

The Joint Retirement Board for Conservative Judaism - Fund Performance - August 31, 2020

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								YTD Return		12-Month Return		Average Annualized Return			5-Yr Growth of \$10,000		
Bond Funds	Avg Credit Qual	Avg Mat	Avg Duration	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
Vanguard Inflation-Protected Secs I (VIPIX)	AAA	8.5	7.8	3.61	BBgBarc US Treasury US TIPS	\$32,663	0.07%	9.63%	8.21%	9.00%	8.00%	5.52%	4.47%	3.60%	\$12,444	\$12,137	\$12,504
Goldman Sachs US Mortgages Investor (GGIRX)	AA	N/A	2.3	2.22	BBgBarc US Sertzd MBS ABS CMBS	\$375	0.53%	4.71%	5.56%	5.30%	5.04%	3.66%	3.05%	3.31%	\$11,621	\$11,514	\$11,706
Western Asset Core Bond I (WATFX)	A	11.9	6.8	3.98	BBgBarc US Agg Bond	\$18,452	0.45%	7.35%	6.56%	7.64%	6.17%	5.74%	5.25%	4.77%	\$12,915	\$12,202	\$12,361
Fidelity Strategic Income Fund (FADMX)	BB	N/A	5.1	6.66	Blended	\$15,147	0.68%	2.83%	1.07%	4.71%	2.67%	3.87%	4.95%	4.59%	\$12,732	\$12,290	\$12,971
Hybrid (Bonds & Stocks)	Allocation	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
Fidelity Puritan (FPURX)	Moderate	24.9	\$128,347	12.28	60% S&P/40% US Agg	\$29,634	0.53%	14.47%	3.59%	21.80%	9.68%	12.10%	11.24%	11.44%	\$17,034	\$14,310	\$16,407
Large-Cap Value	Capitalization	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
JPMorgan Equity Income I (HLIEX)	Large-Cap	19.7	\$83,180	16.69	Russell 1000 Value	\$31,572	0.74%	-6.20%	-8.51%	3.09%	1.59%	7.86%	9.59%	12.55%	\$15,807	\$14,170	\$14,376
Social Awareness (Large-Cap Blend)	Capitalization	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
Parnassus Core Equity Inst (PRILX)	Large-Cap	29.4	\$129,741	15.34	S&P 500	\$20,249	0.63%	11.24%	5.76%	18.90%	16.50%	16.14%	14.12%	15.03%	\$19,356	\$17,490	\$19,646
Large-Cap Blend	Capitalization	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
T. Rowe Price U.S. Equity Research (PRCOX)	Large-Cap	22.5	\$137,253	17.81	S&P 500	\$4,336	0.50%	10.15%	5.76%	22.44%	16.50%	14.72%	14.77%	15.21%	\$19,913	\$17,490	\$19,646
Large-Cap Growth	Capitalization	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
Fidelity Contrafund (FCNTX)	Large-Cap	34.7	\$229,230	18.70	S&P 500	\$138,961	0.85%	28.72%	25.20%	39.81%	36.21%	20.79%	18.43%	17.22%	\$23,297	\$22,037	\$19,646
Mid-Cap Value	Capitalization	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
T. Rowe Price Mid-Cap Value (TRMCX)	Mid-Cap	14.3	\$9,486	20.52	Russell Mid Cap Value	\$11,625	0.78%	-3.54%	-13.80%	7.53%	-3.71%	3.62%	7.36%	10.72%	\$14,263	\$12,600	\$13,471
Fidelity Low-Priced Stock (FLPSX)	Mid-Cap	10.9	\$7,777	18.64	Russell 2000	\$24,478	0.52%	-6.35%	-13.80%	9.15%	-3.71%	4.80%	6.35%	11.05%	\$13,605	\$12,600	\$14,457
Mid-Cap Growth	Capitalization	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
Goldman Sachs Small/Mid Cap Growth Inv (GTMTX)	Mid-Cap	31.9	\$7,260	21.06	Russell 2500 Growth	\$2,192	1.02%	23.20%	16.70%	33.55%	24.57%	20.59%	14.80%	16.07%	\$19,939	\$18,944	\$18,278
Small-Cap Blend	Capitalization	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
Loomis Sayles Small-Cap Value Inst (LSSCX)	Small-Cap	14.6	\$2,627	22.92	Russell 2000	\$502	0.92%	-15.61%	-10.00%	-8.40%	-0.19%	-1.07%	4.29%	9.68%	\$12,337	\$13,119	\$14,457
International	Capitalization	P/E	Avg Mkt Cap ¹	Risk ²	Index	Net Assets ¹	Exp Ratio	Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
Oakmark International Investor (OAKIX)	Large-Cap	12.3	\$21,458	25.15	MSCI World ex USA	\$23,228	0.98%	-15.87%	-3.81%	-2.20%	6.96%	-5.06%	1.98%	5.56%	\$11,030	\$12,612	\$12,660

