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GUIDE TO THE TOP MUTUAL FUNDS

The Individual Investor's Guide to the Top Mutual Funds 2019

While the majority of fund categories show negative returns for 2018, the timing and severity of the drops varied.

BY AAIL STAFF

Last year was a tough one for investors.

The combination of a correction early in the year followed by a correction/bear market late in the year resulted in disappointing returns for many funds. Out of the 47 fund categories we track, 36 had negative returns. If your portfolio had a disappointing year, it was not alone.

Some investors responded with their feet. Based on estimates from the Investment Company Institute (ICI), \$166.4 billion was withdrawn from mutual funds during the first 11 months of 2018. During the month of December (through the week ended January 2, 2019), an additional \$203 billion was estimated to have been withdrawn.

Domestic equity funds incurred the largest outflows, though these funds are also among the largest in terms of size. Investment-grade bond funds attracted some of the outflows from equity funds during most of the year. Then December occurred, and investors pulled out of these more conservative funds too.

The timing and severity of last fall's drop varied by category. Small-cap stock, foreign stock and real estate funds began dropping in September. Several bond categories declined in September too. Large-cap stocks, particularly those more growth oriented, didn't start to weaken until October. As fall turned into winter, the small-cap Russell 2000 index and the tech-heavy Nasdaq composite crossed into the bear market territory while the S&P 500 index managed to stay above the waterline separating a correction from a bear market. The late-year drops not only impacted the returns you may have seen at year end but also the bull and bear market calculations displayed in this year's guide.

Given the large number of categories that registered negative returns in September, we chose to use the end of August 2018 as the end date of the current bull market



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period for return calculations in this guide. A new bear market period was not started, given the late-December and early-January rebound; rather, the existing range of November 2007 through February 2009 was maintained for bear market return calculations. The line separating bull market periods and bear market periods is subjective and is often only clear in hindsight.

The timing of the financial crisis and the long time span of the post-crisis bull market prevented bull and bear market returns from being calculated for some of the funds featured in this year's guide. Such funds were launched after 2007 (bear market) or after 2009 (bull market). Funds launched after November 2007 or after March 2009 will not have returns for those periods calculated.

Those of you who own or track the performance of Vanguard funds may notice a difference in share class used in this guide. Last November, Vanguard reduced the minimum investment for the Admiral Shares class of 38 of its index funds from \$10,000 to \$3,000. At the same time, it closed the Investor Shares class of those funds to new individual investors. (Some Investor Shares class are still available for funds held in certain retirement plans and for existing shareholders.) Besides having a lower fee, the Admiral Shares funds have different ticker symbols. This year's guide uses the ticker symbols for the Admiral Shares class. They are the same funds as the Investor Shares class, they just have lower expense ratios and different tickers.

We also eliminated the 2010–2019 target date fund category. The funds comprising this category have been merged into retirement peers or are otherwise included in the “in retirement” target date category. This is by design, as target date funds are designed to evolve into a retirement allocation after their shareholders have reached retirement age.

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 & ETF Investing section of AAIL.com (www.aail.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 2018 and Table 5 lists the 50 worst-performing funds of 2018. 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 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. A small number of funds with assets below \$50 million may be included in some of the newer categories tracked.

Loads

Only low-load and no-load mutual funds are included. 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.

- » Funds with 12b-1 fees and no front- or back-end loads are included; 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. 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. Nor are funds included that had significantly more volatility than other funds of their category.

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. 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.

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 727, 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 approximately 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
(continued on page 36)

TABLE 1

Performance of Index Benchmarks

Index	Annual Total Return (%)					Total Return (%)		Annual Total Return (%)			Total Risk Index
	2018	2017	2016	2015	2014	Bull	Bear	3-Yr	5-Yr	10-Yr	
Domestic Stock Indexes											
S&P 500 Equal Weighted	(7.6)	18.9	14.8	(2.2)	14.5	471.9	(53.7)	8.0	7.1	15.0	1.08
S&P 500	(4.4)	21.8	12.0	1.4	13.7	382.0	(50.9)	9.3	8.5	13.1	1.02
S&P MidCap 400	(11.1)	16.2	20.7	(2.2)	9.8	426.0	(49.3)	7.7	6.0	13.7	1.26
S&P SmallCap 600	(8.5)	13.2	26.6	(2.0)	5.8	502.4	(51.3)	9.5	6.3	13.6	1.52
International Stock Indexes											
MSCI World	(8.2)	23.1	8.1	(0.3)	5.5	272.2	(53.6)	6.9	5.1	10.3	0.99
MSCI EAFE	(13.4)	25.6	1.5	(0.4)	(4.5)	170.3	(56.3)	3.4	1.0	6.8	1.07
MSCI Europe	(14.3)	26.2	0.2	(2.3)	(5.7)	175.3	(58.9)	2.7	(0.0)	6.8	1.15
MSCI Far East	(11.8)	26.2	2.6	7.0	(2.3)	149.6	(47.0)	4.5	3.6	6.4	1.09
MSCI Pacific	(11.8)	25.0	4.5	3.2	(2.5)	164.4	(50.6)	4.8	3.0	7.0	1.08
Bond Indexes											
Bloomberg Barclays US Aggregate Bond	0.0	3.5	2.7	0.6	6.0	41.1	6.0	2.1	2.5	3.5	0.27
ICE BofAML US Corporate Bond	(2.3)	6.5	6.0	(0.6)	7.5	83.6	(7.2)	3.3	3.3	6.1	0.34
ICE BofAML US High Yield Bond	(2.3)	7.5	17.3	(4.6)	2.5	188.0	(26.1)	7.2	3.8	10.9	0.44
Bloomberg Barclays GNMA Bond	1.0	1.9	1.6	1.4	6.0	33.9	10.7	1.5	2.4	3.2	0.20
Bloomberg Barclays 1-3 Yr US Gov't	1.6	0.4	0.9	0.6	0.6	9.7	8.4	1.0	0.8	1.0	0.08
Bloomberg Barclays Interm US Gov't	1.4	1.1	1.0	1.2	2.5	19.6	11.8	1.2	1.5	1.8	0.21
Bloomberg Barclays Long US Gov't	(1.8)	8.5	1.4	(1.2)	24.7	63.5	16.0	2.6	5.9	4.2	0.89
Bloomberg Barclays Muni Bond	1.3	5.4	0.3	3.3	9.1	52.5	2.5	2.3	3.8	4.9	0.32
Treasury Bills	1.9	0.9	0.3	0.1	0.0	3.0	1.9	1.1	0.7	0.4	0.02

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TABLE 2

Performance of Category Averages

Category		Annual Total Return (%)					Total Return (%)		Annual Total Return (%)			Yield (%)	Total Risk Index	Exp Ratio (%)
		2018	2017	2016	2015	2014	Bull	Bear	3-Yr	5-Yr	10-Yr			
Domestic Stock Fund Categories														
Stk-LC	Large-Cap Stock	(6.0)	22.1	10.3	(0.3)	11.4	388.7	(50.7)	8.0	6.9	12.7	1.0	1.14	0.87
Stk-MC	Mid-Cap Stock	(9.0)	19.5	12.2	(2.6)	8.4	382.8	(51.1)	6.7	5.1	12.6	0.6	1.25	0.97
Stk-SC	Small-Cap Stock	(11.2)	15.2	19.6	(4.8)	2.6	408.3	(52.1)	6.7	3.4	12.2	0.3	1.46	1.12
Neutral/Inverse Categories														
LS	Long-Short	(2.3)	5.8	(0.6)	(1.3)	2.2	32.4	(11.9)	0.8	0.6	1.5	1.0	0.56	1.85
Contra	Contra Stock Market	4.9	(22.3)	(18.9)	(4.5)	(18.0)	(85.6)	72.1	(13.3)	(12.8)	(20.3)	0.0	1.68	1.85
Sector Stock Fund Categories														
Sec-Com	Communications Sector	(10.4)	13.7	15.2	2.1	1.9	301.2	(55.2)	5.0	3.8	11.5	1.5	1.32	1.18
Sec-C-Dis	Consumer Discret Sector	(6.8)	22.1	4.4	4.9	10.3	611.5	(54.4)	5.8	6.5	16.9	0.5	1.36	0.98
Sec-C-Stp	Consumer Staples Sector	(13.7)	11.8	4.8	4.7	14.2	248.0	(38.7)	0.4	3.9	10.3	2.0	0.99	1.21
Sec-E	Energy Sector	(29.7)	(5.7)	29.1	(27.7)	(18.0)	64.4	(58.1)	(5.8)	(13.2)	(0.4)	1.4	2.31	1.21
Sec-F	Financial Sector	(15.8)	21.2	21.1	(2.3)	7.2	367.7	(66.6)	7.1	5.1	9.3	1.1	1.70	1.16
Sec-H	Health Sector	1.6	23.3	(9.0)	7.8	29.6	501.8	(35.6)	4.3	9.5	16.1	0.3	1.72	0.98
Sec-I	Industrials Sector	(14.9)	24.9	20.2	(7.4)	13.9	495.2	(57.2)	8.4	5.9	12.9	0.4	1.57	1.06
Sec-NR	Natural Res/Commod Sector	(20.1)	21.4	22.9	(18.3)	(5.9)	237.1	(57.6)	5.9	(1.9)	7.9	1.8	1.51	1.16
Sec-PM	Precious Metals Sector	(17.8)	7.5	56.3	(24.3)	(13.7)	(29.0)	(43.9)	11.1	(2.4)	(3.5)	1.9	3.46	1.50
Sec-R	Real Estate Sector	(7.4)	9.6	6.5	2.2	27.8	412.3	(64.3)	2.5	7.0	11.9	2.5	1.23	0.95
Sec-R-Glb	Real Estate Global Sector	(7.6)	17.9	1.6	(0.3)	9.4	256.5	(68.6)	3.4	3.7	9.1	4.0	1.04	0.92
Sec-T	Technology Sector	(4.7)	39.1	11.0	5.3	13.3	657.9	(54.6)	13.4	11.6	18.0	0.1	1.55	1.11
Sec-U	Utilities Sector	2.1	10.2	19.2	(8.9)	21.5	227.4	(42.5)	10.2	8.1	10.4	2.3	1.07	1.08
International Stock Fund Categories														
IntS-Glb	Global Stock	(10.4)	23.7	6.1	(1.0)	3.3	261.0	(52.1)	5.4	3.6	9.9	1.3	1.06	1.10
IntS-F	Foreign Stock	(16.6)	28.6	0.5	0.5	(5.0)	200.6	(58.0)	2.4	0.5	7.4	1.8	1.14	1.01
IntS-R/C	Regional/Country Stock	(16.2)	35.7	5.8	(4.1)	(2.0)	209.0	(60.8)	5.9	1.7	7.8	1.6	1.54	1.24
IntS-E	Emerging Stock	(17.4)	37.3	9.8	(14.3)	(2.7)	170.0	(66.3)	7.3	0.5	7.4	1.6	1.42	1.24
Balanced Stock/Bond Fund Categories														
Bal	Balanced: Domestic	(5.0)	12.4	7.6	(1.9)	6.0	167.2	(31.9)	4.7	3.6	8.0	1.8	0.67	0.83
Bal-Glb	Balanced: Global	(7.0)	15.2	6.2	(3.3)	3.8	163.4	(38.4)	4.3	2.6	7.8	2.0	0.68	1.04
Target Date Fund Categories														
InRet	Target Date: In Retirement	(3.3)	10.3	5.6	(0.6)	4.9	124.0	(30.9)	4.0	3.3	6.7	2.8	0.40	0.42
TD2020	Target Date: 2020-2029	(4.9)	14.4	6.7	(0.7)	5.8	182.9	(41.5)	5.1	4.0	8.6	2.2	0.58	0.50
TD2030	Target Date: 2030-2039	(6.6)	18.1	7.6	(0.8)	6.2	224.7	(46.8)	5.9	4.6	9.6	2.1	0.75	0.55
TD2040	Target Date: 2040-2049	(7.8)	20.3	8.0	(0.8)	6.3	249.2	(48.4)	6.2	4.8	10.1	2.0	0.86	0.59
TD2050	Target Date: 2050-2059	(8.3)	21.1	8.2	(1.0)	6.5	258.7	(50.1)	6.3	4.8	10.3	2.0	0.89	0.60
TD2060	Target Date: 2060+	(8.2)	21.1	8.6	(1.2)	5.0	—	—	6.5	4.2	—	1.8	0.88	0.46
Bond Fund Categories														
B-CHY	Corporate High-Yield Bond	(2.6)	6.3	12.5	(3.2)	1.7	134.2	(20.3)	5.2	2.7	8.5	5.1	0.39	0.94
B-Cvnt	Convertible Bond	(2.2)	9.2	6.2	(5.4)	5.8	212.2	(43.6)	4.3	2.5	10.4	2.8	0.69	0.39
B-MB	Mortgage-Backed Bond	0.6	1.4	1.2	0.9	4.6	31.9	5.6	1.1	1.7	2.9	2.6	0.17	0.62
B-GvST	Gov't: Short-Term Bond	1.0	0.6	0.6	0.3	1.2	12.5	9.2	0.7	0.7	1.1	1.8	0.10	0.49
B-GvIT	Gov't: Intermediate-Term Bond	0.8	1.6	0.9	0.9	4.5	23.5	11.9	1.1	1.7	2.1	2.1	0.27	0.40
B-GvLT	Gov't: Long-Term Bond	(2.6)	7.8	0.4	(2.1)	26.5	54.9	24.8	1.8	5.4	2.9	2.0	0.98	0.70
B-IP	Inflation-Protected Bond	(0.8)	1.7	3.4	(1.2)	1.2	35.1	1.0	1.4	0.9	2.8	2.1	0.21	0.36
B-GenST	General Bond: Short-Term	1.0	1.6	2.1	0.2	1.1	33.6	(3.1)	1.6	1.2	2.9	2.2	0.08	0.51
B-GenIT	General Bond: Intermed-Term	(0.8)	3.9	3.7	(0.2)	5.1	54.5	0.0	2.3	2.3	4.3	2.9	0.25	0.55
B-GenLT	General Bond: Long-Term	(3.9)	8.8	7.7	(2.5)	11.6	96.7	(7.2)	4.0	4.1	6.5	3.8	0.47	0.39
B-MNST	Muni Nat'l: Short-Term Bond	1.3	1.6	(0.1)	0.9	1.6	17.4	5.3	0.9	1.0	1.8	1.5	0.12	0.41
B-MNIT	Muni Nat'l: Intermed-Term Bond	0.8	4.5	(0.2)	2.6	6.9	42.8	2.7	1.7	2.9	4.0	2.5	0.28	0.55
B-MNLT	Muni Nat'l: Long-Term Bond	0.5	5.3	0.2	3.2	10.2	54.6	(0.3)	2.0	3.8	4.9	3.1	0.31	0.50
B-MHY	Muni Nat'l: High-Yield Bond	0.9	8.2	0.7	4.5	12.8	90.1	(16.0)	3.2	5.3	7.3	4.0	0.36	0.59
IntB-Gen	InterNat'l Bond: General	(1.3)	5.9	4.2	(2.1)	2.5	41.2	(3.8)	2.9	1.9	3.0	2.8	0.34	0.69
IntB-E	InterNat'l Bond: Emerging	(5.7)	9.2	11.6	(0.7)	3.2	106.6	(19.2)	4.7	3.3	7.3	4.7	0.52	0.76
IntB-C	InterNat'l Bond: Currency	(2.1)	2.0	0.2	(4.7)	(1.4)	(14.7)	(2.2)	(0.4)	(1.7)	(1.9)	0.4	0.77	1.60
Asset and Style Averages														
Domestic Taxable Stock		(8.4)	19.5	13.6	(2.4)	8.8	388.3	(51.7)	7.2	5.4	12.1	0.9	1.34	0.99
Growth Style Average		(3.7)	25.8	6.9	1.5	8.4	429.7	(50.3)	8.8	7.2	13.6	0.2	1.29	1.03
Value Style Average		(11.2)	13.4	18.5	(5.5)	8.6	328.5	(51.5)	5.9	4.0	11.1	1.4	1.19	0.95
Domestic Taxable Bond		(0.6)	3.7	4.5	(0.7)	4.5	59.7	(1.5)	2.4	2.1	4.3	3.1	0.27	0.60
All Funds Average		(7.0)	16.3	8.4	(1.8)	5.5	254.8	(37.2)	5.0	3.6	8.7	1.6	1.00	0.91

TABLE 3

Performance of the 50 Most Widely Held Funds

Closed	Category	Fund (Ticker)	Total Assets (\$ Mil)	Annual Total Return (%)					Total Return (%)		Annual Total Return (%)			Total Risk Index
				2018	2017	2016	2015	2014	Bull Mkt	Bear Mkt	3-Yr	5-Yr	10-Yr	
	Stk-LC	Vanguard Tot Stk Idx Adm (VTSAX)	671,890	(5.2)	21.1	12.6	0.3	12.5	391.9	(50.8)	8.9	7.9	13.2	1.06
	Stk-LC	Vanguard 500 Idx Adm (VFIAX)	400,587	(4.5)	21.7	11.9	1.3	13.6	381.1	(50.9)	9.2	8.4	13.1	1.02
	IntS-F	Vanguard Total Intl Stk Idx Adm (VTIAX)	326,952	(14.5)	27.5	4.6	(4.3)	(4.2)	—	—	4.5	0.9	—	1.06
	B-GenIT	Vanguard Total Bd Idx Adm (VBTIX)	203,989	(0.1)	3.5	2.5	0.4	5.8	40.0	6.2	2.0	2.4	3.4	0.27
	B-GenIT	Vanguard Total Bd II Idx Inv (VTBIX)	154,107	(0.1)	3.5	2.5	0.2	5.9	38.7	—	1.9	2.4	—	0.27
C	IntB-Gen	Vanguard Tot Intl Bd Idx Inv (VTIBX)	110,800	2.9	2.4	4.6	1.0	8.8	—	—	3.3	3.9	—	0.22
	IntB-Gen	Vanguard Total Intl Bd Idx Adm (VTABX)	110,800	2.9	2.3	4.6	1.0	8.8	—	—	3.3	3.9	—	0.22
	Stk-LC	Fidelity Contrafund (FCNTX)	108,263	(2.2)	32.2	3.3	6.4	9.5	400.4	(46.3)	10.1	9.3	13.8	1.18
	IntS-F	Vanguard Dev Mkts Idx Adm (VTMGX)	100,711	(14.5)	26.3	2.4	(0.2)	(5.7)	168.6	(57.0)	3.4	0.8	6.2	1.05
C	Bal	Vanguard Wellington Inv (VWELX)	96,216	(3.5)	14.7	11.0	0.0	9.8	209.9	(32.5)	7.1	6.2	9.8	0.64
	Stk-MC	Vanguard Mid Cap Idx Adm (VIMAX)	86,953	(9.3)	19.2	11.2	(1.4)	13.7	417.7	(53.5)	6.3	6.2	13.8	1.14
	Stk-SC	Vanguard SmCp Idx Adm (VSMAX)	77,891	(9.4)	16.2	18.2	(3.7)	7.5	461.6	(53.1)	7.6	5.2	13.5	1.34
	IntS-E	Vanguard Emer Mkts Sel St Adm (VEMAX)	75,602	(14.6)	31.3	11.7	(15.4)	0.6	157.6	(62.6)	7.8	1.3	7.4	1.35
C	IntS-E	Vanguard Emerg Mkt Idx Inv (VEIEX)	75,602	(14.8)	31.1	11.5	(15.5)	0.4	153.7	(62.7)	7.6	1.1	7.3	1.35
	Stk-LC	Vanguard Grth Idx Adm (VIGAX)	73,064	(3.4)	27.7	6.1	3.2	13.6	422.2	(47.1)	9.4	9.0	14.5	1.14
	Stk-LC	Dodge & Cox Stock (DODGX)	71,816	(7.1)	18.3	21.2	(4.5)	10.3	408.8	(57.9)	10.0	7.0	13.1	1.22
	B-GenIT	Metro West Totl Ret Bd M (MWTRX)	69,443	(0.1)	3.0	2.3	(0.1)	5.8	71.5	(0.3)	1.7	2.2	5.5	0.24
	Stk-LC	Vanguard Val Idx Adm (VVIAX)	69,100	(5.5)	17.1	16.8	(0.9)	13.1	348.7	(53.9)	8.9	7.7	11.9	1.02
	B-MNIT	Vanguard IntTm T/E Inv (VWITX)	58,976	1.2	4.5	0.0	2.8	7.2	43.6	4.3	1.9	3.1	4.1	0.28
C	Stk-LC	Vanguard PRIMECAP Inv (VPMCX)	58,586	(2.1)	29.5	10.6	2.5	18.7	457.6	(44.3)	11.9	11.3	15.1	1.23
	Stk-MC	Vanguard Ext Mkt Idx Adm (VEXAX)	58,480	(9.4)	18.1	16.1	(3.3)	7.5	442.3	(52.7)	7.5	5.2	13.6	1.33
	B-GenST	Vanguard ShtTm Inv-Grd Inv (VFSTX)	57,794	0.8	2.0	2.7	1.0	1.7	37.3	(2.1)	1.8	1.6	3.4	0.11
	B-GenIT	Dodge & Cox Inc (DODIX)	55,717	(0.4)	4.3	5.6	(0.6)	5.4	64.0	(0.3)	3.1	2.8	5.0	0.22
C	IntS-F	Dodge & Cox Intl Stk (DODFX)	53,450	(18.0)	23.9	8.2	(11.4)	0.0	204.7	(59.9)	3.2	(0.5)	7.7	1.32
	Sec-R	Vanguard Real Estate Idx Adm (VGSIX)	53,271	(6.0)	4.9	8.5	2.3	30.3	422.8	(64.4)	2.3	7.4	12.0	1.25
	B-GenST	Vanguard ShtTm Bd Idx Adm (VBIRX)	53,234	1.3	1.1	1.4	0.9	1.2	20.3	7.5	1.3	1.2	1.9	0.12
	Stk-LC	T. Rowe Price BICHPGr (TRBCX)	50,603	2.0	36.5	0.9	11.1	9.2	515.4	(50.0)	12.0	11.3	17.0	1.30
	Bal	Vanguard Wellesley Inc Inv (VWINX)	50,228	(2.6)	10.1	8.0	1.2	8.0	144.2	(18.8)	5.0	4.9	7.9	0.40
	Stk-LC	T. Rowe Price Gr Stk (PRGFX)	47,039	(1.1)	33.6	1.4	10.8	8.8	461.8	(49.1)	10.2	10.1	16.0	1.25
	Sec-H	Vanguard Health Care Inv (VGHGX)	43,923	1.1	19.6	(9.0)	12.6	28.5	388.9	(31.8)	3.2	9.7	14.1	1.32
	Stk-LC	Vanguard Windsor II Adm (VWNAX)	41,476	(8.6)	16.8	13.4	(3.2)	11.2	316.5	(52.8)	6.6	5.5	11.2	1.06
	TD2020	Vanguard Tgt Rtmt 2025 Inv (VTTVX)	38,312	(5.2)	15.9	7.4	(0.9)	7.1	202.0	(42.4)	5.7	4.6	9.0	0.63
C	Stk-LC	Fidelity Grth Company (FDGRX)	37,225	(4.6)	36.7	6.0	7.8	14.4	580.0	(50.2)	11.4	11.3	16.9	1.50
	Bal	Vanguard Bal Idx Adm (VBIAX)	36,469	(2.9)	13.8	8.7	0.5	9.9	205.4	(32.4)	6.3	5.8	9.5	0.63
	Stk-LC	Vanguard Div Apprec Adm (VDADX)	36,444	(2.1)	22.2	11.7	(2.0)	10.0	—	—	10.2	7.6	—	0.98
	IntS-F	Vanguard FTSE AW exUS Adm (VFWAX)	35,371	(14.0)	27.2	4.7	(4.7)	(4.1)	—	—	4.6	0.9	—	1.06
	TD2030	Vanguard Tgt Rtmt 2030 Inv (VTHR)	32,771	(5.9)	17.5	7.8	(1.1)	7.1	224.8	(45.9)	6.0	4.8	9.5	0.70
	Stk-LC	Schwab S&P 500 (SWPPX)	32,125	(4.5)	21.7	11.8	1.2	13.5	377.8	(50.7)	9.1	8.4	13.0	1.02
	B-GenIT	Vanguard Intm Bd Idx Adm (VBILX)	31,376	(0.2)	3.8	2.8	1.2	6.9	56.5	5.0	2.1	2.9	4.4	0.34
	IntS-F	Oakmark Intl Inv (OAKIX)	31,164	(23.5)	29.7	7.9	(3.9)	(5.5)	268.1	(54.9)	2.3	(0.5)	9.7	1.46
	TD2030	Vanguard Tgt Rtmt 2035 Inv (VTTHX)	31,087	(6.6)	19.1	8.2	(1.3)	7.2	246.4	(48.0)	6.4	4.9	10.0	0.78
	IntS-F	Vanguard Intl Gr Inv (VWIGX)	31,039	(12.7)	42.9	1.7	(0.7)	(5.7)	258.5	(56.9)	8.2	3.5	9.5	1.36
C	Stk-LC	Vanguard Div Grth Inv (VDIGX)	30,947	0.1	19.3	7.5	2.6	11.8	301.9	(37.9)	8.7	8.0	12.2	0.92
	TD2020	Vanguard Tgt Rtmt 2020 Inv (VTWNX)	30,272	(4.3)	14.0	6.9	(0.7)	7.1	179.6	(38.7)	5.3	4.4	8.5	0.54
	Stk-LC	Vanguard Equity-Inc Inv (VEIPX)	30,085	(5.8)	18.3	14.6	0.7	11.2	350.3	(48.8)	8.5	7.5	12.1	0.92
	Bal	Fidelity Balanced (FBALX)	29,629	(4.1)	16.5	7.0	0.4	10.3	233.1	(40.4)	6.1	5.8	10.3	0.75
	TD2030	Fidelity Freedom 2030 (FFEX)	29,140	(7.1)	19.8	8.1	(0.2)	5.6	217.8	(48.3)	6.4	4.9	9.4	0.80
	B-GenIT	Vanguard IntTm Inv-Gr Fd Inv (VFICX)	29,057	(0.6)	4.1	3.8	1.5	5.8	74.8	(5.7)	2.4	2.9	5.6	0.27
	Stk-MC	Fidelity Low-Priced Stk (FLPSX)	29,048	(10.8)	20.6	8.7	(0.6)	7.6	353.8	(48.8)	5.4	4.6	12.8	0.95
	Stk-LC	Vanguard Hi Div Yld Idx Inv (VHDYX)	29,035	(6.0)	16.3	16.7	0.3	13.3	361.2	(51.8)	8.5	7.7	12.1	0.93

TABLE 4

Top 50 Performers for 2018

Closed	Category	Fund (Ticker)	Annual Total Return (%)					Total Return (%)		Annual Total Return (%)			Total Risk Index	Exp Ratio (%)
			2018	2017	2016	2015	2014	Bull Mkt	Bear Mkt	3-Yr	5-Yr	10-Yr		
	Sec-H	Fidelity Sel Med Tech & Dev (FSMEX)	16.2	26.5	8.6	7.1	26.7	513.5	(27.9)	16.9	16.7	17.7	1.51	0.76
	Sec-H	Fidelity Sel Hlthcare Svcs (FSHCX)	10.4	24.3	2.2	6.9	23.6	565.2	(49.4)	11.9	13.1	18.0	1.57	0.77
	Sec-U	Fidelity Set Util Port (FSUTX)	8.5	17.9	14.0	(10.9)	21.6	245.2	(45.0)	13.4	9.6	11.3	1.00	0.78
	LS	Merger Inv (MERFX)	7.6	2.3	2.6	(0.9)	1.4	35.6	(6.2)	4.2	2.6	3.3	0.27	1.91
	Sec-H	Fidelity Sel Health Care (FSPHX)	7.4	24.0	(10.7)	6.5	32.8	582.3	(40.0)	5.9	11.0	18.2	1.56	0.73
	LS	FundX Tactical Upgrader (TACTX)	7.4	8.1	7.7	2.1	0.5	74.0	—	7.8	5.1	5.1	0.64	1.73
	Stk-LC	Akre Focus Retail (AKREX)	5.2	30.4	8.2	2.5	10.5	—	—	14.1	11.0	—	0.98	1.32
	Stk-MC	Value Line Focused (VLIFX)	4.7	19.8	10.9	2.9	7.9	330.3	(57.3)	11.6	9.1	12.9	1.02	1.18
	Sec-C-Dis	Fidelity Sel Retailing (FSRPX)	4.6	25.8	4.4	18.4	12.0	788.9	(40.2)	11.1	12.7	21.2	1.32	0.78
	Contra	Rydex Inv S&P 500 Str Inv (RYURX)	4.3	(17.4)	(12.3)	(4.4)	(14.0)	(84.4)	78.5	(8.9)	(9.1)	(14.4)	1.01	1.45
	Sec-H	Janus Henderson Gbl Life Sci T (JAGLX)	4.2	22.4	(12.4)	8.2	34.8	488.2	(35.9)	3.8	10.2	16.5	1.52	0.92
	Sec-T	Fidelity Sel Software & IT (FSCSX)	4.1	38.5	10.3	10.4	8.2	725.9	(47.6)	16.7	13.7	20.8	1.35	0.73
	Sec-T	Fidelity Sel IT Services (FBSOX)	4.1	34.2	5.1	13.1	6.2	690.8	(38.7)	13.7	12.0	20.1	1.29	0.77
C	Stk-MC	T. Rowe Price New Horiz (PRNHX)	4.0	31.4	7.7	4.5	6.0	706.9	(49.9)	13.8	10.3	19.3	1.33	0.78
	Sec-H	Schwab Health Care (SWHFX)	3.9	20.2	(4.4)	8.4	21.5	380.8	(36.2)	6.1	9.5	14.4	1.25	0.81
C	Stk-MC	Champlain MidCp Adv (CIPMX)	3.5	19.2	18.3	1.1	7.6	408.0	—	13.4	9.7	14.4	1.07	1.15
C	Stk-SC	Wasatch SmCp Grth Inv (WAAEX)	3.5	21.7	4.8	(0.6)	2.6	464.6	(51.2)	9.7	6.1	14.7	1.50	1.27
	Sec-U	Fidelity Telecom & Util (FIUIX)	3.3	11.9	17.0	(5.6)	13.3	233.4	(44.5)	10.6	7.7	10.8	0.92	0.55
C	IntB-Gen	Vanguard Tot Intl Bd Idx Inv (VTIBX)	2.9	2.4	4.6	1.0	8.8	—	—	3.3	3.9	—	0.22	0.13
	IntB-Gen	Vanguard Tot Intl Bd Idx Adm (VTABX)	2.9	2.3	4.6	1.0	8.8	—	—	3.3	3.9	—	0.22	0.11
	Stk-LC	Amana Growth Inv (AMAGX)	2.4	28.9	7.6	(0.5)	14.0	303.5	(38.2)	12.4	10.0	12.7	1.05	1.08
	B-GenIT	Loomis Sayles Securitized Asset (LSSAX)	2.4	3.4	3.0	1.9	6.4	88.5	(5.8)	2.9	3.4	6.7	0.20	0.00
C	Stk-SC	Artisan Small Cap Inv (ARTSX)	2.2	26.8	5.5	0.3	(0.8)	560.4	(57.7)	11.0	6.3	15.6	1.51	1.21
	Stk-LC	Jensen Quality Grth J (JENSX)	2.1	23.2	12.0	1.5	11.7	345.8	(41.1)	12.1	9.8	13.1	0.93	0.88
	LS	Arbitrage R (ARBFX)	2.1	2.5	3.3	0.6	1.4	24.5	1.3	2.6	2.0	2.6	0.17	1.94
	Stk-LC	T. Rowe Price BIChpGr (TRBCX)	2.0	36.5	0.9	11.1	9.2	515.4	(50.0)	12.0	11.3	17.0	1.30	0.70
	Stk-LC	Edgewood Grth Ret (EGFFX)	1.9	34.2	3.1	11.1	13.0	468.1	(47.5)	12.1	12.1	15.9	1.31	1.40
	B-GenST	Vanguard UltShrt Bnd Inv (VUBFX)	1.9	1.2	1.2	—	—	—	—	1.4	—	—	0.03	0.20
	B-GenST	T. Rowe Price Ult Short-Tm Bd (TRBUX)	1.8	1.8	2.0	0.4	0.2	—	—	1.9	1.2	—	0.03	0.35
	Stk-MC	Marsico 21st Century (MXXIX)	1.8	30.0	(1.9)	0.2	8.5	332.6	(58.4)	9.1	7.1	11.4	1.24	1.16
	Stk-MC	DF Dent Premier Growth Inv (DFDPX)	1.8	31.8	2.4	1.5	5.0	450.4	(54.5)	11.2	7.9	14.3	1.26	1.10
	B-GenST	Fidelity Conserv Inc Bd (FCONX)	1.7	1.2	0.9	0.3	0.2	—	—	1.3	0.9	—	0.02	0.35
	B-GenST	Payden Limited Maturity (PYLMX)	1.7	1.6	1.3	0.3	0.5	14.3	(1.6)	1.5	1.1	1.4	0.03	0.25
	B-MNST	Vanguard LtdTm T/E (VMLTX)	1.5	2.0	(0.2)	1.3	1.7	19.0	5.6	1.1	1.3	1.9	0.15	0.19
	B-MNST	Vanguard Sht-Tm TE Inv (VWSTX)	1.5	0.9	0.3	0.4	0.6	10.1	5.6	0.9	0.8	1.1	0.06	0.19
	B-GenST	Northern Ultra-Short Fix Inc (NUSFX)	1.5	1.5	1.5	0.5	0.5	—	—	1.5	1.1	—	0.04	0.25
	B-MS-NJ	Vanguard NJ Lg-Tm T/E Inv (VNJTX)	1.5	8.3	0.8	2.6	9.8	54.8	1.5	3.5	4.5	4.9	0.37	0.19
	Sec-T	Red Oak Technology Slct (ROGSX)	1.5	31.0	24.6	1.0	14.2	692.2	(51.6)	18.4	13.9	20.5	1.26	0.96
	B-GvST	Vanguard Sht-Tm Trs Idx Adm (VSBSX)	1.4	0.4	0.7	0.5	0.5	—	—	0.8	0.7	—	0.07	0.07
	B-MNIT	Russell Inv Tax-Exempt Bond S (RLVSX)	1.4	4.6	0.1	2.7	6.2	39.5	4.6	2.0	3.0	3.7	0.26	0.52
	B-MNST	Fidelity Conservative Inc Muni Bd (FCRDY)	1.4	1.0	0.2	0.3	0.3	—	—	0.8	0.6	—	0.04	0.35
	B-MHY	AmCent High-Yield Mn Inv (ABHYX)	1.4	9.2	0.4	5.0	12.4	92.8	(19.7)	3.6	5.6	7.3	0.37	0.60
	B-MS-NJ	Fidelity NJ Muni Inc (FNJHX)	1.4	6.9	0.5	1.9	8.9	48.3	2.4	2.9	3.9	4.5	0.35	0.47
	Stk-LC	AB Concentrated Gr Adv (WPSGX)	1.4	23.0	5.3	1.3	13.0	359.9	(42.8)	9.5	8.5	13.6	1.11	0.96
	B-GenST	USAA Ultra Sh-Tm Bd (UUSTX)	1.4	1.5	1.7	0.0	0.9	—	—	1.5	1.1	—	0.05	0.58
	B-GenST	Vanguard ShtTm Bd Idx Adm (VBIRX)	1.3	1.1	1.4	0.9	1.2	20.3	7.5	1.3	1.2	1.9	0.12	0.07
	B-GvST	Vanguard Sht-Tm Trs Inv (VFISX)	1.3	0.3	0.9	0.4	0.7	10.1	9.1	0.9	0.7	1.0	0.10	0.20
	B-GenST	T. Rowe Price S/T Bond (PRWBX)	1.3	1.3	1.5	0.6	0.6	21.6	3.9	1.4	1.1	2.2	0.07	0.47
	B-GvIT	Vanguard Intm-Tm Trs Idx Adm (VSIGX)	1.3	1.6	1.1	1.6	4.2	—	—	1.3	1.9	—	0.30	0.07
	B-MS-NJ	T. Rowe Price NJ Tax-Fr (NJTFX)	1.3	5.2	0.5	3.1	10.1	55.2	(0.5)	2.3	4.0	5.0	0.29	0.54

