

Prepared for: **Plan Fiduciary Services**

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

Quarter Ending: **December 31, 2023**

Prepared By:

OneDigital Investment Advisors

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Executive Summary
Fiduciary Investment Review® Scorecard
Fourth Quarter 2023

Attn: Retirement Committee

Market & Economic Overview: Fourth Quarter 2023

Equity and Fixed Income markets experienced very strong positive fourth quarter performance. U.S. Equity rose 1.1% (Russell 3000), with large cap tech stocks leading the way. For the year, large cap growth has outperformed large cap value by over 3,100 basis points (42.7% vs 11.5%). International equities rose to a lesser extent over the quarter, posting a 9.8% gain (MSCI ACWI ex U.S.). The broad U.S. fixed income market was also up, returning 6.8% (Bloomberg Barclays Aggregate) over the quarter.

While the Fed likely finished raising rates, there was no indication of a rate cut, which is what market participants anticipate in 2024. This is dependent on the inflationary outlook and health of the economy, which the Fed has been closely monitoring. The U.S. labor market remained tight during the quarter with unemployment at 3.7% in December.

Investment Monitoring Overview

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

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

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



SECURE 2.0 Enacted

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

About the Quarterly Monitoring Report Scoring System

The Quarterly Monitoring Report (QMR) Scoring system is a powerful investment analytic tool used by many leading retirement plan advisors to monitor plan assets. Results are reported using a numerical scoring system, rating each fund from "0" to "100" after measuring many factors. OneDigital Investment Advisors evaluates these results and makes investment elections specific to your plan which are consistent with your Investment Policy Statement.

QMR also produces more detailed reports not included in these materials, including individual one-page fund descriptions for each of the funds in your plan. Let us know if you want an electronic copy of this additional information at any time.

Retirement Committee Minutes

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

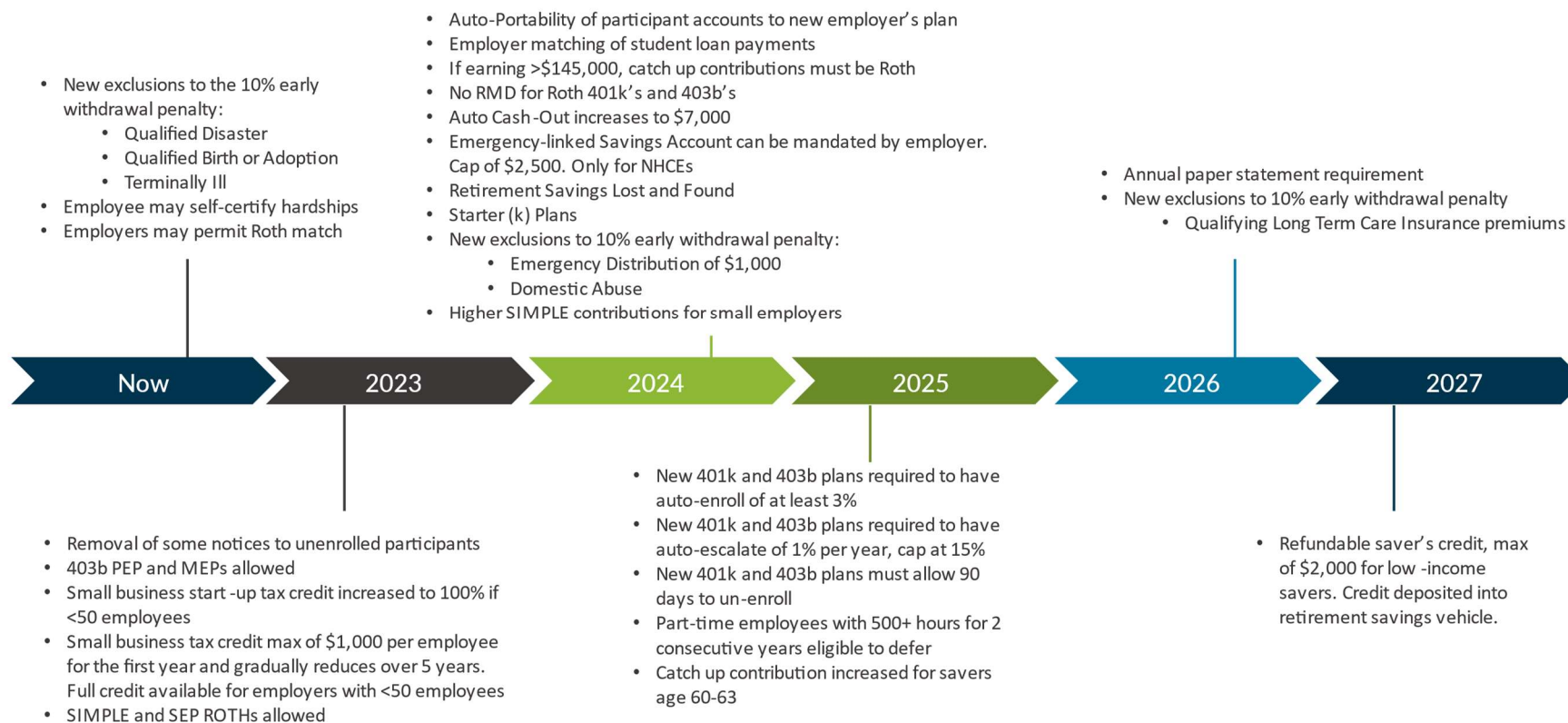
**Prepared by OneDigital
January 2024**



SECURE 2.0 Act Enacted

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

SECURE 2.0 IMPLEMENTATION TIMELINE



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

ERISA Compliance Calendar 2024

January						
Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

March						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

April						
Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

June						
Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
			30			

Jan 31 Census data: Plan sponsor provides/confirms accurate prior year census data to the recordkeeper/TPA who will use the information to complete compliance testing.
[Plan Sponsor](#)

Jan 31 Form 1099-R: Deadline for mailing Forms 1099-R to participants for distributions made in the prior year.
[Plan Vendor](#)

Mar 15 Deadline for corrective distributions due to failed ADP/ACP test in order to avoid 10% excise tax penalty.
[Plan Sponsor](#)

Mar 15 Filing of Partnership and/or S-Corporation Tax Return and contribution deadline for deductibility - employer contributions must be deposited by this date for deductibility purposes if an extension is NOT going to be filed.
[Plan Sponsor](#)

Mar 31 Form 5330: Deadline for reporting excise taxes for late return of excess distributions using IRS form 5330
[Plan Sponsor](#)

April 1 Required beginning date for RMDs for qualified plans for those participants in the previous year (i) who are more than 5% owners and turned age 73; or (ii) any participant who retired after reaching age 73.
[Plan Sponsor/Plan Vendor](#)

April 15 402(g): distributions for 2023 402(g) excess deferral amounts due to participants
[Plan Sponsor/Plan Vendor](#)

April 15 Filing of Individual and/or C-Corporation Tax Return and contribution deadline for deductibility - employer contributions must be deposited by this date for deductibility purposes if an extension is NOT going to be filed.
[Plan Sponsor](#)

June 30 For EACAs only: deadline for processing corrective distributions for failed ADP/ACP test from plan with EACA without 10% excise tax.
[Plan Sponsor](#)

Source: Plansponsors.com

For plan years ending 12/31. This calendar is not all encompassing. Please reference your particular corporate structure and plan provisions to determine all applicable deadlines. Investment advice offered through OneDigital Investment Advisors LLC, an SEC-registered investment adviser and wholly owned subsidiary of OneDigital.



ERISA Compliance Calendar 2024

July						
Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

September						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

October						
Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

December						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

July 31 Form 5500 due to the EBSA, unless the plan is put on extension (in which case Form 5558 should be filed)
[Plan Vendor\(s\) provides signature-ready form](#)
[Plan Sponsor electronically signs & submits](#)

July 31 Form 5330 and excise tax due for all non-deductible contributions
[Plan Sponsor](#)

Sep 15 Extended deadline for filing of Corporate and Partnership tax returns (and contribution deadline for deductibility).
[Plan Sponsor](#)

Sep 15 Minimum funding deadline for calendar year defined benefit and cash balance plans.
[Plan Sponsor](#)

Sep 30 Summary Annual Report (SAR) due to participants for 12/31 plan year-ends (9 months after plan year-end or two months after filing Form 5500.)
[Plan Sponsor](#)

Oct 15 Extended deadline for Form 5500 and Form 8955-SSA.
[Plan Vendor\(s\) provides signature-ready form](#)
[Plan Sponsor electronically signs & submits](#)

Oct 15 Extended deadline for filing of Individual tax returns.
[Plan Sponsor](#)

Dec 1 2024 Annual Notices - if the plan will give a safe harbor contribution, utilizes automatic enrollment and/or has a Qualified Default Investment Alternative (QDIA), annual notices must be distributed to participants by this date. Note: notices can be distributed as early as October 1.
[Plan Sponsor](#)

Dec 15 Deadline for distributing Summary Annual Report if extension for Form 5500 was filed
[Plan Sponsor](#)

Dec 31 Age 72 Required Minimum Distributions (RMDs) due to participants who have begun receiving distributions
[Plan Vendors](#)

Source: Plansponsors.com

For plan years ending 12/31. This calendar is not all encompassing. Please reference your particular corporate structure and plan provisions to determine all applicable deadlines. Investment advice offered through OneDigital Investment Advisors LLC, an SEC-registered investment adviser and wholly owned subsidiary of OneDigital.



ERISA Compliance Calendar 2024

ADDITIONAL REQUIREMENTS | Actual Dates May Vary

Ongoing

It is the plan sponsor's responsibility to make sure the plan is operated in accordance with the plan document

[Plan Sponsor](#)

Ongoing

For each pay period, any amounts withheld as salary deferrals by participants must be deposited by the plan sponsor no later than 7 business days following the day they are withheld

[Plan Sponsor](#)

Ongoing

Plan sponsor provides the summary plan description to all newly eligible participants within 90 days of their coverage under the plan

[Plan Sponsor](#)

Ongoing

Quarterly benefit statements provided to all plan participants.

[Plan Vendor](#)

Ongoing

Participant Fee Disclosure must be delivered to all plan participants on an annual basis.

[Plan Sponsor](#)/[Plan Vendor](#)



FUND DECISIONS

FUND ADDITIONS

No additions this quarter.

FUND REMOVALS

No removals this quarter.

PROPOSED FUND CHANGES

No replacements this quarter.

PROXY FUNDS

No Proxy funds.

Added Proposed Watch Removal Exception Proxy

All Index funds are italicized.

*Returns and scores are based on the historical performance of the oldest share class adjusted for fees and expenses.

FUND SCORING EXECUTIVE SUMMARY

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

Allocation															
Fund Name	Ticker	Category	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Average Score
GG Trust American Funds 2010 Fund CL I	WTAAGX	Target-Date 2000-2010	89	94	94	71	71	71	71	71	71	71	71	67	76
GG Trust American Funds 2015 Fund CL I	WTAAJX	Target-Date 2015	89	94	94	71	71	71	71	71	71	71	59	67	75
GG Trust American Funds 2020 Fund CL I	WTAAAX	Target-Date 2020	89	94	94	71	71	71	71	71	71	59	59	67	74
GG Trust American Funds 2025 Fund CL I	WTAABX	Target-Date 2025	89	94	94	71	71	71	71	71	71	59	59	67	74
GG Trust American Funds 2030 Fund CL I	WTAADX	Target-Date 2030	89	94	94	71	71	71	71	71	71	59	59	67	74
GG Trust American Funds 2035 Fund CL I	WTAACX	Target-Date 2035	94	94	94	71	71	71	71	71	71	71	71	67	76
GG Trust American Funds 2040 Fund CL I	WTAAEX	Target-Date 2040	94	94	94	71	71	71	71	71	71	59	59	67	74
GG Trust American Funds 2045 Fund CL I	WTAAFX	Target-Date 2045	94	75	75	71	71	71	71	59	71	59	59	67	70
GG Trust American Funds 2050 Fund CL I	WTAAHX	Target-Date 2050	94	67	75	71	59	71	59	59	71	59	59	67	68
GG Trust American Funds 2055 Fund CL I	WTAAIX	Target-Date 2055	94	67	67	71	59	59	59	59	71	59	59	67	66
GG Trust American Funds 2060 Fund CL I	WTAACKX	Target-Date 2060	94	67	67	71	59	59	59	59	59	59	59	67	65
GG Trust American Funds 2065 Fund CL I	WTAASX	Target-Date 2065+	71	71	71	67	67	67	67	-	-	-	-	-	69

Equity															
Fund Name	Ticker	Category	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Average Score
Large Cap Value Fund CL R1	WTLRNX	Large Value	100	95	95	95	95	95	95	95	95	74	74	74	90
Putnam Large Cap Value R6	PEQSX	Large Value	100	100	100	100	97	97	97	97	100	100	100	100	99
JPMorgan Large Cap Growth R6	JLGMX	Large Growth	95	95	100	97	97	92	87	82	82	85	90	90	91
Allspring Special Small Cap Value R6	ESPRX	Small Value	93	93	90	90	77	85	90	88	95	95	98	98	91
JPMorgan Small Cap Growth R6	JGSMX	Small Growth	63	63	70	60	70	85	85	85	85	88	88	90	78
Fidelity Advisor Intl Cap App Z	FIDZX	Foreign Large Growth	95	95	92	92	95	97	90	100	100	95	95	95	95
International Equity Fund Fee Class R1	WAAAIX	Foreign Large Growth	81	74	74	74	63	74	74	74	74	71	41	41	68
American Century Real Estate R6	AREDX	Real Estate	87	86	75	76	73	73	80	68	66	56	63	66	72

 Added
  Proposed
  Watch
  Removal
  Exception
  Proxy

All Index funds are italicized.

*Returns and scores are based on the historical performance of the oldest share class adjusted for fees and expenses.

FUND SCORING EXECUTIVE SUMMARY

Fixed Income															
Fund Name	Ticker	Category	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Average Score
Core Bond Fund CL R1	WCBFRX	Intermediate Core-Plus Bond	100	100	100	100	100	94	78	94	69	53	69	69	86
Lord Abbett Total Return R6	LTRHX	Intermediate Core-Plus Bond	97	97	97	97	97	97	97	97	78	78	78	76	91
PGIM High Yield R6	PHYQX	High Yield Bond	89	89	93	93	85	88	90	90	90	90	90	90	90

Index															
Fund Name	Ticker	Category	4Q23	3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Average Score
<i>Fidelity 500 Index</i>	FXAIX	Large Blend	100	100	100	99	100	100	100	100	100	100	100	100	100
<i>Fidelity Mid Cap Index</i>	FSMDX	Mid-Cap Blend	98	97	98	97	97	97	97	100	99	99	100	100	98
<i>Fidelity Small Cap Index</i>	FSSNX	Small Blend	86	85	85	93	93	93	85	97	99	99	100	100	93
<i>IShares MSCI EAFE Intl Idx K</i>	BTMKX	Foreign Large Blend	80	80	80	80	80	88	88	90	78	78	75	79	81
<i>State Street Aggregate Bond Index K</i>	SSFEX	Intermediate Core Bond	93	98	98	98	98	98	100	93	92	92	92	92	95

⊕ Added
📌 Proposed
👁 Watch
⊖ Removal
⚠ Exception
🔄 Proxy

All Index funds are italicized.

*Returns and scores are based on the historical performance of the oldest share class adjusted for fees and expenses.

