



Quarterly Investment Analysis and Reporting

2024 3rd Quarter

PRODUCED FOR

GoalPath Fi360 CITs

Fiduciary Plan Review & 3(38) Investment Report

Investment Data as of 09/30/2024. Account Holdings as of 12/31/2023.

GoalPath Fi360 CITs

COVER PAGE (CONTINUED)

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GoalPath Fi360 Funds

PORTFOLIO CONSTRUCTION AND REBALANCING
THAT LEVERAGES THE *FIDUCIARY SCORE*®



GoalPath
SOLUTIONS

Fi360
A Broadridge® Company

Making fiduciary review and rebalancing scalable for retirement plan advisors

A rigorous, evidence-based selection process with quantitative and qualitative review

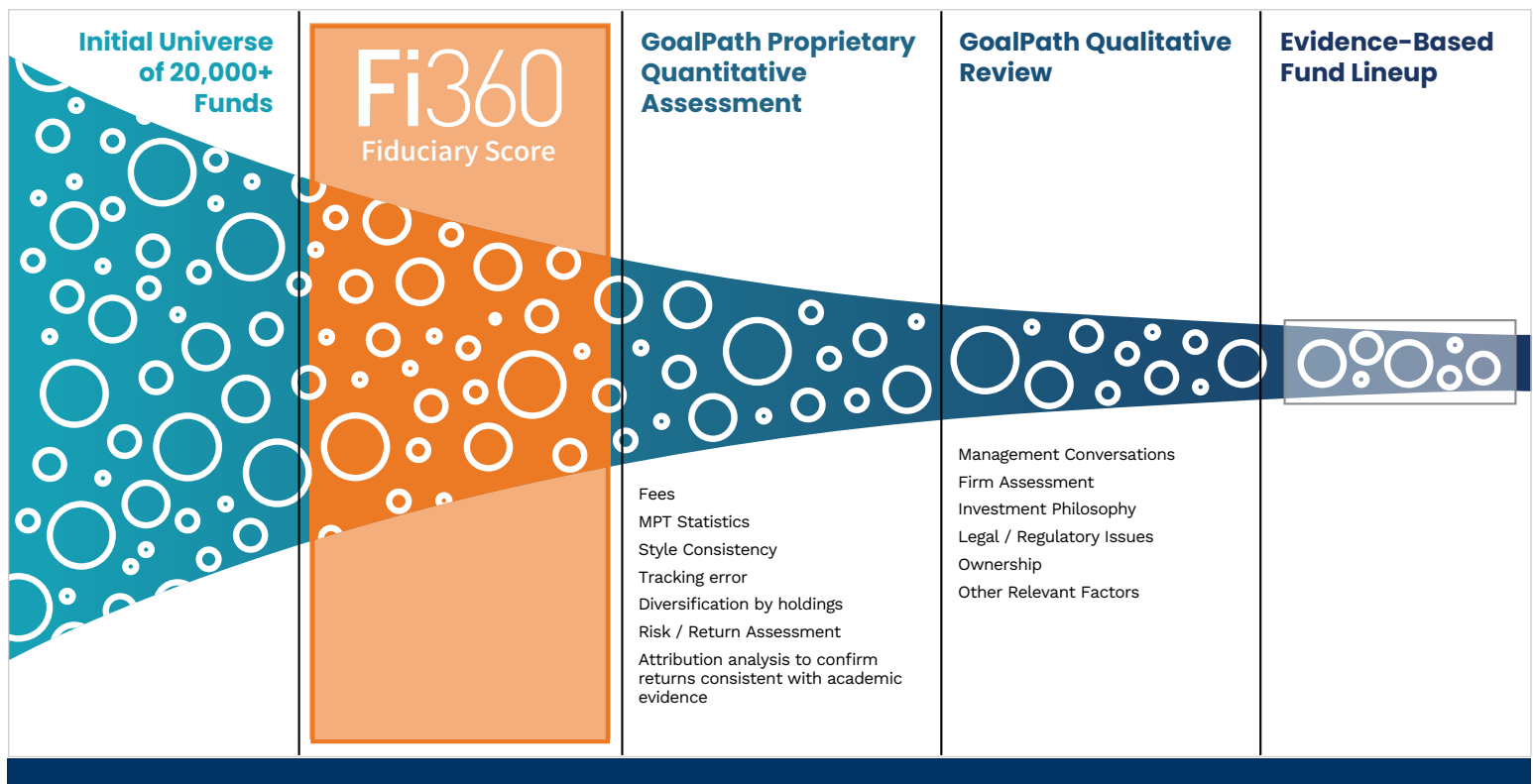
New “best-practices” open architecture QDIA solution with multiple glidepaths

Overview of the Fund Series

GoalPath Fi360 Funds are designed to manage risks that face retirement plan investors when it comes to replacing their income. The Funds take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Funds recognize this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches.

Investment Selection Process: An Evidence-Based Approach

Our Academic Review Committee’s investment selection process combines robust academic research, Modern Portfolio Theory, rigorous testing and thorough peer review to select the investment lineup.



The Fi360 Fiduciary Score®

The **Fi360 Fiduciary Score** is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score is calculated on a monthly basis for investments with at least a three-year history. The score is calculated for open-end mutual funds, exchange-traded funds, collective investment trust funds, and group retirement plan annuities.

Investment List as of May 1, 2022

GoalPath Fi360 Conservative 2020 Fund
GoalPath Fi360 Moderate 2020 Fund
GoalPath Fi360 Aggressive 2020 Fund

GoalPath Fi360 Conservative 2050 Fund
GoalPath Fi360 Moderate 2050 Fund
GoalPath Fi360 Aggressive 2050 Fund

GoalPath Fi360 Conservative 2030 Fund
GoalPath Fi360 Moderate 2030 Fund
GoalPath Fi360 Aggressive 2030 Fund

GoalPath Fi360 Conservative 2060 Fund
GoalPath Fi360 Moderate 2060 Fund
GoalPath Fi360 Aggressive 2060 Fund

GoalPath Fi360 Conservative 2040 Fund
GoalPath Fi360 Moderate 2040 Fund
GoalPath Fi360 Aggressive 2040 Fund

Questions. Answers.

What's the advantage of including Fi360's Scores as a fund selection factor within GoalPath's strategies?

Including Fi360 Scores as a criteria within GoalPath's fund selection process 'builds-in' scalable fiduciary reviews and rebalancing for advisors who select these strategies. This is a great example of technology driving efficiencies in fiduciary account management.

What is the relationship between GoalPath and Fi360?

GoalPath licenses Fi360's Fiduciary Score as one of several fund selection criteria for use within the GoalPath Fi360 Funds. Fi360 serves only as a data provider to GoalPath and is not a sub-advisor to the funds.

For information about investment process, risks, and disclosures please visit:

<https://www.broadridge.com/cit/goalpath-portfolios>

ADDRESS

10975 Benson Drive, Suite 560
Overland Park, KS 66210

PHONE

913-643-4135
913-643-4131

EMAIL

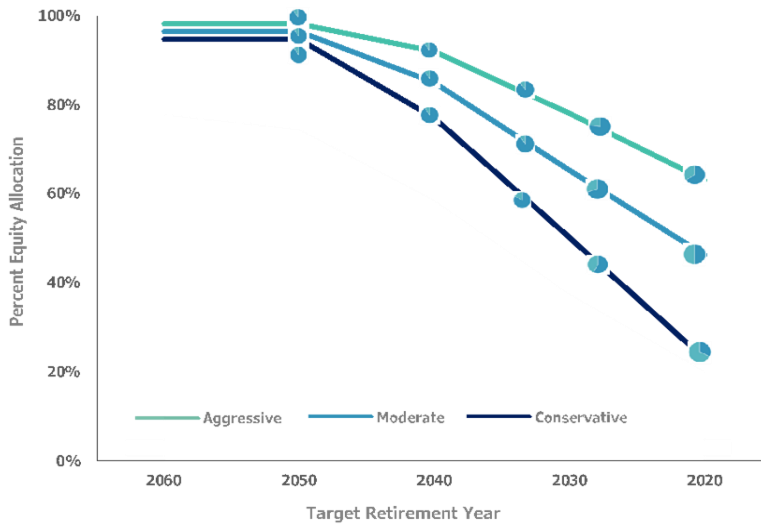
info@goalpathsolutions.com



GoalPath
SOLUTIONS



Average Fi360 Scores



Aggressive Glide Path TDF Series

21

Moderate Glide Path TDF Series

15

Conservative Glide Path TDF Series

13



Academic Review Committee

Your investments are managed by our Academic Review Committee. The committee's members represent a broad range of perspectives and areas of focus.



VERN CUSHENBERY

Chartered Financial Analyst (CFA), Certified Public Accountant (CPA)

Chief Investment Officer

Adjunct Professor of Finance & Accounting, Master's Program, at University of Missouri - Kansas City

ANDY MICH

Certified Financial Planner (CFP®), Qualified Pension Administrator (QPA)

BRYAN MONTEMURRO

Certified Financial Planner (CFP®), Master of Business Administration (MBA)

MIKE CURRAN

Accredited Investment Fiduciary (AIF®), Certified Plan Fiduciary Advisor (CPFA)

TIM JANSEN

Certified Financial Planner (CFP®), Qualified 401(k) Administrator (QKA®), Qualified Plan Financial Consultant (QPFC)

Firmly Rooted in Academia

We select funds based on relevant criteria based on the research of more than **70,000 academics** including world-renown investment experts.

DR. HARRY MARKOWITZ

1990 Nobel Prize in Economics

WILLIAM SHARPE

Professor Emeritus at Stanford,
1990 Nobel Prize in Economics

DR. JOHN LINTNER

Economics Professor at Harvard
Business School

DR. FISCHER BLACK

Posthumous Nobel Honoree

DR. EUGENE FAMA

"Father of Finance" & 2013 Nobel
Prize in Economics

DR. ROBERT MERTON

Distinguished Professor at MIT,
Professor Emeritus at Harvard, Nobel
Laureate and 1997 Nobel Prize in
Economics

DR. ROGER IBBOTSON

Professor Emeritus at Yale

Investment Analysis & Selection Process



Investment Analysis – Market Review



Quarterly Market Update

WATCH: The 3rd Quarter in Review

Hear Chief Investment Officer, Vern Cushenbery, give his thoughts on market activities from the past quarter in this Quarterly Market Update.

<https://youtu.be/Azx6r9Uof3w>

	US Stock Market	International Developed Stocks	Emerging Markets Stocks	Global Real Estate	US Bond Market	Global Bond Market ex US
	Stocks				Bonds	
3Q 2024	6.23% ↑	7.76% ↑	8.72% ↑	16.04% ↑	5.20% ↑	3.48% ↑
1 Year	35.19% ↑	24.98% ↑	26.05% ↑	30.43% ↑	11.57% ↑	9.78% ↑
5 Years	15.26% ↑	8.36% ↑	5.75% ↑	2.54% ↑	0.33% ↑	0.64% ↑
10 Years	12.83% ↑	5.68% ↑	4.02% ↑	4.92% ↑	1.84% ↑	2.62% ↑

Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: US Stock Market (Russell 3000 Index), International Developed Stocks (MSCI World ex USA Index [net dividends]), Emerging Markets (MSCI Emerging Markets Index [net dividends]), Global Real Estate (S&P Global REIT Index [net dividends]), US Bond Market (Bloomberg US Aggregate Bond Index), and Global Bond Market ex US (Bloomberg Global Aggregate ex-USD Bond Index [hedged to USD]). S&P data © 2023 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. MSCI data © MSCI 2023, all rights reserved. Bloomberg data provided by Bloomberg.

Investment Analysis – Market Review



Click on the video thumbnails below to view.

Key Policy Implications



	Potential Harris stance	Potential Trump stance
Taxes	Extension of the TCJA outside of households making \$400K+. Potential tax hikes for corporations, restore child tax credit and new tax incentives.	Make the expiring provisions permanent. Further reduce corporate tax rate. Consider replacing personal income taxes with increased tariffs.
Trade	Maintain status quo of "tough on China" with an emphasis on targeted tariffs, such as steel and aluminum from China.	Impose a universal baseline tariff of 10% on all U.S. imports. Impose a 60% tariff on U.S. imports from China.
Immigration	Continue to pair legal pathways for migrants with some stricter deference measures.	Much stricter immigration measures, including an effort to deport asylum seekers to other countries.
Energy	Continue to invest in clean energy manufacturing, reduce emissions and increase energy efficiency. Consider raising taxes on fossil fuel industry.	Bolster U.S. energy independence with greater domestic production of oil and gas. Roll back some environmental regulations and incentives.
Defense	Steady emphasis on alliances and multilateralism.	Push for more self-reliance from NATO. Increase pressure on allies to bolster defense spending.
Healthcare	Protect and build on the Affordable Care Act (ACA). Continued focus on lowering drug prices with Medicare enabled to negotiate more.	Sought to repeal and replace ACA during tenure, could curtail subsidies expiring at year-end 2025. Continue efforts on price transparency.
Regulation	Continue Biden's antitrust enforcement efforts and focus on reducing monopolies, with continued support for traditional energy and bank regulation.	Less focus on energy and banks, and potentially more accommodative to tech M&A, but continued support for regulating Big Tech.
Monetary Policy	Hands off approach to the Federal Reserve.	More interventionist approach to the Federal Reserve.

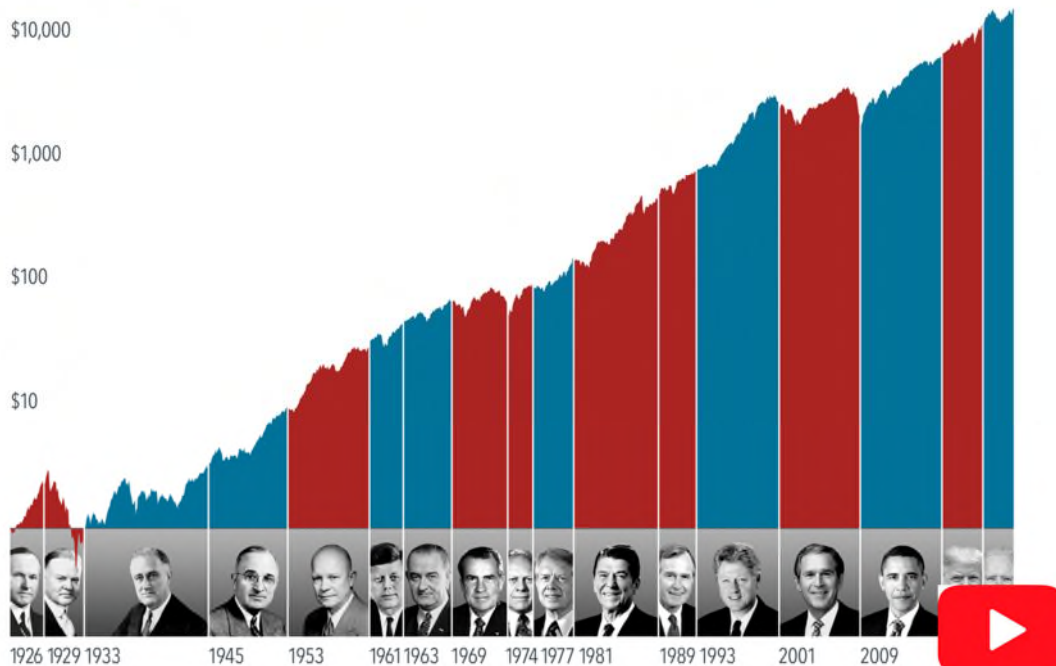
Source: Campaign websites, press reports, WSJ, J.P. Morgan Asset Management. Commentary is for illustrative purposes only and is comprehensive guide to each candidate's policy positions. Policy guidance is subject to change.

Data are as of August 31, 2024.



<https://youtu.be/Azx6r9Uof3w?si=7RqQnUHXADETmzcG&t=254>

Removing the Noise



<https://youtu.be/Azx6r9Uof3w?si=7RqQnUHXADETmzcG&t=325>

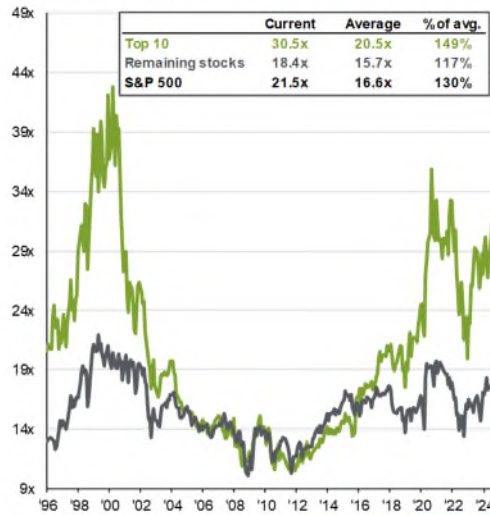
Investment Analysis – Market Review



Click on the video thumbnails below to view.

S&P 500: Index concentration and valuations

P/E ratio of the top 10 and remaining stocks in the S&P 500
Next 12 months, 1996 - present



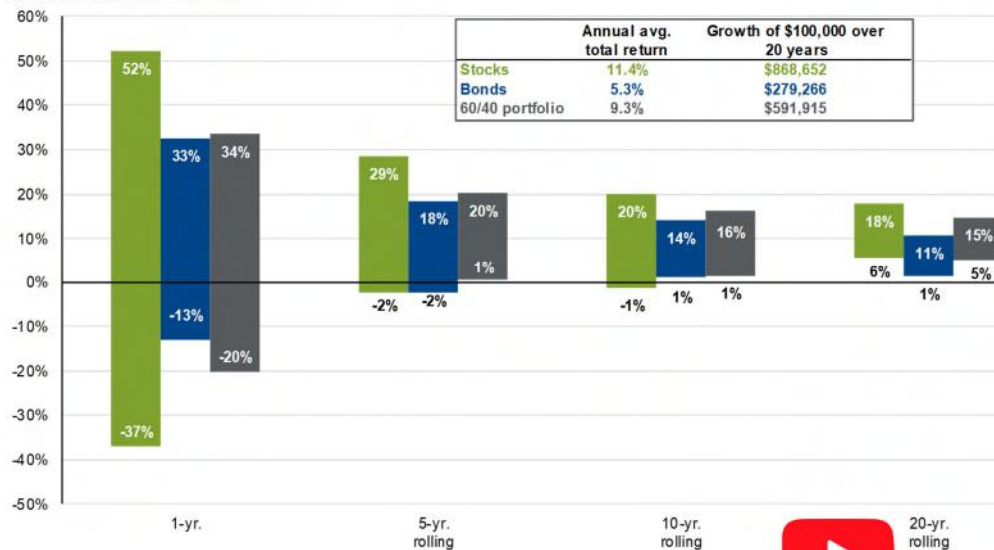
Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management. Companies are based on the 10 largest index constituents at the beginning 9/30/2024, the top 10 companies in the index were AAPL (7.1%), M (6.1%), AMZN (3.6%), GOOGL/GOOG (3.6%), META (2.5%), BR (1.7%), TSLA (1.5%) and LLY (1.4%). The remaining stocks represent companies in the S&P 500.



<https://youtu.be/Azx6r9Uof3w?si=7RqQnUHXADETmzcG&t=345>

Time, diversification and the volatility of returns

Range of stock, bond and blended total returns
Annual total returns, 1950-2023



Source: Bloomberg, FactSet, Federal Reserve, Robert Shiller, Standard & Poor's, Strategas/Ibbotson, J.P. Morgan Asset Management. Returns shown are based on calendar year returns from 1950 to 2023. Stocks represent the S&P 500 Shiller Composite for periods prior to 1936 and S&P 500 thereafter. Bonds represent Strategas/Ibbotson for periods prior to 1976 and the Bloomberg Aggregate thereafter. Growth of \$100,000 is based on annual average total returns from 1950 to 2023.



