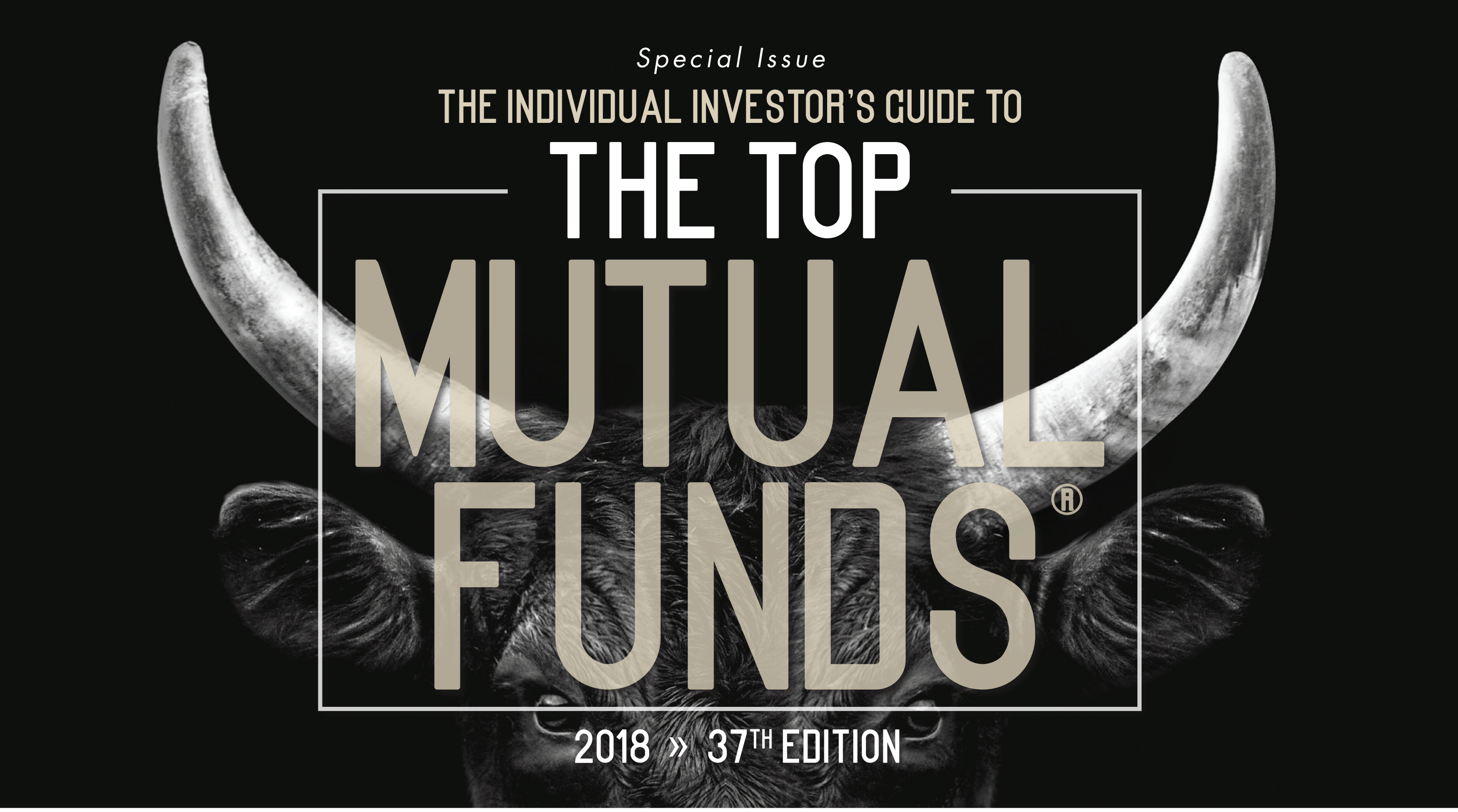

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Special Feature

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The Individual Investor's Guide to the Top Mutual Funds 2018

By AAII Staff

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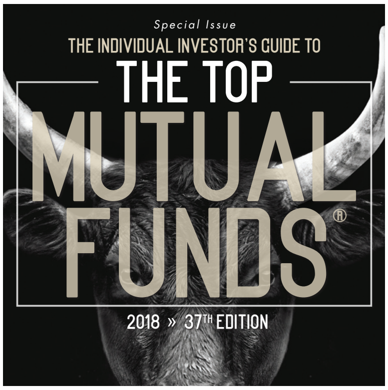

All in all, 2017 was a great year for stocks, both domestic and foreign.

It wasn't a shabby year for bonds either, although returns were relatively muted compared to stocks. Forty-six of the mutual fund categories ended the year in positive territory (with 25 realizing double-digit gains), while only two declined.

Performance was fueled by synchronized expansion in global economic activity, along with generally low inflation, accommodative monetary policy and growth in corporate earnings.

Mutual funds remain popular among AAII members because they offer cost-effective professional management of a diversified portfolio. As opposed to holding individual securities, mutual funds allow you to hold a collection of stocks, bonds or other securities purchased by a pool of investors and managed by a professional investment company. The price you pay is based on the total value of all the securities in the fund's portfolio divided by the number of shares outstanding. Each mutual fund share you own represents your proportional share of all the stocks, bonds, etc., that make up the particular fund's investment portfolio (the price is known as the fund's net asset value, or NAV). As an owner of a mutual fund, you will share in the profits and losses as well as the income and expenses of the fund, which is not the case for exchange-traded funds (ETFs).

When an investor takes a position in an ETF, he or she is exchanging shares with other investors through an exchange (much like stocks). Whereas, with a mutual fund, you are buying or redeeming shares directly with the fund at the end-of-day NAV. There is no limit to the number of shares issued (in the case of "open ended" mutual funds).

It's worth noting that mutual funds are generally more suitable than ETFs when an investor is looking to repeat specific transactions automatically (like an auto-deposit).

Many mutual funds offer access to actively managed investments, whereas most ETFs track indexes (there are some actively managed ETFs). For both ETFs and mutual funds, index or passive funds are usually less costly than their actively managed counterparts.

Over the last several years, investors have moved assets from mutual funds into ETFs in an attempt to take advantage of their lower costs and tax efficiency. While mutual funds have lost market share to ETFs, they are still far larger in terms of total assets and still remain very popular: As of November 2017, mutual funds had total assets of $18.6 trillion, compared to $3.3 trillion for ETFs.

As you look through this year's Guide, you may notice higher 10-year returns for equity-focused funds and the stock indexes. The period used to calculate 10-year returns now starts on January 1, 2008—two months into the last bear market. This calendar shift results in a lower starting value and thereby higher long-term returns.

How to Use This Guide

Selecting a mutual fund, while less time-consuming than investing in individual securities, does require some homework. No one should put money into an investment that they do not understand. This does not require a detailed investigation of the fund's investments, but it does require an understanding of the fund's investment objective, strategy, risks and performance history.

Individuals new to mutual fund investing can find explanatory articles in the Funds/ETFs section of AAII.com (www.aaii.com/investing/funds-etfs).

Performance tables appear on pages 5 through 9 in this issue. Table 1 lists the total return performance of common index benchmarks. Table 2 summarizes average performance and risk of the fund categories used in this guide. Table 3 allows you to compare the performance of the 50 most widely held funds (funds with the highest total assets). Table 4 lists the 50 best-performing funds of 2017 and Table 5 lists the 50 worst-performing funds of 2017. While past performance is no indication of future performance, it may attest to the quality and consistency of fund management.

Starting on page 10, funds are grouped by category and listed alphabetically within each category; the ticker symbol is indicated after each fund name. The listings provide information on a variety of return and risk data, portfolio composition and fees and expenses. Index funds are indicated by the letter "I" before the fund name, and funds that are closed to new investors are indicated by the letter "C." (A description of each category is included in the online edition of this guide at www.aaii.com/guides/mfguide.)

If you would like to request a copy of a fund prospectus and annual report, telephone numbers and website addresses of the fund families are provided on pages 38 and 39. Make sure you read the prospectus carefully before investing in any mutual fund.

Which Funds Were Included

The funds that appear in the Guide were selected from the universe of open-end funds tracked through Nasdaq. The following are the various screens we used for the final selection.

Historical Record

Generally, only those funds with three full years of data are included in the Guide so that there is a performance record of significant length and all performance measures can be calculated. Index funds with less than three full years may be included, as well as specialty funds that are of great interest to our members.

Size

Funds must appear in the Nasdaq mutual fund listings and are generally required to have at least $50 million in assets to qualify for inclusion in the Guide. A small number of funds with assets below $50 million may be included in some of the newer categories tracked in this Guide.

Loads

Only low-load and no-load mutual funds are included in this Guide. The decision as to what constitutes a significant load is difficult, but we took this approach in the Guide:

Funds with front-end loads, back-end loads or redemption fees of 3% or less are included if the fund does not also have a 12b-1 charge. Funds with redemption fees that disappear after six months that also have 12b-1 charges appear in this Guide.

Funds with 12b-1 fees and no front- or back-end loads are included in the Guide; we note, however, whether the fund has a 12b-1 fee and what the actual charge is per year. A 12b-1 fee greater than 0.25% is considered to be high, and we exclude these funds from the Guide. Investors should carefully assess these fees individually.

Mutual funds that impose a load that exceeds 3% or increased an existing load above 3% are excluded.

Expenses

Funds with significantly higher expense ratios than the average for their category are not included in this Guide. Exceptions were made for funds that significantly outperformed their peers over several time periods. We have bolded the expense ratio of funds whose ratios are in the lower 25% of their category.

Performance

For the most part, funds that significantly underperformed the average performance of their category are not included in this Guide.

Interest and Availability

Only those funds that are of general interest to mutual fund investors and available for investment by individual investors directly from the fund, without restrictions, are included in this Guide. Funds sold exclusively through advisers are excluded. If a fund family offers multiple no-load classes of its funds, the investor or retail class is presented in this Guide.

Leveraged funds are excluded from the print version of the Guide (but are available online).

Funds Not Included

The number of funds in the print version was limited to 719, about the same as last year, due to space.

AAII members who would like performance figures for no-load and low-load mutual funds that do not appear in these pages can access this information on our website at www.aaii.com/guides/mfguide, where close to 1,600 funds are covered.

A Key to Terms and Statistics

Most of the information shown in the listing is provided by Morningstar Inc., but some may come from mutual fund reports (the prospectus and annual and quarterly reports) and solicitation of information directly from the fund. Any data source has the potential for error, however, and before investing in any mutual fund, you should read the prospectus and the annual report.

When a dash appears in the performance tables or in a mutual fund listing, it indicates that the number was not available or does not apply in that particular instance. For example, the 10-year annual return figure would not be available for funds that have been operating for less than 10 years. We do not compile the bull and bear ratings for mutual funds not operating during the entire bull or bear market period. All numbers are truncated rather than rounded when necessary, unless noted otherwise in the following descriptions.

In the fund list, return and difference from category numbers that are in the top 25% of all funds within the investment category are shown in boldface. When risk and expense ratios are in the lowest 25% for the category, these numbers are also bolded. Fund data in the state-specific municipal bond category are not bolded because meaningful comparisons cannot be made across various state categories.

The following provides an explanation of the terms we have used in the performance tables and mutual fund listings. The explanations are listed in the order in which the data and information appear in the listing.

Index Fund: The letter **I** before a fund's name indicates that the fund is designed to follow an index, such as the S&P 500 index; the amounts invested in each security are proportional to the issue's representation in the index that the fund tracks. Because index funds are not actively managed, they make no research efforts to select particular stocks or bonds, and they do not make timing decisions. They are always 100% invested. This passive management approach means that the expenses and the cost of managing an index fund are extremely low. The online guide reports on the index tracked by these funds.

Closed: The letter **C** before the fund's name indicates that the fund is not accepting purchases from new investors. Some closed funds may also suspend additional investments from existing shareholders.

Fund Name: The funds are presented alphabetically by fund name within each category.

Ticker: The ticker symbol for each fund is given in parentheses for investors who want to access price quotes or conduct further research. The ticker is four letters and ends with an "X," indicating that it is a mutual fund. For example, the large-cap Dodge & Cox stock fund ticker is DODGX.

Style—Growth and Value: Indicates fund investment style. **G** = growth investing focus, **V** = value investing focus. For more on what these classifications mean, see the online edition of this Guide at www.aaii.com/guides/mfguide.

Annual Total Return (%): Return percentages for each of the last five years. Returns that are in the top 25% of all funds within the investment category are shown in boldface.

Bull Market Return (%)—Fund and Category +/-: Reflects the fund's performance in the most recent bull

(continued on page 39)

Table 1. Performance of Index Benchmarks

Index	Annual Total Return (%) 2017	2016	2015	2014	2013	Total Return (%) Bull	Bear	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index
Domestic Stock Indexes											
S&P 500 Equal Weighted	18.9	14.8	(2.2)	14.5	36.2	433.8	(53.7)	10.1	15.8	10.2	1.04
S&P 500	21.8	12.0	1.4	13.7	32.4	338.4	(50.9)	11.4	15.8	8.5	1.01
S&P MidCap 400	16.2	20.7	(2.2)	9.8	33.5	384.0	(49.3)	11.1	15.0	10.0	1.11
S&P SmallCap 600	13.2	26.6	(2.0)	5.8	41.3	409.2	(51.3)	12.0	16.0	10.4	1.38
International Stock Indexes											
MSCI World	23.1	8.1	(0.3)	5.5	27.4	253.6	(53.6)	9.9	12.3	5.6	1.04
MSCI EAFE	25.6	1.5	(0.4)	(4.5)	23.3	175.5	(56.3)	8.3	8.4	2.4	1.20
MSCI Europe	26.2	0.2	(2.3)	(5.7)	26.0	181.6	(58.9)	7.3	8.0	2.0	1.26
MSCI Far East	26.2	2.6	7.0	(2.3)	23.4	153.8	(47.0)	11.5	10.8	3.6	1.24
MSCI Pacific	25.0	4.5	3.2	(2.5)	18.4	168.2	(50.6)	10.5	9.3	3.6	1.25
Bond Indexes											
Bloomberg Barclays US Aggregate Bond	3.5	2.7	0.6	6.0	(2.0)	42.5	6.0	2.2	2.1	4.0	0.28
ICE BofAML US Corporate Bond	6.5	6.0	(0.6)	7.5	(1.5)	87.1	(7.2)	3.9	3.5	5.6	0.38
ICE BofAML US High Yield Bond	7.5	17.3	(4.6)	2.5	7.4	182.6	(26.1)	6.4	5.8	7.8	0.57
Bloomberg Barclays GNMA Bond	1.9	1.6	1.4	6.0	(2.1)	34.4	10.7	1.6	1.7	3.8	0.16
Bloomberg Barclays 1-3 Yr US Gov't	0.4	0.9	0.6	0.6	0.4	9.3	8.4	0.6	0.6	1.5	0.08
Bloomberg Barclays Interm US Gov't	1.1	1.0	1.2	2.5	(1.3)	19.9	11.8	1.1	0.9	2.7	0.22
Bloomberg Barclays Long US Gov't	8.5	1.4	(1.2)	24.7	(12.5)	68.4	16.0	2.9	3.5	6.5	1.04
Bloomberg Barclays Muni Bond	5.4	0.3	3.3	9.1	(2.5)	52.1	2.5	3.0	3.0	4.5	0.34
Treasury Bills	0.9	0.3	0.1	0.0	0.1	1.8	1.9	0.4	0.3	0.3	0.01

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Table 2. Performance of Category Averages

Category		Annual Total Return (%) 2017	2016	2015	2014	2013	Total Return (%) Bull	Bear	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Yield (%)	Total Risk Index	Exp Ratio (%)
Domestic Stock Fund Categories														
Stk-LC	Large-Cap Stock	22.0	10.4	(0.4)	11.4	33.7	339.6	(50.7)	10.2	14.7	7.9	0.9	1.11	0.89
Stk-MC	Mid-Cap Stock	19.4	11.5	(2.4)	8.6	35.2	332.1	(51.2)	9.0	13.6	7.9	0.4	1.15	0.98
Stk-SC	Small-Cap Stock	15.1	19.7	(5.2)	2.3	39.1	346.7	(52.1)	9.1	13.0	8.2	0.2	1.40	1.13
Neutral/Inverse Categories														
LS	Long-Short	5.3	0.3	(2.0)	2.4	9.0	35.0	(13.1)	1.0	2.8	0.7	0.9	0.59	1.40
Contra	Contra Stock Market	(21.9)	(18.4)	(4.5)	(17.7)	(26.0)	(84.5)	72.9	(15.7)	(18.7)	(18.5)	0.0	1.62	1.67
Sector Stock Fund Categories														
Sec-Com	Communications Sector	13.4	16.0	0.0	4.1	26.9	285.1	(55.7)	9.2	11.4	5.9	1.4	1.42	1.12
Sec-C-Dis	Consumer Discret Sector	22.1	4.4	4.9	10.3	42.8	544.3	(54.4)	10.1	15.9	11.9	0.2	1.33	0.98
Sec-C-Stp	Consumer Staples Sector	11.8	4.8	4.7	14.2	23.9	266.8	(38.7)	7.1	11.7	8.4	0.8	0.87	1.20
Sec-E	Energy Sector	(5.7)	29.1	(27.7)	(18.0)	28.5	60.9	(58.1)	(4.7)	(2.0)	(4.6)	1.7	2.47	1.22
Sec-F	Financial Sector	21.2	21.1	(2.3)	7.2	40.2	349.6	(66.6)	12.5	16.4	3.6	0.5	1.75	1.19
Sec-H	Health Sector	23.3	(9.0)	7.8	29.6	52.7	411.5	(35.6)	6.3	18.8	12.7	0.2	1.71	1.00
Sec-I	Industrials Sector	24.3	19.4	(6.3)	12.4	44.7	464.3	(57.5)	11.5	17.5	9.2	0.3	1.39	1.06
Sec-NR	Natural Res/Commod Sector	19.5	22.1	(19.1)	(7.2)	12.3	217.4	(56.3)	5.5	4.0	1.7	1.7	1.73	1.20
Sec-PM	Precious Metals Sector	7.5	56.3	(24.3)	(13.7)	(48.5)	(9.7)	(43.9)	7.9	(11.1)	(6.3)	3.0	4.01	1.47
Sec-R	Real Estate Sector	9.9	6.4	2.2	27.7	3.8	397.6	(64.3)	6.0	9.5	6.8	1.7	1.30	0.98
Sec-R-Glb	Real Estate Global Sector	17.6	1.1	(0.3)	9.4	3.1	254.0	(68.6)	5.9	6.0	2.4	3.1	1.10	0.97
Sec-T	Technology Sector	40.3	10.7	6.0	13.2	39.9	541.0	(54.5)	17.8	20.8	11.5	0.1	1.55	1.16
Sec-U	Utilities Sector	10.2	19.2	(8.9)	21.5	19.1	213.1	(42.5)	6.1	11.5	6.0	1.9	1.19	1.11
International Stock Fund Categories														
IntS-Glb	Global Stock	23.7	6.1	(1.0)	3.3	27.1	247.4	(52.1)	9.0	11.1	5.3	0.9	1.08	1.14
IntS-F	Foreign Stock	28.4	0.6	0.2	(4.8)	22.4	205.7	(58.0)	8.9	8.5	2.9	1.4	1.16	1.06
IntS-R/C	Regional/Country Stock	36.1	6.0	(4.3)	(1.9)	16.8	230.2	(61.1)	10.4	8.5	2.1	1.1	1.68	1.34
IntS-E	Emerging Stock	37.4	9.8	(14.4)	(3.0)	(0.5)	193.4	(66.7)	8.6	4.2	0.0	0.8	1.53	1.29
Balanced Stock/Bond Fund Categories														
Bal	Balanced: Domestic	12.7	7.1	(1.7)	6.1	16.0	155.3	(31.3)	5.8	7.8	5.6	1.5	0.65	0.81
Bal-Glb	Balanced: Global	14.8	6.2	(3.9)	3.3	11.6	145.0	(36.3)	5.5	6.1	4.7	1.6	0.70	1.14
Target Date Fund Categories														
InRet	Target Date: In Retirement	9.9	5.5	(0.7)	4.8	8.6	112.2	(29.0)	4.8	5.6	4.5	2.0	0.42	0.52
TD2010	Target Date: 2010-2019	12.4	6.1	(0.3)	5.5	13.0	151.6	(37.0)	6.0	7.2	5.2	1.8	0.52	0.41
TD2020	Target Date: 2020-2029	14.5	6.7	(0.7)	5.9	15.7	175.7	(41.5)	6.6	8.2	5.5	1.8	0.62	0.54
TD2030	Target Date: 2030-2039	18.1	7.4	(0.8)	6.2	20.3	214.1	(46.8)	8.0	10.0	6.0	1.7	0.78	0.61
TD2040	Target Date: 2040-2049	20.3	7.9	(0.9)	6.4	22.7	235.8	(48.4)	8.7	10.9	6.4	1.6	0.87	0.65
TD2050	Target Date: 2050-2059	21.0	8.2	(1.1)	6.5	23.0	244.9	(50.1)	9.0	11.1	6.5	1.5	0.89	0.66
TD2060	Target Date: 2060+	21.0	8.4	(1.4)	5.0	24.3	—	—	9.0	11.5	—	1.5	0.89	0.58
Bond Fund Categories														
B-CHY	Corporate High-Yield Bond	6.1	12.3	(3.4)	1.7	7.7	132.7	(20.6)	4.8	4.7	6.3	4.9	0.50	0.95
B-Cnvt	Convertible Bond	9.2	6.2	(5.4)	5.8	21.6	193.5	(43.6)	3.1	7.1	5.3	2.1	0.78	0.39
B-MB	Mortgage-Backed Bond	1.5	1.2	1.0	4.7	(1.6)	33.3	6.0	1.2	1.3	3.2	2.6	0.15	0.68
B-GvST	Gov't: Short-Term Bond	0.6	0.5	0.3	0.8	(0.8)	9.0	7.7	0.5	0.3	1.4	1.0	0.10	0.50
B-GvIT	Gov't: Intermed-Term Bond	1.6	0.9	0.9	4.7	(3.4)	25.2	12.2	1.1	0.9	3.1	1.7	0.31	0.41
B-GvLT	Gov't: Long-Term Bond	7.1	0.5	(1.7)	24.3	(13.7)	60.4	24.9	1.9	2.5	6.2	1.9	1.09	0.69
B-IP	Inflation-Protected Bond	2.2	3.9	(1.7)	2.2	(7.8)	39.5	0.1	1.4	(0.3)	3.0	1.3	0.31	0.43
B-GenST	General Bond: Short-Term	1.6	1.9	0.3	1.1	0.6	32.3	(2.6)	1.3	1.1	2.3	1.6	0.09	0.56
B-GenIT	General Bond: Intermed-Term	4.0	3.8	(0.3)	5.0	(1.3)	56.4	0.1	2.5	2.2	4.3	2.5	0.28	0.58
B-GenLT	General Bond: Long-Term	8.2	7.3	(2.2)	10.9	(2.6)	102.1	(7.2)	4.3	4.1	6.3	3.3	0.51	0.48
B-MNST	Muni Nat'l: Short-Term	1.7	(0.2)	0.9	1.7	0.1	16.6	5.3	0.8	0.8	1.9	1.3	0.13	0.43
B-MNIT	Muni Nat'l: Intermed-Term	4.3	(0.2)	2.5	6.6	(2.2)	41.0	3.4	2.2	2.1	3.7	2.4	0.29	0.56
B-MNLT	Muni Nat'l: Long-Term	5.3	0.2	3.2	10.2	(3.4)	54.8	(0.3)	2.9	3.0	4.3	3.1	0.33	0.49
B-MHY	Muni Nat'l: High-Yield Bond	8.1	0.7	4.4	13.0	(4.7)	86.1	(15.4)	4.4	4.1	4.7	3.7	0.38	0.65
IntB-Gen	Int'l Bond: General	8.1	4.3	(2.0)	1.9	(0.1)	65.0	(8.9)	3.3	2.2	3.3	1.7	0.46	0.79
IntB-E	Int'l Bond: Emerging	9.5	12.4	(1.5)	2.3	(6.6)	119.8	(18.6)	6.6	3.1	6.0	4.7	0.57	0.92
IntB-C	Int'l Bond: Currency	3.5	0.9	(5.2)	(2.2)	(1.4)	(4.2)	(5.5)	(0.8)	(1.4)	(1.5)	1.0	0.92	1.53
Asset and Style Averages														
Domestic Taxable Stock		19.4	13.6	(2.5)	8.6	33.0	337.8	(51.7)	9.4	13.4	7.5	0.8	1.31	1.01
Domestic Taxable Bond		3.7	4.5	(0.8)	4.4	(0.1)	59.7	(1.2)	2.4	2.2	4.0	2.7	0.32	0.64
Growth Style Average		25.4	6.8	1.4	8.3	36.5	346.0	(50.5)	10.6	14.8	8.2	0.2	1.19	1.03
Value Style Average		13.1	19.3	(5.5)	8.3	33.5	305.5	(51.2)	8.2	12.8	7.4	1.2	1.20	1.00
All Funds Average		**16.2**	**8.4**	**(1.9)**	**5.4**	**20.1**	**227.8**	**(36.8)**	**6.9**	**8.9**	**5.3**	**1.4**	**1.01**	**0.94**

Table 3. Performance of the 50 Most Widely Held Funds

Closed	Category	Fund (Ticker)	Total Assets ($ Mil)	Annual Total Return (%) 2017	2016	2015	2014	2013	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index
	Stk-LC	Vanguard Tot Stk Idx Inv (VTSMX)	662,577	21.0	12.5	0.2	12.4	33.3	340.9	(50.8)	10.9	15.4	8.6	1.02
	Stk-LC	Vanguard 500 Idx Inv (VFINX)	391,435	21.6	11.8	1.2	**13.5**	32.1	333.5	(50.9)	11.2	15.6	8.3	1.00
	IntS-F	Vanguard Total Intl Stk Idx Inv (VGTSX)	331,182	27.3	**4.6**	(4.4)	(4.3)	15.0	170.5	(58.5)	8.4	7.0	1.8	1.12
	B-GenIT	Vanguard Total Bd Idx Inv (VBMFX)	195,872	3.4	2.5	0.3	5.7	(2.3)	40.2	6.0	2.0	1.9	3.8	0.30
	B-GenIT	Vanguard Total Bd II Idx Inv (VTBIX)	148,482	3.5	2.5	0.2	**5.9**	(2.3)	40.3	—	2.1	1.9	—	0.30
	Stk-LC	Fidelity 500 Idx Inv (FUSEX)	139,520	21.7	11.8	1.3	**13.5**	32.2	335.8	(50.9)	11.3	**15.6**	8.4	1.00
	Stk-LC	Fidelity Contrafund (FCNTX)	123,728	**32.2**	3.3	**6.4**	9.5	34.1	329.0	(46.3)	**13.3**	**16.4**	**8.9**	1.00
	IntS-F	Vanguard Dev Mrkts Idx Inv (VDVIX)	106,637	26.3	2.3	(0.3)	(5.9)	—	—	—	8.8	—	—	1.11
C	Bal	Vanguard Wellington Inv (VWELX)	106,289	14.7	**11.0**	0.0	**9.8**	19.6	**200.0**	(32.5)	**8.4**	**10.8**	**7.5**	0.67
	IntB-Gen	Vanguard Tot Intl Bd Idx Inv (VTIBX)	99,435	2.4	4.6	**1.0**	**8.8**	—	—	—	2.6	—	—	0.29
	Stk-MC	Vanguard Mid Cap Idx Inv (VIMSX)	94,733	19.1	11.0	(1.5)	**13.6**	35.0	**374.2**	(53.5)	9.2	**14.8**	8.7	1.05
	IntS-E	Vanguard Emerg Mkt Idx Inv (VEIEX)	91,722	31.1	11.5	(15.5)	**0.4**	(5.2)	175.0	(62.7)	7.3	3.3	1.1	1.50
	Stk-SC	Vanguard SmCp Idx Inv (NAESX)	84,635	16.1	18.1	(3.8)	**7.3**	37.6	**392.3**	(53.2)	9.7	14.3	**9.5**	1.22
	B-GenIT	Metro West Totl Ret Bd M (MWTRX)	80,746	3.0	2.3	(0.1)	5.8	**0.2**	**72.9**	(0.3)	1.7	2.2	**5.3**	0.24
	Stk-LC	Vanguard Grth Idx Inv (VIGRX)	73,117	**27.6**	5.9	**3.1**	**13.4**	32.1	**348.6**	(47.1)	**11.7**	**15.9**	**9.3**	1.10
	Stk-LC	Dodge & Cox Stock (DODGX)	69,876	18.3	**21.2**	(4.5)	10.3	**40.5**	**374.0**	(57.9)	11.0	**16.2**	7.7	1.28
	Stk-LC	Vanguard Val Idx Inv (VIVAX)	65,049	16.9	**16.7**	(1.1)	13.0	32.8	319.9	(53.9)	10.5	15.2	7.5	1.00
C	IntS-F	Dodge & Cox Intl Stk (DODFX)	64,913	23.9	**8.2**	(11.4)	**0.0**	**26.3**	226.6	(59.9)	5.9	8.5	3.1	1.42
	B-GenST	Vanguard ShtTm Inv-Grd Inv (VFSTX)	63,971	**2.0**	**2.7**	**1.0**	**1.7**	0.9	36.9	(2.1)	**1.9**	**1.7**	**2.8**	0.12
	Stk-MC	Vanguard Ext Mkt Idx Inv (VEXMX)	63,146	17.9	15.9	(3.4)	7.4	**38.1**	**375.2**	(52.8)	9.7	14.4	9.1	1.22
C	Stk-LC	Vanguard PRIMECAP Inv (VPMCX)	62,227	**29.5**	10.6	2.5	**18.7**	**39.7**	**389.2**	(44.3)	**13.7**	**19.5**	**10.9**	1.11
	B-MNIT	Vanguard IntTm T/E Inv (VWITX)	56,639	4.5	**0.0**	**2.8**	**7.2**	(1.6)	43.5	4.3	2.4	**2.5**	4.0	0.30
	Bal	Vanguard Wellesley Inc Inv (VWINX)	55,972	10.1	8.0	**1.2**	**8.0**	9.1	143.2	(18.8)	6.4	7.3	**7.1**	0.41
	B-GenIT	Dodge & Cox Inc (DODIX)	53,560	4.3	**5.6**	(0.6)	5.4	**0.6**	**64.8**	(0.3)	**3.0**	**3.0**	**5.0**	0.25
	Stk-LC	T. Rowe Price Gr Stk (PRGFX)	53,389	**33.6**	1.4	**10.8**	8.8	**39.2**	**386.5**	(49.1)	**14.5**	**17.8**	**9.9**	1.21
	B-GenST	Vanguard ShtTm Bd Idx Inv (VBISX)	51,593	1.1	1.4	**0.8**	1.1	0.0	19.2	7.4	1.1	0.9	2.3	0.13
	Stk-LC	Vanguard Windsor II Inv (VWNFX)	50,305	16.7	13.4	(3.3)	11.1	30.6	291.5	(52.8)	8.6	13.2	7.1	1.05
	Stk-LC	Fidelity Tot Mkt Inv (FSTMX)	48,910	21.0	12.6	0.4	12.3	33.3	**342.1**	(50.9)	11.0	15.4	8.6	1.02
	Sec-H	Vanguard Health Care Inv (VGHCX)	47,154	19.6	(9.0)	**12.6**	28.5	43.1	334.1	(31.8)	7.0	17.6	11.7	1.24
	Stk-LC	T. Rowe Price BlChpGr (TRBCX)	45,560	**36.5**	0.9	**11.1**	9.2	**41.5**	**419.2**	(50.0)	**15.3**	**18.8**	**10.5**	1.22
	IntS-F	Oakmark Intl Inv (OAKIX)	43,360	29.7	**7.9**	(3.9)	(5.5)	**29.3**	**307.3**	(54.9)	**10.4**	**10.5**	**6.9**	1.52
C	Stk-LC	Fidelity Grth Company (FDGRX)	41,896	**36.7**	6.0	**7.8**	**14.4**	**37.6**	**460.1**	(50.2)	**16.0**	**19.7**	**11.4**	1.32
	Stk-MC	Fidelity Low-Priced Stk (FLPSX)	39,601	20.6	8.7	(0.6)	7.6	34.3	341.4	(48.8)	9.2	13.5	9.1	0.89
	TD2020	Vanguard Tgt Rtmt 2025 Inv (VTTVX)	39,232	**15.9**	**7.4**	(0.9)	**7.1**	**18.1**	**193.6**	(42.4)	7.3	**9.3**	**5.7**	0.66
	IntS-F	Vanguard FTSE AW exUS Idx (VFWIX)	37,843	27.0	**4.6**	(4.8)	(4.3)	14.3	172.7	(58.4)	8.1	6.7	1.9	1.13
	Bal	Vanguard Bal Idx (VBINX)	37,105	13.7	8.6	**0.3**	**9.8**	17.9	185.2	(32.5)	7.4	**9.9**	**7.0**	0.59
	B-GenIT	Fidelity US Bd Idx Inv (FBIDX)	35,382	3.2	2.4	0.3	5.9	(2.4)	40.1	4.8	2.0	1.9	3.7	0.29
	B-GenIT	Vanguard Intm Bd Idx Inv (VBIIX)	34,878	3.7	2.7	**1.2**	**6.8**	(3.6)	57.5	4.9	2.5	2.1	4.8	0.40
	IntS-F	Vanguard Intl Gr Inv (VWIGX)	34,085	**42.9**	1.7	(0.7)	(5.7)	22.9	244.8	(56.9)	**13.0**	**10.8**	4.5	1.38
	Stk-LC	Vanguard Div Apprec Inv (VDAIX)	34,074	22.1	11.7	(2.1)	9.9	28.8	270.9	(41.0)	10.1	13.6	8.4	0.92
	B-GenIT	T. Rowe Price New Inc (PRCIX)	33,630	4.0	2.6	0.1	5.7	(2.3)	49.7	3.1	2.2	2.0	4.2	0.27
C	Stk-LC	Vanguard Div Grth Inv (VDIGX)	33,312	19.3	7.5	**2.6**	11.8	31.5	271.7	(37.9)	9.6	14.1	**8.9**	0.90
	TD2030	Vanguard Tgt Rtmt 2030 Inv (VTHRX)	32,831	17.5	7.8	(1.1)	7.1	20.4	214.5	(45.9)	7.8	10.1	5.9	0.73
	TD2020	Vanguard Tgt Rtmt 2020 Inv (VTWNX)	32,640	14.0	6.9	(0.7)	**7.1**	15.8	172.8	(38.7)	6.6	8.5	5.6	0.58
	Bal	Fidelity Balanced (FBALX)	32,637	**16.5**	7.0	**0.4**	**10.3**	**20.5**	**209.8**	(40.4)	**7.7**	**10.7**	**6.7**	0.72
	B-GenIT	Fidelity Total Bond (FTBFX)	31,986	4.1	**5.8**	(0.5)	5.5	(1.0)	**69.2**	(3.3)	**3.1**	**2.8**	4.9	0.29
	TD2030	Fidelity Freedom 2030 (FFFEX)	31,929	**19.8**	8.1	(0.2)	5.6	18.1	207.7	(48.3)	**8.9**	10.0	5.2	0.86
	TD2030	Vanguard Tgt Rtmt 2035 Inv (VTTHX)	31,702	19.1	**8.2**	(1.3)	**7.2**	22.8	**234.3**	(48.0)	8.3	10.9	6.1	0.81
	Stk-LC	Vanguard Equity-Inc Inv (VEIPX)	31,341	18.3	**14.6**	0.7	11.2	30.0	333.2	(48.8)	11.0	14.6	8.7	0.93
	Stk-LC	Schwab S&P 500 (SWPPX)	31,173	21.7	11.8	1.2	**13.5**	32.2	334.8	(50.7)	11.3	**15.6**	8.4	1.00

Table 4. Top 50 Performers for 2017

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	IntS-R/C	Matthews China Inv (MCHFX)	59.3	(5.2)	2.4	(4.5)	6.8	228.8	(60.0)	15.6	9.5	4.2	2.10	1.18
	Sec-T	Kinetics Internet (WWWFX)	57.4	2.5	(5.5)	(0.2)	44.2	425.9	(49.6)	15.1	17.0	10.7	1.58	1.87
	Sec-T	Matthews Asia Innovators Inv (MATFX)	52.8	(9.2)	4.4	9.2	35.6	389.7	(61.8)	13.2	16.5	7.4	1.54	1.24
	IntS-R/C	Fidelity China Region (FHKCX)	51.9	(5.3)	(4.5)	4.4	22.1	273.0	(57.1)	11.2	11.9	6.3	2.20	1.00
	Sec-T	Fidelity Sel Technology (FSPTX)	49.8	11.9	7.4	10.6	31.7	616.9	(59.2)	21.6	21.3	12.6	1.51	0.77
	IntS-R/C	Guinness Atkinson China & HK (ICHKX)	48.8	2.9	(7.6)	(2.0)	6.4	212.6	(66.7)	12.3	8.1	2.1	1.96	1.67
	IntS-E	Fidelity Emerging Market (FEMKX)	47.6	3.2	(10.1)	1.6	3.8	215.4	(68.1)	11.0	7.6	0.6	1.35	0.97
	Sec-F	Kinetics Mkt Opprt (KMKNX)	47.2	20.4	(9.2)	(5.6)	46.7	368.1	(62.6)	17.2	17.4	6.2	1.35	1.64
C	Sec-T	T. Rowe Price Glb Tech (PRGTX)	47.0	6.6	21.0	23.9	39.9	818.8	(52.9)	23.8	26.9	16.9	1.58	0.90
	IntS-R/C	Fidelity Emerging Asia (FSEAX)	46.3	4.7	(7.7)	7.5	3.7	215.1	(63.8)	12.2	9.5	2.7	1.53	1.10
	IntS-E	AmCent Emg Mkt Inv (TWMIX)	45.8	7.6	(8.3)	(1.6)	0.2	228.3	(68.1)	12.9	7.2	1.1	1.42	1.29
	IntS-F	AmCent Intl Oppor Inv (AIOIX)	45.0	(5.5)	10.6	(7.5)	30.5	310.1	(64.6)	14.9	12.8	5.1	1.15	1.54
	IntS-F	Marsico Intl Opprt (MIOFX)	44.0	(10.6)	3.5	(4.1)	19.9	178.2	(60.3)	10.0	8.9	1.6	1.40	1.60
	IntS-R/C	Matthews Korea Inv (MAKOX)	43.7	(6.4)	15.1	(0.8)	10.1	418.6	(67.4)	15.7	11.1	6.3	1.44	1.15
	IntS-F	Vanguard Intl Gr Inv (VWIGX)	42.9	1.7	(0.7)	(5.7)	22.9	244.8	(56.9)	13.0	10.8	4.5	1.38	0.45
	IntS-E	T. Rowe Price Emg Mkt St (PRMSX)	42.8	11.9	(11.5)	1.4	(4.7)	243.5	(68.1)	12.2	6.4	1.4	1.49	1.26
	IntS-E	Driehaus Emerg Mkts Grth Inv (DREGX)	42.5	5.8	(10.5)	(6.0)	8.9	238.4	(62.3)	10.5	6.7	3.0	1.24	1.47
	IntS-F	Driehaus Intl Sm Cp Grth (DRIOX)	41.4	(6.3)	12.5	(4.4)	29.2	302.0	(58.8)	14.3	13.0	5.3	1.10	1.72
	IntS-R/C	T. Rowe Price New Asia (PRASX)	41.3	0.8	(5.1)	6.9	(0.6)	330.6	(67.5)	10.6	7.5	4.0	1.38	0.95
C	IntS-F	Oberweis Intl Opp (OBIOX)	40.7	(5.3)	15.1	(4.6)	55.0	516.0	(69.6)	15.3	17.8	7.9	1.10	1.60
	Stk-LC	Baron Fifth Ave Gr Ret (BFTHX)	40.6	(2.1)	6.3	8.0	35.4	337.6	(51.1)	13.5	16.4	8.3	1.41	1.00
	Stk-MC	Baron Opportunity Ret (BIOPX)	40.5	(4.9)	1.2	(1.7)	37.5	335.3	(54.3)	10.6	12.8	7.8	1.45	1.41
	IntS-F	AmCent Intl Discvy Inv (TWEGX)	40.5	(5.5)	6.5	(6.2)	29.3	218.7	(63.8)	12.3	11.4	2.4	1.22	1.65
	IntS-R/C	Fidelity Pacific Basin (FPBFX)	40.0	2.9	6.0	0.6	27.4	419.5	(67.7)	15.1	14.4	6.2	1.13	1.11
	IntS-R/C	Matthews Pacific Tiger Inv (MAPTX)	39.9	(0.2)	(1.3)	11.7	3.6	336.4	(58.0)	11.3	9.8	7.0	1.35	1.08
	IntS-E	Artisan Emerg Mkts Inv (ARTZX)	39.9	16.3	(12.6)	(4.5)	(4.8)	169.2	—	12.5	5.3	—	1.63	1.50
	IntS-R/C	Matthews Asia Growth Inv (MPACX)	39.3	0.9	(0.1)	1.4	19.3	296.1	(53.6)	12.0	11.2	7.2	1.19	1.14
	Sec-T	T. Rowe Price SciTech (PRSCX)	39.2	11.8	8.6	12.5	43.7	495.4	(51.6)	19.1	22.2	12.2	1.43	0.83
	IntS-F	T. Rowe Price Intl Disc (PRIDX)	39.0	0.9	9.8	(0.5)	24.3	354.3	(60.6)	15.5	13.8	6.8	1.06	1.20
	IntS-F	Vanguard Intl Explorer Inv (VINEX)	38.7	(1.8)	8.6	(2.9)	30.2	278.9	(59.5)	13.9	13.3	5.4	1.16	0.41
	Stk-LC	Fidelity OTC (FOCPX)	38.5	3.1	10.9	16.4	46.5	531.8	(53.5)	16.5	22.0	12.1	1.50	0.81
	Sec-T	Fidelity Sel Software & IT (FSCSX)	38.5	10.3	10.4	8.2	51.1	577.5	(47.6)	19.0	22.5	13.9	1.45	0.76
	IntS-F	GuideMark Emerg Mkts Svc (GMLVX)	38.2	9.5	(10.2)	7.8	37.1	309.5	(60.8)	10.8	15.0	5.6	1.32	1.70
	Stk-LC	Homestead Growth (HNASX)	37.6	2.5	9.4	8.3	43.4	422.1	(48.9)	15.6	19.1	11.0	1.25	0.95
	IntS-R/C	Matthews China Div Inv (MCDFX)	37.6	5.6	9.5	0.9	13.3	—	—	16.8	12.7	—	1.75	1.22
	IntS-E	Fidelity Emerg Mkts Discv (FEDDX)	37.6	10.1	(9.0)	(4.2)	0.3	—	—	11.3	5.8	—	1.33	1.35
	IntS-E	Northern Emerg Mkts Idx (NOEMX)	37.3	10.6	(15.2)	(3.4)	(3.1)	173.8	(62.8)	8.8	3.8	1.0	1.52	0.31
C	Stk-LC	Fidelity Grth Company (FDGRX)	36.7	6.0	7.8	14.4	37.6	460.1	(50.2)	16.0	19.7	11.4	1.32	0.77
	Stk-LC	T. Rowe Price BlChpGr (TRBCX)	36.5	0.9	11.1	9.2	41.5	419.2	(50.0)	15.3	18.8	10.5	1.22	0.72
	IntS-F	Fidelity Intl Capital Apprec (FIVFX)	36.2	(3.2)	3.0	2.9	21.6	316.0	(63.6)	10.8	11.2	5.2	1.08	1.12
	Stk-LC	Fidelity Blue Chip Grth (FBGRX)	36.0	1.5	6.2	14.6	39.8	438.2	(48.8)	13.6	18.6	11.1	1.20	0.70
	Stk-LC	Harbor Capital Apprec Inv (HCAIX)	36.0	(1.5)	10.5	9.5	37.1	336.6	(44.2)	14.0	17.3	9.7	1.26	1.02
	Stk-SC	Wasatch Micro Cap (WMICX)	36.0	7.7	(1.2)	0.1	44.7	383.8	(60.7)	13.1	16.0	7.6	1.37	1.67
	IntS-R/C	Fidelity Japan Smaller Co (FJSCX)	35.7	8.8	14.0	(6.8)	51.8	352.4	(58.2)	18.9	18.9	7.8	0.93	0.95
	IntS-R/C	Matthews India Inv (MINDX)	35.7	(1.3)	0.8	63.7	(6.0)	455.5	(66.2)	10.6	15.8	5.5	1.43	1.12
	IntS-F	Fidelity Intl Sm Cap Opp (FSCOX)	35.6	(1.1)	10.1	(1.3)	24.8	335.7	(70.1)	13.9	12.7	4.3	1.02	1.13
	IntS-E	Northern Active M EmgMktEq (NMMEX)	35.4	12.6	(16.1)	(4.3)	0.4	201.6	—	8.5	4.2	—	1.49	1.11
C	IntS-E	Harding Loevner Emg Mkt Adv (HLEMX)	35.2	13.1	(13.6)	(1.7)	4.1	217.0	(61.2)	9.7	6.2	2.6	1.38	1.42
	Sec-T	Fidelity Sel Semiconduct (FSELX)	35.0	32.3	2.2	38.3	39.1	673.2	(57.1)	22.2	28.6	13.7	1.74	0.77
	Stk-LC	Fidelity Grth Discovery (FDSVX)	34.7	0.6	7.1	11.3	36.4	372.4	(55.8)	13.2	17.1	8.0	1.09	0.66

