

Benchmark Returns

Benchmark	Returns as of 06/30/2023		Month End YTD as of 06/30/2023	Average Annual Total Returns as of 06/30/2023			
	1 Month	3 Month		1 Year	3 Year	5 Year	10 Year
Balanced Composite Index	3.93%	4.68%	10.53%	11.09%	6.78%	7.67%	8.32%
Bloomberg 1 Year Municipal Index	0.48%	0.08%	1.14%	1.24%	0.26%	1.05%	0.91%
Bloomberg 1-15 Year Municipal Index	0.75%	-0.41%	1.85%	2.78%	-0.32%	1.83%	2.34%
Bloomberg 1-5 Year Municipal Index	0.61%	-0.42%	1.05%	1.17%	-0.32%	1.19%	1.30%
Bloomberg CA Municipal Index	0.99%	-0.11%	2.44%	3.49%	-0.73%	1.76%	2.84%
Bloomberg Commodity Index TR	4.04%	-2.56%	-7.79%	-9.61%	17.82%	4.73%	-0.99%
Bloomberg GA Credit Idx Hedged USD	0.06%	0.01%	3.00%	1.36%	-3.03%	1.30%	2.49%
Bloomberg GA ex-USD FIAdjRIC Cp Hgd	-0.04%	0.37%	3.56%	0.45%	-3.31%	0.38%	2.24%
Bloomberg MA Municipal Index	0.73%	-0.51%	2.20%	2.71%	-1.02%	1.63%	2.49%
Bloomberg Municipal Bond Index	1.00%	-0.10%	2.67%	3.19%	-0.58%	1.84%	2.68%
Bloomberg Municipal CA Intermed Idx	0.80%	-0.72%	1.50%	2.80%	-0.80%	1.61%	2.30%
Bloomberg NJ Municipal Index	1.00%	0.06%	3.60%	4.36%	1.14%	2.72%	3.36%
Bloomberg NY Municipal Index	1.22%	0.16%	3.39%	3.93%	-0.41%	1.74%	2.63%
Bloomberg OH Municipal Index	1.17%	-0.26%	2.31%	2.62%	-0.97%	1.70%	2.74%
Bloomberg PA Municipal Index	1.16%	-0.01%	2.95%	3.25%	-0.51%	2.06%	2.91%
Bloomberg US 0-5 Year TIPS Index	-0.19%	-0.68%	1.49%	0.11%	2.34%	2.73%	1.72%
Bloomberg US 1-5 Year Credit Index	-0.31%	-0.08%	1.65%	1.41%	-0.96%	1.68%	1.76%
Bloomberg US 1-5 Year Treasury Idx	-0.78%	-0.90%	0.95%	-0.40%	-1.90%	0.87%	0.82%

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Bloomberg US 1-5 Yr Corporate Index	-0.22%	0.07%	1.75%	1.72%	-0.82%	1.81%	1.92%
Bloomberg US 1-5 Yr Government Idx	-0.77%	-0.88%	0.97%	-0.38%	-1.88%	0.87%	0.83%
Bloomberg US 10+ Year Corp Index	1.54%	-0.54%	4.88%	0.98%	-6.16%	1.61%	3.52%
Bloomberg US 5-10 Year Corp Index	-0.09%	-0.48%	3.14%	2.02%	-3.04%	2.12%	2.86%
Bloomberg US 5-10 Year Credit Index	-0.18%	-0.54%	3.05%	1.77%	-3.07%	2.04%	2.75%
Bloomberg US 5-10 Yr Treasury Index	-1.29%	-1.71%	1.42%	-2.37%	-5.04%	0.74%	1.23%
Bloomberg US Agg Float Adj Index	-0.34%	-0.86%	2.12%	-0.85%	-3.97%	0.82%	1.54%
Bloomberg US GNMA Index	-0.30%	-0.51%	2.07%	-1.13%	-3.52%	0.08%	1.07%