TABLE 5

Bottom 50 Performers for 2018

Closed	Category	Fund (Ticker)	Annual Total Return (%)					Total Return (%)		Annual Total Return (%)			Total Risk Index	Exp Ratio (%)
			2018	2017	2016	2015	2014	Bull Mkt	Bear Mkt	Total Return (%)				
										3-Yr	5-Yr	10-Yr		
	Sec-PM	Vanguard Gbl Cap Cycles Inv (VGPMX)	(32.3)	13.7	50.6	(29.5)	(11.5)	3.7	(64.0)	5.0	(6.3)	(2.5)	3.01	0.37
	Sec-E	ICON Energy S (ICENX)	(28.0)	(3.9)	24.8	(22.3)	(22.5)	52.2	(42.4)	(4.7)	(12.2)	(0.7)	1.99	1.41
	Sec-E	Fidelity Sel Natural Gas (FSNGX)	(25.4)	(15.7)	48.4	(36.9)	(13.3)	49.5	(58.5)	(2.3)	(12.6)	0.0	2.42	0.89
	Sec-E	Fidelity Sel Energy (FSENX)	(25.0)	(2.7)	33.8	(20.6)	(12.7)	128.1	(56.3)	(0.8)	(7.5)	3.9	2.13	0.79
	Sec-E	Fidelity Sel Natural Res (FNARX)	(24.3)	(0.2)	30.2	(21.7)	(12.3)	103.8	(55.2)	(0.5)	(7.5)	3.3	1.93	0.83
	IntS-F	Oakmark Intl Small Cap Inv (OAKEX)	(23.8)	26.0	6.3	0.7	(7.8)	255.3	(60.0)	0.7	(1.1)	9.3	1.36	1.36
	IntS-F	TIAA-CREF Intl Eq Rtl (TIERX)	(23.7)	32.5	0.1	(1.5)	(8.3)	171.0	(61.3)	0.4	(1.8)	5.9	1.27	0.79
	Sec-NR	Fidelity Sel Materials (FSDPX)	(23.7)	26.2	11.9	(8.7)	(0.1)	322.7	(53.7)	2.5	(0.3)	11.7	1.50	0.79
	IntS-F	Oakmark Intl Inv (OAKIX)	(23.5)	29.7	7.9	(3.9)	(5.5)	268.1	(54.9)	2.3	(0.5)	9.7	1.46	0.95
	IntS-F	Vanguard Intl Explorer Inv (VINEX)	(23.1)	38.7	(1.8)	8.6	(2.9)	264.4	(59.5)	1.6	2.0	9.4	1.31	0.38
	IntS-R/C	Matthews Korea Inv (MAKOX)	(22.3)	43.7	(6.4)	15.1	(0.8)	342.0	(67.4)	1.5	3.6	11.7	1.58	1.15
	Sec-NR	Fidelity Sel Chemicals (FSCHX)	(22.2)	31.7	17.9	(5.1)	4.5	506.7	(48.6)	6.5	3.7	15.9	1.52	0.77
C	IntS-R/C	Matthews China Inv (MCHFX)	(21.5)	59.3	(5.2)	2.4	(4.5)	200.2	(60.0)	5.9	3.0	8.8	1.99	1.09
	IntS-R/C	Matthews Japan Inv (MJFOX)	(20.2)	33.1	0.4	20.8	(2.6)	248.9	(47.6)	2.1	4.6	8.2	1.40	0.94
	Stk-MC	Vanguard Selected Val Inv (VASVX)	(19.8)	19.5	16.3	(3.8)	6.3	335.5	(48.0)	3.7	2.6	11.8	1.28	0.39
	IntS-E	AmCent Emg Mkt Inv (TWMIX)	(19.2)	45.8	7.6	(8.3)	(1.6)	194.6	(68.1)	8.2	2.7	8.4	1.35	1.26
	IntS-F	Causeway Intl Value Inv (CIVVX)	(18.9)	27.0	0.1	(3.2)	(6.5)	181.7	(57.1)	1.1	(1.4)	6.6	1.09	1.14
	Stk-MC	Fidelity Mid Cap Value (FSMVX)	(18.9)	17.0	12.3	(4.6)	16.6	390.2	(55.5)	2.1	3.5	12.3	1.12	0.69
C	IntS-E	Fidelity Emerg Mkts Discv (FEDDX)	(18.9)	37.6	10.1	(9.0)	(4.2)	—	—	7.1	1.4	—	1.34	1.22
	IntS-E	Harding Loevner Emg Mkt Adv (HLEMX)	(18.8)	35.2	13.1	(13.6)	(1.7)	192.0	(61.2)	7.5	1.1	8.2	1.34	1.42
	IntS-F	Vanguard FTSE AWexUS SC I (VFSVX)	(18.6)	30.1	4.1	(0.4)	(4.9)	—	—	3.3	0.9	—	1.12	0.25
C	Stk-MC	AMG Mgers MidCap N (CHTTX)	(18.6)	11.5	24.0	(10.4)	9.7	409.9	(54.4)	4.0	2.0	13.5	1.57	1.14
	IntS-E	Lazard Emg Mkt Eq Open (LZOEX)	(18.4)	27.7	20.1	(20.4)	(4.4)	139.4	(57.2)	7.8	(1.0)	6.9	1.40	1.34
	IntS-F	T. Rowe Price Intl Val Eq (TRIGX)	(18.3)	20.7	0.6	(3.2)	(5.4)	149.0	(59.0)	(0.2)	(1.9)	5.5	1.04	0.83
	IntS-F	Harbor Intl Inv (HIINX)	(18.3)	22.4	(0.2)	(4.2)	(7.2)	151.4	(57.0)	(0.1)	(2.4)	5.4	1.10	1.09
	IntS-F	Schwab International Core Eq (SICNX)	(18.3)	25.4	1.8	3.4	(4.5)	188.4	—	1.4	0.6	7.0	1.06	0.86
	Sec-F	Fidelity Sel Banking (FSRBX)	(18.3)	12.6	26.8	0.6	7.5	401.9	(66.5)	5.3	4.8	9.0	1.91	0.77
	IntS-E	Fidelity Emerging Market (FEMKX)	(18.1)	47.6	3.2	(10.1)	1.6	189.9	(68.1)	7.7	2.6	8.3	1.33	0.96
	IntS-R/C	Matthews Asia Sm Co Inv (MSMLX)	(18.1)	30.5	(1.5)	(9.5)	11.3	304.6	—	1.7	1.2	12.0	1.15	1.46
C	IntS-F	Dodge & Cox Intl Stk (DODFX)	(18.0)	23.9	8.2	(11.4)	0.0	204.7	(59.9)	3.2	(0.5)	7.7	1.32	0.63
	IntS-R/C	Fidelity Pacific Basin (FPBFX)	(18.0)	40.0	2.9	6.0	0.6	391.9	(67.7)	5.7	4.7	12.9	1.21	1.07
	IntS-R/C	Matthews Emerg Asia Inv (MEASX)	(17.6)	18.4	19.2	(2.6)	17.3	—	—	5.1	5.8	—	0.92	1.48
C	IntS-F	T. Rowe Price Intl Disc (PRIDX)	(17.5)	39.0	0.9	9.8	(0.5)	356.9	(60.6)	5.0	4.8	12.3	1.15	1.19
	IntS-R/C	Fidelity China Region (FHKCX)	(17.5)	51.9	(5.3)	(4.5)	4.4	245.8	(57.1)	5.9	3.4	10.7	1.72	0.96
	Stk-MC	Fidelity Value (FDVLX)	(17.4)	15.6	16.0	(6.6)	11.7	406.8	(61.5)	3.5	2.9	12.2	1.22	0.59
	IntS-F	Fidelity Intl Disc (FIGRX)	(17.2)	31.7	(5.8)	4.8	(5.6)	172.7	(57.0)	0.9	0.3	6.6	1.13	0.88
	Sec-E	Vanguard Energy Inv (VGENX)	(17.2)	3.1	33.0	(21.5)	(14.3)	104.2	(48.4)	4.3	(5.2)	3.6	1.64	0.38
	IntS-R/C	Fidelity Europe (FIEUX)	(17.1)	29.1	(5.7)	4.1	(7.1)	167.4	(56.0)	0.3	(0.5)	6.3	1.31	0.96
	IntS-E	Russell Inv Emerg Mkts S (REMSX)	(16.8)	35.4	11.4	(15.6)	(2.7)	182.0	(63.3)	7.9	0.6	8.1	1.35	1.43
	IntS-F	Nubrgr Ber Intl Eq Inv (NIQVX)	(16.7)	27.3	(1.3)	1.8	(2.2)	—	—	1.5	0.8	—	1.12	1.20
	Sec-PM	Tocqueville Gold (TGLDX)	(16.4)	8.9	40.4	(24.9)	(2.7)	(3.8)	(37.6)	8.5	(1.4)	0.6	3.01	1.39
	Sec-NR	T. Rowe Price New Era (PRNEX)	(16.3)	10.5	25.0	(18.8)	(7.9)	116.8	(54.9)	5.0	(2.9)	4.8	1.25	0.69
	IntS-E	Driehaus Emerg Mkts Grth Inv (DREGX)	(16.3)	42.5	5.8	(10.5)	(6.0)	211.1	(62.3)	8.1	1.2	9.4	1.20	1.43
	IntS-R/C	Matthews Asia Growth Inv (MPACX)	(16.3)	39.3	0.9	(0.1)	1.4	299.6	(53.6)	5.6	3.6	10.3	1.36	1.12
C	IntS-E	T. Rowe Price Emg Mkt St (PRMSX)	(16.2)	42.8	11.9	(11.5)	1.4	214.5	(68.1)	10.2	3.7	9.3	1.42	1.23
	IntS-F	Fidelity Intl Sm Cp (FISMIX)	(16.1)	32.9	8.1	6.3	(5.5)	298.4	(58.4)	6.4	3.9	11.6	1.07	1.20
	IntS-R/C	Fidelity Japan Smaller Co (FJSCX)	(16.0)	35.7	8.8	14.0	(6.8)	328.3	(58.2)	7.4	5.7	10.5	1.04	0.94
	Stk-SC	Amer Beacon SmCp Val Inv (AVPAX)	(15.9)	8.3	26.3	(5.4)	4.3	398.8	(51.7)	4.8	2.6	11.5	1.52	1.13
	Sec-C-Stp	Fidelity Sel Consum Stpls (FDFAX)	(15.9)	12.0	3.0	1.8	14.9	211.9	(32.4)	(1.0)	2.6	9.2	1.06	0.76
	Sec-F	Fidelity Sel Fincl Svcs (FIDSX)	(15.9)	20.9	18.6	(4.0)	10.7	294.0	(68.0)	6.4	5.1	8.8	1.40	0.77

DOMESTIC STOCK FUNDS: LARGE-CAP

Index Fund Closed															3-Year Annual		5-Year Annual	
	Fund Name (Ticker)	Style Grth Val	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		Return (%)		Return (%)				
			2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-			
	Large-Cap Stock Category Average		(6.0)	22.1	10.3	(0.3)	11.4	388.7	0.0	(50.7)	0.0	8.0	0.0	6.9	0.0			
	AB Concentrated Gr Adv (WPSGX)	G	1.4	23.0	5.3	1.3	13.0	359.9	(28.8)	(42.8)	7.9	9.5	1.5	8.5	1.6			
	Akre Focus Retail (AKREX)	G	5.2	30.4	8.2	2.5	10.5	—	—	—	—	14.1	6.1	11.0	4.1			
	Amana Growth Inv (AMAGX)	G	2.4	28.9	7.6	(0.5)	14.0	303.5	(85.2)	(38.2)	12.5	12.4	4.4	10.0	3.1			
	AmCent All Cap Grth Inv (TWGTX)	G	(3.1)	24.8	3.0	6.4	9.6	368.1	(20.6)	(51.9)	(1.2)	7.6	(0.4)	7.8	0.9			
	AmCent Disciplined Gr Inv (ADSIX)	G	(5.6)	26.0	8.4	(1.6)	13.0	415.2	26.5	(49.7)	1.0	8.8	0.8	7.5	0.6			
	AmCent Equity Grth Inv (BEQGX)	G V	(6.3)	21.8	9.9	(4.2)	13.3	338.3	(50.4)	(49.3)	1.4	7.8	(0.2)	6.4	(0.5)			
	AmCent Equity Inc Inv (TWEIX)	V	(4.4)	13.3	19.4	0.6	12.4	223.7	(165.0)	(34.3)	16.4	8.9	0.9	7.9	1.0			
	AmCent Grth Inv (TWCGX)	G	(1.7)	30.0	4.1	4.5	11.2	379.1	(9.6)	(45.4)	5.3	10.0	2.0	9.1	2.2			
	AmCent Inc & Grth Inv (BIGRX)	V	(6.9)	20.6	13.5	(5.7)	12.5	326.5	(62.2)	(51.5)	(0.8)	8.4	0.4	6.2	(0.7)			
	AmCent Select Inv (TWCIX)	G	(3.7)	28.9	5.4	7.6	10.5	392.9	4.2	(47.7)	3.0	9.4	1.4	9.3	2.4			
	AmCent Sus Equity Inv (AFDIX)	G V	(5.5)	25.7	8.9	(1.7)	14.0	344.0	(44.7)	(48.3)	2.4	9.0	1.0	7.7	0.8			
	AmCent Ultra Inv (TWCUX)	G	0.6	31.8	4.3	6.1	9.9	451.8	63.1	(49.6)	1.1	11.4	3.4	10.0	3.1			
	Ave Maria Rising Dividend (AVEDX)	G V	(4.8)	16.8	15.3	(5.9)	9.2	326.9	(61.8)	(40.1)	10.6	8.6	0.6	5.7	(1.2)			
	BMO Large-Cap Gr Y (MASTX)	G	(1.3)	27.9	8.5	5.9	14.1	426.0	37.3	(47.8)	2.9	11.1	3.1	10.6	3.7			
	Bridges Investment (BRGIX)	G	(3.8)	21.9	7.0	0.3	9.3	329.1	(59.6)	(45.7)	5.0	7.9	(0.1)	6.6	(0.3)			
I	Bridgeway Blue Chip 35 Idx (BRLIX)	G V	(1.5)	18.4	13.1	2.1	11.5	344.2	(44.5)	(47.4)	3.3	9.7	1.7	8.5	1.6			
	Brown Advisory Flex Eq Inv (BIAFX)	G	(4.1)	24.1	9.3	(3.0)	12.7	400.6	11.9	(52.7)	(2.0)	9.2	1.2	7.3	0.4			
	Buffalo Grth (BUFGX)	G	0.5	22.8	4.8	2.6	8.8	397.6	8.9	(46.7)	4.0	8.9	0.9	7.6	0.7			
	Buffalo Large Cap (BUFEX)	G	(1.7)	24.8	6.9	7.1	12.7	426.3	37.6	(50.8)	(0.1)	9.5	1.5	9.6	2.7			
	Commerce Growth (CFGRX)	G	(0.9)	27.5	8.6	5.4	15.1	374.2	(14.5)	(46.1)	4.6	11.1	3.1	10.7	3.8			
	Commerce Value (CFVLX)	V	(3.2)	12.8	19.2	(1.0)	10.4	339.2	(49.5)	(52.8)	(2.1)	9.2	1.2	7.3	0.4			
	Cullen Hi Div Eq Ret (CHDEX)	V	(4.9)	16.7	10.3	0.0	11.6	239.4	(149.3)	(46.2)	4.5	7.0	(1.0)	6.4	(0.5)			
	Davenport Core (DAVPX)	G	(6.3)	19.8	9.2	(0.2)	10.8	313.4	(75.3)	(47.7)	3.0	7.0	(1.0)	6.3	(0.6)			
	Dodge & Cox Stock (DODGX)	V	(7.1)	18.3	21.2	(4.5)	10.3	408.8	20.1	(57.9)	(7.2)	10.0	2.0	7.0	0.1			
	Dreyfus Appreciation Inv (DGAGX)	G V	(6.4)	26.6	7.2	(2.6)	8.2	268.4	(120.3)	(45.3)	5.4	8.3	0.3	6.0	(0.9)			
	Dreyfus Disciplined Stk (DDSTX)	G V	(5.5)	19.0	11.9	2.6	8.3	320.6	(68.1)	(51.4)	(0.7)	8.0	0.0	7.0	0.1			
	Dreyfus Fund Inc (DREVS)	G	(1.2)	20.1	7.2	2.0	9.4	329.3	(59.4)	(50.4)	0.3	8.3	0.3	7.3	0.4			
	Dreyfus Grth & Inc (DGRIX)	G	(4.3)	19.6	9.6	1.6	9.9	372.2	(16.5)	(52.3)	(1.6)	7.9	(0.1)	7.0	0.1			
I	Dreyfus Instl S&P 500 Idx I (DSPIX)	G V	(4.6)	21.5	11.7	1.2	13.4	374.4	(14.3)	(51.0)	(0.3)	9.0	1.0	8.2	1.3			
C	Dreyfus Research Grth Z (DREQX)	G	0.8	23.7	2.1	6.4	8.2	406.7	18.0	(46.7)	4.0	8.4	0.4	8.0	1.1			
I	Dreyfus S&P 500 Idx (PEOPX)	G V	(4.9)	21.2	11.3	0.9	13.1	361.0	(27.7)	(51.2)	(0.5)	8.7	0.7	7.9	1.0			
	Edgar Lomax Value (LOMAX)	V	(3.3)	19.4	17.0	(5.4)	15.3	340.9	(47.8)	(53.2)	(2.5)	10.5	2.5	8.1	1.2			
	Edgewood Grth Ret (EGFFX)	G	1.9	34.2	3.1	11.1	13.0	468.1	79.4	(47.5)	3.2	12.1	4.1	12.1	5.2			
	Fidelity (FFIDX)	G	(5.3)	23.8	4.8	3.3	12.8	331.0	(57.7)	(51.6)	(0.9)	7.1	(0.9)	7.4	0.5			
	Fidelity Blue Chip Grth (FBGRX)	G	1.0	36.0	1.5	6.2	14.6	547.5	158.8	(48.8)	1.9	11.7	3.7	11.2	4.3			
	Fidelity Contrafund (FCNTX)	G	(2.2)	32.2	3.3	6.4	9.5	400.4	11.7	(46.3)	4.4	10.1	2.1	9.3	2.4			
	Fidelity Exp & Multinatl (FEXPX)	G V	(7.3)	20.9	9.9	0.8	9.5	282.3	(106.4)	(53.5)	(2.8)	7.2	(0.8)	6.3	(0.6)			
C	Fidelity Grth Company (FDGRX)	G	(4.6)	36.7	6.0	7.8	14.4	580.0	191.3	(50.2)	0.5	11.4	3.4	11.3	4.4			
	Fidelity Grth Discovery (FDSVX)	G	(0.3)	34.7	0.6	7.1	11.3	458.1	69.4	(55.8)	(5.1)	10.5	2.5	10.0	3.1			
	Fidelity LC Grth Enh Idx (FLGEX)	G	(3.8)	27.1	8.2	3.2	13.8	418.4	29.7	(47.5)	3.2	9.8	1.8	9.2	2.3			
	Fidelity LC Val Enh Idx (FLVEX)	V	(7.6)	15.8	16.3	(3.5)	14.5	321.6	(67.1)	(52.9)	(2.2)	7.6	(0.4)	6.6	(0.3)			
	Fidelity Lg Core Enhcd Idx (FLCEX)	G V	(3.4)	21.6	10.8	(0.6)	13.5	357.1	(31.6)	(49.2)	1.5	9.2	1.2	8.0	1.1			
	Fidelity Magellan (FMAGX)	G	(5.6)	26.5	5.2	4.0	14.0	367.2	(21.5)	(58.2)	(7.5)	7.9	(0.1)	8.3	1.4			
	Fidelity Mega Cap Stk (FGRTX)	G V	(7.3)	17.7	13.6	(1.5)	11.6	369.8	(18.9)	(53.1)	(2.4)	7.4	(0.6)	6.4	(0.5)			
I	Fidelity Nasdaq Com Idx (FNCMX)	G	(3.2)	29.2	8.7	6.8	14.6	543.5	154.8	(51.2)	(0.5)	10.8	2.8	10.7	3.8			
	Fidelity New Millennium (FMILX)	G V	(7.1)	20.0	14.9	(3.2)	6.9	402.2	13.5	(52.1)	(1.4)	8.6	0.6	5.8	(1.1)			
	Fidelity OTC (FOCPX)	G	(3.3)	37.9	3.1	10.9	16.4	662.5	273.8	(53.5)	(2.8)	11.2	3.2	12.2	5.3			
	Fidelity Stk Selec All Cap (FDSSX)	G	(8.7)	25.2	9.6	(0.1)	11.1	363.0	(25.7)	(52.9)	(2.2)	7.8	(0.2)	6.8	(0.1)			
	Fidelity Strat Div & Inc (FSDIX)	V	(4.5)	12.1	12.7	(1.2)	13.2	306.9	(81.8)	(54.7)	(4.0)	6.4	(1.6)	6.2	(0.7)			
	FMI Large Cap (FMIHX)	G V	(3.9)	19.1	13.7	(2.5)	12.3	317.4	(71.3)	(41.6)	9.1	9.2	1.2	7.4	0.5			
	FMI Provident Tr Strat (PROVX)	G	(1.3)	29.3	5.2	9.4	5.4	261.6	(127.1)	(28.3)	22.4	10.3	2.3	9.2	2.3			
	Gerstein Fisher Mult-Fctr Gr Eq (GFMGX)	G	(3.8)	22.9	8.1	0.8	12.5	—	—	—	—	8.5	0.5	7.7	0.8			
	Glenmede Quant LgCp Core (GTLOX)	G V	(7.9)	24.7	11.0	1.6	16.3	417.2	28.5	(49.1)	1.6	8.4	0.4	8.6	1.7			
	Glenmede Quant Lrg Cap Gr (GTLLX)	G	(5.0)	27.8	7.1	4.1	20.0	472.5	83.8	(49.7)	1.0	9.1	1.1	10.2	3.3			
	Glenmede Strategic Equity (GTCEX)	G V	(6.9)	25.9	12.2	0.9	13.2	330.5	(58.2)	(47.6)	3.1	9.6	1.6	8.5	1.6			
	Government Street Eq (GVEQX)	G	(6.1)	22.6	5.0	0.8	9.6	325.5	(63.2)	(50.8)	(0.1)	6.6	(1.4)	6.0	(0.9)			
	Harbor Capital Apprec Inv (HCAIX)	G	(1.4)	36.0	(1.5)	10.5	9.5	412.1	23.4	(44.2)	6.5	9.7	1.7	9.8	2.9			

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							
12.7	0.0	1.0	1.7	1.00	1.14	12,157	95.9	0.2	0.3	3.7	5.6	52	216	35.9	0.87	—	—
13.6	0.9	0.0	0.9	0.98	1.11	404	98.3	0.0	0.0	1.7	4.8	27	21	59.8	0.96	—	—
—	—	0.0	0.1	0.86	0.98	7,782	98.7	0.0	0.0	1.3	4.9	4	23	75.3	1.32	1.00R	0.25
12.7	0.0	0.5	1.8	0.92	1.05	1,711	93.1	0.0	0.0	6.9	10.0	—	35	42.1	1.08	—	0.25
13.2	0.5	0.0	2.2	1.04	1.19	1,013	99.3	0.0	0.0	0.7	1.1	49	105	43.5	1.01	—	—
14.2	1.5	0.1	1.8	1.00	1.14	513	99.9	0.0	0.0	0.1	0.8	97	142	40.8	1.02	—	—
11.7	(1.0)	1.1	2.5	0.94	1.07	2,601	99.3	0.0	0.0	0.7	1.1	84	142	28.0	0.66	—	—
9.9	(2.8)	2.1	2.6	0.68	0.78	10,400	83.5	5.6	7.0	4.0	10.2	75	113	27.0	0.92	—	—
13.6	0.9	0.3	2.8	1.02	1.17	6,811	99.5	0.0	0.0	0.6	1.2	38	68	47.3	0.98	—	—
11.3	(1.4)	2.0	2.4	0.92	1.05	1,978	99.0	0.0	0.0	1.0	0.8	77	119	24.8	0.66	—	—
13.8	1.1	0.1	1.6	0.99	1.13	2,673	99.5	0.0	0.0	0.5	4.7	22	57	47.1	0.98	—	—
12.3	(0.4)	0.9	0.8	0.96	1.09	243	99.1	0.0	0.0	0.9	0.0	41	97	30.9	0.80	—	—
14.9	2.2	0.0	1.4	1.05	1.20	10,358	99.0	0.0	0.0	1.0	2.1	17	72	44.1	0.98	—	—
12.0	(0.7)	1.4	2.0	0.96	1.09	781	94.1	0.0	0.0	5.9	11.6	26	40	32.6	0.93	—	—
14.7	2.0	0.3	3.0	1.00	1.14	349	97.7	0.0	0.0	2.3	0.8	—	67	35.8	0.79	—	—
12.2	(0.5)	0.5	0.6	0.97	1.10	151	91.7	0.0	0.0	8.3	0.1	5	50	45.4	0.80	—	—
12.6	(0.1)	2.2	1.5	0.88	1.00	526	100.0	0.0	0.0	0.0	0.0	14	38	33.8	0.15	—	—
13.9	1.2	0.3	0.3	1.02	1.16	404	98.4	0.0	0.0	1.6	6.3	—	48	39.5	0.73	1.00R	—
13.6	0.9	0.0	3.7	0.95	1.08	165	98.0	0.0	0.0	2.0	3.2	32	59	31.9	0.91	—	—
14.9	2.2	0.4	1.7	0.98	1.11	60	96.0	0.0	0.0	4.0	3.3	40	49	38.9	0.94	—	—
13.8	1.1	0.7	3.0	0.90	1.03	116	99.1	0.0	0.0	0.9	1.3	45	77	29.0	0.79	—	—
12.0	(0.7)	2.6	2.6	0.84	0.96	210	99.7	0.0	0.0	0.3	0.0	49	47	32.4	0.71	—	—
9.7	(3.0)	2.2	2.3	0.78	0.89	1,481	97.0	0.0	0.0	3.0	19.8	—	39	31.1	1.00	2.00R	0.25
11.7	(1.0)	0.4	1.1	0.90	1.03	452	98.6	0.0	0.0	1.5	7.7	22	50	31.7	0.90	—	—
13.1	0.4	1.6	1.5	1.07	1.22	71,816	97.5	0.0	0.0	2.5	11.4	13	73	31.4	0.52	—	—
10.4	(2.3)	1.2	4.1	0.80	0.92	1,457	99.0	0.0	0.0	1.0	14.4	4	51	39.6	0.91	—	—
11.4	(1.3)	1.1	2.7	0.97	1.10	530	98.3	0.0	0.0	1.7	0.6	55	81	30.5	1.00	—	0.10
12.1	(0.6)	1.0	2.3	0.90	1.03	1,133	98.1	0.0	0.0	1.9	1.5	40	48	33.8	0.75	—	—
12.7	0.0	0.9	2.4	0.98	1.12	796	98.5	0.0	0.0	1.6	1.2	69	130	25.0	0.90	—	—
12.9	0.2	1.9	0.8	0.89	1.02	2,285	98.8	0.0	0.0	1.2	0.8	6	506	20.5	0.20	—	—
14.3	1.6	0.2	2.1	1.04	1.19	1,481	98.0	0.0	0.0	2.0	1.7	52	64	36.1	0.82	—	—
12.5	(0.2)	1.7	2.2	0.89	1.02	2,176	99.0	0.0	0.0	1.0	0.8	3	506	20.6	0.50	—	—
12.0	(0.7)	2.2	2.7	0.84	0.95	87	99.1	0.0	0.0	0.9	0.0	37	57	43.3	0.70	—	—
15.9	3.2	0.0	0.8	1.15	1.31	11,883	98.0	0.0	0.0	2.0	0.0	13	24	53.8	1.40	—	0.25
11.8	(0.9)	1.0	2.0	0.92	1.05	3,906	98.5	0.0	0.0	1.5	0.0	38	102	36.2	0.50	—	—
16.8	4.1	0.1	1.1	1.13	1.29	23,033	95.2	0.0	4.8	0.0	6.1	1	386	41.9	0.72	—	—
13.8	1.1	0.0	1.4	1.03	1.18	108,263	94.1	0.2	1.3	4.5	4.9	1	318	40.5	0.74	—	—
11.4	(1.3)	1.6	3.0	0.84	0.96	1,553	95.5	0.0	0.0	4.5	1.8	99	88	36.5	0.74	—	—
16.9	4.2	0.0	1.1	1.32	1.50	37,225	97.5	0.0	2.4	0.1	6.8	1	397	36.4	0.85	—	—
15.0	2.3	0.2	0.4	1.05	1.20	1,696	99.2	0.0	0.5	0.3	10.3	45	142	39.2	0.74	—	—
14.3	1.6	1.2	1.3	0.98	1.12	956	99.0	0.0	0.0	1.0	0.4	110	171	35.0	0.39	—	—
11.2	(1.5)	2.6	1.1	0.92	1.05	3,311	98.8	0.0	0.0	1.2	0.4	93	236	24.8	0.39	—	—
12.6	(0.1)	1.7	1.2	0.90	1.03	708	97.8	0.0	0.0	2.2	0.5	88	196	23.5	0.39	—	—
12.8	0.1	0.6	2.1	1.02	1.17	14,828	97.8	0.0	1.1	1.1	3.3	53	122	29.3	0.69	—	—
12.5	(0.2)	1.9	2.1	0.95	1.08	1,783	97.9	0.2	0.1	1.8	10.4	39	99	37.1	0.68	—	—
16.5	3.8	0.9	0.3	1.12	1.28	5,342	87.5	0.0	0.0	12.5	3.5	11	1,993	39.2	0.30	—	—
13.6	0.9	1.1	2.4	0.93	1.06	2,869	92.6	0.1	1.5	5.8	12.7	31	165	21.6	0.54	—	—
18.8	6.1	0.0	1.8	1.36	1.55	16,923	97.4	0.0	2.5	0.1	6.2	71	289	49.2	0.88	—	—
12.3	(0.4)	0.8	1.3	0.99	1.13	8,553	97.2	0.0	0.5	2.4	6.5	12	688	16.6	0.63	—	—
11.8	(0.9)	3.2	1.8	0.63	0.72	4,223	68.0	10.6	14.5	6.9	4.4	64	552	20.4	0.76	—	—
12.1	(0.6)	1.4	2.6	0.82	0.93	4,794	92.6	0.0	0.0	7.4	14.2	25	34	42.4	0.80	—	—
11.6	(1.1)	0.3	1.1	0.89	1.01	162	81.9	0.0	0.0	18.1	0.0	2	17	62.4	1.01	—	—
—	—	0.6	1.1	1.04	1.19	248	99.9	0.0	0.0	0.1	2.7	21	241	32.7	0.99	1.00R	—
14.2	1.5	1.2	1.2	0.94	1.07	2,480	99.7	0.0	0.0	0.3	0.0	71	114	14.5	0.86	—	—
16.0	3.3	0.5	1.1	0.94	1.07	2,982	99.9	0.0	0.0	0.1	0.0	63	73	26.8	0.86	—	—
12.2	(0.5)	0.9	2.0	0.94	1.07	202	99.6	0.0	0.0	0.4	4.3	6	44	34.0	0.82	—	—
11.4	(1.3)	0.9	1.3	0.89	1.02	53	95.9	0.0	0.0	4.1	5.0	13	60	36.1	0.88	—	—
14.8	2.1	0.0	1.8	1.17	1.34	26,722	99.9	0.0	0.0	0.1	10.3	52	59	38.8	1.03	—	0.25

DOMESTIC STOCK FUNDS: LARGE-CAP

Index Fund Closed	Fund Name (Ticker)	Style Grth Val	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
			2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
I	Haverford Quality Gr Stk (HAVGX)	G V	(5.9)	18.4	8.3	(4.9)	14.2	261.7	(127.0)	(45.7)	5.0	6.5	(1.5)	5.6	(1.3)
	Homestead Stk Idx (HSTIX)	G V	(5.0)	21.1	11.3	0.7	13.1	358.2	(30.5)	(51.3)	(0.6)	8.6	0.6	7.9	1.0
	Homestead Value (HOVLX)	V	(6.4)	22.1	12.2	(1.3)	13.6	360.1	(28.6)	(52.3)	(1.6)	8.7	0.7	7.5	0.6
	Janus Henderson Grth & Inc T (JAGIX)	G V	(2.1)	24.7	12.8	1.3	11.1	338.2	(50.5)	(52.1)	(1.4)	11.3	3.3	9.2	2.3
	Janus Henderson Research T (JAMRX)	G	(2.9)	26.1	1.4	5.3	13.9	435.9	47.2	(53.5)	(2.8)	7.5	(0.5)	8.3	1.4
	Jensen Quality Grth J (JENSX)	G	2.1	23.2	12.0	1.5	11.7	345.8	(42.9)	(41.1)	9.6	12.1	4.1	9.8	2.9
	Johnson Equity Income (JEQIX)	G V	(2.7)	25.0	12.1	(6.6)	7.7	299.6	(89.1)	(43.9)	6.8	10.9	2.9	6.5	(0.4)
	LKCM Equity Instl (LKEQX)	G	(3.3)	21.6	11.6	(3.6)	6.4	334.7	(54.0)	(44.7)	6.0	9.5	1.5	6.1	(0.8)
	Madison Investors Y (MINVX)	G	(0.2)	22.5	12.9	0.2	11.5	335.9	(52.8)	(46.8)	3.9	11.3	3.3	9.0	2.1
	Mairs & Power Grth Inv (MPGFX)	G V	(4.4)	16.5	15.3	(3.1)	8.1	354.5	(34.2)	(44.8)	5.9	8.7	0.7	6.1	(0.8)
	Manning & Napier Equity S (EXEYX)	G	(3.6)	28.7	7.6	(4.6)	8.4	319.1	(69.6)	(48.7)	2.0	10.1	2.1	6.7	(0.2)
	Northern Inc Equity (NOIEX)	V	(6.5)	20.2	11.3	0.4	9.2	292.6	(96.1)	(41.7)	9.0	7.8	(0.2)	6.5	(0.4)
I	Northern Large Cap Core (NOLCX)	V	(5.9)	20.3	11.2	(1.5)	13.8	366.4	(22.3)	(51.8)	(1.1)	7.9	(0.1)	7.1	0.2
	Northern Stk Idx (NOSIX)	G V	(4.5)	21.7	11.8	1.2	13.5	375.8	(12.9)	(51.1)	(0.4)	9.1	1.1	8.3	1.4
	C Nubrgr Ber Guard Inv (NGUAX)	G	(7.0)	25.2	9.1	(4.8)	9.2	333.5	(55.2)	(47.3)	3.4	8.3	0.3	5.7	(1.2)
C	Nubrgr Ber Lrg Cap Val Inv (NPRTX)	V	(1.0)	13.3	28.2	(12.4)	11.0	328.6	(60.1)	(60.3)	(9.6)	12.9	4.9	7.0	0.1
C	Nubrgr Ber SustainEquity Inv (NBSRX)	G V	(5.9)	18.5	10.1	(0.5)	10.5	331.8	(56.9)	(47.8)	2.9	7.1	(0.9)	6.2	(0.7)
	Oakmark Inv (OAKMX)	G V	(12.8)	21.1	18.3	(4.0)	11.5	449.3	60.6	(49.4)	1.3	7.7	(0.3)	6.0	(0.9)
	Parnassus Core Equity Inv (PRBLX)	G V	(0.2)	16.5	10.4	(0.6)	14.4	325.1	(63.6)	(35.6)	15.1	8.7	0.7	7.9	1.0
	Pax ESG Beta Qual Individual Inv (PXWGX)	G V	(4.5)	21.8	6.2	2.2	11.6	336.9	(51.8)	(50.3)	0.4	7.3	(0.7)	7.1	0.2
	Payson Total Return (PBFDX)	G V	(1.8)	21.7	10.3	(4.7)	8.8	322.1	(66.6)	(49.2)	1.5	9.6	1.6	6.4	(0.5)
	Pin Oak Equity (POGSX)	G V	(6.2)	15.1	19.2	4.5	9.0	538.0	149.3	(54.6)	(3.9)	8.8	0.8	7.9	1.0
	PRIMECAP Odys Grth (POGRX)	G	(4.6)	32.0	8.4	6.1	13.9	512.5	123.8	(47.3)	3.4	10.9	2.9	10.5	3.6
	PRIMECAP Odys Stk (POSKX)	G V	(7.2)	25.9	12.8	1.6	15.0	394.2	5.5	(45.4)	5.3	9.6	1.6	9.0	2.1
	Russell Inv Equity Income S (RLISX)	G V	(8.2)	21.1	11.3	0.3	11.6	331.9	(56.8)	—	—	7.3	(0.7)	6.7	(0.2)
	Russell Inv Sustainable Equity S (REQTX)	G V	(2.4)	18.2	10.3	2.2	12.8	321.2	(67.5)	—	—	8.4	0.4	8.0	1.1
	Russell Inv Tax-Mgd US LC S (RETSX)	G V	(7.0)	21.5	9.5	0.5	11.7	356.2	(32.5)	(53.5)	(2.8)	7.4	(0.6)	6.8	(0.1)
I	Rydex NQ100 Inv (RYOCX)	G	(1.4)	31.2	5.9	8.5	17.8	574.9	186.2	(50.3)	0.4	11.0	3.0	11.9	5.0
	SA US Core Mkt Inv (SAMKX)	G V	(4.6)	22.2	11.4	(0.4)	11.1	355.6	(33.1)	(49.6)	1.1	9.1	1.1	7.5	0.6
I	Schwab 1000 Idx (SNXFX)	G V	(5.0)	21.6	11.5	0.7	12.7	373.5	(15.2)	(50.7)	0.0	8.8	0.8	7.9	1.0
I	Schwab Fdmtl US LgC Idx (SFLNX)	V	(7.3)	17.0	16.3	(3.0)	12.2	432.0	43.3	(55.2)	(4.5)	8.0	0.0	6.5	(0.4)
	Schwab Large-Cap Growth (SWLSX)	G	(7.8)	28.9	4.7	3.8	13.2	347.0	(41.7)	(46.1)	4.6	7.6	(0.4)	7.9	1.0
I	Schwab S&P 500 (SWPPX)	G V	(4.5)	21.7	11.8	1.2	13.5	377.8	(10.9)	(50.7)	0.0	9.1	1.1	8.4	1.5
I	Schwab Tot Stk Mkt Idx (SWTSX)	G V	(5.3)	21.0	12.5	0.4	12.3	385.7	(3.0)	(50.1)	0.6	8.8	0.8	7.8	0.9
I	Shelton S&P 500 Dir (SPFIX)	G V	(4.7)	21.5	11.9	1.0	13.2	370.1	(18.6)	(50.4)	0.3	9.0	1.0	8.2	1.3
	Sit Large Cap Grth (SNIGX)	G	(3.2)	27.8	4.3	4.4	10.9	308.8	(79.9)	(43.2)	7.5	8.9	0.9	8.4	1.5
	T. Rowe Price BIChpGr (TRBCX)	G	2.0	36.5	0.9	11.1	9.2	515.4	126.7	(50.0)	0.7	12.0	4.0	11.3	4.4
	T. Rowe Price Cap Opprt (PRCOX)	G V	(4.7)	23.7	10.2	2.9	12.2	375.6	(13.1)	(49.9)	0.8	9.1	1.1	8.4	1.5
	T. Rowe Price Div Grth (PRDGX)	G V	(1.1)	19.3	11.6	2.3	12.3	330.5	(58.2)	(45.2)	5.5	9.6	1.6	8.6	1.7
I	T. Rowe Price Eq Idx 500 (PREIX)	G V	(4.6)	21.5	11.6	1.1	13.3	370.9	(17.8)	(51.0)	(0.3)	9.0	1.0	8.2	1.3
	T. Rowe Price Eq Inc (PRFDX)	V	(9.3)	16.1	19.2	(6.7)	7.4	307.3	(81.4)	(52.5)	(1.8)	7.9	(0.1)	4.7	(2.2)
	T. Rowe Price Gr Stk (PRGFX)	G	(1.1)	33.6	1.4	10.8	8.8	461.8	73.1	(49.1)	1.6	10.2	2.2	10.1	3.2
	T. Rowe Price Grth & Inc (PRGIX)	G V	(3.3)	21.0	7.2	4.1	12.8	336.8	(51.9)	(47.7)	3.0	7.9	(0.1)	8.1	1.2
	T. Rowe Price Spect Grth (PRSGX)	G	(8.6)	25.5	7.8	0.7	5.5	331.0	(57.7)	(52.7)	(2.0)	7.3	(0.7)	5.6	(1.3)
I	T. Rowe Price Tot Eq Mkt (POMIX)	G V	(5.6)	20.7	12.6	0.3	12.2	383.7	(5.0)	(51.0)	(0.3)	8.7	0.7	7.6	0.7
	T. Rowe Price Tx-Ef Eq (PREFX)	G	(0.5)	29.1	2.4	6.3	9.6	437.7	49.0	(51.8)	(1.1)	9.6	1.6	8.9	2.0
	T. Rowe Price US LC Core (TRULX)	G V	(3.4)	20.9	7.1	8.1	11.8	—	—	—	—	7.7	(0.3)	8.6	1.7
	T. Rowe Price Value (TRVLX)	V	(9.5)	18.9	10.9	(1.8)	13.3	369.2	(19.5)	(54.3)	(3.6)	6.1	(1.9)	5.8	(1.1)
I	TIAA-CREF Eq Idx Rtl (TINRX)	G V	(5.6)	20.7	12.4	0.1	12.1	375.7	(13.0)	(51.1)	(0.4)	8.6	0.6	7.5	0.6
	TIAA-CREF Gr&Inc Rtl (TIIRX)	G	(7.4)	23.6	8.3	3.0	10.8	355.3	(33.4)	(45.7)	5.0	7.4	(0.6)	7.2	0.3
	TIAA-CREF SocChEq Rtl (TICRX)	G V	(5.8)	20.5	13.2	(2.8)	10.9	354.9	(33.8)	(50.2)	0.5	8.7	0.7	6.7	(0.2)
	USAA Aggressive Grth (USAUX)	G	(0.9)	30.0	0.7	6.0	10.7	365.1	(23.6)	(52.5)	(1.8)	9.1	1.1	8.8	1.9
	USAA Grth & Inc (USGRX)	G V	(8.8)	20.6	11.8	(0.6)	11.2	329.6	(59.1)	(53.1)	(2.4)	7.1	(0.9)	6.3	(0.6)
	USAA Grth (USAAX)	G	(4.4)	28.4	6.4	5.6	14.8	369.5	(19.2)	(51.8)	(1.1)	9.3	1.3	9.6	2.7
	USAA Inc Stk (USISX)	V	(5.5)	16.6	14.1	(3.3)	11.8	283.3	(105.4)	(52.4)	(1.7)	7.9	(0.1)	6.3	(0.6)
I	USAA S&P 500 Idx Mbr (USSPX)	G V	(4.7)	21.5	11.6	1.1	13.3	371.1	(17.6)	(51.1)	(0.4)	8.9	0.9	8.2	1.3
I	Vanguard 500 Idx Adm (VFIAX)	G V	(4.5)	21.7	11.9	1.3	13.6	381.1	(7.6)	(50.9)	(0.2)	9.2	1.2	8.4	1.5
C	Vanguard Cap Opprt Inv (VHCOX)	G	(3.8)	29.1	10.5	2.5	18.8	482.6	93.9	(49.2)	1.5	11.1	3.1	10.8	3.9

