



LEAFHOUSE

QUARTERLY INVESTMENT REPORT

Fourth Quarter Performance

AS OF 12.31.2024

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) Pooled
Employer Plan**

INVESTMENT REPORT										CURRENT LINEUP Q4 2024		
FUND	CATEGORY	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	ACTION
JPMorgan Large Cap Growth R6	Large Cap Growth	JLGMX	A	A	A	A	A	A	A	4.0	A	KEEP
Fidelity 500 Index	Large Cap Core	FXAIX	A	C	A	B	B	A	A	3.6	A	KEEP
Voya Large Cap Value Port R6	Large Cap Value	VLCRX	A	A	A	C	A	B	C	3.3	A	KEEP
Virtus KAR Mid-Cap Core R6	Mid Cap Growth	VRMCX	B	A	B	A	C	B	C	3.0	B	KEEP
Fidelity Mid Cap Index	Mid Cap Core	FSMDX	A	C	C	C	A	A	A	3.4	A	KEEP
Victory Integrity Mid-Cap Value R6	Mid Cap Value	MRIMX	B	B	B	C	B	C	B	2.9	B	KEEP
Voya Small Cap Growth R6	Small Cap Growth	VLNPX	A	A	A	A	B	A	C	3.6	A	KEEP
Fidelity Small Cap Index	Small Cap Core	FSSNX	B	C	C	C	A	A	A	3.1	B	KEEP
Federated Hermes Clover Small Value R6	Small Cap Value	VSFSX	C	B	B	B	C	C	B	2.6	B	KEEP
Virtus SGA International Growth R6	Intl. Large Cap Growth	SCIZX	C	C	C	B	F	C	F	2.0	C	WATCH
Federated Hermes International Equity R6	Intl. Large Cap Core	PEIRX	C	C	C	C	C	C	C	2.2	C	WATCH
Fidelity International Index	Intl. Large Cap Core	FSPSX	B	A	A	C	A	A	A	3.4	A	KEEP
Hartford International Value R6	Intl. Large Cap Value	HILUX	A	A	A	B	A	A	C	3.7	A	KEEP
Victory RS Global R6	Global Large Cap Core	RGGRX	A	A	A	A	B	A	B	3.8	A	KEEP
JPMorgan Emerging Markets Equity R6	Emerging Markets	JEMWX	C	C	C	F	A	C	C	2.0	C	WATCH
Fidelity Inflation-Prot Bd Index	Inflation Protected Bond	FIPDX	C	A	A	A	C	C	A	2.9	B	KEEP

INVESTMENT REPORT											CURRENT LINEUP Q4 2024	
FUND	CATEGORY	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	ACTION
JPMorgan Core Bond R6	Core Bond	JCBUX	A	A	A	A	C	B	B	3.5	A	KEEP
Victory Core Plus Intermediate Bond R6	Core Plus Bond	URIBX	A	A	A	A	B	A	B	3.7	A	KEEP
Federated Hermes Strategic Income R6	Multi Sector Income	STILX	C	C	C	F	A	C	B	2.2	C	WATCH
Hartford World Bond R6	Global Income	HWDVX	A	A	A	A	F	A	C	3.2	B	KEEP
American Funds 2010 Trgt Date Retire R6	Target Date 2010	RFTTX	A	A	A	A	B	A	B	3.6	A	KEEP
American Funds 2015 Trgt Date Retire R6	Target Date 2015	RFJTX	A	A	A	A	B	A	B	3.6	A	KEEP
American Funds 2020 Trgt Date Retire R6	Target Date 2020	RRCTX	A	A	A	A	B	A	B	3.6	A	KEEP
American Funds 2025 Trgt Date Retire R6	Target Date 2025	RFDTX	A	A	A	A	B	A	B	3.6	A	KEEP
American Funds 2030 Trgt Date Retire R6	Target Date 2030	RFETX	A	A	A	A	C	A	B	3.6	A	KEEP
American Funds 2035 Trgt Date Retire R6	Target Date 2035	RFFTX	A	A	A	A	A	A	B	3.6	A	KEEP
American Funds 2040 Trgt Date Retire R6	Target Date 2040	RFGTX	A	A	A	A	A	A	B	3.6	A	KEEP
American Funds 2045 Trgt Date Retire R6	Target Date 2045	RFHTX	A	A	A	A	B	A	C	3.6	A	KEEP
American Funds 2050 Trgt Date Retire R6	Target Date 2050	RFITX	A	A	A	A	B	A	B	3.6	A	KEEP
American Funds 2055 Trgt Date Retire R6	Target Date 2055	RFKTX	A	A	A	A	B	A	C	3.6	A	KEEP
American Funds 2060 Trgt Date Retire R6	Target Date 2060	RFUTX	A	A	A	A	B	A	C	3.6	A	KEEP
American Funds 2065 Trgt Date Retire R6	Target Date 2060+	RFVTX	A	A	A	A	B	A	C	3.6	A	KEEP

INVESTMENT REPORT										CURRENT LINEUP Q4 2024		
FUND	CATEGORY	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	ACTION
American Funds 2070 Trgt Date Retire R6	Target Date 2060+	RFBFX	--	--	--	--	--	--	C	3.6	A	KEEP

FUND REPORT

CURRENT LINEUP | Q4 2024

JPMORGAN LARGE CAP GROWTH R6

TICKER	CATEGORY	INDEX
JLGMX	Large Cap Growth	Russell 1000 TR USD

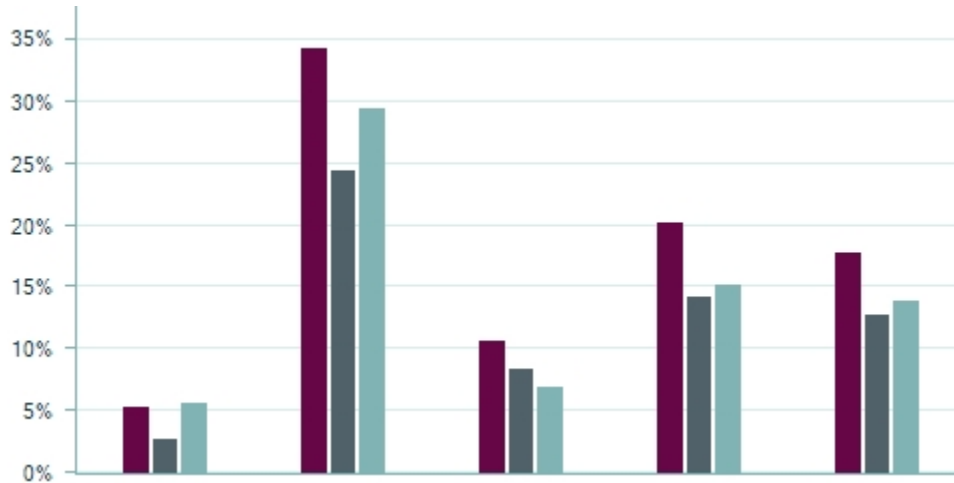
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	19.88	0.93	97.00	0.44	-0.4 Yrs	\$107,959
Peer Group	21.41	1.06	93.22	0.84		

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	5.32	34.17	10.63	20.27	17.87	Cash	4.0%
Index	2.75	24.51	8.41	14.28	12.87	Bonds	0.0%
Peer	5.63	29.53	7.02	15.29	13.94	Equity	96.0%

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	A
Sharpe Ratio	A
Expense Ratio	A
Overall GPA	4.0
Overall Grade	A

Disclosure

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FUND REPORT

CURRENT LINEUP | Q4 2024

FIDELITY 500 INDEX

TICKER	CATEGORY	INDEX
FXAIX	Large Cap Core	S&P 500 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	17.40	1.00	100.00	0.02	-0.6 Yrs	\$619,448
Peer Group	17.00	0.99	96.33	0.74		

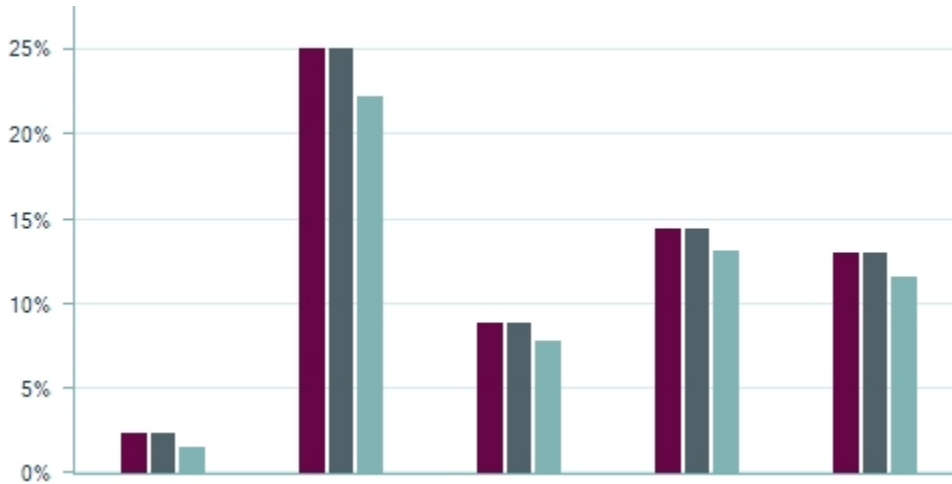
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	2.41	25.00	8.93	14.51	13.09	Cash	0.0%
Index	2.41	25.02	8.94	14.53	13.10	Bonds	0.0%
Peer	1.55	22.29	7.81	13.15	11.60	Equity	100.0%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

VOYA LARGE CAP VALUE PORT R6

TICKER	CATEGORY	INDEX
VLCRX	Large Cap Value	Russell 1000 Value TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	16.49	1.10	97.00	0.69	-0.5 Yrs	\$543
Peer Group	15.87	0.94	88.83	0.83		

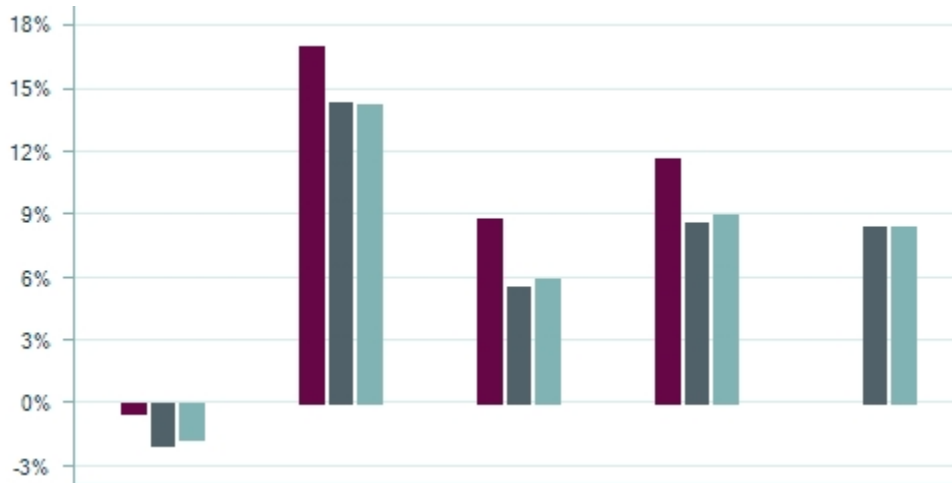
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.42	16.99	8.80	11.70	--	Cash	0.4%
Index	-1.98	14.37	5.63	8.68	8.49	Bonds	0.0%
Peer	-1.71	14.25	6.01	9.00	8.46	Equity	99.6%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

