LEAFHOUSE

QUARTERLY INVESTMENT REPORT

Third Quarter Performance

AS OF 9.30.2023

The LeafHouse GPA® system is a quantitative measurement system that informs the LeafHouse Investment Committee. The final decision of the IC often includes qualitative information not measured in the GPA score. Past performance is not indicative of future results.

LH 19-26

PREPARED ESPECIALLY FOR

Secure Retirement 403(b) PEP

INVESTMENT REPORT

FUND	CATEGORY	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	ACTION
JPMorgan Large Cap Growth R6	Large Growth	JLGMX	A	A	A	A	C	A	A	3.6	A	KEEP
Fidelity® 500 Index	Large Blend	FXAIX	A	B	A	C	A	B	A	3.6	A	KEEP
Voya Large Cap Value Port R6	Large Value	VLCRX	B	A	A	B	A	B	B	3.4	A	KEEP
Virtus KAR Mid-Cap Core R6	Mid Cap Growth	VRMCX	A	A	A	A	C	C	C	3.3	A	KEEP
Fidelity® Mid Cap Index	Mid Cap Blend	FSMDX	C	B	C	C	A	C	A	3.0	B	KEEP
Victory Integrity Mid-Cap Value R6	Mid Cap Value	MRIMX	B	A	A	B	A	B	B	3.2	B	KEEP
Voya Small Cap Growth R6	Small Growth	VLNPX	B	A	A	A	A	B	B	3.4	A	KEEP
Fidelity® Small Cap Index	Small Blend	FSSNX	F	C	C	C	C	F	A	2.3	C	WATCH
Federated Hermes Clover Small Value R6	Small Value	VSFSX	C	A	B	B	A	C	B	2.6	B	KEEP
Virtus SGA International Growth R6	Foreign Large Growth	SCIZX	A	A	A	A	C	A	F	3.4	A	KEEP
Federated Hermes International Equity R6	Foreign Large Blend	PEIRX	C	C	C	B	B	C	C	2.0	C	WATCH
Fidelity® International Index	Foreign Large Blend	FSPSX	B	B	B	A	A	C	A	3.1	B	KEEP
Hartford International Value R6	Foreign Large Value	HILUX	A	A	A	B	A	A	C	3.4	A	KEEP
JPMorgan Emerging Markets Equity R6	Diversified Emerging Mkts	JEMWX	C	B	C	F	A	C	B	2.5	B	KEEP
Victory RS Global R6	Global Large Stock Blend	RGGRX	A	A	A	A	A	A	B	3.8	A	KEEP
JPMorgan Core Bond R6	Intermediate Core Bond	JCBUX	B	B	A	B	C	A	B	3.2	B	KEEP

INVESTMENT REPORT

FUND	CATEGORY	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	ACTION
Victory Core Plus Intermediate Bond R6	Intermediate Core Plus Bond	URIBX	A	A	A	B	A	A	B	3.8	A	KEEP
Fidelity® Inflation-Prot Bd Index	Inflation Protected Bond	FIPDX	C	C	B	C	A	B	A	3.0	B	KEEP
Federated Hermes Strategic Income R6	Multisector Bond	STILX	C	A	C	C	A	C	B	2.4	C	WATCH
Hartford World Bond R6	Global Bond	HWDVX	A	C	A	A	F	A	B	3.5	A	KEEP
American Funds 2010 Trgt Date Retire R6	Target Date 2000 2010	RFTTX	A	A	A	C	A	A	B	2.9	B	KEEP
American Funds 2015 Trgt Date Retire R6	Target Date 2015	RFJTX	A	A	A	A	A	A	B	2.9	B	KEEP
American Funds 2020 Trgt Date Retire R6	Target Date 2020	RRCTX	A	A	A	B	A	A	B	2.9	B	KEEP
American Funds 2025 Trgt Date Retire R6	Target Date 2025	RFDTX	A	B	B	A	B	A	C	2.9	B	KEEP
American Funds 2030 Trgt Date Retire R6	Target Date 2030	RFETX	A	A	A	B	C	A	C	2.9	B	KEEP
American Funds 2035 Trgt Date Retire R6	Target Date 2035	RFFTX	A	A	A	A	B	A	C	2.9	B	KEEP
American Funds 2040 Trgt Date Retire R6	Target Date 2040	RFGTX	B	B	B	A	B	A	B	2.9	B	KEEP
American Funds 2045 Trgt Date Retire R6	Target Date 2045	RFHTX	B	B	B	A	C	B	C	2.9	B	KEEP
American Funds 2050 Trgt Date Retire R6	Target Date 2050	RFITX	B	C	C	A	C	B	C	2.9	B	KEEP
American Funds 2055 Trgt Date Retire R6	Target Date 2055	RFKTX	B	C	C	A	C	C	C	2.9	B	KEEP
American Funds 2060 Trgt Date Retire R6	Target Date 2060	RFUTX	C	C	C	A	C	C	C	2.9	B	KEEP
American Funds 2065 Trgt Date Retire R6	Target Date 2065+	RFVTX	F	F	C	B	F	C	C	2.9	B	KEEP

FUND REPORT	CURRENT LINEUP	Q3 2023

JPMORGAN LARGE CAP GROWTH R6

TICKER	CATEGORY	INDEX
JLGMX	Large Growth	Russell 1000 Growth TR USD

KEY STATISTICS / ASSET MANAGEMENT

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	5.50	0.91	97.00	0.44	5.8 Yrs	$60,537
Peer Group	20.99	1.08	85.98	0.96		

ACTION

KEEP
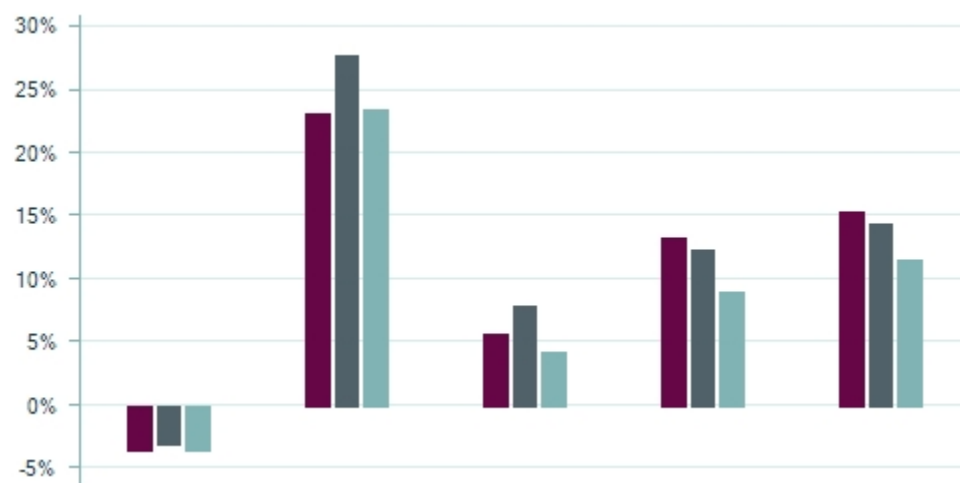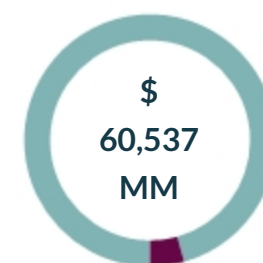
A

🍃🍃🍃🍃 3.6

Returns

Sustainability

Low ——— High

Asset Allocation

$ 60,537 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.64	23.20	5.61	13.38	15.32
Index	-3.13	27.72	7.97	12.42	14.48
Peer	-3.59	23.46	4.26	9.04	11.63

Asset Allocation	
Cash	4.4%
Bonds	0.0%
Equity	95.6%

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	C
Sharpe Ratio	A
Expense Ratio	A
Overall GPA	3.6
Overall Grade	A

Disclosure

Past performance is not indicative of future results. Information is gathered via Morningstar and Refinitive data feeds. LeafHouse Financial does not indemnify Morningstar or Refinitive for the accuracy of such data. Please see additional disclosures at the end of this document

FUND REPORT	CURRENT LINEUP | Q3 2023

FIDELITY® 500 INDEX

TICKER	CATEGORY		INDEX
FXAIX	Large Blend		S&P 500 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio		Mgr Tenure	Assets in MM
					ASSET MANAGEMENT		
Fund	5.15	1.00	100.00	0.02		8.2 Yrs	$414,299
Peer Group	17.76	0.96	94.01	0.79			

ACTION	
KEEP	
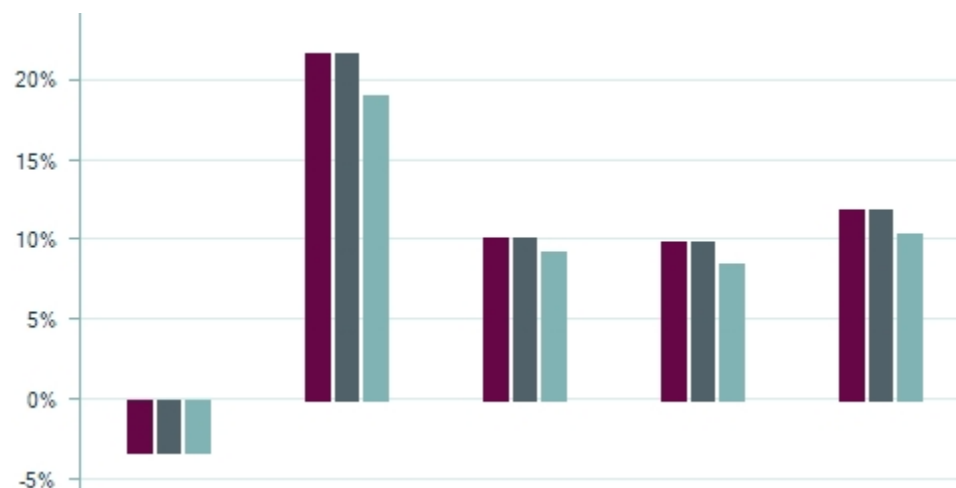
A
3.6

Returns

Sustainability

Low — High

Asset Allocation

$ 414,299 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-3.27	21.61	10.14	9.90	11.90	Cash	0.0%
Index	-3.27	21.62	10.15	9.92	11.91	Bonds	0.0%
Peer	-3.24	19.13	9.31	8.60	10.42	Equity	100.0%

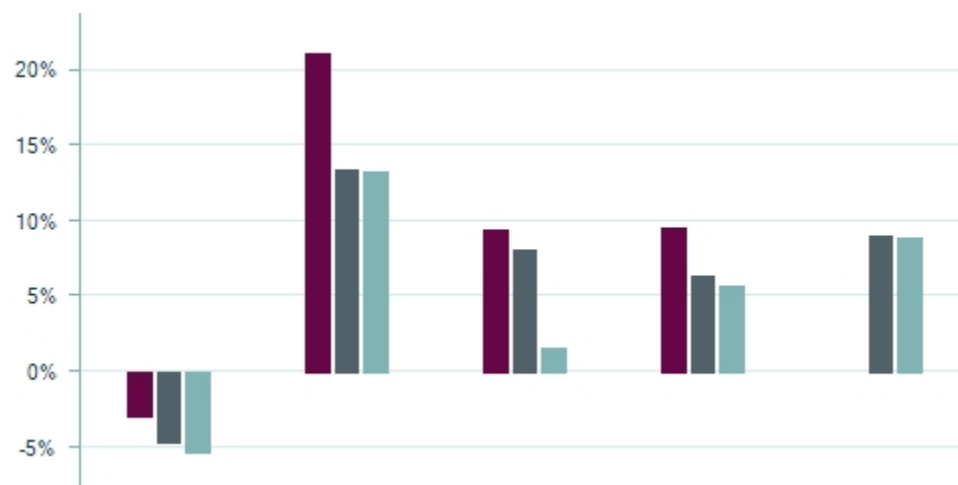| GPA METRIC	GRADE
Total Return	A
Alpha	B
Information Ratio	A
Downside Capture	C
Upside Capture	A
Sharpe Ratio	B
Expense Ratio	A
Overall GPA	3.6
Overall Grade	A

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VOYA LARGE CAP VALUE PORT R6

TICKER	CATEGORY		INDEX	
VLCRX	Large Value		Russell 1000 Value TR USD	

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	5.37	1.13	95.00	0.64
Peer Group	17.86	0.89	78.79	0.90

ASSET MANAGEMENT
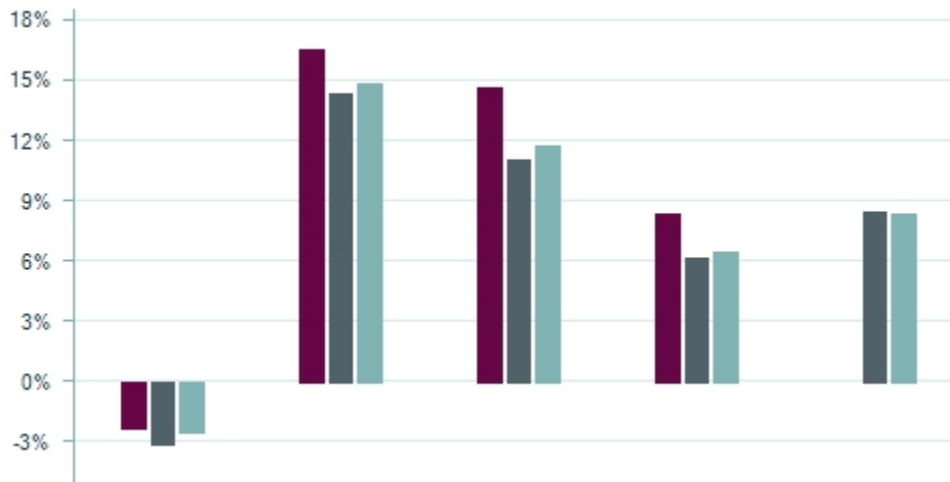
	Mgr Tenure	Assets in MM
Fund	6.9 Yrs	$473

