



OneDigital Open Pooled Employer Plan

Quarter Ending: December 31, 2024



Prepared by
OneDigital

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**Executive Summary
Investment Monitoring Report
Fourth Quarter 2024**

Attn: Retirement Committee

Investment Monitoring Overview

The quarterly investment review for your retirement plan is attached. The "Fund Decisions" page identifies any investments qualifying for Watch List or replacement. If there are no investments listed on the Fund Decisions page, then all your investments received a passing score for the quarter.

- **Large Cap Value CL R1; International Equity Fund Fee Class R1; Core Bond Fund CL R1:** These are Collective Investment Trust (CIT) versions of Putnam Large Cap Value R6, Fidelity Advisor International Capital Appreciation Z, and Lord Abbett Total Return R6, respectively. Our firm has special access to these lower cost CITs, and we are able to provide them to our clients without traditional asset minimum requirements. In the "Fund Scoring Report" section of our report, these CITs show only a short history because they do not have a long track record structured as a CIT. That said, the mutual fund share classes listed above can be used as a proxy for each investment since they have been in existence for a longer period. Therefore, we include the mutual fund share class in the report as a proxy for the purpose of providing additional details.

The average fund score is "59". As a general rule, funds receiving a score of "60" to "100" are considered to be solid choices for fiduciaries. Funds receiving a score of "59" or less are placed on Watch List, and we generally terminate funds that remain on Watch List for four consecutive probationary quarters or for five out of the last eight quarters. We will occasionally make a fund replacement sooner or give it extra time based on qualitative factors. Most index funds are rated using slightly different criteria. Stable value accounts and funds with a history of less than ten years generally do not receive ratings and are monitored by alternative methods.

About the Quarterly Monitoring Report Scoring System

The Quarterly Monitoring Report (QMR) Scoring system is a powerful investment analytic tool used by many leading retirement plan advisors to monitor plan assets. Results are reported using a numerical scoring system, rating each fund from "0" to "100" after measuring many factors. OneDigital Investment Advisors evaluates these results and makes investment elections specific to your plan which are consistent with your Investment Policy Statement. QMR also produces more detailed reports not included in these materials, including individual one-page fund descriptions for each of the funds in your plan. Let us know if you want an electronic copy of this additional information at any time.

Retirement Committee Minutes

Unless superseded by resolution of the Retirement Plan Committee/Investment Committee, this Executive Summary, including the "Fund Decisions" page, shall serve as minutes documenting the investment monitoring and decisions.

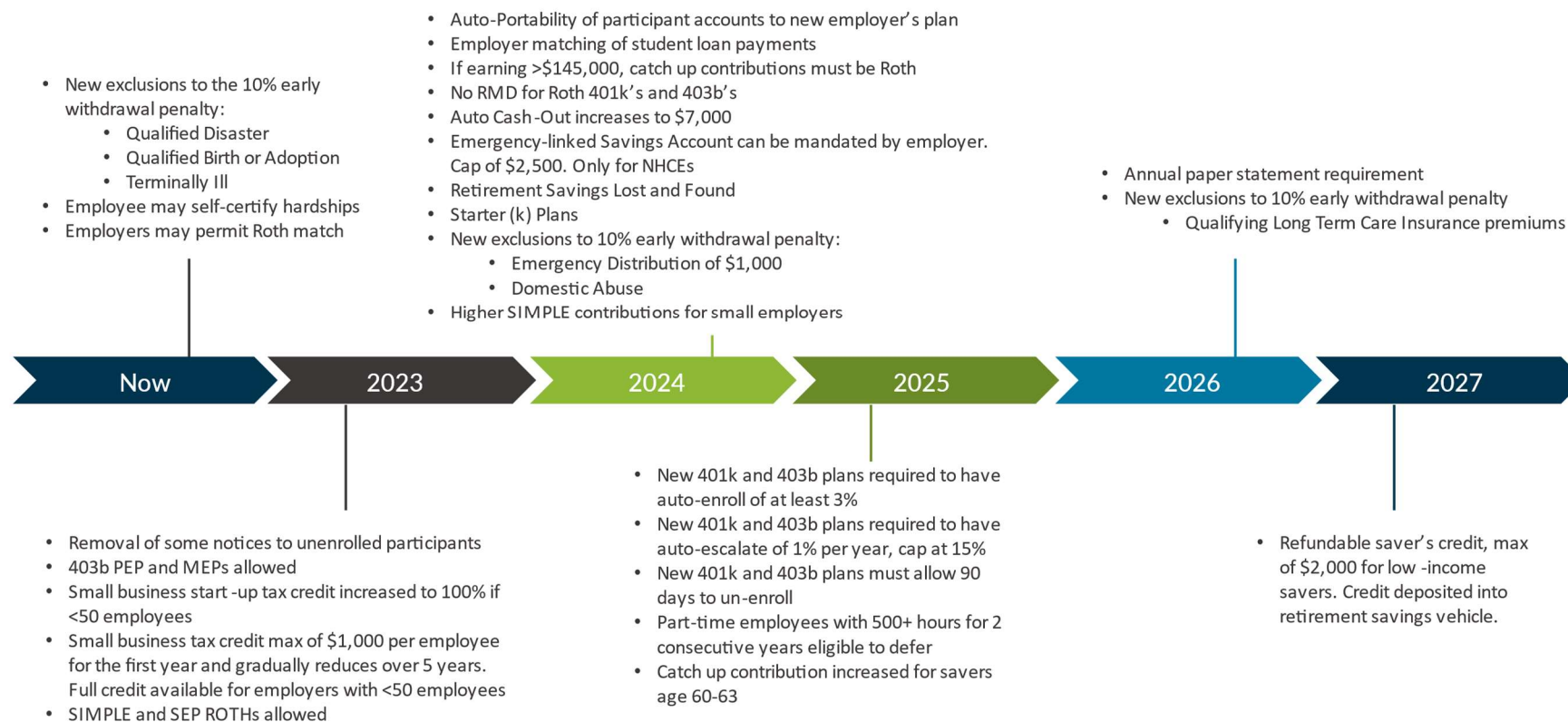
**Prepared by OneDigital
January 2024**



SECURE 2.0 Act Enacted

On December 29, 2022 the SECURE 2.0 Act was enacted as part of the \$1.7 trillion omnibus spending bill. This legislation will alter the retirement landscape for millions of Americans and the Employers who sponsor retirement plans. Below is a summary of key provisions applicable to employer DC plans.

SECURE 2.0 IMPLEMENTATION TIMELINE



Please see the [final legislation](#) for more information. These materials are provided for informational and educational purposes only and do not constitute legal, accounting, investment or tax advice.

Fund Decisions



Added Proposed Watch Removal Exception Proxy

Fund Additions

No additions this quarter.

Fund Removals

No removals this quarter.

Proposed Fund Changes

No replacements this quarter.

Proxy Funds

No Proxy funds.

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

Fund Scoring Executive Summary



+ Added
 👤 Proposed
 👁️ Watch
 ⊖ Removal
 ⚠️ Exception
 P Proxy

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

Fund Name	Ticker/ID	Peer Group	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg Score
ALLOCATION															
GG Trust American Funds 2010 Fund CL I	WTAAGX	Target-Date 2000-2010	94	89	94	94	89	94	94	71	71	71	71	71	84
GG Trust American Funds 2015 Fund CL I	WTAAJX	Target-Date 2015	94	89	94	94	89	94	94	71	71	71	71	71	84
GG Trust American Funds 2020 Fund CL I	WTAAAX	Target-Date 2020	94	89	94	94	89	94	94	71	71	71	71	71	84
GG Trust American Funds 2025 Fund CL I	WTAABX	Target-Date 2025	94	89	94	94	89	94	94	71	71	71	71	71	84
GG Trust American Funds 2030 Fund CL I	WTAADX	Target-Date 2030	94	89	94	94	89	94	94	71	71	71	71	71	84
GG Trust American Funds 2035 Fund CL I	WTAACX	Target-Date 2035	94	89	94	94	94	94	94	71	71	71	71	71	84
GG Trust American Funds 2040 Fund CL I	WTAAEX	Target-Date 2040	94	94	94	94	94	94	94	71	71	71	71	71	84
GG Trust American Funds 2045 Fund CL I	WTAAFX	Target-Date 2045	94	94	94	94	94	75	75	71	71	71	71	59	80
GG Trust American Funds 2050 Fund CL I	WTAAHX	Target-Date 2050	94	94	94	94	94	67	75	71	59	71	59	59	78
GG Trust American Funds 2055 Fund CL I	WTAAIX	Target-Date 2055	94	94	94	94	94	67	67	71	59	59	59	59	76
GG Trust American Funds 2060 Fund CL I	WTAAKX	Target-Date 2060	94	94	94	94	94	67	67	71	59	59	59	59	76
GG Trust American Funds 2065 Fund CL I	WTAASX	Target-Date 2065+	71	71	71	71	71	71	71	67	67	67	67	-	70

EQUITY															
Large Cap Value Fund CL R1	WTLRNX	Large Value	96	96	100	100	100	95	95	95	95	95	95	95	96
Putnam Large Cap Value R6	PEQSX	Large Value	100	100	100	100	100	100	100	100	97	97	97	97	99
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	100	100	100	97	95	95	100	97	97	92	87	82	95
Allspring Special Small Cap Value R6	ESPRX	Small Value	76	79	88	100	93	93	90	90	77	85	90	88	87
JPMorgan Small Cap Growth R6	JGSMX	Small Growth	60	60	63	65	63	63	70	60	70	85	85	85	69
Fidelity Advisor Intl Cap App Z	FIDZX	Foreign Large Growth	95	95	95	95	95	95	92	92	95	97	90	100	95
International Equity Fund CL R1	WAAAIX	Foreign Large Growth	95	95	95	95	81	74	74	74	63	74	74	74	81
American Century Real Estate R6	AREDY	Real Estate	89	89	89	89	87	86	75	76	73	73	80	68	81

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

Fund Scoring Executive Summary



Added Proposed Watch Removal Exception Proxy

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

Fund Name	Ticker/ID	Peer Group	4Q24	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg Score
FIXED INCOME															
Core Bond Fund CL R1	WCBFRX	Intermediate Core-Plus Bond	94	94	100	100	100	100	100	100	100	94	78	94	96
Lord Abbett Total Return R6	LTRHX	Intermediate Core-Plus Bond	100	100	100	100	97	97	97	97	97	97	97	97	98
PGIM High Yield R6	PHYQX	High Yield Bond	79	79	84	87	89	89	93	93	85	88	90	90	87

INDEX															
Fidelity 500 Index	FXAIX	Large Blend	100	100	100	100	100	100	100	99	100	100	100	100	100
Fidelity Mid Cap Index	FSMDX	Mid-Cap Blend	100	98	98	97	98	97	98	97	97	97	97	100	98
Fidelity Small Cap Index	FSSNX	Small Blend	94	94	86	86	86	85	85	93	93	93	85	97	90
IShares MSCI EAFE Intl Idx K	BTMKX	Foreign Large Blend	79	80	80	90	80	80	80	80	80	88	88	90	83
State Street Aggregate Bond Index K	SSFEX	Intermediate Core Bond	87	87	94	94	93	98	98	98	98	98	100	93	95

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

Fund Scoring Report



GG Trust American Funds 2010 Fund CL I

WTAAGX

Target-Date 2000-2010

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	22%	2	0	2	2	0	2	2	2	2	2	2	2	1.67
Total Return 3Y	Top 50%	4	1%	4	4	4	4	4	4	4	-	-	-	-	-	4
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	5%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	1%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.37	3	3	3	3	3	3	3	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	1%	3	3	3	3	3	3	3	-	-	-	-	-	3
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	12%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	89	94	94	89	94	94	71	71	71	71	71	84

