

**INVESTMENT PERFORMANCE FOR FUNDS AVAILABLE UNDER  
THE EMORY UNIVERSITY RETIREMENT PLAN AND  
THE EMORY HEALTHCARE, INC. RETIREMENT SAVINGS AND MATCHING PLAN**

The following table shows the rates of return for the funds that are currently available under the Emory University Retirement Plan, and the Emory Healthcare, Inc. Retirement Savings and Matching Plan for the one, five and ten-year periods ending on September 30, 2021. These rates of return were provided by a third party vendor. Emory has neither independently verified the accuracy of these computations, nor confirmed that the same methodology to determine rates of return was used. The table is intended to give an overview of the relative performance of these fund. Employees should carefully review the most recent prospectus for each fund before making any decisions concerning the investment of their annuity contracts and custodial accounts under the plan.

PLATFORM	TICKER	FUND NAME	MORNINGSTAR RATING*	MORNINGSTAR CATEGORY**	EXPENSE RATIO	AVERAGE RATE OF RETURN***		
						ONE YEAR	FIVE YEARS	TEN YEARS
<b>TARGET DATE FUNDS</b>								
<b>Target Date Series</b>								
All	VITRX	Vanguard Target Retirement Income Institutional	★★★	Target-Date Retirement	0.09%	8.59%	6.28%	N/A
All	VITVX	Vanguard Target Retirement 2015 Institutional	★★★	Target-Date 2015	0.09%	9.65%	7.21%	N/A
All	VITWX	Vanguard Target Retirement 2020 Institutional	★★★★	Target-Date 2020	0.09%	13.43%	8.64%	N/A
All	VRIVX	Vanguard Target Retirement 2025 Institutional	★★★★	Target-Date 2025	0.09%	16.06%	9.68%	N/A
All	VTTWX	Vanguard Target Retirement 2030 Institutional	★★★★	Target-Date 2030	0.09%	18.40%	10.49%	N/A
All	VITFX	Vanguard Target Retirement 2035 Institutional	★★★	Target-Date 2035	0.09%	20.70%	11.29%	N/A
All	VIRSX	Vanguard Target Retirement 2040 Institutional	★★★★	Target-Date 2040	0.09%	23.12%	12.08%	N/A
All	VITLX	Vanguard Target Retirement 2045 Institutional	★★★★	Target-Date 2045	0.09%	25.49%	12.65%	N/A
All	VTRLX	Vanguard Target Retirement 2050 Institutional	★★★★	Target-Date 2050	0.09%	25.78%	12.70%	N/A
All	VIVLX	Vanguard Target Retirement 2055 Institutional	★★★★	Target-Date 2055	0.09%	25.78%	12.72%	N/A
All	VILVX	Vanguard Target Retirement 2060 Institutional	★★★	Target-Date 2060	0.09%	25.79%	12.72%	N/A
All	VSFX	Vanguard Target Retirement 2065 Institutional	★★★★★	Target-Date 2065+	0.09%	25.74%	N/A	N/A
<b>CORE INVESTMENTS</b>								
<b>Capital Preservation Options</b>								
All	VUSXX	Vanguard Treasury Money Market Investor Shares	N/R	Money Market - Taxable	0.09%	0.02%	1.05%	0.55%
Fidelity, Vanguard	N/A	Prudential Guaranteed Income Fund	N/R	Guaranteed Product	N/A	Current Crediting Rate: 1.55%		
TIAA	QCMMPX	CREF Money Market R2	N/R	Money Market - Taxable	0.24%	0.00%	0.82%	0.41%
TIAA	N/A	TIAA-Annuity (Group Retirement Annuity)	N/R	N/R	N/A	3.46%	3.74%	3.90%
TIAA	N/A	TIAA-Annuity (Group Supplemental Retirement Annuity)	N/R	N/R	N/A	3.04%	3.13%	3.25%
