

Benchmark Returns

Benchmark	Returns as of 06/30/2022		Month End YTD as of 06/30/2022	Average Annual Total Returns as of 06/30/2022			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	-5.63%	-11.98%	-16.83%	-12.23%	6.13%	7.20%	8.45%
Bloomberg 1 Year Municipal Index	0.03%	0.38%	-1.24%	-1.24%	0.56%	0.99%	0.85%
Bloomberg 1-15 Year Municipal Index	-0.84%	-1.55%	-6.80%	-6.53%	0.12%	1.47%	2.08%
Bloomberg 1-5 Year Municipal Index	-0.14%	-0.02%	-3.67%	-3.62%	0.32%	1.06%	1.23%
Bloomberg CA Municipal Index	-1.55%	-2.79%	-9.09%	-8.58%	-0.31%	1.43%	2.58%
Bloomberg Commodity Index TR	-10.77%	-5.66%	18.44%	24.27%	14.34%	8.39%	-0.82%
Bloomberg GA Credit Idx Hedged USD	-2.58%	-6.33%	-12.83%	-12.75%	-1.29%	1.18%	2.65%
Bloomberg GA ex-USD FIAdjRIC Cp Hgd	-1.83%	-5.23%	-10.01%	-10.13%	-2.07%	0.94%	—
Bloomberg MA Municipal Index	-1.52%	-2.81%	-8.86%	-8.47%	-0.31%	1.30%	2.17%
Bloomberg Municipal Bond Index	-1.64%	-2.94%	-8.98%	-8.57%	-0.18%	1.51%	2.38%
Bloomberg Municipal CA Intermed Idx	-0.58%	-1.14%	-7.09%	-6.84%	-0.26%	1.17%	2.10%
Bloomberg NJ Municipal Index	-1.47%	-2.98%	-9.60%	-9.06%	0.39%	2.69%	2.94%
Bloomberg NY Municipal Index	-2.14%	-3.08%	-9.41%	-9.07%	-0.51%	1.18%	2.22%
Bloomberg OH Municipal Index	-1.58%	-3.04%	-8.97%	-8.63%	-0.21%	1.40%	2.48%
Bloomberg PA Municipal Index	-1.67%	-3.34%	-9.31%	-8.98%	-0.05%	1.75%	2.65%
Bloomberg US 0-5 Year TIPS Index	-1.49%	-1.10%	-1.40%	1.06%	3.46%	2.99%	1.65%
Bloomberg US 1-5 Year Credit Index	-1.22%	-1.75%	-5.33%	-5.89%	0.33%	1.42%	1.83%
Bloomberg US 1-5 Year Treasury Idx	-0.66%	-0.85%	-4.20%	-4.88%	-0.04%	0.87%	0.86%

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	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Bloomberg US 1-5 Yr Corporate Index	-1.34%	-1.94%	-5.60%	-6.14%	0.38%	1.49%	2.00%
Bloomberg US 1-5 Yr Government Idx	-0.66%	-0.85%	-4.19%	-4.87%	-0.04%	0.87%	0.87%
Bloomberg US 10+ Year Corp Index	-4.32%	-12.80%	-22.75%	-21.71%	-2.35%	1.06%	3.28%
Bloomberg US 5-10 Year Corp Index	-2.72%	-6.36%	-12.94%	-13.27%	-0.80%	1.49%	2.85%
Bloomberg US 5-10 Year Credit Index	-2.60%	-6.17%	-12.66%	-12.96%	-0.81%	1.46%	2.73%
Bloomberg US 5-10 Yr Treasury Index	-0.91%	-3.41%	-9.19%	-9.45%	-0.87%	0.91%	1.21%
Bloomberg US Agg Float Adj Index	-1.56%	-4.73%	-10.46%	-10.38%	-0.91%	0.90%	1.56%