Fund Scoring Report



GG Trust American Funds 2015 Fund CL I

WTAAJX

Target-Date 2015

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	11%	2	0	2	2	0	2	2	2	2	2	2	2	1.67
Total Return 3Y	Top 50%	4	1%	4	4	4	4	4	4	4	-	-	-	-	-	4
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	3%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	1%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.4	3	3	3	3	3	3	3	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	1%	3	3	3	3	3	3	3	-	-	-	-	-	3
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	11%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	89	94	94	89	94	94	71	71	71	71	71	84

Fund Scoring Report



GG Trust American Funds 2020 Fund CL I

WTAAAX

Target-Date 2020

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	7%	2	0	2	2	0	2	2	2	2	2	2	2	1.67
Total Return 3Y	Top 50%	4	1%	4	4	4	4	4	4	4	-	-	-	-	-	4
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	2%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	1%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.41	3	3	3	3	3	3	3	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	1%	3	3	3	3	3	3	3	-	-	-	-	-	3
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	11%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	89	94	94	89	94	94	71	71	71	71	71	84

Fund Scoring Report



GG Trust American Funds 2025 Fund CL I

WTAABX

Target-Date 2025

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	6%	2	0	2	2	0	2	2	2	2	2	2	2	1.67
Total Return 3Y	Top 50%	4	1%	4	4	4	4	4	4	4	-	-	-	-	-	4
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	4%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	5%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.33	3	3	3	3	3	3	3	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	1%	3	3	3	3	3	3	3	-	-	-	-	-	3
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	11%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	89	94	94	89	94	94	71	71	71	71	71	84

Fund Scoring Report



GG Trust American Funds 2030 Fund CL I

WTAADX

Target-Date 2030

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	6%	2	0	2	2	0	2	2	2	2	2	2	2	1.67
Total Return 3Y	Top 50%	4	3%	4	4	4	4	4	4	4	-	-	-	-	-	4
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	5%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	6%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.26	3	3	3	3	3	3	3	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	2%	3	3	3	3	3	3	3	-	-	-	-	-	3
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	13%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	89	94	94	89	94	94	71	71	71	71	71	84

Fund Scoring Report



GG Trust American Funds 2035 Fund CL I

WTAACX

Target-Date 2035

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	5%	2	0	2	2	2	2	2	2	2	2	2	2	1.83
Total Return 3Y	Top 50%	4	9%	4	4	4	4	4	4	4	-	-	-	-	-	4
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	10%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	15%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.16	3	3	3	3	3	3	3	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	9%	3	3	3	3	3	3	3	-	-	-	-	-	3
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	15%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	89	94	94	94	94	94	71	71	71	71	71	84

Fund Scoring Report



GG Trust American Funds 2040 Fund CL I

WTAAEX

Target-Date 2040

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	5%	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Return 3Y	Top 50%	4	9%	4	4	4	4	4	4	4	-	-	-	-	-	4
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	23%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	35%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.1	3	3	3	3	3	3	3	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	9%	3	3	3	3	3	3	3	-	-	-	-	-	3
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	19%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	94	94	94	94	94	94	71	71	71	71	71	84

Fund Scoring Report



GG Trust American Funds 2045 Fund CL I

WTAAFX

Target-Date 2045

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	6%	2	2	2	2	2	2	2	2	2	2	2	0	1.83
Total Return 3Y	Top 50%	4	14%	4	4	4	4	4	0	0	-	-	-	-	-	2.86
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	15%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	35%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.07	3	3	3	3	3	3	3	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	15%	3	3	3	3	3	0	0	-	-	-	-	-	2.14
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	25%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	94	94	94	94	75	75	71	71	71	71	59	80

Fund Scoring Report



GG Trust American Funds 2050 Fund CL I

WTAAHX

Target-Date 2050

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	13%	2	2	2	2	2	2	2	2	0	2	0	0	1.5
Total Return 3Y	Top 50%	4	18%	4	4	4	4	4	0	0	-	-	-	-	-	2.86
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	13%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	45%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.05	3	3	3	3	3	0	3	-	-	-	-	-	2.57
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	26%	3	3	3	3	3	0	0	-	-	-	-	-	2.14
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	24%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	94	94	94	94	67	75	71	59	71	59	59	78

Fund Scoring Report



GG Trust American Funds 2055 Fund CL I

WTAAIX

Target-Date 2055

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	16%	2	2	2	2	2	2	2	2	0	0	0	0	1.33
Total Return 3Y	Top 50%	4	23%	4	4	4	4	4	0	0	-	-	-	-	-	2.86
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	8%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	55%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.05	3	3	3	3	3	0	0	-	-	-	-	-	2.14
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	29%	3	3	3	3	3	0	0	-	-	-	-	-	2.14
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	26%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	94	94	94	94	67	67	71	59	59	59	59	76

Fund Scoring Report



GG Trust American Funds 2060 Fund CL I

WTAAKX

Target-Date 2060

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	16%	2	2	2	2	2	2	2	2	0	0	0	0	1.33
Total Return 3Y	Top 50%	4	23%	4	4	4	4	4	0	0	-	-	-	-	-	2.86
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	4%	5	5	5	5	5	5	5	-	-	-	-	-	5
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	57%	4	4	4	4	4	4	4	-	-	-	-	-	4
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.05	3	3	3	3	3	0	0	-	-	-	-	-	2.14
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	30%	3	3	3	3	3	0	0	-	-	-	-	-	2.14
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	26%	10	10	10	10	10	10	10	10	10	10	10	10	10
Mgr Tenure	above 5 years	5	4.5 yrs.	3	3	3	3	3	3	3	0	0	0	0	0	1.75
TOTAL				94	94	94	94	94	67	67	71	59	59	59	59	76

Fund Scoring Report



GG Trust American Funds 2065 Fund CL I

WTAASX

Target-Date 2065+

Rating: Meets

Score: 71

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	20%	2	2	2	2	2	2	2	-	-	-	-	-	2
Total Return 3Y	Top 50%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 5Y	Lowest 70%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 5Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 5Y	above 1	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 5Y	Top 50%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10	30%	10	10	10	10	10	10	10	10	10	10	10	-	10
Mgr Tenure	above 5 years	5	2.7 yrs.	0	0	0	0	0	0	0	0	0	0	0	-	0
TOTAL				71	71	71	71	71	71	71	67	67	67	67	-	70

Fund Scoring Report



Large Cap Value Fund CL R1

WTLRNX

Large Value

Rating: Meets

Score: 96

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	7%	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Return 3Y	Top 50%	4	1%	4	4	4	4	4	4	4	4	4	4	4	4	4
Total Return 5Y	Top 50%	8	4%	8	8	8	8	8	-	-	-	-	-	-	-	8
Total Return 10Y	Top 50%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	35%	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 5Y	Lowest 70%	5	34%	5	5	5	5	5	-	-	-	-	-	-	-	5
Batting Average 5Y	Top 50%	3	92%	0	0	3	3	3	-	-	-	-	-	-	-	1.8
Batting Average 10Y	Top 50%	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 3Y	1.30 - 0.70	3	0.92	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 5Y	1.30 - 0.70	3	0.94	3	3	3	3	3	-	-	-	-	-	-	-	3
Beta Collar 10Y	1.30 - 0.70	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	3	1%	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 5Y	Top 50%	4	1%	4	4	4	4	4	-	-	-	-	-	-	-	4
Information Ratio 10Y	Top 50%	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.25	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 5Y	above 1	3	1.19	3	3	3	3	3	-	-	-	-	-	-	-	3
Overall Capture Ratio 10Y	above 1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 80	5	98.27	5	5	5	5	5	-	-	-	-	-	-	-	5
Expense Ratio	Lowest 70%	7	4%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Fund Scoring Report



Large Cap Value Fund CL R1

WTLRNX

Large Value

Rating: Meets

Score: 96

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Mgr Tenure	above 5 years	5	6.1 yrs.	5	5	5	5	5	3	3	3	3	3	3	3	3.83
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				96	96	100	100	100	95	95	95	95	95	95	95	96

Fund Scoring Report



Putnam Large Cap Value R6

PEQSX

Large Value

Rating: Meets

Score: 100

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	8%	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Return 3Y	Top 50%	4	1%	4	4	4	4	4	4	4	4	4	4	4	4	4
Total Return 5Y	Top 50%	8	5%	8	8	8	8	8	8	8	8	8	8	8	8	8
Total Return 10Y	Top 50%	10	2%	10	10	10	10	10	10	10	10	10	10	10	10	10
Excess Return 10Y	Greater than 0	5	2.67	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 3Y	Lowest 70%	5	34%	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 5Y	Lowest 70%	5	37%	5	5	5	5	5	5	5	5	5	5	5	5	5
Batting Average 5Y	Top 50%	3	15%	3	3	3	3	3	3	3	3	3	3	3	3	3
Batting Average 10Y	Top 50%	3	7%	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 3Y	1.30 - 0.70	3	0.92	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 5Y	1.30 - 0.70	3	0.95	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 10Y	1.30 - 0.70	3	0.95	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 3Y	Top 50%	3	1%	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 5Y	Top 50%	4	1%	4	4	4	4	4	4	4	4	4	4	4	4	4
Information Ratio 10Y	Top 50%	5	1%	5	5	5	5	5	5	5	5	5	5	5	5	5
Overall Capture Ratio 3Y	above 1	3	1.24	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 5Y	above 1	3	1.19	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 10Y	above 1	3	1.15	3	3	3	3	3	3	3	3	3	3	3	3	3
R-squared 5Y	Above 80	5	98.22	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 70%	7	15%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	Yes	3	3	3	3	3	3	3	3	0	0	0	0	2

Fund Scoring Report



Putnam Large Cap Value R6

PEQSX

Large Value

Rating: Meets

Score: 100

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

			4Q24 Results													
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Mgr Tenure	above 5 years	5	12.3 yrs.	5	5	5	5	5	5	5	5	5	5	5	5	5
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				100	100	100	100	100	100	100	100	97	97	97	97	99

Fund Scoring Report



JPMorgan Large Cap Growth R6

JLGMX

Large Growth

Rating: Meets

Score: 100

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

			4Q24 Results													
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	25%	2	2	2	2	0	0	2	2	2	2	2	0	1.5
Total Return 3Y	Top 50%	4	7%	4	4	4	4	4	4	4	4	4	4	4	4	4
Total Return 5Y	Top 50%	8	4%	8	8	8	8	8	8	8	8	8	8	8	8	8
Total Return 10Y	Top 50%	10	3%	10	10	10	10	10	10	10	10	10	10	10	10	10
Excess Return 10Y	Greater than 0	5	1.09	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 3Y	Lowest 70%	5	26%	5	5	5	5	5	5	5	5	5	5	0	0	4.17
Std Deviation 5Y	Lowest 70%	5	56%	5	5	5	5	5	5	5	5	5	0	0	0	3.75
Batting Average 5Y	Top 50%	3	17%	3	3	3	3	3	3	3	3	3	3	3	3	3
Batting Average 10Y	Top 50%	3	15%	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 3Y	1.30 - 0.70	3	0.95	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 5Y	1.30 - 0.70	3	0.99	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 10Y	1.30 - 0.70	3	1.01	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 3Y	Top 50%	3	7%	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 5Y	Top 50%	4	2%	4	4	4	4	4	4	4	4	4	4	4	4	4
Information Ratio 10Y	Top 50%	5	2%	5	5	5	5	5	5	5	5	5	5	5	5	5
Overall Capture Ratio 3Y	above 1	3	1.01	3	3	3	0	0	0	3	3	3	3	3	3	2.25
Overall Capture Ratio 5Y	above 1	3	1.06	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 10Y	above 1	3	1.04	3	3	3	3	3	3	3	3	3	3	3	0	2.75
R-squared 5Y	Above 80	5	95.62	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 70%	7	8%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	Yes	3	3	3	3	3	3	3	0	0	0	0	0	1.75