¹ Net Assets and Median Market Capitalization expressed in millions.

² The most commonly used measure of risk (3 -Yr Standard Deviation), where higher numbers indicate greater risk.

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JRB Index Array								
Fund Name	Index Type	Index	Exp Ratio	Returns				
				YTD	12-Mo	3-Yr	5-Yr	10-Yr
Vanguard Total Bond Market Index I (VBTIX)	Intermediate Bond	Barcap Aggregate Float Adj	0.04%	6.92%	6.33%	5.10%	4.35%	3.60%
Fidelity 500 Index (FXAIX)	Large-Cap Equities	S&P 500	0.02%	9.74%	21.92%	14.50%	14.45%	15.15%
Fidelity Ext Market Index (FSMAX)	Mid and Small-Cap Equities	DJ U.S. Completion TSM	0.05%	6.94%	17.62%	10.69%	10.82%	13.62%
Vanguard Total Intl Stock Idx I (VTSNX)	Foreign Equities	FTSE Global All Cap ex US	0.08%	-2.94%	8.68%	2.54%	5.90%	5.48%

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	Composition of Assets				Sector Weighting of Stocks										Country Exposure						
	Cash	Stocks	Bonds	Other	Utilities	Energy	Financial	Con Serv	Con Goods	Ind Mat	Real Est	Bas Mat	Health	Tech	N Amer	W Europe	Japan	Asia	Latin Am	Avg Man Tenure	
Hybrid (Bonds & Stocks)																					
Fidelity Puritan (FPURX)	3.5%	64.3%	30.2%	2.0%	1.1%	0.9%	11.0%	3.2%	17.9%	8.7%	2.0%	3.2%	18.4%	37.0%	90.9%	5.0%	0.0%	3.9%	0.2%	2.17 Year(s)	
Large-Cap Value																					
JPMorgan Equity Income I (HLEX)	1.1%	98.9%	0.0%	0.0%	6.1%	3.7%	22.7%	3.0%	16.8%	14.5%	2.6%	3.0%	15.4%	15.2%	99.2%	0.8%	0.0%	0.0%	0.0%	5.92 Year(s)	
Social Awareness (Large-Cap Blend)																					
Parnassus Core Equity Inst (PRLX)	1.8%	98.2%	0.0%	0.0%	0.0%	0.0%	7.9%	3.6%	20.7%	15.9%	2.0%	3.6%	11.1%	38.8%	96.4%	3.6%	0.0%	0.0%	0.0%	13.83 Year(s)	
Large-Cap Blend																					
T. Rowe Price U.S. Equity Research (PRCOX)	0.2%	99.8%	0.0%	0.0%	3.0%	2.9%	12.9%	1.7%	18.2%	8.1%	2.2%	1.7%	14.1%	37.0%	97.6%	2.3%	0.0%	0.1%	0.0%	4 Year(s)	
Large-Cap Growth																					
Fidelity Contrafund (FCNTX)	0.8%	98.4%	0.0%	0.7%	0.2%	0.6%	13.7%	2.6%	17.2%	2.1%	1.0%	2.6%	15.2%	47.5%	94.8%	2.9%	0.1%	2.1%	0.0%	30 Year(s)	
Mid-Cap Value																					
T. Rowe Price Mid-Cap Value (TRMCX)	0.5%	99.0%	0.3%	0.3%	4.7%	11.1%	17.9%	12.4%	12.1%	8.4%	7.3%	12.4%	17.5%	8.6%	94.4%	2.7%	0.0%	0.5%	2.5%	19.75 Year(s)	
Fidelity Low-Priced Stock (FLPSX)	5.6%	94.3%	0.0%	0.1%	1.5%	4.4%	12.0%	3.0%	34.8%	8.5%	0.8%	3.0%	19.2%	15.8%	62.7%	13.5%	12.1%	11.3%	0.3%	9.99 Year(s)	
Mid-Cap Growth																					
Goldman Sachs Small/Mid Cap Growth Inv (GTMTX)	3.2%	96.8%	0.0%	0.0%	0.0%	0.0%	3.8%	3.6%	15.6%	15.8%	2.1%	3.6%	30.3%	28.8%	97.7%	2.3%	0.0%	0.0%	0.0%	1.39 Year(s)	
Small-Cap Blend																					
Loomis Sayles Small-Cap Value Inst (LSSCX)	0.9%	99.1%	0.0%	0.0%	5.6%	2.2%	18.2%	4.3%	18.5%	19.3%	6.5%	4.3%	6.8%	18.6%	94.5%	2.4%	0.0%	1.3%	1.0%	14.58 Year(s)	
International																					
Oakmark International Investor (OAKIX)	3.2%	96.8%	0.0%	0.0%	0.0%	1.5%	26.4%	8.0%	27.1%	20.1%	0.0%	8.0%	2.7%	14.2%	3.5%	80.1%	2.8%	10.7%	0.7%	15.92 Year(s)	

