

All periods longer than one year are annualized.

Funds (Net of Investment Fees) Benchmarks (Gross)	Current Month	Three Months	One Year	Three Years	Five Years	Ten Years
SHORT-TERM						
Short-Term Fund	(0.1)%	(0.2)%	(0.3)%	0.8%	1.0%	0.8%
<i>ICE BofAML 6-Month Treasury Bill Index</i>	0.0%	0.0%	0.0%	1.1%	1.3%	0.8%
COMMUNITY DEVELOPMENT						
Community Development Investment Fund ¹	(0.8)%	(0.8)%	(0.1)%	1.4%	1.5%	1.7%
<i>No Benchmark</i>	—	—	—	—	—	—
FIXED INCOME						
Bond Core Fund	(2.3)%	(2.3)%	(3.5)%	4.3%	3.5%	3.0%
<i>Bloomberg Barclays U.S. Government/Credit Bond Index</i>	(2.4)%	(2.3)%	(3.1)%	4.2%	3.4%	2.8%
Bond Fund	(2.4)%	(2.3)%	(3.4)%	4.5%	3.6%	3.2%
<i>Bloomberg Barclays U.S. Government/Credit Bond Index</i>	(2.4)%	(2.3)%	(3.1)%	4.2%	3.4%	2.8%
Treasury Inflation-Protected Securities Fund ²	(2.3)%	(1.2)%	2.8%	7.1%	5.2%	2.6%
<i>Bloomberg Barclays U.S. Treasury Inflation-Linked Bond Index</i>	(2.0)%	(0.8)%	3.5%	7.2%	4.7%	2.6%
Bank Loans Fund ²	0.0%	0.4%	3.6%	4.1%	—	—
<i>S&P/LSTA U.S. Leveraged Loan 100 Index</i>	0.1%	0.5%	2.6%	4.4%	—	—
High Yield Bond Fund ²	(2.1)%	(1.5)%	3.0%	6.9%	5.3%	6.2%
<i>Bloomberg Barclays U.S. Corporate High Yield Bond Index</i>	(2.7)%	(1.9)%	2.1%	6.3%	5.4%	6.2%
Global Aggregate Fixed Income Fund ^{2,3}	—	—	—	—	—	—
<i>Bloomberg Barclays Global Aggregate Index</i>	—	—	—	—	—	—
DOMESTIC EQUITY						
Domestic Stock Large Cap Core Index Fund ⁴	(5.1)%	(1.4)%	23.1%	20.6%	16.7%	—
<i>S&P 500 Index</i>	(5.2)%	(1.6)%	23.3%	20.7%	16.8%	—
Domestic Stock Mid Cap Fund	(6.1)%	(0.9)%	20.2%	15.8%	9.3%	11.6%
<i>Russell Midcap Index</i>	(7.4)%	(6.9)%	13.9%	16.1%	12.8%	13.4%
Domestic Stock Growth Fund	(7.6)%	(5.6)%	18.4%	21.3%	17.2%	14.4%
<i>Russell 1000 Growth Index</i>	(8.6)%	(6.1)%	17.5%	26.4%	22.3%	18.0%
Domestic Stock Fund	(6.2)%	(2.7)%	20.6%	19.1%	14.1%	12.7%
<i>S&P 500 Index</i>	(5.2)%	(1.6)%	23.3%	20.7%	16.8%	15.4%
Small Cap Fund	(8.3)%	(7.0)%	8.8%	19.6%	18.8%	15.7%
<i>Russell 2000 Index</i>	(9.6)%	(11.5)%	(1.2)%	12.0%	9.7%	11.3%
INTERNATIONAL EQUITY						
International Stock Core Fund	(7.7)%	(10.7)%	(2.8)%	10.4%	8.5%	6.7%
<i>MSCI EAFE Index</i>	(4.8)%	(4.6)%	7.0%	9.3%	7.9%	6.9%
Emerging Markets Stock Fund ²	(2.1)%	(7.2)%	(1.1)%	2.2%	4.7%	2.4%
<i>MSCI Emerging Markets Index</i>	(1.9)%	(4.1)%	(7.2)%	7.2%	8.3%	4.2%
ALTERNATIVE INVESTMENTS						
Commodities-Based Fund ²	6.3%	2.3%	37.2%	16.3%	7.7%	(1.6)%
<i>Bloomberg Commodity Total Return Index</i>	8.8%	4.4%	34.7%	11.0%	5.4%	(2.3)%
Public Real Estate Fund ²	(6.8)%	(5.2)%	15.6%	6.4%	6.7%	6.1%