FUND SCORING REPORT

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

GG Trust American Funds 2010 Fund CL I			Ticker: WTAAGX				Peer Group: Target-Date 2000-2010						Rating: Meets			Score: 89
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	99%	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	-	1.82
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	1%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.47	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	2%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	13%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE				89	94	94	71	71	71	71	71	71	71	71	67	76

FUND SCORING REPORT

GG Trust American Funds 2015 Fund CL I			Ticker: WTAAJX												Peer Group: Target-Date 2015		Rating: Meets		Score: 89
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score			
Total Return 1Y	Top 50%	2.00	93%	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	-	1.64			
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00			
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Std Deviation 3Y	Lowest 70%	5.00	1%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00			
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Max Drawdown 3Y	Lowest 70%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00			
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Overall Capture Ratio 3Y	above 1	3.00	1.49	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00			
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Sharpe Ratio 3Y	Top 50%	3.00	2%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00			
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Expense Ratio	Lowest 70%	10.00	12%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00			
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75			
TOTAL SCORE			89		94	94	71	71	71	71	71	71	71	59	67	75			

FUND SCORING REPORT

GG Trust American Funds 2020 Fund CL I			Ticker: WTAAAX		Peer Group: Target-Date 2020								Rating: Meets			Score: 89
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	94%	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	-	1.45
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	1%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.46	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
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	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE			89		94	94	71	71	71	71	71	71	59	59	67	74

FUND SCORING REPORT

GG Trust American Funds 2025 Fund CL I			Ticker: WTAABX		Peer Group: Target-Date 2025								Rating: Meets			Score: 89
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	81%	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	-	1.45
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	8%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	5%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.34	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	13%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE			89		94	94	71	71	71	71	71	71	59	59	67	74

FUND SCORING REPORT

GG Trust American Funds 2030 Fund CL I			Ticker: WTAADX		Peer Group: Target-Date 2030								Rating: Meets			Score: 89
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	68%	0.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	-	1.45
Total Return 3Y	Top 50%	4.00	1%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	8%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	6%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.25	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	15%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE			89		94	94	71	71	71	71	71	71	59	59	67	74

FUND SCORING REPORT

GG Trust American Funds 2035 Fund CL I			Ticker: WTAACX		Peer Group: Target-Date 2035								Rating: Meets			Score: 94
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	42%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	-	2.00
Total Return 3Y	Top 50%	4.00	2%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	14%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	15%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.15	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	3%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	17%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE			94		94	94	71	71	71	71	71	71	71	71	67	76

FUND SCORING REPORT

GG Trust American Funds 2040 Fund CL I			Ticker: WTAAEX		Peer Group: Target-Date 2040								Rating: Meets			Score: 94
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	20%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	-	1.64
Total Return 3Y	Top 50%	4.00	13%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	24%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	34%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.07	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	14%	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	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	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE			94		94	94	71	71	71	71	71	71	59	59	67	74

FUND SCORING REPORT

GG Trust American Funds 2045 Fund CL I					Ticker: WTAAFX							Peer Group: Target-Date 2045					Rating: Meets			Score: 94
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score				
Total Return 1Y	Top 50%	2.00	22%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	2.00	0.00	0.00	-	1.45				
Total Return 3Y	Top 50%	4.00	29%	4.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.33				
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Std Deviation 3Y	Lowest 70%	5.00	17%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00				
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Max Drawdown 3Y	Lowest 70%	4.00	34%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00				
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Overall Capture Ratio 3Y	above 1	3.00	1.04	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00				
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Sharpe Ratio 3Y	Top 50%	3.00	29%	3.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.00				
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Expense Ratio	Lowest 70%	10.00	24%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00				
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75				
TOTAL SCORE			94		75	75	71	71	71	71	59	71	59	59	67	70				

FUND SCORING REPORT

GG Trust American Funds 2050 Fund CL I			Ticker: WTAAHX				Peer Group: Target-Date 2050					Rating: Meets			Score: 94	
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	21%	2.00	2.00	2.00	2.00	0.00	2.00	0.00	0.00	2.00	0.00	0.00	-	1.09
Total Return 3Y	Top 50%	4.00	38%	4.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.33
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	15%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	45%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.02	3.00	0.00	3.00	-	-	-	-	-	-	-	-	-	2.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	36%	3.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	25%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE			94		67	75	71	59	71	59	59	71	59	59	67	68

FUND SCORING REPORT

GG Trust American Funds 2055 Fund CL I			Ticker: WTAAIX			Peer Group: Target-Date 2055						Rating: Meets				Score: 94
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	12%	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	-	0.91
Total Return 3Y	Top 50%	4.00	42%	4.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.33
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	11%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	54%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.02	3.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	48%	3.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	26%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE			94		67	67	71	59	59	59	59	71	59	59	67	66

FUND SCORING REPORT

GG Trust American Funds 2060 Fund CL I			Ticker: WTAAXX			Peer Group: Target-Date 2060							Rating: Meets			Score: 94
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	13%	2.00	2.00	2.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	0.73
Total Return 3Y	Top 50%	4.00	46%	4.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.33
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	11%	5.00	5.00	5.00	-	-	-	-	-	-	-	-	-	5.00
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	54%	4.00	4.00	4.00	-	-	-	-	-	-	-	-	-	4.00
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.02	3.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.00
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	49%	3.00	0.00	0.00	-	-	-	-	-	-	-	-	-	1.00
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	26%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Mgr Tenure	above 5 years	5.00	3.5 yrs.	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75
TOTAL SCORE			94		67	67	71	59	59	59	59	59	59	59	67	65

FUND SCORING REPORT

GG Trust American Funds 2065 Fund CL I			Ticker: WTAASX		Peer Group: Target-Date 2065+						Rating: Meets					Score: 71
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	15%	2.00	2.00	2.00	-	-	-	-	-	-	-	-	-	2.00
Total Return 3Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 5Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Return 10Y	Top 50%	12.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 5Y	Lowest 70%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 3Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 5Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 10Y	Lowest 70%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 5Y	above 1	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 3Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 5Y	Top 50%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sharpe Ratio 10Y	Top 50%	9.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	10.00	27%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	-	-	-	-	-	10.00
Mgr Tenure	above 5 years	5.00	1.7 yrs.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.00
TOTAL SCORE			71		71	71	67	67	67	67	-	-	-	-	-	69

FUND SCORING REPORT

Large Cap Value Fund CL R1			Ticker: WTLRNX		Peer Group: Large Value								Rating: Meets			Score: 100
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	17%	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	8%	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	6%	8.00	-	-	-	-	-	-	-	-	-	-	-	8.00
Total Return 10Y	Top 50%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 70%	5.00	22%	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	32%	5.00	-	-	-	-	-	-	-	-	-	-	-	5.00
Batting Average 5Y	Top 50%	3.00	10%	3.00	-	-	-	-	-	-	-	-	-	-	-	3.00
Batting Average 10Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 3Y	1.30 - 0.70	3.00	0.92	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	-	-	-	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.95	3.00	-	-	-	-	-	-	-	-	-	-	-	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	-	-	-	3.00
Information Ratio 5Y	Top 50%	4.00	1%	4.00	-	-	-	-	-	-	-	-	-	-	-	4.00
Information Ratio 10Y	Top 50%	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.21	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	3.00	1.18	3.00	-	-	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 10Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 80	5.00	98.77	5.00	-	-	-	-	-	-	-	-	-	-	-	5.00
Expense Ratio	Lowest 70%	7.00	4%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5.00	5.1 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	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE			100		95	95	95	95	95	95	95	95	74	74	74	90

FUND SCORING REPORT

Putnam Large Cap Value R6			Ticker: PEQSX		Peer Group: Large Value								Rating: Meets			Score: 100
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	18%	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	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
Total Return 5Y	Top 50%	8.00	6%	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	4%	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	2.13	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	22%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 5Y	Lowest 70%	5.00	36%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	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
Batting Average 10Y	Top 50%	3.00	12%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	0.92	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.95	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	0.96	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	1%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 5Y	Top 50%	4.00	1%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 10Y	Top 50%	5.00	1%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Overall Capture Ratio 3Y	above 1	3.00	1.21	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Overall Capture Ratio 5Y	above 1	3.00	1.17	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
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	98.73	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	14%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	2.00
Mgr Tenure	above 5 years	5.00	11.3 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			100		100	100	100	97	97	97	97	100	100	100	100	99

FUND SCORING REPORT

JPMorgan Large Cap Growth R6			Ticker: JLGMX			Peer Group: Large Growth							Rating: Meets			Score: 95
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	66%	0.00	0.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	2.00	2.00	1.17
Total Return 3Y	Top 50%	4.00	39%	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	2%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Total Return 10Y	Top 50%	10.00	3%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	0.80	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 70%	5.00	21%	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	2.50
Std Deviation 5Y	Lowest 70%	5.00	56%	5.00	5.00	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.08
Batting Average 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
Batting Average 10Y	Top 50%	3.00	6%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	0.90	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	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	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
Information Ratio 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
Information Ratio 10Y	Top 50%	5.00	3%	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	0.94	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	1.09	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
Overall Capture Ratio 10Y	above 1	3.00	1.04	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	3.00	3.00	2.25
R-squared 5Y	Above 80	5.00	94.72	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
Expense Ratio	Lowest 70%	7.00	7%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	1.50
Mgr Tenure	above 5 years	5.00	19.4 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			95		95	100	97	97	92	87	82	82	85	90	90	91

FUND SCORING REPORT

Allspring Special Small Cap Value R6					Ticker: ESPRX			Peer Group: Small Value					Rating: Meets			Score: 93	
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score	
Total Return 1Y	Top 50%	2.00	25%	2.00	2.00	2.00	2.00	0.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.83	
Total Return 3Y	Top 50%	4.00	53%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	4.00	1.33	
Total Return 5Y	Top 50%	8.00	47%	8.00	8.00	8.00	8.00	0.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	7.33	
Total Return 10Y	Top 50%	10.00	18%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
Excess Return 10Y	Greater than 0	5.00	1.57	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	18%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
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	36%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
Batting Average 10Y	Top 50%	3.00	8%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
Beta Collar 3Y	1.30 - 0.70	3.00	0.88	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
Beta Collar 5Y	1.30 - 0.70	3.00	0.89	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
Beta Collar 10Y	1.30 - 0.70	3.00	0.89	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
Information Ratio 3Y	Top 50%	3.00	53%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	3.00	1.00	
Information Ratio 5Y	Top 50%	4.00	41%	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	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	
Overall Capture Ratio 3Y	above 1	3.00	1.08	3.00	3.00	3.00	3.00	0.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	2.50	
Overall Capture Ratio 5Y	above 1	3.00	1.07	3.00	3.00	3.00	3.00	3.00	3.00	3.00	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	96.87	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	16%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
Manager Invested	Yes	3.00	Yes	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	1.00	
Mgr Tenure	above 5 years	5.00	21.9 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			93		93	90	90	77	85	90	88	95	95	98	98	91	

FUND SCORING REPORT

JPMorgan Small Cap Growth R6				Ticker: JGSMX		Peer Group: Small Growth							Rating: Meets			Score: 63	
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score	
Total Return 1Y	Top 50%	2.00	61%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.17	
Total Return 3Y	Top 50%	4.00	86%	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	2.33	
Total Return 5Y	Top 50%	8.00	56%	0.00	0.00	0.00	0.00	0.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	4.67	
Total Return 10Y	Top 50%	10.00	27%	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	1.73	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	72%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Std Deviation 5Y	Lowest 70%	5.00	83%	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	56%	0.00	0.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.25	
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	1.03	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	
Beta Collar 10Y	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	
Information Ratio 3Y	Top 50%	3.00	93%	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	
Information Ratio 5Y	Top 50%	4.00	52%	0.00	0.00	4.00	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	3.00	
Information Ratio 10Y	Top 50%	5.00	21%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Overall Capture Ratio 3Y	above 1	3.00	0.8	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	
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	1.04	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
R-squared 5Y	Above 80	5.00	95.42	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	
Expense Ratio	Lowest 70%	7.00	7%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	3.00	1.50	
Mgr Tenure	above 5 years	5.00	19.3 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			63		63	70	60	70	85	85	85	85	88	88	90	78	

FUND SCORING REPORT

Fidelity Advisor Intl Cap App Z			Ticker: FIDZX			Peer Group: Foreign Large Growth							Rating: Meets			Score: 95
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	1%	2.00	2.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	1.33
Total Return 3Y	Top 50%	4.00	14%	4.00	4.00	4.00	4.00	4.00	4.00	0.00	4.00	4.00	4.00	4.00	4.00	3.67
Total Return 5Y	Top 50%	8.00	9%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Total Return 10Y	Top 50%	10.00	4%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	3.12	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
Std Deviation 3Y	Lowest 70%	5.00	77%	0.00	0.00	0.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	3.33
Std Deviation 5Y	Lowest 70%	5.00	57%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	3.00	24%	3.00	3.00	0.00	0.00	0.00	0.00	0.00	3.00	3.00	0.00	0.00	0.00	1.00
Batting Average 10Y	Top 50%	3.00	12%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 3Y	1.30 - 0.70	3.00	1.12	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	1.03	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
Beta Collar 10Y	1.30 - 0.70	3.00	1	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Information Ratio 3Y	Top 50%	3.00	26%	3.00	3.00	3.00	3.00	3.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	2.75
Information Ratio 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
Information Ratio 10Y	Top 50%	5.00	3%	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	1.2	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
Overall Capture Ratio 5Y	above 1	3.00	1.15	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
Overall Capture Ratio 10Y	above 1	3.00	1.17	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 80	5.00	89.59	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	15%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Mgr Tenure	above 5 years	5.00	16 yrs.	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
TOTAL SCORE			95		95	92	92	95	97	90	100	100	95	95	95	95

FUND SCORING REPORT

International Equity Fund Fee Class R1			Ticker: WAAAIX			Peer Group: Foreign Large Growth							Rating: Meets			Score: 81
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	1%	2.00	2.00	2.00	2.00	0.00	2.00	2.00	2.00	2.00	-	-	-	1.78
Total Return 3Y	Top 50%	4.00	15%	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	71%	0.00	-	-	-	-	-	-	-	-	-	-	-	0.00
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	1.08	3.00	-	-	-	-	-	-	-	-	-	-	-	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Beta Collar 10Y	1.30 - 0.70	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	3.00	25%	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	1.2	3.00	-	-	-	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 5Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 10Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 80	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Expense Ratio	Lowest 70%	7.00	5%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5.00	3.1 yrs.	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25
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	0.00	0.00	4.17
TOTAL SCORE			81		74	74	74	63	74	74	74	74	71	41	41	68

FUND SCORING REPORT

American Century Real Estate R6			Ticker: AREDX		Peer Group: Real Estate								Rating: Meets			Score: 87
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	64%	0.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	0.00	0.00	1.00
Total Return 3Y	Top 50%	4.00	29%	4.00	0.00	0.00	0.00	0.00	0.00	4.00	0.00	0.00	0.00	4.00	4.00	1.33
Total Return 5Y	Top 50%	8.00	44%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	0.00	0.00	0.00	6.00
Total Return 10Y	Top 50%	10.00	42%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	-0.44	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	24%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	5.00	5.00	5.00	5.00	4.58
Std Deviation 5Y	Lowest 70%	5.00	38%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	3.00	45%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	1.75
Batting Average 10Y	Top 50%	3.00	55%	0.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.00	0.50
Beta Collar 3Y	1.30 - 0.70	3.00	0.96	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 5Y	1.30 - 0.70	3.00	0.96	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Beta Collar 10Y	1.30 - 0.70	3.00	0.98	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
Information Ratio 3Y	Top 50%	3.00	28%	3.00	3.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00	0.00	3.00	3.00	1.25
Information Ratio 5Y	Top 50%	4.00	44%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	0.00	0.00	0.00	2.67
Information Ratio 10Y	Top 50%	5.00	43%	5.00	5.00	0.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.58
Overall Capture Ratio 3Y	above 1	3.00	1.02	3.00	3.00	3.00	0.00	0.00	0.00	0.00	3.00	0.00	0.00	0.00	0.00	1.00
Overall Capture Ratio 5Y	above 1	3.00	1	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
Overall Capture Ratio 10Y	above 1	3.00	0.98	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	97.66	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	26%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
Mgr Tenure	above 5 years	5.00	15.1 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			87		86	75	76	73	73	80	68	66	56	63	66	72

