

Benchmark Returns

Benchmark	Returns as of 03/31/2020		Month End YTD as of 03/31/2020	Average Annual Total Returns as of 03/31/2020			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	-7.88%	-11.09%	-11.09%	-1.11%	4.95%	5.28%	8.09%
BloomBarc 1 Year Municipal Index	-0.50%	0.05%	0.05%	1.69%	1.49%	1.17%	1.07%
BloomBarc 1-15 Year Municipal Index	-2.92%	-0.50%	-0.50%	3.31%	3.39%	2.74%	3.51%
BloomBarc 1-5 Year Municipal Index	-1.69%	-0.51%	-0.51%	1.98%	1.93%	1.62%	1.93%
BloomBarc CA Municipal Index	-3.49%	-0.49%	-0.49%	4.21%	4.05%	3.19%	4.61%
BloomBarc GA Credit Index Hedged	-6.04%	-3.26%	-3.26%	3.70%	3.89%	3.24%	4.46%
BloomBarc GA ex-USD FIAdjRIC Cp Hgd	-2.40%	0.21%	0.21%	5.01%	4.64%	3.57%	—
BloomBarc MA Municipal Index	-2.61%	0.24%	0.24%	4.62%	4.01%	3.14%	3.99%
BloomBarc Municipal Bond Index	-3.63%	-0.63%	-0.63%	3.85%	3.96%	3.19%	4.15%
BloomBarc Municipal CA Intermed Idx	-2.73%	-0.46%	-0.46%	3.14%	3.32%	2.64%	3.97%
BloomBarc NJ Municipal Index	-6.79%	-3.53%	-3.53%	1.85%	4.56%	3.58%	4.29%
BloomBarc NY Municipal Index	-3.69%	-0.81%	-0.81%	3.30%	3.59%	3.01%	3.92%
BloomBarc OH Municipal Index	-3.08%	-0.11%	-0.11%	4.16%	3.96%	3.26%	4.12%
BloomBarc PA Municipal Index	-3.45%	-0.26%	-0.26%	4.63%	4.53%	3.60%	4.42%
BloomBarc US 0-5 Year TIPS Index	-1.62%	-0.69%	-0.69%	2.43%	1.62%	1.59%	—
BloomBarc US 1-5 Year Credit Index	-2.88%	-1.22%	-1.22%	2.82%	2.58%	2.23%	2.75%
BloomBarc US 1-5 Year Treasury Idx	1.65%	3.81%	3.81%	6.91%	3.28%	2.25%	2.02%
BloomBarc US 1-5 Yr Corporate Index	-3.77%	-2.19%	-2.19%	1.98%	2.39%	2.19%	2.88%

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BloomBarc US 1-5 Yr Government Idx	1.62%	3.76%	3.76%	6.85%	3.27%	2.25%	1.99%
BloomBarc US 10+ Year Corp Index	-9.92%	-4.51%	-4.51%	9.57%	6.66%	4.74%	7.30%
BloomBarc US 5-10 Year Corp Index	-7.44%	-4.28%	-4.28%	3.77%	3.83%	3.32%	5.17%
BloomBarc US 5-10 Year Credit Index	-7.10%	-3.87%	-3.87%	4.01%	3.89%	3.27%	5.07%
BloomBarc US 5-10 Yr Treasury Index	3.08%	8.66%	8.66%	14.00%	6.18%	4.00%	4.71%
BloomBarc US Agg Float Adj Index	-0.69%	3.18%	3.18%	9.06%	4.87%	3.38%	3.91%
BloomBarc US GNMA Index	1.62%	3.03%	3.03%	6.83%	3.82%	2.78%	3.32%



