

## Benchmark Returns

Benchmark	Returns as of 12/31/2021		Month End YTD as of 12/31/2021	Average Annual Total Returns as of 12/31/2021			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	2.21%	5.50%	14.28%	14.28%	17.79%	12.60%	11.19%
Bloomberg 1 Year Municipal Index	-0.01%	0.00%	0.31%	0.31%	1.51%	1.44%	1.03%
Bloomberg 1-15 Year Municipal Index	0.14%	0.38%	0.86%	0.86%	3.98%	3.57%	3.05%
Bloomberg 1-5 Year Municipal Index	0.06%	-0.03%	0.35%	0.35%	2.50%	2.23%	1.74%
Bloomberg CA Municipal Index	0.20%	0.81%	1.22%	1.22%	4.64%	4.12%	3.98%
Bloomberg Commodity Index TR	3.53%	-1.56%	27.11%	27.11%	9.86%	3.66%	-2.85%
Bloomberg GA Credit Idx Hedged USD	-0.11%	0.03%	-0.95%	-0.95%	6.09%	4.60%	4.55%
Bloomberg GA ex-USD FIAdjRIC Cp Hgd	-0.70%	-0.12%	-2.10%	-2.10%	3.48%	3.24%	—
Bloomberg MA Municipal Index	0.17%	0.78%	0.94%	0.94%	4.46%	3.91%	3.44%
Bloomberg Municipal Bond Index	0.16%	0.72%	1.52%	1.52%	4.73%	4.17%	3.72%
Bloomberg Municipal CA Intermed Idx	0.24%	0.36%	0.02%	0.02%	3.70%	3.43%	3.09%
Bloomberg NJ Municipal Index	0.25%	0.57%	3.11%	3.11%	5.94%	5.60%	4.42%
Bloomberg NY Municipal Index	0.20%	0.92%	1.87%	1.87%	4.49%	3.91%	3.57%
Bloomberg OH Municipal Index	0.20%	0.67%	1.14%	1.14%	4.62%	4.07%	3.79%
Bloomberg PA Municipal Index	0.11%	0.59%	1.85%	1.85%	5.14%	4.57%	4.03%
Bloomberg US 0-5 Year TIPS Index	0.33%	1.17%	5.34%	5.34%	5.09%	3.32%	1.89%
Bloomberg US 1-5 Year Credit Index	0.02%	-0.68%	-0.55%	-0.55%	3.69%	2.90%	2.68%
Bloomberg US 1-5 Year Treasury Idx	-0.24%	-0.74%	-1.19%	-1.19%	2.44%	1.90%	1.33%

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Bloomberg US 1-5 Yr Corporate Index	0.07%	-0.68%	-0.47%	-0.47%	3.92%	3.05%	2.91%
Bloomberg US 1-5 Yr Government Idx	-0.24%	-0.74%	-1.18%	-1.18%	2.43%	1.90%	1.35%
Bloomberg US 10+ Year Corp Index	-0.43%	1.47%	-1.13%	-1.13%	11.75%	7.73%	6.54%
Bloomberg US 5-10 Year Corp Index	0.24%	-0.41%	-1.52%	-1.52%	7.29%	5.09%	4.86%
Bloomberg US 5-10 Year Credit Index	0.21%	-0.38%	-1.57%	-1.57%	7.07%	4.99%	4.69%
Bloomberg US 5-10 Yr Treasury Index	-0.32%	-0.23%	-2.97%	-2.97%	4.39%	3.30%	2.45%
Bloomberg US Agg Float Adj Index	-0.27%	0.05%	-1.58%	-1.58%	4.91%	3.64%	2.94%

Bloomberg US GNMA Index	-0.09%	-0.46%	-1.45%	-1.45%	2.65%	2.16%	1.99%
Bloomberg US Long Treasury Index	-1.42%	3.08%	-4.65%	-4.65%	8.82%	6.54%	4.51%
Bloomberg US LongCredit A/Better Ix	-0.74%	1.46%	-2.36%	-2.36%	10.53%	7.12%	6.12%
Bloomberg US MBS Float Adj Index	-0.08%	-0.40%	-1.05%	-1.05%	2.95%	2.44%	2.24%
Bloomberg US Treas Bellwether:1Yr	-0.02%	-0.09%	0.04%	0.04%	1.60%	1.47%	0.92%
Bloomberg US Trsy Inflat Prtcd Idx	0.32%	2.36%	5.96%	5.96%	8.44%	5.34%	3.09%
Bloomberg US Universal Index	-0.07%	-0.03%	-1.10%	-1.10%	5.15%	3.84%	3.31%
Bloomberg USD EmergMkt GovRIC Caplx	1.58%	0.05%	-1.78%	-1.78%	5.82%	4.59%	—
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	2.49%	-3.48%	13.86%	13.86%	23.41%	8.14%	10.86%
Conservative Growth Composite Index	1.37%	2.49%	6.25%	6.25%	11.41%	8.34%	7.34%