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							
9.5	(3.2)	1.4	1.0	0.91	1.04	178	98.7	0.0	0.0	1.3	0.0	12	33	50.7	0.82	—	—
12.5	(0.2)	2.0	0.6	0.89	1.02	134	97.3	0.0	0.5	2.2	1.0	11	506	22.6	0.55	—	—
12.4	(0.3)	1.8	2.1	1.02	1.17	877	97.6	0.0	0.0	2.4	3.7	7	38	43.9	0.60	—	—
13.5	0.8	1.9	1.8	0.88	1.00	5,527	98.4	0.0	1.5	0.1	0.5	13	65	33.5	0.88	—	—
14.6	1.9	0.2	2.2	1.01	1.15	13,460	99.1	0.0	0.0	0.9	0.8	43	89	35.0	0.83	—	—
13.1	0.4	0.9	1.6	0.81	0.93	6,200	96.0	0.0	0.0	4.0	5.0	9	28	51.2	0.88	—	0.25
11.1	(1.6)	1.2	1.9	0.88	1.00	274	96.7	0.0	0.0	3.3	4.7	35	49	29.1	1.00	—	—
12.1	(0.6)	0.8	1.3	0.94	1.07	310	95.2	2.7	0.0	2.1	2.1	11	57	28.3	0.81	1.00R	0.00
12.8	0.1	0.7	3.0	0.75	0.86	265	96.6	0.0	0.0	3.4	11.5	33	31	42.8	0.95	—	—
12.4	(0.3)	1.4	1.7	0.93	1.07	3,940	98.2	0.0	0.0	1.8	2.3	9	55	39.5	0.64	—	—
12.0	(0.7)	0.1	4.4	0.98	1.11	61	94.5	0.0	0.0	5.5	0.5	45	65	29.3	1.05	—	—
11.5	(1.2)	2.0	3.0	0.83	0.94	178	98.5	0.1	0.0	1.4	0.6	23	93	28.4	1.01	—	—
12.6	(0.1)	1.9	0.7	0.91	1.04	224	99.5	0.1	0.0	0.4	1.8	51	147	24.1	0.46	—	—
12.9	0.2	2.0	1.1	0.89	1.02	7,404	97.5	0.1	0.0	2.3	0.4	7	508	21.4	0.10	—	—
12.1	(0.6)	0.7	2.7	0.98	1.11	1,071	97.9	0.0	0.1	2.1	5.8	41	64	31.7	0.89	—	—
13.1	0.4	1.7	2.7	0.93	1.07	1,361	95.6	0.0	0.0	4.4	2.9	153	67	33.8	0.88	—	—
12.4	(0.3)	0.5	1.7	0.96	1.09	1,909	98.0	0.0	0.0	2.0	12.5	12	42	38.6	0.86	—	—
13.9	1.2	0.7	1.0	1.11	1.26	16,400	95.9	0.0	0.0	4.1	8.8	29	65	26.5	0.86	—	—
12.5	(0.2)	1.1	1.5	0.83	0.94	14,723	98.6	0.0	0.0	1.4	4.5	25	38	39.1	0.87	—	—
13.1	0.4	1.7	1.6	0.89	1.01	194	99.2	0.0	0.0	0.8	0.6	36	154	26.1	0.90	—	0.25
11.8	(0.9)	0.7	1.2	0.88	1.00	95	99.7	0.0	0.0	0.3	1.4	38	41	40.1	0.94	—	—
17.2	4.5	1.0	0.7	1.00	1.14	228	100.0	0.0	0.0	0.0	11.6	8	41	44.9	0.97	—	—
15.6	2.9	0.4	0.6	1.36	1.55	11,880	94.9	0.0	0.0	5.1	11.6	4	150	27.4	0.67	—	—
14.0	1.3	1.2	0.7	1.07	1.21	9,436	96.0	0.0	0.0	4.0	15.1	5	134	27.4	0.67	—	—
11.8	(0.9)	1.6	4.9	0.93	1.06	345	96.1	0.0	0.0	3.9	5.5	—	242	18.6	0.77	—	—
11.9	(0.8)	1.1	1.5	0.76	0.87	441	90.6	0.0	0.0	9.4	2.2	67	340	19.9	1.08	—	—
12.7	0.0	0.9	0.4	0.89	1.01	2,807	95.8	0.0	0.0	4.2	4.2	—	357	17.3	0.92	—	—
17.7	5.0	0.0	0.8	1.17	1.34	949	92.3	3.7	(0.4)	4.5	3.2	72	120	50.5	1.28	—	—
12.4	(0.3)	0.8	0.9	0.93	1.06	697	99.6	0.0	0.0	0.4	0.8	8	1,170	22.8	0.90	—	—
12.9	0.2	2.2	1.2	0.91	1.04	7,252	99.7	0.0	0.0	0.4	0.9	4	983	18.6	0.05	—	—
13.8	1.1	2.7	1.6	0.90	1.03	4,188	99.7	0.0	0.0	0.3	0.8	10	675	20.1	0.25	—	—
12.3	(0.4)	0.4	2.6	1.03	1.18	212	99.1	0.0	0.0	0.9	1.0	88	112	39.6	0.99	—	—
13.0	0.3	2.2	0.6	0.89	1.02	32,125	99.4	0.0	0.0	0.6	0.8	2	508	20.8	0.02	—	—
13.1	0.4	2.0	0.9	0.93	1.06	7,986	99.4	0.0	0.0	0.6	0.9	4	2,903	17.3	0.03	—	—
12.8	0.1	1.6	0.9	0.89	1.02	165	99.9	0.0	0.0	0.1	0.8	3	507	21.2	0.50	—	0.00
12.0	(0.7)	0.4	3.5	0.95	1.08	105	99.2	0.0	0.0	0.8	1.1	15	75	37.3	1.00	2.00R	—
17.0	4.3	0.0	0.6	1.14	1.30	50,603	100.0	0.0	0.0	0.0	5.1	35	125	44.0	0.70	—	—
13.1	0.4	1.2	1.6	0.92	1.05	704	99.7	0.0	0.0	0.3	2.2	37	256	23.1	0.69	—	—
12.8	0.1	1.7	1.1	0.79	0.90	8,693	96.6	0.0	0.0	3.5	4.7	16	105	25.6	0.64	—	—
12.8	0.1	1.9	0.6	0.89	1.02	26,885	99.9	0.0	0.0	0.1	0.4	7	508	21.9	0.21	0.50R	—
10.6	(2.1)	2.5	2.1	0.93	1.06	18,443	96.0	0.6	1.6	1.8	6.5	20	110	24.0	0.65	—	—
16.0	3.3	0.2	1.9	1.10	1.25	47,039	99.8	0.0	0.2	0.0	6.4	51	75	39.4	0.67	—	—
12.8	0.1	1.2	2.8	0.83	0.94	1,715	95.9	0.0	0.0	4.1	4.4	65	65	25.6	0.66	—	—
12.2	(0.5)	1.2	2.2	0.89	1.02	3,268	97.6	0.1	0.6	1.8	34.0	12	13	92.0	0.78	—	—
13.0	0.3	1.8	0.7	0.93	1.06	1,629	97.4	0.0	0.0	2.6	0.8	9	1,285	17.5	0.30	0.50R	—
15.1	2.4	0.2	0.4	1.06	1.21	342	99.7	0.0	0.0	0.3	3.4	12	364	20.9	0.78	1.00R	—
—	—	1.2	1.5	0.83	0.94	504	95.7	0.0	0.0	4.3	4.4	61	66	25.6	0.75	—	—
13.0	0.3	1.6	2.0	0.85	0.97	21,842	99.2	0.0	0.7	0.1	8.1	96	124	28.3	0.80	—	—
12.8	0.1	1.7	0.6	0.93	1.06	16,534	99.8	0.0	0.0	0.2	0.9	5	2,861	18.1	0.33	—	0.25
12.4	(0.3)	0.7	1.3	0.98	1.12	5,913	99.3	0.0	0.0	0.7	7.7	59	188	24.1	0.70	—	0.25
12.4	(0.3)	1.6	1.4	0.93	1.06	3,444	97.9	0.0	0.0	2.1	1.3	29	713	17.2	0.46	—	0.25
13.0	0.3	0.2	2.4	1.03	1.18	1,411	97.5	0.0	0.0	2.5	3.7	57	69	33.7	0.75	—	—
12.0	(0.7)	0.9	1.7	1.01	1.15	1,647	96.0	0.0	0.0	4.0	6.3	23	134	18.2	0.88	—	—
13.9	1.2	0.3	1.6	1.00	1.14	2,444	98.6	0.0	0.0	1.4	9.3	19	83	33.8	0.94	—	—
10.6	(2.1)	2.2	1.4	0.76	0.87	2,573	97.1	0.0	1.0	1.9	7.7	23	159	18.0	0.76	—	—
12.8	0.1	1.9	0.5	0.89	1.02	6,564	98.1	0.0	0.4	1.6	0.6	3	507	22.7	0.25	—	—
13.1	0.4	2.1	0.6	0.89	1.02	400,587	99.3	0.0	0.0	0.7	0.8	3	517	20.8	0.04	—	—
15.9	3.2	0.7	1.4	1.23	1.40	15,164	96.2	0.0	0.0	3.8	11.4	10	155	31.6	0.44	—	—

DOMESTIC STOCK FUNDS: LARGE-CAP AND MID-CAP

Index Fund	Closed	Fund Name (Ticker)	Style	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
				Grth Val	2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund
I		Vanguard Capital Value Inv (VCVLX)	V	(13.9)	12.9	11.8	(9.8)	5.1	394.4	5.7	(62.7)	(12.0)	2.8	(5.2)	0.6	(6.3)
		Vanguard Div Apprec Adm (VDADX)	G V	(2.1)	22.2	11.7	(2.0)	10.0	—	—	—	—	10.2	2.2	7.6	0.7
	C	Vanguard Div Grth Inv (VDIGX)	G V	0.1	19.3	7.5	2.6	11.8	301.9	(86.8)	(37.9)	12.8	8.7	0.7	8.0	1.1
		Vanguard Divers Eq Inv (VDEQX)	G	(5.4)	22.7	8.4	0.7	11.0	384.3	(4.4)	(52.2)	(1.5)	7.9	(0.1)	7.0	0.1
		Vanguard Equity-Inc Inv (VEIPX)	V	(5.8)	18.3	14.6	0.7	11.2	350.3	(38.4)	(48.8)	1.9	8.5	0.5	7.5	0.6
	I	Vanguard FTSE Soc Idx Inv (VFTSX)	G V	(3.5)	24.1	10.2	1.1	15.7	442.2	53.5	(56.5)	(5.8)	9.7	1.7	9.1	2.2
I		Vanguard Grth & Inc Inv (VQNPX)	G V	(4.8)	20.6	11.9	1.9	14.0	374.9	(13.8)	(51.9)	(1.2)	8.7	0.7	8.4	1.5
		Vanguard Grth Idx Adm (VIGAX)	G	(3.4)	27.7	6.1	3.2	13.6	422.2	33.5	(47.1)	3.6	9.4	1.4	9.0	2.1
	I	Vanguard Hi Div Yld Idx Inv (VHDYX)	V	(6.0)	16.3	16.7	0.3	13.3	361.2	(27.5)	(51.8)	(1.1)	8.5	0.5	7.7	0.8
I		Vanguard LgCp Idx Adm (VLCAX)	G V	(4.5)	22.0	11.6	1.0	13.3	381.6	(7.1)	(50.4)	0.3	9.1	1.1	8.3	1.4
	C	Vanguard Morgan Gr Inv (VMRGX)	G	(1.7)	29.8	3.2	6.7	10.9	409.7	21.0	(50.3)	0.4	9.6	1.6	9.3	2.4
	C	Vanguard PRIMECAP Core Inv (VPCCX)	G V	(4.9)	26.2	12.3	0.9	19.2	427.0	38.3	(43.0)	7.7	10.4	2.4	10.1	3.2
C		Vanguard PRIMECAP Inv (VPMCX)	G	(2.1)	29.5	10.6	2.5	18.7	457.6	68.9	(44.3)	6.4	11.9	3.9	11.3	4.4
	I	Vanguard Tot Stk Idx Adm (VTSAX)	G V	(5.2)	21.1	12.6	0.3	12.5	391.9	3.2	(50.8)	(0.1)	8.9	0.9	7.9	1.0
		Vanguard Tx-Mgd CapApp Adm (VTCLX)	G V	(5.0)	22.3	12.0	1.6	12.5	390.4	1.7	(50.7)	0.0	9.2	1.2	8.3	1.4
		Vanguard US Gr Inv (VWUSX)	G	0.6	31.6	(0.8)	8.4	13.0	415.8	27.1	(47.2)	3.5	9.5	1.5	10.0	3.1
		Vanguard US Value Inv (VUVLX)	V	(10.4)	12.9	16.3	(1.7)	14.6	331.2	(57.5)	(51.9)	(1.2)	5.6	(2.4)	5.8	(1.1)
	I	Vanguard Val Idx Adm (VVIAX)	V	(5.5)	17.1	16.8	(0.9)	13.1	348.7	(40.0)	(53.9)	(3.2)	8.9	0.9	7.7	0.8
		Vanguard Windsor II Adm (VWNAX)	V	(8.6)	16.8	13.4	(3.2)	11.2	316.5	(72.2)	(52.8)	(2.1)	6.6	(1.4)	5.5	(1.4)
		Vanguard Windsor Inv (VWNDX)	V	(12.5)	19.1	12.4	(3.4)	11.8	350.2	(38.5)	(56.0)	(5.3)	5.4	(2.6)	4.8	(2.1)
	I	Wilshire 5000 Idx Invt (WFIVX)	G V	(5.6)	20.2	12.5	0.0	12.3	357.2	(31.5)	(50.8)	(0.1)	8.4	0.4	7.5	0.6
Mid-Cap Stock Category Average				(9.0)	19.5	12.2	(2.6)	8.4	382.8	0.0	(51.1)	0.0	6.7	0.0	5.1	0.0
C		AmCent Heritage Inv (TWHIX)	G	(5.2)	21.8	3.2	1.9	8.1	348.1	(34.7)	(51.8)	(0.7)	6.0	(0.7)	5.6	0.5
		AmCent Mid Cap Value Inv (ACMVX)	V	(13.1)	11.5	22.8	(1.6)	16.3	364.3	(18.5)	(41.6)	9.5	6.0	(0.7)	6.4	1.3
		AMG Mgers MidCap N (CHTTX)	V	(18.6)	11.5	24.0	(10.4)	9.7	409.9	27.1	(54.4)	(3.3)	4.0	(2.7)	2.0	(3.1)
		Ariel Appreciation Inv (CAAPX)	V	(14.0)	15.1	12.6	(6.3)	8.1	422.4	39.6	(55.1)	(4.0)	3.7	(3.0)	2.5	(2.6)
		Ariel Fund Inv (ARGFX)	V	(13.7)	15.8	15.5	(4.1)	10.9	546.8	164.0	(64.3)	(13.2)	4.9	(1.8)	4.2	(0.9)
	C	Artisan Mid Cap Inv (ARTMX)	G	(4.1)	20.4	(0.9)	2.1	5.6	430.1	47.3	(52.0)	(0.9)	4.6	(2.1)	4.3	(0.8)
		Artisan Mid Cap Val Inv (ARTQX)	V	(13.6)	12.3	22.4	(9.9)	1.5	299.0	(83.8)	(41.5)	9.6	5.9	(0.8)	1.7	(3.4)
		Ave Maria Grth (AVEGX)	G	(1.8)	27.3	12.0	(2.8)	7.5	378.3	(4.5)	(43.2)	7.9	11.9	5.2	7.9	2.8
		Baird MidCap Inv (BMDSX)	G	(1.9)	26.6	5.0	(3.8)	4.6	404.9	22.1	(49.4)	1.7	9.3	2.6	5.6	0.5
		Baron Asset Retail (BARAX)	G	(0.2)	26.1	6.2	(0.1)	9.4	426.7	43.9	(53.4)	(2.3)	10.1	3.4	7.9	2.8
		Baron Grth Ret (BGRFX)	G	(3.0)	27.0	6.0	(4.4)	4.4	425.8	43.0	(51.4)	(0.3)	9.3	2.6	5.4	0.3
		Baron Partners Ret (BPTRX)	G	(2.1)	31.5	4.0	(2.8)	10.2	514.5	131.7	(60.7)	(9.6)	10.2	3.5	7.5	2.4
		Buffalo Discovery (BUFTX)	G	(6.6)	25.4	5.5	5.6	10.6	475.5	92.7	(47.9)	3.2	7.3	0.6	7.6	2.5
		Carillon Scout Mid Cap I (UMBMX)	G V	(9.8)	24.0	18.3	1.4	4.0	459.9	77.1	(46.0)	5.1	9.8	3.1	6.9	1.8
	C	Champlain MidCp Adv (CIPMX)	G	3.5	19.2	18.3	1.1	7.6	408.0	25.2	—	—	13.4	6.7	9.7	4.6
		Commerce MidCap Gr (CFAGX)	G	(4.4)	23.3	10.8	1.3	11.1	376.1	(6.7)	(48.0)	3.1	9.3	2.6	8.0	2.9
		CRM Mid Cap Value Inv (CRMMX)	G V	(7.1)	19.0	16.0	(2.6)	5.7	299.2	(83.6)	(44.3)	6.8	8.6	1.9	5.7	0.6
		Davenport Eq Opport (DEOPX)	G	(8.1)	20.7	7.3	(6.0)	15.2	—	—	—	—	6.0	(0.7)	5.2	0.1
I		DF Dent Premier Growth Inv (DFDPX)	G	1.8	31.8	2.4	1.5	5.0	450.4	67.6	(54.5)	(3.4)	11.2	4.5	7.9	2.8
		Dreyfus MidCap Idx Inv (PESPX)	G V	(11.5)	15.6	20.2	(2.7)	9.3	403.4	20.6	(49.5)	1.6	7.1	0.4	5.5	0.4
		FAM Value Inv (FAMVX)	G	(6.2)	17.0	15.6	(1.8)	13.4	307.9	(74.9)	(44.1)	7.0	8.2	1.5	7.1	2.0
		Fidelity Grth Strat (FDEGX)	G	(7.0)	21.5	2.7	3.1	13.6	343.6	(39.2)	(58.5)	(7.4)	5.1	(1.6)	6.3	1.2
		Fidelity Low-Priced Stk (FLPSX)	V	(10.8)	20.6	8.7	(0.6)	7.6	353.8	(29.0)	(48.8)	2.3	5.4	(1.3)	4.6	(0.5)
		Fidelity Mid Cap Enhcd Idx (FMEIX)	V	(11.8)	18.3	13.4	(2.5)	13.0	398.5	15.7	—	—	5.8	(0.9)	5.5	0.4
		Fidelity Mid Cap Value (FSMVX)	V	(18.9)	17.0	12.3	(4.6)	16.6	390.2	7.4	(55.5)	(4.4)	2.1	(4.6)	3.5	(1.6)
		Fidelity Mid-Cap Stk (FMCSX)	G	(6.5)	18.6	14.9	(3.1)	7.1	413.1	30.3	(56.1)	(5.0)	8.4	1.7	5.7	0.6
		Fidelity Stock Sel Mid Cp (FSSMX)	G V	(8.6)	20.1	10.6	(3.3)	10.1	—	—	—	—	6.7	0.0	5.3	0.2
		Fidelity Value (FDVLX)	V	(17.4)	15.6	16.0	(6.6)	11.7	406.8	24.0	(61.5)	(10.4)	3.5	(3.2)	2.9	(2.2)
		FMI Common Stk (FMIMX)	G V	(8.7)	13.7	20.2	(6.9)	6.4	329.1	(53.7)	(38.3)	12.8	7.7	1.0	4.3	(0.8)
		Hennessy Focus Investor (HFCSX)	G	(10.5)	19.2	7.1	2.8	10.1	380.4	(2.4)	(45.5)	5.6	4.5	(2.2)	5.3	0.2
C		Janus Henderson Contrarian T (JSVAX)	G V	(4.1)	5.2	8.0	(13.2)	17.3	258.0	(124.8)	(59.2)	(8.1)	2.9	(3.8)	2.1	(3.0)
		Janus Henderson Enterprise T (JAENX)	G	(1.1)	26.3	11.8	3.3	11.9	488.2	105.4	(52.0)	(0.9)	11.8	5.1	10.1	5.0
		Janus Henderson Mid Cap Value T (JMCVX)	V	(13.4)	13.8	18.7	(3.8)	9.0	241.1	(141.7)	(39.9)	11.2	5.4	(1.3)	4.2	(0.9)
		Kinetics Paradigm (WWNPX)	G	(5.6)	28.4	20.4	(8.4)	(0.8)	424.8	42.0	(64.4)	(13.3)	13.4	6.7	5.8	0.7
	C	Longleaf Partners Sm-Cap (LLSCX)	G V	(6.6)	8.9	20.4	(6.1)	12.4	449.0	66.2	(57.7)	(6.6)	7.0	0.3	5.3	0.2

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							
13.0	0.3	2.7	1.7	1.14	1.30	711	98.1	0.0	0.9	1.1	12.3	47	90	23.7	0.27	—	—
—	—	2.1	0.5	0.86	0.98	36,444	99.8	0.0	0.0	0.2	1.3	14	186	32.6	0.08	—	—
12.2	(0.5)	2.0	1.4	0.80	0.92	30,947	97.5	0.0	0.0	2.5	7.7	15	46	31.1	0.26	—	—
13.1	0.4	1.2	1.7	0.98	1.11	1,544	96.5	0.0	0.3	3.2	4.3	5	9	100.0	0.36	—	—
12.1	(0.6)	2.9	1.6	0.80	0.92	30,085	96.2	0.3	1.9	1.6	9.4	37	203	25.7	0.26	—	—
14.3	1.6	1.8	0.4	0.92	1.05	4,351	99.8	0.0	0.0	0.2	1.5	8	443	24.8	0.18	—	—
12.8	0.1	1.7	1.9	0.91	1.04	9,747	97.4	0.1	0.0	2.5	0.5	83	1,144	20.6	0.34	—	—
14.5	1.8	1.3	0.4	1.00	1.14	73,064	99.5	0.0	0.0	0.5	1.0	8	315	30.8	0.05	—	—
12.1	(0.6)	3.3	0.9	0.81	0.93	29,035	100.0	0.0	0.0	0.0	1.8	9	406	27.2	0.15	—	—
13.1	0.4	2.1	0.6	0.90	1.03	19,088	99.4	0.0	0.0	0.5	0.8	3	616	20.0	0.05	—	—
14.3	1.6	0.7	2.1	1.04	1.19	13,508	97.1	0.0	0.0	2.9	4.5	47	274	28.5	0.38	—	—
14.7	2.0	1.3	1.5	1.07	1.21	9,730	97.2	0.0	0.0	2.8	15.1	9	153	29.6	0.46	—	—
15.1	2.4	1.2	1.5	1.08	1.23	58,586	97.0	0.0	0.0	3.0	13.4	8	136	36.5	0.39	—	—
13.2	0.5	2.0	0.6	0.93	1.06	671,890	99.2	0.0	0.0	0.8	0.8	3	3,642	17.2	0.04	—	—
13.4	0.7	1.8	0.5	0.92	1.05	8,903	99.5	0.0	0.0	0.5	0.7	7	772	18.4	0.09	—	—
14.4	1.7	0.4	1.5	1.06	1.21	9,172	95.2	0.0	0.9	3.9	3.3	33	163	33.1	0.42	—	—
11.1	(1.6)	2.3	1.4	1.01	1.15	1,407	98.8	0.0	0.0	1.2	1.1	75	258	19.5	0.23	—	—
11.9	(0.8)	2.7	0.7	0.89	1.02	69,100	99.9	0.0	0.0	0.1	0.7	9	348	28.6	0.05	—	—
11.2	(1.5)	2.5	2.3	0.93	1.06	41,476	96.7	0.0	0.3	3.0	7.9	32	276	24.1	0.26	—	—
11.9	(0.8)	2.2	1.8	1.04	1.19	16,816	96.9	0.0	0.0	3.1	5.6	26	142	17.4	0.31	—	—
12.4	(0.3)	1.5	1.3	0.91	1.04	166	98.6	0.0	0.0	1.4	0.4	3	1,804	19.6	0.63	—	0.25
12.6	0.0	0.6	1.9	1.00	1.25	5,630	95.6	0.2	0.2	4.0	4.5	50	226	28.0	0.97	—	—
12.8	0.2	0.0	3.0	0.93	1.16	3,941	98.0	0.0	0.0	2.0	3.3	85	91	21.9	1.01	—	—
12.3	(0.3)	1.2	2.6	0.90	1.12	6,792	97.3	0.0	0.0	2.7	7.6	47	108	20.9	0.98	—	—
13.5	0.9	0.4	2.0	1.25	1.57	2,337	100.1	0.0	0.0	(0.1)	3.1	28	48	32.4	1.14	—	0.25
13.5	0.9	1.0	2.5	1.05	1.32	1,229	97.1	0.0	0.0	2.9	0.0	11	44	38.1	1.12	—	0.25
14.6	2.0	1.0	2.3	1.21	1.51	1,811	98.9	0.0	0.0	1.2	0.0	19	41	38.1	1.01	—	0.25
14.6	2.0	0.0	3.1	1.10	1.37	5,159	97.4	0.0	0.0	2.6	6.2	50	69	33.6	1.18	—	—
10.8	(1.8)	0.2	2.6	0.94	1.18	2,841	94.1	0.0	0.0	5.9	2.6	19	49	29.0	1.17	—	—
13.5	0.9	0.2	2.1	0.83	1.04	578	95.3	0.0	0.0	4.7	6.0	26	47	37.0	0.97	—	—
14.2	1.6	0.0	0.5	0.92	1.15	1,434	96.7	0.0	0.0	3.3	0.0	45	59	24.7	1.09	—	0.25
13.7	1.1	0.0	1.6	1.04	1.30	3,067	97.4	0.0	0.0	2.6	1.2	10	60	41.1	1.31	—	0.25
13.4	0.8	0.0	1.9	1.10	1.38	5,461	98.3	0.0	0.5	1.3	2.5	3	60	46.8	1.30	—	0.25
14.6	2.0	0.0	0.0	1.40	1.75	1,954	121.0	0.0	0.0	(21.0)	5.1	26	25	90.8	1.79	—	0.25
15.9	3.3	0.0	1.6	0.92	1.15	1,635	94.0	0.0	0.0	6.0	1.8	42	92	16.1	1.02	—	—
14.8	2.2	0.5	2.2	0.95	1.19	2,304	99.4	0.0	0.0	0.7	0.6	106	152	16.9	1.03	—	—
14.4	1.8	0.0	1.8	0.85	1.07	2,576	97.7	2.3	0.0	0.1	1.8	33	63	26.6	1.15	—	0.25
13.8	1.2	0.4	2.3	0.81	1.01	146	98.8	0.0	0.0	1.3	0.0	71	83	13.8	0.83	—	—
11.3	(1.3)	0.2	4.6	0.93	1.16	472	96.9	0.0	0.0	3.1	0.0	74	50	28.6	1.12	—	—
—	—	0.0	1.1	0.90	1.13	348	96.1	0.0	0.0	3.9	12.6	21	26	51.2	0.91	—	—
14.3	1.7	0.0	1.5	1.01	1.26	153	99.5	0.0	0.0	0.5	2.4	16	42	41.1	1.10	—	—
13.1	0.5	1.4	2.4	1.01	1.26	2,686	99.7	0.0	0.0	0.3	0.2	16	403	6.3	0.50	—	—
11.5	(1.1)	0.1	1.2	0.84	1.06	1,132	94.5	0.0	0.0	5.5	3.7	10	37	45.4	1.20	—	—
12.8	0.2	0.8	0.1	0.83	1.04	2,304	98.1	0.0	0.0	1.9	1.1	73	92	25.0	0.78	—	—
12.8	0.2	1.7	1.7	0.76	0.95	29,048	94.0	0.0	0.0	6.0	36.3	11	885	28.4	0.62	—	—
13.4	0.8	1.8	1.7	0.91	1.14	1,015	99.4	0.0	0.0	0.6	0.3	94	265	9.1	0.59	—	—
12.3	(0.3)	2.2	1.7	0.90	1.12	1,886	99.1	0.0	0.0	0.9	0.0	138	87	20.0	0.69	—	—
14.3	1.7	0.8	2.5	0.81	1.02	7,135	84.7	0.1	1.5	13.7	9.4	1	172	13.4	0.61	—	—
—	—	0.9	1.3	0.96	1.20	1,770	97.0	0.0	0.0	3.1	5.7	84	194	16.3	0.70	—	—
12.2	(0.4)	1.2	1.7	0.98	1.22	6,175	99.1	0.0	0.0	0.9	10.9	100	215	11.7	0.59	—	—
11.9	(0.7)	0.4	2.2	0.87	1.09	830	81.7	2.3	0.0	15.9	4.3	26	40	36.1	0.99	—	—
13.5	0.9	0.0	1.2	0.85	1.07	1,766	99.5	0.0	0.0	0.5	14.4	5	18	85.2	1.50	—	0.15
9.3	(3.3)	0.3	1.7	1.04	1.30	2,500	97.8	0.0	0.0	2.2	9.1	59	46	43.4	0.73	—	—
15.9	3.3	0.1	0.9	0.89	1.11	18,299	91.9	0.0	0.3	7.9	9.6	13	88	19.6	0.92	—	—
9.5	(3.1)	1.2	3.9	0.87	1.08	3,414	96.5	0.0	0.0	3.5	4.0	41	60	28.8	0.92	—	—
12.7	0.1	0.0	0.7	1.10	1.38	644	82.8	0.0	2.4	14.8	8.9	14	60	67.5	1.64	2.00R	—
14.4	1.8	3.0	3.1	0.81	1.02	3,122	70.1	4.7	0.0	25.2	12.0	29	19	54.4	0.92	—	—

DOMESTIC STOCK FUNDS: MID-CAP AND SMALL-CAP

Index Fund Closed	Fund Name (Ticker)	Style Grth Val	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
			2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
	Madison Mid-Cap Y (GTSGX)	G	(2.0)	15.6	12.0	0.8	9.4	338.0	(44.8)	(47.6)	3.5	8.3	1.6	7.0	1.9
	Marsico 21st Century (MXIX)	G	1.8	30.0	(1.9)	0.2	8.5	332.6	(50.2)	(58.4)	(7.3)	9.1	2.4	7.1	2.0
	Nicholas II N (NNTWX)	G	(5.1)	25.1	4.5	0.5	10.9	321.7	(61.1)	(40.9)	10.2	7.5	0.8	6.7	1.6
I	Northern Mid Cap Idx (NOMIX)	G V	(11.2)	16.0	20.5	(2.4)	9.6	416.1	33.3	(49.6)	1.5	7.5	0.8	5.8	0.7
	Parnassus Mid-Cap (PARMX)	G V	(6.7)	15.7	16.0	(0.9)	11.2	363.5	(19.3)	(45.0)	6.1	7.8	1.1	6.7	1.6
C	PRIMECAP Odys Agg Gr (POAGX)	G	(7.0)	33.5	11.7	4.5	16.5	758.7	375.9	(49.3)	1.8	11.5	4.8	11.1	6.0
	Russell Inv US Mid Cap Eq S (RMCSX)	G V	(11.5)	15.2	14.2	(2.5)	11.0	—	—	—	—	5.2	(1.5)	4.8	(0.3)
I	Shelton S&P Md Dir (SPMIX)	G V	(11.5)	15.6	21.0	(2.3)	9.3	408.7	25.9	(49.6)	1.5	7.4	0.7	5.8	0.7
	T. Rowe Price Div Mid Gr (PRDMX)	G	(3.2)	24.7	7.5	2.0	11.4	442.9	60.1	(51.8)	(0.7)	9.1	2.4	8.1	3.0
I	T. Rowe Price Ext Mkt Idx (PEXMX)	G V	(9.7)	17.9	15.9	(3.3)	7.5	436.1	53.3	(52.4)	(1.3)	7.3	0.6	5.1	0.0
C	T. Rowe Price Mid Gr (RPMGX)	G	(2.1)	24.8	6.3	6.5	13.1	476.3	93.5	(48.2)	2.9	9.1	2.4	9.4	4.3
C	T. Rowe Price Mid Val (TRMCX)	V	(10.7)	11.6	24.3	(3.5)	10.6	370.8	(12.0)	(47.4)	3.7	7.4	0.7	5.8	0.7
C	T. Rowe Price New Horiz (PRNHX)	G	4.0	31.4	7.7	4.5	6.0	706.9	324.1	(49.9)	1.2	13.8	7.1	10.3	5.2
	TIAA-CREF MdCpGr Rtl (TCMGX)	G	(8.5)	25.7	1.6	(1.0)	7.3	389.1	6.3	(54.2)	(3.1)	5.3	(1.4)	4.4	(0.7)
	TIAA-CREF MdCpVal Rtl (TCMVX)	V	(14.5)	10.7	17.1	(5.7)	12.4	328.4	(54.4)	(53.7)	(2.6)	3.5	(3.2)	3.3	(1.8)
I	USAA Extended Market Idx (USMIX)	G V	(9.7)	17.7	15.4	(3.8)	7.1	411.8	29.0	(52.8)	(1.7)	7.0	0.3	4.8	(0.3)
	Value Line Focused (VLIFX)	G	4.7	19.8	10.9	2.9	7.9	330.3	(52.5)	(57.3)	(6.2)	11.6	4.9	9.1	4.0
	Value Line Premier Grth (VALSX)	G	1.3	22.3	7.0	0.2	6.7	371.5	(11.3)	(51.1)	0.0	9.8	3.1	7.2	2.1
I	Vanguard Ext Mkt Idx Adm (VEXAX)	G V	(9.4)	18.1	16.1	(3.3)	7.5	442.3	59.5	(52.7)	(1.6)	7.5	0.8	5.2	0.1
I	Vanguard MdCp Gr Idx Adm (VMGMX)	G	(5.6)	21.8	6.7	(1.0)	13.4	—	—	—	—	7.0	0.3	6.6	1.5
I	Vanguard MdCp Val Idx Adm (VMVAX)	V	(12.5)	17.0	15.2	(1.8)	13.9	—	—	—	—	5.7	(1.0)	5.7	0.6
I	Vanguard Mid Cap Idx Adm (VIMAX)	G V	(9.3)	19.2	11.2	(1.4)	13.7	417.7	34.9	(53.5)	(2.4)	6.3	(0.4)	6.2	1.1
	Vanguard MidCap Gr Inv (VMGRX)	G	(3.3)	22.0	0.4	0.2	10.8	378.6	(4.2)	(49.6)	1.5	5.8	(0.9)	5.6	0.5
	Vanguard Selected Val Inv (VASVX)	V	(19.8)	19.5	16.3	(3.8)	6.3	335.5	(47.3)	(48.0)	3.1	3.7	(3.0)	2.6	(2.5)
	Vanguard Strategic Eq Inv (VSEQX)	G V	(12.0)	13.7	17.9	(1.5)	13.6	464.8	82.0	(56.1)	(5.0)	5.7	(1.0)	5.7	0.6
Small-Cap Stock Category Average			(11.2)	15.2	19.6	(4.8)	2.6	408.3	0.0	(52.1)	0.0	6.7	0.0	3.4	0.0
	Amer Beacon SmCp Val Inv (AVPAX)	V	(15.9)	8.3	26.3	(5.4)	4.3	398.8	(9.5)	(51.7)	0.4	4.8	(1.9)	2.6	(0.8)
C	Artisan Small Cap Inv (ARTSX)	G	2.2	26.8	5.5	0.3	(0.8)	560.4	152.1	(57.7)	(5.6)	11.0	4.3	6.3	2.9
	Baron Small Cap Ret (BSCFX)	G	(7.4)	27.1	9.9	(5.3)	1.6	404.5	(3.8)	(51.5)	0.6	8.9	2.2	4.5	1.1
C	Brown Advisory SC Fd'l Val Inv (BIAUX)	G V	(13.3)	12.1	21.8	(5.7)	5.9	393.1	(15.2)	—	—	5.8	(0.9)	3.4	0.0
	Brown Advisory SC Gr Inv (BIASX)	G	(4.4)	16.9	9.5	8.0	0.0	422.2	13.9	(49.9)	2.2	6.9	0.2	5.7	2.3
C	Conestoga Small Cap Inv (CCASX)	G	0.6	28.4	14.0	8.0	(8.1)	501.6	93.3	(42.3)	9.8	13.8	7.1	7.9	4.5
	CornerCap SmCp Val Inv (CSCVX)	V	(14.9)	7.7	27.9	(2.1)	5.5	457.1	48.8	(54.2)	(2.1)	5.5	(1.2)	3.9	0.5
	Crawford Div Oppor (CDOFX)	G V	(7.7)	13.9	26.9	(2.3)	5.9	—	—	—	—	10.1	3.4	6.7	3.3
	Dean Small Cap Value (DASCX)	V	(13.1)	3.7	30.3	(6.4)	5.9	408.2	(0.1)	(54.6)	(2.5)	5.5	(1.2)	3.1	(0.3)
I	Dreyfus Sm Cap Stk Idx (DISSX)	G V	(8.9)	12.4	25.8	(2.3)	5.4	480.1	71.8	(51.0)	1.1	8.8	2.1	5.8	2.4
	FAM Small Cap Investor (FAMFX)	G V	(8.7)	4.5	24.2	(3.5)	5.5	—	—	—	—	5.8	(0.9)	3.8	0.4
C	Fidelity Series SmCp Opp (FSOPX)	G V	(7.7)	12.0	15.1	(0.6)	2.2	438.3	30.0	(54.7)	(2.6)	6.0	(0.7)	3.9	0.5
C	Fidelity Small Cap Grth (FCPGX)	G	(4.6)	29.0	10.9	5.7	3.8	557.4	149.1	(55.1)	(3.0)	10.9	4.2	8.4	5.0
C	Fidelity Small Cap Value (FCPVX)	V	(15.1)	12.2	21.2	(1.7)	6.6	421.4	13.1	(49.9)	2.2	4.9	(1.8)	3.9	0.5
C	Fidelity SmCp Discovery (FSCRX)	G V	(13.8)	7.9	20.2	(6.2)	7.0	475.9	67.6	(45.0)	7.1	3.8	(2.9)	2.3	(1.1)
	Fidelity Stk Sel Sm Cap (FDSCX)	G V	(8.5)	11.7	15.3	(0.3)	3.4	401.8	(6.5)	(61.0)	(8.9)	5.6	(1.1)	4.0	0.6
	Hartford Schroder SmallCap I (SCUIX)	G V	(10.9)	14.7	19.3	(1.5)	8.5	342.8	(65.5)	(45.2)	6.9	6.8	0.1	5.4	2.0
C	Invesco SmCap Gr Inv (GTSIX)	G	(9.1)	24.9	11.2	(1.9)	7.6	454.3	46.0	(50.9)	1.2	8.1	1.4	5.9	2.5
	Janus Henderson Sm Cap Val T (JSCVX)	V	(13.2)	12.6	26.3	(2.7)	7.3	314.4	(93.9)	(38.8)	13.3	7.2	0.5	5.2	1.8
C	Janus Henderson Triton T (JATTX)	G	(5.3)	26.8	10.4	1.2	9.4	560.1	151.8	(49.4)	2.7	9.9	3.2	8.0	4.6
C	Janus Henderson Venture T (JAVTX)	G	(6.7)	24.1	7.0	(0.9)	10.2	554.3	146.0	(60.8)	(8.7)	7.4	0.7	6.2	2.8
	LKCM Small Cap Eq Instl (LKSCX)	G	(5.7)	17.0	9.2	(5.6)	(3.2)	365.5	(42.8)	(53.3)	(1.2)	6.4	(0.3)	1.9	(1.5)
	Loomis Sayles Sm Gr Retl (LCGRX)	G	0.2	26.5	5.4	0.8	0.7	470.4	62.1	(51.1)	1.0	10.1	3.4	6.3	2.9
C	Meridian Grth Legacy (MERDX)	G	(7.0)	25.6	16.2	(5.4)	9.4	409.6	1.3	(42.0)	10.1	10.7	4.0	7.0	3.6
	Neuberger Berman Genesis Tr (NBGEX)	G	(6.8)	15.5	18.0	0.1	(0.4)	337.0	(71.3)	(43.7)	8.4	8.3	1.6	4.8	1.4
	Northern Small Cap Core (NSGRX)	G V	(10.3)	13.0	20.7	(4.3)	6.5	386.6	(21.7)	(50.8)	1.3	7.0	0.3	4.5	1.1
I	Northern Small Cap Idx (NSIDX)	G V	(11.2)	14.5	21.1	(4.6)	4.6	401.6	(6.7)	(52.2)	(0.1)	7.2	0.5	4.2	0.8
	Northern Small Cap Value (NOSGX)	V	(13.7)	6.4	27.8	(4.7)	7.0	358.0	(50.3)	(47.2)	4.9	5.5	(1.2)	3.7	0.3
	Nubrg Ber Genesis Inv (NBGNX)	G	(6.7)	15.5	18.1	0.2	(0.3)	340.4	(67.9)	(43.7)	8.4	8.4	1.7	4.9	1.5
	Queens Road SmCp Val (QRSVX)	V	(5.7)	5.8	15.5	(0.2)	4.9	248.9	(159.4)	(41.6)	10.5	4.9	(1.8)	3.8	0.4
	Royce PA Mutual Invt (PENNX)	G V	(9.7)	16.2	26.4	(11.5)	(0.7)	355.0	(53.3)	(50.4)	1.7	9.9	3.2	3.1	(0.3)

