QUARTERLY INVESTMENT REPORT

Fourth Quarter Performance

AS OF 12.31.2023

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) Pooled Employer Plan

INVESTMENT REPORT

CURRENT LINEUP | Q4 2023

FUND	CATEGORY	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	ACTION
JPMorgan Large Cap Growth Fund R6	Large Cap Growth	JLGMX	A	A	A	A	B	A	B	**3.5**	**A**	KEEP
Fidelity 500 Index Fund	Large Cap Core	FXAIX	B	B	C	C	A	A	A	**3.4**	**A**	KEEP
Virtus KAR Mid-Cap Core Fund R6	Mid Cap Growth	VRMCX	A	A	A	A	C	A	C	**3.6**	**A**	KEEP
Fidelity Mid Cap Index Fund	Mid Cap Core	FSMDX	B	C	B	C	A	B	A	**3.3**	**A**	KEEP
Victory Integrity Mid-Cap Value Fund R6	Mid Cap Value	MRIMX	B	B	A	C	A	C	B	**3.0**	**B**	KEEP
Voya Small Cap Growth Fund R6	Small Cap Growth	VLNPX	A	A	A	A	A	A	B	**3.6**	**A**	KEEP
Fidelity Small Cap Index Fund	Small Cap Core	FSSNX	C	C	A	C	B	C	A	**2.7**	**B**	KEEP
Federated Hermes Clover Small Value Fund R6	Small Cap Value	VSFSX	C	C	B	C	C	C	B	**2.3**	**C**	WATCH
Virtus SGA International Growth Fund R6	International Large Cap Grow	SCIZX	A	B	A	A	C	A	F	**3.2**	**B**	KEEP
Fidelity International Index Fund	International Large Cap Core	FSPSX	B	A	A	B	A	A	A	**3.4**	**A**	KEEP
Federated Hermes International Equity Fund R6	International Multi Cap Grow	PEIRX	C	C	C	C	B	C	F	**2.2**	**C**	WATCH
Hartford International Value Fund R6	International Multi Cap Value	HILUX	A	A	A	B	A	A	C	**3.6**	**A**	KEEP
JPMorgan Emerging Markets Equity Fund R6	Emerging Markets	JEMWX	B	C	C	F	B	C	B	**2.4**	**C**	WATCH
Victory RS Global Fund R6	Global Multi Cap Growth	RGGRX	A	A	A	A	A	A	A	**4.0**	**A**	KEEP
JPMorgan Core Bond Fund R6	Core Bond	JCBUX	B	B	A	A	C	B	B	**3.2**	**B**	KEEP
Victory Core Plus Intermediate Bond Fund R6	Core Plus Bond	URIBX	A	A	A	A	B	A	B	**3.8**	**A**	KEEP

INVESTMENT REPORT

CURRENT LINEUP | Q4 2023

FUND	CATEGORY	TICKER	RET	ALPHA	INFO	DOWN	UP	SHARPE	EXP	GPA	GRADE	ACTION
Fidelity Inflation-Protected Bond Index Fund	Inflation Protected Bond	FIPDX	C	A	A	A	B	C	A	**3.1**	**B**	KEEP
Federated Hermes Strategic Income Fund R6	Multi Sector Income Bond	STILX	B	A	B	C	A	B	B	**2.9**	**B**	KEEP
Hartford World Bond Fund R6	Global Income Bond	HWDVX	B	A	A	A	F	C	C	**3.0**	**B**	KEEP
American Funds 2010 Target Date Retirement Fd R6	Mixed Asset Target 2010	RFTTX	A	A	A	A	A	A	B	**3.4**	**A**	KEEP
American Funds 2015 Target Date Retirement Fd R6	Mixed Asset Target 2015	RFJTX	A	A	A	A	C	A	B	**3.4**	**A**	KEEP
American Funds 2020 Target Date Retirement Fd R6	Mixed Asset Target 2020	RRCTX	A	A	A	A	C	A	B	**3.4**	**A**	KEEP
American Funds 2025 Target Date Retirement Fd R6	Mixed Asset Target 2025	RFDTX	A	A	A	A	C	A	B	**3.4**	**A**	KEEP
American Funds 2030 Target Date Retirement Fd R6	Mixed Asset Target 2030	RFETX	A	A	A	A	C	A	B	**3.4**	**A**	KEEP
American Funds 2035 Target Date Retirement Fd R6	Mixed Asset Target 2035	RFFTX	A	A	A	B	A	A	B	**3.4**	**A**	KEEP
American Funds 2040 Target Date Retirement Fd R6	Mixed Asset Target 2040	RFGTX	A	A	A	B	A	A	C	**3.4**	**A**	KEEP
American Funds 2045 Target Date Retirement Fd R6	Mixed Asset Target 2045	RFHTX	B	A	A	A	B	A	B	**3.4**	**A**	KEEP
American Funds 2050 Target Date Retirement Fd R6	Mixed Asset Target 2050	RFITX	B	A	A	A	B	A	C	**3.4**	**A**	KEEP
American Funds 2055 Target Date Retirement Fd R6	Mixed Asset Target 2055	RFKTX	B	A	A	A	B	A	C	**3.4**	**A**	KEEP
American Funds 2060 Target Date Retirement Fd R6	Mixed Asset Target 2060	RFUTX	C	A	A	A	B	A	C	**3.4**	**A**	KEEP
American Funds 2065 Target Date Retirement Fd R6	Mixed Asset Target 2060+	RFVTX	C	F	F	F	C	B	C	**3.4**	**A**	KEEP
Voya Large Cap Value Portfolio R6	Equity Income	VLCRX	B	A	A	B	A	A	B	**3.3**	**A**	KEEP

ACTION REPORT

CURRENT LINEUP | Q4 2023

CURRENT FUND		ACTION	NEW FUND	
Federated Hermes Clover Small Value Fund R6		WATCH	--	
CATEGORY	TICKER	⟷	CATEGORY	TICKER
Small Cap Value	VSFSX		--	--

NOTES:

The Investment Committee is reviewing this fund due to qualitative or quantitative concerns. After IC review, this fund may or may not be replaced.

At this time, the LeafHouse Investment Committee has chosen to leave Federated Hermes Clover Small Value Fund R6 on watch. This decision may be due to a strategy specific qualitative reason or due to recordkeeper/platform availability.

CURRENT FUND		ACTION	NEW FUND	
Federated Hermes International Equity Fund R6		WATCH	--	
CATEGORY	TICKER	⟷	CATEGORY	TICKER
International Multi Cap Growth	PEIRX		--	--

NOTES:

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ACTION REPORT

CURRENT LINEUP | Q4 2023

CURRENT FUND		ACTION	NEW FUND	
JPMorgan Emerging Markets Equity Fund R6		WATCH	--	
CATEGORY	TICKER	⟷	CATEGORY	TICKER
Emerging Markets	JEMWX		--	--

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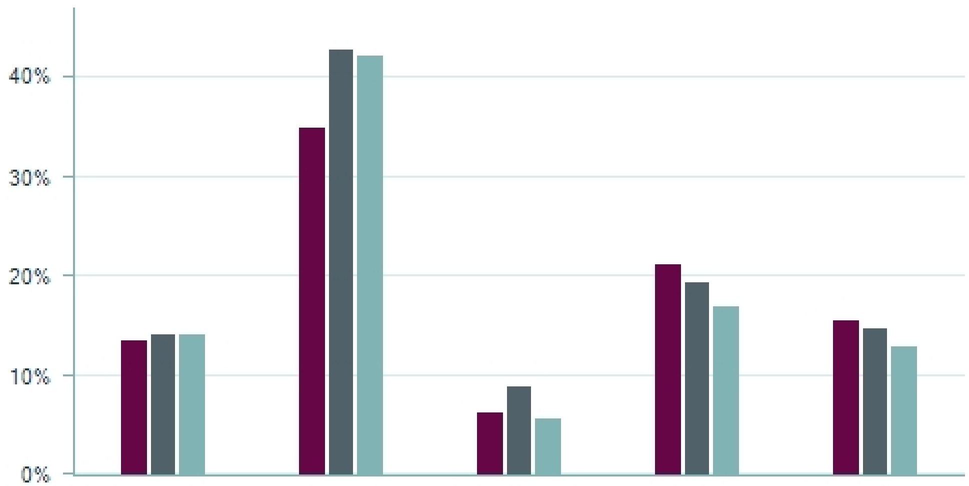
JPMORGAN LARGE CAP GROWTH FUND R6

TICKER	CATEGORY	INDEX
JLGMX	Large Cap Growth	Russell 1000 Growth TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	19.14	0.91	96.34	0.44	--	$23,292
Peer Group	21.57	1.04	75.30	0.86		

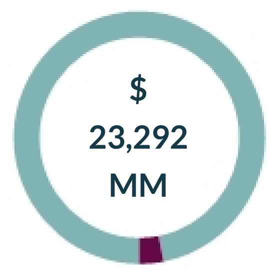
ACTION
KEEP

Returns



Sustainability

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	13.48	34.95	6.23	21.19	15.67
Index	14.16	42.68	8.86	19.50	14.86
Peer	14.23	42.03	5.71	16.94	12.89

Asset Allocation	
Cash	2.9%
Bonds	0.0%
Equity	91.0%

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	3.5
Overall Grade	A

Disclosure

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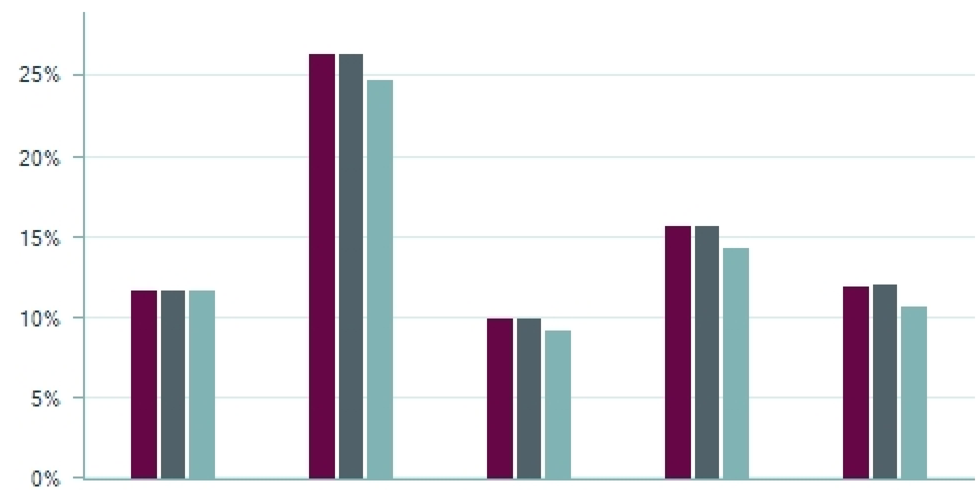
FIDELITY 500 INDEX FUND

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

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	17.54	1.00	100.00	0.02	--	$355
Peer Group	17.29	1.00	78.01	0.72		

