAR
American Funds 2065 Trgt Date Retire R6	NA	NA	NA	NA	NA	4 TH QUAR	3 RD QUAR	3 RD QUAR	3 RD QUAR	2 ND QUAR	3 RD QUAR	3 RD QUAR

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Fund Score Summary

	# of Funds	Average SageView Score
Total Available Standalone Investments	36	18
Core Investments	23	20
Asset Allocation Investments	13	13

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Fund Score Summary

Fund Name	Ticker	Total Return Composite Ranking	Rolling 12 Mo Perf. (5 Yrs.)	RSquared (3 Yrs)	Modified Sharpe Ratio (36 Mos.)	Alpha (60 Mos.)	Up Capture Ratio (10 Yrs.)	Down Capture Ratio (10 Yrs.)	Batting Average (10 Yrs.)	Expense Ratio	SageView Normalized Ranking
Baird Core Plus Bond Inst	BCOIX	25%	37%	4%	20%	27%	23%	29%	13%	10%	3%
Hartford World Bond R6	HWDVX	23%	40%	64%	4%	65%	87%	2%	39%	23%	21%
BlackRock Inflation Protected Bond Instl	BPRIX	24%	27%	36%	30%	15%	35%	32%	15%	57%	11%
PGIM High Yield Z	PHYZX	29%	48%	28%	54%	38%	9%	45%	2%	14%	17%
Putnam Large Cap Value Y	PEIYX	4%	24%	15%	2%	3%	28%	24%	2%	28%	2%
ClearBridge Large Cap Growth I	SBLYX	41%	50%	21%	30%	63%	46%	45%	23%	40%	28%
Victory Sycamore Established Value R6	VEVRX	19%	30%	17%	14%	9%	23%	8%	2%	10%	2%
MFS Mid Cap Growth R6	OTCKX	38%	49%	49%	30%	36%	60%	12%	4%	13%	14%
Victory Sycamore Small Company Opp R6	VSORX	61%	58%	57%	53%	62%	73%	11%	16%	23%	43%
Wasatch Core Growth Institutional	WIGRX	11%	32%	67%	13%	10%	16%	28%	29%	49%	11%
Transamerica International Equity I	TSWIX	53%	57%	69%	83%	55%	42%	47%	5%	42%	54%
American Funds Europacific Growth R6	RERGX	52%	45%	4%	52%	50%	43%	52%	25%	7%	27%
Delaware Emerging Markets Instl	DEMIX	28%	47%	65%	35%	39%	2%	100%	8%	56%	36%
PIMCO Commodity Real Ret Strat Instl	PCRIX	39%	42%	48%	63%	44%	18%	61%	4%	45%	34%
DFA Global Real Estate Securities Port	DFGEX	27%	43%	55%	13%	39%	6%	81%	28%	3%	26%
American Funds American Balanced R6	RLBGX	10%	33%	56%	5%	9%	30%	17%	7%	4%	5%
American Funds 2010 Trgt Date Retire R6	RFTTX	13%	41%	94%	3%	4%	44%	20%	9%	29%	12%
American Funds 2015 Trgt Date Retire R6	RFJTX	17%	40%	87%	7%	11%	56%	10%	32%	24%	14%
American Funds 2020 Trgt Date Retire R6	RRCTX	8%	39%	86%	2%	4%	58%	11%	37%	32%	12%
American Funds 2025 Trgt Date Retire R6	RFDTX	9%	33%	72%	5%	2%	58%	19%	26%	32%	9%
American Funds 2030 Trgt Date Retire R6	RFETX	8%	29%	46%	6%	2%	42%	20%	7%	30%	2%
American Funds 2035 Trgt Date Retire R6	RFFTX	6%	24%	61%	11%	2%	23%	21%	2%	36%	1%
American Funds 2040 Trgt Date Retire R6	RFGTX	5%	27%	77%	10%	2%	22%	18%	2%	35%	2%

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Fund Score Summary

Fund Name	Ticker	Total Return Composite Ranking	Rolling 12 Mo Perf. (5 Yrs.)	RSquared (3 Yrs)	Modified Sharpe Ratio (36 Mos.)	Alpha (60 Mos.)	Up Capture Ratio (10 Yrs.)	Down Capture Ratio (10 Yrs.)	Batting Average (10 Yrs.)	Expense Ratio	SageView Normalized Ranking
American Funds 2045 Trgt Date Retire R6	RFHTX	12%	37%	81%	23%	3%	39%	15%	3%	37%	6%
American Funds 2050 Trgt Date Retire R6	RFITX	17%	42%	85%	41%	4%	49%	15%	4%	35%	14%
American Funds 2055 Trgt Date Retire R6	RFKTX	22%	46%	88%	50%	5%	51%	11%	5%	38%	19%
American Funds 2060 Trgt Date Retire R6	RFUTX	26%	47%	87%	50%	6%	61%	5%	6%	37%	22%
American Funds 2065 Trgt Date Retire R6	RFVTX	43%	50%	86%	49%	56%	61%	31%	49%	38%	54%

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Index Fund Score Summary

Fund Name	Ticker	Expense Ratio	Tracking Error (3 Yrs)	RSquared (3 Yrs)	Beta (3 Yrs)	SageView Normalized Ranking
Vanguard Value Index Adm	VVIAX	15%	40%	39%	84%	21%
Vanguard Institutional Index I	VINIX	17%	2%	5%	65%	11%
Vanguard Growth Index Institutional	VIGIX	9%	8%	7%	53%	2%
Vanguard Extended Market Index Admiral	VEXAX	29%	53%	51%	75%	31%
Vanguard Mid Cap Index Admiral	VIMAX	23%	2%	2%	48%	10%
Vanguard Small Cap Index Adm	VSMAX	14%	3%	2%	65%	8%
Vanguard Total Intl Stock Index Admiral	VTIAX	40%	29%	31%	29%	34%

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Baird Core Plus Bond Inst

BCOIX

Ranking Vs. Peers - Intermediate Core-Plus Bond

September 30, 2024

Intermediate Core-Plus Bond Universe: 821 Funds

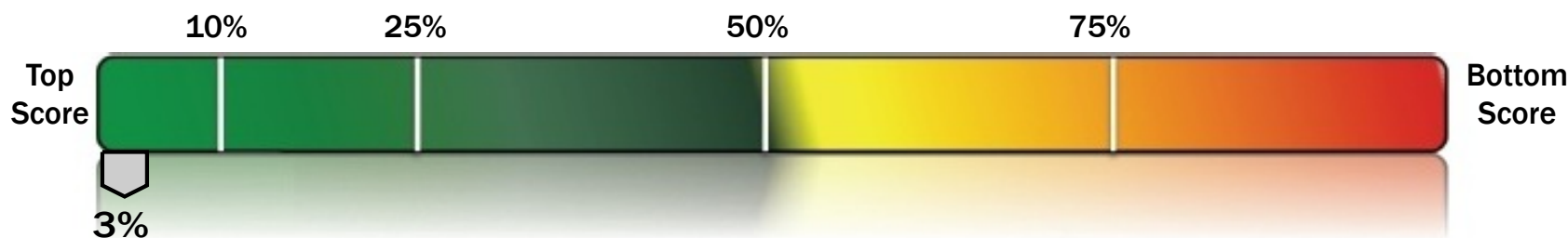
Performance Ranking			Ranking
Total Return Composite Ranking			24.50%
	10 Year	18.00%	
	5 Year	25.00%	
	3 Year	20.00%	
	1 Year	37.00%	
Rolling 12 Month - 5 Years			37.47%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		20.00%
Alpha - 60 Months		27.00%
Up Capture Ratio - 10 Years		23.00%
Down Capture Ratio - 10 Years		29.00%
Batting Average - 10 Years		13.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Bloomberg US Agg Bond TR USD	R2		4.00%

Fund Expense		Ranking
Expense Ratio	0.3	10.00%

SageView Normalized Ranking	
SageView Normalized Ranking	3.00%
STATUS	TOP DECILE



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Hartford World Bond R6

HWDVX

Ranking Vs. Peers - Global Bond

September 30, 2024

Global Bond Universe: 211 Funds

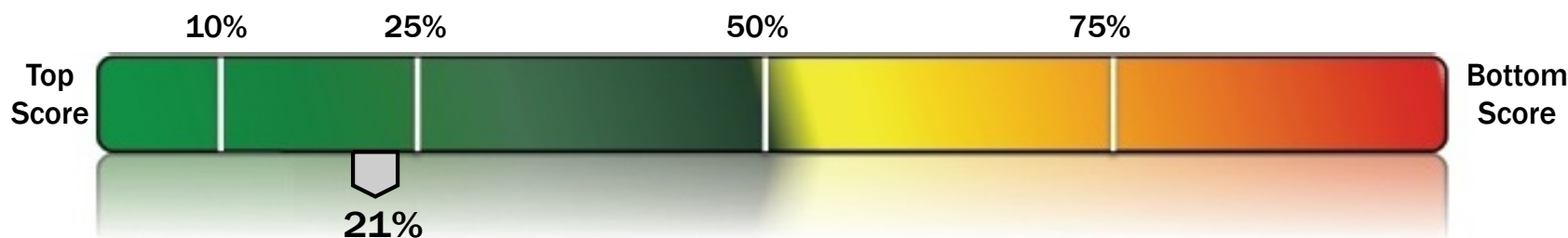
Performance Ranking			Ranking
Total Return Composite Ranking			23.35%
	10 Year	10.00%	
	5 Year	17.00%	
	3 Year	4.00%	
	1 Year	88.00%	
Rolling 12 Month - 5 Years			40.31%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		4.00%
Alpha - 60 Months		65.00%
Up Capture Ratio - 10 Years		87.00%
Down Capture Ratio - 10 Years		2.00%
Batting Average - 10 Years		39.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Bloomberg Global Aggregate TR USD	R2		64.00%

Fund Expense		Ranking
Expense Ratio	0.63	23.00%

SageView Normalized Ranking	
SageView Normalized Ranking	21.00%
STATUS	TOP QUARTILE



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BlackRock Inflation Protected Bond Instl

BPRIX

Ranking Vs. Peers - Inflation-Protected Bond

September 30, 2024

Inflation-Protected Bond Universe: 238 Funds

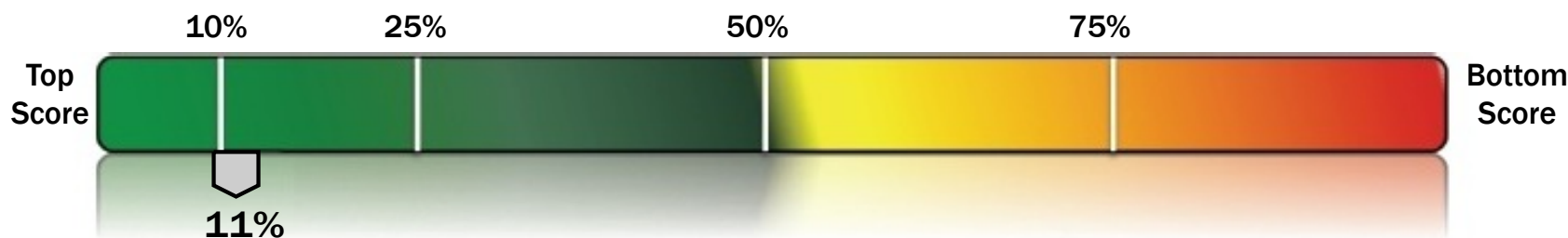
Performance Ranking			Ranking
Total Return Composite Ranking			23.55%
	10 Year	25.00%	
	5 Year	14.00%	
	3 Year	27.00%	
	1 Year	45.00%	
Rolling 12 Month - 5 Years			26.94%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		30.00%
Alpha - 60 Months		15.00%
Up Capture Ratio - 10 Years		35.00%
Down Capture Ratio - 10 Years		32.00%
Batting Average - 10 Years		15.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Bloomberg US Treasury US TIPS TR USD	R2		36.00%

Fund Expense		Ranking
Expense Ratio	0.84	57.00%

SageView Normalized Ranking	
SageView Normalized Ranking	11.00%
STATUS	TOP QUARTILE



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PGIM High Yield Z

PHYZX

Ranking Vs. Peers - High Yield Bond

September 30, 2024

High Yield Bond Universe: 698 Funds

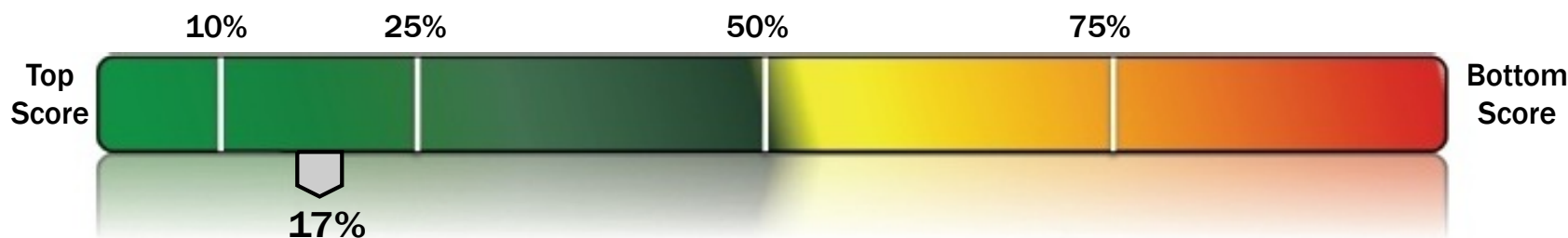
Performance Ranking		Ranking
Total Return Composite Ranking		29.25%
10 Year	6.00%	
5 Year	29.00%	
3 Year	54.00%	
1 Year	12.00%	
Rolling 12 Month - 5 Years		47.92%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		54.00%
Alpha - 60 Months		38.00%
Up Capture Ratio - 10 Years		9.00%
Down Capture Ratio - 10 Years		45.00%
Batting Average - 10 Years		2.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
Bloomberg US HY 2% Issuer Cap TR USD	R2	28.00%

Fund Expense		Ranking
Expense Ratio	0.51	14.00%

SageView Normalized Ranking	
SageView Normalized Ranking	17.00%
STATUS	TOP QUARTILE



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Putnam Large Cap Value Y

PEIYX

Ranking Vs. Peers - Large Value

September 30, 2024

Large Value Universe: 1277 Funds

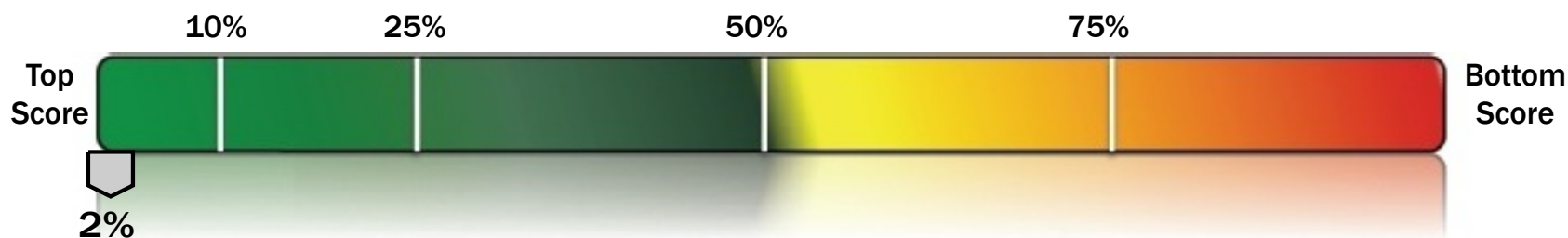
Performance Ranking		Ranking
Total Return Composite Ranking		3.90%
10 Year	3.00%	
5 Year	4.00%	
3 Year	3.00%	
1 Year	6.00%	
Rolling 12 Month - 5 Years		23.84%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		2.00%
Alpha - 60 Months		3.00%
Up Capture Ratio - 10 Years		28.00%
Down Capture Ratio - 10 Years		24.00%
Batting Average - 10 Years		2.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
Russell 1000 Value TR USD	R2	15.00%

Fund Expense		Ranking
Expense Ratio	0.65	28.00%

SageView Normalized Ranking	
SageView Normalized Ranking	2.00%
STATUS	TOP DECILE



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ClearBridge Large Cap Growth I

SBLYX

Ranking Vs. Peers - Large Growth

September 30, 2024

Large Growth Universe: 1360 Funds

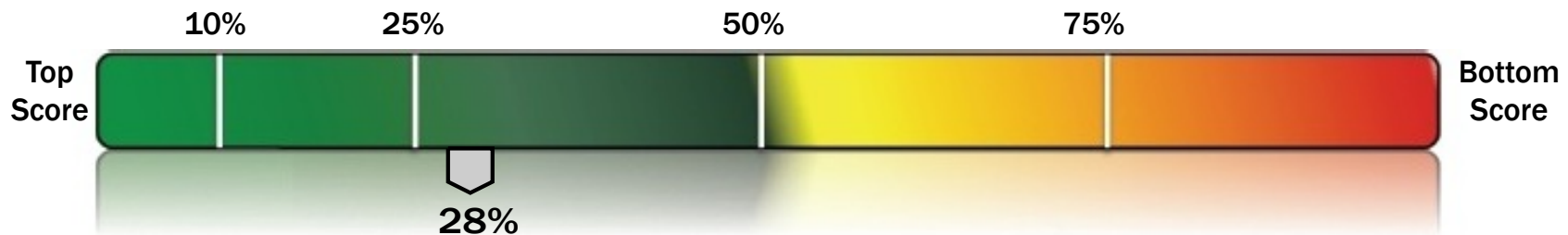
Performance Ranking			Ranking
Total Return Composite Ranking			40.50%
	10 Year	34.00%	
	5 Year	54.00%	
	3 Year	27.00%	
	1 Year	29.00%	
Rolling 12 Month - 5 Years			50.20%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		30.00%
Alpha - 60 Months		63.00%
Up Capture Ratio - 10 Years		46.00%
Down Capture Ratio - 10 Years		45.00%
Batting Average - 10 Years		23.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell 1000 Growth TR USD	R2		21.00%

Fund Expense		Ranking
Expense Ratio	0.75	40.00%

SageView Normalized Ranking	
SageView Normalized Ranking	28.00%
STATUS	2nd QUARTILE



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Victory Sycamore Established Value R6

VEVRX

Ranking Vs. Peers - Mid-Cap Value

September 30, 2024

Mid-Cap Value Universe: 487 Funds

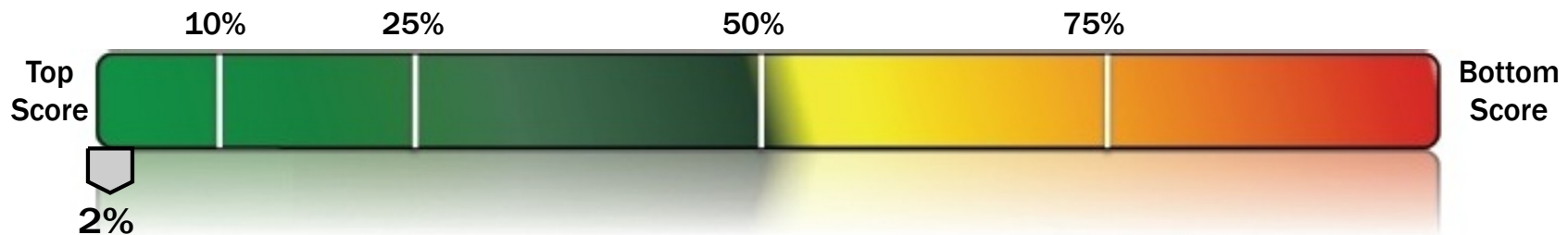
Performance Ranking		Ranking
Total Return Composite Ranking		19.20%
10 Year	2.00%	
5 Year	14.00%	
3 Year	21.00%	
1 Year	49.00%	
Rolling 12 Month - 5 Years		30.06%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		14.00%
Alpha - 60 Months		9.00%
Up Capture Ratio - 10 Years		23.00%
Down Capture Ratio - 10 Years		8.00%
Batting Average - 10 Years		2.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
Russell Mid Cap Value TR USD	R2	17.00%

Fund Expense		Ranking
Expense Ratio	0.54	10.00%

SageView Normalized Ranking	
SageView Normalized Ranking	2.00%
STATUS	TOP DECILE



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MFS Mid Cap Growth R6

OTCKX

Ranking Vs. Peers - Mid-Cap Growth

September 30, 2024

Mid-Cap Growth Universe: 675 Funds

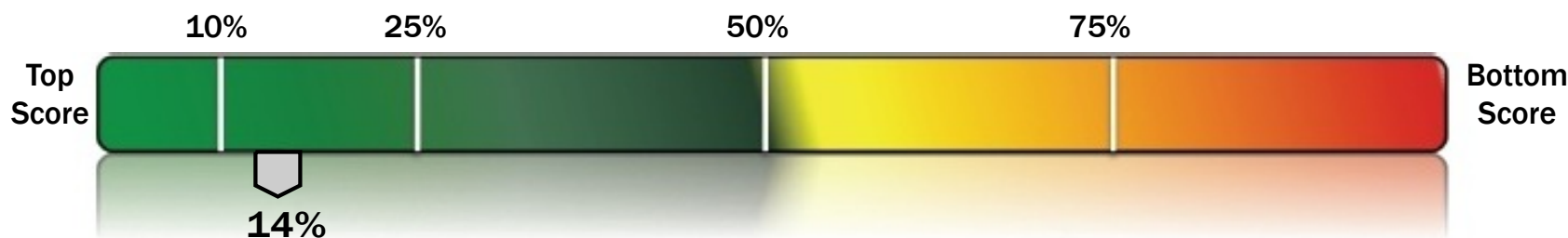
Performance Ranking		Ranking
Total Return Composite Ranking		38.15%
10 Year	15.00%	
5 Year	53.00%	
3 Year	29.00%	
1 Year	32.00%	
Rolling 12 Month - 5 Years		48.55%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		30.00%
Alpha - 60 Months		36.00%
Up Capture Ratio - 10 Years		60.00%
Down Capture Ratio - 10 Years		12.00%
Batting Average - 10 Years		4.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
Russell Mid Cap Growth TR USD	R2	49.00%

Fund Expense		Ranking
Expense Ratio	0.66	13.00%

SageView Normalized Ranking	
SageView Normalized Ranking	14.00%
STATUS	TOP QUARTILE



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Victory Sycamore Small Company Opp R6

VSORX

Ranking Vs. Peers - Small Value

September 30, 2024

Small Value Universe: 560 Funds

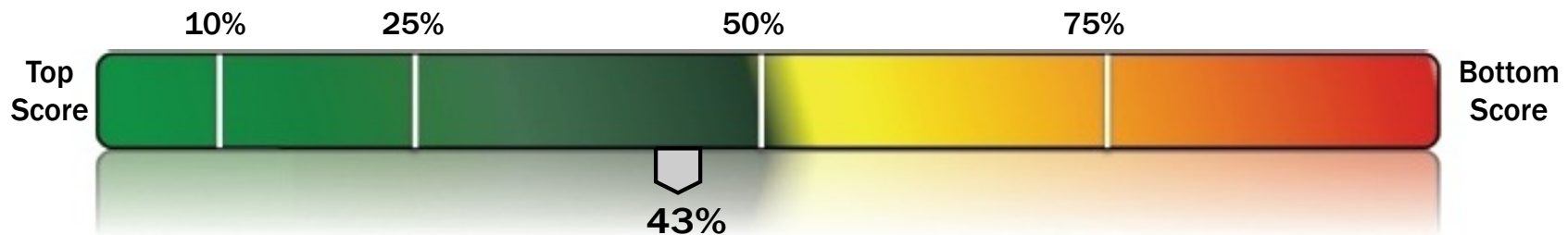
Performance Ranking		Ranking
Total Return Composite Ranking		61.40%
10 Year	11.00%	
5 Year	74.00%	
3 Year	53.00%	
1 Year	88.00%	
Rolling 12 Month - 5 Years		57.67%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		53.00%
Alpha - 60 Months		62.00%
Up Capture Ratio - 10 Years		73.00%
Down Capture Ratio - 10 Years		11.00%
Batting Average - 10 Years		16.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
Russell 2000 Value TR USD	R2	57.00%

Fund Expense		Ranking
Expense Ratio	0.85	23.00%

SageView Normalized Ranking	
SageView Normalized Ranking	43.00%
STATUS	2nd QUARTILE



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Wasatch Core Growth Institutional

WIGRX

Ranking Vs. Peers - Small Growth

September 30, 2024

Small Growth Universe: 657 Funds

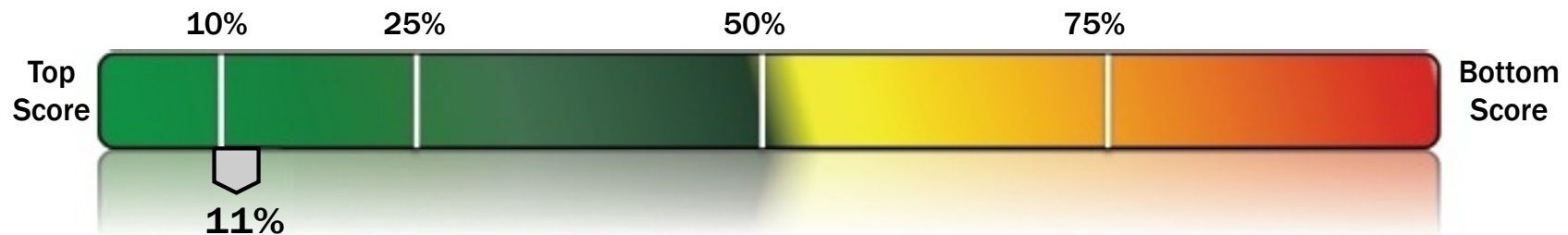
Performance Ranking			Ranking
Total Return Composite Ranking			11.00%
	10 Year	6.00%	
	5 Year	8.00%	
	3 Year	14.00%	
	1 Year	20.00%	
Rolling 12 Month - 5 Years			32.10%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		13.00%
Alpha - 60 Months		10.00%
Up Capture Ratio - 10 Years		16.00%
Down Capture Ratio - 10 Years		28.00%
Batting Average - 10 Years		29.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Russell 2000 Growth TR USD	R2		67.00%

Fund Expense		Ranking
Expense Ratio	1.06	49.00%

SageView Normalized Ranking	
SageView Normalized Ranking	11.00%
STATUS	TOP QUARTILE



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Transamerica International Equity I

TSWIX

Ranking Vs. Peers - Foreign Large Value

September 30, 2024

Foreign Large Value Universe: 388 Funds

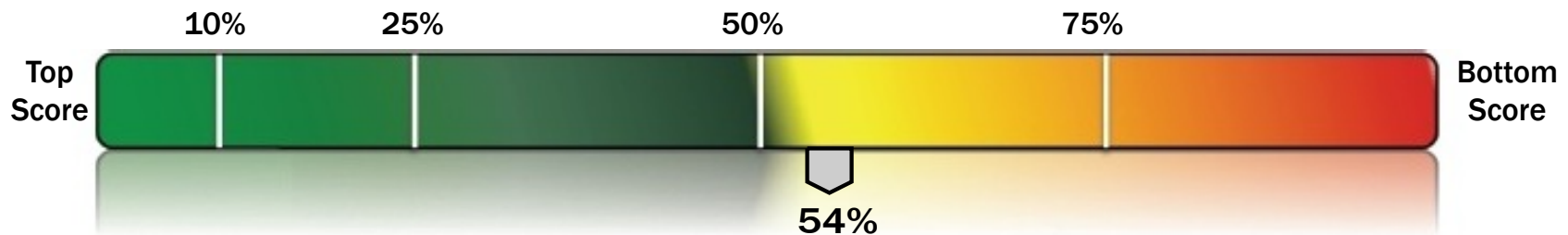
Performance Ranking			Ranking
Total Return Composite Ranking			53.45%
	10 Year	34.00%	
	5 Year	50.00%	
	3 Year	83.00%	
	1 Year	34.00%	
Rolling 12 Month - 5 Years			57.20%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		83.00%
Alpha - 60 Months		55.00%
Up Capture Ratio - 10 Years		42.00%
Down Capture Ratio - 10 Years		47.00%
Batting Average - 10 Years		5.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
MSCI ACWI Ex USA Value NR USD	R2		69.00%

Fund Expense		Ranking
Expense Ratio	0.86	42.00%

SageView Normalized Ranking	
SageView Normalized Ranking	54.00%
STATUS	3rd QUARTILE



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American Funds Europacific Growth R6

RERGX

Ranking Vs. Peers - Foreign Large Growth

September 30, 2024

Foreign Large Growth Universe: 489 Funds

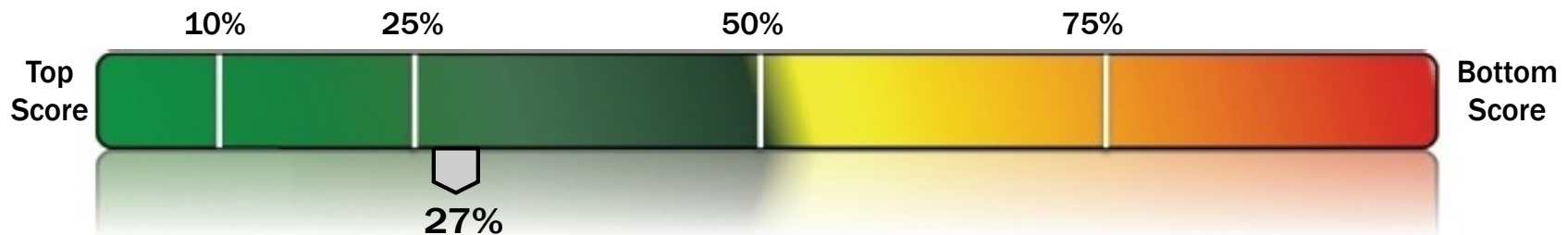
Performance Ranking		Ranking
Total Return Composite Ranking		52.05%
10 Year	50.00%	
5 Year	49.00%	
3 Year	51.00%	
1 Year	65.00%	
Rolling 12 Month - 5 Years		44.80%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		52.00%
Alpha - 60 Months		50.00%
Up Capture Ratio - 10 Years		43.00%
Down Capture Ratio - 10 Years		52.00%
Batting Average - 10 Years		25.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
MSCI ACWI Ex USA Growth NR USD	R2	4.00%

Fund Expense		Ranking
Expense Ratio	0.47	7.00%

SageView Normalized Ranking	
SageView Normalized Ranking	27.00%
STATUS	2nd QUARTILE



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Delaware Emerging Markets Instl

DEMIX

Ranking Vs. Peers - Diversified Emerging Mkts

September 30, 2024

Diversified Emerging Mkts Universe: 840 Funds

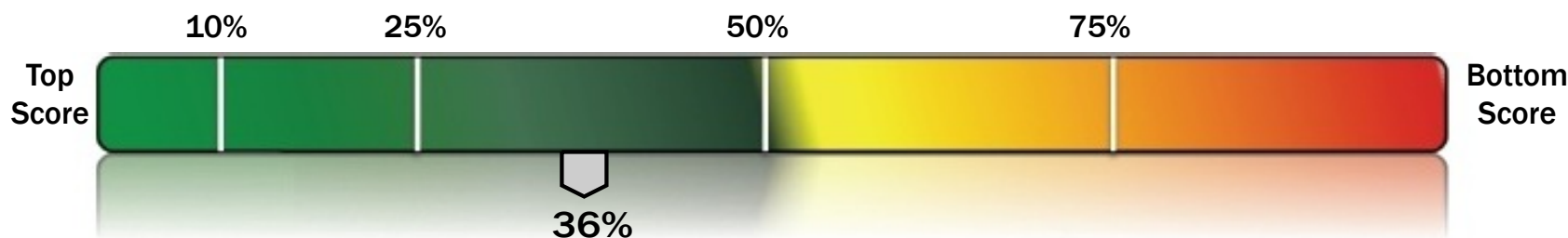
Performance Ranking		Ranking
Total Return Composite Ranking		28.10%
10 Year	26.00%	
5 Year	32.00%	
3 Year	38.00%	
1 Year	2.00%	
Rolling 12 Month - 5 Years		46.76%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		35.00%
Alpha - 60 Months		39.00%
Up Capture Ratio - 10 Years		2.00%
Down Capture Ratio - 10 Years		100.00%
Batting Average - 10 Years		8.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
MSCI EM NR USD	R2	65.00%

Fund Expense		Ranking
Expense Ratio	1.17	56.00%

SageView Normalized Ranking	
SageView Normalized Ranking	36.00%
STATUS	2nd QUARTILE



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PIMCO Commodity Real Ret Strat Instl

PCRIX

Ranking Vs. Peers - Commodities Broad Basket

September 30, 2024

Commodities Broad Basket Universe: 121 Funds

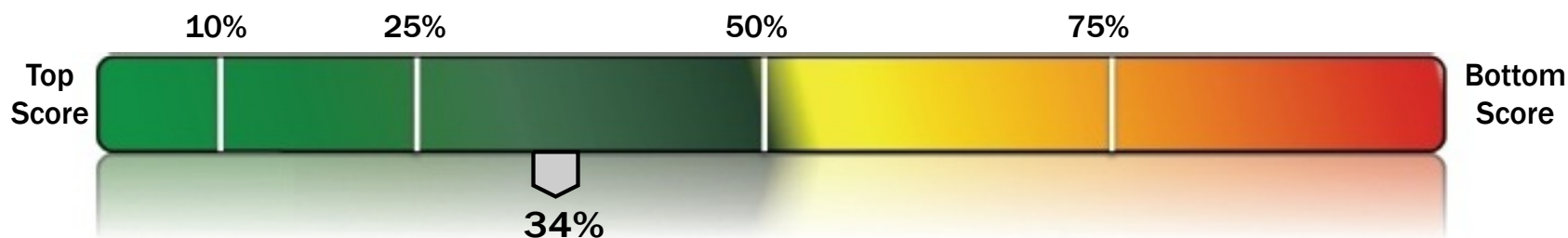
Performance Ranking		Ranking
Total Return Composite Ranking		39.10%
10 Year	42.00%	
5 Year	30.00%	
3 Year	67.00%	
1 Year	17.00%	
Rolling 12 Month - 5 Years		41.96%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		63.00%
Alpha - 60 Months		44.00%
Up Capture Ratio - 10 Years		18.00%
Down Capture Ratio - 10 Years		61.00%
Batting Average - 10 Years		4.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
Bloomberg Commodity TR USD	R2	48.00%

Fund Expense		Ranking
Expense Ratio	1.0	45.00%

SageView Normalized Ranking	
SageView Normalized Ranking	34.00%
STATUS	2nd QUARTILE



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DFA Global Real Estate Securities Port

DFGEX

Ranking Vs. Peers - Global Real Estate

September 30, 2024

Global Real Estate Universe: 188 Funds

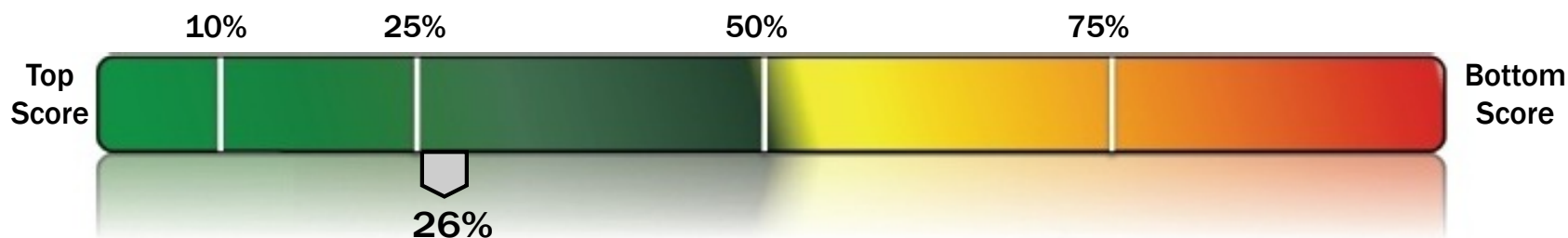
Performance Ranking			Ranking
Total Return Composite Ranking			26.75%
	10 Year	20.00%	
	5 Year	40.00%	
	3 Year	14.00%	
	1 Year	15.00%	
Rolling 12 Month - 5 Years			43.35%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		13.00%
Alpha - 60 Months		39.00%
Up Capture Ratio - 10 Years		6.00%
Down Capture Ratio - 10 Years		81.00%
Batting Average - 10 Years		28.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
FTSE EPRA Nareit Developed NR USD	R2		55.00%

Fund Expense		Ranking
Expense Ratio	0.22	3.00%

SageView Normalized Ranking	
SageView Normalized Ranking	26.00%
STATUS	2nd QUARTILE



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American Funds American Balanced R6

RLBGX

Ranking Vs. Peers - Moderate Allocation

September 30, 2024

Moderate Allocation Universe: 933 Funds

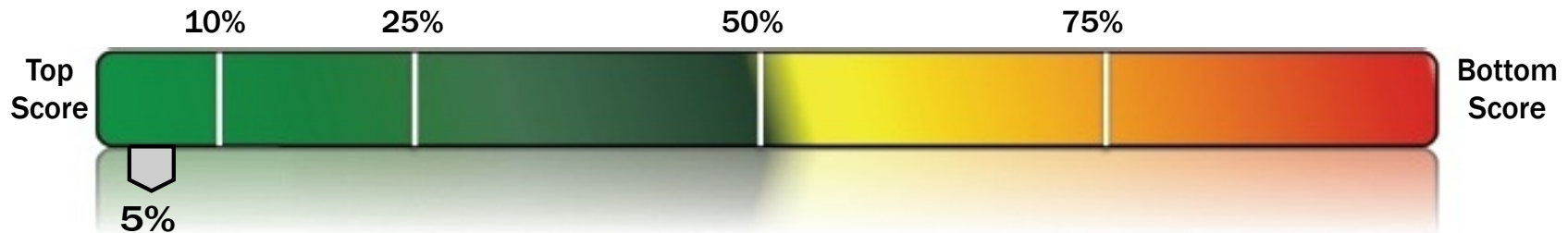
Performance Ranking			Ranking
Total Return Composite Ranking			10.35%
	10 Year	9.00%	
	5 Year	13.00%	
	3 Year	6.00%	
	1 Year	11.00%	
Rolling 12 Month - 5 Years			33.27%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		5.00%
Alpha - 60 Months		9.00%
Up Capture Ratio - 10 Years		30.00%
Down Capture Ratio - 10 Years		17.00%
Batting Average - 10 Years		7.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
Blend (60% Russell 3000 _40% Bar US Agg Bd)	R2		56.00%

Fund Expense		Ranking
Expense Ratio	0.25	4.00%

SageView Normalized Ranking	
SageView Normalized Ranking	5.00%
STATUS	TOP DECILE



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American Funds 2010 Trgt Date Retire R6

RFTTX

Ranking Vs. Peers - Target-Date 2000-2010

September 30, 2024

Target-Date 2000-2010 Universe: 203 Funds

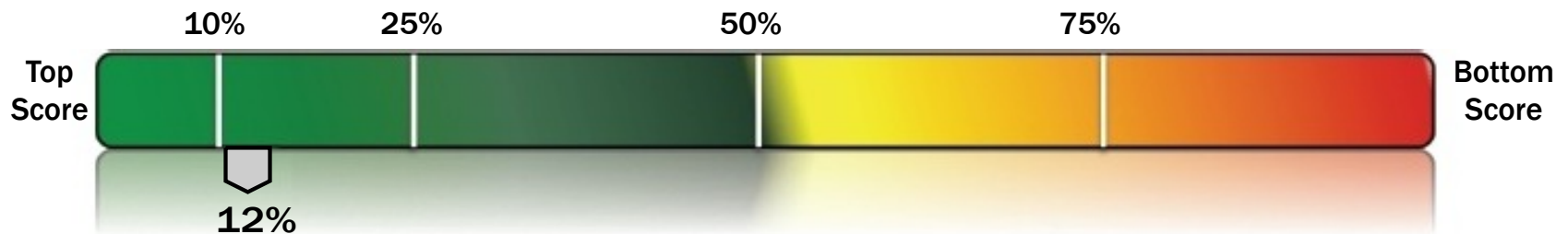
Performance Ranking		Ranking
Total Return Composite Ranking		13.20%
10 Year	17.00%	
5 Year	17.00%	
3 Year	3.00%	
1 Year	15.00%	
Rolling 12 Month - 5 Years		40.78%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		3.00%
Alpha - 60 Months		4.00%
Up Capture Ratio - 10 Years		44.00%
Down Capture Ratio - 10 Years		20.00%
Batting Average - 10 Years		9.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
S&P Target Date 2010 TR USD	R2	94.00%

Fund Expense		Ranking
Expense Ratio	0.29	29.00%

SageView Normalized Ranking	
SageView Normalized Ranking	12.00%
STATUS	TOP QUARTILE



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American Funds 2015 Trgt Date Retire R6

RFJTX

Ranking Vs. Peers - Target-Date 2015

September 30, 2024

Target-Date 2015 Universe: 268 Funds

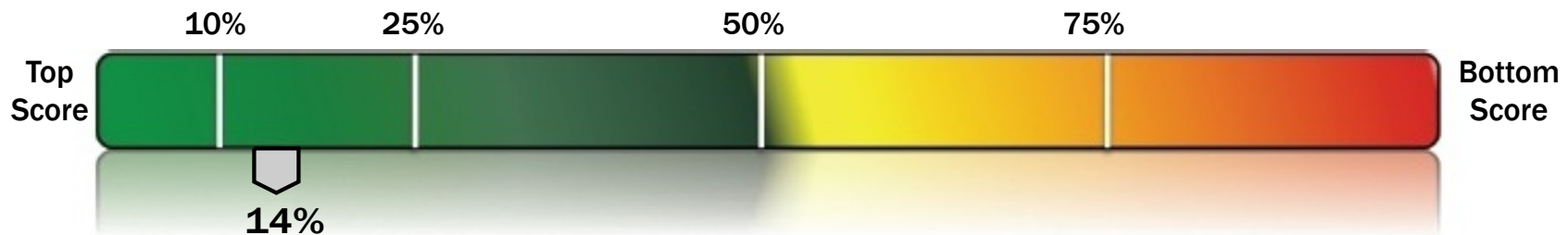
Performance Ranking		Ranking
Total Return Composite Ranking		16.75%
10 Year	20.00%	
5 Year	21.00%	
3 Year	7.00%	
1 Year	17.00%	
Rolling 12 Month - 5 Years		39.88%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		7.00%
Alpha - 60 Months		11.00%
Up Capture Ratio - 10 Years		56.00%
Down Capture Ratio - 10 Years		10.00%
Batting Average - 10 Years		32.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
S&P Target Date 2015 TR USD	R2	87.00%

Fund Expense		Ranking
Expense Ratio	0.3	24.00%

SageView Normalized Ranking	
SageView Normalized Ranking	14.00%
STATUS	TOP QUARTILE



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American Funds 2020 Trgt Date Retire R6

RRCTX

Ranking Vs. Peers - Target-Date 2020

September 30, 2024

Target-Date 2020 Universe: 326 Funds

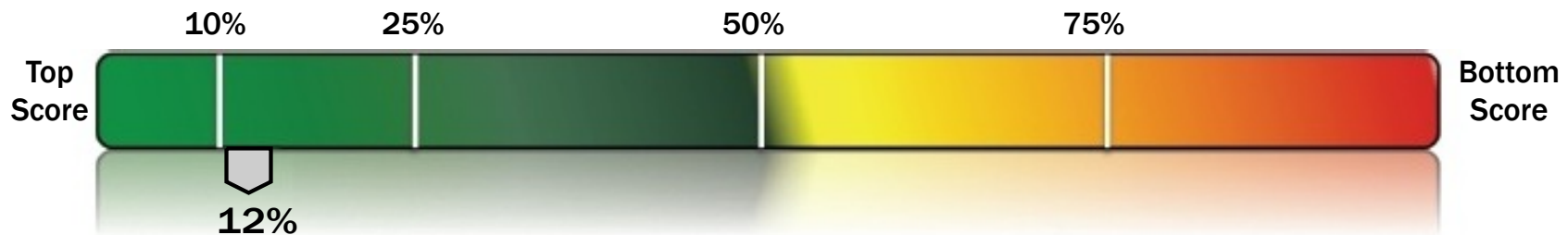
Performance Ranking		Ranking
Total Return Composite Ranking		8.15%
10 Year	10.00%	
5 Year	12.00%	
3 Year	2.00%	
1 Year	5.00%	
Rolling 12 Month - 5 Years		38.92%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		2.00%
Alpha - 60 Months		4.00%
Up Capture Ratio - 10 Years		58.00%
Down Capture Ratio - 10 Years		11.00%
Batting Average - 10 Years		37.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
S&P Target Date 2020 TR USD	R2	86.00%

Fund Expense		Ranking
Expense Ratio	0.31	32.00%

SageView Normalized Ranking	
SageView Normalized Ranking	12.00%
STATUS	TOP QUARTILE



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American Funds 2025 Trgt Date Retire R6

RFDTX

Ranking Vs. Peers - Target-Date 2025

September 30, 2024

Target-Date 2025 Universe: 449 Funds

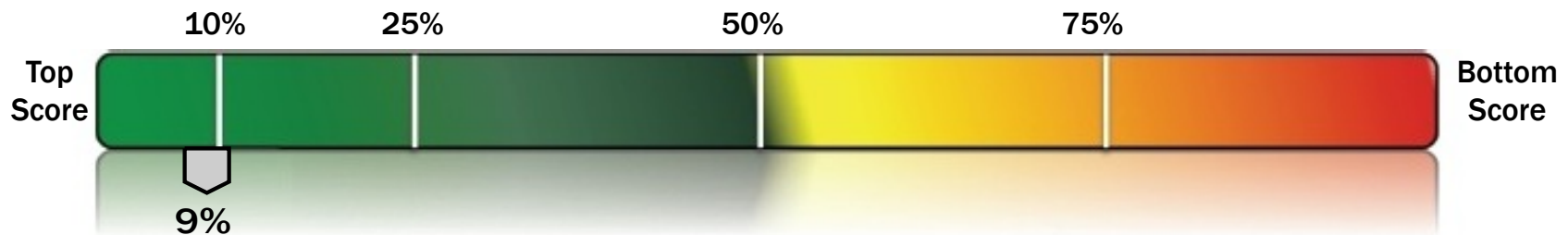
Performance Ranking		Ranking
Total Return Composite Ranking		8.60%
10 Year	8.00%	
5 Year	8.00%	
3 Year	5.00%	
1 Year	17.00%	
Rolling 12 Month - 5 Years		32.65%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		5.00%
Alpha - 60 Months		2.00%
Up Capture Ratio - 10 Years		58.00%
Down Capture Ratio - 10 Years		19.00%
Batting Average - 10 Years		26.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
S&P Target Date 2025 TR USD	R2	72.00%

Fund Expense		Ranking
Expense Ratio	0.32	32.00%

SageView Normalized Ranking	
SageView Normalized Ranking	9.00%
STATUS	TOP DECILE



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American Funds 2030 Trgt Date Retire R6

RFETX

Ranking Vs. Peers - Target-Date 2030

September 30, 2024

Target-Date 2030 Universe: 431 Funds

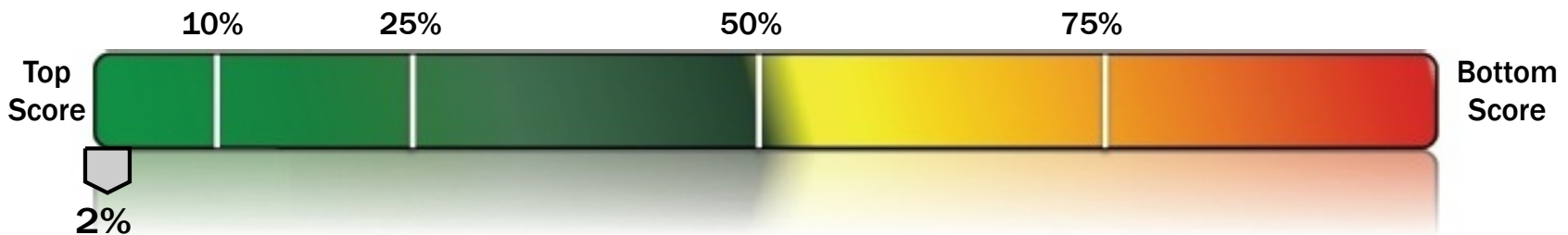
Performance Ranking		Ranking
Total Return Composite Ranking		8.05%
10 Year	7.00%	
5 Year	8.00%	
3 Year	7.00%	
1 Year	11.00%	
Rolling 12 Month - 5 Years		28.53%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		6.00%
Alpha - 60 Months		2.00%
Up Capture Ratio - 10 Years		42.00%
Down Capture Ratio - 10 Years		20.00%
Batting Average - 10 Years		7.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
S&P Target Date 2030 TR USD	R2	46.00%

Fund Expense		Ranking
Expense Ratio	0.33	30.00%

SageView Normalized Ranking	
SageView Normalized Ranking	2.00%
STATUS	TOP DECILE



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American Funds 2035 Trgt Date Retire R6

RFFTX

Ranking Vs. Peers - Target-Date 2035

September 30, 2024

Target-Date 2035 Universe: 449 Funds

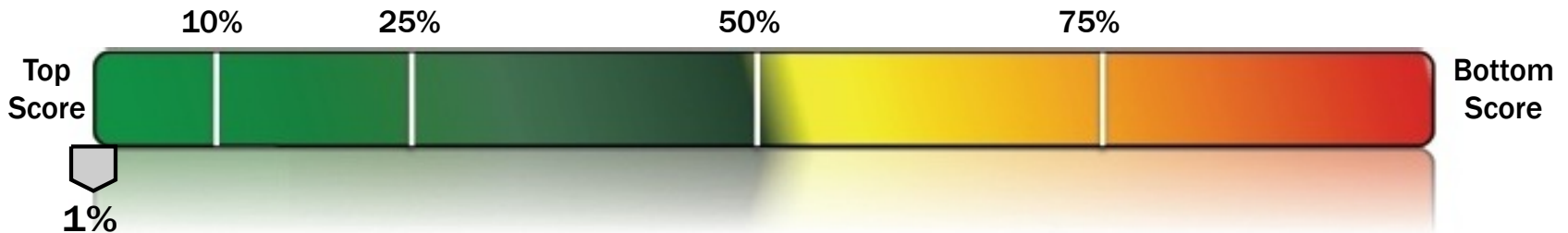
Performance Ranking		Ranking
Total Return Composite Ranking		6.05%
10 Year	2.00%	
5 Year	3.00%	
3 Year	11.00%	
1 Year	11.00%	
Rolling 12 Month - 5 Years		23.73%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		11.00%
Alpha - 60 Months		2.00%
Up Capture Ratio - 10 Years		23.00%
Down Capture Ratio - 10 Years		21.00%
Batting Average - 10 Years		2.00%

Style Consistency		Ranking
Style Consistency to Benchmark		
S&P Target Date 2035 TR USD	R2	61.00%

Fund Expense		Ranking
Expense Ratio	0.35	36.00%

SageView Normalized Ranking	
SageView Normalized Ranking	1.00%
STATUS	TOP DECILE



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American Funds 2040 Trgt Date Retire R6

RF GTX

Ranking Vs. Peers - Target-Date 2040

September 30, 2024

Target-Date 2040 Universe: 425 Funds

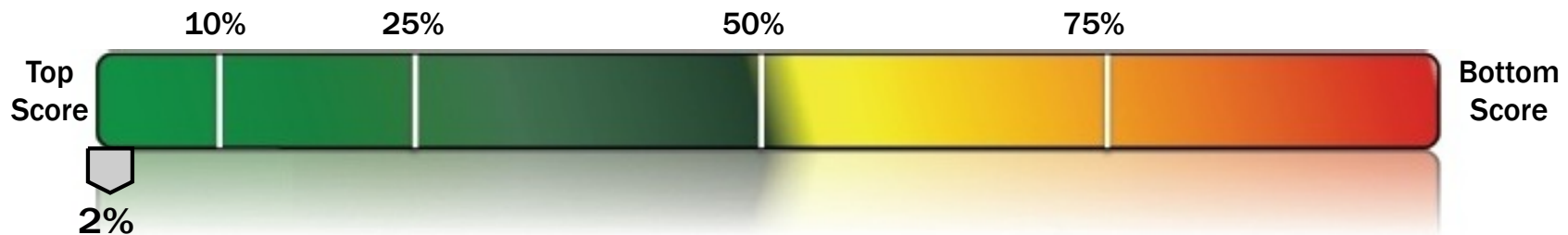
Performance Ranking			Ranking
Total Return Composite Ranking			5.35%
	10 Year	2.00%	
	5 Year	3.00%	
	3 Year	10.00%	
	1 Year	8.00%	
Rolling 12 Month - 5 Years			27.24%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		10.00%
Alpha - 60 Months		2.00%
Up Capture Ratio - 10 Years		22.00%
Down Capture Ratio - 10 Years		18.00%
Batting Average - 10 Years		2.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2040 TR USD	R2		77.00%

Fund Expense		Ranking
Expense Ratio	0.37	35.00%

SageView Normalized Ranking	
SageView Normalized Ranking	2.00%
STATUS	TOP DECILE



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American Funds 2045 Trgt Date Retire R6

RFHTX

Ranking Vs. Peers - Target-Date 2045

September 30, 2024

Target-Date 2045 Universe: 442 Funds

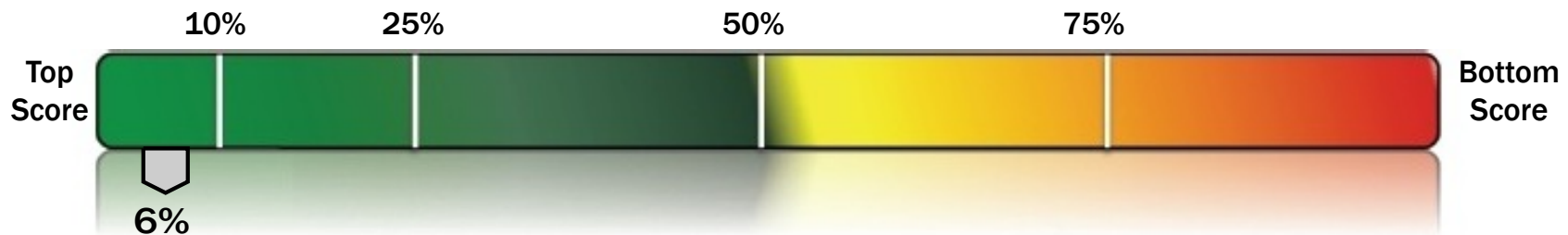
Performance Ranking			Ranking
Total Return Composite Ranking			11.55%
	10 Year	2.00%	
	5 Year	6.00%	
	3 Year	27.00%	
	1 Year	12.00%	
Rolling 12 Month - 5 Years			37.24%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		23.00%
Alpha - 60 Months		3.00%
Up Capture Ratio - 10 Years		39.00%
Down Capture Ratio - 10 Years		15.00%
Batting Average - 10 Years		3.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2045 TR USD	R2		81.00%

Fund Expense		Ranking
Expense Ratio	0.37	37.00%

SageView Normalized Ranking	
SageView Normalized Ranking	6.00%
STATUS	TOP DECILE



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American Funds 2050 Trgt Date Retire R6

RFITX

Ranking Vs. Peers - Target-Date 2050

September 30, 2024

Target-Date 2050 Universe: 426 Funds

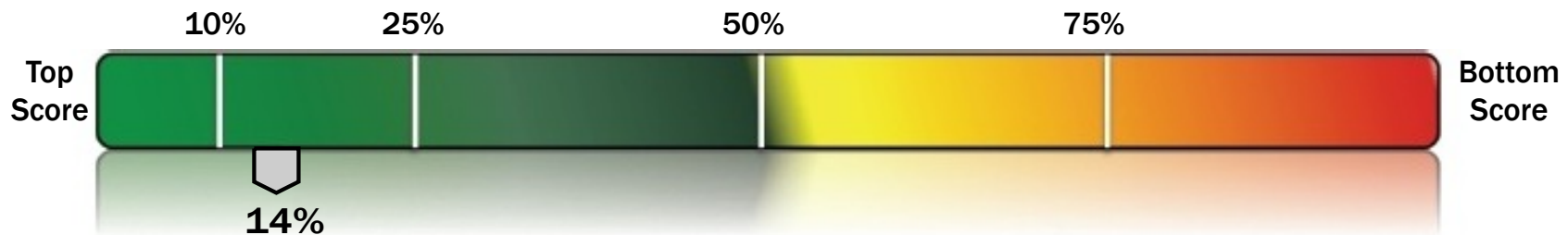
Performance Ranking			Ranking
Total Return Composite Ranking			17.15%
	10 Year	2.00%	
	5 Year	7.00%	
	3 Year	44.00%	
	1 Year	18.00%	
Rolling 12 Month - 5 Years			41.82%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		41.00%
Alpha - 60 Months		4.00%
Up Capture Ratio - 10 Years		49.00%
Down Capture Ratio - 10 Years		15.00%
Batting Average - 10 Years		4.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2050 TR USD	R2		85.00%

Fund Expense		Ranking
Expense Ratio	0.38	35.00%

SageView Normalized Ranking	
SageView Normalized Ranking	14.00%
STATUS	TOP QUARTILE



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American Funds 2055 Trgt Date Retire R6

RFKTX

Ranking Vs. Peers - Target-Date 2055

September 30, 2024

Target-Date 2055 Universe: 435 Funds

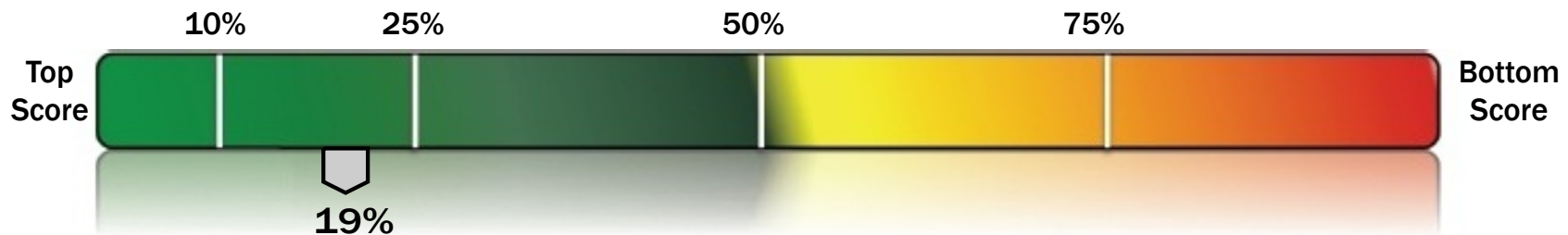
Performance Ranking			Ranking
Total Return Composite Ranking			22.15%
	10 Year	3.00%	
	5 Year	13.00%	
	3 Year	52.00%	
	1 Year	19.00%	
Rolling 12 Month - 5 Years			45.53%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		50.00%
Alpha - 60 Months		5.00%
Up Capture Ratio - 10 Years		51.00%
Down Capture Ratio - 10 Years		11.00%
Batting Average - 10 Years		5.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2055 TR USD	R2		88.00%

Fund Expense		Ranking
Expense Ratio	0.38	38.00%

SageView Normalized Ranking	
SageView Normalized Ranking	19.00%
STATUS	TOP QUARTILE



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American Funds 2060 Trgt Date Retire R6

RFUTX

Ranking Vs. Peers - Target-Date 2060

September 30, 2024

Target-Date 2060 Universe: 402 Funds

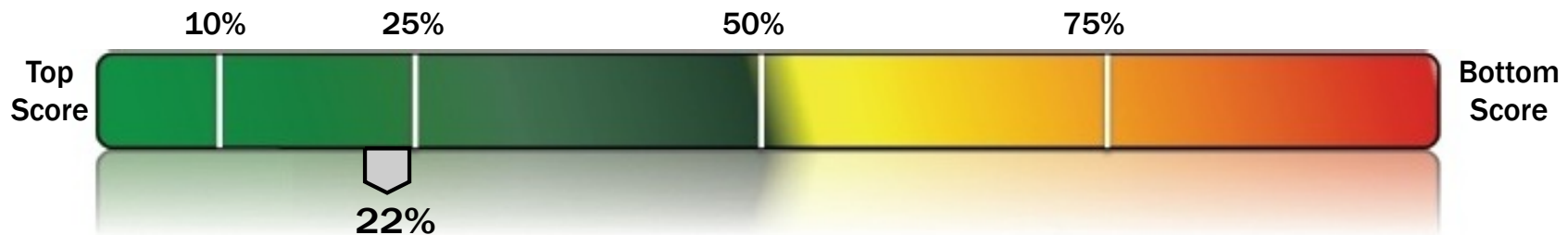
Performance Ranking			Ranking
Total Return Composite Ranking			25.65%
	10 Year	NA	
	5 Year	15.00%	
	3 Year	51.00%	
	1 Year	14.00%	
Rolling 12 Month - 5 Years			46.59%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		50.00%
Alpha - 60 Months		6.00%
Up Capture Ratio - 10 Years		61.00%
Down Capture Ratio - 10 Years		5.00%
Batting Average - 10 Years		6.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2060+ TR USD	R2		87.00%

Fund Expense		Ranking
Expense Ratio	0.39	37.00%

SageView Normalized Ranking	
SageView Normalized Ranking	22.00%
STATUS	TOP QUARTILE



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American Funds 2065 Trgt Date Retire R6

RFVTX

Ranking Vs. Peers - Target-Date 2065+

September 30, 2024

Target-Date 2065+ Universe: 381 Funds

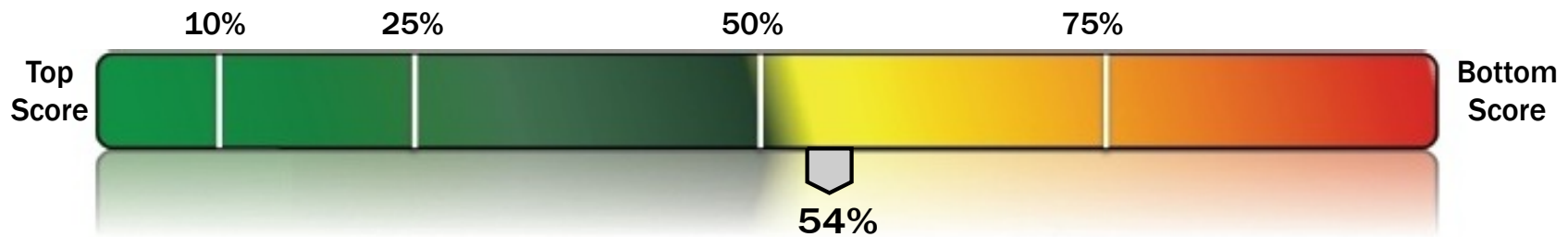
Performance Ranking			Ranking
Total Return Composite Ranking			43.25%
	10 Year	NA	
	5 Year	NA	
	3 Year	51.00%	
	1 Year	20.00%	
Rolling 12 Month - 5 Years			50.14%

Ratio Statistics		Ranking
Modified Sharpe Ratio - 36 Months		49.00%
Alpha - 60 Months		56.00%
Up Capture Ratio - 10 Years		61.00%
Down Capture Ratio - 10 Years		31.00%
Batting Average - 10 Years		49.00%

Style Consistency			Ranking
Style Consistency to Benchmark			
S&P Target Date 2065+ TR USD	R2		86.00%

Fund Expense		Ranking
Expense Ratio	0.39	38.00%

SageView Normalized Ranking	
SageView Normalized Ranking	54.00%
STATUS	3rd QUARTILE



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The background of the slide is a grayscale image of a globe, showing latitude and longitude lines. A large, semi-transparent teal rectangle is overlaid on the center of the globe. Inside this rectangle, the text "Section IV" and "Detailed Fund Analytics" is written in white, bold, sans-serif font.

Section IV

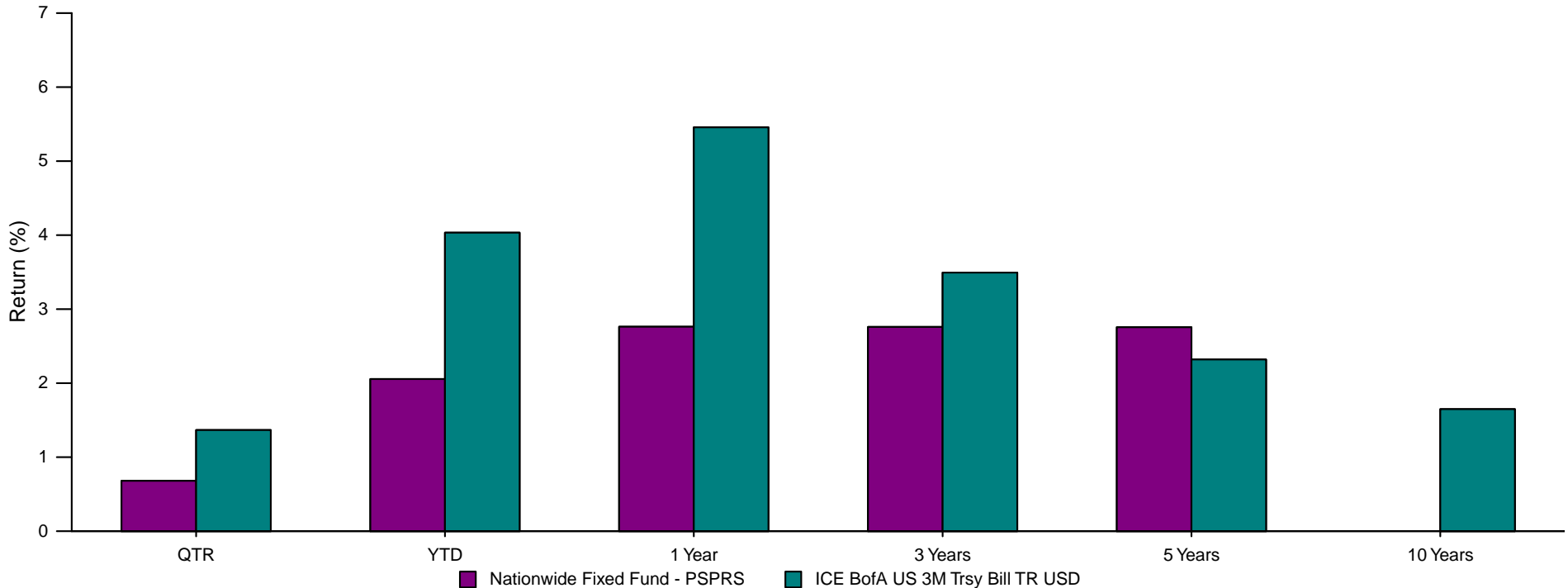
Detailed Fund Analytics

Nationwide Fixed Fund - PSPRS

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year
Nationwide Fixed Fund - PSPRS	0.68	2.06	2.76	2.76	2.76	-
ICE BofA US 3M Trsy Bill TR USD	1.37	4.03	5.46	3.49	2.32	1.65

Trailing Period Return vs. Benchmark



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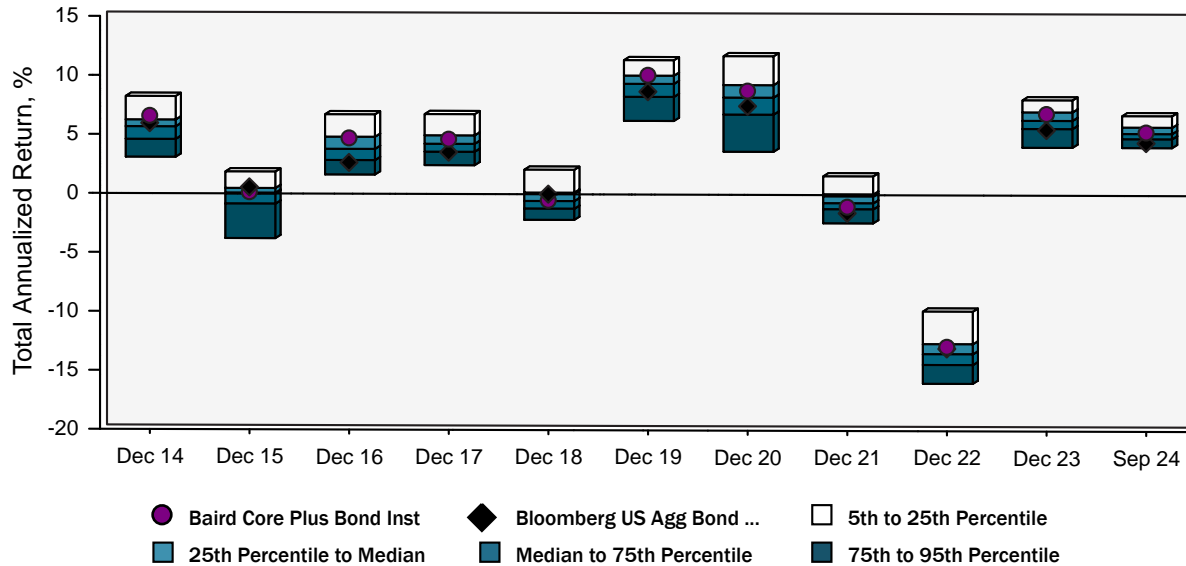
Baird Core Plus Bond Inst

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Baird Core Plus Bond Inst	5.22	5.35	12.85	-0.67	1.21	2.58	0.69	0.99	-0.52	7.62	0.30
Bloomberg US Agg Bond TR USD	5.20	4.45	11.57	-1.39	0.33	1.84	0.00	1.00	-0.61	7.63	-
Morningstar Intermediate Core-Plus Bond	5.13	5.27	12.41	-1.16	0.82	2.06	-0.09	1.00	-0.58	7.69	0.75

Performance To Date

January 2014 - September 2024



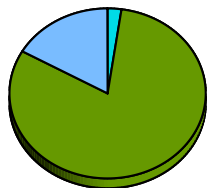
Portfolio Data

Ticker	BCOIX
Prospectus Objective	Income
Morningstar Category	Intermediate Core-Plus Bond
Net Assets \$MM	\$35,444
Turnover Ratio	35%
Total Number of Holdings	1,659
Average Mkt Cap \$MM	\$7,682
Manager Name	Mary Ellen Stanek
Manager Tenure (yrs.)	24.00
Mstar Rating	4

Bond Credit Analysis

	Fund	Category
AAA	54.70	42.89
AA	2.60	15.76
A	12.30	11.17
BBB	27.60	18.93
BB	2.40	5.47
B	0.10	2.10
Below B	0.00	0.91
Not Rated	0.30	2.75

Portfolio Composition



■ Cash (2.27%)
■ Domestic Stock (0.01%)
■ Foreign Stock (0.00%)
■ Domestic Bond (80.98%)
■ Foreign Bond (16.71%)
■ Preferred Bond (0.00%)
■ Convertible Bond (0.03%)
■ Other (0.00%)

Portfolio Statistics

Average Eff. Duration	5.90
Average Credit Quality	A

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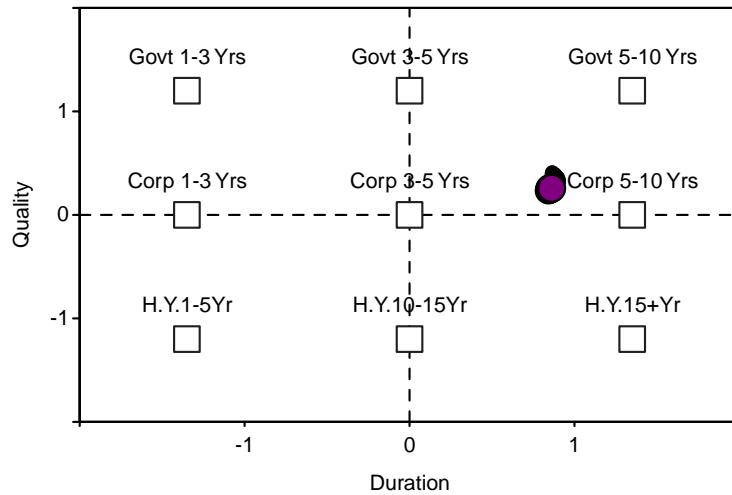


Baird Core Plus Bond Inst

As of 09/30/2024

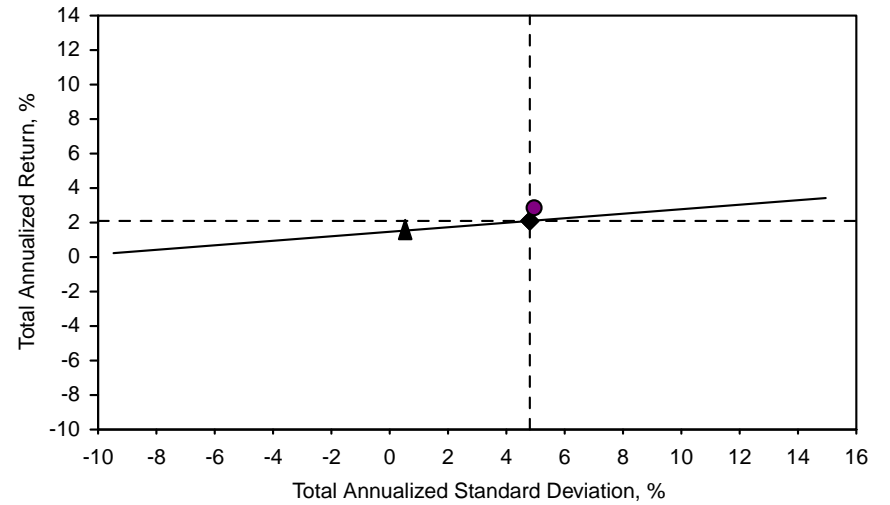
Manager Style

6 Month moving average, October 2014 - September 2024



Manager Risk / Return

October 2014 - September 2024



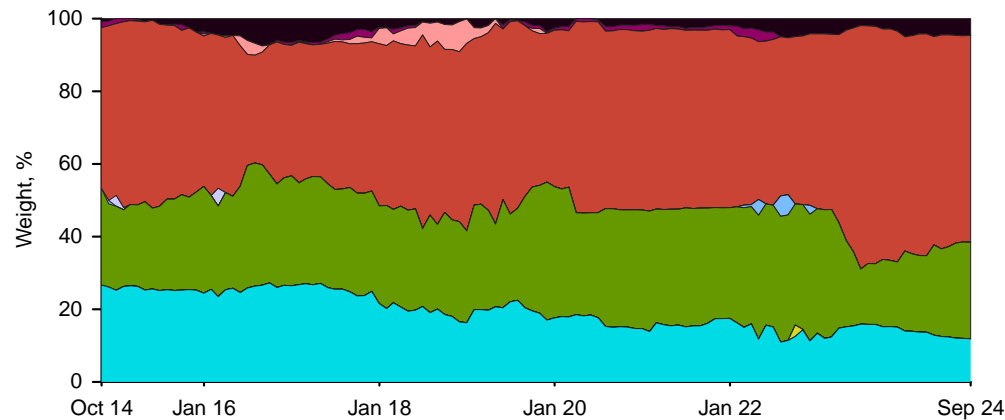
● Baird Core Plus Bond Inst

◆ Bloomberg US Agg Bond TR USD

▲ Cash

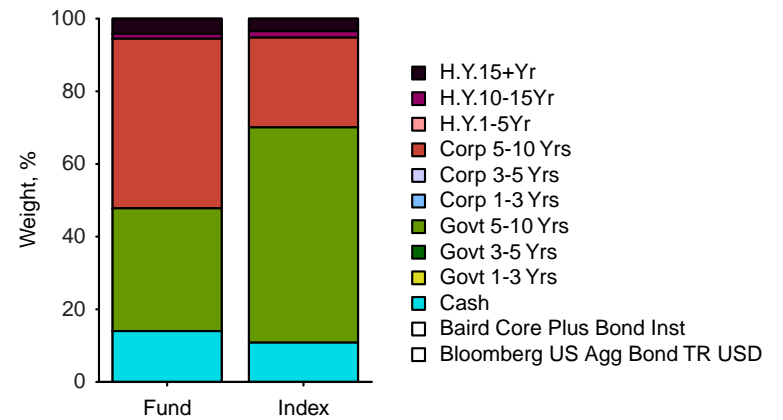
Asset Allocation

Baird Core Plus Bond Inst



Asset Allocation

October 2014 - September 2024

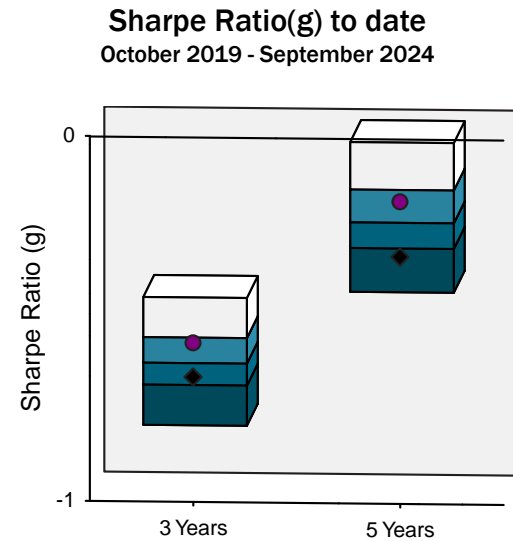
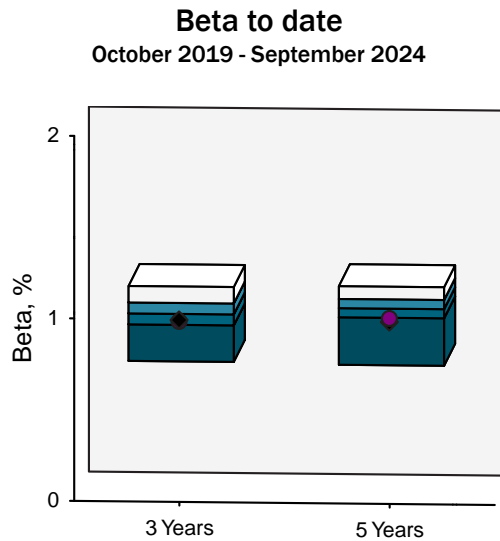
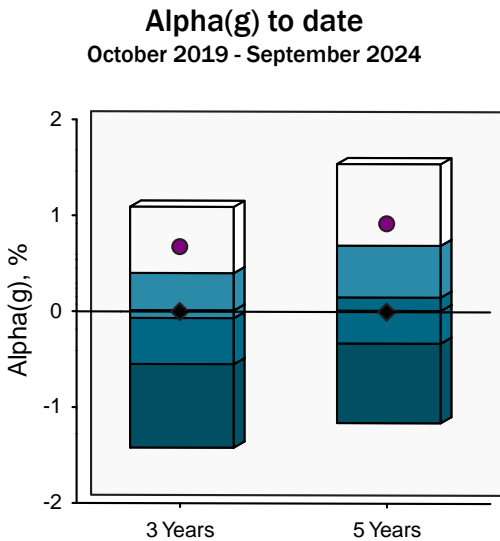
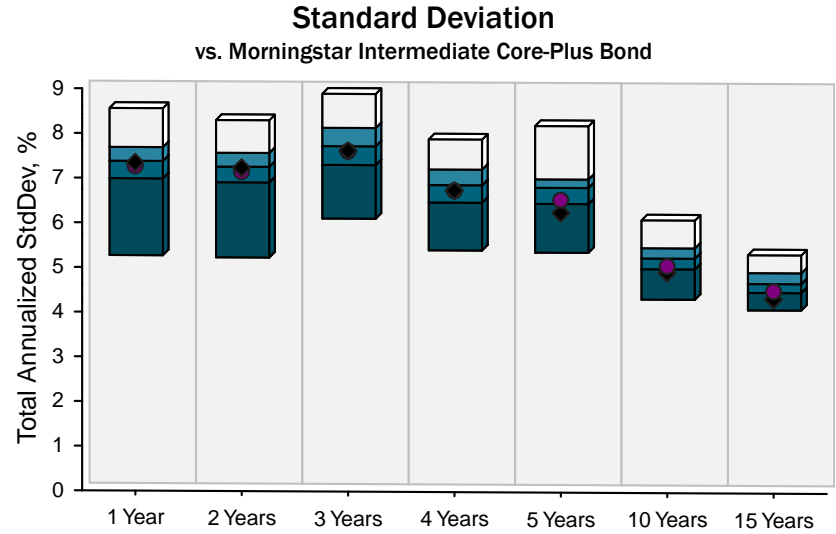
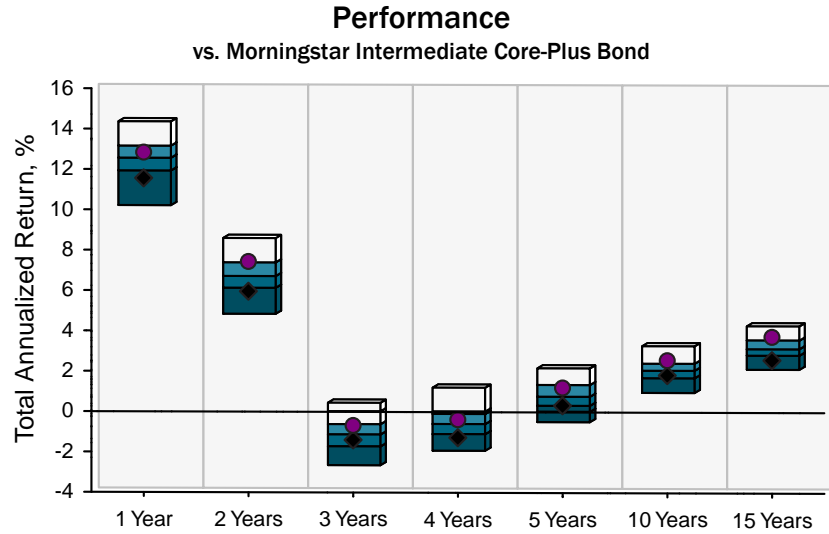


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Baird Core Plus Bond Inst

As of 09/30/2024



● Baird Core Plus Bond Inst

◆ Bloomberg US Agg Bond TR USD

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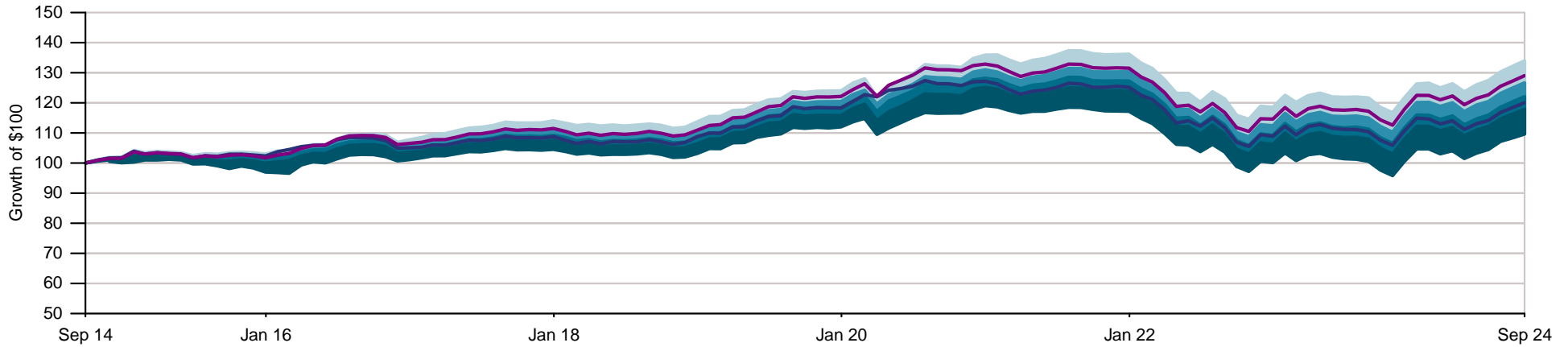


Baird Core Plus Bond Inst

As of 09/30/2024

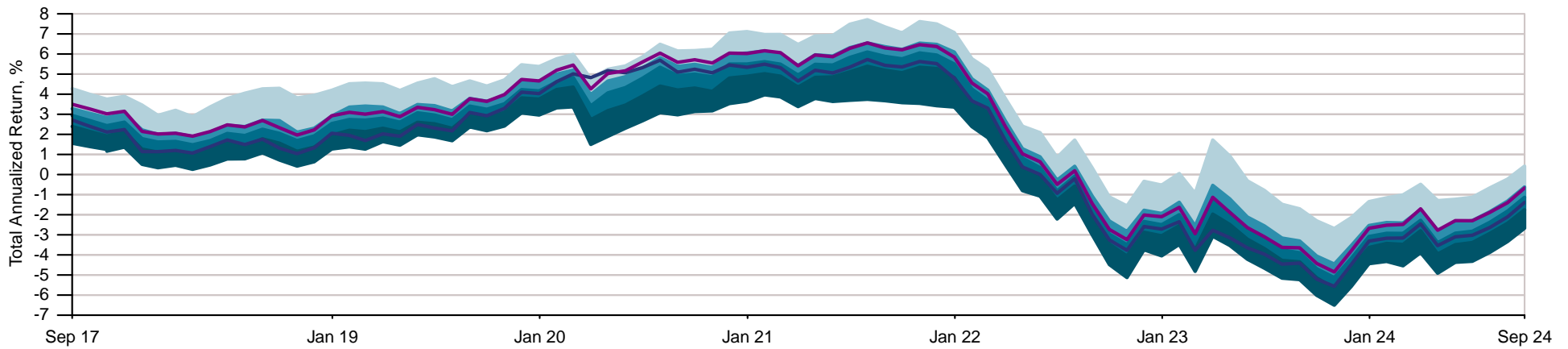
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

Baird Core Plus Bond Inst

Bloomberg US Agg Bond TR USD

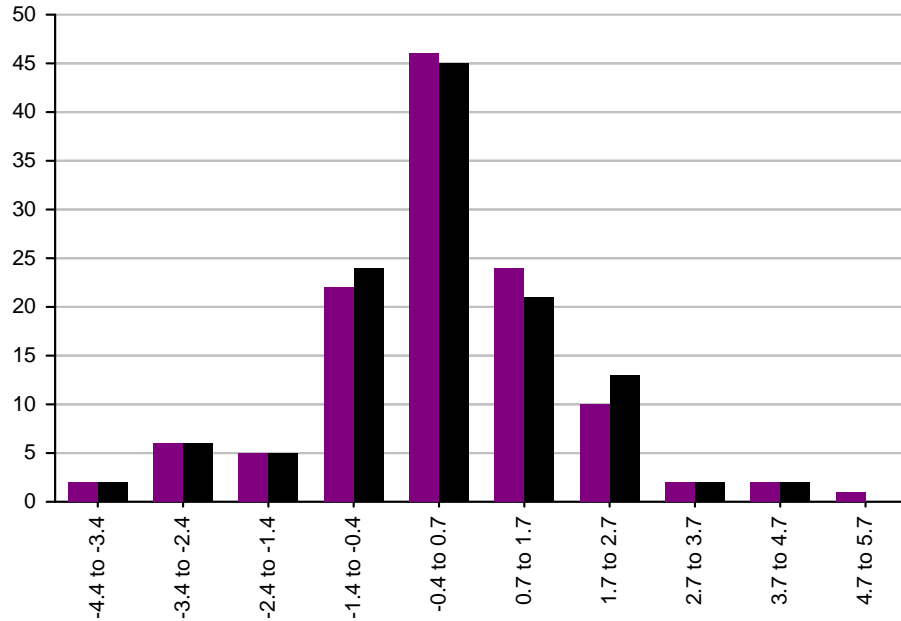
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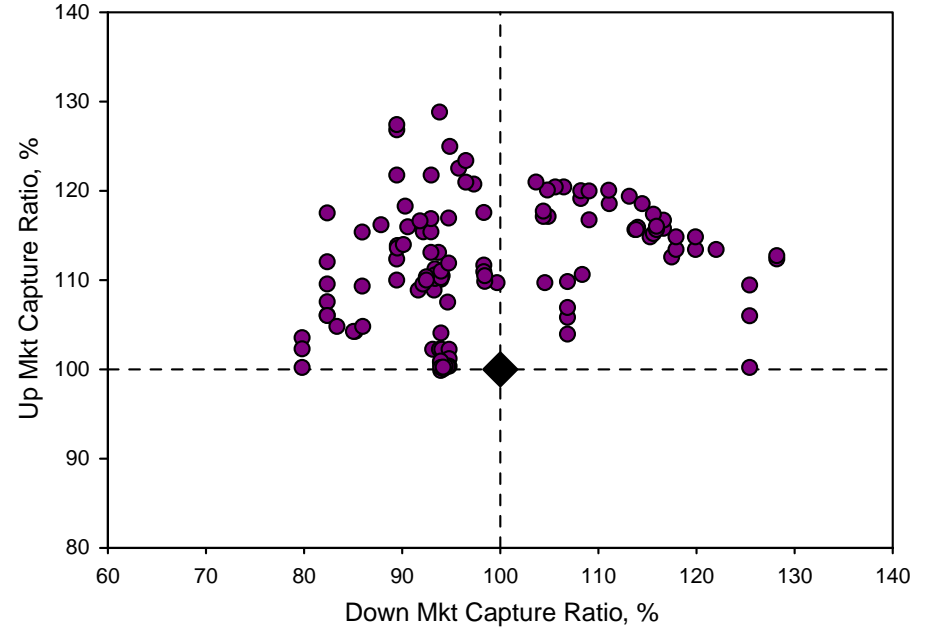
Baird Core Plus Bond Inst

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● Baird Core Plus Bond Inst

◆ Bloomberg US Agg Bond TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Baird Core Plus Bond Inst	71	49	1.10%	-1.05%	7.95%	-4.98%	4.70%	-4.26%	12.85%	-15.97%	107.53%	96.23%	94.37
Bloomberg US Agg Bond TR USD	65	55	1.10%	-0.96%	7.40%	-5.17%	4.53%	-4.32%	11.68%	-15.68%	100.00%	100.00%	100.00

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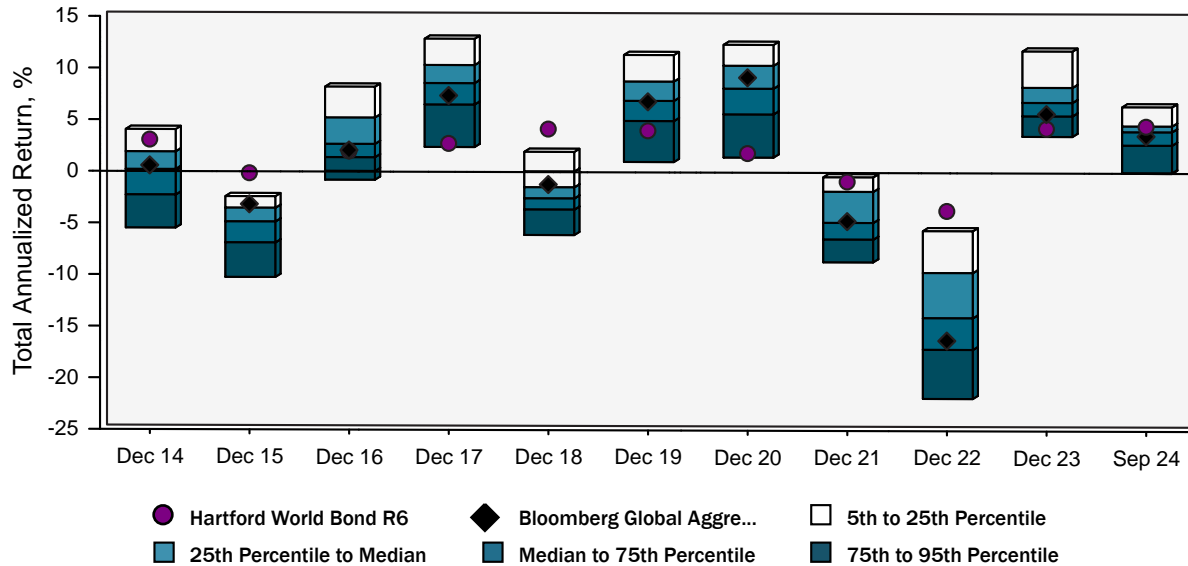
Hartford World Bond R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Hartford World Bond R6	4.03	4.52	9.77	1.36	1.11	1.91	0.70	0.44	-0.48	4.34	0.63
Bloomberg Global Aggregate TR USD	6.98	3.60	11.99	-3.06	-0.83	0.57	0.00	1.00	-0.69	9.11	-
Morningstar Global Bond	6.37	3.66	11.87	-1.82	-0.19	0.39	0.85	0.93	-0.56	8.98	0.92

Performance To Date

January 2014 - September 2024



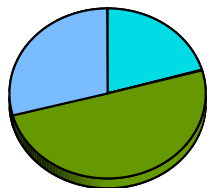
Portfolio Data

Ticker	HWDVX
Prospectus Objective	Worldwide Bond
Morningstar Category	Global Bond
Net Assets \$MM	\$3,591
Turnover Ratio	82%
Total Number of Holdings	960
Average Mkt Cap \$MM	-
Manager Name	Mark Sullivan
Manager Tenure (yrs.)	13.34
Mstar Rating	4

Bond Credit Analysis

	Fund	Category
AAA	48.98	26.17
AA	23.91	21.27
A	2.37	16.63
BBB	8.37	20.08
BB	6.56	8.99
B	7.22	3.01
Below B	0.26	0.86
Not Rated	2.33	2.98

Portfolio Composition



Cash	20.50%
Domestic Stock	0.13%
Foreign Stock	0.00%
Domestic Bond	50.20%
Foreign Bond	29.09%
Preferred Bond	0.00%
Convertible Bond	0.07%
Other	0.00%

Portfolio Statistics

Average Eff. Duration	4.31
Average Credit Quality	BBB

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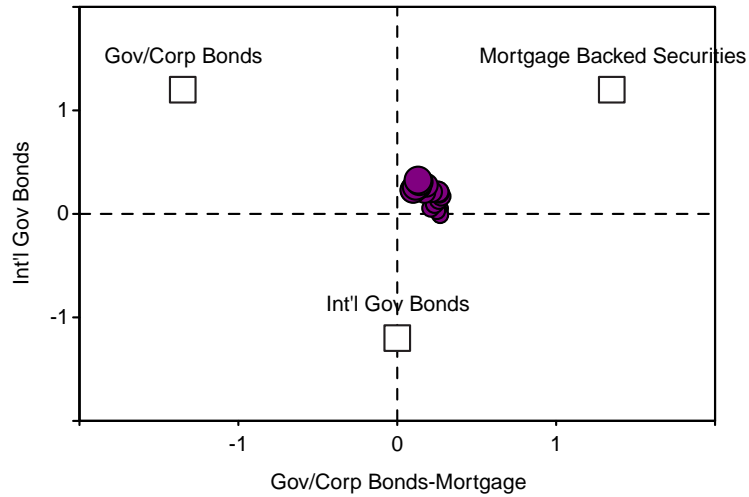


Hartford World Bond R6

As of 09/30/2024

Manager Style

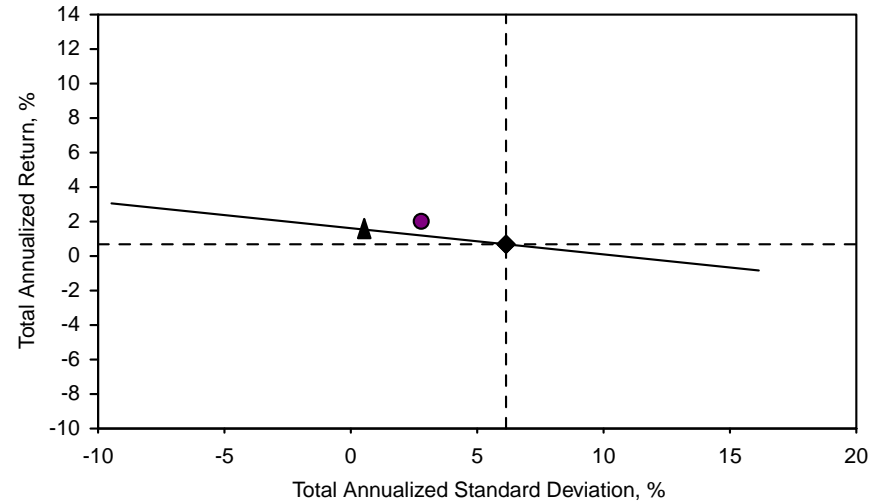
6 Month moving average, October 2014 - September 2024



● Hartford World Bond R6

Manager Risk / Return

October 2014 - September 2024

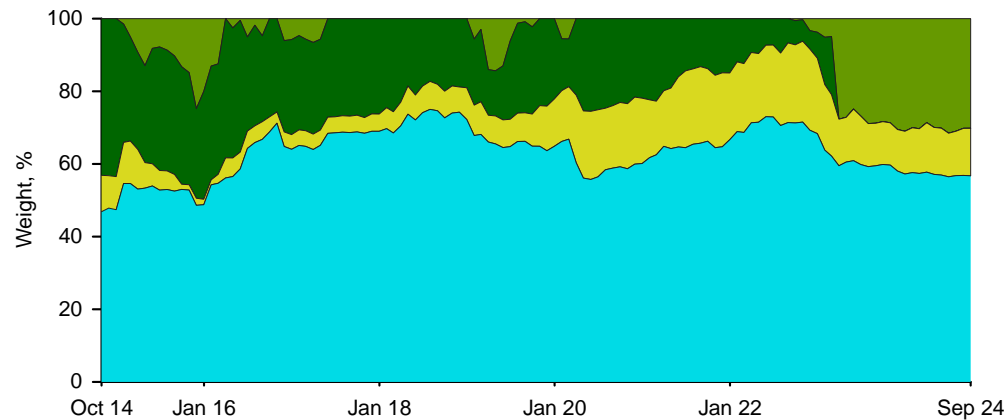


◆ Bloomberg Global Aggregate TR USD

▲ Cash

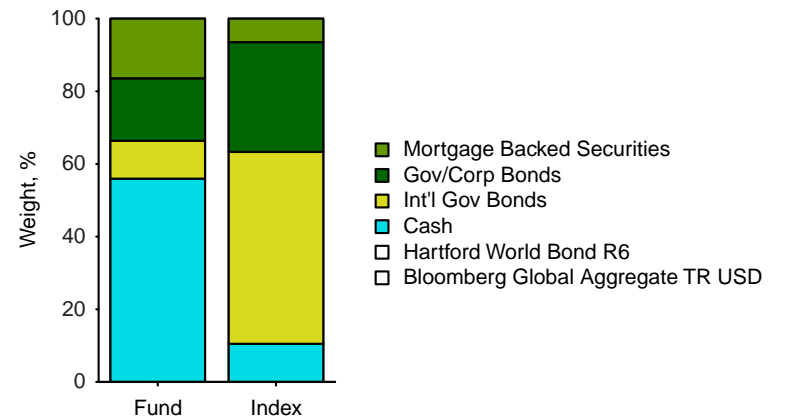
Asset Allocation

Hartford World Bond R6



Asset Allocation

October 2014 - September 2024



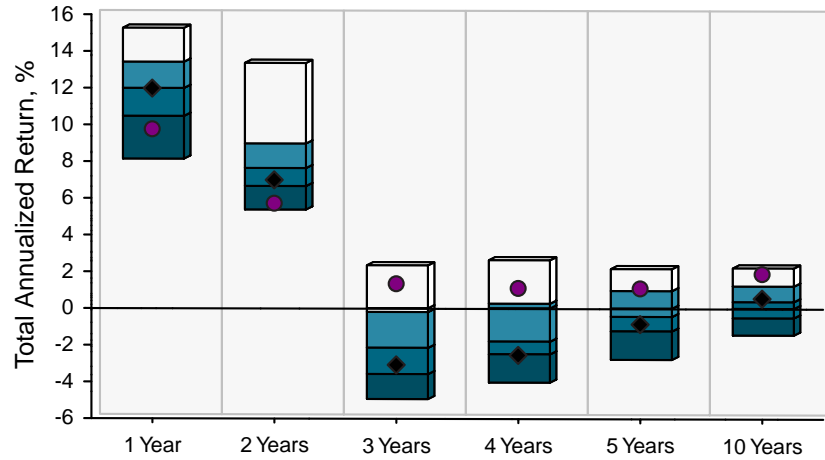
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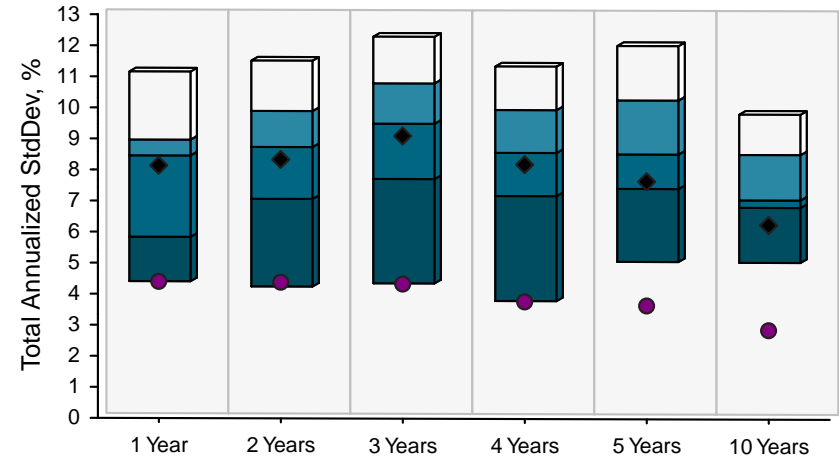
Hartford World Bond R6

As of 09/30/2024

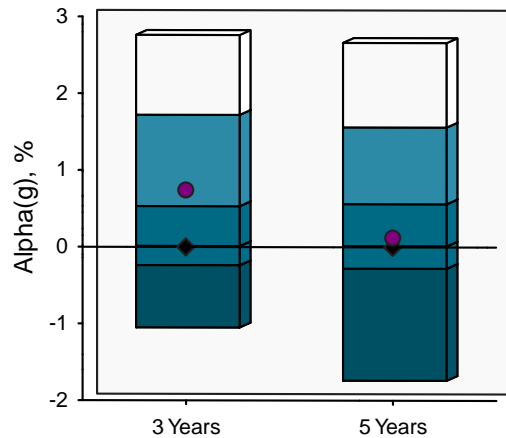
Performance
vs. Morningstar Global Bond



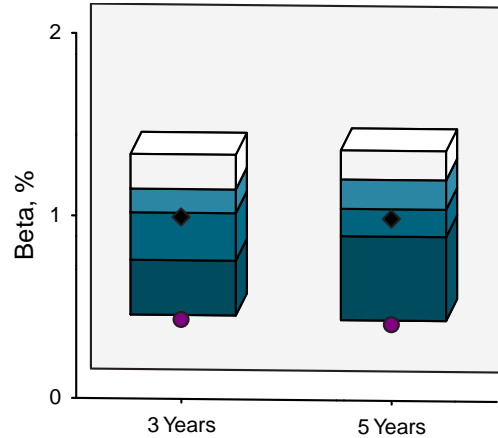
Standard Deviation
vs. Morningstar Global Bond



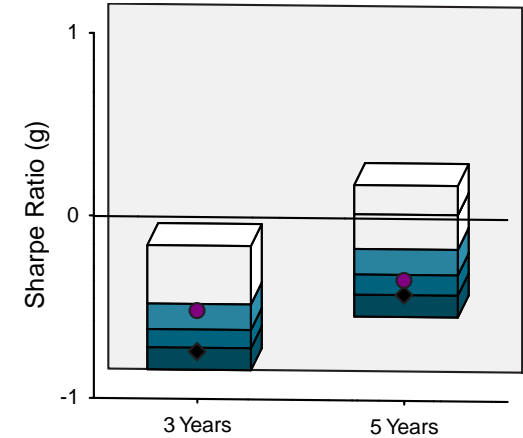
Alpha(g) to date
October 2019 - September 2024



Beta to date
October 2019 - September 2024



Sharpe Ratio(g) to date
October 2019 - September 2024



● Hartford World Bond R6

◆ Bloomberg Global Aggregate TR USD

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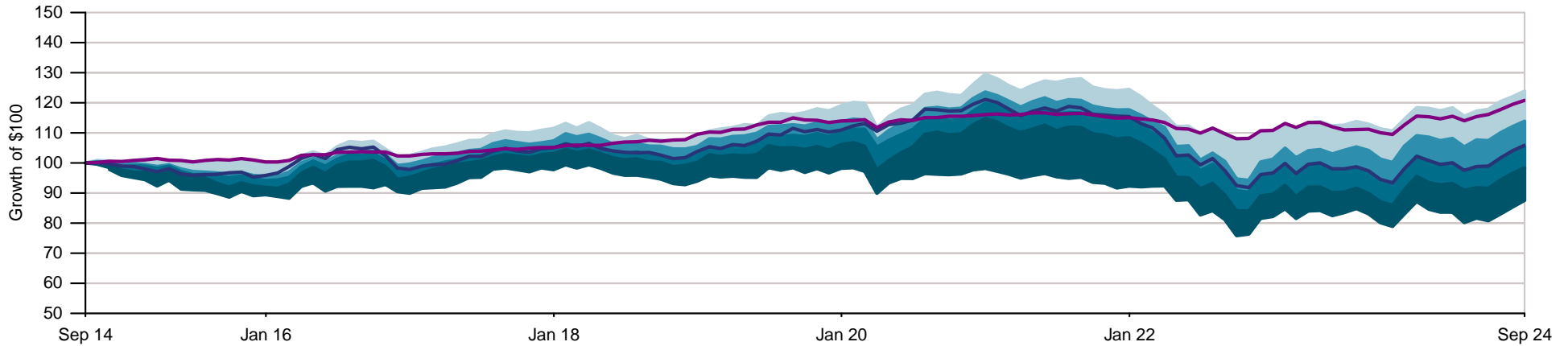


Hartford World Bond R6

As of 09/30/2024

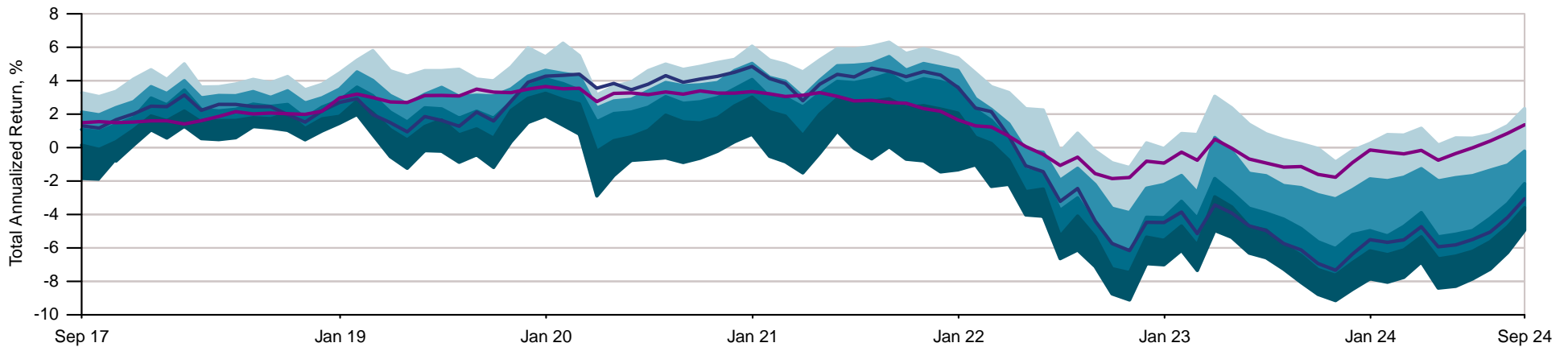
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

Hartford World Bond R6

Bloomberg Global Aggregate TR USD

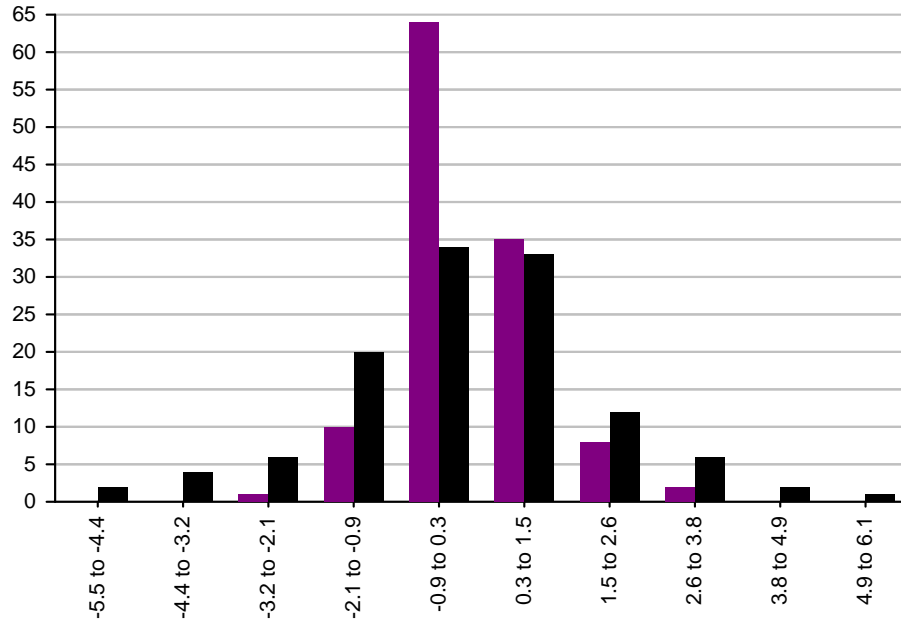
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Hartford World Bond R6

As of 09/30/2024

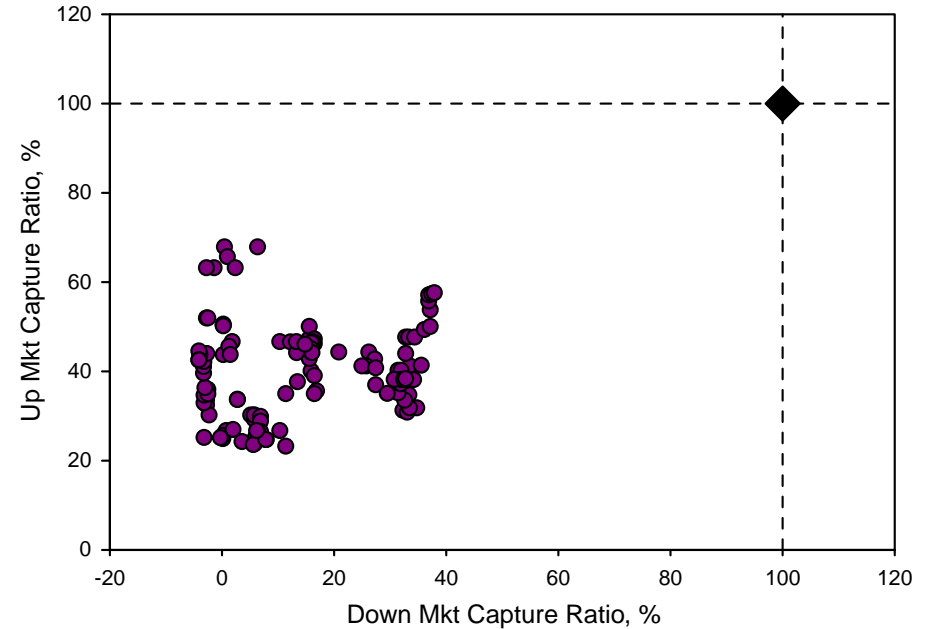
Distribution of Total Return
October 2014 - September 2024



● Hartford World Bond R6

Market Capture

36 Month rolling windows, October 2014 - September 2024



◆ Bloomberg Global Aggregate TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Hartford World Bond R6	70	40	0.63%	-0.63%	3.80%	-1.82%	2.89%	-2.29%	9.77%	-6.84%	43.11%	24.05%	70.30
Bloomberg Global Aggregate TR USD	63	57	1.35%	-1.37%	8.81%	-7.57%	5.04%	-5.48%	11.99%	-20.79%	100.00%	100.00%	100.00

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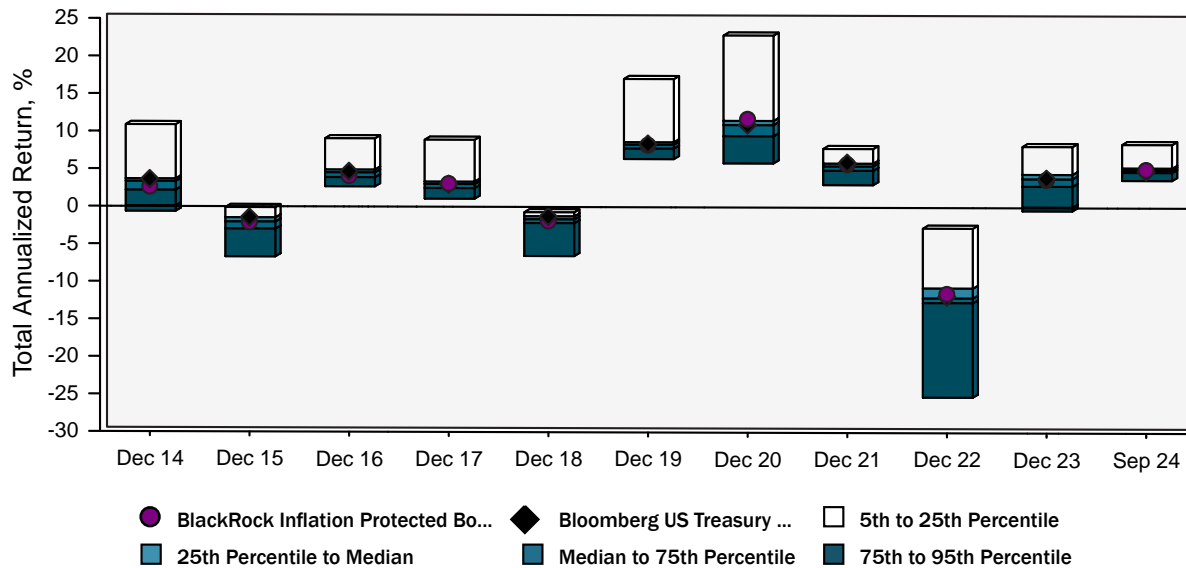
BlackRock Inflation Protected Bond Instl

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
BlackRock Inflation Protected Bond Instl	3.99	5.09	9.67	-0.54	2.91	2.37	0.11	1.02	-0.51	7.33	0.84
Bloomberg US Treasury US TIPS TR USD	4.12	4.85	9.79	-0.57	2.62	2.54	0.00	1.00	-0.53	7.18	-
Morningstar Inflation-Protected Bond	4.06	4.87	9.46	-0.53	2.17	2.14	0.04	0.96	-0.48	8.76	0.69