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							
12.7	0.1	0.0	1.8	0.78	0.98	401	92.7	0.0	0.0	7.4	5.8	22	32	44.3	0.98	—	—
11.4	(1.2)	0.0	0.4	0.99	1.24	226	91.8	0.0	0.0	8.2	5.2	90	56	28.3	1.16	—	0.00
12.5	(0.1)	0.3	2.1	0.90	1.12	759	96.4	0.0	0.0	3.6	1.8	27	82	18.7	0.94	—	0.25
13.4	0.8	1.7	1.9	1.01	1.26	1,956	96.1	0.2	0.0	3.7	0.2	16	403	6.2	0.15	—	—
13.4	0.8	0.7	0.8	0.77	0.96	2,822	95.5	0.0	0.0	4.6	3.6	33	41	37.5	0.99	—	—
19.1	6.5	0.1	1.2	1.39	1.74	9,204	94.9	0.0	0.5	4.7	10.5	12	165	31.9	0.64	—	—
—	—	1.1	3.0	0.95	1.19	90	93.3	0.0	0.0	6.7	1.7	92	381	11.2	0.97	—	—
13.3	0.7	0.9	2.8	1.00	1.25	101	110.3	0.0	0.0	(10.3)	0.2	12	401	7.1	0.66	—	0.00
15.2	2.6	0.3	1.0	0.96	1.20	937	99.9	0.0	0.0	0.1	3.0	27	306	9.0	0.84	—	—
13.5	0.9	1.2	1.4	1.07	1.34	758	96.5	0.0	0.0	3.5	1.6	23	1,556	4.7	0.35	0.50R	—
16.2	3.6	0.1	1.9	0.90	1.13	27,617	93.6	0.0	0.0	6.4	3.2	26	136	18.3	0.76	—	—
12.9	0.3	1.1	2.4	0.87	1.09	11,604	90.5	0.0	0.3	9.2	8.0	32	100	23.0	0.79	—	—
19.3	6.7	0.0	2.2	1.06	1.33	21,927	94.3	0.1	0.0	5.5	12.7	39	202	20.5	0.78	—	—
13.4	0.8	0.1	2.8	1.04	1.31	1,231	99.6	0.0	0.0	0.4	5.1	70	118	18.3	0.80	—	0.25
11.3	(1.3)	1.8	2.1	0.93	1.17	3,038	98.5	0.0	0.0	1.5	3.8	25	245	11.5	0.71	—	0.25
13.0	0.4	1.0	1.6	1.05	1.32	657	99.4	0.0	0.0	0.7	1.6	11	2,717	5.1	0.44	—	—
12.9	0.3	0.0	0.4	0.81	1.02	186	95.2	0.0	0.0	4.8	7.6	2	35	42.8	1.18	—	0.25
13.5	0.9	0.0	2.0	0.84	1.05	317	98.4	0.0	0.0	1.6	7.3	3	87	31.2	1.20	—	0.25
13.6	1.0	1.7	0.4	1.06	1.33	58,480	97.0	0.1	0.0	3.0	1.5	0	3,305	5.0	0.08	—	—
—	—	0.8	0.2	0.96	1.20	10,899	99.6	0.0	0.0	0.4	1.0	23	184	14.1	0.07	—	—
—	—	2.8	0.6	0.90	1.13	16,121	100.0	0.0	0.0	0.1	1.4	17	210	10.6	0.07	—	—
13.8	1.2	1.8	0.4	0.91	1.14	86,953	99.7	0.0	0.0	0.3	1.2	14	368	7.2	0.05	—	—
13.4	0.8	0.4	1.8	0.99	1.23	3,721	94.9	0.0	0.0	5.1	2.3	75	121	17.1	0.36	—	—
11.8	(0.8)	2.1	1.8	1.02	1.28	7,490	92.8	0.1	0.0	7.2	9.5	22	123	20.5	0.39	—	—
13.7	1.1	1.3	1.9	1.09	1.36	6,298	98.1	0.0	0.0	1.9	1.3	82	312	9.5	0.18	—	—
12.2	0.0	0.3	2.0	1.00	1.46	2,759	93.8	0.4	0.3	5.5	4.5	67	298	20.5	1.12	—	—
11.5	(0.7)	0.4	2.2	1.04	1.52	5,558	95.7	0.0	0.0	4.3	3.2	48	547	11.1	1.13	—	0.00
15.6	3.4	0.0	1.9	1.03	1.51	1,556	98.2	0.0	0.0	1.9	4.8	44	65	32.5	1.21	—	—
12.7	0.5	0.0	2.6	0.96	1.41	3,469	98.5	0.0	0.0	1.5	6.2	14	73	30.9	1.31	—	0.25
12.7	0.5	0.7	1.3	0.86	1.26	968	97.5	0.0	0.0	2.5	0.6	—	63	29.3	1.30	1.00R	—
14.1	1.9	0.4	1.8	0.85	1.25	782	95.1	0.0	0.0	4.9	9.9	—	80	28.7	1.14	1.00R	—
15.0	2.8	0.0	0.4	1.03	1.51	2,108	93.9	0.0	0.0	6.1	2.9	9	52	29.5	1.10	—	0.25
13.6	1.4	0.3	3.2	0.98	1.44	99	100.0	0.0	0.0	0.0	0.4	117	230	6.3	1.30	1.00R	—
—	—	1.2	1.7	0.82	1.21	179	97.4	0.0	0.0	2.6	0.0	36	66	22.9	1.05	—	—
12.2	0.0	1.6	2.4	0.94	1.37	302	95.0	0.0	0.0	5.0	0.0	165	69	21.8	1.18	—	—
13.1	0.9	1.0	2.1	1.03	1.51	2,015	99.1	0.0	0.0	0.9	1.3	21	604	5.8	0.50	—	—
—	—	0.8	0.9	0.81	1.19	148	97.6	0.0	0.0	2.4	3.9	19	28	47.6	1.34	—	—
13.2	1.0	1.1	1.8	0.90	1.33	4,930	98.8	0.0	0.0	1.2	3.5	58	218	9.8	0.00	—	—
15.7	3.5	0.0	1.6	0.99	1.45	3,456	98.7	0.0	0.0	1.3	4.3	140	187	14.3	1.02	—	—
12.6	0.4	0.8	2.8	0.80	1.18	1,970	97.7	0.4	0.0	1.9	13.0	55	78	25.9	0.91	—	—
14.4	2.2	0.9	2.6	0.86	1.26	2,890	99.3	0.0	0.0	0.7	14.7	41	73	25.8	0.69	—	—
12.3	0.1	0.2	2.1	0.92	1.35	996	98.7	0.0	0.0	1.3	4.0	68	233	9.5	0.68	—	—
11.7	(0.5)	0.3	2.1	0.82	1.21	149	92.8	0.0	0.0	7.2	1.5	69	122	14.4	1.14	—	—
14.0	1.8	0.0	2.4	0.98	1.44	2,571	96.5	0.0	0.0	3.6	0.8	—	125	13.5	1.19	—	0.25
10.9	(1.3)	0.1	3.0	0.78	1.15	2,942	95.5	0.0	0.0	4.5	6.3	83	77	23.9	1.05	—	—
16.7	4.5	0.0	1.5	0.91	1.34	10,967	93.7	0.0	0.8	5.5	1.0	21	127	18.6	0.92	—	—
16.2	4.0	0.0	1.6	0.95	1.39	3,294	97.5	0.0	0.0	2.5	7.8	28	130	18.9	0.92	—	—
11.6	(0.6)	0.0	3.4	1.03	1.51	161	98.6	0.0	0.0	1.4	0.8	42	102	19.1	1.00	1.00R	0.00
14.6	2.4	0.0	2.1	1.01	1.49	1,288	95.0	0.0	0.0	5.0	2.1	41	96	14.6	1.20	—	0.25
13.9	1.7	0.1	2.4	0.90	1.32	1,662	89.9	0.0	1.1	9.0	3.3	34	98	20.9	0.86	2.00R	—
11.8	(0.4)	0.0	2.2	0.86	1.26	8,878	99.1	0.0	0.0	1.0	3.5	13	126	19.4	1.10	—	—
12.7	0.5	0.7	0.7	0.95	1.39	396	98.2	0.2	0.0	1.6	2.0	6	1,677	3.3	0.65	—	—
11.8	(0.4)	1.2	1.8	1.02	1.50	1,034	98.1	0.2	0.0	1.7	0.8	13	2,043	2.5	0.15	—	—
10.5	(1.7)	0.8	1.6	0.96	1.41	2,690	96.2	0.3	0.0	3.4	1.2	19	568	7.5	1.00	—	—
11.9	(0.3)	0.1	2.9	0.86	1.26	8,878	99.1	0.0	0.0	1.0	3.5	13	126	19.4	1.02	—	—
9.9	(2.3)	0.1	1.0	0.66	0.96	113	68.4	0.0	(0.1)	31.7	0.0	6	58	33.2	1.18	—	—
11.3	(0.9)	0.2	3.6	0.95	1.39	1,588	97.4	0.0	0.0	2.7	9.0	27	291	13.2	0.92	1.00R	0.00

DOMESTIC SMALL-CAP, NEUTRAL/INVERSE AND SECTOR STOCK FUNDS

Index Fund Closed	Fund Name (Ticker)	Style Grth Val	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
			2018	2017	2016	2015	2014	Fund Cat +/-		Fund Cat +/-		Fund Cat +/-		Fund Cat +/-	
			2018	2017	2016	2015	2014	Fund Cat +/-		Fund Cat +/-		Fund Cat +/-		Fund Cat +/-	
	Royce Premier Invt (RYPRX)	G	(10.4)	23.7	23.0	(9.9)	(0.9)	326.2	(82.1)	(42.8)	9.3	10.9	4.2	4.0	0.6
	Royce Special Equity Invt (RYSEX)	V	(9.9)	7.8	32.2	(12.4)	1.0	246.7	(161.6)	(32.4)	19.7	8.7	2.0	2.6	(0.8)
	Royce Total Return Invt (RYTRX)	G V	(12.5)	13.6	25.8	(7.2)	1.3	306.4	(101.9)	(47.1)	5.0	7.7	1.0	3.3	(0.1)
	Russell Inv US Small Cap Eq S (RLESX)	G V	(12.1)	14.3	21.7	(6.4)	4.0	397.7	(10.6)	—	—	6.9	0.2	3.5	0.1
	Russell Tx-Mg US Mid & SC S (RTSSX)	G	(8.7)	14.7	14.7	(4.9)	4.3	393.2	(15.1)	(52.1)	0.0	6.3	(0.4)	3.6	0.2
	SA US Small Co Inv (SAUMX)	G V	(12.8)	11.3	22.5	(4.6)	3.5	429.6	21.3	(53.9)	(1.8)	5.9	(0.8)	3.3	(0.1)
I	Schwab Fdmtl US Sm Co Idx (SFSNX)	G V	(12.1)	12.7	23.4	(5.1)	7.7	513.9	105.6	(55.8)	(3.7)	6.9	0.2	4.6	1.2
I	Schwab Small Cap Idx (SWSSX)	G V	(11.0)	14.6	21.3	(4.5)	4.9	459.4	51.1	(53.0)	(0.9)	7.4	0.7	4.4	1.0
	Schwab Small-Cap Equity (SWSCX)	G V	(12.2)	10.0	23.6	(3.7)	6.9	444.5	36.2	(54.6)	(2.5)	6.1	(0.6)	4.2	0.8
	Steward S-Md Cap Eh Idx Indiv (TRDFX)	G V	(12.5)	13.8	23.0	(4.0)	5.3	473.1	64.8	(53.8)	(1.7)	7.0	0.3	4.4	1.0
C	T. Rowe Price Sm Stk (OTCFX)	G	(3.3)	15.2	18.5	(3.2)	6.9	498.2	89.9	(49.2)	2.9	9.7	3.0	6.4	3.0
	T. Rowe Price Sm Val (PRSVX)	G V	(11.5)	13.3	28.9	(4.7)	0.1	383.0	(25.3)	(47.3)	4.8	8.9	2.2	4.3	0.9
	T. Rowe Price US SmCp Gr Eq (PRDSX)	G	(6.9)	22.1	11.3	2.3	6.3	525.6	117.3	(48.6)	3.5	8.1	1.4	6.6	3.2
	TCM Small Cap Growth (TCMSX)	G	(5.8)	24.7	16.0	(1.0)	6.5	411.3	3.0	(52.6)	(0.5)	10.9	4.2	7.5	4.1
C	TIAA-CREF Quant SmCp Equity Rtl (TCSEX)	G	(12.2)	14.7	19.5	(0.3)	6.6	407.0	(1.3)	(51.3)	0.8	6.4	(0.3)	5.0	1.6
	USAA Small Cap Stk (USCAX)	G V	(10.0)	10.1	18.8	(5.4)	2.6	362.5	(45.8)	(53.1)	(1.0)	5.6	(1.1)	2.7	(0.7)
	Value Line SmCp Opprt Inv (VLEOX)	G	(4.8)	17.6	14.3	1.9	6.3	411.0	2.7	(51.2)	0.9	8.6	1.9	6.8	3.4
	Vanguard Expl Val Inv (VEVFX)	G V	(13.1)	13.2	20.6	(2.8)	4.8	—	—	—	—	5.9	(0.8)	3.9	0.5
	Vanguard Explorer Inv (VEXPX)	G	(2.5)	22.9	12.3	(4.4)	3.9	455.2	46.9	(52.3)	(0.2)	10.4	3.7	6.0	2.6
	Vanguard SmCp Eq Inv (VSTCX)	G V	(12.0)	10.3	20.6	(3.2)	10.0	460.6	52.3	(54.5)	(2.4)	5.4	(1.3)	4.5	1.1
I	Vanguard SmCp Gr Idx Adm (VSGAX)	G	(5.7)	21.9	10.7	(2.6)	4.0	—	—	—	—	8.3	1.6	5.2	1.8
I	Vanguard SmCp Idx Adm (VSMAX)	G V	(9.4)	16.2	18.2	(3.7)	7.5	461.6	53.3	(53.1)	(1.0)	7.6	0.9	5.2	1.8
I	Vanguard SmCp Val Idx Adm (VSIAX)	V	(12.3)	11.8	24.7	(4.7)	10.5	—	—	—	—	6.9	0.2	5.2	1.8
	Vanguard Tax-Mgd SmCp Adm (VTMSX)	G V	(8.7)	13.0	25.7	(1.9)	6.2	495.0	86.7	(50.8)	1.3	9.1	2.4	6.2	2.8
C	Wasatch Core Grth (WGROX)	G	(3.6)	24.2	10.5	3.9	6.0	543.4	135.1	(55.0)	(2.9)	9.8	3.1	7.8	4.4
C	Wasatch SmCp Grth Inv (WAAEX)	G	3.5	21.7	4.8	(0.6)	2.6	464.6	56.3	(51.2)	0.9	9.7	3.0	6.1	2.7
Long-Short Category Average			(2.3)	5.8	(0.6)	(1.3)	2.2	32.4	0.0	(11.9)	0.0	0.8	0.0	0.6	0.0
	Arbitrage R (ARBFX)		2.1	2.5	3.3	0.6	1.4	24.5	(7.9)	1.3	13.2	2.6	1.8	2.0	1.4
	FundX Tactical Upgrader (TACTX)		7.4	8.1	7.7	2.1	0.5	74.0	41.6	—	—	7.8	7.0	5.1	4.5
	Gabelli ABC AAA (GABCX)		0.2	2.2	3.0	2.3	1.1	40.3	7.9	(5.3)	6.6	1.8	1.0	1.7	1.1
	Glenmede Secured Options (GTSOX)		(4.7)	5.9	5.8	6.9	5.3	—	—	—	—	2.2	1.4	3.8	3.2
	Madison CovCall Eq Inc Y (MENYX)		(6.0)	7.5	8.0	(1.0)	6.2	—	—	—	—	3.0	2.2	2.8	2.2
	Merger Inv (MERFX)		7.6	2.3	2.6	(0.9)	1.4	35.6	3.2	(6.2)	5.7	4.2	3.4	2.6	2.0
Contra Stock Market Category Average			4.9	(22.3)	(18.9)	(4.5)	(18.0)	(85.6)	0.0	72.1	0.0	(13.3)	0.0	(12.8)	0.0
	Grizzly Short (GRZZX)		0.5	(19.9)	(14.4)	3.8	(11.1)	(89.3)	(3.7)	123.8	51.7	(11.7)	1.6	(8.7)	4.1
I	Rydex Inv S&P 500 Str Inv (RYURX)		4.3	(17.4)	(12.3)	(4.4)	(14.0)	(84.4)	1.2	78.5	6.4	(8.9)	4.4	(9.1)	3.7
Communications Sector Cat Average			(10.4)	13.7	15.2	2.1	1.9	301.2	0.0	(55.2)	0.0	5.0	0.0	3.8	0.0
	Fidelity Sel Telecommun (FSTCX)		(8.1)	1.6	22.8	2.3	3.6	231.6	(69.6)	(52.5)	2.7	4.7	(0.3)	4.0	0.2
	Fidelity Sel Wireless (FWRLX)		(6.3)	25.0	10.0	(3.1)	2.9	279.6	(21.6)	(53.3)	1.9	8.8	3.8	5.1	1.3
	Gabelli Gbl Cont&Conn AAA (GABTX)		(11.9)	13.3	2.6	(2.5)	(1.3)	130.7	(170.5)	(52.4)	2.8	0.8	(4.2)	(0.3)	(4.1)
	T. Rowe Price Comm&Tech (PRMTX)		(1.9)	32.9	7.4	12.0	4.1	660.5	359.3	(53.9)	1.3	11.9	6.9	10.3	6.5
Consumer Discretionary Sector Cat Avg			(6.8)	22.1	4.4	4.9	10.3	611.5	0.0	(54.4)	0.0	5.8	0.0	6.5	0.0
	Fidelity Sel Communication Svcs (FBMPX)		(3.3)	12.5	9.5	(2.2)	8.2	555.0	(56.5)	(54.1)	0.3	6.0	0.2	4.7	(1.8)
	Fidelity Sel Consumer Disc (FSCPX)		(1.0)	22.0	4.3	5.4	10.2	517.0	(94.5)	(49.6)	4.8	8.0	2.2	7.9	1.4
	Fidelity Sel Leisure (FDLSX)		(7.2)	29.0	6.3	3.3	8.3	419.5	(192.0)	(44.1)	10.3	8.4	2.6	7.3	0.8
	Fidelity Sel Retailing (FSRPX)		4.6	25.8	4.4	18.4	12.0	788.9	177.4	(40.2)	14.2	11.1	5.3	12.7	6.2
Consumer Staples Sector Cat Average			(13.7)	11.8	4.8	4.7	14.2	248.0	0.0	(38.7)	0.0	0.4	0.0	3.9	0.0
	Fidelity Sel Consum Stpls (FDFAX)		(15.9)	12.0	3.0	1.8	14.9	211.9	(36.1)	(32.4)	6.3	(1.0)	(1.4)	2.6	(1.3)
	Rydex Consumer Prod Inv (RYCIX)		(11.9)	11.9	5.7	6.5	12.8	258.0	10.0	(33.4)	5.3	1.4	1.0	4.6	0.7
Energy Sector Category Average			(29.7)	(5.7)	29.1	(27.7)	(18.0)	64.4	0.0	(58.1)	0.0	(5.8)	0.0	(13.2)	0.0
	Fidelity Sel Energy (FSENX)		(25.0)	(2.7)	33.8	(20.6)	(12.7)	128.1	63.7	(56.3)	1.8	(0.8)	5.0	(7.5)	5.7
	Fidelity Sel Natural Gas (FSNGX)		(25.4)	(15.7)	48.4	(36.9)	(13.3)	49.5	(14.9)	(58.5)	(0.4)	(2.3)	3.5	(12.6)	0.6
	Fidelity Sel Natural Res (FNARX)		(24.3)	(0.2)	30.2	(21.7)	(12.3)	103.8	39.4	(55.2)	2.9	(0.5)	5.3	(7.5)	5.7
	ICON Energy S (ICENX)		(28.0)	(3.9)	24.8	(22.3)	(22.5)	52.2	(12.2)	(42.4)	15.7	(4.7)	1.1	(12.2)	1.0
	Vanguard Energy Inv (VGENX)		(17.2)	3.1	33.0	(21.5)	(14.3)	104.2	39.8	(48.4)	9.7	4.3	10.1	(5.2)	8.0

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							
11.2	(1.0)	0.1	3.7	0.93	1.36	1,676	91.1	0.0	0.0	8.9	10.2	8	57	27.9	1.16	1.00R	0.00
10.0	(2.2)	1.2	2.4	0.85	1.25	1,209	81.4	0.0	0.0	18.6	1.7	15	38	43.3	1.17	1.00R	0.00
10.6	(1.6)	1.6	3.3	0.86	1.26	1,554	96.7	0.2	0.7	2.5	13.0	12	263	12.7	1.21	1.00R	0.00
12.1	(0.1)	0.7	2.3	0.97	1.42	1,477	95.8	0.0	0.0	4.2	2.2	—	1,077	5.5	1.12	—	—
12.3	0.1	0.0	0.3	0.87	1.27	606	97.3	0.0	0.0	2.7	2.5	—	694	7.8	1.20	—	—
12.5	0.3	0.0	1.4	0.97	1.43	358	99.8	0.0	0.0	0.2	0.9	12	1,740	3.3	1.15	—	—
14.3	2.1	1.7	1.7	0.92	1.36	1,481	99.7	0.0	0.0	0.3	0.9	30	887	3.5	0.25	—	—
12.9	0.7	1.5	1.7	1.02	1.50	3,502	99.6	0.0	0.0	0.4	0.9	17	2,025	3.1	0.04	—	—
13.0	0.8	0.1	3.7	1.01	1.48	502	99.4	0.0	0.2	0.4	2.0	111	303	11.5	1.10	—	—
13.3	1.1	0.8	2.6	0.97	1.43	200	99.0	0.0	0.0	1.0	0.7	—	971	3.3	0.83	—	0.25
15.0	2.8	0.0	1.9	0.88	1.29	8,490	97.1	0.0	0.0	2.9	5.5	36	296	10.8	0.89	—	—
11.8	(0.4)	0.4	2.0	0.91	1.34	8,523	98.8	0.0	0.0	1.2	4.4	17	314	10.2	0.91	1.00R	—
15.7	3.5	0.0	0.5	0.91	1.34	6,464	99.3	0.0	0.0	0.7	0.6	12	300	8.7	0.79	1.00R	—
13.2	1.0	0.0	3.4	0.99	1.45	363	96.8	0.0	0.0	3.2	2.0	126	85	23.5	0.96	—	—
12.1	(0.1)	0.5	2.9	0.99	1.46	2,927	100.0	0.0	0.0	0.0	1.6	87	305	7.9	0.71	—	0.25
11.2	(1.0)	0.2	2.3	1.01	1.48	1,384	97.0	0.0	0.0	3.0	8.0	68	76	23.3	1.06	—	—
13.6	1.4	0.0	1.9	0.80	1.18	405	96.5	0.0	0.0	3.5	0.0	11	145	26.9	1.21	—	0.25
—	—	1.2	1.4	0.92	1.35	601	90.5	0.0	0.2	9.3	4.0	31	113	19.4	0.56	—	—
14.2	2.0	0.3	2.5	0.96	1.40	13,468	94.9	0.0	0.4	4.8	3.0	76	608	8.8	0.44	—	—
12.7	0.5	1.2	1.6	1.02	1.50	1,417	98.4	0.0	0.1	1.6	1.5	88	317	7.6	0.29	—	—
—	—	0.8	0.3	0.95	1.39	20,161	98.1	0.0	0.0	1.9	0.4	19	646	5.8	0.07	—	—
13.5	1.3	1.7	0.5	0.91	1.34	77,891	97.9	0.0	0.0	2.1	1.0	0	1,415	3.0	0.05	—	—
—	—	2.4	0.6	0.90	1.33	26,273	99.0	0.0	0.0	0.9	1.5	19	870	5.1	0.07	—	—
13.5	1.3	1.3	0.3	1.03	1.50	5,777	99.8	0.0	0.0	0.2	1.2	37	592	8.6	0.09	—	—
15.7	3.5	0.0	1.3	0.93	1.36	1,853	98.7	0.0	0.0	1.3	6.0	27	56	29.8	1.21	2.00R	—
14.7	2.5	0.0	3.4	1.03	1.50	1,435	97.7	0.0	0.9	1.5	6.7	36	66	31.0	1.27	2.00R	—
1.5	0.0	1.0	0.7	1.00	0.56	410	41.6	15.9	2.0	40.6	6.1	266	135	54.7	1.85	—	—
2.6	1.1	0.5	0.6	0.31	0.17	1,741	56.1	0.2	0.3	43.5	11.1	362	109	33.6	1.94	—	0.25
5.1	3.6	0.0	0.0	1.15	0.64	58	54.7	2.8	2.8	39.7	1.5	524	17	64.3	1.73	—	—
3.0	1.5	2.3	0.8	0.27	0.15	913	38.0	20.5	0.1	41.4	11.6	205	200	33.0	0.57	2.00R	—
—	—	0.0	1.4	1.31	0.72	739	80.0	0.0	0.0	20.0	0.7	0	7	227.5	0.85	—	—
—	—	5.5	3.2	1.24	0.68	126	77.5	0.1	1.4	21.1	2.5	166	43	29.2	1.05	—	—
3.3	1.8	1.1	0.8	0.49	0.27	2,752	46.2	10.3	0.8	42.7	(2.0)	166	147	52.5	1.91	—	0.25
(20.3)	0.0	0.0	0.0	1.00	1.68	31	(6.3)	7.0	0.0	99.3	0.4	675	58	18.6	1.85	—	—
(17.5)	2.8	0.0	0.0	0.75	1.25	124	(116.0)	0.0	0.0	216.0	(13.6)	0	2	21.2	2.78	—	—
(14.4)	5.9	0.0	0.0	0.60	1.01	130	(1.9)	41.4	(0.5)	61.0	4.0	114	15	46.2	1.45	—	—
11.5	0.0	1.5	1.5	1.00	1.32	1,064	93.9	0.0	0.0	6.0	19.1	200	67	55.3	1.18	—	—
11.6	0.1	2.0	1.7	0.84	1.11	277	99.7	0.0	0.0	0.3	4.8	66	34	72.0	0.82	—	—
13.3	1.8	2.1	2.6	0.80	1.06	221	99.5	0.0	0.0	0.5	33.2	85	48	63.6	0.83	—	—
5.8	(5.7)	0.6	1.5	0.76	1.00	76	99.9	0.0	0.1	(0.0)	40.6	22	153	32.1	1.73	2.00R	0.25
19.7	8.2	0.2	1.0	0.95	1.25	4,748	99.0	0.0	0.0	1.1	16.7	7	51	59.8	0.78	—	—
16.9	0.0	0.5	1.7	1.00	1.36	548	95.3	0.0	0.0	4.7	4.3	65	71	62.2	0.98	—	—
17.1	0.2	0.3	2.0	0.89	1.21	489	99.0	0.0	0.0	1.0	0.0	22	33	73.3	0.80	—	—
16.1	(0.8)	0.4	1.0	0.90	1.21	392	99.8	0.0	0.0	0.2	2.2	74	154	52.0	0.78	—	—
15.1	(1.8)	1.0	1.8	0.85	1.15	423	99.5	0.0	0.0	0.6	1.0	56	47	66.4	0.77	—	—
21.2	4.3	0.2	0.8	0.97	1.32	2,774	99.4	0.0	0.0	0.6	1.9	24	50	71.3	0.78	—	—
10.3	0.0	2.0	2.5	1.00	0.99	493	97.2	0.0	(1.3)	4.2	7.4	70	49	56.0	1.21	—	—
9.2	(1.1)	3.1	2.0	1.07	1.06	1,328	98.4	0.0	0.0	1.6	12.8	76	63	56.2	0.76	—	—
11.0	0.7	1.4	1.0	0.97	0.96	144	99.1	0.0	(4.0)	4.9	6.0	75	61	40.5	1.38	—	—
(0.4)	0.0	1.4	0.6	1.00	2.31	771	94.2	0.0	(0.7)	6.6	21.9	285	58	49.2	1.21	—	—
3.9	4.3	1.4	0.7	0.92	2.13	1,032	100.0	0.0	0.0	0.0	9.0	59	70	50.5	0.79	—	—
0.0	0.4	0.0	0.4	1.05	2.42	172	100.1	0.0	0.0	(0.1)	15.8	69	67	57.4	0.89	—	—
3.3	3.7	1.2	0.5	0.83	1.93	886	94.9	0.0	0.0	5.2	20.0	78	67	42.1	0.83	—	—
(0.7)	(0.3)	0.4	1.4	0.86	1.99	120	97.6	0.0	0.0	2.3	4.2	69	26	68.9	1.41	—	0.00
3.6	4.0	3.0	1.1	0.71	1.64	7,128	95.5	0.0	0.0	4.5	32.4	24	128	42.8	0.38	—	—

SECTOR STOCK FUNDS

Index Fund Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
	Financial Sector Category Average	(15.8)	21.2	21.1	(2.3)	7.2	367.7	0.0	(66.6)	0.0	7.1	0.0	5.1	0.0
	Fidelity Sel Banking (FSRBX)	(18.3)	12.6	26.8	0.6	7.5	401.9	34.2	(66.5)	0.1	5.3	(1.8)	4.8	(0.3)
	Fidelity Sel Brokerage (FSLBX)	(15.1)	29.9	6.6	(9.8)	5.2	284.6	(83.1)	(59.9)	6.7	5.6	(1.5)	2.2	(2.9)
	Fidelity Sel Consumer Fin (FSVLX)	(10.4)	23.1	14.5	(5.0)	7.0	294.6	(73.1)	(74.7)	(8.1)	8.1	1.0	5.1	0.0
	Fidelity Sel Fincl Svcs (FIDSX)	(15.9)	20.9	18.6	(4.0)	10.7	294.0	(73.7)	(68.0)	(1.4)	6.4	(0.7)	5.1	0.0
	Fidelity Sel Insurance (FSPCX)	(11.3)	15.3	18.1	3.4	9.8	398.5	30.8	(63.1)	3.5	6.5	(0.6)	6.6	1.5
	T. Rowe Price Fincl Svcs (PRISX)	(10.0)	19.0	16.9	(0.7)	9.2	364.0	(3.7)	(59.2)	7.4	7.8	0.7	6.3	1.2
	Health Sector Category Average	1.6	23.3	(9.0)	7.8	29.6	501.8	0.0	(35.6)	0.0	4.3	0.0	9.5	0.0
	Fidelity Sel Health Care (FSPHX)	7.4	24.0	(10.7)	6.5	32.8	582.3	80.5	(40.0)	(4.4)	5.9	1.6	11.0	1.5
	Fidelity Sel Hlthcare Svcs (FSHCX)	10.4	24.3	2.2	6.9	23.6	565.2	63.4	(49.4)	(13.8)	11.9	7.6	13.1	3.6
	Fidelity Sel Med Tech & Dev (FSMEX)	16.2	26.5	8.6	7.1	26.7	513.5	11.7	(27.9)	7.7	16.9	12.6	16.7	7.2
	Janus Henderson Gbl Life Sci T (JAGLX)	4.2	22.4	(12.4)	8.2	34.8	488.2	(13.6)	(35.9)	(0.3)	3.8	(0.5)	10.2	0.7
	Live Oak Health Sciences (LOGSX)	(4.0)	13.4	(0.4)	7.9	19.9	351.6	(150.2)	(33.1)	2.5	2.7	(1.6)	7.0	(2.5)
	Schwab Health Care (SWHFX)	3.9	20.2	(4.4)	8.4	21.5	380.8	(121.0)	(36.2)	(0.6)	6.1	1.8	9.5	0.0
	T. Rowe Price Health Sci (PRHSX)	1.2	27.9	(10.4)	12.9	31.9	662.4	160.6	(35.6)	0.0	5.1	0.8	11.6	2.1
	Vanguard Health Care Inv (VGHXCX)	1.1	19.6	(9.0)	12.6	28.5	388.9	(112.9)	(31.8)	3.8	3.2	(1.1)	9.7	0.2
	Industrials Sector Category Average	(14.9)	24.9	20.2	(7.4)	13.9	495.2	0.0	(57.2)	0.0	8.4	0.0	5.9	0.0
	Fidelity Sel Air Transport (FSAIX)	(12.5)	24.3	20.0	(8.7)	28.0	650.5	155.3	(61.2)	(4.0)	9.3	0.9	8.8	2.9
	Fidelity Sel Def & Aerosp (FSDAX)	(6.8)	34.2	17.8	3.5	2.9	545.8	50.6	(55.2)	2.0	13.8	5.4	9.4	3.5
	Fidelity Sel Env & Alt Energy (FSLEX)	(13.5)	25.2	20.7	(4.6)	1.8	218.7	(276.5)	(44.0)	13.2	9.3	0.9	4.9	(1.0)
	Fidelity Sel Industrials (FCYIX)	(15.3)	20.0	15.5	(2.0)	5.8	456.7	(38.5)	(55.5)	1.7	5.5	(2.9)	4.0	(1.9)
	Fidelity Sel Transportation (FSRFX)	(11.0)	22.2	25.8	(18.6)	34.0	561.2	66.0	(51.9)	5.3	11.0	2.6	8.3	2.4
	Natural Res/Commodities Sector Cat Avg	(20.1)	21.4	22.9	(18.3)	(5.9)	237.1	0.0	(57.6)	0.0	5.9	0.0	(1.9)	0.0
	Fidelity Global Cmdty Stk (FFGCX)	(13.2)	18.4	30.3	(27.5)	(10.5)	—	—	—	—	10.2	4.3	(2.8)	(0.9)
	Fidelity Sel Chemicals (FSCHX)	(22.2)	31.7	17.9	(5.1)	4.5	506.7	269.6	(48.6)	9.0	6.5	0.6	3.7	5.6
	Fidelity Sel Materials (FSDPX)	(23.7)	26.2	11.9	(8.7)	(0.1)	322.7	85.6	(53.7)	3.9	2.5	(3.4)	(0.3)	1.6
	T. Rowe Price New Era (PRNEX)	(16.3)	10.5	25.0	(18.8)	(7.9)	116.8	(120.3)	(54.9)	2.7	5.0	(0.9)	(2.9)	(1.0)
	Precious Metals Sector Category Average	(17.8)	7.5	56.3	(24.3)	(13.7)	(29.0)	0.0	(43.9)	0.0	11.1	0.0	(2.4)	0.0
	AmCent Global Gold Inv (BGEIX)	(7.5)	10.6	52.9	(22.9)	(11.9)	(29.6)	(0.6)	(33.9)	10.0	16.1	5.0	1.2	3.6
	Fidelity Sel Gold (FSAGX)	(13.0)	8.6	47.2	(17.9)	(8.6)	(35.9)	(6.9)	(29.4)	14.5	11.6	0.5	0.9	3.3
	Tocqueville Gold (TGLDX)	(16.4)	8.9	40.4	(24.9)	(2.7)	(3.8)	25.2	(37.6)	6.3	8.5	(2.6)	(1.4)	1.0
	USAA Prec Metals & Min (USAGX)	(12.3)	9.6	46.2	(26.6)	(8.3)	(30.5)	(1.5)	(30.5)	13.4	12.0	0.9	(1.1)	1.3
	Vanguard Gbl Cap Cycles Inv (VGPMX)	(32.3)	13.7	50.6	(29.5)	(11.5)	3.7	32.7	(64.0)	(20.1)	5.0	(6.1)	(6.3)	(3.9)
	Real Estate Sector Category Average	(7.4)	9.6	6.5	2.2	27.8	412.3	0.0	(64.3)	0.0	2.5	0.0	7.0	0.0
	Cohen & Steers Realty (CSRSX)	(4.2)	7.0	5.6	5.0	30.1	424.3	12.0	(63.5)	0.8	2.7	0.2	8.1	1.1
	Fidelity Real Est Inv Port (FRESX)	(4.0)	4.2	7.7	5.9	30.1	473.4	61.1	(66.8)	(2.5)	2.5	0.0	8.2	1.2
	Manning & Napier Real Est S (MNREX)	(6.8)	8.6	7.9	4.1	28.1	—	—	—	—	3.0	0.5	7.8	0.8
	TIAA-CREF RelEst Rtl (TCREX)	(4.5)	11.9	4.0	4.2	27.8	421.9	9.6	(65.7)	(1.4)	3.6	1.1	8.2	1.2
I	Vanguard Real Estate Idx Adm (VGSLX)	(6.0)	4.9	8.5	2.3	30.3	422.8	10.5	(64.4)	(0.1)	2.3	(0.2)	7.4	0.4
	Real Estate Global Sector Cat Average	(7.6)	17.9	1.6	(0.3)	9.4	256.5	0.0	(68.6)	0.0	3.4	0.0	3.7	0.0
	Fidelity Intl Rel Est (FIREX)	(6.2)	26.6	(1.6)	1.7	4.2	244.1	(12.4)	(67.5)	1.1	5.3	1.9	4.4	0.7
I	Northern Global RE Idx (NGREX)	(6.7)	14.3	4.3	(1.2)	13.4	267.6	11.1	(67.5)	1.1	3.6	0.2	4.5	0.8
	Russell Inv Gbl Real Est Secs S (RRESX)	(6.0)	11.5	2.7	(0.2)	14.6	289.0	32.5	(63.9)	4.7	2.5	(0.9)	4.3	0.6
	Schwab Gbl Real Estate (SWASX)	(7.7)	15.3	3.6	3.0	13.5	271.8	15.3	(65.3)	3.3	3.3	(0.1)	5.2	1.5
I C	Vanguard Gbl exUS RE Idx Inv (VGXRX)	(9.7)	26.2	1.5	(1.5)	2.5	—	—	—	—	5.0	1.6	3.1	(0.6)
	Technology Sector Category Average	(4.7)	39.1	11.0	5.3	13.3	657.9	0.0	(54.6)	0.0	13.4	0.0	11.6	0.0
	Fidelity Sel IT Services (FBSOX)	4.1	34.2	5.1	13.1	6.2	690.8	32.9	(38.7)	15.9	13.7	0.3	12.0	0.4
	Fidelity Sel Software & IT (FSCSX)	4.1	38.5	10.3	10.4	8.2	725.9	68.0	(47.6)	7.0	16.7	3.3	13.7	2.1
	Fidelity Sel Technology (FSPTX)	(8.8)	49.8	11.9	7.4	10.6	742.2	84.3	(59.2)	(4.6)	15.2	1.8	12.7	1.1
	Janus Henderson Global Technology T (JAGTX)	0.7	44.6	13.7	4.4	9.2	621.1	(36.8)	(51.2)	3.4	18.3	4.9	13.6	2.0
	Nationwide Bailard Tech&Sci M (NWHQX)	(3.4)	38.0	11.1	6.1	15.8	552.2	(105.7)	(51.8)	2.8	14.0	0.6	12.7	1.1
	Red Oak Technology Sict (ROGSX)	1.5	31.0	24.6	1.0	14.2	692.2	34.3	(51.6)	3.0	18.4	5.0	13.9	2.3
	Rydex Technology Inv (RYTIX)	(1.2)	33.0	11.4	1.2	10.0	420.0	(237.9)	(53.7)	0.9	13.6	0.2	10.3	(1.3)
	T. Rowe Price SciTech (PRSCX)	(7.0)	39.2	11.8	8.6	12.5	570.4	(87.5)	(51.6)	3.0	13.1	(0.3)	12.1	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							
9.3	0.0	1.1	1.1	1.00	1.70	209	88.9	0.0	0.9	10.2	4.4	164	76	47.1	1.16	—	—
9.0	(0.3)	1.9	1.9	1.12	1.91	443	99.8	0.0	0.0	0.2	1.1	35	61	48.6	0.77	—	—
10.6	1.3	1.4	1.3	0.97	1.64	293	97.9	0.0	0.0	2.1	0.0	75	26	58.6	0.79	—	—
9.3	0.0	1.4	2.2	0.82	1.40	85	97.6	0.0	0.0	2.4	0.8	81	44	53.6	0.90	—	—
8.8	(0.5)	1.4	1.0	0.82	1.40	508	97.8	0.0	0.0	2.2	3.3	54	54	41.5	0.77	—	—
12.6	3.3	1.7	2.7	0.67	1.14	199	99.1	0.0	0.0	0.8	16.9	21	51	56.5	0.79	—	—
11.4	2.1	1.6	1.2	0.84	1.42	705	91.9	0.0	0.0	8.1	10.0	55	105	32.3	0.85	—	0.00
16.1	0.0	0.3	2.0	1.00	1.72	5,438	95.1	0.0	0.3	4.6	9.5	108	90	46.7	0.98	—	—
18.2	2.1	0.1	1.9	0.91	1.56	6,699	96.6	0.0	2.1	1.4	12.0	75	99	48.1	0.73	—	—
18.0	1.9	0.1	2.1	0.91	1.57	1,240	96.6	0.0	0.7	2.7	0.8	65	30	76.2	0.77	—	—
17.7	1.6	0.0	2.5	0.88	1.51	5,591	97.3	0.0	0.7	2.0	3.5	77	56	57.3	0.76	—	—
16.5	0.4	0.0	1.8	0.89	1.52	3,911	97.6	0.0	0.3	2.1	19.1	46	102	27.6	0.92	—	—
13.8	(2.3)	0.7	2.8	0.74	1.28	55	98.0	0.0	0.0	2.0	13.2	14	28	53.9	1.01	—	—
14.4	(1.7)	0.9	2.6	0.73	1.25	793	99.7	0.0	0.0	0.4	19.9	45	110	41.1	0.81	—	—
19.4	3.3	0.0	2.0	0.93	1.60	11,518	99.5	0.0	0.4	0.1	4.6	38	121	37.0	0.77	—	—
14.1	(2.0)	1.1	2.2	0.77	1.32	43,923	97.1	0.0	0.0	2.9	25.4	11	103	41.6	0.38	—	—
12.9	0.0	0.4	1.1	1.00	1.57	454	95.2	0.0	0.0	4.7	5.9	160	66	54.4	1.06	—	—
15.4	2.5	0.7	1.6	1.04	1.64	268	96.3	0.0	0.0	3.7	6.1	86	34	69.7	0.82	—	—
15.7	2.8	0.6	1.5	0.93	1.48	2,258	100.0	0.0	0.0	0.1	8.4	32	34	76.7	0.76	—	—
8.5	(4.4)	1.0	1.4	0.82	1.30	131	97.4	0.0	0.0	2.6	12.7	47	51	49.1	0.87	—	—
13.4	0.5	0.8	1.7	0.89	1.40	543	98.5	0.0	0.0	1.5	3.0	64	54	45.7	0.77	—	—
15.0	2.1	0.9	1.3	1.08	1.71	398	97.0	0.0	0.0	3.0	0.2	47	40	69.2	0.80	—	—
7.9	0.0	1.8	1.0	1.00	1.51	689	96.3	0.4	(0.4)	3.7	38.2	152	74	45.8	1.16	—	—
—	—	2.1	0.5	0.94	1.43	511	97.5	0.0	0.0	2.5	56.4	70	104	40.2	1.08	—	—
15.9	8.0	1.5	1.9	1.01	1.52	1,074	99.9	0.0	0.0	0.1	10.9	62	26	76.3	0.77	—	—
11.7	3.8	1.3	1.4	0.99	1.50	1,014	100.0	0.0	0.0	0.0	11.0	67	42	66.1	0.79	—	—
4.8	(3.1)	1.7	1.3	0.83	1.25	3,260	98.7	0.0	0.5	0.8	41.4	60	135	27.4	0.69	—	—
(3.5)	0.0	1.9	0.7	1.00	3.46	408	91.9	0.0	2.3	5.7	78.6	79	63	49.0	1.50	—	—
(2.2)	1.3	0.0	1.1	0.98	3.38	378	98.3	0.0	0.0	1.7	83.0	37	55	56.3	0.67	—	—
(3.6)	(0.1)	0.0	0.3	0.92	3.20	1,209	90.3	0.0	8.2	1.5	76.4	13	65	59.0	0.84	—	—
0.6	4.1	0.0	0.0	0.87	3.01	835	82.1	0.1	16.7	1.1	76.1	9	64	51.4	1.39	2.00R	0.25
(3.0)	0.5	0.0	0.4	0.97	3.35	493	98.7	0.0	0.0	1.3	91.9	13	60	43.1	1.23	—	—
(2.5)	1.0	3.0	0.2	0.87	3.01	1,333	89.4	0.0	0.0	10.6	64.2	35	81	27.0	0.37	—	—
11.9	0.0	2.5	1.8	1.00	1.23	7,208	93.7	2.2	1.3	2.8	4.1	129	99	42.2	0.95	—	—
12.2	0.3	3.8	2.8	0.97	1.20	4,166	98.5	0.0	0.0	1.5	0.0	75	45	45.3	0.97	—	—
12.7	0.8	2.5	1.3	1.00	1.23	3,557	99.2	0.0	0.0	0.8	0.6	15	45	55.8	0.76	—	—
—	—	1.7	2.2	0.97	1.20	265	99.2	0.0	0.0	0.8	4.5	42	67	36.3	1.10	—	—
12.0	0.1	2.3	1.4	0.95	1.17	1,979	97.9	0.0	0.0	2.1	1.4	30	57	41.6	0.81	—	0.25
12.0	0.1	4.7	1.4	1.02	1.25	53,271	99.3	0.0	0.0	0.7	0.0	6	193	40.8	0.12	—	—
9.1	0.0	4.0	1.7	1.00	1.04	962	97.9	0.0	0.9	1.1	58.9	87	222	26.5	0.92	—	—
9.3	0.2	1.7	1.1	0.93	0.96	511	96.5	0.0	0.0	3.5	95.7	56	69	36.4	1.05	—	—
9.3	0.2	3.9	1.2	1.01	1.05	1,572	97.8	0.0	1.9	0.3	48.0	10	618	17.9	0.50	2.00R	—
9.1	0.0	3.9	2.4	0.98	1.02	950	99.4	0.0	0.1	0.5	41.9	—	202	22.4	1.12	—	—
9.6	0.5	4.2	1.6	0.98	1.02	270	96.2	0.0	3.2	0.7	49.1	96	133	24.9	1.05	—	—
—	—	4.4	1.5	1.03	1.07	5,907	96.3	0.1	1.6	2.1	96.1	7	625	20.8	0.34	0.25R	—
18.0	0.0	0.1	2.0	1.00	1.55	1,321	93.9	0.0	0.4	5.7	17.0	117	66	50.7	1.11	—	—
20.1	2.1	0.1	0.9	0.83	1.29	2,321	99.1	0.0	0.0	0.9	6.2	26	54	64.2	0.77	—	—
20.8	2.8	0.0	1.8	0.87	1.35	5,627	99.8	0.0	0.0	0.2	4.7	31	64	65.9	0.73	—	—
19.8	1.8	0.1	2.9	1.03	1.60	4,556	98.5	0.0	1.5	0.0	10.0	71	72	56.8	0.75	—	—
18.5	0.5	0.1	2.1	0.92	1.43	2,747	96.4	0.0	0.7	2.9	20.9	20	84	34.2	0.93	—	—
17.1	(0.9)	0.1	2.3	0.93	1.44	107	99.4	0.0	0.0	0.6	6.0	23	68	44.7	0.95	—	—
20.5	2.5	0.9	1.1	0.81	1.26	503	98.8	0.0	0.5	0.8	2.5	16	36	47.8	0.96	—	—
14.7	(3.3)	0.0	0.4	0.90	1.39	69	99.1	0.0	(0.7)	1.5	6.7	320	157	25.4	1.37	—	—
18.0	0.0	0.0	4.4	0.86	1.33	4,838	94.4	0.0	0.0	5.6	31.8	67	39	51.8	0.80	—	—

