

Benchmark Returns

Benchmark	Returns as of 09/30/2020		Month End YTD as of 09/30/2020	Average Annual Total Returns as of 09/30/2020			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	-2.11%	5.80%	7.68%	13.50%	9.86%	10.38%	9.94%
BloomBarc 1 Year Municipal Index	0.07%	0.34%	1.62%	2.24%	1.81%	1.40%	1.14%
BloomBarc 1-15 Year Municipal Index	0.08%	1.15%	3.35%	4.19%	3.82%	3.35%	3.42%
BloomBarc 1-5 Year Municipal Index	0.12%	0.83%	2.70%	3.59%	2.60%	2.11%	1.99%
BloomBarc CA Municipal Index	-0.03%	1.01%	3.40%	4.12%	4.33%	3.81%	4.34%
BloomBarc GA Credit Index Hedged	0.01%	1.70%	5.19%	5.80%	5.78%	5.47%	4.75%
BloomBarc GA ex-USD FIAdjRIC Cp Hgd	0.84%	1.07%	3.63%	2.33%	5.33%	4.57%	—
BloomBarc MA Municipal Index	0.07%	1.13%	3.75%	4.48%	4.26%	3.65%	3.80%
BloomBarc Municipal Bond Index	0.02%	1.23%	3.33%	4.09%	4.28%	3.84%	3.99%
BloomBarc Municipal CA Intermed Idx	-0.01%	1.09%	3.81%	4.67%	3.86%	3.28%	3.74%
BloomBarc NJ Municipal Index	-0.18%	3.08%	2.35%	3.29%	4.88%	5.05%	4.36%
BloomBarc NY Municipal Index	-0.18%	0.53%	2.05%	2.71%	3.60%	3.38%	3.69%
BloomBarc OH Municipal Index	0.19%	1.43%	4.21%	4.96%	4.44%	3.96%	4.11%
BloomBarc PA Municipal Index	0.31%	1.63%	3.76%	4.57%	4.84%	4.23%	4.30%
BloomBarc US 0-5 Year TIPS Index	-0.15%	1.75%	3.71%	4.89%	3.10%	2.48%	1.75%
BloomBarc US 1-5 Year Credit Index	-0.09%	0.82%	4.20%	5.07%	3.89%	3.26%	2.88%
BloomBarc US 1-5 Year Treasury Idx	0.02%	0.13%	4.37%	4.72%	3.23%	2.21%	1.72%
BloomBarc US 1-5 Yr Corporate Index	-0.13%	0.92%	4.22%	5.21%	4.00%	3.42%	3.11%

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BloomBarc US 1-5 Yr Government Idx	0.03%	0.14%	4.33%	4.68%	3.22%	2.21%	1.72%
BloomBarc US 10+ Year Corp Index	-0.47%	1.91%	8.36%	9.81%	8.77%	8.93%	7.38%
BloomBarc US 5-10 Year Corp Index	-0.23%	1.77%	7.16%	8.54%	6.54%	5.96%	5.40%
BloomBarc US 5-10 Year Credit Index	-0.20%	1.76%	7.05%	8.31%	6.43%	5.82%	5.24%
BloomBarc US 5-10 Yr Treasury Index	0.19%	0.35%	9.97%	9.14%	6.01%	4.07%	3.73%
BloomBarc US Agg Float Adj Index	-0.05%	0.65%	6.99%	7.14%	5.33%	4.26%	3.67%
BloomBarc US GNMA Index	-0.01%	-0.32%	3.31%	3.86%	3.38%	2.74%	2.91%



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BloomBarc US Long Treasury Index	0.38%	0.12%	21.35%	16.34%	11.87%	8.21%	7.21%
BloomBarc US LongCredit A/Better Ix	-0.35%	1.46%	10.60%	10.72%	8.94%	8.53%	7.36%
BloomBarc US MBS Float Adj Index	-0.09%	0.14%	3.60%	4.32%	3.61%	2.93%	2.97%
BloomBarc US Treas Bellwether:1Yr	0.02%	0.09%	1.71%	2.31%	2.24%	1.61%	0.98%
BloomBarc US Trsy Inflat Prtcd Idx	-0.37%	3.03%	9.22%	10.08%	5.79%	4.61%	3.57%
BloomBarc USD EmergMkt GovRIC Caplx	-1.86%	2.46%	0.00%	2.21%	3.74%	6.08%	—
Bloomberg Commodity Index TR	-3.35%	9.07%	-12.08%	-8.20%	-4.18%	-3.09%	-6.03%
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	-5.49%	9.74%	9.15%	18.77%	5.14%	7.64%	8.20%
Conservative Growth Composite Index	-1.05%	3.78%	5.30%	8.89%	6.80%	7.35%	6.67%
Consumer Discretionary Spliced Idx	-3.35%	19.35%	26.53%	33.78%	19.89%	16.69%	17.73%