<https://youtu.be/Azx6r9Uof3w?si=7RqQnUHXADETmzcG&t=495>

Fiduciary Plan Review & 3(38) Investment Report

HOLDINGS SUMMARY

17

INVESTMENTS

1

INVESTMENTS TO WATCH/REMOVE

U.S. EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION
DFA US Core Equity 1 I	MF	DFEOX	Large Blend	-
DFA US Large Company I	MF	DFUSX	Large Blend	-
DFA US Small Cap I	MF	DFSTX	Small Blend	-
Federated Hermes MDT Large Cap Growth IS	MF	QILGX	Large Growth	-
Hartford Core Equity R6	MF	HAITX	Large Blend	-
Hartford Quality Value R6	MF	HVOVX	Large Value	-
MassMutual Small Cap Opps I	MF	MSOOX	Small Blend	-

INTERNATIONAL EQUITY

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION
DFA Emerging Markets Core Equity I	MF	DFCEX	Diversified Emerging Mkts	-
DFA Large Cap International I	MF	DFALX	Foreign Large Blend	-
Hartford Schroders Intl Multi-Cp Val SDR	MF	SIDRX	Foreign Large Value	-

TAXABLE BOND

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION
DFA LTIP Institutional W	MF	DRXIX	Inflation-Protected Bond	Watch
DFA Short-Term Extended Quality I	MF	DFEQX	Short-Term Bond	-
DFA Two-Year Global Fixed-Income I	MF	DFGFX	Global Bond-USD Hedged	-
Federated Hermes Inflation Ptctd Sec IS	MF	RRFIX	Inflation-Protected Bond	-
MassMutual Infl-Prot and Inc I	MF	MIPZX	Inflation-Protected Bond	-
MassMutual Total Return Bond I	MF	MSPZX	Intermediate Core-Plus Bond	-

MONEY MARKET

INVESTMENT NAME	TYPE	TICKER	PEER GROUP	ACTION
Federated Hermes Treasury Obl IS	MF	TOIXX	Money Market Taxable	-

Fiduciary Plan Review & 3(38) Investment Report

PAGE 2 OF 47

Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

INVESTMENT COMMENTARY

DFA LTIP INSTITUTIONAL W - DRXIX - INFLATION-PROTECTED BOND - ACTIVE

WATCH

INVESTMENT NOTES AS OF 9/30/2024

The Dimensional Long-Term *Inflation Protected U.S. Treasury* Fund (DRXIX) is unique to the GoalPath Conservative Glidepath and prioritizes *Income as the Outcome* in a manner consistent with the DOL's Tips for Fiduciaries guidance and the SECURE Act. When benchmarking this fund, it is important to remember the following:

DRXIX is 100% comprised of *Inflation Protected U.S. Treasuries*, so while the fund is subject to short-term swings in account volatility which will vary inversely with moves in interest rates, principal values are guaranteed making this an ideal solution for modelling future retirement liabilities.

GoalPath partners with Fi360 to scale a process for our clients and advisory community. Morningstar serves as the primary source of data for reporting. Periodically there are irregularities in that data. As it pertains to DRXIX, the Fi360 default quantitative instance has measured the fund against a benchmark that is not the primary reflection of the underlying fund. GoalPath is monitoring closely through supplemental quantitative and qualitative reviews. As the fund is entirely comprised of U.S. Treasury investments we are confident in its continued use.

Fiduciary Plan Review & 3(38) Investment Report

ANNUAL INVESTMENT OPTION COSTS

Each investment option is listed below. In many cases, especially in 401k plans, part of the expense ratio may be directed via 'revenue sharing' to other service providers such the advisor, recordkeeper or custodian. 12B-1 fees are commonly sent to the advisor while Sub-TA and Shareholder Service (SHR SVC) fees are commonly sent to the recordkeeper and/or custodian. Revenue sharing can be offset against other costs charged by a provider or additive to other costs they charge (see the Annual Cost Breakdown section for additional information). Fi360 calculates the MGMT FEE by subtracting any of these revenue sharing elements from the net expense ratio.

U.S. EQUITY

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS
DFA US Core Equity 1 I	-	-	-	0.15	0.15 (11)	0.15
DFA US Large Company I	-	-	-	0.08	0.08 (7)	0.09
DFA US Small Cap I	-	-	-	0.27	0.27 (13)	0.28
Federated Hermes MDT Large Cap Growth IS	-	-	-	0.75	0.75 (41)	1.03
Hartford Core Equity R6	-	-	-	0.36	0.36 (22)	0.36
Hartford Quality Value R6	-	-	-	-	-	-
MassMutual Small Cap Opps I	-	-	-	0.65	0.65 (25)	0.67

INTERNATIONAL EQUITY

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS
DFA Emerging Markets Core Equity I	-	-	-	0.39	0.39 (10)	0.39
DFA Large Cap International I	-	-	-	0.17	0.17 (9)	0.17
Hartford Schroders Intl Multi-Cp Val SDR	-	-	-	0.75	0.75 (29)	0.75

TAXABLE BOND

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS
DFA LTIP Institutional W	-	-	-	0.13	0.13 (11)	0.13
DFA Short-Term Extended Quality I	-	-	-	0.18	0.18 (8)	0.20
DFA Two-Year Global Fixed-Income I	-	-	-	0.17	0.17 (15)	0.17
Federated Hermes Inflation Ptctd Sec IS	-	-	-	0.35	0.35 (24)	0.69
MassMutual Infl-Prot and Inc I	-	-	-	0.49	0.49 (37)	0.51
MassMutual Total Return Bond I	-	-	-	0.33	0.33 (7)	0.38

MONEY MARKET

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET (RANK)	GROSS
Federated Hermes Treasury Obl IS	-	-	-	0.20	0.20 (26)	0.28

TOTAL INVESTMENT OPTION COSTS TABLE

NAME	% NET EXPENSE RATIO COMPONENTS				EXPENSE RATIO	
	12B-1	SUB-TA	SHR SVC	MGMT FEE	NET	GROSS
In Basis Points (BPS)	-	-	-	-	-	-

ANNUAL INVESTMENT OPTION COSTS

FEE WAIVERS

DFA Short-Term Extended Quality I Dimensional Fund Advisors LP (the "Advisor") has agreed to waive certain fees and in certain instances, assume certain expenses of the Portfolio. The Fee Waiver and/or Expense Assumption Agreement for the Portfolio will remain in effect through February 28, 2025, and may only be terminated by the Fund's Board of Directors prior to that date. Under certain circumstances, the Advisor retains the right to seek reimbursement for any fees previously waived and/or expenses previously assumed up to thirty-six months after such fee waiver and/or expense assumption.

DFA US Large Company I Dimensional Fund Advisors LP (the "Advisor") has agreed to waive certain fees of the Portfolio. The Fee Waiver Agreement for the Portfolio will remain in effect through February 28, 2025, and may only be terminated by the Fund's Board of Directors prior to that date. Under certain circumstances, the Advisor retains the right to seek reimbursement for any fees previously waived up to thirty-six months after such fee waiver.

DFA US Small Cap I Dimensional Fund Advisors LP (the "Advisor") has agreed to waive certain fees and in certain instances, assume certain expenses of the Portfolio. The Fee Waiver and/or Expense Assumption Agreement for the Portfolio will remain in effect through February 28, 2025, and may only be terminated by the Fund's Board of Directors prior to that date. Under certain circumstances, the Advisor retains the right to seek reimbursement for any fees previously waived and/or expenses previously assumed up to thirty-six months after such fee waiver and/or expense assumption.

Federated Hermes Inflation Ptctd Sec IS The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Effective December 1, 2023, total annual fund operating expenses paid by the Fund's A, C, IS and R6 classes (after the voluntary waivers and/or reimbursements) will not exceed 0.59%, 1.37%, 0.34% and 0.30% (the "Fee Limit"), respectively, up to but not including the later of (the "Termination Date"): (a) December 1, 2024 ; or (b) the date of the Fund's next effective Prospectus. Prior to December 1, 2023, the Fee Limit for the Class C Shares was 1.34%. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Trustees.

Federated Hermes MDT Large Cap Growth IS The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Total annual fund operating expenses (excluding acquired fund fees and expenses, interest expense, extraordinary expenses and proxy-related expenses paid by the Fund, if any) paid by the A, C and IS classes (after the voluntary waivers and/or reimbursements) will not exceed 0.99%, 1.74% and 0.74% (the "Fee Limit"), respectively, up to but not including the later of (the "Termination Date"): (a) October 1, 2024 ; or (b) the date of the Fund's next effective Prospectus. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated or the Fee Limit increased prior to the Termination Date with the agreement of the Trustees.

Federated Hermes Treasury Obl IS The Adviser and certain of its affiliates on their own initiative have agreed to waive certain amounts of their respective fees and/or reimburse expenses. Total annual fund operating expenses (excluding acquired fund fees and expenses, interest expense, extraordinary expenses and proxy-related expenses paid by the Fund, if any) paid by the Fund's IS class (after the voluntary waivers and/or reimbursements) will not exceed 0.20% (the "Fee Limit") up to but not including the later of (the "Termination Date"): (a) October 1, 2024 ; or (b) the date of the Fund's next effective Prospectus. While the Adviser and its affiliates currently do not anticipate terminating or increasing these arrangements prior to the Termination Date, these arrangements may only be terminated, or the Fee Limit increased, prior to the Termination Date with the agreement of the Trustees.

MassMutual Infl-Prot and Inc I The expenses in the above table reflect a written agreement by MML Advisers to cap the fees and expenses of the Fund (other than extraordinary legal and other expenses, Acquired Fund Fees and Expenses, interest expense, expenses related to borrowings, securities lending, leverage, taxes, and brokerage, short sale dividend and loan expense, or other non-recurring or unusual expenses such as organizational expenses and shareholder meeting expenses, as applicable) through January 31, 2026, to the extent that Total Annual Fund Operating Expenses after Expense Reimbursement would otherwise exceed 0.49%, 0.59%, 0.69%, 0.79%, 0.94%, 0.99%, 1.19%, and 0.59% for Classes I, R5, Service, Administrative, R4, A, R3, and Y, respectively.

MassMutual Small Cap Opps I The expenses in the above table reflect a written agreement by MML Advisers to cap the fees and expenses of the Fund (other than extraordinary legal and other expenses, Acquired Fund Fees and Expenses, interest expense, expenses related to borrowings, securities lending, leverage, taxes, and brokerage, short sale dividend and loan expense, or other non-recurring or unusual expenses such as organizational expenses and shareholder meeting expenses, as applicable) through January 31, 2025 , to the extent that Total Annual Fund

Fiduciary Plan Review & 3(38) Investment Report

ANNUAL INVESTMENT OPTION COSTS

Operating Expenses after Expense Reimbursement would otherwise exceed 0.65%, 0.75%, 0.85%, 0.95%, 1.10%, 1.15%, 1.35%, and 0.75% for Classes I, R5, Service, Administrative, R4, A, R3, and Y, respectively. The Total Annual Fund Operating Expenses after Expense Reimbursement shown in the above table may exceed these amounts, because, as noted in the previous sentence, certain fees and expenses are excluded from the cap.

MassMutual Total Return Bond I The expenses in the above table reflect a written agreement by MML Advisers to cap the fees and expenses of the Fund (other than extraordinary legal and other expenses, Acquired Fund Fees and Expenses, interest expense, expenses related to borrowings, securities lending, leverage, taxes, and brokerage, short sale dividend and loan expense, or other non-recurring or unusual expenses such as organizational expenses and shareholder meeting expenses, as applicable) through January 31, 2025, to the extent that Total Annual Fund Operating Expenses after Expense Reimbursement would otherwise exceed 0.33%, 0.43%, 0.53%, 0.63%, 0.78%, 0.83%, 1.03%, and 0.43% for Classes I, R5, Service, Administrative, R4, A, R3, and Y respectively. The Total Annual Fund Operating Expenses after Expense Reimbursement shown in the above table may exceed these amounts, because, as noted in the previous sentence, certain fees and expenses are excluded from the cap.

Fiduciary Plan Review & 3(38) Investment Report

STYLE SUMMARY

This section groups each investment into a style category. The top charts show the number of investments grouped by their current Morningstar Style Box™. The bottom tables include investments within other style categories based on their current peer group. The Morningstar Style Box™ is a nine-square grid that provides a graphical representation of the investment style of mutual funds, exchange traded funds, group retirement plan annuities, variable annuity sub-accounts and separately managed accounts. US and International equities are classified according to market capitalization (the vertical axis) and growth and value factors (the horizontal axis). Fixed income funds are classified according to credit quality of the long bonds owned (the vertical axis) and interest rate sensitivity as measured by a bond's effective duration (the horizontal axis).

US EQUITY

	3	1	LARGE MEDIUM SMALL
	2		
VALUE	BLEND	GROWTH	

INTERNATIONAL EQUITY

1	2		LARGE MEDIUM SMALL
VALUE	BLEND	GROWTH	

FIXED INCOME

1	3	1	HIGH MEDIUM LOW
1			
LTD	MOD	EXT	

TARGET DATE INVESTMENTS

TARGET DATE YEAR	# INVESTMENTS
2000-2010	-
2015	-
2020	-
2025	-
2030	-
2035	-
2040	-
2045	-
2050	-
2055	-
2060	-
2065+	-
Retirement	-

OTHER STYLE CATEGORIES

STYLE CATEGORY	# INVESTMENTS
Allocation	-
Alternative	-
Commodities	-
Money Market	1
Sector Equity	-
Stable Value	-

Fiduciary Plan Review & 3(38) Investment Report

STYLE DETAILS

US EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX
DFA US Core Equity 1 I	DFEOX	Large Blend	Large Cap Blend
DFA US Large Company I	DFUSX	Large Blend	Large Cap Blend
DFA US Small Cap I	DFSTX	Small Blend	Small Cap Blend
Federated Hermes MDT Large Cap Growth IS	QILGX	Large Growth	Large Cap Growth
Hartford Core Equity R6	HAITX	Large Blend	Large Cap Blend
Hartford Quality Value R6	HVOVX	Large Value	-
MassMutual Small Cap Opps I	MSOOX	Small Blend	Small Cap Blend

INTERNATIONAL EQUITY

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX
DFA Emerging Markets Core Equity I	DFCEX	Diversified Emerging Mkts	Large Cap Blend
DFA Large Cap International I	DFALX	Foreign Large Blend	Large Cap Blend
Hartford Schroders Intl Multi-Cp Val SDR	SIDRX	Foreign Large Value	Large Cap Value

FIXED INCOME

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX
DFA LTIP Institutional W	DRXIX	Inflation-Protected Bond	High Qual Ext Dura
DFA Short-Term Extended Quality I	DFEQX	Short-Term Bond	Med Qual Ltd Dura
DFA Two-Year Global Fixed-Income I	DFGFX	Global Bond-USD Hedged	High Qual Ltd Dura
Federated Hermes Inflation Ptctd Sec IS	RRFIX	Inflation-Protected Bond	High Qual Mod Dura
MassMutual Infl-Prot and Inc I	MIPZX	Inflation-Protected Bond	High Qual Mod Dura
MassMutual Total Return Bond I	MSPZX	Intermediate Core-Plus Bond	High Qual Mod Dura

MONEY MARKET

INVESTMENT NAME	TICKER	PEER GROUP	STYLE BOX
Federated Hermes Treasury Obl IS	TOIXX	Money Market Taxable	-

Fiduciary Plan Review & 3(38) Investment Report

SHARE CLASS COMPARISON

This section displays a table for each mutual fund/ETF investment. Your selected share class(es) are colored in a blue background and any other related share classes will be displayed for analysis. Depending on the platform you are using and the amount of money you have to invest, a given share class may not be available. Consult your advisor for additional details.

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.fi360.com/directory. Percentile ranks calculated by Fi360, are based on the return shown compared to peer group (1 = top rank), do not account for sales charges, and are not provided for periods under a year.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee / MAY Lose Value

DFA EMERGING MARKETS CORE EQUITY FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DFCEX	-	0	0.39 (10)	24.29 (39)	8.18 (16)	5.08 (21)
# OF PEERS IN DIVERSIFIED EMERGING MKTS				814	798	667	523

DFA LARGE CAP INTERNATIONAL PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DFALX	-	0	0.17 (9)	24.84 (45)	8.86 (22)	5.96 (27)
# OF PEERS IN FOREIGN LARGE BLEND				734	721	653	516

DFA LTIP PORTFOLIO W

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DRXIX	-	0	0.13 (11)	16.28 (2)	-3.33 (100)	0.47 (100)
# OF PEERS IN INFLATION-PROTECTED BOND				158	157	147	139

DFA SHORT-TERM EXTENDED QUALITY PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DFEQX	-	0	0.18 (8)	6.24 (98)	1.27 (87)	1.72 (65)
# OF PEERS IN SHORT-TERM BOND				569	557	519	454

DFA TWO YEAR GLOBAL FIXED INCOME PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DFGFX	-	0	0.17 (15)	5.59 (100)	1.46 (14)	1.39 (85)
# OF PEERS IN GLOBAL BOND-USD HEDGED				110	106	100	74

Fiduciary Plan Review & 3(38) Investment Report

SHARE CLASS COMPARISON

DFA U.S. CORE EQUITY 1 PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DFEOX	-	0	0.15 (11)	33.46 (58)	15.20 (41)	12.33 (42)
# OF PEERS IN LARGE BLEND				1,468	1,421	1,232	1,058

DFA U.S. LARGE COMPANY PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DFUSX	-	0	0.08 (7)	36.20 (28)	15.90 (22)	13.31 (10)
# OF PEERS IN LARGE BLEND				1,468	1,421	1,232	1,058

DFA U.S. SMALL CAP PORTFOLIO

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	DFSTX	-	0	0.27 (13)	26.09 (40)	12.18 (17)	9.64 (23)
# OF PEERS IN SMALL BLEND				612	595	563	480

FEDERATED HERMES INFLATION PROTECTED SECURITIES FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
R6	FIPRX	-	0	0.31 (20)	9.31 (70)	2.34 (57)	2.22 (48)
INST	RRFIX	-	1M	0.35 (24)	9.31 (70)	2.32 (57)	2.21 (49)
A	RRFAX	-	1.5K	0.6 (49)	9.10 (80)	2.07 (69)	1.96 (65)
C	RRFCX	0.75	1.5K	1.38 (88)	8.16 (96)	1.29 (91)	1.19 (94)
# OF PEERS IN INFLATION-PROTECTED BOND				158	157	147	139

FEDERATED HERMES MDT LARGE CAP GROWTH FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
R6	QRLGX	-	0	0.72 (37)	46.86 (7)	21.23 (3)	16.08 (11)
INST	QILGX	-	1M	0.75 (41)	46.86 (7)	21.23 (3)	16.08 (11)
A	QALGX	-	1.5K	1 (64)	46.47 (8)	20.93 (5)	15.78 (14)
C	QCLGX	0.75	1.5K	1.75 (92)	45.40 (13)	20.04 (9)	14.92 (30)
# OF PEERS IN LARGE GROWTH				1,173	1,148	1,053	954

Fiduciary Plan Review & 3(38) Investment Report

SHARE CLASS COMPARISON

FEDERATED HERMES TRUST FOR U.S. TREASURY OBLIGATIONS

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
ADV	TOVXX	-	250K	0.15 (11)	5.36 (8)	-	-
A	TOPXX	-	5M	0.15 (11)	5.35 (10)	-	-
OTH	TOLXX	-	1M	0.17 (14)	5.33 (14)	-	-
INST	TOIXX	-	500K	0.2 (26)	5.30 (26)	2.23 (15)	1.54 (13)
OTH	TOCXX	-	500K	0.3 (45)	5.19 (45)	2.16 (36)	1.47 (31)
OTH	TODXX	0.05	500K	0.45 (65)	5.04 (64)	-	-
S	TOSXX	-	500K	0.45 (65)	5.07 (59)	2.08 (56)	1.38 (52)
A	TOAXX	-	25K	0.5 (73)	4.99 (73)	2.03 (67)	1.35 (60)
OTH	TOMXX	0.30	500K	0.7 (86)	4.78 (86)	-	-
OTH	TOTXX	0.25	500K	0.7 (86)	4.81 (83)	1.93 (82)	1.24 (81)
# OF PEERS IN MONEY MARKET TAXABLE				614	583	502	390

HARTFORD CORE EQUITY FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
R6	HAIX	-	0	0.36 (22)	37.30 (17)	14.37 (58)	13.35 (8)
F	HGIFX	-	1M	0.36 (22)	37.28 (18)	14.37 (58)	13.36 (8)
INST	HGIYX	-	250K	0.44 (26)	37.18 (18)	14.28 (60)	13.30 (11)
INST	HGIIX	-	2K	0.45 (26)	37.16 (18)	14.26 (60)	13.26 (12)
R5	HGITX	-	0	0.46 (27)	37.15 (18)	14.26 (60)	13.26 (12)
A	HAIAX	0.25	2K	0.7 (48)	36.85 (21)	13.98 (64)	12.97 (23)
R4	HGISX	0.25	0	0.75 (54)	36.78 (22)	13.96 (65)	12.95 (24)
R3	HGIRX	0.50	0	1.08 (77)	36.30 (26)	13.56 (70)	12.57 (35)
C	HGICX	1.00	2K	1.45 (90)	35.80 (35)	13.13 (75)	12.13 (48)
# OF PEERS IN LARGE BLEND				1,468	1,421	1,232	1,058

Fiduciary Plan Review & 3(38) Investment Report

SHARE CLASS COMPARISON

HARTFORD SCHRODERS INTERNATIONAL MULTI-CAP VALUE FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
F	HFYFX	-	1M	0.75 (29)	22.28 (50)	7.86 (55)	4.90 (44)
SDR	SIDRX	-	5M	0.75 (29)	22.33 (49)	7.85 (56)	4.93 (44)
R5	HFYTX	-	0	0.85 (42)	22.07 (54)	7.72 (60)	4.82 (46)
INST	HFYYX	-	250K	0.86 (45)	22.17 (51)	7.76 (59)	4.87 (45)
INV	SIDNX	-	2K	0.86 (45)	22.17 (51)	7.73 (60)	4.82 (46)
A	SIDVX	0.25	2K	1.12 (69)	21.84 (59)	7.44 (71)	4.55 (62)
R4	HFYSX	0.25	0	1.17 (73)	21.72 (60)	7.39 (73)	4.51 (63)
R3	HFYRX	0.50	0	1.47 (88)	21.47 (65)	7.12 (76)	4.25 (70)
C	HFYCX	1.00	2K	1.86 (93)	20.91 (71)	6.67 (83)	3.77 (81)
# OF PEERS IN FOREIGN LARGE VALUE				367	363	322	271

