

## Benchmark Returns

Benchmark	Returns as of 06/30/2020		Month End YTD as of 06/30/2020	Average Annual Total Returns as of 06/30/2020			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	1.74%	14.48%	1.78%	9.10%	8.91%	8.29%	10.18%
BloomBarc 1 Year Municipal Index	0.00%	1.22%	1.28%	2.16%	1.81%	1.42%	1.14%
BloomBarc 1-15 Year Municipal Index	0.58%	2.69%	2.18%	4.18%	3.75%	3.42%	3.59%
BloomBarc 1-5 Year Municipal Index	0.26%	2.38%	1.86%	3.14%	2.50%	2.11%	2.04%
BloomBarc CA Municipal Index	0.57%	2.87%	2.36%	4.83%	4.33%	3.95%	4.67%
BloomBarc GA Credit Index Hedged	1.62%	6.92%	3.43%	6.90%	5.63%	5.18%	4.96%
BloomBarc GA ex-USD FIAdjRIC Cp Hgd	0.57%	2.31%	2.53%	4.34%	5.21%	4.66%	—
BloomBarc MA Municipal Index	0.02%	2.34%	2.59%	4.94%	4.15%	3.81%	4.01%
BloomBarc Municipal Bond Index	0.82%	2.72%	2.08%	4.45%	4.22%	3.93%	4.22%
BloomBarc Municipal CA Intermed Idx	0.30%	3.16%	2.69%	4.49%	3.74%	3.40%	4.03%
BloomBarc NJ Municipal Index	2.71%	2.93%	-0.70%	2.06%	4.83%	4.62%	4.38%
BloomBarc NY Municipal Index	0.88%	2.35%	1.52%	3.60%	3.72%	3.62%	3.94%
BloomBarc OH Municipal Index	0.59%	2.86%	2.74%	4.98%	4.24%	4.03%	4.27%
BloomBarc PA Municipal Index	0.84%	2.36%	2.10%	4.68%	4.56%	4.27%	4.45%
BloomBarc US 0-5 Year TIPS Index	0.75%	2.63%	1.92%	3.42%	2.67%	1.99%	1.66%
BloomBarc US 1-5 Year Credit Index	0.88%	4.63%	3.35%	5.41%	3.85%	3.18%	3.08%
BloomBarc US 1-5 Year Treasury Idx	0.07%	0.40%	4.23%	5.38%	3.28%	2.33%	1.85%
BloomBarc US 1-5 Yr Corporate Index	1.05%	5.59%	3.28%	5.48%	3.94%	3.35%	3.31%

  

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BloomBarc US 1-5 Yr Government Idx	0.07%	0.41%	4.18%	5.34%	3.27%	2.32%	1.84%
BloomBarc US 10+ Year Corp Index	2.52%	11.36%	6.34%	13.79%	8.80%	8.76%	7.82%
BloomBarc US 5-10 Year Corp Index	2.27%	10.01%	5.30%	9.26%	6.41%	5.77%	5.78%
BloomBarc US 5-10 Year Credit Index	2.12%	9.44%	5.20%	9.08%	6.31%	5.59%	5.63%
BloomBarc US 5-10 Yr Treasury Index	0.11%	0.86%	9.60%	11.07%	6.05%	4.52%	4.13%
BloomBarc US Agg Float Adj Index	0.68%	3.03%	6.30%	8.92%	5.40%	4.37%	3.87%
BloomBarc US GNMA Index	-0.13%	0.58%	3.64%	5.37%	3.82%	3.03%	3.05%



Brandon Opre, CFP®  
 Financial Advisor  
 TrustTree Financial  
 110 SE 6<sup>th</sup> Street, Ste. 1700  
 Fort Lauderdale, FL 33301  
 Tel 754.703.6773  
 Fax 754.206.1946