SECTOR AND INTERNATIONAL STOCK FUNDS

Index Fund Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
	Utilities Sector Category Average	2.1	10.2	19.2	(8.9)	21.5	227.4	0.0	(42.5)	0.0	10.2	0.0	8.1	0.0
	AmCent Utilities Inv (BULIX)	0.9	0.6	23.6	(6.6)	20.1	187.3	(40.1)	(41.1)	1.4	7.8	(2.4)	7.1	(1.0)
	Fidelity Set Util Port (FSUTX)	8.5	17.9	14.0	(10.9)	21.6	245.2	17.8	(45.0)	(2.5)	13.4	3.2	9.6	1.5
	Fidelity Telecom & Util (FIUIX)	3.3	11.9	17.0	(5.6)	13.3	233.4	6.0	(44.5)	(2.0)	10.6	0.4	7.7	(0.4)
	Gabelli Utilities AAA (GABUX)	(2.2)	8.9	17.0	(8.3)	8.8	168.9	(58.5)	(33.4)	9.1	7.6	(2.6)	4.5	(3.6)
	Global Stock Category Average	(10.4)	23.7	6.1	(1.0)	3.3	261.0	0.0	(52.1)	0.0	5.4	0.0	3.6	0.0
	AmCent Global Grth Inv (TWGGX)	(6.5)	27.5	(1.3)	2.4	1.8	255.4	(5.6)	(52.6)	(0.5)	5.6	0.2	4.2	0.6
	Artisan Global Opprt Inv (ARTRX)	(9.1)	31.1	4.7	7.7	2.3	417.4	156.4	—	—	7.7	2.3	6.6	3.0
	Artisan Global Value Inv (ARTGX)	(13.1)	21.5	9.9	(2.9)	4.5	315.5	54.5	—	—	5.1	(0.3)	3.3	(0.3)
	Dodge & Cox Global Stk (DODWX)	(12.7)	21.5	17.1	(8.1)	6.9	339.6	78.6	—	—	7.5	2.1	4.0	0.4
	Fidelity Worldwide (FWWFX)	(4.4)	29.5	(0.7)	3.5	0.4	294.5	33.5	(53.1)	(1.0)	7.1	1.7	5.0	1.4
	GAMCO Global Grth AAA (GICPX)	(2.8)	29.0	1.2	(1.3)	3.9	310.8	49.8	(52.6)	(0.5)	8.2	2.8	5.4	1.8
	Janus Henderson Global Research T (JAWWX)	(7.0)	26.7	1.8	(2.3)	7.2	289.8	28.8	(54.4)	(2.3)	6.3	0.9	4.7	1.1
	Janus Henderson Global Sel T (JORNX)	(9.9)	31.0	3.3	(4.7)	6.8	228.7	(32.3)	(57.4)	(5.3)	6.8	1.4	4.4	0.8
	Old Westbury AllCap Core (OWACX)	(4.1)	20.9	7.3	(4.6)	6.5	176.2	(84.8)	(47.7)	4.4	7.6	2.2	4.8	1.2
	Old Westbury LC Strat (OWLSX)	(8.6)	19.3	4.7	(1.1)	7.1	175.9	(85.1)	(49.2)	2.9	4.5	(0.9)	3.9	0.3
	Old Westbury Sm & Mid (OWSMX)	(11.9)	18.1	8.9	1.5	2.0	233.0	(28.0)	(35.7)	16.4	4.2	(1.2)	3.2	(0.4)
	Russell Inv Global Equity S (RGESX)	(9.1)	23.1	7.4	(0.4)	4.6	262.1	1.1	(55.6)	(3.5)	6.3	0.9	4.6	1.0
	Russell Inv Global Infrastruct S (RGISX)	(10.0)	18.7	9.1	(7.4)	10.8	—	—	—	—	5.2	(0.2)	3.6	0.0
	T. Rowe Price Glb Growth (RPGEX)	(7.1)	34.2	2.6	1.2	8.3	327.8	66.8	—	—	8.5	3.1	7.0	3.4
	USAA Capital Grth (USCGX)	(11.5)	23.8	7.6	3.0	10.4	255.8	(5.2)	(56.6)	(4.5)	5.7	0.3	6.0	2.4
	USAA Cornerstone Equity (UCEQX)	(12.1)	22.5	10.1	(2.3)	2.9	—	—	—	—	5.8	0.4	3.6	0.0
	USAA World Grth (USAWX)	(9.8)	23.9	7.0	(1.7)	3.7	278.6	17.6	(47.9)	4.2	6.1	0.7	4.0	0.4
	Vanguard Gbl Min Volat Inv (VMVFX)	(1.8)	15.9	8.5	5.8	13.7	—	—	—	—	7.3	1.9	8.2	4.6
	Vanguard Global Eq Inv (VHGEX)	(9.2)	27.7	6.5	(0.3)	4.3	298.9	37.9	(60.8)	(8.7)	7.3	1.9	5.1	1.5
I	Vanguard Ttl Wld Stk Idx Inv (VTWSX)	(9.8)	24.0	8.6	(2.1)	3.9	249.8	(11.2)	—	—	6.7	1.3	4.3	0.7
	Foreign Stock Category Average	(16.6)	28.6	0.5	0.5	(5.0)	200.6	0.0	(58.0)	0.0	2.4	0.0	0.5	0.0
	AmCent Intl Grth Inv (TWIEX)	(15.6)	31.0	(5.8)	0.5	(5.4)	186.6	(14.0)	(56.5)	1.5	1.4	(1.0)	(0.2)	(0.7)
C	Artisan Intl Inv (ARTIX)	(10.9)	31.0	(9.7)	(3.9)	(1.0)	195.0	(5.6)	(58.5)	(0.5)	1.8	(0.6)	0.0	(0.5)
C	Artisan Intl Val Inv (ARTKX)	(15.7)	23.8	5.5	(1.8)	(0.6)	255.8	55.2	(46.9)	11.1	3.2	0.8	1.4	0.9
	Buffalo International (BUFIX)	(8.9)	29.3	3.1	(0.5)	(2.1)	232.3	31.7	(50.7)	7.3	6.7	4.3	3.4	2.9
	Causeway Intl Value Inv (CIVVX)	(18.9)	27.0	0.1	(3.2)	(6.5)	181.7	(18.9)	(57.1)	0.9	1.1	(1.3)	(1.4)	(1.9)
C	Dodge & Cox Intl Stk (DODFX)	(18.0)	23.9	8.2	(11.4)	0.0	204.7	4.1	(59.9)	(1.9)	3.2	0.8	(0.5)	(1.0)
I	Dreyfus Intl Stk Idx (DIISX)	(14.0)	24.4	0.9	(1.2)	(6.0)	148.0	(52.6)	(57.0)	1.0	2.6	0.2	0.1	(0.4)
	Fidelity Diversified Intl (FDIVX)	(15.3)	26.6	(3.8)	3.1	(3.3)	172.7	(27.9)	(57.5)	0.5	1.1	(1.3)	0.6	0.1
	Fidelity Internat'l Enhanced Idx (FIENX)	(14.8)	27.5	1.8	1.4	(3.8)	175.3	(25.3)	—	—	3.5	1.1	1.6	1.1
	Fidelity Intl Capital Apprec (FIVFX)	(12.9)	36.2	(3.2)	3.0	2.9	318.0	117.4	(63.6)	(5.6)	4.7	2.3	4.0	3.5
	Fidelity Intl Disc (FIGRX)	(17.2)	31.7	(5.8)	4.8	(5.6)	172.7	(27.9)	(57.0)	1.0	0.9	(1.5)	0.3	(0.2)
	Fidelity Intl Growth (FIGFX)	(11.6)	29.5	(3.3)	3.9	(3.2)	225.2	24.6	—	—	3.5	1.1	2.2	1.7
	Fidelity Intl Sm Cap Opp (FSCOX)	(14.1)	35.6	(1.1)	10.1	(1.3)	333.7	133.1	(70.1)	(12.1)	4.8	2.4	4.6	4.1
	Fidelity Intl Sm Cp (FISMIX)	(16.1)	32.9	8.1	6.3	(5.5)	298.4	97.8	(58.4)	(0.4)	6.4	4.0	3.9	3.4
	Fidelity Overseas (FOSFX)	(14.7)	29.6	(1.4)	8.2	(3.7)	192.9	(7.7)	(60.2)	(2.2)	2.9	0.5	2.6	2.1
	FMI International (FMIJX)	(9.5)	15.4	10.0	3.2	4.6	—	—	—	—	4.7	2.3	4.4	3.9
	Harbor Intl Inv (HIINX)	(18.3)	22.4	(0.2)	(4.2)	(7.2)	151.4	(49.2)	(57.0)	1.0	(0.1)	(2.5)	(2.4)	(2.9)
	Harding Loevner Intl Inv (HLMNX)	(14.3)	29.4	5.0	(2.0)	(1.9)	221.7	21.1	(51.5)	6.5	5.2	2.8	2.3	1.8
	Hartford Schroder Intl Stk I (SCIEIX)	(12.4)	29.6	(1.4)	(0.2)	(5.6)	186.6	(14.0)	(57.6)	0.4	3.9	1.5	1.1	0.6
	Homestead Intl Equity (HISIX)	(12.8)	28.1	4.8	(3.5)	(8.9)	145.3	(55.3)	(50.7)	7.3	5.4	3.0	0.6	0.1
	Northern Active M Intl Eq (NMIEX)	(13.8)	29.0	(1.2)	(5.2)	(5.9)	124.6	(76.0)	(52.7)	5.3	3.2	0.8	(0.4)	(0.9)
I	Northern Intl Equity Indx (NOINX)	(13.8)	25.2	1.1	(1.0)	(5.8)	156.0	(44.6)	(57.3)	0.7	2.9	0.5	0.3	(0.2)
	Nubrgr Ber Intl Eq Inv (NIQVX)	(16.7)	27.3	(1.3)	1.8	(2.2)	—	—	—	—	1.5	(0.9)	0.8	0.3
	Oakmark Intl Inv (OAKIX)	(23.5)	29.7	7.9	(3.9)	(5.5)	268.1	67.5	(54.9)	3.1	2.3	(0.1)	(0.5)	(1.0)
	Oakmark Intl Small Cap Inv (OAKEX)	(23.8)	26.0	6.3	0.7	(7.8)	255.3	54.7	(60.0)	(2.0)	0.7	(1.7)	(1.1)	(1.6)
	Russell Int'l Developed Mkts S (RINTX)	(15.4)	25.0	2.4	(0.7)	(5.5)	149.6	(51.0)	—	—	2.7	0.3	0.3	(0.2)
I	Schwab Fdmtl Intl Lg Co Idx (SFNNX)	(14.0)	23.9	7.4	(5.0)	(5.8)	174.0	(26.6)	(58.5)	(0.5)	4.6	2.2	0.5	0.0
	Schwab International Core Eq (SICNX)	(18.3)	25.4	1.8	3.4	(4.5)	188.4	(12.2)	—	—	1.4	(1.0)	0.6	0.1
I	Schwab International Idx (SWISX)	(13.4)	25.2	1.0	(0.9)	(5.8)	159.5	(41.1)	(56.9)	1.1	3.1	0.7	0.5	0.0
C	T. Rowe Price Intl Disc (PRIDX)	(17.5)	39.0	0.9	9.8	(0.5)	356.9	156.3	(60.6)	(2.6)	5.0	2.6	4.8	4.3

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							
10.4	0.0	2.3	1.4	1.00	1.07	655	96.3	0.0	0.1	3.7	4.7	147	68	47.4	1.08	—	—
9.4	(1.0)	3.3	2.1	0.94	1.01	390	99.4	0.0	0.0	0.7	0.0	48	38	59.6	0.67	—	—
11.3	0.9	1.6	1.4	0.93	1.00	950	99.7	0.0	0.0	0.3	0.1	66	36	53.2	0.78	—	—
10.8	0.4	2.3	1.3	0.85	0.92	942	99.7	0.0	0.0	0.3	0.0	63	31	63.4	0.55	—	—
8.2	(2.2)	4.8	1.3	0.83	0.89	1,942	99.0	0.1	0.1	0.8	16.8	2	239	30.9	1.37	2.00R	0.25
9.9	0.0	1.3	1.4	1.00	1.06	2,049	93.7	1.3	0.7	4.2	44.8	46	405	34.4	1.10	—	—
10.2	0.3	0.4	1.9	1.08	1.15	466	100.0	0.0	0.0	0.0	32.6	54	99	20.1	1.08	—	—
14.6	4.7	0.0	0.6	1.16	1.23	3,010	95.1	0.0	1.2	3.8	45.1	44	51	38.2	1.15	—	—
11.2	1.3	0.9	1.1	0.93	0.99	3,443	91.7	0.0	0.0	8.4	46.3	28	54	33.8	1.27	—	—
11.4	1.5	2.1	1.2	1.12	1.20	9,519	98.6	0.0	0.6	0.9	49.4	18	123	23.2	0.63	—	—
10.8	0.9	0.3	1.5	1.06	1.13	2,159	93.4	0.0	0.0	6.5	35.8	117	259	26.1	0.94	—	—
11.9	2.0	0.0	1.4	1.04	1.11	86	99.9	0.0	0.0	0.1	34.9	43	63	35.5	1.25	2.00R	0.25
11.4	1.5	0.8	0.5	1.04	1.10	2,697	100.0	0.0	0.0	0.0	36.4	32	101	19.8	0.82	—	—
9.6	(0.3)	0.5	1.0	1.09	1.16	2,021	99.6	0.0	0.0	0.4	42.9	41	64	32.6	0.93	—	—
7.7	(2.2)	0.5	0.8	0.97	1.04	1,691	95.5	0.0	0.0	4.5	7.4	57	71	30.5	1.00	—	—
7.2	(2.7)	1.1	0.9	0.89	0.94	14,825	97.8	0.0	0.0	2.2	41.6	61	604	16.2	1.12	—	—
10.0	0.1	0.6	2.0	0.96	1.02	4,654	97.3	0.0	0.0	2.7	29.3	45	6,101	17.3	1.12	—	—
10.2	0.3	1.3	2.8	0.93	0.99	1,503	95.8	0.0	1.7	2.5	41.2	—	481	15.9	1.22	—	—
—	—	3.8	2.3	0.84	0.90	508	95.5	0.0	0.8	3.7	59.2	—	193	38.3	1.13	—	—
12.1	2.2	0.0	1.3	1.08	1.15	369	98.5	0.0	1.3	0.2	47.8	120	164	20.3	1.01	2.00R	—
9.6	(0.3)	1.5	0.8	0.97	1.04	767	99.1	0.0	0.0	0.9	35.6	22	156	14.7	1.15	—	—
—	—	1.9	0.9	0.92	0.98	182	98.2	0.0	0.3	1.5	42.4	38	14	92.8	0.85	—	—
10.5	0.6	1.0	0.9	0.93	0.99	1,191	99.8	0.0	0.0	0.2	43.5	10	90	26.6	1.10	—	—
—	—	2.3	1.3	0.62	0.66	3,097	96.3	0.0	1.7	2.0	43.4	37	616	11.6	0.25	—	—
10.6	0.7	1.5	0.7	0.97	1.04	4,880	94.4	0.0	1.1	4.5	45.8	40	1,427	11.4	0.48	—	—
9.4	(0.5)	2.5	0.7	0.93	0.99	16,027	98.3	0.1	0.1	1.5	43.3	10	8,055	9.4	0.19	—	—
7.4	0.0	1.8	1.0	1.00	1.14	13,171	95.5	0.1	0.5	4.0	91.1	57	518	23.6	1.01	—	—
7.1	(0.3)	1.2	1.5	1.03	1.18	1,227	99.2	0.0	0.0	0.8	95.6	57	106	21.0	1.17	—	—
8.0	0.6	1.3	0.7	0.95	1.08	11,358	94.2	0.0	1.7	4.1	83.8	55	67	41.3	1.18	—	—
9.7	2.3	1.1	1.4	0.88	1.00	13,836	85.9	0.0	1.4	12.7	74.7	22	53	36.8	1.24	—	—
9.2	1.8	0.6	0.3	0.94	1.07	283	90.5	0.0	0.0	9.5	87.7	13	80	24.6	1.05	—	—
6.6	(0.8)	2.5	0.8	0.96	1.09	7,046	97.0	0.0	0.3	2.7	97.0	30	60	31.1	1.14	2.00R	—
7.7	0.3	2.9	0.7	1.16	1.32	53,450	98.0	0.0	0.6	1.3	89.3	1	99	25.8	0.63	—	—
5.7	(1.7)	2.7	0.6	0.90	1.03	533	97.9	0.0	0.1	2.0	96.5	9	928	13.1	0.60	—	—
6.7	(0.7)	1.3	0.9	0.97	1.10	12,896	93.9	0.0	0.0	6.1	83.5	30	220	13.6	0.81	—	—
6.5	(0.9)	2.4	0.5	0.92	1.05	1,445	99.5	0.0	0.1	0.4	99.1	70	304	14.8	0.59	—	—
11.3	3.9	0.5	0.6	0.98	1.12	2,111	98.9	0.0	0.0	1.1	82.3	157	152	12.5	1.06	—	—
6.6	(0.8)	1.3	0.6	0.99	1.13	8,685	90.3	0.0	0.2	9.5	89.0	45	179	21.7	0.88	—	—
9.0	1.6	0.9	0.2	0.92	1.05	2,218	92.2	0.0	0.0	7.8	72.3	34	97	30.0	0.95	—	—
12.1	4.7	1.0	0.4	0.98	1.11	1,127	93.5	0.0	0.5	6.0	90.9	19	133	21.2	1.11	—	—
11.6	4.2	1.8	1.5	0.93	1.07	1,882	95.9	0.0	0.9	3.2	94.8	25	197	10.5	1.20	—	—
7.3	(0.1)	1.6	0.5	0.98	1.11	6,330	95.1	0.0	0.0	4.9	88.5	33	155	15.4	0.97	—	—
—	—	4.5	1.2	0.60	0.68	6,245	86.7	1.4	0.0	11.9	75.4	21	50	36.3	0.91	—	—
5.4	(2.0)	0.9	2.5	0.97	1.10	7,847	93.3	0.0	2.0	4.7	88.8	13	428	14.2	1.09	—	0.25
8.4	1.0	1.0	0.3	0.97	1.10	12,911	97.4	0.0	0.0	2.6	93.4	12	63	31.4	1.14	2.00R	0.25
7.9	0.5	1.5	1.3	0.97	1.10	237	97.9	0.0	0.0	2.1	92.6	53	68	28.3	0.91	—	—
5.2	(2.2)	1.8	1.1	0.95	1.08	66	94.5	0.0	3.0	2.5	89.6	11	62	34.9	0.99	—	—
5.0	(2.4)	3.0	0.8	0.93	1.06	1,018	93.3	0.4	1.5	4.9	87.4	66	446	11.8	0.85	2.00R	—
5.9	(1.5)	3.5	1.2	0.89	1.02	4,759	98.1	0.0	1.6	0.3	96.8	32	933	11.2	0.25	2.00R	—
—	—	0.8	0.2	0.98	1.12	1,615	98.6	0.0	0.0	1.4	88.3	32	90	18.9	1.20	—	—
9.7	2.3	2.0	1.2	1.28	1.46	31,164	95.8	0.0	0.1	4.1	90.2	36	83	37.3	0.95	—	—
9.3	1.9	1.5	1.4	1.19	1.36	1,284	96.2	0.0	0.0	3.8	93.9	45	63	30.8	1.36	2.00R	—
5.8	(1.6)	2.4	0.9	0.93	1.06	2,328	117.1	0.0	3.6	(20.8)	123.9	—	690	29.8	0.93	—	—
6.5	(0.9)	3.5	0.8	0.91	1.04	1,328	99.0	0.0	0.1	0.9	97.8	13	890	13.1	0.25	—	—
7.0	(0.4)	2.9	0.7	0.93	1.06	1,029	99.3	0.0	0.0	0.7	99.3	98	180	21.3	0.86	—	—
6.0	(1.4)	3.2	0.8	0.90	1.03	4,353	98.8	0.0	0.0	1.1	97.5	5	941	11.7	0.06	—	—
12.3	4.9	0.6	1.3	1.01	1.15	6,891	88.3	0.0	2.0	9.8	87.6	32	228	10.8	1.19	2.00R	—

INTERNATIONAL STOCK FUNDS

Index Fund Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
I	T. Rowe Price Intl Eq Idx (PIEQX)	(14.3)	26.4	1.4	(0.8)	(6.0)	160.6	(40.0)	(57.1)	0.9	3.2	0.8	0.5	0.0
	T. Rowe Price Intl Stk (PRITX)	(14.0)	28.1	2.2	(0.8)	(0.9)	214.1	13.5	(58.7)	(0.7)	4.1	1.7	2.1	1.6
	T. Rowe Price Intl Val Eq (TRIGX)	(18.3)	20.7	0.6	(3.2)	(5.4)	149.0	(51.6)	(59.0)	(1.0)	(0.2)	(2.6)	(1.9)	(2.4)
	T. Rowe Price Overseas Stk (TROSX)	(15.1)	27.0	2.9	(2.6)	(4.5)	190.0	(10.6)	(58.2)	(0.2)	3.5	1.1	0.6	0.1
	T. Rowe Price Spect Intl (PSILX)	(14.9)	28.5	0.3	(1.4)	(3.1)	199.6	(1.0)	(58.3)	(0.3)	3.2	0.8	1.0	0.5
	TIAA-CREF Intl Eq Rtl (TIERX)	(23.7)	32.5	0.1	(1.5)	(8.3)	171.0	(29.6)	(61.3)	(3.3)	0.4	(2.0)	(1.8)	(2.3)
	Tweedy, Browne Glb Val (TBGVX)	(6.7)	15.4	5.6	(1.5)	1.5	194.3	(6.3)	(47.0)	11.0	4.4	2.0	2.6	2.1
	USAA Intl (USIFX)	(14.1)	28.1	1.7	0.5	(5.1)	185.9	(14.7)	(50.1)	7.9	3.8	1.4	1.3	0.8
I	Vanguard Dev Mkts Idx Adm (VTMGX)	(14.5)	26.3	2.4	(0.2)	(5.7)	168.6	(32.0)	(57.0)	1.0	3.4	1.0	0.8	0.3
I	Vanguard FTSE AW exUS Adm (VFWAX)	(14.0)	27.2	4.7	(4.7)	(4.1)	—	—	—	—	4.6	2.2	0.9	0.4
I	Vanguard FTSE AWexUS SC I (VFSVX)	(18.6)	30.1	4.1	(0.4)	(4.9)	—	—	—	—	3.3	0.9	0.9	0.4
	Vanguard Intl Explorer Inv (VINEX)	(23.1)	38.7	(1.8)	8.6	(2.9)	264.4	63.8	(59.5)	(1.5)	1.6	(0.8)	2.0	1.5
	Vanguard Intl Gr Inv (VWIGX)	(12.7)	42.9	1.7	(0.7)	(5.7)	258.5	57.9	(56.9)	1.1	8.2	5.8	3.5	3.0
	Vanguard Intl Value Inv (VTRIX)	(14.6)	27.9	4.4	(6.5)	(6.7)	151.7	(48.9)	(55.8)	2.2	4.5	2.1	(0.1)	(0.6)
I	Vanguard Total Intl Stk Idx Adm (VTIAX)	(14.5)	27.5	4.6	(4.3)	(4.2)	—	—	—	—	4.5	2.1	0.9	0.4
Regional/Country Stock Cat Average		(16.2)	35.7	5.8	(4.1)	(2.0)	209.0	0.0	(60.8)	0.0	5.9	0.0	1.7	0.0
	Fidelity Canada (FICDX)	(14.3)	14.4	20.1	(20.2)	3.7	131.4	(77.6)	(54.0)	6.8	5.6	(0.3)	(0.5)	(2.2)
	Fidelity China Region (FHKCX)	(17.5)	51.9	(5.3)	(4.5)	4.4	245.8	36.8	(57.1)	3.7	5.9	0.0	3.4	1.7
	Fidelity Emerging Asia (FSEAX)	(15.1)	46.3	4.7	(7.7)	7.5	193.7	(15.3)	(63.8)	(3.0)	9.2	3.3	5.2	3.5
	Fidelity Europe (FIEUX)	(17.1)	29.1	(5.7)	4.1	(7.1)	167.4	(41.6)	(56.0)	4.8	0.3	(5.6)	(0.5)	(2.2)
	Fidelity Japan (FJPNX)	(14.9)	30.1	2.6	8.6	(8.5)	151.6	(57.4)	(53.2)	7.6	4.4	(1.5)	2.5	0.8
	Fidelity Japan Smaller Co (FJSCX)	(16.0)	35.7	8.8	14.0	(6.8)	328.3	119.3	(58.2)	2.6	7.4	1.5	5.7	4.0
	Fidelity Latin America (FLATX)	(10.4)	30.4	19.6	(29.9)	(16.3)	32.6	(176.4)	(59.6)	1.2	11.8	5.9	(3.9)	(5.6)
	Fidelity Nordic (FNORX)	(11.5)	23.6	(2.5)	11.4	(4.9)	328.7	119.7	(66.9)	(6.1)	2.1	(3.8)	2.5	0.8
	Fidelity Pacific Basin (FPBFX)	(18.0)	40.0	2.9	6.0	0.6	391.9	182.9	(67.7)	(6.9)	5.7	(0.2)	4.7	3.0
	Hennessy Japan Investor (HJPNX)	(6.6)	32.0	11.2	12.9	6.9	323.9	114.9	(47.2)	13.6	11.1	5.2	10.6	8.9
	Matthews Asia Dividend Inv (MAPIX)	(12.8)	34.6	4.1	3.8	(0.4)	243.4	34.4	(34.8)	26.0	6.9	1.0	4.8	3.1
	Matthews Asia Growth Inv (MPACX)	(16.3)	39.3	0.9	(0.1)	1.4	299.6	90.6	(53.6)	7.2	5.6	(0.3)	3.6	1.9
	Matthews Asia Sm Co Inv (MSMLX)	(18.1)	30.5	(1.5)	(9.5)	11.3	304.6	95.6	—	—	1.7	(4.2)	1.2	(0.5)
	Matthews Asian Gr & Inc Inv (MACSX)	(11.0)	21.8	1.3	(4.5)	(0.7)	138.8	(70.2)	(38.1)	22.7	3.2	(2.7)	0.8	(0.9)
	Matthews China Div Inv (MCDFX)	(10.0)	37.6	5.6	9.5	0.9	—	—	—	—	9.4	3.5	7.7	6.0
	Matthews China Inv (MCHFX)	(21.5)	59.3	(5.2)	2.4	(4.5)	200.2	(8.8)	(60.0)	0.8	5.9	0.0	3.0	1.3
	Matthews Emerg Asia Inv (MEASX)	(17.6)	18.4	19.2	(2.6)	17.3	—	—	—	—	5.1	(0.8)	5.8	4.1
	Matthews India Inv (MINDX)	(10.1)	35.7	(1.3)	0.8	63.7	445.0	236.0	(66.2)	(5.4)	6.4	0.5	14.7	13.0
C	Matthews Japan Inv (MJFOX)	(20.2)	33.1	0.4	20.8	(2.6)	248.9	39.9	(47.6)	13.2	2.1	(3.8)	4.6	2.9
	Matthews Korea Inv (MAKOX)	(22.3)	43.7	(6.4)	15.1	(0.8)	342.0	133.0	(67.4)	(6.6)	1.5	(4.4)	3.6	1.9
	Matthews Pacific Tiger Inv (MAPTX)	(11.2)	39.9	(0.2)	(1.3)	11.7	312.6	103.6	(58.0)	2.8	7.5	1.6	6.5	4.8
	T. Rowe Price Afr&MidEas (TRAMX)	(9.0)	23.6	5.9	(19.2)	9.2	153.3	(55.7)	(61.0)	(0.2)	6.0	0.1	1.0	(0.7)
	T. Rowe Price Emg Europe (TREM)	(14.5)	19.7	21.5	(10.1)	(35.8)	129.2	(79.8)	(78.4)	(17.6)	7.5	1.6	(6.4)	(8.1)
	T. Rowe Price Euro Stk (PRESX)	(12.8)	25.7	(10.5)	0.6	(6.0)	191.3	(17.7)	(56.1)	4.7	(0.6)	(6.5)	(1.5)	(3.2)
	T. Rowe Price Japan (PRJPX)	(12.2)	32.6	11.1	14.8	(8.6)	220.0	11.0	(50.7)	10.1	9.0	3.1	6.3	4.6
	T. Rowe Price Latin Amer (PRLAX)	(8.3)	29.7	30.7	(27.2)	(13.1)	74.2	(134.8)	(61.6)	(0.8)	15.8	9.9	(0.3)	(2.0)
	T. Rowe Price New Asia (PRASX)	(15.1)	41.3	0.8	(5.1)	6.9	304.4	95.4	(67.5)	(6.7)	6.6	0.7	4.2	2.5
I	Vanguard Eur Stk Idx Adm (VEUSX)	(14.8)	27.0	(0.7)	(1.9)	(6.6)	172.0	(37.0)	(59.6)	1.2	2.4	(3.5)	(0.3)	(2.0)
I	Vanguard Pac Stk Idx Adm (VPADX)	(13.9)	28.6	5.2	2.4	(4.6)	164.8	(44.2)	(51.7)	9.1	5.2	(0.7)	2.6	0.9
Emerging Stock Category Average		(17.4)	37.3	9.8	(14.3)	(2.7)	170.0	0.0	(66.3)	0.0	7.3	0.0	0.5	0.0
	AmCent Emg Mkt Inv (TWMIX)	(19.2)	45.8	7.6	(8.3)	(1.6)	194.6	24.6	(68.1)	(1.8)	8.2	0.9	2.7	2.2
	Artisan Developing World Investor (ARTYX)	(15.7)	35.0	11.7	—	—	—	—	—	—	8.3	1.0	—	—
	Driehaus Emerg Mkts Grth Inv (DREGX)	(16.3)	42.5	5.8	(10.5)	(6.0)	211.1	41.1	(62.3)	4.0	8.1	0.8	1.2	0.7
	Fidelity Emerg Mkts Discv (FEDDX)	(18.9)	37.6	10.1	(9.0)	(4.2)	—	—	—	—	7.1	(0.2)	1.4	0.9
	Fidelity Emerging Market (FEMKX)	(18.1)	47.6	3.2	(10.1)	1.6	189.9	19.9	(68.1)	(1.8)	7.7	0.4	2.6	2.1
	Fidelity Total Emerg Mkts (FTEMX)	(14.2)	29.5	12.2	(7.0)	(2.8)	—	—	—	—	7.6	0.3	2.4	1.9
C	Harding Loevner Emg Mkt Adv (HLEMX)	(18.8)	35.2	13.1	(13.6)	(1.7)	192.0	22.0	(61.2)	5.1	7.5	0.2	1.1	0.6
C	Lazard Emg Mkt Eq Open (LZOEX)	(18.4)	27.7	20.1	(20.4)	(4.4)	139.4	(30.6)	(57.2)	9.1	7.8	0.5	(1.0)	(1.5)
	Northern Active M EmgMktEq (NMMEX)	(14.9)	35.4	12.6	(16.1)	(4.3)	181.8	11.8	—	—	9.0	1.7	0.8	0.3
I	Northern Emerg Mkts Idx (NOEMX)	(15.1)	37.3	10.6	(15.2)	(3.4)	153.8	(16.2)	(62.8)	3.5	8.8	1.5	1.1	0.6

