

The Joint Retirement Board for Conservative Judaism - Fund Performance - September 30, 2022

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)	-13.47%	-10.85%	-11.55%	-9.40%	0.70%	0.71%	1.87%	1.65%	0.92%	0.65%	0.07%	Inflation Protected Bond	0.92 Years
Goldman Sachs US Mortgages R6 (GGIUX)	-14.29%	-12.39%	-14.86%	-12.79%	-3.52%	-3.20%	-0.90%	-0.72%	0.65%	0.16%	0.44%	Intermediate Gov't Bond	4.81 Years
Western Asset Core Bond I (WATFX)	-18.72%	-14.67%	-18.85%	-14.86%	-4.31%	-3.22%	-0.77%	-0.40%	1.16%	0.77%	0.46%	Intermediate Core Bond	8.05 Years
Fidelity Strategic Income Fund (FADMX)	-14.01%	-12.11%	-13.44%	-12.02%	-0.70%	-1.50%	0.92%	0.56%	2.33%	2.14%	0.66%	Multisector Bond	7.18 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 (FPURX)	-21.51%	-18.29%	-15.93%	-14.80%	6.29%	2.49%	6.47%	3.60%	8.28%	5.64%	0.51%	Hybrid (Bonds and Stocks)	4.25 Years
JPMorgan Equity Income I (HLIEX)	-13.12%	-16.64%	-5.59%	-9.64%	6.31%	5.27%	7.77%	5.75%	10.39%	8.98%	0.71%	Large-Cap Value	8 Years
Parnassus Core Equity Inst (PRILX)	-25.61%	-23.28%	-17.58%	-15.83%	7.08%	6.77%	9.82%	7.74%	11.74%	10.38%	0.61%	Social Awareness	10.86 Years
T. Rowe Price U.S. Equity Research (PRCOX)	-24.12%	-23.28%	-15.95%	-15.83%	8.34%	6.77%	9.38%	7.74%	11.82%	10.38%	0.42%	Large-Cap Blend	5.5 Years
Fidelity Contrafund (FCNTX)	-30.95%	-32.09%	-25.24%	-27.10%	7.89%	6.77%	9.10%	8.95%	11.79%	11.36%	0.81%	Large-Cap Growth	32.08 Years
T. Rowe Price Mid-Cap Value (TRMCX)	-15.70%	-17.88%	-9.78%	-11.31%	7.55%	5.22%	5.34%	4.59%	9.43%	8.65%	0.77%	Mid-Cap Value	0.42 Years
Fidelity Low-Priced Stock (FLPSX)	-17.45%	-17.88%	-12.50%	-11.31%	8.12%	5.22%	6.09%	4.59%	9.40%	8.65%	0.82%	Mid-Cap Value	12.56 Years
Goldman Sachs Small/Mid Cap Growth R6 (GTMUX)	-32.14%	-31.49%	-32.40%	-29.18%	7.65%	5.10%	9.04%	7.27%	11.21%	10.14%	0.88%	Small/Mid-Cap Growth	3.47 Years
Loomis Sayles Small-Cap Value Inst (LSSCX)	-20.97%	-23.31%	-16.18%	-18.95%	3.25%	4.74%	2.31%	3.74%	8.13%	8.42%	0.90%	Small-Cap Blend	16.67 Years
American Funds Europacific Growth R6 (RERGX)	-32.09%	-34.43%	-32.85%	-32.91%	-1.24%	-1.18%	-0.23%	0.28%	4.52%	4.40%	0.46%	Foreign Large Growth	12.2 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)	-14.58%	-14.67%	-14.65%	-14.86%	-3.26%	-3.22%	-0.24%	-0.40%	0.86%	0.77%	0.04%	Intermediate Core Bond	9.67 Years
Fidelity 500 Index (FXAIX)	-23.88%	-23.28%	-15.49%	-15.83%	8.15%	6.77%	9.23%	7.74%	11.69%	10.38%	0.02%	Large-Cap Blend	7.25 Years
Fidelity Extended Market Index (FSMAX)	-30.00%	-31.49%	-29.50%	-29.18%	4.23%	5.10%	4.82%	7.27%	9.39%	10.14%	0.04%	Small/Mid-Cap Blend	7.25 Years
Vanguard Total Intl Stock Index I (VTSNX)	-26.76%	-27.41%	-25.20%	-25.51%	-1.15%	-1.79%	-0.68%	-1.12%	3.33%	3.31%	0.08%	Foreign Large Blend	9.54 Years

**Stable Value Interest Fund**

The crediting rate for the Fourth Quarter of 2022 is 4.09%

PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. THE JRB ENCOURAGES YOU TO READ THE PROSPECTUS BEFORE INVESTING IN ANY MUTUAL FUND. YOU CAN FIND THE PROSPECTUS FOR EACH FUND THE JRB OFFERS AT [WWW.JRBCJ.ORG/PROSPECTUS](http://WWW.JRBCJ.ORG/PROSPECTUS).

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

The Joint Retirement Board for Conservative Judaism - Fund Performance - September 30, 2022

	Returns					Composition as of 6/30/2021				Expense Ratio
	YTD	12 Month	3-Yr	5-Yr	10-Yr	US Equity	Foreign Equity	Bonds	Cash Equivalents	
Fidelity Freedom Income K6 (FYTKX)	-14.05%	-13.32%	-0.33%	1.39%	2.68%	9.2%	12.3%	55.5%	23.0%	0.37%
Fidelity Freedom 2010 K6 (FOTKX)	-16.69%	-15.41%	0.61%	2.14%	4.24%	17.3%	17.5%	48.4%	16.8%	0.38%
Fidelity Freedom 2015 K6 (FPTKX)	-18.80%	-17.15%	0.98%	2.45%	4.68%	22.8%	21.2%	43.4%	12.7%	0.40%
Fidelity Freedom 2020 K6 (FATKX)	-20.84%	-18.82%	1.32%	2.70%	5.08%	28.2%	24.8%	38.4%	8.6%	0.42%
Fidelity Freedom 2025 K6 (FDTKX)	-21.90%	-19.66%	1.74%	2.98%	5.68%	32.2%	27.3%	35.0%	5.6%	0.44%
Fidelity Freedom 2030 K6 (FGTKX)	-22.52%	-20.01%	2.52%	3.55%	6.38%	36.8%	30.2%	31.4%	2.0%	0.46%
Fidelity Freedom 2035 K6 (FWTKX)	-24.05%	-21.03%	3.65%	4.23%	7.15%	45.9%	36.4%	17.5%	0.3%	0.48%
Fidelity Freedom 2040 K6 (FHTKX)	-25.41%	-21.97%	4.19%	4.48%	7.31%	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2045 K6 (FJTKX)	-25.55%	-22.14%	4.15%	4.44%	7.36%	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2050 K6 (FZTKX)	-25.59%	-22.16%	4.13%	4.43%	7.38%	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2055 K6 (FCTKX)	-25.54%	-22.12%	4.13%	4.44%	7.45%	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2060 K6 (FVTKX)	-25.57%	-22.18%	4.13%	4.44%	N/A	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2065 K6 (FFSZX)	-25.57%	-22.14%	4.07%	N/A	N/A	52.2%	40.6%	6.9%	0.3%	0.50%

PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. THE JRB ENCOURAGES YOU TO READ THE PROSPECTUS BEFORE INVESTING IN ANY MUTUAL FUND. YOU CAN FIND THE PROSPECTUS FOR EACH FUND THE JRB OFFERS AT [WWW.JRBCJ.ORG/PROSPECTUS](http://WWW.JRBCJ.ORG/PROSPECTUS).