Table 5. Bottom 50 Performers for 2017

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Contra	Grizzly Short (GRZZX)	(19.9)	(14.4)	3.8	(11.1)	(26.7)	(87.5)	123.8	(10.7)	(14.2)	(12.9)	1.45	1.67
	Sec-E	Fidelity Sel Natural Gas (FSNGX)	(15.7)	48.4	(36.9)	(13.3)	24.6	41.6	(58.5)	(7.6)	(3.1)	(5.3)	2.81	0.87
	Sec-E	Fidelity Sel Energy Svc (FSESX)	(12.7)	36.5	(26.5)	(24.2)	27.4	67.2	(64.5)	(4.3)	(3.3)	(5.3)	2.65	0.85
	Contra	Rydex Inv Gov Lg Bd Str Inv (RYJUX)	(9.0)	(2.8)	(0.5)	(24.5)	17.5	(54.5)	(20.9)	(4.2)	(4.8)	(9.3)	1.30	1.43
	Sec-E	Fidelity Sel Energy (FSENX)	(2.7)	33.8	(20.6)	(12.7)	24.2	114.7	(56.3)	1.1	2.3	(1.1)	2.19	0.79
C	B-CHY	Fairholme Focus'd Inc (FOCIX)	(0.6)	32.3	(1.5)	(3.4)	29.9	—	—	9.0	10.2	—	1.36	0.81
	Sec-E	Fidelity Sel Natural Res (FNARX)	(0.2)	30.2	(21.7)	(12.3)	17.4	101.0	(55.2)	0.6	0.9	(1.4)	2.12	0.84
	B-GvST	AmCent ShTm Gov Inv (TWUSX)	0.2	0.4	0.1	0.3	(0.5)	7.3	6.7	0.2	0.1	1.2	0.07	0.55
	B-GvST	Northern Sh-Int US Govt (NSIUX)	0.3	0.4	0.8	0.9	(2.1)	10.8	8.8	0.5	0.1	1.7	0.14	0.44
	B-GvST	Vanguard Sht-Tm Trs Inv (VFISX)	0.3	0.9	0.4	0.7	(0.2)	9.9	9.1	0.6	0.4	1.6	0.10	0.20
	B-MB	AMG Mgrs Short Dur Govt N (MGSDX)	0.5	1.1	(0.2)	0.6	0.2	11.6	1.3	0.5	0.4	1.1	0.04	0.69
	B-GvST	Fidelity S-T Tr Bd Ix Inv (FSBIX)	0.5	0.7	0.6	1.0	(0.4)	11.3	10.2	0.6	0.5	1.8	0.14	0.16
	B-GenIT	Driehaus Active Inc (LCMAX)	0.5	5.6	(1.1)	(0.9)	2.9	38.3	3.1	1.6	1.4	3.6	0.35	0.80
	B-GvST	Vanguard ShtTm Fed Inv (VSGBX)	0.6	1.1	0.7	1.1	(0.4)	14.1	9.5	0.8	0.6	2.0	0.10	0.20
	B-IP	AmCent ShDur Inf-Prot Bd Inv (APOIX)	0.7	3.2	(0.5)	(1.8)	(2.3)	32.2	1.8	1.1	(0.2)	2.6	0.16	0.57
	B-IP	Vanguard ST Infl-Prot Sec Idx Inv (VTIPX)	0.7	2.5	(0.3)	(1.3)	(1.7)	—	—	1.0	—	—	0.13	0.16
	B-GvST	Homestead Short-Term Gov (HOSGX)	0.8	0.4	0.4	1.1	(0.8)	11.4	6.7	0.5	0.4	1.6	0.10	0.75
	B-GenST	Northern Tax-Adv Ul Sh Fx Inc (NTAUX)	0.8	0.8	0.3	0.5	0.7	—	—	0.6	0.6	—	0.03	0.25
	B-GvST	PIA Short Term Sec Adv (PIASX)	0.9	1.4	0.2	0.3	0.2	6.8	5.6	0.9	0.6	1.1	0.04	0.39
	B-GvIT	Fidelity Interm Govt Inc (FSTGX)	0.9	0.8	0.8	2.5	(1.3)	19.5	11.9	0.8	0.8	2.6	0.21	0.45
	B-MNST	Vanguard Sht-Tm TE Inv (VWSTX)	1.0	0.3	0.4	0.6	0.4	8.9	5.6	0.6	0.5	1.3	0.06	0.19
	B-GenST	Fidelity Sh-Term Bond (FSHBX)	1.1	1.4	0.6	0.9	0.5	21.5	(3.0)	1.0	0.9	1.6	0.07	0.45
	B-GenST	Janus Henderson Short-Term Bond T (JASBX)	1.1	1.4	0.1	0.5	1.3	22.6	6.4	0.9	0.9	2.5	0.09	0.74
	B-GenST	Metro West Low Dur M (MWLDX)	1.1	1.2	0.2	1.3	1.9	48.6	(16.0)	0.8	1.1	2.2	0.04	0.62
	B-GenST	Vanguard ShtTm Bd Idx Inv (VBISX)	1.1	1.4	0.8	1.1	0.0	19.2	7.4	1.1	0.9	2.3	0.13	0.15
	B-MB	AmCent Ginnie Mae Inv (BGNMX)	1.2	1.0	0.7	4.8	(2.4)	29.3	10.2	1.0	1.0	3.3	0.15	0.55
	B-MB	T. Rowe Price GNMA (PRGMX)	1.2	1.6	0.8	5.4	(2.5)	31.8	8.2	1.2	1.3	3.4	0.13	0.59
	B-GenST	Fidelity Consrv Inc Bd (FCONX)	1.2	0.9	0.3	0.2	0.6	—	—	0.8	0.6	—	0.01	0.35
	B-GenST	Vanguard UltShrt Bnd Inv (VUBFX)	1.2	1.2	—	—	—	—	—	—	—	—	0.03	0.20
	B-MNST	Dreyfus Shrt-Interm Muni D (DSIBX)	1.2	(0.5)	0.8	0.9	0.7	14.9	5.8	0.5	0.6	1.9	0.15	0.49
	B-MNST	Northern Sh-Int Tax-Expt (NSITX)	1.2	(0.4)	1.1	1.3	0.0	13.0	6.7	0.6	0.7	1.7	0.16	0.46
	B-MB	Sit U.S. Govt Secs (SNGVX)	1.3	0.6	1.4	2.2	(2.1)	22.3	8.1	1.1	0.7	2.6	0.09	0.80
	B-MB	USAA Gov't Sec (USGNX)	1.3	1.2	0.9	4.1	(1.8)	26.4	10.2	1.1	1.1	3.1	0.17	0.48
	B-GvIT	T. Rowe Price US Treas Interm (PRTIX)	1.3	0.6	1.0	4.3	(4.2)	26.6	15.6	1.0	0.6	3.4	0.36	0.37
	B-GenST	T. Rowe Price S/T Bond (PRWBX)	1.3	1.5	0.6	0.6	0.3	20.7	3.9	1.1	0.8	2.1	0.07	0.46
	B-IP	TIAA-CREF InflLk Rtl (TCILX)	1.4	3.3	(2.0)	3.1	(9.1)	36.4	0.1	0.9	(0.8)	2.8	0.32	0.63
	B-GenST	AmCent Short Duration Inv (ACSNX)	1.4	1.9	0.8	0.5	0.2	18.3	7.7	1.3	0.9	2.2	0.07	0.60
	B-GvIT	Vanguard IntTm Treas Inv (VFITX)	1.5	1.1	1.5	4.3	(3.1)	29.2	14.0	1.4	1.0	3.5	0.34	0.20
	B-GenST	Northern Ultra-Short Fix Inc (NUSFX)	1.5	1.5	0.5	0.5	0.7	—	—	1.1	0.9	—	0.04	0.26
	Sec-Com	Fidelity Sel Telecommun (FSTCX)	1.6	22.8	2.3	3.6	21.5	226.7	(52.5)	8.5	9.9	5.5	1.09	0.80
	B-MB	AMG Mgrs Interm Dur Gov N (MGIDX)	1.6	1.4	1.0	6.6	(1.2)	42.1	4.4	1.4	1.9	3.8	0.16	0.89
	B-GenST	Homestead Short-Term Bd (HOSBX)	1.6	1.7	0.4	1.5	1.6	38.4	(1.3)	1.2	1.4	3.0	0.07	0.76
	B-MB	Fidelity GNMA (FGMNX)	1.7	1.6	1.2	6.2	(2.2)	36.7	10.4	1.5	1.7	4.0	0.15	0.45
	B-MNST	T. Rowe Price T/F Sh-Int (PRFSX)	1.7	(0.4)	1.0	1.8	0.5	20.3	6.1	0.8	0.9	2.3	0.17	0.49
	B-MNST	USAA Tax Ex Short-Term (USSTX)	1.7	(0.2)	0.5	1.5	0.6	20.4	4.2	0.7	0.8	2.2	0.08	0.54
	B-MB	Vanguard GNMA Inv (VFIIX)	1.8	1.8	1.3	6.6	(2.3)	35.5	10.0	1.6	1.8	3.8	0.17	0.21
	B-GenST	T. Rowe Price Ult Short-Tm Bd (TRBUX)	1.8	2.0	0.4	0.2	0.2	—	—	1.4	0.9	—	0.04	0.35
	B-GenST	Vanguard ShtTm Inv-Grd Inv (VFSTX)	2.0	2.7	1.0	1.7	0.9	36.9	(2.1)	1.9	1.7	2.8	0.12	0.20
	B-MNST	Vanguard LtdTm T/E (VMLTX)	2.0	(0.2)	1.3	1.7	0.4	18.1	5.6	1.0	1.0	2.1	0.16	0.19
	B-GvIT	AmCent Govt Bd Inv (CPTNX)	2.1	0.8	0.5	4.6	(2.9)	25.7	12.3	1.1	1.0	3.2	0.26	0.47

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Bull Market Cat +/-	Bear Market Return (%) Fund	Bear Market Cat +/-	3-Year Annual Return (%) Fund	3-Year Cat +/-	5-Year Annual Return (%) Fund	5-Year Cat +/-
		Large-Cap Stock Category Average			22.0	10.4	(0.4)	11.4	33.7	339.6	0.0	(50.7)	0.0	10.2	0.0	14.7	0.0
		Akre Focus Retail (AKREX)	G		30.4	8.2	2.5	10.5	38.9	—	—	—	—	13.1	2.9	17.3	2.6
		Amana Growth Inv (AMAGX)	G		28.9	7.6	(0.5)	14.0	22.8	251.3	(88.3)	(38.2)	12.5	11.3	1.1	14.1	(0.6)
		AmCent Disciplined Gr Inv (ADSIX)	G		26.0	8.4	(1.6)	13.0	34.9	353.7	14.1	(49.7)	1.0	10.4	0.2	15.4	0.7
	C	AmCent Equity Inc Inv (TWEIX)		V	13.3	19.4	0.6	12.4	19.4	212.3	(127.3)	(34.3)	16.4	10.8	0.6	12.8	(1.9)
		AmCent Grth Inv (TWCGX)	G		30.0	4.1	4.5	11.2	29.3	312.2	(27.4)	(45.4)	5.3	12.3	2.1	15.3	0.6
		AmCent Inc & Grth Inv (BIGRX)		V	20.6	13.5	(5.7)	12.5	35.7	294.1	(45.5)	(51.5)	(0.8)	8.9	(1.3)	14.5	(0.2)
		AmCent Select Inv (TWCIX)	G		28.9	5.4	7.6	10.5	30.2	328.4	(11.2)	(47.7)	3.0	13.5	3.3	16.0	1.3
		AmCent Ultra Inv (TWCUX)	G		31.8	4.3	6.1	9.9	36.9	357.2	17.6	(49.6)	1.1	13.4	3.2	17.0	2.3
		AmCent Value Inv (TWVLX)		V	8.4	20.2	(4.4)	12.8	31.1	259.7	(79.9)	(44.9)	5.8	7.6	(2.6)	13.0	(1.7)
		Amer Beacon Brgwy LC Val Inv (BWLIX)		V	15.5	15.8	(1.6)	13.8	37.2	—	—	—	—	9.6	(0.6)	15.5	0.8
		Baron Fifth Ave Gr Ret (BFTHX)	G		40.6	(2.1)	6.3	8.0	35.4	337.6	(2.0)	(51.1)	(0.4)	13.5	3.3	16.4	1.7
		BMO Large-Cap Gr Y (MASTX)	G		27.9	8.5	5.9	14.1	33.7	350.4	10.8	(47.8)	2.9	13.7	3.5	17.5	2.8
I		Bridgeway Blue Chip 35 Idx (BRLIX)	G	V	18.4	13.1	2.1	11.5	31.6	306.3	(33.3)	(47.4)	3.3	11.0	0.8	14.9	0.2
		Brown Adv Sustain Gr Adv (BAWAX)	G		27.6	5.2	12.6	5.9	32.9	—	—	—	—	14.7	4.5	16.3	1.6
		Clipper (CFIMX)	G	V	17.6	15.6	6.4	7.7	34.2	381.2	41.6	(61.4)	(10.7)	13.1	2.9	15.9	1.2
		Commerce Growth (CFGRX)	G		27.5	8.6	5.4	15.1	29.3	316.1	(23.5)	(46.1)	4.6	13.5	3.3	16.8	2.1
		Deutsche Core Equity S (SCDGX)	G	V	21.4	10.3	5.1	11.6	37.2	349.8	10.2	(50.7)	—	12.1	1.9	16.6	1.9
		Dodge & Cox Stock (DODGX)		V	18.3	21.2	(4.5)	10.3	40.5	374.0	34.4	(57.9)	(7.2)	11.0	0.8	16.2	1.5
		Dreyfus Appreciation Inv (DGAGX)	G	V	26.6	7.2	(2.6)	8.2	21.4	247.4	(92.2)	(45.3)	5.4	9.8	(0.4)	11.7	(3.0)
		Dreyfus Disciplined Stk (DDSTX)	G	V	19.0	11.9	2.6	8.3	29.5	279.6	(60.0)	(51.4)	(0.7)	11.0	0.8	13.9	(0.8)
I		Dreyfus S&P 500 Idx (PEOPX)	G	V	21.2	11.3	0.9	13.1	31.7	320.7	(18.9)	(51.2)	(0.5)	10.8	0.6	15.2	0.5
		Edgewood Grth Ret (EGFFX)	G		34.2	3.1	11.1	13.0	37.5	364.6	25.0	(47.5)	3.2	15.4	5.2	19.0	4.3
		Fidelity (FFIDX)	G		23.8	4.8	3.3	12.8	29.0	286.3	(53.3)	(51.6)	(0.9)	10.2	0.0	14.3	(0.4)
I		Fidelity 500 Idx Inv (FUSEX)	G	V	21.7	11.8	1.3	13.5	32.2	335.8	(3.8)	(50.9)	(0.2)	11.3	1.1	15.6	0.9
		Fidelity Blue Chip Grth (FBGRX)	G		36.0	1.5	6.2	14.6	39.8	438.2	98.6	(48.8)	1.9	13.6	3.4	18.6	3.9
		Fidelity Blue Chip Value (FBCVX)		V	14.8	11.1	(2.0)	13.1	35.6	260.6	(79.0)	(59.1)	(8.4)	7.7	(2.5)	13.9	(0.8)
		Fidelity Capital Apprec (FDCAX)	G		23.9	3.1	1.6	10.8	35.9	351.0	11.4	(55.1)	(4.4)	9.1	(1.1)	14.3	(0.4)
		Fidelity Contrafund (FCNTX)	G		32.2	3.3	6.4	9.5	34.1	329.0	(10.6)	(46.3)	4.4	13.3	3.1	16.4	1.7
		Fidelity Disciplined Eq (FDEQX)	G	V	21.5	6.2	0.1	12.0	36.6	251.8	(87.8)	(51.8)	(1.1)	8.9	(1.3)	14.6	(0.1)
		Fidelity Dividend Grth (FDGFX)	G	V	20.1	8.0	(0.7)	11.8	31.6	356.3	16.7	(56.0)	(5.3)	8.8	(1.4)	13.6	(1.1)
		Fidelity Equity Div Inc (FEQTX)		V	14.0	15.8	(2.6)	11.6	29.0	279.5	(60.1)	(56.0)	(5.3)	8.8	(1.4)	13.1	(1.6)
		Fidelity Equity-Inc (FEQIX)		V	13.3	17.3	(3.6)	8.6	27.6	278.3	(61.3)	(57.0)	(6.3)	8.6	(1.6)	12.2	(2.5)
		Fidelity Exp & Multinatl (FEXPX)	G	V	20.9	9.9	0.8	9.5	26.0	264.8	(74.8)	(53.5)	(2.8)	10.2	0.0	13.1	(1.6)
		Fidelity Focused Stk (FTQGX)	G		31.2	3.2	1.4	4.5	38.0	324.9	(14.7)	(45.7)	5.0	11.1	0.9	14.7	0.0
		Fidelity Grth & Inc (FGRIX)	G	V	16.8	16.0	(2.3)	10.3	33.4	315.1	(24.5)	(63.1)	(12.4)	9.8	(0.4)	14.3	(0.4)
	C	Fidelity Grth Company (FDGRX)	G		36.7	6.0	7.8	14.4	37.6	460.1	120.5	(50.2)	0.5	16.0	5.8	19.7	5.0
		Fidelity Grth Discovery (FDSVX)	G		34.7	0.6	7.1	11.3	36.4	372.4	32.8	(55.8)	(5.1)	13.2	3.0	17.1	2.4
		Fidelity Independence (FDFFX)	G		26.4	(1.3)	0.3	11.4	40.2	326.1	(13.5)	(57.8)	(7.1)	7.8	(2.4)	14.3	(0.4)
		Fidelity Large Cap Stk (FLCSX)	G	V	18.1	16.7	(3.2)	10.1	39.2	417.0	77.4	(58.2)	(7.5)	10.1	(0.1)	15.4	0.7
		Fidelity LC Grth Enh Idx (FLGEX)	G		27.1	8.2	3.2	13.8	35.0	354.8	15.2	(47.5)	3.2	12.4	2.2	16.9	2.2
		Fidelity LC Val Enh Idx (FLVEX)		V	15.8	16.3	(3.5)	14.5	33.6	303.0	(36.6)	(52.9)	(2.2)	9.1	(1.1)	14.7	0.0
		Fidelity Lg Core Enhcd Idx (FLCEX)	G	V	21.6	10.8	(0.6)	13.5	34.2	313.1	(26.5)	(49.2)	1.5	10.2	0.0	15.3	0.6
		Fidelity Magellan (FMAGX)	G		26.5	5.2	4.0	14.0	35.2	314.4	(25.2)	(58.2)	(7.5)	11.4	1.2	16.4	1.7
		Fidelity Mega Cap Stk (FGRTX)	G	V	17.7	13.6	(1.5)	11.6	33.2	337.1	(2.5)	(53.1)	(2.4)	9.6	(0.6)	14.4	(0.3)
I		Fidelity Nasdaq Com Idx (FNCMX)	G		29.2	8.7	6.8	14.6	39.7	445.3	105.7	(51.2)	(0.5)	14.5	4.3	19.1	4.4
		Fidelity New Millennium (FMILX)	G		20.0	14.9	(3.2)	6.9	37.1	360.5	20.9	(52.1)	(1.4)	10.1	(0.1)	14.4	(0.3)
		Fidelity OTC (FOCPX)	G		38.5	3.1	10.9	16.4	46.5	531.8	192.2	(53.5)	(2.8)	16.5	6.3	22.0	7.3
I		Fidelity Series 100 Idx (FOHIX)	G	V	22.0	11.2	2.6	12.7	30.2	312.5	(27.1)	(50.1)	0.6	11.7	1.5	15.4	0.7
		Fidelity Series Opp Insgh (FVWSX)	G		33.0	1.3	7.0	10.4	41.1	—	—	—	—	13.0	2.8	17.6	2.9
		Fidelity Stk Selec All Cap (FDSSX)	G		25.2	9.6	(0.1)	11.1	34.0	318.1	(21.5)	(52.9)	(2.2)	11.1	0.9	15.3	0.6
		Fidelity Stk Selector LC Val (FSLVX)		V	12.3	16.0	(3.8)	13.4	32.2	259.8	(79.8)	(56.2)	(5.5)	7.8	(2.4)	13.4	(1.3)
		Fidelity Strat Div & Inc (FSDIX)		V	12.1	12.7	(1.2)	13.2	17.7	290.1	(49.5)	(54.7)	(4.0)	7.7	(2.5)	10.7	(4.0)
I		Fidelity Tot Mkt Inv (FSTMX)	G	V	21.0	12.6	0.4	12.3	33.3	342.1	2.5	(50.9)	(0.2)	11.0	0.8	15.4	0.7
		Fidelity Trend (FTRNX)	G		29.4	4.5	5.3	12.5	34.9	398.4	58.8	(53.0)	(2.3)	12.5	2.3	16.6	1.9
		Fidelity Value Discovery (FVDFX)		V	14.1	13.2	(3.1)	14.7	35.5	312.6	(27.0)	(56.5)	(5.8)	7.8	(2.4)	14.2	(0.5)
		Fidelity Value Strategies (FSLSX)	G	V	19.1	11.2	(2.6)	6.4	30.4	420.5	80.9	(64.1)	(13.4)	8.9	(1.3)	12.3	(2.4)
		FMI Large Cap (FMIHX)	G	V	19.1	13.7	(2.5)	12.3	30.4	293.7	(45.9)	(41.6)	9.1	9.7	(0.5)	14.1	(0.6)

10-Year Annual Return (%)		Yield	Tax-Cost Ratio	Risk Index		Total Assets	Portfolio (%)				% of Port in Foreign Issues	Portfolio Turnover Ratio	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio	Max Load	12b-1 Fee
Fund	Cat +/-	(%)	(%)	Cat	Total	($ Mil)	Stock	Bond	Other	Cash	Issues	(%)	Holdings	Holdings	(%)	(%)	(%)
7.9	**0.0**	**0.9**	**1.5**	**1.00**	**1.11**	**12,661**	**95.2**	**0.5**	**0.7**	**3.5**	**5.8**	**57.7**	**221**	**35.9**	**0.89**	**—**	**0.00**
—	—	0.0	0.2	0.94	1.04	6,906	99.4	0.0	0.6	0.0	5.6	10.0	25	76.5	1.33	1.00R	0.25
8.5	0.6	0.5	1.8	0.94	1.04	1,699	98.9	0.0	0.0	1.1	12.2	0.0	38	39.4	1.10	—	0.25
8.9	**1.0**	0.4	1.4	0.93	1.03	755	99.3	0.0	0.0	0.7	1.3	124.0	146	32.1	1.02	—	—
7.9	0.0	1.7	2.7	**0.65**	0.72	12,518	79.2	0.2	17.9	2.8	7.3	93.0	103	31.5	0.93	—	—
8.5	0.6	0.2	2.6	0.98	1.09	8,218	99.2	0.0	0.0	0.8	3.4	48.0	91	33.7	0.98	—	—
7.4	(0.5)	2.2	2.0	0.92	1.02	2,241	99.0	0.0	0.0	1.0	2.1	81.0	136	23.4	0.67	—	—
8.6	0.7	0.3	1.3	0.95	1.06	2,932	98.6	0.0	1.1	0.3	3.3	19.0	59	42.0	0.97	—	—
8.8	**0.9**	0.2	1.3	1.00	1.11	10,510	98.4	0.0	0.6	1.0	4.3	16.0	72	40.3	0.98	—	—
7.7	(0.2)	1.4	1.6	0.95	1.05	3,341	96.1	0.0	1.1	2.9	4.2	46.0	112	26.0	0.98	—	—
—	—	0.9	0.7	0.92	1.02	4,775	98.0	0.0	0.0	2.0	0.0	56.0	107	15.9	1.08	—	0.00
8.3	0.4	0.0	0.0	1.27	1.41	199	98.7	0.0	0.0	1.3	21.1	13.9	33	60.3	1.00	—	0.25
9.2	**1.3**	0.2	2.8	0.97	1.08	379	98.3	0.0	0.1	1.6	0.0	75.0	65	33.4	1.00	—	—
8.3	0.4	2.1	1.0	0.94	1.04	575	100.0	0.0	0.0	0.0	0.0	17.0	38	34.7	**0.15**	—	—
—	—	0.0	0.5	0.97	1.08	498	96.6	0.0	0.0	3.4	2.7	—	35	42.2	1.14	1.00R	0.25
6.7	(1.2)	0.6	0.8	1.07	1.19	1,184	95.0	0.0	0.0	5.0	15.3	33.0	27	57.1	0.72	—	0.00
8.8	**0.9**	0.7	3.3	**0.88**	0.98	118	98.8	0.0	0.0	1.2	1.2	37.0	78	25.8	0.83	—	—
8.9	**1.0**	1.0	2.1	0.97	1.08	3,683	99.6	0.0	0.4	0.0	2.0	47.0	91	27.0	**0.58**	—	—
7.7	(0.2)	1.5	1.2	1.15	1.28	69,876	98.8	0.0	0.0	1.2	10.8	16.0	73	31.2	**0.52**	—	—
6.8	(1.1)	1.0	3.3	**0.88**	0.98	1,999	99.3	0.0	0.0	0.8	15.9	6.4	50	40.4	0.94	—	—
6.8	(1.1)	0.8	2.6	1.00	1.11	616	99.2	0.0	0.0	0.8	0.0	55.4	66	31.9	1.00	—	0.10
8.0	0.1	1.5	1.7	0.90	1.00	2,705	98.9	0.0	0.0	1.1	1.0	2.9	509	19.4	**0.50**	—	—
9.9	**2.0**	0.0	0.6	1.14	1.27	11,100	98.3	0.0	0.0	1.7	0.0	31.0	25	55.0	1.39	—	0.25
6.7	(1.2)	0.9	2.1	0.91	1.01	4,627	98.2	0.0	0.0	1.8	2.0	82.0	85	34.2	**0.52**	—	—
8.4	0.5	1.7	0.6	0.90	1.00	139,520	99.7	0.0	0.0	0.3	0.9	5.0	508	19.7	**0.09**	—	—
11.1	**3.2**	0.1	1.3	1.08	1.20	23,228	97.8	0.0	2.2	0.0	12.4	43.0	430	37.4	0.70	—	—
4.5	(3.4)	1.1	0.3	0.95	1.06	401	98.8	0.0	0.2	1.0	12.7	32.0	53	35.5	0.79	—	—
8.4	0.5	0.9	2.4	1.06	1.18	7,361	99.6	0.0	0.0	0.4	9.4	129.0	145	30.5	**0.51**	—	—
8.9	**1.0**	0.1	1.4	0.90	1.00	123,728	96.3	0.0	1.3	2.4	7.6	41.0	325	38.0	0.68	—	—
5.8	(2.1)	1.1	1.2	**0.90**	1.00	1,405	98.5	0.0	0.0	1.5	1.1	184.0	117	24.6	**0.54**	—	—
7.9	0.0	1.6	2.7	**0.88**	0.98	7,585	94.0	0.0	0.1	6.0	5.2	43.0	167	21.1	**0.52**	—	—
5.7	(2.2)	2.1	1.3	**0.86**	0.95	5,626	98.8	0.0	0.0	1.2	13.6	55.0	94	31.5	0.72	—	—
5.6	(2.3)	1.9	1.6	**0.88**	0.98	7,312	95.3	0.3	0.3	4.2	10.6	36.0	121	32.0	**0.67**	—	—
6.0	(1.9)	1.0	3.0	**0.86**	0.96	1,816	93.9	0.0	0.0	6.1	4.5	109.0	176	21.2	0.76	—	—
9.2	**1.3**	0.4	1.6	1.00	1.11	1,744	99.6	0.0	0.0	0.5	11.7	121.0	39	49.6	**0.57**	—	—
5.0	(2.9)	1.5	0.5	1.05	1.17	7,429	99.0	0.3	0.3	0.4	8.8	37.0	205	25.9	**0.63**	—	—
11.4	**3.5**	0.0	1.1	1.19	1.32	41,896	98.1	0.0	1.7	0.2	8.4	24.7	390	35.3	0.77	—	—
8.0	0.1	0.2	0.2	0.98	1.09	1,733	96.4	0.0	0.4	3.2	11.0	65.0	141	31.3	**0.66**	—	—
6.4	(1.5)	1.0	1.4	1.17	1.30	3,905	98.6	0.0	0.3	1.2	5.1	76.0	122	30.5	**0.54**	—	—
8.5	0.6	1.1	1.2	1.13	1.25	5,374	99.1	0.1	0.0	0.8	6.8	32.0	195	26.1	**0.62**	—	—
9.6	**1.7**	1.1	1.3	0.95	1.05	1,023	98.6	0.1	0.0	1.3	1.0	110.0	189	31.7	**0.39**	—	—
7.2	(0.7)	1.9	1.2	0.95	1.06	3,499	99.2	0.2	0.0	0.7	0.8	93.0	242	24.9	**0.39**	—	—
8.1	0.2	1.5	2.0	0.91	1.01	613	97.3	0.1	0.0	2.6	1.4	88.0	176	23.7	**0.39**	—	—
6.0	(1.9)	0.7	2.1	0.98	1.09	16,963	98.1	0.0	1.2	0.7	4.2	51.0	135	28.3	0.68	—	0.00
7.9	0.0	1.4	1.4	1.05	1.16	2,610	98.9	0.3	0.1	0.7	6.0	25.0	113	32.4	0.68	—	—
11.0	**3.1**	0.7	0.3	1.12	1.24	4,999	96.9	0.1	0.0	3.0	5.8	4.0	2,081	37.5	**0.30**	—	—
8.7	0.8	0.8	1.9	0.96	1.07	3,289	97.0	0.2	0.4	2.4	16.1	44.0	171	21.2	**0.54**	—	—
12.1	**4.2**	0.0	2.3	1.35	1.50	17,764	97.2	0.0	2.4	0.4	8.1	71.0	279	46.9	0.81	—	—
8.0	0.1	2.1	0.9	0.94	1.04	3,519	99.5	0.0	0.0	0.5	0.0	4.0	105	31.2	**0.00**	—	—
—	—	0.5	1.3	0.95	1.06	6,340	96.1	0.0	2.5	1.3	7.5	40.0	313	36.3	**0.00**	—	—
7.4	(0.5)	0.7	1.4	0.95	1.06	8,813	97.4	0.0	0.4	2.2	11.2	9.0	755	13.8	**0.63**	—	—
5.2	(2.7)	1.1	0.3	**0.89**	0.99	1,127	95.1	0.0	0.0	4.9	5.2	51.0	125	26.0	0.77	—	—
6.5	(1.4)	2.6	1.6	**0.63**	0.70	5,219	65.6	1.4	26.3	6.7	4.2	60.0	225	36.1	0.78	—	—
8.6	0.7	1.6	0.8	0.92	1.02	48,910	99.7	0.0	0.0	0.3	1.1	4.0	3,368	16.2	**0.09**	—	—
9.3	**1.4**	0.3	2.5	0.99	1.10	1,778	98.6	0.0	1.2	0.2	6.5	129.0	146	36.7	0.74	—	—
6.6	(1.3)	1.1	0.5	**0.88**	0.98	3,718	96.0	0.0	0.1	3.9	11.0	32.0	99	24.8	0.75	—	—
7.3	(0.6)	1.4	1.5	1.08	1.20	1,117	98.1	0.0	0.2	1.7	6.5	121.0	80	22.9	**0.56**	—	—
9.1	**1.2**	0.7	2.2	**0.89**	0.99	6,547	91.2	0.0	0.0	8.8	8.2	16.0	30	42.7	0.84	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		GKM Grth (TIHGX)	G		34.0	5.4	3.3	9.2	34.6	404.0	64.4	(53.4)	(2.7)	13.4	3.2	16.5	1.8
		Glenmede Large Cap Gr (GTLLX)	G		27.8	7.1	4.1	20.0	37.4	423.0	83.4	(49.7)	1.0	12.5	2.3	18.6	3.9
		Glenmede LgCp Core Port (GTLOX)	G	V	24.7	11.0	1.6	16.3	37.5	385.8	46.2	(49.1)	1.6	12.1	1.9	17.6	2.9
		Glenmede Strategic Equity (GTCEX)	G		25.9	12.2	0.9	13.2	30.3	303.0	(36.6)	(47.6)	3.1	12.5	2.3	16.0	1.3
		Harbor Capital Apprec Inv (HCAIX)	G		36.0	(1.5)	10.5	9.5	37.1	336.6	(3.0)	(44.2)	6.5	14.0	3.8	17.3	2.6
		Homestead Growth (HNASX)	G		37.6	2.5	9.4	8.3	43.4	422.1	82.5	(48.9)	1.8	15.6	5.4	19.1	4.4
		Homestead Value (HOVLX)		V	22.1	12.2	(1.3)	13.6	35.7	334.5	(5.1)	(52.3)	(1.6)	10.6	0.4	15.8	1.1
		Janus Henderson Grth & Inc T (JAGIX)	G	V	24.7	12.8	1.3	11.1	32.2	304.9	(34.7)	(52.1)	(1.4)	12.5	2.3	15.9	1.2
		Janus Henderson Research T (JAMRX)	G		26.1	1.4	5.3	13.9	35.1	366.3	26.7	(53.5)	(2.8)	10.4	0.2	15.7	1.0
		Jensen Quality Grth J (JENSX)	G		23.2	12.0	1.5	11.7	32.3	298.0	(41.6)	(41.1)	9.6	11.9	1.7	15.6	0.9
		Laudus US Large Cap Gr (LGILX)	G		33.9	0.7	6.2	8.7	37.6	376.8	37.2	(45.3)	5.4	12.7	2.5	16.5	1.8
	C	Longleaf Partners (LLPFX)	G	V	15.5	20.7	(18.8)	4.9	32.1	256.7	(82.9)	(59.8)	(9.1)	4.2	(6.0)	9.4	(5.3)
		Mairs & Power Grth Inv (MPGFX)	G	V	16.5	15.3	(3.1)	8.1	35.6	324.6	(15.0)	(44.8)	5.9	9.2	(1.0)	13.8	(0.9)
		Matthew 25 (MXXVX)	G	V	24.6	26.9	(12.2)	5.5	38.6	603.7	264.1	(56.9)	(6.2)	11.5	1.3	15.2	0.5
		Nicholas (NICSX)	G		17.5	0.9	(3.0)	15.3	40.1	330.2	(9.4)	(43.5)	7.2	4.8	(5.4)	13.2	(1.5)
I		Northern Stk Idx (NOSIX)	G	V	21.7	11.8	1.2	13.5	32.2	333.2	(6.4)	(51.1)	(0.4)	11.3	1.1	15.6	0.9
	C	Nubrgr Ber Focus Inv (NBSSX)	G		19.3	7.0	0.2	10.5	35.4	276.7	(62.9)	(51.0)	(0.3)	8.5	(1.7)	13.8	(0.9)
		Oakmark Inv (OAKMX)	G	V	21.1	18.3	(4.0)	11.5	37.2	419.3	79.7	(49.4)	1.3	11.2	1.0	16.0	1.3
		Oakmark Select Inv (OAKLX)	G	V	15.7	15.3	(3.6)	15.3	36.5	421.2	81.6	(53.7)	(3.0)	8.7	(1.5)	15.1	0.4
		Parnassus (PARNX)	G	V	16.0	13.4	0.2	14.6	34.2	381.5	41.9	(47.9)	2.8	9.7	(0.5)	15.2	0.5
		Parnassus Core Equity Inv (PRBLX)	G	V	16.5	10.4	(0.6)	14.4	33.9	285.3	(54.3)	(35.6)	15.1	8.5	(1.7)	14.4	(0.3)
		Parnassus Endeavor Inv (PARWX)	G	V	19.8	21.4	3.2	18.5	31.1	491.2	151.6	(43.1)	7.6	14.5	4.3	18.4	3.7
		Pin Oak Equity (POGSX)	G	V	15.1	19.2	4.5	9.0	36.4	487.1	147.5	(54.6)	(3.9)	12.8	2.6	16.4	1.7
		PRIMECAP Odys Grth (POGRX)	G		32.0	8.4	6.1	13.9	39.2	419.4	79.8	(47.3)	3.4	14.9	4.7	19.2	4.5
		PRIMECAP Odys Stk (POSKX)	G	V	25.9	12.8	1.6	15.0	34.3	357.6	18.0	(45.4)	5.3	13.0	2.8	17.4	2.7
I		ProFunds NASDAQ-100 Inv (OTPIX)	G		30.4	5.1	7.4	16.8	33.9	425.9	86.3	(50.5)	0.2	13.7	3.5	18.1	3.4
I		Rydex NQ100 Inv (RYOCX)	G		31.2	5.9	8.5	17.8	35.0	465.0	125.4	(50.3)	0.4	14.7	4.5	19.1	4.4
I		Schwab 1000 Idx (SNXFX)	G	V	21.6	11.5	0.7	12.7	32.6	330.5	(9.1)	(50.7)	—	10.9	0.7	15.3	0.6
		Schwab Core Equity (SWANX)	G	V	24.1	6.9	0.5	14.9	31.3	276.2	(63.4)	(46.5)	4.2	10.1	(0.1)	15.0	0.3
		Schwab Dividend Equity (SWDSX)		V	15.6	10.8	(3.6)	11.7	31.4	245.5	(94.1)	(44.5)	6.2	7.3	(2.9)	12.7	(2.0)
I		Schwab Fdmtl US LgC Idx (SFLNX)		V	17.0	16.3	(3.0)	12.2	34.2	397.4	57.8	(55.2)	(4.5)	9.7	(0.5)	14.7	0.0
		Schwab Large-Cap Growth (SWLSX)	G		28.9	4.7	3.8	13.2	32.3	298.3	(41.3)	(46.1)	4.6	11.9	1.7	16.0	1.3
		Schwab MrktTrack All Eq (SWEGX)	G	V	19.8	13.4	(2.8)	4.9	29.7	275.1	(64.5)	(53.3)	(2.6)	9.7	(0.5)	12.4	(2.3)
I		Schwab S&P 500 (SWPPX)	G	V	21.7	11.8	1.2	13.5	32.2	334.8	(4.8)	(50.7)	—	11.3	1.1	15.6	0.9
I		Schwab Tot Stk Mkt Idx (SWTSX)	G	V	21.0	12.5	0.4	12.3	33.3	339.9	0.3	(50.1)	0.6	11.0	0.8	15.4	0.7
		Selected American S (SLASX)	G	V	21.7	12.5	3.5	5.5	33.1	305.1	(34.5)	(54.4)	(3.7)	12.3	2.1	14.8	0.1
		Sequoia (SEQUX)	G		20.0	(7.0)	(7.3)	7.5	34.5	221.3	(118.3)	(40.7)	10.0	1.1	(9.1)	8.4	(6.3)
		Sound Shore Inv (SSHFX)		V	16.2	14.6	(5.1)	11.7	41.5	270.6	(69.0)	(47.5)	3.2	8.1	(2.1)	14.8	0.1
I		SSgA S&P 500 Idx N (SVSPX)	G	V	21.6	11.7	1.2	13.5	32.1	332.7	(6.9)	(50.9)	(0.2)	11.2	1.0	15.6	0.9
		T. Rowe Price BlChpGr (TRBCX)	G		36.5	0.9	11.1	9.2	41.5	419.2	79.6	(50.0)	0.7	15.3	5.1	18.8	4.1
		T. Rowe Price Div Grth (PRDGX)	G	V	19.3	11.6	2.3	12.3	30.3	298.5	(41.1)	(45.2)	5.5	10.8	0.6	14.8	0.1
I		T. Rowe Price Eq Idx 500 (PREIX)	G	V	21.5	11.6	1.1	13.3	32.0	328.9	(10.7)	(51.0)	(0.3)	11.1	0.9	15.5	0.8
		T. Rowe Price Eq Inc (PRFDX)		V	16.1	19.2	(6.7)	7.4	29.7	292.4	(47.2)	(52.5)	(1.8)	8.9	(1.3)	12.5	(2.2)
		T. Rowe Price Gr Stk (PRGFX)	G		33.6	1.4	10.8	8.8	39.2	386.5	46.9	(49.1)	1.6	14.5	4.3	17.8	3.1
		T. Rowe Price Grth & Inc (PRGIX)	G	V	21.0	7.2	4.1	12.8	32.9	303.9	(35.7)	(47.7)	3.0	10.5	0.3	15.1	0.4
		T. Rowe Price New Amer Gr (PRWAX)	G		34.5	1.3	8.8	9.4	37.7	383.4	43.8	(45.4)	5.3	14.0	3.8	17.4	2.7
I		T. Rowe Price Tot Eq Mkt (POMIX)	G	V	20.7	12.6	0.3	12.2	33.7	339.6	—	(51.0)	(0.3)	10.9	0.7	15.4	0.7
		T. Rowe Price Tx-Ef Eq (PREFX)	G		29.1	2.4	6.3	9.6	35.4	360.1	20.5	(51.8)	(1.1)	12.0	1.8	15.8	1.1
		T. Rowe Price Value (TRVLX)		V	18.9	10.9	(1.8)	13.3	37.3	362.9	23.3	(54.3)	(3.6)	9.0	(1.2)	15.0	0.3
		TIAA-CREF LgCpGr Rtl (TIRTX)	G		34.0	(1.2)	8.8	10.8	39.1	351.5	11.9	(49.2)	1.5	12.9	2.7	17.3	2.6
		USAA Grth (USAAX)	G		28.4	6.4	5.6	14.8	35.6	330.4	(9.2)	(51.8)	(1.1)	13.0	2.8	17.5	2.8
		USAA Inc Stk (USISX)	G	V	16.6	14.1	(3.3)	11.8	31.0	268.7	(70.9)	(52.4)	(1.7)	8.7	(1.5)	13.5	(1.2)
I		USAA NASDAQ-100 Idx (USNQX)	G		32.2	6.6	9.0	18.7	36.0	495.6	156.0	(50.2)	0.5	15.4	5.2	19.9	5.2
I		USAA S&P 500 Idx Mbr (USSPX)	G	V	21.5	11.6	1.1	13.3	32.0	329.3	(10.3)	(51.1)	(0.4)	11.1	0.9	15.4	0.7
		Value Line Lgr Co Foc Inv (VALLX)	G		33.7	0.2	9.8	12.4	30.0	281.8	(57.8)	(47.9)	2.8	13.8	3.6	16.5	1.8
I		Vanguard 500 Idx Inv (VFINX)	G	V	21.6	11.8	1.2	13.5	32.1	333.5	(6.1)	(50.9)	(0.2)	11.2	1.0	15.6	0.9
	C	Vanguard Cap Opprt Inv (VHCOX)	G		29.1	10.5	2.5	18.8	42.6	407.6	68.0	(49.2)	1.5	13.5	3.3	19.9	5.2
		Vanguard Capital Value Inv (VCVLX)	G	V	12.9	11.8	(9.8)	5.1	43.8	375.8	36.2	(62.7)	(12.0)	4.4	(5.8)	11.5	(3.2)