FUND SCORING REPORT

Core Bond Fund CL R1			Ticker: WCBFRX			Peer Group: Intermediate Core-Plus Bond							Rating: Meets			Score: 100
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	28%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Return 3Y	Top 50%	4.00	24%	4.00	4.00	4.00	4.00	4.00	4.00	0.00	4.00	0.00	0.00	4.00	4.00	3.00
Total Return 5Y	Top 50%	8.00	47%	8.00	8.00	8.00	8.00	-	-	-	-	-	-	-	-	8.00
Total Return 10Y	Top 50%	10.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Excess Return 10Y	Greater than 0	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Std Deviation 3Y	Lowest 50%	5.00	24%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00	4.17
Std Deviation 5Y	Lowest 50%	5.00	21%	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	-	5.00
Batting Average 5Y	Top 50%	4.00	14%	4.00	4.00	4.00	4.00	-	-	-	-	-	-	-	-	4.00
Batting Average 10Y	Top 50%	4.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Information Ratio 3Y	Top 50%	1.00	20%	1.00	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00	1.00	1.00	0.75
Information Ratio 5Y	Top 50%	3.00	40%	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	-	3.00
Information Ratio 10Y	Top 50%	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max Drawdown 5Y	Lowest 70%	6.00	29%	6.00	6.00	6.00	6.00	-	-	-	-	-	-	-	-	6.00
Max Drawdown 10Y	Lowest 70%	6.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall Capture Ratio 3Y	above 1	3.00	1.05	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	2.00
Overall Capture Ratio 5Y	above 1	3.00	1.05	3.00	3.00	3.00	3.00	-	-	-	-	-	-	-	-	3.00
Overall Capture Ratio 10Y	above 1	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
R-squared 5Y	Above 50	5.00	90.19	5.00	5.00	5.00	5.00	-	-	-	-	-	-	-	-	5.00
Expense Ratio	Lowest 70%	7.00	2%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mgr Tenure	above 5 years	5.00	6 yrs.	5.00	5.00	5.00	5.00	5.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.83
Style Consistency	Yes	5.00	Yes	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	5.00	5.00	4.58
TOTAL SCORE			100		100	100	100	100	94	78	94	69	53	69	69	86

FUND SCORING REPORT

Lord Abbett Total Return R6					Ticker: LTRHX			Peer Group: Intermediate Core-Plus Bond					Rating: Meets			Score: 97
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	36%	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00	1.83
Total Return 3Y	Top 50%	4.00	24%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	0.00	0.00	0.00	2.67
Total Return 5Y	Top 50%	8.00	49%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	0.00	0.00	0.00	0.00	5.33
Total Return 10Y	Top 50%	10.00	38%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	0.28	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 3Y	Lowest 50%	5.00	26%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Std Deviation 5Y	Lowest 50%	5.00	22%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Batting Average 5Y	Top 50%	4.00	14%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Batting Average 10Y	Top 50%	4.00	12%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Information Ratio 3Y	Top 50%	1.00	20%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.67
Information Ratio 5Y	Top 50%	3.00	45%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	2.00
Information Ratio 10Y	Top 50%	3.00	33%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Max Drawdown 5Y	Lowest 70%	6.00	28%	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Max Drawdown 10Y	Lowest 70%	6.00	26%	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Overall Capture Ratio 3Y	above 1	3.00	1.05	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	2.00
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	89.43	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mgr Tenure	above 5 years	5.00	23.4 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	97	97	97	97	78	78	78	76	91

FUND SCORING REPORT

PGIM High Yield R6			Ticker: PHYQX		Peer Group: High Yield Bond								Rating: Meets			Score: 89
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	2.00	44%	2.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	2.00	2.00	1.17
Total Return 3Y	Top 50%	4.00	47%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Return 5Y	Top 50%	8.00	20%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Total Return 10Y	Top 50%	10.00	5%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Excess Return 10Y	Greater than 0	5.00	0.23	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
Std Deviation 3Y	Lowest 50%	5.00	48%	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.67
Std Deviation 5Y	Lowest 50%	5.00	68%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Batting Average 5Y	Top 50%	4.00	14%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Batting Average 10Y	Top 50%	4.00	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	48%	1.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.92
Information Ratio 5Y	Top 50%	3.00	19%	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	42%	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Overall Capture Ratio 3Y	above 1	3.00	0.99	0.00	0.00	3.00	3.00	0.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.25
Overall Capture Ratio 5Y	above 1	3.00	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
Overall Capture Ratio 10Y	above 1	3.00	1.04	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
R-squared 5Y	Above 50	5.00	98.73	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 70%	7.00	4%	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Manager Invested	Yes	3.00	Yes	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Mgr Tenure	above 5 years	5.00	16.2 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			89		89	93	93	85	88	90	90	90	90	90	90	90

FUND SCORING REPORT

Fidelity 500 Index			Ticker: FXAIX				Peer Group: Large Blend					Rating: Meets			Score: 100	
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	1.00	24%	1.00	1.00	1.00	0.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.92
Total Return 3Y	Top 50%	2.00	25%	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	17%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Return 10Y	Top 50%	8.00	8%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
Tracking Error 3Y Rank	Lowest 25%	10.00	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	8%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Beta Collar 3Y	1.10 - 0.90	5.00	0.99	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 5Y	1.10 - 0.90	5.00	0.98	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 10Y	1.10 - 0.90	5.00	0.98	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
R-squared 3Y	Above 90	5.00	99.71	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	99.74	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
R-Squared Consistency 3Y90 - 100%		5.00	100%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Expense Ratio	Lowest 90%	20.00	3%	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
Style Consistency	Yes	10.00	Yes	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
TOTAL SCORE			100		100	100	99	100	100	100	100	100	100	100	100	100

FUND SCORING REPORT

Fidelity Mid Cap Index					Ticker: FSMDX		Peer Group: Mid-Cap Blend						Rating: Meets			Score: 98	
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score	
Total Return 1Y	Top 50%	1.00	29%	1.00	0.00	1.00	0.00	0.00	0.00	0.00	1.00	0.00	0.00	1.00	1.00	0.42	
Total Return 3Y	Top 50%	2.00	60%	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 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	14%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	-	-	8.00	
Tracking Error 3Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
Tracking Error 5Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
Beta Collar 3Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Beta Collar 5Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Beta Collar 10Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	-	-	5.00	
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			98		97	98	97	97	97	97	100	99	99	100	100	98	

FUND SCORING REPORT

Fidelity Small Cap Index					Ticker: FSSNX			Peer Group: Small Blend					Rating: Meets			Score: 86
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	1.00	38%	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.00	0.25
Total Return 3Y	Top 50%	2.00	84%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00	2.00	2.00	2.00	0.67
Total Return 5Y	Top 50%	4.00	66%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.00	4.00	4.00	4.00	4.00	1.67
Total Return 10Y	Top 50%	8.00	51%	0.00	0.00	0.00	8.00	8.00	8.00	0.00	8.00	8.00	8.00	-	-	4.80
Tracking Error 3Y Rank	Lowest 25%	10.00	3%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00
Tracking Error 5Y Rank	Lowest 25%	10.00	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
Beta Collar 3Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 5Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Beta Collar 10Y	1.10 - 0.90	5.00	1	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	-	-	5.00
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			86		85	85	93	93	93	85	97	99	99	100	100	93

FUND SCORING REPORT

iShares MSCI EAFE Intl Idx K				Ticker: BTMKX			Peer Group: Foreign Large Blend						Rating: Meets			Score: 80
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	Avg Score
Total Return 1Y	Top 50%	1.00	21%	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00	0.83
Total Return 3Y	Top 50%	2.00	18%	2.00	2.00	2.00	2.00	2.00	0.00	0.00	2.00	0.00	0.00	0.00	0.00	1.00
Total Return 5Y	Top 50%	4.00	32%	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	4.00	3.67
Total Return 10Y	Top 50%	8.00	33%	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	0.00	0.00	6.67
Tracking Error 3Y Rank	Lowest 25%	10.00	29%	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
Tracking Error 5Y Rank	Lowest 25%	10.00	32%	0.00	0.00	0.00	0.00	0.00	10.00	10.00	10.00	0.00	0.00	10.00	10.00	4.17
Beta Collar 3Y	1.10 - 0.90	5.00	1.06	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
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	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	95.50	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		80	80	80	80	88	88	90	78	78	75	79	81

FUND SCORING REPORT

State Street Aggregate Bond Index K					Ticker: SSFEX			Peer Group: Intermediate Core Bond						Rating: Meets			Score: 93
Standards	Criteria	Max Points	4Q23 Results Criteria Rank & Points		3Q23	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q21	1Q21	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	0.00	0.00	0.00	0.00	0.67	
Total Return 3Y	Top 50%	2.00	51%	0.00	0.00	0.00	0.00	0.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	0.17	
Total Return 5Y	Top 50%	4.00	51%	0.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00	0.00	0.00	0.00	0.00	2.00	
Total Return 10Y	Top 50%	8.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tracking Error 3Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
Tracking Error 5Y Rank	Lowest 25%	10.00	1%	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
Beta Collar 3Y	1.10 - 0.90	5.00	1.01	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Beta Collar 5Y	1.10 - 0.90	5.00	1.01	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Beta Collar 10Y	1.10 - 0.90	5.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R-squared 3Y	Above 90	5.00	99.92	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
R-squared 5Y	Above 90	10.00	99.91	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
R-Squared Consistency 3Y90 - 100%		5.00	100%	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
Expense Ratio	Lowest 90%	20.00	6%	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	
Style Consistency	Yes	10.00	Yes	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	
TOTAL SCORE			93		98	98	98	98	98	100	93	92	92	92	92	95	

PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
ALLOCATION										
Target-Date 2000-2010										
> GG Trust American Funds 2010 Fund CL I	WTAAGX	0.20 / 0.20	06/10/2020 Percentile Rank	5.27 (100%)	7.54 (99%)	7.54 ▷ (99%) ◁	4.04 (1%)			5.35
Morningstar Lifetime Allocation Moderate 2010 TR USD			02/18/2009	7.56	10.28	10.28	0.82	5.65	4.50	5.85
Category Average				7.17	10.30	10.30	0.70	5.22	4.27	
Category Size				123	114	114	107	102	48	
Target-Date 2015										
> GG Trust American Funds 2015 Fund CL I	WTAAJX	0.22 / 0.22	06/10/2020 Percentile Rank	5.72 (97%)	8.50 (93%)	8.50 ▷ (93%) ◁	4.30 (1%)			5.80
Morningstar Lifetime Mod 2015 TR USD			—	8.22	10.69	10.69	0.42	5.82	4.71	—
Category Average				7.62	11.07	11.07	1.10	5.91	4.75	
Category Size				121	112	112	102	97	46	
Target-Date 2020										
> GG Trust American Funds 2020 Fund CL I	WTAAAX	0.24 / 0.24	06/01/2020 Percentile Rank	6.18 (98%)	9.48 (94%)	9.48 ▷ (94%) ◁	4.36 (1%)			6.51
Morningstar Lifetime Mod 2020 TR USD			—	8.86	11.31	11.31	0.34	6.15	5.00	—
Category Average				8.05	11.87	11.87	1.37	6.31	5.05	
Category Size				153	144	144	133	128	64	

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PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
ALLOCATION										
Target-Date 2025										
> GG Trust American Funds 2025 Fund CL I	WTAABX	0.26 / 0.26	06/01/2020 Percentile Rank	6.87 (99%)	11.24 (81%)	11.24 ▷ (81%) ◁	4.35 (1%)			7.31
Morningstar Lifetime Mod 2025 TR USD			–	9.45	12.15	12.15	0.59	6.67	5.41	–
Category Average				8.56	12.76	12.76	1.64	6.93	5.40	
Category Size				217	208	208	194	177	104	
Target-Date 2030										
> GG Trust American Funds 2030 Fund CL I	WTAADX	0.29 / 0.29	06/03/2020 Percentile Rank	8.02 (95%)	13.86 (68%)	13.86 ▷ (68%) ◁	4.63 (1%)			7.92
Morningstar Lifetime Mod 2030 TR USD			–	10.00	13.33	13.33	1.27	7.44	5.93	–
Category Average				9.21	14.40	14.40	2.40	8.04	6.06	
Category Size				220	211	211	196	175	102	
Target-Date 2035										
> GG Trust American Funds 2035 Fund CL I	WTAACX	0.34 / 0.34	06/10/2020 Percentile Rank	9.38 (82%)	16.61 (42%)	16.61 (42%)	4.79 (2%)			8.64
Morningstar Lifetime Mod 2035 TR USD			–	10.51	14.84	14.84	2.38	8.41	6.49	–
Category Average				9.85	16.24	16.24	3.28	9.06	6.65	
Category Size				216	207	207	187	174	101	

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PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
ALLOCATION										
Target-Date 2040										
> GG Trust American Funds 2040 Fund CL I	WTAAEX	0.39 / 0.39	06/01/2020 Percentile Rank	10.80 (35%)	19.24 (20%)	19.24 (20%)	4.86 (13%)			9.91
Morningstar Lifetime Mod 2040 TR USD			–	10.90	16.34	16.34	3.51	9.30	6.95	–
Category Average				10.31	17.69	17.69	4.02	9.88	7.14	
Category Size				214	205	205	190	175	102	
Target-Date 2045										
> GG Trust American Funds 2045 Fund CL I	WTAAFX	0.41 / 0.41	06/03/2020 Percentile Rank	11.26 (13%)	20.05 (22%)	20.05 (22%)	4.89 (29%)			9.65
Morningstar Lifetime Mod 2045 TR USD			–	11.15	17.39	17.39	4.25	9.84	7.19	–
Category Average				10.66	18.95	18.95	4.58	10.45	7.41	
Category Size				210	201	201	187	174	101	
Target-Date 2050										
> GG Trust American Funds 2050 Fund CL I	WTAAHX	0.41 / 0.41	06/01/2020 Percentile Rank	11.41 (18%)	20.73 (21%)	20.73 (21%)	4.88 (38%)			10.18
Morningstar Lifetime Mod 2050 TR USD			–	11.26	17.85	17.85	4.52	10.03	7.23	–
Category Average				10.86	19.51	19.51	4.79	10.62	7.52	
Category Size				211	202	202	188	175	102	

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PERFORMANCE SUMMARY: TOTAL RETURN

						Annualized Return				
Fund Name	Ticker	Net/Gross	Inception Date	QTR	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
ALLOCATION										
Target-Date 2055										
➤ GG Trust American Funds 2055 Fund CL I	WTAAIX	0.42 / 0.42	06/03/2020 Percentile Rank	11.56 (14%)	21.35 (12%)	21.35 (12%)	4.86 (42%)			9.71
Morningstar Lifetime Mod 2055 TR USD			–	11.30	17.90	17.90	4.50	10.01	7.18	–
Category Average				10.94	19.72	19.72	4.86	10.73	7.56	
Category Size				210	201	201	187	174	87	
Target-Date 2060										
➤ GG Trust American Funds 2060 Fund CL I	WTAACKX	0.42 / 0.42	06/03/2020 Percentile Rank	11.60 (17%)	21.51 (13%)	21.51 (13%)	4.80 (46%)			9.74
Morningstar Lifetime Mod 2060 TR USD			–	11.31	17.86	17.86	4.41	9.94	7.10	–
Category Average				11.00	19.96	19.96	4.94	10.85	7.22	
Category Size				209	200	200	181	162	8	
Target-Date 2065+										
➤ GG Trust American Funds 2065 Fund CL I	WTAASX	0.42 / 0.42	04/22/2022 Percentile Rank	11.60 (17%)	21.49 (15%)	21.49 (15%)				7.32
Morningstar Lifetime Allocation Moderate 2065 TR USD			08/19/2019	11.30	17.78	17.78	4.31	9.83	7.07	8.16
Category Average				11.00	20.16	20.16	4.97	11.28	–	
Category Size				204	175	175	123	9	–	

