

Prepared for: **Plan Fiduciary Services, Inc.**

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

Quarter Ending: **December 31, 2022**

Prepared By:

OneDigital Investment Investment Advisors

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COMMENTARY

Executive Summary

Quarterly Monitoring Report - Fourth Quarter 2022

Attn: Retirement Committee

Market Overview: Fourth Quarter 2022

Volatility was a defining feature of the markets in 2022, with high inflation, more aggressive than anticipated Fed interest rates hikes, Russia's war in Ukraine, and recession fears. U.S. equity markets (Russell 3000) **rose 7.21%** in the fourth quarter, while ending the **2022 calendar year down 19.50%**. International equities (MSCI ACWI ex U.S.) rose as well, ending the quarter **up 14.27%**, wrapping up the **2022 calendar year down 15.32%**. The broad U.S. fixed income market (Bloomberg Barclays Aggregate) **rose 1.88%**, ending the **2022 calendar year down 12.96%**. There have only been four times since 1928 where equity markets were negative in consecutive years and bonds once again appear to offer the capacity to act as an investment diversifier as rates increase.

This risk of recession is high with interest rates potentially slowing economic growth. U.S. consumer data is showing signs of cracking, as retail sales have declined, credit card usage is up, and the savings rate is down. That said, the U.S. jobs market remains strong, as unemployment is low and a lot of jobs are available, which has contributed to wage increases for U.S. workers. Inflation appears to have peaked last summer and has been moving downward, and pressure from high energy prices has been trending downward as well. While household net worth in the U.S. decreased since the beginning of 2022, it is still higher than pre-pandemic levels.

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 Recommendations and Monitoring 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.

COMMENTARY

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 Recommendations and Monitoring Decisions, shall serve as minutes documenting the ERISA 3(38) investment monitoring and decisions of OneDigital Investment Advisors.

Prepared by OneDigital Investment Advisors

February 2023

Secure 2.0 What You Should Know

On December 29, 2022, President Biden signed a spending bill includes 'SECURE Act 2.0,' which will significantly change regulations related to employer-sponsored retirement plans. While most provisions of SECURE 2.0 will not take effect immediately, the legislation promises to alter the retirement landscape for millions of Americans and the businesses that employ them.

Some of the most impactful changes include:

AUTOMATIC ENROLLMENT IN 401(K) PLANS

Employers will be required to provide automatic enrollment and automatic increase features to newly established 401(k) and 403(b) plans. The amount automatically deferred would start between 3% and 10% of compensation. Employees would have contributions automatically increased by 1% each year until they are contributing at least 10% of their pay, unless they choose to opt out of this feature. The 10% ceiling is increased to 15% for plan years beginning in 2025.

INCREASED CATCH-UP CONTRIBUTION LIMITS

Catch-up contributions allow for participants age 50 and older to contribute additional dollars over the standard maximum contributions allowed. The law increases the catch-up limit for participants ages 60 to 63 to \$10,000 each year to a 401(k) or 403(b) plan. This maximum would be indexed for inflation in future years.

REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

SECURE Act of 2019 increased the required minimum distribution age to 72. The age is further increased to 73 beginning in 2023 and then to age 75 beginning in 2033.

RETIREMENT PLAN CONTRIBUTIONS FOR THOSE WITH STUDENT LOAN DEBTS

Allows employers to make matching contributions to a 401(k) or 403(b) plan or SIMPLE IRA for employees who are repaying student loans rather than making elective deferral contributions to the retirement plan.

PENALTY-FREE EARLY WITHDRAWALS

Provides for penalty free withdrawals for an unforeseeable or immediate financial need relating to a personal or family emergency expense. One distribution is allowed per year up to \$1,000 and the participant has the option to repay the distribution within 3 years.

IMPROVING COVERAGE FOR PART-TIME WORKERS

In further building on the part-time worker provision in the SECURE Act of 2019, which requires employers to allow long-term, part-time workers who complete at least 500 hours of service each year to participate in the employers' 401(k) plans, SECURE 2.0 of 2022 reduces the three-year service requirement rule to two years for years after December 31, 2024. This coverage for part-time workers will now also apply to 403(b) plans that are subject to ERISA.

RETIREMENT SAVINGS "LOST AND FOUND"

The SECURE Act 2.0 would enable the creation of a searchable database to help people find retirement benefits that they lost track of. The retirement savings "lost and found" would be housed at the Department of Labor and would be created within two years of the bill's enactment.

Investment advice offered through OneDigital Investment Advisors, an SEC-registered investment adviser and wholly owned subsidiary of OneDigital. The materials and the information are not designed or intended to be applicable to any person's individual circumstances. These statements do not constitute an offer or solicitation in any jurisdiction. If you are seeking investment advice or recommendations, please contact your financial professional.

Implementation Timeline

FOR HR MANAGERS

NOW

- New Exclusions to 10% Early Withdrawal Penalty:
 - Qualified Disaster
 - Qualified Birth or Adoption
 - Terminally Ill
- Self Certification of Hardships
- Employers *may* permit Roth match

2023

- Removal of some notices to unenrolled participants
- 403(b) MEPs & PEPs Allowed
- Small Biz – Start Up Tax Credit Increased to 100% (<50 EE's)
- Small Biz Tax Credit Max of \$1,000 per EE for First year & Gradually reduces over 5 years
 - >50 EE's
- SIMPLE & SEP Roth Allowed

2024

- Auto Portability
- Employer Matching Student Loan Payments
- If EE Income >\$145k – Catch Up Must be ROTH
- No RMD for Roth 401(k) & 403(b)
- SIMPLE & SEP Roth Allowed
- Small Balance Cash out Increased to \$7k
- Emergency Savings Implemented – Can be mandated by ER
 - Capped at \$2,500
- Retirement Savings Lost & Found
- Starter(k) Plans
- New 10% Exclusions for Early Withdrawal
 - Domestic Abuse
 - Emergency/Hardship of \$1,000
- SIMPLE IRA Contributions Increase

Implementation Timeline

FOR HR MANAGERS

2025

- Newly Established 401(k) & 403(b) Require Auto Enroll at 3%
 - Requires Auto Escalate of 1% per year
 - Capped at 15%
 - 90 Day Permissible Withdrawal Required
- Part Time Employees w/500+ Hours in (2) consecutive Years eligible to defer
- Increased Catch Up Contributions for Ages 60-63

2026

- Annual Paper Statement Requirement
- New Exclusion to 10% Early Withdrawal Penalty:
 - Qualifying Long Term Care Insurance Premiums
 - >50 EE's

2027

- Refundable Savers Credit (\$2,000 Max)
 - Low Income Savers Only
 - Deposited directly into Retirement Account

Investment advice offered through OneDigital Investment Advisors, an SEC-registered investment adviser and wholly owned subsidiary of OneDigital.

FUND DECISIONS

FUND ADDITIONS

Add	Peer Group	Ticker	Fund Name	Score
+	Large Value	PEQSX	Putnam Large Cap Value R6	97
+	Intermediate Core-Plus Bond	LTRHX	Lord Abbett Total Return R6	97
+	Foreign Large Growth	FIDZX	Fidelity Advisor® Intl Capital App Z	95
+	Target-Date 2065+	WTAASX	Wilmington Trust American Fds 2065 CL I	67

FUND CHANGES

No replacements this quarter.

FUND REMOVALS

No removals this quarter.

 Added
  Proposed
  Watch
  Removal
  Exception

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 Status	Meets	Monitor	Fails

Allocation															
Fund Name	Ticker	Category	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Average Score
Wilmington Trust American Fds 2010 CL I	WTAAGX	Target-Date 2000-2010	71	71	71	71	71	71	71	67	67	67	-	-	70
Wilmington Trust American Fds 2015 CL I	WTAAJX	Target-Date 2015	71	71	71	71	71	71	59	67	67	67	-	-	69
Wilmington Trust American Fds 2020 CL I	WTAAAX	Target-Date 2020	71	71	71	71	71	59	59	67	67	67	-	-	67
Wilmington Trust American Fds 2025 CL I	WTAABX	Target-Date 2025	71	71	71	71	71	59	59	67	67	67	-	-	67
Wilmington Trust American Fds 2030 CL I	WTAADX	Target-Date 2030	71	71	71	71	71	59	59	67	67	67	-	-	67
Wilmington Trust American Fds 2035 CL I	WTAACX	Target-Date 2035	71	71	71	71	71	71	71	67	67	67	-	-	70
Wilmington Trust American Fds 2040 CL I	WTAAEX	Target-Date 2040	71	71	71	71	71	59	59	67	67	67	-	-	67
Wilmington Trust American Fds 2045 CL I	WTAAFX	Target-Date 2045	71	71	71	59	71	59	59	67	67	67	-	-	66
Wilmington Trust American Fds 2050 CL I	WTAAHX	Target-Date 2050	59	71	59	59	71	59	59	67	67	67	-	-	64
Wilmington Trust American Fds 2055 CL I	WTAAIX	Target-Date 2055	59	59	59	59	71	59	59	67	67	67	-	-	63
Wilmington Trust American Fds 2060 CL I	WTAACKX	Target-Date 2060	59	59	59	59	59	59	59	67	67	67	-	-	61
🟢 Wilmington Trust American Fds 2065 CL I	WTAASX	Target-Date 2065+	67	67	67	-	-	-	-	-	-	-	-	-	67

Equity															
Fund Name	Ticker	Category	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Average Score
Large Cap Value Fund CL R1	WTLRNX	Large Value	95	95	95	95	95	74	74	74	74	74	63	63	81
Putnam Large Cap Value R6	PEQSX	Large Value	97	97	97	97	100	100	100	100	100	100	100	100	99
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	97	92	87	82	82	85	90	90	90	90	90	90	89
Allspring Special Small Cap Value R6	ESPRX	Small Value	77	85	90	88	95	95	98	98	98	100	100	100	94
JPMorgan Small Cap Growth R6	JGSMX	Small Growth	70	85	85	85	85	88	88	90	90	90	90	90	86
Fidelity Advisor® Intl Capital App Z	FIDZX	Foreign Large Growth	95	97	90	100	100	95	95	95	97	100	100	100	97
International Equity Fund Fee Class R1	WAAAIX	Foreign Large Growth	63	74	74	74	74	71	41	41	-	-	-	-	64

 Added
  Proposed
  Watch
  Removal
  Exception

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

Equity															
Fund Name	Ticker	Category	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Average Score
American Century Real Estate R6	AREDX	Real Estate	73	73	80	68	66	56	63	66	66	78	75	83	71

Fixed Income															
Fund Name	Ticker	Category	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Average Score
Core Bond Fund CL R1	WCBFRX	Intermediate Core-Plus Bond	100	94	78	94	69	53	69	69	79	63	63	63	75
Lord Abbett Total Return R6	LTRHX	Intermediate Core-Plus Bond	97	97	97	97	78	78	78	76	76	73	63	73	82
PGIM High Yield R6	PHYQX	High Yield Bond	85	88	90	90	90	90	90	90	90	90	85	85	89

Index															
Fund Name	Ticker	Category	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Average Score
<i>Fidelity® 500 Index</i>	<i>FXAIX</i>	<i>Large Blend</i>	100	100	100	100	100	100	100	100	100	100	100	100	100
<i>Fidelity® Mid Cap Index</i>	<i>FSMDX</i>	<i>Mid-Cap Blend</i>	97	97	97	100	99	99	100	100	100	100	100	100	99
<i>Fidelity® Small Cap Index</i>	<i>FSSNX</i>	<i>Small Blend</i>	93	93	85	97	99	99	100	100	100	100	100	100	97
<i>iShares MSCI EAFE Intl Idx K</i>	<i>BTMKX</i>	<i>Foreign Large Blend</i>	80	88	88	90	78	78	75	79	85	99	99	100	87
<i>State Street Aggregate Bond Index K</i>	<i>SSFEX</i>	<i>Intermediate Core Bond</i>	98	98	100	93	92	92	92	92	94	100	100	100	96

 Added
  Proposed
  Watch
  Removal
  Exception

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 Status	Meets	Monitor	Fails

Wilmington Trust American Fds 2010 CL I			Ticker: WTAAGX				Peer Group: Target-Date 2000-2010						Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	1%	2.00	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	12%	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	2.5 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	71	67	67	67	-	-	70

