**INVESTMENT PERFORMANCE FOR FUNDS AVAILABLE UNDER THE EMORY CLINIC, INC. RETIREMENT SAVINGS PLAN**

The following table shows the rates of return for the funds that are currently available under the TEC Physician 403(b) Plan for the one, five and ten-year periods ending on June 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 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.

### Average Rate of Return***

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Ticker</th>
<th>Fund 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>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target Date Funds</strong></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Fidelity</td>
<td>FNSHX</td>
<td>Fidelity Freedom® Income K</td>
<td>★★</td>
<td>Target-Date Retirement</td>
<td>0.42%</td>
<td>10.1%</td>
<td>5.9%</td>
<td>4.7%</td>
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<tr>
<td>Fidelity</td>
<td>FSNXK</td>
<td>Fidelity Freedom® 2010 K</td>
<td>★★★</td>
<td>Target-Date 2000-2010</td>
<td>0.44%</td>
<td>15.9%</td>
<td>8.3%</td>
<td>6.6%</td>
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<tr>
<td>Fidelity</td>
<td>FSN1X</td>
<td>Fidelity Freedom® 2015 K</td>
<td>★★★★</td>
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<td>0.48%</td>
<td>19.7%</td>
<td>9.5%</td>
<td>7.3%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNGX</td>
<td>Fidelity Freedom® 2020 K</td>
<td>★★★★</td>
<td>Target-Date 2020</td>
<td>0.51%</td>
<td>23.5%</td>
<td>10.5%</td>
<td>7.9%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNPX</td>
<td>Fidelity Freedom® 2025 K</td>
<td>★★★★</td>
<td>Target-Date 2025</td>
<td>0.55%</td>
<td>26.4%</td>
<td>11.3%</td>
<td>8.6%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNGQ</td>
<td>Fidelity Freedom® 2030 K</td>
<td>★★★★</td>
<td>Target-Date 2030</td>
<td>0.58%</td>
<td>30.1%</td>
<td>12.8%</td>
<td>9.3%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNSX</td>
<td>Fidelity Freedom® 2035 K</td>
<td>★★★★</td>
<td>Target-Date 2035</td>
<td>0.62%</td>
<td>37.0%</td>
<td>14.3%</td>
<td>10.2%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNVX</td>
<td>Fidelity Freedom® 2040 K</td>
<td>★★★★</td>
<td>Target-Date 2040</td>
<td>0.65%</td>
<td>41.6%</td>
<td>14.9%</td>
<td>10.5%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNZK</td>
<td>Fidelity Freedom® 2045 K</td>
<td>★★★★</td>
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<td>0.65%</td>
<td>41.5%</td>
<td>14.9%</td>
<td>10.5%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSNLQ</td>
<td>Fidelity Freedom® 2050 K</td>
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<td>0.65%</td>
<td>41.5%</td>
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<td>10.5%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FNSDK</td>
<td>Fidelity Freedom® 2055 K</td>
<td>★★★★</td>
<td>Target-Date 2055</td>
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<td>41.5%</td>
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<td>10.6%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FNSFX</td>
<td>Fidelity Freedom® 2060 K</td>
<td>★★★★</td>
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<td>0.65%</td>
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<td><strong>Core Investments</strong></td>
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<tr>
<td>Money Market</td>
<td>SPAXX</td>
<td>Fidelity® Government MMkt</td>
<td>N/R</td>
<td>Money Market - Taxable</td>
<td>0.42%</td>
<td>0.0%</td>
<td>0.8%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FDLXX</td>
<td>Fidelity Treasury Only Money Market</td>
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<td>Money Market - Taxable</td>
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<td>0.4%</td>
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<tr>
<td>ICE Bank of America ML</td>
<td>ICE BoA US 3M Trsy Bill TR USD(^d)</td>
<td></td>
<td></td>
<td></td>
<td>0.09%</td>
<td>1.2%</td>
<td>0.6%</td>
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<tr>
<td>Fixed Income</td>
<td>FTBFX</td>
<td>Fidelity® Total Bond Fund</td>
<td>★★★★</td>
<td>Intermediate Core-Plus Bond</td>
<td>0.45%</td>
<td>3.3%</td>
<td>4.3%</td>
<td>4.2%</td>
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<tr>
