

## Benchmark Returns

Benchmark	Returns as of 09/30/2022		Month End YTD as of 09/30/2022	Average Annual Total Returns as of 09/30/2022			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	-7.24%	-4.42%	-20.51%	-16.13%	3.96%	5.59%	7.49%
Bloomberg 1 Year Municipal Index	-0.86%	-1.12%	-2.34%	-2.34%	0.10%	0.70%	0.72%
Bloomberg 1-15 Year Municipal Index	-3.03%	-2.58%	-9.21%	-8.87%	-1.12%	0.76%	1.64%
Bloomberg 1-5 Year Municipal Index	-1.94%	-2.04%	-5.64%	-5.67%	-0.49%	0.54%	0.94%
Bloomberg CA Municipal Index	-3.70%	-3.10%	-11.91%	-11.20%	-1.90%	0.59%	1.98%
Bloomberg Commodity Index TR	-8.11%	-4.11%	13.57%	11.80%	13.45%	6.96%	-2.14%
Bloomberg GA Credit Idx Hedged USD	-4.36%	-4.26%	-16.55%	-16.52%	-3.59%	0.05%	1.84%
Bloomberg GA ex-USD FIAdjRIC Cp Hgd	-2.87%	-3.09%	-12.79%	-12.89%	-4.06%	0.17%	—
Bloomberg MA Municipal Index	-3.81%	-3.39%	-11.95%	-11.26%	-1.96%	0.44%	1.58%
Bloomberg Municipal Bond Index	-3.84%	-3.46%	-12.13%	-11.50%	-1.85%	0.59%	1.79%
Bloomberg Municipal CA Intermed Idx	-3.28%	-2.52%	-9.43%	-9.10%	-1.41%	0.51%	1.62%
Bloomberg NJ Municipal Index	-4.10%	-3.38%	-12.66%	-12.17%	-1.36%	1.40%	2.33%
Bloomberg NY Municipal Index	-3.88%	-3.69%	-12.76%	-11.96%	-2.21%	0.25%	1.62%
Bloomberg OH Municipal Index	-3.84%	-3.53%	-12.19%	-11.60%	-1.87%	0.51%	1.89%
Bloomberg PA Municipal Index	-4.01%	-3.52%	-12.51%	-11.99%	-1.81%	0.85%	2.04%
Bloomberg US 0-5 Year TIPS Index	-2.87%	-2.62%	-3.98%	-2.86%	2.44%	2.35%	1.28%
Bloomberg US 1-5 Year Credit Index	-2.07%	-1.99%	-7.22%	-7.85%	-0.71%	0.88%	1.42%
Bloomberg US 1-5 Year Treasury Idx	-1.68%	-2.25%	-6.35%	-7.05%	-1.04%	0.35%	0.59%

  

Benchmark	Returns as of 09/30/2022		Month End YTD as of 09/30/2022	Average Annual Total Returns as of 09/30/2022			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Bloomberg US 1-5 Yr Corporate Index	-2.18%	-1.94%	-7.43%	-8.06%	-0.66%	0.94%	1.57%
Bloomberg US 1-5 Yr Government Idx	-1.67%	-2.24%	-6.33%	-7.03%	-1.04%	0.36%	0.59%
Bloomberg US 10+ Year Corp Index	-8.74%	-8.65%	-29.43%	-28.40%	-6.95%	-1.14%	1.80%
Bloomberg US 5-10 Year Corp Index	-4.97%	-4.70%	-17.03%	-17.38%	-3.16%	0.23%	1.95%
Bloomberg US 5-10 Year Credit Index	-4.91%	-4.69%	-16.76%	-17.07%	-3.18%	0.21%	1.84%
Bloomberg US 5-10 Yr Treasury Index	-3.96%	-4.86%	-13.60%	-13.80%	-3.18%	-0.19%	0.60%
Bloomberg US Agg Float Adj Index	-4.23%	-4.68%	-14.65%	-14.61%	-3.22%	-0.23%	0.91%
Bloomberg US GNMA Index	-5.13%	-5.12%	-12.60%	-12.99%	-3.53%	-0.91%	0.35%

