

Benchmark Returns

| Benchmark | Returns as of 09/30/2023 | | Month End YTD as of 09/30/2023 | Average Annual Total Returns as of 09/30/2023 | | | |
|-------------------------------------|--------------------------|---------|--------------------------------------|--|--------|--------|---------|
| | 1 Month | 3 Month | | 1 Year | 3 Year | 5 Year | 10 Year |
| Balanced Composite Index | -3.85% | -3.20% | 7.00% | 12.52% | 3.66% | 6.09% | 7.55% |
| Bloomberg 1 Year Municipal Index | -0.41% | -0.09% | 1.05% | 2.29% | 0.11% | 1.04% | 0.88% |
| Bloomberg 1-15 Year Municipal Index | -2.25% | -2.85% | -1.05% | 2.50% | -1.66% | 1.25% | 1.98% |
| Bloomberg 1-5 Year Municipal Index | -1.10% | -1.18% | -0.14% | 2.07% | -0.98% | 0.97% | 1.11% |
| Bloomberg CA Municipal Index | -2.87% | -3.61% | -1.25% | 2.95% | -2.27% | 1.06% | 2.42% |
| Bloomberg Commodity Index TR | -0.69% | 4.71% | -3.44% | -1.30% | 16.23% | 6.13% | -0.75% |
| Bloomberg GA Credit Idx Hedged USD | -1.85% | -1.62% | 1.33% | 4.15% | -4.10% | 0.82% | 2.21% |
| Bloomberg GA ex-USD FIAdjRIC Cp Hgd | -1.49% | -1.29% | 2.22% | 2.31% | -4.06% | 0.14% | 2.01% |
| Bloomberg MA Municipal Index | -2.81% | -3.87% | -1.76% | 2.20% | -2.68% | 0.89% | 2.05% |
| Bloomberg Municipal Bond Index | -2.93% | -3.95% | -1.38% | 2.66% | -2.30% | 1.05% | 2.29% |
| Bloomberg Municipal CA Intermed Idx | -2.26% | -2.90% | -1.44% | 2.40% | -2.12% | 1.03% | 1.85% |
| Bloomberg NJ Municipal Index | -2.71% | -3.43% | 0.04% | 4.30% | -1.04% | 1.93% | 2.95% |
| Bloomberg NY Municipal Index | -3.15% | -4.45% | -1.22% | 3.11% | -2.08% | 0.87% | 2.12% |
| Bloomberg OH Municipal Index | -2.88% | -3.99% | -1.77% | 2.14% | -2.76% | 0.90% | 2.27% |
| Bloomberg PA Municipal Index | -2.80% | -3.90% | -1.06% | 2.85% | -2.35% | 1.26% | 2.49% |
| Bloomberg US 0-5 Year TIPS Index | -0.18% | 0.43% | 1.92% | 3.24% | 1.90% | 2.80% | 1.71% |
| Bloomberg US 1-5 Year Credit Index | -0.49% | 0.25% | 1.90% | 3.72% | -1.14% | 1.60% | 1.67% |
| Bloomberg US 1-5 Year Treasury Idx | -0.38% | 0.17% | 1.12% | 2.07% | -1.88% | 0.90% | 0.79% |

| Benchmark | Returns as of 09/30/2023 | | Month End YTD as of 09/30/2023 | Average Annual Total Returns as of 09/30/2023 | | | |
|-------------------------------------|--------------------------|---------|--------------------------------------|--|--------|--------|---------|
| | 1 Month | 3 Month | | 1 Year | 3 Year | 5 Year | 10 Year |
| Bloomberg US 1-5 Yr Corporate Index | -0.52% | 0.25% | 2.01% | 4.00% | -1.04% | 1.72% | 1.82% |
| Bloomberg US 1-5 Yr Government Idx | -0.37% | 0.19% | 1.16% | 2.10% | -1.86% | 0.90% | 0.80% |
| Bloomberg US 10+ Year Corp Index | -5.26% | -7.23% | -2.71% | 2.55% | -9.05% | -0.16% | 2.74% |
| Bloomberg US 5-10 Year Corp Index | -2.59% | -2.69% | 0.37% | 4.18% | -4.47% | 1.38% | 2.48% |
| Bloomberg US 5-10 Year Credit Index | -2.57% | -2.71% | 0.26% | 3.89% | -4.51% | 1.30% | 2.38% |
| Bloomberg US 5-10 Yr Treasury Index | -2.38% | -3.14% | -1.76% | -0.60% | -6.15% | 0.20% | 0.87% |
| Bloomberg US Agg Float Adj Index | -2.46% | -3.11% | -1.06% | 0.78% | -5.18% | 0.18% | 1.16% |
| Bloomberg US GNMA Index | -3.09% | -3.77% | -1.77% | 0.29% | -4.64% | -0.68% | 0.58% |