MASSMUTUAL INFLATION-PROTECTED AND INCOME FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	MIPZX	-	0	0.49 (37)	10.91 (12)	2.90 (16)	2.75 (6)
INST	MMODX	-	100K	0.59 (46)	10.84 (13)	2.83 (18)	2.66 (7)
R5	MIPSX	-	0	0.59 (46)	10.89 (12)	2.82 (19)	2.65 (7)
S	MIPYX	-	0	0.69 (59)	10.74 (14)	2.72 (25)	2.55 (12)
ADM	MIP LX	-	0	0.79 (67)	10.76 (14)	2.63 (30)	2.46 (22)
R4	MIPRX	0.25	0	0.94 (75)	10.55 (16)	2.47 (44)	2.31 (35)
A	MPSAX	0.25	1K	0.99 (78)	10.38 (20)	2.37 (51)	2.20 (52)
R3	MIPNX	0.50	0	1.19 (85)	10.28 (24)	2.23 (62)	2.05 (62)
# OF PEERS IN INFLATION-PROTECTED BOND				158	157	147	139

MASSMUTUAL SMALL CAP OPPORTUNITIES FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	MSOOX	-	0	0.65 (25)	27.85 (22)	12.48 (12)	10.39 (8)
INST	MMOGX	-	100K	0.75 (28)	27.77 (22)	12.03 (20)	9.86 (17)
R5	MSCDX	-	0	0.75 (28)	27.69 (23)	12.37 (14)	10.27 (9)
S	MSVYX	-	0	0.85 (36)	27.62 (23)	12.25 (17)	10.16 (11)
ADM	MSCLX	-	0	0.95 (48)	27.42 (26)	12.13 (18)	10.05 (13)
R4	MOORX	0.25	0	1.1 (63)	27.28 (27)	11.98 (20)	9.90 (16)
A	DLBMX	0.25	1K	1.15 (67)	27.16 (28)	11.87 (22)	9.78 (19)
R3	MCCR X	0.50	0	1.35 (81)	26.97 (29)	11.70 (24)	9.62 (24)
# OF PEERS IN SMALL BLEND				612	595	563	480

Fiduciary Plan Review & 3(38) Investment Report

Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

SHARE CLASS COMPARISON

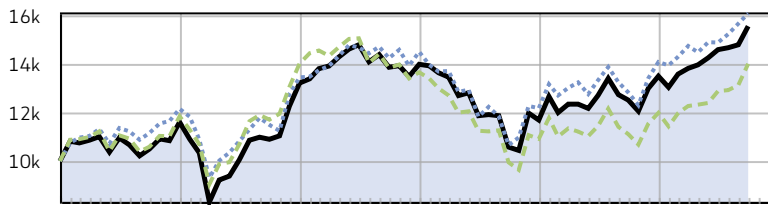
MASSMUTUAL TOTAL RETURN BOND FUND

CLASS	TICKER	12B-1	MINIMUM INVEST	NET EXP RATIO (RANK)	TOTAL RETURN % (RANK)		
					1 YR	5 YR	10 YR
INST	MSPZX	-	0	0.33 (7)	12.62 (47)	0.57 (59)	1.95 (55)
R5	MSPSX	-	0	0.43 (20)	12.58 (49)	0.47 (64)	1.85 (61)
S	MSPHX	-	0	0.53 (40)	12.45 (55)	0.37 (69)	1.74 (68)
ADM	MSPLX	-	0	0.63 (50)	12.20 (63)	0.25 (75)	1.64 (76)
R4	MSPGX	0.25	0	0.78 (66)	12.06 (68)	0.11 (82)	1.49 (83)
A	MPTRX	0.25	1K	0.83 (70)	12.03 (70)	0.02 (85)	1.40 (85)
R3	MSPNX	0.50	0	1.03 (81)	11.85 (76)	-0.12 (87)	1.24 (89)
# OF PEERS IN INTERMEDIATE CORE-PLUS BOND				626	606	527	445

Fiduciary Plan Review & 3(38) Investment Report

DFA EMERGING MARKETS CORE EQUITY I DFCEX DIVERSIFIED EMERGING MKTS MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	16.04%	13.86%	5.83%	-16.40%	15.45%	15.24%
Broad Index	21.51%	10.65%	7.82%	-16.00%	15.62%	14.21%
Peer Group Index	18.44%	18.31%	-2.54%	-20.09%	9.83%	16.86%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 7/31/2024

EQUITY SECTOR WEIGHTINGS	Americas	7.14%	# OF HOLDINGS
Cyclical 42.22%	US	0.11%	STOCKS: 7462
Basic Materials 9.87%	Canada	0.03%	BONDS: 0
Consumer Cyclical 11.63%	Latin America	7%	TOP 10 HOLDINGS
Financial Services 18.11%	Greater Europe 12.24%	United Kingdom 0.01%	Alibaba Group Holding Ltd Ordinary Shares 0.88%
Real Estate 2.61%	Europe 0.47%	Europe Developed 2.63%	Bharti Airtel Ltd 0.45%
Defensive 13.06%	Europe Emerging 9.13%	Africa/Middle East 2.63%	China Construction Bank Corp Class H 0.69%
Consumer 5.36%	Greater Asia 80.62%	Japan 0%	Infosys Ltd 0.63%
Defensive Healthcare 4.8%	Australasia 0%	Australia 0%	Petroleo Brasileiro SA Petrobras Participating Preferred 0.51%
Utilities 2.9%	Asia Developed 31.15%	Asia Emerging 49.47%	Reliance Industries Ltd 0.67%
Sensitive 44.71%	Other 0%	Emerging Markets 0%	Samsung Electronics Co Ltd 2.33%
Communication Services 7.13%	Other 0%	Other 0%	Taiwan Semiconductor Manufacturing Co Ltd 4.08%
Energy 5.05%			Taiwan Semiconductor Manufacturing Co Ltd ADR 1.6%
Industrials 11.95%			Tencent Holdings Ltd 2.65%
Technology 20.58%			Total 14.49%

as of 10/3/2024

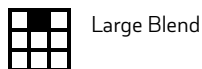
STYLE STATISTICS

PORTFOLIO WEIGHT %

LC	MD	SK
16.43	22.48	20.37
9.3	9.8	6.76
5.1	4.93	1.99
VALUE	BLEND	GROWTH

● > 50%
● 25 - 50%
● 10 - 25%
● 0 - 10%

CURRENT MORNINGSTAR STYLE BOX™



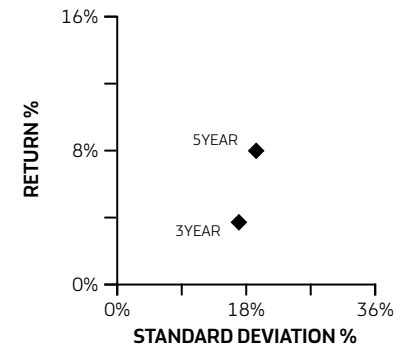
INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. The Portfolio purchases a broad and diverse group of securities associated with emerging markets, which may include frontier markets (emerging market countries in an earlier stage of development), authorized for investment by the Advisor's Investment Committee ("Approved Markets"). It may gain exposure to companies in Approved Markets by purchasing equity securities in the form of depository receipts, which may be listed or traded outside the issuer's domicile country.

BENCHMARK LEGEND

- ◆ **Investment:** DFA Emerging Markets Core Equity I
- ▲ **Broad Index:** MSCI ACWI Ex USA NR USD
- **Peer Group Index:** MSCI EM NR USD
- **Best-fit Index:** -

RISK/REWARD



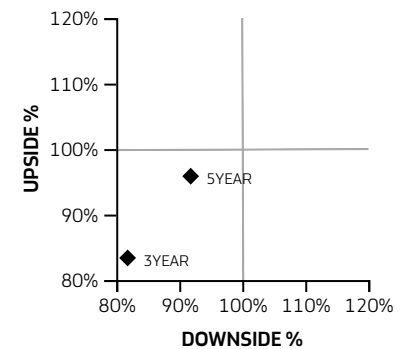
Investment

	RETURN	STANDARD DEVIATION
3YR	3.91%	16.53%
5YR	8.18%	18.94%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



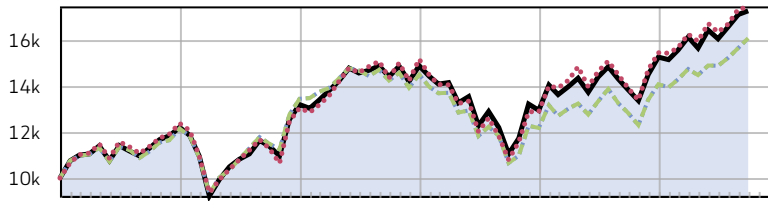
Investment

	UP	DOWN
3YR	83.38%	81.81%
5YR	95.86%	91.82%

Fiduciary Plan Review & 3(38) Investment Report

DFA LARGE CAP INTERNATIONAL I DFALX FOREIGN LARGE BLEND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	22.04%	8.12%	12.81%	-13.03%	17.87%	13.19%
Broad Index	21.51%	10.65%	7.82%	-16.00%	15.62%	14.21%
Peer Group Index	21.51%	10.65%	7.82%	-16.00%	15.62%	14.21%
Best-Fit Index	23.77%	5.38%	16.30%	-15.06%	19.89%	12.77%

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 8/31/2024

EQUITY SECTOR WEIGHTINGS	Americas	12.14%	# OF HOLDINGS	BONDS: 0
Cyclical 40.18%	US	1.52%	STOCKS: 1184	
Basic Materials 8.36%	Canada	10.61%	TOP 10 HOLDINGS	as of 10/3/2024
Consumer Cyclical 10.63%	Latin America	0.01%	ASML Holding NV ADR	1.05%
Financial Services 19.87%	Greater Europe 56.55%		Future on E-mini S&P 500 Futures	0.86%
Real Estate 1.32%	United Kingdom	13.17%	Lvmh Moet Hennessy Louis Vuitton SE	0.95%
Defensive 22.36%	Europe	42.74%	Nestle SA	1.19%
Consumer 7.8%	Developed		Novo Nordisk AS Class B	2.04%
Defensive 11.52%	Europe Emerging	0%	Roche Holding AG	1.28%
Healthcare 3.04%	Africa/Middle East	0.64%	Royal Bank of Canada	0.84%
Utilities 3.04%	Greater Asia 31.32%		Shell PLC ADR (Representing - Ordinary Shares)	1.27%
Sensitive 37.46%	Japan	22.13%	TotalEnergies SE	1.02%
Communication Services 5.03%	Australasia	6.67%	Toyota Motor Corp	0.9%
Energy 7.22%	Asia Developed	2.4%	Total	11.4%
Industrials 16.53%	Asia Emerging	0.12%		
Technology 8.68%	Other 0%			
REGIONAL WEIGHTINGS	Emerging Markets	0%		
	Other	0%		

STYLE STATISTICS

PORTFOLIO WEIGHT %

LC	MD	SM
28.12	29.13	22.3
5.42	6.75	4.59
0.12	0.18	0.06
VALUE	BLEND	GROWTH

● > 50%
● 25 - 50%
● 10 - 25%
● 0 - 10%

CURRENT MORNINGSTAR STYLE BOX™



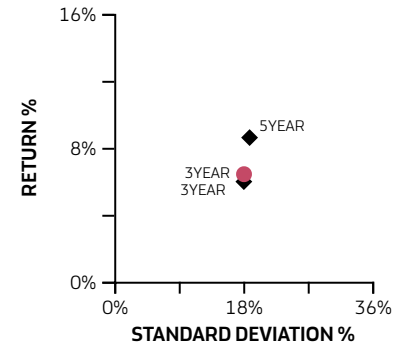
INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. The Portfolio will invest at least 80% of its net assets in securities of large cap companies in the particular markets in which the Portfolio invests. The Advisor determines the minimum market capitalization of a large company with respect to each country or region in which the Portfolio invests. It also may purchase or sell futures contracts and options on futures contracts for foreign or U.S. equity securities and indices, to increase or decrease equity market exposure based on actual or expected cash inflows to or outflows from the Portfolio.

BENCHMARK LEGEND

- ◆ **Investment:** DFA Large Cap International I
- ▲ **Broad Index:** MSCI ACWI Ex USA NR USD
- **Peer Group Index:** MSCI ACWI Ex USA NR USD
- **Best-fit Index:** MSCI Europe NR USD

RISK/REWARD



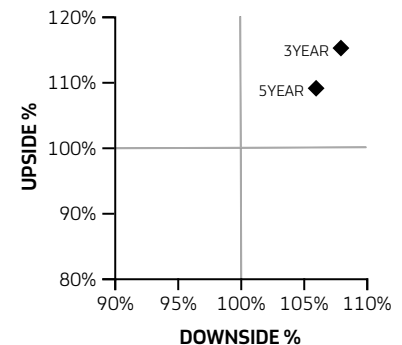
Investment

	RETURN	STANDARD DEVIATION
3YR	6.23%	17.50%
5YR	8.86%	18.30%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	6.66%	18.11%
5YR	8.90%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	115.15%	107.99%
5YR	109.01%	106.02%

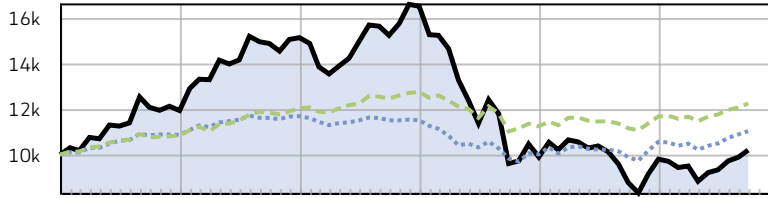
Fiduciary Plan Review & 3(38) Investment Report

Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

DFA LTIP INSTITUTIONAL W DRXIX INFLATION-PROTECTED BOND MF

GROWTH OF 10K



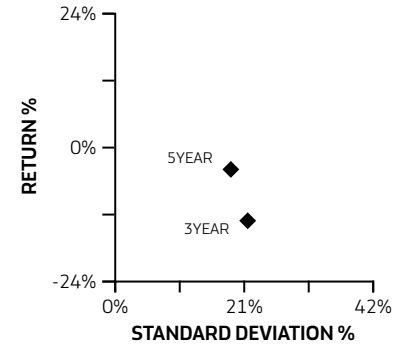
	2019	2020	2021	2022	2023	YTD
Investment	19.34%	26.82%	9.13%	-40.09%	-0.98%	4.06%
Broad Index	8.72%	7.51%	-1.54%	-13.01%	5.53%	4.45%
Peer Group Index	8.43%	10.99%	5.96%	-11.85%	3.90%	4.85%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

- Investment: DFA LTIP Institutional
- Broad Index: Bloomberg US Agg Bond TR USD
- Peer Group Index: Bloomberg US Treasury US TIPS TR USD
- Best-fit Index: -

RISK/REWARD



WEIGHTINGS & HOLDINGS

as of 7/31/2024

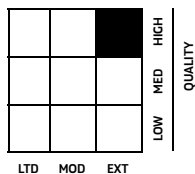
BOND SECTOR WEIGHTINGS		# OF HOLDINGS
Municipal Taxable	0	
Municipal Tax-exempt	0	
Government	99.64	
Government related	99.64	
Corporate	0	
Bank Loan	0	
Convertible	0	
Corporate Bond Preferred	0	
Securitized	0	
Agency MBS	0	
Asset-Backed	0	
Commercial MBS	0	
Covered Bond	0	
Non-Agency Residential MBS	0	
Municipal	0	

# OF HOLDINGS		BONDS: 4
STOCKS: 0		
TOP 10 HOLDINGS		as of 10/3/2024
United States Treasury Bonds 0.125%	29.04%	
United States Treasury Bonds 0.125%	29.12%	
United States Treasury Bonds 0.25%	29.01%	
United States Treasury Bonds 1.5%	12.45%	
Total	99.62%	

Cash & Equivalents	
0.36	
Other	0
Future/Forward	0
Option/Warrant	0
Swap	0
CREDIT WEIGHTINGS	
AAA	0
AA	100
A	0
BBB	0
BB	0
B	0
Below B	0
Not Rated	0

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



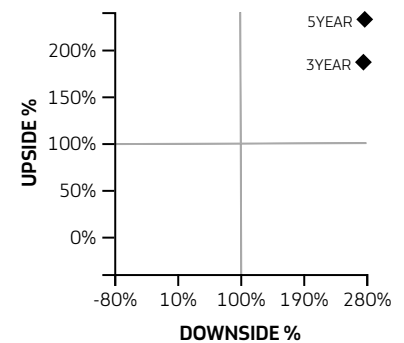
Avg Eff Duration 25.11 years
Avg Eff Maturity 26.81 years

INTEREST-RATE SENSITIVITY

INVESTMENT STRATEGY

The investment seeks to provide total return consistent with inflation protected long-term instruments. The fund seeks its investment objective by generally investing in a universe of long-term fixed income securities structured to provide protection against inflation. It may invest in inflation-protected securities issued by the U.S. government and its agencies and instrumentalities. The fund also may invest in inflation-protected securities of other investment grade issuers including foreign governments and U.S. and non-U.S. corporations.

UP/DOWN CAPTURE RATIO



Investment	UP	DOWN
3YR	186.50%	275.95%
5YR	232.26%	277.83%

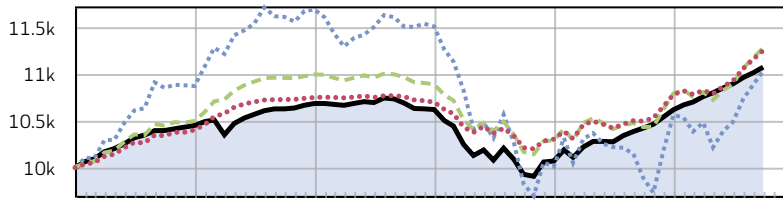
Fiduciary Plan Review & 3(38) Investment Report

Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

DFA SHORT-TERM EXTENDED QUALITY I DFEQX SHORT-TERM BOND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	4.51%	2.24%	-0.60%	-5.18%	5.44%	4.28%
Broad Index	8.72%	7.51%	-1.54%	-13.01%	5.53%	4.45%
Peer Group Index	5.01%	4.71%	-0.97%	-5.50%	4.89%	4.50%
Best-Fit Index	4.03%	3.33%	-0.47%	-3.69%	4.61%	4.38%

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

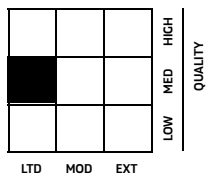
as of 8/31/2024

BOND SECTOR WEIGHTINGS			
Government	16.41	Municipal Taxable	0
Government	6.83	Municipal Tax-exempt	0
Government related	9.58	Cash & Equivalents	17.33
Corporate	46.95	Other	19.32
Bank Loan	0	Future/Forward	19.32
Convertible	0	Option/Warrant	0
Corporate Bond Preferred	46.95	Swap	0
Securitized	0	CREDIT WEIGHTINGS	
Agency MBS	0	AAA	14.55
Asset-Backed	0	AA	20.54
Commercial MBS	0	A	29.57
Covered Bond	0	BBB	35.33
Non-Agency	0	BB	0
Residential MBS	0	B	0
Municipal	0	Below B	0
		Not Rated	0

# OF HOLDINGS		
STOCKS: 0		BONDS: 445
TOP 10 HOLDINGS		as of 10/3/2024
Edison International	4.95%	0.63%
Inter-American Development Bank	5.7092%	0.86%
Inter-American Development Bank	5.70924%	0.57%
International Bank for Reconstruction & Development	5.7592%	0.87%
Kommunalbanken AS	6.36157%	0.66%
Macquarie Bank Ltd.	3.231%	0.72%
Natwest Markets PLC	3.479%	0.7%
The Western Union Company	1.35%	0.73%
United States Treasury Notes	5.2142%	2.92%
United States Treasury Notes	5.2892%	2.85%
Total		11.51%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 0.34 years
Avg Eff Maturity 0.36 years

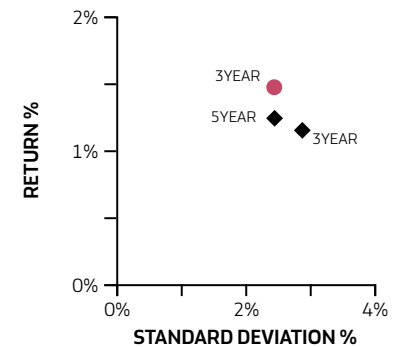
INVESTMENT STRATEGY

The investment seeks to maximize total returns from the universe of debt securities in which the Portfolio invests. As a non-fundamental policy, under normal circumstances, the Portfolio will invest at least 80% of its net assets in fixed income securities considered to be investment grade quality. In addition, the Portfolio is authorized to invest more than 25% of its total assets in U.S. Treasury bonds, bills and notes, and obligations of federal agencies and instrumentalities.