Bloomberg US Long Treasury Index	-7.90%	-9.63%	-28.84%	-26.65%	-8.51%	-1.62%	0.59%
Bloomberg US LongCredit A/Better Ix	-8.82%	-8.99%	-28.81%	-27.77%	-7.31%	-1.44%	1.54%
Bloomberg US MBS Float Adj Index	-4.98%	-5.29%	-13.35%	-13.69%	-3.57%	-0.89%	0.51%
Bloomberg US Treas Bellwether:1Yr	-0.01%	-0.03%	-0.87%	-0.96%	0.51%	1.18%	0.82%
Bloomberg US Trsy Inflat Prtcd Idx	-6.62%	-5.14%	-13.61%	-11.57%	0.79%	1.95%	0.98%
Bloomberg US Universal Index	-4.31%	-4.45%	-14.90%	-14.92%	-3.11%	-0.18%	1.17%
Bloomberg USD EmergMkt GovRIC Caplx	-6.41%	-4.31%	-23.27%	-23.23%	-6.59%	-2.30%	—
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	-12.28%	-12.17%	-38.83%	-40.95%	-0.74%	-0.88%	3.59%
Conservative Growth Composite Index	-6.13%	-5.04%	-18.43%	-16.40%	0.20%	2.39%	4.33%

Benchmark	Returns as of 09/30/2022		Month End YTD as of 09/30/2022	Average Annual Total Returns as of 09/30/2022			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Consumer Discretionary Spliced Idx	-8.36%	3.52%	-30.60%	-23.49%	10.80%	11.87%	13.77%
CRSP US Total Market Index	-9.27%	-4.44%	-24.86%	-17.98%	7.60%	8.56%	11.35%
Dividend Growth Spliced Index	-8.20%	-5.31%	-20.15%	-10.30%	6.19%	9.45%	10.80%
FTSE All-World ex US Index	-9.98%	-9.72%	-26.07%	-24.76%	-0.95%	-0.38%	3.42%
FTSE All-World Index	-9.54%	-6.81%	-25.27%	-20.32%	4.08%	4.77%	7.69%
FTSE AW ex US High Div Yield Idx	-8.71%	-9.34%	-19.27%	-16.97%	0.15%	-0.12%	3.20%
FTSE Emerging Index	-10.59%	-10.27%	-23.72%	-24.49%	-0.67%	-0.47%	1.74%
FTSE Global All Cap Index Hdg.	-8.24%	-4.32%	-20.95%	-15.70%	5.95%	6.54%	9.49%
FTSE Global Small-Cap ex US Index	-11.20%	-9.13%	-30.22%	-29.05%	-0.70%	-1.59%	3.32%
FTSE High Dividend Yield Index	-7.89%	-5.97%	-13.45%	-5.30%	5.59%	6.56%	9.97%
Global Wellesley Income Comp Index	-5.75%	-5.77%	-16.15%	-14.15%	-1.10%	1.20%	—
Global Wellington Composite Index	-7.60%	-5.57%	-22.01%	-18.19%	2.03%	3.76%	—
Growth Composite Index	-8.42%	-5.96%	-22.91%	-19.08%	3.29%	4.41%	7.27%
High-Yield Corporate Composite Idx	-3.69%	-0.76%	-14.08%	-13.49%	-0.42%	1.74%	3.74%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	-4.98%	-4.61%	-16.24%	-15.19%	-1.56%	1.20%	2.76%
Information Technology Spliced Idx	-11.82%	-5.67%	-32.45%	-22.79%	13.69%	16.40%	16.92%
JP Morgan EMBI Global Diversified	-6.36%	-4.57%	-23.95%	-24.28%	-7.15%	-2.62%	1.08%
Benchmark	Returns as of 09/30/2022			Average Annual Total Returns as of 09/30/2022			

