

The Joint Retirement Board for Conservative Judaism - Fund Performance - February 29, 2020

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Bond Funds	Avg Credit Qual	Avg Mat	Avg Duration	Risk ²	Index	Net Assets ¹	Exp Ratio	YTD Return		12-Month Return		Average Annualized Return			5-Yr Growth of \$10,000		
								Fund	Peer	Fund	Peer	3-Yr	5-Yr	10-Yr	Fund	Peer	Index
Vanguard Inflation-Protected Secs I (VIPIX)	AAA	8.3	7.4	3.14	BBgBarc US Treasury US TIPS	\$29,534	0.07%	3.13%	2.57%	10.13%	9.12%	3.75%	2.78%	3.56%	\$11,469	\$11,226	\$11,559
Goldman Sachs US Mortgages Investor (GGIRX)	AA	N/A	3.3	2.13	BBgBarc US Sctzd MBS ABS CMBS	\$473	0.54%	1.94%	2.94%	7.64%	8.42%	3.37%	2.58%	3.45%	\$11,358	\$11,232	\$11,520
Western Asset Core Bond I (WATFX)	AAA	12.6	6.4	2.97	BBgBarc US Agg Bond	\$15,467	0.45%	2.42%	3.41%	10.89%	10.62%	5.28%	4.16%	5.06%	\$12,260	\$11,711	\$11,923
Fidelity Advisor Strategic Income Fund (FADMX)	BB	N/A	4.2	3.08	Blended	\$16,416	0.69%	-0.08%	0.72%	6.39%	7.19%	4.30%	4.00%	4.86%	\$12,167	\$11,946	\$12,390
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	26.4	\$124,188	9.10	60% S&P/40% US Agg	\$26,269	0.53%	-3.25%	-4.98%	8.66%	5.03%	8.23%	6.74%	9.51%	\$13,856	\$12,528	\$14,006
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	18.2	\$87,957	12.49	Russell 1000 Value	\$29,625	0.74%	-10.89%	-12.06%	2.47%	-0.73%	6.60%	6.97%	11.91%	\$14,006	\$12,708	\$13,076
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	25.7	\$94,633	11.88	S&P 500	\$17,352	0.63%	-7.58%	-8.73%	9.20%	5.39%	10.80%	9.16%	12.23%	\$15,499	\$14,170	\$15,549
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	23.3	\$122,687	13.29	S&P 500	\$2,877	0.50%	-7.76%	-8.73%	9.09%	5.39%	10.67%	9.69%	12.58%	\$15,879	\$14,170	\$15,549
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	29.7	\$189,934	14.32	S&P 500	\$112,256	0.82%	-3.95%	-4.79%	11.40%	10.78%	14.23%	11.20%	13.71%	\$17,003	\$16,134	\$15,549
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	18.1	\$11,228	13.23	Russell Mid Cap Value	\$11,632	0.78%	-10.44%	-13.03%	-2.61%	-4.44%	1.20%	4.44%	9.51%	\$12,426	\$11,820	\$12,426
Fidelity Low-Priced Stock (FLPSX)	Mid-Cap	12.3	\$8,935	13.19	Russell 2000	\$25,894	0.52%	-13.03%	-13.03%	-1.43%	-4.44%	4.43%	4.38%	9.96%	\$12,390	\$11,820	\$12,836
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	30.4	\$7,469	14.95	Russell 2500 Growth	\$1,862	1.02%	-2.71%	-5.50%	12.40%	6.80%	14.68%	9.18%	13.19%	\$15,514	\$14,844	\$14,592
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	19.1	\$3,155	16.71	Russell 2000	\$596	0.92%	-13.71%	-12.57%	-7.89%	-6.80%	-0.79%	3.40%	9.57%	\$11,820	\$12,050	\$12,836
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	15.4	\$28,162	17.38	MSCI World ex USA	\$27,078	0.98%	-14.43%	-9.98%	-4.79%	-0.14%	0.21%	0.49%	5.99%	\$10,247	\$11,019	\$11,019

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%	3.88%	11.87%	5.02%	3.55%	3.91%
Fidelity 500 Index (FXAIX)	Large-Cap Equities	S&P 500	0.02%	-8.27%	8.18%	9.85%	9.22%	12.63%
Fidelity Ext Market Index (FSMAX)	Mid and Small-Cap Equities	DJ U.S. Completion TSM	0.05%	-8.50%	0.00%	6.25%	6.26%	11.60%
Vanguard Total Intl Stock Idx I (VTSNX)	Foreign Equities	FTSE Global All Cap ex US	0.08%	-9.81%	0.15%	4.31%	2.58%	4.57%

