Quarterly Monitoring Report

Prepared for: Plan Fiduciary Services

Plan Name: OneDigital Open Pooled Employer Plan

Quarter Ending: June 30, 2024

Prepared By:

OneDigital

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Investment Monitoring Report
Second Quarter 2024

Attn: Retirement Committee

Market & Economic Overview: Second Quarter 2024

- U.S. Equities rose 3.2% (Russell 3000), with large cap tech stocks leading the way.
- Large growth stocks continued to out-pace large value stocks over the quarter and are ahead by over 1,400 basis points year-to-date (20.7% vs. 6.6%).
- International equities rose to a lesser extent over the quarter, posting a 1.0% gain (MSCI ACWI ex U.S.).
- The broad U.S. fixed income market was flat, returning 0.1% (Bloomberg Barclays Aggregate) over the quarter.
- The Fed held rates steady over the quarter as inflation readings throughout the economy continued to persist. Expectations for rate cuts later in the year were steadily scaled back over the quarter, introducing volatility at the longer end of the curve.
- The U.S. labor market remained tight during the quarter though unemployment rose slightly 4.1%.

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. A more detailed description of the QMR scoring system can be located in the last section of this report.

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SECURE 2.0 Enacted

On December 29th the SECURE Act 2.0 was enacted as part of the $1.7 trillion omnibus spending bill. This legislation will significantly change regulations related to employer-sponsored retirement plans and will alter the retirement landscape for millions of Americans and the Employers who sponsor retirement plans. Some provisions take effect immediately while others become effective between 2024 and 2027.

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
July 2024

ONEDIGITAL

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

Now

- New exclusions to the 10% early withdrawal penalty:
    - Qualified Disaster
    - Qualified Birth or Adoption
    - Terminally Ill
- Employee may self-certify hardships
- Employers may permit Roth match

2023

- Removal of some notices to unenrolled participants
- 403b PEP and MEPs allowed
- Small business start-up tax credit increased to 100% if <50 employees
- Small business tax credit max of $1,000 per employee for the first year and gradually reduces over 5 years. Full credit available for employers with <50 employees
- SIMPLE and SEP ROTHs allowed

2024

- Auto-Portability of participant accounts to new employer's plan
- Employer matching of student loan payments
- If earning >$145,000, catch up contributions must be Roth
- No RMD for Roth 401k's and 403b's
- Auto Cash-Out increases to $7,000
- Emergency-linked Savings Account can be mandated by employer. Cap of $2,500. Only for NHCEs
- Retirement Savings Lost and Found
- Starter (k) Plans
- New exclusions to 10% early withdrawal penalty:
    - Emergency Distribution of $1,000
    - Domestic Abuse
- Higher SIMPLE contributions for small employers

2025

- New 401k and 403b plans required to have auto-enroll of at least 3%
- New 401k and 403b plans required to have auto-escalate of 1% per year, cap at 15%
- New 401k and 403b plans must allow 90 days to un-enroll
- Part-time employees with 500+ hours for 2 consecutive years eligible to defer
- Catch up contribution increased for savers age 60-63

2026

- Annual paper statement requirement
- New exclusions to 10% early withdrawal penalty
    - Qualifying Long Term Care Insurance premiums

2027

- Refundable saver's credit, max of $2,000 for low-income savers. Credit deposited into retirement savings vehicle.

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.

SECURE 2.0 to Bring 1M 401(k) Plans by 2030: Cerulli

IGNITES **By David Isenberg | March 27, 2024**

RETIREMENT PLANS

Small employers have new opportunities and flexibility to create defined contribution plans, which should dramatically increase the number of plans by 2030.

The 401(k) marketplace is set to grow to 1 million plans by the end of the decade, **Cerulli Associates** said in a webinar on Thursday.
The biggest reason is recent legislation known as the Secure Act 2.0, since it expands retirement plan access for smaller employers, **Shawn O'Brien**, director of retirement at Cerulli, said during the webinar.

As of September 30, are 710,000 401(k) plans, according to the **Investment Company Institute**.

The current $31 trillion retirement market could grow to as much as $47 trillion by 2028. The biggest growth is expected to be in DC and IRA products, according to Cerulli.

Retirement plan access remains lowest among employees of small employers, according to **Bureau of Labor Statistics** data cited in the webinar, with only 53% of employees having access to a retirement plan in companies of one to 49 employees. In contrast, 91% of employees in companies with over 500 workers had access to retirement plans.

Since 2019, overall retirement plan access has increased from 67% to 71% of all workers, regardless of employer size.

In January 2023, the Secure Act 2.0 created new incentives for employers to offer retirement plans, O'Brien said.

Both Secure 2.0 and its predecessor, the December 2019 Secure Act, are successes that have increased access, encouraged more savings and increased retirement plan innovation, said **Eric Stevenson**, president of **Nationwide**'s retirement plans, in a Senate hearing last month.

Despite these successes, nearly half of Americans over age 55 have no retirement savings at all, and some 52% of Americans over age 65 live on less than $30,000 a year, a February report from the Senate Health, Education, Labor and Pensions Committee found.

America needs to raise the retirement age and create a federally managed retirement account to manage a "problem so big and urgent" as the retirement crisis, **BlackRock**'s Chief Executive **Larry Fink** wrote Tuesday in his annual letter to shareholders.

The Secure Act created pooled employer plans, which allow multiple employers to pool their retirement assets together to share costs within a single plan.

Secure 2.0 created many optional offerings that employers can provide for their retirement plans, such as financial incentives to encourage employee participation; matching contributions on a Roth basis; offering in-plan emergency savings accounts to non-highly compensated employees; permitting penalty-free withdrawals in case of federally declared disasters, domestic abuse or certain long-term care insurance contracts; matching DC contributions based on student loan repayments; and an up to $2,000 match from the federal government for low-earning employee contributions.

The most popular offerings from Secure 2.0 among Cerulli 401(k) plan sponsor survey respondents were the small incentives to encourage employee plan participation, at 28%, matching contributions on a Roth basis, at 27%, and offering in-plan savings accounts to non-highly compensated employees, at 26%, according to Cerulli data.

Such offerings have the potential to increase retirement plan offerings, particularly among smaller employers, **Elizabeth Chiffer**, a retirement analyst at Cerulli, said on Thursday during the webinar.

However, 40% of small plan sponsors were not familiar with PEPs at all, and 11% of large plan sponsors had not heard of the offering, either. And while offerings like PEPs will benefit small employers through shared osts, 61% of active 401(k) sponsors are not interested in joining one and only 1% are actively transitioning to one.

Despite the lack of knowledge of the offerings, retirement recordkeepers are bullish. Cerulli found that 80%of retirement recordkeepers are actively pursuing employers seeking to launch a new retirement plan in the private sector.

While 1 million retirement plans by 2030 sounds like a lot, the labor force will rise by over 10 million in the same period, said **Theresa Ghilarducci**, a professor of economics at the **New School for Social Research**.

Ghilarducci: "So, at this pace, the 401(k) system will just make the retirement crisis, much worse and much more unequal," she wrote in an email. "Are you impressed by the number?!"

FUND DECISIONS

FUND ADDITIONS

No additions this quarter.

FUND REMOVALS

No removals this quarter.

PROPOSED FUND CHANGES

No replacements this quarter.

PROXY FUNDS

No Proxy funds.

Added Proposed Watch Removal Exception P Proxy

All 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

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

Allocation

Fund Name	Ticker	Category	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Average Score
GG Trust American Funds 2010 Fund CL I	WTAAGX	Target-Date 2000-2010	94	94	89	94	94	71	71	71	71	71	71	71	80
GG Trust American Funds 2015 Fund CL I	WTAAJX	Target-Date 2015	94	94	89	94	94	71	71	71	71	71	71	71	80
GG Trust American Funds 2020 Fund CL I	WTAAAX	Target-Date 2020	94	94	89	94	94	71	71	71	71	71	71	59	79
GG Trust American Funds 2025 Fund CL I	WTAABX	Target-Date 2025	94	94	89	94	94	71	71	71	71	71	71	59	79
GG Trust American Funds 2030 Fund CL I	WTAADX	Target-Date 2030	94	94	89	94	94	71	71	71	71	71	71	59	79
GG Trust American Funds 2035 Fund CL I	WTAACX	Target-Date 2035	94	94	94	94	94	71	71	71	71	71	71	71	81
GG Trust American Funds 2040 Fund CL I	WTAAEX	Target-Date 2040	94	94	94	94	94	71	71	71	71	71	71	59	80
GG Trust American Funds 2045 Fund CL I	WTAAFX	Target-Date 2045	94	94	94	75	75	71	71	71	71	59	71	59	75
GG Trust American Funds 2050 Fund CL I	WTAAHX	Target-Date 2050	94	94	94	67	75	71	59	71	59	59	71	59	73
GG Trust American Funds 2055 Fund CL I	WTAAIX	Target-Date 2055	94	94	94	67	67	71	59	59	59	59	71	59	71
GG Trust American Funds 2060 Fund CL I	WTAAKX	Target-Date 2060	94	94	94	67	67	71	59	59	59	59	59	59	70
GG Trust American Funds 2065 Fund CL I	WTAASX	Target-Date 2065+	71	71	71	71	71	67	67	67	67	-	-	-	69

Equity

Fund Name	Ticker	Category	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Average Score
Large Cap Value Fund CL R1	WTLRNX	Large Value	100	100	100	95	95	95	95	95	95	95	95	74	95
Putnam Large Cap Value R6	PEQSX	Large Value	100	100	100	100	100	100	97	97	97	97	100	100	99
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	100	97	95	95	100	97	97	92	87	82	82	85	92
Allspring Special Small Cap Value R6	ESPRX	Small Value	88	100	93	93	90	90	77	85	90	88	95	95	90
JPMorgan Small Cap Growth R6	JGSMX	Small Growth	63	65	63	63	70	60	70	85	85	85	85	88	74
Fidelity Advisor Intl Cap App Z	FIDZX	Foreign Large Growth	95	95	95	95	92	92	95	97	90	100	100	95	95
International Equity Fund Fee Class R1	WAAAIX	Foreign Large Growth	95	95	81	74	74	74	63	74	74	74	74	71	77
American Century Real Estate R6	AREDX	Real Estate	89	89	87	86	75	76	73	73	80	68	66	56	77

Added Proposed Watch Removal Exception P Proxy

All 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

Fixed Income

Fund Name	Ticker	Category	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Average Score
Core Bond Fund CL R1	WCBFRX	Intermediate Core-Plus Bond	100	100	100	100	100	100	100	94	78	94	69	53	91
Lord Abbett Total Return R6	LTRHX	Intermediate Core-Plus Bond	100	100	97	97	97	97	97	97	97	97	78	78	94
PGIM High Yield R6	PHYQX	High Yield Bond	84	87	89	89	93	93	85	88	90	90	90	90	89

Index

Fund Name	Ticker	Category	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Average Score
Fidelity 500 Index	FXAIX	Large Blend	100	100	100	100	100	99	100	100	100	100	100	100	100
Fidelity Mid Cap Index	FSMDX	Mid-Cap Blend	98	97	98	97	98	97	97	97	97	100	99	99	98
Fidelity Small Cap Index	FSSNX	Small Blend	86	86	86	85	85	93	93	93	85	97	99	99	91
IShares MSCI EAFE Intl Idx K	BTMKX	Foreign Large Blend	80	90	80	80	80	80	80	88	88	90	78	78	83
State Street Aggregate Bond Index K	SSFEX	Intermediate Core Bond	94	94	93	98	98	98	98	98	100	93	92	92	96

Added Proposed Watch Removal Exception **P** Proxy

All 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

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

GG Trust American Funds 2010 Fund CL I			Ticker: WTAAGX				Peer Group: Target-Date 2000-2010						Rating: Meets			Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	50%	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.83
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	4%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	1%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.38	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	3%	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	11%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**89**	**94**	**94**	**71**	**71**	**71**	**71**	**71**	**71**	**71**	**80**

FUND SCORING REPORT

GG Trust American Funds 2015 Fund CL I					Ticker: WTAAJX			Peer Group: Target-Date 2015					Rating: Meets			Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	32%	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.83
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	3%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	1%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.41	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	2%	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	10%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**89**	**94**	**94**	**71**	**71**	**71**	**71**	**71**	**71**	**71**	**80**

FUND SCORING REPORT

GG Trust American Funds 2020 Fund CL I			Ticker: WTAAAX				Peer Group: Target-Date 2020						Rating: Meets		Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	34%	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	1.67
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	2%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	1%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.41	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	10%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**89**	**94**	**94**	**71**	**71**	**71**	**71**	**71**	**71**	**59**	**79**