BloomBarc US Long Treasury Index	0.13%	0.25%	21.20%	25.41%	12.04%	9.26%	7.74%
BloomBarc US LongCredit A/Better Ix	2.24%	8.68%	9.00%	15.39%	9.11%	8.76%	7.80%
BloomBarc US MBS Float Adj Index	-0.08%	0.61%	3.46%	5.57%	3.89%	3.13%	3.01%
BloomBarc US Treas Bellwether:1Yr	0.03%	0.05%	1.62%	2.83%	2.31%	1.62%	0.99%
BloomBarc US Trsy Inflat Prtcd Idx	1.12%	4.24%	6.01%	8.28%	5.05%	3.75%	3.52%
BloomBarc USD EmergMkt GovRIC Caplx	2.81%	11.16%	-2.40%	1.06%	3.70%	5.12%	—
Bloomberg Commodity Index TR	2.28%	5.08%	-19.40%	-17.38%	-6.14%	-7.69%	-5.82%
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	-0.03%	22.22%	-0.53%	8.66%	2.35%	4.20%	9.01%
Conservative Growth Composite Index	1.72%	9.72%	1.47%	6.61%	6.37%	5.93%	6.93%
Consumer Discretionary Spliced Idx	5.25%	37.78%	6.01%	12.88%	13.55%	11.66%	17.36%

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CRSP US Total Market Index	2.29%	22.09%	-3.40%	6.47%	10.04%	10.03%	—
Dividend Growth Spliced Index	0.04%	14.02%	-5.06%	3.71%	10.31%	10.62%	12.71%
FTSE All-World ex US Index	4.44%	16.45%	-10.79%	-4.25%	1.35%	2.52%	5.30%
FTSE All-World Index	3.18%	19.28%	-6.19%	2.52%	6.44%	6.84%	9.51%
FTSE AW ex US High Div Yield Idx	3.74%	12.82%	-18.64%	-13.55%	-2.55%	-0.06%	4.12%
FTSE Emerging Index	7.30%	18.37%	-10.30%	-3.56%	2.51%	2.61%	3.31%
FTSE Global All Cap Index Hdg.	2.80%	18.94%	-5.35%	3.58%	7.26%	7.48%	10.32%
FTSE Global Small-Cap ex US Index	3.70%	23.11%	-13.39%	-5.97%	-1.10%	1.52%	5.33%
FTSE High Dividend Yield Index	-0.70%	12.54%	-14.40%	-6.54%	3.62%	6.61%	11.89%
Global Wellesley Income Comp Index	1.45%	8.25%	-3.28%	1.29%	—	—	—
Global Wellington Composite Index	2.22%	14.50%	-2.26%	4.81%	—	—	—
Growth Composite Index	2.71%	16.73%	-3.26%	4.30%	6.79%	6.93%	9.76%
High-Yield Corporate Composite Idx	0.67%	9.84%	-1.92%	2.25%	4.13%	4.89%	6.50%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	1.19%	6.25%	3.46%	7.25%	5.94%	5.26%	5.46%
Information Technology Spliced Idx	7.07%	31.83%	14.57%	34.03%	27.19%	23.08%	20.41%
JP Morgan EMBI Global Diversified	3.51%	12.26%	-2.76%	0.49%	3.60%	5.30%	6.03%
Managed Allocation Composite Index	2.30%	13.34%	-2.12%	4.15%	5.96%	5.79%	7.53%



