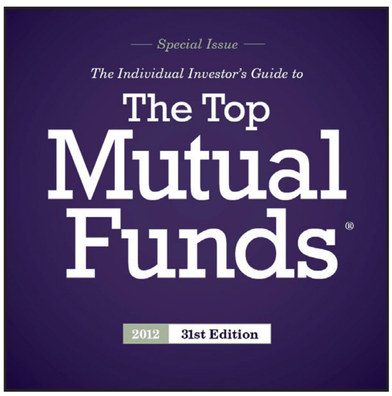
The Individual Investor's Guide to The Top Mutual Funds 2012

By AAII Staff

Mutual fund assets totaled more than $11.6 trillion on November 30, 2011, according to the Investment Company Institute. This is a slight decrease from December 2010, when assets totaled $11.8 trillion.



The total amount of assets shows the important role mutual funds continue to play in portfolios. Mutual fund assets exceeded exchange-traded fund (ETF) assets last year by a margin of 10 to one. A key reason for the continued popularity of mutual funds is that they give individual investors low-cost access to professional money managers. Mutual funds provide instant exposure to a wide variety of assets and investment strategies, including growth, value and income.

Mutual funds also remain a top choice for investors who want to mimic the performance of an index, a strategy known as passive investing. Though most ETFs follow passive strategies, Vanguard's Total Stock Index (VTSMX) continues to be the largest index fund, exceeding even the popular SPDR S&P 500 ETF (SPY) in size.

Both mutual funds and ETFs can have a role in your portfolio. The choice depends on what investment vehicle best serves your needs. The key to deciding is to first determine the type of assets you want to own (large-cap stocks, small-cap stocks, corporate bonds, etc.). After this decision is made, you can then seek out the best way to get exposure to those assets. In many cases, a mutual fund is the best investment option.

This 31st edition of our Guide to the Top Mutual Funds will help you sort though the large number of mutual funds and find the right one for your portfolio needs. More than 730 no-load and low-load funds are covered on the following pages. On AAII.com, you will find expanded information on more than 1,520 funds. (Visit www.aaii.com/guides/mfguide to see the online data.) Each mutual fund is classified into a useful category of similar funds to make comparisons of alternatives more efficient and effective.

Whenever possible, we have used the same categories that appeared in our ETF Guide (published in the August 2011 *AAII Journal*) to allow you to also compare mutual funds against their ETF counterparts. (See the online version of this article for guidance on how to choose between a mutual fund and an ETF.)

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 is not understood. This does not require a detailed investigation of the fund's investments, but it does require an understanding of the fund's investment objective, strategy, risks and performance history.

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

Performance tables appear on pages 6 through 9. Table 1 summarizes the average performance and risk of fund categories and common index benchmarks. Table 2 lists the 50 best-performing funds of 2011, and Table 3 lists the 50 worst-performing funds of 2011. Table 4 allows you to compare the performance of the 50 most widely held funds (funds with the highest total assets). 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 to arrive at the final selection.

Historical Record

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

Size

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

Loads

The decision as to what constitutes a significant load is difficult, but we took this approach in the Guide:

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

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

Mutual funds that imposed a load that exceeded 3% or increased an existing load above 3% are excluded from the Guide.

Expenses

Funds with significantly higher expense ratios than the average for their category are not included in this Guide. We have bolded the expense ratio of funds whose ratios are in the lower 25% of their category.

Performance

Funds that significantly underperformed the average performance of their category are not included in this Guide.

Interest and Availability

Only those funds that are of general interest to mutual fund investors and available for investment by individual investors directly from the fund, without restrictions, are included in this Guide.

Funds Not Included

AAII members who would like performance figures for no-load and low-load mutual funds that do not appear in the print edition of this Guide can access this information on our website at www.aaii.com/guides/mfguide (more than 1,520 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

(continued on page 36)

Table 1. Performance of Category Averages and Index Benchmarks

Category		Annual Total Return (%) 2011	2010	2009	2008	2007	Total Return (%) Bull	Bear	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Yield (%)	Total Risk Index	Exp Ratio (%)
Stk-LC	Large-Cap Stock	(0.9)	15.3	31.9	(38.5)	8.3	98.3	(50.6)	14.4	(0.3)	3.0	0.9	1.15	0.96
Stk-MC	Mid-Cap Stock	(3.1)	23.6	36.9	(39.6)	9.5	121.7	(51.2)	17.7	1.2	5.7	0.3	1.25	1.06
Stk-SC	Small-Cap Stock	(4.3)	26.9	37.6	(38.3)	2.6	138.5	(52.9)	18.4	0.8	6.0	0.2	1.43	1.23
LS	Long-Short	(1.8)	3.2	7.2	(15.2)	7.2	20.4	(18.5)	2.6	(0.2)	3.7	0.2	0.48	1.88
Contra	Contra Market	(15.3)	(26.7)	(35.5)	30.9	(6.4)	(61.7)	72.9	(27.7)	(15.6)	(12.3)	0.1	1.59	1.64
Sec-E	Energy/Resources Sector	(12.5)	21.1	52.8	(53.5)	42.9	145.1	(57.9)	17.2	0.5	11.3	2.0	1.81	1.20
Sec-F	Financial/Banking Sector	(13.1)	13.1	22.2	(44.4)	(8.8)	93.5	(61.3)	6.0	(10.2)	(0.4)	0.9	1.55	1.11
Sec-G	Gold Sector	(22.9)	41.5	59.0	(37.4)	23.7	131.0	(43.6)	19.9	5.4	19.4	1.6	2.02	1.31
Sec-H	Health Sector	8.4	11.2	28.5	(26.0)	11.3	85.2	(35.6)	15.5	4.7	5.3	0.3	0.97	1.00
Sec-R	Real Estate Sector	0.4	24.6	36.3	(44.2)	(13.3)	173.2	(66.3)	18.9	(4.3)	9.2	2.0	1.74	1.08
Sec-T	Technology Sector	(5.6)	19.5	64.2	(45.6)	15.4	133.7	(53.6)	22.6	2.9	2.2	0.0	1.27	1.30
Sec-TC	Telecommunications Sector	(1.3)	19.4	44.5	(44.2)	13.4	113.7	(53.7)	18.8	0.9	3.9	1.7	1.19	1.17
Sec-U	Utilities Sector	15.9	11.2	15.2	(32.9)	15.6	64.7	(43.2)	14.0	2.7	6.2	2.0	0.81	1.07
IntS-Glb	Global Stock	(7.7)	14.4	35.8	(41.4)	13.0	97.7	(52.6)	12.5	(1.6)	4.9	1.0	1.17	1.35
IntS-F	Foreign Stock	(14.3)	13.9	38.7	(45.4)	12.6	108.3	(58.0)	10.5	(3.9)	5.7	1.8	1.37	1.14
IntS-R/C	Regional/Country Stock	(18.3)	16.4	58.1	(50.0)	27.4	133.4	(61.5)	13.4	(2.6)	8.1	1.2	1.58	1.35
IntS-E	Emerging Stock	(21.7)	19.8	80.0	(59.5)	40.3	166.4	(67.5)	18.7	(2.3)	12.9	0.8	1.70	1.56
Bal	Balanced: Domestic	1.0	11.8	21.9	(23.4)	7.3	60.8	(32.1)	11.2	2.3	5.0	2.1	0.69	0.90
Bal-Glb	Balanced: Global	(1.6)	13.5	27.7	(29.6)	8.7	74.7	(39.0)	12.2	1.5	3.9	3.4	0.77	1.05
TD2000	Target Date: 2000-2014	2.7	9.6	17.5	(17.6)	6.6	45.8	(24.9)	9.8	3.0	3.9	2.3	0.47	0.55
TD2015	Target Date: 2015-2029	0.1	12.6	24.9	(27.9)	7.0	69.5	(38.3)	12.1	1.4	3.2	2.0	0.76	0.69
TD2030	Target Date: 2030+	(2.8)	15.3	31.2	(35.8)	7.6	91.7	(48.0)	13.7	0.2	3.5	1.6	1.02	0.68
B-CHY	Corp High-Yield Bond	3.2	12.9	39.6	(20.8)	2.5	62.9	(20.5)	17.5	5.6	7.0	6.4	0.55	0.96
B-Cnvt	Convertible Bond	(2.0)	16.5	40.5	(28.5)	8.9	87.1	(33.2)	16.8	3.9	5.9	3.8	0.75	0.81
B-MB	Mortgage-Backed Bond	5.6	5.7	6.7	1.2	5.9	14.4	3.4	6.0	4.9	4.4	3.0	0.14	0.69
B-GvST	Gov't: Short-Term Bond	2.3	2.6	1.7	5.2	6.4	5.3	6.7	2.2	3.6	3.3	1.0	0.09	0.54
B-GvIT	Gov't: Interm-Term Bond	7.6	5.5	1.2	9.5	7.6	9.7	10.6	4.7	6.2	5.0	2.3	0.21	0.58
B-GvLT	Gov't: Long-Term Bond	31.8	10.6	(17.9)	30.7	10.4	3.9	19.9	5.9	11.3	9.0	2.3	0.94	0.86
B-IP	Inflation-Protected Bond	12.2	5.9	11.1	(2.4)	10.8	24.0	0.1	9.7	7.4	7.2	3.0	0.33	0.50
B-GenST	General Bond: Short-Term	1.6	5.0	10.3	(5.4)	4.1	17.4	(4.4)	5.5	2.9	3.1	2.2	0.14	0.65
B-GenIT	General Bond: Interm-Term	6.0	7.6	13.0	(1.4)	5.3	25.7	(1.0)	8.7	5.9	5.6	3.4	0.21	0.66
B-GenLT	General Bond: Long-Term	13.2	10.2	15.9	(3.9)	5.2	37.7	(7.4)	12.8	7.6	7.3	4.5	0.45	0.52
B-MNST	Muni Nat'l: Short-Term	2.9	1.6	5.8	2.2	3.8	6.6	4.7	3.4	3.2	3.0	1.7	0.08	0.53
B-MNIT	Muni Nat'l: Interm-Term	8.8	2.2	10.0	(0.2)	3.5	11.1	4.1	6.9	4.8	4.5	2.9	0.24	0.56
B-MNLT	Muni Nat'l: Long-Term	10.5	1.8	15.2	(5.6)	2.2	14.1	(0.8)	9.0	4.5	5.0	3.8	0.29	0.55
B-MHY	Muni Nat'l: High-Yield	10.6	3.3	26.8	(19.9)	(0.8)	23.5	(15.4)	13.1	2.8	4.4	4.8	0.39	0.65
IntB-Gen	Int'l Bond: General	3.4	6.0	12.3	(0.4)	7.3	30.4	(3.9)	7.1	5.5	6.3	3.9	0.43	0.86
IntB-E	Int'l Bond: Emerging	3.9	12.3	34.3	(17.0)	4.7	55.9	(18.6)	16.1	6.3	10.6	5.6	0.49	0.98
IntB-C	Int'l Bond: Currency	(3.5)	0.9	3.1	(4.4)	7.0	12.6	(5.5)	0.1	0.3	—	0.9	0.72	1.49
Index Benchmarks														
	S&P 500 Equal Weighted	(0.1)	21.9	46.3	(39.7)	1.5	141.5	(53.7)	21.2	1.8	6.3	—	1.34	—
	S&P 500	2.1	15.1	26.5	(37.0)	5.5	93.9	(50.9)	14.1	(0.3)	2.9	—	1.10	—
	S&P MidCap 400	(2.0)	26.3	37.0	(36.5)	7.7	131.8	(49.5)	19.2	3.0	6.8	—	1.29	—
	S&P SmallCap 600	1.0	26.3	25.6	(31.1)	(0.3)	128.0	(51.3)	17.0	1.9	7.1	—	1.46	—
	MSCI World	(5.0)	12.3	30.8	(40.3)	9.6	96.1	(53.6)	11.8	(1.8)	4.2	—	1.19	—
	MSCI EAFE	(11.7)	8.2	32.5	(43.1)	11.6	94.2	(56.3)	8.2	(4.3)	5.1	—	1.32	—
	MSCI Europe	(10.5)	4.5	36.8	(46.1)	14.4	106.0	(58.9)	8.6	(4.6)	4.9	—	1.50	—
	MSCI Far East	(14.6)	16.6	12.8	(32.3)	0.3	53.8	(47.0)	3.9	(5.3)	3.9	—	0.99	—
	MSCI Pacific	(13.6)	16.1	24.3	(36.2)	5.6	74.5	(50.6)	7.6	(3.4)	5.8	—	1.07	—
	BarCap US Agg Bond	7.8	6.5	5.9	5.2	7.0	16.2	6.0	6.8	6.5	5.8	—	0.16	—
	BofA ML US Corp Bond	7.5	9.5	19.8	(6.8)	4.6	36.3	(7.2)	12.1	6.6	6.3	—	0.30	—
	BofA ML High Yield Bond	4.5	15.2	56.3	(26.2)	2.2	86.6	(26.2)	23.5	7.3	8.5	—	0.64	—
	BarCap GNMA Bond	7.9	6.7	5.4	7.9	7.0	13.9	10.7	6.6	7.0	5.8	—	0.14	—
	BarCap US Gov't 1-3 Yr	1.6	2.4	1.4	6.7	7.1	4.5	8.4	1.8	3.8	3.4	—	0.06	—
	BarCap US Gov't Interm	6.1	5.0	(0.3)	10.4	8.5	7.2	11.8	3.5	5.9	4.9	—	0.17	—
	BarCap US Gov't Long	29.1	9.4	(12.2)	22.7	9.6	6.8	16.0	7.5	10.8	8.9	—	0.77	—
	BarCap Municipal Bond	10.7	2.4	12.9	(2.5)	3.4	13.4	2.5	8.6	5.2	5.4	—	0.27	—
	Treasury Bills	0.1	0.2	0.2	1.4	4.4	0.2	1.9	0.1	1.2	1.8	—	0.00	—

