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Benchmark	Returns as of 12/31/2019		Month End YTD as of 12/31/2019	Average Annual Total Returns as of 12/31/2019			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	1.68%	5.41%	21.87%	21.87%	10.51%	8.17%	9.84%
BloomBarc 1 Year Municipal Index	0.15%	0.61%	2.46%	2.46%	1.71%	1.20%	1.10%
BloomBarc 1-15 Year Municipal Index	0.32%	0.81%	6.44%	6.44%	4.10%	3.01%	3.66%
BloomBarc 1-5 Year Municipal Index	0.23%	0.87%	4.03%	4.03%	2.55%	1.82%	2.03%
BloomBarc CA Municipal Index	0.29%	0.69%	7.67%	7.67%	4.77%	3.52%	4.85%
BloomBarc GA Credit Index Hedged	0.18%	0.58%	11.85%	11.85%	5.46%	4.36%	5.08%
BloomBarc GA ex-USD FIAdjRIC Cp Hgd	-0.44%	-1.25%	8.06%	8.06%	4.57%	3.98%	—
BloomBarc MA Municipal Index	0.27%	0.70%	7.26%	7.26%	4.46%	3.28%	4.05%
BloomBarc Municipal Bond Index	0.31%	0.74%	7.54%	7.54%	4.72%	3.53%	4.34%
BloomBarc Municipal CA Intermed Idx	0.29%	0.83%	6.25%	6.25%	4.10%	2.95%	4.22%
BloomBarc NJ Municipal Index	0.43%	0.92%	9.18%	9.18%	6.45%	4.38%	4.75%
BloomBarc NY Municipal Index	0.27%	0.64%	7.12%	7.12%	4.39%	3.38%	4.13%
BloomBarc OH Municipal Index	0.27%	0.72%	7.20%	7.20%	4.54%	3.52%	4.21%
BloomBarc PA Municipal Index	0.38%	0.77%	8.24%	8.24%	5.20%	3.86%	4.55%
BloomBarc US 0-5 Year TIPS Index	0.72%	1.14%	4.85%	4.85%	2.09%	1.81%	—
BloomBarc US 1-5 Year Credit Index	0.36%	0.84%	6.58%	6.58%	3.31%	2.71%	3.07%
BloomBarc US 1-5 Year Treasury Idx	0.14%	0.33%	4.25%	4.25%	2.13%	1.67%	1.73%
BloomBarc US 1-5 Yr Corporate Index	0.40%	0.95%	6.99%	6.99%	3.47%	2.90%	3.32%

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BloomBarc US 1-5 Yr Government Idx	0.14%	0.34%	4.23%	4.23%	2.14%	1.67%	1.71%
BloomBarc US 10+ Year Corp Index	0.11%	1.33%	23.89%	23.89%	8.81%	6.40%	7.99%
BloomBarc US 5-10 Year Corp Index	0.47%	1.29%	14.27%	14.27%	5.85%	4.79%	5.94%
BloomBarc US 5-10 Year Credit Index	0.43%	1.18%	13.90%	13.90%	5.79%	4.64%	5.79%
BloomBarc US 5-10 Yr Treasury Index	-0.43%	-0.76%	7.48%	7.48%	3.59%	2.75%	4.01%
BloomBarc US Agg Float Adj Index	-0.09%	0.14%	8.87%	8.87%	4.08%	3.07%	3.78%
BloomBarc US GNMA Index	0.14%	0.54%	5.85%	5.85%	2.89%	2.32%	3.21%
BloomBarc US Long Treasury Index	-2.79%	-4.12%	14.83%	14.83%	6.95%	4.13%	7.01%



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BloomBarc US LongCredit A/Better Ix	-0.57%	0.11%	20.85%	20.85%	8.07%	5.95%	7.76%
BloomBarc US MBS Float Adj Index	0.28%	0.69%	6.18%	6.18%	3.16%	2.51%	3.08%
BloomBarc US Treas Bellwether:1Yr	0.18%	0.60%	3.01%	3.01%	1.86%	1.34%	0.88%
BloomBarc US Trsy Inflat Prtcd Idx	0.38%	0.79%	8.43%	8.43%	3.32%	2.62%	3.36%
BloomBarc USD EmergMkt GovRIC Caplx	2.10%	2.21%	14.03%	14.03%	6.40%	6.15%	—
Bloomberg Commodity Index TR	5.04%	4.42%	7.69%	7.69%	-0.94%	-3.92%	-4.73%
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	2.41%	8.81%	27.94%	27.94%	0.22%	4.84%	8.20%
Conservative Growth Composite Index	1.27%	3.41%	15.94%	15.94%	7.75%	5.85%	6.76%
Consumer Discretionary Spliced Idx	3.09%	5.73%	27.65%	27.65%	15.34%	11.75%	16.63%