Fund Scoring Report



JPMorgan Large Cap Growth R6

JLGMX

Large Growth

Rating: Meets

Score: 100

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

			4Q24 Results													
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Mgr Tenure	above 5 years	5	20.4 yrs.	5	5	5	5	5	5	5	5	5	5	5	5	5
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				100	100	100	97	95	95	100	97	97	92	87	82	95

Fund Scoring Report



Allspring Special Small Cap Value R6

ESPRX

Small Value

Rating: Meets

Score: 76

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results					3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Standards	Criteria	Max Points	Criteria Rank	Points												
Total Return 1Y	Top 50%	2	72%	0	0	2	2	2	2	2	2	0	0	2	0	1.17
Total Return 3Y	Top 50%	4	58%	0	0	4	4	0	0	0	0	0	0	0	0	0.67
Total Return 5Y	Top 50%	8	73%	0	0	0	8	8	8	8	8	0	8	8	8	5.33
Total Return 10Y	Top 50%	10	28%	10	10	10	10	10	10	10	10	10	10	10	10	10
Excess Return 10Y	Greater than 0	5	1.13	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 3Y	Lowest 70%	5	20%	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 5Y	Lowest 70%	5	17%	5	5	5	5	5	5	5	5	5	5	5	5	5
Batting Average 5Y	Top 50%	3	76%	0	3	3	3	3	3	3	3	3	3	3	3	2.75
Batting Average 10Y	Top 50%	3	20%	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 3Y	1.30 - 0.70	3	0.86	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 5Y	1.30 - 0.70	3	0.89	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 10Y	1.30 - 0.70	3	0.89	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 3Y	Top 50%	3	62%	0	0	3	3	0	0	0	0	0	0	0	0	0.5
Information Ratio 5Y	Top 50%	4	73%	0	0	0	4	4	4	4	4	4	4	4	4	3
Information Ratio 10Y	Top 50%	5	26%	5	5	5	5	5	5	5	5	5	5	5	5	5
Overall Capture Ratio 3Y	above 1	3	1.05	3	3	3	3	3	3	3	3	0	0	3	3	2.5
Overall Capture Ratio 5Y	above 1	3	1.02	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 10Y	above 1	3	1.06	3	3	3	3	3	3	3	3	3	3	3	3	3
R-squared 5Y	Above 80	5	96.62	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 70%	7	40%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	Yes	3	3	3	3	3	3	0	0	0	0	0	0	1.5

Fund Scoring Report



Allspring Special Small Cap Value R6

ESPRX

Small Value

Rating: Meets

Score: 76

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

			4Q24 Results													
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Mgr Tenure	above 5 years	5	22.9 yrs.	5	5	5	5	5	5	5	5	5	5	5	5	5
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				76	79	88	100	93	93	90	90	77	85	90	88	87

Fund Scoring Report



JPMorgan Small Cap Growth R6

JGSMX

Small Growth

Rating: Meets

Score: 60

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results					3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Standards	Criteria	Max Points	Criteria Rank	Points												
Total Return 1Y	Top 50%	2	59%	0	0	0	2	0	0	0	0	0	0	0	0	0.17
Total Return 3Y	Top 50%	4	74%	0	0	0	0	0	0	0	0	0	4	4	4	1
Total Return 5Y	Top 50%	8	78%	0	0	0	0	0	0	0	0	0	8	8	8	2
Total Return 10Y	Top 50%	10	25%	10	10	10	10	10	10	10	10	10	10	10	10	10
Excess Return 10Y	Greater than 0	5	2.11	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 3Y	Lowest 70%	5	82%	0	0	0	0	0	0	0	0	0	0	0	0	0
Std Deviation 5Y	Lowest 70%	5	84%	0	0	0	0	0	0	0	0	0	0	0	0	0
Batting Average 5Y	Top 50%	3	69%	0	0	0	0	0	0	3	0	3	3	3	3	1.25
Batting Average 10Y	Top 50%	3	14%	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 3Y	1.30 - 0.70	3	0.98	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 5Y	1.30 - 0.70	3	1	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 10Y	1.30 - 0.70	3	1.03	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 3Y	Top 50%	3	82%	0	0	0	0	0	0	0	0	0	3	3	3	0.75
Information Ratio 5Y	Top 50%	4	79%	0	0	0	0	0	0	4	0	4	4	4	4	1.67
Information Ratio 10Y	Top 50%	5	23%	5	5	5	5	5	5	5	5	5	5	5	5	5
Overall Capture Ratio 3Y	above 1	3	0.86	0	0	0	0	0	0	0	0	3	3	3	3	1
Overall Capture Ratio 5Y	above 1	3	0.97	0	0	3	3	3	3	3	3	3	3	3	3	2.5
Overall Capture Ratio 10Y	above 1	3	1.06	3	3	3	3	3	3	3	3	3	3	3	3	3
R-squared 5Y	Above 80	5	94.50	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 70%	7	7%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	Yes	3	3	3	3	3	3	3	0	0	0	0	0	1.75

Fund Scoring Report



JPMorgan Small Cap Growth R6

JGSMX

Small Growth

Rating: Meets

Score: 60

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results					3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Standards	Criteria	Max Points	Criteria Rank	Points												
Mgr Tenure	above 5 years	5	20.4 yrs.	5	5	5	5	5	5	5	5	5	5	5	5	5
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				60	60	63	65	63	63	70	60	70	85	85	85	69

Fund Scoring Report



Fidelity Advisor Intl Cap App Z

FIDZX

Foreign Large Growth

Rating: Meets

Score: 95

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	24%	2	2	2	2	2	2	2	2	0	2	2	2	1.83
Total Return 3Y	Top 50%	4	13%	4	4	4	4	4	4	4	4	4	4	0	4	3.67
Total Return 5Y	Top 50%	8	8%	8	8	8	8	8	8	8	8	8	8	8	8	8
Total Return 10Y	Top 50%	10	8%	10	10	10	10	10	10	10	10	10	10	10	10	10
Excess Return 10Y	Greater than 0	5	2.86	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 3Y	Lowest 70%	5	74%	0	0	0	0	0	0	0	0	5	5	5	5	1.67
Std Deviation 5Y	Lowest 70%	5	54%	5	5	5	5	5	5	5	5	5	5	5	5	5
Batting Average 5Y	Top 50%	3	21%	3	3	3	3	3	3	0	0	0	0	0	3	1.75
Batting Average 10Y	Top 50%	3	28%	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 3Y	1.30 - 0.70	3	1.11	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 5Y	1.30 - 0.70	3	1.05	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 10Y	1.30 - 0.70	3	1	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 3Y	Top 50%	3	15%	3	3	3	3	3	3	3	3	3	3	0	3	2.75
Information Ratio 5Y	Top 50%	4	8%	4	4	4	4	4	4	4	4	4	4	4	4	4
Information Ratio 10Y	Top 50%	5	5%	5	5	5	5	5	5	5	5	5	5	5	5	5
Overall Capture Ratio 3Y	above 1	3	1.14	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 5Y	above 1	3	1.14	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 10Y	above 1	3	1.16	3	3	3	3	3	3	3	3	3	3	3	3	3
R-squared 5Y	Above 80	5	89.43	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 70%	7	24%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	Yes	3	3	3	3	3	3	3	3	3	3	3	3	3

Fund Scoring Report



Fidelity Advisor Intl Cap App Z

FIDZX

Foreign Large Growth

Rating: Meets

Score: 95

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Mgr Tenure	above 5 years	5	17 yrs.	5	5	5	5	5	5	5	5	5	5	5	5	5
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				95	95	95	95	95	95	92	92	95	97	90	100	95

Fund Scoring Report



International Equity Fund CL R1

WAAAIX

Foreign Large Growth

Rating: Meets

Score: 95

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

			4Q24 Results													
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	26%	2	2	2	2	2	2	2	2	0	2	2	2	1.83
Total Return 3Y	Top 50%	4	13%	4	4	4	4	4	-	-	-	-	-	-	-	4
Total Return 5Y	Top 50%	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5	64%	5	5	5	5	0	-	-	-	-	-	-	-	4
Std Deviation 5Y	Lowest 70%	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Batting Average 5Y	Top 50%	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Batting Average 10Y	Top 50%	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 3Y	1.30 - 0.70	3	1.07	3	3	3	3	3	-	-	-	-	-	-	-	3
Beta Collar 5Y	1.30 - 0.70	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 10Y	1.30 - 0.70	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	3	13%	3	3	3	3	3	-	-	-	-	-	-	-	3
Information Ratio 5Y	Top 50%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 10Y	Top 50%	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.14	3	3	3	3	3	-	-	-	-	-	-	-	3
Overall Capture Ratio 5Y	above 1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 80	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	7	5%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Fund Scoring Report



International Equity Fund CL R1

WAAAIX

Foreign Large Growth

Rating: Meets

Score: 95

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Mgr Tenure	above 5 years	5	4.1 yrs.	3	3	3	3	3	0	0	0	0	0	0	0	1.25
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				95	95	95	95	81	74	74	74	63	74	74	74	81

Fund Scoring Report



American Century Real Estate R6

AREDX

Real Estate

Rating: Meets

Score: 89

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	19%	2	2	2	2	0	0	0	2	2	2	2	2	1.5
Total Return 3Y	Top 50%	4	17%	4	4	4	4	4	0	0	0	0	0	4	0	2
Total Return 5Y	Top 50%	8	50%	8	8	8	8	8	8	8	8	8	8	8	8	8
Total Return 10Y	Top 50%	10	45%	10	10	10	10	10	10	10	10	10	10	10	10	10
Excess Return 10Y	Greater than 0	5	-0.31	0	0	0	0	0	0	0	0	0	0	0	0	0
Std Deviation 3Y	Lowest 70%	5	24%	5	5	5	5	5	5	5	5	5	5	5	0	4.58
Std Deviation 5Y	Lowest 70%	5	31%	5	5	5	5	5	5	5	5	5	5	5	5	5
Batting Average 5Y	Top 50%	3	42%	3	3	3	3	3	3	3	3	3	3	3	0	2.75
Batting Average 10Y	Top 50%	3	51%	0	0	0	0	0	3	0	0	0	0	0	0	0.25
Beta Collar 3Y	1.30 - 0.70	3	0.94	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 5Y	1.30 - 0.70	3	0.96	3	3	3	3	3	3	3	3	3	3	3	3	3
Beta Collar 10Y	1.30 - 0.70	3	0.97	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 3Y	Top 50%	3	15%	3	3	3	3	3	3	0	0	0	0	3	0	1.75
Information Ratio 5Y	Top 50%	4	48%	4	4	4	4	4	4	4	4	4	4	4	4	4
Information Ratio 10Y	Top 50%	5	45%	5	5	5	5	5	5	0	5	5	5	5	5	4.58
Overall Capture Ratio 3Y	above 1	3	1.03	3	3	3	3	3	3	3	0	0	0	0	3	2
Overall Capture Ratio 5Y	above 1	3	1.01	3	3	3	3	3	3	3	0	0	0	0	0	1.75
Overall Capture Ratio 10Y	above 1	3	0.99	0	0	0	0	0	0	0	0	0	0	0	0	0
R-squared 5Y	Above 80	5	98.37	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 70%	7	25%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	Yes	3	3	3	3	3	3	3	3	0	0	0	0	2

Fund Scoring Report



American Century Real Estate R6

AREDX

Real Estate

Rating: Meets

Score: 89

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Mgr Tenure	above 5 years	5	16.1 yrs.	5	5	5	5	5	5	5	5	5	5	5	5	5
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				89	89	89	89	87	86	75	76	73	73	80	68	81