10-Year Annual Return (%)		Yield	Tax-Cost Ratio	Risk Index		Total Assets	Portfolio (%)				% of Port in Foreign	Portfolio Turnover Ratio	Number of	% of Port in Top 10	Expense Ratio	Max Load	12b-1 Fee
Fund	Cat +/-	(%)	(%)	Cat	Total	($ Mil)	Stock	Bond	Other	Cash	Issues	(%)	Holdings	Holdings	(%)	(%)	(%)
9.7	**1.8**	0.0	0.7	1.10	1.22	102	99.6	0.0	0.0	0.4	9.0	7.0	47	50.9	1.45	—	—
10.8	**2.9**	0.5	0.6	0.95	1.06	4,047	99.6	0.0	0.4	0.0	0.0	88.0	72	23.6	0.88	—	—
9.8	**1.9**	0.8	0.8	0.94	1.04	2,822	99.4	0.0	0.0	0.6	0.0	111.0	111	12.6	0.88	—	—
8.1	0.2	0.7	2.5	0.92	1.02	218	99.5	0.0	0.0	0.6	4.4	22.0	46	30.5	0.84	—	—
9.7	**1.8**	0.0	1.5	1.14	1.26	28,929	97.9	0.0	0.0	2.1	11.5	52.0	56	38.1	1.02	—	0.25
11.0	**3.1**	0.0	1.8	1.13	1.25	178	98.0	0.0	0.0	2.0	6.1	39.0	64	43.6	0.95	—	—
8.1	0.2	1.7	1.7	1.09	1.21	1,118	96.3	0.0	1.0	2.8	4.2	9.0	43	43.0	**0.62**	—	—
7.6	(0.3)	1.7	1.6	0.92	1.02	5,178	99.9	0.0	0.0	0.1	0.5	16.0	71	30.9	0.88	—	—
8.3	0.4	0.3	1.8	0.97	1.08	13,533	99.3	0.0	0.0	0.7	2.6	46.0	88	30.0	0.94	—	—
9.0	**1.1**	0.9	1.4	**0.86**	0.96	6,556	96.1	0.0	0.0	3.9	0.0	6.8	28	49.5	0.88	—	0.25
10.5	**2.6**	0.0	2.3	1.10	1.22	1,858	97.5	2.5	0.0	0.0	8.1	73.0	56	44.2	0.76	—	—
4.7	(3.2)	1.1	2.1	1.36	1.51	3,295	71.5	0.0	0.0	28.5	23.0	17.0	15	60.6	0.95	—	—
9.2	**1.3**	1.3	1.5	0.91	1.01	4,735	98.1	0.0	0.0	1.9	2.8	11.0	52	38.5	**0.66**	—	—
13.1	**5.2**	0.2	1.3	1.38	1.53	423	90.2	0.0	9.3	0.5	0.0	10.7	31	71.4	1.09	2.00R	—
9.7	**1.8**	0.6	1.8	**0.86**	0.95	2,811	94.6	0.0	0.0	5.4	1.5	40.9	61	26.4	0.72	—	—
8.3	0.4	1.7	1.0	**0.90**	1.00	8,107	99.9	0.1	0.0	0.0	0.9	3.9	506	19.1	**0.10**	—	—
6.7	(1.2)	0.3	2.5	1.03	1.14	752	95.1	0.0	0.0	4.9	6.1	72.0	48	35.2	0.93	—	—
11.0	**3.1**	0.5	0.9	1.10	1.22	19,556	93.4	0.0	0.0	6.6	8.4	19.0	55	26.4	0.89	—	—
10.7	**2.8**	0.3	1.2	1.23	1.36	6,354	93.6	0.0	0.0	6.4	7.4	22.0	22	57.5	0.98	—	—
10.7	**2.8**	0.9	2.4	1.11	1.23	1,086	98.5	0.0	0.0	1.5	7.5	41.7	39	37.8	0.86	—	—
9.7	**1.8**	1.2	1.4	**0.78**	0.87	16,157	97.4	0.0	0.0	2.6	3.4	22.9	38	41.8	0.87	—	—
13.6	**5.7**	2.0	1.5	1.05	1.17	5,210	93.4	0.0	0.0	6.6	3.6	34.1	32	55.5	0.95	—	—
11.2	**3.3**	0.6	0.5	1.16	1.29	222	93.9	0.0	0.0	6.2	7.2	10.0	39	42.1	1.08	—	—
11.4	**3.5**	0.3	0.6	1.18	1.31	10,605	96.2	0.0	1.3	2.5	12.6	5.0	133	27.1	**0.66**	—	—
10.3	**2.4**	0.9	0.7	1.02	1.13	9,251	94.0	0.0	1.3	4.7	11.2	6.0	128	26.5	0.69	—	—
10.8	**2.9**	0.0	0.3	1.21	1.34	81	69.9	0.0	0.2	29.9	3.3	4.0	115	41.9	1.49	—	0.00
11.6	**3.7**	0.0	1.1	1.21	1.34	1,085	88.7	7.8	1.3	2.2	4.2	72.0	123	49.4	1.29	—	—
8.3	0.4	1.7	1.1	0.90	1.00	7,915	99.4	0.0	0.4	0.2	1.1	3.0	979	16.9	**0.05**	—	—
7.7	(0.2)	1.4	2.7	0.99	1.10	2,404	99.1	0.0	0.2	0.8	0.0	80.0	151	22.6	0.73	—	—
7.0	(0.9)	1.6	2.6	1.01	1.12	1,495	99.1	0.0	0.3	0.6	0.1	74.0	129	25.8	0.89	—	—
8.9	**1.0**	2.1	1.3	0.91	1.01	5,492	99.4	0.0	0.4	0.2	0.5	11.0	664	19.4	**0.25**	—	—
8.3	0.4	0.4	2.0	0.96	1.07	262	98.2	0.0	0.7	1.1	0.5	84.0	112	31.9	0.99	—	—
6.3	(1.6)	1.7	1.1	0.92	1.02	676	98.2	0.0	0.9	0.9	29.2	6.0	9	99.7	**0.55**	—	—
8.4	0.5	1.7	0.5	**0.90**	1.00	31,173	99.0	0.0	0.0	1.0	0.9	2.0	508	18.7	**0.03**	—	—
8.7	0.8	1.6	0.8	0.92	1.02	7,020	98.6	0.0	0.6	0.9	1.1	1.0	2,423	15.4	**0.03**	—	—
6.8	(1.1)	0.4	3.2	1.08	1.20	2,256	97.5	0.0	0.4	2.1	15.7	19.0	55	46.9	0.97	—	0.25
7.0	(0.9)	0.0	1.8	1.14	1.26	4,248	89.8	0.4	0.0	9.8	12.1	16.0	28	56.2	1.07	—	—
7.4	(0.5)	1.0	2.1	1.09	1.21	2,140	96.0	0.0	0.0	4.0	15.4	46.0	37	34.1	0.91	—	—
8.3	0.4	1.7	1.4	**0.90**	1.00	1,679	98.7	0.0	0.0	1.3	1.0	3.0	511	19.7	**0.16**	—	0.06
10.5	**2.6**	0.1	0.5	1.10	1.22	45,560	99.7	0.0	0.3	0.0	7.6	32.4	124	40.4	0.72	—	—
8.5	0.6	1.2	1.1	**0.83**	0.92	8,771	95.0	0.0	5.0	0.0	4.0	11.3	109	24.9	**0.64**	—	—
8.2	0.3	1.6	0.7	**0.90**	1.00	29,685	99.9	0.0	0.1	0.0	0.9	8.6	509	19.1	**0.21**	0.50R	—
6.9	(1.0)	1.9	1.9	0.98	1.09	22,563	96.1	0.4	3.4	0.0	6.7	19.4	115	22.6	**0.66**	—	—
9.9	**2.0**	0.2	1.5	1.09	1.21	53,389	98.6	0.0	1.4	0.0	5.8	44.1	80	36.6	0.68	—	—
8.1	0.2	1.1	2.3	**0.85**	0.94	1,912	95.1	0.0	4.9	0.0	1.3	82.2	55	32.2	0.67	—	—
10.7	**2.8**	0.2	2.6	1.17	1.30	4,429	93.5	0.0	6.5	0.0	6.1	92.7	89	36.9	0.80	—	—
8.5	0.6	1.4	0.7	0.92	1.02	1,715	97.2	0.0	2.7	0.1	1.1	7.2	1,404	17.0	**0.30**	0.50R	—
8.7	**0.8**	0.3	0.5	1.03	1.14	286	99.9	0.0	0.1	0.0	2.7	17.0	364	20.3	0.83	1.00R	—
8.5	0.6	1.2	1.9	0.94	1.04	27,030	98.9	0.0	1.1	0.0	7.3	106.5	120	29.0	0.82	—	—
8.9	**1.0**	0.2	1.5	1.08	1.20	4,917	98.9	1.1	(0.9)	1.0	7.5	94.0	84	35.8	0.76	—	0.25
7.7	(0.2)	0.2	1.1	0.99	1.10	2,928	98.8	0.0	0.0	1.2	10.4	17.0	82	33.5	0.99	—	—
6.4	(1.5)	1.9	1.3	**0.83**	0.92	2,881	98.1	0.0	0.6	1.4	8.6	23.0	149	19.3	0.77	—	—
12.2	**4.3**	0.5	0.3	1.21	1.34	1,629	95.6	0.0	0.0	4.4	4.5	4.0	110	51.5	**0.54**	—	—
8.2	0.3	1.6	0.5	0.90	1.00	6,921	99.0	0.9	0.0	0.1	1.0	4.0	508	19.7	**0.25**	—	—
7.4	(0.5)	0.0	1.9	1.19	1.32	274	99.0	0.0	1.0	0.0	5.6	47.0	45	46.3	1.15	—	0.25
8.3	0.4	1.7	0.6	0.90	1.00	391,435	99.7	0.0	0.0	0.3	1.0	4.0	515	19.7	**0.14**	—	—
10.7	**2.8**	0.7	1.1	1.11	1.23	16,515	96.6	0.0	0.0	3.4	12.7	9.0	135	32.2	**0.45**	—	—
7.3	(0.6)	2.0	2.4	1.32	1.47	919	98.3	0.0	1.7	0.0	10.4	41.0	92	25.9	**0.25**	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Bull Market Cat +/-	Bear Market Return (%) Fund	Bear Market Cat +/-	3-Year Annual Return (%) Fund	3-Year Cat +/-	5-Year Annual Return (%) Fund	5-Year Cat +/-
I		Vanguard Div Apprec Inv (VDAIX)	G	V	22.1	11.7	(2.1)	9.9	28.8	270.9	(68.7)	(41.0)	**9.7**	10.1	(0.1)	13.6	(1.1)
	C	Vanguard Div Grth Inv (VDIGX)	G	V	19.3	7.5	**2.6**	11.8	31.5	271.7	(67.9)	(37.9)	**12.8**	9.6	(0.6)	14.1	(0.6)
		Vanguard Divers Eq Inv (VDEQX)	G		22.7	8.4	0.7	11.0	35.3	332.7	(6.9)	(52.2)	(1.5)	10.2	0.0	15.0	0.3
		Vanguard Equity-Inc Inv (VEIPX)		V	18.3	**14.6**	0.7	11.2	30.0	333.2	(6.4)	(48.8)	1.9	11.0	0.8	14.6	(0.1)
I		Vanguard FTSE Soc Idx Inv (VFTSX)	G		24.1	10.2	1.1	**15.7**	**36.8**	**388.5**	**48.9**	(56.5)	(5.8)	11.4	1.2	**17.0**	**2.3**
		Vanguard Grth & Inc Inv (VQNPX)	G	V	20.6	11.9	1.9	**14.0**	32.5	329.1	(10.5)	(51.9)	(1.2)	11.2	1.0	**15.8**	**1.1**
I		Vanguard Grth Idx Inv (VIGRX)	G		**27.6**	5.9	**3.1**	**13.4**	32.1	**348.6**	**9.0**	(47.1)	**3.6**	**11.7**	**1.5**	**15.9**	**1.2**
I		Vanguard Hi Div Yld Idx Inv (VHDYX)		V	16.3	**16.7**	0.3	**13.3**	30.1	**344.7**	**5.1**	(51.8)	(1.1)	10.8	0.6	14.9	0.2
I		Vanguard LgCp Idx Inv (VLACX)	G	V	21.8	11.5	0.9	13.2	32.4	333.0	(6.6)	(50.5)	0.2	11.1	0.9	15.5	0.8
		Vanguard Morgan Gr Inv (VMRGX)	G		**29.8**	3.2	**6.7**	10.9	34.7	336.9	(2.7)	(50.3)	0.4	**12.7**	**2.5**	**16.4**	**1.7**
	C	Vanguard PRIMECAP Core Inv (VPCCX)	G		**26.2**	12.3	0.9	**19.2**	**36.1**	**377.0**	**37.4**	(43.0)	**7.7**	**12.7**	**2.5**	**18.3**	**3.6**
	C	Vanguard PRIMECAP Inv (VPMCX)	G		**29.5**	10.6	2.5	**18.7**	**39.7**	**389.2**	**49.6**	(44.3)	**6.4**	**13.7**	**3.5**	**19.5**	**4.8**
I		Vanguard Tot Stk Idx Inv (VTSMX)	G	V	21.0	12.5	0.2	12.4	33.3	340.9	1.3	(50.8)		10.9	0.7	15.4	0.7
		Vanguard US Gr Inv (VWUSX)	G		**31.6**	(0.8)	**8.4**	13.0	35.4	334.9	(4.7)	(47.2)	**3.5**	**12.3**	**2.1**	**16.7**	**2.0**
		Vanguard US Value Inv (VUVLX)		V	12.9	**16.3**	(1.7)	**14.6**	33.9	311.0	(28.6)	(51.9)	(1.2)	8.9	(1.3)	14.7	0.0
I		Vanguard Val Idx Inv (VIVAX)		V	16.9	**16.7**	(1.1)	13.0	32.8	319.9	(19.7)	(53.9)	(3.2)	10.5	0.3	15.2	0.5
		Vanguard Windsor II Inv (VWNFX)		V	16.7	13.4	(3.3)	11.1	30.6	291.5	(48.1)	(52.8)	(2.1)	8.6	(1.6)	13.2	(1.5)
		Vanguard Windsor Inv (VWNDX)		V	19.1	12.4	(3.4)	11.8	**36.0**	334.3	(5.3)	(56.0)	(5.3)	9.0	(1.2)	14.5	(0.2)
		Voya Corp Leaders Trust B (LEXCX)		V	16.6	**19.3**	(11.4)	10.7	29.5	283.2	(56.4)	(45.0)	**5.7**	7.2	(3.0)	12.1	(2.6)
		Mid-Cap Stock Category Average			**19.4**	**11.5**	**(2.4)**	**8.6**	**35.2**	**332.1**	**0.0**	**(51.2)**	**0.0**	**9.0**	**0.0**	**13.6**	**0.0**
		AmCent Heritage Inv (TWHIX)	G		21.8	3.2	**1.9**	8.1	31.0	299.3	(32.8)	(51.8)	(0.6)	8.6	(0.4)	12.6	(1.0)
	C	AmCent Mid Cap Value Inv (ACMVX)		V	11.5	**22.8**	(1.6)	**16.3**	29.9	347.3	15.2	(41.6)	**9.6**	**10.5**	**1.5**	**15.3**	**1.7**
		AMG Mgers MidCap N (CHTTX)		V	11.5	**24.0**	(10.4)	9.7	**44.4**	**417.7**	**85.6**	(54.4)	(3.2)	7.4	(1.6)	14.4	0.8
		Ariel Appreciation Inv (CAAPX)		V	15.1	12.6	(6.3)	8.1	**46.2**	**409.3**	**77.2**	(55.1)	(3.9)	6.7	(2.3)	13.9	0.3
		Ariel Fund Inv (ARGFX)	G	V	15.8	15.5	(4.1)	10.9	**44.6**	**510.4**	**178.3**	(64.3)	(13.1)	8.7	(0.3)	**15.5**	**1.9**
	C	Artisan Mid Cap Inv (ARTMX)	G		20.4	(0.9)	**2.1**	5.6	37.3	352.7	20.6	(52.0)	(0.8)	6.8	(2.2)	12.1	(1.5)
		Artisan Mid Cap Val Inv (ARTQX)		V	12.3	**22.4**	(9.9)	1.5	35.7	281.2	(50.9)	(41.5)	**9.7**	7.4	(1.6)	11.3	(2.3)
		Ave Maria Grth (AVEGX)	G		**27.3**	12.0	(2.8)	7.5	31.4	322.0	(10.1)	(43.2)	**8.0**	**11.5**	**2.5**	14.4	0.8
		Baird MidCap Inv (BMDSX)	G		**26.6**	5.0	(3.8)	4.6	32.6	335.2	3.1	(49.4)	1.8	8.5	(0.5)	12.1	(1.5)
		Baron Asset Retail (BARAX)	G		**26.1**	6.2	(0.1)	9.4	**38.8**	340.9	8.8	(53.4)	(2.2)	**10.2**	**1.2**	**15.2**	**1.6**
		Baron Grth Ret (BGRFX)	G		**27.0**	6.0	(4.4)	4.4	**38.3**	330.8	(1.3)	(51.4)	(0.2)	8.8	(0.2)	13.2	(0.4)
		Baron Opportunity Ret (BIOPX)	G		**40.5**	(4.9)	**1.2**	(1.7)	37.5	335.3	3.2	(54.3)	(3.1)	**10.6**	**1.6**	12.8	(0.8)
		Baron Partners Ret (BPTRX)	G		**31.5**	4.0	(2.8)	10.2	**47.6**	**396.0**	**63.9**	(60.7)	(9.5)	10.0	1.0	**16.7**	**3.1**
		Buffalo Discovery (BUFTX)	G		**25.4**	5.5	**5.6**	10.6	36.6	**415.1**	**83.0**	(47.9)	**3.3**	**11.8**	**2.8**	**16.1**	**2.5**
		Carillon Scout Mid Cap I (UMBMX)	G	V	**24.0**	**18.3**	**1.4**	4.0	37.6	**418.0**	**85.9**	(46.0)	**5.2**	**14.1**	**5.1**	**16.3**	**2.7**
		Columbia Acorn Inst (ACRNX)	G		**25.2**	10.3	(1.6)	0.8	30.8	322.8	(9.3)	(51.4)	(0.2)	**10.8**	**1.8**	12.4	(1.2)
		Commerce MidCap Gr (CFAGX)	G		23.3	10.8	**1.3**	11.1	30.7	327.5	(4.6)	(48.0)	3.2	**11.5**	**2.5**	**15.0**	**1.4**
		DF Dent Premier Growth Inv (DFDPX)	G		**31.8**	2.4	**1.5**	5.0	34.5	355.6	23.5	(54.5)	(3.3)	**11.1**	**2.1**	14.1	0.5
	C	Dreyfus Mid-Cap Grth F (FRSPX)	G		**25.6**	5.1	(2.4)	6.4	36.7	308.1	(24.0)	(57.1)	(5.9)	8.8	(0.2)	13.4	(0.2)
I		Dreyfus MidCap Idx Inv (PESPX)	G	V	15.6	**20.2**	(2.7)	9.3	32.8	364.7	32.6	(49.5)	1.7	**10.6**	**1.6**	14.5	0.9
		FAM Value Inv (FAMVX)	G		17.0	15.6	(1.8)	**13.4**	32.9	283.1	(49.0)	(44.1)	**7.1**	9.9	0.9	**14.9**	**1.3**
I		Fidelity Ext Mkt Inv (FSEMX)	G	V	18.1	16.0	(3.4)	7.6	**38.1**	373.5	41.4	(51.9)	(0.7)	9.8	0.8	14.5	0.9
		Fidelity Grth Strat (FDEGX)	G		21.5	2.7	**3.1**	**13.6**	**37.8**	304.8	(27.3)	(58.5)	(7.3)	8.7	(0.3)	**15.0**	**1.4**
		Fidelity Low-Priced Stk (FLPSX)		V	20.6	8.7	(0.6)	7.6	34.3	341.4	9.3	(48.8)	2.4	9.2	0.2	13.5	(0.1)
		Fidelity Mid Cap Enhcd Idx (FMEIX)	G	V	18.3	13.4	(2.5)	**13.0**	**39.8**	**375.1**	**43.0**	—	—	9.4	0.4	**15.7**	**2.1**
		Fidelity Mid Cap Value (FSMVX)		V	17.0	12.3	(4.6)	**16.6**	**38.9**	**399.1**	**67.0**	(55.5)	(4.3)	7.8	(1.2)	**15.2**	**1.6**
		Fidelity MidCap Index Inv (FSCLX)	G	V	18.2	13.6	(2.7)	**12.9**	34.4	—	—	—	—	9.3	0.3	14.7	1.1
		Fidelity Mid-Cap Stk (FMCSX)	G		18.6	14.9	(3.1)	7.1	**38.9**	371.5	39.4	(56.1)	(4.9)	9.7	0.7	14.5	0.9
		Fidelity Stock Sel Mid Cp (FSSMX)	G		20.1	10.6	(3.3)	10.1	31.1	—	—	—	—	8.7	(0.3)	13.1	(0.5)
		Fidelity Value (FDVLX)		V	15.6	16.0	(6.6)	**11.7**	37.0	**392.3**	**60.2**	(61.5)	(10.3)	7.8	(1.2)	13.9	0.3
		FMI Common Stk (FMIMX)	G	V	13.7	**20.2**	(6.9)	6.4	32.0	307.9	(24.2)	(38.3)	**12.9**	8.4	(0.6)	12.3	(1.3)
		Hennessy Focus 30 (HFMDX)	G	V	20.5	5.8	0.0	**16.4**	29.6	321.2	(10.9)	(43.4)	**7.8**	8.4	(0.6)	14.0	0.4
		Hennessy Focus Investor (HFCSX)	G		19.2	7.1	**2.8**	10.1	35.3	359.7	27.6	(45.5)	**5.7**	9.5	0.5	14.4	0.8
		Janus Henderson Contrarian T (JSVAX)	G	V	5.2	8.0	(13.2)	**17.3**	**38.5**	212.1	(120.0)	(59.2)	(8.0)	(0.4)	(9.4)	9.9	(3.7)
	C	Janus Henderson Enterprise T (JAENX)	G		**26.3**	11.8	**3.3**	**11.9**	30.6	**411.6**	**79.5**	(52.0)	(0.8)	**13.4**	**4.4**	**16.3**	**2.7**
		Janus Henderson Mid Cap Value T (JMCVX)		V	13.8	**18.7**	(3.8)	9.0	25.9	234.9	(97.2)	(39.9)	**11.3**	9.1	0.1	12.3	(1.3)
		Kinetics Paradigm (WWNPX)	G		**28.4**	**20.4**	(8.4)	(0.8)	**44.0**	329.7	(2.4)	(64.4)	(13.2)	**12.3**	**3.3**	**15.1**	**1.5**
	C	Longleaf Partners Sm-Cap (LLSCX)	G	V	8.9	**20.4**	(6.1)	**12.4**	30.4	**397.0**	**64.9**	(57.7)	(6.5)	7.2	(1.8)	12.6	(1.0)

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
8.4	0.5	1.8	0.7	**0.83**	0.92	34,074	100.0	0.0	0.0	0.0	1.8	19.0	182	31.8	**0.17**	—	—
8.9	**1.0**	1.9	1.1	**0.81**	0.90	33,312	97.2	0.0	1.9	0.9	9.2	27.0	49	28.2	**0.30**	—	—
8.2	0.3	1.0	1.6	0.96	1.07	1,570	96.6	0.0	0.3	3.1	5.3	5.0	8	100.0	**0.36**	—	—
8.7	0.8	2.4	1.5	**0.84**	0.93	31,341	97.1	0.0	1.1	1.8	9.1	28.0	197	27.6	**0.26**	—	—
8.6	0.7	1.4	0.5	0.96	1.07	3,905	99.6	0.0	0.0	0.4	2.1	11.0	431	24.6	**0.20**	—	—
8.1	0.2	1.4	1.6	**0.88**	0.98	10,597	97.6	0.0	0.0	2.4	1.2	96.0	913	17.8	**0.34**	—	—
9.3	**1.4**	1.0	0.4	0.99	1.10	73,117	99.4	0.0	0.0	0.6	1.1	11.0	318	29.3	**0.18**	—	—
8.4	0.5	2.7	1.0	**0.85**	0.94	29,345	99.8	0.0	0.0	0.1	1.1	9.0	406	30.7	**0.15**	—	—
8.4	0.5	1.6	0.6	0.90	1.00	18,587	99.6	0.0	0.0	0.4	1.0	5.0	598	19.0	**0.18**	—	—
8.5	0.6	0.8	1.9	0.98	1.09	13,580	96.0	0.0	0.0	4.0	5.8	48.0	304	25.8	**0.38**	—	—
11.0	**3.1**	1.0	1.3	0.99	1.10	10,690	96.6	0.0	0.0	3.4	14.4	9.0	155	29.9	**0.46**	—	—
10.9	**3.0**	1.0	1.4	1.00	1.11	62,227	94.3	0.0	0.0	5.7	12.1	8.0	135	36.1	**0.39**	—	—
8.6	0.7	1.6	0.6	0.92	1.02	662,577	99.2	0.0	0.8	0.0	0.9	4.0	3,631	16.0	**0.15**	—	—
9.1	**1.2**	0.4	1.1	0.99	1.10	8,472	94.8	0.1	1.4	3.7	3.5	27.0	163	31.8	**0.43**	—	—
7.6	(0.3)	1.9	1.3	0.97	1.08	1,739	98.6	0.1	0.0	1.3	0.0	95.0	233	22.7	**0.23**	—	—
7.5	(0.4)	2.2	0.8	0.90	1.00	65,049	99.8	0.0	0.0	0.2	0.9	7.0	333	27.1	**0.18**	—	—
7.1	(0.8)	1.9	2.0	0.95	1.05	50,305	97.8	0.1	0.1	2.1	9.6	32.0	284	24.9	**0.33**	—	—
7.6	(0.3)	1.5	1.3	1.09	1.21	20,186	97.3	0.0	0.0	2.7	8.2	26.0	146	17.9	**0.30**	—	—
8.0	0.1	1.8	1.3	1.05	1.16	965	99.6	0.0	0.0	0.5	0.0	0.0	21	83.2	**0.59**	—	—
7.9	**0.0**	**0.4**	**1.7**	**1.00**	**1.15**	**5,936**	**95.2**	**0.1**	**0.3**	**4.5**	**4.4**	**60.8**	**245**	**26.4**	**0.98**	**—**	**0.00**
6.6	(1.3)	0.0	2.6	0.97	1.11	5,057	99.0	0.0	0.0	1.0	2.6	56.0	108	16.8	1.00	—	—
10.7	**2.8**	1.5	2.4	**0.84**	0.97	8,845	97.5	0.0	0.0	2.5	5.2	49.0	104	21.5	0.96	—	—
9.5	**1.6**	0.0	2.0	1.37	1.58	4,190	95.3	0.0	0.0	4.7	3.2	24.0	48	30.9	1.12	—	0.25
9.4	**1.5**	0.7	2.6	1.23	1.42	1,694	99.1	0.0	0.0	0.9	0.0	20.0	43	39.3	1.12	—	0.25
8.8	0.9	0.6	1.9	1.35	1.55	2,249	99.2	0.0	0.0	0.8	2.7	14.0	41	38.7	1.02	—	0.25
8.6	0.7	0.0	2.5	1.05	1.21	6,810	96.8	0.0	0.0	3.2	4.4	42.6	61	32.1	1.19	—	—
8.8	0.9	0.1	2.1	0.97	1.12	3,988	92.5	0.0	0.0	7.5	6.2	23.9	52	28.6	1.16	—	—
9.4	**1.5**	0.1	1.9	**0.85**	0.98	482	91.3	0.0	0.0	8.7	0.0	29.0	45	32.5	1.07	—	—
8.4	0.5	0.0	0.4	0.93	1.07	1,390	97.2	0.0	0.0	2.9	2.0	57.2	59	22.3	1.08	—	0.25
7.9	0.0	0.0	1.7	0.98	1.13	3,094	98.7	0.0	0.0	1.4	0.5	10.4	58	42.5	1.31	—	0.25
8.3	0.4	0.0	1.7	0.94	1.08	6,232	97.9	0.0	0.2	1.9	2.1	3.3	61	44.1	1.30	—	0.25
7.8	(0.1)	0.0	2.3	1.26	1.45	253	99.5	0.0	0.0	0.5	8.8	32.6	53	43.0	1.41	—	0.25
7.9	0.0	0.0	0.0	1.37	1.58	1,972	120.7	0.0	0.2	(20.9)	6.1	15.6	28	91.8	1.35	—	0.25
11.4	**3.5**	0.0	1.7	**0.90**	1.03	1,680	97.0	0.0	0.0	3.0	5.8	51.0	87	18.6	1.03	—	—
11.1	**3.2**	0.3	2.2	**0.89**	1.02	1,822	99.6	0.0	(0.2)	0.6	0.5	87.0	146	18.6	1.03	—	—
8.1	0.2	0.0	5.4	1.04	1.20	4,647	100.0	0.0	0.0	0.0	3.0	85.0	144	14.8	0.86	—	0.00
8.6	0.7	0.5	2.4	**0.77**	0.89	150	98.4	0.0	0.0	1.6	0.0	39.0	83	13.9	0.88	—	—
8.0	0.1	0.0	1.2	1.03	1.19	153	99.7	0.0	0.0	0.3	0.0	13.0	38	42.9	1.10	—	—
6.0	(1.9)	0.0	0.9	0.97	1.12	141	98.7	0.0	0.0	1.3	0.0	87.7	70	23.9	1.16	—	0.06
9.4	**1.5**	0.9	1.9	0.96	1.10	3,770	99.0	0.0	0.0	1.0	0.8	24.5	404	6.9	**0.50**	—	—
8.5	0.6	0.0	1.3	**0.88**	1.01	1,259	90.8	0.0	0.0	9.2	3.8	4.3	37	42.3	1.19	—	—
9.2	1.3	1.2	1.2	1.06	1.22	21,533	99.8	0.0	0.0	0.2	2.0	12.0	3,098	4.1	**0.10**	—	—
6.2	(1.7)	0.4	0.1	**0.84**	0.97	2,741	98.9	0.0	0.0	1.1	2.8	63.0	100	22.2	0.89	—	—
9.1	1.2	1.4	1.5	**0.77**	0.89	39,601	88.6	0.0	0.0	11.4	41.3	8.0	913	25.3	**0.68**	—	—
9.3	**1.4**	1.4	1.6	**0.91**	1.05	1,289	99.3	0.1	0.0	0.7	0.7	94.0	309	8.9	**0.59**	—	—
8.8	0.9	1.8	1.8	0.92	1.06	3,261	99.1	0.0	0.0	0.9	0.0	83.0	82	21.1	0.73	—	—
—	—	1.2	0.7	0.91	1.05	5,585	99.5	0.0	0.0	0.5	0.7	14.0	783	4.7	**0.17**	—	—
8.2	0.3	0.5	2.0	**0.86**	0.99	8,227	92.8	0.3	0.3	6.6	12.8	27.0	170	16.0	**0.58**	—	—
—	—	0.5	0.4	0.97	1.12	2,551	97.6	0.0	0.0	2.4	4.1	98.0	206	14.1	**0.64**	—	—
7.4	(0.5)	1.3	1.1	0.98	1.13	8,754	98.5	0.0	0.1	1.4	7.7	73.0	256	14.1	**0.61**	—	—
10.3	**2.4**	0.0	2.3	0.97	1.12	1,083	80.0	0.0	0.0	20.0	3.8	26.0	39	34.5	1.04	—	—
9.2	**1.3**	0.0	1.4	1.00	1.15	997	98.3	0.0	0.0	1.8	0.0	108.0	29	45.3	1.35	—	0.15
10.1	**2.2**	0.0	0.4	**0.90**	1.03	2,812	94.1	0.0	0.0	5.9	6.9	2.0	24	68.4	1.50	—	0.15
2.8	(5.1)	0.2	1.2	1.02	1.17	2,612	95.5	0.0	0.0	4.5	5.3	116.0	46	40.5	0.79	—	—
9.6	**1.7**	0.0	0.9	**0.87**	1.00	16,122	92.4	0.0	0.3	7.2	10.4	10.0	88	19.4	0.93	—	—
7.6	(0.3)	0.3	3.9	**0.84**	0.97	4,087	95.2	0.0	0.0	4.8	2.3	53.0	64	27.2	**0.72**	—	—
5.0	(2.9)	0.0	0.0	1.10	1.26	775	91.2	0.0	1.9	6.9	12.5	2.0	68	65.3	1.64	2.00R	—
8.7	0.8	1.5	2.9	1.01	1.16	3,806	61.2	3.9	6.9	28.0	11.2	31.0	20	52.4	0.91	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
	C	Meridian Contrarian Legcy (MVALX)	G		**24.8**	16.5	(3.5)	6.1	34.7	293.2	(38.9)	(44.0)	**7.2**	**12.0**	**3.0**	**14.9**	**1.3**
		Nicholas Equity Inc I (NSEIX)		V	12.4	12.6	(3.7)	8.7	32.9	302.2	(29.9)	(40.4)	**10.8**	6.8	(2.2)	12.0	(1.6)
		Nicholas II N (NNTWX)	G		**25.1**	4.5	**0.5**	10.9	32.2	282.9	(49.2)	(40.9)	**10.3**	9.5	0.5	14.0	0.4
I		Northern Mid Cap Idx (NOMIX)	G	V	16.0	**20.5**	(2.4)	9.6	33.2	**375.2**	**43.1**	(49.6)	1.6	**10.9**	**1.9**	**14.8**	**1.2**
	C	Nubrgr Ber MidCp Grth Inv (NMANX)	G		**25.3**	4.7	**1.4**	7.7	31.9	302.3	(29.8)	(50.8)	0.4	10.0	1.0	13.6	0.0
		Parnassus Mid-Cap (PARMX)	G	V	15.7	16.0	(0.9)	11.2	28.2	340.5	8.4	(45.0)	**6.2**	10.0	1.0	13.7	0.1
	C	PRIMECAP Odys Agg Gr (POAGX)	G		**33.5**	11.7	**4.5**	**16.5**	**54.8**	**616.4**	**284.3**	(49.3)	1.9	**16.0**	**7.0**	**23.0**	**9.4**
		Russell Inv US Mid Cap Eq S (RMCSX)	G	V	15.2	14.2	(2.5)	11.0	34.7	—	—	—	—	8.7	(0.3)	13.9	0.3
I		Shelton S&P Md Dir (SPMIX)	G	V	15.6	**21.0**	(2.3)	9.3	33.2	369.5	37.4	(49.6)	1.6	**11.0**	**2.0**	14.8	1.2
		T. Rowe Price Div Mid Gr (PRDMX)	G		**24.7**	7.5	**2.0**	**11.4**	34.5	**377.6**	**45.5**	(51.8)	(0.6)	**11.0**	**2.0**	**15.4**	**1.8**
I		T. Rowe Price Ext Mkt Idx (PEXMX)	G	V	17.9	15.9	(3.3)	7.5	**38.3**	**377.0**	**44.9**	(52.4)	(1.2)	9.7	0.7	14.5	0.9
	C	T. Rowe Price Mid Gr (RPMGX)	G		**24.8**	6.3	**6.5**	**13.1**	36.8	**411.8**	**79.7**	(48.2)	3.0	**12.2**	**3.2**	**16.9**	**3.3**
	C	T. Rowe Price Mid Val (TRMCX)		V	11.6	**24.3**	(3.5)	10.6	31.5	348.4	16.3	(47.4)	**3.8**	**10.2**	**1.2**	14.2	0.6
		Tocqueville Opportunity (TOPPX)	G		**34.6**	(6.7)	**2.5**	10.4	**40.9**	344.5	12.4	(52.0)	(0.8)	8.8	(0.2)	**14.9**	**1.3**
I		Vanguard Ext Mkt Idx Inv (VEXMX)	G	V	17.9	15.9	(3.4)	7.4	**38.1**	**375.2**	**43.1**	(52.8)	(1.6)	9.7	0.7	14.4	0.8
I		Vanguard MdCp Gr Idx Inv (VMGIX)	G		21.7	6.6	(1.2)	**13.3**	32.0	344.6	12.5	(54.4)	(3.2)	8.6	(0.4)	13.9	0.3
I		Vanguard MdCp Val Idx Inv (VMVIX)		V	16.9	15.1	(2.0)	**13.8**	37.4	**399.8**	**67.7**	(53.2)	(2.0)	9.7	0.7	**15.6**	**2.0**
I		Vanguard Mid Cap Idx Inv (VIMSX)	G	V	19.1	11.0	(1.5)	**13.6**	35.0	**374.2**	**42.1**	(53.5)	(2.3)	9.2	0.2	**14.8**	**1.2**
		Vanguard MidCap Gr Inv (VMGRX)	G		22.0	0.4	**0.2**	10.8	34.1	308.5	(23.6)	(49.6)	1.6	7.0	(2.0)	12.8	(0.8)
		Vanguard Selected Val Inv (VASVX)		V	19.5	16.3	(3.8)	6.3	**42.0**	351.7	19.6	(48.0)	3.2	**10.1**	**1.1**	**15.1**	**1.5**
		Vanguard Strategic Eq Inv (VSEQX)	G	V	13.7	**17.9**	(1.5)	**13.6**	**41.5**	**407.8**	**75.7**	(56.1)	(4.9)	9.7	0.7	**16.3**	**2.7**
		Small-Cap Stock Category Average			**15.1**	**19.7**	**(5.2)**	**2.3**	**39.1**	**346.7**	**0.0**	**(52.1)**	**0.0**	**9.1**	**0.0**	**13.0**	**0.0**
		Amer Beacon SmCp Val Inv (AVPAX)		V	8.3	**26.3**	(5.4)	4.3	39.6	357.6	10.9	(51.7)	0.4	9.0	(0.1)	13.5	0.5
		Amer Century Sml Cap Gr Inv (ANOIX)	G		**25.8**	10.7	(4.0)	5.4	40.7	323.6	(23.1)	(54.6)	(2.5)	10.2	1.1	**14.7**	**1.7**
	C	Artisan Small Cap Inv (ARTSX)	G		**26.8**	5.5	**0.3**	(0.8)	42.8	**409.2**	**62.5**	(57.7)	(5.6)	10.3	1.2	13.7	0.7
		Baron Small Cap Ret (BSCFX)	G		**27.1**	9.9	(5.3)	1.6	37.7	321.0	(25.7)	(51.5)	0.6	9.8	0.7	13.1	0.1
	C	Brown Cap'l Mgmt SmCo Inv (BCSIX)	G		**28.8**	8.3	**8.7**	2.1	**48.9**	**451.6**	**104.9**	(40.9)	**11.2**	**14.9**	**5.8**	**18.2**	**5.2**
		Buffalo Small Cap (BUFSX)	G		**27.0**	6.2	(4.5)	(6.6)	**44.1**	257.6	(89.1)	(43.3)	**8.8**	8.8	(0.3)	11.6	(1.4)
		Carillon Scout Small Cap I (UMBHX)	G		**31.8**	12.5	**0.6**	5.4	37.0	317.4	(29.3)	(50.6)	1.5	**14.2**	**5.1**	**16.6**	**3.6**
		Conestoga Small Cap Inv (CCASX)	G		**28.4**	14.0	**8.0**	(8.1)	**49.2**	375.7	29.0	(42.3)	**9.8**	**16.5**	**7.4**	**16.7**	**3.7**
	C	Dreyfus Opport Small Cap (DSCVX)	G		**24.1**	16.4	(2.8)	1.0	**47.7**	**438.9**	**92.2**	(44.0)	**8.1**	**12.0**	**2.9**	**16.0**	**3.0**
I		Dreyfus Sm Cap Stk Indx (DISSX)	G	V	12.4	**25.8**	(2.3)	5.4	40.7	391.9	45.2	(51.0)	1.1	**11.4**	**2.3**	**15.4**	**2.4**
	C	Fidelity Series SmCp Opp (FSOPX)	G	V	12.0	15.1	**(0.6)**	2.2	35.5	364.2	17.5	(54.7)	(2.6)	8.6	(0.5)	12.2	(0.8)
		Fidelity Sm Cp Enh Idx (FCPEX)	G	V	7.2	22.8	(1.9)	5.5	38.6	338.9	(7.8)	—	—	8.9	(0.2)	13.5	0.5
		Fidelity Small Cap Grth (FCPGX)	G		**29.0**	10.9	**5.7**	3.8	**44.5**	**427.5**	**80.8**	(55.1)	(3.0)	**14.8**	**5.7**	**17.8**	**4.8**
		Fidelity Small Cap Stk (FSLCX)	G	V	13.8	12.9	**2.4**	**7.1**	29.7	325.2	(21.5)	(55.9)	(3.8)	9.6	0.5	12.8	(0.2)
	C	Fidelity Small Cap Value (FCPVX)		V	12.2	21.2	**(1.7)**	**6.6**	37.0	**397.7**	**51.0**	(49.9)	2.2	10.2	1.1	14.3	1.3
	C	Fidelity SmCp Discovery (FSCRX)	G	V	7.9	20.2	(6.2)	**7.0**	38.2	**453.0**	**106.3**	(45.0)	**7.1**	6.8	(2.3)	12.4	(0.6)
		Fidelity Stk Sel Sm Cap (FDSCX)	G	V	11.7	15.3	**(0.3)**	3.4	36.7	335.2	(11.5)	(61.0)	(8.9)	8.7	(0.4)	12.7	(0.3)
		Gabelli Sm Cp Grth AAA (GABSX)	G	V	18.9	17.2	(3.8)	3.5	35.7	327.5	(19.2)	(45.3)	**6.8**	10.3	1.2	13.5	0.5
	C	Heartland Value Plus Inv (HRVIX)		V	9.8	**26.7**	(17.5)	(2.8)	34.1	204.9	(141.8)	(34.8)	**17.3**	4.7	(4.4)	8.4	(4.6)
		Hodges Retail (HDPMX)	G	V	13.8	**39.7**	(11.5)	**7.3**	**57.2**	**419.2**	**72.5**	(64.3)	(12.2)	**12.1**	**3.0**	**18.9**	**5.9**
		Hodges Small Cap Retail (HDPSX)	G	V	9.1	16.1	(8.8)	**6.0**	**45.5**	**491.4**	**144.7**	—	—	5.0	(4.1)	12.3	(0.7)
	C	Invesco SmCap Gr Inv (GTSIX)	G		**24.9**	11.2	(1.9)	**7.6**	39.9	374.3	27.6	(50.9)	1.2	10.9	1.8	**15.5**	**2.5**
	C	Janus Henderson Triton T (JATTX)	G		**26.8**	10.4	**1.2**	**9.4**	36.2	**455.6**	**108.9**	(49.4)	2.7	**12.3**	**3.2**	**16.1**	**3.1**
	C	Janus Henderson Venture T (JAVTX)	G		**24.1**	7.0	**(0.9)**	**10.2**	41.7	**450.1**	**103.4**	(60.8)	(8.7)	9.6	0.5	**15.5**	**2.5**
	C	Meridian Grth Legacy (MERDX)	G		**25.6**	16.2	(5.4)	**9.4**	28.5	343.2	(3.5)	(42.0)	**10.1**	**11.4**	**2.3**	14.2	1.2
I		Northern Small Cap Idx (NSIDX)	G	V	14.5	21.1	(4.6)	4.6	38.6	339.4	(7.3)	(52.2)	(0.1)	9.8	0.7	13.9	0.9
		Northern Small Cap Value (NOSGX)		V	6.4	**27.8**	(4.7)	**7.0**	36.4	323.3	(23.4)	(47.2)	**4.9**	9.0	(0.1)	13.6	0.6
		Nubrgr Ber Genesis Inv (NBGNX)	G		15.5	18.1	**0.2**	(0.3)	36.9	288.6	(58.1)	(43.7)	**8.4**	**11.0**	**1.9**	13.3	0.3
		Oberweis Micro-Cap (OBMCX)	G		**27.8**	24.6	**6.3**	(7.8)	**64.8**	**436.2**	**89.5**	(64.6)	(12.5)	**19.2**	**10.1**	**20.8**	**7.8**
		Royce Opportunity Invt (RYPNX)		V	**21.8**	**29.8**	(13.6)	(0.5)	**43.5**	**484.3**	**137.6**	(61.8)	(9.7)	**11.0**	**1.9**	14.3	1.3
		Royce PA Mutual Invt (PENNX)	G	V	16.2	**26.4**	(11.5)	(0.7)	35.2	300.2	(46.5)	(50.4)	1.7	9.2	0.1	11.8	(1.2)
		Royce Premier Invt (RYPRX)	G	V	**23.7**	23.0	(9.9)	(0.9)	27.7	289.2	(57.5)	(42.8)	**9.3**	**11.1**	**2.0**	11.6	(1.4)
		Royce Total Return Invt (RYTRX)	G	V	13.6	**25.8**	(7.2)	1.3	32.7	285.3	(61.4)	(47.1)	**5.0**	9.9	0.8	12.3	(0.7)
I		Schwab Fdmtl US Sm Co Idx (SFSNX)	G	V	12.7	23.4	(5.1)	**7.7**	38.8	**455.2**	**108.5**	(55.8)	(3.7)	9.7	0.6	**14.6**	**1.6**
I		Schwab Small Cap Index (SWSSX)	G	V	14.6	21.3	(4.5)	4.9	38.6	389.1	42.4	(53.0)	(0.9)	9.9	0.8	14.1	1.1

