

**Comparative Performance**  
**UA Local 350 - Retirement Plan**  
As of September 30, 2019

**Comparative Performance**

	<b>MTH</b>	<b>QTR</b>	<b>YTD</b>	<b>1 YR</b>	<b>3 YR</b>	<b>5 YR</b>	<b>7 YR</b>	<b>10 YR</b>
Dodge & Cox International Stock (DODFX)	4.41	-1.66	11.00	-2.75	5.26	0.64	5.89	4.92
MSCI AC World ex USA Value (net)	4.12	-2.80	6.94	-4.51	5.24	0.89	3.64	3.05
American Beacon Small Cap Value (ABSYX)	5.48	-1.11	12.90	-10.66	5.56	5.99	9.56	10.38
Russell 2000 Value Index	5.13	-0.57	12.82	-8.24	6.54	7.17	9.35	10.06
Champlain Mid Cap (CIPIX)	2.14	-0.79	18.82	5.14	15.27	13.21	15.00	N/A
Russell Midcap Index	1.97	0.48	21.93	3.19	10.69	9.10	12.57	13.07
American Funds Growth Fund of America (RGAGX)	-0.24	-2.06	15.46	-1.93	13.10	10.97	13.77	12.76
Russell 1000 Growth Index	0.01	1.49	23.30	3.71	16.89	13.39	15.02	14.94
Vanguard 500 Index (VFIAX)	1.87	1.69	20.54	4.22	13.36	10.80	13.22	13.21
S&P 500 Index (Net)	1.83	1.55	20.01	3.62	12.71	10.15	12.55	12.54
Dodge & Cox Stock (DODGX)	3.31	0.21	13.38	-2.00	11.34	8.10	12.67	12.01
Russell 1000 Value Index	3.57	1.36	17.81	4.00	9.43	7.79	11.30	11.46
Vanguard STAR Inv (VGSTX)	0.90	0.86	14.54	4.23	8.47	6.91	8.45	8.65
Vanguard Star Hybrid	0.91	1.96	15.86	7.10	9.32	8.00	9.11	9.59
Vanguard Real Estate Index (VGSLX)	1.88	7.40	28.14	19.89	7.06	9.94	9.78	12.88
Vanguard Spliced REIT Index	1.89	7.43	28.20	19.94	7.16	10.05	9.88	12.97
Vanguard Total Bond Market Index Adm (VBTLX)	-0.59	2.43	8.68	10.43	2.90	3.35	2.67	3.69
Vanguard Splc Blmbg. Barc. US Agg Flt Adj (N)	-0.58	2.33	8.72	10.44	2.96	3.40	2.74	3.78
Dodge & Cox Income (DODIX)	-0.07	2.09	8.81	9.13	3.79	3.70	3.52	4.52
Blmbg. Barc. U.S. Aggregate Index	-0.53	2.27	8.52	10.30	2.92	3.38	2.72	3.75
Morley Stable Value	0.19	0.57	1.65	2.17	1.84	1.64	1.46	1.64
90 Day U.S. Treasury Bill	0.18	0.56	1.81	2.38	1.54	0.96	0.70	0.52

Returns for periods greater than one year are annualized.  
Returns are expressed as percentages.

This report is for the sole use of the named client. Information is based on sources and data believed to be reliable, but AndCo is not responsible for third party data and cannot guarantee the accuracy of the information.  
This report is presented as a supplement to the client's quarterly Investment Performance Review which contains additional important disclosure information.



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**Investment Definitions**

**American Beacon Small Cap Value Y: ABSYX ([www.americanbeaconfunds.com](http://www.americanbeaconfunds.com))**

Type of Fund: This is an equity fund that focuses on building a portfolio of value oriented stocks of small sized U.S. Companies.

Risks: This fund is classified as very aggressive, with a high degree of price volatility making it most appropriate for long-term investors willing to take additional risk.

