<table>
<thead>
<tr>
<th>Ticker</th>
<th>Name</th>
<th>Morningstar Rating</th>
<th>Morningstar Category</th>
<th>Expense Ratio</th>
<th>One Year</th>
<th>Five Years</th>
<th>Ten Years</th>
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</thead>
<tbody>
<tr>
<td>VITRX</td>
<td>Vanguard Target Retirement Income Institutional</td>
<td>★★★★★</td>
<td>Target-Date Retirement</td>
<td>0.09%</td>
<td>5.34%</td>
<td>6.93%</td>
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<td>VITVX</td>
<td>Vanguard Target Retirement 2015 Institutional</td>
<td>★★★★★</td>
<td>Target-Date 2015</td>
<td>0.09%</td>
<td>5.81%</td>
<td>7.76%</td>
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<td>VITWX</td>
<td>Vanguard Target Retirement 2020 Institutional</td>
<td>★★★★★</td>
<td>Target-Date 2020</td>
<td>0.09%</td>
<td>8.29%</td>
<td>9.32%</td>
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<td>VRVX</td>
<td>Vanguard Target Retirement 2025 Institutional</td>
<td>★★★★★</td>
<td>Target-Date 2025</td>
<td>0.09%</td>
<td>9.95%</td>
<td>10.43%</td>
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<td>VTTWX</td>
<td>Vanguard Target Retirement 2030 Institutional</td>
<td>★★★★★</td>
<td>Target-Date 2030</td>
<td>0.09%</td>
<td>11.52%</td>
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<td>VTFX</td>
<td>Vanguard Target Retirement 2035 Institutional</td>
<td>★★★★★</td>
<td>Target-Date 2035</td>
<td>0.09%</td>
<td>13.12%</td>
<td>12.12%</td>
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<td>VRSX</td>
<td>Vanguard Target Retirement 2040 Institutional</td>
<td>★★★★★</td>
<td>Target-Date 2040</td>
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<td>14.74%</td>
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<td>VTXL</td>
<td>Vanguard Target Retirement 2045 Institutional</td>
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<td>Target-Date 2045</td>
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<td>16.29%</td>
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<td>VTLX</td>
<td>Vanguard Target Retirement 2050 Institutional</td>
<td>★★★★★</td>
<td>Target-Date 2050</td>
<td>0.09%</td>
<td>16.59%</td>
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<td>VLVX</td>
<td>Vanguard Target Retirement 2055 Institutional</td>
<td>★★★★★</td>
<td>Target-Date 2055</td>
<td>0.09%</td>
<td>16.54%</td>
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<td>VLVX</td>
<td>Vanguard Target Retirement 2060 Institutional</td>
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<td>Vanguard Target Retirement 2065 Institutional</td>
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<td>0.09%</td>
<td>16.56%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Target Date Funds**

**Core Investments**

**Capital Preservation Options**

- **All**: VUXX Vanguard Treasury Money Market Investor Shares (N/R Money Market - Taxable 0.09% 0.01% 1.04% 0.55%)
- **Fidelity, Vanguard**: N/A Prudential Guaranteed Income Fund (N/R Guaranteed Product N/A Current Crediting Rate: 1.90%)
- **TIAA**: QCMMPX CREF Money Market R2 (N/R Money Market - Taxable 0.24% 0.00% 0.81% 0.41%)
- **TIAA**: N/A TIAA-Annuity (Group Retirement Annuity) (N/R N/R 3.70% 3.75%)
- **TIAA**: N/A TIAA-Annuity (Group Supplemental Retirement Annuity) (N/R N/R 3.02% 3.11% 3.24%)

**Fixed Income**

- **Passive**: All VIFTX Vanguard Total Bond Market Index Fund Institutional Shares (★★★★ Intermediate Core Bond 0.04% -1.65% 3.59% 2.87%)
- **Active**: All PTRQX PGIM Total Return Bond Fund - Class R6 (★★★★ Intermediate Core-Plus Bond 0.39% -1.15% 4.72% 4.44%)