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
8.4	0.5	0.0	2.0	1.08	1.24	658	94.0	0.0	0.0	6.0	10.2	54.0	64	30.9	1.15	2.00R	—
9.8	1.9	2.5	1.5	0.90	1.04	507	89.0	0.0	2.3	8.7	2.7	36.2	64	25.7	0.72	—	—
9.0	1.1	0.0	1.9	0.96	1.10	842	96.7	0.0	0.0	3.3	3.1	29.2	79	17.4	0.96	—	0.25
9.7	1.8	1.2	1.6	0.96	1.10	2,370	99.8	0.2	0.0	0.0	0.7	19.7	402	6.0	0.16	—	—
7.7	(0.2)	0.0	2.1	1.03	1.18	1,270	95.5	0.0	0.0	4.5	2.6	47.0	98	16.6	0.93	—	—
10.2	2.3	1.5	0.8	0.79	0.91	2,803	92.7	0.0	0.0	7.3	4.3	18.8	37	37.3	0.99	—	—
15.0	7.1	0.0	1.0	1.24	1.43	9,562	96.4	0.0	1.0	2.7	11.7	9.0	146	29.4	0.64	—	—
—	—	0.4	2.9	0.97	1.12	171	94.7	0.0	0.0	5.3	1.6	96.0	408	9.1	0.97	—	—
9.5	1.6	0.7	2.5	0.96	1.10	127	104.1	0.0	0.0	(4.1)	0.6	34.0	380	7.1	0.64	—	0.00
9.2	1.3	0.1	0.8	1.00	1.15	842	99.8	0.0	0.2	0.0	2.0	20.6	309	8.9	0.87	—	—
9.2	1.3	1.1	1.3	1.08	1.24	859	98.3	0.0	1.6	0.1	2.1	22.2	1,604	5.7	0.35	0.50R	—
10.7	2.8	0.0	1.7	0.93	1.07	30,424	93.9	0.0	6.1	0.0	2.2	28.7	134	22.5	0.77	—	—
9.5	1.6	1.0	2.2	0.91	1.05	14,034	91.0	0.0	9.0	0.0	6.9	50.4	95	30.4	0.80	—	—
8.7	0.8	0.0	1.1	1.64	1.89	76	99.7	0.0	0.1	0.2	6.9	108.0	192	34.7	1.26	—	0.25
9.1	1.2	1.1	0.4	1.06	1.22	63,146	97.2	0.0	0.0	2.7	2.0	14.4	3,146	4.1	0.21	—	—
7.6	(0.3)	0.6	0.2	0.96	1.10	11,284	99.6	0.0	0.0	0.4	0.5	21.0	155	14.6	0.19	—	—
9.7	1.8	1.8	0.6	0.90	1.04	17,171	99.6	0.0	0.0	0.4	1.7	20.0	204	10.5	0.19	—	—
8.7	0.8	1.2	0.4	0.91	1.05	94,733	99.6	0.0	0.0	0.4	1.1	15.0	341	6.8	0.18	—	—
8.1	0.2	0.4	1.8	0.98	1.13	4,273	94.9	0.1	0.0	5.0	3.1	118.0	110	18.3	0.36	—	—
9.4	1.5	1.3	1.6	1.03	1.18	10,896	94.0	0.0	0.0	6.0	14.6	22.0	122	21.1	0.35	—	—
9.1	1.2	1.3	1.5	1.05	1.21	7,337	98.8	0.0	0.0	1.2	1.0	81.0	335	9.9	0.18	—	—
8.2	0.0	0.2	1.7	1.00	1.40	3,134	93.7	0.5	0.7	5.2	4.4	71.1	297	21.7	1.13	—	0.00
9.2	1.0	0.2	2.0	1.01	1.41	7,096	97.0	0.0	0.0	3.0	2.7	53.0	563	10.1	1.15	—	0.00
7.3	(0.9)	0.0	0.1	1.05	1.47	717	98.5	0.0	0.0	1.5	0.7	70.0	139	14.5	1.36	—	—
8.8	0.6	0.0	1.1	0.92	1.29	1,321	96.1	0.0	0.0	3.9	1.9	35.4	65	32.5	1.25	—	—
7.9	(0.3)	0.0	2.4	0.86	1.21	4,300	93.8	0.0	0.2	5.9	2.0	29.0	79	28.7	1.32	—	0.25
12.9	4.7	0.0	1.2	1.01	1.42	4,183	96.3	0.0	0.0	3.7	0.0	14.0	42	48.9	1.29	—	0.20
8.3	0.1	0.0	5.1	1.01	1.41	564	98.4	0.0	0.0	1.6	5.2	45.0	77	21.0	1.02	—	—
7.9	(0.3)	0.0	1.3	0.98	1.37	283	99.2	0.0	0.8	0.0	1.2	25.0	73	26.2	1.04	—	—
11.3	3.1	0.0	0.4	0.98	1.37	1,591	93.1	0.0	0.0	6.9	2.8	24.0	49	29.9	1.10	—	0.25
12.3	4.1	0.0	2.2	1.28	1.79	1,089	96.3	0.0	2.7	1.0	4.6	85.0	74	29.4	1.10	—	—
10.1	1.9	0.8	1.7	0.98	1.37	2,406	99.3	0.0	0.0	0.7	0.4	20.6	604	5.6	0.50	—	—
8.6	0.4	0.8	1.7	0.86	1.21	5,727	98.0	0.0	0.0	2.0	3.8	58.0	211	9.3	0.00	—	—
8.7	0.5	0.9	1.4	1.01	1.41	827	98.8	0.2	0.0	0.9	1.7	76.0	471	7.7	0.64	—	—
9.5	1.3	0.0	1.9	0.87	1.22	3,894	97.4	0.0	0.0	2.7	3.6	140.0	171	18.3	1.09	—	—
7.1	(1.1)	0.3	2.4	0.81	1.14	1,716	98.9	0.0	0.0	1.1	16.1	48.0	119	20.5	1.02	—	—
10.4	2.2	1.1	2.0	0.74	1.04	3,537	97.3	0.3	0.0	2.4	10.1	26.0	59	30.8	0.99	—	—
12.4	4.2	0.6	1.7	0.89	1.25	5,011	98.8	0.1	0.0	1.1	6.9	18.0	61	31.5	0.87	—	—
6.4	(1.8)	0.4	1.5	0.86	1.21	1,597	98.0	0.0	0.0	2.1	3.8	62.0	210	9.4	0.75	—	—
9.4	1.2	0.0	0.8	0.81	1.14	3,850	99.7	0.0	0.1	0.2	13.3	4.0	603	12.7	1.39	2.00R	0.25
7.7	(0.5)	0.1	1.4	1.21	1.70	422	100.6	0.0	0.0	(0.6)	0.0	77.0	48	31.6	1.19	2.00R	0.25
7.1	(1.1)	0.0	0.4	1.36	1.91	282	100.0	0.0	0.0	0.0	2.8	145.0	42	41.1	1.18	1.00R	0.25
10.3	2.1	0.0	0.9	1.11	1.56	639	100.0	0.0	0.0	0.0	5.6	44.0	56	33.5	1.28	1.00R	0.25
9.5	1.3	0.0	2.3	0.90	1.26	2,843	98.5	0.0	0.0	1.5	1.5	26.0	124	12.5	1.23	—	0.25
11.4	3.2	0.0	1.3	0.89	1.24	9,515	93.4	0.0	0.4	6.2	1.2	30.0	116	20.1	0.93	—	—
8.8	0.6	0.0	1.9	0.97	1.36	3,217	97.2	0.0	0.1	2.7	8.6	25.0	117	21.0	0.93	—	—
10.6	2.4	0.0	3.0	0.90	1.26	1,692	92.4	0.0	0.4	7.2	3.9	34.0	87	22.8	0.89	2.00R	—
8.5	0.3	1.0	1.4	1.01	1.41	1,249	99.8	0.2	0.0	0.0	1.0	19.4	2,003	2.7	0.15	—	—
9.1	0.9	0.8	1.5	0.94	1.32	3,807	99.7	0.3	0.0	0.0	1.1	11.5	518	7.4	1.01	—	—
8.2	0.0	0.2	2.9	0.81	1.14	10,887	98.0	0.0	0.0	2.0	4.1	20.0	129	17.1	1.02	—	—
7.8	(0.4)	0.0	1.1	0.98	1.37	101	94.6	0.0	5.4	0.0	0.0	102.0	89	20.0	1.65	1.00R	0.25
9.3	1.1	0.0	2.5	1.17	1.64	1,612	88.9	0.0	3.0	8.1	3.6	26.0	246	9.8	1.19	1.00R	0.00
7.7	(0.5)	0.5	3.0	0.98	1.37	2,114	96.2	0.0	2.7	1.2	10.2	18.0	307	12.4	0.93	1.00R	0.00
8.7	0.5	0.1	3.1	0.96	1.35	2,359	91.3	0.0	0.0	8.7	9.6	15.0	55	30.8	1.16	1.00R	0.00
7.9	(0.3)	0.8	2.8	0.89	1.24	2,397	96.4	0.2	1.5	1.9	11.6	16.0	265	14.8	1.21	1.00R	0.00
10.2	2.0	1.4	1.4	0.91	1.28	1,785	99.2	0.0	0.2	0.7	0.7	30.0	904	3.6	0.25	—	—
9.4	1.2	1.2	1.5	1.00	1.40	3,656	99.6	0.0	0.0	0.4	1.0	17.0	1,983	3.2	0.05	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Schwab Small-Cap Equity (SWSCX)	G	V	10.0	23.6	(3.7)	6.9	43.3	385.4	38.7	(54.6)	(2.5)	9.4	0.3	14.9	1.9
	C	T. Rowe Price New Horiz (PRNHX)	G		31.4	7.7	4.5	6.0	49.1	545.2	198.5	(49.9)	2.2	13.9	4.8	18.5	5.5
	C	T. Rowe Price Sm Stk (OTCFX)	G		15.2	18.5	(3.2)	6.9	37.6	409.5	62.8	(49.2)	2.9	9.7	0.6	14.2	1.2
		T. Rowe Price Sm Val (PRSVX)	G	V	13.3	28.9	(4.7)	0.1	32.7	336.2	(10.5)	(47.3)	4.8	11.6	2.5	13.1	0.1
		T. Rowe Price US SmCp Gr Eq (PRDSX)	G		22.1	11.3	2.3	6.3	44.1	437.3	90.6	(48.6)	3.5	11.6	2.5	16.3	3.3
		USAA Small Cap Stk (USCAX)	G	V	10.1	18.8	(5.4)	2.6	37.6	302.0	(44.7)	(53.1)	(1.0)	7.4	(1.7)	11.8	(1.2)
		Vanguard Expl Val Inv (VEVFX)	G	V	13.2	20.6	(2.8)	4.8	38.1	—	—	—	—	9.9	0.8	13.9	0.9
		Vanguard Explorer Inv (VEXPX)	G		22.9	12.3	(4.4)	3.9	44.3	353.9	7.2	(52.3)	(0.2)	9.7	0.6	14.6	1.6
		Vanguard SmCp Eq Inv (VSTCX)	G	V	10.3	20.6	(3.2)	10.0	41.9	386.0	39.3	(54.5)	(2.4)	8.8	(0.3)	15.0	2.0
I		Vanguard SmCp Gr Idx Inv (VISGX)	G		21.7	10.6	(2.7)	3.8	37.9	384.4	37.7	(53.5)	(1.4)	9.4	0.3	13.4	0.4
I		Vanguard SmCp Idx Inv (NAESX)	G	V	16.1	18.1	(3.8)	7.3	37.6	392.3	45.6	(53.2)	(1.1)	9.7	0.6	14.3	1.3
I		Vanguard SmCp Val Idx Inv (VISVX)		V	11.6	24.6	(4.8)	10.3	36.4	393.0	46.3	(53.2)	(1.1)	9.8	0.7	14.8	1.8
		Vanguard Tax-Mgd SmCp Adm (VTMSX)	G	V	13.0	25.7	(1.9)	6.2	41.0	404.2	57.5	(50.8)	1.3	11.7	2.6	15.8	2.8
		Walthausen SmCp Value (WSCVX)		V	10.5	30.9	(12.7)	3.8	35.2	505.9	159.2	—	—	8.1	(1.0)	12.1	(0.9)
		Wasatch Core Grth (WGROX)	G		24.2	10.5	3.9	6.0	30.1	430.3	83.6	(55.0)	(2.9)	12.6	3.5	14.5	1.5
		Wasatch Micro Cap (WMICX)	G		36.0	7.7	(1.2)	0.1	44.7	383.8	37.1	(60.7)	(8.6)	13.1	4.0	16.0	3.0
		Wasatch MicroCap Val (WAMVX)	G		26.4	12.4	7.1	(0.8)	43.2	437.6	90.9	(56.6)	(4.5)	15.0	5.9	16.7	3.7
	C	Wasatch SmCp Grth Inv (WAAEX)	G		21.7	4.8	(0.6)	2.6	31.1	332.7	(14.0)	(51.2)	0.9	8.2	(0.9)	11.3	(1.7)
		Long-Short Category Average			5.3	0.3	(2.0)	2.4	9.0	35.0	0.0	(13.1)	0.0	1.0	0.0	2.8	0.0
		Gabelli ABC AAA (GABCX)			2.2	3.0	2.3	1.1	4.9	38.6	3.6	(5.3)	7.8	2.5	1.5	2.7	(0.1)
		Glenmede Secured Options (GTSOX)	G	V	5.9	5.8	6.9	5.3	12.9	—	—	—	—	6.2	5.2	7.3	4.5
		Madison CovCall Eq Inc Y (MENYX)			7.5	8.0	(1.0)	6.2	13.8	—	—	—	—	4.8	3.8	6.8	4.0
		Merger Inv (MERFX)			2.3	2.6	(0.9)	1.4	3.6	29.5	(5.5)	(6.2)	6.9	1.3	0.3	1.8	(1.0)
		Toews Tactical Monument (THLGX)			20.3	(5.3)	(11.9)	6.5	30.2	—	—	—	—	0.1	(0.9)	6.8	4.0
		Toews Tactical Opportunity (THSMX)			11.2	(5.3)	(12.2)	0.1	32.5	—	—	—	—	(2.6)	(3.6)	4.2	1.4
		Contra Stock Market Category Average			(21.9)	(18.4)	(4.5)	(17.7)	(26.0)	(84.5)	0.0	72.9	0.0	(15.7)	0.0	(18.7)	0.0
		Grizzly Short (GRZZX)			(19.9)	(14.4)	3.8	(11.1)	(26.7)	(87.5)	(3.0)	123.8	50.9	(10.7)	5.0	(14.2)	4.5
I		Rydex Inv Gov Lg Bd Str Inv (RYJUX)			(9.0)	(2.8)	(0.5)	(24.5)	17.5	(54.5)	30.0	(20.9)	(93.8)	(4.2)	11.5	(4.8)	13.9
		Communications Sector Cat Average			13.4	16.0	0.0	4.1	26.9	285.1	0.0	(55.7)	0.0	9.2	0.0	11.4	0.0
		Fidelity Sel Comm Equip (FSDCX)			11.6	19.8	(10.2)	14.9	28.1	287.7	2.6	(58.4)	(2.7)	6.3	(2.9)	12.1	0.7
		Fidelity Sel Telecommun (FSTCX)			1.6	22.8	2.3	3.6	21.5	226.7	(58.4)	(52.5)	3.2	8.5	(0.7)	9.9	(1.5)
		Fidelity Sel Wireless (FWRLX)			25.0	10.0	(3.1)	2.9	28.2	259.0	(26.1)	(53.3)	2.4	10.0	0.8	11.9	0.5
		T. Rowe Price Med & Tele (PRMTX)			32.9	7.4	12.0	4.1	40.7	570.9	285.8	(53.9)	1.8	16.9	7.7	18.6	7.2
		Consumer Discretionary Sector Cat Avg			22.1	4.4	4.9	10.3	42.8	544.3	0.0	(54.4)	0.0	10.1	0.0	15.9	0.0
		Fidelity Sel Constr & Hous (FSHOX)			26.1	5.0	6.9	15.7	21.2	458.9	(85.4)	(50.2)	4.2	12.3	2.2	14.7	(1.2)
		Fidelity Sel Consumer Disc (FSCPX)			22.0	4.3	5.4	10.2	41.0	427.1	(117.2)	(49.6)	4.8	10.3	0.2	15.8	(0.1)
		Fidelity Sel Leisure (FDLSX)			29.0	6.3	3.3	8.3	41.7	412.3	(132.0)	(44.1)	10.3	12.3	2.2	16.8	0.9
		Fidelity Sel Retailing (FSRPX)			25.8	4.4	18.4	12.0	43.9	606.7	62.4	(40.2)	14.2	15.8	5.7	20.2	4.3
		Consumer Staples Sector Cat Average			11.8	4.8	4.7	14.2	23.9	266.8	0.0	(38.7)	0.0	7.1	0.0	11.7	0.0
		Fidelity Sel Consum Stpls (FDFAX)			12.0	3.0	1.8	14.9	21.6	232.4	(34.4)	(32.4)	6.3	5.5	(1.6)	10.4	(1.3)
		Rydex Consumer Prod Inv (RYCIX)			11.9	5.7	6.5	12.8	28.9	273.0	6.2	(33.4)	5.3	8.0	0.9	12.9	1.2
		Energy Sector Category Average			(5.7)	29.1	(27.7)	(18.0)	28.5	60.9	0.0	(58.1)	0.0	(4.7)	0.0	(2.0)	0.0
		Fidelity Sel Energy (FSENX)			(2.7)	33.8	(20.6)	(12.7)	24.2	114.7	53.8	(56.3)	1.8	1.1	5.8	2.3	4.3
		Fidelity Sel Energy Svc (FSESX)			(12.7)	36.5	(26.5)	(24.2)	27.4	67.2	6.3	(64.5)	(6.4)	(4.3)	0.4	(3.3)	(1.3)
		Fidelity Sel Natural Gas (FSNGX)			(15.7)	48.4	(36.9)	(13.3)	24.6	41.6	(19.3)	(58.5)	(0.4)	(7.6)	(2.9)	(3.1)	(1.1)
		Fidelity Sel Natural Res (FNARX)			(0.2)	30.2	(21.7)	(12.3)	17.4	101.0	40.1	(55.2)	2.9	0.6	5.3	0.9	2.9
		Vanguard Energy Inv (VGENX)			3.1	33.0	(21.5)	(14.3)	18.1	94.4	33.5	(48.4)	9.7	2.5	7.2	1.7	3.7
		Financial Sector Category Average			21.2	21.1	(2.3)	7.2	40.2	349.6	0.0	(66.6)	0.0	12.5	0.0	16.4	0.0
		Fidelity Sel Banking (FSRBX)			12.6	26.8	0.6	7.5	39.3	376.8	27.2	(66.5)	0.1	12.8	0.3	16.6	0.2
		Fidelity Sel Brokerage (FSLBX)			29.9	6.6	(9.8)	5.2	48.8	286.3	(63.3)	(59.9)	6.7	7.7	(4.8)	14.4	(2.0)
		Fidelity Sel Fincl Svcs (FIDSX)			20.9	18.6	(4.0)	10.7	33.6	288.5	(61.1)	(68.0)	(1.4)	11.3	(1.2)	15.3	(1.1)
		Kinetics Mkt Opprt (KMKNX)			47.2	20.4	(9.2)	(5.6)	46.7	368.1	18.5	(62.6)	4.0	17.2	4.7	17.4	1.0

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
9.1	0.9	0.0	3.0	1.02	1.43	657	99.1	0.0	0.0	0.9	2.1	85.0	303	10.5	1.10	—	—
13.1	**4.9**	0.0	1.9	**0.86**	1.20	22,021	94.9	0.1	5.0	0.0	6.2	42.0	189	22.3	**0.79**	—	—
10.8	**2.6**	0.0	1.6	**0.89**	1.24	9,755	96.8	0.0	3.2	0.1	4.2	38.1	271	12.7	**0.90**	—	—
9.4	1.2	0.4	1.8	0.89	1.24	10,514	98.5	0.0	1.5	0.0	4.3	22.3	322	10.9	**0.93**	1.00R	—
11.3	**3.1**	0.0	0.3	**0.86**	1.20	5,856	99.4	0.0	0.6	0.0	0.6	10.1	299	8.6	**0.81**	1.00R	—
7.4	(0.8)	0.4	2.2	1.02	1.43	1,645	96.9	0.0	0.0	3.1	5.7	53.0	121	16.9	1.09	—	—
—	—	0.8	1.4	0.91	1.28	698	92.9	0.2	0.0	6.9	2.9	33.0	116	18.9	**0.55**	—	—
8.7	0.5	0.5	2.5	0.94	1.31	13,469	95.0	0.0	0.3	4.7	3.6	76.0	549	8.2	**0.46**	—	—
9.1	0.9	1.1	1.2	0.94	1.31	1,695	98.4	0.1	0.0	1.6	1.0	91.0	283	7.2	**0.29**	—	—
9.2	1.0	0.7	0.3	**0.89**	1.24	21,215	98.2	0.0	0.0	1.8	0.3	27.0	679	6.2	**0.19**	—	—
9.5	**1.3**	1.2	0.5	**0.87**	1.22	84,635	97.8	0.0	0.0	2.2	0.6	14.0	1,424	3.0	**0.18**	—	—
9.6	**1.4**	1.7	0.6	0.89	1.25	29,636	98.8	0.0	0.0	1.2	0.9	18.0	851	5.1	**0.19**	—	—
10.3	**2.1**	1.1	0.4	0.97	1.36	5,919	99.8	0.0	0.0	0.2	0.4	45.0	600	7.9	**0.09**	—	—
—	—	0.0	1.8	1.21	1.69	643	97.3	0.0	0.0	2.7	1.8	39.2	82	17.5	1.28	2.00R	0.00
9.5	**1.3**	0.0	1.0	**0.81**	1.13	1,684	97.8	0.0	0.3	1.9	8.2	26.0	62	26.0	1.21	2.00R	—
7.6	(0.6)	0.0	1.9	0.98	1.37	330	97.9	0.0	1.6	0.5	15.6	31.0	84	23.0	1.67	2.00R	—
9.8	**1.6**	0.0	2.4	**0.72**	1.01	240	91.3	0.0	2.0	6.7	23.4	57.0	105	15.3	1.84	2.00R	—
8.3	0.1	0.0	2.2	0.92	1.29	1,673	95.1	0.0	2.9	2.1	12.2	19.0	74	31.8	1.30	2.00R	—
0.7	**0.0**	**0.9**	**0.7**	**1.00**	**0.59**	**419**	**42.6**	**11.8**	**4.5**	**41.1**	**5.3**	**232.0**	**104**	**52.4**	**1.40**	**—**	**0.00**
2.8	**2.1**	0.0	0.7	**0.27**	0.16	1,380	31.3	28.1	0.2	40.4	8.8	287.0	229	31.8	**0.60**	2.00R	—
—	—	0.0	2.0	1.12	0.66	781	78.5	0.0	0.0	21.6	0.7	1,108.0	7	78.6	**0.85**	—	—
—	—	4.3	3.3	0.97	0.57	130	74.0	0.0	1.1	24.9	1.5	135.0	43	30.3	**1.03**	—	—
2.3	1.6	0.6	0.7	**0.46**	0.27	2,316	50.4	7.1	1.7	40.8	(2.3)	182.0	122	51.8	1.49	—	0.25
—	—	0.0	1.3	1.58	0.93	42	0.2	77.2	0.0	22.6	6.9	0.0	9	80.9	1.25	—	0.00
—	—	0.0	0.9	1.63	0.96	66	0.2	75.4	0.0	24.4	6.8	13.0	9	78.9	**1.25**	—	0.00
(18.5)	**0.0**	**0.0**	**0.0**	**1.00**	**1.62**	**124**	**(9.8)**	**13.7**	**3.9**	**92.2**	**(3.0)**	**709.5**	**133**	**35.9**	**1.67**	**—**	**0.00**
(12.9)	5.6	0.0	0.0	0.90	1.45	194	(115.8)	0.0	0.0	215.8	(7.9)	0.0	2	20.4	1.67	—	—
(9.3)	**9.2**	0.0	0.0	0.80	1.30	112	0.2	(19.9)	13.6	106.1	0.4	1,436.0	20	174.6	**1.43**	—	—
5.9	**0.0**	**1.4**	**1.3**	**1.00**	**1.42**	**966**	**93.8**	**0.0**	**0.2**	**6.0**	**23.7**	**137.9**	**61**	**59.5**	**1.12**	**—**	**0.00**
6.3	0.4	0.9	0.8	1.11	1.58	187	99.8	0.0	0.0	0.3	14.4	38.0	57	67.5	0.88	—	—
5.5	(0.4)	2.3	1.7	**0.77**	1.09	402	99.5	0.0	0.0	0.6	5.4	105.0	40	70.6	0.80	—	—
6.4	**0.5**	1.3	2.0	0.86	1.22	277	98.6	0.0	0.0	1.4	40.6	98.0	58	62.4	0.87	—	—
12.6	**6.7**	0.0	1.4	0.90	1.28	4,829	99.1	0.0	0.9	0.0	23.5	15.7	56	57.5	**0.79**	—	—
11.9	**0.0**	**0.2**	**1.5**	**1.00**	**1.33**	**542**	**95.5**	**0.0**	**0.0**	**4.4**	**5.0**	**69.6**	**67**	**60.6**	**0.98**	**—**	**0.00**
11.9	0.0	0.4	1.8	0.98	1.31	367	99.2	0.0	0.0	0.8	0.0	87.0	44	58.0	0.80	—	—
11.4	(0.5)	0.3	1.3	0.86	1.14	740	99.5	0.0	0.0	0.5	2.4	39.0	123	53.0	**0.76**	—	—
12.0	**0.1**	0.8	1.4	**0.83**	1.10	535	99.8	0.0	0.0	0.3	0.8	23.0	53	72.2	0.80	—	—
16.5	**4.6**	0.2	0.8	0.83	1.11	2,020	98.7	0.0	0.0	1.3	4.0	17.0	38	76.5	**0.78**	—	—
8.4	**0.0**	**0.8**	**2.6**	**1.00**	**0.87**	**907**	**97.4**	**0.0**	**(1.0)**	**3.6**	**8.0**	**83.0**	**58**	**50.4**	**1.20**	**—**	**0.00**
8.3	(0.1)	1.9	1.8	1.14	0.99	2,463	97.3	0.0	0.0	2.7	12.3	56.0	67	54.2	0.76	—	—
9.5	**1.1**	0.6	1.0	1.01	0.88	249	100.0	0.0	(3.1)	3.1	7.1	75.0	83	34.9	1.36	—	—
(4.6)	**0.0**	**1.7**	**0.6**	**1.00**	**2.47**	**1,099**	**95.1**	**0.0**	**(1.0)**	**5.9**	**21.7**	**283.8**	**60**	**47.8**	**1.22**	**—**	**0.00**
(1.1)	**3.5**	1.5	1.2	0.89	2.19	2,013	99.2	0.0	0.0	0.8	7.7	93.0	74	45.8	**0.79**	—	—
(5.3)	(0.7)	3.8	1.3	1.07	2.65	437	100.1	0.0	0.0	(0.1)	16.6	96.0	39	62.3	0.85	—	—
(5.3)	(0.7)	2.7	0.6	1.14	2.81	302	99.9	0.0	0.0	0.1	18.7	76.0	56	48.5	0.87	—	—
(1.4)	**3.2**	1.3	0.6	0.86	2.12	1,013	99.6	0.0	0.0	0.4	12.7	84.0	81	40.5	**0.84**	—	—
(0.2)	**4.4**	3.0	1.2	**0.77**	1.89	9,528	93.5	0.1	2.2	4.3	30.0	29.0	139	41.1	**0.41**	—	—
3.6	**0.0**	**0.5**	**0.8**	**1.00**	**1.75**	**359**	**91.5**	**0.0**	**1.0**	**7.5**	**5.6**	**154.5**	**76**	**47.9**	**1.19**	**—**	**0.00**
6.2	2.6	0.9	0.8	1.09	1.91	836	99.6	0.0	0.0	0.4	2.7	34.0	59	48.1	**0.79**	—	—
5.1	1.5	0.9	1.0	1.10	1.92	446	100.0	0.0	0.0	0.0	2.8	146.0	31	56.8	0.82	—	—
3.3	(0.3)	0.6	0.5	**0.80**	1.40	1,245	98.8	0.0	0.0	1.2	4.0	84.0	49	44.2	**0.77**	—	—
6.2	**2.6**	0.6	0.0	**0.77**	1.35	77	59.8	0.0	11.2	28.9	14.0	5.0	38	59.5	1.64	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		T. Rowe Price Fincl Svcs (PRISX)	19.0	16.9	(0.7)	9.2	38.9	336.6	(13.0)	(59.2)	7.4	11.4	(1.1)	15.9	(0.5)
		Health Sector Category Average	23.3	(9.0)	7.8	29.6	52.7	411.5	0.0	(35.6)	0.0	6.3	0.0	18.8	0.0
		Fidelity Sel Biotech (FBIOX)	27.8	(23.8)	13.6	35.0	65.6	434.8	23.3	(25.4)	10.2	3.5	(2.8)	19.9	1.1
		Fidelity Sel Health Care (FSPHX)	24.0	(10.7)	6.5	32.8	56.2	445.1	33.6	(40.0)	(4.4)	5.6	(0.7)	19.6	0.8
		Fidelity Sel Hlthcare Svcs (FSHCX)	24.3	2.2	6.9	23.6	35.3	439.5	28.0	(49.4)	(13.8)	10.7	4.4	17.8	(1.0)
		Fidelity Sel Med Tech & Dev (FSMEX)	26.5	8.6	7.1	26.7	41.2	369.5	(42.0)	(27.9)	7.7	13.7	7.4	21.4	2.6
		Rydex Biotechnology Inv (RYOIX)	29.7	(19.6)	8.8	33.4	54.6	429.3	17.8	(26.4)	9.2	4.3	(2.0)	18.5	(0.3)
		Schwab Health Care (SWHFX)	20.2	(4.4)	8.4	21.5	39.9	325.9	(85.6)	(36.2)	(0.6)	7.6	1.3	16.2	(2.6)
		T. Rowe Price Health Sci (PRHSX)	27.9	(10.4)	12.9	31.9	51.4	541.9	130.4	(35.6)	—	9.0	2.7	20.9	2.1
		Vanguard Health Care Inv (VGHCX)	19.6	(9.0)	12.6	28.5	43.1	334.1	(77.4)	(31.8)	3.8	7.0	0.7	17.6	(1.2)
		Industrials Sector Category Average	24.3	19.4	(6.3)	12.4	44.7	464.3	0.0	(57.5)	0.0	11.5	0.0	17.5	0.0
		Fidelity Sel Air Transport (FSAIX)	24.3	20.0	(8.7)	28.0	50.6	621.0	156.7	(61.2)	(3.7)	10.8	(0.7)	21.3	3.8
		Fidelity Sel Def & Aerosp (FSDAX)	34.2	17.8	3.5	2.9	48.1	485.6	21.3	(55.2)	2.3	17.9	6.4	20.1	2.6
		Fidelity Sel Env & Alt Energy (FSLEX)	25.2	20.7	(4.6)	1.8	34.9	219.8	(244.5)	(44.0)	13.5	12.9	1.4	14.6	(2.9)
		Fidelity Sel Industrials (FCYIX)	20.0	15.5	(2.0)	5.8	39.9	441.4	(22.9)	(55.5)	2.0	10.7	(0.8)	15.0	(2.5)
		Fidelity Sel Transportation (FSRFX)	22.2	25.8	(18.6)	34.0	48.3	516.4	52.1	(51.9)	5.6	7.8	(3.7)	20.0	2.5
		Natural Res/Commodities Sector Cat Avg	19.5	22.1	(19.1)	(7.2)	12.3	217.4	0.0	(56.3)	0.0	5.5	0.0	4.0	0.0
		Fidelity Sel Chemicals (FSCHX)	31.7	17.9	(5.1)	4.5	29.8	510.2	292.8	(48.6)	7.7	13.8	8.3	14.9	10.9
		Fidelity Sel Materials (FSDPX)	26.2	11.9	(8.7)	(0.1)	21.8	337.2	119.8	(53.7)	2.6	8.8	3.3	9.4	5.4
		ICON Nat Resources S (ICBMX)	16.9	23.4	(16.7)	0.8	30.8	237.9	20.5	(58.9)	(2.6)	6.3	0.8	9.7	5.7
		T. Rowe Price New Era (PRNEX)	10.5	25.0	(18.8)	(7.9)	15.7	112.7	(104.7)	(54.9)	1.4	3.9	(1.6)	3.6	(0.4)
		Precious Metals Sector Category Average	7.5	56.3	(24.3)	(13.7)	(48.5)	(9.7)	0.0	(43.9)	0.0	7.9	0.0	(11.1)	0.0
		AmCent Global Gold Inv (BGEIX)	10.6	52.9	(22.9)	(11.9)	(51.4)	(13.4)	(3.7)	(33.9)	10.0	9.3	1.4	(11.0)	0.1
		Fidelity Sel Gold (FSAGX)	8.6	47.2	(17.9)	(8.6)	(51.5)	(17.7)	(8.0)	(29.4)	14.5	9.5	1.6	(10.2)	0.9
		US Glb Inv Gold&Prec Mtls (USERX)	13.0	45.3	(4.8)	(14.0)	(49.1)	(3.1)	6.6	(33.2)	10.7	16.1	8.2	(7.3)	3.8
		USAA Prec Metals & Min (USAGX)	9.6	46.2	(26.6)	(8.3)	(51.4)	(14.8)	(5.1)	(30.5)	13.4	5.6	(2.3)	(12.1)	(1.0)
		Vanguard Prec Mtls Mng Inv (VGPMX)	13.7	50.6	(29.5)	(11.5)	(35.2)	31.9	41.6	(64.0)	(20.1)	6.5	(1.4)	(7.1)	4.0
		Real Estate Sector Category Average	9.9	6.4	2.2	27.7	3.8	397.6	0.0	(64.3)	0.0	6.0	0.0	9.5	0.0
		Baron Real Estate Ret (BREFX)	31.0	(2.1)	(4.7)	16.6	27.1	—	—	—	—	6.9	0.9	12.6	3.1
		CGM Realty (CGMRX)	32.8	2.6	(2.4)	21.7	9.9	386.2	(11.4)	(64.0)	0.3	10.0	4.0	12.2	2.7
		Manning & Napier Real Est S (MNREX)	8.6	7.9	4.1	28.1	2.6	—	—	—	—	6.8	0.8	9.9	0.4
		T. Rowe Price Real Est (TRREX)	4.4	6.0	4.7	29.7	3.2	418.2	20.6	(66.9)	(2.6)	5.0	(1.0)	9.2	(0.3)
		TIAA-CREF RelEst Rtl (TCREX)	11.9	4.0	4.2	27.8	1.2	400.6	3.0	(65.7)	(1.4)	6.7	0.7	9.4	(0.1)
		Real Estate Global Sector Cat Average	17.6	1.1	(0.3)	9.4	3.1	254.0	0.0	(68.6)	0.0	5.9	0.0	6.0	0.0
		Fidelity Intl Rel Est (FIREX)	26.6	(1.6)	1.7	4.2	12.5	242.9	(11.1)	(67.5)	1.1	8.2	2.3	8.2	2.2
I		Northern Global RE Idx (NGREX)	14.3	4.3	(1.2)	13.4	1.7	263.9	9.9	(67.5)	1.1	5.6	(0.3)	6.3	0.3
		Schwab Gbl Real Estate (SWASX)	15.3	3.6	3.0	13.5	0.8	268.2	14.2	(65.3)	3.3	7.1	1.2	7.1	1.1
I		Vanguard Gbl exUS RE Idx Inv (VGXRX)	26.2	1.5	(1.5)	2.5	3.2	—	—	—	—	8.0	2.1	5.9	(0.1)
		Technology Sector Category Average	40.3	10.7	6.0	13.2	39.9	541.0	0.0	(54.5)	0.0	17.8	0.0	20.8	0.0
		Fidelity Sel IT Services (FBSOX)	34.2	5.1	13.1	6.2	53.1	533.4	(7.6)	(38.7)	15.8	16.9	(0.9)	21.0	0.2
		Fidelity Sel Semiconduct (FSELX)	35.0	32.3	2.2	38.3	39.1	673.2	132.2	(57.1)	(2.6)	22.2	4.4	28.6	7.8
		Fidelity Sel Software & IT (FSCSX)	38.5	10.3	10.4	8.2	51.1	577.5	36.5	(47.6)	6.9	19.0	1.2	22.5	1.7
		Fidelity Sel Technology (FSPTX)	49.8	11.9	7.4	10.6	31.7	616.9	75.9	(59.2)	(4.7)	21.6	3.8	21.3	0.5
		Kinetics Internet (WWWFX)	57.4	2.5	(5.5)	(0.2)	44.2	425.9	(115.1)	(49.6)	4.9	15.1	(2.7)	17.0	(3.8)
		Matthews Asia Innovators Inv (MATFX)	52.8	(9.2)	4.4	9.2	35.6	389.7	(151.3)	(61.8)	(7.3)	13.2	(4.6)	16.5	(4.3)
	C	T. Rowe Price Glb Tech (PRGTX)	47.0	6.6	21.0	23.9	39.9	818.8	277.8	(52.9)	1.6	23.8	6.0	26.9	6.1
		T. Rowe Price SciTech (PRSCX)	39.2	11.8	8.6	12.5	43.7	495.4	(45.6)	(51.6)	2.9	19.1	1.3	22.2	1.4
		Utilities Sector Category Average	10.2	19.2	(8.9)	21.5	19.1	213.1	0.0	(42.5)	0.0	6.1	0.0	11.5	0.0
		Fidelity Set Util Port (FSUTX)	17.9	14.0	(10.9)	21.6	20.6	211.2	(1.9)	(45.0)	(2.5)	6.2	0.1	11.9	0.4
		Fidelity Telecom & Util (FIUIX)	11.9	17.0	(5.6)	13.3	20.5	211.2	(1.9)	(44.5)	(2.0)	7.3	1.2	11.0	(0.5)
		Gabelli Utilities AAA (GABUX)	8.9	17.0	(8.3)	8.8	20.1	164.0	(49.1)	(33.4)	9.1	5.3	(0.8)	8.8	(2.7)
I		Hennessy Gas Utility Inv (GASFX)	7.0	20.7	(16.1)	21.2	25.4	257.3	44.2	(38.5)	4.0	2.7	(3.4)	10.5	(1.0)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
7.0	**3.4**	0.8	0.7	0.87	1.53	790	98.4	0.0	1.6	0.0	9.5	41.8	94	35.3	0.93	—	0.00
12.7	**0.0**	**0.2**	**2.0**	**1.00**	**1.71**	**5,682**	**93.9**	**0.0**	**0.3**	**5.8**	**9.5**	**112.4**	**92**	**45.6**	**1.00**	**—**	**0.00**
15.9	**3.2**	0.0	1.0	1.67	2.86	8,732	97.4	0.0	2.1	0.6	3.2	28.0	245	36.9	**0.75**	—	—
12.8	0.1	0.2	2.1	0.93	1.59	6,677	97.2	0.0	1.3	1.5	10.0	49.0	102	47.1	**0.74**	—	—
10.2	(2.5)	0.1	1.9	0.75	1.29	811	94.6	0.0	0.0	5.4	0.5	26.0	35	72.8	0.78	—	—
12.9	0.2	0.2	2.7	0.82	1.40	3,864	98.6	0.0	0.5	0.9	5.2	55.0	50	63.6	0.76	—	—
15.4	**2.7**	0.0	0.6	1.44	2.46	322	100.0	0.0	(3.6)	3.6	0.0	207.0	75	39.4	1.37	—	—
10.8	(1.9)	0.9	2.7	**0.73**	1.25	859	99.7	0.0	0.0	0.4	23.7	54.0	87	44.2	0.80	—	—
15.3	**2.6**	0.0	2.1	0.92	1.58	11,913	99.2	0.0	0.8	0.0	5.1	24.9	118	32.2	0.77	—	—
11.7	(1.0)	0.9	2.3	**0.73**	1.24	47,154	96.6	0.0	1.0	2.5	22.7	12.0	99	41.9	**0.37**	—	—
9.2	**0.0**	**0.3**	**1.0**	**1.00**	**1.39**	**538**	**95.2**	**0.0**	**(0.4)**	**5.2**	**5.3**	**176.5**	**68**	**49.7**	**1.06**	**—**	**0.00**
12.4	**3.2**	0.4	1.1	0.96	1.34	407	96.5	0.0	0.0	3.5	2.4	106.0	39	63.8	0.85	—	—
10.7	**1.5**	0.4	1.3	0.92	1.28	2,503	99.2	0.0	0.0	0.8	6.1	24.0	43	66.2	**0.79**	—	—
6.1	(3.1)	0.8	1.2	0.91	1.27	185	99.1	0.0	0.0	0.9	14.7	82.0	55	46.7	0.94	—	—
9.5	0.3	0.6	1.6	0.92	1.28	897	98.6	0.0	0.0	1.4	2.9	62.0	70	39.2	**0.77**	—	—
12.8	**3.6**	0.6	1.0	1.13	1.57	561	97.2	0.0	0.0	2.8	0.0	104.0	40	68.8	0.83	—	—
1.7	**0.0**	**1.7**	**0.9**	**1.00**	**1.73**	**1,493**	**83.6**	**8.8**	**4.0**	**3.6**	**22.1**	**133.8**	**137**	**46.9**	**1.20**	**—**	**0.00**
12.3	**10.6**	0.8	1.7	0.94	1.63	1,886	97.6	0.0	0.0	2.4	8.0	85.0	38	71.8	**0.80**	—	—
7.6	**5.9**	0.8	1.0	0.91	1.58	1,915	96.7	0.0	0.0	3.3	9.2	49.0	58	56.2	0.81	—	—
3.7	**2.0**	0.0	0.6	0.98	1.70	86	97.1	0.0	0.0	2.9	27.1	68.0	46	35.3	1.53	—	0.00
(0.5)	(2.2)	1.9	1.7	**0.88**	1.52	3,829	97.6	0.3	2.1	0.0	40.4	65.6	122	26.1	**0.67**	—	—
(6.3)	**0.0**	**3.0**	**0.6**	**1.00**	**4.01**	**586**	**91.5**	**0.1**	**3.8**	**4.6**	**76.3**	**107.5**	**66**	**50.7**	**1.47**	**—**	**0.00**
(4.6)	1.7	0.0	1.1	1.00	4.02	393	97.5	0.0	2.2	0.3	82.3	27.0	69	59.2	**0.67**	—	—
(4.5)	1.8	0.0	0.3	0.93	3.72	1,405	93.2	0.0	6.4	0.5	79.1	28.0	85	54.2	**0.84**	—	—
(3.6)	**2.7**	0.0	0.1	**0.90**	3.60	101	96.5	0.1	2.0	1.4	70.9	181.0	55	65.9	1.86	—	0.25
(4.4)	1.9	0.0	0.4	0.99	3.95	595	96.2	0.0	3.0	0.8	85.5	14.0	65	38.6	1.22	—	—
(6.6)	(0.3)	0.0	0.1	**0.85**	3.42	2,594	93.3	0.0	0.5	6.3	80.7	29.0	77	39.3	**0.43**	—	—
6.8	**0.0**	**1.7**	**1.7**	**1.00**	**1.30**	**5,439**	**93.0**	**2.3**	**1.9**	**2.9**	**2.1**	**129.7**	**97**	**39.1**	**0.98**	**—**	**0.00**
—	—	0.0	0.3	1.07	1.39	1,087	96.3	0.0	0.0	3.7	10.4	55.5	51	42.0	1.33	—	0.25
6.3	(0.5)	0.6	3.0	1.21	1.57	849	98.7	0.0	0.0	1.3	16.6	241.0	22	64.5	0.99	—	—
—	—	1.6	2.4	**0.92**	1.19	318	100.4	0.0	0.0	(0.4)	4.0	46.0	74	28.6	1.10	—	—
7.3	0.5	2.7	1.0	0.97	1.26	6,309	96.3	0.0	3.7	0.0	0.0	6.1	38	47.0	**0.74**	1.00R	0.00
7.1	0.3	1.2	1.4	**0.95**	1.24	2,069	97.9	0.0	0.9	1.2	1.2	52.0	64	36.6	0.82	—	0.25
2.4	**0.0**	**3.1**	**1.8**	**1.00**	**1.10**	**1,175**	**95.9**	**0.0**	**1.9**	**2.2**	**60.1**	**99.4**	**206**	**25.0**	**0.97**	**—**	**0.00**
2.5	0.1	2.1	1.4	**0.94**	1.03	519	95.3	0.0	0.4	4.3	94.6	55.0	86	32.7	1.12	—	—
3.1	0.7	2.6	1.2	0.99	1.09	1,884	98.4	0.0	1.5	0.1	51.5	6.0	491	17.4	**0.50**	2.00R	—
4.0	**1.6**	4.2	1.7	0.95	1.05	289	93.9	0.0	3.8	2.4	48.0	105.0	138	21.8	1.05	—	—
—	—	3.7	1.4	1.03	1.13	6,362	96.0	0.0	1.6	2.5	95.8	6.0	656	19.9	**0.35**	0.25R	—
11.5	**0.0**	**0.1**	**1.6**	**1.00**	**1.55**	**1,578**	**93.4**	**0.0**	**0.9**	**5.7**	**18.2**	**121.7**	**73**	**48.2**	**1.16**	**—**	**0.00**
14.9	**3.4**	0.0	0.9	**0.82**	1.27	2,094	99.2	0.0	0.0	0.9	5.4	27.0	50	66.8	**0.79**	—	—
13.7	**2.2**	0.9	2.3	1.12	1.74	3,547	95.3	0.0	0.1	4.5	17.4	110.0	68	64.6	**0.77**	—	—
13.9	**2.4**	0.0	1.7	0.94	1.45	5,029	96.9	0.0	0.0	3.1	0.9	44.0	60	65.1	**0.76**	—	—
12.6	1.1	0.0	2.4	0.97	1.51	6,380	95.9	0.0	1.1	3.1	26.3	82.0	140	42.8	**0.77**	—	—
10.7	(0.8)	0.0	2.6	1.02	1.58	168	49.4	0.0	12.2	38.4	2.1	2.0	45	41.0	1.87	2.00R	—
7.4	(4.1)	1.6	1.6	0.99	1.54	206	99.4	0.0	0.0	0.6	99.4	92.3	42	40.3	1.24	—	0.00
16.9	**5.4**	0.0	4.8	1.02	1.58	6,279	99.9	0.0	0.1	0.0	28.7	170.8	36	55.4	0.90	—	0.00
12.2	0.7	0.0	3.0	0.92	1.43	5,439	89.8	0.5	9.7	0.0	18.1	81.2	55	50.6	0.83	—	—
6.0	**0.0**	**1.9**	**1.3**	**1.00**	**1.19**	**736**	**95.0**	**0.1**	**0.1**	**4.7**	**5.3**	**119.5**	**70**	**50.0**	**1.11**	**—**	**0.00**
5.6	(0.4)	1.6	1.1	0.97	1.15	778	94.4	0.0	0.0	5.6	0.5	70.0	26	68.9	0.79	—	—
5.9	(0.1)	2.0	0.9	**0.82**	0.98	979	98.9	0.0	0.0	1.1	0.0	41.0	32	69.6	**0.57**	—	—
5.9	**(0.1)**	1.1	1.1	**0.78**	0.93	2,238	95.7	1.1	0.3	2.9	19.7	4.0	256	27.4	1.38	2.00R	0.25
8.2	**2.2**	2.4	1.4	0.89	1.06	1,315	99.0	0.0	0.0	1.0	16.4	38.0	54	47.7	1.01	—	0.15