VIRTUS KAR MID-CAP CORE R6

TICKER	CATEGORY	INDEX
VRMCX	Mid Cap Growth	Russell MidCap Growth TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	19.17	0.86	93.00	0.87	--	\$2,892
Peer Group	23.19	1.08	88.55	1.01		

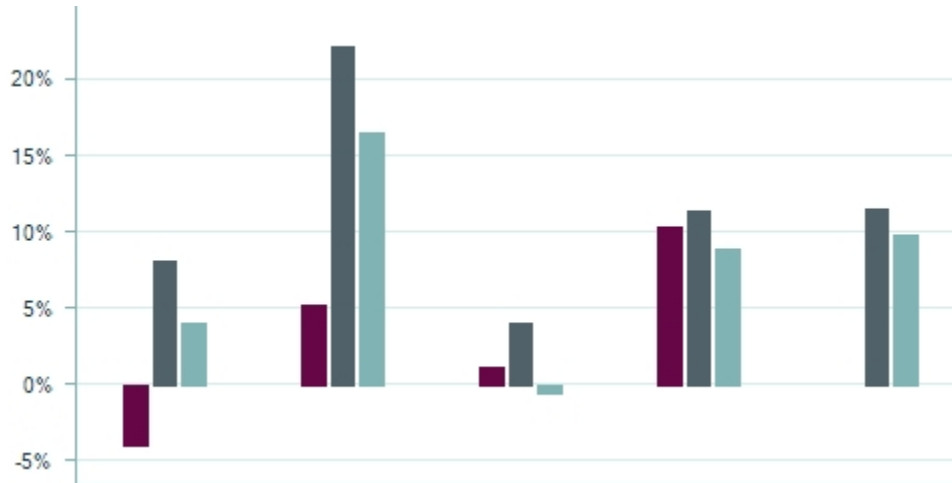
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-3.95	5.28	1.26	10.43	--	Cash	2.4%
Index	8.14	22.10	4.04	11.47	11.54	Bonds	0.0%
Peer	4.05	16.52	-0.50	8.90	9.81	Equity	97.6%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

FIDELITY MID CAP INDEX

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

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	20.24	1.06	99.00	0.03	--	\$37,020
Peer Group	19.95	0.99	90.97	0.86		

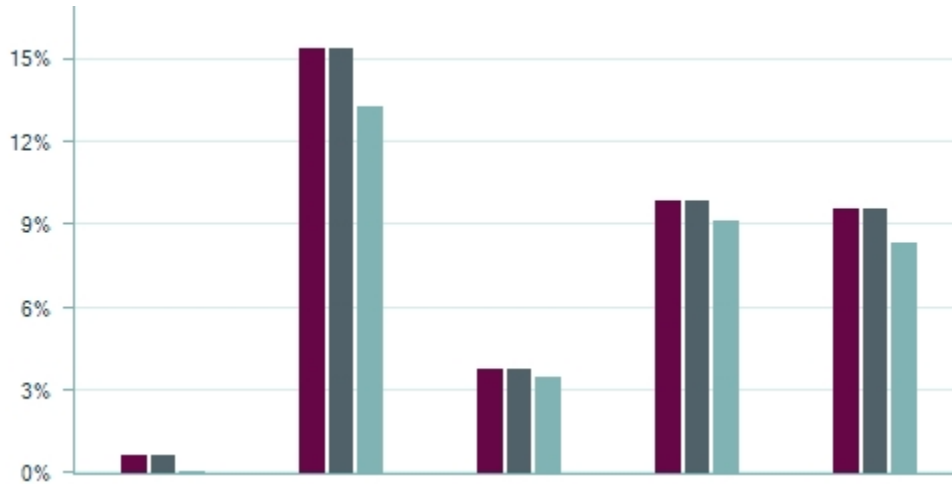
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	0.62	15.35	3.80	9.93	9.63	Cash	0.0%
Index	0.62	15.34	3.79	9.92	9.63	Bonds	0.0%
Peer	0.07	13.32	3.49	9.14	8.36	Equity	100.0%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

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	Mgr Tenure	Assets in MM
Fund	19.52	1.01	96.00	0.60	-0.9 Yrs	\$321
Peer Group	19.07	0.98	89.13	0.97		

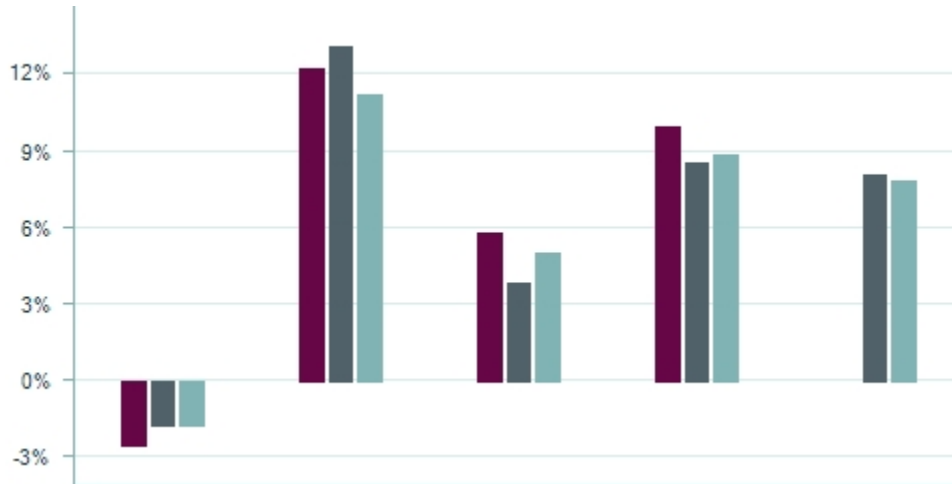
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-2.51	12.23	5.82	9.98	--	Cash	0.3%
Index	-1.75	13.07	3.88	8.59	8.10	Bonds	0.0%
Peer	-1.74	11.24	5.08	8.88	7.89	Equity	99.7%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

VOYA SMALL CAP GROWTH R6

TICKER	CATEGORY	INDEX
VLNPX	Small Cap Growth	Russell 2000 Growth TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	--	--	--	0.85	--	\$1,300
Peer Group	23.12	1.06	88.63	1.05		

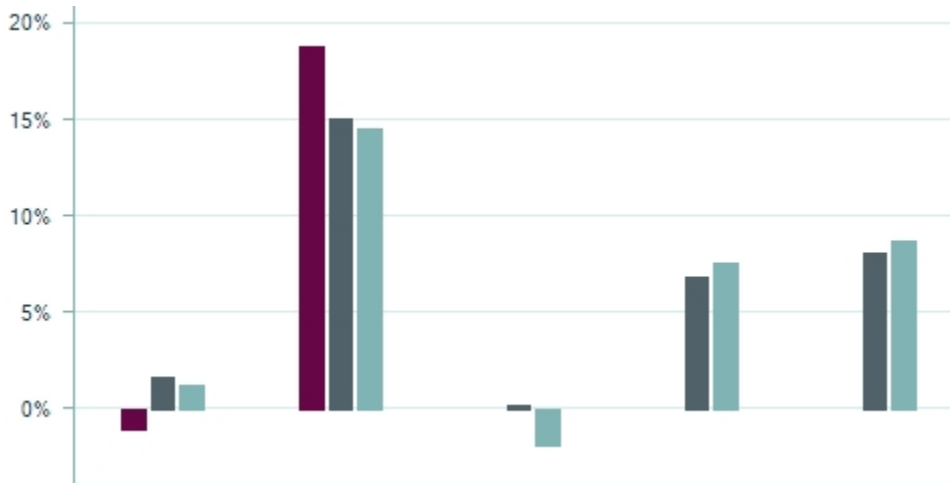
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.01	18.76	--	--	--	Cash	3.1%
Index	1.70	15.15	0.21	6.86	8.09	Bonds	0.0%
Peer	1.26	14.57	-1.87	7.58	8.74	Equity	96.9%

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	3.6
Overall Grade	A

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FUND REPORT

CURRENT LINEUP | Q4 2024

FIDELITY SMALL CAP INDEX

TICKER	CATEGORY	INDEX
FSSNX	Small Cap Core	Russell 2000 TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	23.63	1.06	98.00	0.03	--	\$27,093
Peer Group	22.14	1.00	92.54	0.91		

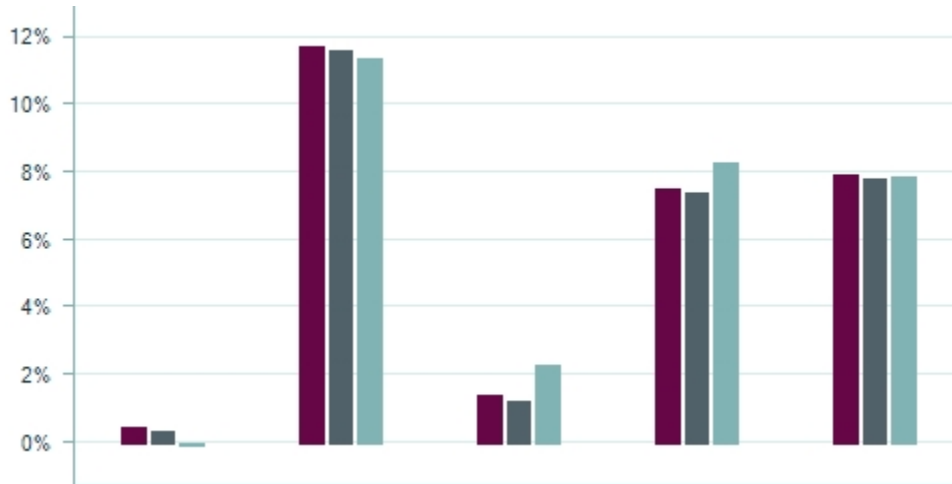
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	0.43	11.69	1.41	7.50	7.96	Cash	0.1%
Index	0.33	11.54	1.24	7.40	7.82	Bonds	0.0%
Peer	-0.09	11.31	2.31	8.31	7.87	Equity	99.9%

GPA METRIC	GRADE
Total Return	B
Alpha	C
Information Ratio	C
Downside Capture	C
Upside Capture	A
Sharpe Ratio	A
Expense Ratio	A
Overall GPA	3.1
Overall Grade	B

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FUND REPORT

CURRENT LINEUP | Q4 2024

FEDERATED HERMES CLOVER SMALL VALUE R6

TICKER	CATEGORY	INDEX
VSFSX	Small Cap Value	Russell 2000 Value TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	22.17	0.99	97.00	0.82	-0.7 Yrs	\$175
Peer Group	22.43	1.01	88.42	1.04		