ACTION
KEEP

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.69	26.29	9.99	15.68	12.02
Index	11.69	26.29	10.00	15.69	12.03
Peer	11.66	24.65	9.25	14.32	10.77

Asset Allocation	
Cash	0.1%
Bonds	0.0%
Equity	96.6%

GPA METRIC	GRADE
Total Return	B
Alpha	B
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 2023

VIRTUS KAR MID-CAP CORE FUND R6

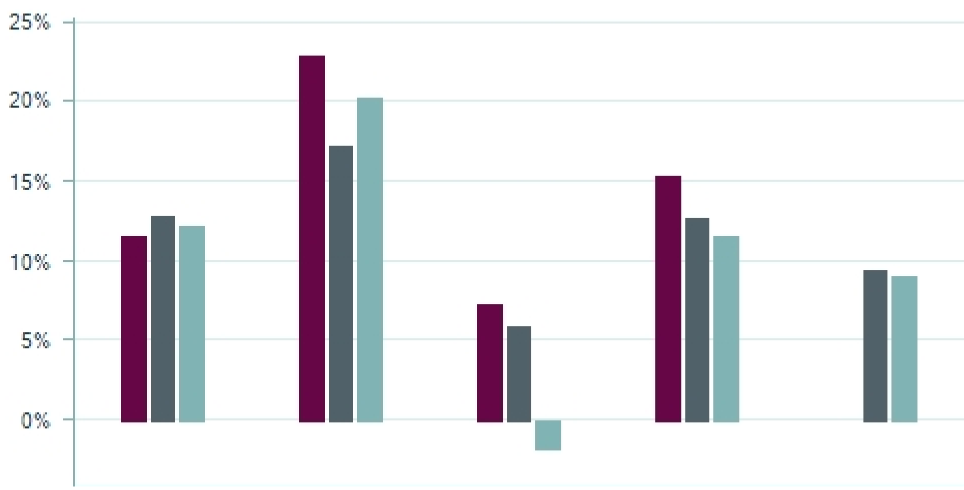
TICKER	CATEGORY	INDEX
VRMCX	Mid Cap Growth	Russell MidCap TR

KEY STATISTICS / ASSET MANAGEMENT

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	18.94	0.85	89.70	0.87	6.1 Yrs	$32
Peer Group	22.08	1.04	74.52	0.99		

ACTION
KEEP

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.53	22.77	7.32	15.38	--
Index	12.82	17.23	5.92	12.68	9.42
Peer	12.26	20.33	-1.76	11.52	9.06

Asset Allocation	
Cash	0.6%
Bonds	0.0%
Equity	90.9%

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

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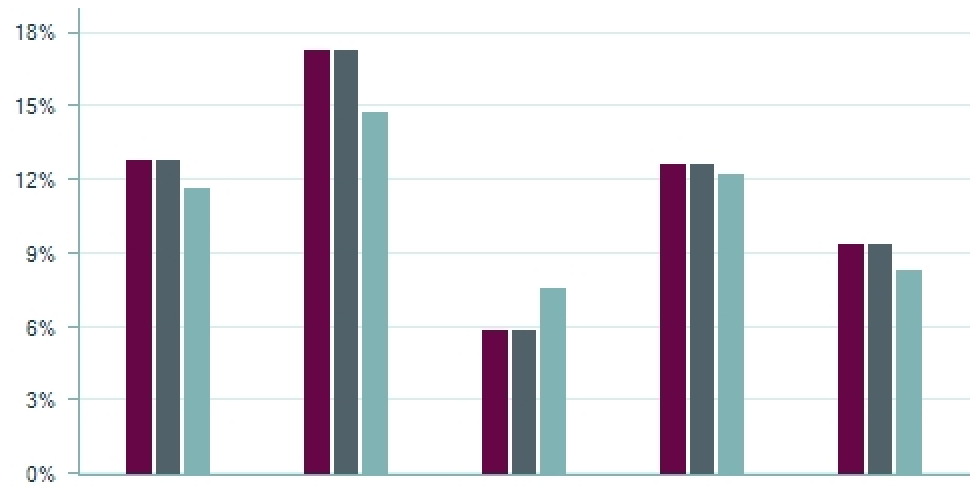
FIDELITY MID CAP INDEX FUND

TICKER	CATEGORY	INDEX
FSMDX	Mid Cap Core	Russell MidCap TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	19.38	1.05	100.00	0.03	--	$24,466
Peer Group	18.95	0.99	69.15	0.88		

ACTION
KEEP

Returns



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	12.79	17.21	5.92	12.68	9.41
Index	12.82	17.23	5.92	12.68	9.42
Peer	11.70	14.78	7.63	12.28	8.31

Sustainability

Low High

Asset Allocation

Asset Allocation	
Cash	0.1%
Bonds	0.0%
Equity	95.0%

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

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FUND REPORT | **CURRENT LINEUP | Q4 2023**

VICTORY INTEGRITY MID-CAP VALUE FUND R6

TICKER	CATEGORY	INDEX
MRIMX	Mid Cap Value	Russell MidCap Value TR

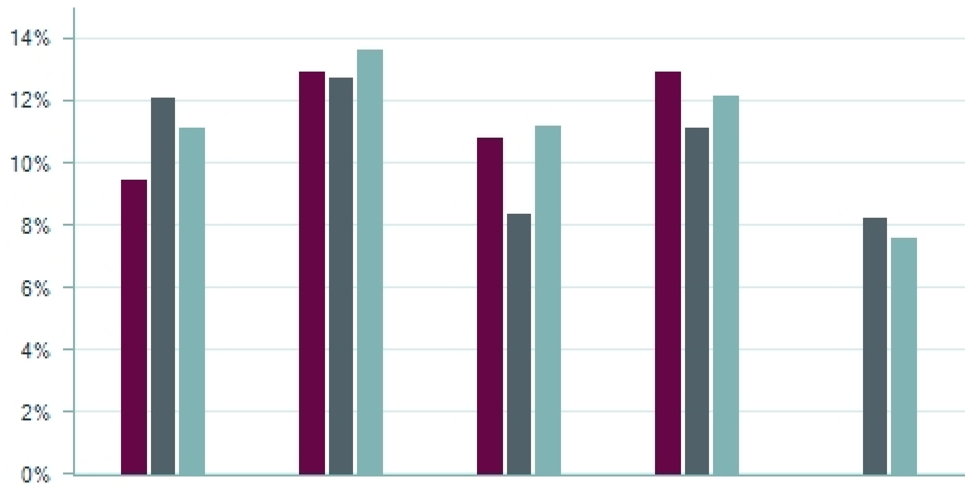
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	19.45	1.03	96.95	0.60	--	$221
Peer Group	18.88	0.97	80.80	0.96		

ACTION
KEEP

B

3.0

Returns



Sustainability

Low High

Asset Allocation

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

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	9.49	12.91	10.81	12.89	--
Index	12.11	12.71	8.36	11.16	8.26
Peer	11.15	13.60	11.19	12.18	7.61

Asset Allocation	
Cash	0.7%
Bonds	0.0%
Equity	90.6%

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FUND REPORT — CURRENT LINEUP | Q4 2023

VOYA SMALL CAP GROWTH FUND R6

TICKER	CATEGORY	INDEX
VLNPX	Small Cap Growth	Russell 2000 Growth TR

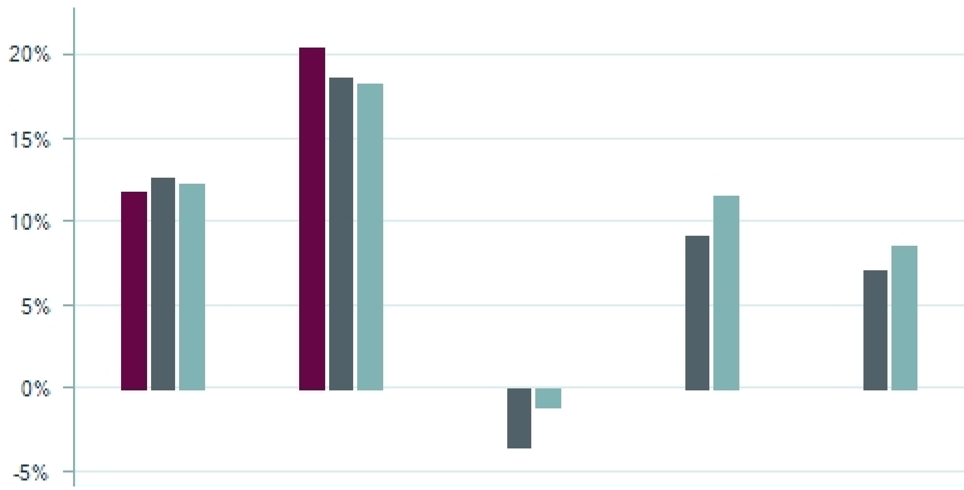
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	--	--	--	0.84	2.1 Yrs	$13
Peer Group	21.54	1.02	78.04	1.08		

ACTION
KEEP

A

3.6

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.88	20.44	--	--	--
Index	12.75	18.66	-3.50	9.22	7.16
Peer	12.38	18.36	-1.11	11.65	8.54

Asset Allocation	
Cash	1.5%
Bonds	0.0%
Equity	92.3%

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**

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FIDELITY SMALL CAP INDEX FUND

TICKER	CATEGORY	INDEX
FSSNX	Small Cap Core	Russell 2000 TR

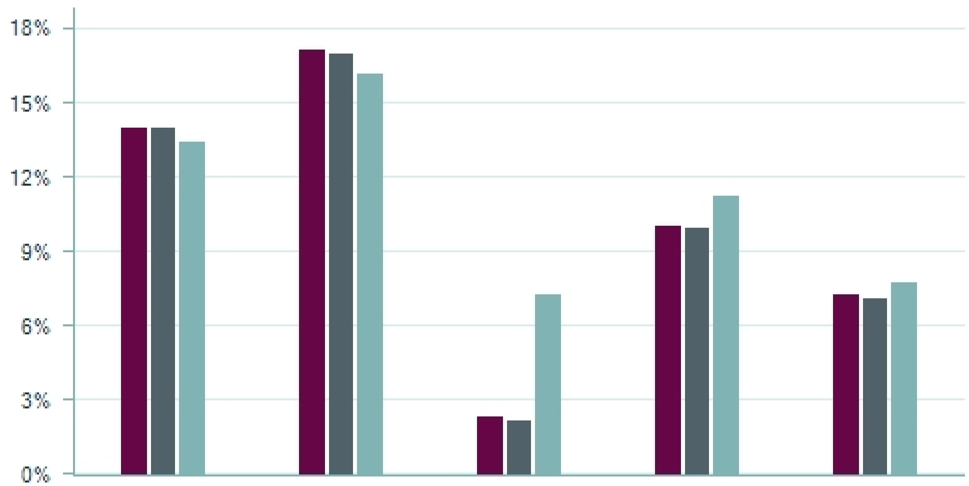
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	21.41	1.03	100.00	0.03	--	$18,735
Peer Group	20.54	0.98	72.42	0.96		