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Bloomberg US GNMA Index	-1.80%	-3.89%	-7.87%	-8.29%	-1.45%	0.32%	0.99%
Bloomberg US Long Treasury Index	-1.47%	-11.93%	-21.25%	-18.45%	-2.94%	0.51%	1.63%
Bloomberg US LongCredit A/Better Ix	-3.55%	-12.00%	-21.79%	-20.80%	-2.56%	0.82%	2.93%
Bloomberg US MBS Float Adj Index	-1.56%	-3.83%	-8.51%	-8.75%	-1.37%	0.38%	1.17%
Bloomberg US Treas Bellwether:1Yr	-0.38%	-0.19%	-0.84%	-0.90%	0.71%	1.25%	0.83%
Bloomberg US Trsy Inflat Prtcd Idx	-3.16%	-6.08%	-8.92%	-5.14%	3.04%	3.21%	1.73%
Bloomberg US Universal Index	-2.00%	-5.13%	-10.93%	-10.89%	-0.94%	0.94%	1.83%
Bloomberg USD EmergMkt GovRIC Caplx	-6.16%	-11.35%	-19.81%	-20.30%	-4.80%	-0.97%	—
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	-8.80%	-21.45%	-30.35%	-33.99%	3.78%	1.98%	5.98%
Conservative Growth Composite Index	-4.39%	-9.18%	-14.11%	-12.28%	2.48%	3.98%	5.24%

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Consumer Discretionary Spliced Idx	-11.12%	-25.26%	-32.96%	-26.71%	9.78%	11.40%	14.25%
CRSP US Total Market Index	-8.37%	-16.85%	-21.37%	-14.22%	9.65%	10.53%	12.53%
Dividend Growth Spliced Index	-6.23%	-11.05%	-15.67%	-5.56%	9.63%	11.27%	12.04%
FTSE All-World ex US Index	-8.58%	-13.68%	-18.11%	-18.91%	1.94%	2.87%	5.24%
FTSE All-World Index	-8.37%	-15.45%	-19.82%	-15.36%	6.60%	7.34%	9.18%
FTSE AW ex US High Div Yield Idx	-9.74%	-12.41%	-10.95%	-9.36%	2.76%	3.04%	5.00%
FTSE Emerging Index	-5.32%	-10.29%	-14.99%	-21.52%	1.66%	3.25%	3.60%
FTSE Global All Cap Index Hdq.	-7.33%	-13.27%	-17.38%	-12.20%	7.98%	8.44%	10.60%
FTSE Global Small-Cap ex US Index	-11.04%	-17.63%	-23.21%	-22.53%	1.71%	1.60%	5.22%
FTSE High Dividend Yield Index	-7.90%	-8.62%	-7.95%	0.07%	8.66%	8.84%	11.25%
Global Wellesley Income Comp Index	-4.57%	-7.34%	-11.01%	-9.28%	1.53%	—	—
Global Wellington Composite Index	-6.48%	-12.52%	-17.41%	-13.47%	4.46%	—	—
Growth Composite Index	-7.14%	-13.47%	-18.02%	-14.62%	5.63%	6.59%	8.53%
High-Yield Corporate Composite Idx	-6.39%	-9.00%	-13.42%	-12.07%	0.42%	2.26%	4.24%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	-3.02%	-7.03%	-12.19%	-11.23%	0.69%	2.50%	3.51%
Information Technology Spliced Idx	-9.38%	-21.32%	-28.39%	-17.39%	16.91%	19.66%	18.36%
JP Morgan EMBI Global Diversified	-6.21%	-11.43%	-20.31%	-21.22%	-5.22%	-1.19%	2.21%