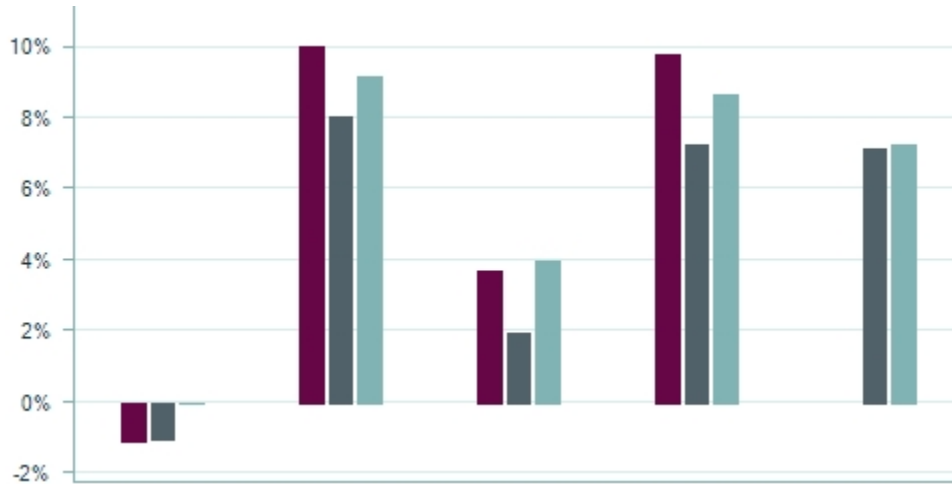
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.12	10.00	3.68	9.77	--	Cash	0.0%
Index	-1.06	8.05	1.94	7.29	7.14	Bonds	0.0%
Peer	-0.04	9.14	3.98	8.67	7.26	Equity	97.7%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

VIRTUS SGA INTERNATIONAL GROWTH R6

TICKER	CATEGORY	INDEX
SCIZX	Intl. Large Cap Growth	MSCI ACWI Ex USA NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	17.68	0.93	93.00	0.95	--	\$366
Peer Group	19.82	1.06	93.11	1.02		

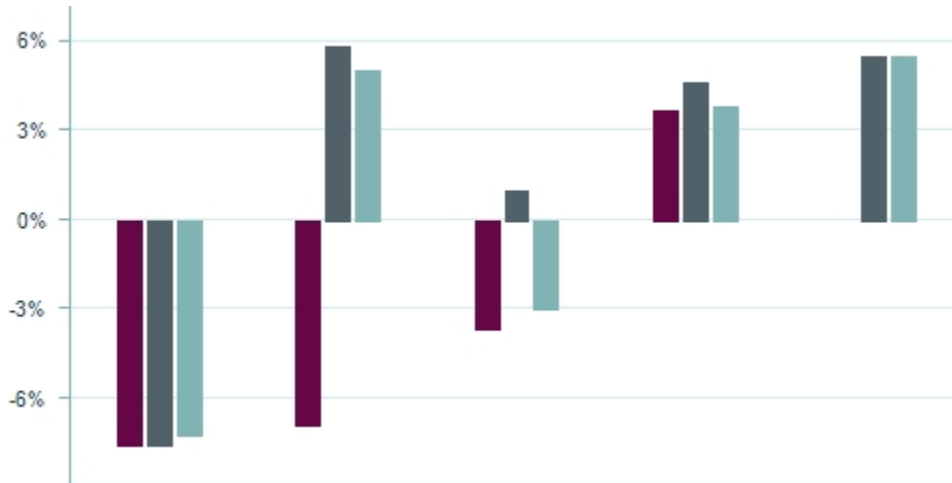
ASSET MANAGEMENT

ACTION

WATCH



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-7.55	-6.89	-3.61	3.70	--	Cash	3.8%
Index	-7.52	5.78	1.02	4.62	5.41	Bonds	0.0%
Peer	-7.21	4.94	-2.97	3.84	5.45	Equity	96.2%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

FEDERATED HERMES INTERNATIONAL EQUITY R6

TICKER	CATEGORY	INDEX
PEIRX	Intl. Large Cap Core	MSCI ACWI Ex USA NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	18.03	0.95	97.00	0.90	--	\$950
Peer Group	17.30	0.99	94.61	0.87		

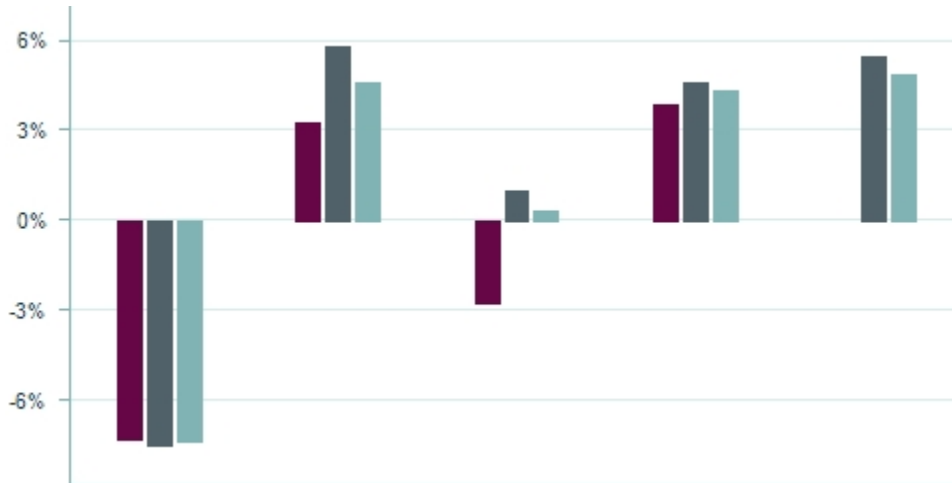
ASSET MANAGEMENT

ACTION

WATCH



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-7.30	3.32	-2.76	3.89	--	Cash	2.3%
Index	-7.52	5.78	1.02	4.62	5.41	Bonds	0.0%
Peer	-7.40	4.60	0.31	4.34	4.83	Equity	97.7%

GPA METRIC	GRADE
Total Return	C
Alpha	C
Information Ratio	C
Downside Capture	C
Upside Capture	C
Sharpe Ratio	C
Expense Ratio	C
Overall GPA	2.2
Overall Grade	C

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FUND REPORT

CURRENT LINEUP | Q4 2024

FIDELITY INTERNATIONAL INDEX

TICKER	CATEGORY	INDEX
FSPSX	Intl. Large Cap Core	MSCI EAFE NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	17.80	1.04	100.00	0.04	-0.6 Yrs	\$51,284
Peer Group	17.30	0.99	94.61	0.87		

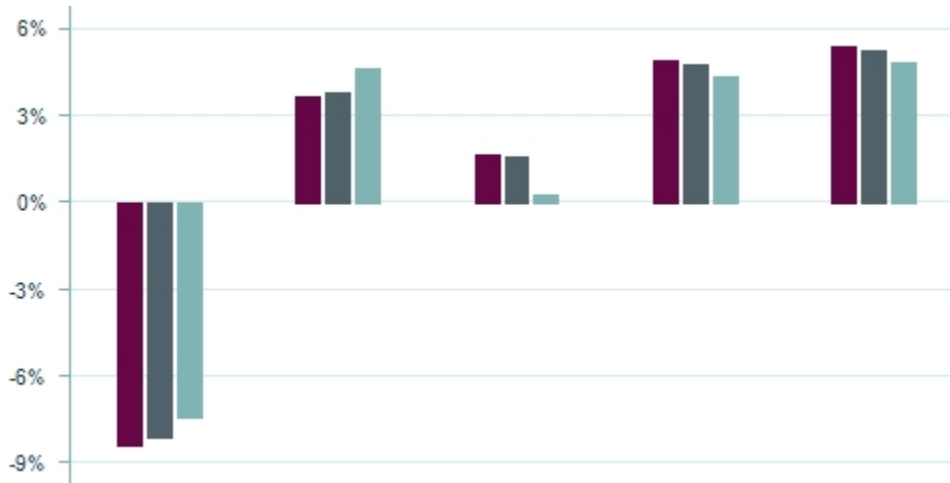
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-8.38	3.71	1.71	4.87	5.38	Cash	0.0%
Index	-8.11	3.82	1.65	4.73	5.20	Bonds	0.0%
Peer	-7.40	4.60	0.31	4.34	4.83	Equity	99.7%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

HARTFORD INTERNATIONAL VALUE R6

TICKER	CATEGORY	INDEX
HILUX	Intl. Large Cap Value	MSCI EAFE Value NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	16.89	0.98	97.00	0.81	--	\$6,483
Peer Group	17.19	1.00	92.97	0.92		

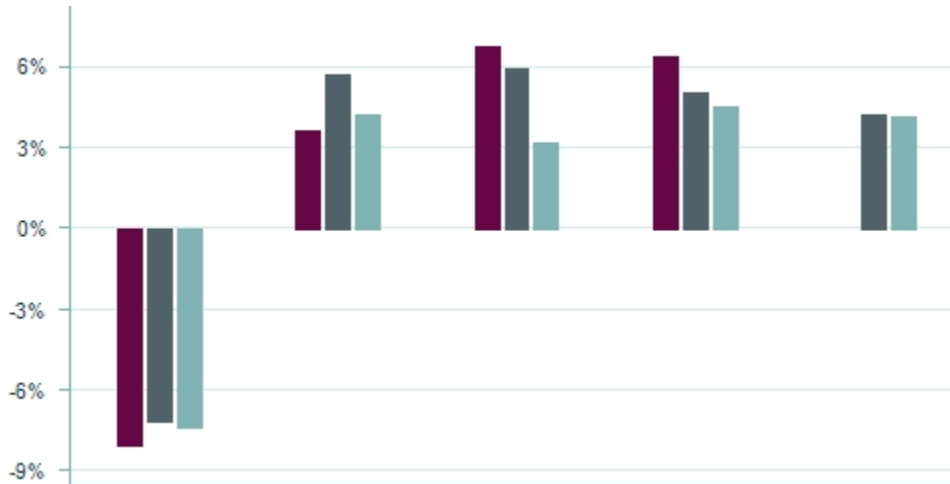
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-8.01	3.67	6.74	6.36	--	Cash	1.6%
Index	-7.12	5.68	5.88	5.09	4.31	Bonds	0.0%
Peer	-7.31	4.25	3.23	4.55	4.22	Equity	98.4%

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	3.7
Overall Grade	A

Disclosure

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FUND REPORT

CURRENT LINEUP | Q4 2024

VICTORY RS GLOBAL R6

TICKER	CATEGORY	INDEX
RGGRX	Global Large Cap Core	MSCI ACWI NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	16.92	0.84	94.00	0.55	-0.6 Yrs	\$1,324
Peer Group	16.67	0.99	94.03	0.92		