ACTION

KEEP

A 3.4

Returns

Sustainability

Low — High

Asset Allocation

$ 473 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-2.33	16.53	14.69	8.35	--
Index	-3.16	14.44	11.05	6.23	8.45
Peer	-2.52	14.87	11.84	6.45	8.39

Asset Allocation	
Cash	0.5%
Bonds	0.0%
Equity	99.5%

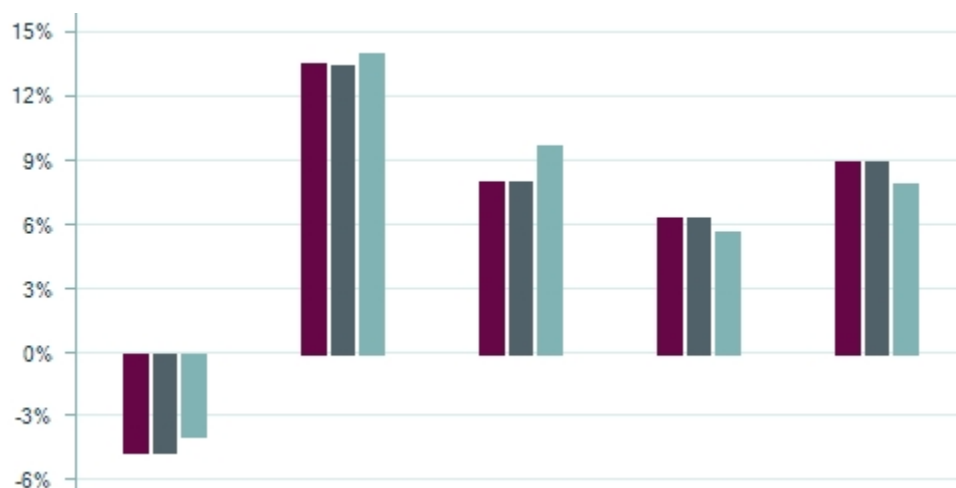| GPA METRIC	GRADE
Total Return	B
Alpha	A
Information Ratio	A
Downside Capture	B
Upside Capture	A
Sharpe Ratio	B
Expense Ratio	B
Overall GPA	3.4
Overall Grade	A

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FUND REPORT

VIRTUS KAR MID-CAP CORE R6

TICKER	CATEGORY	INDEX
VRMCX	Mid Cap Growth	Russell Mid Cap TR USD

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	5.46	0.86	88.00	0.87	14.3 Yrs	$1,794
Peer Group	22.13	1.07	77.05	1.08		

ACTION
KEEP

A

3.3

Returns

Sustainability

Low — High

Asset Allocation

$ 1,794 MM

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	C
Sharpe Ratio	C
Expense Ratio	C
Overall GPA	**3.3**
Overall Grade	**A**

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-2.92	21.02	9.40	9.58	--
Index	-4.68	13.45	8.09	6.38	8.98
Peer	-5.32	13.25	1.64	5.79	8.98

Asset Allocation	
Cash	3.4%
Bonds	0.0%
Equity	96.6%

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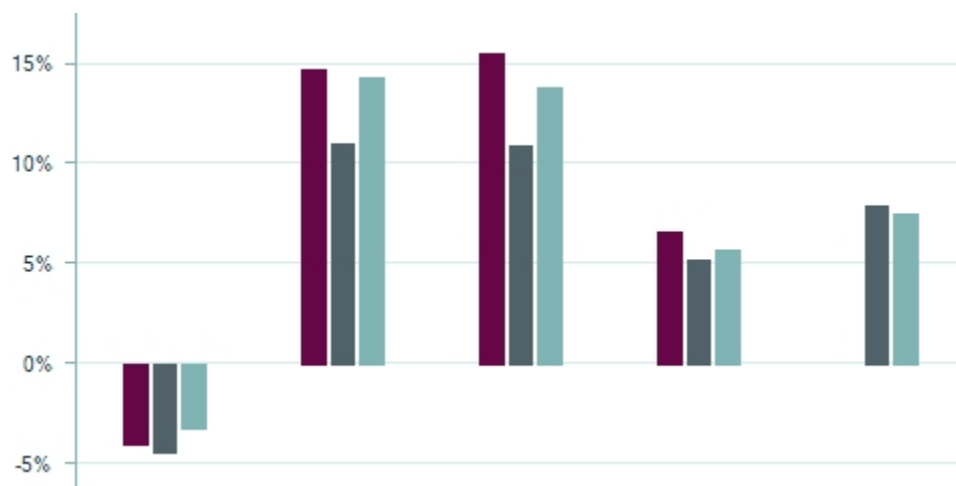
FUND REPORT	CURRENT LINEUP	Q3 2023

FIDELITY® MID CAP INDEX

TICKER	CATEGORY	INDEX
FSMDX	Mid Cap Blend	Russell Mid Cap TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	5.63	1.04	98.00	0.03
Peer Group	19.48	0.99	81.71	0.92

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	7.7 Yrs	$27,043

ACTION

KEEP

B

3.0

Returns

Sustainability

Low — High

Asset Allocation

$ 27,043 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-4.65	13.50	8.10	6.40	8.98
Index	-4.68	13.45	8.09	6.38	8.98
Peer	-3.89	14.02	9.74	5.67	8.01

Asset Allocation	
Cash	0.0%
Bonds	0.0%
Equity	100.0%

GPA METRIC	GRADE
Total Return	C
Alpha	B
Information Ratio	C
Downside Capture	C
Upside Capture	A
Sharpe Ratio	C
Expense Ratio	A
Overall GPA	3.0
Overall Grade	B

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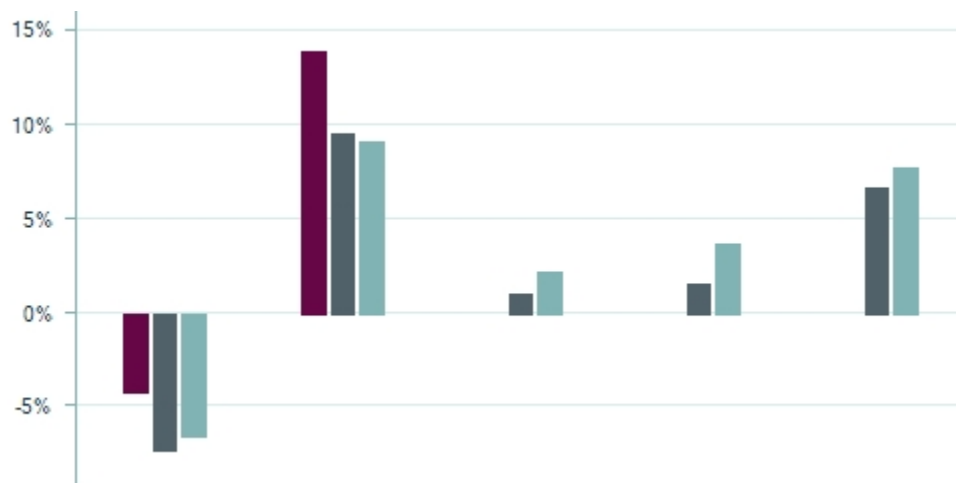
FUND REPORT	CURRENT LINEUP	Q3 2023

VICTORY INTEGRITY MID-CAP VALUE R6

TICKER	CATEGORY	INDEX
MRIMX	Mid Cap Value	Russell Mid Cap Value TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	5.87	1.06	95.00	0.60
Peer Group	20.12	0.97	73.85	0.98

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	11 Yrs	$288
Peer Group		

ACTION

KEEP

B
3.2

Returns

Sustainability

Low — High

Asset Allocation

$ 288 MM

GPA METRIC	GRADE
Total Return	B
Alpha	A
Information Ratio	A
Downside Capture	B
Upside Capture	A
Sharpe Ratio	B
Expense Ratio	B
Overall GPA	3.2
Overall Grade	B

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.99	14.67	15.49	6.65	--
Index	-4.46	11.05	10.98	5.18	7.92
Peer	-3.25	14.25	13.89	5.74	7.51

Asset Allocation	
Cash	0.7%
Bonds	0.0%
Equity	99.3%

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LEAFHOUSE GPA

VOYA SMALL CAP GROWTH R6

TICKER	CATEGORY	INDEX
VLNPX	Small Growth	Russell 2000 Growth TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	--	--	--	0.84	19 Yrs	$543
Peer Group	22.48	1.04	69.17	1.17		

ASSET MANAGEMENT

ACTION

KEEP

A
3.4

Returns

Sustainability

Low — High

Asset Allocation

$ 543 MM

GPA METRIC	GRADE
Total Return	B
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	A
Sharpe Ratio	B
Expense Ratio	B
Overall GPA	3.4
Overall Grade	A

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-4.22	13.88	--	--	--
Index	-7.32	9.59	1.09	1.55	6.72
Peer	-6.52	9.12	2.25	3.74	7.78

Asset Allocation	
Cash	1.9%
Bonds	0.0%
Equity	98.1%

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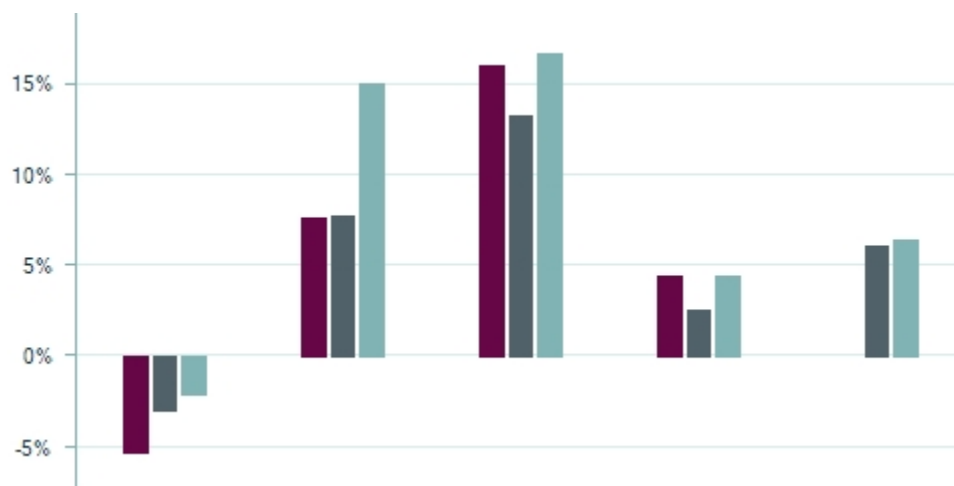
LEAFHOUSE GPA

FUND REPORT

FIDELITY® SMALL CAP INDEX

TICKER	CATEGORY	INDEX
FSSNX	Small Blend	Russell 2000 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	6.46	1.03	96.00	0.03
Peer Group	21.27	1.02	72.46	0.99

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	7.7 Yrs	$21,187

ACTION

WATCH

C
2.3

Returns

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-5.09	9.11	7.23	2.49	6.81
Index	-5.13	8.93	7.16	2.40	6.65
Peer	-4.18	12.46	11.01	3.70	6.84

Sustainability

Low — High

Asset Allocation

$ 21,187 MM
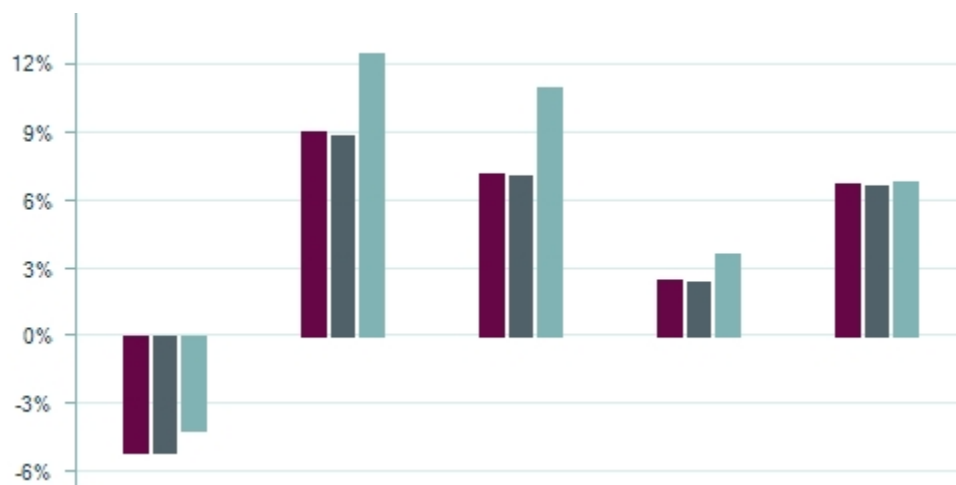
Asset Allocation	
Cash	0.0%
Bonds	0.0%
Equity	100.0%