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Moderate Growth Composite Index	2.22%	13.22%	-0.77%	5.62%	6.66%	6.49%	8.47%
Money Market Funds Average	—	—	—	—	—	—	—
MSCI AC World Index ex USA Net	4.52%	16.12%	-11.00%	-4.80%	1.13%	2.26%	4.97%
MSCI US Broad Market Index	2.40%	22.27%	-3.47%	6.56%	10.03%	10.04%	13.78%
MSCI US Prime Market 750 Index	2.33%	21.92%	-2.48%	8.01%	10.89%	10.68%	14.08%
MSCI US Small Cap 1750 Index	3.22%	26.25%	-13.00%	-6.82%	2.23%	4.43%	11.04%
NASDAQ Intl Dividend Achievers Sel Ix	4.31%	15.26%	-6.31%	0.42%	4.88%	—	—
NASDAQ US Dividend Achievers Select	0.04%	14.02%	-5.06%	3.71%	10.31%	10.62%	12.71%
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	2.47%	13.50%	-13.82%	-6.82%	2.32%	5.47%	9.79%
Russell 1000 Growth Index	4.35%	27.84%	9.81%	23.28%	18.99%	15.89%	17.23%
Russell 1000 Index	2.21%	21.82%	-2.81%	7.48%	10.64%	10.47%	13.97%
Russell 1000 Value Index	-0.66%	14.29%	-16.26%	-8.84%	1.82%	4.64%	10.41%
Russell 2000 Growth Index	3.84%	30.58%	-3.06%	3.48%	7.86%	6.86%	12.92%
Russell 2000 Index	—	—	—	—	—	—	—
Russell 2000 Value Index	2.90%	18.91%	-23.50%	-17.48%	-4.35%	1.26%	7.82%
Russell 2500 Growth Index	3.68%	32.87%	2.02%	9.21%	12.10%	9.57%	14.45%
Russell 2500 Value Index	1.86%	20.60%	-21.18%	-15.50%	-2.60%	1.85%	8.81%

  

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Russell 3000 Index	2.29%	22.03%	-3.48%	6.53%	10.04%	10.03%	13.72%
Russell 3000 Value Index	-0.46%	14.55%	-16.74%	-9.42%	1.41%	4.41%	10.23%
Russell Midcap Growth Index	2.34%	30.26%	4.16%	11.91%	14.76%	11.60%	15.09%
Russell Midcap Value Index	1.13%	19.95%	-18.09%	-11.81%	-0.54%	3.32%	10.29%
S&P 500 Growth Index	4.10%	26.23%	7.93%	17.75%	16.75%	14.63%	16.62%
S&P 500 Index	1.99%	20.54%	-3.08%	7.51%	10.73%	10.73%	13.99%
S&P 500 Value Index	-0.95%	13.15%	-15.52%	-4.50%	3.74%	5.98%	10.88%
S&P Completion Index	4.05%	31.14%	-5.60%	1.08%	6.32%	6.64%	12.26%
S&P EPAC SmallCap Index	2.17%	20.83%	-12.67%	-4.00%	0.00%	3.21%	7.72%



Brandon Opre, CFP®  
 Financial Advisor  
 TrustTree Financial  
 110 SE 6<sup>th</sup> Street, Ste. 1700  
 Fort Lauderdale, FL 33301  
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S&P Global ex U.S. Property Index	2.23%	9.10%	-21.11%	-15.50%	-1.33%	0.83%	—
S&P MidCap 400 Growth Index	1.37%	25.92%	-5.21%	0.56%	5.85%	7.18%	12.64%
S&P MidCap 400 Index	1.26%	24.07%	-12.78%	-6.70%	2.39%	5.22%	11.34%
S&P MidCap 400 Value Index	1.12%	21.74%	-20.98%	-14.75%	-1.52%	2.77%	9.77%
S&P National AMT-Free Muni Bond Idx	0.73%	2.44%	2.00%	4.23%	4.08%	3.83%	4.04%
S&P SmallCap 600 Growth Index	3.80%	23.06%	-11.54%	-5.68%	4.11%	6.62%	12.83%
S&P SmallCap 600 Index	3.74%	21.94%	-17.85%	-11.29%	0.56%	4.48%	11.24%
S&P SmallCap 600 Value Index	3.66%	20.62%	-24.46%	-17.38%	-3.15%	2.19%	9.58%
Spl BloomBarc US 5-10Yr G/Cr FltAdj	1.11%	4.81%	7.77%	10.37%	6.25%	5.08%	4.87%