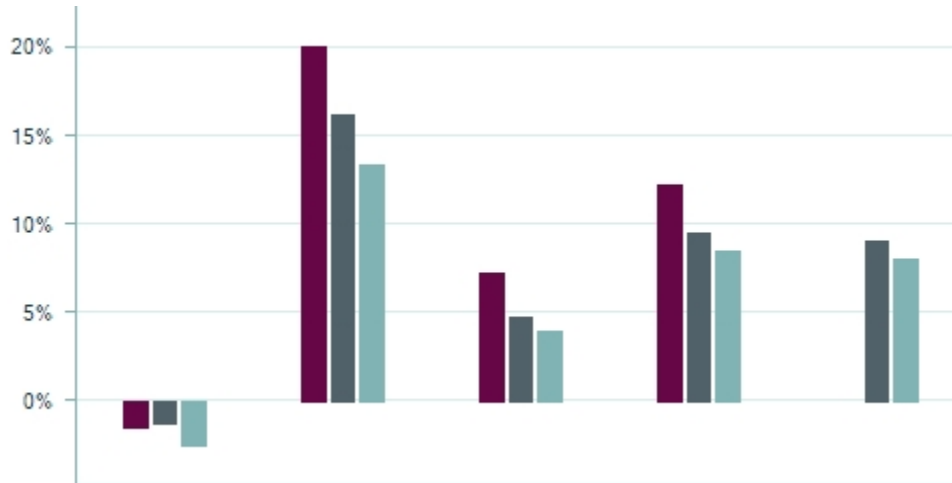
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.40	20.04	7.37	12.26	--	Cash	2.4%
Index	-1.24	16.29	4.83	9.63	9.11	Bonds	0.0%
Peer	-2.46	13.45	3.99	8.61	8.07	Equity	97.6%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

JPMORGAN EMERGING MARKETS EQUITY R6

TICKER	CATEGORY	INDEX
JEMWX	Emerging Markets	MSCI EM NR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	18.82	1.06	97.00	0.79	--	\$6,631
Peer Group	17.72	0.98	88.32	1.07		

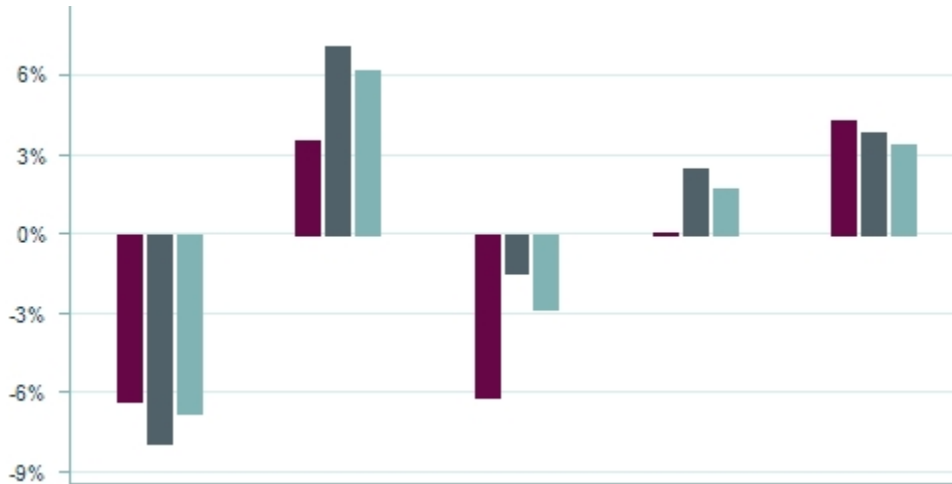
ASSET MANAGEMENT

ACTION

WATCH



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-6.28	3.60	-6.10	0.09	4.32	Cash	0.4%
Index	-7.89	7.09	-1.39	2.51	3.90	Bonds	0.0%
Peer	-6.73	6.17	-2.81	1.77	3.45	Equity	99.6%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

FIDELITY INFLATION-PROT BD INDEX

TICKER	CATEGORY	INDEX
FIPDX	Inflation Protected Bond	Bloomberg U.S. TIPS TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	7.21	1.09	99.00	0.05	-0.2 Yrs	\$8,965
Peer Group	6.97	0.93	89.85	0.68		

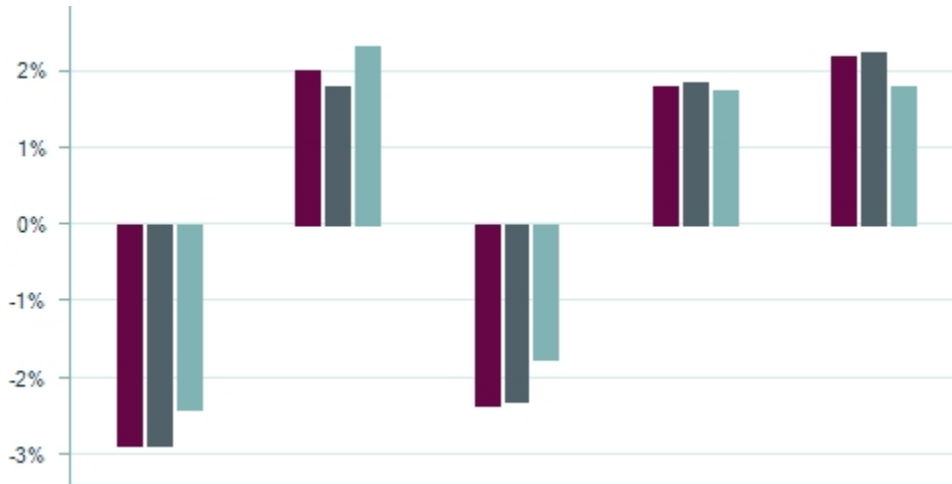
ASSET MANAGEMENT

ACTION

KEEP



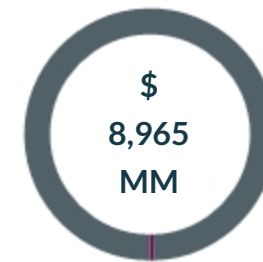
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-2.87	2.01	-2.35	1.81	2.18	Cash	0.4%
Index	-2.88	1.83	-2.30	1.87	2.24	Bonds	99.6%
Peer	-2.40	2.32	-1.74	1.76	1.81	Equity	0.0%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

JPMORGAN CORE BOND R6

TICKER	CATEGORY	INDEX
JCBUX	Core 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	7.31	0.91	99.00	0.34	--	\$48,415
Peer Group	7.75	0.98	98.30	0.50		

ACTION

KEEP



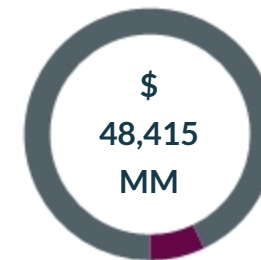
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-2.98	2.25	-1.68	0.38	1.79	Cash	7.0%
Index	-2.99	1.32	-2.39	-0.27	1.39	Bonds	92.9%
Peer	-3.00	1.47	-2.45	-0.29	1.14	Equity	0.0%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

VICTORY CORE PLUS INTERMEDIATE BOND R6

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

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	7.47	0.92	99.00	0.42	--	\$5,165
Peer Group	8.08	1.02	96.75	0.68		

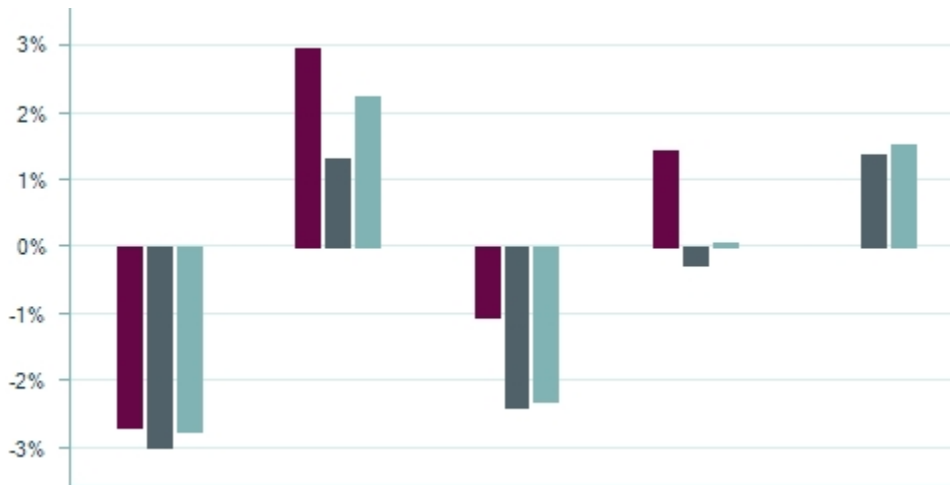
ASSET MANAGEMENT

ACTION

KEEP



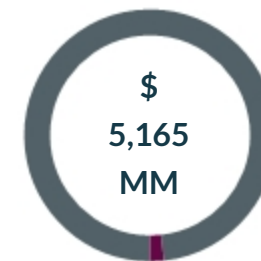
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-2.68	2.95	-1.04	1.44	--	Cash	1.7%
Index	-2.99	1.32	-2.39	-0.27	1.39	Bonds	96.6%
Peer	-2.76	2.25	-2.31	0.07	1.55	Equity	0.0%

GPA METRIC	GRADE
Total Return	A
Alpha	A
Information Ratio	A
Downside Capture	A
Upside Capture	B
Sharpe Ratio	A
Expense Ratio	B
Overall GPA	3.7
Overall Grade	A

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FUND REPORT

CURRENT LINEUP | Q4 2024

FEDERATED HERMES STRATEGIC INCOME R6

TICKER	CATEGORY	INDEX
STILX	Multi Sector Income	Bloomberg US Agg Bond TR USD

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	8.72	1.40	96.00	0.63	--	\$568
Peer Group	6.82	0.98	86.79	0.94		

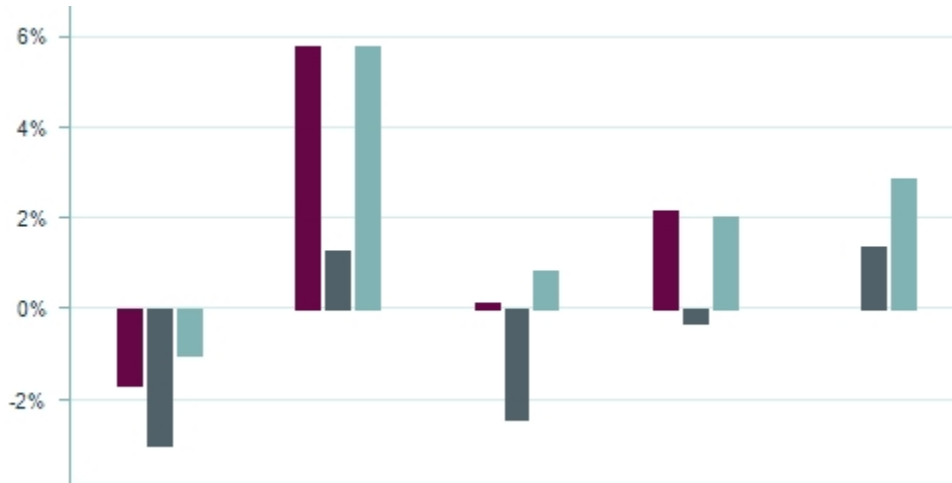
ASSET MANAGEMENT

ACTION

WATCH



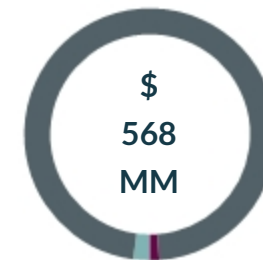
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.64	5.77	0.17	2.20	--	Cash	1.1%
Index	-2.99	1.32	-2.39	-0.27	1.39	Bonds	94.6%
Peer	-0.98	5.75	0.88	2.04	2.91	Equity	2.1%