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							
6.1	(1.3)	3.0	1.0	0.92	1.05	530	99.7	0.0	0.1	0.2	98.4	11	1,499	10.7	0.45	2.00R	—
8.6	1.2	1.6	1.1	0.94	1.07	13,066	97.2	0.0	1.4	1.4	91.6	37	125	18.5	0.82	2.00R	—
5.5	(1.9)	2.5	1.0	0.91	1.04	11,003	99.5	0.0	0.0	0.6	98.7	58	131	17.7	0.83	2.00R	—
7.3	(0.1)	2.2	0.8	0.93	1.06	15,387	96.9	0.0	0.0	3.1	95.2	14	162	17.3	0.83	2.00R	—
7.9	0.5	1.9	0.9	0.94	1.07	1,386	97.3	0.0	0.7	1.9	95.8	4	11	99.5	0.91	2.00R	—
5.9	(1.5)	3.2	1.0	1.11	1.27	3,871	99.7	0.0	0.0	0.3	97.3	73	53	45.3	0.79	—	0.25
9.2	1.8	1.5	1.2	0.65	0.74	8,221	89.9	3.2	0.1	6.9	79.5	5	182	33.0	1.36	2.00R	—
7.2	(0.2)	1.6	1.1	0.92	1.05	3,504	98.3	0.0	0.3	1.4	95.7	36	623	17.2	1.08	—	—
6.2	(1.2)	3.3	0.9	0.92	1.05	100,711	95.4	0.1	0.8	3.7	94.5	3	3,948	9.0	0.07	—	—
—	—	3.2	0.9	0.93	1.06	35,371	97.3	0.0	0.1	2.6	96.4	6	2,760	8.5	0.11	—	—
—	—	2.7	0.9	0.98	1.12	6,014	91.4	0.0	1.5	7.1	90.8	15	3,584	2.5	0.25	—	—
9.4	2.0	1.8	1.6	1.15	1.31	3,133	93.7	0.0	0.0	6.3	92.4	43	353	8.8	0.38	—	—
9.5	2.1	1.6	0.6	1.19	1.36	31,039	94.9	0.0	1.7	3.4	83.3	16	135	29.9	0.45	—	—
6.0	(1.4)	2.8	0.8	0.89	1.02	8,930	93.4	0.5	1.7	4.5	88.5	34	159	15.6	0.40	—	—
—	—	3.2	0.9	0.93	1.06	326,952	96.3	0.1	0.6	3.0	95.5	12	6,296	8.0	0.11	—	—
7.8	0.0	1.6	1.0	1.00	1.54	1,910	94.2	1.0	1.0	3.8	91.6	132	223	38.1	1.24	—	—
5.6	(2.2)	1.2	1.2	0.68	1.06	890	99.4	0.0	0.0	0.7	98.5	29	44	55.4	0.89	—	—
10.7	2.9	0.8	1.4	1.12	1.72	1,034	98.7	0.4	0.0	0.9	98.9	60	92	47.4	0.96	—	—
8.8	1.0	1.0	0.3	0.92	1.41	916	96.2	0.0	0.0	3.8	96.2	36	82	39.4	1.02	—	—
6.3	(1.5)	0.9	1.0	0.85	1.31	885	96.7	0.0	2.2	1.2	96.7	57	74	26.5	0.96	—	—
5.4	(2.4)	0.4	0.2	0.73	1.12	621	98.6	0.0	0.0	1.4	96.9	40	96	32.8	1.05	—	—
10.5	2.7	0.7	0.9	0.67	1.04	632	94.2	0.0	0.0	5.8	94.2	17	82	18.4	0.94	—	—
2.9	(4.9)	2.4	1.0	1.40	2.16	477	99.9	0.0	0.0	0.1	95.5	53	35	55.6	1.07	—	—
11.8	4.0	0.1	0.9	0.85	1.32	266	97.7	0.0	2.1	0.2	97.7	56	40	51.0	0.98	—	—
12.9	5.1	0.7	1.3	0.79	1.21	763	96.2	0.0	0.0	3.8	95.2	37	109	25.0	1.07	—	—
11.9	4.1	0.0	0.0	0.72	1.11	516	93.4	0.0	0.0	6.6	93.4	0	26	52.5	1.47	—	0.15
10.8	3.0	1.8	1.4	0.70	1.07	5,774	95.4	0.0	0.0	4.6	95.4	28	76	29.3	1.02	—	0.00
10.3	2.5	0.1	0.7	0.88	1.36	930	91.1	0.0	0.0	8.9	84.1	23	63	31.3	1.12	—	0.00
12.0	4.2	0.4	1.4	0.75	1.15	194	94.7	0.0	0.0	5.3	91.8	67	79	21.4	1.46	2.00R	0.00
7.6	(0.2)	2.1	2.0	0.60	0.93	1,405	82.8	1.4	14.8	1.0	78.6	23	72	24.9	1.07	—	0.00
—	—	2.6	2.1	0.87	1.34	270	98.5	0.0	0.1	1.5	94.3	69	59	31.4	1.19	—	0.00
8.8	1.0	1.7	3.1	1.29	1.99	614	97.8	0.0	1.2	1.1	97.3	79	53	51.4	1.09	—	0.00
—	—	0.8	0.3	0.59	0.92	375	96.8	0.0	0.0	3.3	96.8	8	82	29.1	1.48	2.00R	0.00
15.1	7.3	0.0	0.9	0.98	1.51	1,546	99.5	0.0	0.0	0.5	97.2	17	53	44.7	1.09	—	0.00
8.2	0.4	0.3	0.5	0.91	1.40	2,872	98.9	0.0	0.0	1.1	98.9	44	58	28.1	0.94	—	0.00
11.7	3.9	2.4	2.3	1.02	1.58	146	97.2	0.0	0.0	2.8	97.2	25	39	41.0	1.15	—	0.00
12.5	4.7	0.7	1.3	0.76	1.18	8,304	98.7	0.0	0.0	1.3	96.8	9	75	28.6	1.06	—	0.00
6.5	(1.3)	2.0	0.7	0.85	1.31	125	99.6	0.0	0.4	0.0	99.6	52	70	40.0	1.42	2.00R	—
6.5	(1.3)	3.2	0.6	0.93	1.44	142	99.3	0.0	0.7	0.0	97.1	42	43	60.1	1.49	2.00R	—
7.4	(0.4)	2.7	0.8	0.79	1.21	878	97.6	0.0	0.0	2.4	95.0	32	62	30.2	0.96	2.00R	—
7.5	(0.3)	0.8	0.7	0.80	1.23	683	99.0	0.0	0.0	1.0	99.0	34	81	28.0	0.97	2.00R	—
5.6	(2.2)	1.4	1.5	1.36	2.09	546	97.0	0.0	0.0	3.0	93.9	26	55	53.1	1.29	2.00R	—
12.4	4.6	1.4	1.3	0.90	1.39	2,485	97.1	0.0	0.0	2.9	95.3	50	80	41.5	0.93	2.00R	—
6.2	(1.6)	3.9	1.0	0.75	1.15	18,025	97.8	0.3	1.0	1.0	96.2	6	1,343	16.3	0.10	—	—
6.4	(1.4)	3.0	0.8	0.70	1.08	6,506	97.0	0.0	0.3	2.7	96.7	4	2,328	13.4	0.10	—	—
7.4	0.0	1.6	0.6	1.00	1.42	5,965	93.8	1.1	0.9	4.2	91.3	56	476	28.9	1.24	—	—
8.4	1.0	0.3	0.0	0.95	1.35	2,121	99.0	0.0	0.0	1.0	99.0	47	101	30.1	1.26	—	—
—	—	0.0	—	0.89	1.26	2,122	94.3	0.0	1.1	4.6	86.8	121	51	40.7	1.40	—	—
9.4	2.0	0.5	0.4	0.84	1.20	1,450	91.7	0.0	0.4	7.9	89.7	176	101	30.1	1.43	2.00R	—
—	—	1.8	0.3	0.94	1.34	268	94.4	0.0	0.2	5.4	91.6	98	235	13.3	1.22	—	—
8.3	0.9	0.8	0.1	0.93	1.33	3,707	99.5	0.0	0.0	0.5	89.4	86	112	29.0	0.96	—	—
—	—	2.5	0.9	0.74	1.05	593	61.9	32.5	0.3	5.3	92.9	94	326	19.2	1.13	—	—
8.2	0.8	0.9	0.5	0.94	1.34	3,331	98.2	0.0	0.5	1.4	96.2	17	83	29.1	1.42	2.00R	—
6.9	(0.5)	1.8	0.5	0.99	1.40	8,823	98.0	0.0	0.0	2.1	98.0	1	78	33.6	1.34	—	0.25
8.3	0.9	1.0	0.5	0.97	1.37	863	95.1	0.1	2.8	1.9	92.4	36	346	27.4	1.10	2.00R	—
7.2	(0.2)	2.8	0.9	0.97	1.37	2,334	98.8	0.0	0.9	0.3	98.7	27	1,116	23.5	0.31	2.00R	—

INTERNATIONAL STOCK AND BALANCED STOCK/BOND FUNDS

Index Fund Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
C	Parametric Emerg Mkts Inv (EAEMX)	(14.1)	27.0	12.0	(16.7)	(4.1)	145.2	(24.8)	(61.1)	5.2	6.9	(0.4)	(0.5)	(1.0)
	Russell Inv Emerg Mkts S (REMSX)	(16.8)	35.4	11.4	(15.6)	(2.7)	182.0	12.0	(63.3)	3.0	7.9	0.6	0.6	0.1
	T. Rowe Price Emg Mkt St (PRMSX)	(16.2)	42.8	11.9	(11.5)	1.4	214.5	44.5	(68.1)	(1.8)	10.2	2.9	3.7	3.2
I	Vanguard Emer Mkts Sel St Adm (VEMAX)	(14.6)	31.3	11.7	(15.4)	0.6	157.6	(12.4)	(62.6)	3.7	7.8	0.5	1.3	0.8
	Vanguard Emer Mkts Sel St Inv (VMMSX)	(12.6)	32.0	16.8	(15.3)	(6.7)	—	—	—	—	10.5	3.2	1.3	0.8
I C	Vanguard Emerg Mkt Idx Inv (VEIEX)	(14.8)	31.1	11.5	(15.5)	0.4	153.7	(16.3)	(62.7)	3.6	7.6	0.3	1.1	0.6
I	Balanced: Domestic Category Average	(5.0)	12.4	7.6	(1.9)	6.0	167.2	0.0	(31.9)	0.0	4.7	0.0	3.6	0.0
	AmCent Bal Inv (TWBIX)	(4.0)	14.0	6.9	(2.7)	9.7	176.1	8.9	(30.1)	1.8	5.4	0.7	4.5	0.9
	AmCent One Choice: Con Inv (AOCIX)	(4.9)	11.0	5.5	(1.4)	6.7	121.7	(45.5)	(24.3)	7.6	3.7	(1.0)	3.2	(0.4)
	AmCent One Choice: Vr Con Inv (AONIX)	(2.5)	6.4	5.6	(1.2)	5.5	73.9	(93.3)	(11.9)	20.0	3.1	(1.6)	2.7	(0.9)
	AmCent Strat Alc: Agg Inv (TWSAX)	(8.0)	19.2	6.5	(1.4)	6.9	211.7	44.5	(43.2)	(11.3)	5.3	0.6	4.2	0.6
	AmCent Strat Alc: Con Inv (TWSCX)	(4.8)	10.8	5.0	(1.4)	6.2	112.3	(54.9)	(23.1)	8.8	3.5	(1.2)	3.0	(0.6)
	AmCent Strat Alc: Mod Inv (TWSMX)	(6.4)	15.1	6.3	(1.8)	6.6	164.2	(3.0)	(34.8)	(2.9)	4.6	(0.1)	3.7	0.1
	Berwyn Inc (BERIX)	(0.9)	3.9	8.7	(3.3)	3.3	118.5	(48.7)	(12.0)	19.9	3.8	(0.9)	2.2	(1.4)
	Boston Trust Asset Mgmt (BTBFX)	(1.7)	16.2	9.5	0.2	8.8	184.0	16.8	(25.4)	6.5	7.8	3.1	6.4	2.8
	Bruce (BRUFEX)	(4.0)	12.4	4.0	2.9	13.6	251.0	83.8	(39.5)	(7.6)	3.9	(0.8)	5.6	2.0
	Buffalo Flexible Income (BUFBX)	(7.0)	13.2	9.8	(2.0)	3.5	197.1	29.9	(36.0)	(4.1)	4.9	0.2	3.2	(0.4)
	Dodge & Cox Bal (DODBX)	(5.0)	12.5	16.5	(2.9)	8.8	268.6	101.4	(45.7)	(13.8)	7.6	2.9	5.6	2.0
	Fidelity Asset Mgr 20% (FASIX)	(1.7)	6.9	4.6	(0.4)	4.1	81.1	(86.1)	(16.7)	15.2	3.2	(1.5)	2.7	(0.9)
	Fidelity Asset Mgr 30% (FTANX)	(3.0)	9.4	5.5	(0.3)	4.8	109.3	(57.9)	(23.8)	8.1	3.8	(0.9)	3.2	(0.4)
	Fidelity Asset Mgr 50% (FASMX)	(5.4)	14.0	6.4	(0.5)	5.4	164.8	(2.4)	(34.8)	(2.9)	4.7	0.0	3.8	0.2
	Fidelity Asset Mgr 60% (FSANX)	(6.7)	16.3	6.7	(0.6)	5.7	190.4	23.2	(38.4)	(6.5)	5.0	0.3	4.0	0.4
	Fidelity Asset Mgr 70% (FASGX)	(7.7)	18.7	7.0	(0.6)	5.6	222.3	55.1	(44.2)	(12.3)	5.4	0.7	4.2	0.6
	Fidelity Balanced (FBALX)	(4.1)	16.5	7.0	0.4	10.3	233.1	65.9	(40.4)	(8.5)	6.1	1.4	5.8	2.2
	Fidelity Puritan (FPURX)	(4.2)	18.7	5.0	1.7	10.7	235.0	67.8	(37.8)	(5.9)	6.1	1.4	6.1	2.5
	Fidelity Strategic Real Ret (FSRRX)	(4.1)	4.0	9.0	(7.5)	1.1	77.7	(89.5)	(27.6)	4.3	2.9	(1.8)	0.4	(3.2)
	FPA Crescent (FPACX)	(7.5)	10.3	10.2	(2.1)	6.6	176.3	9.1	(25.4)	6.5	4.0	(0.7)	3.3	(0.3)
	Janus Henderson Balanced T (JABAX)	0.5	18.3	4.4	0.4	8.3	182.0	14.8	(21.4)	10.5	7.5	2.8	6.2	2.6
	Leuthold Core Invest Ret (LCORX)	(6.3)	15.7	4.5	(1.0)	8.5	135.5	(31.7)	(33.1)	(1.2)	4.3	(0.4)	4.0	0.4
	Mairs & Power Bal Inv (MAPOX)	(2.8)	11.8	11.4	(2.6)	8.0	213.3	46.1	(32.6)	(0.7)	6.6	1.9	5.0	1.4
	New Covenant Bal Gr (NCBGX)	(3.4)	13.4	5.8	(0.8)	7.7	160.7	(6.5)	(38.1)	(6.2)	5.1	0.4	4.4	0.8
	Oakmark Equity & Inc Inv (OAKBX)	(8.4)	14.4	10.9	(4.6)	6.9	158.8	(8.4)	(24.7)	7.2	5.2	0.5	3.5	(0.1)
	Pax Bal Individual Inv (PAXWX)	(4.1)	13.1	5.7	(0.6)	8.0	152.7	(14.5)	(37.7)	(5.8)	4.7	0.0	4.2	0.6
	Permanent Port I (PRPFX)	(6.3)	11.4	10.3	(6.6)	(0.9)	84.7	(82.5)	(15.1)	16.8	4.8	0.1	1.3	(2.3)
	Schwab Balanced (SWOBX)	(4.4)	15.5	5.2	0.9	8.8	177.7	10.5	(32.5)	(0.6)	5.1	0.4	5.0	1.4
	Schwab MarketTrack Bal (SWBGX)	(5.5)	12.6	8.9	(1.4)	5.4	164.9	(2.3)	(37.0)	(5.1)	5.1	0.4	3.8	0.2
	Schwab MarketTrack Grth (SWHGX)	(7.2)	16.0	11.3	(1.9)	5.5	229.8	62.6	(45.2)	(13.3)	6.2	1.5	4.4	0.8
	T. Rowe Price Bal (RPBAX)	(5.0)	18.0	5.9	0.6	5.9	205.6	38.4	(37.7)	(5.8)	5.9	1.2	4.8	1.2
C	T. Rowe Price Cap Apprec (PRWCX)	0.6	15.3	8.2	5.4	12.2	288.7	121.5	(36.4)	(4.5)	7.9	3.2	8.2	4.6
	T. Rowe Price Persl Str Bal (TRPBX)	(4.5)	17.3	6.8	0.1	5.5	211.2	44.0	(38.3)	(6.4)	6.1	1.4	4.8	1.2
	T. Rowe Price Persl Str Grth (TRSGX)	(6.1)	21.9	7.0	0.3	5.8	280.4	113.2	(48.2)	(16.3)	7.0	2.3	5.4	1.8
	T. Rowe Price Persl Str Inc (PRSIX)	(3.1)	12.7	6.2	0.0	4.5	144.4	(22.8)	(27.2)	4.7	5.1	0.4	3.9	0.3
	TIAA-CREF MgAlloc Rtl (TIMRX)	(7.0)	16.6	6.7	0.3	4.8	180.9	13.7	(38.2)	(6.3)	5.0	0.3	4.0	0.4
	USAA Cornerstone Mod (USBSX)	(6.3)	13.3	4.8	(4.1)	4.5	161.0	(6.2)	(43.9)	(12.0)	3.6	(1.1)	2.2	(1.4)
	USAA Grth & Tax Strat (USBLX)	(2.0)	13.4	5.3	2.2	10.4	168.2	1.0	(31.0)	0.9	5.4	0.7	5.7	2.1
I	Vanguard Bal Idx Adm (VBIAX)	(2.9)	13.8	8.7	0.5	9.9	205.4	38.2	(32.4)	(0.5)	6.3	1.6	5.8	2.2
	Vanguard LifeSt Cons Gr Inv (VSCGX)	(3.0)	10.9	5.9	(0.2)	6.9	121.7	(45.5)	(27.9)	4.0	4.4	(0.3)	4.0	0.4
	Vanguard LifeSt Grth Inv (VASGX)	(6.9)	19.2	8.3	(1.2)	7.1	231.1	63.9	(47.5)	(15.6)	6.3	1.6	4.9	1.3
	Vanguard LifeSt Inc Inv (VASIX)	(1.1)	6.9	4.5	0.2	6.7	78.4	(88.8)	(15.3)	16.6	3.4	(1.3)	3.4	(0.2)
	Vanguard LifeSt Mod Gr Inv (VSMGX)	(5.0)	15.0	7.1	(0.6)	7.0	172.5	5.3	(37.8)	(5.9)	5.4	0.7	4.5	0.9
	Vanguard STAR Inv (VGSTX)	(5.4)	18.3	6.5	(0.2)	7.3	199.0	31.8	(35.6)	(3.7)	6.0	1.3	5.0	1.4
	Vanguard Tax-Mgd Bal Adm (VTMFX)	(1.5)	12.6	5.9	2.3	9.8	162.6	(4.6)	(25.1)	6.8	5.5	0.8	5.7	2.1
	Vanguard Wellesley Inc Inv (VWINX)	(2.6)	10.1	8.0	1.2	8.0	144.2	(23.0)	(18.8)	13.1	5.0	0.3	4.9	1.3
C	Vanguard Wellington Inv (VWELX)	(3.5)	14.7	11.0	0.0	9.8	209.9	42.7	(32.5)	(0.6)	7.1	2.4	6.2	2.6
	Weitz Bal (WBALX)	(1.8)	11.1	4.0	(1.2)	3.7	158.1	(9.1)	(33.7)	(1.8)	4.3	(0.4)	3.1	(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							
6.8	(0.6)	2.1	0.7	0.84	1.20	1,439	98.0	0.0	1.8	0.2	97.3	3	1,668	5.9	1.37	—	0.25
8.1	0.7	1.8	0.7	0.95	1.35	1,800	98.5	0.1	3.3	(1.9)	99.5	—	600	21.2	1.43	—	—
9.3	1.9	0.6	0.2	1.00	1.42	10,733	97.2	0.0	0.3	2.5	96.7	18	89	41.1	1.23	2.00R	—
7.4	0.0	2.9	0.9	0.95	1.35	75,602	96.3	0.0	0.9	2.8	95.6	6	4,073	18.7	0.14	—	—
—	—	2.5	0.5	0.97	1.38	579	93.9	0.0	0.1	6.0	92.0	44	308	21.7	0.92	—	—
7.3	(0.1)	2.7	0.8	0.95	1.35	75,602	96.3	0.0	0.9	2.8	95.6	6	4,073	18.7	0.32	—	—
8.0	0.0	1.8	1.4	1.00	0.67	6,559	54.8	35.0	2.2	7.9	13.1	53	931	43.5	0.83	—	—
8.4	0.4	1.5	1.8	0.97	0.64	820	56.7	41.2	0.0	2.1	3.7	115	921	17.2	0.91	—	—
6.5	(1.5)	2.6	1.3	0.75	0.50	1,176	44.9	46.2	1.0	7.9	24.6	8	20	75.2	0.81	—	—
4.6	(3.4)	2.7	1.1	0.48	0.32	407	24.3	66.1	1.4	8.3	16.4	14	19	84.2	0.71	—	—
9.2	1.2	1.3	2.2	1.27	0.84	737	74.9	22.1	0.1	2.9	22.3	58	2,132	10.9	1.11	—	—
6.1	(1.9)	1.7	1.6	0.75	0.50	421	41.0	53.6	0.7	4.8	16.2	53	2,002	11.5	1.01	—	—
7.9	(0.1)	1.5	2.1	1.01	0.67	929	59.9	35.9	0.4	4.0	19.5	55	2,259	9.9	1.04	—	—
7.5	(0.5)	2.7	1.4	0.42	0.28	1,404	14.3	65.0	16.4	4.4	6.9	69	116	22.5	0.66	1.00R	—
9.1	1.1	1.1	1.2	1.15	0.77	461	79.5	19.5	0.0	1.0	2.3	7	98	32.1	0.92	—	—
11.4	3.4	2.5	1.3	1.01	0.67	484	70.4	15.7	8.0	5.9	5.5	5	58	49.5	0.69	—	0.00
9.2	1.2	2.7	1.2	1.39	0.93	591	91.3	4.3	1.8	2.6	8.4	2	68	32.1	1.01	—	—
10.9	2.9	2.0	1.7	1.23	0.81	15,397	66.9	29.3	0.4	3.5	11.6	19	431	21.6	0.53	—	—
5.5	(2.5)	2.2	1.2	0.41	0.27	4,808	21.8	50.8	0.6	26.8	9.7	24	2,615	21.5	0.53	—	—
6.7	(1.3)	2.1	1.1	0.54	0.36	1,494	32.5	50.5	0.7	16.4	13.2	18	2,615	21.5	0.54	—	—
8.5	0.5	1.9	1.5	0.85	0.56	8,515	52.9	40.2	0.9	5.9	18.9	15	2,618	19.6	0.65	—	—
9.0	1.0	1.6	1.1	1.00	0.66	2,751	62.1	33.4	1.0	3.5	21.1	18	2,616	17.9	0.72	—	—
9.8	1.8	1.5	1.4	1.15	0.77	4,786	72.1	23.3	1.0	3.6	23.9	21	2,619	16.2	0.71	—	—
10.3	2.3	1.7	2.1	1.13	0.75	29,629	66.3	30.5	0.0	3.2	7.5	66	1,725	15.6	0.53	—	—
10.3	2.3	1.6	1.9	1.14	0.76	25,402	65.3	27.8	1.2	5.7	6.9	44	1,619	21.2	0.54	—	—
4.8	(3.2)	3.8	1.4	0.61	0.40	437	13.6	53.8	30.4	2.2	3.2	23	798	39.3	0.83	—	—
8.9	0.9	0.7	1.3	1.18	0.79	15,899	63.9	3.6	3.4	29.1	14.3	18	162	25.7	1.10	2.00R	—
9.5	1.5	1.7	1.5	1.00	0.66	16,242	61.1	37.8	0.4	0.8	3.2	88	547	22.5	0.83	—	—
7.0	(1.0)	0.2	1.3	0.92	0.61	712	46.0	17.7	1.0	35.4	8.0	79	140	18.6	1.27	2.00R	—
9.8	1.8	2.3	1.2	1.06	0.70	808	66.2	31.3	0.0	2.6	3.1	13	288	26.8	0.71	—	—
8.0	0.0	1.8	1.6	0.94	0.63	272	57.9	36.2	0.1	5.8	4.8	4	3	98.8	1.05	—	—
7.8	(0.2)	1.7	1.7	1.20	0.79	12,515	61.0	25.3	2.3	11.3	7.3	23	344	31.7	0.78	—	—
7.8	(0.2)	2.2	1.9	0.93	0.62	1,690	61.4	33.7	0.0	4.9	11.2	14	8	99.0	0.91	—	0.25
4.9	(3.1)	0.8	1.2	0.99	0.65	2,080	38.3	34.0	27.3	0.5	7.4	9	136	47.4	0.82	—	—
8.3	0.3	2.6	1.7	1.04	0.69	420	59.7	34.9	0.0	5.4	4.4	6	7	97.4	0.56	—	—
7.7	(0.3)	2.3	1.6	0.92	0.61	490	59.6	33.9	0.1	6.4	17.1	8	11	95.3	0.50	—	—
9.2	1.2	2.2	1.5	1.25	0.83	731	79.3	14.8	0.1	5.8	20.5	7	11	95.2	0.52	—	—
9.6	1.6	2.2	1.8	1.00	0.66	3,811	62.6	34.7	0.4	2.4	25.6	49	1,482	13.5	0.61	—	—
12.5	4.5	2.4	2.1	0.93	0.62	29,021	63.1	24.6	4.3	7.9	5.6	59	233	29.3	0.71	—	—
10.0	2.0	1.9	1.8	0.96	0.64	2,118	57.7	34.1	5.5	2.7	33.6	60	1,677	30.1	0.73	—	—
11.5	3.5	1.5	1.5	1.24	0.82	2,180	77.6	16.8	4.2	1.4	32.9	56	1,673	23.2	0.79	—	—
8.0	0.0	2.2	1.3	0.68	0.45	2,055	37.8	47.9	5.5	8.8	33.4	63	1,778	36.5	0.62	—	—
8.4	0.4	2.7	1.5	0.99	0.65	792	60.8	35.8	0.4	3.0	23.5	12	14	92.9	0.64	—	0.25
7.7	(0.3)	2.0	1.4	0.79	0.52	1,101	47.4	49.1	2.5	1.2	32.5	51	355	36.6	1.08	—	—
9.1	1.1	2.5	0.3	0.76	0.50	470	47.6	52.0	0.0	0.4	0.9	10	711	10.4	0.62	—	—
9.5	1.5	2.3	0.7	0.94	0.63	36,469	58.9	39.2	0.1	1.8	3.8	37	13,433	10.2	0.07	—	—
6.7	(1.3)	2.7	1.1	0.61	0.40	9,092	39.4	59.1	0.3	1.2	35.8	11	5	100.0	0.12	—	—
9.5	1.5	2.5	1.0	1.18	0.79	13,472	78.5	19.7	0.3	1.5	37.3	10	5	100.0	0.14	—	—
5.1	(2.9)	2.8	1.0	0.39	0.26	4,001	19.7	78.9	0.3	1.1	35.0	9	5	100.0	0.11	—	—
8.1	0.1	2.6	1.0	0.89	0.59	14,829	59.0	39.4	0.3	1.4	36.6	12	5	100.0	0.13	—	—
9.2	1.2	2.4	1.5	1.04	0.69	19,746	60.3	35.1	0.5	4.1	23.3	7	12	96.2	0.32	—	—
8.7	0.7	2.2	0.6	0.73	0.49	4,370	48.0	51.6	0.0	0.4	0.6	9	2,896	9.0	0.09	—	—
7.9	(0.1)	3.2	1.6	0.61	0.40	50,228	36.7	59.8	2.1	1.4	18.5	36	1,236	12.0	0.22	—	—
9.8	1.8	2.8	1.8	0.97	0.64	96,216	65.1	30.6	0.1	4.2	18.2	30	1,125	18.5	0.25	—	—
8.5	0.5	0.9	1.2	0.72	0.48	116	46.7	49.9	0.8	2.7	4.1	40	117	21.1	0.85	—	—

BALANCED STOCK/BOND AND 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 (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
	Balanced: Global Category Average	(7.0)	15.2	6.2	(3.3)	3.8	163.4	0.0	(38.4)	0.0	4.3	0.0	2.6	0.0
	AmCent One Choice: Agg Inv (AOGIX)	(8.1)	19.1	6.8	(1.3)	7.3	221.7	58.3	(43.7)	(5.3)	5.3	1.0	4.4	1.8
	AmCent One Choice: Mod Inv (AOMIX)	(6.7)	15.4	6.4	(1.6)	6.9	173.5	10.1	(35.6)	2.8	4.6	0.3	3.8	1.2
	Fidelity Asset Mgr 40% (FFANX)	(4.1)	11.7	6.0	(0.3)	5.1	134.9	(28.5)	(29.2)	9.2	4.3	0.0	3.5	0.9
	Fidelity Asset Mgr 85% (FAMRX)	(9.3)	22.2	7.3	(0.6)	5.9	267.8	104.4	(49.2)	(10.8)	6.0	1.7	4.6	2.0
	Manning & Napier PB Max S (EXHAX)	(6.4)	24.1	4.5	(5.2)	5.7	240.7	77.3	(46.7)	(8.3)	6.7	2.4	4.0	1.4
	Northern Gbl Tactic Asset Alloc (BBALX)	(8.0)	14.1	9.1	(2.3)	2.1	129.5	(33.9)	(30.4)	8.0	4.6	0.3	2.7	0.1
	Old Westbury Str Opprt (OWSOX)	(7.7)	13.2	4.5	(1.1)	3.9	115.6	(47.8)	—	—	3.0	(1.3)	2.3	(0.3)
	T. Rowe Price Global Alloc (RPGAX)	(6.9)	17.0	6.4	(0.3)	4.1	—	—	—	—	5.0	0.7	3.8	1.2
	USAA Crnst Mod Aggr (USCRX)	(7.5)	14.9	4.7	(4.3)	4.7	157.2	(6.2)	(46.0)	(7.6)	3.6	(0.7)	2.2	(0.4)
	Vanguard Gbl Wellesley Inc Inv (VGWIX)	(4.4)	—	—	—	—	—	—	—	—	—	—	—	—
	Vanguard Gbl Wellington Inv (VGWLX)	(4.9)	—	—	—	—	—	—	—	—	—	—	—	—
	Target Date: In Retirement Cat Average	(3.3)	10.3	5.6	(0.6)	4.9	124.0	0.0	(30.9)	0.0	4.0	0.0	3.3	0.0
	AmCent One Choice In Ret Inv (ARTOX)	(4.2)	10.2	5.9	(1.7)	6.1	122.3	(1.7)	(24.7)	6.2	3.8	(0.2)	3.1	(0.2)
	Fidelity Freedom 2005 (FFVFX)	(2.6)	10.4	5.9	(0.4)	4.5	116.6	(7.4)	(32.7)	(1.8)	4.4	0.4	3.4	0.1
	Fidelity Freedom 2010 (FFFCX)	(3.6)	12.4	6.4	(0.3)	4.8	138.7	14.7	(34.0)	(3.1)	4.9	0.9	3.8	0.5
	Fidelity Freedom 2015 (FFVFX)	(4.5)	14.2	7.0	(0.4)	5.1	151.0	27.0	(36.2)	(5.3)	5.3	1.3	4.1	0.8
	Fidelity Freedom Inc (FFFAX)	(1.9)	8.2	5.1	(0.4)	3.8	74.8	(49.2)	(16.2)	14.7	3.7	(0.3)	2.9	(0.4)
	Fidelity Freedom Index 2005 Investor (FJIFX)	(1.6)	8.8	4.8	(0.5)	4.6	—	—	—	—	3.9	(0.1)	3.2	(0.1)
	Fidelity Freedom Index 2010 Investor (FKIFX)	(2.4)	10.6	5.6	(0.7)	5.1	—	—	—	—	4.5	0.5	3.6	0.3
	T. Rowe Price Rtmt 2010 (TRRAX)	(3.7)	11.6	7.1	(0.8)	4.9	156.5	32.5	(35.7)	(4.8)	4.8	0.8	3.7	0.4
	T. Rowe Price Rtmt 2015 (TRRGX)	(4.2)	13.3	7.3	(0.6)	5.3	185.0	61.0	(39.9)	(9.0)	5.2	1.2	4.0	0.7
	T. Rowe Price Rtmt Bal (TRRIX)	(3.3)	10.3	6.4	(0.8)	3.9	117.4	(6.6)	(25.1)	5.8	4.3	0.3	3.2	(0.1)
	T. Rowe Price Target 2010 (TRROX)	(3.2)	10.2	6.5	(0.8)	4.4	—	—	—	—	4.4	0.4	3.3	0.0
	T. Rowe Price Target 2015 (TRRTX)	(3.4)	11.0	6.5	(0.6)	4.4	—	—	—	—	4.5	0.5	3.5	0.2
	Vanguard Mngd Payout Inv (VPGDX)	(5.7)	13.2	7.5	(0.8)	5.8	167.7	43.7	—	—	4.7	0.7	3.8	0.5
	Vanguard Tgt Rtmt 2015 Inv (VTXVX)	(3.0)	11.5	6.1	(0.5)	6.5	154.1	30.1	(34.9)	(4.0)	4.7	0.7	4.0	0.7
	Vanguard Tgt Rtmt Inc Inv (VTINX)	(2.0)	8.4	5.2	(0.2)	5.5	96.2	(27.8)	(16.4)	14.5	3.8	(0.2)	3.3	0.0
	Target Date: 2020-2029 Category Average	(4.9)	14.4	6.7	(0.7)	5.8	182.9	0.0	(41.5)	0.0	5.1	0.0	4.0	0.0
	Fidelity Freedom 2020 (FFFDX)	(5.2)	15.6	7.2	(0.3)	5.3	174.4	(8.5)	(42.3)	(0.8)	5.5	0.4	4.3	0.3
	Fidelity Freedom 2025 (FFTWX)	(5.9)	16.8	7.4	(0.2)	5.6	195.0	12.1	(44.2)	(2.7)	5.7	0.6	4.5	0.5
	Fidelity Freedom Index 2020 Investor (FPIFX)	(3.9)	13.8	6.9	(0.9)	5.8	—	—	—	—	5.4	0.3	4.2	0.2
	Fidelity Freedom Index 2025 Investor (FQIFX)	(4.6)	15.1	7.4	(1.0)	6.2	—	—	—	—	5.7	0.6	4.4	0.4
	T. Rowe Price Rtmt 2020 (TRRBX)	(5.0)	15.7	7.4	(0.4)	5.6	214.8	31.9	(43.6)	(2.1)	5.7	0.6	4.4	0.4
	T. Rowe Price Rtmt 2025 (TRRHX)	(5.7)	17.6	7.5	(0.2)	5.8	240.9	58.0	(46.5)	(5.0)	6.1	1.0	4.7	0.7
	T. Rowe Price Target 2020 (TRRUX)	(3.9)	12.6	6.5	(0.4)	4.6	—	—	—	—	4.8	(0.3)	3.7	(0.3)
	Vanguard Tgt Rtmt 2020 Inv (VTWNX)	(4.3)	14.0	6.9	(0.7)	7.1	179.6	(3.3)	(38.7)	2.8	5.3	0.2	4.4	0.4
	Vanguard Tgt Rtmt 2025 Inv (VTTVX)	(5.2)	15.9	7.4	(0.9)	7.1	202.0	19.1	(42.4)	(0.9)	5.7	0.6	4.6	0.6
	Target Date: 2030-2039 Category Average	(6.6)	18.1	7.6	(0.8)	6.2	224.7	0.0	(46.8)	0.0	5.9	0.0	4.6	0.0
	Fidelity Freedom 2030 (FFFEF)	(7.1)	19.8	8.1	(0.2)	5.6	217.8	(6.9)	(48.3)	(1.5)	6.4	0.5	4.9	0.3
	Fidelity Freedom 2035 (FFTHX)	(8.5)	22.0	8.6	(0.3)	5.7	236.9	12.2	(49.3)	(2.5)	6.6	0.7	5.0	0.4
	Fidelity Freedom Index 2030 Investor (FXIFX)	(5.6)	18.0	8.6	(1.4)	6.5	—	—	—	—	6.6	0.7	4.9	0.3
	T. Rowe Price Rtmt 2030 (TRRCX)	(6.3)	19.4	7.6	(0.1)	6.0	265.2	40.5	(48.6)	(1.8)	6.4	0.5	5.0	0.4
	T. Rowe Price Target 2030 (TRRWX)	(5.3)	16.2	7.0	(0.1)	5.4	—	—	—	—	5.6	(0.3)	4.4	(0.2)
	T. Rowe Price Target 2035 (RPGRX)	(5.9)	17.8	7.2	0.0	5.9	—	—	—	—	5.9	0.0	4.7	0.1
	Vanguard Tgt Rtmt 2030 Inv (VTHRX)	(5.9)	17.5	7.8	(1.1)	7.1	224.8	0.1	(45.9)	0.9	6.0	0.1	4.8	0.2
	Vanguard Tgt Rtmt 2035 Inv (VTTHX)	(6.6)	19.1	8.2	(1.3)	7.2	246.4	21.7	(48.0)	(1.2)	6.4	0.5	4.9	0.3
	Target Date: 2040-2049 Category Average	(7.8)	20.3	8.0	(0.8)	6.3	249.2	0.0	(48.4)	0.0	6.2	0.0	4.8	0.0
	Fidelity Freedom 2040 (FFFFX)	(9.0)	22.2	8.6	(0.2)	5.7	242.7	(6.5)	(50.5)	(2.1)	6.5	0.3	4.9	0.1
	Fidelity Freedom 2045 (FFFGX)	(9.0)	22.2	8.5	(0.2)	5.7	245.7	(3.5)	(51.0)	(2.6)	6.5	0.3	5.0	0.2
	Schwab Target 2040 (SWERX)	(9.2)	20.4	6.6	(0.2)	6.5	251.9	2.7	(44.9)	3.5	5.2	(1.0)	4.4	(0.4)
	T. Rowe Price Rtmt 2040 (TRRDY)	(7.4)	22.0	7.6	0.1	6.1	290.7	41.5	(49.8)	(1.4)	6.7	0.5	5.3	0.5
	T. Rowe Price Rtmt 2045 (TRRKX)	(7.6)	22.4	7.6	0.1	6.1	293.1	43.9	(49.8)	(1.4)	6.8	0.6	5.3	0.5
	T. Rowe Price Target 2040 (TRHRX)	(6.5)	19.4	7.3	0.1	5.9	—	—	—	—	6.2	0.0	4.9	0.1
	T. Rowe Price Target 2045 (RPTFX)	(6.8)	20.3	7.5	0.1	5.9	—	—	—	—	6.4	0.2	5.0	0.2
	Vanguard Tgt Rtmt 2040 Inv (VFORX)	(7.4)	20.7	8.7	(1.6)	7.1	257.2	8.0	(47.9)	0.5	6.7	0.5	5.1	0.3

