

Prepared for: **Plan Fiduciary Services**

Plan Name: **OneDigital Open Pooled Employer Plan**

Quarter Ending: **September 30, 2024**

Prepared By:

OneDigital

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Executive Summary
Investment Monitoring Report
Third Quarter 2024

Attn: Retirement Committee

Market & Economic Overview: Third Quarter 2024

- Both equity and fixed income markets experienced strong third quarter performance.
- U.S. Equity rose 6.2% (Russell 3000), with utilities stocks leading the way and are now the best performing sector YTD. Large cap value outperformed large cap growth in the quarter by over 600 basis points (9.4% vs. 3.2%), although YTD, large cap growth has outperformed large cap value by almost 800 basis points (24.5% vs. 16.7%).
- International equities and Emerging Markets equities performed very well over the quarter, posting gains of 7.3% (MSCI EAFE) and 8.7% (MSCI Emerging Markets), respectively.
- The broad U.S. fixed income market returned 5.2% (Bloomberg Barclays Aggregate) over the quarter. This coincided with the Fed cutting rates by 50 basis points as they determined inflation was at a suitable level to start bringing down the Fed Funds Rate.
- The unemployment rate remained flat from last quarter at 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.



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.

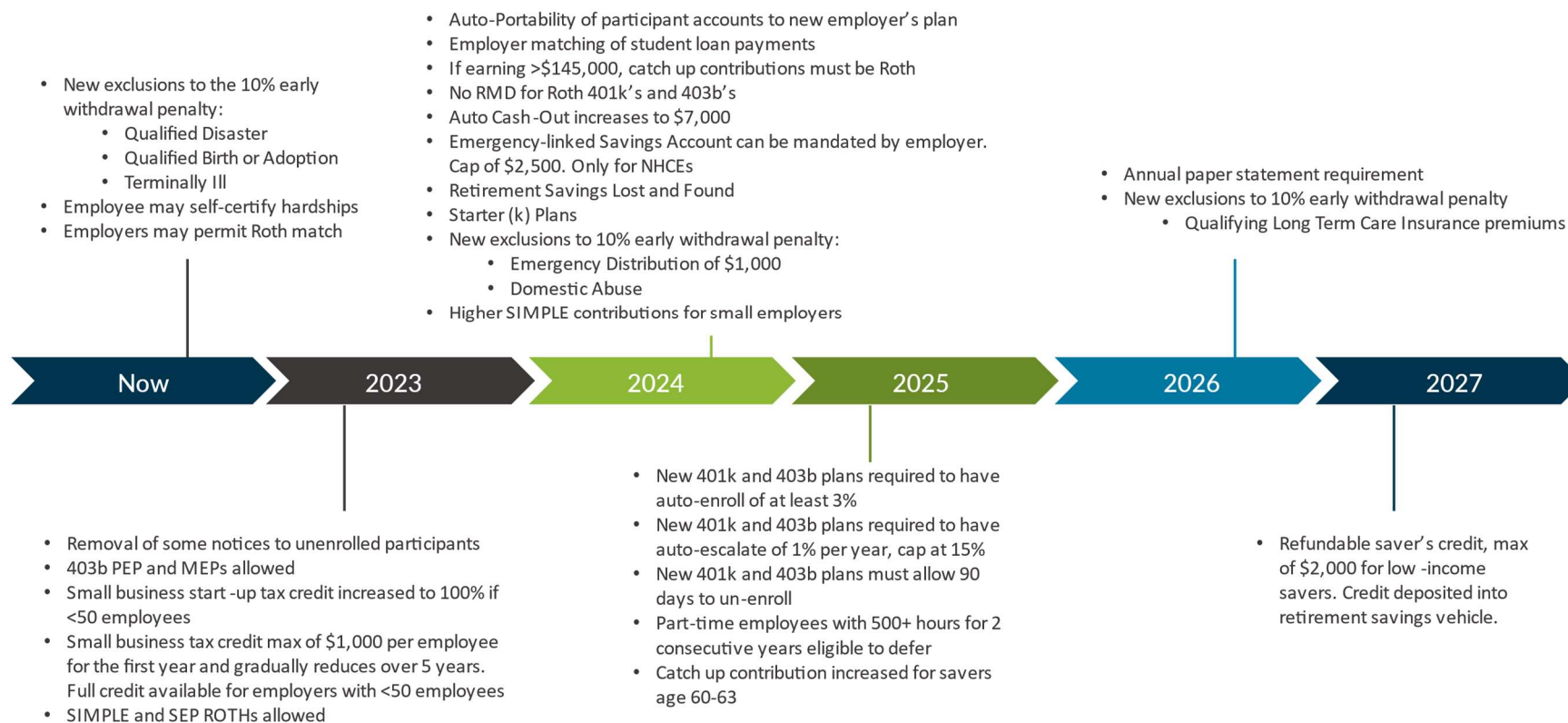
**Prepared by OneDigital
September 2024**



SECURE 2.0 Act Enacted

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

SECURE 2.0 IMPLEMENTATION TIMELINE



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

Industry & Regulatory Updates

What You Need To Know About Auto Portability



By **John Sullivan** | October 28, 2024

RETIREMENT PLANS

Auto-enrollment, deferral, escalation and now portability—it's the latest in the "auto" revolution meant to make it as seamless as possible to help workers save. Current options for low balance accounts can disadvantage employees when they change jobs, Fidelity Investments' TPA Programs Director Beth Robinson said during a sponsored breakfast session at [ASPPA Annual](#) in Orlando, Fla., on Oct. 21. "It's the accounts, particularly the low balance accounts, that leave the system, something we call leakage, and it particularly affects communities of color and younger workers," Robinson said. "In fact, there is \$92 billion of leakage from retirement accounts annually, leading to taxes and penalties, a loss of compounding interest potential, and no tax-advantaged growth." Employees now average 12 jobs over their working careers, and Fidelity research found that 55% of de minimis distributions in 2021 were for participants under the age of 35.

The Portability Services Network (PSN), a high-profile consortium of large recordkeepers started by BET billionaire Robert Johnson to help close the racial savings gap, was created to address the issue. It promotes and executes auto-portability rollovers with no tax consequences when workers change jobs. "It's a consortium of workplace retirement plan recordkeepers with a goal to help improve retirement outcomes for all, including the underserved and under-saved," Robinson explained.

Plan sponsors are not charged a fee to offer the auto portability service to their participants. Participants are charged a one-time, tiered fee (maximum \$30) to transfer the account. Balances of \$7,000 or less are eligible for the auto portability search, which currently does not include PEPs or Roth/after-tax balances.

The recordkeeper (Fidelity) sends separated employee communications as part of the auto-portability participant process, and the search process begins. If a match is found, the participant receives a notice from PSN, and the participant can opt-in or opt-out. If they opt-in (or no response is received), the account balance is automatically transferred to a new employer. According to Robinson, if they opt out, plan rules will determine the "timing and threshold of mandatory distributions from the plan after a 2-year search period" for an eventual safe-harbor IRA rollover or cash-out check.

She also mentioned several caveats, including:

- The participant can stop the search process at any time by cashing out, rolling over to an IRA, or opting out.
- The rollover process will happen at any point when a match is found.
- No de minimis distributions will occur during the search period.
- A de minimis sweep will occur for those participants remaining after two years.

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	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Average Score
GG Trust American Funds 2010 Fund CL I	WTAAGX	Target-Date 2000-2010	89	94	94	89	94	94	71	71	71	71	71	71	82
GG Trust American Funds 2015 Fund CL I	WTAAJX	Target-Date 2015	89	94	94	89	94	94	71	71	71	71	71	71	82
GG Trust American Funds 2020 Fund CL I	WTAAAX	Target-Date 2020	89	94	94	89	94	94	71	71	71	71	71	71	82
GG Trust American Funds 2025 Fund CL I	WTAABX	Target-Date 2025	89	94	94	89	94	94	71	71	71	71	71	71	82
GG Trust American Funds 2030 Fund CL I	WTAADX	Target-Date 2030	89	94	94	89	94	94	71	71	71	71	71	71	82
GG Trust American Funds 2035 Fund CL I	WTAACX	Target-Date 2035	89	94	94	94	94	94	71	71	71	71	71	71	82
GG Trust American Funds 2040 Fund CL I	WTAAEX	Target-Date 2040	94	94	94	94	94	94	71	71	71	71	71	71	83
GG Trust American Funds 2045 Fund CL I	WTAAFX	Target-Date 2045	94	94	94	94	75	75	71	71	71	71	59	71	78
GG Trust American Funds 2050 Fund CL I	WTAAHX	Target-Date 2050	94	94	94	94	67	75	71	59	71	59	59	71	76
GG Trust American Funds 2055 Fund CL I	WTAAIX	Target-Date 2055	94	94	94	94	67	67	71	59	59	59	59	71	74
GG Trust American Funds 2060 Fund CL I	WTAACKX	Target-Date 2060	94	94	94	94	67	67	71	59	59	59	59	59	73
GG Trust American Funds 2065 Fund CL I	WTAASX	Target-Date 2065+	71	71	71	71	71	71	67	67	67	67	-	-	69

Equity															
Fund Name	Ticker	Category	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Average Score
Large Cap Value Fund CL R1	WTLRNX	Large Value	96	100	100	100	95	95	95	95	95	95	95	95	96
Putnam Large Cap Value R6	PEQSX	Large Value	100	100	100	100	100	100	100	97	97	97	97	100	99
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	100	100	97	95	95	100	97	97	92	87	82	82	94
Allspring Special Small Cap Value R6	ESPRX	Small Value	79	88	100	93	93	90	90	77	85	90	88	95	89
JPMorgan Small Cap Growth R6	JGSMX	Small Growth	60	63	65	63	63	70	60	70	85	85	85	85	71
Fidelity Advisor Intl Cap App Z	FIDZX	Foreign Large Growth	95	95	95	95	95	92	92	95	97	90	100	100	95
International Equity Fund Fee Class R1	WAAAIX	Foreign Large Growth	95	95	95	81	74	74	74	63	74	74	74	74	79
American Century Real Estate R6	AREDX	Real Estate	89	89	89	87	86	75	76	73	73	80	68	66	79

 Added
  Proposed
  Watch
  Removal
  Exception
  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	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Average Score
Core Bond Fund CL R1	WCBFRX	Intermediate Core-Plus Bond	94	100	100	100	100	100	100	100	94	78	94	69	94
Lord Abbett Total Return R6	LTRHX	Intermediate Core-Plus Bond	100	100	100	97	97	97	97	97	97	97	97	78	96
PGIM High Yield R6	PHYQX	High Yield Bond	79	84	87	89	89	93	93	85	88	90	90	90	88

Index															
Fund Name	Ticker	Category	3Q24	2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Average Score
<i>Fidelity 500 Index</i>	FXAIX	Large Blend	100	100	100	100	100	100	99	100	100	100	100	100	100
<i>Fidelity Mid Cap Index</i>	FSMDX	Mid-Cap Blend	98	98	97	98	97	98	97	97	97	97	100	99	98
<i>Fidelity Small Cap Index</i>	FSSNX	Small Blend	94	86	86	86	85	85	93	93	93	85	97	99	90
<i>IShares MSCI EAFE Intl Idx K</i>	BTMKX	Foreign Large Blend	80	80	90	80	80	80	80	80	88	88	90	78	83
<i>State Street Aggregate Bond Index K</i>	SSFEX	Intermediate Core Bond	87	94	94	93	98	98	98	98	98	100	93	92	95

⊕ Added
📌 Proposed
👁 Watch
⊖ Removal
⚠ Exception
🔄 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: 89
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	98%	0.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.67
Total Return 3Y	Top 50%	4.00	1%	4.00	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	-	-	-	-	-	-	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	-	-	-	-	-	-	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	-	-	-	-	-	-	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	-	-	-	-	-	-	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	4.2 yrs.	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
TOTAL SCORE				89	94	94	89	94	94	71	71	71	71	71	71	82

FUND SCORING REPORT

GG Trust American Funds 2015 Fund CL I			Ticker: WTAAJX		Peer Group: Target-Date 2015								Rating: Meets			Score: 89
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	94%	0.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.67
Total Return 3Y	Top 50%	4.00	1%	4.00	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	-	-	-	-	-	-	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	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.42	3.00	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	-	-	-	-	-	-	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	4.2 yrs.	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
TOTAL SCORE			89		94	94	89	94	94	71	71	71	71	71	71	82

FUND SCORING REPORT

GG Trust American Funds 2020 Fund CL I			Ticker: WTAAAX		Peer Group: Target-Date 2020								Rating: Meets			Score: 89
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	100%	0.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.67
Total Return 3Y	Top 50%	4.00	1%	4.00	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	-	-	-	-	-	-	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	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.42	3.00	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	-	-	-	-	-	-	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	4.2 yrs.	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
TOTAL SCORE			89		94	94	89	94	94	71	71	71	71	71	71	82

FUND SCORING REPORT

GG Trust American Funds 2025 Fund CL I			Ticker: WTAABX		Peer Group: Target-Date 2025								Rating: Meets			Score: 89
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	93%	0.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.67
Total Return 3Y	Top 50%	4.00	1%	4.00	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	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	4%	4.00	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	1.33	3.00	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	-	-	-	-	-	-	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	4.2 yrs.	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
TOTAL SCORE			89		94	94	89	94	94	71	71	71	71	71	71	82