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Spl BloomBarc US Long Treasury Idx	0.13%	0.25%	21.20%	25.41%	12.04%	9.26%	7.74%
Spl BloomBarc US Treas 1-3 Yr Idx	0.04%	0.25%	3.01%	4.14%	2.71%	1.87%	1.36%
Spl BloomBarc US Treas 3-10 Yr Idx	0.12%	0.75%	7.85%	9.20%	5.14%	3.82%	3.45%
Spl BloomBarc US1-5YrGov/Cr FIAdjlx	0.35%	1.77%	3.98%	5.43%	3.49%	2.63%	2.22%
Spl BloomBarc USLongGv/Cr FltAdj lx	1.55%	6.23%	12.82%	18.91%	10.33%	8.98%	7.84%
Spl Total International Stock Index	4.37%	17.05%	-11.05%	-4.42%	1.10%	2.42%	5.18%
Spliced Alternative Strategies Idx	—	—	—	—	—	—	—
Spliced BloomBarc USAgg Flt Adjlx	0.68%	3.03%	6.30%	8.92%	5.40%	4.37%	3.87%
Spliced Developed ex US Index	3.42%	16.40%	-11.33%	-4.71%	0.83%	2.39%	5.93%
Spliced Emerging Markets Index	7.45%	19.00%	-9.78%	-3.16%	2.05%	2.03%	3.11%
Spliced Energy Index	-0.11%	17.81%	-33.93%	-33.95%	-8.92%	-6.63%	-1.13%
Spliced Equity Income Index	-0.70%	12.54%	-14.40%	-6.54%	3.62%	6.61%	11.89%
Spliced European Stock Index	3.85%	16.17%	-12.96%	-6.45%	0.20%	1.78%	5.92%
Spliced Extended Market Index	4.05%	31.14%	-5.60%	1.08%	6.32%	6.64%	12.26%
Spliced Global Capital Cycles Index	3.80%	24.38%	-5.30%	2.28%	3.86%	5.75%	-2.20%
Spliced Global Equity Index	3.20%	19.22%	-6.25%	2.11%	6.14%	6.46%	9.16%
Spliced Growth Index	4.78%	29.06%	11.36%	24.84%	18.08%	14.97%	16.84%
Spliced Health Care Index	-0.73%	15.33%	2.19%	14.60%	9.77%	6.69%	13.47%

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Spliced Inst Total Stock Market Idx	2.29%	22.09%	-3.40%	6.47%	10.04%	10.03%	13.75%
Spliced International Index	4.52%	16.12%	-11.00%	-4.80%	1.13%	2.26%	4.97%
Spliced Large Cap Index	2.20%	21.42%	-2.16%	8.39%	11.04%	10.80%	14.10%
Spliced Market Neutral Index USD	—	—	—	—	—	—	—
Spliced Mega Cap Growth Index	5.22%	28.81%	12.70%	27.53%	19.06%	15.98%	17.36%
Spliced Mega Cap Index	2.25%	20.79%	-1.19%	10.10%	11.94%	11.56%	14.40%
Spliced Mega Cap Value Index	-1.35%	11.80%	-14.72%	-6.39%	4.73%	7.01%	11.43%
Spliced Mid Cap Growth Idx	2.78%	30.61%	4.43%	11.56%	12.92%	10.18%	14.32%
Spliced Mid Cap Index	1.97%	24.97%	-7.20%	-0.20%	6.47%	7.01%	12.52%
Spliced Mid Cap Value Index	1.01%	18.61%	-18.59%	-11.85%	-0.01%	3.64%	10.51%
Spliced NJ Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced PA Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced Pacific Stock Index	2.84%	15.65%	-8.58%	-1.55%	1.68%	3.37%	5.95%
Spliced Small and Mid Cap Index	2.62%	26.27%	-9.74%	-3.17%	5.17%	6.29%	12.17%
Spliced Small Cap Growth Index	3.01%	32.91%	0.75%	7.80%	11.81%	9.23%	13.85%
Spliced Small Cap Index	2.53%	26.66%	-11.44%	-5.65%	3.98%	5.38%	11.57%
Spliced Small Cap Value Index	2.07%	20.75%	-21.37%	-16.54%	-2.58%	2.00%	9.39%
Spliced Social Index	3.01%	23.39%	-1.22%	11.29%	12.75%	11.73%	14.99%