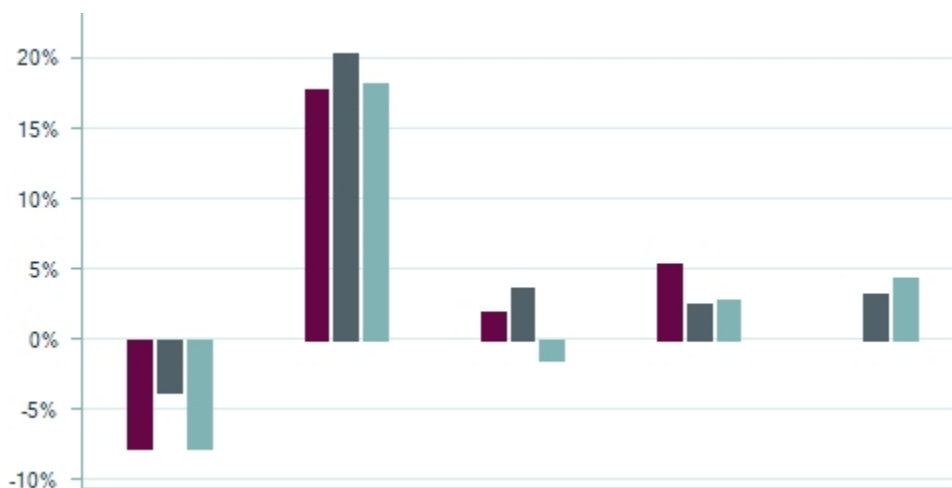| GPA METRIC	GRADE
Total Return	F
Alpha	C
Information Ratio	C
Downside Capture	C
Upside Capture	C
Sharpe Ratio	F
Expense Ratio	A
Overall GPA	2.3
Overall Grade	C

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FEDERATED HERMES CLOVER SMALL VALUE R6

TICKER	CATEGORY	INDEX
VSFSX	Small Value	Russell 2000 Value TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	6.44	1.02	96.00	0.82
Peer Group	22.44	1.00	63.66	1.14

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	17.8 Yrs	$171

ACTION

KEEP

B

2.6

Returns

Sustainability

Low — High

Asset Allocation

$ 171 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-5.29	7.67	15.98	4.45	--
Index	-2.96	7.84	13.32	2.59	6.19
Peer	-2.09	15.00	16.71	4.52	6.53

Asset Allocation	
Cash	4.3%
Bonds	0.0%
Equity	95.7%

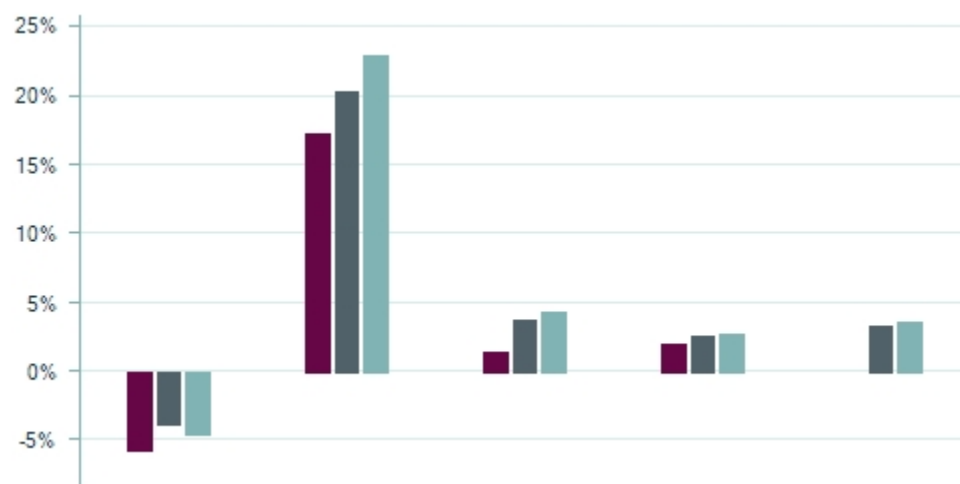| GPA METRIC	GRADE
Total Return	C
Alpha	A
Information Ratio	B
Downside Capture	B
Upside Capture	A
Sharpe Ratio	C
Expense Ratio	B
Overall GPA	**2.6**
Overall Grade	**B**

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FUND REPORT

VIRTUS SGA INTERNATIONAL GROWTH R6

TICKER	CATEGORY	INDEX
SCIZX	Foreign Large Growth	MSCI ACWI Ex USA NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	5.23	0.94	95.00	0.95
Peer Group	20.00	1.06	84.08	1.04

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	3.3 Yrs	$64

ACTION

KEEP

A 3.4

Returns

Sustainability

Low — High

Asset Allocation

$ 64 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-7.72	17.86	1.97	5.36	--
Index	-3.77	20.39	3.74	2.58	3.35
Peer	-7.81	18.15	-1.45	2.86	4.39

Asset Allocation	
Cash	3.3%
Bonds	0.0%
Equity	96.7%

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	C
Sharpe Ratio	A
Expense Ratio	F
Overall GPA	3.4
Overall Grade	A

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FUND REPORT	CURRENT LINEUP	Q3 2023

FEDERATED HERMES INTERNATIONAL EQUITY R6

TICKER	CATEGORY	INDEX
PEIRX	Foreign Large Blend	MSCI ACWI Ex USA NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	5.59	1.01	97.00	0.90
Peer Group	18.25	1.02	93.05	0.92

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	16.1 Yrs	$1,207

ACTION

WATCH

C
2.0

Returns

Sustainability

Low — High

Asset Allocation

$ 1,207 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-5.71	17.32	1.44	2.05	--
Index	-3.77	20.39	3.74	2.58	3.35
Peer	-4.48	22.92	4.33	2.81	3.60

Asset Allocation	
Cash	2.8%
Bonds	0.0%
Equity	97.2%

GPA METRIC	GRADE
Total Return	C
Alpha	C
Information Ratio	C
Downside Capture	B
Upside Capture	B
Sharpe Ratio	C
Expense Ratio	C
Overall GPA	**2.0**
Overall Grade	**C**

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| FUND REPORT	CURRENT LINEUP | Q3 2023

FIDELITY® INTERNATIONAL INDEX

TICKER	CATEGORY	INDEX
FSPSX	Foreign Large Blend	MSCI EAFE NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	5.47	0.99	99.00	0.04
Peer Group	18.25	1.02	93.05	0.92

ASSET MANAGEMENT

Mgr Tenure	Assets in MM
8.2 Yrs	$41,089

ACTION

KEEP

B
3.1

Returns

Sustainability

Low — High

Asset Allocation

$ 41,089 MM
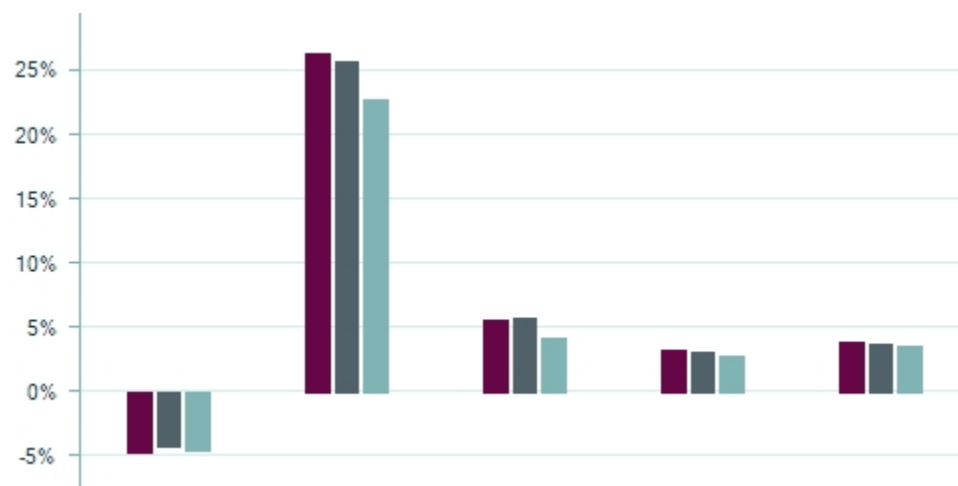
GPA METRIC	GRADE
Total Return	B
Alpha	B
Information Ratio	B
Downside Capture	A
Upside Capture	A
Sharpe Ratio	C
Expense Ratio	A
Overall GPA	3.1
Overall Grade	B

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-4.68	26.35	5.75	3.37	3.94
Index	-4.11	25.65	5.75	3.24	3.82
Peer	-4.48	22.92	4.33	2.81	3.60

Asset Allocation	
Cash	0.0%
Bonds	0.0%
Equity	99.7%

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FUND REPORT **CURRENT LINEUP | Q3 2023**

HARTFORD INTERNATIONAL VALUE R6

TICKER	CATEGORY	INDEX
HILUX	Foreign Large Value	MSCI EAFE Value NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	5.56	0.98	97.00	0.83
Peer Group	18.76	1.03	88.68	0.98

ASSET MANAGEMENT
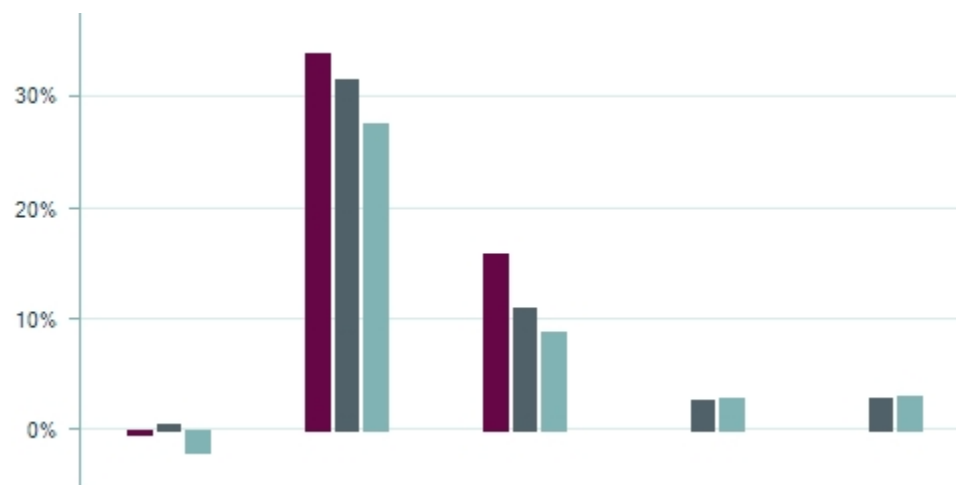
	Mgr Tenure	Assets in MM
Fund	5 Yrs	$3,577

ACTION

KEEP

A
3.4

Returns

Sustainability

Low — High

Asset Allocation

$ 3,577 MM

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	B
Upside Capture	A
Sharpe Ratio	A
Expense Ratio	C
Overall GPA	3.4
Overall Grade	A

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-0.29	33.87	15.87	--	--
Index	0.59	31.51	11.11	2.81	2.97
Peer	-2.00	27.66	8.86	3.00	3.07

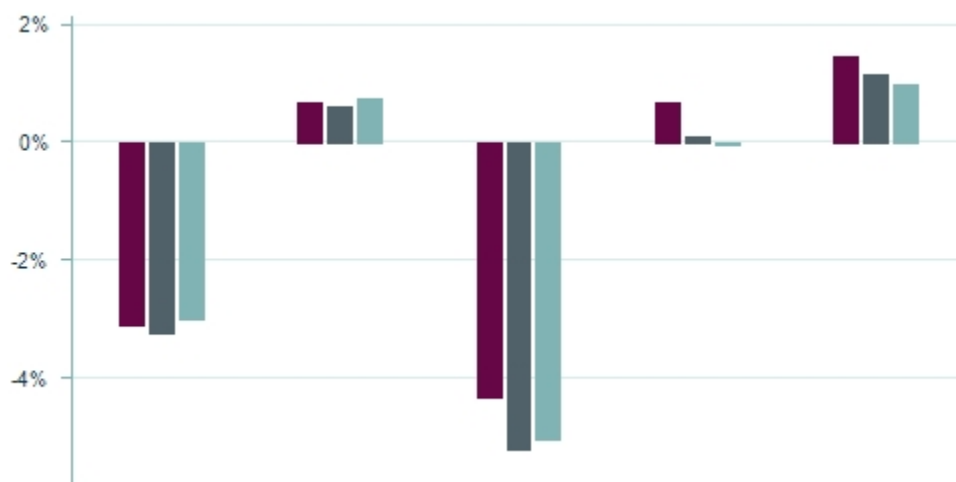| Asset Allocation	
Cash	2.5%
Bonds	0.0%
Equity	96.7%

Disclosure

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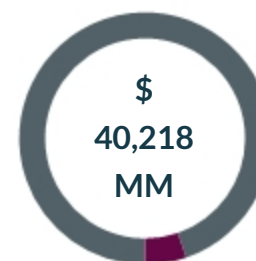
FUND REPORT

JPMORGAN EMERGING MARKETS EQUITY R6

TICKER	CATEGORY	INDEX
JEMWX	Diversified Emerging Mkts	MSCI EM NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	5.77	1.07	94.00	0.79	13.1 Yrs	$7,056
Peer Group	18.21	0.91	75.53	1.14		