FUND SCORING REPORT

GG Trust American Funds 2030 Fund CL I			Ticker: WTAADX		Peer Group: Target-Date 2030								Rating: Meets			Score: 89
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	82%	0.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.67
Total Return 3Y	Top 50%	4.00	2%	4.00	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	-	-	-	-	-	-	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	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.26	3.00	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	-	-	-	-	-	-	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	4.2 yrs.	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
TOTAL SCORE			89		94	94	89	94	94	71	71	71	71	71	71	82

FUND SCORING REPORT

GG Trust American Funds 2035 Fund CL I			Ticker: WTAACX		Peer Group: Target-Date 2035								Rating: Meets			Score: 89
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	72%	0.00	2.00	2.00	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	9%	4.00	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	14%	5.00	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	15%	4.00	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	1.15	3.00	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	11%	3.00	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	16%	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	4.2 yrs.	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
TOTAL SCORE			89		94	94	94	94	94	71	71	71	71	71	71	82

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	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	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	11%	4.00	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	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	34%	4.00	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	1.1	3.00	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	10%	3.00	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	19%	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	4.2 yrs.	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
TOTAL SCORE			94		94	94	94	94	94	71	71	71	71	71	71	83

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	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score			
Total Return 1Y	Top 50%	2.00	29%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	1.83			
Total Return 3Y	Top 50%	4.00	19%	4.00	4.00	4.00	4.00	0.00	0.00	-	-	-	-	-	-	2.67			
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	-	-	-	-	-	-	5.00			
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Max Drawdown 3Y	Lowest 70%	4.00	34%	4.00	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	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	18%	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	-	2.00			
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	4.2 yrs.	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			
TOTAL SCORE			94		94	94	94	75	75	71	71	71	71	59	71	78			

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	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score						
Total Return 1Y	Top 50%	2.00	34%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	0.00	0.00	2.00	1.50						
Total Return 3Y	Top 50%	4.00	36%	4.00	4.00	4.00	4.00	0.00	0.00	-	-	-	-	-	-	2.67						
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Std Deviation 3Y	Lowest 70%	5.00	15%	5.00	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	44%	4.00	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	1.04	3.00	3.00	3.00	3.00	0.00	3.00	-	-	-	-	-	-	2.50						
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Sharpe Ratio 3Y	Top 50%	3.00	35%	3.00	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	2.00						
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	4.2 yrs.	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						
TOTAL SCORE					94	94	94	94	67	75	71	59	71	59	59	71	76					

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	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score							
Total Return 1Y	Top 50%	2.00	28%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	2.00	1.33							
Total Return 3Y	Top 50%	4.00	39%	4.00	4.00	4.00	4.00	0.00	0.00	-	-	-	-	-	-	2.67							
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	-	-	-	-	-	-	5.00							
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Max Drawdown 3Y	Lowest 70%	4.00	55%	4.00	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	1.04	3.00	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	2.00							
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Sharpe Ratio 3Y	Top 50%	3.00	37%	3.00	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	2.00							
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	4.2 yrs.	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							
TOTAL SCORE			94		94	94	94	67	67	71	59	59	59	59	71	74							

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	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score	
Total Return 1Y	Top 50%	2.00	28%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	0.00	1.17	
Total Return 3Y	Top 50%	4.00	43%	4.00	4.00	4.00	4.00	0.00	0.00	-	-	-	-	-	-	2.67	
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	-	-	-	-	-	-	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	-	-	-	-	-	-	4.00	
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Overall Capture Ratio 3Y	above 1	3.00	1.04	3.00	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	2.00	
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sharpe Ratio 3Y	Top 50%	3.00	46%	3.00	3.00	3.00	3.00	0.00	0.00	-	-	-	-	-	-	2.00	
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Expense Ratio	Lowest 70%	10.00	25%	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	4.2 yrs.	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	
TOTAL SCORE			94		94	94	94	67	67	71	59	59	59	59	59	73	

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	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score			
Total Return 1Y	Top 50%	2.00	32%	2.00	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	28%	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	2.4 yrs.	0.00	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	71	67	67	67	67	-	-	69			

FUND SCORING REPORT

Large Cap Value Fund CL R1			Ticker: WTLRNX		Peer Group: Large Value								Rating: Meets			Score: 96
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	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	2%	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
Total Return 10Y	Top 50%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	30%	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	31%	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	-	5.00
Batting Average 5Y	Top 50%	3.00	96%	0.00	3.00	3.00	3.00	-	-	-	-	-	-	-	-	2.25
Batting Average 10Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 3Y	1.30 - 0.70	3.00	0.92	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	0.94	3.00	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	3.00
Information Ratio 5Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	-	4.00
Information Ratio 10Y	Top 50%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.26	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	1.22	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 10Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 80	5.00	98.23	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5.00	5.8 yrs.	5.00	5.00	5.00	5.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.67
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			96		100	100	100	95	95	95	95	95	95	95	95	96

FUND SCORING REPORT

Putnam Large Cap Value R6					Ticker: PEQSX		Peer Group: Large Value						Rating: Meets			Score: 100	
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score	
Total Return 1Y	Top 50%	2.00	8%	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	3%	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	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	
Excess Return 10Y	Greater than 0	5.00	2.68	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	30%	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	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	
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	0.92	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	0.95	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	
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	1.25	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	1.21	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	98.19	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	15%	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	0.00	0.00	0.00	0.00	3.00	2.00	
Mgr Tenure	above 5 years	5.00	12.1 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	100	97	97	97	97	100	99	

FUND SCORING REPORT

JPMorgan Large Cap Growth R6			Ticker: JLGMX			Peer Group: Large Growth							Rating: Meets			Score: 100
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	17%	2.00	2.00	2.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	1.33
Total Return 3Y	Top 50%	4.00	13%	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	5%	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	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
Excess Return 10Y	Greater than 0	5.00	1.29	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	29%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	0.00	3.75
Std Deviation 5Y	Lowest 70%	5.00	60%	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
Batting Average 5Y	Top 50%	3.00	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
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	0.94	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	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
Information Ratio 5Y	Top 50%	4.00	3%	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	3.00	0.00	0.00	0.00	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	1.04	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
R-squared 5Y	Above 80	5.00	95.35	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
Expense Ratio	Lowest 70%	7.00	9%	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	20.2 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	95	95	100	97	97	92	87	82	82	94

FUND SCORING REPORT

Allspring Special Small Cap Value R6			Ticker: ESPRX										Peer Group: Small Value			Rating: Meets			Score: 79
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score			
Total Return 1Y	Top 50%	2.00	64%	0.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	2.00	0.00	0.00	1.17			
Total Return 3Y	Top 50%	4.00	54%	0.00	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	1.00			
Total Return 5Y	Top 50%	8.00	67%	0.00	0.00	8.00	8.00	8.00	8.00	8.00	0.00	8.00	8.00	8.00	8.00	6.00			
Total Return 10Y	Top 50%	10.00	20%	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	1.06	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	19%	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	17%	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	50%	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	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 3Y	1.30 - 0.70	3.00	0.86	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	52%	0.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.75			
Information Ratio 5Y	Top 50%	4.00	66%	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			
Information Ratio 10Y	Top 50%	5.00	20%	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	1.09	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	3.00	3.00	3.00	2.50			
Overall Capture Ratio 5Y	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	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	96.36	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	29%	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	0.00	1.25			
Mgr Tenure	above 5 years	5.00	22.7 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			79		88	100	93	93	90	90	77	85	90	88	95	89			

FUND SCORING REPORT

JPMorgan Small Cap Growth R6			Ticker: JGSMX			Peer Group: Small Growth							Rating: Meets			Score: 60
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	65%	0.00	0.00	2.00	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	78%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	4.00	1.33
Total Return 5Y	Top 50%	8.00	76%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.00	8.00	8.00	8.00	2.67
Total Return 10Y	Top 50%	10.00	22%	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	2.08	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	85%	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	59%	0.00	0.00	0.00	0.00	0.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	1.50
Batting Average 10Y	Top 50%	3.00	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 3Y	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
Beta Collar 5Y	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
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	82%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	1.00
Information Ratio 5Y	Top 50%	4.00	75%	0.00	0.00	0.00	0.00	0.00	4.00	0.00	4.00	4.00	4.00	4.00	4.00	2.00
Information Ratio 10Y	Top 50%	5.00	20%	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	0.86	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
Overall Capture Ratio 5Y	above 1	3.00	0.98	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.75
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	3.00	3.00	3.00	3.00
R-squared 5Y	Above 80	5.00	94.34	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	3.00	0.00	0.00	0.00	0.00	0.00	0.00	1.50
Mgr Tenure	above 5 years	5.00	20.1 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			60		63	65	63	63	70	60	70	85	85	85	85	71

FUND SCORING REPORT

Fidelity Advisor Intl Cap App Z			Ticker: FIDZX				Peer Group: Foreign Large Growth						Rating: Meets			Score: 95
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	12%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	1.83
Total Return 3Y	Top 50%	4.00	16%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	4.00	4.00	3.67
Total Return 5Y	Top 50%	8.00	18%	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	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
Excess Return 10Y	Greater than 0	5.00	3.03	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	75%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	2.08
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	25%	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	1.75
Batting Average 10Y	Top 50%	3.00	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
Beta Collar 3Y	1.30 - 0.70	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
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	3.00	0.00	3.00	3.00	2.75
Information Ratio 5Y	Top 50%	4.00	14%	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	4%	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	1.13	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
Overall Capture Ratio 5Y	above 1	3.00	1.1	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	1.17	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	89.44	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	16.8 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			95		95	95	95	95	92	92	95	97	90	100	100	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	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	18%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	1.83
Total Return 3Y	Top 50%	4.00	12%	4.00	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	5.00	0.00	-	-	-	-	-	-	-	-	3.75
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	1.08	3.00	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	-	-	-	-	-	-	-	-	3.00
Information Ratio 5Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 10Y	Top 50%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.14	3.00	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	3.8 yrs.	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
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	81	74	74	74	63	74	74	74	74	79

FUND SCORING REPORT

American Century Real Estate R6					Ticker: AREDX		Peer Group: Real Estate						Rating: Meets			Score: 89	
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score	
Total Return 1Y	Top 50%	2.00	36%	2.00	2.00	2.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	1.50	
Total Return 3Y	Top 50%	4.00	15%	4.00	4.00	4.00	4.00	0.00	0.00	0.00	0.00	0.00	4.00	0.00	0.00	1.67	
Total Return 5Y	Top 50%	8.00	45%	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	34%	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	-0.40	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	28%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	5.00	4.58	
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	41%	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	
Batting Average 10Y	Top 50%	3.00	57%	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	0.95	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 5Y	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 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	10%	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	
Information Ratio 5Y	Top 50%	4.00	47%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	3.67	
Information Ratio 10Y	Top 50%	5.00	44%	5.00	5.00	5.00	5.00	5.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	4.58	
Overall Capture Ratio 3Y	above 1	3.00	1.03	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	3.00	0.00	1.75	
Overall Capture Ratio 5Y	above 1	3.00	1	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	
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	97.81	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	3.00	0.00	0.00	0.00	0.00	0.00	1.75	
Mgr Tenure	above 5 years	5.00	15.9 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					89	89	89	87	86	75	76	73	73	80	68	66	79

FUND SCORING REPORT

Core Bond Fund CL R1			Ticker: WCBFRX				Peer Group: Intermediate Core-Plus Bond						Rating: Meets			Score: 94
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	28%	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	26%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	4.00	0.00	3.33
Total Return 5Y	Top 50%	8.00	36%	8.00	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	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 5Y	Lowest 50%	5.00	20%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	5.00
Batting Average 5Y	Top 50%	4.00	94%	0.00	4.00	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	3.43
Batting Average 10Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	1.00	21%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.83
Information Ratio 5Y	Top 50%	3.00	30%	3.00	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	31%	6.00	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	1.05	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	2.75
Overall Capture Ratio 5Y	above 1	3.00	1.09	3.00	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	90.77	5.00	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	6.8 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	3.00	3.00	3.00	3.00	4.33
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			94		100	100	100	100	100	100	100	94	78	94	69	94

FUND SCORING REPORT

Lord Abbett Total Return R6					Ticker: LTRHX			Peer Group: Intermediate Core-Plus Bond						Rating: Meets			Score: 100
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score	
Total Return 1Y	Top 50%	2.00	34%	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	38%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	3.67	
Total Return 5Y	Top 50%	8.00	40%	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	0.30	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	29%	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	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	
Batting Average 5Y	Top 50%	4.00	14%	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	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 3Y	Top 50%	1.00	25%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.92	
Information Ratio 5Y	Top 50%	3.00	33%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	2.75	
Information Ratio 10Y	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	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	27%	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	1.04	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	2.75	
Overall Capture Ratio 5Y	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	
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	3.00	3.00	3.00	3.00	
R-squared 5Y	Above 50	5.00	90.16	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	
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	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75	
Mgr Tenure	above 5 years	5.00	24.1 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	97	97	97	97	97	97	97	78	96	