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Consumer Discretionary Spliced Idx	0.08%	10.25%	24.99%	24.99%	33.25%	23.25%	20.30%
CRSP US Total Market Index	3.82%	9.16%	25.72%	25.72%	25.79%	18.00%	16.29%
Dividend Growth Spliced Index	6.55%	12.34%	23.71%	23.71%	22.89%	17.34%	14.52%
FTSE All-World ex US Index	4.26%	1.77%	8.36%	8.36%	13.66%	9.89%	7.68%
FTSE All-World Index	4.14%	6.62%	18.75%	18.75%	20.65%	14.69%	12.25%
FTSE AW ex US High Div Yield Idx	5.99%	2.85%	15.41%	15.41%	10.80%	7.86%	6.43%
FTSE Emerging Index	1.67%	-1.01%	-0.19%	-0.19%	11.36%	9.61%	5.65%
FTSE Global All Cap Index Hdq.	3.83%	6.64%	20.88%	20.88%	21.07%	14.62%	13.43%
FTSE Global Small-Cap ex US Index	4.28%	1.68%	13.15%	13.15%	15.39%	10.14%	8.46%
FTSE High Dividend Yield Index	6.74%	9.41%	26.19%	26.19%	16.62%	11.71%	13.05%
Global Wellesley Income Comp Index	2.33%	2.38%	6.18%	6.18%	8.80%	—	—
Global Wellington Composite Index	2.81%	4.90%	13.09%	13.09%	16.18%	—	—
Growth Composite Index	3.15%	4.96%	14.60%	14.60%	18.08%	12.88%	11.41%
High-Yield Corporate Composite Idx	1.77%	0.68%	4.35%	4.35%	8.74%	6.14%	6.41%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	0.49%	1.24%	2.21%	2.21%	7.97%	5.96%	5.23%
Information Technology Spliced Idx	2.61%	14.31%	30.49%	30.49%	41.61%	31.94%	23.81%
JP Morgan EMBI Global Diversified	1.40%	-0.44%	-1.80%	-1.80%	5.94%	4.65%	5.28%



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Managed Allocation Composite Index	2.46%	3.65%	11.84%	11.84%	15.03%	10.60%	8.76%
Moderate Growth Composite Index	2.26%	3.73%	10.38%	10.38%	14.79%	10.64%	9.41%
MSCI AC World Growth ex US	3.01%	2.37%	5.09%	5.09%	17.82%	13.06%	9.13%
MSCI AC World Index ex USA Net	4.13%	1.82%	7.82%	7.82%	13.18%	9.61%	7.28%
MSCI All Country World Index Value	6.24%	6.28%	19.62%	19.62%	12.86%	8.69%	8.82%
MSCI US Broad Market Index	3.88%	9.29%	26.10%	26.10%	26.00%	18.09%	16.39%
MSCI US Prime Market 750 Index	3.94%	9.88%	26.63%	26.63%	26.44%	18.65%	16.64%
MSCI US Small Cap 1750 Index	3.39%	3.74%	21.08%	21.08%	22.01%	13.24%	14.14%
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	9.73%	14.94%	40.56%	40.56%	20.07%	11.35%	11.61%
Russell 1000 Growth Index	2.11%	11.64%	27.60%	27.60%	34.08%	25.32%	19.79%
Russell 1000 Index	4.05%	9.78%	26.45%	26.45%	26.21%	18.43%	16.54%
Russell 1000 Value Index	6.31%	7.77%	25.16%	25.16%	17.64%	11.16%	12.97%
Russell 2000 Growth Index	0.44%	0.01%	2.83%	2.83%	21.17%	14.53%	14.14%
Russell 2000 Index	—	—	—	—	—	—	—
Russell 2000 Value Index	4.08%	4.36%	28.27%	28.27%	17.99%	9.07%	12.03%
Russell 2500 Growth Index	0.49%	0.20%	5.04%	5.04%	25.09%	17.65%	15.75%
Russell 2500 Value Index	5.20%	6.36%	27.78%	27.78%	18.31%	9.88%	12.43%

  