Wilmington Trust American Fds 2015 CL I				Ticker: WTAAJX			Peer Group: Target-Date 2015						Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	1%	2.00	2.00	2.00	2.00	2.00	2.00	0.00	-	-	-	-	-	1.71
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FUND SCORING REPORT

Wilmington Trust American Fds 2015 CL I			Ticker: WTAAJX				Peer Group: Target-Date 2015						Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
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	9%	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	2.5 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	59	67	67	67	-	-	69

Wilmington Trust American Fds 2020 CL I			Ticker: WTAAAX				Peer Group: Target-Date 2020						Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	1%	2.00	2.00	2.00	2.00	2.00	0.00	0.00	-	-	-	-	-	1.43
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	10%	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	2.5 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	59	59	67	67	67	-	-	67

FUND SCORING REPORT

Wilmington Trust American Fds 2025 CL I			Ticker: WTAABX				Peer Group: Target-Date 2025						Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	5%	2.00	2.00	2.00	2.00	2.00	0.00	0.00	-	-	-	-	-	1.43
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	11%	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	2.5 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	59	59	67	67	67	-	-	67

Wilmington Trust American Fds 2030 CL I			Ticker: WTAADX				Peer Group: Target-Date 2030						Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	5%	2.00	2.00	2.00	2.00	2.00	0.00	0.00	-	-	-	-	-	1.43
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FUND SCORING REPORT

Wilmington Trust American Fds 2030 CL I					Ticker: WTAADX			Peer Group: Target-Date 2030						Status: Meets		Score: 71
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
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	14%	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	2.5 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	59	59	67	67	67	-	-	67

Wilmington Trust American Fds 2035 CL I			Ticker: WTAACX											Peer Group: Target-Date 2035		Status: Meets		Score: 71
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	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		
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	16%	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	2.5 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	71	67	67	67	-	-	70		

Wilmington Trust American Fds 2040 CL I				Ticker: WTAAEX			Peer Group: Target-Date 2040						Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	33%	2.00	2.00	2.00	2.00	2.00	0.00	0.00	-	-	-	-	-	1.43
Total Return 3Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FUND SCORING REPORT

Wilmington Trust American Fds 2040 CL I			Ticker: WTAAEX		Peer Group: Target-Date 2040								Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
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	21%	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	2.5 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	59	59	67	67	67	-	-	67

Wilmington Trust American Fds 2045 CL I			Ticker: WTAAFX		Peer Group: Target-Date 2045								Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	40%	2.00	2.00	2.00	0.00	2.00	0.00	0.00	-	-	-	-	-	1.14
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	22%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	-	-	10.00

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Wilmington Trust American Fds 2045 CL I					Ticker: WTAAFX			Peer Group: Target-Date 2045						Status: Meets		Score: 71	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score	
Mgr Tenure	above 5 years	5.00	2.5 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	59	71	59	59	67	67	67	-	-	66

Wilmington Trust American Fds 2050 CL I			Ticker: WTAAHX					Peer Group: Target-Date 2050					Status: Monitor		Score: 59	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	52%	0.00	2.00	0.00	0.00	2.00	0.00	0.00	-	-	-	-	-	0.57
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	22%	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	2.5 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			59		71	59	59	71	59	59	67	67	67	-	-	64

Wilmington Trust American Fds 2055 CL I			Ticker: WTAAIX					Peer Group: Target-Date 2055					Status: Monitor		Score: 59	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	69%	0.00	0.00	0.00	0.00	2.00	0.00	0.00	-	-	-	-	-	0.29
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Wilmington Trust American Fds 2055 CL I			Ticker: WTAAIX				Peer Group: Target-Date 2055						Status: Monitor		Score: 59	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
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	23%	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	2.5 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			59		59	59	59	71	59	59	67	67	67	-	-	63

Wilmington Trust American Fds 2060 CL I			Ticker: WTAAXX				Peer Group: Target-Date 2060						Status: Monitor		Score: 59	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	77%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00
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	24%	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	2.5 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			59		59	59	59	59	59	59	67	67	67	-	-	61

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Wilmington Trust American Fds 2065 CL I			Ticker: WTAASX				Peer Group: Target-Date 2065+						Status: Meets			Score: 67
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 3Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	27%	10.00	10.00	10.00	-	-	-	-	-	-	-	-	-	10.00
Mgr Tenure	above 5 years	5.00	0.7 yrs.	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	0.00
TOTAL SCORE			67		67	67	-	-	-	-	-	-	-	-	-	67

Large Cap Value Fund CL R1			Ticker: WTLRNX				Peer Group: Large Value						Status: Meets			Score: 95
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	23%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	1.67
Total Return 3Y	Top 50%	4.00	10%	4.00	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	38%	5.00	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	5.00
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	0.96	3.00	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FUND SCORING REPORT

Large Cap Value Fund CL R1					Ticker: WTLRNX			Peer Group: Large Value					Status: Meets			Score: 95
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Information Ratio 3Y	Top 50%	3.00	1%	3.00	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	-	-	-	-	-	-	-	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	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	4.1 yrs.	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.25
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	74	74	74	74	74	63	63	81

Putnam Large Cap Value R6					Ticker: PEQSX			Peer Group: Large Value					Status: Meets			Score: 97
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	22%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Return 3Y	Top 50%	4.00	10%	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	6%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	1.72	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	39%	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	39%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	3.00	5%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Batting Average 10Y	Top 50%	3.00	15%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	0.97	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.97	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	0.96	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 5Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 10Y	Top 50%	5.00	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	1.13	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	1.12	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 10Y	above 1	3.00	1.11	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 80	5.00	98.48	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

FUND SCORING REPORT

Putnam Large Cap Value R6					Ticker: PEQSX		Peer Group: Large Value						Status: Meets			Score: 97
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Expense Ratio	Lowest 70%	7.00	14%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	No	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.00
Mgr Tenure	above 5 years	5.00	10.3 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			97		97	97	97	100	100	100	100	100	100	100	100	99

JPMorgan Large Cap Growth R6					Ticker: JLGMX		Peer Group: Large Growth						Status: Meets			Score: 97
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	23%	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	1%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Return 5Y	Top 50%	8.00	1%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Total Return 10Y	Top 50%	10.00	2%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	1.40	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	59%	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.83
Std Deviation 5Y	Lowest 70%	5.00	70%	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42
Batting Average 5Y	Top 50%	3.00	2%	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	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
Beta Collar 3Y	1.30 - 0.70	3.00	0.98	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	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	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	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	1.13	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	1.13	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 10Y	above 1	3.00	1.06	3.00	3.00	3.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	2.25
R-squared 5Y	Above 80	5.00	94.69	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	No	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	1.75
Mgr Tenure	above 5 years	5.00	18.4 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE			97		92	87	82	82	85	90	90	90	90	90	90	89

FUND SCORING REPORT

Allspring Special Small Cap Value R6					Ticker: ESPRX			Peer Group: Small Value						Status: Meets			Score: 77
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score	
Total Return 1Y	Top 50%	2.00	71%	0.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	0.67	
Total Return 3Y	Top 50%	4.00	82%	0.00	0.00	0.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	2.67	
Total Return 5Y	Top 50%	8.00	51%	0.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	7.33	
Total Return 10Y	Top 50%	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	
Excess Return 10Y	Greater than 0	5.00	1.46	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Std Deviation 3Y	Lowest 70%	5.00	15%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Std Deviation 5Y	Lowest 70%	5.00	15%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Batting Average 5Y	Top 50%	3.00	47%	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	22%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
Beta Collar 3Y	1.30 - 0.70	3.00	0.91	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	0.91	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	0.91	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	83%	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.00	
Information Ratio 5Y	Top 50%	4.00	50%	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	15%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Overall Capture Ratio 3Y	above 1	3.00	0.99	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.50	
Overall Capture Ratio 5Y	above 1	3.00	1.02	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
Overall Capture Ratio 10Y	above 1	3.00	1.08	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
R-squared 5Y	Above 80	5.00	96.96	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Expense Ratio	Lowest 70%	7.00	14%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
Manager Invested	Yes	3.00	No	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	1.50	
Mgr Tenure	above 5 years	5.00	20.9 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			77		85	90	88	95	95	98	98	98	100	100	100	94	

JPMorgan Small Cap Growth R6					Ticker: JGSMX		Peer Group: Small Growth						Status: Meets			Score: 70
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	75%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	0.83
Total Return 3Y	Top 50%	4.00	77%	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.67
Total Return 5Y	Top 50%	8.00	53%	0.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	7.33
Total Return 10Y	Top 50%	10.00	15%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	2.57	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
Std Deviation 3Y	Lowest 70%	5.00	75%	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

FUND SCORING REPORT

JPMorgan Small Cap Growth R6					Ticker: JGSMX		Peer Group: Small Growth						Status: Meets			Score: 70
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Std Deviation 5Y	Lowest 70%	5.00	79%	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	43%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Batting Average 10Y	Top 50%	3.00	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
Beta Collar 3Y	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
Beta Collar 5Y	1.30 - 0.70	3.00	1.02	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	1.03	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
Information Ratio 3Y	Top 50%	3.00	78%	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
Information Ratio 5Y	Top 50%	4.00	45%	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	12%	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	1.01	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
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	1.08	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 80	5.00	95.14	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	No	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	1.75
Mgr Tenure	above 5 years	5.00	18.3 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			70		85	85	85	85	88	88	90	90	90	90	90	86

Fidelity Advisor® Intl Capital App Z					Ticker: FIDZX		Peer Group: Foreign Large Growth						Status: Meets			Score: 95
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	58%	0.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	1.33
Total Return 3Y	Top 50%	4.00	47%	4.00	4.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.67
Total Return 5Y	Top 50%	8.00	25%	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	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
Excess Return 10Y	Greater than 0	5.00	2.45	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 70%	5.00	67%	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	54%	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	67%	0.00	0.00	0.00	3.00	3.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	1.25
Batting Average 10Y	Top 50%	3.00	14%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	1.09	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	1.01	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	47%	3.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.75

FUND SCORING REPORT

Fidelity Advisor® Intl Capital App Z					Ticker: FIDZX			Peer Group: Foreign Large Growth					Status: Meets			Score: 95	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score	
Information Ratio 5Y	Top 50%	4.00	27%	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	8%	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	1.03	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 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	1.13	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	
R-squared 5Y	Above 80	5.00	90.32	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Expense Ratio	Lowest 70%	7.00	33%	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	15 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		97	90	100	100	95	95	95	97	100	100	100	97	

International Equity Fund Fee Class R1					Ticker: WAAAIX			Peer Group: Foreign Large Growth					Status: Meets			Score: 63	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score	
Total Return 1Y	Top 50%	2.00	58%	0.00	2.00	2.00	2.00	2.00	-	-	-	-	-	-	-	1.60	
Total Return 3Y	Top 50%	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Information Ratio 5Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Information Ratio 10Y	Top 50%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Overall Capture Ratio 3Y	above 1	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	

FUND SCORING REPORT

International Equity Fund Fee Class R1					Ticker: WAAAIX			Peer Group: Foreign Large Growth				Status: Meets				Score: 63
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Manager Invested	Yes	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5.00	1.8 yrs.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	-	-	-	-	3.75
TOTAL SCORE			63		74	74	74	74	71	41	41	-	-	-	-	64

American Century Real Estate R6					Ticker: AREDX			Peer Group: Real Estate				Status: Meets				Score: 73
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	10%	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	1.00
Total Return 3Y	Top 50%	4.00	63%	0.00	0.00	4.00	0.00	0.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	2.33
Total Return 5Y	Top 50%	8.00	34%	8.00	8.00	8.00	8.00	8.00	0.00	0.00	0.00	0.00	8.00	8.00	8.00	5.33
Total Return 10Y	Top 50%	10.00	36%	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	-0.60	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	52%	5.00	5.00	5.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.58
Std Deviation 5Y	Lowest 70%	5.00	48%	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	29%	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
Batting Average 10Y	Top 50%	3.00	61%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	0.00	3.00	1.00
Beta Collar 3Y	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 5Y	1.30 - 0.70	3.00	0.98	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	0.99	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
Information Ratio 3Y	Top 50%	3.00	63%	0.00	0.00	3.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	1.75
Information Ratio 5Y	Top 50%	4.00	35%	4.00	4.00	4.00	4.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	2.33
Information Ratio 10Y	Top 50%	5.00	42%	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	0.98	0.00	0.00	0.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.50
Overall Capture Ratio 5Y	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
Overall Capture Ratio 10Y	above 1	3.00	0.97	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	97.68	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
Expense Ratio	Lowest 70%	7.00	23%	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	No	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
Mgr Tenure	above 5 years	5.00	14.1 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			73		73	80	68	66	56	63	66	66	78	75	83	71