BENCHMARK LEGEND

- Investment:** DFA Short-Term Extended Quality I
- Broad Index:** Bloomberg US Agg Bond TR USD
- Peer Group Index:** Bloomberg US Govt/Credit 1-5 Yr TR USD
- Best-fit Index:** Bloomberg US Govt/Credit 1-3 Yr TR USD

RISK/REWARD



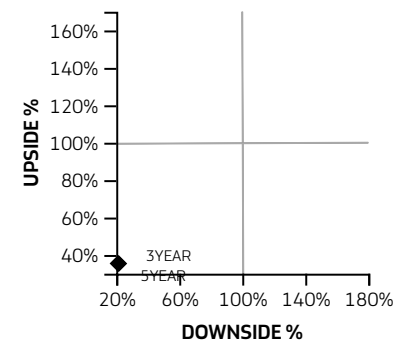
Investment

	RETURN	STANDARD DEVIATION
3YR	1.18%	2.82%
5YR	1.27%	2.39%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	1.50%	2.45%
5YR	1.70%	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	35.47%	21.14%
5YR	35.41%	21.62%

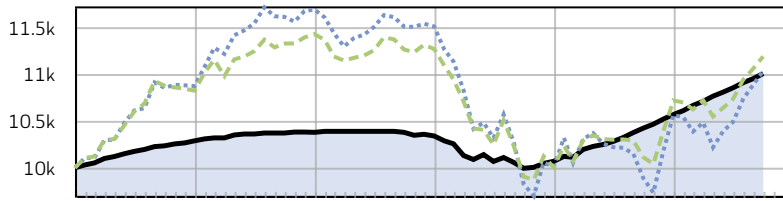
Fiduciary Plan Review & 3(38) Investment Report

Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

DFA TWO-YEAR GLOBAL FIXED-INCOME I DFGFX GLOBAL BOND-USD HEDGED MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	2.87%	0.88%	-0.37%	-2.62%	4.95%	4.14%
Broad Index	8.72%	7.51%	-1.54%	-13.01%	5.53%	4.45%
Peer Group Index	8.22%	5.58%	-1.39%	-11.22%	7.15%	4.38%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

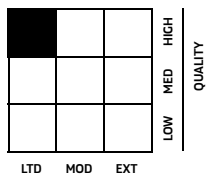
as of 8/31/2024

BOND SECTOR WEIGHTINGS			
Government	28.63		
Government	21.47		
Government related	7.16		
Corporate	8.62		
Bank Loan	0		
Convertible	0		
Corporate Bond Preferred	8.62		
Securitized	0		
Agency MBS	0		
Asset-Backed	0		
Commercial MBS	0		
Covered Bond	0		
Non-Agency	0		
Residential MBS	0		
Municipal	0		
Municipal Taxable	0		
Municipal Tax-exempt	0		
Cash & Equivalents	38.18		
Other	24.57		
Future/Forward	24.57		
Option/Warrant	0		
Swap	0		
CREDIT WEIGHTINGS			
AAA	21.35		
AA	77.12		
A	1.52		
BBB	0		
BB	0		
B	0		
Below B	0		
Not Rated	0		

# OF HOLDINGS		
STOCKS: 0		
BONDS: 72		
TOP 10 HOLDINGS		as of 10/3/2024
International Bank for Reconstruction & Development	5.59918%	0.96%
JPMorgan Chase Bank, National Association	6.36517%	0.88%
Swedish Export Credit Corporation	6.34361%	0.84%
United Kingdom of Great Britain and Northern Ireland	0%	0.62%
United Kingdom of Great Britain and Northern Ireland	0%	0.75%
United States Treasury Notes	5.1692%	4.75%
United States Treasury Notes	5.1942%	0.81%
United States Treasury Notes	5.2132%	1.33%
United States Treasury Notes	5.2142%	7.27%
United States Treasury Notes	5.2892%	3.57%
Total		21.78%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 0.08 years
Avg Eff Maturity 0.08 years

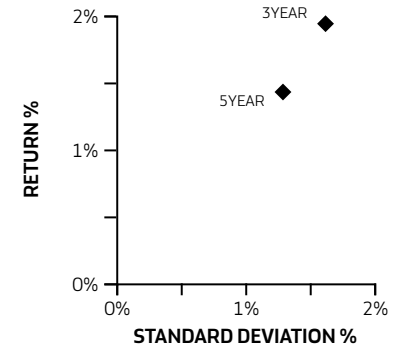
INVESTMENT STRATEGY

The investment seeks to maximize total returns consistent with preservation of capital. The fund invests at least 80% of its net assets in fixed income securities that mature within two years from the date of settlement. It invests in obligations issued or guaranteed by the U.S. and foreign governments, their agencies and instrumentalities, corporate debt obligations, bank obligations, commercial paper, repurchase agreements, money market funds, securities of domestic or foreign issuers denominated in U.S. dollars but not trading in the United States, and obligations of supranational organizations.

BENCHMARK LEGEND

- ◆ **Investment:** DFA Two-Year Global Fixed-Income I
- ▲ **Broad Index:** Bloomberg US Agg Bond TR USD
- **Peer Group Index:** Bloomberg Global Aggregate TR Hdg USD
- **Best-fit Index:** -

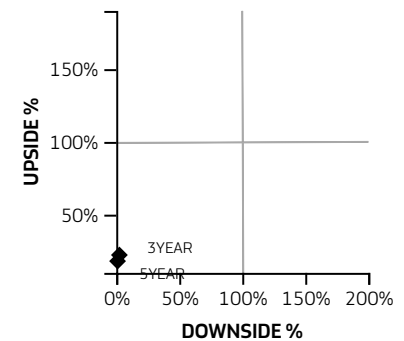
RISK/REWARD



Investment	RETURN	STANDARD DEVIATION
3YR	1.97%	1.59%
5YR	1.46%	1.26%

Best-Fit Index	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO

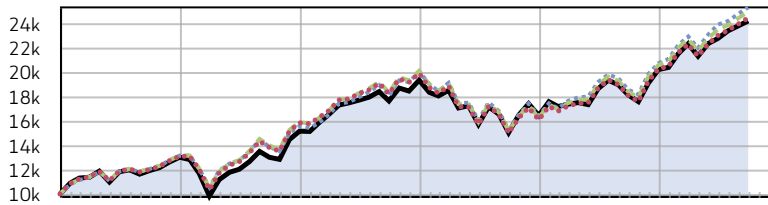


Investment	UP	DOWN
3YR	22.28%	2.50%
5YR	18.08%	1.05%

Fiduciary Plan Review & 3(38) Investment Report

DFA US CORE EQUITY 1 I DFEQX LARGE BLEND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	30.18%	16.42%	27.54%	-15.01%	22.96%	19.73%
Broad Index	31.49%	18.40%	28.71%	-18.11%	26.29%	22.08%
Peer Group Index	31.43%	20.96%	26.45%	-19.13%	26.53%	21.18%
Best-Fit Index	31.02%	20.89%	25.66%	-19.21%	25.96%	20.63%

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WEIGHTINGS & HOLDINGS

as of 8/31/2024

EQUITY SECTOR WEIGHTINGS	Americas	99.24%	# OF HOLDINGS
Cyclical 29.16%	US	99.04%	STOCKS: 2423
Basic Materials 3%	Canada	0.01%	BONDS: 0
Consumer Cyclical 10.65%	Latin America	0.19%	TOP 10 HOLDINGS
Financial Services 15.19%	Greater Europe 0.64%	Alphabet Inc Class A	1.32%
Real Estate 0.32%	United Kingdom 0.16%	Amazon.com Inc	2.3%
Defensive 18.9%	Europe 0.46%	Apple Inc	5.26%
Consumer 6.04%	Developed	Berkshire Hathaway Inc Class B	1.27%
Defensive 10.55%	Europe Emerging 0%	Eli Lilly and Co	1.31%
Healthcare 2.31%	Africa/Middle East 0.02%	Exxon Mobil Corp	1.46%
Utilities 51.93%	East	JPMorgan Chase & Co	1.38%
Sensitive 51.93%	Greater Asia 0.12%	Meta Platforms Inc Class A	1.85%
Communication Services 7.61%	Japan 0%	Microsoft Corp	4.46%
Energy 5.43%	Australasia 0%	NVIDIA Corp	5%
Industrials 11.84%	Asia Developed 0.07%	Total	25.61%
Technology 27.05%	Asia Emerging 0.05%		
REGIONAL WEIGHTINGS	Other 0%		
	Emerging Markets		
	Other		

as of 10/3/2024

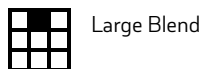
STYLE STATISTICS

PORTFOLIO WEIGHT %

LC	20	40	60
18.96	28.96	12.4	> 50%
7.63	10.72	5.1	25 - 50%
5.83	6.4	3.03	10 - 25%
			0 - 10%

● VALUE ● BLEND ● GROWTH

CURRENT MORNINGSTAR STYLE BOX™



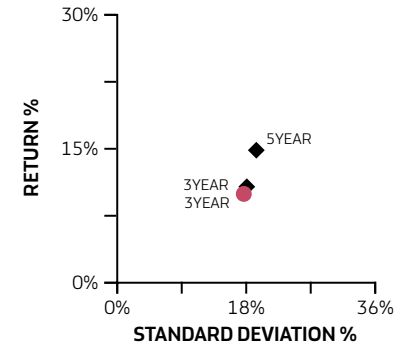
INVESTMENT STRATEGY

The investment seeks to achieve long-term capital appreciation. The fund purchases a broad and diverse group of securities of U.S. companies. It invests in companies of all sizes, with increased exposure to smaller capitalization, lower relative price, and higher profitability companies as compared to their representation in the U.S. Universe. The Advisor generally defines the U.S. Universe as a market capitalization weighted set of U.S. operating companies listed on a securities exchange in the United States that is deemed appropriate by the Advisor.

BENCHMARK LEGEND

- ◆ Investment: DFA US Core Equity 1 I
- ▲ Broad Index: S&P 500 TR USD
- Peer Group Index: Russell 1000 TR USD
- Best-fit Index: Russell 3000 TR USD

RISK/REWARD



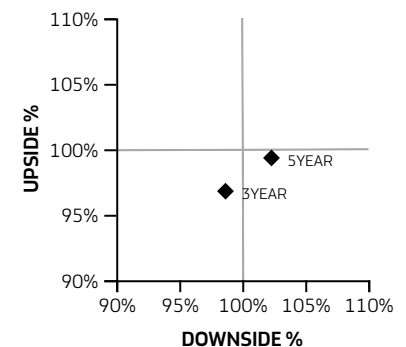
Investment

	RETURN	STANDARD DEVIATION
3YR	11.11%	17.63%
5YR	15.20%	18.96%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	10.28%	17.80%
5YR	15.26%	-

UP/DOWN CAPTURE RATIO



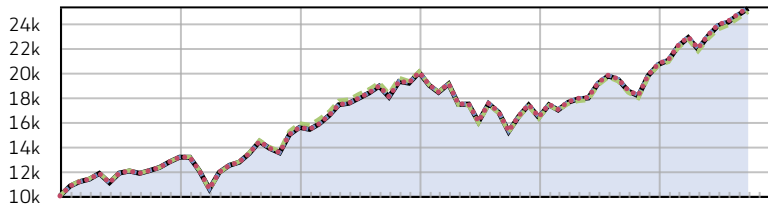
Investment

	UP	DOWN
3YR	96.80%	98.67%
5YR	99.34%	102.32%

Fiduciary Plan Review & 3(38) Investment Report

DFA US LARGE COMPANY I DFUSX LARGE BLEND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	31.42%	18.40%	28.60%	-18.19%	26.25%	21.97%
Broad Index	31.49%	18.40%	28.71%	-18.11%	26.29%	22.08%
Peer Group Index	31.43%	20.96%	26.45%	-19.13%	26.53%	21.18%
Best-Fit Index	31.49%	18.40%	28.71%	-18.11%	26.29%	22.08%

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 8/31/2024

EQUITY SECTOR WEIGHTINGS	Americas	99.37%	# OF HOLDINGS
Cyclical 27.08%	US	99.37%	STOCKS: 504
Basic Materials 2%	Canada	0%	BONDS: 0
Consumer Cyclical 9.86%	Latin America	0%	TOP 10 HOLDINGS
Financial Services 12.87%	Greater Europe 0.59%		Alphabet Inc Class A 2%
Real Estate 2.35%	United Kingdom 0.1%		Alphabet Inc Class C 1.68%
Defensive 20.74%	Europe 0.49%		Amazon.com Inc 3.41%
Consumer 5.99%	Developed 0%		Apple Inc 6.89%
Defensive 0%	Europe Emerging 0%		Berkshire Hathaway Inc Class B 1.8%
Healthcare 12.2%	Africa/Middle East 0%		Broadcom Inc 1.48%
Utilities 2.55%	Greater Asia 0.04%		Eli Lilly and Co 1.6%
Sensitive 52.18%	Japan 0%		Meta Platforms Inc Class A 2.38%
Communication Services 8.76%	Australasia 0%		Microsoft Corp 6.47%
Energy 3.53%	Asia Developed 0.04%		NVIDIA Corp 6.13%
Industrials 7.56%	Asia Emerging 0%		Total 33.84%
Technology 32.33%	Other 0%		
REGIONAL WEIGHTINGS	Emerging Markets 0%		
	Other 0%		

as of 10/3/2024

STYLE STATISTICS

PORTFOLIO WEIGHT %

VALUE	BLEND	GROWTH
22.38	40.41	18.43
5.85	8.91	3.14
0.18	0.25	0.06

- > 50%
- 25 - 50%
- 10 - 25%
- 0 - 10%

CURRENT MORNINGSTAR STYLE BOX™



Large Blend

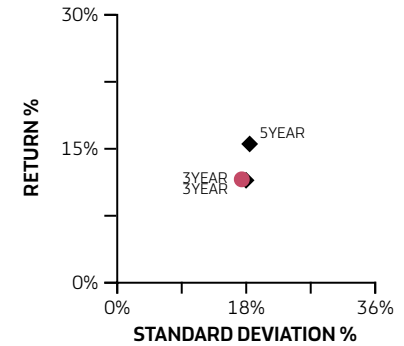
INVESTMENT STRATEGY

The investment seeks to approximate the total investment return of the S&P 500® Index. The fund generally invests in the stocks that comprise the S&P 500® Index in approximately the proportions they are represented in the S&P 500® Index. Under normal market conditions, at least 95% of the fund's net assets will be invested in the stocks that comprise the S&P 500® Index. The fund may purchase or sell futures contracts and options on futures contracts for U.S. equity securities and indices, to increase or decrease equity market exposure based on actual or expected cash inflows to or outflows from the Portfolio.

BENCHMARK LEGEND

- ◆ **Investment:** DFA US Large Company I
- ▲ **Broad Index:** S&P 500 TR USD
- **Peer Group Index:** Russell 1000 TR USD
- **Best-fit Index:** S&P 500 TR USD

RISK/REWARD



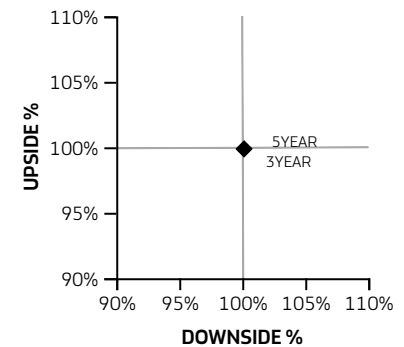
Investment

	RETURN	STANDARD DEVIATION
3YR	11.83%	17.53%
5YR	15.90%	18.03%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	11.91%	17.52%
5YR	15.97%	-

UP/DOWN CAPTURE RATIO



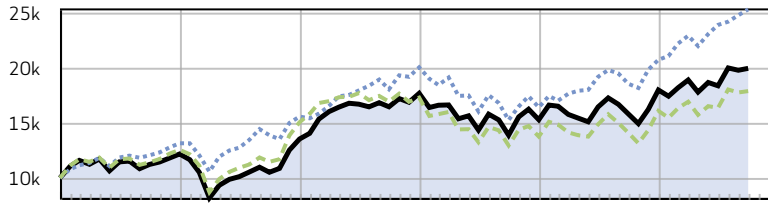
Investment

	UP	DOWN
3YR	99.85%	100.14%
5YR	99.90%	100.15%

Fiduciary Plan Review & 3(38) Investment Report

DFA US SMALL CAP I DFSTX SMALL BLEND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	21.75%	11.17%	30.61%	-13.53%	17.64%	10.92%
Broad Index	31.49%	18.40%	28.71%	-18.11%	26.29%	22.08%
Peer Group Index	25.52%	19.96%	14.82%	-20.44%	16.93%	11.17%
Best-Fit Index	-	-	-	-	-	-

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WEIGHTINGS & HOLDINGS

as of 8/31/2024

EQUITY SECTOR WEIGHTINGS	Americas	99%	# OF HOLDINGS
Cyclical 41.71%	US	98.23%	STOCKS: 1984
Basic Materials 5.67%	Canada	0.09%	BONDS: 0
Consumer Cyclical 14.57%	Latin America	0.68%	as of 10/3/2024
Financial Services 20.76%	Greater Europe 0.63%	United Kingdom 0.16%	TOP 10 HOLDINGS
Real Estate 0.71%	Europe	0.35%	Carpenter Technology Corp 0.28%
Defensive 16.91%	Developed		Comfort Systems USA Inc 0.4%
Consumer 5.28%	Europe Emerging	0%	Ensign Group Inc 0.29%
Defensive Healthcare 8.75%	Africa/Middle East	0.12%	Fabrinet 0.3%
Utilities 2.88%	Greater Asia 0.35%		Future on E-mini S&P 500 Futures 0.87%
Sensitive 41.38%	Japan	0%	Mueller Industries Inc 0.28%
Communication Services 2.21%	Australasia	0%	Onto Innovation Inc 0.29%
Energy 4.91%	Asia Developed	0.11%	Simpson Manufacturing Co Inc 0.29%
Industrials 19.33%	Asia Emerging	0.24%	Sprouts Farmers Market Inc 0.4%
Technology 14.93%	Other 0%		Taylor Morrison Home Corp 0.29%
REGIONAL WEIGHTINGS	Emerging Markets	0%	Total 3.69%
	Other	0%	

STYLE STATISTICS

PORTFOLIO WEIGHT %

LC	0.2	0.74	0.17
MID	0.2	1.21	1.68
SK	34.06	38.09	22.47
	VALUE	BLEND	GROWTH

● > 50%
● 25 - 50%
● 10 - 25%
● 0 - 10%

CURRENT MORNINGSTAR STYLE BOX™



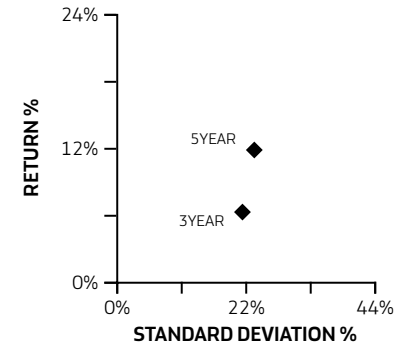
INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. The fund, using a market capitalization weighted approach, purchases a broad and diverse group of readily marketable securities of U.S. small cap companies. A company's market capitalization is the number of its shares outstanding times its price per share. Under a market capitalization weighted approach, companies with higher market capitalizations generally represent a larger proportion of the fund than companies with relatively lower market capitalizations.

