

Benchmark Returns

Benchmark	Returns as of 09/30/2019		Month End YTD as of 09/30/2019	Average Annual Total Returns as of 09/30/2019			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	0.81%	1.69%	15.62%	6.29%	9.03%	7.86%	9.66%
BloomBarc 1 Year Municipal Index	-0.21%	0.26%	1.84%	2.64%	1.44%	1.09%	1.10%
BloomBarc 1-15 Year Municipal Index	-0.81%	1.13%	5.58%	7.39%	2.74%	3.03%	3.54%
BloomBarc 1-5 Year Municipal Index	-0.57%	0.38%	3.13%	4.37%	1.79%	1.64%	2.01%
BloomBarc CA Municipal Index	-0.74%	1.71%	6.93%	8.48%	3.16%	3.66%	4.53%
BloomBarc GA Credit Index Hedged	-0.52%	2.76%	11.21%	11.60%	4.46%	4.58%	5.14%
BloomBarc GA ex-USD FIAdjRIC Cp Hgd	-0.43%	3.05%	9.43%	11.48%	4.31%	4.78%	—
BloomBarc MA Municipal Index	-0.77%	1.57%	6.51%	8.51%	2.89%	3.40%	3.87%
BloomBarc Municipal Bond Index	-0.80%	1.58%	6.75%	8.55%	3.19%	3.66%	4.16%
BloomBarc Municipal CA Intermed Idx	-0.94%	0.91%	5.38%	7.24%	2.53%	2.94%	4.00%
BloomBarc NJ Municipal Index	-0.99%	1.85%	8.19%	9.94%	4.26%	4.45%	4.53%
BloomBarc NY Municipal Index	-0.82%	1.40%	6.43%	8.27%	2.96%	3.50%	4.00%
BloomBarc OH Municipal Index	-0.82%	1.44%	6.43%	8.37%	3.07%	3.68%	4.03%
BloomBarc PA Municipal Index	-0.82%	1.74%	7.41%	9.34%	3.65%	3.98%	4.42%
BloomBarc US 0-5 Year TIPS Index	-0.22%	0.32%	3.67%	3.44%	1.65%	1.27%	—
BloomBarc US 1-5 Year Credit Index	-0.02%	1.14%	5.69%	6.67%	2.72%	2.61%	3.13%
BloomBarc US 1-5 Year Treasury Idx	-0.25%	0.76%	3.90%	5.72%	1.62%	1.69%	1.69%
BloomBarc US 1-5 Yr Corporate Index	0.01%	1.17%	5.98%	6.78%	2.86%	2.78%	3.40%

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BloomBarc US 1-5 Yr Government Idx	-0.25%	0.77%	3.88%	5.69%	1.63%	1.69%	1.68%
BloomBarc US 10+ Year Corp Index	-1.43%	5.61%	22.26%	20.06%	6.48%	6.95%	7.82%
BloomBarc US 5-10 Year Corp Index	-0.52%	2.44%	12.82%	13.20%	4.30%	4.83%	6.01%
BloomBarc US 5-10 Year Credit Index	-0.53%	2.47%	12.57%	13.12%	4.21%	4.70%	5.85%
BloomBarc US 5-10 Yr Treasury Index	-0.90%	2.12%	8.30%	11.98%	2.24%	3.38%	3.91%
BloomBarc US Agg Float Adj Index	-0.58%	2.33%	8.72%	10.44%	2.96%	3.40%	3.79%
BloomBarc US GNMA Index	0.01%	1.13%	5.29%	7.34%	2.12%	2.54%	3.19%



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BloomBarc US Long Treasury Index	-2.49%	7.92%	19.77%	24.79%	4.07%	6.77%	6.87%
BloomBarc US LongCredit A/Better Ix	-1.82%	5.74%	20.71%	20.23%	5.81%	6.96%	7.54%
BloomBarc US MBS Float Adj Index	0.07%	1.34%	5.45%	7.58%	2.28%	2.69%	3.08%
BloomBarc US Treas Bellwether:1Yr	0.14%	0.59%	2.40%	3.13%	1.68%	1.22%	0.83%
BloomBarc US Trsy Inflat Prtcd Idx	-1.36%	1.35%	7.58%	7.13%	2.21%	2.45%	3.46%
BloomBarc USD EmergMkt GovRIC Caplx	-0.28%	1.31%	11.57%	11.33%	4.47%	5.31%	—
Bloomberg Commodity Index TR	1.17%	-1.84%	3.13%	-6.57%	-1.50%	-7.18%	-4.32%
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	-0.35%	0.40%	17.58%	0.60%	-0.40%	3.12%	8.13%
Conservative Growth Composite Index	0.51%	1.60%	12.12%	7.14%	6.25%	5.60%	6.67%
Consumer Discretionary Spliced Idx	1.22%	0.71%	20.73%	1.04%	14.27%	12.44%	16.87%