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Russell 3000 Index	3.94%	9.28%	25.66%	25.66%	25.79%	17.97%	16.30%
Russell Midcap Growth Index	0.35%	2.85%	12.73%	12.73%	27.46%	19.83%	16.63%
Russell Midcap Value Index	6.28%	8.54%	28.34%	28.34%	19.62%	11.22%	13.44%
S&P 500 Growth Index	2.48%	13.37%	32.01%	32.01%	32.20%	24.11%	19.23%
S&P 500 Index	4.48%	11.03%	28.71%	28.71%	26.07%	18.47%	16.55%
S&P 500 Value Index	7.04%	8.31%	24.90%	24.90%	18.65%	11.90%	13.29%
S&P Completion Index	0.55%	0.66%	12.35%	12.35%	23.85%	15.20%	14.88%
S&P EPAC SmallCap Index	4.81%	-0.71%	8.06%	8.06%	15.00%	10.57%	10.42%
S&P Global ex U.S. Property Index	2.77%	0.67%	5.17%	5.17%	5.69%	6.00%	7.10%

S&P MidCap 400 Growth Index	4.12%	8.00%	18.90%	18.90%	22.62%	14.66%	14.54%
S&P MidCap 400 Index	5.08%	8.00%	24.76%	24.76%	21.41%	13.09%	14.20%
S&P MidCap 400 Value Index	5.91%	7.97%	30.65%	30.65%	19.55%	11.08%	13.55%
S&P National AMT-Free Muni Bond Idx	0.15%	0.85%	1.59%	1.59%	4.62%	3.98%	3.52%
S&P SmallCap 600 Growth Index	4.77%	6.86%	22.62%	22.62%	21.11%	14.37%	15.35%
S&P SmallCap 600 Index	4.53%	5.64%	26.82%	26.82%	20.11%	12.42%	14.50%
S&P SmallCap 600 Value Index	4.21%	4.47%	30.95%	30.95%	18.69%	10.25%	13.52%
S&P U.S. Dividend Growers Index TR	6.55%	12.34%	—	—	—	—	—
Spl Bloomberg US 5-10Yr G/Cr FltAdj	-0.08%	-0.29%	-2.28%	-2.28%	5.78%	4.19%	3.57%

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Spl Bloomberg US Long Treasury Idx	-1.42%	3.08%	-4.65%	-4.65%	8.82%	6.55%	4.54%
Spl Bloomberg US Treas 1-3 Yr Idx	-0.21%	-0.58%	-0.60%	-0.60%	2.03%	1.62%	1.10%
Spl Bloomberg US Treas 3-10 Yr Idx	-0.30%	-0.58%	-2.49%	-2.49%	3.77%	2.84%	2.15%
Spl Bloomberg US1-5YrGov/Cr FltAdjlx	-0.16%	-0.72%	-0.97%	-0.97%	2.88%	2.25%	1.77%
Spl Bloomberg USLongGv/Cr FltAdj lx	-0.82%	2.15%	-2.52%	-2.52%	10.62%	7.39%	5.72%
Spl S&P Global Ex-US Dividend Growers Idx USD NTR	5.02%	3.88%	12.82%	12.82%	18.33%	13.40%	—
Spl Total International Stock Index	4.27%	1.76%	8.84%	8.84%	13.83%	9.92%	7.73%
Spliced Alternative Strategies Idx	—	—	—	—	—	—	—
Spliced Bloomberg USAgg Flt Adjlx	-0.27%	0.05%	-1.58%	-1.58%	4.91%	3.64%	2.94%
Spliced Developed ex US Index	5.11%	2.55%	11.58%	11.58%	14.51%	10.08%	8.48%
Spliced Emerging Markets Index	1.74%	-0.49%	1.47%	1.47%	12.17%	9.53%	5.50%
Spliced Energy Index	5.76%	5.97%	23.04%	23.04%	-3.29%	-3.48%	-1.75%
Spliced Equity Income Index	6.74%	9.41%	26.19%	26.19%	16.62%	11.71%	13.05%
Spliced European Stock Index	6.44%	5.19%	16.35%	16.35%	15.59%	10.69%	8.60%
Spliced Extended Market Index	0.55%	0.66%	12.35%	12.35%	23.85%	15.20%	14.88%
Spliced Global Capital Cycles Index	4.40%	6.64%	15.98%	15.98%	20.30%	11.13%	0.56%
Spliced Global Equity Index	4.00%	6.68%	18.54%	18.54%	20.38%	14.40%	11.85%
Spliced Growth Index	1.76%	10.74%	27.30%	27.30%	34.84%	24.82%	19.36%