FUND SCORING REPORT

GG Trust American Funds 2025 Fund CL I					Ticker: WTAABX			Peer Group: Target-Date 2025						Rating: Meets		Score: 94
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	2.00	24%	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	1.67
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	5%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	5%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.34	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	12%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**89**	**94**	**94**	**71**	**71**	**71**	**71**	**71**	**71**	**59**	**79**

FUND SCORING REPORT

GG Trust American Funds 2030 Fund CL I			Ticker: WTAADX				Peer Group: Target-Date 2030						Rating: Meets		Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	14%	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	1.67
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	6%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	6%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.27	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	13%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**89**	**94**	**94**	**71**	**71**	**71**	**71**	**71**	**71**	**59**	**79**

FUND SCORING REPORT

GG Trust American Funds 2035 Fund CL I				Ticker: WTAACX			Peer Group: Target-Date 2035					Rating: Meets			Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	15%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Return 3Y	Top 50%	4.00	9%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	17%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	16%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.17	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	8%	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	15%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**94**	**94**	**94**	**71**	**71**	**71**	**71**	**71**	**71**	**71**	**81**

FUND SCORING REPORT

GG Trust American Funds 2040 Fund CL I				Ticker: WTAAEX			Peer Group: Target-Date 2040						Rating: Meets		Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	12%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	1.83
Total Return 3Y	Top 50%	4.00	10%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	24%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	35%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.12	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	9%	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	18%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**94**	**94**	**94**	**71**	**71**	**71**	**71**	**71**	**71**	**59**	**80**

FUND SCORING REPORT

GG Trust American Funds 2045 Fund CL I					Ticker: WTAAFX			Peer Group: Target-Date 2045					Rating: Meets		Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	15%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	0.00	1.67
Total Return 3Y	Top 50%	4.00	13%	4.00	4.00	4.00	0.00	0.00	-	-	-	-	-	-	-	2.40
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	19%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	35%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.08	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	14%	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	-	1.80
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	24%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**94**	**75**	**75**	**71**	**71**	**71**	**71**	**59**	**71**	**59**	**75**

FUND SCORING REPORT

GG Trust American Funds 2050 Fund CL I			Ticker: WTAAHX				Peer Group: Target-Date 2050						Rating: Meets		Score: 94
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	2.00	16%	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	0.00	0.00	2.00	0.00	1.33
Total Return 3Y	Top 50%	4.00	20%	4.00	4.00	4.00	0.00	0.00	-	-	-	-	-	-	-	2.40
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	16%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	46%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.06	3.00	3.00	3.00	0.00	3.00	-	-	-	-	-	-	-	2.40
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	22%	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	-	1.80
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	24%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**94**	**67**	**75**	**71**	**59**	**71**	**59**	**59**	**71**	**59**	**73**

FUND SCORING REPORT

GG Trust American Funds 2055 Fund CL I					Ticker: WTAAIX			Peer Group: Target-Date 2055						Rating: Meets		Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	13%	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	2.00	0.00	1.17
Total Return 3Y	Top 50%	4.00	23%	4.00	4.00	4.00	0.00	0.00	-	-	-	-	-	-	-	2.40
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	8%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	54%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.06	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	-	1.80
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	28%	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	-	1.80
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	24%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**94**	**67**	**67**	**71**	**59**	**59**	**59**	**59**	**71**	**59**	**71**

FUND SCORING REPORT

GG Trust American Funds 2060 Fund CL I					Ticker: WTAAKX			Peer Group: Target-Date 2060						Rating: Meets		Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	13%	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
Total Return 3Y	Top 50%	4.00	28%	4.00	4.00	4.00	0.00	0.00	-	-	-	-	-	-	-	2.40
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	6%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	56%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.07	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	-	1.80
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	29%	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	-	1.80
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	24%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	4 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
TOTAL SCORE				**94**	**94**	**94**	**67**	**67**	**71**	**59**	**59**	**59**	**59**	**59**	**59**	**70**

FUND SCORING REPORT

GG Trust American Funds 2065 Fund CL I					Ticker: WTAASX			Peer Group: Target-Date 2065+						Rating: Meets		Score: 71
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	2.00	12%	2.00	2.00	2.00	2.00	2.00	-	-	-	-	-	-	-	2.00
Total Return 3Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	27%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	-	-	-	10.00
Mgr Tenure	above 5 years	5.00	2.2 yrs.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.00
TOTAL SCORE				**71**	**71**	**71**	**71**	**71**	**67**	**67**	**67**	**67**	**-**	**-**	**-**	**69**

FUND SCORING REPORT

Large Cap Value Fund CL R1 | **Ticker: WTLRNX** | **Peer Group: Large Value** | **Rating: Meets** | **Score: 100**

Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	5%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	-	4.00
Total Return 5Y	Top 50%	8.00	2%	8.00	8.00	8.00	-	-	-	-	-	-	-	-	-	8.00
Total Return 10Y	Top 50%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	32%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	-	5.00
Std Deviation 5Y	Lowest 70%	5.00	31%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Batting Average 5Y	Top 50%	3.00	1%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Batting Average 10Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 3Y	1.30 - 0.70	3.00	0.93	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	-	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.94	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	-	3.00
Information Ratio 5Y	Top 50%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Information Ratio 10Y	Top 50%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.3	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	-	3.00
Overall Capture Ratio 5Y	above 1	3.00	1.25	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 10Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 80	5.00	98.49	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Expense Ratio	Lowest 70%	7.00	4%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5.00	5.6 yrs.	5.00	5.00	5.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	3.25
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**100**	**100**	**100**	**95**	**95**	**95**	**95**	**95**	**95**	**95**	**95**	**74**	**95**

FUND SCORING REPORT

Putnam Large Cap Value R6					Ticker: PEQSX			Peer Group: Large Value					Rating: Meets		Score: 100
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	5%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Return 5Y	Top 50%	8.00	3%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Total Return 10Y	Top 50%	10.00	2%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	2.89	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 70%	5.00	32%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 5Y	Lowest 70%	5.00	35%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	3.00	5%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Batting Average 10Y	Top 50%	3.00	6%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	0.93	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.95	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	0.96	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 5Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 10Y	Top 50%	5.00	1%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Overall Capture Ratio 3Y	above 1	3.00	1.29	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 5Y	above 1	3.00	1.24	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 10Y	above 1	3.00	1.16	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 80	5.00	98.45	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	14%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	3.00	3.00	2.00
Mgr Tenure	above 5 years	5.00	11.8 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**100**	**100**	**100**	**100**	**100**	**100**	**97**	**97**	**97**	**97**	**100**	**100**	**99**

FUND SCORING REPORT

JPMorgan Large Cap Growth R6			Ticker: JLGMX				Peer Group: Large Growth						Rating: Meets		Score: 100
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	17%	2.00	2.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	1.17
Total Return 3Y	Top 50%	4.00	7%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Return 5Y	Top 50%	8.00	4%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Total Return 10Y	Top 50%	10.00	2%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	1.60	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 70%	5.00	28%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	0.00	0.00	3.33
Std Deviation 5Y	Lowest 70%	5.00	60%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00	2.92
Batting Average 5Y	Top 50%	3.00	8%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Batting Average 10Y	Top 50%	3.00	5%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	0.93	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.99	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	1.01	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	7%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 5Y	Top 50%	4.00	4%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 10Y	Top 50%	5.00	2%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Overall Capture Ratio 3Y	above 1	3.00	1	3.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.25
Overall Capture Ratio 5Y	above 1	3.00	1.06	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 10Y	above 1	3.00	1.06	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	2.25
R-squared 5Y	Above 80	5.00	94.78	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	8%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	1.50
Mgr Tenure	above 5 years	5.00	19.9 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**100**	**97**	**95**	**95**	**100**	**97**	**97**	**92**	**87**	**82**	**82**	**85**	**92**

FUND SCORING REPORT

Allspring Special Small Cap Value R6			Ticker: ESPRX				Peer Group: Small Value						Rating: Meets		Score: 88
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	46%	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	2.00	0.00	0.00	0.00	1.17
Total Return 3Y	Top 50%	4.00	46%	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	1.33
Total Return 5Y	Top 50%	8.00	58%	0.00	8.00	8.00	8.00	8.00	8.00	0.00	8.00	8.00	8.00	8.00	8.00	6.67
Total Return 10Y	Top 50%	10.00	18%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	1.63	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 70%	5.00	21%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 5Y	Lowest 70%	5.00	18%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	3.00	43%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Batting Average 10Y	Top 50%	3.00	14%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	0.88	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.89	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	0.89	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	48%	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	1.00
Information Ratio 5Y	Top 50%	4.00	53%	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.67
Information Ratio 10Y	Top 50%	5.00	16%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Overall Capture Ratio 3Y	above 1	3.00	1.11	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	3.00	3.00	3.00	3.00	2.50
Overall Capture Ratio 5Y	above 1	3.00	1.05	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 10Y	above 1	3.00	1.08	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 80	5.00	96.46	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	14%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
Mgr Tenure	above 5 years	5.00	22.4 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**88**	**100**	**93**	**93**	**90**	**90**	**77**	**85**	**90**	**88**	**95**	**95**	**90**

FUND SCORING REPORT

JPMorgan Small Cap Growth R6					Ticker: JGSMX			Peer Group: Small Growth						Rating: Meets		Score: 63
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	60%	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17
Total Return 3Y	Top 50%	4.00	75%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	4.00	4.00	1.67
Total Return 5Y	Top 50%	8.00	59%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.00	8.00	8.00	8.00	8.00	3.33
Total Return 10Y	Top 50%	10.00	21%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	2.56	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 70%	5.00	84%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Std Deviation 5Y	Lowest 70%	5.00	84%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Batting Average 5Y	Top 50%	3.00	65%	0.00	0.00	0.00	0.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	1.75
Batting Average 10Y	Top 50%	3.00	11%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	1.02	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	1.02	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	1.04	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	81%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	1.25
Information Ratio 5Y	Top 50%	4.00	59%	0.00	0.00	0.00	0.00	4.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	2.33
Information Ratio 10Y	Top 50%	5.00	15%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Overall Capture Ratio 3Y	above 1	3.00	0.9	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	1.50
Overall Capture Ratio 5Y	above 1	3.00	1	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 10Y	above 1	3.00	1.07	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 80	5.00	94.85	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	6%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	1.50
Mgr Tenure	above 5 years	5.00	19.8 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**63**	**65**	**63**	**63**	**70**	**60**	**70**	**85**	**85**	**85**	**85**	**88**	**74**

FUND SCORING REPORT

Fidelity Advisor Intl Cap App Z					Ticker: FIDZX			Peer Group: Foreign Large Growth					Rating: Meets		Score: 95
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	2.00	7%	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	0.00	1.67
Total Return 3Y	Top 50%	4.00	8%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	4.00	4.00	4.00	3.67
Total Return 5Y	Top 50%	8.00	12%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Total Return 10Y	Top 50%	10.00	5%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	3.32	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 70%	5.00	77%	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	2.50
Std Deviation 5Y	Lowest 70%	5.00	57%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	3.00	28%	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	0.00	1.50
Batting Average 10Y	Top 50%	3.00	15%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	1.13	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	1.05	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	1	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	17%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	3.00	3.00	3.00	2.75
Information Ratio 5Y	Top 50%	4.00	11%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 10Y	Top 50%	5.00	2%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Overall Capture Ratio 3Y	above 1	3.00	1.22	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 5Y	above 1	3.00	1.12	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 10Y	above 1	3.00	1.18	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 80	5.00	89.47	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	17%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Mgr Tenure	above 5 years	5.00	16.5 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**95**	**95**	**95**	**95**	**92**	**92**	**95**	**97**	**90**	**100**	**100**	**95**	**95**

FUND SCORING REPORT

International Equity Fund Fee Class R1				Ticker: WAAAIX			Peer Group: Foreign Large Growth					Rating: Meets			Score: 95
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	2.00	7%	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	-	1.82
Total Return 3Y	Top 50%	4.00	7%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	67%	5.00	5.00	0.00	-	-	-	-	-	-	-	-	-	3.33
Std Deviation 5Y	Lowest 70%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Batting Average 5Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Batting Average 10Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 3Y	1.30 - 0.70	3.00	1.09	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 10Y	1.30 - 0.70	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	3.00	16%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Information Ratio 5Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 10Y	Top 50%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.22	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 80	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	7.00	5%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5.00	3.6 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**95**	**95**	**81**	**74**	**74**	**74**	**63**	**74**	**74**	**74**	**74**	**71**	**77**