ICE Bank of America Merrill Lynch		ICE BofA US 3M Trsy Bill TR USD <sup>a</sup>				0.07%	1.16%	0.63%
<b>Fixed Income</b>								
<b>Passive</b>								
All	VBPIX	Vanguard Total Bond Market Index Fund Institutional Shares	★★★	Intermediate Core Bond	0.04%	-0.91%	2.95%	2.98%
<b>Active</b>								
All	PTRQX	PGIM Total Return Bond Fund - Class R6	★★★★	Intermediate Core-Plus Bond	0.39%	0.90%	4.02%	4.58%
Barclays Capital Indices		BBgBarc US Agg Bond TR USD <sup>a</sup>				-0.90%	2.94%	3.01%
<b>US Equities (Domestic)</b>								
<b>Passive</b>								
All	VFTAX	Vanguard FTSE Social Index Fund Admiral™ Shares	★★★★★	Large Blend	0.14%	29.44%	18.67%	17.92%
All	VIIIX	Vanguard Institutional Index Fund Institutional Plus Shares	★★★★★	Large Blend	0.02%	30.00%	16.88%	16.63%
All	VMCIX	Vanguard Mid-Cap Index Fund Institutional Shares	★★★★★	Mid-Cap Blend	0.04%	36.11%	14.60%	15.57%
All	VGSLX	Vanguard Real Estate Index Fund Admiral Shares	★★★★	Real Estate	0.12%	33.51%	7.54%	11.54%
All	VSCIX	Vanguard Small-Cap Index Fund Institutional Shares	★★★★★	Small Blend	0.04%	44.07%	13.99%	15.34%
<b>Active</b>								
All	JDVWX	John Hancock Funds Disciplined Value Fund Class R6	★★★	Large Value	0.71%	41.63%	11.69%	13.63%
All	VPMAX	Vanguard PRIMECAP Fund Admiral Shares	★★★★★	Large Blend	0.31%	29.83%	17.32%	17.97%
Fidelity, Vanguard	FLCNX	Fidelity® Contrafund® K6	★★★	Large Growth	0.45%	23.48%	N/A	N/A
All	HNACX	Harbor Capital Appreciation Fund Retirement Class	★★★★	Large Growth	0.59%	24.11%	24.71%	20.27%
All	MVCKX	MFS Mid Cap Value Fund Class R6	★★★★	Mid-Cap Value	0.68%	42.14%	11.45%	14.09%
All	BMGKX	BlackRock Mid-Cap Growth Equity Portfolio Class K	★★★★★	Mid-Cap Growth	0.70%	34.58%	24.55%	20.70%
All	GSSUX	Goldman Sachs Small Cap Value Fund Class R6	★★	Small Blend	0.95%	55.92%	9.84%	13.15%
All	LSSNX	Loomis Sayles Small Cap Growth N	★★★	Small Growth	0.82%	30.66%	18.38%	16.37%
TIAA	QCSTIX	CREF Stock R3	★★★★	Allocation--85%+ Equity	0.24%	29.14%	13.88%	13.51%
TIAA	QCSCIX	CREF Social Choice R3	★★★	Allocation--50% to 70% Equity	0.20%	17.73%	10.14%	9.74%
TIAA	QREARX	TIAA Real Estate Account	N/R	N/A	0.87%	11.90%	5.21%	7.24%
Russell Index		Russell 3000 TR USD <sup>a</sup>				31.88%	16.85%	16.60%
Russell Index		Russell Mid Cap TR USD <sup>a</sup>				38.11%	14.39%	15.52%
Russell Index		Russell 2000 TR USD <sup>a</sup>				47.68%	13.45%	14.63%
Standard and Poors		S&P 500 TR USD <sup>a</sup>				30.00%	16.90%	16.63%
<b>Non-US Equities (International)</b>								
<b>Passive</b>								
All	VTSNX	Vanguard Total International Stock Index Fund Institutional	★★★	Foreign Large Blend	0.08%	24.40%	9.05%	7.92%
<b>Active</b>								
All	RERGX	American Funds Europacific Growth Fund® Class R-6	★★★	Foreign Large Growth	0.46%	24.76%	12.17%	10.63%
MSCI Inc.		MSCI ACWI GR USD <sup>a</sup>				27.98%	13.77%	12.50%
MSCI Inc.		MSCI ACWI Ex USA GR USD <sup>a</sup>				24.45%	9.45%	7.97%
MSCI Inc.		MSCI EAFE GR USD <sup>a</sup>				26.29%	9.33%	8.60%