International Stock Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Global Stock Category Average	**23.7**	**6.1**	**(1.0)**	**3.3**	**27.1**	**247.4**	**0.0**	**(52.1)**	**0.0**	**9.0**	**0.0**	**11.1**	**0.0**
		Artisan Global Opprt Inv (ARTRX)	31.1	4.7	7.7	2.3	24.2	378.3	130.9	—	—	13.9	4.9	13.5	2.4
		Cambiar Glbl Ult Focus Inv (CAMAX)	6.4	1.2	10.3	1.8	52.0	375.0	127.6	(53.5)	(1.4)	5.9	(3.1)	13.0	1.9
		Dodge & Cox Global Stk (DODWX)	21.5	17.1	(8.1)	6.9	33.1	339.9	92.5	—	—	9.3	0.3	13.2	2.1
		Fidelity Global Eq Income (FGILX)	22.0	3.4	2.3	6.1	25.3	—	—	—	—	8.9	(0.1)	11.4	0.3
		Fidelity Worldwide (FWWFX)	29.5	(0.7)	3.5	0.4	31.5	253.9	6.5	(53.1)	(1.0)	10.0	1.0	11.9	0.8
		Guinness Atkinson Glb Inntrs Inv (IWIRX)	34.7	9.5	(3.1)	12.5	45.2	425.7	178.3	(56.1)	(4.0)	12.6	3.6	18.5	7.4
		Janus Henderson Global Research T (JAWWX)	26.7	1.8	(2.3)	7.2	24.2	264.1	16.7	(54.4)	(2.3)	8.0	(1.0)	10.9	(0.2)
		Janus Henderson Global Sel T (JORNX)	31.0	3.3	(4.7)	6.8	26.9	216.3	(31.1)	(57.4)	(5.3)	8.9	(0.1)	11.8	0.7
		Motley Fool Indep Inv (FOOLX)	30.3	2.7	(1.6)	7.2	23.9	—	—	—	—	9.6	0.6	11.8	0.7
		Oakmark Global Inv (OAKGX)	27.0	4.6	(4.4)	3.7	34.1	277.3	29.9	(52.8)	(0.7)	8.3	(0.7)	12.0	0.9
		Old Westbury LC Strat (OWLSX)	19.3	4.7	(1.1)	7.1	25.3	163.5	(83.9)	(49.2)	2.9	7.3	(1.7)	10.6	(0.5)
		Old Westbury Sm & Mid (OWSMX)	18.1	8.9	1.5	2.0	24.1	216.2	(31.2)	(35.7)	16.4	9.3	0.3	10.6	(0.5)
		Polaris Global Value (PGVFX)	20.6	11.6	1.5	3.6	36.9	347.7	100.3	(61.9)	(9.8)	11.0	2.0	14.1	3.0
		Russell Inv Global Equity S (RGESX)	23.1	7.4	(0.4)	4.6	27.9	247.9	0.5	(55.6)	(3.5)	9.6	0.6	12.0	0.9
		T. Rowe Price Glb Growth (RPGEX)	34.2	2.6	1.2	8.3	20.1	296.6	49.2	—	—	11.7	2.7	12.6	1.5
		T. Rowe Price Glb Stk (PRGSX)	33.0	6.0	7.0	6.4	32.5	309.9	62.5	(60.9)	(8.8)	14.7	5.7	16.3	5.2
		Vanguard Global Eq Inv (VHGEX)	27.7	6.5	(0.3)	4.3	27.6	281.8	34.4	(60.8)	(8.7)	10.7	1.7	12.5	1.4
I		Vanguard Ttl Wld Stk Idx Inv (VTWSX)	24.0	8.6	(2.1)	3.9	22.7	237.5	(9.9)	—	—	9.7	0.7	11.0	(0.1)
		Wasatch World Innovators (WAGTX)	32.9	2.3	6.1	(3.7)	33.7	407.3	159.9	(59.1)	(7.0)	13.0	4.0	13.2	2.1
		Foreign Stock Category Average	**28.4**	**0.6**	**0.2**	**(4.8)**	**22.4**	**205.7**	**0.0**	**(58.0)**	**0.0**	**8.9**	**0.0**	**8.5**	**0.0**
		AmCent Intl Discvy Inv (TWEGX)	40.5	(5.5)	6.5	(6.2)	29.3	218.7	13.0	(63.8)	(5.8)	12.3	3.4	11.4	2.9
		AmCent Intl Grth Inv (TWIEX)	31.0	(5.8)	0.5	(5.4)	22.9	180.9	(24.8)	(56.5)	1.5	7.4	(1.5)	7.6	(0.9)
		AmCent Intl Oppor Inv (AIOIX)	45.0	(5.5)	10.6	(7.5)	30.5	310.1	104.4	(64.6)	(6.6)	14.9	6.0	12.8	4.3
	C	Artisan Intl Inv (ARTIX)	31.0	(9.7)	(3.9)	(1.0)	25.1	194.4	(11.3)	(58.5)	(0.5)	4.4	(4.5)	7.1	(1.4)
	C	Artisan Intl Sm Cap Inv (ARTJX)	33.3	(12.9)	11.0	(12.0)	29.1	254.0	48.3	(61.0)	(3.0)	8.8	(0.1)	7.9	(0.6)
	C	Artisan Intl Val Inv (ARTKX)	23.8	5.5	(1.8)	(0.6)	30.4	271.5	65.8	(46.9)	11.1	8.6	(0.3)	10.7	2.2
	C	Dodge & Cox Intl Stk (DODFX)	23.9	8.2	(11.4)	0.0	26.3	226.6	20.9	(59.9)	(1.9)	5.9	(3.0)	8.5	0.0
I		Dreyfus Intl Stk Idx (DIISX)	24.4	0.9	(1.2)	(6.0)	21.1	154.2	(51.5)	(57.0)	1.0	7.4	(1.5)	7.1	(1.4)
		Driehaus Intl Sm Cp Grth (DRIOX)	41.4	(6.3)	12.5	(4.4)	29.2	302.0	96.3	(58.8)	(0.8)	14.3	5.4	13.0	4.5
		Fidelity Diversified Intl (FDIVX)	26.6	(3.8)	3.1	(3.3)	25.1	176.3	(29.4)	(57.5)	0.5	7.9	(1.0)	8.7	0.2
		Fidelity Intl Capital Apprec (FIVFX)	36.2	(3.2)	3.0	2.9	21.6	316.0	110.3	(63.6)	(5.6)	10.8	1.9	11.2	2.7
		Fidelity Intl Disc (FIGRX)	31.7	(5.8)	4.8	(5.6)	24.9	180.9	(24.8)	(57.0)	1.0	9.1	0.2	8.9	0.4
		Fidelity Intl Growth (FIGFX)	29.5	(3.3)	3.9	(3.2)	22.1	221.6	15.9	—	—	9.2	0.3	9.0	0.5
I		Fidelity Intl Inv (FSIIX)	25.2	1.2	(0.9)	(5.5)	21.7	167.4	(38.3)	(57.1)	0.9	7.9	(1.0)	7.6	(0.9)
		Fidelity Intl Sm Cap Opp (FSCOX)	35.6	(1.1)	10.1	(1.3)	24.8	335.7	130.0	(70.1)	(12.1)	13.9	5.0	12.7	4.2
		Fidelity Intl Sm Cp (FISMX)	32.9	8.1	6.3	(5.5)	35.1	313.7	108.0	(58.4)	(0.4)	15.2	6.3	14.3	5.8
		Fidelity Overseas (FOSFX)	29.6	(1.4)	8.2	(3.7)	26.7	193.8	(11.9)	(60.2)	(2.2)	11.4	2.5	11.0	2.5
	C	FMI International (FMIJX)	15.4	10.0	3.2	4.6	24.6	—	—	—	—	9.4	0.5	11.3	2.8
		GuideMark Emerg Mkts Svc (GMLVX)	38.2	9.5	(10.2)	7.8	37.1	309.5	103.8	(60.8)	(2.8)	10.8	1.9	15.0	6.5
		Laudus Intl MktMasters Inv (SWOIX)	33.4	(0.4)	1.4	(6.2)	22.6	252.9	47.2	(59.1)	(1.1)	10.4	1.5	9.1	0.6
		Marsico Intl Opprt (MIOFX)	44.0	(10.6)	3.5	(4.1)	19.9	178.2	(27.5)	(60.3)	(2.3)	10.0	1.1	8.9	0.4
		Northern Active M Intl Eq (NMIEX)	29.0	(1.2)	(5.2)	(5.9)	15.7	126.1	(79.6)	(52.7)	5.3	6.5	(2.4)	5.7	(2.8)
I		Northern Intl Equity Indx (NOINX)	25.2	1.1	(1.0)	(5.8)	21.7	161.8	(43.9)	(57.3)	0.7	7.8	(1.1)	7.5	(1.0)
		Oakmark Intl Inv (OAKIX)	29.7	7.9	(3.9)	(5.5)	29.3	307.3	101.6	(54.9)	3.1	10.4	1.5	10.5	2.0
		Oakmark Intl Small Cap Inv (OAKEX)	26.0	6.3	0.7	(7.8)	27.6	281.1	75.4	(60.0)	(2.0)	10.5	1.6	9.7	1.2
	C	Oberweis Intl Opp (OBIOX)	40.7	(5.3)	15.1	(4.6)	55.0	516.0	310.3	(69.6)	(11.6)	15.3	6.4	17.8	9.3
I		Schwab Fdmtl Intl Lg Co Idx (SFNNX)	23.9	7.4	(5.0)	(5.8)	24.7	181.7	(24.0)	(58.5)	(0.5)	8.1	(0.8)	8.2	(0.3)
I		Schwab Fdmtl Intl Sm Co Idx (SFILX)	29.0	9.1	5.0	(4.7)	25.0	283.4	77.7	—	—	13.9	5.0	12.0	3.5
		Schwab International Core Eq (SICNX)	25.4	1.8	3.4	(4.5)	23.9	203.1	(2.6)	—	—	9.7	0.8	9.3	0.8
I		Schwab International Index (SWISX)	25.2	1.0	(0.9)	(5.8)	21.6	164.8	(40.9)	(56.9)	1.1	7.8	(1.1)	7.5	(1.0)
		T. Rowe Price Intl Disc (PRIDX)	39.0	0.9	9.8	(0.5)	24.3	354.3	148.6	(60.6)	(2.6)	15.5	6.6	13.8	5.3
I		T. Rowe Price Intl Eq Idx (PIEQX)	26.4	1.4	(0.8)	(6.0)	20.0	167.8	(37.9)	(57.1)	0.9	8.3	(0.6)	7.5	(1.0)
		T. Rowe Price Intl Stk (PRITX)	28.1	2.2	(0.8)	(0.9)	14.2	218.7	13.0	(58.7)	(0.7)	9.1	0.2	8.0	(0.5)
		T. Rowe Price Intl Val Eq (TRIGX)	20.7	0.6	(3.2)	(5.4)	22.9	163.6	(42.1)	(59.0)	(1.0)	5.5	(3.4)	6.5	(2.0)
		T. Rowe Price Overseas Stk (TROSX)	27.0	2.9	(2.6)	(4.5)	21.7	195.0	(10.7)	(58.2)	(0.2)	8.4	(0.5)	8.1	(0.4)
		TIAA-CREF Intl Eq Rtl (TIERX)	32.5	0.1	(1.5)	(8.3)	23.5	190.9	(14.8)	(61.3)	(3.3)	9.3	0.4	8.1	(0.4)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
5.3	**0.0**	**0.9**	**1.2**	**1.00**	**1.08**	**2,286**	**92.4**	**1.5**	**1.6**	**4.5**	**46.9**	**46.2**	**418**	**33.4**	**1.14**	**—**	**0.00**
—	—	0.0	0.3	1.08	1.17	2,806	93.7	0.0	0.0	6.3	43.4	34.1	52	37.4	1.18	—	—
8.3	**3.0**	0.3	0.1	1.55	1.67	112	97.3	0.0	1.2	1.5	49.9	72.0	32	54.9	1.35	2.00R	—
—	—	0.9	1.0	1.19	1.29	9,241	98.3	0.0	0.0	1.7	49.4	25.0	120	22.1	**0.63**	—	—
—	—	1.2	1.0	**0.81**	0.87	84	97.9	0.0	0.7	1.4	49.7	37.0	143	20.2	1.13	—	—
5.7	0.4	0.6	1.6	0.96	1.04	1,775	98.2	0.0	0.2	1.6	45.9	111.0	330	23.3	**0.81**	—	—
9.2	**3.9**	0.1	0.6	1.20	1.30	230	98.2	0.0	0.0	1.8	36.7	31.3	31	35.5	1.24	—	—
5.6	0.3	0.6	0.3	1.05	1.13	2,816	98.3	0.0	1.1	0.6	39.0	48.0	106	16.6	**0.86**	—	—
3.4	(1.9)	0.8	0.3	1.12	1.21	2,221	97.1	0.0	0.9	2.0	49.1	42.0	67	28.8	0.94	—	—
—	—	0.2	0.9	1.00	1.08	423	93.8	2.0	4.2	0.0	39.9	38.0	53	32.7	1.15	2.00R	—
6.4	1.1	0.9	1.2	1.33	1.44	2,719	98.9	0.0	0.7	0.4	51.6	32.0	44	47.1	1.17	—	—
3.7	(1.6)	0.7	0.7	0.89	0.96	17,366	93.5	0.0	0.0	6.5	43.5	50.0	627	14.4	1.15	—	—
8.3	**3.0**	0.6	1.8	**0.85**	0.92	6,572	93.3	0.0	0.2	6.5	34.3	48.0	7,088	14.9	1.12	—	—
6.6	**1.3**	1.5	0.5	0.94	1.02	539	96.0	0.0	0.0	4.1	60.9	33.0	91	14.8	0.99	1.00R	—
5.0	(0.3)	0.7	2.1	1.01	1.09	2,155	92.8	0.0	1.5	5.7	40.6	90.0	481	17.3	1.25	—	—
—	—	0.0	1.6	1.06	1.15	473	99.5	0.0	0.5	0.0	50.3	69.7	149	18.0	1.00	2.00R	—
5.1	(0.2)	0.3	0.1	1.15	1.24	907	98.4	0.0	1.6	0.0	40.6	96.4	71	25.0	**0.89**	2.00R	—
4.9	(0.4)	1.3	0.4	0.94	1.01	5,731	95.4	0.1	0.2	4.3	49.3	47.0	1,303	11.3	**0.51**	—	—
—	—	2.0	0.7	0.94	1.01	14,783	98.1	0.0	0.3	1.5	46.2	10.0	7,889	8.4	**0.21**	—	—
8.5	**3.2**	0.0	2.2	1.02	1.10	210	83.6	0.0	0.8	15.6	53.6	91.0	137	22.1	1.78	2.00R	—
2.9	**0.0**	**1.4**	**0.9**	**1.00**	**1.16**	**10,959**	**94.6**	**0.4**	**1.7**	**3.3**	**90.5**	**66.8**	**412**	**24.3**	**1.06**	**—**	**0.00**
2.4	(0.5)	0.0	0.2	1.05	1.22	562	95.3	0.0	3.1	1.7	91.6	139.0	121	20.3	1.65	—	—
2.6	(0.3)	0.9	1.1	1.01	1.17	1,578	97.1	0.0	2.2	0.7	95.9	70.0	101	19.5	1.18	—	—
5.1	**2.2**	0.5	0.9	0.99	1.15	201	94.6	0.0	4.9	0.5	92.4	130.0	128	17.7	1.54	—	—
2.5	(0.4)	0.7	0.3	1.01	1.17	14,239	98.7	0.0	0.0	1.3	89.4	57.6	69	37.1	1.19	—	—
3.9	1.0	0.0	1.6	1.17	1.36	490	95.4	0.0	0.0	4.6	93.8	79.1	58	42.9	1.52	—	—
7.7	**4.8**	1.0	1.5	**0.88**	1.02	15,140	85.6	0.0	0.2	14.2	73.3	11.7	59	39.4	1.23	—	—
3.1	0.2	1.9	0.7	1.22	1.42	64,913	98.9	0.0	0.0	1.1	92.1	17.0	112	28.3	**0.64**	—	—
1.4	(1.5)	2.2	0.5	0.98	1.14	625	97.7	0.0	0.1	2.2	96.8	9.2	935	12.4	**0.60**	—	—
5.3	**2.4**	0.0	2.6	0.95	1.10	326	95.0	0.0	0.0	5.0	95.0	151.0	113	15.4	1.72	2.00R	—
2.1	(0.8)	1.0	0.6	0.97	1.12	19,185	97.4	0.0	0.0	2.6	88.8	37.0	224	14.1	0.94	—	—
5.2	**2.3**	0.3	0.5	**0.93**	1.08	2,214	98.8	0.0	0.0	1.2	85.1	178.0	174	11.6	1.12	—	—
2.4	(0.5)	1.1	0.5	0.97	1.12	10,914	96.6	0.0	0.5	2.9	95.5	42.0	232	14.0	0.94	—	—
4.6	**1.7**	0.6	0.2	**0.91**	1.06	2,434	97.6	0.0	0.0	2.4	79.5	22.0	96	29.2	1.03	—	—
2.0	(0.9)	2.2	0.7	0.97	1.12	21,653	99.1	0.0	0.1	0.7	98.2	2.0	959	11.4	**0.16**	—	—
4.3	1.4	0.8	0.4	**0.88**	1.02	1,173	95.5	0.0	0.3	4.2	92.3	11.0	135	19.6	1.13	—	—
6.7	**3.8**	1.0	1.4	**0.86**	1.00	1,891	94.3	0.0	1.3	4.4	93.8	22.0	204	8.9	1.25	—	—
2.2	(0.7)	1.0	0.4	0.97	1.12	8,008	99.1	0.0	0.0	0.9	92.7	26.0	175	13.6	1.00	—	—
—	—	0.3	0.9	**0.61**	0.71	8,155	80.1	0.0	2.3	17.6	64.5	26.0	49	35.2	0.94	—	—
5.6	**2.7**	0.7	0.3	1.14	1.32	113	99.1	0.0	0.5	0.4	99.1	60.2	297	32.0	1.70	—	0.25
4.5	1.6	1.2	0.7	0.95	1.10	1,754	94.2	0.0	3.1	2.7	91.8	69.0	1,251	11.7	1.40	—	—
1.6	(1.3)	0.0	0.0	1.21	1.40	67	100.0	0.0	0.1	(0.1)	95.1	108.0	49	37.7	1.60	—	0.25
1.2	(1.7)	1.3	0.5	0.99	1.15	1,422	97.9	0.3	1.7	0.0	93.7	115.2	444	12.6	**0.85**	2.00R	—
1.7	(1.2)	2.5	1.1	0.96	1.11	6,025	99.8	0.0	0.2	0.0	98.8	28.0	930	11.7	**0.25**	2.00R	—
6.9	**4.0**	1.3	1.1	1.31	1.52	43,360	91.8	0.1	5.2	3.0	86.6	41.0	91	39.3	1.00	—	—
5.6	**2.7**	0.8	1.2	1.16	1.35	3,068	92.5	0.0	2.5	5.0	91.9	34.0	64	33.1	1.38	2.00R	—
7.9	**5.0**	0.3	0.6	0.95	1.10	907	93.7	0.0	6.3	0.0	93.7	139.0	85	19.1	1.60	2.00R	0.25
2.2	(0.7)	2.7	0.9	1.00	1.16	1,391	98.0	0.0	1.4	0.6	97.0	18.0	859	13.0	**0.25**	—	—
—	—	2.3	0.8	**0.88**	1.02	773	98.2	0.0	1.0	0.8	96.7	40.0	1,493	3.1	**0.39**	—	—
—	—	2.3	0.7	**0.91**	1.06	1,249	96.6	0.0	1.2	2.2	96.6	90.0	195	17.4	0.86	—	—
1.9	(1.0)	2.7	0.8	0.96	1.11	4,197	99.0	0.0	0.3	0.7	98.1	4.0	948	11.5	**0.06**	—	—
6.8	**3.9**	0.3	1.2	**0.91**	1.06	7,842	94.3	0.0	5.5	0.2	93.4	22.2	227	15.8	1.20	2.00R	—
2.0	(0.9)	2.4	1.0	0.97	1.12	612	97.3	0.0	2.7	0.0	96.3	8.1	1,450	10.8	**0.45**	2.00R	0.00
3.3	0.4	1.4	0.8	0.99	1.15	15,754	96.6	0.0	3.5	0.0	91.2	31.3	120	19.8	**0.84**	2.00R	—
1.4	(1.5)	2.0	1.1	0.94	1.09	13,844	98.3	0.0	1.7	0.0	98.3	50.2	134	17.4	**0.85**	2.00R	0.00
2.7	(0.2)	1.9	0.8	0.94	1.09	15,748	95.6	0.0	4.4	0.0	94.7	13.4	158	18.2	**0.84**	2.00R	—
1.6	(1.3)	1.2	0.6	1.09	1.26	5,122	91.2	0.5	6.7	1.6	88.8	112.0	61	43.8	**0.78**	—	0.25

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Touchstone Intl SmCp Y (TNSYX)	31.4	(8.6)	10.0	0.2	28.5	257.9	52.2	(53.4)	4.6	9.7	0.8	11.2	2.7
		Tweedy, Browne Glb Val (TBGVX)	15.4	5.6	(1.5)	1.5	19.6	189.6	(16.1)	(47.0)	11.0	6.3	(2.6)	7.8	(0.7)
I		Vanguard Dev Mrkts Idx Inv (VDVIX)	26.3	2.3	(0.3)	(5.9)	—	—	—	—	—	8.8	(0.1)	—	0.0
I		Vanguard FTSE AW exUS Idx (VFWIX)	27.0	4.6	(4.8)	(4.3)	14.3	172.7	(33.0)	(58.4)	(0.4)	8.1	(0.8)	6.7	(1.8)
I		Vanguard FTSE AWexUS SC I (VFSVX)	30.1	4.1	(0.4)	(4.9)	17.4	—	—	—	—	10.5	1.6	8.6	0.1
		Vanguard Intl Explorer Inv (VINEX)	38.7	(1.8)	8.6	(2.9)	30.2	278.9	73.2	(59.5)	(1.5)	13.9	5.0	13.3	4.8
		Vanguard Intl Gr Inv (VWIGX)	42.9	1.7	(0.7)	(5.7)	22.9	244.8	39.1	(56.9)	1.1	13.0	4.1	10.8	2.3
		Vanguard Intl Value Inv (VTRIX)	27.9	4.4	(6.5)	(6.7)	22.1	160.6	(45.1)	(55.8)	2.2	7.7	(1.2)	7.3	(1.2)
I		Vanguard Total Intl Stk Idx Inv (VGTSX)	27.3	4.6	(4.4)	(4.3)	15.0	170.5	(35.2)	(58.5)	(0.5)	8.4	(0.5)	7.0	(1.5)
	C	Wasatch Intl Gr Inv (WAIGX)	33.0	(8.5)	15.2	(9.1)	26.4	394.9	189.2	(65.9)	(7.9)	11.9	3.0	10.0	1.5
		Westcore Int'l SmCp Ret (WTIFX)	33.6	1.6	1.0	(18.9)	22.3	275.9	70.2	(57.8)	0.2	11.1	2.2	6.3	(2.2)
		Regional/Country Stock Cat Average	**36.1**	**6.0**	**(4.3)**	**(1.9)**	**16.8**	**230.2**	**0.0**	**(61.1)**	**0.0**	**10.4**	**0.0**	**8.5**	**0.0**
		Fidelity Canada (FICDX)	14.4	20.1	(20.2)	3.7	10.0	133.8	(96.4)	(54.0)	7.1	3.1	(7.3)	4.6	(3.9)
		Fidelity China Region (FHKCX)	51.9	(5.3)	(4.5)	4.4	22.1	273.0	42.8	(57.1)	4.0	11.2	0.8	11.9	3.4
		Fidelity Emerging Asia (FSEAX)	46.3	4.7	(7.7)	7.5	3.7	215.1	(15.1)	(63.8)	(2.7)	12.2	1.8	9.5	1.0
		Fidelity Europe (FIEUX)	29.1	(5.7)	4.1	(7.1)	26.3	173.6	(56.6)	(56.0)	5.1	8.3	(2.1)	8.3	(0.2)
		Fidelity Japan (FJPNX)	30.1	2.6	8.6	(8.5)	23.6	149.7	(80.5)	(53.2)	7.9	13.2	2.8	10.4	1.9
		Fidelity Japan Smaller Co (FJSCX)	35.7	8.8	14.0	(6.8)	51.8	352.4	122.2	(58.2)	2.9	18.9	8.5	18.9	10.4
		Fidelity Latin America (FLATX)	30.4	19.6	(29.9)	(16.3)	(17.3)	57.9	(172.3)	(59.6)	1.5	3.0	(7.4)	(5.4)	(13.9)
		Fidelity Nordic (FNORX)	23.6	(2.5)	11.4	(4.9)	49.0	328.0	97.8	(66.9)	(5.8)	10.3	(0.1)	13.7	5.2
		Fidelity Pacific Basin (FPBFX)	40.0	2.9	6.0	0.6	27.4	419.5	189.3	(67.7)	(6.6)	15.1	4.7	14.4	5.9
		Guinness Atkinson China & HK (ICHKX)	48.8	2.9	(7.6)	(2.0)	6.4	212.6	(17.6)	(66.7)	(5.6)	12.3	1.9	8.1	(0.4)
		Hennessy Japan Investor (HJPNX)	32.0	11.2	12.9	6.9	26.1	309.1	78.9	(47.2)	13.9	18.3	7.9	17.5	9.0
		Matthews Asia Dividend Inv (MAPIX)	34.6	4.1	3.8	(0.4)	11.2	259.3	29.1	(34.8)	26.3	13.3	2.9	10.0	1.5
		Matthews Asia Growth Inv (MPACX)	39.3	0.9	(0.1)	1.4	19.3	296.1	65.9	(53.6)	7.5	12.0	1.6	11.2	2.7
		Matthews Asia Sm Co Inv (MSMLX)	30.5	(1.5)	(9.5)	11.3	7.1	328.4	98.2	—	—	5.2	(5.2)	6.8	(1.7)
		Matthews Asian Gr & Inc Inv (MACSX)	21.8	1.3	(4.5)	(0.7)	4.8	154.2	(76.0)	(38.1)	23.0	5.6	(4.8)	4.2	(4.3)
		Matthews China Div Inv (MCDFX)	37.6	5.6	9.5	0.9	13.3	—	—	—	—	16.8	6.4	12.7	4.2
		Matthews China Inv (MCHFX)	59.3	(5.2)	2.4	(4.5)	6.8	228.8	(1.4)	(60.0)	1.1	15.6	5.2	9.5	1.0
		Matthews Emerg Asia Inv (MEASX)	18.4	19.2	(2.6)	17.3	—	—	—	—	—	11.2	0.8	—	0.0
		Matthews India Inv (MINDX)	35.7	(1.3)	0.8	63.7	(6.0)	455.5	225.3	(66.2)	(5.1)	10.6	0.2	15.8	7.3
	C	Matthews Japan Inv (MJFOX)	33.1	0.4	20.8	(2.6)	34.0	249.8	19.6	(47.6)	13.5	17.3	6.9	16.0	7.5
		Matthews Korea Inv (MAKOX)	43.7	(6.4)	15.1	(0.8)	10.1	418.6	188.4	(67.4)	(6.3)	15.7	5.3	11.1	2.6
		Matthews Pacific Tiger Inv (MAPTX)	39.9	(0.2)	(1.3)	11.7	3.6	336.4	106.2	(58.0)	3.1	11.3	0.9	9.8	1.3
		T. Rowe Price Afr&MidEas (TRAMX)	23.6	5.9	(19.2)	9.2	24.1	167.7	(62.5)	(61.0)	0.1	1.9	(8.5)	7.5	(1.0)
		T. Rowe Price Euro Stk (PRESX)	25.7	(10.5)	0.6	(6.0)	35.4	191.9	(38.3)	(56.1)	5.0	4.2	(6.2)	7.6	(0.9)
		T. Rowe Price Japan (PRJPX)	32.6	11.1	14.8	(8.6)	29.9	206.8	(23.4)	(50.7)	10.4	19.2	8.8	15.0	6.5
		T. Rowe Price Latin Amer (PRLAX)	29.7	30.7	(27.2)	(13.1)	(16.0)	105.8	(124.4)	(61.6)	(0.5)	7.3	(3.1)	(2.1)	(10.6)
		T. Rowe Price New Asia (PRASX)	41.3	0.8	(5.1)	6.9	(0.6)	330.6	100.4	(67.5)	(6.4)	10.6	0.2	7.5	(1.0)
I		Vanguard Eur Stk Idx Inv (VEURX)	26.8	(0.9)	(2.0)	(6.7)	24.7	174.7	(55.5)	(59.7)	1.4	7.2	(3.2)	7.4	(1.1)
I		Vanguard Pac Stk Idx Inv (VPACX)	28.3	5.1	2.2	(4.7)	17.3	169.4	(60.8)	(51.8)	9.3	11.3	0.9	9.0	0.5
		Emerging Stock Category Average	**37.4**	**9.8**	**(14.4)**	**(3.0)**	**(0.5)**	**193.4**	**0.0**	**(66.7)**	**0.0**	**8.6**	**0.0**	**4.2**	**0.0**
		AmCent Emg Mkt Inv (TWMIX)	45.8	7.6	(8.3)	(1.6)	0.2	228.3	34.9	(68.1)	(1.4)	12.9	4.3	7.2	3.0
		Artisan Emerg Mkts Inv (ARTZX)	39.9	16.3	(12.6)	(4.5)	(4.8)	169.2	(24.2)	—	—	12.5	3.9	5.3	1.1
		Driehaus Emerg Mkts Grth Inv (DREGX)	42.5	5.8	(10.5)	(6.0)	8.9	238.4	45.0	(62.3)	4.4	10.5	1.9	6.7	2.5
		Fidelity EMEA (FEMEX)	25.2	28.8	(15.8)	(10.9)	1.3	180.1	(13.3)	—	—	10.7	2.1	4.1	(0.1)
		Fidelity Emerg Mkts Discv (FEDDX)	37.6	10.1	(9.0)	(4.2)	0.3	—	—	—	—	11.3	2.7	5.8	1.6
		Fidelity Emerging Market (FEMKX)	47.6	3.2	(10.1)	1.6	3.8	215.4	22.0	(68.1)	(1.4)	11.0	2.4	7.6	3.4
		Fidelity Total Emerg Mkts (FTEMX)	29.5	12.2	(7.0)	(2.8)	0.9	—	—	—	—	10.6	2.0	5.8	1.6
	C	Harding Loevner Emg Mkt Adv (HLEMX)	35.2	13.1	(13.6)	(1.7)	4.1	217.0	23.6	(61.2)	5.5	9.7	1.1	6.2	2.0
	C	Lazard Emg Mkt Eq Open (LZOEX)	27.7	20.1	(20.4)	(4.4)	(1.2)	179.1	(14.3)	(57.2)	9.5	6.9	(1.7)	2.9	(1.3)
		Northern Active M EmgMktEq (NMMEX)	35.4	12.6	(16.1)	(4.3)	0.4	201.6	8.2	—	—	8.5	(0.1)	4.2	0.0
I		Northern Emerg Mkts Idx (NOEMX)	37.3	10.6	(15.2)	(3.4)	(3.1)	173.8	(19.6)	(62.8)	3.9	8.8	0.2	3.8	(0.4)
		Parametric Emerg Mkts Inv (EAEMX)	27.0	12.0	(16.7)	(4.1)	0.7	167.6	(25.8)	(61.1)	5.6	5.8	(2.8)	2.7	(1.5)
I		Schwab Fdmtl EmgMkt LgCo Idx (SFENX)	26.4	31.8	(19.6)	(11.4)	(3.0)	156.1	(37.3)	—	—	10.2	1.6	2.9	(1.3)
		T. Rowe Price Emg Mkt St (PRMSX)	42.8	11.9	(11.5)	1.4	(4.7)	243.5	50.1	(68.1)	(1.4)	12.2	3.6	6.4	2.2

