

401(k) Quarterly Monitor

Prepared on 08/29/2023. Investment Data as of 06/30/2023.

Account Holdings as of 06/30/2021.



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Inv. Data as of 06/30/23. Holdings as of 06/30/21. P Proposed R Remove W Watch

AAA Inc. (exp_mf_vanguard)

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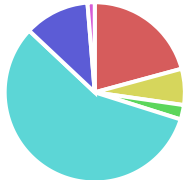
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STATE OF AFFAIRS

<p style="font-size: 24pt; color: red;">1</p> <p>INVESTMENTS TO WATCH/REMOVE</p>	<p style="font-size: 24pt;">0.08 %</p> <p>WEIGHTED AVERAGE NET EXP RATIO</p>	<p style="font-size: 24pt;">18 / 100</p> <p>WEIGHTED AVERAGE Fi360 FIDUCIARY SCORE®</p>	<p style="font-size: 24pt;">0</p> <p>IPS ALIGNMENT WARNINGS</p>
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ASSET ALLOCATION



BROAD ASSET CLASS	# INVESTMENTS	\$ ASSETS	% OF TOTAL ASSETS
U.S. Equity	6	400,000	20.78
International Equity	2	125,000	6.49
Sector Equity	1	50,000	2.60
Allocation	11	1,100,000	57.14
Taxable Bond	5	225,000	11.69
Money Market	1	25,000	1.30
TOTAL	26	1,925,000	100

INVESTMENTS TO WATCH

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

The Custom Score is based on your IPS monitoring criteria for that investment type (active/passive/tdf/money market and stable value). Investments that met the criteria will be shaded with a green background while investments that did not will be shaded in yellow.

INVESTMENTS NAME	PEER GROUP	Fi360 SCORE® (PEERS)	CUSTOM SCORE	\$ ASSETS	
				THIS FUND	% OF TOTAL
DFA Global Core Plus Fixed Income Instl W	Global Bond-USD Hedged	17 (130)	2/2 Req 1/4 Flex	50,000	2.60

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HOLDINGS SUMMARY

\$1,925,000

TOTAL ASSETS

26

INVESTMENTS

1

INVESTMENTS TO
WATCH/REMOVE

U.S. EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	\$ ASSETS	% OF TOTAL ASSETS
Fidelity® 500 Index	MF	FXAIX	Large Blend	-	100,000	5.19
Fidelity® Large Cap Growth Idx	MF	FSPGX	Large Growth	-	75,000	3.90
Fidelity® Mid Cap Index	MF	FSMDX	Mid-Cap Blend	-	75,000	3.90
Schwab Small Cap Index	MF	SWSSX	Small Blend	-	25,000	1.30
Schwab Total Stock Market Index	MF	SWTSX	Large Blend	-	50,000	2.60
Vanguard Value Index Adm	MF	VVIAX	Large Value	-	75,000	3.90
					400,000	20.79

INTERNATIONAL EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	\$ ASSETS	% OF TOTAL ASSETS
Fidelity® Emerging Markets Idx	MF	FPADX	Diversified Emerging Mkts	-	75,000	3.90
Vanguard Developed Markets Index Admiral	MF	VTMGX	Foreign Large Blend	-	50,000	2.60
					125,000	6.50

SECTOR EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	\$ ASSETS	% OF TOTAL ASSETS
DFA Real Estate Securities I	MF	DFREX	Real Estate	-	50,000	2.60

ALLOCATION

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	\$ ASSETS	% OF TOTAL ASSETS
Vanguard Balanced Index Adm	MF	VBIAX	Moderate Allocation	-	100,000	5.19
Vanguard Target Retirement 2020 Fund	MF	VTWNX	Target-Date 2020	-	100,000	5.19
Vanguard Target Retirement 2025 Fund	MF	VTTVX	Target-Date 2025	-	100,000	5.19
Vanguard Target Retirement 2030 Fund	MF	VTHRX	Target-Date 2030	-	100,000	5.19
Vanguard Target Retirement 2035 Fund	MF	VTTHX	Target-Date 2035	-	100,000	5.19
Vanguard Target Retirement 2040 Fund	MF	VFORX	Target-Date 2040	-	100,000	5.19
Vanguard Target Retirement 2045 Fund	MF	VTIVX	Target-Date 2045	-	100,000	5.19
Vanguard Target Retirement 2050 Fund	MF	VFIFX	Target-Date 2050	-	100,000	5.19
Vanguard Target Retirement 2055 Fund	MF	VFFVX	Target-Date 2055	-	100,000	5.19
Vanguard Target Retirement 2060 Fund	MF	VTTSX	Target-Date 2060	-	100,000	5.19
Vanguard Target Retirement 2065 Fund	MF	VLXVX	Target-Date 2065+	-	100,000	5.19
					1,100,000	57.09

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HOLDINGS SUMMARY

TAXABLE BOND

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	\$ ASSETS	% OF TOTAL ASSETS
DFA Global Core Plus Fixed Income Instl W	MF	DGCFX	Global Bond-USD Hedged	Watch	50,000	2.60
DFA Inflation-Protected Securities I	MF	DIPSX	Inflation-Protected Bond	-	25,000	1.30
Vanguard Inter-Term Bond Index Adm	MF	VBILX	Intermediate Core Bond	-	75,000	3.90
Vanguard Inter-Term Corp Bd Idx Admiral	MF	VICSX	Corporate Bond	-	25,000	1.30
Vanguard Short-Term Corp Bd Idx Admiral	MF	VSCSX	Short-Term Bond	-	50,000	2.60
					225,000	11.70

MONEY MARKET

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION	\$ ASSETS	% OF TOTAL ASSETS
Vanguard Federal Money Market Investor	MF	VMFXX	Money Market Taxable	-	25,000	1.30

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WATCH LIST SUMMARY

Each investment will be evaluated against the watch list criteria applicable to its investment type (active, passive, target date or money market/stable value). Each criteria section outlines the investment type(s) it is applied against along with the data points being evaluated and their corresponding thresholds. Any groups within the criteria will be displayed along with the respective number of criteria needed to pass within that group. The criteria label can be used as quick reference when looking at the subsequent investment table which will display a ✓ or ✗ for each criteria. Also, within the investment table, the number of passed criteria for each required (REQ) and/or flexible (FLEX) group will be displayed. Finally, the status column in the investment table indicates the overall watch list status for the investment based on the criteria and any qualitative decisions.

CRITERIA FOR: ACTIVE, PASSIVE

All of the following criteria are required for the investment to pass (REQ):

LABEL	DATA POINT
ER	Prospectus Net Exp Ratio - % Rank Is In The Top 25 Percent Of Peer Group; Must Pass 4 Of The Last 4 Periods
SS	Style Screen Has No Style Drift; Must Pass 3 Of The Last 4 Periods

2 of the 4 following criteria are required for the investment to pass (FLEX):

LABEL	DATA POINT
FS	Fi360 Fiduciary Score® Is In The Top 25 Percent Of Peer Group; Must Pass 2 Of The Last 4 Periods
F1	Fi360 Fiduciary Score® Avg (1 Yr) Is In The Top 25 Percent Of Peer Group; Must Pass 2 Of The Last 4 Periods
F3	Fi360 Fiduciary Score® Avg (3 Yr) Is In The Top 25 Percent Of Peer Group; Must Pass 2 Of The Last 4 Periods
F5	Fi360 Fiduciary Score® Avg (5 Yr) Is In The Top 25 Percent Of Peer Group; Must Pass 2 Of The Last 4 Periods

U.S. EQUITY

INVESTMENT NAME	REQ	ER	SS	FLEX	FS	F1	F3	F5	ACTION
Fidelity® 500 Index	2	✓	✓	4	✓	✓	✓	✓	-
Fidelity® Large Cap Growth Idx	2	✓	✓	3	✓	✓	✓	✗	-
Fidelity® Mid Cap Index	2	✓	✓	4	✓	✓	✓	✓	-
Schwab Small Cap Index	2	✓	✓	2	✗	✗	✓	✓	-
Schwab Total Stock Market Index	2	✓	✓	3	✓	✗	✓	✓	-
Vanguard Value Index Adm	2	✓	✓	4	✓	✓	✓	✓	-

INTERNATIONAL EQUITY

INVESTMENT NAME	REQ	ER	SS	FLEX	FS	F1	F3	F5	ACTION
Fidelity® Emerging Markets Idx	2	✓	✓	4	✓	✓	✓	✓	-
Vanguard Developed Markets Index Admiral	2	✓	✓	4	✓	✓	✓	✓	-

SECTOR EQUITY

INVESTMENT NAME	REQ	ER	SS	FLEX	FS	F1	F3	F5	ACTION
DFA Real Estate Securities I	2	✓	✓	4	✓	✓	✓	✓	-

ALLOCATION

INVESTMENT NAME	REQ	ER	SS	FLEX	FS	F1	F3	F5	ACTION
Vanguard Balanced Index Adm	2	✓	✓	4	✓	✓	✓	✓	-

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WATCH LIST SUMMARY

TAXABLE BOND

INVESTMENT NAME	REQ	ER	SS	FLEX	FS	F1	F3	F5	ACTION
DFA Global Core Plus Fixed Income Instl W	2	✓	✓	1	✓	✗	✗	✗	W
DFA Inflation-Protected Securities I	2	✓	✓	4	✓	✓	✓	✓	-
Vanguard Interm-Term Bond Index Adm	2	✓	✓	4	✓	✓	✓	✓	-
Vanguard Interm-Term Corp Bd Idx Admiral	2	✓	✓	4	✓	✓	✓	✓	-
Vanguard Short-Term Corp Bd Idx Admiral	2	✓	✓	4	✓	✓	✓	✓	-

CRITERIA FOR: MONEY MARKET/STABLE VALUE

No quantitative criteria have been established for this investment type but the investments and watch list status are displayed below.

MONEY MARKET

INVESTMENT NAME	ACTION
Vanguard Federal Money Market Investor	-

CRITERIA FOR: TARGET DATE INVESTMENT

All of the following criteria are required for the investment to pass (REQ):

LABEL	DATA POINT
ER	Prospectus Net Exp Ratio - % Rank Is In The Top 50 Percent Of Peer Group; Must Pass 1 Of The Last 1 Periods

2 of the 3 following criteria are required for the investment to pass (FLEX):

LABEL	DATA POINT
FS	Fi360 Fiduciary Score® Is In The Top 25 Percent Of Peer Group; Must Pass 2 Of The Last 4 Periods
F1	Fi360 Fiduciary Score® Avg (1 Yr) Is In The Top 25 Percent Of Peer Group; Must Pass 2 Of The Last 4 Periods
F3	Fi360 Fiduciary Score® Avg (3 Yr) Is In The Top 25 Percent Of Peer Group; Must Pass 2 Of The Last 4 Periods

ALLOCATION

INVESTMENT NAME	REQ	ER	FLEX	FS	F1	F3	ACTION
Vanguard Target Retirement 2020 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2025 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2030 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2035 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2040 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2045 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2050 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2055 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2060 Fund	1	✓	3	✓	✓	✓	-
Vanguard Target Retirement 2065 Fund	1	✓	2	✓	✓	✗	-

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IPS ALLOCATION ALIGNMENT

This section displays the peer groups specified in the Investment Policy Statement (IPS). If the current holdings do not match the IPS, an alignment notice is displayed. This can occur due to temporary style drift in an investment, a difference in categorization methodology or a gap in allocation.