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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	9.55 (50%)	15.95 (17%)	15.95 (17%)	12.78 (8%)	14.81 (6%)		13.64
Putnam Large Cap Value R6	PEQSX	0.55 / 0.55	07/02/2012 Percentile Rank	9.48 (52%)	15.75 (18%)	15.75 (18%)	12.75 (8%)	14.69 (6%)	10.53 (4%)	12.89
Russell 1000 Value TR USD			–	9.50	11.46	11.46	8.85	10.91	8.39	–
Category Average				9.68	11.63	11.63	9.74	11.37	8.39	
Category Size				1256	1217	1217	1131	1075	821	
Large Blend										
Fidelity 500 Index	FXAIX	0.02 / 0.02	05/04/2011 Percentile Rank	11.69 (45%)	26.29 (24%)	26.29 (24%)	9.99 (25%)	15.68 (17%)	12.02 (8%)	12.67
Russell 1000 TR USD			–	11.96	26.52	26.52	8.98	15.53	11.81	–
Category Average				11.25	22.32	22.32	8.83	14.26	10.55	
Category Size				1497	1430	1430	1298	1191	897	
Large Growth										
▶ JPMorgan Large Cap Growth R6	JLGMX	0.44 / 0.52	11/30/2010 Percentile Rank	13.48 (65%)	34.95 (66%)	34.95 ▷ (66%) ◁	6.23 (39%)	21.19 (2%)	15.67 (3%)	15.96
Russell 1000 Growth TR USD			–	14.16	42.67	42.67	8.86	19.50	14.86	–
Category Average				13.83	36.74	36.74	4.68	15.74	12.03	
Category Size				1216	1200	1200	1118	1031	810	

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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	12.79	17.21	17.21	5.92	12.68	9.41	12.05
			Percentile Rank	(24%)	(29%)	(29%)	▷ (60%) ◁	(30%)	(14%)	
Russell Mid Cap TR USD			–	12.82	17.22	17.22	5.92	12.68	9.42	–
Category Average				11.48	16.00	16.00	6.83	11.96	8.28	
Category Size				426	420	420	385	363	241	
Small Value										
> <i>Allspring Special Small Cap Value R6</i>	ESPRX	0.83 / 0.83	10/31/2014	12.45	19.16	19.16	9.75	11.54	8.32	8.63
			Percentile Rank	(54%)	(25%)	(25%)	▷ (53%) ◁	(47%)	(18%)	
Russell 2000 Value TR USD			–	15.26	14.64	14.64	7.94	10.00	6.76	–
Category Average				12.93	16.86	16.86	11.29	11.87	6.92	
Category Size				495	489	489	456	427	333	
Small Blend										
> <i>Fidelity Small Cap Index</i>	FSSNX	0.03 / 0.03	09/08/2011	14.05	17.12	17.12	2.32	10.07	7.32	10.73
			Percentile Rank	(19%)	(38%)	(38%)	▷ (84%) ◁	▷ (66%) ◁	▷ (51%) ◁	
Russell 2000 TR USD			–	14.03	16.93	16.93	2.22	9.97	7.15	–
Category Average				12.75	16.18	16.18	6.32	10.86	7.17	
Category Size				627	615	615	593	557	391	

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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	10.91	14.48	14.48	-9.80	10.11	8.89	11.34
			Percentile Rank	(59%)	(61%)	▷ (61%) ◁	▷ (86%) ◁	▷ (56%) ◁	(27%)	
Russell 2000 Growth TR USD			–	12.75	18.66	18.66	-3.50	9.23	7.16	–
Category Average				11.49	16.68	16.68	-2.29	10.99	8.09	
Category Size				602	597	597	563	528	405	
Foreign Large Blend										
> iShares MSCI EAFE Intl Idx K	BTMKX	0.04 / 0.04	03/31/2011	10.88	18.34	18.34	4.22	8.33	4.29	4.98
			Percentile Rank	(22%)	(21%)	(21%)	(18%)	(32%)	(33%)	
MSCI ACWI Ex USA NR USD			–	9.75	15.62	15.62	1.55	7.08	3.83	–
Category Average				9.81	16.25	16.25	2.43	7.62	3.98	
Category Size				761	744	744	698	642	421	
Foreign Large Growth										
> Fidelity Advisor Intl Cap App Z	FIDZX	0.67 / 0.67	02/01/2017	15.47	27.79	27.79	1.86	11.45	7.66	10.20
			Percentile Rank	(7%)	(1%)	(1%)	(14%)	(9%)	(4%)	
> International Equity Fund Fee Class R1	WAAAIX	0.46 / 0.46	02/02/2021	15.12	27.96	27.96	1.79			1.04
			Percentile Rank	(9%)	(1%)	(1%)	(15%)			
MSCI ACWI Ex USA Growth NR USD			–	11.13	14.03	14.03	-2.67	7.49	4.55	–
Category Average				12.14	16.18	16.18	-2.05	8.42	5.02	
Category Size				426	417	417	394	336	229	

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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	AREDX	0.80 / 0.80	07/26/2013	16.28	11.43	11.43	6.08	7.57	7.51	6.56
			Percentile Rank	(52%)	(64%)	▷ (64%) ◁	(29%)	(44%)	(42%)	
FTSE Nareit All Equity REITs TR USD			–	17.98	11.36	11.36	5.69	7.59	7.95	–
Category Average				15.71	12.03	12.03	4.63	6.83	6.82	
Category Size				255	251	251	235	215	156	
FIXED INCOME										
Intermediate Core Bond										
> State Street Aggregate Bond Index K	SSFEX	0.03 / 0.15	09/19/2014	6.70	5.61	5.61	-3.43	1.06		1.43
			Percentile Rank	(52%)	(49%)	(49%)	▷ (51%) ◁	▷ (51%) ◁		
Bloomberg US Agg Bond TR USD			–	6.82	5.53	5.53	-3.32	1.10	1.81	–
Category Average				6.47	5.59	5.59	-3.27	1.05	1.66	
Category Size				483	471	471	425	385	277	
Intermediate Core-Plus Bond										
> Core Bond Fund CL R1	WCBFRX	0.25 / 0.25	01/16/2018	6.91	6.72	6.72	-2.71	1.52		1.24
			Percentile Rank	(52%)	(28%)	(28%)	(24%)	(47%)		

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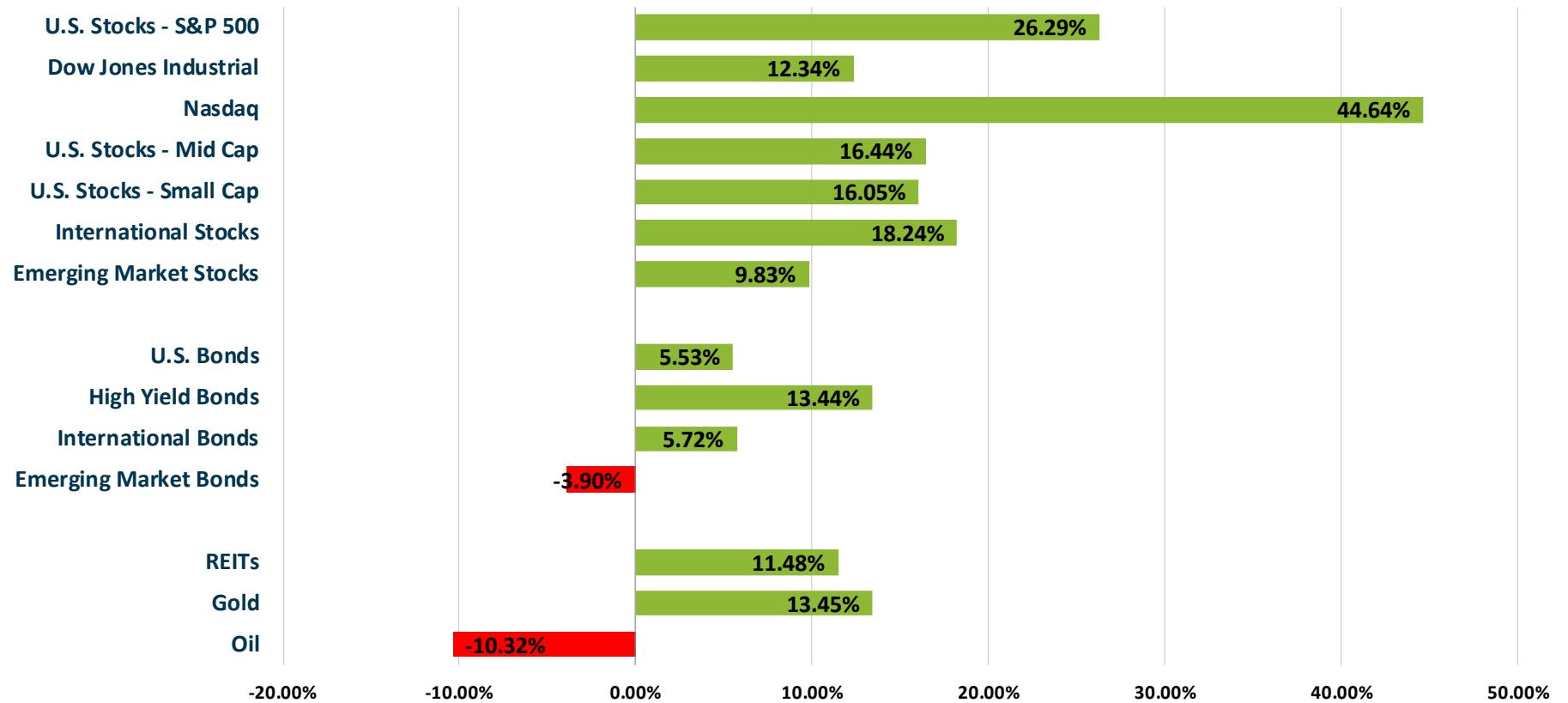
PERFORMANCE SUMMARY: TOTAL RETURN

						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	6.71	6.49	6.49	-2.72	1.47	2.09	1.71
			Percentile Rank	(68%)	(36%)	(36%)	(24%)	(49%)	(38%)	
	Bloomberg US Agg Bond TR USD		–	6.82	5.53	5.53	-3.32	1.10	1.81	–
	Category Average			6.77	6.22	6.22	-2.99	1.48	1.93	
	Category Size			648	632	632	568	536	375	
High Yield Bond										
> PGIM High Yield R6	PHYQX	0.38 / 0.38	10/31/2011	6.92	12.31	12.31	1.89	5.39	4.83	5.78
			Percentile Rank	(22%)	(44%)	(44%)	(47%)	(20%)	(5%)	
	BBgBarc US Corporate High Yield TR USD		–	7.16	13.45	13.45	1.98	5.37	4.60	–
	Category Average			6.21	12.08	12.08	1.88	4.70	3.68	
	Category Size			687	670	670	618	586	432	
OTHER										
Other										
GWIFA Series II	GWIFA	0.00 / 0.00								
			Percentile Rank							

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Index Returns

YTD Index Returns (%)



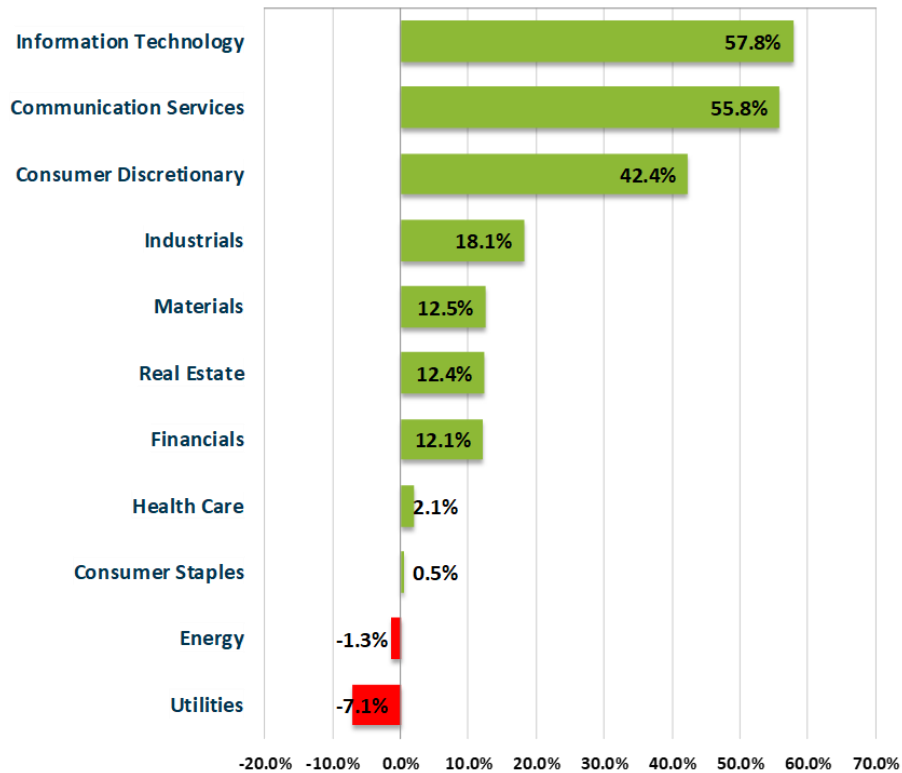
Source: Morningstar

As of 12/31/2023

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Sector and Style Box Returns

S&P Sectors - YTD Returns



Morningstar Style YTD Box Returns

	Value	Core	Growth
Large	11.46%	26.53%	42.68%
Mid	12.71%	17.23%	25.87%
Small	14.65%	16.93%	18.66%