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
5.9	**3.0**	2.8	0.5	0.97	1.12	358	98.8	0.0	0.0	1.2	95.3	89.0	106	17.8	1.31	—	—
4.8	**1.9**	1.1	1.1	**0.64**	0.74	10,262	82.4	5.9	6.3	5.4	71.7	3.0	191	29.2	1.38	2.00R	—
—	—	2.7	—	0.96	1.11	106,637	96.3	0.0	1.1	2.7	95.2	11.0	3,826	8.7	**0.17**	—	—
1.9	(1.0)	2.6	0.9	0.97	1.13	37,843	98.2	0.0	0.2	1.7	97.4	4.0	2,659	8.5	**0.23**	—	—
—	—	2.7	0.9	0.94	1.09	5,841	92.8	0.0	1.4	5.8	91.9	14.0	3,547	2.3	**0.27**	—	—
5.4	**2.5**	2.0	1.5	1.00	1.16	4,220	91.9	0.0	0.5	7.5	90.2	43.0	357	9.3	**0.41**	—	—
4.5	1.6	0.8	0.5	1.19	1.38	34,085	95.5	0.0	2.0	2.5	87.7	15.0	133	30.5	**0.45**	—	—
2.0	(0.9)	1.9	0.7	1.03	1.19	10,308	93.7	0.6	2.0	3.7	89.1	34.0	159	16.4	**0.43**	—	—
1.8	(1.1)	2.7	0.9	0.97	1.12	331,182	96.4	0.0	0.8	2.7	95.6	3.0	6,204	7.8	**0.18**	—	—
6.7	**3.8**	0.0	0.4	1.04	1.21	1,561	99.1	0.0	0.9	0.1	99.1	31.0	95	23.4	1.48	2.00R	—
6.1	**3.2**	1.9	1.5	1.11	1.29	80	97.8	0.0	0.0	2.2	95.3	44.0	44	39.0	1.50	—	—
2.1	**0.0**	**1.1**	**0.9**	**1.00**	**1.68**	**1,872**	**95.2**	**0.0**	**1.4**	**3.4**	**92.2**	**158.1**	**144**	**37.5**	**1.34**	**—**	**0.00**
1.4	(0.7)	1.4	0.9	0.77	1.29	1,226	98.3	0.0	0.0	1.7	96.6	26.0	64	50.4	1.02	—	—
6.3	**4.2**	0.4	1.8	1.31	2.20	1,484	94.0	0.0	0.8	5.2	94.0	68.0	85	40.7	**1.00**	—	—
2.7	0.6	0.8	0.2	0.91	1.53	1,353	96.9	0.0	0.0	3.1	96.3	40.0	104	36.1	1.10	—	—
2.2	0.1	1.0	0.5	0.79	1.32	1,275	94.1	0.2	5.0	0.8	92.9	73.0	61	31.6	**1.00**	—	—
2.3	0.2	0.7	0.2	**0.69**	1.16	408	98.6	0.0	0.0	1.4	98.6	23.0	87	32.9	**0.82**	—	—
7.8	**5.7**	0.8	0.8	**0.55**	0.93	792	95.3	0.0	0.0	4.7	95.3	20.0	86	18.9	**0.95**	—	—
(3.9)	(6.0)	1.5	1.7	1.32	2.21	601	100.1	0.0	0.0	(0.1)	95.2	51.0	42	47.5	1.09	—	—
4.2	2.1	0.9	0.9	**0.71**	1.19	350	96.8	0.2	1.4	1.6	96.1	69.0	35	42.2	**0.99**	—	—
6.2	**4.1**	0.6	1.6	**0.67**	1.13	1,032	97.1	0.0	0.0	2.9	96.3	36.0	122	22.5	1.11	—	—
2.1	0.0	0.6	2.4	1.17	1.96	78	98.9	0.0	0.0	1.1	96.1	28.0	35	36.1	1.67	2.00R	—
9.1	**7.0**	0.0	0.0	0.73	1.23	340	96.2	0.0	0.0	3.8	96.2	5.0	25	50.3	1.49	—	0.15
9.0	**6.9**	3.4	1.3	**0.65**	1.10	7,003	99.0	0.0	0.2	0.9	99.0	39.8	73	29.8	1.06	—	0.00
7.2	**5.1**	0.6	0.7	**0.71**	1.19	848	97.5	0.0	0.0	2.5	97.5	13.6	58	35.5	1.14	—	0.00
—	—	0.4	0.6	0.74	1.24	442	95.2	0.0	0.0	4.8	94.0	44.4	79	19.6	1.47	2.00R	0.00
4.7	2.6	2.6	1.7	**0.62**	1.05	2,847	84.7	0.0	11.3	4.1	83.1	15.6	67	25.1	1.09	—	0.00
—	—	2.6	1.7	1.04	1.75	314	96.3	0.0	1.4	2.3	88.9	73.0	49	35.5	1.22	—	0.00
4.2	2.1	1.5	2.7	1.25	2.10	905	98.0	0.0	0.0	2.1	98.0	83.8	45	50.2	1.18	—	0.00
—	—	0.3	—	**0.55**	0.92	494	95.5	0.0	0.1	4.5	95.5	34.9	82	28.2	1.47	2.00R	0.00
5.5	**3.4**	0.0	0.3	0.85	1.43	2,272	97.7	0.0	0.0	2.4	90.3	15.8	51	44.6	1.12	—	0.00
7.1	**5.0**	0.8	0.4	0.74	1.24	4,112	96.9	0.0	0.0	3.1	96.9	55.2	62	25.8	**0.98**	—	0.00
6.3	**4.2**	4.0	1.5	0.86	1.44	225	93.6	0.0	5.3	1.1	93.6	34.7	44	45.1	1.15	—	0.00
7.0	**4.9**	0.6	1.1	0.80	1.35	9,723	95.9	0.0	1.0	3.1	93.1	5.7	72	28.7	1.08	—	0.00
(0.4)	(2.5)	1.4	0.7	0.89	1.49	143	100.0	0.0	0.0	0.0	100.0	60.2	77	34.0	1.56	2.00R	—
2.9	0.8	2.1	0.8	0.73	1.22	1,174	94.8	0.0	5.2	0.0	94.8	48.2	58	29.6	**0.96**	2.00R	—
4.9	2.8	0.5	0.5	**0.61**	1.02	750	98.2	0.0	1.8	0.0	98.2	13.4	85	25.6	1.02	2.00R	—
(1.8)	(3.9)	1.0	1.7	1.33	2.23	675	95.6	0.0	4.4	0.0	94.2	27.8	59	52.5	1.38	2.00R	—
4.0	1.9	0.5	1.1	0.82	1.38	3,172	94.6	0.0	5.4	0.0	94.6	71.3	75	40.2	**0.95**	2.00R	—
1.6	(0.5)	2.6	1.0	0.72	1.21	25,006	97.5	0.2	0.9	1.4	96.4	4.0	1,267	15.1	**0.26**	—	—
3.5	1.4	2.4	0.8	**0.67**	1.13	8,501	97.4	0.0	0.3	2.4	96.9	3.0	2,286	13.7	**0.26**	—	—
—	**0.0**	**0.8**	**0.5**	**1.00**	**1.53**	**4,742**	**93.6**	**0.8**	**1.7**	**3.9**	**91.2**	**64.6**	**381**	**30.2**	**1.29**	**—**	**0.00**
1.1	1.1	0.2	0.0	0.93	1.42	1,721	92.8	0.0	2.3	4.9	92.8	59.0	105	29.2	1.29	—	—
—	—	0.5	0.2	1.07	1.63	54	95.0	0.0	2.6	2.4	95.0	26.2	87	32.3	1.50	—	—
3.0	**3.0**	0.6	0.3	**0.81**	1.24	1,780	91.3	0.0	0.4	8.3	90.5	232.0	97	30.1	1.47	2.00R	—
—	—	1.5	0.4	1.10	1.68	110	96.9	0.0	2.1	1.0	96.9	47.0	102	37.5	1.39	—	—
—	—	0.7	0.4	**0.87**	1.33	449	95.0	0.0	1.1	3.9	94.3	58.0	219	14.4	1.35	—	—
0.6	0.6	0.5	0.1	0.88	1.35	5,289	99.0	0.0	0.0	1.0	93.4	81.0	141	29.5	**0.97**	—	—
—	—	1.3	0.8	**0.71**	1.08	789	71.7	24.9	0.2	3.2	96.2	59.0	397	18.5	1.26	—	—
2.6	**2.6**	0.7	0.6	0.90	1.38	4,208	98.3	0.0	0.1	1.6	97.3	26.0	86	27.9	1.42	2.00R	—
2.2	**2.2**	1.7	0.6	1.03	1.58	13,191	98.9	0.0	0.1	1.0	98.9	12.0	82	33.8	1.35	—	0.25
—	—	0.0	0.5	0.97	1.49	1,219	99.6	0.1	0.3	(0.0)	98.3	59.5	320	30.3	**1.11**	2.00R	—
1.0	1.0	1.7	0.8	0.99	1.52	3,070	99.8	0.0	0.2	(0.0)	99.7	30.1	895	24.6	**0.31**	2.00R	—
0.8	0.8	2.3	0.6	**0.88**	1.34	2,918	94.4	0.0	5.1	0.4	93.6	6.0	1,766	5.7	1.38	—	0.25
—	—	2.4	0.7	1.25	1.91	557	97.2	0.0	2.5	0.3	97.2	20.0	334	24.4	**0.39**	—	—
1.4	1.4	0.4	0.2	0.97	1.49	11,106	88.8	0.0	11.2	0.0	88.4	30.9	89	41.7	1.26	2.00R	—

Balanced Stock/Bond Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Vanguard Emer Mkts Sel St Inv (VMMSX)	32.0	16.8	(15.3)	(6.7)	0.9	—	—	—	—	9.3	0.7	4.2	0.0
I		Vanguard Emerg Mkt Idx Inv (VEIEX)	31.1	11.5	(15.5)	0.4	(5.2)	175.0	(18.4)	(62.7)	4.0	7.3	(1.3)	3.3	(0.9)
		Balanced: Domestic Category Average	12.7	7.1	(1.7)	6.1	16.0	155.3	0.0	(31.3)	0.0	5.8	0.0	7.8	0.0
		AdvisorOne CLS Shelter N (CLSHX)	20.8	9.8	(2.5)	7.6	26.4	—	—	—	—	9.0	3.2	12.0	4.2
		AmCent Bal Inv (TWBIX)	14.0	6.9	(2.7)	9.7	17.3	161.8	6.5	(30.1)	1.2	5.8	0.0	8.8	1.0
		AmCent Strat Alc: Agg Inv (TWSAX)	19.2	6.5	(1.4)	6.9	19.8	198.4	43.1	(43.2)	(11.9)	7.8	2.0	9.9	2.1
		AmCent Strat Alc: Mod Inv (TWSMX)	15.1	6.3	(1.8)	6.6	15.6	155.5	0.2	(34.8)	(3.5)	6.3	0.5	8.2	0.4
		Amer Beacon Bal Inv (AABPX)	12.1	12.0	(4.5)	8.9	20.5	183.9	28.6	(37.9)	(6.6)	6.3	0.5	9.5	1.7
		Berwyn Inc (BERIX)	3.9	8.7	(3.3)	3.3	15.8	113.7	(41.6)	(12.0)	19.3	3.0	(2.8)	5.5	(2.3)
		Bruce (BRUFX)	12.4	4.0	2.9	13.6	18.9	239.4	84.1	(39.5)	(8.2)	6.3	0.5	10.2	2.4
		Buffalo Flexible Income (BUFBX)	13.2	9.8	(2.0)	3.5	16.6	184.7	29.4	(36.0)	(4.7)	6.8	1.0	8.0	0.2
		CGM Mutual (LOMMX)	17.1	7.5	(3.1)	5.2	20.9	127.4	(27.9)	(35.5)	(4.2)	6.8	1.0	9.2	1.4
		Dodge & Cox Bal (DODBX)	12.5	16.5	(2.9)	8.8	28.3	253.8	98.5	(45.7)	(14.4)	8.4	2.6	12.2	4.4
		Fidelity Asset Mgr 20% (FASIX)	6.9	4.6	(0.4)	4.1	5.1	78.7	(76.6)	(16.7)	14.6	3.7	(2.1)	4.1	(3.7)
		Fidelity Asset Mgr 30% (FTANX)	9.4	5.5	(0.3)	4.8	7.9	105.5	(49.8)	(23.8)	7.5	4.8	(1.0)	5.4	(2.4)
		Fidelity Asset Mgr 50% (FASMX)	14.0	6.4	(0.5)	5.4	13.9	157.1	1.8	(34.8)	(3.5)	6.5	0.7	7.7	(0.1)
		Fidelity Asset Mgr 60% (FSANX)	16.3	6.7	(0.6)	5.7	16.8	180.6	25.3	(38.4)	(7.1)	7.3	1.5	8.8	1.0
		Fidelity Asset Mgr 70% (FASGX)	18.7	7.0	(0.6)	5.6	20.1	209.1	53.8	(44.2)	(12.9)	8.1	2.3	9.9	2.1
		Fidelity Balanced (FBALX)	16.5	7.0	0.4	10.3	20.5	209.8	54.5	(40.4)	(9.1)	7.7	1.9	10.7	2.9
I		Fidelity Four-in-One Idx (FFNOX)	19.2	8.3	0.1	6.6	24.5	230.2	74.9	(45.8)	(14.5)	8.9	3.1	11.4	3.6
		Fidelity Puritan (FPURX)	18.7	5.0	1.7	10.7	20.3	210.3	55.0	(37.8)	(6.5)	8.2	2.4	11.0	3.2
		FPA Crescent (FPACX)	10.3	10.2	(2.1)	6.6	21.9	167.4	12.1	(25.4)	5.9	6.0	0.2	9.1	1.3
		Janus Henderson Balanced T (JABAX)	18.3	4.4	0.4	8.3	19.5	160.8	5.5	(21.4)	9.9	7.5	1.7	9.9	2.1
		Leuthold Core Invest Ret (LCORX)	15.7	4.5	(1.0)	8.5	19.1	131.5	(23.8)	(33.1)	(1.8)	6.2	0.4	9.1	1.3
		Mairs & Power Bal Inv (MAPOX)	11.8	11.4	(2.6)	8.0	19.0	202.7	47.4	(32.6)	(1.3)	6.7	0.9	9.3	1.5
		New Covenant Bal Gr (NCBGX)	13.4	5.8	(0.8)	7.7	15.0	147.8	(7.5)	(38.1)	(6.8)	6.0	0.2	8.1	0.3
		Oakmark Equity & Inc Inv (OAKBX)	14.4	10.9	(4.6)	6.9	24.2	154.7	(0.6)	(24.7)	6.6	6.6	0.8	9.9	2.1
		Pax Bal Individual Inv (PAXWX)	13.1	5.7	(0.6)	8.0	16.3	141.8	(13.5)	(37.7)	(6.4)	6.0	0.2	8.3	0.5
		Permanent Port I (PRPFX)	11.4	10.3	(6.6)	(0.9)	(2.1)	85.9	(69.4)	(15.1)	16.2	4.7	(1.1)	2.2	(5.6)
		Schwab Balanced (SWOBX)	15.5	5.2	0.9	8.8	18.3	161.5	6.2	(32.5)	(1.2)	7.0	1.2	9.5	1.7
		Schwab MarketTrack Bal (SWBGX)	12.6	8.9	(1.4)	5.4	16.4	155.7	0.4	(37.0)	(5.7)	6.6	0.8	8.2	0.4
		Schwab MarketTrack Grth (SWHGX)	16.0	11.3	(1.9)	5.5	23.4	213.2	57.9	(45.2)	(13.9)	8.2	2.4	10.5	2.7
		T. Rowe Price Bal (RPBAX)	18.0	5.9	0.6	5.9	19.2	195.3	40.0	(37.7)	(6.4)	7.9	2.1	9.7	1.9
	C	T. Rowe Price Cap Apprec (PRWCX)	15.3	8.2	5.4	12.2	22.4	261.7	106.4	(36.4)	(5.1)	9.5	3.7	12.5	4.7
		T. Rowe Price Persl Str Bal (TRPBX)	17.3	6.8	0.1	5.5	18.0	201.9	46.6	(38.3)	(7.0)	7.8	2.0	9.3	1.5
		T. Rowe Price Persl Str Grth (TRSGX)	21.9	7.0	0.3	5.8	24.8	264.4	109.1	(48.2)	(16.9)	9.3	3.5	11.6	3.8
		T. Rowe Price Persl Str Inc (PRSIX)	12.7	6.2	0.0	4.5	11.9	139.9	(15.4)	(27.2)	4.1	6.2	0.4	7.0	(0.8)
		TIAA-CREF MgAlloc Rtl (TIMRX)	16.6	6.7	0.3	4.8	16.6	172.7	17.4	(38.2)	(6.9)	7.6	1.8	8.8	1.0
		USAA Cornerstone Mod (USBSX)	13.3	4.8	(4.1)	4.5	10.2	159.4	4.1	(43.9)	(12.6)	4.5	(1.3)	5.6	(2.2)
		USAA Grth & Tax Strat (USBLX)	13.4	5.3	2.2	10.4	13.1	156.4	1.1	(31.0)	0.3	6.9	1.1	8.8	1.0
		Value Line Inc & Gr Inv (VALIX)	23.8	2.7	(0.9)	10.6	19.5	171.0	15.7	(29.4)	1.9	8.0	2.2	10.7	2.9
I		Vanguard Bal Idx (VBINX)	13.7	8.6	0.3	9.8	17.9	185.2	29.9	(32.5)	(1.2)	7.4	1.6	9.9	2.1
		Vanguard LifeSt Cons Gr Inv (VSCGX)	10.9	5.9	(0.2)	6.9	9.0	118.0	(37.3)	(27.9)	3.4	5.4	(0.4)	6.4	(1.4)
		Vanguard LifeSt Grth Inv (VASGX)	19.2	8.3	(1.2)	7.1	21.2	219.1	63.8	(47.5)	(16.2)	8.4	2.6	10.6	2.8
		Vanguard LifeSt Inc Inv (VASIX)	6.9	4.5	0.2	6.7	3.4	77.3	(78.0)	(15.3)	16.0	3.8	(2.0)	4.3	(3.5)
		Vanguard LifeSt Mod Gr Inv (VSMGX)	15.0	7.1	(0.6)	7.0	15.0	165.2	9.9	(37.8)	(6.5)	7.0	1.2	8.5	0.7
		Vanguard STAR Inv (VGSTX)	18.3	6.5	(0.2)	7.3	17.7	186.9	31.6	(35.6)	(4.3)	7.9	2.1	9.7	1.9
		Vanguard Tax-Mgd Bal Adm (VTMFX)	12.6	5.9	2.3	9.8	14.3	150.4	(4.9)	(25.1)	6.2	6.8	1.0	8.9	1.1
		Vanguard Wellesley Inc Inv (VWINX)	10.1	8.0	1.2	8.0	9.1	143.2	(12.1)	(18.8)	12.5	6.4	0.6	7.3	(0.5)
	C	Vanguard Wellington Inv (VWELX)	14.7	11.0	0.0	9.8	19.6	200.0	44.7	(32.5)	(1.2)	8.4	2.6	10.8	3.0
		Balanced: Global Category Average	14.8	6.2	(3.9)	3.3	11.6	145.0	0.0	(36.3)	0.0	5.5	0.0	6.1	0.0
		AmCent One Choice: Agg Inv (AOGIX)	19.1	6.8	(1.3)	7.3	20.6	208.2	63.2	(43.7)	(7.4)	7.9	2.4	10.2	4.1
		AmCent One Choice: Mod Inv (AOMIX)	15.4	6.4	(1.6)	6.9	16.0	164.7	19.7	(35.6)	0.7	6.5	1.0	8.4	2.3
		BMO Bal Allocation Y (BGRYX)	14.4	6.6	(2.3)	—	—	—	—	—	—	6.0	0.5	—	0.0
		Fidelity Asset Mgr 40% (FFANX)	11.7	6.0	(0.3)	5.1	11.0	129.4	(15.6)	(29.2)	7.1	5.7	0.2	6.6	0.5
		Fidelity Asset Mgr 85% (FAMRX)	22.2	7.3	(0.6)	5.9	25.1	249.2	104.2	(49.2)	(12.9)	9.2	3.7	11.5	5.4
	C	Fidelity Global Bal (FGBLX)	19.9	0.8	(0.9)	(0.5)	15.5	136.1	(8.9)	(34.6)	1.7	6.2	0.7	6.6	0.5

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	1.5	0.5	1.02	1.56	688	90.5	0.7	3.2	5.6	89.2	44.0	304	17.9	**0.90**	—	—
1.1	1.1	2.1	0.9	0.98	1.50	91,722	96.9	0.1	0.7	2.2	96.6	6.0	4,136	17.5	**0.32**	—	—
5.6	**0.0**	**1.5**	**1.3**	**1.00**	**0.65**	**7,300**	**55.2**	**36.0**	**3.5**	**5.2**	**14.9**	**52.0**	**879**	**44.3**	**0.81**	**—**	**0.00**
—	—	1.1	0.9	1.38	0.90	178	98.3	0.0	0.1	1.7	32.9	147.0	9	98.6	1.35	—	—
6.4	0.8	1.4	2.0	0.94	0.61	902	56.9	40.8	0.3	2.1	2.8	112.0	947	14.5	0.91	—	—
5.7	0.1	1.3	2.3	1.26	0.82	962	75.6	20.4	1.9	2.1	26.7	82.0	2,386	7.9	1.11	—	—
5.4	(0.2)	1.4	2.1	1.03	0.67	1,266	61.1	34.1	2.1	2.7	22.8	82.0	2,541	7.8	1.07	—	—
6.2	0.6	3.0	1.8	1.14	0.74	357	65.6	32.1	0.0	2.3	10.0	16.0	506	21.2	0.96	—	0.00
6.4	0.8	1.9	1.5	**0.49**	0.32	1,624	16.6	47.2	10.7	25.5	5.6	—	115	20.8	0.68	1.00R	—
8.4	**2.8**	2.2	1.3	0.92	0.60	576	56.1	25.5	6.8	11.6	2.5	5.0	67	45.4	0.71	—	0.00
6.2	0.6	2.2	1.2	1.32	0.86	751	83.8	8.9	6.9	0.4	7.9	1.0	74	30.1	1.01	—	—
3.8	(1.8)	0.4	2.4	1.85	1.20	362	74.0	25.4	0.0	0.5	19.7	436.0	27	62.2	1.17	—	—
7.0	**1.4**	2.0	1.5	1.34	0.87	16,335	65.0	27.0	6.2	1.7	11.0	24.0	427	20.7	**0.53**	—	—
4.1	(1.5)	1.5	1.2	**0.45**	0.29	5,101	20.1	46.4	5.3	28.2	12.3	22.0	1,916	22.3	**0.53**	—	—
4.7	(0.9)	1.5	1.1	**0.57**	0.37	1,364	30.0	46.0	5.3	18.7	16.0	24.0	1,917	21.9	**0.55**	—	—
5.6	0.0	1.4	1.6	0.86	0.56	9,014	50.8	36.3	5.5	7.4	22.3	20.0	1,917	20.6	0.67	—	—
5.9	0.3	1.2	1.2	1.00	0.65	2,171	60.5	31.6	4.9	3.0	25.4	18.0	1,916	19.1	0.73	—	—
6.0	0.4	1.1	1.2	1.15	0.75	5,359	71.1	21.3	4.9	2.8	28.0	19.0	1,918	17.8	0.73	—	—
6.7	**1.1**	1.5	1.9	1.11	0.72	32,637	67.1	27.9	2.2	2.8	5.7	91.0	1,073	16.3	**0.55**	—	—
6.4	0.8	1.9	0.7	1.31	0.85	5,769	84.8	14.2	0.1	1.0	26.0	10.0	4	100.0	**0.11**	—	—
7.0	**1.4**	1.3	1.8	1.09	0.71	27,591	70.1	28.1	0.2	1.7	8.4	45.0	1,014	26.5	**0.55**	—	—
7.2	**1.6**	1.0	1.3	1.14	0.74	17,529	57.1	26.8	1.4	14.7	8.3	35.0	120	31.0	1.07	2.00R	—
7.6	**2.0**	1.8	1.5	1.03	0.67	13,878	64.6	32.1	2.0	1.3	2.6	60.0	651	23.0	0.84	—	—
4.2	(1.4)	0.1	1.4	0.80	0.52	864	62.8	18.0	0.9	18.4	21.4	52.4	335	21.7	1.24	2.00R	—
7.6	**2.0**	2.2	1.1	1.00	0.65	985	65.4	31.3	1.1	2.3	2.9	14.1	327	23.5	0.72	—	—
4.6	(1.0)	0.8	1.3	0.95	0.62	295	58.5	41.2	0.0	0.3	6.6	4.0	3	99.4	1.10	—	—
6.8	**1.2**	1.3	1.7	1.18	0.77	16,450	61.5	23.0	4.7	10.7	6.9	18.0	316	32.7	0.79	—	—
4.4	(1.2)	0.6	2.3	0.95	0.62	2,002	63.1	34.2	1.5	1.2	14.6	—	6	99.6	0.93	—	0.25
4.7	(0.9)	0.8	1.4	1.09	0.71	2,525	38.0	33.9	27.2	0.9	8.7	—	127	51.3	0.82	—	—
6.1	0.5	3.1	1.4	1.02	0.66	388	59.8	34.3	0.2	5.8	3.9	19.0	7	97.1	0.62	—	—
5.2	(0.4)	1.7	1.4	0.92	0.60	555	59.6	32.4	0.6	7.4	17.5	15.0	11	95.1	**0.51**	—	—
6.0	0.4	1.7	1.3	1.25	0.81	819	79.9	13.6	0.3	6.2	21.4	—	12	95.2	**0.53**	—	—
6.5	0.9	1.7	1.7	1.06	0.69	4,031	63.0	33.5	3.1	0.4	26.2	58.4	1,465	14.9	0.64	—	—
9.0	**3.4**	1.2	2.1	0.98	0.64	29,649	61.4	20.2	17.8	0.6	6.4	61.6	276	34.8	0.70	—	—
6.7	**1.1**	1.4	1.7	1.03	0.67	2,363	57.8	33.3	6.3	2.6	33.6	63.1	1,626	28.5	0.74	—	—
7.0	**1.4**	1.1	1.5	1.32	0.86	2,227	77.3	15.6	7.0	0.0	32.8	58.3	1,616	22.3	0.78	—	—
5.9	0.3	1.7	1.4	**0.75**	0.49	2,137	38.1	46.4	6.6	8.9	31.6	61.2	1,723	32.3	0.60	—	—
5.6	0.0	2.7	1.5	1.00	0.65	871	59.8	36.9	1.5	1.8	23.9	21.0	14	92.8	0.65	—	0.25
4.2	(1.4)	1.8	1.3	0.86	0.56	1,188	46.5	44.7	7.9	0.9	29.3	66.0	360	34.7	1.07	—	—
6.2	0.6	2.2	0.5	**0.69**	0.45	437	48.0	51.6	0.0	0.4	1.1	4.0	672	12.0	0.64	—	—
6.9	**1.3**	0.5	1.8	1.48	0.96	400	84.7	11.7	0.0	3.7	4.4	53.0	348	28.1	1.16	—	0.25
7.0	**1.4**	1.8	0.7	0.91	0.59	37,105	60.0	38.3	0.0	1.6	4.1	44.0	12,952	9.7	**0.19**	—	—
4.7	(0.9)	2.2	1.0	**0.63**	0.41	9,591	40.0	56.8	0.9	2.3	35.1	6.0	5	100.0	**0.13**	—	—
5.7	0.1	2.1	0.9	1.22	0.79	15,014	78.9	18.9	0.5	1.7	37.2	6.0	5	100.0	**0.15**	—	—
4.1	(1.5)	2.3	0.9	**0.45**	0.29	4,268	20.2	76.1	1.1	2.7	34.1	4.0	5	100.0	**0.12**	—	—
5.4	(0.2)	2.1	0.9	0.91	0.59	16,140	59.4	37.9	0.7	2.0	36.3	6.0	5	100.0	**0.14**	—	—
6.6	1.0	1.8	1.3	1.05	0.68	21,650	60.6	35.0	0.8	3.6	23.8	7.0	12	96.2	**0.32**	—	—
6.6	1.0	2.0	0.7	**0.71**	0.46	3,930	48.7	50.7	0.0	0.6	0.7	11.0	2,659	8.7	**0.09**	—	—
7.1	**1.5**	2.8	1.6	**0.63**	0.41	55,972	38.3	58.3	0.2	3.3	17.7	22.0	1,193	13.4	**0.22**	—	—
7.5	**1.9**	2.4	1.8	1.03	0.67	106,289	65.2	30.2	0.7	3.9	18.2	31.0	1,035	17.2	**0.25**	—	—
4.7	**0.0**	**1.6**	**1.3**	**1.00**	**0.70**	**1,462**	**57.9**	**34.2**	**5.6**	**2.4**	**36.0**	**73.1**	**324**	**55.4**	**1.14**	**—**	**0.00**
5.9	**1.2**	1.9	1.4	1.17	0.82	1,310	77.4	18.5	2.1	2.0	27.0	18.0	20	77.6	0.99	—	—
5.7	**1.0**	1.9	1.1	0.96	0.67	1,941	63.4	29.6	1.8	5.2	23.3	15.0	21	75.3	**0.90**	—	—
—	—	1.8	—	0.99	0.69	372	61.2	30.8	2.2	5.9	19.2	35.0	28	66.6	1.02	—	—
5.1	0.4	1.5	1.0	**0.66**	0.46	1,565	39.9	41.1	5.6	13.3	19.1	20.0	1,917	20.9	**0.56**	—	—
6.4	**1.7**	1.0	1.2	1.29	0.90	2,266	84.2	8.5	3.7	3.6	31.7	23.0	1,918	16.2	**0.75**	—	—
4.7	0.0	0.3	1.4	1.03	0.72	482	60.8	35.3	2.0	1.9	50.2	165.0	555	22.1	1.03	—	0.00

Target Date Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
			2017	2016	2015	2014	2013	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
	C	Fidelity Global Strat (FDYSX)	19.3	5.8	(0.5)	2.8	8.9	147.9	2.9	(37.5)	(1.2)	7.9	2.4	7.1	1.0
		Manning & Napier PB Max S (EXHAX)	24.1	4.5	(5.2)	5.7	25.7	218.5	73.5	(46.7)	(10.4)	7.1	1.6	10.3	4.2
		Old Westbury Str Opprt (OWSOX)	13.2	4.5	(1.1)	3.9	11.0	111.8	(33.2)	—	—	5.4	(0.1)	6.2	0.1
		USAA Cornerstone Aggres (UCAGX)	17.8	5.6	(3.5)	2.7	13.0	—	—	—	—	6.3	0.8	6.9	0.8
		USAA Crnst Mod Aggr (USCRX)	14.9	4.7	(4.3)	4.7	10.8	155.6	10.6	(46.0)	(9.7)	4.8	(0.7)	6.0	(0.1)
		Target Date: In Retirement Cat Average	**9.9**	**5.5**	**(0.7)**	**4.8**	**8.6**	**112.2**	**0.0**	**(29.0)**	**0.0**	**4.8**	**0.0**	**5.6**	**0.0**
		AmCent One Choice In Ret Inv (ARTOX)	10.2	5.9	(1.7)	6.1	11.1	116.4	4.2	(24.7)	4.3	4.6	(0.2)	6.2	0.6
		Fidelity Freedom 2005 (FFFVX)	10.4	5.9	(0.4)	4.5	8.0	114.4	2.2	(32.7)	(3.7)	5.2	0.4	5.6	0.0
		Fidelity Freedom 2010 (FFFCX)	12.4	6.4	(0.3)	4.8	11.0	135.3	23.1	(34.0)	(5.0)	6.0	1.2	6.8	1.2
		Fidelity Freedom Inc (FFFAX)	8.2	5.1	(0.4)	3.8	4.5	73.9	(38.3)	(16.2)	12.8	4.2	(0.6)	4.2	(1.4)
		Schwab Target 2010 (SWBRX)	10.2	4.1	0.4	5.1	9.6	112.0	(0.2)	(34.9)	(5.9)	4.8	0.0	5.8	0.2
		T. Rowe Price Rtmt 2005 (TRRFX)	10.6	6.7	(0.8)	4.7	9.7	131.4	19.2	(30.4)	(1.4)	5.4	0.6	6.1	0.5
		T. Rowe Price Rtmt 2010 (TRRAX)	11.6	7.1	(0.8)	4.9	11.9	152.1	39.9	(35.7)	(6.7)	5.8	1.0	6.8	1.2
		T. Rowe Price Rtmt Bal (TRRIX)	10.3	6.4	(0.8)	3.9	9.1	113.2	1.0	(25.1)	3.9	5.2	0.4	5.7	0.1
		Vanguard Mngd Payout Inv (VPGDX)	13.2	7.5	(0.8)	5.8	15.9	166.0	53.8	—	—	6.5	1.7	8.2	2.6
		Vanguard Tgt Rtmt Inc Inv (VTINX)	8.4	5.2	(0.2)	5.5	5.8	93.5	(18.7)	(16.4)	12.6	4.4	(0.4)	4.9	(0.7)
		Target Date: 2010-2019 Category Average	**12.4**	**6.1**	**(0.3)**	**5.5**	**13.0**	**151.6**	**0.0**	**(37.0)**	**0.0**	**6.0**	**0.0**	**7.2**	**0.0**
		Fidelity Freedom 2015 (FFVFX)	14.2	7.0	(0.4)	5.1	11.8	146.2	(5.4)	(36.2)	0.8	6.8	0.8	7.4	0.2
		Schwab Target 2015 (SWGRX)	10.7	4.2	0.3	5.2	12.1	131.9	(19.7)	—	—	5.0	(1.0)	6.4	(0.8)
		T. Rowe Price Rtmt 2015 (TRRGX)	13.3	7.3	(0.6)	5.3	15.1	179.1	27.5	(39.9)	(2.9)	6.5	0.5	7.9	0.7
		Vanguard Tgt Rtmt 2015 Inv (VTXVX)	11.5	6.1	(0.5)	6.5	13.0	149.2	(2.4)	(34.9)	2.1	5.6	(0.4)	7.2	0.0
		Target Date: 2020-2029 Category Average	**14.5**	**6.7**	**(0.7)**	**5.9**	**15.7**	**175.7**	**0.0**	**(41.5)**	**0.0**	**6.6**	**0.0**	**8.2**	**0.0**
		AmCent One Choice 2025 Inv (ARWIX)	12.2	6.1	(1.6)	6.8	14.0	150.4	(25.3)	(35.0)	6.5	5.5	(1.1)	7.4	(0.8)
		Fidelity Freedom 2020 (FFFDX)	15.6	7.2	(0.3)	5.3	13.2	168.2	(7.5)	(42.3)	(0.8)	7.3	0.7	8.0	(0.2)
		Fidelity Freedom 2025 (FFTWX)	16.8	7.4	(0.2)	5.6	16.5	187.4	11.7	(44.2)	(2.7)	7.8	1.2	9.0	0.8
		Schwab Target 2020 (SWCRX)	13.0	4.6	0.2	5.7	16.1	159.7	(16.0)	(39.1)	2.4	5.8	(0.8)	7.8	(0.4)
		Schwab Target 2025 (SWHRX)	15.5	5.3	0.1	6.1	19.1	185.5	9.8	—	—	6.8	0.2	9.0	0.8
		T. Rowe Price Rtmt 2020 (TRRBX)	15.7	7.4	(0.4)	5.6	18.0	206.5	30.8	(43.6)	(2.1)	7.4	0.8	9.0	0.8
		T. Rowe Price Rtmt 2025 (TRRHX)	17.6	7.5	(0.2)	5.8	20.7	230.5	54.8	(46.5)	(5.0)	8.1	1.5	10.0	1.8
		Vanguard Tgt Rtmt 2020 Inv (VTWNX)	14.0	6.9	(0.7)	7.1	15.8	172.8	(2.9)	(38.7)	2.8	6.6	0.0	8.5	0.3
		Vanguard Tgt Rtmt 2025 Inv (VTTVX)	15.9	7.4	(0.9)	7.1	18.1	193.6	17.9	(42.4)	(0.9)	7.3	0.7	9.3	1.1
		Target Date: 2030-2039 Category Average	**18.1**	**7.4**	**(0.8)**	**6.2**	**20.3**	**214.1**	**0.0**	**(46.8)**	**0.0**	**8.0**	**0.0**	**10.0**	**0.0**
		Fidelity Freedom 2030 (FFFEX)	19.8	8.1	(0.2)	5.6	18.1	207.7	(6.4)	(48.3)	(1.5)	8.9	0.9	10.0	0.0
		Fidelity Freedom 2035 (FFTHX)	22.0	8.6	(0.3)	5.7	20.6	224.1	10.0	(49.3)	(2.5)	9.7	1.7	11.0	1.0
		Schwab Target 2030 (SWDRX)	17.5	5.8	0.0	6.3	21.7	203.8	(10.3)	(42.1)	4.7	7.5	(0.5)	9.9	(0.1)
		Schwab Target 2035 (SWIRX)	19.1	6.1	(0.2)	6.4	24.0	223.4	9.3	—	—	8.1	0.1	10.7	0.7
		T. Rowe Price Rtmt 2030 (TRRCX)	19.4	7.6	(0.1)	6.0	23.0	252.5	38.4	(48.6)	(1.8)	8.7	0.7	10.9	0.9
		T. Rowe Price Rtmt 2035 (TRRJX)	20.8	7.6	0.1	6.0	24.8	267.8	53.7	(49.9)	(3.1)	9.2	1.2	11.5	1.5
		Vanguard Tgt Rtmt 2030 Inv (VTHRX)	17.5	7.8	(1.1)	7.1	20.4	214.5	0.4	(45.9)	0.9	7.8	(0.2)	10.1	0.1
		Vanguard Tgt Rtmt 2035 Inv (VTTHX)	19.1	8.2	(1.3)	7.2	22.8	234.3	20.2	(48.0)	(1.2)	8.3	0.3	10.9	0.9
		Target Date: 2040-2049 Category Average	**20.3**	**7.9**	**(0.9)**	**6.4**	**22.7**	**235.8**	**0.0**	**(48.4)**	**0.0**	**8.7**	**0.0**	**10.9**	**0.0**
		Fidelity Freedom 2040 (FFFFX)	22.2	8.6	(0.2)	5.7	21.0	228.9	(6.9)	(50.5)	(2.1)	9.8	1.1	11.1	0.2
		Fidelity Freedom 2045 (FFFGX)	22.2	8.5	(0.2)	5.7	21.6	231.8	(4.0)	(51.0)	(2.6)	9.8	1.1	11.2	0.3
		Schwab Target 2040 (SWERX)	20.4	6.6	(0.2)	6.5	25.8	238.5	2.7	(44.9)	3.5	8.6	(0.1)	11.4	0.5
		T. Rowe Price Rtmt 2040 (TRRDX)	22.0	7.6	0.1	6.1	25.9	275.1	39.3	(49.8)	(1.4)	9.5	0.8	11.9	1.0
		T. Rowe Price Rtmt 2045 (TRRKX)	22.4	7.6	0.1	6.1	25.9	276.6	40.8	(49.8)	(1.4)	9.7	1.0	12.0	1.1
		Vanguard Tgt Rtmt 2040 Inv (VFORX)	20.7	8.7	(1.6)	7.1	24.3	243.4	7.6	(47.9)	0.5	8.9	0.2	11.4	0.5
		Vanguard Tgt Rtmt 2045 Inv (VTIVX)	21.4	8.8	(1.6)	7.1	24.3	245.9	10.1	(47.9)	0.5	9.1	0.4	11.6	0.7
		Target Date: 2050-2059 Category Average	**21.0**	**8.2**	**(1.1)**	**6.5**	**23.0**	**244.9**	**0.0**	**(50.1)**	**0.0**	**9.0**	**0.0**	**11.1**	**0.0**
		Fidelity Freedom 2050 (FFFHX)	22.2	8.6	(0.3)	5.7	21.8	236.1	(8.8)	(52.7)	(2.6)	9.8	0.8	11.3	0.2
		Fidelity Freedom 2055 (FDEEX)	22.3	8.5	(0.3)	5.7	22.7	—	—	—	—	9.8	0.8	11.4	0.3
		T. Rowe Price Rtmt 2050 (TRRMX)	22.3	7.7	0.1	6.1	25.8	276.6	31.7	(49.9)	0.2	9.7	0.7	12.0	0.9
		T. Rowe Price Rtmt 2055 (TRRNX)	22.3	7.7	0.1	6.1	25.8	276.6	31.7	(49.9)	0.2	9.7	0.7	12.0	0.9
		Vanguard Tgt Rtmt 2050 Inv (VFIFX)	21.3	8.8	(1.6)	7.1	24.3	245.7	0.8	(47.9)	2.2	9.1	0.1	11.6	0.5