ACTION
KEEP

B

2.7

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	14.05	17.12	2.32	10.07	7.32
Index	14.03	16.93	2.22	9.97	7.16
Peer	13.50	16.15	7.33	11.30	7.76

Asset Allocation	
Cash	0.7%
Bonds	0.0%
Equity	95.2%

GPA METRIC	GRADE
Total Return	C
Alpha	C
Information Ratio	A
Downside Capture	C
Upside Capture	B
Sharpe Ratio	C
Expense Ratio	A
Overall GPA	**2.7**
Overall Grade	**B**

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FUND REPORT **CURRENT LINEUP | Q4 2023**

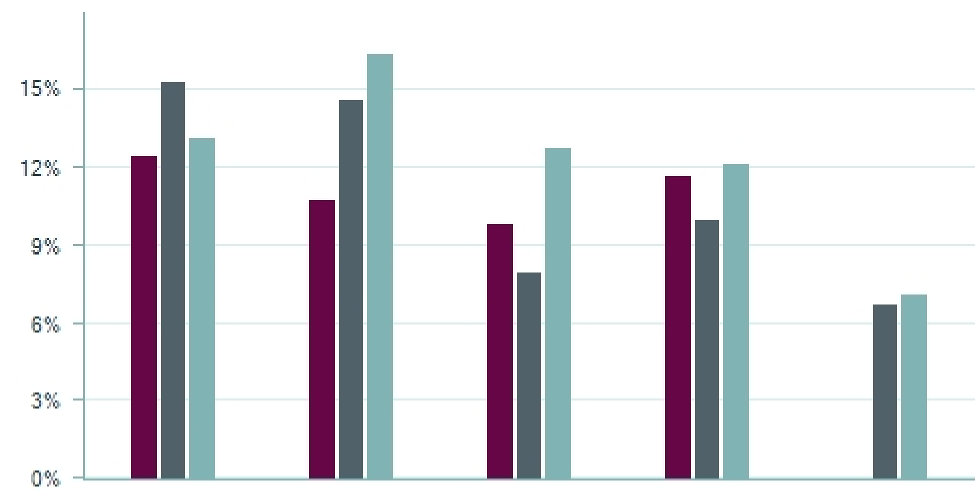
FEDERATED HERMES CLOVER SMALL VALUE FUND R6

TICKER	CATEGORY	INDEX
VSFSX	Small Cap Value	Russell 2000 Value TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	21.02	1.00	94.51	0.82	8.1 Yrs	$8
Peer Group	21.48	1.01	81.87	1.09		

ACTION
WATCH

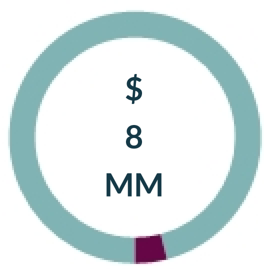
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	12.48	10.75	9.80	11.71	--
Index	15.26	14.65	7.94	10.00	6.76
Peer	13.20	16.33	12.78	12.19	7.15

Asset Allocation	
Cash	3.9%
Bonds	0.0%
Equity	91.3%

GPA METRIC	GRADE
Total Return	C
Alpha	C
Information Ratio	B
Downside Capture	C
Upside Capture	C
Sharpe Ratio	C
Expense Ratio	B
Overall GPA	**2.3**
Overall Grade	**C**

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VIRTUS SGA INTERNATIONAL GROWTH FUND R6

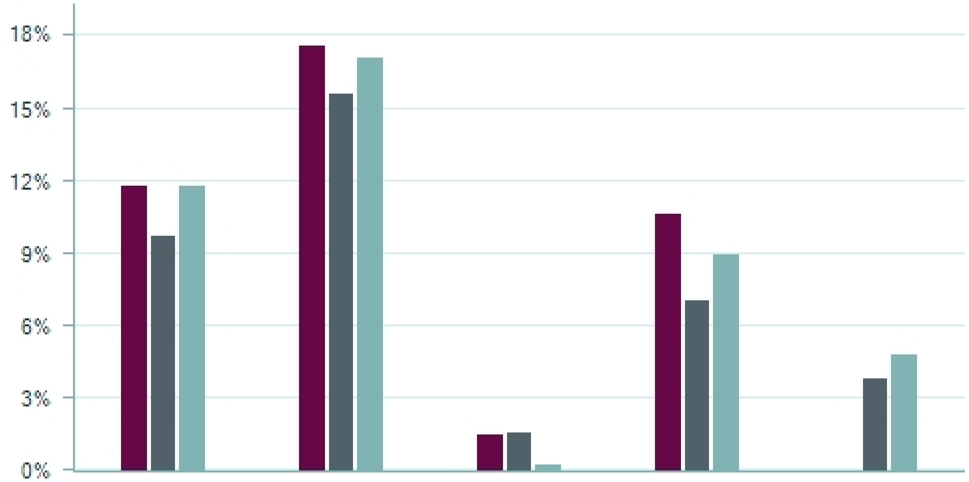
TICKER	CATEGORY	INDEX
SCIZX	International Large Cap Growth	MSCI AC World ex USA NR USD

KEY STATISTICS | **ASSET MANAGEMENT**

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	17.96	0.95	87.40	0.95	5.1 Yrs	$1
Peer Group	18.94	1.01	76.42	1.03		

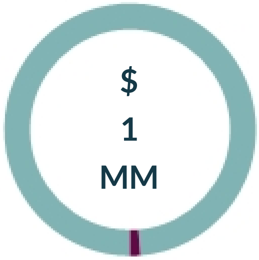
ACTION
KEEP

Returns



Sustainability

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.80	17.53	1.51	10.66	--
Index	9.75	15.62	1.55	7.08	3.83
Peer	11.84	17.04	0.26	8.94	4.82

Asset Allocation	
Cash	0.0%
Bonds	0.0%
Equity	2.6%

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

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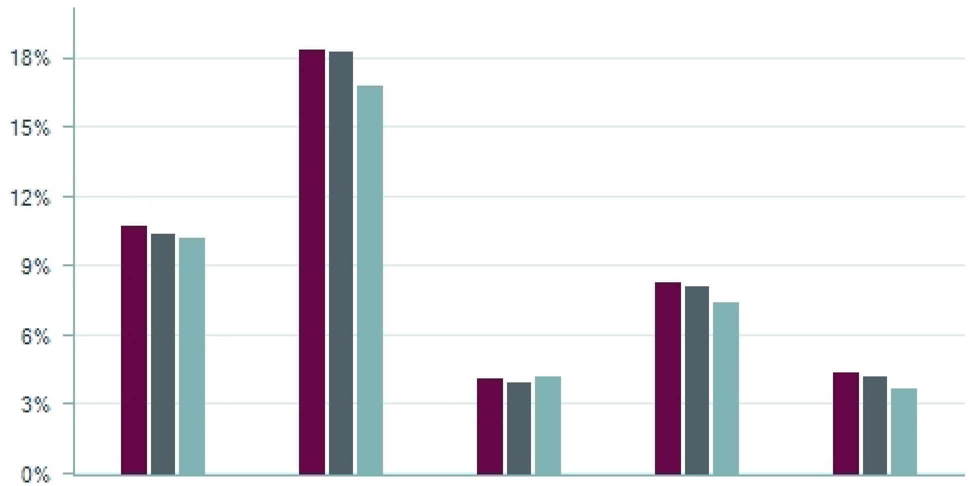
FIDELITY INTERNATIONAL INDEX FUND

TICKER	CATEGORY	INDEX
FSPSX	International Large Cap Core	MSCI EAFE NR USD

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	17.60	1.01	97.98	0.04	--	$36,058
Peer Group	17.44	1.00	83.26	0.83		

ACTION
KEEP

Returns



Sustainability

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	10.75	18.31	4.18	8.34	4.42
Index	10.42	18.24	4.02	8.16	4.28
Peer	10.26	16.82	4.28	7.51	3.72

Asset Allocation	
Cash	2.4%
Bonds	0.0%
Equity	0.0%

GPA METRIC	GRADE
Total Return	B
Alpha	A
Information Ratio	A
Downside Capture	B
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 2023

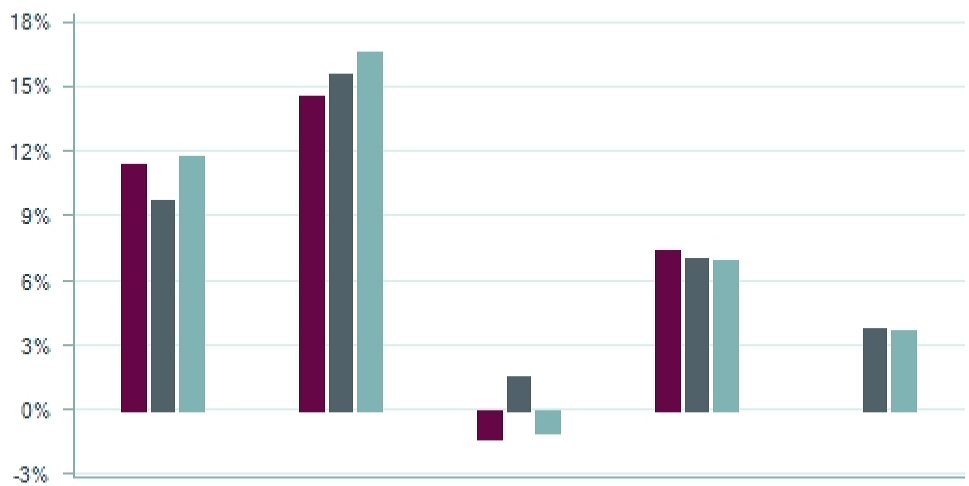
FEDERATED HERMES INTERNATIONAL EQUITY FUND R6

TICKER	CATEGORY	INDEX
PEIRX	International Multi Cap Growth	MSCI AC World ex USA NR USD

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	18.09	0.97	95.36	0.90	--	$416
Peer Group	19.63	1.03	78.86	1.01		

ACTION
WATCH

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.49	14.62	-1.30	7.50	--
Index	9.75	15.62	1.55	7.08	3.83
Peer	11.82	16.58	-1.03	6.96	3.73

Asset Allocation	
Cash	2.9%
Bonds	0.0%
Equity	0.6%

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

Disclosure

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HARTFORD INTERNATIONAL VALUE FUND R6