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CRSP US Total Market Index	1.72%	1.11%	20.03%	2.92%	12.82%	10.43%	—
Dividend Growth Spliced Index	1.33%	4.18%	23.75%	10.09%	14.84%	11.57%	12.69%
FTSE All-World ex US Index	2.64%	-1.58%	11.70%	-1.12%	6.46%	3.24%	4.76%
FTSE All-World Index	2.22%	0.14%	16.41%	1.71%	10.09%	7.08%	8.70%
FTSE AW ex US High Div Yield Idx	4.19%	-2.07%	9.33%	-1.35%	6.20%	1.75%	4.14%
FTSE Emerging Index	1.23%	-3.80%	7.51%	0.91%	6.16%	2.59%	3.57%
FTSE Global All Cap Index Hdg.	2.30%	1.29%	17.95%	3.02%	11.17%	8.61%	9.92%
FTSE Global Small-Cap ex US Index	1.96%	-2.35%	9.49%	-6.48%	3.75%	2.68%	5.45%
FTSE High Dividend Yield Index	3.81%	2.47%	16.60%	5.37%	10.62%	9.42%	12.71%
Global Wellesley Income Comp Index	1.03%	1.93%	11.64%	8.04%	—	—	—
Global Wellington Composite Index	1.35%	1.34%	15.15%	5.36%	—	—	—
Growth Composite Index	1.55%	0.58%	15.18%	3.31%	9.00%	7.14%	9.30%
High-Yield Corporate Composite Idx	0.40%	1.80%	11.91%	8.17%	5.80%	5.27%	7.36%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	-0.01%	2.08%	10.54%	8.98%	4.82%	4.74%	5.37%
Information Technology Spliced Idx	1.25%	2.58%	30.53%	7.95%	22.99%	18.36%	17.19%
JP Morgan EMBI Global Diversified	-0.46%	1.50%	12.99%	11.57%	4.61%	5.74%	6.88%
Managed Payout Composite Index	1.11%	0.86%	13.26%	4.25%	7.31%	5.73%	7.17%



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Moderate Growth Composite Index	1.03%	1.10%	13.66%	5.25%	7.64%	6.40%	8.12%
Money Market Funds Average	—	—	—	—	—	—	—
MSCI AC World Index ex USA Net	2.57%	-1.80%	11.56%	-1.23%	6.33%	2.90%	4.45%
MSCI US Broad Market Index	1.77%	1.21%	20.17%	2.91%	12.83%	10.47%	13.15%
MSCI US Prime Market 750 Index	1.73%	1.53%	20.68%	4.09%	13.33%	10.77%	13.28%
MSCI US Small Cap 1750 Index	2.23%	-1.59%	15.66%	-6.93%	8.45%	7.93%	11.95%
NASDAQ Intl Dividend Achievers Sel Ix	1.68%	-1.81%	16.63%	4.88%	7.43%	—	—
NASDAQ US Dividend Achievers Select	1.33%	4.18%	23.75%	10.09%	14.84%	11.57%	12.86%
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	1.89%	7.43%	28.20%	19.94%	7.15%	10.05%	12.97%
Russell 1000 Growth Index	0.01%	1.49%	23.30%	3.71%	16.89%	13.39%	14.94%
Russell 1000 Index	1.73%	1.42%	20.53%	3.87%	13.19%	10.62%	13.23%
Russell 1000 Value Index	3.57%	1.36%	17.81%	4.00%	9.43%	7.79%	11.46%
Russell 2000 Growth Index	-0.82%	-4.17%	15.34%	-9.63%	9.79%	9.08%	12.25%
Russell 2000 Index	—	—	—	—	—	—	—
Russell 2000 Value Index	5.13%	-0.57%	12.82%	-8.24%	6.54%	7.17%	10.06%
Russell 2500 Growth Index	-1.88%	-3.18%	19.97%	-4.11%	12.33%	10.22%	13.48%
Russell 2500 Value Index	4.58%	0.13%	15.41%	-4.35%	6.87%	6.98%	11.00%