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VENDOR	TICKER	FUND NAME	MORNINGSTAR RATING*	MORNINGSTAR CATEGORY**	EXPENSE RATIO	AVERAGE RATE OF RETURN*** Years Ended Sept 30, 2021		
						ONE YEAR	FIVE YEARS	TEN YEARS
<b>TARGET DATE FUNDS</b>								
<b>Fidelity</b>								
Fidelity	FNSHX	Fidelity Freedom® Income K	★★	Target-Date Retirement	0.42%	6.98%	5.40%	4.99%
Fidelity	FSNJX	Fidelity Freedom® 2005 K	★★	Target-Date 2000-2010	0.42%	8.35%	6.31%	6.29%
Fidelity	FSNKX	Fidelity Freedom® 2010 K	★★★	Target-Date 2000-2010	0.44%	11.15%	7.44%	7.47%
Fidelity	FSNLX	Fidelity Freedom® 2015 K	★★★★	Target-Date 2015	0.48%	13.97%	8.51%	8.17%
Fidelity	FSNOX	Fidelity Freedom® 2020 K	★★★★	Target-Date 2020	0.51%	16.59%	9.41%	8.96%
Fidelity	FSNPX	Fidelity Freedom® 2025 K	★★★★	Target-Date 2025	0.55%	18.66%	10.16%	9.89%
Fidelity	FSNQX	Fidelity Freedom® 2030 K	★★★★	Target-Date 2030	0.58%	21.24%	11.39%	10.74%
Fidelity	FSNUX	Fidelity Freedom® 2035 K	★★★★	Target-Date 2035	0.62%	26.12%	12.76%	11.82%
Fidelity	FSNVX	Fidelity Freedom® 2040 K	★★★★	Target-Date 2040	0.65%	29.33%	13.36%	12.17%
Fidelity	FSNZX	Fidelity Freedom® 2045 K	★★★★	Target-Date 2045	0.65%	29.34%	13.33%	12.27%
Fidelity	FNSBX	Fidelity Freedom® 2050 K	★★★★	Target-Date 2050	0.65%	29.37%	13.33%	12.36%
Fidelity	FNSDX	Fidelity Freedom® 2055 K	★★★★	Target-Date 2055	0.65%	29.35%	13.33%	12.45%
Fidelity	FNSFX	Fidelity Freedom® 2060 K	★★★★	Target-Date 2060	0.65%	29.24%	13.31%	N/A
<b>TIAA</b>								
TIAA	TPILX	TIAA-CREF Lifecycle Retire Income Prem	★★★★	Allocation--30% to 50% Equity	0.52%	11.57%	7.40%	7.36%
TIAA	TCTPX	TIAA-CREF Lifecycle 2010 Premier	★★★★	Target-Date 2000-2010	0.52%	11.65%	7.56%	7.86%
TIAA	TCFPX	TIAA-CREF Lifecycle 2015 Premier	★★★★	Target-Date 2015	0.53%	12.83%	8.12%	8.50%
TIAA	TCWPX	TIAA-CREF Lifecycle 2020 Premier	★★★★	Target-Date 2020	0.54%	14.05%	8.74%	9.25%
TIAA	TCQPX	TIAA-CREF Lifecycle 2025 Premier	★★★★	Target-Date 2025	0.56%	16.27%	9.65%	10.13%
TIAA	TCHPX	TIAA-CREF Lifecycle 2030 Premier	★★★★	Target-Date 2030	0.57%	18.55%	10.55%	10.96%
TIAA	TCYPX	TIAA-CREF Lifecycle 2035 Premier	★★★★	Target-Date 2035	0.58%	20.99%	11.42%	11.75%
TIAA	TCZPX	TIAA-CREF Lifecycle 2040 Premier	★★★★	Target-Date 2040	0.59%	23.30%	12.25%	12.32%
TIAA	TTFPX	TIAA-CREF Lifecycle 2045 Premier	★★★★	Target-Date 2045	0.60%	25.73%	12.89%	12.64%
TIAA	TCLPX	TIAA-CREF Lifecycle 2050 Premier	★★★★	Target-Date 2050	0.60%	26.28%	13.05%	12.73%
TIAA	TTRPX	TIAA-CREF Lifecycle 2055 Premier	★★★★	Target-Date 2055	0.60%	26.62%	13.14%	12.80%
TIAA	TLXPX	TIAA-CREF Lifecycle 2060 Premier	★★★	Target-Date 2060	0.60%	26.93%	13.27%	N/A
<b>Vanguard</b>								
Vanguard	VTINX	Vanguard Target Retirement Income Inv	★★★★	Target-Date Retirement	0.12%	8.48%	6.22%	6.08%
Vanguard	VTXVX	Vanguard Target Retirement 2015 Inv	★★★	Target-Date 2015	0.12%	9.49%	7.13%	7.87%
Vanguard	VTWNX	Vanguard Target Retirement 2020 Inv	★★★★	Target-Date 2020	0.13%	13.37%	8.60%	9.11%
Vanguard	VTTVX	Vanguard Target Retirement 2025 Inv	★★★★	Target-Date 2025	0.13%	15.93%	9.61%	10.00%
Vanguard	VTHRX	Vanguard Target Retirement 2030 Inv	★★★★	Target-Date 2030	0.14%	18.29%	10.44%	10.78%
Vanguard	VTHHX	Vanguard Target Retirement 2035 Inv	★★★★	Target-Date 2035	0.14%	20.60%	11.24%	11.54%
Vanguard	VFORX	Vanguard Target Retirement 2040 Inv	★★★★	Target-Date 2040	0.14%	23.00%	12.03%	12.08%
Vanguard	VTIVX	Vanguard Target Retirement 2045 Inv	★★★★	Target-Date 2045	0.15%	25.42%	12.62%	12.38%
Vanguard	VFIFX	Vanguard Target Retirement 2050 Inv	★★★★	Target-Date 2050	0.15%	25.65%	12.66%	12.40%
Vanguard	VFFVX	Vanguard Target Retirement 2055 Inv	★★★★	Target-Date 2055	0.15%	25.61%	12.65%	12.39%
Vanguard	VTTSX	Vanguard Target Retirement 2060 Inv	★★★	Target-Date 2060	0.15%	25.60%	12.64%	N/A
Vanguard	VLXVX	Vanguard Target Retirement 2065 Inv	★★★★	Target-Date 2065+	0.15%	25.59%	N/A	N/A

