

The Joint Retirement Board for Conservative Judaism - Fund Performance - April 30, 2021

Managed Bond Funds	Y-T-D Returns		12-Month Returns		3-Yr Annualized Returns		5-Yr Annualized Returns		10-Yr Annualized Returns		Expense Ratio	Fund Type	Average Manager Tenure
	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹			
Vanguard Inflation-Protected Secs I (VIPIX)	-0.02%	0.46%	6.33%	7.49%	6.16%	5.61%	4.02%	3.79%	3.28%	2.77%	0.07%	Inflation Protected Bond	9.75 Years
Goldman Sachs US Mortgages Investor (GGIRX)	-0.66%	-1.53%	1.88%	-0.95%	4.49%	4.08%	2.62%	2.09%	3.11%	2.41%	0.53%	Intermediate Gov't Bond	8.83 Years
Western Asset Core Bond I (WATFX)	-2.98%	-2.16%	3.07%	1.60%	5.91%	5.09%	4.16%	3.16%	4.22%	3.28%	0.45%	Intermediate Core Bond	6.63 Years
Fidelity Strategic Income Fund (FADMX)	1.24%	0.85%	14.86%	13.09%	5.80%	4.85%	5.58%	4.67%	4.45%	4.14%	0.67%	Multisector Bond	5.76 Years

Managed Stock Funds	Y-T-D Returns		12-Month Returns		3-Yr Annualized Returns		5-Yr Annualized Returns		10-Yr Annualized Returns		Expense Ratio	Fund Type	Average Manager Tenure
	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹			
Fidelity Puritan (FPURX)	9.00%	7.43%	35.81%	30.85%	15.09%	10.93%	13.76%	10.24%	10.66%	8.04%	0.52%	Hybrid (Bonds and Stocks)	2.83 Years
JPMorgan Equity Income I (HLIEX)	14.13%	15.72%	41.56%	46.56%	13.47%	11.75%	13.21%	12.04%	12.11%	10.42%	0.72%	Large-Cap Value	6.58 Years
Parnassus Core Equity Inst (PRILX)	12.14%	11.92%	48.69%	46.44%	20.97%	16.69%	17.84%	15.86%	14.51%	12.61%	0.63%	Social Awareness	14.5 Years
T. Rowe Price U.S. Equity Research (PRCOX)	11.56%	11.92%	48.02%	46.44%	19.00%	16.69%	18.04%	15.86%	14.32%	12.61%	0.50%	Large-Cap Blend	4.67 Years
Fidelity Contrafund (FCNTX)	9.69%	8.39%	47.03%	52.06%	21.05%	22.79%	20.71%	21.05%	15.60%	15.09%	0.86%	Large-Cap Growth	30.67 Years
T. Rowe Price Mid-Cap Value (TRMCX)	19.03%	20.89%	58.29%	64.27%	11.37%	11.52%	12.04%	11.89%	11.10%	10.21%	0.78%	Mid-Cap Value	20.42 Years
Fidelity Low-Priced Stock (FLPSX)	17.97%	20.89%	59.00%	64.27%	12.71%	11.52%	13.53%	11.89%	11.29%	10.21%	0.78%	Mid-Cap Value	10.65 Years
Goldman Sachs Small/Mid Cap Growth Inv (GTMTX)	6.85%	8.72%	70.62%	65.11%	27.74%	22.59%	22.92%	20.21%	15.86%	13.60%	1.01%	Small/Mid-Cap Growth	2.06 Years
Loomis Sayles Small-Cap Value Inst (LSSCX)	21.86%	18.72%	67.48%	72.04%	9.95%	12.90%	11.64%	13.86%	10.01%	10.61%	0.90%	Small-Cap Blend	15.25 Years
Oakmark International Investor (OAKIX)	11.92%	9.53%	69.84%	42.79%	3.95%	3.49%	9.55%	7.03%	6.62%	3.64%	1.04%	Foreign Large Blend	16.58 Years