GPA METRIC	GRADE
Total Return	C
Alpha	C
Information Ratio	C
Downside Capture	F
Upside Capture	A
Sharpe Ratio	C
Expense Ratio	B
Overall GPA	2.2
Overall Grade	C

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FUND REPORT

CURRENT LINEUP | Q4 2024

HARTFORD WORLD BOND R6

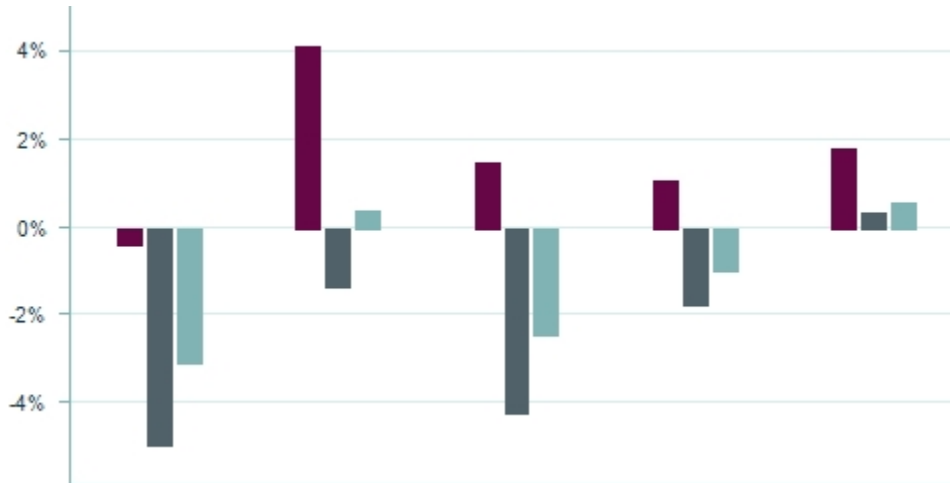
TICKER	CATEGORY	INDEX
HWDVX	Global Income	Bloomberg Multiverse TR USD Unhedged

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.44	0.58	88.00	0.63	--	\$3,891
Peer Group	8.45	1.10	87.73	0.84		

ACTION
KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.40	4.11	1.50	1.09	1.82	Cash	35.1%
Index	-4.96	-1.34	-4.22	-1.77	0.35	Bonds	64.6%
Peer	-3.10	0.41	-2.46	-0.97	0.56	Equity	0.0%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2010 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFTTX	Target Date 2010	Dow Jones Target 2010 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	9.04	0.97	97.00	0.29	-0.2 Yrs	\$3,857
Peer Group	8.94	0.88	97.86	0.56		

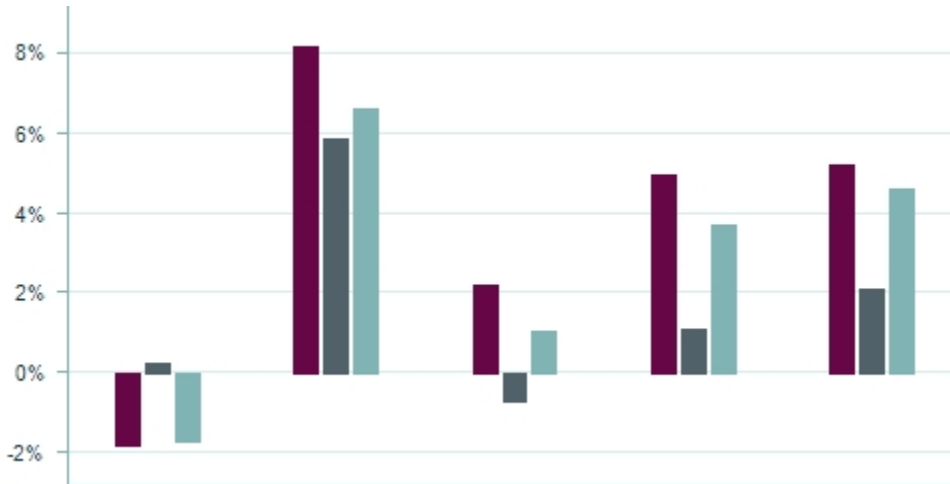
ASSET MANAGEMENT

ACTION

KEEP



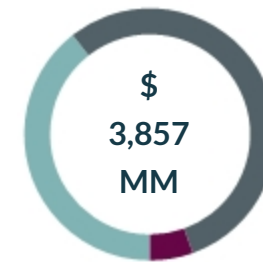
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.81	8.16	2.21	4.99	5.24	Cash	5.5%
Index	0.26	5.90	-0.69	1.11	2.14	Bonds	54.6%
Peer	-1.72	6.62	1.06	3.75	4.64	Equity	39.1%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2015 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFJTX	Target Date 2015	Dow Jones Target 2015 TR

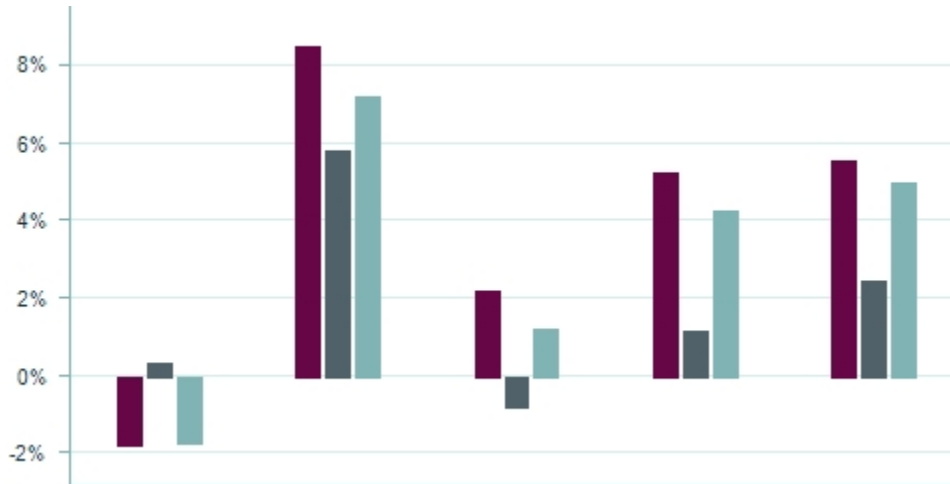
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	9.61	0.95	98.00	0.30	-0.2 Yrs	\$4,879
Peer Group	9.77	0.89	97.62	0.59		

ACTION

KEEP



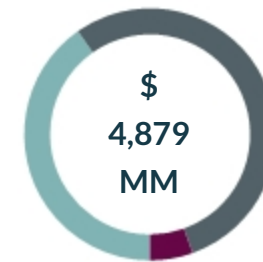
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.80	8.50	2.19	5.29	5.57	Cash	5.4%
Index	0.32	5.86	-0.81	1.15	2.46	Bonds	53.8%
Peer	-1.73	7.24	1.20	4.31	5.02	Equity	39.9%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2020 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RRCTX	Target Date 2020	Dow Jones Target 2020 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	10.15	0.94	98.00	0.30	-0.2 Yrs	\$15,464
Peer Group	10.24	0.89	97.71	0.60		

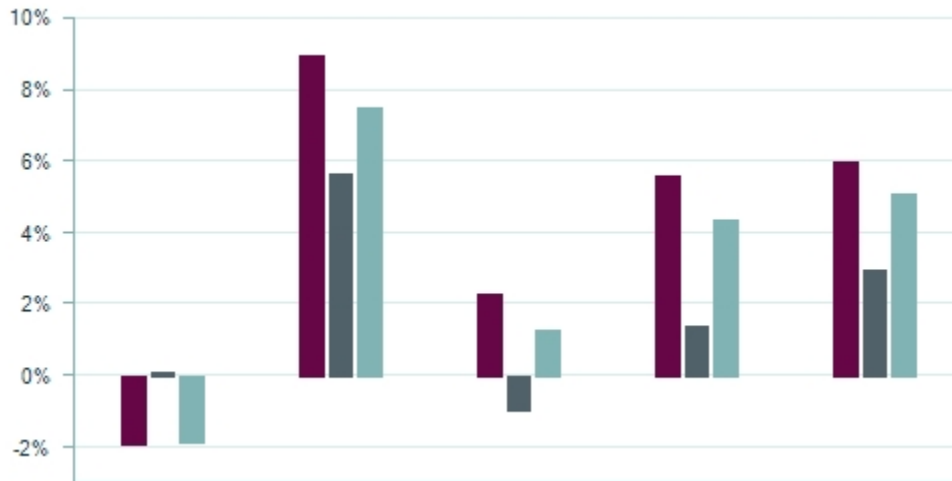
ASSET MANAGEMENT

ACTION

KEEP



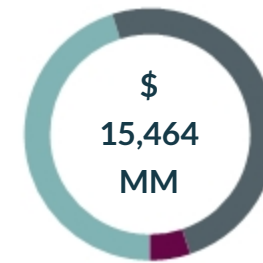
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.90	8.94	2.31	5.63	6.00	Cash	5.1%
Index	0.13	5.67	-0.93	1.43	3.00	Bonds	49.3%
Peer	-1.86	7.54	1.27	4.40	5.10	Equity	44.7%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2025 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFDTX	Target Date 2025	Dow Jones Target 2025 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	10.85	0.95	99.00	0.31	-0.2 Yrs	\$33,212
Peer Group	10.83	0.91	98.40	0.65		