FUND SCORING REPORT

PGIM High Yield R6				Ticker: PHYQX				Peer Group: High Yield Bond					Rating: Meets			Score: 79
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	2.00	12%	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	1.17
Total Return 3Y	Top 50%	4.00	52%	0.00	0.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.00
Total Return 5Y	Top 50%	8.00	30%	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	7%	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	0.30	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	52%	0.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00	2.50
Std Deviation 5Y	Lowest 50%	5.00	68%	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	17%	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	5%	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	56%	0.00	0.00	0.00	1.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.67
Information Ratio 5Y	Top 50%	3.00	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
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	45%	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	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
Overall Capture Ratio 3Y	above 1	3.00	0.97	0.00	0.00	0.00	0.00	0.00	3.00	3.00	0.00	3.00	3.00	3.00	3.00	1.50
Overall Capture Ratio 5Y	above 1	3.00	0.98	0.00	0.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.25
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	98.74	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	17 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			79		84	87	89	89	93	93	85	88	90	90	90	88

FUND SCORING REPORT

Fidelity 500 Index			Ticker: FXAIX			Peer Group: Large Blend						Rating: Meets			Score: 100	
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	1.00	23%	1.00	1.00	1.00	1.00	1.00	1.00	0.00	1.00	1.00	1.00	1.00	1.00	0.92
Total Return 3Y	Top 50%	2.00	20%	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	19%	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	8%	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	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
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	99.75	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 3Y90 - 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	100	99	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	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	1.00	27%	1.00	1.00	0.00	1.00	0.00	1.00	0.00	0.00	0.00	0.00	1.00	0.00	0.42
Total Return 3Y	Top 50%	2.00	65%	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	49%	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	28%	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 3Y90 - 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		98	97	98	97	98	97	97	97	97	100	99	98

FUND SCORING REPORT

Fidelity Small Cap Index			Ticker: FSSNX			Peer Group: Small Blend						Rating: Meets			Score: 94	
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	1.00	31%	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33
Total Return 3Y	Top 50%	2.00	81%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.17
Total Return 5Y	Top 50%	4.00	66%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	0.67
Total Return 10Y	Top 50%	8.00	47%	8.00	0.00	0.00	0.00	0.00	0.00	8.00	8.00	8.00	0.00	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 3Y90 - 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			94		86	86	86	85	85	93	93	93	85	97	99	90

FUND SCORING REPORT

iShares MSCI EAFE Intl Idx K				Ticker: BTMKX			Peer Group: Foreign Large Blend						Rating: Meets			Score: 80
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	1.00	30%	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	19%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	2.00	0.00	1.50
Total Return 5Y	Top 50%	4.00	35%	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	37%	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	0.00	10.00	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	35%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00	10.00	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	95.04	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
R-squared 5Y	Above 90	10.00	95.11	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
R-Squared Consistency 3Y90 - 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		80	90	80	80	80	80	80	88	88	90	78	83

FUND SCORING REPORT

State Street Aggregate Bond Index K				Ticker: SSFEX			Peer Group: Intermediate Core Bond						Rating: Meets			Score: 87
Standards	Criteria	Max Points	3Q24 Results Criteria Rank & Points		2Q24	1Q24	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	Avg Score
Total Return 1Y	Top 50%	1.00	62%	0.00	0.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.67
Total Return 3Y	Top 50%	2.00	48%	2.00	2.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	0.67
Total Return 5Y	Top 50%	4.00	58%	0.00	0.00	0.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	0.00	2.00
Total Return 10Y	Top 50%	8.00	52%	0.00	-	-	-	-	-	-	-	-	-	-	-	0.00
Tracking Error 3Y Rank	Lowest 25%	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
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	1.01	5.00	-	-	-	-	-	-	-	-	-	-	-	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 3Y90 - 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			87		94	94	93	98	98	98	98	98	100	93	92	95

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	0.20 / 0.21	06/10/2020 Percentile Rank	4.09 (96%)	8.39 (57%)	14.11 ▷ (98%) ◁	4.87 (1%)			6.37
Morningstar Lifetime Allocation Moderate 2010 TR USD			02/18/2009	5.63	9.25	17.51	2.24	5.27	5.02	6.04
Category Average				4.94	8.77	16.71	2.30	5.04	4.91	
Category Size				97	97	95	87	80	46	
Target-Date 2015										
> GG Trust American Funds 2015 Fund CL I	WTAAJX	0.22 / 0.22	06/10/2020 Percentile Rank	4.14 (98%)	8.82 (77%)	15.04 ▷ (94%) ◁	5.05 (1%)			6.84
Morningstar Lifetime Mod 2015 TR USD			—	5.90	9.46	18.46	1.87	5.28	5.22	—
Category Average				5.20	9.27	17.68	2.47	5.50	5.30	
Category Size				114	114	113	105	95	52	
Target-Date 2020										
> GG Trust American Funds 2020 Fund CL I	WTAAAX	0.24 / 0.24	06/01/2020 Percentile Rank	4.36 (97%)	9.54 (70%)	16.32 ▷ (100%)◁	5.33 (1%)			7.59
Morningstar Lifetime Mod 2020 TR USD			—	6.18	9.88	19.61	1.79	5.51	5.54	—
Category Average				5.42	9.94	18.89	2.72	5.85	5.70	
Category Size				147	146	145	136	126	75	

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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 2025										
> GG Trust American Funds 2025 Fund CL I	WTAABX	0.25 / 0.25	06/01/2020 Percentile Rank	4.29 (94%)	10.13 (69%)	17.70 ▷ (93%) ◁	5.34 (1%)			8.39
Morningstar Lifetime Mod 2025 TR USD			–	6.45	10.50	20.94	2.01	5.96	6.00	–
Category Average				5.60	10.57	20.11	3.01	6.43	6.14	
Category Size				210	208	206	197	173	114	
Target-Date 2030										
> GG Trust American Funds 2030 Fund CL I	WTAADX	0.29 / 0.29	06/03/2020 Percentile Rank	4.59 (99%)	11.63 (66%)	20.58 ▷ (82%) ◁	5.78 (2%)			9.25
Morningstar Lifetime Mod 2030 TR USD			–	6.73	11.42	22.56	2.62	6.74	6.62	–
Category Average				5.73	11.82	22.18	3.78	7.55	6.93	
Category Size				212	211	209	199	173	111	
Target-Date 2035										
> GG Trust American Funds 2035 Fund CL I	WTAACX	0.33 / 0.33	06/10/2020 Percentile Rank	5.10 (94%)	13.41 (59%)	24.04 ▷ (72%) ◁	6.01 (9%)			10.26
Morningstar Lifetime Mod 2035 TR USD			–	6.99	12.70	24.54	3.66	7.83	7.33	–
Category Average				6.05	13.33	24.54	4.70	8.75	7.66	
Category Size				207	207	205	191	167	111	

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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	5.77 (82%)	15.40 (32%)	27.86 (30%)	6.57 (11%)			11.77
Morningstar Lifetime Mod 2040 TR USD			–	7.21	14.06	26.49	4.80	8.91	7.94	–
Category Average				6.01	14.63	26.48	5.52	9.76	8.27	
Category Size				206	205	203	194	168	111	
Target-Date 2045										
> GG Trust American Funds 2045 Fund CL I	WTAAFX	0.41 / 0.41	06/03/2020 Percentile Rank	6.07 (64%)	16.16 (40%)	29.25 (29%)	6.76 (19%)			11.71
Morningstar Lifetime Mod 2045 TR USD			–	7.36	15.07	27.90	5.61	9.63	8.29	–
Category Average				6.31	15.70	28.08	6.14	10.44	8.63	
Category Size				202	202	200	191	167	111	
Target-Date 2050										
> GG Trust American Funds 2050 Fund CL I	WTAAHX	0.42 / 0.42	06/01/2020 Percentile Rank	6.01 (70%)	16.31 (51%)	29.58 (34%)	6.66 (36%)			12.20
Morningstar Lifetime Mod 2050 TR USD			–	7.46	15.54	28.55	5.97	9.92	8.39	–
Category Average				6.17	16.20	28.86	6.42	10.69	8.79	
Category Size				204	203	201	192	168	111	

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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	5.90 (80%)	16.39 (50%)	29.84 (28%)	6.61 (39%)			11.81
Morningstar Lifetime Mod 2055 TR USD			–	7.52	15.60	28.66	5.98	9.93	8.36	–
Category Average				6.41	16.43	29.21	6.53	10.82	8.84	
Category Size				202	202	200	191	167	105	
Target-Date 2060										
> GG Trust American Funds 2060 Fund CL I	WTAAXX	0.43 / 0.43	06/03/2020 Percentile Rank	5.87 (82%)	16.38 (51%)	29.89 (28%)	6.54 (43%)			11.84
Morningstar Lifetime Mod 2060 TR USD			–	7.57	15.55	28.62	5.91	9.87	8.28	–
Category Average				6.36	16.50	29.35	6.59	10.92	9.04	
Category Size				201	201	199	190	159	29	
Target-Date 2065+										
> GG Trust American Funds 2065 Fund CL I	WTAASX	0.43 / 0.43	04/22/2022 Percentile Rank	5.88 (85%)	16.38 (57%)	29.89 (32%)				11.75
Morningstar Lifetime Allocation Moderate 2065 TR USD			08/19/2019	7.62	15.46	28.51	5.81	9.79	8.21	8.57
Category Average				6.36	16.60	29.46	6.70	11.14	–	
Category Size				241	197	195	148	30	–	

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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	6.86 (72%)	22.30 (3%)	33.97 (5%)	13.90 (2%)	15.26 (3%)		15.72
Putnam Large Cap Value R6	PEQSX	0.55 / 0.55	07/02/2012 Percentile Rank	6.83 (72%)	22.03 (4%)	33.60 (8%)	13.81 (3%)	15.13 (3%)	11.91 (3%)	13.89
Russell 1000 Value TR USD			–	9.43	16.68	27.76	9.02	10.69	9.23	–
Category Average				8.04	15.90	27.14	9.58	11.24	9.30	
Category Size				1192	1184	1173	1085	1031	804	
Large Blend										
Fidelity 500 Index	FXAIX	0.02 / 0.02	05/04/2011 Percentile Rank	5.88 (42%)	22.06 (22%)	36.33 (23%)	11.90 (20%)	15.96 (19%)	13.37 (8%)	13.60
Russell 1000 TR USD			–	6.08	21.18	35.68	10.83	15.65	13.11	–
Category Average				5.94	19.35	32.84	10.14	14.30	11.83	
Category Size				1460	1435	1414	1292	1189	895	
Large Growth										
JPMorgan Large Cap Growth R6	JLGMX	0.44 / 0.52	11/30/2010 Percentile Rank	2.43 (64%)	27.39 (15%)	44.56 (17%)	11.64 (13%)	21.25 (5%)	17.81 (3%)	17.06
Russell 1000 Growth TR USD			–	3.19	24.55	42.19	12.02	19.74	16.53	–
Category Average				3.70	21.92	38.83	7.39	16.08	13.73	
Category Size				1167	1154	1141	1076	1005	788	

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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										
Mid-Cap Blend										
> <i>Fidelity Mid Cap Index</i>	FSMDX	0.03 / 0.03	09/08/2011 Percentile Rank	9.20 (24%)	14.63 (40%)	29.29 (27%)	5.76 ▷ (65%) ◁	11.30 (49%)	10.19 (28%)	12.49
Russell Mid Cap TR USD			–	9.21	14.63	29.33	5.75	11.29	10.19	–
Category Average				8.31	14.30	27.57	6.70	11.18	9.42	
Category Size				441	437	427	402	365	253	
Small Value										
> <i>Allspring Special Small Cap Value R6</i>	ESPRX	0.92 / 0.92	10/31/2014 Percentile Rank	6.97 (75%)	8.24 (56%)	21.71 ▷ (64%) ◁	6.05 ▷ (54%) ◁	9.52 ▷ (67%) ◁	9.29 (20%)	8.82
Russell 2000 Value TR USD			–	10.15	9.22	25.88	3.77	9.29	8.23	–
Category Average				8.14	8.74	22.68	6.47	11.02	8.17	
Category Size				483	479	475	446	420	326	
Small Blend										
> <i>Fidelity Small Cap Index</i>	FSSNX	0.03 / 0.03	09/08/2011 Percentile Rank	9.27 (33%)	11.21 (45%)	26.84 (31%)	1.97 ▷ (81%) ◁	9.48 ▷ (66%) ◁	8.93 (47%)	10.99
Russell 2000 TR USD			–	9.27	11.17	26.76	1.85	9.38	8.78	–
Category Average				8.45	10.91	25.03	4.42	10.20	8.63	
Category Size				608	599	594	569	547	387	

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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										
Small Growth										
> JPMorgan Small Cap Growth R6	JGSMX	0.74 / 0.76	11/30/2010 Percentile Rank	3.99 (90%)	11.09 (62%)	23.22 ▷ (65%) ◁	-5.06 ▷ (78%) ◁	8.06 ▷ (76%) ◁	11.03 (22%)	11.54
Russell 2000 Growth TR USD			–	8.41	13.22	27.66	-0.35	8.82	8.95	–
Category Average				7.44	12.69	25.69	-1.41	10.04	9.93	
Category Size				573	568	568	545	517	398	
Foreign Large Blend										
> iShares MSCI EAFE Intl Idx K	BTMKX	0.05 / 0.05	03/31/2011 Percentile Rank	7.24 (45%)	13.17 (50%)	25.48 (30%)	5.89 (19%)	8.36 (35%)	5.77 (37%)	5.66
MSCI ACWI Ex USA NR USD			–	8.06	14.21	25.35	4.14	7.59	5.22	–
Category Average				7.29	13.08	24.17	4.29	7.73	5.42	
Category Size				730	726	717	667	629	422	
Foreign Large Growth										
> Fidelity Advisor Intl Cap App Z	FIDZX	0.67 / 0.67	02/01/2017 Percentile Rank	5.30 (66%)	13.89 (37%)	31.51 (12%)	4.38 (16%)	9.77 (18%)	8.99 (10%)	11.02
> International Equity Fund Fee Class R1	WAAAIX	0.46 / 0.46	02/02/2021 Percentile Rank	5.05 (73%)	13.68 (40%)	30.87 (18%)	4.31 (12%)			4.42
MSCI ACWI Ex USA Growth NR USD			–	6.92	14.06	26.75	0.81	7.09	5.97	–
Category Average				6.18	12.94	26.69	0.19	7.70	6.57	
Category Size				412	403	402	386	336	224	