FUND SCORING REPORT

American Century Real Estate R6					Ticker: AREDX			Peer Group: Real Estate						Rating: Meets		Score: 89
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	2.00	12%	2.00	2.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	1.33
Total Return 3Y	Top 50%	4.00	21%	4.00	4.00	4.00	0.00	0.00	0.00	0.00	0.00	4.00	0.00	0.00	0.00	1.33
Total Return 5Y	Top 50%	8.00	41%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	0.00	7.33
Total Return 10Y	Top 50%	10.00	42%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	-0.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Std Deviation 3Y	Lowest 70%	5.00	26%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	5.00	5.00	4.58
Std Deviation 5Y	Lowest 70%	5.00	38%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	3.00	38%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	2.25
Batting Average 10Y	Top 50%	3.00	54%	0.00	0.00	0.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25
Beta Collar 3Y	1.30 - 0.70	3.00	0.96	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.97	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	0.97	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	16%	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00	0.00	1.25
Information Ratio 5Y	Top 50%	4.00	41%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	0.00	3.33
Information Ratio 10Y	Top 50%	5.00	45%	5.00	5.00	5.00	5.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.58
Overall Capture Ratio 3Y	above 1	3.00	1.02	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00	1.50
Overall Capture Ratio 5Y	above 1	3.00	1.01	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
Overall Capture Ratio 10Y	above 1	3.00	0.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
R-squared 5Y	Above 80	5.00	97.70	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	26%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	1.50
Mgr Tenure	above 5 years	5.00	15.6 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**89**	**89**	**87**	**86**	**75**	**76**	**73**	**73**	**80**	**68**	**66**	**56**	**77**

FUND SCORING REPORT

Core Bond Fund CL R1					Ticker: WCBFRX				Peer Group: Intermediate Core-Plus Bond					Rating: Meets		Score: 100
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	30%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Return 3Y	Top 50%	4.00	28%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	4.00	0.00	0.00	3.00
Total Return 5Y	Top 50%	8.00	39%	8.00	8.00	8.00	8.00	8.00	8.00	-	-	-	-	-	-	8.00
Total Return 10Y	Top 50%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 50%	5.00	24%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 5Y	Lowest 50%	5.00	19%	5.00	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	5.00
Batting Average 5Y	Top 50%	4.00	15%	4.00	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	4.00
Batting Average 10Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	1.00	22%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00	0.75
Information Ratio 5Y	Top 50%	3.00	33%	3.00	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	3.00
Information Ratio 10Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 5Y	Lowest 70%	6.00	30%	6.00	6.00	6.00	6.00	6.00	6.00	-	-	-	-	-	-	6.00
Max Drawdown 10Y	Lowest 70%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.03	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	2.50
Overall Capture Ratio 5Y	above 1	3.00	1.07	3.00	3.00	3.00	3.00	3.00	3.00	-	-	-	-	-	-	3.00
Overall Capture Ratio 10Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 50	5.00	90.34	5.00	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	5.00
Expense Ratio	Lowest 70%	7.00	2%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5.00	6.5 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	3.00	3.00	3.00	3.00	3.00	4.17
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	4.58
TOTAL SCORE				**100**	**100**	**100**	**100**	**100**	**100**	**100**	**94**	**78**	**94**	**69**	**53**	**91**

FUND SCORING REPORT

Lord Abbett Total Return R6					Ticker: LTRHX				Peer Group: Intermediate Core-Plus Bond				Rating: Meets		Score: 100
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	2.00	33%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Return 3Y	Top 50%	4.00	31%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	0.00	3.33
Total Return 5Y	Top 50%	8.00	42%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	0.00	0.00	6.67
Total Return 10Y	Top 50%	10.00	38%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	0.28	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 50%	5.00	27%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 5Y	Lowest 50%	5.00	22%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	4.00	15%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Batting Average 10Y	Top 50%	4.00	12%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 3Y	Top 50%	1.00	26%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00	0.83
Information Ratio 5Y	Top 50%	3.00	36%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	2.50
Information Ratio 10Y	Top 50%	3.00	34%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Max Drawdown 5Y	Lowest 70%	6.00	29%	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Max Drawdown 10Y	Lowest 70%	6.00	26%	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Overall Capture Ratio 3Y	above 1	3.00	1.02	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	2.50
Overall Capture Ratio 5Y	above 1	3.00	1.06	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 10Y	above 1	3.00	1.05	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 50	5.00	89.65	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	7%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50
Mgr Tenure	above 5 years	5.00	23.9 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**100**	**100**	**97**	**97**	**97**	**97**	**97**	**97**	**97**	**97**	**78**	**78**	**94**

FUND SCORING REPORT

PGIM High Yield R6			Ticker: PHYQX				Peer Group: High Yield Bond							Rating: Meets		Score: 84
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	2.00	34%	2.00	2.00	2.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	1.17
Total Return 3Y	Top 50%	4.00	56%	0.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.33
Total Return 5Y	Top 50%	8.00	33%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Total Return 10Y	Top 50%	10.00	6%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	0.26	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 50%	5.00	48%	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	2.50
Std Deviation 5Y	Lowest 50%	5.00	67%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Batting Average 5Y	Top 50%	4.00	21%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Batting Average 10Y	Top 50%	4.00	7%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 3Y	Top 50%	1.00	60%	0.00	0.00	1.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.75
Information Ratio 5Y	Top 50%	3.00	38%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 10Y	Top 50%	3.00	4%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Max Drawdown 5Y	Lowest 70%	6.00	44%	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Max Drawdown 10Y	Lowest 70%	6.00	42%	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Overall Capture Ratio 3Y	above 1	3.00	0.97	0.00	0.00	0.00	0.00	3.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	1.75
Overall Capture Ratio 5Y	above 1	3.00	0.98	0.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.50
Overall Capture Ratio 10Y	above 1	3.00	1.04	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 50	5.00	98.76	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	4%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Mgr Tenure	above 5 years	5.00	16.7 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE				**84**	**87**	**89**	**89**	**93**	**93**	**85**	**88**	**90**	**90**	**90**	**90**	**89**

FUND SCORING REPORT

Fidelity 500 Index					Ticker: FXAIX			Peer Group: Large Blend					Rating: Meets		Score: 100
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	1.00	34%	1.00	1.00	1.00	1.00	1.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	0.92
Total Return 3Y	Top 50%	2.00	22%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Return 5Y	Top 50%	4.00	18%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Return 10Y	Top 50%	8.00	9%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Tracking Error 3Y Rank	Lowest 25%	10.00	9%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Tracking Error 5Y Rank	Lowest 25%	10.00	8%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Beta Collar 3Y	1.10 - 0.90	5.00	0.99	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 5Y	1.10 - 0.90	5.00	0.98	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 10Y	1.10 - 0.90	5.00	0.98	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 3Y	Above 90	5.00	99.76	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 5Y	Above 90	10.00	99.72	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
R-Squared Consistency 3Y	90 - 100%	5.00	100%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 90%	20.00	3%	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Style Consistency	Yes	10.00	Yes	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
TOTAL SCORE				**100**	**100**	**100**	**100**	**100**	**99**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

FUND SCORING REPORT

Fidelity Mid Cap Index					Ticker: FSMDX			Peer Group: Mid-Cap Blend					Rating: Meets		Score: 98
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	1.00	47%	1.00	0.00	1.00	0.00	1.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.33
Total Return 3Y	Top 50%	2.00	58%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	0.50
Total Return 5Y	Top 50%	4.00	43%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Return 10Y	Top 50%	8.00	17%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Tracking Error 3Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Tracking Error 5Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Beta Collar 3Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 5Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 10Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 3Y	Above 90	5.00	100	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 5Y	Above 90	10.00	100	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
R-Squared Consistency 3Y	90 - 100%	5.00	100%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 90%	20.00	2%	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Style Consistency	Yes	10.00	Yes	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
TOTAL SCORE				**98**	**97**	**98**	**97**	**98**	**97**	**97**	**97**	**97**	**100**	**99**	**99**	**98**

FUND SCORING REPORT

Fidelity Small Cap Index			Ticker: FSSNX				Peer Group: Small Blend						Rating: Meets		Score: 86
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	1.00	48%	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25
Total Return 3Y	Top 50%	2.00	88%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	0.33
Total Return 5Y	Top 50%	4.00	68%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	1.00
Total Return 10Y	Top 50%	8.00	54%	0.00	0.00	0.00	0.00	0.00	8.00	8.00	8.00	0.00	8.00	8.00	8.00	4.00
Tracking Error 3Y Rank	Lowest 25%	10.00	3%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Tracking Error 5Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Beta Collar 3Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 5Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 10Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 3Y	Above 90	5.00	100	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 5Y	Above 90	10.00	100	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
R-Squared Consistency 3Y	90 - 100%	5.00	100%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 90%	20.00	3%	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Style Consistency	Yes	10.00	Yes	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
TOTAL SCORE				**86**	**86**	**86**	**85**	**85**	**93**	**93**	**93**	**85**	**97**	**99**	**99**	**91**

FUND SCORING REPORT

IShares MSCI EAFE Intl Idx K				Ticker: BTMKX			Peer Group: Foreign Large Blend					Rating: Meets		Score: 80
Standards	**Criteria**	**Max Points**	**2Q24 Results Criteria Rank & Points**		**1Q24**	**4Q23**	**3Q23**	**2Q23**	**1Q23**	**4Q22**	**3Q22**	**2Q22**	**1Q22**	**4Q21**	**3Q21**	**Avg Score**
Total Return 1Y	Top 50%	1.00	35%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Total Return 3Y	Top 50%	2.00	15%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	2.00	0.00	0.00	1.33
Total Return 5Y	Top 50%	4.00	33%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Return 10Y	Top 50%	8.00	39%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Tracking Error 3Y Rank	Lowest 25%	10.00	29%	0.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.83
Tracking Error 5Y Rank	Lowest 25%	10.00	33%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00	10.00	0.00	0.00	2.50
Beta Collar 3Y	1.10 - 0.90	5.00	1.07	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 5Y	1.10 - 0.90	5.00	1.04	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 10Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 3Y	Above 90	5.00	94.97	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 5Y	Above 90	10.00	95.28	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
R-Squared Consistency 3Y	90 - 100%	5.00	100%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 90%	20.00	3%	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Style Consistency	Yes	10.00	Yes	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
TOTAL SCORE				**80**	**90**	**80**	**80**	**80**	**80**	**80**	**88**	**88**	**90**	**78**	**78**	**83**

FUND SCORING REPORT

State Street Aggregate Bond Index K					Ticker: SSFEX			Peer Group: Intermediate Core Bond					Rating: Meets		Score: 94
Standards	Criteria	Max Points	2Q24 Results Criteria Rank & Points		1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	Avg Score
Total Return 1Y	Top 50%	1.00	69%	0.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00	0.67
Total Return 3Y	Top 50%	2.00	46%	2.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	0.00	0.50
Total Return 5Y	Top 50%	4.00	60%	0.00	0.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	0.00	0.00	2.00
Total Return 10Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tracking Error 3Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Tracking Error 5Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Beta Collar 3Y	1.10 - 0.90	5.00	1.01	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 5Y	1.10 - 0.90	5.00	1.01	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 10Y	1.10 - 0.90	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 3Y	Above 90	5.00	99.92	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 5Y	Above 90	10.00	99.91	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
R-Squared Consistency 3Y	90 - 100%	5.00	100%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 90%	20.00	6%	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Style Consistency	Yes	10.00	Yes	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
TOTAL SCORE				**94**	**94**	**93**	**98**	**98**	**98**	**98**	**98**	**100**	**93**	**92**	**92**	**96**

PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	**Ticker**	**Net/Gross**	**Inception Date**	**QTR**	**YTD**	**1 Yr**	**3 Yr**	**5 Yr**	**10 Yr**	**Since Inception**
ALLOCATION										
Target-Date 2000-2010										
▷ **GG Trust American Funds 2010 Fund CL I**	**WTAAGX**	**0.21 / 0.20**	**06/10/2020** **Percentile Rank**	**0.85** **(65%)**	**4.13** **(25%)**	**8.19** **(50%)**	**3.39** **(1%)**			**5.73**
Morningstar Lifetime Allocation Moderate 2010 TR USD			02/18/2009	0.90	3.43	8.38	0.37	4.37	4.27	5.87
Category Average				0.95	3.59	8.32	0.47	4.16	4.29	
Category Size				98	98	96	84	79	44	
Target-Date 2015										
▷ **GG Trust American Funds 2015 Fund CL I**	**WTAAJX**	**0.22 / 0.22**	**06/10/2020** **Percentile Rank**	**0.95** **(44%)**	**4.49** **(13%)**	**8.93** **(32%)**	**3.55** **(1%)**			**6.21**
Morningstar Lifetime Mod 2015 TR USD			–	0.80	3.36	8.27	-0.12	4.36	4.44	–
Category Average				0.89	3.87	8.73	0.65	4.63	4.64	
Category Size				113	113	112	102	92	49	
Target-Date 2020										
▷ **GG Trust American Funds 2020 Fund CL I**	**WTAAAX**	**0.24 / 0.24**	**06/01/2020** **Percentile Rank**	**1.04** **(42%)**	**4.97** **(15%)**	**9.73** **(34%)**	**3.75** **(1%)**			**6.96**
Morningstar Lifetime Mod 2020 TR USD			–	0.74	3.48	8.48	-0.32	4.54	4.71	–
Category Average				0.90	4.29	9.37	0.79	4.93	4.98	
Category Size				146	145	144	133	123	70	