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Managed Allocation Composite Index	-6.22%	-11.36%	-14.83%	-11.92%	4.90%	5.69%	6.47%
Moderate Growth Composite Index	-5.77%	-11.33%	-16.05%	-13.41%	4.14%	5.34%	6.93%
MSCI AC World Growth ex US	-8.15%	-15.71%	-24.79%	-25.80%	1.62%	3.43%	5.71%
MSCI AC World Index ex USA Net	-8.60%	-13.73%	-18.42%	-19.42%	1.35%	2.50%	4.83%
MSCI All Country World Index Value	-8.57%	-11.49%	-12.34%	-8.12%	3.88%	4.28%	6.92%
MSCI US Broad Market Index	-8.39%	-16.78%	-21.15%	-13.81%	9.93%	10.68%	12.64%
MSCI US Prime Market 750 Index	-8.33%	-16.78%	-21.12%	-13.07%	10.28%	11.11%	12.89%
MSCI US Small Cap 1750 Index	-9.04%	-16.75%	-21.48%	-20.63%	6.66%	6.83%	10.45%
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	-7.48%	-15.43%	-20.47%	-7.94%	4.88%	5.81%	7.58%
Russell 1000 Growth Index	-7.92%	-20.92%	-28.07%	-18.77%	12.58%	14.29%	14.80%
Russell 1000 Index	-8.38%	-16.67%	-20.94%	-13.04%	10.17%	11.00%	12.82%
Russell 1000 Value Index	-8.74%	-12.21%	-12.86%	-6.82%	6.87%	7.17%	10.50%
Russell 2000 Growth Index	-6.19%	-19.25%	-29.45%	-33.43%	1.40%	4.80%	9.30%
Russell 2000 Index	—	—	—	—	—	—	—
Russell 2000 Value Index	-9.88%	-15.28%	-17.31%	-16.28%	6.18%	4.89%	9.05%
Russell 2500 Growth Index	-6.92%	-19.55%	-29.45%	-31.81%	3.68%	7.53%	10.88%
Russell 2500 Value Index	-10.95%	-15.39%	-16.66%	-13.19%	6.19%	5.54%	9.54%

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Russell 3000 Index	-8.37%	-16.70%	-21.10%	-13.87%	9.77%	10.60%	12.57%
Russell Midcap Growth Index	-7.48%	-21.07%	-31.00%	-29.57%	4.25%	8.88%	11.50%
Russell Midcap Value Index	-10.99%	-14.68%	-16.23%	-10.00%	6.70%	6.27%	10.62%
S&P 500 Growth Index	-8.28%	-20.81%	-27.62%	-16.41%	11.64%	13.46%	14.35%
S&P 500 Index	-8.25%	-16.10%	-19.96%	-10.62%	10.60%	11.31%	12.96%
S&P 500 Value Index	-8.23%	-11.27%	-11.41%	-4.86%	8.23%	8.19%	10.97%
S&P Completion Index	-9.26%	-20.68%	-28.09%	-30.00%	4.57%	6.34%	10.22%
S&P EPAC SmallCap Index	-11.32%	-17.59%	-25.52%	-26.27%	0.22%	0.96%	6.69%
S&P Global ex U.S. Property Index	-8.82%	-16.13%	-18.58%	-20.07%	-5.28%	-0.69%	3.38%



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S&P MidCap 400 Growth Index	-9.98%	-17.46%	-24.93%	-20.50%	5.15%	6.52%	10.49%
S&P MidCap 400 Index	-9.62%	-15.42%	-19.54%	-14.64%	6.87%	7.02%	10.90%
S&P MidCap 400 Value Index	-9.29%	-13.49%	-14.01%	-8.64%	7.93%	7.09%	10.97%
S&P National AMT-Free Muni Bond Idx	-1.79%	-2.91%	-8.55%	-8.12%	-0.12%	1.51%	2.23%
S&P SmallCap 600 Growth Index	-8.04%	-15.62%	-23.65%	-19.63%	6.09%	7.39%	11.35%
S&P SmallCap 600 Index	-8.55%	-14.11%	-18.94%	-16.81%	7.30%	7.20%	11.26%
S&P SmallCap 600 Value Index	-8.99%	-12.74%	-14.16%	-13.93%	8.02%	6.75%	11.01%
S&P U.S. Dividend Growers Index TR	-6.23%	-11.05%	-15.67%	-5.45%	—	—	—
Spl Bloomberg US 5-10Yr G/Cr FltAdj	-1.63%	-4.61%	-10.71%	-11.00%	-0.65%	1.28%	2.01%