Table 2. Top 50 Performers for 2011

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	B-GvLT	Fidelity Spar L-T Tr Bd Ix Inv (FLBIX)	29.4	9.1	(13.5)	24.1	9.5	6.0	16.3	6.9	10.7	—	0.80	0.20
	B-GvLT	Vanguard LongTm US Try Inv (VUSTX)	29.2	8.9	(12.1)	22.5	9.2	6.6	15.5	7.3	10.6	8.7	0.79	0.22
	B-GvLT	T. Rowe Price US Try L/T (PRULX)	28.3	8.9	(10.9)	23.2	9.9	7.3	17.2	7.5	11.0	8.3	0.77	0.55
	Sec-U	FBR Gas Utility Idx Inv (GASFX)	25.1	12.3	23.9	(28.3)	14.0	84.3	(38.5)	20.3	7.3	8.5	0.85	0.76
	B-GvLT	AmCent Zero Coupon 2020 Inv (BTTTX)	23.0	12.5	(7.5)	16.9	9.5	15.2	12.0	8.6	10.4	9.8	0.66	0.57
	B-GenLT	Vanguard LongTm Bd Idx Inv (VBLTX)	22.0	10.2	1.7	8.6	6.5	24.3	2.2	11.0	9.6	8.4	0.55	0.22
	Sec-H	Fidelity Sel Biotech (FBIOX)	18.1	11.4	10.7	(11.4)	2.6	57.8	(25.4)	13.4	5.8	2.8	1.16	0.87
	B-GenLT	Vanguard LongTm InvGrde Inv (VWESX)	17.1	10.7	8.7	2.2	3.7	34.7	(4.9)	12.1	8.4	7.8	0.54	0.24
	B-MS-CA	Northern CA Tax-Exempt (NCATX)	15.1	1.7	12.3	(3.3)	2.7	12.9	1.7	9.6	5.5	5.4	0.38	0.45
	B-MS-CA	USAA CA Bond (USCBX)	14.7	0.8	18.8	(12.6)	0.5	12.6	(6.4)	11.2	3.8	4.6	0.47	0.49
	Stk-LC	Payden Value Leaders (PYVLX)	14.3	12.5	18.7	(40.5)	2.1	83.6	(55.5)	15.1	(1.5)	2.5	1.06	0.83
	Sec-H	Fidelity Sel Pharma (FPHAX)	13.6	16.3	25.4	(22.8)	13.3	93.2	(34.7)	18.3	7.7	5.5	0.95	0.94
	B-IP	Vanguard Infl-Prot Secs Inv (VIPSX)	13.2	6.1	10.8	(2.9)	11.5	23.6	0.1	10.0	7.6	7.3	0.33	0.22
	Stk-LC	Sequoia (SEQUX)	13.1	19.5	15.3	(27.1)	8.3	85.8	(40.7)	15.9	4.3	5.5	0.95	1.04
	B-IP	AmCent Inf-Adj Bond Inv (ACITX)	13.0	5.4	10.5	(1.1)	10.9	22.4	2.0	9.6	7.6	7.0	0.32	0.48
	Sec-U	Fidelity Set Util Port (FSUTX)	13.0	10.9	14.3	(36.0)	18.1	58.3	(45.0)	12.8	1.6	5.3	0.78	0.90
	B-IP	Fidelity Inflation-Prot Bd (FINPX)	12.9	5.8	9.6	(2.4)	9.0	22.8	(0.5)	9.4	6.9	—	0.33	0.45
	B-GvIT	Fidelity Spar Intm Bd Ix Inv (FIBIX)	12.9	8.4	(5.1)	16.3	10.0	8.9	15.8	5.1	8.3	—	0.37	0.20
	B-IP	Schwab Treas Inflation Prot (SWRSX)	12.8	5.8	9.2	(2.0)	10.6	22.4	(0.1)	9.2	7.1	—	0.33	0.29
	B-MNLT	USAA Tax Ex Long-Term (USTEX)	12.4	1.3	22.0	(12.6)	0.6	18.6	(7.5)	11.6	4.1	5.1	0.38	0.47
	Stk-LC	ING Corporate Leaders B (LEXCX)	12.2	21.1	12.1	(29.3)	10.8	95.1	(45.0)	15.1	3.6	7.4	1.09	0.59
	B-MS-NY	USAA NY Bond (USNYX)	12.1	2.1	16.9	(7.8)	1.1	15.8	(2.9)	10.2	4.5	5.1	0.32	0.63
	B-MS-FL	USAA FL Tax-Free Inc (UFLTX)	12.1	0.8	17.6	(8.7)	0.8	14.4	(4.1)	10.0	4.1	4.9	0.33	0.63
	B-IP	T. Rowe Price Infl Prot Bd (PRIPX)	12.0	6.2	10.4	(1.9)	11.1	23.6	0.6	9.5	7.4	—	0.31	0.53
	B-MS-CA	AmCent CA Lng T/F Inv (BCLTX)	11.9	1.6	13.7	(6.1)	1.5	12.0	(0.8)	8.9	4.3	4.7	0.35	0.48
	B-MNLT	Northern Tax-Exempt (NOTEX)	11.8	0.2	12.3	(1.8)	2.9	11.1	2.8	8.0	4.9	5.1	0.30	0.45
	Sec-U	Fidelity Telecom & Util (FIUIX)	11.8	17.3	11.0	(34.6)	10.8	63.6	(44.5)	13.3	1.1	5.0	0.77	0.66
	B-GvST	AmCent Zero Coupon 2015 Inv (BTFTX)	11.8	8.8	(1.0)	12.7	10.0	13.7	12.9	6.4	8.4	8.2	0.35	0.57
	Sec-R	AmCent Real Estate Inv (REACX)	11.6	28.9	26.6	(43.3)	(15.9)	183.7	(68.3)	22.1	(2.8)	10.0	1.91	1.16
	B-MS-AZ	Northern AZ Tax-Exempt (NOAZX)	11.6	1.7	11.3	(1.5)	3.3	11.6	3.7	8.1	5.1	4.8	0.30	0.45
	Sec-H	Schwab Health Care (SWHFX)	11.5	9.7	20.1	(25.0)	10.6	73.4	(36.2)	13.7	4.0	7.3	0.84	0.82
	Sec-H	Vanguard Health Care Inv (VGHCX)	11.4	6.1	20.9	(18.5)	4.4	69.4	(31.8)	12.6	4.0	6.7	0.83	0.35
	B-MS-CA	Vanguard CA Lg T/E Inv (VCITX)	11.4	1.7	13.2	(6.9)	1.5	11.9	(2.1)	8.6	3.9	4.7	0.34	0.20
	B-MS-CA	Fidelity CA Muni Inc (FCTFX)	11.2	3.1	11.6	(5.7)	2.8	12.8	(0.9)	8.6	4.4	4.8	0.31	0.46
	B-IP	PIMCO Real Ret D (PRRDX)	11.1	7.3	18.4	(6.9)	11.0	32.9	(3.4)	12.2	7.9	7.4	0.35	0.85
	Sec-U	AmCent Utilities Inv (BULIX)	11.1	11.1	14.4	(31.2)	17.8	57.7	(41.1)	12.2	2.7	6.2	0.74	0.69
	B-MS-NC	Dupree NC Tax-Fr Inc (NTFIX)	11.1	0.5	10.4	(1.5)	3.0	10.7	3.0	7.2	4.6	4.7	0.26	0.70
	Sec-H	T. Rowe Price Health Sci (PRHSX)	11.0	16.3	32.1	(28.8)	18.7	100.7	(35.6)	19.5	7.6	7.5	0.99	0.84
	B-MS-CA	AmCent CA Hi-Yld Muni Inv (BCHYX)	11.0	4.2	20.4	(13.6)	(0.4)	18.7	(8.3)	11.7	3.7	5.2	0.40	0.51
	B-MNLT	Fidelity Tax-Free Bond (FTABX)	10.9	2.1	13.2	(3.4)	3.1	13.3	1.5	8.6	5.0	5.5	0.27	0.25
	B-MHY	T. Rowe Price T/F Hi-Yld (PRFHX)	10.9	3.9	31.4	(21.5)	(1.2)	28.8	(17.1)	14.8	3.2	4.9	0.40	0.68
	B-MHY	Vanguard Hi-Yld T/E (VWAHX)	10.9	2.5	20.1	(10.5)	1.5	18.4	(5.1)	10.9	4.4	5.0	0.34	0.20
	B-MS-VA	USAA VA Bond (USVAX)	10.9	1.1	15.9	(7.5)	1.0	14.3	(2.8)	9.1	4.0	4.6	0.27	0.51
	B-MS-FL	Vanguard FL Foc T/E Inv (VFLTX)	10.9	1.6	14.4	(5.1)	3.4	13.4	0.1	8.8	4.8	5.1	0.28	0.20
	Stk-LC	Vice Investor (VICEX)	10.8	18.0	12.7	(41.6)	17.7	76.1	(52.2)	13.8	0.2	—	0.98	1.61
	Stk-LC	Hennessy Total Return (HDOGX)	10.8	14.0	16.9	(31.8)	2.0	79.8	(49.5)	13.9	0.5	3.6	0.88	1.26
	B-MNLT	Fidelity Municipal Inc (FHIGX)	10.6	2.5	13.1	(4.7)	3.0	13.6	0.3	8.6	4.7	5.3	0.27	0.46
	Stk-LC	Vanguard Equity-Inc Inv (VEIPX)	10.6	14.8	17.1	(31.0)	4.8	92.7	(48.8)	14.1	1.5	4.9	1.07	0.31
	B-GenIT	Vanguard Intm Bd Idx Inv (VBIIX)	10.6	9.3	6.7	4.9	7.6	22.2	4.9	8.9	7.8	6.6	0.27	0.22
	B-MNLT	Vanguard LongTm T/E (VWLTX)	10.6	1.5	14.0	(4.9)	2.5	12.9	0.1	8.6	4.5	5.0	0.30	0.20