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Spliced Health Care Index	6.75%	6.72%	17.50%	17.50%	18.30%	15.14%	14.24%
Spliced Inst Total Stock Market Idx	3.82%	9.16%	25.72%	25.72%	25.79%	18.00%	16.31%
Spliced International Index	4.13%	1.82%	7.82%	7.82%	13.18%	9.61%	7.28%
Spliced Large Cap Index	3.93%	10.12%	27.07%	27.07%	26.46%	18.73%	16.65%
Spliced Market Neutral Index USD	—	—	—	—	—	—	—
Spliced Mega Cap Growth Index	1.77%	11.15%	28.58%	28.58%	35.66%	25.74%	19.92%
Spliced Mega Cap Index	3.93%	10.58%	27.62%	27.62%	26.81%	19.28%	16.94%
Spliced Mega Cap Value Index	6.97%	9.84%	25.99%	25.99%	17.54%	12.73%	13.82%
Spliced Mid Cap Growth Idx	1.92%	7.76%	20.51%	20.51%	29.50%	20.12%	16.50%
Spliced Mid Cap Index	3.89%	7.98%	24.52%	24.52%	24.51%	15.89%	15.15%
Spliced Mid Cap Value Index	6.17%	8.23%	28.83%	28.83%	19.14%	11.64%	13.62%
Spliced Pacific Stock Index	3.21%	-2.50%	1.61%	1.61%	11.60%	8.97%	8.00%
Spliced S&P U.S. Dividend Growers Index TR	6.55%	12.34%	23.71%	23.71%	22.89%	17.34%	14.52%
Spliced Small and Mid Cap Index	3.76%	5.80%	22.90%	22.90%	23.67%	15.18%	15.09%
Spliced Small Cap Growth Index	1.64%	0.61%	5.71%	5.71%	23.84%	16.91%	14.77%
Spliced Small Cap Index	3.50%	3.87%	17.71%	17.71%	21.31%	13.47%	14.14%
Spliced Small Cap Value Index	4.90%	6.40%	28.15%	28.15%	18.49%	10.30%	13.31%
Spliced Social Index	3.80%	10.87%	27.89%	27.89%	28.17%	20.41%	18.21%

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Spliced Total Stock Market Index	3.82%	9.16%	25.72%	25.72%	25.79%	18.00%	16.31%
Spliced Total World Stock Index	4.10%	6.24%	18.40%	18.40%	20.56%	14.46%	12.20%
Spliced U.S. Government Money Market Funds Average	—	—	—	—	—	—	—
Spliced US IMI Consumer Stapl 25/50	9.92%	12.29%	17.62%	17.62%	18.12%	11.24%	12.25%
Spliced US IMI Energy 25/50	2.66%	6.33%	56.26%	56.26%	4.62%	-2.15%	0.48%
Spliced US IMI Financials 25/50	2.85%	4.78%	35.37%	35.37%	20.45%	12.71%	15.81%
Spliced US IMI Health Care 25/50	7.59%	8.00%	20.61%	20.61%	20.29%	17.81%	17.53%
Spliced US IMI Industrials 25/50	4.68%	8.36%	20.83%	20.83%	20.96%	13.14%	14.57%
Spliced US IMI Materials 25/50	7.35%	14.16%	27.40%	27.40%	23.54%	14.01%	12.61%
Spliced US IMI Utilities 25/50	9.41%	13.19%	17.48%	17.48%	13.39%	11.40%	11.12%
Spliced Value Index	6.89%	9.33%	26.51%	26.51%	17.65%	12.53%	13.78%



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STAR Composite Index	2.43%	4.32%	12.07%	12.07%	15.87%	11.34%	9.86%
Target Retirement 2015 Composite Ix	1.11%	2.16%	5.96%	5.96%	10.62%	7.97%	7.70%
Target Retirement 2020 Composite Ix	1.70%	2.97%	8.43%	8.43%	12.98%	9.57%	8.99%
Target Retirement 2025 Composite Ix	2.15%	3.58%	10.09%	10.09%	14.67%	10.70%	9.90%
Target Retirement 2030 Composite Ix	2.49%	4.06%	11.66%	11.66%	15.92%	11.55%	10.66%
Target Retirement 2035 Composite Ix	2.83%	4.52%	13.24%	13.24%	17.15%	12.39%	11.40%
Target Retirement 2040 Composite Ix	3.16%	4.99%	14.84%	14.84%	18.38%	13.21%	12.00%

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Target Retirement 2045 Composite Ix	3.49%	5.45%	16.45%	16.45%	19.55%	13.88%	12.35%
Target Retirement 2050 Composite Ix	3.59%	5.58%	16.75%	16.75%	19.70%	13.97%	12.39%
Target Retirement 2055 Composite Ix	3.59%	5.58%	16.75%	16.75%	19.70%	13.97%	12.39%
Target Retirement 2060 Composite Ix	3.59%	5.58%	16.75%	16.75%	19.70%	13.97%	12.39%
Target Retirement 2065 Composite Ix	3.59%	5.58%	16.75%	16.75%	19.70%	—	—
Target Retirement Income Compos. Ix	1.05%	2.06%	5.44%	5.44%	9.80%	7.12%	6.10%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	2.11%	5.04%	13.19%	13.19%	15.27%	11.25%	9.96%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	—	—	—	—	—	—	—
Wellington Composite Index	2.83%	7.16%	17.34%	17.34%	19.12%	13.65%	12.20%

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