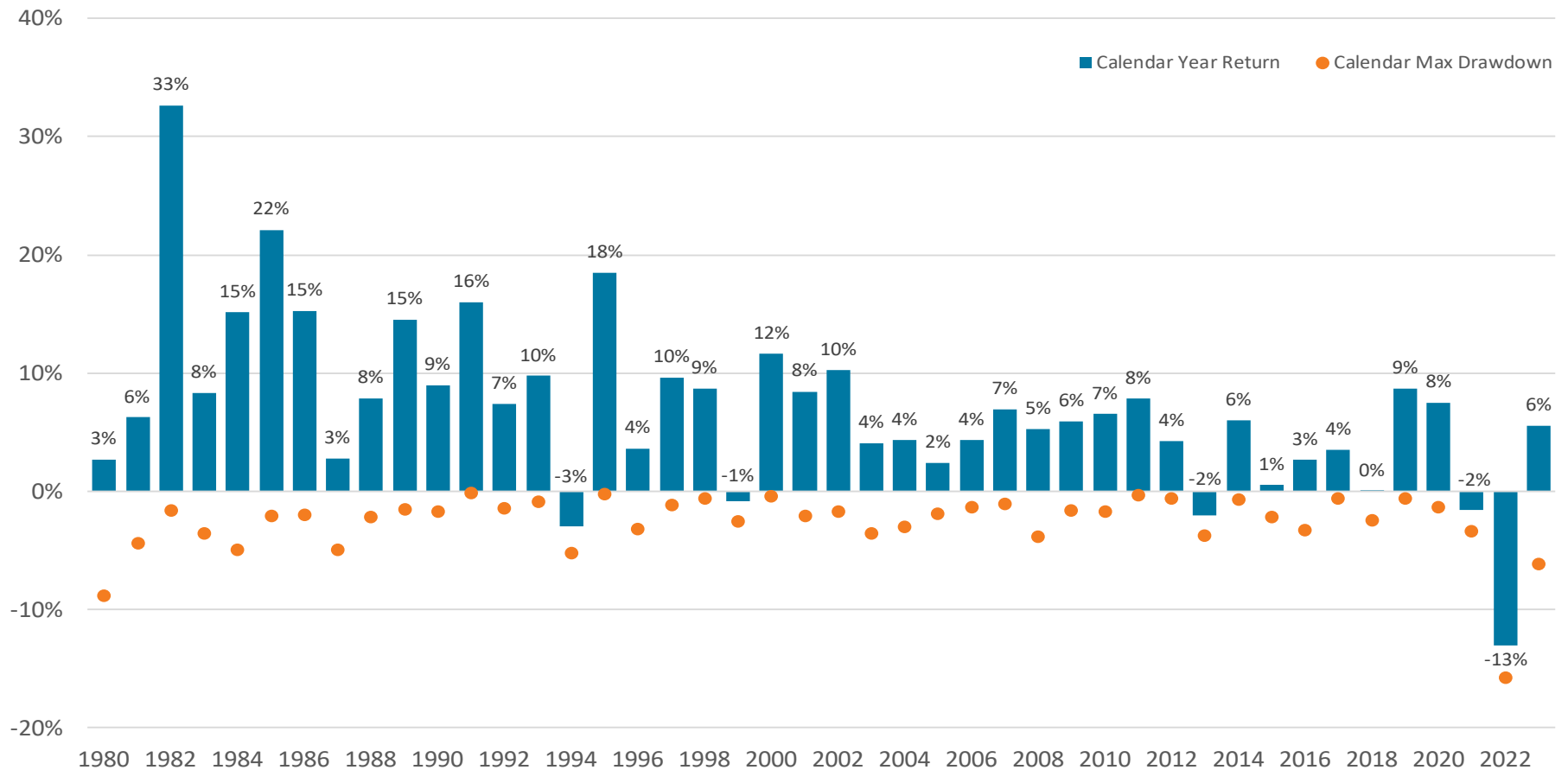
Source: Morningstar

As of 12/31/2023

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Bonds Bounce Back

Bloomberg US Agg Returns and Intra-Year Declines



Source: Morningstar

As of 12/31/2023

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Asset Class Returns

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

Source: Morningstar

Indices Used - Bloomberg US Agg Bond, Bloomberg US Corporate

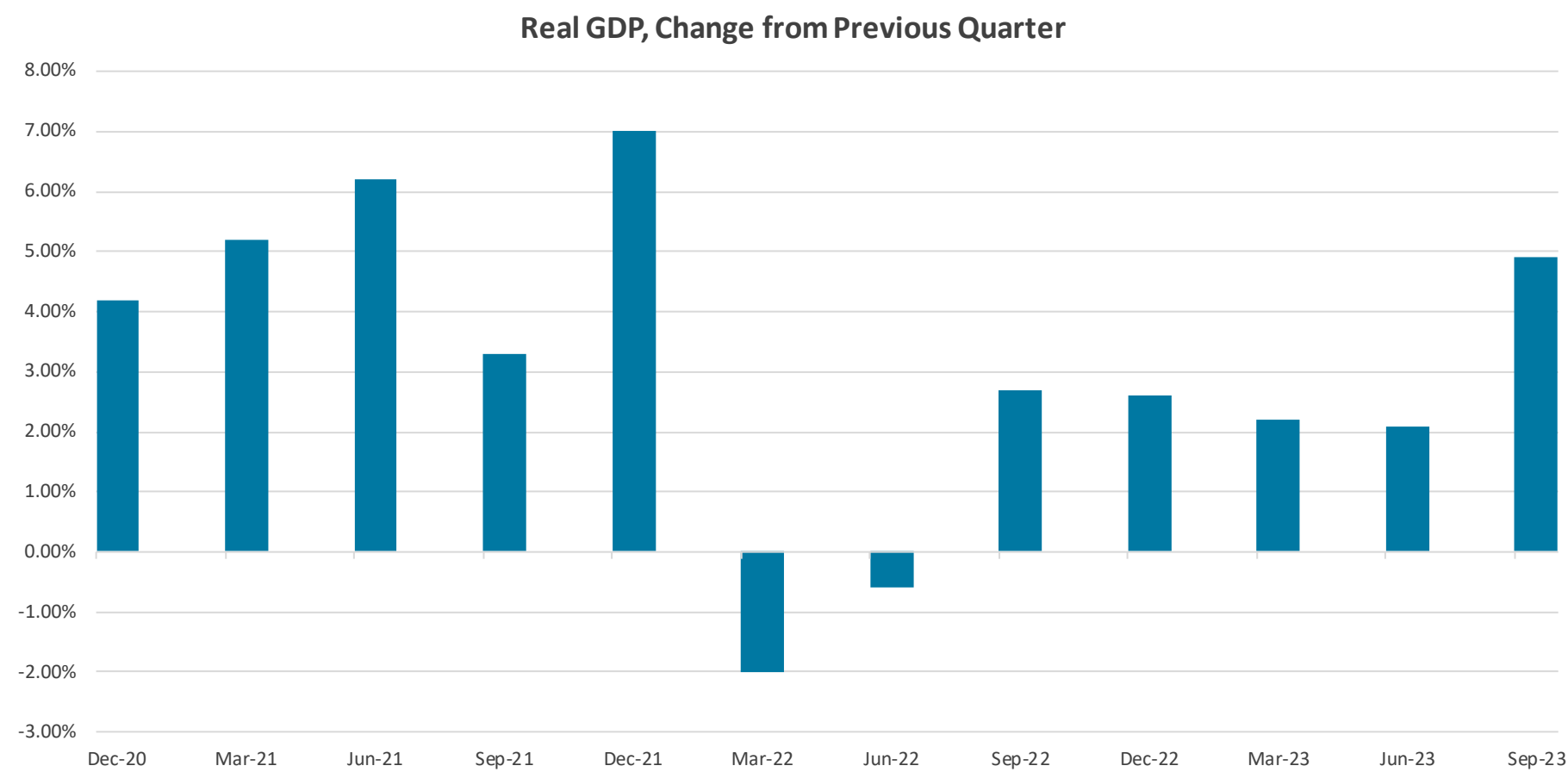
High Yield, FTSE Nareit All REITs, MSCI EAFE, MSCI EM, Russell

1000, Russell 2000

As of 12/31/2023

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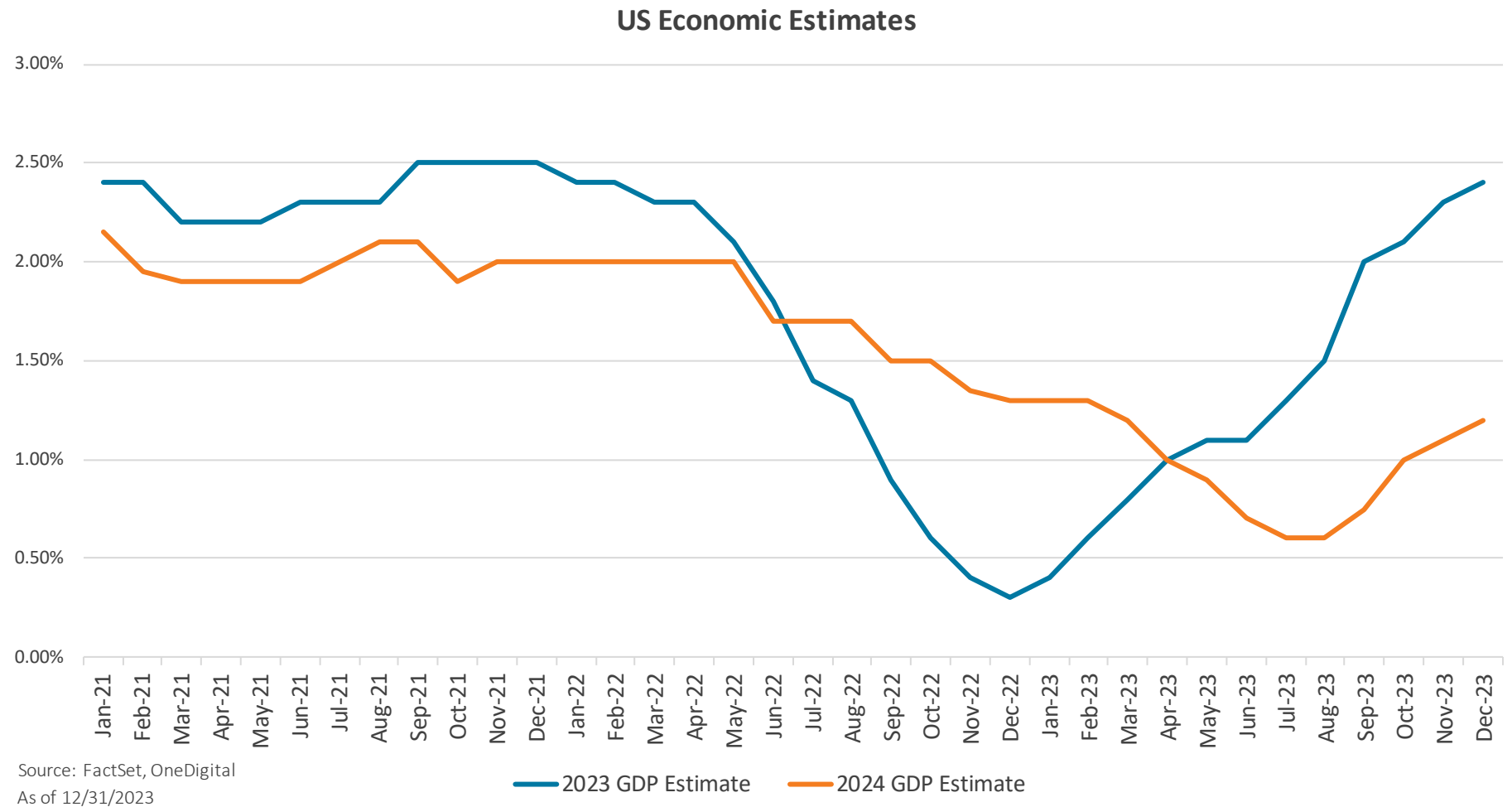
Surprisingly Strong GDP



Source: FactSet, OneDigital
As of 9/30/2023

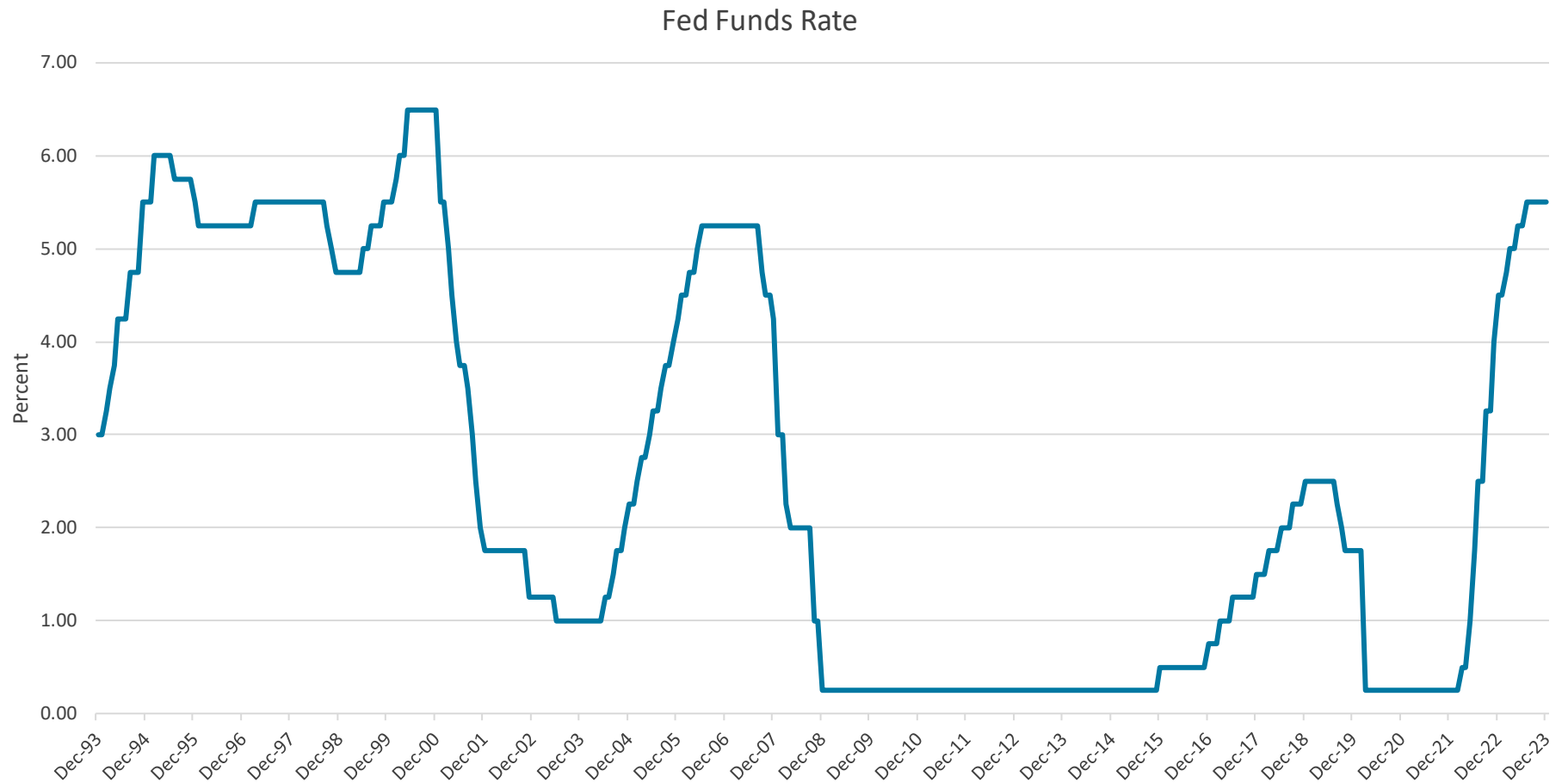
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GDP Outpaces Expectations



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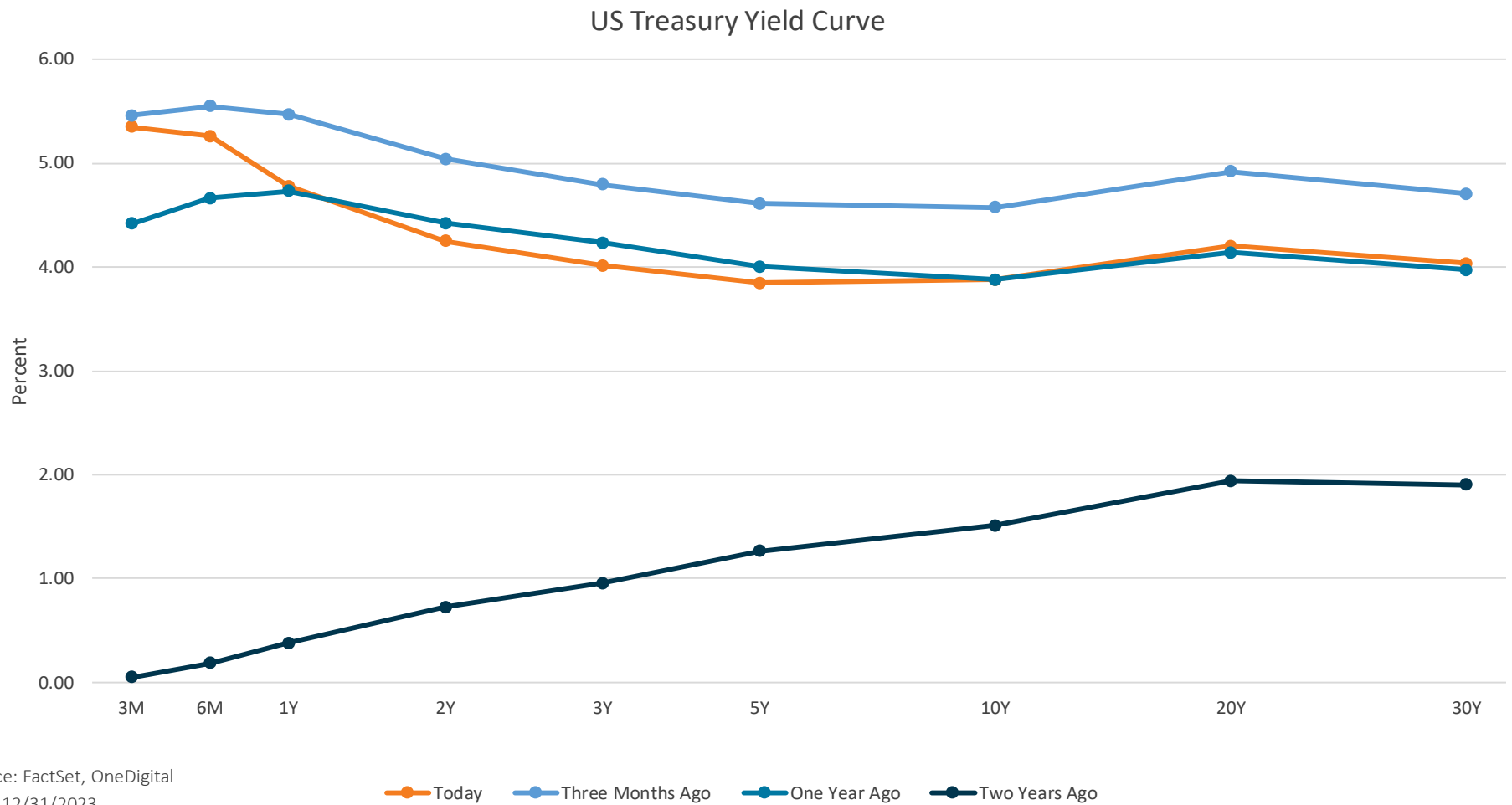
End of Historic Hiking Cycle?