	1 Month	3 Month	Month End YTD as of 09/30/2022	1 Year	3 Year	5 Year	10 Year
Managed Allocation Composite Index	-7.49%	-5.49%	-19.51%	-16.57%	2.66%	3.79%	5.41%
Moderate Growth Composite Index	-7.27%	-5.49%	-20.66%	-17.70%	1.82%	3.47%	5.84%
MSCI AC World Growth ex US	-10.61%	-9.37%	-31.84%	-30.22%	-1.38%	0.18%	3.95%
MSCI AC World Index ex USA Net	-9.99%	-9.91%	-26.50%	-25.17%	-1.52%	-0.81%	3.01%
MSCI AC World Index Net	-9.57%	-6.82%	-25.63%	-20.66%	3.75%	4.44%	7.28%
MSCI All Country World Index Value	-8.67%	-7.66%	-19.05%	-13.97%	1.27%	1.71%	5.39%
MSCI US Broad Market Index	-9.31%	-4.46%	-24.67%	-17.67%	7.83%	8.70%	11.45%
MSCI US Prime Market 750 Index	-9.26%	-4.60%	-24.75%	-17.32%	8.02%	9.12%	11.67%
MSCI US Small Cap 1750 Index	-9.71%	-3.04%	-23.87%	-21.02%	6.13%	5.06%	9.52%
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	-12.83%	-10.98%	-29.20%	-18.62%	-1.49%	3.19%	6.33%
Russell 1000 Growth Index	-9.72%	-3.60%	-30.66%	-22.59%	10.67%	12.17%	13.70%
Russell 1000 Index	-9.25%	-4.61%	-24.59%	-17.22%	7.95%	9.00%	11.60%
Russell 1000 Value Index	-8.77%	-5.62%	-17.75%	-11.36%	4.36%	5.29%	9.17%
Russell 2000 Growth Index	-9.00%	0.24%	-29.28%	-29.27%	2.94%	3.60%	8.81%
Russell 2000 Index	-9.58%	-2.19%	-25.10%	-23.50%	4.29%	3.55%	8.55%
Russell 2000 Value Index	-10.19%	-4.61%	-21.12%	-17.69%	4.72%	2.87%	7.94%
Russell 2500 Growth Index	-8.61%	-0.12%	-29.54%	-29.39%	4.76%	6.30%	10.30%
Benchmark	Returns as of 09/30/2022		Month End YTD as of 09/30/2022	Average Annual Total Returns as of 09/30/2022			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Russell 2500 Value Index	-10.11%	-4.50%	-20.41%	-15.35%	4.52%	3.78%	8.41%
Russell 3000 Index	-9.27%	-4.46%	-24.62%	-17.63%	7.70%	8.62%	11.39%
Russell Midcap Growth Index	-8.49%	-0.65%	-31.45%	-29.50%	4.26%	7.62%	10.85%
Russell Midcap Value Index	-9.70%	-4.93%	-20.36%	-13.56%	4.50%	4.76%	9.44%
S&P 500 Growth Index	-9.98%	-3.86%	-30.41%	-21.11%	9.92%	11.42%	13.19%
S&P 500 Index	-9.21%	-4.88%	-23.87%	-15.47%	8.16%	9.24%	11.70%
S&P 500 Value Index	-8.47%	-5.82%	-16.56%	-9.63%	5.11%	6.17%	9.63%
S&P Completion Index	-9.93%	-2.78%	-30.09%	-29.62%	4.16%	4.72%	9.31%
S&P EPAC SmallCap Index	-12.33%	-11.37%	-33.99%	-34.46%	-3.17%	-2.76%	4.63%
S&P Global ex U.S. Property Index	-12.78%	-13.49%	-29.56%	-29.09%	-9.78%	-4.58%	0.90%



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S&P MidCap 400 Growth Index	-8.84%	-0.74%	-25.48%	-19.52%	5.10%	5.69%	9.76%
S&P MidCap 400 Index	-9.19%	-2.46%	-21.52%	-15.25%	6.01%	5.82%	10.04%
S&P MidCap 400 Value Index	-9.51%	-4.01%	-17.46%	-10.88%	6.31%	5.54%	10.00%
S&P National AMT-Free Muni Bond Idx	-3.39%	-3.28%	-11.55%	-10.80%	-1.74%	0.59%	1.64%
S&P SmallCap 600 Growth Index	-9.25%	-3.38%	-26.23%	-21.17%	5.54%	5.49%	10.53%
S&P SmallCap 600 Index	-9.88%	-5.20%	-23.16%	-18.83%	5.48%	4.84%	10.09%
S&P SmallCap 600 Value Index	-10.43%	-6.78%	-19.99%	-16.41%	5.02%	3.99%	9.51%
S&P U.S. Dividend Growers Index TR	-8.20%	-5.31%	-20.15%	-10.30%	—	—	—