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BloomBarc US Long Treasury Index	6.05%	20.90%	20.90%	32.64%	13.41%	7.33%	8.96%
BloomBarc US LongCredit A/Better Ix	-6.73%	0.30%	0.30%	13.21%	7.76%	5.35%	7.63%
BloomBarc US MBS Float Adj Index	1.09%	2.83%	2.83%	6.92%	3.96%	2.88%	3.21%
BloomBarc US Treas Bellwether:1Yr	0.88%	1.57%	1.57%	3.75%	2.36%	1.64%	1.01%
BloomBarc US Trsy Inflat Prtcd Idx	-1.76%	1.69%	1.69%	6.85%	3.46%	2.67%	3.48%
BloomBarc USD EmergMkt GovRIC Caplx	-12.84%	-12.20%	-12.20%	-5.19%	0.72%	2.95%	—
Bloomberg Commodity Index TR	-12.81%	-23.29%	-23.29%	-22.31%	-8.61%	-7.76%	-6.74%
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	-14.23%	-18.62%	-18.62%	-7.59%	-5.04%	0.21%	6.24%
Conservative Growth Composite Index	-5.94%	-7.52%	-7.52%	0.40%	3.95%	3.78%	5.59%
Consumer Discretionary Spliced Idx	-17.55%	-23.06%	-23.06%	-14.46%	3.01%	5.05%	12.33%

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CRSP US Total Market Index	-13.78%	-20.88%	-20.88%	-9.24%	3.99%	5.74%	—
Dividend Growth Spliced Index	-9.62%	-16.73%	-16.73%	-3.98%	6.84%	7.31%	10.17%
FTSE All-World ex US Index	-14.46%	-23.40%	-23.40%	-15.32%	-1.89%	-0.39%	2.36%
FTSE All-World Index	-13.48%	-21.35%	-21.35%	-10.89%	1.79%	3.25%	6.23%
FTSE AW ex US High Div Yield Idx	-17.89%	-27.89%	-27.89%	-21.28%	-5.02%	-2.29%	1.35%
FTSE Emerging Index	-16.38%	-24.22%	-24.22%	-17.52%	-1.82%	-0.42%	0.75%
FTSE Global All Cap Index Hdg.	-13.30%	-20.42%	-20.42%	-9.97%	2.30%	3.75%	7.29%
FTSE Global Small-Cap ex US Index	-19.95%	-29.65%	-29.65%	-22.43%	-5.87%	-1.93%	2.08%
FTSE High Dividend Yield Index	-13.54%	-23.94%	-23.94%	-14.66%	0.10%	4.06%	9.40%
Global Wellesley Income Comp Index	-8.45%	-10.66%	-10.66%	-3.35%	—	—	—
Global Wellington Composite Index	-10.21%	-14.64%	-14.64%	-4.90%	—	—	—
Growth Composite Index	-11.16%	-17.12%	-17.12%	-7.49%	2.60%	3.66%	7.09%
High-Yield Corporate Composite Idx	-9.73%	-10.70%	-10.70%	-4.27%	1.63%	2.94%	5.55%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	-3.50%	-2.63%	-2.63%	4.19%	4.44%	3.68%	4.81%
Information Technology Spliced Idx	-9.61%	-13.09%	-13.09%	7.23%	17.61%	16.48%	15.66%
JP Morgan EMBI Global Diversified	-13.85%	-13.38%	-13.38%	-6.84%	0.42%	2.82%	4.94%
Managed Payout Composite Index	-9.08%	-13.64%	-13.64%	-5.16%	2.55%	3.08%	5.49%