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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										
Real Estate										
> American Century Real Estate R6	AREDXX	0.80 / 0.80	07/26/2013	16.42	15.15	33.89	4.30	4.98	7.64	7.45
			Percentile Rank	(29%)	(27%)	(36%)	(15%)	(45%)	(34%)	
FTSE Nareit All Equity REITs TR USD			–	16.79	14.23	34.77	3.51	5.09	8.04	–
Category Average				15.79	13.77	32.06	2.58	4.53	6.94	
Category Size				240	239	238	229	210	152	
FIXED INCOME										
Intermediate Core Bond										
> State Street Aggregate Bond Index K	SSFEX	0.03 / 0.14	09/19/2014	5.20	4.53	11.53	-1.41	0.31	1.75	1.77
			Percentile Rank	(37%)	(66%)	▷ (62%) ◁	(48%)	▷ (58%) ◁	▷ (52%) ◁	
Bloomberg US Agg Bond TR USD			–	5.20	4.45	11.57	-1.39	0.33	1.85	–
Category Average				5.05	4.78	11.56	-1.39	0.43	1.75	
Category Size				465	462	456	414	373	268	
Intermediate Core-Plus Bond										
> Core Bond Fund CL R1	WCBFRX	0.25 / 0.25	01/16/2018	5.42	5.80	13.11	-0.86	1.03		1.95
			Percentile Rank	(25%)	(21%)	(28%)	(26%)	(36%)		

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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
FIXED INCOME										
Intermediate Core-Plus Bond										
Lord Abbett Total Return R6	LTRHX	0.35 / 0.35	06/30/2015	5.35	5.73	12.82	-0.95	0.98	2.15	2.18
			Percentile Rank	(32%)	(26%)	(34%)	(38%)	(40%)	(42%)	
Bloomberg US Agg Bond TR USD			–	5.20	4.45	11.57	-1.39	0.33	1.85	–
Category Average				5.13	5.27	12.41	-1.16	0.83	2.03	
Category Size				625	618	606	546	505	357	
High Yield Bond										
PGIM High Yield R6	PHYQX	0.38 / 0.38	10/31/2011	5.67	8.61	16.12	2.78	4.60	5.34	6.11
			Percentile Rank	(4%)	(10%)	(12%)	▷ (52%) ◁	(30%)	(7%)	
BBgBarc US Corporate High Yield TR USD			–	5.28	8.00	15.74	3.10	4.72	5.04	–
Category Average				4.41	7.36	14.05	2.87	4.17	4.17	
Category Size				670	658	654	598	563	425	
OTHER										
Other										
GWIFA Series II	GWIFA	0.00 / 0.00								
			Percentile Rank							

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Markets In Focus

4th Quarter 2024

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Markets in Focus Q4 2024: Review

The stock market weathered some volatility to start the quarter but ended up with a modest gain in Q3 2024.

The Federal Reserve began their highly anticipated rate cutting cycle with the first interest rate cut of 50bps in their September meeting.

Consumer spending remains strong while the labor market slightly weakened.

Gross Domestic Product (GDP) rebounded from the first quarter's weak growth rate (1.6%) and increased to 3.0% in Q2 2024.



STRENGTH

- ✓ **Markets Rally:** The U.S. stock market had modest gains through the quarter and the fixed income market made up a lot of ground this quarter. The Bloomberg Agg returned over 5% in the 3rd quarter bringing the YTD return into positive territory.
- ✓ **Interest Rate Cuts:** The Federal Reserve began cutting interest rates, which eased some pressure and began to loosen financial conditions. Further cuts are expected before the end of the year by the market.
- ✓ **Consumer Spending:** Retail sales surprised on the upside this quarter, proving once again how resilient the U.S. consumer has been.

- ✓ **Slowing Economy:** The labor market has shown some signs of cooling off with the unemployment rate slightly increasing and jobs added slowing. Manufacturing production has also started to slow.
- ✓ **Stock Market Volatility:** Election years historically correlate with slightly heightened market volatility, driven by uncertainties surrounding policy changes and electoral outcomes.
- ✓ **Geopolitical Tension:** Oil prices spiked at the end of the quarter as tensions between Israel and their neighbors escalated. Any further escalation in conflict could increase volatility in the market.



RISKS



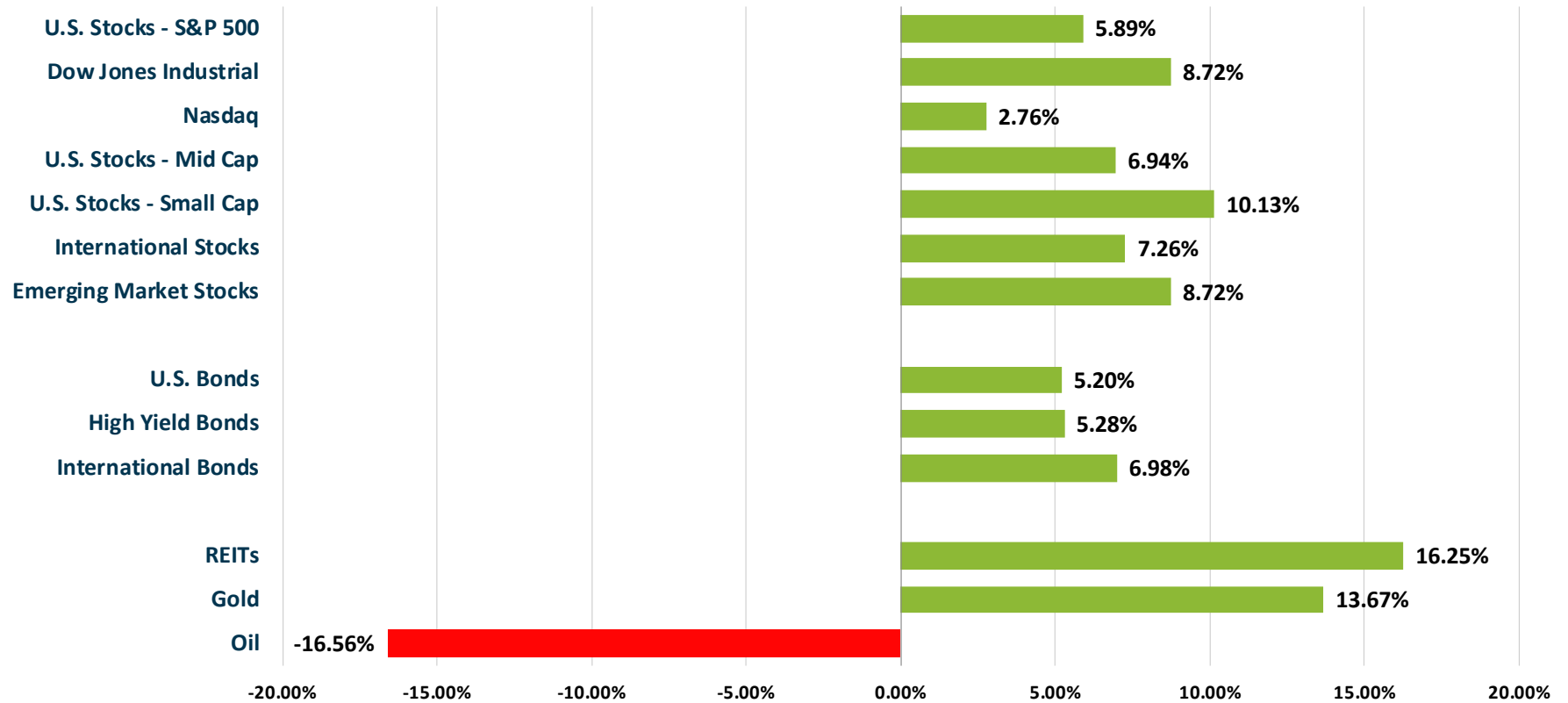
OUTLOOK

- ✓ **Election Risks:** The upcoming election could have a variety of implications in potential policy changes. Historically, election years result in slightly heightened market volatility.
- ✓ **Continued Rate Cuts:** The Federal Reserve has started the process of cutting rates which has started to ease financial conditions. We expect further cuts to come in November and December.
- ✓ **Slower but Growing Economy:** GDP and the consumer are continuing to show strength as the Fed has seemed so far to avoid a hard landing. While labor and manufacturing has slowed, we do not expect the economy to be nearing a recession any time soon.

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Index Returns

QTD Index Returns (%)



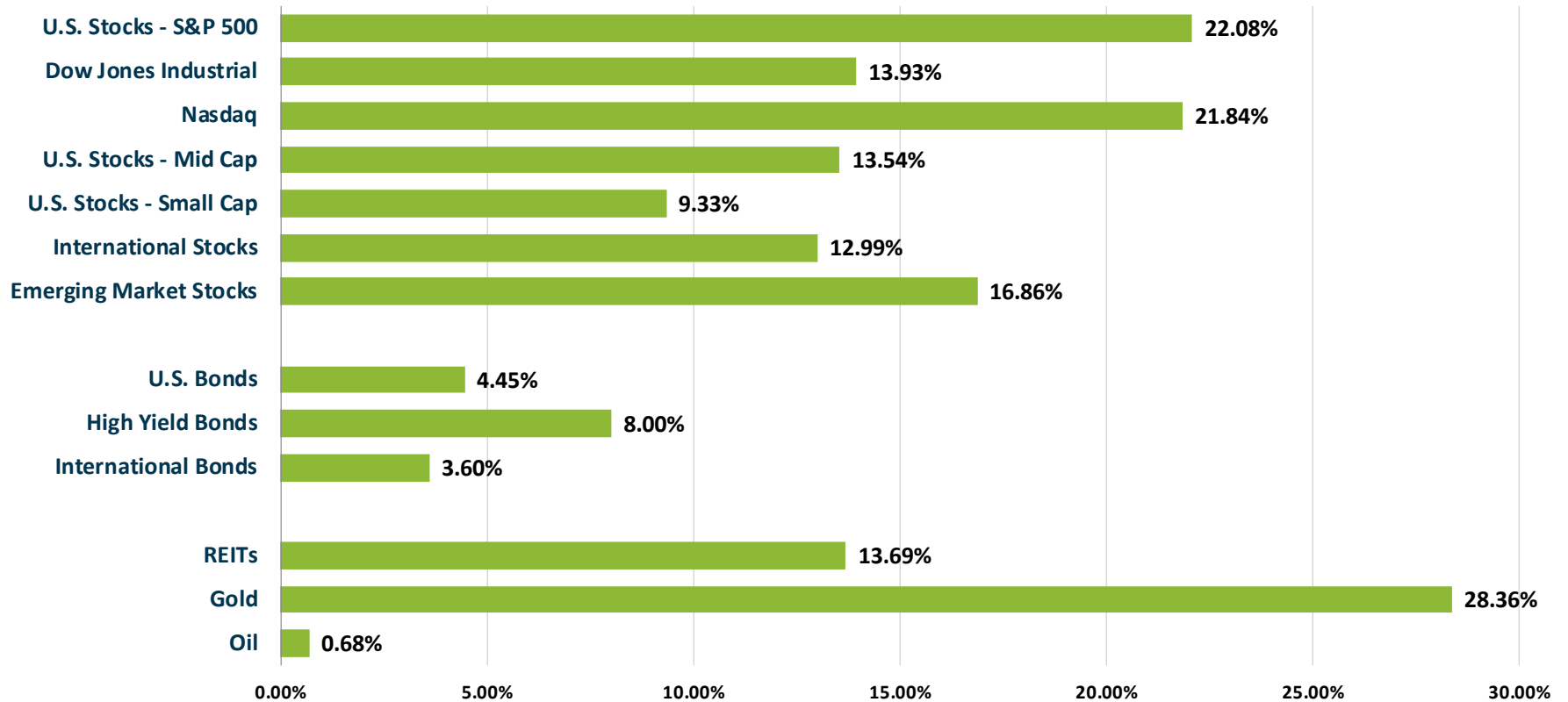
Source: Morningstar

As of 9/30/2024

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Index Returns

YTD Index Returns (%)