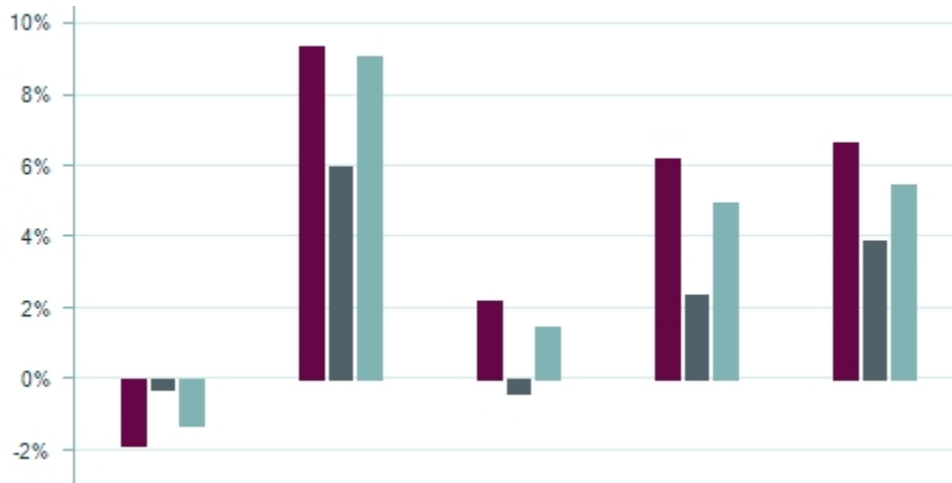
ASSET MANAGEMENT

ACTION

KEEP



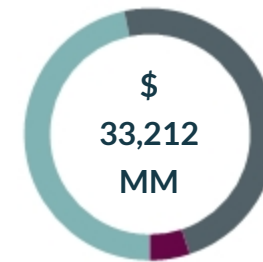
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.85	9.34	2.22	6.23	6.68	Cash	5.0%
Index	-0.28	6.02	-0.40	2.39	3.92	Bonds	47.8%
Peer	-1.28	9.03	1.47	5.01	5.52	Equity	46.3%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2030 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFETX	Target Date 2030	Dow Jones Target 2030 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	12.05	0.97	99.00	0.33	-0.2 Yrs	\$50,188
Peer Group	12.12	0.96	98.28	0.65		

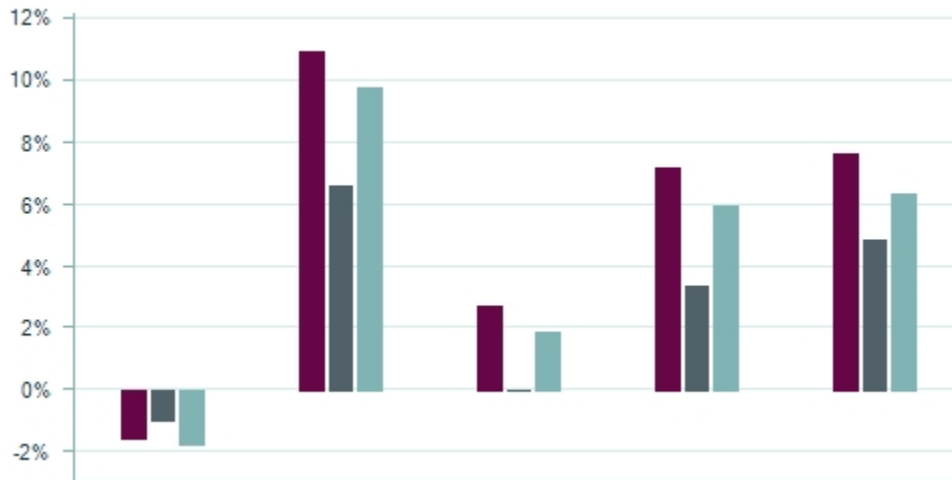
ASSET MANAGEMENT

ACTION

KEEP



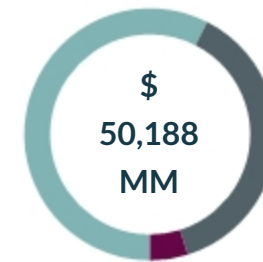
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.53	10.86	2.77	7.18	7.63	Cash	4.8%
Index	-0.94	6.60	0.04	3.42	4.89	Bonds	37.4%
Peer	-1.69	9.82	1.91	5.98	6.35	Equity	57.0%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2035 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFCTX	Target Date 2035	Dow Jones Target 2035 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	13.37	0.96	99.00	0.34	-0.2 Yrs	\$50,025
Peer Group	13.46	1.00	98.57	0.67		

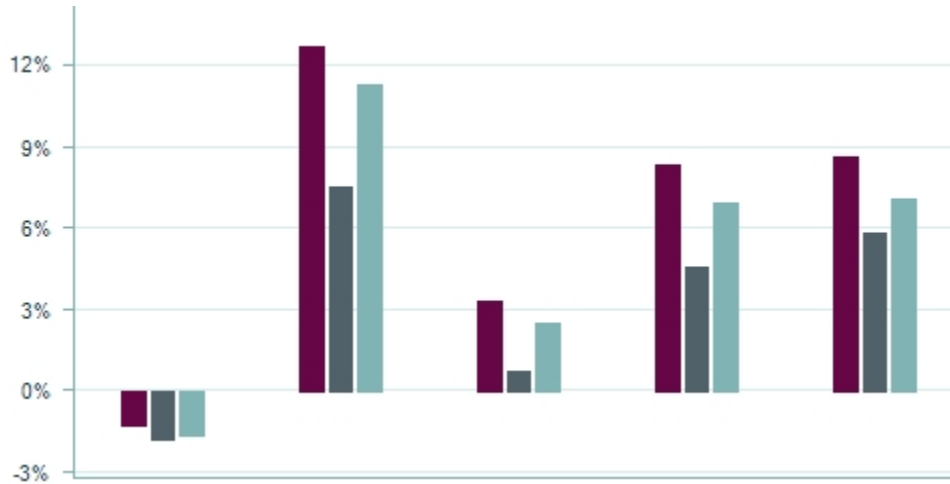
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-1.26	12.73	3.35	8.43	8.71	Cash	4.7%
Index	-1.71	7.59	0.77	4.65	5.86	Bonds	28.4%
Peer	-1.62	11.37	2.58	6.98	7.15	Equity	66.2%

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	3.6
Overall Grade	A

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2040 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFGTK	Target Date 2040	Dow Jones Target 2040 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	14.61	0.98	99.00	0.36	-0.2 Yrs	\$46,107
Peer Group	14.55	1.04	98.36	0.67		

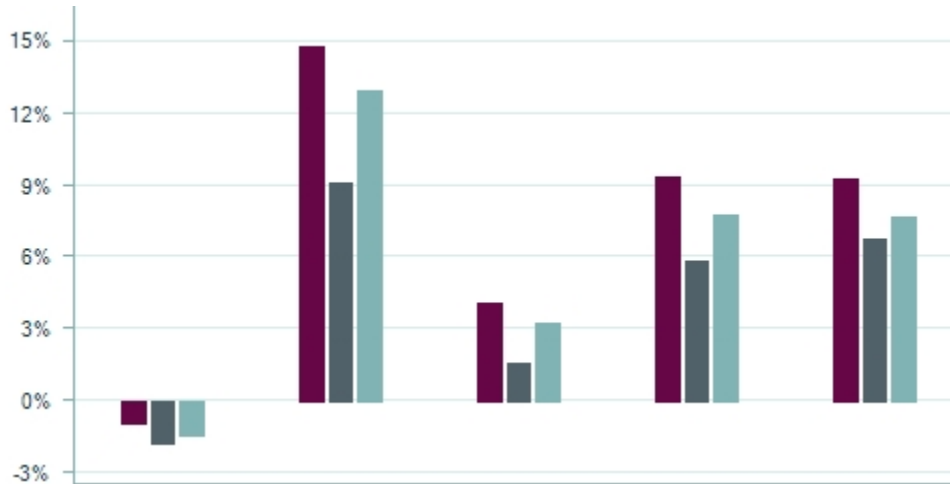
ASSET MANAGEMENT

ACTION

KEEP



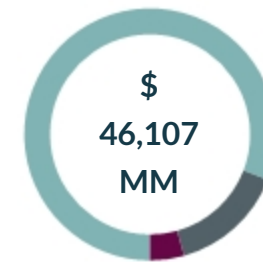
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.89	14.79	4.14	9.40	9.35	Cash	4.3%
Index	-1.79	9.11	1.59	5.88	6.78	Bonds	14.7%
Peer	-1.46	13.01	3.23	7.84	7.70	Equity	80.3%

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	3.6
Overall Grade	A

Disclosure

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2045 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFHTX	Target Date 2045	Dow Jones Target 2045 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	15.05	0.97	99.00	0.37	-0.2 Yrs	\$39,251
Peer Group	15.39	1.08	98.36	0.68		

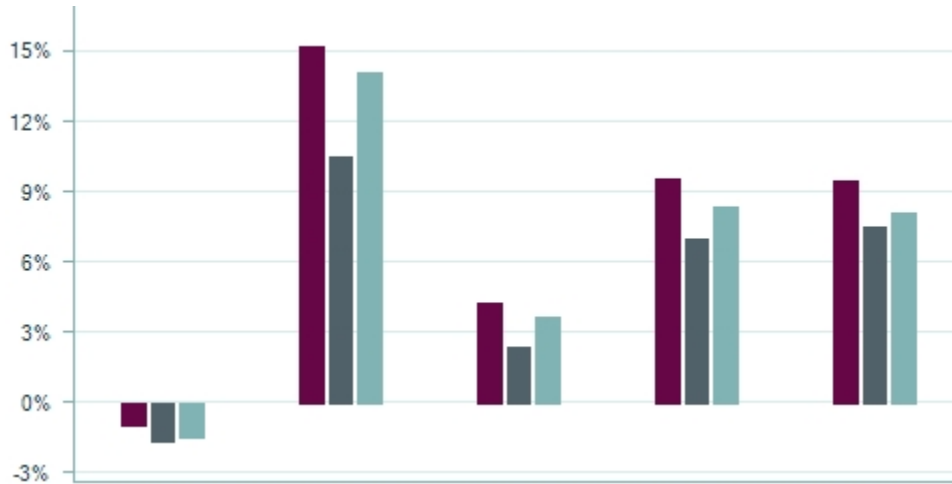
ASSET MANAGEMENT

ACTION

KEEP



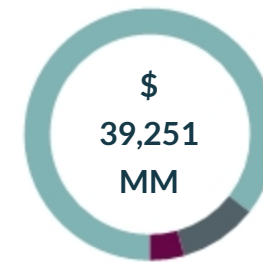
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.98	15.17	4.23	9.60	9.52	Cash	4.3%
Index	-1.69	10.52	2.37	6.96	7.52	Bonds	10.1%
Peer	-1.47	13.99	3.62	8.39	8.12	Equity	85.1%

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	3.6
Overall Grade	A

Disclosure

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2050 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFITX	Target Date 2050	Dow Jones Target 2050 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	15.32	0.95	99.00	0.37	-0.2 Yrs	\$35,280
Peer Group	15.80	1.09	98.22	0.69		