FUND SCORING REPORT

Core Bond Fund CL R1			Ticker: WCBFRX										Peer Group: Intermediate Core-Plus Bond				Status: Meets		Score: 100
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score			
Total Return 1Y	Top 50%	2.00	50%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	1.33			
Total Return 3Y	Top 50%	4.00	44%	4.00	4.00	0.00	4.00	0.00	0.00	4.00	4.00	-	-	-	-	2.50			
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 50%	5.00	25%	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	-	-	-	-	3.75			
Std Deviation 5Y	Lowest 50%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Batting Average 5Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Batting Average 10Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Information Ratio 3Y	Top 50%	1.00	42%	1.00	1.00	0.00	1.00	0.00	0.00	1.00	1.00	-	-	-	-	0.63			
Information Ratio 5Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Information Ratio 10Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Max Drawdown 5Y	Lowest 70%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Max Drawdown 10Y	Lowest 70%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Overall Capture Ratio 3Y	above 1	3.00	1.07	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	-	-	-	-	1.50			
Overall Capture Ratio 5Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Overall Capture Ratio 10Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
R-squared 5Y	Above 50	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	5 yrs.	5.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	2.42			
Style Consistency	Yes	5.00	Yes	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			
TOTAL SCORE			100		94	78	94	69	53	69	69	79	63	63	63	75			

Lord Abbett Total Return R6			Ticker: LTRHX				Peer Group: Intermediate Core-Plus Bond						Status: Meets			Score: 97
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	49%	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	42%	4.00	4.00	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.33
Total Return 5Y	Top 50%	8.00	46%	8.00	8.00	8.00	8.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.67
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	0.00	10.00	9.17
Excess Return 10Y	Greater than 0	5.00	0.27	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 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	23%	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

FUND SCORING REPORT

Lord Abbett Total Return R6					Ticker: LTRHX			Peer Group: Intermediate Core-Plus Bond					Status: Meets			Score: 97
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Batting Average 5Y	Top 50%	4.00	7%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Batting Average 10Y	Top 50%	4.00	8%	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	40%	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
Information Ratio 5Y	Top 50%	3.00	46%	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
Information Ratio 10Y	Top 50%	3.00	39%	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	33%	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	30%	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	1.08	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
Overall Capture Ratio 5Y	above 1	3.00	1.01	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	2.25
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	84.65	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	8%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	No	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
Mgr Tenure	above 5 years	5.00	22.4 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE			97		97	97	97	78	78	78	76	76	73	63	73	82

PGIM High Yield R6					Ticker: PHYQX			Peer Group: High Yield Bond					Status: Meets			Score: 85
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	2.00	65%	0.00	0.00	2.00	2.00	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	38%	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	11%	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	0.33	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	4.17
Std Deviation 3Y	Lowest 50%	5.00	66%	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 50%	5.00	65%	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	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
Batting Average 10Y	Top 50%	4.00	7%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 3Y	Top 50%	1.00	40%	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
Information Ratio 5Y	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
Information Ratio 10Y	Top 50%	3.00	3%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Max Drawdown 5Y	Lowest 70%	6.00	44%	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Max Drawdown 10Y	Lowest 70%	6.00	41%	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	0.99	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

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PGIM High Yield R6					Ticker: PHYQX			Peer Group: High Yield Bond						Status: Meets		Score: 85
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Overall Capture Ratio 5Y	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
Overall Capture Ratio 10Y	above 1	3.00	1.05	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 50	5.00	98.77	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	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	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	15.2 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			85		88	90	90	90	90	90	90	90	90	85	85	89

Fidelity® 500 Index					Ticker: FXAIX			Peer Group: Large Blend						Status: Meets		Score: 100
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	1.00	49%	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	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 5Y	Top 50%	4.00	20%	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	12%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Tracking Error 3Y 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
Tracking Error 5Y Rank	Lowest 25%	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
Beta Collar 3Y	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 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	99.74	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
R-squared 5Y	Above 90	10.00	99.76	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
R-Squared Consistency 3Y	90 - 100%	5.00	100%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 90%	20.00	2%	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Style Consistency	Yes	10.00	Yes	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
TOTAL SCORE			100		100	100	100	100	100	100	100	100	100	100	100	100

Fidelity® Mid Cap Index					Ticker: FSMDX			Peer Group: Mid-Cap Blend						Status: Meets		Score: 97
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	1.00	68%	0.00	0.00	0.00	1.00	0.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	0.58
Total Return 3Y	Top 50%	2.00	54%	0.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.50
Total Return 5Y	Top 50%	4.00	30%	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	15%	8.00	8.00	8.00	8.00	8.00	8.00	-	-	-	-	-	-	8.00

FUND SCORING REPORT

Fidelity® Mid Cap Index			Ticker: FSMDX				Peer Group: Mid-Cap Blend						Status: Meets			Score: 97
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
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
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	1%	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			97		97	97	100	99	99	100	100	100	100	100	100	99

Fidelity® Small Cap Index					Ticker: FSSNX		Peer Group: Small Blend							Status: Meets			Score: 93	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score		
Total Return 1Y	Top 50%	1.00	80%	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	0.50		
Total Return 3Y	Top 50%	2.00	74%	0.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.33		
Total Return 5Y	Top 50%	4.00	62%	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 10Y	Top 50%	8.00	49%	8.00	8.00	0.00	8.00	8.00	8.00	-	-	-	-	-	-	6.67		
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		
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			93		93	85	97	99	99	100	100	100	100	100	100	97		

iShares MSCI EAFE Intl Idx K			Ticker: BTMKX				Peer Group: Foreign Large Blend					Status: Meets			Score: 80	
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	1.00	23%	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	1.00	0.58

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<i>IShares MSCI EAFE Intl Idx K</i>					Ticker: BTMKX			Peer Group: Foreign Large Blend					Status: Meets			Score: 80
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 3Y	Top 50%	2.00	36%	2.00	0.00	0.00	2.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	1.00
Total Return 5Y	Top 50%	4.00	29%	4.00	4.00	4.00	4.00	4.00	4.00	0.00	4.00	0.00	4.00	4.00	4.00	3.33
Total Return 10Y	Top 50%	8.00	34%	8.00	8.00	8.00	8.00	8.00	8.00	0.00	0.00	8.00	8.00	8.00	8.00	6.67
Tracking Error 3Y Rank	Lowest 25%	10.00	39%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00	10.00	2.50
Tracking Error 5Y Rank	Lowest 25%	10.00	30%	0.00	10.00	10.00	10.00	0.00	0.00	10.00	10.00	10.00	10.00	10.00	10.00	7.50
Beta Collar 3Y	1.10 - 0.90	5.00	1.05	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	1.03	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
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	95.77	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	95.96	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	88	88	90	78	78	75	79	85	99	99	100	87

<i>State Street Aggregate Bond Index K</i>					Ticker: SSFEX			Peer Group: Intermediate Core Bond					Status: Meets			Score: 98
Standards	Criteria	Max Points	4Q22 Results Criteria Rank & Points		3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	4Q20	3Q20	2Q20	1Q20	Avg Score
Total Return 1Y	Top 50%	1.00	36%	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00	1.00	0.58
Total Return 3Y	Top 50%	2.00	51%	0.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	0.83
Total Return 5Y	Top 50%	4.00	42%	4.00	4.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	2.00
Total Return 10Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tracking Error 3Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Tracking Error 5Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Beta Collar 3Y	1.10 - 0.90	5.00	1.02	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	1.02	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 10Y	1.10 - 0.90	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 3Y	Above 90	5.00	99.91	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	99.88	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	5%	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	100	93	92	92	92	92	94	100	100	100	96

PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
ALLOCATION										
Target-Date 2000-2010										
> Wilmington Trust American Fds 2010 CL I	WTAAGX	0.21 / 0.21	06/10/2020 Percentile Rank	5.54 (17%)	-4.67 (1%)	-4.67 (1%)				4.51
Morningstar Lifetime Allocation Moderate 2005 TR USD			02/18/2009	5.09	-12.24	-12.24	1.51	3.01	4.09	5.55
Category Average				4.44	-12.77	-12.77	0.81	2.56	4.29	
Category Size				127	127	127	112	81	49	
Target-Date 2015										
> Wilmington Trust American Fds 2015 CL I	WTAAJX	0.22 / 0.23	06/10/2020 Percentile Rank	5.87 (18%)	-5.62 (1%)	-5.62 (1%)				4.76
Morningstar Lifetime Mod 2015 TR USD			—	5.79	-15.52	-15.52	1.03	2.95	4.69	—
Category Average				5.04	-13.68	-13.68	1.07	2.78	4.96	
Category Size				124	123	123	113	94	42	
Target-Date 2020										
> Wilmington Trust American Fds 2020 CL I	WTAAAX	0.24 / 0.24	06/01/2020 Percentile Rank	6.19 (15%)	-6.41 (1%)	-6.41 (1%)				5.38
Morningstar Lifetime Mod 2020 TR USD			—	6.32	-16.76	-16.76	0.94	3.01	5.16	—
Category Average				5.34	-14.41	-14.41	1.14	2.92	5.44	
Category Size				152	150	150	140	121	55	

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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										
> Wilmington Trust American Fds 2025 CL I	WTAABX	0.26 / 0.26	06/01/2020 Percentile Rank	6.39 (28%)	-8.65 (5%)	-8.65 (5%)				5.82
Morningstar Lifetime Mod 2025 TR USD			–	6.91	-17.59	-17.59	1.03	3.20	5.79	–
Category Average				5.73	-15.19	-15.19	1.40	3.19	5.73	
Category Size				221	219	219	195	170	102	
Target-Date 2030										
> Wilmington Trust American Fds 2030 CL I	WTAADX	0.30 / 0.30	06/03/2020 Percentile Rank	7.00 (34%)	-11.30 (5%)	-11.30 (5%)				5.70
Morningstar Lifetime Mod 2030 TR USD			–	7.69	-17.94	-17.94	1.38	3.53	6.50	–
Category Average				6.49	-16.01	-16.01	2.05	3.72	6.45	
Category Size				223	221	221	195	170	96	
Target-Date 2035										
> Wilmington Trust American Fds 2035 CL I	WTAACX	0.35 / 0.35	06/10/2020 Percentile Rank	7.92 (32%)	-14.68 (8%)	-14.68 (8%)				5.67
Morningstar Lifetime Mod 2035 TR USD			–	8.60	-17.75	-17.75	1.95	3.97	7.14	–
Category Average				7.43	-16.92	-16.92	2.64	4.20	7.07	
Category Size				214	212	212	188	167	99	

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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										
> Wilmington Trust American Fds 2040 CL I	WTAAEX	0.39 / 0.40	06/01/2020 Percentile Rank	8.71 (30%)	-16.96 (33%)	-16.96 (33%)				6.50
Morningstar Lifetime Mod 2040 TR USD			–	9.50	-17.37	-17.37	2.54	4.37	7.56	–
Category Average				8.24	-17.32	-17.32	3.12	4.55	7.51	
Category Size				218	216	216	189	170	96	
Target-Date 2045										
> Wilmington Trust American Fds 2045 CL I	WTAAFX	0.41 / 0.41	06/03/2020 Percentile Rank	8.92 (52%)	-17.70 (40%)	-17.70 (40%)				5.86
Morningstar Lifetime Mod 2045 TR USD			–	10.17	-17.06	-17.06	2.92	4.58	7.70	–
Category Average				8.76	-17.75	-17.75	3.45	4.83	7.74	
Category Size				214	212	212	188	167	98	
Target-Date 2050										
> Wilmington Trust American Fds 2050 CL I	WTAAHX	0.41 / 0.42	06/01/2020 Percentile Rank	8.87 (68%)	-18.43 (52%)	-18.43 ▷ (52%) ◁				6.35
Morningstar Lifetime Mod 2050 TR USD			–	10.49	-16.91	-16.91	3.04	4.62	7.68	–
Category Average				9.04	-17.98	-17.98	3.54	4.88	7.82	
Category Size				215	213	213	189	170	95	