<td>Fidelity</td>
<td>FXNAX</td>
<td>Fidelity® US Bond Index</td>
<td>★★★★</td>
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<td>3.0%</td>
<td>3.4%</td>
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<tr>
<td>Barclays Capital Indices</td>
<td>BbgBarc US Agg Bond TR USD(^d)</td>
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<td>3.4%</td>
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<tr>
<td>US Equities (Domestic)</td>
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<tr>
<td>Fidelity</td>
<td>FSKAX</td>
<td>Fidelity® Total Market Index</td>
<td>★★★★</td>
<td>Large Blend</td>
<td>0.02%</td>
<td>44.3%</td>
<td>17.9%</td>
<td>14.7%</td>
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<tr>
<td>Fidelity</td>
<td>FXALX</td>
<td>Fidelity® 500 Index</td>
<td>★★★★★</td>
<td>Large Blend</td>
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<td>17.6%</td>
<td>14.8%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FCONX</td>
<td>Fidelity® Contrafund® K</td>
<td>★★★★</td>
<td>Large Growth</td>
<td>0.78%</td>
<td>38.6%</td>
<td>21.8%</td>
<td>16.6%</td>
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<tr>
<td>Fidelity</td>
<td>FLPKX</td>
<td>Fidelity® Low-Priced Stock K</td>
<td>★★★★</td>
<td>Mid-Cap Value</td>
<td>0.69%</td>
<td>52.4%</td>
<td>14.0%</td>
<td>11.8%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSMAX</td>
<td>Fidelity® Extended Market Index</td>
<td>★</td>
<td>Mid-Cap Growth</td>
<td>0.04%</td>
<td>61.6%</td>
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<td>14.0%</td>
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<tr>
<td>Fidelity</td>
<td>FSLCX</td>
<td>Fidelity® Small Cap Stock</td>
<td>★★</td>
<td>Small Blend</td>
<td>0.91%</td>
<td>53.5%</td>
<td>14.0%</td>
<td>9.8%</td>
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<tr>
<td>Vanguard</td>
<td>VGIA1X</td>
<td>Vanguard Growth &amp; Income Adm</td>
<td>★★★★</td>
<td>Large Blend</td>
<td>0.22%</td>
<td>41.5%</td>
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<td>14.9%</td>
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<tr>
<td>Russell Index</td>
<td>Russell 3000 TR USD(^d)</td>
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<td>44.2%</td>
<td>17.9%</td>
<td>14.7%</td>
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<tr>
<td>Russell Index</td>
<td>Russell Mid Cap TR USD(^d)</td>
<td></td>
<td></td>
<td></td>
<td>49.8%</td>
<td>15.6%</td>
<td>13.2%</td>
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<tr>
<td>Russell Index</td>
<td>Russell 2000 TR USD(^d)</td>
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<td></td>
<td>62.0%</td>
<td>16.5%</td>
<td>12.3%</td>
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<tr>
<td>Standard and Poor's</td>
<td>S&amp;P 500 TR USD(^d)</td>
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<td>40.8%</td>
<td>17.6%</td>
<td>14.8%</td>
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<tr>
<td>Non-US Equities (International)</td>
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<tr>
<td>Fidelity</td>
<td>FDIXX</td>
<td>Fidelity® Diversified International K</td>
<td>★★★</td>
<td>Foreign Large Growth</td>
<td>0.94%</td>
<td>29.6%</td>
<td>12.5%</td>
<td>7.9%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FSPSX</td>
<td>Fidelity® International Index</td>
<td>★★★</td>
<td>Foreign Large Blend</td>
<td>0.04%</td>
<td>32.2%</td>
<td>10.3%</td>
<td>6.0%</td>
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<tr>
<td>MSCI Inc.</td>
<td>MSCI ACWI GR USD(^d)</td>
<td></td>
<td></td>
<td></td>
<td>39.9%</td>
<td>15.2%</td>
<td>10.5%</td>
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<tr>
<td>MSCI Inc.</td>
<td>MSCI EAFE GR USD(^d)</td>
<td></td>
<td></td>
<td></td>
<td>32.9%</td>
<td>10.8%</td>
<td>6.4%</td>
<td></td>
</tr>
<tr>
<td>MSCI Inc.</td>
<td>MSCI ACWI Ex USA GR USD(^d)</td>
<td></td>
<td></td>
<td></td>
<td>36.3%</td>
<td>11.6%</td>
<td>5.9%</td>
<td></td>
</tr>
</tbody>
</table>
The following table shows the rates of return for the funds that are currently available under the TEC Physician 403(b) Plan for the one, five and ten-year periods ending on June 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.