Performance To Date

January 2014 - September 2024



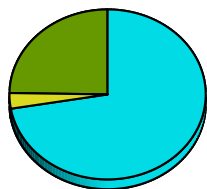
Portfolio Data

Ticker	BPRIX
Prospectus Objective	Growth and Income
Morningstar Category	Inflation-Protected Bond
Net Assets \$MM	\$1,925
Turnover Ratio	197%
Total Number of Holdings	421
Average Mkt Cap \$MM	-
Manager Name	David Rogal
Manager Tenure (yrs.)	6.50
Mstar Rating	4

Bond Credit Analysis

	Fund	Category
AAA	2.51	72.07
AA	92.14	17.56
A	0.67	3.18
BBB	0.70	3.62
BB	1.02	1.59
B	0.07	0.66
Below B	0.00	0.26
Not Rated	2.88	1.06

Portfolio Composition



Cash (72.31%)
Domestic Stock (2.95%)
Foreign Stock (0.00%)
Domestic Bond (24.74%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

Portfolio Statistics

Average Eff. Duration	-
Average Credit Quality	A

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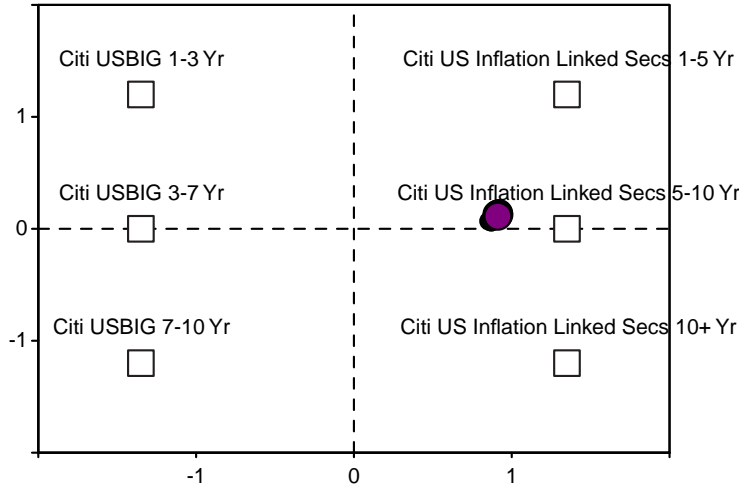


BlackRock Inflation Protected Bond Instl

As of 09/30/2024

Manager Style

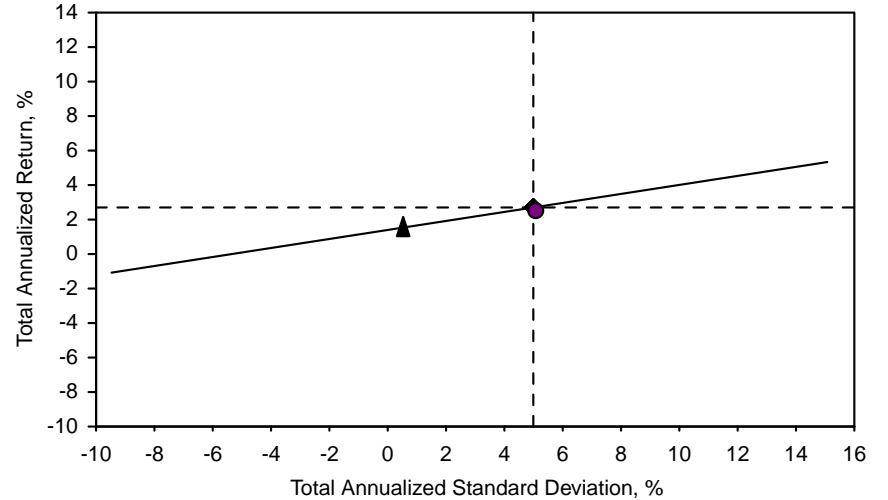
6 Month moving average, October 2014 - September 2024



● BlackRock Inflation Protected Bond Instl

Manager Risk / Return

October 2014 - September 2024

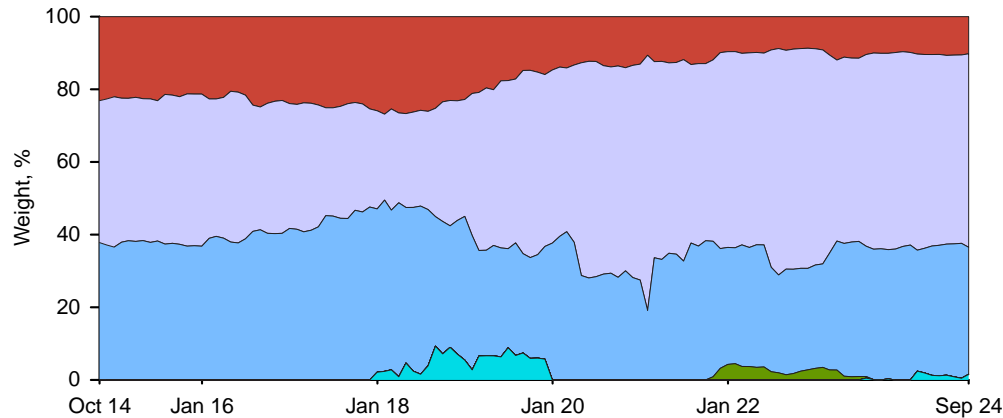


◆ Bloomberg US Treasury US TIPS TR USD

▲ Cash

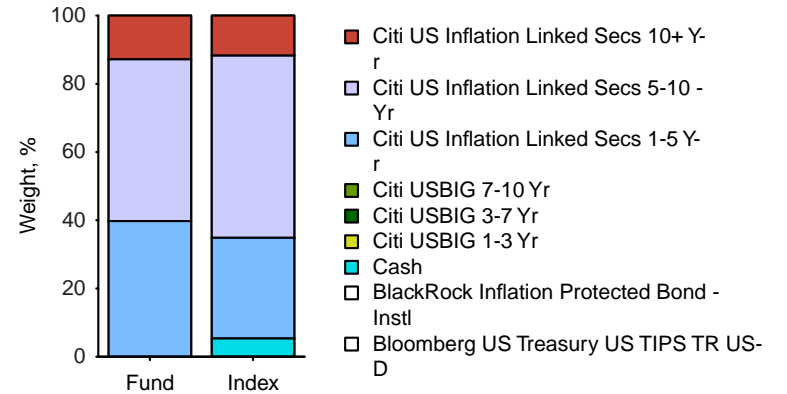
Asset Allocation

BlackRock Inflation Protected Bond Instl



Asset Allocation

October 2014 - September 2024

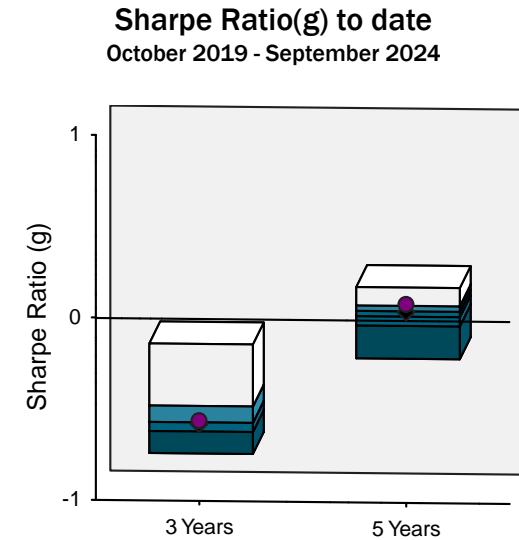
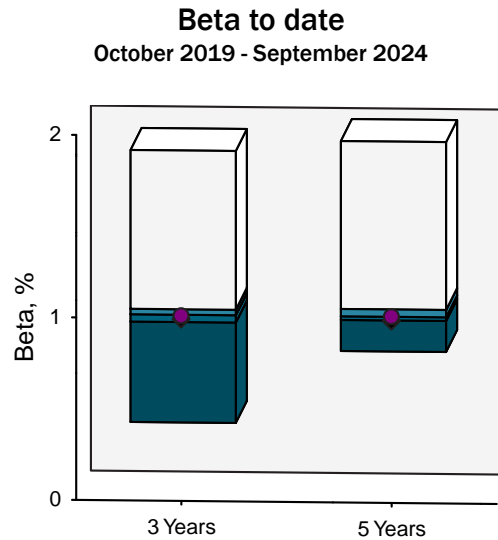
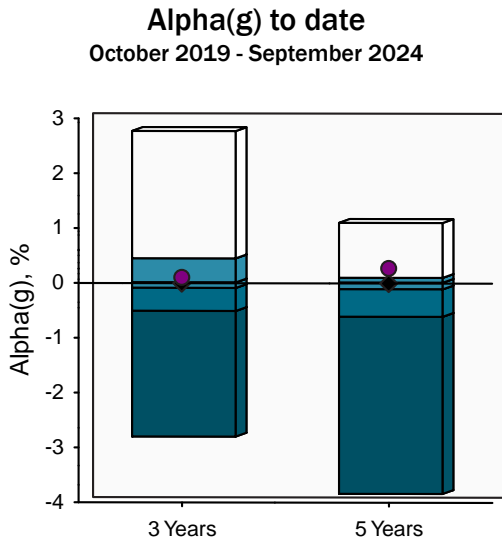
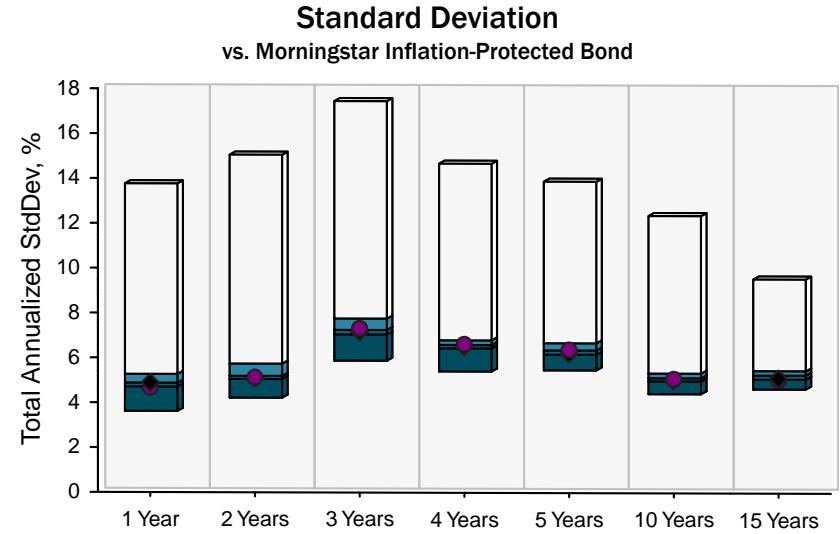
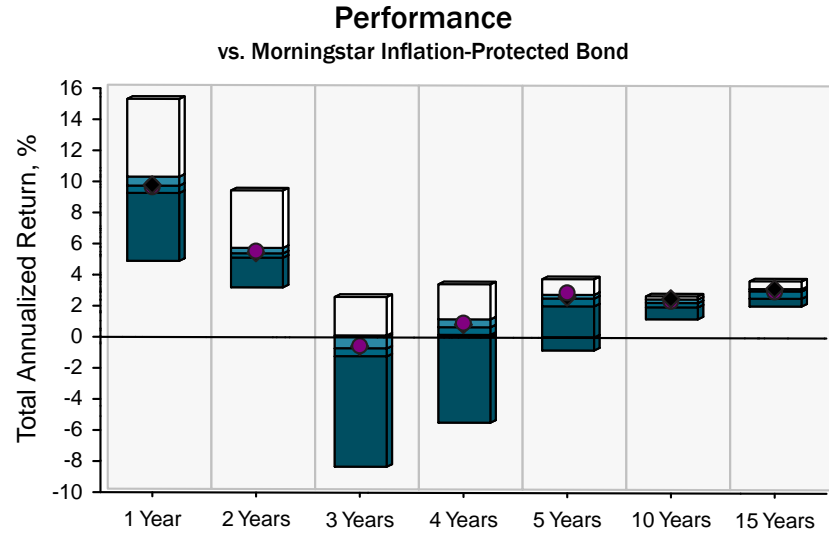


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BlackRock Inflation Protected Bond Instl

As of 09/30/2024



● BlackRock Inflation Protected Bond Instl

◆ Bloomberg US Treasury US TIPS TR USD

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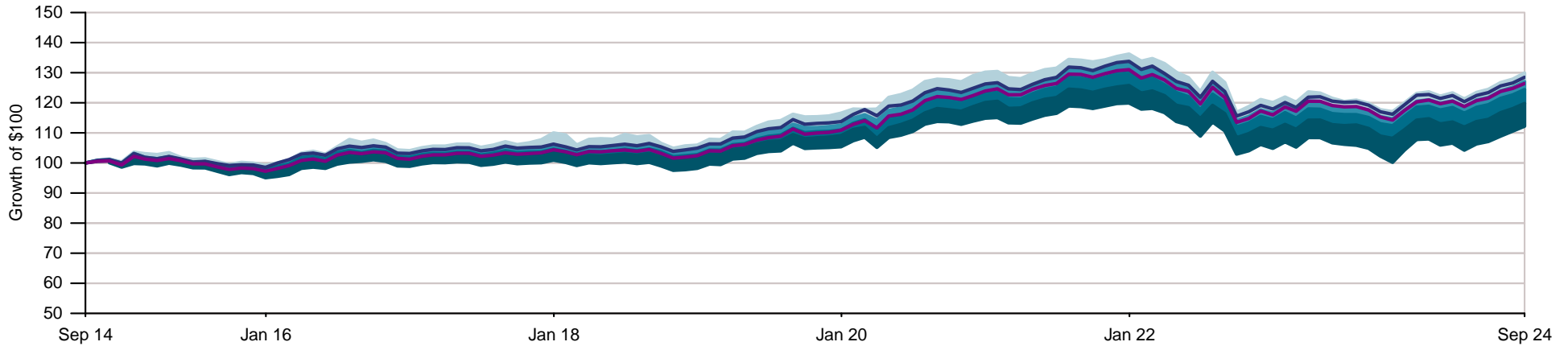


BlackRock Inflation Protected Bond Instl

As of 09/30/2024

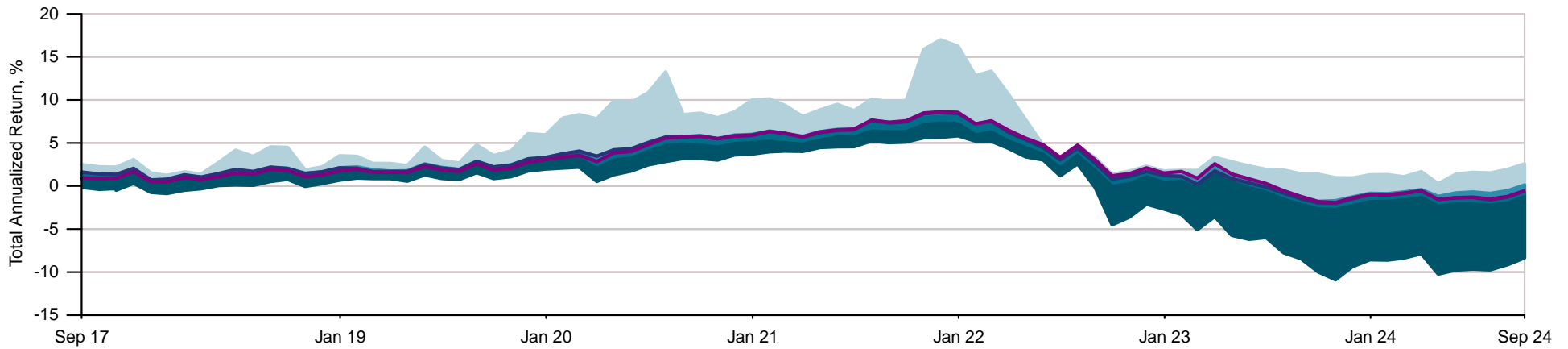
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

BlackRock Inflation Protected Bond Instl

Bloomberg US Treasury US TIPS TR USD

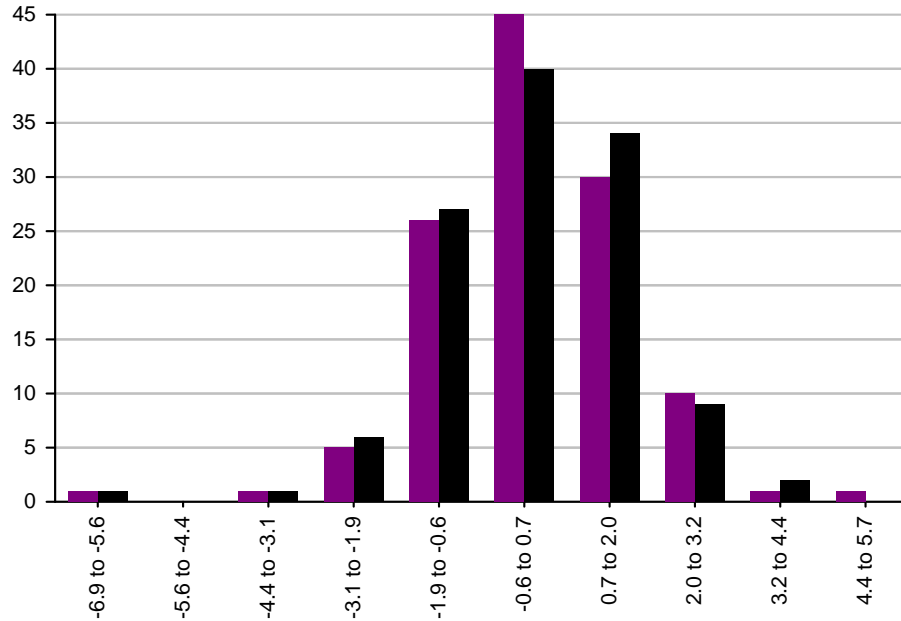
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BlackRock Inflation Protected Bond Instl

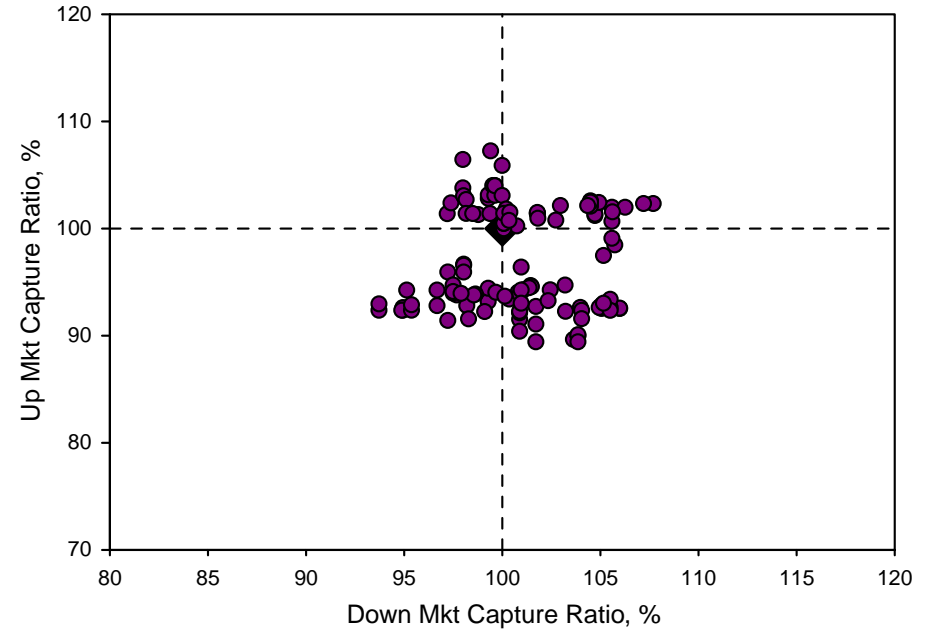
As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture

36 Month rolling windows, October 2014 - September 2024



● BlackRock Inflation Protected Bond Instl

◆ Bloomberg US Treasury US TIPS TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
BlackRock Inflation Protected Bond Instl	72	47	1.09%	-1.15%	8.09%	-5.29%	4.63%	-6.81%	11.75%	-11.67%	98.47%	100.81%	98.38
Bloomberg US Treasury US TIPS TR USD	71	49	1.12%	-1.09%	8.21%	-5.25%	4.35%	-6.62%	10.99%	-11.85%	100.00%	100.00%	100.00

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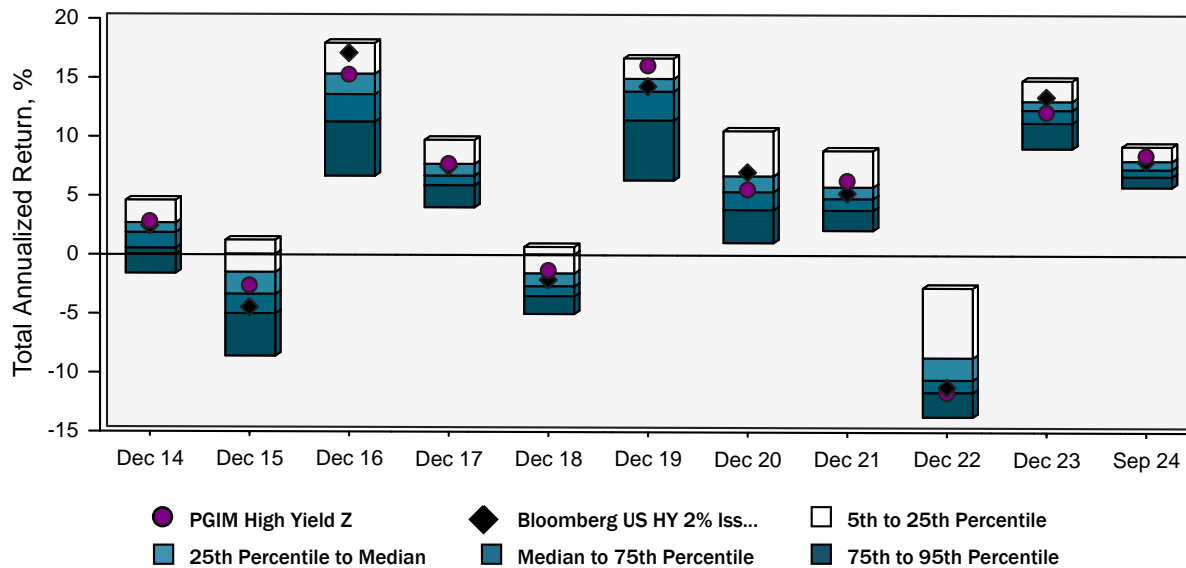
PGIM High Yield Z

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
PGIM High Yield Z	5.40	8.50	15.95	2.66	4.47	5.24	-0.44	0.97	-0.06	8.32	0.51
Bloomberg US HY 2% Issuer Cap TR USD	5.28	8.00	15.73	3.09	4.70	5.04	0.00	1.00	0.00	8.52	-
Morningstar High Yield Bond	4.42	7.36	14.04	2.87	4.17	4.16	-0.27	0.87	-0.02	7.78	0.90

Performance To Date

January 2014 - September 2024

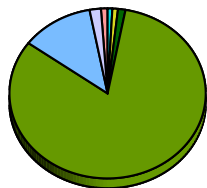


Portfolio Data

Ticker	PHYZX
Prospectus Objective	Corporate Bond - High Yield
Morningstar Category	High Yield Bond
Net Assets \$MM	\$19,509
Turnover Ratio	22%
Total Number of Holdings	818
Average Mkt Cap \$MM	-
Manager Name	Robert Spano
Manager Tenure (yrs.)	16.92
Mstar Rating	4

Bond Credit Analysis	Fund	Category
AAA	7.08	2.18
AA	0.04	0.27
A	0.25	0.28
BBB	5.54	5.17
BB	45.68	41.36
B	24.11	37.39
Below B	11.39	10.17
Not Rated	5.91	3.18

Portfolio Composition



Cash (0.78%)
Domestic Stock (0.92%)
Foreign Stock (1.23%)
Domestic Bond (82.16%)
Foreign Bond (11.97%)
Preferred Bond (1.86%)
Convertible Bond (0.00%)
Other (1.09%)

Portfolio Statistics

Average Eff. Duration	3.01
Average Credit Quality	B

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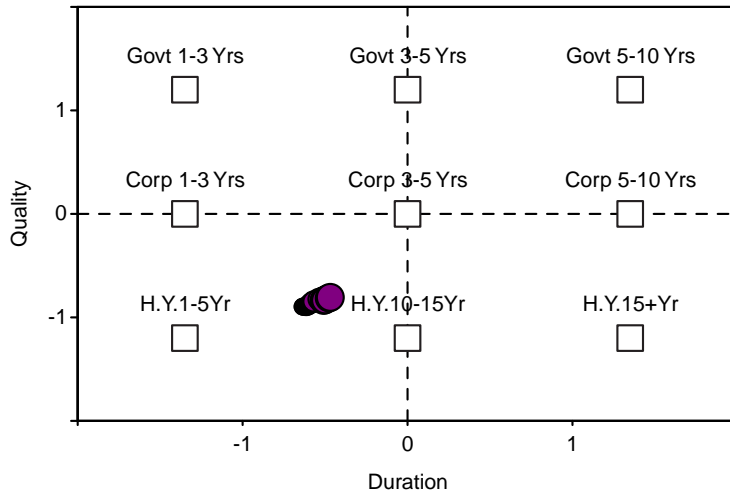


PGIM High Yield Z

As of 09/30/2024

Manager Style

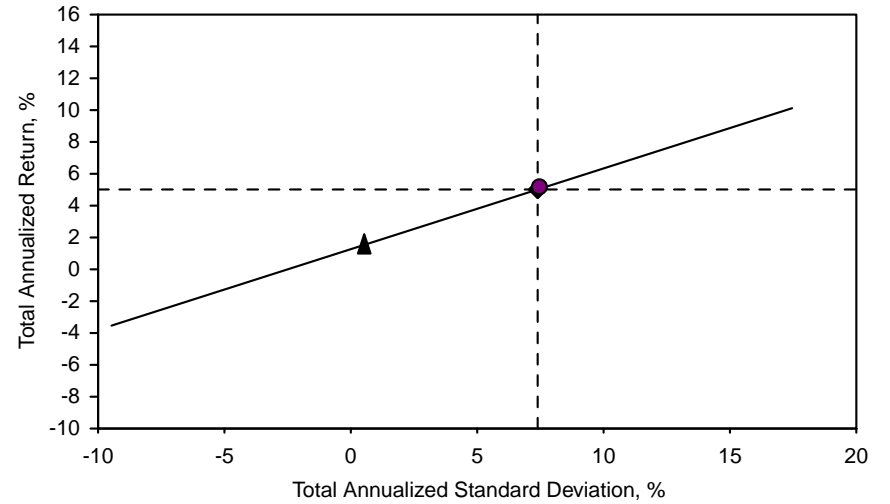
6 Month moving average, October 2014 - September 2024



● PGIM High Yield Z

Manager Risk / Return

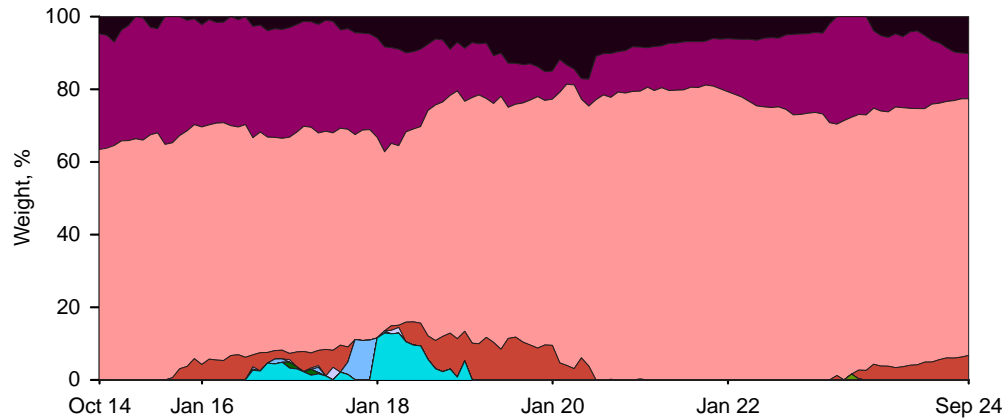
October 2014 - September 2024



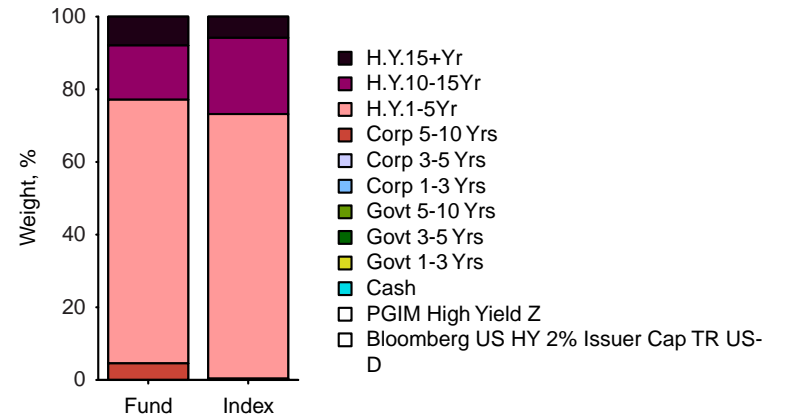
◆ Bloomberg US HY 2% Issuer Cap TR USD

▲ Cash

Asset Allocation PGIM High Yield Z



Asset Allocation October 2014 - September 2024

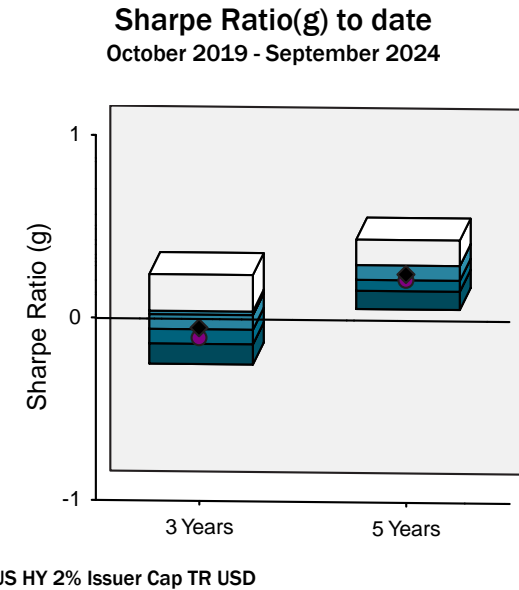
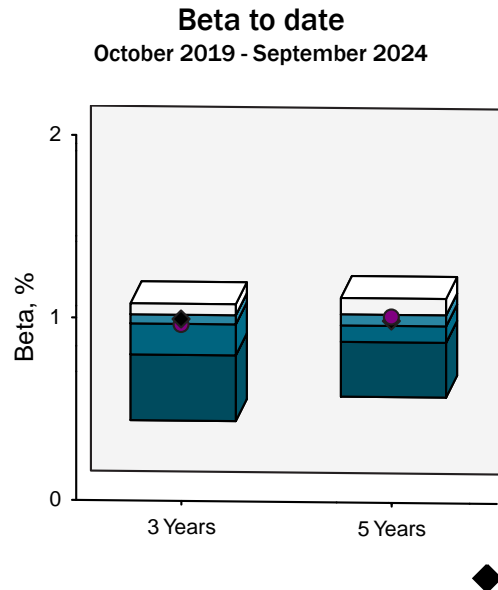
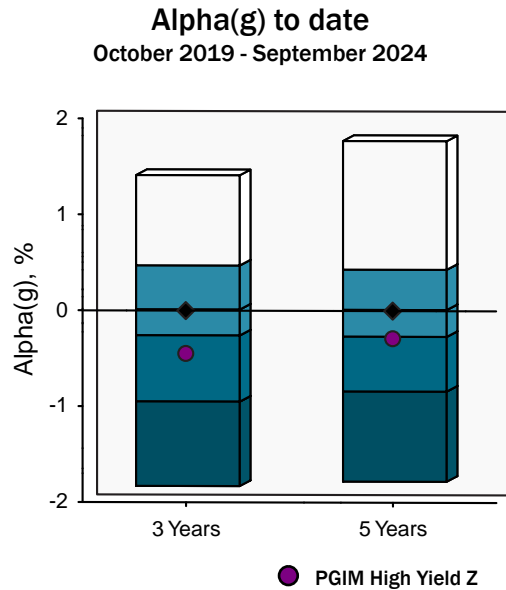
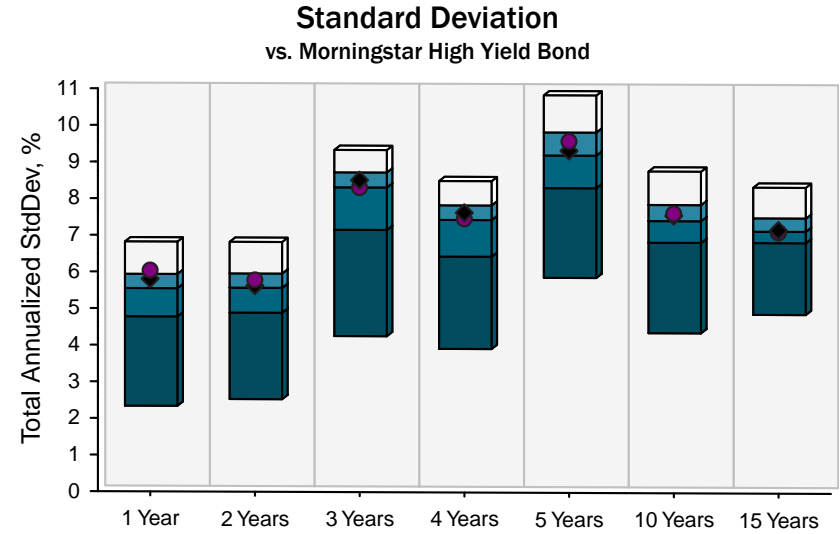
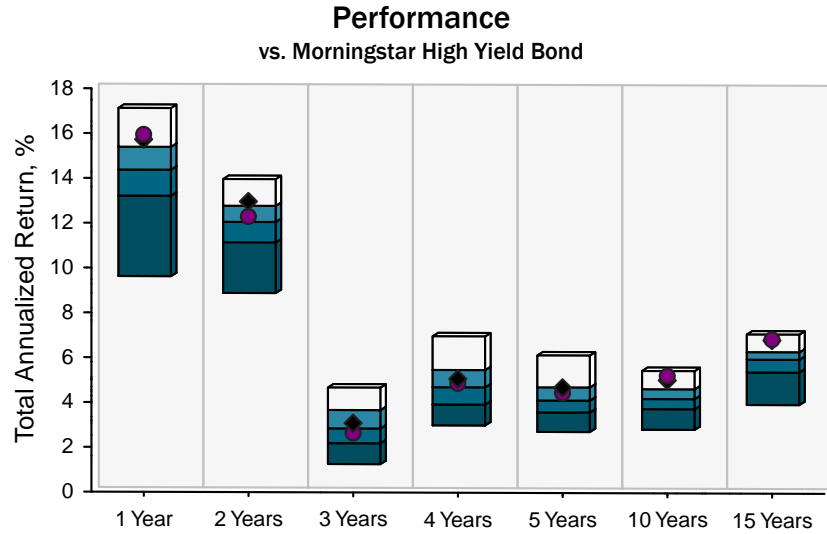


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PGIM High Yield Z

As of 09/30/2024



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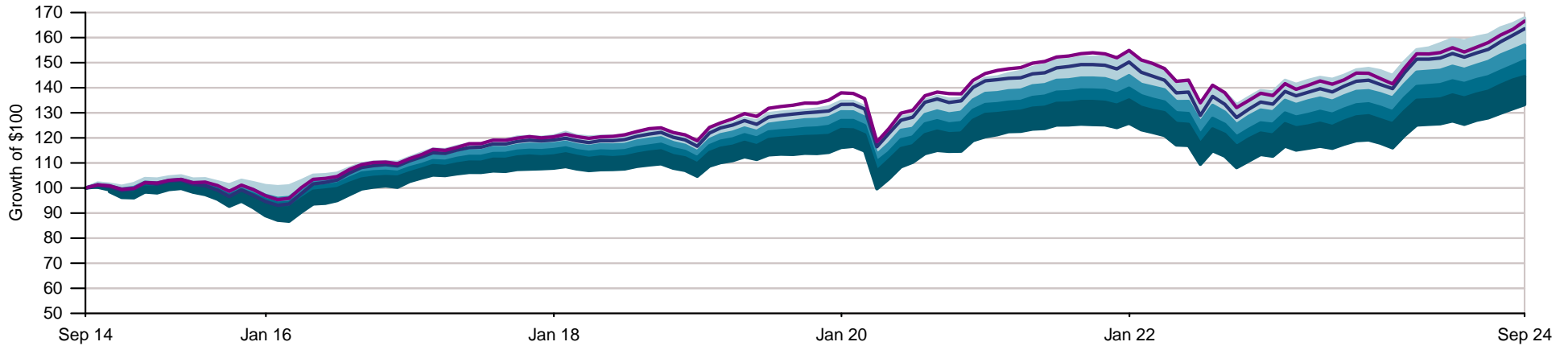


PGIM High Yield Z

As of 09/30/2024

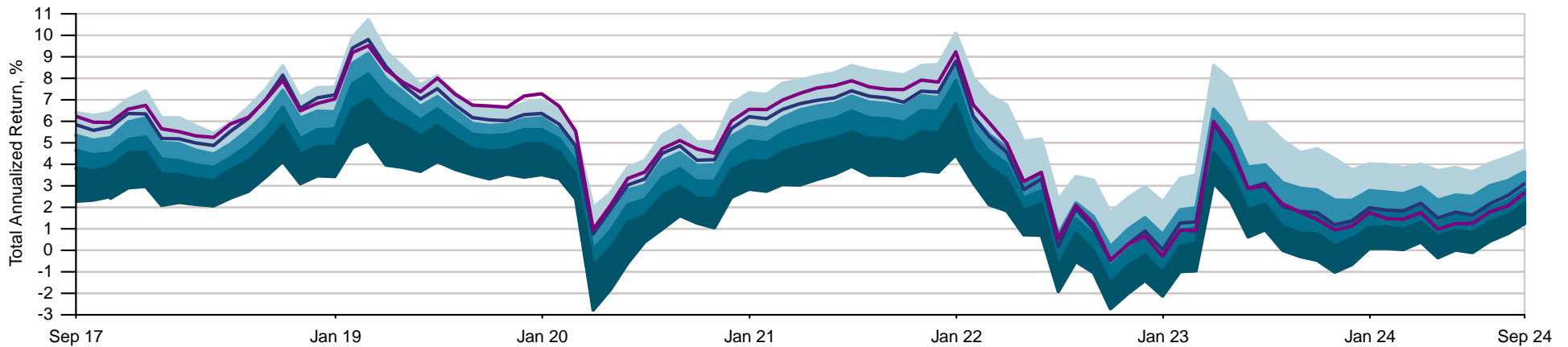
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
PGIM High Yield Z

25th Percentile to Median
Bloomberg US HY 2% Issuer Cap TR USD

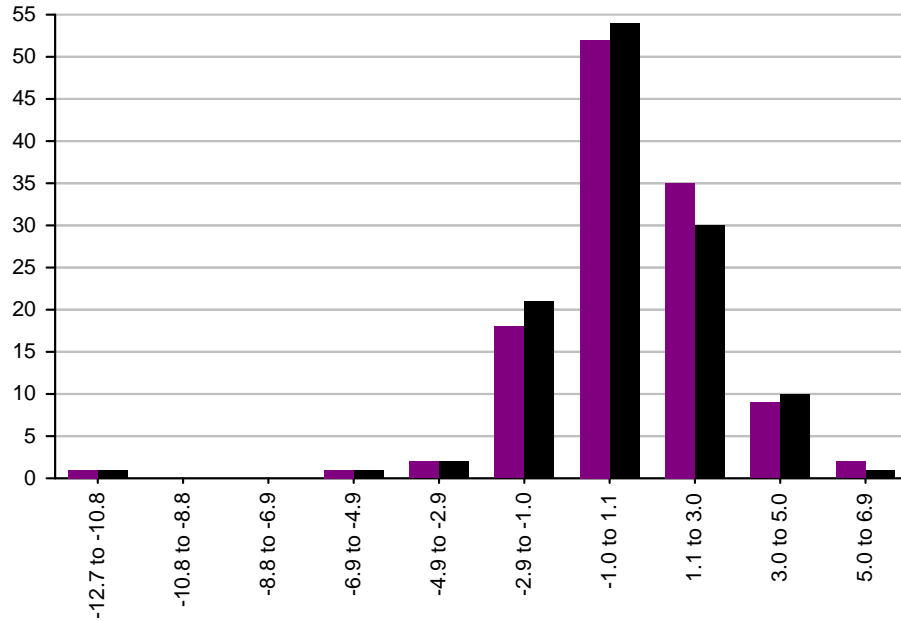
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PGIM High Yield Z

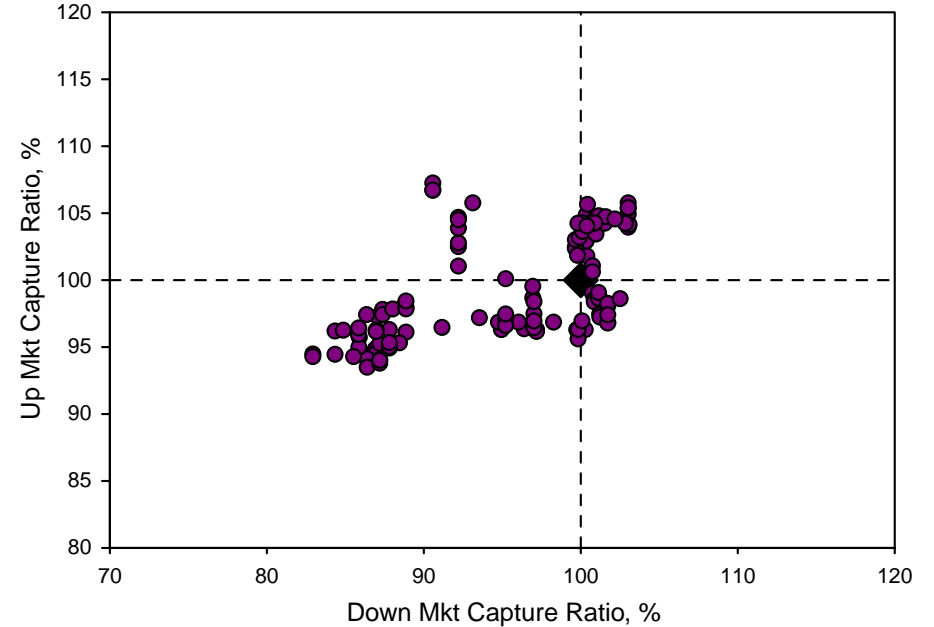
As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



● PGIM High Yield Z

Market Capture
36 Month rolling windows, October 2014 - September 2024



◆ Bloomberg US HY 2% Issuer Cap TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
PGIM High Yield Z	78	42	1.52%	-1.57%	12.36%	-6.34%	5.25%	-12.69%	25.01%	-14.21%	99.64%	96.80%	98.34
Bloomberg US HY 2% Issuer Cap TR USD	79	41	1.49%	-1.64%	12.40%	-6.55%	5.90%	-11.46%	23.65%	-14.15%	100.00%	100.00%	100.00

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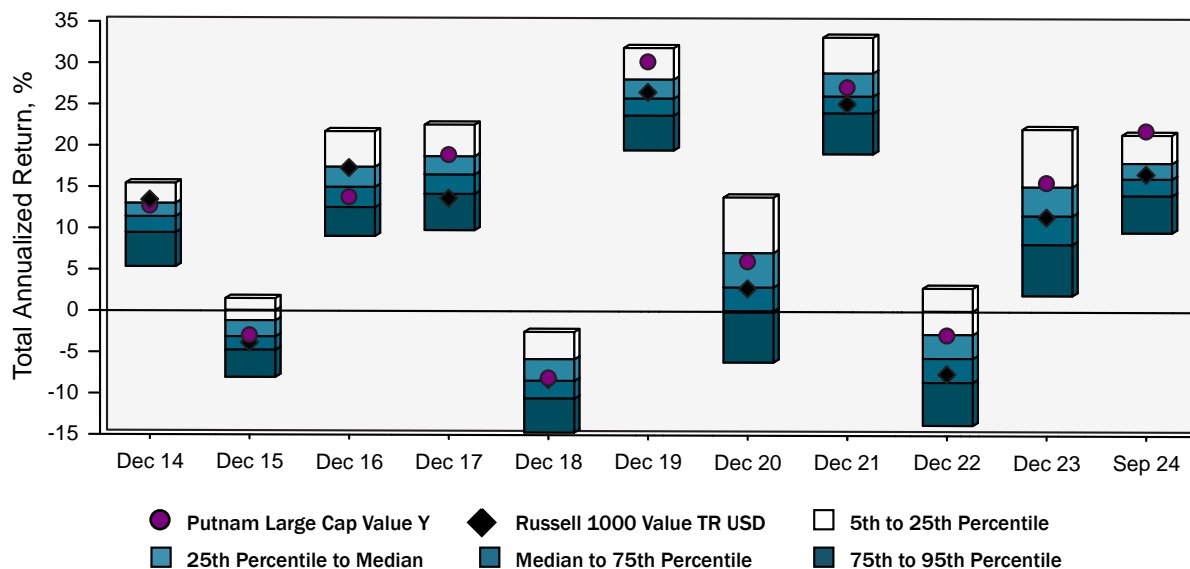
Putnam Large Cap Value Y

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Putnam Large Cap Value Y	6.78	21.93	33.51	13.71	15.01	11.79	4.60	0.92	0.69	15.48	0.65
Russell 1000 Value TR USD	9.43	16.68	27.76	9.03	10.69	9.23	0.00	1.00	0.40	16.65	-
Morningstar Large Value	8.05	15.90	27.14	9.58	11.23	9.29	0.76	0.96	0.43	16.60	0.90

Performance To Date

January 2014 - September 2024



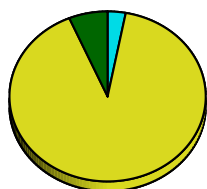
Portfolio Data

Ticker	PEIYX
Prospectus Objective	Growth and Income
Morningstar Category	Large Value
Net Assets \$MM	\$32,633
Turnover Ratio	12%
Total Number of Holdings	103
Average Mkt Cap \$MM	\$120,405
Manager Name	Darren Jaroch
Manager Tenure (yrs.)	12.08
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	11.67	18.37
Communication Services	3.13	5.28
Technology	8.54	13.09
Service Economy	43.44	41.76
Consumer Cyclical	7.29	6.78
Healthcare	18.14	15.08
Financial Services	18.01	19.90
Manufacturing Economy	44.90	39.87
Basic materials	6.92	3.49
Consumer Defensive	11.99	8.65
Industrial Materials	12.6	11.46
RealEstate	2.19	3.37
Energy	6.91	8.15
Utilities	4.29	4.75

Portfolio Composition



Cash (2.97%)
Domestic Stock (90.65%)
Foreign Stock (6.37%)
Domestic Bond (0.01%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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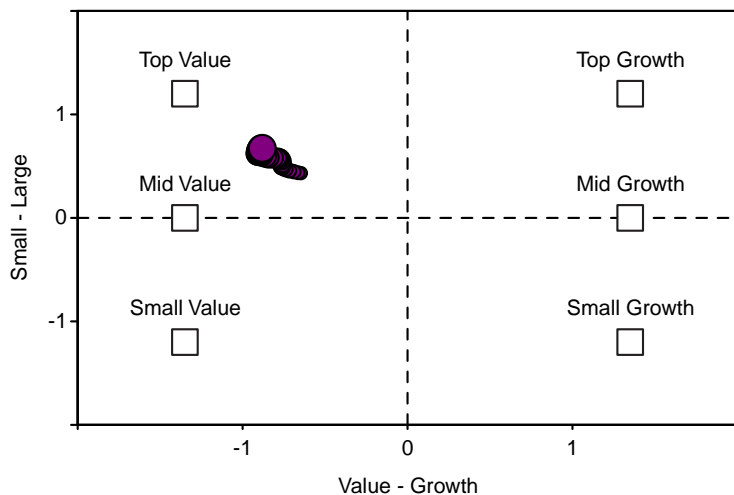


Putnam Large Cap Value Y

As of 09/30/2024

Manager Style

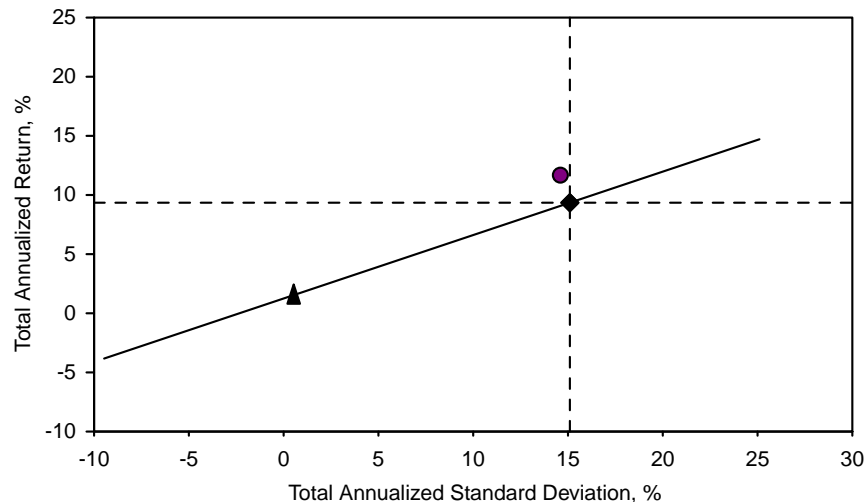
6 Month moving average, October 2014 - September 2024



● Putnam Large Cap Value Y

Manager Risk / Return

October 2014 - September 2024

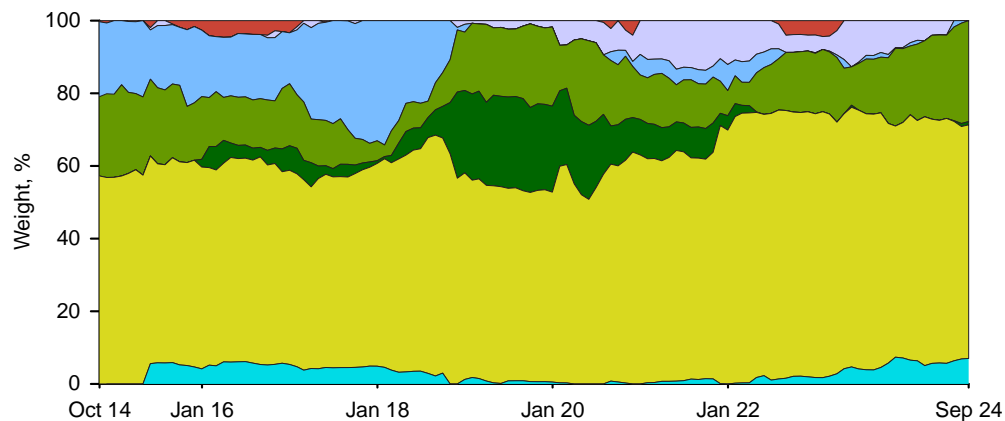


◆ Russell 1000 Value TR USD

▲ Cash

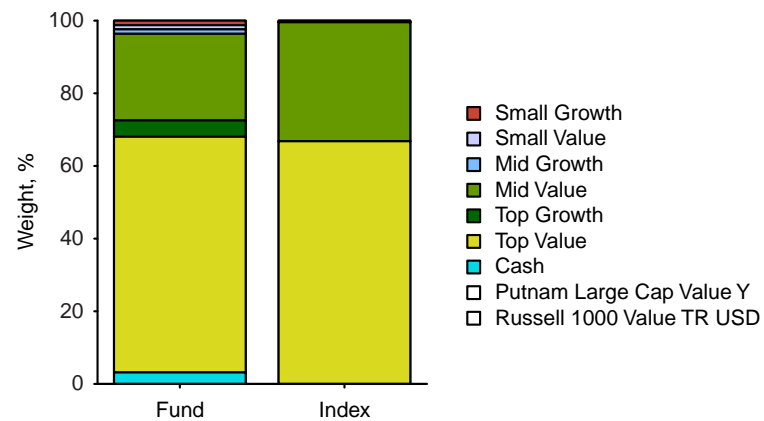
Asset Allocation

Putnam Large Cap Value Y



Asset Allocation

October 2014 - September 2024



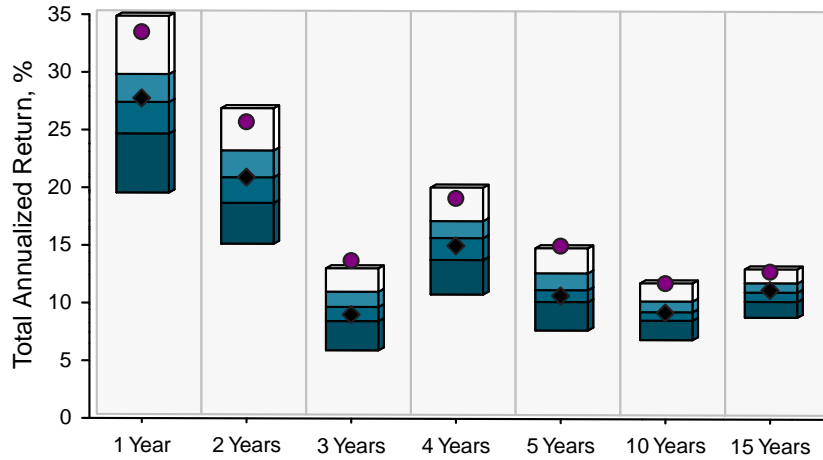
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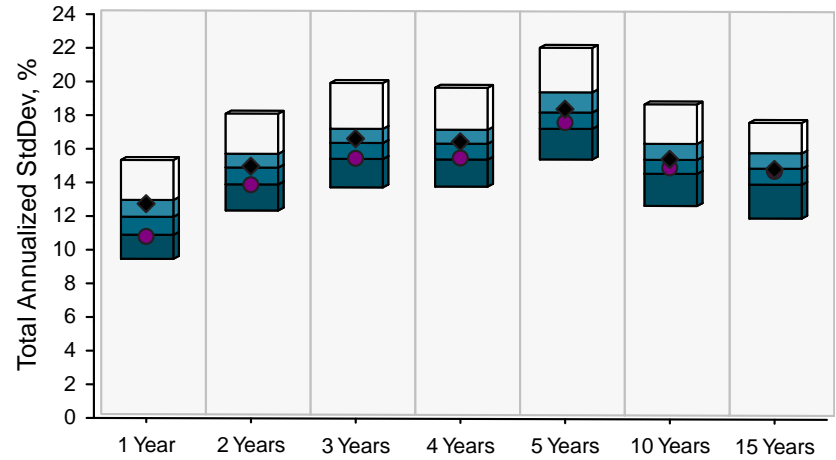
Putnam Large Cap Value Y

As of 09/30/2024

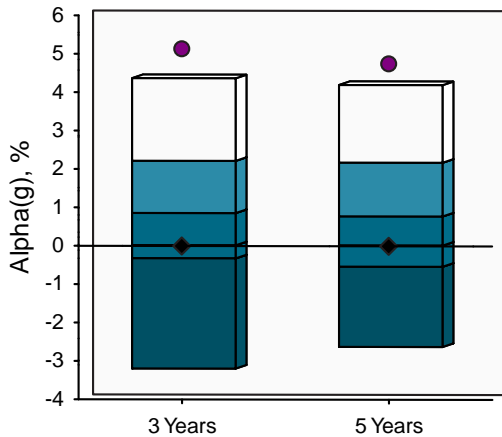
Performance
vs. Morningstar Large Value



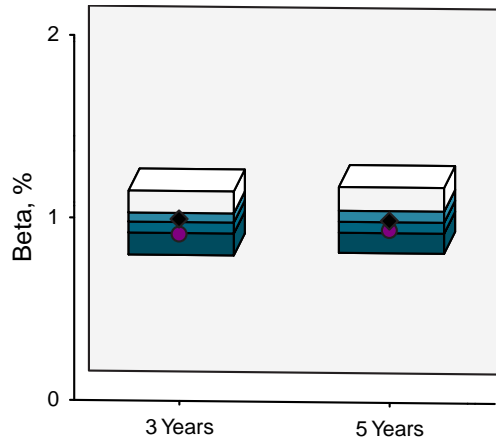
Standard Deviation
vs. Morningstar Large Value



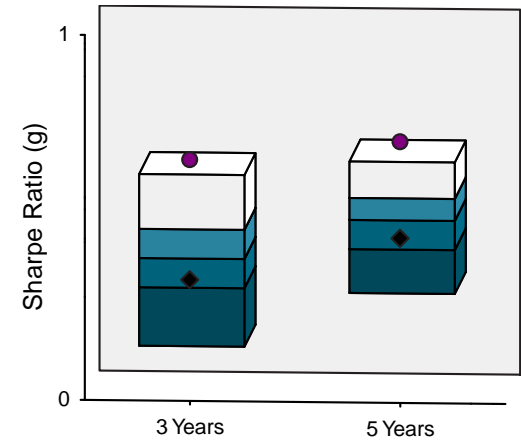
Alpha(g) to date
October 2019 - September 2024



Beta to date
October 2019 - September 2024



Sharpe Ratio(g) to date
October 2019 - September 2024



● Putnam Large Cap Value Y

◆ Russell 1000 Value TR USD

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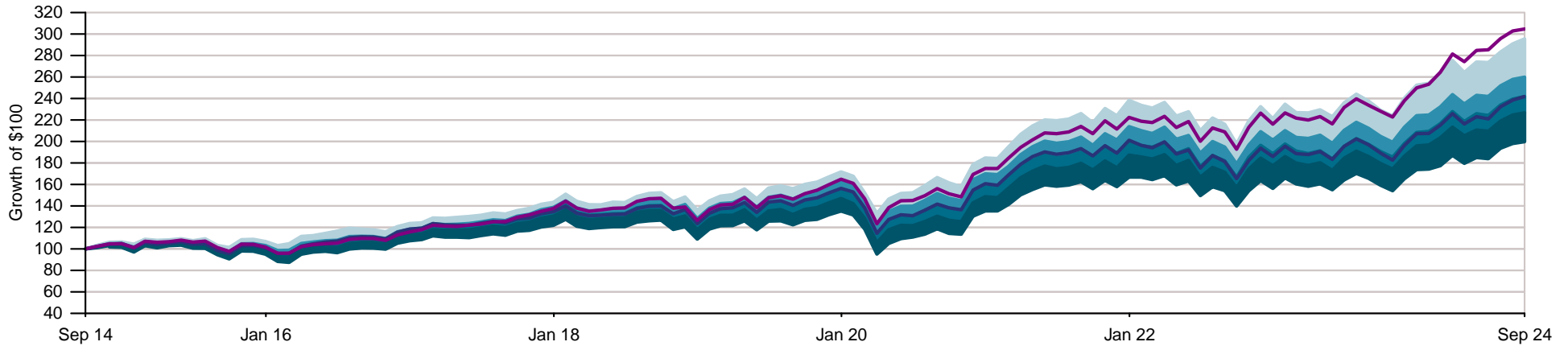


Putnam Large Cap Value Y

As of 09/30/2024

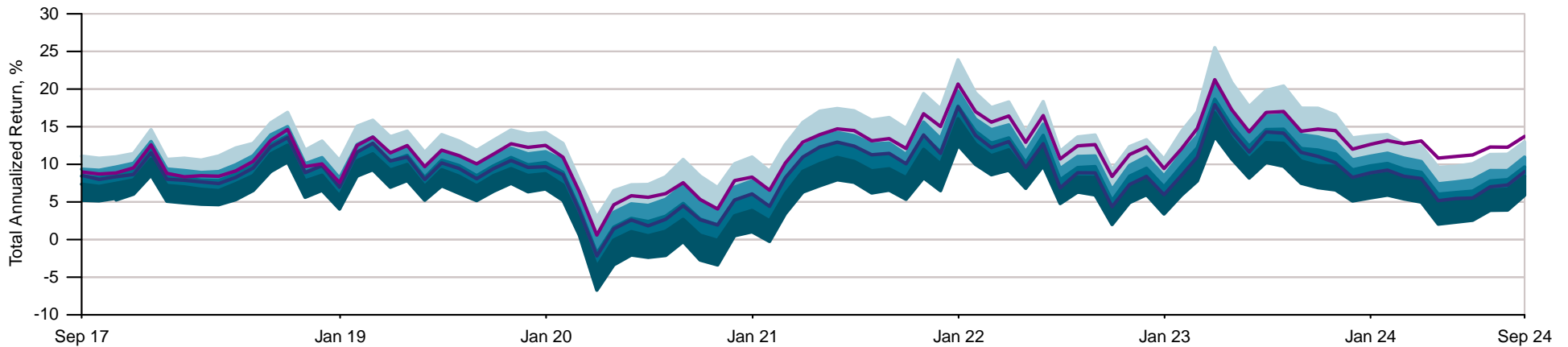
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

Putnam Large Cap Value Y

Russell 1000 Value TR USD

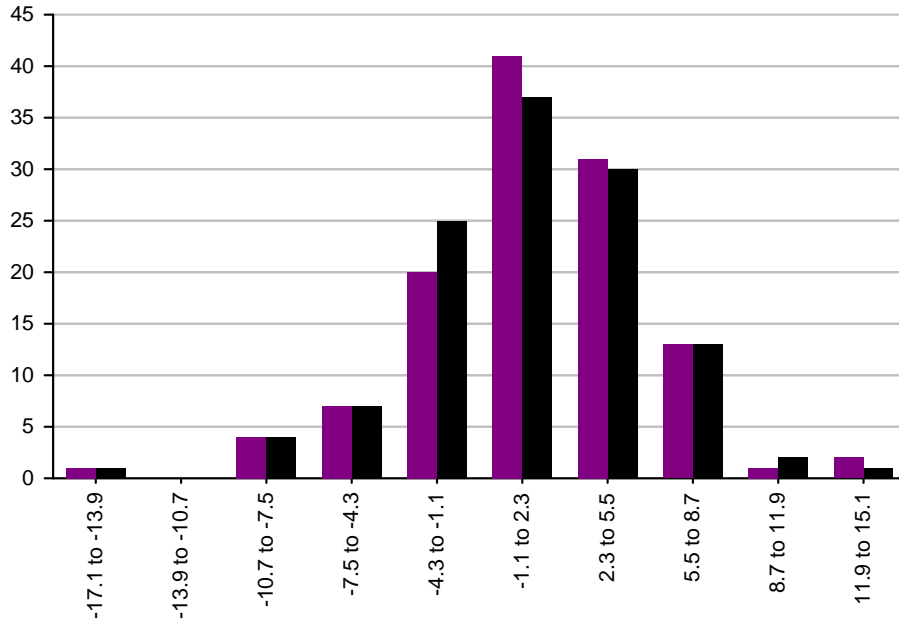
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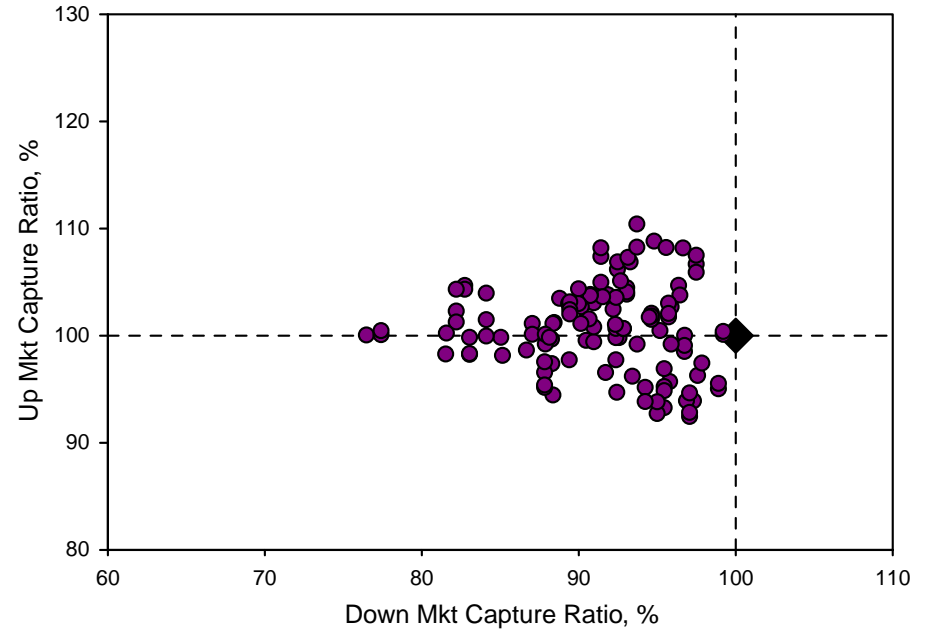
Putnam Large Cap Value Y

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● Putnam Large Cap Value Y

◆ Russell 1000 Value TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Putnam Large Cap Value Y	79	41	3.30%	-3.48%	29.01%	-13.35%	14.06%	-15.87%	57.62%	-12.83%	101.42%	88.64%	97.57
Russell 1000 Value TR USD	75	45	3.41%	-3.56%	28.60%	-15.06%	13.45%	-17.09%	56.09%	-17.17%	100.00%	100.00%	100.00

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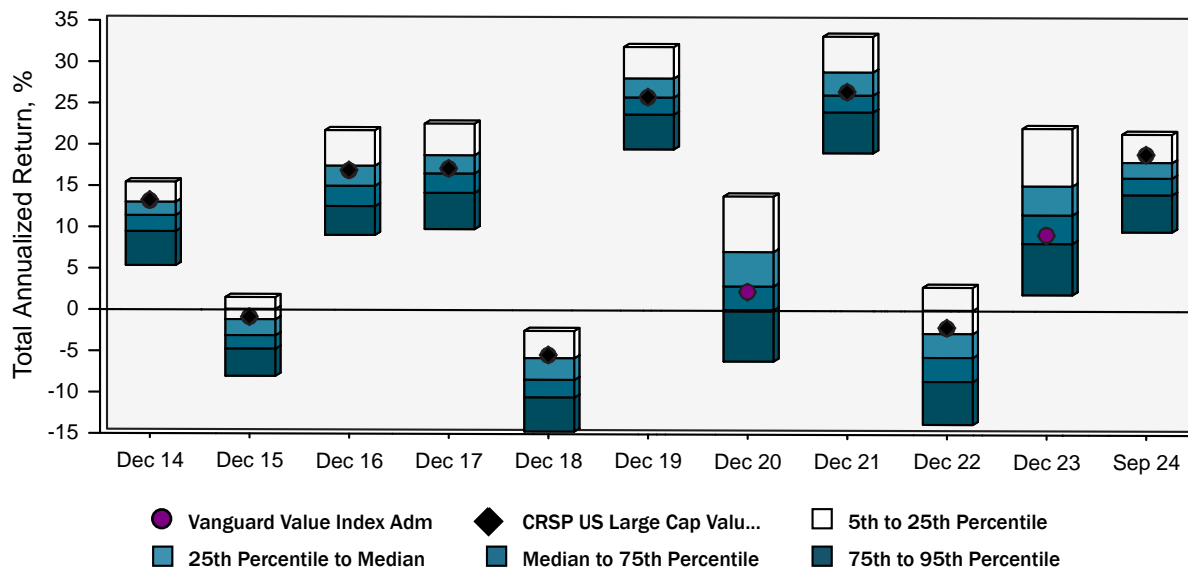
Vanguard Value Index Adm

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Vanguard Value Index Adm	9.42	18.97	29.78	11.64	12.25	10.78	-0.01	1.00	0.56	15.69	0.05
CRSP US Large Cap Value TR USD	9.44	18.99	29.71	11.65	12.26	10.80	0.00	1.00	0.56	15.67	-
Morningstar Large Value	8.05	15.90	27.14	9.58	11.23	9.29	0.76	0.96	0.43	16.60	0.90

Performance To Date

January 2014 - September 2024



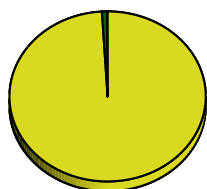
Portfolio Data

Ticker	VVIAX
Prospectus Objective	Growth
Morningstar Category	Large Value
Net Assets \$MM	\$185,223
Turnover Ratio	10%
Total Number of Holdings	345
Average Mkt Cap \$MM	\$132,060
Manager Name	Gerard O'Reilly
Manager Tenure (yrs.)	29.75
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	15.44	18.37
Communication Services	3.08	5.28
Technology	12.36	13.09
Service Economy	44.40	41.76
Consumer Cyclical	4.49	6.78
Healthcare	18.08	15.08
Financial Services	21.83	19.90
Manufacturing Economy	40.15	39.87
Basic materials	2.17	3.49
Consumer Defensive	10.25	8.65
Industrial Materials	12.7	11.46
RealEstate	3.23	3.37
Energy	6.74	8.15
Utilities	5.06	4.75

Portfolio Composition



Cash (0.09%)
Domestic Stock (99.07%)
Foreign Stock (0.83%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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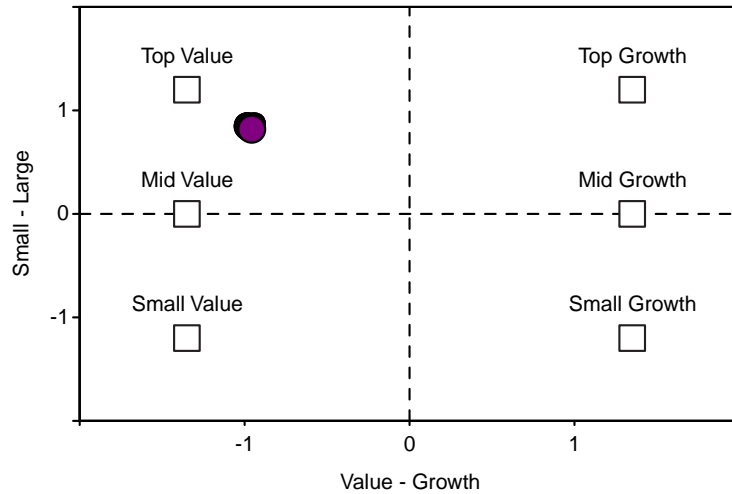


Vanguard Value Index Adm

As of 09/30/2024

Manager Style

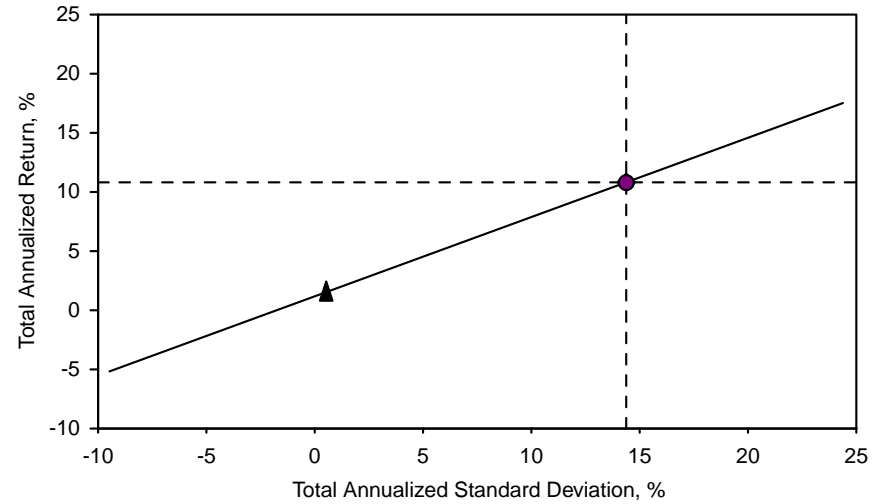
6 Month moving average, October 2014 - September 2024



● Vanguard Value Index Adm

Manager Risk / Return

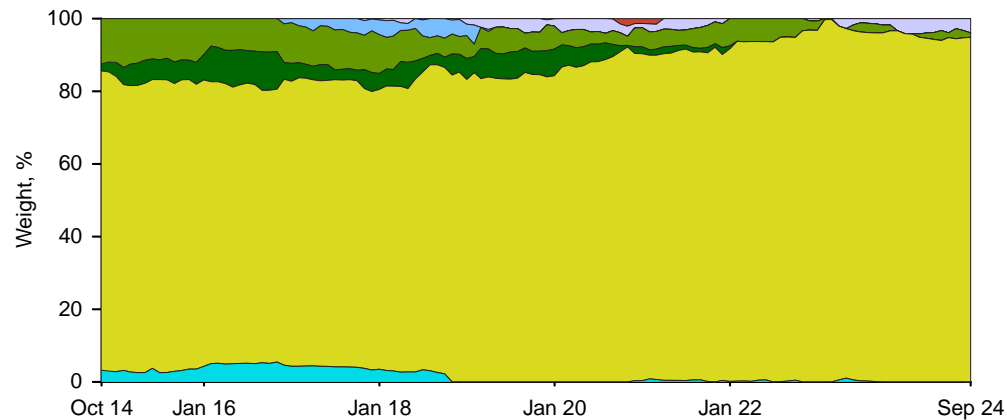
October 2014 - September 2024



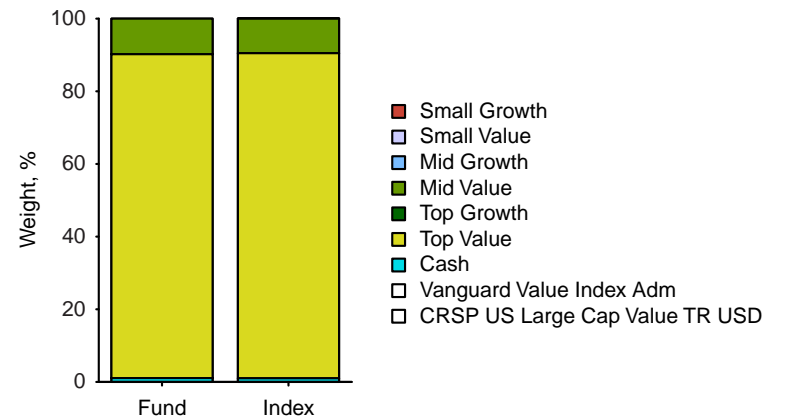
◆ CRSP US Large Cap Value TR USD

▲ Cash

Asset Allocation Vanguard Value Index Adm



Asset Allocation October 2014 - September 2024



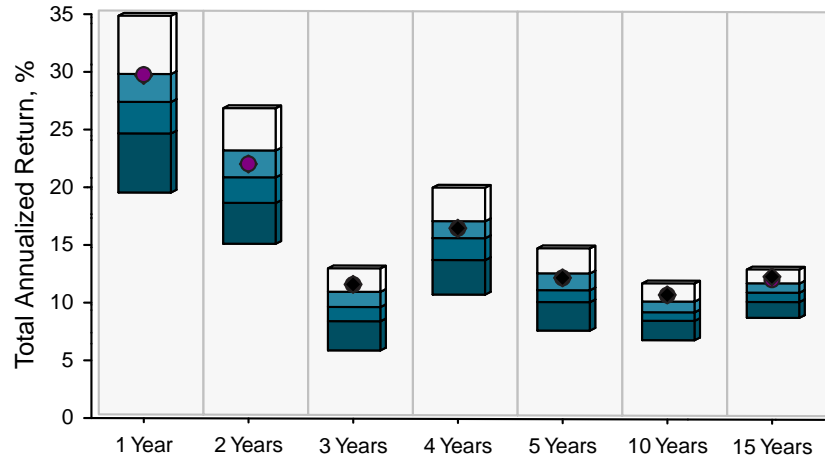
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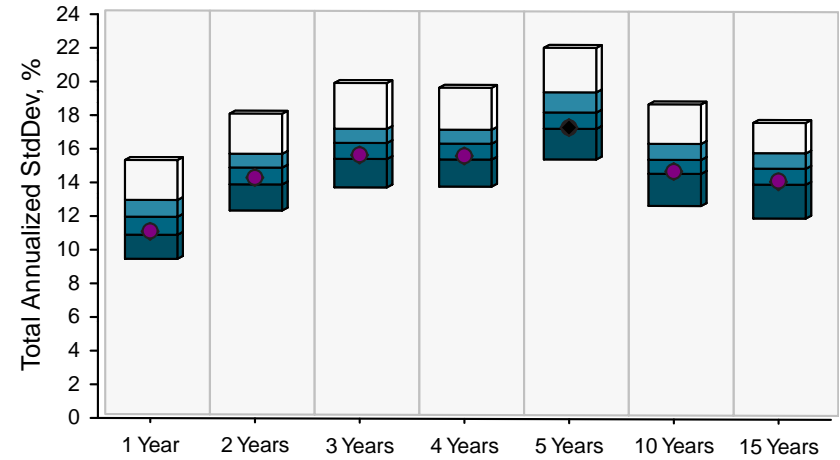
Vanguard Value Index Adm

As of 09/30/2024

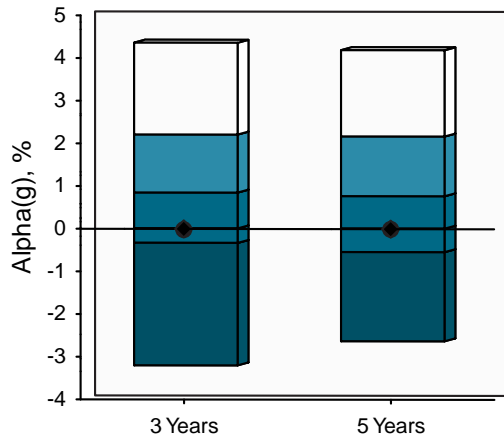
Performance
vs. Morningstar Large Value



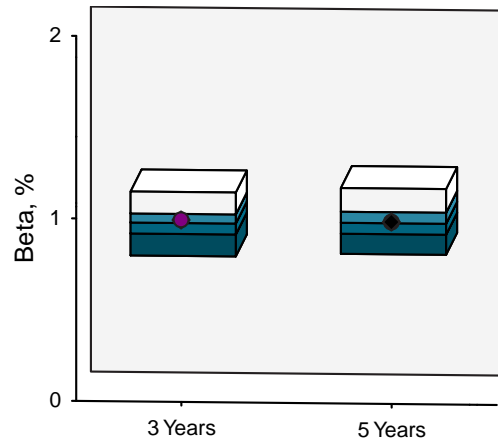
Standard Deviation
vs. Morningstar Large Value



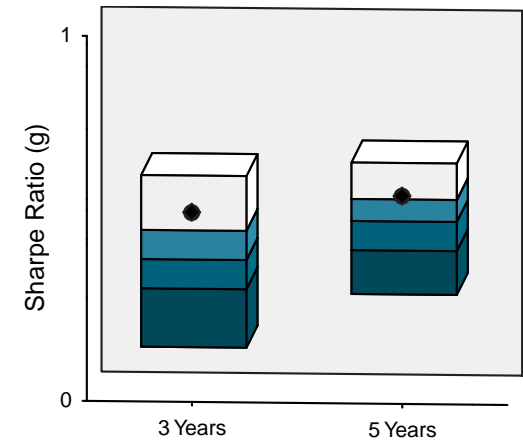
Alpha(g) to date
October 2019 - September 2024



Beta to date
October 2019 - September 2024



Sharpe Ratio(g) to date
October 2019 - September 2024



● Vanguard Value Index Adm

◆ CRSP US Large Cap Value TR USD

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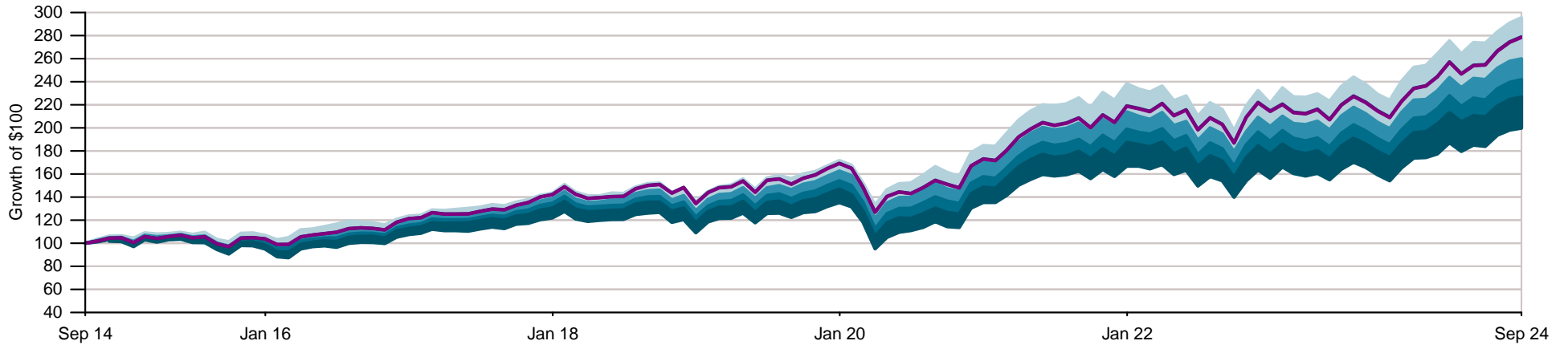


Vanguard Value Index Adm

As of 09/30/2024

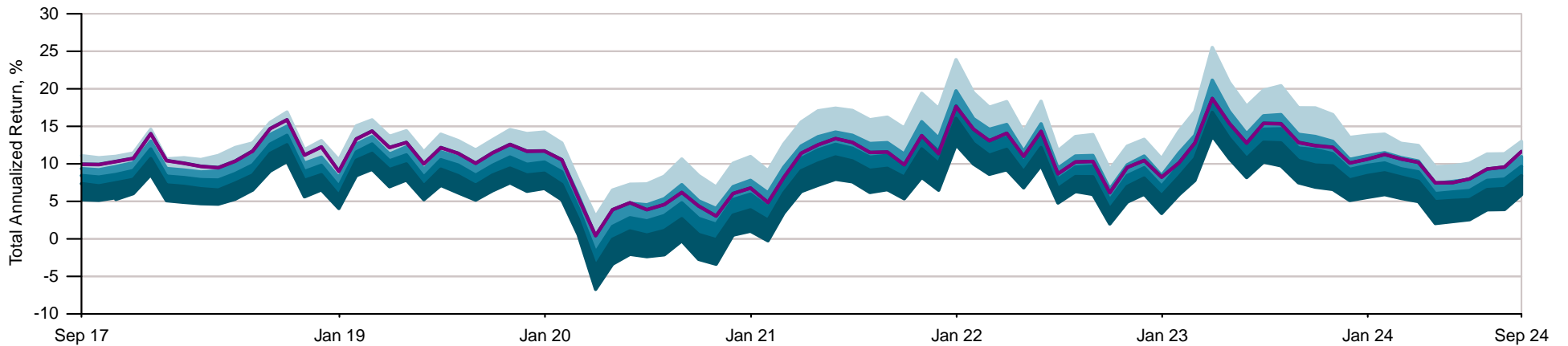
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

CRSP US Large Cap Value TR USD

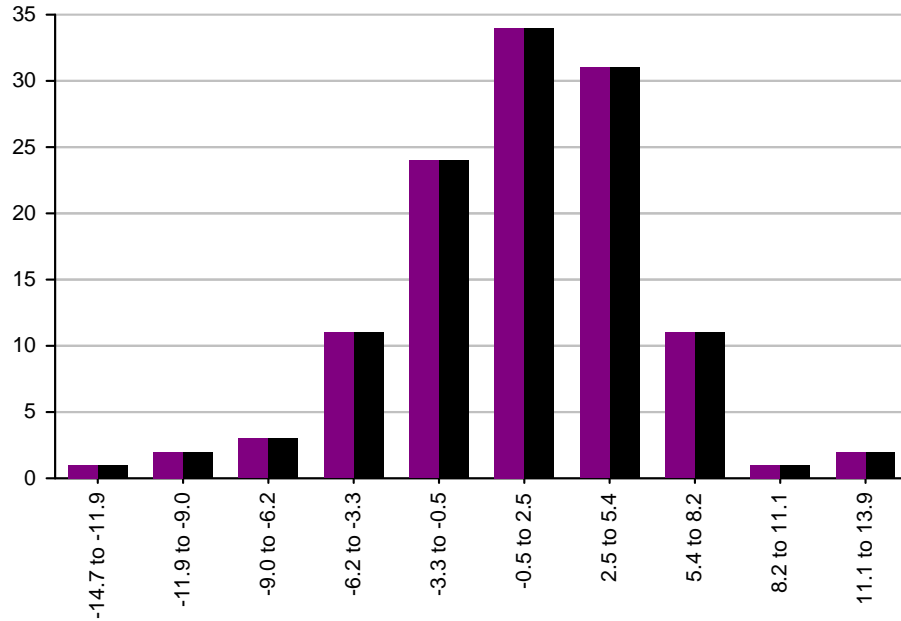
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Vanguard Value Index Adm

As of 09/30/2024

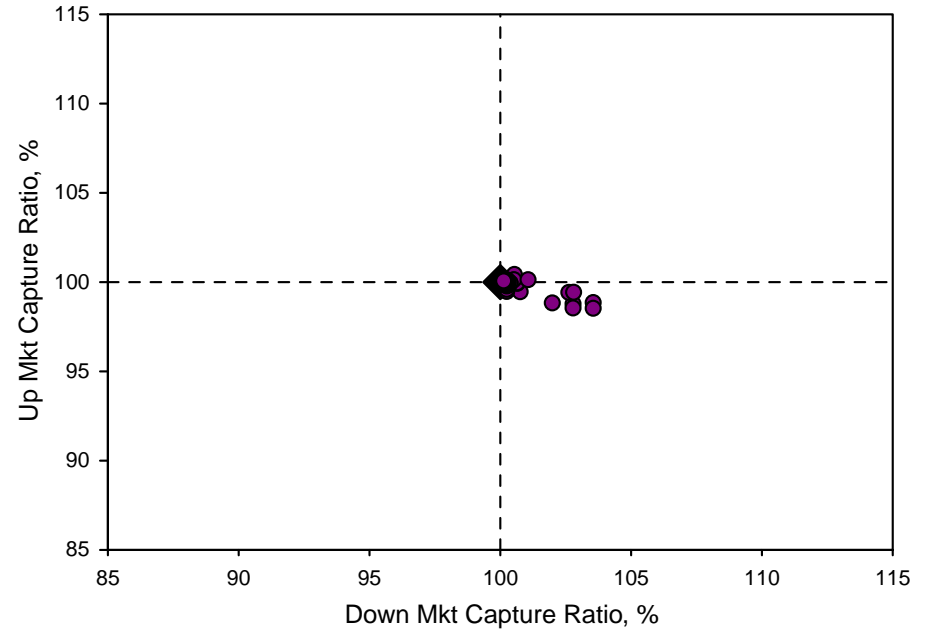
Distribution of Total Return
October 2014 - September 2024



● Vanguard Value Index Adm

Market Capture

36 Month rolling windows, October 2014 - September 2024



◆ CRSP US Large Cap Value TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Vanguard Value Index Adm	78	41	3.29%	-3.59%	28.71%	-13.93%	12.86%	-14.64%	51.33%	-14.78%	99.97%	100.07%	100.00
CRSP US Large Cap Value TR USD	78	42	3.29%	-3.51%	28.72%	-13.92%	12.87%	-14.68%	51.35%	-14.79%	100.00%	100.00%	100.00

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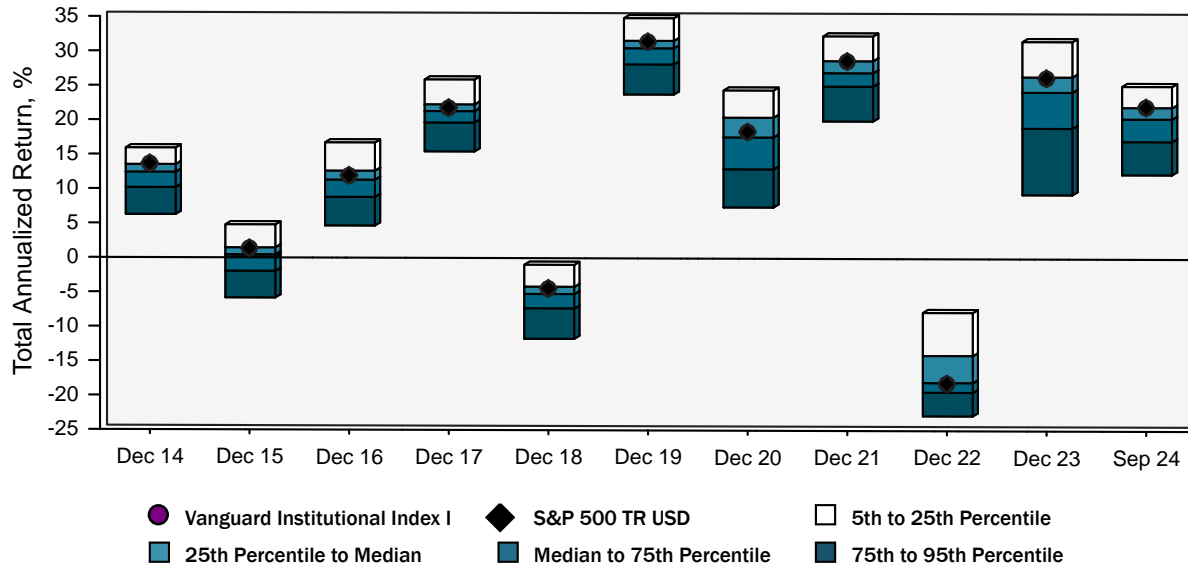
Vanguard Institutional Index I

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Vanguard Institutional Index I	5.88	22.04	36.30	11.87	15.95	13.35	-0.04	1.00	0.54	17.53	0.04
S&P 500 TR USD	5.89	22.08	36.35	11.91	15.98	13.38	0.00	1.00	0.54	17.53	-
Morningstar Large Blend	5.94	19.37	32.86	10.15	14.30	11.82	-0.24	0.94	0.45	17.26	0.77

Performance To Date

January 2014 - September 2024



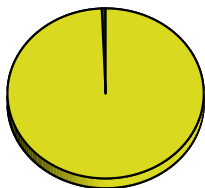
Portfolio Data

Ticker	VINIX
Prospectus Objective	Growth and Income
Morningstar Category	Large Blend
Net Assets \$MM	\$305,028
Turnover Ratio	3%
Total Number of Holdings	506
Average Mkt Cap \$MM	\$315,859
Manager Name	Michelle Louie
Manager Tenure (yrs.)	6.83
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	41.09	36.93
Communication Services	8.76	8.10
Technology	32.33	28.83
Service Economy	34.92	36.48
Consumer Cyclical	9.85	9.75
Healthcare	12.2	12.78
Financial Services	12.87	13.95
Manufacturing Economy	23.98	26.59
Basic materials	2.0	2.65
Consumer Defensive	5.99	6.09
Industrial Materials	7.56	9.80
RealEstate	2.35	2.07
Energy	3.53	3.62
Utilities	2.55	2.36

Portfolio Composition



Cash (0.00%)
Domestic Stock (99.36%)
Foreign Stock (0.63%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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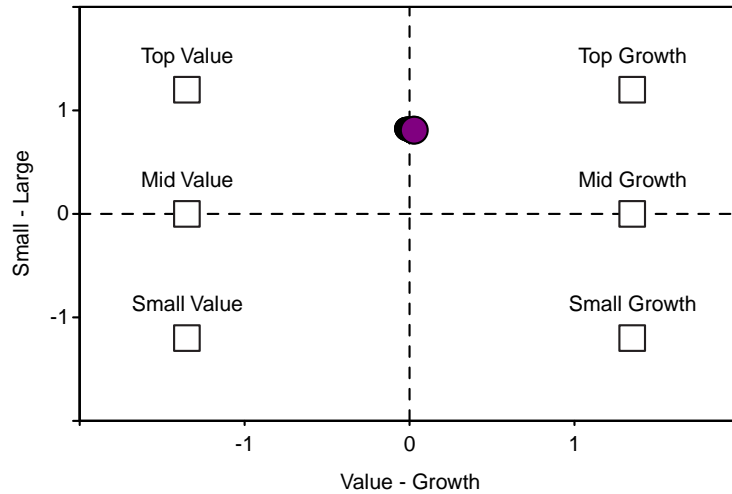


Vanguard Institutional Index I

As of 09/30/2024

Manager Style

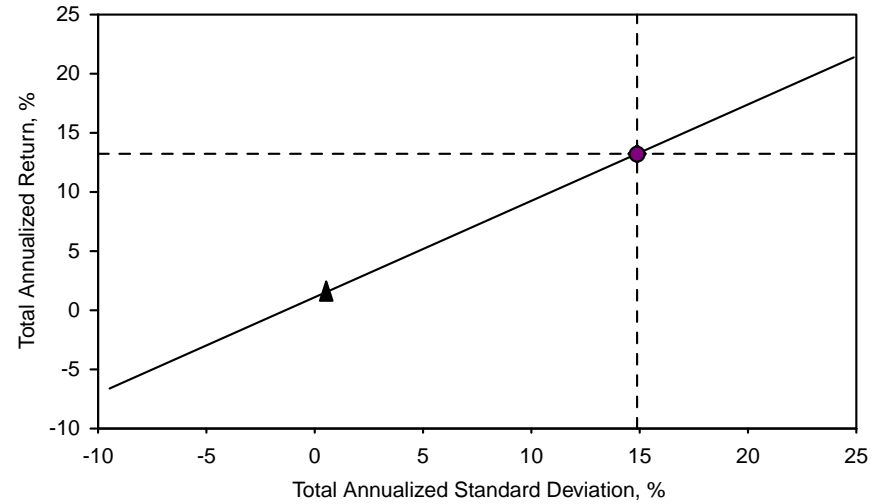
6 Month moving average, October 2014 - September 2024



● Vanguard Institutional Index I

Manager Risk / Return

October 2014 - September 2024

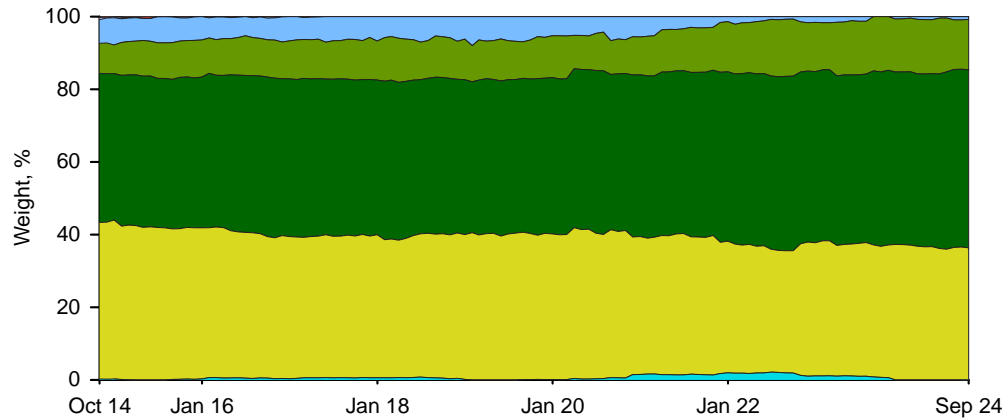


◆ S&P 500 TR USD

▲ Cash

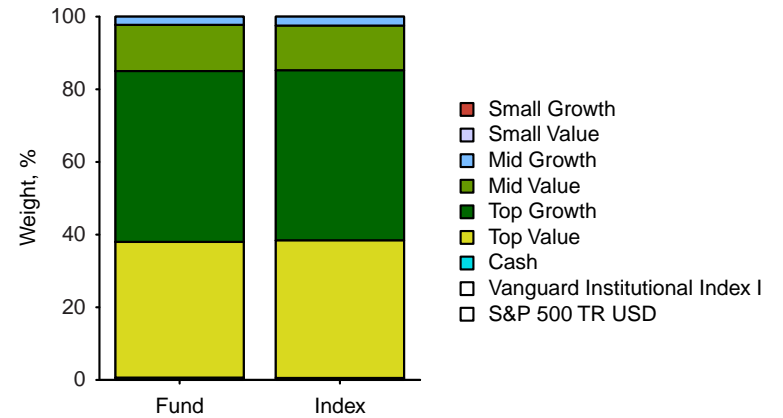
Asset Allocation

Vanguard Institutional Index I



Asset Allocation

October 2014 - September 2024



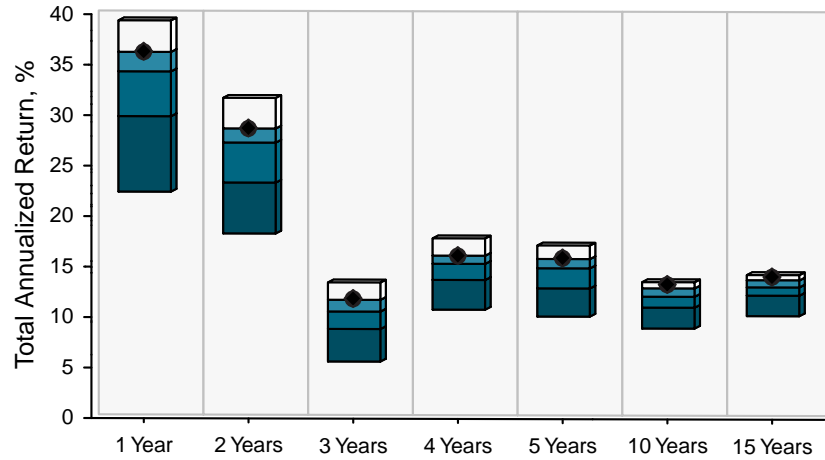
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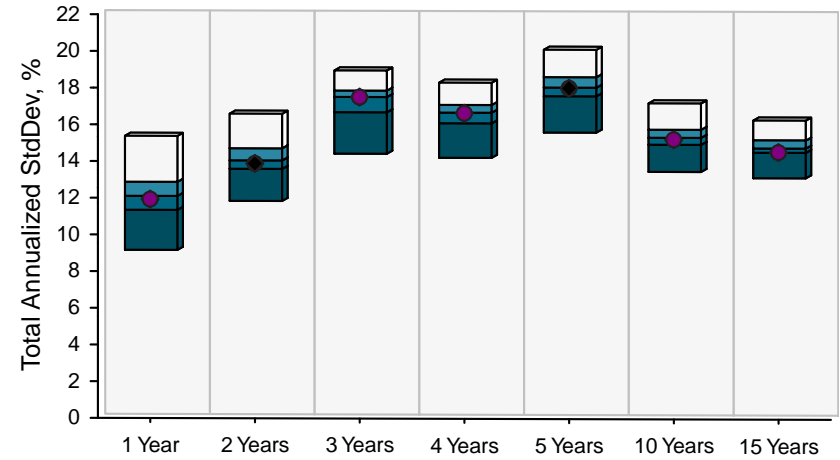
Vanguard Institutional Index I

As of 09/30/2024

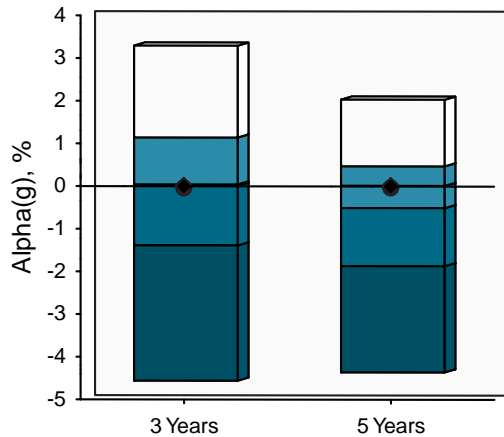
Performance
vs. Morningstar Large Blend



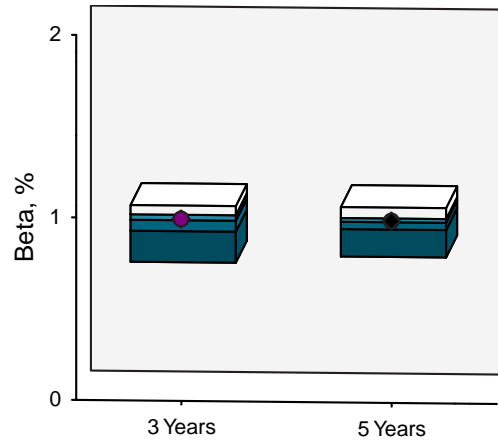
Standard Deviation
vs. Morningstar Large Blend



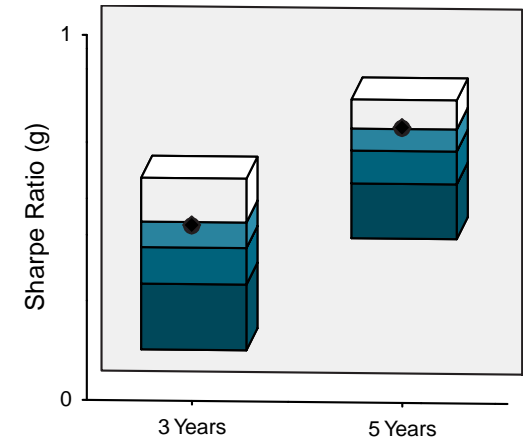
Alpha(g) to date
October 2019 - September 2024



Beta to date
October 2019 - September 2024



Sharpe Ratio(g) to date
October 2019 - September 2024



● Vanguard Institutional Index I

◆ S&P 500 TR USD

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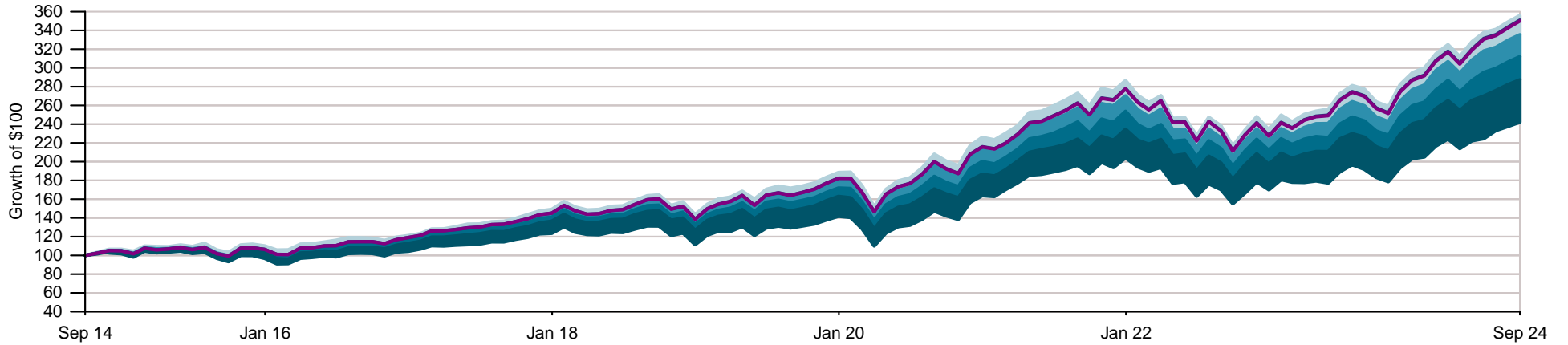


Vanguard Institutional Index I

As of 09/30/2024

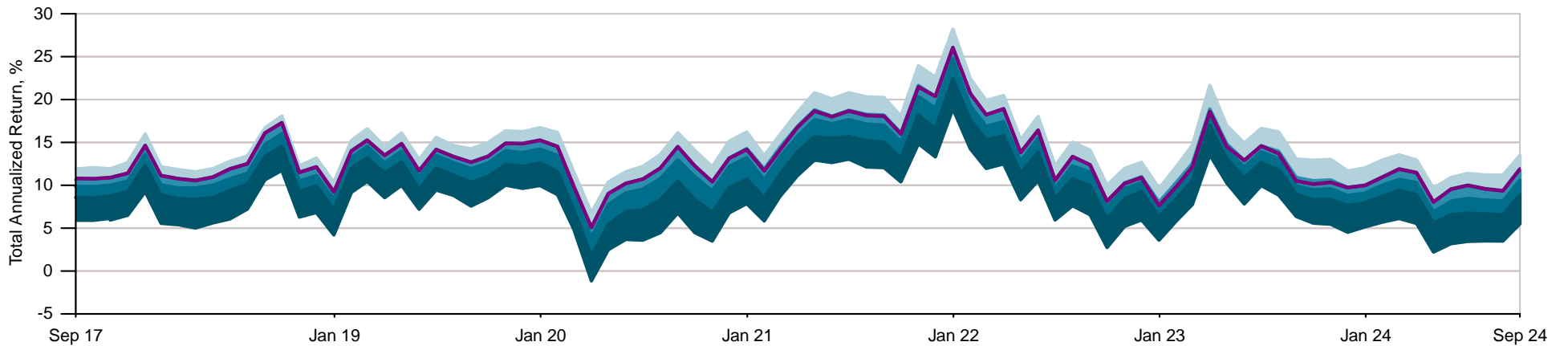
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Vanguard Institutional Index I

25th Percentile to Median
S&P 500 TR USD

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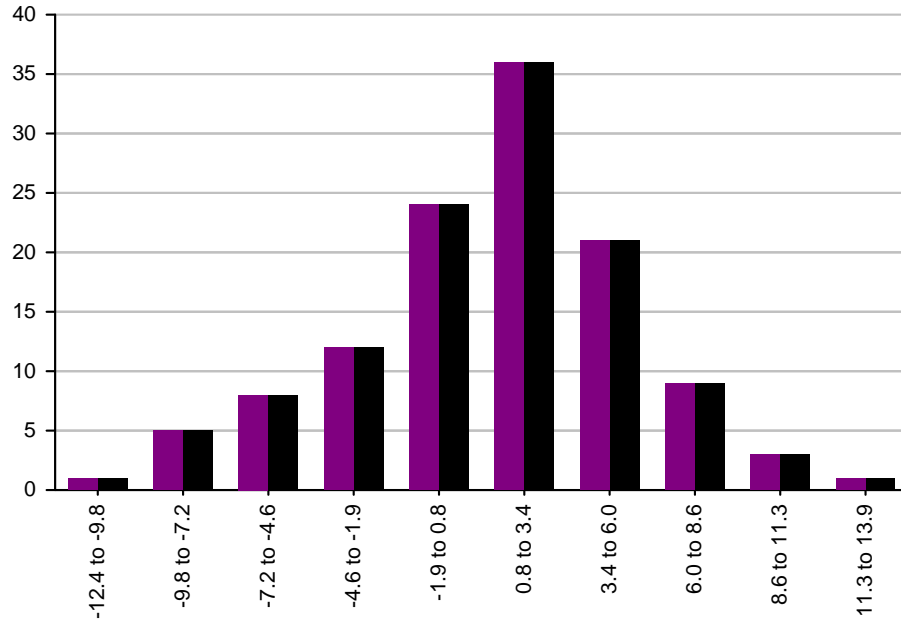


Vanguard Institutional Index I

As of 09/30/2024

Distribution of Total Return

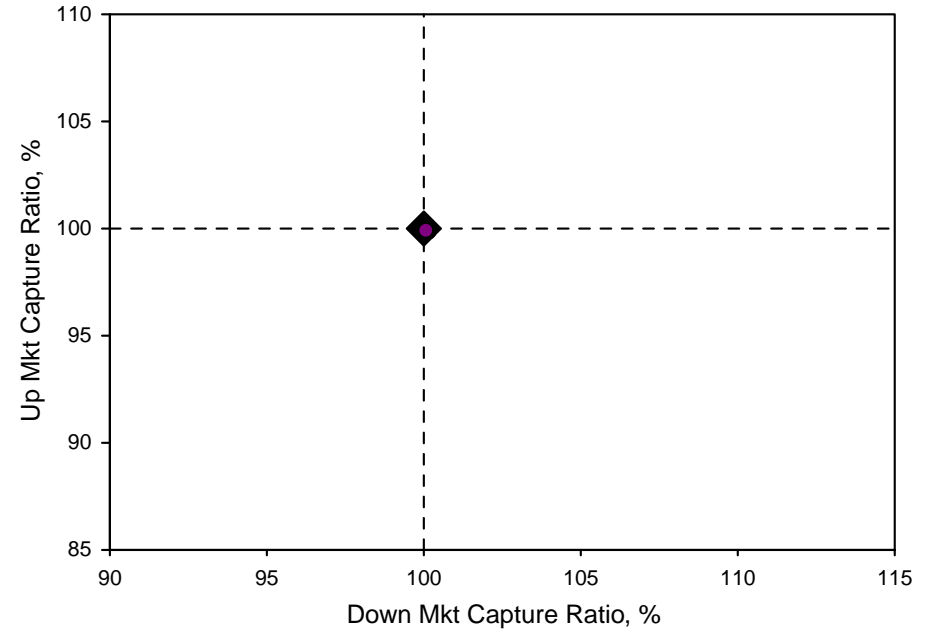
October 2014 - September 2024



● Vanguard Institutional Index I

Market Capture

36 Month rolling windows, October 2014 - September 2024



◆ S&P 500 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Vanguard Institutional Index I	84	36	3.35%	-4.12%	31.86%	-14.04%	12.82%	-12.35%	56.34%	-18.14%	99.93%	100.05%	100.00
S&P 500 TR USD	84	36	3.35%	-4.11%	31.89%	-14.04%	12.82%	-12.35%	56.35%	-18.11%	100.00%	100.00%	100.00

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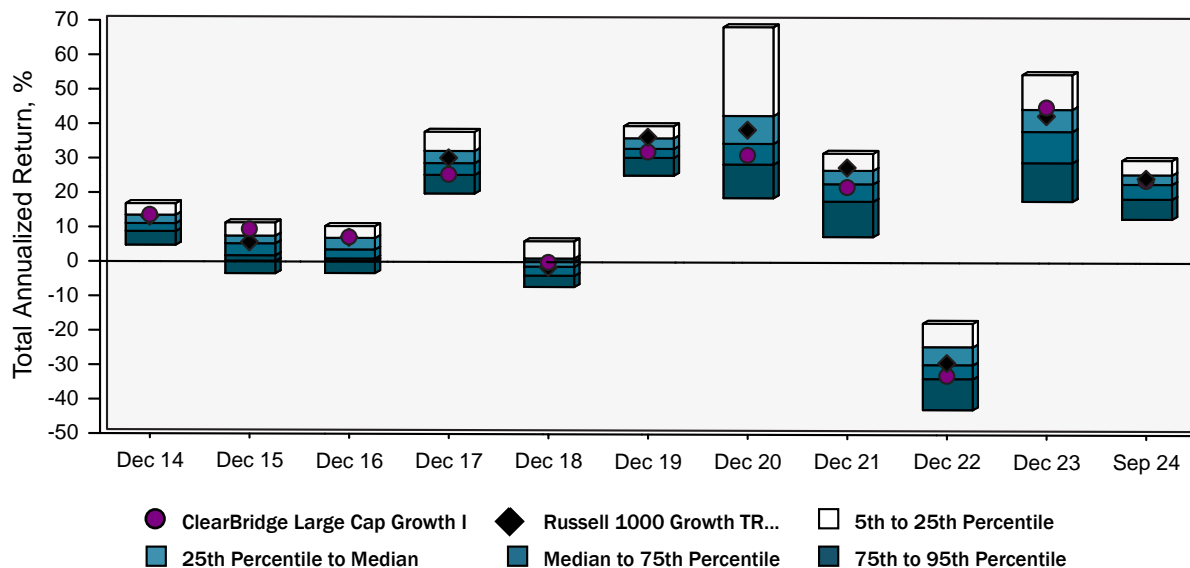
ClearBridge Large Cap Growth I

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
ClearBridge Large Cap Growth I	5.14	23.94	43.17	9.64	16.08	14.71	-2.22	1.02	0.38	21.59	0.75
Russell 1000 Growth TR USD	3.19	24.55	42.19	12.02	19.74	16.52	0.00	1.00	0.49	20.85	-
Morningstar Large Growth	3.72	21.90	38.78	7.40	16.07	13.72	-3.89	0.97	0.30	21.26	0.94

Performance To Date

January 2014 - September 2024



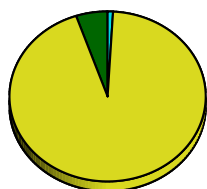
Portfolio Data

Ticker	SBLYX
Prospectus Objective	Growth
Morningstar Category	Large Growth
Net Assets \$MM	\$11,934
Turnover Ratio	12%
Total Number of Holdings	44
Average Mkt Cap \$MM	\$464,458
Manager Name	Peter Bourbeau
Manager Tenure (yrs.)	15.17
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	51.32	54.08
Communication Services	10.55	11.67
Technology	40.77	42.41
Service Economy	33.59	33.07
Consumer Cyclical	9.76	12.91
Healthcare	14.59	11.59
Financial Services	9.24	8.57
Manufacturing Economy	15.09	12.84
Basic materials	1.65	1.22
Consumer Defensive	3.63	2.85
Industrial Materials	7.05	6.41
RealEstate	1.69	1.00
Energy	0.0	0.89
Utilities	1.07	0.47

Portfolio Composition



■ Cash (0.89%)
■ Domestic Stock (93.91%)
■ Foreign Stock (5.20%)
■ Domestic Bond (0.00%)
■ Foreign Bond (0.00%)
■ Preferred Bond (0.00%)
■ Convertible Bond (0.00%)
■ Other (0.00%)

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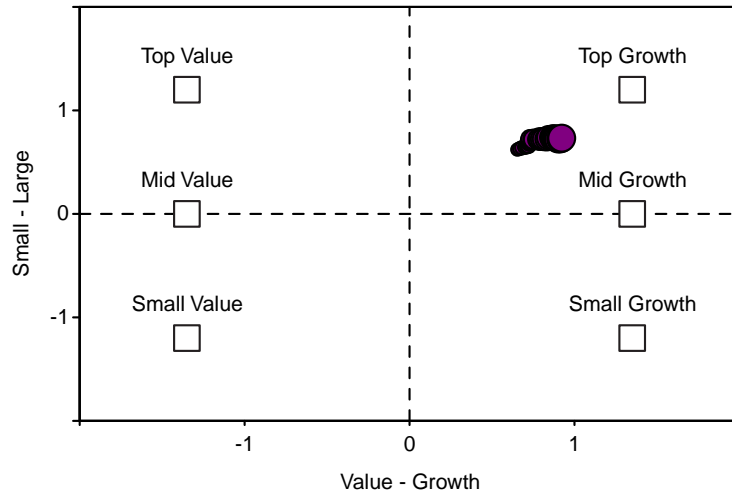