TICKER	CATEGORY	INDEX
HILUX	International Multi Cap Value	MSCI EAFE Value NR USD

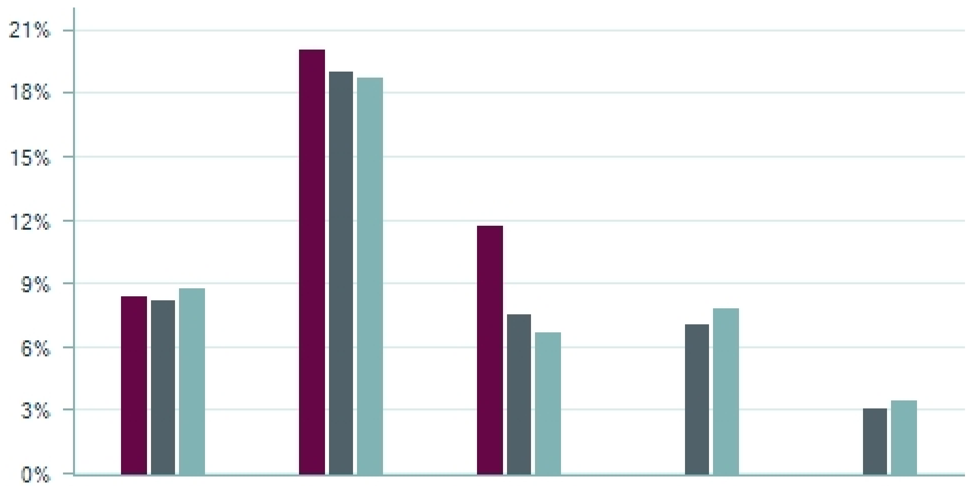
KEY STATISTICS | **ASSET MANAGEMENT**

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	17.17	0.98	94.45	0.83	--	$27
Peer Group	17.48	0.99	76.49	0.98		

ACTION
KEEP

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	**3.6**
Overall Grade	**A**

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	8.41	20.02	11.74	--	--
Index	8.22	18.95	7.59	7.08	3.16
Peer	8.83	18.70	6.77	7.88	3.52

Asset Allocation	
Cash	0.9%
Bonds	0.0%
Equity	0.0%

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JPMORGAN EMERGING MARKETS EQUITY FUND R6

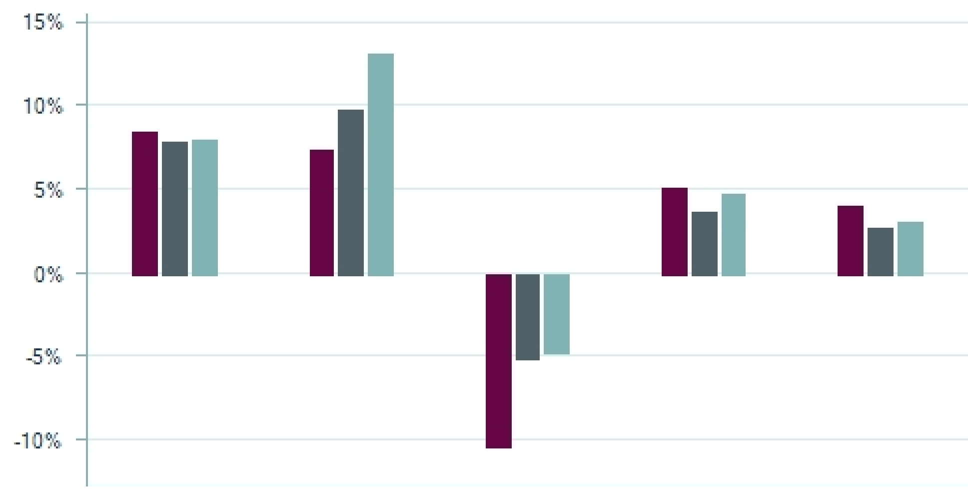
TICKER	CATEGORY	INDEX
JEMWX	Emerging Markets	MSCI EM (Emerging Markets) NR USD

KEY STATISTICS | **ASSET MANAGEMENT**

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	19.21	1.08	91.94	0.79	11.1 Yrs	$4,571
Peer Group	17.99	0.98	76.30	1.15		

ACTION
WATCH

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	8.49	7.44	-10.45	5.09	3.99
Index	7.86	9.83	-5.08	3.68	2.66
Peer	8.06	13.10	-4.73	4.77	3.06

Asset Allocation	
Cash	0.1%
Bonds	0.0%
Equity	3.1%

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

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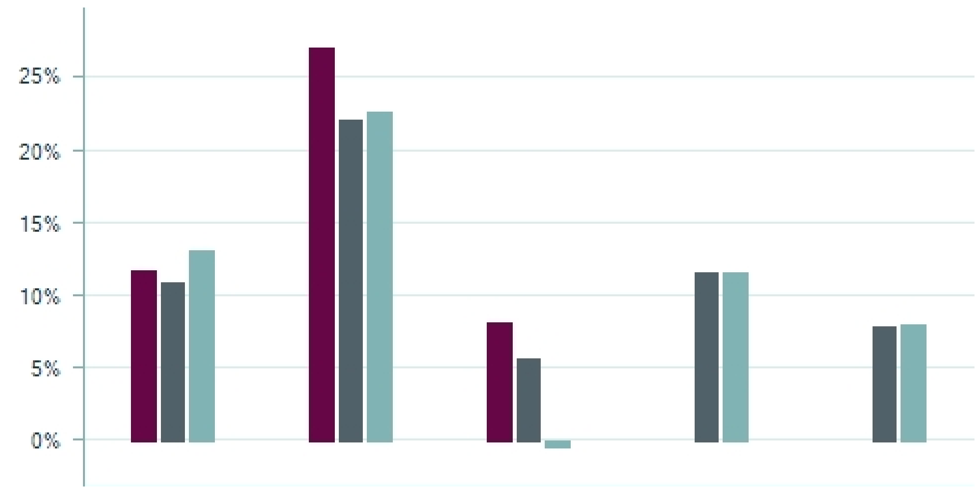
VICTORY RS GLOBAL FUND R6

TICKER	CATEGORY	INDEX
RGGRX	Global Multi Cap Growth	MSCI AC World NR USD

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	16.97	0.85	98.71	0.55	5.1 Yrs	$113
Peer Group	19.36	1.02	82.16	1.01		

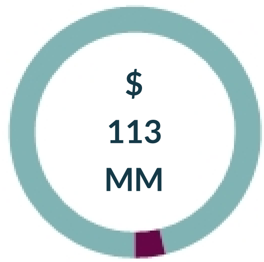
ACTION
KEEP

Returns



Sustainability

Asset Allocation



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**

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.82	27.02	8.20	--	--
Index	11.03	22.20	5.75	11.72	7.93
Peer	13.14	22.70	-0.37	11.71	8.03

Asset Allocation	
Cash	2.3%
Bonds	0.0%
Equity	57.7%

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JPMORGAN CORE BOND FUND R6

TICKER	CATEGORY	INDEX
JCBUX	Core Bond	Bloomberg U.S. Aggregate Bond TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	6.67	0.90	99.09	0.34	--	$19,383
Peer Group	7.22	0.97	80.27	0.60		

ACTION
KEEP

B

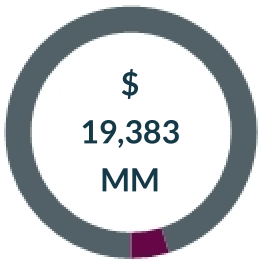
3.2

Returns

Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	6.37	5.85	-2.72	1.60	2.10
Index	6.82	5.53	-3.31	1.10	1.81
Peer	6.88	6.24	-3.12	1.55	2.07

Asset Allocation	
Cash	4.0%
Bonds	77.6%
Equity	0.0%

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

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VICTORY CORE PLUS INTERMEDIATE BOND FUND R6

TICKER	CATEGORY	INDEX
URIBX	Core Plus Bond	Bloomberg U.S. Aggregate Bond TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	6.88	0.91	97.49	0.42	--	$154
Peer Group	7.60	1.01	84.43	0.68		

ACTION
KEEP

A

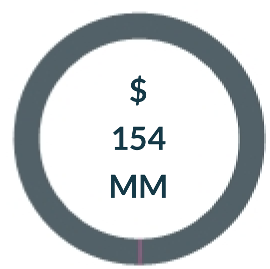
3.8

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**

Returns

Sustainability

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	6.40	7.54	-1.62	3.03	--
Index	6.82	5.53	-3.31	1.10	1.81
Peer	7.11	6.53	-2.83	1.73	2.20

Asset Allocation	
Cash	0.2%
Bonds	77.5%
Equity	0.0%

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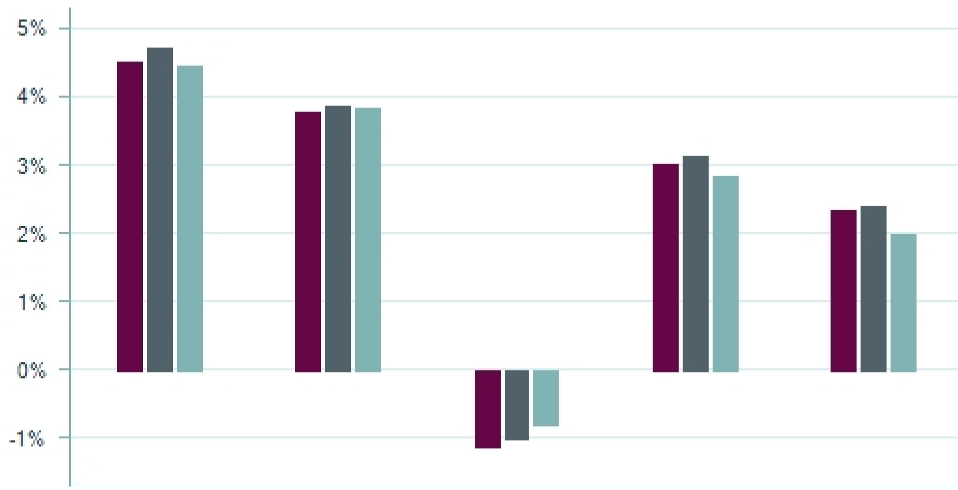
FIDELITY INFLATION-PROTECTED BOND INDEX FUND

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

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	7.18	1.09	99.83	0.05	10.1 Yrs	$10,665
Peer Group	6.78	0.96	78.85	0.61		

ACTION
KEEP

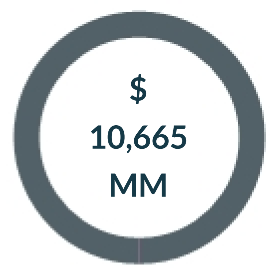
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	4.50	3.78	-1.12	3.04	2.35
Index	4.71	3.90	-0.99	3.15	2.42
Peer	4.43	3.85	-0.80	2.85	2.00

