

The Joint Retirement Board for Conservative Judaism - Fund Performance - July 31, 2024

Managed Bond Funds	Y-T-D Return		12-Month Returns		3-Yr Annualized Returns		5-Yr Annualized Returns		10-Yr Annualized Returns		Expense Ratio	Fund Type	Average Manager Tenure
	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>			
Vanguard Inflation-Protected Secs I (VIPIX)	2.63%	2.60%	4.51%	4.52%	-1.62%	-1.56%	2.31%	1.84%	2.04%	1.64%	0.07%	Inflation Protected Bond	2.75 Years
Goldman Sachs US Mortgages R6 (GGIUX)	1.96%	1.68%	5.28%	4.57%	-2.49%	-2.48%	-0.12%	-0.29%	1.22%	0.86%	0.44%	Intermediate Gov't Bond	2.42 Years
Fidelity Advisor Strategic Income Z (FIWDX)	4.23%	3.95%	8.93%	8.29%	0.74%	0.48%	3.06%	2.33%	3.34%	2.78%	0.60%	Multisector Bond	8.36 Years

Managed Stock Funds	Y-T-D Return		12-Month Returns		3-Yr Annualized Returns		5-Yr Annualized Returns		10-Yr Annualized Returns		Expense Ratio	Fund Type	Average Manager Tenure
	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>			
Fidelity Puritan K6 (FPKFX)	12.86%	8.68%	18.08%	12.41%	6.00%	3.18%	11.42%	7.37%	N/A	6.57%	0.32%	Hybrid (Bonds and Stocks)	5.17 Years
JPMorgan Equity Income R6 (OIEJX)	10.48%	11.98%	12.25%	15.47%	6.75%	7.72%	9.92%	10.56%	10.10%	9.12%	0.45%	Large-Cap Value	9.83 Years
Parnassus Core Equity Inst (PRILX)	14.29%	14.64%	19.59%	19.74%	7.84%	7.87%	14.12%	13.37%	12.77%	11.60%	0.61%	Social Awareness	12.69 Years
T. Rowe Price U.S. Equity Research I (PCCOX)	17.88%	14.64%	24.50%	19.74%	10.72%	7.87%	15.91%	13.37%	13.80%	11.60%	0.35%	Large-Cap Blend	7.33 Years
Fidelity Contrafund K6 (FLCNX)	23.73%	16.39%	32.06%	23.59%	9.75%	4.93%	16.67%	14.50%	N/A	13.46%	0.45%	Large-Cap Growth	7.25 Years
T. Rowe Price Mid-Cap Value I (TRMIX)	14.20%	10.41%	18.92%	14.07%	11.40%	7.17%	13.63%	10.43%	10.34%	8.37%	0.72%	Mid-Cap Value	2.25 Years
Fidelity Low-Priced Stock K6 (FLKSX)	11.76%	10.41%	18.41%	14.07%	8.30%	7.17%	12.95%	10.43%	N/A	8.37%	0.50%	Mid-Cap Value	5.92 Years
Goldman Sachs Small/Mid Cap Growth R6 (GTMUX)	10.33%	8.12%	11.19%	11.29%	-3.46%	-2.08%	9.79%	8.71%	10.68%	10.05%	0.92%	Small/Mid-Cap Growth	5.31 Years
Loomis Sayles Small-Cap Value N (LSCNX)	14.13%	11.24%	17.84%	14.44%	8.87%	4.29%	10.74%	9.82%	9.05%	8.57%	0.85%	Small-Cap Blend	18.5 Years
American Funds Europacific Growth R6 (RERGX)	8.46%	8.01%	8.96%	9.16%	-1.58%	-2.11%	6.48%	6.68%	5.59%	5.80%	0.47%	Foreign Large Growth	11.83 Years