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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										
➤ Wilmington Trust American Fds 2055 CL I	WTAAIX	0.42 / 0.42	06/03/2020	8.78	-18.94	-18.94				5.49
			Percentile Rank	(74%)	(69%)	▷ (69%) ◁				
Morningstar Lifetime Mod 2055 TR USD			–	10.58	-16.93	-16.93	3.01	4.56	7.59	–
Category Average				9.13	-18.08	-18.08	3.59	4.93	7.90	
Category Size				214	212	212	188	167	80	
Target-Date 2060										
➤ Wilmington Trust American Fds 2060 CL I	WTAAXX	0.42 / 0.42	06/03/2020	8.73	-19.19	-19.19				5.49
			Percentile Rank	(80%)	(77%)	▷ (77%) ◁				
Morningstar Lifetime Mod 2060 TR USD			–	10.65	-16.99	-16.99	2.92	4.46	–	–
Category Average				9.19	-18.08	-18.08	3.62	4.95	8.34	
Category Size				214	212	212	183	157	1	
Target-Date 2065+										
➤ Wilmington Trust American Fds 2065 CL I	WTAASX	0.42 / 0.42	04/22/2022	8.74						-7.24
			Percentile Rank	(77%)						
Morningstar Lifetime Mod 2060 TR USD			–	10.65	-16.99	-16.99	2.92	4.46	–	–
Category Average				9.28	-18.31	-18.31	3.58	4.86	–	
Category Size				169	162	162	51	14	–	

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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	12.26 (63%)	-2.81 (23%)	-2.81 (23%)	9.58 (10%)			13.07
> 🟢 Putnam Large Cap Value R6	PEQSX	0.54 / 0.54	07/02/2012 Percentile Rank	12.11 (65%)	-2.75 (22%)	-2.75 (22%)	9.55 (10%)	9.54 (5%)	12.01 (6%)	12.62
Russell 1000 Value TR USD			–	12.42	-7.55	-7.55	5.95	6.67	10.29	–
Category Average				12.77	-5.90	-5.90	6.96	7.03	10.23	
Category Size				1259	1229	1229	1155	1099	819	
Large Blend										
Fidelity® 500 Index	FXAIX	0.02 / 0.02	05/04/2011 Percentile Rank	7.56 (56%)	-18.13 (49%)	-18.13 (49%)	7.65 (30%)	9.41 (20%)	12.55 (12%)	11.57
Russell 1000 TR USD			–	7.25	-19.12	-19.12	7.36	9.14	12.38	–
Category Average				8.27	-16.96	-16.96	6.88	8.26	11.31	
Category Size				1420	1358	1358	1223	1116	818	
Large Growth										
> JPMorgan Large Cap Growth R6	JLGMX	0.44 / 0.51	11/30/2010 Percentile Rank	3.59 (45%)	-25.21 (23%)	-25.21 (23%)	11.59 (1%)	14.27 (1%)	15.50 (2%)	14.51
Russell 1000 Growth TR USD			–	2.19	-29.14	-29.14	7.78	10.96	14.10	–
Category Average				3.10	-29.91	-29.91	4.72	8.30	11.77	
Category Size				1271	1235	1235	1131	1054	804	

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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	9.21 (51%)	-17.28 (68%)	-17.28 ▷ (68%) ◁	5.89 ▷ (54%) ◁	7.10 (30%)	10.95 (15%)	11.60
Russell Mid Cap TR USD			–	9.19	-17.31	-17.31	5.88	7.10	10.96	–
Category Average				9.63	-14.01	-14.01	6.15	6.29	9.81	
Category Size				418	405	405	370	342	219	
Small Value										
> <i>Allspring Special Small Cap Value R6</i>	ESPRX	0.81 / 0.81	10/31/2014 Percentile Rank	11.82 (39%)	-13.52 (71%)	-13.52 ▷ (71%) ◁	4.06 ▷ (82%) ◁	4.66 ▷ (51%) ◁	9.93 (19%)	7.40
Russell 2000 Value TR USD			–	8.42	-14.48	-14.48	4.71	4.13	8.48	–
Category Average				11.20	-10.16	-10.16	7.06	4.77	8.67	
Category Size				497	481	481	453	426	322	
Small Blend										
> <i>Fidelity® Small Cap Index</i>	FSSNX	0.03 / 0.03	09/08/2011 Percentile Rank	6.25 (89%)	-20.27 (80%)	-20.27 ▷ (80%) ◁	3.15 ▷ (74%) ◁	4.22 ▷ (62%) ◁	9.17 (49%)	10.19
Russell 2000 TR USD			–	6.23	-20.43	-20.43	3.09	4.12	9.01	–
Category Average				9.05	-16.24	-16.24	5.17	4.85	9.08	
Category Size				617	611	611	585	543	363	

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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	-1.33 (94%)	-32.13 (75%)	-32.13 ▷ (75%) ◁	0.84 ▷ (77%) ◁	6.21 ▷ (53%) ◁	11.77 (15%)	11.08	
Russell 2000 Growth TR USD			—	4.13	-26.36	-26.36	0.65	3.51	9.20	—	
Category Average				4.18	-27.77	-27.77	4.05	6.60	10.20		
Category Size				618	604	604	576	530	399		
Foreign Large Blend											
> iShares MSCI EAFE Intl Idx K	BTMKX	0.04 / 0.04	03/31/2011 Percentile Rank	18.23 (17%)	-14.07 (23%)	-14.07 (23%)	1.12 (36%)	1.79 (29%)	4.58 (34%)	3.92	
MSCI ACWI Ex USA NR USD			—	14.28	-16.01	-16.01	0.07	0.88	3.80	—	
Category Average				15.95	-15.84	-15.84	0.55	1.15	4.26		
Category Size				771	744	744	704	611	422		
Foreign Large Growth											
> Fidelity Advisor® Intl Capital App Z	FIDZX	0.85 / 0.85	02/01/2017 Percentile Rank	13.02 (67%)	-26.45 (58%)	-26.45 ▷ (58%) ◁	0.40 (47%)	3.27 (25%)	7.13 (12%)	7.47	
> International Equity Fund Fee Class R1	WAAAIX	0.46 / 0.46	02/02/2021 Percentile Rank	12.02 (80%)	-26.46 (58%)	-26.46 ▷ (58%) ◁					-10.73
MSCI ACWI Ex USA Growth NR USD			—	12.88	-23.06	-23.06	-0.40	1.49	4.68	—	
Category Average				13.77	-25.29	-25.29	0.04	2.11	5.26		
Category Size				451	443	443	399	346	226		


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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	0.79 / 0.79	07/26/2013	4.42	-24.46	-24.46	-0.49	4.27	6.50	6.06
			Percentile Rank	(19%)	(10%)	(10%)	▷ (63%) ◁	(34%)	(36%)	
FTSE Nareit All Equity REITs TR USD			–	4.13	-24.96	-24.96	0.21	4.43	7.10	–
Category Average				3.92	-25.67	-25.67	-0.91	2.93	5.80	
Category Size				257	252	252	233	210	152	
FIXED INCOME										
Intermediate Core Bond										
> State Street Aggregate Bond Index K	SSFEX	0.03 / 0.16	09/19/2014	1.65	-13.19	-13.19	-2.77	-0.06		0.93
			Percentile Rank	(47%)	(36%)	(36%)	▷ (51%) ◁	(42%)		
Bloomberg US Agg Bond TR USD			–	1.87	-13.02	-13.02	-2.72	0.02	1.06	–
Category Average				1.57	-13.32	-13.32	-2.74	-0.16	0.89	
Category Size				467	453	453	405	372	275	
Intermediate Core-Plus Bond										
> Core Bond Fund CL R1	WCBFRX	0.25 / 0.25	01/16/2018	1.76	-13.83	-13.83	-2.43			0.16
			Percentile Rank	(53%)	(50%)	(50%)	(44%)			

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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	1.72	-13.78	-13.78	-2.38	0.11	1.33	1.09
			Percentile Rank	(57%)	(49%)	(49%)	(42%)	(46%)	(42%)	
Bloomberg US Agg Bond TR USD			–	1.87	-13.02	-13.02	-2.72	0.02	1.06	–
Category Average				1.78	-13.27	-13.27	-2.43	0.15	1.25	
Category Size				644	621	621	563	511	368	
High Yield Bond										
> PGIM High Yield R6	PHYQX	0.38 / 0.38	10/31/2011	3.67	-11.55	-11.55	-0.15	2.73	4.34	5.24
			Percentile Rank	(55%)	(65%)	▷ (65%) ◁	(38%)	(11%)	(7%)	
BBgBarc US Corporate High Yield TR USD			–	4.17	-11.19	-11.19	0.06	2.32	4.04	–
Category Average				3.91	-10.09	-10.09	-0.21	1.74	3.20	
Category Size				705	682	682	625	579	414	
OTHER										
Other										
GWIFA Series II	N/A	0.00 / 0.00								
			Percentile Rank							

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Markets in Focus

2022 was a difficult year for investors – Equity indices and bonds were both negative for only the second time since 1975

Geopolitical events ruled the headlines for most of the year as Europe experienced its first full scale land invasion since World War II

Rising inflation caused the Federal Reserve to tighten much more aggressively than anticipated, causing ripples across asset classes



The U.S. jobs market remains strong, as unemployment is low and a lot of jobs are available, which are contributing to wage increases for U.S. workers

Inflation appears to have peaked last summer and has been moving downward, and pressure from high energy prices has been trending downward

Even though household net worth in the U.S. decreased since the beginning of 2022, is still 23% higher than pre-pandemic levels



The risk of recession is high: In the U.S., the Fed's interest rate hikes could slow economic growth, and Europe faces an even bigger risk of recession

Geopolitical risk is still high because there is no clear conclusion from the Russia-Ukraine conflict, and China remains a question mark as it relaxes its COVID-19 policies and cautiously reopens

U.S. Consumer data is showing signs of cracking, as retail sales have declined, credit card usage is up, and the savings rate is down



There have only been three times since 1936 that the S&P 500 was negative in consecutive years, so we are looking for a recovery through the end of 2023

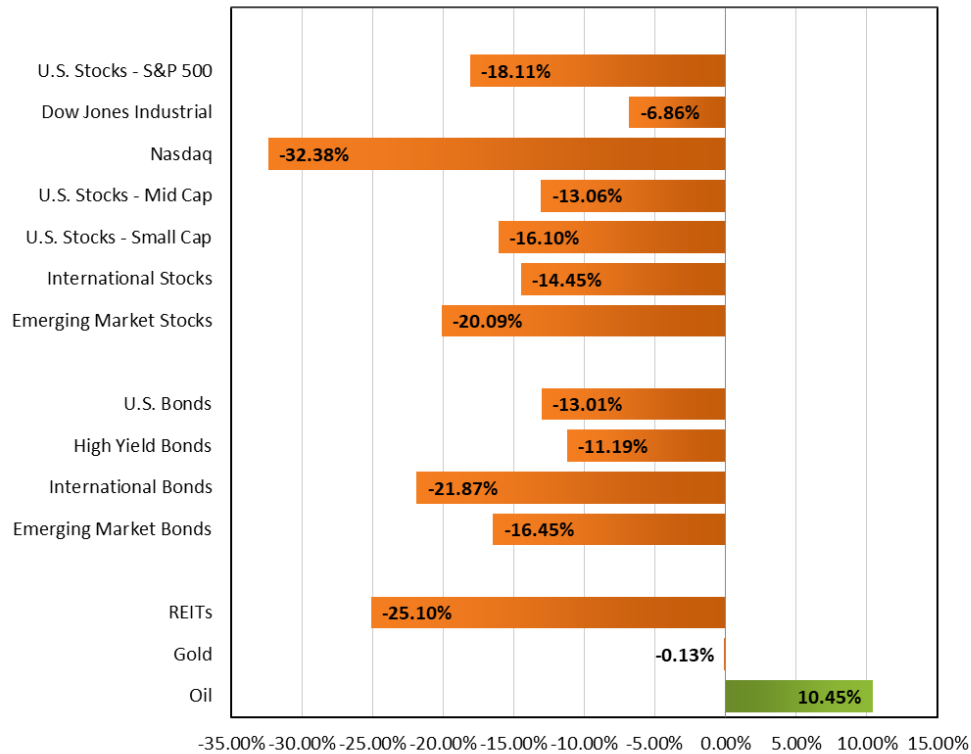
Bonds once again offer the capacity to act as an investment diversifier as most of the Fed rate hikes are likely behind us, meaning duration risk is lower