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Spl Bloomberg US 5-10Yr G/Cr FltAdj	-4.35%	-4.79%	-14.99%	-15.24%	-3.00%	0.11%	1.26%
Spl Bloomberg US Long Treasury Idx	-7.90%	-9.63%	-28.84%	-26.65%	-8.51%	-1.62%	0.60%
Spl Bloomberg US Treas 1-3 Yr Idx	-1.18%	-1.55%	-4.52%	-5.07%	-0.54%	0.54%	0.59%
Spl Bloomberg US Treas 3-10 Yr Idx	-3.28%	-4.17%	-11.58%	-12.09%	-2.57%	-0.07%	0.62%
Spl Bloomberg US1-5YrGov/Cr FIAdjlx	-1.80%	-2.16%	-6.62%	-7.29%	-0.90%	0.55%	0.88%
Spl Bloomberg USLongGv/Cr FltAdj lx	-8.30%	-9.03%	-28.94%	-27.41%	-7.35%	-1.17%	1.36%
Spl S&P Global Ex-US Dividend Growers Idx USD NTR	-8.06%	-8.33%	-25.99%	-23.12%	1.68%	2.67%	—
Spl Total International Stock Index	-10.10%	-9.66%	-26.49%	-25.20%	-0.93%	-0.50%	3.41%
Spliced Alternative Strategies Idx	0.20%	0.45%	0.62%	0.63%	0.67%	2.83%	—
Spliced Bloomberg USAgg Flt Adjlx	-4.23%	-4.68%	-14.65%	-14.61%	-3.22%	-0.23%	0.91%
Spliced Developed ex US Index	-9.98%	-9.59%	-27.40%	-25.55%	-1.08%	-0.51%	4.06%
Spliced Emerging Markets Index	-10.41%	-9.93%	-23.81%	-24.18%	-0.18%	-0.44%	1.51%
Spliced Energy Index	-10.27%	-4.07%	1.25%	7.29%	-4.95%	-3.24%	-2.05%
Spliced Equity Income Index	-7.89%	-5.97%	-13.45%	-5.30%	5.59%	6.56%	9.97%
Spliced European Stock Index	-9.22%	-10.73%	-30.23%	-26.60%	-1.76%	-1.30%	3.65%
Spliced Extended Market Index	-9.93%	-2.78%	-30.09%	-29.62%	4.16%	4.72%	9.31%
Spliced Global Capital Cycles Index	-8.68%	-6.76%	-23.48%	-18.40%	4.91%	2.21%	-2.20%
Spliced Global Equity Index	-9.57%	-6.82%	-25.63%	-20.66%	3.75%	4.44%	7.28%

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	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Spliced Growth Index	-10.46%	-3.78%	-33.03%	-25.84%	9.54%	11.01%	12.74%



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Spliced Health Care Index	-4.25%	-7.03%	-17.05%	-11.47%	8.39%	7.18%	10.39%
Spliced Inst Total Stock Market Idx	-9.27%	-4.44%	-24.86%	-17.98%	7.60%	8.56%	11.35%
Spliced International Index	-9.99%	-9.91%	-26.50%	-25.17%	-1.52%	-0.81%	3.01%
Spliced Large Cap Index	-9.23%	-4.74%	-24.98%	-17.39%	7.98%	9.10%	11.65%
Spliced Market Neutral Index USD	0.20%	0.45%	0.62%	0.63%	0.57%	1.13%	0.65%
Spliced Mega Cap Growth Index	-10.59%	-3.91%	-32.85%	-25.36%	10.40%	11.66%	13.21%
Spliced Mega Cap Index	-9.09%	-4.87%	-24.89%	-16.94%	8.45%	9.58%	11.86%
Spliced Mega Cap Value Index	-7.42%	-5.87%	-14.27%	-5.83%	6.33%	7.41%	10.56%
Spliced Mid Cap Growth Idx	-9.84%	-2.57%	-32.67%	-27.45%	5.48%	7.73%	10.55%
Spliced Mid Cap Index	-9.87%	-4.14%	-25.42%	-19.47%	5.48%	6.66%	10.48%
Spliced Mid Cap Value Index	-9.90%	-5.54%	-17.80%	-11.03%	4.88%	5.26%	10.15%
Spliced Pacific Stock Index	-11.30%	-8.73%	-25.64%	-27.50%	-1.83%	-0.63%	4.04%
Spliced S&P U.S. Dividend Growers Index TR	-8.20%	-5.31%	-20.15%	-10.30%	6.19%	9.45%	10.80%
Spliced Small and Mid Cap Index	-9.69%	-3.26%	-23.98%	-19.57%	6.32%	6.62%	10.55%
Spliced Small Cap Growth Index	-9.01%	-0.83%	-30.52%	-30.10%	2.82%	5.65%	9.10%
Spliced Small Cap Index	-9.57%	-2.63%	-23.71%	-20.75%	4.96%	5.35%	9.55%
Spliced Small Cap Value Index	-9.97%	-3.86%	-18.71%	-13.52%	5.68%	4.40%	9.48%