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						ONE YEAR	FIVE YEARS	TEN YEARS	
<b>CORE INVESTMENTS</b>									
<b>Money Market</b>									
Fidelity	SPAXX	Fidelity® Government MMkt	N/R	Money Market - Taxable	0.42%	0.01%	0.82%	0.42%	
TIAA	QCMMIX	CREF Money Market R3	N/R	Money Market - Taxable	0.19%	0.00%	0.88%	0.45%	
TIAA	VUSXX	Vanguard Treasury Money Market Investor	N/R	Money Market - Taxable	0.09%	0.02%	1.05%	0.55%	
Vanguard	VMRXX	Vanguard Prime Money Market Admiral	N/R	Prime Money Market	0.00%	0.00%	0.01%	0.01%	
ICE Bank of America Merrill Lynch						ICE BofA US 3M Trsy Bill TR USD <sup>a</sup>	0.07%	1.16%	0.63%
<b>Fixed Income</b>									
<b>Fidelity</b>									
Fidelity	FXNAX	Fidelity® US Bond Index	★★★	Intermediate Core Bond	0.03%	-0.94%	2.89%	2.97%	
Fidelity	FTBFX	Fidelity® Total Bond Fund	★★★★	Intermediate Core-Plus Bond	0.45%	1.72%	3.95%	4.01%	
<b>TIAA</b>									
TIAA	QCBMIX	CREF Bond Market R3	★★★★	Intermediate Core Bond	0.21%	0.52%	3.33%	3.35%	
TIAA	QCILIX	CREF Inflation-Linked Bond R3	★★★	Inflation-Protected Bond	0.18%	5.35%	3.56%	2.44%	
<b>Vanguard</b>									
Vanguard	VBTLX	Vanguard Total Bond Market Index Adm	★★★	Intermediate Core Bond	0.05%	-0.92%	2.93%	2.96%	
Barclays Capital Indices						BBgBarc US Agg Bond TR USD <sup>a</sup>	-0.90%	2.94%	3.01%
Barclays Capital Indices						BBgBarc US Treasury US TIPS TR USD <sup>a</sup>	5.19%	4.34%	3.12%
<b>US Equities (Domestic)</b>									
<b>Fidelity</b>									
Fidelity	FSKAX	Fidelity® Total Market Index	★★★★	Large Blend	0.02%	32.11%	16.83%	16.56%	
Fidelity	FXAIX	Fidelity® 500 Index	★★★★★	Large Blend	0.02%	29.99%	16.88%	16.62%	
Fidelity	FCNKX	Fidelity® Contrafund® K	★★★	Large Growth	0.78%	24.49%	20.68%	18.08%	
Fidelity	FLPKX	Fidelity® Low-Priced Stock K	★★★★★	Mid-Cap Value	0.56%	38.77%	12.52%	13.53%	
Fidelity	FSMAX	Fidelity® Extended Market Index	★★	Mid-Cap Growth	0.04%	42.22%	16.41%	16.30%	
Fidelity	FSLCX	Fidelity® Small Cap Stock	★★★	Small Blend	0.91%	39.08%	12.87%	13.38%	
<b>TIAA</b>									
TIAA	QCEQIX	CREF Equity Index R3	★★★	Large Blend	0.17%	31.69%	16.63%	16.30%	
TIAA	QCGRIX	CREF Growth R3	★★★	Large Growth	0.19%	25.61%	21.81%	19.19%	
TIAA	QCSCIX	CREF Social Choice R3	★★★	Allocation--50% to 70% Equity	0.20%	17.73%	10.14%	9.74%	