Geopolitical risk is expected to decrease: Even though the Russia/Ukraine war will likely continue, the world's response in sanctioning Russia for the invasion should deter other countries from moving forward with military aggression

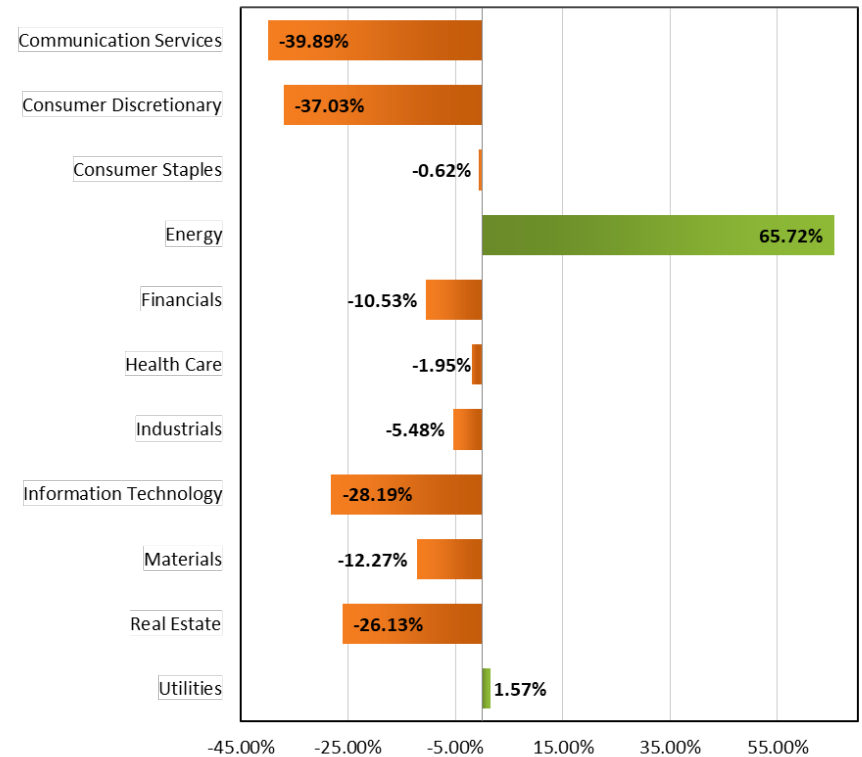
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Market Returns

2022 Index Returns (%)



S&P Sectors - 2022 Returns



Data pulled as of 1/1/2023

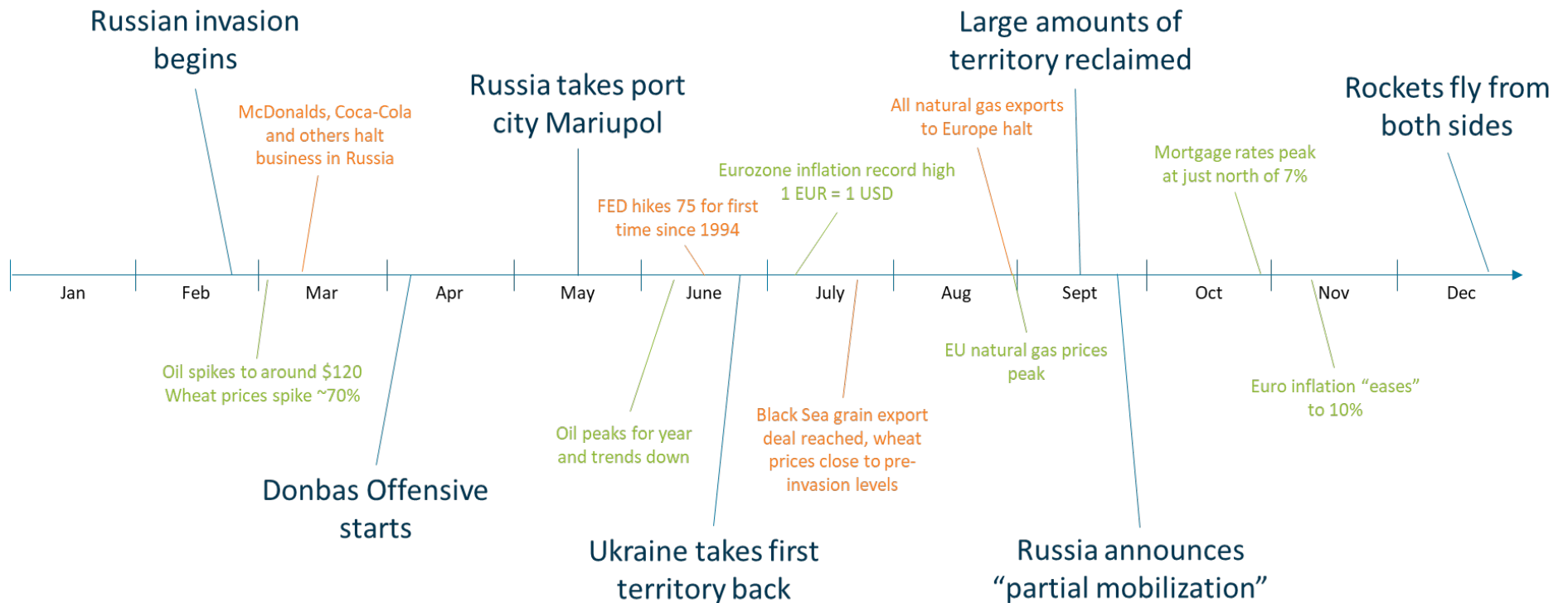
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Which Side Will Land Up?



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Geopolitical Tensions: Stable or Flare-Ups

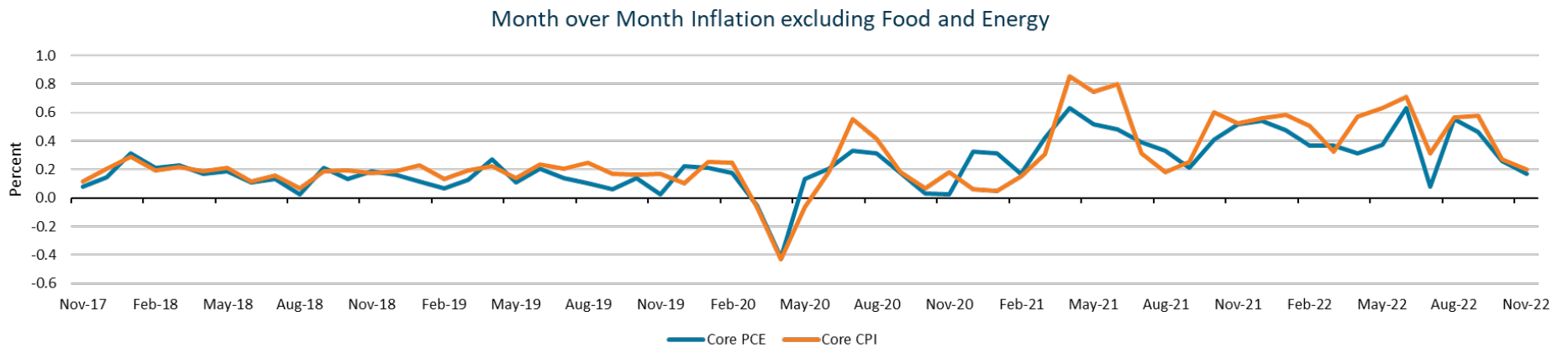
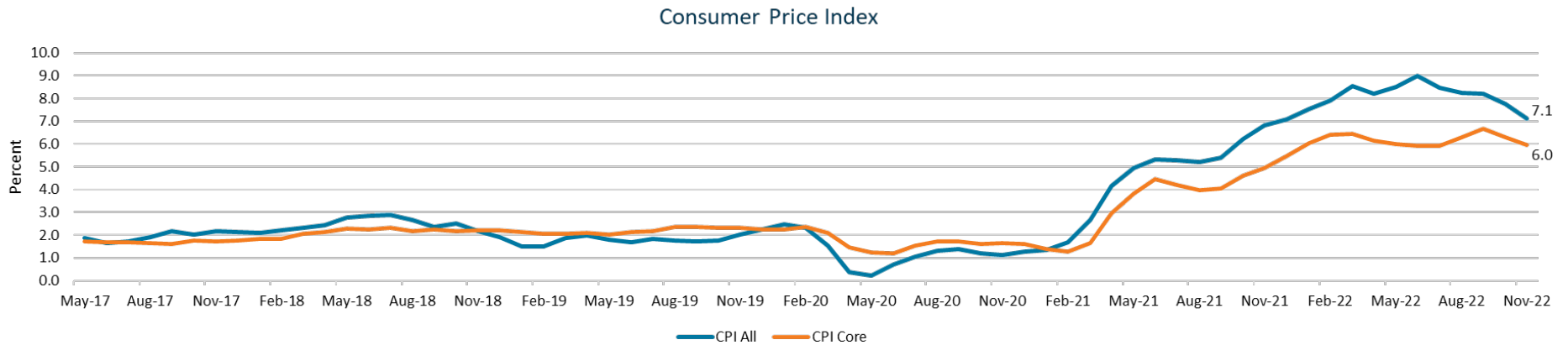


Source: US Census Bureau, St. Louis FED - FRED, JPM, EIA, BBC, CNBC, OneDigital

Data pulled as of 1/1/2023

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Inflation: Stubborn or Yielding



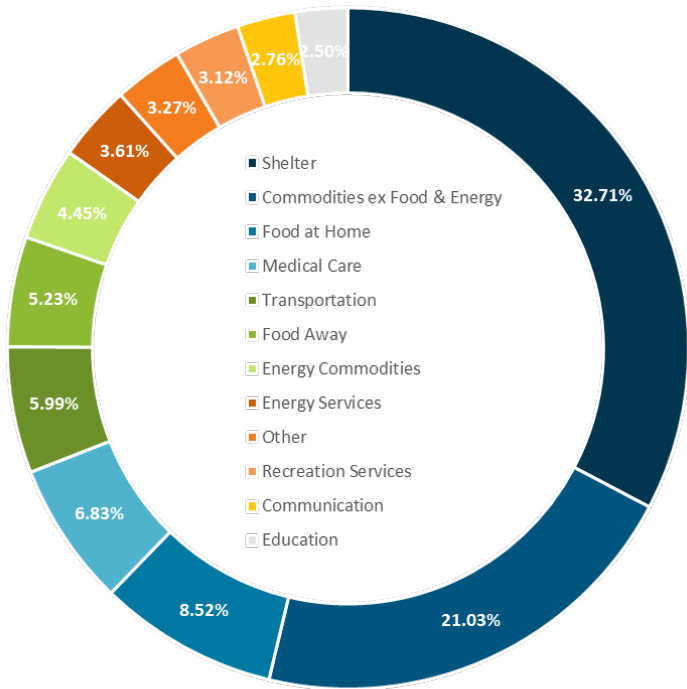
Source: St. Louis FED - FRED

Data pulled as of 1/1/2023

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Inflation: Stubborn or Yielding

2022 CPI Basket Weights



Shelter { Rent
Implied Rent

Commodities Ex
Food & Energy

Food at Home

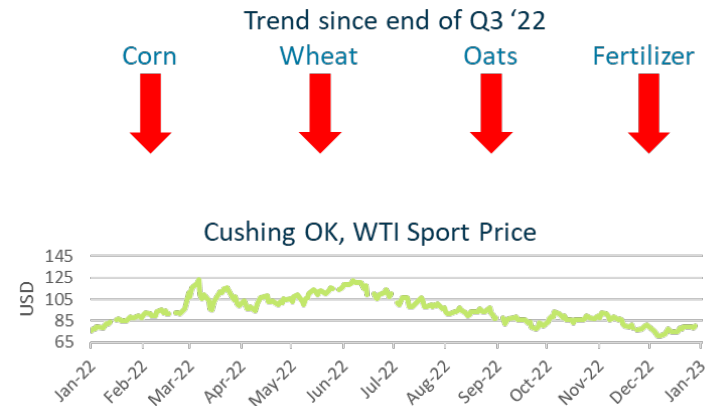
Energy Commodities

Multi-Family Permits
(thousands of units)