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CRSP US Total Market Index	2.87%	9.00%	30.84%	30.84%	14.56%	11.21%	—
Dividend Growth Spliced Index	2.26%	4.85%	29.75%	29.75%	15.86%	11.30%	12.56%
FTSE All-World ex US Index	4.33%	9.06%	21.81%	21.81%	9.96%	5.83%	5.29%
FTSE All-World Index	3.60%	9.12%	27.04%	27.04%	12.80%	8.86%	9.16%
FTSE AW ex US High Div Yield Idx	4.40%	8.50%	18.63%	18.63%	8.38%	4.56%	4.58%
FTSE Emerging Index	6.96%	11.77%	20.16%	20.16%	11.23%	5.65%	3.84%
FTSE Global All Cap Index Hdg.	2.77%	8.05%	27.44%	27.44%	12.43%	9.68%	10.27%
FTSE Global Small-Cap ex US Index	5.33%	11.18%	21.72%	21.72%	8.70%	5.87%	6.18%
FTSE High Dividend Yield Index	3.07%	6.55%	24.24%	24.24%	10.87%	9.86%	12.95%
Global Wellesley Income Comp Index	1.21%	2.67%	14.62%	14.62%	—	—	—
Global Wellington Composite Index	2.13%	5.81%	21.84%	21.84%	—	—	—
Growth Composite Index	2.75%	7.19%	23.46%	23.46%	11.18%	8.12%	9.60%
High-Yield Corporate Composite Idx	1.45%	2.41%	14.61%	14.61%	6.29%	5.83%	7.14%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	0.54%	1.55%	12.26%	12.26%	6.00%	4.63%	5.36%
Information Technology Spliced Idx	4.03%	14.04%	48.85%	48.85%	27.97%	20.18%	17.57%
JP Morgan EMBI Global Diversified	2.01%	1.81%	15.04%	15.04%	6.69%	6.24%	6.90%
Managed Payout Composite Index	2.26%	5.51%	19.51%	19.51%	9.12%	6.53%	7.31%
Benchmark	Returns as of 12/31/2019			Average Annual Total Returns as of 12/31/2019			

	1 Month	3 Month	Month End YTD as of 12/31/2019	1 Year	3 Year	5 Year	10 Year
Moderate Growth Composite Index	2.01%	5.29%	19.67%	19.67%	9.48%	7.01%	8.33%
Money Market Funds Average	—	—	—	—	—	—	—
MSCI AC World Index ex USA Net	4.33%	8.92%	21.51%	21.51%	9.87%	5.51%	4.97%
MSCI US Broad Market Index	2.89%	9.07%	31.07%	31.07%	14.59%	11.26%	13.48%
MSCI US Prime Market 750 Index	2.89%	9.08%	31.65%	31.65%	15.27%	11.61%	13.59%
MSCI US Small Cap 1750 Index	2.88%	8.83%	25.86%	25.86%	8.86%	8.31%	12.45%
NASDAQ Intl Dividend Achievers Sel Ix	3.88%	9.17%	27.32%	27.32%	12.95%	—	—
NASDAQ US Dividend Achievers Select	2.26%	4.85%	29.75%	29.75%	15.86%	11.30%	12.72%
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	0.82%	0.65%	29.03%	29.03%	8.46%	7.27%	12.06%
Russell 1000 Growth Index	3.02%	10.62%	36.39%	36.39%	20.49%	14.63%	15.22%
Russell 1000 Index	2.89%	9.04%	31.43%	31.43%	15.05%	11.48%	13.54%
Russell 1000 Value Index	2.75%	7.41%	26.54%	26.54%	9.68%	8.29%	11.80%
Russell 2000 Growth Index	2.29%	11.39%	28.48%	28.48%	12.49%	9.34%	13.01%
Russell 2000 Index	—	—	—	—	—	—	—
Russell 2000 Value Index	3.50%	8.49%	22.39%	22.39%	4.77%	6.99%	10.56%
Russell 2500 Growth Index	0.93%	10.57%	32.65%	32.65%	15.17%	10.84%	14.01%
Russell 2500 Value Index	3.02%	7.07%	23.56%	23.56%	6.12%	7.18%	11.25%