U.S. EQUITY

PEER GROUP	INVESTMENT POLICY	HOLDINGS		ALIGNMENT
		# HOLDINGS	% OF TOTAL ASSETS	
Large Blend	✓	2	7.79	
Large Growth	✓	1	3.90	
Large Value	✓	1	3.90	
Mid-Cap Blend	✓	1	3.90	
Small Blend	✓	1	1.30	

INTERNATIONAL EQUITY

PEER GROUP	INVESTMENT POLICY	HOLDINGS		ALIGNMENT
		# HOLDINGS	% OF TOTAL ASSETS	
Diversified Emerging Mkts	✓	1	3.90	
Foreign Large Blend	✓	1	2.60	

SECTOR EQUITY

PEER GROUP	INVESTMENT POLICY	HOLDINGS		ALIGNMENT
		# HOLDINGS	% OF TOTAL ASSETS	
Real Estate	✓	1	2.60	

ALLOCATION

PEER GROUP	INVESTMENT POLICY	HOLDINGS		ALIGNMENT
		# HOLDINGS	% OF TOTAL ASSETS	
Moderate Allocation	✓	1	5.19	
Target-Date 2020	✓	1	5.19	
Target-Date 2025	✓	1	5.19	
Target-Date 2030	✓	1	5.19	
Target-Date 2035	✓	1	5.19	
Target-Date 2040	✓	1	5.19	
Target-Date 2045	✓	1	5.19	
Target-Date 2050	✓	1	5.19	
Target-Date 2055	✓	1	5.19	
Target-Date 2060	✓	1	5.19	
Target-Date 2065+	✓	1	5.19	

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AAA Inc. (exp_mf_vanguard)

IPS ALLOCATION ALIGNMENT

TAXABLE BOND

PEER GROUP	INVESTMENT POLICY	HOLDINGS		ALIGNMENT
		# HOLDINGS	% OF TOTAL ASSETS	
Corporate Bond	✓	1	1.30	
Global Bond-USD Hedged	✓	1	2.60	
Inflation-Protected Bond	✓	1	1.30	
Intermediate Core Bond	✓	1	3.90	
Short-Term Bond	✓	1	2.60	

MONEY MARKET

PEER GROUP	INVESTMENT POLICY	HOLDINGS		ALIGNMENT
		# HOLDINGS	% OF TOTAL ASSETS	
Money Market Taxable	✓	1	1.30	

STYLE SUMMARY

This section groups each investment into a style category. The top charts show the number of investments grouped by their current Morningstar Style Box™. The bottom tables include investments within other style categories based on their current peer group. The Morningstar Style Box™ is a nine-square grid that provides a graphical representation of the investment style of mutual funds, exchange traded funds, group retirement plan annuities, variable annuity sub-accounts and separately managed accounts. US and International equities are classified according to market capitalization (the vertical axis) and growth and value factors (the horizontal axis). Fixed income funds are classified according to credit quality of the long bonds owned (the vertical axis) and interest rate sensitivity as measured by a bond's effective duration (the horizontal axis).

US EQUITY

1	2	1	LARGE MEDIUM SMALL
	1		
	1		
VALUE	BLEND	GROWTH	

INTERNATIONAL EQUITY

	2		LARGE MEDIUM SMALL
VALUE	BLEND	GROWTH	

FIXED INCOME

	1		HIGH MEDIUM LOW
1	3		
LTD	MOD	EXT	

TARGET DATE INVESTMENTS

TARGET DATE YEAR	# INVESTMENTS
2000-2010	-
2015	-
2020	1
2025	1
2030	1
2035	1
2040	1
2045	1
2050	1
2055	1
2060	1
2065+	1
Retirement	-

OTHER STYLE CATEGORIES

STYLE CATEGORY	# INVESTMENTS
Allocation	1
Alternative	-
Commodities	-
Money Market	1
Sector Equity	1
Stable Value	-

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STYLE DETAILS

US EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
Fidelity® 500 Index	FXAIX	Large Blend	Large Cap Blend	100,000	5.19
Fidelity® Large Cap Growth Idx	FSPGX	Large Growth	Large Cap Growth	75,000	3.90
Fidelity® Mid Cap Index	FSMDX	Mid-Cap Blend	Mid Cap Blend	75,000	3.90
Schwab Small Cap Index	SWSSX	Small Blend	Small Cap Blend	25,000	1.30
Schwab Total Stock Market Index	SWTSX	Large Blend	Large Cap Blend	50,000	2.60
Vanguard Value Index Adm	VVIAX	Large Value	Large Cap Value	75,000	3.90
				400,000	20.78

INTERNATIONAL EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
Fidelity® Emerging Markets Idx	FPADX	Diversified Emerging Mkts	Large Cap Blend	75,000	3.90
Vanguard Developed Markets Index Admiral	VTMGX	Foreign Large Blend	Large Cap Blend	50,000	2.60
				125,000	6.49

FIXED INCOME

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
DFA Global Core Plus Fixed Income Instl W	DGCFX	Global Bond-USD Hedged	Med Qual Mod Dura	50,000	2.60
DFA Inflation-Protected Securities I	DIPSX	Inflation-Protected Bond	High Qual Mod Dura	25,000	1.30
Vanguard Interm-Term Bond Index Adm	VBILX	Intermediate Core Bond	Med Qual Mod Dura	75,000	3.90
Vanguard Interm-Term Corp Bd Idx Admiral	VICSX	Corporate Bond	Med Qual Mod Dura	25,000	1.30
Vanguard Short-Term Corp Bd Idx Admiral	VSCSX	Short-Term Bond	Med Qual Ltd Dura	50,000	2.60
				225,000	11.69

TARGET DATE FUNDS

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
Vanguard Target Retirement 2020 Fund	VTW NX	Target-Date 2020	-	100,000	5.19
Vanguard Target Retirement 2025 Fund	VTTVX	Target-Date 2025	-	100,000	5.19
Vanguard Target Retirement 2030 Fund	VTHR X	Target-Date 2030	-	100,000	5.19
Vanguard Target Retirement 2035 Fund	VTTHX	Target-Date 2035	-	100,000	5.19
Vanguard Target Retirement 2040 Fund	VFORX	Target-Date 2040	-	100,000	5.19
Vanguard Target Retirement 2045 Fund	VTIVX	Target-Date 2045	-	100,000	5.19
Vanguard Target Retirement 2050 Fund	VFIFX	Target-Date 2050	-	100,000	5.19
Vanguard Target Retirement 2055 Fund	VFFVX	Target-Date 2055	-	100,000	5.19
Vanguard Target Retirement 2060 Fund	VTT SX	Target-Date 2060	-	100,000	5.19
Vanguard Target Retirement 2065 Fund	VLXVX	Target-Date 2065+	-	100,000	5.19
				1,000,000	51.95

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AAA Inc. (exp_mf_vanguard)

STYLE DETAILS

ALLOCATION

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
Vanguard Balanced Index Adm	VBIAX	Moderate Allocation	-	100,000	5.19

MONEY MARKET

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
Vanguard Federal Money Market Investor	VMFXX	Money Market Taxable	-	25,000	1.30

SECTOR EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX	\$ ASSETS	% OF TOTAL ASSETS
DFA Real Estate Securities I	DFREX	Real Estate	-	50,000	2.60

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INVESTMENT SNAPSHOT

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

U.S. EQUITY : LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Fidelity® 500 Index	MF	FXAIX	0	2	1	1	1	19.57 (27)	14.59 (24)	12.29 (15)	12.85 (10)	0.02 (3)
Schwab Total Stock Market Index	MF	SWTSX	20	27	14	9	6	18.89 (42)	13.72 (50)	11.23 (44)	12.19 (33)	0.03 (3)
# OF MF/ETF/CIT PEERS			1,313	1,267	1,177	1,070	801	1,432	1,313	1,231	1,062	1,512
MEDIAN MF/ETF/CIT								18.28	13.72	11.00	11.61	0.72
RUSSELL 1000 TR USD								19.36	14.09	11.92	12.64	-

U.S. EQUITY : LARGE GROWTH

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Fidelity® Large Cap Growth Idx	MF	FSPGX	0	0	1	-	-	27.07 (25)	13.70 (9)	15.09 (8)	-	0.04 (2)
# OF MF/ETF/CIT PEERS			1,151	1,119	1,051	976	740	1,225	1,151	1,101	1,012	1,243
MEDIAN MF/ETF/CIT								23.34	9.82	11.68	13.34	0.87
RUSSELL 1000 GROWTH TR USD								27.10	13.73	15.13	15.74	-

U.S. EQUITY : LARGE VALUE

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Value Index Adm	MF	VVIAX	0	0	6	3	2	10.82 (50)	15.38 (38)	9.34 (24)	10.48 (14)	0.05 (3)
# OF MF/ETF/CIT PEERS			1,173	1,148	1,091	1,001	738	1,228	1,173	1,148	1,014	1,264
MEDIAN MF/ETF/CIT								10.75	14.61	8.12	9.09	0.81
RUSSELL 1000 VALUE TR USD								11.53	14.30	8.10	9.21	-

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INVESTMENT SNAPSHOT

U.S. EQUITY : MID-CAP BLEND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Fidelity® Mid Cap Index	MF	FSMDX	18	28	13	8	-	14.97 (45)	12.51 (61)	8.47 (27)	10.32 (19)	0.03 (2)
# OF MF/ETF/CIT PEERS			390	378	356	304	213	417	390	367	291	434
MEDIAN MF/ETF/CIT								14.57	13.29	7.47	9.35	0.89
RUSSELL MID CAP TR USD								14.92	12.49	8.45	10.32	-

U.S. EQUITY : SMALL BLEND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Schwab Small Cap Index	MF	SWSSX	69	62	31	21	18	12.42 (53)	10.88 (83)	4.27 (69)	8.31 (53)	0.04 (3)
# OF MF/ETF/CIT PEERS			607	589	567	503	342	624	607	586	492	636
MEDIAN MF/ETF/CIT								12.67	13.64	5.21	8.43	0.96
RUSSELL 2000 TR USD								12.30	10.82	4.20	8.25	-