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CRSP US Total Market Index	-3.56%	9.20%	5.49%	14.99%	11.65%	13.69%	—
Dividend Growth Spliced Index	-1.10%	10.40%	4.81%	9.90%	12.96%	14.13%	12.62%
FTSE All-World ex US Index	-2.29%	6.44%	-5.05%	3.55%	1.50%	6.49%	4.32%
FTSE All-World Index	-3.19%	8.17%	1.47%	10.73%	7.43%	10.68%	8.88%
FTSE AW ex US High Div Yield Idx	-3.83%	2.73%	-16.42%	-9.31%	-3.55%	3.25%	2.67%
FTSE Emerging Index	-1.95%	9.19%	-2.06%	9.46%	2.96%	8.87%	2.51%
FTSE Global All Cap Index Hdg.	-2.61%	6.92%	1.20%	9.34%	8.07%	10.84%	9.97%
FTSE Global Small-Cap ex US Index	-2.18%	9.22%	-5.41%	5.17%	-0.30%	5.70%	4.38%
FTSE High Dividend Yield Index	-2.59%	3.59%	-11.33%	-5.52%	3.31%	8.74%	11.08%
Global Wellesley Income Comp Index	-1.17%	2.08%	-1.27%	1.43%	3.63%	—	—
Global Wellington Composite Index	-2.14%	5.77%	3.38%	9.39%	7.40%	—	—
Growth Composite Index	-2.35%	6.78%	3.31%	10.74%	7.64%	9.93%	9.38%
High-Yield Corporate Composite Idx	-1.16%	3.99%	2.00%	4.45%	4.86%	6.58%	6.25%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	-0.41%	2.28%	5.81%	7.45%	6.15%	5.90%	5.25%
Information Technology Spliced Idx	-4.93%	12.10%	28.44%	46.47%	28.67%	27.17%	20.37%
JP Morgan EMBI Global Diversified	-1.85%	2.32%	-0.51%	1.29%	3.49%	6.15%	5.43%
Managed Allocation Composite Index	-1.87%	5.70%	3.45%	9.15%	6.71%	8.24%	7.08%



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Moderate Growth Composite Index	-1.70%	5.28%	4.47%	9.99%	7.30%	8.69%	8.14%
Money Market Funds Average	—	—	—	—	—	—	—
MSCI AC World Index ex USA Net	-2.46%	6.25%	-5.44%	3.00%	1.16%	6.23%	4.00%
MSCI US Broad Market Index	-3.64%	9.23%	5.43%	14.99%	11.65%	13.70%	13.53%
MSCI US Prime Market 750 Index	-3.65%	9.60%	6.89%	16.60%	12.70%	14.31%	13.87%
MSCI US Small Cap 1750 Index	-3.62%	5.01%	-8.64%	-0.58%	2.11%	7.92%	10.32%
NASDAQ Intl Dividend Achievers Sel Ix	-0.77%	7.65%	0.85%	10.10%	6.11%	—	—
NASDAQ US Dividend Achievers Select	-1.10%	10.40%	4.81%	9.90%	12.96%	14.13%	12.62%
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	-2.63%	1.35%	-12.66%	-12.10%	2.46%	5.32%	8.59%
Russell 1000 Growth Index	-4.70%	13.22%	24.33%	37.53%	21.67%	20.10%	17.25%
Russell 1000 Index	-3.65%	9.47%	6.40%	16.01%	12.38%	14.09%	13.76%
Russell 1000 Value Index	-2.46%	5.59%	-11.58%	-5.03%	2.63%	7.66%	9.95%
Russell 2000 Growth Index	-2.14%	7.16%	3.88%	15.71%	8.18%	11.42%	12.34%
Russell 2000 Index	—	—	—	—	—	—	—
Russell 2000 Value Index	-4.65%	2.56%	-21.54%	-14.88%	-5.13%	4.11%	7.09%
Russell 2500 Growth Index	-0.77%	9.37%	11.58%	23.37%	13.36%	14.19%	14.06%
Russell 2500 Value Index	-3.85%	3.54%	-18.39%	-12.62%	-2.69%	4.65%	8.01%