Table 3. Bottom 50 Performers for 2011

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Contra	ProFunds Rising Opprt Inv (RRPIX)	(37.5)	(16.0)	32.6	(37.7)	(4.9)	(10.2)	(28.0)	(11.4)	(16.2)	—	1.37	1.58
	IntS-R/C	Matthews India Inv (MINDX)	(36.5)	32.5	97.2	(62.4)	64.1	202.6	(66.2)	18.4	0.5	—	2.03	1.18
	IntS-R/C	T. Rowe Price Emg Eur & Med (TREMX)	(33.2)	33.4	125.1	(75.9)	27.9	267.7	(78.4)	26.1	(9.1)	11.7	2.02	1.41
	IntS-F	Janus Overseas T (JAOSX)	(32.8)	19.2	78.1	(52.8)	27.7	129.7	(58.7)	12.6	(3.0)	7.5	1.61	0.98
	Sec-G	US Glb Inv Wld Prec Min (UNWPX)	(32.6)	45.3	89.5	(53.0)	23.0	164.0	(56.1)	22.9	1.4	22.5	1.94	1.85
	Stk-LC	Fairholme (FAIRX)	(32.5)	25.4	39.0	(29.8)	12.3	113.9	(47.8)	5.6	(1.5)	6.5	1.51	1.01
	Contra	Rydex Inv Gov Lg Bd Str Inv (RYJUX)	(30.4)	(13.1)	19.5	(29.5)	(4.4)	(12.8)	(20.9)	(10.3)	(13.4)	(9.4)	1.12	1.42
	IntS-R/C	US Glb Inv East Euro (EUROX)	(28.0)	18.6	77.9	(69.2)	32.8	179.5	(74.7)	15.0	(9.1)	14.4	1.88	1.91
	IntS-R/C	Guinness Atkinson China & HK (ICHKX)	(27.6)	15.3	92.7	(54.5)	65.0	160.3	(66.7)	17.2	3.9	11.2	1.81	1.48
	Sec-M	Fidelity Sel Automotive (FSAVX)	(26.2)	46.1	122.2	(61.3)	0.0	368.0	(77.4)	33.8	(1.5)	4.0	2.77	0.91
	IntS-R/C	T. Rowe Price Latin Amer (PRLAX)	(25.2)	18.4	114.3	(55.8)	48.9	174.6	(61.6)	23.8	4.6	18.4	1.78	1.24
	IntS-E	Bernstein Emerging Markets (SNEMX)	(23.7)	15.6	87.4	(56.6)	34.0	159.3	(64.7)	18.2	(0.8)	15.1	1.66	1.44
	Sec-F	Fidelity Sel Brokerage (FSLBX)	(22.9)	11.1	50.4	(49.4)	(0.2)	102.6	(59.9)	8.8	(8.2)	2.7	1.66	0.88
	Sec-G	Vanguard Prec Mtls Mining Inv (VGPMX)	(21.8)	37.4	76.4	(56.1)	36.1	192.2	(64.0)	23.8	2.6	17.5	1.89	0.27
	IntS-E	Fidelity Emerging Market (FEMKX)	(21.1)	18.2	76.0	(60.9)	45.0	154.5	(68.1)	18.0	(1.4)	11.8	1.58	1.14
	IntS-R/C	Fidelity China Region (FHKCX)	(20.4)	18.0	65.5	(44.9)	46.2	125.3	(57.1)	15.8	4.6	9.8	1.51	1.06
	Sec-F	Fidelity Sel Fincl Svcs (FIDSX)	(20.4)	6.4	25.8	(49.9)	(13.6)	90.0	(68.0)	2.2	(14.3)	(3.0)	1.78	0.92
	IntS-R/C	Fidelity Nordic (FNORX)	(20.4)	26.4	47.4	(56.0)	23.2	161.4	(66.9)	14.1	(4.3)	7.0	1.70	1.12
	IntS-F	Longleaf Partners Intl (LLINX)	(20.3)	13.6	23.1	(39.6)	15.2	78.1	(52.8)	3.7	(5.0)	2.9	1.30	1.38
C	IntS-R/C	Matthews Asia Small Co (MSMLX)	(20.1)	35.5	103.0	—	—	217.3	—	30.0	—	—	1.63	1.59
	Contra	Rydex Inv S&P 500 2x Str H (RYTPX)	(20.1)	(32.9)	(50.6)	66.1	(4.0)	(80.4)	156.3	(35.8)	(15.8)	(14.6)	2.10	1.79
	IntS-F	Vanguard Intl Explorer Inv (VINEX)	(19.8)	22.5	47.1	(46.7)	5.1	129.8	(59.5)	13.1	(4.1)	8.5	1.35	0.39
	Sec-G	USAA Prec Metals & Min (USAGX)	(19.7)	39.9	62.4	(24.6)	27.6	130.4	(30.5)	22.2	11.9	24.5	1.94	1.15
	Sec-G	AmCent Global Gold Inv (BGEIX)	(19.3)	44.7	43.2	(27.3)	15.1	109.3	(33.9)	18.7	7.0	18.2	2.10	0.69
	IntS-E	Northern Emerging Mkts Idx (NOEMX)	(19.2)	18.2	72.6	(53.1)	36.5	147.9	(62.8)	18.1	1.1	—	1.56	0.30
	IntS-F	Vanguard FTSE AWexUS SmCp I (VFSVX)	(19.1)	24.9	—	—	—	—	—	—	—	—	1.35	0.55
	IntS-R/C	Matthews China Inv (MCHFX)	(19.0)	15.7	78.3	(49.0)	70.1	137.5	(60.0)	18.7	7.7	15.0	1.48	1.15
	IntS-E	T. Rowe Price Emg Mkt St (PRMSX)	(18.9)	18.7	85.0	(60.6)	42.9	168.9	(68.1)	21.2	0.1	12.9	1.66	1.27
	IntS-E	Vanguard Emerg Mkt Idx (VEIEX)	(18.8)	18.8	75.9	(52.9)	38.9	155.4	(62.7)	19.3	2.1	13.3	1.59	0.35
	Sec-E	US Glb Inv Glob Res (PSPFX)	(18.7)	38.0	68.2	(62.2)	39.9	166.6	(65.2)	23.5	0.0	18.7	1.62	1.74
C	IntS-E	Lazard Emg Mkt Eq Open (LZOEX)	(18.1)	22.4	69.1	(48.1)	32.7	148.2	(57.2)	19.2	3.1	15.6	1.50	1.49
	IntS-E	Pear Tree Emg Mkts Ord (QFFOX)	(18.0)	19.7	70.3	(59.3)	45.4	151.8	(67.9)	18.7	(0.2)	14.1	1.49	1.77
	IntS-Glb	Janus Global Sel T (JORNX)	(17.9)	20.0	54.7	(49.8)	32.3	120.0	(57.4)	15.1	0.2	5.3	1.33	1.01
	IntS-E	Northern Mlt-Mgr EmgMktEq (NMMEX)	(17.8)	23.0	74.9	—	—	159.8	—	20.9	—	—	1.55	1.36
	IntS-E	Harding Loevner Emg Mkt (HLEMX)	(17.6)	20.9	63.4	(52.4)	35.9	135.7	(61.2)	17.7	1.1	13.5	1.48	1.49
C	IntS-E	William Blair Emg Mkts Gr N (WBENX)	(17.5)	23.4	73.8	(61.8)	37.7	148.4	(68.0)	21.0	(1.4)	—	1.45	1.63
	IntS-R/C	Fidelity Pacific Basin (FPBFX)	(17.1)	32.7	59.3	(55.8)	25.2	176.3	(67.7)	20.6	(0.6)	8.1	1.50	1.07
	Contra	ProFunds Rising Rate 10 Inv (RTPIX)	(17.1)	(10.1)	6.6	(17.8)	(3.3)	(10.7)	(16.2)	(7.4)	(8.8)	—	0.49	1.64
	IntS-R/C	Fidelity Europe Cap App (FECAX)	(17.0)	8.3	32.0	(46.3)	14.7	96.4	(58.0)	5.9	(6.1)	4.5	1.52	1.03
	IntS-R/C	Fidelity Europe (FIEUX)	(16.8)	8.5	31.6	(44.1)	16.4	96.2	(56.0)	5.9	(5.0)	4.9	1.52	1.12
	Sec-TC	Fidelity Sel Comm Equip (FSDCX)	(16.7)	27.7	80.6	(48.5)	9.7	182.4	(58.4)	24.3	1.6	1.6	1.64	0.91
	IntS-F	Oakmark Intl Small Cap I (OAKEX)	(16.5)	21.5	67.4	(45.8)	(8.4)	155.6	(60.0)	19.3	(3.3)	9.9	1.44	1.38
	Sec-G	Fidelity Sel Gold (FSAGX)	(16.4)	35.2	38.0	(20.5)	24.9	98.1	(29.4)	16.0	9.1	18.2	1.91	0.90
	IntS-F	Manning & Napier Wrld Opp A (EXWAX)	(16.2)	9.2	39.1	(40.1)	15.1	102.5	(51.1)	8.4	(2.6)	6.7	1.40	1.12
	IntS-R/C	Fidelity Emerging Asia (FSEAX)	(16.2)	22.7	39.2	(51.9)	55.3	110.4	(63.8)	12.7	1.3	11.6	1.34	0.78
	IntS-R/C	T. Rowe Price Afr&Mid East (TRAMX)	(16.2)	17.2	22.0	(53.4)	—	80.3	(61.0)	6.2	—	—	1.28	1.47
	IntS-F	Old Westbury LC Strat (OWLSX)	(16.1)	15.1	18.8	(34.3)	3.3	79.5	(49.2)	4.7	(4.9)	3.7	1.27	1.16
	IntS-F	Wasatch Intl Opprt (WAIOX)	(16.1)	26.1	75.0	(54.8)	15.1	171.2	(65.4)	22.8	(0.7)	—	1.40	2.26
	IntS-F	Dodge & Cox Intl Stk (DODFX)	(16.0)	13.6	47.4	(46.7)	11.7	131.7	(59.9)	12.1	(3.5)	7.9	1.54	0.65
	IntS-F	Fidelity Overseas (FOSFX)	(16.0)	6.5	25.1	(47.4)	21.8	80.9	(60.2)	3.8	(6.4)	3.1	1.46	0.73