Bloomberg US Long Treasury Index	-0.02%	-2.30%	3.72%	-6.82%	-12.09%	-0.88%	1.80%
Bloomberg US LongCredit A/Better Ix	1.14%	-0.74%	4.56%	-0.57%	-7.27%	1.01%	3.22%
Bloomberg US MBS Float Adj Index	-0.40%	-0.63%	1.91%	-1.37%	-3.58%	0.07%	1.12%
Bloomberg US Treas Bellwether:1Yr	0.21%	0.44%	1.79%	2.53%	0.61%	1.53%	1.05%
Bloomberg US Trsy Inflat Prtcd Idx	-0.34%	-1.42%	1.87%	-1.40%	-0.12%	2.49%	2.08%
Bloomberg US Universal Index	-0.16%	-0.59%	2.32%	-0.04%	-3.43%	0.98%	1.80%
Bloomberg USD EmergMkt GovRIC Caplx	2.01%	1.43%	3.58%	7.09%	-2.94%	0.66%	2.58%
CA Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Communication Services Spliced Idx	5.01%	10.14%	29.79%	14.15%	5.50%	5.63%	5.43%
Conservative Growth Composite Index	2.16%	2.13%	6.90%	6.41%	2.42%	4.21%	5.18%

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Consumer Discretionary Spliced Idx	11.95%	12.26%	29.98%	25.79%	13.82%	12.26%	13.59%
CRSP US Total Market Index	6.84%	8.41%	16.17%	18.94%	13.77%	11.31%	12.29%
Dividend Growth Spliced Index	6.58%	6.00%	8.06%	15.71%	13.70%	12.02%	11.68%
FTSE All-World ex US Index	4.39%	2.60%	9.27%	12.76%	7.65%	3.90%	5.12%
FTSE All-World Index	5.70%	6.21%	13.89%	16.78%	11.34%	8.43%	9.15%
FTSE AW ex US High Div Yield Idx	5.34%	3.59%	8.15%	13.28%	12.44%	4.77%	4.93%
FTSE Emerging Index	4.14%	0.71%	3.68%	0.95%	3.22%	1.99%	3.36%
FTSE Global All Cap Index Hdg.	5.56%	6.69%	14.12%	17.60%	12.64%	9.51%	10.39%
FTSE Global Small-Cap ex US Index	3.92%	1.85%	7.71%	10.17%	7.23%	1.60%	4.81%
FTSE High Dividend Yield Index	5.61%	1.40%	-0.43%	7.83%	13.96%	8.51%	9.96%
Global Wellesley Income Comp Index	1.82%	0.89%	3.49%	4.61%	2.63%	3.30%	—
Global Wellington Composite Index	3.82%	4.43%	10.74%	12.43%	6.93%	6.61%	—
Growth Composite Index	4.61%	4.75%	11.25%	13.32%	8.59%	7.27%	8.35%
High-Yield Corporate Composite Idx	1.34%	1.24%	4.64%	8.39%	2.39%	3.57%	4.28%
iMoneyNet MFR Treasury Funds Avg	—	—	—	—	—	—	—
Income Composite Index	0.95%	0.82%	4.73%	2.98%	-0.67%	2.51%	3.49%
Information Technology Spliced Idx	6.32%	14.98%	39.11%	36.81%	17.72%	20.85%	21.09%
JP Morgan EMBI Global Diversified	2.23%	2.19%	4.09%	7.39%	-3.10%	0.55%	2.82%
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	1 Month	3 Month	Month End YTD as of 06/30/2023	1 Year	3 Year	5 Year	10 Year
Moderate Growth Composite Index	3.38%	3.44%	9.07%	9.86%	5.51%	5.80%	6.81%
MSCI AC World Growth ex US	3.80%	1.94%	10.70%	13.26%	3.96%	4.06%	5.61%
MSCI AC World Index ex USA Net	4.49%	2.44%	9.47%	12.72%	7.22%	3.52%	4.75%
MSCI AC World Index Net	5.81%	6.18%	13.93%	16.53%	10.99%	8.10%	8.75%
MSCI All Country World Index Value	5.75%	2.98%	4.25%	9.95%	11.82%	5.16%	6.19%
MSCI US Broad Market Index	6.88%	8.40%	16.37%	19.20%	14.11%	11.51%	12.43%
MSCI US Prime Market 750 Index	6.73%	8.71%	17.10%	19.70%	14.13%	12.09%	12.78%
MSCI US Small Cap 1750 Index	8.81%	5.12%	8.86%	13.95%	14.06%	6.30%	9.34%
Multi-Sector Income Bond Composite Index	0.88%	0.72%	3.53%	5.59%	—	—	—
NY Tax-Exempt Money Mkt Funds Avg	—	—	—	—	—	—	—
Real Estate Spliced Index	5.59%	1.68%	3.54%	-3.82%	6.00%	4.48%	6.24%
Russell 1000 Growth Index	6.84%	12.81%	29.02%	27.11%	13.73%	15.14%	15.74%
Russell 1000 Index	6.75%	8.58%	16.68%	19.36%	14.09%	11.92%	12.64%
Russell 1000 Value Index	6.64%	4.07%	5.12%	11.54%	14.30%	8.11%	9.22%
Russell 2000 Growth Index	8.29%	7.05%	13.55%	18.53%	6.10%	4.22%	8.83%
Russell 2000 Index	—	—	—	—	—	—	—
Russell 2000 Value Index	7.94%	3.18%	2.50%	6.01%	15.43%	3.54%	7.29%
Russell 2500 Growth Index	7.89%	6.41%	13.38%	18.58%	6.56%	7.00%	10.38%