INTERNATIONAL EQUITY : DIVERSIFIED EMERGING MKTS

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Fidelity® Emerging Markets Idx	MF	FPADX	50	16	22	18	-	1.46 (76)	2.07 (51)	0.83 (57)	2.94 (51)	0.08 (3)
# OF MF/ETF/CIT PEERS			746	710	636	568	271	821	746	687	491	863
MEDIAN MF/ETF/CIT								4.79	2.11	1.10	2.95	1.11
MSCI EM NR USD								1.74	2.31	0.93	2.95	-

INTERNATIONAL EQUITY : FOREIGN LARGE BLEND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Developed Markets Index Admiral	MF	VTMGX	0	5	3	4	5	16.53 (47)	9.01 (29)	4.39 (35)	5.67 (24)	0.07 (5)
# OF MF/ETF/CIT PEERS			695	671	618	543	378	737	695	654	521	762
MEDIAN MF/ETF/CIT								16.17	8.03	3.94	5.12	0.89
MSCI ACWI EX USA NR USD								12.71	7.22	3.51	4.74	-

SECTOR EQUITY : REAL ESTATE

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
DFA Real Estate Securities I	MF	DFREX	40	13	16	10	7	-4.44 (70)	6.12 (66)	5.04 (36)	6.73 (28)	0.18 (7)
# OF MF/ETF/CIT PEERS			237	236	211	195	139	255	237	231	197	257
MEDIAN MF/ETF/CIT								-2.98	6.96	4.50	6.16	0.96
S&P UNITED STATES REIT TR USD								-0.05	8.91	4.49	6.27	-

401(k) Quarterly Monitor

INVESTMENT SNAPSHOT

ALLOCATION : MODERATE ALLOCATION

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Balanced Index Adm	MF	VBIAX	0	21	12	7	9	10.69 (20)	6.51 (43)	7.33 (15)	8.09 (14)	0.07 (1)
# OF MF/ETF/CIT PEERS			709	684	639	587	420	748	707	690	600	760
MEDIAN MF/ETF/CIT								8.79	6.22	5.50	6.49	0.94
MORNINGSTAR MOD TGT RISK TR USD								8.39	5.07	5.19	6.05	-

ALLOCATION : TARGET-DATE 2020

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2020 Fund	MF	VTWNX	40	14	7	5	7	6.58 (51)	3.85 (54)	4.62 (33)	6.02 (21)	0.08 (2)
# OF MF/ETF/CIT PEERS			139	138	120	93	50	146	139	129	81	155
MEDIAN MF/ETF/CIT								6.60	3.90	4.39	5.59	0.54
MORNINGSTAR LIFETIME MOD 2020 TR USD								6.09	2.96	4.27	5.38	-

ALLOCATION : TARGET-DATE 2025

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2025 Fund	MF	VTTVX	0	15	5	3	6	8.56 (13)	4.96 (31)	5.26 (21)	6.68 (14)	0.08 (2)
# OF MF/ETF/CIT PEERS			205	195	173	150	86	215	205	186	144	224
MEDIAN MF/ETF/CIT								7.33	4.50	4.68	5.92	0.58
MORNINGSTAR LIFETIME MOD 2025 TR USD								6.98	3.61	4.56	5.93	-

ALLOCATION : TARGET-DATE 2030

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2030 Fund	MF	VTHR3	0	7	5	3	6	9.95 (17)	6.04 (41)	5.78 (28)	7.24 (22)	0.08 (2)
# OF MF/ETF/CIT PEERS			205	190	168	145	78	217	205	181	131	227
MEDIAN MF/ETF/CIT								9.02	5.91	5.41	6.72	0.59
MORNINGSTAR LIFETIME MOD 2030 TR USD								8.33	4.83	5.01	6.59	-

ALLOCATION : TARGET-DATE 2035

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2035 Fund	MF	VTTHX	32	22	14	9	9	11.28 (44)	7.21 (61)	6.35 (31)	7.82 (28)	0.08 (2)
# OF MF/ETF/CIT PEERS			198	189	167	147	83	208	198	180	138	223
MEDIAN MF/ETF/CIT								11.10	7.40	6.09	7.35	0.60
MORNINGSTAR LIFETIME MOD 2035 TR USD								10.15	6.53	5.59	7.23	-

401(k) Quarterly Monitor

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2040

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2040 Fund	MF	VFORX	44	19	13	8	8	12.56 (57)	8.35 (64)	6.88 (31)	8.33 (26)	0.08 (2)
# OF MF/ETF/CIT PEERS			199	190	168	145	78	212	199	181	131	221
MEDIAN MF/ETF/CIT								12.86	8.62	6.65	7.89	0.61
MORNINGSTAR LIFETIME MOD 2040 TR USD								11.96	8.15	6.12	7.70	-

ALLOCATION : TARGET-DATE 2045

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2045 Fund	MF	VTIVX	24	6	6	4	7	13.93 (51)	9.53 (44)	7.46 (23)	8.69 (20)	0.08 (2)
# OF MF/ETF/CIT PEERS			198	189	167	147	82	208	198	180	138	217
MEDIAN MF/ETF/CIT								13.97	9.43	7.04	8.17	0.62
MORNINGSTAR LIFETIME MOD 2045 TR USD								13.21	9.19	6.45	7.91	-

ALLOCATION : TARGET-DATE 2050

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2050 Fund	MF	VFIFX	0	3	7	5	7	14.58 (48)	9.73 (45)	7.58 (21)	8.76 (22)	0.08 (2)
# OF MF/ETF/CIT PEERS			199	190	168	145	59	209	199	181	131	218
MEDIAN MF/ETF/CIT								14.53	9.60	7.12	8.26	0.63
MORNINGSTAR LIFETIME MOD 2050 TR USD								13.72	9.58	6.55	7.94	-

ALLOCATION : TARGET-DATE 2055

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2055 Fund	MF	VFFVX	18	6	9	6	-	14.60 (56)	9.74 (50)	7.57 (23)	8.74 (25)	0.08 (2)
# OF MF/ETF/CIT PEERS			198	189	167	145	31	208	198	180	113	217
MEDIAN MF/ETF/CIT								14.67	9.74	7.16	8.35	0.63
MORNINGSTAR LIFETIME MOD 2055 TR USD								13.74	9.61	6.50	7.87	-

ALLOCATION : TARGET-DATE 2060

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2060 Fund	MF	VTTSX	27	8	10	10	-	14.62 (55)	9.75 (55)	7.58 (24)	8.74 (1)	0.08 (2)
# OF MF/ETF/CIT PEERS			193	181	155	64	-	208	193	168	7	217
MEDIAN MF/ETF/CIT								14.69	9.85	7.18	8.30	0.64
MORNINGSTAR LIFETIME MOD 2060 TR USD								13.66	9.56	6.42	7.80	-

401(k) Quarterly Monitor

INVESTMENT SNAPSHOT

ALLOCATION : TARGET-DATE 2065+

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Target Retirement 2065 Fund	MF	VLVX	22	17	14	-	-	14.62 (58)	9.75 (55)	7.55 (38)	-	0.08 (2)
# OF MF/ETF/CIT PEERS			68	32	1	-	-	158	68	9	-	209
MEDIAN MF/ETF/CIT								14.87	9.84	7.44	-	0.63
MORNINGSTAR LIFETIME MOD 2060 TR USD								13.66	9.56	6.42	7.80	-

TAXABLE BOND : CORPORATE BOND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Interm-Term Corp Bd Idx Admiral	MF	VICSX	0	4	7	8	11	1.92 (28)	-3.10 (37)	2.03 (19)	2.78 (32)	0.07 (7)
# OF MF/ETF/CIT PEERS			196	187	168	146	85	214	196	184	150	215
MEDIAN MF/ETF/CIT								1.45	-3.36	1.67	2.63	0.57
BLOOMBERG US CORP BOND TR USD								1.54	-3.44	1.76	2.63	-

TAXABLE BOND : GLOBAL BOND-USD HEDGED

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
DFA Global Core Plus Fixed Income Instl W	MF	DGCFX	17	43	-	-	-	1.22 (40)	-3.58 (72)	0.75 (36)	-	0.22 (16)
# OF MF/ETF/CIT PEERS			130	120	95	79	50	133	128	107	82	135
MEDIAN MF/ETF/CIT								0.82	-2.82	0.45	1.74	0.66
BLOOMBERG GLOBAL AGGREGATE TR HDG USD								0.51	-2.88	0.92	2.11	-

TAXABLE BOND : INFLATION-PROTECTED BOND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
DFA Inflation-Protected Securities I	MF	DIPSX	8	17	8	6	8	-1.20 (42)	-0.25 (56)	2.54 (23)	2.11 (12)	0.11 (11)
# OF MF/ETF/CIT PEERS			205	203	191	185	111	216	205	203	187	219
MEDIAN MF/ETF/CIT								-1.39	-0.15	2.22	1.68	0.51
BLOOMBERG US TREASURY US TIPS TR USD								-1.39	-0.12	2.49	2.08	-

TAXABLE BOND : INTERMEDIATE CORE BOND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Interm-Term Bond Index Adm	MF	VBILX	22	11	13	14	26	-0.70 (29)	-4.10 (69)	1.38 (9)	1.95 (10)	0.07 (8)
# OF MF/ETF/CIT PEERS			435	419	387	347	254	472	435	421	371	478
MEDIAN MF/ETF/CIT								-1.00	-3.84	0.66	1.43	0.50
BLOOMBERG US AGG BOND TR USD								-0.93	-3.96	0.76	1.51	-

401(k) Quarterly Monitor

Inv. Data as of 06/30/23. Holdings as of 06/30/21. P Proposed R Remove W Watch

AAA Inc. (exp_mf_vanguard)

INVESTMENT SNAPSHOT

TAXABLE BOND : SHORT-TERM BOND

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Short-Term Corp Bd Idx Admiral	MF	VSCSX	23	25	14	11	7	1.67 (37)	-0.87 (62)	1.70 (18)	1.81 (12)	0.07 (5)
# OF MF/ETF/CIT PEERS			558	541	484	444	304	585	556	524	448	591
MEDIAN MF/ETF/CIT								1.36	-0.60	1.19	1.19	0.57
BLOOMBERG US GOVT/CREDIT 1-5 YR TR USD								0.19	-1.57	1.15	1.14	-

MONEY MARKET : MONEY MARKET TAXABLE

INVESTMENT NAME	TYPE	TICKER	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN (% RANK)				NET EXP. RATIO (% RANK)
				1 YR	3 YR	5 YR	10 YR	1 YR	3 YR	5 YR	10 YR	
Vanguard Federal Money Market Investor	MF	VMFXX	0	0	0	0	1	3.77 (5)	1.31 (5)	1.50 (3)	0.94 (2)	0.11 (4)
# OF MF/ETF/CIT PEERS			531	517	475	391	335	579	530	500	389	591
MEDIAN MF/ETF/CIT								3.48	1.18	1.30	0.75	0.35
ICE BOFA USD 3M DEP OR CM TR USD								3.57	1.27	1.70	1.18	-

SHARE CLASS COMPARISON

This section displays a table for each mutual fund/ETF investment. Your selected share class(es) are colored in a blue background and any other related share classes will be displayed for analysis. Depending on the platform you are using and the amount of money you have to invest, a given share class may not be available. Consult your advisor for additional details.