Table 4. Performance of the 50 Most Widely Held Funds

Closed	Category	Fund (Ticker)	Total Assets ($ Mil)	Annual Total Return (%) 2011	2010	2009	2008	2007	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index
	Stk-LC	Vanguard Tot Stk Idx Inv (VTSMX)	62,668	0.9	17.0	28.7	(37.1)	5.4	100.8	(50.8)	15.0	0.2	3.7	1.14
	Stk-LC	Fidelity Contrafund (FCNTX)	54,719	(0.2)	16.9	29.2	(37.2)	**19.7**	86.2	**(46.3)**	14.7	**2.5**	**6.9**	0.94
	IntS-F	Dodge & Cox Intl Stk (DODFX)	37,795	(16.0)	13.6	**47.4**	(46.7)	11.7	**131.7**	(59.9)	12.1	(3.5)	**7.9**	1.54
	Stk-LC	Dodge & Cox Stock (DODGX)	36,876	(4.1)	13.4	31.2	(43.4)	0.1	**109.4**	(57.9)	12.6	(4.1)	**4.0**	1.32
	B-GenIT	Vanguard Total Bd II Idx Inv (VTBIX)	35,626	**7.5**	6.4	—	—	—	15.6	—	—	—	—	0.16
	IntS-F	Vanguard Total Intl Stk Idx Inv (VGTSX)	29,949	(14.6)	11.1	36.7	(44.1)	15.5	106.8	(58.5)	9.0	(3.5)	5.8	1.41
	Stk-LC	Vanguard 500 Idx Inv (VFINX)	25,967	**1.9**	14.9	26.4	(37.1)	5.3	93.6	(50.9)	14.0	(0.4)	2.8	1.10
	Bal	Vanguard Wellington Inv (VWELX)	25,506	**3.8**	10.9	22.2	(22.3)	8.3	64.0	(32.5)	12.0	3.4	**6.1**	0.72
	B-GenIT	Dodge & Cox Inc (DODIX)	23,698	4.7	7.1	16.0	(0.3)	4.6	28.5	(0.3)	9.2	6.3	5.9	0.20
C	Stk-LC	Fidelity Grth Company (FDGRX)	23,529	0.6	**20.5**	**41.1**	(41.0)	**19.8**	**114.4**	(50.2)	**19.6**	**3.9**	**4.7**	1.12
	Stk-MC	Fidelity Low-Priced Stk (FLPSX)	23,444	(0.1)	20.7	39.0	(36.2)	3.1	119.0	(48.8)	18.8	2.0	**8.6**	1.15
	Stk-LC	T. Rowe Price Gr Stk (PRGFX)	22,672	(1.0)	16.9	**43.2**	(42.3)	10.3	95.7	(49.1)	**18.3**	1.1	3.6	1.10
	Stk-LC	T. Rowe Price Eq Inc (PRFDX)	19,081	(0.8)	15.1	25.6	(35.8)	3.2	102.1	(52.5)	12.8	(1.0)	**4.0**	1.24
	Stk-LC	Vanguard Windsor II Inv (VWNFX)	18,387	**2.7**	10.6	27.0	(36.8)	2.2	92.8	(52.8)	13.0	(1.4)	**4.2**	1.15
C	Bal	Oakmark Equity & Inc I (OAKBX)	17,596	0.6	9.5	19.8	**(16.2)**	**11.9**	54.2	**(24.7)**	9.7	**4.3**	**7.1**	0.72
	B-GenIT	PIMCO Total Ret D (PTTDX)	17,487	3.8	8.5	13.5	**4.4**	**8.7**	26.8	**7.0**	8.5	**7.7**	**6.4**	0.21
C	Stk-MC	T. Rowe Price Mid Gr (RPMGX)	16,699	(1.3)	**28.0**	**45.4**	(39.7)	**17.6**	131.8	(48.2)	**22.5**	**5.4**	**7.5**	1.16
	TD2015	Vanguard Target Rtmt 2025 Inv (VTTVX)	16,357	(0.4)	**13.8**	24.8	(30.1)	7.5	**78.2**	(42.4)	12.2	1.2	—	0.89
	Stk-LC	Fidelity Spartan 500 Index Inv (FUSEX)	15,924	**2.0**	14.9	26.5	(37.1)	5.4	93.8	(50.9)	14.0	(0.3)	2.8	1.10
	Bal	Permanent Port (PRPFX)	15,405	2.1	**19.3**	19.0	**(8.4)**	**12.4**	65.6	**(15.1)**	**13.2**	**8.3**	**10.9**	0.66
	TD2015	Fidelity Freedom 2020 (FFFDX)	15,228	(1.4)	12.9	**28.8**	(32.2)	**8.5**	**76.3**	(42.3)	**12.8**	1.1	**4.1**	0.81
	B-IP	Vanguard Infl-Prot Secs Inv (VIPSX)	15,220	**13.2**	**6.1**	**10.8**	(2.9)	**11.5**	**23.6**	0.1	**10.0**	**7.6**	7.3	0.33
	B-GenIT	T. Rowe Price New Inc (PRCIX)	15,142	6.2	7.1	12.3	1.4	6.3	22.6	3.1	8.5	6.6	5.7	0.16
	IntS-F	Fidelity Diversified Intl (FDIVX)	15,027	(13.8)	9.6	31.7	(45.3)	16.0	91.9	(57.5)	7.6	(4.6)	5.7	1.34
C	Stk-LC	Vanguard PRIMECAP Inv (VPMCX)	14,935	(1.9)	12.8	34.4	**(32.5)**	11.4	93.0	**(44.3)**	14.2	**2.3**	**5.3**	1.12
	B-MB	Vanguard GNMA Inv (VFIIX)	14,881	**7.6**	6.9	5.2	**7.2**	**7.0**	14.4	**10.0**	6.6	**6.8**	**5.7**	0.13
	Bal	Fidelity Balanced (FBALX)	14,862	1.6	**13.7**	**28.0**	(31.4)	8.9	**73.0**	(40.4)	**13.9**	2.0	**5.9**	0.73
	Bal	Fidelity Puritan (FPURX)	14,841	0.6	**14.0**	**26.6**	(29.2)	6.1	**72.1**	(37.8)	**13.3**	1.8	4.9	0.74
	TD2015	Vanguard Target Rtmt 2015 Inv (VTXVX)	14,394	**1.7**	12.4	21.2	**(24.1)**	7.5	64.5	**(34.9)**	11.5	**2.5**	—	0.71
	Bal	Vanguard STAR Inv (VGSTX)	13,597	0.7	11.6	24.8	(25.2)	6.5	67.6	(35.6)	12.0	2.3	5.2	0.76
	Stk-LC	T. Rowe Price Eq Idx 500 (PREIX)	13,514	1.8	14.7	26.3	(37.1)	5.1	93.0	(51.0)	13.8	(0.5)	2.6	1.10
	B-GenST	Vanguard ShtTm Inv-Grade Inv (VFSTX)	13,189	1.9	5.2	**14.0**	(4.8)	**5.8**	19.8	(2.1)	**6.9**	4.2	**4.0**	0.16
	Stk-LC	Fidelity Magellan (FMAGX)	12,985	(11.6)	12.4	**41.1**	(49.5)	**18.8**	100.6	(58.2)	11.9	(3.4)	(0.2)	1.30
	B-GenIT	Vanguard Total Bd Idx Inv (VBMFX)	12,584	**7.5**	6.4	5.9	**5.0**	**6.9**	15.7	**6.0**	6.6	6.3	5.4	0.17
	Bal	Dodge & Cox Bal (DODBX)	12,386	(1.7)	12.2	**28.3**	(33.6)	1.7	**84.6**	(45.7)	12.3	(0.9)	4.7	0.99
	TD2015	Vanguard Target Rtmt 2020 Inv (VTWNX)	12,288	0.6	13.1	23.1	(27.1)	7.5	71.2	(38.7)	11.8	1.9	—	0.80
	B-GenIT	Fidelity Total Bond (FTBFX)	11,937	7.4	**8.5**	**19.7**	(5.6)	4.1	**32.1**	(3.3)	**11.7**	6.5	—	0.20
	Stk-LC	T. Rowe Price Value (TRVLX)	11,391	(2.0)	15.9	37.1	(39.8)	0.7	**115.1**	(54.3)	15.9	(1.1)	**4.1**	1.27
	TD2030	Vanguard Target Rtmt 2035 Inv (VTTHX)	11,361	(2.3)	15.1	28.1	(34.7)	7.4	91.7	(48.0)	13.0	0.2	—	1.06
	TD2030	Fidelity Freedom 2030 (FFFEX)	11,244	(3.2)	14.0	30.5	(37.0)	9.2	87.1	(48.3)	12.9	(0.2)	**3.6**	0.97
	Stk-LC	Schwab S&P 500 (SWPPX)	10,913	**2.0**	14.9	26.2	(36.8)	5.5	93.3	(50.7)	14.0	(0.3)	2.8	1.10
	Bal	T. Rowe Price Cap Apprec (PRWCX)	10,770	3.1	**14.0**	**33.0**	(27.2)	4.5	**81.1**	(36.4)	**16.1**	3.5	**7.8**	0.81
	Stk-LC	T. Rowe Price BlChpGr (TRBCX)	10,661	1.5	16.4	**42.5**	(42.7)	13.0	97.0	(50.0)	**19.0**	**1.7**	3.1	1.11
	Bal	Vanguard Wellesley Inc (VWINX)	10,280	**9.6**	10.6	16.0	**(9.9)**	5.6	49.1	**(18.8)**	12.0	**6.0**	**6.6**	0.45
	TD2015	T. Rowe Price Rtmt 2020 (TRRBX)	10,271	(1.3)	**14.7**	**34.1**	(33.5)	6.7	**87.6**	(43.6)	**15.0**	1.5	—	0.92
	Stk-LC	Fidelity Blue Chip Grth (FBGRX)	10,201	(2.8)	**19.6**	**44.9**	(38.6)	11.8	**118.4**	(48.8)	**19.0**	**2.9**	2.3	1.22
	B-MB	Fidelity GNMA (FGMNX)	9,445	**7.9**	**7.0**	6.9	**7.1**	**6.7**	**15.4**	**10.4**	**7.2**	**7.1**	**5.7**	0.14
	TD2030	Vanguard Target Rtmt 2030 Inv (VTHRX)	9,392	**(1.3)**	14.4	26.7	**(33.0)**	7.4	85.5	**(45.9)**	12.7	**0.6**	—	0.98
	IntS-F	Vanguard Intl Gr Inv (VWIGX)	9,320	(13.7)	15.6	41.6	(45.0)	15.9	117.4	(56.9)	12.2	**(2.1)**	5.5	1.42
	B-CHY	Fidelity Capital & Inc (FAGIX)	8,908	(1.9)	**17.1**	**72.1**	(31.9)	**3.7**	**115.5**	(33.2)	**25.5**	**6.9**	**9.9**	0.80