Fund Scoring Report



Core Bond Fund CL R1

WCBFRX

Intermediate Core-Plus Bond

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	20%	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Return 3Y	Top 50%	4	29%	4	4	4	4	4	4	4	4	4	4	0	4	3.67
Total Return 5Y	Top 50%	8	32%	8	8	8	8	8	8	8	8	-	-	-	-	8
Total Return 10Y	Top 50%	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 50%	5	26%	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 5Y	Lowest 50%	5	20%	5	5	5	5	5	5	5	5	-	-	-	-	5
Batting Average 5Y	Top 50%	4	93%	0	0	4	4	4	4	4	4	-	-	-	-	3
Batting Average 10Y	Top 50%	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	1	23%	1	1	1	1	1	1	1	1	1	1	0	1	0.92
Information Ratio 5Y	Top 50%	3	26%	3	3	3	3	3	3	3	3	-	-	-	-	3
Information Ratio 10Y	Top 50%	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 5Y	Lowest 70%	6	31%	6	6	6	6	6	6	6	6	-	-	-	-	6
Max Drawdown 10Y	Lowest 70%	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3	1.05	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 5Y	above 1	3	1.09	3	3	3	3	3	3	3	3	-	-	-	-	3
Overall Capture Ratio 10Y	above 1	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 50	5	91.21	5	5	5	5	5	5	5	5	-	-	-	-	5
Expense Ratio	Lowest 70%	7	2%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5	7 yrs.	5	5	5	5	5	5	5	5	5	3	3	3	4.5

Fund Scoring Report



Core Bond Fund CL R1

WCBFRX

Intermediate Core-Plus Bond

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results					3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Standards	Criteria	Max Points	Criteria Rank	Points												
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				94	94	100	100	100	100	100	100	100	94	78	94	96

Fund Scoring Report



Lord Abbett Total Return R6

LTRHX

Intermediate Core-Plus Bond

Rating: Meets

Score: 100

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	21%	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Return 3Y	Top 50%	4	32%	4	4	4	4	4	4	4	4	4	4	4	4	4
Total Return 5Y	Top 50%	8	34%	8	8	8	8	8	8	8	8	8	8	8	8	8
Total Return 10Y	Top 50%	10	39%	10	10	10	10	10	10	10	10	10	10	10	10	10
Excess Return 10Y	Greater than 0	5	0.42	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 3Y	Lowest 50%	5	28%	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 5Y	Lowest 50%	5	24%	5	5	5	5	5	5	5	5	5	5	5	5	5
Batting Average 5Y	Top 50%	4	6%	4	4	4	4	4	4	4	4	4	4	4	4	4
Batting Average 10Y	Top 50%	4	9%	4	4	4	4	4	4	4	4	4	4	4	4	4
Information Ratio 3Y	Top 50%	1	25%	1	1	1	1	1	1	1	1	1	1	1	1	1
Information Ratio 5Y	Top 50%	3	30%	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 10Y	Top 50%	3	34%	3	3	3	3	3	3	3	3	3	3	3	3	3
Max Drawdown 5Y	Lowest 70%	6	29%	6	6	6	6	6	6	6	6	6	6	6	6	6
Max Drawdown 10Y	Lowest 70%	6	27%	6	6	6	6	6	6	6	6	6	6	6	6	6
Overall Capture Ratio 3Y	above 1	3	1.04	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 5Y	above 1	3	1.09	3	3	3	3	3	3	3	3	3	3	3	3	3
Overall Capture Ratio 10Y	above 1	3	1.07	3	3	3	3	3	3	3	3	3	3	3	3	3
R-squared 5Y	Above 50	5	90.63	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 70%	7	7%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	Yes	3	3	3	3	0	0	0	0	0	0	0	0	1
Mgr Tenure	above 5 years	5	24.4 yrs.	5	5	5	5	5	5	5	5	5	5	5	5	5

Fund Scoring Report



Lord Abbett Total Return R6

LTRHX

Intermediate Core-Plus Bond

Rating: Meets

Score: 100

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results					3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Standards	Criteria	Max Points	Criteria Rank	Points												
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				100	100	100	100	97	97	97	97	97	97	97	97	98

Fund Scoring Report



PGIM High Yield R6

PHYQX

High Yield Bond

Rating: Meets

Score: 79

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	2	26%	2	2	2	2	2	0	0	0	0	0	2	2	1.17
Total Return 3Y	Top 50%	4	54%	0	0	0	0	4	4	4	4	4	4	4	4	2.67
Total Return 5Y	Top 50%	8	32%	8	8	8	8	8	8	8	8	8	8	8	8	8
Total Return 10Y	Top 50%	10	7%	10	10	10	10	10	10	10	10	10	10	10	10	10
Excess Return 10Y	Greater than 0	5	0.21	5	5	5	5	5	5	5	5	5	5	5	5	5
Std Deviation 3Y	Lowest 50%	5	51%	0	0	5	5	5	5	5	5	0	0	0	0	2.5
Std Deviation 5Y	Lowest 50%	5	69%	0	0	0	0	0	0	0	0	0	0	0	0	0
Batting Average 5Y	Top 50%	4	25%	4	4	4	4	4	4	4	4	4	4	4	4	4
Batting Average 10Y	Top 50%	4	9%	4	4	4	4	4	4	4	4	4	4	4	4	4
Information Ratio 3Y	Top 50%	1	61%	0	0	0	0	1	0	1	1	1	1	1	1	0.58
Information Ratio 5Y	Top 50%	3	43%	3	3	3	3	3	3	3	3	3	3	3	3	3
Information Ratio 10Y	Top 50%	3	5%	3	3	3	3	3	3	3	3	3	3	3	3	3
Max Drawdown 5Y	Lowest 70%	6	45%	6	6	6	6	6	6	6	6	6	6	6	6	6
Max Drawdown 10Y	Lowest 70%	6	45%	6	6	6	6	6	6	6	6	6	6	6	6	6
Overall Capture Ratio 3Y	above 1	3	0.97	0	0	0	0	0	0	3	3	0	3	3	3	1.25
Overall Capture Ratio 5Y	above 1	3	0.97	0	0	0	3	0	3	3	3	3	3	3	3	2
Overall Capture Ratio 10Y	above 1	3	1.03	3	3	3	3	3	3	3	3	3	3	3	3	3
R-squared 5Y	Above 50	5	98.77	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 70%	7	5%	7	7	7	7	7	7	7	7	7	7	7	7	7
Manager Invested	Yes	3	Yes	3	3	3	3	3	3	3	3	3	3	3	3	3
Mgr Tenure	above 5 years	5	17.2 yrs.	5	5	5	5	5	5	5	5	5	5	5	5	5

Fund Scoring Report



PGIM High Yield R6

PHYQX

High Yield Bond

Rating: Meets

Score: 79

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results					3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Standards	Criteria	Max Points	Criteria Rank	Points												
Style Consistency	Yes	5	Yes	5	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL				79	79	84	87	89	89	93	93	85	88	90	90	87

Fund Scoring Report



Fidelity 500 Index

FXAIX

Large Blend

Rating: Meets

Score: 100

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	1	23%	1	1	1	1	1	1	1	0	1	1	1	1	0.92
Total Return 3Y	Top 50%	2	23%	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Return 5Y	Top 50%	4	19%	4	4	4	4	4	4	4	4	4	4	4	4	4
Total Return 10Y	Top 50%	8	8%	8	8	8	8	8	8	8	8	8	8	8	8	8
Tracking Error 3Y Rank	Lowest 25%	10	11%	10	10	10	10	10	10	10	10	10	10	10	10	10
Tracking Error 5Y Rank	Lowest 25%	10	9%	10	10	10	10	10	10	10	10	10	10	10	10	10
Beta Collar 3Y	1.10 - 0.90	5	0.98	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 5Y	1.10 - 0.90	5	0.98	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 10Y	1.10 - 0.90	5	0.98	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 3Y	Above 90	5	99.75	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 5Y	Above 90	10	99.70	10	10	10	10	10	10	10	10	10	10	10	10	10
R-Squared Consistency 3Y	90 - 100%	5	100%	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 90%	20	3%	20	20	20	20	20	20	20	20	20	20	20	20	20
Style Consistency	Yes	10	Yes	10	10	10	10	10	10	10	10	10	10	10	10	10
TOTAL				100	100	100	100	100	100	100	99	100	100	100	100	100

Fund Scoring Report



Fidelity Mid Cap Index

FSMDX

Mid-Cap Blend

Rating: Meets

Score: 100

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	1	32%	1	1	1	0	1	0	1	0	0	0	0	1	0.5
Total Return 3Y	Top 50%	2	50%	2	0	0	0	0	0	0	0	0	0	0	2	0.33
Total Return 5Y	Top 50%	4	36%	4	4	4	4	4	4	4	4	4	4	4	4	4
Total Return 10Y	Top 50%	8	17%	8	8	8	8	8	8	8	8	8	8	8	8	8
Tracking Error 3Y Rank	Lowest 25%	10	1%	10	10	10	10	10	10	10	10	10	10	10	10	10
Tracking Error 5Y Rank	Lowest 25%	10	1%	10	10	10	10	10	10	10	10	10	10	10	10	10
Beta Collar 3Y	1.10 - 0.90	5	1	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 5Y	1.10 - 0.90	5	1	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 10Y	1.10 - 0.90	5	1	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 3Y	Above 90	5	100	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 5Y	Above 90	10	100	10	10	10	10	10	10	10	10	10	10	10	10	10
R-Squared Consistency 3Y	90 - 100%	5	100%	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 90%	20	2%	20	20	20	20	20	20	20	20	20	20	20	20	20
Style Consistency	Yes	10	Yes	10	10	10	10	10	10	10	10	10	10	10	10	10
TOTAL				100	98	98	97	98	97	98	97	97	97	97	100	98

Fund Scoring Report



Fidelity Small Cap Index

FSSNX

Small Blend

Rating: Meets

Score: 94

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	1	38%	1	1	1	1	1	0	0	0	0	0	0	0	0.42
Total Return 3Y	Top 50%	2	64%	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Return 5Y	Top 50%	4	66%	0	0	0	0	0	0	0	0	0	0	0	4	0.33
Total Return 10Y	Top 50%	8	48%	8	8	0	0	0	0	0	8	8	8	0	8	4
Tracking Error 3Y Rank	Lowest 25%	10	6%	10	10	10	10	10	10	10	10	10	10	10	10	10
Tracking Error 5Y Rank	Lowest 25%	10	3%	10	10	10	10	10	10	10	10	10	10	10	10	10
Beta Collar 3Y	1.10 - 0.90	5	1	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 5Y	1.10 - 0.90	5	1	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 10Y	1.10 - 0.90	5	1	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 3Y	Above 90	5	100	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 5Y	Above 90	10	100	10	10	10	10	10	10	10	10	10	10	10	10	10
R-Squared Consistency 3Y	90 - 100%	5	100%	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 90%	20	3%	20	20	20	20	20	20	20	20	20	20	20	20	20
Style Consistency	Yes	10	Yes	10	10	10	10	10	10	10	10	10	10	10	10	10
TOTAL				94	94	86	86	86	85	85	93	93	93	85	97	90

Fund Scoring Report



IShares MSCI EAFE Intl Idx K

BTMKX

Foreign Large Blend

Rating: Meets

Score: 79

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	1	61%	0	1	1	1	1	1	1	1	1	1	1	1	0.92
Total Return 3Y	Top 50%	2	22%	2	2	2	2	2	2	2	2	2	0	0	2	1.67
Total Return 5Y	Top 50%	4	35%	4	4	4	4	4	4	4	4	4	4	4	4	4
Total Return 10Y	Top 50%	8	33%	8	8	8	8	8	8	8	8	8	8	8	8	8
Tracking Error 3Y Rank	Lowest 25%	10	33%	0	0	0	10	0	0	0	0	0	0	0	0	0.83
Tracking Error 5Y Rank	Lowest 25%	10	35%	0	0	0	0	0	0	0	0	0	10	10	10	2.5
Beta Collar 3Y	1.10 - 0.90	5	1.07	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 5Y	1.10 - 0.90	5	1.04	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 10Y	1.10 - 0.90	5	1	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 3Y	Above 90	5	94.90	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 5Y	Above 90	10	95.29	10	10	10	10	10	10	10	10	10	10	10	10	10
R-Squared Consistency 3Y	90 - 100%	5	100%	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 90%	20	3%	20	20	20	20	20	20	20	20	20	20	20	20	20
Style Consistency	Yes	10	Yes	10	10	10	10	10	10	10	10	10	10	10	10	10
TOTAL				79	80	80	90	80	80	80	80	80	88	88	90	83