ClearBridge Large Cap Growth I

As of 09/30/2024

Manager Style

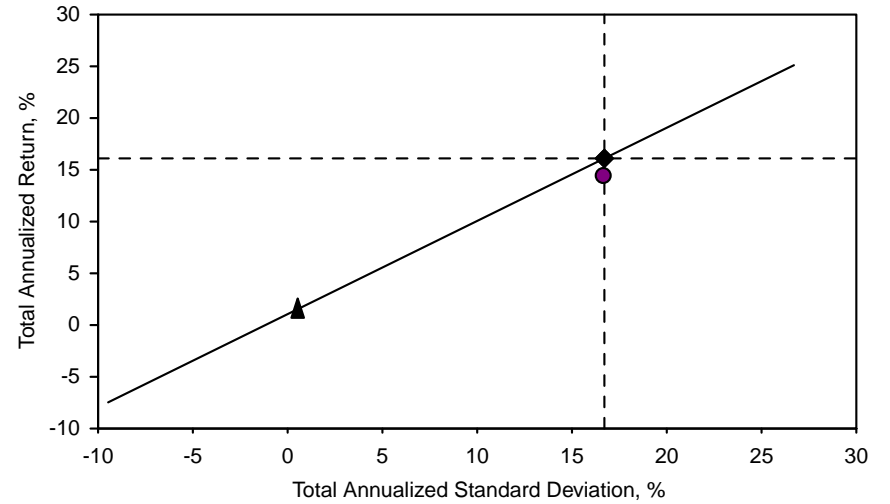
6 Month moving average, October 2014 - September 2024



● ClearBridge Large Cap Growth I

Manager Risk / Return

October 2014 - September 2024

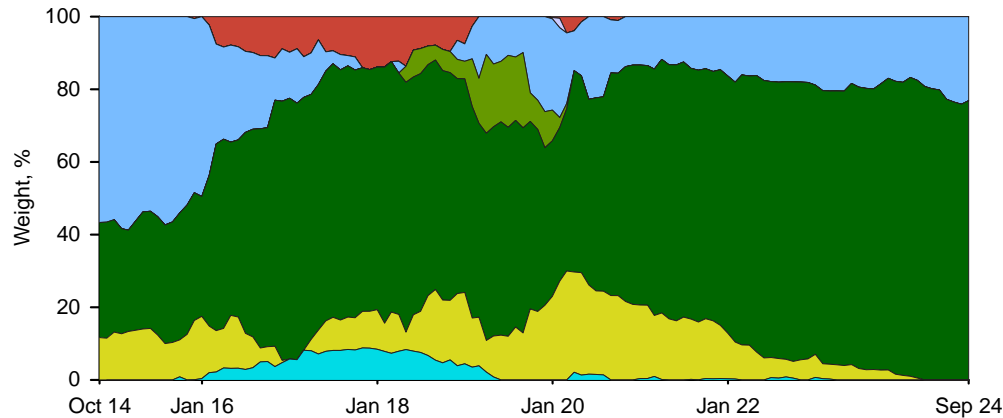


◆ Russell 1000 Growth TR USD

▲ Cash

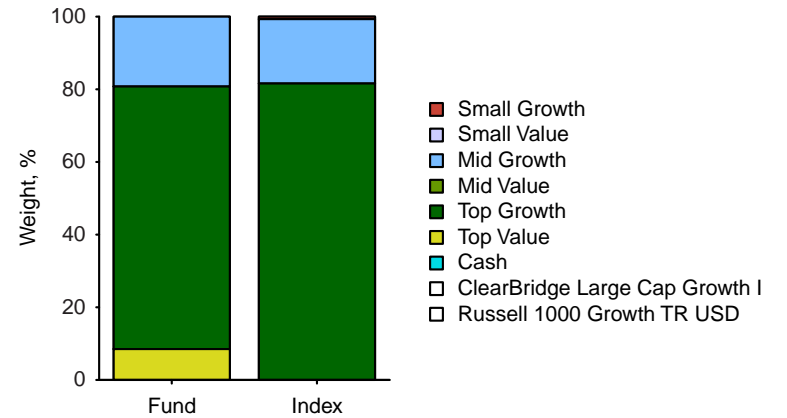
Asset Allocation

ClearBridge Large Cap Growth I



Asset Allocation

October 2014 - September 2024



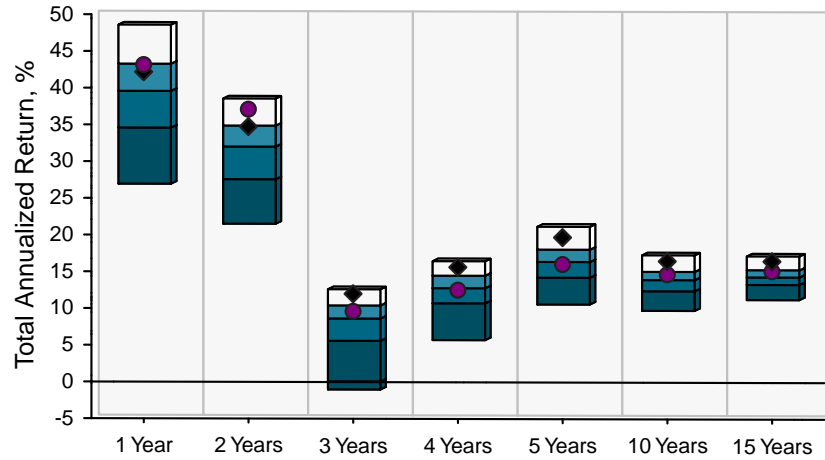
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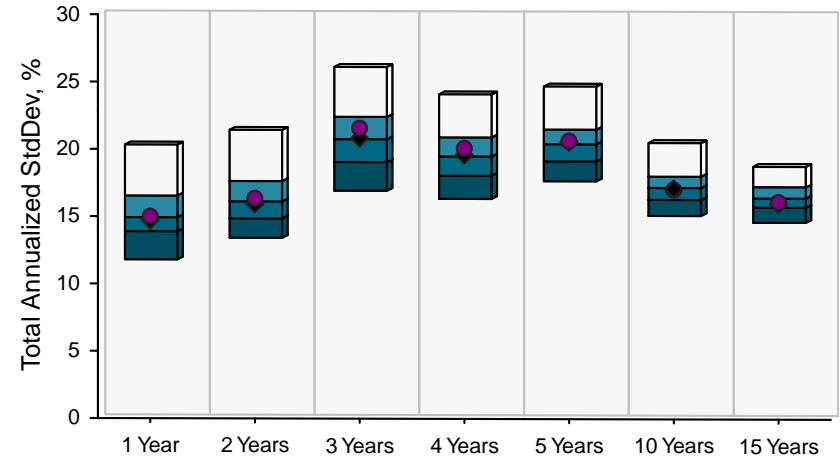
ClearBridge Large Cap Growth I

As of 09/30/2024

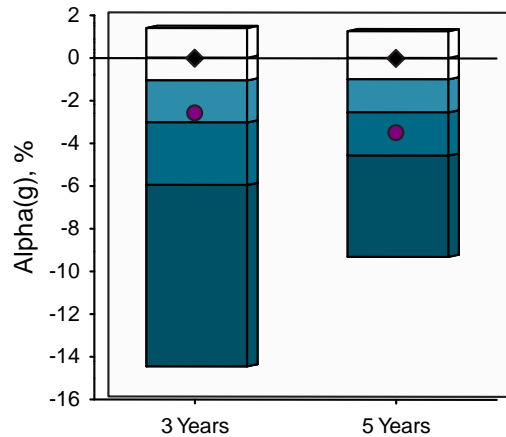
Performance
vs. Morningstar Large Growth



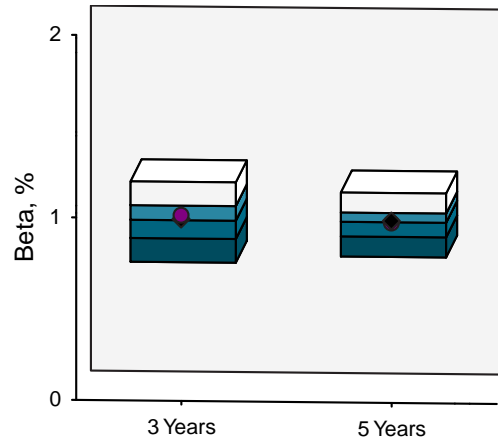
Standard Deviation
vs. Morningstar Large Growth



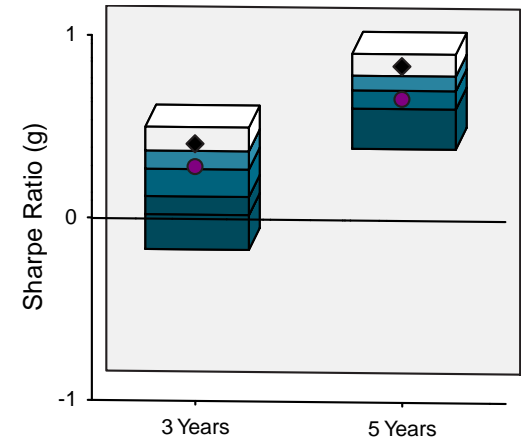
Alpha(g) to date
October 2019 - September 2024



Beta to date
October 2019 - September 2024



Sharpe Ratio(g) to date
October 2019 - September 2024



● ClearBridge Large Cap Growth I

◆ Russell 1000 Growth TR USD

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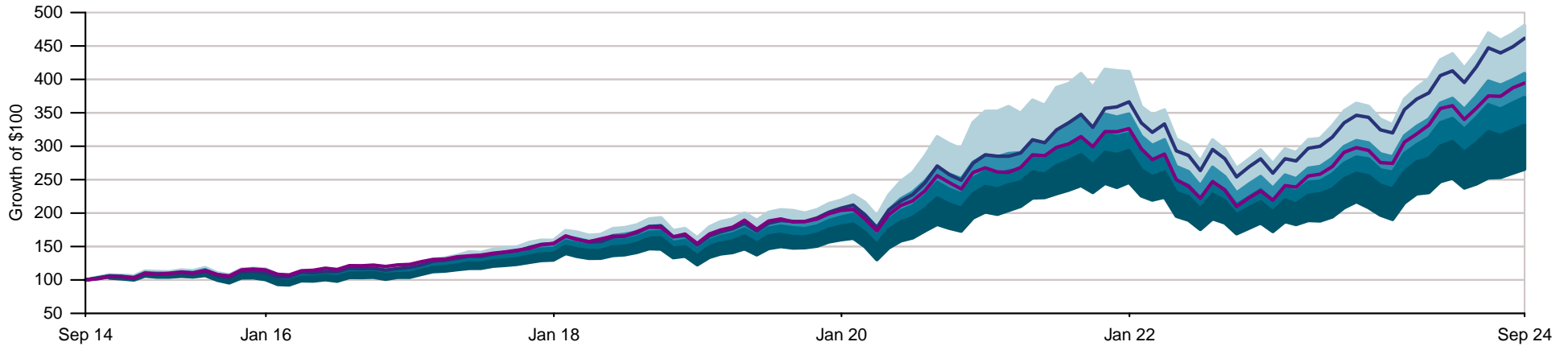


ClearBridge Large Cap Growth I

As of 09/30/2024

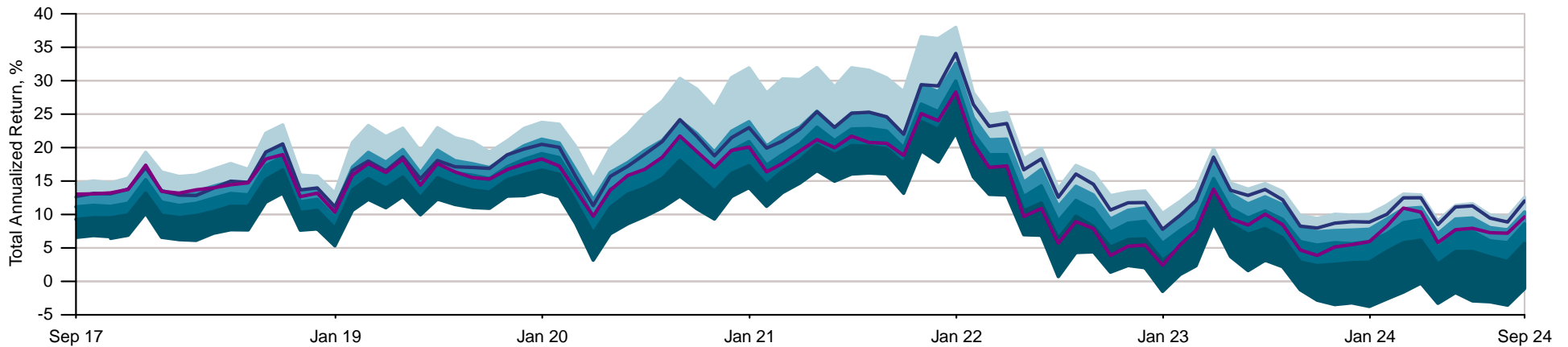
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
ClearBridge Large Cap Growth I

25th Percentile to Median
Russell 1000 Growth TR USD

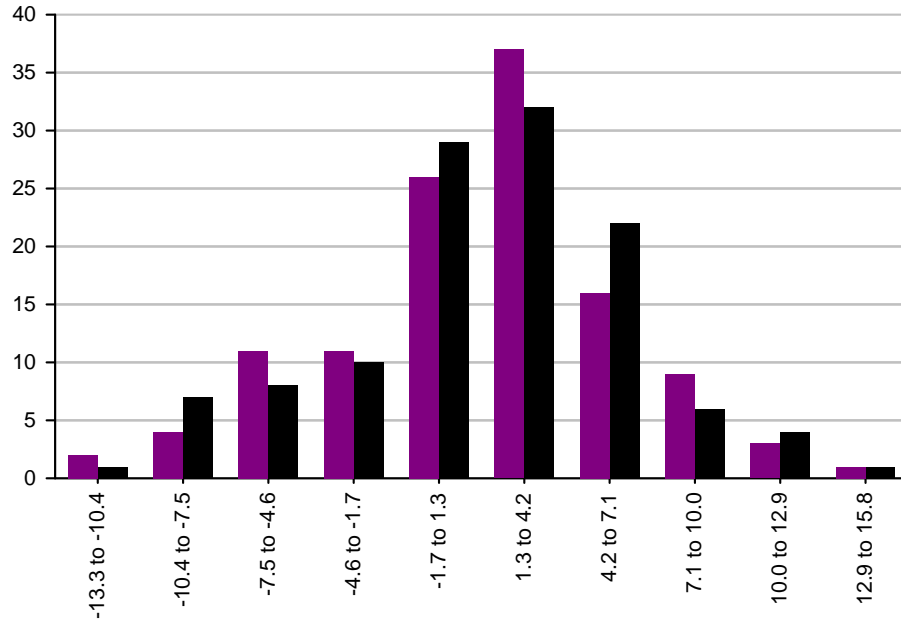
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ClearBridge Large Cap Growth I

As of 09/30/2024

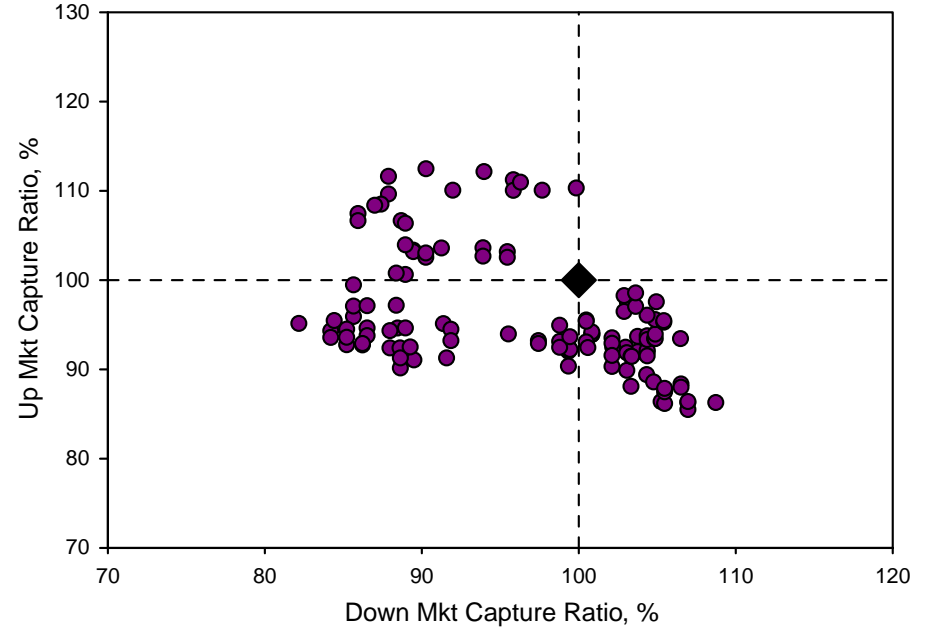
Distribution of Total Return
October 2014 - September 2024



● ClearBridge Large Cap Growth I

Market Capture

36 Month rolling windows, October 2014 - September 2024



◆ Russell 1000 Growth TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
ClearBridge Large Cap Growth I	78	42	3.99%	-3.92%	35.45%	-15.31%	13.85%	-13.27%	54.72%	-32.82%	94.51%	100.31%	96.37
Russell 1000 Growth TR USD	78	42	4.17%	-3.87%	37.51%	-15.26%	14.80%	-12.08%	62.74%	-29.14%	100.00%	100.00%	100.00

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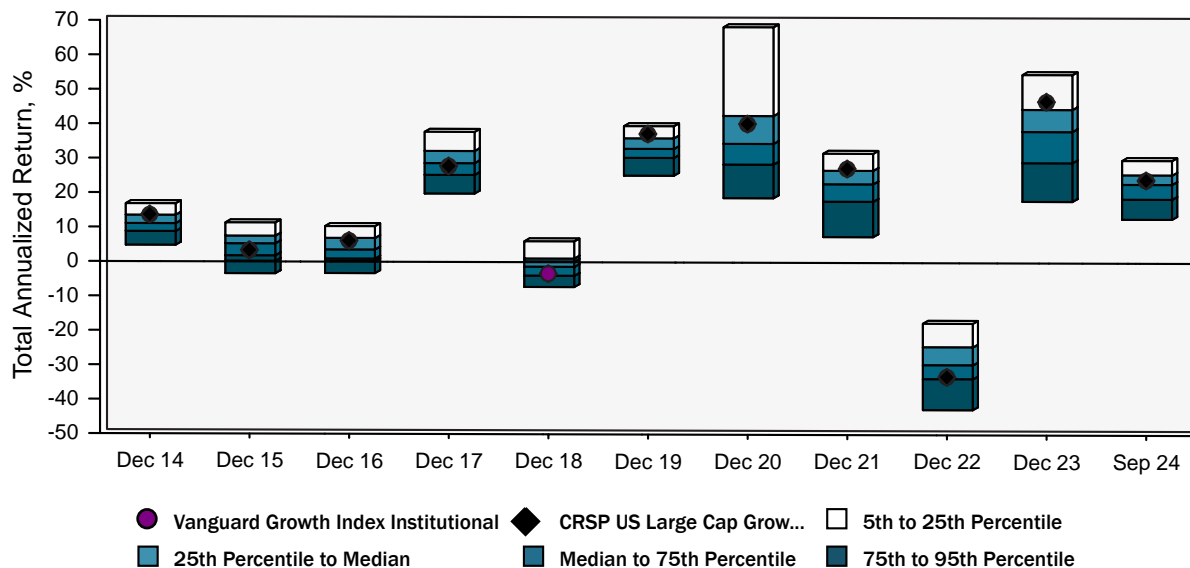
Vanguard Growth Index Institutional

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Vanguard Growth Index Institutional	2.92	24.04	41.91	10.47	19.01	15.55	-0.03	1.00	0.41	22.22	0.04
CRSP US Large Cap Growth TR USD	2.93	24.07	41.97	10.50	19.05	15.59	0.00	1.00	0.41	22.23	-
Morningstar Large Growth	3.72	21.90	38.78	7.40	16.07	13.72	-3.89	0.97	0.30	21.26	0.94

Performance To Date

January 2014 - September 2024



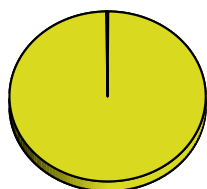
Portfolio Data

Ticker	VIGIX
Prospectus Objective	Growth
Morningstar Category	Large Growth
Net Assets \$MM	\$258,614
Turnover Ratio	5%
Total Number of Holdings	191
Average Mkt Cap \$MM	\$625,021
Manager Name	Gerard O'Reilly
Manager Tenure (yrs.)	29.75
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	64.71	54.08
Communication Services	13.87	11.67
Technology	50.84	42.41
Service Economy	25.51	33.07
Consumer Cyclical	12.18	12.91
Healthcare	7.62	11.59
Financial Services	5.71	8.57
Manufacturing Economy	9.78	12.84
Basic materials	1.76	1.22
Consumer Defensive	2.27	2.85
Industrial Materials	3.31	6.41
RealEstate	1.5	1.00
Energy	0.82	0.89
Utilities	0.12	0.47

Portfolio Composition



Cash (0.10%)
Domestic Stock (99.65%)
Foreign Stock (0.25%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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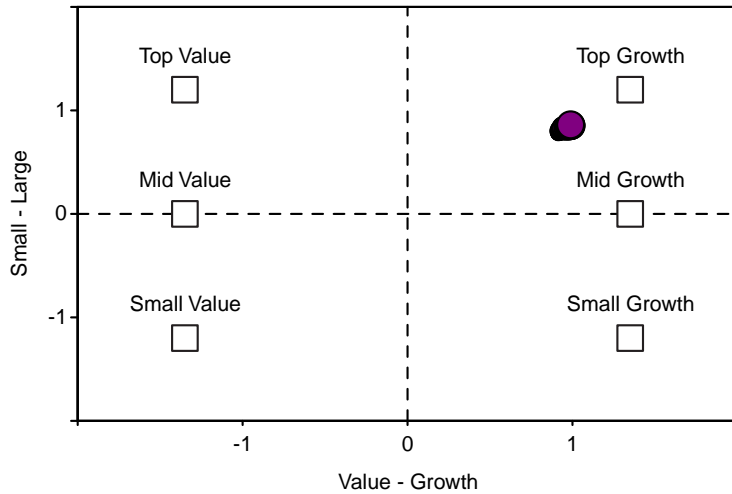


Vanguard Growth Index Institutional

As of 09/30/2024

Manager Style

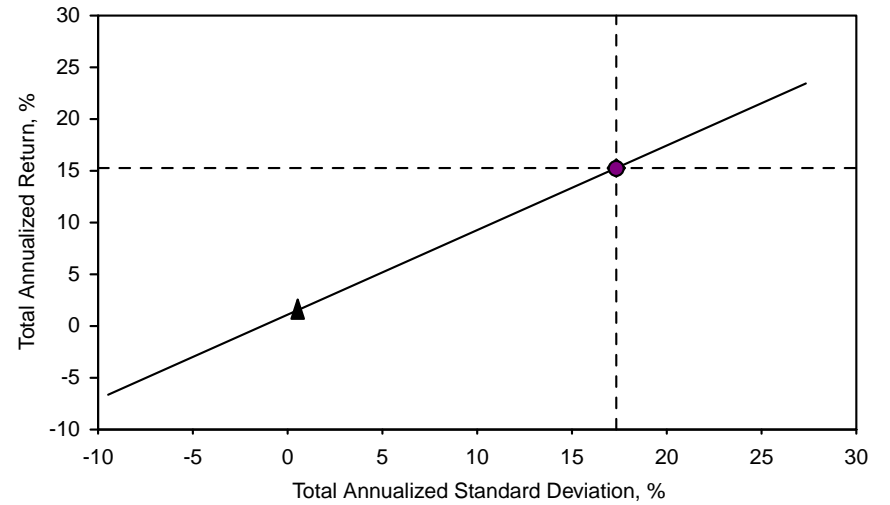
6 Month moving average, October 2014 - September 2024



● Vanguard Growth Index Institutional

Manager Risk / Return

October 2014 - September 2024

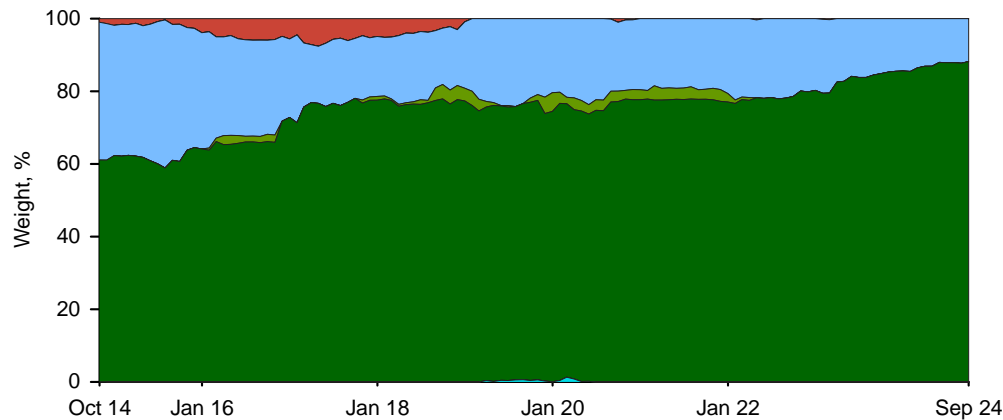


◆ CRSP US Large Cap Growth TR USD

▲ Cash

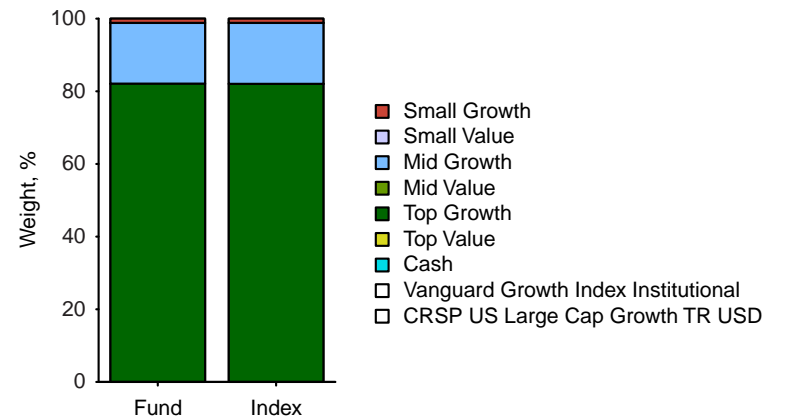
Asset Allocation

Vanguard Growth Index Institutional



Asset Allocation

October 2014 - September 2024



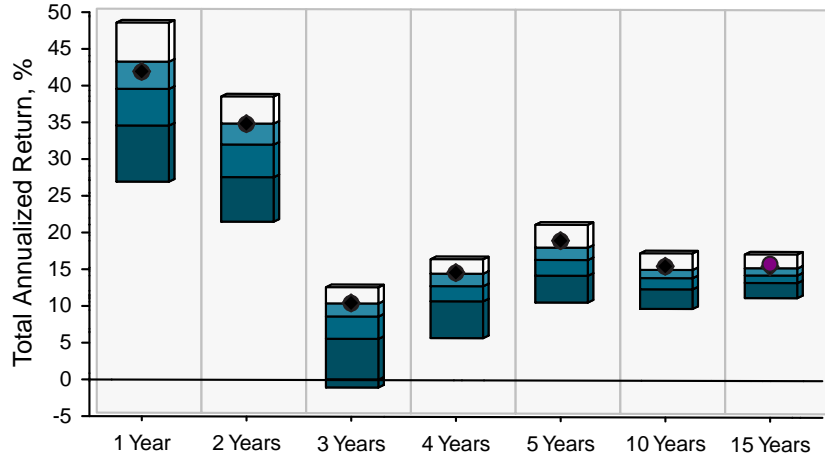
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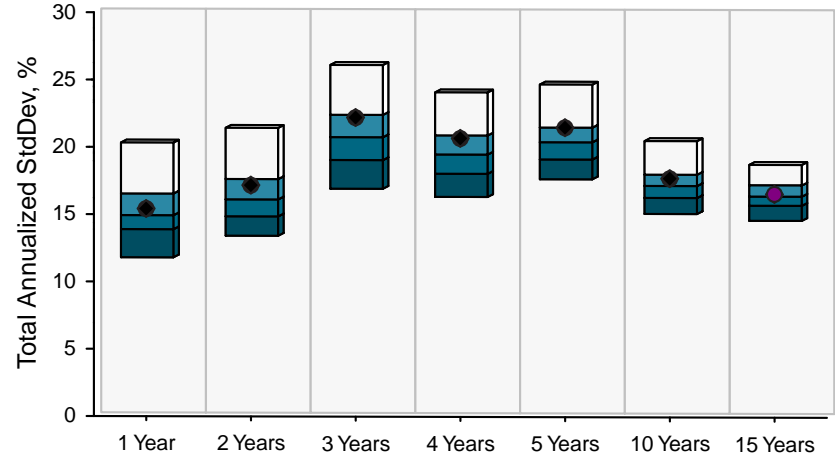
Vanguard Growth Index Institutional

As of 09/30/2024

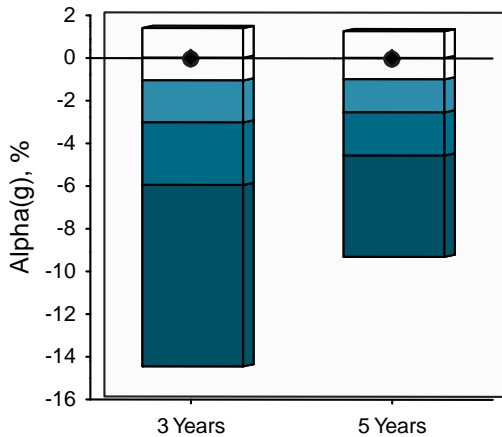
Performance
vs. Morningstar Large Growth



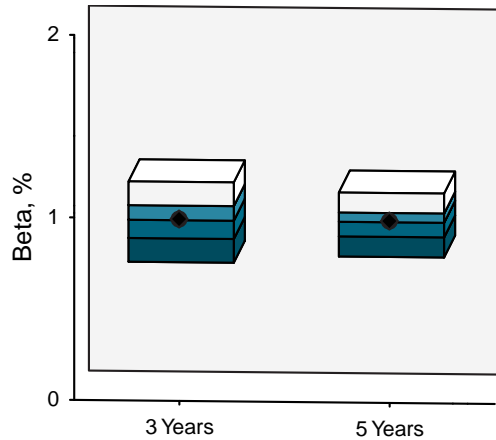
Standard Deviation
vs. Morningstar Large Growth



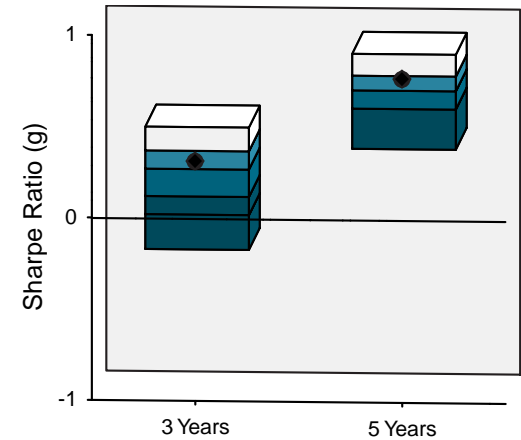
Alpha(g) to date
October 2019 - September 2024



Beta to date
October 2019 - September 2024



Sharpe Ratio(g) to date
October 2019 - September 2024



● Vanguard Growth Index Institutional

◆ CRSP US Large Cap Growth TR USD

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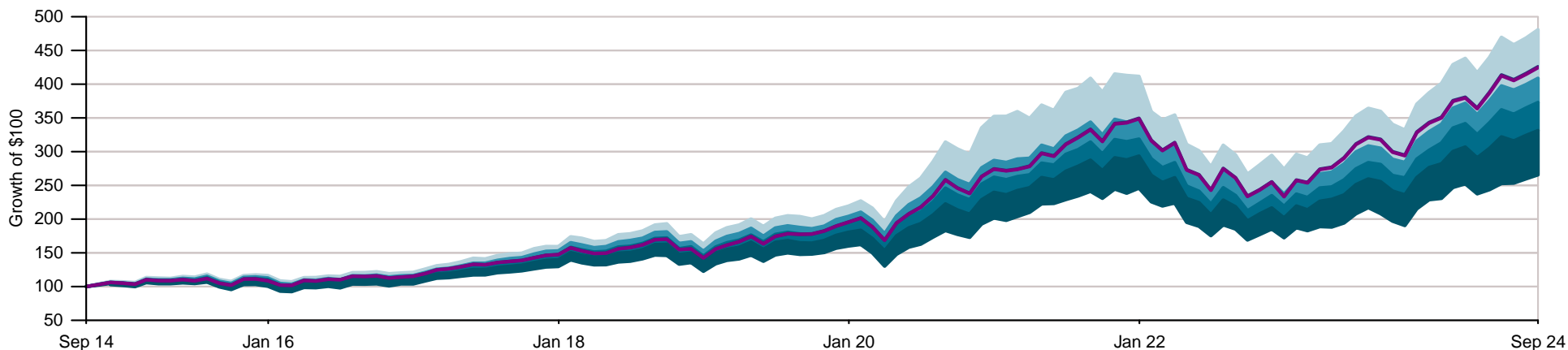


Vanguard Growth Index Institutional

As of 09/30/2024

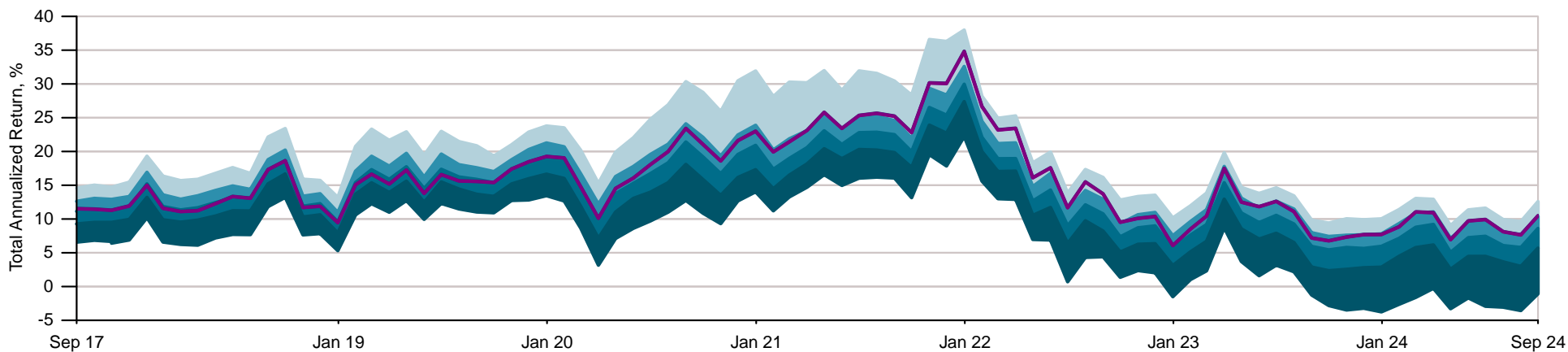
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Vanguard Growth Index Institutional

25th Percentile to Median
CRSP US Large Cap Growth TR USD

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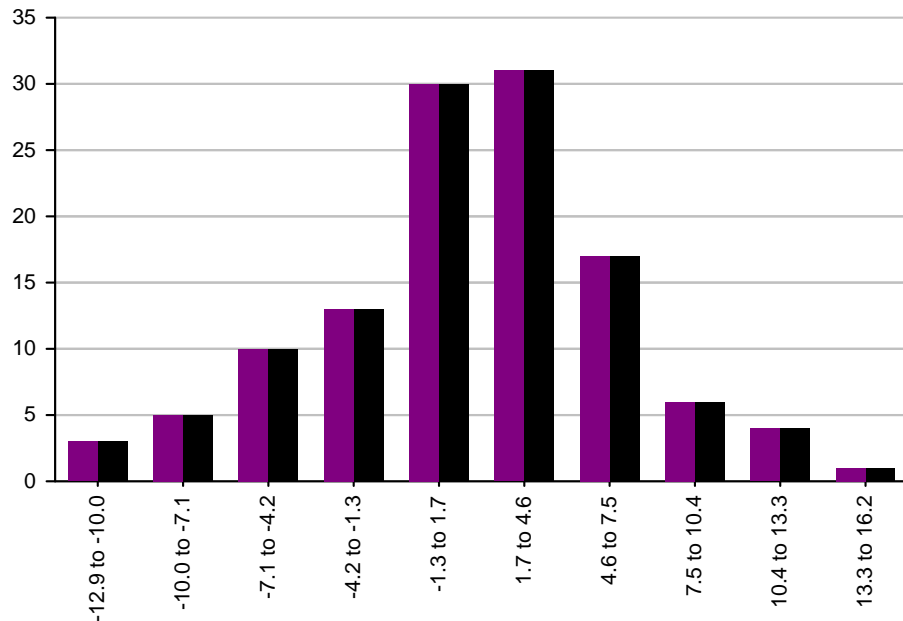


Vanguard Growth Index Institutional

As of 09/30/2024

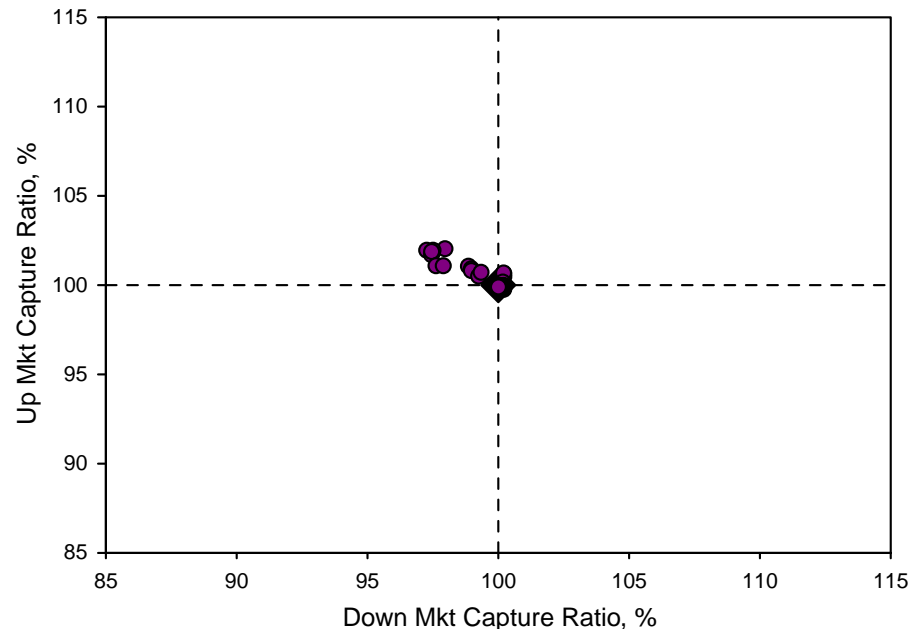
Distribution of Total Return

October 2014 - September 2024



Market Capture

36 Month rolling windows, October 2014 - September 2024



● Vanguard Growth Index Institutional

◆ CRSP US Large Cap Growth TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Vanguard Growth Index Institutional	78	42	4.18%	-4.07%	37.59%	-16.02%	15.11%	-12.82%	64.94%	-33.14%	99.91%	100.04%	100.00
CRSP US Large Cap Growth TR USD	78	42	4.18%	-4.07%	37.62%	-16.01%	15.13%	-12.83%	65.02%	-33.13%	100.00%	100.00%	100.00

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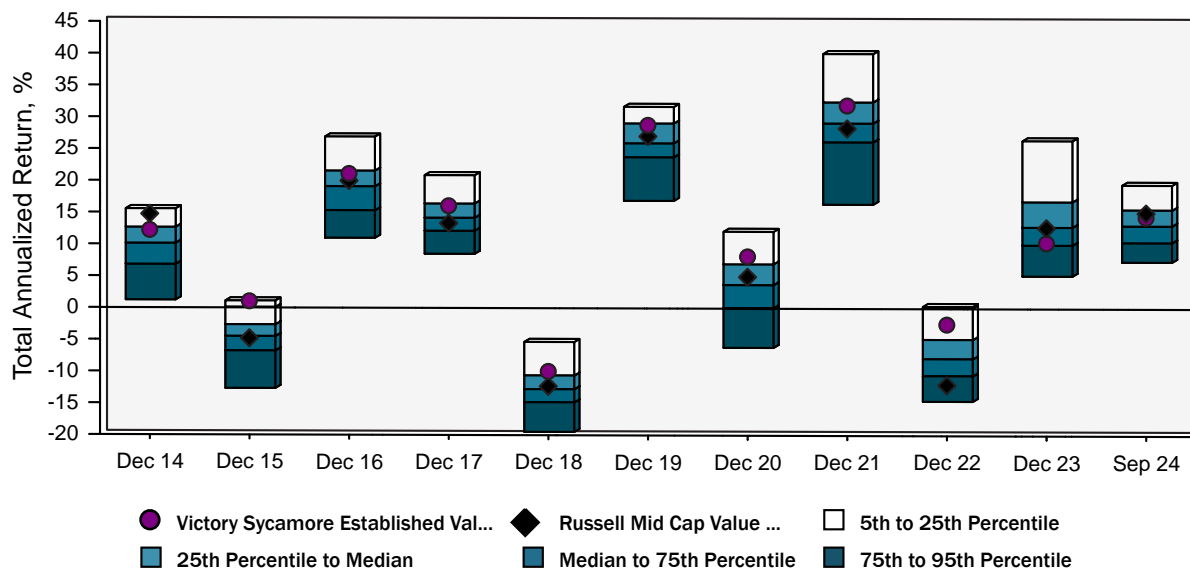


Victory Sycamore Established Value R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Victory Sycamore Established Value R6	9.24	14.41	26.53	9.98	13.22	12.05	2.66	0.89	0.43	17.59	0.54
Russell Mid Cap Value TR USD	10.08	15.08	29.01	7.39	10.33	8.93	0.00	1.00	0.28	19.66	-
Morningstar Mid-Cap Value	9.00	13.06	25.80	8.50	10.97	8.62	1.26	0.94	0.34	19.22	0.96

Performance To Date January 2014 - September 2024



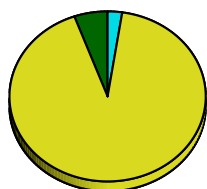
Portfolio Data

Ticker	VEVRX
Prospectus Objective	Growth
Morningstar Category	Mid-Cap Value
Net Assets \$MM	\$19,452
Turnover Ratio	34%
Total Number of Holdings	76
Average Mkt Cap \$MM	\$16,111
Manager Name	Gary Miller
Manager Tenure (yrs.)	26.17
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	10.69	14.27
Communication Services	0.03	2.98
Technology	10.66	11.29
Service Economy	38.97	38.46
Consumer Cyclical	14.75	11.82
Healthcare	9.45	9.40
Financial Services	14.77	17.24
Manufacturing Economy	50.34	47.28
Basic materials	6.46	5.09
Consumer Defensive	5.82	6.46
Industrial Materials	19.78	16.27
RealEstate	8.59	6.70
Energy	6.12	6.29
Utilities	3.57	6.47

Portfolio Composition



Cash (2.39%)
Domestic Stock (92.10%)
Foreign Stock (5.50%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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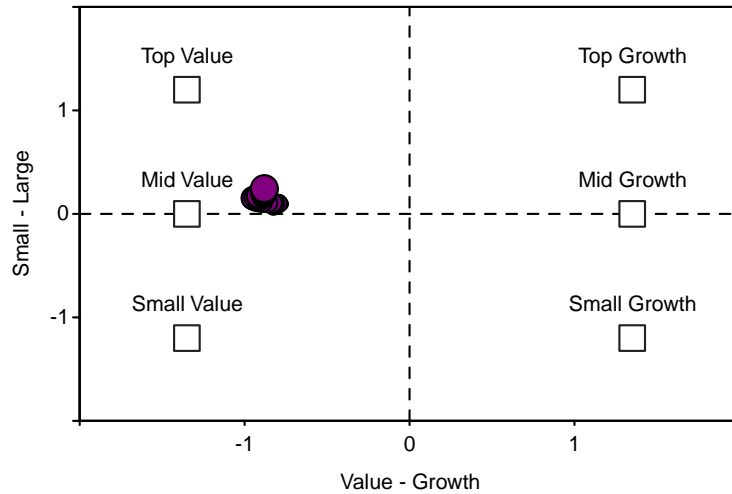


Victory Sycamore Established Value R6

As of 09/30/2024

Manager Style

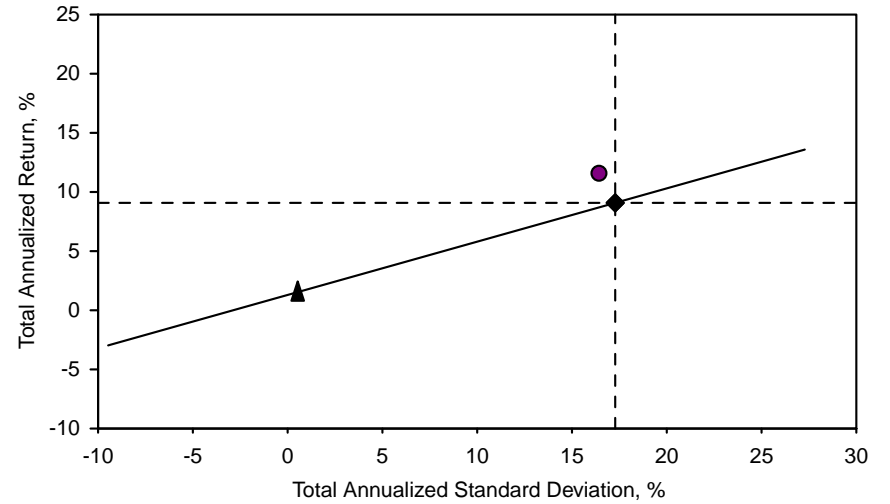
6 Month moving average, October 2014 - September 2024



● Victory Sycamore Established Value R6

Manager Risk / Return

October 2014 - September 2024

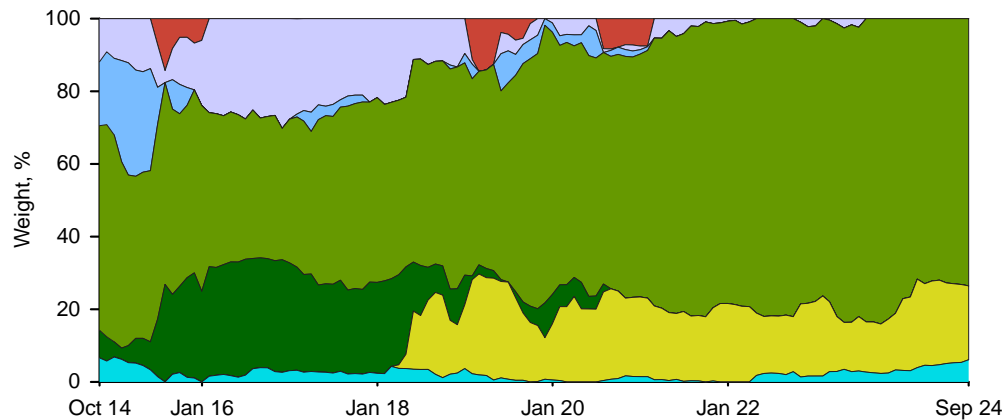


◆ Russell Mid Cap Value TR USD

▲ Cash

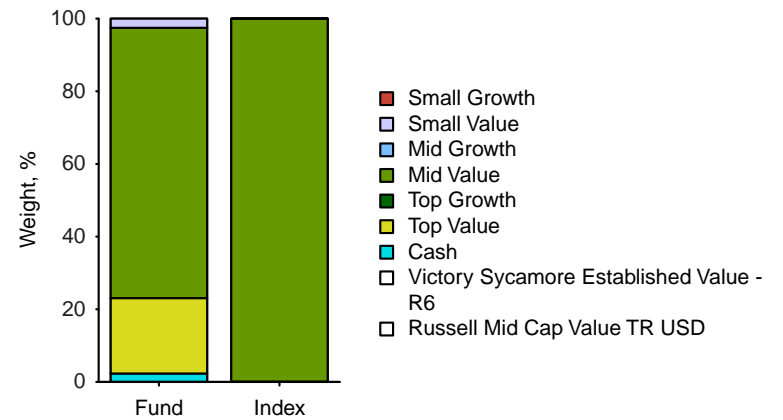
Asset Allocation

Victory Sycamore Established Value R6



Asset Allocation

October 2014 - September 2024

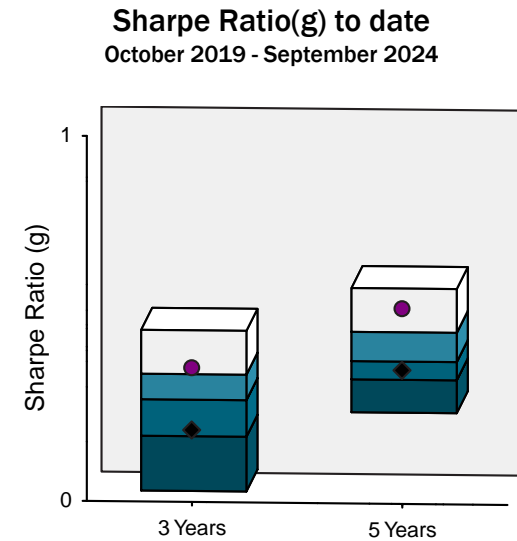
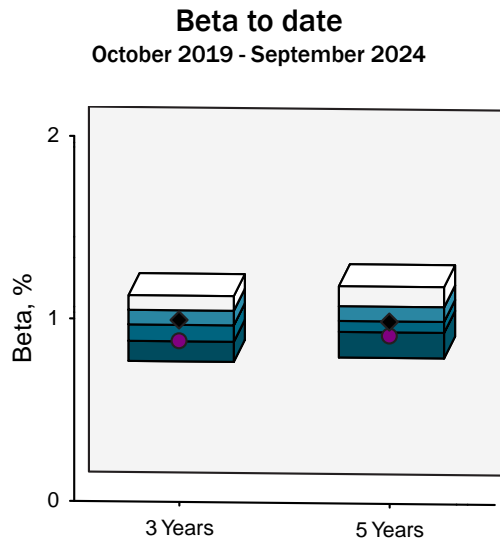
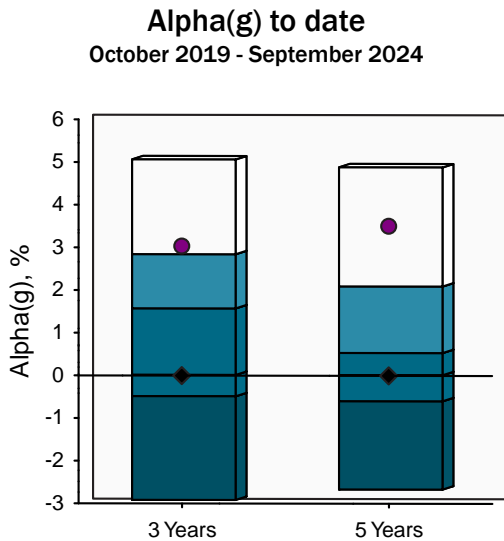
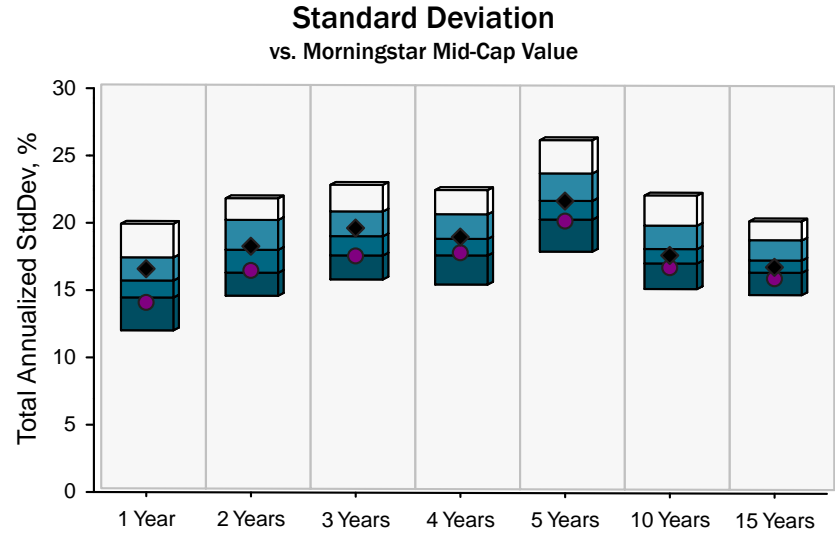
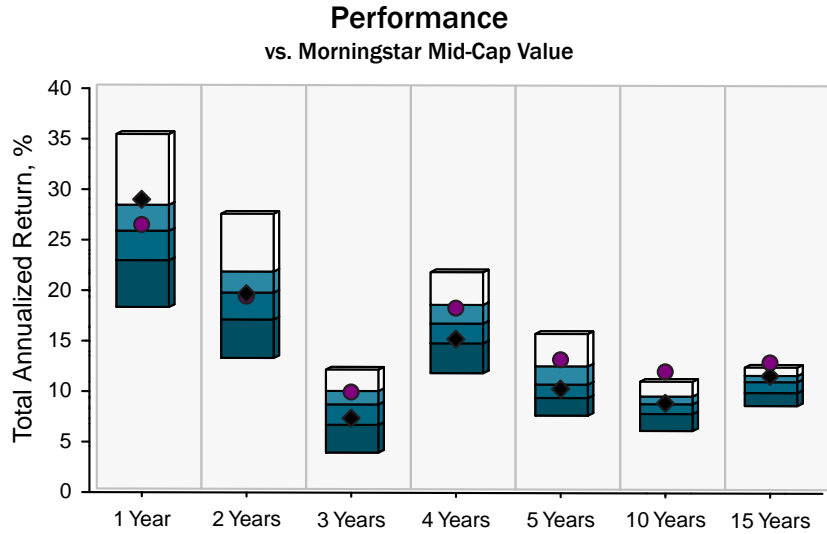


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Victory Sycamore Established Value R6

As of 09/30/2024



● Victory Sycamore Established Value R6

◆ Russell Mid Cap Value TR USD

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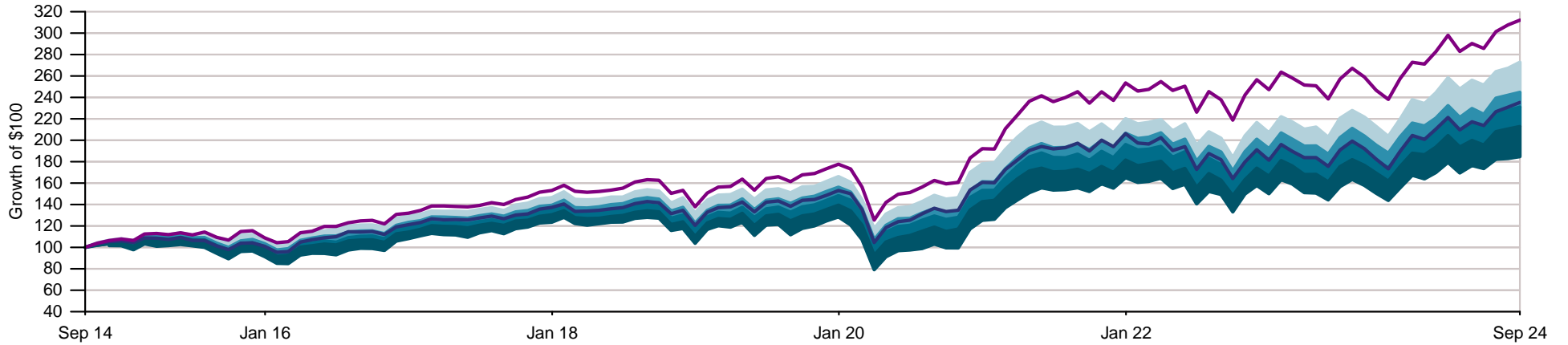


Victory Sycamore Established Value R6

As of 09/30/2024

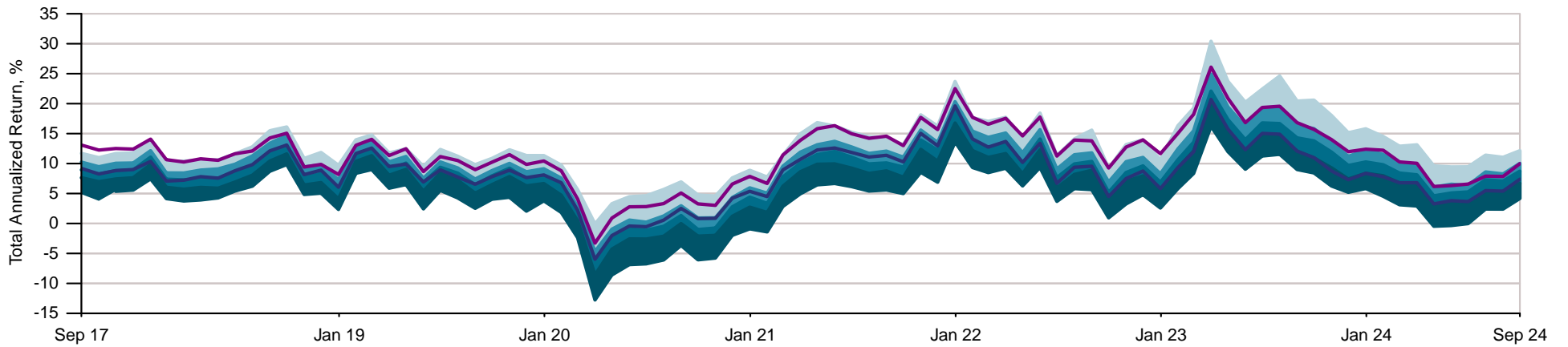
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

Victory Sycamore Established Value R6

Russell Mid Cap Value TR USD

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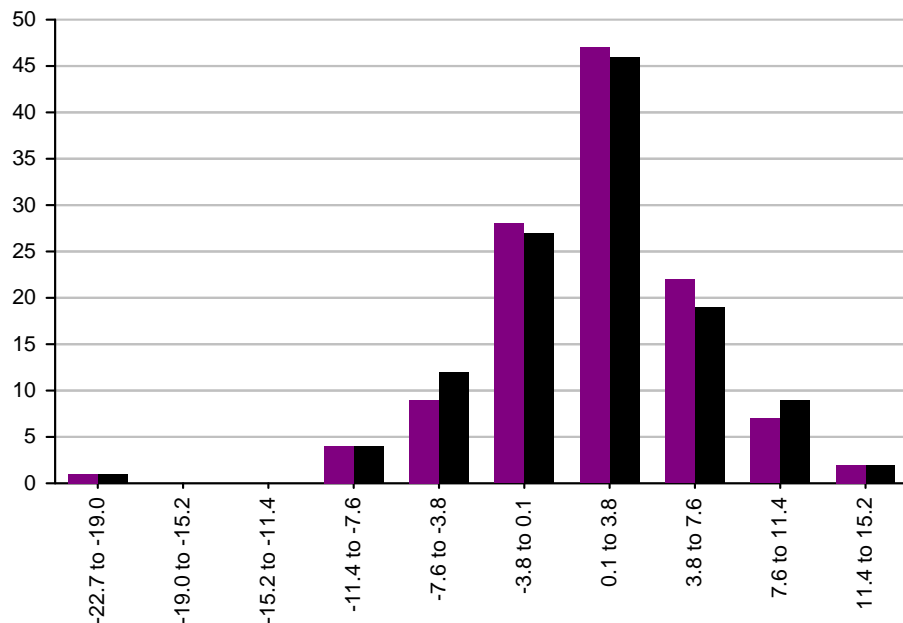


Victory Sycamore Established Value R6

As of 09/30/2024

Distribution of Total Return

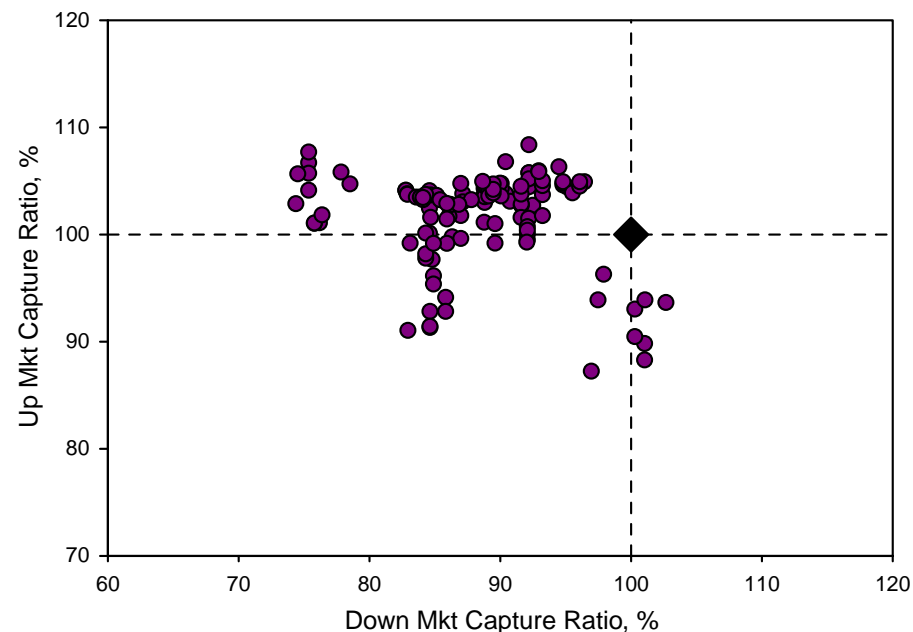
October 2014 - September 2024



● Victory Sycamore Established Value R6

Market Capture

36 Month rolling windows, October 2014 - September 2024



◆ Russell Mid Cap Value TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Victory Sycamore Established Value R6	78	42	3.65%	-3.86%	31.42%	-14.73%	14.14%	-19.72%	78.22%	-20.00%	100.57%	86.69%	96.88
Russell Mid Cap Value TR USD	76	44	3.64%	-4.15%	31.24%	-17.00%	14.04%	-22.70%	73.76%	-24.13%	100.00%	100.00%	100.00

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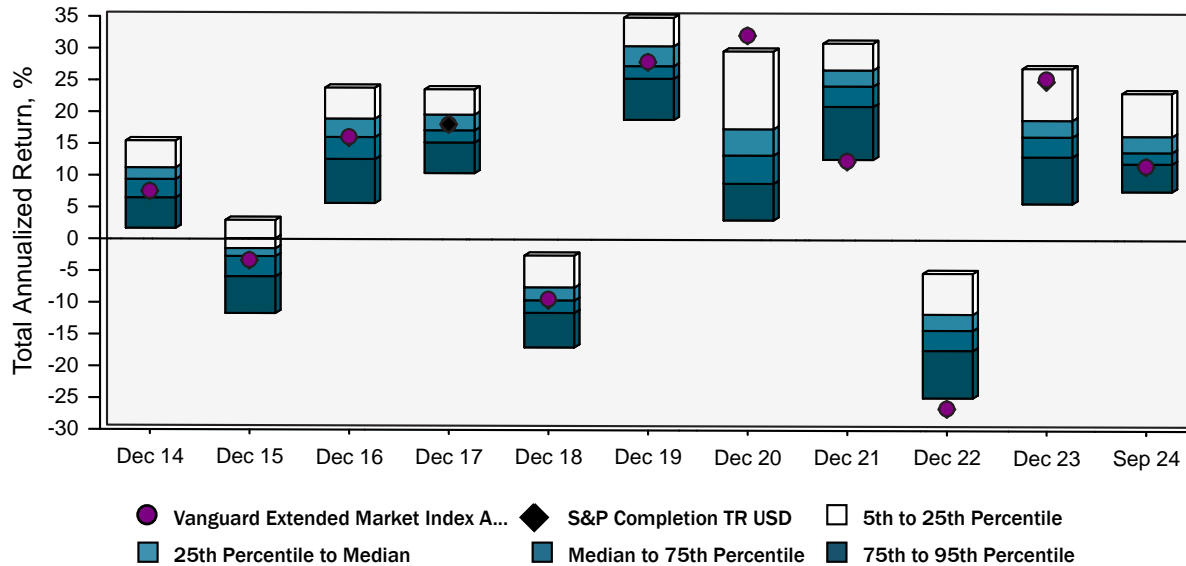
Vanguard Extended Market Index Admiral

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Vanguard Extended Market Index Admiral	8.09	11.67	28.56	1.21	10.76	9.63	0.18	1.00	0.00	21.85	0.06
S&P Completion TR USD	8.07	11.61	28.25	1.04	10.62	9.50	0.00	1.00	0.00	21.81	-
Morningstar Mid-Cap Blend	8.31	14.30	27.57	6.71	11.17	9.40	1.05	0.95	0.26	19.33	0.90

Performance To Date

January 2014 - September 2024



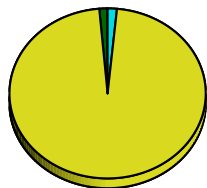
Portfolio Data

Ticker	VEXAX
Prospectus Objective	Growth
Morningstar Category	Mid-Cap Blend
Net Assets \$MM	\$106,473
Turnover Ratio	11%
Total Number of Holdings	3,525
Average Mkt Cap \$MM	\$7,154
Manager Name	Michelle Louie
Manager Tenure (yrs.)	1.59
Mstar Rating	2

Sector Weightings

	Fund	Category
Information Economy	24.08	19.05
Communication Services	3.79	2.68
Technology	20.29	16.37
Service Economy	39.46	38.24
Consumer Cyclical	10.81	12.90
Healthcare	12.55	10.41
Financial Services	16.1	14.93
Manufacturing Economy	36.47	42.72
Basic materials	4.35	4.55
Consumer Defensive	3.06	4.40
Industrial Materials	16.53	19.93
RealEstate	6.62	5.59
Energy	4.4	4.72
Utilities	1.51	3.53

Portfolio Composition



Cash (1.53%)
Domestic Stock (97.11%)
Foreign Stock (1.36%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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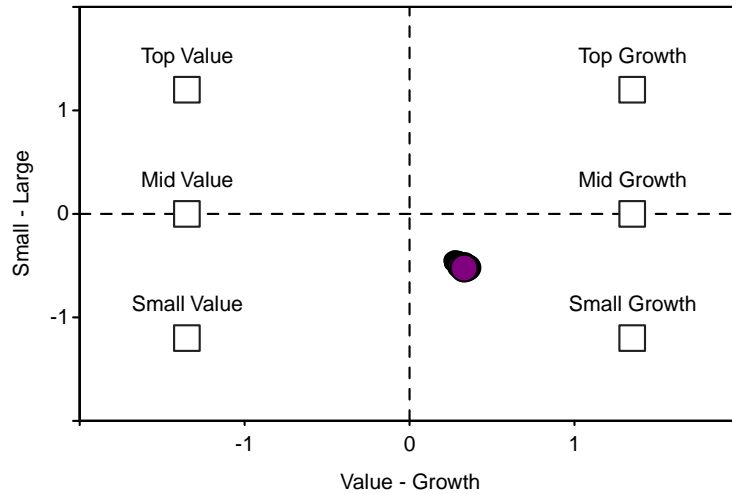


Vanguard Extended Market Index Admiral

As of 09/30/2024

Manager Style

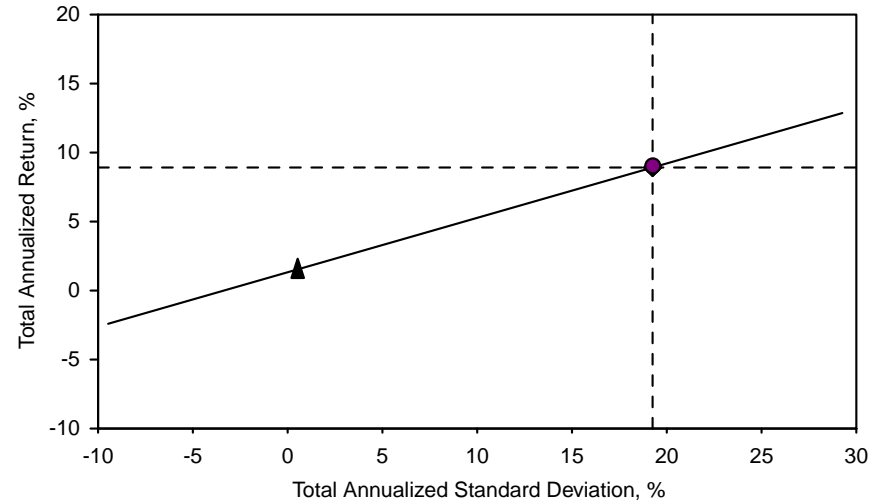
6 Month moving average, October 2014 - September 2024



● Vanguard Extended Market Index Admiral

Manager Risk / Return

October 2014 - September 2024

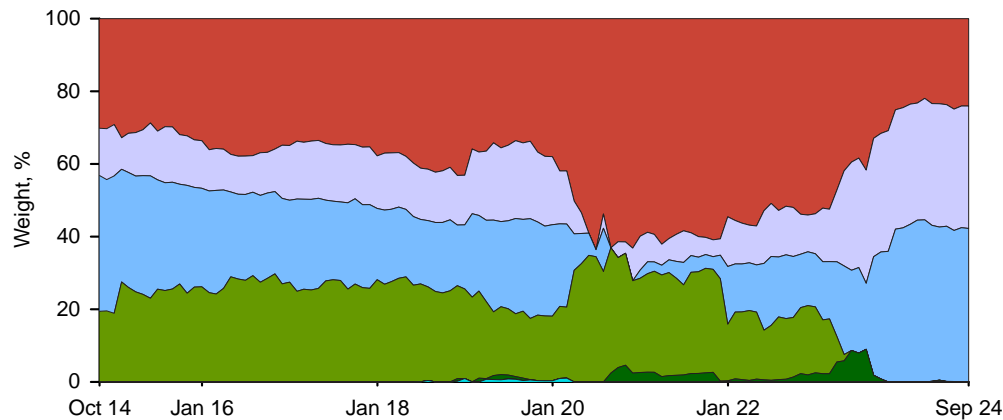


◆ S&P Completion TR USD

▲ Cash

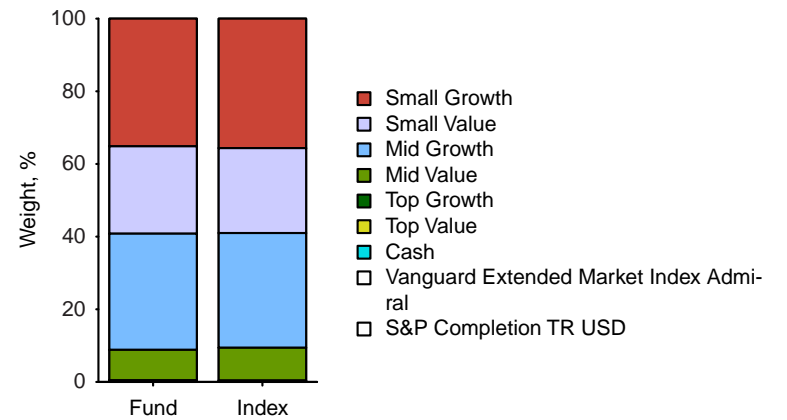
Asset Allocation

Vanguard Extended Market Index Admiral



Asset Allocation

October 2014 - September 2024

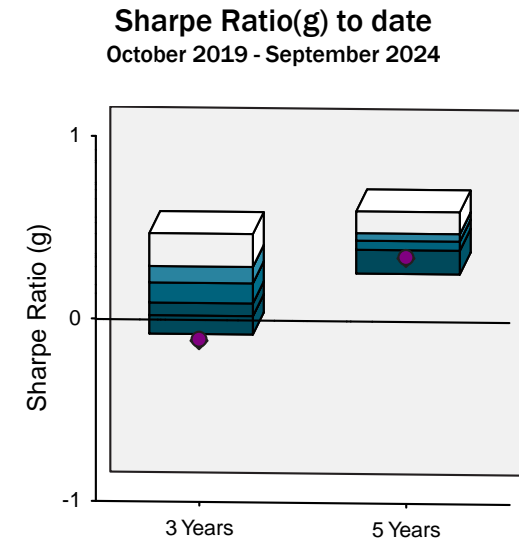
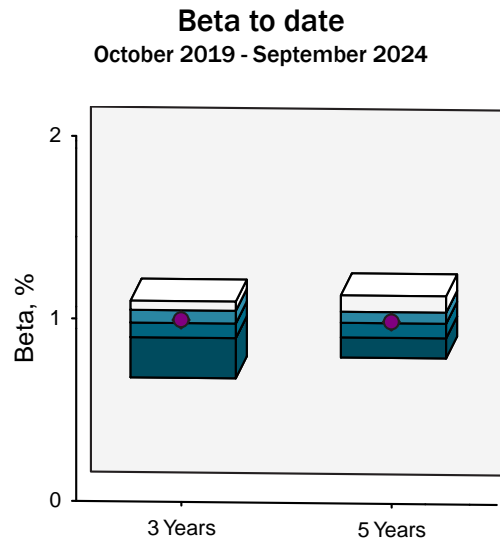
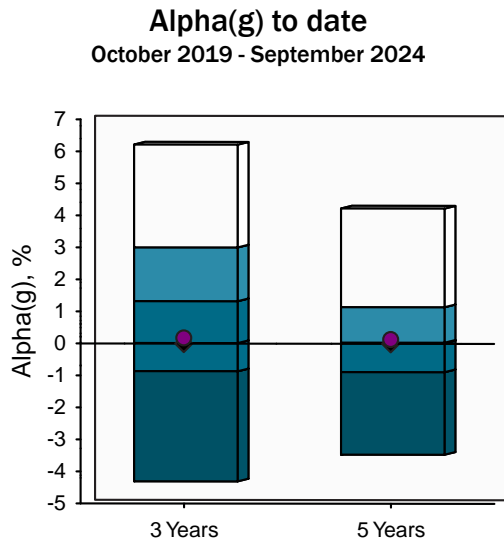
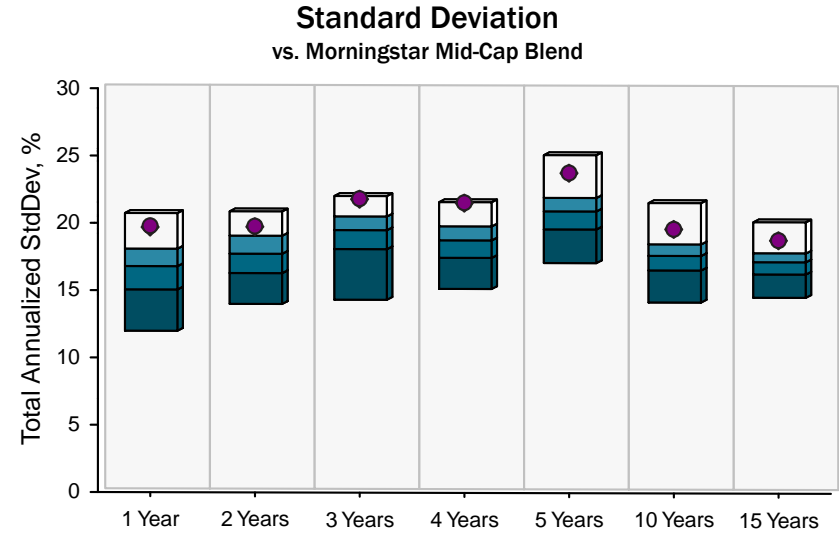
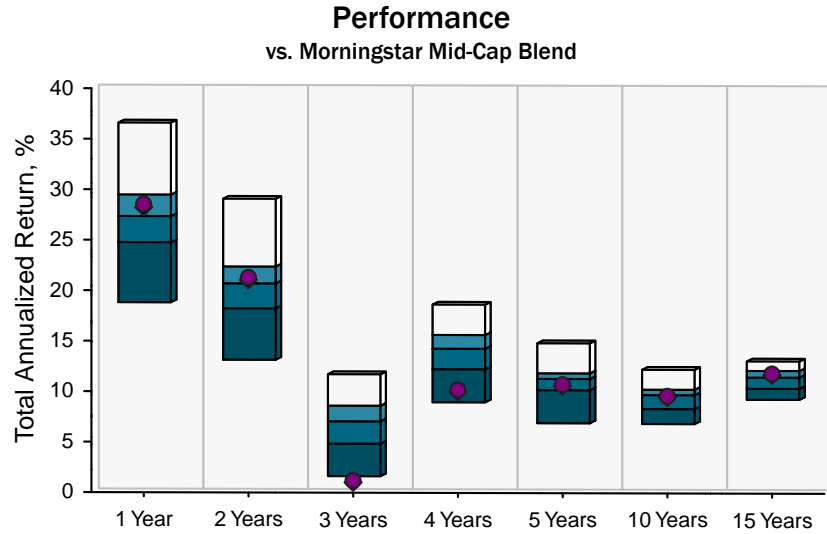


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Vanguard Extended Market Index Admiral

As of 09/30/2024



● Vanguard Extended Market Index Admiral

◆ S&P Completion TR USD

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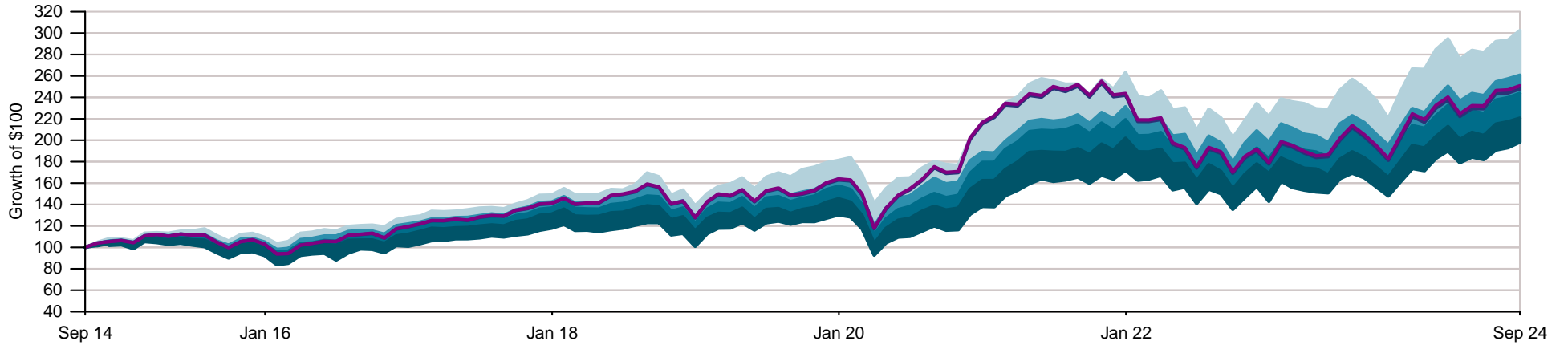


Vanguard Extended Market Index Admiral

As of 09/30/2024

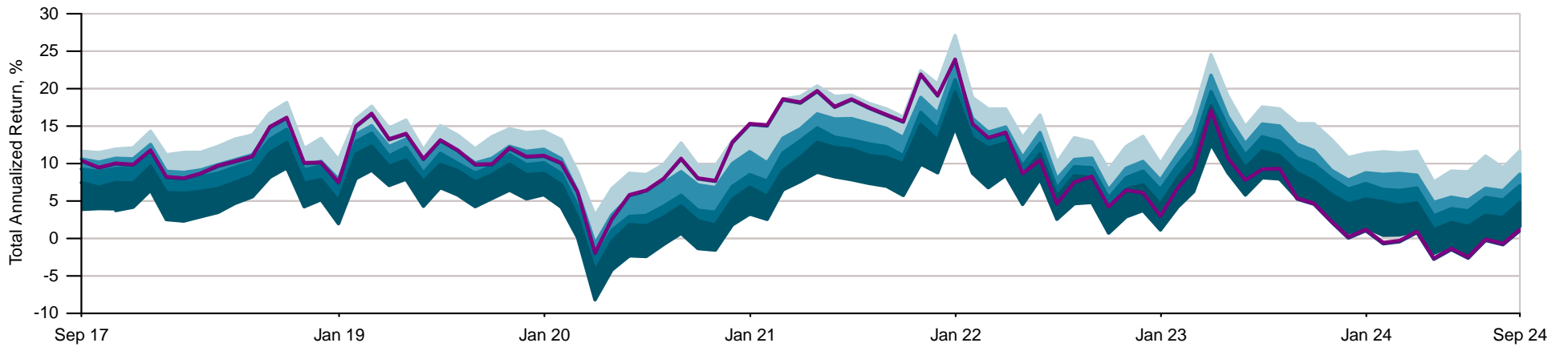
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

Vanguard Extended Market Index Admiral

S&P Completion TR USD

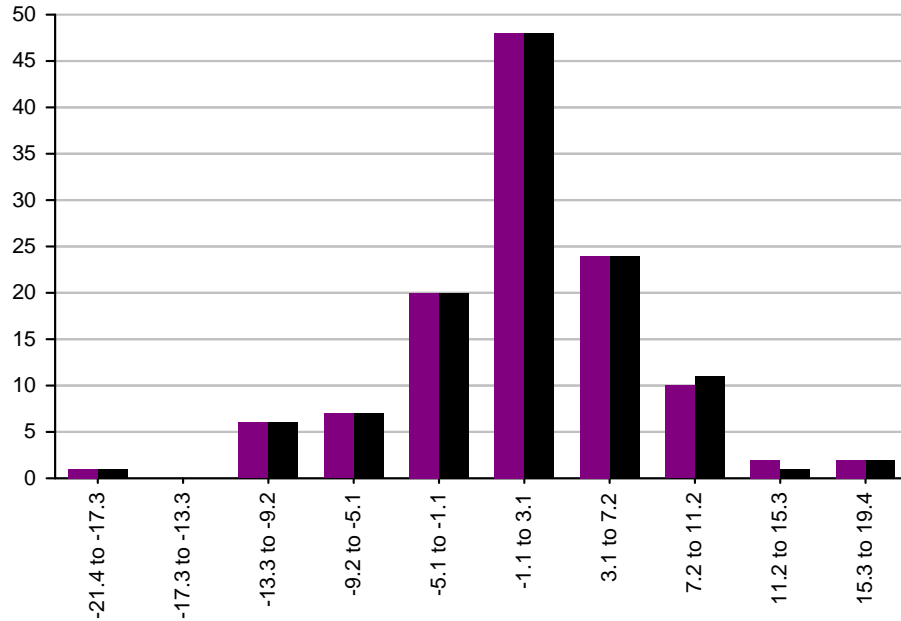
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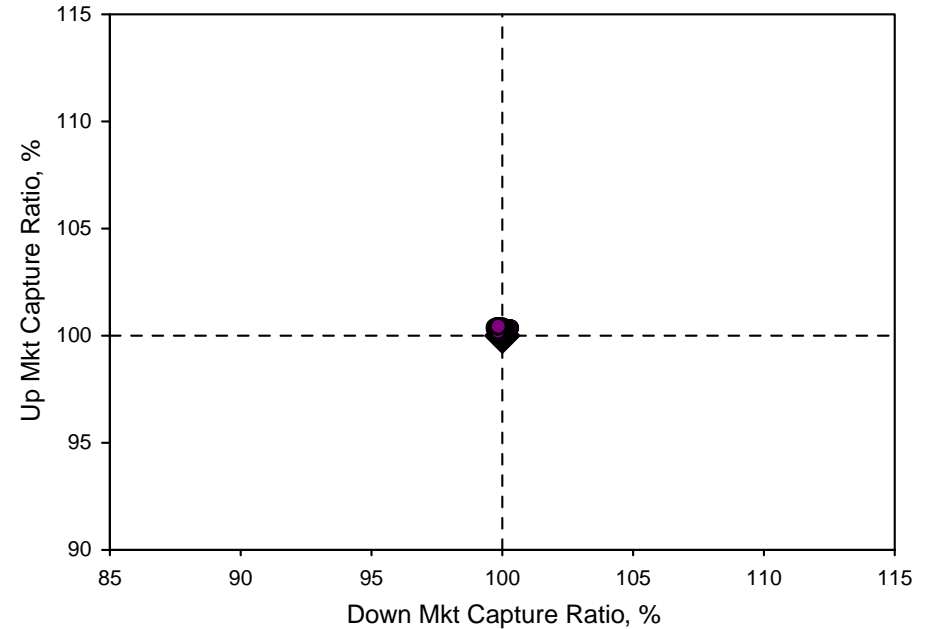
Vanguard Extended Market Index Admiral

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● Vanguard Extended Market Index Admiral

◆ S&P Completion TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Vanguard Extended Market Index Admiral	74	46	4.11%	-4.38%	34.72%	-18.62%	18.30%	-21.33%	97.93%	-29.95%	100.33%	99.86%	100.00
S&P Completion TR USD	74	46	4.10%	-4.39%	34.61%	-18.65%	18.27%	-21.35%	97.84%	-30.00%	100.00%	100.00%	100.00

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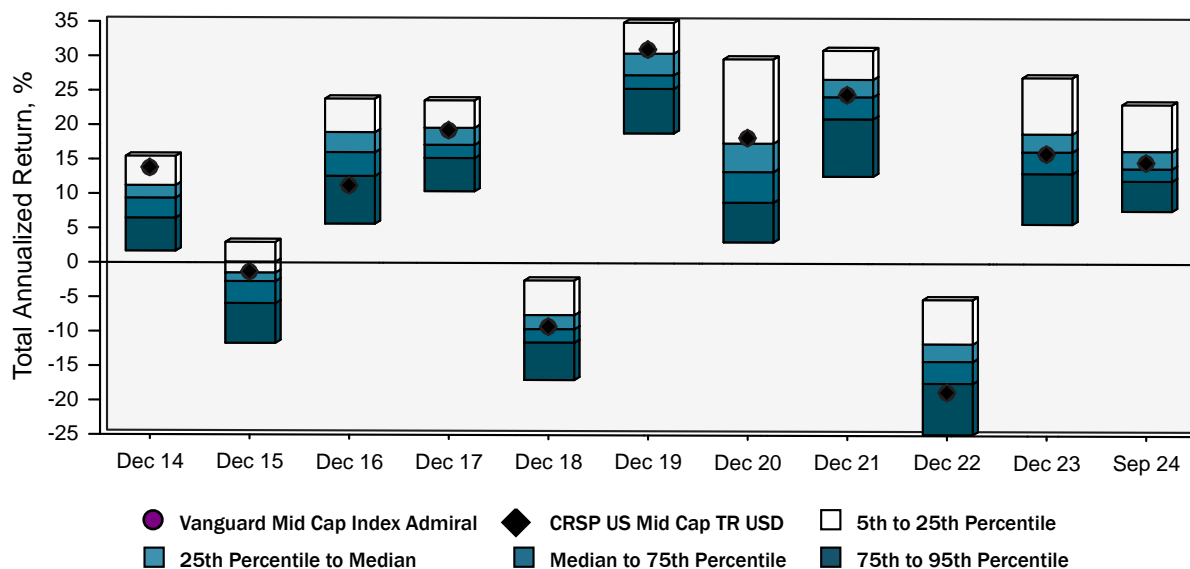
Vanguard Mid Cap Index Admiral

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Vanguard Mid Cap Index Admiral	9.36	14.71	28.79	5.31	11.22	10.21	-0.02	1.00	0.18	19.35	0.05
CRSP US Mid Cap TR USD	9.37	14.73	28.81	5.32	11.23	10.23	0.00	1.00	0.19	19.35	-
Morningstar Mid-Cap Blend	8.31	14.30	27.57	6.71	11.17	9.40	1.05	0.95	0.26	19.33	0.90

Performance To Date

January 2014 - September 2024



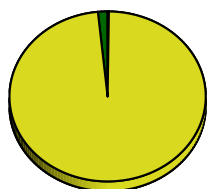
Portfolio Data

Ticker	VIMAX
Prospectus Objective	Growth
Morningstar Category	Mid-Cap Blend
Net Assets \$MM	\$173,385
Turnover Ratio	13%
Total Number of Holdings	319
Average Mkt Cap \$MM	\$32,680
Manager Name	Aur�lie Denis
Manager Tenure (yrs.)	1.59
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	20.99	19.05
Communication Services	3.08	2.68
Technology	17.91	16.37
Service Economy	31.41	38.24
Consumer Cyclical	7.96	12.90
Healthcare	10.39	10.41
Financial Services	13.06	14.93
Manufacturing Economy	47.60	42.72
Basic materials	5.08	4.55
Consumer Defensive	4.96	4.40
Industrial Materials	17.01	19.93
RealEstate	7.97	5.59
Energy	4.46	4.72
Utilities	8.12	3.53

Portfolio Composition



Cash (0.21%)
Domestic Stock (98.20%)
Foreign Stock (1.58%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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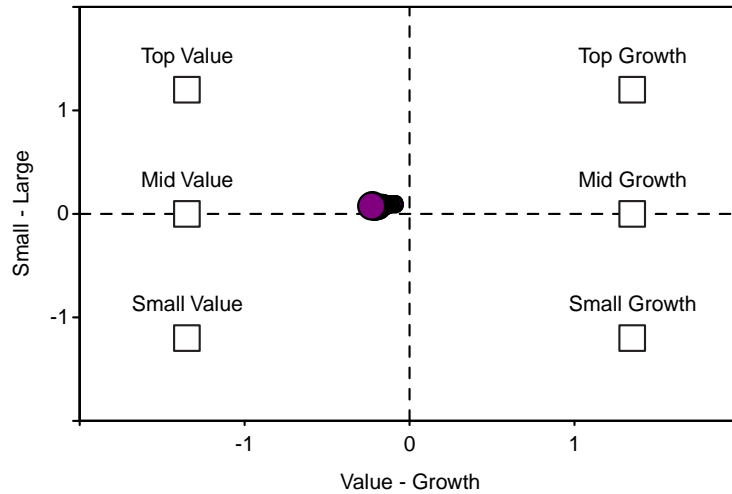


Vanguard Mid Cap Index Admiral

As of 09/30/2024

Manager Style

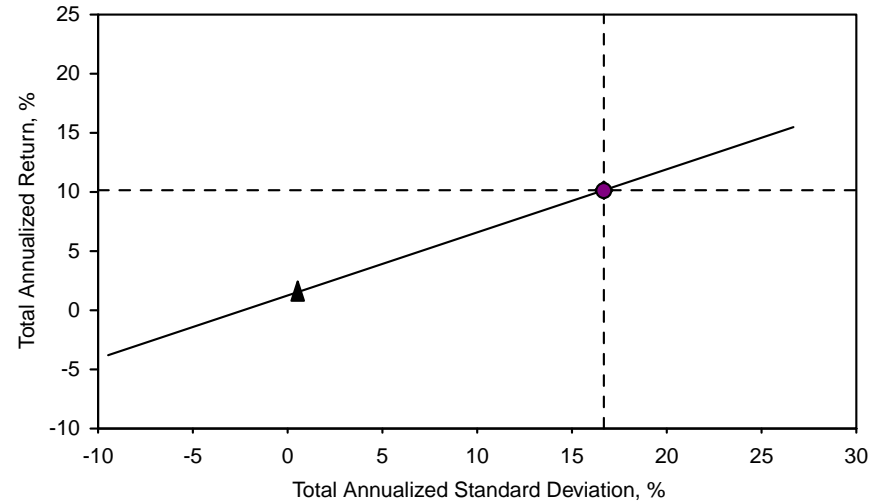
6 Month moving average, October 2014 - September 2024



● Vanguard Mid Cap Index Admiral

Manager Risk / Return

October 2014 - September 2024

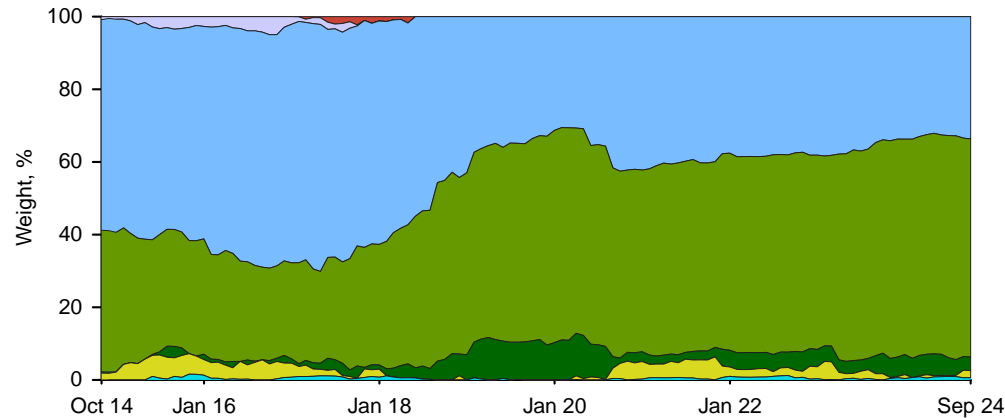


◆ CRSP US Mid Cap TR USD

▲ Cash

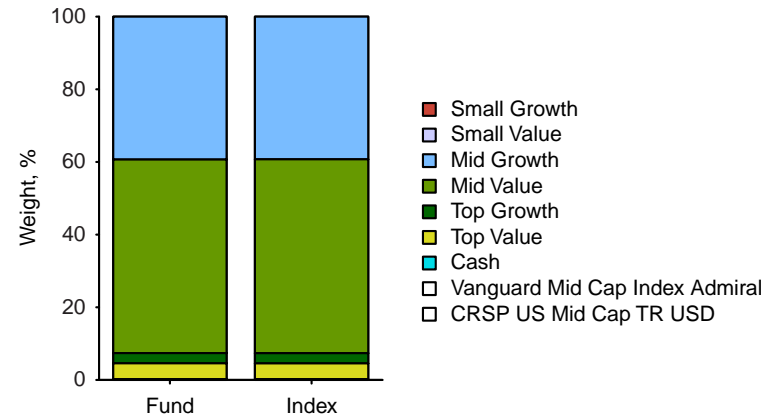
Asset Allocation

Vanguard Mid Cap Index Admiral



Asset Allocation

October 2014 - September 2024

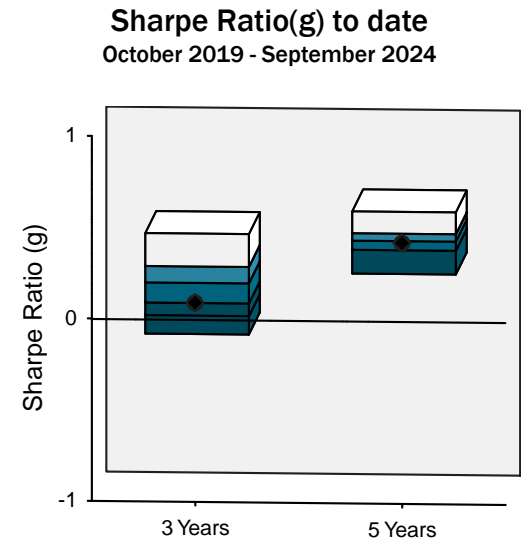
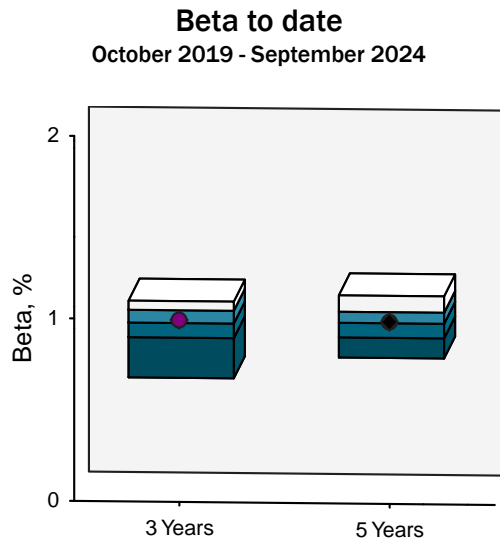
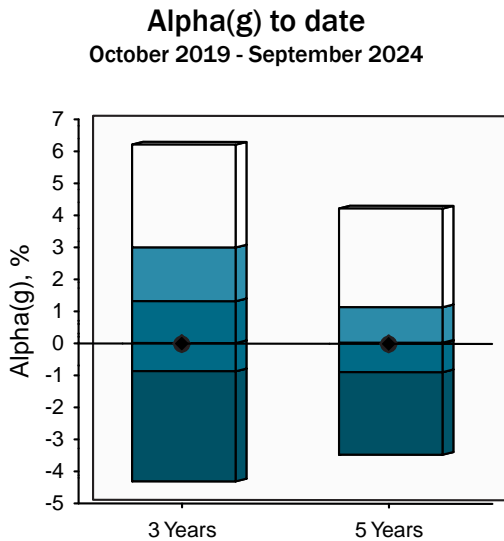
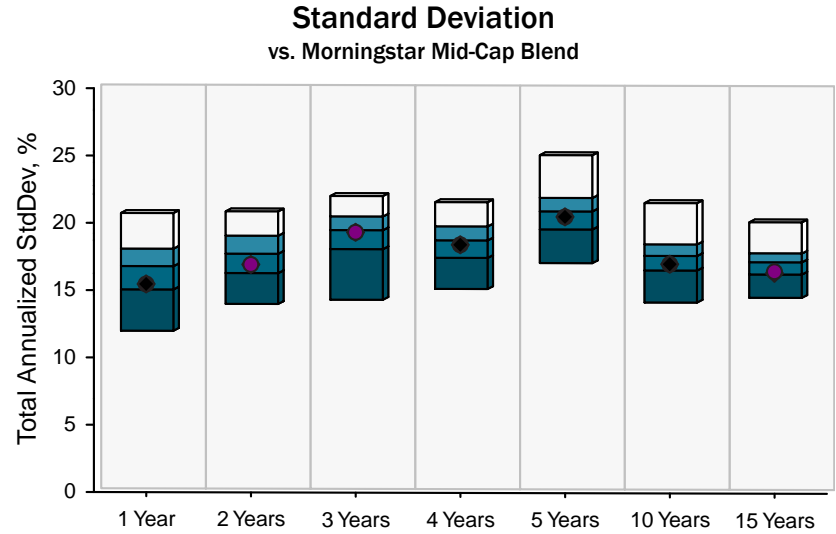
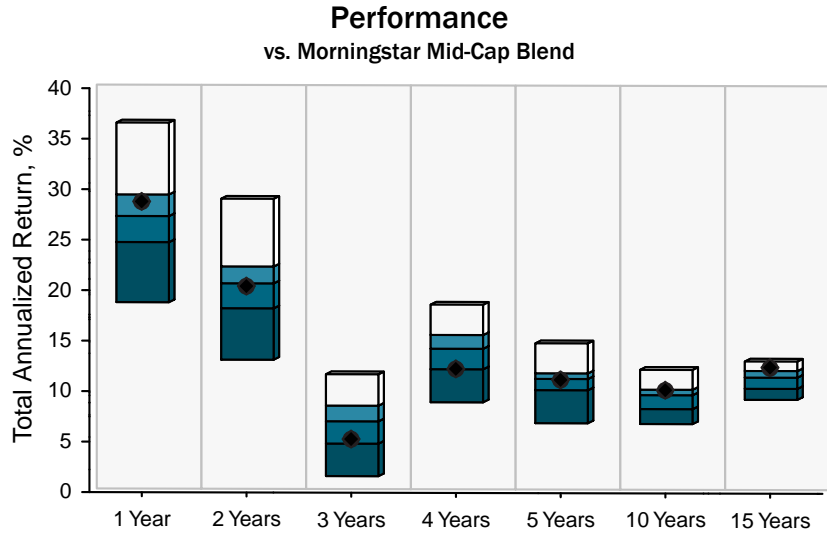


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Vanguard Mid Cap Index Admiral

As of 09/30/2024



● Vanguard Mid Cap Index Admiral

◆ CRSP US Mid Cap TR USD

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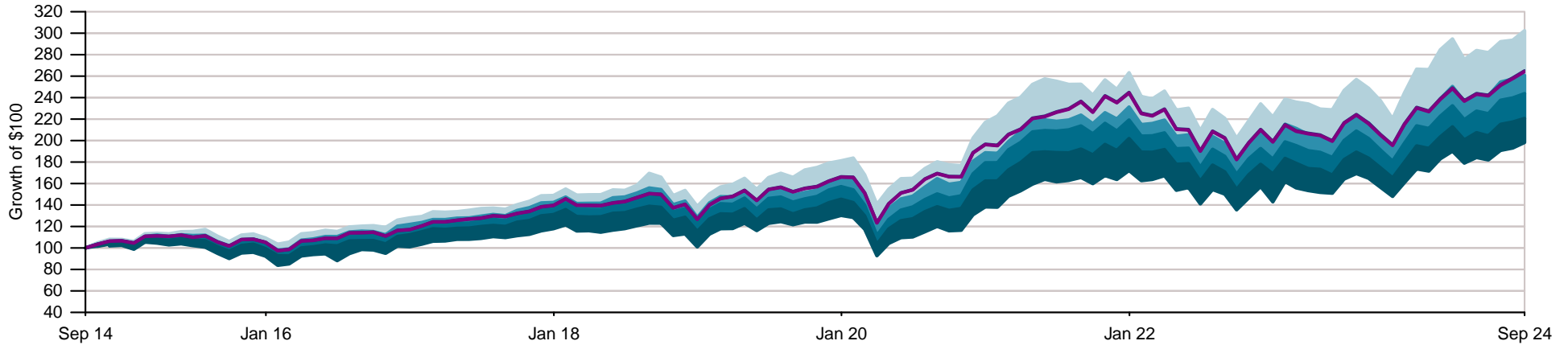


Vanguard Mid Cap Index Admiral

As of 09/30/2024

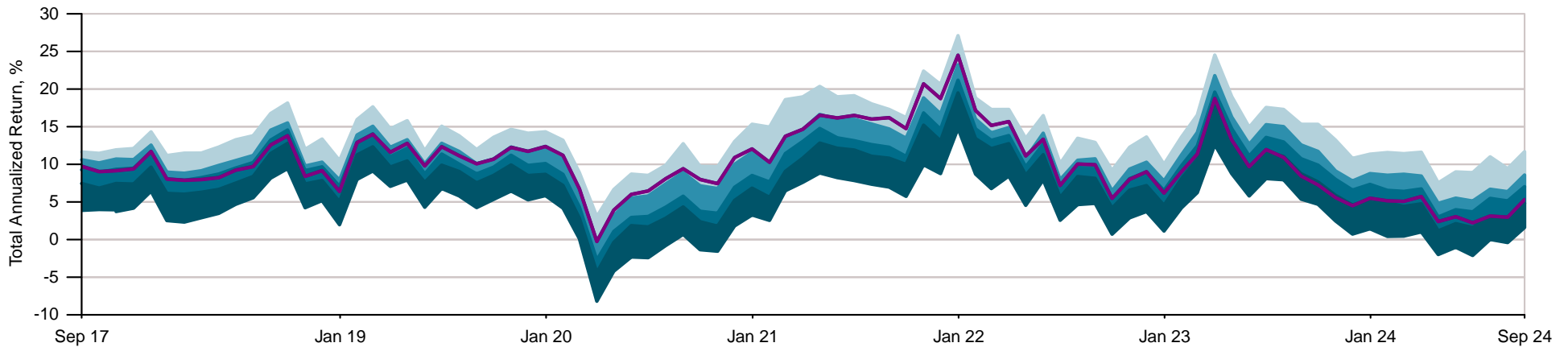
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

Vanguard Mid Cap Index Admiral

CRSP US Mid Cap TR USD

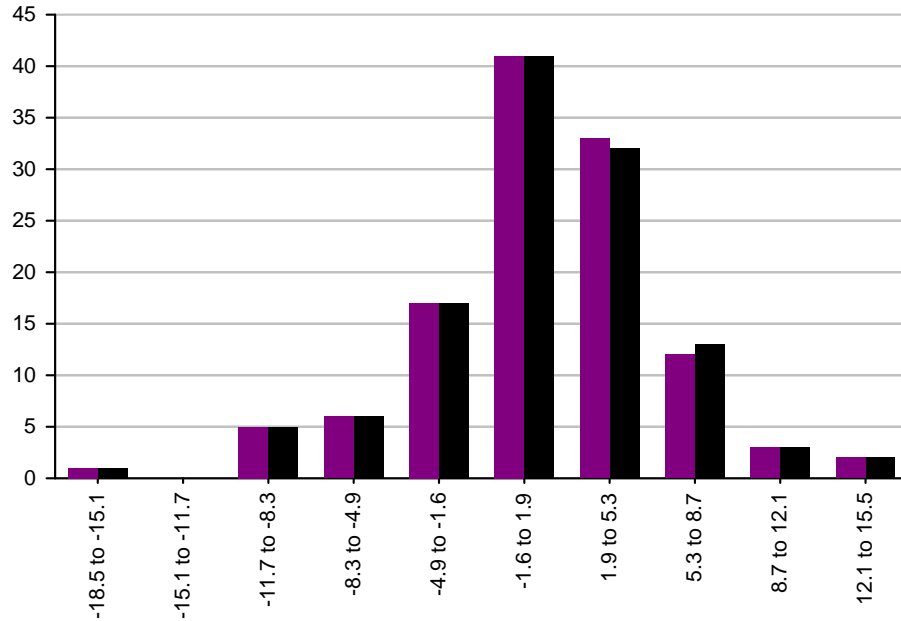
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Vanguard Mid Cap Index Admiral

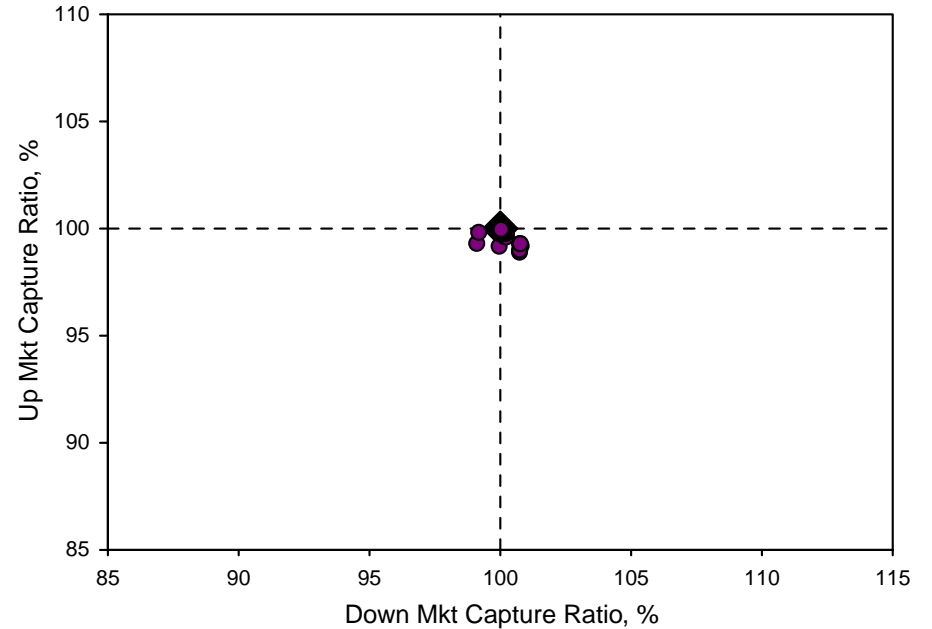
As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture

36 Month rolling windows, October 2014 - September 2024



● Vanguard Mid Cap Index Admiral

◆ CRSP US Mid Cap TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Vanguard Mid Cap Index Admiral	76	44	3.63%	-3.87%	31.13%	-15.95%	14.40%	-18.39%	70.62%	-19.48%	99.92%	100.03%	100.00
CRSP US Mid Cap TR USD	76	44	3.63%	-3.87%	31.15%	-15.95%	14.40%	-18.43%	70.66%	-19.47%	100.00%	100.00%	100.00

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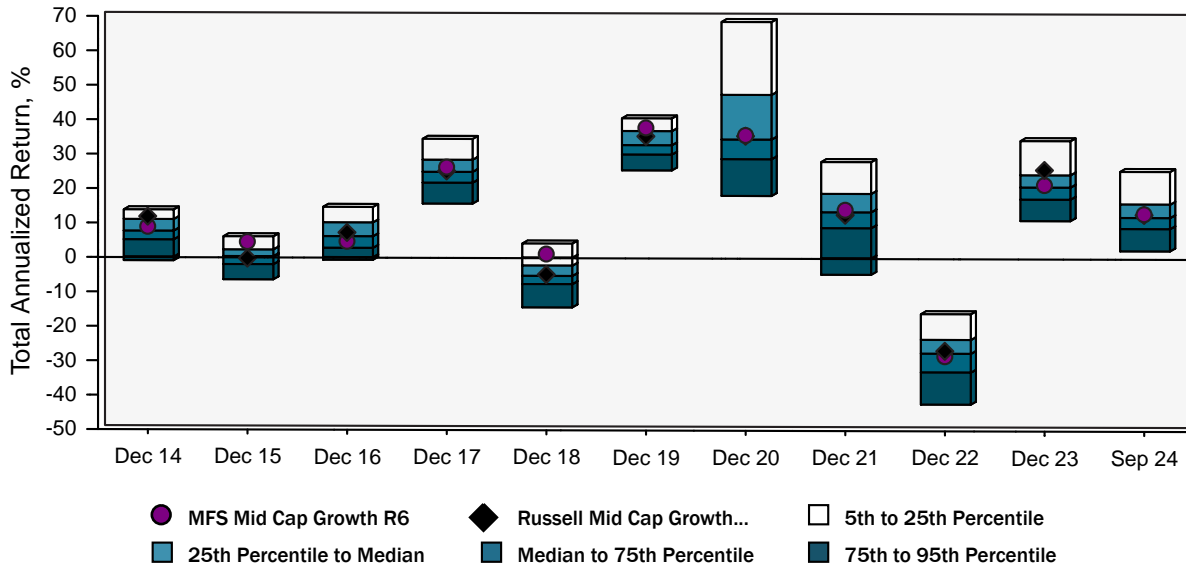
MFS Mid Cap Growth R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
MFS Mid Cap Growth R6	4.92	13.11	27.90	1.43	10.20	12.05	-1.01	0.92	0.00	20.10	0.66
Russell Mid Cap Growth TR USD	6.54	12.91	29.33	2.32	11.48	11.30	0.00	1.00	0.05	21.31	-
Morningstar Mid-Cap Growth	6.46	12.68	26.45	-0.03	10.49	10.35	-2.23	0.98	-0.04	22.14	1.07

Performance To Date

January 2014 - September 2024



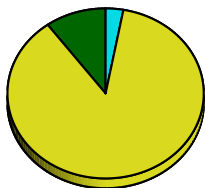
Portfolio Data

Ticker	OTCKX
Prospectus Objective	Growth
Morningstar Category	Mid-Cap Growth
Net Assets \$MM	\$15,038
Turnover Ratio	30%
Total Number of Holdings	92
Average Mkt Cap \$MM	\$27,338
Manager Name	Eric Fischman
Manager Tenure (yrs.)	15.83
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	29.66	31.16
Communication Services	6.16	3.58
Technology	23.5	27.58
Service Economy	39.41	37.85
Consumer Cyclical	12.09	12.51
Healthcare	15.17	15.44
Financial Services	12.15	9.90
Manufacturing Economy	30.92	30.98
Basic materials	2.11	1.95
Consumer Defensive	1.7	2.65
Industrial Materials	21.88	19.12
RealEstate	1.65	2.04
Energy	3.22	4.35
Utilities	0.36	0.87

Portfolio Composition



Cash (2.91%)
Domestic Stock (87.04%)
Foreign Stock (10.04%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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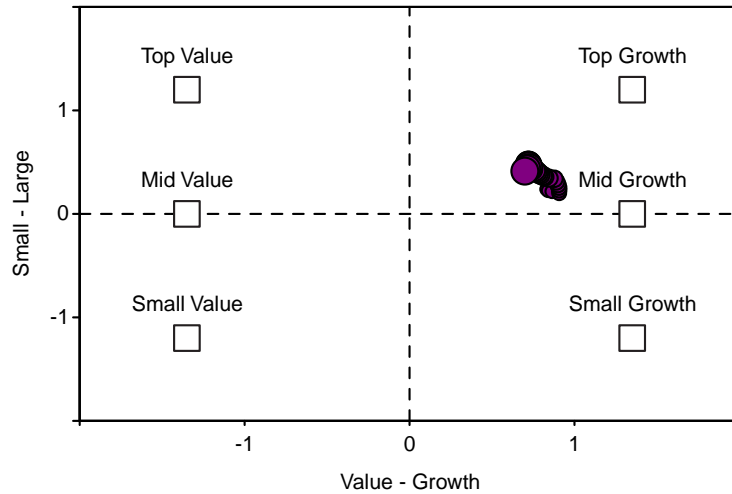


MFS Mid Cap Growth R6

As of 09/30/2024

Manager Style

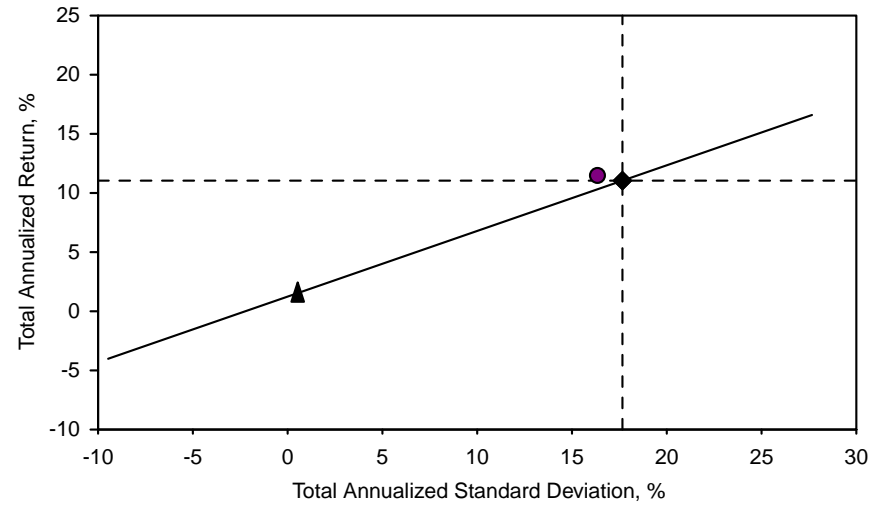
6 Month moving average, October 2014 - September 2024