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return 1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
ALLOCATION										
Target-Date 2025										
▷ **GG Trust American Funds 2025 Fund CL I**	**WTAABX**	**0.25 / 0.25**	**06/01/2020** Percentile Rank	**1.12** (37%)	**5.61** (11%)	**10.85** (24%)	**3.79** (1%)			**7.82**
Morningstar Lifetime Mod 2025 TR USD			–	0.71	3.80	9.03	-0.23	4.93	5.12	–
Category Average				0.97	4.70	10.02	0.97	5.45	5.35	
Category Size				211	209	207	196	171	110	
Target-Date 2030										
▷ **GG Trust American Funds 2030 Fund CL I**	**WTAADX**	**0.29 / 0.29**	**06/03/2020** Percentile Rank	**1.28** (37%)	**6.73** (13%)	**12.77** (14%)	**4.11** (1%)			**8.64**
Morningstar Lifetime Mod 2030 TR USD			–	0.75	4.40	10.04	0.22	5.62	5.69	–
Category Average				1.08	5.66	11.48	1.59	6.52	6.12	
Category Size				212	212	210	198	169	107	
Target-Date 2035										
▷ **GG Trust American Funds 2035 Fund CL I**	**WTAACX**	**0.34 / 0.33**	**06/10/2020** Percentile Rank	**1.52** (36%)	**7.90** (16%)	**14.84** (15%)	**4.13** (9%)			**9.57**
Morningstar Lifetime Mod 2035 TR USD			–	0.86	5.33	11.60	1.11	6.58	6.34	–
Category Average				1.26	6.86	13.21	2.37	7.59	6.81	
Category Size				208	208	206	190	168	107	

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PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	**Ticker**	**Net/Gross**	**Inception Date**	**QTR**	**YTD**	**1 Yr**	**3 Yr**	**5 Yr**	**10 Yr**	**Since Inception**
ALLOCATION										
Target-Date 2040										
▷ **GG Trust American Funds 2040 Fund CL I**	**WTAAEX**	**0.39 / 0.39**	**06/01/2020** Percentile Rank	**1.71** (39%)	**9.11** (17%)	**16.99** (12%)	**4.43** (10%)			**11.00**
Morningstar Lifetime Mod 2040 TR USD			–	1.01	6.38	13.32	2.09	7.54	6.90	–
Category Average				1.42	7.95	14.84	3.09	8.52	7.41	
Category Size				206	206	204	193	169	107	
Target-Date 2045										
▷ **GG Trust American Funds 2045 Fund CL I**	**WTAAFX**	**0.41 / 0.41**	**06/03/2020** Percentile Rank	**1.73** (50%)	**9.51** (32%)	**17.69** (15%)	**4.51** (13%)			**10.86**
Morningstar Lifetime Mod 2045 TR USD			–	1.14	7.17	14.61	2.79	8.19	7.22	–
Category Average				1.57	8.83	16.03	3.62	9.14	7.74	
Category Size				203	203	201	190	168	107	
Target-Date 2050										
▷ **GG Trust American Funds 2050 Fund CL I**	**WTAAHX**	**0.42 / 0.42**	**06/01/2020** Percentile Rank	**1.78** (49%)	**9.72** (34%)	**18.04** (16%)	**4.44** (20%)			**11.39**
Morningstar Lifetime Mod 2050 TR USD			–	1.20	7.52	15.19	3.08	8.43	7.30	–
Category Average				1.62	9.26	16.64	3.86	9.37	7.90	
Category Size				204	204	202	191	169	107	

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PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	**Ticker**	**Net/Gross**	**Inception Date**	**QTR**	**YTD**	**1 Yr**	**3 Yr**	**5 Yr**	**10 Yr**	**Since Inception**
ALLOCATION										
Target-Date 2055										
▷ **GG Trust American Funds 2055 Fund CL I**	**WTAAIX**	**0.43 / 0.43**	**06/03/2020** **Percentile Rank**	**1.83** **(46%)**	**9.91** **(27%)**	**18.39** **(13%)**	**4.44** **(23%)**			**11.01**
Morningstar Lifetime Mod 2055 TR USD			–	1.19	7.52	15.23	3.04	8.41	7.24	–
Category Average				1.67	9.43	16.85	3.95	9.49	7.94	
Category Size				203	203	201	190	168	101	
Target-Date 2060										
▷ **GG Trust American Funds 2060 Fund CL I**	**WTAAKX**	**0.43 / 0.43**	**06/03/2020** **Percentile Rank**	**1.83** **(46%)**	**9.93** **(29%)**	**18.47** **(13%)**	**4.38** **(28%)**			**11.06**
Morningstar Lifetime Mod 2060 TR USD			–	1.17	7.42	15.12	2.93	8.33	7.15	–
Category Average				1.67	9.53	17.04	4.00	9.58	7.88	
Category Size				202	202	200	189	159	13	
Target-Date 2065+										
▷ **GG Trust American Funds 2065 Fund CL I**	**WTAASX**	**0.43 / 0.43**	**04/22/2022** **Percentile Rank**	**1.83** **(47%)**	**9.92** **(31%)**	**18.45** **(12%)**				**10.27**
Morningstar Lifetime Allocation Moderate 2065 TR USD			08/19/2019	1.14	7.29	14.97	2.81	8.23	7.08	8.31
Category Average				1.71	9.60	17.07	4.14	9.80	–	
Category Size				197	197	195	137	29	–	

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PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	**Ticker**	**Net/Gross**	**Inception Date**	**QTR**	**YTD**	**1 Yr**	**3 Yr**	**5 Yr**	**10 Yr**	**Since Inception**
EQUITY										
Large Value										
▷ **Large Cap Value Fund CL R1**	**WTLRNX**	**0.29 / 0.29**	**12/10/2018** Percentile Rank	**1.50** (5%)	**14.45** (3%)	**23.55** (5%)	**11.46** (1%)	**14.37** (2%)		**15.11**
Putnam Large Cap Value R6	**PEQSX**	**0.55 / 0.55**	**07/02/2012** Percentile Rank	**1.41** (5%)	**14.23** (3%)	**23.27** (5%)	**11.34** (1%)	**14.21** (3%)	**11.12** (2%)	**13.57**
Russell 1000 Value TR USD			–	-2.17	6.62	13.06	5.52	9.01	8.23	–
Category Average				-1.44	7.33	14.82	6.46	9.86	8.44	
Category Size				1212	1207	1180	1099	1035	809	
Large Blend										
Fidelity 500 Index	**FXAIX**	**0.02 / 0.02**	**05/04/2011** Percentile Rank	**4.28** (18%)	**15.28** (30%)	**24.56** (34%)	**10.00** (22%)	**15.03** (18%)	**12.85** (9%)	**13.38**
Russell 1000 TR USD			–	3.57	14.24	23.88	8.74	14.62	12.51	–
Category Average				2.41	12.64	21.37	7.97	13.28	11.23	
Category Size				1472	1457	1415	1302	1192	888	
Large Growth										
JPMorgan Large Cap Growth R6	**JLGMX**	**0.44 / 0.52**	**11/30/2010** Percentile Rank	**7.08** (32%)	**24.37** (11%)	**35.98** (17%)	**10.94** (7%)	**20.40** (4%)	**17.93** (2%)	**17.19**
Russell 1000 Growth TR USD			–	8.33	20.70	33.48	11.28	19.34	16.33	–
Category Average				4.94	17.60	29.15	6.15	15.08	13.40	
Category Size				1182	1179	1162	1092	1019	794	

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return 1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Mid-Cap Blend										
▷ *Fidelity Mid Cap Index*	FSMDX	0.03 / 0.03	09/08/2011 Percentile Rank	-3.34 (33%)	4.98 (50%)	12.90 (47%)	2.39 ▷ (58%) ◁	9.46 (43%)	9.05 (17%)	11.98
Russell Mid Cap TR USD			–	-3.35	4.96	12.88	2.37	9.45	9.04	–
Category Average				-3.32	5.57	13.23	3.41	9.43	8.19	
Category Size				438	438	425	397	364	251	
Small Value										
▷ **Allspring Special Small Cap Value R6**	ESPRX	0.83 / 0.83	10/31/2014 Percentile Rank	-5.67 (86%)	1.19 (48%)	11.13 (46%)	2.74 (46%)	8.22 ▷ (58%) ◁	7.85 (18%)	8.30
Russell 2000 Value TR USD			–	-3.64	-0.85	10.90	-0.53	7.08	6.23	–
Category Average				-3.97	0.53	11.17	2.94	9.15	6.52	
Category Size				489	488	482	450	424	332	
Small Blend										
▷ *Fidelity Small Cap Index*	FSSNX	0.03 / 0.03	09/08/2011 Percentile Rank	-3.25 (45%)	1.77 (57%)	10.17 (48%)	-2.48 ▷ (88%) ◁	7.04 ▷ (68%) ◁	7.16 ▷ (54%) ◁	10.45
Russell 2000 TR USD			–	-3.28	1.73	10.06	-2.58	6.94	7.00	–
Category Average				-3.26	2.25	10.40	0.88	8.14	7.07	
Category Size				611	607	600	573	544	388	

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return 1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Small Growth										
▷ **JPMorgan Small Cap Growth R6**	**JGSMX**	**0.74 / 0.76**	**11/30/2010**	**-4.23**	**6.83**	**7.86**	**-8.11**	**6.37**	**9.95**	**11.44**
			Percentile Rank	**(75%)**	**(32%)**	**▷ (60%) ◁**	**▷ (75%) ◁**	**▷ (59%) ◁**	**(21%)**	
Russell 2000 Growth TR USD			–	-2.92	4.44	9.14	-4.86	6.17	7.39	–
Category Average				-2.58	4.78	9.11	-4.42	7.50	8.48	
Category Size				579	578	578	550	519	399	
Foreign Large Blend										
▷ ***IShares MSCI EAFE Intl Idx K***	**BTMKX**	**0.05 / 0.05**	**03/31/2011**	**-0.31**	**5.52**	**11.44**	**3.13**	**6.63**	**4.37**	**5.21**
			Percentile Rank	**(68%)**	**(51%)**	**(35%)**	**(15%)**	**(33%)**	**(39%)**	
MSCI ACWI Ex USA NR USD			–	0.96	5.69	11.62	0.46	5.55	3.84	–
Category Average				0.15	5.40	10.57	1.24	5.95	4.17	
Category Size				745	743	734	679	639	421	
Foreign Large Growth										
▷ **Fidelity Advisor Intl Cap App Z**	**FIDZX**	**0.67 / 0.67**	**02/01/2017**	**-0.09**	**8.15**	**16.45**	**2.50**	**8.61**	**8.05**	**10.64**
			Percentile Rank	**(45%)**	**(25%)**	**(7%)**	**(8%)**	**(12%)**	**(5%)**	
▷ **International Equity Fund Fee Class R1**	**WAAAIX**	**0.46 / 0.46**	**02/02/2021**	**0.00**	**8.21**	**16.63**	**2.60**			**3.25**
			Percentile Rank	**(41%)**	**(25%)**	**(7%)**	**(7%)**			
MSCI ACWI Ex USA Growth NR USD			–	0.72	6.68	9.88	-2.62	5.49	4.74	–
Category Average				-0.26	6.38	9.87	-2.28	6.16	5.36	
Category Size				407	404	398	383	331	221	