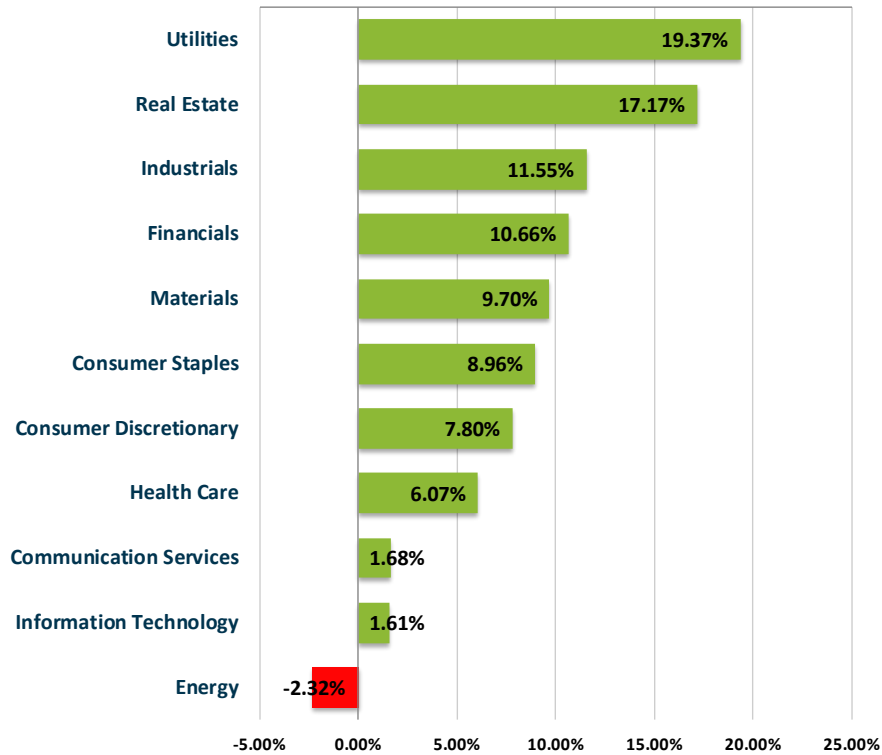
Source: Morningstar

As of 9/30/2024

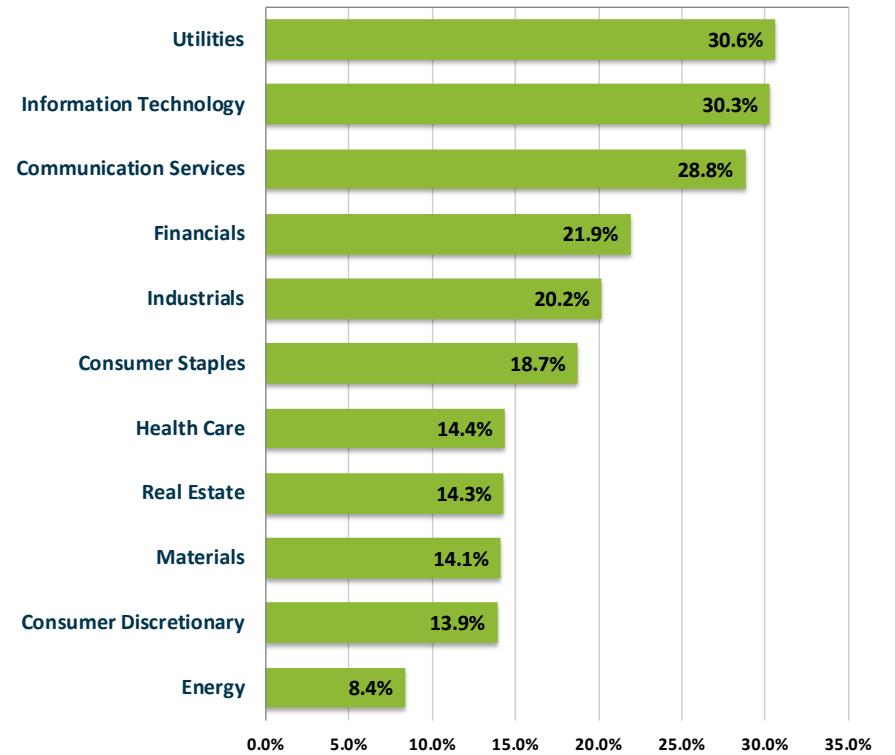
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Sector Returns

S&P Sectors - QTD Returns



S&P Sectors - YTD Returns



Source: Morningstar
As of 9/30/2024

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Style Box Returns

Morningstar Style Box – QTD Returns

	Value	Core	Growth
Large	9.43%	6.08%	3.19%
Mid	10.08%	9.21%	6.54%
Small	10.15%	9.27%	8.41%

Morningstar Style YTD Box Returns

	Value	Core	Growth
Large	16.68%	21.18%	24.55%
Mid	15.08%	14.63%	12.91%
Small	9.22%	11.17%	13.22%

Source: Morningstar
As of 9/30/2024

Asset Class Returns

2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
US Small Cap 39%	REITS 27%	REITS 2%	US Small Cap 21%	Emerging Markets 37%	Fixed Income 0%	US Large Cap 31%	US Large Cap 21%	REITS 40%	High Yield -11%	US Large Cap 27%	US Large Cap 21%
US Large Cap 33%	US Large Cap 13%	US Large Cap 1%	High Yield 17%	Non-US Developed Equity 25%	High Yield -2%	REITS 28%	US Small Cap 20%	US Large Cap 26%	Fixed Income -13%	Non-US Developed Equity 18%	Emerging Markets 17%
Non-US Developed Equity 23%	Fixed Income 6%	Fixed Income 1%	US Large Cap 12%	US Large Cap 22%	REITS -4%	US Small Cap 26%	Emerging Markets 18%	US Small Cap 15%	Non-US Developed Equity -14%	US Small Cap 17%	REITS 14%
High Yield 7%	US Small Cap 5%	Non-US Developed Equity -1%	Emerging Markets 11%	US Small Cap 15%	US Large Cap -5%	Non-US Developed Equity 22%	Non-US Developed Equity 8%	Non-US Developed Equity 11%	US Large Cap -19%	High Yield 13%	Non-US Developed Equity 13%
REITS 3%	High Yield 2%	US Small Cap -4%	REITS 9%	REITS 9%	US Small Cap -11%	Emerging Markets 18%	Fixed Income 8%	High Yield 5%	Emerging Markets -20%	REITS 11%	US Small Cap 11%
Fixed Income -2%	Emerging Markets -2%	High Yield -4%	Fixed Income 3%	High Yield 8%	Non-US Developed Equity -14%	High Yield 14%	High Yield 7%	Fixed Income -2%	US Small Cap -20%	Emerging Markets 10%	High Yield 8%
Emerging Markets -3%	Non-US Developed Equity -5%	Emerging Markets -15%	Non-US Developed Equity 1%	Fixed Income 4%	Emerging Markets -15%	Fixed Income 9%	REITS -6%	Emerging Markets -3%	REITS -25%	Fixed Income 6%	Fixed Income 4%

Source: Morningstar

Indices Used - Bloomberg US Agg Bond, Bloomberg US Corporate High Yield, FTSE Nareit All REITs, MSCI EAFE, MSCI EM, Russell 1000, Russell 2000

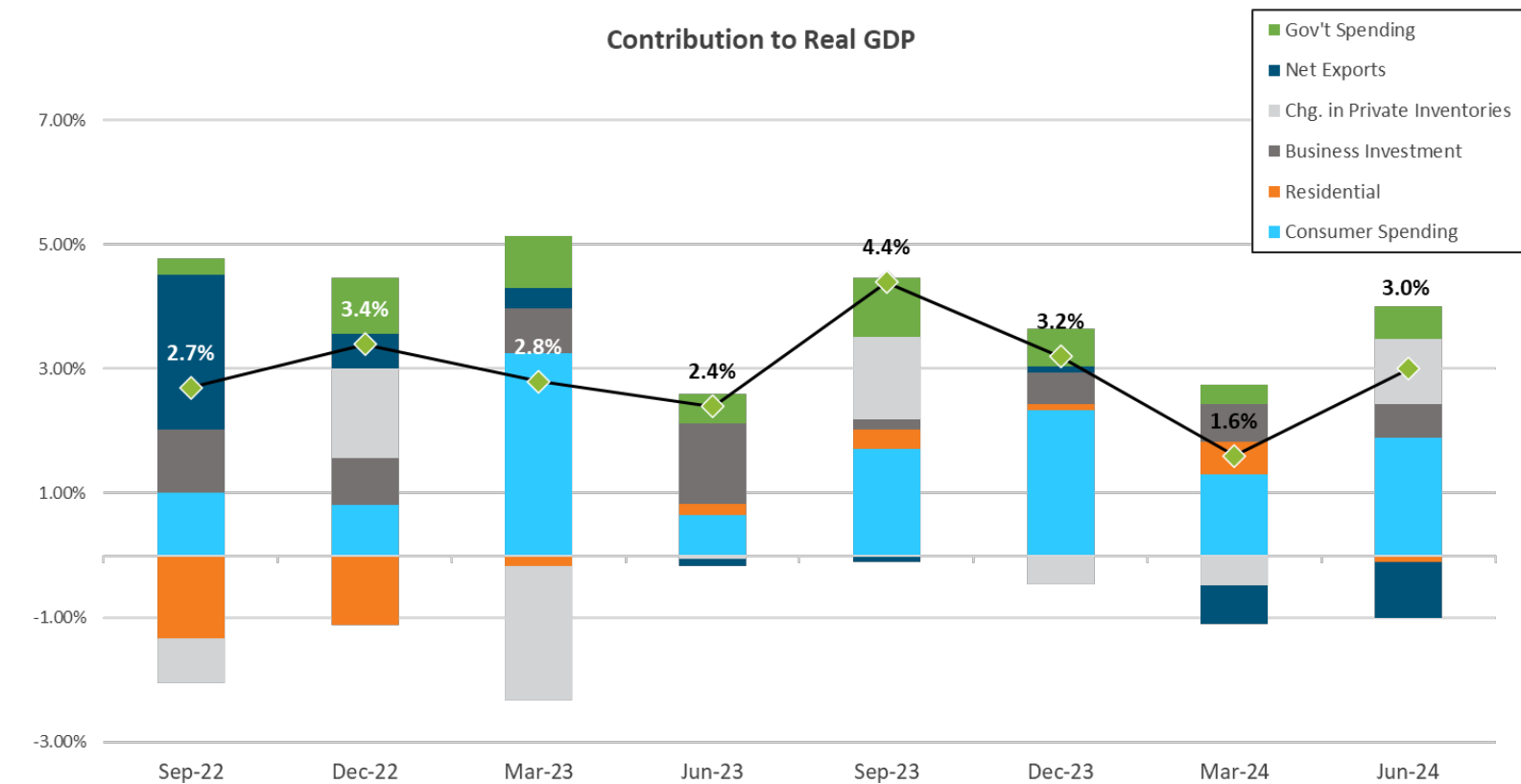
60/40 Alloc - 60% MSCI ACWI/40% Bloomberg US Agg Bond

As of 9/30/2024

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GDP

- GDP rebounded in the 2nd quarter with strong contributions from consumer spending and buildup in inventories
- Strong consumer data released in the 3rd quarter as contributed to the Atlanta Fed forecasting a 3.2% GDP number in the 3rd quarter (As of 10/9/24)

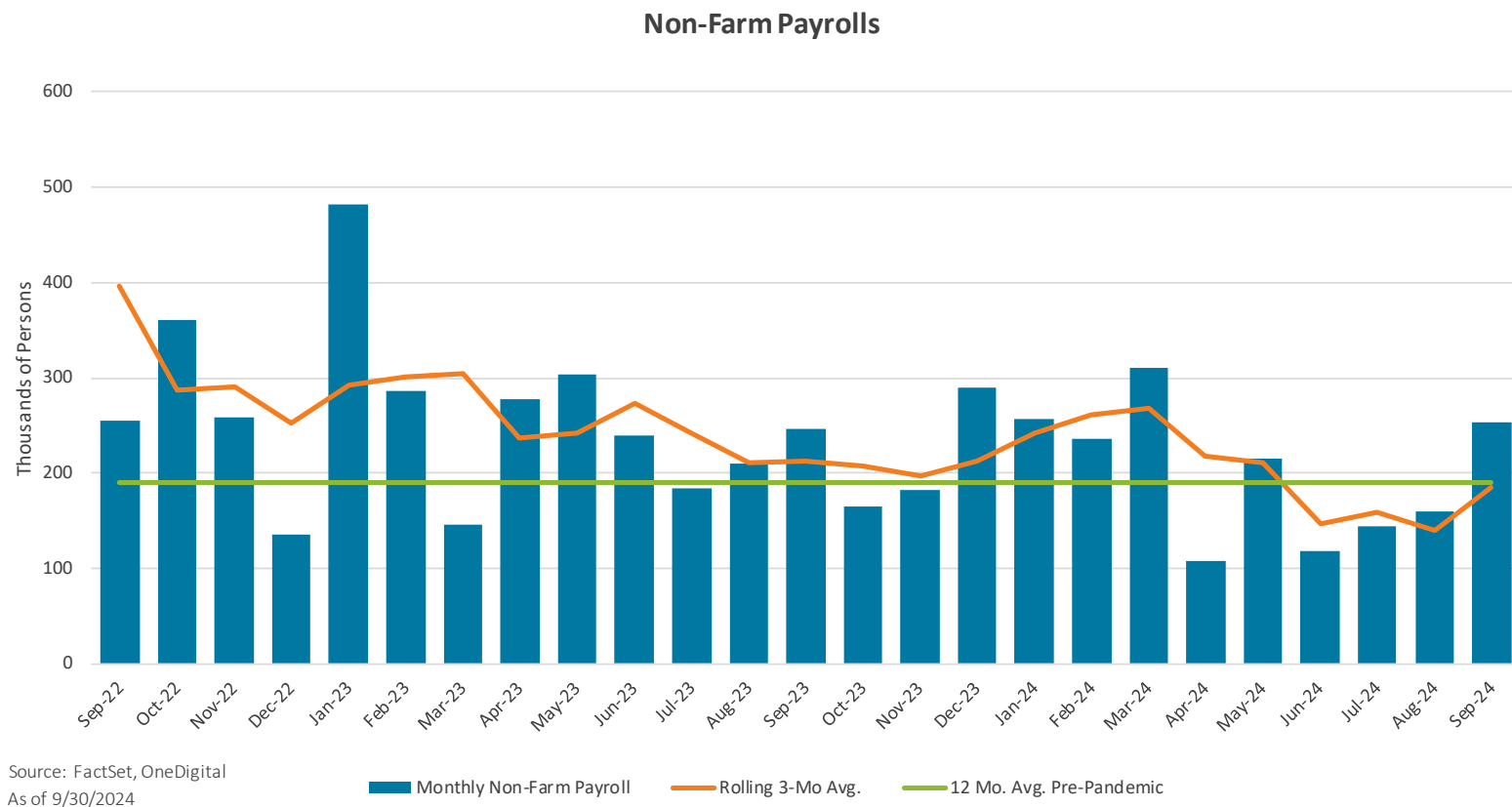


Source: FactSet, OneDigital
As of 6/30/2024

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Jobs

- Jobs rebounded in September after a couple months of disappointing labor data
- While the unemployment rate has ticked up slightly this year, the largest contributor has been new entrants into the job market instead of layoffs or losses.