● MFS Mid Cap Growth R6

Manager Risk / Return

October 2014 - September 2024

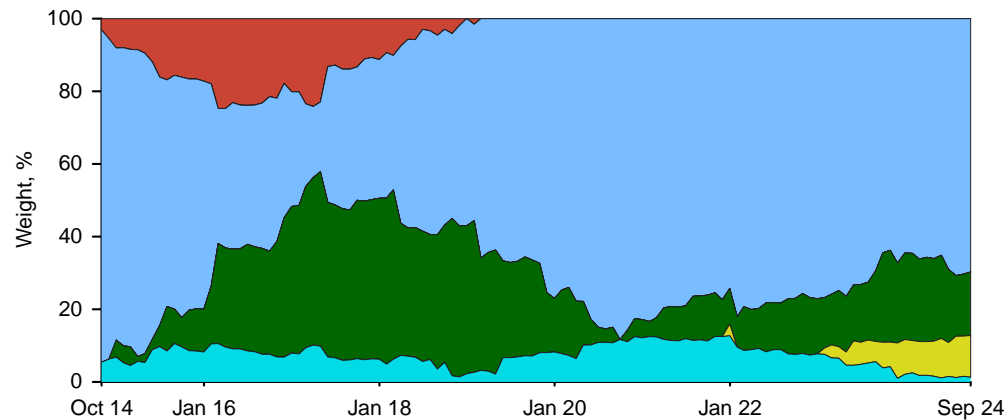


◆ Russell Mid Cap Growth TR USD

▲ Cash

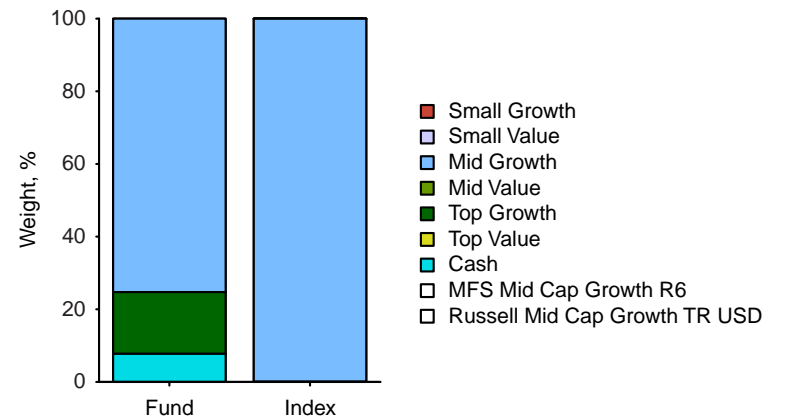
Asset Allocation

MFS Mid Cap Growth R6



Asset Allocation

October 2014 - September 2024

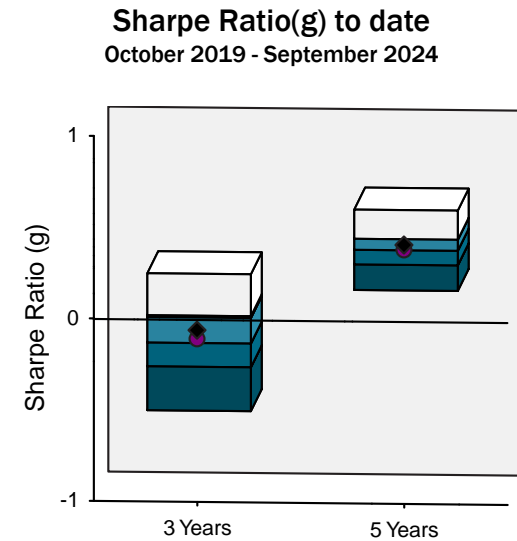
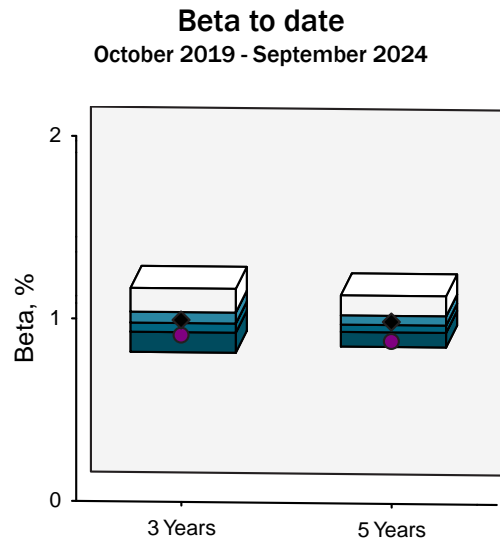
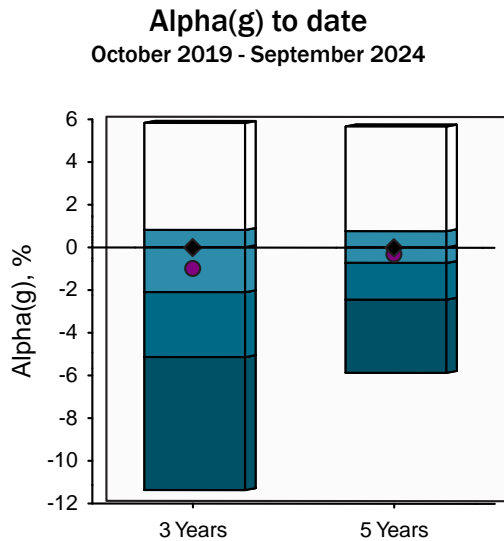
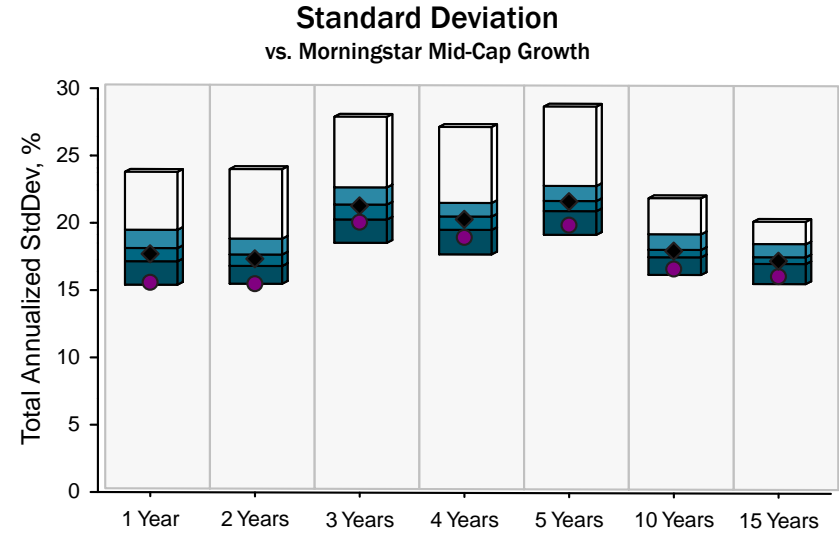
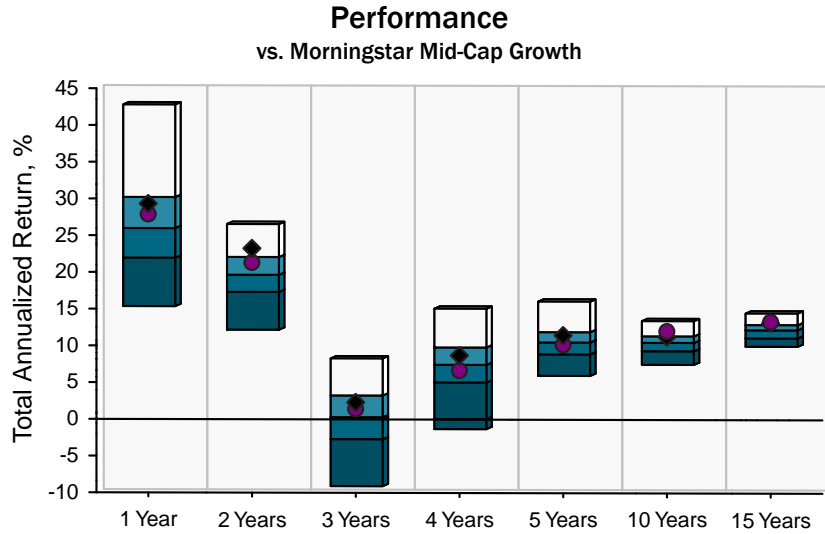


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MFS Mid Cap Growth R6

As of 09/30/2024



● MFS Mid Cap Growth R6

◆ Russell Mid Cap Growth TR USD

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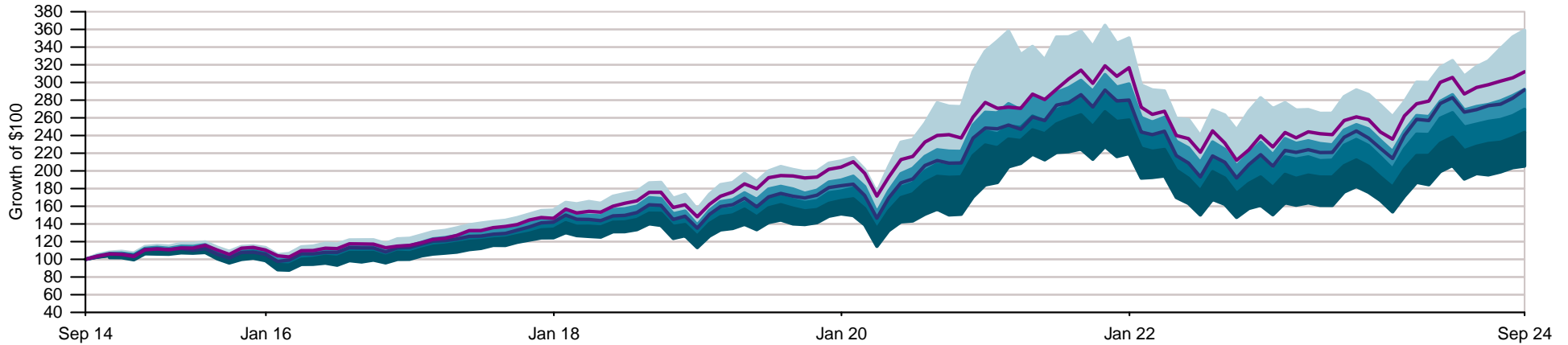


MFS Mid Cap Growth R6

As of 09/30/2024

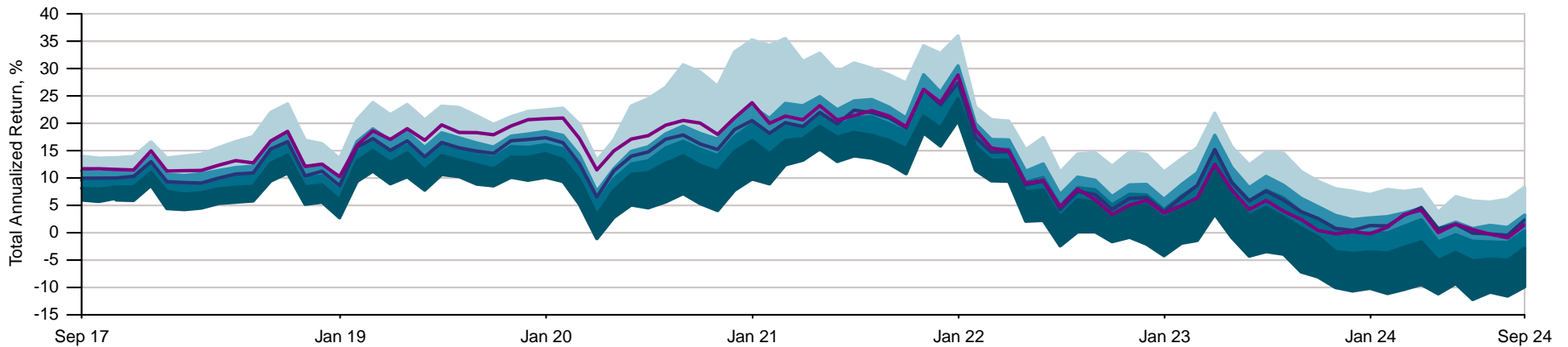
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
MFS Mid Cap Growth R6

25th Percentile to Median
Russell Mid Cap Growth TR USD

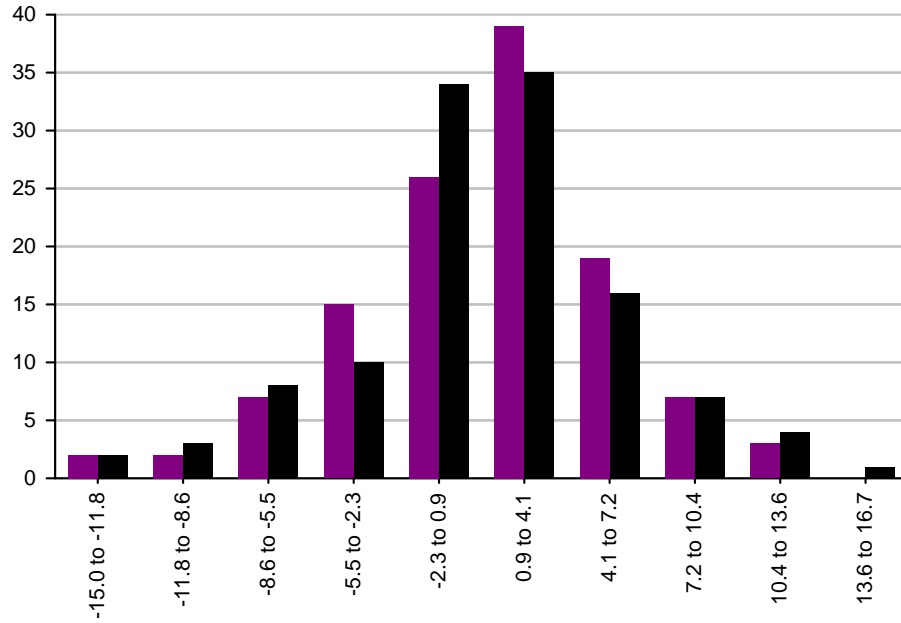
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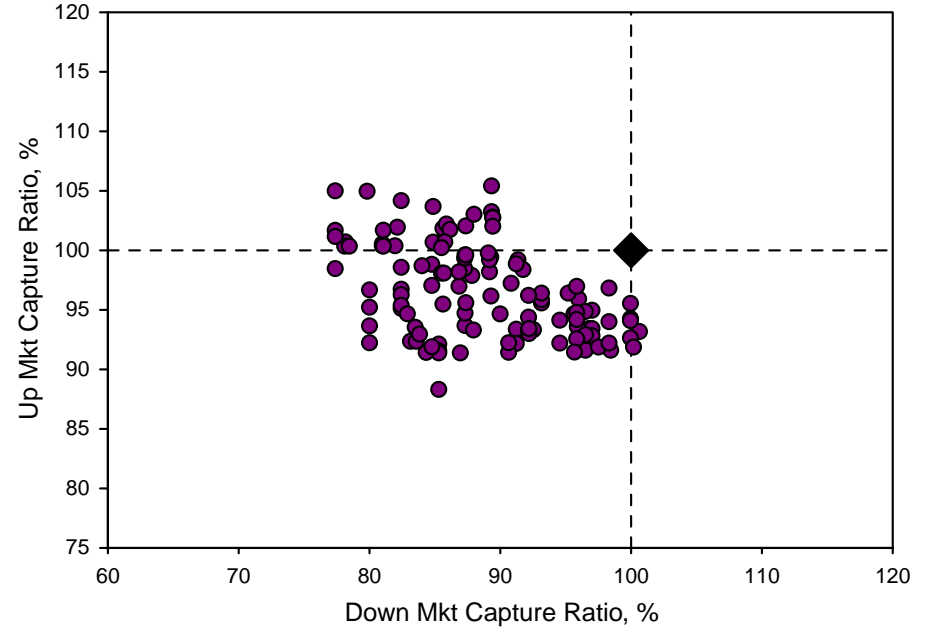
MFS Mid Cap Growth R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● MFS Mid Cap Growth R6

◆ Russell Mid Cap Growth TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
MFS Mid Cap Growth R6	75	44	3.83%	-3.74%	31.65%	-14.89%	12.51%	-14.13%	57.87%	-29.81%	95.21%	90.38%	93.88
Russell Mid Cap Growth TR USD	75	45	3.90%	-3.92%	33.25%	-16.47%	15.66%	-14.91%	68.61%	-29.57%	100.00%	100.00%	100.00

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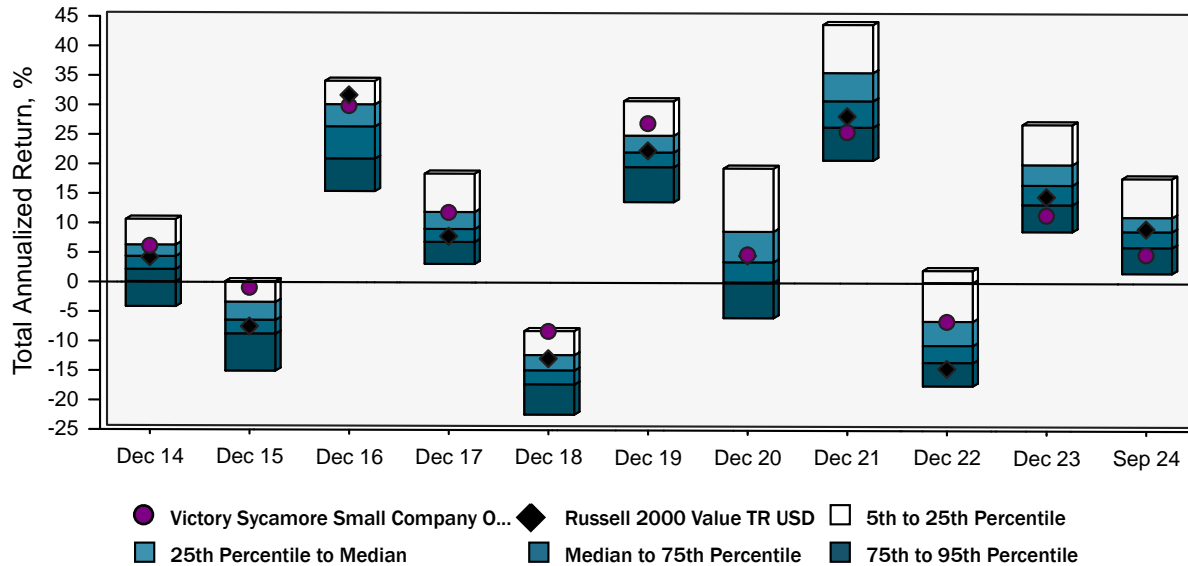


Victory Sycamore Small Company Opp R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Victory Sycamore Small Company Opp R6	7.08	4.86	17.43	5.76	8.95	10.15	1.71	0.84	0.20	19.71	0.85
Russell 2000 Value TR USD	10.15	9.22	25.88	3.77	9.29	8.22	0.00	1.00	0.12	22.84	-
Morningstar Small Value	8.15	8.74	22.68	6.47	11.02	8.17	2.53	0.91	0.24	21.49	1.11

Performance To Date January 2014 - September 2024



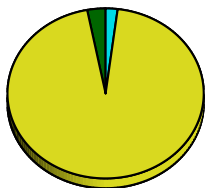
Portfolio Data

Ticker	VSORX
Prospectus Objective	Small Company
Morningstar Category	Small Value
Net Assets \$MM	\$6,738
Turnover Ratio	37%
Total Number of Holdings	112
Average Mkt Cap \$MM	\$3,361
Manager Name	Gary Miller
Manager Tenure (yrs.)	26.25
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	12.46	12.96
Communication Services	0.02	2.59
Technology	12.44	10.37
Service Economy	37.23	42.20
Consumer Cyclical	12.43	13.32
Healthcare	3.85	6.41
Financial Services	20.95	22.47
Manufacturing Economy	50.32	44.84
Basic materials	9.29	5.73
Consumer Defensive	2.79	4.14
Industrial Materials	21.0	17.51
RealEstate	6.79	6.85
Energy	6.76	7.66
Utilities	3.69	2.95

Portfolio Composition



Cash (1.97%)
Domestic Stock (95.02%)
Foreign Stock (3.01%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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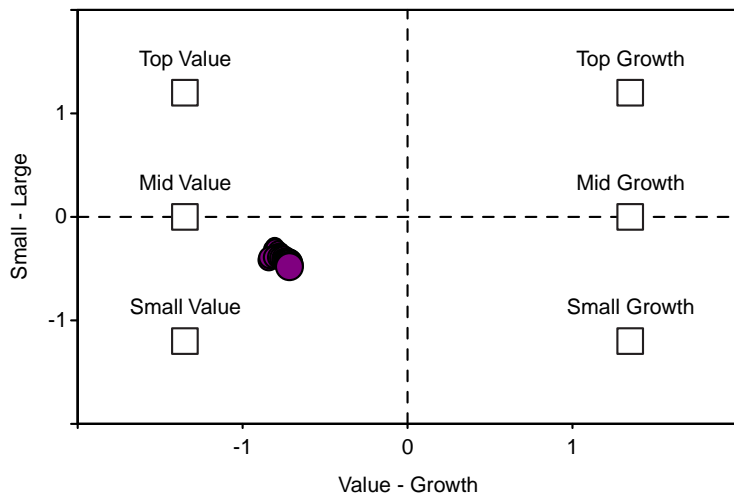


Victory Sycamore Small Company Opp R6

As of 09/30/2024

Manager Style

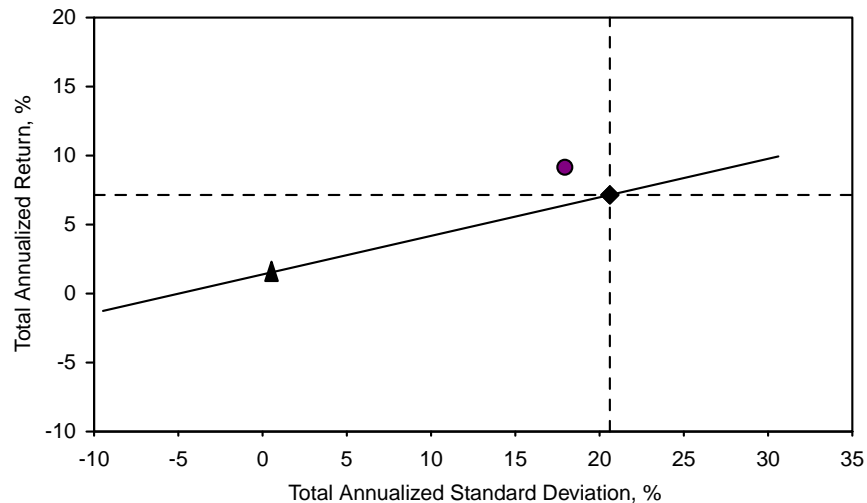
6 Month moving average, October 2014 - September 2024



● Victory Sycamore Small Company Opp R6

Manager Risk / Return

October 2014 - September 2024

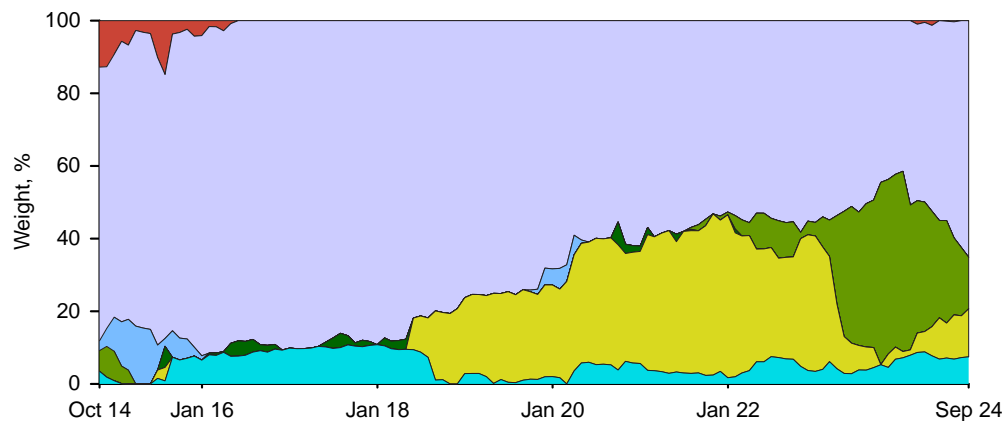


◆ Russell 2000 Value TR USD

▲ Cash

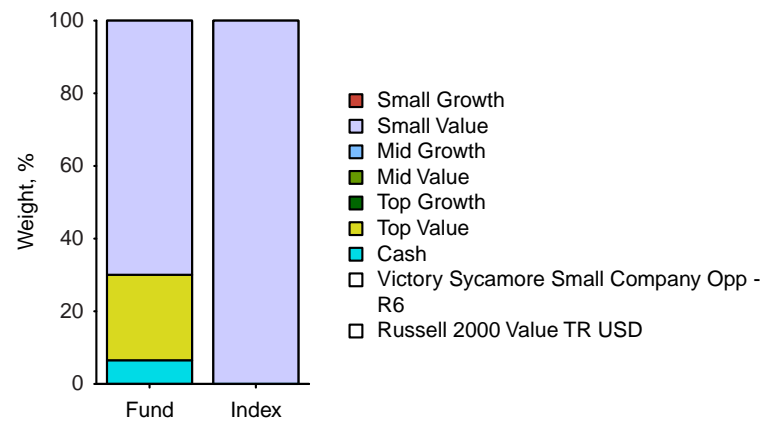
Asset Allocation

Victory Sycamore Small Company Opp R6



Asset Allocation

October 2014 - September 2024



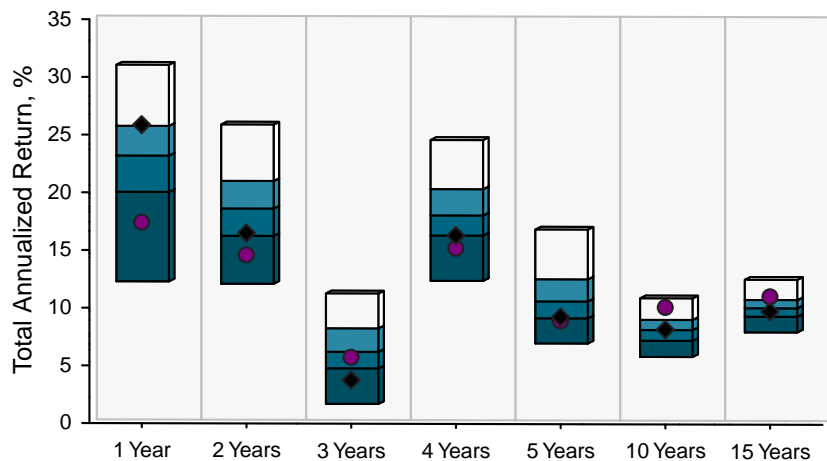
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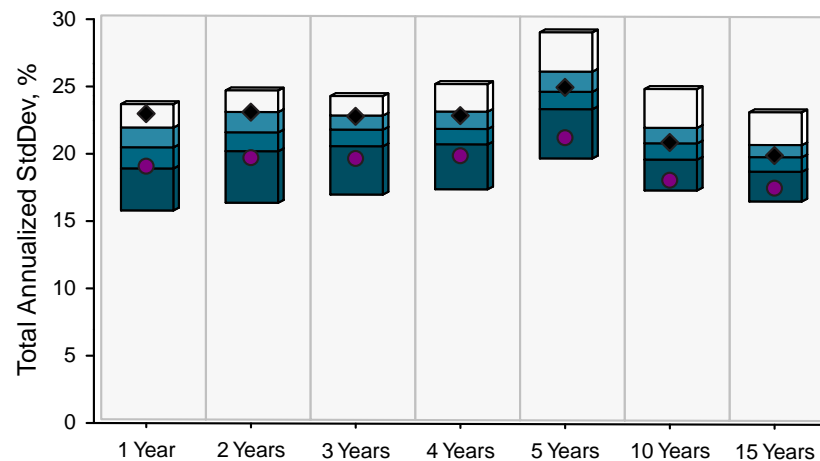
Victory Sycamore Small Company Opp R6

As of 09/30/2024

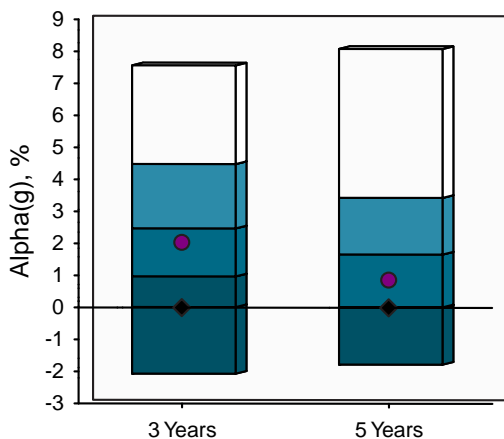
Performance
vs. Morningstar Small Value



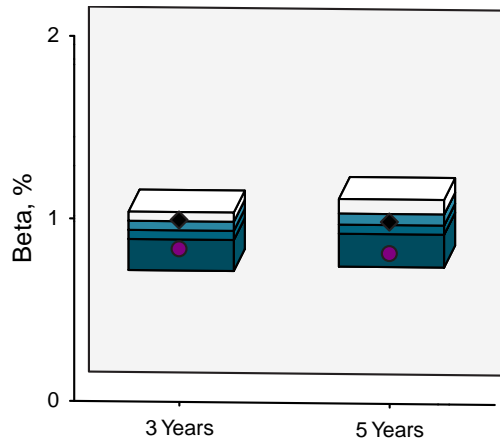
Standard Deviation
vs. Morningstar Small Value



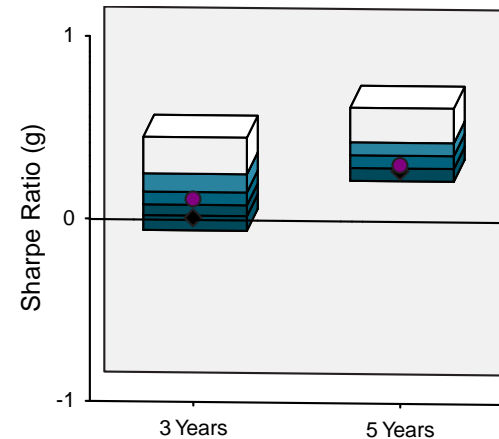
Alpha(g) to date
October 2019 - September 2024



Beta to date
October 2019 - September 2024



Sharpe Ratio(g) to date
October 2019 - September 2024



● Victory Sycamore Small Company Opp R6

◆ Russell 2000 Value TR USD

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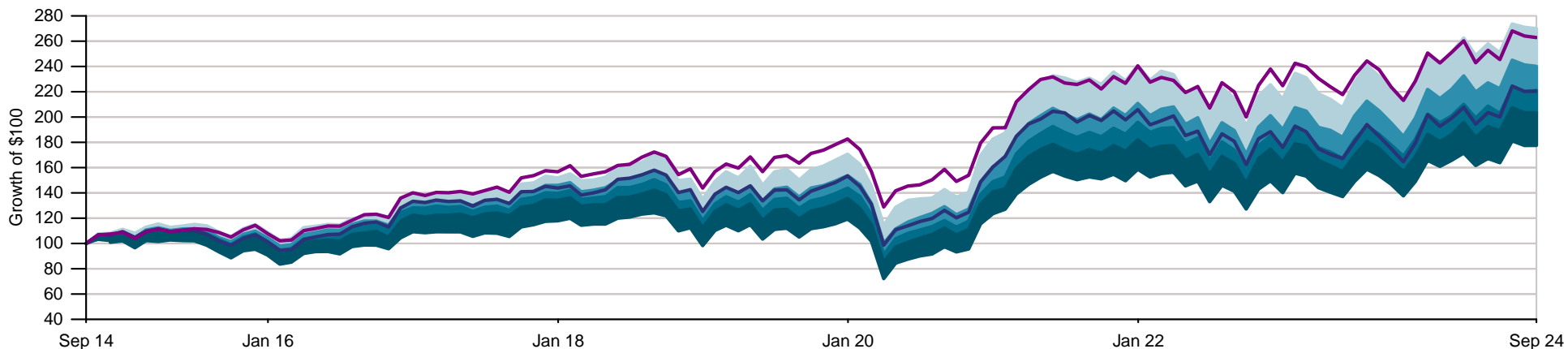


Victory Sycamore Small Company Opp R6

As of 09/30/2024

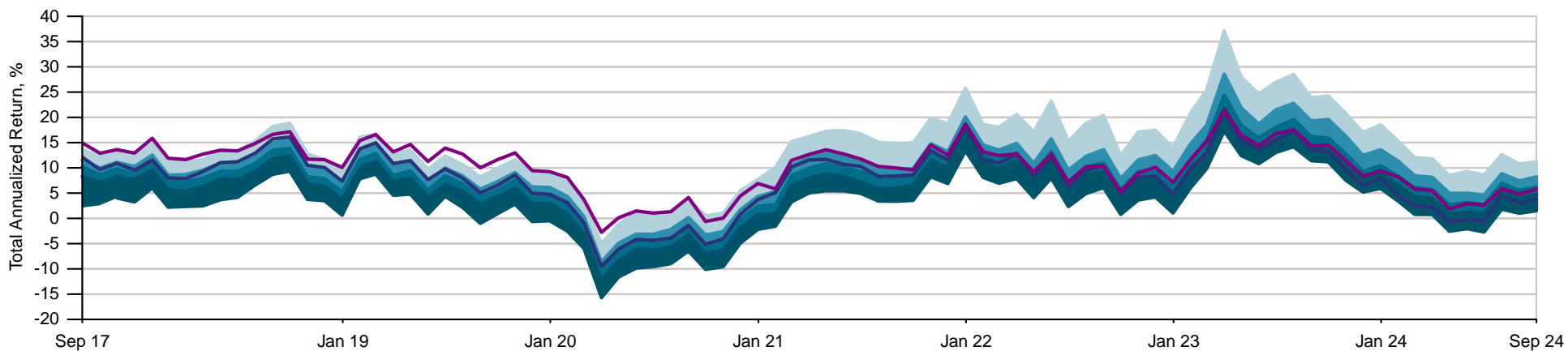
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Victory Sycamore Small Company Opp R6

25th Percentile to Median
Russell 2000 Value TR USD

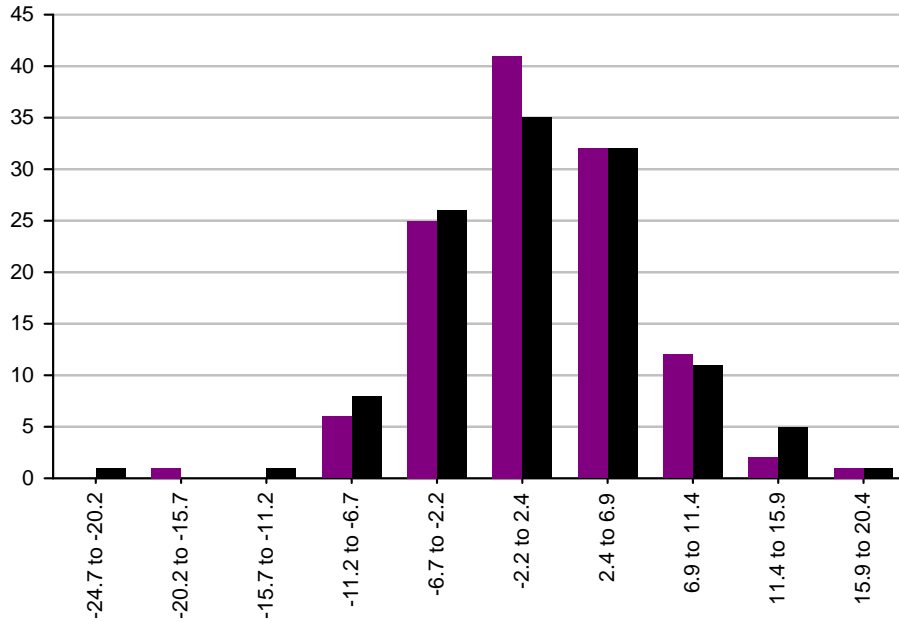
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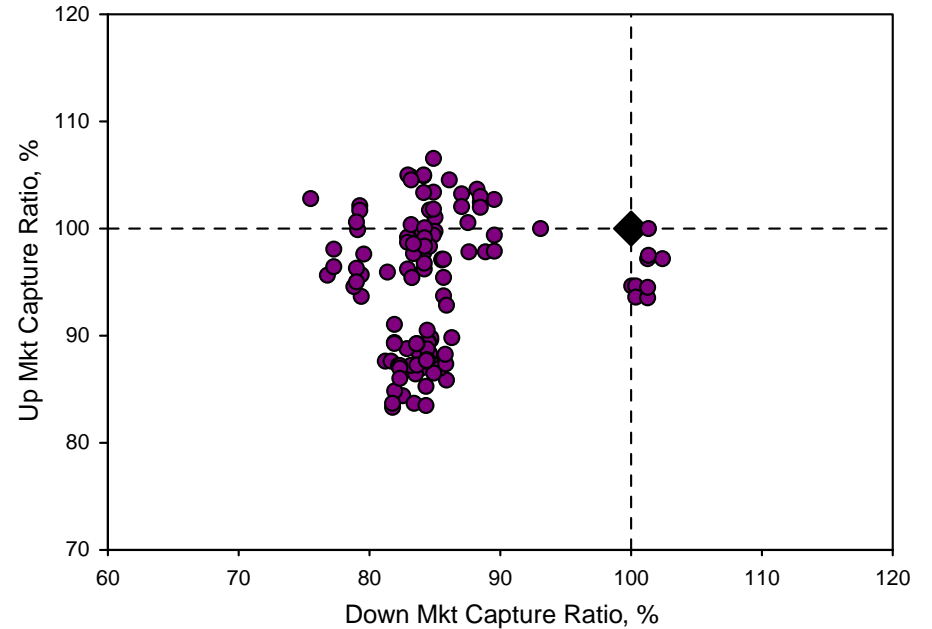
Victory Sycamore Small Company Opp R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● Victory Sycamore Small Company Opp R6

◆ Russell 2000 Value TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Victory Sycamore Small Company Opp R6	72	48	4.17%	-4.03%	33.92%	-17.75%	16.58%	-17.83%	72.04%	-19.26%	90.73%	83.63%	94.37
Russell 2000 Value TR USD	74	46	4.39%	-5.05%	37.39%	-21.23%	19.31%	-24.67%	97.05%	-29.64%	100.00%	100.00%	100.00

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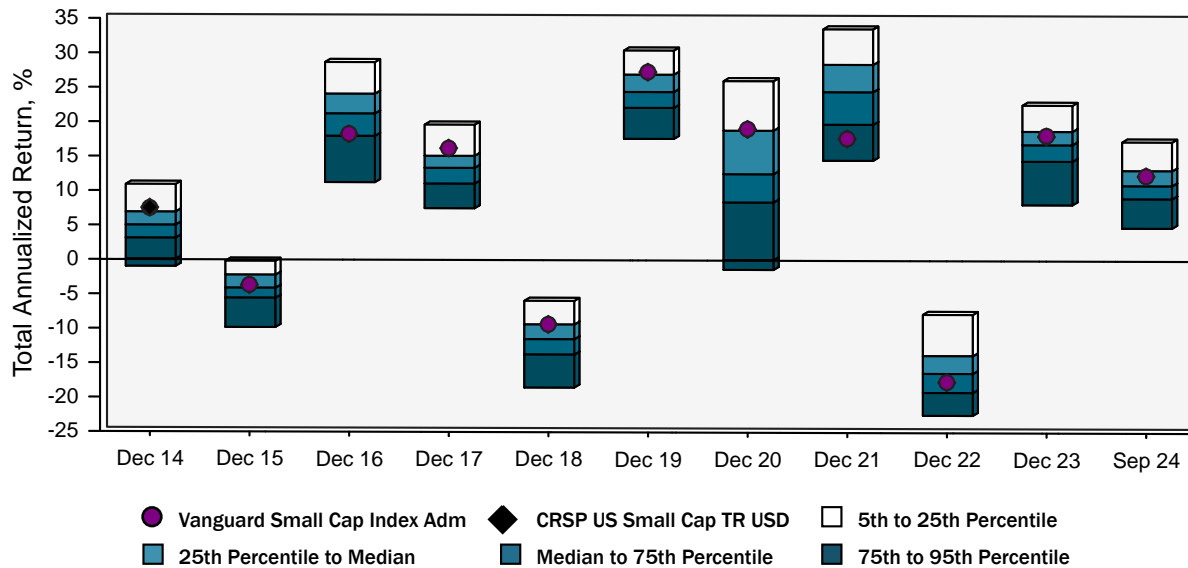
Vanguard Small Cap Index Adm

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Vanguard Small Cap Index Adm	9.02	12.37	27.43	4.36	10.66	9.64	0.05	1.00	0.14	21.07	0.05
CRSP US Small Cap TR USD	9.02	12.35	27.41	4.31	10.61	9.60	0.00	1.00	0.14	21.08	-
Morningstar Small Blend	8.46	10.91	25.03	4.44	10.20	8.63	2.27	0.91	0.14	21.10	0.98

Performance To Date

January 2014 - September 2024



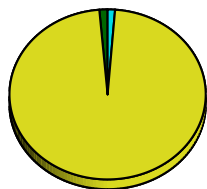
Portfolio Data

Ticker	VSMAX
Prospectus Objective	Small Company
Morningstar Category	Small Blend
Net Assets \$MM	\$150,144
Turnover Ratio	12%
Total Number of Holdings	1,403
Average Mkt Cap \$MM	\$7,014
Manager Name	Gerard O'Reilly
Manager Tenure (yrs.)	8.42
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	18.25	17.18
Communication Services	2.85	2.03
Technology	15.4	15.15
Service Economy	38.68	41.01
Consumer Cyclical	13.96	11.80
Healthcare	10.96	12.85
Financial Services	13.76	16.36
Manufacturing Economy	43.07	41.81
Basic materials	4.25	4.97
Consumer Defensive	3.86	4.32
Industrial Materials	19.36	18.69
RealEstate	8.06	6.08
Energy	4.81	5.39
Utilities	2.73	2.36

Portfolio Composition



Cash (1.22%)
Domestic Stock (97.43%)
Foreign Stock (1.35%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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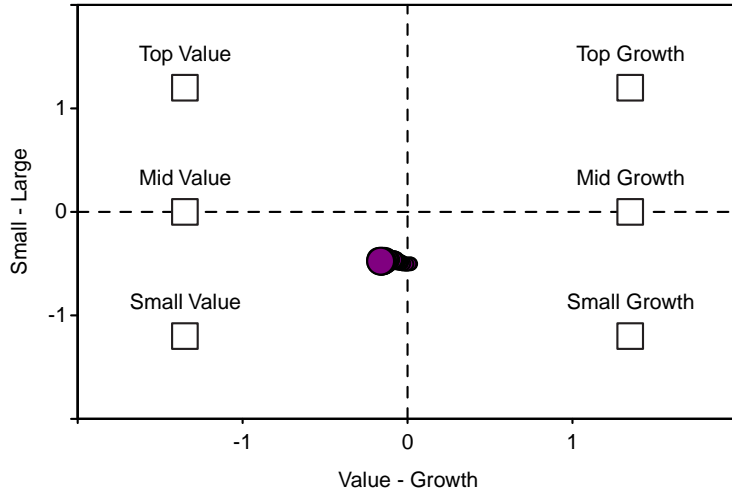


Vanguard Small Cap Index Adm

As of 09/30/2024

Manager Style

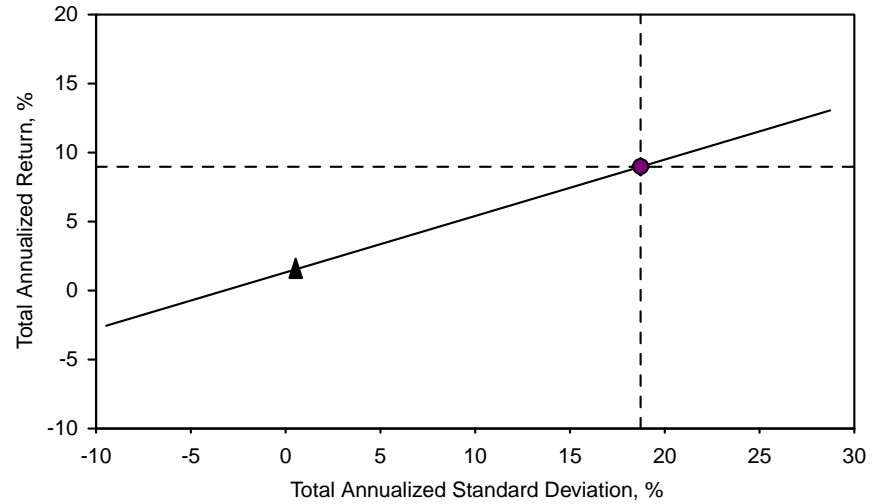
6 Month moving average, October 2014 - September 2024



● Vanguard Small Cap Index Adm

Manager Risk / Return

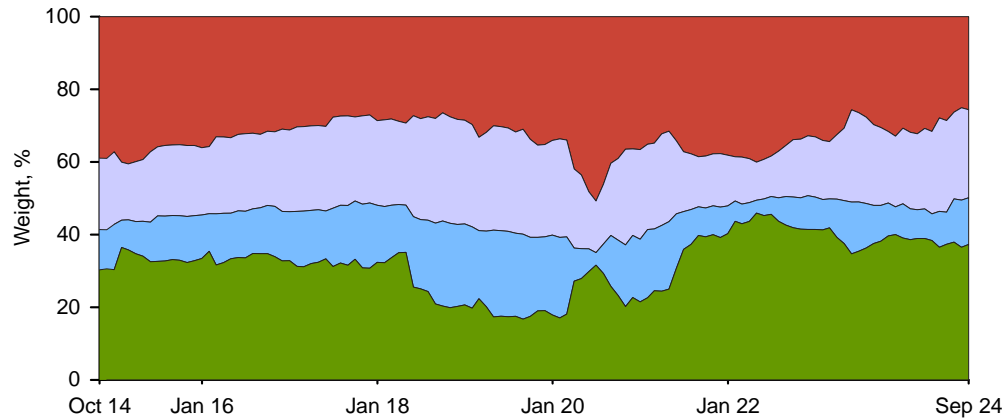
October 2014 - September 2024



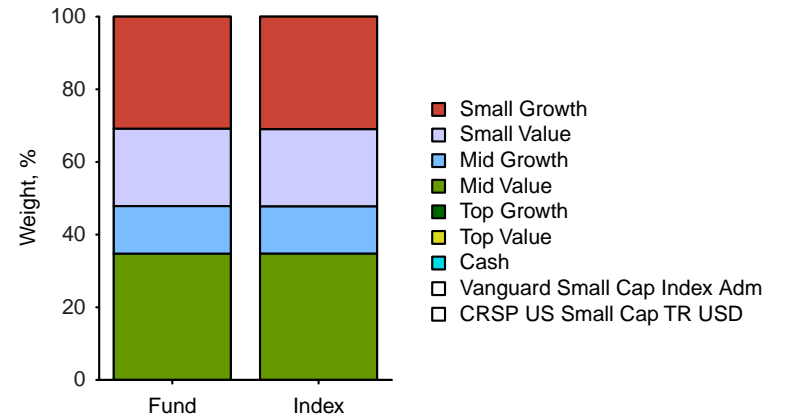
◆ CRSP US Small Cap TR USD

▲ Cash

Asset Allocation Vanguard Small Cap Index Adm



Asset Allocation October 2014 - September 2024



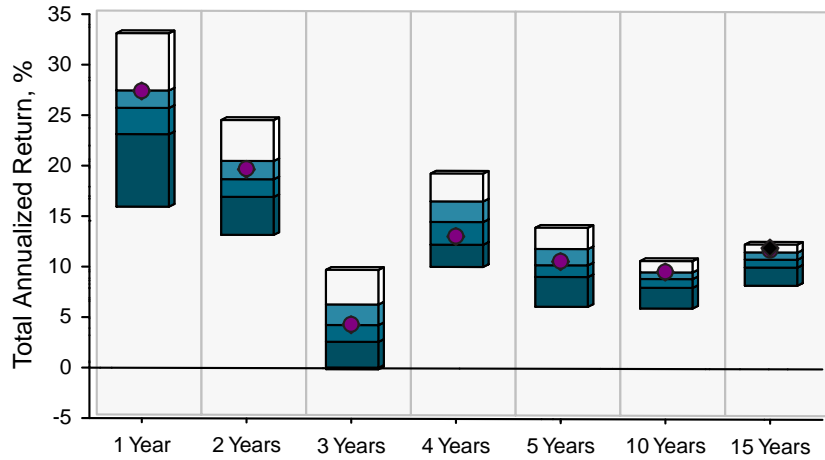
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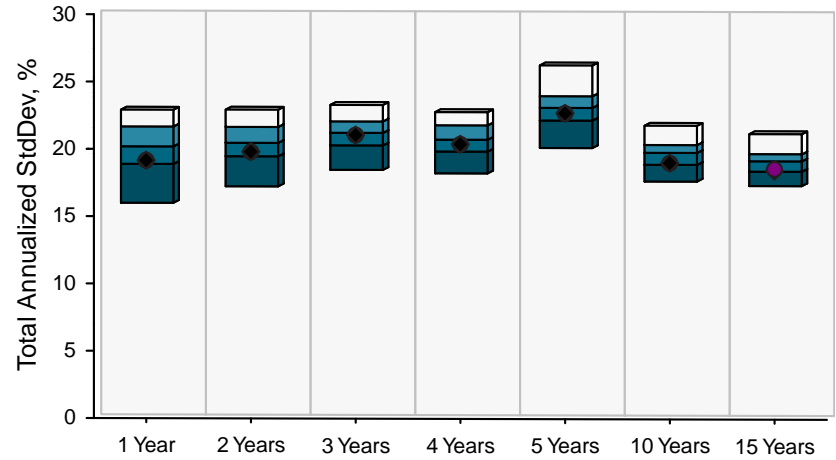
Vanguard Small Cap Index Adm

As of 09/30/2024

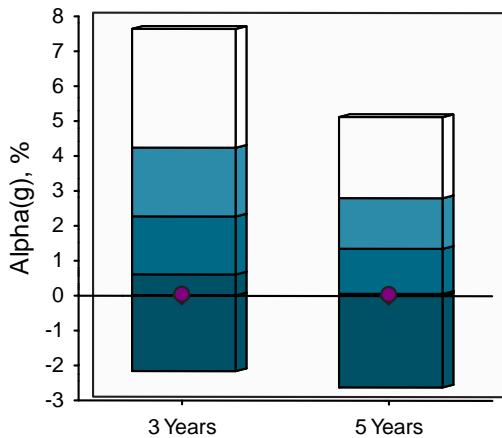
Performance
vs. Morningstar Small Blend



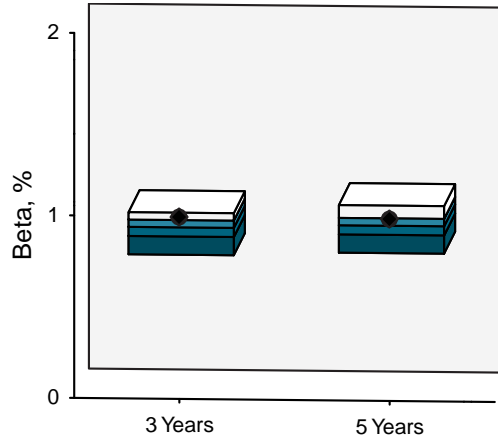
Standard Deviation
vs. Morningstar Small Blend



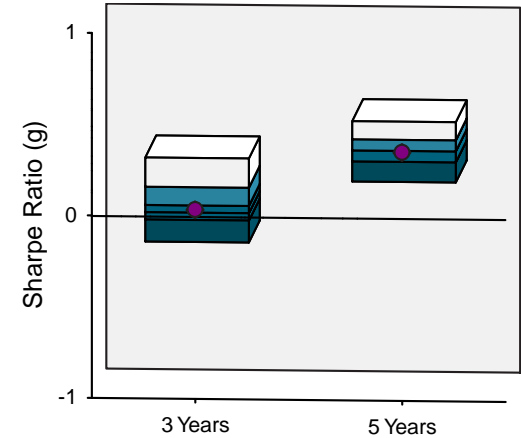
Alpha(g) to date
October 2019 - September 2024



Beta to date
October 2019 - September 2024



Sharpe Ratio(g) to date
October 2019 - September 2024



● Vanguard Small Cap Index Adm

◆ CRSP US Small Cap TR USD

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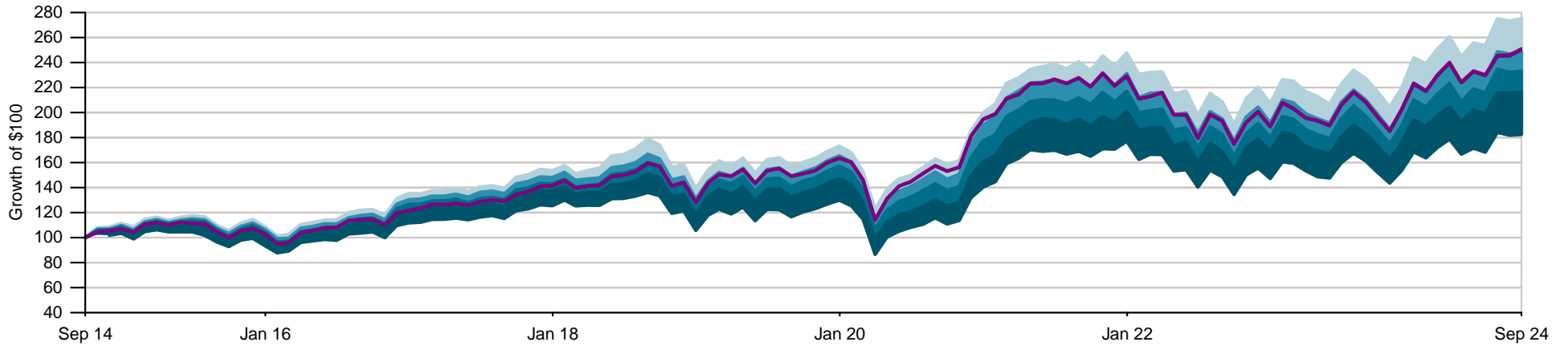


Vanguard Small Cap Index Adm

As of 09/30/2024

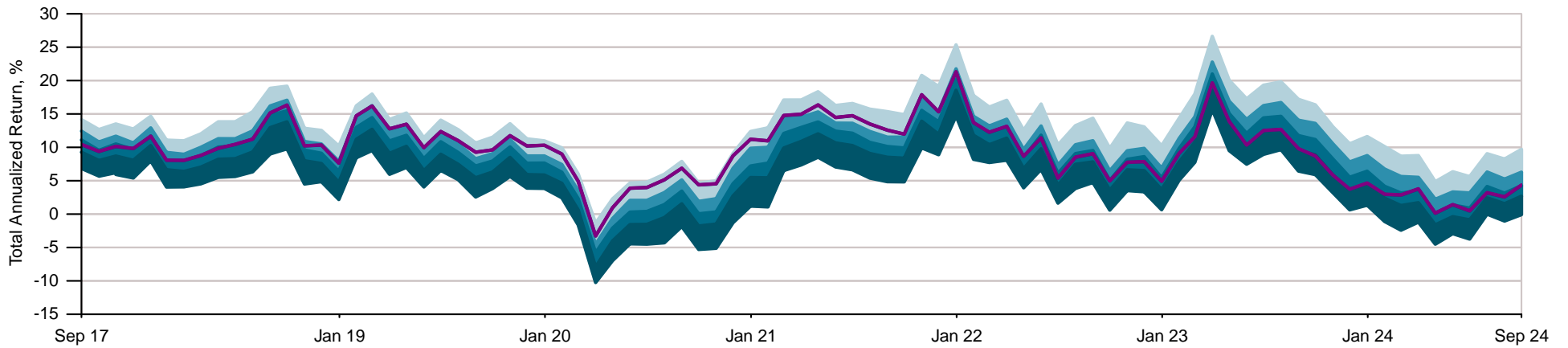
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

Vanguard Small Cap Index Adm

CRSP US Small Cap TR USD

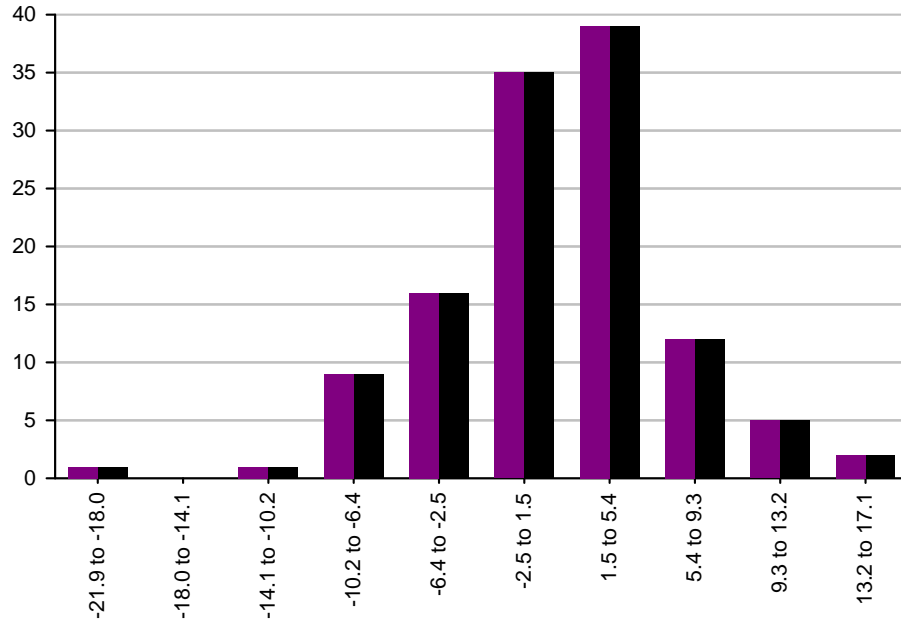
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Vanguard Small Cap Index Adm

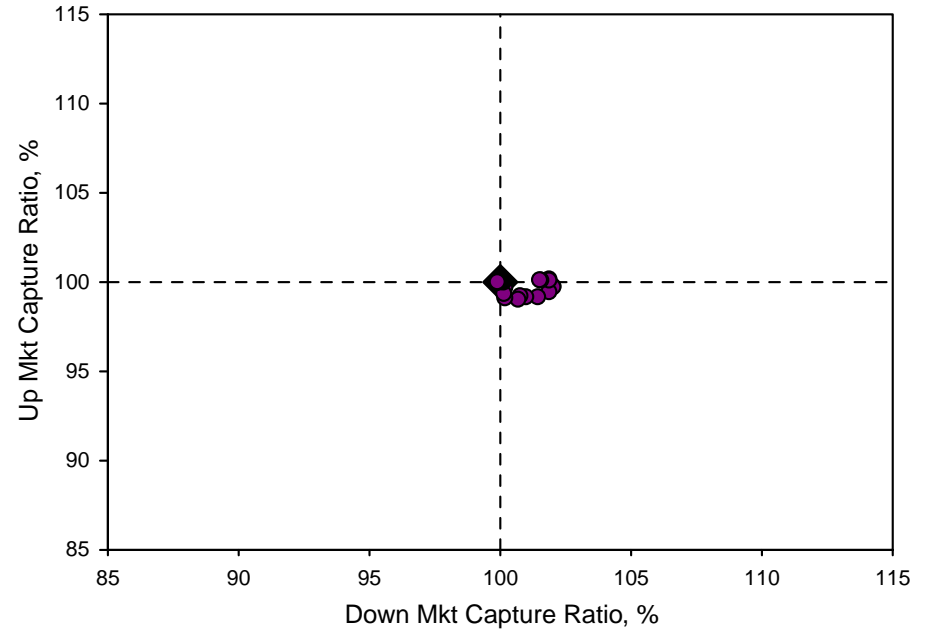
As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture

36 Month rolling windows, October 2014 - September 2024



● Vanguard Small Cap Index Adm

◆ CRSP US Small Cap TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Vanguard Small Cap Index Adm	77	43	3.91%	-4.62%	34.39%	-18.42%	16.02%	-21.84%	87.72%	-23.33%	100.07%	99.94%	100.00
CRSP US Small Cap TR USD	77	43	3.91%	-4.63%	34.37%	-18.43%	16.01%	-21.85%	87.68%	-23.38%	100.00%	100.00%	100.00

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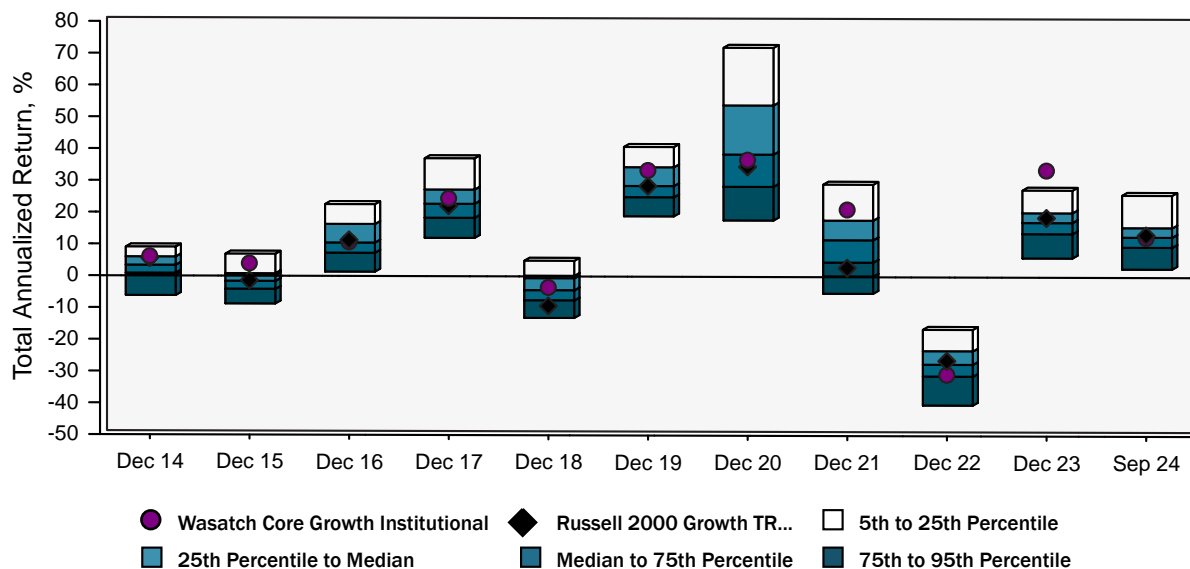


Wasatch Core Growth Institutional

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Wasatch Core Growth Institutional	11.26	12.43	31.75	3.22	13.40	13.33	3.74	1.00	0.11	24.18	1.06
Russell 2000 Growth TR USD	8.41	13.22	27.66	-0.35	8.82	8.95	0.00	1.00	-0.05	23.09	-
Morningstar Small Growth	7.44	12.69	25.69	-1.41	10.04	9.92	-1.41	0.93	-0.10	22.60	1.17

Performance To Date January 2014 - September 2024



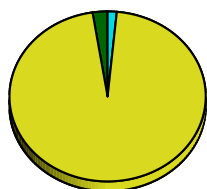
Portfolio Data

Ticker	WIGRX
Prospectus Objective	Growth
Morningstar Category	Small Growth
Net Assets \$MM	\$4,847
Turnover Ratio	33%
Total Number of Holdings	55
Average Mkt Cap \$MM	\$5,574
Manager Name	J.B. Taylor
Manager Tenure (yrs.)	23.75
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	25.95	26.32
Communication Services	0.0	1.48
Technology	25.95	24.84
Service Economy	39.70	40.31
Consumer Cyclical	11.38	11.06
Healthcare	13.09	21.66
Financial Services	15.23	7.59
Manufacturing Economy	34.35	33.37
Basic materials	4.57	2.56
Consumer Defensive	5.84	4.18
Industrial Materials	21.13	20.33
RealEstate	2.81	2.01
Energy	0.0	3.89
Utilities	0.0	0.40

Portfolio Composition



Cash	1.50%
Domestic Stock	96.04%
Foreign Stock	2.46%
Domestic Bond	0.00%
Foreign Bond	0.00%
Preferred Bond	0.00%
Convertible Bond	0.00%
Other	0.00%

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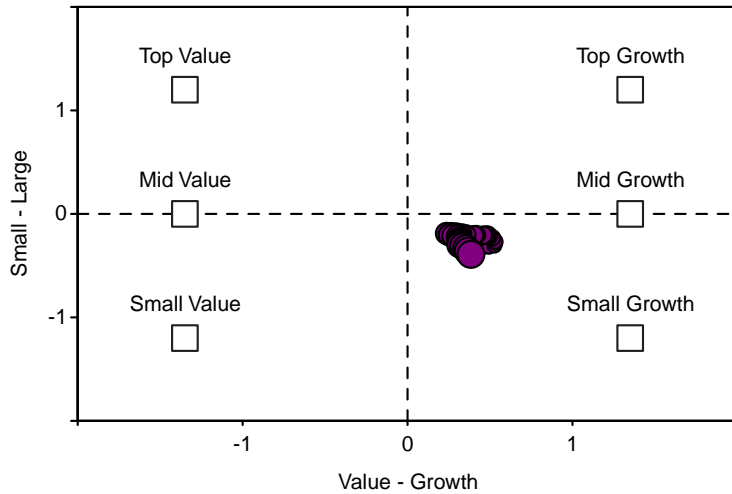


Wasatch Core Growth Institutional

As of 09/30/2024

Manager Style

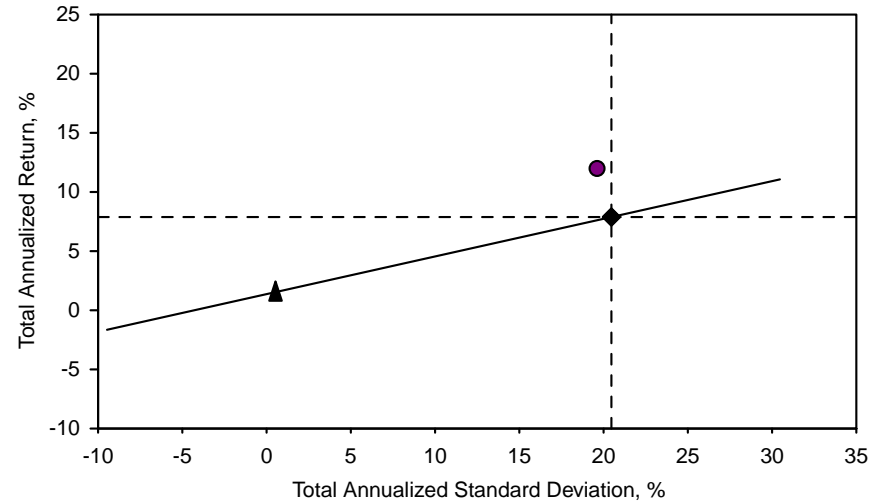
6 Month moving average, October 2014 - September 2024



● Wasatch Core Growth Institutional

Manager Risk / Return

October 2014 - September 2024

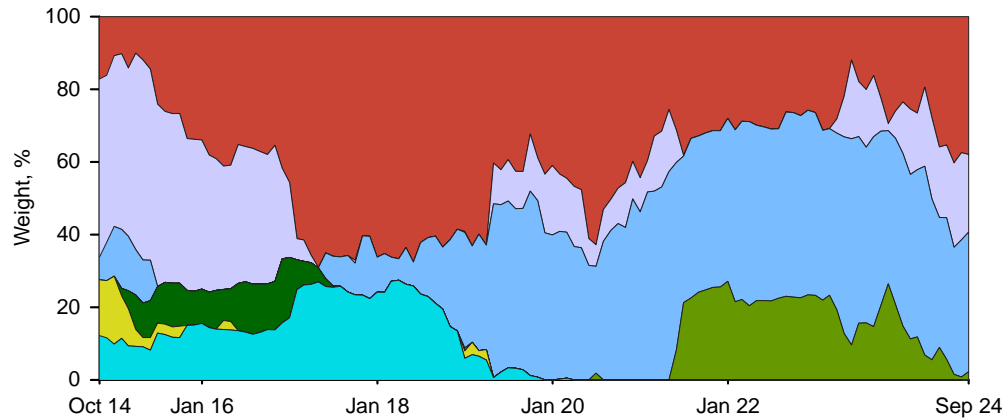


◆ Russell 2000 Growth TR USD

▲ Cash

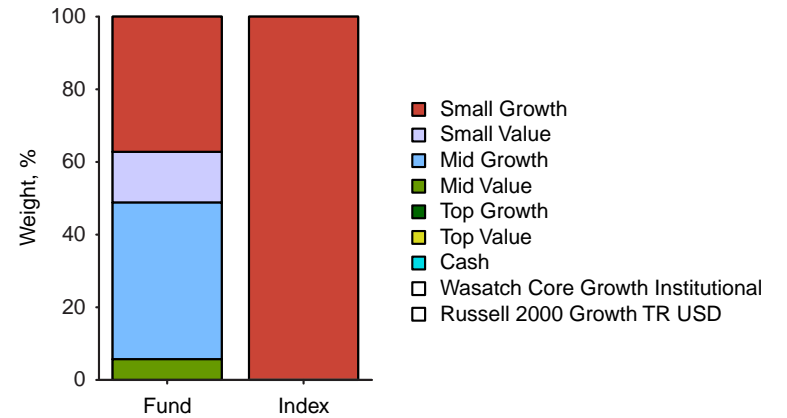
Asset Allocation

Wasatch Core Growth Institutional



Asset Allocation

October 2014 - September 2024



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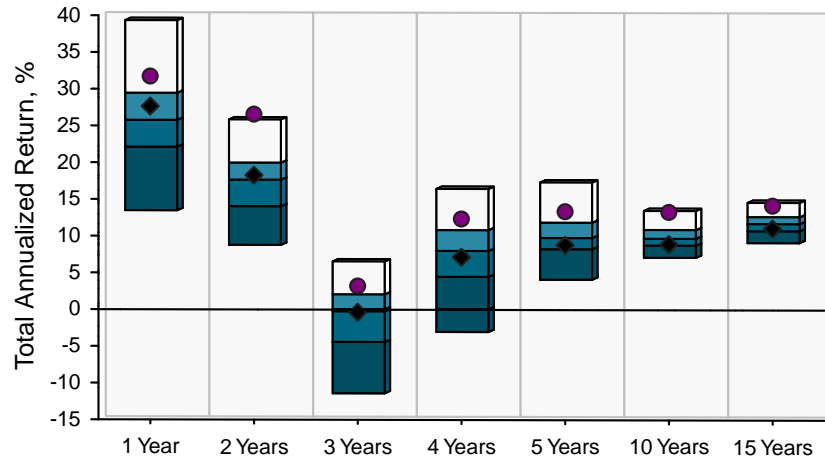


Wasatch Core Growth Institutional

As of 09/30/2024

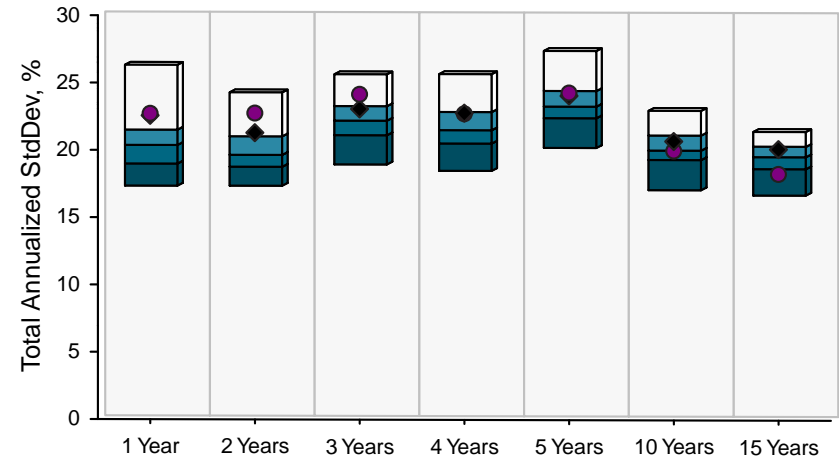
Performance

vs. Morningstar Small Growth



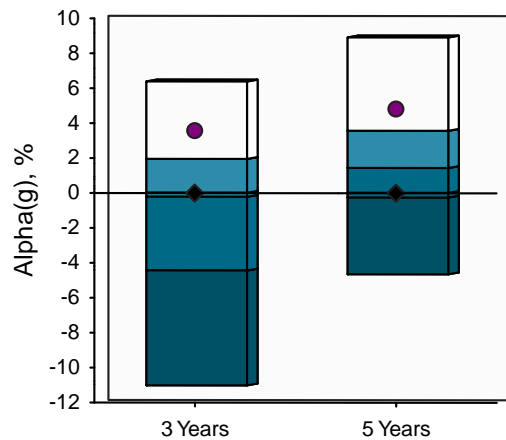
Standard Deviation

vs. Morningstar Small Growth



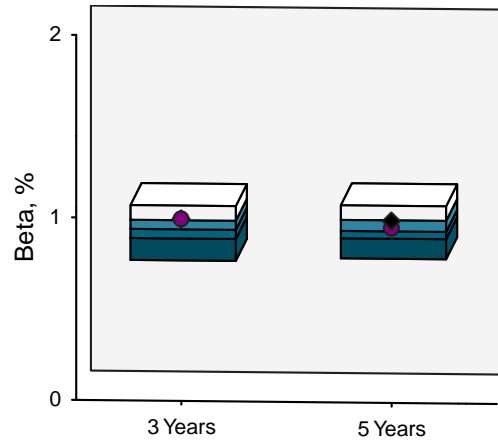
Alpha(g) to date

October 2019 - September 2024



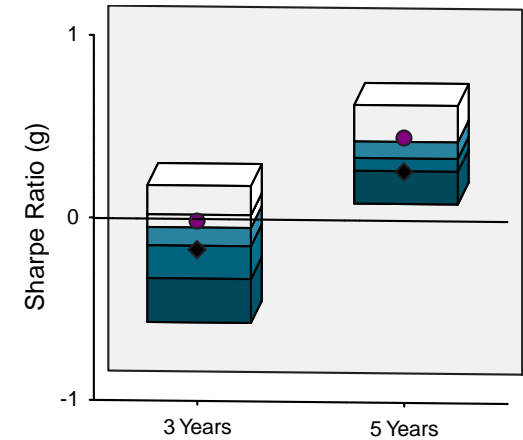
Beta to date

October 2019 - September 2024



Sharpe Ratio(g) to date

October 2019 - September 2024



● Wasatch Core Growth Institutional

◆ Russell 2000 Growth TR USD

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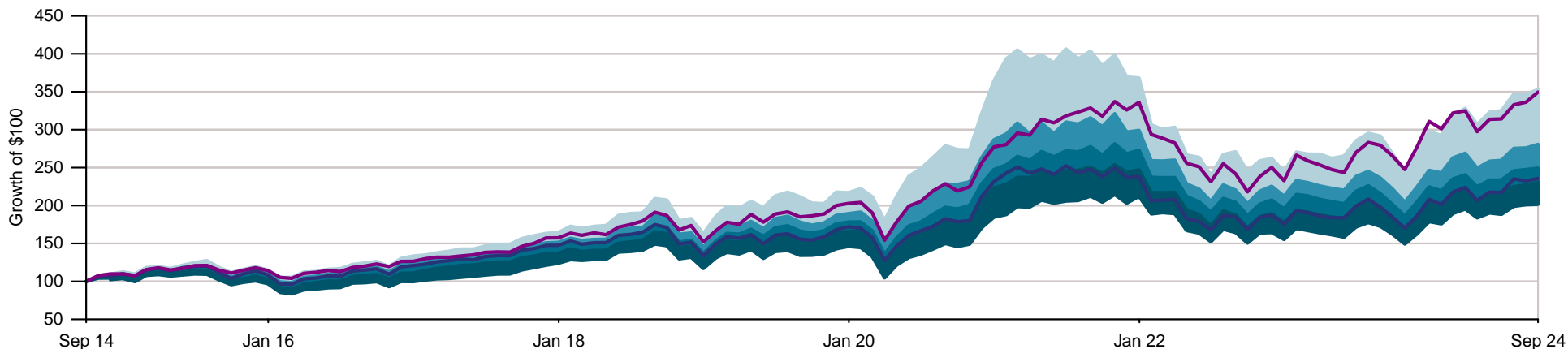


Wasatch Core Growth Institutional

As of 09/30/2024

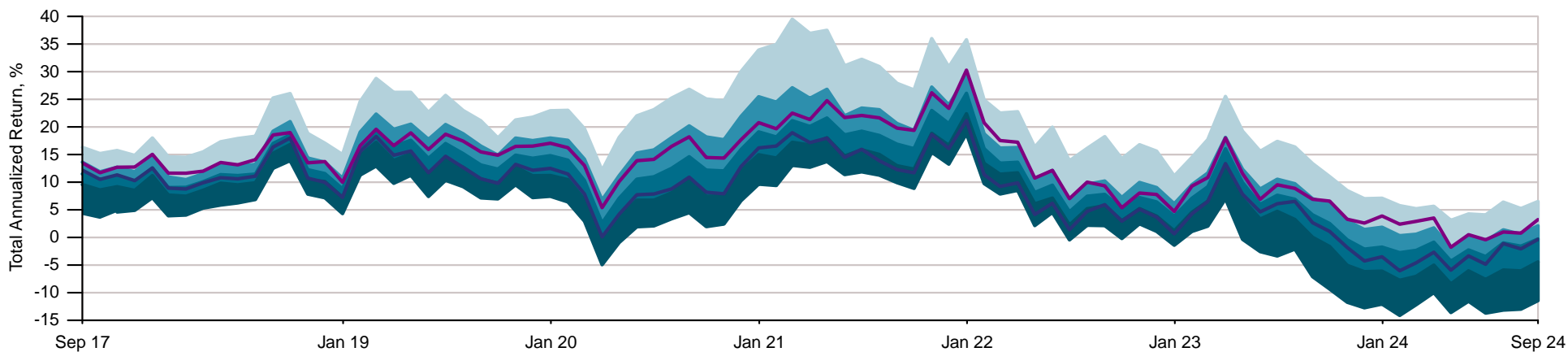
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

Wasatch Core Growth Institutional

Russell 2000 Growth TR USD

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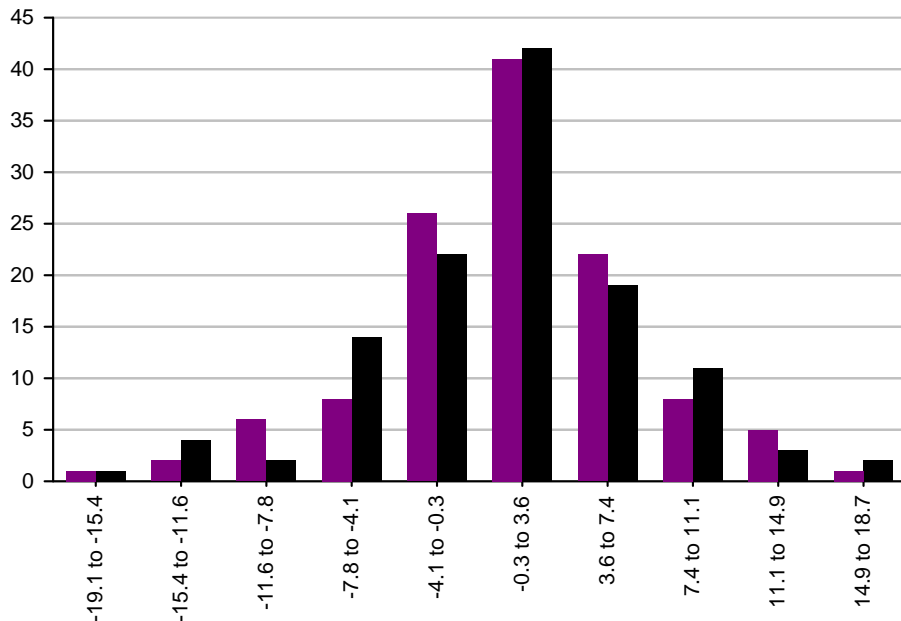


Wasatch Core Growth Institutional

As of 09/30/2024

Distribution of Total Return

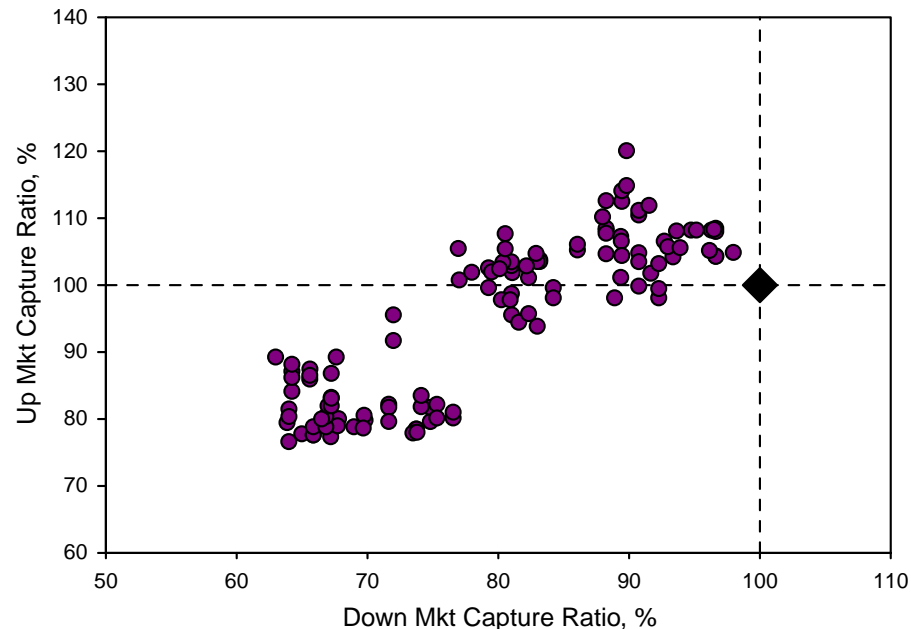
October 2014 - September 2024



● Wasatch Core Growth Institutional

Market Capture

36 Month rolling windows, October 2014 - September 2024



◆ Russell 2000 Growth TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Wasatch Core Growth Institutional	76	44	4.46%	-4.58%	37.62%	-17.65%	15.54%	-18.92%	89.80%	-31.37%	100.92%	85.52%	90.42
Russell 2000 Growth TR USD	75	45	4.32%	-5.01%	37.28%	-20.64%	17.63%	-19.10%	90.20%	-33.43%	100.00%	100.00%	100.00

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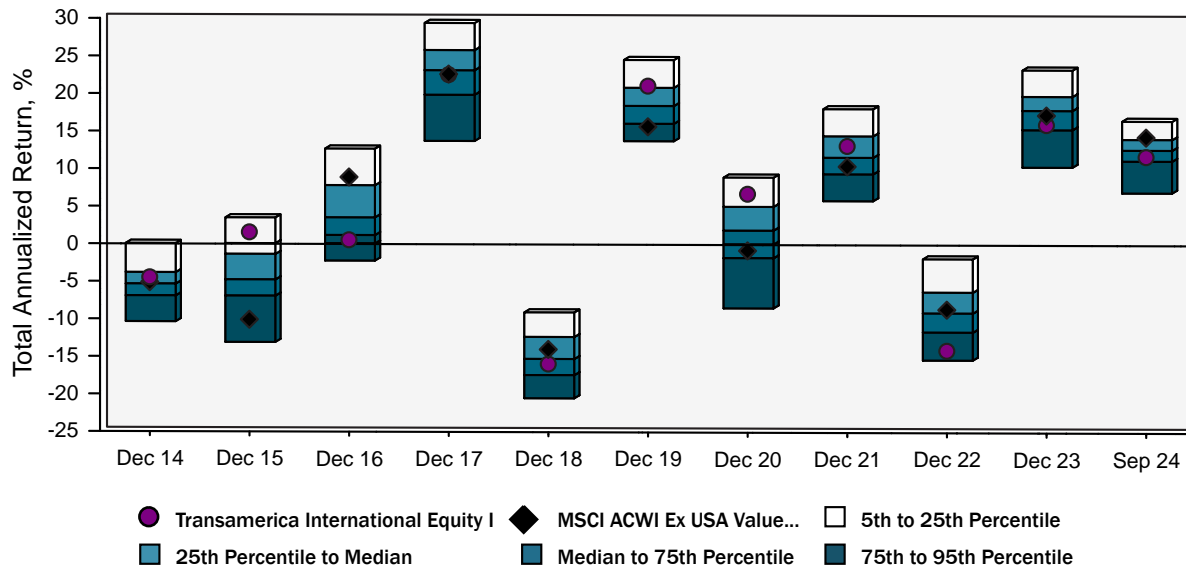
Transamerica International Equity I

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Transamerica International Equity I	8.15	11.80	23.07	5.16	8.15	5.18	-2.27	1.09	0.18	18.07	0.86
MSCI ACWI Ex USA Value NR USD	9.26	14.40	24.04	7.49	7.79	4.28	0.00	1.00	0.32	15.71	-
Morningstar Foreign Large Value	8.20	12.47	22.20	7.12	8.05	4.69	-1.53	0.99	0.29	17.01	0.96

Performance To Date

January 2014 - September 2024



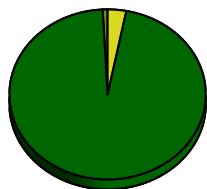
Portfolio Data

Ticker	TSWIX
Prospectus Objective	Foreign Stock
Morningstar Category	Foreign Large Value
Net Assets \$MM	\$4,690
Turnover Ratio	16%
Total Number of Holdings	112
Average Mkt Cap \$MM	\$40,366
Manager Name	Brandon Harrell
Manager Tenure (yrs.)	18.83
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	17.01	14.22
Communication Services	2.82	5.91
Technology	14.19	8.31
Service Economy	39.73	42.28
Consumer Cyclical	7.91	9.71
Healthcare	11.54	10.24
Financial Services	20.28	22.33
Manufacturing Economy	43.27	43.50
Basic materials	5.07	7.57
Consumer Defensive	12.1	8.53
Industrial Materials	17.4	14.38
RealEstate	0.51	1.51
Energy	8.19	7.56
Utilities	0.0	3.95

Portfolio Composition



Cash	0.00%
Domestic Stock	3.07%
Foreign Stock	96.12%
Domestic Bond	0.81%
Foreign Bond	0.00%
Preferred Bond	0.00%
Convertible Bond	0.00%
Other	0.00%

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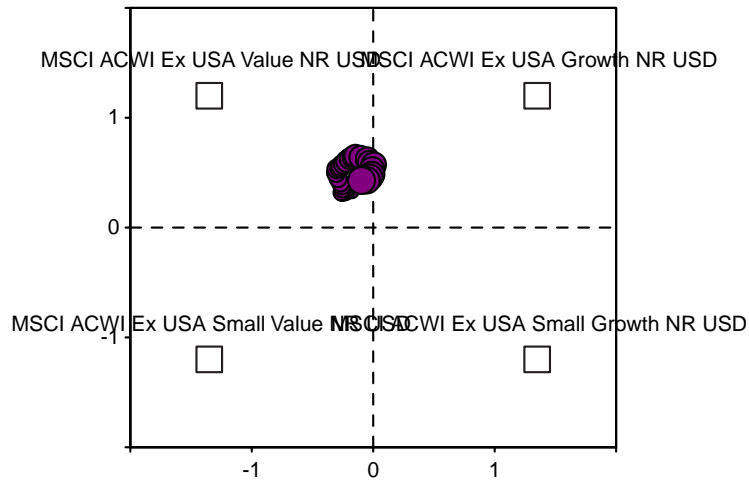


Transamerica International Equity I

As of 09/30/2024

Manager Style

6 Month moving average, October 2014 - September 2024



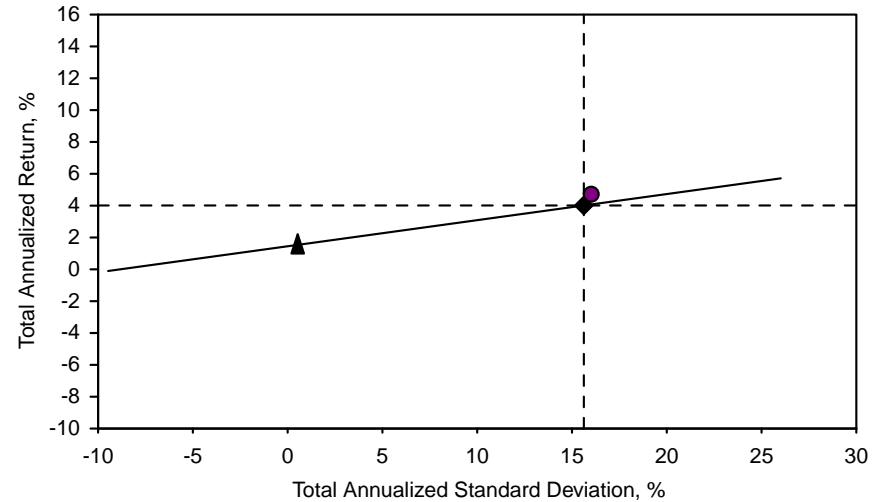
● Transamerica International Equity I

◆ MSCI ACWI Ex USA Value NR USD

▲ Cash

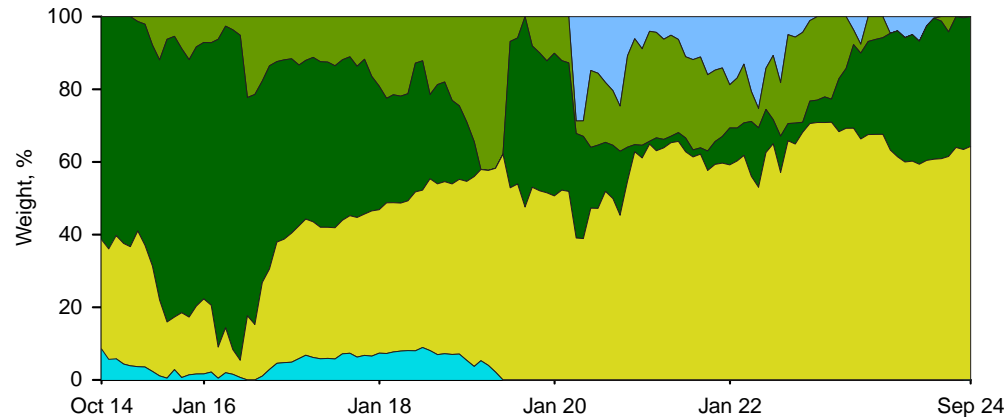
Manager Risk / Return

October 2014 - September 2024



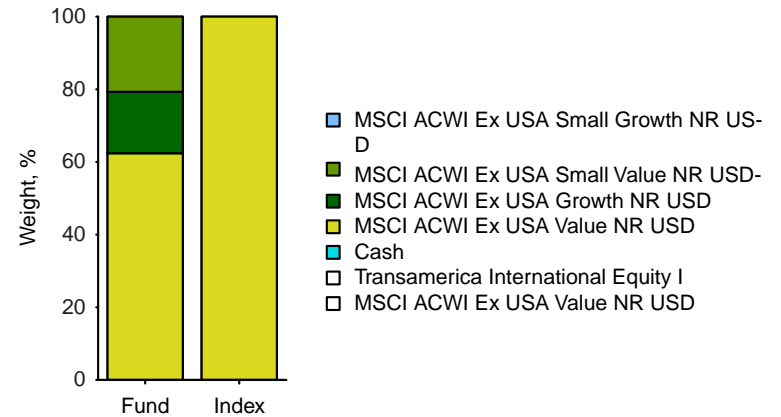
Asset Allocation

Transamerica International Equity I



Asset Allocation

October 2014 - September 2024



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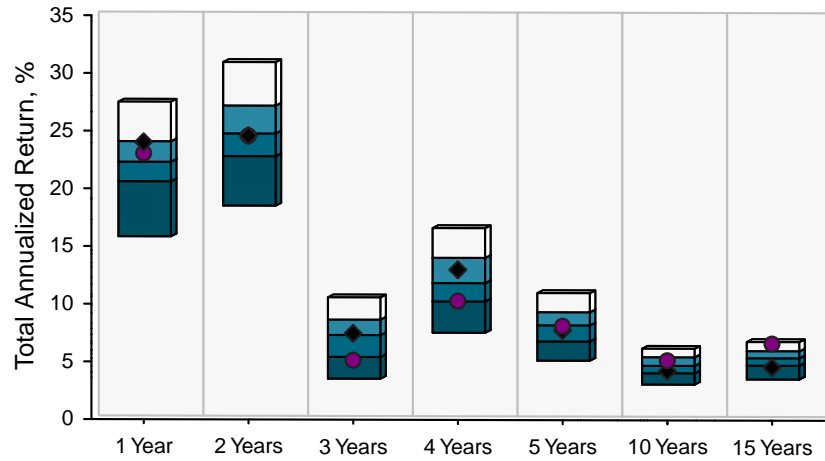


Transamerica International Equity I

As of 09/30/2024

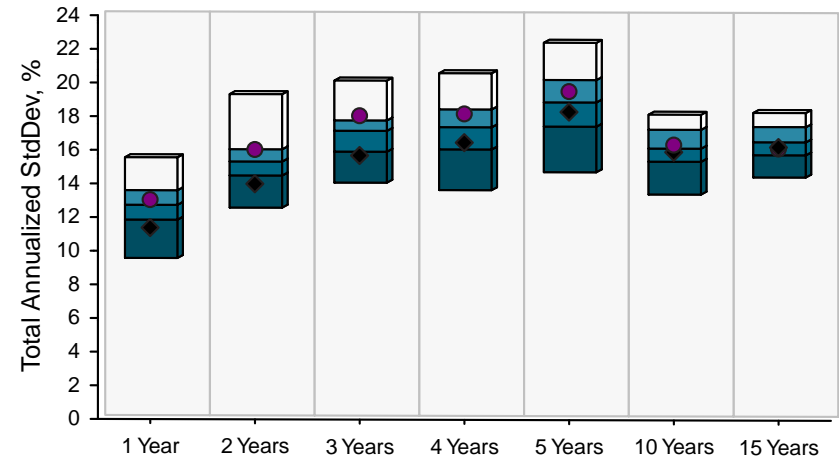
Performance

vs. Morningstar Foreign Large Value



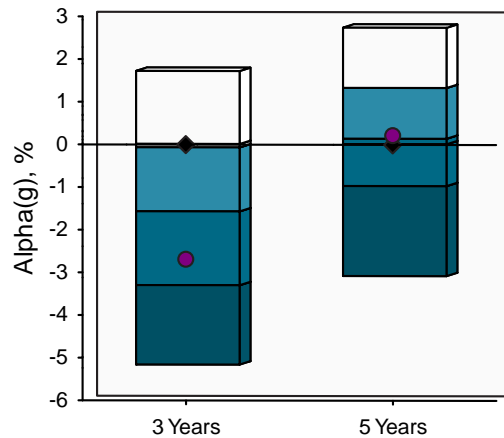
Standard Deviation

vs. Morningstar Foreign Large Value



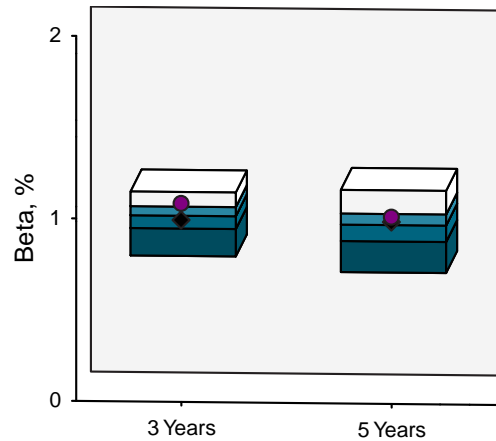
Alpha(g) to date

October 2019 - September 2024



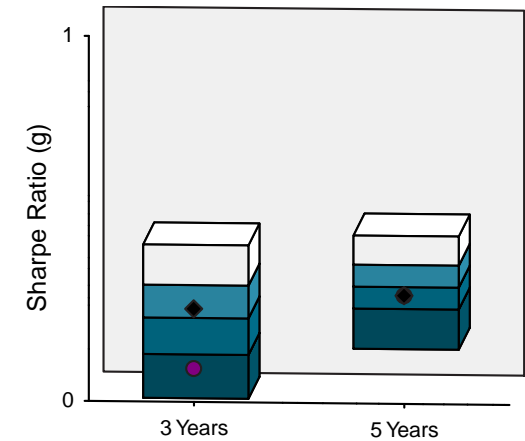
Beta to date

October 2019 - September 2024



Sharpe Ratio(g) to date

October 2019 - September 2024



● Transamerica International Equity I

◆ MSCI ACWI Ex USA Value NR USD

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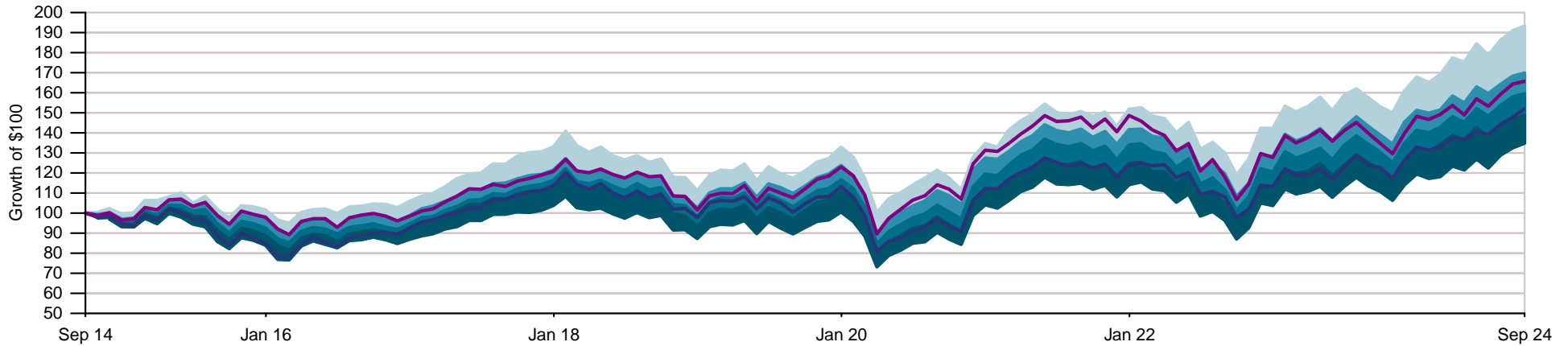


Transamerica International Equity I

As of 09/30/2024

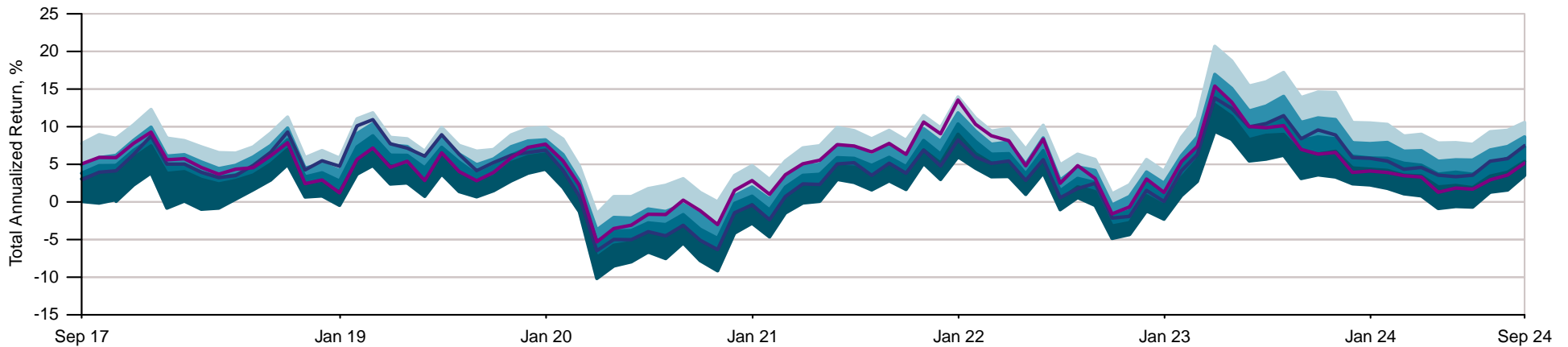
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Transamerica International Equity I

25th Percentile to Median
MSCI ACWI Ex USA Value NR USD

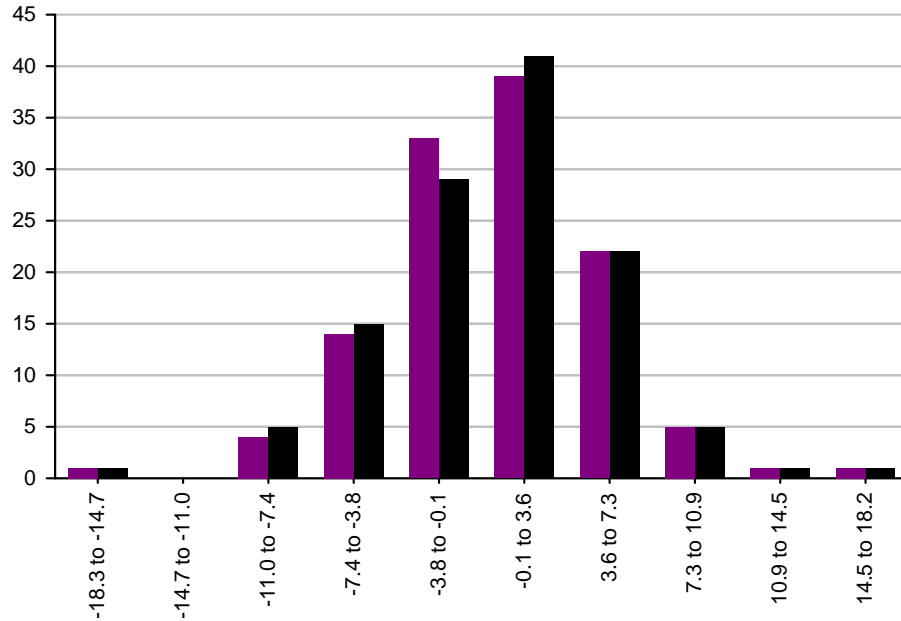
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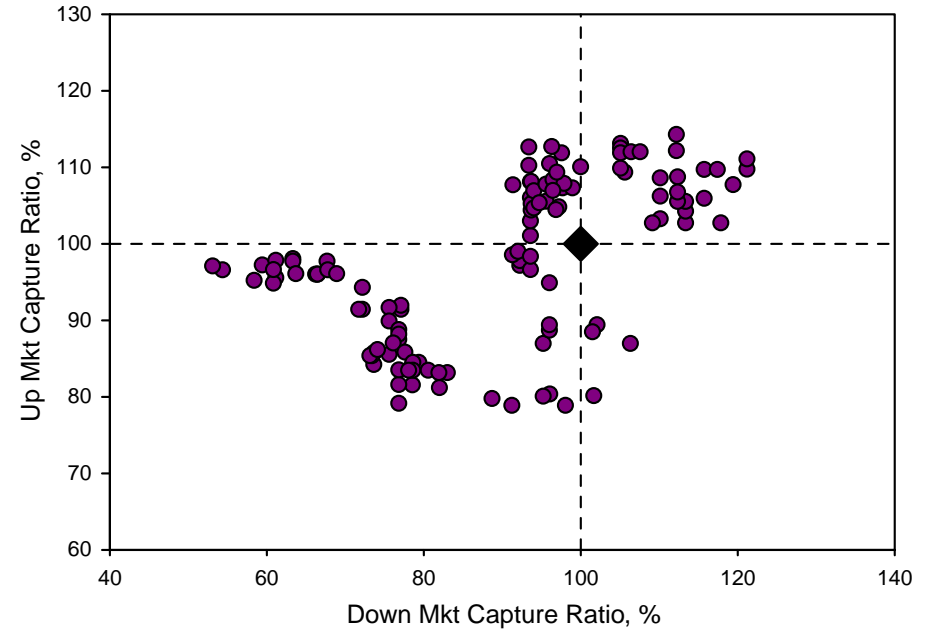
Transamerica International Equity I

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● Transamerica International Equity I

◆ MSCI ACWI Ex USA Value NR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Transamerica International Equity I	67	52	3.74%	-3.69%	26.32%	-16.73%	16.30%	-17.73%	55.44%	-25.08%	100.29%	96.19%	91.02
MSCI ACWI Ex USA Value NR USD	69	51	3.43%	-3.68%	26.24%	-17.40%	17.11%	-18.25%	48.68%	-23.68%	100.00%	100.00%	100.00

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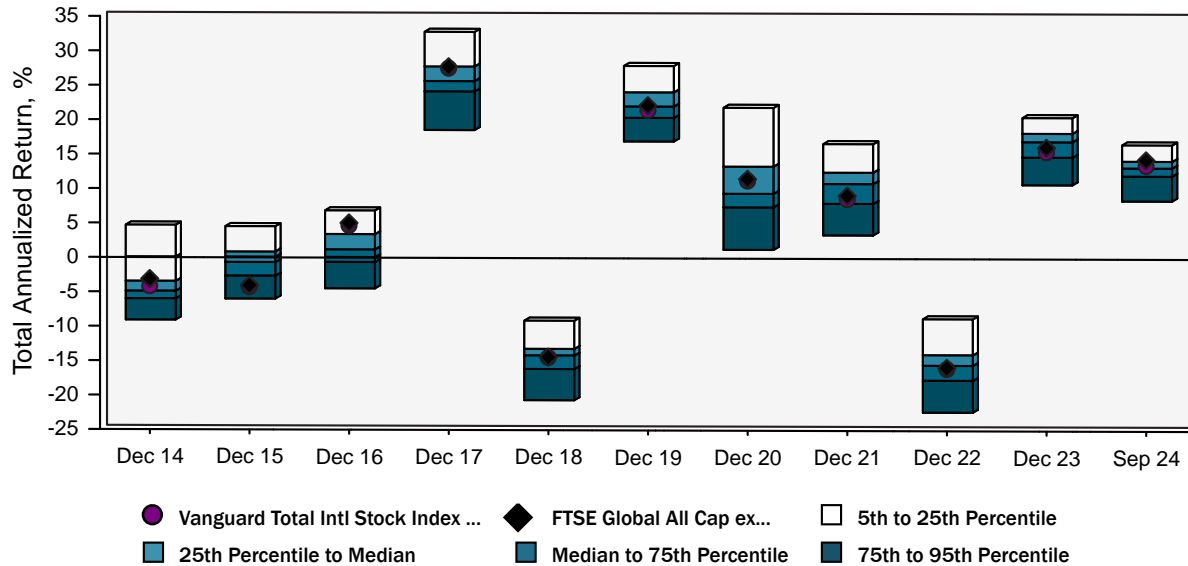
Vanguard Total Intl Stock Index Admiral

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Vanguard Total Intl Stock Index Admiral	8.03	13.56	24.88	4.01	7.74	5.42	-0.37	1.03	0.11	16.96	0.12
FTSE Global All Cap ex US TR USD	8.47	14.38	25.61	4.42	8.28	5.85	0.00	1.00	0.14	16.26	-
Morningstar Foreign Large Blend	7.28	13.09	24.19	4.30	7.73	5.42	-1.05	0.98	0.13	17.22	0.90

Performance To Date

January 2014 - September 2024



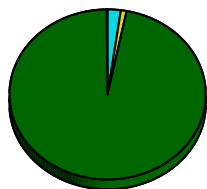
Portfolio Data

Ticker	VTIAX
Prospectus Objective	Foreign Stock
Morningstar Category	Foreign Large Blend
Net Assets \$MM	\$456,233
Turnover Ratio	4%
Total Number of Holdings	8,705
Average Mkt Cap \$MM	\$32,995
Manager Name	Michael Perre
Manager Tenure (yrs.)	16.08
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	18.78	19.30
Communication Services	5.4	5.45
Technology	13.38	13.85
Service Economy	40.79	41.31
Consumer Cyclical	10.58	9.94
Healthcare	9.72	11.96
Financial Services	20.49	19.41
Manufacturing Economy	40.43	39.39
Basic materials	7.31	6.29
Consumer Defensive	6.63	8.15
Industrial Materials	15.05	16.80
RealEstate	3.07	1.49
Energy	5.23	4.50
Utilities	3.14	2.16

Portfolio Composition



Cash (2.16%)
Domestic Stock (0.95%)
Foreign Stock (96.74%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.15%)

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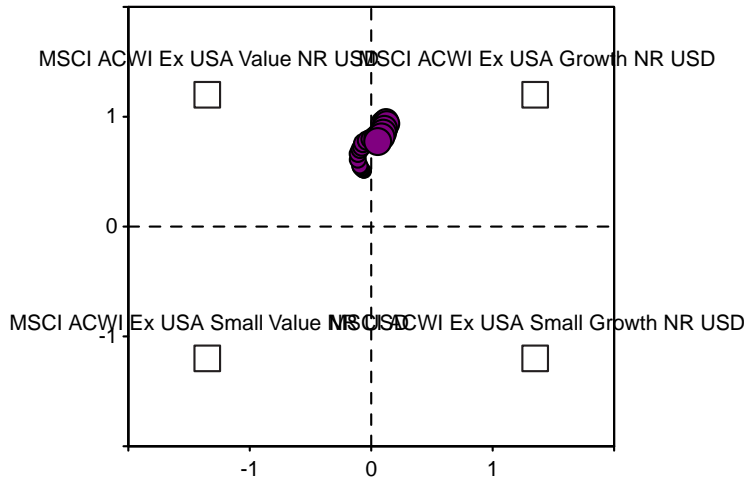


Vanguard Total Intl Stock Index Admiral

As of 09/30/2024

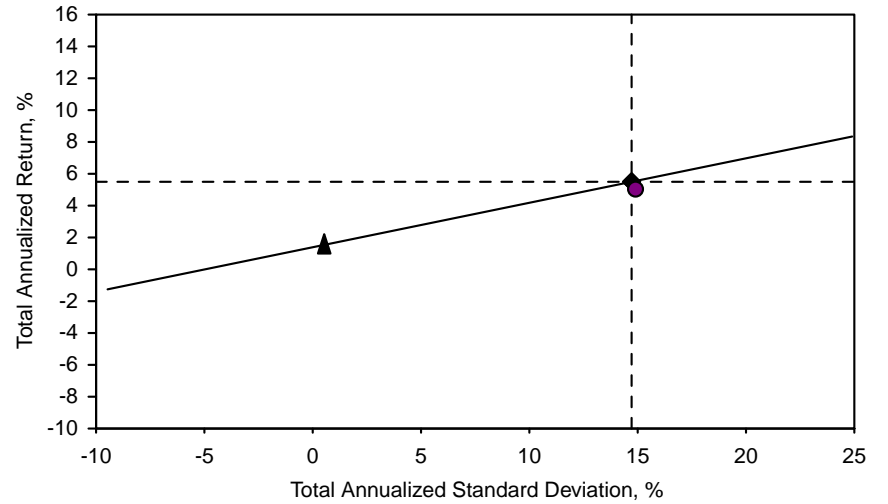
Manager Style

6 Month moving average, October 2014 - September 2024



Manager Risk / Return

October 2014 - September 2024



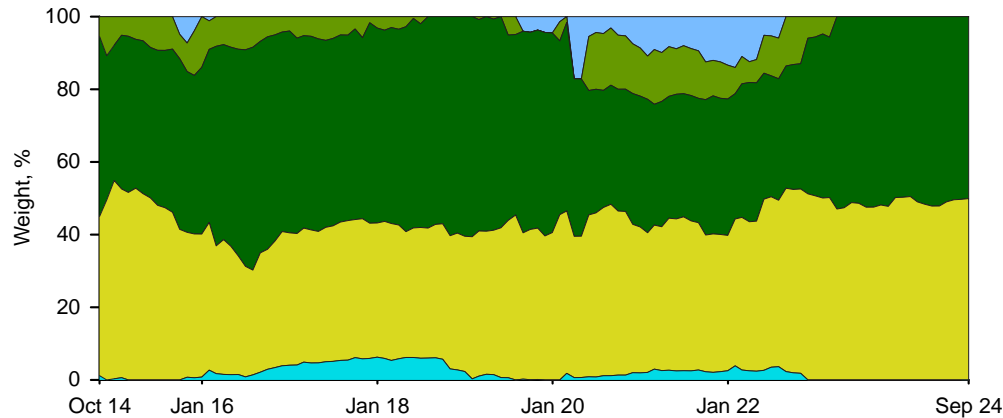
● Vanguard Total Intl Stock Index Admiral

◆ FTSE Global All Cap ex US TR USD

▲ Cash

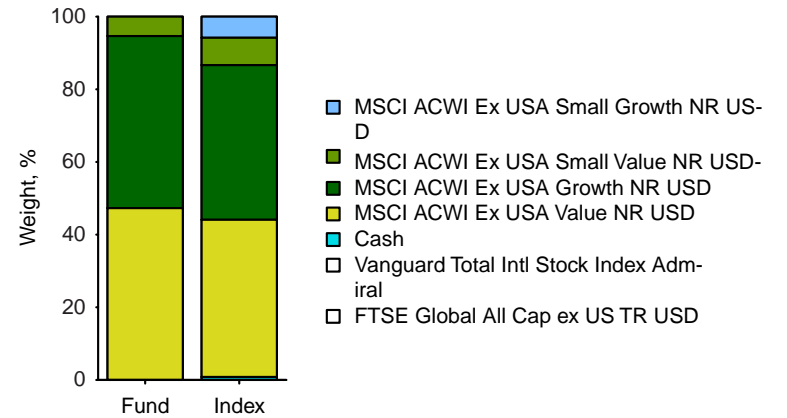
Asset Allocation

Vanguard Total Intl Stock Index Admiral



Asset Allocation

October 2014 - September 2024



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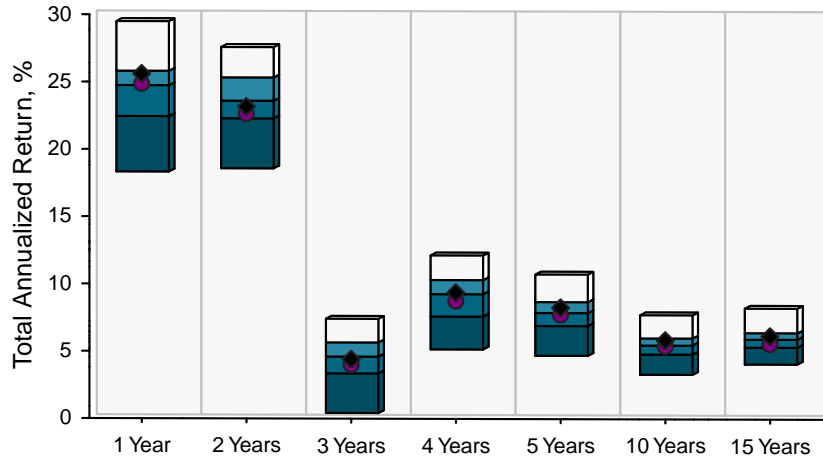