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|-------------------------------------|--------|---------|--------|--------|---------|--------|-------|
| Bloomberg US Long Treasury Index | -7.29% | -11.83% | -8.55% | -9.09% | -15.73% | -2.78% | 0.75% |
| Bloomberg US LongCredit A/Better Ix | -5.52% | -7.68% | -3.47% | 0.86% | -10.15% | -0.69% | 2.41% |
| Bloomberg US MBS Float Adj Index | -3.05% | -3.84% | -2.01% | 0.13% | -4.87% | -0.69% | 0.62% |
| Bloomberg US Treas Bellwether:1Yr | 0.36% | 1.29% | 3.11% | 3.88% | 1.02% | 1.69% | 1.17% |
| Bloomberg US Trsy Inflat Prtcd Idx | -1.85% | -2.60% | -0.78% | 1.25% | -1.98% | 2.12% | 1.74% |
| Bloomberg US Universal Index | -2.38% | -2.88% | -0.62% | 1.61% | -4.68% | 0.34% | 1.43% |
| Bloomberg USD EmergMkt GovRIC Caplx | -3.03% | -2.87% | 0.61% | 8.70% | -4.66% | -0.28% | 2.16% |
| CA Tax-Exempt Money Mkt Funds Avg | — | — | — | — | — | — | — |
| Communication Services Spliced Idx | -3.63% | -0.86% | 28.67% | 28.84% | 1.99% | 4.86% | 5.11% |
| Conservative Growth Composite Index | -2.94% | -2.83% | 3.87% | 8.88% | 0.20% | 3.26% | 4.54% |