Asset Allocation	
Cash	0.1%
Bonds	99.7%
Equity	0.0%

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

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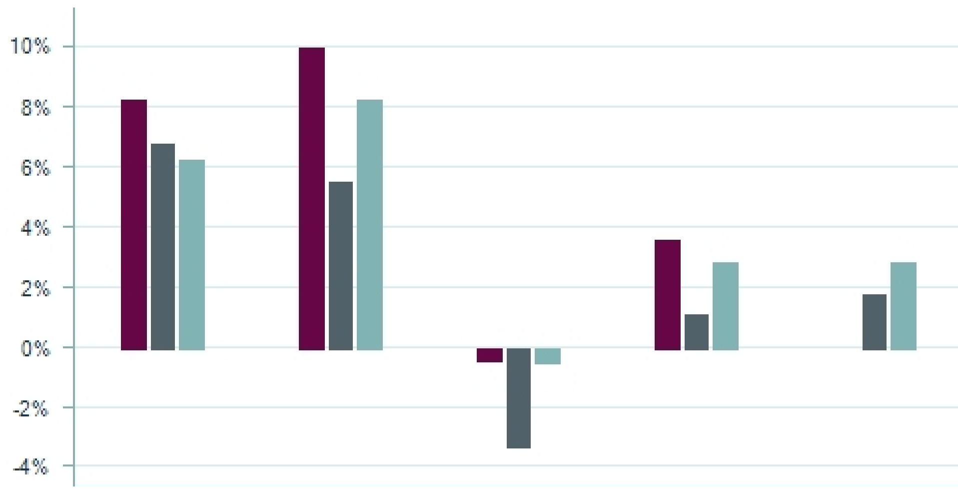
FEDERATED HERMES STRATEGIC INCOME FUND R6

TICKER	CATEGORY	INDEX
STILX	Multi Sector Income Bond	Bloomberg U.S. Aggregate Bond TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	8.47	1.45	74.99	0.63	7.1 Yrs	$11
Peer Group	6.47	1.02	66.89	0.93		

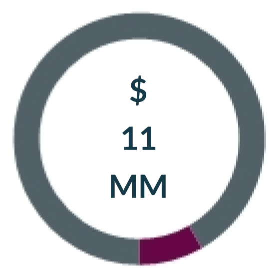
ACTION
KEEP

Returns



Sustainability

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	8.28	9.96	-0.41	3.60	--
Index	6.82	5.53	-3.31	1.10	1.81
Peer	6.24	8.27	-0.48	2.84	2.83

Asset Allocation	
Cash	1.4%
Bonds	15.5%
Equity	0.0%

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

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FUND REPORT | CURRENT LINEUP | Q4 2023

HARTFORD WORLD BOND FUND R6

TICKER	CATEGORY	INDEX
HWDVX	Global Income Bond	FTSE WGBI TR USD

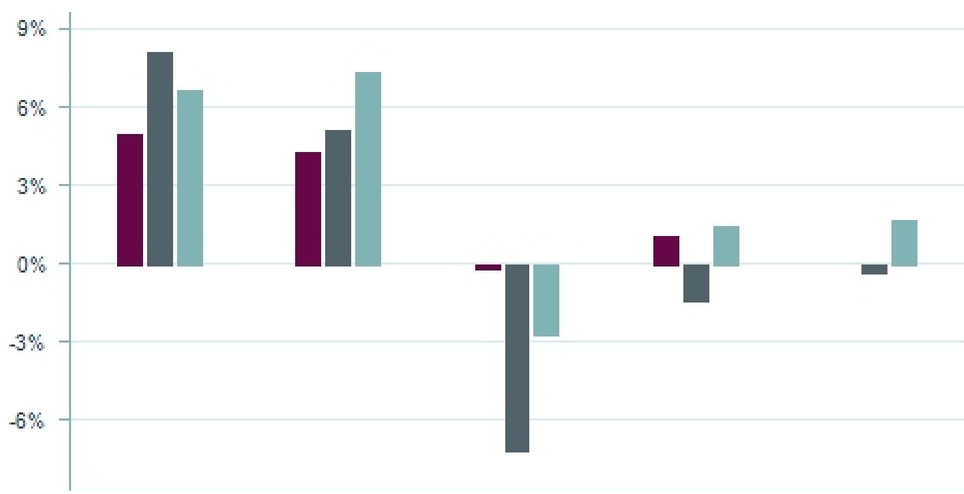
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	3.99	0.55	81.62	0.62	10.1 Yrs	$116
Peer Group	7.91	1.13	69.62	0.88		

ACTION
KEEP

B

3.0

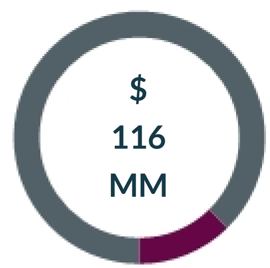
Returns



Sustainability

Low High

Asset Allocation



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

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	5.02	4.29	-0.14	1.08	--
Index	8.08	5.19	-7.18	-1.39	-0.31
Peer	6.66	7.31	-2.68	1.45	1.65

Asset Allocation	
Cash	4.5%
Bonds	32.1%
Equity	0.0%

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FUND REPORT

CURRENT LINEUP | Q4 2023

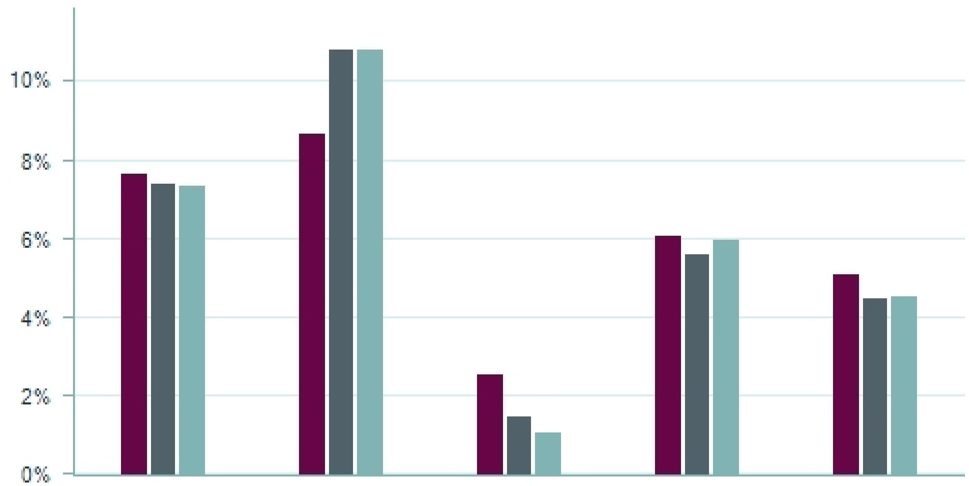
AMERICAN FUNDS 2010 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RFTTX	Mixed Asset Target 2010	S&P Target Date 2010 TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	**Std Dev**	**Beta**	**R2**	**Exp Ratio**	**Mgr Tenure**	**Assets in MM**
Fund	2.54	0.97	96.62	0.28	--	$2,644
Peer Group	3.70	0.92	91.40	0.49		

ACTION
KEEP

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	7.68	8.67	2.58	6.07	5.10
Index	7.42	10.79	1.49	5.61	4.50
Peer	7.37	10.77	1.06	5.99	4.53

Asset Allocation	
Cash	9.8%
Bonds	48.4%
Equity	27.6%

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	3.4
Overall Grade	A

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AMERICAN FUNDS 2015 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RFJTX	Mixed Asset Target 2015	S&P Target Date 2015 TR

KEY STATISTICS / ASSET MANAGEMENT

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	2.73	0.97	97.28	0.30	--	$3,295
Peer Group	4.52	0.96	93.49	0.56		

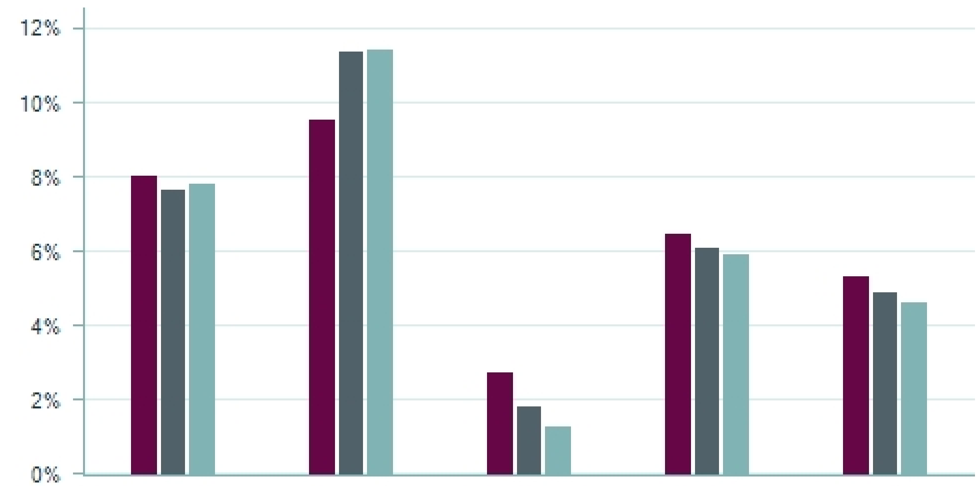
ACTION
KEEP

A

3.4

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	**3.4**
Overall Grade	**A**

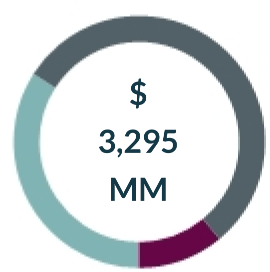
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	8.04	9.57	2.74	6.51	5.39
Index	7.68	11.38	1.86	6.10	4.94
Peer	7.83	11.42	1.33	5.93	4.66

Asset Allocation	
Cash	9.3%
Bonds	46.2%
Equity	28.7%

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FUND REPORT | **CURRENT LINEUP | Q4 2023**

AMERICAN FUNDS 2020 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RRCTX	Mixed Asset Target 2020	S&P Target Date 2020 TR

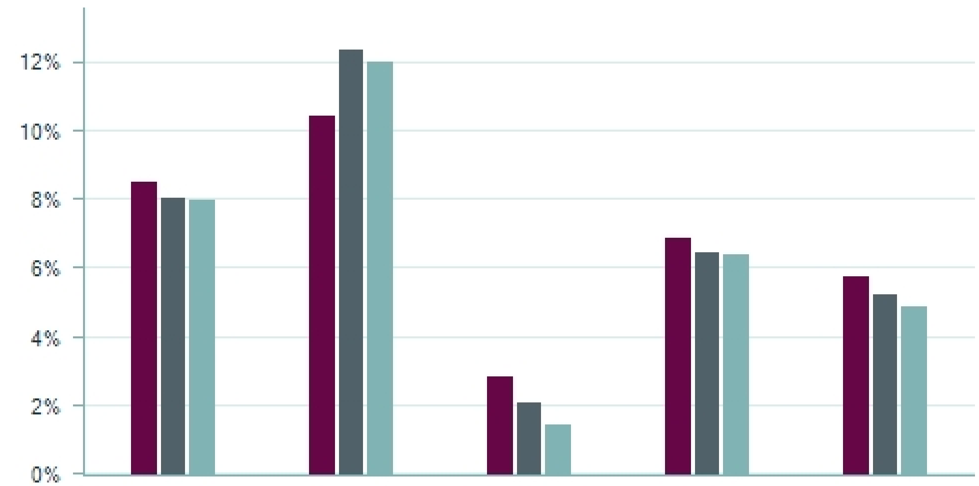
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	2.87	0.95	97.82	0.30	--	$10,685
Peer Group	5.16	0.95	94.07	0.56		