Vanguard Total Intl Stock Index Admiral

As of 09/30/2024

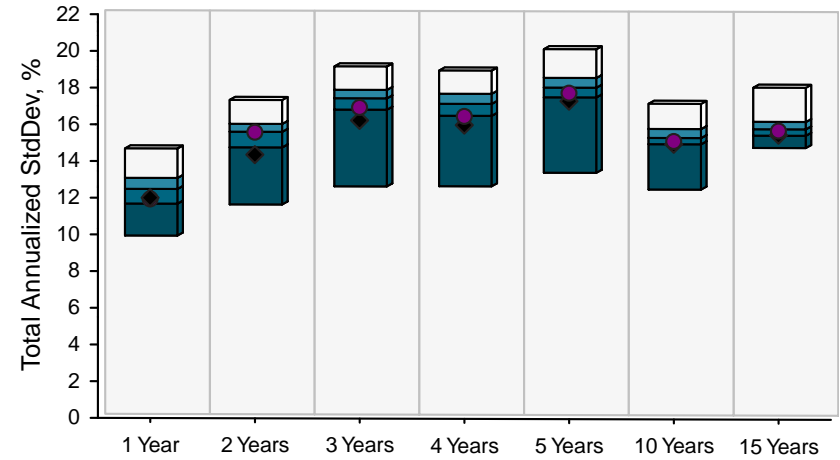
Performance

vs. Morningstar Foreign Large Blend



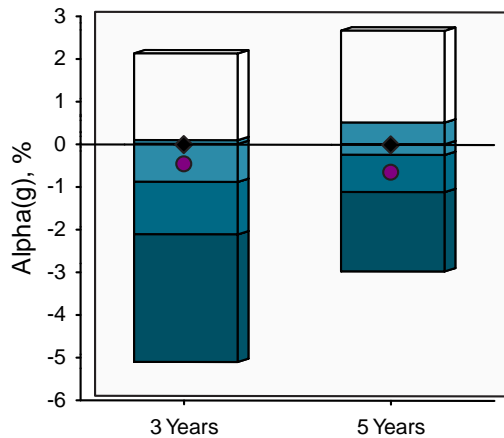
Standard Deviation

vs. Morningstar Foreign Large Blend



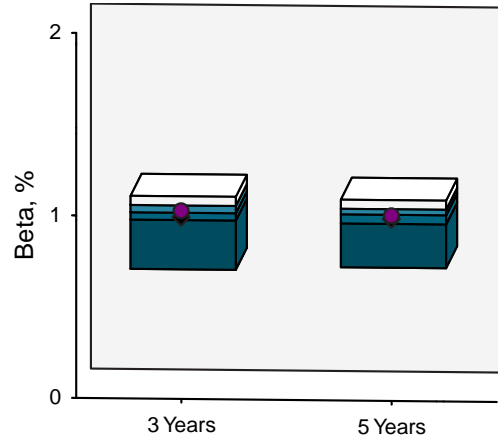
Alpha(g) to date

October 2019 - September 2024



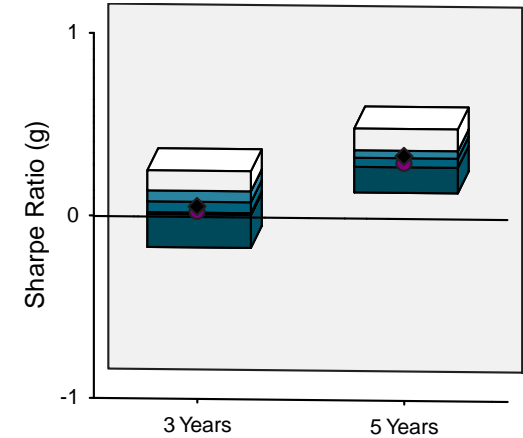
Beta to date

October 2019 - September 2024



Sharpe Ratio(g) to date

October 2019 - September 2024



● Vanguard Total Intl Stock Index Admiral

◆ FTSE Global All Cap ex US TR USD

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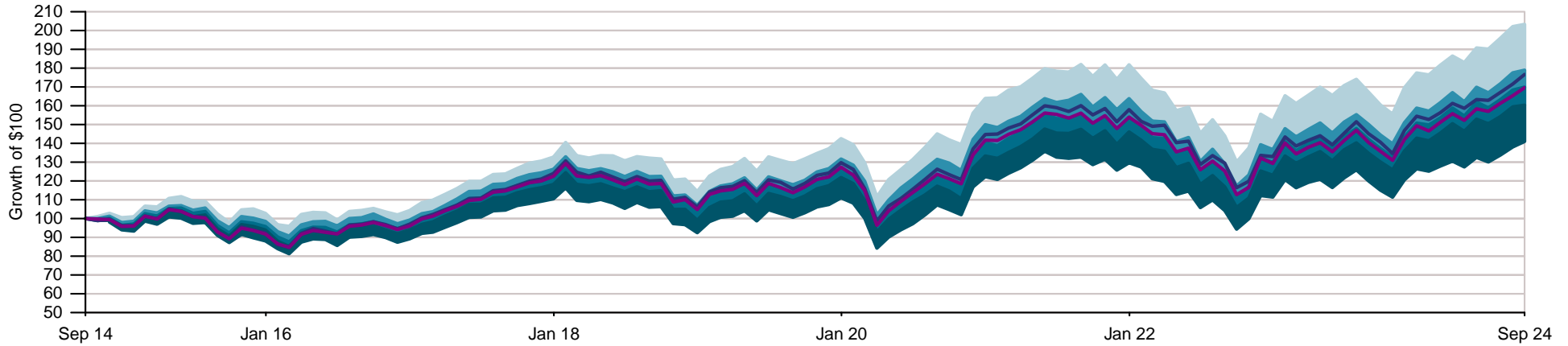


Vanguard Total Intl Stock Index Admiral

As of 09/30/2024

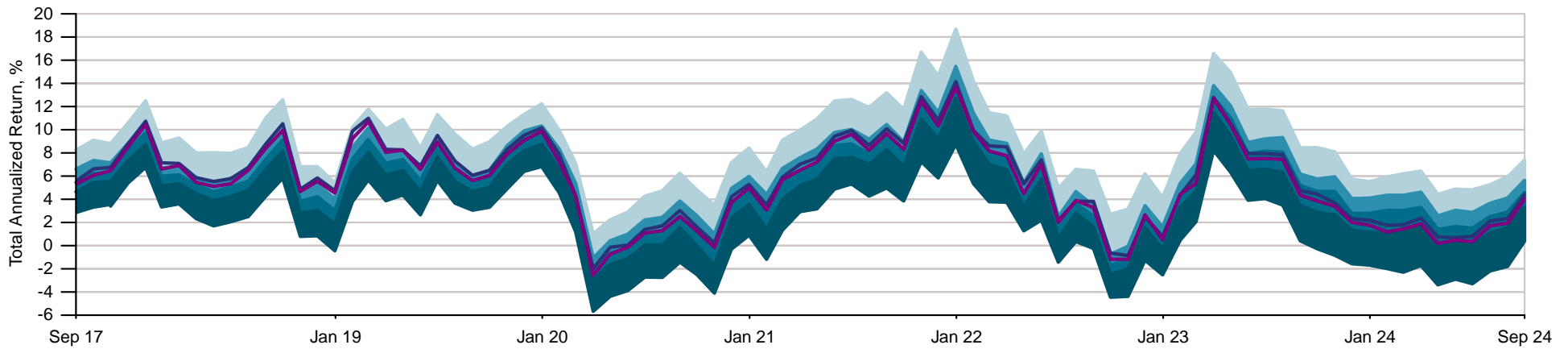
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Vanguard Total Intl Stock Index Admiral

25th Percentile to Median
FTSE Global All Cap ex US TR USD

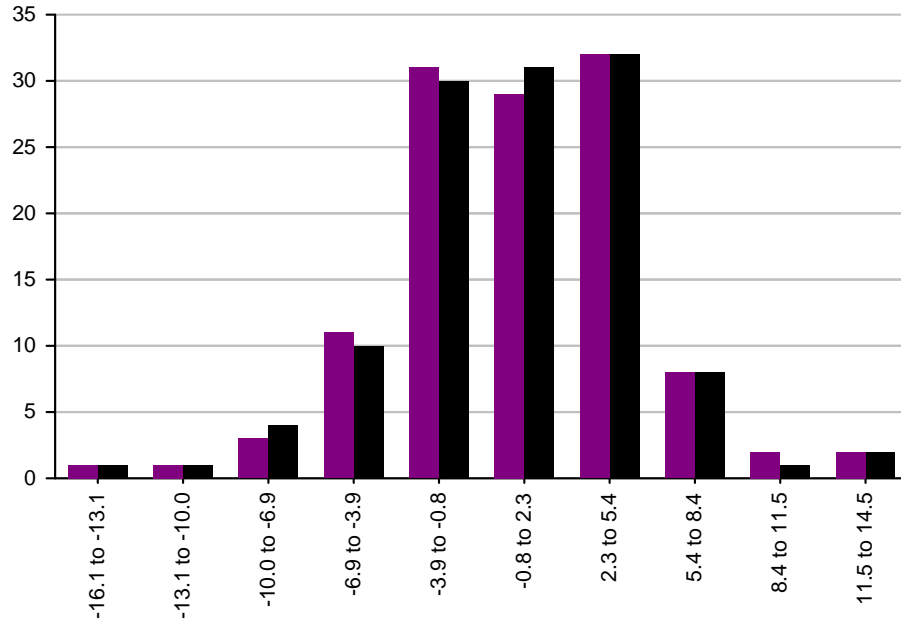
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Vanguard Total Intl Stock Index Admiral

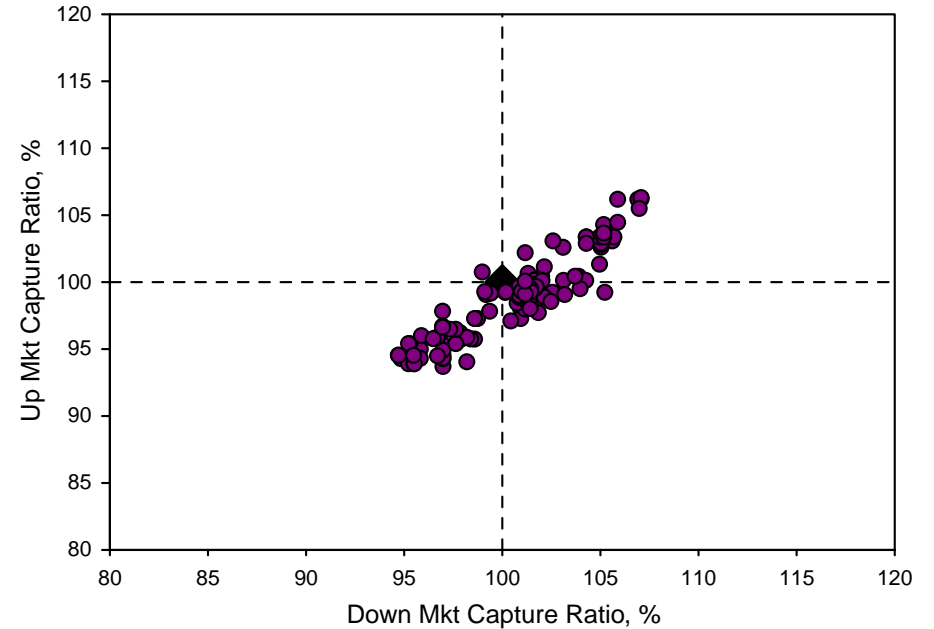
As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture

36 Month rolling windows, October 2014 - September 2024



● Vanguard Total Intl Stock Index Admiral

◆ FTSE Global All Cap ex US TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Vanguard Total Intl Stock Index Admiral	67	53	3.53%	-3.33%	26.01%	-16.34%	13.37%	-16.07%	52.80%	-25.21%	99.68%	101.78%	98.40
FTSE Global All Cap ex US TR USD	69	51	3.42%	-3.37%	26.10%	-16.05%	13.50%	-14.94%	52.36%	-24.95%	100.00%	100.00%	100.00

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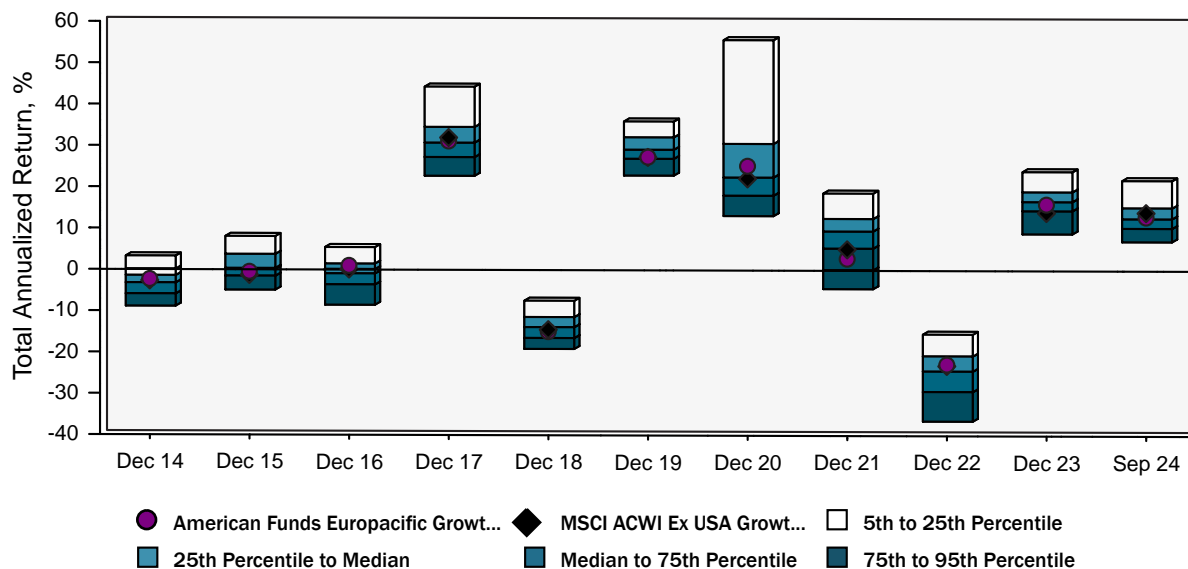


American Funds Europacific Growth R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds Europacific Growth R6	5.41	12.99	24.71	0.06	7.52	6.26	-0.79	0.97	-0.10	17.90	0.47
MSCI ACWI Ex USA Growth NR USD	6.92	14.06	26.75	0.81	7.09	5.97	0.00	1.00	-0.06	17.99	-
Morningstar Foreign Large Growth	6.18	12.94	26.69	0.19	7.70	6.56	-1.59	1.00	-0.05	20.12	1.01

Performance To Date January 2014 - September 2024



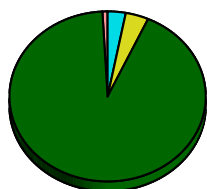
Portfolio Data

Ticker	REGX
Prospectus Objective	Foreign Stock
Morningstar Category	Foreign Large Growth
Net Assets \$MM	\$140,317
Turnover Ratio	30%
Total Number of Holdings	338
Average Mkt Cap \$MM	\$76,335
Manager Name	Carl Kawaja
Manager Tenure (yrs.)	23.25
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	25.80	26.88
Communication Services	5.46	4.99
Technology	20.34	21.89
Service Economy	37.28	39.25
Consumer Cyclical	11.52	12.51
Healthcare	12.59	13.76
Financial Services	13.17	12.98
Manufacturing Economy	36.91	33.88
Basic materials	8.37	5.61
Consumer Defensive	6.02	6.77
Industrial Materials	15.35	17.81
RealEstate	0.66	0.57
Energy	5.64	2.41
Utilities	0.87	0.71

Portfolio Composition



Cash (2.98%)
Domestic Stock (3.79%)
Foreign Stock (92.37%)
Domestic Bond (0.00%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.85%)

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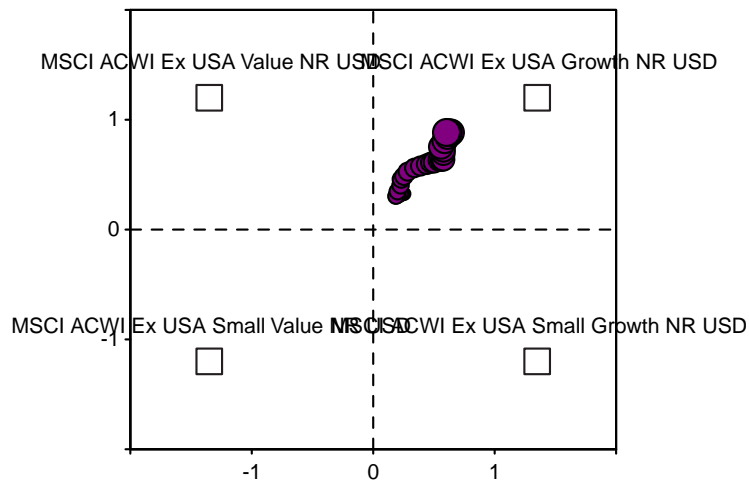


American Funds Europacific Growth R6

As of 09/30/2024

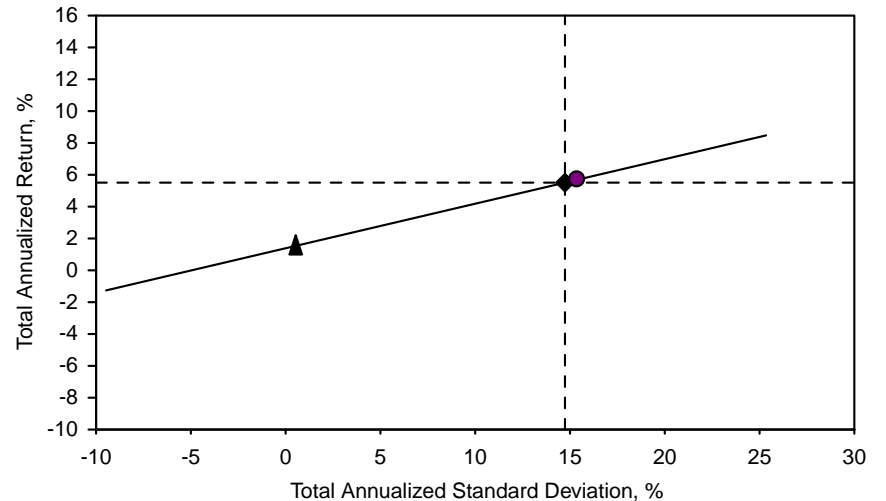
Manager Style

6 Month moving average, October 2014 - September 2024



Manager Risk / Return

October 2014 - September 2024



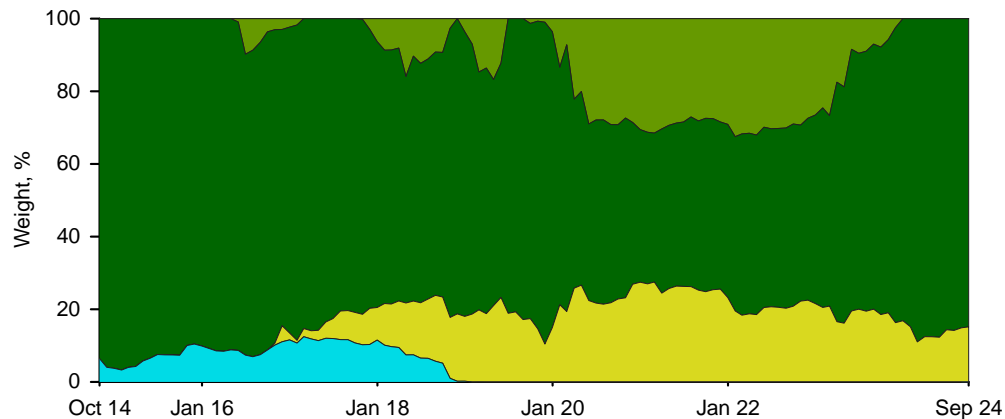
● American Funds Europacific Growth R6

◆ MSCI ACWI Ex USA Growth NR USD

▲ Cash

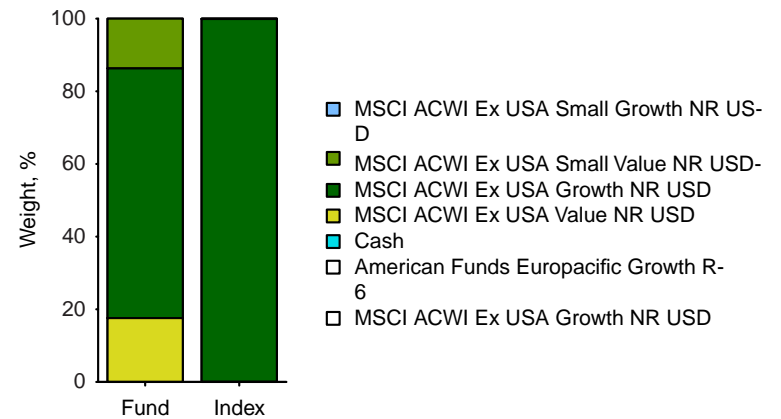
Asset Allocation

American Funds Europacific Growth R6



Asset Allocation

October 2014 - September 2024



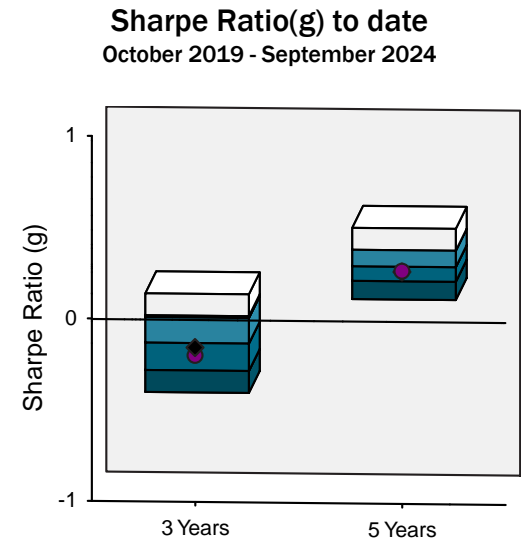
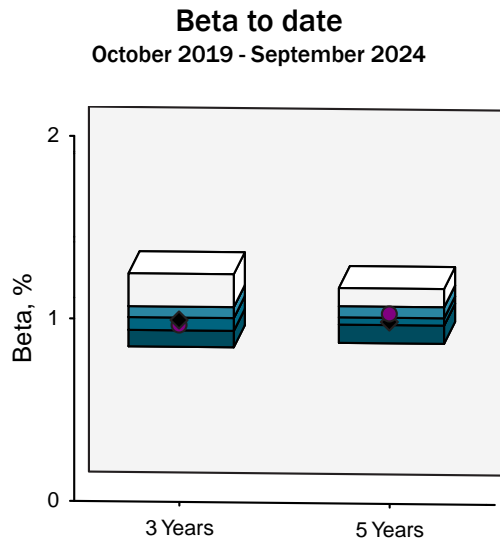
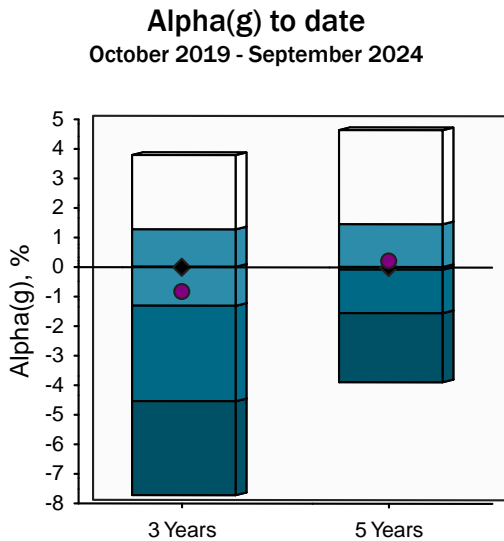
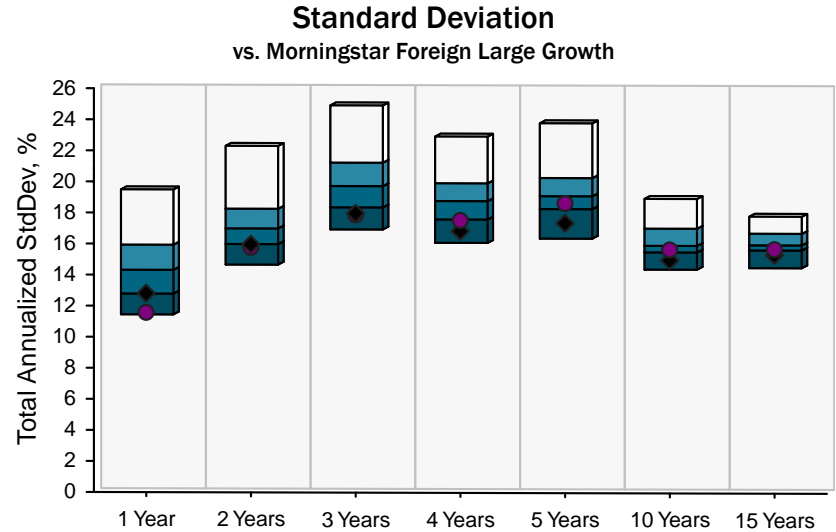
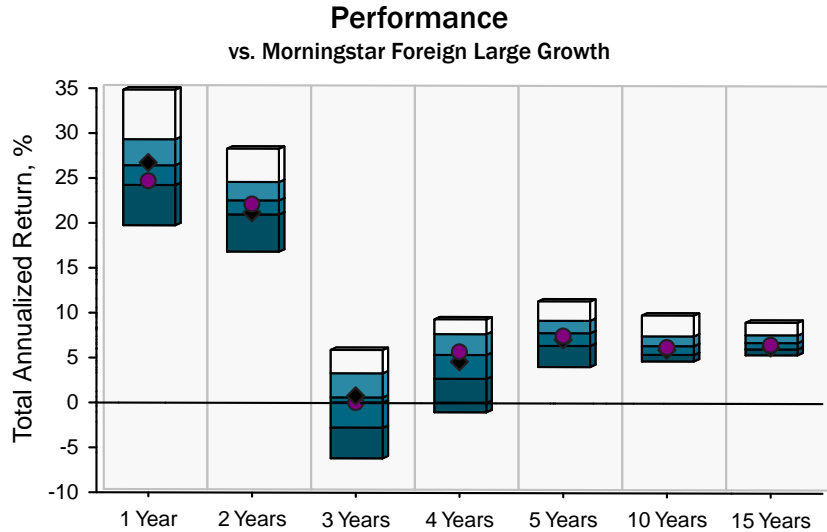
- MSCI ACWI Ex USA Small Growth NR USD
- MSCI ACWI Ex USA Small Value NR USD
- MSCI ACWI Ex USA Growth NR USD
- MSCI ACWI Ex USA Value NR USD
- Cash
- American Funds Europacific Growth R-6
- MSCI ACWI Ex USA Growth NR USD

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American Funds Europacific Growth R6

As of 09/30/2024



● American Funds Europacific Growth R6

◆ MSCI ACWI Ex USA Growth NR USD

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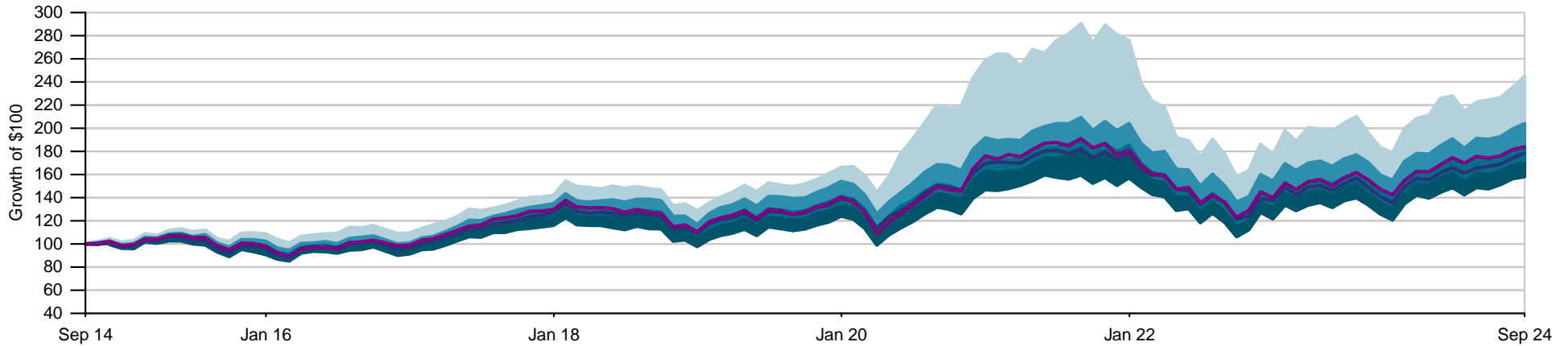


American Funds Europacific Growth R6

As of 09/30/2024

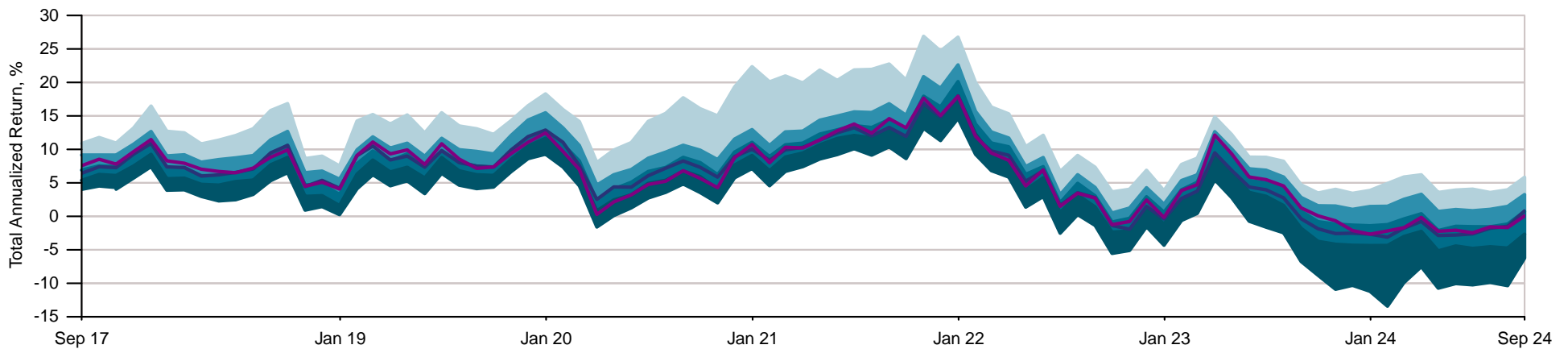
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds Europacific Growth R6

25th Percentile to Median
MSCI ACWI Ex USA Growth NR USD

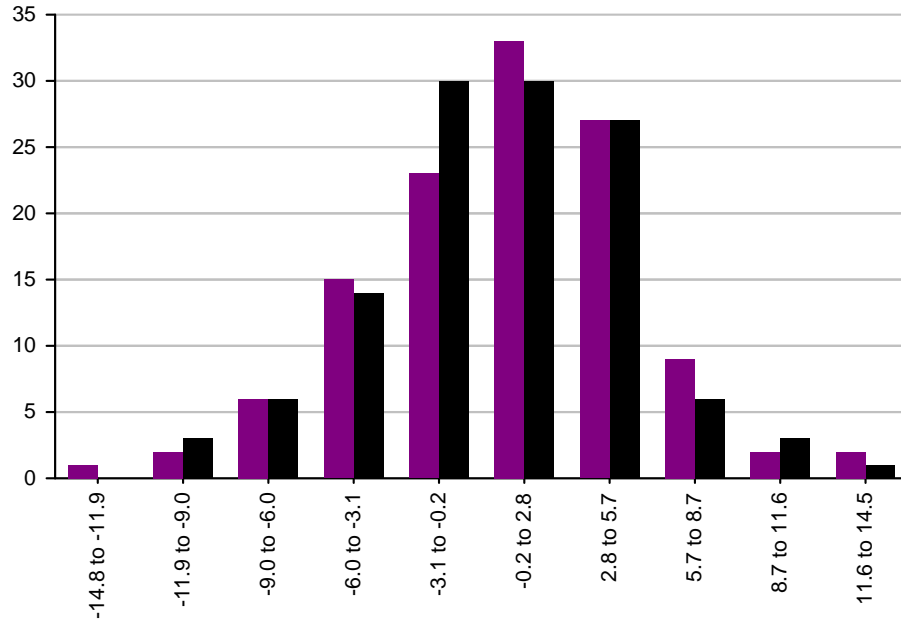
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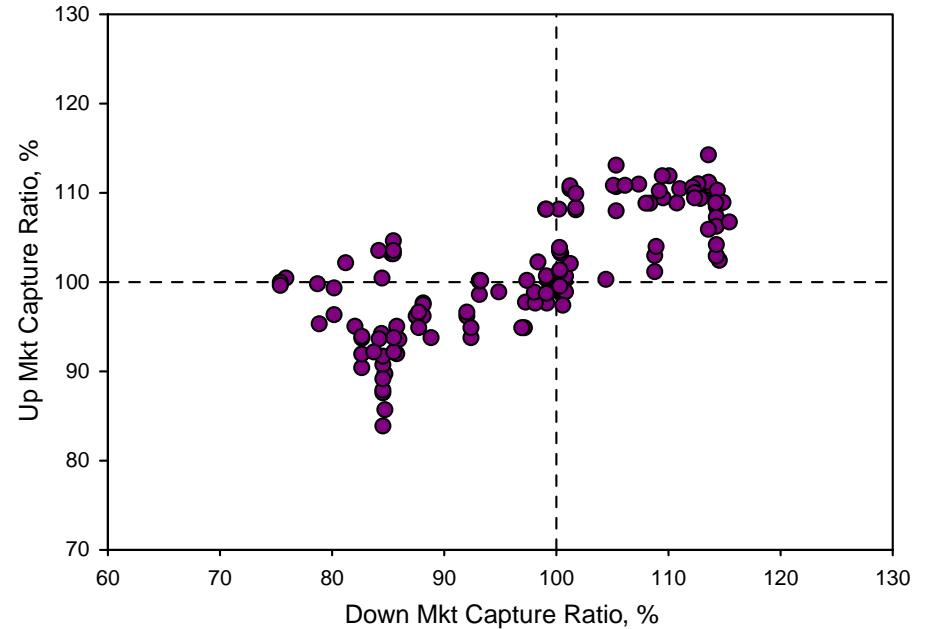
American Funds Europacific Growth R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds Europacific Growth R6

◆ MSCI ACWI Ex USA Growth NR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds Europacific Growth R6	72	48	3.45%	-3.74%	26.56%	-16.04%	13.44%	-14.74%	60.79%	-32.85%	101.41%	100.10%	94.35
MSCI ACWI Ex USA Growth NR USD	67	53	3.53%	-3.24%	26.19%	-16.02%	12.43%	-10.95%	49.36%	-30.99%	100.00%	100.00%	100.00

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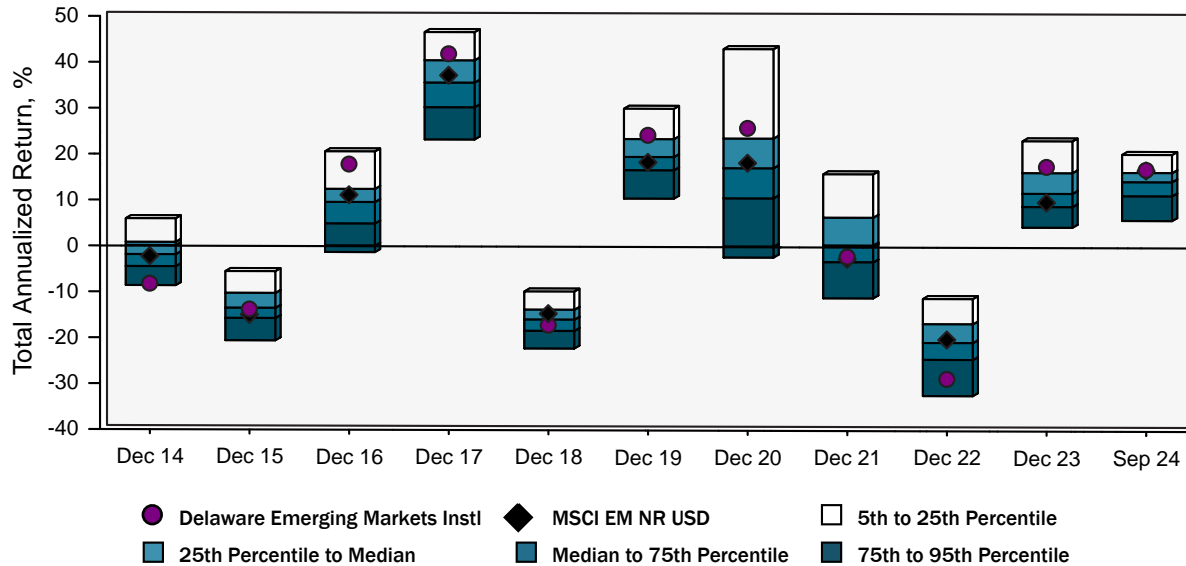


Delaware Emerging Markets Instl

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
Delaware Emerging Markets Instl	-2.02	16.99	31.85	0.09	6.71	4.87	0.50	1.12	-0.06	21.08	1.17
MSCI EM NR USD	8.72	16.86	26.05	0.40	5.75	4.02	0.00	1.00	-0.09	17.63	-
Morningstar Diversified Emerging Mkts	6.33	13.72	22.98	-0.05	5.84	3.73	-0.60	0.93	-0.10	17.67	1.12

Performance To Date
January 2014 - September 2024



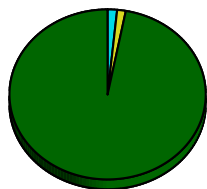
Portfolio Data

Ticker	DEMIX
Prospectus Objective	Diversified Emerging Markets
Morningstar Category	Diversified Emerging Mkts
Net Assets \$MM	\$5,714
Turnover Ratio	2%
Total Number of Holdings	137
Average Mkt Cap \$MM	\$74,618
Manager Name	Liu-Er Chen
Manager Tenure (yrs.)	18.00
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	59.12	33.52
Communication Services	9.32	8.03
Technology	49.8	25.49
Service Economy	12.27	38.80
Consumer Cyclical	5.14	13.51
Healthcare	2.81	4.47
Financial Services	4.32	20.82
Manufacturing Economy	28.60	27.69
Basic materials	3.42	4.67
Consumer Defensive	6.63	6.41
Industrial Materials	4.17	8.27
RealEstate	0.33	2.13
Energy	13.89	4.38
Utilities	0.16	1.83

Portfolio Composition



Cash (1.56%)
Domestic Stock (1.42%)
Foreign Stock (96.99%)
Domestic Bond (0.02%)
Foreign Bond (0.00%)
Preferred Bond (0.00%)
Convertible Bond (0.00%)
Other (0.00%)

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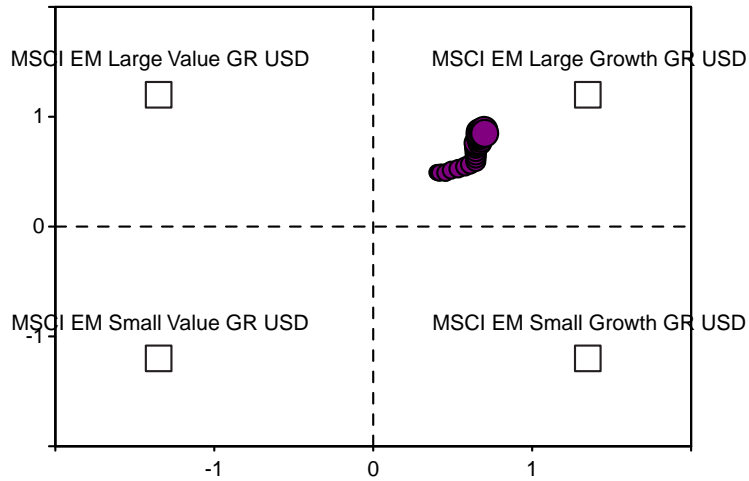


Delaware Emerging Markets Instl

As of 09/30/2024

Manager Style

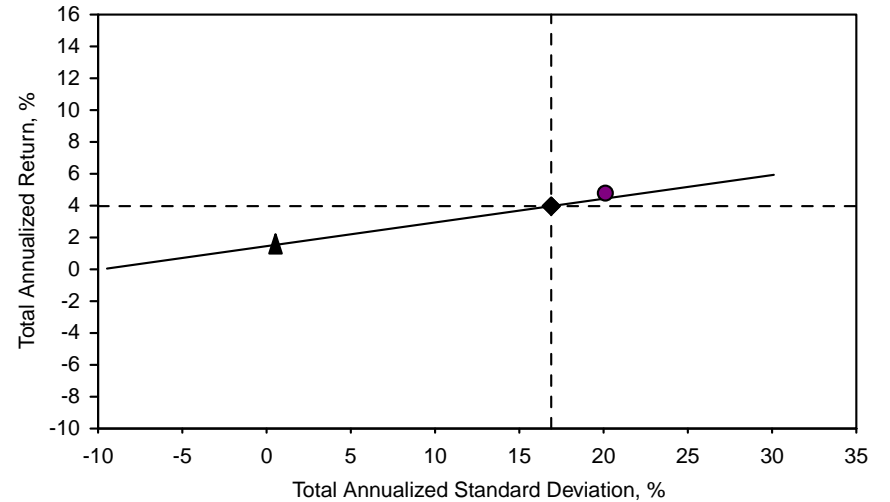
6 Month moving average, October 2014 - September 2024



● Delaware Emerging Markets Instl

Manager Risk / Return

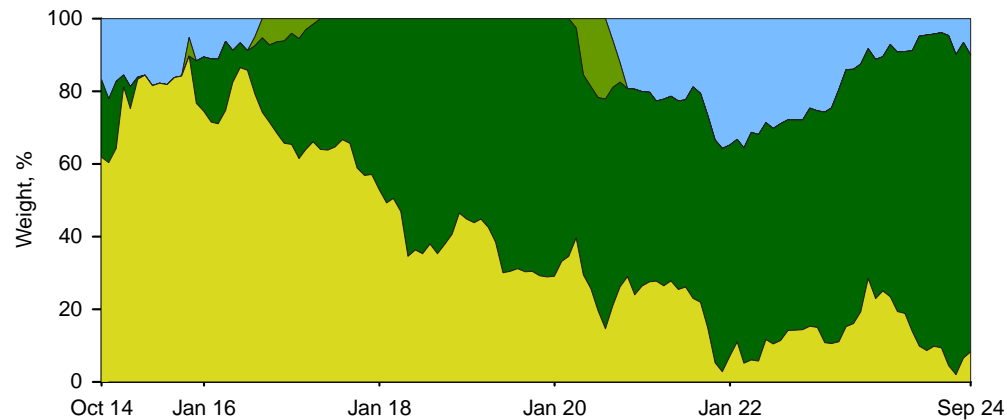
October 2014 - September 2024



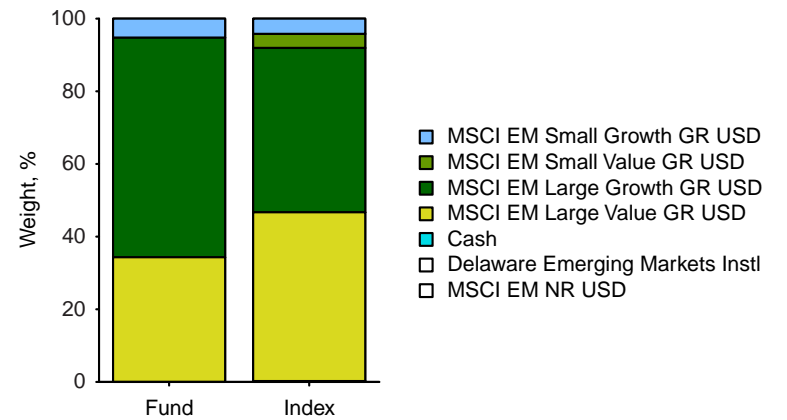
◆ MSCI EM NR USD

▲ Cash

Asset Allocation Delaware Emerging Markets Instl



Asset Allocation October 2014 - September 2024

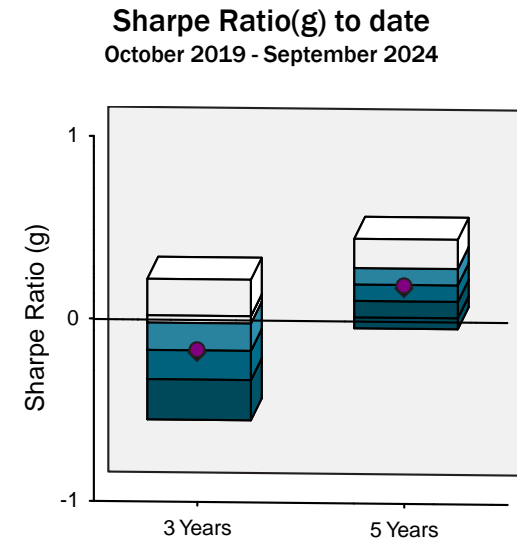
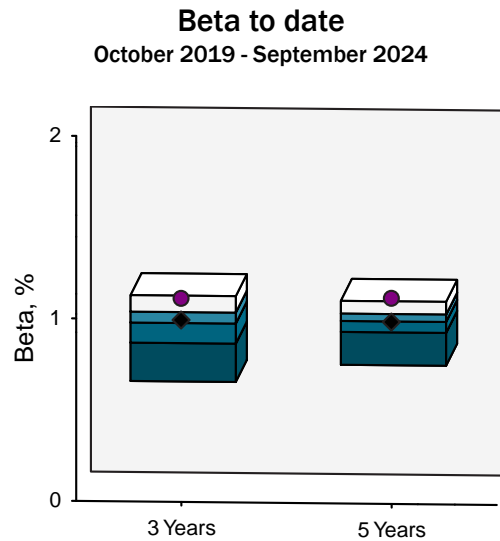
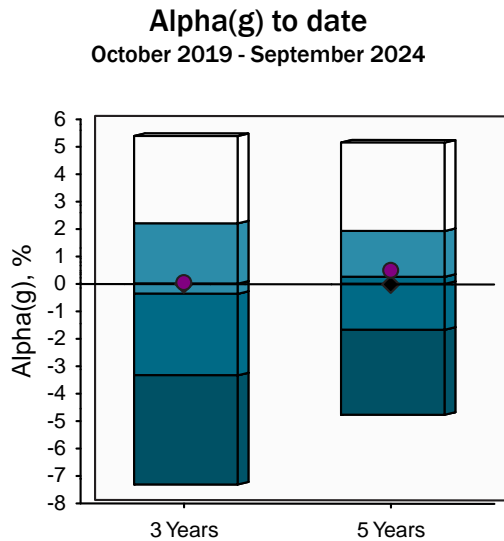
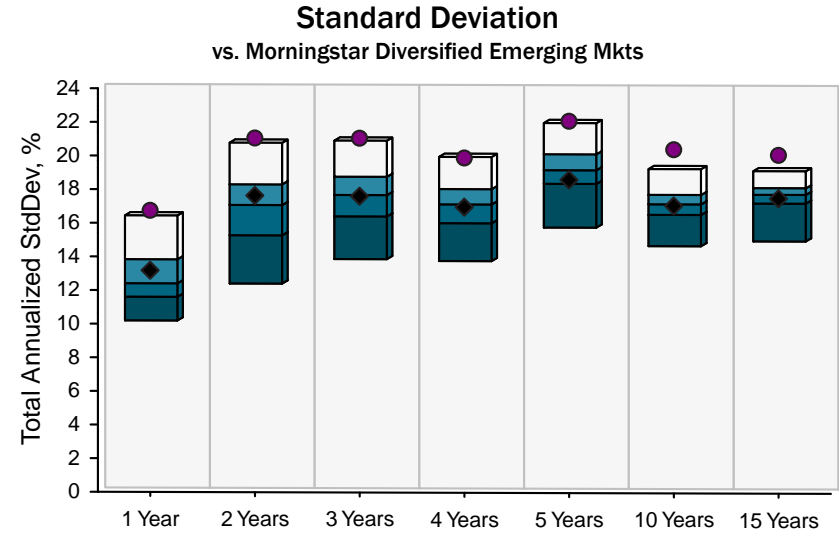
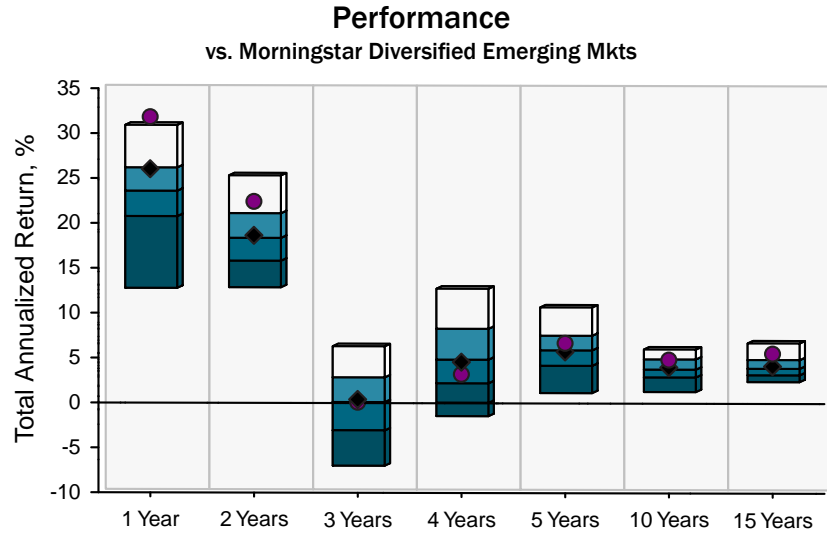


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Delaware Emerging Markets Instl

As of 09/30/2024



● Delaware Emerging Markets Instl

◆ MSCI EM NR USD

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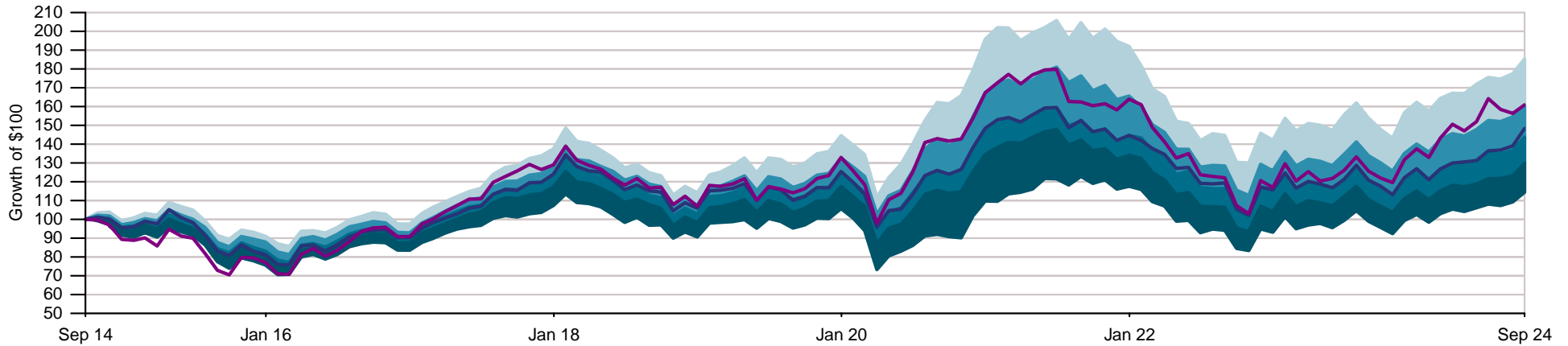


Delaware Emerging Markets Instl

As of 09/30/2024

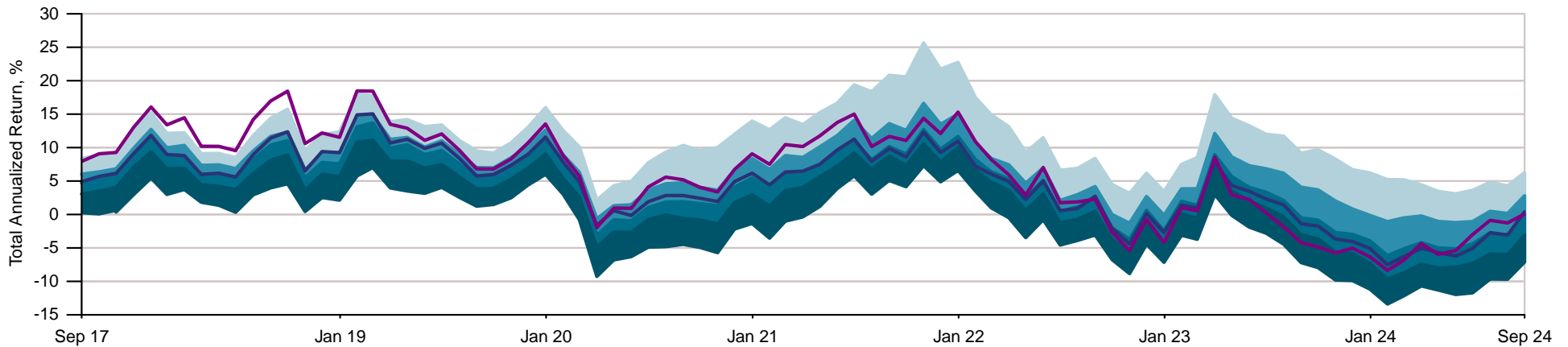
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
Delaware Emerging Markets Instl

25th Percentile to Median
MSCI EM NR USD

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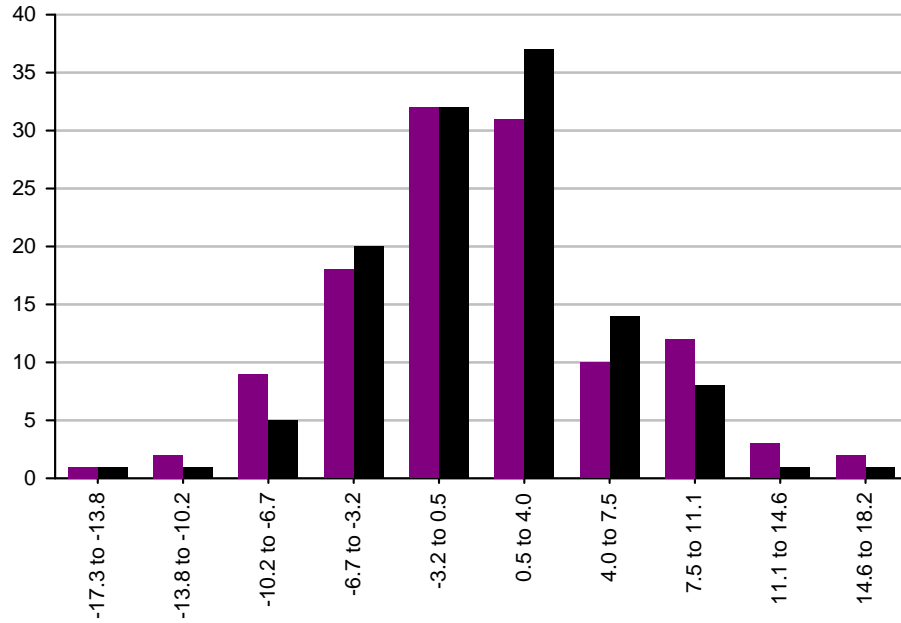


Delaware Emerging Markets Instl

As of 09/30/2024

Distribution of Total Return

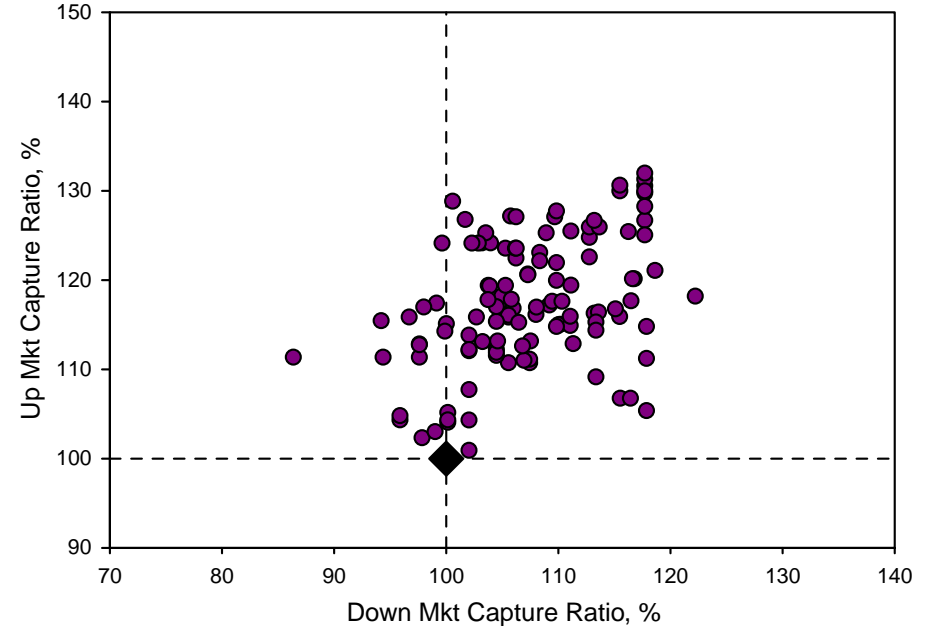
October 2014 - September 2024



● Delaware Emerging Markets Instl

Market Capture

36 Month rolling windows, October 2014 - September 2024



◆ MSCI EM NR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
Delaware Emerging Markets Instl	62	58	4.91%	-4.21%	32.38%	-20.78%	17.10%	-17.27%	75.59%	-36.20%	114.71%	110.10%	90.67
MSCI EM NR USD	68	52	3.72%	-3.94%	28.22%	-18.87%	14.83%	-15.40%	58.39%	-31.03%	100.00%	100.00%	100.00

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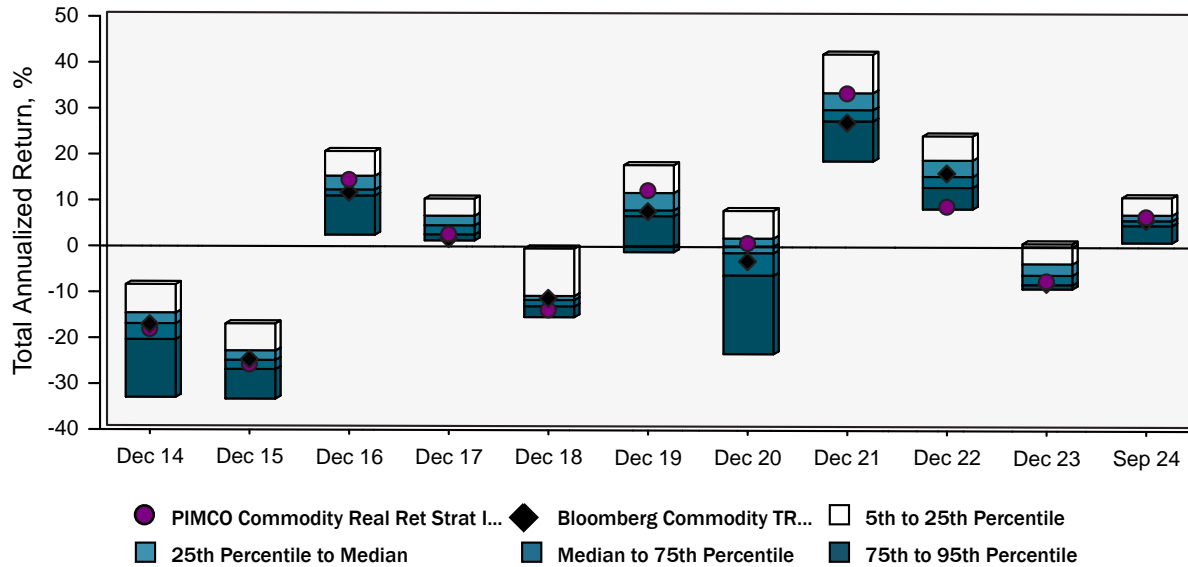
PIMCO Commodity Real Ret Strat Instl

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
PIMCO Commodity Real Ret Strat Instl	1.80	6.66	3.25	2.36	8.98	0.50	-1.07	1.09	0.02	17.12	1.00
Bloomberg Commodity TR USD	0.68	5.86	0.96	3.66	7.79	0.03	0.00	1.00	0.09	15.31	-
Morningstar Commodities Broad Basket	-0.22	5.78	1.10	5.45	8.75	0.59	1.76	0.93	0.19	15.27	1.03

Performance To Date

January 2014 - September 2024



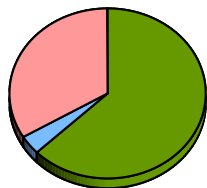
Portfolio Data

Ticker	PCRIX
Prospectus Objective	Growth and Income
Morningstar Category	Commodities Broad Basket
Net Assets \$MM	\$3,527
Turnover Ratio	172%
Total Number of Holdings	800
Average Mkt Cap \$MM	-
Manager Name	Greg Sharenow
Manager Tenure (yrs.)	5.83
Mstar Rating	2

Sector Weightings

	Fund	Category
Information Economy	0.00	2.36
Communication Services	0.0	0.01
Technology	0.0	2.35
Service Economy	0.00	42.38
Consumer Cyclical	0.0	1.63
Healthcare	0.0	0.80
Financial Services	0.0	39.95
Manufacturing Economy	0.00	55.27
Basic materials	0.0	26.02
Consumer Defensive	0.0	2.09
Industrial Materials	0.0	7.99
RealEstate	0.0	1.64
Energy	0.0	11.78
Utilities	0.0	5.75

Portfolio Composition



Cash (0.00%)
Domestic Stock (0.00%)
Foreign Stock (0.00%)
Domestic Bond (62.81%)
Foreign Bond (3.64%)
Preferred Bond (0.08%)
Convertible Bond (0.00%)
Other (33.48%)

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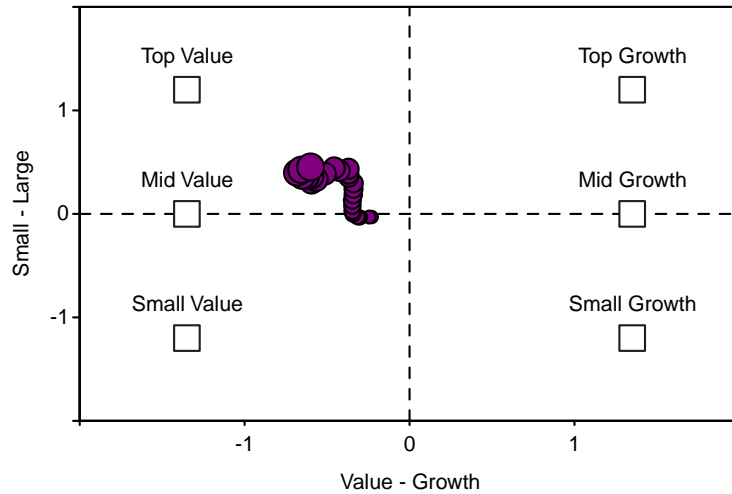


PIMCO Commodity Real Ret Strat Instl

As of 09/30/2024

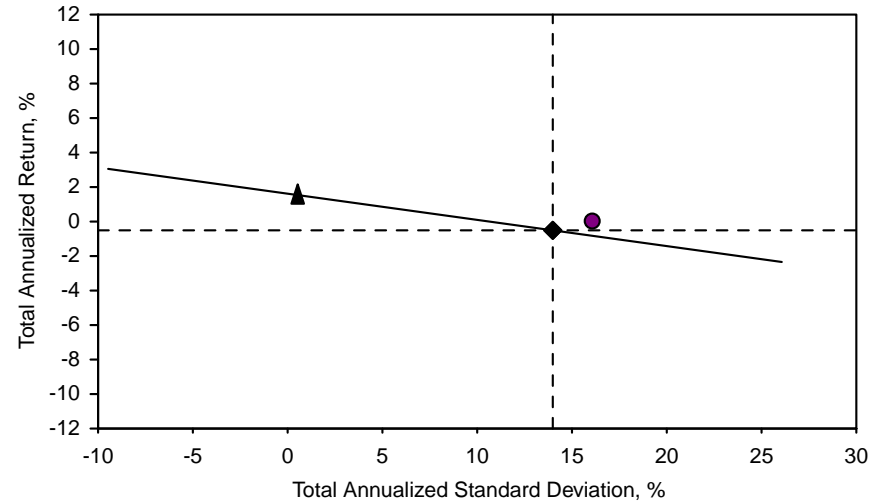
Manager Style

6 Month moving average, October 2014 - September 2024



Manager Risk / Return

October 2014 - September 2024



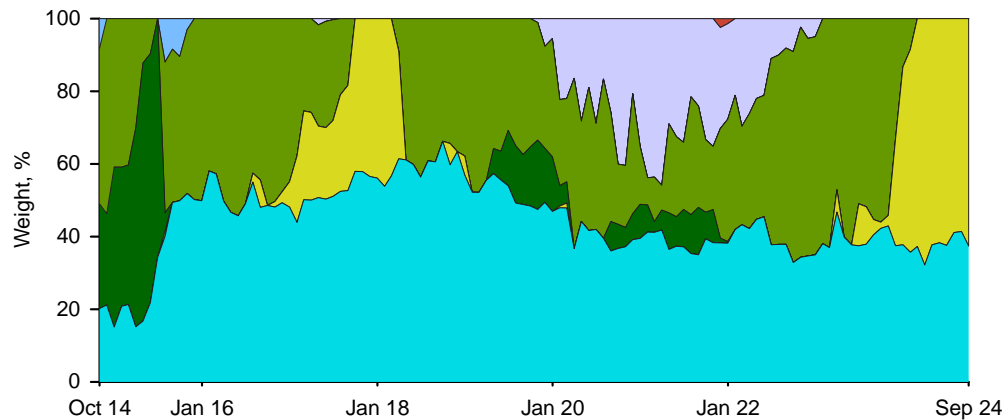
● PIMCO Commodity Real Ret Strat Instl

◆ Bloomberg Commodity TR USD

▲ Cash

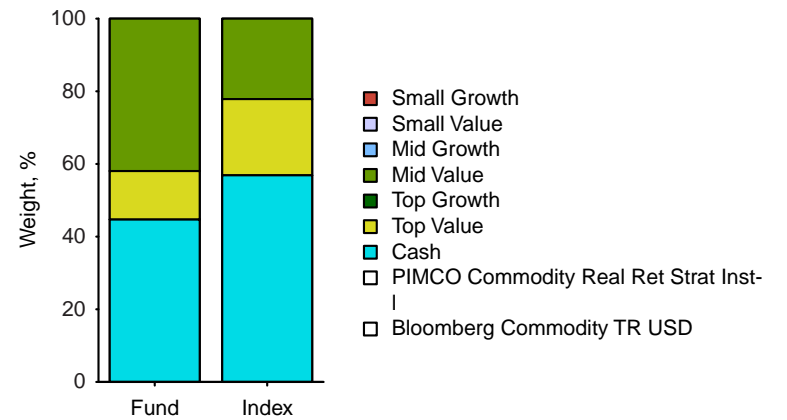
Asset Allocation

PIMCO Commodity Real Ret Strat Instl



Asset Allocation

October 2014 - September 2024

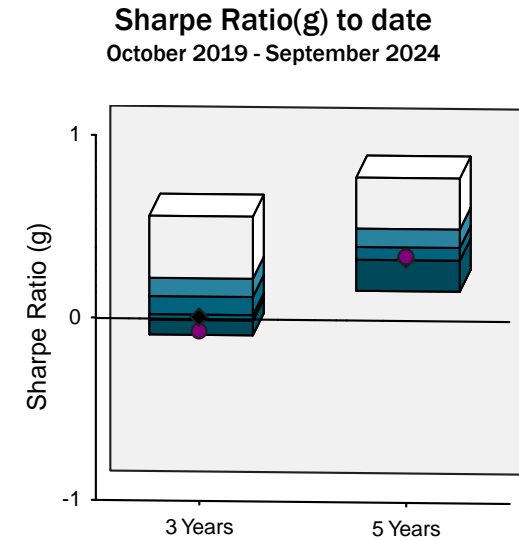
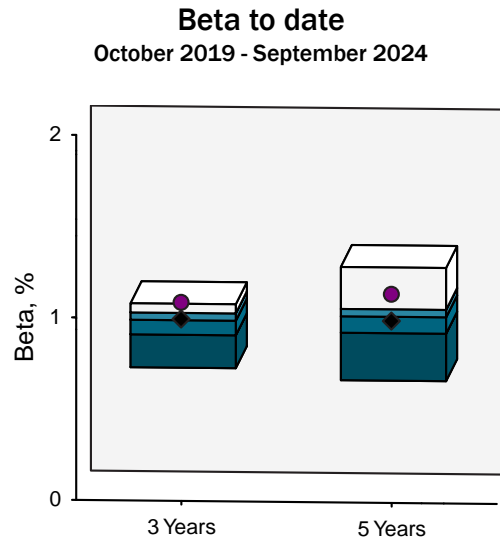
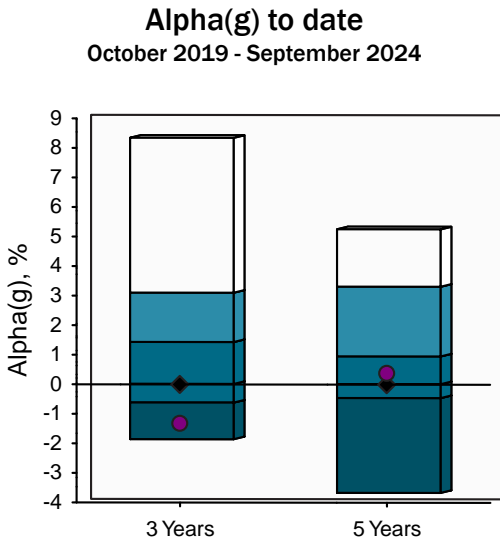
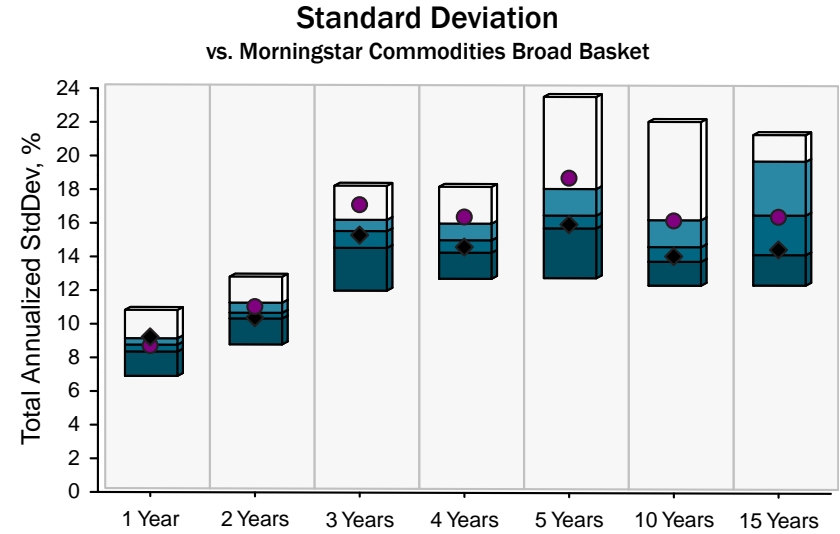
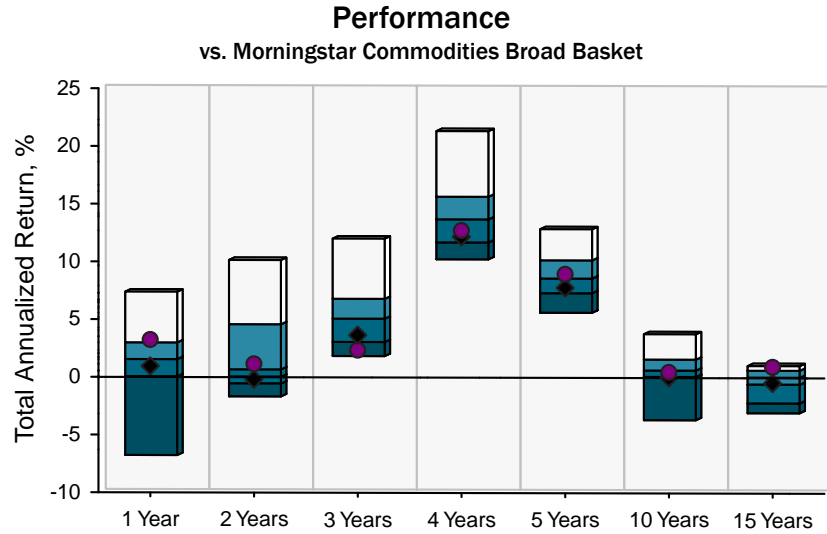


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PIMCO Commodity Real Ret Strat Instl

As of 09/30/2024



● PIMCO Commodity Real Ret Strat Instl

◆ Bloomberg Commodity TR USD

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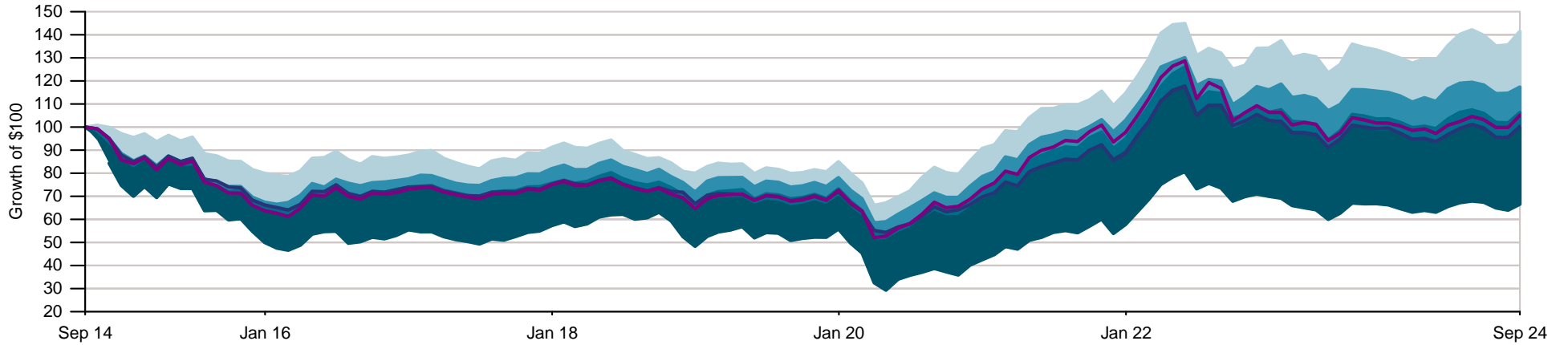


PIMCO Commodity Real Ret Strat Instl

As of 09/30/2024

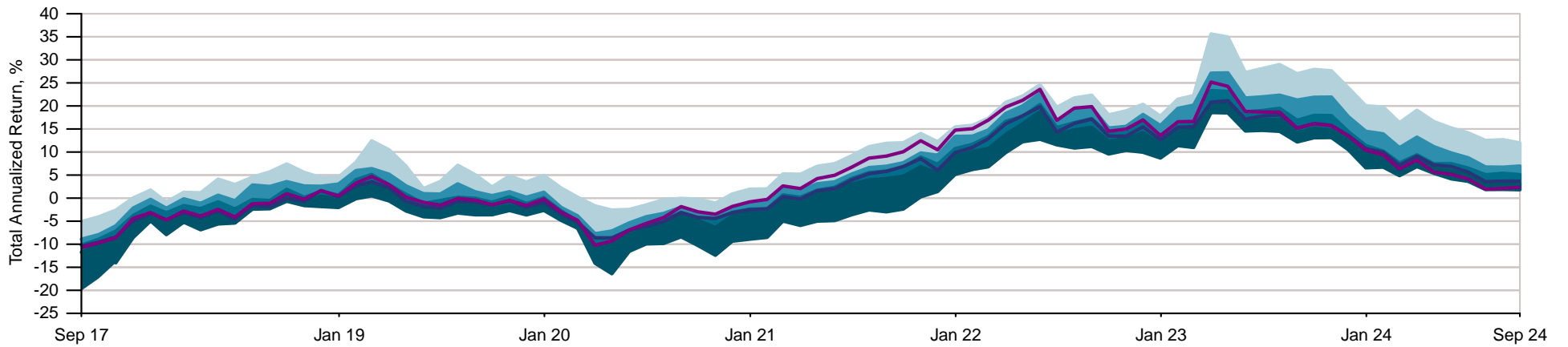
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
PIMCO Commodity Real Ret Strat Instl

25th Percentile to Median
Bloomberg Commodity TR USD

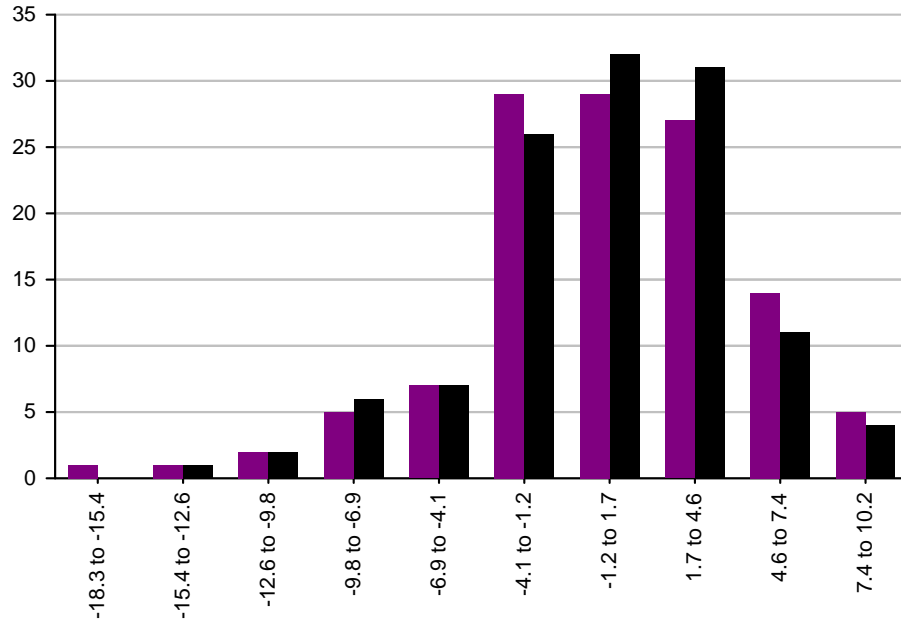
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PIMCO Commodity Real Ret Strat Instl

As of 09/30/2024

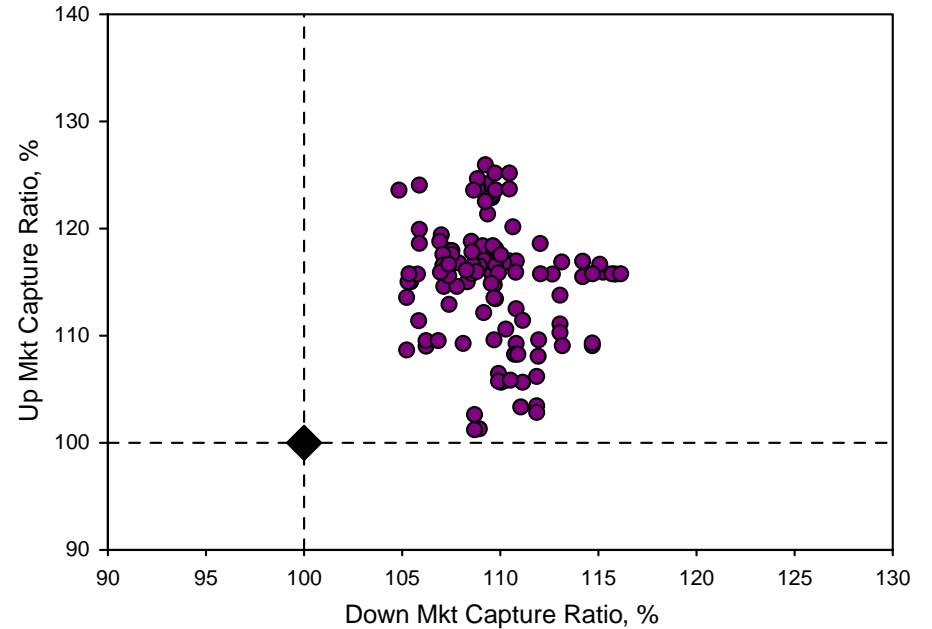
Distribution of Total Return
October 2014 - September 2024



● PIMCO Commodity Real Ret Strat Instl

Market Capture

36 Month rolling windows, October 2014 - September 2024



◆ Bloomberg Commodity TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
PIMCO Commodity Real Ret Strat Instl	60	56	3.67%	-3.71%	23.46%	-18.60%	9.19%	-18.23%	64.62%	-30.48%	113.65%	108.84%	96.25
Bloomberg Commodity TR USD	59	61	3.23%	-3.03%	20.64%	-17.09%	8.78%	-12.81%	49.25%	-28.19%	100.00%	100.00%	100.00

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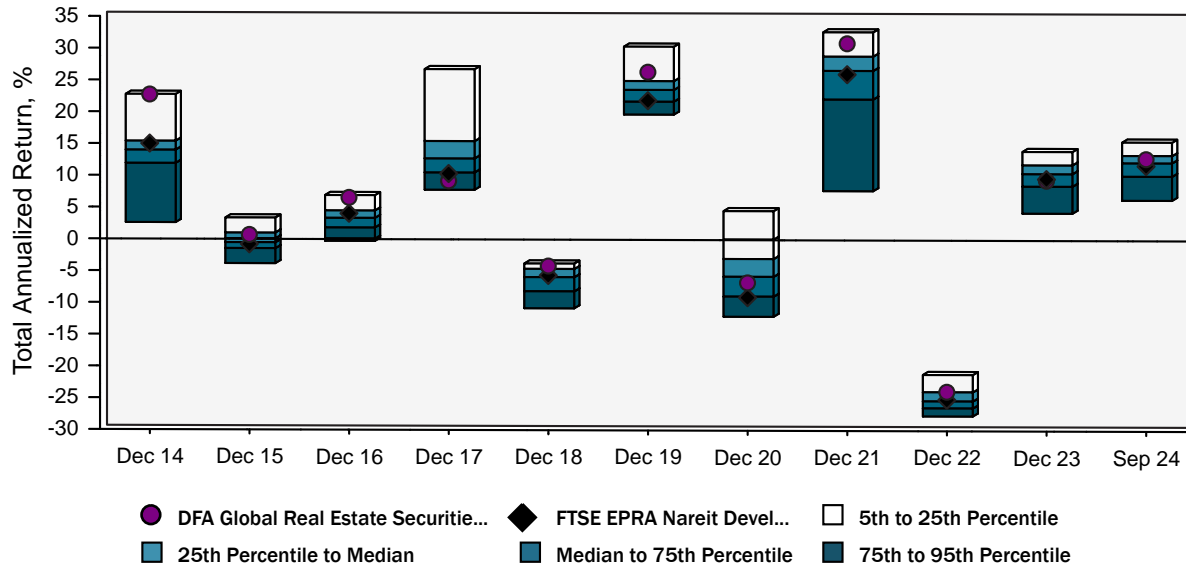


DFA Global Real Estate Securities Port

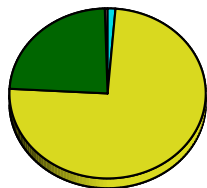
As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
DFA Global Real Estate Securities Port	16.13	12.85	32.20	1.78	3.14	6.02	1.52	1.02	0.02	20.70	0.22
FTSE EPRA Nareit Developed NR USD	16.07	11.77	28.86	0.39	1.39	4.06	0.00	1.00	-0.05	20.09	-
Morningstar Global Real Estate	15.58	11.52	28.30	0.08	2.13	4.32	-2.17	0.88	-0.07	19.97	1.13

Performance To Date January 2014 - September 2024



Portfolio Composition



Cash	1.29%
Domestic Stock	74.59%
Foreign Stock	23.67%
Domestic Bond	0.00%
Foreign Bond	0.00%
Preferred Bond	0.00%
Convertible Bond	0.00%
Other	0.46%

Portfolio Data

Ticker	DFGEX
Prospectus Objective	Specialty - Real Estate
Morningstar Category	Global Real Estate
Net Assets \$MM	\$8,064
Turnover Ratio	0%
Total Number of Holdings	144
Average Mkt Cap \$MM	\$18,219
Manager Name	Jed Fogdall
Manager Tenure (yrs.)	14.59
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	0.41	0.40
Communication Services	0.09	0.18
Technology	0.32	0.22
Service Economy	0.35	1.84
Consumer Cyclical	0.1	1.38
Healthcare	0.12	0.26
Financial Services	0.13	0.20
Manufacturing Economy	99.25	97.75
Basic materials	0.02	0.00
Consumer Defensive	0.06	0.00
Industrial Materials	0.08	0.23
RealEstate	99.02	97.52
Energy	0.04	0.00
Utilities	0.03	0.00

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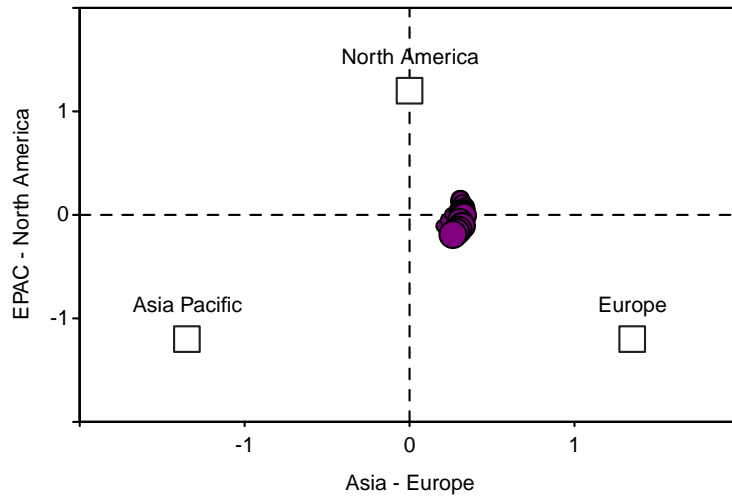


DFA Global Real Estate Securities Port

As of 09/30/2024

Manager Style

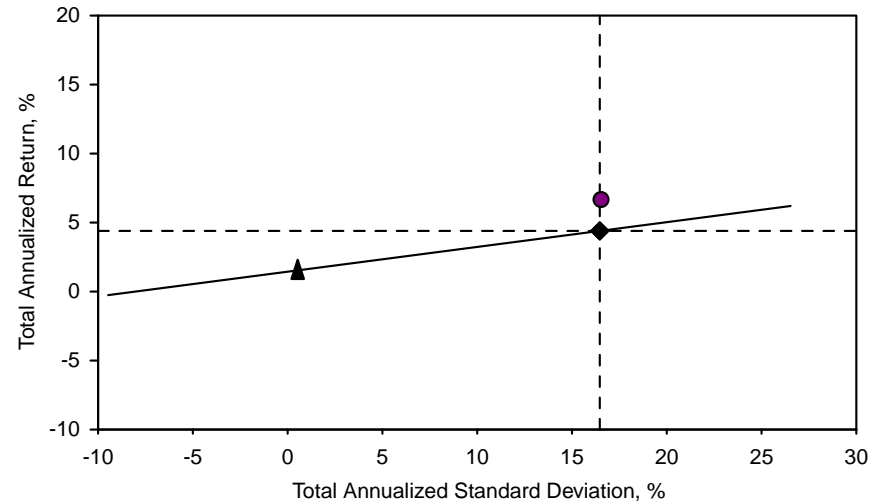
6 Month moving average, October 2014 - September 2024



● DFA Global Real Estate Securities Port

Manager Risk / Return

October 2014 - September 2024

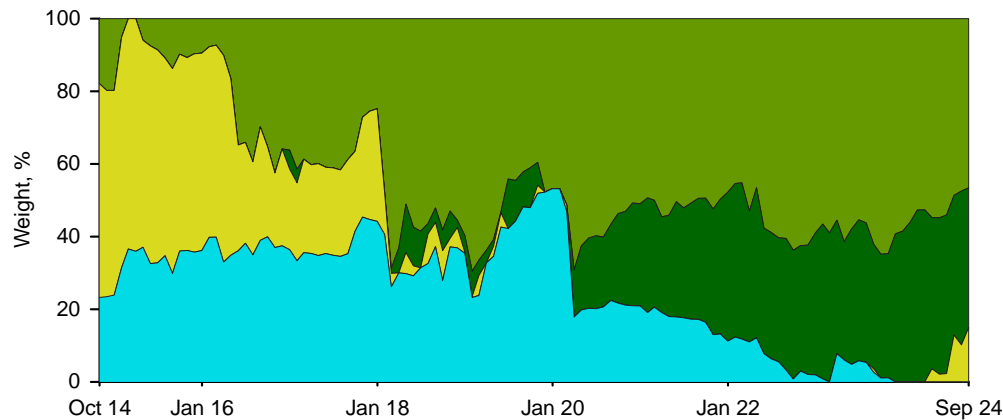


◆ FTSE EPRA Nareit Developed NR USD

▲ Cash

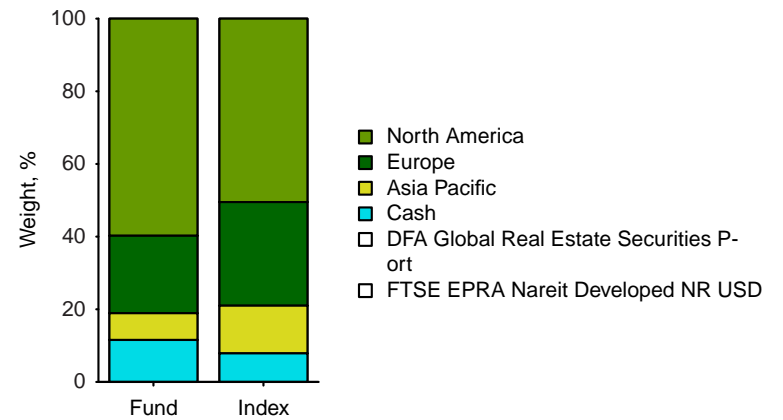
Asset Allocation

DFA Global Real Estate Securities Port



Asset Allocation

October 2014 - September 2024



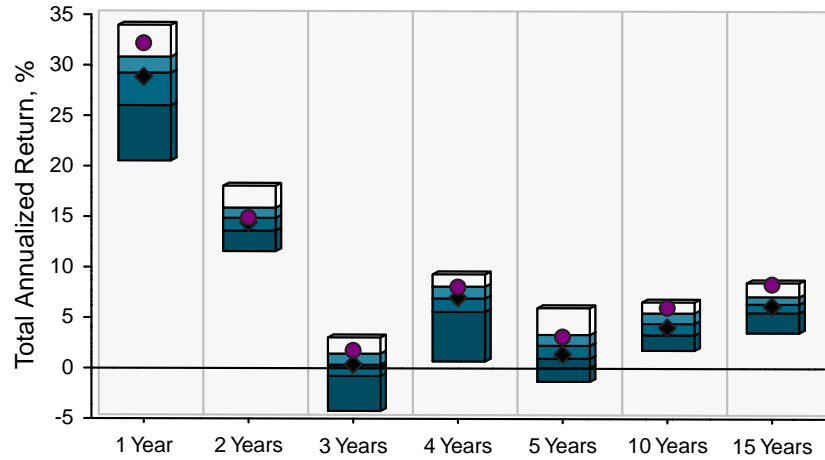
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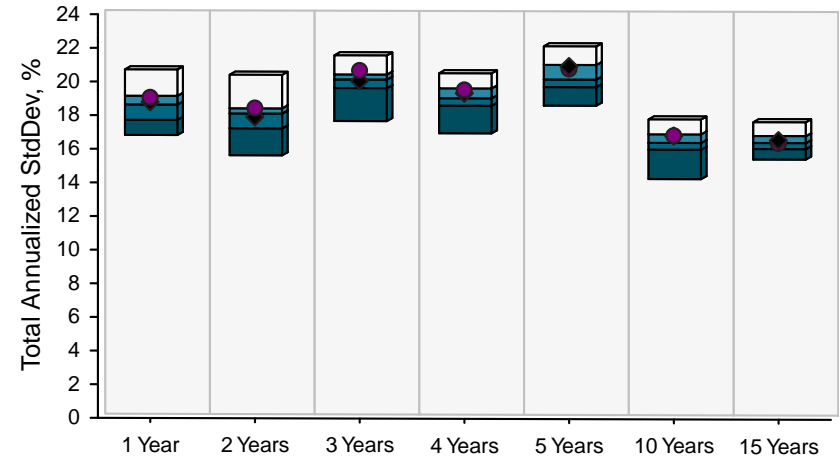
DFA Global Real Estate Securities Port

As of 09/30/2024

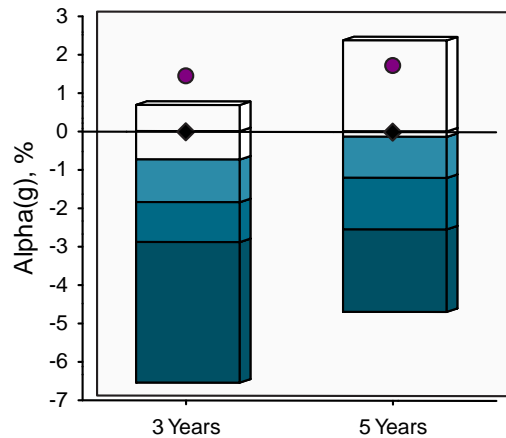
Performance
vs. Morningstar Global Real Estate



Standard Deviation
vs. Morningstar Global Real Estate

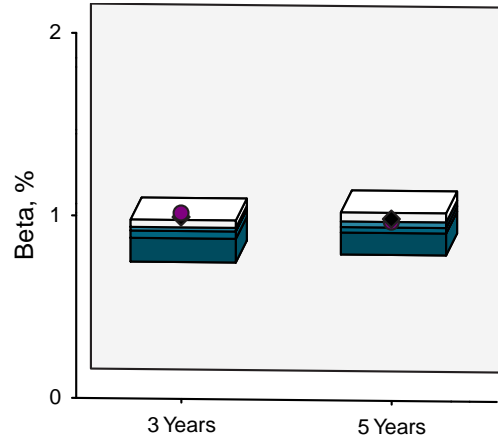


Alpha(g) to date
October 2019 - September 2024



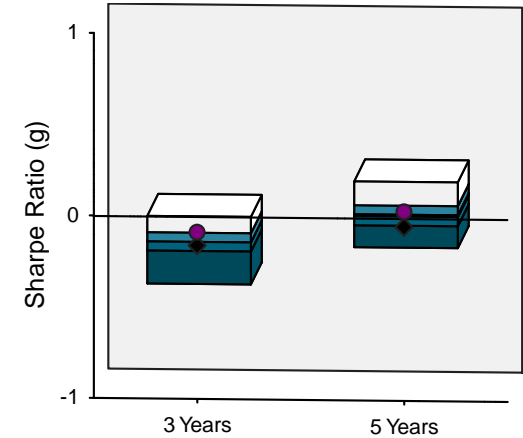
● DFA Global Real Estate Securities Port

Beta to date
October 2019 - September 2024



◆ FTSE EPRA Nareit Developed NR USD

Sharpe Ratio(g) to date
October 2019 - September 2024



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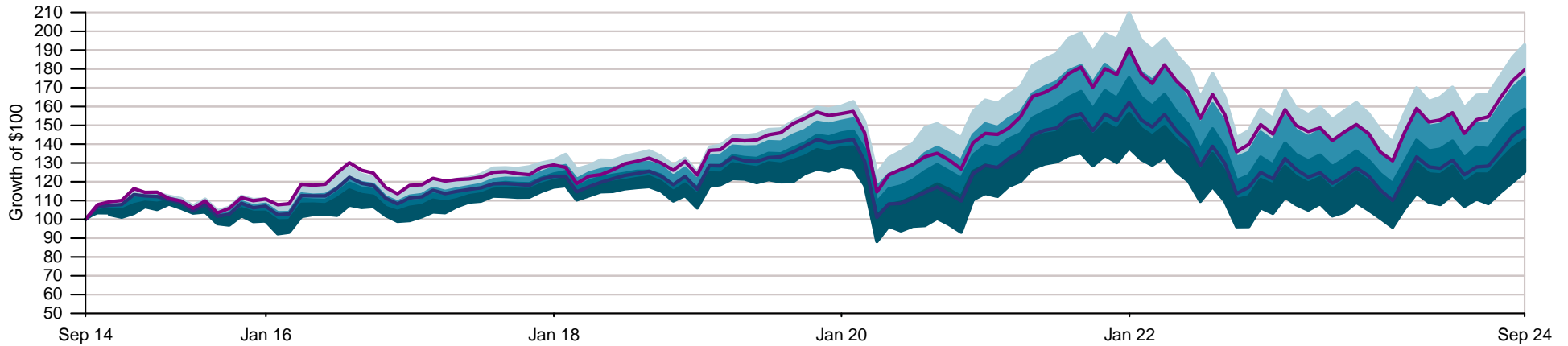


DFA Global Real Estate Securities Port

As of 09/30/2024

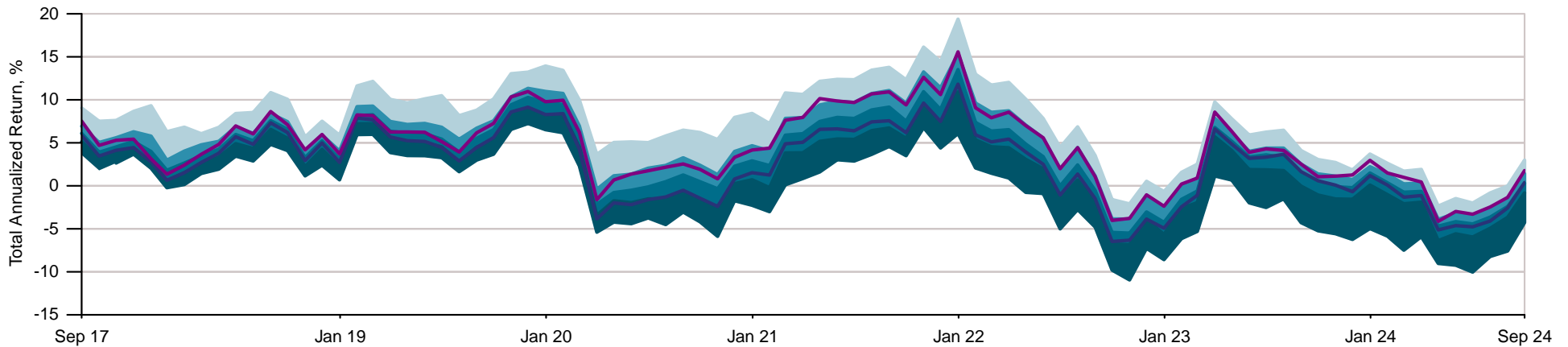
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
DFA Global Real Estate Securities Port

25th Percentile to Median
FTSE EPRA Nareit Developed NR USD

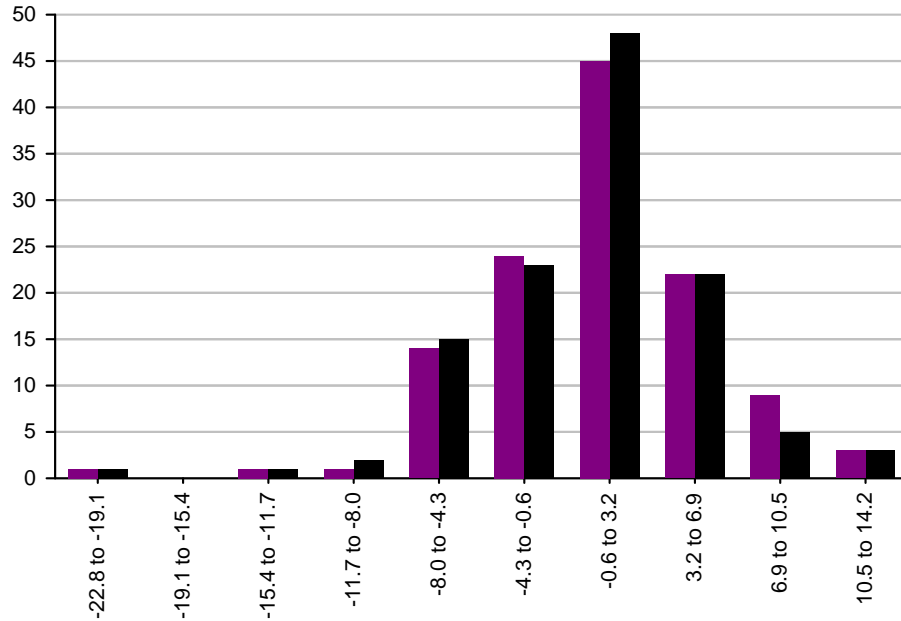
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DFA Global Real Estate Securities Port

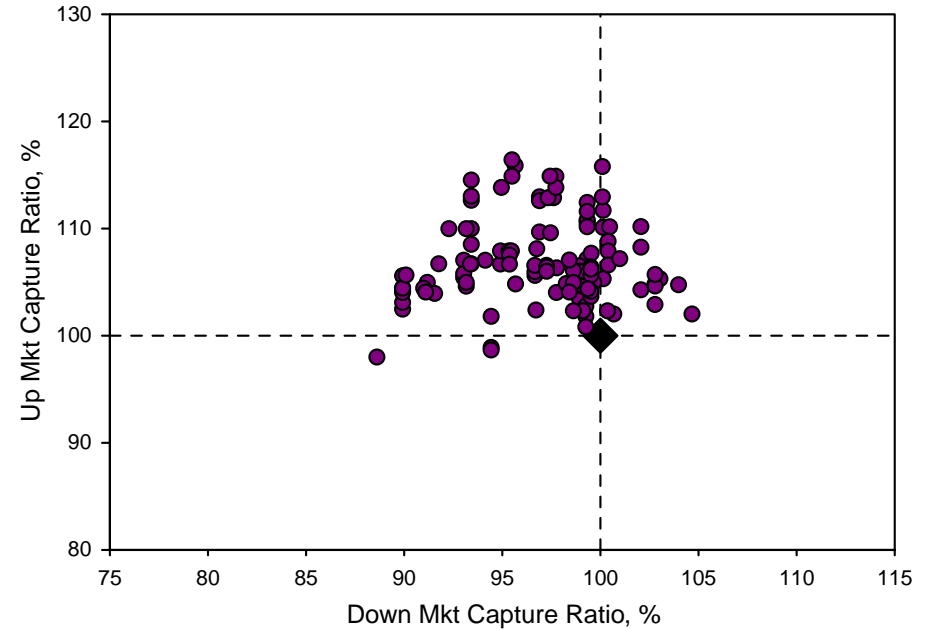
As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture

36 Month rolling windows, October 2014 - September 2024



● DFA Global Real Estate Securities Port

◆ FTSE EPRA Nareit Developed NR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
DFA Global Real Estate Securities Port	75	45	3.39%	-4.17%	28.20%	-17.30%	11.42%	-21.51%	42.08%	-23.83%	106.29%	97.42%	97.60
FTSE EPRA Nareit Developed NR USD	70	50	3.42%	-3.83%	26.53%	-17.75%	13.19%	-22.76%	42.12%	-25.09%	100.00%	100.00%	100.00

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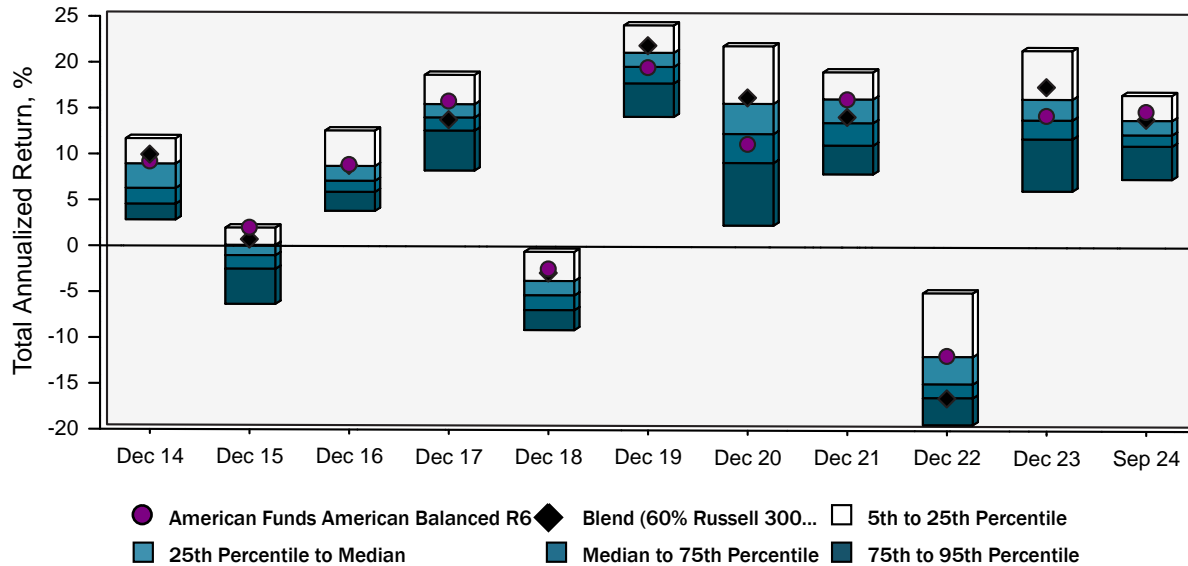
American Funds American Balanced R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds American Balanced R6	5.44	14.83	26.27	7.25	9.65	8.77	1.61	0.91	0.36	12.13	0.25
Blend (60% Russell 3000 _40% Bar US Agg Bd)	5.82	13.97	25.34	5.70	9.40	8.59	0.00	1.00	0.23	13.01	-
Morningstar Moderate Allocation	5.34	12.27	21.99	4.89	8.01	6.89	1.25	0.94	0.17	12.34	1.04

Performance To Date

January 2014 - September 2024



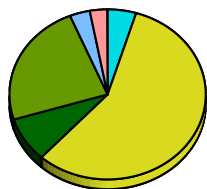
Portfolio Data

Ticker	RLBGX
Prospectus Objective	Balanced
Morningstar Category	Moderate Allocation
Net Assets \$MM	\$237,684
Turnover Ratio	171%
Total Number of Holdings	2,884
Average Mkt Cap \$MM	\$237,319
Manager Name	Hilda Applbaum
Manager Tenure (yrs.)	25.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	37.76	30.70
Communication Services	11.25	7.13
Technology	26.51	23.57
Service Economy	31.75	35.45
Consumer Cyclical	6.71	9.10
Healthcare	13.15	12.19
Financial Services	11.89	14.16
Manufacturing Economy	30.49	33.85
Basic materials	2.57	3.61
Consumer Defensive	8.1	5.94
Industrial Materials	9.8	10.59
RealEstate	1.79	4.58
Energy	5.58	5.77
Utilities	2.65	3.36

Portfolio Composition



Cash (4.70%)
Domestic Stock (57.07%)
Foreign Stock (8.46%)
Domestic Bond (23.53%)
Foreign Bond (3.33%)
Preferred Bond (0.07%)
Convertible Bond (0.00%)
Other (2.84%)

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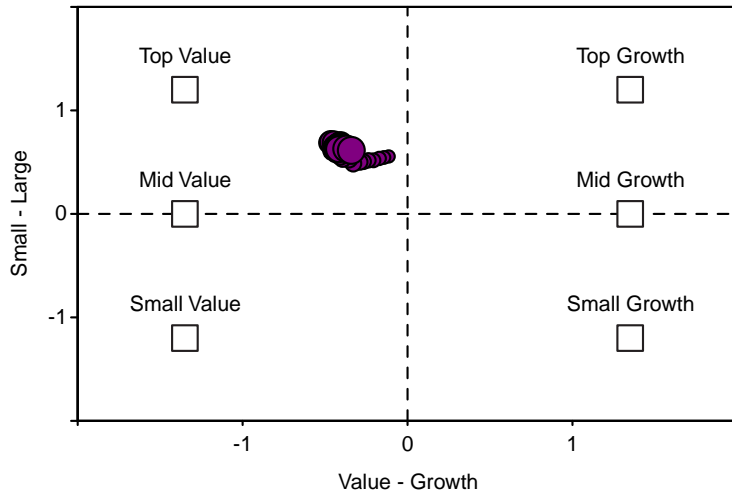


American Funds American Balanced R6

As of 09/30/2024

Manager Style

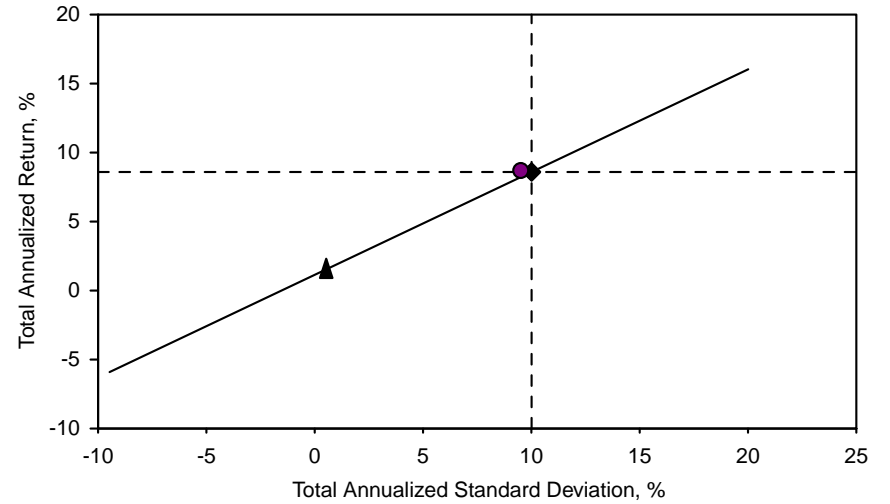
6 Month moving average, October 2014 - September 2024



● American Funds American Balanced R6

Manager Risk / Return

October 2014 - September 2024

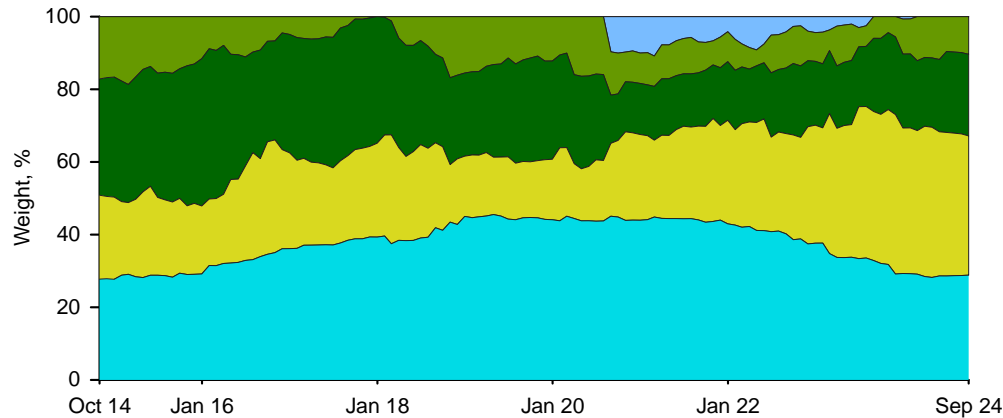


◆ Blend (60% Russell 3000 _40% Bar US Agg Bd)

▲ Cash

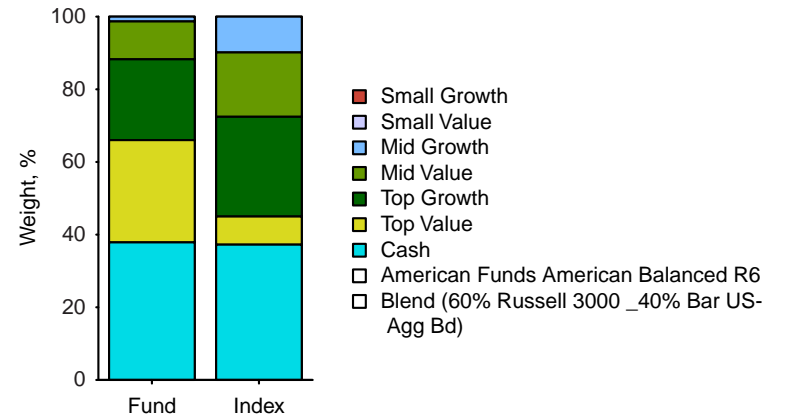
Asset Allocation

American Funds American Balanced R6



Asset Allocation

October 2014 - September 2024



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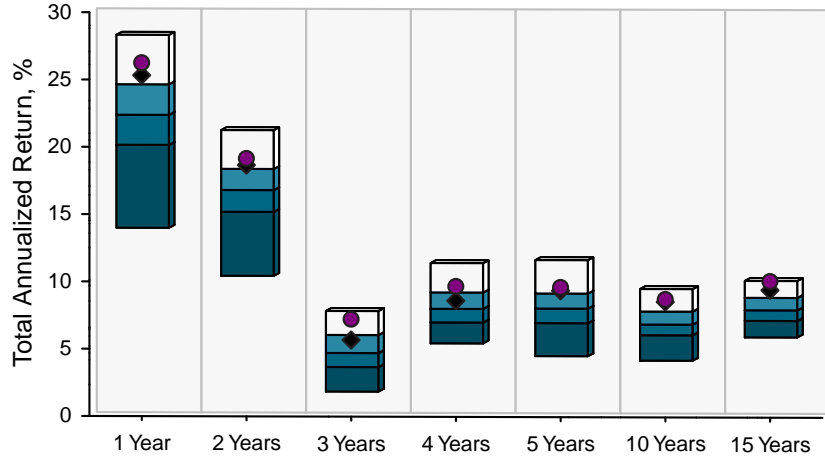