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							
7.8	0.0	2.0	1.3	1.00	0.68	705	58.5	34.4	3.1	4.0	32.0	55	418	47.7	1.04	—	—
9.5	1.7	2.4	1.7	1.22	0.83	1,223	78.2	18.8	0.4	2.6	29.0	11	20	76.8	0.97	—	—
8.1	0.3	2.5	1.4	1.00	0.68	1,722	63.5	30.1	0.7	5.7	26.3	8	22	73.9	0.90	—	—
7.5	(0.3)	2.0	1.1	0.67	0.46	1,583	43.1	45.3	0.9	10.7	16.1	17	2,617	20.9	0.55	—	—
10.7	2.9	1.3	1.3	1.36	0.93	2,249	83.2	12.3	1.0	3.5	23.8	24	2,352	16.5	0.73	—	—
9.9	2.1	0.3	1.7	1.38	0.94	372	85.0	13.8	0.0	1.2	23.0	63	418	17.3	1.10	—	—
6.8	(1.0)	3.3	1.2	0.88	0.60	88	56.4	41.5	0.2	1.9	32.5	25	16	89.5	0.63	—	—
6.5	(1.3)	3.7	1.8	0.97	0.66	4,213	37.3	40.4	(1.1)	23.4	28.5	111	839	25.7	1.38	—	—
—	—	2.0	0.8	0.93	0.64	600	51.8	31.0	10.4	6.8	40.7	48	1,560	28.9	0.98	—	—
7.4	(0.4)	1.6	1.3	0.89	0.61	2,663	58.4	38.6	1.9	1.1	33.9	56	372	35.7	1.07	—	—
—	—	2.7	—	—	—	427	38.1	59.2	0.7	2.1	47.4	39	453	10.6	0.43	—	—
—	—	2.3	—	—	—	834	64.1	31.5	0.3	4.1	42.9	—	476	14.4	0.46	—	—
6.7	0.0	2.8	1.2	1.00	0.40	2,902	34.8	56.0	0.9	8.4	21.3	23	18	87.7	0.42	—	—
6.6	(0.1)	2.8	1.3	1.19	0.48	1,497	41.8	45.1	0.8	12.3	18.2	13	21	74.8	0.77	—	—
6.6	(0.1)	2.0	1.2	0.93	0.37	936	25.8	55.3	(0.2)	19.1	16.5	0	35	70.7	0.49	—	—
7.4	0.7	2.0	1.4	1.16	0.47	5,677	34.8	49.1	(0.1)	16.2	19.6	1	35	70.1	0.53	—	—
7.8	1.1	1.9	1.5	1.35	0.54	8,594	43.6	42.7	0.1	13.7	22.4	1	34	70.4	0.57	—	—
5.0	(1.7)	2.0	1.3	0.72	0.29	3,310	17.3	61.0	(0.3)	22.0	13.6	0	35	71.7	0.47	—	—
—	—	2.0	0.8	0.81	0.33	118	27.6	58.7	0.1	13.6	11.5	26	6	100.0	0.14	—	—
—	—	2.2	0.9	1.00	0.40	535	36.8	52.5	0.1	10.7	13.9	22	6	100.0	0.14	—	—
8.1	1.4	2.3	1.6	1.14	0.46	4,032	39.4	57.2	0.4	3.0	29.7	31	20	85.5	0.54	—	—
9.0	2.3	2.3	1.7	1.30	0.52	6,478	46.3	50.4	0.4	2.9	30.6	33	22	78.3	0.57	—	—
6.7	0.0	1.8	1.3	1.05	0.42	2,151	37.3	59.7	0.3	2.8	25.2	25	20	86.9	0.52	—	—
—	—	2.2	1.0	0.98	0.39	62	33.4	63.2	0.4	3.0	29.0	49	20	86.6	0.52	—	—
—	—	2.1	1.0	1.07	0.43	189	36.5	60.3	0.4	2.9	28.9	40	22	81.6	0.53	—	—
8.1	1.4	15.2	1.9	1.33	0.53	1,760	61.8	19.6	9.2	9.4	38.4	8	11	100.0	0.34	—	—
7.8	1.1	2.6	1.5	1.07	0.43	15,154	39.3	59.0	0.2	1.4	31.7	7	6	100.0	0.13	—	—
5.9	(0.8)	2.7	1.0	0.79	0.32	15,643	29.5	68.8	0.2	1.4	29.7	6	6	100.0	0.13	—	—
8.6	0.0	2.2	1.2	1.00	0.58	11,309	52.5	41.6	0.4	5.5	25.7	18	20	83.1	0.50	—	—
8.4	(0.2)	1.8	1.5	1.05	0.61	26,205	50.9	37.2	0.2	11.7	24.7	1	34	70.6	0.61	—	—
9.0	0.4	1.8	1.4	1.16	0.67	25,005	57.4	32.6	0.3	9.8	26.6	1	34	71.1	0.66	—	—
—	—	2.2	0.7	0.97	0.56	4,021	53.4	41.1	0.1	5.6	18.2	11	6	100.0	0.14	—	—
—	—	2.1	0.7	1.06	0.62	4,070	59.8	36.8	0.1	3.3	19.8	9	6	100.0	0.14	—	—
9.9	1.3	2.2	1.5	1.06	0.62	18,513	56.0	40.8	0.4	2.8	31.8	30	22	75.6	0.61	—	—
10.5	1.9	2.0	1.3	1.19	0.69	16,787	64.1	32.5	0.4	3.1	32.4	30	22	75.2	0.64	—	—
—	—	1.9	1.0	0.84	0.49	281	43.0	53.9	0.4	2.7	29.0	37	22	78.4	0.59	—	—
8.5	(0.1)	2.5	1.0	0.94	0.54	30,272	52.1	46.2	0.3	1.4	34.5	10	6	100.0	0.13	—	—
9.0	0.4	2.5	0.9	1.08	0.63	38,312	61.2	37.2	0.3	1.4	36.6	8	5	100.0	0.14	—	—
9.6	0.0	2.1	1.2	1.00	0.75	10,823	69.4	26.2	0.4	4.0	29.7	16	19	83.0	0.55	—	—
9.4	(0.2)	1.7	1.5	1.08	0.80	29,140	68.9	23.6	0.4	7.1	30.3	1	36	74.0	0.70	—	—
9.7	0.1	1.6	1.5	1.23	0.92	19,859	81.7	10.2	0.7	7.4	33.9	1	32	73.8	0.74	—	—
—	—	2.2	0.7	1.00	0.75	4,925	71.5	27.5	0.1	0.9	22.9	9	5	100.0	0.14	—	—
11.0	1.4	1.9	1.4	1.02	0.77	21,048	71.6	25.2	0.4	2.9	33.1	28	22	76.7	0.67	—	—
—	—	1.7	1.1	0.84	0.63	273	57.6	39.2	0.4	2.9	31.5	34	22	76.2	0.70	—	—
—	—	1.6	1.1	0.94	0.70	181	64.4	32.5	0.4	2.7	33.2	30	22	75.2	0.72	—	—
9.5	(0.1)	2.5	0.8	0.94	0.70	32,771	68.5	29.8	0.3	1.4	36.8	9	5	100.0	0.14	—	—
10.0	0.4	2.5	0.9	1.04	0.78	31,087	75.8	22.5	0.3	1.5	37.1	8	5	100.0	0.14	—	—
10.1	0.0	2.0	1.2	1.00	0.86	7,470	81.3	14.7	0.4	3.7	31.8	15	18	84.6	0.59	—	—
9.7	(0.4)	1.6	1.5	1.09	0.93	20,109	85.4	6.8	0.8	7.0	35.1	1	32	75.0	0.75	—	—
9.8	(0.3)	1.6	1.6	1.09	0.93	12,301	85.5	6.8	0.8	7.0	35.1	1	32	75.0	0.75	—	—
10.2	0.1	2.6	1.7	1.04	0.90	901	81.6	13.2	0.3	5.0	29.9	17	23	77.2	0.67	—	—
11.6	1.5	1.6	1.5	1.02	0.88	14,653	83.0	14.0	0.3	2.8	33.5	23	21	81.9	0.72	—	—
11.6	1.5	1.5	1.4	1.04	0.90	8,238	85.6	11.0	0.3	3.1	33.4	27	21	82.9	0.72	—	—
—	—	1.6	1.1	0.88	0.76	163	70.9	25.7	0.4	3.0	34.4	31	21	77.7	0.74	—	—
—	—	1.5	1.1	0.93	0.80	129	75.8	21.1	0.4	2.8	34.1	25	21	78.9	0.74	—	—
10.2	0.1	2.4	0.7	0.99	0.85	23,668	83.1	15.1	0.3	1.5	37.5	8	5	100.0	0.15	—	—

TARGET DATE AND BOND FUNDS

Index Fund Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
	Vanguard Tgt Rtmt 2045 Inv (VTIVX)	(7.9)	21.4	8.8	(1.6)	7.1	260.5	11.3	(47.9)	0.5	6.7	0.5	5.1	0.3
	Target Date: 2050-2059 Category Average	(8.3)	21.1	8.2	(1.0)	6.5	258.7	0.0	(50.1)	0.0	6.3	0.0	4.8	0.0
	Fidelity Freedom 2050 (FFHFX)	(9.0)	22.2	8.6	(0.3)	5.7	250.0	(8.7)	(52.7)	(2.6)	6.5	0.2	5.0	0.2
	Fidelity Freedom Index 2050 Investor (FIPFX)	(7.3)	20.5	9.4	(1.6)	6.5	—	—	—	—	6.9	0.6	5.1	0.3
	Fidelity Freedom Index 2055 Investor (FDEWX)	(7.2)	20.5	9.4	(1.6)	6.5	—	—	—	—	6.9	0.6	5.1	0.3
	T. Rowe Price Rtmt 2050 (TRRMX)	(7.6)	22.3	7.7	0.1	6.1	292.8	34.1	(49.9)	0.2	6.8	0.5	5.3	0.5
	T. Rowe Price Rtmt 2055 (TRRNX)	(7.7)	22.3	7.7	0.1	6.1	293.0	34.3	(49.9)	0.2	6.7	0.4	5.3	0.5
	T. Rowe Price Target 2050 (TRFOX)	(7.2)	21.4	7.5	0.1	6.1	—	—	—	—	6.6	0.3	5.1	0.3
	Vanguard Tgt Rtmt 2050 Inv (VFIFX)	(7.9)	21.3	8.8	(1.6)	7.1	260.4	1.7	(47.9)	2.2	6.7	0.4	5.1	0.3
	Vanguard Tgt Rtmt 2055 Inv (VFFVX)	(7.9)	21.3	8.8	(1.8)	7.1	—	—	—	—	6.7	0.4	5.1	0.3
	Target Date: 2060+ Category Average	(8.2)	21.1	8.6	(1.2)	5.0	—	—	—	—	6.5	0.0	4.2	0.0
	Fidelity Freedom 2060 (FDKVX)	(9.0)	22.1	8.6	(0.3)	—	—	—	—	—	6.5	0.0	—	—
	T. Rowe Price Retirement 2060 (TRRLX)	(7.6)	22.2	7.6	0.2	—	—	—	—	—	6.7	0.2	—	—
	Vanguard Tgt Rtmt 2060 Inv (VTTSX)	(7.9)	21.3	8.8	(1.7)	7.1	—	—	—	—	6.7	0.2	5.1	0.9
	Vanguard Tgt Rtmt 2065 Inv (VLXVX)	(8.0)	—	—	—	—	—	—	—	—	—	—	—	—
	Corporate High-Yield Bond Cat Average	(2.6)	6.3	12.5	(3.2)	1.7	134.2	0.0	(20.3)	0.0	5.2	0.0	2.7	0.0
	Amer Beacon SiM Hi Yd Op Inv (SHYPX)	(1.5)	7.0	15.9	(4.1)	3.9	—	—	—	—	6.9	1.7	4.0	1.3
	Federated High Yield Svc (FHYTX)	(4.7)	7.4	14.4	(3.6)	4.0	203.0	68.8	(27.8)	(7.5)	5.4	0.2	3.3	0.6
	Fidelity Capital & Inc (FAGIX)	(5.8)	11.6	10.7	(1.0)	6.1	235.1	100.9	(33.2)	(12.9)	5.2	0.0	4.1	1.4
	Fidelity Float Rate Hi Inc (FFRHX)	0.0	3.9	9.9	(1.2)	0.4	70.6	(63.6)	(11.0)	9.3	4.5	(0.7)	2.5	(0.2)
	Fidelity Focused Hi Inc (FHIFX)	(3.0)	6.9	10.9	(2.0)	2.4	112.9	(21.3)	(16.5)	3.8	4.8	(0.4)	2.9	0.2
	Fidelity High Inc (SPHIX)	(2.5)	8.5	15.9	(5.5)	1.5	161.5	27.3	(22.0)	(1.7)	7.1	1.9	3.3	0.6
	Janus Henderson High-Yield T (JAHYX)	(3.1)	6.0	12.8	(1.4)	0.6	141.5	7.3	(18.7)	1.6	5.0	(0.2)	2.8	0.1
	Manning & Napier Hi Yd Bd S (MNHYX)	(1.3)	8.4	13.3	(3.3)	2.0	—	—	—	—	6.6	1.4	3.6	0.9
	Northern High Yield Fx Inc (NHFIX)	(3.8)	7.5	11.2	(3.1)	2.0	125.1	(9.1)	(17.7)	2.6	4.8	(0.4)	2.6	(0.1)
	Northern Mlt-Mgr Hi Yld (NMHYX)	(2.1)	7.8	16.8	(6.0)	1.9	—	—	—	—	7.2	2.0	3.4	0.7
C	Nubrgr Ber Hi Inc Bd Inv (NHINX)	(2.7)	5.4	14.0	(5.0)	1.2	149.9	15.7	(18.3)	2.0	5.4	0.2	2.4	(0.3)
	Osterweis Strategic Inc (OSTIX)	(0.7)	5.9	10.9	(1.0)	1.2	95.3	(38.9)	(3.9)	16.4	5.3	0.1	3.2	0.5
C	T. Rowe Price Hi-Yld (PRHYX)	(3.4)	7.3	14.4	(3.3)	2.0	160.8	26.6	(23.1)	(2.8)	5.9	0.7	3.2	0.5
	TIAA-CREF Hi-Yld Rtl (TIYRX)	(2.9)	5.3	16.0	(4.1)	2.3	148.0	13.8	(18.6)	1.7	5.9	0.7	3.1	0.4
	USAA High-Yield (USHYX)	(3.6)	7.1	17.9	(8.6)	3.5	182.5	48.3	(29.3)	(9.0)	6.8	1.6	2.9	0.2
	Vanguard Hi-Yld Corp Inv (VWEHX)	(3.0)	7.0	11.1	(1.4)	4.5	141.7	7.5	(20.3)	0.0	4.9	(0.3)	3.5	0.8
	Convertible Bond Category Average	(2.2)	9.2	6.2	(5.4)	5.8	212.2	0.0	(43.6)	0.0	4.3	0.0	2.5	0.0
	Fidelity Convertible Sec (FCVSX)	(1.5)	9.6	5.9	(9.4)	9.2	257.9	45.7	(54.1)	(10.5)	4.6	0.3	2.5	0.0
C	Vanguard Convert Sec Inv (VCVSX)	(2.8)	8.8	6.6	(1.5)	2.3	166.5	(45.7)	(33.0)	10.6	4.1	(0.2)	2.6	0.1
	Mortgage-Backed Bond Category Average	0.6	1.4	1.2	0.9	4.6	31.9	0.0	5.6	0.0	1.1	0.0	1.7	0.0
	AmCent Ginnie Mae Inv (BGNMX)	0.4	1.2	1.0	0.7	4.8	28.5	(3.4)	10.2	4.6	0.9	(0.2)	1.6	(0.1)
	Fidelity GNMA (FGMNX)	0.6	1.7	1.6	1.2	6.2	35.8	3.9	10.4	4.8	1.3	0.2	2.2	0.5
	Fidelity Mtg Secs (FMSFX)	0.7	2.3	1.8	1.4	6.3	42.4	10.5	2.0	(3.6)	1.6	0.5	2.5	0.8
	T. Rowe Price GNMA (PRGMX)	0.5	1.2	1.6	0.8	5.4	31.3	(0.6)	8.2	2.6	1.1	0.0	1.9	0.2
	TCW Total Return Bond N (TGMNX)	0.5	3.0	1.2	0.7	5.4	71.0	39.1	3.2	(2.4)	1.5	0.4	2.1	0.4
	USAA Gov't Sec (USGNX)	1.0	1.3	1.2	0.9	4.1	25.9	(6.0)	10.2	4.6	1.2	0.1	1.7	0.0
	Vanguard GNMA Inv (VFIIX)	0.8	1.8	1.8	1.3	6.6	34.9	3.0	10.0	4.4	1.5	0.4	2.4	0.7
I	Vanguard Mortg-Bckd Secs Idx Adm (VMBXS)	0.8	2.3	1.4	1.4	5.7	—	—	—	—	1.5	0.4	2.3	0.6
	Gov't: Short-Term Bond Cat Average	1.0	0.6	0.6	0.3	1.2	12.5	0.0	9.2	0.0	0.7	0.0	0.7	0.0
	AmCent ShTm Gov Inv (TWUSX)	1.1	0.2	0.4	0.1	0.3	7.6	(4.9)	6.7	(2.5)	0.5	(0.2)	0.4	(0.3)
	PIA Short Term Sec Adv (PIASX)	1.1	0.9	1.4	0.2	0.3	7.6	(4.9)	5.6	(3.6)	1.2	0.5	0.8	0.1
	Vanguard ShTm Fed Inv (VSGBX)	1.2	0.6	1.1	0.7	1.1	14.3	1.8	9.5	0.3	1.0	0.3	1.0	0.3
I	Vanguard ShT-Tm Trs Idx Adm (VSBSX)	1.4	0.4	0.7	0.5	0.5	—	—	—	—	0.8	0.1	0.7	0.0
	Vanguard ShT-Tm Trs Inv (VFISX)	1.3	0.3	0.9	0.4	0.7	10.1	(2.4)	9.1	(0.1)	0.9	0.2	0.7	0.0
	Gov't: Intermediate-Term Bond Cat Avg	0.8	1.6	0.9	0.9	4.5	23.5	0.0	11.9	0.0	1.1	0.0	1.7	0.0
	AmCent Govt Bd Inv (CPTNX)	0.5	2.1	0.8	0.5	4.6	24.8	1.3	12.3	0.4	1.1	0.0	1.7	0.0
	Fidelity Government Inc (FGOVX)	0.6	2.2	1.0	0.5	5.4	26.3	2.8	12.5	0.6	1.2	0.1	1.9	0.2
	Fidelity Interim Govt Inc (FSTGX)	1.1	0.9	0.8	0.8	2.5	18.9	(4.6)	11.9	0.0	1.0	(0.1)	1.2	(0.5)
	T. Rowe Price US Treas Interim (PRTIX)	1.0	1.3	0.6	1.0	4.3	25.4	1.9	15.6	3.7	1.0	(0.1)	1.6	(0.1)

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							
10.2	0.1	2.4	0.7	1.03	0.89	21,636	88.2	10.0	0.3	1.6	37.7	7	5	100.0	0.15	—	—
10.3	0.0	2.0	1.1	1.00	0.89	3,789	85.6	10.9	0.3	3.1	32.3	15	18	86.6	0.60	—	—
9.9	(0.4)	1.6	1.6	1.04	0.93	10,515	85.5	6.8	0.8	7.0	35.1	1	32	75.0	0.75	—	—
—	—	2.2	0.6	0.99	0.89	1,970	89.2	9.9	0.0	1.0	26.4	6	5	100.0	0.14	—	—
—	—	2.2	0.6	0.99	0.89	792	89.2	9.9	0.0	1.0	26.4	6	4	100.0	0.14	—	—
11.6	1.3	1.4	1.3	0.99	0.89	6,866	85.4	10.9	0.3	3.3	33.3	30	21	82.7	0.72	—	—
11.6	1.3	1.3	1.2	1.00	0.90	3,347	86.2	11.1	0.3	2.3	33.7	36	21	83.5	0.72	—	—
—	—	1.4	1.1	0.95	0.85	91	80.6	16.3	0.4	2.7	33.7	27	21	81.1	0.75	—	—
10.2	(0.1)	2.4	0.7	0.99	0.89	15,081	88.2	9.9	0.3	1.6	37.7	7	5	100.0	0.15	—	—
—	—	2.4	0.6	0.99	0.89	7,366	88.1	10.0	0.3	1.6	37.6	5	5	99.9	0.15	—	—
—	—	1.8	0.7	1.00	0.88	855	86.1	10.6	0.3	3.0	34.0	16	14	91.5	0.46	—	—
—	—	1.5	—	1.05	0.93	1,027	85.5	6.8	0.8	7.0	35.2	11	32	75.2	0.75	—	—
—	—	1.3	—	1.00	0.89	562	86.0	11.0	0.3	2.7	33.6	35	21	83.3	0.72	—	—
—	—	2.3	0.5	1.00	0.89	3,014	88.3	9.9	0.3	1.6	37.5	3	5	100.0	0.15	—	—
—	—	1.9	—	—	—	221	88.0	9.9	0.3	1.9	37.4	1	5	99.7	0.15	—	—
8.5	0.0	5.1	2.1	1.00	0.39	2,162	1.7	86.2	2.8	9.3	13.4	123	298	18.9	0.94	—	—
—	—	6.1	2.4	1.00	0.39	1,082	1.0	99.5	3.4	(3.9)	30.8	50	94	19.9	1.14	—	0.00
11.3	2.8	5.7	2.1	1.21	0.48	718	7.1	90.1	0.5	2.3	10.2	30	447	9.3	0.98	2.00R	—
11.9	3.4	5.2	2.1	1.38	0.54	10,569	20.9	67.5	2.0	9.6	13.8	39	640	10.0	0.67	—	—
5.9	(2.6)	4.7	1.7	0.69	0.27	10,920	0.8	91.3	0.0	7.9	9.6	47	478	12.9	0.69	—	—
8.0	(0.5)	5.0	2.0	0.88	0.35	276	0.0	96.1	2.3	1.6	13.7	47	215	15.7	0.80	—	—
9.9	1.4	6.0	2.4	1.17	0.46	4,580	1.5	91.2	2.0	5.3	17.1	51	443	9.9	0.70	—	—
9.0	0.5	5.7	2.5	0.88	0.35	1,332	1.4	91.5	2.9	4.3	9.7	114	196	14.0	0.88	—	—
—	—	5.3	2.4	0.93	0.36	115	0.0	93.3	0.0	6.7	22.1	106	66	22.7	0.91	—	—
8.3	(0.2)	6.6	2.6	1.07	0.42	3,401	0.0	88.9	5.6	5.5	16.2	96	195	7.6	0.79	2.00R	—
—	—	5.5	2.5	1.02	0.40	477	0.8	88.3	0.6	10.3	10.3	66	1,129	6.6	0.87	2.00R	—
9.5	1.0	5.7	2.3	0.93	0.36	1,933	0.0	95.7	0.5	3.8	12.1	62	422	8.1	0.85	—	—
6.8	(1.7)	4.7	2.1	0.76	0.30	5,399	2.1	76.5	6.4	15.1	7.2	53	142	15.4	0.88	—	—
10.0	1.5	6.3	2.5	0.98	0.38	6,299	1.3	91.8	5.4	1.6	17.3	63	405	9.6	0.73	2.00R	—
9.2	0.7	5.8	2.3	1.12	0.44	3,700	0.7	95.0	2.1	2.2	13.3	40	451	8.0	0.62	—	0.25
10.4	1.9	6.3	2.4	1.17	0.46	1,986	3.5	88.7	6.4	1.4	15.4	22	478	13.1	0.83	1.00R	—
9.0	0.5	5.9	2.3	0.88	0.35	21,703	0.0	95.5	1.5	3.1	17.3	27	486	8.8	0.23	—	—
10.4	0.0	2.8	1.9	1.00	0.69	1,076	7.3	5.6	84.2	2.9	0.7	152	205	18.5	0.39	—	—
11.6	1.2	3.6	2.2	1.15	0.79	1,257	11.7	10.0	78.1	0.2	0.0	174	209	24.6	0.45	—	—
9.3	(1.1)	2.1	1.7	0.84	0.58	897	2.8	1.3	90.3	5.5	1.3	130	201	12.3	0.35	—	—
2.9	0.0	2.6	1.0	1.00	0.17	2,889	0.0	96.7	(4.4)	7.8	0.1	201	1,481	43.6	0.62	—	—
2.7	(0.2)	2.7	1.0	1.11	0.19	822	0.0	90.5	0.0	9.5	0.0	300	418	41.4	0.55	—	—
3.3	0.4	2.2	0.9	1.11	0.19	4,050	0.0	119.3	(19.3)	0.0	0.0	270	226	102.7	0.45	—	—
3.8	0.9	2.6	1.0	1.22	0.21	973	0.0	105.2	(5.3)	0.1	1.9	363	354	63.8	0.45	—	—
2.9	0.0	2.8	1.2	0.94	0.16	1,275	0.0	97.5	(0.0)	2.5	0.1	754	1,222	28.5	0.60	—	—
5.7	2.8	3.3	1.2	1.56	0.26	6,571	0.0	95.3	0.0	4.7	0.1	242	509	29.0	0.79	—	0.25
2.5	(0.4)	2.3	0.9	1.11	0.19	1,043	0.0	98.9	0.0	1.1	0.0	15	254	23.0	0.48	—	—
3.2	0.3	2.9	1.1	1.17	0.20	21,249	0.0	92.6	0.0	7.4	0.0	620	15,967	45.6	0.21	—	—
—	—	2.7	0.9	1.22	0.21	8,413	0.0	95.5	0.0	4.5	0.0	279	2,842	7.3	0.07	—	—
1.1	0.0	1.8	0.5	1.00	0.10	1,587	0.0	83.1	0.0	16.9	1.7	109	111	49.0	0.49	—	—
0.8	(0.3)	1.7	0.3	0.80	0.07	186	0.0	98.9	0.0	1.1	0.4	101	136	64.0	0.55	—	—
0.8	(0.3)	1.6	0.4	0.40	0.04	169	0.0	70.9	0.0	29.1	6.8	46	154	22.0	0.39	—	—
1.4	0.3	1.9	0.5	1.10	0.10	4,589	0.0	97.0	0.0	3.0	2.0	211	601	37.7	0.20	—	—
—	—	1.8	0.4	0.80	0.07	7,635	0.0	99.5	0.0	0.5	0.0	67	94	20.2	0.07	—	—
1.0	(0.1)	2.1	0.4	1.10	0.10	7,556	0.0	93.6	0.0	6.5	0.2	280	86	32.5	0.20	—	—
2.1	0.0	2.1	0.7	1.00	0.27	1,603	0.0	97.6	(0.0)	2.4	1.1	106	179	35.9	0.40	—	—
2.3	0.2	2.5	0.8	0.93	0.25	724	0.0	96.6	0.0	3.5	0.3	160	216	24.7	0.47	—	—
2.3	0.2	2.1	0.8	1.00	0.27	3,607	0.0	98.4	(0.6)	2.3	5.1	123	577	25.2	0.45	—	—
1.8	(0.3)	1.8	0.6	0.72	0.20	526	0.0	97.9	0.1	2.0	4.6	149	257	38.2	0.45	—	—
2.2	0.1	1.9	0.8	1.21	0.33	421	0.0	99.0	0.0	1.0	0.0	37	68	51.9	0.35	—	—

BOND FUNDS

Index Fund Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
I	Vanguard Intmdt-Term Trs Idx Adm (VSIGX)	1.3	1.6	1.1	1.6	4.2	—	—	—	—	1.3	0.2	1.9	0.2
	Vanguard IntTm Treas Inv (VFITX)	1.0	1.5	1.1	1.5	4.3	28.0	4.5	14.0	2.1	1.2	0.1	1.9	0.2
	Gov't: Long-Term Bond Cat Average	(2.6)	7.8	0.4	(2.1)	26.5	54.9	0.0	24.8	0.0	1.8	0.0	5.4	0.0
	T. Rowe Price US Treas LgTm (PRULX)	(1.9)	8.2	0.7	(1.9)	23.6	56.5	1.6	17.2	(7.6)	2.2	0.4	5.3	(0.1)
I	Vanguard LgTm US Try Idx Adm (VLGSX)	(1.7)	8.6	1.2	(1.4)	25.0	—	—	—	—	2.6	0.8	5.9	0.5
	Wasatch-Hoisington US Tr (WHOSX)	(3.9)	10.4	0.4	(2.9)	32.5	65.2	10.3	24.2	(0.6)	2.1	0.3	6.5	1.1
	Inflation-Protected Bond Cat Average	(0.8)	1.7	3.4	(1.2)	1.2	35.1	0.0	1.0	0.0	1.4	0.0	0.9	0.0
	AmCent ShDur Inf-Prot Bd Inv (APOIX)	0.0	0.7	3.2	(0.5)	(1.8)	33.4	(1.7)	1.8	0.8	1.3	(0.1)	0.3	(0.6)
I	Schwab Treas Infl Prot Idx (SWRSX)	(1.4)	2.9	4.4	(1.7)	3.4	41.1	6.0	(0.1)	(1.1)	2.0	0.6	1.5	0.6
	T. Rowe Price Ltd Dur Infl Focus Bd (TRBFX)	0.2	0.8	2.1	(0.5)	(1.2)	14.6	(20.5)	3.2	2.2	1.0	(0.4)	0.3	(0.6)
	TIAA-CREF InfilLk Rtl (TCILX)	(0.9)	1.4	3.3	(2.0)	3.1	36.5	1.4	0.1	(0.9)	1.3	(0.1)	1.0	0.1
	Vanguard Infl-Prot Secs Inv (VIPSX)	(1.5)	2.8	4.5	(1.9)	3.8	42.8	7.7	0.1	(0.9)	1.9	0.5	1.5	0.6
I	Vanguard ST Infl-Prot Sec Idx Adm (VTAPX)	0.5	0.8	2.7	(0.2)	(1.2)	—	—	—	—	1.3	(0.1)	0.5	(0.4)
	General Bond: Short-Term Cat Average	1.0	1.6	2.1	0.2	1.1	33.6	0.0	(3.1)	0.0	1.6	0.0	1.2	0.0
	AmCent Short Duration Inv (ACSNX)	1.3	1.4	1.9	0.8	0.5	19.3	(14.3)	7.7	10.8	1.5	(0.1)	1.2	0.0
	Fidelity Consvr Inc Bd (FCONX)	1.7	1.2	0.9	0.3	0.2	—	—	—	—	1.3	(0.3)	0.9	(0.3)
	Fidelity Limited Term Bond (FJRLX)	0.7	1.8	2.5	0.7	2.0	—	—	—	—	1.7	0.1	1.5	0.3
	Fidelity Sh-Term Bond (FSHBX)	1.1	1.1	1.4	0.6	0.9	21.9	(11.7)	(3.0)	0.1	1.2	(0.4)	1.0	(0.2)
	Northern Ultra-Short Fix Inc (NUSFX)	1.5	1.5	1.5	0.5	0.5	—	—	—	—	1.5	(0.1)	1.1	(0.1)
	Payden Limited Maturity (PYLMX)	1.7	1.6	1.3	0.3	0.5	14.3	(19.3)	(1.6)	1.5	1.5	(0.1)	1.1	(0.1)
	Payden Low Duration (PYSBX)	1.0	1.4	1.8	0.4	0.7	22.4	(11.2)	3.0	6.1	1.4	(0.2)	1.0	(0.2)
	Russell Inv Short Dur Bond S (RFBSX)	1.2	1.3	2.4	0.3	0.9	33.3	(0.3)	(2.1)	1.0	1.6	0.0	1.2	0.0
	T. Rowe Price S/T Bond (PRWBX)	1.3	1.3	1.5	0.6	0.6	21.6	(12.0)	3.9	7.0	1.4	(0.2)	1.1	(0.1)
	T. Rowe Price Ult Short-Tm Bd (TRBUX)	1.8	1.8	2.0	0.4	0.2	—	—	—	—	1.9	0.3	1.2	0.0
	TIAA-CREF ShTm Bd Rtl (TCTRX)	1.1	1.5	1.7	0.6	0.6	23.1	(10.5)	3.5	6.6	1.4	(0.2)	1.1	(0.1)
	USAA Short-Term Bond (USSBX)	1.2	2.2	3.0	0.0	1.6	36.7	3.1	0.3	3.4	2.1	0.5	1.6	0.4
	USAA Ultra Sh-Tm Bd (UUSTX)	1.4	1.5	1.7	0.0	0.9	—	—	—	—	1.5	(0.1)	1.1	(0.1)
I	Vanguard Sht-Tm Corp Bd Idx Adm (VSCSX)	0.8	2.4	2.6	1.2	1.9	—	—	—	—	1.9	0.3	1.8	0.6
I	Vanguard ShtTm Bd Idx Adm (VBIRX)	1.3	1.1	1.4	0.9	1.2	20.3	(13.3)	7.5	10.6	1.3	(0.3)	1.2	0.0
	Vanguard ShtTm Inv-Grd Inv (VFSTX)	0.8	2.0	2.7	1.0	1.7	37.3	3.7	(2.1)	1.0	1.8	0.2	1.6	0.4
	Vanguard UltShrt Bnd Inv (VUBFX)	1.9	1.2	1.2	—	—	—	—	—	—	1.4	(0.2)	—	—
	General Bond: Intermed-Term Cat Avg	(0.8)	3.9	3.7	(0.2)	5.1	54.5	0.0	0.0	0.0	2.3	0.0	2.3	0.0
	AmCent Divers Bond Inv (ADFIX)	(1.5)	3.3	2.5	0.2	6.0	38.6	(15.9)	8.7	8.7	1.4	(0.9)	2.0	(0.3)
	Ave Maria Bond (AVEFX)	0.4	4.1	4.5	0.6	2.1	59.0	4.5	(2.4)	(2.4)	3.0	0.7	2.3	0.0
	Baird Aggregate Bond Inv (BAGSX)	(0.6)	3.9	3.3	0.2	6.7	57.2	2.7	(3.0)	(3.0)	2.2	(0.1)	2.6	0.3
	Baird Core Plus Bond Inv (BCOSX)	(0.8)	4.4	4.4	(0.2)	6.2	66.1	11.6	(1.3)	(1.3)	2.7	0.4	2.8	0.5
	Bernstein Interm Duration (SNIDX)	(0.4)	3.8	4.1	0.3	6.5	63.0	8.5	(4.1)	(4.1)	2.5	0.2	2.8	0.5
	Commerce Bond (CFBNX)	(0.6)	4.5	3.9	0.1	5.8	58.5	4.0	4.0	4.0	2.6	0.3	2.7	0.4
	Dodge & Cox Inc (DODIX)	(0.4)	4.3	5.6	(0.6)	5.4	64.0	9.5	(0.3)	(0.3)	3.1	0.8	2.8	0.5
I	Dreyfus Bond Mkt Idx I (DBIRX)	(0.2)	3.3	2.3	0.4	5.7	36.7	(17.8)	6.6	6.6	1.8	(0.5)	2.3	0.0
	Fidelity Corporate Bd (FCBFX)	(2.6)	6.8	6.5	(1.5)	8.0	—	—	—	—	3.4	1.1	3.3	1.0
	Fidelity Interm Bond (FTHRX)	0.4	2.3	2.7	0.6	3.3	50.6	(3.9)	(3.8)	(3.8)	1.8	(0.5)	1.9	(0.4)
	Fidelity Invnt Grade Bond (FBNDX)	(0.4)	3.9	5.3	(1.6)	5.8	59.5	5.0	(5.7)	(5.7)	2.9	0.6	2.5	0.2
	Fidelity Total Bond (FTBFX)	(0.7)	4.1	5.8	(0.5)	5.5	68.0	13.5	(3.3)	(3.3)	3.0	0.7	2.8	0.5
	Janus Henderson Flexible Bond T (JAFIX)	(1.2)	3.5	2.4	0.0	4.7	52.5	(2.0)	8.1	8.1	1.5	(0.8)	1.9	(0.4)
	Loomis Sayles Bond Retl (LSBRX)	(3.2)	7.1	8.3	(7.1)	4.4	123.4	68.9	(24.3)	(24.3)	4.0	1.7	1.7	(0.6)
	Loomis Sayles Securitized Asset (LSSAX)	2.4	3.4	3.0	1.9	6.4	88.5	34.0	(5.8)	(5.8)	2.9	0.6	3.4	1.1
	Madison Core Bnd Y (MBOYX)	(0.8)	3.2	3.5	0.3	4.9	29.6	(24.9)	6.1	6.1	2.0	(0.3)	2.2	(0.1)
	Metro West Totl Ret Bd M (MWTRX)	(0.1)	3.0	2.3	(0.1)	5.8	71.5	17.0	(0.3)	(0.3)	1.7	(0.6)	2.2	(0.1)
I	Northern Bond Idx (NOBOX)	(0.2)	3.4	2.3	0.5	5.9	37.3	(17.2)	6.7	6.7	1.8	(0.5)	2.3	0.0
I	Schwab US Aggregate Bond Index (SWAGX)	(0.2)	—	—	—	—	—	—	—	—	—	—	—	—
	Segall Bryant & Hamill Plus Bond (WTIBX)	(0.2)	4.7	3.8	0.0	5.9	50.4	(4.1)	0.7	0.7	2.7	0.4	2.8	0.5
	T. Rowe Price New Inc (PRCIX)	(0.7)	4.0	2.6	0.1	5.7	48.1	(6.4)	3.1	3.1	1.9	(0.4)	2.3	0.0
	T. Rowe Price Spect Inc (RPSIX)	(2.7)	7.0	8.1	(2.1)	3.8	89.7	35.2	(13.1)	(13.1)	4.0	1.7	2.7	0.4
	T. Rowe Price US Bd Enh Idx (PBDIX)	(0.1)	3.8	2.6	0.3	6.1	41.3	(13.2)	6.4	6.4	2.1	(0.2)	2.5	0.2
	TIAA-CREF Bd PI Rtl (TCBPX)	(0.6)	4.4	4.3	0.3	5.4	56.8	2.3	(2.3)	(2.3)	2.7	0.4	2.7	0.4

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							
—	—	2.1	0.7	1.10	0.30	5,347	0.0	99.7	0.0	0.3	0.0	31	118	20.9	0.07	—	—
2.4	0.3	2.3	0.9	1.14	0.31	5,837	0.0	99.6	0.0	0.4	2.0	181	124	20.4	0.20	—	—
2.9	0.0	2.0	0.9	1.00	0.98	1,420	0.1	74.2	8.1	17.6	0.5	420	32	58.5	0.70	—	—
3.7	0.8	2.6	1.3	0.91	0.90	5,442	0.0	97.9	0.0	2.1	0.0	16	94	38.7	0.34	—	—
—	—	2.7	1.1	0.92	0.91	2,004	0.0	99.2	0.0	0.8	0.0	19	50	32.9	0.07	—	—
3.5	0.6	2.2	1.5	1.15	1.13	296	0.0	99.8	0.0	0.2	0.0	6	9	99.8	0.72	2.00R	—
2.8	0.0	2.1	0.6	1.00	0.21	9,711	0.0	98.4	0.5	1.1	1.4	41	109	63.2	0.36	—	—
2.7	(0.1)	2.3	0.4	0.64	0.13	1,613	0.0	97.0	0.0	3.0	2.6	31	181	79.7	0.57	—	—
3.1	0.3	2.9	0.8	1.36	0.28	772	0.0	100.0	0.0	0.1	0.0	18	40	38.2	0.05	—	—
1.4	(1.4)	0.5	0.4	0.64	0.13	8,078	0.0	99.1	0.1	0.9	4.5	97	376	73.5	0.40	—	—
2.9	0.1	2.3	0.6	1.05	0.21	2,982	0.0	99.2	0.6	0.2	0.8	17	45	45.2	0.59	—	0.25
3.4	0.6	3.0	0.8	1.41	0.29	26,778	0.0	99.9	0.0	0.1	0.0	22	44	39.5	0.20	—	—
—	—	2.5	0.4	0.55	0.11	26,903	0.0	97.3	0.0	2.7	0.0	25	16	79.3	0.06	—	—
2.9	0.0	2.2	0.7	1.00	0.08	6,353	0.0	92.6	0.7	6.6	12.6	68	577	23.8	0.51	—	—
1.8	(1.1)	2.5	0.8	0.67	0.06	394	0.0	94.2	3.9	1.9	10.4	89	371	51.5	0.59	—	—
—	—	2.1	0.4	0.22	0.02	11,042	0.0	50.2	2.8	47.0	15.6	45	320	8.6	0.35	—	—
—	—	2.3	0.8	1.44	0.12	2,359	0.0	99.3	0.3	0.5	15.4	37	858	8.7	0.45	—	—
2.1	(0.8)	1.8	0.5	0.78	0.07	5,469	0.0	95.1	0.2	4.7	11.3	56	441	26.1	0.45	—	—
—	—	2.1	0.5	0.44	0.04	2,290	0.0	96.6	1.1	2.3	25.5	54	369	10.2	0.25	—	—
1.4	(1.5)	2.3	0.5	0.33	0.03	760	0.0	94.0	0.3	5.7	23.4	72	301	17.6	0.25	—	—
2.1	(0.8)	2.3	0.6	0.67	0.06	1,282	0.0	97.7	0.2	2.2	18.1	85	306	46.0	0.43	—	—
3.0	0.1	2.3	0.7	0.78	0.07	588	0.0	93.4	0.0	6.6	11.2	—	696	10.9	0.58	—	—
2.2	(0.7)	2.2	0.7	0.78	0.07	5,393	0.0	95.8	0.3	4.0	15.9	58	916	11.8	0.47	—	—
—	—	2.4	0.5	0.33	0.03	1,114	0.0	92.7	0.2	7.1	21.1	42	527	8.1	0.35	—	—
2.1	(0.8)	2.1	0.6	0.67	0.06	1,822	0.0	95.6	1.8	2.6	19.9	77	356	26.8	0.57	—	0.25
3.3	0.4	2.4	0.8	1.11	0.09	3,245	0.0	93.8	0.9	5.4	12.5	31	588	8.2	0.58	—	—
—	—	2.2	0.6	0.56	0.05	298	0.0	96.1	0.7	3.2	26.9	58	203	10.1	0.58	—	—
—	—	2.7	0.9	1.56	0.13	25,275	0.0	99.4	0.6	0.0	17.4	56	2,230	2.8	0.07	—	—
1.9	(1.0)	2.0	0.6	1.44	0.12	53,234	0.0	98.6	0.2	1.2	11.9	0	2,554	14.1	0.07	—	—
3.4	0.5	2.7	0.9	1.33	0.11	57,794	0.0	93.8	0.4	5.8	25.5	86	1,893	9.7	0.20	—	—
—	—	2.1	—	0.33	0.03	5,362	0.0	80.3	1.1	18.7	19.2	70	528	9.9	0.20	—	—
4.3	0.0	2.9	1.2	1.00	0.25	14,589	0.8	95.0	1.2	3.1	10.5	106	1,487	25.4	0.55	—	—
3.3	(1.0)	2.6	1.0	1.04	0.26	4,197	0.0	96.0	2.9	1.1	10.4	179	832	33.3	0.60	—	—
4.2	(0.1)	1.7	0.9	0.74	0.19	324	17.7	73.8	0.0	8.5	4.5	19	114	15.3	0.50	—	—
4.5	0.2	2.5	0.9	1.04	0.26	15,653	0.0	97.5	0.7	1.7	12.9	28	1,105	23.2	0.55	—	0.25
5.1	0.8	2.8	1.1	1.00	0.25	17,820	0.0	96.5	1.1	2.3	14.5	30	1,319	14.9	0.55	—	0.25
4.9	0.6	2.8	1.4	1.04	0.26	3,207	0.1	119.0	1.0	(20.1)	9.5	201	671	56.2	0.57	—	—
4.7	0.4	3.3	1.4	0.93	0.23	1,061	0.0	97.5	0.2	2.2	5.7	17	452	9.6	0.66	—	—
5.0	0.7	3.0	1.3	0.89	0.22	55,717	0.0	96.9	1.3	1.9	13.3	19	1,096	10.0	0.43	—	—
3.1	(1.2)	2.8	1.2	1.07	0.27	1,128	0.0	92.5	0.1	7.4	7.4	179	2,382	8.3	0.15	—	—
—	—	3.6	1.3	1.37	0.35	1,286	0.0	97.5	0.7	1.9	19.0	47	379	9.0	0.45	—	—
4.3	0.0	2.5	1.0	0.74	0.19	2,682	0.0	97.6	0.5	1.9	8.5	49	706	37.4	0.45	—	—
4.8	0.5	2.9	1.1	1.04	0.26	7,252	0.0	95.0	(0.1)	5.1	6.6	56	1,088	40.6	0.45	—	—
5.4	1.1	3.2	1.3	1.00	0.25	20,118	0.1	100.0	(1.5)	1.5	12.1	109	2,518	25.0	0.45	—	—
4.3	0.0	3.0	1.1	0.89	0.22	6,476	0.0	97.4	0.0	2.6	6.7	96	502	15.4	0.68	—	—
7.8	3.5	3.2	1.7	1.74	0.44	10,628	3.1	68.7	6.8	21.5	22.2	7	398	20.6	0.91	—	0.25
6.7	2.4	5.6	2.2	0.78	0.20	1,124	0.0	105.0	(12.9)	7.9	4.6	259	554	33.5	0.00	—	0.00
2.5	(1.8)	2.7	1.1	0.93	0.23	163	0.0	98.8	0.0	1.2	0.9	27	259	15.0	0.65	—	—
5.5	1.2	2.5	1.0	0.96	0.24	69,443	0.0	98.0	0.1	1.9	3.0	291	1,984	20.4	0.67	—	0.21
3.1	(1.2)	2.8	1.1	1.07	0.27	3,058	0.0	95.5	0.1	4.4	6.8	45	3,507	14.5	0.15	—	—
—	—	2.8	—	—	—	2,387	0.0	96.0	0.1	3.9	7.0	97	2,727	4.3	0.04	—	—
4.3	0.0	3.3	1.4	0.96	0.24	1,225	0.0	96.2	0.1	3.7	5.6	38	211	15.9	0.55	—	—
4.0	(0.3)	3.0	1.1	1.00	0.25	26,010	0.0	97.4	0.6	2.0	16.2	96	1,674	11.9	0.53	—	—
5.9	1.6	3.6	1.6	1.19	0.30	6,372	9.8	85.7	1.3	3.2	28.6	13	15	92.0	0.65	—	—
3.5	(0.8)	2.9	1.2	1.07	0.27	1,143	0.0	96.6	0.4	3.0	9.1	107	1,045	16.0	0.30	0.50R	—
4.5	0.2	3.1	1.4	0.96	0.24	4,151	0.1	96.5	2.3	1.2	11.8	156	1,373	12.4	0.62	—	0.25