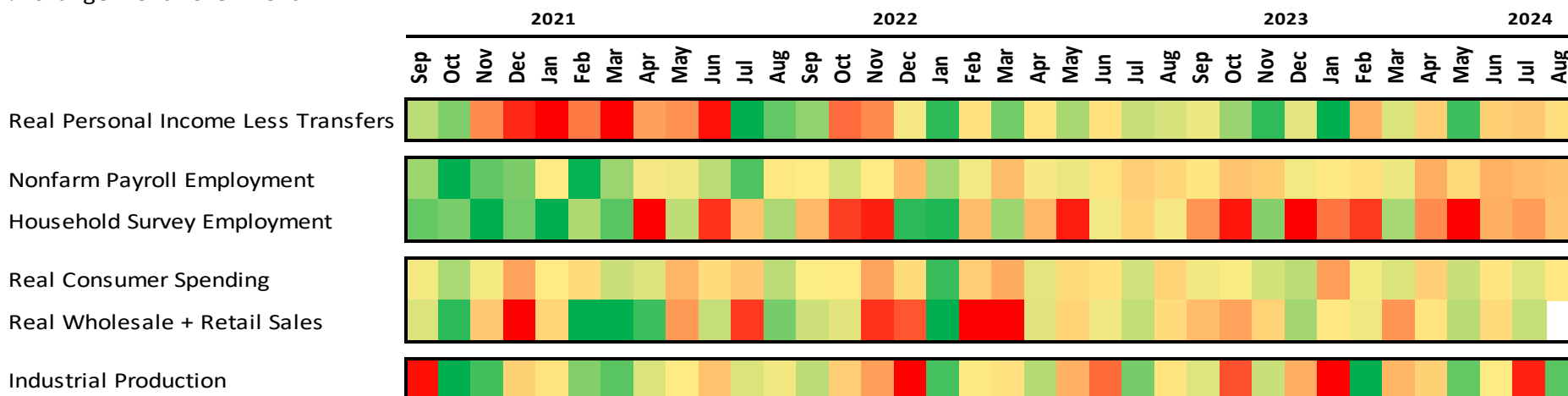
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Recession Indicator

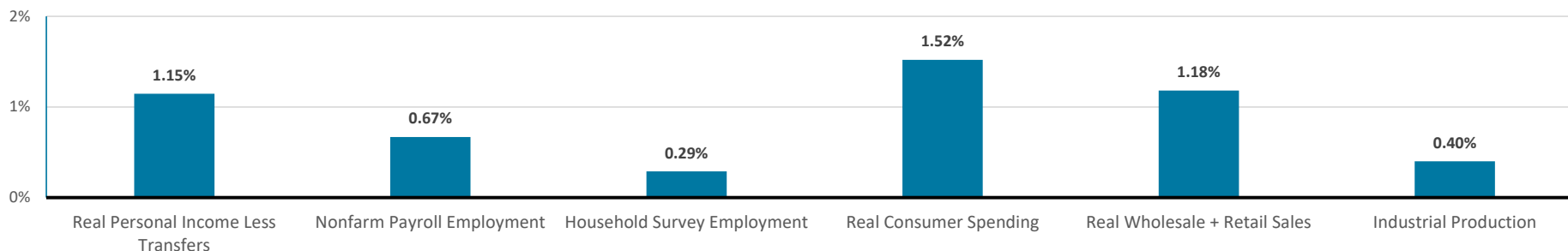
- All recession indicators positive over the last six months with the economy not showing signs of recession.

NBER variables used in making recession determination

% change month-over-month



% Change, Last Six Months



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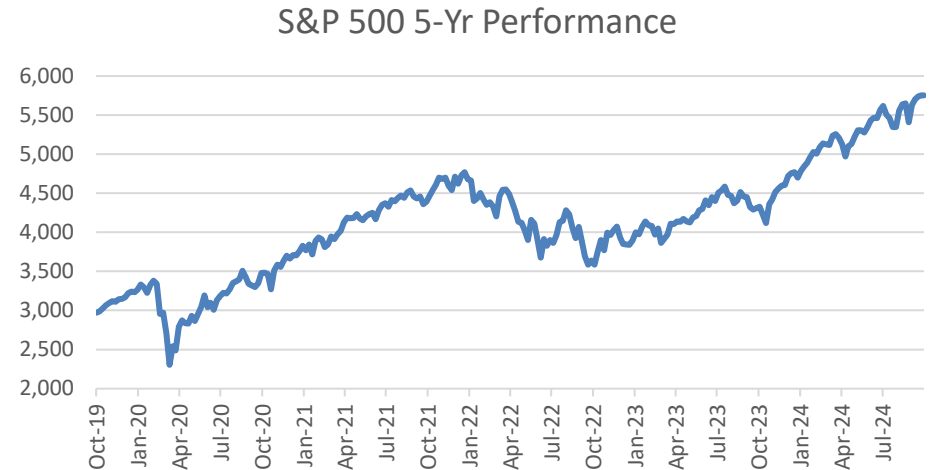
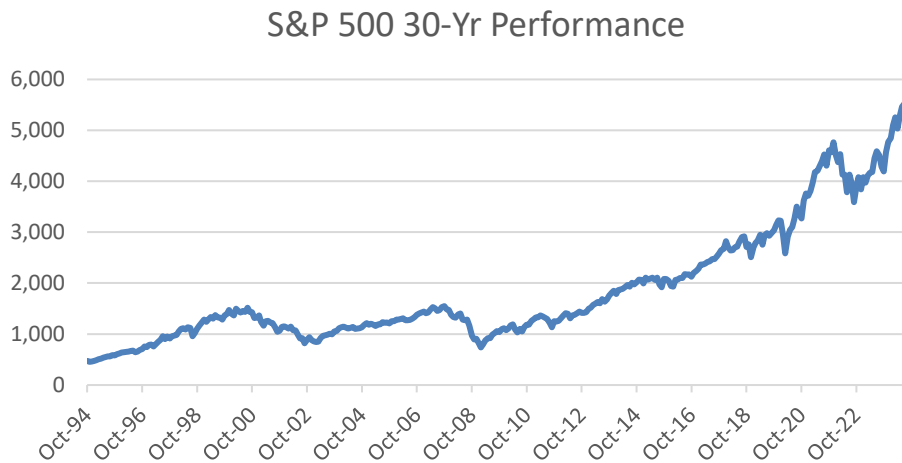
Economy – Key Takeaways

- 1. GDP Growth Remains Strong:** The 2nd quarter GDP number rebounded, and economists are predicting another strong print in the 3rd quarter. Concerns of a hard landing have mostly gone away as the consumer continues to power the economy forward.
- 2. Jobs Better Than They Seem:** A weakening of the labor market has occurred in the latest few months, but a strong September print reversed some of that trend. When digging into the jobs data, the softening seems to be more from new entrants than layoffs which is a positive sign.
- 3. Soft Landing Achieved?:** Economic data remains positive with no signs of a recession in the near term. The Fed has seemingly achieved a soft landing by starting to cut interest rates without the economy going into a recession.

Stock Valuations

S&P 500 Performance

- The S&P 500 has performed impressively over the last 30 years.
- 30-Yr CAGR: 9%, 5-Yr CAGR: 17%
- This performance has accelerated over the last five years, which has sparked concerns over valuations.

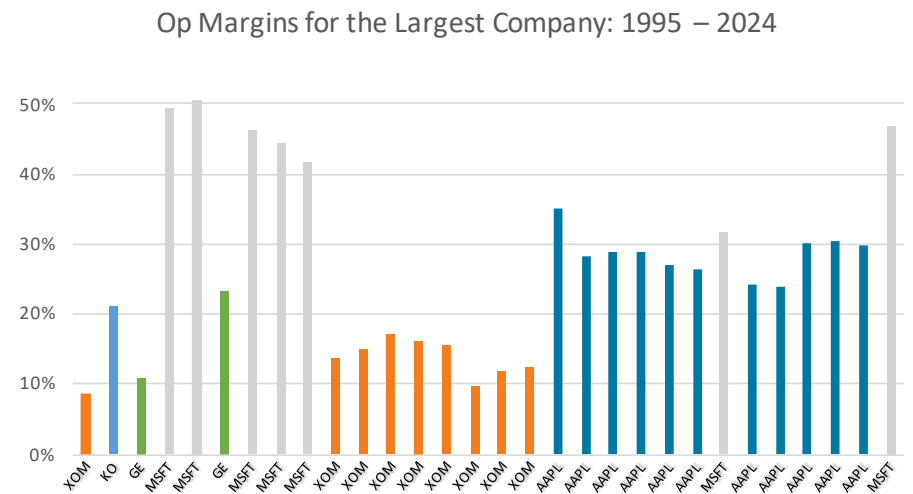
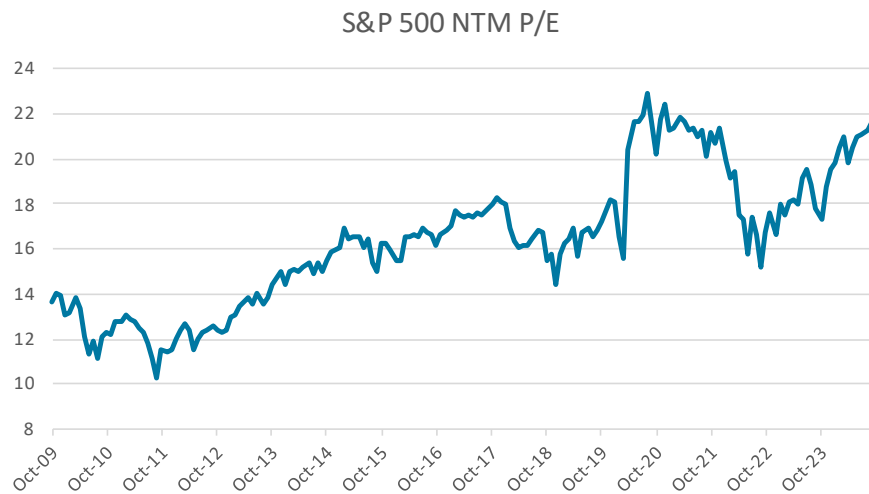


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Stock Valuations

Are Valuation Multiples Justified?

- Many market participants believe “inflated” multiples and overexuberance have created a valuation “bubble”.
- We believe there are some pockets of significant overvaluation within the equity markets – but these are normal during market cycles.
- Rather, we believe there has been a fundamental shift in the global economy which has reset the valuation floor.



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Stock Valuations

U.S. Economy has Fundamentally Changed

- The dominant outperformers are now service/technology related, which have higher profitability and significantly better free-cash-flow generation.