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Russell 3000 Index	2.89%	9.10%	31.02%	31.02%	14.57%	11.24%	13.42%
Russell 3000 Value Index	2.80%	7.48%	26.26%	26.26%	9.32%	8.20%	11.71%
Russell Midcap Growth Index	1.17%	8.17%	35.47%	35.47%	17.36%	11.60%	14.24%
Russell Midcap Value Index	3.04%	6.36%	27.06%	27.06%	8.10%	7.62%	12.41%
S&P 500 Growth Index	2.93%	8.32%	31.13%	31.13%	18.66%	13.52%	14.78%
S&P 500 Index	3.02%	9.07%	31.49%	31.49%	15.27%	11.70%	13.56%
S&P 500 Value Index	3.12%	9.93%	31.93%	31.93%	11.49%	9.52%	12.16%
S&P Completion Index	2.16%	8.86%	27.95%	27.95%	10.97%	8.90%	12.71%
S&P EPAC SmallCap Index	4.59%	11.86%	23.71%	23.71%	10.37%	8.15%	8.31%
S&P Global ex U.S. Property Index	3.76%	7.01%	21.17%	21.17%	11.16%	6.38%	—



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S&P MidCap 400 Growth Index	2.51%	6.73%	26.29%	26.29%	10.74%	9.72%	13.16%
S&P MidCap 400 Index	2.81%	7.06%	26.20%	26.20%	9.26%	9.03%	12.72%
S&P MidCap 400 Value Index	3.12%	7.41%	26.08%	26.08%	7.66%	8.07%	12.16%
S&P National AMT-Free Muni Bond Idx	0.33%	0.62%	7.42%	7.42%	4.47%	3.40%	4.17%
S&P SmallCap 600 Growth Index	2.99%	8.64%	21.13%	21.13%	10.08%	10.87%	14.20%
S&P SmallCap 600 Index	2.99%	8.21%	22.78%	22.78%	8.36%	9.56%	13.35%
S&P SmallCap 600 Value Index	3.00%	7.81%	24.54%	24.54%	6.65%	8.26%	12.52%
Spl BloomBarc US 5-10Yr G/Cr FltAdj	-0.03%	0.13%	10.38%	10.38%	4.62%	3.64%	4.85%

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Spl BloomBarc US Long Treasury Idx	-2.79%	-4.12%	14.83%	14.83%	6.96%	4.17%	6.98%
Spl BloomBarc US Treas 1-3 Yr Idx	0.22%	0.51%	3.59%	3.59%	1.86%	1.40%	1.25%
Spl BloomBarc US Treas 3-10 Yr Idx	-0.21%	-0.35%	6.43%	6.43%	3.10%	2.46%	3.33%
Spl BloomBarc US1-5YrGov/Cr FlAdjlx	0.21%	0.50%	5.01%	5.01%	2.54%	2.03%	2.13%
Spl BloomBarc USLongGv/Cr FltAdj lx	-1.14%	-1.12%	19.59%	19.59%	8.07%	5.42%	7.59%
Spl Total International Stock Index	4.43%	9.26%	21.80%	21.80%	9.84%	5.84%	5.13%
Spliced BloomBarc USAgg Flt Adjlx	-0.09%	0.14%	8.87%	8.87%	4.08%	3.07%	3.78%
Spliced Developed ex US Index	3.72%	8.62%	22.34%	22.34%	9.60%	6.08%	5.70%
Spliced Emerging Markets Index	6.86%	11.38%	20.40%	20.40%	10.39%	4.93%	3.52%
Spliced Energy Index	5.32%	5.77%	12.80%	12.80%	1.46%	0.74%	1.67%
Spliced Equity Income Index	3.07%	6.55%	24.24%	24.24%	10.87%	9.86%	12.95%
Spliced European Stock Index	4.20%	9.62%	24.58%	24.58%	10.27%	5.51%	5.46%
Spliced Extended Market Index	2.16%	8.86%	27.95%	27.95%	10.97%	8.90%	12.71%
Spliced FTSE 3-Mo US T-Bill Index	—	—	—	—	—	—	—
Spliced Global Capital Cycles Index	4.78%	9.84%	26.72%	26.72%	7.26%	5.67%	-1.94%
Spliced Global Equity Index	3.52%	8.95%	26.60%	26.60%	12.44%	8.41%	8.79%
Spliced Growth Index	3.11%	9.91%	37.31%	37.31%	19.28%	13.24%	14.66%
Spliced Health Care Index	3.50%	13.73%	22.67%	22.67%	14.45%	8.23%	12.40%

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Spliced Inst Total Stock Market Idx	2.87%	9.00%	30.84%	30.84%	14.56%	11.21%	13.45%