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Russell 2500 Value Index	8.89%	4.37%	5.83%	10.37%	16.07%	5.32%	8.02%
Russell 3000 Index	6.83%	8.39%	16.17%	18.95%	13.89%	11.39%	12.34%
Russell Midcap Growth Index	7.73%	6.23%	15.94%	23.13%	7.63%	9.71%	11.53%
Russell Midcap Value Index	8.67%	3.86%	5.23%	10.50%	15.04%	6.84%	9.03%
S&P 500 Growth Index	6.38%	10.59%	21.25%	18.25%	11.80%	13.01%	14.49%
S&P 500 Index	6.61%	8.74%	16.89%	19.59%	14.60%	12.31%	12.86%
S&P 500 Value Index	6.88%	6.64%	12.15%	19.99%	16.79%	10.58%	10.51%
S&P Completion Index	8.30%	6.40%	12.57%	15.00%	9.16%	6.02%	9.23%
S&P Global ex U.S. Property Index	1.43%	-1.69%	-4.07%	-8.97%	-2.90%	-4.06%	0.60%
S&P MidCap 400 Growth Index	8.71%	5.14%	10.44%	19.22%	11.29%	7.16%	10.11%



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S&P MidCap 400 Index	9.16%	4.85%	8.84%	17.61%	15.44%	7.79%	10.21%
S&P MidCap 400 Value Index	9.63%	4.53%	7.16%	15.97%	19.59%	8.00%	9.96%
S&P National AMT-Free Muni Bond Idx	0.83%	-0.03%	2.74%	3.24%	-0.44%	1.85%	2.58%
S&P SmallCap 600 Growth Index	7.95%	4.78%	7.02%	10.62%	11.88%	5.22%	10.26%
S&P SmallCap 600 Index	8.23%	3.38%	6.03%	9.75%	15.19%	5.22%	9.81%
S&P SmallCap 600 Value Index	8.52%	1.95%	5.06%	8.88%	18.43%	4.96%	9.19%
S&P U.S. Dividend Growers Index TR	6.58%	6.00%	8.06%	15.71%	—	—	—
Spl Bloomberg US 5-10Yr G/Cr FltAdj	-0.81%	-1.20%	2.12%	-0.64%	-4.07%	1.41%	2.00%