TIAA	QCSTIX	CREF Stock R3	★★★★	Allocation--85%+ Equity	0.24%	29.14%	13.88%	13.51%	
<b>Vanguard</b>									
Vanguard	VFINX	Vanguard 500 Index Investor	★★★★	Large Blend	0.14%	29.84%	16.74%	16.47%	
Vanguard	VQNPX	Vanguard Growth & Income Inv	★★★★	Large Blend	0.32%	30.22%	16.19%	16.50%	
Vanguard	VTSAX	Vanguard Total Stock Mkt Idx Adm	★★★★	Large Blend	0.04%	32.08%	16.87%	16.60%	
Vanguard	VIGRX	Vanguard Growth Index Investor	★★★★	Large Growth	0.17%	27.93%	22.01%	19.16%	
Vanguard	VIMSX	Vanguard Mid Cap Index Investor	★★★★★	Mid-Cap Blend	0.17%	35.93%	14.45%	15.40%	
Vanguard	VASVX	Vanguard Selected Value Inv	★★★	Mid-Cap Value	0.31%	52.32%	11.07%	13.13%	
Vanguard	NAESX	Vanguard Small Cap Index Inv	★★★★★	Small Blend	0.17%	43.88%	13.84%	15.19%	
Russell Index						Russell 3000 TR USD <sup>a</sup>	31.88%	16.85%	16.60%
Russell Index						Russell Mid Cap TR USD <sup>a</sup>	38.11%	14.39%	15.52%
Russell Index						Russell 2000 TR USD <sup>a</sup>	47.68%	13.45%	14.63%
Standard and Poors						S&P 500 TR USD <sup>a</sup>	30.00%	16.90%	16.63%
<b>Non-US Equities (International)</b>									
<b>Fidelity</b>									
Fidelity	FIDKX	Fidelity® International Discovery K	★★★	Foreign Large Growth	0.91%	26.20%	11.83%	10.62%	
Fidelity	FSPSX	Fidelity® International Index	★★★	Foreign Large Blend	0.04%	25.11%	8.81%	8.27%	
<b>TIAA</b>									
TIAA	TRIPX	TIAA-CREF International Eq Idx Premier	★★★	Foreign Large Blend	0.20%	24.77%	8.60%	8.15%	
<b>Vanguard</b>									
Vanguard	VTMGX	Vanguard Developed Markets Index Admiral	★★★★	Foreign Large Blend	0.07%	26.51%	9.18%	8.62%	
Vanguard	VGTSX	Vanguard Total Intl Stock Index Inv	★★★	Foreign Large Blend	0.17%	24.33%	8.96%	7.83%	
Vanguard	VWIGX	Vanguard International Growth Inv	★★★★★	Foreign Large Growth	0.44%	24.68%	20.00%	14.81%	
Vanguard	VTRIX	Vanguard International Value Inv	★★★★★	Foreign Large Value	0.35%	30.88%	8.49%	7.89%	
Vanguard	VEIEX	Vanguard Emerging Mkts Stock Idx Inv	★★★	Diversified Emerging Mkts	0.29%	18.20%	8.49%	5.85%	
MSCI Inc.						MSCI ACWI GR USD <sup>a</sup>	27.98%	13.77%	12.50%
MSCI Inc.						MSCI ACWI Ex USA GR USD <sup>a</sup>	24.45%	9.45%	7.97%
MSCI Inc.						MSCI EAFE GR USD <sup>a</sup>	26.29%	9.33%	8.60%