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Spliced International Index	4.33%	8.92%	21.51%	21.51%	9.87%	5.51%	4.68%
Spliced Large Cap Index	2.92%	9.07%	31.44%	31.44%	15.31%	11.61%	13.58%
Spliced Market Neutral Index USD	—	—	—	—	—	—	—
Spliced Mega Cap Growth Index	3.35%	10.46%	37.62%	37.62%	20.10%	13.87%	14.91%
Spliced Mega Cap Index	3.02%	9.50%	31.48%	31.48%	15.90%	12.08%	13.66%
Spliced Mega Cap Value Index	2.69%	8.58%	25.76%	25.76%	12.14%	10.43%	12.50%
Spliced Mid Cap Growth Idx	2.11%	7.48%	33.93%	33.93%	15.53%	10.28%	13.46%
Spliced Mid Cap Index	2.42%	6.88%	31.09%	31.09%	12.39%	9.29%	13.13%
Spliced Mid Cap Value Index	2.73%	6.28%	28.05%	28.05%	9.51%	8.27%	12.69%
Spliced NJ Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced PA Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced Pacific Stock Index	3.25%	8.02%	18.00%	18.00%	9.26%	6.95%	6.24%
Spliced Small and Mid Cap Index	2.21%	7.59%	28.75%	28.75%	11.33%	9.37%	13.13%
Spliced Small Cap Growth Index	1.48%	9.35%	32.75%	32.75%	15.13%	10.46%	13.57%
Spliced Small Cap Index	2.19%	8.12%	27.35%	27.35%	10.31%	8.86%	12.78%
Spliced Small Cap Value Index	2.78%	7.14%	22.76%	22.76%	6.40%	7.47%	11.94%
Spliced Social Index	3.32%	10.59%	34.08%	34.08%	17.25%	12.53%	14.50%

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Spliced Total Stock Market Index	2.87%	9.00%	30.84%	30.84%	14.56%	11.21%	13.44%
Spliced Total World Stock Index	3.57%	9.14%	26.91%	26.91%	12.48%	8.74%	9.12%
Spliced US IMI Consumer Stapl 25/50	2.71%	3.71%	26.20%	26.20%	9.26%	8.03%	12.24%
Spliced US IMI Energy 25/50	7.24%	5.59%	9.42%	9.42%	-5.01%	-3.13%	2.27%
Spliced US IMI Financials 25/50	2.53%	9.76%	31.74%	31.74%	11.10%	11.26%	12.42%
Spliced US IMI Health Care 25/50	3.34%	14.87%	22.03%	22.03%	16.74%	10.54%	15.26%
Spliced US IMI Industrials 25/50	0.16%	5.85%	30.28%	30.28%	10.92%	9.65%	13.61%
Spliced US IMI Materials 25/50	3.04%	6.83%	23.80%	23.80%	8.15%	6.70%	9.30%
Spliced US IMI Utilities 25/50	3.28%	0.35%	25.03%	25.03%	13.74%	10.50%	12.13%
Spliced Value Index	2.73%	8.25%	25.85%	25.85%	11.73%	10.09%	12.54%
STAR Composite Index	2.10%	5.75%	20.46%	20.46%	9.82%	7.31%	8.42%
Target Retirement 2015 Composite Ix	1.29%	3.34%	15.08%	15.08%	7.65%	5.78%	7.39%
Target Retirement 2020 Composite Ix	1.74%	4.55%	17.87%	17.87%	8.88%	6.62%	8.26%



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Target Retirement 2025 Composite Ix	2.04%	5.36%	19.92%	19.92%	9.76%	7.20%	8.83%
Target Retirement 2030 Composite Ix	2.31%	6.07%	21.34%	21.34%	10.40%	7.61%	9.31%
Target Retirement 2035 Composite Ix	2.59%	6.79%	22.76%	22.76%	11.04%	8.02%	9.77%
Target Retirement 2040 Composite Ix	2.87%	7.50%	24.19%	24.19%	11.67%	8.43%	10.14%
Target Retirement 2045 Composite Ix	3.12%	8.15%	25.37%	25.37%	12.01%	8.66%	10.25%

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Target Retirement 2050 Composite Ix	3.12%	8.15%	25.37%	25.37%	12.01%	8.66%	10.25%
Target Retirement 2055 Composite Ix	3.12%	8.15%	25.37%	25.37%	12.01%	8.66%	—
Target Retirement 2060 Composite Ix	3.12%	8.15%	25.37%	25.37%	12.01%	8.66%	—
Target Retirement 2065 Composite Ix	3.12%	8.15%	25.37%	25.37%	—	—	—
Target Retirement Income Compos. Ix	1.06%	2.72%	13.41%	13.41%	6.51%	4.97%	5.97%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	1.60%	4.88%	18.53%	18.53%	9.67%	7.42%	8.81%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	—	—	—	—	—	—	—
Wellington Composite Index	1.96%	6.01%	24.40%	24.40%	11.75%	9.09%	10.62%

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