BENCHMARK LEGEND

- ◆ **Investment:** DFA US Small Cap I
- ▲ **Broad Index:** S&P 500 TR USD
- **Peer Group Index:** Russell 2000 TR USD
- **Best-fit Index:** -

RISK/REWARD



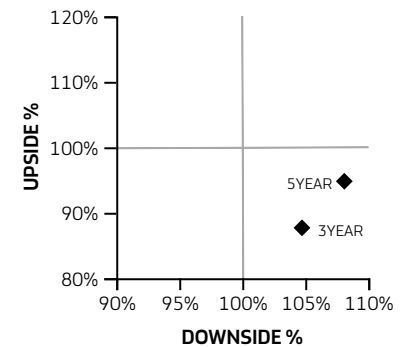
Investment

	RETURN	STANDARD DEVIATION
3YR	6.62%	20.81%
5YR	12.18%	22.83%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment

	UP	DOWN
3YR	87.70%	104.74%
5YR	94.81%	108.10%

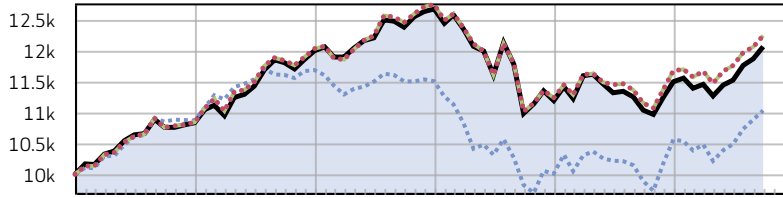
Fiduciary Plan Review & 3(38) Investment Report

Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

FEDERATED HERMES INFLATION PTCTD SEC IS RRFIX INFLATION-PROTECTED BOND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	8.35%	10.77%	5.63%	-11.71%	2.73%	4.94%
Broad Index	8.72%	7.51%	-1.54%	-13.01%	5.53%	4.45%
Peer Group Index	8.43%	10.99%	5.96%	-11.85%	3.90%	4.85%
Best-Fit Index	8.43%	10.99%	5.96%	-11.85%	3.90%	4.85%

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2024

BOND SECTOR WEIGHTINGS		# OF HOLDINGS	
Municipal Taxable	0	Municipal Tax-exempt	0
Government	96.01	Cash & Equivalents	0.31
Government	75.09	Other	0
Government related	20.92	Future/Forward	0
Corporate	0	Option/Warrant	0
Bank Loan	0	Swap	0
Convertible	0	CREDIT WEIGHTINGS	
Corporate Bond Preferred	0	AAA	100
Securitized	3.69	AA	0
Agency MBS	3.69	A	0
Asset-Backed	0	BBB	0
Commercial MBS	0	B	0
Covered Bond	0	BB	0
Non-Agency	0	B	0
Residential MBS	0	Below B	0
Municipal	0	Not Rated	0

# OF HOLDINGS		BONDS: 38	
STOCKS: 0		as of 10/3/2024	
TOP 10 HOLDINGS			
2 Year Treasury Note Future Sept 24	6.69%		
United States Treasury Notes 0.125%	4.03%		
United States Treasury Notes 0.75%	4.86%		
United States Treasury Notes 0.875%	5.06%		
United States Treasury Notes 1.25%	4.13%		
United States Treasury Notes 1.375%	3.99%		
United States Treasury Notes 1.625%	6.39%		
United States Treasury Notes 4.125%	4.05%		
Us 5yr Note (Cbt) Sep24 Xcvt 20240930	15.72%		
Us Ultra Bond Cbt Sep24 Xcvt 20240919	-7.39%		
Total	47.53%		

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

<table border="1"> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>										Avg Eff Duration 6.7 years Avg Eff Maturity 6.5 years

INTEREST-RATE SENSITIVITY

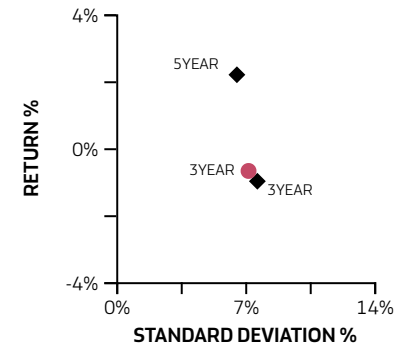
INVESTMENT STRATEGY

The investment seeks to provide current income and real total returns. The fund pursues its investment objective by investing primarily in investment-grade, inflation-indexed bonds issued by the U.S. government, its agencies or instrumentalities, and corporations. Inflation-indexed bonds are fixed-income securities that are structured to provide protection against inflation. It may use derivative contracts to implement elements of its investment strategy, in particular credit default swap agreements, options and futures contracts related to conventional bonds.

BENCHMARK LEGEND

- ◆ **Investment:** Federated Hermes Inflation Ptctd Sec IS
- ▲ **Broad Index:** Bloomberg US Agg Bond TR USD
- **Peer Group Index:** Bloomberg US Treasury US TIPS TR USD
- **Best-fit Index:** Bloomberg US Treasury US TIPS TR USD

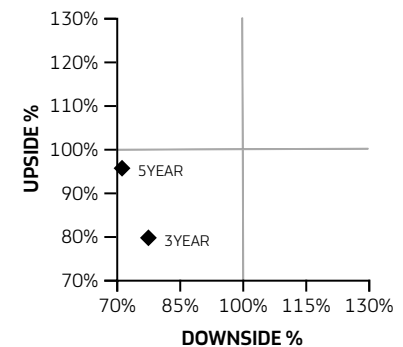
RISK/REWARD



Investment	RETURN	STANDARD DEVIATION
3YR	-0.86%	7.43%
5YR	2.32%	6.32%

Best-Fit Index	RETURN	STANDARD DEVIATION
3YR	-0.56%	7.18%
5YR	2.62%	-

UP/DOWN CAPTURE RATIO



Investment	UP	DOWN
3YR	79.59%	77.66%
5YR	95.53%	71.38%

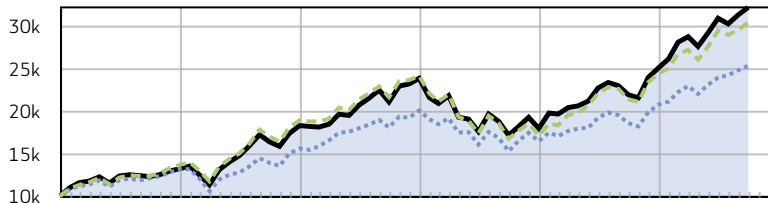
Fiduciary Plan Review & 3(38) Investment Report

Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

FEDERATED HERMES MDT LARGE CAP GROWTH IS QILGX LARGE GROWTH MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	32.01%	38.32%	30.38%	-24.69%	39.62%	28.41%
Broad Index	31.49%	18.40%	28.71%	-18.11%	26.29%	22.08%
Peer Group Index	36.39%	38.49%	27.60%	-29.14%	42.68%	24.55%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2024

EQUITY SECTOR WEIGHTINGS	Americas	100%	# OF HOLDINGS
Cyclical 20.65%	US 99.9%		STOCKS: 101
Basic Materials 1.07%	Canada 0%		BONDS: 0
Consumer Cyclical 13.34%	Latin America 0.1%		as of 10/3/2024
Financial Services 6.24%	Greater Europe 0%		TOP 10 HOLDINGS
Real Estate 0%	United Kingdom 0%		AbbVie Inc 3%
Defensive 16.02%	Europe 0%		Alphabet Inc Class A 4.5%
Consumer 4.38%	Developed 0%		Amazon.com Inc 4.64%
Defensive Healthcare 10.81%	Europe Emerging 0%		Apple Inc 5.91%
Utilities 0.83%	Africa/Middle East 0%		Federated Govt Oblg Pr Shares 2.36%
Sensitive 63.33%	Greater Asia 0%		GoDaddy Inc Class A 2.53%
Communication Services 12.53%	Japan 0%		Meta Platforms Inc Class A 3.34%
Energy 0%	Australasia 0%		Microsoft Corp 7.8%
Industrials 3.24%	Asia Developed 0%		NVIDIA Corp 6.75%
Technology 47.56%	Asia Emerging 0%		Qualcomm Inc 3.03%
REGIONAL WEIGHTINGS	Other 0%		Total 43.86%
	Emerging Markets 0%		
	Other 0%		

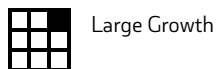
STYLE STATISTICS

PORTFOLIO WEIGHT %

4.27	21.22	46.95	● > 50%
0.21	8.03	14.08	● 25 - 50%
0	0.92	1.93	● 10 - 25%
			● 0 - 10%

VALUE BLEND GROWTH

CURRENT MORNINGSTAR STYLE BOX™



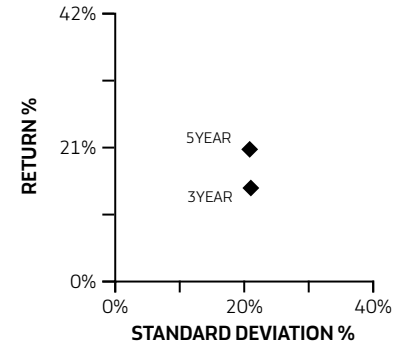
INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. The fund invests primarily in the common stock of large-sized U.S. companies. The investment adviser's investment strategy utilizes a large-cap growth approach by selecting most of its investments from companies listed in the Russell 1000® Growth Index. The fund will invest its assets so that at least 80% of its net assets (plus any borrowings for investment purposes) are invested in large-cap investments.

BENCHMARK LEGEND

- ◆ **Investment:** Federated Hermes MDT Large Cap Growth IS
- ▲ **Broad Index:** S&P 500 TR USD
- **Peer Group Index:** Russell 1000 Growth TR USD
- **Best-fit Index:** -

RISK/REWARD



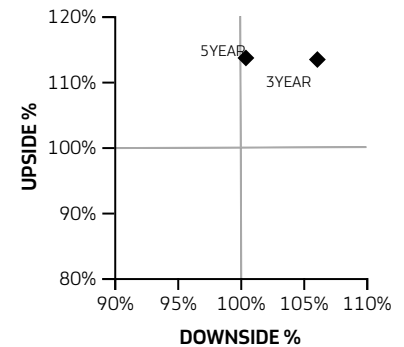
Investment

	RETURN	STANDARD DEVIATION
3YR	15.17%	20.53%
5YR	21.23%	20.35%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



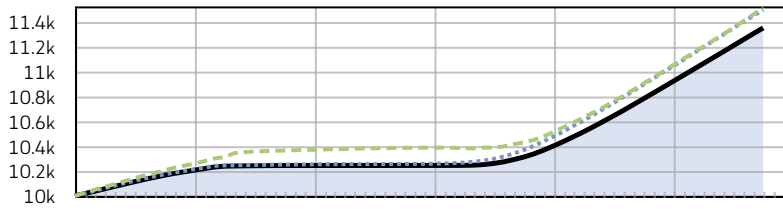
Investment

	UP	DOWN
3YR	113.37%	106.12%
5YR	113.61%	100.45%

Fiduciary Plan Review & 3(38) Investment Report

FEDERATED HERMES TREASURY OBL IS TOIXX MONEY MARKET TAXABLE MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	2.07%	0.36%	0.01%	1.54%	5.00%	3.93%
Broad Index	2.15%	0.39%	0.05%	2.14%	5.41%	4.09%
Peer Group Index	2.60%	1.08%	0.17%	1.21%	5.12%	4.20%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2024

BOND SECTOR WEIGHTINGS	Weighting	Cash & Equivalents	Other
Government	27.65	72.35	0
Government related	0		0
Corporate	0		0
Bank Loan	0		0
Convertible	0		0
Corporate Bond Preferred	0		0
Securitized	0		0
Agency MBS	0		0
Asset-Backed	0		0
Commercial MBS	0		0
Covered Bond	0		0
Non-Agency Residential MBS	0		0
Municipal	0		0

# OF HOLDINGS	STOCKS: 0	BONDS: 21
TOP 10 HOLDINGS		as of 0%
Total		0%

STYLE STATISTICS

MORNINGSTAR STYLE BOX™

QUALITY	High	Med	Low
Avg Eff Duration			
Avg Eff Maturity			

LTD MOD EXT

INTEREST-RATE SENSITIVITY

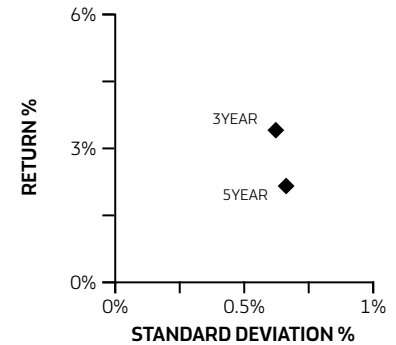
INVESTMENT STRATEGY

The investment seeks to provide current income consistent with stability of principal. The fund invests in a portfolio of U.S. Treasury securities maturing in 397 days or less and repurchase agreements collateralized fully by U.S. Treasury securities. It will invest its assets so that at least 80% of its net assets (plus any borrowings for investment purposes) are invested in Treasury investments. The fund may also hold cash.

BENCHMARK LEGEND

- ◆ **Investment:** Federated Hermes Treasury Obl IS
- ▲ **Broad Index:** USTREAS T-Bill Auction Ave 3 Mon
- **Peer Group Index:** ICE BofA USD 3M Dep OR CM TR USD
- **Best-fit Index:** -

RISK/REWARD



Investment	RETURN	STANDARD DEVIATION
3YR	3.48%	0.61%
5YR	2.23%	0.65%

Best-Fit Index	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

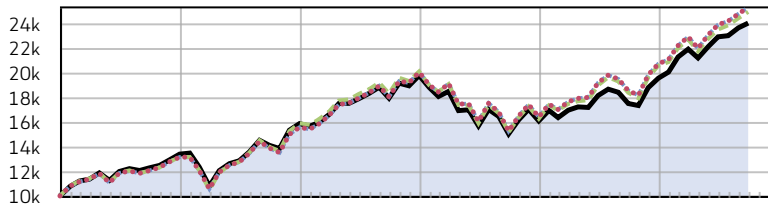
UP/DOWN CAPTURE RATIO

Investment	UP	DOWN
3YR	89.96%	-
5YR	90.21%	-

Fiduciary Plan Review & 3(38) Investment Report

HARTFORD CORE EQUITY R6 HAITX LARGE BLEND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	33.89%	18.49%	24.62%	-18.65%	21.57%	22.86%
Broad Index	31.49%	18.40%	28.71%	-18.11%	26.29%	22.08%
Peer Group Index	31.43%	20.96%	26.45%	-19.13%	26.53%	21.18%
Best-Fit Index	31.49%	18.40%	28.71%	-18.11%	26.29%	22.08%

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 8/31/2024

EQUITY SECTOR WEIGHTINGS	Weighting	Americas	Weighting	# OF HOLDINGS
Cyclical	26.68%	US	99.2%	STOCKS: 70
Basic Materials	1.79%	Canada	0%	BONDS: 0
Consumer Cyclical	9.71%	Latin America	0%	TOP 10 HOLDINGS
Financial Services	13.1%	Greater Europe	0.8%	Alphabet Inc Class A
Real Estate	2.08%	United Kingdom	0%	Amazon.com Inc
Defensive	23.08%	Europe	0.8%	Apple Inc
Consumer	4.75%	Developed	0%	Broadcom Inc
Defensive Healthcare	14.43%	Europe Emerging	0%	Eli Lilly and Co
Utilities	3.9%	Africa/Middle East	0%	JPMorgan Chase & Co
Sensitive	50.24%	Greater Asia	0%	Meta Platforms Inc Class A
Communication Services	7.95%	Japan	0%	Microsoft Corp
Energy	2.95%	Australasia	0%	NVIDIA Corp
Industrials	7.72%	Asia Developed	0%	UnitedHealth Group Inc
Technology	31.62%	Asia Emerging	0%	Total
REGIONAL WEIGHTINGS		Other	0%	41.12%
		Emerging Markets	0%	
		Other	0%	

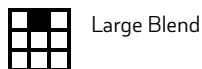
STYLE STATISTICS

PORTFOLIO WEIGHT %

Value	Blend	Growth
21.46	43.35	20.06
1.5	9.64	3.21
0.4	0	0

- > 50%
- 25 - 50%
- 10 - 25%
- 0 - 10%

CURRENT MORNINGSTAR STYLE BOX™



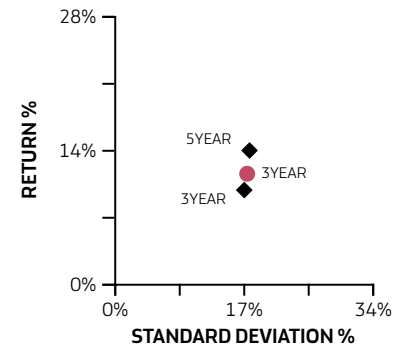
INVESTMENT STRATEGY

The investment seeks growth of capital. Under normal circumstances, the fund invests at least 80% of its assets in common stocks. Its portfolio seeks to be broadly diversified by industry and company. The fund may invest in a broad range of market capitalizations, but the advisor tends to focus on large capitalization companies with market capitalizations similar to those of companies in the S&P 500 Index.

BENCHMARK LEGEND

- ◆ **Investment:** Hartford Core Equity R6
- ▲ **Broad Index:** S&P 500 TR USD
- **Peer Group Index:** Russell 1000 TR USD
- **Best-fit Index:** S&P 500 TR USD

RISK/REWARD



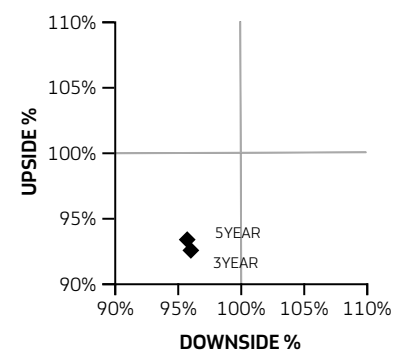
Investment

	RETURN	STANDARD DEVIATION
3YR	10.23%	16.58%
5YR	14.37%	17.28%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	11.91%	17.52%
5YR	15.97%	-

UP/DOWN CAPTURE RATIO



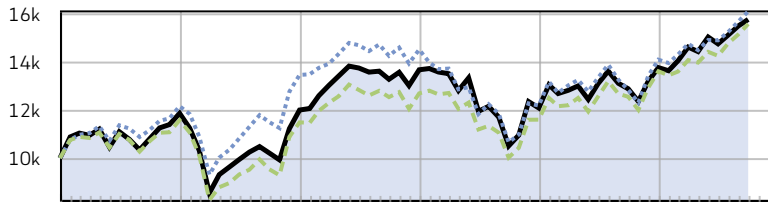
Investment

	UP	DOWN
3YR	92.51%	96.08%
5YR	93.33%	95.79%

Fiduciary Plan Review & 3(38) Investment Report

HARTFORD SCHRODERS INTL MULTI-CP VAL SDR SIDRX FOREIGN LARGE VALUE MF

GROWTH OF 10K



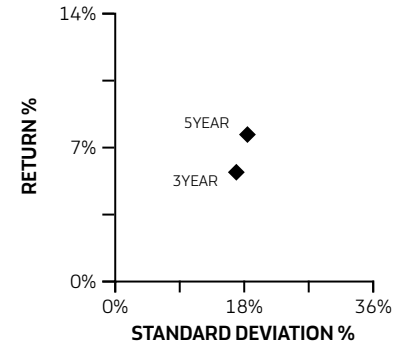
	2019	2020	2021	2022	2023	YTD
Investment	18.56%	1.14%	13.91%	-11.58%	13.85%	14.52%
Broad Index	21.51%	10.65%	7.82%	-16.00%	15.62%	14.21%
Peer Group Index	15.71%	-0.77%	10.46%	-8.59%	17.30%	14.40%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

BENCHMARK LEGEND

- ◆ **Investment:** Hartford Schrodgers Intl Multi-Cp Val SDR
- ▲ **Broad Index:** MSCI ACWI Ex USA NR USD
- **Peer Group Index:** MSCI ACWI Ex USA Value NR USD
- **Best-fit Index:** -

RISK/REWARD



WEIGHTINGS & HOLDINGS

as of 8/31/2024

EQUITY SECTOR WEIGHTINGS	Weighting	Americas	Weighting	# OF HOLDINGS
Cyclical	46.18%	US	7.89%	STOCKS: 478
Basic Materials	6.04%	Canada	0.05%	BONDS: 0
Consumer Cyclical	9.97%	Latin America	5.6%	
Financial Services	29.16%	Greater Europe	53.18%	TOP 10 HOLDINGS
Real Estate	1.01%	United Kingdom	14.96%	Alibaba Group Holding Ltd Ordinary Shares
Defensive	19.47%	Europe	35.43%	AstraZeneca PLC
Consumer	5.79%	Developed		HSBC Holdings PLC
Defensive Healthcare	7.88%	Europe Emerging	1.71%	Novartis AG Registered Shares
Utilities	5.8%	Africa/Middle East	1.08%	Roche Holding AG
Sensitive	34.34%	Greater Asia	38.94%	Royal Bank of Canada
Communication Services	6.27%	Japan	15.48%	Samsung Electronics Co Ltd
Energy	7.42%	Australasia	3.79%	Sanofi SA
Industrials	13.66%	Asia Developed	10.63%	Shell PLC
Technology	6.99%	Asia Emerging	9.04%	TotalEnergies SE
REGIONAL WEIGHTINGS		Other	0%	Total
		Emerging Markets	0%	11.82%
		Other	0%	

as of 10/3/2024

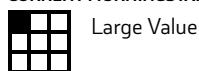
STYLE STATISTICS

PORTFOLIO WEIGHT %

Value	Blend	Growth	LC
34.67	28.86	8.08	LC
8.23	11.32	4.85	MD
0.59	1.22	0.23	GC

- > 50%
- 25 - 50%
- 10 - 25%
- 0 - 10%

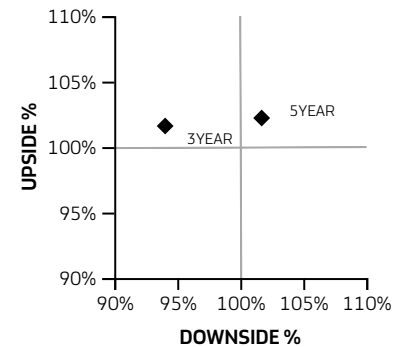
CURRENT MORNINGSTAR STYLE BOX™



INVESTMENT STRATEGY

The investment seeks long-term capital appreciation. The fund normally invests at least 80% of its total assets in a diversified portfolio of equity securities, or derivative investments that provide exposure to equity securities, of companies located outside of the United States that the fund's sub-advisers consider to offer attractive valuations. It invests in a variety of countries throughout the world including emerging market countries and may, from time to time, invest more than 25% of its assets in any one country or group of countries. The fund may invest in companies of any market capitalization.