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

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DFA GLOBAL CORE PLUS FIXED INCOME PORTFOLIO W

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	DGCFX	-	0	0.22 (16)	17	43	-	-	-	1.22 (40)	0.75 (36)	-
# OF PEERS IN GLOBAL BOND-USD HEDGED				135	130	120	95	79	50	133	107	82

DFA INFLATION-PROTECTED SECURITIES PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	DIPSX	-	0	0.11 (11)	8	17	8	6	8	-1.20 (42)	2.54 (23)	2.11 (12)
# OF PEERS IN INFLATION-PROTECTED BOND				219	205	203	191	185	111	216	203	187

DFA REAL ESTATE SECURITIES PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	DFREX	-	0	0.18 (7)	40	13	16	10	7	-4.44 (70)	5.04 (36)	6.73 (28)
# OF PEERS IN REAL ESTATE				257	237	236	211	195	139	255	231	197

401(k) Quarterly Monitor

Inv. Data as of 06/30/23. Holdings as of 06/30/21. P Proposed R Remove W Watch

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SHARE CLASS COMPARISON

FIDELITY® 500 INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
OTH	FXAIX	-	0	0.02 (3)	0	2	1	1	1	19.57 (27)	12.29 (15)	12.85 (10)	
# OF PEERS IN LARGE BLEND					1,512	1,313	1,267	1,177	1,070	801	1,432	1,231	1,062

FIDELITY® EMERGING MARKETS INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
N/L	FPADX	-	0	0.08 (3)	50	16	22	18	-	1.46 (76)	0.83 (57)	2.94 (51)	
# OF PEERS IN DIVERSIFIED EMERGING MKTS					863	746	710	636	568	271	821	687	491

FIDELITY® LARGE CAP GROWTH INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
N/L	FSPGX	-	0	0.04 (2)	0	0	1	-	-	27.07 (25)	15.09 (8)	-	
# OF PEERS IN LARGE GROWTH					1,243	1,151	1,119	1,051	976	740	1,225	1,101	1,012

FIDELITY® MID CAP INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
N/L	FSMDX	-	0	0.03 (2)	18	28	13	8	-	14.97 (45)	8.47 (27)	10.32 (19)	
# OF PEERS IN MID-CAP BLEND					434	390	378	356	304	213	417	367	291

SCHWAB SMALL CAP INDEX FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
OTH	SWSSX	-	0	0.04 (3)	69	62	31	21	18	12.42 (53)	4.27 (69)	8.31 (53)	
# OF PEERS IN SMALL BLEND					636	607	589	567	503	342	624	586	492

SCHWAB TOTAL STOCK MARKET INDEX FUND®

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
OTH	SWTSX	-	0	0.03 (3)	20	27	14	9	6	18.89 (42)	11.23 (44)	12.19 (33)	
# OF PEERS IN LARGE BLEND					1,512	1,313	1,267	1,177	1,070	801	1,432	1,231	1,062

401(k) Quarterly Monitor

SHARE CLASS COMPARISON

VANGUARD BALANCED INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	VBAIX	-	5M	0.06 (1)	0	21	12	7	9	10.70 (20)	7.34 (15)	8.10 (13)
INST	VBIAX	-	3K	0.07 (1)	0	21	12	7	9	10.69 (20)	7.33 (15)	8.09 (14)
INV	VBINX	-	0	0.18 (2)	0	26	13	8	10	10.56 (22)	7.21 (17)	7.96 (15)
# OF PEERS IN MODERATE ALLOCATION				760	709	684	639	587	420	748	690	600

VANGUARD DEVELOPED MARKETS INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	VDIPX	-	100M	0.04 (3)	0	5	3	3	-	16.57 (46)	4.43 (33)	5.69 (23)
ETF	VEA	-	-	0.05 (3)	0	5	3	3	5	16.53 (47)	4.42 (33)	5.68 (23)
INST	VTMNX	-	5M	0.05 (3)	0	5	4	4	5	16.53 (47)	4.41 (34)	5.69 (23)
INST	VTMGX	-	3K	0.07 (5)	0	5	3	4	5	16.53 (47)	4.39 (35)	5.67 (24)
INV	VDVIX	-	0	0.16 (8)	0	5	4	5	-	16.37 (49)	4.30 (38)	5.56 (29)
# OF PEERS IN FOREIGN LARGE BLEND				762	695	671	618	543	378	737	654	521

VANGUARD FEDERAL MONEY MARKET FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INV	VMFXX	-	3K	0.11 (4)	0	0	0	0	1	3.77 (5)	1.50 (3)	0.94 (2)
# OF PEERS IN MONEY MARKET TAXABLE				591	531	517	475	391	335	579	500	389

401(k) Quarterly Monitor

SHARE CLASS COMPARISON

VANGUARD INTERMEDIATE-TERM BOND INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INST	VBIUX	-	100M	0.04 (7)	22	11	13	14	25	-0.67 (27)	1.41 (7)	1.98 (8)
ETF	BIV	-	-	0.04 (7)	22	11	12	14	25	-0.69 (29)	1.39 (8)	1.95 (10)
INST	VBIMX	-	5M	0.05 (7)	22	11	13	14	25	-0.68 (28)	1.40 (8)	1.97 (9)
INST	VBILX	-	3K	0.07 (8)	22	11	13	14	26	-0.70 (29)	1.38 (9)	1.95 (10)
INV	VBIIX	-	3K	0.15 (12)	22	13	13	16	29	-0.78 (35)	1.30 (11)	1.87 (13)
# OF PEERS IN INTERMEDIATE CORE BOND				478	435	419	387	347	254	472	421	371

VANGUARD INTERMEDIATE-TERM CORPORATE BOND INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
ETF	VCIT	-	-	0.04 (4)	0	3	6	7	10	1.94 (27)	2.04 (18)	2.78 (32)
INST	VICBX	-	5M	0.05 (6)	0	3	6	7	10	1.96 (26)	2.05 (18)	2.79 (30)
INST	VICSX	-	3K	0.07 (7)	0	4	7	8	11	1.92 (28)	2.03 (19)	2.78 (32)
# OF PEERS IN CORPORATE BOND				215	196	187	168	146	85	214	184	150

VANGUARD SHORT-TERM CORPORATE BOND INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
ETF	VCSH	-	-	0.04 (3)	23	24	13	11	6	1.68 (36)	1.72 (16)	1.82 (11)
INST	VSTBX	-	5M	0.05 (4)	23	24	13	11	6	1.66 (38)	1.71 (17)	1.83 (11)
INST	VSCSX	-	3K	0.07 (5)	23	25	14	11	7	1.67 (37)	1.70 (18)	1.81 (12)
# OF PEERS IN SHORT-TERM BOND				591	558	541	484	444	304	585	524	448

VANGUARD TARGET RETIREMENT 2020 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)		
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR
INV	VTWNX	-	1K	0.08 (2)	40	14	7	5	7	6.58 (51)	4.62 (33)	6.02 (21)
# OF PEERS IN TARGET-DATE 2020				155	139	138	120	93	50	146	129	81

401(k) Quarterly Monitor

SHARE CLASS COMPARISON

VANGUARD TARGET RETIREMENT 2025 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VTTVX	-	1K	0.08 (2)	0	15	5	3	6	8.56 (13)	5.26 (21)	6.68 (14)	
# OF PEERS IN TARGET-DATE 2025					224	205	195	173	150	86	215	186	144

VANGUARD TARGET RETIREMENT 2030 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VTHRX	-	1K	0.08 (2)	0	7	5	3	6	9.95 (17)	5.78 (28)	7.24 (22)	
# OF PEERS IN TARGET-DATE 2030					227	205	190	168	145	78	217	181	131

VANGUARD TARGET RETIREMENT 2035 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VTTHX	-	1K	0.08 (2)	32	22	14	9	9	11.28 (44)	6.35 (31)	7.82 (28)	
# OF PEERS IN TARGET-DATE 2035					223	198	189	167	147	83	208	180	138

VANGUARD TARGET RETIREMENT 2040 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VFORX	-	1K	0.08 (2)	44	19	13	8	8	12.56 (57)	6.88 (31)	8.33 (26)	
# OF PEERS IN TARGET-DATE 2040					221	199	190	168	145	78	212	181	131

VANGUARD TARGET RETIREMENT 2045 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VTIVX	-	1K	0.08 (2)	24	6	6	4	7	13.93 (51)	7.46 (23)	8.69 (20)	
# OF PEERS IN TARGET-DATE 2045					217	198	189	167	147	82	208	180	138

VANGUARD TARGET RETIREMENT 2050 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VFIFX	-	1K	0.08 (2)	0	3	7	5	7	14.58 (48)	7.58 (21)	8.76 (22)	
# OF PEERS IN TARGET-DATE 2050					218	199	190	168	145	59	209	181	131

401(k) Quarterly Monitor

SHARE CLASS COMPARISON

VANGUARD TARGET RETIREMENT 2055 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VFFVX	-	1K	0.08 (2)	18	6	9	6	-	14.60 (56)	7.57 (23)	8.74 (25)	
# OF PEERS IN TARGET-DATE 2055					217	198	189	167	145	31	208	180	113

VANGUARD TARGET RETIREMENT 2060 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VTTSX	-	1K	0.08 (2)	27	8	10	10	-	14.62 (55)	7.58 (24)	8.74 (1)	
# OF PEERS IN TARGET-DATE 2060					217	193	181	155	64	-	208	168	7

VANGUARD TARGET RETIREMENT 2065 FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
INV	VLXVX	-	1K	0.08 (2)	22	17	14	-	-	14.62 (58)	7.55 (38)	-	
# OF PEERS IN TARGET-DATE 2065+					209	68	32	1	-	-	158	9	-