<table>
<thead>
<tr>
<th>VENDOR</th>
<th>TICKER</th>
<th>FUND 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>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity</td>
<td>FAGIX</td>
<td>Fidelity® Capital &amp; Income</td>
<td>*****</td>
<td>High Yield Bond</td>
<td>0.68%</td>
<td>26.4%</td>
<td>9.9%</td>
<td>7.6%</td>
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<tr>
<td>Fidelity</td>
<td>FBNDX</td>
<td>Fidelity® Investment Grade Bond</td>
<td>****</td>
<td>Intermediate Core Bond</td>
<td>0.45%</td>
<td>1.1%</td>
<td>4.1%</td>
<td>4.0%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FTHRX</td>
<td>Fidelity® Intermediate Core Bond</td>
<td>*****</td>
<td>Intermediate Core Bond</td>
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<td>1.4%</td>
<td>2.9%</td>
<td>3.0%</td>
</tr>
<tr>
<td>Fidelity</td>
<td>FADMX</td>
<td>Fidelity® Strategic Income Fund</td>
<td>****</td>
<td>Multisector Bond</td>
<td>0.67%</td>
<td>11.6%</td>
<td>5.7%</td>
<td>4.6%</td>
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<tr>
<td>Fidelity</td>
<td>FIDXX</td>
<td>Fidelity® International Discovery K</td>
<td>***</td>
<td>Foreign Large Growth</td>
<td>0.91%</td>
<td>35.3%</td>
<td>13.0%</td>
<td>8.1%</td>
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<tr>
<td>Fidelity</td>
<td>FDExx</td>
<td>Fidelity® Disciplined Equity K</td>
<td>*****</td>
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<td>0.62%</td>
<td>40.2%</td>
<td>17.9%</td>
<td>14.0%</td>
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<tr>
<td>Fidelity</td>
<td>FDVxx</td>
<td>Fidelity® Value Discovery K</td>
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<td>Large Growth</td>
<td>0.56%</td>
<td>45.7%</td>
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<td>11.7%</td>
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<tr>
<td>Fidelity</td>
<td>FBGXX</td>
<td>Fidelity® Blue Chip Growth K</td>
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<td>56.3%</td>
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<td>20.5%</td>
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<tr>
<td>Fidelity</td>
<td>FGXXX</td>
<td>Fidelity® Growth Company K</td>
<td>*****</td>
<td>Large Growth</td>
<td>0.75%</td>
<td>56.5%</td>
<td>31.4%</td>
<td>21.3%</td>
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<td>Fidelity</td>
<td>FTXX</td>
<td>Fidelity® Trend</td>
<td>0.73%</td>
<td>41.1%</td>
<td>23.8%</td>
<td>17.4%</td>
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<td></td>
</tr>
<tr>
<td>Fidelity</td>
<td>FEIXX</td>
<td>Fidelity® Equity-Income K</td>
<td>*****</td>
<td>Large Value</td>
<td>0.51%</td>
<td>41.7%</td>
<td>13.1%</td>
<td>10.8%</td>
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<tr>
<td>Fidelity</td>
<td>FMXX</td>
<td>Fidelity® Mid-Cap Stock K</td>
<td>****</td>
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<td>0.82%</td>
<td>54.4%</td>
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<td>Fidelity</td>
<td>FCXX</td>
<td>Fidelity® Small Cap Growth</td>
<td>*****</td>
<td>Small Growth</td>
<td>1.09%</td>
<td>52.4%</td>
<td>22.7%</td>
<td>16.1%</td>
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<tr>
<td>Fidelity</td>
<td>FCXX</td>
<td>Fidelity® Small Cap Value</td>
<td>*****</td>
<td>Small Value</td>
<td>0.96%</td>
<td>79.7%</td>
<td>13.8%</td>
<td>12.5%</td>
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<tr>
<td>Fidelity</td>
<td>FWXX</td>
<td>Fidelity® Worldwide</td>
