

The Joint Retirement Board for Conservative Judaism - Fund Performance - February 29, 2024

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 <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)	-0.85%	-0.47%	2.31%	2.82%	-0.96%	-0.73%	2.60%	2.50%	2.01%	1.69%	0.07%	Inflation Protected Bond	2.33 Years
Goldman Sachs US Mortgages R6 (GGIUX)	-1.90%	-1.37%	2.45%	3.50%	-3.63%	-3.10%	-0.13%	0.55%	1.00%	1.32%	0.45%	Intermediate Gov't Bond	2 Years
Fidelity Advisor Strategic Income Z (FIWDX)	0.24%	0.21%	8.25%	6.66%	0.43%	0.07%	3.10%	2.34%	3.20%	2.64%	0.62%	Multisector Bond	7.94 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 <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)	6.37%	2.71%	24.52%	14.41%	7.25%	3.87%	N/A	7.14%	N/A	6.20%	0.32%	Hybrid (Bonds and Stocks)	4.75 Years
JPMorgan Equity Income R6 (OIEJX)	2.95%	3.60%	9.28%	13.91%	9.09%	9.31%	9.82%	9.88%	9.76%	8.74%	0.45%	Large-Cap Value	9.42 Years
Parnassus Core Equity Inst (PRILX)	6.24%	6.35%	29.39%	26.05%	10.67%	10.30%	14.76%	13.19%	12.50%	11.15%	0.61%	Social Awareness	12.28 Years
T. Rowe Price U.S. Equity Research I (PCCOX)	8.24%	6.35%	34.89%	26.05%	13.12%	10.30%	15.75%	13.19%	13.25%	11.15%	0.35%	Large-Cap Blend	6.92 Years
Fidelity Contrafund K6 (FLCNX)	14.22%	9.62%	49.38%	40.93%	12.47%	7.53%	16.80%	14.93%	N/A	12.75%	0.45%	Large-Cap Growth	6.83 Years
T. Rowe Price Mid-Cap Value I (TRMIX)	4.85%	2.17%	15.63%	10.54%	11.18%	8.32%	12.29%	9.32%	9.88%	7.80%	0.68%	Mid-Cap Value	1.83 Years
Fidelity Low-Priced Stock K6 (FLKSX)	3.46%	2.17%	15.61%	10.54%	9.68%	8.32%	11.66%	9.32%	N/A	7.80%	0.50%	Mid-Cap Value	5.5 Years
Goldman Sachs Small/Mid Cap Growth R6 (GTMUX)	10.51%	6.50%	19.19%	20.88%	-2.19%	-0.10%	11.56%	10.26%	10.28%	9.59%	0.92%	Small/Mid-Cap Growth	4.89 Years
Loomis Sayles Small-Cap Value N (LSCNX)	2.06%	1.75%	11.90%	9.66%	7.56%	3.18%	8.75%	8.05%	7.81%	7.29%	0.85%	Small-Cap Blend	18.08 Years
American Funds Europacific Growth R6 (RERGX)	3.67%	3.98%	14.61%	15.04%	-1.70%	-0.77%	6.59%	7.11%	5.12%	5.33%	0.47%	Foreign Large Growth	12.92 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 <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)	-1.60%	-1.37%	3.43%	3.50%	-3.12%	-3.10%	0.61%	0.55%	1.43%	1.32%	0.04%	Intermediate Core Bond	11.08 Years
Fidelity 500 Index (FXAIX)	7.11%	6.35%	30.45%	26.05%	11.90%	10.30%	14.75%	13.19%	12.69%	11.15%	0.02%	Large-Cap Blend	8.67 Years
Fidelity Extended Market Index (FSMAX)	3.51%	4.54%	19.02%	14.70%	-0.26%	6.23%	9.16%	9.89%	8.56%	8.50%	0.04%	Small/Mid-Cap Blend	8.67 Years
Vanguard Total Intl Stock Index I (VTSNX)	1.24%	1.97%	12.54%	12.85%	1.48%	2.60%	5.71%	6.03%	4.20%	4.14%	0.09%	Foreign Large Blend	10.96 Years

Stable Value Interest Fund
The crediting rate for the First Quarter of 2024 is 3.02%

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®

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	Returns					Composition				
	YTD	12 Month	3-Yr	5-Yr	10-Yr	US Equity	Foreign Equity	Bonds	Cash Equivalents	Expense Ratio
Fidelity Freedom Income K6 (FYTKX)	0.10%	6.90%	-0.20%	3.14%	3.20%	9.2%	12.3%	55.5%	23.0%	0.24%
Fidelity Freedom 2010 K6 (FOTKX)	0.52%	8.49%	0.31%	4.31%	4.42%	17.3%	17.5%	48.4%	16.8%	0.25%
Fidelity Freedom 2015 K6 (FPTKX)	1.08%	10.17%	0.82%	5.14%	5.09%	22.8%	21.2%	43.4%	12.7%	0.27%
Fidelity Freedom 2020 K6 (FATKX)	1.58%	11.87%	1.28%	5.91%	5.64%	28.2%	24.8%	38.4%	8.6%	0.30%
Fidelity Freedom 2025 K6 (FDTKX)	2.00%	13.23%	1.83%	6.62%	6.16%	32.2%	27.3%	35.0%	5.6%	0.34%
Fidelity Freedom 2030 K6 (FGTKX)	2.43%	14.67%	2.58%	7.53%	6.97%	36.8%	30.2%	31.4%	2.0%	0.37%
Fidelity Freedom 2035 K6 (FWTKX)	3.32%	17.39%	3.88%	8.99%	7.92%	45.9%	36.4%	17.5%	0.3%	0.41%
Fidelity Freedom 2040 K6 (FHTKX)	4.41%	20.26%	5.10%	10.13%	8.50%	52.3%	40.6%	6.9%	0.3%	0.44%
Fidelity Freedom 2045 K6 (FJTKX)	4.75%	21.16%	5.40%	10.31%	8.60%	52.3%	40.6%	6.9%	0.3%	0.45%
Fidelity Freedom 2050 K6 (FZTKX)	4.76%	21.09%	5.39%	10.31%	8.60%	52.3%	40.6%	6.9%	0.3%	0.45%
Fidelity Freedom 2055 K6 (FCTKX)	4.75%	21.11%	5.40%	10.31%	8.59%	52.3%	40.6%	6.9%	0.3%	0.45%
Fidelity Freedom 2060 K6 (FVTKX)	4.78%	21.13%	5.39%	10.31%	N/A	52.3%	40.6%	6.9%	0.3%	0.45%
Fidelity Freedom 2065 K6 (FFSZX)	4.78%	21.16%	5.41%	N/A	N/A	52.2%	40.6%	6.9%	0.3%	0.45%

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