Source: FactSet, OneDigital
As of 12/31/2023

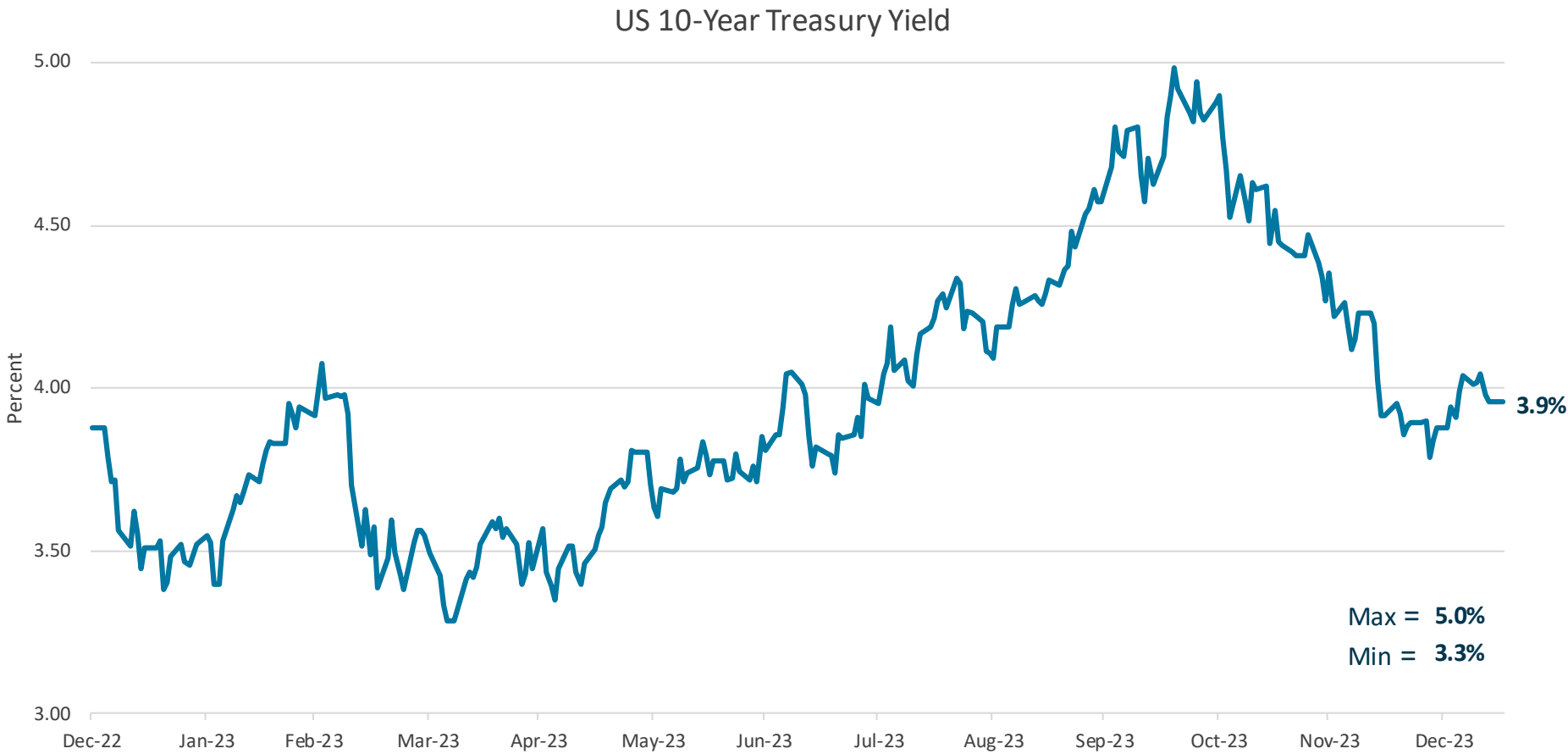
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Changing Yield Curve



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Treasury Roller Coaster

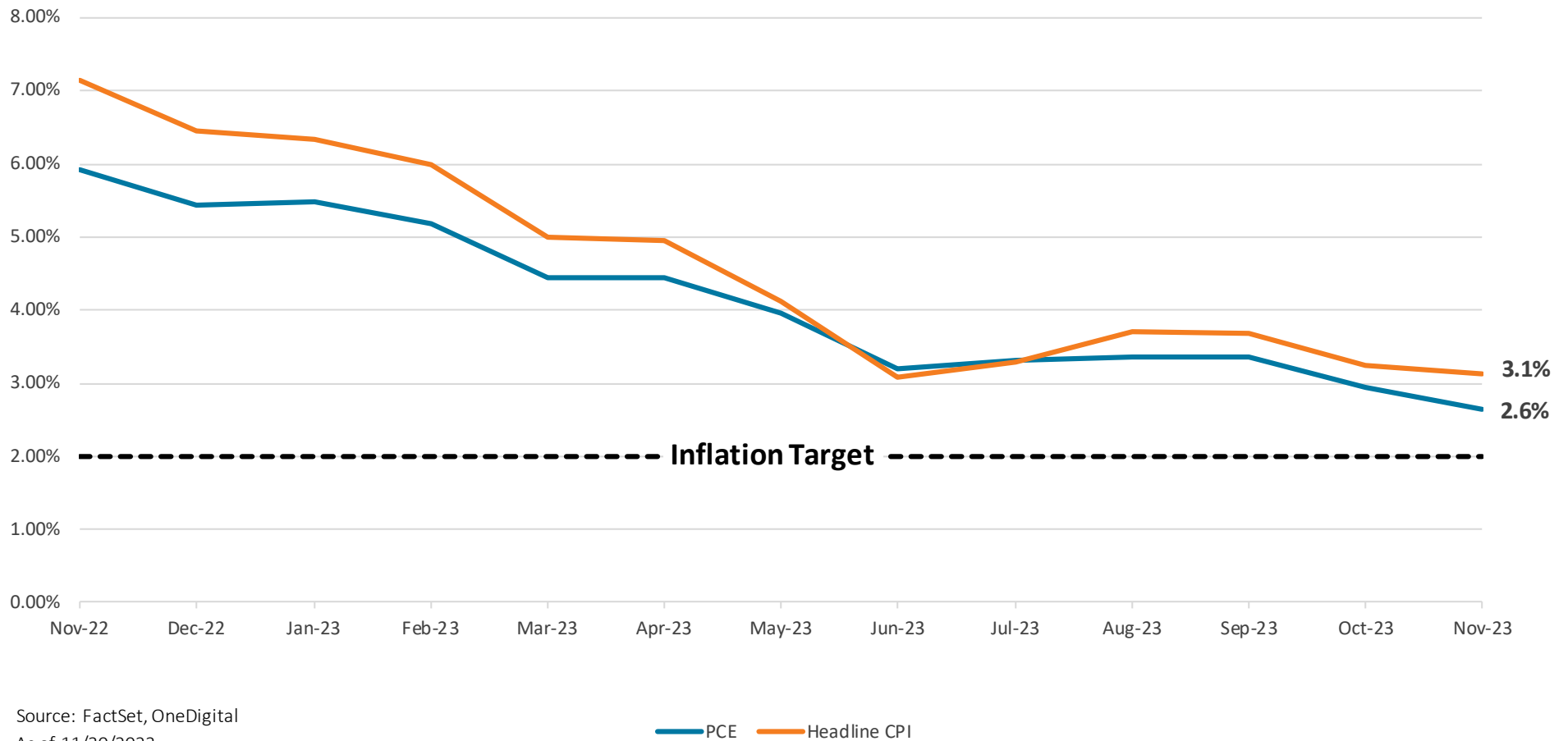


Source: FactSet, OneDigital
As of 1/16/2024

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Inflation Closing in on Fed Target

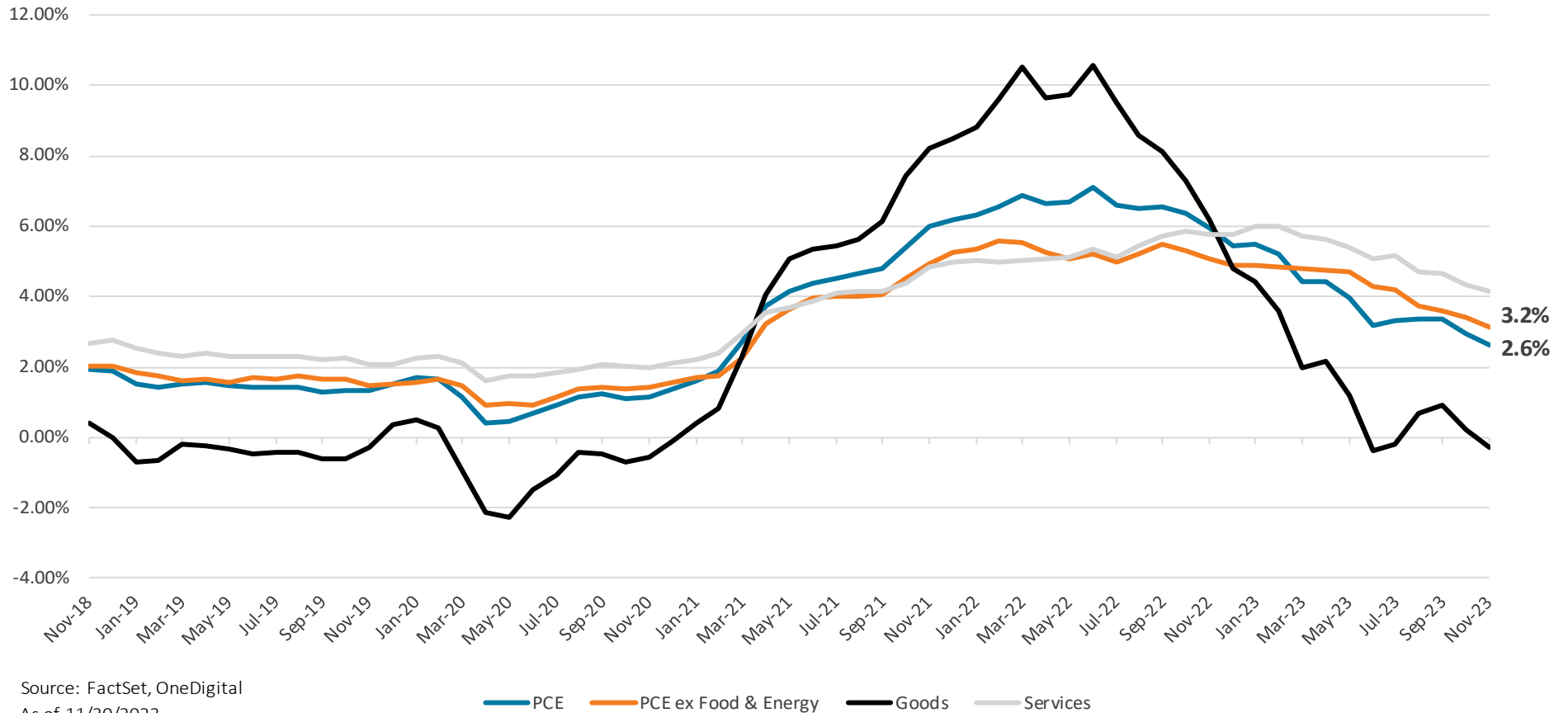
Inflation vs. Fed Target



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Services Pricing Remains Sticky