Fund Scoring Report



State Street Aggregate Bond Index K

SSFEX

Intermediate Core Bond

Rating: Meets

Score: 87

Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

4Q24 Results																
Standards	Criteria	Max Points	Criteria Rank	Points	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	Avg
Total Return 1Y	Top 50%	1	62%	0	0	0	0	1	1	1	1	1	1	1	1	0.67
Total Return 3Y	Top 50%	2	48%	2	2	2	2	0	0	0	0	0	0	2	0	0.83
Total Return 5Y	Top 50%	4	61%	0	0	0	0	0	4	4	4	4	4	4	0	2
Total Return 10Y	Top 50%	8	58%	0	0	-	-	-	-	-	-	-	-	-	-	0
Tracking Error 3Y Rank	Lowest 25%	10	2%	10	10	10	10	10	10	10	10	10	10	10	10	10
Tracking Error 5Y Rank	Lowest 25%	10	1%	10	10	10	10	10	10	10	10	10	10	10	10	10
Beta Collar 3Y	1.10 - 0.90	5	1.01	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 5Y	1.10 - 0.90	5	1.01	5	5	5	5	5	5	5	5	5	5	5	5	5
Beta Collar 10Y	1.10 - 0.90	5	1.01	5	5	-	-	-	-	-	-	-	-	-	-	5
R-squared 3Y	Above 90	5	99.93	5	5	5	5	5	5	5	5	5	5	5	5	5
R-squared 5Y	Above 90	10	99.92	10	10	10	10	10	10	10	10	10	10	10	10	10
R-Squared Consistency 3Y	90 - 100%	5	100%	5	5	5	5	5	5	5	5	5	5	5	5	5
Expense Ratio	Lowest 90%	20	6%	20	20	20	20	20	20	20	20	20	20	20	20	20
Style Consistency	Yes	10	Yes	10	10	10	10	10	10	10	10	10	10	10	10	10
TOTAL				87	87	94	94	93	98	98	98	98	98	100	93	95

Total Annualized Returns



+ Added
 👤 Proposed
 📌 Watch
 ⊖ Removal
 ⚠️ Exception
 P Proxy

Fund Name	Ticker/ID	Net/Gross	Inception	QTR (Rank)	YTD (Rank)	1Y (Rank)	3Y (Rank)	5Y (Rank)	10Y (Rank)	Since Inception
Allocation										
Target-Date 2000-2010										
GG Trust American Funds 2010 Fund CL I	WTAAGX	0.21 / 0.21	06/10/2020	-0.42 (1%)	7.94 (22%)	7.94 (22%)	3.43 (1%)	(-)	(-)	5.91
Morningstar Lifetime Allocation Moderate 2010 TR USD			02/18/2009	-1.74	7.35	7.35	0.66	4.22	4.72	5.91
Category Average		0.44 / 0.61		-1.91	6.71	6.71	0.91	3.90	4.44	
Category Size				97	97	97	86	79	46	
Target-Date 2015										
GG Trust American Funds 2015 Fund CL I	WTAAJX	0.22 / 0.22	06/10/2020	-0.42 (1%)	8.36 (11%)	8.36 (11%)	3.53 (1%)	(-)	(-)	6.35
Morningstar Lifetime Mod 2015 TR USD			-	-1.98	7.29	7.29	0.11	4.13	4.88	-
Category Average		0.42 / 1.41		-1.92	7.18	7.18	0.93	4.28	4.83	
Category Size				111	111	111	101	91	50	
Target-Date 2020										
GG Trust American Funds 2020 Fund CL I	WTAAAX	0.24 / 0.24	06/01/2020	-0.46 (2%)	9.04 (7%)	9.04 (7%)	3.76 (1%)	(-)	(-)	7.05
Morningstar Lifetime Mod 2020 TR USD			-	-2.17	7.50	7.50	-0.14	4.24	5.16	-
Category Average		0.41 / 1.07		-1.99	7.75	7.75	1.03	4.52	5.22	
Category Size				144	143	143	132	122	74	
Target-Date 2025										
GG Trust American Funds 2025 Fund CL I	WTAABX	0.25 / 0.25	06/01/2020	-0.45 (1%)	9.64 (6%)	9.64 (6%)	3.67 (1%)	(-)	(-)	7.81
Morningstar Lifetime Mod 2025 TR USD			-	-2.29	7.97	7.97	-0.07	4.55	5.60	-
Category Average		0.43 / 0.96		-2.13	8.24	8.24	1.14	4.96	5.67	
Category Size				195	193	193	183	162	107	

Investment return and principal value will fluctuate so that upon redemption an investor's shares may be worth more or less than original value. Past performance is no guarantee of future results. Figures shown are past results. Current and future results may be lower or higher than those shown. An investor should carefully consider the investment objectives, risks, charges, and expenses before investing. The fund prospectus contains this and other information about the investment company. For a copy of the prospectus, please contact your financial advisor or the investment company directly. Investors should read the prospectus carefully before investing or sending money. For current month-end performance data, please contact your advisor, at or visit the investment company website.

Total Annualized Returns



Added Proposed Watch Removal Exception Proxy

Fund Name	Ticker/ID	Net/Gross	Inception	QTR (Rank)	YTD (Rank)	1Y (Rank)	3Y (Rank)	5Y (Rank)	10Y (Rank)	Since Inception
Allocation										
Target-Date 2030										
GG Trust American Funds 2030 Fund CL I	WTAADX	0.29 / 0.29	06/03/2020	-0.39 (1%)	11.19 (6%)	11.19 (6%)	3.94 (3%)	(-)	(-)	8.62
Morningstar Lifetime Mod 2030 TR USD			-	-2.32	8.83	8.83	0.40	5.15	6.21	-
Category Average		0.43 / 0.95		-2.09	9.46	9.46	1.67	5.93	6.43	
Category Size				211	209	209	197	171	112	
Target-Date 2035										
GG Trust American Funds 2035 Fund CL I	WTAACX	0.33 / 0.33	06/10/2020	-0.41 (4%)	12.95 (5%)	12.95 (5%)	3.96 (9%)	(-)	(-)	9.57
Morningstar Lifetime Mod 2035 TR USD			-	-2.24	10.18	10.18	1.34	6.04	6.93	-
Category Average		0.43 / 0.99		-2.00	11.06	11.06	2.40	6.97	7.15	
Category Size				205	205	205	189	165	112	
Target-Date 2040										
GG Trust American Funds 2040 Fund CL I	WTAAEX	0.39 / 0.39	06/01/2020	-0.56 (5%)	14.76 (5%)	14.76 (5%)	4.35 (9%)	(-)	(-)	10.95
Morningstar Lifetime Mod 2040 TR USD			-	-2.07	11.70	11.70	2.40	6.98	7.56	-
Category Average		0.43 / 1.00		-1.78	12.53	12.53	3.12	7.87	7.76	
Category Size				205	203	203	192	166	112	
Target-Date 2045										
GG Trust American Funds 2045 Fund CL I	WTAAFX	0.41 / 0.41	06/03/2020	-0.76 (6%)	15.28 (6%)	15.28 (6%)	4.43 (14%)	(-)	(-)	10.85
Morningstar Lifetime Mod 2045 TR USD			-	-1.92	12.86	12.86	3.19	7.63	7.94	-
Category Average		0.44 / 1.09		-1.71	13.73	13.73	3.63	8.47	8.13	
Category Size				200	200	200	189	165	112	

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Total Annualized Returns



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 ⚠️ Exception
 P Proxy

Fund Name	Ticker/ID	Net/Gross	Inception	QTR (Rank)	YTD (Rank)	1Y (Rank)	3Y (Rank)	5Y (Rank)	10Y (Rank)	Since Inception
Allocation										
Target-Date 2050										
GG Trust American Funds 2050 Fund CL I	WTAAHX	0.42 / 0.42	06/01/2020	-0.72 (7%)	15.48 (13%)	15.48 (13%)	4.38 (18%)	(-)	(-)	11.31
Morningstar Lifetime Mod 2050 TR USD			-	-1.89	13.36	13.36	3.54	7.88	8.06	-
Category Average		0.44 / 1.06		-1.63	14.28	14.28	3.87	8.72	8.29	
Category Size				202	201	201	190	166	112	
Target-Date 2055										
GG Trust American Funds 2055 Fund CL I	WTAAIX	0.43 / 0.43	06/03/2020	-0.68 (6%)	15.59 (16%)	15.59 (16%)	4.37 (23%)	(-)	(-)	10.96
Morningstar Lifetime Mod 2055 TR USD			-	-1.96	13.33	13.33	3.54	7.86	8.03	-
Category Average		0.45 / 1.28		-1.65	14.52	14.52	3.96	8.83	8.35	
Category Size				200	200	200	189	165	106	
Target-Date 2060										
GG Trust American Funds 2060 Fund CL I	WTAACKX	0.43 / 0.43	06/03/2020	-0.63 (4%)	15.65 (16%)	15.65 (16%)	4.33 (23%)	(-)	(-)	11.00
Morningstar Lifetime Mod 2060 TR USD			-	-2.08	13.15	13.15	3.45	7.77	7.95	-
Category Average		0.44 / 1.44		-1.65	14.58	14.58	4.01	8.93	8.47	
Category Size				199	199	199	188	159	31	
Target-Date 2065+										
GG Trust American Funds 2065 Fund CL I	WTAASX	0.43 / 0.43	04/22/2022	-0.63 (4%)	15.65 (20%)	15.65 (20%)	-	(-)	(-)	10.33
Morningstar Lifetime Allocation Moderate 2065 TR USD			08/19/2019	-2.20	12.92	12.92	3.35	7.66	7.83	8.36
Category Average		0.43 / 12.82		-1.85	14.48	14.48	4.15	8.90	-	
Category Size				249	193	193	147	43	-	

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Total Annualized Returns



Added Proposed Watch Removal Exception Proxy

Fund Name	Ticker/ID	Net/Gross	Inception	QTR (Rank)	YTD (Rank)	1Y (Rank)	3Y (Rank)	5Y (Rank)	10Y (Rank)	Since Inception
Equity										
Large Value										
Large Cap Value Fund CL R1	WTLRX	0.29 / 0.29	12/10/2018	-2.16 (64%)	19.66 (7%)	19.66 (7%)	10.48 (1%)	12.80 (4%)	(-)	14.60
Putnam Large Cap Value R6	PEQSX	0.55 / 0.55	07/02/2012	-2.14 (64%)	19.42 (8%)	19.42 (8%)	10.36 (1%)	12.69 (5%)	11.15 (2%)	13.39
Russell 1000 Value TR USD			-	-1.98	14.37	14.37	5.63	8.68	8.48	-
Category Average		0.89 / 1.08		-1.54	14.28	14.28	6.10	9.31	8.72	
Category Size				1180	1170	1170	1095	1036	808	
Large Blend										
Fidelity 500 Index	FXAIX	0.02 / 0.02	05/04/2011	2.41 (29%)	25.00 (23%)	25.00 (23%)	8.93 (23%)	14.51 (19%)	13.09 (8%)	13.53
Russell 1000 TR USD			-	2.75	24.51	24.51	8.41	14.29	12.88	-
Category Average		0.77 / 0.99		1.42	21.45	21.45	7.24	12.89	11.57	
Category Size				1415	1386	1386	1280	1180	889	
Large Growth										
JPMorgan Large Cap Growth R6	JLGMX	0.44 / 0.50	11/30/2010	5.32 (49%)	34.17 (25%)	34.17 (25%)	10.63 (7%)	20.27 (4%)	17.87 (3%)	17.16
Russell 1000 Growth TR USD			-	7.07	33.36	33.36	10.47	18.96	16.78	-
Category Average		0.94 / 1.18		5.39	28.96	28.96	6.74	15.42	14.02	
Category Size				1105	1088	1088	1020	952	748	
Mid-Cap Blend										
Fidelity Mid Cap Index	FSMDX	0.03 / 0.03	09/08/2011	0.62 (29%)	15.35 (32%)	15.35 (32%)	3.80 (50%)	9.93 (36%)	9.63 (17%)	12.29
Russell Mid Cap TR USD			-	0.62	15.34	15.34	3.79	9.92	9.62	-
Category Average		0.88 / 1.35		-0.04	14.40	14.40	4.07	9.80	8.92	
Category Size				429	403	403	377	348	240	