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Spliced Social Index	-9.41%	-5.15%	-27.86%	-20.02%	7.80%	9.43%	12.78%
Spliced Total Stock Market Index	-9.27%	-4.44%	-24.86%	-17.98%	7.60%	8.56%	11.34%
Spliced Total World Stock Index	-9.61%	-6.63%	-25.41%	-20.76%	3.98%	4.55%	7.62%
Spliced U.S. Government Money Market Funds Average	—	—	—	—	—	—	—
Spliced US IMI Consumer Stapl 25/50	-8.37%	-6.73%	-12.55%	-1.80%	5.80%	7.16%	9.46%
Spliced US IMI Energy 25/50	-9.43%	3.32%	34.83%	43.36%	14.21%	5.68%	2.91%
Spliced US IMI Financials 25/50	-7.97%	-3.01%	-21.69%	-17.95%	4.47%	5.01%	10.93%
Spliced US IMI Health Care 25/50	-3.18%	-4.71%	-15.22%	-8.44%	11.58%	9.62%	13.54%
Spliced US IMI Industrials 25/50	-10.03%	-3.22%	-21.49%	-14.93%	4.13%	4.98%	10.64%
Spliced US IMI Materials 25/50	-10.25%	-6.94%	-23.50%	-12.67%	7.56%	4.93%	8.25%
Spliced US IMI Utilities 25/50	-11.18%	-5.85%	-6.92%	5.36%	2.89%	7.38%	9.83%
Spliced Value Index	-7.89%	-5.72%	-14.56%	-6.59%	6.17%	7.08%	10.53%



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STAR Composite Index	-7.27%	-5.14%	-20.10%	-16.66%	2.95%	4.24%	6.32%
Target Retirement 2020 Composite Ix	-6.23%	-4.93%	-17.97%	-15.53%	1.62%	3.26%	5.74%
Target Retirement 2025 Composite Ix	-6.98%	-5.32%	-19.95%	-17.09%	1.97%	3.58%	6.29%
Target Retirement 2030 Composite Ix	-7.51%	-5.58%	-21.16%	-17.96%	2.39%	3.86%	6.78%
Target Retirement 2035 Composite Ix	-7.94%	-5.75%	-22.01%	-18.48%	2.94%	4.21%	7.31%
Target Retirement 2040 Composite Ix	-8.37%	-5.93%	-22.86%	-19.01%	3.47%	4.55%	7.75%

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Target Retirement 2045 Composite Ix	-8.79%	-6.11%	-23.71%	-19.55%	3.99%	4.85%	7.96%
Target Retirement 2050 Composite Ix	-8.98%	-6.21%	-24.04%	-19.81%	3.97%	4.84%	7.95%
Target Retirement 2055 Composite Ix	-8.98%	-6.21%	-24.04%	-19.81%	3.97%	4.84%	7.95%
Target Retirement 2060 Composite Ix	-8.98%	-6.21%	-24.04%	-19.81%	3.97%	4.84%	7.95%
Target Retirement 2065 Composite Ix	-8.98%	-6.21%	-24.04%	-19.81%	3.97%	4.84%	—
Target Retirement 2070 Composite Index	-8.98%	-6.21%	-24.04%	-19.81%	3.97%	4.84%	—
Target Retirement Income Compos. Ix	-5.40%	-4.56%	-15.77%	-14.03%	0.33%	2.23%	3.54%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	-6.14%	-3.47%	-16.81%	-12.61%	4.08%	5.38%	6.90%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	-5.93%	-5.34%	-15.68%	-12.84%	-0.15%	2.39%	4.47%
Wellington Composite Index	-7.69%	-4.86%	-21.37%	-15.74%	4.24%	6.15%	8.17%

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