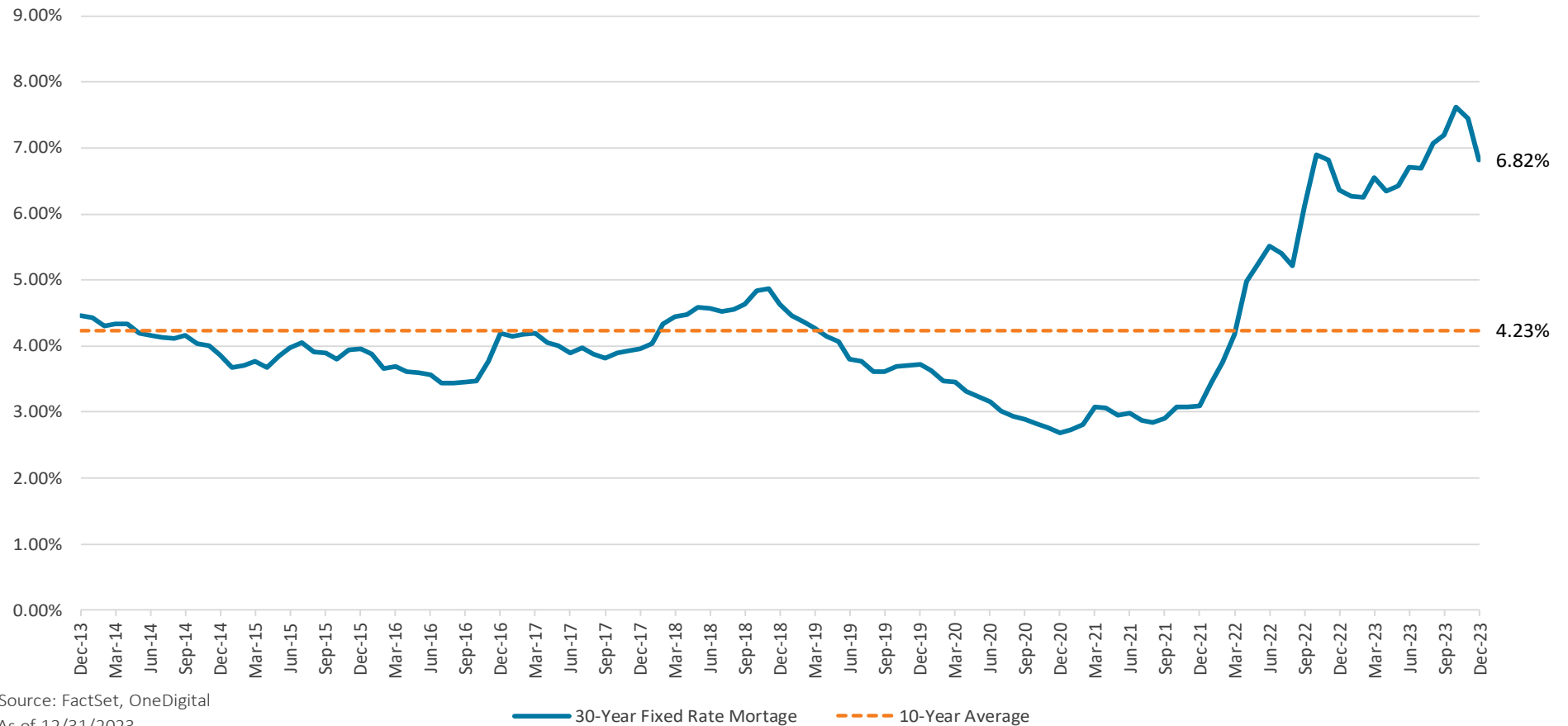
PCE Index



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Mortgage Rates Roll Over

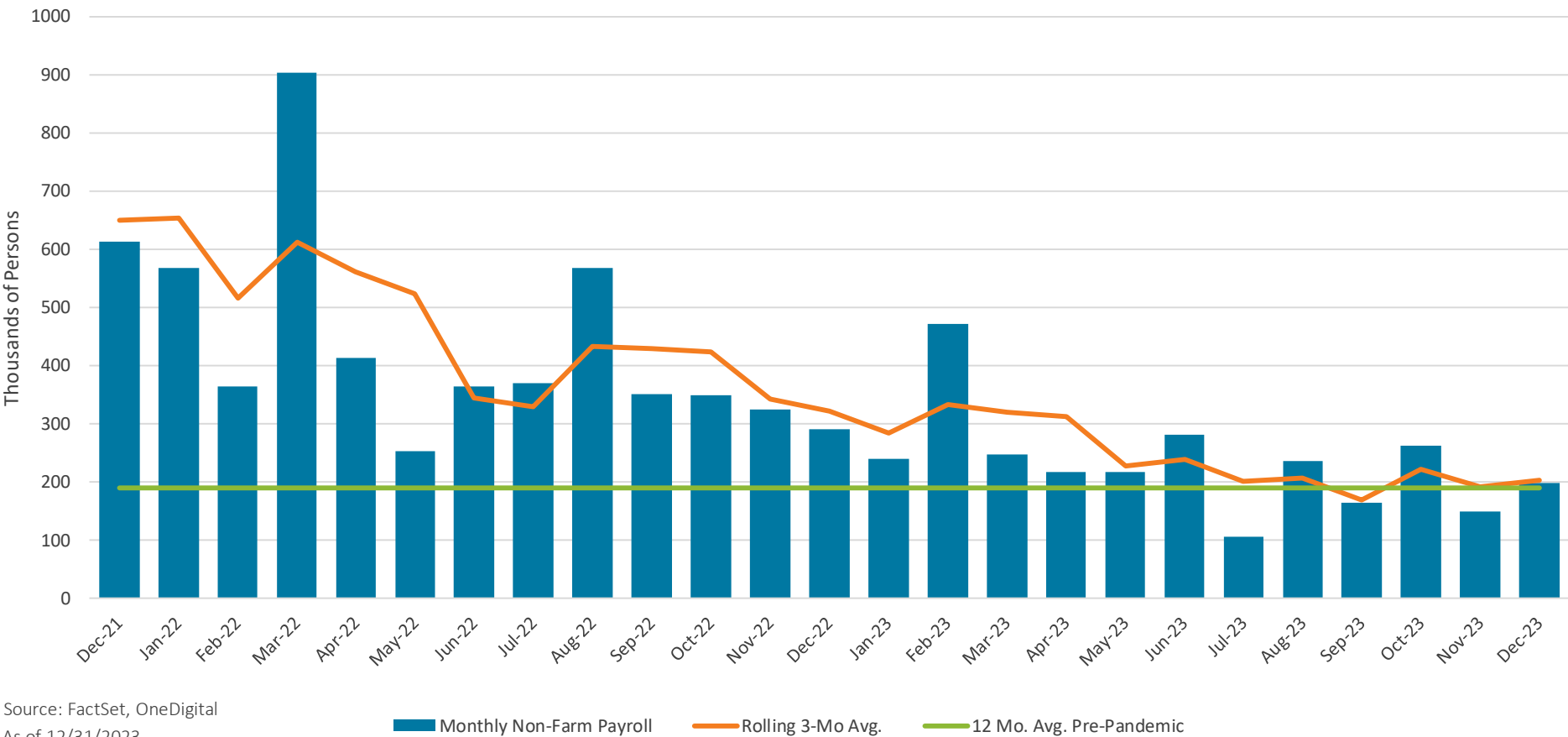
U.S 30-Year Fixed Mortgage Rate



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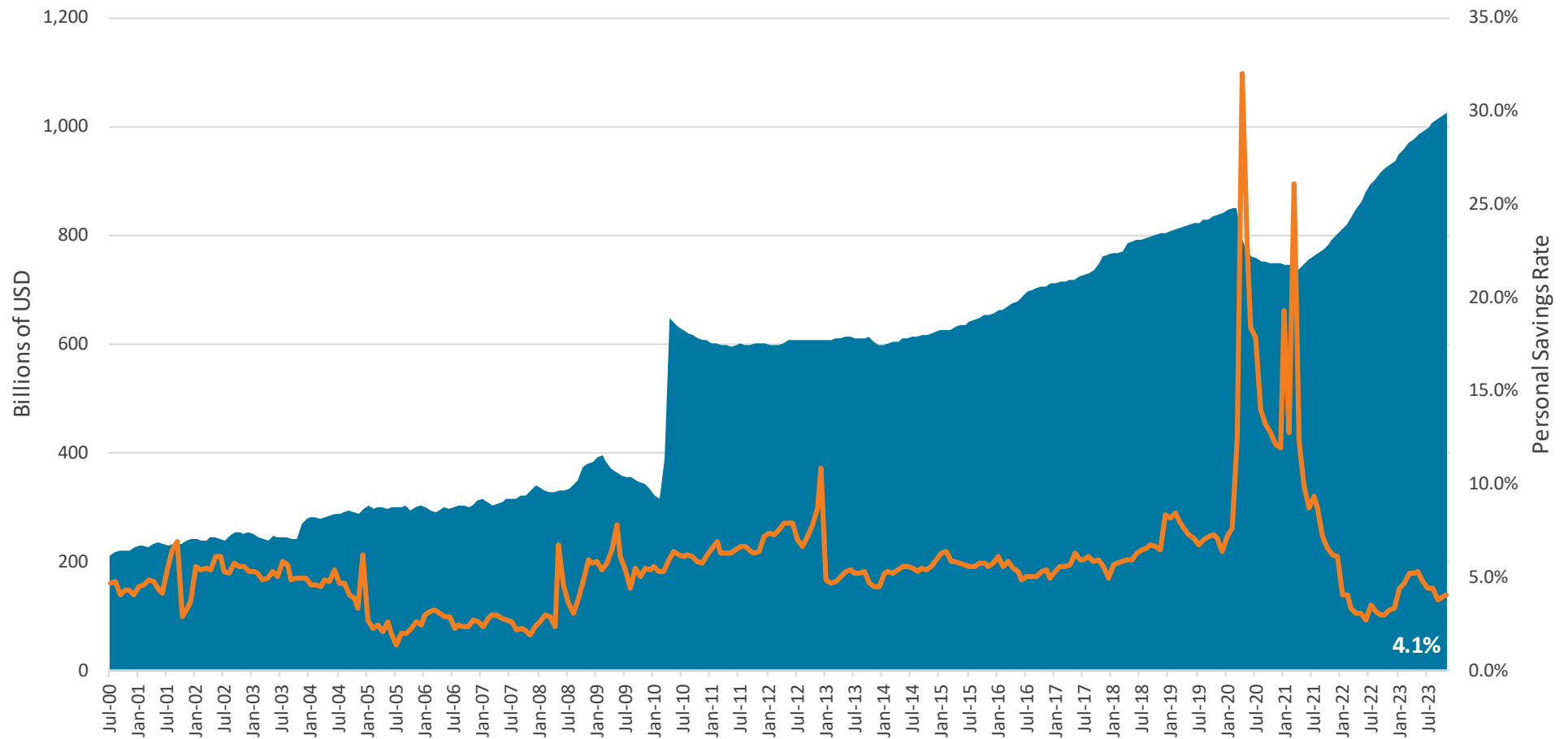
Job Market Still Strong

Non-Farm Payrolls



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Credit Usage Now Exceeds \$1T, while Savings Rate Declines



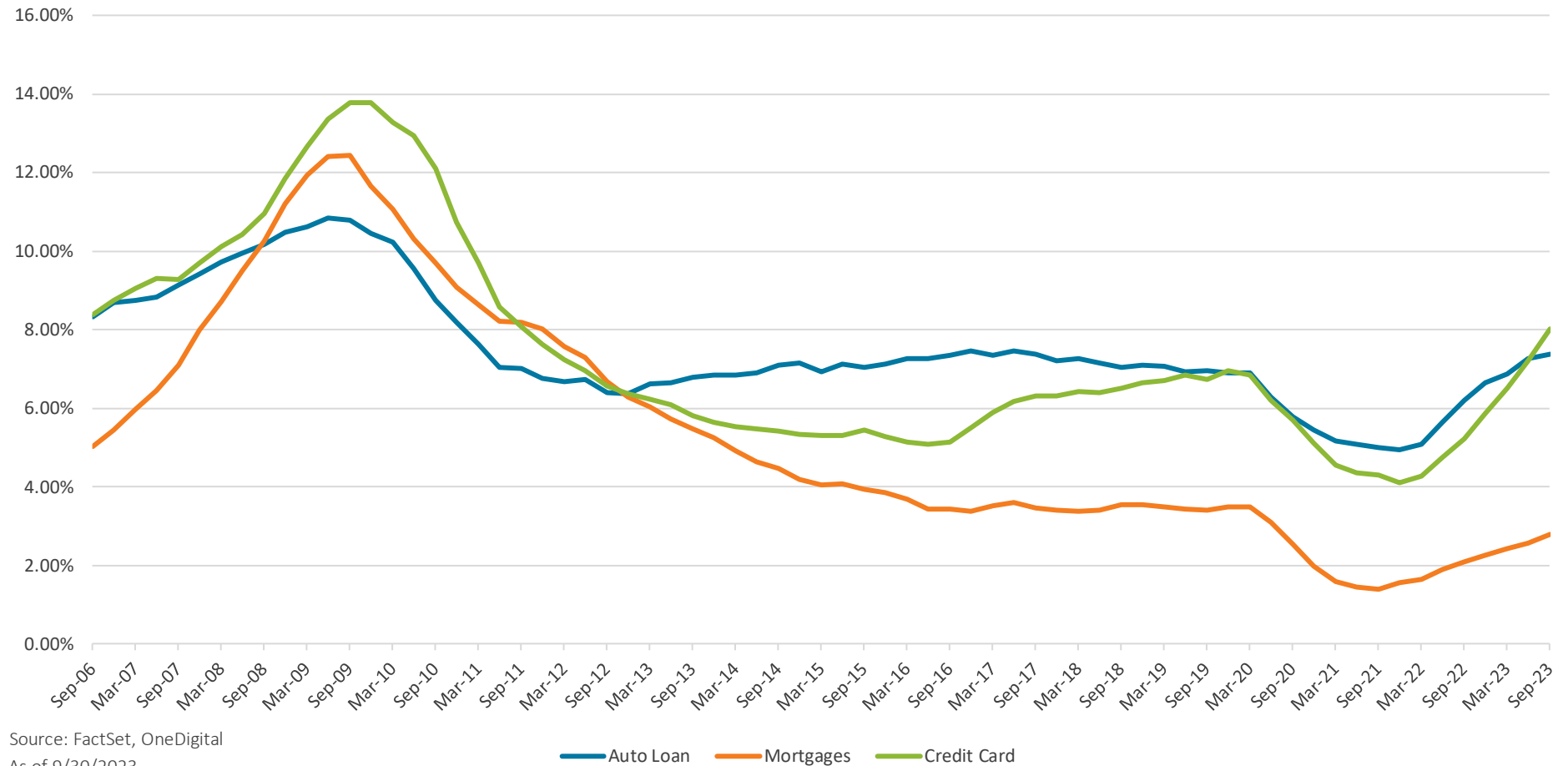
Source: FactSet, OneDigital
As of 11/30/2023

■ Consumer Loans — Personal Savings Rate

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Delinquencies are On The Rise

New Early Delinquencies (30+ Days)

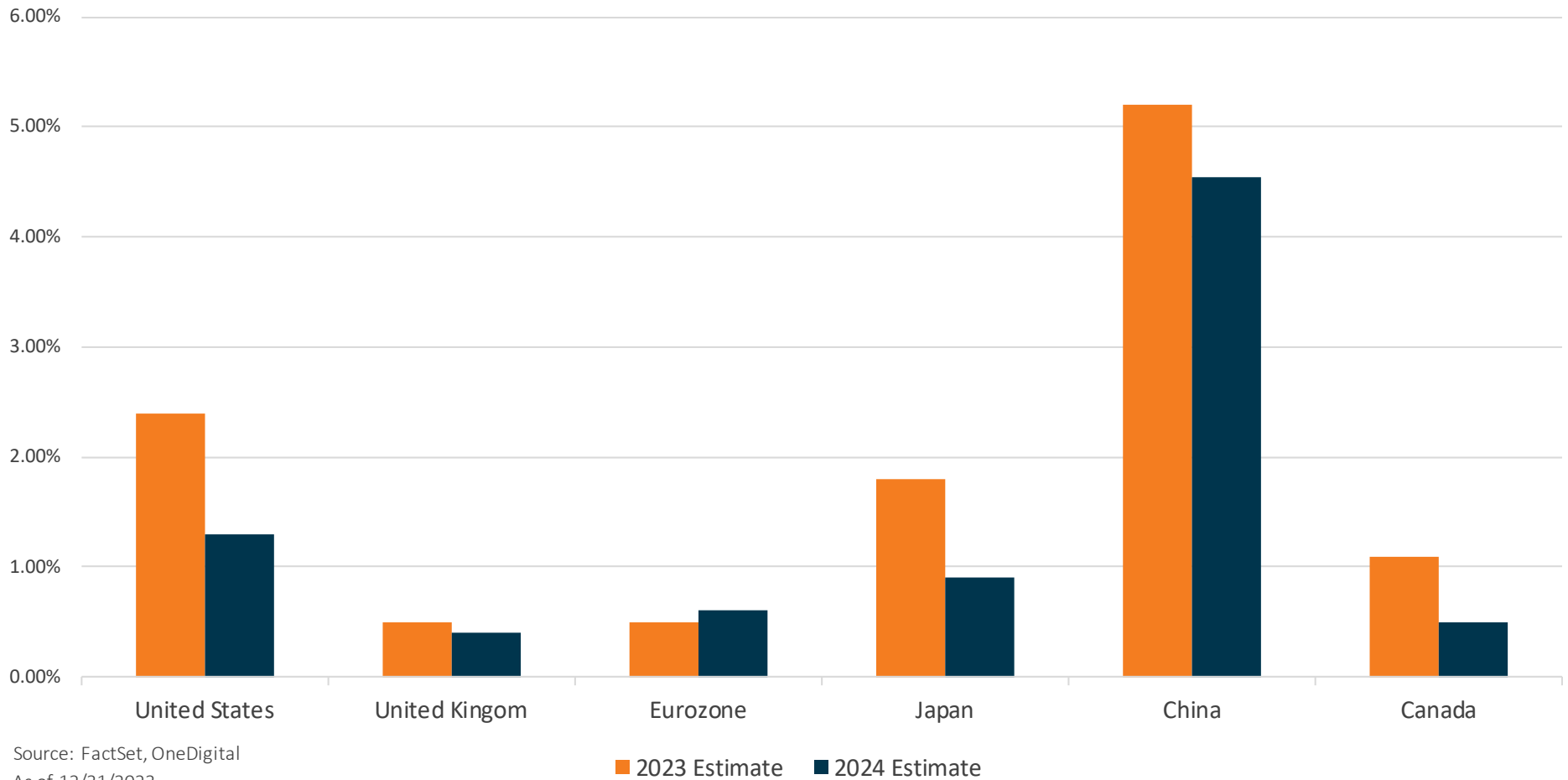


Source: FactSet, OneDigital
As of 9/30/2023

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Global Growth is Slowing but Still Positive