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Spliced Total Stock Market Index	2.29%	22.09%	-3.40%	6.47%	10.04%	10.03%	13.74%
Spliced Total World Stock Index	3.16%	19.85%	-6.76%	1.72%	5.99%	6.53%	9.40%
Spliced US IMI Consumer Stapl 25/50	-0.17%	9.43%	-5.99%	3.26%	4.75%	6.72%	11.86%
Spliced US IMI Energy 25/50	-0.84%	33.32%	-36.55%	-38.06%	-14.11%	-10.80%	-0.95%
Spliced US IMI Financials 25/50	0.43%	13.57%	-23.98%	-14.88%	-0.62%	5.20%	9.64%
Spliced US IMI Health Care 25/50	-1.53%	16.47%	1.18%	12.47%	11.16%	8.41%	16.26%
Spliced US IMI Industrials 25/50	2.08%	18.22%	-14.70%	-9.04%	2.32%	6.65%	11.96%
Spliced US IMI Materials 25/50	2.00%	26.19%	-9.09%	-3.81%	1.73%	4.65%	9.58%
Spliced US IMI Utilities 25/50	-4.71%	2.43%	-12.00%	-3.87%	6.06%	10.16%	11.43%
Spliced Value Index	-0.97%	12.73%	-15.46%	-7.45%	3.89%	6.47%	11.27%
STAR Composite Index	2.26%	14.13%	-0.53%	6.22%	7.07%	6.80%	8.66%
Target Retirement 2015 Composite Ix	1.62%	8.95%	1.28%	6.07%	6.12%	5.74%	7.75%



Brandon Opre, CFP®  
 Financial Advisor  
 TrustTree Financial  
 110 SE 6<sup>th</sup> Street, Ste. 1700  
 Fort Lauderdale, FL 33301  
 Tel 754.703.6773  
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Target Retirement 2020 Composite Ix	1.98%	11.45%	0.00%	5.76%	6.48%	6.26%	8.58%
Target Retirement 2025 Composite Ix	2.22%	13.22%	-0.87%	5.56%	6.75%	6.61%	9.16%
Target Retirement 2030 Composite Ix	2.41%	14.53%	-1.78%	5.10%	6.82%	6.78%	9.64%
Target Retirement 2035 Composite Ix	2.59%	15.85%	-2.72%	4.59%	6.86%	6.94%	10.12%
Target Retirement 2040 Composite Ix	2.77%	17.17%	-3.69%	4.04%	6.88%	7.08%	10.37%
Target Retirement 2045 Composite Ix	2.94%	18.49%	-4.58%	3.52%	6.79%	7.10%	10.38%

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Target Retirement 2050 Composite Ix	2.94%	18.49%	-4.58%	3.52%	6.79%	7.10%	10.38%
Target Retirement 2055 Composite Ix	2.94%	18.49%	-4.58%	3.52%	6.79%	7.10%	10.38%
Target Retirement 2060 Composite Ix	2.94%	18.49%	-4.58%	3.52%	6.79%	7.10%	—
Target Retirement 2065 Composite Ix	2.94%	18.49%	-4.58%	3.52%	6.79%	—	—
Target Retirement Income Compos. Ix	1.47%	7.95%	1.95%	6.26%	5.71%	5.18%	6.04%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	1.49%	12.20%	0.89%	7.25%	7.80%	7.39%	9.08%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	—	—	—	—	—	—	—
Wellington Composite Index	1.76%	15.31%	0.50%	8.77%	9.40%	9.05%	10.94%

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