<td>****</td>
<td>World-Large-Stock Growth</td>
<td>1.05%</td>
<td>39.3%</td>
<td>18.9%</td>
<td>12.7%</td>
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<tr>
<td>Fidelity</td>
<td>FBAXX</td>
<td>Fidelity® Balanced K</td>
<td>*****</td>
<td>Allocation--50% to 70% Equity</td>
<td>0.45%</td>
<td>33.5%</td>
<td>14.7%</td>
<td>11.6%</td>
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<tr>
<td>Fidelity</td>
<td>FPRXX</td>
<td>Fidelity® Puritan® K</td>
<td>*****</td>
<td>Allocation--50% to 70% Equity</td>
<td>0.45%</td>
<td>29.9%</td>
<td>14.2%</td>
<td>11.3%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VBTXL</td>
<td>Vanguard Total Bond Market Index Adm</td>
<td>****</td>
<td>Intermediate Core Bond</td>
<td>0.05%</td>
<td>-0.4%</td>
<td>3.0%</td>
<td>3.4%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VTMGXX</td>
<td>Vanguard Developed Markets Index Adm</td>
<td>****</td>
<td>Foreign Large Blend</td>
<td>0.07%</td>
<td>35.8%</td>
<td>10.9%</td>
<td>6.4%</td>
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<tr>
<td>Vanguard</td>
<td>VTAX</td>
<td>Vanguard Total Intl Stock Index Adm</td>
<td>****</td>
<td>Foreign Large Blend</td>
<td>0.11%</td>
<td>36.5%</td>
<td>11.1%</td>
<td>5.7%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VTXX</td>
<td>Vanguard International Value Inv</td>
<td>****</td>
<td>Foreign Value</td>
<td>0.35%</td>
<td>41.3%</td>
<td>10.6%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VDGXX</td>
<td>Vanguard Dividend Growth Inv</td>
<td>****</td>
<td>Large Blend</td>
<td>0.26%</td>
<td>33.0%</td>
<td>14.7%</td>
<td>13.5%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VFIAX</td>
<td>Vanguard 500 Index Admiral</td>
<td>****</td>
<td>Large Blend</td>
<td>0.04%</td>
<td>40.8%</td>
<td>17.6%</td>
<td>14.8%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VTSAX</td>
<td>Vanguard Total Stock Mix Idx Adm</td>
<td>****</td>
<td>Large Blend</td>
<td>0.04%</td>
<td>44.3%</td>
<td>17.9%</td>
<td>14.7%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VHCAX</td>
<td>Vanguard Capital Opportunity Adm</td>
<td>****</td>
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<td>0.37%</td>
<td>50.0%</td>
<td>21.7%</td>
<td>16.9%</td>
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<tr>
<td>Vanguard</td>
<td>VIGAX</td>
<td>Vanguard Growth Index Admiral</td>
<td>****</td>
<td>Large Growth</td>
<td>0.05%</td>
<td>42.8%</td>
<td>23.0%</td>
<td>17.5%</td>
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<td>Vanguard</td>
<td>WVLX</td>
<td>Vanguard International Growth Adm</td>
<td>****</td>
<td>Foreign Large Growth</td>
<td>0.33%</td>
<td>51.2%</td>
<td>23.7%</td>
<td>15.5%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VPCX</td>
<td>Vanguard PRIMECAP Core Inv</td>
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<td>Large Blend</td>
<td>0.46%</td>
<td>49.0%</td>
<td>18.2%</td>
<td>15.0%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VPMX</td>
<td>Vanguard PRIMECAP Adm</td>
<td>****</td>
<td>Large Blend</td>
<td>0.31%</td>
<td>47.6%</td>
<td>20.4%</td>
<td>16.4%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>WVJXX</td>
<td>Vanguard US Growth Admiral™</td>
<td>*****</td>
<td>Large Growth</td>
<td>0.28%</td>
<td>48.0%</td>
<td>26.3%</td>
<td>19.1%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VEIRX</td>
<td>Vanguard Equity-Income Adm</td>
<td>****</td>
<td>Large Value</td>
<td>0.19%</td>
<td>37.8%</td>
<td>12.3%</td>