UP/DOWN CAPTURE RATIO

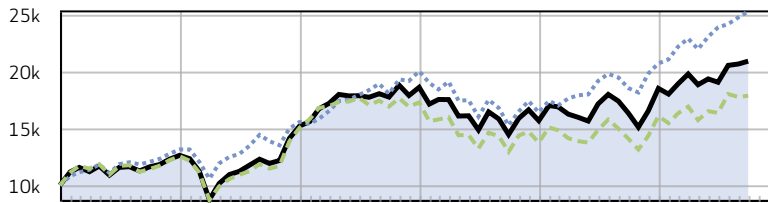


	UP	DOWN
3YR	101.61%	94.04%
5YR	102.22%	101.70%

Fiduciary Plan Review & 3(38) Investment Report

MASSMUTUAL SMALL CAP OPPTS I MSOOX SMALL BLEND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	26.31%	20.39%	22.42%	-15.77%	18.11%	12.95%
Broad Index	31.49%	18.40%	28.71%	-18.11%	26.29%	22.08%
Peer Group Index	25.52%	19.96%	14.82%	-20.44%	16.93%	11.17%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

as of 6/30/2024

EQUITY SECTOR WEIGHTINGS	Americas	98.53%	# OF HOLDINGS	BONDS: 0
Cyclical 34.52%	US 98.53%		STOCKS: 96	
Basic Materials 4.29%	Canada 0%		TOP 10 HOLDINGS	as of 10/3/2024
Consumer Cyclical 10.84%	Latin America 0%		ADMA Biologics Inc	2.12%
Financial Services 12.65%	Greater Europe 1.47%		Atkore Inc	1.9%
Real Estate 6.74%	United Kingdom 0%		AutoNation Inc	1.71%
Defensive 23.64%	Europe 1.47%		Itron Inc	1.73%
Consumer 2.73%	Developed 0%		KB Home	1.68%
Defensive Healthcare 18.89%	Europe Emerging 0%		Korn Ferry	1.51%
Utilities 2.02%	Africa/Middle East 0%		MACOM Technology Solutions Holdings Inc	1.7%
Sensitive 41.83%	Greater Asia 0%		PennyMac Financial Services Inc Class A	1.52%
Communication Services 1.03%	Japan 0%		Summit Materials Inc Class A	1.94%
Energy 5.71%	Australasia 0%		Zurn Elkay Water Solutions Corp	1.67%
Industrials 18.03%	Asia Developed 0%		Total	17.48%
Technology 17.06%	Asia Emerging 0%			
REGIONAL WEIGHTINGS	Other 0%			
	Emerging Markets 0%			
	Other 0%			

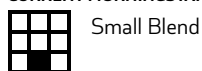
STYLE STATISTICS

PORTFOLIO WEIGHT %

	0	0	0
LCR	0	0	0
MID	0.91	3.79	0.81
SM	24.72	40.45	25.51
	VALUE	BLEND	GROWTH

- > 50%
- 25 - 50%
- 10 - 25%
- 0 - 10%

CURRENT MORNINGSTAR STYLE BOX™



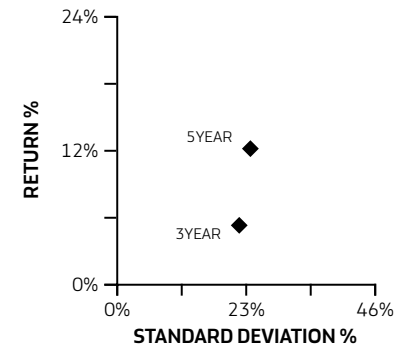
INVESTMENT STRATEGY

The investment seeks capital appreciation. The fund invests primarily in common stocks of small-capitalization U.S. companies that the fund's subadviser believes have favorable business trends or prospects based on fundamental analysis. Under normal circumstances, the fund invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in securities of small-cap companies. The subadviser currently considers "small-cap" companies to be those whose market capitalizations at the time of purchase are within the market capitalization range of companies included in the Russell 2000® Index.

BENCHMARK LEGEND

- ◆ **Investment:** MassMutual Small Cap Oppts I
- ▲ **Broad Index:** S&P 500 TR USD
- **Peer Group Index:** Russell 2000 TR USD
- **Best-fit Index:** -

RISK/REWARD



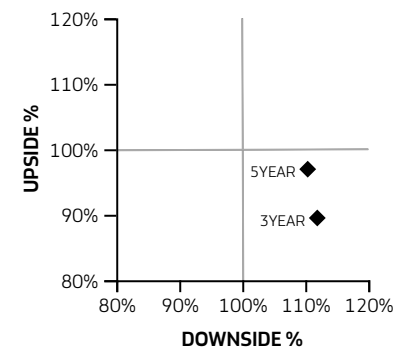
Investment

	RETURN	STANDARD DEVIATION
3YR	5.61%	21.18%
5YR	12.48%	23.17%

Best-Fit Index

	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



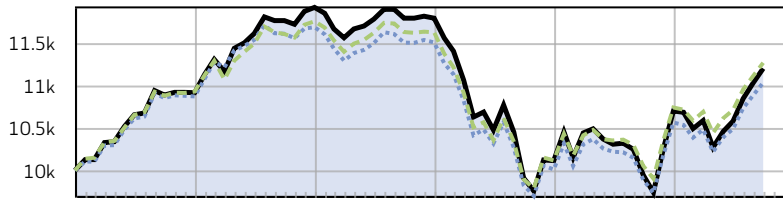
Investment

	UP	DOWN
3YR	89.51%	111.91%
5YR	96.96%	110.39%

Fiduciary Plan Review & 3(38) Investment Report

MASSMUTUAL TOTAL RETURN BOND I MSPZX INTERMEDIATE CORE-PLUS BOND MF

GROWTH OF 10K



	2019	2020	2021	2022	2023	YTD
Investment	9.16%	9.21%	-1.07%	-14.24%	5.78%	4.69%
Broad Index	8.72%	7.51%	-1.54%	-13.01%	5.53%	4.45%
Peer Group Index	9.29%	7.58%	-1.10%	-12.99%	6.17%	4.91%
Best-Fit Index	-	-	-	-	-	-

This graph shows a fund's performance based on how \$10,000 invested in the fund would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the fund's inception, or the first year listed on the graph, whichever is appropriate. Located alongside the fund's graph line are lines that represent the growth of \$10,000 in the fund's Broad Index, Peer Group Index, and Best-fit Index Benchmarks, which are listed in the Benchmarks section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of an investment have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

WEIGHTINGS & HOLDINGS

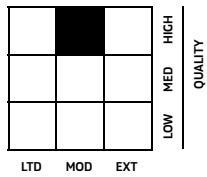
as of 6/30/2024

BOND SECTOR WEIGHTINGS	Weighting	Municipal Taxable	Weighting
Government	41.84	Municipal Tax-exempt	0
Government related	17.04	Cash & Equivalents	12.6
Corporate	24.8	Other	0
Bank Loan	11.51	Future/Forward	0
Convertible	0.75	Option/Warrant	0
Corporate Bond related	0	Swap	0
Corporate Bond Preferred	10.76	CREDIT WEIGHTINGS	
Securitized	33.66	AAA	76.52
Agency MBS	23.17	AA	4.34
Asset-Backed	5.78	A	4.88
Commercial MBS	1.7	BBB	7.61
Covered Bond	0	BB	3.01
Non-Agency	3.01	B	1.15
Residential MBS	0	Below B	2.41
Municipal	0.39	Not Rated	0.07

# OF HOLDINGS	Weighting	BONDS: 527
STOCKS: 1		as of 10/3/2024
TOP 10 HOLDINGS		
2 Year Treasury Note Future Sept 24	16.88%	
Federal National Mortgage Association 4%	1.55%	
Federal National Mortgage Association 4.5%	1.15%	
Federal National Mortgage Association 5.5%	0.92%	
United States Treasury Bonds 4.625%	2.77%	
United States Treasury Bonds 4.625%	3.63%	
United States Treasury Notes 4.25%	3.95%	
United States Treasury Notes 4.375%	4.04%	
United States Treasury Notes 4.5%	1.26%	
Us 5yr Note (Cbt) Sep24 Xcvt 20240930	7.89%	
Total	44.04%	

STYLE STATISTICS

MORNINGSTAR STYLE BOX™



Avg Eff Duration 6.88 years
Avg Eff Maturity 7.33 years

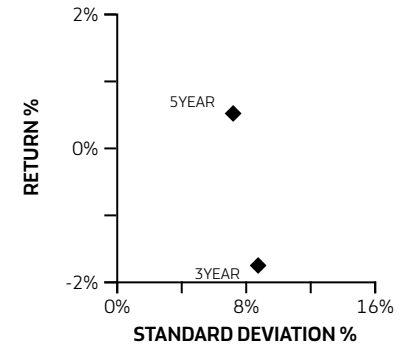
INVESTMENT STRATEGY

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. Under normal circumstances, the fund invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in a diversified portfolio of investment grade fixed income securities (rated Baa3 or higher by Moody's, BBB- or higher by Standard & Poor's, BBB- or higher by Fitch, or A-2 by S&P, P-2 by Moody's, or F-2 by Fitch for short-term debt obligations, or, if unrated, determined by the fund's subadviser, Metropolitan West Asset Management, LLC, to be of comparable quality).

BENCHMARK LEGEND

- ◆ **Investment:** MassMutual Total Return Bond I
- ▲ **Broad Index:** Bloomberg US Agg Bond TR USD
- **Peer Group Index:** Bloomberg US Universal TR USD
- **Best-fit Index:** -

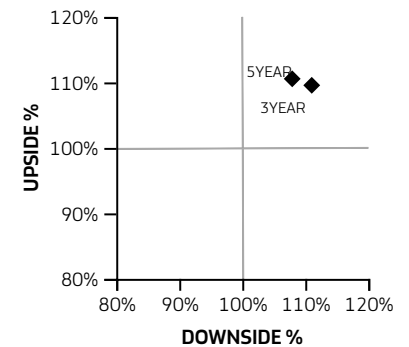
RISK/REWARD



Investment	RETURN	STANDARD DEVIATION
3YR	-1.70%	8.54%
5YR	0.57%	6.99%

Best-Fit Index	RETURN	STANDARD DEVIATION
3YR	-	-
5YR	-	-

UP/DOWN CAPTURE RATIO



Investment	UP	DOWN
3YR	109.56%	111.03%
5YR	110.55%	107.93%

FI360 FIDUCIARY SCORE OVERVIEW

Fi360 Fiduciary Score®

Fiduciary Due Diligence Process

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. It helps quickly identify a short list of investments during the selection process. It also facilitates the ongoing monitoring process by highlighting investments that exhibit potential deficiencies.

FI360 FIDUCIARY SCORE® CRITERIA

Regulatory Oversight The investment should be managed by a bank, trust company, or an insurance company, a registered investment company (mutual fund), or a registered investment advisor.

Minimum Track Record The investment should have at least three years of history.

Stability of the Organization The longest reported manager's tenure should be at least two years.

Assets in the Investment The investment should have at least \$75 million AUM (across all share classes).

Composition Consistent with Asset Class At least 80 percent of the investment's underlying securities should be consistent with the broad asset class.

Style Consistency The investment should be highly correlated to the asset class of the investment option, e.g., the Morningstar Style Box™ must match the peer group of the investment.

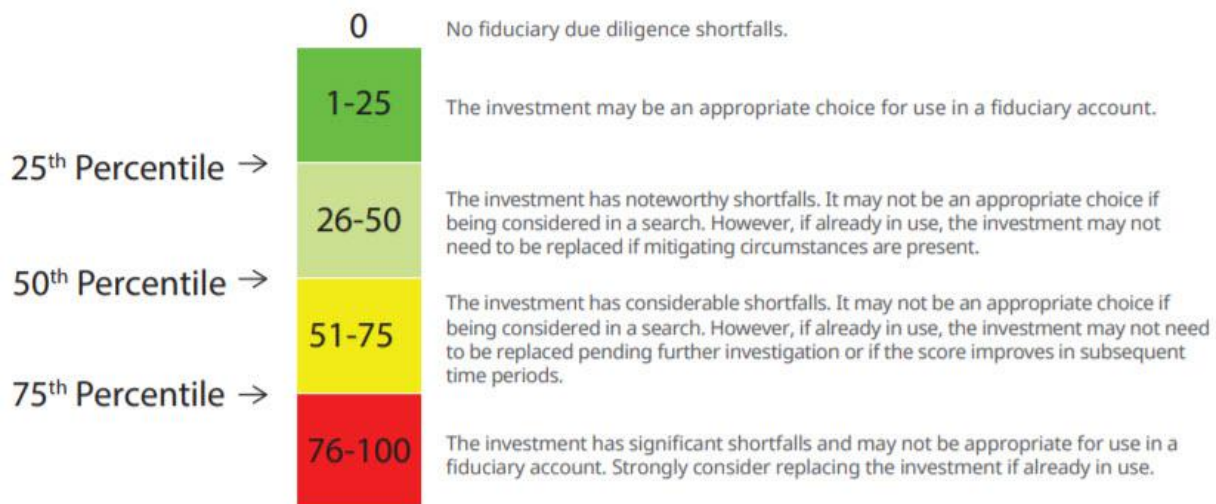
Expense Ratios/Fees Relative to Peers The investment's fees should not be in the bottom quartile (most expensive) of their peer group.

Risk-Adjusted Performance Relative to Peers The investment's risk-adjusted performance should be above the peer group median manager's risk-adjusted performance.

Performance Relative to Peers The investment's performance should be above the peer group's median manager return for 1-, 3- and 5-year cumulative periods.

CALCULATING THE FI360 FIDUCIARY SCORE®:

The Fi360 Fiduciary Score® is calculated on a monthly basis for investments with at least a three-year history. Each investment is evaluated against a set of factors and thresholds, then allotted penalty points. The penalty points are totaled and compared to all other investments within the peer group. Investments with 0 penalty points are automatically given a Fi360 Fiduciary Score of 0. Every other investment is then given a score of 1-100, representing their percent ranking based on its placement in the distribution of their peer group.



Fiduciary Plan Review & 3(38) Investment Report

Fi360 FIDUCIARY SCORE® SUMMARY

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. The Fi360 Fiduciary Score® Average is a one-, three-, five-, or ten-year rolling average of an investment's Fi360 Fiduciary Score®. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red).

The ID column can be used to reference the investment on the following Scatterplot chart. Investments which do not have both Scores will not have an ID as they cannot be plotted on the chart. If multiple investments have the same Scores, they will be plotted together under 1 ID.

U.S. EQUITY

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	3YR ROLLING AVG (PEERS)	10YR ROLLING AVG (PEERS)
7	DFA US Core Equity 1 I	DFOEX	MF	Large Blend	13 (1178)	21 (816)
6	DFA US Large Company I	DFUSX	MF	Large Blend	4 (1178)	2 (816)
4	DFA US Small Cap I	DFSTX	MF	Small Blend	3 (544)	15 (348)
1	Federated Hermes MDT Large Cap Growth IS	QILGX	MF	Large Growth	1 (1001)	33 (734)
	Hartford Core Equity R6	HAITX	MF	Large Blend	46 (1178)	-
	Hartford Quality Value R6	HVOVX	-	Large Value	-	-
3	MassMutual Small Cap Opps I	MSOOX	MF	Small Blend	3 (544)	8 (348)

INTERNATIONAL EQUITY

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	3YR ROLLING AVG (PEERS)	10YR ROLLING AVG (PEERS)
5	DFA Emerging Markets Core Equity I	DFCEX	MF	Diversified Emerging Mkts	3 (638)	17 (333)
2	DFA Large Cap International I	DFALX	MF	Foreign Large Blend	2 (617)	13 (387)
12	Hartford Schroders Intl Multi-Cp Val SDR	SIDRX	MF	Foreign Large Value	34 (308)	17 (176)

TAXABLE BOND

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	3YR ROLLING AVG (PEERS)	10YR ROLLING AVG (PEERS)
	DFA LTIP Institutional W	DRXIX	MF	Inflation-Protected Bond	72 (138)	-
14	DFA Short-Term Extended Quality I	DFEQX	MF	Short-Term Bond	65 (481)	37 (293)
13	DFA Two-Year Global Fixed-Income I	DFGFX	MF	Global Bond-USD Hedged	50 (98)	59 (44)
10	Federated Hermes Inflation Ptctd Sec IS	RRFIX	MF	Inflation-Protected Bond	27 (138)	43 (86)
9	MassMutual Infl-Prot and Inc I	MIPZX	MF	Inflation-Protected Bond	23 (138)	14 (86)
11	MassMutual Total Return Bond I	MSPZX	MF	Intermediate Core-Plus Bond	29 (509)	28 (341)

Fiduciary Plan Review & 3(38) Investment Report

Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

Fi360 FIDUCIARY SCORE[®] SUMMARY

MONEY MARKET

ID	INVESTMENT NAME	TICKER	TYPE	PEER GROUP	3YR ROLLING AVG (PEERS)	10YR ROLLING AVG (PEERS)
8	Federated Hermes Treasury Obl IS	TOIXX	MF	Money Market Taxable	14 (489)	11 (331)

Fiduciary Plan Review & 3(38) Investment Report

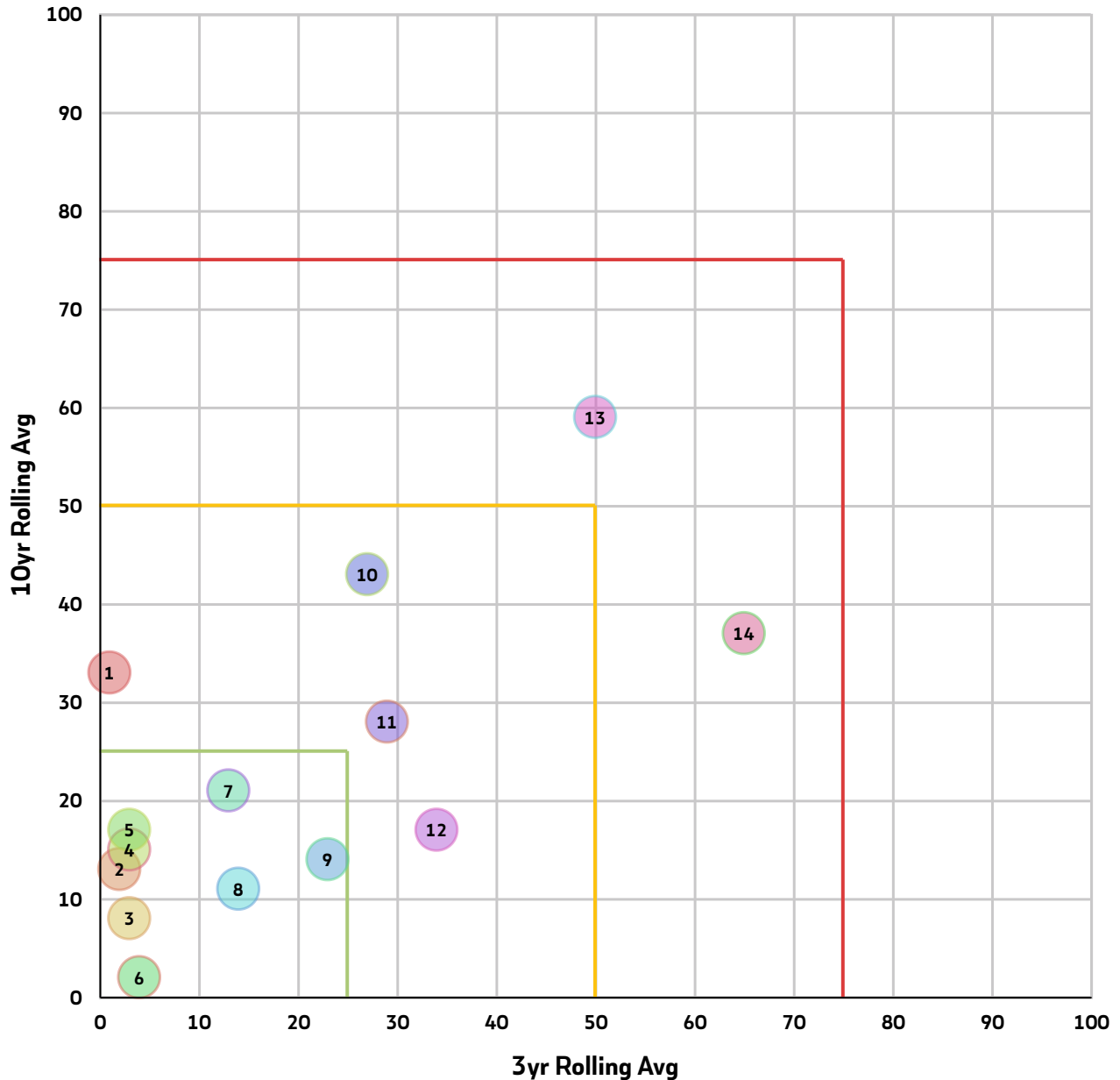
Inv. Data as of 09/30/24. Holdings as of 12/31/23. P Proposed R Remove W Watch

GoalPath Fi360 CITs

Fi360 FIDUCIARY SCORE® SUMMARY

The chart plots each investment using the selected Fi360 Fiduciary Scores. Investments without both Scores will be excluded from the chart. Green, yellow and red lines are drawn to highlight the different Fi360 Fiduciary Score quartiles. Investments in the bottom left corner of the chart are most preferred.