ACTION
KEEP

A

3.4

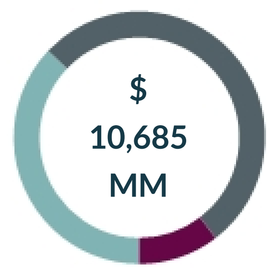
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	8.51	10.46	2.84	6.89	5.78
Index	8.04	12.32	2.12	6.47	5.28
Peer	8.02	12.00	1.46	6.45	4.94

Asset Allocation	
Cash	8.7%
Bonds	44.3%
Equity	31.3%

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	**3.4**
Overall Grade	**A**

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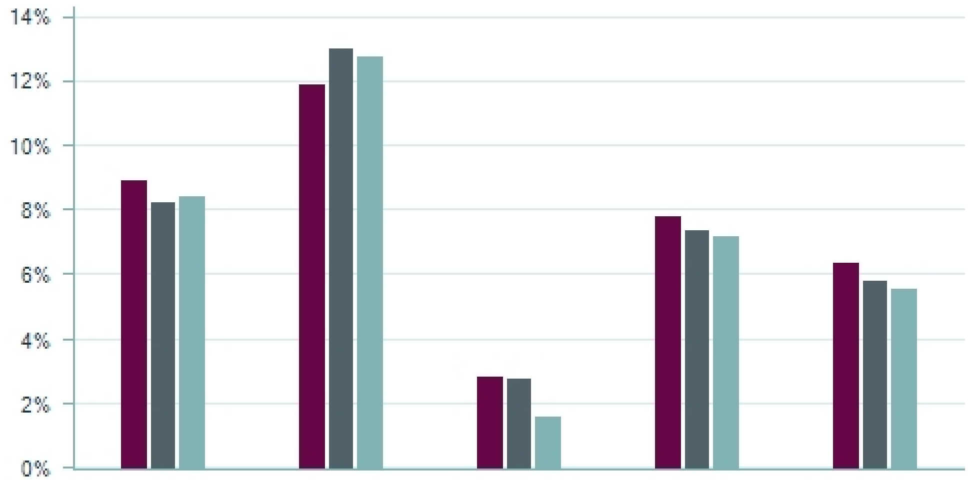
AMERICAN FUNDS 2025 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RFDTX	Mixed Asset Target 2025	S&P Target Date 2025 TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	3.10	0.96	98.75	0.32	--	$19,884
Peer Group	6.06	0.92	94.03	0.52		

ACTION
KEEP

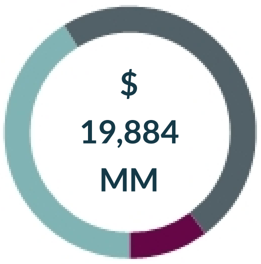
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	8.96	11.94	2.87	7.84	6.41
Index	8.28	12.99	2.80	7.42	5.85
Peer	8.45	12.75	1.63	7.19	5.58

Asset Allocation	
Cash	8.4%
Bonds	40.0%
Equity	33.9%

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	3.4
Overall Grade	A

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FUND REPORT — CURRENT LINEUP | Q4 2023

AMERICAN FUNDS 2030 TARGET DATE RETIREMENT FD R6

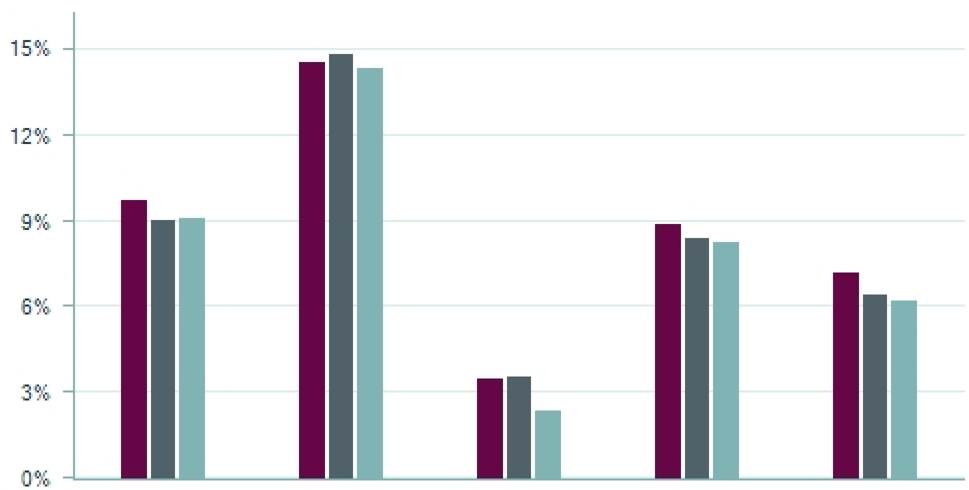
TICKER	CATEGORY	INDEX
RFETX	Mixed Asset Target 2030	S&P Target Date 2030 TR

KEY STATISTICS / **ASSET MANAGEMENT**

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	3.47	0.98	99.23	0.33	--	$24,314
Peer Group	6.90	0.96	93.33	0.56		

ACTION
KEEP

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	9.78	14.52	3.47	8.90	7.25
Index	9.02	14.80	3.61	8.42	6.44
Peer	9.09	14.31	2.38	8.29	6.23

Asset Allocation	
Cash	7.7%
Bonds	32.1%
Equity	39.5%

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	**3.4**
Overall Grade	**A**

Disclosure

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FUND REPORT — CURRENT LINEUP | Q4 2023

AMERICAN FUNDS 2035 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RFFTX	Mixed Asset Target 2035	S&P Target Date 2035 TR

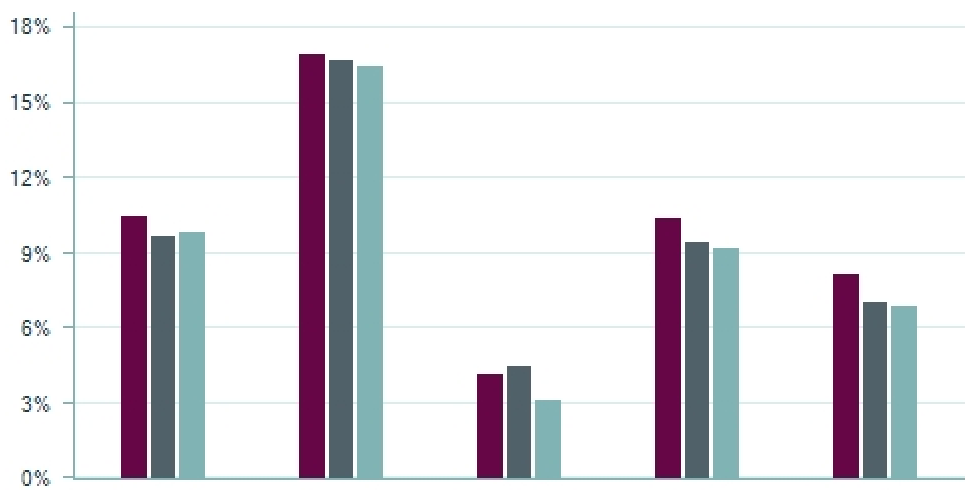
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	3.89	0.97	99.21	0.35	--	$21,378
Peer Group	7.52	1.00	94.22	0.54		

ACTION
KEEP

A

3.4

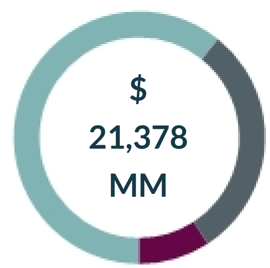
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	10.50	16.90	4.20	10.39	8.15
Index	9.68	16.63	4.45	9.44	7.04
Peer	9.84	16.44	3.12	9.25	6.87

Asset Allocation	
Cash	6.9%
Bonds	22.6%
Equity	45.6%

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	**3.4**
Overall Grade	**A**

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FUND REPORT — CURRENT LINEUP | Q4 2023

AMERICAN FUNDS 2040 TARGET DATE RETIREMENT FD R6

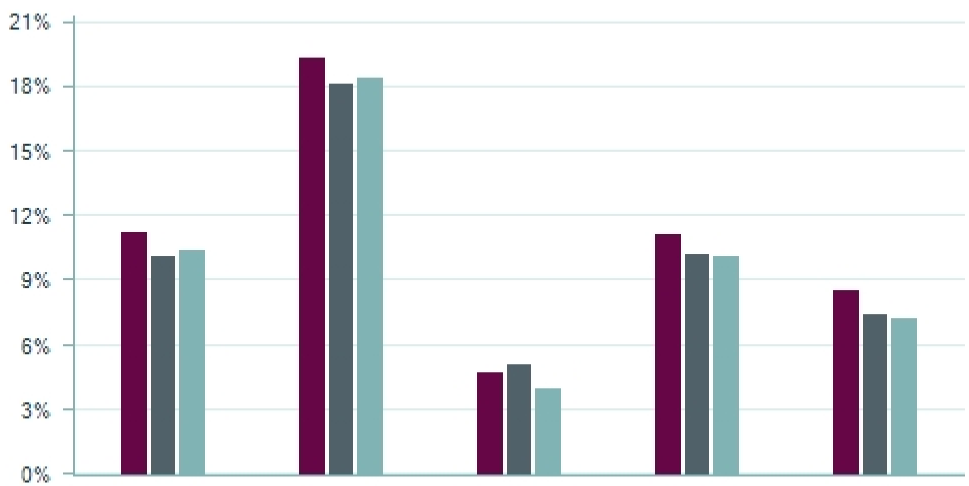
TICKER	CATEGORY	INDEX
RFGTX	Mixed Asset Target 2040	S&P Target Date 2040 TR

KEY STATISTICS / ASSET MANAGEMENT

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.25	0.99	99.28	0.36	--	$19,021
Peer Group	8.32	1.03	93.37	0.58		

ACTION
KEEP

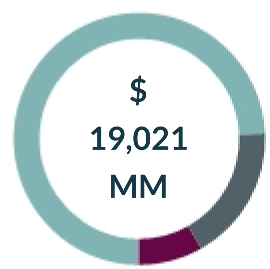
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.27	19.33	4.75	11.17	8.58
Index	10.19	18.16	5.16	10.22	7.49
Peer	10.46	18.41	3.99	10.18	7.27

Asset Allocation	
Cash	5.7%
Bonds	12.2%
Equity	51.8%

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**

AMERICAN FUNDS 2045 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RFHTX	Mixed Asset Target 2045	S&P Target Date 2045 TR