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return 1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
EQUITY										
Real Estate										
▷ **American Century Real Estate R6**	**AREDX**	**0.80 / 0.80**	**07/26/2013** Percentile Rank	**0.31** (22%)	**-1.10** (31%)	**7.70** (12%)	**-0.76** (21%)	**3.61** (41%)	**5.69** (42%)	**6.15**
FTSE Nareit All Equity REITs TR USD			–	-0.90	-2.19	5.78	-1.64	3.40	6.10	–
Category Average				-0.80	-1.82	5.40	-2.18	2.87	5.06	
Category Size				241	240	237	225	206	151	
FIXED INCOME										
Intermediate Core Bond										
▷ ***State Street Aggregate Bond Index K***	**SSFEX**	**0.03 / 0.14**	**09/19/2014** Percentile Rank	**0.13** (65%)	**-0.64** (72%)	**2.60** ▷ (69%) ◁	**-3.06** (46%)	**-0.26** ▷ (60%) ◁		**1.29**
Bloomberg US Agg Bond TR USD			–	0.07	-0.71	2.63	-3.03	-0.24	1.35	–
Category Average				0.23	-0.28	3.05	-2.99	-0.15	1.26	
Category Size				470	468	457	418	374	265	
Intermediate Core-Plus Bond										
▷ **Core Bond Fund CL R1**	**WCBFRX**	**0.25 / 0.25**	**01/16/2018** Percentile Rank	**0.48** (20%)	**0.36** (29%)	**4.32** (30%)	**-2.54** (28%)	**0.31** (39%)		**1.20**

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PERFORMANCE SUMMARY: TOTAL RETURN

Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	Annualized Return 1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
FIXED INCOME										
Intermediate Core-Plus Bond										
Lord Abbett Total Return R6	**LTRHX**	**0.35 / 0.35**	**06/30/2015** Percentile Rank	**0.37** (38%)	**0.35** (29%)	**4.20** (33%)	**-2.62** (31%)	**0.28** (42%)	**1.63** (38%)	**1.65**
Bloomberg US Agg Bond TR USD			–	0.07	-0.71	2.63	-3.03	-0.24	1.35	–
Category Average				0.31	0.11	3.83	-2.81	0.20	1.49	
Category Size				645	642	623	561	525	374	
High Yield Bond										
▷ **PGIM High Yield R6**	**PHYQX**	**0.38 / 0.38**	**10/31/2011** Percentile Rank	**1.14** (61%)	**2.78** (52%)	**10.30** (34%)	**1.36** ▷ (56%) ◁	**3.78** (33%)	**4.57** (6%)	**5.77**
BBgBarc US Corporate High Yield TR USD			–	1.09	2.58	10.44	1.64	3.92	4.31	–
Category Average				1.12	2.82	9.93	1.63	3.54	3.52	
Category Size				663	663	657	594	563	427	
OTHER										
Other										
GWIFA Series II	**GWIFA**	**0.00 / 0.00**	Percentile Rank							

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

Markets In Focus

3rd Quarter 2024

Markets in Focus Q3 2024: Review

The stock market continued to rise in Q2 2024, fueled by strong earnings and investor interest in artificial intelligence-related stocks.

Interest rate cuts are anticipated by the Federal Reserve towards the end of 2024 as it toes the line between reducing inflation and minimizing the negative impact on the job market.

Consumer spending behavior points to an unfavorable environment.

Gross Domestic Product (GDP) growth slowed more than anticipated during Q1 2024.

STRENGTH

- ✓ **Markets Rally:** U.S. stocks continued their upward trajectory in Q2 2024, driven by strong earnings and investor interest in the Technology and Communication sectors.
- ✓ **Cooled Inflation:** Although still above the desired 2% mark, the Core Personal Consumption Expenditures (PCE) is expected to stay consistent over the next several months.
- ✓ **Slower rise of Consumer Credit Usage:** While still continuing to rise, May 2024 showed a much slower growth rate, compared to May of last year.

RISKS

- ✓ **Strong Labor Market:** The U.S. job market remains robust, although the unemployment rate increased slightly.
- ✓ **Stock Market Volatility:** Election years historically correlate with slightly heightened market volatility, driven by uncertainties surrounding policy changes and electoral outcomes.
- ✓ **Inflationary concerns:** Inflation remains a concern as the federal reserve puts off expected interested rate cuts to later in 2024.

OUTLOOK

- ✓ **Election and Geopolitical Risks:** The upcoming election could have a variety of implications in potential policy changes. Historically, election years result in slightly heightened market volatility.
- ✓ **Federal Reserve Policy:** Expectations of potential Federal Reserve rate cuts have been deferred into late 2024 pending updated economic indicators.
- ✓ **Consumer Behavior Change:** Consumer spending trended downward, largely linked to the increase in credit use and decrease in savings rate.

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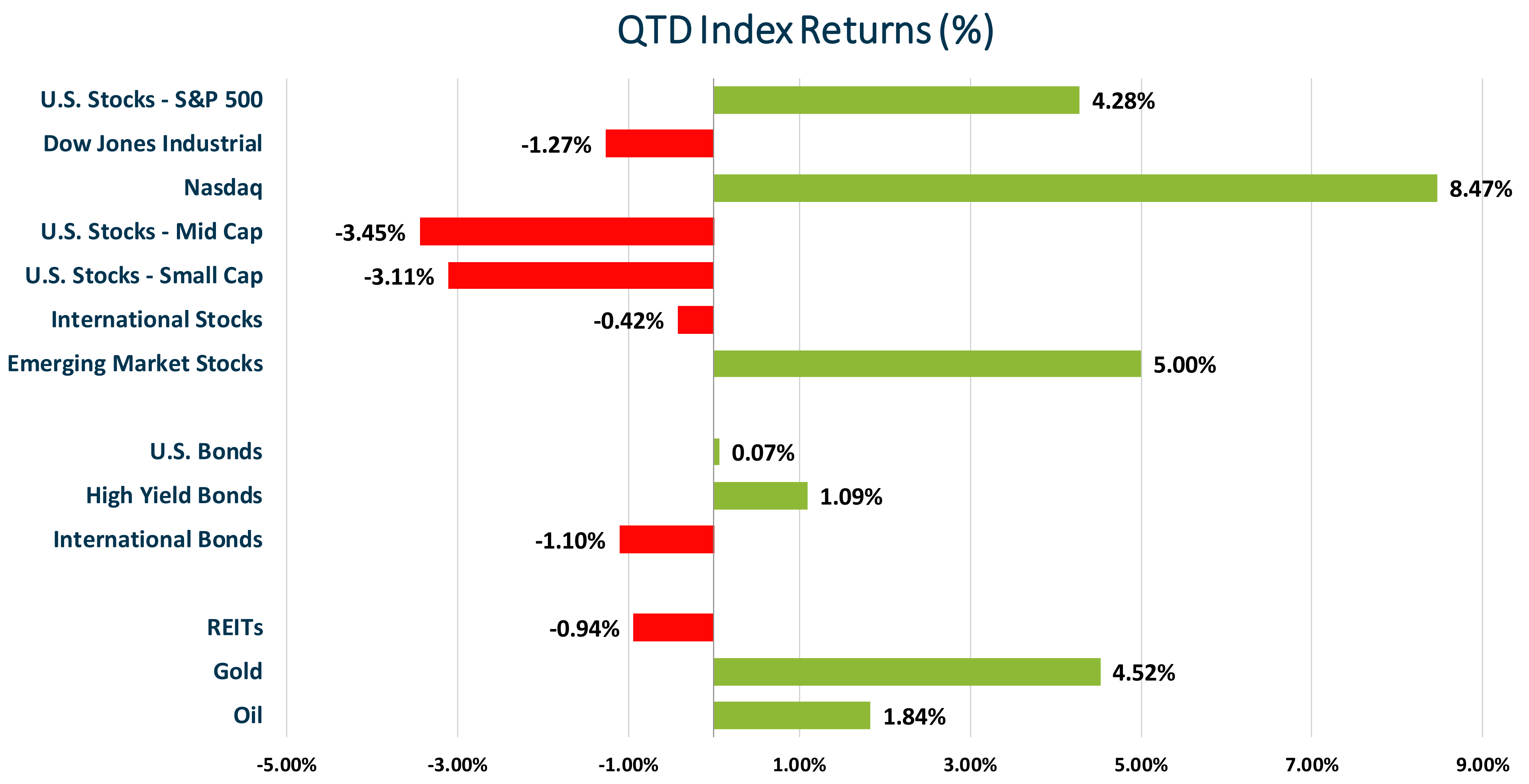
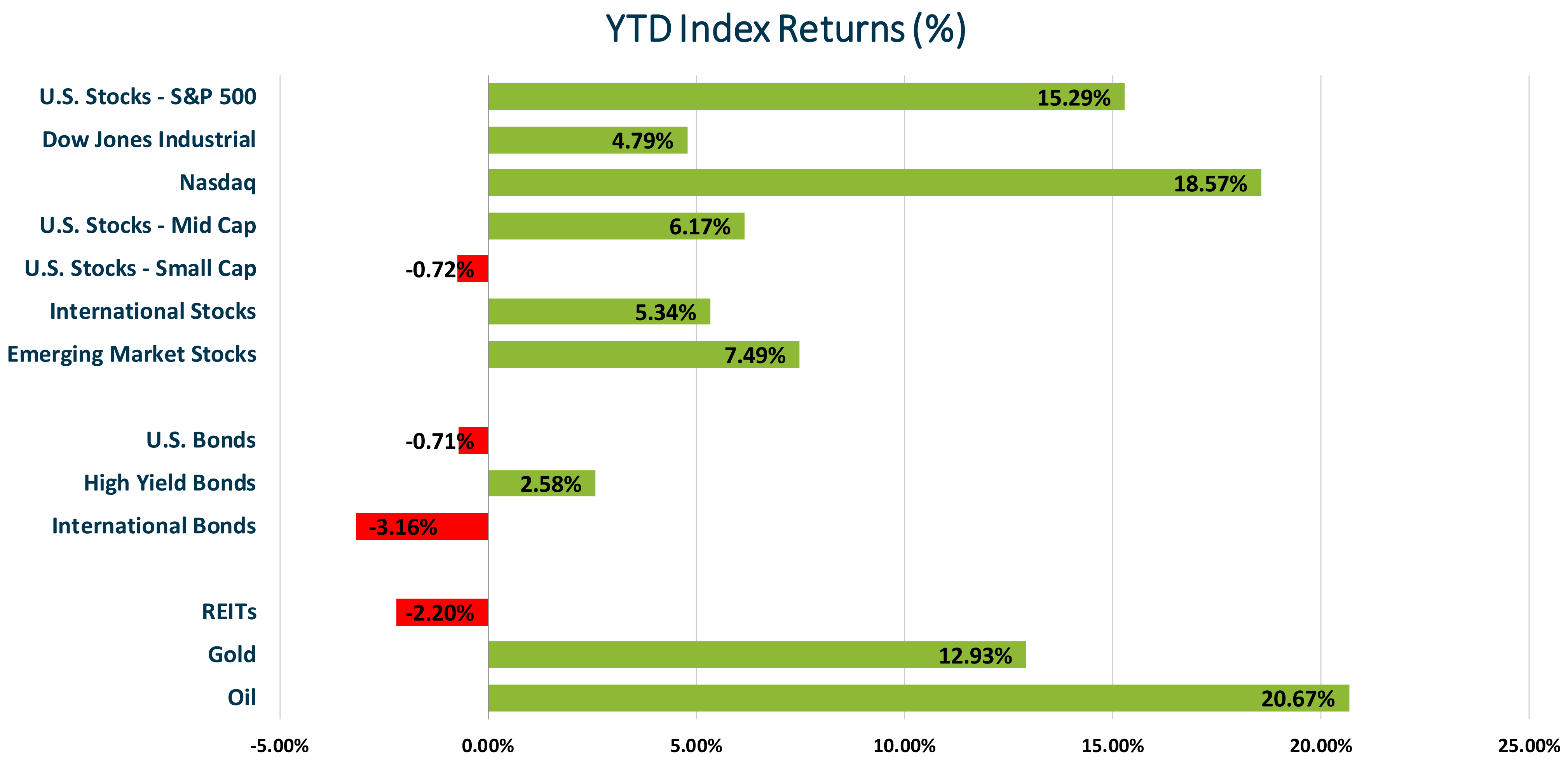
Index Returns