ASSET MANAGEMENT
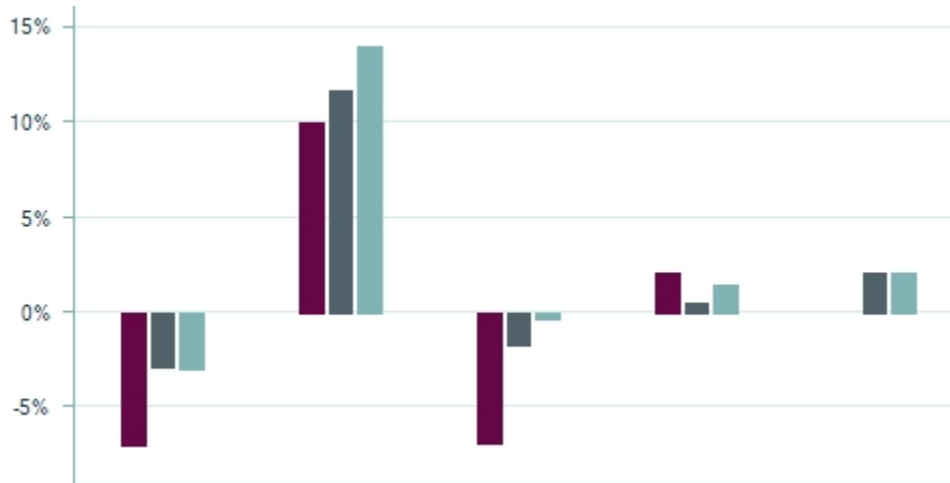
ACTION

KEEP

B
2.5

Returns

Sustainability

Low — High

Asset Allocation

$
7,056
MM

GPA METRIC	GRADE
Total Return	C
Alpha	B
Information Ratio	C
Downside Capture	F
Upside Capture	A
Sharpe Ratio	C
Expense Ratio	B
Overall GPA	**2.5**
Overall Grade	**B**

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-7.02	10.05	-6.92	2.05	--
Index	-2.93	11.70	-1.73	0.55	2.07
Peer	-2.96	13.97	-0.35	1.45	2.09

Asset Allocation	
Cash	0.4%
Bonds	0.0%
Equity	99.6%

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FUND REPORT

VICTORY RS GLOBAL R6

TICKER	CATEGORY	INDEX
RGGRX	Global Large Stock Blend	MSCI ACWI NR USD

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	5.04	0.87	92.00	0.55	7.8 Yrs	$564
Peer Group	17.36	0.98	92.29	0.97		

ACTION
KEEP

A
3.8

Returns

Sustainability

Low — High

Asset Allocation

$ 564 MM

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	A
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	3.8
Overall Grade	A
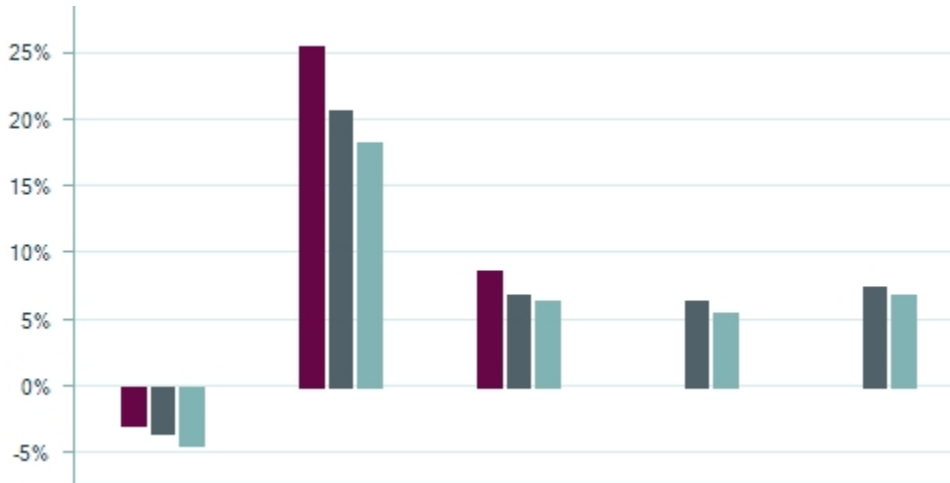
Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-2.84	25.44	8.70	--	--	Cash	2.3%
Index	-3.40	20.80	6.89	6.46	7.56	Bonds	0.0%
Peer	-4.40	18.33	6.40	5.58	6.96	Equity	97.7%

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JPMORGAN CORE BOND R6

TICKER	CATEGORY	INDEX
JCBUX	Intermediate Core Bond	Bloomberg US Agg Bond TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	1.65	0.89	99.00	0.34
Peer Group	6.13	0.97	96.85	0.58

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	3.2 Yrs	$40,218

ACTION

KEEP

B 3.2

Returns

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.09	0.71	-4.32	0.69	1.46
Index	-3.23	0.64	-5.21	0.10	1.13
Peer	-2.97	0.77	-5.02	0.00	1.00

Sustainability

Low — High

Asset Allocation

$ 40,218 MM

Asset Allocation	
Cash	5.3%
Bonds	94.6%
Equity	0.0%

GPA METRIC

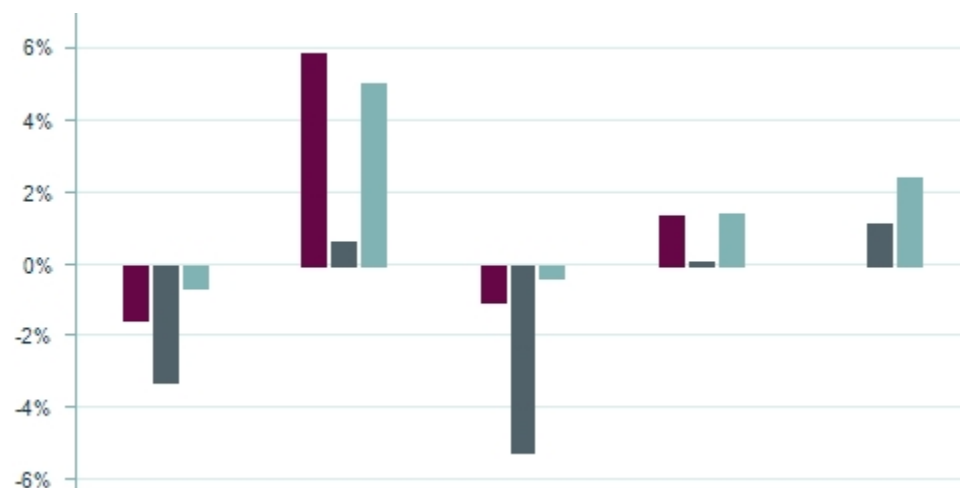| GPA METRIC	GRADE
Total Return	B
Alpha	B
Information Ratio	A
Downside Capture	B
Upside Capture	C
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	**3.2**
Overall Grade	**B**

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LEAFHOUSE GPA

FUND REPORT

VICTORY CORE PLUS INTERMEDIATE BOND R6

TICKER	CATEGORY	INDEX
URIBX	Intermediate Core Plus Bond	Bloomberg US Agg Bond TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	1.74	0.93	99.00	0.42
Peer Group	6.35	0.99	93.68	0.74

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	6.4 Yrs	$3,427

ACTION

KEEP

A
3.8

Returns

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-2.33	3.04	-2.80	1.73	--
Index	-3.23	0.64	-5.21	0.10	1.13
Peer	-2.85	1.28	-4.48	0.26	1.32

Sustainability

Low   High

Asset Allocation

$
3,427
MM

Asset Allocation	
Cash	0.2%
Bonds	97.5%
Equity	0.0%

GPA METRIC

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	B
Upside Capture	A
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	3.8
Overall Grade	A

Disclosure

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FUND REPORT	CURRENT LINEUP	Q3 2023

FIDELITY® INFLATION-PROT BD INDEX

TICKER	CATEGORY	INDEX
FIPDX	Inflation Protected Bond	Bloomberg US Treasury US TIPS TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	2.00	1.10	99.00	0.05
Peer Group	6.59	0.86	62.58	0.61

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	6.2 Yrs	$9,018

ACTION

KEEP

B
3.0

Returns

Sustainability

Low _____ High

Asset Allocation

$ 9,018 MM

GPA METRIC	GRADE
Total Return	C
Alpha	C
Information Ratio	B
Downside Capture	C
Upside Capture	A
Sharpe Ratio	B
Expense Ratio	A
Overall GPA	**3.0**
Overall Grade	**B**
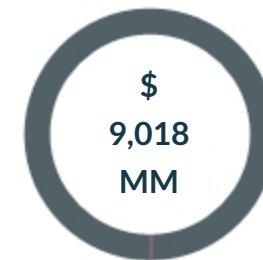
Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-2.67	1.22	-2.04	2.04	1.68
Index	-2.60	1.25	-1.98	2.12	1.74
Peer	-2.00	1.40	-1.55	1.83	1.33

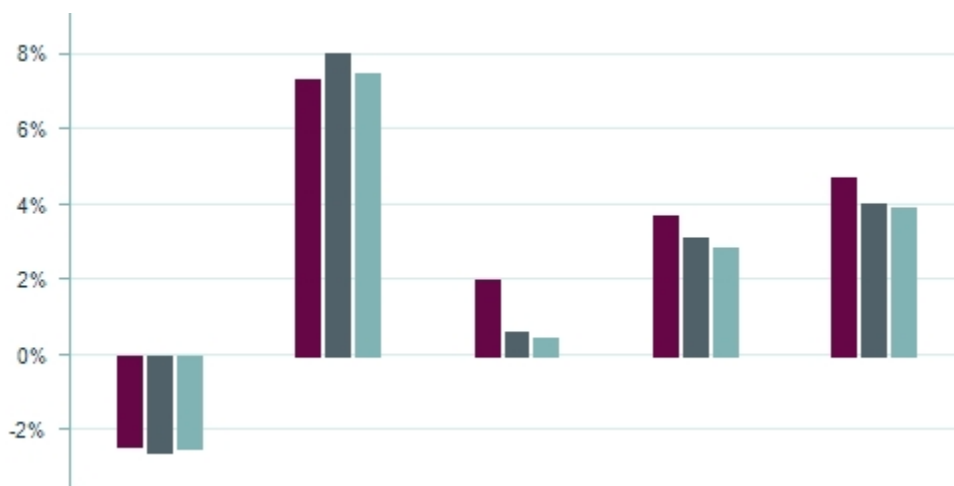| Asset Allocation	
Cash	0.2%
Bonds	99.8%
Equity	0.0%

Disclosure

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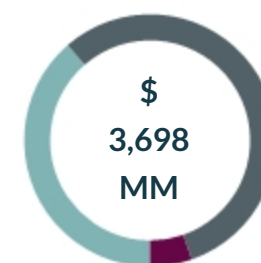
FEDERATED HERMES STRATEGIC INCOME R6

TICKER	CATEGORY		INDEX	
STILX	Multisector Bond		Bloomberg US Agg Bond TR USD	

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	2.23	1.48	94.00	0.63	6.6 Yrs	$593
Peer Group	5.69	0.71	59.99	0.98		

ACTION
WATCH

C
2.4

Returns

Sustainability

Low — High

Asset Allocation

$ 593 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-1.54	5.82	-1.05	1.36	--
Index	-3.23	0.64	-5.21	0.10	1.13
Peer	-0.62	4.95	-0.36	1.42	2.41

Asset Allocation	
Cash	5.5%
Bonds	92.9%
Equity	1.5%

GPA METRIC	GRADE
Total Return	C
Alpha	A
Information Ratio	C
Downside Capture	C
Upside Capture	A
Sharpe Ratio	C
Expense Ratio	B
Overall GPA	2.4
Overall Grade	C

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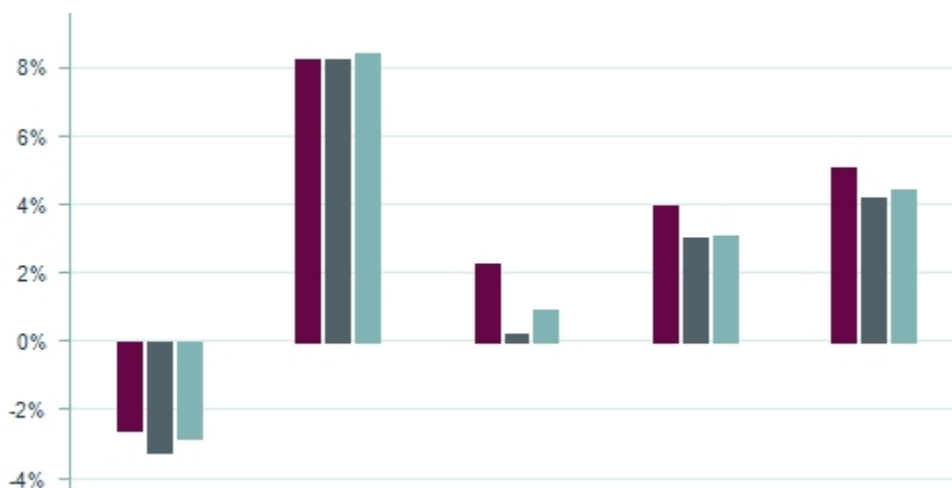
FUND REPORT

HARTFORD WORLD BOND R6

TICKER	CATEGORY		INDEX	
HWDVX	Global Bond		FTSE WGBI USD	

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	0.93	0.48	79.00	0.62
Peer Group	7.99	1.13	78.70	0.89