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Large-Cap Stock Category Average			(0.9)	15.3	31.9	(38.5)	8.3	98.3	0.0	(50.6)	0.0	14.4	0.0	(0.3)	0.0
		Amana Trust Grth (AMAGX)	G		(1.9)	15.9	32.4	(29.7)	12.2	76.3	(22.0)	(38.2)	12.4	14.6	0.2	3.5	3.8
		Amana Trust Inc (AMANX)	G	V	1.9	12.2	23.5	(23.5)	14.1	71.3	(27.0)	(34.6)	16.0	12.2	(2.2)	4.3	4.6
		AmCent All Cap Grth Inv (TWGTX)	G		(3.2)	22.4	34.5	(46.3)	45.9	104.4	6.1	(51.9)	(1.3)	16.8	2.4	4.6	4.9
		AmCent Equity Grth Inv (BEQGX)	G	V	4.0	14.8	20.0	(34.8)	3.4	86.1	(12.2)	(49.3)	1.3	12.8	(1.6)	(0.7)	(0.4)
	C	AmCent Equity Inc Inv (TWEIX)		V	3.5	13.2	12.2	(20.1)	1.7	57.5	(40.8)	(34.3)	16.3	9.6	(4.8)	1.3	1.6
	C	AmCent Grth Inv (TWCGX)	G		(0.9)	17.6	35.4	(37.9)	18.9	94.1	(4.2)	(45.4)	5.2	16.4	2.0	3.1	3.4
		AmCent Inc & Grth Inv (BIGRX)		V	3.0	14.1	17.9	(34.7)	(0.3)	85.5	(12.8)	(51.5)	(0.9)	11.5	(2.9)	(2.1)	(1.8)
		AmCent Large Co Val Inv (ALVIX)		V	1.4	10.9	20.6	(37.4)	(1.0)	85.4	(12.9)	(54.1)	(3.5)	10.7	(3.7)	(3.4)	(3.1)
		AmCent Select Inv (TWCIX)	G		1.4	14.5	34.7	(39.7)	21.6	91.4	(6.9)	(47.7)	2.9	16.1	1.7	2.8	3.1
		AmCent Ultra Inv (TWCUX)	G		1.1	16.5	35.3	(41.8)	21.8	95.6	(2.7)	(49.6)	1.0	16.8	2.4	2.5	2.8
		AmCent Value Inv (TWVLX)		V	0.5	13.4	19.4	(26.8)	(5.2)	81.4	(16.9)	(44.9)	5.7	10.8	(3.6)	(1.1)	(0.8)
		American Beacon LgCap Val Inv (AAGPX)		V	(2.8)	14.1	27.1	(39.6)	2.9	99.1	0.8	(55.0)	(4.4)	12.1	(2.3)	(2.6)	(2.3)
		Artisan Grth Opprt Inv (ARTRX)	G		(6.6)	28.2	47.8	—	—	132.1	33.8	—	—	21.0	6.6	—	—
		Artisan Value Fund Inv (ARTLX)		V	5.4	11.3	35.5	(37.5)	2.2	103.5	5.2	(51.6)	(1.0)	16.7	2.3	0.3	0.6
		Aston/Montag & Cald Gr N (MCGFX)	G		3.1	8.2	29.8	(32.7)	21.0	71.2	(27.1)	(42.3)	8.3	13.1	(1.3)	3.4	3.7
		Auxier Focus Inv (AUXFX)		V	5.5	10.1	24.7	(24.6)	5.7	71.1	(27.2)	(35.6)	15.0	13.1	(1.3)	2.9	3.2
		Ave Maria Rising Dividend (AVEDX)	G	V	4.6	17.8	25.2	(22.8)	(0.6)	99.9	1.6	(40.1)	10.5	15.6	1.2	3.4	3.7
I		Bridgeway Blue Chip 35 Idx (BRLIX)	G	V	3.1	10.6	26.6	(33.3)	6.0	80.6	(17.7)	(47.4)	3.2	13.0	(1.4)	0.4	0.7
		Clipper (CFIMX)	G	V	2.2	14.7	37.5	(49.6)	0.0	118.2	19.9	(61.4)	(10.8)	17.3	2.9	(4.1)	(3.8)
		Dodge & Cox Stock (DODGX)		V	(4.1)	13.4	31.2	(43.4)	0.1	109.4	11.1	(57.9)	(7.3)	12.6	(1.8)	(4.1)	(3.8)
		Dreyfus Appreciation (DGAGX)	G	V	7.6	15.2	21.0	(32.4)	6.5	85.3	(13.0)	(45.3)	5.3	14.5	0.1	1.5	1.8
I		Dreyfus S&P 500 Idx (PEOPX)	G	V	1.6	14.5	26.0	(37.3)	5.0	92.2	(6.1)	(51.2)	(0.6)	13.6	(0.8)	(0.7)	(0.4)
		Fairholme (FAIRX)		V	(32.5)	25.4	39.0	(29.8)	12.3	113.9	15.6	(47.8)	2.8	5.6	(8.8)	(1.5)	(1.2)
		Fidelity (FFIDX)	G	V	(2.4)	14.5	26.7	(40.4)	16.8	93.4	(4.9)	(51.6)	(1.0)	12.3	(2.1)	(0.3)	0.0
		Fidelity Blue Chip Grth (FBGRX)	G		(2.8)	19.6	44.9	(38.6)	11.8	118.4	20.1	(48.8)	1.8	19.0	4.6	2.9	3.2
		Fidelity Capital Apprec (FDCAX)	G		(2.7)	18.3	36.3	(40.5)	6.8	108.3	10.0	(55.1)	(4.5)	16.2	1.8	(0.1)	0.2
		Fidelity Contrafund (FCNTX)	G		(0.2)	16.9	29.2	(37.2)	19.7	86.2	(12.1)	(46.3)	4.3	14.7	0.3	2.5	2.8
		Fidelity Disciplined Eq (FDEQX)	G	V	(3.2)	8.2	21.9	(40.1)	10.8	75.4	(22.9)	(51.8)	(1.2)	8.5	(5.9)	(3.3)	(3.0)
		Fidelity Dividend Grth (FDGFX)	G	V	(8.6)	21.1	51.0	(43.0)	1.1	141.5	43.2	(56.0)	(5.4)	18.7	4.3	(0.7)	(0.4)
		Fidelity Equity-Inc (FEQIX)		V	(4.7)	15.1	29.5	(41.7)	1.3	107.1	8.8	(57.0)	(6.4)	12.4	(2.0)	(3.4)	(3.1)
		Fidelity Equity-Inc II (FEQTX)		V	(2.8)	13.5	25.1	(40.4)	4.4	99.8	1.5	(56.0)	(5.4)	11.3	(3.1)	(3.0)	(2.7)
		Fidelity Exp & Multinatl (FEXPX)	G		(3.7)	11.8	37.0	(43.4)	15.2	91.0	(7.3)	(53.5)	(2.9)	13.8	(0.6)	(0.8)	(0.5)
		Fidelity Fifty (FFTYX)	G		(0.8)	17.8	37.0	(49.2)	12.6	100.8	2.5	(58.7)	(8.1)	17.0	2.6	(1.7)	(1.4)
		Fidelity Focused Stk (FTQGX)	G		0.5	24.0	25.2	(33.1)	17.0	104.2	5.9	(45.7)	4.9	16.0	1.6	4.1	4.4
		Fidelity Grth & Inc (FGRIX)	G	V	1.3	14.5	23.0	(50.9)	0.7	90.5	(7.8)	(63.1)	(12.5)	12.6	(1.8)	(6.7)	(6.4)
	C	Fidelity Grth Company (FDGRX)	G		0.6	20.5	41.1	(41.0)	19.8	114.4	16.1	(50.2)	0.4	19.6	5.2	3.9	4.2
		Fidelity Grth Discovery (FDSVX)	G		0.5	24.0	29.3	(46.8)	26.8	107.0	8.7	(55.8)	(5.2)	17.2	2.8	1.7	2.0
		Fidelity Independence (FDFFX)	G		(10.9)	22.2	39.8	(48.1)	29.5	123.5	25.2	(57.8)	(7.2)	15.0	0.6	0.5	0.8
		Fidelity Large Cap Stk (FLCSX)	G	V	(1.7)	18.2	50.4	(47.5)	13.0	130.6	32.3	(58.2)	(7.6)	20.5	6.1	0.7	1.0
		Fidelity Lg Core Enhcd Idx (FLCEX)	G	V	4.7	12.2	23.2	(35.8)	—	84.9	(13.4)	(49.2)	1.4	13.1	(1.3)	—	—
		Fidelity Magellan (FMAGX)	G		(11.6)	12.4	41.1	(49.5)	18.8	100.6	2.3	(58.2)	(7.6)	11.9	(2.5)	(3.4)	(3.1)
		Fidelity Mega Cap Stk (FGRTX)	G	V	2.3	14.4	28.6	(39.5)	11.0	96.8	(1.5)	(53.1)	(2.5)	14.6	0.2	0.2	0.5
I		Fidelity Nasdaq Comp Idx (FNCMX)	G		(1.0)	17.8	44.9	(40.1)	10.5	111.5	13.2	(51.2)	(0.6)	19.1	4.7	2.3	2.6
		Fidelity New Millennium (FMILX)	G		2.5	18.9	40.2	(40.3)	16.4	119.4	21.1	(52.1)	(1.5)	19.5	5.1	3.5	3.8
		Fidelity OTC (FOCPX)	G		(0.5)	20.1	62.2	(46.0)	26.1	139.0	40.7	(53.5)	(2.9)	24.7	10.3	5.7	6.0
I		Fidelity Series 100 Idx (FOHIX)	G	V	2.9	12.3	22.1	(35.5)	—	82.8	(15.5)	(50.1)	0.5	12.2	(2.2)	—	—
I		Fidelity Spar Tot Mkt Inv (FSTMX)	G	V	0.9	17.4	28.3	(37.2)	5.5	100.8	2.5	(50.9)	(0.3)	15.0	0.6	0.1	0.4
I		Fidelity Spartan 500 Index Inv (FUSEX)	G	V	2.0	14.9	26.5	(37.1)	5.4	93.8	(4.5)	(50.9)	(0.3)	14.0	(0.4)	(0.3)	0.0
		Fidelity Stk Selector All Cap (FDSSX)	G		(5.2)	19.1	28.8	(41.7)	11.7	99.9	1.6	(52.9)	(2.3)	13.3	(1.1)	(1.1)	(0.8)
		Fidelity Stk Selector LC Val (FSLVX)		V	(0.3)	9.3	15.6	(39.8)	3.7	80.7	(17.6)	(56.2)	(5.6)	8.0	(6.4)	(4.7)	(4.4)
		Fidelity Strat Div & Inc (FSDIX)		V	7.3	13.6	37.7	(41.2)	3.1	110.0	11.7	(54.7)	(4.1)	18.8	4.4	0.3	0.6
		Fidelity Trend (FTRNX)	G		(0.8)	19.8	44.4	(44.5)	18.8	118.3	20.0	(53.0)	(2.4)	19.7	5.3	2.5	2.8
		Fidelity Value Discovery (FVDFX)	G	V	(2.3)	15.3	27.6	(42.4)	9.7	102.8	4.5	(56.5)	(5.9)	12.9	(1.5)	(1.9)	(1.6)
		FMI Large Cap (FMIHX)	G	V	1.4	11.4	29.6	(27.0)	4.1	88.6	(9.7)	(41.6)	9.0	13.6	(0.8)	2.2	2.5
		Gabelli Asset AAA (GABAX)	G	V	(0.5)	23.0	30.5	(37.3)	11.8	116.1	17.8	(50.5)	0.1	16.9	2.5	2.3	2.6
		Gabelli Equity Inc AAA (GABEX)		V	1.7	16.9	29.1	(35.0)	8.9	101.5	3.2	(48.2)	2.4	15.4	1.0	1.7	2.0
		Harbor Capital Apprec Inv (HCAIX)	G		0.2	11.1	41.3	(37.4)	11.8	84.5	(13.8)	(44.2)	6.4	16.3	1.9	1.9	2.2