Index Funds	Y-T-D Returns		12-Month Returns		3-Yr Annualized Returns		5-Yr Annualized Returns		10-Yr Annualized Returns		Expense Ratio	Fund Type	Average Manager Tenure
	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹			
Vanguard Total Bond Market Index I (VBTIX)	-2.68%	-2.16%	-0.18%	1.60%	5.27%	5.09%	3.20%	3.16%	3.36%	3.28%	0.04%	Intermediate Core Bond	8.25 Years
Fidelity 500 Index (FXAIX)	11.84%	11.92%	45.97%	46.44%	18.66%	16.69%	17.41%	15.86%	14.16%	12.61%	0.02%	Large-Cap Blend	6.82 Years
Fidelity Extended Market Index (FSMAX)	12.31%	15.84%	78.04%	61.24%	19.70%	14.18%	18.58%	13.89%	13.28%	10.91%	0.04%	Small/Mid-Cap Blend	6.82 Years
Vanguard Total Intl Stock Index I (VTSNX)	6.87%	6.69%	45.42%	42.43%	7.24%	6.57%	10.12%	9.00%	5.00%	5.12%	0.08%	Foreign Large Blend	8.13 Years

Stable Value Interest Fund

The crediting rate for the Second Quarter of 2021 is 1.71%

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¹ 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	Other	
Fidelity Freedom Income K6 (FYTKX)	1.12%	12.28%	6.52%	5.88%	4.47%	6.4%	12.4%	55.0%	25.5%	0.8%	0.37%
Fidelity Freedom 2010 K6 (FOTKX)	2.65%	19.20%	8.23%	8.12%	6.18%	13.7%	18.6%	46.9%	20.0%	0.8%	0.39%
Fidelity Freedom 2015 K6 (FPTKX)	3.72%	23.71%	9.29%	9.30%	6.85%	18.6%	22.8%	41.5%	16.4%	0.8%	0.41%
Fidelity Freedom 2020 K6 (FATKX)	4.80%	28.22%	10.33%	10.27%	7.39%	23.2%	26.7%	36.2%	13.1%	0.8%	0.43%
Fidelity Freedom 2025 K6 (FDTKX)	5.59%	31.72%	11.09%	11.08%	8.02%	26.6%	29.6%	32.5%	10.5%	0.8%	0.45%
Fidelity Freedom 2030 K6 (FGTKX)	6.51%	36.26%	11.95%	12.45%	8.74%	30.7%	33.0%	28.4%	7.2%	0.8%	0.47%
Fidelity Freedom 2035 K6 (FWTKX)	8.47%	44.45%	13.33%	13.92%	9.52%	38.7%	39.7%	14.9%	6.0%	0.8%	0.49%
Fidelity Freedom 2040 K6 (FHTKX)	9.82%	49.76%	14.22%	14.49%	9.80%	43.8%	43.9%	6.0%	5.6%	0.8%	0.50%
Fidelity Freedom 2045 K6 (FJTKX)	9.86%	49.74%	14.21%	14.51%	9.83%	43.8%	43.9%	6.0%	5.6%	0.8%	0.50%
Fidelity Freedom 2050 K6 (FZTKX)	9.92%	49.68%	14.21%	14.51%	9.80%	43.8%	43.9%	6.0%	5.6%	0.8%	0.50%
Fidelity Freedom 2055 K6 (FCTKX)	9.92%	49.77%	14.22%	14.48%	N/A	43.8%	43.9%	5.9%	5.6%	0.8%	0.50%
Fidelity Freedom 2060 K6 (FVTKX)	9.89%	49.79%	14.22%	14.48%	N/A	43.8%	43.9%	5.9%	5.7%	0.8%	0.50%
Fidelity Freedom 2065 K6 (FFSZX)	9.91%	49.68%	N/A	N/A	N/A	43.8%	43.9%	5.9%	5.6%	0.8%	0.50%

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