ASSET MANAGEMENT
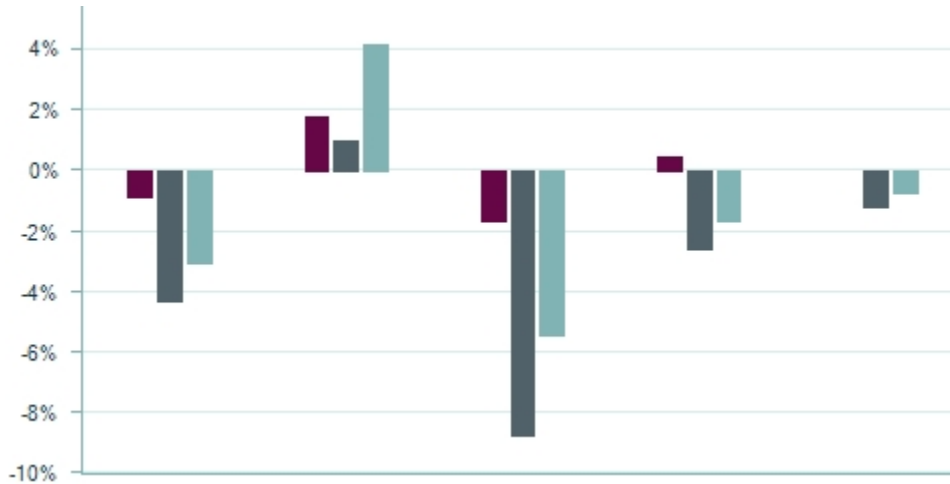
	Mgr Tenure	Assets in MM
Fund	9.5 Yrs	$3,410

ACTION

KEEP

A

3.5

Returns

Sustainability

Low — High

Asset Allocation

$ 3,410 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-0.85	1.85	-1.60	0.52	--
Index	-4.27	1.04	-8.72	-2.57	-1.19
Peer	-3.02	4.13	-5.42	-1.61	-0.72

Asset Allocation	
Cash	28.4%
Bonds	71.4%
Equity	0.0%

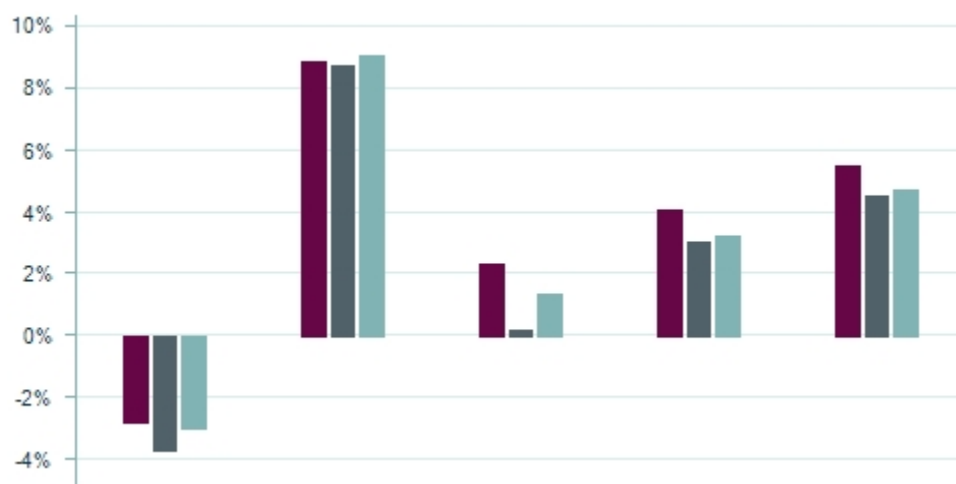| GPA METRIC	GRADE
Total Return	A
Alpha	C
Information Ratio	A
Downside Capture	A
Upside Capture	F
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	3.5
Overall Grade	A

Disclosure

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FUND REPORT	CURRENT LINEUP | Q3 2023

AMERICAN FUNDS 2010 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFTTX	Target Date 2000 2010	Morningstar Lifetime Mod 2010 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	2.50	0.97	96.00	0.28
Peer Group	8.54	0.68	95.81	0.52

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	5.5 Yrs	$3,698

ACTION

KEEP

B 2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 3,698 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-2.41	7.31	2.03	3.74	4.76
Index	-2.57	8.00	0.62	3.14	4.06
Peer	-2.47	7.45	0.45	2.86	3.92

Asset Allocation	
Cash	5.3%
Bonds	55.7%
Equity	38.4%

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	C
Upside Capture	A
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	2.9
Overall Grade	B

Disclosure

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LEAFHOUSE GPA

AMERICAN FUNDS 2015 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFJTX	Target Date 2015	Morningstar Lifetime Mod 2015 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	2.70	0.98	97.00	0.30
Peer Group	9.64	0.77	97.21	0.58

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
	5.5 Yrs	$4,720

ACTION

KEEP

B
2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 4,720 MM
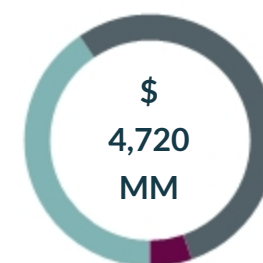
Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-2.55	8.21	2.32	3.97	5.10
Index	-3.21	8.20	0.23	3.06	4.25
Peer	-2.79	8.40	0.97	3.10	4.44

Asset Allocation	
Cash	5.3%
Bonds	53.8%
Equity	40.3%

GPA METRIC

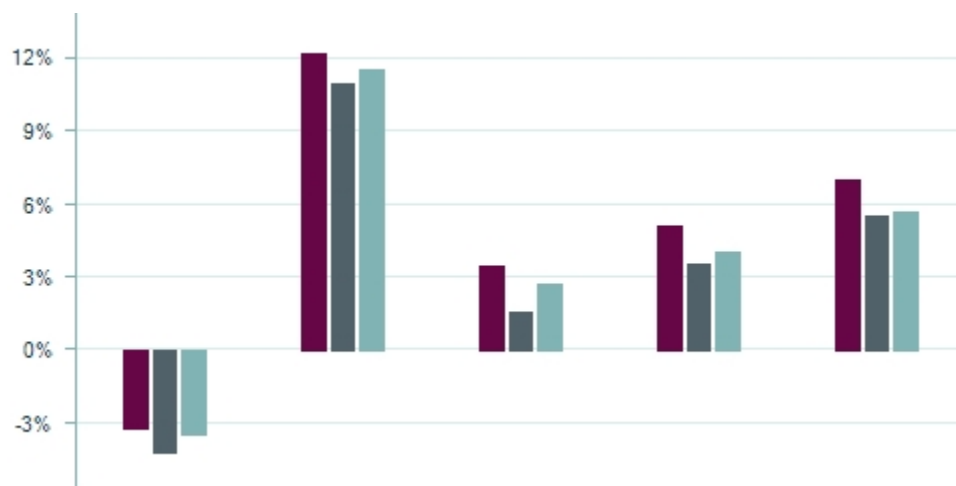| GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	A
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	2.9
Overall Grade	B

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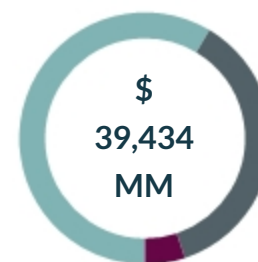
AMERICAN FUNDS 2020 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RRCTX	Target Date 2020	Morningstar Lifetime Mod 2020 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	2.84	0.94	98.00	0.30
Peer Group	10.34	0.83	97.40	0.61

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
	5.5 Yrs	$14,918

ACTION

KEEP

B 2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 14,918 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-2.74	8.83	2.32	4.11	5.53
Index	-3.70	8.71	0.22	3.09	4.55
Peer	-2.99	9.05	1.35	3.23	4.74

Asset Allocation	
Cash	5.2%
Bonds	50.2%
Equity	44.0%

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	B
Upside Capture	A
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	2.9
Overall Grade	B

Disclosure

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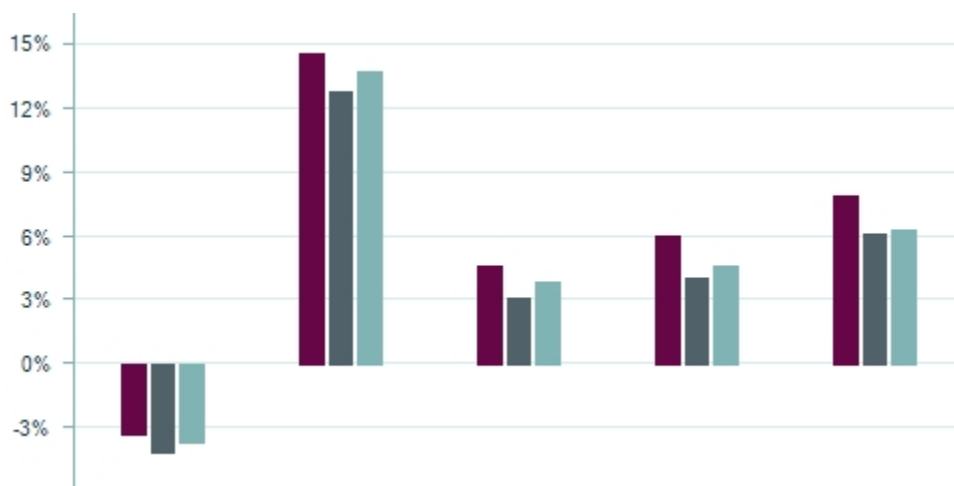
AMERICAN FUNDS 2025 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFDTX	Target Date 2025	Morningstar Lifetime Mod 2025 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	3.11	0.97	99.00	0.32
Peer Group	11.22	0.90	97.77	0.66

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	5.5 Yrs	$29,779

ACTION

KEEP

B 2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 29,779 MM
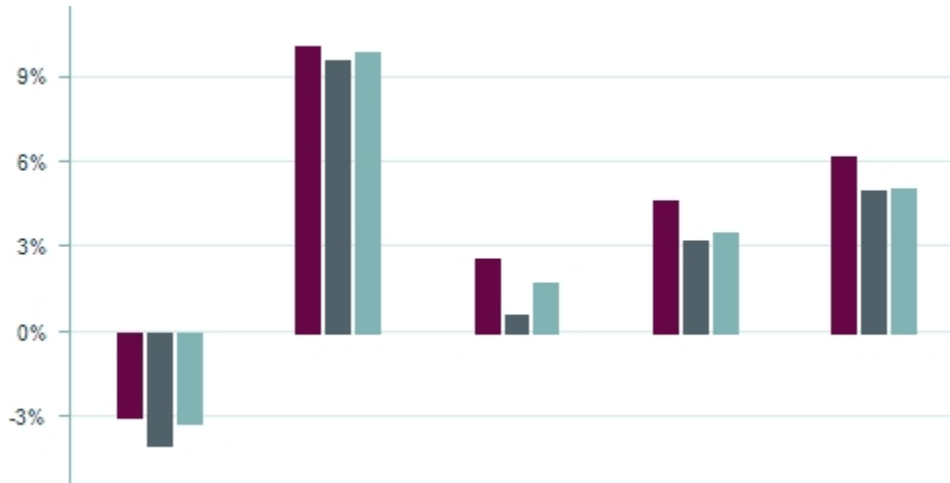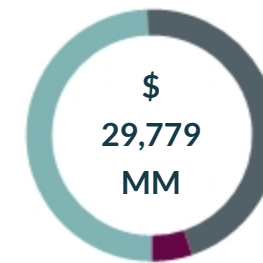
Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.00	10.07	2.61	4.63	6.24
Index	-4.03	9.56	0.62	3.24	4.99
Peer	-3.25	9.84	1.76	3.50	5.09

Asset Allocation	
Cash	5.1%
Bonds	45.2%
Equity	49.1%

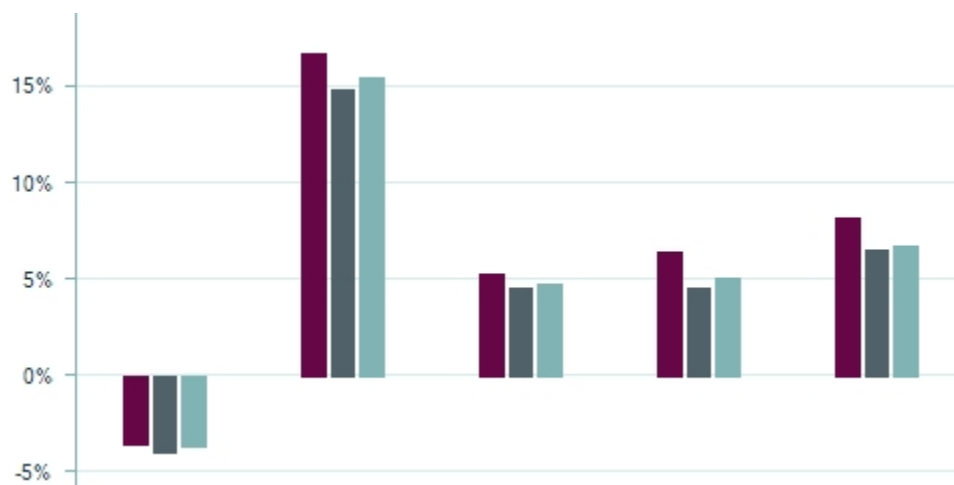| GPA METRIC	GRADE
Total Return	A
Alpha	B
Information Ratio	B
Downside Capture	A
Upside Capture	B
Sharpe Ratio	A
Expense Ratio	C
Overall GPA	**2.9**
Overall Grade	**B**