| Benchmark | Returns as of 09/30/2023 | | Month End YTD as of 09/30/2023 | Average Annual Total Returns as of 09/30/2023 | | | |
|------------------------------------|--------------------------|---------|--------------------------------------|--|--------|--------|---------|
| | 1 Month | 3 Month | | 1 Year | 3 Year | 5 Year | 10 Year |
| Consumer Discretionary Spliced Idx | -5.80% | -4.56% | 24.06% | 15.97% | 5.64% | 9.77% | 12.13% |
| CRSP US Total Market Index | -4.79% | -3.30% | 12.34% | 20.37% | 9.26% | 9.07% | 11.24% |
| Dividend Growth Spliced Index | -4.28% | -3.90% | 3.85% | 17.43% | 8.57% | 9.14% | 10.63% |
| FTSE All-World ex US Index | -3.03% | -3.39% | 5.56% | 20.67% | 4.23% | 3.00% | 3.75% |
| FTSE All-World Index | -4.01% | -3.17% | 10.28% | 21.33% | 7.30% | 6.83% | 7.97% |
| FTSE AW ex US High Div Yield Idx | -0.77% | -0.13% | 8.00% | 24.78% | 11.39% | 4.34% | 3.84% |
| FTSE Emerging Index | -1.95% | -1.63% | 1.99% | 10.67% | -0.31% | 1.82% | 2.76% |
| FTSE Global All Cap Index Hdg. | -3.37% | -2.07% | 11.76% | 20.36% | 9.39% | 8.08% | 9.44% |
| FTSE Global Small-Cap ex US Index | -4.03% | -2.75% | 4.74% | 17.90% | 3.16% | 1.54% | 3.37% |
| FTSE High Dividend Yield Index | -3.34% | -1.91% | -2.33% | 12.48% | 11.91% | 6.89% | 9.47% |
| Global Wellesley Income Comp Index | -1.94% | -1.56% | 1.88% | 9.29% | 1.39% | 2.70% | — |
| Global Wellington Composite Index | -3.42% | -2.78% | 7.66% | 15.75% | 3.97% | 5.31% | — |
| Growth Composite Index | -3.72% | -3.12% | 7.78% | 16.74% | 5.13% | 5.86% | 7.37% |
| High-Yield Corporate Composite Idx | -1.21% | 0.17% | 4.81% | 9.40% | 1.12% | 3.16% | 4.09% |
| iMoneyNet MFR Treasury Funds Avg | — | — | — | — | — | — | — |
| Income Composite Index | -2.55% | -2.69% | 1.91% | 5.04% | -2.30% | 1.77% | 3.00% |
| Information Technology Spliced Idx | -6.54% | -6.03% | 30.72% | 36.29% | 10.99% | 16.67% | 19.30% |
| JP Morgan EMBI Global Diversified | -2.60% | -2.23% | 1.76% | 10.01% | -4.56% | -0.35% | 2.47% |
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| | 1 Month | 3 Month | Month End YTD as of 09/30/2023 | 1 Year | 3 Year | 5 Year | 10 Year |
|--|---------|---------|--------------------------------------|--------|--------|--------|---------|
| Moderate Growth Composite Index | -3.33% | -2.97% | 5.83% | 12.78% | 2.68% | 4.62% | 5.99% |
| MSCI AC World Growth ex US | -5.28% | -7.31% | 2.61% | 15.84% | -1.86% | 2.54% | 3.92% |
| MSCI AC World Index ex USA Net | -3.16% | -3.77% | 5.34% | 20.39% | 3.74% | 2.58% | 3.35% |
| MSCI AC World Index Net | -4.14% | -3.40% | 10.06% | 20.80% | 6.89% | 6.46% | 7.56% |
| MSCI All Country World Index Value | -2.63% | -1.76% | 2.42% | 16.98% | 9.72% | 3.97% | 5.27% |
| MSCI US Broad Market Index | -4.80% | -3.28% | 12.55% | 20.67% | 9.58% | 9.26% | 11.37% |
| MSCI US Prime Market 750 Index | -4.72% | -3.17% | 13.38% | 21.49% | 9.51% | 9.77% | 11.78% |
| MSCI US Small Cap 1750 Index | -5.82% | -4.55% | 3.91% | 12.17% | 10.49% | 4.53% | 7.83% |
| Multi-Sector Income Bond Composite Index | -1.63% | -0.88% | 2.63% | 7.19% | — | — | — |
| NY Tax-Exempt Money Mkt Funds Avg | — | — | — | — | — | — | — |
| Real Estate Spliced Index | -7.33% | -8.50% | -5.26% | -1.14% | 2.45% | 2.54% | 5.62% |
| Russell 1000 Growth Index | -5.44% | -3.13% | 24.98% | 27.72% | 7.97% | 12.42% | 14.48% |
| Russell 1000 Index | -4.70% | -3.15% | 13.01% | 21.19% | 9.53% | 9.63% | 11.63% |
| Russell 1000 Value Index | -3.86% | -3.16% | 1.79% | 14.44% | 11.05% | 6.23% | 8.45% |
| Russell 2000 Growth Index | -6.60% | -7.32% | 5.24% | 9.59% | 1.09% | 1.55% | 6.72% |
| Russell 2000 Index | — | — | — | — | — | — | — |
| Russell 2000 Value Index | -5.21% | -2.96% | -0.53% | 7.84% | 13.32% | 2.59% | 6.19% |
| Russell 2500 Growth Index | -6.02% | -6.84% | 5.63% | 10.61% | 1.01% | 4.05% | 8.37% |