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Spl Bloomberg US Long Treasury Idx	-0.02%	-2.30%	3.72%	-6.82%	-12.09%	-0.88%	1.81%
Spl Bloomberg US Treas 1-3 Yr Idx	-0.52%	-0.60%	0.98%	0.15%	-1.12%	0.93%	0.76%
Spl Bloomberg US Treas 3-10 Yr Idx	-1.23%	-1.54%	1.19%	-1.85%	-4.11%	0.75%	1.10%
Spl Bloomberg US1-5YrGov/Cr FIAdjlx	-0.62%	-0.62%	1.19%	0.19%	-1.57%	1.15%	1.14%
Spl Bloomberg USLongGv/Cr FltAdj lx	0.77%	-1.29%	4.39%	-2.56%	-8.60%	0.66%	2.86%
Spl S&P Global Ex-US Dividend Growers Idx USD NTR	3.04%	2.66%	8.67%	11.97%	7.89%	6.05%	—
Spl Total International Stock Index	4.34%	2.53%	9.12%	12.51%	7.61%	3.66%	5.09%
Spliced Bloomberg USAgg Flt Adjlx	-0.34%	-0.86%	2.12%	-0.85%	-3.97%	0.82%	1.54%
Spliced Developed ex US Index	4.42%	3.00%	10.85%	16.53%	9.01%	4.27%	5.63%
Spliced Emerging Markets Index	4.05%	1.05%	4.15%	1.48%	3.70%	2.16%	3.21%
Spliced Energy Index	5.12%	0.45%	-1.76%	8.35%	11.54%	-3.30%	-0.65%
Spliced Equity Income Index	5.61%	1.40%	-0.43%	7.83%	13.96%	8.51%	9.96%
Spliced European Stock Index	4.72%	2.84%	13.31%	21.13%	10.47%	5.00%	5.88%
Spliced Extended Market Index	8.30%	6.40%	12.57%	15.00%	9.16%	6.02%	9.23%
Spliced Global Capital Cycles Index	5.21%	2.87%	8.99%	13.89%	10.68%	5.52%	4.60%
Spliced Global Equity Index	5.81%	6.18%	13.93%	16.53%	10.99%	8.10%	8.75%
Spliced Growth Index	7.01%	13.63%	33.26%	28.02%	12.63%	14.53%	14.97%
Spliced Health Care Index	3.03%	2.25%	0.50%	5.71%	7.60%	9.37%	9.98%

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Spliced Inst Total Stock Market Idx	6.84%	8.41%	16.17%	18.94%	13.77%	11.31%	12.29%



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Spliced International Explorer Index	2.89%	0.58%	5.53%	8.30%	4.33%	0.41%	5.59%
Spliced International Index	4.49%	2.44%	9.47%	12.72%	7.22%	3.52%	4.75%
Spliced Large Cap Index	6.62%	8.86%	17.29%	19.65%	14.01%	12.13%	12.76%
Spliced Market Neutral Index USD	0.43%	1.25%	2.39%	3.75%	1.33%	1.57%	0.97%
Spliced Mega Cap Growth Index	6.84%	15.25%	37.17%	30.51%	13.65%	15.49%	15.83%
Spliced Mega Cap Index	6.27%	9.71%	19.13%	20.90%	14.43%	12.84%	13.22%
Spliced Mega Cap Value Index	5.55%	3.40%	2.27%	10.99%	15.24%	9.81%	10.66%
Spliced Mid Cap Growth Idx	8.04%	5.71%	14.97%	18.40%	8.31%	9.70%	11.06%
Spliced Mid Cap Index	8.43%	4.75%	8.80%	13.71%	11.97%	8.60%	10.46%
Spliced Mid Cap Value Index	8.81%	3.84%	3.46%	9.57%	15.64%	7.14%	9.67%
Spliced Pacific Stock Index	3.52%	3.20%	8.25%	13.00%	5.86%	2.57%	4.97%
Spliced S&P U.S. Dividend Growers Index TR	6.58%	6.00%	8.06%	15.71%	13.70%	12.02%	11.68%
Spliced Small and Mid Cap Index	8.58%	4.95%	7.93%	13.62%	13.27%	7.89%	10.39%
Spliced Small Cap Growth Index	7.69%	6.18%	14.82%	17.29%	5.28%	6.08%	9.15%
Spliced Small Cap Index	8.71%	5.29%	9.19%	14.78%	12.49%	6.55%	9.43%
Spliced Small Cap Value Index	9.50%	4.62%	5.26%	12.96%	18.07%	6.23%	9.28%
Spliced Social Index	6.49%	9.91%	20.75%	20.48%	13.36%	12.54%	13.45%