If \$ asset amounts are included, bubble sizes are based on the relative percentage invested in that investment. Bubble numbers refer to the ID's on the previous page(s). If multiple investments have the same Scores, they will be plotted together under 1 ID.



GoalPath Fi360 2020 Agg Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N209
Morningstar Category US SA Target-Date 2020
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.43
Fee per \$1,000 \$4.30

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 890,000
Inception Date 6/30/2020
Turnover Ratio % 7.36

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

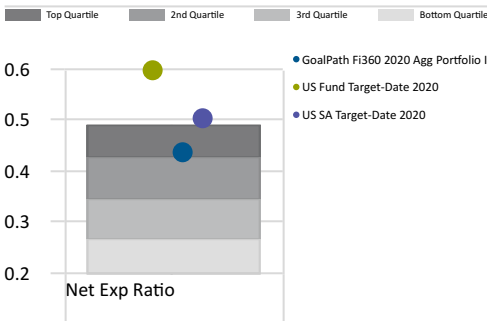
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2020 Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2020. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 67% of assets in global equities, 2% in global fixed income, and 31% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2020



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2020 Agg Portfolio I	5.68	12.52	22.07	5.52
Morningstar Lifetime Agg 2020 TR USD	6.45	11.87	22.56	3.33

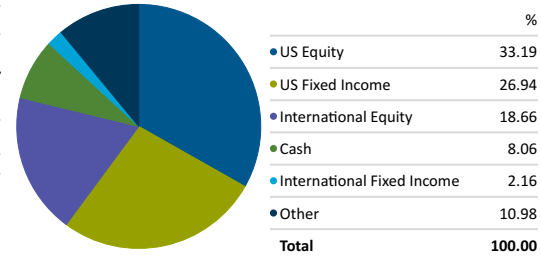
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2020 TR USD

	Inv	Cat Avg
Return	9.81	7.94
Std Dev Population	11.23	12.26
Downside Deviation	1.03	0.00
Alpha	2.12	0.00
Beta	0.91	1.00
R2	98.44	100.00
Sharpe Ratio (arith)	0.62	0.42
Tracking Error	1.80	0.00

GoalPath Fi360 2020 Agg Portfolio - Asset Allocation

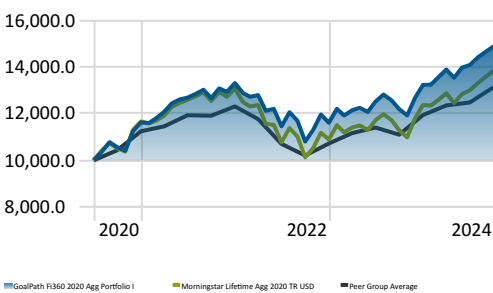
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2020



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
MassMutual Infl-Prot and Inc I	5.63	10.91	-0.36	2.90	2.75
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
MassMutual Total Return Bond I	4.69	12.62	-1.70	0.57	1.95
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
Federated Hermes Inflation Ptctd Sec R6	5.04	9.31			
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Subadvisor:



Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824



GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2020 Consv Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N308
Morningstar Category US SA Target-Date 2020
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.45
Fee per \$1,000 \$4.50

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 23,270,000
Inception Date 6/30/2020
Turnover Ratio % 20.17

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

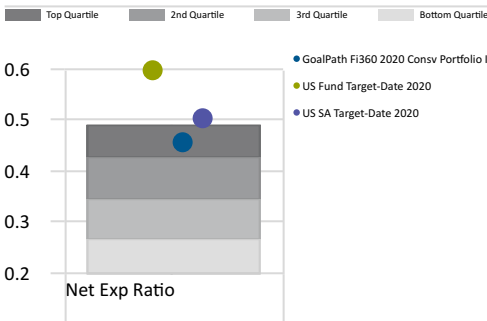
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the Goalpath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2020 Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2020. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 32% of assets in global equities, 3% in global fixed income, and 65% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2020



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2020 Consv Portfolio I	6.02	8.02	16.09	-0.40
Morningstar Lifetime Con 2020 TR USD	5.89	7.83	16.60	0.29

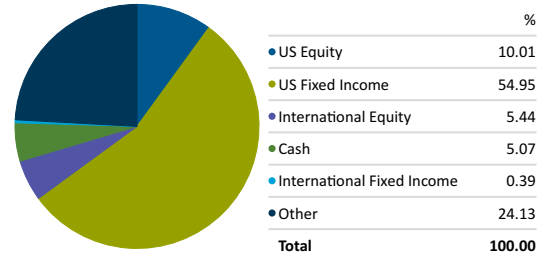
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2020 TR USD

	Inv	Cat Avg
Return	2.99	3.17
Std Dev Population	10.01	9.55
Downside Deviation	1.77	0.00
Alpha	-0.14	0.00
Beta	1.02	1.00
R2	94.06	100.00
Sharpe Ratio (arith)	0.02	0.04
Tracking Error	2.47	0.00

GoalPath Fi360 2020 Cstv Portfolio -Asset Allocation

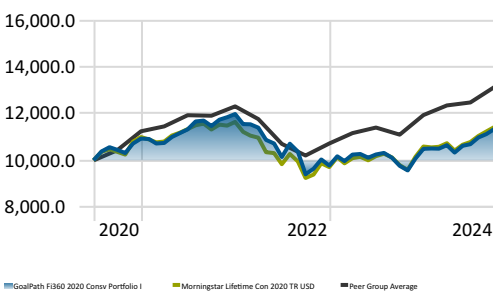
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2020



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
MassMutual Infl-Prot and Inc I	5.63	10.91	-0.36	2.90	2.75
DFA LTIP Institutional	4.06	16.28	-12.53	-3.33	0.47
Federated Hermes Inflation Ptctd Sec R6	5.04	9.31			
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
Federated Hermes Treasury Obl IS	3.93	5.30	3.48	2.23	1.54

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Subadvisor:



Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824



GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

GoalPath Fi360 2020 Moderate Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N100
Morningstar Category US SA Target-Date 2020
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.43
Fee per \$1,000 \$4.30

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 780,000
Inception Date 6/30/2020
Turnover Ratio % 28.46

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

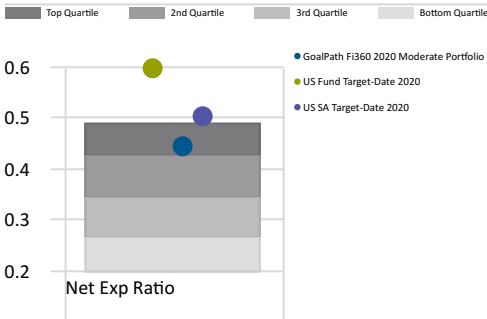
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" — a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2020 Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2020. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 51% of assets in global equities, 3% in global fixed income, and 46% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2020



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2020 Moderate Portfolio I	5.33	10.58	18.87	4.04
Morningstar Lifetime Mod 2020 TR USD	6.18	9.88	19.61	1.79

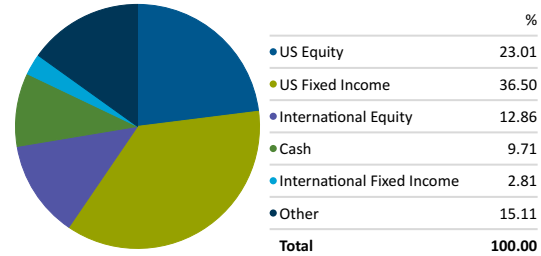
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2020 TR USD

	Inv	Cat Avg
Return	7.44	5.54
Std Dev Population	9.47	10.85
Downside Deviation	1.30	0.00
Alpha	2.11	0.00
Beta	0.86	1.00
R2	97.35	100.00
Sharpe Ratio (arith)	0.49	0.26
Tracking Error	2.16	0.00

GoalPath Fi360 2020 Mod Portfolio - Asset Allocation

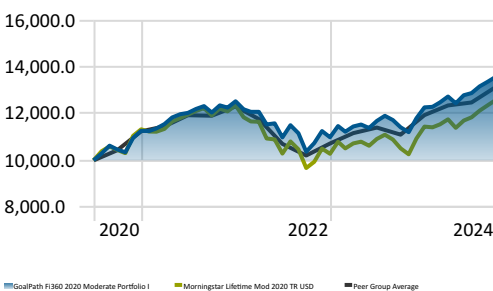
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2020



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
MassMutual Infl-Prot and Inc I	5.63	10.91	-0.36	2.90	2.75
MassMutual Total Return Bond I	4.69	12.62	-1.70	0.57	1.95
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
Federated Hermes Inflation Ptctd Sec R6	5.04	9.31			
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Short-Term Extended Quality I	4.28	6.24	1.18	1.27	1.72
DFA Two-Year Global Fixed-Income I	4.14	5.59	1.97	1.46	1.39
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08

Principal Risk

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GoalPath Fi360 2030 Agg Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N407
Morningstar Category US SA Target-Date 2030
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 420,000
Inception Date 6/30/2020
Turnover Ratio % 29.71

**No commissions or redemption fees charged for purchases and sales of interests in the fund*

Investment Philosophy

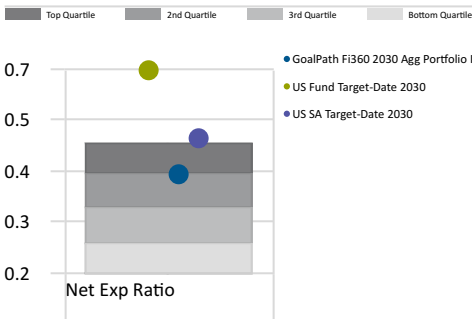
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2030 Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2030. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 80% of assets in global equities, 6% in global fixed income, and 14% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2030



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2030 Agg Portfolio I	6.04	14.73	25.76	7.15
Morningstar Lifetime Agg 2030 TR USD	6.97	13.84	25.95	4.66

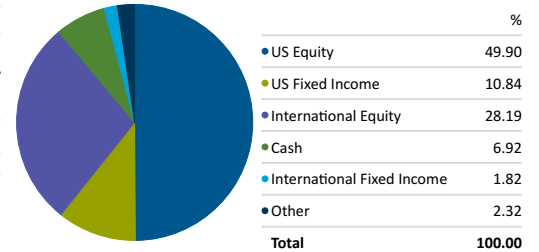
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2030 TR USD

	Inv	Cat Avg
Return	11.98	10.37
Std Dev Population	13.13	14.21
Downside Deviation	1.21	0.00
Alpha	1.98	0.00
Beta	0.92	1.00
R2	98.70	100.00
Sharpe Ratio (arith)	0.70	0.53
Tracking Error	1.91	0.00

Asset Allocation

Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2030



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
MassMutual Total Return Bond I	4.69	12.62	-1.70	0.57	1.95
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
Federated Hermes MDT Large Cap Growth IS	28.41	46.86	15.17	21.23	16.08
DFA Short-Term Extended Quality I	4.28	6.24	1.18	1.27	1.72

Principal Risk

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GoalPath Fi360 2030 Consv Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N605
Morningstar Category US SA Target-Date 2030
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.37
Fee per \$1,000 \$3.70

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 48,060,000
Inception Date 6/30/2020
Turnover Ratio % 17.87

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

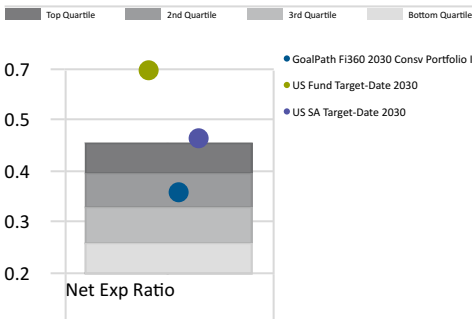
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2030 Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2030. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 59% of assets in global equities, 13% in global fixed income, and 28% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2030



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2030 Consv Portfolio I	6.88	10.57	21.45	0.19
Morningstar Lifetime Con 2030 TR USD	6.48	8.92	19.10	0.57

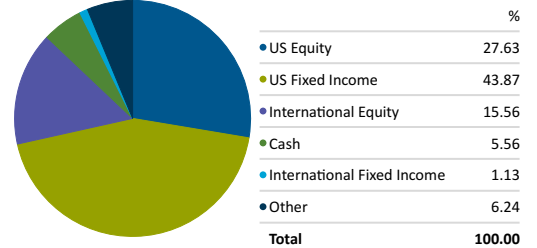
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2030 TR USD

	Inv	Cat Avg
Return	5.05	4.19
Std Dev Population	13.37	11.16
Downside Deviation	2.25	0.00
Alpha	0.73	0.00
Beta	1.18	1.00
R2	97.22	100.00
Sharpe Ratio (arith)	0.17	0.13
Tracking Error	3.06	0.00

Asset Allocation

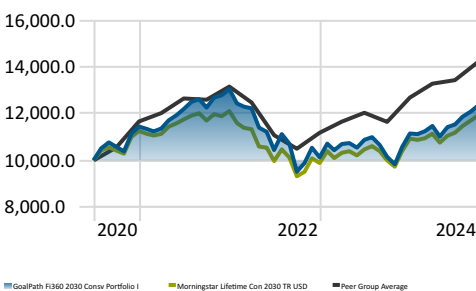
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2030



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA LTIP Institutional	4.06	16.28	-12.53	-3.33	0.47
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
MassMutual Infl-Prot and Inc I	5.63	10.91	-0.36	2.90	2.75
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
MassMutual Total Return Bond I	4.69	12.62	-1.70	0.57	1.95
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33

Principal Risk

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GoalPath Fi360 2030 Moderate Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N506
Morningstar Category US SA Target-Date 2030
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.40
Fee per \$1,000 \$4.00

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 4,460,000
Inception Date 6/30/2020
Turnover Ratio % 10.05

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

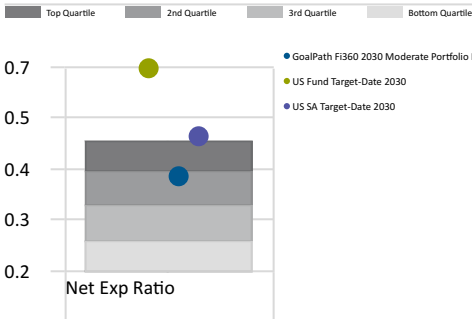
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Investment Strategy

The GoalPath Fi360 2030 Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2030. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 72% of assets in global equities, 9% in global fixed income, and 19% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2030



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2030 Moderate Portfolio I	5.53	12.44	21.99	5.53
Morningstar Lifetime Mod 2030 TR USD	6.73	11.42	22.56	2.62

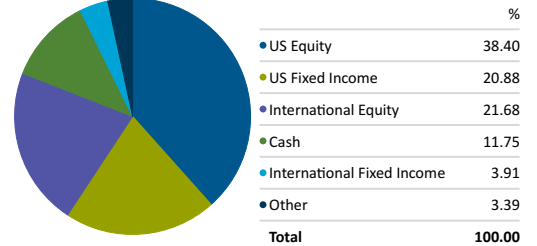
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2030 TR USD

	Inv	Cat Avg
Return	9.69	7.37
Std Dev Population	11.02	12.67
Downside Deviation	1.41	0.00
Alpha	2.68	0.00
Beta	0.86	1.00
R2	97.74	100.00
Sharpe Ratio (arith)	0.62	0.36
Tracking Error	2.44	0.00

Asset Allocation

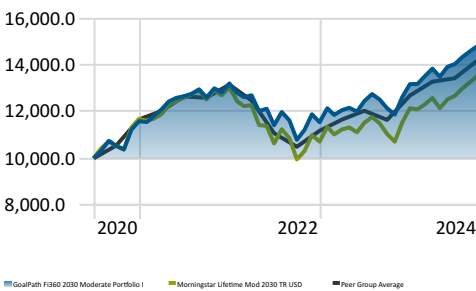
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2030



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
MassMutual Total Return Bond I	4.69	12.62	-1.70	0.57	1.95
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Short-Term Extended Quality I	4.28	6.24	1.18	1.27	1.72
DFA Two-Year Global Fixed-Income I	4.14	5.59	1.97	1.46	1.39
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33

Principal Risk

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Phone: 816.708.4700

GoalPath Fi360 2040 Agg Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N704
Morningstar Category US SA Target-Date 2040
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 2,510,000
Inception Date 6/30/2020
Turnover Ratio % 5.27

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

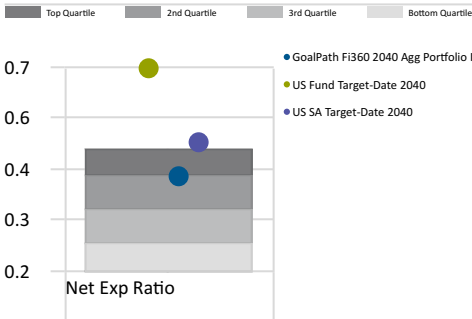
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Investment Strategy

The GoalPath Fi360 2040 Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2040. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 94% of assets in global equities, 6% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2040



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2040 Agg Portfolio I	6.39	16.47	28.64	8.26
Morningstar Lifetime Agg 2040 TR USD	7.34	15.91	28.97	6.34

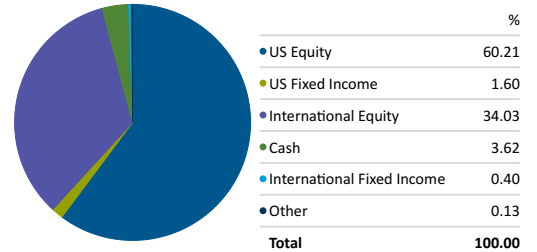
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2040 TR USD

	Inv	Cat Avg
Return	14.00	12.71
Std Dev Population	14.85	15.57
Downside Deviation	1.13	0.00
Alpha	1.57	0.00
Beta	0.95	1.00
R2	98.85	100.00
Sharpe Ratio (arith)	0.75	0.63
Tracking Error	1.79	0.00

Asset Allocation

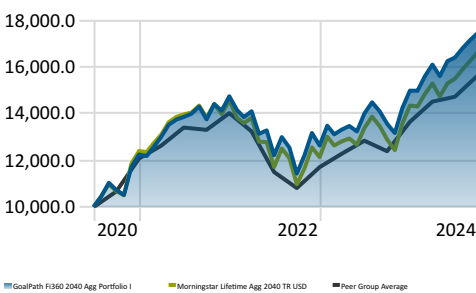
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2040



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
Federated Hermes MDT Large Cap Growth IS	28.41	46.86	15.17	21.23	16.08
Hartford Schroders Intl Multi-Cp Val SDR	14.52	22.33	5.88	7.85	
MassMutual Small Cap Opps I	12.95	27.85	5.61	12.48	10.39

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Subadvisor:



Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824



GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

GoalPath Fi360 2040 Consv Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N886
Morningstar Category US SA Target-Date 2040
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.40
Fee per \$1,000 \$4.00

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 47,160,000
Inception Date 6/30/2020
Turnover Ratio % 10.98

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

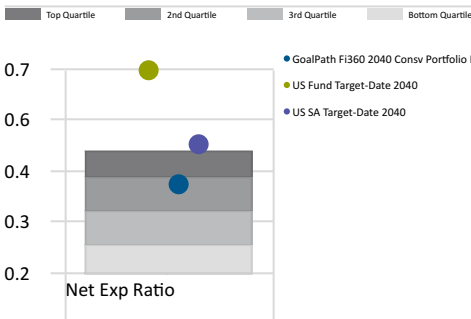
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2040 Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2040. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 86% of assets in global equities, 14% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2040



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2040 Consv Portfolio I	6.07	14.01	24.92	6.19
Morningstar Lifetime Con 2040 TR USD	7.01	11.08	22.52	2.34

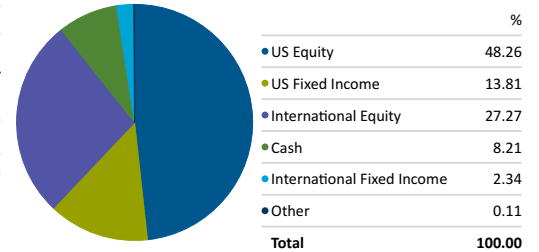
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2040 TR USD

	Inv	Cat Avg
Return	11.27	7.07
Std Dev Population	13.03	12.76
Downside Deviation	0.89	0.00
Alpha	3.88	0.00
Beta	1.01	1.00
R2	96.67	100.00
Sharpe Ratio (arith)	0.65	0.34
Tracking Error	2.40	0.00