American Funds American Balanced R6

As of 09/30/2024

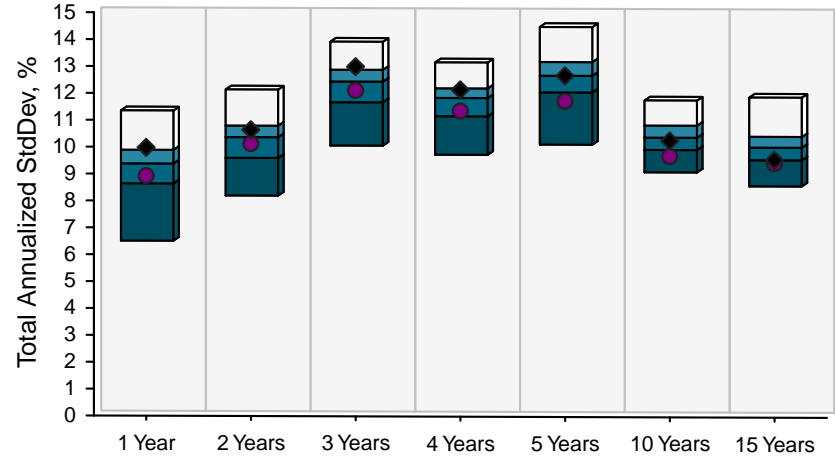
Performance

vs. Morningstar Moderate Allocation



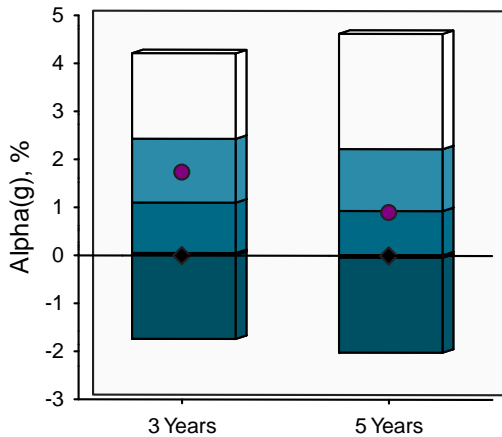
Standard Deviation

vs. Morningstar Moderate Allocation



Alpha(g) to date

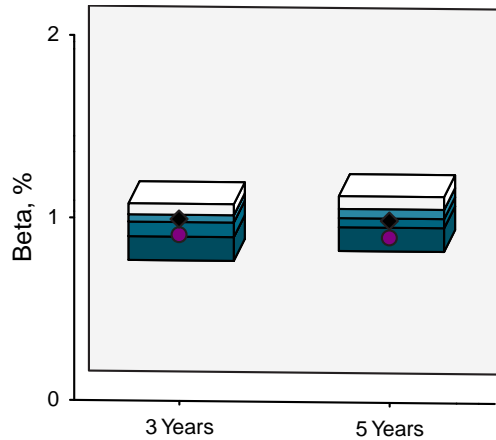
October 2019 - September 2024



● American Funds American Balanced R6

Beta to date

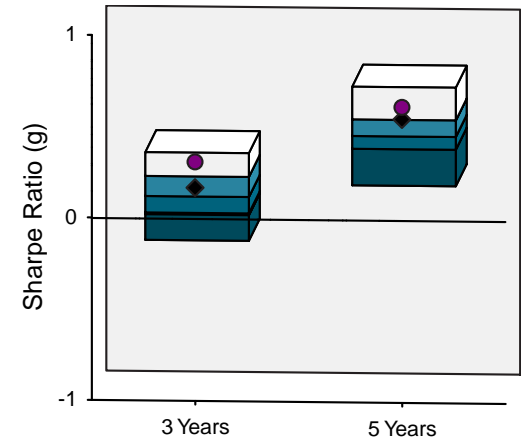
October 2019 - September 2024



◆ Blend (60% Russell 3000 _40% Bar US Agg Bd)

Sharpe Ratio(g) to date

October 2019 - September 2024



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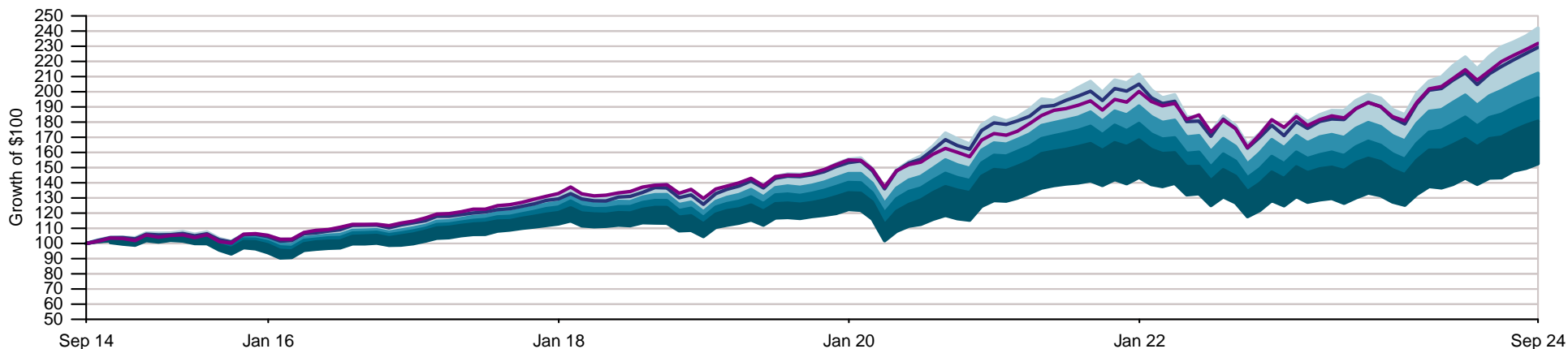


American Funds American Balanced R6

As of 09/30/2024

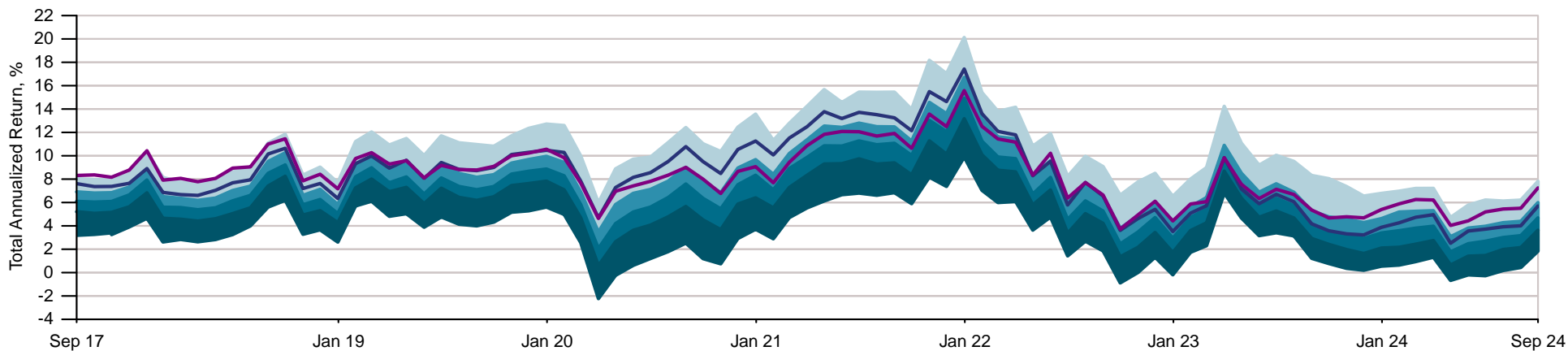
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds American Balanced R6

25th Percentile to Median
Blend (60% Russell 3000 _40% Bar US Agg Bd)

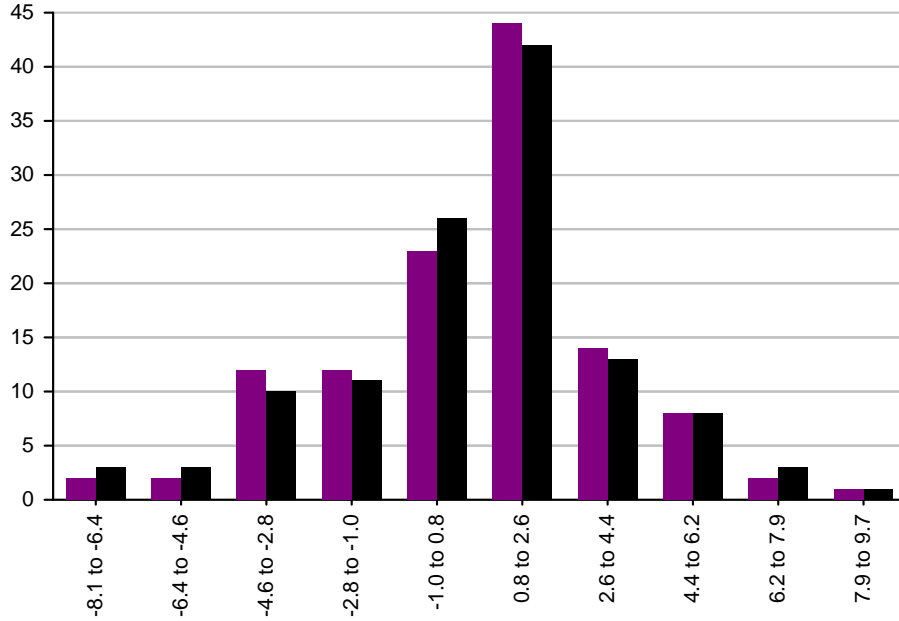
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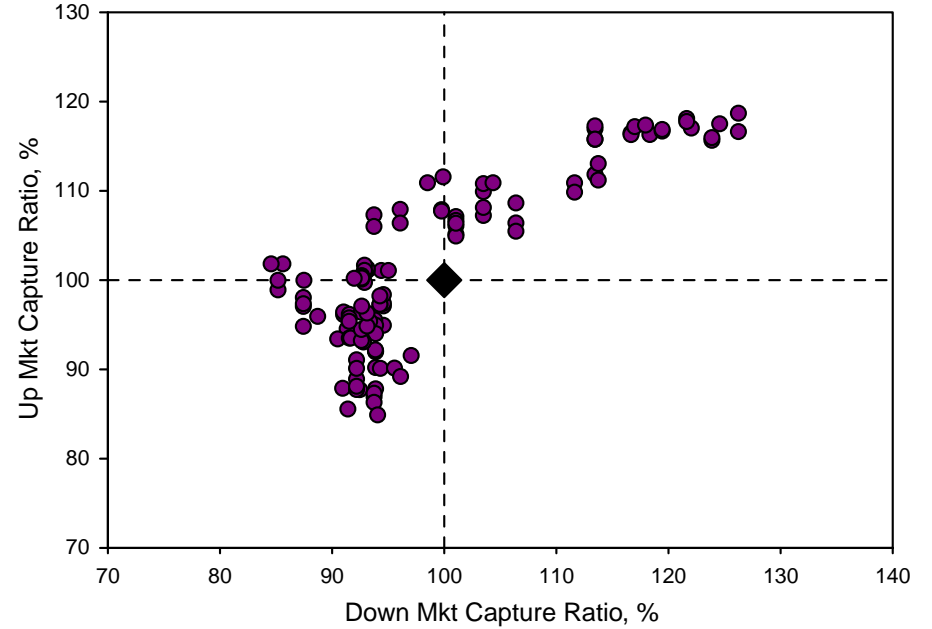
American Funds American Balanced R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds American Balanced R6

◆ Blend (60% Russell 3000 _40% Bar US Agg Bd)

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds American Balanced R6	82	37	2.22%	-2.55%	19.56%	-9.02%	7.89%	-7.96%	30.58%	-13.13%	97.54%	94.46%	95.38
Blend (60% Russell 3000 _40% Bar US Agg Bd)	84	36	2.20%	-2.75%	20.05%	-9.55%	8.66%	-8.49%	34.86%	-16.46%	100.00%	100.00%	100.00

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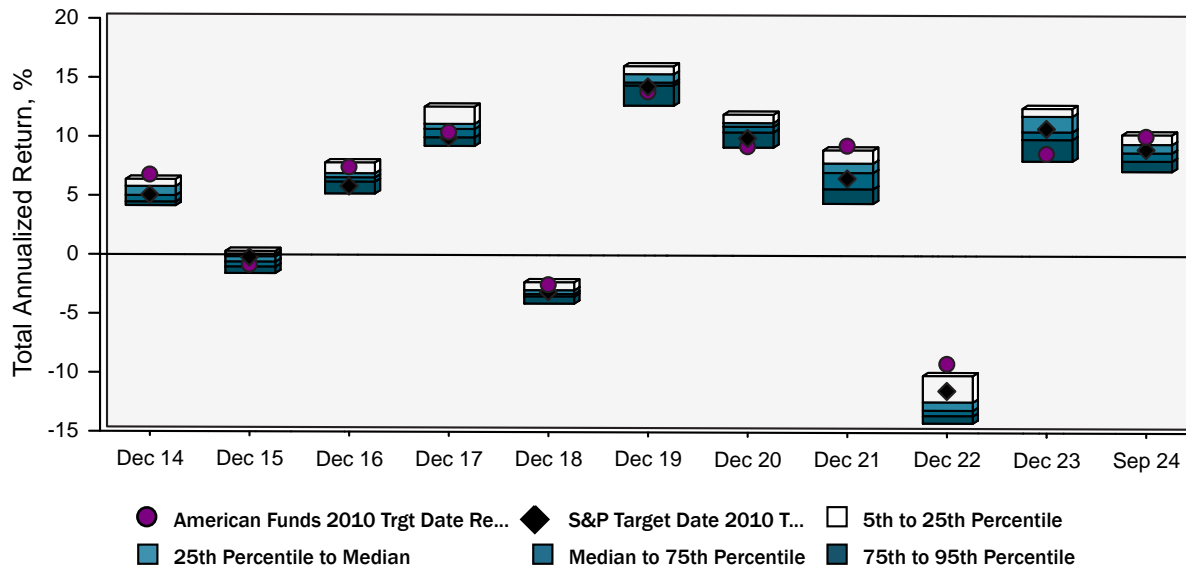
American Funds 2010 Trgt Date Retire R6

As of 09/30/2024

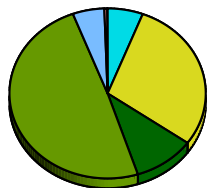
	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2010 Trgt Date Retire R6	6.21	10.15	18.61	4.14	6.16	5.60	1.02	1.00	0.11	9.04	0.29
S&P Target Date 2010 TR USD	5.20	9.03	17.12	3.10	5.31	5.06	0.00	1.00	0.00	8.90	-
Morningstar Target-Date 2000-2010	4.94	8.77	16.71	2.30	5.04	4.91	2.65	1.24	-0.09	9.26	0.53

Performance To Date

January 2014 - September 2024



Portfolio Composition



Cash	5.83%
Domestic Stock	29.05%
Foreign Stock	10.13%
Domestic Bond	49.23%
Foreign Bond	5.22%
Preferred Bond	0.06%
Convertible Bond	0.02%
Other	0.45%

Portfolio Data

Ticker	RFTTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2000-2010
Net Assets \$MM	\$4,064
Turnover Ratio	8%
Total Number of Holdings	19
Average Mkt Cap \$MM	\$128,836
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	23.42	28.89
Communication Services	5.9	6.44
Technology	17.52	22.45
Service Economy	36.17	36.47
Consumer Cyclical	6.94	9.56
Healthcare	13.87	11.25
Financial Services	15.36	15.66
Manufacturing Economy	40.41	34.62
Basic materials	3.62	5.10
Consumer Defensive	9.51	5.67
Industrial Materials	12.12	11.50
RealEstate	3.08	3.55
Energy	7.09	6.16
Utilities	4.99	2.64

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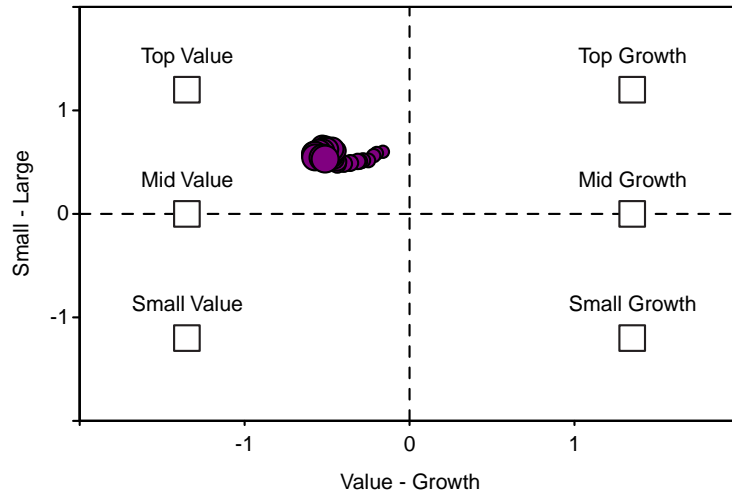


American Funds 2010 Trgt Date Retire R6

As of 09/30/2024

Manager Style

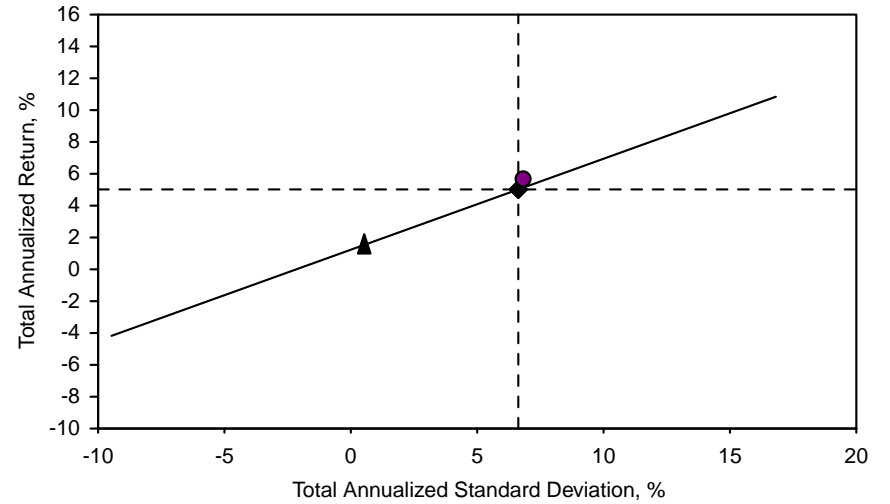
6 Month moving average, October 2014 - September 2024



● American Funds 2010 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

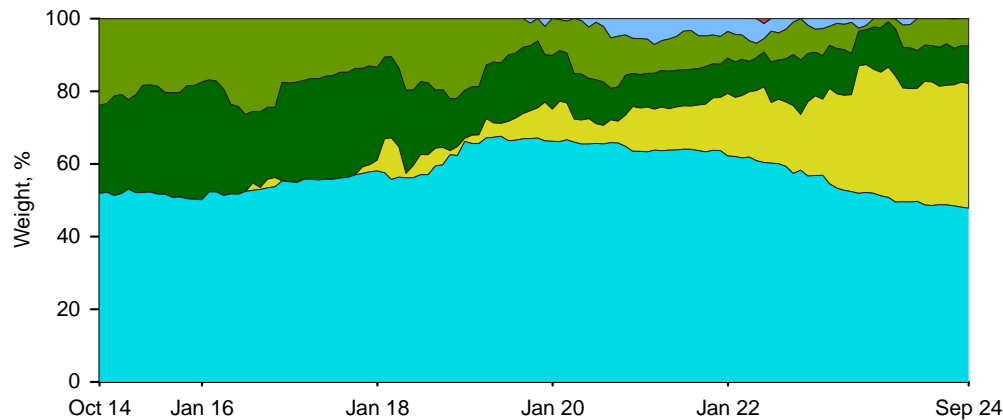


◆ S&P Target Date 2010 TR USD

▲ Cash

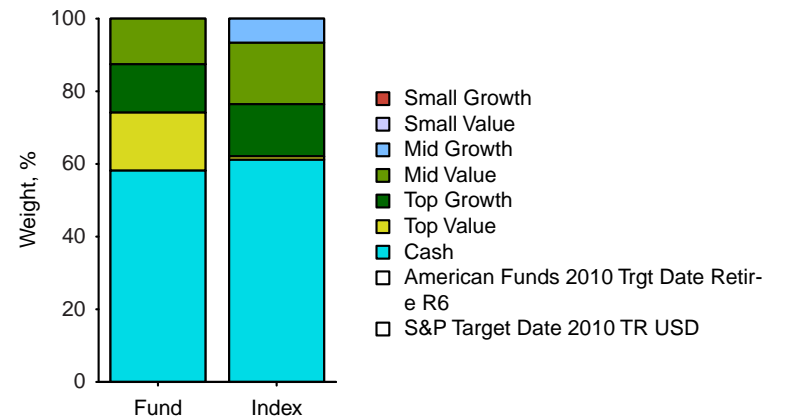
Asset Allocation

American Funds 2010 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

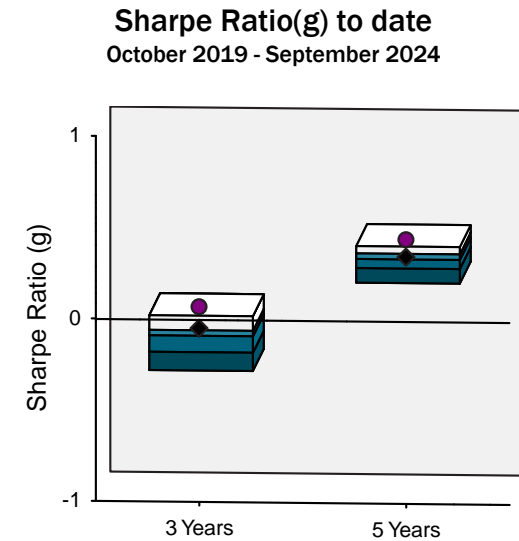
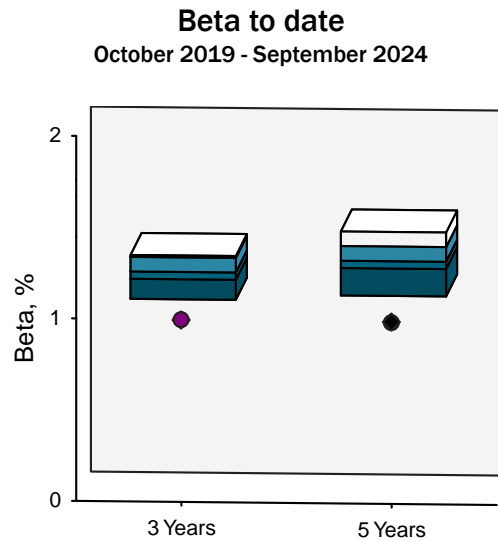
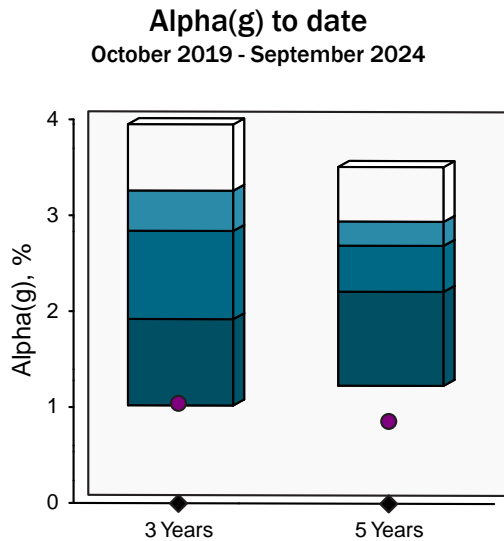
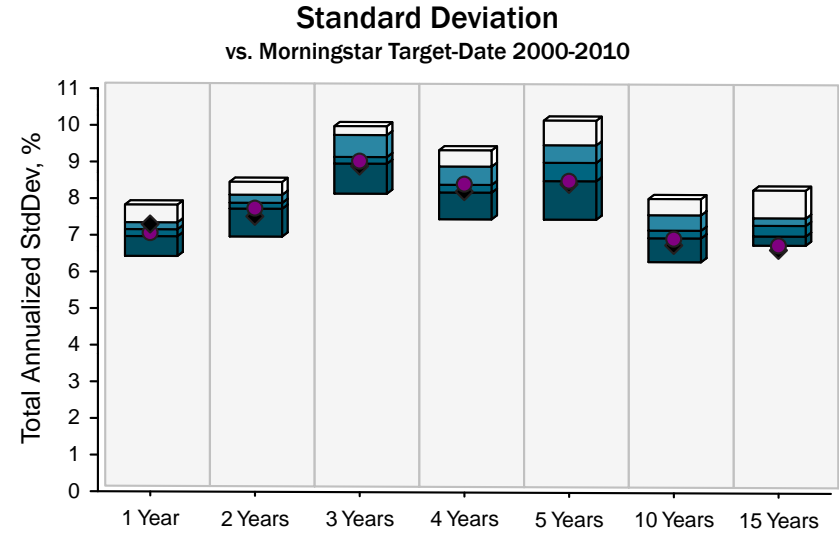
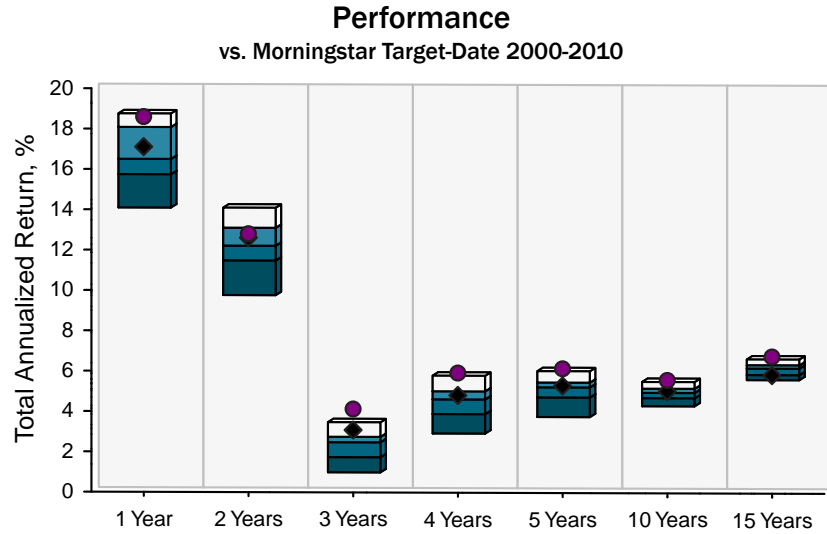


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American Funds 2010 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2010 Trgt Date Retire R6

◆ S&P Target Date 2010 TR USD

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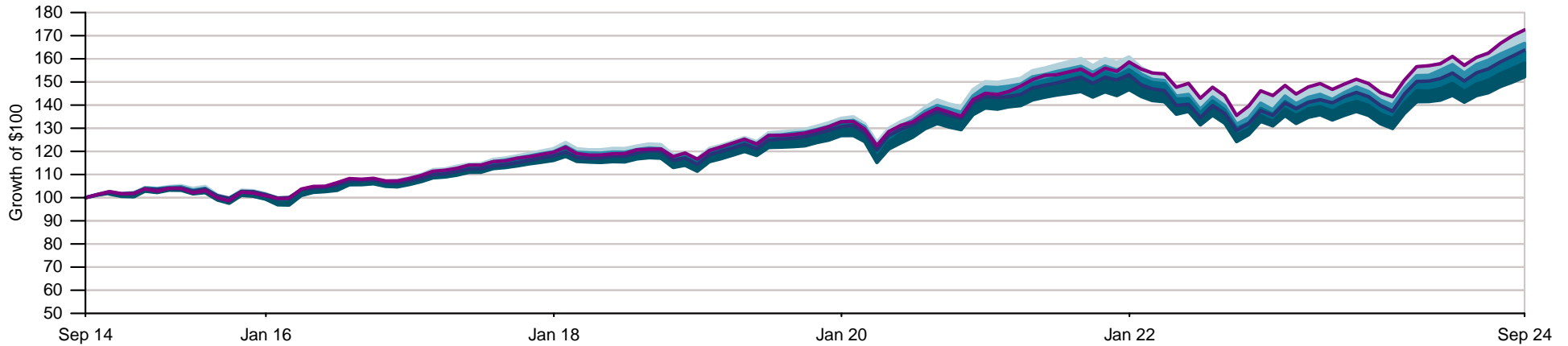


American Funds 2010 Trgt Date Retire R6

As of 09/30/2024

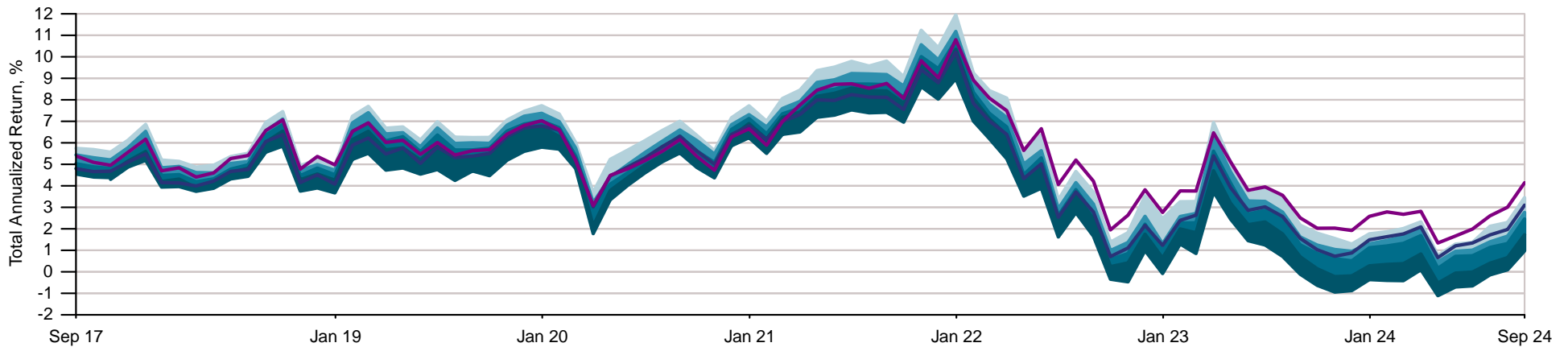
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2010 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2010 TR USD

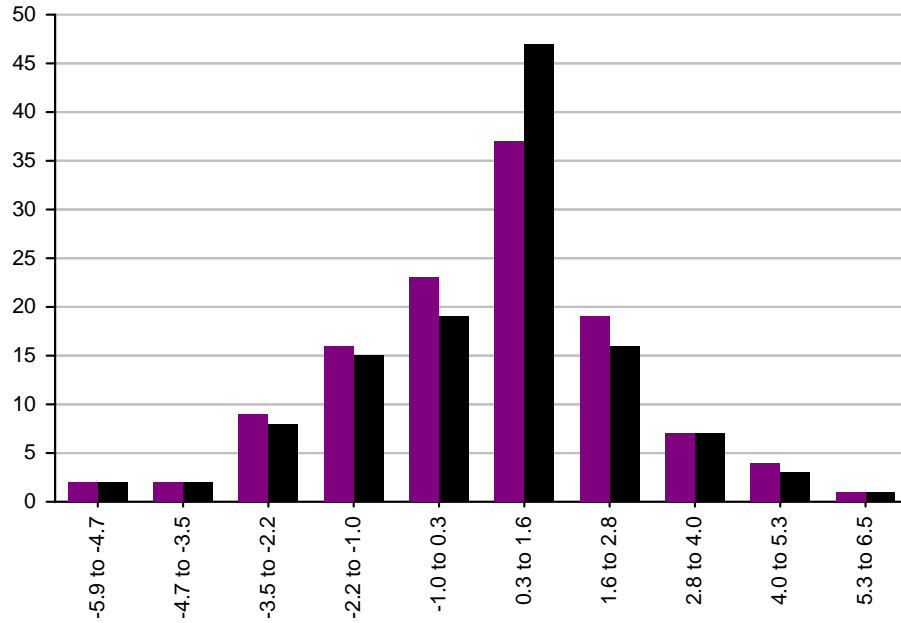
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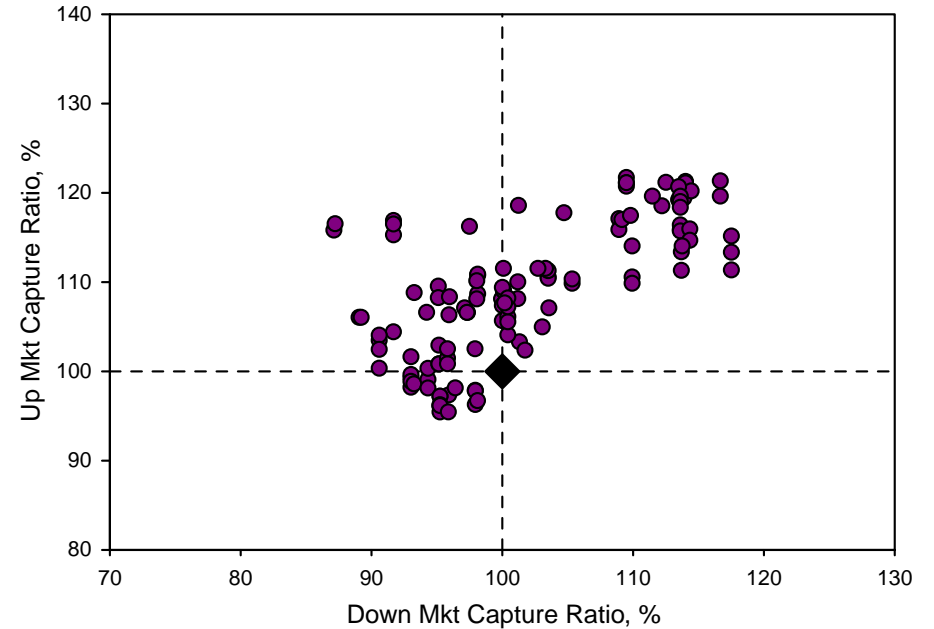
American Funds 2010 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2010 Trgt Date Retire R6

◆ S&P Target Date 2010 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2010 Trgt Date Retire R6	79	37	1.58%	-1.85%	13.08%	-6.61%	5.34%	-5.88%	20.95%	-11.26%	106.19%	102.25%	96.39
S&P Target Date 2010 TR USD	82	38	1.43%	-1.74%	12.32%	-6.46%	5.45%	-5.84%	19.92%	-13.60%	100.00%	100.00%	100.00

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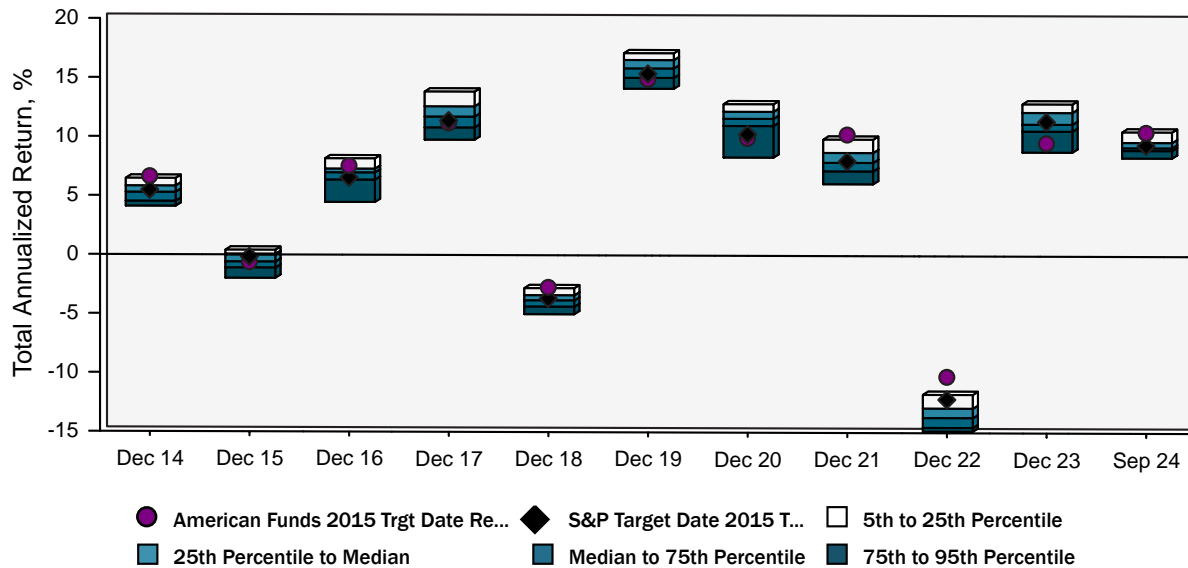
American Funds 2015 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2015 Trgt Date Retire R6	6.30	10.49	19.37	4.20	6.55	5.94	0.86	1.01	0.12	9.65	0.30
S&P Target Date 2015 TR USD	5.26	9.39	17.79	3.32	5.75	5.51	0.00	1.00	0.03	9.48	-
Morningstar Target-Date 2015	5.20	9.27	17.68	2.47	5.50	5.30	3.19	1.34	-0.05	10.00	0.58

Performance To Date

January 2014 - September 2024



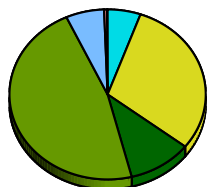
Portfolio Data

Ticker	RFJTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2015
Net Assets \$MM	\$5,124
Turnover Ratio	7%
Total Number of Holdings	22
Average Mkt Cap \$MM	\$134,418
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	24.69	28.70
Communication Services	6.01	6.47
Technology	18.68	22.23
Service Economy	35.88	36.51
Consumer Cyclical	7.09	9.66
Healthcare	14.21	11.27
Financial Services	14.58	15.58
Manufacturing Economy	39.41	34.78
Basic materials	3.81	4.64
Consumer Defensive	9.02	5.66
Industrial Materials	12.58	11.52
RealEstate	2.7	4.68
Energy	6.66	5.60
Utilities	4.64	2.68

Portfolio Composition



Cash	5.45%
Domestic Stock	30.06%
Foreign Stock	10.54%
Domestic Bond	47.07%
Foreign Bond	6.31%
Preferred Bond	0.06%
Convertible Bond	0.04%
Other	0.47%

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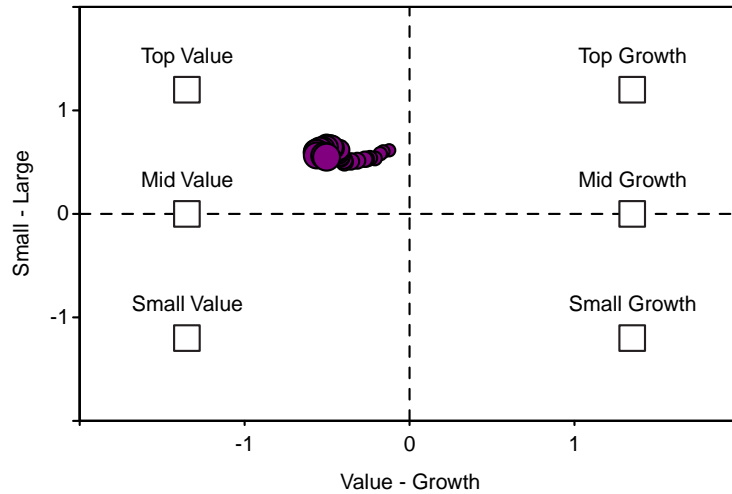


American Funds 2015 Trgt Date Retire R6

As of 09/30/2024

Manager Style

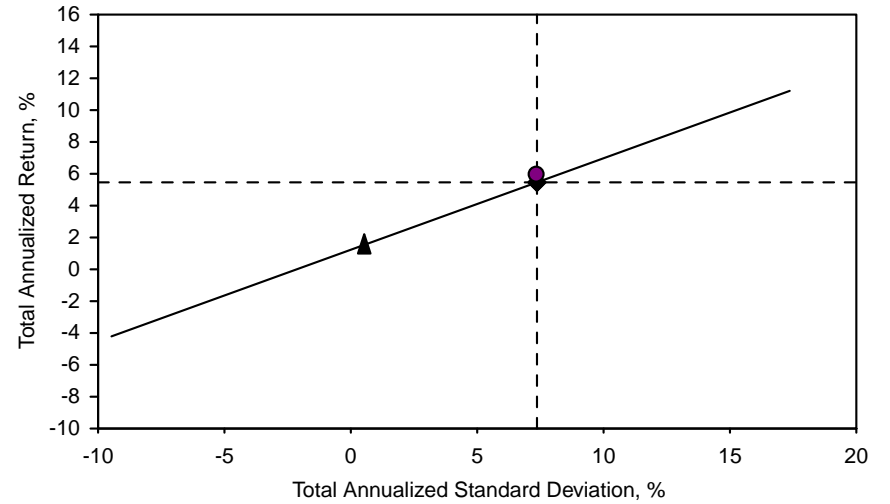
6 Month moving average, October 2014 - September 2024



● American Funds 2015 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

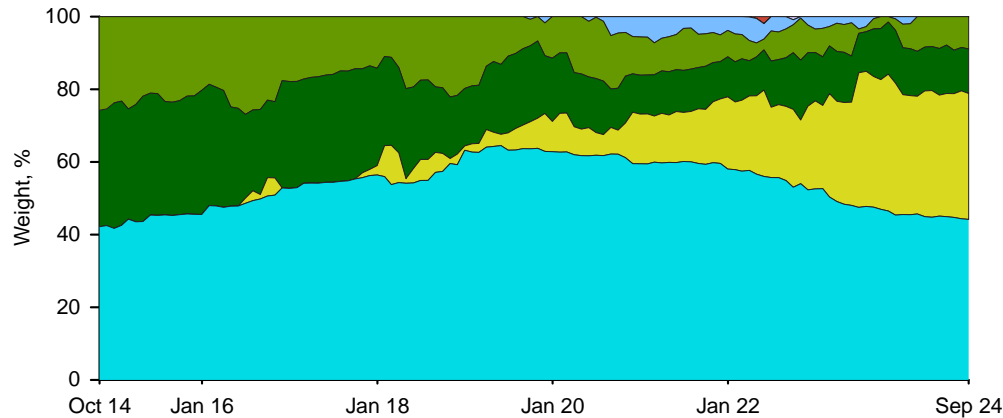


◆ S&P Target Date 2015 TR USD

▲ Cash

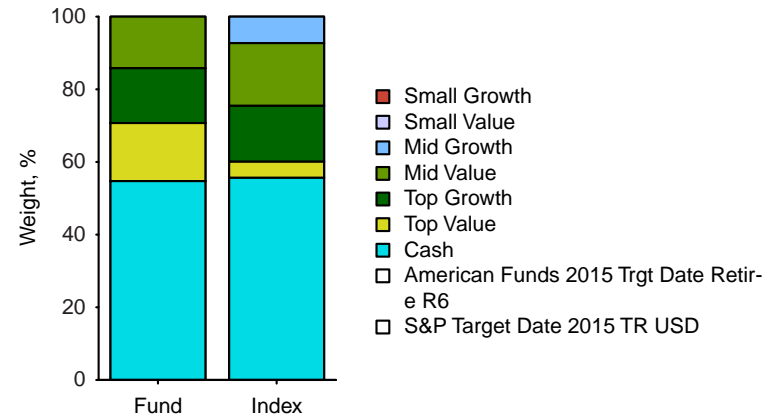
Asset Allocation

American Funds 2015 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

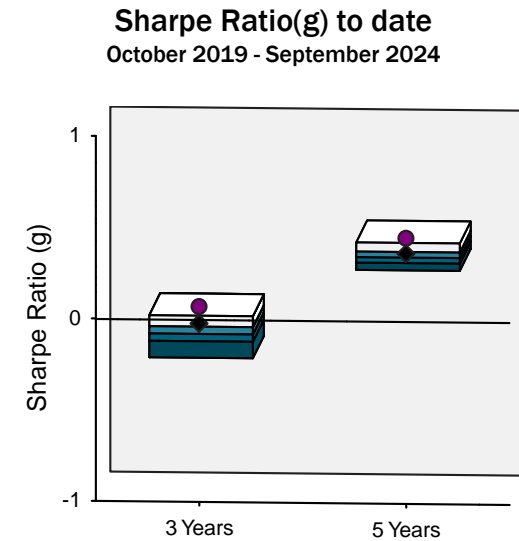
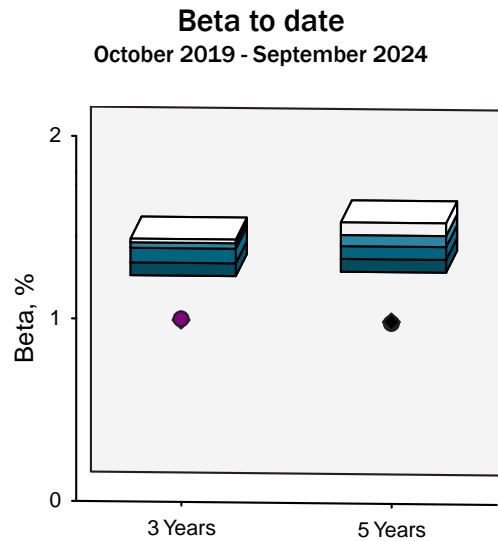
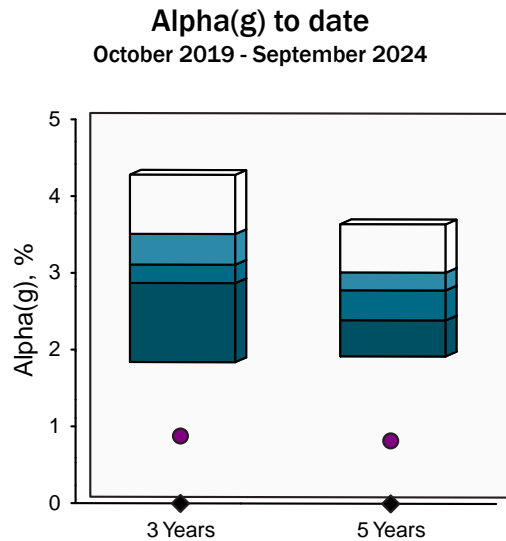
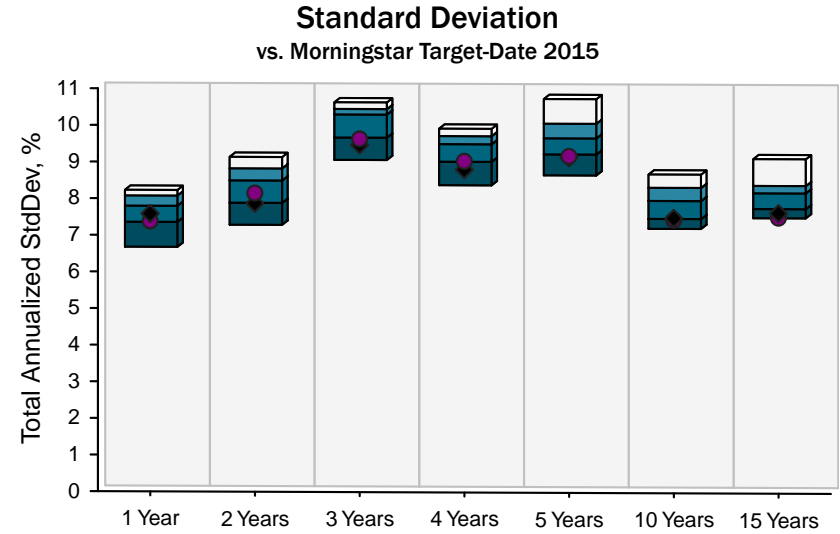
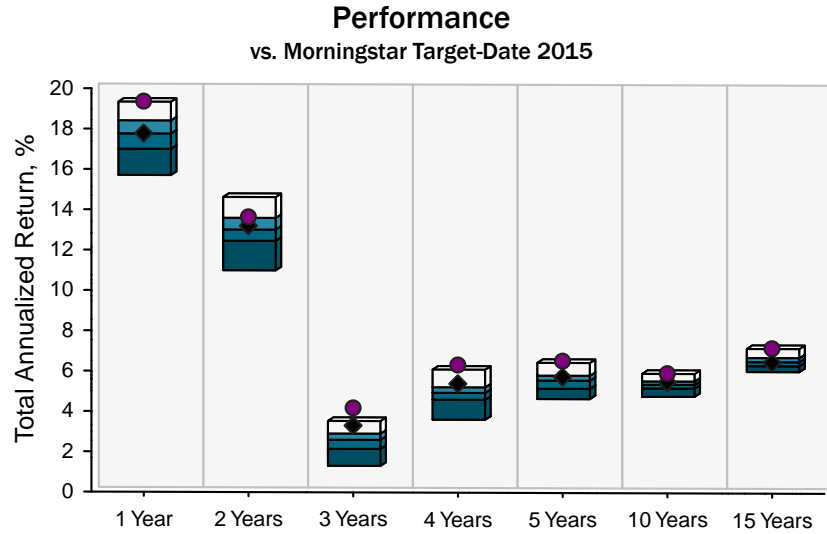


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American Funds 2015 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2015 Trgt Date Retire R6

◆ S&P Target Date 2015 TR USD

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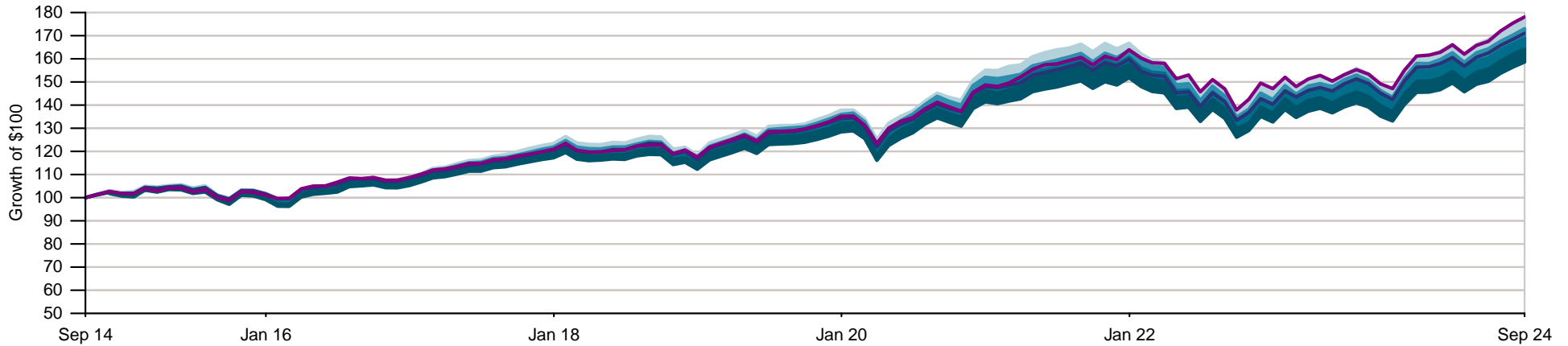


American Funds 2015 Trgt Date Retire R6

As of 09/30/2024

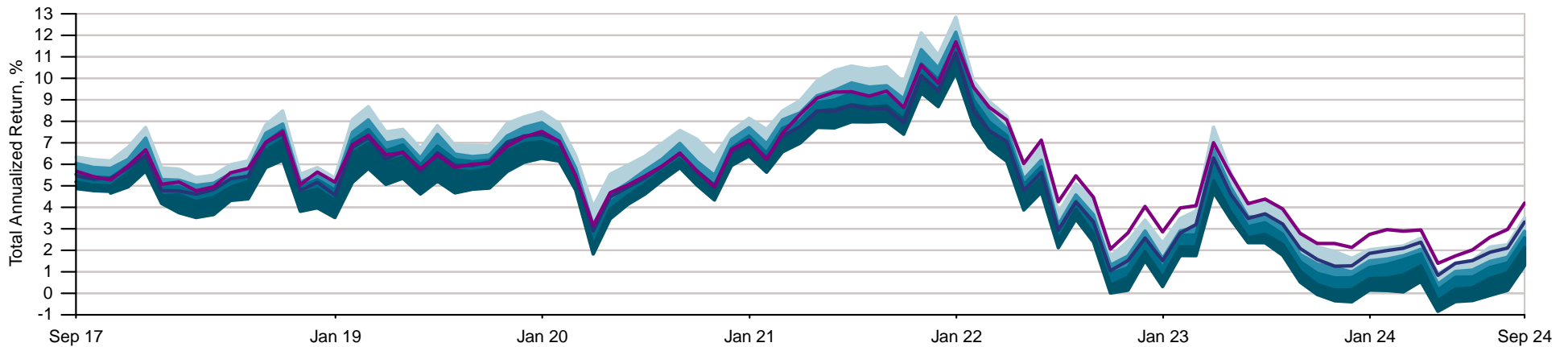
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2015 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2015 TR USD

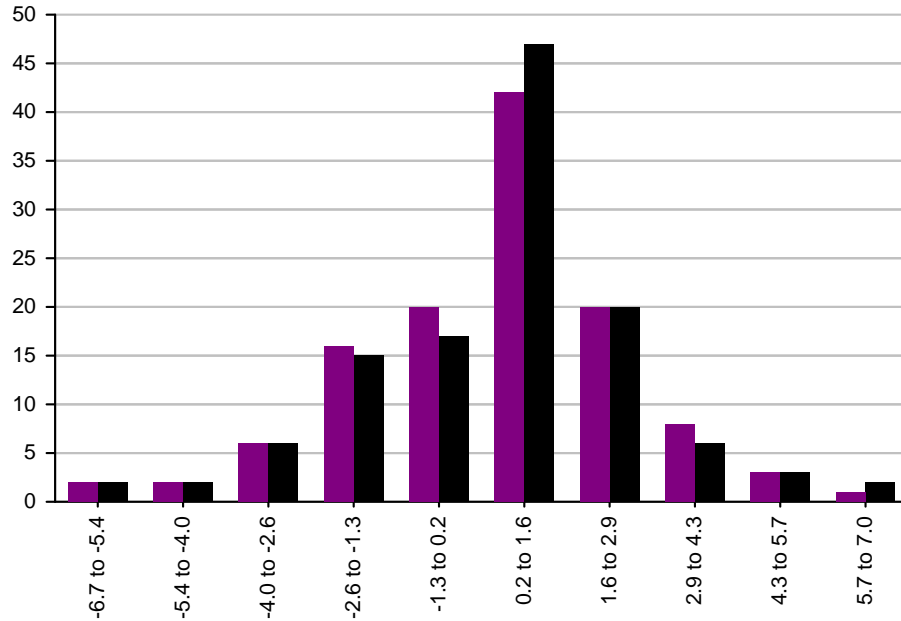
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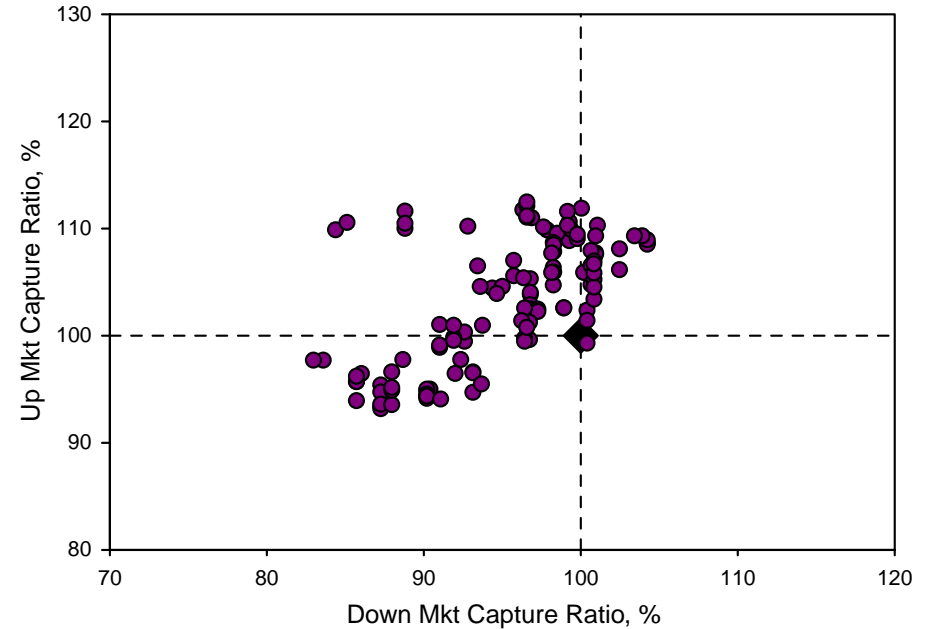
American Funds 2015 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2015 Trgt Date Retire R6

◆ S&P Target Date 2015 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2015 Trgt Date Retire R6	79	36	1.68%	-2.04%	14.03%	-7.10%	5.97%	-6.21%	23.28%	-12.42%	102.36%	98.44%	97.06
S&P Target Date 2015 TR USD	83	37	1.56%	-2.00%	13.71%	-7.21%	5.70%	-6.68%	22.79%	-13.95%	100.00%	100.00%	100.00

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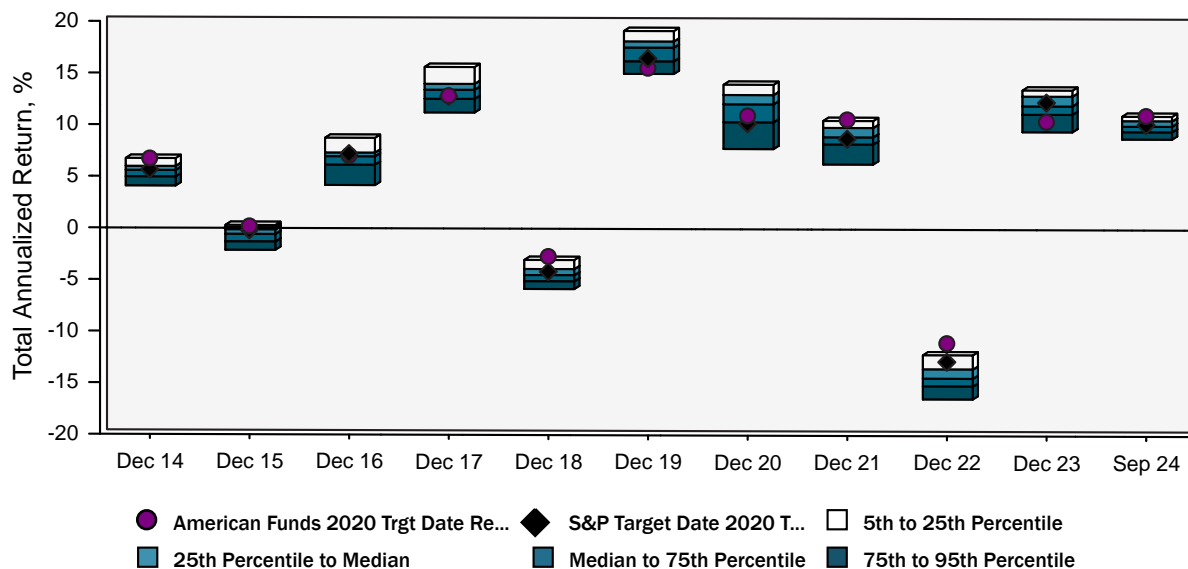
American Funds 2020 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2020 Trgt Date Retire R6	6.40	11.05	20.50	4.42	6.98	6.39	0.67	0.98	0.14	10.17	0.31
S&P Target Date 2020 TR USD	5.43	10.19	19.05	3.73	6.15	5.93	0.00	1.00	0.07	10.25	-
Morningstar Target-Date 2020	5.42	9.94	18.89	2.72	5.85	5.70	2.84	1.28	-0.02	10.70	0.60

Performance To Date

January 2014 - September 2024



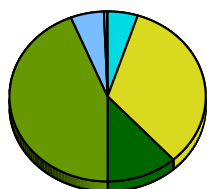
Portfolio Data

Ticker	RRCTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2020
Net Assets \$MM	\$16,221
Turnover Ratio	6%
Total Number of Holdings	22
Average Mkt Cap \$MM	\$136,907
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	25.70	29.13
Communication Services	6.19	6.49
Technology	19.51	22.64
Service Economy	35.84	36.90
Consumer Cyclical	7.37	9.88
Healthcare	14.36	11.48
Financial Services	14.11	15.54
Manufacturing Economy	38.46	33.98
Basic materials	3.76	4.43
Consumer Defensive	8.75	5.67
Industrial Materials	12.93	11.48
RealEstate	2.45	4.56
Energy	6.27	5.21
Utilities	4.3	2.63

Portfolio Composition



Cash	4.98%
Domestic Stock	33.35%
Foreign Stock	11.67%
Domestic Bond	43.92%
Foreign Bond	5.49%
Preferred Bond	0.06%
Convertible Bond	0.04%
Other	0.50%

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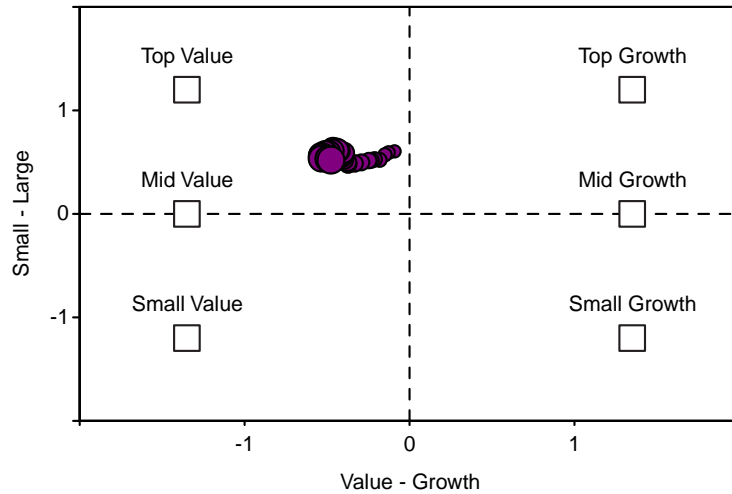


American Funds 2020 Trgt Date Retire R6

As of 09/30/2024

Manager Style

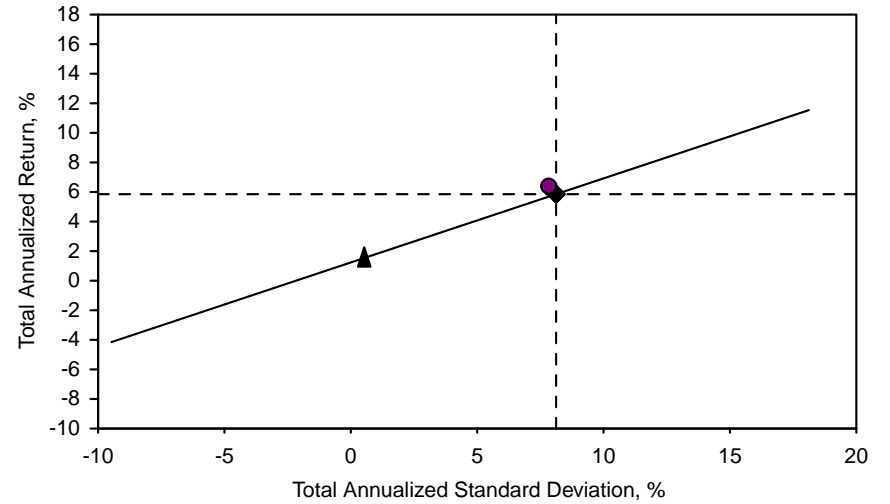
6 Month moving average, October 2014 - September 2024



● American Funds 2020 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

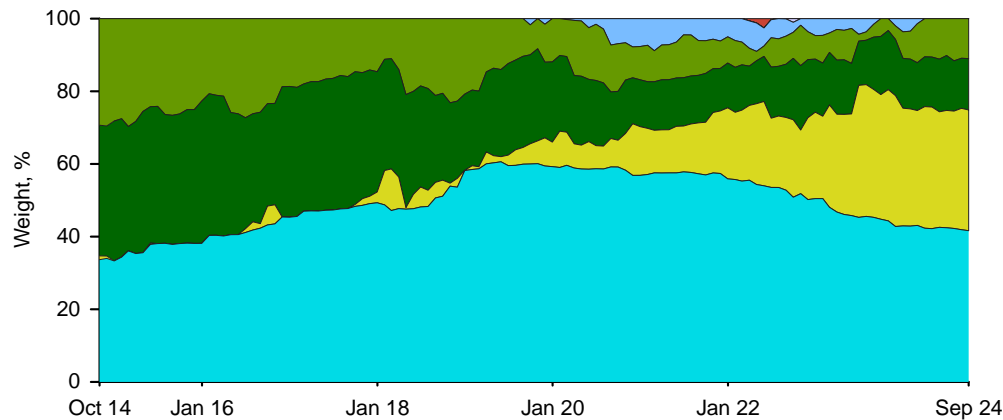


◆ S&P Target Date 2020 TR USD

▲ Cash

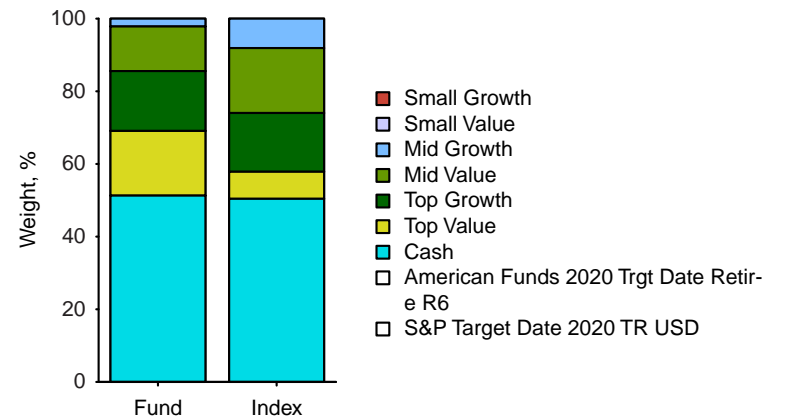
Asset Allocation

American Funds 2020 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

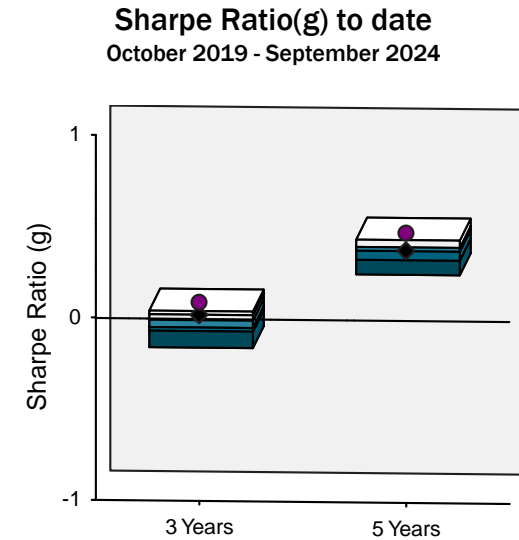
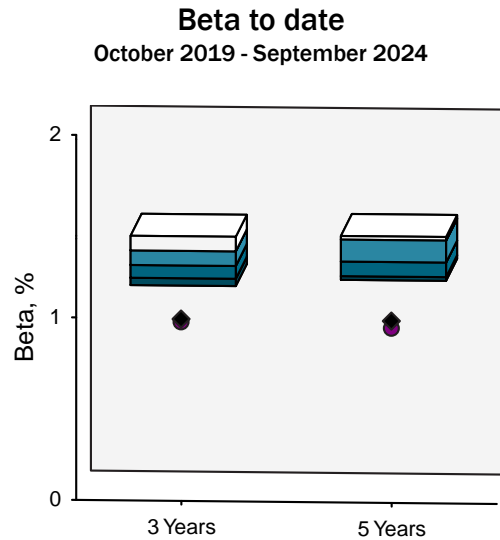
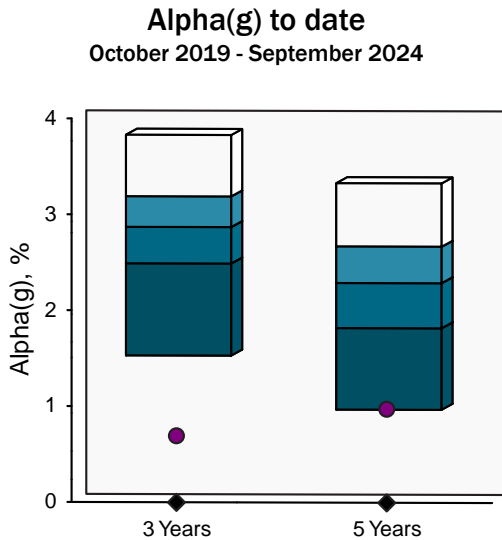
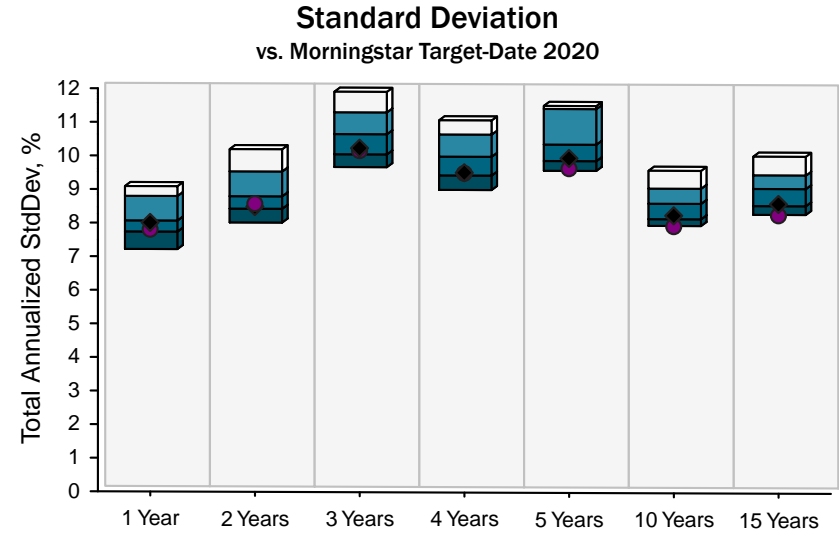
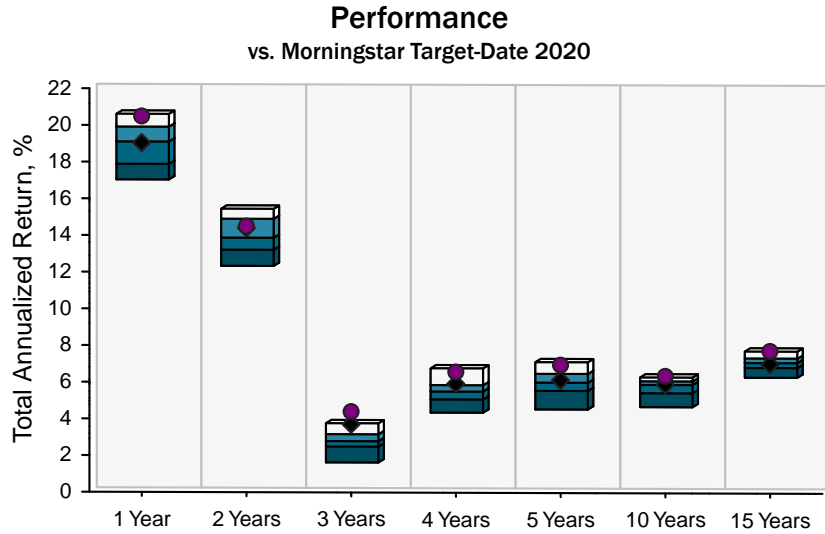


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American Funds 2020 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2020 Trgt Date Retire R6

◆ S&P Target Date 2020 TR USD

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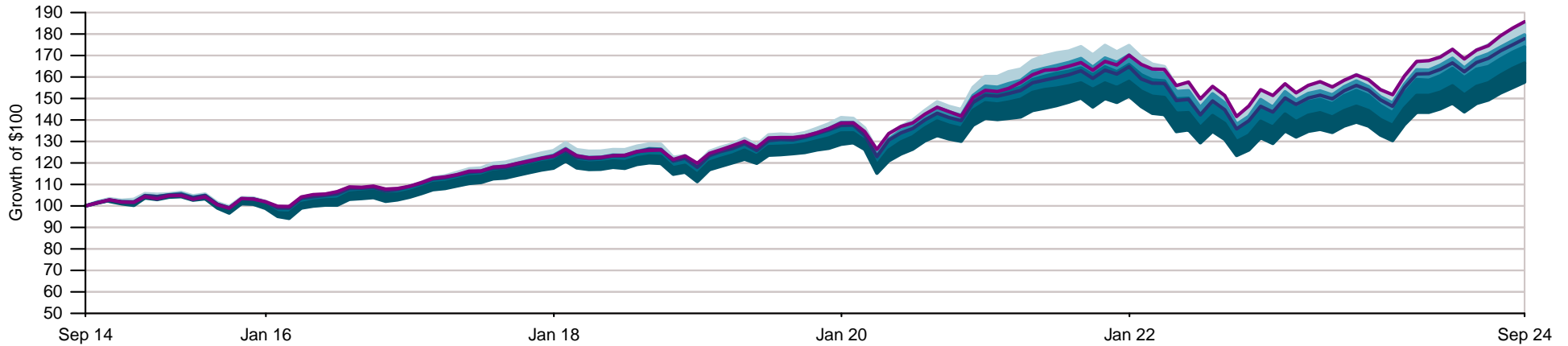


American Funds 2020 Trgt Date Retire R6

As of 09/30/2024

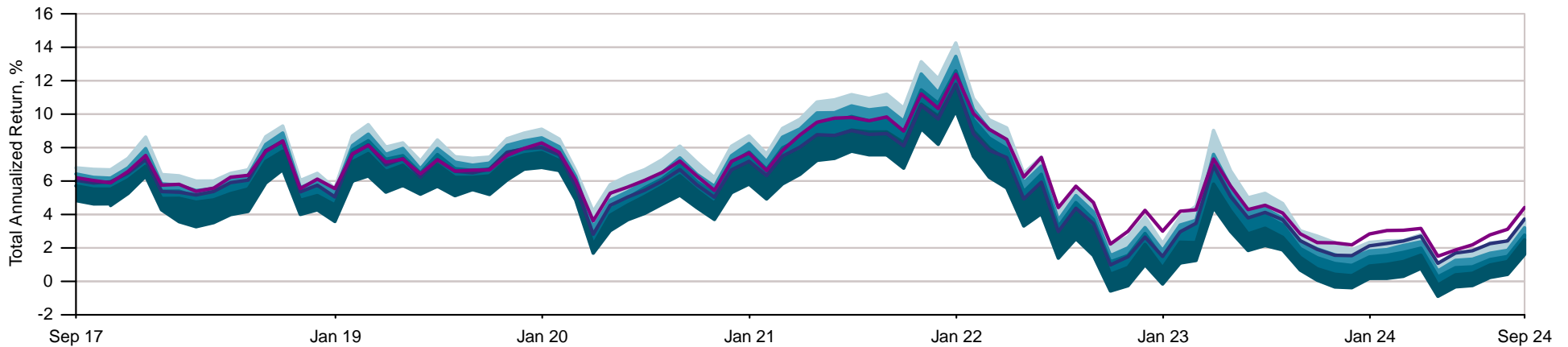
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2020 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2020 TR USD

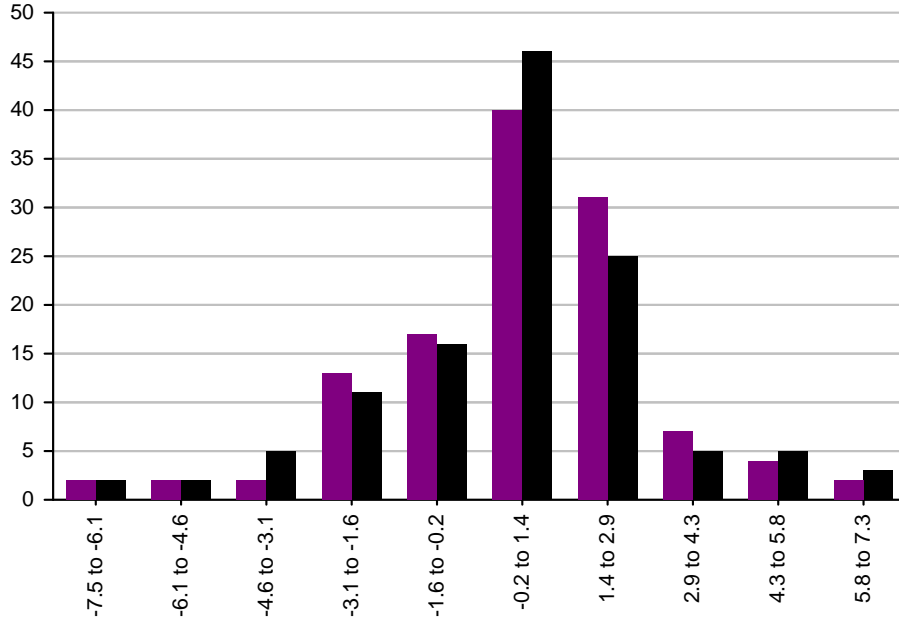
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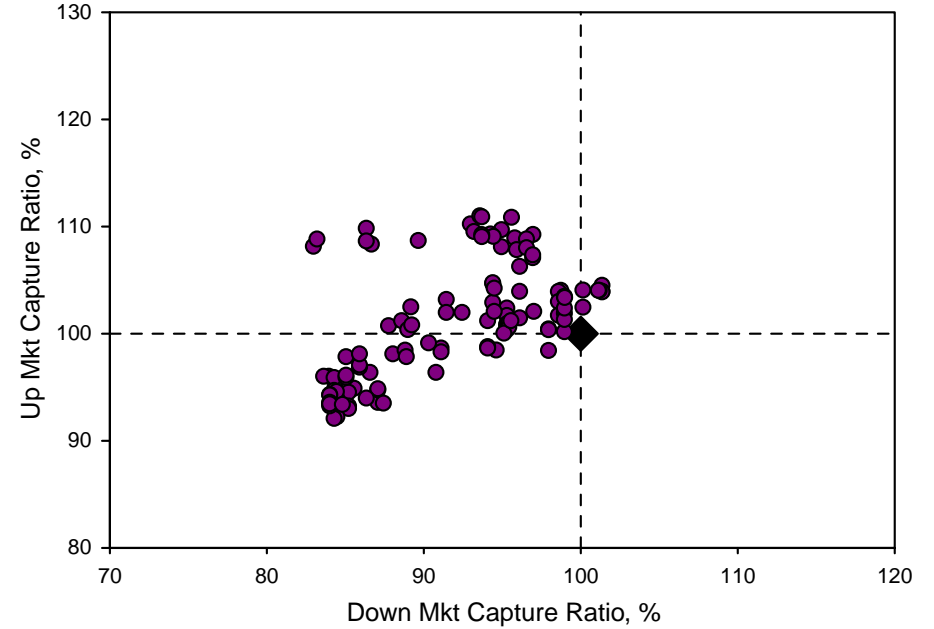
American Funds 2020 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2020 Trgt Date Retire R6

◆ S&P Target Date 2020 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2020 Trgt Date Retire R6	81	38	1.76%	-2.07%	15.13%	-7.59%	6.09%	-6.44%	24.67%	-13.19%	99.96%	94.93%	97.66
S&P Target Date 2020 TR USD	80	40	1.78%	-2.06%	15.13%	-8.00%	6.24%	-7.47%	25.04%	-14.75%	100.00%	100.00%	100.00

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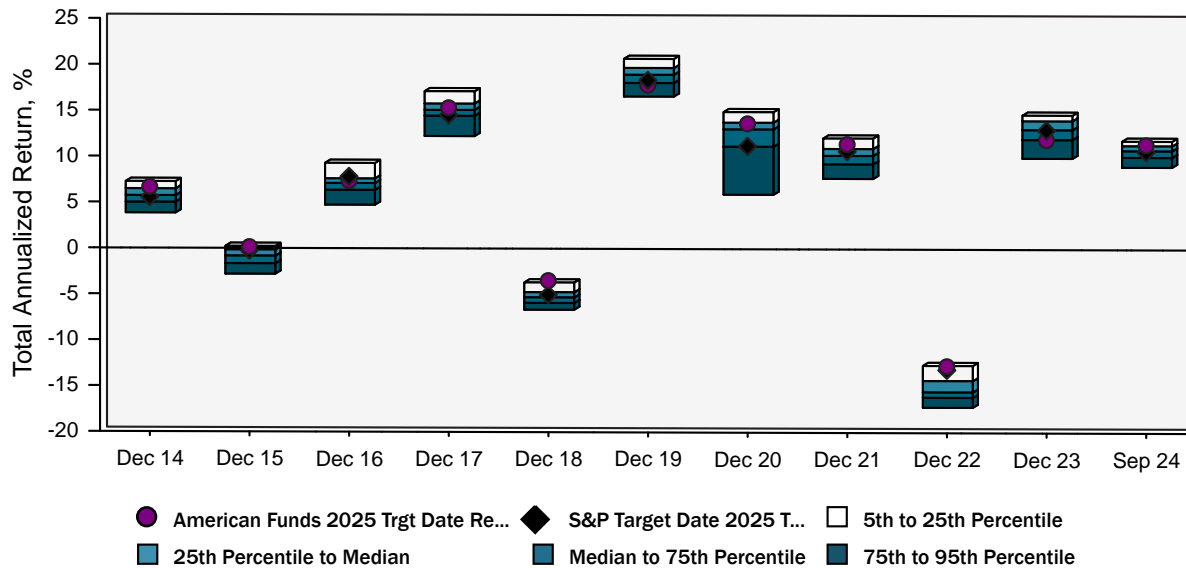
American Funds 2025 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2025 Trgt Date Retire R6	6.25	11.40	21.39	4.39	7.81	7.07	0.29	1.00	0.13	10.92	0.32
S&P Target Date 2025 TR USD	5.59	10.65	19.81	4.09	7.01	6.55	0.00	1.00	0.11	10.82	-
Morningstar Target-Date 2025	5.60	10.57	20.11	3.01	6.43	6.14	1.92	1.21	0.02	11.47	0.65

Performance To Date

January 2014 - September 2024



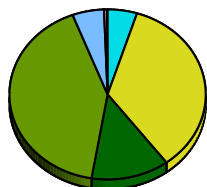
Portfolio Data

Ticker	RFDTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2025
Net Assets \$MM	\$34,473
Turnover Ratio	5%
Total Number of Holdings	25
Average Mkt Cap \$MM	\$137,116
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	27.10	29.43
Communication Services	6.53	6.44
Technology	20.57	22.99
Service Economy	35.94	36.89
Consumer Cyclical	8.02	9.83
Healthcare	14.51	11.73
Financial Services	13.41	15.33
Manufacturing Economy	36.97	33.70
Basic materials	3.78	4.32
Consumer Defensive	8.19	5.72
Industrial Materials	13.51	11.42
RealEstate	2.08	4.91
Energy	5.66	4.70
Utilities	3.75	2.63

Portfolio Composition



Cash	4.85%
Domestic Stock	34.93%
Foreign Stock	12.85%
Domestic Bond	41.58%
Foreign Bond	5.21%
Preferred Bond	0.06%
Convertible Bond	0.04%
Other	0.48%

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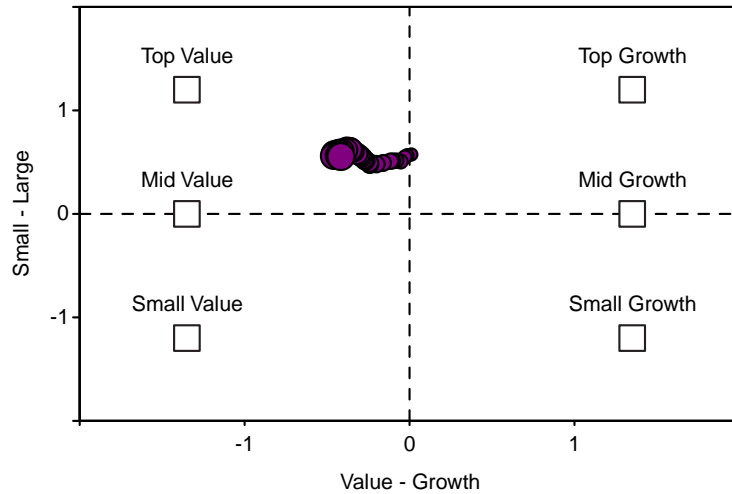


American Funds 2025 Trgt Date Retire R6

As of 09/30/2024

Manager Style

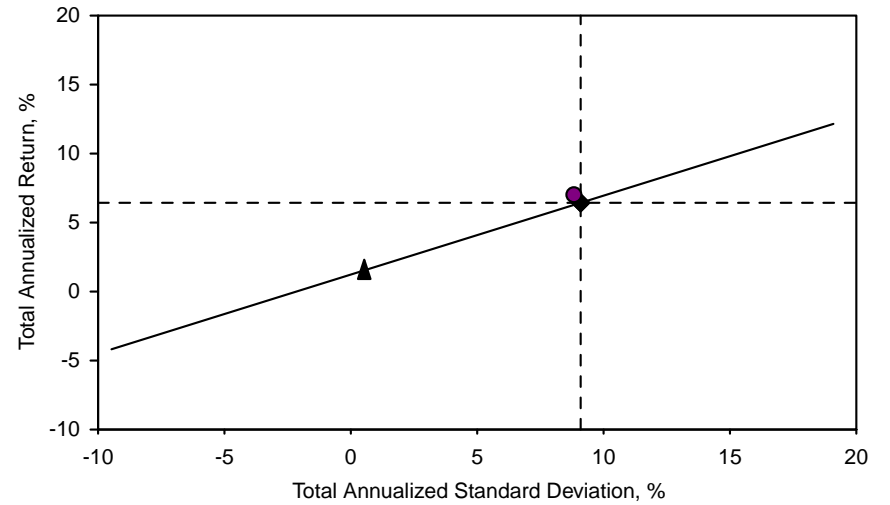
6 Month moving average, October 2014 - September 2024



● American Funds 2025 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

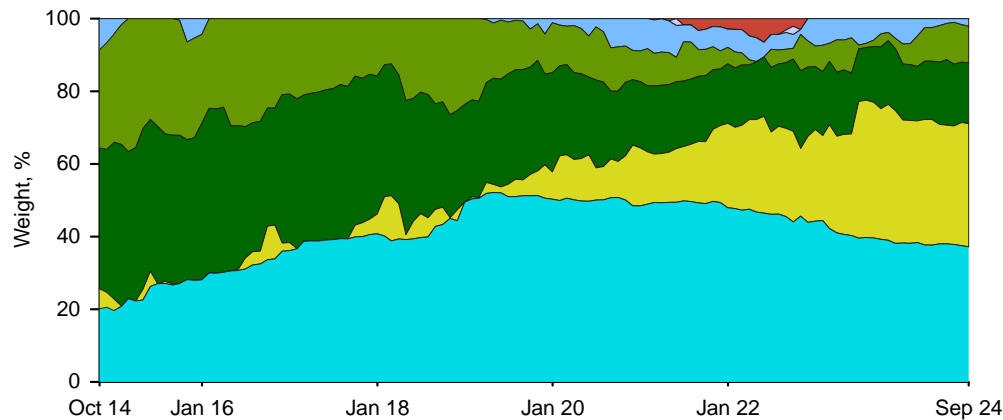


◆ S&P Target Date 2025 TR USD

▲ Cash

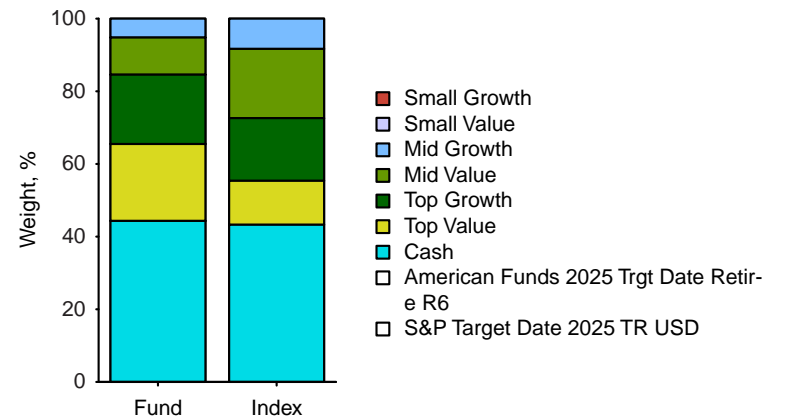
Asset Allocation

American Funds 2025 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

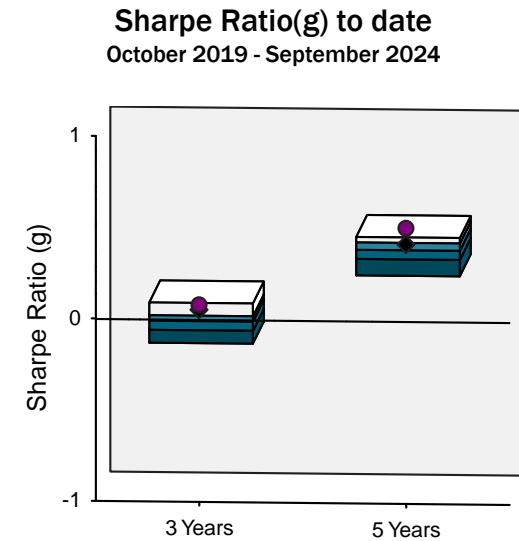
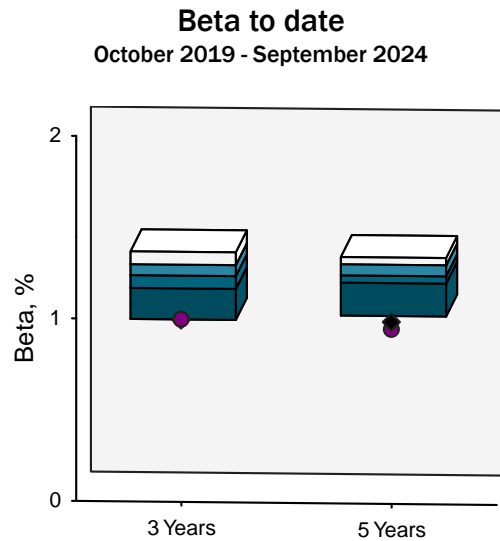
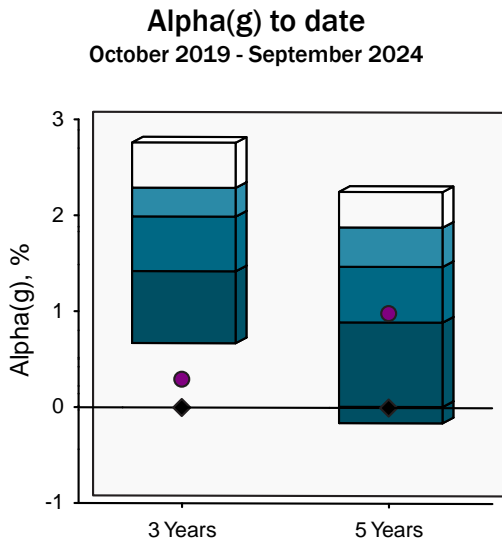
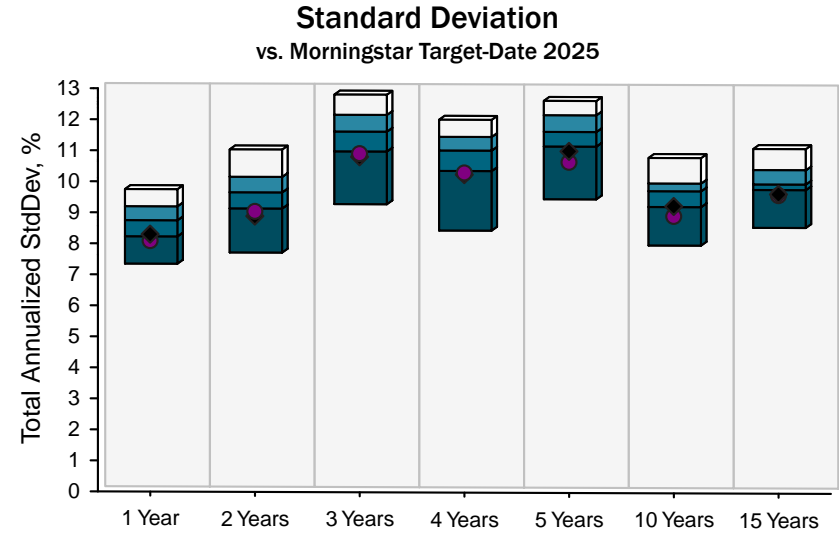
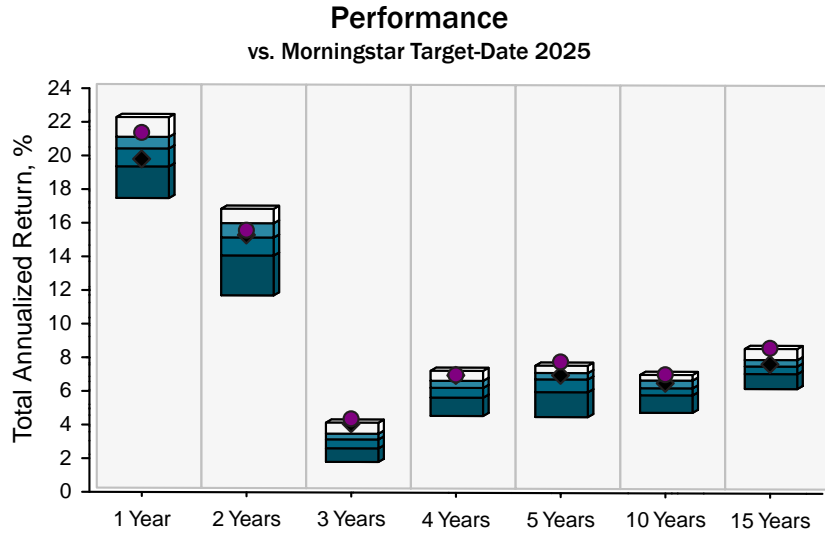


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American Funds 2025 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2025 Trgt Date Retire R6

◆ S&P Target Date 2025 TR USD

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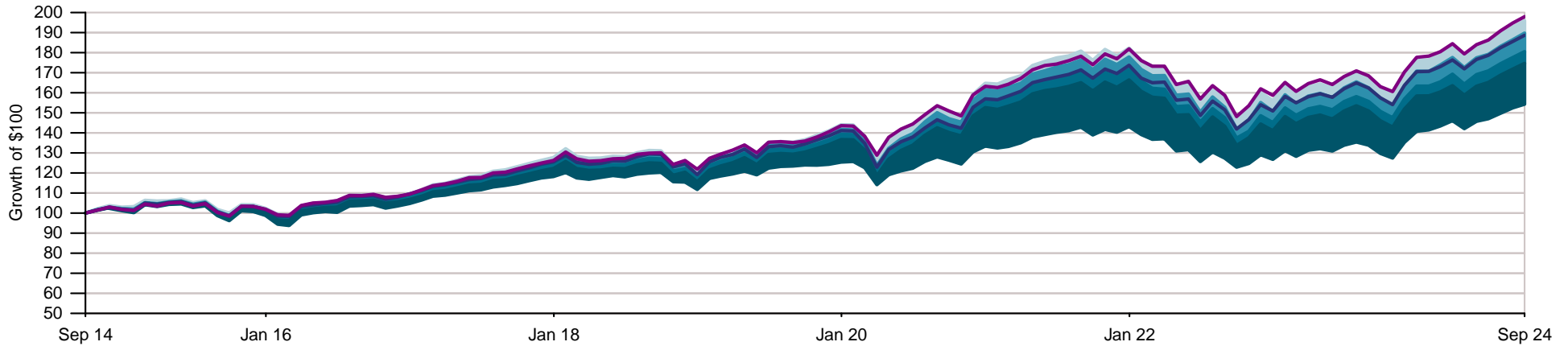


American Funds 2025 Trgt Date Retire R6

As of 09/30/2024

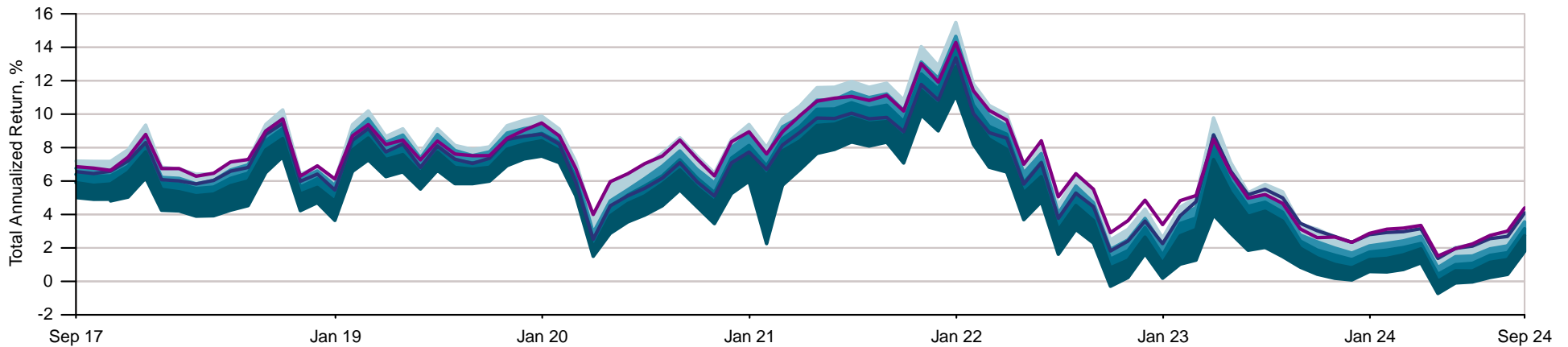
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2025 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2025 TR USD

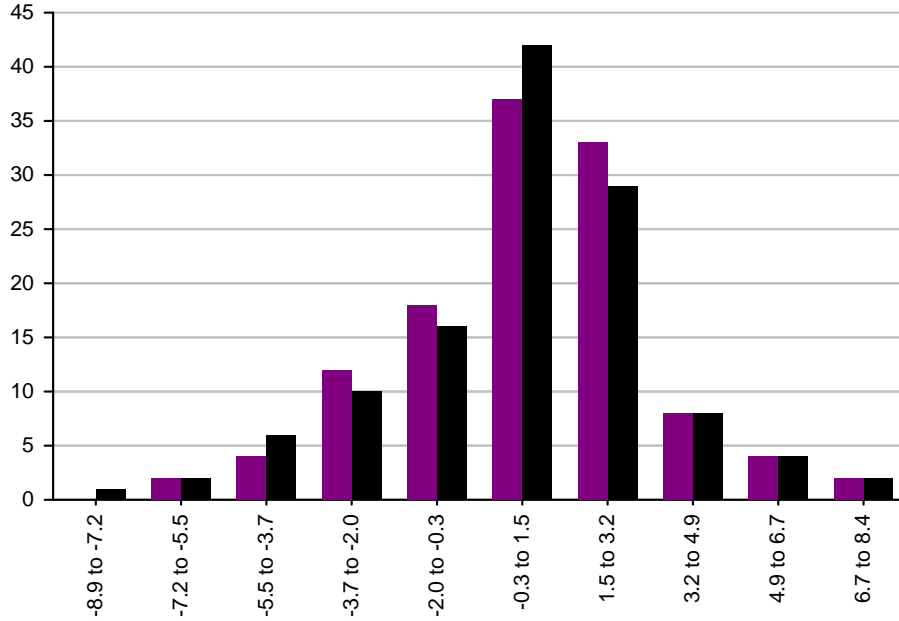
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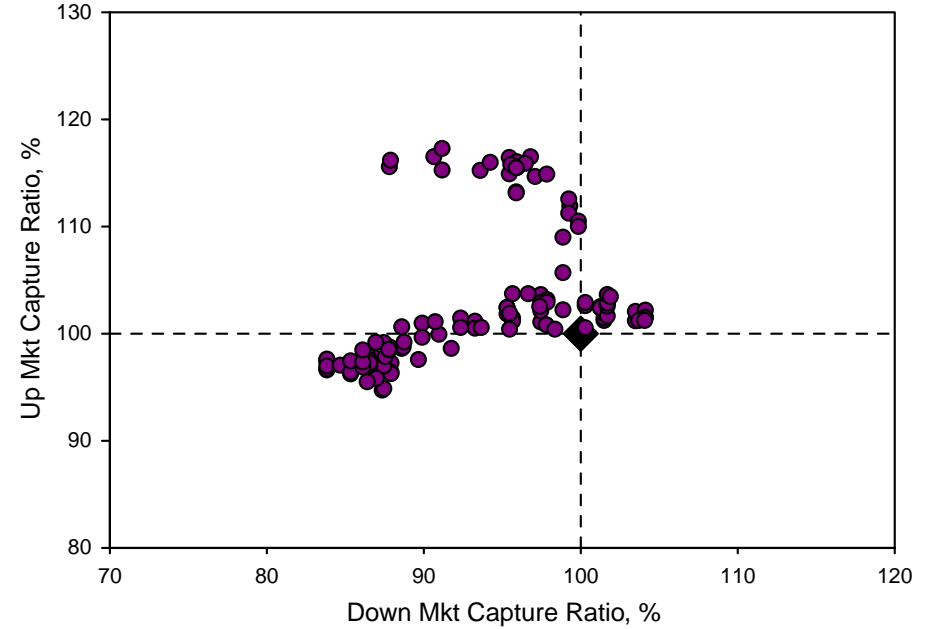
American Funds 2025 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2025 Trgt Date Retire R6

◆ S&P Target Date 2025 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2025 Trgt Date Retire R6	80	39	2.01%	-2.30%	17.19%	-8.64%	7.05%	-6.83%	29.70%	-14.86%	100.68%	96.15%	98.08
S&P Target Date 2025 TR USD	80	40	1.99%	-2.33%	17.07%	-8.99%	7.32%	-8.83%	30.77%	-15.16%	100.00%	100.00%	100.00

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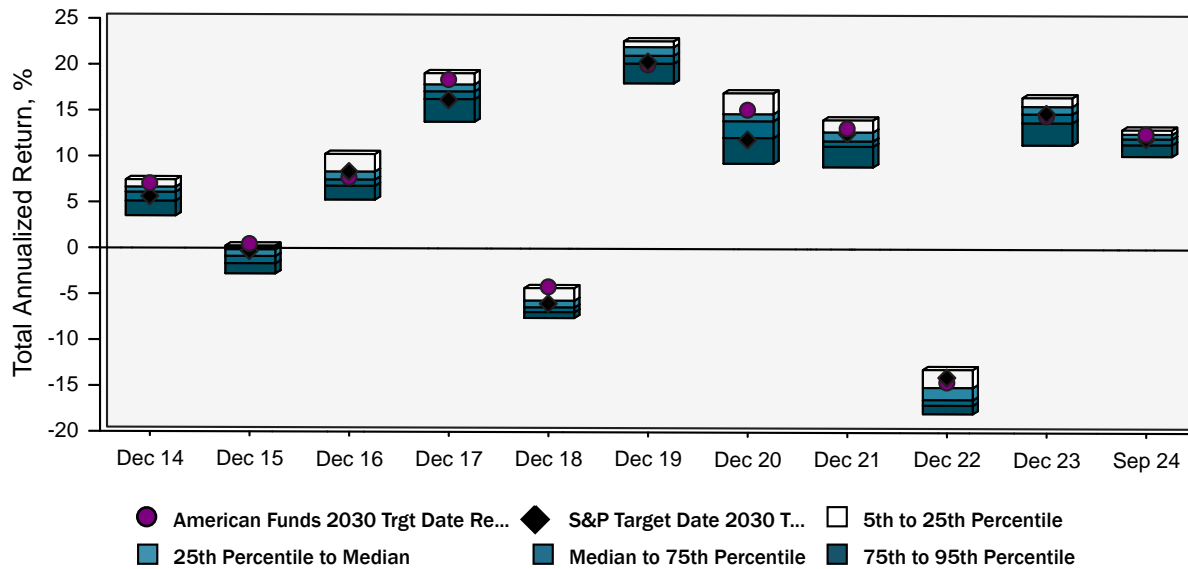
American Funds 2030 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2030 Trgt Date Retire R6	6.16	12.58	23.58	5.03	8.87	8.01	0.08	1.00	0.18	12.17	0.33
S&P Target Date 2030 TR USD	5.97	12.07	22.17	4.95	8.10	7.28	0.00	1.00	0.18	12.13	-
Morningstar Target-Date 2030	5.73	11.82	22.18	3.78	7.55	6.93	1.48	1.17	0.09	12.57	0.67

Performance To Date

January 2014 - September 2024



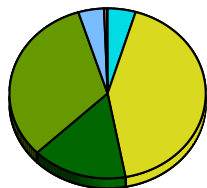
Portfolio Data

Ticker	RFETX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2030
Net Assets \$MM	\$50,583
Turnover Ratio	2%
Total Number of Holdings	24
Average Mkt Cap \$MM	\$129,817
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	29.08	29.50
Communication Services	7.19	6.44
Technology	21.89	23.06
Service Economy	36.35	37.14
Consumer Cyclical	9.31	9.98
Healthcare	14.57	11.79
Financial Services	12.47	15.37
Manufacturing Economy	34.57	33.37
Basic materials	3.74	4.29
Consumer Defensive	7.17	5.69
Industrial Materials	14.25	11.62
RealEstate	1.64	4.59
Energy	4.79	4.58
Utilities	2.98	2.60

Portfolio Composition



Cash (4.62%)
Domestic Stock (42.45%)
Foreign Stock (15.67%)
Domestic Bond (32.45%)
Foreign Bond (4.23%)
Preferred Bond (0.08%)
Convertible Bond (0.03%)
Other (0.47%)

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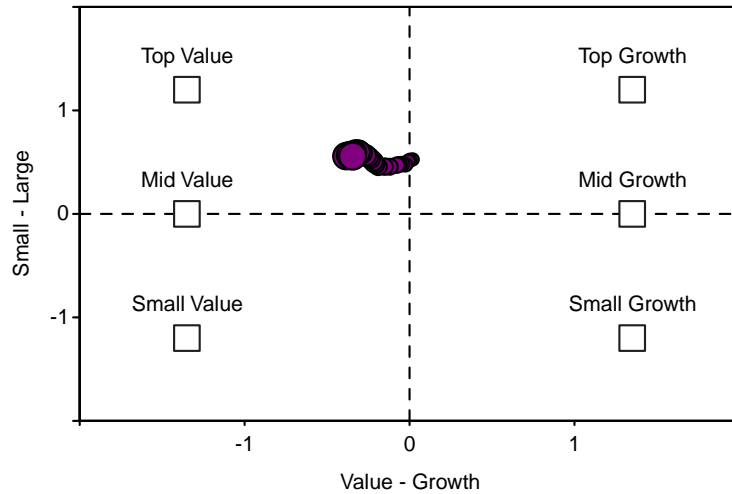


American Funds 2030 Trgt Date Retire R6

As of 09/30/2024

Manager Style

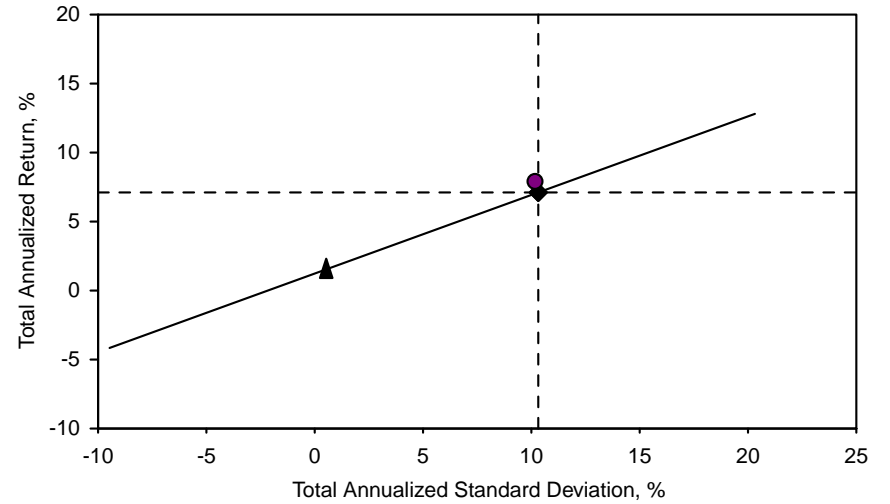
6 Month moving average, October 2014 - September 2024



● American Funds 2030 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

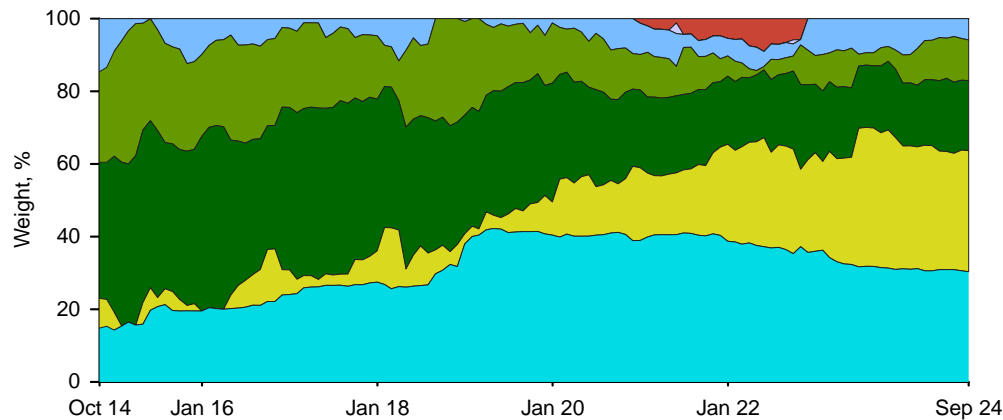


◆ S&P Target Date 2030 TR USD

▲ Cash

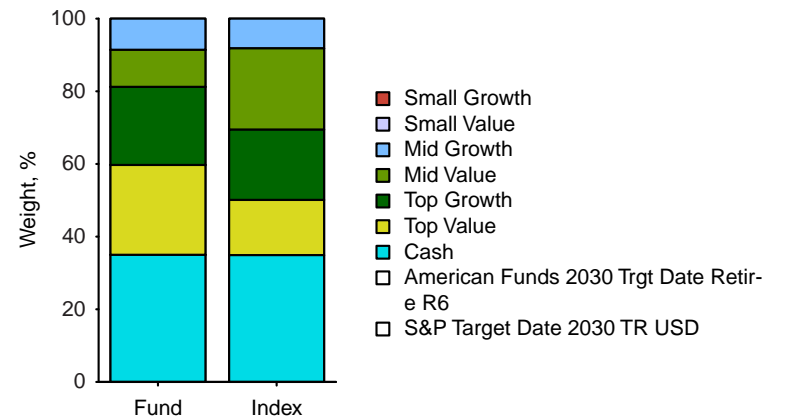
Asset Allocation

American Funds 2030 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

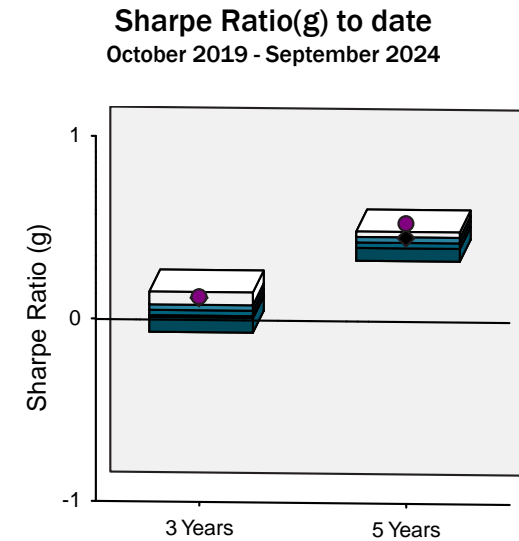
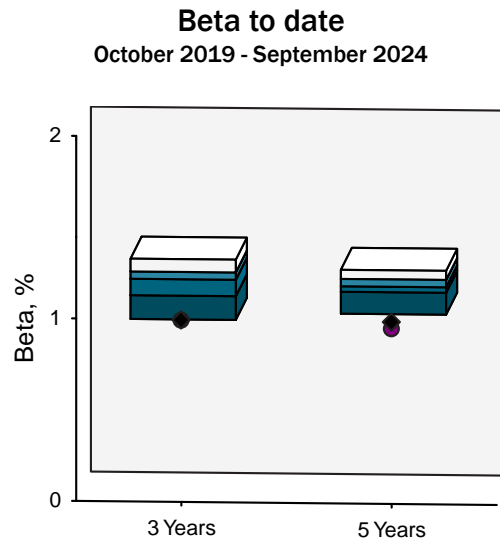
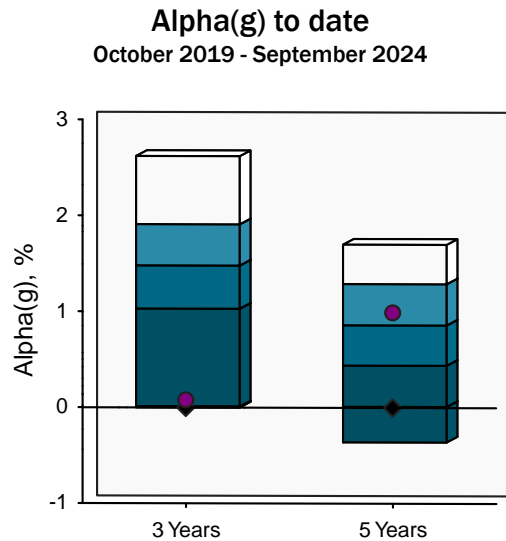
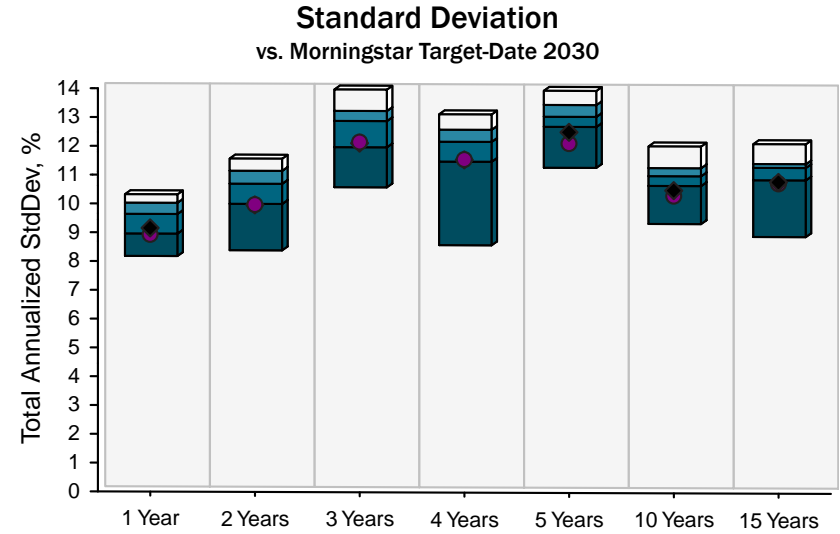
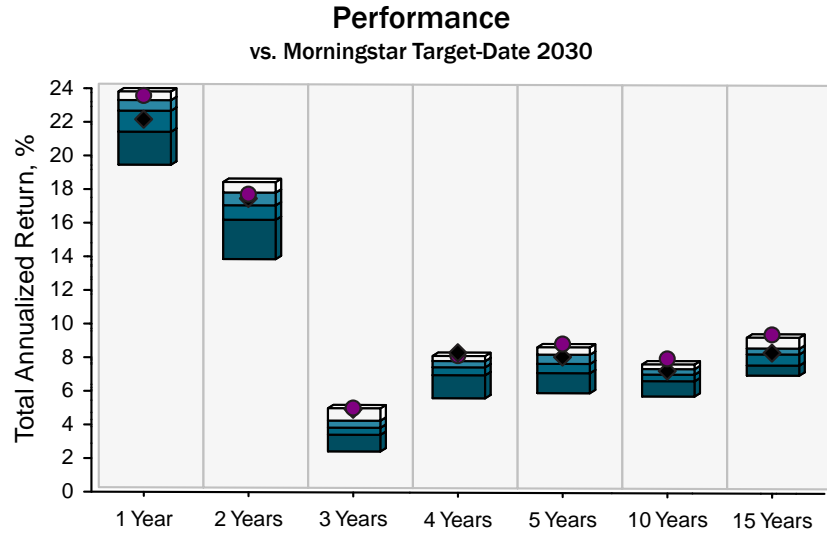