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Moderate Growth Composite Index	-8.49%	-12.36%	-12.36%	-3.50%	3.34%	3.77%	6.50%
Money Market Funds Average	—	—	—	—	—	—	—
MSCI AC World Index ex USA Net	-14.48%	-23.36%	-23.36%	-15.57%	-1.96%	-0.64%	2.05%
MSCI US Broad Market Index	-13.84%	-21.06%	-21.06%	-9.34%	3.92%	5.73%	10.18%
MSCI US Prime Market 750 Index	-12.99%	-20.01%	-20.01%	-7.64%	4.88%	6.42%	10.48%
MSCI US Small Cap 1750 Index	-22.28%	-31.09%	-31.09%	-24.74%	-4.84%	-0.36%	7.34%
NASDAQ Intl Dividend Achievers Sel Ix	-11.38%	-18.72%	-18.72%	-7.66%	2.52%	—	—
NASDAQ US Dividend Achievers Select	-9.62%	-16.73%	-16.73%	-3.98%	6.84%	7.31%	10.17%
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	-19.26%	-24.07%	-24.07%	-16.47%	-1.38%	0.59%	7.97%
Russell 1000 Growth Index	-9.84%	-14.10%	-14.10%	0.91%	11.32%	10.36%	12.97%
Russell 1000 Index	-13.21%	-20.22%	-20.22%	-8.03%	4.64%	6.22%	10.39%
Russell 1000 Value Index	-17.09%	-26.73%	-26.73%	-17.17%	-2.18%	1.90%	7.67%
Russell 2000 Growth Index	-19.10%	-25.76%	-25.76%	-18.58%	0.10%	1.70%	8.89%
Russell 2000 Index	—	—	—	—	—	—	—
Russell 2000 Value Index	-24.67%	-35.66%	-35.66%	-29.64%	-9.51%	-2.42%	4.79%
Russell 2500 Growth Index	-17.72%	-23.22%	-23.22%	-14.40%	3.35%	3.64%	10.10%
Russell 2500 Value Index	-24.93%	-34.64%	-34.64%	-28.60%	-8.40%	-2.14%	5.65%

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Russell 3000 Index	-13.75%	-20.90%	-20.90%	-9.13%	4.00%	5.77%	10.15%
Russell 3000 Value Index	-17.58%	-27.32%	-27.32%	-18.02%	-2.67%	1.62%	7.47%
Russell Midcap Growth Index	-14.91%	-20.04%	-20.04%	-9.45%	6.53%	5.61%	10.89%
Russell Midcap Value Index	-22.70%	-31.71%	-31.71%	-24.13%	-5.97%	-0.76%	7.22%
S&P 500 Growth Index	-9.96%	-14.50%	-14.50%	-2.47%	9.59%	9.48%	12.58%
S&P 500 Index	-12.35%	-19.60%	-19.60%	-6.98%	5.10%	6.73%	10.53%
S&P 500 Value Index	-15.25%	-25.34%	-25.34%	-12.20%	0.05%	3.45%	8.18%
S&P Completion Index	-21.35%	-28.02%	-28.02%	-20.59%	-2.02%	0.92%	8.14%
S&P EPAC SmallCap Index	-17.21%	-27.73%	-27.73%	-18.67%	-3.48%	0.27%	4.46%



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S&P Global ex U.S. Property Index	-20.98%	-27.69%	-27.69%	-22.65%	-2.24%	-1.09%	—
S&P MidCap 400 Growth Index	-16.77%	-24.72%	-24.72%	-17.30%	-0.92%	2.16%	9.01%
S&P MidCap 400 Index	-20.25%	-29.70%	-29.70%	-22.51%	-4.09%	0.56%	7.88%
S&P MidCap 400 Value Index	-24.23%	-35.09%	-35.09%	-28.23%	-7.59%	-1.43%	6.51%
S&P National AMT-Free Muni Bond Idx	-3.39%	-0.44%	-0.44%	4.05%	3.88%	3.11%	4.00%
S&P SmallCap 600 Growth Index	-19.68%	-28.11%	-28.11%	-21.44%	-2.17%	2.47%	9.71%
S&P SmallCap 600 Index	-22.40%	-32.64%	-32.64%	-25.89%	-5.34%	0.45%	8.06%
S&P SmallCap 600 Value Index	-25.45%	-37.37%	-37.37%	-30.64%	-8.62%	-1.67%	6.37%
Spl BloomBarc US 5-10Yr G/Cr FltAdj	-1.62%	2.82%	2.82%	9.42%	5.18%	3.72%	4.91%