Global GDP Estimates

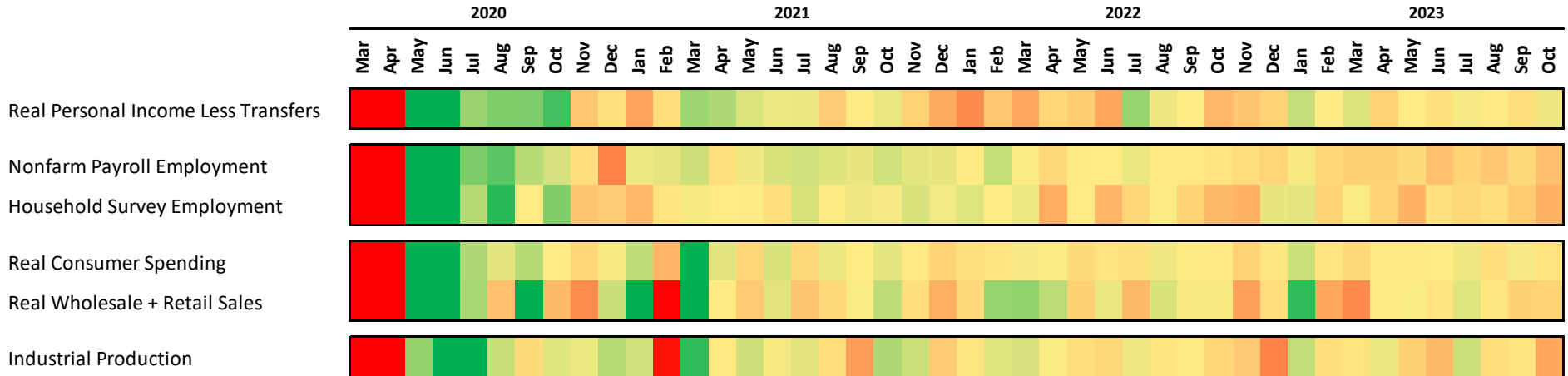


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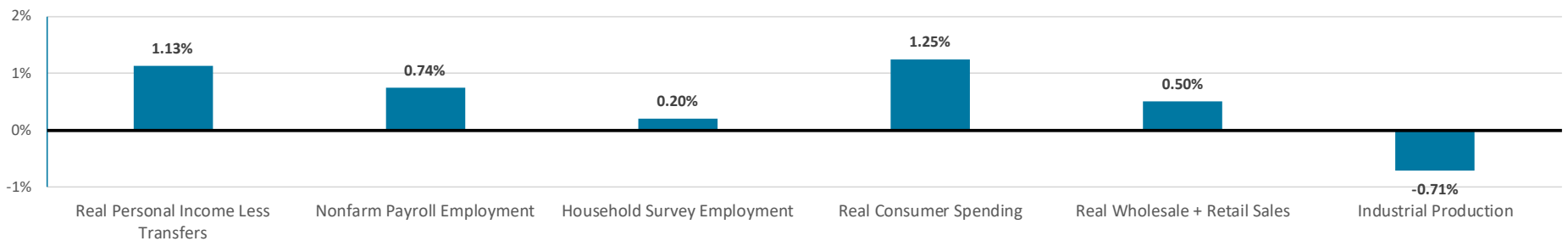
Not Seeing Signs of Recession Yet

NBER variables used in making recession determination

% change month-over-month



% Change, Last Six Months

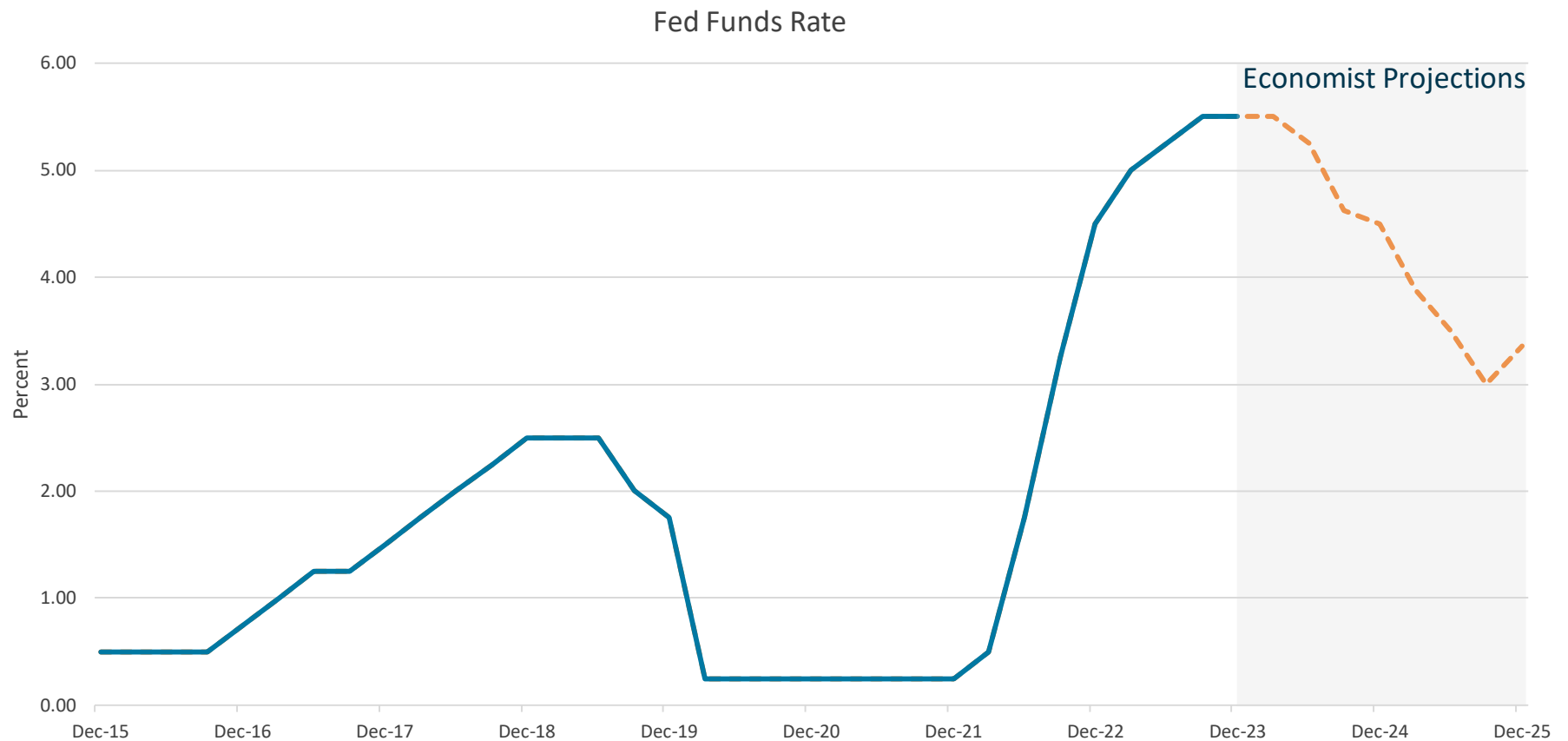


Source: FactSet, OneDigital

As of 12/31/2023

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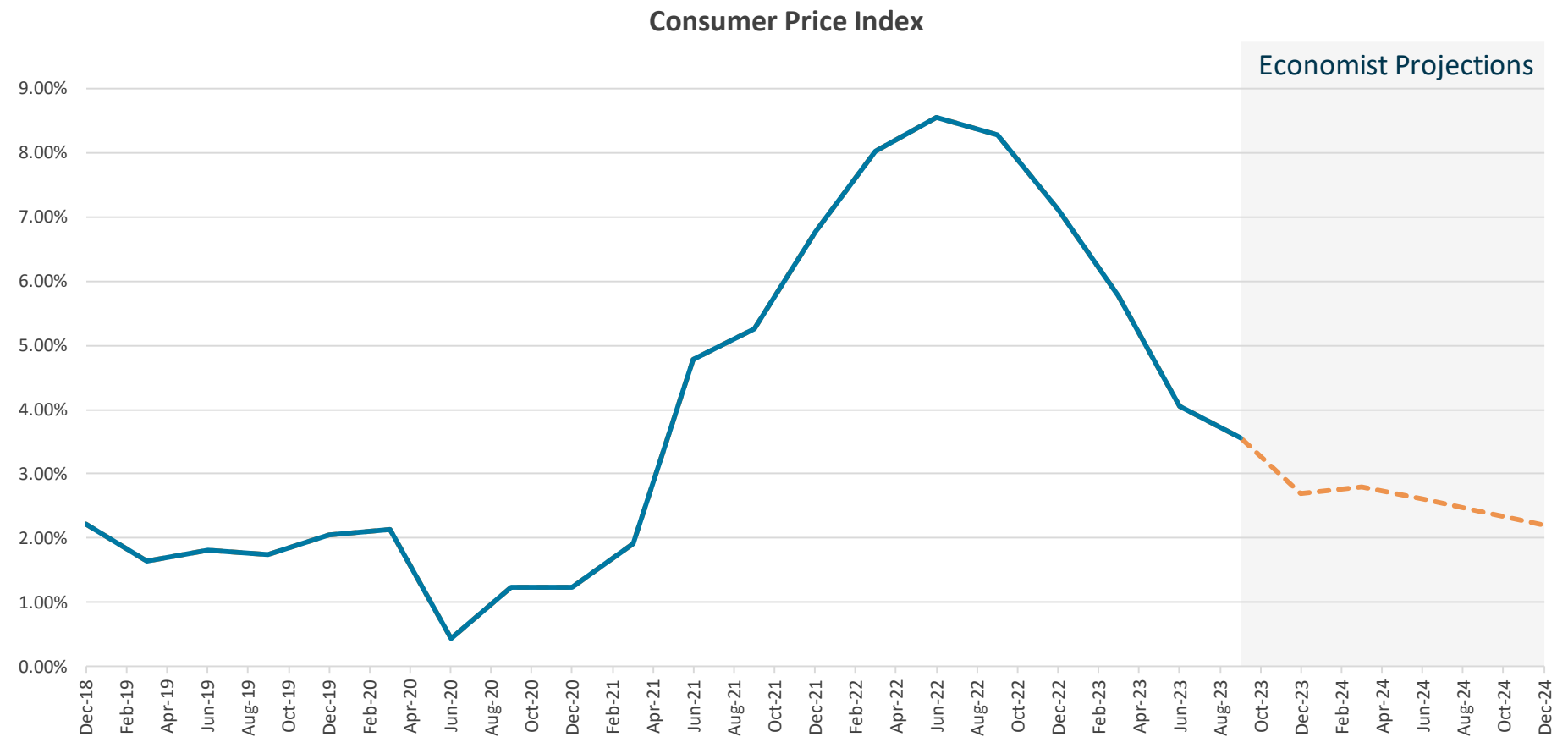
Fed Fund Rate Cuts in 2024?



Source: FactSet, OneDigital
As of 12/31/2023

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CPI Falling Close to 2% in 2024?



Source: FactSet, OneDigital
As of 12/31/2023

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Disclosures

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STANDARDS SCORING LEGEND

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

Standards	Equity		Fixed Income		Allocation		Money Market		Passive	
	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score
Total Return 1Y	Top 50%	2	Top 50%	2	Top 50%	2	Top 50%	5	Top 50%	1
Total Return 3Y	Top 50%	4	Top 50%	4	Top 50%	4	Top 50%	10	Top 50%	2
Total Return 5Y	Top 50%	8	Top 50%	8	Top 50%	8	Top 50%	15	Top 50%	4
Total Return 10Y	Top 50%	10	Top 50%	10	Top 50%	12	Top 50%	20	Top 50%	8
Excess Return 10Y	Greater than 0	5	Greater than 0	5						
Std Deviation 3Y	Lowest 70%	5	Lowest 50%	5	Lowest 70%	5	Lowest 70%	10		
Std Deviation 5Y	Lowest 70%	5	Lowest 50%	5	Lowest 70%	10	Lowest 70%	10		
Tracking Error 3Y Rank									Lowest 25%	10
Tracking Error 5Y Rank									Lowest 25%	10
Batting Average 5Y	Top 50%	3	Top 50%	4						
Batting Average 10Y	Top 50%	3	Top 50%	4						
Beta Collar 3Y	1.30 - 0.70	3							1.10 - 0.90	5
Beta Collar 5Y	1.30 - 0.70	3							1.10 - 0.90	5
Beta Collar 10Y	1.30 - 0.70	3							1.10 - 0.90	5
Information Ratio 3Y	Top 50%	3	Top 50%	1						
Information Ratio 5Y	Top 50%	4	Top 50%	3						
Information Ratio 10Y	Top 50%	5	Top 50%	3						
Max Drawdown 3Y					Lowest 70%	4				
Max Drawdown 5Y			Lowest 70%	6	Lowest 70%	4				
Max Drawdown 10Y			Lowest 70%	6	Lowest 70%	4				
Overall Capture Ratio 3Y	above 1	3	above 1	3	above 1	3				
Overall Capture Ratio 5Y	above 1	3	above 1	3	above 1	5				
Overall Capture Ratio 10Y	above 1	3	above 1	3	above 1	6				
R-squared 3Y									Above 90	5
R-squared 5Y	Above 80	5	Above 50	5					Above 90	10
R-Squared Consistency 3Y									90 - 100%	5
Sharpe Ratio 3Y					Top 50%	3				
Sharpe Ratio 5Y					Top 50%	6				
Sharpe Ratio 10Y					Top 50%	9				

STANDARDS SCORING LEGEND

Standards	Equity		Fixed Income		Allocation		Money Market		Passive	
	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score	Criteria	Score
Expense Ratio	Lowest 70%	7	Lowest 70%	7	Lowest 70%	10	Lowest 70%	25	Lowest 90%	20
Manager Invested	Yes	3	Yes	3						
Mgr Tenure	above 5 years	5	above 5 years	5	above 5 years	5	above 5 years	5		
Style Consistency	Yes	5	Yes	5					Yes	10
Total		100		100		100		100		100

FUND INDEX DEFINITIONS

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

FUND INDEX DEFINITIONS

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

GLOSSARY: ABBREVIATIONS

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

GLOSSARY: ABBREVIATIONS

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

GLOSSARY: CATEGORY DEFINITIONS

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

DOMESTIC STOCK FUNDS

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

Fund market capitalization is divided into three segments:

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

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

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

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

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

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

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

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

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

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

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

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

GLOSSARY: CATEGORY DEFINITIONS

BALANCED FUNDS

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

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

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

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

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

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

INTERNATIONAL STOCK FUNDS

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

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

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

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

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

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

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

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

More specialized international equity funds include:

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

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

GLOSSARY: CATEGORY DEFINITIONS

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

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

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

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

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

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

TAXABLE BOND FUNDS

Taxable Bond Funds invest primarily in fixed-income securities.

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

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

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

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

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

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

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

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

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

Multisector Bonds seek income by diversifying their assets among several fixed-income sectors, usually U.S. government obligations, U.S. corporate bonds, foreign bonds, and high-yield U.S. debt securities. These funds typically hold 35% to 65% of bond assets in

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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