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American Funds 2030 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2030 Trgt Date Retire R6

◆ S&P Target Date 2030 TR USD

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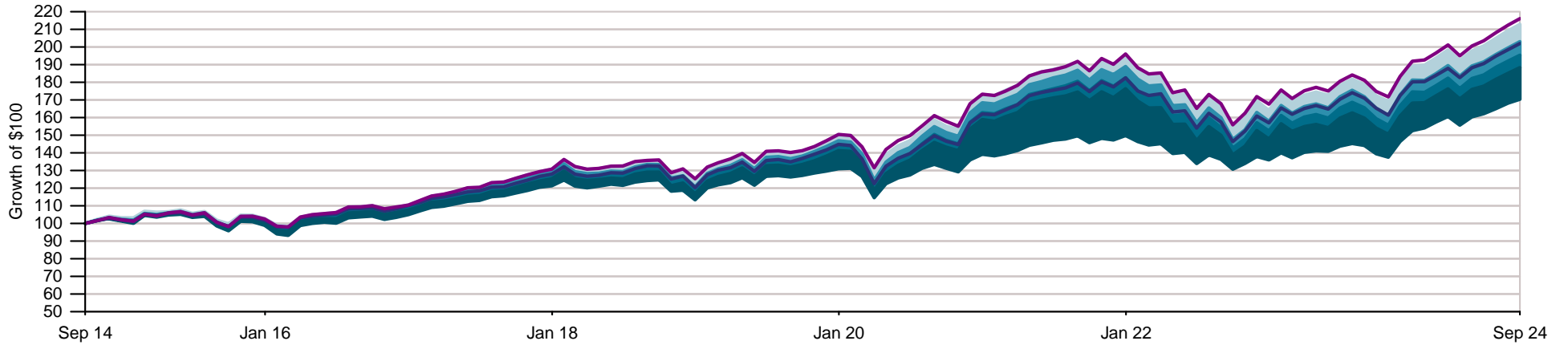


American Funds 2030 Trgt Date Retire R6

As of 09/30/2024

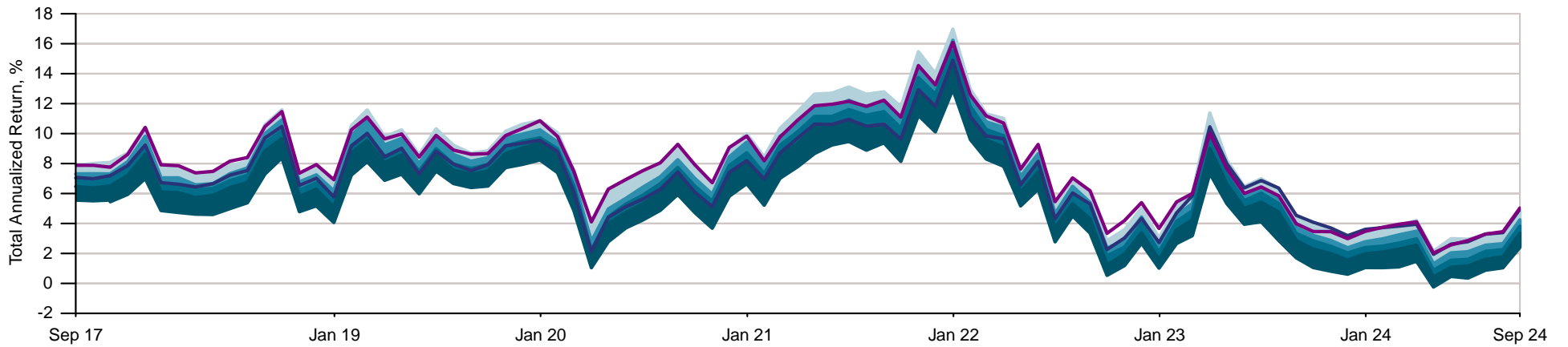
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

American Funds 2030 Trgt Date Retire R6

S&P Target Date 2030 TR USD

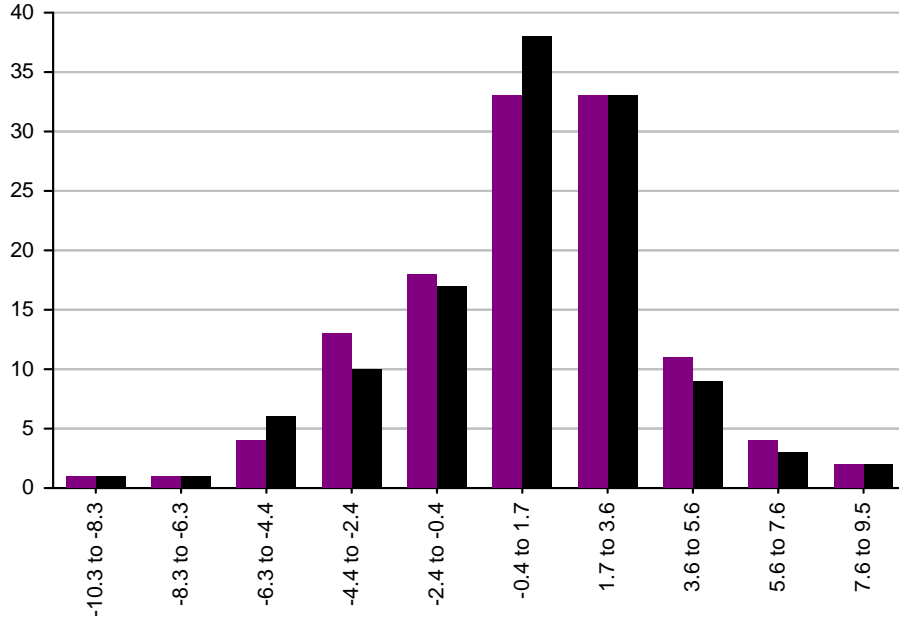
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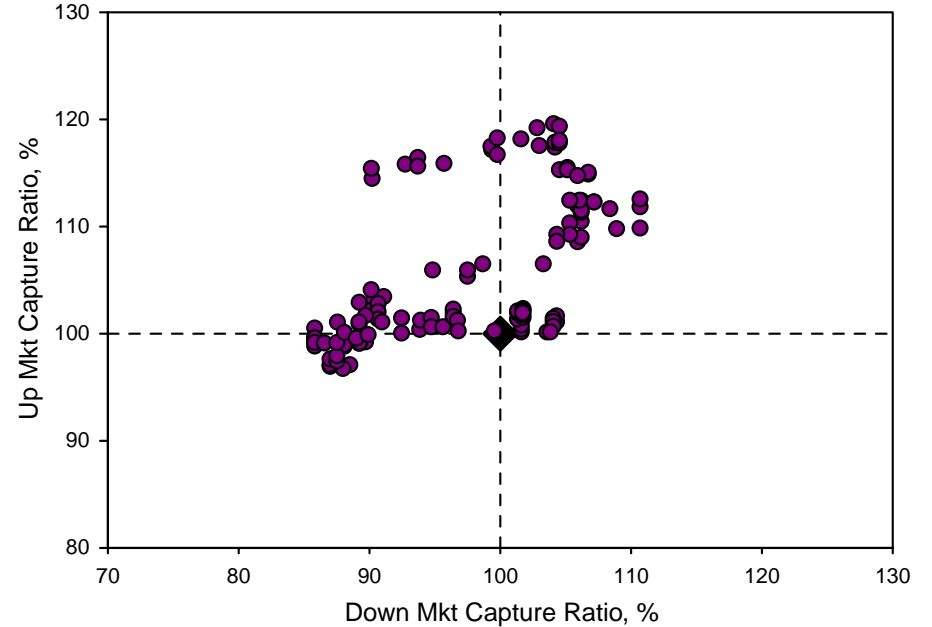
American Funds 2030 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2030 Trgt Date Retire R6

◆ S&P Target Date 2030 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2030 Trgt Date Retire R6	83	37	2.23%	-2.83%	20.07%	-10.05%	8.23%	-8.28%	35.52%	-16.41%	102.90%	98.22%	98.36
S&P Target Date 2030 TR USD	81	39	2.22%	-2.73%	19.51%	-10.23%	8.49%	-10.22%	36.53%	-16.23%	100.00%	100.00%	100.00

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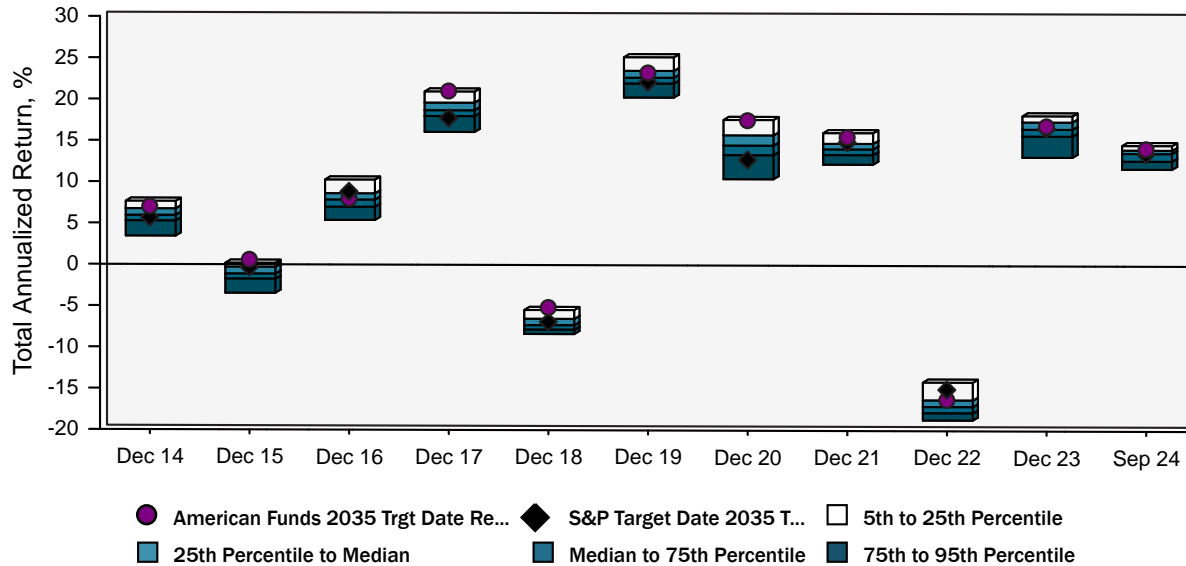
American Funds 2035 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2035 Trgt Date Retire R6	6.22	14.16	26.15	5.75	10.39	9.06	-0.04	0.99	0.23	13.56	0.35
S&P Target Date 2035 TR USD	6.25	13.57	24.56	5.81	9.25	8.03	0.00	1.00	0.23	13.58	-
Morningstar Target-Date 2035	6.05	13.33	24.54	4.70	8.75	7.66	1.15	1.14	0.15	13.90	0.67

Performance To Date

January 2014 - September 2024



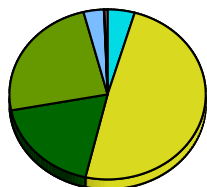
Portfolio Data

Ticker	RFFTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2035
Net Assets \$MM	\$49,332
Turnover Ratio	1%
Total Number of Holdings	25
Average Mkt Cap \$MM	\$122,727
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	29.67	29.74
Communication Services	7.35	6.53
Technology	22.32	23.21
Service Economy	36.33	37.29
Consumer Cyclical	9.67	10.11
Healthcare	14.45	11.79
Financial Services	12.21	15.39
Manufacturing Economy	34.00	32.98
Basic materials	3.73	4.26
Consumer Defensive	6.91	5.68
Industrial Materials	14.48	11.60
RealEstate	1.55	4.44
Energy	4.57	4.50
Utilities	2.76	2.50

Portfolio Composition



Cash (4.46%)
Domestic Stock (49.17%)
Foreign Stock (18.36%)
Domestic Bond (24.06%)
Foreign Bond (3.35%)
Preferred Bond (0.10%)
Convertible Bond (0.02%)
Other (0.48%)

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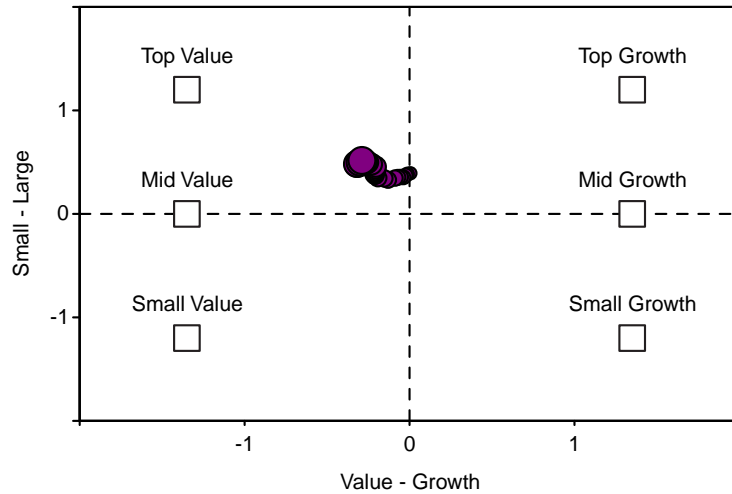


American Funds 2035 Trgt Date Retire R6

As of 09/30/2024

Manager Style

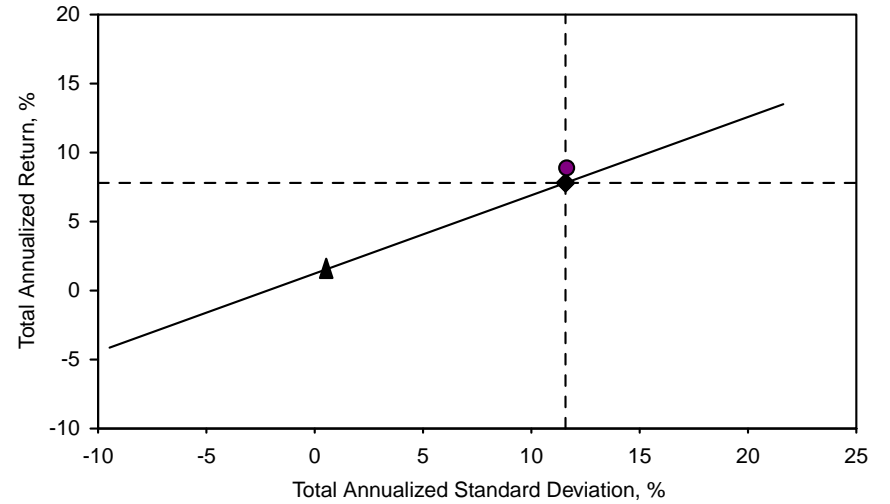
6 Month moving average, October 2014 - September 2024



● American Funds 2035 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

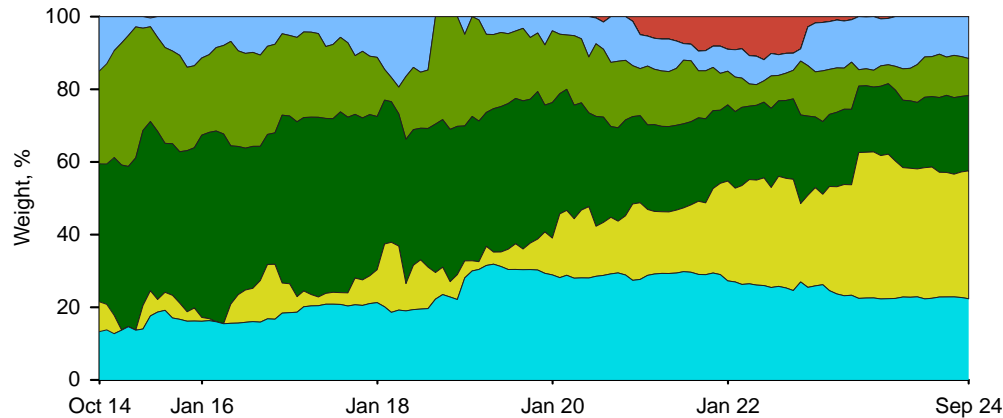


◆ S&P Target Date 2035 TR USD

▲ Cash

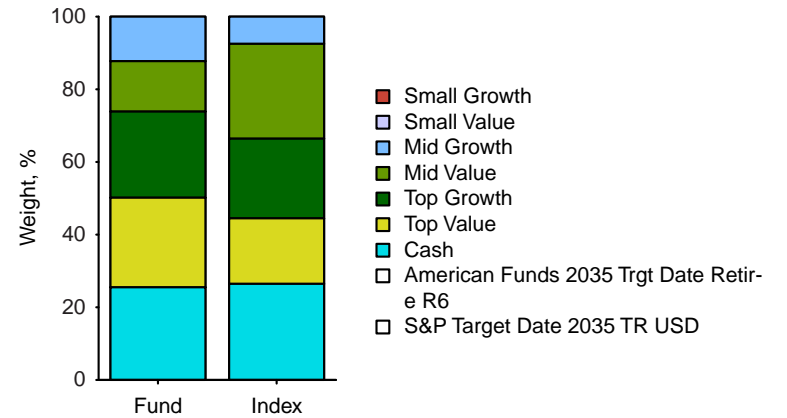
Asset Allocation

American Funds 2035 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

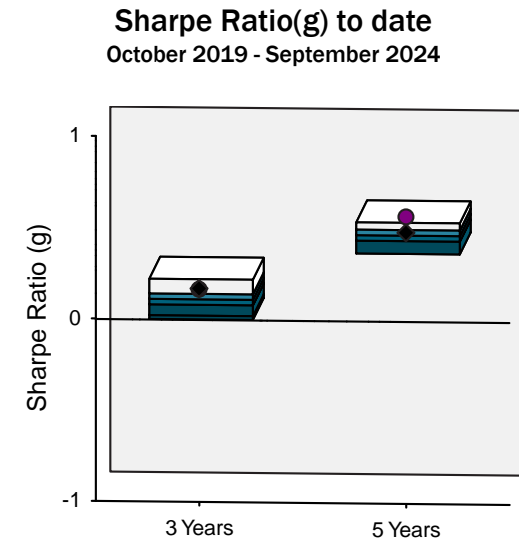
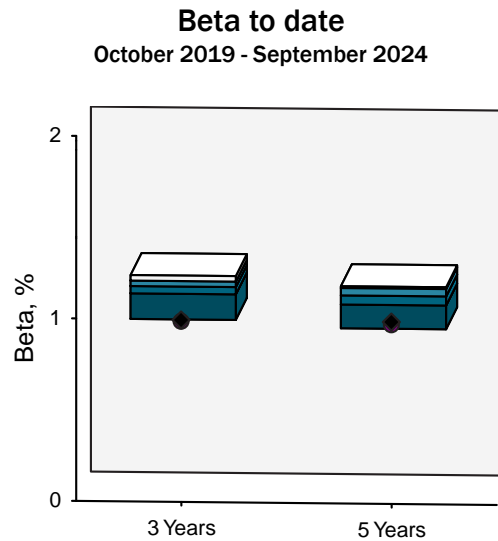
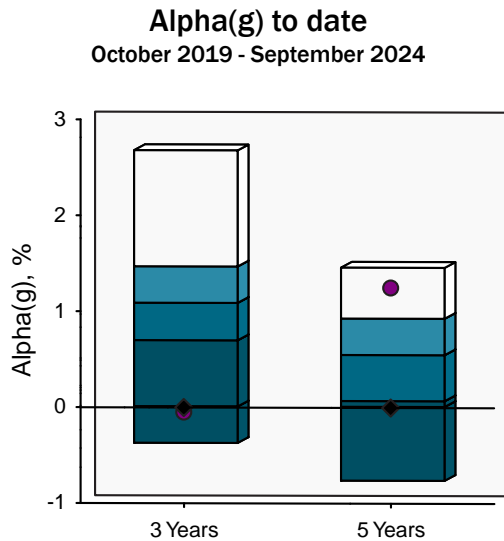
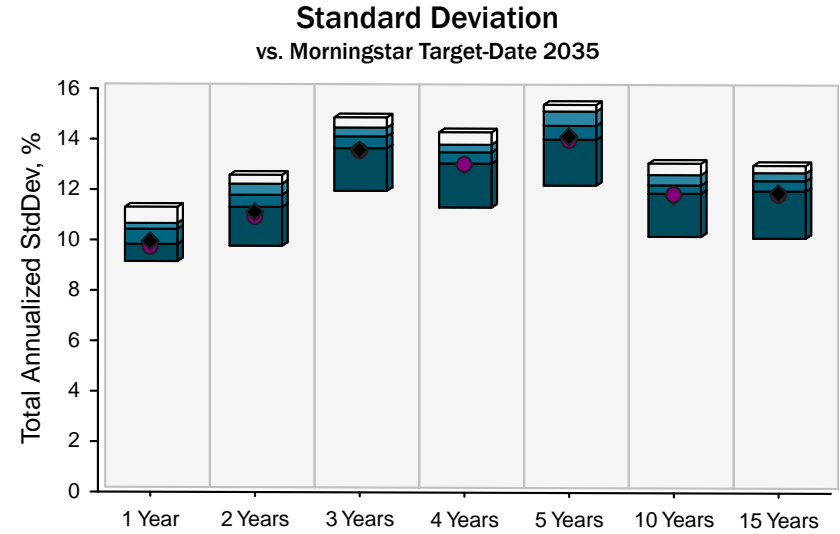
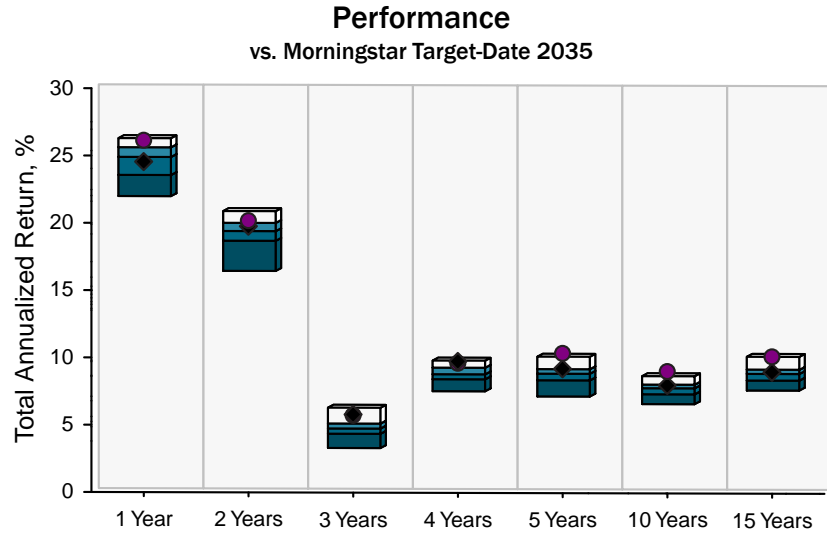


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American Funds 2035 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2035 Trgt Date Retire R6

◆ S&P Target Date 2035 TR USD

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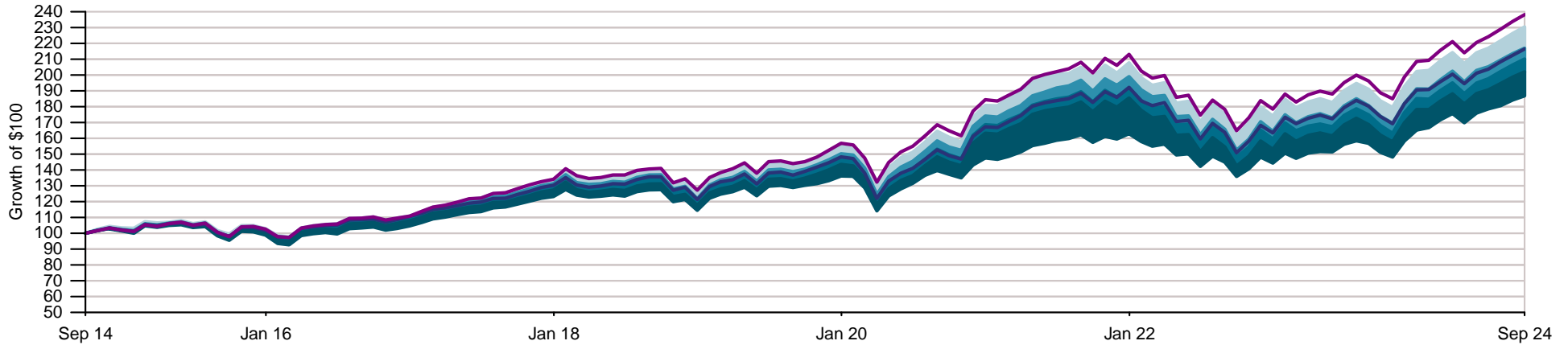


American Funds 2035 Trgt Date Retire R6

As of 09/30/2024

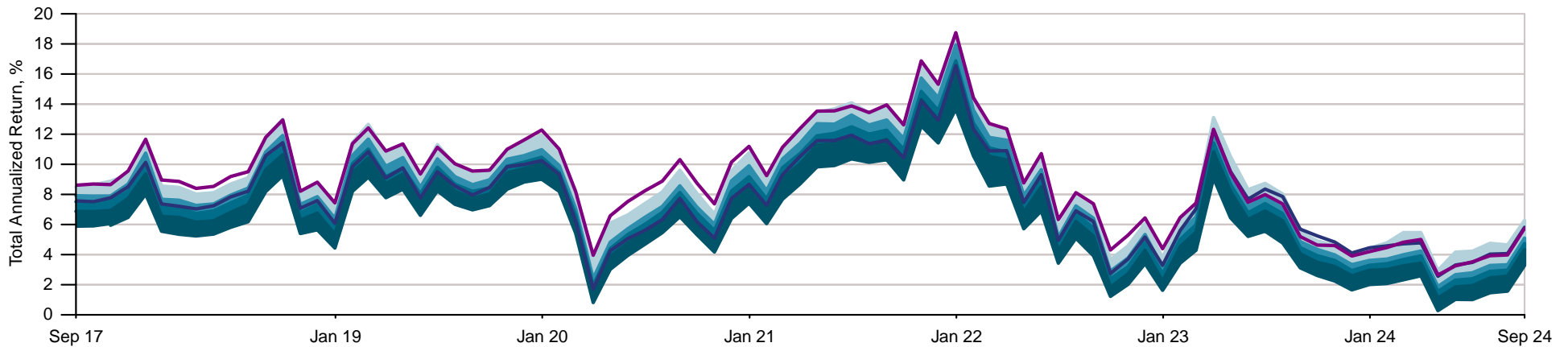
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2035 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2035 TR USD

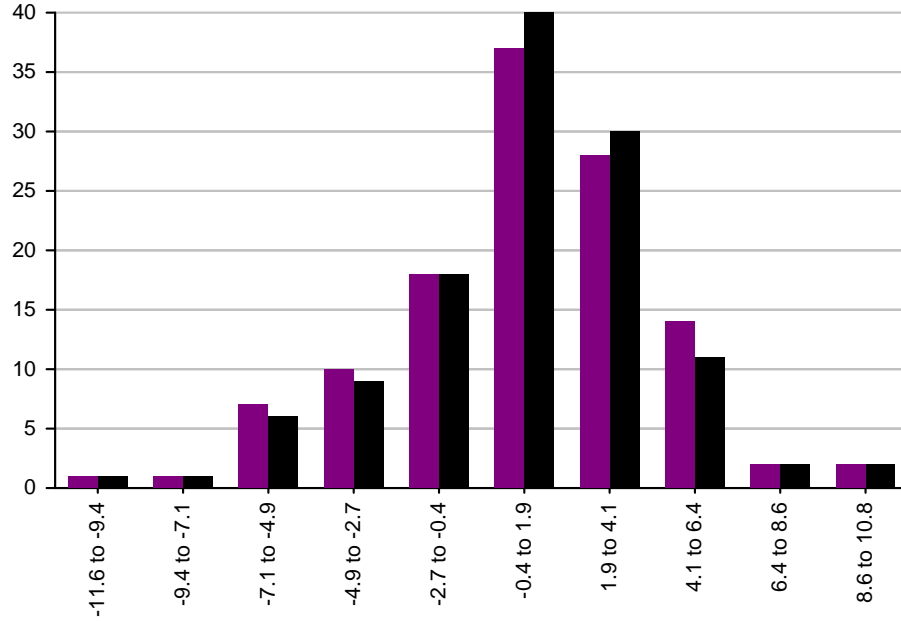
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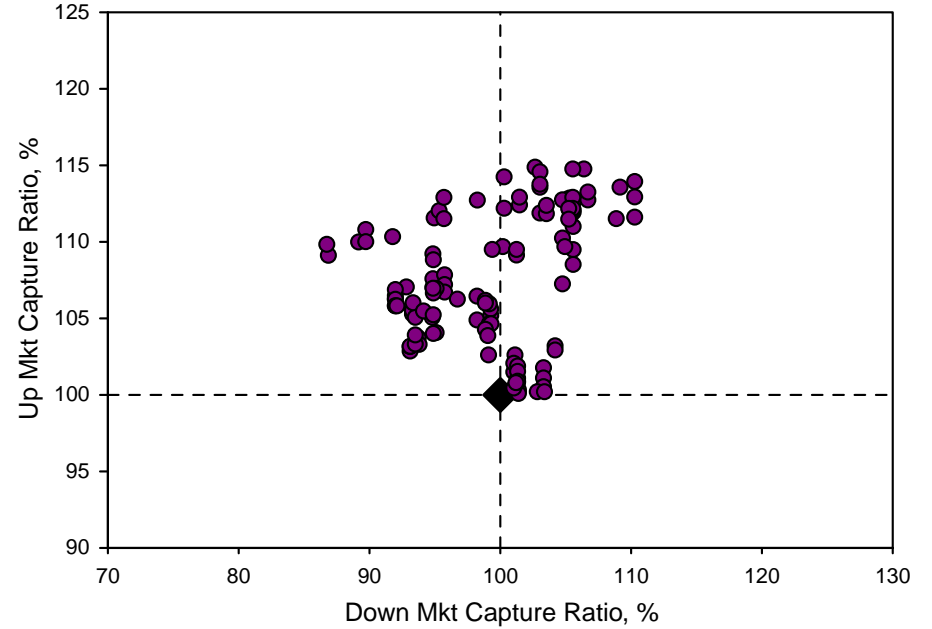
American Funds 2035 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2035 Trgt Date Retire R6

◆ S&P Target Date 2035 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2035 Trgt Date Retire R6	82	37	2.58%	-3.24%	23.17%	-11.45%	9.63%	-10.34%	44.36%	-18.15%	105.17%	99.80%	98.63
S&P Target Date 2035 TR USD	81	39	2.49%	-3.08%	22.03%	-11.48%	9.78%	-11.56%	42.83%	-17.42%	100.00%	100.00%	100.00

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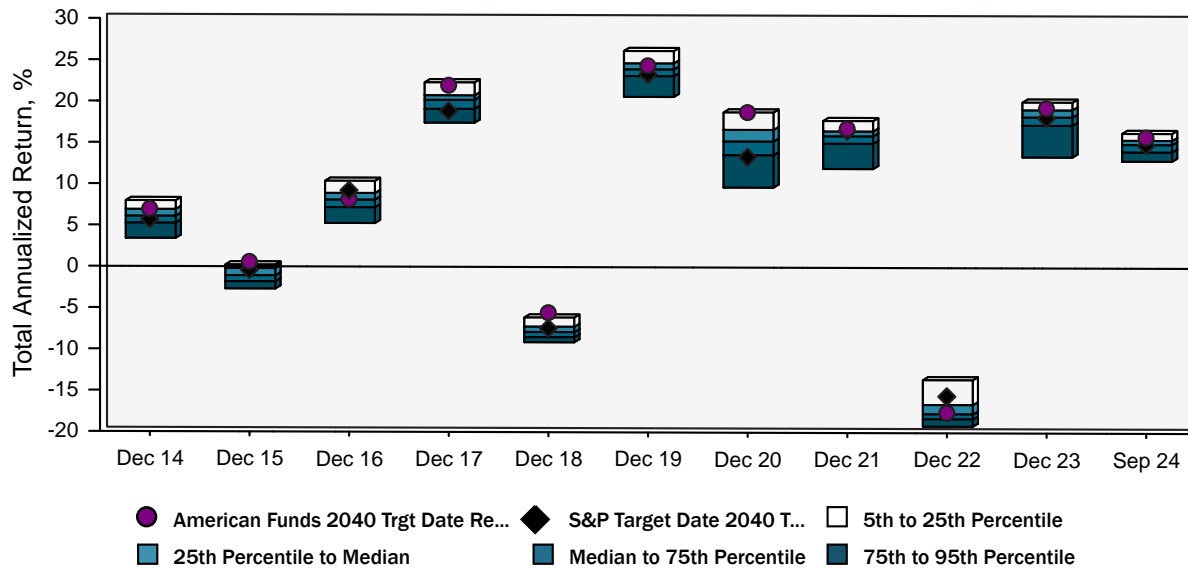
American Funds 2040 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2040 Trgt Date Retire R6	6.27	15.82	28.87	6.55	11.41	9.67	-0.07	1.01	0.27	14.85	0.37
S&P Target Date 2040 TR USD	6.49	14.91	26.62	6.63	10.17	8.61	0.00	1.00	0.28	14.67	-
Morningstar Target-Date 2040	6.01	14.63	26.48	5.52	9.76	8.27	0.80	1.07	0.20	14.79	0.69

Performance To Date

January 2014 - September 2024



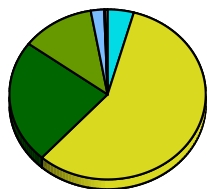
Portfolio Data

Ticker	RFGTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2040
Net Assets \$MM	\$45,224
Turnover Ratio	1%
Total Number of Holdings	23
Average Mkt Cap \$MM	\$117,320
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	30.69	29.64
Communication Services	7.54	6.54
Technology	23.15	23.10
Service Economy	36.82	37.38
Consumer Cyclical	10.18	10.13
Healthcare	14.55	11.93
Financial Services	12.09	15.32
Manufacturing Economy	32.48	32.97
Basic materials	3.73	4.18
Consumer Defensive	6.43	5.68
Industrial Materials	14.4	11.72
RealEstate	1.38	4.39
Energy	4.22	4.47
Utilities	2.32	2.53

Portfolio Composition



Cash (4.31%)
Domestic Stock (57.36%)
Foreign Stock (23.47%)
Domestic Bond (12.09%)
Foreign Bond (2.19%)
Preferred Bond (0.13%)
Convertible Bond (0.02%)
Other (0.42%)

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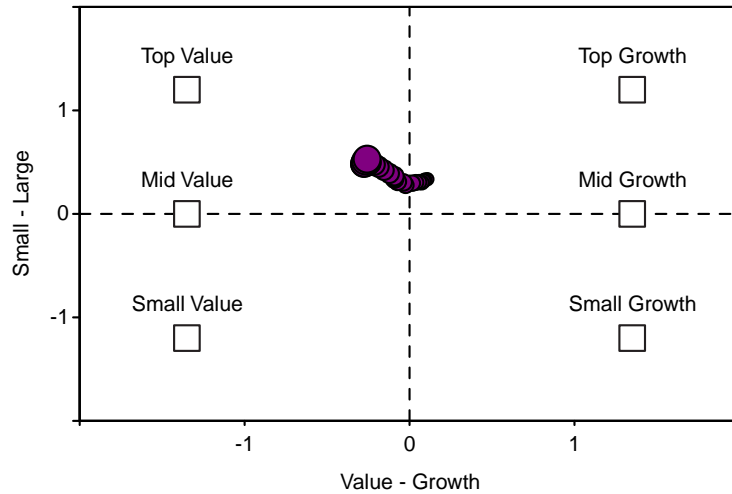


American Funds 2040 Trgt Date Retire R6

As of 09/30/2024

Manager Style

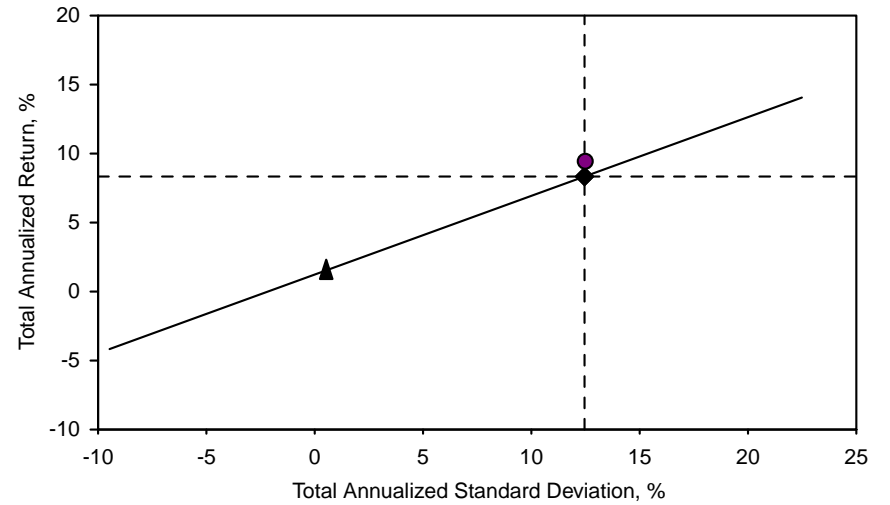
6 Month moving average, October 2014 - September 2024



● American Funds 2040 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

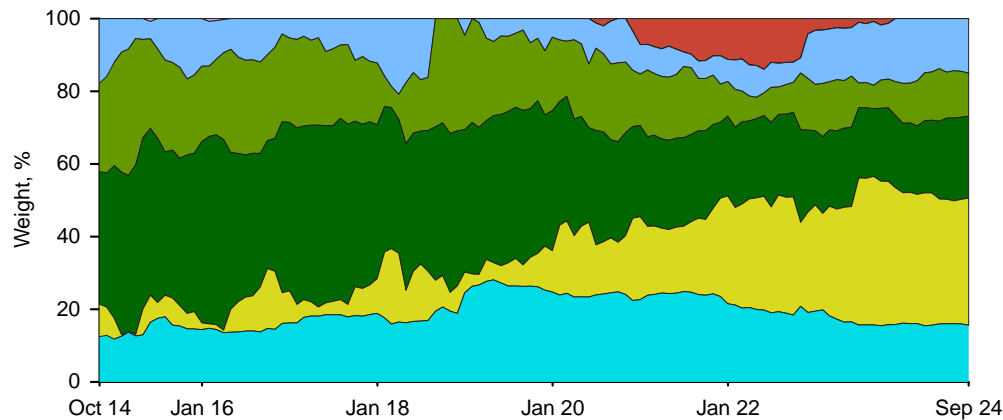


◆ S&P Target Date 2040 TR USD

▲ Cash

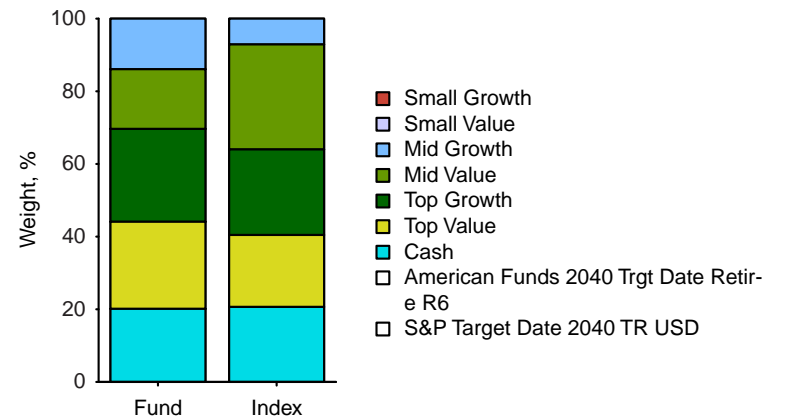
Asset Allocation

American Funds 2040 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

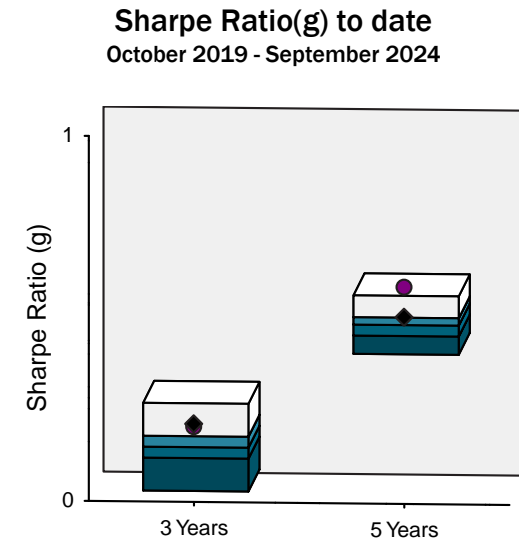
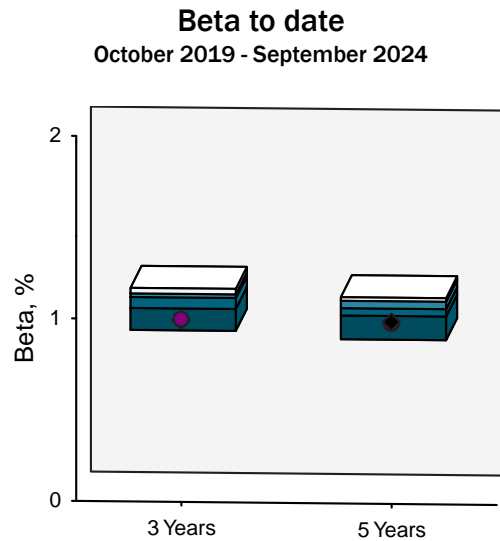
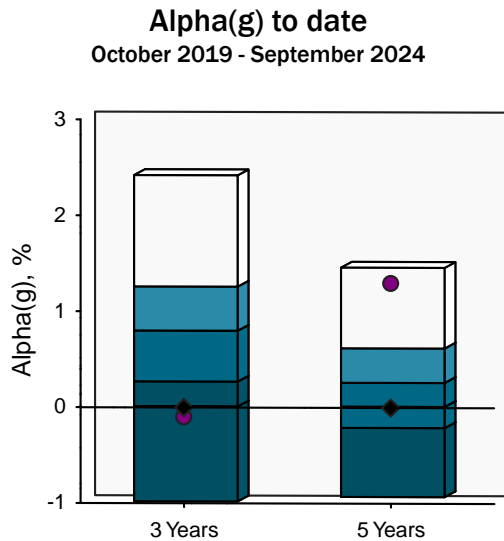
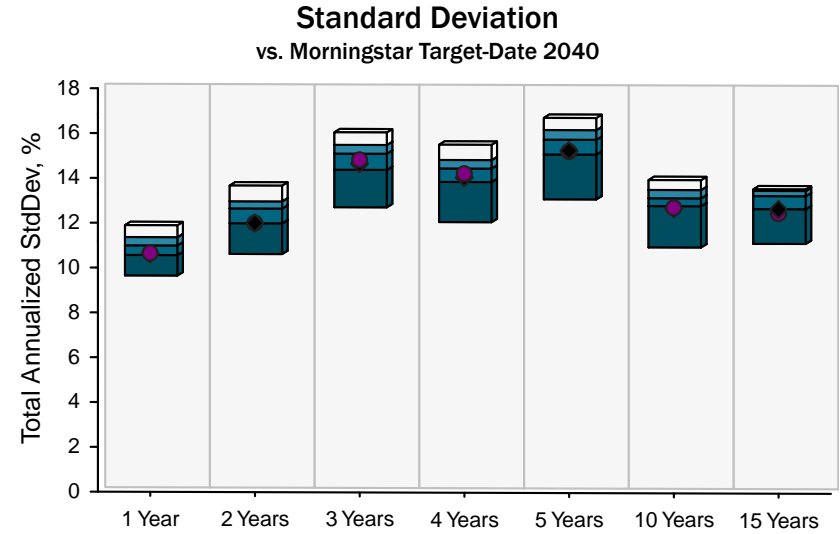
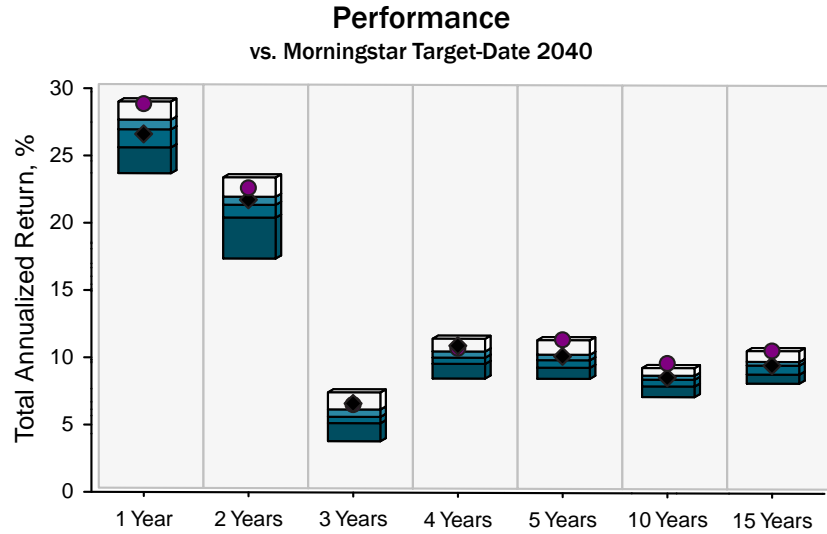


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American Funds 2040 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2040 Trgt Date Retire R6

◆ S&P Target Date 2040 TR USD

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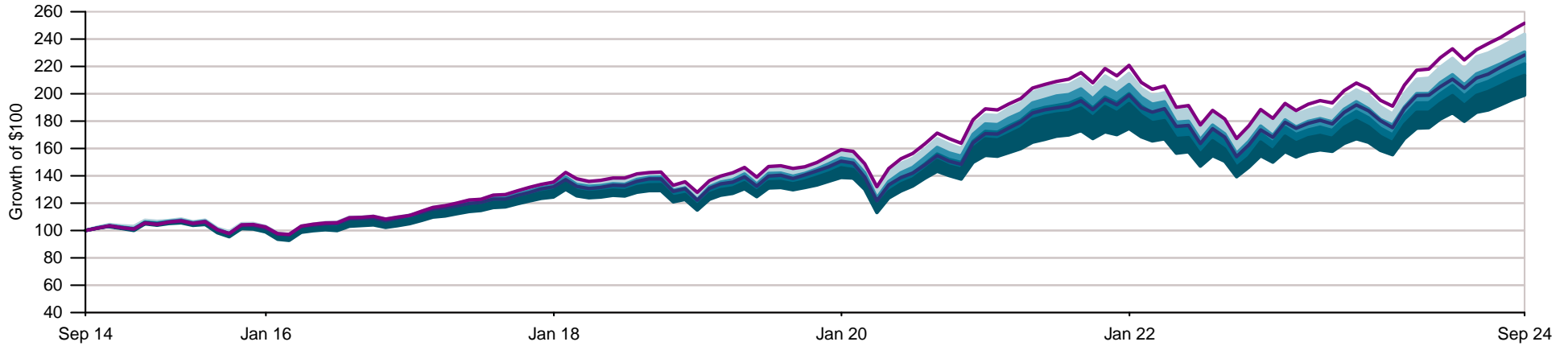


American Funds 2040 Trgt Date Retire R6

As of 09/30/2024

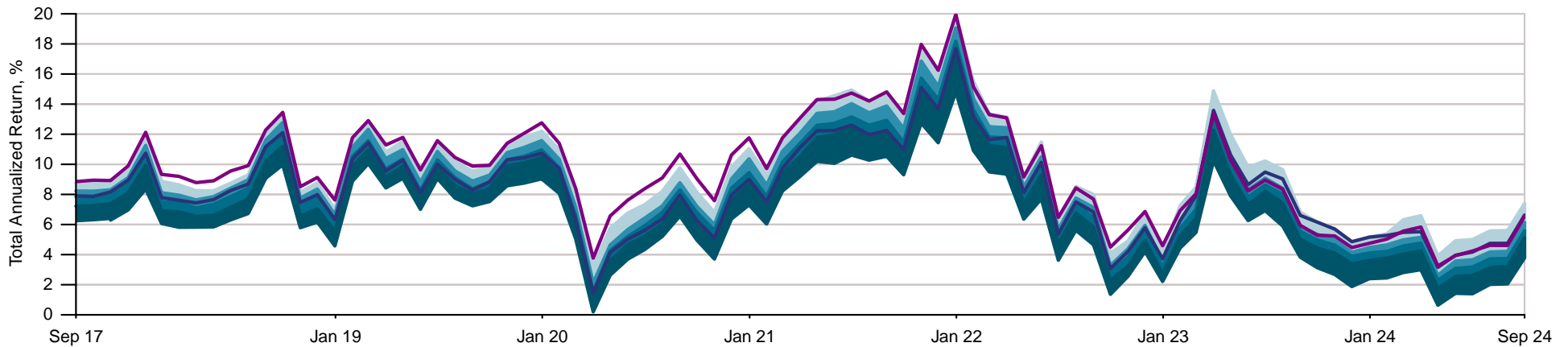
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



■ 75th to 95th Percentile
■ 5th to 25th Percentile

■ Median to 75th Percentile
■ American Funds 2040 Trgt Date Retire R6

■ 25th Percentile to Median
■ S&P Target Date 2040 TR USD

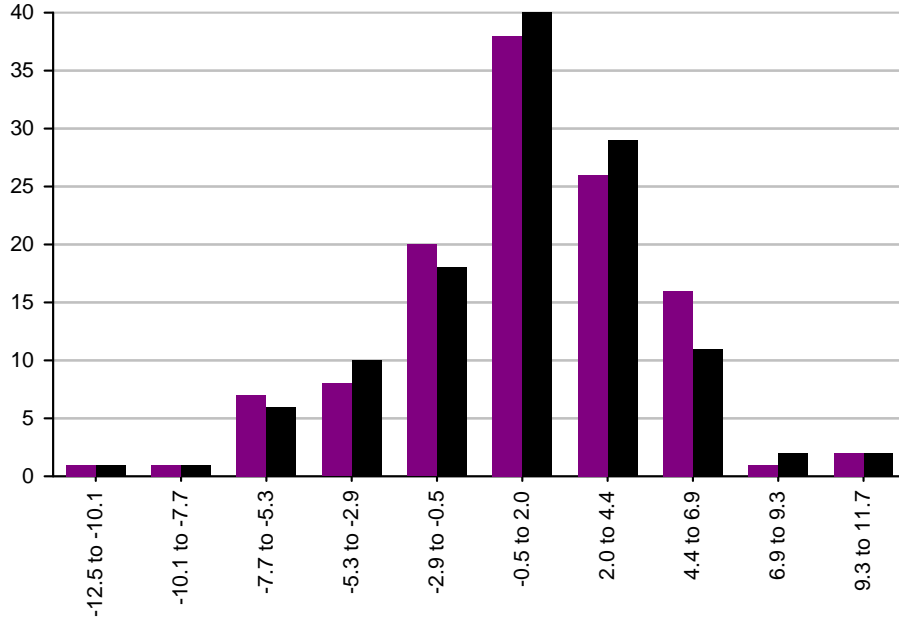
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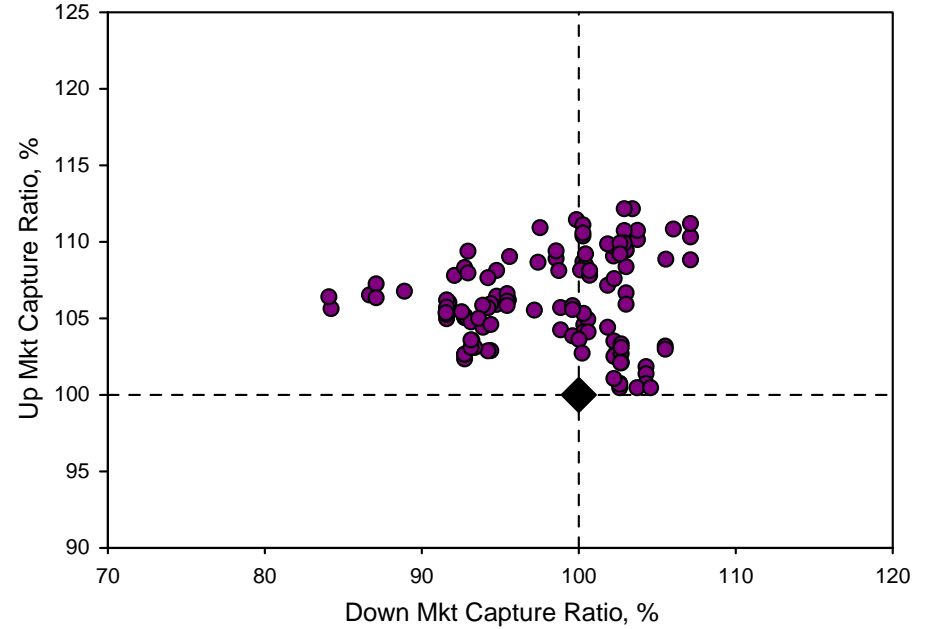
American Funds 2040 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2040 Trgt Date Retire R6

◆ S&P Target Date 2040 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2040 Trgt Date Retire R6	82	37	2.76%	-3.48%	25.01%	-12.27%	10.51%	-11.30%	48.82%	-19.58%	104.83%	99.68%	98.61
S&P Target Date 2040 TR USD	82	38	2.64%	-3.40%	23.85%	-12.31%	10.62%	-12.46%	47.29%	-18.21%	100.00%	100.00%	100.00

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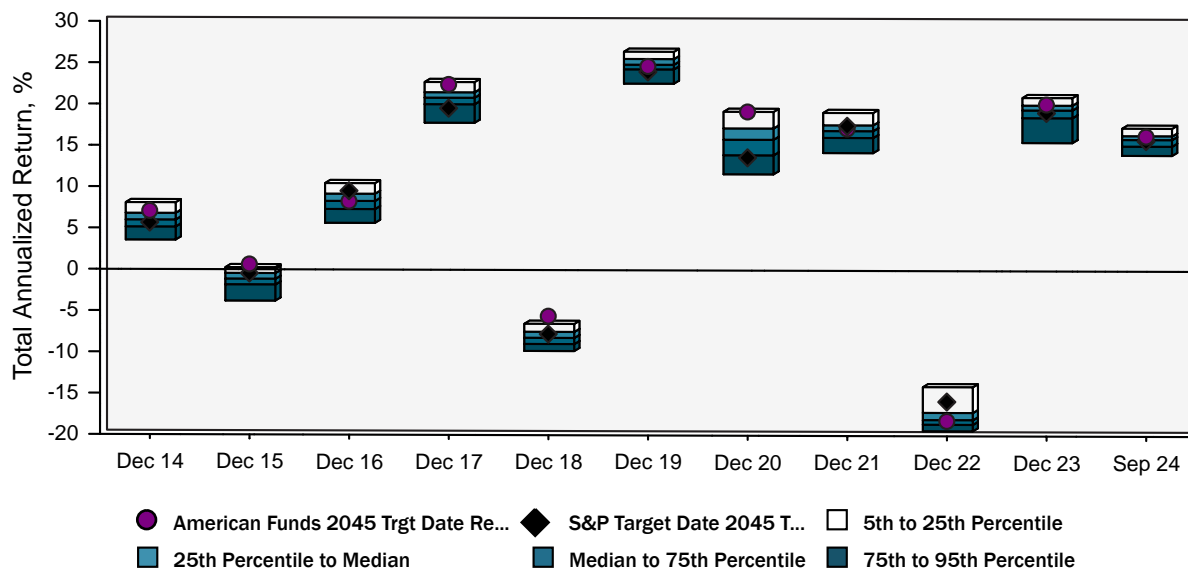
American Funds 2045 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2045 Trgt Date Retire R6	6.38	16.31	29.73	6.69	11.66	9.86	-0.39	0.99	0.28	15.28	0.37
S&P Target Date 2045 TR USD	6.69	15.76	27.95	7.17	10.75	8.97	0.00	1.00	0.31	15.37	-
Morningstar Target-Date 2045	6.31	15.70	28.08	6.14	10.44	8.63	0.46	1.02	0.24	15.61	0.69

Performance To Date

January 2014 - September 2024



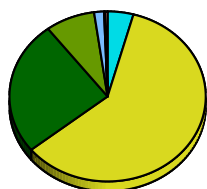
Portfolio Data

Ticker	RFHTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2045
Net Assets \$MM	\$38,081
Turnover Ratio	2%
Total Number of Holdings	20
Average Mkt Cap \$MM	\$113,745
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	30.58	29.76
Communication Services	7.44	6.57
Technology	23.14	23.19
Service Economy	36.93	37.45
Consumer Cyclical	10.3	10.20
Healthcare	14.55	11.91
Financial Services	12.08	15.34
Manufacturing Economy	32.49	32.80
Basic materials	3.86	4.19
Consumer Defensive	6.36	5.68
Industrial Materials	14.48	11.70
RealEstate	1.35	4.38
Energy	4.18	4.40
Utilities	2.26	2.45

Portfolio Composition



Cash	4.25%
Domestic Stock	59.95%
Foreign Stock	25.43%
Domestic Bond	8.16%
Foreign Bond	1.63%
Preferred Bond	0.15%
Convertible Bond	0.01%
Other	0.42%

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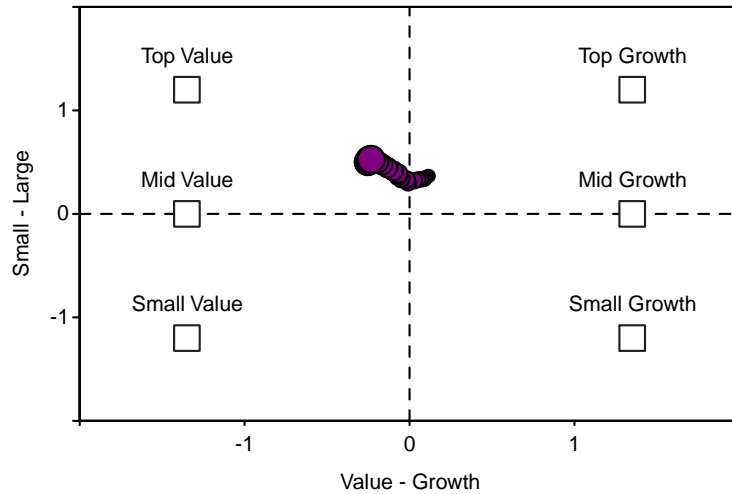


American Funds 2045 Trgt Date Retire R6

As of 09/30/2024

Manager Style

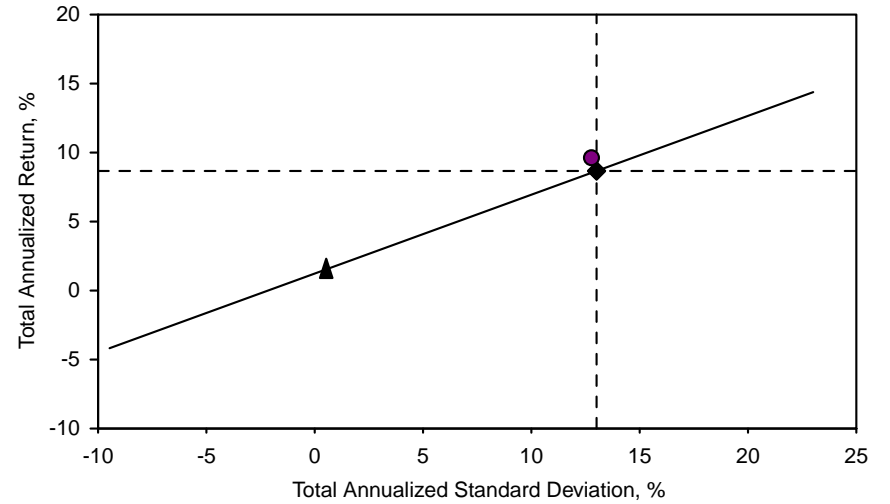
6 Month moving average, October 2014 - September 2024



● American Funds 2045 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

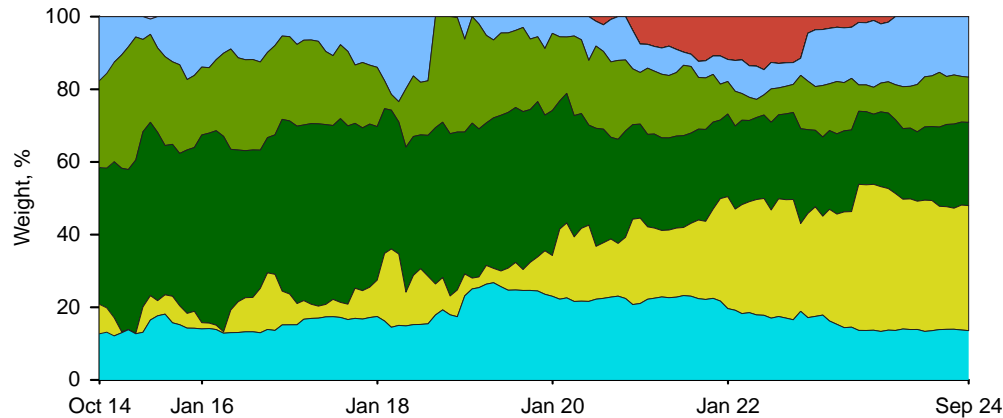


◆ S&P Target Date 2045 TR USD

▲ Cash

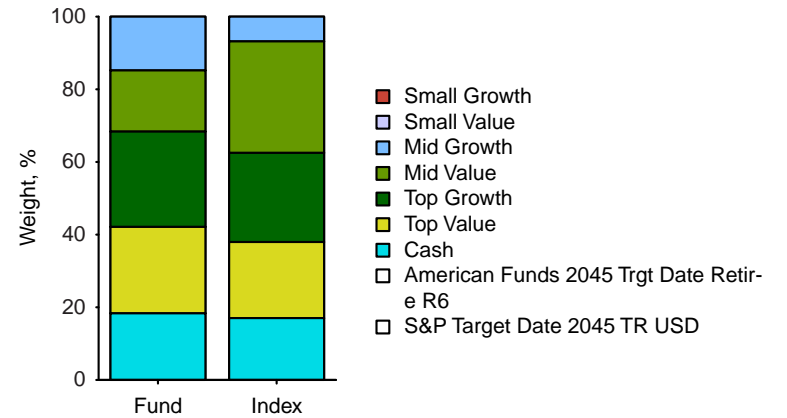
Asset Allocation

American Funds 2045 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

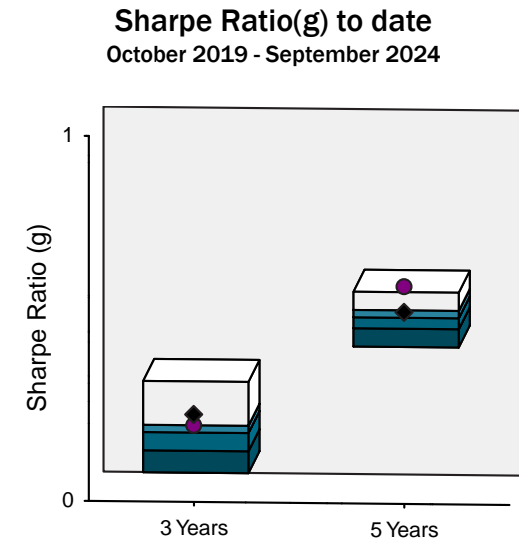
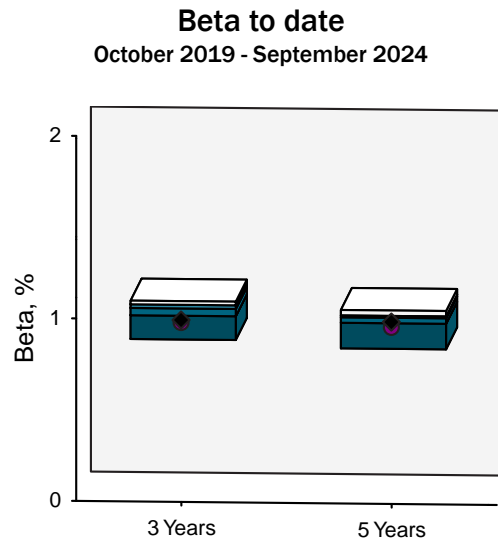
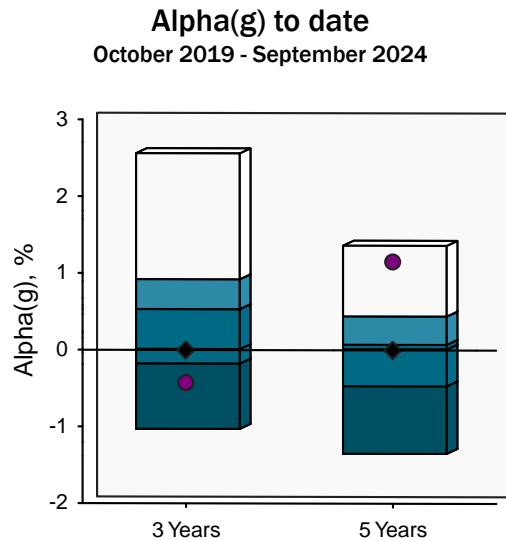
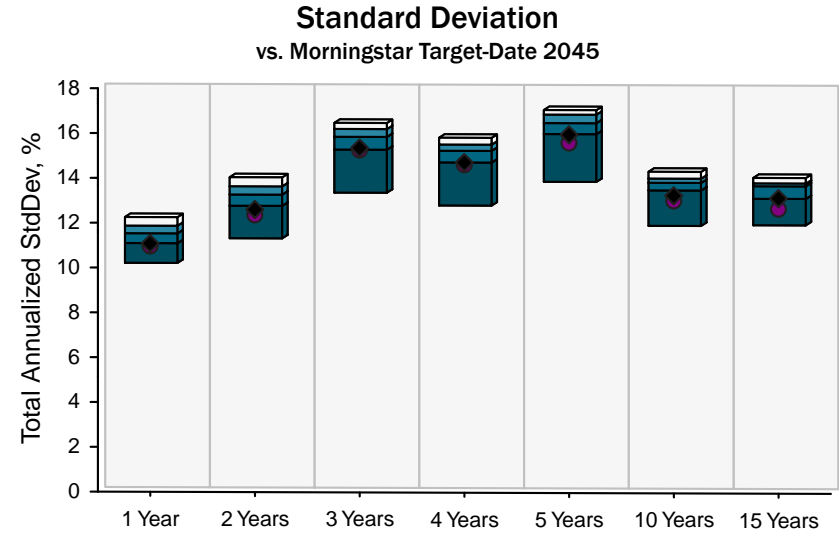
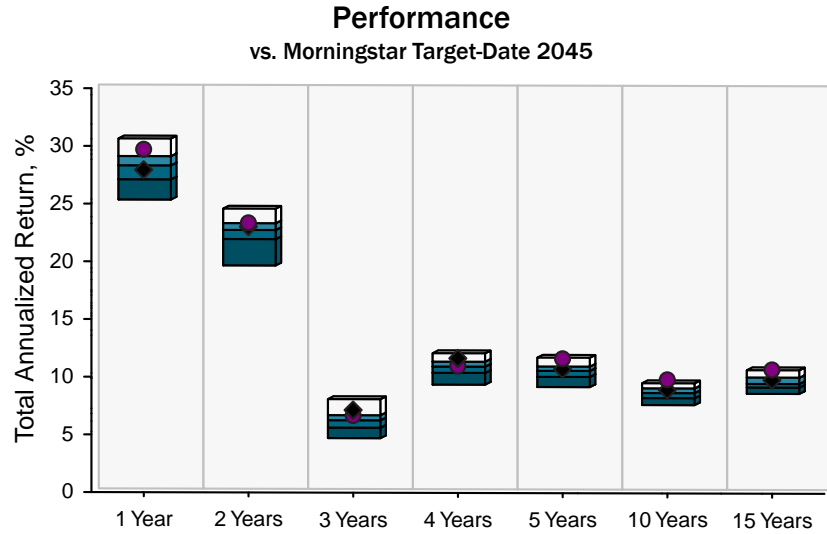


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American Funds 2045 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2045 Trgt Date Retire R6

◆ S&P Target Date 2045 TR USD

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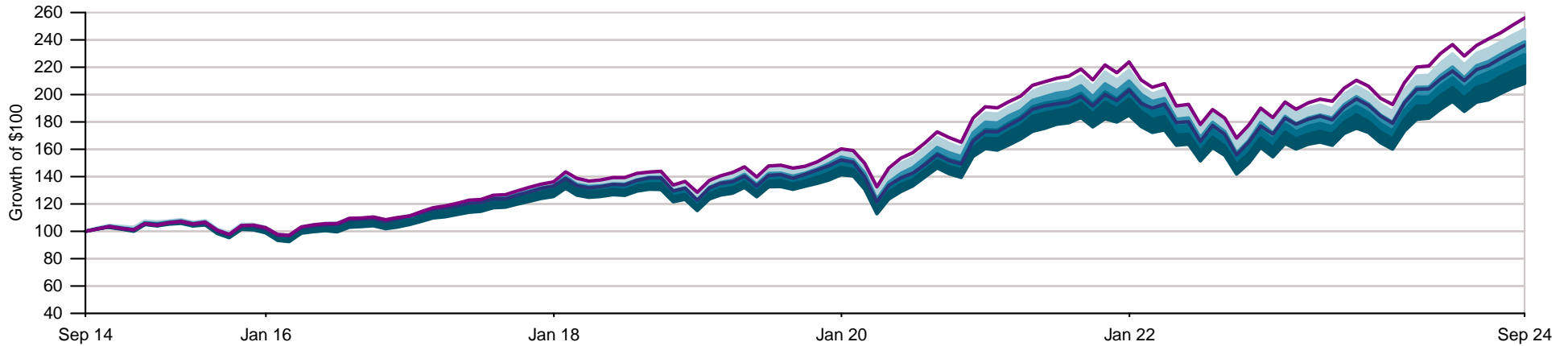


American Funds 2045 Trgt Date Retire R6

As of 09/30/2024

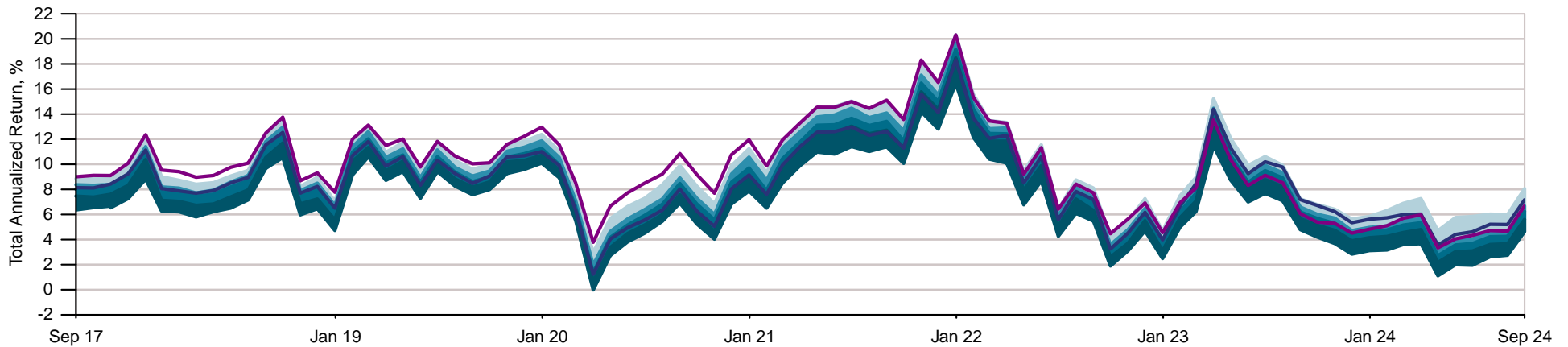
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile

Median to 75th Percentile

25th Percentile to Median

5th to 25th Percentile

American Funds 2045 Trgt Date Retire R6

S&P Target Date 2045 TR USD

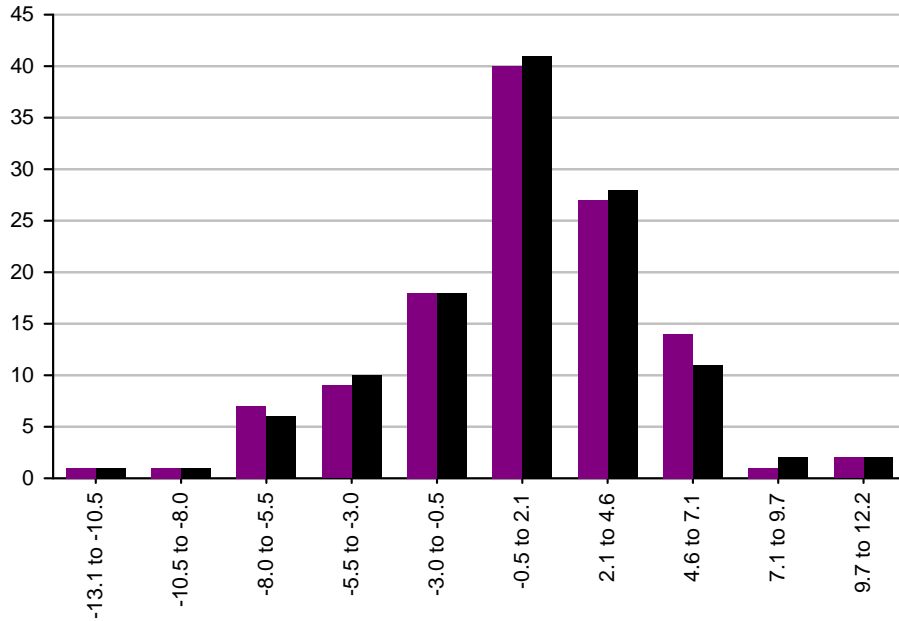
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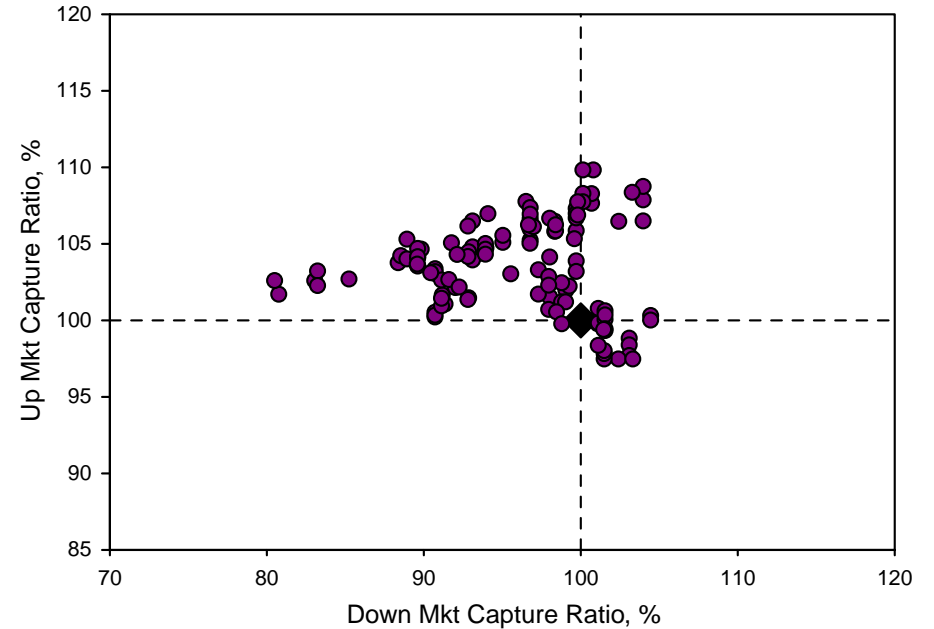
American Funds 2045 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2045 Trgt Date Retire R6

◆ S&P Target Date 2045 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2045 Trgt Date Retire R6	82	37	2.82%	-3.56%	25.63%	-12.56%	10.71%	-11.49%	50.05%	-20.21%	102.49%	97.84%	98.44
S&P Target Date 2045 TR USD	82	38	2.76%	-3.55%	25.01%	-12.83%	11.12%	-13.00%	49.94%	-18.70%	100.00%	100.00%	100.00

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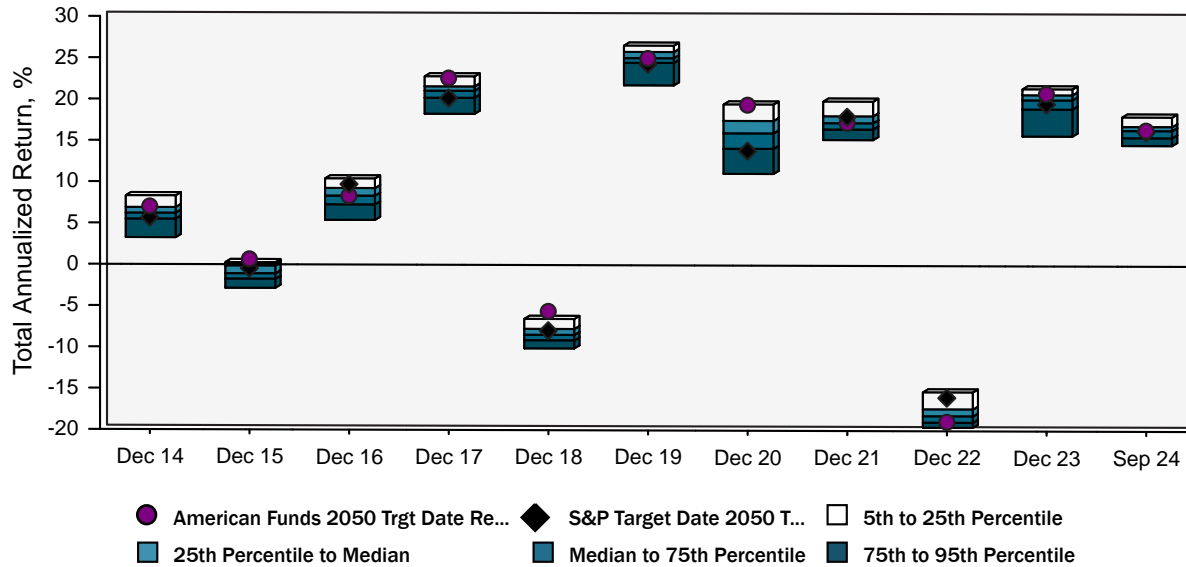
American Funds 2050 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2050 Trgt Date Retire R6	6.28	16.43	30.07	6.56	11.71	9.91	-0.76	0.98	0.27	15.55	0.38
S&P Target Date 2050 TR USD	6.74	16.25	28.68	7.45	11.06	9.18	0.00	1.00	0.32	15.69	-
Morningstar Target-Date 2050	6.17	16.20	28.86	6.42	10.69	8.79	2.94	1.25	0.26	16.00	0.70

Performance To Date

January 2014 - September 2024



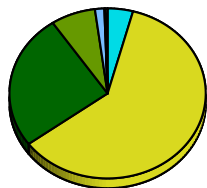
Portfolio Data

Ticker	RFITX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2050
Net Assets \$MM	\$34,210
Turnover Ratio	1%
Total Number of Holdings	20
Average Mkt Cap \$MM	\$112,147
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	30.93	29.77
Communication Services	7.52	6.58
Technology	23.41	23.19
Service Economy	37.05	37.57
Consumer Cyclical	10.5	10.27
Healthcare	14.61	11.91
Financial Services	11.94	15.39
Manufacturing Economy	32.02	32.68
Basic materials	3.9	4.20
Consumer Defensive	6.13	5.68
Industrial Materials	14.68	11.76
RealEstate	1.25	4.22
Energy	3.97	4.38
Utilities	2.09	2.44

Portfolio Composition



Cash (4.18%)
Domestic Stock (60.70%)
Foreign Stock (25.70%)
Domestic Bond (7.36%)
Foreign Bond (1.54%)
Preferred Bond (0.15%)
Convertible Bond (0.01%)
Other (0.37%)

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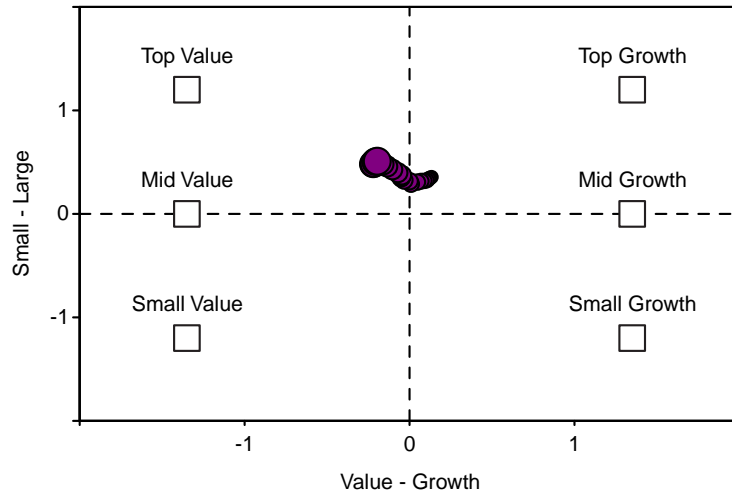


American Funds 2050 Trgt Date Retire R6

As of 09/30/2024

Manager Style

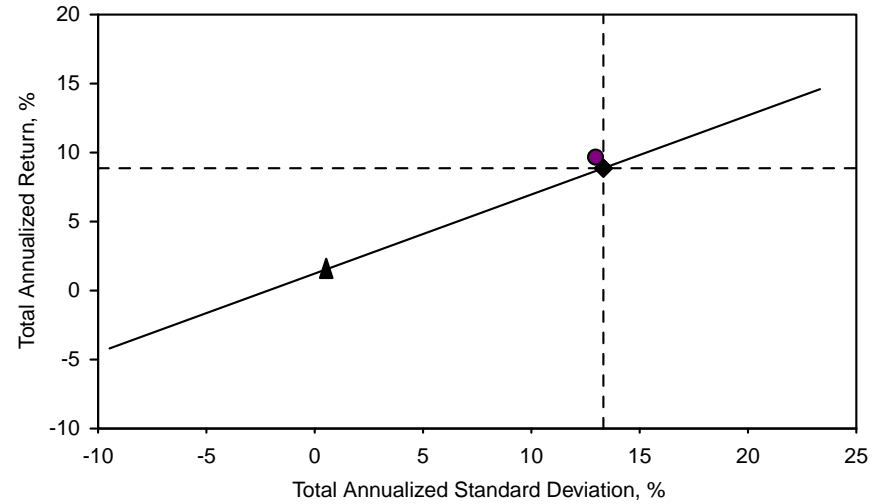
6 Month moving average, October 2014 - September 2024



● American Funds 2050 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

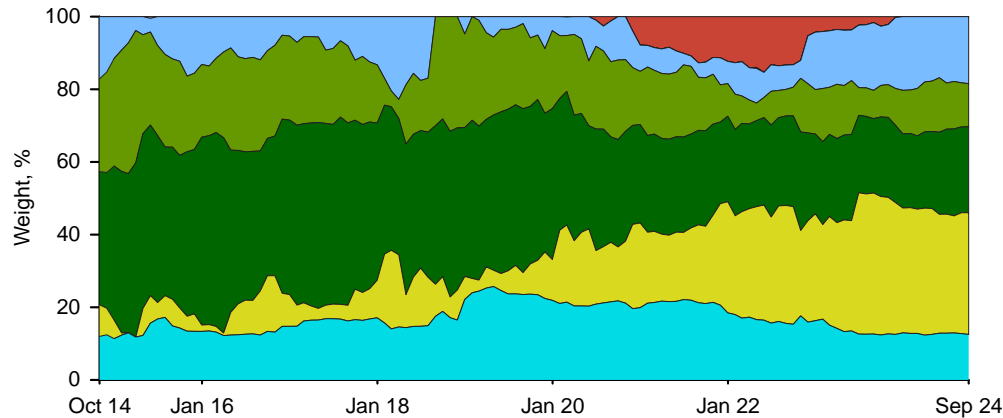


◆ S&P Target Date 2050 TR USD

▲ Cash

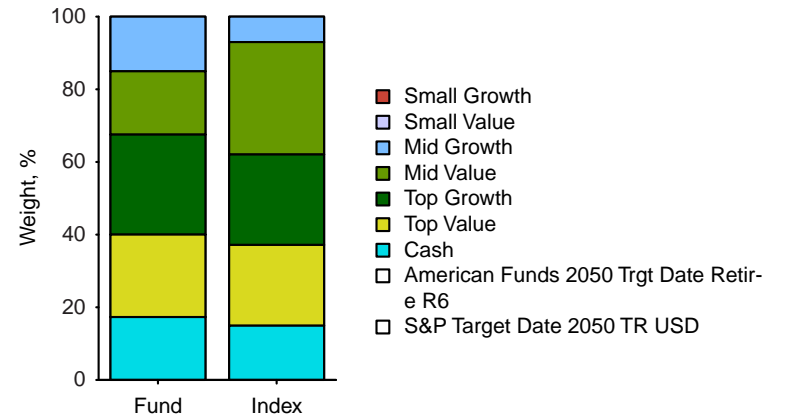
Asset Allocation

American Funds 2050 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

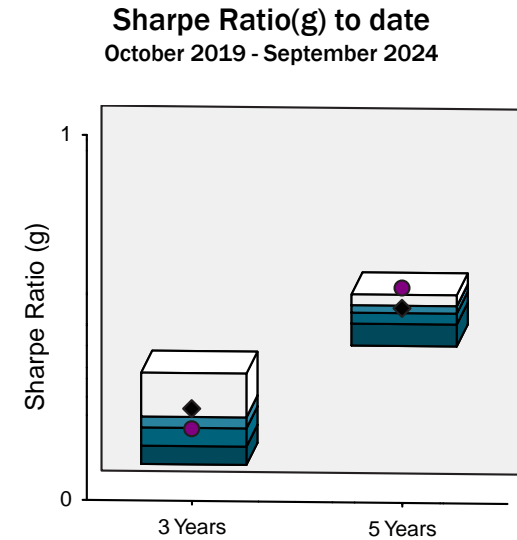
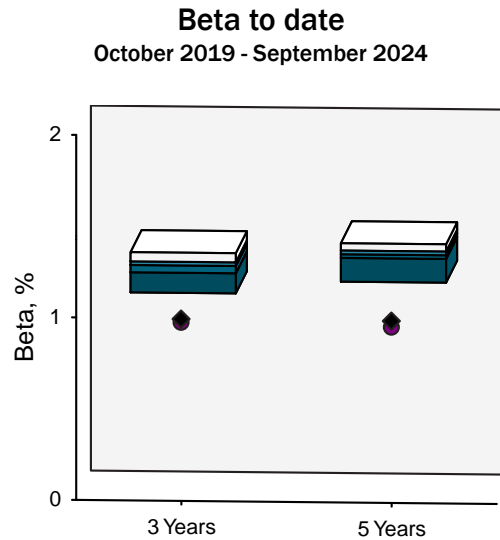
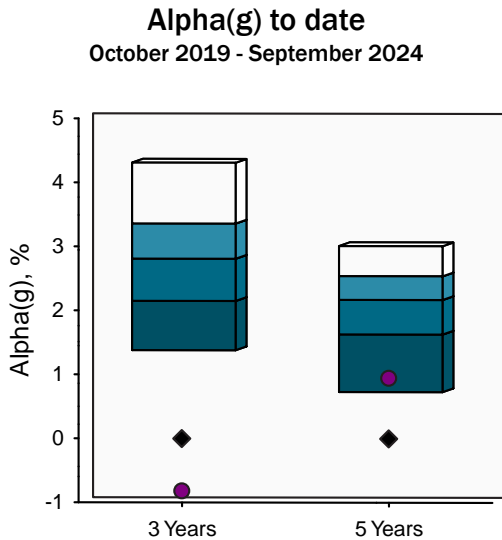
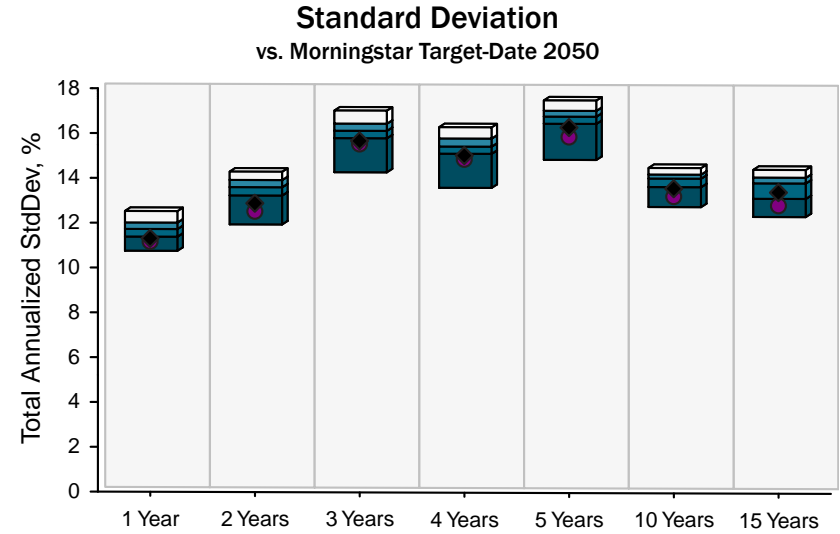
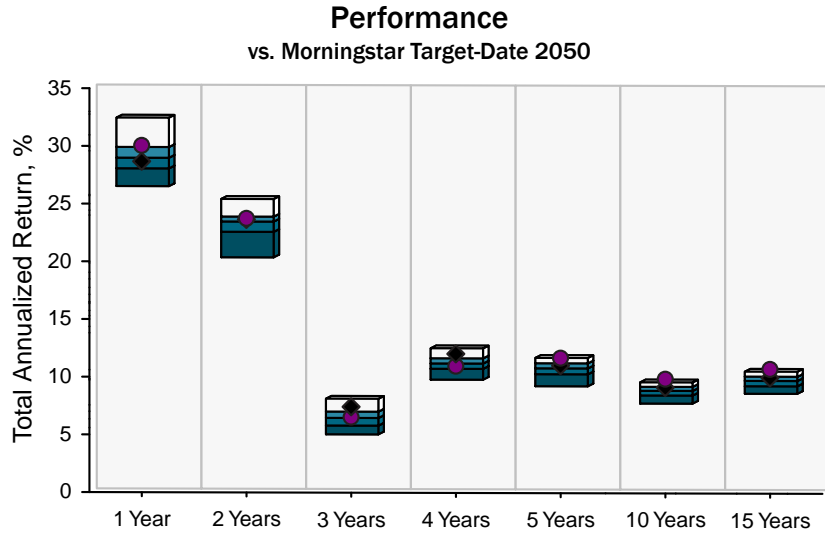


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American Funds 2050 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2050 Trgt Date Retire R6

◆ S&P Target Date 2050 TR USD

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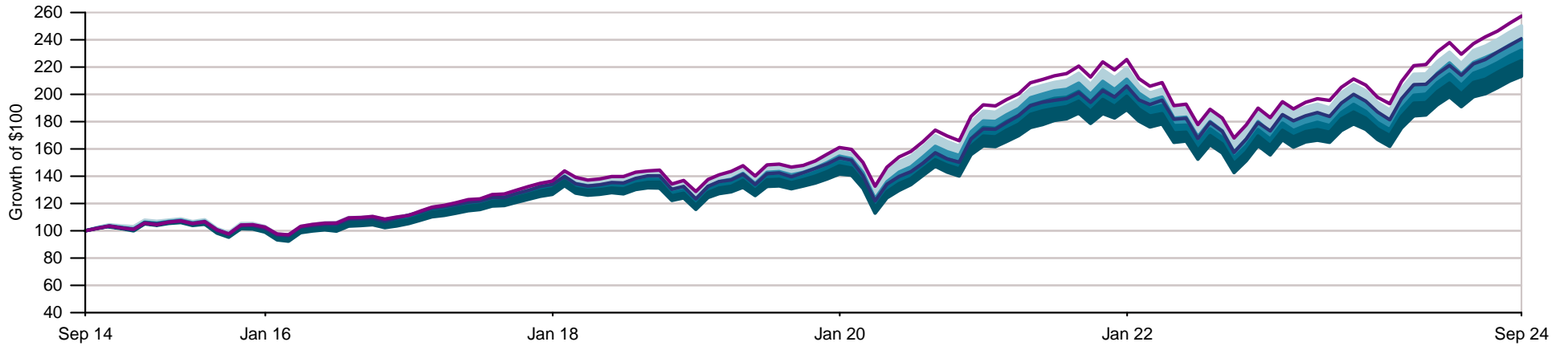


American Funds 2050 Trgt Date Retire R6

As of 09/30/2024

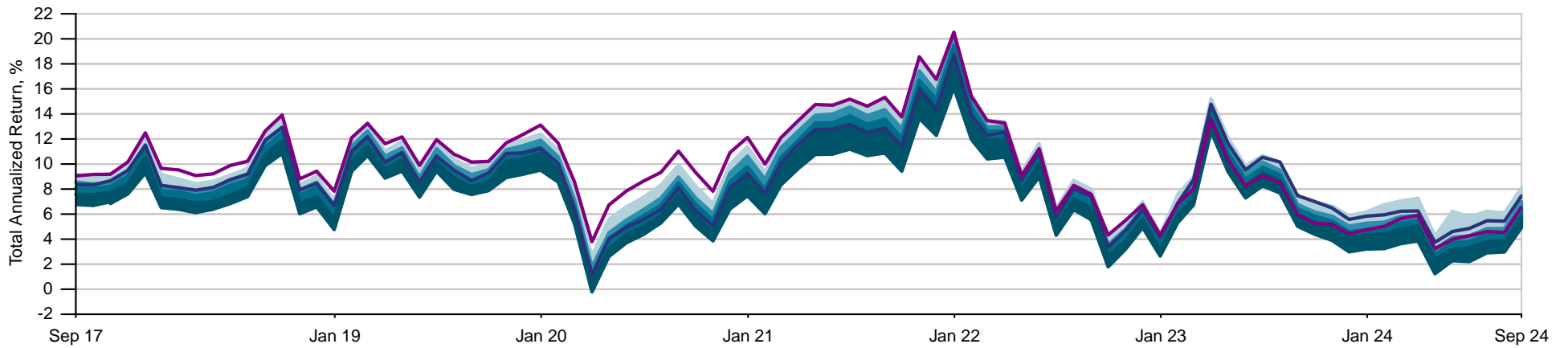
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2050 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2050 TR USD

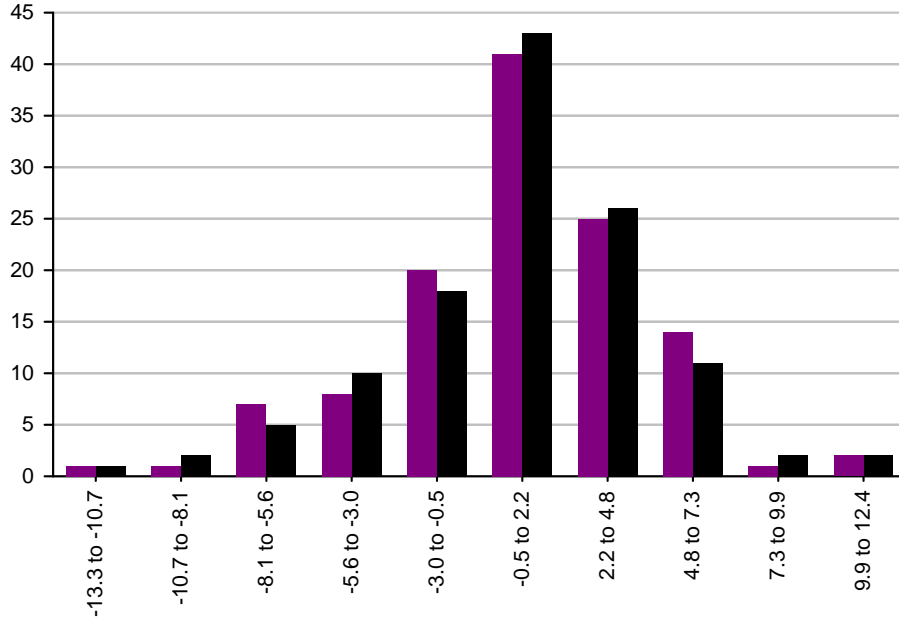
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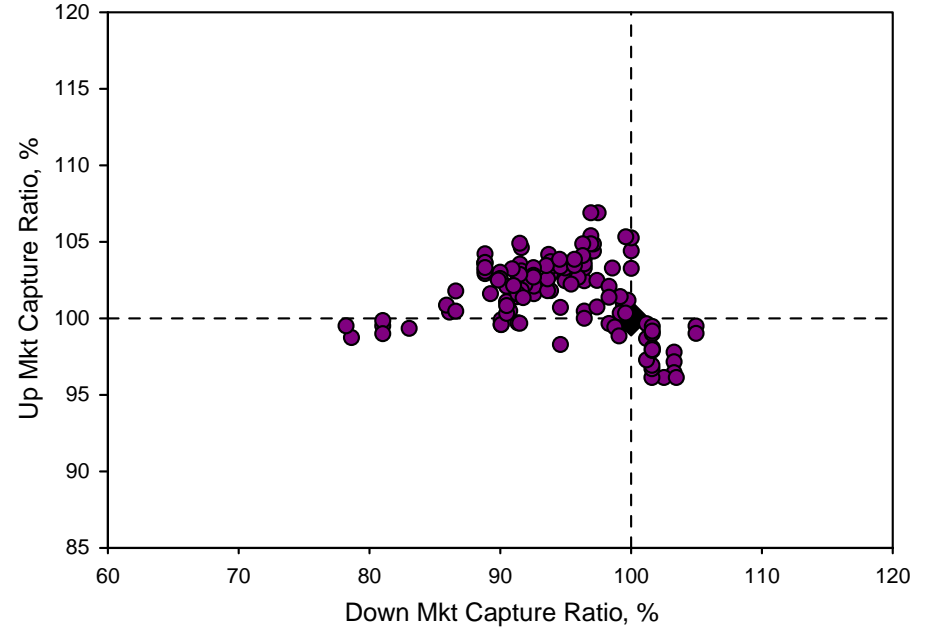
American Funds 2050 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2050 Trgt Date Retire R6

◆ S&P Target Date 2050 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2050 Trgt Date Retire R6	82	37	2.85%	-3.62%	25.96%	-12.74%	10.78%	-11.65%	51.05%	-21.00%	101.02%	96.97%	98.33
S&P Target Date 2050 TR USD	82	38	2.83%	-3.64%	25.70%	-13.14%	11.39%	-13.22%	51.32%	-18.88%	100.00%	100.00%	100.00

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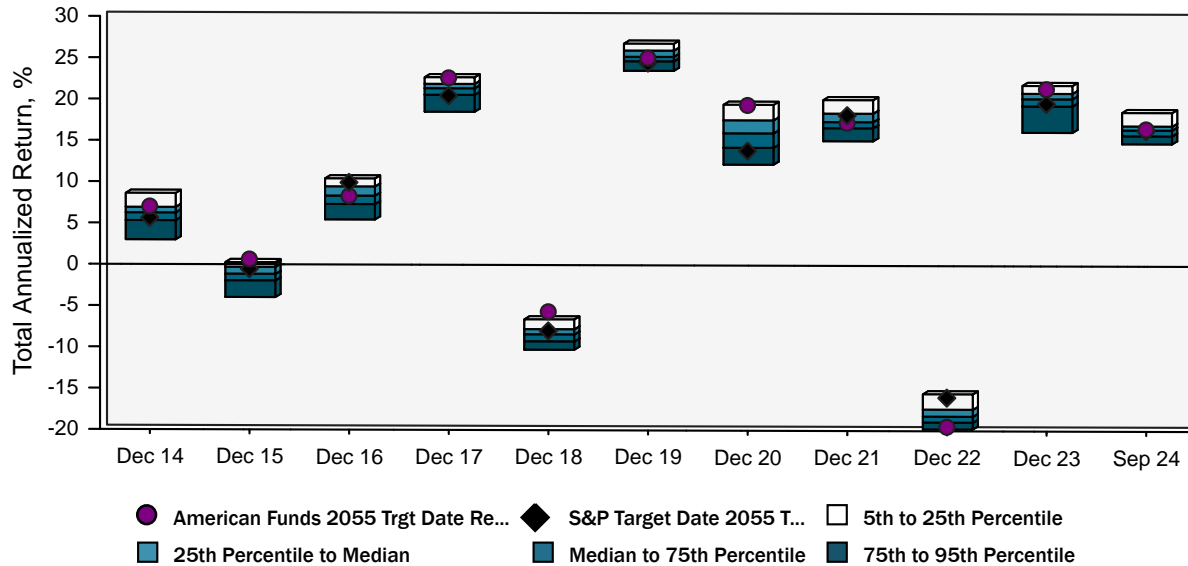
American Funds 2055 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2055 Trgt Date Retire R6	6.16	16.58	30.36	6.49	11.67	9.89	-0.90	0.99	0.26	15.79	0.38
S&P Target Date 2055 TR USD	6.82	16.35	28.82	7.50	11.14	9.26	0.00	1.00	0.32	15.75	-
Morningstar Target-Date 2055	6.41	16.43	29.21	6.53	10.82	8.84	0.80	1.06	0.26	16.16	0.70

Performance To Date

January 2014 - September 2024



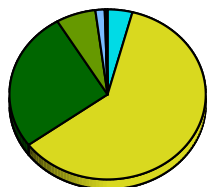
Portfolio Data

Ticker	RFKTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2055
Net Assets \$MM	\$24,014
Turnover Ratio	1%
Total Number of Holdings	18
Average Mkt Cap \$MM	\$109,580
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	12.67
Mstar Rating	5

Sector Weightings

	Fund	Category
Information Economy	31.50	29.81
Communication Services	7.65	6.60
Technology	23.85	23.21
Service Economy	37.16	37.57
Consumer Cyclical	10.81	10.29
Healthcare	14.58	11.90
Financial Services	11.77	15.38
Manufacturing Economy	31.34	32.62
Basic materials	3.99	4.21
Consumer Defensive	5.87	5.69
Industrial Materials	14.77	11.71
RealEstate	1.12	4.22
Energy	3.73	4.36
Utilities	1.86	2.43

Portfolio Composition



Cash (4.08%)
Domestic Stock (60.81%)
Foreign Stock (26.57%)
Domestic Bond (6.54%)
Foreign Bond (1.53%)
Preferred Bond (0.16%)
Convertible Bond (0.01%)
Other (0.30%)

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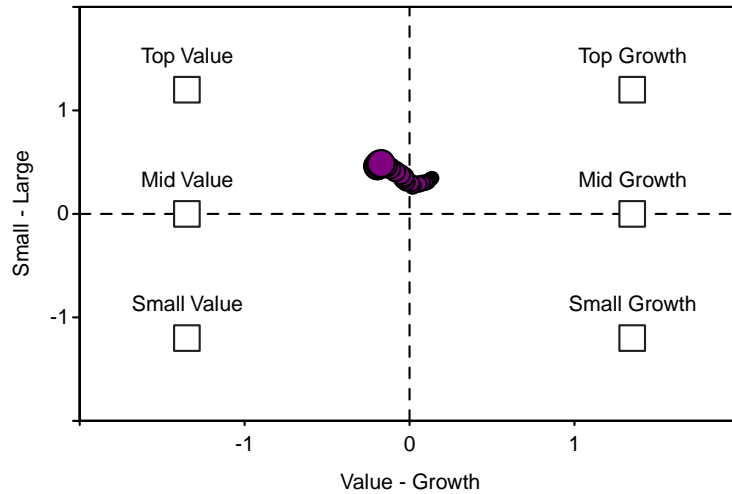


American Funds 2055 Trgt Date Retire R6

As of 09/30/2024

Manager Style

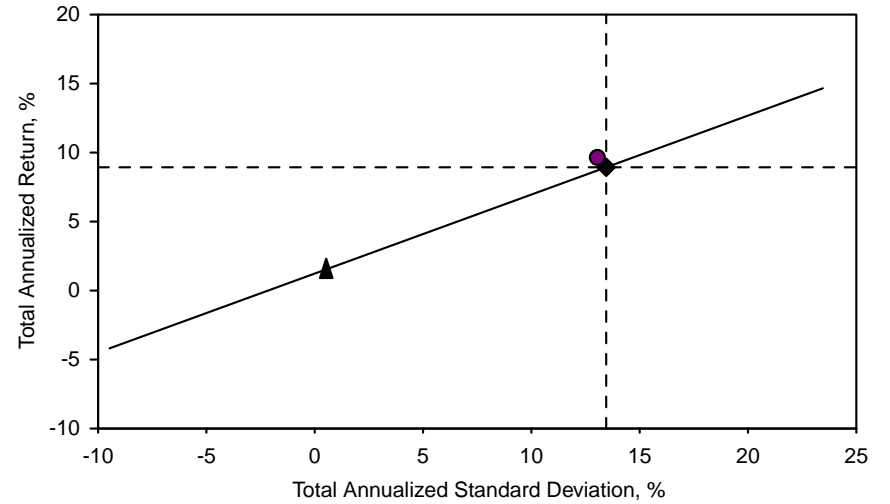
6 Month moving average, October 2014 - September 2024



● American Funds 2055 Trgt Date Retire R6

Manager Risk / Return

October 2014 - September 2024

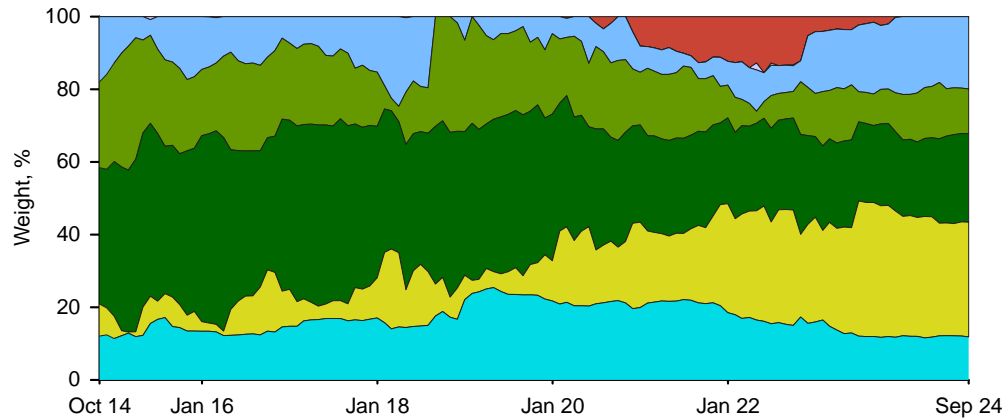


◆ S&P Target Date 2055 TR USD

▲ Cash

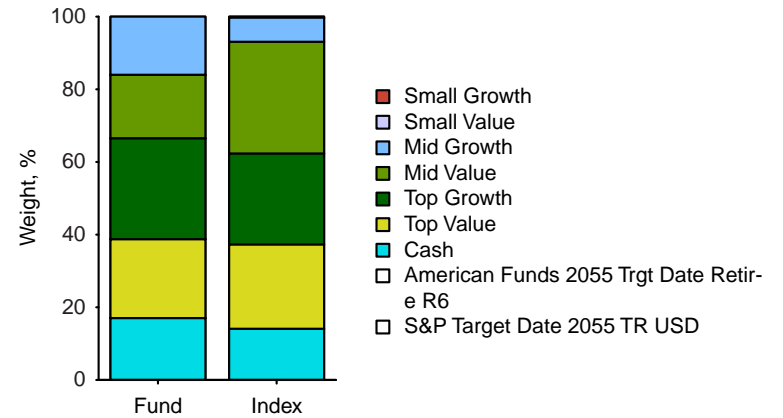
Asset Allocation

American Funds 2055 Trgt Date Retire R6



Asset Allocation

October 2014 - September 2024

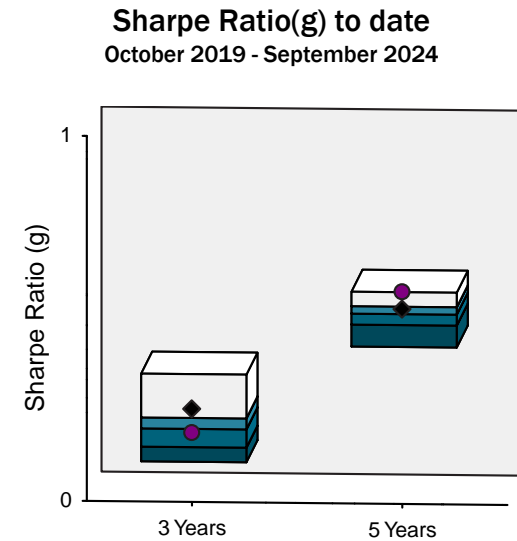
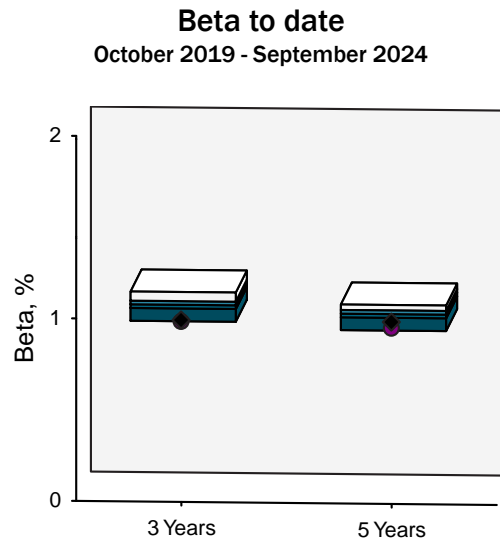
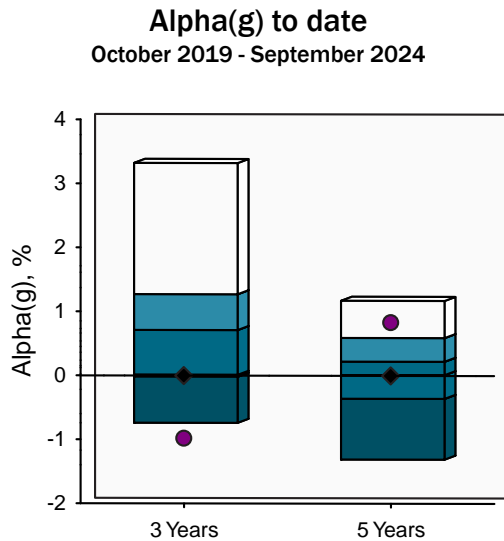
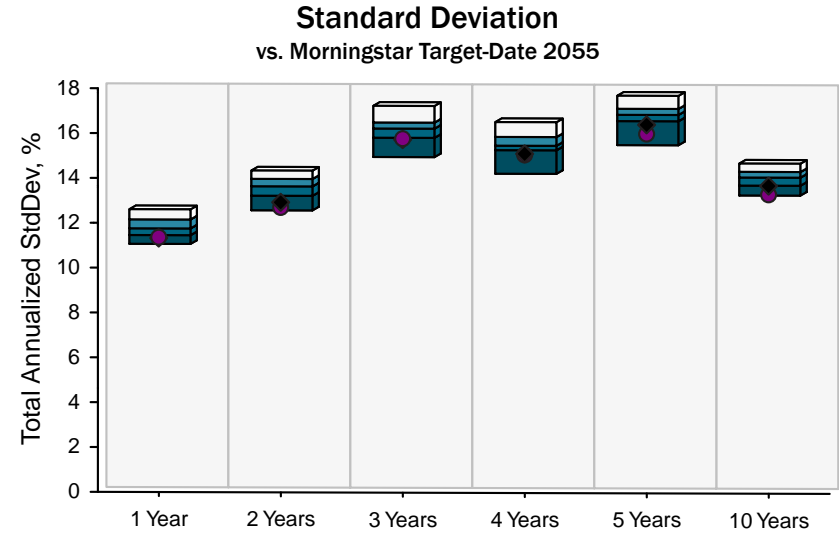
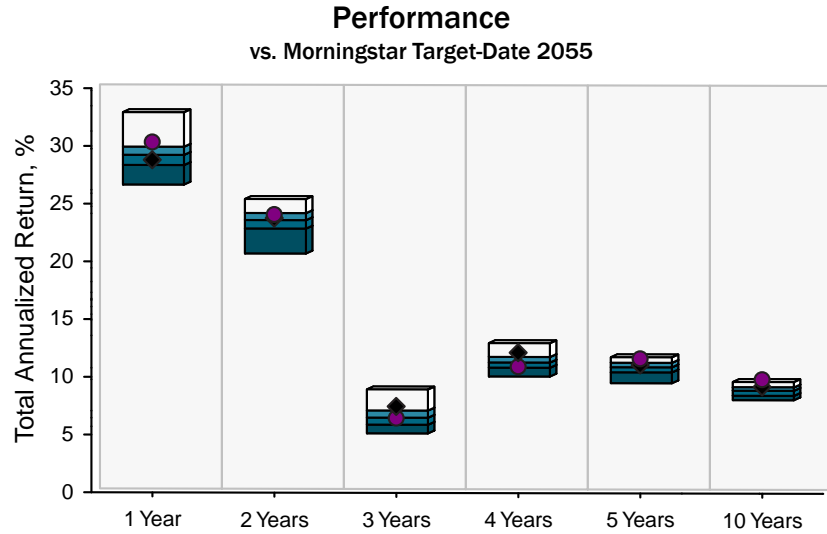