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Spl BloomBarc US Long Treasury Idx	6.05%	20.90%	20.90%	32.64%	13.40%	7.37%	8.92%
Spl BloomBarc US Treas 1-3 Yr Idx	1.29%	2.76%	2.76%	5.41%	2.69%	1.85%	1.45%
Spl BloomBarc US Treas 3-10 Yr Idx	2.64%	7.05%	7.05%	11.67%	5.22%	3.47%	3.89%
Spl BloomBarc US1-5YrGov/Cr FIAdjlx	0.18%	2.17%	2.17%	5.58%	3.08%	2.27%	2.22%
Spl BloomBarc USLongGv/Cr FltAdj lx	-2.96%	6.21%	6.21%	19.32%	9.69%	5.99%	8.07%
Spl Total International Stock Index	-14.99%	-24.01%	-24.01%	-16.01%	-2.28%	-0.54%	2.16%
Spliced Alternative Strategies Idx	—	—	—	—	—	—	—
Spliced BloomBarc USAgg Flt Adjlx	-0.69%	3.18%	3.18%	9.06%	4.87%	3.38%	3.91%
Spliced Developed ex US Index	-14.37%	-23.82%	-23.82%	-15.39%	-2.22%	-0.53%	2.78%
Spliced Emerging Markets Index	-16.63%	-24.18%	-24.18%	-17.94%	-2.52%	-1.09%	0.45%
Spliced Energy Index	-28.53%	-43.92%	-43.92%	-44.57%	-15.21%	-9.66%	-4.10%
Spliced Equity Income Index	-13.54%	-23.94%	-23.94%	-14.66%	0.10%	4.06%	9.40%
Spliced European Stock Index	-15.25%	-25.08%	-25.08%	-15.85%	-2.25%	-1.10%	2.64%
Spliced Extended Market Index	-21.35%	-28.02%	-28.02%	-20.59%	-2.02%	0.92%	8.14%
Spliced Global Capital Cycles Index	-14.41%	-23.86%	-23.86%	-14.62%	-4.48%	0.75%	-4.83%
Spliced Global Equity Index	-13.50%	-21.37%	-21.37%	-11.26%	1.50%	2.85%	5.88%
Spliced Growth Index	-10.52%	-13.72%	-13.72%	1.33%	10.13%	9.20%	12.44%
Spliced Health Care Index	-3.69%	-11.39%	-11.39%	0.64%	7.02%	3.98%	10.68%

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Spliced Inst Total Stock Market Idx	-13.78%	-20.88%	-20.88%	-9.24%	3.99%	5.74%	10.17%
Spliced International Index	-14.48%	-23.36%	-23.36%	-15.57%	-1.96%	-0.64%	1.84%
Spliced Large Cap Index	-12.52%	-19.42%	-19.42%	-6.90%	5.18%	6.62%	10.55%
Spliced Market Neutral Index USD	—	—	—	—	—	—	—
Spliced Mega Cap Growth Index	-9.65%	-12.51%	-12.51%	3.45%	11.19%	10.25%	12.90%
Spliced Mega Cap Index	-11.40%	-18.20%	-18.20%	-4.95%	6.24%	7.52%	10.86%
Spliced Mega Cap Value Index	-13.28%	-23.72%	-23.72%	-12.90%	1.51%	4.82%	8.90%
Spliced Mid Cap Growth Idx	-15.09%	-20.04%	-20.04%	-10.47%	4.79%	4.22%	10.14%
Spliced Mid Cap Index	-18.43%	-25.74%	-25.74%	-16.65%	-0.25%	2.11%	8.90%
Spliced Mid Cap Value Index	-21.95%	-31.36%	-31.36%	-22.79%	-5.08%	-0.09%	7.53%
Spliced NJ Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced PA Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced Pacific Stock Index	-11.11%	-20.95%	-20.95%	-13.69%	-1.56%	0.57%	3.14%
Spliced Small and Mid Cap Index	-20.52%	-28.52%	-28.52%	-20.77%	-1.96%	1.33%	8.45%
Spliced Small Cap Growth Index	-18.33%	-24.20%	-24.20%	-15.80%	2.95%	3.24%	9.51%
Spliced Small Cap Index	-21.85%	-30.08%	-30.08%	-23.38%	-3.28%	0.40%	7.81%
Spliced Small Cap Value Index	-24.93%	-34.88%	-34.88%	-29.49%	-8.38%	-2.04%	6.20%
Spliced Social Index	-13.26%	-19.94%	-19.94%	-5.66%	6.38%	7.26%	11.18%