Index Funds	Y-T-D Return		12-Month Returns		3-Yr Annualized Returns		5-Yr Annualized Returns		10-Yr Annualized Returns		Expense Ratio	Fund Type	Average Manager Tenure
	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>	Fund	Peer <sup>1</sup>			
Vanguard Total Bond Market Index I (VBTIX)	1.69%	1.95%	5.21%	5.34%	-2.64%	-2.59%	0.23%	0.24%	1.60%	1.51%	0.04%	Intermediate Core Bond	11.5 Years
Fidelity 500 Index (FXAIX)	16.68%	14.64%	22.15%	19.74%	9.58%	7.87%	14.98%	13.37%	13.14%	11.60%	0.02%	Large-Cap Blend	9.08 Years
Fidelity Extended Market Index (FSMAX)	9.71%	11.28%	15.25%	15.08%	-0.07%	5.04%	9.65%	10.37%	9.41%	9.18%	0.04%	Small/Mid-Cap Blend	9.08 Years
Vanguard Total Intl Stock Index I (VTSNX)	8.07%	8.41%	9.83%	10.50%	1.73%	2.23%	6.77%	6.92%	4.50%	4.71%	0.09%	Foreign Large Blend	11.38 Years

**Stable Value Interest Fund**

The crediting rate for the Third Quarter of 2024 is 3.41%

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<sup>1</sup> Peer refers to the average results for all mutual funds in the same category as calculated by Morningstar®

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	Returns					Composition				Expense Ratio
	YTD	12 Month	3-Yr	5-Yr	10-Yr	US Equity	Foreign Equity	Bonds	Cash Equivalents	
Fidelity Freedom Income K6 (FYTKX)	4.14%	7.44%	0.10%	3.12%	3.48%	9.2%	12.3%	55.5%	23.0%	0.24%
Fidelity Freedom 2010 K6 (FOTKX)	5.10%	8.48%	0.39%	4.35%	4.72%	17.3%	17.5%	48.4%	16.8%	0.25%
Fidelity Freedom 2015 K6 (FPTKX)	6.11%	9.55%	0.78%	5.24%	5.42%	22.8%	21.2%	43.4%	12.7%	0.26%
Fidelity Freedom 2020 K6 (FATKX)	7.08%	10.58%	1.14%	6.10%	6.03%	28.2%	24.8%	38.4%	8.6%	0.29%
Fidelity Freedom 2025 K6 (FDTKX)	7.92%	11.50%	1.63%	6.87%	6.57%	32.2%	27.3%	35.0%	5.6%	0.33%
Fidelity Freedom 2030 K6 (FGTKX)	8.65%	12.42%	2.23%	7.82%	7.39%	36.8%	30.2%	31.4%	2.0%	0.36%
Fidelity Freedom 2035 K6 (FWTKX)	10.04%	13.96%	3.28%	9.41%	8.40%	45.9%	36.4%	17.5%	0.3%	0.40%
Fidelity Freedom 2040 K6 (FHTKX)	11.87%	15.84%	4.45%	10.71%	9.04%	52.3%	40.6%	6.9%	0.3%	0.45%
Fidelity Freedom 2045 K6 (FJTKX)	12.47%	16.60%	4.80%	10.94%	9.16%	52.3%	40.6%	6.9%	0.3%	0.46%
Fidelity Freedom 2050 K6 (FZTKX)	12.49%	16.59%	4.80%	10.94%	9.15%	52.3%	40.6%	6.9%	0.3%	0.46%
Fidelity Freedom 2055 K6 (FCTKX)	12.52%	16.61%	4.81%	10.97%	9.15%	52.3%	40.6%	6.9%	0.3%	0.46%
Fidelity Freedom 2060 K6 (FVTKX)	12.49%	16.52%	4.79%	10.94%	N/A	52.3%	40.6%	6.9%	0.3%	0.46%
Fidelity Freedom 2065 K6 (FFSZX)	12.54%	16.65%	4.80%	10.92%	N/A	52.2%	40.6%	6.9%	0.3%	0.46%

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