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Russell 3000 Index	-3.64%	9.21%	5.41%	15.00%	11.65%	13.69%	13.48%
Russell 3000 Value Index	-2.58%	5.42%	-12.23%	-5.67%	2.11%	7.43%	9.75%
Russell Midcap Growth Index	-1.40%	9.37%	13.92%	23.23%	16.23%	15.53%	14.55%
Russell Midcap Value Index	-2.27%	6.40%	-12.84%	-7.30%	0.82%	6.38%	9.71%
S&P 500 Growth Index	-4.68%	11.75%	20.61%	30.64%	19.09%	18.37%	16.53%
S&P 500 Index	-3.80%	8.93%	5.57%	15.15%	12.28%	14.15%	13.74%
S&P 500 Value Index	-2.40%	4.79%	-11.47%	-2.68%	4.18%	8.84%	10.35%
S&P Completion Index	-2.99%	9.90%	3.74%	12.94%	7.96%	11.13%	12.01%
S&P EPAC SmallCap Index	-1.42%	10.45%	-3.55%	7.89%	1.09%	6.82%	7.10%



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S&P Global ex U.S. Property Index	-2.84%	3.94%	-18.01%	-12.26%	-1.87%	3.32%	—
S&P MidCap 400 Growth Index	-2.37%	7.00%	1.42%	8.25%	7.14%	10.22%	11.85%
S&P MidCap 400 Index	-3.25%	4.77%	-8.62%	-2.16%	2.90%	8.11%	10.49%
S&P MidCap 400 Value Index	-4.35%	2.01%	-19.39%	-13.42%	-1.91%	5.40%	8.80%
S&P National AMT-Free Muni Bond Idx	-0.12%	1.01%	3.03%	3.67%	4.01%	3.70%	3.78%
S&P SmallCap 600 Growth Index	-4.19%	4.13%	-7.88%	0.08%	3.61%	9.27%	12.20%
S&P SmallCap 600 Index	-4.70%	3.17%	-15.25%	-8.29%	-0.33%	7.20%	10.57%
S&P SmallCap 600 Value Index	-5.27%	2.09%	-22.88%	-16.86%	-4.43%	4.96%	8.84%
Spl BloomBarc US 5-10Yr G/Cr FltAdj	-0.01%	1.06%	8.91%	9.05%	6.30%	4.96%	4.49%

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Spl BloomBarc US Long Treasury Idx	0.38%	0.12%	21.35%	16.34%	11.87%	8.23%	7.20%
Spl BloomBarc US Treas 1-3 Yr Idx	0.02%	0.10%	3.11%	3.64%	2.66%	1.82%	1.30%
Spl BloomBarc US Treas 3-10 Yr Idx	0.11%	0.26%	8.14%	7.75%	5.09%	3.48%	3.14%
Spl BloomBarc US1-5YrGov/Cr FIAdjlx	-0.02%	0.37%	4.36%	4.88%	3.47%	2.59%	2.09%
Spl BloomBarc USLongGv/Cr FltAdj lx	-0.14%	1.22%	14.20%	12.92%	10.21%	8.78%	7.36%
Spl Total International Stock Index	-2.28%	6.70%	-5.09%	3.69%	1.31%	6.41%	4.23%
Spliced Alternative Strategies Idx	—	—	—	—	—	—	—
Spliced BloomBarc USAgg Flt Adjlx	-0.05%	0.65%	6.99%	7.14%	5.33%	4.26%	3.67%
Spliced Developed ex US Index	-2.37%	5.96%	-6.05%	2.06%	0.92%	5.83%	4.94%
Spliced Emerging Markets Index	-2.11%	8.96%	-1.69%	9.50%	2.49%	8.21%	2.29%
Spliced Energy Index	-12.10%	-12.78%	-42.37%	-39.05%	-15.55%	-5.26%	-3.84%
Spliced Equity Income Index	-2.59%	3.59%	-11.33%	-5.52%	3.31%	8.74%	11.08%
Spliced European Stock Index	-3.30%	5.26%	-8.38%	0.43%	-0.25%	4.68%	4.60%
Spliced Extended Market Index	-2.99%	9.90%	3.74%	12.94%	7.96%	11.13%	12.01%
Spliced Global Capital Cycles Index	-3.75%	8.16%	2.43%	12.50%	2.81%	14.12%	-3.22%
Spliced Global Equity Index	-3.22%	8.13%	1.37%	10.44%	7.12%	10.30%	8.55%
Spliced Growth Index	-4.66%	13.02%	25.85%	38.32%	21.06%	19.28%	16.80%
Spliced Health Care Index	-1.57%	4.65%	6.95%	21.62%	10.55%	9.80%	12.94%