VANGUARD VALUE INDEX FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	Fi360 SCORE	Fi360 SCORE ROLLING AVERAGES				TOTAL RETURN % (RANK)			
						1 YR	3 YR	5 YR	10 YR	1 YR	5 YR	10 YR	
ETF	VTV	-	-	0.04 (2)	0	0	6	3	2	10.86 (49)	9.34 (24)	10.49 (13)	
INST	VIVIX	-	5M	0.04 (2)	0	0	6	3	2	10.83 (50)	9.35 (24)	10.50 (13)	
INST	VVIAX	-	3K	0.05 (3)	0	0	6	3	2	10.82 (50)	9.34 (24)	10.48 (14)	
INV	VIVAX	-	3K	0.17 (5)	13	3	7	5	3	10.68 (51)	9.21 (26)	10.34 (16)	
# OF PEERS IN LARGE VALUE					1,264	1,173	1,148	1,091	1,001	738	1,228	1,148	1,014

401(k) Quarterly Monitor

ANNUAL INVESTMENT OPTION COSTS

\$ 1,460

**TOTAL INVESTMENT
OPTION COSTS**

0.08 %

**WEIGHTED AVG NET
EXP RATIO**

\$ 0

**TOTAL REVENUE
SHARING**

\$ 1,460

**TOTAL EFFECTIVE
MGMT FEE**

Each investment option is listed below. In many cases, especially in 401k plans, part of the expense ratio may be directed via 'revenue sharing' to other service providers such the advisor, recordkeeper or custodian. 12B-1 fees are commonly sent to the advisor while Sub-TA and Shareholder Service (SHR SVC) fees are commonly sent to the recordkeeper and/or custodian. Revenue sharing can be offset against other costs charged by a provider or additive to other costs they charge (see the Annual Cost Breakdown section for additional information). Fi360 calculates the MGMT FEE by subtracting any of these revenue sharing elements from the net expense ratio.

$$\text{NET EXP RATIO} \times \$ \text{ ASSETS} = \$ \text{ COSTS}$$

U.S. EQUITY

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Fidelity@ 500 Index	-	-	-	0.02	0.02 (3)	0.02	100,000	20
Fidelity@ Large Cap Growth Idx	-	-	-	0.04	0.04 (2)	0.04	75,000	30
Fidelity@ Mid Cap Index	-	-	-	0.03	0.03 (2)	0.03	75,000	23
Schwab Small Cap Index	-	-	-	0.04	0.04 (3)	0.04	25,000	10
Schwab Total Stock Market Index	-	-	-	0.03	0.03 (3)	0.03	50,000	15
Vanguard Value Index Adm	-	-	-	0.05	0.05 (3)	0.05	75,000	38

INTERNATIONAL EQUITY

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Fidelity@ Emerging Markets Idx	-	-	-	0.08	0.08 (3)	0.08	75,000	60
Vanguard Developed Markets Index Admiral	-	-	-	0.07	0.07 (5)	0.07	50,000	35

SECTOR EQUITY

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
DFA Real Estate Securities I	-	-	-	0.18	0.18 (7)	0.20	50,000	90

401(k) Quarterly Monitor

ANNUAL INVESTMENT OPTION COSTS

ALLOCATION

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Vanguard Balanced Index Adm	-	-	-	0.07	0.07 (1)	0.07	100,000	70
Vanguard Target Retirement 2020 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2025 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2030 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2035 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2040 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2045 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2050 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2055 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2060 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80
Vanguard Target Retirement 2065 Fund	-	-	-	0.08	0.08 (2)	0.08	100,000	80

TAXABLE BOND

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
DFA Global Core Plus Fixed Income Instl W	-	-	-	0.22	0.22 (16)	0.22	50,000	110
DFA Inflation-Protected Securities I	-	-	-	0.11	0.11 (11)	0.11	25,000	28
Vanguard Interm-Term Bond Index Adm	-	-	-	0.07	0.07 (8)	0.07	75,000	53
Vanguard Interm-Term Corp Bd Idx Admiral	-	-	-	0.07	0.07 (7)	0.07	25,000	18
Vanguard Short-Term Corp Bd Idx Admiral	-	-	-	0.07	0.07 (5)	0.07	50,000	35

MONEY MARKET

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS		
Vanguard Federal Money Market Investor	-	-	-	0.11	0.11 (4)	0.11	25,000	28

TOTAL INVESTMENT OPTION COSTS TABLE

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO		\$ ASSETS	\$ COSTS
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET	GROSS		
In Dollars (\$)	-	-	-	1,460	1,460	1,470	1,925,000	1,460
In Basis Points (BPS)	-	-	-	8	8	8	-	8

FEE WAIVERS

DFA Real Estate Securities I Dimensional Fund Advisors LP (the "Advisor") has agreed to waive certain fees and in certain instances, assume certain expenses of the DFA Real Estate Securities Portfolio. The Fee Waiver and Expense Assumption Agreement for the Portfolio will remain in effect through February 28, 2024, and may only be terminated by the Fund's Board of Directors prior to that date. The Advisor retains the right to seek reimbursement for any fees previously waived and/or expenses previously assumed up to thirty-six months after such fee waiver and/or expense assumption.

401(k) Quarterly Monitor

ANNUAL COST SUMMARY

\$ 1,925,000

TOTAL ASSETS

50

NUMBER OF PARTICIPANTS

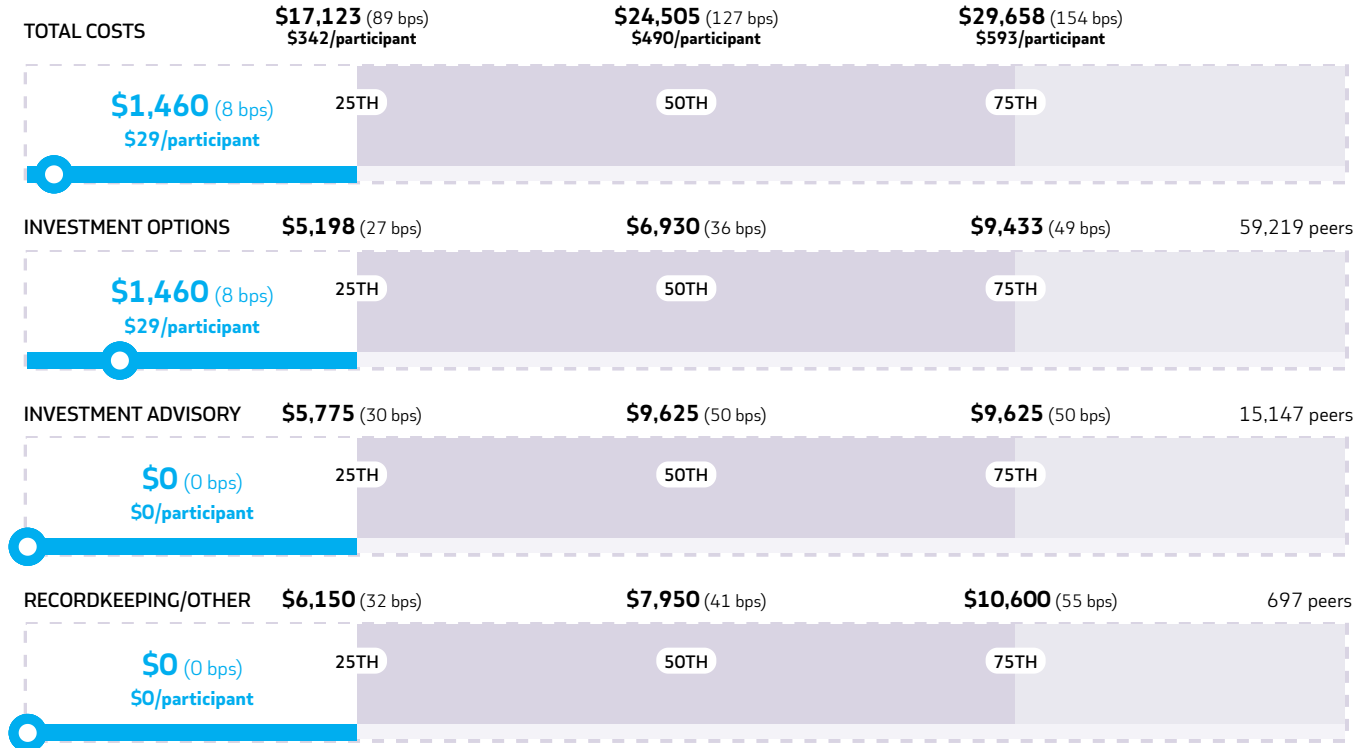
\$ 1,460

TOTAL COSTS

8 BPS

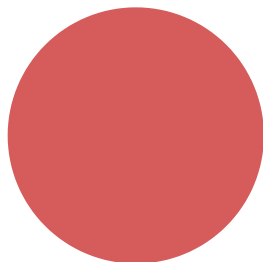
TOTAL COSTS IN BASIS POINTS

PLAN COSTS COMPARED TO BENCHMARK



Fi360 separately evaluates the three core cost components of a plan (investment option fees, investment advisory fees and recordkeeping/other fees) and then adds these together to arrive at a total plan benchmark. To determine your peer group, Fi360 utilizes your plan assets for both investment option and investment advisory fees. For recordkeeping/other, Fi360 utilizes your plan assets and the number of participants as there is a direct correlation between the number of participants and cost within this service category in particular. The total plan benchmark is shown in the chart below and the underlying category details are shown in the following table including the 25th, 50th and 75th percentiles and the number of peers included in each of the category calculations. It's possible that two peer percentiles may show the same cost if there is a high concentration of the exact same values in the peer group. Fi360 always recommends that you review the specific services being provided, in addition to the costs, as plans are not created equal and the cheapest plan is not necessarily the best plan. Please reference the Statement of Additional Disclosures for more details. Benchmark statistics were last updated on 08/22/2023.

PAYMENT SOURCE



	\$	BPS	%
Plan Participants/Client - Through Investment Options	1,460	8	100
	\$ 1,460	8	100

401(k) Quarterly Monitor

Inv. Data as of 06/30/23. Holdings as of 06/30/21. P Proposed R Remove W Watch

AAA Inc. (exp_mf_vanguard)

ANNUAL COST BREAKDOWN

	PLAN PARTICIPANTS/CLIENT
Total Cost - In Dollars	\$ 1,460
Total Cost - In Basis Points	8 BPS
Average Cost Per Active Participant (50)	\$ 29

FUND / ASSET MANAGERS

INVESTMENT OPTIONS

	PLAN PARTICIPANTS/CLIENT
Total Investment Option Costs	1,460
Revenue Sharing	-
Effective Management Fee	\$ 1,460

STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

This report is for informational purposes only and does not constitute professional investment advice. Some data in this report was obtained from third parties. Although Fi360 obtains data from sources it deems to be reliable, it does not independently verify the data, and does not warrant or represent that the data is timely, complete, or accurate.