Stable Value Interest Fund
The crediting rate for the Third Quarter of 2020 is 2.25%

Israel Bonds	Rate
3-Year JUBILEE Bond (5/2020)	1.57%
5-Year JUBILEE Bond (11/2019)	2.41%
5-Year JUBILEE Bond (5/2019)	3.14%
5-Year JUBILEE Bond (11/2018)	3.42%
5-Year JUBILEE Bond (5/2018)	3.81%
5-Year JUBILEE Bond (11/2017)	3.03%
5-Year JUBILEE Bond (5/2017)	3.00%
5-Year JUBILEE Bond (11/2016)	2.45%
5-Year JUBILEE Bond (5/2016)	2.47%
5-Year JUBILEE Bond (11/2015)	2.53%

Life-Cycle Funds (Fidelity Freedom Funds)										
Fund Name	Exp Ratio	Returns				Composition of Assets				
		YTD	12-Mo	3-Yr	5-Yr	U.S. Equities	Foreign Equities	Bonds	Cash	Other
Fidelity Freedom Income (FFIFAX)	0.47%	4.84%	7.35%	5.14%	5.33%	6.3%	12.7%	56.5%	23.6%	0.9%
Fidelity Freedom 2010 (FFFCX)	0.51%	4.95%	9.52%	6.18%	6.82%	14.5%	19.5%	47.4%	17.7%	0.9%
Fidelity Freedom 2020 (FFFDX)	0.60%	5.06%	11.77%	7.09%	7.96%	23.8%	27.5%	36.5%	11.5%	0.8%
Fidelity Freedom 2030 (FFFEY)	0.68%	4.84%	13.82%	7.97%	9.21%	31.6%	34.2%	27.5%	5.9%	0.8%
Fidelity Freedom 2040 (FFFFX)	0.75%	4.28%	16.02%	8.39%	9.83%	43.1%	44.4%	6.0%	5.9%	0.6%
Fidelity Freedom 2050 (FFFHX)	0.75%	4.28%	16.12%	8.41%	9.84%	43.1%	44.4%	6.0%	5.9%	0.6%
Fidelity Freedom 2060 (FDKVV)	0.75%	4.17%	15.96%	8.39%	9.80%	43.1%	44.4%	5.9%	5.9%	0.6%

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