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|-----------------------------------|--------------------------|---------|--------------------------------------|--|--------|--------|---------|
| | 1 Month | 3 Month | | 1 Year | 3 Year | 5 Year | 10 Year |
| Russell 2500 Value Index | -5.35% | -3.66% | 1.95% | 11.34% | 13.32% | 3.99% | 6.95% |
| Russell 3000 Index | -4.76% | -3.25% | 12.39% | 20.46% | 9.38% | 9.14% | 11.28% |
| Russell Midcap Growth Index | -4.87% | -5.22% | 9.88% | 17.47% | 2.61% | 6.97% | 9.94% |
| Russell Midcap Value Index | -5.09% | -4.46% | 0.54% | 11.05% | 10.98% | 5.18% | 7.92% |
| S&P 500 Growth Index | -4.87% | -2.59% | 18.11% | 19.82% | 6.80% | 10.44% | 13.46% |
| S&P 500 Index | -4.77% | -3.27% | 13.07% | 21.62% | 10.15% | 9.92% | 11.91% |
| S&P 500 Value Index | -4.64% | -4.09% | 7.56% | 22.19% | 13.39% | 8.41% | 9.64% |
| S&P Completion Index | -4.89% | -3.38% | 8.76% | 14.28% | 4.58% | 4.40% | 7.80% |
| S&P Global ex U.S. Property Index | -3.87% | -1.98% | -5.97% | 3.14% | -4.78% | -3.85% | -0.18% |
| S&P MidCap 400 Growth Index | -4.80% | -3.24% | 6.86% | 16.21% | 7.62% | 5.63% | 8.89% |



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|-------------------------------------|--------|--------|--------|--------|--------|-------|-------|
| S&P MidCap 400 Index | -5.26% | -4.20% | 4.27% | 15.51% | 12.05% | 6.06% | 8.94% |
| S&P MidCap 400 Value Index | -5.75% | -5.23% | 1.56% | 14.50% | 16.69% | 6.06% | 8.64% |
| S&P National AMT-Free Muni Bond Idx | -2.72% | -3.62% | -0.98% | 2.88% | -1.98% | 1.15% | 2.27% |
| S&P SmallCap 600 Growth Index | -5.65% | -4.26% | 2.47% | 9.62% | 8.79% | 2.91% | 8.55% |
| S&P SmallCap 600 Index | -6.00% | -4.93% | 0.81% | 10.08% | 12.10% | 3.21% | 8.15% |
| S&P SmallCap 600 Value Index | -6.34% | -5.60% | -0.83% | 10.26% | 15.38% | 3.23% | 7.58% |
| S&P U.S. Dividend Growers Index TR | -4.28% | -3.90% | 3.85% | 17.43% | — | — | — |
| Spl Bloomberg US 5-10Yr G/Cr FltAdj | -2.46% | -2.95% | -0.90% | 1.27% | -5.36% | 0.78% | 1.63% |

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|---|--------------------------|---------|--------------------------------|---|---------|--------|---------|
| | 1 Month | 3 Month | | 1 Year | 3 Year | 5 Year | 10 Year |
| Spl Bloomberg US Long Treasury Idx | -7.29% | -11.83% | -8.55% | -9.09% | -15.73% | -2.78% | 0.75% |
| Spl Bloomberg US Treas 1-3 Yr Idx | -0.03% | 0.71% | 1.69% | 2.44% | -0.92% | 1.03% | 0.80% |
| Spl Bloomberg US Treas 3-10 Yr Idx | -1.64% | -1.91% | -0.74% | 0.47% | -4.81% | 0.43% | 0.85% |
| Spl Bloomberg US1-5YrGov/Cr FIAdjlx | -0.41% | 0.21% | 1.40% | 2.62% | -1.62% | 1.14% | 1.10% |
| Spl Bloomberg USLongGv/Cr FltAdj lx | -6.22% | -9.37% | -5.40% | -2.93% | -11.90% | -1.21% | 1.94% |
| Spl S&P Global Ex-US Dividend Growers Idx USD NTR | -3.68% | -4.09% | 4.23% | 17.16% | 3.81% | 5.26% | — |
| Spl Total International Stock Index | -3.12% | -3.33% | 5.48% | 20.40% | 4.13% | 2.86% | 3.72% |
| Spliced Bloomberg USAgg Flt Adjlx | -2.46% | -3.11% | -1.06% | 0.78% | -5.18% | 0.18% | 1.16% |
| Spliced Developed ex US Index | -3.54% | -3.97% | 6.44% | 23.77% | 5.49% | 3.21% | 4.05% |
| Spliced Emerging Markets Index | -1.90% | -1.48% | 2.60% | 11.00% | 0.28% | 2.24% | 2.63% |
| Spliced Energy Index | -0.06% | 3.42% | 1.60% | 16.81% | 18.06% | -3.11% | -1.06% |
| Spliced Equity Income Index | -3.34% | -1.91% | -2.33% | 12.48% | 11.91% | 6.89% | 9.47% |
| Spliced European Stock Index | -4.10% | -5.02% | 7.63% | 28.88% | 6.75% | 3.81% | 3.99% |
| Spliced Extended Market Index | -4.89% | -3.38% | 8.76% | 14.28% | 4.58% | 4.40% | 7.80% |
| Spliced Global Capital Cycles Index | -3.72% | -3.73% | 4.92% | 17.58% | 6.47% | 6.90% | 2.75% |
| Spliced Global Equity Index | -4.14% | -3.40% | 10.06% | 20.80% | 6.89% | 6.46% | 7.56% |
| Spliced Growth Index | -5.76% | -3.68% | 28.35% | 28.16% | 6.79% | 11.98% | 13.61% |
| Spliced Health Care Index | -3.17% | -2.69% | -2.21% | 10.65% | 5.02% | 6.55% | 8.99% |