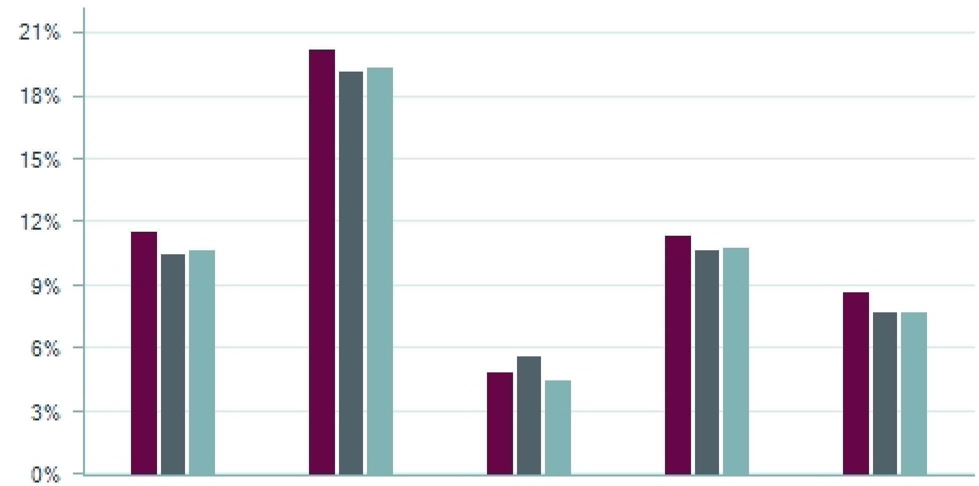
KEY STATISTICS / **ASSET MANAGEMENT**

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.37	0.98	99.20	0.37	--	$15,157
Peer Group	8.62	1.06	94.09	0.55		

ACTION
KEEP

A
3.4

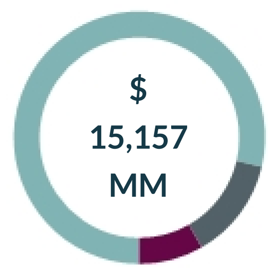
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.54	20.15	4.83	11.35	8.73
Index	10.53	19.14	5.62	10.68	7.76
Peer	10.70	19.26	4.50	10.83	7.71

Asset Allocation	
Cash	5.6%
Bonds	8.9%
Equity	53.7%

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

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FUND REPORT | **CURRENT LINEUP | Q4 2023**

AMERICAN FUNDS 2050 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RFITX	Mixed Asset Target 2050	S&P Target Date 2050 TR

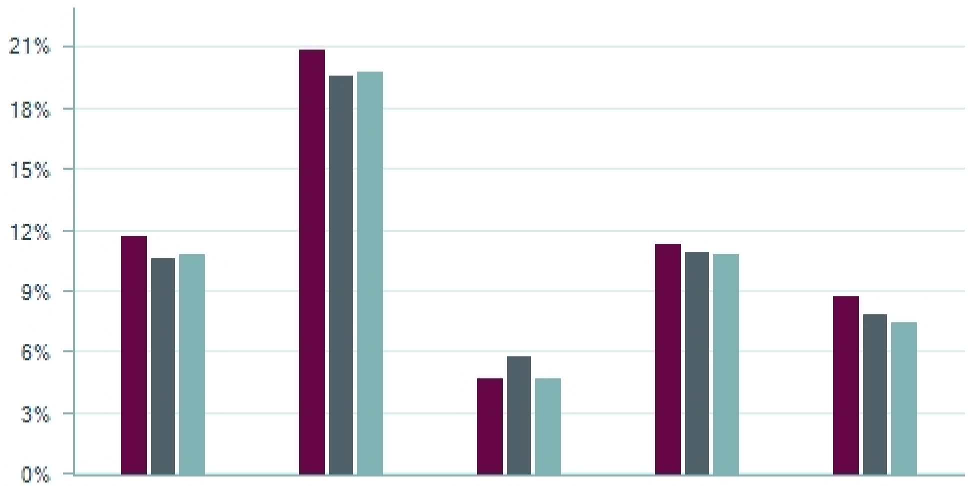
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.45	0.97	98.98	0.38	--	$13,103
Peer Group	8.96	1.07	93.20	0.58		

ACTION
KEEP

A

3.4

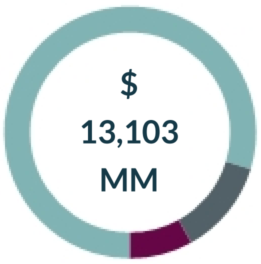
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.72	20.83	4.75	11.41	8.77
Index	10.70	19.58	5.84	10.92	7.92
Peer	10.88	19.80	4.71	10.90	7.55

Asset Allocation	
Cash	5.4%
Bonds	8.3%
Equity	53.9%

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

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FUND REPORT | **CURRENT LINEUP | Q4 2023**

AMERICAN FUNDS 2055 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RFKTX	Mixed Asset Target 2055	S&P Target Date 2055 TR

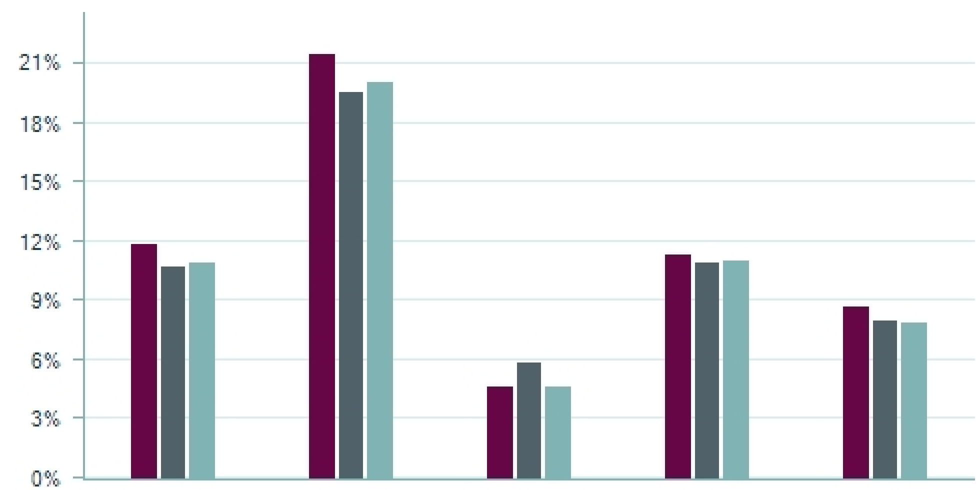
KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.52	0.98	98.89	0.38	--	$8,147
Peer Group	8.87	1.08	94.21	0.55		

ACTION
KEEP

A

3.4

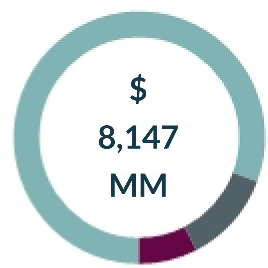
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.83	21.40	4.65	11.35	8.73
Index	10.71	19.62	5.91	10.98	7.99
Peer	10.94	19.98	4.71	11.09	7.91

Asset Allocation	
Cash	5.0%
Bonds	7.9%
Equity	53.8%

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

Disclosure

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FUND REPORT | **CURRENT LINEUP | Q4 2023**

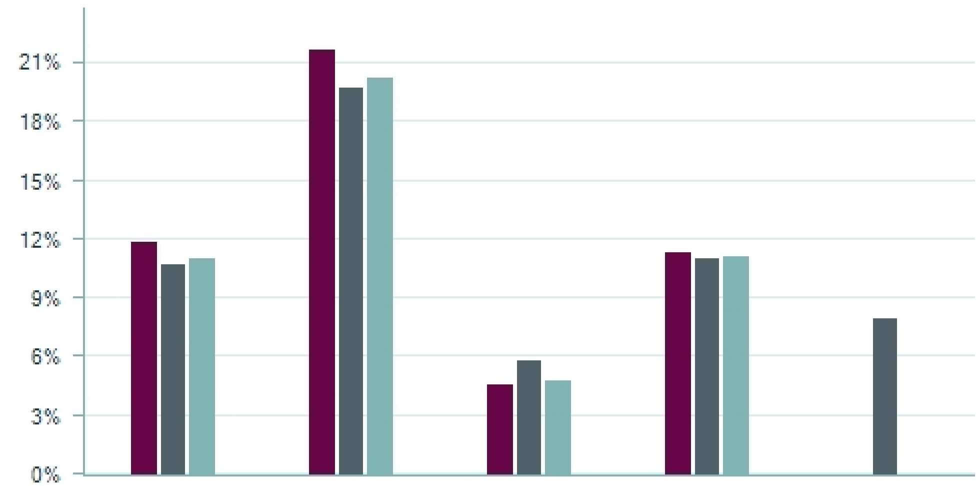
AMERICAN FUNDS 2060 TARGET DATE RETIREMENT FD R6

TICKER	CATEGORY	INDEX
RFUTX	Mixed Asset Target 2060	S&P Target Date 2060 TR USD

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.53	0.98	98.82	0.38	--	$3,891
Peer Group	9.15	1.07	93.33	0.58		

ACTION
KEEP

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.90	21.61	4.62	11.32	--
Index	10.72	19.74	5.89	11.04	8.04
Peer	11.03	20.18	4.86	11.21	--

Asset Allocation	
Cash	4.9%
Bonds	7.9%
Equity	53.6%

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

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FUND REPORT — CURRENT LINEUP | Q4 2023

AMERICAN FUNDS 2065 TARGET DATE RETIREMENT FD R6

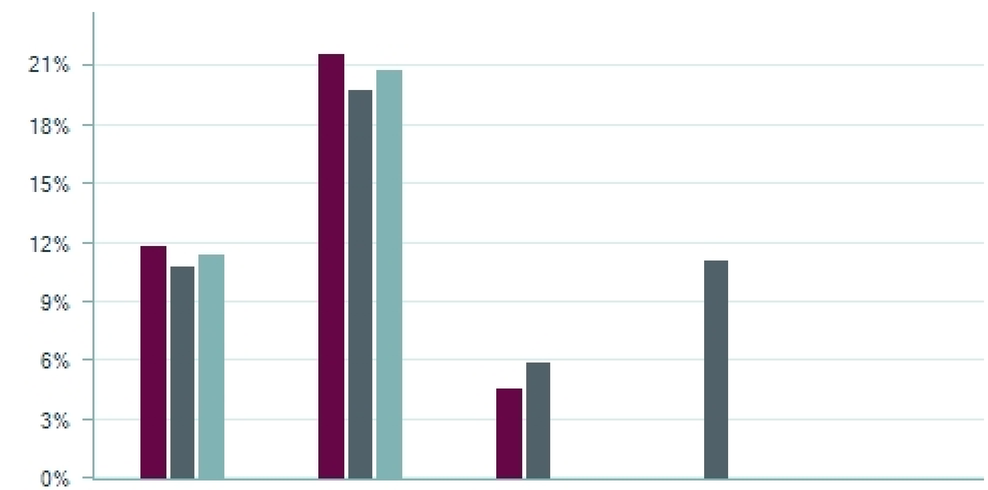
TICKER	CATEGORY	INDEX
RFVTX	Mixed Asset Target 2060+	S&P Target Date 2065+ TR