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Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest.

All investments involve risk. The principal value and investment return will fluctuate so that your shares, when redeemed, may be worth more or less than the original cost. All investing involves risk, including the possible loss of principal. This does not apply, however, to the guaranteed portions of group annuity contracts that constitute guaranteed benefit policies as defined in ERISA 401(b)(2)(B).

Collective investment trusts (CITs) are available for investment primarily by eligible retirement plans and entities. Participation in CITs is generally governed by the terms of a Declaration of Trust and a Participation or Adoption Agreement, which is signed by the retirement plan's fiduciary at the time the plan invests in the CITs. In addition, various other documents may contain important information about the CITs including Fund Descriptions, Statement of Characteristics or Investment Guidelines, and/or other fee or investment disclosure documents. All of these documents may contain important information about CIT fees, investment objectives, and risks and expenses of the underlying investments in the CITs and should be read carefully before investing. To obtain a copy, you will need to contact the plan sponsor or trustee of the CIT.

CITs are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by any firm or their affiliates; and involve investment risks, including possible loss of principal invested. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the "1940 Act"), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in readily available market quotation services.

Fi360 is under common ownership with Matrix Trust Company, who is the discretionary trustee of certain CITs that may be noted in this report.

Separate Accounts are available through a group annuity contract. The contract and other fee/disclosure documents, such as fact sheets, may contain important information about the separate account fees, investment objectives and risks and expenses of underlying investments in the separate accounts and should be read carefully before investing. Certain investment options may not be available in all states or U.S. commonwealths. Some payments or transfers from the Separate Accounts may be deferred as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets or investment conditions which do not allow for orderly investment transactions.

This Statement of Additional Disclosures includes important information regarding the information provided in the report. If an investor does not understand any term or data presented herein, he/she should consult with his/her financial advisor.

FI360 FIDUCIARY SCORE®

Fi360 Fiduciary Score®. The Score is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Rolling Averages are a one-, three-, five- or ten-year equal-weighted average of an investment's Fi360 Fiduciary Scores during that corresponding time period. The Historical Fi360 Fiduciary Scores at Quarter End trend chart (if included) displays the Fi360 Fiduciary Score for each calendar quarter-end during that year.

STATEMENT OF ADDITIONAL DISCLOSURES

Short Fall Points - If an investment does not meet an individual due diligence criterion, short fall points are tallied. Investments that satisfy all of the due diligence criteria receive an Fi360 Fiduciary Score of 0. Every other investment is given a Score of 1-100 based on their short fall point total, and representing their percentile ranking within their peer group. The Fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit www.fi360.com/fi360-Fiduciary-Score for the complete methodology document.

Criteria. The following criteria are included as part of the Score calculation.

1. **Inception Date.** The investment must have at least a 3 year track history
2. **Manager Tenure.** The investment manager must have at least a 2 year track history. (Most senior manager's tenure)
3. **Net Assets.** The investment must have at least 75 million under management (Total across all share classes for funds/ETFs)
4. **Composition.** The investments allocation to its primary asset class should be greater than or equal to 80%. (Not applied to all peer groups)
5. **Style Drift.** The investment's current style box must match the peer group. (Not applied to all peer groups. Further details on each style can be found in the Investment Strategy & Style section below.)
6. **Prospectus Net Exp Ratio.** The investment must place in the top 75% of its peer group
7. **Alpha (3yr) - Primary Benchmark.** The investment must place in the top 50% of its peer group
8. **Sharpe (3yr).** The investment must place in the top 50% of its peer group
9. **Return (1yr).** The investment must place in the top 50% of its peer group
10. **Return (3yr).** The investment must place in the top 50% of its peer group
11. **Return (5yr).** The investment must place in the top 50% of its peer group

Weighted Fi360 Fiduciary Score. The Weighted Score is calculated by taking the Fi360 Fiduciary Score for each holding and weighting it by its respective allocation or \$ amount (if available). If no allocation is available for any holding, each holding is treated equally. This is then summed to represent the Average Score across the holdings. If a holding does not have a Score, it is excluded from the calculation.

PERFORMANCE

Total Return (No Load). Expressed in percentage terms, an investment's total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Total Return (No Load) is not adjusted for sales charges (such as front-end loads, deferred loads and redemption fees), but do reflect management, administrative, 12b-1 fees and other costs taken out of fund assets. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns).

Percentile Rank. The relative ranking of an investment within its peer group on a scale of 1-100 (1 being the best) for the data point and time period being measured. Rankings are calculated against the corresponding Peer Group and Number of Peers as explained in the following paragraph. Performance ranks do not account for an investment's sales charge (if applicable). Ranks will not be provided for periods less than one year.

Number of Peers. The number of investments in the same peer group which were used to calculate any percentile rank or Fi360 Fiduciary Score. Only investments which had the given data point being ranked are included in this number, so the number of peers can change for the same investment by data point being ranked. For Mutual funds (MF) and Exchange Traded Funds (ETF), we combine both sets of investments together to form one peer group for ranking purposes. For Collective Investment Trusts (CIT), since many do not report timely, we utilize the pre-defined MF/ETF peer group and calculate the ranks as an overlay on that peer group. There is no existing MF/ETF peer group for Stable Value, Leveraged Net Long and Money Market Non-40 Act. We use the following MF/ETF peer group as a proxy instead (Stable Value uses Short-Term Bond, Leveraged Net Long uses Large Blend and Money Market Non-40 Act uses Money Market Taxable) so we can calculate the ranks. For Group Retirement Plan Annuities (GRPA), we combine this universe with all mutual funds and ETFs to form one peer group for ranking purposes. For Separately managed accounts (SMA) and Variable annuity sub accounts (VA), we use their respective universe of investments only.

Benchmarks. A benchmark gives an investor a point of reference for evaluating a fund's performance by comparing benchmark returns to the fund's returns. This report may utilize one or many of these benchmarks:

STATEMENT OF ADDITIONAL DISCLOSURES

Broad Index. The index used in the calculation of metrics such as Alpha, Beta, and R-Squared. The Broad Index provides a common comparison point for funds with similar investing styles across different peer groups.

Peer Group Index. The index assigned to the fund's peer group, which is a group of funds with similar investment style. Each peer group has its own index which can be used as a common comparison point between funds.

Best-fit Index. The market index that shows the highest correlation with a fund over the most-recent 36 months, as measured by the highest R-Squared. In addition, the Best-fit Index can be used to compare the betas and alphas of similar funds that show the same Best-fit Index. The Best-fit Index may not be the fund's benchmark, nor does it necessarily contain the types of securities that may be held by the fund.

Indices are unmanaged and cannot be invested in directly. Please reference the Index Descriptions section for more specific detail on each index that is included in this report.

EXPENSES

Prospectus Net Expense Ratio. This value is from the investment's most recent prospectus. The percentage of investment 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 Net Asset Value. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. A higher expense ratio will "drag" on the overall performance of a fund compared to peers with a lower expense ratio.

Net Expense Ratio (Rank). The percentile rank for the Net Expense Ratio within the investment's peer group. 1 being the best and 100 the worst.

Prospectus Gross Expense Ratio. This value is from the investment's most recent prospectus. The total gross expenses (net expenses with waiver added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the manager not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely.

12b-1 Fee. This value is usually taken from the fund's prospectus but may have been edited by your financial advisor if the prospectus amount was not accurate for your given situation. This value is part of the Net Expense Ratio. It represents a maximum annual charge deducted from investment assets to pay for distribution and marketing costs. This value can be rebated back to the client to offset other expenses.

Initial Minimum Investment. The smallest investment amount accepted for establishing a new investment in the fund. Funds often charge a lower fee for larger initial investments and will have several share classes that provide an alternative initial investment.

Fee Waiver/Cap. This value is from the investment's most recent prospectus. The elimination of all or part of a fund's expense or the cap or maximum fee charged by the portfolio manager. Some fee waivers and caps have an expiration date; others are in place indefinitely. Some funds adopt this practice at various times to make their returns more competitive.

Basis Point (BPS). One-hundredth of a percentage point. For example, 50 basis points equals .50%.

Investment Option Costs (\$ Costs). Fi360 calculates this value by taking the Net Expense Ratio and adding any applicable Wrap fee. It represents the total costs paid through the investment options. Note that other costs may be paid directly to other service providers as outlined in this report.

Mgmt. Fee (Effective Management Fee). Fi360 calculates this value by taking the Net Expense Ratio and subtracting any 12b-1, SubTA and Shareholder Service (Shr Svc) fees as those are not retained by the investment manager. It represents the fee charged for the management of pooled investments such as collective investment funds, insurance/annuity products, mutual funds and individually managed accounts.

Revenue Sharing. Fi360 calculates this value by summing the 12b-1, Sub-TA, Shareholder Service and Wrap Fee for each investment. It represents the total costs paid through the investment options but directed to another service provider (not for the direct management of the investment option). This value can be rebated back to the client to offset other expenses.

Shareholder Service Fee (Shr Svc). This value is entered by your financial advisor and is part of the Net Expense Ratio. Typically, this value is passed back to a custodian or recordkeeper that is providing custodial services for the client/plan assets. This value can be rebated back to the client to offset other expenses.

STATEMENT OF ADDITIONAL DISCLOSURES

Sub-TA. This value is entered by your financial advisor and is part of the Net Expense Ratio. Also known as Sub-Transfer Agency Fees, the name of this fee refers to the subcontracting of participant accounting to third parties, called Sub Transfer Agents. The transfer agent is the bank or trust company that executes, clears and settles buy or sell orders for mutual fund shares, and maintains shareholder records of ownership. When these functions are subcontracted to another recordkeeper, the fee paid to the sub-contractor is called the Sub-TA fee. Typically, Sub-TA fees are not disclosed in the prospectus and can vary depending on the client's circumstances. This value can be rebated back to the client to offset other expenses.

Weighted Average Expense Ratio. Fi360 calculates this value by taking the Total Investment Option Costs and dividing by the Total Client Assets. It represents the average expenses paid through the investment options.

INVESTMENT STRATEGY & STYLE

Peer Group. Fi360 utilizes the Morningstar Category for peer group assignment. In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). Peer groups are for comparison only, and do not represent any investable products. Please reference the Peer Group Descriptions section for more specific detail on each peer group that is included in this report.

Morningstar Equity Style Box™. Morningstar classifies funds as being large-cap, mid-cap, or small-cap based on the market capitalization of long stocks owned; and as value, blend, or growth based on the value-growth orientation of the stock holdings. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box-size is displayed along the vertical axis and style is displayed along the horizontal axis. The referenced data elements below are a weighted average of the long equity holdings in the portfolio.