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|-------------------------------------|--------------------------|---------|--------------------------------|---|--------|--------|---------|
| | 1 Month | 3 Month | | 1 Year | 3 Year | 5 Year | 10 Year |
| Spliced Inst Total Stock Market Idx | -4.79% | -3.30% | 12.34% | 20.37% | 9.26% | 9.07% | 11.24% |



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| Spliced International Explorer Index | -4.42% | -3.51% | 1.82% | 17.90% | -0.26% | -0.21% | 3.77% |
| Spliced International Index | -3.16% | -3.77% | 5.34% | 20.39% | 3.74% | 2.58% | 3.35% |
| Spliced Large Cap Index | -4.65% | -3.07% | 13.69% | 21.75% | 9.39% | 9.82% | 11.78% |
| Spliced Market Neutral Index USD | 0.45% | 1.38% | 3.80% | 4.71% | 1.78% | 1.74% | 1.11% |
| Spliced Mega Cap Growth Index | -5.84% | -3.48% | 32.40% | 31.08% | 7.58% | 12.91% | 14.48% |
| Spliced Mega Cap Index | -4.61% | -2.67% | 15.95% | 23.68% | 9.83% | 10.48% | 12.32% |
| Spliced Mega Cap Value Index | -2.97% | -1.70% | 0.53% | 15.90% | 12.59% | 7.72% | 10.14% |
| Spliced Mid Cap Growth Idx | -5.19% | -5.27% | 8.91% | 15.12% | 3.27% | 7.22% | 9.51% |
| Spliced Mid Cap Index | -4.89% | -5.06% | 3.30% | 12.63% | 7.28% | 6.51% | 9.08% |
| Spliced Mid Cap Value Index | -4.59% | -4.85% | -1.56% | 10.37% | 11.36% | 5.44% | 8.43% |
| Spliced Pacific Stock Index | -2.88% | -2.52% | 5.52% | 20.68% | 2.67% | 1.69% | 3.82% |
| Spliced S&P U.S. Dividend Growers Index TR | -4.28% | -3.90% | 3.85% | 17.43% | 8.57% | 9.14% | 10.63% |
| Spliced Small and Mid Cap Index | -5.44% | -4.88% | 2.66% | 11.71% | 8.93% | 5.84% | 8.91% |
| Spliced Small Cap Growth Index | -6.57% | -6.63% | 7.21% | 10.43% | 0.37% | 3.30% | 7.28% |
| Spliced Small Cap Index | -5.63% | -4.64% | 4.12% | 12.40% | 8.66% | 4.57% | 7.96% |
| Spliced Small Cap Value Index | -4.90% | -3.09% | 2.01% | 13.86% | 15.32% | 4.90% | 8.14% |
| Spliced Social Index | -4.99% | -3.49% | 16.54% | 22.58% | 8.32% | 10.10% | 12.39% |