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
3.0	**0.0**	**0.9**	**0.5**	**1.00**	**1.15**	**2,496**	**94.9**	**0.5**	**0.2**	**4.4**	**6.8**	**69**	**210**	**33.0**	**0.96**	**—**	**—**
7.3	**4.3**	0.1	0.0	**0.76**	0.88	2,090	83.6	0.0	0.0	16.4	16.5	5	74	22.6	1.14	2.00R	0.25
8.1	**5.1**	1.5	0.3	**0.75**	0.87	1,314	86.7	0.4	0.0	12.9	18.9	3	69	21.0	1.21	2.00R	0.25
6.1	**3.1**	0.0	0.1	0.98	1.13	896	98.3	0.0	1.0	0.7	10.0	75	99	32.8	1.01	—	—
3.4	0.4	1.4	0.7	0.94	1.09	1,470	99.2	0.0	0.5	0.4	0.5	74	161	25.0	**0.69**	—	—
5.7	**2.7**	2.7	1.4	**0.64**	0.74	5,180	71.3	2.9	25.4	0.4	4.8	146	106	26.7	0.96	—	—
2.9	(0.1)	0.5	0.2	**0.90**	1.05	5,313	95.5	0.0	4.2	0.3	2.4	79	124	25.4	1.00	—	—
2.7	(0.3)	1.6	1.0	0.97	1.12	1,248	99.0	0.0	0.6	0.4	1.2	42	165	24.5	**0.69**	—	—
2.9	(0.1)	1.8	0.8	1.00	1.16	512	99.0	0.0	0.9	0.1	1.5	38	91	33.4	0.87	—	—
1.6	(1.4)	0.3	0.5	**0.92**	1.07	1,707	99.9	0.0	0.1	0.0	8.6	17	69	31.1	1.01	—	—
1.8	(1.2)	0.0	0.8	0.95	1.10	5,791	99.2	0.0	0.4	0.3	7.1	13	82	31.8	1.00	—	—
4.2	**1.2**	1.8	1.3	**0.90**	1.05	1,681	97.5	0.0	2.2	0.4	8.9	76	116	27.6	1.01	—	—
4.4	**1.4**	2.2	0.7	1.06	1.22	3,593	95.9	0.0	0.5	3.7	12.8	90	175	25.8	0.97	—	—
—	—	0.0	—	1.04	1.20	131	91.3	0.0	0.8	8.0	30.0	76	43	38.1	1.50	2.00R	—
—	—	0.8	0.8	0.95	1.10	477	97.5	0.0	0.0	2.5	5.7	78	31	45.8	1.18	—	—
2.3	(0.7)	0.5	0.9	**0.80**	0.93	1,644	94.9	0.0	0.0	5.1	0.5	63	34	43.2	1.09	—	0.25
5.8	**2.8**	1.0	0.7	**0.67**	0.78	201	64.8	7.4	0.2	27.6	9.7	20	176	17.4	1.25	2.00R	—
—	—	1.4	0.7	**0.91**	1.06	224	98.1	0.0	0.0	1.9	0.0	34	42	32.9	1.07	—	—
2.7	(0.3)	2.1	0.7	**0.90**	1.04	333	99.5	0.0	0.5	0.0	0.0	19	37	31.1	**0.15**	—	—
1.1	(1.9)	1.4	0.5	1.03	1.19	1,044	98.6	0.0	0.0	1.5	13.2	3	28	74.6	0.76	—	—
4.0	**1.0**	1.7	0.8	1.14	1.32	36,876	99.2	0.0	(0.1)	0.8	17.6	12	79	32.8	**0.52**	—	—
3.2	0.2	1.4	0.4	**0.83**	0.96	4,179	93.1	0.0	0.0	7.0	14.5	29	54	38.9	0.99	—	—
2.4	(0.6)	1.6	0.3	0.95	1.10	2,208	99.0	0.0	1.1	(0.1)	0.1	3	502	19.7	**0.50**	—	—
6.5	**3.5**	3.9	0.7	1.30	1.51	6,962	93.7	0.5	0.6	5.2	21.7	89	28	76.6	1.01	2.00R	—
2.5	(0.5)	0.8	0.6	0.97	1.13	4,284	96.3	0.0	0.0	3.7	12.4	88	139	22.2	**0.59**	—	—
2.3	(0.7)	0.1	0.6	1.05	1.22	10,201	99.6	0.0	0.0	0.4	7.7	135	265	28.5	0.94	—	—
4.8	**1.8**	0.2	0.4	1.09	1.26	4,035	93.2	0.0	0.0	6.8	8.2	182	89	30.0	0.91	—	—
6.9	**3.9**	0.1	0.3	**0.81**	0.94	54,719	94.8	0.2	0.2	4.9	14.8	46	411	30.3	0.92	—	—
2.2	(0.8)	1.5	0.7	0.97	1.13	6,679	98.7	0.0	0.0	1.4	12.8	153	88	32.7	**0.59**	—	—
1.7	(1.3)	0.5	0.7	1.25	1.45	7,566	98.9	0.3	0.5	0.3	17.9	67	546	14.8	0.93	—	—
2.4	(0.6)	2.2	0.9	1.14	1.31	6,881	93.5	0.9	3.6	2.1	17.4	28	298	25.6	**0.69**	—	—
2.3	(0.7)	2.0	1.0	1.14	1.31	4,247	97.7	0.0	0.0	2.3	8.6	30	135	26.2	**0.69**	—	—
3.9	0.9	0.9	0.3	0.95	1.10	1,859	98.7	0.2	0.4	0.8	12.4	109	114	27.7	0.83	0.75R	—
3.9	0.9	0.3	1.0	0.93	1.08	659	98.9	0.0	0.0	1.1	6.9	257	51	43.0	**0.71**	—	—
2.7	(0.3)	0.1	0.5	0.96	1.12	562	99.8	0.0	0.0	0.2	7.0	277	49	44.0	0.93	—	—
(1.5)	(4.5)	1.6	0.8	1.01	1.17	4,698	98.7	0.0	1.1	0.3	14.0	129	197	27.0	0.72	—	—
4.7	**1.7**	0.1	0.1	0.96	1.12	23,529	99.6	0.0	0.0	0.4	8.5	36	306	27.2	0.89	—	—
3.5	0.5	0.2	0.1	1.01	1.17	829	97.1	0.0	0.0	2.9	10.5	72	168	26.9	**0.63**	—	—
3.9	0.9	0.3	0.1	1.26	1.45	3,096	92.5	0.0	0.0	7.5	14.5	103	139	21.8	0.92	—	—
2.6	(0.4)	0.9	0.3	1.16	1.34	807	99.6	0.0	0.0	0.4	10.7	108	200	29.3	0.94	—	—
—	—	0.3	—	**0.92**	1.06	151	97.1	0.0	0.0	2.9	3.6	64	194	23.2	**0.45**	—	—
(0.2)	(3.2)	0.6	0.6	1.12	1.30	12,985	96.3	0.0	0.0	3.8	11.0	42	208	25.5	**0.60**	—	—
2.8	(0.2)	1.2	0.6	1.02	1.18	951	99.7	0.0	0.0	0.3	9.7	53	100	33.3	0.79	—	—
—	—	0.8	0.3	1.03	1.19	309	98.4	0.0	0.0	1.6	8.3	8	2,070	34.8	**0.35**	**0.75R**	0.06
5.4	**2.4**	0.5	0.7	1.03	1.19	1,795	95.0	0.6	0.1	4.3	10.1	72	205	24.5	1.04	—	—
5.9	**2.9**	0.0	0.0	1.12	1.29	5,719	99.3	0.0	0.0	0.7	10.4	158	196	44.7	0.94	—	—
—	—	2.0	—	**0.92**	1.07	6,546	99.4	0.0	0.0	0.6	0.9	6	108	30.7	**0.20**	—	—
3.7	0.7	1.8	0.6	0.98	1.13	3,792	98.8	0.0	0.0	1.2	1.9	4	3,227	15.6	**0.10**	**0.50R**	—
2.8	(0.2)	2.0	0.7	0.95	1.10	15,924	98.9	0.0	0.0	1.1	1.5	4	509	19.1	**0.10**	—	—
2.5	(0.5)	0.6	0.4	1.02	1.18	1,721	97.3	0.0	0.1	2.6	14.4	9	1,029	13.8	0.80	—	—
2.3	(0.7)	1.9	0.7	1.06	1.22	493	98.0	0.0	0.0	2.0	9.8	120	125	25.4	0.73	—	—
—	—	2.7	1.1	0.93	1.08	1,258	68.4	8.4	16.4	6.8	7.4	130	249	23.2	0.86	—	—
4.4	**1.4**	0.0	0.2	0.98	1.13	1,028	99.1	0.0	0.0	0.9	8.1	117	240	29.2	0.83	—	—
—	—	1.1	0.6	1.14	1.31	453	99.4	0.0	0.0	0.7	6.8	59	167	24.5	0.80	—	—
6.4	**3.4**	1.1	0.5	0.93	1.08	4,477	94.5	0.0	0.0	5.5	16.0	28	30	43.0	0.97	—	—
6.4	**3.4**	0.4	0.4	1.02	1.18	2,529	96.3	0.0	0.0	3.7	17.5	7	517	15.4	1.38	2.00R	0.25
6.3	**3.3**	0.6	0.3	0.93	1.08	1,607	93.2	0.0	0.7	6.1	16.4	14	398	15.8	1.44	2.00R	0.25
—	—	0.0	0.0	**0.89**	1.03	819	95.9	0.0	0.0	4.1	9.1	53	71	30.3	1.04	—	0.25