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FUND REPORT

AMERICAN FUNDS 2030 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFETX	Target Date 2030	Morningstar Lifetime Mod 2030 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	3.51	0.98	99.00	0.33
Peer Group	12.45	1.00	98.01	0.67

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	5.5 Yrs	$39,434

ACTION

KEEP

B 2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 39,434 MM

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	B
Upside Capture	C
Sharpe Ratio	A
Expense Ratio	C
Overall GPA	2.9
Overall Grade	B

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.18	12.16	3.46	5.15	7.05
Index	-4.17	10.93	1.61	3.57	5.54
Peer	-3.42	11.52	2.73	4.10	5.74

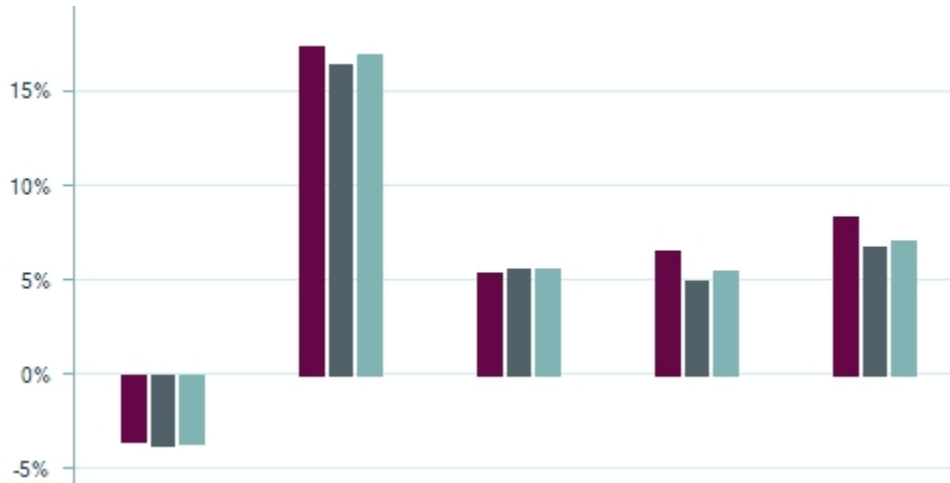| Asset Allocation	
Cash	5.1%
Bonds	36.2%
Equity	58.2%

Disclosure

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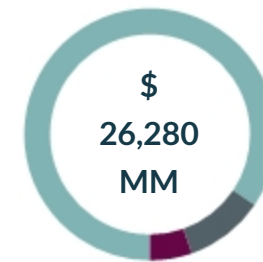
AMERICAN FUNDS 2035 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFFTX	Target Date 2035	Morningstar Lifetime Mod 2035 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	3.99	0.98	99.00	0.35
Peer Group	13.92	1.12	97.92	0.68

ASSET MANAGEMENT

Mgr Tenure	Assets in MM
5.5 Yrs	$35,928

ACTION

KEEP

B **2.9**

Returns

Sustainability

Low — High

Asset Allocation

$ 35,928 MM

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.29	14.53	4.63	6.01	7.89
Index	-4.13	12.85	3.10	4.06	6.12
Peer	-3.61	13.68	3.90	4.68	6.33

Asset Allocation	
Cash	5.2%
Bonds	25.6%
Equity	68.6%

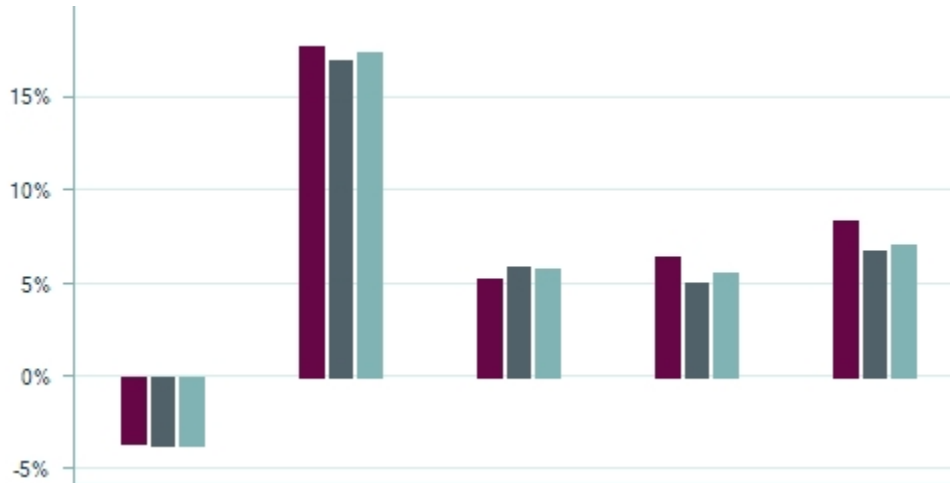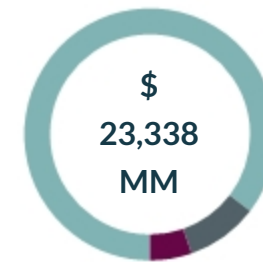| GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	B
Sharpe Ratio	A
Expense Ratio	C
Overall GPA	2.9
Overall Grade	B

Disclosure

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FUND REPORT   **CURRENT LINEUP | Q3 2023**

AMERICAN FUNDS 2040 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFGTX	Target Date 2040	Morningstar Lifetime Mod 2040 TR USD

KEY STATISTICS | | | | | ASSET MANAGEMENT

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.36	1.00	99.00	0.36	5.5 Yrs	$32,127
Peer Group	14.90	1.20	97.60	0.70		

ACTION
KEEP
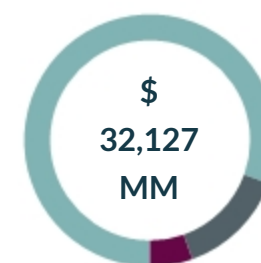
B
🍃🍃🍃🍃
2.9

Returns

Sustainability

Low ——————— High

Asset Allocation

$ 32,127 MM

GPA METRIC	GRADE
Total Return	B
Alpha	B
Information Ratio	B
Downside Capture	A
Upside Capture	B
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	**2.9**
Overall Grade	**B**

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.49	16.70	5.30	6.46	8.25
Index	-3.95	14.88	4.59	4.57	6.57
Peer	-3.59	15.44	4.83	5.16	6.78

Asset Allocation	
Cash	5.4%
Bonds	13.9%
Equity	80.0%

Disclosure

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LEAFHOUSE GPA

AMERICAN FUNDS 2045 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFHTX	Target Date 2045	Morningstar Lifetime Mod 2045 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	4.48	0.98	99.00	0.37
Peer Group	15.80	1.27	97.38	0.70

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	5.5 Yrs	$26,280

ACTION

KEEP

B
2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 26,280 MM

GPA METRIC	GRADE
Total Return	B
Alpha	B
Information Ratio	B
Downside Capture	A
Upside Capture	C
Sharpe Ratio	B
Expense Ratio	C
Overall GPA	**2.9**
Overall Grade	**B**

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.57	17.33	5.39	6.52	8.37
Index	-3.79	16.35	5.56	4.91	6.78
Peer	-3.71	16.84	5.56	5.52	7.05

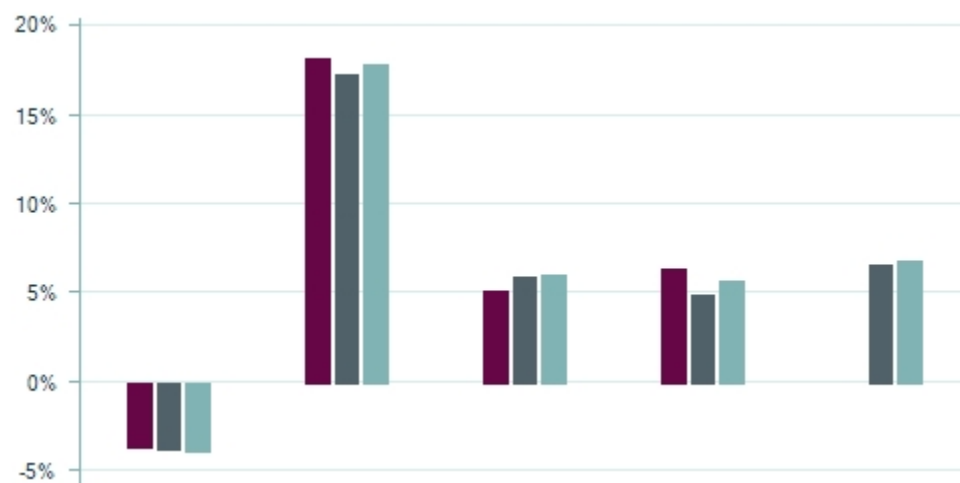| Asset Allocation	
Cash	5.3%
Bonds	10.1%
Equity	83.9%

Disclosure

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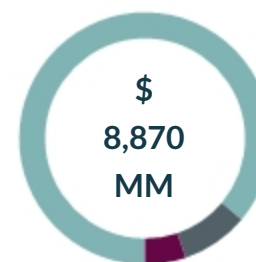
FUND REPORT	CURRENT LINEUP	Q3 2023

AMERICAN FUNDS 2050 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFITX	Target Date 2050	Morningstar Lifetime Mod 2050 TR USD

KEY STATISTICS / ASSET MANAGEMENT

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.55	0.97	99.00	0.38	5.5 Yrs	$23,338
Peer Group	16.21	1.30	97.22	0.71		

ACTION

KEEP

B 2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 23,338 MM

GPA METRIC	GRADE
Total Return	B
Alpha	C
Information Ratio	C
Downside Capture	A
Upside Capture	C
Sharpe Ratio	B
Expense Ratio	C
Overall GPA	**2.9**
Overall Grade	**B**

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.58	17.77	5.28	6.49	8.40
Index	-3.71	17.03	5.93	5.03	6.81
Peer	-3.75	17.47	5.80	5.61	7.15

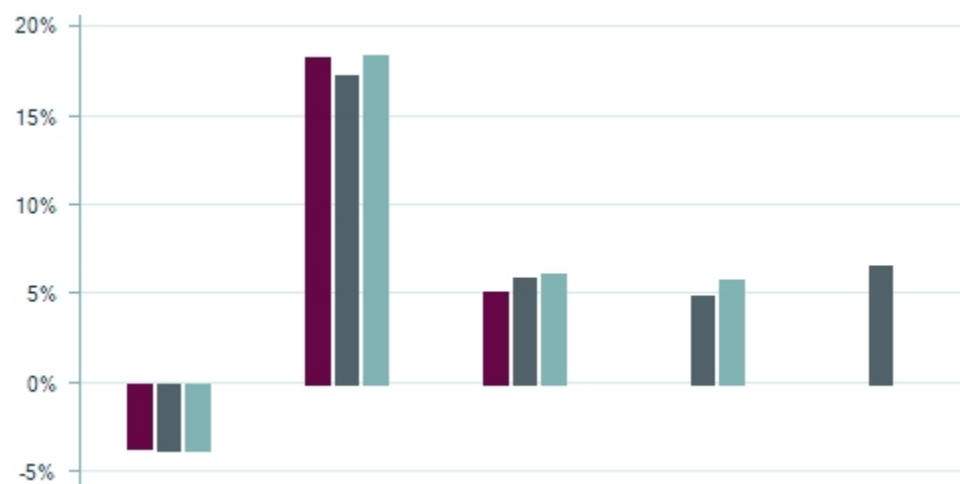| Asset Allocation	
Cash	5.3%
Bonds	9.2%
Equity	84.9%

Disclosure

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FUND REPORT   **CURRENT LINEUP | Q3 2023**

AMERICAN FUNDS 2055 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFKTX	Target Date 2055	Morningstar Lifetime Mod 2055 TR USD

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.61	0.97	99.00	0.38	5.5 Yrs	$15,748
Peer Group	16.36	1.31	97.17	0.70		

ACTION
KEEP
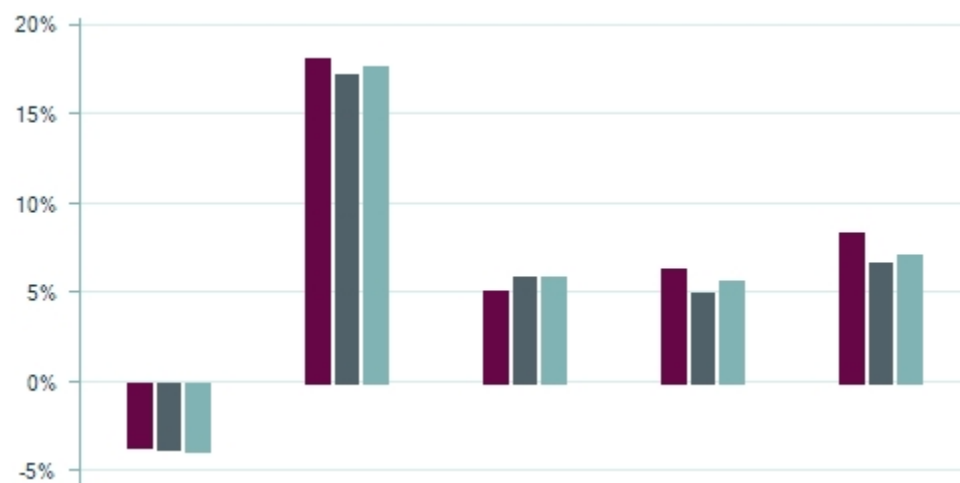
B

2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 15,748 MM

GPA METRIC	GRADE
Total Return	B
Alpha	C
Information Ratio	C
Downside Capture	A
Upside Capture	C
Sharpe Ratio	C
Expense Ratio	C
Overall GPA	2.9
Overall Grade	B