Nov '21	Dec '21	Nov '22	Average
618	778	561	366

Percent Price Change m/m

Aug '22	Sept '22	Oct '22	Nov '22
0.5%	0.0%	-0.4%	-0.5%

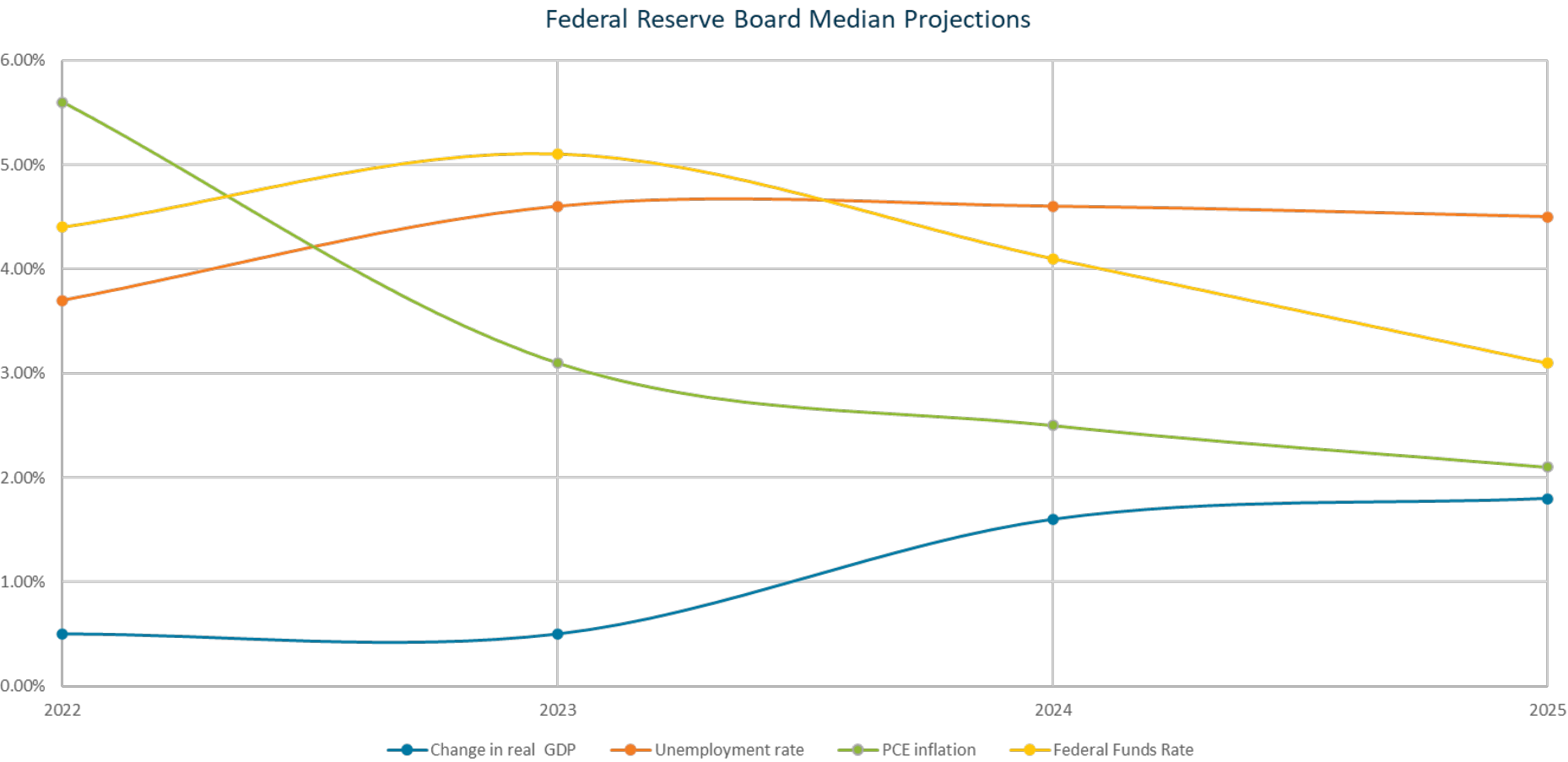


Source: US Census Bureau, HUD, St. Louis FED - FRED, JPM, EIA, OneDigital

Data pulled as of 1/1/2023

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The FED: Hawkish or Dovish



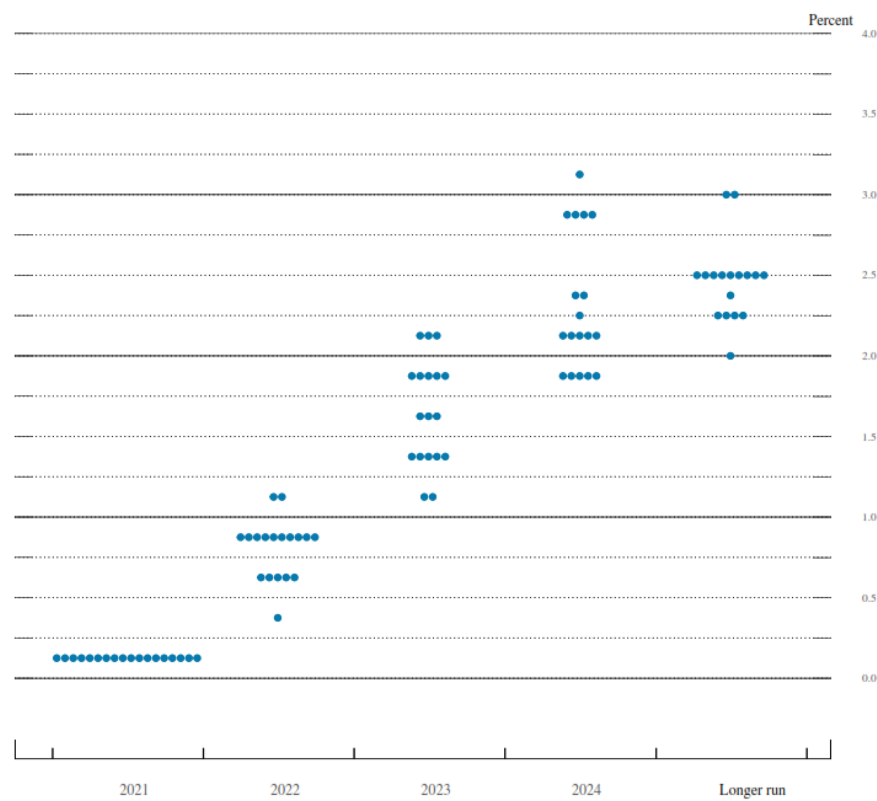
Source: Federal Reserve Summary of Economic Projections

Data pulled as of 1/1/2023

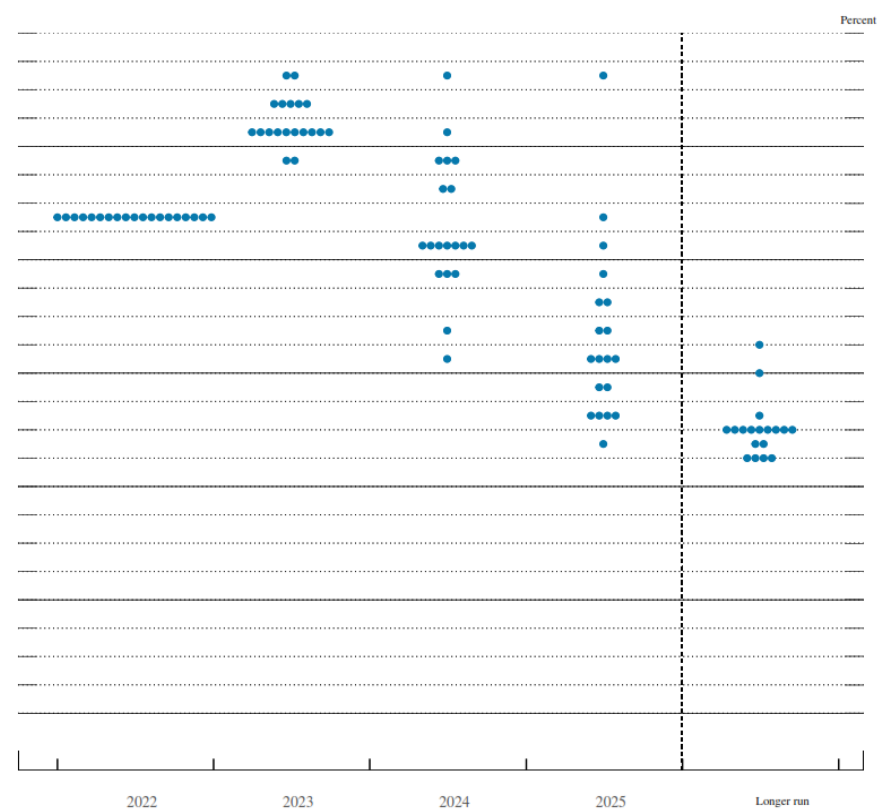
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The FED: Hawkish or Dovish

December 2021 Federal Funds Dot Plot



December 2022 Federal Funds Dot Plot

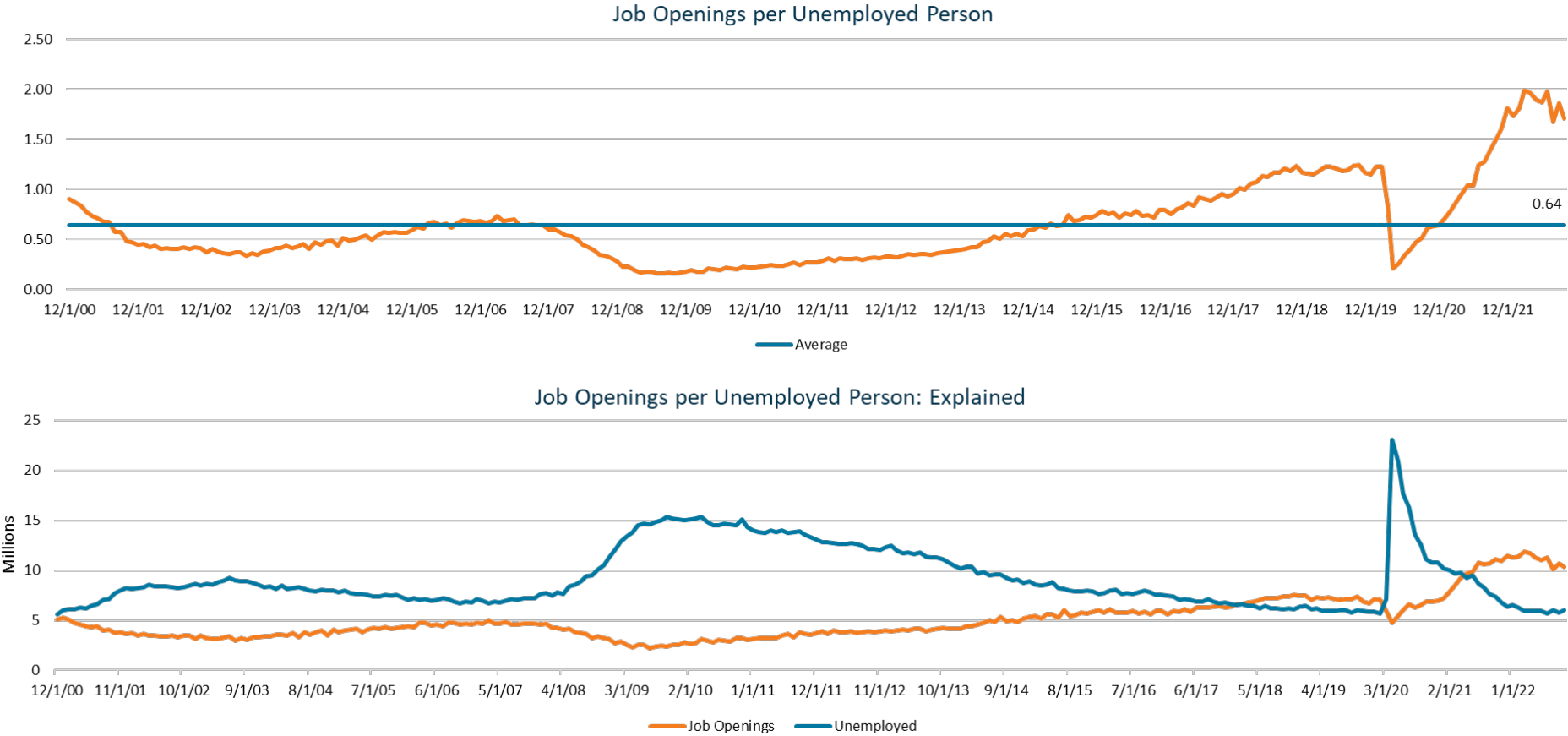


Source: Federal Reserve Summary of Economic Projections

Data pulled as of 1/1/2023

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Jobs Market: Tight or Loosen