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Spl Bloomberg US Long Treasury Idx	-1.47%	-11.93%	-21.25%	-18.45%	-2.94%	0.51%	1.65%
Spl Bloomberg US Treas 1-3 Yr Idx	-0.63%	-0.52%	-3.01%	-3.51%	0.18%	0.90%	0.78%
Spl Bloomberg US Treas 3-10 Yr Idx	-0.82%	-2.48%	-7.73%	-8.31%	-0.64%	0.86%	1.15%
Spl Bloomberg US1-5YrGov/Cr FIAdjlx	-0.84%	-1.14%	-4.55%	-5.20%	0.12%	1.08%	1.19%
Spl Bloomberg USLongGv/Cr FltAdj lx	-2.98%	-12.27%	-21.88%	-20.14%	-2.32%	1.03%	2.63%
Spl S&P Global Ex-US Dividend Growers Idx USD NTR	-7.10%	-13.53%	-19.26%	-15.53%	4.04%	5.29%	—
Spl Total International Stock Index	-8.82%	-14.08%	-18.63%	-19.27%	1.92%	2.74%	5.22%
Spliced Alternative Strategies Idx	0.07%	0.14%	0.17%	0.19%	1.04%	2.99%	—
Spliced Bloomberg USAgg Flt Adjlx	-1.56%	-4.73%	-10.46%	-10.38%	-0.91%	0.90%	1.56%
Spliced Developed ex US Index	-9.95%	-15.23%	-19.70%	-18.53%	1.93%	2.64%	5.82%
Spliced Emerging Markets Index	-5.36%	-10.52%	-15.40%	-21.24%	2.10%	3.15%	3.35%
Spliced Energy Index	-11.50%	-6.04%	5.54%	13.46%	-5.42%	-0.65%	-0.77%
Spliced Equity Income Index	-7.90%	-8.62%	-7.95%	0.07%	8.66%	8.84%	11.25%
Spliced European Stock Index	-10.44%	-15.15%	-21.84%	-18.85%	1.36%	2.29%	5.71%
Spliced Extended Market Index	-9.26%	-20.68%	-28.09%	-30.00%	4.57%	6.34%	10.22%
Spliced Global Capital Cycles Index	-10.46%	-18.26%	-17.93%	-14.85%	6.79%	5.93%	-0.26%
Spliced Global Equity Index	-8.43%	-15.66%	-20.18%	-15.75%	6.21%	7.00%	8.76%
Spliced Growth Index	-8.48%	-22.42%	-30.39%	-21.85%	11.69%	12.94%	13.93%

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Spliced Health Care Index	-2.97%	-7.26%	-10.77%	-4.56%	10.54%	9.28%	11.99%
Spliced Inst Total Stock Market Idx	-8.37%	-16.85%	-21.37%	-14.22%	9.65%	10.53%	12.54%
Spliced International Index	-8.60%	-13.73%	-18.42%	-19.42%	1.35%	2.50%	4.83%
Spliced Large Cap Index	-8.23%	-16.80%	-21.25%	-12.94%	10.31%	11.14%	12.88%
Spliced Market Neutral Index USD	0.07%	0.14%	0.17%	0.19%	0.61%	1.09%	0.61%
Spliced Mega Cap Growth Index	-8.61%	-22.53%	-30.12%	-21.04%	12.78%	13.68%	14.45%
Spliced Mega Cap Index	-7.98%	-16.77%	-21.05%	-12.28%	10.92%	11.70%	13.14%
Spliced Mega Cap Value Index	-7.31%	-9.82%	-8.92%	-1.12%	8.88%	9.63%	11.88%
Spliced Mid Cap Growth Idx	-8.07%	-21.18%	-30.89%	-25.41%	6.18%	9.09%	11.40%
Spliced Mid Cap Index	-9.40%	-16.95%	-22.19%	-15.98%	7.20%	8.30%	11.52%
Spliced Mid Cap Value Index	-10.50%	-13.04%	-12.98%	-5.98%	7.55%	7.13%	11.35%
Spliced Pacific Stock Index	-9.13%	-15.10%	-18.53%	-20.99%	1.11%	1.99%	5.38%
Spliced S&P U.S. Dividend Growers Index TR	-6.23%	-11.05%	-15.67%	-5.56%	9.63%	11.27%	12.04%
Spliced Small and Mid Cap Index	-9.55%	-16.64%	-21.41%	-18.12%	7.40%	8.27%	11.49%
Spliced Small Cap Growth Index	-7.99%	-20.44%	-29.94%	-31.75%	2.36%	6.82%	9.77%
Spliced Small Cap Index	-9.40%	-16.88%	-21.65%	-20.75%	5.37%	6.87%	10.43%
Spliced Small Cap Value Index	-10.30%	-14.44%	-15.45%	-12.01%	6.74%	6.14%	10.51%
Spliced Social Index	-7.82%	-17.83%	-23.95%	-15.01%	10.40%	11.62%	14.12%

