



*December 31, 2020*

	<b>5 Year</b>	<b>3 Year</b>	<b>1 Year</b>	<b>Last 3 mos.</b>
<b>OSIF</b>	<b>6.51%</b>	<b>10.85%</b>	<b>11.90%</b>	<b>6.39%</b>
S&P 500 (Large Stocks)	15.20%	14.17%	18.34%	12.15%
BB Agg (Bonds)	4.43%	5.34%	7.49%	0.67%
MSCI ACWI (Global Stocks)	12.24%	10.05%	16.21%	14.68%

**PERFORMANCE DISCLOSURES**

Performance quoted is past performance and is no guarantee of future results. Investment returns and principal value will fluctuate.

**BENCHMARK NOTES**

The S&P 500 Index is a diversified large cap U.S. index that holds companies across all eleven GICS sectors

The Bloomberg Barclays U.S. Aggregate Index is an unmanaged index representing SEC-registered taxable and dollar denominated securities. It covers the U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage passthrough, and asset-backed securities.

The MSCI ACWI captures large and mid cap representation across 23 Developed Markets (DM) and 26 Emerging Markets. (EM) countries. With 2,994 constituents, the index covers approximately 85% of the global investable equity opportunity set.