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|--|--------------------------|---------|--------------------------------|---|--------|--------|---------|
| | 1 Month | 3 Month | | 1 Year | 3 Year | 5 Year | 10 Year |
| Spliced Total Stock Market Index | -4.79% | -3.30% | 12.34% | 20.37% | 9.26% | 9.07% | 11.24% |
| Spliced Total World Stock Index | -4.10% | -3.22% | 9.77% | 20.71% | 7.24% | 6.51% | 7.79% |
| Spliced U.S. Government Money Market Funds Average | — | — | — | — | — | — | — |
| Spliced US IMI Consumer Stapl 25/50 | -4.56% | -5.58% | -3.02% | 9.04% | 6.41% | 8.19% | 8.73% |
| Spliced US IMI Energy 25/50 | 2.40% | 13.10% | 7.21% | 29.70% | 52.65% | 8.19% | 4.27% |
| Spliced US IMI Financials 25/50 | -3.18% | -0.53% | -1.17% | 10.80% | 13.76% | 5.50% | 9.39% |
| Spliced US IMI Health Care 25/50 | -3.51% | -3.73% | -4.26% | 6.79% | 6.33% | 7.08% | 11.37% |
| Spliced US IMI Industrials 25/50 | -5.77% | -4.78% | 7.82% | 25.77% | 12.03% | 7.45% | 10.09% |
| Spliced US IMI Materials 25/50 | -5.04% | -4.76% | 2.80% | 18.71% | 10.76% | 7.80% | 8.40% |
| Spliced US IMI Utilities 25/50 | -5.68% | -9.52% | -14.71% | -7.23% | 2.89% | 4.88% | 8.08% |
| Spliced Value Index | -3.28% | -2.33% | 0.15% | 14.85% | 12.45% | 7.32% | 9.87% |
| STAR Composite Index | -3.39% | -2.89% | 6.51% | 13.57% | 3.74% | 5.36% | 6.47% |



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|-------------------------------------|--------|--------|-------|--------|-------|-------|-------|
| Target Retirement 2020 Composite Ix | -2.72% | -2.47% | 4.34% | 9.68% | 1.73% | 3.95% | 5.54% |
| Target Retirement 2025 Composite Ix | -3.11% | -2.77% | 5.41% | 11.91% | 2.58% | 4.50% | 6.13% |
| Target Retirement 2030 Composite Ix | -3.39% | -2.98% | 6.16% | 13.51% | 3.39% | 4.91% | 6.62% |
| Target Retirement 2035 Composite Ix | -3.53% | -3.04% | 6.89% | 14.99% | 4.31% | 5.37% | 7.14% |
| Target Retirement 2040 Composite Ix | -3.68% | -3.10% | 7.62% | 16.48% | 5.23% | 5.82% | 7.62% |
| Target Retirement 2045 Composite Ix | -3.83% | -3.15% | 8.35% | 17.97% | 6.14% | 6.30% | 7.96% |

| Benchmark | Returns as of 09/30/2023 | | Month End YTD as of 09/30/2023 | Average Annual Total Returns as of 09/30/2023 | | | |
|--|--------------------------|---------|--------------------------------------|--|--------|--------|---------|
| | 1 Month | 3 Month | | 1 Year | 3 Year | 5 Year | 10 Year |
| Target Retirement 2050 Composite Ix | -3.92% | -3.20% | 8.75% | 18.74% | 6.34% | 6.43% | 8.03% |
| Target Retirement 2055 Composite Ix | -3.92% | -3.20% | 8.75% | 18.74% | 6.34% | 6.43% | 8.03% |
| Target Retirement 2060 Composite Ix | -3.92% | -3.20% | 8.75% | 18.74% | 6.34% | 6.43% | 8.03% |
| Target Retirement 2065 Composite Ix | -3.92% | -3.20% | 8.75% | 18.74% | 6.34% | 6.43% | — |
| Target Retirement 2070 Composite Index | -3.92% | -3.20% | 8.75% | 18.74% | 6.34% | 6.43% | 7.86% |
| Target Retirement Income Compos. Ix | -2.42% | -2.26% | 3.23% | 7.31% | 0.10% | 2.97% | 3.84% |
| Tax-Exempt Money Mkt Funds Average | — | — | — | — | — | — | — |
| Tax-Managed Balanced Compos. Index | -3.47% | -2.97% | 5.92% | 11.87% | 4.21% | 5.98% | 7.12% |
| US Gov't Money Market Funds Average | — | — | — | — | — | — | — |
| Wellesley Income Composite Index | — | — | — | — | — | — | — |
| Wellington Composite Index | -4.00% | -3.20% | 8.24% | 14.75% | 4.73% | 6.87% | 8.48% |

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