1990			2000			2010		
Company	Market Cap	Sector	Company	Market Cap	Sector	Company	Market Cap	Sector
Exxon Mobil	62,580	Energy	Microsoft	604,410	Technology	Exxon Mobil	322,330	Energy
IBM	52,030	Technology	GE	397,930	Industrials	Microsoft	268,560	Technology
Lowe's	44,590	Consumer	Cisco Systems	355,120	Technology	Walmart	203,650	Consumer
Raytheon	34,670	Industrials	Walmart	307,880	Consumer	Alphabet	196,820	Technology
Bristol-Myers	28,010	Healthcare	Exxon Mobil	280,120	Energy	Apple	190,980	Technology
Total	221,880		Total	1,945,460		Total	1,182,340	
Energy	28%		Energy	14%		Energy	27%	
Technology	23%		Technology	49%		Technology	56%	
Consumer	20%		Consumer	16%		Consumer	17%	
Industrials	16%		Industrials	20%		Industrials	0%	
Healthcare	13%		Healthcare	0%		Healthcare	0%	

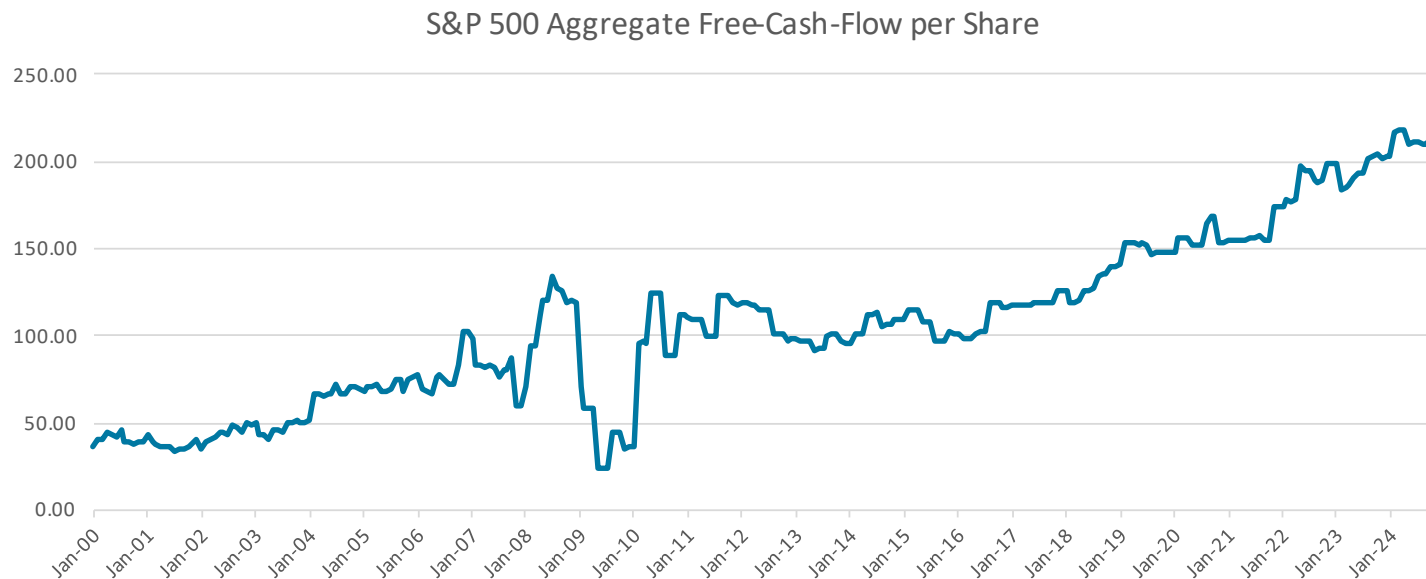
2020			2024		
Company	Market Cap	Sector	Company	Market Cap	Sector
Apple	1,288,000	Technology	Microsoft	3,080,166	Technology
Microsoft	1,200,000	Technology	Apple	2,994,000	Technology
Alphabet	921,950	Technology	Alphabet	1,749,000	Technology
Amazon	920,220	Technology	Amazon	1,570,000	Technology
Meta	585,370	Technology	NVIDIA	1,223,000	Technology
Total	4,915,540		Total	10,616,166	
Energy	0%		Energy	0%	
Technology	100%		Technology	100%	
Consumer	0%		Consumer	0%	
Industrials	0%		Industrials	0%	
Healthcare	0%		Healthcare	0%	

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Stock Valuations

Key Investing Takeaways and Talking Points

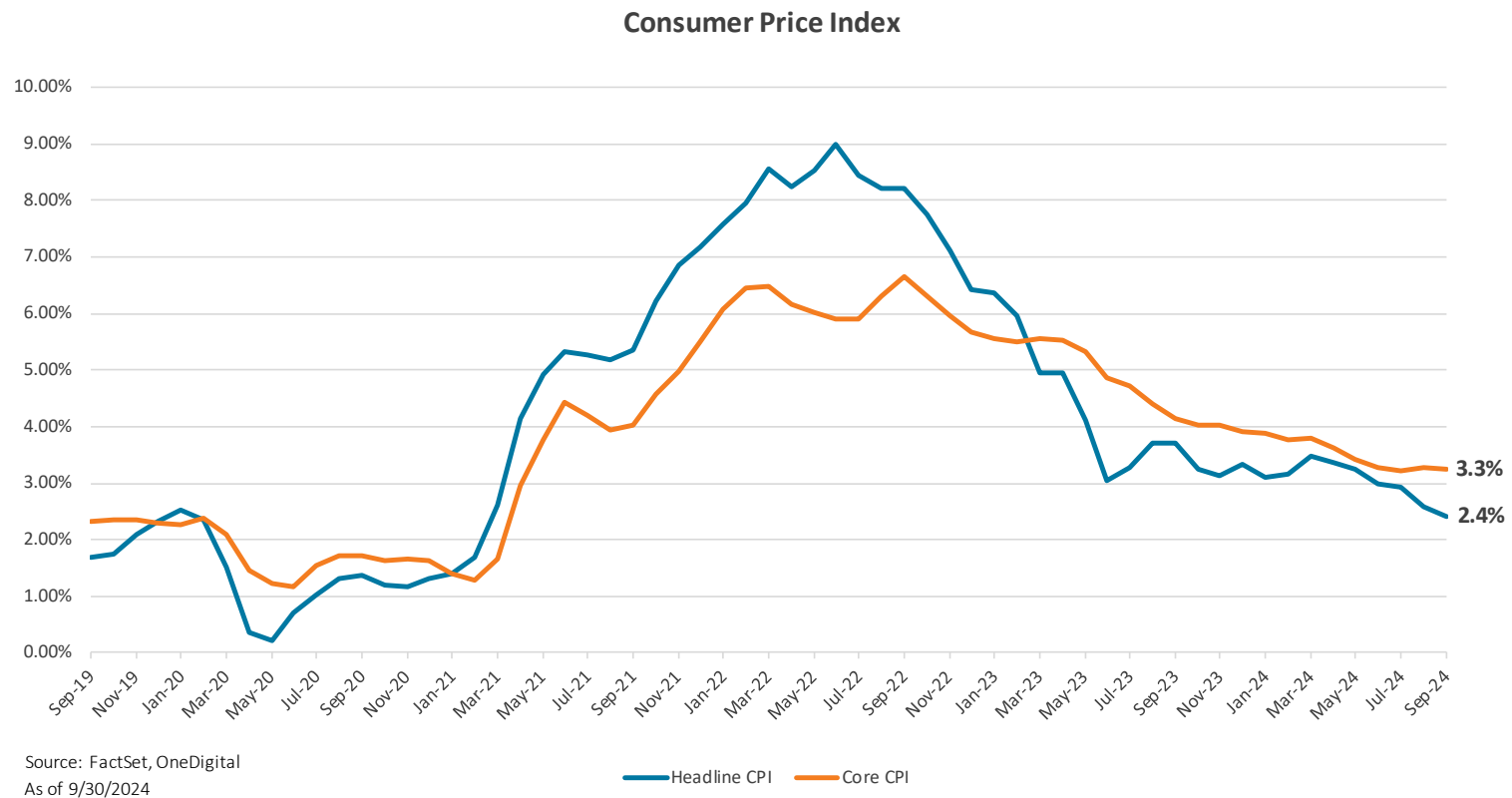
- The amount of free-cash-flow produced by the dominant U.S. companies has increased significantly.
- Not only are companies more efficient, but the most successful business models are high cash producing generators – high profits with minimal assets.
- Consistently higher cash generation means increased quality, which supports higher multiples.
- We believe the combination of increased cash generation and higher multiples (justified by increased quality), has reset the valuation floor.



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Inflation

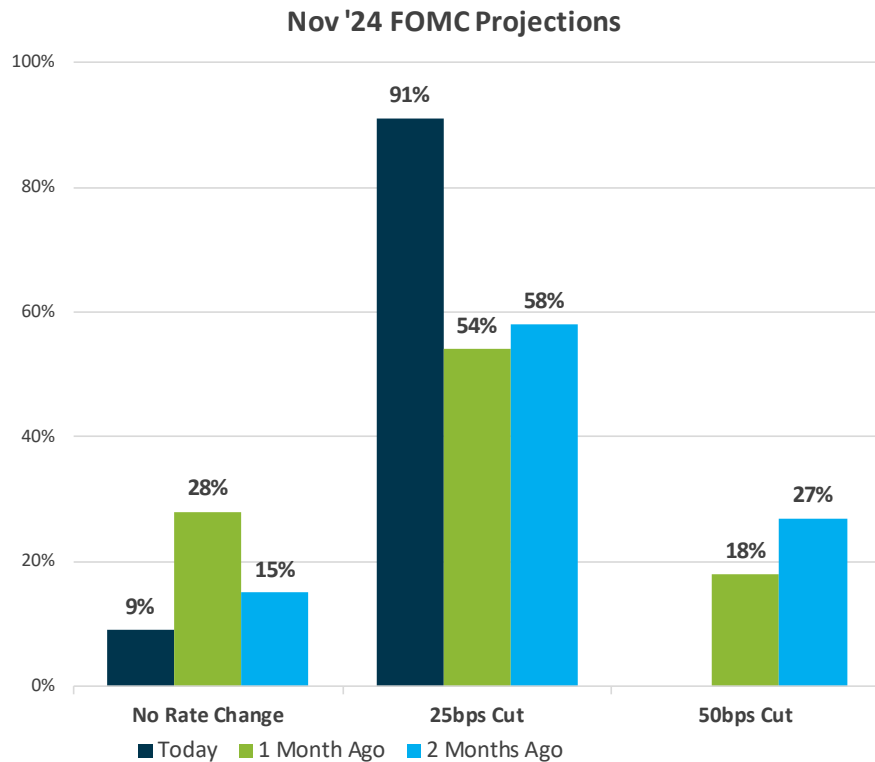
- Inflation trended downward through the quarter with headline inflation at the lowest level since the beginning of 2021
- We've seen significant progress on the inflation front in 2024 and the Fed is confident enough to cut rates as inflation returns to their target levels



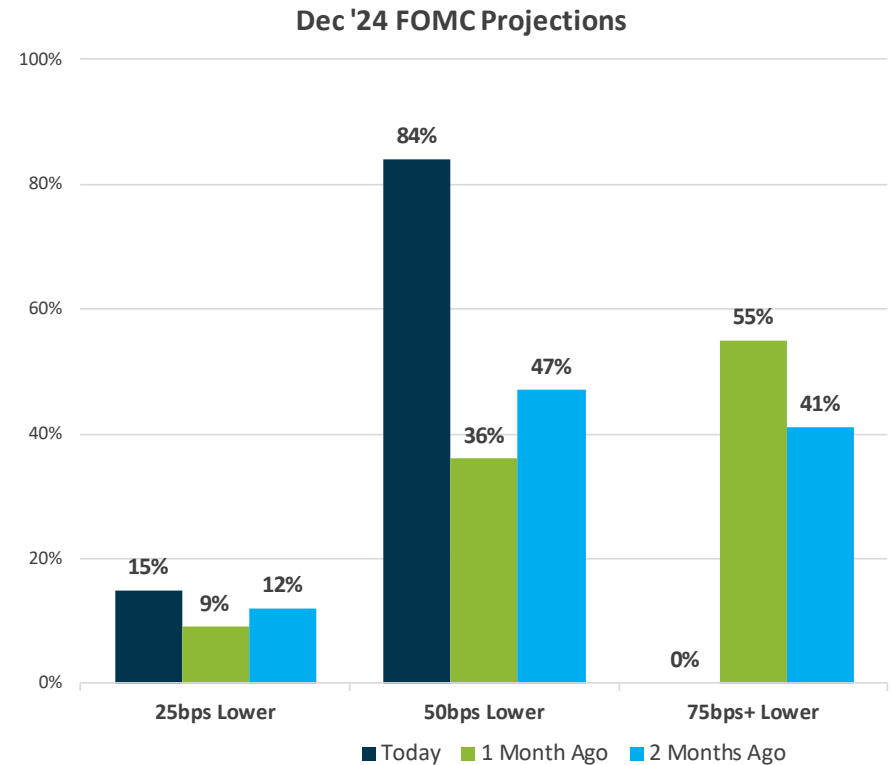
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Where Do We Go From Here?

- The market is now predicting two separate 25 bp cuts by the end of the year
- The Fed has said they are encouraged by the signs that inflation is weakening but have been more closely watching the labor market.