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<b>EXPANDED INVESTMENTS</b>								
<b>Fidelity</b>								
Fidelity	FAGIX	Fidelity® Capital & Income	★★★★★	High Yield Bond	0.68%	20.30%	8.94%	8.96%
Fidelity	FBNDX	Fidelity® Investment Grade Bond	★★★★★	Intermediate Core Bond	0.45%	0.35%	3.83%	3.67%
Fidelity	FTHR	Fidelity® Intermediate Bond	★★★★	Short-Term Bond	0.45%	0.27%	2.83%	2.81%
Fidelity	FADM	Fidelity® Strategic Income Fund	★★★★	Multisector Bond	0.67%	8.56%	4.98%	4.95%
Fidelity	FDEKX	Fidelity® Disciplined Equity K	★★	Large Growth	0.62%	28.94%	17.44%	16.57%
Fidelity	FVDKX	Fidelity® Value Discovery K	★★★★	Large Value	0.56%	36.13%	11.46%	13.82%
Fidelity	FBGKX	Fidelity® Blue Chip Growth K	★★★★★	Large Growth	0.71%	33.91%	27.55%	22.41%
Fidelity	FGCKX	Fidelity® Growth Company K	★★★★★	Large Growth	0.75%	32.35%	28.98%	23.26%
Fidelity	FTRNX	Fidelity® Trend	★★★★	Large Growth	0.73%	27.57%	22.86%	19.58%
Fidelity	FEIKX	Fidelity® Equity-Income K	★★★★	Large Value	0.51%	33.55%	11.84%	13.13%
Fidelity	FKMCX	Fidelity® Mid-Cap Stock K	★★★★	Mid-Cap Blend	0.82%	43.53%	13.94%	14.55%
Fidelity	FCPGX	Fidelity® Small Cap Growth	★★★★★	Small Growth	1.00%	37.82%	20.85%	19.03%
Fidelity	FCPVX	Fidelity® Small Cap Value	★★★★★	Small Value	0.98%	74.04%	13.15%	15.23%
Fidelity	FWWFX	Fidelity® Worldwide	★★★★	World Large-Stock Growth	1.05%	24.85%	17.70%	14.87%
Fidelity	FBAKX	Fidelity® Balanced K	★★★★★	Allocation--50% to 70% Equity	0.45%	23.67%	13.81%	12.58%
Fidelity	FPUKX	Fidelity® Puritan® K	★★★★★	Allocation--50% to 70% Equity	0.45%	19.80%	13.23%	12.38%
<b>TIAA</b>								
TIAA		TIAA-Annuity (Group Retirement Annuity)	N/R	N/R	N/A	3.46%	3.74%	3.90%
TIAA		TIAA-Annuity (Group Supplemental Retirement Annuity)	N/R	N/R	N/A	3.04%	3.13%	3.25%
TIAA	QCGLIX	CREF Global Equities R3	★★★★	World Large-Stock Blend	0.22%	26.37%	13.82%	12.74%
TIAA	QREARX	TIAA Real Estate Account	N/R	N/R	0.87%	11.90%	5.21%	7.24%
<b>Vanguard</b>								
Vanguard	VDIGX	Vanguard Dividend Growth Inv	★★★	Large Blend	0.26%	21.94%	14.67%	14.68%
Vanguard	VHCOX	Vanguard Capital Opportunity Inv	★★	Large Growth	0.44%	34.75%	18.22%	18.87%
Vanguard	VPMCX	Vanguard PRIMECAP Inv	★★★★★	Large Blend	0.38%	29.74%	17.24%	17.88%
Vanguard	VWUSX	Vanguard US Growth Investor	★★★★★	Large Growth	0.38%	25.99%	24.35%	20.74%
Vanguard	VEIPX	Vanguard Equity-Income Inv	★★★★★	Large Value	0.28%	30.66%	11.75%	13.64%