KEY STATISTICS / ASSET MANAGEMENT

Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	4.53	--	--	0.38	--	$314
Peer Group	6.53	1.19	69.63	0.60		

ACTION
KEEP

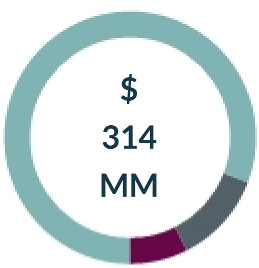
Returns



Sustainability

Low High

Asset Allocation



Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	11.86	21.55	4.65	--	--
Index	10.80	19.84	5.98	11.09	--
Peer	11.43	20.79	--	--	--

Asset Allocation	
Cash	4.9%
Bonds	7.8%
Equity	53.6%

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

Disclosure

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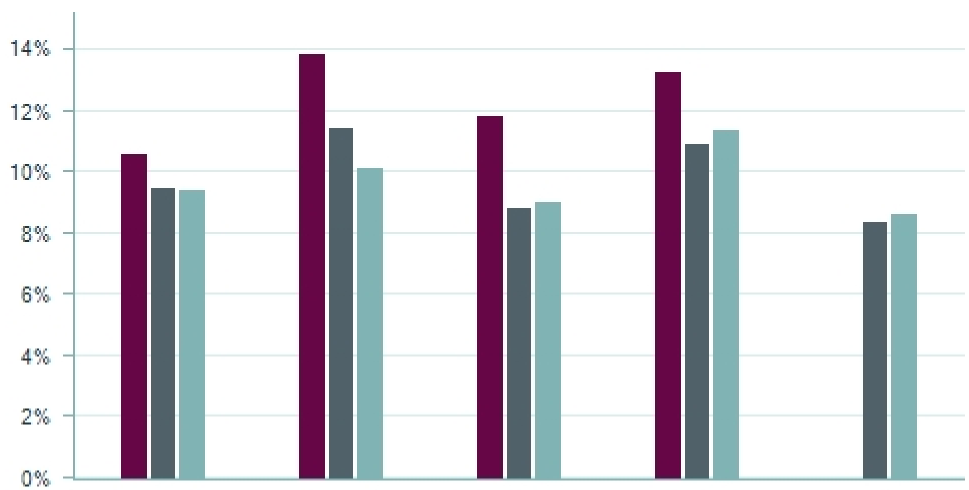
VOYA LARGE CAP VALUE PORTFOLIO R6

TICKER	CATEGORY	INDEX
VLCRX	Equity Income	Russell 1000 Value TR

KEY STATISTICS					ASSET MANAGEMENT	
Risk & Fees	Std Dev	Beta	R2	Exp Ratio	Mgr Tenure	Assets in MM
Fund	17.10	1.09	0.97	0.64	--	$60
Peer Group	15.98	0.99	61.67	0.96		

ACTION
KEEP

Returns



Sustainability

Low High

Asset Allocation

Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Fund	10.57	13.80	11.83	13.21	--
Index	9.50	11.46	8.86	10.91	8.40
Peer	9.42	10.12	9.00	11.38	8.63

Asset Allocation	
Cash	0.5%
Bonds	0.0%
Equity	94.6%

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

Disclosure

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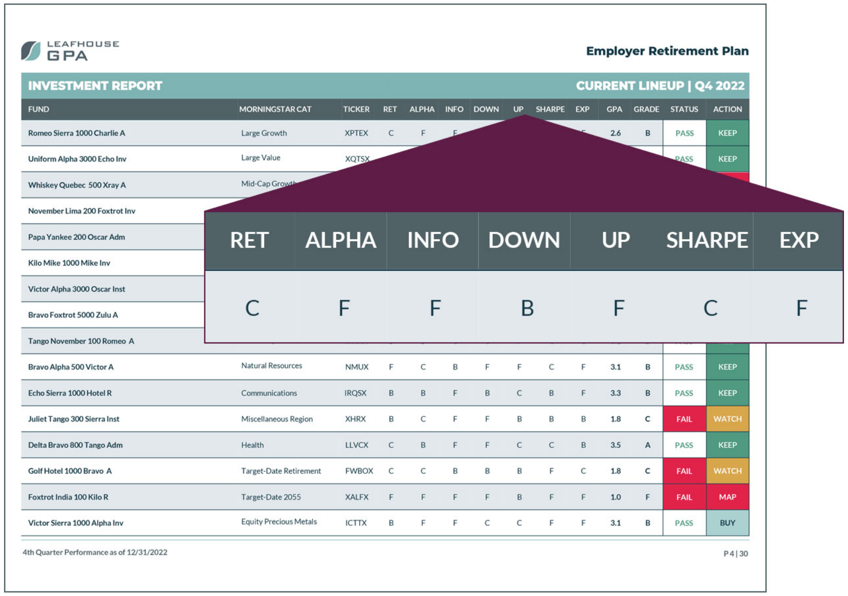
KEY FUND METRICS



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:

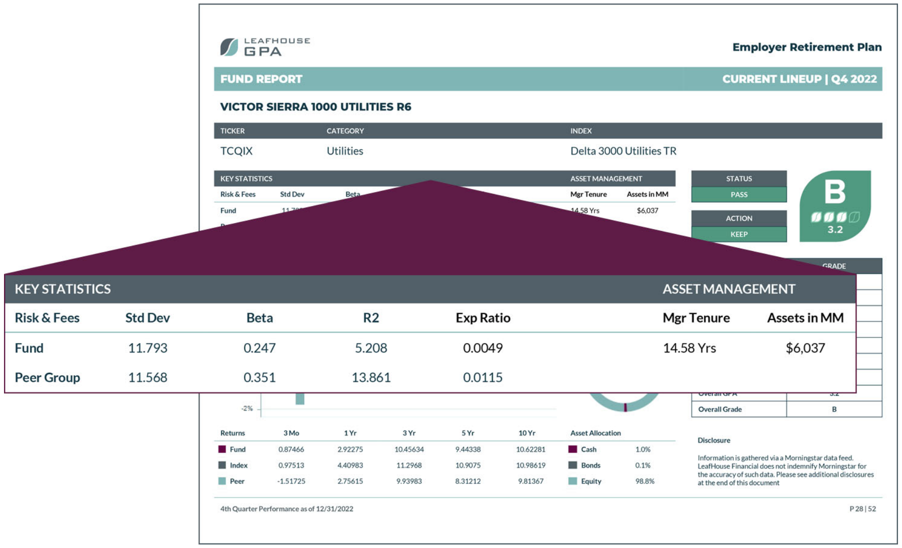
(1) ANNUAL REPORT NET EXPENSE RATIO

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)

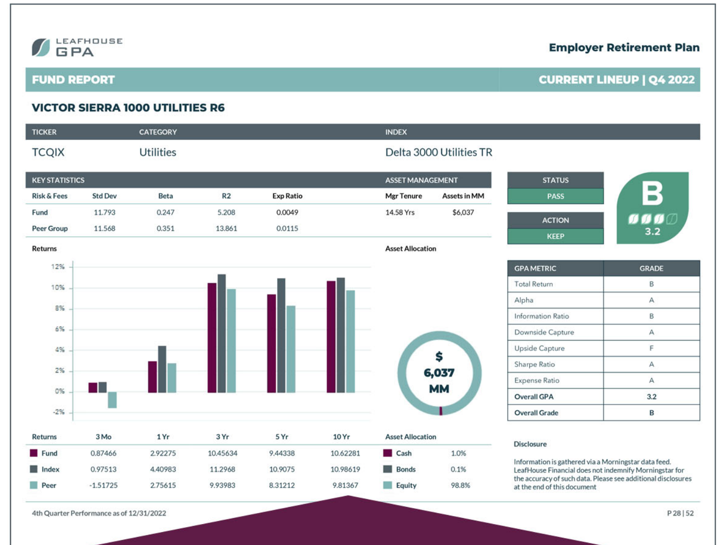
R-squared measures the relationship between a portfolio and its benchmark. It can be thought of as a percentage from 1 to 100. R-squared is not a measure of the performance of a portfolio. It is simply a measure of the correlation of the portfolio's returns to the benchmark's returns. If you want a portfolio 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.


LEAFHOUSE GPA

Employer Retirement Plan

FUND REPORT — CURRENT LINEUP | Q4 2022

VICTOR SIERRA 1000 UTILITIES R6

TICKER	CATEGORY	INDEX
TCQIX	Utilities	Delta 3000 Utilities TR

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		

STATUS: PASS

ACTION: KEEP

B 3.2

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

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%

Disclosure

Information is gathered via a Morningstar data feed. LeafHouse Financial does not indemnify Morningstar for the accuracy of such data. Please see additional disclosures at the end of this document

4th Quarter Performance as of 12/31/2022

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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

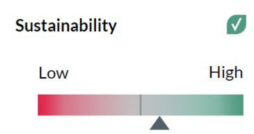
The ticker represents a fund's or a company's stock on an exchange. The ticker can be the most dependable way to identify a security, because it is less likely to change than a security name.

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.



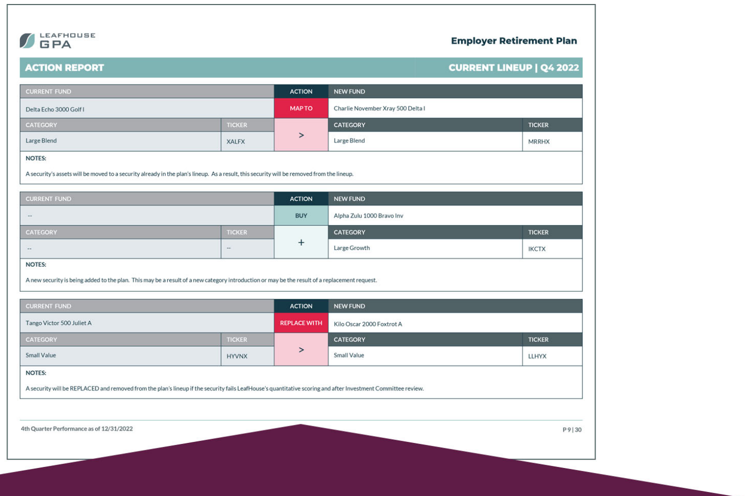
Checkmark indicates that the fund's prospectus states that it is sustainable

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 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



CURRENT FUND		ACTION	NEW FUND	
Delta Echo 3000 Golf I		MAP TO	Charlie November Xray 500 Delta I	
CATEGORY	TICKER	>	CATEGORY	TICKER
Large Blend	XALFX		Large Blend	MRRHX

CURRENT FUND		ACTION	NEW FUND	
--		BUY	Alpha Zulu 1000 Bravo Inv	
CATEGORY	TICKER	+	CATEGORY	TICKER
--	--		Large Growth	IKCTX

CURRENT FUND		ACTION	NEW FUND	
Tango Victor 500 Juliet A		REPLACE WITH	Kilo Oscar 2000 Foxtrot A	
CATEGORY	TICKER	>	CATEGORY	TICKER
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

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