**Champlain Mid Cap Fund: CIPIX ([www.cipvt.com](http://www.cipvt.com))**

Type of Fund: This is an equity fund that focuses on building a portfolio of stocks oriented toward medium sized U.S. companies.

Risks: This fund is classified as aggressive, with a high degree of price volatility making it most appropriate for long-term investors willing to take additional risk.

**Dodge & Cox International Fund: DODFX ([www.dodgeandcox.com](http://www.dodgeandcox.com))**

Type of Fund: This is an equity fund that focuses on building a portfolio of value oriented stocks of medium to large well established non-U.S. companies primarily in developed markets.

Risks: This fund is classified as aggressive, with a high degree of price volatility making it most appropriate for long-term investors willing to take additional risk.

**American Funds Growth Fund of America: RGAGX ([www.americanfunds.com](http://www.americanfunds.com))**

Type of Fund: This is an equity fund that focuses on building a portfolio of growth oriented stocks of large sized U.S. companies.

Risks: This fund is classified as moderately aggressive, with a high degree of price volatility making it most appropriate for long-term investors willing to take additional risk.

**Vanguard 500 Index Fund: VFIAX ([www.vanguard.com](http://www.vanguard.com))**

Type of Fund: This is an equity fund that focuses on building a passive portfolio that replicates the holdings and performance of the Standard & Poor's 500 Index.

Risks: This fund is classified as moderately aggressive, with a high degree of price volatility making it most appropriate for long-term investors willing to take additional risk.

**Dodge & Cox Stock Fund: DODGX ([www.dodgeandcox.com](http://www.dodgeandcox.com))**

Type of Fund: This is an equity fund that focuses on building a portfolio of value oriented stocks of large sized U.S. companies. May invest up to 20% in non-U.S. stocks.

Risks: This fund is classified as moderately aggressive, with a high degree of price volatility making it most appropriate for long-term investors willing to take additional risk.

**Vanguard STAR Fund: VGSTX ([www.vanguard.com](http://www.vanguard.com))**

Type of Fund: This is an asset allocation fund that focuses on building a portfolio of stocks, bonds and cash. The Fund achieves its asset allocation goals through investment in other Vanguard Funds.

Risks: This fund is classified as moderate, with a modest degree of price volatility that is appropriate for investors seeking a pre-built asset allocation strategy with an emphasis on stocks.

**Vanguard REIT Index Fund: VGSLX ([www.vanguard.com](http://www.vanguard.com))**

Type of Fund: This is real estate fund invests primarily in shares of real estate investment trusts (REIT's) and seeks to match the risk and returns of the MSCI US REIT Index.

Risks: This fund is classified as moderately aggressive, because fund's concentration in a relatively narrow market sector involves high volatility risk.

**Dodge & Cox Income Fund: DODIX ([www.dodgeandcox.com](http://www.dodgeandcox.com))**

Type of Fund: This is a intermediate-term bond fund that focuses on building a portfolio of high quality investment grade bonds issued by the U.S. bond market.

Risks: This fund is classified as moderately conservative with a low degree of price volatility making it most appropriate for short-term investors seeking to reduce risk.

**Vanguard Total Bond Market Index Fund: VBTLX ([www.vanguard.com](http://www.vanguard.com))**

Type of Fund: This is a intermediate-term passively managed bond fund that focuses on building a portfolio of high quality investment grade bonds issued by the U.S. bond market.

Risks: This fund is classified as moderately conservative with a low degree of price volatility making it most appropriate for short-term investors seeking to reduce risk.

**Morley Stable Value Fund: ([http://www.morley.com/en/stable\\_value.html](http://www.morley.com/en/stable_value.html))**

Type of Fund: This is a stable value fund that seeks to provide preservation of principal, stable Market value and competitive returns that track prevailing intermediate term yields.

Risk: This fund is classified as very conservative with the lowest degree of price volatility making it most appropriate for short-term investors seeking to reduce risk.