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Total Annualized Returns



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 P Proxy

Fund Name	Ticker/ID	Net/Gross	Inception	QTR (Rank)	YTD (Rank)	1Y (Rank)	3Y (Rank)	5Y (Rank)	10Y (Rank)	Since Inception
Equity										
Small Value										
Allspring Special Small Cap Value R6	ESPRX	0.99 / 0.99	10/31/2014	-1.18 (73%)	6.96 (72%)	6.96 (72%)	3.30 (58%)	7.51 (73%)	8.27 (28%)	8.46
Russell 2000 Value TR USD			-	-1.06	8.05	8.05	1.94	7.30	7.14	-
Category Average		1.10 / 1.54		0.12	8.88	8.88	4.48	9.27	7.56	
Category Size				494	488	488	464	441	349	
Small Blend										
Fidelity Small Cap Index	FSSNX	0.03 / 0.03	09/08/2011	0.43 (32%)	11.69 (38%)	11.69 (38%)	1.41 (64%)	7.50 (66%)	7.96 (48%)	10.80
Russell 2000 TR USD			-	0.33	11.54	11.54	1.24	7.40	7.81	-
Category Average		0.98 / 1.25		-0.08	11.15	11.15	2.58	8.63	7.95	
Category Size				637	624	624	596	571	413	
Small Growth										
JPMorgan Small Cap Growth R6	JGSMX	0.74 / 0.75	11/30/2010	1.75 (30%)	13.04 (59%)	13.04 (59%)	-4.23 (74%)	5.82 (78%)	10.20 (25%)	11.46
Russell 2000 Growth TR USD			-	1.70	15.15	15.15	0.21	6.86	8.09	-
Category Average		1.15 / 1.58		1.73	14.98	14.98	-1.29	8.47	9.31	
Category Size				556	552	552	534	517	395	
Foreign Large Blend										
IShares MSCI EAFE Intl Idx K	BTMKX	0.05 / 0.05	03/31/2011	-8.34 (74%)	3.73 (61%)	3.73 (61%)	1.80 (22%)	4.88 (35%)	5.34 (33%)	4.89
MSCI ACWI Ex USA NR USD			-	-7.60	5.53	5.53	0.82	4.10	4.80	-
Category Average		0.87 / 1.19		-7.35	4.85	4.85	0.77	4.45	4.97	
Category Size				705	699	699	648	618	421	

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Total Annualized Returns



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 P Proxy

Fund Name	Ticker/ID	Net/Gross	Inception	QTR (Rank)	YTD (Rank)	1Y (Rank)	3Y (Rank)	5Y (Rank)	10Y (Rank)	Since Inception
Equity										
Foreign Large Growth										
Fidelity Advisor Intl Cap App Z	FIDZX	0.75 / 0.75	02/01/2017	-5.04 (17%)	8.15 (24%)	8.15 (24%)	0.55 (13%)	6.94 (8%)	8.21 (8%)	9.93
International Equity Fund CL R1	WAAAIX	0.46 / 0.46	02/02/2021	-5.01 (17%)	7.98 (26%)	7.98 (26%)	0.54 (13%)	(-)	(-)	2.77
MSCI ACWI Ex USA Growth NR USD			-	-7.88	5.07	5.07	-2.68	3.43	5.35	-
Category Average		0.99 / 2.00		-6.94	5.18	5.18	-3.13	4.11	5.80	
Category Size				394	384	384	365	334	210	
Real Estate										
American Century Real Estate R6	AREDX	0.80 / 0.80	07/26/2013	-6.22 (30%)	7.98 (19%)	7.98 (19%)	-3.13 (17%)	3.47 (50%)	5.52 (45%)	6.68
FTSE Nareit All Equity REITs TR USD			-	-8.15	4.92	4.92	-4.29	3.29	5.82	-
Category Average		1.15 / 1.26		-6.99	5.90	5.90	-4.25	2.96	4.96	
Category Size				223	220	220	210	194	146	
Fixed Income										
Intermediate Core Bond										
State Street Aggregate Bond Index K	SSFEX	0.03 / 0.14	09/19/2014	-3.05 (50%)	1.34 (62%)	1.34 (62%)	-2.42 (48%)	-0.33 (61%)	1.26 (58%)	1.42
Bloomberg US Agg Bond TR USD			-	-3.06	1.25	1.25	-2.41	-0.33	1.35	-
Category Average		0.56 / 0.81		-2.87	1.68	1.68	-2.29	-0.20	1.30	
Category Size				480	473	473	431	387	274	
Intermediate Core-Plus Bond										
Core Bond Fund CL R1	WCBFRX	0.25 / 0.25	01/16/2018	-2.59 (24%)	3.06 (20%)	3.06 (20%)	-1.77 (29%)	0.43 (32%)	(-)	1.50

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Total Annualized Returns



Added Proposed Watch Removal Exception Proxy

Fund Name	Ticker/ID	Net/Gross	Inception	QTR (Rank)	YTD (Rank)	1Y (Rank)	3Y (Rank)	5Y (Rank)	10Y (Rank)	Since Inception
Fixed Income										
Intermediate Core-Plus Bond										
Lord Abbett Total Return R6	LTRHX	0.35 / 0.35	06/30/2015	-2.59 (24%)	2.99 (21%)	2.99 (21%)	-1.86 (32%)	0.39 (34%)	1.77 (39%)	1.84
Bloomberg US Agg Bond TR USD			-	-3.06	1.25	1.25	-2.41	-0.33	1.35	-
Category Average		0.77 / 1.08		-2.76	2.37	2.37	-1.92	0.19	1.63	
Category Size				593	585	585	535	480	347	
High Yield Bond										
PGIM High Yield R6	PHYQX	0.38 / 0.38	10/31/2011	-0.14 (78%)	8.46 (26%)	8.46 (26%)	2.52 (54%)	3.93 (32%)	5.38 (7%)	5.98
BBgBarc US Corporate High Yield TR USD			-	0.17	8.19	8.19	2.92	4.21	5.17	-
Category Average		0.88 / 1.25		0.25	7.63	7.63	2.78	3.72	4.33	
Category Size				640	626	626	580	539	421	
Other										
Other										
GWIFA Series II	GWIFA	0.00 / 0.00		(-)	(-)	(-)	-	(-)	(-)	

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Standards Scoring Legend



Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

Standards	Equity		Fixed Income		Allocation		Money Market		Passive	
	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score
Total Return 1Y	Top 50%	2	Top 50%	2	Top 50%	2	Top 50%	5	Top 50%	1
Total Return 3Y	Top 50%	4	Top 50%	4	Top 50%	4	Top 50%	10	Top 50%	2
Total Return 5Y	Top 50%	8	Top 50%	8	Top 50%	8	Top 50%	15	Top 50%	4
Total Return 10Y	Top 50%	10	Top 50%	10	Top 50%	12	Top 50%	20	Top 50%	8
Excess Return 10Y	Greater than 0	5	Greater than 0	5						
Std Deviation 3Y	Lowest 70%	5	Lowest 50%	5	Lowest 70%	5	Lowest 70%	10		
Std Deviation 5Y	Lowest 70%	5	Lowest 50%	5	Lowest 70%	10	Lowest 70%	10		
Tracking Error 3Y Rank									Lowest 25%	10
Tracking Error 5Y Rank									Lowest 25%	10
Batting Average 5Y	Top 50%	3	Top 50%	4						
Batting Average 10Y	Top 50%	3	Top 50%	4						
Beta Collar 3Y	1.30 - 0.70	3							1.10 - 0.90	5
Beta Collar 5Y	1.30 - 0.70	3							1.10 - 0.90	5
Beta Collar 10Y	1.30 - 0.70	3							1.10 - 0.90	5
Information Ratio 3Y	Top 50%	3	Top 50%	1						
Information Ratio 5Y	Top 50%	4	Top 50%	3						
Information Ratio 10Y	Top 50%	5	Top 50%	3						
Max Drawdown 3Y					Lowest 70%	4				
Max Drawdown 5Y			Lowest 70%	6	Lowest 70%	4				
Max Drawdown 10Y			Lowest 70%	6	Lowest 70%	4				
Overall Capture Ratio 3Y	above 1	3	above 1	3	above 1	3				
Overall Capture Ratio 5Y	above 1	3	above 1	3	above 1	5				
Overall Capture Ratio 10Y	above 1	3	above 1	3	above 1	6				
R-squared 3Y									Above 90	5
R-squared 5Y	Above 80	5	Above 50	5					Above 90	10

Standards Scoring Legend



Score Range	100 - 60	59 - 40	≤ 39
Score Rating	Meets	Monitor	Fails

Standards	Equity		Fixed Income		Allocation		Money Market		Passive	
	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score
R-Squared Consistency 3Y									90 - 100%	5
Sharpe Ratio 3Y					Top 50%	3				
Sharpe Ratio 5Y					Top 50%	6				
Sharpe Ratio 10Y					Top 50%	9				
Expense Ratio	Lowest 70%	7	Lowest 70%	7	Lowest 70%	10	Lowest 70%	25	Lowest 90%	20
Manager Invested	Yes	3	Yes	3						
Mgr Tenure	above 5 years	5	above 5 years	5	above 5 years	5	above 5 years	5		
Style Consistency	Yes	5	Yes	5					Yes	10
TOTAL		100		100		100		100		100