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Bull Market Return (%) Cat +/-	Bear Market Return (%) Fund	Bear Market Return (%) Cat +/-	3-Year Annual Return (%) Fund	3-Year Annual Return (%) Cat +/-	5-Year Annual Return (%) Fund	5-Year Annual Return (%) Cat +/-
		Hennessy Cornerstone Val (HFCVX)		V	**6.4**	12.5	**44.6**	(43.1)	0.5	**136.4**	**38.1**	(61.6)	(11.0)	**20.1**	**5.7**	(0.2)	0.1
		Hennessy Total Return (HDOGX)		V	**10.8**	14.0	16.9	**(31.8)**	2.0	79.8	(18.5)	(49.5)	1.1	13.9	(0.5)	0.5	0.8
		Homestead Value (HOVLX)		V	1.6	13.0	26.9	(36.5)	3.2	101.2	2.9	(52.3)	(1.7)	13.4	(1.0)	(0.9)	(0.6)
		ING Corporate Leaders B (LEXCX)		V	**12.2**	**21.1**	12.1	**(29.3)**	10.8	95.1	(3.2)	**(45.0)**	**5.6**	15.1	0.7	**3.6**	**3.9**
		Janus Grth & Inc T (JAGIX)	G		(1.6)	8.6	**38.6**	(42.5)	8.6	85.3	(13.0)	(52.1)	(1.5)	14.0	(0.4)	(1.6)	(1.3)
		Janus Research T (JAMRX)	G		(4.0)	**20.9**	**43.0**	(44.4)	**24.5**	**117.1**	**18.8**	(53.5)	(2.9)	**18.4**	**4.0**	**2.8**	**3.1**
		Janus T (JANSX)	G		(5.9)	11.2	37.2	(39.9)	**15.2**	84.1	(14.2)	(48.5)	2.1	12.8	(1.6)	(0.1)	0.2
	C	Janus Twenty T (JAVLX)	G		(8.2)	6.9	**43.2**	(42.0)	**35.9**	75.1	(23.2)	**(47.0)**	**3.6**	12.0	(2.4)	**2.1**	**2.4**
		Jensen Quality Grth J (JENSX)	G		(1.1)	11.7	28.9	**(29.0)**	7.2	85.0	(13.3)	**(41.1)**	**9.5**	12.5	(1.9)	**1.6**	**1.9**
		Longleaf Partners (LLPFX)	G	V	(2.9)	**17.8**	**53.5**	(50.6)	(0.5)	**122.4**	**24.1**	(59.8)	(9.2)	**20.7**	**6.3**	(2.9)	(2.6)
		Mairs & Power Grth Inv (MPGFX)	G	V	0.7	**17.3**	22.5	**(28.6)**	4.9	95.8	(2.5)	**(44.8)**	**5.8**	13.1	(1.3)	**1.6**	**1.9**
		Manning & Napier Equity (EXEYX)	G	V	(6.1)	13.8	**39.5**	(36.4)	3.7	97.5	(0.8)	(48.7)	1.9	14.2	(0.2)	(0.3)	0.0
		Marsico Flex Cap (MFCFX)	G		(4.4)	**35.8**	**51.0**	**(34.4)**	**15.0**	**161.7**	**63.4**	**(47.4)**	**3.2**	**25.2**	**10.8**	**8.1**	**8.4**
		Marsico Focus (MFOCX)	G		(2.7)	**18.3**	30.4	(40.8)	12.9	91.9	(6.4)	(51.6)	(1.0)	14.5	0.1	0.1	0.4
		Muhlenkamp (MUHLX)		V	(4.8)	6.1	31.4	(40.4)	(9.7)	82.6	(15.7)	(54.0)	(3.4)	9.9	(4.5)	(6.5)	(6.2)
I		Northern Stk Idx (NOSIX)	G	V	1.8	14.8	26.2	(37.2)	5.2	93.0	(5.3)	(51.1)	(0.5)	13.8	(0.6)	(0.5)	(0.2)
	C	Nubrgr Ber Guard Inv (NGUAX)	G		(3.0)	**19.5**	30.2	(38.3)	7.6	98.5	0.2	**(47.3)**	**3.3**	14.7	0.3	0.0	0.3
		Oakmark I (OAKMX)	G	V	1.8	12.1	**44.7**	**(32.7)**	(3.7)	**119.0**	**20.7**	(49.4)	1.2	**18.2**	**3.8**	**1.4**	**1.7**
		Oakmark Select I (OAKLX)	G	V	**2.1**	13.2	**52.4**	(36.3)	(14.1)	**131.1**	**32.8**	(53.7)	(3.1)	**20.8**	**6.4**	(0.7)	(0.4)
		Parnassus Equity Inc Inv (PRBLX)	G	V	**3.1**	8.8	28.7	**(23.0)**	**14.1**	79.7	(18.6)	**(35.6)**	**15.0**	13.0	(1.4)	**4.9**	**5.2**
		Pax World Grth Inv (PXWGX)	G		(2.1)	**22.2**	**38.9**	(41.6)	**13.3**	**110.5**	**12.2**	(50.3)	0.3	**18.4**	**4.0**	**1.9**	**2.2**
		Payden Value Leaders (PYVLX)		V	**14.3**	12.5	18.7	(40.5)	2.1	83.6	(14.7)	(55.5)	(4.9)	15.1	0.7	(1.5)	(1.2)
		PRIMECAP Odyssey Grth (POGRX)	G		(2.3)	15.3	**40.9**	**(34.3)**	4.8	**111.1**	**12.8**	**(47.3)**	**3.3**	**16.7**	**2.3**	**1.8**	**2.1**
		PRIMECAP Odyssey Stk (POSKX)	G		**2.0**	11.8	**37.8**	**(33.3)**	4.1	93.0	(5.3)	**(45.4)**	**5.2**	**16.3**	**1.9**	**1.8**	**2.1**
I		Rydex NQ100 Inv (RYOCX)	G		**2.4**	**18.5**	**52.2**	(41.9)	**18.0**	**111.9**	**13.6**	(50.3)	0.3	**22.7**	**8.3**	**4.8**	**5.1**
I		Schwab 1000 Idx (SNXFX)	G	V	1.2	15.9	27.6	(37.3)	5.7	96.2	(2.1)	(50.7)	(0.1)	14.4	0.0	(0.2)	0.1
		Schwab Core Equity Inv (SWANX)	G	V	0.7	12.4	20.0	**(33.3)**	5.6	78.7	(19.6)	**(46.5)**	**4.1**	10.8	(3.6)	(0.9)	(0.6)
I		Schwab S&P 500 (SWPPX)	G	V	**2.0**	14.9	26.2	(36.8)	5.5	93.3	(5.0)	(50.7)	(0.1)	14.0	(0.4)	(0.3)	0.0
I		Schwab Tot Stk Mkt Idx (SWTSX)	G	V	1.3	17.2	28.2	(36.6)	5.4	99.3	1.0	(50.1)	0.5	15.0	0.6	0.3	0.6
		Selected American S (SLASX)	G	V	(4.4)	12.5	31.6	(39.5)	4.7	102.1	3.8	(54.4)	(3.8)	12.3	(2.1)	(2.1)	(1.8)
		Sequoia (SEQUX)	G	V	**13.1**	**19.5**	15.3	**(27.1)**	8.3	85.8	(12.5)	**(40.7)**	**9.9**	15.9	1.5	**4.3**	**4.6**
		Shelton Core Value Dir (EQTIX)		V	1.8	**18.8**	26.7	**(31.6)**	1.3	**107.0**	**8.7**	(48.7)	1.9	15.3	0.9	1.2	1.5
		Sound Shore (SSHFX)		V	(6.2)	12.1	26.6	(35.6)	2.5	79.1	(19.2)	**(47.5)**	**3.1**	10.0	(4.4)	(2.6)	(2.3)
		T. Rowe Price BlChpGr (TRBCX)	G		1.5	16.4	**42.5**	(42.7)	13.0	97.0	(1.3)	(50.0)	0.6	**19.0**	**4.6**	**1.7**	**2.0**
		T. Rowe Price Div Grth (PRDGX)	G	V	**3.5**	13.2	26.1	**(33.3)**	7.0	82.9	(15.4)	**(45.2)**	**5.4**	13.9	(0.5)	1.1	1.4
I		T. Rowe Price Eq Idx 500 (PREIX)	G	V	1.8	14.7	26.3	(37.1)	5.1	93.0	(5.3)	(51.0)	(0.4)	13.8	(0.6)	(0.5)	(0.2)
		T. Rowe Price Eq Inc (PRFDX)		V	(0.8)	15.1	25.6	(35.8)	3.2	102.1	3.8	(52.5)	(1.9)	12.8	(1.6)	(1.0)	(0.7)
		T. Rowe Price Gr Stk (PRGFX)	G		(1.0)	16.9	**43.2**	(42.3)	10.3	95.7	(2.6)	(49.1)	1.5	**18.3**	**3.9**	1.1	1.4
		T. Rowe Price New Amer Grth (PRWAX)	G		(0.5)	**19.3**	**49.3**	(38.4)	**13.7**	**107.6**	**9.3**	**(45.4)**	**5.2**	**21.0**	**6.6**	**4.4**	**4.7**
		T. Rowe Price Spect Grth (PRSGX)	G	V	(3.6)	16.8	**40.9**	(41.6)	8.6	**110.5**	**12.2**	(52.7)	(2.1)	**16.6**	**2.2**	0.1	0.4
		T. Rowe Price Value (TRVLX)		V	(2.0)	15.9	37.1	(39.8)	0.7	**115.1**	**16.8**	(54.3)	(3.7)	15.9	1.5	(1.1)	(0.8)
		TCW Dividend Focused N (TGIGX)		V	(2.1)	**19.0**	32.7	(44.0)	1.5	**113.3**	**15.0**	(57.1)	(6.5)	15.6	1.2	(2.5)	(2.2)
I		TIAA-CREF Eq Idx Rtl (TINRX)	G	V	0.7	16.6	28.1	(37.4)	5.0	99.4	1.1	(51.1)	(0.5)	14.6	0.2	(0.2)	0.1
		USAA Aggressive Grth (USAUX)	G		(2.5)	17.3	28.6	(41.5)	**14.8**	92.6	(5.7)	(52.5)	(1.9)	13.7	(0.7)	(0.3)	0.0
		USAA Grth & Inc (USGRX)	G	V	(2.6)	15.9	32.2	(41.5)	9.4	97.6	(0.7)	(53.1)	(2.5)	14.3	(0.1)	(0.9)	(0.6)
		USAA Grth (USAAX)	G		(2.0)	16.2	27.8	(45.3)	**19.7**	78.5	(19.8)	(51.8)	(1.2)	13.3	(1.1)	(1.0)	(0.7)
		USAA Inc Stk (USISX)		V	**3.7**	13.0	16.5	(35.7)	(3.4)	86.1	(12.2)	(52.4)	(1.8)	10.9	(3.5)	(3.2)	(2.9)
I		USAA S&P 500 Idx Mbr (USSPX)	G	V	1.7	14.8	26.2	(37.2)	5.3	93.1	(5.2)	(51.1)	(0.5)	13.8	(0.6)	(0.5)	(0.2)
		USAA Value (UVALX)		V	(0.5)	16.0	30.7	(36.1)	1.2	**106.9**	**8.6**	(51.0)	(0.4)	14.7	0.3	(0.5)	(0.2)
I		Vanguard 500 Idx Inv (VFINX)	G	V	**1.9**	14.9	26.4	(37.1)	5.3	93.6	(4.7)	(50.9)	(0.3)	14.0	(0.4)	(0.4)	(0.1)
	C	Vanguard Cap Opprt Inv (VHCOX)	G		(6.2)	11.0	**48.9**	(39.1)	10.5	99.2	0.9	(49.2)	1.4	15.7	1.3	0.8	1.1
	C	Vanguard Capital Value Inv (VCVLX)	G	V	(14.0)	**20.2**	**81.4**	(48.9)	(7.7)	**190.5**	**92.2**	(62.7)	(12.1)	**23.3**	**8.9**	(2.4)	(2.1)
I		Vanguard Div Apprec Inv (VDAIX)	G	V	**6.0**	14.5	19.1	**(26.6)**	5.5	81.5	(16.8)	**(41.0)**	**9.6**	13.1	(1.3)	**2.3**	**2.6**
		Vanguard Divers Eq Inv (VDEQX)	G	V	(1.1)	16.1	33.8	(39.5)	4.3	103.0	4.7	(52.2)	(1.6)	15.4	1.0	(0.6)	(0.3)
		Vanguard Dividend Grth Inv (VDIGX)	G	V	**9.4**	11.4	21.7	**(25.6)**	7.0	72.6	(25.7)	**(37.9)**	**12.7**	14.0	(0.4)	**3.4**	**3.7**
		Vanguard Equity-Inc Inv (VEIPX)		V	**10.6**	14.8	17.1	**(31.0)**	4.8	92.7	(5.6)	(48.8)	1.8	14.1	(0.3)	**1.5**	**1.8**
I		Vanguard FTSE Soc Idx Inv (VFTSX)	G		(0.8)	14.4	35.1	(42.4)	(2.4)	**104.9**	**6.6**	(56.5)	(5.9)	15.3	0.9	(2.9)	(2.6)
		Vanguard Gr & Inc Inv (VQNPX)	G	V	**2.4**	14.6	22.4	(37.8)	2.6	88.3	(10.0)	(51.9)	(1.3)	12.8	(1.6)	(1.7)	(1.4)