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Spliced Inst Total Stock Market Idx	-3.56%	9.20%	5.49%	14.99%	11.65%	13.69%	13.50%
Spliced International Index	-2.46%	6.25%	-5.44%	3.00%	1.16%	6.23%	4.00%
Spliced Large Cap Index	-3.68%	9.73%	7.36%	17.10%	12.87%	14.45%	13.91%
Spliced Market Neutral Index USD	—	—	—	—	—	—	—
Spliced Mega Cap Growth Index	-5.23%	13.79%	28.24%	41.66%	22.26%	20.46%	17.44%
Spliced Mega Cap Index	-4.04%	10.08%	8.77%	19.10%	13.83%	15.27%	14.28%
Spliced Mega Cap Value Index	-2.25%	5.41%	-10.11%	-2.39%	5.09%	9.74%	10.99%
Spliced Mid Cap Growth Idx	-1.44%	9.27%	14.11%	22.65%	14.88%	14.09%	13.70%
Spliced Mid Cap Index	-1.70%	7.95%	0.18%	7.07%	7.99%	10.36%	12.01%
Spliced Mid Cap Value Index	-1.82%	6.57%	-13.24%	-7.79%	1.09%	6.43%	10.10%
Spliced NJ Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced PA Tax-Ex Money Mkt Fds Avg	—	—	—	—	—	—	—
Spliced Pacific Stock Index	-0.42%	6.86%	-2.31%	5.52%	2.61%	7.66%	5.50%
Spliced Small and Mid Cap Index	-2.35%	6.95%	-3.46%	3.87%	6.00%	9.84%	11.60%
Spliced Small Cap Growth Index	-1.52%	7.77%	8.58%	18.73%	12.87%	13.67%	13.26%
Spliced Small Cap Index	-2.72%	5.78%	-6.32%	1.29%	4.37%	8.92%	10.92%
Spliced Small Cap Value Index	-3.77%	4.00%	-18.22%	-12.39%	-2.71%	4.79%	8.71%
Spliced Social Index	-3.89%	10.61%	9.27%	20.84%	14.82%	15.65%	15.11%

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Spliced Total Stock Market Index	-3.56%	9.20%	5.49%	14.99%	11.65%	13.69%	13.49%
Spliced Total World Stock Index	-3.12%	8.11%	0.80%	10.01%	6.93%	10.38%	8.77%
Spliced US IMI Consumer Stapl 25/50	-1.73%	9.94%	3.35%	7.19%	8.53%	8.98%	11.79%
Spliced US IMI Energy 25/50	-14.72%	-18.91%	-48.55%	-45.67%	-21.67%	-10.79%	-4.24%
Spliced US IMI Financials 25/50	-3.83%	2.85%	-21.82%	-14.19%	-1.32%	7.12%	9.37%
Spliced US IMI Health Care 25/50	-1.43%	6.16%	7.42%	23.39%	12.03%	12.46%	15.99%
Spliced US IMI Industrials 25/50	-0.96%	11.86%	-4.59%	1.00%	4.48%	10.89%	11.79%
Spliced US IMI Materials 25/50	0.19%	11.95%	1.77%	8.72%	3.58%	11.19%	8.98%
Spliced US IMI Utilities 25/50	0.51%	5.06%	-7.55%	-7.23%	6.73%	10.29%	10.72%
Spliced Value Index	-2.20%	5.62%	-10.71%	-3.34%	4.38%	9.27%	10.84%
STAR Composite Index	-2.03%	5.51%	4.95%	10.98%	7.78%	9.08%	8.32%
Target Retirement 2015 Composite Ix	-0.95%	3.55%	4.87%	8.37%	6.43%	7.35%	7.23%



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Target Retirement 2020 Composite Ix	-1.38%	4.56%	4.56%	9.31%	6.94%	8.30%	8.09%
Target Retirement 2025 Composite Ix	-1.68%	5.25%	4.33%	9.92%	7.32%	8.97%	8.66%
Target Retirement 2030 Composite Ix	-1.93%	5.81%	3.93%	10.24%	7.47%	9.44%	9.13%
Target Retirement 2035 Composite Ix	-2.17%	6.38%	3.49%	10.51%	7.59%	9.90%	9.58%
Target Retirement 2040 Composite Ix	-2.42%	6.94%	3.00%	10.73%	7.68%	10.35%	9.89%
Target Retirement 2045 Composite Ix	-2.66%	7.51%	2.58%	10.95%	7.73%	10.50%	9.96%

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Target Retirement 2050 Composite Ix	-2.68%	7.54%	2.61%	10.97%	7.74%	10.50%	9.96%
Target Retirement 2055 Composite Ix	-2.68%	7.54%	2.61%	10.97%	7.74%	10.50%	9.96%
Target Retirement 2060 Composite Ix	-2.68%	7.54%	2.61%	10.97%	7.74%	10.50%	—
Target Retirement 2065 Composite Ix	-2.68%	7.54%	2.61%	10.97%	7.74%	—	—
Target Retirement Income Compos. Ix	-0.79%	3.19%	5.20%	8.07%	6.10%	6.31%	5.80%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	-1.74%	5.33%	6.27%	11.45%	8.71%	9.09%	8.89%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	—	—	—	—	—	—	—
Wellington Composite Index	-2.55%	6.19%	6.72%	13.14%	10.41%	11.20%	10.65%

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