Fund Index Definitions



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Fund Name	Ticker/ID	Peer Group	Calculation Index
ALLOCATION			
GG Trust American Funds 2010 Fund CL I	WTAAGX	Target-Date 2000-2010	Morningstar Lifetime Allocation Moderate 2010 TR USD
GG Trust American Funds 2015 Fund CL I	WTAAJX	Target-Date 2015	Morningstar Lifetime Mod 2015 TR USD
GG Trust American Funds 2020 Fund CL I	WTAAAX	Target-Date 2020	Morningstar Lifetime Mod 2020 TR USD
GG Trust American Funds 2025 Fund CL I	WTAABX	Target-Date 2025	Morningstar Lifetime Mod 2025 TR USD
GG Trust American Funds 2030 Fund CL I	WTAADX	Target-Date 2030	Morningstar Lifetime Mod 2030 TR USD
GG Trust American Funds 2035 Fund CL I	WTAACX	Target-Date 2035	Morningstar Lifetime Mod 2035 TR USD
GG Trust American Funds 2040 Fund CL I	WTAAEX	Target-Date 2040	Morningstar Lifetime Mod 2040 TR USD
GG Trust American Funds 2045 Fund CL I	WTAAFX	Target-Date 2045	Morningstar Lifetime Mod 2045 TR USD
GG Trust American Funds 2050 Fund CL I	WTAAHX	Target-Date 2050	Morningstar Lifetime Mod 2050 TR USD
GG Trust American Funds 2055 Fund CL I	WTAAIX	Target-Date 2055	Morningstar Lifetime Mod 2055 TR USD
GG Trust American Funds 2060 Fund CL I	WTAAKX	Target-Date 2060	Morningstar Lifetime Mod 2060 TR USD
GG Trust American Funds 2065 Fund CL I	WTAASX	Target-Date 2065+	Morningstar Lifetime Allocation Moderate 2065 TR USD
EQUITY			
Large Cap Value Fund CL R1	WTLRNX	Large Value	Russell 1000 Value TR USD
Putnam Large Cap Value R6	PEQSX	Large Value	Russell 1000 Value TR USD
Fidelity 500 Index	FXAIX	Large Blend	Russell 1000 TR USD
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	Russell 1000 Growth TR USD
Fidelity Mid Cap Index	FSMDX	Mid-Cap Blend	Russell Mid Cap TR USD
Allspring Special Small Cap Value R6	ESPRX	Small Value	Russell 2000 Value TR USD
Fidelity Small Cap Index	FSSNX	Small Blend	Russell 2000 TR USD
JPMorgan Small Cap Growth R6	JGSMX	Small Growth	Russell 2000 Growth TR USD
IShares MSCI EAFE Intl Idx K	BTMKX	Foreign Large Blend	MSCI ACWI Ex USA NR USD
Fidelity Advisor Intl Cap App Z	FIDZX	Foreign Large Growth	MSCI ACWI Ex USA Growth NR USD
International Equity Fund CL R1	WAAAIX	Foreign Large Growth	MSCI ACWI Ex USA Growth NR USD
American Century Real Estate R6	AREDX	Real Estate	FTSE Nareit All Equity REITs TR USD
FIXED INCOME			

Fund Index Definitions



Added Proposed Watch Removal Exception Proxy

Fund Name	Ticker/ID	Peer Group	Calculation Index
FIXED INCOME			
State Street Aggregate Bond Index K	SSFEX	Intermediate Core Bond	Bloomberg US Agg Bond TR USD
Core Bond Fund CL R1	WCBFRX	Intermediate Core-Plus Bond	Bloomberg US Agg Bond TR USD
Lord Abbett Total Return R6	LTRHX	Intermediate Core-Plus Bond	Bloomberg US Agg Bond TR USD
PGIM High Yield R6	PHYQX	High Yield Bond	BBgBarc US Corporate High Yield TR USD
OTHER			
GWIFA Series II	GWIFA	Other	

Glossary: Abbreviations



Other: Other	*OTR	Allocation: Target-Date 2035	TI
Fixed Income: Intermediate Core Bond	CI	Allocation: Target-Date 2040	TJ
Fixed Income: High Yield Bond	HY	Allocation: Target-Date 2045	TK
Equity: Large Value	LV	Allocation: Target-Date 2050	TN
Equity: Large Blend	LB	Allocation: Target-Date 2055	TL
Equity: Large Growth	LG	Allocation: Target-Date 2060	XQ
Equity: Mid-Cap Blend	MB	Fixed Income: Intermediate Core-Plus Bond	PI
Equity: Small Value	SV	Other: Front End Sales Charge	F
Equity: Small Blend	SB	Other: Deferred Sales Charge	D
Equity: Small Growth	SG	Other: Operating Expense Ratio	OER
Equity: Foreign Large Blend	FB		
Equity: Foreign Large Growth	FG		
Equity: Real Estate	SR		
Allocation: Target-Date 2065+	TU		
Allocation: Target-Date 2000-2010	TA		
Allocation: Target-Date 2015	TD		
Allocation: Target-Date 2020	TE		
Allocation: Target-Date 2025	TG		
Allocation: Target-Date 2030	TH		

Glossary: Category Definitions

Morningstar Categories identify funds based on their actual investment styles as measured by their underlying portfolio holdings over a three-year period. If a fund does not have a portfolio history, Morningstar originally estimates its category identification before giving it a more permanent category assignment.

DOMESTIC STOCK FUNDS

Domestic Stock Funds include those funds that primarily invest in U.S. stocks. Domestic stock funds are generally subdivided based on market capitalization and position on the growth-value spectrum.

Fund market capitalization is divided into three segments:

Large-Cap Funds invest primarily in stocks that rank in the top 70% of the capitalization of the U.S. equity market.

Mid-Cap Funds invest primarily in stocks that rank in the 20% below large-cap stocks of the U.S. equity market capitalization. The mid-cap range for market capitalization typically falls between \$1 billion and \$8 billion.

Small-Cap Funds invest primarily in stocks that rank in the bottom 10% of the capitalization of the U.S. equity market.

Funds are assigned an overall style through an asset-weighted average of the value/growth scores of the stocks in the portfolio. Value score components include: price-to-projected earnings, price-to-book, price-to-sales, price-to-cash flow, and dividend yield. Growth score components include long-term projected earnings growth, historical earnings growth, sales growth, cash flow growth, and book value growth. The value score is subtracted from the growth score to create a single score for each stock.

Value Funds include a predominance of stocks with a strong value style (low price ratios and high dividend yields) and a slow growth style (low growth rates for earnings, sales, book value, and cash flow).

Blend Funds hold portfolios in which neither growth nor value characteristics predominate.

Growth Funds include a predominance of stocks with fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

On average, each of the three stock styles accounts for approximately one-third of the total in a given size grouping.

Specialty equity funds invest primarily in stocks of companies within a specific sector of the market and are classified by their stated investment objective. Covered sectors include: Communications, Financial, Health, Natural Resources, Real Estate, Technology, and Utilities.

The Domestic Stock asset class also includes categories of funds that employ long-short or bear market strategies:

Long-Short Funds take long positions in securities that appear to be attractive and short positions in securities that appear to be unattractive. Some of these portfolios are market neutral, which means that they divide their exposure equally between long and short positions in an attempt to minimize the losses that could occur from a broad market rally or decline. Other portfolios focus exclusively on stocks that are or could be involved in mergers and acquisitions.

Bear Market Funds use short positions and derivatives in order to profit from stocks that drop in price. Because these funds have extensive holdings in shorts or puts, their returns generally move in the opposite direction of the benchmark index.

BALANCED FUNDS

Balanced Funds provide diversified exposure to stocks, bonds, and cash. Balanced Fund categories include:

Target-Date Funds provide diversified exposure for those investors with a retirement or other goal within a specified time period. These portfolios aim to provide investors with an optimal level of return and risk based solely on the target date. They get more conservative as the goal date approaches by investing more in bonds and cash. Target-Date categories include: Target-Date 2030+ Funds, Target-Date 2015-2029 Funds, and Target-Date 2000-2014 Funds.

Glossary: Category Definitions

Conservative Allocation Funds invest in both stocks and bonds but maintain a relatively smaller position in stocks. These funds typically have 20% to 50% of assets in equities and 50%-80% of assets in fixed income and cash.

Moderate Allocation Funds invest in both stocks and bonds but maintain a relatively higher position in stocks. These funds typically have 50% to 70% of assets in equities and the remainder in fixed income and cash.

World Allocation Funds primarily invest outside of the U.S. and invest in both stocks and bonds. These funds typically have at least 10% of assets in bonds, less than 70% of assets in stocks, and at least 40% of assets in non-U.S. stocks or bonds.

Convertibles Funds invest primarily in bonds and preferred stocks that can be converted to common stocks. Convertible bonds pay income to investors like a corporate bond, but convertibles are more correlated to the equity market than corporate bonds.

INTERNATIONAL STOCK FUNDS

Equity funds with an average of 40% or more of their equity holdings in foreign stocks over three years are classified as International Stock Funds. International Stock Funds invest in specific regions or hold a diversified mix of international stocks.

International Stock Funds that do not specialize in particular regions are categorized as Foreign Funds and further classified according to market capitalization and value/growth characteristics:

Foreign Large Funds primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios typically have less than 20% of assets invested in U.S. stocks.

Foreign Small/Mid Funds primarily invest in stocks that fall in the bottom 30% of each economically integrated market (such as Europe or Asia ex-Japan). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

Foreign Large Funds may be classified as value, blend or growth funds, while Foreign Small/Mid Funds are categorized as either growth or value funds:

Value funds primarily hold stocks with low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

Blend funds hold portfolios in which neither growth nor value characteristics predominate.

Growth funds primarily hold stocks with fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

More specialized international equity funds include:

Europe Stock Funds invest at least 70% of total assets in equities and at least 75% of stocks in Europe.

Latin America Stock Funds invest at least 70% of total assets in equities and invest at least 75% of stock assets in Latin America.

Diversified Emerging Markets Funds invest at least 70% of total assets in equities and invest at least 50% of stock assets in emerging markets.

Diversified Pacific/Asia Funds invest at least 70% of total assets in equities and invest at least 75% of stock assets in Pacific countries, including at least 10% in Japan.

Pacific/Asia (ex Japan) Stock Funds invest at least 70% of total assets in equities and at least 75% of stock assets in Pacific countries, with less than 10% in Japan.

Glossary: Category Definitions

Japan Stock Funds invest at least 70% of total assets in equities and at least 75% of stock assets in Japan.

World Stock Funds seek capital appreciation by investing in equities worldwide. These funds typically have 20%-60% of assets in U.S. stocks.

Specialty Precious Metals Funds pursue capital appreciation by investing primarily in equity securities of companies engaged in the mining, distribution, or processing of precious metals.

TAXABLE BOND FUNDS

Taxable Bond Funds invest primarily in fixed-income securities.

Government Funds have at least 90% of their bond portfolio invested in U.S. government issues and are further divided by duration:

- Long funds invest in U.S. government securities with a duration of greater than 6 years or (if duration is unavailable) an average effective maturity of greater than or equal to 10 years.
- Intermediate funds invest in U.S. government securities with a duration of 3.5 to 6 years or (if duration is unavailable) an average effective maturity of 4 to 10 years.
- Short Government funds invest in U.S. government securities with a duration of 1 to 3.5 or (if duration is unavailable) an average effective maturity of 1 to 4 years.

Long-Term Bonds invest primarily in corporate and other investment grade U.S. fixed-income issues and have an average duration of greater than 6 years or (if duration is unavailable) an average effective maturity greater than 10 years.

Intermediate-Term Bonds invest primarily in corporate and other investment-grade U.S. fixed-income issues and have an average duration of 3.5 to 6 years or (if duration is unavailable) an average effective maturity of 4 to 10 years.

Short-Term Bonds invest primarily in corporate and other investment-grade U.S. fixed-income issues and have an average duration of 1 to 3.5 years or (if duration is unavailable) an average effective maturity of 1 to 4 years.

Ultrashort Bonds invest primarily in investment-grade U.S. fixed-income issues and have an average duration of less than 1 year or (if duration is unavailable) an average effective maturity of less than 1 year. This category includes general corporate and government bond funds, and it excludes international, convertible, multisector, and high yield bond funds.

Bank Loan Funds primarily invest in floating-rate bank loans instead of bonds. In exchange for their credit risk, these loans offer high interest payments that typically float above a common short-term benchmark such as the London interbank offered rate, or LIBOR.

High Yield Bonds primarily invest in U.S. high-income fixed-income securities where at least 65% or more of bond assets are not rated or are rated by a major agency at the level of BB (considered speculative for taxable bonds) and below.

Multisector Bonds seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These funds typically hold 35% to 65% of bond assets in securities that are not rated or are rated by a major agency at the level of BB (considered speculative for taxable bonds) and below.

Inflation-Protected Bonds primarily invest in fixed-income securities that increase coupon and/or principal payments at the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer of these types of securities. Most of these portfolios buy bonds with intermediate- to long-term maturities.