<td>12.5%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VUAX</td>
<td>Vanguard Value Index Adm</td>
<td>****</td>
<td>Large Value</td>
<td>0.05%</td>
<td>41.3%</td>
<td>13.0%</td>
<td>12.3%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VWNAX</td>
<td>Vanguard Windsor®™ II Admiral™</td>
<td>****</td>
<td>Large Value</td>
<td>0.26%</td>
<td>51.3%</td>
<td>15.7%</td>
<td>13.0%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VEXAX</td>
<td>Vanguard Extended Market Index Admiral</td>
<td>****</td>
<td>Mid-Cap Growth</td>
<td>0.06%</td>
<td>61.6%</td>
<td>18.8%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VIMAX</td>
<td>Vanguard Mid Cap Index Admiral</td>
<td>****</td>
<td>Mid-Cap Blend</td>
<td>0.05%</td>
<td>46.9%</td>
<td>15.7%</td>
<td>13.1%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VMGXX</td>
<td>Vanguard Mid Cap Growth Inv</td>
<td>****</td>
<td>Mid-Cap Growth</td>
<td>0.34%</td>
<td>40.5%</td>
<td>18.3%</td>
<td>13.5%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VASXX</td>
<td>Vanguard Selected Value Inv</td>
<td>****</td>
<td>Mid-Cap Value</td>
<td>0.31%</td>
<td>62.6%</td>
<td>12.6%</td>
<td>11.2%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VSMAX</td>
<td>Vanguard Small Cap Index Adm</td>
<td>****</td>
<td>Small Blend</td>
<td>0.05%</td>
<td>56.5%</td>
<td>16.0%</td>
<td>12.9%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VEXRX</td>
<td>Vanguard Explorer Adm</td>
<td>****</td>
<td>Small Growth</td>
<td>0.30%</td>
<td>52.9%</td>
<td>21.1%</td>
<td>14.7%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VSXX</td>
<td>Vanguard Small Cap Growth Index Admiral</td>
<td>****</td>
<td>Small Growth</td>
<td>0.07%</td>
<td>45.3%</td>
<td>19.4%</td>
<td>13.3%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VSIAX</td>
<td>Vanguard Small Cap Value Index Admiral</td>
<td>****</td>
<td>Small Value</td>
<td>0.07%</td>
<td>65.7%</td>
<td>12.8%</td>
<td>11.8%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VHGX</td>
<td>Vanguard Global Equity Inv</td>
<td>****</td>
<td>World Large-Stock Blend</td>
<td>0.45%</td>
<td>43.3%</td>
<td>16.9%</td>
<td>11.5%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VGSTX</td>
<td>Vanguard STAR Inv</td>
<td>****</td>
<td>Allocation--50% to 70% Equity</td>
<td>0.31%</td>
<td>29.4%</td>
<td>13.3%</td>
<td>10.2%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VENX</td>
<td>Vanguard Wellington™ Admiral™</td>
<td>****</td>
<td>Allocation—50% to 70% Equity</td>
<td>0.16%</td>
<td>26.1%</td>
<td>11.9%</td>
<td>10.5%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VTXXX</td>
<td>Vanguard Target Retirement 2015 Inv</td>
<td>****</td>
<td>Target-Date 2015</td>
<td>0.12%</td>
<td>13.6%</td>
<td>7.8%</td>
<td>7.0%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VTVXX</td>
<td>Vanguard Target Retirement 2025 Inv</td>
<td>****</td>
<td>Target-Date 2025</td>
<td>0.13%</td>
<td>22.7%</td>
<td>10.6%</td>
<td>8.7%</td>
</tr>
<tr>
<td>Vanguard</td>
<td>VTHXX</td>
<td>Vanguard Target Retirement 2035 Inv</td>
<td>****</td>
<td>Target-Date 2035</td>
<td>0.14%</td>
<td>29.3%</td>
<td>12.4%</td>
<td>9.9%</td>
</tr>
</tbody>
</table>

**Mutual Fund Brokerage Window**

Available from Fidelity 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 June 30, 2021.
* The Moderate Allocation category is used for funds with stock holdings of more 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 plan.

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.