**Barclays Capital Indices**

- BBgBarc US Agg Bond TR USD* (11.54% 3.57% 2.90%)

**US Equities (Domestic)**

- **Passive**: All VFTAX Vanguard FTSE Social Index Fund Admiral Shares (★★★★ Large Blend 0.14% 27.71% 20.27% 18.05%)
- **All**: VIIX Vanguard Institutional Index Fund Institutional Plus Shares (★★★★ Large Blend 0.02% 28.69% 18.46% 16.54%)
- **All**: VMICX Vanguard Mid-Cap Index Fund Institutional Shares (★★★★ Mid-Cap Blend 0.04% 24.53% 15.88% 15.13%)
- **All**: VRLX Vanguard Real Estate Index Fund Admiral Shares (1.07% 40.65% 11.24% 11.91%)
- **All**: VSCIX Vanguard Small-Cap Index Fund Institutional Shares (★★★★ Small Blend 0.04% 17.73% 13.50% 14.17%)

- **Active**: All JDWX John Hancock Funds Disciplined Value Fund Class R6 (★★★★ Large Value 0.66% 30.24% 11.94% 13.22%)
- **Fidelity, Vanguard**: FLNX Fidelity® Contrafund® K6 (★★★★ Large Growth 0.31% 21.90% 18.37% 17.61%)
- **All**: HNACX Harbor Capital Appreciation Fund Retirement Class (★★★★ Large Growth 0.59% 15.74% 26.43% 20.04%)
- **All**: MVCKX MFS Mid Cap Value Fund Class R6 (★★★★ Mid-Cap Value 0.68% 31.00% 12.60% 13.87%)
- **All**: BMGKX BlackRock Mid-Cap Growth Equity Portfolio Class K (★★★★ Mid-Cap Growth 0.70% 14.60% 25.94% 19.76%)
- **All**: GSSUX Goldman Sachs Small Cap Value Fund Class R6 (★★ Small Blend 0.95% 26.70% 9.00% 12.00%)
- **All**: LSNX Loomis Sayles Small Cap Growth N (★★★★ Small Growth 0.82% 10.19% 19.08% 15.51%)
- **TIAA**: QCTSTX CREF Stock R3 (★★★★ Allocation~55% to Equity 0.24% 18.92% 14.79% 13.15%)
- **TIAA**: QCSSRX CREF Social Choice R3 (★★★★ Allocation~50% to 70% Equity 0.20% 12.64% 11.06% 9.54%)
- **TIAA**: QOREX Vanguard Real Estate Account (N/R N/R 17.87% 6.17% 7.59%)

**Russell Index**

- Russell Index Russian Mid Cap TR USD (22.58% 15.10% 14.91%)
- Russell Index Russell 2000 TR USD (14.82% 12.02% 13.23%)
- Standard and Poor's S&P 500 TR USD (28.71% 18.47% 16.55%)

**Non-US Equities (International)**

- **Passive**: All VTSNX Vanguard Total International Stock Index Fund Institutional (★★ Foreign Large Blend 0.88% 8.68% 9.93% 7.11%)
- **Active**: All RERGX American Funds Europacific Growth Fund-® Class R-6 (★★ Foreign Large Growth 0.46% 2.84% 12.87% 10.01%)
- **MSCI Inc.**: MSCI ACWI GR USD* (19.04% 14.97% 12.44%)
- **MSCI Inc.**: MSCI ACWI Ex USA GR USD* (8.29% 10.12% 7.78%)
- **MSCI Inc.**: MSCI EAFE GR USD* (11.78% 10.07% 8.53%)

**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.

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.

* The "N/R" indicates that the fund has not been assigned a rating or objective by Morningstar, Inc. The rating is through December 31, 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.
* Items highlighted in grey are comparable indices and not investments available in the plans.

**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 as December 31, 2021. These rates of return have not been independently verified. Morningstar, Inc. has neither independently verified the accuracy of these computations, nor confirmed that the same methodology to determine rates of return used. The table is intended to give an overview of the relative performance of these funds. 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.