Asset Allocation

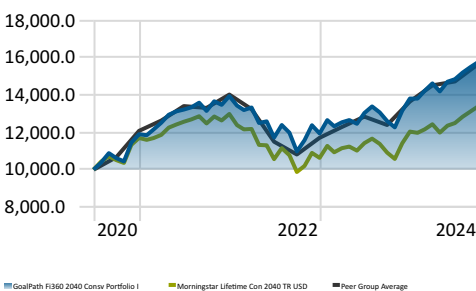
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2040



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
MassMutual Total Return Bond I	4.69	12.62	-1.70	0.57	1.95
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
DFA Short-Term Extended Quality I	4.28	6.24	1.18	1.27	1.72
DFA LTIP Institutional	4.06	16.28	-12.53	-3.33	0.47

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Subadvisor:



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Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824



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A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

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Source: Morningstar Direct

GoalPath Fi360 2040 Moderate Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N803
Morningstar Category US SA Target-Date 2040
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 1,470,000
Inception Date 6/30/2020
Turnover Ratio % 4.67

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

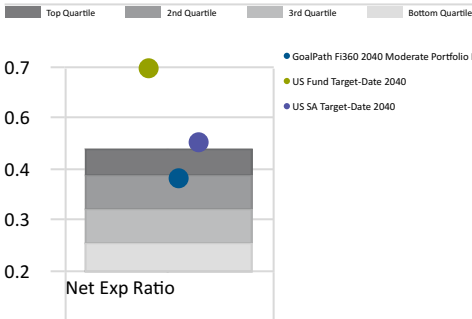
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" — a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2040 Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2040. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 93% of assets in global equities, 7% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2040



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2040 Moderate Portfolio I	6.10	15.09	26.33	7.43
Morningstar Lifetime Mod 2040 TR USD	7.21	14.06	26.49	4.80

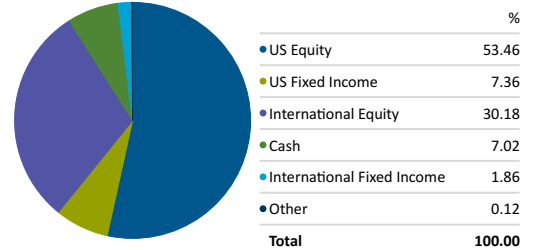
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2040 TR USD

	Inv	Cat Avg
Return	12.79	10.65
Std Dev Population	13.60	14.52
Downside Deviation	1.10	0.00
Alpha	2.40	0.00
Beta	0.93	1.00
R2	98.53	100.00
Sharpe Ratio (arith)	0.73	0.54
Tracking Error	1.95	0.00

Asset Allocation

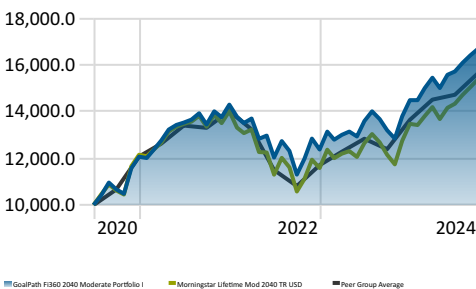
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2040



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
MassMutual Total Return Bond I	4.69	12.62	-1.70	0.57	1.95
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
Federated Hermes MDT Large Cap Growth IS	28.41	46.86	15.17	21.23	16.08
DFA Short-Term Extended Quality I	4.28	6.24	1.18	1.27	1.72

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Subadvisor:



Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824



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GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

GoalPath Fi360 2050 Agg Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N878
Morningstar Category US SA Target-Date 2050
Base Currency US Dollar

Fee/Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 1,920,000
Inception Date 6/30/2020
Turnover Ratio % 10.30

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

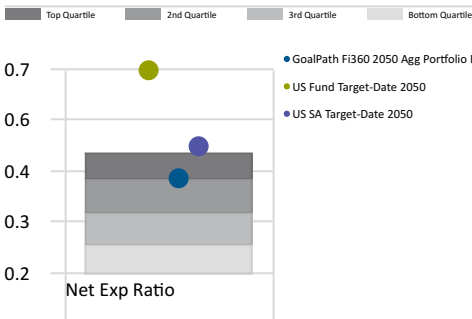
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2050 Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2050. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2050



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2050 Agg Portfolio I	6.48	16.88	29.32	8.51
Morningstar Lifetime Agg 2050 TR USD	7.48	16.29	29.53	6.60

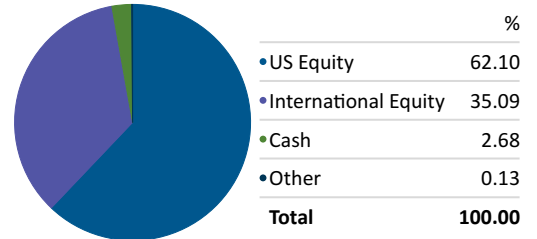
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2050 TR USD

	Inv	Cat Avg
Return	14.72	13.05
Std Dev Population	15.35	15.80
Downside Deviation	1.06	0.00
Alpha	1.79	0.00
Beta	0.97	1.00
R2	98.73	100.00
Sharpe Ratio (arith)	0.77	0.65
Tracking Error	1.83	0.00

Asset Allocation

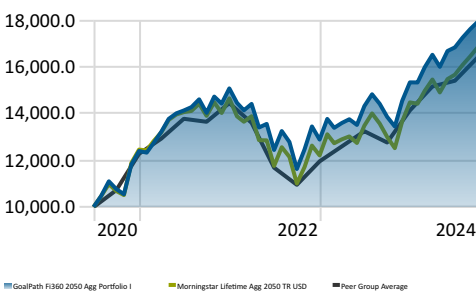
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2050



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
Federated Hermes MDT Large Cap Growth IS	28.41	46.86	15.17	21.23	16.08
Hartford Schroders Intl Multi-Cp Val SDR	14.52	22.33	5.88	7.85	
MassMutual Small Cap Opps I	12.95	27.85	5.61	12.48	10.39

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

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GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

GoalPath Fi360 2050 Consv Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N852
Morningstar Category US SA Target-Date 2050
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 40,100,000
Inception Date 6/30/2020
Turnover Ratio % 10.06

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

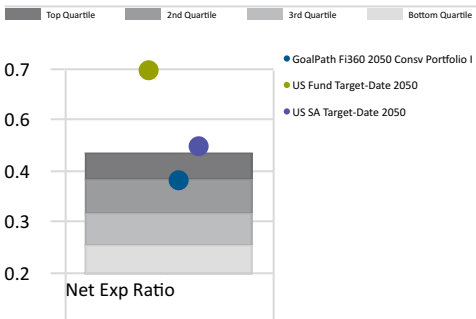
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2050 Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2050. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2050



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2050 Consv Portfolio I	6.39	16.49	28.67	8.28
Morningstar Lifetime Con 2050 TR USD	7.40	13.67	26.14	4.45

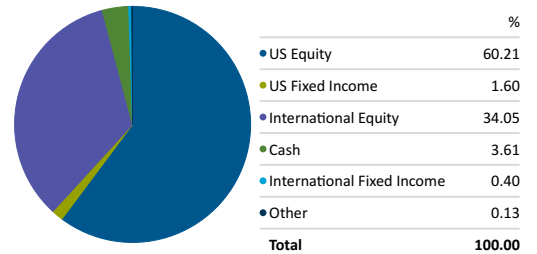
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2050 TR USD

	Inv	Cat Avg
Return	14.26	10.04
Std Dev Population	14.96	14.31
Downside Deviation	0.95	0.00
Alpha	3.62	0.00
Beta	1.03	1.00
R2	97.65	100.00
Sharpe Ratio (arith)	0.76	0.50
Tracking Error	2.37	0.00

Asset Allocation

Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2050



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
Federated Hermes MDT Large Cap Growth IS	28.41	46.86	15.17	21.23	16.08
Hartford Schroders Intl Multi-Cp Val SDR	14.52	22.33	5.88	7.85	
MassMutual Small Cap Opps I	12.95	27.85	5.61	12.48	10.39

Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

Subadvisor:



Matrix Trust Company
717 17th Street, Suite 1300
Denver, CO 80202
Email: MatrixAdvisorServices@Broadridge.com
Phone: 866.935.6824



GoalPath
A Defined Outcome Solution

GoalPath Solutions
10975 Benson
Corporate Woods - Bldg 12 STE 560
Overland Park, KS 66210
Phone: 816.708.4700

GoalPath Fi360 2050 Moderate Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N860
Morningstar Category US SA Target-Date 2050
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 630,000
Inception Date 6/30/2020
Turnover Ratio % 4.95

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

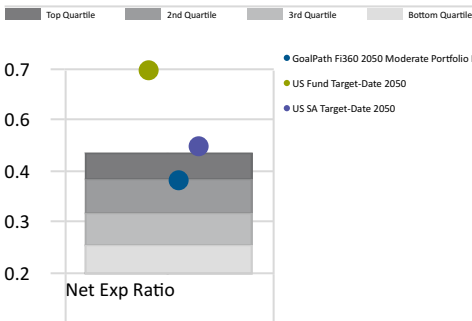
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" — a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2050 Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2050. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2050



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2050 Moderate Portfolio I	6.44	16.70	29.03	8.09
Morningstar Lifetime Mod 2050 TR USD	7.46	15.54	28.55	5.97

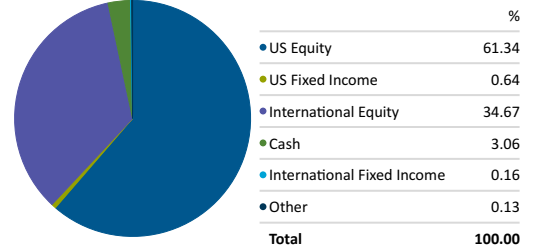
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2050 TR USD

	Inv	Cat Avg
Return	14.26	12.16
Std Dev Population	15.14	15.37
Downside Deviation	1.01	0.00
Alpha	2.05	0.00
Beta	0.98	1.00
R2	98.51	100.00
Sharpe Ratio (arith)	0.75	0.61
Tracking Error	1.89	0.00

Asset Allocation

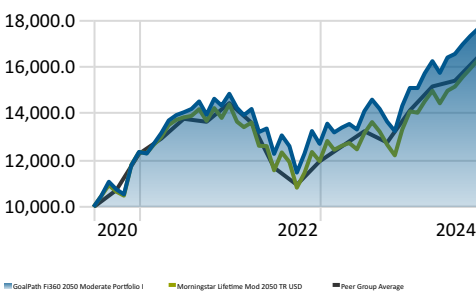
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2050



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
Federated Hermes MDT Large Cap Growth IS	28.41	46.86	15.17	21.23	16.08
Hartford Schroders Intl Multi-Cp Val SDR	14.52	22.33	5.88	7.85	
MassMutual Small Cap Opps I	12.95	27.85	5.61	12.48	10.39

Principal Risk

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GoalPath Fi360 2060 Agg Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N845
Morningstar Category US SA Target-Date 2060
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 650,000
Inception Date 6/30/2020
Turnover Ratio % 5.49

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

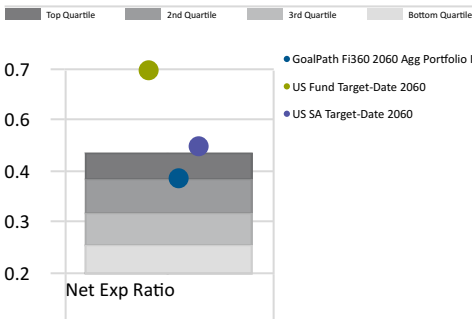
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2060 Aggressive Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a higher risk tolerance and a planned retirement date on or about 2060. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 60% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2060



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2060 Agg Portfolio I	6.48	16.88	29.32	8.50
Morningstar Lifetime Agg 2060 TR USD	7.57	16.09	29.28	6.39

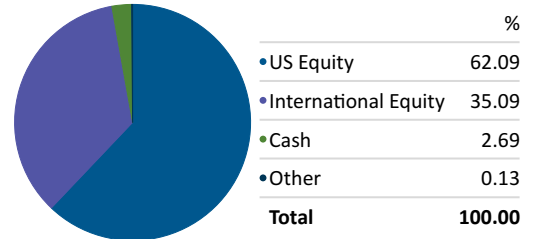
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Agg 2060 TR USD

	Inv	Cat Avg
Return	14.64	12.87
Std Dev Population	15.35	15.79
Downside Deviation	1.13	0.00
Alpha	1.87	0.00
Beta	0.97	1.00
R2	98.51	100.00
Sharpe Ratio (arith)	0.77	0.63
Tracking Error	1.97	0.00

Asset Allocation

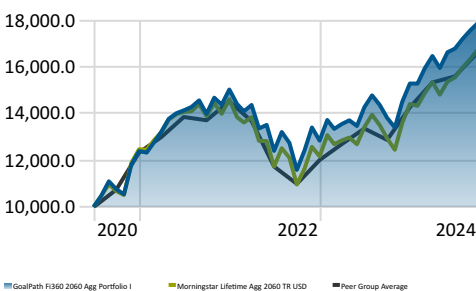
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2060



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
Federated Hermes MDT Large Cap Growth IS	28.41	46.86	15.17	21.23	16.08
Hartford Schroders Intl Multi-Cp Val SDR	14.52	22.33	5.88	7.85	
MassMutual Small Cap Opps I	12.95	27.85	5.61	12.48	10.39

Principal Risk

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GoalPath Fi360 2060 Consv Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N829
Morningstar Category US SA Target-Date 2060
Base Currency US Dollar

Fee/Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 13,740,000
Inception Date 6/30/2020
Turnover Ratio % 15.97

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

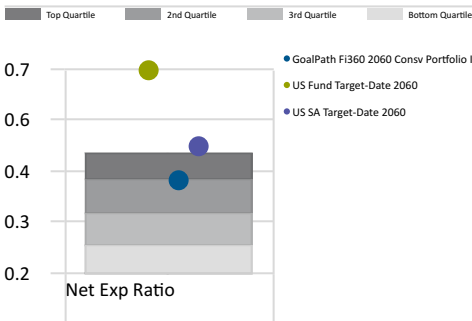
The Matrix Trust Company GoalPath Portfolios are designed to manage risks that face retirement plan investors when it comes to replacing their income. The GoalPath Portfolios take into account the transfer of human capital (current and future earnings power) to financial capital (retirement savings) over time. As retirement approaches, the GoalPath Portfolios recognizes this shifting risk and gradually change their asset allocation, holding more growth-focused assets (stocks and bonds) when an investor is many years away and more inflation protected hedged income securities (TIPS) as the target retirement date approaches. Conceptually, you can think of this process as systematically investing and accumulating "slices of retirement income" – a stream of inflation-adjusted annual income throughout retirement. By seeking to manage the relevant risks, we aim to increase clarity for investors as they plan for retirement, and to enable the delivery of meaningful information to help participants and plan sponsors better assess retirement readiness.

Investment Strategy

The GoalPath Fi360 2060 Conservative Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a lower risk tolerance and a planned retirement date on or about 2060. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 25% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2060



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2060 Consv Portfolio I	6.39	16.49	28.66	8.27
Morningstar Lifetime Con 2060 TR USD	7.56	14.41	27.21	4.90

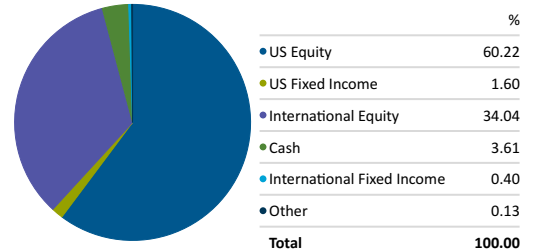
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Con 2060 TR USD

	Inv	Cat Avg
Return	14.21	10.70
Std Dev Population	14.95	14.82
Downside Deviation	0.99	0.00
Alpha	3.18	0.00
Beta	1.00	1.00
R2	97.80	100.00
Sharpe Ratio (arith)	0.76	0.53
Tracking Error	2.24	0.00

Asset Allocation

Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2060



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
DFA Large Cap International I	13.19	24.84	6.23	8.86	5.96
DFA US Large Company I	21.97	36.20	11.83	15.90	13.31
Hartford Core Equity R6	22.86	37.30	10.23	14.37	
Hartford Quality Value ETF	13.55	23.65	7.92	10.29	
DFA Emerging Markets Core Equity I	15.24	24.29	3.91	8.18	5.08
DFA US Small Cap I	10.92	26.09	6.62	12.18	9.64
DFA US Core Equity 1 I	19.73	33.46	11.11	15.20	12.33
Federated Hermes MDT Large Cap Growth IS	28.41	46.86	15.17	21.23	16.08
Hartford Schroders Intl Multi-Cp Val SDR	14.52	22.33	5.88	7.85	
MassMutual Small Cap Opps I	12.95	27.85	5.61	12.48	10.39

Principal Risk

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GoalPath Fi360 2060 Moderate Portfolio I

Portfolio Date: 9/30/2024

Maintained by:
Matrix Trust Company

Fund Profile

CUSIP 57686N837
Morningstar Category US SA Target-Date 2060
Base Currency US Dollar

Fee/ Expense

Net Expense Ratio 0.41
Fee per \$1,000 \$4.10

*Fee per \$1000 is assuming no return and based on total net expense for one year

Operations Information

Net Assets - Share Class 150,000
Inception Date 6/30/2020
Turnover Ratio % 16.89

*No commissions or redemption fees charged for purchases and sales of interests in the fund

Investment Philosophy

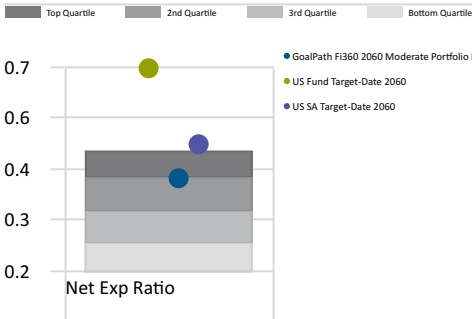
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Investment Strategy

The GoalPath Fi360 2060 Moderate Portfolio focuses on growth consistent with its target retirement date and, as it approaches its target date, management of retirement income risk. It seeks to allocate between enhanced index fixed income and enhanced index equity growth investments to balance income risk management against the opportunity to grow expected retirement income. An "enhanced index" fund is a fund that seeks to enhance the returns of an index by using active management to modify the weights of holdings for additional return. The overall effect of interest rate fluctuations and equity market performance may impact the ability to achieve a desired level of retirement income. The portfolio may be appropriate for investors with a moderate risk tolerance and a planned retirement date on or about 2060. The portfolio invests in an allocation of global equities, global fixed income, and treasury inflation protected securities by investing in mutual funds, collective investment funds, exchange-traded funds and other pooled investment vehicles. The portfolio is constructed and monitored using various statistics and measures, including, but not limited to, the Fi360 Fiduciary Score and its underlying components. The portfolio will initially allocate approximately 95% of assets in global equities, 5% in global fixed income, and initially 0% in treasury inflation protected securities. As the portfolio's target date approaches the global equities and fixed income allocation will be reduced and allocated to treasury inflation protected securities, reaching its most conservative allocation of approximately 50% global equities on or about its target retirement date.

Expense Relative to Peer Group

Peer Group (5-95%): Separate Accounts - U.S. - Target-Date 2060



Trailing Returns - Investment and Index

	3 Mth	YTD	1 Year	3 Years
GoalPath Fi360 2060 Moderate Portfolio I	6.44	16.71	29.02	8.41
Morningstar Lifetime Mod 2060 TR USD	7.57	15.55	28.62	5.91

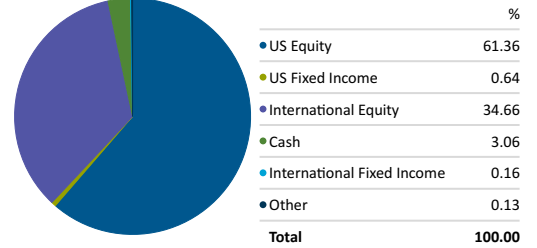
Risk & Return Since Inception

Calculation Benchmark: Morningstar Lifetime Mod 2060 TR USD

	Inv	Cat Avg
Return	14.50	12.16
Std Dev Population	15.19	15.47
Downside Deviation	1.06	0.00
Alpha	2.29	0.00
Beta	0.97	1.00
R2	98.38	100.00
Sharpe Ratio (arith)	0.77	0.60
Tracking Error	1.99	0.00

Asset Allocation

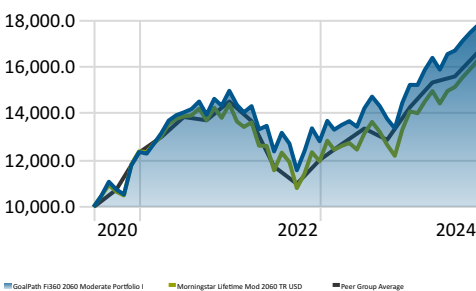
Portfolio Date: 9/30/2024



Investment Growth of \$10,000

Time Period: 7/1/2020 to 9/30/2024

Peer Group (5-95%): Collective Investment Trusts - U.S. - Target-Date 2060



GoalPath Top Holdings & Trailing Returns

Holding Name	YTD	1 Year	3 Years	5 Years	10 Years
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