

The Joint Retirement Board for Conservative Judaism - Fund Performance - April 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 ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹			
Vanguard Inflation-Protected Secs I (VIPIX)	-4.87%	-3.30%	0.59%	0.75%	5.29%	4.92%	3.79%	3.54%	2.22%	1.89%	0.07%	Inflation Protected Bond	0.5 Years
Goldman Sachs US Mortgages R6 (GGIUX)	-8.31%	-7.55%	-9.06%	-7.89%	-0.18%	-0.12%	0.64%	0.50%	1.66%	0.90%	0.44%	Intermediate Gov't Bond	4.39 Years
Western Asset Core Bond I (WATFX)	-12.13%	-9.34%	-11.10%	-8.66%	-0.11%	0.38%	1.23%	1.13%	2.31%	1.71%	0.46%	Intermediate Core Bond	7.63 Years
Fidelity Strategic Income Fund (FADMX)	-7.98%	-6.70%	-5.51%	-5.16%	2.49%	1.60%	2.96%	2.36%	3.40%	3.22%	0.66%	Multisector Bond	6.76 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 ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹			
Fidelity Puritan (FPURX)	-11.90%	-9.55%	-3.87%	-4.28%	10.83%	6.84%	10.28%	6.79%	9.88%	7.07%	0.51%	Hybrid (Bonds and Stocks)	3.83 Years
JPMorgan Equity Income I (HLIEX)	-4.65%	-5.40%	4.53%	3.13%	10.77%	10.25%	11.11%	9.59%	11.77%	10.73%	0.71%	Large-Cap Value	7.58 Years
Parnassus Core Equity Inst (PRILX)	-13.43%	-12.61%	-1.33%	-1.68%	14.31%	12.17%	14.32%	11.99%	14.02%	12.20%	0.61%	Social Awareness	10.44 Years
T. Rowe Price U.S. Equity Research (PRCOX)	-13.53%	-12.61%	-0.80%	-1.68%	13.80%	12.17%	13.85%	11.99%	13.69%	12.20%	0.42%	Large-Cap Blend	5.08 Years
Fidelity Contrafund (FCNTX)	-20.26%	-21.19%	-9.59%	-12.09%	12.47%	12.19%	14.33%	14.08%	13.73%	13.19%	0.81%	Large-Cap Growth	31.67 Years
T. Rowe Price Mid-Cap Value (TRMCX)	-0.86%	-5.94%	3.72%	0.33%	12.90%	10.04%	9.63%	8.47%	11.81%	10.35%	0.77%	Mid-Cap Value	10.71 Years
Fidelity Low-Priced Stock (FLPSX)	-6.40%	-5.94%	-1.20%	0.33%	12.33%	10.04%	10.24%	8.47%	10.97%	10.35%	0.65%	Mid-Cap Value	11.65 Years
Goldman Sachs Small/Mid Cap Growth R6 (GTMUX)	-25.25%	-22.13%	-24.43%	-18.49%	11.21%	9.51%	12.85%	11.81%	12.65%	11.45%	0.88%	Small/Mid-Cap Growth	3.06 Years
Loomis Sayles Small-Cap Value Inst (LSSCX)	-12.78%	-13.68%	-7.66%	-9.66%	6.11%	7.99%	5.65%	7.41%	9.25%	9.91%	0.90%	Small-Cap Blend	16.25 Years
American Funds Europacific Growth R6 (RERGX)	-18.83%	-20.61%	-19.10%	-17.85%	4.54%	5.30%	5.67%	6.30%	6.53%	6.44%	0.46%	Foreign Large Growth	13.05 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 ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹	Fund	Peer ¹			
Vanguard Total Bond Market Index I (VBTIX)	-9.59%	-9.34%	-8.64%	-8.66%	0.37%	0.38%	1.18%	1.13%	1.69%	1.71%	0.04%	Intermediate Core Bond	9.25 Years
Fidelity 500 Index (FXAIX)	-12.92%	-12.61%	0.20%	-1.68%	13.83%	12.17%	13.65%	11.99%	13.66%	12.20%	0.02%	Large-Cap Blend	6.83 Years
Fidelity Extended Market Index (FSMAX)	-18.91%	-22.13%	-18.83%	-18.49%	8.65%	9.51%	9.34%	11.81%	11.13%	11.45%	0.04%	Small/Mid-Cap Blend	6.83 Years
Vanguard Total Intl Stock Index I (VTSNX)	-11.98%	-12.76%	-10.49%	-10.29%	4.53%	4.02%	4.97%	4.37%	5.33%	5.34%	0.08%	Foreign Large Blend	9.13 Years

Stable Value Interest Fund

The crediting rate for the Second Quarter of 2022 is 1.59%

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.

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 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)	-7.40%	-5.46%	3.18%	3.50%	3.66%	9.2%	12.3%	55.5%	23.0%	0.37%
Fidelity Freedom 2010 K6 (FOTKX)	-8.76%	-6.09%	4.51%	4.89%	5.47%	17.3%	17.5%	48.4%	16.8%	0.38%
Fidelity Freedom 2015 K6 (FPKX)	-9.78%	-6.60%	5.30%	5.64%	6.08%	22.8%	21.2%	43.4%	12.7%	0.40%
Fidelity Freedom 2020 K6 (FATKX)	-10.86%	-7.23%	6.02%	6.27%	6.64%	28.2%	24.8%	38.4%	8.6%	0.42%
Fidelity Freedom 2025 K6 (FDTKX)	-11.42%	-7.48%	6.62%	6.81%	7.34%	32.2%	27.3%	35.0%	5.6%	0.44%
Fidelity Freedom 2030 K6 (FGTKX)	-11.84%	-7.55%	7.40%	7.67%	8.10%	36.8%	30.2%	31.4%	2.0%	0.46%
Fidelity Freedom 2035 K6 (FWTKX)	-12.68%	-7.78%	8.67%	8.72%	8.98%	45.9%	36.4%	17.5%	0.3%	0.48%
Fidelity Freedom 2040 K6 (FHTKX)	-13.27%	-7.84%	9.46%	9.24%	9.28%	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2045 K6 (FJTKX)	-13.25%	-7.78%	9.47%	9.27%	9.35%	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2050 K6 (FZTKX)	-13.24%	-7.82%	9.49%	9.26%	9.37%	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2055 K6 (FCTKX)	-13.25%	-7.84%	9.46%	9.25%	9.43%	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2060 K6 (FVTKX)	-13.28%	-7.90%	9.46%	9.24%	N/A	52.3%	40.6%	6.9%	0.3%	0.50%
Fidelity Freedom 2065 K6 (FFSZX)	-13.28%	-7.89%	N/A	N/A	N/A	52.2%	40.6%	6.9%	0.3%	0.50%

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