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Russell 3000 Index	1.76%	1.16%	20.09%	2.92%	12.83%	10.44%	13.08%
Russell 3000 Value Index	3.67%	1.23%	17.47%	3.10%	9.24%	7.76%	11.36%
Russell Midcap Growth Index	-1.14%	-0.67%	25.23%	5.20%	14.50%	11.12%	14.08%
Russell Midcap Value Index	4.06%	1.22%	19.47%	1.60%	7.82%	7.55%	12.29%
S&P 500 Growth Index	0.29%	0.72%	21.06%	3.25%	15.73%	12.82%	14.72%
S&P 500 Index	1.87%	1.70%	20.55%	4.25%	13.39%	10.84%	13.24%
S&P 500 Value Index	3.74%	2.83%	20.01%	5.56%	10.61%	8.47%	11.56%
S&P Completion Index	1.00%	-1.64%	17.53%	-3.96%	9.83%	8.40%	12.30%
S&P EPAC SmallCap Index	2.42%	-1.72%	10.59%	-7.57%	5.11%	5.34%	7.01%
S&P Global ex U.S. Property Index	1.85%	0.10%	13.23%	8.46%	5.86%	5.16%	—



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S&P MidCap 400 Growth Index	1.28%	-0.61%	18.32%	-2.53%	10.04%	9.53%	13.05%
S&P MidCap 400 Index	3.06%	-0.09%	17.87%	-2.49%	9.38%	8.88%	12.56%
S&P MidCap 400 Value Index	4.97%	0.44%	17.39%	-2.44%	8.45%	7.96%	11.95%
S&P National AMT-Free Muni Bond Idx	-0.76%	1.56%	6.75%	8.44%	3.05%	3.53%	3.95%
S&P SmallCap 600 Growth Index	0.98%	-1.86%	11.50%	-10.40%	10.43%	10.98%	13.90%
S&P SmallCap 600 Index	3.34%	-0.20%	13.46%	-9.34%	9.33%	9.89%	13.02%
S&P SmallCap 600 Value Index	5.72%	1.45%	15.52%	-8.21%	8.21%	8.78%	12.17%
Spl BloomBarc US 5-10Yr G/Cr FltAdj	-0.73%	2.28%	10.23%	12.49%	3.18%	4.01%	4.84%

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Spl BloomBarc US Long Treasury Idx	-2.49%	7.92%	19.77%	24.79%	4.13%	6.76%	6.87%
Spl BloomBarc US Treas 1-3 Yr Idx	-0.12%	0.58%	3.07%	4.43%	1.53%	1.34%	1.20%
Spl BloomBarc US Treas 3-10 Yr Idx	-0.68%	1.61%	6.81%	9.94%	2.07%	2.87%	3.28%
Spl BloomBarc US1-5YrGov/Cr FlAdjlx	-0.17%	0.89%	4.48%	6.01%	2.01%	2.01%	2.12%
Spl BloomBarc USLongGv/Cr FltAdj lx	-1.91%	6.59%	20.94%	21.88%	5.56%	6.81%	7.42%
Spl Total International Stock Index	2.57%	-1.65%	11.48%	-1.66%	6.19%	3.19%	4.57%
Spliced BloomBarc USAgg Flt Adjlx	-0.58%	2.33%	8.72%	10.44%	2.96%	3.40%	3.78%
Spliced Developed ex US Index	2.97%	-1.07%	12.63%	-2.26%	6.32%	3.56%	5.06%
Spliced Emerging Markets Index	1.23%	-3.63%	8.10%	1.16%	5.41%	1.97%	3.25%
Spliced Energy Index	4.66%	-5.49%	6.65%	-14.85%	2.00%	-3.68%	1.66%
Spliced Equity Income Index	3.81%	2.47%	16.60%	5.37%	10.62%	9.42%	12.71%
Spliced European Stock Index	2.69%	-1.95%	13.65%	-1.35%	6.70%	2.69%	4.83%
Spliced Extended Market Index	1.00%	-1.64%	17.53%	-3.96%	9.83%	8.40%	12.30%
Spliced Global Capital Cycles Index	1.35%	-1.66%	15.37%	2.81%	2.44%	0.69%	-1.65%
Spliced Global Equity Index	2.10%	-0.03%	16.20%	1.38%	9.71%	6.65%	8.35%
Spliced Growth Index	0.24%	2.01%	24.94%	4.55%	15.42%	12.24%	14.45%
Spliced Health Care Index	-0.20%	-1.39%	7.87%	-2.51%	7.61%	6.10%	11.94%
Spliced Inst Total Stock Market Idx	1.72%	1.11%	20.03%	2.92%	12.82%	10.43%	13.12%

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Spliced International Index	2.57%	-1.80%	11.56%	-1.23%	6.33%	2.90%	4.01%