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.64	18.14	5.16	6.41	8.35
Index	-3.70	17.15	5.96	5.00	6.74
Peer	-3.80	17.68	5.91	5.67	7.20

Asset Allocation	
Cash	5.2%
Bonds	8.6%
Equity	85.6%

Disclosure

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AMERICAN FUNDS 2060 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFUTX	Target Date 2060	Morningstar Lifetime Mod 2060 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	4.62	0.97	99.00	0.38
Peer Group	16.45	1.32	97.14	0.71

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	4.6 Yrs	$8,870

ACTION

KEEP

B
2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 8,870 MM

GPA METRIC	GRADE
Total Return	C
Alpha	C
Information Ratio	C
Downside Capture	A
Upside Capture	C
Sharpe Ratio	C
Expense Ratio	C
Overall GPA	2.9
Overall Grade	B

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.62	18.17	5.12	6.37	--
Index	-3.72	17.17	5.91	4.93	6.65
Peer	-3.78	17.81	6.03	5.71	6.87

Asset Allocation	
Cash	5.2%
Bonds	8.6%
Equity	85.6%

Disclosure

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FUND REPORT

AMERICAN FUNDS 2065 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFVTX	Target Date 2065+	Morningstar Lifetime Mod 2060 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio
Fund	4.62	--	--	0.38
Peer Group	16.75	1.34	97.58	0.70

ASSET MANAGEMENT

	Mgr Tenure	Assets in MM
Fund	3.2 Yrs	$1,639

ACTION

KEEP

B 2.9

Returns

Sustainability

Low — High

Asset Allocation

$ 1,639 MM

GPA METRIC	GRADE
Total Return	F
Alpha	F
Information Ratio	C
Downside Capture	B
Upside Capture	F
Sharpe Ratio	C
Expense Ratio	C
Overall GPA	**2.9**
Overall Grade	**B**

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	-3.61	18.23	5.15	--	--
Index	-3.72	17.17	5.91	4.93	6.65
Peer	-3.77	18.36	6.13	5.79	--

Asset Allocation	
Cash	5.2%
Bonds	8.6%
Equity	85.7%

Disclosure

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KEY FUND METRICS

FUND	MORNINGSTAR CAT	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	STATUS	ACTION
Romeo Sierra 1000 Charlie A	Large Growth	XPTEX	C	F	F					2.6	B	PASS	KEEP
Uniform Alpha 3000 Echo Inv	Large Value	XQTSX										PASS	KEEP
Whiskey Quebec 500 Xray A	Mid-Cap Growth												
November Lima 200 Foxtrot Inv													
Papa Yankee 200 Oscar Adm													
Kilo Mike 1000 Mike Inv													
Victor Alpha 3000 Oscar Inst													
Bravo Foxtrot 5000 Zulu A													
Tango November 100 Romeo A													
Bravo Alpha 500 Victor A	Natural Resources	NMUX	F	C	B	F	F	C	F	3.1	B	PASS	KEEP
Echo Sierra 1000 Hotel R	Communications	IRQSX	B	B	F	B	C	B	F	3.3	B	PASS	KEEP
Juliet Tango 300 Sierra Inst	Miscellaneous Region	XHRX	B	C	F	F	B	B	B	1.8	C	FAIL	WATCH
Delta Bravo 800 Tango Adm	Health	LLVCX	C	B	F	F	C	C	B	3.5	A	PASS	KEEP
Golf Hotel 1000 Bravo A	Target-Date Retirement	FWBOX	C	C	B	B	B	F	C	1.8	C	FAIL	WATCH
Foxtrot India 100 Kilo R	Target-Date 2055	XALFX	F	F	F	F	B	F	F	1.0	F	FAIL	MAP
Victor Sierra 1000 Alpha Inv	Equity Precious Metals	ICTTX	B	F	F	C	C	F	F	3.1	B	PASS	BUY

4th Quarter Performance as of 12/31/2022   P 4 | 30

RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP
C	F	F	B	F	C	F

RETURN (RET)

Usually return is given as a percentage of the amount you invested, so a $5,000 investment that made you $400 earned an 8% return ($400 divided by $5,000).

ALPHA

A measure of the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta.

Alpha can be used to directly measure the value added or subtracted by a fund's manager.

Alpha depends on two factors:

(1) INFORMATION RATIO (INFO)

A ratio of portfolio returns in excess of the returns of a benchmark (usually an index) to the volatility of those returns. The information ratio (IR) measures a portfolio manager's ability to generate excess returns relative to a benchmark, but also attempts to identify the consistency of the portfolio manager. This ratio will identify if a manager has beaten the benchmark by a lot in a few months or a little every month. The higher the IR, the more consistent a manager is.

(2) DOWNSIDE CAPTURE (DOWN)/UPSIDE CAPTURE (UP)

Upside/downside capture ratio show you whether a given fund has outperformed--gained more or lost less than--a broad market benchmark during periods of market strength and weakness, and if so, by how much. Upside capture ratios for funds are calculated by taking the fund's monthly return during months when the benchmark had a positive return and dividing it by the benchmark return during that same month. Downside capture ratios are calculated by taking the fund's monthly return during the periods of negative benchmark performance and dividing it by the benchmark return. All stock funds' upside and downside capture ratios are calculated versus the S&P 500, whereas bond and international funds' ratios are calculated relative to the Barclays Capital U.S. Aggregate Bond Index and MSCI EAFE Index, respectively.

SHARPE RATIO (SHARPE)

This risk-adjusted measure was developed by Nobel Laureate William Sharpe. It is calculated by using standard deviation and excess return to determine reward per unit of risk. The Sharpe ratio is calculated for the past 36-month period by dividing a fund's annualized excess returns over the risk-free rate by its annualized standard deviation.

EXPENSE RATIO (EXP)

The expense ratio is the annual fee that all funds or ETFs charge their shareholders. It expresses the percentage of assets deducted each fiscal year for fund expenses, including 12b-1 fees, management fees, administrative fees, operating costs, and all other asset-

based costs incurred by the fund. Portfolio transaction fees, or brokerage costs, as well as initial or deferred sales charges are not included in the expense ratio. The expense ratio, which is deducted from the fund's average net assets, is accrued on a daily basis.

Expense ratio is derived from one of two sources:
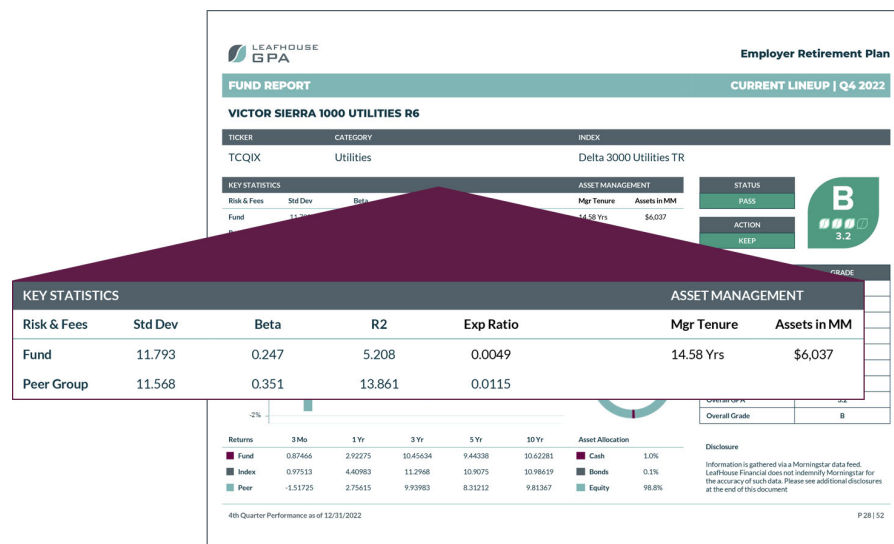
(1) ANNUAL REPORT NET EXPENSE RATIO

This is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. In contrast to the gross expense ratio, the net expense ratio does reflect fee waivers in effect during the time period, and does not include interest and dividends on borrowed securities. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. Often referred to as the Audited Expense Ratio, Morningstar pulls the annual net expense ratio from the fund's audited annual report. Annual-report expense ratios reflect the actual fees charged during a particular fiscal year, while prospectus expense ratios reflect material changes to the expense structure for the current period.

(2) PROSPECTUS NET EXPENSE RATIO

This is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, shareholder reporting, sub-advisor, and transfer agency. The expense ratio does not reflect the fund's brokerage costs or any investor sales charges. In contrast to the gross expense ratio, the net expense ratio does reflect fee waivers in effect during the time period. Also known as the Total Annual Fund Operating Expense Ratio Net of Reimbursements, Morningstar pulls the prospectus net expense ratio from the fund's most recent prospectus. Prospectus expense ratios reflect material changes to the expense structure for the current period, while annual report expense ratios reflect the actual fees

charged during a particular fiscal year.

ADDITIONAL FUND METRICS

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	11.793	0.247	5.208	0.0049	14.58 Yrs	$6,037
Peer Group	11.568	0.351	13.861	0.0115		

STANDARD DEVIATION (STD DEV)

This statistical measurement of dispersion about an average, depicts how widely a mutual fund's returns varied over a certain period of time. Investors use the standard deviation of historical performance to try to predict the range of returns that are most likely for a given fund. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility. Standard deviation is most appropriate for measuring the risk a fund that is an investor's only holding. The figure cannot be combined for more than one fund because the standard deviation for a portfolio of multiple funds is a function of not only the individual standard deviations, but also of the degree of correlation among the funds' returns.

BETA

A measure of a fund's sensitivity to market movements. The beta of the market is 1.00 by definition. Morningstar calculates beta by comparing a fund's excess return over Treasury bills to the market's excess return over Treasury bills, so 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.

R-SQUARED (R2)

R-squared measures the relationship between a portfolio and its benchmark. It can be thought of as a percentage from 1 to 100. R-squared is not a measure of the performance of a portfolio. It is simply a measure of the correlation of the portfolio's returns to the benchmark's returns. If you want a portfolio that moves like the benchmark, you'd want a portfolio with a high R-squared. If you want a portfolio that doesn't move at all like the benchmark, you'd want a low R-squared explained by movements in its benchmark index. An R-squared measure of 35, for example, means that only 35% of the portfolio's movements can be explained by movements in the benchmark index.

MANAGER TENURE (MGR TENURE)

This represents the number of years that the current manager has been the portfolio manager of the fund. For funds with more than one manager, the average tenure is shown. If there is only one manager and he/she has been at the fund for less than six months (and there is biographical information available), a dash will appear. If the fund designates the manager as a Management Team and does not disclose the names of the portfolio manager or co-portfolio managers to Morningstar, Manager Tenure will appear as a dash for the fund.

FUND SIZE (ASSETS IN MM)

The month-end net assets of the mutual fund, recorded in millions of dollars. Net-asset figures are useful in gauging a fund's size, agility, and popularity. They help determine whether a small-company fund, for example, can remain in its category if its asset base reaches an ungainly size. This information can be useful in gauging a fund's mass and agility. Morningstar lists the month-end assets, as they have been reported by the fund.
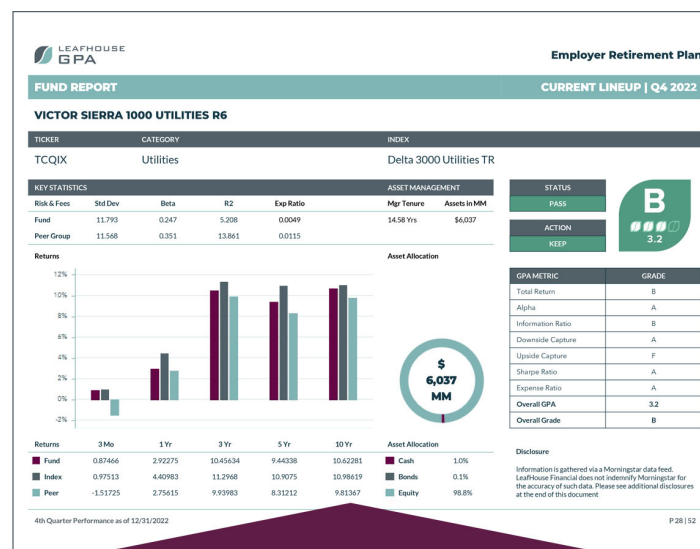
Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	0.87466	2.92275	10.45634	9.44338	10.62281	Cash	1.0%
Index	0.97513	4.40983	11.2968	10.9075	10.98619	Bonds	0.1%
Peer	-1.51725	2.75615	9.93983	8.31212	9.81367	Equity	98.8%

ASSET ALLOCATION

The process of dividing investments among different kinds of asset categories, such as stocks, bonds, real estate and cash, to optimize the risk/reward tradeoff based on an individual's or institution's specific situation and goals. A key concept in financial planning and money management.

CASH

Cash refers to short-term, safe investments.