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Spliced Total Stock Market Index	-8.37%	-16.85%	-21.37%	-14.22%	9.65%	10.53%	12.53%
Spliced Total World Stock Index	-8.53%	-15.64%	-20.11%	-16.04%	6.37%	7.09%	9.10%
Spliced U.S. Government Money Market Funds Average	—	—	—	—	—	—	—
Spliced US IMI Consumer Stapl 25/50	-2.63%	-4.92%	-6.24%	4.00%	10.39%	8.40%	10.63%
Spliced US IMI Energy 25/50	-17.11%	-6.16%	30.50%	36.74%	10.06%	6.40%	3.56%
Spliced US IMI Financials 25/50	-10.72%	-16.94%	-19.27%	-12.87%	6.24%	6.70%	11.93%
Spliced US IMI Health Care 25/50	-2.25%	-7.20%	-11.03%	-3.48%	12.16%	11.49%	14.79%
Spliced US IMI Industrials 25/50	-7.71%	-15.66%	-18.88%	-15.66%	5.53%	6.71%	11.41%
Spliced US IMI Materials 25/50	-14.36%	-16.90%	-17.80%	-9.66%	9.82%	7.71%	9.72%
Spliced US IMI Utilities 25/50	-5.05%	-5.06%	-1.14%	13.14%	7.99%	9.34%	10.54%
Spliced Value Index	-7.97%	-10.27%	-9.37%	-1.85%	8.68%	9.23%	11.81%



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STAR Composite Index	-5.81%	-11.28%	-15.78%	-12.56%	5.12%	6.06%	7.39%
Target Retirement 2015 Composite Ix	-3.68%	-7.53%	-11.80%	-9.96%	2.80%	4.12%	5.78%
Target Retirement 2020 Composite Ix	-4.67%	-9.30%	-13.72%	-11.41%	3.74%	4.97%	6.79%
Target Retirement 2025 Composite Ix	-5.49%	-10.81%	-15.46%	-12.87%	4.21%	5.46%	7.42%
Target Retirement 2030 Composite Ix	-6.08%	-11.82%	-16.51%	-13.65%	4.67%	5.87%	7.99%
Target Retirement 2035 Composite Ix	-6.59%	-12.62%	-17.25%	-14.11%	5.23%	6.34%	8.58%
Target Retirement 2040 Composite Ix	-7.11%	-13.43%	-17.99%	-14.57%	5.77%	6.79%	9.06%

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Target Retirement 2045 Composite Ix	-7.62%	-14.22%	-18.74%	-15.05%	6.31%	7.17%	9.29%
Target Retirement 2050 Composite Ix	-7.83%	-14.53%	-19.02%	-15.26%	6.32%	7.18%	9.30%
Target Retirement 2055 Composite Ix	-7.83%	-14.53%	-19.02%	-15.26%	6.32%	7.18%	9.30%
Target Retirement 2060 Composite Ix	-7.83%	-14.53%	-19.02%	-15.26%	6.32%	7.18%	9.30%
Target Retirement 2065 Composite Ix	-7.83%	-14.53%	-19.02%	-15.26%	6.32%	7.18%	—
Target Retirement 2070 Composite Index	-7.83%	-14.53%	-19.02%	-15.26%	6.32%	7.18%	—
Target Retirement Income Compos. Ix	-3.68%	-7.51%	-11.75%	-9.96%	2.40%	3.60%	4.35%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	-4.60%	-9.20%	-13.82%	-9.39%	5.78%	6.69%	7.71%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	—	—	—	—	—	—	—
Wellington Composite Index	-6.11%	-12.63%	-17.36%	-11.10%	6.72%	7.91%	9.26%

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