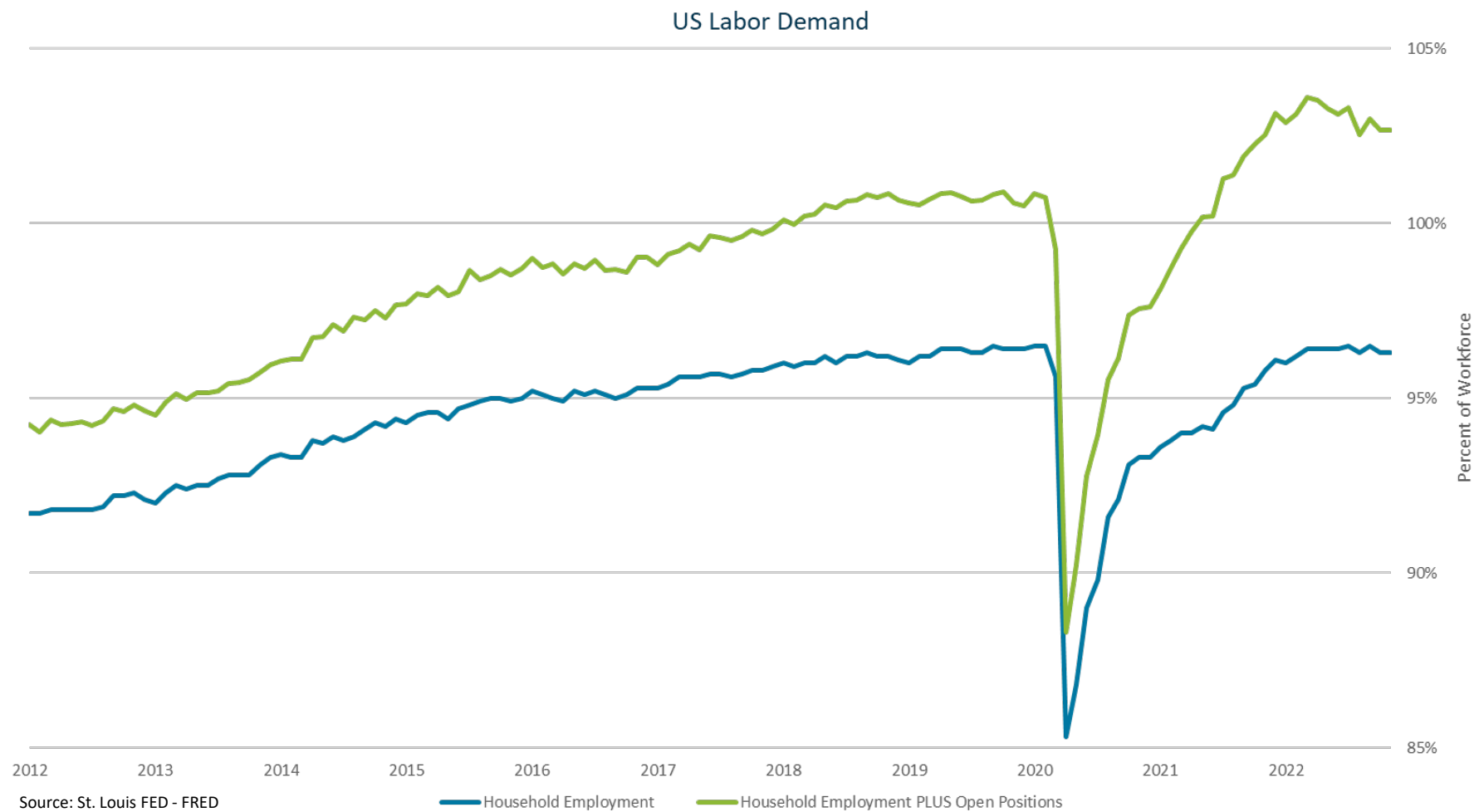


Source: St. Louis FED - FRED

Data pulled as of 1/1/2023

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Jobs Market: Tight or Loosen

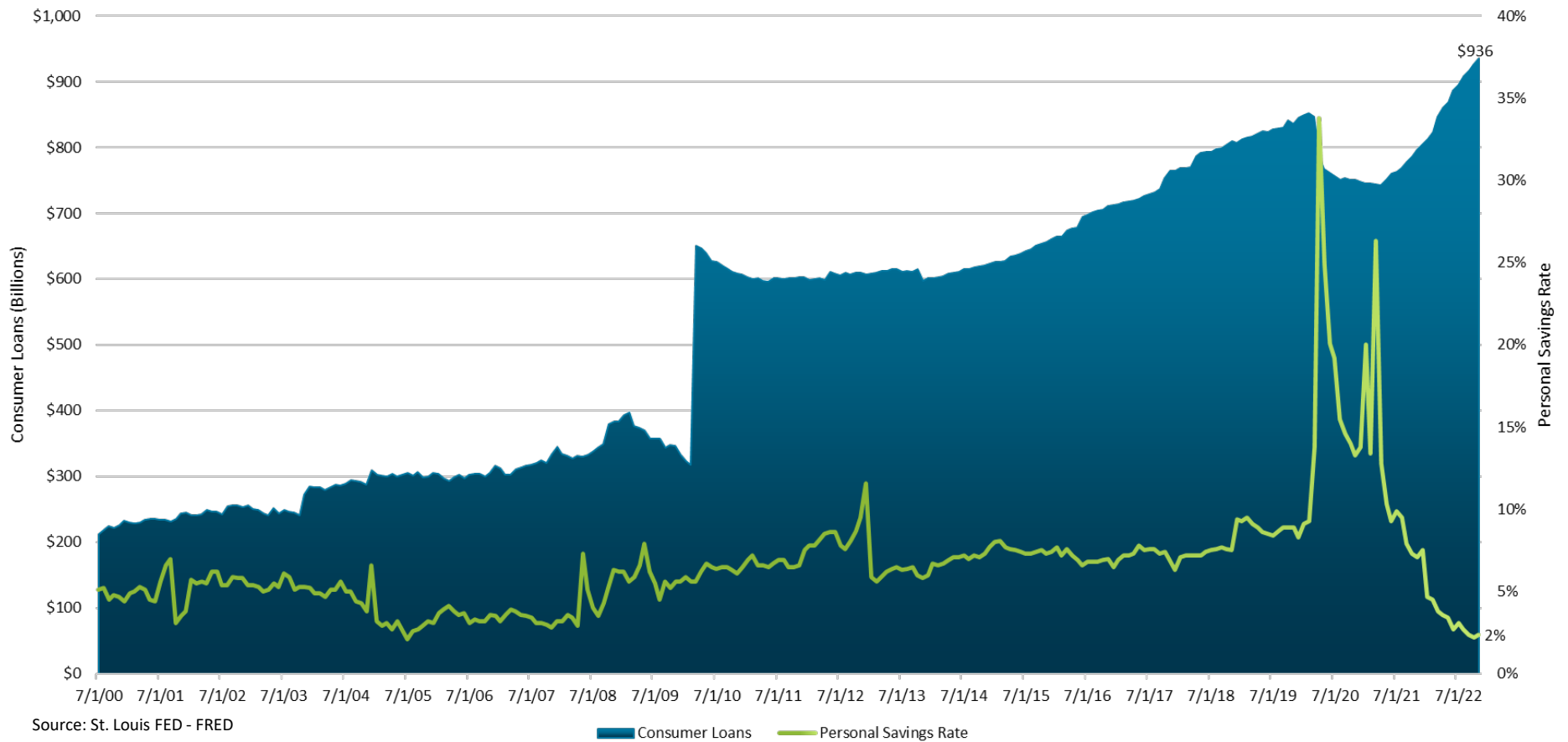


Data pulled as of 1/1/2023

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Consumer: Strong or Stretched

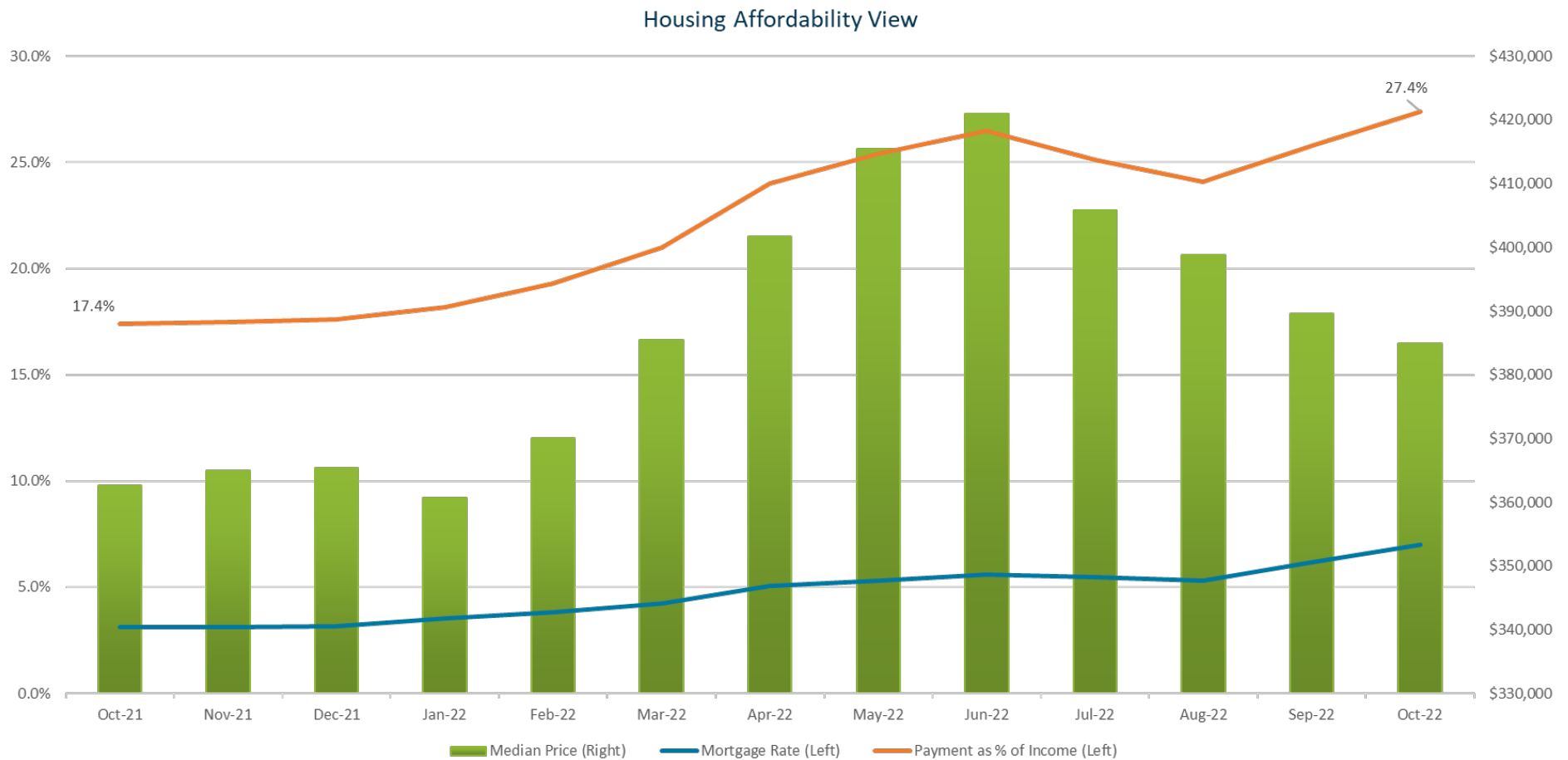
Consumer Spending Bolstered by Increased Debt Utilization



Data pulled as of 1/1/2023

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Consumer: Strong or Stretched