Source: FactSet, OneDigital
As of 10/14/2024

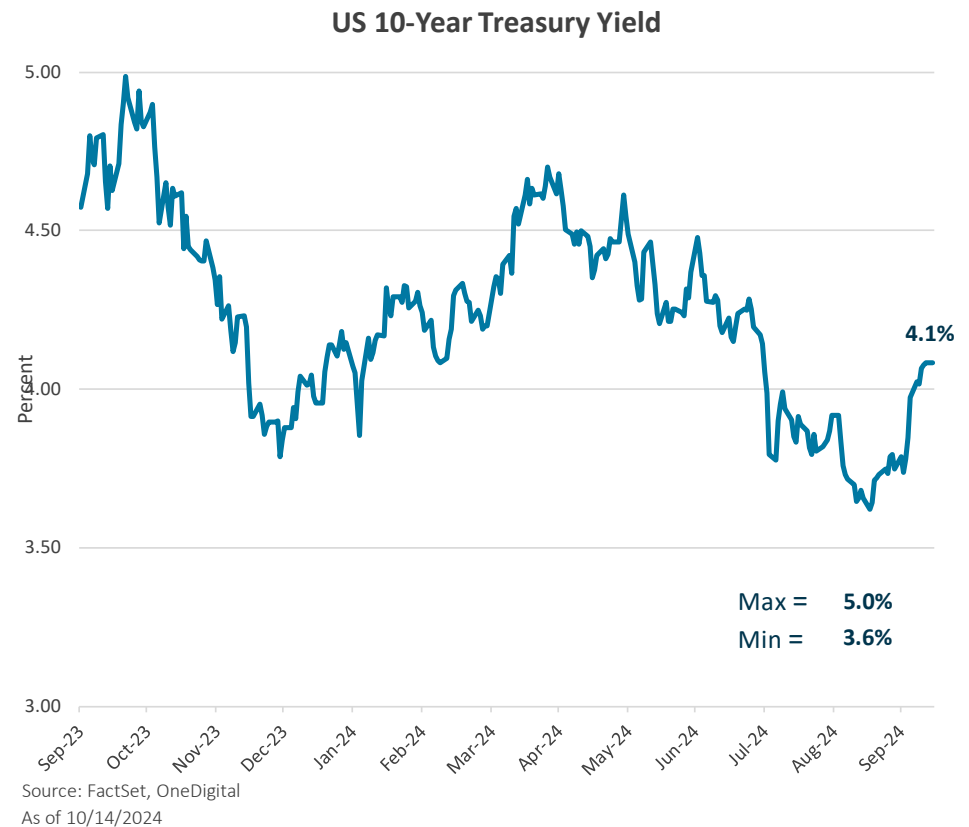
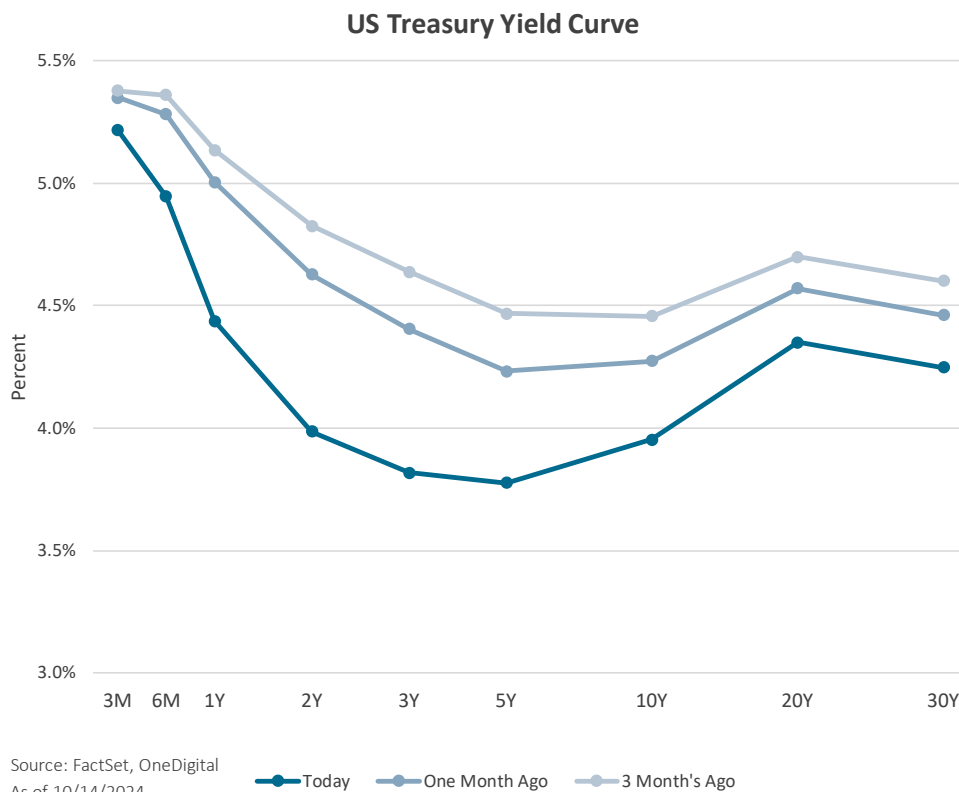


Source: FactSet, OneDigital
As of 10/14/2024

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Yield Curve Pricing in Cuts

- The market has been pricing in rate cuts and the yield curve has fallen over the last quarter.
- While the short end of the curve will continue to fall as the fed cuts rates, the middle of the curve has been volatile based on the market's interpretation of the pace and magnitude of the rate cuts.



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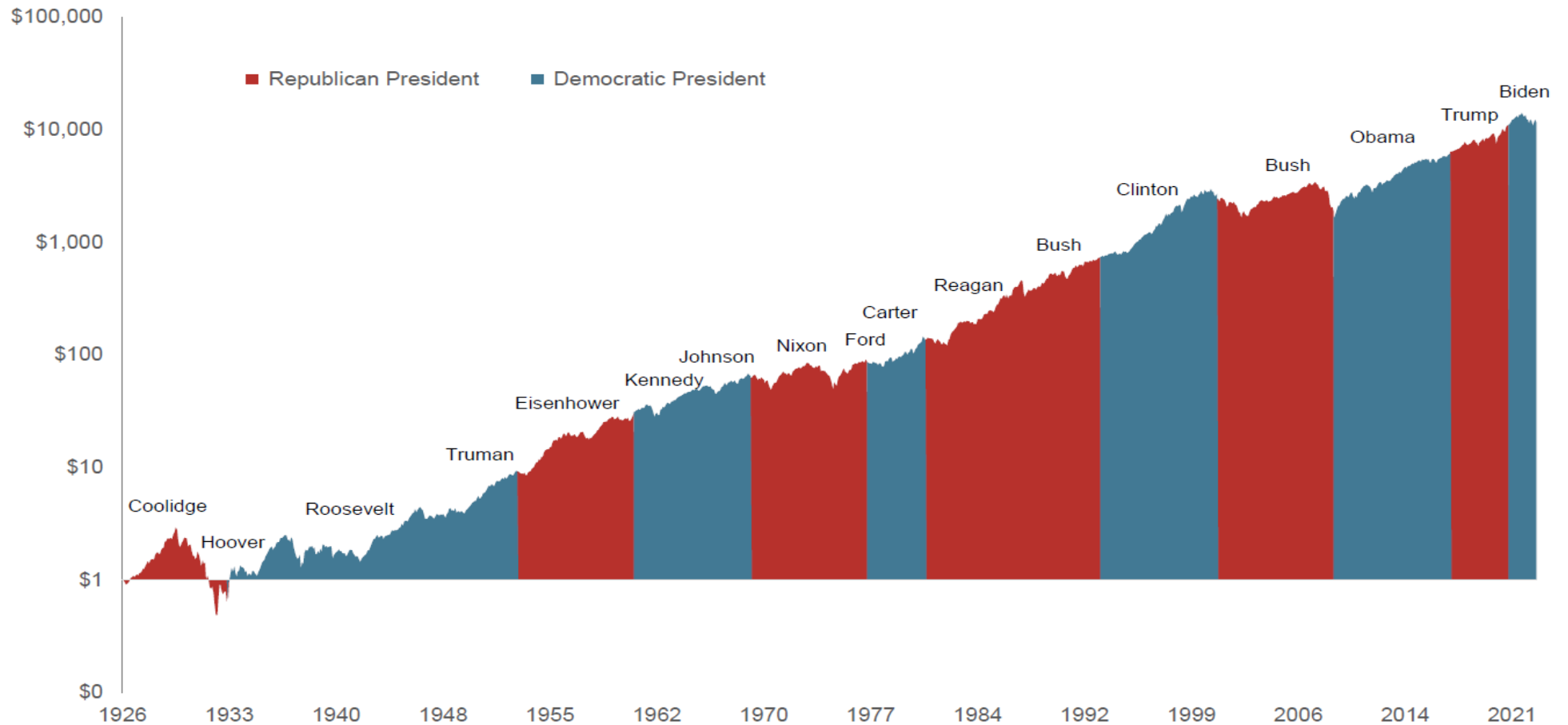
Fed - Key Takeaways

- 1. Progress on Inflation:** Inflation has continued to come down through the 3rd quarter. The Fed has acknowledged the progress that's been made on inflation, leading them to start cutting rates.
- 2. Time to Cut:** We got our first 50 bp cut in September and are expecting two more cuts of 25 bps each to end the year.
- 3. Yield Curve Pricing in Cuts:** The yield curve has slowly started to normalize but there's still a ways to go before the front end returns us to a normal curve.

2024 Potential Election Results

President	House	Senate	Likelihood	Reasoning
R	D	R	HIGH	Presidential race is a coin toss and will likely come down to a few swing states: GA, NV, PA, AZ, MI, NC & WI. GOP good chance to flip Senate, Democrats chance to regain house.
D	D	R	HIGH	Presidential race is a coin toss and will likely come down to a few swing states: GA, NV, PA, AZ, MI, NC & WI. GOP good chance to flip Senate, Democrats chance to regain house.
R	R	R	MEDIUM	Senate is currently controlled by democrats via thinnest margin. 23 of the 34 Senate seats up for election are controlled by democrats with many seen as vulnerable.
D	R	R	MEDIUM	GOP has a chance for the full sweep but less likely that they lose the Presidency and win the House.
R	R	D	LOW	Republicans currently control the House 220 -211 (4 vacancies) and 24 seats are seen as a toss-up. 11 of those are held by Democrats, 13 are held by Republicans.
D	R	D	LOW	Unlikely that GOP would retain the House but fail to flip the Senate.
R	D	D	VERY LOW	Highly unlikely for Democrats to sweep Congress without also taking the White House.
D	D	D	VERY LOW	Even with Presidential win, Democrats unlikely to win both House and Senate.

Stay Invested Has Been The Best Course



Source: FactSet, DFA

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Final Takeaways

1. Time and time again it has been the correct decision to remain invested regardless of election results or geopolitical conflicts.
2. Expectations are for moderating growth with normal/acceptable inflation levels. Soft landing is the base case but possibility for recession remains.
3. With above average equity returns, elevated valuations, moderating economic growth, cooling inflation, interest rate regime change, election uncertainty & geopolitical conflicts it is a great time rebalance portfolios to ensure they are in line with appropriate risk levels.

Disclosures

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STANDARDS SCORING LEGEND

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

Standards	Equity		Fixed Income		Allocation		Money Market		Passive	
	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score
Total Return 1Y	Top 50%	2	Top 50%	2	Top 50%	2	Top 50%	5	Top 50%	1
Total Return 3Y	Top 50%	4	Top 50%	4	Top 50%	4	Top 50%	10	Top 50%	2
Total Return 5Y	Top 50%	8	Top 50%	8	Top 50%	8	Top 50%	15	Top 50%	4
Total Return 10Y	Top 50%	10	Top 50%	10	Top 50%	12	Top 50%	20	Top 50%	8
Excess Return 10Y	Greater than 0	5	Greater than 0	5						
Std Deviation 3Y	Lowest 70%	5	Lowest 50%	5	Lowest 70%	5	Lowest 70%	10		
Std Deviation 5Y	Lowest 70%	5	Lowest 50%	5	Lowest 70%	10	Lowest 70%	10		
Tracking Error 3Y Rank									Lowest 25%	10
Tracking Error 5Y Rank									Lowest 25%	10
Batting Average 5Y	Top 50%	3	Top 50%	4						
Batting Average 10Y	Top 50%	3	Top 50%	4						
Beta Collar 3Y	1.30 - 0.70	3							1.10 - 0.90	5
Beta Collar 5Y	1.30 - 0.70	3							1.10 - 0.90	5
Beta Collar 10Y	1.30 - 0.70	3							1.10 - 0.90	5
Information Ratio 3Y	Top 50%	3	Top 50%	1						
Information Ratio 5Y	Top 50%	4	Top 50%	3						
Information Ratio 10Y	Top 50%	5	Top 50%	3						
Max Drawdown 3Y					Lowest 70%	4				
Max Drawdown 5Y			Lowest 70%	6	Lowest 70%	4				
Max Drawdown 10Y			Lowest 70%	6	Lowest 70%	4				
Overall Capture Ratio 3Y	above 1	3	above 1	3	above 1	3				
Overall Capture Ratio 5Y	above 1	3	above 1	3	above 1	5				
Overall Capture Ratio 10Y	above 1	3	above 1	3	above 1	6				
R-squared 3Y									Above 90	5
R-squared 5Y	Above 80	5	Above 50	5					Above 90	10
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	WTAACKX	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
<i>Fidelity 500 Index</i>	FXAIX	Russell 1000 TR USD
JPMorgan Large Cap Growth R6	JLGMX	Russell 1000 Growth TR USD
<i>Fidelity Mid Cap Index</i>	FSMDX	Russell Mid Cap TR USD
Allspring Special Small Cap Value R6	ESPRX	Russell 2000 Value TR USD
<i>Fidelity Small Cap Index</i>	FSSNX	Russell 2000 TR USD
JPMorgan Small Cap Growth R6	JGSMX	Russell 2000 Growth TR USD
<i>IShares MSCI EAFE Intl Idx K</i>	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		
<i>State Street Aggregate Bond Index K</i>	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		Fixed Income	
Target-Date 2050	TN	Intermediate Core-Plus Bond	PI
Allocation		Other	
Target-Date 2055	TL	Front End Sales Charge	F
		Deferred Sales Charge	D
Allocation		Operating Expense Ratio	OER
Target-Date 2060	XQ		

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

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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.

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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.

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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.

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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.

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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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