Source: Morningstar

As of 6/30/2024

Index Returns



Source: Morningstar

As of 6/30/2024

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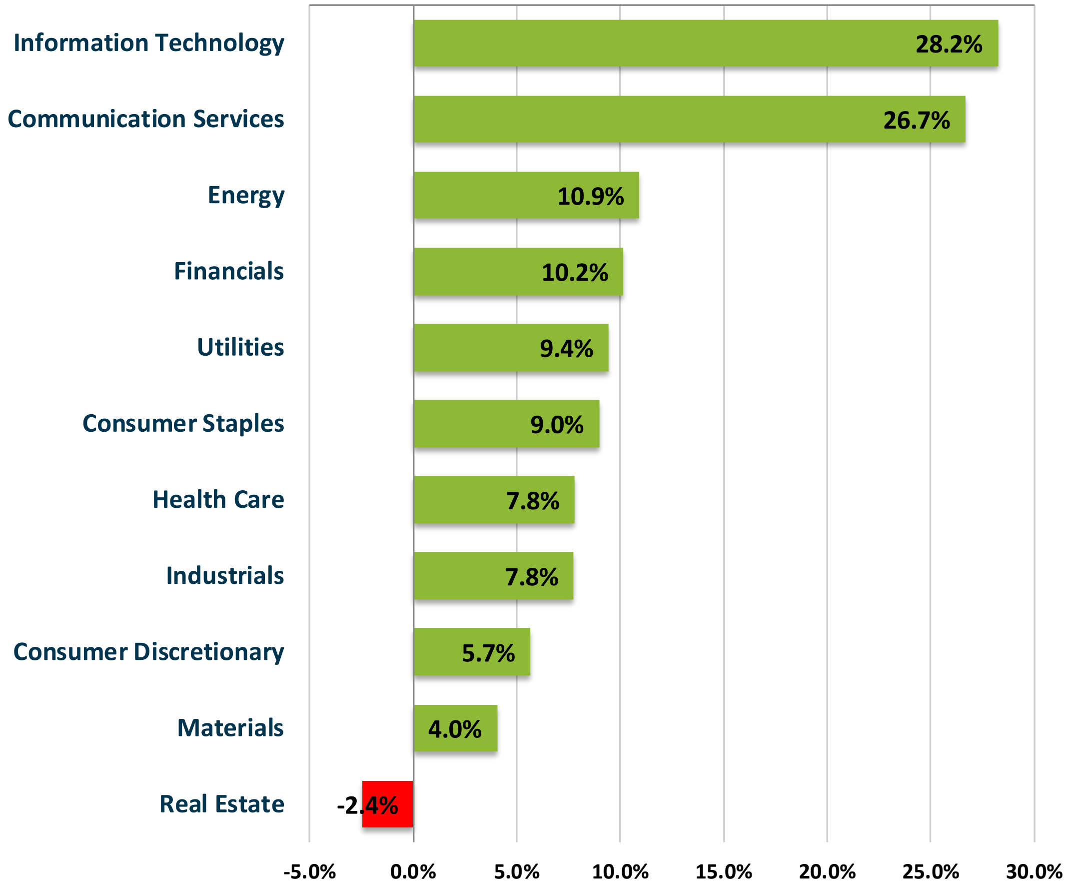
Sector and Style Box Returns

S&P Sectors - YTD Returns



Morningstar Style YTD Box Returns

	Value	Core	Growth
Large	6.62%	14.24%	20.70%
Mid	4.54%	4.96%	5.98%
Small	-0.85%	1.73%	4.44%

Source: Morningstar

As of 6/30/2024

Artificial Intelligence

The Current Reality of AI

- Strong enthusiasm about AI
- A fear of missing out
- Real and strong long-term fundamentals
- Currently few legitimate use cases being deployed at scale
- Very early stages of development and true monetization
- The “build” stage most impacts:
    1. Leading-edge semiconductor players
    2. Datacenter infrastructure players
    3. Datacenter players

Potential AI Models

- ChatGPT and Gemini for mainstream consumer
- Self driving vehicles.
- Optimizing inventory levels
- Automating compliance paperwork
- Truck driver distracted driving elimination
- Quantitative trading platforms.
- Maintenance workflow for fleet vehicles
- Automate certain food prep steps
- Better traffic flow management
- Make battlefield threat assessments

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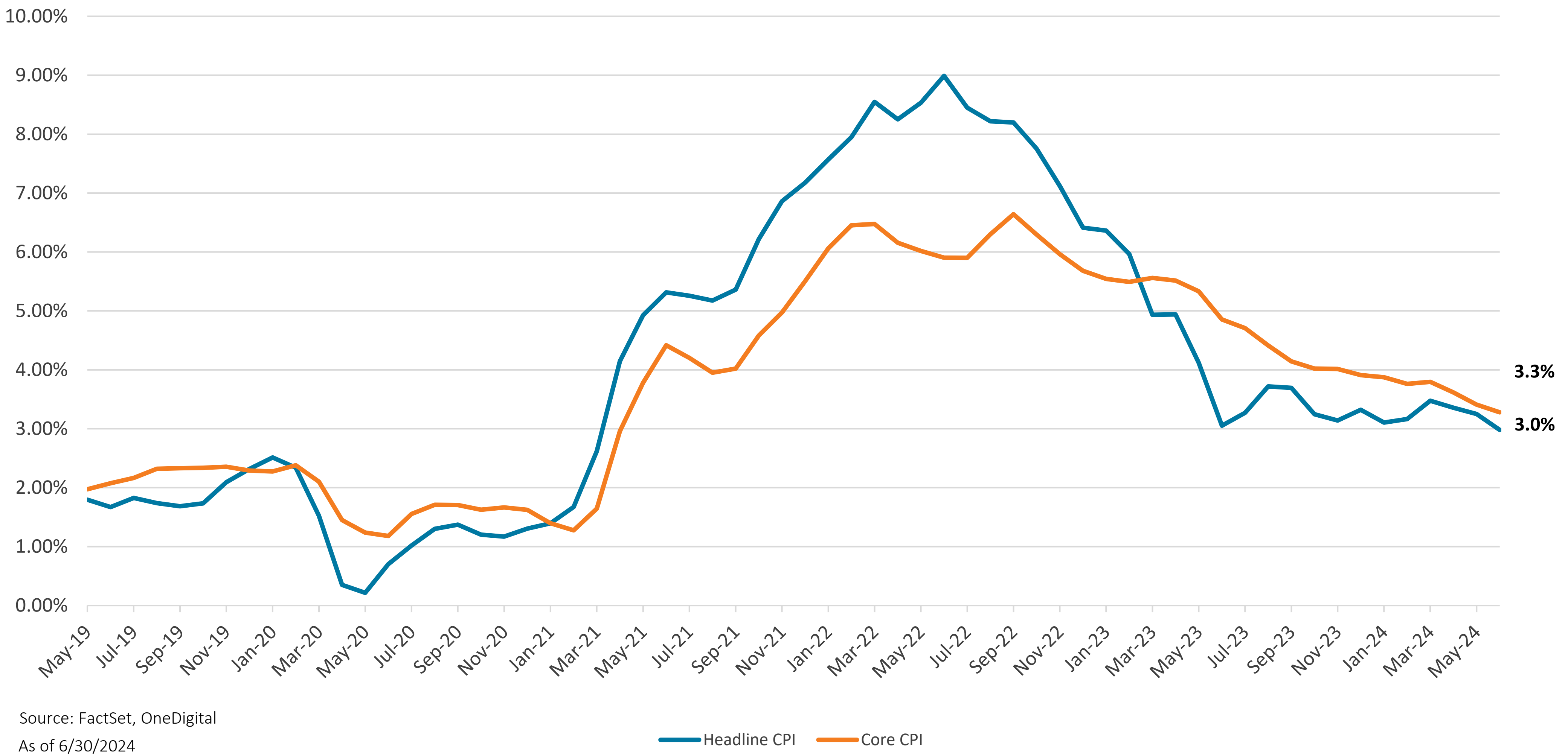
Inflation Heading Back Down

Consumer Price Index



Source: FactSet, OneDigital
As of 6/30/2024

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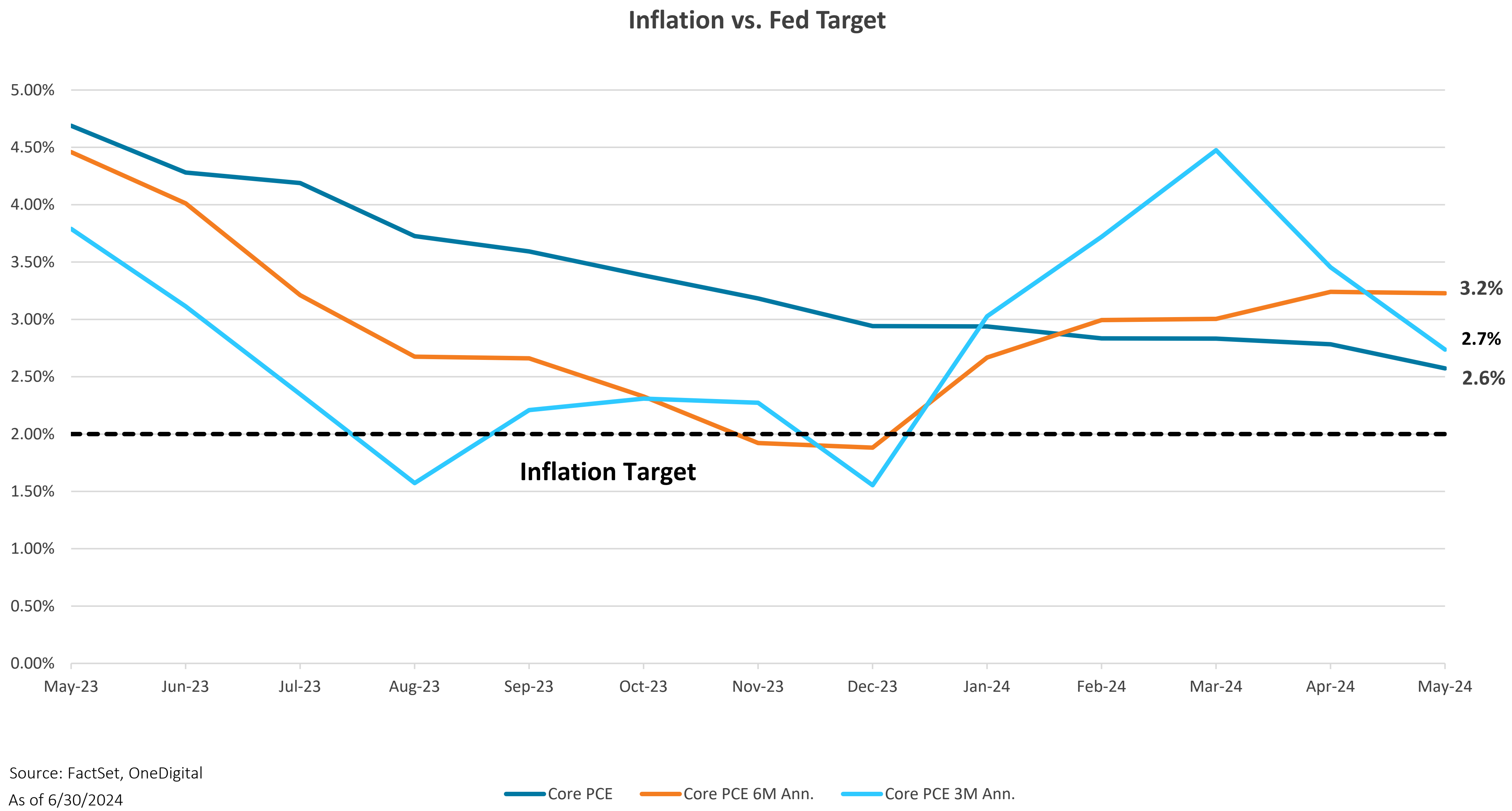
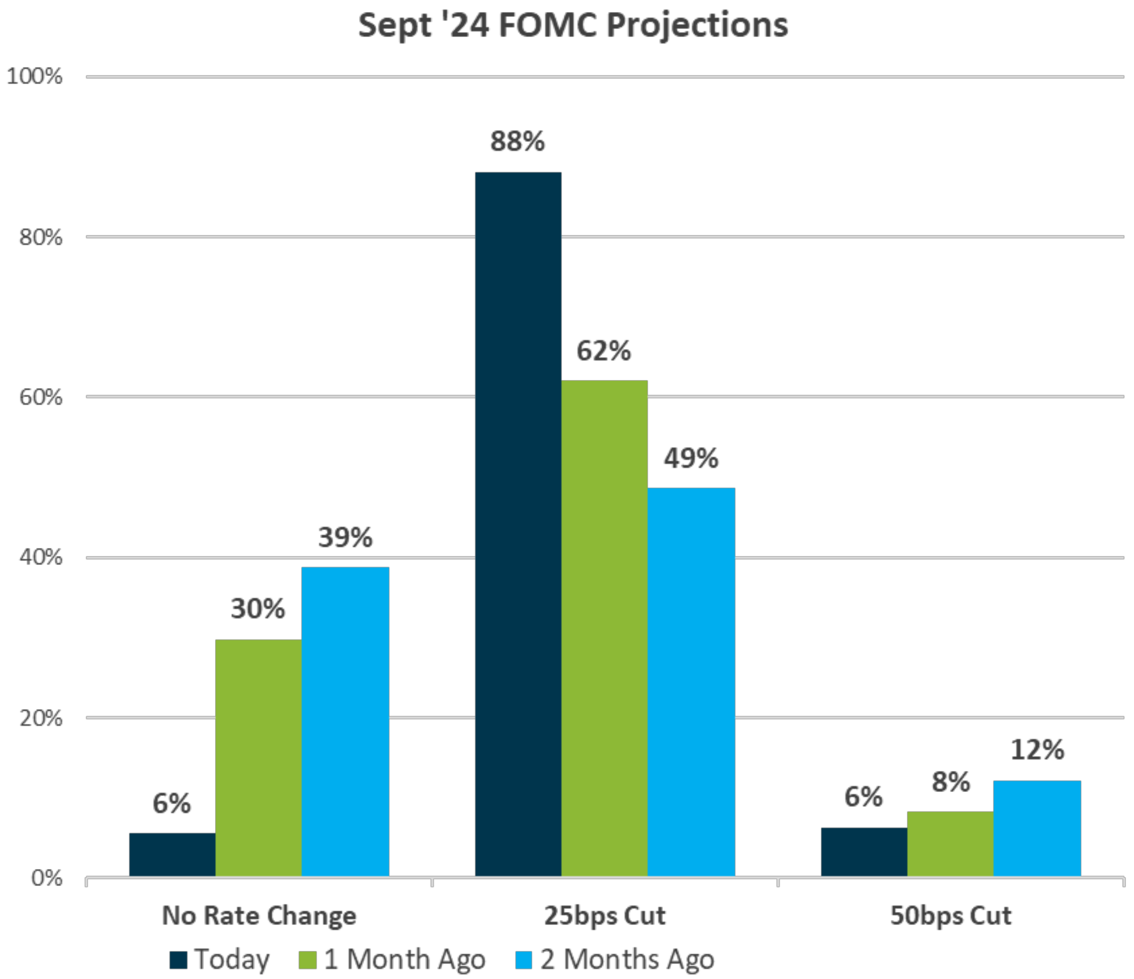
Downward Trend Once Again