10-Year Annual Return (%)		Yield (%)	Tax-Cost Ratio (%)	Risk Index		Total Assets ($ Mil)	Portfolio (%)				% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
Fund	Cat +/-			Cat	Total		Stock	Bond	Other	Cash							
4.7	0.0	1.1	1.9	0.91	0.64	175	68.0	27.8	0.7	3.5	47.0	38.0	18	76.0	1.10	—	—
5.8	**1.1**	0.3	1.7	1.47	1.03	478	87.2	11.5	0.0	1.3	20.3	85.0	382	21.9	1.09	—	—
3.0	(1.7)	4.1	1.8	0.96	0.67	5,402	27.1	32.0	10.5	30.4	21.3	114.0	991	13.0	1.36	—	—
—	—	1.1	1.0	1.17	0.82	325	71.3	23.7	3.4	1.6	39.9	70.0	339	41.8	1.22	—	—
3.7	(1.0)	1.6	1.1	0.93	0.65	2,532	55.2	37.3	6.3	1.2	33.6	69.0	395	37.2	1.16	—	—
4.5	**0.0**	**2.0**	**1.2**	**1.00**	**0.42**	**3,063**	**35.4**	**53.5**	**2.0**	**9.0**	**20.9**	**16.0**	**17**	**86.4**	**0.52**	**—**	**0.00**
5.1	**0.6**	1.8	1.1	1.14	0.48	1,950	42.4	44.5	1.8	11.4	15.8	12.0	19	76.2	0.77	—	—
3.9	(0.6)	1.4	1.0	1.05	0.44	1,039	33.5	44.6	0.5	21.4	19.6	38.0	29	65.5	0.49	—	—
4.7	0.2	1.4	1.2	1.24	0.52	6,778	42.3	39.6	0.6	17.5	22.5	24.0	29	66.3	0.53	—	—
3.9	(0.6)	1.6	1.2	**0.76**	0.32	3,795	23.6	49.6	0.5	26.3	16.4	36.0	29	64.7	0.47	—	—
3.8	(0.7)	2.2	0.7	0.95	0.40	59	36.7	53.6	0.6	9.1	13.8	14.0	20	83.8	**0.33**	—	—
5.0	**0.5**	1.9	1.2	1.10	0.46	1,747	35.6	59.9	2.5	2.1	25.2	15.9	17	92.5	0.58	—	—
5.2	**0.7**	2.0	1.4	1.19	0.50	5,233	40.6	54.7	2.4	2.2	25.9	11.8	17	91.4	0.57	—	—
4.9	0.4	1.4	1.1	1.05	0.44	2,730	37.8	58.3	2.0	1.8	22.4	12.3	17	92.1	0.56	—	—
—	—	3.8	2.1	1.29	0.54	2,089	66.9	17.5	6.6	9.0	35.3	19.0	11	100.0	**0.34**	—	—
4.9	0.4	2.1	0.9	**0.79**	0.33	16,886	29.8	66.9	0.8	2.6	29.3	8.0	6	100.0	**0.13**	—	—
5.2	**0.0**	**1.8**	**1.4**	**1.00**	**0.52**	**9,232**	**45.3**	**47.1**	**1.1**	**6.5**	**24.7**	**14.1**	**18**	**84.3**	**0.41**	**—**	**0.00**
4.9	(0.3)	1.4	1.4	1.15	0.60	10,539	51.1	34.3	0.6	14.0	25.2	22.0	29	67.6	0.58	—	—
—	—	2.2	1.5	**0.81**	0.42	101	39.2	52.1	0.6	8.1	14.3	14.0	20	84.2	0.35	—	—
5.6	**0.4**	1.9	1.4	1.12	0.58	8,885	48.5	47.5	2.5	1.6	27.5	13.4	19	85.5	0.59	—	—
5.2	0.0	2.0	1.3	0.92	0.48	17,405	42.5	54.4	0.7	2.3	31.8	7.0	6	100.0	**0.14**	—	—
5.5	**0.0**	**1.8**	**1.2**	**1.00**	**0.62**	**16,721**	**55.9**	**37.0**	**1.5**	**5.7**	**26.1**	**13.5**	**20**	**81.9**	**0.54**	**—**	**0.00**
5.2	(0.3)	1.7	1.2	0.90	0.56	3,297	50.4	40.1	1.9	7.6	18.5	16.0	21	72.7	0.79	—	—
4.8	(0.7)	1.3	1.4	1.05	0.65	30,628	57.4	30.3	0.7	11.6	27.2	20.0	29	69.6	0.62	—	—
5.2	(0.3)	1.2	1.4	1.16	0.72	27,242	63.3	26.2	0.7	9.8	28.8	22.0	29	70.7	0.66	—	—
5.3	(0.2)	2.2	1.2	0.89	0.55	585	48.8	43.5	0.8	7.0	17.3	9.0	24	80.6	0.42	—	—
—	—	2.3	1.3	1.06	0.66	530	60.4	32.8	1.0	5.8	20.5	5.0	24	78.8	0.50	—	—
6.0	**0.5**	1.8	1.2	1.08	0.67	25,234	58.1	37.8	2.5	1.5	29.5	14.1	19	83.1	0.63	—	—
6.3	**0.8**	1.6	1.1	1.21	0.75	21,665	65.7	29.8	2.5	1.9	30.9	15.6	19	81.3	0.67	—	—
5.6	0.1	2.0	0.9	0.94	0.58	32,640	54.4	42.9	0.7	2.1	34.7	9.0	6	100.0	**0.14**	—	—
5.7	**0.2**	2.0	1.0	1.06	0.66	39,232	62.9	34.5	0.7	2.0	36.4	10.0	5	100.0	**0.14**	—	—
6.0	**0.0**	**1.7**	**1.2**	**1.00**	**0.78**	**15,525**	**71.8**	**22.7**	**1.5**	**4.0**	**29.5**	**12.5**	**20**	**82.5**	**0.61**	**—**	**0.00**
5.2	(0.8)	1.2	1.3	1.10	0.86	31,929	75.7	18.2	0.8	5.4	32.4	21.0	29	73.3	0.70	—	—
5.5	(0.5)	1.1	1.4	1.21	0.94	21,667	86.8	7.3	0.8	5.1	35.3	20.0	29	72.4	0.75	—	—
6.4	**0.4**	2.4	1.4	0.96	0.75	985	68.7	24.6	1.1	5.5	22.8	5.0	23	77.8	0.57	—	—
—	—	2.5	1.4	1.05	0.82	448	76.3	18.1	1.1	4.6	24.8	3.0	22	78.4	0.62	—	—
6.6	**0.6**	1.5	1.2	1.04	0.81	27,637	73.2	22.6	2.5	1.7	32.0	16.4	19	83.4	0.69	—	—
6.8	**0.8**	1.4	1.1	1.12	0.87	16,789	79.0	16.7	2.5	1.8	32.8	15.8	19	85.3	0.72	—	—
5.9	(0.1)	2.0	0.9	0.94	0.73	32,831	70.2	27.4	0.6	1.9	36.9	9.0	5	100.0	**0.15**	—	—
6.1	0.1	2.0	0.9	1.04	0.81	31,702	77.5	20.3	0.5	1.7	37.2	9.0	5	100.0	**0.15**	—	—
6.4	**0.0**	**1.6**	**1.2**	**1.00**	**0.87**	**11,832**	**82.3**	**13.0**	**1.5**	**3.1**	**31.7**	**13.1**	**19**	**84.6**	**0.65**	**—**	**0.00**
5.5	(0.9)	1.1	1.5	1.08	0.94	22,439	88.4	5.8	0.8	5.1	35.6	19.0	29	73.7	0.75	—	—
5.5	(0.9)	1.1	1.7	1.08	0.94	13,220	88.4	5.8	0.8	5.1	35.6	19.0	29	73.7	0.75	—	—
7.2	**0.8**	2.6	1.5	1.02	0.89	1,017	82.7	11.9	1.2	4.2	26.4	4.0	23	79.7	0.66	—	—
7.0	**0.6**	1.3	1.2	1.06	0.92	19,593	83.7	12.1	2.5	1.7	33.2	17.9	19	86.3	0.74	—	—
7.1	**0.7**	1.2	1.1	1.06	0.92	10,669	85.9	10.2	2.5	1.4	33.4	13.6	19	86.9	0.74	—	—
6.4	0.0	1.9	0.8	1.02	0.89	23,943	84.8	13.1	0.5	1.6	37.7	8.0	5	100.0	**0.16**	—	—
6.5	0.1	1.9	0.8	1.03	0.90	22,007	88.5	9.6	0.4	1.5	37.8	8.0	5	100.0	**0.16**	—	—
6.5	**0.0**	**1.5**	**1.1**	**1.00**	**0.89**	**5,710**	**85.4**	**10.6**	**1.5**	**2.4**	**33.0**	**12.6**	**18**	**85.8**	**0.66**	**—**	**0.00**
5.3	(1.2)	1.1	1.6	1.06	0.94	11,113	88.4	5.8	0.8	5.1	35.6	19.0	29	73.7	0.75	—	—
—	—	1.1	1.2	1.06	0.94	4,159	88.3	5.8	0.8	5.2	35.6	18.0	29	73.7	0.75	—	—
7.1	**0.6**	1.3	1.1	1.03	0.92	8,650	86.0	10.2	2.3	1.5	33.5	16.0	19	86.9	0.74	—	—
7.0	**0.5**	1.3	1.0	1.03	0.92	3,791	85.9	10.2	2.3	1.6	33.5	13.9	19	86.8	0.74	—	—
6.5	0.0	1.9	0.7	1.01	0.90	14,635	88.5	9.6	0.4	1.5	37.9	6.0	5	100.0	**0.16**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Vanguard Tgt Rtmt 2055 Inv (VFFVX)	21.3	8.8	(1.8)	7.1	24.3	—	—	—	—	9.1	0.1	11.6	0.5
		Target Date: 2060+ Category Average	21.0	8.4	(1.4)	5.0	24.3	—	—	—	—	9.0	0.0	11.5	0.0
		T. Rowe Price Retirement 2060 (TRRLX)	22.2	7.6	0.2	—	—	—	—	—	—	9.6	0.6	—	—
		Vanguard Tgt Rtmt 2060 Inv (VTTSX)	21.3	8.8	(1.7)	7.1	24.3	—	—	—	—	9.1	0.1	11.5	0.0
		Corporate High-Yield Bond Cat Average	6.1	12.3	(3.4)	1.7	7.7	132.7	0.0	(20.6)	0.0	4.8	0.0	4.7	0.0
		Aberdeen Glb High Inc A (BJBHX)	9.1	9.0	(8.8)	0.3	9.4	128.8	(3.9)	(22.4)	(1.8)	2.7	(2.1)	3.5	(1.2)
		Amer Beacon SiM Hi Yd Op Inv (SHYPX)	7.0	15.9	(4.1)	3.9	7.4	—	—	—	—	5.9	1.1	5.8	1.1
	C	Fairholme Focus'd Inc (FOCIX)	(0.6)	32.3	(1.5)	(3.4)	29.9	—	—	—	—	9.0	4.2	10.2	5.5
		Fidelity Capital & Inc (FAGIX)	11.6	10.7	(1.0)	6.1	9.7	227.2	94.5	(33.2)	(12.6)	7.0	2.2	7.3	2.6
		Fidelity Float Rate Hi Inc (FFRHX)	3.9	9.9	(1.2)	0.4	3.9	65.9	(66.8)	(11.0)	9.6	4.1	(0.7)	3.3	(1.4)
		Fidelity Focused Hi Inc (FHIFX)	6.9	10.9	(2.0)	2.4	4.4	111.8	(20.9)	(16.5)	4.1	5.2	0.4	4.4	(0.3)
		Fidelity Global High Inc (FGHNX)	10.6	11.8	(2.3)	1.6	5.6	—	—	—	—	6.5	1.7	5.3	0.6
		Fidelity High Inc (SPHIX)	8.5	15.9	(5.5)	1.5	6.6	155.3	22.6	(22.0)	(1.4)	6.0	1.2	5.2	0.5
		Janus Henderson High-Yield T (JAHYX)	6.0	12.8	(1.4)	0.6	7.3	138.9	6.2	(18.7)	1.9	5.6	0.8	4.9	0.2
		Manning & Napier Hi Yd Bd S (MNHYX)	8.4	13.3	(3.3)	2.0	7.1	—	—	—	—	5.9	1.1	5.4	0.7
		Northern High Yield Fx Inc (NHFIX)	7.5	11.2	(3.1)	2.0	7.6	121.6	(11.1)	(17.7)	2.9	5.0	0.2	4.9	0.2
		Northern Mlt-Mgr Hi Yld (NMHYX)	7.8	16.8	(6.0)	1.9	6.6	—	—	—	—	5.8	1.0	5.2	0.5
		Osterweis Strategic Inc (OSTIX)	5.9	10.9	(1.0)	1.2	6.5	91.8	(40.9)	(3.9)	16.7	5.2	0.4	4.6	(0.1)
	C	T. Rowe Price Hi-Yld (PRHYX)	7.3	14.4	(3.3)	2.0	9.0	159.7	27.0	(23.1)	(2.5)	5.9	1.1	5.7	1.0
		TIAA-CREF Hi-Yld Rtl (TIYRX)	5.3	16.0	(4.1)	2.3	5.8	143.1	10.4	(18.6)	2.0	5.4	0.6	4.9	0.2
		USAA High-Yield (USHYX)	7.1	17.9	(8.6)	3.5	8.4	177.7	45.0	(29.3)	(8.7)	4.9	0.1	5.3	0.6
		Vanguard Hi-Yld Corp Inv (VWEHX)	7.0	11.1	(1.4)	4.5	4.5	139.3	6.6	(20.3)	0.3	5.4	0.6	5.1	0.4
		Convertible Bond Category Average	9.2	6.2	(5.4)	5.8	21.6	193.5	0.0	(43.6)	0.0	3.1	0.0	7.1	0.0
		Fidelity Convertible Sec (FCVSX)	9.6	5.9	(9.4)	9.2	24.0	234.2	40.7	(54.1)	(10.5)	1.7	(1.4)	7.3	0.2
	C	Vanguard Convert Sec Inv (VCVSX)	8.8	6.6	(1.5)	2.3	19.1	152.8	(40.7)	(33.0)	10.6	4.5	1.4	6.9	(0.2)
		Mortgage-Backed Bond Category Average	1.5	1.2	1.0	4.7	(1.6)	33.3	0.0	6.0	0.0	1.2	0.0	1.3	0.0
		AmCent Ginnie Mae Inv (BGNMX)	1.2	1.0	0.7	4.8	(2.4)	29.3	(4.0)	10.2	4.2	1.0	(0.2)	1.0	(0.3)
		AMG Mgrs Interm Dur Gov N (MGIDX)	1.6	1.4	1.0	6.6	(1.2)	42.1	8.8	4.4	(1.6)	1.4	0.2	1.9	0.6
		AMG Mgrs Short Dur Govt N (MGSDX)	0.5	1.1	(0.2)	0.6	0.2	11.6	(21.7)	1.3	(4.7)	0.5	(0.7)	0.4	(0.9)
		Fidelity GNMA (FGMNX)	1.7	1.6	1.2	6.2	(2.2)	36.7	3.4	10.4	4.4	1.5	0.3	1.7	0.4
		Fidelity Mtg Secs (FMSFX)	2.3	1.8	1.4	6.3	(1.8)	43.4	10.1	2.0	(4.0)	1.9	0.7	2.0	0.7
		Sit U.S. Govt Secs (SNGVX)	1.3	0.6	1.4	2.2	(2.1)	22.3	(11.0)	8.1	2.1	1.1	(0.1)	0.7	(0.6)
		T. Rowe Price GNMA (PRGMX)	1.2	1.6	0.8	5.4	(2.5)	31.8	(1.5)	8.2	2.2	1.2	0.0	1.3	0.0
		TCW Total Return Bond N (TGMNX)	3.0	1.2	0.7	5.4	1.4	71.9	38.6	3.2	(2.8)	1.6	0.4	2.3	1.0
		USAA Gov't Sec (USGNX)	1.3	1.2	0.9	4.1	(1.8)	26.4	(6.9)	10.2	4.2	1.1	(0.1)	1.1	(0.2)
		Vanguard GNMA Inv (VFIIX)	1.8	1.8	1.3	6.6	(2.3)	35.5	2.2	10.0	4.0	1.6	0.4	1.8	0.5
		Gov't: Short-Term Bond Cat Avg	0.6	0.5	0.3	0.8	(0.8)	9.0	0.0	7.7	0.0	0.5	0.0	0.3	0.0
		AmCent ShTm Gov Inv (TWUSX)	0.2	0.4	0.1	0.3	(0.5)	7.3	(1.7)	6.7	(1.0)	0.2	(0.3)	0.1	(0.2)
I		Fidelity S-T Tr Bd Ix Inv (FSBIX)	0.5	0.7	0.6	1.0	(0.4)	11.3	2.3	10.2	2.5	0.6	0.1	0.5	0.2
		Homestead Short-Term Gov (HOSGX)	0.8	0.4	0.4	1.1	(0.8)	11.4	2.4	6.7	(1.0)	0.5	0.0	0.4	0.1
		Northern Sh-Int US Govt (NSIUX)	0.3	0.4	0.8	0.9	(2.1)	10.8	1.8	8.8	1.1	0.5	0.0	0.1	(0.2)
		PIA Short Term Sec Adv (PIASX)	0.9	1.4	0.2	0.3	0.2	6.8	(2.2)	5.6	(2.1)	0.9	0.4	0.6	0.3
		Vanguard ShtTm Fed Inv (VSGBX)	0.6	1.1	0.7	1.1	(0.4)	14.1	5.1	9.5	1.8	0.8	0.3	0.6	0.3
		Vanguard Sht-Tm Trs Inv (VFISX)	0.3	0.9	0.4	0.7	(0.2)	9.9	0.9	9.1	1.4	0.6	0.1	0.4	0.1
		Gov't: Intermediate-Term Bond Cat Avg	1.6	0.9	0.9	4.7	(3.4)	25.2	0.0	12.2	0.0	1.1	0.0	0.9	0.0
		AmCent Govt Bd Inv (CPTNX)	2.1	0.8	0.5	4.6	(2.9)	25.7	0.5	12.3	0.1	1.1	0.0	1.0	0.1
		Fidelity Government Inc (FGOVX)	2.2	1.0	0.5	5.4	(2.6)	27.4	2.2	12.5	0.3	1.2	0.1	1.2	0.3
		Fidelity Interm Govt Inc (FSTGX)	0.9	0.8	0.8	2.5	(1.3)	19.5	(5.7)	11.9	(0.3)	0.8	(0.3)	0.8	(0.1)
I		Northern US Treasury Index (BTIAX)	2.1	0.8	0.6	4.8	(3.0)	24.0	(1.2)	13.2	1.0	1.2	0.1	1.0	0.1
		T. Rowe Price US Treas Interm (PRTIX)	1.3	0.6	1.0	4.3	(4.2)	26.6	1.4	15.6	3.4	1.0	(0.1)	0.6	(0.3)
		Vanguard IntTm Treas Inv (VFITX)	1.5	1.1	1.5	4.3	(3.1)	29.2	4.0	14.0	1.8	1.4	0.3	1.0	0.1
		Gov't: Long-Term Bond Cat Average	7.1	0.5	(1.7)	24.3	(13.7)	60.4	0.0	24.9	0.0	1.9	0.0	2.5	0.0
		T. Rowe Price US Treas LgTm (PRULX)	8.2	0.7	(1.9)	23.6	(13.3)	61.6	1.2	17.2	(7.7)	2.2	0.3	2.7	0.2

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	1.8	0.7	1.01	0.90	6,331	88.4	9.6	0.4	1.6	37.7	5.0	5	100.0	**0.16**	—	—
—	**0.0**	**1.5**	**0.5**	**1.00**	**0.89**	**957**	**86.1**	**9.9**	**1.7**	**2.4**	**35.9**	**8.9**	**15**	**92.8**	**0.58**	**—**	**0.00**
—	—	1.2	—	1.04	0.93	391	86.1	10.3	2.3	1.3	33.6	18.8	19	86.9	0.74	—	—
—	—	1.8	0.5	1.01	0.90	2,405	88.4	9.6	0.4	1.6	37.7	4.0	5	100.0	0.16	—	—
6.3	**0.0**	**4.9**	**2.3**	**1.00**	**0.50**	**2,635**	**1.9**	**86.5**	**5.3**	**6.3**	**12.9**	**131.1**	**303**	**22.3**	**0.95**	**—**	**0.00**
6.0	(0.3)	3.7	2.4	1.06	0.53	366	0.0	88.9	7.8	3.4	38.3	72.0	201	13.5	1.04	—	0.25
—	—	5.5	2.7	1.02	0.51	1,243	1.3	97.6	5.3	(4.2)	22.0	50.0	100	18.3	1.14	—	0.00
—	—	4.9	2.3	2.72	1.36	255	11.8	39.4	22.7	26.1	11.0	28.8	38	59.3	0.81	—	—
8.3	**2.0**	4.0	2.1	1.12	0.56	12,055	22.3	62.9	6.0	8.8	12.7	39.0	662	10.3	**0.73**	—	—
4.0	(2.3)	4.0	1.6	**0.58**	0.29	10,642	0.4	91.9	0.0	7.7	8.7	68.0	452	13.2	**0.70**	—	—
5.8	(0.5)	4.2	2.3	0.96	0.48	446	0.0	90.1	8.4	1.4	16.5	51.0	264	18.3	0.83	—	—
—	—	4.4	2.4	1.10	0.55	134	1.3	87.8	4.7	6.2	40.2	48.0	666	8.0	1.14	—	—
7.2	**0.9**	5.4	2.5	1.16	0.58	4,368	0.1	83.6	5.2	11.1	13.9	52.0	546	9.1	**0.72**	—	—
7.0	0.7	5.9	2.7	0.82	0.41	1,922	0.4	88.8	7.1	3.8	11.4	102.0	219	11.6	0.87	—	—
—	—	5.2	2.6	0.98	0.49	121	0.0	96.0	1.7	2.3	24.4	77.0	77	23.4	0.91	—	—
6.4	0.1	6.3	2.7	1.00	0.50	3,708	0.0	90.0	10.0	0.0	10.4	117.5	189	8.7	0.81	2.00R	—
—	—	7.2	2.8	1.08	0.54	281	0.3	93.4	5.9	0.4	9.9	92.5	969	8.6	0.86	2.00R	—
6.3	0.0	4.6	2.1	**0.68**	0.34	5,916	1.2	71.3	5.5	22.0	3.3	37.0	123	15.4	0.88	—	—
7.3	**1.0**	5.5	2.6	0.98	0.49	8,744	1.1	89.8	9.1	0.0	16.4	74.0	463	12.6	**0.74**	2.00R	—
7.1	**0.8**	5.0	2.4	1.10	0.55	4,058	1.0	84.0	8.7	6.3	9.6	52.0	523	7.6	**0.63**	—	0.25
7.2	**0.9**	5.7	2.5	1.16	0.58	2,205	2.0	87.6	9.7	0.7	15.5	21.0	460	14.3	0.85	1.00R	—
6.8	0.5	5.3	2.3	0.84	0.42	24,733	0.0	94.3	2.7	3.0	12.8	26.0	529	8.9	**0.23**	—	—
5.3	**0.0**	**2.1**	**1.8**	**1.00**	**0.78**	**1,381**	**7.8**	**2.0**	**87.0**	**3.1**	**1.1**	**107.5**	**160**	**18.3**	**0.39**	**—**	**0.00**
4.8	(0.5)	2.6	1.9	1.18	0.92	1,508	14.5	3.2	82.3	0.1	1.6	112.0	133	22.4	0.45	—	—
5.8	**0.5**	1.7	1.8	0.82	0.64	1,254	1.2	0.9	91.8	6.2	0.7	103.0	186	14.2	0.34	—	—
3.2	**0.0**	**2.6**	**1.1**	**1.00**	**0.15**	**2,420**	**0.1**	**101.1**	**0.3**	**(1.4)**	**0.5**	**337.0**	**1,265**	**57.3**	**0.68**	**—**	**0.00**
3.3	0.1	2.2	1.0	1.00	0.15	1,003	0.0	84.8	0.0	15.2	0.0	257.0	464	40.6	0.55	—	—
3.8	0.6	2.0	1.0	1.07	0.16	108	0.0	123.7	0.0	(23.7)	0.0	17.0	306	56.0	0.89	—	—
1.1	(2.1)	2.3	0.3	**0.27**	0.04	161	0.0	60.4	0.0	39.6	0.0	37.0	249	53.4	0.69	—	—
4.0	**0.8**	2.2	0.9	1.00	0.15	4,963	0.0	99.4	0.0	0.7	0.0	270.0	214	81.7	**0.45**	—	—
3.8	**0.6**	2.6	1.0	1.20	0.18	1,024	0.0	97.8	0.0	2.2	0.0	357.0	344	60.0	**0.45**	—	—
2.6	(0.6)	1.6	0.6	**0.60**	0.09	586	0.0	97.7	0.0	2.3	0.0	29.0	499	16.6	0.80	—	—
3.4	0.2	3.0	1.3	**0.87**	0.13	1,388	0.0	95.6	4.4	0.0	0.1	429.2	1,284	47.3	0.59	—	—
5.7	**2.5**	2.6	1.3	1.60	0.24	8,812	0.0	90.5	0.0	9.5	0.1	287.6	519	30.0	0.79	—	0.25
3.1	(0.1)	2.1	1.0	1.13	0.17	624	0.0	98.8	0.0	1.2	0.0	18.0	216	28.0	0.48	—	—
3.8	0.6	2.6	1.1	1.13	0.17	24,543	1.3	97.8	0.7	0.2	0.0	926.0	16,496	47.8	**0.21**	—	—
1.4	**0.0**	**1.0**	**0.4**	**1.00**	**0.10**	**1,264**	**0.0**	**89.9**	**0.1**	**10.0**	**2.2**	**161.6**	**134**	**51.4**	**0.50**	**—**	**0.00**
1.2	(0.2)	1.0	0.2	0.70	0.07	195	0.0	97.7	0.0	2.3	0.4	99.0	146	67.4	0.55	—	—
1.8	0.4	1.2	0.4	1.40	0.14	1,527	0.0	99.8	0.0	0.3	0.0	51.0	158	10.8	**0.16**	—	—
1.6	0.2	1.0	0.4	1.00	0.10	75	0.0	86.4	0.0	13.6	17.5	26.0	175	32.8	0.75	—	—
1.7	0.3	1.3	0.3	1.40	0.14	115	0.0	99.0	0.0	1.0	0.0	905.3	40	74.7	0.44	—	—
1.1	(0.3)	1.2	0.3	**0.40**	0.04	171	0.0	84.9	0.0	15.1	3.8	37.0	144	33.5	0.39	—	—
2.0	**0.6**	1.3	0.4	1.00	0.10	5,006	0.0	97.6	0.0	2.4	3.3	304.0	679	30.7	**0.20**	—	—
1.6	0.2	1.2	0.3	1.00	0.10	7,805	0.0	95.4	0.0	4.6	1.2	249.0	106	35.2	**0.20**	—	—
3.1	**0.0**	**1.7**	**0.8**	**1.00**	**0.31**	**1,361**	**0.0**	**98.8**	**0.2**	**0.9**	**1.1**	**145.2**	**164**	**38.5**	**0.41**	**—**	**0.00**
3.2	0.1	1.9	0.8	0.84	0.26	838	0.0	95.0	0.5	4.5	0.3	206.0	225	26.1	0.47	—	—
3.3	0.2	1.8	0.8	0.94	0.29	4,167	0.0	99.7	0.0	0.3	4.4	157.0	566	21.8	0.45	—	—
2.6	(0.5)	1.5	0.6	**0.68**	0.21	545	0.0	99.7	0.1	0.2	4.5	149.0	239	43.2	0.45	—	—
3.1	0.0	1.8	0.7	1.10	0.34	91	0.0	100.0	0.0	0.0	0.0	38.9	230	9.0	**0.16**	—	—
3.4	**0.3**	1.6	0.9	1.16	0.36	453	0.0	98.2	1.8	0.0	0.0	53.8	68	56.9	0.37	—	—
3.5	**0.4**	1.8	0.8	1.10	0.34	6,211	0.0	99.7	0.3	0.0	3.1	152.0	100	23.4	0.20	—	—
6.2	**0.0**	**1.9**	**1.1**	**1.00**	**1.09**	**880**	**0.0**	**77.8**	**8.4**	**13.7**	**0.0**	**344.0**	**29**	**67.8**	**0.69**	**—**	**0.00**
6.1	(0.1)	2.5	1.4	0.98	1.07	2,088	0.0	99.3	0.7	0.0	0.0	32.7	79	61.6	0.37	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Vanguard LgTm US Try Inv (VUSTX)	8.5	1.1	(1.6)	25.2	(13.1)	66.6	6.2	15.5	(9.4)	2.6	0.7	3.3	0.8
		Wasatch-Hoisington US Tr (WHOSX)	10.4	0.4	(2.9)	32.5	(16.8)	72.1	11.7	24.2	(0.7)	2.5	0.6	3.5	1.0
		Inflation-Protected Bond Cat Average	2.2	3.9	(1.7)	2.2	(7.8)	39.5	0.0	0.1	0.0	1.4	0.0	(0.3)	0.0
		AmCent Inf-Adj Bond Inv (ACITX)	3.0	4.7	(2.2)	2.6	(9.2)	39.3	(0.2)	2.0	1.9	1.8	0.4	(0.3)	0.0
		AmCent ShDur Inf-Prot Bd Inv (APOIX)	0.7	3.2	(0.5)	(1.8)	(2.3)	32.2	(7.3)	1.8	1.7	1.1	(0.3)	(0.2)	0.1
		T. Rowe Price Infl Prot Bd (PRIPX)	2.7	3.5	(1.6)	3.4	(8.8)	39.8	0.3	0.6	0.5	1.5	0.1	(0.3)	0.0
		TIAA-CREF InflLk Rtl (TCILX)	1.4	3.3	(2.0)	3.1	(9.1)	36.4	(3.1)	0.1	—	0.9	(0.5)	(0.8)	(0.5)
		Vanguard Infl-Prot Secs Inv (VIPSX)	2.8	4.5	(1.9)	3.8	(9.0)	42.8	3.3	0.1	—	1.8	0.4	(0.1)	0.2
I		Vanguard ST Infl-Prot Sec Idx Inv (VTIPX)	0.7	2.5	(0.3)	(1.3)	(1.7)	—	—	—	—	1.0	(0.4)	—	0.3
		General Bond: Short-Term Cat Average	1.6	1.9	0.3	1.1	0.6	32.3	0.0	(2.6)	0.0	1.3	0.0	1.1	0.0
		AmCent Short Duration Inv (ACSNX)	1.4	1.9	0.8	0.5	0.2	18.3	(14.0)	7.7	10.3	1.3	0.0	0.9	(0.2)
		Fidelity Consrv Inc Bd (FCONX)	1.2	0.9	0.3	0.2	0.6	—	—	—	—	0.8	(0.5)	0.6	(0.5)
		Fidelity Sh-Term Bond (FSHBX)	1.1	1.4	0.6	0.9	0.5	21.5	(10.8)	(3.0)	(0.4)	1.0	(0.3)	0.9	(0.2)
		Homestead Short-Term Bd (HOSBX)	1.6	1.7	0.4	1.5	1.6	38.4	6.1	(1.3)	1.3	1.2	(0.1)	1.4	0.3
		Janus Henderson Short-Term Bond T (JASBX)	1.1	1.4	0.1	0.5	1.3	22.6	(9.7)	6.4	9.0	0.9	(0.4)	0.9	(0.2)
		Metro West Low Dur M (MWLDX)	1.1	1.2	0.2	1.3	1.9	48.6	16.3	(16.0)	(13.4)	0.8	(0.5)	1.1	0.0
		New Covenant Inc (NCICX)	2.4	2.3	0.8	3.6	(1.7)	42.2	9.9	(13.7)	(11.1)	1.8	0.5	1.5	0.4
		Northern Tax-Adv Ul Sh Fx Inc (NTAUX)	0.8	0.8	0.3	0.5	0.7	—	—	—	—	0.6	(0.7)	0.6	(0.5)
		Northern Ultra-Short Fix Inc (NUSFX)	1.5	1.5	0.5	0.5	0.7	—	—	—	—	1.1	(0.2)	0.9	(0.2)
		T. Rowe Price S/T Bond (PRWBX)	1.3	1.5	0.6	0.6	0.3	20.7	(11.6)	3.9	6.5	1.1	(0.2)	0.8	(0.3)
		T. Rowe Price Ult Short-Tm Bd (TRBUX)	1.8	2.0	0.4	0.2	0.2	—	—	—	—	1.4	0.1	0.9	(0.2)
		Thompson Bond (THOPX)	4.7	10.4	(2.9)	0.9	2.8	73.4	41.1	0.5	3.1	3.9	2.6	3.1	2.0
		USAA Short-Term Bond (USSBX)	2.2	3.0	0.0	1.6	1.0	35.8	3.5	0.3	2.9	1.7	0.4	1.5	0.4
I		Vanguard ShtTm Bd Idx Inv (VBISX)	1.1	1.4	0.8	1.1	0.0	19.2	(13.1)	7.4	10.0	1.1	(0.2)	0.9	(0.2)
		Vanguard ShtTm Inv-Grd Inv (VFSTX)	2.0	2.7	1.0	1.7	0.9	36.9	4.6	(2.1)	0.5	1.9	0.6	1.7	0.6
		Vanguard UltShrt Bnd Inv (VUBFX)	1.2	1.2	—	—	—	—	—	—	—	—	0.0	—	0.0
		Wasatch-1st Source Inc (FMEQX)	2.2	1.5	0.7	2.6	(1.5)	25.1	(7.2)	4.7	7.3	1.5	0.2	1.1	0.0
		General Bond: Intermed-Term Cat Avg	4.0	3.8	(0.3)	5.0	(1.3)	56.4	0.0	0.1	0.0	2.5	0.0	2.2	0.0
		AmCent Divers Bond Inv (ADFIX)	3.3	2.5	0.2	6.0	(2.5)	41.0	(15.4)	8.7	8.6	2.0	(0.5)	1.8	(0.4)
		AMG Mgers DblLn Core Bond N (ADBLX)	4.5	4.1	(0.1)	6.8	(1.8)	—	—	—	—	2.8	0.3	2.7	0.5
		Baird Aggregate Bond Inv (BAGSX)	3.9	3.3	0.2	6.7	(1.6)	59.0	2.6	(3.0)	(3.1)	2.4	(0.1)	2.4	0.2
		Baird Core Plus Bond Inv (BCOSX)	4.4	4.4	(0.2)	6.2	(1.7)	67.9	11.5	(1.3)	(1.4)	2.9	0.4	2.6	0.4
		Bernstein Interm Duration (SNIDX)	3.8	4.1	0.3	6.5	(2.4)	64.4	8.0	(4.1)	(4.2)	2.7	0.2	2.4	0.2
		BMO Strategic Income Y (MRGIX)	6.8	1.5	1.5	5.3	(2.4)	50.3	(6.1)	0.9	0.8	3.3	0.8	2.5	0.3
		BMO TCH Core Plus Bd Y (MCYBX)	4.5	7.1	(2.7)	6.4	(1.5)	65.7	9.3	—	—	2.9	0.4	2.7	0.5
		Commerce Bond (CFBNX)	4.5	3.9	0.1	5.8	(0.6)	60.0	3.6	4.0	3.9	2.8	0.3	2.7	0.5
		Dodge & Cox Inc (DODIX)	4.3	5.6	(0.6)	5.4	0.6	64.8	8.4	(0.3)	(0.4)	3.0	0.5	3.0	0.8
		Driehaus Active Inc (LCMAX)	0.5	5.6	(1.1)	(0.9)	2.9	38.3	(18.1)	3.1	3.0	1.6	(0.9)	1.4	(0.8)
		Fidelity Corporate Bd (FCBFX)	6.8	6.5	(1.5)	8.0	(1.7)	—	—	—	—	3.9	1.4	3.5	1.3
		Fidelity Interm Bond (FTHRX)	2.3	2.7	0.6	3.3	(0.7)	51.3	(5.1)	(3.8)	(3.9)	1.9	(0.6)	1.6	(0.6)
		Fidelity Invt Grade Bond (FBNDX)	3.9	5.3	(1.6)	5.8	(1.8)	61.1	4.7	(5.7)	(5.8)	2.5	0.0	2.3	0.1
		Fidelity Strategic Inc (FSICX)	8.0	8.7	(1.7)	3.7	0.3	103.6	47.2	(11.8)	(11.9)	4.9	2.4	3.7	1.5
		Fidelity Total Bond (FTBFX)	4.1	5.8	(0.5)	5.5	(1.0)	69.2	12.8	(3.3)	(3.4)	3.1	0.6	2.8	0.6
I		Fidelity US Bd Idx Inv (FBIDX)	3.2	2.4	0.3	5.9	(2.4)	40.1	(16.3)	4.8	4.7	2.0	(0.5)	1.9	(0.3)
		FundX Flex Inc (INCMX)	6.0	5.2	(1.3)	3.4	3.6	52.1	(4.3)	(2.2)	(2.3)	3.3	0.8	3.4	1.2
		Janus Henderson Flexible Bond T (JAFIX)	3.5	2.4	0.0	4.7	(0.2)	54.0	(2.4)	8.1	8.0	2.0	(0.5)	2.1	(0.1)
		Loomis Sayles Bond Retl (LSBRX)	7.1	8.3	(7.1)	4.4	5.5	123.2	66.8	(24.3)	(24.4)	2.5	0.0	3.5	1.3
		Metro West Totl Ret Bd M (MWTRX)	3.0	2.3	(0.1)	5.8	0.2	72.9	16.5	(0.3)	(0.4)	1.7	(0.8)	2.2	0.0
I		Northern Bond Index (NOBOX)	3.4	2.3	0.5	5.9	(2.3)	38.8	(17.6)	6.7	6.6	2.1	(0.4)	1.9	(0.3)
		Northern Fixed Inc (NOFIX)	4.1	3.2	(0.2)	6.1	(1.5)	48.1	(8.3)	4.2	4.1	2.3	(0.2)	2.3	0.1
		T. Rowe Price New Inc (PRCIX)	4.0	2.6	0.1	5.7	(2.3)	49.7	(6.7)	3.1	3.0	2.2	(0.3)	2.0	(0.2)
		T. Rowe Price Spect Inc (RPSIX)	7.0	8.1	(2.1)	3.8	3.0	91.8	35.4	(13.1)	(13.2)	4.2	1.7	3.9	1.7
		T. Rowe Price US Bd Enh Idx (PBDIX)	3.8	2.6	0.3	6.1	(2.2)	42.7	(13.7)	6.4	6.3	2.2	(0.3)	2.1	(0.1)
		USAA Inc (USAIX)	5.6	5.8	(1.2)	5.8	(0.2)	73.4	17.0	(4.2)	(4.3)	3.4	0.9	3.1	0.9
		USAA Interm-Tm Bond (USIBX)	5.9	6.6	(2.3)	5.7	1.2	108.2	51.8	(15.4)	(15.5)	3.3	0.8	3.4	1.2
		Vanguard Core Bnd Inv (VCORX)	3.7	—	—	—	—	—	—	—	—	—	0.0	—	0.0