Price/Earnings Ratio is a weighted average of the price/earnings ratios of the stocks in the underlying fund's portfolio. The P/E ratio of a stock is calculated by dividing the current price of the stock by its trailing 12-months' earnings per share. In computing the average, portfolio holding is weighted by the percentage of equity assets it represents.

Price/Cash Flow Ratio is a weighted average of the price/cash-flow ratios of the stocks in a fund's portfolio. Price/cash-flow shows the ability of a business to generate cash and acts as a gauge of liquidity and solvency.

Price/Book Ratio is a weighted average of the price/book ratios of all the stocks in the underlying fund's portfolio. The P/B ratio of a company is calculated by dividing the market price of its stock by the company's per-share book value. Stocks with negative book values are excluded from this calculation.

Geometric Average Market Capitalization of a fund's equity portfolio offers a measure of the size of the companies in which the mutual fund invests.

Morningstar Fixed Income Style Box™. Morningstar classifies bond funds in its style box based on their interest rate sensitivity as limited (Ltd), moderate (Mod) and extensive (Ext) measured by the average effective duration of the fund's holdings; and their credit quality (Qual) as high (High), medium (Med), or low (Low) based on letter (or alphanumeric) credit ratings of the long bonds owned by third party credit rating agencies. The nine possible combinations of these characteristics correspond to the nine squares of the Morningstar Style Box -- quality is displayed along the vertical axis and sensitivity to interest rate along the horizontal axis.

Morningstar seeks credit rating information from fund companies on a periodic basis (e.g., quarterly). In compiling credit rating information Morningstar accepts credit ratings reported by fund companies that have been issued by all Nationally Recognized Statistical Rating Organizations (NRSROs). For a list of all NRSROs, please visit <http://www.sec.gov/divisions/marketreg/ratingagency.htm>. Additionally, Morningstar accepts foreign credit ratings from widely recognized or registered rating agencies. If two rating organizations/agencies have rated a security, fund companies are to report the lower rating; if three or more organizations/agencies have rated a security, fund companies are to report the median rating, and in cases where there are more than two organization/agency ratings and a median rating does not exist, fund companies are to use the lower of the two middle ratings. PLEASE NOTE: Morningstar, Inc. is not itself an NRSRO nor does it issue a credit rating on the fund. An NRSRO or rating agency ratings can change from time-to-time.

For credit quality, Morningstar combines the credit rating information provided by the fund companies with an average default rate calculation to come up with a weighted-average credit quality. The weighted-average credit quality is currently a letter that roughly corresponds to the scale used

STATEMENT OF ADDITIONAL DISCLOSURES

by a leading NRSRO. Bond funds are assigned a style box placement of "low", "medium", or "high" based on their average credit quality. Funds with a low credit quality are those whose weighted-average credit quality is determined to be less than "BBB-"; medium are those less than "AA-", but greater or equal to "BBB-"; and high are those with a weighted-average credit quality of "AA-" or higher. When classifying a bond portfolio, Morningstar first maps the NRSRO credit ratings of the underlying holdings to their respective default rates (as determined by Morningstar's analysis of actual historical default rates). Morningstar then averages these default rates to determine the average default rate for the entire bond fund. Finally, Morningstar maps this average default rate to its corresponding credit rating along a convex curve.

For interest-rate sensitivity, Morningstar obtains from fund companies the average effective duration. Generally, Morningstar classifies a fixed-income fund's interest-rate sensitivity based on the effective duration of the Morningstar Core Bond Index (MCBI). The classification of Limited will be assigned to those funds whose average effective duration is between 25% to 75% of MCBI's average effective duration; funds whose average effective duration is between 75% to 125% of the MCBI will be classified as Moderate; and those that are at 125% or greater of the average effective duration of the MCBI will be classified as Extensive.

For municipal bond funds, Morningstar also obtains from fund companies the average effective duration. In these cases, static breakpoints are utilized. These breakpoints are as follows: (i) Limited: 4.5 years or less; (ii) Moderate: more than 4.5 years but less than 7 years; and (iii) Extensive: more than 7 years. In addition, for non-US taxable and non-US domiciled fixed income funds static duration breakpoints are used: (i) Limited: less than or equal to 3.5 years; (ii) Moderate: greater than 3.5 and less than equal to 6 years; (iii) Extensive: greater than 6 years.

The referenced data elements below are a weighted average of the long fixed income holdings in the portfolio.

Average Effective Duration is a weighted average of the duration of the underlying fixed income securities within the portfolio.

Average Effective Maturity is a weighted average of all the maturities of the bonds in a portfolio, computed by weighting each maturity date by the market value of the security.

Average Weighted Price is generated from the fund's portfolio by weighting the price of each bond by its relative size in the portfolio. This number reveals if the fund favors bonds selling at prices above or below face value (premium or discount securities, respectively). A higher number indicates a bias toward premiums. This statistic is expressed as a percentage of par (face) value.

Credit Quality Breakdowns are shown for corporate-bond holdings and depict the quality of bonds in the underlying portfolio. The report shows the percentage of fixed-income securities that fall within each credit quality rating as assigned by an NRSRO. Bonds not rated by an NRSRO are included in the not rated (NR) category.

Turnover Ratio is a decent proxy for how frequently a manager trades his or her portfolio. The inverse of a fund's turnover ratio is the average holding period for a security in the fund. As turnover increases, a fund's brokerage costs typically rise as well.

WEIGHTINGS & HOLDINGS

IPS Alignment. If a current holding does not fit within the ranges specified in the Investment Policy Statement, an alignment notice is generated. A notice can occur due to temporary style drift in an investment, a difference in categorization methodology or a gap in allocation.

TOTAL PLAN COSTS COMPARED TO BENCHMARK

Investment Option & Advisory Fees. Fi360 aggregates plan data across 125+ recordkeepers on a monthly basis for a variety of Broker Dealers, RIAs and Bank Trust clients. Within these plan data feeds, the underlying plan holdings are captured and many also include the ongoing advisor compensation being paid by the plan. This aggregated, anonymized data is used to calculate the benchmark statistics.

For the plan holdings, our goal is to arrive at the net management fees kept by the manager and not include any revenue sharing as that is already taken into account within the calculation of the recordkeeper and/or advisory costs. The process starts by matching each holding against our Morningstar® data feeds to capture each investment's net expense ratio. Then, for any retirement share class (as defined by Morningstar), we subtract an estimated revenue sharing amount by utilizing the lowest cost share class as a proxy instead (Ex. If the plan had an R2, we use the R6 expense ratio instead). While not exact, this provides a proxy for the true investment costs retained by the fund manager. Any investments which cannot be matched to an expense ratio are excluded. We then calculate an average expense ratio for the plan using this information, regardless of balance invested.

STATEMENT OF ADDITIONAL DISCLOSURES

For the advisor compensation, we isolate the ongoing asset based compensation being paid to the advisor and calculate the benchmarks using this statistic.

In both cases, the 25th, 50th and 75 percentile ranges are calculated for the following plan size ranges (all in millions). Up to 0.5; 0.5-1; 1-3; 3-5; 5-10; 10-25; 25-50; 50-100; 100-250; 250-500; 500+. The number of plans in each category's applicable range is shown in the table within the Annual Cost Summary report section.

Recordkeeping/Admin Fees. The benchmark statistics for this category are derived from Fi360's "RFP Director" software application which contains a database of RFPs and the corresponding recordkeeper proposals that were submitted in response. Any RFP with valid recordkeeper responses over the last 2 years is included within the benchmark set. A plan's peer group is based on Plan Size and the average participant account balance as many of these costs are driven not just by plan size, but by the number of participants as well. The 25th, 50th and 75 percentile ranges are calculated for the following plan size ranges (all in millions). Up to 0.5; 0.5-1; 1-3; 3-5; 5-10; 10-25; 25-50; 50-100; 100-250; 250-500; 500+. Within each plan size range, the peer group is further divided for average account balances of <10k; 10-50k; 50-100k; 100-250k; 250k+.

The number of recordkeeper proposals in the plan's applicable range is shown in the table within the Annual Cost Summary report section.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

Barclays.

This following indices are part of this family:

- BBgBarc Global Aggregate TR Hdg USD.** The index measures the performance of global investment grade fixed-rate debt markets, including the U.S. Aggregate, the Pan-European Aggregate, the Asian-Pacific Aggregate, Global Treasury, Eurodollar, Euro-Yen, Canadian, and Investment Grade 144A index-eligible securities.
- BBgBarc US Agg Bond TR USD.** The index measures the performance of investment grade, U.S. dollar-denominated, fixed-rate taxable bond market, including Treasuries, government-related and corporate securities, MBS (agency fixed-rate and hybrid ARM passthroughs), ABS, and CMBS. It rolls up into other Barclays flagship indices, such as the multi-currency Global Aggregate Index and the U.S. Universal Index, which includes high yield and emerging markets debt.
- BBgBarc US Corp Bond TR USD.** The index measures the performance of the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market. It includes USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility, and financial issuers that meet specified maturity, liquidity, and quality requirements.
- BBgBarc US Govt/Credit 1-5 Yr TR USD.** The index measures the performance of the non-securitized component of the U.S. Aggregate Index including treasuries, government-related issues and corporates with maturities of one to five years. It is a subset of the U.S. Aggregate Index.
- BBgBarc US Treasury US TIPS TR USD.** The index measures the performance of rules-based, market value-weighted inflation-protected securities issued by the U.S. Treasury. It is a subset of the Global Inflation-Linked Index (Series-L).

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This following indices are part of this family:

- ICE BofAML USD 3M Dep OR CM TR USD.** The index measures the performance of a synthetic asset paying Libor to a stated maturity. It is based on the assumed purchase at par of a synthetic instrument having exactly its stated maturity and with a coupon equal to that days fixing rate. That issue is assumed to be sold the following business day (priced at a yield equal to the current day fixing rate) and rolled into a new instrument.

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This following indices are part of this family:

- Russell 1000 Growth TR USD.** The index measures the performance of the large-cap growth segment of the US equity securities. It includes the Russell 1000 index companies with higher price-to-book ratios and higher forecasted growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- Russell 1000 TR USD.** The index measures the performance of the large-cap segment of the US equity securities. It is a subset of the Russell 3000 index and includes approximately 1000 of the largest securities based on a combination of their market cap and current index

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

membership.