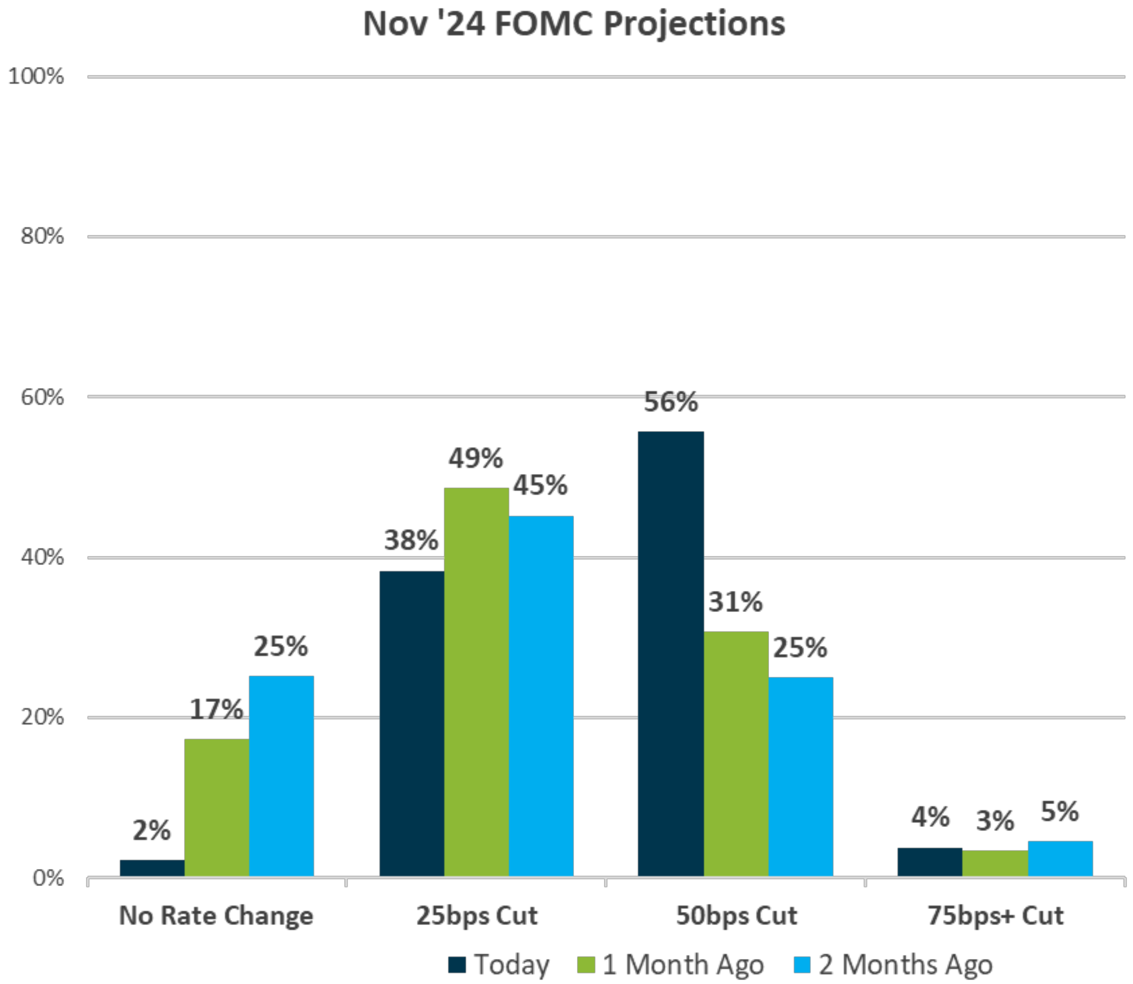


Source: FactSet, OneDigital
As of 6/30/2024

Fed Expectations

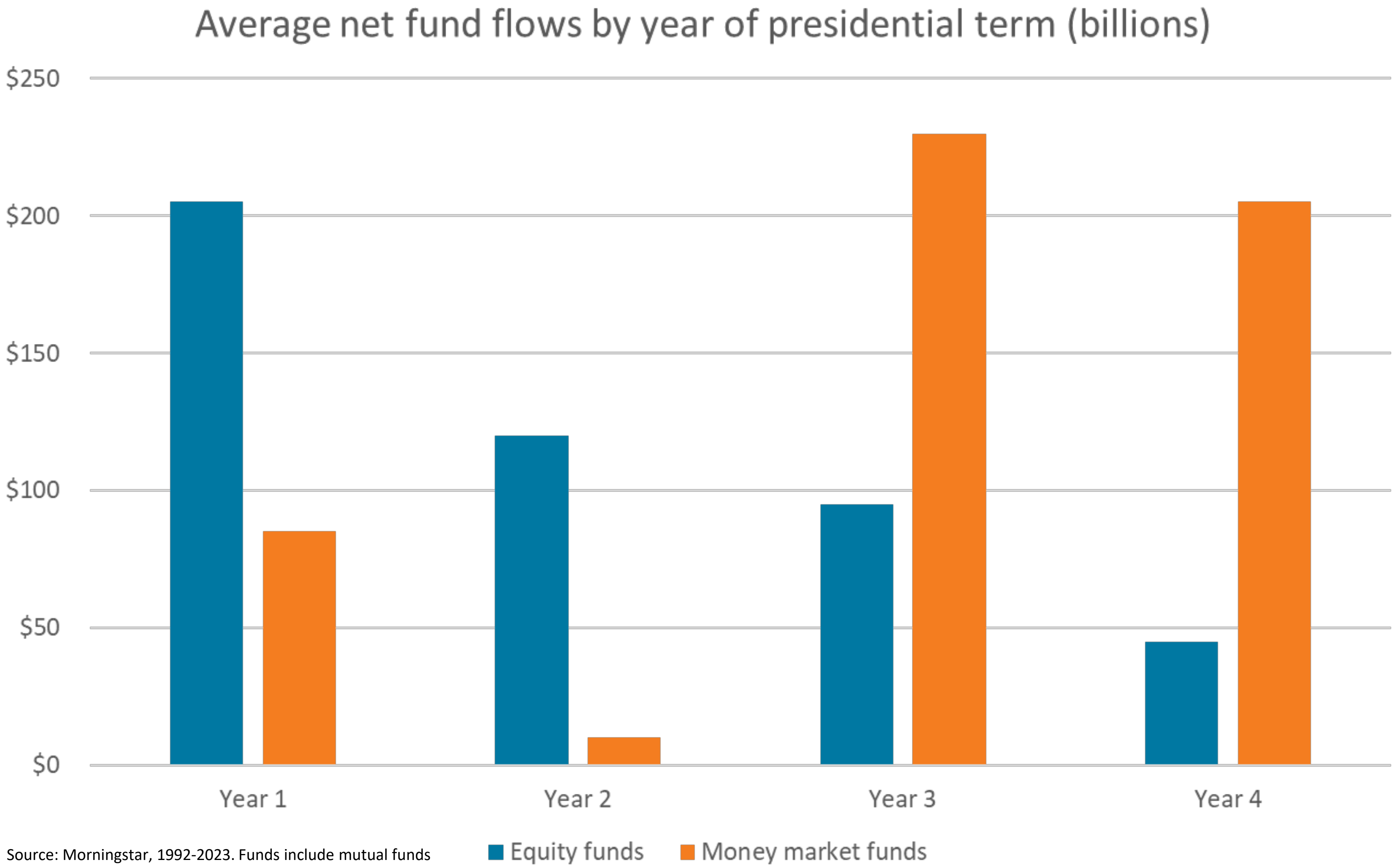


Source: FactSet, OneDigital
As of 7/15/2024



Source: FactSet, OneDigital
As of 7/15/2024

Fund flows in election years



Source: Morningstar, 1992-2023. Funds include mutual funds and ETFs.

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Key takeaways

- U.S. stocks have trended up regardless of whether or not a Republican or Democrat won the White House.

- Investors get nervous and move into cash during election years, which is rarely the most successful strategy.

- Staying on the sidelines in an election year rarely pays off; time in the market matters more than timing the market.

Disclosures

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Any economic forecasts in this commentary are merely opinion, and any referenced performance data is historical. Past performance is no guarantee of future results. All investments are subject to risk of loss, and any investment strategy may lose value. Investment advice offered through OneDigital Investment Advisors LLC, an SEC-registered investment adviser and wholly owned subsidiary of OneDigital.