BOND FUNDS

Index Fund Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
	USAA Inc (USAIX)	(1.4)	5.6	5.8	(1.2)	5.8	71.6	17.1	(4.2)	(4.2)	3.3	1.0	2.9	0.6
	USAA Interm-Tm Bond (USIBX)	(1.0)	5.9	6.6	(2.3)	5.7	107.4	52.9	(15.4)	(15.4)	3.8	1.5	2.9	0.6
	Vanguard Core Bnd Inv (VCORX)	(1.0)	3.7	—	—	—	—	—	—	—	—	—	—	—
I	Vanguard Intm-Tm Corp Bd Idx Adm (VICSX)	(1.8)	5.5	5.3	0.9	7.4	—	—	—	—	2.9	0.6	3.4	1.1
I	Vanguard Intm Bd Idx Adm (VBILX)	(0.2)	3.8	2.8	1.2	6.9	56.5	2.0	5.0	5.0	2.1	(0.2)	2.9	0.6
	Vanguard IntTm Inv-Gr Fd Inv (VFICX)	(0.6)	4.1	3.8	1.5	5.8	74.8	20.3	(5.7)	(5.7)	2.4	0.1	2.9	0.6
I	Vanguard Total Bd Idx Adm (VBTIX)	(0.1)	3.5	2.5	0.4	5.8	40.0	(14.5)	6.2	6.2	2.0	(0.3)	2.4	0.1
I	Vanguard Total Bd II Idx Inv (VTBIX)	(0.1)	3.5	2.5	0.2	5.9	38.7	(15.8)	—	—	1.9	(0.4)	2.4	0.1
	General Bond: Long-Term Cat Average	(3.9)	8.8	7.7	(2.5)	11.6	96.7	0.0	(7.2)	0.0	4.0	0.0	4.1	0.0
	BMO TCH Corp Inc Y (MCIYX)	(2.8)	6.3	12.6	(4.5)	6.9	97.1	0.4	—	—	5.2	1.2	3.5	(0.6)
	PIA BBB Bond (PBBBX)	(3.1)	7.1	7.4	(3.2)	8.6	89.4	(7.3)	(6.2)	1.0	3.7	(0.3)	3.2	(0.9)
I	Vanguard LgTm Bd Idx Inv (VBLTX)	(4.6)	10.7	6.4	(3.5)	19.7	91.2	(5.5)	2.2	9.4	4.0	0.0	5.4	1.3
I	Vanguard LgTm Corp Bd Idx Adm (VLTCX)	(6.9)	12.4	10.6	(4.7)	16.7	—	—	—	—	5.0	1.0	5.2	1.1
	Vanguard LgTm InvGrd Inv (VWESX)	(6.0)	11.9	7.8	(2.3)	18.1	113.5	16.8	(4.9)	2.3	4.3	0.3	5.5	1.4
	Muni Nat'l: Short-Term Bond Cat Average	1.3	1.6	(0.1)	0.9	1.6	17.4	0.0	5.3	0.0	0.9	0.0	1.0	0.0
	AB Divers Muni (SNDPX)	0.9	3.0	(0.4)	2.0	4.1	28.2	10.8	5.7	0.4	1.2	0.3	1.9	0.9
	Fidelity Conservative Inc Muni Bd (FCRDY)	1.4	1.0	0.2	0.3	0.3	—	—	—	—	0.8	(0.1)	0.6	(0.4)
	Fidelity Ltd Term Muni Inc (FSTFX)	1.2	2.3	(0.5)	1.1	2.1	20.0	2.6	6.2	0.9	1.0	0.1	1.3	0.3
	T. Rowe Price T/F Sh-Int (PRFSX)	1.1	1.7	(0.4)	1.0	1.8	20.8	3.4	6.1	0.8	0.8	(0.1)	1.1	0.1
	Vanguard LtdTm T/E (VMLTX)	1.5	2.0	(0.2)	1.3	1.7	19.0	1.6	5.6	0.3	1.1	0.2	1.3	0.3
	Vanguard Sht-Tm TE Inv (VWSTX)	1.5	0.9	0.3	0.4	0.6	10.1	(7.3)	5.6	0.3	0.9	0.0	0.8	(0.2)
	Muni Nat'l: Intermed-Term Bond Cat Avg	0.8	4.5	(0.2)	2.6	6.9	42.8	0.0	2.7	0.0	1.7	0.0	2.9	0.0
	AmCent Int-Trm Tax-Fr Inv (TWTIX)	0.9	4.7	(0.4)	2.4	5.7	39.5	(3.3)	3.8	1.1	1.7	0.0	2.6	(0.3)
	BMO Interm T/F Y (MITFX)	0.8	4.7	0.1	2.6	7.3	48.6	5.8	5.9	3.2	1.9	0.2	3.1	0.2
	Fidelity Interm Muni Inc (FLTMX)	1.1	4.4	(0.1)	2.2	6.7	38.5	(4.3)	4.6	1.9	1.8	0.1	2.8	(0.1)
	Northern Interm Tax-Ex (NOITX)	0.8	3.9	(0.1)	2.7	6.8	37.5	(5.3)	4.4	1.7	1.5	(0.2)	2.8	(0.1)
	Russell Inv Tax-Exempt Bond S (RLVSX)	1.4	4.6	0.1	2.7	6.2	39.5	(3.3)	4.6	1.9	2.0	0.3	3.0	0.1
	Schwab Tax-Fr Bd (SWNTX)	0.8	4.4	(0.4)	2.6	6.5	44.6	1.8	4.5	1.8	1.6	(0.1)	2.7	(0.2)
	T. Rowe Price Sum Muni Intm (PRSMX)	0.8	4.1	(0.1)	2.8	7.0	42.3	(0.5)	4.4	1.7	1.6	(0.1)	2.9	0.0
	USAA Tax Ex Interm-Term (USATX)	1.2	5.7	(0.6)	2.6	7.3	56.3	13.5	(1.9)	(4.6)	2.1	0.4	3.2	0.3
	Vanguard IntTm T/E Inv (VWITX)	1.2	4.5	0.0	2.8	7.2	43.6	0.8	4.3	1.6	1.9	0.2	3.1	0.2
I	Vanguard T/E Bond Idx Adm (VTEAX)	0.9	4.9	0.3	—	—	—	—	—	—	2.0	0.3	—	—
	Muni Nat'l: Long-Term Bond Cat Average	0.5	5.3	0.2	3.2	10.2	54.6	0.0	(0.3)	0.0	2.0	0.0	3.8	0.0
	Fidelity Municipal Inc (FHIGX)	0.7	6.6	(0.1)	3.3	10.5	56.9	2.3	0.3	0.6	2.4	0.4	4.2	0.4
	Fidelity Tax-Free Bond (FTABX)	0.8	6.4	0.3	3.2	10.7	57.6	3.0	1.5	1.8	2.5	0.5	4.2	0.4
	Northern Tax-Exempt (NOTEX)	0.6	4.8	0.3	3.6	10.4	51.5	(3.1)	2.8	3.1	1.9	(0.1)	3.9	0.1
	T. Rowe Price Sum Muni Inc (PRINX)	0.3	5.9	0.4	3.4	11.5	65.5	10.9	(2.8)	(2.5)	2.2	0.2	4.2	0.4
	T. Rowe Price T/F Inc Inv (PRTAX)	0.6	5.1	0.3	3.1	10.5	56.7	2.1	(0.5)	(0.2)	2.0	0.0	3.9	0.1
	USAA Tax Ex Long-Term (USTEX)	0.8	5.8	0.6	3.3	10.5	70.7	16.1	(7.5)	(7.2)	2.3	0.3	4.1	0.3
	Vanguard LongTm T/E (VWLTX)	0.9	6.4	0.6	3.9	11.0	58.9	4.3	0.1	0.4	2.6	0.6	4.5	0.7
	Muni Nat'l: High-Yield Bond Cat Average	0.9	8.2	0.7	4.5	12.8	90.1	0.0	(16.0)	0.0	3.2	0.0	5.3	0.0
	AmCent High-Yield Mn Inv (ABHYX)	1.4	9.2	0.4	5.0	12.4	92.8	2.7	(19.7)	(3.7)	3.6	0.4	5.6	0.3
	Northern High Yield Muni (NHYMX)	0.3	6.9	(0.1)	4.5	12.3	77.5	(12.6)	(18.2)	(2.2)	2.3	(0.9)	4.7	(0.6)
	T. Rowe Price T/F Hi-Yld (PRFHX)	0.6	7.3	1.3	3.8	14.9	102.0	11.9	(17.1)	(1.1)	3.0	(0.2)	5.5	0.2
	Vanguard Hi-Yld T/E (VWAHX)	1.2	7.8	0.8	4.1	11.6	74.1	(16.0)	(5.1)	10.9	3.2	0.0	5.0	(0.3)
	Muni: State-Specific													
	Fidelity AZ Muni Inc (FSAZX)	0.6	5.4	0.0	3.5	10.4	52.6	2.5	0.9	(1.4)	1.9	(0.1)	3.9	0.2
	Northern AZ Tax-Exempt (NOAZX)	1.1	4.7	0.2	3.0	8.7	47.7	(2.4)	3.7	1.4	2.0	0.0	3.5	(0.2)
	AmCent CA Int Trm T/F Inv (BCITX)	0.7	4.6	(0.3)	2.6	6.2	42.4	(8.4)	3.2	2.5	1.6	(0.2)	2.7	(0.8)
	Bernstein CA Municipal (SNCAV)	1.0	3.0	(0.4)	2.0	4.0	29.2	(21.6)	4.6	3.9	1.2	(0.6)	1.9	(1.6)
	Fidelity CA LtdTm Tx-Fr Bond (FCSTX)	1.2	2.2	(0.5)	1.7	3.2	23.5	(27.3)	6.8	6.1	1.0	(0.8)	1.5	(2.0)
	Fidelity California Muni Inc (FCTFX)	0.6	5.8	(0.2)	3.5	10.5	57.9	7.1	(0.9)	(1.6)	2.0	0.2	4.0	0.5
	Northern CA Interm Tax-Ex (NCITX)	1.2	4.1	(0.7)	3.2	8.0	42.9	(7.9)	2.7	2.0	1.5	(0.3)	3.1	(0.4)
	Schwab CA Tax-Fr Bond (SWCAX)	1.1	4.5	(0.6)	2.8	7.1	43.9	(6.9)	2.5	1.8	1.6	(0.2)	3.0	(0.5)
	T. Rowe Price CA T/F Bd (PRXCX)	0.7	5.5	0.0	3.8	11.4	60.3	9.5	(0.8)	(1.5)	2.0	0.2	4.2	0.7

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							
5.5	1.2	3.5	1.4	1.11	0.28	7,715	0.3	96.5	3.0	0.3	16.6	8	1,047	6.5	0.52	—	—
7.4	3.1	3.7	1.6	1.04	0.26	3,629	0.1	95.5	3.6	0.9	18.3	15	668	8.4	0.63	—	—
—	—	3.0	—	—	—	1,004	0.0	91.6	1.7	6.7	13.8	263	985	11.1	0.25	—	—
—	—	3.6	1.4	1.30	0.33	19,627	0.0	98.3	1.4	0.3	11.9	65	1,757	3.9	0.07	—	—
4.4	0.1	2.9	1.2	1.33	0.34	31,376	0.0	98.4	0.6	1.0	9.9	55	1,860	20.3	0.07	—	—
5.6	1.3	3.2	1.4	1.07	0.27	29,057	0.0	97.0	1.4	1.6	21.8	63	1,871	8.4	0.20	—	—
3.4	(0.9)	2.8	1.1	1.07	0.27	203,989	0.0	98.6	0.2	1.2	8.2	55	17,374	4.1	0.05	—	—
—	—	2.7	1.0	1.07	0.27	154,107	0.0	98.6	0.2	1.2	8.2	80	14,013	4.9	0.09	—	—
6.5	0.0	3.8	1.7	1.00	0.47	4,244	0.0	93.9	1.2	4.9	17.5	45	750	14.1	0.39	—	—
6.9	0.4	3.4	1.5	0.86	0.41	261	0.0	93.8	1.5	4.7	19.6	—	163	10.2	0.59	—	—
6.5	0.0	4.2	1.6	0.82	0.39	148	0.0	99.4	0.0	0.6	20.4	11	211	11.5	0.17	—	—
5.7	(0.8)	3.9	1.6	1.47	0.70	11,194	0.0	99.1	0.1	0.9	9.4	41	2,158	13.2	0.15	—	—
—	—	4.6	1.8	1.41	0.67	3,210	0.0	98.9	0.1	0.9	10.7	48	1,881	4.2	0.07	—	—
6.8	0.3	4.3	2.1	1.35	0.64	16,218	0.0	97.3	0.6	2.1	8.7	27	911	9.4	0.22	—	—
1.8	0.0	1.5	0.0	1.00	0.12	4,647	0.0	96.1	0.0	3.9	0.1	50	858	16.7	0.41	—	—
2.8	1.0	2.3	0.0	1.85	0.22	6,507	0.0	99.1	0.0	1.0	0.3	23	790	11.4	0.47	—	—
—	—	1.3	0.0	0.31	0.04	1,854	0.0	94.6	0.0	5.5	0.0	33	554	17.1	0.35	—	—
2.0	0.2	1.6	0.0	1.31	0.16	2,888	0.0	98.6	0.0	1.4	0.0	33	824	9.9	0.47	—	—
2.1	0.3	1.5	0.0	1.38	0.17	1,842	0.0	96.4	0.0	3.6	0.0	25	624	9.2	0.51	—	—
1.9	0.1	1.8	0.0	1.23	0.15	26,113	0.0	96.7	0.0	3.3	0.3	28	5,026	6.2	0.19	—	—
1.1	(0.7)	1.5	0.0	0.46	0.06	16,729	0.0	94.0	0.0	6.0	0.1	42	2,244	8.5	0.19	—	—
4.0	0.0	2.5	0.0	1.00	0.28	4,206	0.0	97.8	0.2	2.0	0.5	35	1,034	11.3	0.55	—	—
3.7	(0.3)	2.7	0.0	1.00	0.28	3,479	0.0	99.8	0.0	0.2	0.2	36	1,466	5.2	0.47	—	—
4.5	0.5	2.7	0.0	0.87	0.24	1,695	0.0	99.6	(0.0)	0.4	0.2	—	1,196	5.0	0.57	—	—
3.6	(0.4)	2.6	0.0	0.93	0.26	6,339	0.0	99.6	0.0	0.4	0.0	26	1,346	9.8	0.36	—	—
3.6	(0.4)	2.3	0.1	1.03	0.29	2,706	0.0	86.9	0.0	13.1	0.0	121	502	11.1	0.47	—	—
3.7	(0.3)	2.9	0.0	0.93	0.26	2,432	0.0	98.4	0.0	1.7	5.6	—	1,411	6.8	0.52	—	—
4.2	0.2	2.4	0.1	1.00	0.28	687	0.0	97.6	0.0	2.4	0.0	82	553	9.2	0.49	—	—
4.0	0.0	2.5	0.0	0.97	0.27	5,330	0.0	99.8	0.0	0.2	0.0	18	1,071	6.1	0.50	—	—
5.2	1.2	3.0	0.0	1.10	0.31	4,665	0.0	99.7	0.0	0.3	0.5	11	1,032	7.5	0.51	—	—
4.1	0.1	2.8	0.0	1.00	0.28	58,976	0.0	99.1	0.0	0.9	0.3	15	7,949	3.0	0.19	—	—
—	—	2.2	—	1.07	0.30	4,210	0.0	98.5	0.0	1.5	0.0	22	4,185	2.2	0.09	—	—
4.9	0.0	3.1	0.0	1.00	0.31	3,225	0.0	99.2	0.0	0.8	0.1	26	719	10.8	0.50	—	—
5.1	0.2	3.0	0.1	1.15	0.36	4,789	0.0	99.3	0.0	0.7	0.0	37	1,435	8.1	0.46	—	—
5.2	0.3	3.0	0.0	1.12	0.35	3,576	0.0	99.5	0.0	0.5	0.0	17	1,171	6.3	0.25	—	—
4.7	(0.2)	3.3	0.0	1.00	0.31	1,216	0.0	95.9	0.0	4.1	0.0	103	301	12.6	0.46	—	—
5.7	0.8	3.1	0.0	1.00	0.31	1,952	0.0	99.9	0.0	0.1	0.0	7	604	8.4	0.50	—	—
5.1	0.2	3.6	0.0	0.91	0.28	2,432	0.0	100.0	0.0	0.0	0.0	11	505	8.1	0.53	—	—
6.1	1.2	3.8	0.0	0.88	0.27	2,294	0.0	100.0	0.0	0.0	0.1	14	516	11.4	0.47	—	—
5.3	0.4	3.5	0.0	1.15	0.36	11,907	0.0	100.0	0.0	0.0	0.1	16	1,854	3.5	0.19	—	—
7.3	0.0	4.0	0.0	1.00	0.36	2,985	0.1	99.6	0.0	0.3	0.8	24	675	10.5	0.59	—	—
7.3	0.0	3.9	0.0	1.03	0.37	640	0.0	100.0	0.0	0.1	0.2	49	361	11.3	0.60	—	—
6.6	(0.7)	4.3	(0.1)	0.95	0.35	420	0.0	98.3	0.0	1.8	0.0	10	138	13.5	0.60	—	—
7.9	0.6	3.7	0.0	0.90	0.33	4,891	0.4	99.3	0.3	0.0	1.1	9	1,068	8.2	0.71	2.00R	—
6.3	(1.0)	3.8	0.0	0.97	0.36	12,874	0.0	99.4	0.0	0.6	0.6	17	2,271	3.3	0.19	—	—
4.9	0.2	2.6	0.0	1.03	0.33	162	0.0	100.0	0.0	0.0	0.4	12	115	23.2	0.55	—	—
4.5	(0.2)	3.0	0.1	1.00	0.32	110	0.0	94.5	0.0	5.5	0.0	86	79	29.9	0.47	—	—
4.0	(0.6)	2.6	0.0	0.94	0.29	1,730	0.0	99.5	0.0	0.5	0.4	52	800	7.9	0.47	—	—
2.8	(1.8)	2.2	0.0	0.73	0.22	1,249	0.0	99.6	0.0	0.4	0.3	38	284	16.2	0.55	—	—
2.3	(2.3)	1.7	0.0	0.58	0.18	706	0.0	98.8	0.0	1.2	0.2	20	338	17.2	0.47	—	—
5.2	0.6	3.0	0.0	1.09	0.34	1,865	0.0	99.8	0.0	0.2	0.1	20	713	8.1	0.46	—	—
4.0	(0.6)	2.7	0.0	1.06	0.33	454	0.0	96.8	0.0	3.2	0.0	52	176	20.8	0.46	—	—
4.0	(0.6)	2.5	0.1	0.97	0.30	394	0.0	99.1	0.0	0.9	0.0	59	371	12.8	0.49	—	—
5.4	0.8	3.1	0.0	1.09	0.34	661	0.0	99.9	0.0	0.1	0.1	6	310	11.3	0.53	—	—

BOND FUNDS

Index Fund Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		2018	2017	2016	2015	2014	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
	USAA CA Bond (USCBX)	1.2	5.5	0.1	3.6	12.6	71.6	20.8	(6.4)	(7.1)	2.2	0.4	4.5	1.0
	Vanguard CA IT T/E Inv (VCAIX)	1.1	4.8	(0.2)	3.1	8.0	48.4	(2.4)	2.0	1.3	1.9	0.1	3.3	(0.2)
	Vanguard CA Lg T/E Inv (VCITX)	0.6	6.8	0.0	4.3	11.8	62.0	11.2	(2.1)	(2.8)	2.4	0.6	4.6	1.1
	Segall Bryant & Hamill CO TxFr Rt (WTCOX)	0.6	5.1	(0.1)	3.0	7.2	41.5	0.0	2.8	0.0	1.8	0.0	3.1	0.0
	Fidelity CT Muni Inc (FICNX)	0.9	4.1	(0.4)	3.3	8.4	42.1	4.3	4.2	0.2	1.5	0.1	3.2	0.4
	T. Rowe Price GA Tax-Fr (GTFBX)	0.5	4.7	(0.1)	3.4	9.5	51.0	0.0	(0.5)	0.0	1.7	0.0	3.5	0.0
	Hawaii Municipal Inv (SURFX)	0.3	3.5	0.2	2.4	8.8	41.4	0.0	(1.3)	0.0	1.3	0.0	3.0	0.0
	Dupree KY Tax-Fr Inc (KYTFX)	0.9	4.1	0.2	2.5	7.6	41.8	10.1	5.3	(0.5)	1.7	0.4	3.0	0.9
	Dupree KY Tax-Fr Sh-Med (KYSMX)	0.8	2.5	(0.9)	1.5	2.0	21.6	(10.1)	6.4	0.6	0.8	(0.5)	1.2	(0.9)
	Vanguard MA Tax-Ex Inv (VMATX)	0.4	6.0	(0.2)	3.9	10.2	48.6	2.5	3.4	0.3	2.0	0.3	4.0	0.6
	Fidelity MD Muni Inc (SMDMX)	0.2	5.9	(0.2)	3.3	8.7	45.4	8.6	1.2	(0.7)	1.9	0.4	3.5	0.9
	T. Rowe Price MD S/T T/F (PRMDX)	0.9	1.0	(0.3)	0.4	0.6	8.7	(28.1)	5.7	3.8	0.6	(0.9)	0.5	(2.1)
	T. Rowe Price MD Tax-Fr (MDXBX)	0.8	4.9	0.8	3.2	9.3	56.4	19.6	(1.0)	(2.9)	2.1	0.6	3.7	1.1
	Fidelity MI Muni Inc (FMHTX)	0.8	5.5	(0.2)	3.6	9.2	46.7	0.0	3.4	0.0	2.0	0.0	3.7	0.0
	Fidelity MN Muni Inc (FIMIX)	0.6	4.5	0.0	3.0	6.8	39.0	(12.8)	4.6	4.8	1.7	(0.3)	3.0	(0.5)
	Sit MN Tax-Free Inc (SMTFX)	1.0	5.8	0.1	3.5	9.9	64.7	12.9	(4.9)	(4.7)	2.3	0.3	4.0	0.5
	Dupree NC Tax-Fr Inc (NTFIX)	0.2	4.6	0.0	2.7	8.9	44.8	0.0	3.0	0.0	1.6	0.0	3.2	0.0
	Fidelity NJ Muni Inc (FNJHX)	1.4	6.9	0.5	1.9	8.9	48.3	(4.4)	2.4	1.3	2.9	0.0	3.9	(0.2)
	T. Rowe Price NJ Tax-Fr (NJTFX)	1.3	5.2	0.5	3.1	10.1	55.2	2.5	(0.5)	(1.6)	2.3	(0.6)	4.0	(0.1)
	Vanguard NJ Lg-Tm T/E Inv (VNJTX)	1.5	8.3	0.8	2.6	9.8	54.8	2.1	1.5	0.4	3.5	0.6	4.5	0.4
	Bernstein NY Muni (SNNYX)	0.7	3.0	(0.2)	2.4	4.1	28.7	(19.2)	4.9	3.9	1.2	(0.6)	2.0	(1.5)
	Dreyfus NY Tax-Ex Bond (DRNYX)	0.0	5.1	(0.1)	3.6	8.9	46.1	(1.8)	0.7	(0.3)	1.7	(0.1)	3.4	(0.1)
	Fidelity NY Muni Inc (FTFMX)	0.4	5.3	0.1	3.7	9.4	48.4	0.5	2.7	1.7	1.9	0.1	3.7	0.2
	T. Rowe Price NY Tax-Fr (PRNYX)	0.7	4.6	0.3	3.6	10.3	53.6	5.7	(0.3)	(1.3)	1.9	0.1	3.9	0.4
	USAA NY Bond (USNYX)	1.1	4.3	0.3	3.3	9.6	57.7	9.8	(2.9)	(3.9)	1.9	0.1	3.7	0.2
	Vanguard NY Lg-Tm T/E Inv (VNYTX)	0.5	5.7	0.5	4.1	10.8	53.1	5.2	1.0	0.0	2.2	0.4	4.2	0.7
	Fidelity OH Muni Inc (FOHFX)	0.3	6.0	0.1	4.2	10.2	50.5	5.2	3.3	(1.2)	2.1	0.1	4.1	0.4
	Johnson Muni Income (JMUNX)	0.9	3.2	0.0	2.3	5.4	29.2	(16.1)	8.0	3.5	1.3	(0.7)	2.3	(1.4)
	Vanguard OH Lg-Tm TxEx (VOHIX)	0.9	6.3	0.9	4.2	11.1	56.3	11.0	2.3	(2.2)	2.7	0.7	4.6	0.9
	Fidelity PA Muni Inc (FPXTX)	0.8	5.4	0.3	3.3	9.3	48.5	(3.4)	3.2	1.3	2.1	(0.3)	3.7	(0.4)
	Vanguard PA Lg T/E Inv (VPAIX)	1.1	6.5	0.6	4.0	10.7	55.3	3.4	0.6	(1.3)	2.7	0.3	4.5	0.4
	Dupree TN Tax-Fr Inc (TNTIX)	0.2	3.9	0.1	2.3	8.6	43.6	0.0	1.8	0.0	1.4	0.0	3.0	0.0
	T. Rowe Price VA T/F Bd (PRVAX)	0.6	4.7	0.6	3.3	9.8	52.2	6.1	1.1	(0.4)	2.0	0.3	3.8	0.4
	USAA VA Bond (USVAX)	0.8	4.5	0.8	2.7	10.7	55.8	9.7	(2.8)	(4.3)	2.0	0.3	3.8	0.4
	International Bond: General Cat Average	(1.3)	5.9	4.2	(2.1)	2.5	41.2	0.0	(3.8)	0.0	2.9	0.0	1.9	0.0
	Fidelity Strategic Income (FADMX)	(2.9)	—	—	—	—	—	—	—	—	—	—	—	—
	Payden Global Fixed Inc (PYGFX)	(0.3)	4.1	3.6	1.4	7.2	46.9	5.7	2.9	6.7	2.4	(0.5)	3.2	1.3
	T. Rowe Price Dyn Gbl Bd Inv (RPIEX)	0.8	(1.9)	4.6	—	—	—	—	—	—	1.1	(1.8)	—	—
I	T. Rowe Price Gbl Multi-Sec Bd Inv (PRSNX)	0.4	6.4	6.8	(0.1)	4.3	78.0	36.8	—	—	4.5	1.6	3.5	1.6
I	Vanguard Tot Intl Bd Idx Inv (VTIBX)	2.9	2.4	4.6	1.0	8.8	—	—	—	—	3.3	0.4	3.9	2.0
I	Vanguard Total Intl Bd Idx Adm (VTABX)	2.9	2.3	4.6	1.0	8.8	—	—	—	—	3.3	0.4	3.9	2.0
	International Bond: Emerging Cat Average	(5.7)	9.2	11.6	(0.7)	3.2	106.6	0.0	(19.2)	0.0	4.7	0.0	3.3	0.0
	Fidelity New Markets Inc (FNMIX)	(7.8)	10.1	14.7	0.2	4.3	138.7	32.1	(18.7)	0.5	5.2	0.5	4.0	0.7
I	Vanguard Emg Mkts Govt Bd Idx Adm (VGAVX)	(2.8)	8.4	9.8	1.6	5.1	—	—	—	—	5.0	0.3	4.3	1.0
	International Bond: Currency Cat Average	(2.1)	2.0	0.2	(4.7)	(1.4)	(14.7)	0.0	(2.2)	0.0	(0.4)	0.0	(1.7)	0.0
	Merk Hard Currency Inv (MERKX)	(6.4)	9.0	(0.4)	(12.1)	(8.5)	5.4	20.1	(10.1)	(7.9)	0.6	1.0	(3.9)	(2.2)

(continued from page 5)

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.aail.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 market, starting March 1, 2009, and continuing through August 31, 2018; 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

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							
6.3	1.7	3.2	0.0	0.94	0.29	675	0.0	100.0	0.0	0.0	2.3	6	173	20.0	0.51	—	—
4.4	(0.2)	2.6	0.0	1.00	0.31	13,644	0.0	99.9	0.0	0.1	0.2	11	3,739	4.0	0.19	—	—
5.5	0.9	3.3	0.0	1.27	0.39	4,020	0.0	100.0	0.0	0.0	0.0	16	945	5.8	0.19	—	—
3.9	0.0	3.1	0.0	1.00	0.26	272	0.0	94.6	0.0	5.5	1.4	64	216	17.6	0.66	—	—
4.0	0.3	2.5	0.1	1.09	0.33	320	0.0	100.0	0.0	0.0	0.3	8	121	27.7	0.48	—	—
4.7	0.0	2.9	0.0	1.00	0.30	350	0.0	100.0	0.0	0.0	0.0	6	172	17.6	0.55	—	—
3.9	0.0	2.3	0.0	1.00	0.23	162	—	—	—	—	—	10	—	—	1.08	—	0.15
3.9	0.8	3.0	0.0	1.07	0.27	921	0.0	99.7	0.0	0.3	0.0	17	261	18.6	0.56	—	0.00
2.2	(0.9)	1.8	0.0	0.96	0.24	60	0.0	100.0	0.0	0.0	0.0	5	69	35.0	0.75	—	0.00
4.5	0.2	3.1	0.0	1.15	0.36	1,779	0.0	100.0	0.0	0.0	0.3	18	531	7.8	0.15	—	—
4.4	0.9	2.3	0.1	1.40	0.33	206	0.0	100.0	0.0	0.0	0.2	25	110	28.0	0.55	—	—
1.0	(2.5)	1.2	0.0	0.48	0.11	175	0.0	99.1	0.0	0.9	0.0	29	159	21.1	0.54	—	—
5.2	1.7	3.1	0.0	1.12	0.26	2,217	0.0	99.6	0.0	0.4	0.0	11	553	13.0	0.47	—	—
4.2	0.0	2.7	0.0	1.00	0.32	598	0.0	99.9	0.0	0.1	0.9	12	288	18.9	0.49	—	—
3.8	(1.0)	2.5	0.0	1.03	0.30	522	0.0	100.0	0.0	0.0	0.4	11	245	19.3	0.49	—	—
5.8	1.0	3.2	0.0	1.00	0.29	572	0.0	98.4	(0.3)	1.9	1.7	13	404	10.5	0.82	—	—
4.2	0.0	2.7	0.0	1.00	0.30	130	0.0	100.0	0.0	0.0	0.0	12	151	18.7	0.71	—	0.00
4.5	(0.3)	2.9	0.0	1.03	0.35	505	0.0	100.0	0.0	0.0	0.6	17	190	18.5	0.47	—	—
5.0	0.2	3.1	0.0	0.86	0.29	425	0.0	100.0	0.0	0.0	0.4	8	208	13.4	0.54	—	—
4.9	0.1	3.5	0.1	1.11	0.37	2,120	0.0	99.9	0.0	0.1	0.3	19	532	9.9	0.19	—	—
2.8	(1.6)	2.3	0.0	0.81	0.23	1,808	0.0	100.0	0.0	0.0	0.7	23	283	16.3	0.53	—	—
4.3	(0.1)	3.0	0.0	1.06	0.31	1,031	0.0	100.0	0.0	0.0	0.7	10	170	20.6	0.74	—	—
4.5	0.1	2.7	0.1	1.13	0.33	1,591	0.0	100.0	0.0	0.0	0.0	14	358	15.4	0.46	—	—
4.9	0.5	3.2	0.0	0.97	0.28	471	0.0	100.0	0.0	0.0	0.3	10	244	13.6	0.52	—	—
5.2	0.8	3.5	0.0	0.87	0.25	220	0.0	99.4	0.0	0.6	4.6	6	154	25.0	0.59	—	—
4.8	0.4	3.2	0.0	1.16	0.34	4,337	0.0	100.0	0.0	0.0	0.2	16	1,037	6.8	0.19	—	—
4.6	0.4	2.7	0.1	1.12	0.35	617	0.0	100.0	0.0	0.0	0.3	24	249	17.4	0.48	—	—
2.9	(1.3)	1.9	0.0	0.73	0.22	179	0.0	95.4	0.0	4.6	0.0	12	315	8.7	0.66	—	—
5.1	0.9	3.3	0.1	1.12	0.35	1,187	0.0	100.0	0.0	0.0	0.2	34	452	10.9	0.15	—	—
4.4	(0.3)	2.9	0.0	0.94	0.30	453	0.0	100.0	0.0	0.0	0.2	12	214	17.2	0.48	—	—
5.0	0.3	3.5	0.0	1.06	0.34	3,466	0.0	99.8	0.0	0.2	0.0	22	775	7.3	0.19	—	—
4.1	0.0	2.7	0.0	1.00	0.26	100	0.0	100.0	0.0	0.0	0.0	16	108	25.4	0.71	—	0.00
4.8	0.5	3.2	0.0	1.04	0.26	1,225	0.0	100.0	0.0	0.0	0.0	9	287	16.4	0.50	—	—
5.1	0.8	3.0	0.0	1.00	0.25	664	0.0	100.0	0.0	0.0	4.1	11	183	19.6	0.56	—	—
3.0	0.0	2.8	0.9	1.00	0.34	14,665	0.4	99.2	3.2	(2.8)	69.9	80	1,001	28.3	0.69	—	—
—	—	—	—	0.92	0.32	16,190	5.6	88.6	0.5	5.4	29.2	121	1,708	9.4	0.68	—	—
3.9	0.9	5.4	1.1	0.57	0.20	125	0.0	95.2	0.4	4.4	68.8	49	293	32.8	0.73	—	—
—	—	2.5	—	0.57	0.20	4,405	0.0	97.3	0.6	2.2	67.8	110	283	43.7	0.60	—	—
5.9	2.9	3.6	1.6	0.76	0.26	824	0.0	95.0	0.4	4.6	55.8	112	476	22.5	0.64	—	—
—	—	3.0	0.8	0.65	0.22	110,800	0.0	99.7	0.1	0.2	96.8	22	5,404	5.2	0.13	—	—
—	—	3.0	0.8	0.65	0.22	110,800	0.0	99.7	0.1	0.2	96.8	22	5,404	5.2	0.11	—	—
7.3	0.0	4.7	2.1	1.00	0.52	2,922	0.4	92.2	0.6	6.8	93.7	62	388	21.3	0.76	—	—
9.0	1.7	4.7	2.3	1.21	0.64	8,584	2.3	93.1	0.0	4.6	89.6	54	315	17.5	0.82	—	—
—	—	4.5	1.9	0.86	0.45	1,350	0.0	97.9	1.8	0.4	96.1	19	1,066	4.5	0.32	—	—
(1.9)	0.0	0.4	0.2	1.00	0.77	23	0.1	21.6	0.8	77.5	17.6	491	16	21.6	1.60	—	—
(0.2)	1.7	2.0	0.2	0.86	0.66	85	0.0	33.4	7.4	59.2	33.4	35	29	40.2	1.30	—	0.25

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, 2016, the annual total compound return if held through

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Akre Focus Fund

877-862-9556
www.akrefund.com

AllianceBernstein

800-227-4618
www.alliancebernstein.com

Amana

888-732-6262
www.amanafunds.com

American Beacon

800-658-5811
www.americanbeaconfunds.com

American Century Investments

800-345-2021
www.americancentury.com

AMG Funds

800-835-3879
www.amgfunds.com

Arbitrage Funds

800-295-4485
https://arbitragefunds.com

Ariel Investments

800-292-7435
www.arielinvestments.com

Artisan Partners

800-344-1770
www.artisanpartners.com

Ave Maria Mutual Funds

888-726-9331
www.avemariafunds.com

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866-442-2473
www.bairdfunds.com

Baron Capital Group

800-992-2766
www.baronfunds.com/performance

BMO Funds

800-236-3863
www.bmofunds.com

Boston Trust & Walden Funds

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www.btim.com

Bridges Investment Management

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www.bridgesinv.com

Bridgeway

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www.brownadvisoryfunds.com

Bruce Fund

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www.thebrucefund.com

Buffalo Funds

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www.buffalofunds.com

Carillon Family of Funds

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www.carillontower.com

Causeway

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Pax World

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Payden Funds

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www.hmpayson.com

Permanent Portfolio

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PIA Mutual Funds

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Queens Road Funds

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Russell

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www.schwab.com

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Shelton Capital Management

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Sit Mutual Funds

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T. Rowe Price

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TCM Funds

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www.tocqueville.com

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www.vanguard.com

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www.wasatchfunds.com

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www.weitzinvestments.com

Westchester Capital

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www.mergerfund.com

Wilshire Mutual Funds

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www.advisor.wilshire.com

December 31, 2018; 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, 2014, the annual total compound return if held through December 31, 2018; 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, 2009, the annual total compound return if held through December 31, 2018; 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.

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