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American Funds 2055 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2055 Trgt Date Retire R6

◆ S&P Target Date 2055 TR USD

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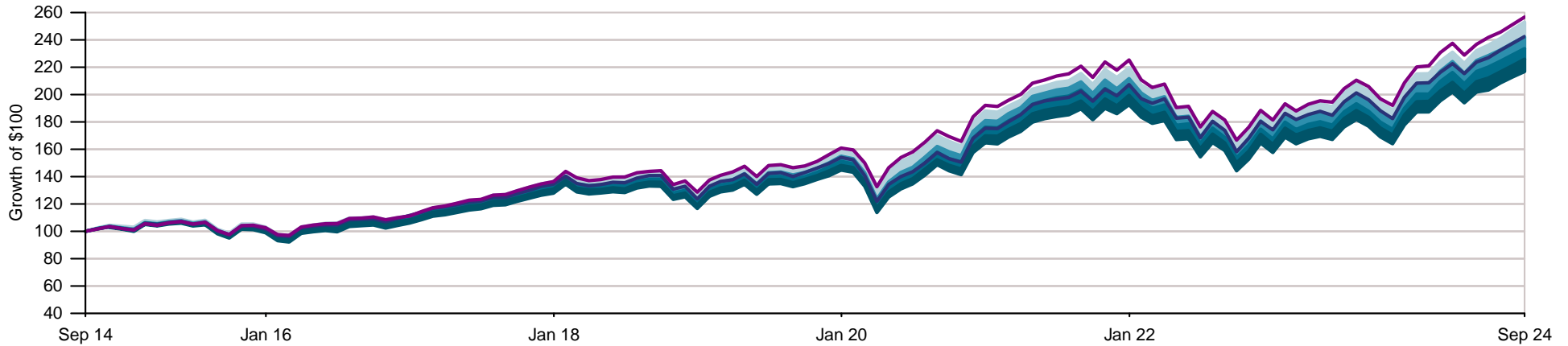


American Funds 2055 Trgt Date Retire R6

As of 09/30/2024

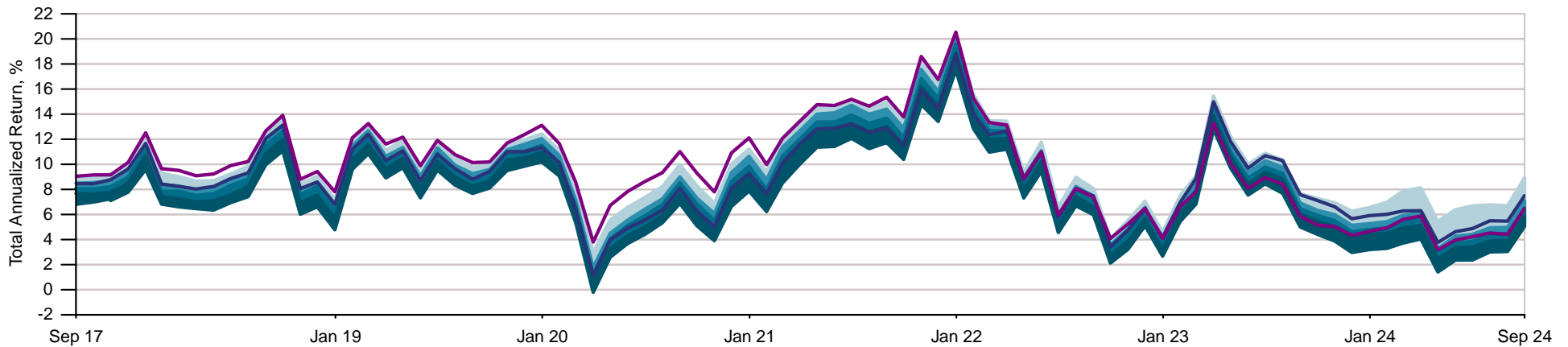
Cumulative Performance

October 2014 - September 2024



36 Month Rolling Performance

October 2014 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2055 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2055 TR USD

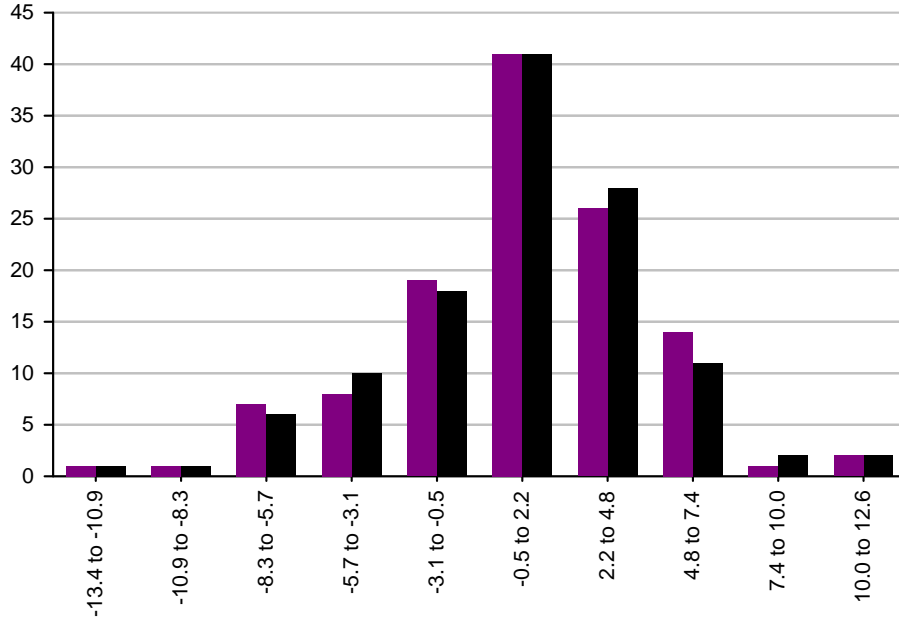
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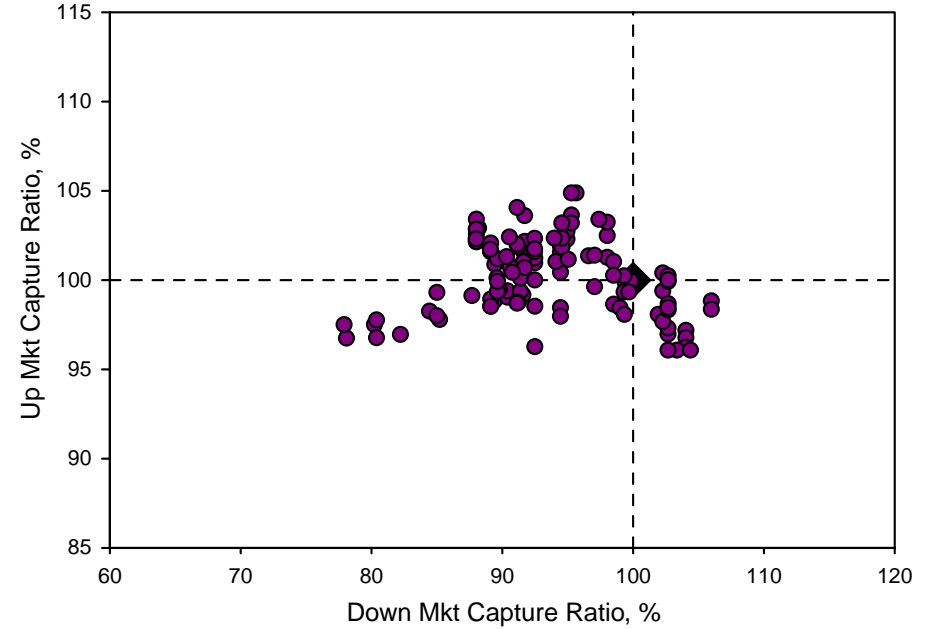
American Funds 2055 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, October 2014 - September 2024



● American Funds 2055 Trgt Date Retire R6

◆ S&P Target Date 2055 TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2055 Trgt Date Retire R6	83	37	2.83%	-3.64%	26.06%	-12.83%	10.81%	-11.63%	50.93%	-21.59%	100.39%	96.78%	98.21
S&P Target Date 2055 TR USD	82	38	2.85%	-3.67%	25.96%	-13.26%	11.52%	-13.40%	51.99%	-18.94%	100.00%	100.00%	100.00

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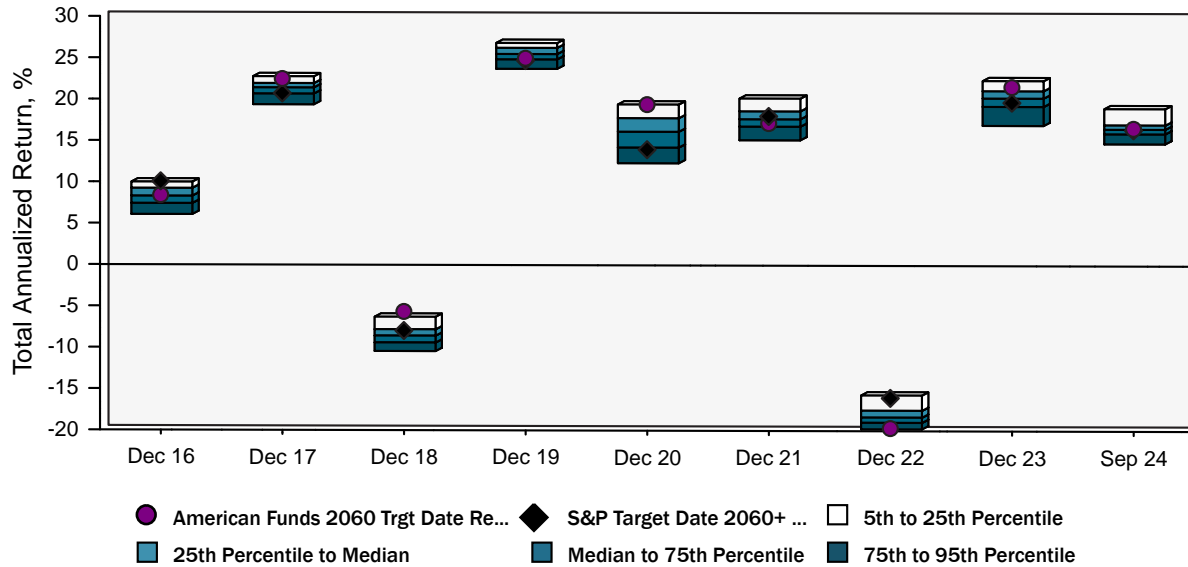
American Funds 2060 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2060 Trgt Date Retire R6	6.20	16.60	30.49	6.45	11.65	-	-0.97	0.99	0.26	15.82	0.39
S&P Target Date 2060+ TR USD	6.87	16.42	28.90	7.53	11.18	9.32	0.00	1.00	0.32	15.78	-
Morningstar Target-Date 2060	6.38	16.52	29.38	6.60	10.93	9.04	0.69	0.99	0.26	16.27	0.70

Performance To Date

April 2015 - September 2024



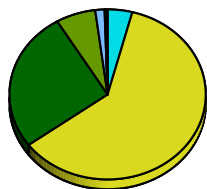
Portfolio Data

Ticker	RFUTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2060
Net Assets \$MM	\$14,428
Turnover Ratio	1%
Total Number of Holdings	17
Average Mkt Cap \$MM	\$106,984
Manager Name	Wesley Phoa
Manager Tenure (yrs.)	9.50
Mstar Rating	4

Sector Weightings

	Fund	Category
Information Economy	31.63	29.80
Communication Services	7.74	6.59
Technology	23.89	23.21
Service Economy	37.22	37.61
Consumer Cyclical	10.98	10.29
Healthcare	14.51	11.90
Financial Services	11.73	15.42
Manufacturing Economy	31.14	32.58
Basic materials	4.01	4.22
Consumer Defensive	5.77	5.64
Industrial Materials	14.8	11.75
RealEstate	1.11	4.16
Energy	3.67	4.40
Utilities	1.78	2.41

Portfolio Composition



Cash	4.06%
Domestic Stock	60.83%
Foreign Stock	26.56%
Domestic Bond	6.54%
Foreign Bond	1.53%
Preferred Bond	0.17%
Convertible Bond	0.01%
Other	0.31%

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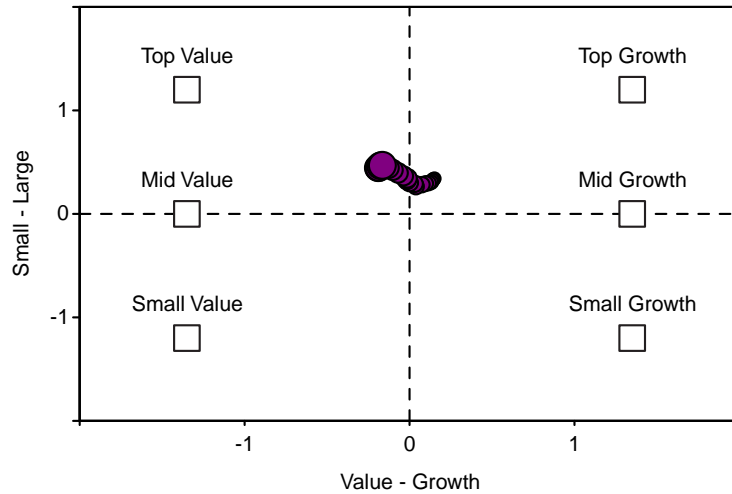


American Funds 2060 Trgt Date Retire R6

As of 09/30/2024

Manager Style

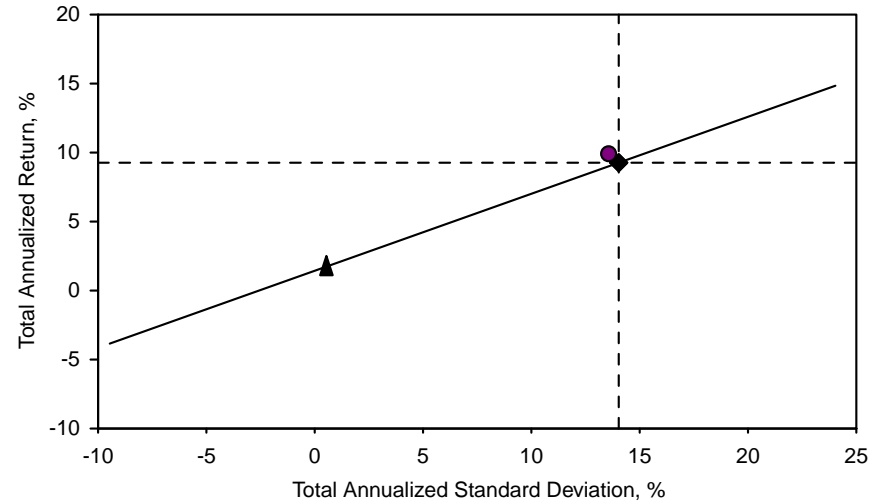
6 Month moving average, April 2015 - September 2024



● American Funds 2060 Trgt Date Retire R6

Manager Risk / Return

April 2015 - September 2024

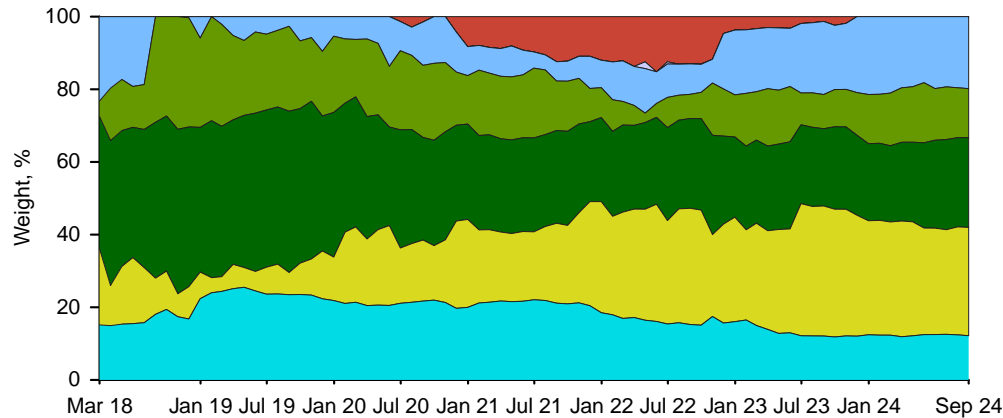


◆ S&P Target Date 2060+ TR USD

▲ Cash

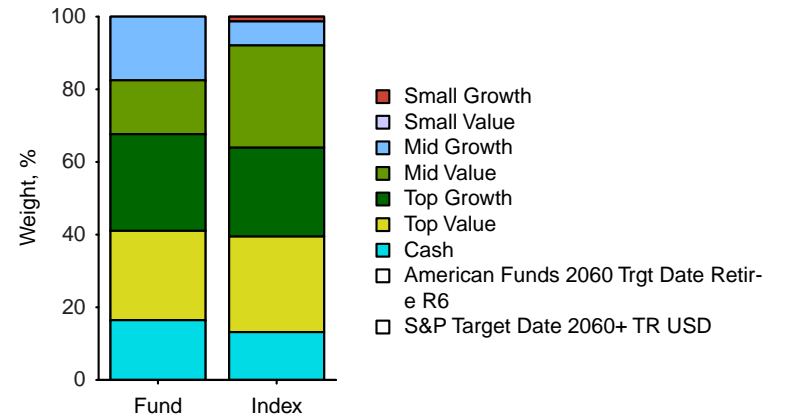
Asset Allocation

American Funds 2060 Trgt Date Retire R6



Asset Allocation

April 2015 - September 2024

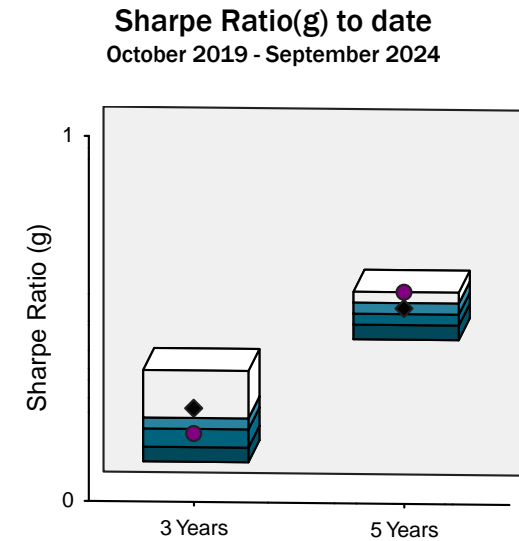
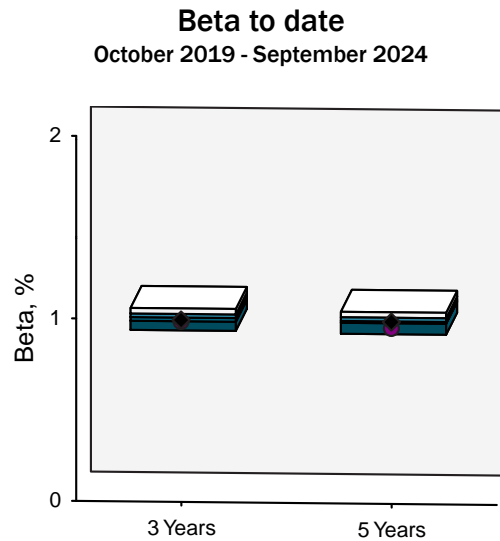
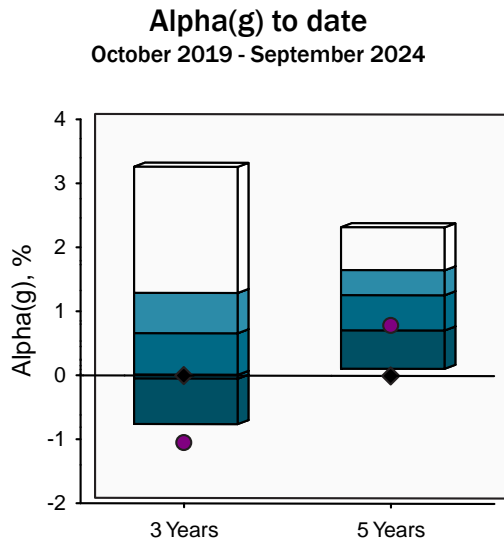
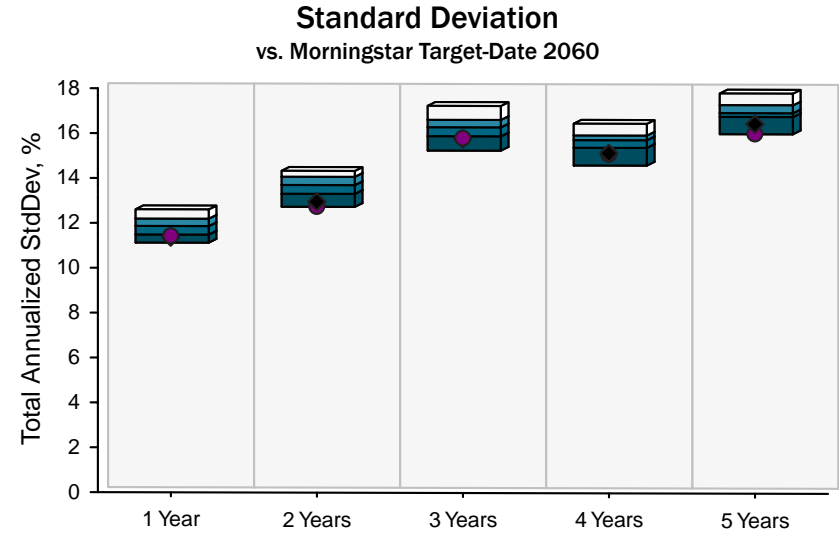
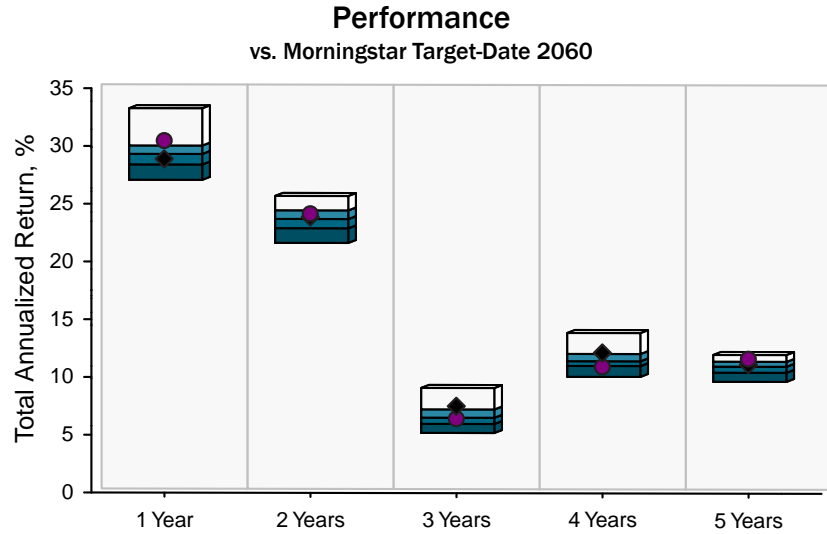


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American Funds 2060 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2060 Trgt Date Retire R6

◆ S&P Target Date 2060+ TR USD

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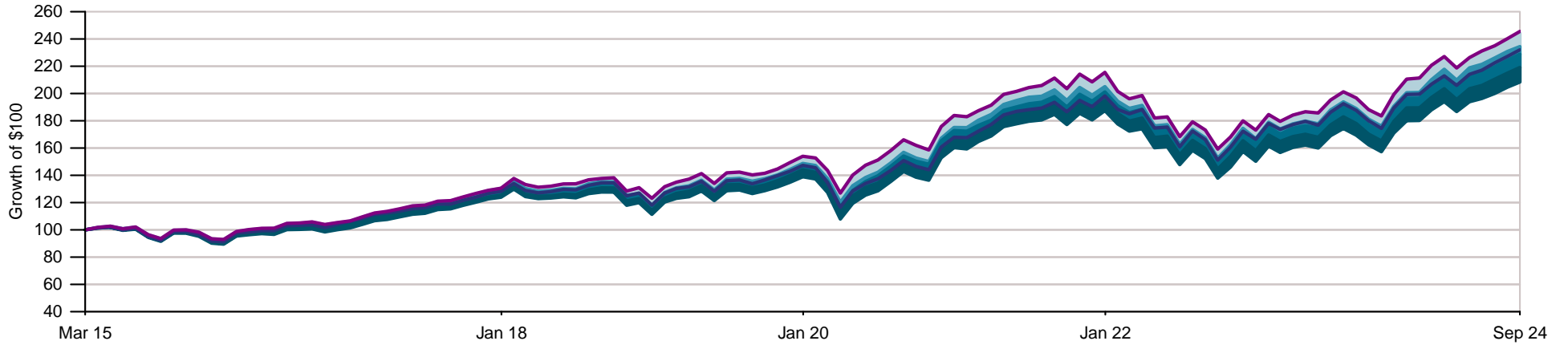


American Funds 2060 Trgt Date Retire R6

As of 09/30/2024

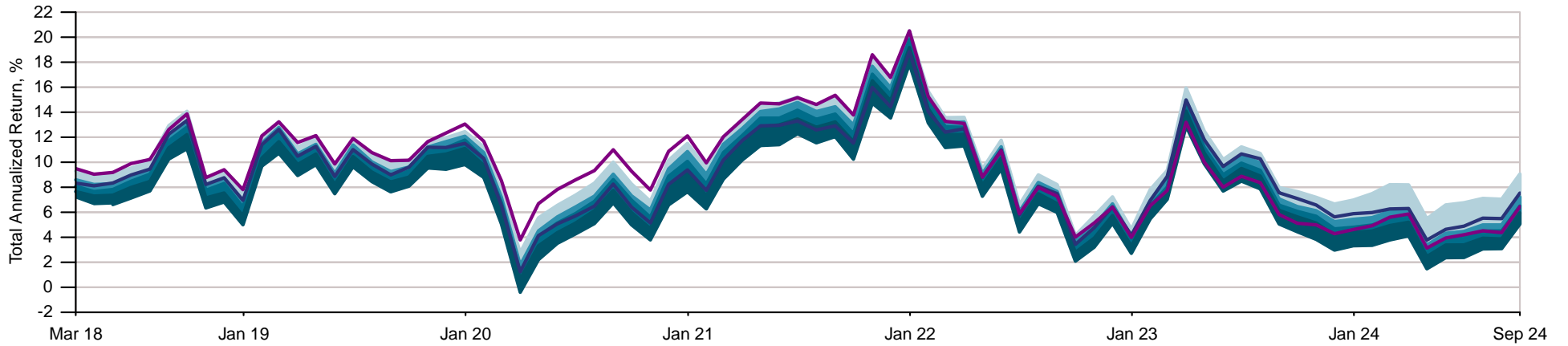
Cumulative Performance

April 2015 - September 2024



36 Month Rolling Performance

April 2015 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2060 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2060+ TR USD

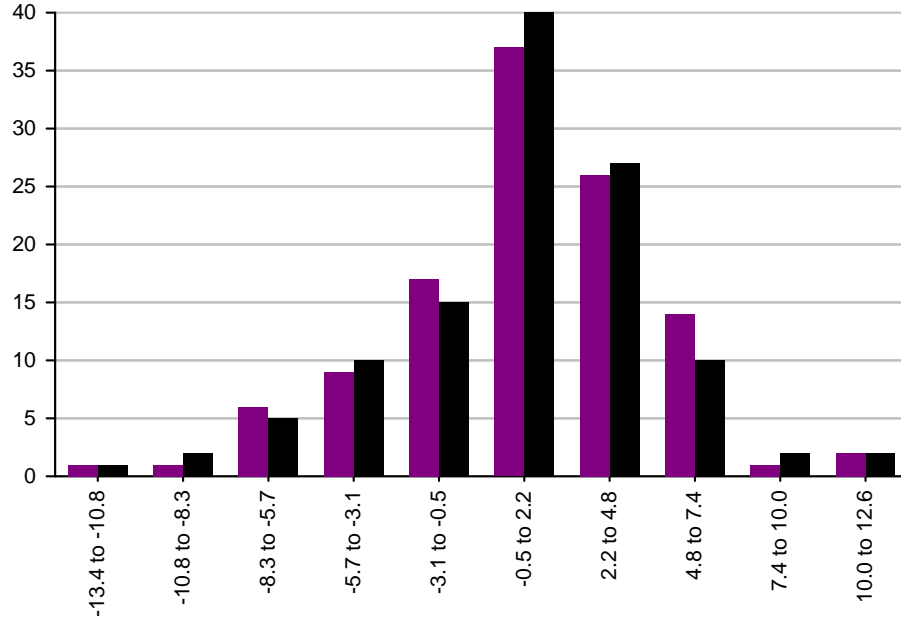
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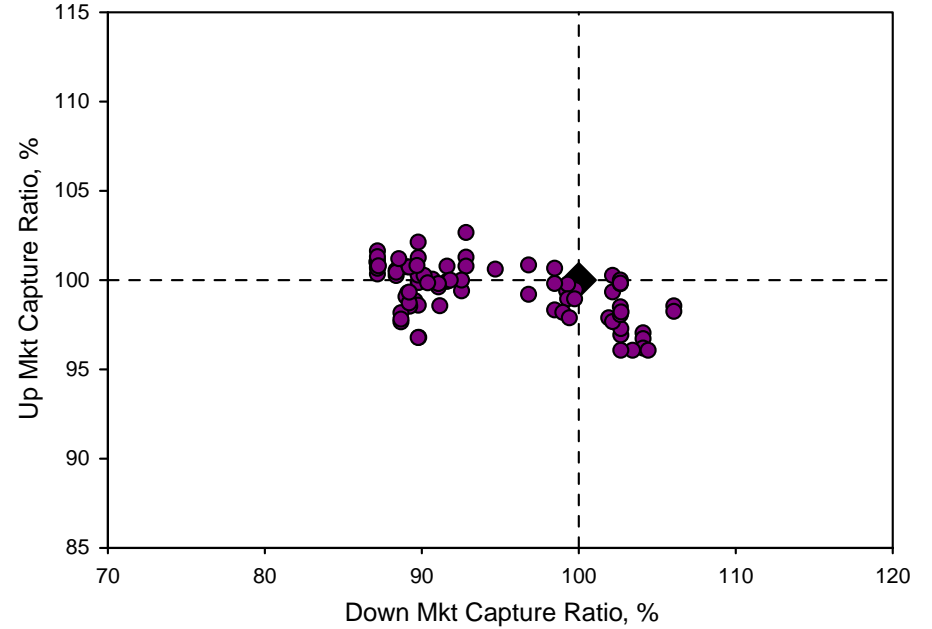
American Funds 2060 Trgt Date Retire R6

As of 09/30/2024

Distribution of Total Return
October 2014 - September 2024



Market Capture
36 Month rolling windows, April 2015 - September 2024



● American Funds 2060 Trgt Date Retire R6

◆ S&P Target Date 2060+ TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2060 Trgt Date Retire R6	80	34	2.83%	-3.86%	26.51%	-13.11%	10.83%	-11.57%	50.79%	-21.77%	99.67%	95.80%	98.21
S&P Target Date 2060+ TR USD	78	36	2.91%	-3.81%	NA	NA	11.52%	-13.38%	52.11%	-18.99%	100.00%	100.00%	100.00

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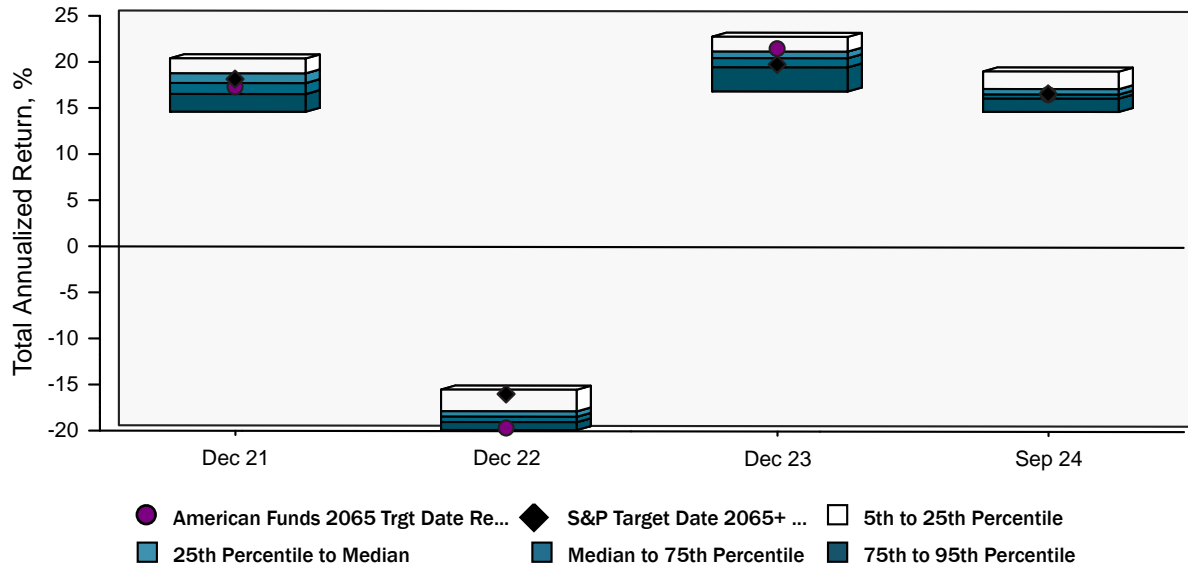
American Funds 2065 Trgt Date Retire R6

As of 09/30/2024

	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Alpha 3Yr	Beta 3Yr	Sharpe Ratio 3Yr	Standard Deviation 3Yr	Expense Ratio
American Funds 2065 Trgt Date Retire R6	6.15	16.60	30.43	6.46	-	-	-1.10	0.99	0.26	15.82	0.39
S&P Target Date 2065+ TR USD	6.85	16.68	29.29	7.68	11.28	-	0.00	1.00	0.33	15.79	-
Morningstar Target-Date 2065+	6.36	16.60	29.46	6.70	11.14	-	3.23	1.28	0.27	16.35	0.69

Performance To Date

April 2020 - September 2024



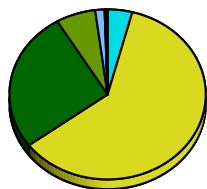
Portfolio Data

Ticker	RFVTX
Prospectus Objective	Asset Allocation
Morningstar Category	Target-Date 2065+
Net Assets \$MM	\$3,631
Turnover Ratio	1%
Total Number of Holdings	17
Average Mkt Cap \$MM	\$106,687
Manager Name	David Hoag
Manager Tenure (yrs.)	4.67
Mstar Rating	3

Sector Weightings

	Fund	Category
Information Economy	31.60	30.05
Communication Services	7.73	6.71
Technology	23.87	23.34
Service Economy	37.22	37.70
Consumer Cyclical	10.98	10.32
Healthcare	14.5	11.77
Financial Services	11.74	15.61
Manufacturing Economy	31.18	32.23
Basic materials	4.02	4.27
Consumer Defensive	5.78	5.48
Industrial Materials	14.81	11.95
RealEstate	1.11	3.73
Energy	3.67	4.47
Utilities	1.79	2.33

Portfolio Composition



■ Cash (4.06%)
■ Domestic Stock (60.75%)
■ Foreign Stock (26.64%)
■ Domestic Bond (6.53%)
■ Foreign Bond (1.54%)
■ Preferred Bond (0.17%)
■ Convertible Bond (0.01%)
■ Other (0.31%)

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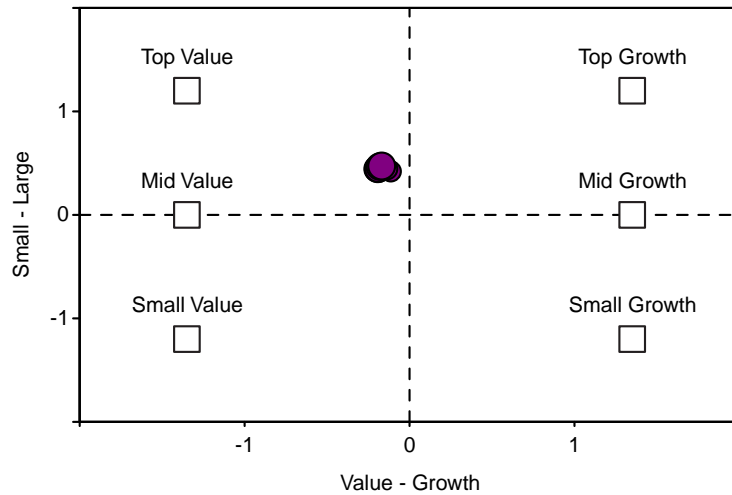


American Funds 2065 Trgt Date Retire R6

As of 09/30/2024

Manager Style

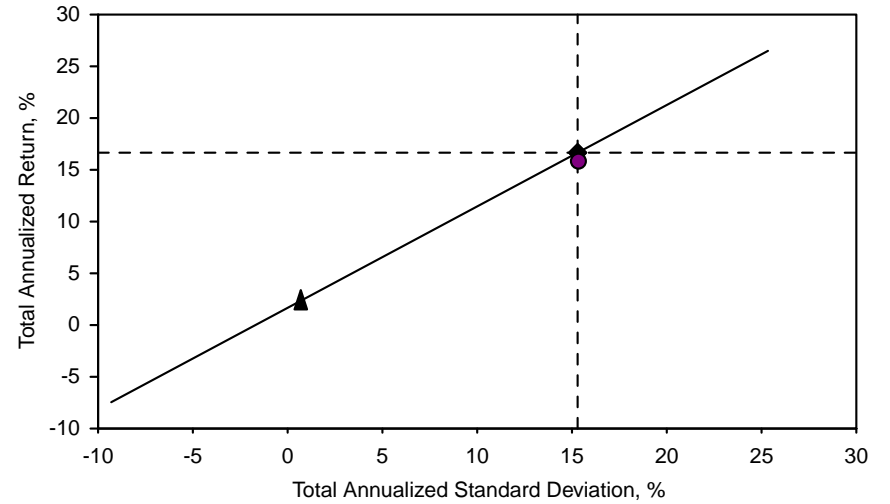
6 Month moving average, April 2020 - September 2024



● American Funds 2065 Trgt Date Retire R6

Manager Risk / Return

April 2020 - September 2024

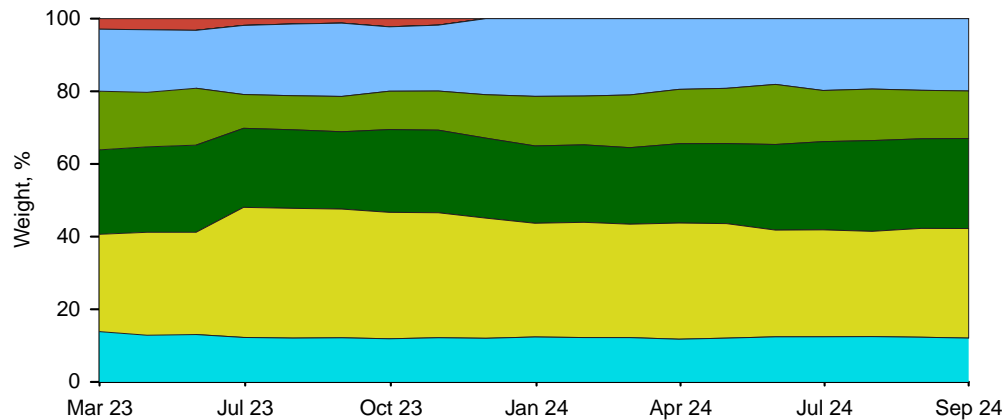


◆ S&P Target Date 2065+ TR USD

▲ Cash

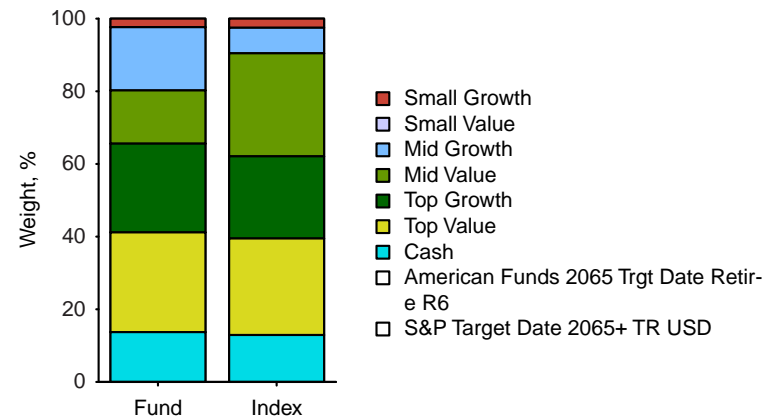
Asset Allocation

American Funds 2065 Trgt Date Retire R6



Asset Allocation

April 2020 - September 2024

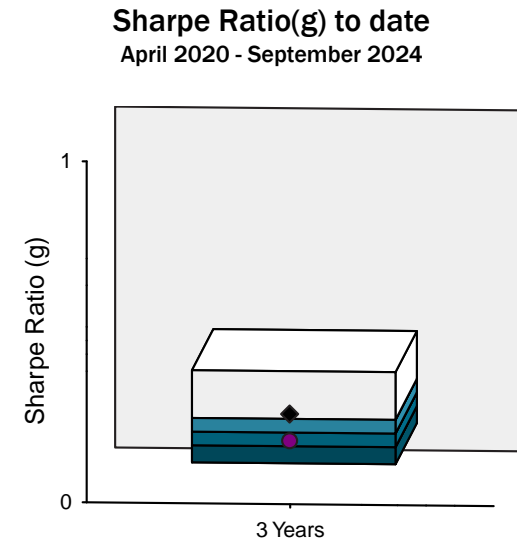
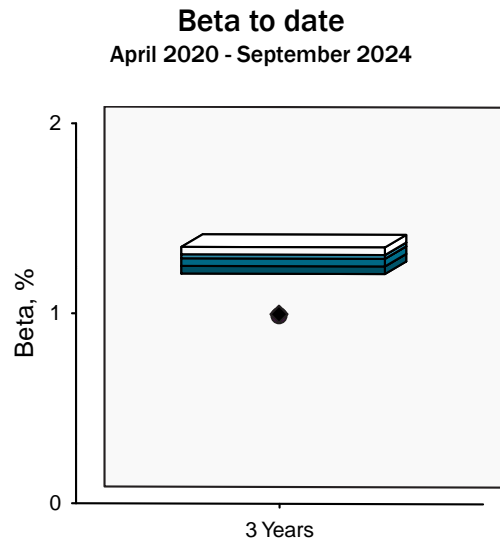
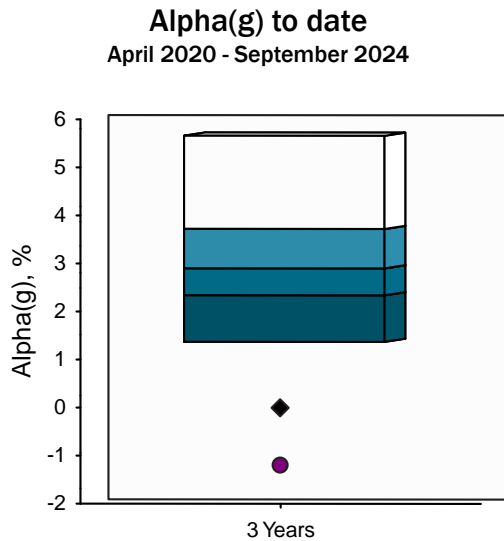
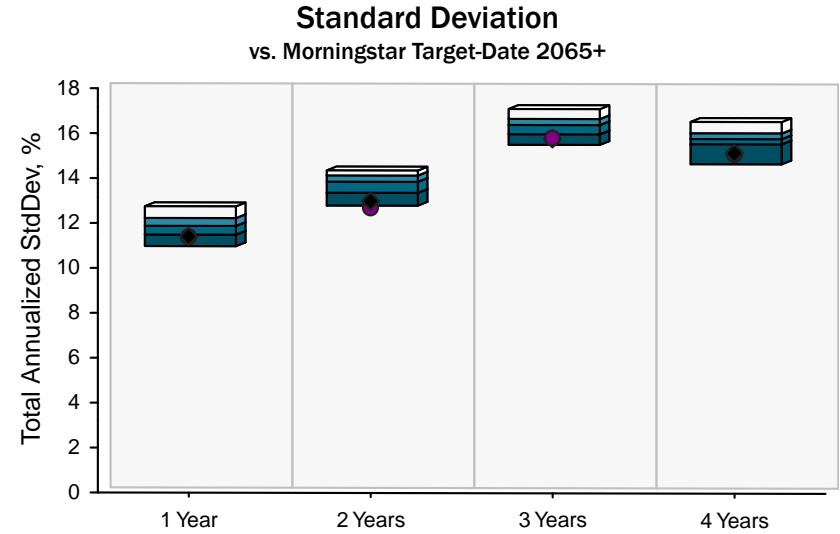
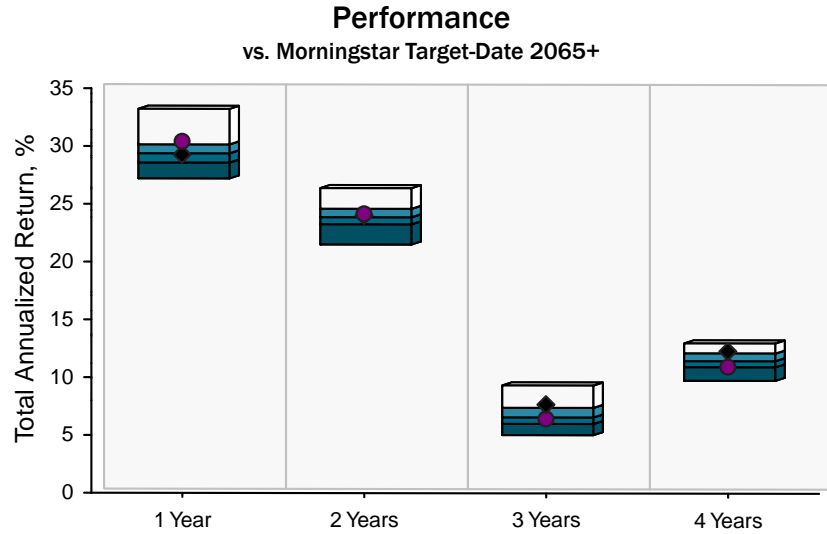


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American Funds 2065 Trgt Date Retire R6

As of 09/30/2024



● American Funds 2065 Trgt Date Retire R6

◆ S&P Target Date 2065+ TR USD

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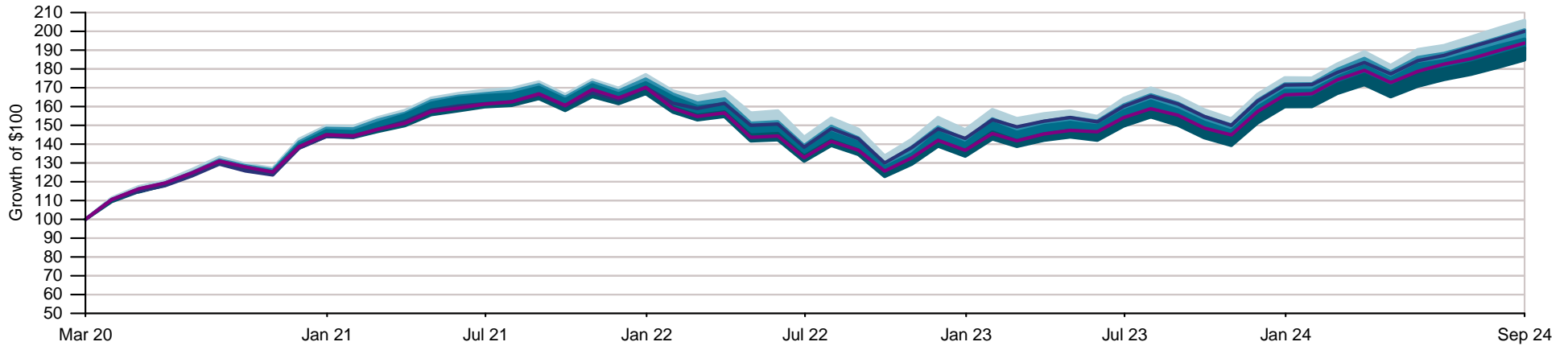


American Funds 2065 Trgt Date Retire R6

As of 09/30/2024

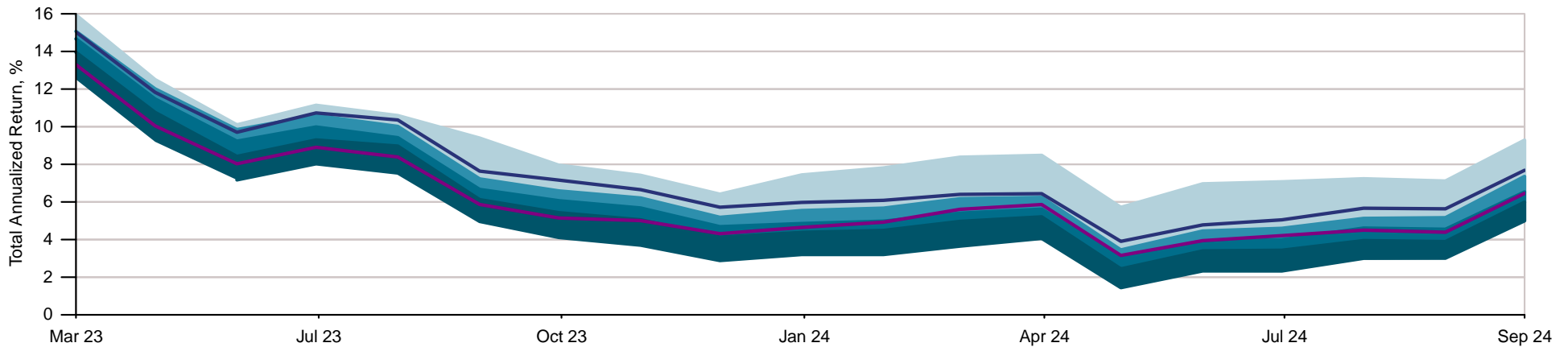
Cumulative Performance

April 2020 - September 2024



36 Month Rolling Performance

April 2020 - September 2024



75th to 95th Percentile
5th to 25th Percentile

Median to 75th Percentile
American Funds 2065 Trgt Date Retire R6

25th Percentile to Median
S&P Target Date 2065+ TR USD

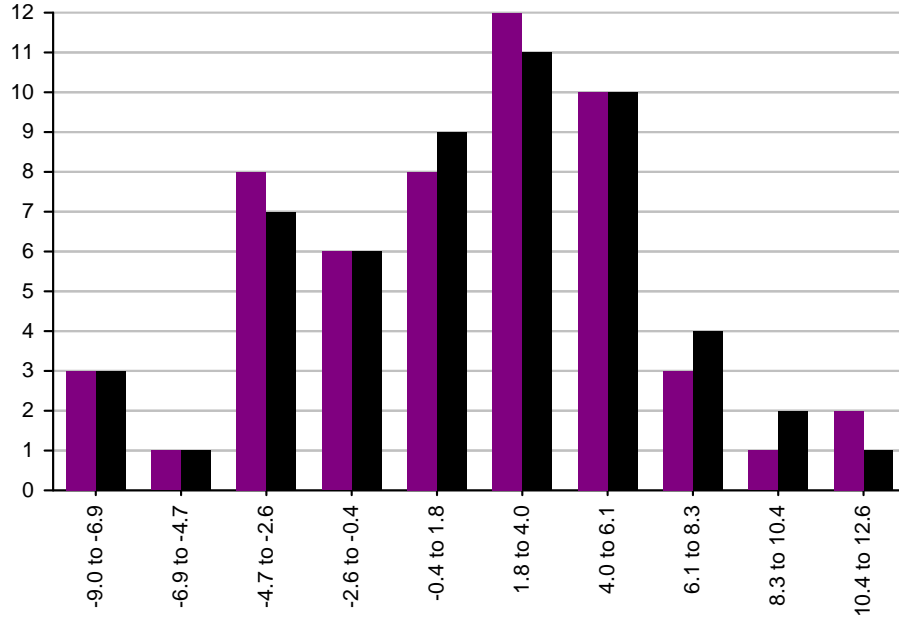
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American Funds 2065 Trgt Date Retire R6

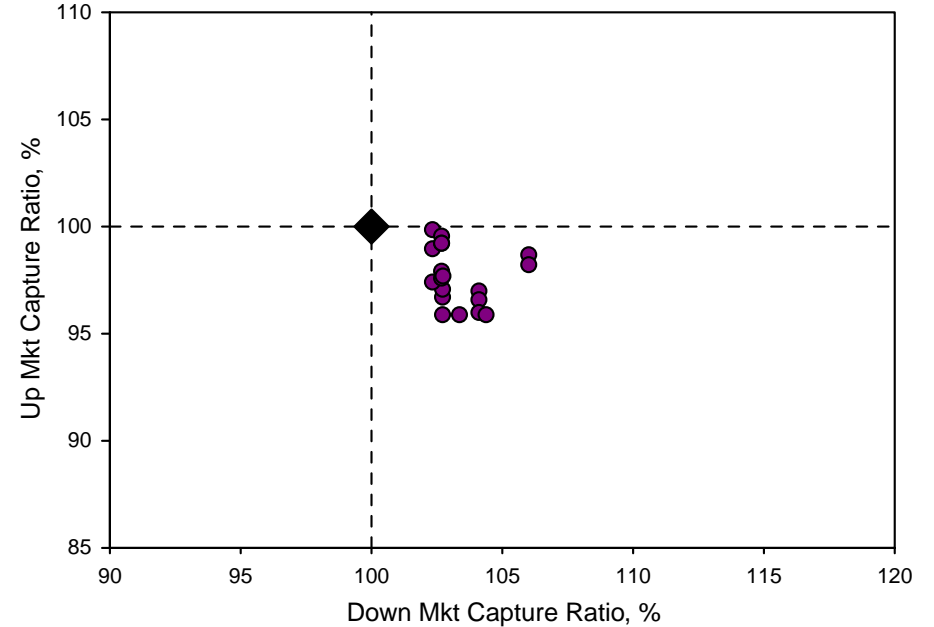
As of 09/30/2024

Distribution of Total Return
April 2020 - September 2024



Market Capture

36 Month rolling windows, April 2020 - September 2024



● American Funds 2065 Trgt Date Retire R6

◆ S&P Target Date 2065+ TR USD

	# of Months Up	# of Months Down	Avg Return Up Months	Avg Return Down Months	Ann Return vs Market Up	Ann Return vs Market Down	Month % Best	Month % Worst	Year % Best	Year % Worst	Capture Ratio Up Mkt	Capture Ratio Down Mkt	Benchmark R-Squared
American Funds 2065 Trgt Date Retire R6	36	18	3.84%	-3.79%	35.22%	-14.34%	10.80%	-8.31%	51.08%	-21.76%	99.11%	102.90%	98.53
S&P Target Date 2065+ TR USD	36	18	3.87%	-3.68%	NA	NA	11.52%	-8.99%	52.11%	-18.84%	100.00%	100.00%	100.00

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Section V
Appendix

ACTIVE INVESTMENT OPTIONS ANALYSIS CRITERIA

All active plan investment options are reviewed quarterly against their peer group and index benchmark to determine the performance and quality of each offering. Each are evaluated using the following criteria:

1. Trailing 1, 3, 5 and 10 year returns – Total return is a basic measure of a fund's performance. Fund returns over each period are factored into a weighted average, based on the life of a fund. Recent returns receive a slightly higher weighting, while older returns, which may have been produced under different conditions, are weighted less.
2. Rolling period returns – A rolling period return divides a longer time frame into smaller time periods. A rolling 12-month return over five years is computed by first calculating a single period return over the first twelve months. Next, it calculates the 12-month return for months 2-13. The process continues until finally reaching the 12-month period spanning months 48-60. The final rolling figure reflects the average of all of the 12-month returns.
3. Batting Average – Batting average is calculated by (1) tallying the number of months in a given observation window where the investment return is greater than the return of the peer group median return and (2) dividing this amount by the total number of months in the observation window. The result is a ratio that ranges between 0 and 1. A batting average of greater than 0.50 signifies that the investment has outperformed the peer group more frequently than it has underperformed, irrespective of the magnitude of any outperformance or underperformance.
4. Style Consistency to the appropriate index – We utilize R-squared to assess whether the funds selected for the plan continue to operate and perform as expected within their appropriate asset class. R-squared measures the closeness between a fund's returns and movements in the benchmark. All active funds have some deviation from their benchmark, but excessive deviation could indicate that a fund is drifting away from its stated category mandate.
5. Modified Sharpe Ratio – The standard Sharpe Ratio calculation is calculated by subtracting the risk-free rate of return (the US Treasury Bill is typically used) from the portfolio return and dividing the result by the portfolio's standard deviation. A higher Sharpe ratio indicates that the portfolio was able to generate a higher return per unit of risk. Modified Sharpe Ratio is a related statistic that is equal to the Sharpe Ratio under normal circumstances. However, the Modified Sharpe calculation adds an exponent to the denominator that effectively raises the denominator to the -1 power in circumstances in which an investment's excess return is negative. This modification ensures that investments with both negative excess returns and higher standard deviations rank lower than investment with negative excess returns and lower standard deviations. Under the standard Sharpe Ratio calculation, the opposite is true.
6. Alpha – The use of Alpha allows us to gauge the effectiveness of the manager. Alpha is the difference between the portfolio's actual return and its expected return given the funds level of risk as calculated by beta.
7. Up Capture Ratio – The up capture ratio calculates the percentage of return of an index that a fund has captured during up market cycles. It tracks the fund's relative performance versus the appropriate index when the index is going up.
8. Down Capture Ratio – The down capture ratio calculates the percentage of return of an index a fund has captured during down market cycles. Funds that perform well in this category tend to reduce the downside loss for investors during bear markets.
9. Expense Ratio – The expense ratio is compared to the appropriate category average expense and then given a score based upon that percentage. This rewards low-cost funds and penalizes high-cost funds. Expense ratios are effectively "double weighted" in our scoring methodology, because performance returns are already net of expenses. Since fiduciaries are encouraged to carefully manage expenses, we believe explicitly factoring in fund fees is prudent.

Each fund is benchmarked to a specific market index, and fund performance is evaluated and compared to a relevant peer group using Morningstar category classifications. A fund is given a peer group ranking for each criterion, shown as a percentage. The percentage rankings for all criteria are then averaged to give a fund its average ranking score. All funds with at least a three year track record are scored in the above manner. A fund is then classified as Top Decile, top Quartile, 2nd Quartile, 3rd Quartile or 4th Quartile based upon the overall score compared to all other funds within that particular asset category.

PASSIVE INVESTMENT OPTIONS ANALYSIS CRITERIA

All passive investment options are reviewed quarterly against their peer group and index benchmark to determine the performance and quality of each offering. Each are evaluated using the following criteria:

1. Expense Ratio – The percentage of fund assets, net of reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The Prospectus Net Expense Ratio is collected annually from a fund's prospectus.
2. Tracking Error – A measure of the difference in returns between an investment and a benchmark. Tracking error is reported as a standard deviation of the difference between the returns of an investment and its benchmark.
3. R-Squared – A statistical metric that ranges from zero to 100 and measures the percentage of portfolio's performance that is explained by the movement of its benchmark index. R-Squared is helpful in assessing the reliability of alpha and beta in explaining a portfolio risk and return characteristics. An r-squared of 100 would mean that the portfolio's performance movements are perfectly correlated with those of the benchmark over time, and would suggest that alpha and beta may be relied upon with a high degree of confidence.
4. Beta – A measure of the volatility, or systematic risk, of an investment in comparison to a market index as a whole. Beta is calculated using regression analysis. Beta represents the tendency of an investment's returns to respond to moves in the market or index that it's calculated against. A beta of 1 indicates that the investment's price moves with the market. A beta of less than 1 means that the investment is theoretically less volatile than the market. A beta of greater than 1 indicates that the investment's price is theoretically more volatile than the market. The reliability of an investment's beta is a function of the investment's r-squared value in relation to the benchmark. A high r-squared value signifies that the beta measure is reliable, while a low r-squared signifies that it is potentially inaccurate.

Each of the criteria above carries a proprietary weight. An index fund is evaluated and ranked in each of the above criteria relative to their peer group. A fund is given a peer group ranking for each criterion. The percentage rankings for all criteria are then weighted to give a fund its average ranking score.

The raw score is then normalized on a scale of 1 to 100, with 1 being the best and 100 the worst. The top 75% of the funds in a category receive a passing score, while the bottom 25% fail.

GLOSSARY OF TERMS

TERM	DEFINITION
Alpha	A risk-adjusted measure of performance that is equal to the difference between a portfolio's actual return and its expected performance given its level of risk as measured by beta. A positive alpha value indicates the portfolio has performed better than its beta would predict. In contrast, a negative alpha indicates the portfolio has underperformed given the expectations established by beta. Alpha can also be viewed as an abnormal level of return in excess of what might be predicted by an equilibrium pricing model like the Capital Asset Pricing Model (CAPM).
Annualized Return	Returns for periods longer than one year are expressed as "annualized returns." They represent an average amount of money earned by an investment each year during the specified time frame. When compounded over a certain period of time, they would produce a fund's total return.
Asset Class	A group of investments that has similar attributes. These attributes can be defined by their level of risk or return, or how they behave in the market. The three main asset classes are equities (stocks), fixed-income (bonds), and cash equivalents (money market instruments).
Batting Average	Batting average is calculated by (1) tallying the number of months in a given observation window where the investment return is greater than the return of the peer group median return and (2) dividing this amount by the total number of months in the observation window. The result is a ratio that ranges between 0 and 1. A batting average of greater than 0.50 signifies that the investment has outperformed the peer group more frequently than it has underperformed, irrespective of the magnitude of any outperformance or underperformance. A 10-year observation window is used in calculating batting average, unless the investment does not have sufficient performance history, in which case an inception-to-date figure is calculated.
Beta	A measure of the volatility, or systematic risk, of an investment in comparison to a market index as a whole. Beta is calculated using regression analysis. Beta represents the tendency of an investment's returns to respond to moves in the market or index that it's calculated against. A beta of 1 indicates that the investment's price moves with the market. A beta of less than 1 means that the investment is theoretically less volatile than the market. A beta of greater than 1 indicates that the investment's price is theoretically more volatile than the market. The reliability of an investment's beta is a function of the investment's r-squared value in relation to the benchmark. A high r-squared value signifies that the beta measure is reliable, while a low r-squared signifies that it is potentially inaccurate.
Benchmark	A standard against which the performance of a security, mutual fund or investment manager can be measured. Typically, a benchmark is a broad market index that groups many securities together in some systematic way.
Collective Investment Trust	A fund that is operated by a trust company or a bank and handles a pooled group of trust accounts. Collective investment funds (CITs) combine the assets of various individuals and organizations to create a larger, well-diversified portfolio. CITs are not regulated by the Investment Company Act of 1940 but are regulated by the Office of the Comptroller of the Currency ("OCC") and subject to oversight by the Internal Revenue Service ("IRS") and the Department of Labor ("DOL").
Down Capture Ratio	A ratio that measures the overall performance of a portfolio during falling markets. This measure analyzes how well a portfolio (or an investment manager) performed relative to its benchmark/index during periods when the benchmark fell. For example, a down-capture ratio of 95% (for a given period of time) means that the portfolio lost 5% less than its benchmark during the specified time period.
Expense Ratio	The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio.
Growth Stock	Investors employing a growth investment strategy buy stocks of companies with a recent history of above average increases in earnings in anticipation that earnings growth will continue. Growth stocks are often characterized by high valuation ratios (e.g., high price-to-earnings ratios).

GLOSSARY OF TERMS

TERM	DEFINITION
Large Cap	Companies with a market capitalization value of more than \$10 billion.
Market Capitalization	Calculated by multiplying the number of a company's shares outstanding by its stock price per share.
Mid Cap	Companies with market capitalization value between \$2.5 (typically) and \$10 billion.
Modified Sharpe Ratio	The standard Sharpe Ratio calculation is calculated by subtracting the risk-free rate of return (the US Treasury Bill is typically used) from the portfolio return and dividing the result by the portfolio's standard deviation. A higher Sharpe ratio indicates that the portfolio was able to generate a higher return per unit of risk. Modified Sharpe Ratio is a related statistic that is equal to the Sharpe Ratio under normal circumstances. However, the Modified Sharpe calculation adds an exponent to the denominator that effectively raises the denominator to the -1 power in circumstances in which an investment's excess return is negative. This modification ensures that investments with both negative excess returns and higher standard deviations rank lower than investment with negative excess returns and lower standard deviations. Under the standard Sharpe Ratio calculation, the opposite is true.
Morningstar Category	A proprietary Morningstar data point that groups investment managers into categories based on the investment approach or strategy utilized by the investment manager. Categories help investors and investment professionals make comparisons between funds.
Moving Average	Measures the average price of a security over some specified period of time (e.g., 1 month, or 12 months). Then the subset of returns is modified by "shifting the time period forward"; that is, excluding the first number of the series and including the next number following the original subset in the series. This creates a new subset of numbers, which is averaged. This process is repeated over the entire data series or a specified time frame.
Mutual Fund	An investment company that continuously offers new equity shares in an actively managed portfolio of securities by pooling money from many investors. All owners in the fund share in the gains or losses of the fund. Shares of a mutual fund are redeemable on demand at fund's current Net Asset Value (NAV). Each mutual fund is managed to a particular objective that is stated in the fund's prospectus.
Net Asset Value (NAV)	A mutual fund share's value, calculated once per day, based on the closing market price of each security in the fund's portfolio. It is calculated by deducting the fund's liabilities from the total assets and dividing this net asset amount by the number of share's outstanding.
Rolling Return	Measures the return of an investment over some specified period of time (e.g., 1 year, or 3 years) and repeats the calculation over a stated time frame. A rolling period return divides a longer time frame into smaller time periods. For example, a rolling 12-month return over 3 years starts by calculating a single period return over the first twelve months. Then, the subset of returns is modified by rolling the data forward by excluding the first number (first month in this case) and including the next number (month 13) in the data series. This process continues over a stated time frame (3 years in this example).
R-Squared	A statistical metric that measures the fraction of variation in the movement of one variable in relation to another variable. In the case of a mutual fund, R-squared measures the percentage of the mutual fund's performance that is explained by the movement of its benchmark. The metric ranges from 0 to 100. An R-squared of 100 means that all of the portfolio's performance is completely explained by the movements of a benchmark over a calculated time period. A high R-squared (between 85 and 100) indicates the fund's performance patterns have been in line with the index. A lower number would mean that the fund behaves much differently from the index.
Standard Deviation	A statistical measure of dispersion or variation from the average. A high standard deviation for an investment means the historical range of performance was wide, implying greater volatility.
Total Return	Measures the performance of an investment over a given period, including income from dividends and interest, plus any appreciation or depreciation in the market value (or price) of an investment.

GLOSSARY OF TERMS

TERM	DEFINITION
Tracking Error	A measure of the difference in returns between an investment and a benchmark. Tracking error is reported as a standard deviation of the difference between the returns of an investment and its benchmark.
Turnover Ratio	Measures the percentage of a mutual fund's holdings that have been "turned over" or replaced with other holdings in a given year. This ratio includes all trading activity even if a holding wasn't fully replaced by another holding.
Up Capture Ratio	A ratio that measures the overall performance of a portfolio during rising markets. This measure analyzes how well a portfolio (or an investment manager) performed relative to its benchmark/index during periods when the benchmark rose. For example, an up-capture ratio of 108% (for a given period of time) means that the portfolio gained 8% more than its benchmark during the specified time period.
Value Stock	Investors employing a value investment strategy buy stocks of companies they believe are underpriced based on some fundamental valuation metrics (e.g., low price-to-earnings ratios), in anticipation that the price performance of the stock will reverse.

GLOSSARY OF BENCHMARKS

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
CAPITAL PRESERVATION		
Money Market	3-Month Treasury Bill	Three-month T-bills are government-backed, short-term investments considered to be representative of a risk-free investment.
Stable Value / Guaranteed Account	3-Month Treasury Bill	Three-month T-bills are government-backed, short-term investments considered to be representative of a risk-free investment.
BOND		
Ultrashort Bond / Short-Term Bond	Bloomberg U.S. Gov't/Credit 1-3 Year TR	Unmanaged index which is a component of the U.S. Government/Credit Bond Index, which includes Treasury and agency securities (U.S. Government Bond Index) and publicly issued U.S. corporate and foreign debentures and secured notes (U.S. Credit Bond Index). The bonds in the index are investment grade with a maturity between one and three years.
Short Government Bond	Bloomberg Government 1-5 Year TR Index	This index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities of between 1 and 5 years and are publicly issued.
Intermediate Government Bond	Bloomberg U.S. Gov't/Mortgage TR Index	The index measures the performance of U.S. government bonds and mortgage-related securities.
Intermediate-Term Bond	Bloomberg U.S. Aggregate Bond TR Index	Represents securities that are SEC-registered, taxable and dollar denominated. The index covers the U.S. investment grade fixed rate bond market with index components for government and corporate securities, mortgage pass-through securities and asset-backed securities. All returns are market value weighted inclusive of accrued interest.
Long Government Bond	Bloomberg U.S. Government Long TR Index	Unmanaged index that includes all publicly issued U.S. Treasury securities that have a remaining maturity of 10 or more years, are rated investment grade, and have \$250 million or more of outstanding face value/
Long Term Bond	Bloomberg U.S. Long Government/Credit TR Index	This index includes all medium and larger issues of U.S. government, investment-grade corporate, and investment-grade international dollar-denominated bonds that have maturities of greater than 10 years and are publicly issued.
Inflation-Protected Bond	Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) TR Index	Consists of U.S. Treasury Inflation-Protection Securities that have at least a year left to maturity and are non-convertible, rated investment grade of at least BBB by S&P or Baa3 by Moody's, fixed rate, and have more than \$250 million par value outstanding.
Corporate Bond	Bloomberg U.S. Credit TR Index	This index represents publicly issued U.S. corporate and specified foreign debentures and secured notes that meet the specified maturity, liquidity, and quality requirements. To qualify, bonds must be SEC-registered. The index includes both corporate and non-corporate sectors. The corporate sectors are Industrial, Utility, and Finance, which include both U.S. and non-U.S. corporations. The non-corporate sectors are Sovereign, Supranational, Foreign Agency, and Foreign Local Government.
Multi-sector Bond	Bloomberg U.S. Aggregate Bond TR Index	Represents securities that are SEC-registered, taxable and dollar denominated. The index covers the U.S. investment grade fixed rate bond market with index components for government and corporate securities, mortgage pass-through securities and asset-backed securities. All returns are market value weighted inclusive of accrued interest.

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GLOSSARY OF BENCHMARKS

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
BOND		
High Yield Bond	Bloomberg U.S. HY 2% Issuer Cap TR Index	The index measures the performance of high yield corporate bonds, with a maximum allocation of 2% to any one issuer.
Bank Loan	Credit Suisse Leveraged Loan TR Index	The index represents tradable, senior-secured, U.S.-dollar-denominated non-investment-grade loans.
World Bond	Bloomberg Global Aggregate TR Index	Provides a broad-based measure of global investment grade debt markets; it includes the U.S. Aggregate Index, Pan-European Aggregate Index and Asian-Pacific Aggregate Index. It also contains a wide variety of customized sub-indices.
World Bond-USD Hedged	Bloomberg Global Aggregate TR Hdg USD	Provides a broad-based measure of global investment grade debt markets; it includes the U.S. Aggregate Index, Pan-European Aggregate Index and Asian-Pacific Aggregate Index. It also contains a wide variety of customized sub-indices.
Emerging Markets Bond	JPM EMBI Global Diversified TR Index	The J.P. Morgan Emerging Markets Bond Index Global (EMBI Global) currently covers 27 emerging market countries. Included in the EMBI Global are U.S.-dollar-denominated Brady bonds, Eurobonds, traded loans, and local market debt instruments issued by sovereign and quasi-sovereign entities.
Emerging-Markets Local-Currency Bond	JPM GBI-EM Global Diversified TR USD	The J.P. Morgan Government Bond Index - Emerging Markets Diversified index covers 18 emerging market economies. Included in the GBI EM are fixed rate, investment grade local currency debt securities, regularly traded, liquid fixed rate, domestic currency government bond. GBI EM Global consists of treasury securities from emerging markets and is diversified weighted.
Nontraditional Bond	Wilshire Liquid Alternative Index	Designed to provide a broad measure of the liquid alternative market by combining the performance of the Wilshire Liquid Alternative Equity Hedge Index, Wilshire Liquid Alternative Global Macro Index, Wilshire Liquid Alternative Relative Value Index, Wilshire Liquid Alternative Multi-Strategy Index, and Wilshire Liquid Alternative Event Driven Index.
U.S. LARGE CAP EQUITIES		
Large Cap Value	Russell 1000 Value Index	Measures the performance of the large-cap value segment of the U.S. equity universe. It is a market-capitalization weighted index of those firms in the Russell 1,000 with lower price-to-book ratios and lower forecasted growth values.
Large Cap Blend	Russell 1000 Index	Measures the performance of the large-cap segment of the U.S. equity universe. It is a subset of the Russell 3000 Index and includes approximately 1,000 of the largest securities based on a combination of their market cap and current index membership. The Russell 1000 represents approximately 92% of the U.S. market.
Large Cap Blend	Russell 3000 Index	Measures the performance of the largest 3,000 U.S. companies representing approximately 98% of the investable U.S. equity market.
Large Cap Blend	S&P 500 Index	Measures the performance of 500 leading large-capitalization companies in the U.S. and captures approximately 80% of the available U.S. market capitalization. Companies must have a market cap of \$5.3 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P MidCap 400 or S&P 600 SmallCap Indexes.

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GLOSSARY OF BENCHMARKS

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
U.S. LARGE CAP EQUITIES		
Large Cap Blend	CRSP U.S. Total Market Index	Comprised of 4,000 constituents from mega, large, small and micro capitalizations, representing nearly 100% of the investable U.S. equity market. CRSP stands for Center for Research in Security Prices and was founded in 1960 to help develop a definitive measurement of long-run market returns.
Large Cap Growth	Russell 1000 Growth Index	Measures the performance of the large-cap growth segment of the U.S. equity universe. It is a market-capitalization weighted index of those firms in the Russell 1000 with higher price-to-book ratios and higher forecasted growth values.
U.S. MID CAP EQUITIES		
Mid-Cap Value	Russell Mid Cap Value Index	Measures the performance of the mid-cap value segment of the U.S. equity universe. It includes those Russell Midcap Index companies with lower price-to-book ratios and lower forecasted growth values.
Mid-Cap Blend	Russell Midcap Index	Measures the performance of the mid-cap segment of the U.S. equity universe. It is a subset of the Russell 1000 Index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership.
Mid-Cap Blend	S&P 400 MidCap Index	Measures the performance of 400 mid-sized companies of the U.S. equity market based on their market capitalization. Companies must have an unadjusted market cap of \$1.4 billion to \$5.9 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P 500 or S&P SmallCap 600 Indexes.
Mid-Cap Blend	MSCI U.S. Mid Cap 450 Index	Consists of the next largest 450 companies of the U.S. equity market and measures the performance of the mid cap segment.
Mid Cap Blend	CRSP U.S. Mid Cap Index	Includes U.S. companies that fall between the top 70% to 85% of investable market capitalization, representing a broad mix of U.S. mid-size companies.
Mid Cap Blend	S&P Completion Index	Comprises all members of the S&P Total Market Index except for the current constituents of the S&P 500. The index covers approximately 3000 constituents, offering investors broad exposure to mid, small, and microcap companies.
Mid Cap Blend	Dow Jones U.S. Completion Total Stock Market Index	A sub-index of the Dow Jones U.S. Total Stock Market Index that excludes components of the S&P 500. The Dow Jones U.S. Total Stock Market Index is a market-weighted index that includes about 3,650 large, mid, small and micro-cap companies that trade on U.S. stock exchanges.
Mid-Cap Growth	Russell Midcap Growth Index	Measures the performance of the mid-cap growth segment of the U.S. equity universe. It includes those Russell Midcap Index companies with higher price-to-book ratios and higher forecasted growth values.

GLOSSARY OF BENCHMARKS

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
U.S. SMALL CAP EQUITIES		
Small Cap Value	Russell 2000 Value Index	Measures the performance of the small-cap value segment of the U.S. equity universe. It is a market-weighted total return index that measures the performance of companies within the Russell 2000 having lower price-to-book ratios and lower forecasted growth values.
Small Cap Blend	Russell 2000 Index	Measures the performance of the small-cap segment of the U.S. equity universe. The Russell 2000 Index is a subset of the Russell 3000 Index representing approximately 10% of the total market capitalization of that index. It includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership.
Small Cap Blend	S&P SmallCap 600 Index	Measures the performance of 600 small-cap companies of the U.S. equity market based on their market capitalization. Companies must have an unadjusted market cap of \$400 million to \$1.8 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P 500 or S&P MidCap 400 Indexes.
Small Cap Blend	MSCI U.S. Small Cap 1750 Index	Consists of the smallest 1,750 companies in the U.S. Investable Market 2500 Index of the U.S. equity market. It measures the performances of the small cap segment.
Small Cap Blend	CRSP U.S. Small Cap Index	Includes U.S. companies that fall between the bottom 2% to 15% of the investable market capitalization.
Small Cap Growth	Russell 2000 Growth Index	Measures the performance of the small-cap growth segment of the U.S. equity universe. It is a market-weighted total return index that measures the performance of companies within the Russell 2000 having higher price-to-book ratios and higher forecasted growth values.
WORLD STOCK		
World Large-Stock Blend	MSCI ACWI NR	A free float-adjusted market capitalization weighted index that is designed to measure the equity market performance of developed and emerging markets. The MSCI ACWI consists of 46 country indexes comprising 23 developed and 23 emerging market country indexes.
World Large-Stock Growth	MSCI ACWI Growth NR USD	The index captures large and mid cap securities across 23 Developed Markets (DM) countries and 25 Emerging Markets (EM) countries. There are five variables used: long term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate and long-term historical EPS growth trend and long-term historical sales per share growth trend.
World Large-Stock Value	MSCI ACWI Value NR USD	The index captures large and mid cap securities across 23 Developed Markets (DM) countries and 25 Emerging Markets (EM) countries. Investment style characteristics are defined using three variables: book value to price, 12 month forward earning to price and dividend yield.
World Small/Mid stock	MSCI ACWI SMID NR USD	The index captures mid and small cap across 23 Developed Markets (DM) and 25 Emerging Markets (EM) countries. With 7,858 constituents, the index covers approximately 28% of the free float-adjusted market capitalization in each country.

GLOSSARY OF BENCHMARKS

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
INTERNATIONAL EQUITIES		
Foreign Large Value	MSCI ACWI ex U.S. Value NR Index	Consists of large and mid cap securities that display overall value style characteristics across 22 Developed and 24 Emerging Market countries. Value style characteristics are defined by book value to price, 12-month forward earnings to price and dividend yield.
Foreign Large Blend	MSCI ACWI ex U.S. NR Index	Consists of large and mid cap securities across 22 of 23 Developed Markets (DM) countries (excluding the U.S.) and 24 Emerging Market (EM) countries. With over 2,100 constituents, the index covers approximately 85% of the global equity opportunity set outside the U.S.
Foreign Large Growth	MSCI ACWI ex U.S. Growth NR Index	Consists of large and mid cap securities that have overall growth style characteristics across 22 Developed Market countries and 24 Emerging Market countries. The growth investment style characteristics are defined by long-term forward EPS growth rate, short-term forward EPS growth rate, current internal growth rate, long-term historical growth trend and long-term historical sales per share growth trend.
Foreign Small/Mid Value	MSCI ACWI ex U.S. SMID Value NR	The index captures mid and small cap representation across 22 of 23 Developed Market (DM) countries (excluding the U.S.) and 23 Emerging Markets countries. With 5,293 constituents, the index covers approximately 28% of the free float-adjusted market capitalization in each country.
Foreign Small/Mid Blend	MSCI ACWI ex U.S. SMID NR	The index captures mid and small cap representation across 22 of 23 Developed Market (DM) countries (excluding the U.S.) and 23 Emerging Markets countries. With 5,293 constituents, the index covers approximately 28% of the free float-adjusted market capitalization in each country.
Foreign Small/Mid Growth	MSCI ACWI ex U.S. SMID Growth NR	Consists of small cap securities across 22 of 23 Developed Markets countries (excluding the U.S.) and 23 Emerging Markets countries. It covers approximately 14% of global equity opportunity set outside of the U.S.
Diversified Emerging Markets	MSCI Emerging Markets NR Index	Consists of large, mid and small cap securities across 23 Emerging Markets countries. The index covers approximately 99% of the free float-adjusted market capitalization in each country.
TARGET DATE		
Target Date	S&P Target Date Indexes	Consist of eleven multi-asset class indices, each corresponding to a specific target retirement date. Each target date index is designed to represent a broadly derived consensus of asset class exposure for each target date year, as well as an overall glide path. Each index corresponds to a particular target retirement date, providing varying levels of exposure to equities, bonds and other asset classes. The asset allocation for each index is based on market observations through an annual survey of target date fund managers. Each index is created and retired as determined by the target date fund survey.
RISK-BASED / HYBRID		
Allocation—15% to 30% Equity	23% Russell 3000 / 77% Bloomberg U.S. Agg Bond	See above referenced indexes
Allocation—30% to 50% Equity	40% Russell 3000 TR U.S.D / 60% Bloomberg U.S. Agg Bond	See above referenced indexes
Allocation 50% to 70% Equity	60% Russell 3000 TR U.S.D / 40% Bloomberg U.S. Agg Bond	See above referenced indexes

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GLOSSARY OF BENCHMARKS

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
RISK-BASED / HYBRID		
Allocation—70% to 85% Equity	78% Russell 3000 TR U.S.D / 22% Bloomberg U.S. Agg Bond	See above referenced indexes
Allocation—85%+ Equity	93% Russell 3000 TR U.S.D / 7% Bloomberg U.S. Agg Bond	See above referenced indexes
World Allocation	60% MSCI ACWI NR / 40% Bloomberg Global Agg	See above referenced indexes
SPECIALTY		
Real Estate	FTSE NAREIT Equity REITs	The FTSE NAREIT Equity REITs index contains all Equity REITs not designated as Timber REITs or Infrastructure REITs.
Global Real Estate	FTSE EPRA/Narier Developed	The FTSE EPRA/NAREIT Developed Index is designed to track the performance of listed real estate companies and REITS worldwide.
Commodities Broad Basket	Bloomberg Commodity	The index is made up of 22 exchange-traded futures on physical commodities. The index currently represents 20 commodities, which are weighted to account for economic significance and market liquidity. Weighting restrictions on individual commodities and commodity groups promote diversification.
Long-Short Equity	S&P 500 TR USD	Measures the performance of 500 leading large-capitalization companies in the U.S. and captures approximately 80% of the available U.S. market capitalization. Companies must have a market cap of \$5.3 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P MidCap 400 or S&P 600 SmallCap Indexes.
Equity Market Neutral	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Event Driven	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Macro Trading	CBOE S&P 500 BuyWrite BXM	The index tracks the performance of a hypothetical buy-write strategy on the S&P 500 index.
Multistrategy	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Systemic Trend	S&P 500 TR USD	Measures the performance of 500 leading large-capitalization companies in the U.S. and captures approximately 80% of the available U.S. market capitalization. Companies must have a market cap of \$5.3 billion and have positive earnings over the most recent quarter and trailing four quarters. The index does not overlap holdings with the S&P MidCap 400 or S&P 600 SmallCap Indexes.

GLOSSARY OF BENCHMARKS

INVESTMENT OPTION CATEGORY	BENCHMARK	BENCHMARK/INDEX DEFINITION
SPECIALTY		
Natural Resources	S&P North American Natural Resources	The S&P North American Natural Resources Index provides investors with a benchmark that represents U.S. traded securities that are classified under the GICS® energy and materials sector, excluding the chemicals industry and steel sub-industry.
Options Trading	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Relative Value Arbitrage	Morningstar Mod Con Tgt Risk TR USD	The index maintains a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The index seeks approximately 80% exposure to global equity markets. It does not incorporate Environmental, Social or Governance (ESG) criteria.
Tactical Allocation	50% MSCI ACWI NR / 50% Bloomberg U.S. Agg Bond TR	See above referenced indexes

Morningstar ESG Definitions

TERM	DEFINITION
Breakdown of ESG Scores – Percent of AUM	Sustainalytics measures the degree to which a company’s economic (enterprise) value is at risk driven by ESG factors or the magnitude of a company’s unmanaged ESG risks. 67% of assets in the portfolio holdings must be identified to receive a rating. Based on the Unmanaged Risk scores, corporate entities are assigned to one of five ESG risk categories: Negligible, Low, Medium, High and Severe.
Breakdown of ESG Scores – Percent of AUM with Negligible ESG Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Breakdown of ESG Scores – Percent of AUM with Low ESG Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Breakdown of ESG Scores – Percent of AUM with Medium Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Breakdown of ESG Scores – Percent of AUM with High ESG Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Breakdown of ESG Scores – Percent of AUM with Severe ESG Risk Scores	ESG Risk Score ESG Risk Classification: 0-10 Negligible, 10-20 Low, 20-30 Medium, 30-40 High, 40+ Severe
Historical Sustainability Risk in Global Category	The Morningstar Historical Portfolio Sustainability Score is a weighted average of the trailing 12 months of Morningstar Portfolio Sustainability Scores. Historical portfolio scores are not equal-weighted; rather, more-recent portfolios are weighted more heavily than more-distant portfolios.
Breakdown of Carbon Risk	The Morningstar portfolio Carbon Risk Score is the asset-weighted Sustainalytics carbon-risk rating of companies held in a portfolio. It evaluates how much unmanaged carbon risk remains for a company after accounting for its management activities that mitigate overall carbon exposure. The carbon risk rating is based on assessments across two dimensions: exposure and management. Exposure is a measure of degree to which carbon risks are material across the entire value chain, in a firm’s supply chain, its own operations, products and services. Management is quality of management approach to reduce emissions and related carbon risk. Company unmanaged risk scores range from low to high (lower is better) starting from zero and are sorted into five risk categories: Severe, High, Medium, Low and Negligible
Breakdown of Carbon Risk – Percent of AUM with Severe Carbon Risk	Risk score of 50+.
Breakdown of Carbon Risk – Percent of AUM with High Carbon Risk	Risk score of 30-49.9
Breakdown of Carbon Risk – Percent of AUM with Medium Carbon Risk	Risk score of 10-29.9
Breakdown of Carbon Risk – Percent of AUM with Low Carbon Risk	Risk score of 0.1-9.99
Breakdown of Carbon Risk – Percent of AUM with Negligible Carbon Risk	Carbon risk score of 0

Morningstar ESG Definitions

TERM	DEFINITION
Product Involvement %	Sustainalytics presents product involvement at the company level as a range of revenue exposure for all product areas except for Abortive/Contraceptives/Stem Cell, Animal Testing and Controversial Weapons. For these three product areas, company involvement is a binary, either yes or no. For all other product areas, the company revenue exposure ranges are None, 0.1-4.9%, 5-9.9%, 10-24.9%, 25-49.9% and 50-100%. Morningstar established a minimum involvement threshold. For each product area, the holdings that meet the minimum involvement threshold are summed by their weight in the portfolio. The sum represents the portfolio's asset weighted exposure to the product involvement area.
Product Involvement % - Abortive/Contraceptive/Stem Cell	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of drugs that have abortifacient properties or contraceptives, or the use of human embryonic stem cells, fetal cell lines for vaccines or biological development; indirectly by owning acute care hospitals or surgical centers related to abortion or contraceptive procedures or developing technologies that enable human embryonic stem cell research. Minimum revenue threshold is binary – yes/no.
Product Involvement % - Adult Entertainment	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the production of adult entertainment and/or owns/operates adult entertainment establishments including movies, television, magazines and adult websites; indirectly by distributing adult entertainment materials. The minimum revenue threshold to mark a company as involved is 50%.
Product Involvement % - Alcohol	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of alcoholic beverages; indirectly involved by supplying of alcohol related product/services to alcoholic beverage manufacturers, including specialized equipment or raw materials to produce alcohol. The company derives revenue from distribution and/or retail sale of alcoholic beverages. The minimum revenue thresholds to mark a company as involved are the following ranges: manufacturing: 5-9.9%; Supplier 50-100% and Distribution 25-49.9%
Product Involvement % - Animal Testing	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in animal testing for pharmaceutical products, medical devices, biotechnology or non-pharmaceutical products. Minimum revenue threshold is binary – yes/no.
Product Involvement % - Controversial Weapons	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the core weapon system that are considered tailor-made and essential for the lethal use of the weapon; indirectly by providing components/services for the core weapon system, which are either not considered tailor-made or not essential to the lethal use of the weapon. Minimum revenue threshold is binary – yes/no
Product Involvement % - Fur & Specialty Leather	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in manufacturing products made from fur or specialty leather, including products made from animals solely hunted or bred for their skin and fur; indirectly by deriving 10% or more of revenue from the distribution or retail sale of such products. The minimum revenue thresholds to mark a company as involved are the following ranges: Production: 50-100%; Revenues: 25- 49.9%.
Product Involvement % - Gambling	The percent of a fund's assets under management that is invested in companies that are classified as directly involved by owning or operating gambling establishment(s) such as a casino, racetrack or online gambling; indirectly by providing supporting products/services to gambling operations. Manufacturing specialized equipment used for gambling, including slot machines, roulette wheels, and lottery terminals. The minimum revenue threshold to mark a company as involved is 5-9.9%.
Product Involvement % - GMO	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in growing genetically modified crops; indirectly involved in the development or cultivation of genetically modified seeds or plants. The minimum revenue thresholds to mark a company as involved are the following ranges: Growth: 0.1-4.9%; Development: 5-9.9%.

No representations or warranties are being made as to the tax effect, performance, past or future, or financial impact of this summary. This information is provided as an informal report; no warranties as to the accuracy or content are implied or expressed. The information above must be interpreted in the context of, and is qualified by, all the information contained in the prospectuses, where applicable, which have been or will be delivered to the appropriate investing parties prior to any offer being made. Note: Sector Weighting and/or Credit Analysis data reflect most current information available. Fund returns shown are net of fund expenses and sales charges. Advisory services offered through SageView Advisory Group, LLC, a Registered Investment Advisor. Advisory Services are only offered to clients where SageView Advisory Group, LLC and its representatives are properly licensed or exempt from licensure. No advice may be rendered by SageView Advisory Group, LLC unless a client service agreement is in place. 4000 MacArthur Blvd, Ste 1050, CA 92660 T 949.955-1395 For use with plan sponsors only.

Morningstar ESG Definitions

TERM	DEFINITION
Product Involvement % - Military Contracting	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of military weapon systems, secondary components of weapons or weapon related services; indirectly involved by providing products/services that support military weapons or the company provides non-weapons related to tailor-made products and/or services to the military or defense industry. The minimum revenue thresholds to mark a company as involved are the following ranges: manufacturing and related weapons: 5-9.9%; Non-weapons: 25-49.9%.
Product Involvement % - Nuclear	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the production of nuclear power, including utilities that own or operate nuclear power generators; indirectly by providing products/services that support the industry or distributing electricity generated from nuclear power. The minimum revenue thresholds to mark a company as involved are the following ranges: Production: 5-9.9% - Distribution and supporting products and services: 10-24.9%.
Product Involvement % - Palm Oil	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the production and/or distribution of palm oil. The minimum revenue threshold to mark a company as involved is the following range: 5-9.9%.
Product Involvement % - Pesticides	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of pesticides, including herbicides, fungicides or insecticides; indirectly by deriving 10% or more of revenue from the distribution or retail sale of pesticides. The minimum thresholds to mark a company as directly involved are the following ranges: production: 5-9.9%; Revenues: 50-100%.
Product Involvement % - Small Arms	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of small arms; indirectly involved in retail and/or distribution of small arms and/or key components. The minimum revenue thresholds to mark a company as involved are the following ranges: manufacturing: 0.1-4.9%; Retail: 5-9.9%.
Product Involvement % - Thermal Coal	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the extraction of thermal coal for coal mining and exploration; indirectly by generating electricity from thermal coal, including utilities that own or operate coal-fired power plants. The minimum revenue threshold to mark a company as involved is the following range: 0.1-4.9%
Product Involvement % - Tobacco	The percent of a fund's assets under management that is invested in companies that are classified as directly involved in the manufacturing of tobacco products; indirectly involved by supplying tobacco-related products or deriving 10% or more of revenue from the distribution/retail sales of tobacco products. The minimum revenue threshold to mark a company as involved are the following ranges: manufacturing: 0.1-4.9%; Related & Revenues: 10-24.9%.

The views stated in this piece are not necessarily the opinion of Cetera Advisor Networks LLC and should not be construed directly or indirectly as an offer to buy or sell any securities. Due to volatility within the markets, opinions are subject to change without notice. Information is based on sources believed to be reliable; however, their accuracy or completeness cannot be guaranteed. Past performance does not guarantee future results.

Investors cannot invest directly in indexes. The performance of any index is not indicative of the performance of any investment and does not take into account the effects of inflation and the fees and expenses associated with investing.

Distributions from traditional IRAs and employer sponsored retirement plans are taxed as ordinary income and, if taken prior to reaching age 59½, may be subject to an additional 10% IRS tax penalty. A Roth retirement account offers tax free withdrawals on taxable contributions. To qualify for the tax-free and penalty-free withdrawal of earnings, a Roth account must be in place for at least five tax years, and the distribution must take place after age 59½, or due to death or disability. Depending on state law, Roth accounts distributions may be subject to state taxes

No representations or warranties are being made as to the tax effect, performance, past or future, or financial impact of this summary. This information is provided as an informal report; no warranties as to the accuracy or content are implied or expressed. The information above must be interpreted in the context of, and is qualified by, all the information contained in the prospectuses, where applicable, which have been or will be delivered to the appropriate investing parties prior to any offer being made. Note: Sector Weighting and/or Credit Analysis data reflect most current information available. Fund returns shown are net of fund expenses and sales charges. Advisory services offered through SageView Advisory Group, LLC, a Registered Investment Advisor. Advisory Services are only offered to clients where SageView Advisory Group, LLC and its representatives are properly licensed or exempt from licensure. No advice may be rendered by SageView Advisory Group, LLC unless a client service agreement is in place. 4000 MacArthur Blvd, Ste 1050, CA 92660 T 949.955-1395 For use with plan sponsors only.

ADMINISTRATIVE ITEMS

The views are those of SageView Advisory Group and should not be construed as investment advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. All economic and performance information is historical and not indicative of future results. The market indices discussed are unmanaged. Investors cannot directly invest in unmanaged indices. Additional risks are associated with international investing, such as currency fluctuations, political and economic stability, and differences in accounting standards. Please consult your financial advisor for more information.

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2025 RETIREMENT PLAN CONTRIBUTION LIMITS

The table below outlines key Internal Revenue Service (IRS) annual cost of living adjustments affecting dollar limitations for qualified retirement plans and other retirement-related items for tax year 2024. These limits are effective January 1, 2025.

Please check with your SageView consultant if you have questions about limits that are not listed below.

AREAS OF IMPACT	2025	2024	2023
Employee Elective Deferral Limits – 401(k), 403(b) & 457	\$23,500	\$23,000	\$22,500
Defined Contribution Maximum	\$70,000	\$69,000	\$66,000
Annual Compensation Maximum	\$350,000	\$345,000	\$330,000
Highly Compensated Employee	\$160,000	\$155,000	\$150,000
Social Security Taxable Wage Base	\$176,100	\$168,600	\$160,200
Catch-Up Contributions Limit*	\$7,500	\$7,500	\$7,500
Key Employee	\$230,000	\$220,000	\$215,000
Defined Benefit Maximum	\$280,000	\$275,000	\$265,000

*Catch-up contributions can be made any time during or after the year in which the retirement plan participant turns 50. Under SECURE 2.0, participants who will reach ages 60, 61, 62, or 63 by the end of the calendar year may use an alternate increased amount of \$10,000 (or 150% of the age 50+ catch-up limit for that year, if that amount is greater). For 2025, the increased catch-up limit is \$11,250. This provision is optional.

Health Savings Account (HSA) Annual Contribution Limit

HSA ACCOUNT	2025	2024	2023
Individual	\$4,300	\$4,150	\$3,850
Family	\$8,550	\$8,300	\$7,750
Catch-Up Contribution (age 55 and older)**	\$1,000	\$1,000	\$1,000

**Catch-up contributions can be made any time during or after the year in which the HSA participant turns 55.

Unlike other limits, the HSA catch-up contribution amount is not indexed; any increase would require statutory change.

PERSONALSAGE 2024 FINANCIAL WELLNESS WORKSHOP CALENDAR

PERSONAL SAGE

Strategic Advice Guidance and Empowerment

Powered by SageView Advisory Group

Each themed workshop will be available three times during that quarter to allow more participants the opportunity to attend.

Download the 2024 Wellness Workshop Registration Flyer

Q1 Healthy Habits

JAN
24

FEB
21

MAR
20

11am PT / 2pm ET

Automating Healthy Financial Habits

Save more for emergencies, retirement, and other financial goals

Debt Management & Prioritizing Your Savings

What comes first: retirement savings, emergency savings or paying off debt?

Credit: Understand it, Build it, Secure it

Protect your assets

Watch the
Replay

Q2 Investment Insights

APR
17

MAY
22

JUNE
26

11am PT / 2pm ET

Target-Date Funds

Do it myself or do it for me? A deep dive into understanding TDFs and all the investment options in your retirement plan

The Power of 1%

Small changes make a big impact in retirement

Inflation and Interest Rates

Maximizing your money: navigating major purchases and market fluctuations

Watch the
Replay

Q3 Retirement Readiness

JULY
24

AUG
21

SEPT
18

11am PT / 2pm ET

Taxes in Retirement

Strategies for drawing down assets in retirement

Healthcare in Retirement

Medicare options and long-term care

Your Financial Legacy

Preparing for the unexpected: Trusts, wills and estate planning

Watch the
Replay

Q4 Financial Fitness

OCT
23

NOV
13

DEC
11

11am PT / 2pm ET

College Savings 529 Plans

Understanding the tax and other benefits

HSAs and FSAs

Tax-advantaged savings for your healthcare needs

Roth vs. Traditional 401(k)/403(b)/457

What's similar, what's different, what's right for you?

ADDITIONAL EMPLOYEE WEBINARS THIS FALL

F.I.R.E.

Financial. Independence. Retire. Early.

Dive into the movement growing in popularity among Millennial and Gen Z populations who want to retire much earlier than normal.

September 12, 2024

What we cover:

What is FIRE?

3 popular approaches to know

Playing with FIRE

Is retiring early right for me?

What's Next?

So, you retired early. Now what?

[Watch the Replay](#)

Speakers:



TJ Arcuri
Retirement Plan Consultant



Margarita Cross
Retirement Plan Consultant



Thomas Goldman
Wealth Advisor

SOCIAL SECURITY DEEP DIVE

Answering your top questions, including: When should I take Social Security? How much will I receive? Will I pay taxes? Can I keep working after taking benefits? How does the spousal benefit work?

October 17, 2024

Speakers:



Nick Faller, CFP®
Wealth Advisor



Kyle Thompson, AIF®
Senior Wealth Advisor

[Watch the Replay](#)

PERSONALSAGE 2024 WELLNESS WORKSHOPS


PERSONAL SAGE

Strategic Advice Guidance and Empowerment

Powered by SageView Advisory Group

FINANCIAL FITNESS

Join us for live financial wellness workshops hosted by our team around the country. This 60-minute workshop is comprised of three 20-minute sessions on different topics. Each themed workshop is offered three times throughout the quarter.

 **23** **OCTOBER**
at 11am PT / 2pm ET

 **13** **NOVEMBER**
at 11am PT / 2pm ET

 **11** **DECEMBER**
at 11am PT / 2pm ET

College Savings 529 Plans

Understanding the tax and other benefits

HSAs and FSAs

Tax-advantaged savings for your healthcare needs

Roth vs. Traditional 401(k)/403(b)/457

What's similar, what's different, what's right for you?



[CLICK HERE OR SCAN TO REGISTER](#)



Patrick Abelon



Shana Aleem



Thomas Goldman

PERSONALSAGE 2025 WELLNESS WORKSHOPS

PERSONAL SAGE

Strategic Advice Guidance and Empowerment

Powered by SageView Advisory Group

Each themed workshop will be available three times during that quarter.

Workshops are always recorded. Anyone who registers for a webinar will receive the replay via email following the third session each quarter.

<p>Q1 Healthy Habits 11am PT / 2pm ET</p> <p>Automating Healthy Financial Habits <i>Save more for emergencies, retirement, and other financial goals</i></p> <p>The Power of a Financial Plan <i>Define short-term and long-term goals and create a roadmap to achieve them</i></p>	JAN 22	<p>Q2 Investment Insights 11am PT / 2pm ET</p> <p>Investing 101 <i>Investing concepts to help you plan for your financial future</i></p> <p>Market Movements and Your Portfolio <i>Current market trends and key economic indicators</i></p>	APR 16
<p>Q3 Retirement Readiness 11am PT / 2pm ET</p> <p>Making Your Money Last in Retirement <i>Think beyond the retirement finish line: picture, pay, and plan for your future</i></p> <p>Slow to Start Saving for Retirement? Strategies to Help You Stay in the Race <i>Started late or haven't saved enough? We'll cover essential retirement milestones and smart techniques to get on track</i></p>	JULY 23	<p>Q4 Financial Fitness 11am PT / 2pm ET</p> <p>College Savings 529 Plans <i>How 529 plans work, tax advantages, and how to effectively use them to save for education expenses</i></p> <p>Having "The Talk": Planning and Paying for College <i>Financial aid options, admissions process, and college alternatives</i></p>	OCT 22
	FEB 19		MAY 21
	MAR 19		JUNE 25
	AUG 20		NOV 12
	SEPT 24		DEC 10



Reminder

All SageView webinar invitations come from marketing@sageviewadvisory.com. Please ask your IT team to allowlist this email address to ensure successful delivery.

2025 COMMUNICATIONS CALENDAR

Q1

TENTATIVE DATE	MEDIUM	COMMUNICATION	AUDIENCE	MESSAGE
January Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	December 2024 Market Update
January 22	Live webinar	Financial Wellness Workshop: Healthy Habits	Plan Participants	<ul style="list-style-type: none"> Automating Healthy Financial Habits The Power of a Financial Plan
February Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	January 2025 Market Update
February Week 3	Flyer sent via email	Saver's Tax Credit	Plan Participants	2025 Saver's Tax Credit
February Week 4	Newsletter sent via email	Viewpoint newsletter and compliance reminders	Plan Sponsor	4-6 articles on the latest industry topics, important SageView announcements and compliance reminders for upcoming months
February 19	Live webinar	Financial Wellness Workshop: Healthy Habits	Plan Participants	<ul style="list-style-type: none"> Automating Healthy Financial Habits The Power of a Financial Plan
March Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	February 2024 Market Update
March 19	Live webinar	Financial Wellness Workshop: Healthy Habits	Plan Participants	<ul style="list-style-type: none"> Automating Healthy Financial Habits The Power of a Financial Plan

2025

COMMUNICATIONS CALENDAR

Q2

TENTATIVE DATE	MEDIUM	COMMUNICATION	AUDIENCE	MESSAGE
April Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	March 2025 Market Update
April 16	Live webinar	Financial Wellness Workshop: Investment Insights	Plan Participants	<ul style="list-style-type: none"> Investing 101 Market Movements and Your Portfolio
May Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	April 2025 Market Update
May Week 3	Newsletter sent via email	Viewpoint newsletter and compliance reminders	Plan Sponsor	4-6 articles on the latest industry topics, important SageView announcements and compliance reminders for upcoming months
May 21	Live webinar	Financial Wellness Workshop: Investment Insights	Plan Participants	<ul style="list-style-type: none"> Investing 101 Market Movements and Your Portfolio
June Week 1	Notice sent via email	Semi-annual compliance reminders	Plan Sponsor	Compliance deadlines and reminder calendar for July-December 2025
June Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	May 2025 Market Update
June 25	Live webinar	Financial Wellness Workshop: Investment Insights	Plan Participants	<ul style="list-style-type: none"> Investing 101 Market Movements and Your Portfolio

2025 COMMUNICATIONS CALENDAR

Q3

TENTATIVE DATE	MEDIUM	COMMUNICATION	AUDIENCE	MESSAGE
July Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	June 2025 Market Update
July 23	Live webinar	Financial Wellness Workshop: Retirement Readiness	Plan Participants	<ul style="list-style-type: none"> • Making Your Money Last in Retirement • Slow to Start Saving for Retirement? Strategies to Help You Stay on Track
August Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	July 2025 Market Update
August Week 3	Newsletter sent via email	Viewpoint newsletter and compliance reminders	Plan Sponsor	4-6 articles on the latest industry topics, important SageView updates and compliance reminders for upcoming months
August 20	Live webinar	Financial Wellness Workshop: Retirement Readiness	Plan Participants	<ul style="list-style-type: none"> • Making Your Money Last in Retirement • Slow to Start Saving for Retirement? Strategies to Help You Stay on Track
September Week 1	Flyer distributed through local team	National 401(k) Day	Plan Participants	Educational piece celebrating benefits of employer-sponsored retirement plans
September Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	August 2025 Market Update
September 24	Live webinar	Financial Wellness Workshop: Retirement Readiness	Plan Participants	<ul style="list-style-type: none"> • Making Your Money Last in Retirement • Slow to Start Saving for Retirement? Strategies to Help You Stay on Track

2025 COMMUNICATIONS CALENDAR

Q4

TENTATIVE DATE	MEDIUM	COMMUNICATION	AUDIENCE	MESSAGE
October Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	September 2025 Market Update
Mid-to-late October	Notice sent via email	Cost of Living Adjustments	Plan Sponsor	2026 Retirement Plan Limits
October 22	Live webinar	Financial Wellness Workshop: Financial Fitness	Plan Participants	<ul style="list-style-type: none"> College Savings 529 Plans Having “The Talk”: Planning and Paying for College
November Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	October 2025 Market Update
November Week 3	Newsletter sent via email	Viewpoint newsletter and compliance reminders	Plan Sponsor	4-6 articles on the latest industry topics, important SageView updates and compliance reminders for upcoming months
November 12	Live webinar	Financial Wellness Workshop: Financial Fitness	Plan Participants	<ul style="list-style-type: none"> College Savings 529 Plans Having “The Talk”: Planning and Paying for College
December Week 1	Notice sent via email	Compliance deadlines reminder	Plan Sponsor	Semi-annual compliance deadlines and reminder calendar for 2026
December Week 2	Newsletter sent via email	Monthly Market Commentary	Plan Sponsor	November 2025 Market Update
December 10	Live webinar	Financial Wellness Workshop: Financial Fitness	Plan Participants	<ul style="list-style-type: none"> College Savings 529 Plans Having “The Talk”: Planning and Paying for College



Public Safety Personnel Retirement System

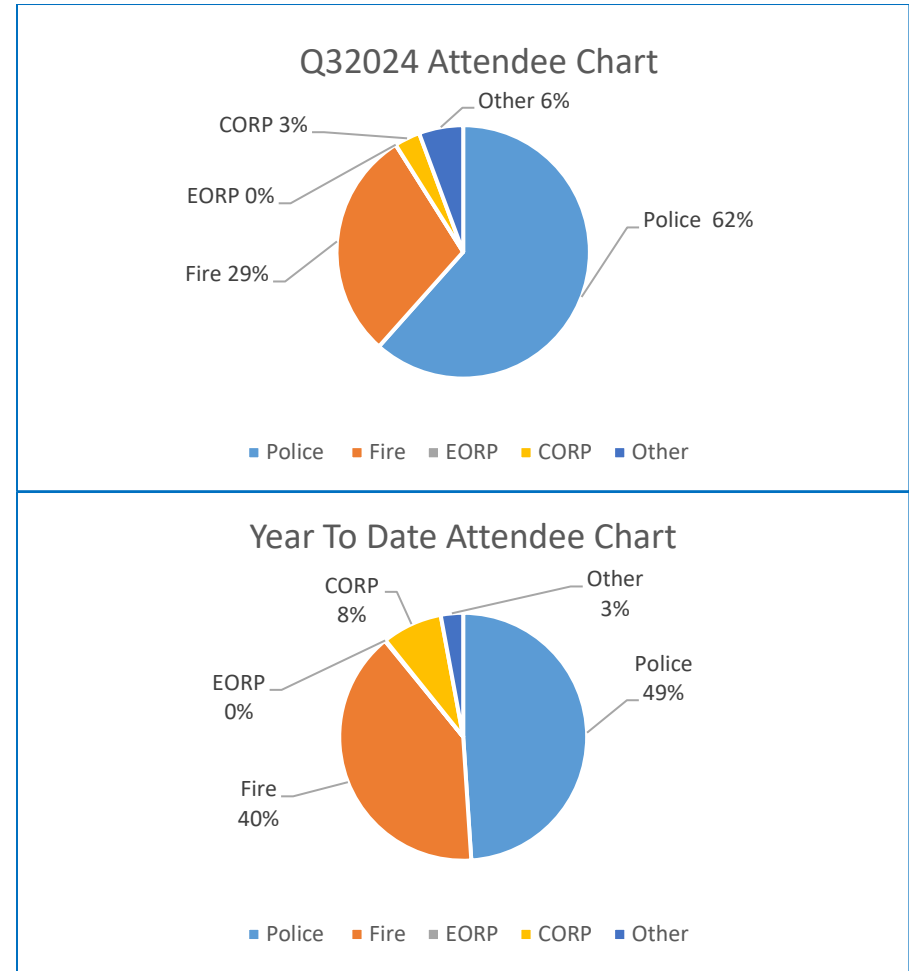
PSF/Galloway Activity Report

Educational Seminars/Webinars (Q3-2024)

- 25 Training Seminars/Webinars - PSPRS Education Curriculum
- 18 Training Seminars – PSPRS Tier 3 Education Curriculum
- 3 Training Seminars/Webinars - PSPRS CORP Curriculum
- 784 Members attended PSPRS Education Curriculum
- 221 Members completed Evaluation Sheets
- 87% Requested Follow-Up Counseling
- 99% Found Training Informative
- 94% Would Review Invest Objective/Asset Allocations

Educational Seminars/Webinars (2024 Year to Date)

- 88 Training Seminars/Webinars - PSPRS Education Curriculum
- 32 Training Seminars – PSPRS Tier 3 Education Curriculum
- 11 Training Seminars/Webinars - PSPRS CORP Curriculum
- 1848 Members attended PSPRS Education Curriculum
- 655 Members completed Evaluation Sheets
- 74% Requested Follow-Up Counseling
- 98% Found Training Informative
- 93% Would Review Invest Objective/Asset Allocations





Public Safety Personnel Retirement System

PSF/Galloway Activity Report

Educational Seminars/Webinars 2023

127 Training Seminars/Webinars

- 1880 Members attended
- 1035 Members completed Evaluation Sheets
- 49% Requested Follow-Up Counseling
- 97% Found Training Informative
- 92% Would Review Invest Objective/Asset Allocations

Security Benefit Contracts opened - 0

2025 PSPRS BOARD OF TRUSTEES / COMMITTEE MEETING / CONFERENCE

January						
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June						
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29	30					

July						
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August						
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31						

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November						
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30						

December						
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28	29	30	31			

JANUARY
9-10: Opal Public Funds Summit
15-17: AFDA Winter Conference
21: Operations & Governance Committee Meeting
21-24: KORIED Educational Institute/Global Summit
22-24: ACMA Winter Conference
23: Investment Committee Meeting
27-29: NCPERS Legislative Conference
29: Board of Trustees Meeting
FEBRUARY
12: DC Committee Meeting
18: Operations & Governance Committee Meeting
20: Investment Committee Meeting
26: Board of Trustees Meeting
26-28: Opal Investment Education Symposium
26-28: GFOAz Winter Conference
MARCH
1-3: NASRA Winter Meeting
18: Operations & Governance Committee Meeting
20: Investment Committee Meeting
26: Board of Trustees Meeting
APRIL
14-18: WHARTON Invest. Strategies & Portfolio Mgmt.
22: Operations & Governance Committee Meeting
24: Investment Committee Meeting
30: Board of Trustees Meeting
MAY
6-9: WHARTON Portfolio Concepts & Mgmt.
14: DC Committee Meeting
17-18: NCPERS TEDS & NAF
18-21: NCPERS ACE
20: Operations & Governance Committee Meeting
22: Investment Committee Meeting
28: Board of Trustees Meeting
28-31: PFFA Annual Conference
JUNE
17: Operations & Governance Committee Meeting
19: Investment Committee Meeting
JULY
15: Operations & Governance Committee Meeting
17: Investment Committee Meeting
21-23: Opal Public Funds Summit East
22-24: WHARTON Advanced Invest. Mgmt.
AUGUST
6-8: GFOAz Summer Conference
9-13: NASRA Annual Conference
19: Operations & Governance Committee Meeting
20: DC Committee Meeting
19-22: League of Cities & Towns Annual Conference
21: Investment Committee Meeting
27: Board of Trustees Meeting
SEPTEMBER
16: Operations & Governance Committee Meeting
18: Investment Committee Meeting
24: Board of Trustees Meeting
28-1: NAGDCA Annual Conference
OCTOBER
21: Operations & Governance Committee Meeting
23: Investment Committee Meeting
29: Board of Trustees Meeting
NOVEMBER
10-13: WHARTON Annual Conference
18: Operations & Governance Committee Meeting
19: DC Committee Meeting
20: Investment Committee Meeting
26: Board of Trustees Meeting
DECEMBER
9: Operations & Governance Committee Meeting
11: Investment Committee Meeting

*Red indicates conflict with conference