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Spliced Total Stock Market Index	6.84%	8.41%	16.17%	18.94%	13.77%	11.31%	12.29%
Spliced Total World Stock Index	5.81%	6.01%	13.42%	16.45%	11.27%	8.06%	9.01%
Spliced U.S. Government Money Market Funds Average	—	—	—	—	—	—	—
Spliced US IMI Consumer Stapl 25/50	3.34%	1.16%	2.71%	7.71%	11.95%	10.52%	9.54%
Spliced US IMI Energy 25/50	7.55%	-0.38%	-5.21%	18.49%	36.62%	5.71%	3.62%
Spliced US IMI Financials 25/50	6.96%	4.92%	-0.64%	8.04%	15.03%	6.32%	9.77%
Spliced US IMI Health Care 25/50	4.27%	3.14%	-0.55%	5.70%	9.86%	10.71%	12.66%
Spliced US IMI Industrials 25/50	11.93%	8.14%	13.23%	27.83%	18.20%	10.44%	11.65%
Spliced US IMI Materials 25/50	11.09%	2.82%	7.94%	15.99%	16.89%	8.89%	9.98%
Spliced US IMI Utilities 25/50	1.44%	-2.77%	-5.74%	-3.47%	8.14%	7.54%	9.21%
Spliced Value Index	6.15%	3.57%	2.53%	10.86%	15.42%	9.36%	10.52%
STAR Composite Index	3.69%	3.90%	9.68%	10.94%	6.65%	6.67%	7.30%



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Target Retirement 2020 Composite Ix	2.25%	2.20%	6.98%	6.91%	4.12%	4.96%	6.31%
Target Retirement 2025 Composite Ix	3.02%	3.04%	8.41%	8.97%	5.32%	5.66%	7.00%
Target Retirement 2030 Composite Ix	3.56%	3.64%	9.43%	10.48%	6.43%	6.20%	7.57%
Target Retirement 2035 Composite Ix	4.02%	4.13%	10.24%	11.77%	7.59%	6.74%	8.14%
Target Retirement 2040 Composite Ix	4.48%	4.62%	11.06%	13.07%	8.74%	7.28%	8.67%
Target Retirement 2045 Composite Ix	4.95%	5.11%	11.88%	14.37%	9.90%	7.82%	9.02%

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Target Retirement 2050 Composite Ix	5.22%	5.40%	12.34%	15.05%	10.13%	7.96%	9.09%
Target Retirement 2055 Composite Ix	5.22%	5.40%	12.34%	15.05%	10.13%	7.96%	9.09%
Target Retirement 2060 Composite Ix	5.22%	5.40%	12.34%	15.05%	10.13%	7.96%	9.09%
Target Retirement 2065 Composite Ix	5.22%	5.40%	12.34%	15.05%	10.13%	7.96%	—
Target Retirement 2070 Composite Index	5.22%	5.40%	12.34%	15.05%	10.13%	7.96%	8.97%
Target Retirement Income Compos. Ix	1.56%	1.44%	5.63%	4.80%	1.93%	3.72%	4.35%
Tax-Exempt Money Mkt Funds Average	—	—	—	—	—	—	—
Tax-Managed Balanced Compos. Index	3.73%	4.04%	9.16%	11.29%	7.09%	7.38%	7.79%
US Gov't Money Market Funds Average	—	—	—	—	—	—	—
Wellesley Income Composite Index	—	—	—	—	—	—	—
Wellington Composite Index	4.32%	5.45%	11.81%	12.78%	8.01%	8.65%	9.22%

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