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
6.3	**0.1**	2.6	1.5	1.01	1.10	3,602	0.0	99.5	0.0	0.5	0.0	94.0	62	40.4	**0.20**	—	—
7.3	**1.1**	2.0	1.5	1.19	1.30	351	0.0	98.7	0.0	1.3	0.0	20.0	10	98.7	0.69	2.00R	—
3.0	**0.0**	**1.3**	**0.5**	**1.00**	**0.31**	**6,917**	**0.0**	**98.8**	**0.0**	**1.1**	**(3.2)**	**54.9**	**138**	**59.6**	**0.43**	**—**	**0.00**
3.2	**0.2**	2.2	0.8	1.16	0.36	3,116	0.0	91.9	0.0	8.1	2.5	21.0	184	39.0	0.47	—	—
2.6	(0.4)	1.5	0.2	**0.52**	0.16	1,775	0.0	99.7	0.5	(0.2)	1.0	48.0	173	96.8	0.57	—	—
3.1	0.1	0.0	0.8	1.16	0.36	470	0.0	99.7	0.3	0.1	1.5	179.8	121	68.6	0.41	—	—
2.8	(0.2)	1.7	0.5	1.03	0.32	2,763	0.0	98.2	0.0	1.8	0.9	28.0	41	46.0	0.63	—	0.25
3.2	**0.2**	2.3	0.7	1.16	0.36	27,564	0.0	99.8	0.0	0.2	0.0	27.0	40	40.2	0.20	—	—
—	—	1.5	0.2	**0.42**	0.13	23,666	0.0	96.8	0.0	3.2	0.0	27.0	16	83.2	**0.16**	—	—
2.3	**0.0**	**1.6**	**0.6**	**1.00**	**0.09**	**6,490**	**0.0**	**93.7**	**1.7**	**4.5**	**14.7**	**85.3**	**561**	**32.3**	**0.56**	**—**	**0.00**
2.2	(0.1)	1.7	0.7	0.78	0.07	417	0.0	97.3	0.3	2.4	8.2	85.0	344	63.3	0.60	—	—
—	—	1.2	0.2	**0.11**	0.01	7,619	0.0	61.9	1.7	36.4	25.1	45.0	264	10.6	**0.35**	—	—
1.6	(0.7)	1.3	0.4	0.78	0.07	5,815	0.0	94.7	0.0	5.3	11.6	56.0	583	27.8	0.45	—	—
3.0	**0.7**	1.6	0.6	0.78	0.07	550	0.0	85.5	2.3	12.3	9.6	31.0	461	16.5	0.76	—	—
2.5	0.2	1.5	0.5	1.00	0.09	1,910	0.0	94.2	3.2	2.6	8.3	82.0	246	20.0	0.74	—	—
2.2	(0.1)	1.4	0.6	**0.44**	0.04	2,780	0.0	92.1	0.6	7.3	3.1	95.0	404	44.7	0.62	—	0.19
1.9	(0.4)	1.9	0.7	2.11	0.19	318	0.0	107.4	0.0	(7.4)	10.1	140.0	655	23.0	0.95	—	—
—	—	0.9	0.2	**0.33**	0.03	4,132	0.0	97.1	0.6	2.3	3.3	52.0	439	11.6	**0.25**	—	—
—	—	1.4	0.4	**0.44**	0.04	2,387	0.0	98.5	0.0	1.5	27.1	53.0	350	12.6	**0.26**	—	—
2.1	(0.2)	1.8	0.6	0.78	0.07	4,850	0.0	92.4	0.5	7.1	13.1	48.9	825	14.1	0.46	—	—
—	—	1.6	0.3	**0.44**	0.04	424	0.0	94.5	0.0	5.5	20.1	115.9	384	13.8	**0.35**	—	—
5.5	**3.2**	3.1	1.6	4.22	0.38	2,606	0.0	83.0	7.5	9.6	12.9	20.0	365	19.7	0.72	—	—
3.0	**0.7**	1.9	0.7	1.11	0.10	3,275	0.0	89.6	5.6	4.8	12.5	31.0	524	8.3	0.59	—	—
2.3	0.0	1.6	0.5	1.44	0.13	51,593	0.0	99.4	0.0	0.6	13.3	51.0	2,509	14.6	**0.15**	—	—
2.8	**0.5**	2.0	0.8	1.33	0.12	63,971	0.0	90.8	0.3	8.9	20.4	68.0	2,032	11.6	**0.20**	—	—
—	—	1.4	—	**0.33**	0.03	3,423	0.0	89.7	0.1	10.2	19.6	81.0	777	15.1	**0.20**	—	—
2.5	0.2	1.9	0.7	1.67	0.15	96	0.0	94.8	3.4	1.9	5.3	75.0	83	18.5	0.73	2.00R	—
4.3	**0.0**	**2.5**	**1.2**	**1.00**	**0.28**	**16,140**	**0.8**	**91.8**	**2.2**	**5.2**	**8.2**	**118.2**	**1,555**	**26.6**	**0.58**	**—**	**0.00**
4.1	(0.2)	2.0	1.1	1.00	0.28	6,242	0.0	98.3	0.1	1.6	7.0	133.0	971	46.5	0.60	—	—
—	—	3.0	1.4	0.86	0.24	681	0.1	93.5	0.6	5.8	21.9	78.0	740	14.4	0.95	—	0.25
4.3	0.0	2.2	1.0	1.00	0.28	14,395	0.0	97.9	0.2	1.9	13.1	35.7	1,085	18.9	0.55	—	0.25
5.0	**0.7**	2.5	1.1	1.00	0.28	16,354	0.0	96.9	0.4	2.8	14.6	33.2	1,256	13.9	0.55	—	0.25
4.5	0.2	2.5	1.5	1.04	0.29	3,393	0.1	79.6	0.9	19.4	8.8	230.0	663	23.0	0.59	—	—
4.1	(0.2)	3.5	1.2	**0.79**	0.22	108	0.0	96.0	0.0	4.0	23.3	65.0	168	15.9	0.80	—	—
—	—	2.4	1.2	1.14	0.32	1,062	0.0	93.5	2.0	4.4	11.0	34.0	236	17.1	0.60	—	—
5.0	**0.7**	3.2	1.5	0.89	0.25	1,085	0.0	98.3	0.7	1.0	6.4	17.0	448	8.6	0.67	—	—
5.0	**0.7**	2.8	1.3	0.89	0.25	53,560	0.0	95.7	2.8	1.6	13.7	27.0	1,014	10.4	**0.43**	—	—
3.6	(0.7)	3.8	1.2	1.25	0.35	1,547	2.8	65.9	31.3	0.0	14.3	115.0	100	24.2	0.80	—	—
—	—	3.2	1.3	1.43	0.40	1,151	0.0	95.6	0.8	3.7	20.0	42.0	355	9.7	0.45	—	—
3.6	(0.7)	2.2	0.9	**0.75**	0.21	2,968	0.0	97.4	1.3	1.3	10.3	59.0	563	36.6	**0.45**	—	—
4.1	(0.2)	2.2	1.0	1.07	0.30	11,614	0.0	88.6	4.3	7.1	6.4	57.0	847	36.2	**0.45**	—	—
6.0	**1.7**	3.3	1.7	1.36	0.38	8,697	0.1	87.2	7.6	5.2	43.4	79.0	579	56.4	0.70	—	—
4.9	0.6	2.7	1.3	1.04	0.29	31,986	0.0	97.7	0.2	2.1	10.3	137.0	1,536	35.8	0.45	—	—
3.7	(0.6)	2.4	1.0	1.04	0.29	35,382	0.0	98.2	0.1	1.7	9.8	57.0	1,849	20.8	**0.14**	—	—
4.1	(0.2)	2.5	1.8	**0.86**	0.24	98	14.0	83.9	5.4	(3.2)	22.9	82.0	13	89.8	1.48	—	—
5.0	**0.7**	2.8	1.2	0.89	0.25	8,616	0.0	94.0	3.8	2.2	5.2	96.0	614	12.9	0.70	—	—
5.4	**1.1**	3.4	1.9	1.96	0.55	13,049	4.1	64.7	8.4	22.9	19.7	9.0	436	20.7	0.91	—	0.25
5.3	**1.0**	1.9	1.1	**0.86**	0.24	80,746	0.0	101.5	0.4	(1.9)	2.6	313.0	1,858	35.6	0.67	—	0.21
3.7	(0.6)	2.8	1.1	1.00	0.28	2,647	0.0	99.9	0.1	0.0	8.0	65.3	3,299	13.2	**0.15**	—	—
4.2	(0.1)	3.1	1.3	0.96	0.27	1,204	0.0	97.4	2.2	0.5	9.4	454.2	382	17.2	0.47	—	—
4.2	(0.1)	2.7	1.1	0.96	0.27	33,630	0.0	94.3	5.7	0.0	9.5	99.9	1,768	14.4	0.54	—	—
5.2	**0.9**	3.3	1.6	1.25	0.35	6,755	10.6	84.1	3.9	1.5	28.6	17.7	15	92.3	0.69	—	—
4.0	(0.3)	2.8	1.2	1.04	0.29	692	0.0	96.3	3.4	0.3	8.4	82.9	882	17.6	**0.30**	0.50R	0.00
5.1	**0.8**	3.3	1.5	1.11	0.31	7,782	0.6	95.0	4.0	0.5	15.0	9.0	986	7.1	0.49	—	—
5.7	**1.4**	3.5	1.7	1.07	0.30	4,059	0.1	94.3	5.3	0.3	15.7	13.0	659	7.8	0.63	—	—
—	—	2.1	—	1.04	0.29	934	0.0	94.4	0.1	5.4	9.4	232.0	1,003	15.5	**0.25**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
			2017	2016	2015	2014	2013	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
I		Vanguard Intm Bd Idx Inv (VBIIX)	3.7	2.7	1.2	6.8	(3.6)	57.5	1.1	4.9	4.8	2.5	0.0	2.1	(0.1)
		Vanguard IntTm Inv-Gr Fd Inv (VFICX)	4.1	3.8	1.5	5.8	(1.4)	76.9	20.5	(5.7)	(5.8)	3.1	0.6	2.7	0.5
I		Vanguard Total Bd Idx Inv (VBMFX)	3.4	2.5	0.3	5.7	(2.3)	40.2	(16.2)	6.0	5.9	2.0	(0.5)	1.9	(0.3)
I		Vanguard Total Bd II Idx Inv (VTBIX)	3.5	2.5	0.2	5.9	(2.3)	40.3	(16.1)	—	—	2.1	(0.4)	1.9	(0.3)
		Westcore Plus Bond Ret (WTIBX)	4.7	3.8	0.0	5.9	(1.3)	51.2	(5.2)	0.7	0.6	2.8	0.3	2.6	0.4
		General Bond: Long-Term Cat Average	8.2	7.3	(2.2)	10.9	(2.6)	102.1	0.0	(7.2)	0.0	4.3	0.0	4.1	0.0
		AMG Mgrs Bond N (MGFIX)	6.7	5.1	(2.2)	5.8	1.0	104.3	2.2	(16.3)	(9.1)	3.1	(1.2)	3.2	(0.9)
		BMO TCH Corp Inc Y (MCIYX)	6.3	12.6	(4.5)	6.9	0.1	99.0	(3.1)	—	—	4.6	0.3	4.1	0.0
		Payden Corporate Bond (PYACX)	8.5	6.8	1.1	9.1	(0.4)	—	—	—	—	5.4	1.1	4.9	0.8
		T. Rowe Price Corp Inc (PRPIX)	6.5	5.0	(0.7)	8.2	(1.5)	91.6	(10.5)	(10.5)	(3.3)	3.6	(0.7)	3.4	(0.7)
I		Vanguard LgTm Bd Idx Inv (VBLTX)	10.7	6.4	(3.5)	19.7	(9.2)	99.6	(2.5)	2.2	9.4	4.4	0.1	4.3	0.2
		Vanguard LongTm InvGrd Inv (VWESX)	11.9	7.8	(2.3)	18.1	(5.9)	125.0	22.9	(4.9)	2.3	5.6	1.3	5.5	1.4
		Muni Nat'l: Short-Term Bond Cat Average	1.7	(0.2)	0.9	1.7	0.1	16.6	0.0	5.3	0.0	0.8	0.0	0.8	0.0
		AB Divers Muni (SNDPX)	3.0	(0.4)	2.0	4.1	(1.3)	28.0	11.4	5.7	0.4	1.5	0.7	1.5	0.7
		Dreyfus Shrt-Interm Muni D (DSIBX)	1.2	(0.5)	0.8	0.9	0.7	14.9	(1.7)	5.8	0.5	0.5	(0.3)	0.6	(0.2)
		Fidelity Ltd Term Muni Inc (FSTFX)	2.3	(0.5)	1.1	2.1	0.1	19.3	2.7	6.2	0.9	1.0	0.2	1.0	0.2
		Glenmede Muni Interm (GTCMX)	3.2	(0.1)	1.6	3.7	(1.0)	24.2	7.6	7.0	1.7	1.6	0.8	1.5	0.7
		Northern Sh-Int Tax-Expt (NSITX)	1.2	(0.4)	1.1	1.3	0.0	13.0	(3.6)	6.7	1.4	0.6	(0.2)	0.7	(0.1)
		T. Rowe Price T/F Sh-Int (PRFSX)	1.7	(0.4)	1.0	1.8	0.5	20.3	3.7	6.1	0.8	0.8	0.0	0.9	0.1
		USAA Tax Ex Short-Term (USSTX)	1.7	(0.2)	0.5	1.5	0.6	20.4	3.8	4.2	(1.1)	0.7	(0.1)	0.8	0.0
		Vanguard LtdTm T/E (VMLTX)	2.0	(0.2)	1.3	1.7	0.4	18.1	1.5	5.6	0.3	1.0	0.2	1.0	0.2
		Vanguard Sht-Tm TE Inv (VWSTX)	1.0	0.3	0.4	0.6	0.4	8.9	(7.7)	5.6	0.3	0.6	(0.2)	0.5	(0.3)
		Muni Nat'l: Intermed-Term Bond Cat Avg	4.3	(0.2)	2.5	6.6	(2.2)	41.0	0.0	3.4	0.0	2.2	0.0	2.1	0.0
		AmCent Int-Trm Tax-Fr Inv (TWTIX)	4.7	(0.4)	2.4	5.7	(2.3)	39.2	(1.8)	3.8	0.4	2.2	0.0	2.0	(0.1)
		BMO Interm T/F Y (MITFX)	4.7	0.1	2.6	7.3	(1.7)	48.2	7.2	5.9	2.5	2.4	0.2	2.6	0.5
		Brown Advisory Tax Ex Bd Inv (BIAEX)	4.9	0.6	1.4	5.5	(1.9)	—	—	—	—	2.3	0.1	2.0	(0.1)
		Commerce Natl TF Int Bd (CFNLX)	4.8	0.0	2.9	5.9	(3.5)	42.6	1.6	5.1	1.7	2.5	0.3	2.0	(0.1)
		Dreyfus Muni Bond (DRTAX)	5.6	(0.3)	3.5	10.5	(3.6)	54.7	13.7	(3.7)	(7.1)	2.9	0.7	3.0	0.9
		Fidelity Interm Muni Inc (FLTMX)	4.4	(0.1)	2.2	6.7	(1.5)	38.3	(2.7)	4.6	1.2	2.2	0.0	2.3	0.2
		Northern Interm Tax-Ex (NOITX)	3.9	(0.1)	2.7	6.8	(2.3)	37.9	(3.1)	4.4	1.0	2.2	0.0	2.2	0.1
		T. Rowe Price Sum Muni Intm (PRSMX)	4.1	(0.1)	2.8	7.0	(1.2)	42.5	1.5	4.4	1.0	2.3	0.1	2.5	0.4
		USAA Tax Ex Interm-Term (USATX)	5.7	(0.6)	2.6	7.3	(1.1)	55.8	14.8	(1.9)	(5.3)	2.5	0.3	2.7	0.6
		Vanguard IntTm T/E Inv (VWITX)	4.5	0.0	2.8	7.2	(1.6)	43.5	2.5	4.3	0.9	2.4	0.2	2.5	0.4
		Muni Nat'l: Long-Term Bond Cat Average	5.3	0.2	3.2	10.2	(3.4)	54.8	0.0	(0.3)	0.0	2.9	0.0	3.0	0.0
		Fidelity Municipal Inc (FHIGX)	6.6	(0.1)	3.3	10.5	(3.0)	57.2	2.4	0.3	0.6	3.2	0.3	3.4	0.4
		Fidelity Tax-Free Bond (FTABX)	6.4	0.3	3.2	10.7	(2.9)	58.0	3.2	1.5	1.8	3.3	0.4	3.4	0.4
		Northern Tax-Exempt (NOTEX)	4.8	0.3	3.6	10.4	(3.7)	52.0	(2.8)	2.8	3.1	2.9	0.0	3.0	0.0
		T. Rowe Price Sum Muni Inc (PRINX)	5.9	0.4	3.4	11.5	(3.8)	65.4	10.6	(2.8)	(2.5)	3.2	0.3	3.4	0.4
		T. Rowe Price T/F Inc Inv (PRTAX)	5.1	0.3	3.1	10.5	(3.5)	56.3	1.5	(0.5)	(0.2)	2.8	(0.1)	3.0	0.0
		USAA Tax Ex Long-Term (USTEX)	5.8	0.6	3.3	10.5	(2.8)	70.2	15.4	(7.5)	(7.2)	3.2	0.3	3.4	0.4
		Vanguard LongTm T/E (VWLTX)	6.4	0.6	3.9	11.0	(3.0)	59.2	4.4	0.1	0.4	3.6	0.7	3.7	0.7
		Muni Nat'l: High-Yield Bond Cat Average	8.1	0.7	4.4	13.0	(4.7)	86.1	0.0	(15.4)	0.0	4.4	0.0	4.1	0.0
		AmCent High-Yield Mn Inv (ABHYX)	9.2	0.4	5.0	12.4	(5.2)	89.0	2.9	(19.7)	(4.3)	4.8	0.4	4.2	0.1
		Sit Tax-Free Inc (SNTIX)	7.6	0.6	3.9	14.6	(4.5)	77.7	(8.4)	(11.4)	4.0	4.0	(0.4)	4.2	0.1
		T. Rowe Price T/F Hi-Yld (PRFHX)	7.3	1.3	3.8	14.9	(4.6)	99.8	13.7	(17.1)	(1.7)	4.1	(0.3)	4.4	0.3
		Vanguard Hi-Yld T/E (VWAHX)	7.8	0.8	4.1	11.6	(3.3)	73.0	(13.1)	(5.1)	10.3	4.2	(0.2)	4.1	0.0
		Muni: State-Specific	5.1	0.1	3.3	9.6	(2.9)	50.6	0.0	2.3	0.0	2.8	0.0	2.9	0.0
		Fidelity AZ Muni Inc (FSAZX)	5.4	0.0	3.5	10.4	(3.2)	53.2	2.6	0.9	(1.4)	2.9	0.1	3.1	0.2
		Northern AZ Tax-Exempt (NOAZX)	4.7	0.2	3.0	8.7	(2.5)	48.1	(2.5)	3.7	1.4	2.6	(0.2)	2.8	(0.1)
		AmCent CA Hi-Yld Muni Inv (BCHYX)	8.4	0.3	5.0	13.7	(3.2)	82.4	32.1	(8.3)	(9.0)	4.5	1.9	4.7	1.8
		AmCent CA Int Trm T/F Inv (BCITX)	4.6	(0.3)	2.6	6.2	(1.4)	42.3	(8.0)	3.2	2.5	2.3	(0.3)	2.3	(0.6)
		Bernstein CA Municipal (SNCAX)	3.0	(0.4)	2.0	4.0	(1.7)	28.5	(21.8)	4.6	3.9	1.5	(1.1)	1.3	(1.6)
		Fidelity CA LtdTm Tx-Fr Bond (FCSTX)	2.2	(0.5)	1.7	3.2	0.3	22.8	(27.5)	6.8	6.1	1.1	(1.5)	1.4	(1.5)
		Fidelity California Muni Inc (FCTFX)	5.8	(0.2)	3.5	10.5	(1.8)	58.3	8.0	(0.9)	(1.6)	3.0	0.4	3.5	0.6

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
4.8	0.5	2.6	1.2	1.43	0.40	34,878	0.0	98.9	0.2	0.9	10.9	57.0	1,914	20.3	**0.15**	—	—
5.0	**0.7**	2.8	1.5	1.11	0.31	29,630	0.0	96.7	0.6	2.7	22.3	68.0	2,010	7.5	**0.20**	—	—
3.8	(0.5)	2.4	1.0	1.07	0.30	195,872	0.0	97.4	0.1	2.6	8.9	0.0	17,497	4.3	**0.15**	—	—
—	—	2.4	1.0	1.07	0.30	148,482	0.0	96.0	0.1	4.0	8.6	88.0	13,837	5.4	**0.09**	—	—
4.1	(0.2)	3.4	1.4	0.96	0.27	1,288	0.3	94.5	1.6	3.6	9.9	52.0	217	12.9	0.55	—	—
6.3	**0.0**	**3.3**	**1.7**	**1.00**	**0.51**	**4,504**	**0.0**	**94.5**	**2.1**	**3.3**	**16.8**	**43.6**	**566**	**15.2**	**0.48**	**—**	**0.00**
5.4	(0.9)	3.2	1.4	**0.63**	0.32	1,998	0.2	77.7	2.3	19.9	19.3	27.0	210	20.4	0.99	—	—
—	—	2.7	1.5	0.92	0.47	259	0.0	97.9	(0.6)	2.6	17.6	44.0	165	10.4	0.60	—	—
—	—	3.3	1.9	0.69	0.35	216	0.0	98.0	6.1	(4.1)	23.8	93.0	214	27.7	0.65	—	—
5.5	(0.8)	3.2	1.7	0.76	0.39	984	0.0	94.6	5.4	0.0	20.0	41.7	277	12.9	0.60	—	—
7.1	**0.8**	3.6	1.7	1.65	0.84	11,306	0.0	99.0	0.1	0.9	10.0	45.0	2,055	14.3	**0.15**	—	—
7.7	**1.4**	3.9	2.2	1.49	0.76	16,557	0.0	95.3	1.4	3.3	8.5	24.0	813	10.0	0.22	—	—
1.9	**0.0**	**1.3**	**0.0**	**1.00**	**0.13**	**4,716**	**0.0**	**95.6**	**0.3**	**4.1**	**0.1**	**44.0**	**843**	**16.2**	**0.43**	**—**	**0.00**
2.9	**1.0**	2.1	0.0	1.92	0.25	7,083	0.0	99.3	0.0	0.7	0.2	25.0	780	15.7	0.46	—	—
1.9	0.0	1.1	0.0	1.15	0.15	410	0.0	99.4	0.0	0.6	0.0	33.2	160	14.4	0.49	—	0.10
2.3	**0.4**	1.5	0.0	1.31	0.17	3,358	0.0	97.4	0.0	2.6	0.0	31.0	912	13.0	0.48	—	—
2.7	**0.8**	1.7	0.0	1.85	0.24	301	0.0	99.8	0.0	0.3	0.0	34.0	100	21.2	**0.25**	—	—
1.7	(0.2)	1.2	0.0	1.23	0.16	968	0.0	93.5	0.0	6.5	0.0	21.2	295	12.6	0.46	—	—
2.3	**0.4**	1.4	0.0	1.31	0.17	2,018	0.0	95.9	0.0	4.1	0.0	27.4	614	10.1	0.49	—	—
2.2	0.3	1.5	0.0	0.62	0.08	1,556	0.0	91.6	0.0	8.4	0.6	34.0	292	13.0	0.54	—	—
2.1	0.2	1.6	0.0	1.23	0.16	24,520	0.0	96.4	1.1	2.5	0.1	19.0	4,480	5.7	**0.19**	—	—
1.3	(0.6)	1.1	0.0	**0.46**	0.06	14,891	0.0	92.2	1.8	6.1	0.0	36.0	2,121	6.9	**0.19**	—	—
3.7	**0.0**	**2.4**	**0.0**	**1.00**	**0.29**	**4,328**	**0.0**	**98.5**	**0.1**	**1.4**	**0.4**	**33.8**	**838**	**12.0**	**0.56**	**—**	**0.00**
3.6	(0.1)	2.4	0.0	1.00	0.29	3,375	0.0	98.9	0.0	1.1	0.3	54.0	1,292	5.3	**0.47**	—	—
4.4	**0.7**	2.6	0.0	**0.90**	0.26	1,614	0.0	99.5	0.4	0.2	0.2	44.0	1,240	5.4	0.56	—	—
—	—	3.1	0.0	**0.86**	0.25	310	0.0	98.8	0.0	1.2	0.0	—	133	20.9	0.49	1.00R	—
4.0	**0.3**	2.2	0.0	1.07	0.31	346	0.0	94.0	0.0	6.0	0.0	27.0	291	11.3	0.63	—	—
4.0	**0.3**	3.0	0.0	1.24	0.36	1,333	0.0	98.8	0.6	0.6	0.4	13.9	228	14.0	0.73	—	—
3.6	(0.1)	2.6	0.0	0.97	0.28	6,497	0.0	97.0	0.0	3.0	0.0	28.0	1,330	6.7	**0.35**	—	—
3.6	(0.1)	2.1	0.1	1.07	0.31	2,819	0.0	97.1	0.0	2.9	0.0	106.7	435	15.1	**0.46**	—	—
3.9	0.2	2.5	0.0	1.00	0.29	5,489	0.0	99.4	0.0	0.6	0.0	9.7	934	7.1	0.50	—	—
4.3	**0.6**	3.2	0.0	1.10	0.32	4,636	0.0	99.1	0.0	0.9	0.5	16.0	939	7.3	0.52	—	—
4.0	0.3	2.7	0.0	1.03	0.30	56,639	0.0	98.3	0.1	1.6	0.2	15.0	7,001	2.2	**0.19**	—	—
4.3	**0.0**	**3.1**	**0.0**	**1.00**	**0.33**	**3,297**	**0.0**	**99.4**	**0.2**	**0.5**	**0.1**	**26.8**	**653**	**11.2**	**0.49**	**—**	**0.00**
4.5	0.2	3.0	0.1	1.12	0.37	5,608	0.0	99.3	0.0	0.7	0.0	25.0	1,195	7.3	0.46	—	—
4.7	**0.4**	3.1	0.0	1.09	0.36	3,657	0.0	98.1	1.7	0.2	0.0	23.0	1,125	7.4	**0.25**	—	—
4.4	0.1	3.2	0.1	1.00	0.33	1,067	0.0	98.4	0.0	1.6	0.0	99.5	263	17.5	0.48	—	—
4.8	**0.5**	3.2	0.0	1.00	0.33	1,341	0.0	99.1	0.0	0.9	0.0	10.0	492	9.1	0.50	—	—
4.4	0.1	3.6	0.0	0.91	0.30	2,690	0.0	99.8	0.0	0.2	0.0	11.5	495	8.1	0.52	—	—
4.6	0.3	3.9	0.0	**0.88**	0.29	2,407	0.0	100.0	0.0	0.0	0.1	15.0	512	11.0	0.48	—	—
4.6	0.3	3.4	0.0	1.12	0.37	11,174	0.0	99.9	0.1	0.0	0.0	19.0	1,645	3.8	**0.19**	—	—
4.7	**0.0**	**3.7**	**0.0**	**1.00**	**0.38**	**2,723**	**0.1**	**99.3**	**0.1**	**0.6**	**0.8**	**35.3**	**592**	**10.1**	**0.65**	**—**	**0.00**
4.5	(0.2)	3.3	0.0	1.05	0.40	577	0.0	100.0	0.0	0.0	0.2	80.0	342	10.7	0.60	—	—
4.7	0.0	4.0	0.0	0.95	0.36	193	0.0	96.1	0.1	3.9	(0.1)	25.4	413	6.7	0.90	—	—
5.3	**0.6**	3.6	0.0	**0.95**	0.36	5,077	0.5	99.5	0.0	0.0	1.3	8.5	929	8.2	0.69	2.00R	—
5.0	**0.3**	3.7	0.0	1.00	0.38	12,711	0.0	99.3	0.4	0.4	0.4	21.0	2,034	3.4	0.19	—	—
4.3	**0.0**	**2.7**	**0.1**	**1.00**	**0.34**	**145**	**0.0**	**100.0**	**0.0**	**0.0**	**0.3**	**50.7**	**94**	**29.0**	**0.51**	**—**	**0.00**
4.3	0.0	2.5	0.1	1.03	0.35	179	0.0	100.0	0.0	0.0	0.6	18.0	117	25.2	0.55	—	—
4.2	(0.1)	3.0	0.1	0.97	0.33	111	0.0	100.0	0.0	0.0	0.0	83.5	71	32.9	0.47	—	—
5.3	1.2	3.2	0.0	1.27	0.42	1,107	0.0	99.6	0.0	0.4	0.5	50.0	464	12.6	0.50	—	—
3.8	(0.3)	2.3	0.0	0.94	0.31	1,922	0.0	99.5	0.0	0.5	0.1	52.0	708	7.9	0.47	—	—
2.9	(1.2)	2.1	0.0	0.73	0.24	1,283	0.0	99.7	0.0	0.4	0.0	17.0	258	19.6	0.56	—	—
2.6	(1.5)	1.6	0.0	0.55	0.18	773	0.0	99.0	0.0	1.0	0.8	33.0	328	16.4	0.47	—	—
4.5	0.4	3.0	0.0	1.09	0.36	2,017	0.0	99.8	0.0	0.2	0.3	25.0	689	8.4	0.46	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2017	2016	2015	2014	2013	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Northern CA Interm Tax-Ex (NCITX)	4.1	(0.7)	3.2	8.0	(2.4)	42.4	(7.9)	2.7	2.0	2.2	(0.4)	2.4	(0.5)
		T. Rowe Price CA T/F Bd (PRXCX)	5.5	0.0	3.8	11.4	(2.8)	59.8	9.5	(0.8)	(1.5)	3.1	0.5	3.5	0.6
		USAA CA Bond (USCBX)	5.5	0.1	3.6	12.6	(3.0)	70.7	20.4	(6.4)	(7.1)	3.1	0.5	3.6	0.7
		Vanguard CA IT T/E Inv (VCAIX)	4.8	(0.2)	3.1	8.0	(0.9)	47.9	(2.4)	2.0	1.3	2.5	(0.1)	2.9	0.0
		Vanguard CA Lg T/E Inv (VCITX)	6.8	0.0	4.3	11.8	(2.6)	62.2	11.9	(2.1)	(2.8)	3.7	1.1	3.9	1.0
		Westcore CO Tax-Ex Ret (WTCOX)	5.1	(0.1)	3.0	7.2	(2.6)	41.4	0.0	2.8	0.0	2.6	0.0	2.4	0.0
		Fidelity CT Muni Inc (FICNX)	4.1	(0.4)	3.3	8.4	(2.6)	42.0	4.4	4.2	0.2	2.3	0.3	2.5	0.4
		T. Rowe Price GA Tax-Fr (GTFBX)	4.7	(0.1)	3.4	9.5	(3.0)	51.3	0.0	(0.5)	0.0	2.6	0.0	2.8	0.0
		Hawaii Municipal Inv (SURFX)	3.7	0.2	2.4	8.8	(2.7)	42.2	0.0	(1.3)	0.0	2.1	0.0	2.4	0.0
		Dupree KY Tax-Fr Inc (KYTFX)	4.1	0.2	2.5	7.6	(2.1)	42.1	10.3	5.3	(0.5)	2.3	0.6	2.4	0.7
		Fidelity MA Muni Inc (FDMMX)	6.0	(0.2)	3.9	10.2	(3.4)	51.4	4.6	1.5	(1.6)	2.8	0.2	2.9	0.3
		Vanguard MA Tax-Ex Inv (VMATX)	5.4	(0.2)	3.3	9.9	(3.5)	49.5	2.7	3.4	0.3	3.2	0.6	3.2	0.6
		Fidelity MD Muni Inc (SMDMX)	5.9	(0.2)	3.3	8.7	(3.2)	46.7	9.8	1.2	(0.7)	3.0	0.9	2.8	0.7
		T. Rowe Price MD Tax-Fr (MDXBX)	4.9	0.8	3.2	9.3	(2.8)	56.1	19.2	(1.0)	(2.9)	2.9	0.8	3.0	0.9
		Fidelity MI Muni Inc (FMHTX)	5.5	(0.2)	3.6	9.2	(2.8)	47.1	0.0	3.4	0.0	2.9	0.0	3.0	0.0
		Fidelity MN Muni Inc (FIMIX)	4.5	0.0	3.0	6.8	(2.0)	39.7	(11.8)	4.6	4.8	2.5	(0.3)	2.4	(0.4)
		Sit MN Tax-Free Inc (SMTFX)	5.8	0.1	3.5	9.9	(3.2)	63.3	11.8	(4.9)	(4.7)	3.1	0.3	3.1	0.3
		Dupree NC Tax-Fr Inc (NTFIX)	4.6	0.0	2.7	8.9	(3.5)	45.9	0.0	3.0	0.0	2.4	0.0	2.5	0.0
		Fidelity NJ Muni Inc (FNJHX)	6.9	0.5	1.9	8.9	(3.0)	47.8	(4.2)	2.4	1.3	3.1	(0.2)	3.0	(0.2)
		Vanguard NJ Lg-Tm T/E Inv (VNJTX)	8.3	0.8	2.6	9.8	(2.5)	54.1	2.1	1.5	0.4	3.9	0.6	3.7	0.5
		Dreyfus NY Tax-Ex Bond (DRNYX)	5.1	(0.1)	3.6	8.9	(4.7)	46.3	(1.6)	0.7	(0.3)	2.8	0.1	2.4	(0.3)
		Fidelity NY Muni Inc (FTFMX)	5.3	0.1	3.7	9.4	(3.0)	49.2	1.3	2.7	1.7	3.0	0.3	3.0	0.3
		T. Rowe Price NY Tax-Fr (PRNYX)	4.6	0.3	3.6	10.3	(3.9)	53.2	5.3	(0.3)	(1.3)	2.9	0.2	2.9	0.2
		USAA NY Bond (USNYX)	4.3	0.3	3.3	9.6	(4.1)	56.9	9.0	(2.9)	(3.9)	2.6	(0.1)	2.6	(0.1)
		Vanguard NY Lg-Tm T/E Inv (VNYTX)	5.7	0.5	4.1	10.8	(3.0)	53.6	5.7	1.0	0.0	3.4	0.7	3.5	0.8
		Fidelity OH Muni Inc (FOHFX)	6.0	0.1	4.2	10.2	(3.2)	51.6	5.6	3.3	(1.2)	3.4	0.4	3.4	0.4
		Vanguard OH Lg-Tm TxEx (VOHIX)	6.3	0.9	4.2	11.1	(3.2)	56.8	10.8	2.3	(2.2)	3.8	0.8	3.8	0.8
		Fidelity PA Muni Inc (FPXTX)	5.4	0.3	3.3	9.3	(2.5)	48.9	(3.1)	3.2	1.3	3.0	(0.3)	3.1	(0.3)
		Vanguard PA Lg T/E Inv (VPAIX)	6.5	0.6	4.0	10.7	(2.8)	55.2	3.2	0.6	(1.3)	3.7	0.4	3.7	0.3
		Dupree TN Tax-Fr Inc (TNTIX)	3.9	0.1	2.3	8.6	(2.5)	44.2	0.0	1.8	0.0	2.1	0.0	2.4	0.0
		T. Rowe Price VA T/F Bd (PRVAX)	4.7	0.6	3.3	9.8	(3.5)	51.9	5.9	1.1	(0.4)	2.9	0.5	2.9	0.3
		USAA VA Bond (USVAX)	4.5	0.8	2.7	10.7	(3.2)	55.5	9.5	(2.8)	(4.3)	2.7	0.3	3.0	0.4
		WesMark WV Muni Bond (WMKMX)	3.8	0.0	2.1	6.8	(2.6)	34.1	0.0	1.8	0.0	2.0	0.0	2.0	0.0
		International Bond: General Cat Average	**8.1**	**4.3**	**(2.0)**	**1.9**	**(0.1)**	**65.0**	**0.0**	**(8.9)**	**0.0**	**3.3**	**0.0**	**2.2**	**0.0**
		Matthews Asia Strat Inc Inv (MAINX)	9.3	**8.8**	(0.6)	2.5	(0.5)	—	—	—	—	**5.7**	**2.4**	**3.8**	**1.6**
		Payden Global Fixed Inc (PYGFX)	4.1	3.6	**1.4**	**7.2**	(1.2)	47.5	(17.5)	2.9	**11.8**	3.0	(0.3)	3.0	0.8
		T. Rowe Price Gbl Multi-Sec Bd (PRSNX)	6.4	**6.8**	(0.1)	**4.3**	**0.3**	**79.3**	**14.3**	—	—	**4.3**	**1.0**	**3.5**	**1.3**
		T. Rowe Price Intl Bd (RPIBX)	**11.1**	2.2	(5.7)	(3.8)	(3.9)	34.1	(30.9)	(5.8)	3.1	2.3	(1.0)	(0.2)	(2.4)
I		Vanguard Tot Intl Bd Idx Inv (VTIBX)	2.4	4.6	**1.0**	**8.8**	—	—	—	—	—	2.6	(0.7)	—	0.0
		International Bond: Emerging Cat Average	**9.5**	**12.4**	**(1.5)**	**2.3**	**(6.6)**	**119.8**	**0.0**	**(18.6)**	**0.0**	**6.6**	**0.0**	**3.1**	**0.0**
		Fidelity New Markets Inc (FNMIX)	10.1	**14.7**	0.2	**4.3**	**(6.5)**	**156.5**	**36.7**	(18.7)	(0.1)	**8.2**	**1.6**	**4.3**	**1.2**
		T. Rowe Price Emg Mkt Bd (PREMX)	8.9	**14.6**	**0.6**	3.2	(7.2)	**129.5**	**9.7**	(18.9)	(0.3)	**7.9**	**1.3**	3.7	0.6
		International Bond: Currency Cat Average	**3.5**	**0.9**	**(5.2)**	**(2.2)**	**(1.4)**	**(4.2)**	**0.0**	**(5.5)**	**0.0**	**(0.8)**	**0.0**	**(1.4)**	**0.0**
		Merk Absolute Ret Curr Inv (MABFX)	4.6	**8.2**	(9.3)	1.5	**5.7**	—	—	—	—	**0.9**	**1.7**	**2.0**	**3.4**
		Merk Hard Currency Inv (MERKX)	9.0	(0.4)	(12.1)	(8.5)	(2.8)	**10.6**	**14.8**	(10.1)	(4.6)	(1.5)	(0.7)	(3.2)	(1.8)

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
3.8	(0.3)	2.6	0.0	1.06	0.35	475	0.0	100.0	0.0	0.0	0.0	64.6	191	17.5	0.46	—	—
4.6	0.5	3.1	0.0	1.09	0.36	629	0.0	100.0	0.0	0.0	0.1	5.6	274	11.2	0.50	—	—
4.8	0.7	3.3	0.0	0.91	0.30	697	0.0	100.0	0.0	0.0	1.9	26.0	158	21.2	0.51	—	—
4.1	0.0	2.6	0.0	0.97	0.32	13,071	0.0	99.5	0.3	0.2	0.2	16.0	3,172	4.5	0.19	—	—
4.7	0.6	3.2	0.0	1.24	0.41	3,998	0.0	100.0	0.0	0.1	0.2	18.0	838	7.1	0.19	—	—
3.7	0.0	2.8	0.0	1.00	0.28	272	0.0	83.5	0.0	16.5	3.6	47.0	183	18.4	0.66	—	—
3.8	0.3	2.5	0.1	1.12	0.36	374	0.0	100.0	0.0	0.0	0.6	20.0	138	27.5	0.48	—	—
4.1	0.0	2.9	0.0	1.00	0.32	329	0.0	100.0	0.0	0.0	0.0	13.8	168	18.1	0.52	—	—
3.4	0.0	2.3	0.0	1.00	0.24	165	0.0	99.3	0.0	0.7	0.0	18.4	97	31.3	1.03	—	0.15
3.9	0.7	3.0	0.0	1.04	0.27	979	0.0	100.0	0.0	0.0	0.0	10.4	260	20.2	0.55	—	0.00
4.2	0.1	2.8	0.1	1.06	0.36	1,776	0.0	99.6	0.0	0.4	0.1	25.0	415	12.2	0.46	—	—
4.3	0.2	2.9	0.0	1.15	0.39	2,195	0.0	100.0	0.0	0.0	0.5	25.0	431	9.3	0.15	—	—
3.9	0.7	2.3	0.1	1.46	0.35	237	0.0	100.0	0.0	0.0	0.4	24.0	126	24.2	0.55	—	—
4.4	1.2	3.3	0.0	1.17	0.28	2,287	0.0	99.7	0.0	0.3	0.0	14.1	544	13.3	0.46	—	—
4.1	0.0	2.7	0.0	1.00	0.33	680	0.0	100.0	0.0	0.0	0.8	25.0	278	15.6	0.49	—	—
3.7	(0.4)	2.5	0.0	1.00	0.30	549	0.0	99.7	0.0	0.3	0.4	13.0	263	17.3	0.50	—	—
4.5	0.4	3.0	0.0	1.00	0.30	548	0.0	98.5	(0.4)	1.9	2.3	16.2	404	11.8	0.80	—	—
4.0	0.0	2.7	0.0	1.00	0.31	139	0.0	100.0	0.0	0.0	0.0	11.5	161	19.1	0.69	—	0.00
4.1	(0.2)	2.9	0.1	1.05	0.39	525	0.0	99.1	0.0	0.9	0.5	15.0	200	20.5	0.47	—	—
4.5	0.2	3.5	0.1	1.11	0.41	2,133	0.0	99.8	0.0	0.2	0.5	19.0	513	9.9	0.19	—	—
3.8	(0.2)	3.0	0.0	1.06	0.33	1,115	0.0	99.5	0.6	0.0	1.2	14.3	169	20.4	0.73	—	—
4.2	0.2	2.8	0.1	1.10	0.34	1,740	0.0	100.0	0.0	0.0	0.0	20.0	373	15.4	0.46	—	—
4.2	0.2	3.2	0.0	1.00	0.31	475	0.0	100.0	0.0	0.0	0.4	7.7	233	14.0	0.51	—	—
4.3	0.3	3.4	0.0	0.87	0.27	223	0.0	100.0	0.0	0.0	4.1	10.0	153	22.7	0.61	—	—
4.4	0.4	3.2	0.0	1.13	0.35	4,455	0.0	99.9	0.1	0.0	0.1	18.0	987	7.4	0.19	—	—
4.4	0.3	2.7	0.1	1.15	0.38	677	0.0	100.0	0.0	0.0	0.8	17.0	230	14.0	0.48	—	—
4.7	0.6	3.2	0.1	1.09	0.36	1,217	0.0	99.6	0.0	0.4	0.4	15.0	407	10.0	0.15	—	—
4.2	(0.1)	2.9	0.1	0.94	0.31	480	0.0	100.0	0.0	0.1	0.4	18.0	207	19.5	0.49	—	—
4.5	0.2	3.4	0.0	1.06	0.35	3,601	0.0	99.9	0.0	0.1	0.2	19.0	724	6.5	0.19	—	—
3.8	0.0	2.8	0.0	1.00	0.27	113	0.0	100.0	0.0	0.0	0.0	9.3	120	24.3	0.71	—	0.00
4.3	0.4	3.1	0.0	1.07	0.29	1,233	0.0	100.0	0.0	0.0	0.0	11.8	277	15.0	0.47	—	—
4.2	0.3	3.0	0.0	1.00	0.27	696	0.0	100.0	0.0	0.0	3.2	13.0	176	18.6	0.58	—	—
3.1	0.0	1.8	0.0	1.00	0.25	116	0.0	99.6	0.0	0.5	0.0	17.0	170	20.4	1.07	—	—
3.3	**0.0**	**1.7**	**1.0**	**1.00**	**0.46**	**7,058**	**5.6**	**94.2**	**5.8**	**(5.6)**	**64.5**	**112.9**	**645**	**69.5**	**0.79**	**—**	**0.00**
—	—	3.8	1.5	0.98	0.45	94	0.0	75.4	19.6	5.1	72.3	71.5	46	41.9	1.15	—	0.00
4.2	**0.9**	1.9	0.9	**0.52**	0.24	125	0.0	98.2	1.1	0.7	35.3	58.0	281	132.8	0.71	—	—
—	—	3.4	1.7	0.67	0.31	549	0.0	86.7	13.0	0.3	51.6	111.5	370	37.7	0.71	—	—
2.2	(1.1)	1.4	0.8	1.61	0.74	4,075	0.0	95.0	2.8	2.2	91.9	72.9	281	21.2	**0.69**	2.00R	—
—	—	2.2	—	0.63	0.29	99,435	0.0	94.4	4.2	1.4	91.6	19.0	4,687	4.9	**0.15**	—	—
6.0	**0.0**	**4.7**	**2.3**	**1.00**	**0.57**	**2,838**	**0.2**	**95.5**	**1.2**	**3.1**	**92.0**	**75.7**	**286**	**21.7**	**0.92**	**—**	**0.00**
7.7	**1.7**	5.3	2.5	1.16	0.66	6,431	1.1	89.9	0.1	8.9	89.2	82.0	321	13.7	0.86	—	—
6.4	0.4	6.2	2.6	1.07	0.61	6,753	0.1	97.0	2.6	0.4	94.9	59.5	410	19.8	0.92	2.00R	—
(1.5)	**0.0**	**1.0**	**0.2**	**1.00**	**0.92**	**604**	**0.1**	**21.4**	**5.3**	**73.2**	**22.7**	**435.4**	**86**	**32.4**	**1.53**	**—**	**0.00**
—	—	4.7	0.7	**0.64**	0.59	25	0.0	41.7	0.0	58.3	41.7	71.0	38	41.7	1.31	—	0.25
(0.1)	**1.4**	0.0	0.2	0.88	0.81	108	0.0	52.2	8.4	39.4	52.2	81.0	39	46.2	1.30	—	0.25

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www.oberweisfunds.com

Old Westbury
800-607-2200

Osterweis
866-236-0050
www.osterweis.com

Parnassus
800-999-3505
www.parnassus.com

Pax World Funds
800-372-7827
www.paxworld.com

Payden Funds
800-572-9336
www.payden.com

Permanent Portfolio
800-341-8900
www.permanentportfoliofunds.com

PIA Mutual Funds
800-251-1970
www.pacificincome.com

Polaris Funds
888-263-5594
www.polarisfunds.com

PRIMECAP Odyssey Funds
800-729-2307
www.odysseyfunds.com

ProFunds
888-776-3637
www.profunds.com

Royce
800-221-4268
www.roycefunds.com

Russell
800-787-7354
www.russell.com

Rydex Funds
800-820-0888
www.guggenheiminvestments.com

SA Funds
844-366-0905
www.sa-funds.net

Schwab Funds
877-824-5615
www.schwab.com

Selected Funds
800-243-1575
www.selectedfunds.com

Sequoia
800-686-6884
www.sequoiafund.com

Shelton Capital Management
800-955-9988
www.sheltoncap.com

Sit
800-332-5580
www.sitfunds.com

Sound Shore Fund
800-551-1980
www.soundshorefund.com

State Street Global Advisors
800-997-7327
www.ssgafunds.com

T. Rowe Price
800-638-5660
www.troweprice.com

TCW
800-248-4486
www.tcw.com

Thompson IM Funds
800-999-0887
www.thompsonim.com

TIAA Investments
877-518-9161
www.tiaa.org

Tocqueville
800-697-3863
www.tocquevillefunds.com

Toews Funds
877-558-6397
www.ToewsCorp.com

Touchstone
800-543-0407
www.TouchstoneInvestments.com

Tweedy, Browne
800-432-4789
www.tweedy.com

U.S. Global Investors
800-873-8637
www.usfunds.com

USAA
800-531-8722
www.usaa.com

Value Line
800-243-2729
www.vlfunds.com

Vanguard
877-662-7447
www.vanguard.com

Voya
800-992-0180
investments.voya.com

Walthausen Funds
888-925-8428
www.walthausenfunds.com

Wasatch
800-551-1700
www.wasatchfunds.com

WesMark
800-864-1013
www.wesmarkfunds.com

Westchester Capital
800-343-8959
www.mergerfund.com

Westcore Funds
800-392-2673
www.westcore.com

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market, starting March 1, 2009, and continuing through December 31, 2017; and the difference in fund total return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds within the investment category are shown in boldface.

Bear Market Return (%)—Fund and Category +/-: Reflects the fund's performance in the most recent bear market, from November 1, 2007, through February 28, 2009; and the difference in fund total return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in boldface.

3-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2015, the annual total compound return if held through December 31, 2017; and the difference in fund annual return for the period from the average return for the period for all funds in the same category. When the difference from category is negative, the fund underperformed the average fund in its investment category for the period by the percent indicated. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in bold.

5-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2013, the annual total compound return if held through December 31, 2017; and the difference in fund annual return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in bold.

10-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2008, the annual total compound return if held through December 31, 2017; and the difference in fund annual return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in bold.

Yield (%): The per share annual income distribution made by the fund divided by the sum of the year-ending net asset value plus any capital gains distributions made during the year. This ratio is similar to a dividend yield and would be higher for income-oriented funds and lower for growth-oriented funds. The figure only reflects income; it is not a total return number. For some funds, the yield may be distorted if the fund reports short-term capital gains as income.

Tax-Cost Ratio (%): Measures how much a fund's annualized return is reduced by the taxes paid on distributions, assuming the maximum marginal tax rate. A tax-cost ratio of 0.0% indicates that the fund did not pay any taxable income or make capital gains distributions. A 3.0% tax-cost ratio means that each year, investors lost an average of 3.0% of their assets to taxes. The lower the ratio, the more tax-efficient the fund. The ratio is calculated using the last five years of data.

Risk Index—Category and Total: The Category Risk Index is the standard deviation of a fund's return divided by the standard deviation of return for the average fund in the category. The Total Risk Index is the standard deviation of a fund's return divided by the average standard deviation of return for all funds. Standard deviation is a measure of return volatility and is computed using monthly returns for the last three years. A value of 1.00 denotes average risk. Values above 1.00 indicate greater than average risk while values below 1.00 indicate less than average risk. Risk numbers that are in the lowest 25% of all funds within the investment category are shown in boldface.

Total Assets ($ Mil): Aggregate fund value for all share classes in millions of dollars at the end of the calendar year.

Portfolio (%)—Stock/Bond/Other/Cash: The portfolio composition columns classify investments by type and give the percentage of the total portfolio invested in each. Some funds are "funds of funds" and their portfolio holdings may be denoted by "100% other." Due to rounding of the percentages and the practice of leverage (borrowing) to buy securities, the portfolio total percentage may not equal 100%.

Percent of Portfolio in Foreign Issues: The percentage of the fund's assets invested in foreign stocks and bonds.

Portfolio Turnover Ratio (%): A measure of the trading activity of the fund, computed by dividing the lesser of purchases or sales for the year by the monthly average value of the securities owned by the fund during the year. Securities with maturities of less than one year are excluded from the calculation. The result is expressed as a percentage, with 100% implying a complete turnover within one year.

Number of Holdings: The total number of individual securities held by the fund. These can include stocks, bonds, currencies, futures contracts and option contracts. This figure is meant to be a measure of portfolio risk: The lower the number, the more concentrated the fund is in a few issues.

Percent of Portfolio in Top 10 Holdings: Investments, expressed as a percentage of the total portfolio assets, in the fund's top 10 portfolio holdings. The higher the percentage, the more concentrated the fund is in a few companies or issues, and the more the fund is susceptible to market fluctuations in these few holdings. Used in combination with the number of holdings figure, the percent of portfolio in top 10 holdings figure can indicate how concentrated a fund is.

Expense Ratio (%): The sum of administrative fees plus adviser management fees and 12b-1 fees divided by the average net asset value of the fund, stated as a percentage. Brokerage costs incurred by the fund are not included in the expense ratio, but are instead reflected directly in net asset value. Front-end loads, back-end loads, redemption fees and account activity charges are not included in this ratio. Some funds are "funds of funds" and their expense ratios will not reflect the expenses of all funds held by the fund. Expense ratios that are in the lowest 25% of all funds within the investment category are shown in boldface.

Max Load (%): Percentage maximum fee. The letter indicates the load type: **F** = a front-end load (a sales charge incurred upon purchase), and **R** = a redemption fee that is incurred at the time of sale. A **—** = no loads or charges. Returns are not adjusted for loads, redemption fees or charges.

12b-1 Fee (%): If a fund has the ability to charge a 12b-1 fee, the percentage actually charged is given. A **—** = no 12b-1 fee can be charged.

R-Squared (%): How much of the fund's three-year return can be explained by movements in the S&P 500 index. Values at or close to 100% imply the fund's returns have been directly influenced by the domestic large-cap stock index. Lower values suggest that the fund's returns are less influenced by the movement of the S&P 500, with 0% implying no influence. (R-squared is included only in the online version of this guide.) ➤

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