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Spliced Large Cap Index	1.78%	1.58%	20.51%	4.22%	13.39%	10.75%	13.27%
Spliced Market Neutral Index USD	—	—	—	—	—	—	—
Spliced Mega Cap Growth Index	0.31%	2.44%	24.59%	4.06%	16.16%	12.71%	14.65%
Spliced Mega Cap Index	1.72%	1.77%	20.08%	4.33%	13.94%	11.05%	13.29%
Spliced Mega Cap Value Index	3.17%	1.09%	15.82%	4.09%	11.84%	9.53%	12.03%
Spliced Mid Cap Growth Idx	-0.20%	-0.61%	24.60%	4.89%	12.61%	10.04%	13.45%
Spliced Mid Cap Index	2.06%	0.62%	22.66%	3.70%	10.70%	9.24%	13.10%
Spliced Mid Cap Value Index	4.44%	1.88%	20.49%	2.34%	8.87%	8.41%	12.65%
Spliced NJ Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced PA Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced Pacific Stock Index	3.59%	-0.30%	9.25%	-4.76%	5.85%	4.72%	5.43%
Spliced Small and Mid Cap Index	2.05%	-0.29%	19.66%	-1.09%	10.36%	9.15%	12.91%
Spliced Small Cap Growth Index	-1.53%	-2.15%	21.40%	-2.03%	12.27%	9.70%	13.04%
Spliced Small Cap Index	1.37%	-1.47%	17.79%	-3.80%	9.61%	8.60%	12.35%
Spliced Small Cap Value Index	3.96%	-0.93%	14.59%	-5.47%	7.34%	7.62%	11.59%
Spliced Social Index	1.79%	1.87%	21.25%	5.35%	14.74%	11.77%	13.93%
Spliced Total Stock Market Index	1.72%	1.11%	20.03%	2.92%	12.82%	10.43%	13.11%

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Spliced Total World Stock Index	2.13%	-0.04%	16.28%	1.03%	9.78%	6.99%	8.66%
Spliced US IMI Consumer Stapl 25/50	1.88%	5.92%	21.69%	14.80%	7.43%	9.03%	12.37%
Spliced US IMI Energy 25/50	3.82%	-7.55%	3.62%	-23.31%	-4.41%	-6.82%	2.24%
Spliced US IMI Financials 25/50	4.65%	2.01%	20.02%	3.44%	14.67%	10.85%	11.13%
Spliced US IMI Health Care 25/50	-0.87%	-3.23%	6.23%	-5.09%	9.85%	9.27%	14.59%
Spliced US IMI Industrials 25/50	3.06%	0.74%	23.08%	0.88%	11.69%	9.91%	13.57%
Spliced US IMI Materials 25/50	3.41%	-0.96%	15.89%	-1.47%	7.75%	5.15%	9.43%
Spliced US IMI Utilities 25/50	4.04%	8.86%	24.60%	25.61%	13.92%	13.18%	12.83%
Spliced Value Index	3.38%	1.13%	16.26%	3.57%	11.48%	9.36%	12.14%
STAR Composite Index	1.13%	0.98%	13.92%	4.80%	8.05%	6.56%	8.19%
Target Retirement 2015 Composite Ix	0.50%	1.35%	11.36%	6.17%	6.36%	5.51%	7.40%
Target Retirement 2020 Composite Ix	0.83%	1.16%	12.74%	5.45%	7.27%	6.16%	8.19%
Target Retirement 2025 Composite Ix	1.06%	1.07%	13.82%	5.02%	7.98%	6.58%	8.71%



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Target Retirement 2030 Composite Ix	1.25%	0.88%	14.40%	4.30%	8.50%	6.86%	9.16%
Target Retirement 2035 Composite Ix	1.45%	0.68%	14.96%	3.57%	9.00%	7.13%	9.58%
Target Retirement 2040 Composite Ix	1.64%	0.48%	15.52%	2.83%	9.51%	7.39%	9.87%
Target Retirement 2045 Composite Ix	1.81%	0.31%	15.92%	2.32%	9.66%	7.49%	9.92%
Target Retirement 2050 Composite Ix	1.81%	0.31%	15.92%	2.32%	9.66%	7.49%	9.92%

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Target Retirement 2055 Composite Ix	1.81%	0.31%	15.92%	2.32%	9.66%	7.49%	—
Target Retirement 2060 Composite Ix	1.81%	0.31%	15.92%	2.32%	9.66%	7.49%	—
Target Retirement 2065 Composite Ix	1.81%	0.31%	15.92%	2.32%	—	—	—
Target Retirement Income Compos. Ix	0.30%	1.46%	10.40%	6.83%	5.24%	4.73%	5.90%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	0.46%	1.36%	13.02%	6.01%	8.07%	7.02%	8.60%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	—	—	—	—	—	—	—
Wellington Composite Index	0.94%	2.09%	17.35%	7.27%	10.10%	8.66%	10.42%

Index performance is provided as a benchmark. It is not illustrative of any particular investment. An investment cannot be made in an index.