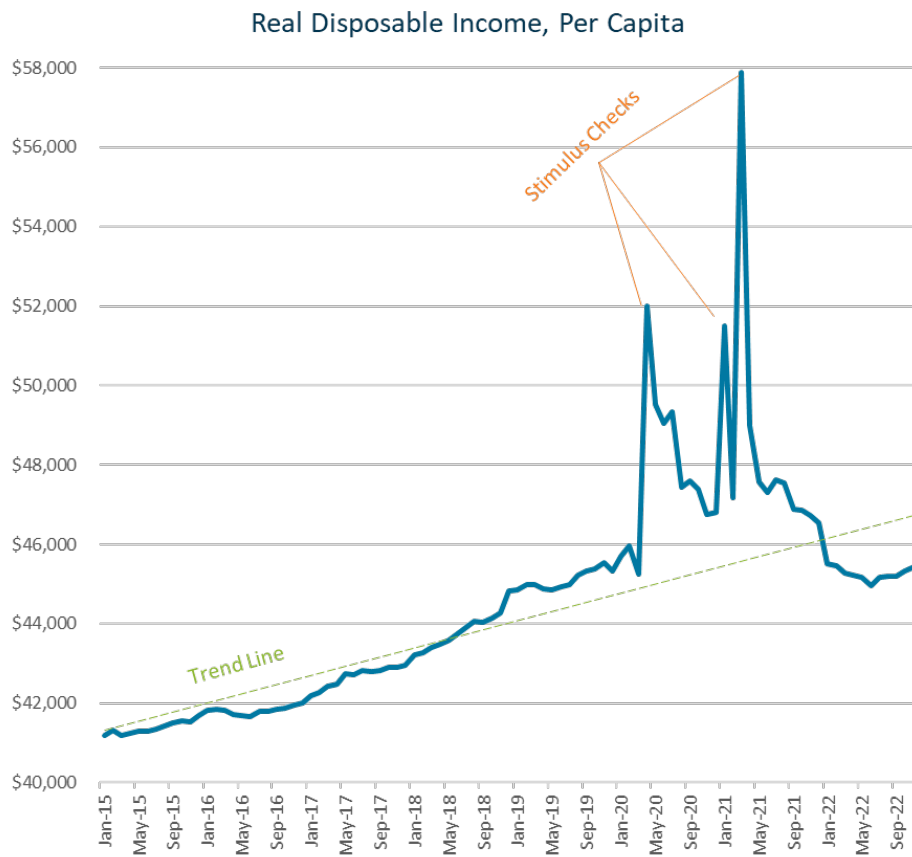


Source: National Association of Realtors, OneDigital

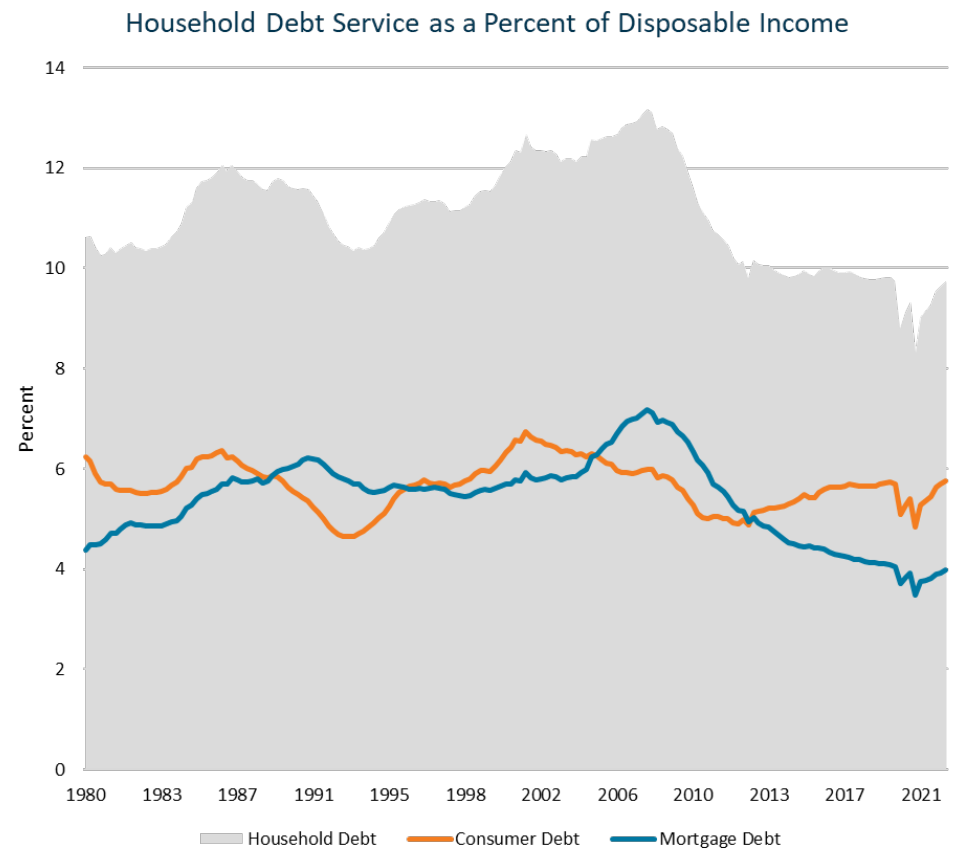
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Consumer: Strong or Stretched



Source: St. Louis FED - FRED

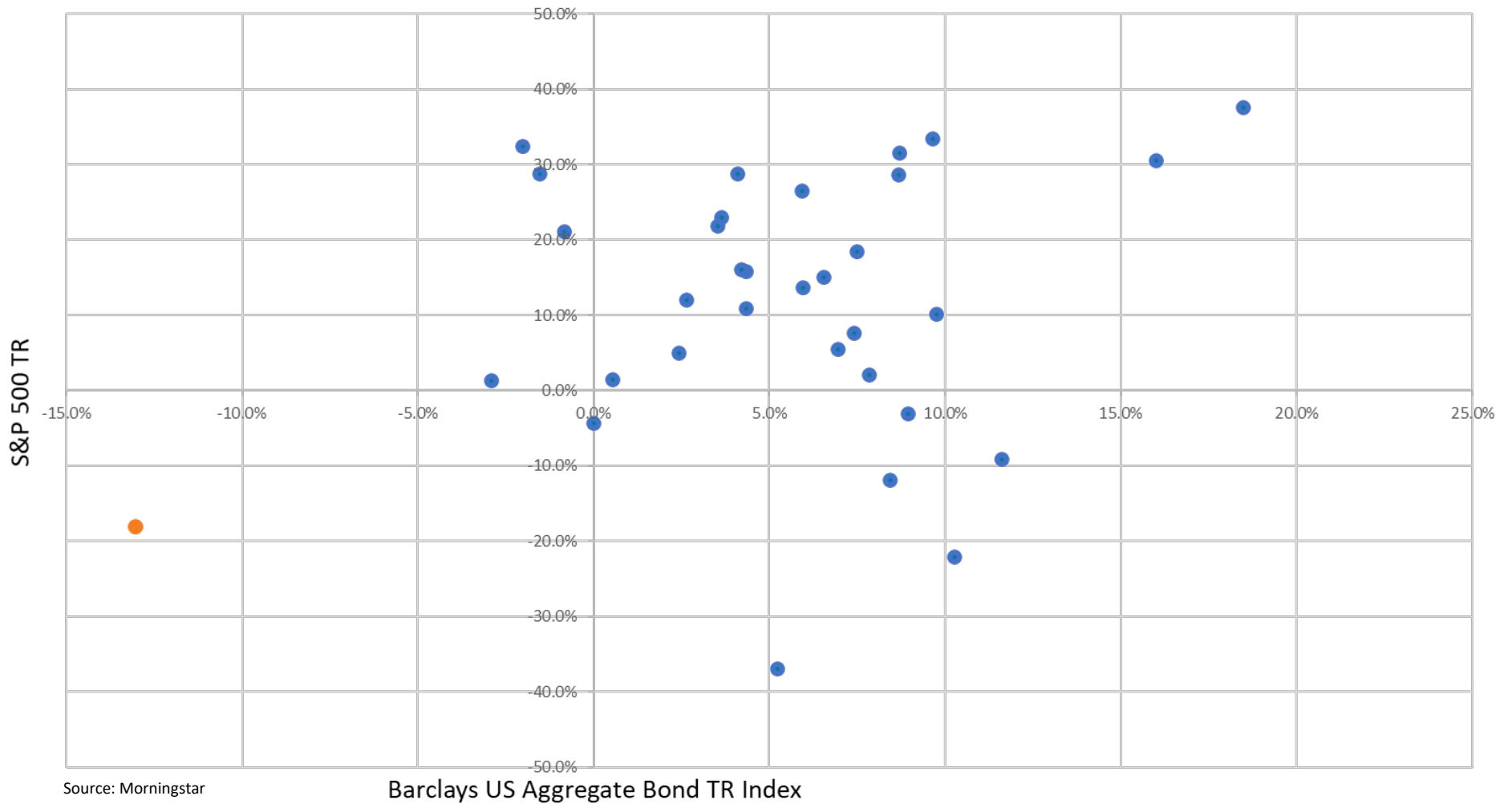


Data pulled as of 1/1/2023

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60/40 Portfolio: Return or Repeat

60/40 Balanced Portfolio Component Returns Since 1990



Source: Morningstar

Barclays US Aggregate Bond TR Index

Data pulled as of 1/1/2023

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STANDARDS SCORING LEGEND

Score Range	100 - 60	59 - 40	≤ 39
Score Status	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		
Wilmington Trust American Fds 2010 CL I	WTAAGX	Morningstar Lifetime Allocation Moderate 2005 TR USD
Wilmington Trust American Fds 2015 CL I	WTAAJX	Morningstar Lifetime Mod 2015 TR USD
Wilmington Trust American Fds 2020 CL I	WTAAAX	Morningstar Lifetime Mod 2020 TR USD
Wilmington Trust American Fds 2025 CL I	WTAABX	Morningstar Lifetime Mod 2025 TR USD
Wilmington Trust American Fds 2030 CL I	WTAADX	Morningstar Lifetime Mod 2030 TR USD
Wilmington Trust American Fds 2035 CL I	WTAACX	Morningstar Lifetime Mod 2035 TR USD
Wilmington Trust American Fds 2040 CL I	WTAAEX	Morningstar Lifetime Mod 2040 TR USD
Wilmington Trust American Fds 2045 CL I	WTAAFX	Morningstar Lifetime Mod 2045 TR USD
Wilmington Trust American Fds 2050 CL I	WTAAHX	Morningstar Lifetime Mod 2050 TR USD
Wilmington Trust American Fds 2055 CL I	WTAAIX	Morningstar Lifetime Mod 2055 TR USD
Wilmington Trust American Fds 2060 CL I	WTAACKX	Morningstar Lifetime Mod 2060 TR USD
🔍 Wilmington Trust American Fds 2065 CL I	WTAASX	Morningstar Lifetime Mod 2060 TR USD
EQUITY		
Large Cap Value Fund CL R1	WTLRNX	Russell 1000 Value TR USD
🔍 Putnam Large Cap Value R6	PEQSX	Russell 1000 Value TR USD
Fidelity® 500 Index	FXAIX	Russell 1000 TR USD
JPMorgan Large Cap Growth R6	JLGMX	Russell 1000 Growth TR USD
Fidelity® Mid Cap Index	FSMDX	Russell Mid Cap TR USD
Allspring Special Small Cap Value R6	ESPRX	Russell 2000 Value TR USD
Fidelity® Small Cap Index	FSSNX	Russell 2000 TR USD
JPMorgan Small Cap Growth R6	JGSMX	Russell 2000 Growth TR USD
iShares MSCI EAFE Intl Idx K	BTMKX	MSCI ACWI Ex USA NR USD
🔍 Fidelity Advisor® Intl Capital 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	N/A	

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

GLOSSARY: CATEGORY DEFINITIONS

securities that are not rated or are rated by a major agency at the level of BB (considered speculative for taxable bonds) and below.

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

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

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

MUNICIPAL BOND FUNDS

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

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

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

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

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

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

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

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

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

MONEY MARKET FUNDS

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

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

GLOSSARY: DATA DEFINITIONS

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

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

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

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

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

Benchmark is the index against which a fund is compared.

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

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

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

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

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

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

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

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

GLOSSARY: DATA DEFINITIONS

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

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

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

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

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

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

GLOSSARY: DATA DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

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

GLOSSARY: DATA DEFINITIONS

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

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

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

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

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

DISCLOSURES

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

Past performance does not guarantee future results. The value of an investment will vary so that an investor's shares, when redeemed, may be worth less than their original value.

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

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

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

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

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

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

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

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

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

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

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