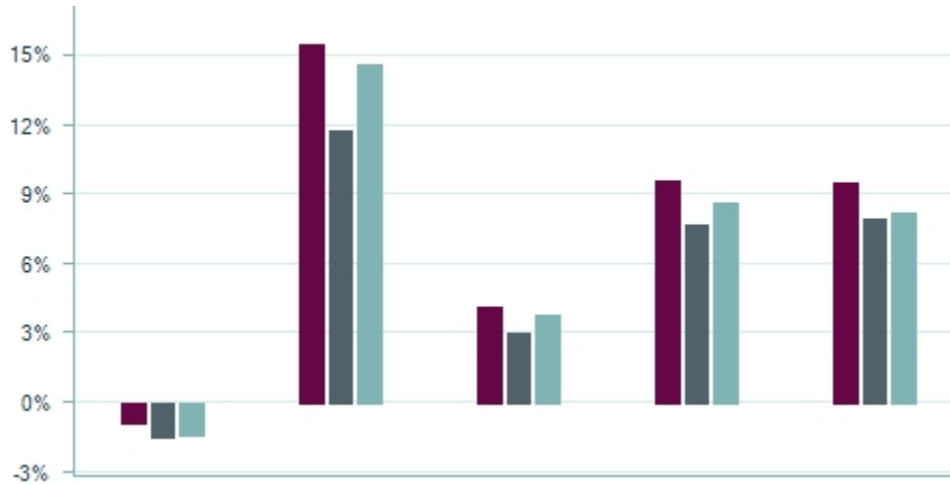
ASSET MANAGEMENT

ACTION

KEEP



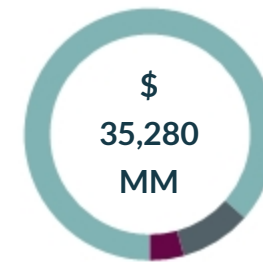
Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.85	15.43	4.20	9.64	9.59	Cash	4.3%
Index	-1.44	11.82	3.03	7.76	8.03	Bonds	9.1%
Peer	-1.38	14.60	3.84	8.66	8.26	Equity	86.1%

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

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2055 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFKTX	Target Date 2055	Dow Jones Target 2055 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	15.56	0.96	99.00	0.39	-0.2 Yrs	\$24,991
Peer Group	16.04	1.11	98.22	0.69		

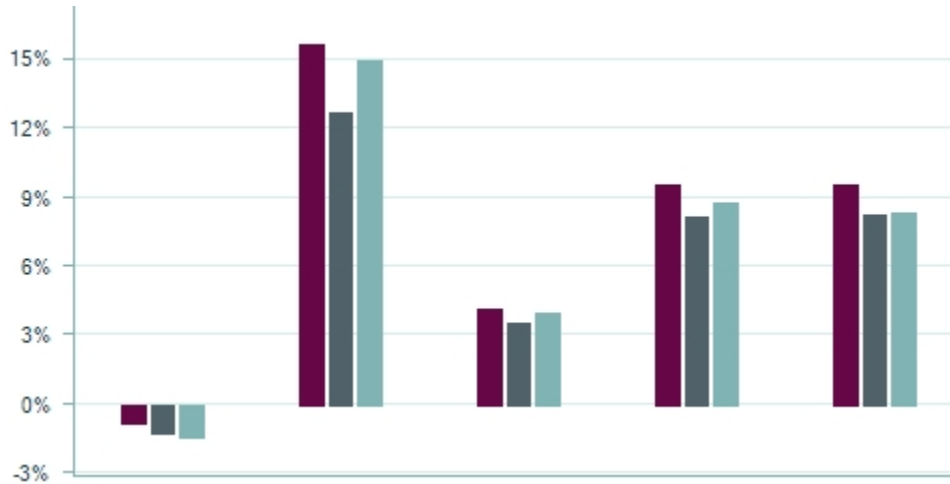
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.85	15.58	4.15	9.60	9.57	Cash	4.2%
Index	-1.28	12.72	3.51	8.22	8.27	Bonds	8.1%
Peer	-1.40	14.92	3.98	8.80	8.38	Equity	87.2%

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	3.6
Overall Grade	A

Disclosure

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2060 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFUTX	Target Date 2060	Dow Jones Target 2060 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	15.61	0.96	99.00	0.39	-0.2 Yrs	\$15,304
Peer Group	16.05	1.10	98.13	0.62		

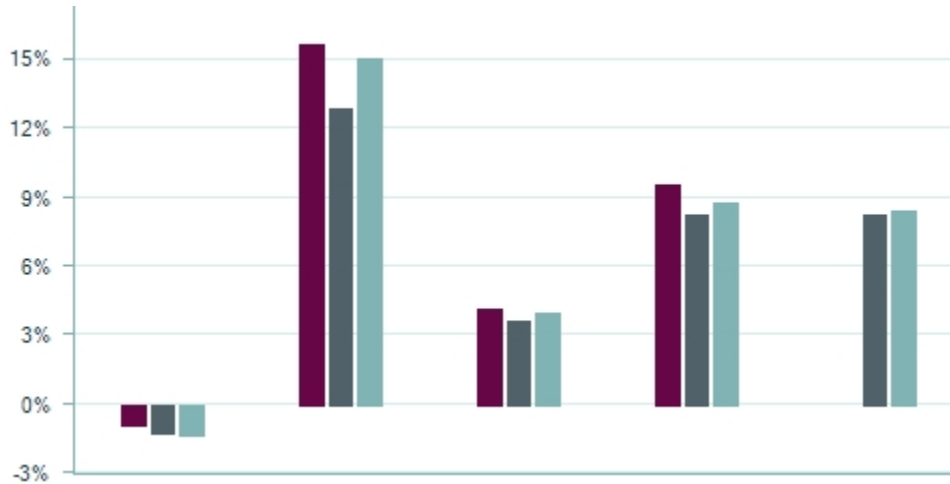
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.86	15.60	4.14	9.59	--	Cash	4.2%
Index	-1.22	12.96	3.62	8.29	8.31	Bonds	8.2%
Peer	-1.31	15.01	4.00	8.83	8.42	Equity	87.2%

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	3.6
Overall Grade	A

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2065 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFVTX	Target Date 2060+	Dow Jones Target 2060 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	15.61	0.95	98.00	0.39	-0.1 Yrs	\$3,921
Peer Group	15.26	0.98	90.39	0.52		

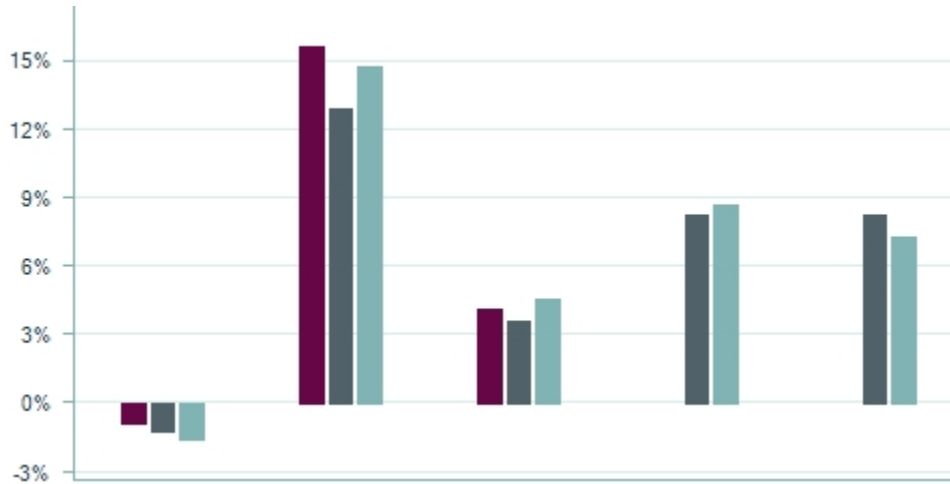
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.82	15.64	4.14	--	--	Cash	4.2%
Index	-1.22	12.96	3.62	8.29	8.31	Bonds	8.2%
Peer	-1.58	14.75	4.61	8.77	7.34	Equity	87.1%

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	3.6
Overall Grade	A

Disclosure

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FUND REPORT

CURRENT LINEUP | Q4 2024

AMERICAN FUNDS 2070 TRGT DATE RETIRE R6

TICKER	CATEGORY	INDEX
RFBFX	Target Date 2060+	Dow Jones Target 2060 TR

KEY STATISTICS

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	--	--	--	0.39	--	\$77
Peer Group	15.26	0.98	90.39	0.52		

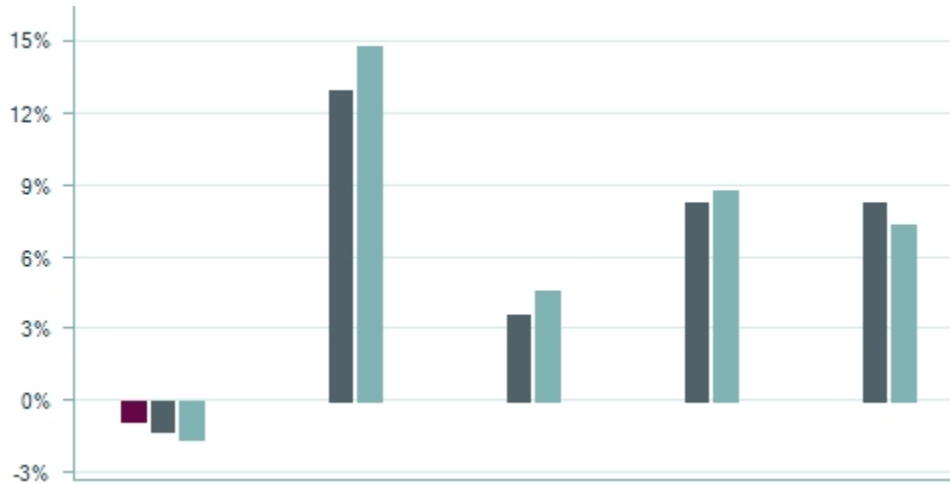
ASSET MANAGEMENT

ACTION

KEEP



Returns



Sustainability



Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr	Asset Allocation	
Fund	-0.83	--	--	--	--	Cash	4.2%
Index	-1.22	12.96	3.62	8.29	8.31	Bonds	8.1%
Peer	-1.58	14.75	4.61	8.77	7.34	Equity	87.3%

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

Disclosure

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KEY FUND METRICS

LEAFHOUSE GPA													
Employer Retirement Plan													
INVESTMENT REPORT													
CURRENT LINEUP Q4 2022													
FUND	MORNINGSTAR CAT	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	STATUS	ACTION
Romeo Sierra 1000 Charlie A	Large Growth	XPTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
Uniform Alpha 3000 Echo Inv	Large Value	XOTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
Whiskey Quebec 500 Xray A	Mid-Cap Growth	XOTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
November Lima 200 Foxtrot Inv	Mid-Cap Growth	XOTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
Papa Yankee 200 Oscar Adm	Mid-Cap Growth	XOTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
Kilo Mike 1000 Mike Inv	Mid-Cap Growth	XOTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
Victor Alpha 3000 Oscar Inst	Mid-Cap Growth	XOTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
Bravo Foxtrot 5000 Zulu A	Mid-Cap Growth	XOTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
Tango November 100 Romeo A	Mid-Cap Growth	XOTX	C	F	F	F	F	3.1	B	2.6	B	PASS	KEEP
Bravo Alpha 500 Victor A	Natural Resources	NMLX	F	C	B	F	F	3.1	B	2.6	B	PASS	KEEP
Echo Sierra 1000 Hotel R	Communications	IRQX	B	B	F	B	C	3.3	B	2.6	B	PASS	KEEP
Juliet Tango 300 Sierra Inst	Miscellaneous Region	XHIX	B	C	F	F	B	1.8	C	2.6	B	FAIL	WATCH
Delta Bravo 800 Tango Adm	Health	LLVX	C	B	F	F	C	3.5	A	2.6	B	PASS	KEEP
Golf Hotel 1000 Bravo A	Target-Date Retirement	FWBX	C	C	B	B	B	1.8	C	2.6	B	FAIL	WATCH
Foxtrot India 100 Kilo R	Target-Date 2055	XALFX	F	F	F	F	B	1.0	F	2.6	B	FAIL	MAP
Victor Sierra 1000 Alpha Inv	Equity Precious Metals	ICTX	B	F	F	C	C	3.1	B	2.6	B	PASS	BUY
4th Quarter Performance as of 12/31/2022													
P 4 30													