- Russell 1000 Value TR USD.** The index measures the performance of the large-cap value segment of the US equity securities. It includes the Russell 1000 index companies with lower price-to-book ratios and lower expected growth values. It is market-capitalization weighted. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- Russell 2000 TR USD.** The index measures the performance of the small-cap segment of the US equity universe. It is a subset of the Russell 3000 and includes approximately 2000 of the smallest securities based on a combination of their market cap and current index membership. Russell Investment Group is the source and owner of the trademarks, service marks and copyrights related to the Russell Indexes. Russell® is a trademark of Russell Investment Group.
- Russell Mid Cap TR USD.** The index measures the performance of the mid-cap segment of the US equity universe. It is a subset of Russell 1000 index and includes approximately 800 of the smallest securities based on a combination of their market cap and current index membership. The index represents approximately 31% of the total market capitalization of the Russell 1000 companies.

Morningstar.

This following indices are part of this family:

- Morningstar Lifetime Mod 2020 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about ten years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar Lifetime Mod 2025 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 15 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar Lifetime Mod 2030 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 20 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar Lifetime Mod 2035 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 25 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar Lifetime Mod 2040 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 30 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar Lifetime Mod 2045 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 35 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar Lifetime Mod 2050 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 40 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar Lifetime Mod 2055 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.
- Morningstar Lifetime Mod 2060 TR USD.** The index measures the performance of a portfolio of global equities, bonds and traditional inflation hedges such as commodities and TIPS. This portfolio is held in proportions appropriate for a US investor who is about 45 years away from retirement. The Moderate risk profile is for investors who are comfortable with average exposure to equity market volatility.

STATEMENT OF ADDITIONAL DISCLOSURES: INDEX DESCRIPTIONS

- **Morningstar Mod Tgt Risk TR USD.** The Morningstar Target Risk Index family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments. The Morningstar Moderate Target Risk Index seeks approximately 60% exposure to global equity markets.

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This following indices are part of this family:

- **MSCI ACWI Ex USA NR USD.** The index measures the performance of the large and mid cap segments of the particular regions, excluding USA equity securities, including developed and emerging market. It is free float-adjusted market-capitalization weighted.
- **MSCI EM NR USD.** The index measures the performance of the large and mid cap segments of emerging market equity securities. It is free float-adjusted market-capitalization weighted.

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This following indices are part of this family:

- **S&P United States REIT TR USD.** The index measures the performance of investable universe of publicly traded real estate investment trusts domiciled in the United States.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- Corporate Bond (TW).** Corporate bond portfolios concentrate on investment-grade bonds issued by corporations in U.S. dollars, which tend to have more credit risk than government or agency-backed bonds. These portfolios hold more than 65% of their assets in corporate debt, less than 40% of their assets in non-U.S. debt, less than 35% in below-investment-grade debt, and durations that typically range between 75% and 150% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- Diversified Emerging Mkts (EM).** Diversified emerging-markets portfolios tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These portfolios invest predominantly in emerging market equities, but some funds also invest in both equities and fixed income investments from emerging markets.
- Foreign Large Blend (FB).** Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.
- Global Bond-USD Hedged (WH).** USD hedged portfolios typically invest 40% or more of their assets in fixed-income instruments issued outside of the U.S. These portfolios invest primarily in investment-grade rated issues, but their strategies can vary. Some follow a conservative approach, sticking with high-quality bonds from developed markets. Others are more adventurous, owning some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others invest in both U.S. and non-U.S. bonds. Funds in this category hedge most of their non-U.S.-dollar currency exposure back to the U.S. dollar.
- Inflation-Protected Bond (IP).** Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.
- Intermediate Core Bond (CI).** Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- Large Blend (LB).** Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.
- Large Growth (LG).** Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.
- Large Value (LV).** Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- Mid-Cap Blend (MB).** The typical mid-cap blend portfolio invests in U.S. stocks of various sizes and styles, giving it a middle-of-the-road profile. Most shy away from high-priced growth stocks but aren't so price-conscious that they land in value territory. Stocks in the middle 20% of the capitalization of the U.S. equity market are defined as mid-cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- Moderate Allocation (MA).** Funds in allocation categories seek to provide both income and capital appreciation by primarily investing in multiple asset classes, including stocks, bonds, and cash. These moderate strategies seek to balance preservation of capital with appreciation. They typically expect volatility similar to a strategic equity exposure between 50% and 70%.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- Money Market Taxable (TM).**
These portfolios invest in short-term money market securities in order to provide a level of current income that is consistent with the preservation of capital. These funds do not designate themselves as Prime in form N-MFP and transact at a fixed net asset value.
- Real Estate (SR).**
Real estate portfolios invest primarily in real estate investment trusts of various types. REITs are companies that develop and manage real estate properties. There are several different types of REITs, including apartment, factory-outlet, health-care, hotel, industrial, mortgage, office, and shopping center REITs. Some portfolios in this category also invest in real estate operating companies.
- Short-Term Bond (CS).**
Short-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed income issues and typically have durations of 1.0 to 3.5 years. These portfolios are attractive to fairly conservative investors, because they are less sensitive to interest rates than portfolios with longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index in determining duration assignment. Short-term is defined as 25% to 75% of the three-year average effective duration of the MCBI.
- Small Blend (SB).**
Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.
- Target-Date 2020 (TE).**
Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2016-2020) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- Target-Date 2025 (TG).**
Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2021-2025) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- Target-Date 2030 (TH).**
Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2026-2030) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- Target-Date 2035 (TI).**
Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2031-2035) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- Target-Date 2040 (TJ).**
Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2036-2040) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- Target-Date 2045 (TK).**
Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2041-2045) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- Target-Date 2050 (TN).**
Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2046-2050) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

STATEMENT OF ADDITIONAL DISCLOSURES: PEER GROUP DESCRIPTIONS

- **Target-Date 2055 (TL).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2051-2055 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2060 (XQ).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2056-2060) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.
- **Target-Date 2065+ (TU).** Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2061-2065 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

Investing involves risk. Loss of principal is possible. An investment in a fund is not a bank deposit, and it is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Each fund carries its own specific risks which depend on the types of investments in the fund. Investors should review the fund's prospectus carefully to understand the risks before investing.

In general, some of the risks associated with the Morningstar Categories shown in this report are as follows:

- **Allocation.** Different methods of asset allocation are associated with varying degrees of risks. Conservative portfolios contain low risk investments but may not earn any value over time. Moderate portfolios have a higher level of risk than conservative portfolios. Aggressive portfolios mainly consist of equities, so their value tends to fluctuate widely.
- **Bonds.** Bonds are subject to interest rate risk. As the prevailing level of bond interest rates rise, the value of bonds already held in a portfolio decline. Portfolios that hold bonds are subject to declines and increases in value due to general changes in interest rates. Bonds are also subject to prepayment risk, which is the chance that an issuer may exercise its right to prepay its security, if falling interest rates prompt the issuer to do so. Forced to reinvest the unanticipated proceeds at lower interest rates, the fund would experience a decline in income and lose the opportunity for additional price appreciation.
- **Emerging Markets.** Investments in emerging markets securities may be subject to greater market, credit, currency, liquidity, legal, political, and other risks compared with assets invested in developed foreign countries.
- **Foreign.** Investments in foreign securities may be more volatile than investing solely in U.S. markets due to interest-rate, currency, exchange rate, economic, and political risks. The value of these securities can change more rapidly and extremely than can the value of U.S. securities. Foreign securities are subject to increased issuer risk because foreign issuers may not experience the same degree of regulation as U.S. issuers do and are held to different reporting, accounting, and auditing standards. In addition, foreign securities are subject to increased costs because there are generally higher commission rates on transactions, transfer taxes, higher custodial costs, and the potential for foreign tax charges on dividend and interest payments. Many foreign markets are relatively small, and securities issued in less-developed countries face the risks of nationalization, expropriation or confiscatory taxation, and adverse changes in investment or exchange control regulations, including suspension of the ability to transfer currency from a country. Economic, political, social, or diplomatic developments can also negatively impact performance.
- **Foreign Currencies.** Foreign currencies are subject to the risks associated with such currencies and the changes in their values relative to the U.S. dollar. Such risks include volatility in the price relationship between the U.S. dollar and foreign currencies. The value of foreign currencies relative to the U.S. dollar can be affected by many factors, including national debt levels, trade deficits, international trade and foreign policies, changes in trade and balance of payments, governmental fiscal and monetary policies, currency exchange rates and changes in supply and demand that affect those rates, investment and trading activity of mutual funds, hedge funds and currency funds, exchange rate controls and government intervention in currency markets, inflation rates, interest and deposit rates, market expectations about future inflation rates and interest rates, and global and national economic, financial, political, regulatory, judicial, military and geographical events or developments. Prices of currencies of less developed or emerging market nations tend to be more volatile than those of developed countries, given the greater political, regulatory, economic, financial, military and social instability and uncertainty in less developed or emerging market nations.
- **Foreign Regions.** Investments in securities from a particular country or region may be subject to the risk of adverse social, political, regulatory, or economic events occurring in that country or region. Country- or region-specific risks also include the risk that adverse securities markets or exchange rates may impact the value of securities from those areas.
- **Inflation-Protected.** Inflation-protected bonds, unlike other fixed-income securities, are not significantly impacted by inflation expectations because their interest rates are adjusted for inflation. Generally, the value of inflation-protected securities will fall when real interest rates rise and rise when real interest rates fall.
- **Large Cap Equities.** Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.
- **Money Market.** An investment in a money market mutual fund is not insured or guaranteed by the FDIC or any other government agency. Although the funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.

STATEMENT OF ADDITIONAL DISCLOSURES: RISKS

- **Sector.** Concentrating assets in a particular industry, sector of the economy, or markets may increase volatility because the investment will be more susceptible to the impact of factors such as the market, the economy, regulations, and other dynamics affecting that industry or sector compared with a more broadly diversified asset allocation.
- **Small/Mid Cap Equities.** Portfolios that invest in stocks of small- to mid-cap companies involve additional risks. Smaller companies typically have a higher risk of failure and are not as well established as larger blue-chip companies. Historically, smaller company stocks have experienced a greater degree of market volatility than the overall market average.
- **Target-Date Funds.** Target-date funds typically invest in other mutual funds and are designed for investors who are planning to retire during the target date year. The fund's target date is the approximate date of when investors expect to begin withdrawing their money. A target-date fund's investment objective/strategy typically becomes more conservative over time primarily by reducing its allocation to equity mutual funds and increasing its allocations in fixed-income mutual funds. An investor's principal value in a target-date fund is not guaranteed at any time, including at the fund's target date.
- **Taxable Bond.** Investments in taxable bonds such as government bonds, long-term and short-term bonds, bank loans, corporate bonds, preferred stock, high-yield bonds, etc. are subject to numerous risks including those relating to reinvestment, inflation, market, selection, timing, and duration.