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
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				

STANDARDS SCORING LEGEND

Standards	Equity		Fixed Income		Allocation		Money Market		Passive	
	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score
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

Fund Name	Ticker	Calculation Index
ALLOCATION		
GG Trust American Funds 2010 Fund CL I	WTAAGX	Morningstar Lifetime Allocation Moderate 2010 TR USD
GG Trust American Funds 2015 Fund CL I	WTAAJX	Morningstar Lifetime Mod 2015 TR USD
GG Trust American Funds 2020 Fund CL I	WTAAAX	Morningstar Lifetime Mod 2020 TR USD
GG Trust American Funds 2025 Fund CL I	WTAABX	Morningstar Lifetime Mod 2025 TR USD
GG Trust American Funds 2030 Fund CL I	WTAADX	Morningstar Lifetime Mod 2030 TR USD
GG Trust American Funds 2035 Fund CL I	WTAACX	Morningstar Lifetime Mod 2035 TR USD
GG Trust American Funds 2040 Fund CL I	WTAAEX	Morningstar Lifetime Mod 2040 TR USD
GG Trust American Funds 2045 Fund CL I	WTAAFX	Morningstar Lifetime Mod 2045 TR USD
GG Trust American Funds 2050 Fund CL I	WTAAHX	Morningstar Lifetime Mod 2050 TR USD
GG Trust American Funds 2055 Fund CL I	WTAAIX	Morningstar Lifetime Mod 2055 TR USD
GG Trust American Funds 2060 Fund CL I	WTAAKX	Morningstar Lifetime Mod 2060 TR USD
GG Trust American Funds 2065 Fund CL I	WTAASX	Morningstar Lifetime Allocation Moderate 2065 TR USD
EQUITY		
Large Cap Value Fund CL R1	WTLRNX	Russell 1000 Value TR USD
Putnam Large Cap Value R6	PEQSX	Russell 1000 Value TR USD
Fidelity 500 Index	FXAIX	Russell 1000 TR USD
JPMorgan Large Cap Growth R6	JLGMX	Russell 1000 Growth TR USD
Fidelity Mid Cap Index	FSMDX	Russell Mid Cap TR USD
Allspring Special Small Cap Value R6	ESPRX	Russell 2000 Value TR USD
Fidelity Small Cap Index	FSSNX	Russell 2000 TR USD
JPMorgan Small Cap Growth R6	JGSMX	Russell 2000 Growth TR USD
IShares MSCI EAFE Intl Idx K	BTMKX	MSCI ACWI Ex USA NR USD
Fidelity Advisor Intl Cap App Z	FIDZX	MSCI ACWI Ex USA Growth NR USD
International Equity Fund Fee Class R1	WAAAIX	MSCI ACWI Ex USA Growth NR USD

FUND INDEX DEFINITIONS

Fund Name	Ticker	Calculation Index
EQUITY		
American Century Real Estate R6	AREDX	FTSE Nareit All Equity REITs TR USD
FIXED INCOME		
State Street Aggregate Bond Index K	SSFEX	Bloomberg US Agg Bond TR USD
Core Bond Fund CL R1	WCBFRX	Bloomberg US Agg Bond TR USD
Lord Abbett Total Return R6	LTRHX	Bloomberg US Agg Bond TR USD
PGIM High Yield R6	PHYQX	BBgBarc US Corporate High Yield TR USD
OTHER		
GWIFA Series II	GWIFA	

GLOSSARY: ABBREVIATIONS

Other			Equity	
Other	*OTR		Foreign Large Growth	FG
Fixed Income			Equity	
Intermediate Core Bond	CI		Real Estate	SR
Fixed Income			Allocation	
High Yield Bond	HY		Target-Date 2065+	TU
Equity			Allocation	
Large Value	LV		Target-Date 2000-2010	TA
Equity			Allocation	
Large Blend	LB		Target-Date 2015	TD
Equity			Allocation	
Large Growth	LG		Target-Date 2020	TE
Equity			Allocation	
Mid-Cap Blend	MB		Target-Date 2025	TG
Equity			Allocation	
Small Value	SV		Target-Date 2030	TH
Equity			Allocation	
Small Blend	SB		Target-Date 2035	TI
Equity			Allocation	
Small Growth	SG		Target-Date 2040	TJ
Equity			Allocation	
Foreign Large Blend	FB		Target-Date 2045	TK

GLOSSARY: ABBREVIATIONS

Allocation	
Target-Date 2050	TN
Allocation	
Target-Date 2055	TL
Allocation	
Target-Date 2060	XQ
Fixed Income	
Intermediate Core-Plus Bond	PI
Other	
Front End Sales Charge	F
Deferred Sales Charge	D
Operating Expense Ratio	OER

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.

GLOSSARY: CATEGORY DEFINITIONS

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.

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.

GLOSSARY: CATEGORY DEFINITIONS

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.

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

GLOSSARY: CATEGORY DEFINITIONS

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.

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.

GLOSSARY: DATA DEFINITIONS

Alpha measures the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha indicates the fund has performed better than its beta would predict. A negative alpha indicates the fund underperformed, given the expectations established by the fund's beta. The QMR reports 3-year Alpha data.

Alpha Rank provides the rank of a fund's Alpha relative to its category peers for 3 years.

Annualized Return is the compound rate of return which, over the specified period of time, would produce a fund's total return over that same period.

Annual Turnover is a measure of the fund's trading activity that is computed by taking the lesser of purchases or sales and dividing by average monthly net assets. The resulting percentage loosely represents the percentage of the portfolio's holdings that have changed over the past year. If the value is more than 100%, this indicates holdings have been traded more than one time during the year.

Asset Classes are the broad groupings of similar Morningstar categories, such as Domestic Stock and Balanced Funds.

Benchmark is the index against which a fund is compared.

Beta is a measure of a fund’s sensitivity to market movements. A beta of 1.10 shows that the fund has performed 10% better than its benchmark index in up markets and 10% worse in down markets, assuming all other factors remain constant. The QMR reports 3-year Beta data.

Calendar Year Return provides the total return for a given calendar year, including the reinvestment of income and capital gains distributions.

Category includes all of the funds that share investment styles based on their underlying portfolio holdings, as determined by Morningstar.

Category Average provides the simple average of all fund returns within a particular Morningstar Category.

Expense Ratio (Prospectus Net Expense Ratio) is the percentage of fund assets, net of reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. Net of reimbursements, the Prospectus Net Expense Ratio is collected annually from a fund’s prospectus.

Expense Ratio (Annual Report or Prospectus Gross) is the percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund, except brokerage costs. Fund expenses are reflected in the fund's NAV. Sales charges are not included in the expense ratio. The expense ratio for fund of funds is the aggregate expense ratio as defined as the sum of the wrap or sponsor fees plus the estimated weighted average of the underlying fund fees. The sources for expense ratios include the Annual Net Expense Ratio (Annual Report), an audited trailing perspective, and the Prospectus Gross Expense Ratio (Annual Operating Expense), an unaudited projection.

Gross Expense Ratio (Annual Report) represents the total gross expenses (net expenses with waivers added back in) divided by the funds average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund’s expenses had the fund not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely.

Expense Ratio Rank provides the rank of a fund’s expense ratio relative to its category peers. Funds with the lowest expense ratios are ranked in the Lowest 5%. Not reported for variable annuities or separate accounts.

GLOSSARY: DATA DEFINITIONS

Information Ratio is a risk-adjusted measure of fund performance relative to benchmark performance. It is calculated as the average relative return divided by the tracking error over a given period. A higher information ratio means better fund performance relative to benchmark performance. The QMR reports 3-year Information Ratio data. Not reported for variable annuities.

Manager Tenure indicates the period of time the lead manager has been managing the fund portfolio. For funds without a lead manager, tenure of the manager who has been with the fund the longest is reported. In the case of multiple lead managers, the tenure of the lead manager with the longest tenure is reported. Not reported for variable annuities.

Max Sales Charge is a combination of the highest possible deferred fees and front-end sales charges a fund can apply. The amount is generally relative to the amount of the investment or the amount of time the security is held. An (F) represents the front-end fee which is the initial, or front-end, sales charge that is a one-time deduction from an investment made into the fund. A (D) represents the deferred fee which is the back-end sales charge that is imposed when investors redeem shares. The percentage charged generally declines the longer shares are held, and is usually applied to the lower of the beginning price or ending price. Not reported for variable annuities.

Morningstar Risk assesses the variations in a fund’s monthly returns, with an emphasis on downside variations, in comparison to similar funds. If the fund scores in the lowest 10% of its category, it receives a “Low” rating; if it falls in the next 22.5% it receives a “Below Average” rating; a place in the middle 35% earns an “Average” rating; those higher still, in the next 22.5%, receive an Above Average rating; and the highest 10% get a “High” rating.

Morningstar Rating (For open end funds, closed end funds or variable annuity underlying funds) For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund’s monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics.

Morningstar Rating™ (For ETFS) is provided for those exchange-traded funds (“ETFs”) with at least a three-year history. Ratings are based on the ETF’s Morningstar Risk-Adjusted Return measure which accounts for variation in monthly performance, placing more emphasis on downward variations and rewarding consistent performance. An ETF’s risk-adjusted return includes a brokerage commission estimate. This estimate is intended to reflect what an average investor would pay when buying or selling an ETF. PLEASE NOTE, this estimate is subject to change and the actual brokerage commission an investor pays may be higher or lower than this estimate. Morningstar compares each ETF’s risk-adjusted return to the open-end mutual fund rating breakpoints for that category. Consistent with the open-end mutual fund ratings, the top 10% of ETFs in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The overall rating for an ETF is based on a weighted average of the time-period ratings (e.g., the ETF’s 3,5, and 10 year rating).. The determination of an ETF’s rating does not affect the retail open end mutual fund data published by Morningstar.

GLOSSARY: DATA DEFINITIONS

Morningstar Rating™ (For Group Variable Annuities) is provided for those group variable annuities with at least a three-year history. Ratings are based on the group variable annuity's Morningstar Risk-Adjusted Return measure which accounts for variation in monthly performance, placing more emphasis on downward variations and rewarding consistent performance. Morningstar compares each group variable annuity's risk-adjusted return to the open-end mutual fund rating breakpoints for that category. The group variable annuity Morningstar Rating does not affect the retail mutual fund data published by Morningstar. Consistent with the open-end mutual fund ratings, the top 10% of group variable annuities in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The Overall Morningstar Rating for each group variable annuity is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics.

Morningstar Rating™ (For Separate Accounts) is provided for those group variable annuities with at least a three-year history. Ratings are based on the group variable annuity's Morningstar Risk-Adjusted Return measure which accounts for variation in monthly performance, placing more emphasis on downward variations and rewarding consistent performance. Morningstar compares each group variable annuity's risk-adjusted return to the open-end mutual fund rating breakpoints for that category. The group variable annuity Morningstar Rating does not affect the retail mutual fund data published by Morningstar. Consistent with the open-end mutual fund ratings, the top 10% of group variable annuities in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The Overall Morningstar Rating for each group variable annuity is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics.

Peers include all of the funds that comprise a Morningstar category.

Product History indicates the period the fund share class has been in operation based on inception date.

R-squared is the percentage of a fund's movements that can be explained by movements in its benchmark index. The QMR reports 3-year R-squared data.

Rank in Category provides the rank of a fund's return among all funds within a Morningstar category.

Sharpe Ratio is a risk-adjusted measure calculated by dividing a fund's annualized excess returns by the standard deviation of a fund's annualized excess returns to determine reward per unit of risk. The higher the Sharpe Ratio, the better the fund's historical risk-adjusted performance. The QMR reports 3-year Sharpe Ratio data.

Sharpe Rank provides the rank of a fund's Sharpe ratio relative to its category for 3 years.

Standard Deviation is a statistical measure that depicts how widely a fund's returns varied over a given period of time. When a fund has a high standard deviation, its range of performance has varied widely from its average total return. If a fund's returns follow a normal distribution, then approximately 68% of the time they will fall within one standard deviation of the mean return for the fund, and 95% of the time within two standard deviations. Variable annuities are measured by Morningstar's Primary Index Market Price and not Net Asset Value.

Standard Deviation Rank provides the rank of a fund's standard deviation relative to its peers. Funds with the lowest standard deviations are ranked as Lowest 5%.

The down-market capture ratio is a statistical measure of an investment manager's overall performance in down-markets. The down-market capture ratio is used to evaluate how well or poorly an investment manager performed relative to an index during periods when that index has dropped.

The up-market capture ratio is the statistical measure of an investment manager's overall performance in up-markets. The up-market capture ratio is used to evaluate how well an investment manager performed relative to an index during periods when that index has risen.

GLOSSARY: DATA DEFINITIONS

Total Net Assets (Asset Value in Product) are the month-end net assets of the mutual fund, recorded in millions of dollars. This is reported at the portfolio level. Due to variations in reporting, net assets listed in the QMR may be from the end of the prior month. Not reported for variable annuities.

Total Return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital-gains distributions during that month, and dividing by the starting net asset value. Reinvestments are made using the actual reinvestment net asset value, and daily payoffs are reinvested monthly. Morningstar does not adjust total returns for sales charges. Total return does account for management, administrative, 12b-1 fees and other costs taken out of fund assets. Multi-year return data are annualized.

Tracking Error is a measure of the volatility of excess returns relative to a benchmark. The smaller the tracking error, the more the fund resembles the benchmark's risk and return characteristics. QMR reports 3-year Tracking Error data. Not reported for variable annuities.

Treynor Ratio is a risk-adjusted measure of performance. It is calculated as the average excess return divided by beta over a given period. A higher Treynor ratio means better fund performance in excess of risk-free performance. QMR reports 3-year Treynor Ratio data. Not reported for variable annuities.

Treynor Rank provides the rank of a fund's Treynor ratio relative to its category peers for 3 years.

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.

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.

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

CUSIP, Net Expense Ratio and Turnover Ratio for Variable Annuities pertain to the underlying funds.

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

Peer groups are comprised of all of the funds that match an investment's category as classified by Morningstar. Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings over a three-year period.

Category and Peer group rankings and Peer group historical ranks (1/2/3/4/5 yrs) for Separate Accounts are calculated based on Gross Management Fee Return and not Total Return.

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

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

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

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

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

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