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

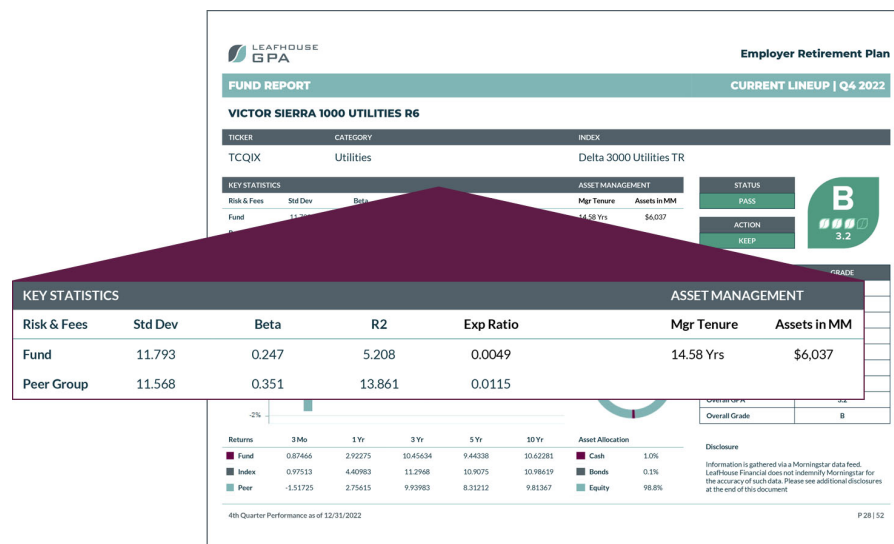
This is the percentage of fund assets paid for operating expenses and management fees. The expense ratio typically includes the following types of fees: accounting, administrator, advisor, auditor, board of directors, custodial, distribution (12b-1), legal, organizational, professional, registration, 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, Refinitiv 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, Refinitiv 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



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. Refinitiv 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.

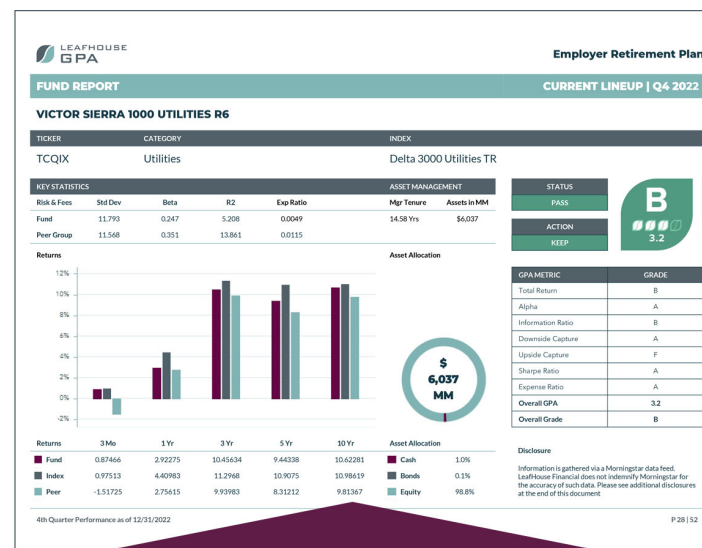
MANAGER TENURE (MGR TENURE)

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 Refinitiv, 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. Refinitiv 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)

Refinitiv 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. Refinitiv 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 Refinitiv index assigned to the fund's category.



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 sustainability 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

Employer Retirement Plan			
ACTION REPORT		CURRENT LINEUP Q4 2022	
CURRENT FUND		ACTION	NEW FUND
Delta Echo 3000 Golf I		MAP TO	Charlie November Xray 500 Delta I
CATEGORY	TICKER		CATEGORY
Large Blend	XALFX	>	Large Blend
			MRRHX
NOTES: 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.			
CURRENT FUND		ACTION	NEW FUND
--		BUY	Alpha Zulu 1000 Bravo Inv
CATEGORY	TICKER		CATEGORY
--	--	+	Large Growth
			IKCTX
NOTES: 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.			
CURRENT FUND		ACTION	NEW FUND
Tango Victor 500 Juliet A		REPLACE WITH	Kilo Oscar 2000 Foxtrot A
CATEGORY	TICKER		CATEGORY
Small Value	HYVNX	>	Small Value
			LLHYX
NOTES: 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.			
4th Quarter Performance as of 12/31/2022		P 1/30	

CURRENT FUND		ACTION	NEW FUND
Delta Echo 3000 Golf I		MAP TO	Charlie November Xray 500 Delta I
CATEGORY	TICKER		CATEGORY
Large Blend	XALFX	>	Large Blend
			MRRHX
CURRENT FUND		ACTION	NEW FUND
--		BUY	Alpha Zulu 1000 Bravo Inv
CATEGORY	TICKER		CATEGORY
--	--	+	Large Growth
			IKCTX
CURRENT FUND		ACTION	NEW FUND
Tango Victor 500 Juliet A		REPLACE WITH	Kilo Oscar 2000 Foxtrot A
CATEGORY	TICKER		CATEGORY
Small Value	HYVNX	>	Small Value
			LLHYX

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

CORE BOND

Invests in a diversified mix of investment-grade government and corporate bonds, offering steady income with moderate risk. These funds are often used as the foundation of a fixed-income portfolio.

CORE PLUS BOND

Similar to core bond funds but with the ability to invest in high-yield and international bonds, increasing return potential while slightly increasing risk.

EMERGING MARKETS

Invests in stocks from developing countries with high growth potential, often benefiting from rapid economic expansion and demographic trends.

GLOBAL INCOME

Invests in bonds worldwide, providing exposure to international fixed-income markets and diversification benefits. These funds are subject to currency risk.

GLOBAL LARGE CAP CORE

Invests in large-cap stocks worldwide with a balance of growth and value characteristics, ensuring stable returns.

INFLATION PROTECTED BOND

Invests in Treasury Inflation-Protected Securities (TIPS) to protect against inflation. These funds are suitable for investors looking to maintain purchasing power over time.

INTL. LARGE CAP CORE

Invests in large, well-established international companies with a balance of growth and value characteristics. The fund aims for stable returns through diversified exposure.

INTL. LARGE CAP GROWTH

Targets large international companies that demonstrate strong earnings growth potential. These stocks often trade at premium valuations and provide exposure to industry leaders in global markets.

INTL. LARGE CAP VALUE

Focuses on undervalued large international companies that offer stable earnings and the potential for price appreciation as market conditions evolve.

LARGE CAP CORE

Invests in large companies with a balanced mix of growth and value characteristics. This strategy provides exposure to stable, well-established companies with moderate growth potential and solid fundamentals.

LARGE CAP GROWTH

Invests in large companies (typically with a market capitalization over \$10 billion) that are expected to experience significant earnings growth. These stocks often trade at higher valuation multiples and focus on long-term capital appreciation.

LARGE CAP VALUE

Invests in large companies that are considered undervalued compared to their fundamentals. These stocks typically have lower price-to-earnings and price-to-book ratios and may offer dividends while waiting for the market to recognize their worth.

SMALL CAP CORE

Invests in smaller companies with a blend of growth and value characteristics. The fund seeks stable companies with solid fundamentals while also targeting high-growth opportunities.

MID CAP CORE

Invests in medium-sized companies with a mix of growth and value characteristics. The portfolio balances risk and return by holding companies with moderate valuations and strong growth prospects.

MID CAP GROWTH

Invests in medium-sized companies (typically \$2 billion to \$10 billion in market capitalization) that exhibit high growth potential. These stocks often represent firms in their expansion phase, reinvesting earnings to capture market share.

MID CAP VALUE

Invests in medium-sized companies that are undervalued based on financial metrics such as P/E and P/B ratios. These firms typically have stable earnings and offer opportunities for long-term appreciation as market conditions improve.

TARGET DATE 2010

Designed for investors who retired around 2010, these funds focus on capital preservation and income, with minimal allocation to equities.

TARGET DATE 2015

Designed for investors nearing or recently retired around 2015, these funds prioritize income and reduced volatility, with a modest allocation to equities.

TARGET DATE 2020

For investors retiring around 2020, these funds maintain a moderate allocation to equities, gradually shifting toward more conservative investments.

TARGET DATE 2025

Designed for those retiring around 2025, these funds offer a balance of growth and income, transitioning toward reduced equity exposure over time.

TARGET DATE 2030

For investors planning to retire around 2030, these funds aim for growth through equities while gradually increasing fixed-income allocations as the target date nears.

TARGET DATE 2035

Focused on investors retiring around 2035, these funds emphasize growth with a higher allocation to equities, reducing risk as retirement approaches.

TARGET DATE 2040

Designed for individuals retiring around 2040, these funds prioritize long-term growth through equities, gradually shifting toward fixed income closer to the target date.

TARGET DATE 2045

For investors retiring around 2045, these funds maintain a high allocation to equities, focusing on capital appreciation and gradually adopting a more conservative approach.

TARGET DATE 2050

Designed for those retiring around 2050, these funds emphasize growth, investing heavily in equities and gradually reducing risk as the target date approaches.

TARGET DATE 2055

Focused on investors retiring around 2055, these funds allocate a majority of assets to equities for long-term growth, transitioning to fixed income as retirement nears.

TARGET DATE 2060

For individuals retiring around 2060, these funds heavily invest in equities, aiming for maximum growth and adopting a conservative strategy closer to retirement.

TARGET DATE 2060+

Designed for those retiring after 2060, these funds prioritize aggressive growth through equities, with minimal allocation to fixed income in the early stages.

MULTI SECTOR INCOME

Invests across multiple bond sectors, including government, corporate, high-yield, and international bonds. These funds aim to maximize income while diversifying risk.

SMALL CAP GROWTH

Invests in smaller companies (typically under \$2 billion in market capitalization) that are in their early growth stages. These stocks often carry higher risk but offer significant upside potential as companies expand and capture market share.

SMALL CAP VALUE

Invests in smaller companies that are considered undervalued relative to their intrinsic worth. These firms often have strong fundamentals but are overlooked by the market, creating opportunities for

future gains.

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 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.

Refinitiv Categorical listings are provided within this report. In some instances, the category designated by Refinitiv may differ from the label applied by either the mutual fund company or by LeafHouse. Refinitiv 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