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	Composition of Assets				Sector Weighting of Stocks										Country Exposure					Avg Man Tenure	
	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		
Hybrid (Bonds & Stocks)																					
Fidelity Puritan (FPURX)	2.5%	67.7%	27.9%	1.9%	0.7%	1.7%	17.7%	2.6%	16.6%	8.4%	3.4%	2.6%	15.0%	34.0%	93.9%	4.4%	0.0%	1.7%	0.0%		1.67 Year(s)
Large-Cap Value																					
JPMorgan Equity Income I (HLIEX)	2.6%	97.4%	0.0%	0.0%	6.2%	6.7%	25.9%	3.7%	15.7%	12.0%	3.6%	3.7%	13.7%	12.4%	99.2%	0.8%	0.0%	0.0%	0.0%		5.42 Year(s)
Social Awareness (Large-Cap Blend)																					
Parnassus Core Equity Inst (PRILX)	0.9%	99.1%	0.0%	0.0%	0.0%	0.0%	14.0%	5.5%	17.3%	14.4%	4.4%	5.5%	12.0%	32.4%	96.9%	3.1%	0.0%	0.0%	0.0%		13.33 Year(s)
Large-Cap Blend																					
T. Rowe Price U.S. Equity Research (PRCOX)	0.5%	99.4%	0.0%	0.0%	3.4%	4.0%	15.8%	1.9%	17.9%	8.7%	2.2%	1.9%	13.8%	32.4%	97.9%	2.0%	0.0%	0.2%	0.0%		3.5 Year(s)
Large-Cap Growth																					
Fidelity Contrafund (FCNTX)	0.1%	99.2%	0.0%	0.8%	0.1%	1.0%	21.4%	2.2%	15.5%	2.9%	0.8%	2.2%	12.9%	43.2%	95.0%	2.8%	0.3%	1.9%	0.1%		29.5 Year(s)
Mid-Cap Value																					
T. Rowe Price Mid-Cap Value (TRMCX)	5.0%	94.8%	0.0%	0.3%	3.2%	11.7%	19.9%	10.2%	13.2%	10.5%	6.9%	10.2%	16.1%	8.3%	96.6%	2.3%	0.0%	0.4%	0.8%		19.25 Year(s)
Fidelity Low-Priced Stock (FLPSX)	4.3%	95.6%	0.0%	0.0%	1.5%	4.9%	14.3%	3.4%	34.0%	8.2%	0.9%	3.4%	16.5%	16.3%	63.0%	15.3%	9.8%	11.5%	0.4%		9.49 Year(s)
Mid-Cap Growth																					
Goldman Sachs Small/Mid Cap Growth Inv (GTMTX)	1.2%	98.8%	0.0%	0.0%	0.0%	0.0%	4.6%	3.5%	15.9%	17.6%	3.4%	3.5%	25.8%	29.1%	98.2%	0.6%	0.0%	1.2%	0.0%		0.89 Year(s)
Small-Cap Blend																					
Loomis Sayles Small-Cap Value Inst (LSSCX)	1.0%	99.0%	0.0%	0.0%	5.3%	2.4%	23.0%	4.0%	16.5%	17.8%	9.1%	4.0%	5.4%	16.7%	95.8%	1.3%	0.0%	1.2%	1.2%		14.08 Year(s)
International																					
Oakmark International Investor (OAKIX)	2.6%	97.4%	0.0%	0.0%	0.0%	1.6%	24.6%	7.7%	23.5%	23.1%	0.0%	7.7%	4.1%	15.4%	6.7%	77.6%	3.8%	8.9%	1.0%		15.42 Year(s)

Stable Value Interest Fund
The crediting rate for the First Quarter of 2020 is 2.39%

Israel Bonds	Rate
5-Year JUBILLEE Bond (11/2019)	2.41%
5-Year JUBILLEE Bond (5/2019)	3.14%
5-Year JUBILLEE Bond (11/2018)	3.42%
5-Year JUBILLEE Bond (5/2018)	3.81%
5-Year JUBILLEE Bond (11/2017)	3.03%
5-Year JUBILLEE Bond (5/2017)	3.00%
5-Year JUBILLEE Bond (11/2016)	2.45%
5-Year JUBILLEE Bond (5/2016)	2.47%
5-Year JUBILLEE Bond (11/2015)	2.53%
5-Year JUBILLEE Bond (5/2015)	2.56%

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 (FFFAX)	0.47%	-0.09%	7.48%	4.75%	3.88%	6.8%	11.6%	56.7%	24.5%	0.5%
Fidelity Freedom 2010 (FFFCX)	0.52%	-1.86%	7.18%	5.64%	4.72%	15.5%	18.5%	46.9%	18.7%	0.5%
Fidelity Freedom 2020 (FFFDX)	0.60%	-3.70%	6.70%	6.22%	5.28%	24.9%	25.9%	36.1%	12.6%	0.5%
Fidelity Freedom 2030 (FFFEX)	0.69%	-5.50%	6.25%	6.93%	5.95%	33.7%	32.9%	26.0%	6.9%	0.5%
Fidelity Freedom 2040 (FFFFX)	0.75%	-8.03%	4.46%	6.80%	6.00%	45.0%	41.8%	6.1%	6.7%	0.5%
Fidelity Freedom 2050 (FFFHX)	0.75%	-8.09%	4.39%	6.78%	5.98%	45.0%	41.8%	6.1%	6.7%	0.5%
Fidelity Freedom 2060 (FDK VX)	0.75%	-8.11%	4.46%	6.77%	5.97%	45.0%	41.8%	6.0%	6.8%	0.5%

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