



**Conservative Balanced Pool
Annual Returns**

INVESTMENTS

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
January	2.93%	-2.61%	-0.08%	0.61%	2.86%	1.22%	0.74%	-1.06%	-0.17%	-0.60%
February	-1.54%	-1.18%	0.84%	-2.99%	1.17%	-1.19%	1.27%	0.17%	1.47%	1.56%
March		-0.37%	0.84%	-3.90%	1.12%	-0.42%	0.06%	2.46%	-0.01%	-0.02%
April		-3.47%	1.75%	4.51%	1.32%	-0.12%	0.61%	0.30%	0.14%	0.23%
May		0.43%	0.27%	1.98%	-1.29%	1.16%	0.47%	0.42%	0.44%	0.91%
June		-3.06%	0.68%	0.99%	2.51%	0.28%	0.25%	0.77%	-0.61%	0.69%
July		3.32%	0.81%	1.95%	0.44%	0.98%	0.78%	1.26%	0.65%	-0.76%
August		-2.04%	0.80%	2.22%	0.17%	1.36%	0.28%	-0.11%	-1.78%	1.46%
September		-3.98%	-1.48%	-1.15%	0.44%	-0.11%	0.56%	0.20%	-0.54%	-0.76%
October		2.23%	1.67%	-0.48%	0.84%	-2.11%	0.62%	-0.85%	2.19%	1.22%
November		2.58%	-0.53%	3.59%	1.12%	0.88%	0.75%	0.71%	0.06%	0.81%
December		-1.93%	1.09%	1.47%	0.92%	-2.00%	0.33%	0.61%	-0.80%	-0.19%
Annual Returns*	1.34%	-9.94%	6.82%	8.80%	12.20%	-0.15%	6.92%	4.93%	0.99%	4.60%
Benchmark**	1.33%	-9.52%	6.57%	10.17%	12.45%	-0.43%	6.75%	4.86%	1.00%	4.83%

*Represents YTD Return

**Pool benchmark is a weighted average of 70% Barclays U.S. 1-5 Year Government/Credit Float Adjusted and 30% CRSP U.S. Total Market Index.