BONDS

At their most basic, bonds are loans. When you buy a bond, you become a lender to an institution. Your loan lasts a certain period of time—until the date when the bond reaches maturity—and you get a certain dividend payment each month (commonly known as a coupon) as interest on the loan. As long as the institution does not go bankrupt, it will also pay back the principal on the bond, but no more than the principal.

STOCKS (EQUITY)

A stock is an ownership interest in a company. When you buy a stock, you become a business owner, and the value of your ownership stake will rise and fall according to the success of the underlying business. Stockholders are entitled to the profits, if any, generated by the company after everyone else—employees, vendors, lenders—gets paid. Because stockholders only get the profits left over after everyone else is paid, they shoulder more risk than bondholders, who get paid a fixed amount regardless of how well a company does (unless it goes bankrupt). However, if a company generates lots of profits, shareholders enjoy the highest (theoretically unlimited) returns.

FUND INFO

TICKER

The ticker represents a fund's or a company's stock on an exchange. The ticker can be the most dependable way to identify a security, because it is less likely to change than a security name.

CATEGORY AVERAGE (PEER)

Morningstar has developed fund category averages on several data points to enable investors to compare the performance of their individual fund holdings with that of comparable funds. Morningstar classifies funds into categories according to their actual holdings rather than the objectives stated by the fund management company. Category average data is then calculated for several metrics, including performance, expenses, portfolio exposures, and more. Investors can use these category average data points to see how any individual fund stacks up against the category as a whole.

INDEX

The Morningstar index assigned to the fund's category.

Sustainability ✅

Low   High

Checkmark indicates that the fund's prospectus states that it is sustainable

Slider shows the fund's relative sustainability score

SUSTAINABILITY

The Portfolio ESG Score is the asset-weighted average of the normalized company ESG Scores for the covered holdings in a portfolio. Company ESG Scores reflect the preparedness, disclosure, and performance of each issuer's management team in addressing challenges in the environmental, social, and governance policy areas. Overall sustainbility is displayed as a position relative to the average ESG score. Higher scores are better than lower scores and, at the portfolio level, indicate that a fund has more of its assets invested in companies that score well under ESG methodology.

ACTIONS

BUY

A new security is being added to the plan. This may be a result of a new category introduction or may be the result of a replacement request.

SELL

A security is being removed from the plan. This could be the result of a fund failure or a category elimination.

KEEP

The plan will keep the current security listed in that category.

WATCH

A security is placed on WATCH status as a result of its quantitative score or due to the Investment Committee's qualitative oversight.

REPLACE

A security will be REPLACED and removed from the plan's lineup if the security fails LeafHouse's quantitative scoring and after Investment Committee review.

MAP

A security's assets will be moved to a security already in the plan's lineup. As a result, this security will be removed from the lineup.

FUND CATEGORIES

DIVERSIFIED EMERGING MKTS

Diversified emerging-markets portfolios tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These portfolios invest predominantly in emerging market equities, but some funds also invest in both equities and fixed income investments from emerging markets.

FOREIGN LARGE BLEND

Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.

FOREIGN LARGE GROWTH

Foreign large-growth portfolios focus on high-priced growth stocks, mainly outside of the United States. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market. Growth is based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

FOREIGN LARGE VALUE

Foreign large-value portfolios invest mainly in big international stocks that are less expensive or growing more slowly than other large-cap stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market. Value is based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow). These portfolios typically will have less than 20% of assets invested in U.S. stocks.

GLOBAL BOND

Global-bond portfolios invest 40% or more of their assets in foreign bonds. Some global-bond portfolios follow a conservative approach, favoring high-quality bonds from developed markets. Others are more adventurous and own some lower-quality bonds from developed or emerging markets. Some portfolios invest exclusively outside the U.S., while others regularly invest in both U.S. and non-U.S. bonds.

GLOBAL LARGE STOCK BLEND

Global large-stock blend portfolios invest in a variety of international stocks and typically skew towards large caps that are fairly representative of the global stock market in size, growth rates, and price. Global large stock blend portfolios have few geographical limitations. It is common for these portfolios to invest the majority of their assets in developed markets, with the remainder divided among the globe's emerging markets. These portfolios are not significantly overweight U.S. equity exposure relative to the Morningstar Global Market Index and maintain at least a 20% absolute U.S. exposure.

INFLATION PROTECTED BOND

Inflation protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any

organization, but the U.S. Treasury is currently the largest issuer for these types of securities.

INTERMEDIATE CORE BOND

Intermediate core bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to 6.0 years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations. Intermediate Term Core portfolios hold less than 5% in below-investment-grade exposures.

INTERMEDIATE CORE PLUS BOND

Intermediate core plus bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 3.5 to 6.0 years. These portfolios are less sensitive to interest rates, and therefore less volatile, than portfolios that have longer durations. Intermediate Term Core Plus portfolios have more flexibility to hold non-core sectors like bank loans, corporate high yield, emerging-markets debt, and non-US currency.

LARGE BLEND

Large-blend portfolios are fairly representative of the overall U.S. stock market in size, growth rates, and price. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of U.S. industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.

LARGE GROWTH

Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.

LARGE VALUE

Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

MID CAP BLEND

The typical mid-cap blend portfolio invests in U.S. stocks of various sizes and styles, giving it a middle-of-the-road profile. Most shy away from high-priced growth stocks but aren't so price-conscious that they land in value territory. The U.S. mid-cap range for market capitalization typically falls between $1 billion and $8 billion and represents 20% of the total capitalization of the U.S. equity market. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

MID CAP GROWTH

Some mid-cap growth portfolios invest in stocks of all sizes, thus leading to a mid-cap profile, but others focus on midsize companies. Mid cap growth portfolios target U.S. firms that are projected to grow faster than other mid-cap stocks, therefore commanding relatively higher prices. The U.S. mid-cap range for market capitalization typically falls between $1 billion and $8 billion and represents 20% of the total capitalization of the U.S. equity market. Growth is based on fast growth (high growth rates for earnings, sales, book

value, and cash flow) and high valuations (high price ratios and low dividend yields).

MID CAP VALUE

Some mid-cap value portfolios focus on medium-size companies while others land here because they own a mix of small-, mid-, and large-cap stocks. All look for U.S. stocks that are less expensive or growing more slowly than the market. The U.S. mid-cap range for market capitalization typically falls between$1 billion and$8 billion and represents%20 of the total capitalization of the U.S. equity market. Value is based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

MULTISECTOR BOND

Multisector-bond portfolios 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 portfolios typically hold%35 to%65 of bond assets in securities that are not rated or are rated by a major agency such as Standard& Poor's or Moody's at the level of BB (considered speculative for taxable bonds) and below.

SMALL BLEND

Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom%10 of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

SMALL GROWTH

Small-growth portfolios focus on faster-growing companies whose shares are at the lower end of the market-capitalization range. These portfolios tend to favor companies in up-and-coming industries or young firms in their early growth stages. Because these businesses are fast-growing and often richly valued, their stocks tend to be volatile. Stocks in the bottom %10 of the capitalization of the U.S. equity market are defined as small cap. Growth is based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields).

SMALL VALUE

Small-value portfolios invest in small U.S. companies with valuations and growth rates below other small-cap peers. Stocks in the bottom%10 of the capitalization of the U.S. equity market are defined as small cap. Value is based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).

TARGET DATE2010 2000

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2010-2000) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2015

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2015-2011) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset

classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2020

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2020-2016) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2025

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2025-2021) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2030

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2030-2026) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide

path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2035

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2035-2031) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2040

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2040-2036) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2045

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2045-2041) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to

investors.

TARGET DATE2050

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2050-2046) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2055

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2055-2051) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2060

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2056 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

TARGET DATE2065 +

Target-date portfolios provide a diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years2065-2061 and beyond) for retirement. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. Management adjusts the allocation among asset classes to more-conservative mixes as the target date approaches, following a preset glide path. A target-date portfolio is part of a series of funds offering multiple retirement dates to investors.

LEAFHOUSE GRADE POINT AVERAGE

The objective of LeafHouse GPA is to deliver quality investment services to defined contribution (DC) and Defined Benefit (DB) retirement plans that incorporate fiduciary management principles and Employee Retirement Income and Securities Act (ERISA) best practices for participant-directed retirement plan sponsors. The program encompasses a comprehensive and systematic process with the goal of enabling LeafHouse Financial to document and prudently select, evaluate, and monitor funds using generally accepted investment principles and modern portfolio theories widely accepted in the academic world. This fund evaluation provides a consistent and documented process that aims to fulfill fiduciary obligations to make investment decisions solely in the best interests of plan participants and their beneficiaries. In our opinion, this is accomplished by incorporating U.S. Department of Labor (DOL) expectations within the methodology, along with modern investment management theory and techniques used by large pension plans, foundations, and endowments.

Each fund is evaluated on the basis of various metrics (Fund Evaluation Measures) that quantify the relative operating expenses, total returns and risk-adjusted performance of a fund within its peer group. The total returns of cash equivalents and index funds are evaluated against their specific market category index. The evaluation methodology is not an attempt to predict a fund's future potential; rather, it summarizes how well each fund has historically balanced expenses, returns and risk. The fund evaluation measures provide a systematic process to evaluate and monitor funds using generally accepted investment principles and Modern Portfolio Theory.

LeafHouse's fund evaluation and monitoring methodology provides a consistent and documented process that aims to fulfill fiduciary obligations when making investment decisions solely in the best interests of plan participants. The LeafHouse proprietary algorithm processes security performance and risk data to perform calculations. These automated reasoning tasks result in a corresponding GPA score for each security. Before processing, investment analysts consolidate and review third party data of all investment types (i.e. open end funds, separate accounts) for expenses, performance, and commonly used risk ratios to ensure accuracy of results. This quantitative evaluation provides a systematic process to evaluate and monitor funds using generally accepted investment principles and Modern Portfolio Theory. The algorithm is not an attempt to predict a fund's future potential; rather, it summarizes how well each fund has historically balanced expenses, performance and risk.

The algorithm outputs a grade point average, between 4.0 (best) and 1.0 (worst) for each security. The breakdown of scoring is as follows:

1.   Funds with a GPA from 2.50 to 4.00 are considered passing.

2.   Funds with a GPA of 2.50 or below are placed on a watch list or considered for replacement.

GENERAL

For more information about the available underlying investment options, including all charges and expenses, please consult a fund prospectus. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. Your clients should read the prospectus carefully before investing. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your plan's representative.

Before investing, understand that mutual funds are not insured by the FDIC, NCUSIF, or any other Federal government agency; are not deposits or obligations of, or guaranteed by, or insured by, the depository institution where offered or any of its affiliates; involve investment risk, including possible loss of value. Performance information prior to a fund's

inception date is for the fund's parent share class and may not reflect the fund's current expenses.

The gross prospectus expense shown is before fund management expense waivers or reimbursements. The performance shown represents net operating expenses of the funds. If gross operating expenses were reflected in the performance figures, the performance would be lower. For more information about management expense waivers or reimbursements, please read the fund's prospectus.

Total return figures do not reflect the deduction of any trust fees or plan recordkeeping fees that may be imposed in connection with your plan. Such fees and charges, if reflected, would lower the performance shown below. Unusually high performance may be the result of current favorable market conditions, including successful IPOs or strength of a particular market sector. This performance may not be replicated in the future.

Morningstar Categorical listings are provided within this report. In some instances, the category designated by Morningstar may differ from the label applied by either the mutual fund company or by LeafHouse Financial Advisors. Morningstar classifies funds based on security holdings within the fund; therefore, asset allocation funds, style drift, as well as other variables may provide explanation for the discrepancy.

There is no guarantee of the future success of any LeafHouse portfolio. It should not be assumed that any of the securities transactions, holdings or sectors discussed were or will prove to be profitable, or that the investment recommendations or decisions we make in the future will be profitable or will equal the investment performance of the securities discussed herein.

LeafHouse is a registered investment advisor. Registration does not imply a certain level of skills or training. More information about the firm, including its investment strategies and objectives, can be found in our ADV Part 2, which is available, without charge, upon request.

Our Form ADV contains information regarding LeafHouse's business practices and the backgrounds of our key personnel.

FURTHER RISKS

Stock markets are volatile and can decline in response to adverse developments. Particular funds can react differently to these developments. Below is a list of some of the risk associated with the funds. For specific risks related to each fund, see the fund's prospectus.

Portfolios that invest in high yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities. Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

Non-diversified funds, those concentrating in a relatively small number of securities or a specific sector, may be subject to greater volatility than a more diversified investment and should be considered a vehicle for diversification and not a balanced investment program. Stocks of small or emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although the money market fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund. While some funds may invest primarily in the securities of the US Government and its agencies, these funds' values are not guaranteed by these entities.

Asset Allocation and other Balanced funds are designed to provide diversification and asset allocation across several types of investments and asset classes; some will primarily invest in underlying funds. Therefore, in addition to the expense of the Asset Allocation funds, you may be indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Real Estate investing entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.

Target Date Funds (TDF) are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the TDF, an investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds. TDF are designed for people who plan to withdrawal funds during or near a specific year. These funds use a strategy that reallocates equity exposure to a higher percentage of fixed investments over time. As a result, the funds may become more conservative as they approach retirement. Investors should remember that no strategy can assure a profit or assure a loss prevention. A TDF's principal value is not guaranteed at any time, including the target date designated in the fund's name.

Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value