World Bonds seek income by investing in fixed-income securities all over the world. Some funds invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

Emerging Markets Bonds seek income by investing in fixed-income securities in emerging markets. These funds typically invest at least 65% of bond assets in emerging-market bonds.

Glossary: Category Definitions

MUNICIPAL BOND FUNDS

Municipal Bond Funds invest in national or state-specific municipal bond securities.

Muni National Funds invest in municipal securities across the U.S. and are further categorized by duration:

- Long funds have an average duration of more than 7 years or (if duration is unavailable) an average maturity of more than 12 years.
- Intermediate funds have an average duration of 4.5 to 7 years or (if duration is unavailable) an average maturity of 5 to 12 years.
- Short funds have an average duration of less than 4.5 years or (if duration is unavailable) an average maturity of less than 5 years.

Muni Single-State Funds primarily invest in municipal securities from one state and are further categorized by duration:

- Long funds have an average duration of more than 7 years or (if duration is unavailable) an average maturity of more than 12 years.
- Intermediate funds have an average duration of 4.5 to 7 years or (if duration is unavailable) an average maturity of 5 to 12 years.
- Short funds have an average duration of less than 4.5 years or (if duration is unavailable) an average maturity of less than 5 years.

Separate Muni Fund categories exist for municipal bonds from Florida, Massachusetts, Minnesota, New Jersey, Ohio, and Pennsylvania. These funds invest at least 80% of assets in municipal debt from the named state and can include long, intermediate, and short duration funds.

Funds focusing on municipal debt from California and New York invest at least 80% of assets in municipal debt from the named state and are further categorized by duration:

- Long funds have an average duration of more than 7 years or (if duration is unavailable) an average maturity of more than 12 years.
- Int/Sh funds have an average duration of less than 7 years or (if duration is unavailable) an average maturity of less than 12 years.

High Yield Muni Funds invest at least 50% of assets in high-income municipal securities that are not rated or that are rated by a major agency at the level of BBB (considered speculative in the municipal industry) and below.

MONEY MARKET FUNDS

Money Market funds invest in short-term money market securities in order to provide a level of current income consistent with the preservation of capital. This includes Taxable and Tax-Free funds.

The following statistics are not available for Money Market funds: Alpha, Beta, R-squared, Morningstar Risk 3-Year and Morningstar Rating 3-Year.

Definitions



Alpha	A measure of value that is attributable to a manager's active management decisions. A positive Alpha value indicates the fund has performed better than its Beta would predict. This occurs when there is excess return versus the market index adjusted for risk as measured by Beta. <i>The higher the better.</i>
Annualized Return	An investment's Rate of Return for a period as long as or longer than one year. It is the equivalent of a compound rate of return for annualized periods of 1-year or longer e.g. 3, 5, and 10 Years. It is also known as the geometric total return. <i>The higher the better.</i>
Batting Average	A measure of a manager's ability to consistently beat the market. It is calculated by dividing the number of months in which the manager beat or matched an index by the total number of months in the period. <i>The higher the better.</i>
Beta	A measure of systematic risk with respect to a benchmark. Beta measures the sensitivity of the fund's excess return (total return minus the risk-free return) with respect to the benchmark's excess return that results from their systematic co-movement. A beta of 1.10 shows that a fund has performed 10% better than its benchmark index in up markets and 10% worse in down markets, assuming all other factors remain constant. <i>Beta between 75 and 110 is typically considered an acceptable range.</i>
Capture Ratio	The ratio between upside capture ratio divided by the downside capture ratio. An overall capture ratio greater than 1 or 100% means that the investment went up more than the benchmark when the market had positive returns than it went down less when the benchmark had negative returns. A value equal to or greater than 1 or 100% is highly preferred.
Downside Capture Ratio	Measures a manager's performance in down markets relative to the index. A down-market is defined as market return less than 0. The ratio implies what percentage of the down-market was captured by the manager. For example, if the ratio is 110%, the manager has captured 110% of the down-market and therefore underperformed the market on the downside. <i>A ratio no greater than 100% is preferred.</i>
Excess Return	Measures an investment's return that exceeds the benchmark's return. Excess Returns are calculated by subtracting the assigned calculation index return from the fund return. A positive value indicates the investment has outperformed the benchmark. <i>The higher the better.</i>
Information Ratio	A risk-adjusted performance measure of the excess return divided by the standard deviation of the excess return. A positive information ratio means the investment outperformed the benchmark index with a lower standard deviation. <i>The higher the better.</i>

Definitions



Max Drawdown	The peak to trough decline in performance for an investment during a specified period. It is usually quoted as the percentage between the peak to the trough. <i>The lower the better.</i>
Percentile Rank	All investments that share the same category peer group are ranked. A fund ranks 1st receives the best/highest rank whereas the worst or smallest/lowest numerical value is ranked 100, 100%, or the 100th percentile. <i>The higher the better with 1 representing the best rank and 100 the worst rank.</i>
Ranking Formula	Morningstar's rank is not used. Instead, an excel formula is used: The Formula for higher is better: $=(1 - \text{percentrank.exc}(X:X,X2,2)) * 100$. The Formula for lower is better: $=(\text{percentrank.exe}(X:X,X2,2))*100)+1$. All Open-End funds that share the same Peer Group assignment are ranked. All other investments housed in other universes e.g., CITs, ETFs, GRPAs, Private Funds, Separate Accounts, are ranked by simulation against the open-end universe.
R-Squared	The statistical measurement that calculates the percentage of a fund's returns that can be explained by the returns of its benchmark. It is desired to have a benchmark that is representative of the fund's strategy, therefore we often look for high R-Squared values. A low R-Squared can bring into question the appropriateness or fit of the benchmark and lessen the relevancy of the fund's risk-return factors. <i>It is highly preferred to have an R-Squared of 100 for an index fund and no less than 70 for an actively managed fund. An active fund with an R-Squared of 100 is a closet index fund, a value less than 70 means the fund does not behave like the index and if the fund does not behave like the index, then the index is of little value. Again, R-Squared is not a metric of performance, it is a metric of systematic risk.</i>
Sharpe Ratio	A risk-adjusted measure developed by Nobel Laureate William Sharpe that uses standard deviation as its risk measure to help investors understand an investment's return compared to its risk. It is calculated by applying standard deviation to the investment and benchmark's return minus the Risk-Free rate then dividing the investment's results by the benchmark's results. The result is the reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance. The Sharpe Ratio provides perspective on how much risk a fund had to bear to earn excess return over the risk-free rate. <i>The higher the better.</i>
Sortino Ratio	The Sortino ratio is a variation of the Sharpe ratio that differentiates harmful volatility from total overall volatility by using the funds standard deviation of negative portfolio returns-downside deviation-instead of the total standard deviation of fund's returns. The Sortino ratio subtracts the risk-free rate from a fund's return then divides the results by the fund's downside deviation. This ratio helps investors better understand the fund's behavior in negative markets. <i>The higher the better.</i>
Standard Deviation	A statistical measure that depicts how widely a fund's returns varied over a given time frame. When a fund has a high standard deviation, its range of performance has varied widely from its average total return. If a funds returns follow a normal distribution, then approximately 68% of the time the returns will fall within one standard deviation of the mean (average) return for the fund, and 95% of the time within two

Definitions



	<p>standard deviations. Typically, standard deviation of historical performance is used to predict the future range of returns that are most likely to occur for a given fund. Standard deviation is calculated using the trailing monthly total returns for the selected time frame then annualized. Standard Deviation is a measure of volatility measured against its peers. <i>You want the highest return with the least amount of volatility versus the peer comparison. Higher does not mean better, it most likely means more risk. A lower standard deviation is preferred to a higher standard deviation.</i></p>
Tracking Error Value	<p>A volatility measurement of consistency of a fund's excess return (positive or negative) versus the benchmark. For index funds, Tracking Error indicates the ability of a fund to closely track its benchmark. <i>When using Tracking Error to evaluate an index fund, the lowest Tracking Error is desired. For actively managed funds, a tracking error between 4 and 8 is acceptable. It will be higher for indexes that are difficult/impossible to replicated e.g., Barclays Aggregate or the MSCI EM.</i></p>
Upside Capture ratio	<p>Measures a manager's performance in up markets relative to the benchmark. A value over 100 indicates that a fund has outperformed the benchmark during periods of positive returns for the benchmark. <i>The higher the better.</i></p>

Disclosures

1. There is no data available in the current reporting period for this fund. The reported category is based on the fund's most recently available previous data.

Investment objectives, risks, charges, expenses, and other important information are contained in the prospectus; read and consider it carefully before investing. Past performance does not guarantee future results. The value of an investment will vary so that an investor's shares, when redeemed, may be worth less than their original value.

Mutual funds and all investments are subject to risk, including the possible loss of the money you invest. Prices of mid- and small-cap stocks often fluctuate more than those of large-company stocks. Investments in stocks or bonds issued by non-U.S. companies are subject to risks including country/regional risk and currency risk. These risks are especially high in emerging markets. Funds that concentrate on a relatively narrow sector face the risk of higher share-price volatility. It is possible that tax-managed funds will not meet their objective of being tax-efficient. Because company stock funds concentrate on a single stock they are considered riskier than diversified stock funds.

Investments in bond funds are subject that an issuer will fail to make payments on time, and that bond prices will decline because of rising interest rates or negative perceptions of an investor's ability to make payments. High-yield bonds generally have medium- and lower-range credit quality ratings and are therefore subject to a higher level of credit risk than bonds with higher credit quality ratings. Although the income from a municipal bond fund is exempt from federal tax, you may owe taxes on any capital gains realized through the fund's trading or through your own redemption of shares. For some investors, a portion of the investor's income may be subject to state and local taxes, as well as to the federal Alternative Minimum Tax. Diversification does not ensure a profit or protect against a loss.

Investments in Target Retirement Funds or Trusts are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year (the target date) when an investor in the fund or trust would retire and leave the workforce. The fund or trust will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in

the Target Retirement Fund or Trust is not guaranteed at any time, including on or after the target date.

Collective trusts are not mutual funds. They are collective trusts available only to tax-qualified plans and their eligible participants. Investment objectives, risks, charges, expenses, and other important information should be considered carefully before investing.

A stable value investment is neither insured nor guaranteed by the U.S. government. There is no assurance that the investment will be able to maintain a stable net asset value, and it is possible to lose money in such an investment. Factor funds are subject to investment style risk, which is the chance that returns from the types of stocks in which the fund invests will trail returns from U.S. stock markets. Factor funds are subject to manager risk, which is the chance that poor security selection will cause the fund to underperform relevant benchmarks or other funds with a similar investment objective.

The information contained herein does not constitute tax advice and cannot be used by any person to avoid tax penalties that may be imposed under the Internal Revenue Code. We recommend that you consult a tax or financial advisor about your individual situation.

Morningstar provides adjusted historical returns (Extended Performance) for mutual funds, separate accounts, insurance group separate accounts, and collective investment trusts with multiple share classes (where at least one class has three years of history). This means that any share class that doesn't have a 3-, 5-, or 10-year performance may show Extended Performance based on the oldest surviving share class of the fund.

Morningstar computes the investor's new return stream by appending an adjusted return history of the oldest share class.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

Disclosures



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Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

Government bonds and Treasury bills are guaranteed by the US government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks 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.

Any company names noted herein are for educational purposes only and not an indication of trading intent or a solicitation of their products or services. All investing involves risk including loss of principal. No strategy assures success or protects against loss.

The Bloomberg U.S. Aggregate Bond Index is an index of the U.S. investment-grade fixed-rate bond market, including both government and corporate bonds. The MSCI World is a stock market index that measures the performance of large and mid-cap companies across 23 developed markets, excluding the United States.

The MSCI World Ex USA index is a stock market index that measures the performance of large and mid-cap companies across 22 developed markets, excluding the United States.

The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada.

The S&P 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

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