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Spliced Total Stock Market Index	-13.78%	-20.88%	-20.88%	-9.24%	3.99%	5.74%	10.17%
Spliced Total World Stock Index	-14.23%	-22.20%	-22.20%	-12.11%	1.18%	2.87%	6.08%
Spliced US IMI Consumer Stapl 25/50	-6.00%	-14.09%	-14.09%	-2.57%	1.99%	4.48%	9.89%
Spliced US IMI Energy 25/50	-36.56%	-52.41%	-52.41%	-55.41%	-24.05%	-16.13%	-5.13%
Spliced US IMI Financials 25/50	-22.77%	-33.07%	-33.07%	-19.33%	-3.54%	2.80%	6.80%
Spliced US IMI Health Care 25/50	-4.95%	-13.12%	-13.12%	-2.00%	8.20%	5.87%	13.13%
Spliced US IMI Industrials 25/50	-19.97%	-27.85%	-27.85%	-19.50%	-1.91%	2.63%	8.77%
Spliced US IMI Materials 25/50	-15.29%	-27.96%	-27.96%	-20.05%	-4.99%	-0.29%	5.31%
Spliced US IMI Utilities 25/50	-9.90%	-14.08%	-14.08%	-3.00%	6.00%	8.22%	10.73%
Spliced Value Index	-14.68%	-25.01%	-25.01%	-14.79%	0.42%	4.04%	8.69%
STAR Composite Index	-8.69%	-12.85%	-12.85%	-3.77%	3.43%	3.97%	6.53%
Target Retirement 2015 Composite Ix	-5.55%	-7.04%	-7.04%	0.42%	3.93%	3.83%	6.21%



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Target Retirement 2020 Composite Ix	-7.30%	-10.27%	-10.27%	-1.97%	3.65%	3.88%	6.67%
Target Retirement 2025 Composite Ix	-8.54%	-12.45%	-12.45%	-3.55%	3.47%	3.92%	6.94%
Target Retirement 2030 Composite Ix	-9.53%	-14.24%	-14.24%	-5.04%	3.21%	3.89%	7.16%
Target Retirement 2035 Composite Ix	-10.53%	-16.03%	-16.03%	-6.54%	2.93%	3.84%	7.37%
Target Retirement 2040 Composite Ix	-11.55%	-17.80%	-17.80%	-8.05%	2.63%	3.77%	7.49%
Target Retirement 2045 Composite Ix	-12.53%	-19.47%	-19.47%	-9.51%	2.19%	3.57%	7.39%

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Target Retirement 2050 Composite Ix	-12.53%	-19.47%	-19.47%	-9.51%	2.19%	3.57%	7.39%
Target Retirement 2055 Composite Ix	-12.53%	-19.47%	-19.47%	-9.51%	2.19%	3.57%	—
Target Retirement 2060 Composite Ix	-12.53%	-19.47%	-19.47%	-9.51%	2.19%	3.57%	—
Target Retirement 2065 Composite Ix	-12.53%	-19.47%	-19.47%	-9.51%	1.70%	—	—
Target Retirement Income Compos. Ix	-4.77%	-5.56%	-5.56%	1.43%	3.67%	3.41%	5.10%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	-7.44%	-10.08%	-10.08%	-1.47%	4.55%	4.90%	7.30%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	—	—	—	—	—	—	—
Wellington Composite Index	-9.24%	-12.84%	-12.84%	-1.65%	5.27%	5.83%	8.65%

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