<i>S&P Developed Property Index</i>	(5.8)%	(1.8)%	20.2%	7.5%	7.7%	8.6%
Multi-Strategy Hedge Fund ^{2,3}	—	—	—	—	—	—
<i>60% S&P 500 Index/40% Bloomberg Barclays U.S. Aggregate Bond Index</i>	—	—	—	—	—	—
Global Inflation Protection Fund ²	(2.0)%	(1.2)%	10.2%	9.8%	7.7%	—
<i>Bloomberg Barclays U.S. TIPS 1-10 Year Index + 2%</i>	(1.0)%	0.0%	5.8%	8.3%	6.1%	—
EQUITY AND FIXED INCOME						
Balanced Fund	(4.7)%	(2.4)%	10.7%	13.8%	10.4%	9.2%
<i>Blended Balanced Index ⁵</i>	(4.1)%	(1.9)%	12.2%	14.3%	11.6%	10.4%
TACTICAL FUNDS (additional fees apply)						
Conservative Fund ^{2,3}	—	—	—	—	—	—
<i>Blended Conservative Index ⁶</i>	—	—	—	—	—	—
Income Fund ²	(3.7)%	(3.1)%	2.6%	8.4%	6.7%	—
<i>Blended Income Index ⁶</i>	(3.6)%	(2.9)%	3.6%	8.8%	7.1%	—
BVI Income Fund	(3.8)%	(3.2)%	2.6%	9.1%	—	—
<i>Blended SRI Income Index ⁶</i>	(3.6)%	(2.9)%	3.6%	9.1%	—	—
Income & Growth Fund ²	(4.2)%	(3.4)%	5.2%	10.4%	8.6%	—
<i>Blended Income & Growth Index ⁶</i>	(4.0)%	(3.1)%	6.2%	10.9%	8.9%	—
BVI Income & Growth Fund	(4.5)%	(3.6)%	5.1%	11.1%	8.8%	—
<i>Blended SRI Income & Growth Index ⁶</i>	(4.0)%	(3.1)%	6.2%	10.9%	8.8%	—
Growth Fund ²	(4.9)%	(3.9)%	7.8%	11.5%	9.5%	—
<i>Blended Growth Index ⁶</i>	(4.4)%	(3.3)%	8.8%	12.3%	10.0%	—
BVI Growth Fund	(5.1)%	(3.9)%	7.9%	13.2%	10.5%	—
<i>Blended SRI Growth Index ⁶</i>	(4.4)%	(3.3)%	8.8%	12.5%	10.2%	—
Aggressive Growth Fund ²	(5.5)%	(4.2)%	10.4%	12.6%	10.4%	—
<i>Blended Aggressive Growth Index ⁶</i>	(4.8)%	(3.6)%	11.5%	13.6%	11.0%	—
BVI Aggressive Growth Fund	(5.6)%	(4.2)%	10.6%	15.0%	—	—
<i>Blended SRI Aggressive Growth Index ⁶</i>	(4.8)%	(3.6)%	11.5%	14.2%	—	—
U.S INFLATION						
Consumer Price Index (December 2021) ⁷	0.3%	1.6%	7.0%	3.5%	2.9%	2.1%

¹CDIF interest accrues on a daily basis. ²These investment funds may not meet Brethren Values Investing guidelines because they are invested in mutual funds. All other investment funds must meet Brethren Values Investing guidelines. ³No assets invested in this fund. ⁴Expected to match benchmark gross of fees. Typically, will not match benchmark net of fees and due to required cash position. ⁵Weighted average of the S&P 500 Index (60 percent) and the Bloomberg Barclays U.S. Capital Government/Credit Bond Index (40 percent). ⁶Changed January 1, 2021. 3-year, 5-year, and 10-year blended new with old benchmarks. ⁷Most recent data available. CPI data are from the Consumer Price Index for All Urban Consumers. All items are not seasonally weighted.