Vanguard	VIVAX	Vanguard Value Index Inv	★★★★	Large Value	0.17%	32.33%	12.01%	13.92%
Vanguard	VWNFX	Vanguard Windsor™ II Inv	★★★★★	Large Value	0.34%	40.06%	14.63%	14.68%
Vanguard	VEXMX	Vanguard Extended Market Index Investor	★★	Mid-Cap Growth	0.19%	42.13%	16.26%	16.21%
Vanguard	VMGRX	Vanguard Mid Cap Growth Inv	★★★	Mid-Cap Growth	0.34%	28.44%	17.92%	15.74%
Vanguard	VEXPX	Vanguard Explorer Inv	★★★★	Small Growth	0.41%	41.85%	18.82%	17.13%
Vanguard	VISGX	Vanguard Small Cap Growth Index Inv	★★★	Small Growth	0.19%	30.82%	16.95%	16.22%
Vanguard	VISVX	Vanguard Small Cap Value Index Inv	★★★★	Small Value	0.19%	55.60%	10.92%	14.06%
Vanguard	VHGEX	Vanguard Global Equity Inv	★★★★★	World Large-Stock Blend	0.45%	28.29%	14.98%	13.75%
Vanguard	VGSTX	Vanguard STAR Inv	★★★★★	Allocation--50% to 70% Equity	0.31%	20.32%	12.06%	11.24%
Vanguard	VWELX	Vanguard Wellington™ Inv	★★★★★	Allocation--50% to 70% Equity	0.24%	20.21%	11.47%	11.49%

**Mutual Fund Brokerage Window**

Available from Fidelity, TIAA and Vanguard; the Mutual Fund Brokerage Window gives you access to a wide variety of mutual funds. The Funds available through the Mutual Fund Brokerage Window are not selected or monitored by Emory in any way. Contact your vendor(s) of choice to discuss which funds are available to you.

\* The "N/R" indicates that the fund has not been assigned a rating or objective by Morningstar, Inc. The rating is through September 30, 2021.

\*\* The Moderate Allocation category is used for funds with stock holdings of greater than 20% but less than 70% of the portfolio.

\*\*\* The "N/A" indicates that the fund has not been in existence for that particular period of time.

<sup>a</sup> Items highlighted in grey are comparable indices and not investments available in the plans.

Ratings are provided by Morningstar, Inc. based on a scale of one star (lowest rank) to five stars (highest rank). Morningstar has not rated some of the funds. Newer funds are not rated until a history is developed. The rating describes what has happened over the last three, five and ten-year period and is designed to reflect how a fund performed based on the risks in the fund and the performance compared to a peer universe. The rating does not predict the future performance of the fund. Morningstar ratings should not be the sole factor in making an investment decision.