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							
3.8	0.8	3.3	1.1	1.22	1.41	118	96.9	0.0	0.0	3.1	33.3	40	52	23.4	1.30	—	—
3.6	0.6	1.5	0.7	**0.76**	0.88	69	73.2	0.0	(35.7)	62.5	0.0	21	17	67.0	1.26	—	0.15
4.8	**1.8**	1.6	0.7	1.07	1.24	537	97.7	0.0	0.0	2.3	3.1	4	45	39.8	0.73	2.00R	—
7.4	**4.4**	1.7	1.1	0.94	1.09	650	100.0	0.0	0.0	0.0	0.0	0	21	78.4	**0.59**	—	—
2.0	(1.0)	1.1	0.8	1.00	1.16	1,373	96.2	1.3	2.5	0.0	10.0	65	74	29.0	0.93	—	—
3.3	0.3	0.6	0.1	1.02	1.18	1,307	98.4	0.0	0.7	1.0	18.8	88	113	21.2	1.08	—	—
1.3	(1.7)	0.5	0.1	**0.91**	1.06	2,162	93.1	0.0	1.7	5.2	14.3	90	80	29.5	1.00	—	—
4.8	**1.8**	0.1	0.5	1.04	1.20	3,173	97.3	0.0	0.5	2.2	16.1	56	40	52.8	0.97	—	—
2.9	(0.1)	1.1	0.5	**0.87**	1.01	2,348	99.1	0.0	0.0	0.9	0.0	7	29	45.8	0.92	—	0.25
3.7	0.7	0.5	0.4	1.10	1.27	7,959	98.1	0.0	0.0	1.9	14.5	37	25	61.2	0.91	—	—
5.5	**2.5**	1.4	0.8	1.02	1.18	1,976	98.6	0.0	0.0	1.4	0.0	2	47	42.5	**0.71**	—	—
4.5	**1.5**	0.2	0.4	1.06	1.22	1,898	97.0	0.0	0.0	3.0	1.2	54	62	31.0	1.05	—	—
—	—	0.4	0.6	0.98	1.14	417	86.2	7.4	0.2	6.2	29.5	231	58	31.9	1.49	2.00R	0.25
3.8	0.8	0.0	0.3	1.02	1.18	998	95.7	0.0	0.0	4.3	5.8	82	38	37.8	1.34	2.00R	0.25
1.7	(1.3)	0.1	0.6	0.93	1.08	488	78.4	0.0	0.0	21.6	2.2	75	39	41.2	1.24	—	—
2.5	(0.5)	1.8	0.6	0.95	1.10	2,718	96.9	0.0	0.0	3.1	3.2	4	503	22.3	**0.10**	—	—
3.7	0.7	0.7	0.9	**0.92**	1.06	929	96.1	0.0	0.0	3.9	10.5	32	32	41.3	0.92	—	—
4.1	**1.1**	0.8	0.6	1.09	1.26	5,032	95.2	0.0	0.0	4.9	6.8	18	57	23.0	1.11	—	—
3.6	0.6	0.2	0.5	1.11	1.28	2,483	94.7	0.0	0.0	5.3	4.4	16	21	54.2	1.08	—	—
6.1	**3.1**	1.2	0.5	**0.84**	0.97	3,397	93.6	0.0	0.0	6.4	3.9	54	41	40.1	0.99	—	—
4.1	**1.1**	0.0	0.4	0.96	1.12	112	96.5	0.0	0.0	3.5	10.7	25	85	19.7	1.29	—	0.25
2.5	(0.5)	4.1	1.0	**0.91**	1.06	77	80.2	0.0	13.8	5.9	0.1	167	66	23.1	0.83	2.00R	—
—	—	0.4	0.1	1.04	1.20	1,798	99.9	0.0	0.0	0.2	10.7	13	119	33.0	**0.69**	**2.00R**	—
—	—	1.3	0.3	**0.89**	1.03	1,057	90.1	0.0	0.0	9.9	16.1	24	105	41.0	0.72	2.00R	—
3.0	0.0	0.0	0.0	0.97	1.12	585	92.5	0.1	0.3	7.2	4.7	39	109	50.9	1.31	—	—
3.1	0.1	2.0	0.8	0.95	1.10	4,517	100.1	0.0	0.0	(0.1)	0.7	5	977	16.8	**0.29**	**2.00R**	—
3.6	0.6	1.0	0.4	**0.92**	1.07	1,702	98.2	0.0	0.0	1.8	1.1	35	137	25.0	0.74	2.00R	—
2.8	(0.2)	2.0	0.7	0.95	1.10	10,913	100.2	0.0	0.0	(0.2)	0.4	3	501	19.1	**0.09**	**2.00R**	—
3.9	0.9	1.9	0.6	0.96	1.12	1,738	99.3	0.0	0.0	0.7	0.8	1	2,281	15.4	**0.09**	**2.00R**	—
3.3	0.3	0.4	0.1	1.06	1.22	2,388	95.5	0.0	0.1	4.4	18.3	9	83	40.2	0.93	—	0.25
5.5	**2.5**	0.0	0.7	**0.82**	0.95	4,895	73.0	0.0	0.0	27.1	15.9	23	37	50.3	1.04	—	—
5.3	**2.3**	1.7	0.6	0.99	1.15	133	94.6	0.0	5.3	0.1	4.7	13	119	21.8	0.87	—	—
3.4	0.4	1.1	0.6	0.98	1.13	1,592	96.9	0.0	0.0	3.1	10.2	64	44	31.1	0.95	—	—
3.1	0.1	0.2	0.0	0.96	1.11	10,661	98.9	0.0	0.7	0.4	3.8	47	142	36.5	0.77	—	—
3.8	0.8	1.5	0.7	**0.88**	1.02	1,983	95.2	0.0	0.1	4.7	3.2	16	120	20.4	**0.68**	—	—
2.6	(0.4)	1.8	0.6	0.95	1.10	13,514	96.7	0.0	0.0	3.3	0.1	8	504	21.4	**0.30**	**0.50R**	—
4.0	**1.0**	2.0	1.0	1.07	1.24	19,081	94.1	0.8	0.7	4.5	4.6	12	123	23.0	**0.69**	—	—
3.6	0.6	0.0	0.2	0.95	1.10	22,672	97.9	0.0	1.8	0.3	6.9	42	122	35.6	**0.70**	—	—
4.1	**1.1**	0.2	0.8	0.94	1.09	2,174	93.2	0.0	1.4	5.4	5.6	60	133	25.6	0.83	—	—
4.7	**1.7**	1.1	0.8	1.04	1.20	3,046	96.6	0.2	1.1	2.2	27.4	7	12	97.1	0.80	—	—
4.1	**1.1**	1.4	0.7	1.10	1.27	11,391	97.4	0.1	1.9	0.6	5.0	30	122	23.2	0.85	—	—
4.1	**1.1**	1.3	0.8	1.10	1.27	524	97.4	0.0	0.0	2.6	3.4	38	57	30.6	1.20	—	0.25
—	—	1.1	0.5	0.98	1.13	361	96.6	0.0	3.1	0.3	0.6	11	2,928	17.4	**0.28**	—	0.13
1.3	(1.7)	0.0	0.1	1.01	1.16	1,118	97.1	0.0	0.0	2.9	4.3	63	132	27.7	1.02	—	—
2.3	(0.7)	0.8	0.8	1.02	1.17	1,100	98.2	0.0	0.1	1.7	6.1	52	234	18.6	0.98	—	—
0.0	(3.0)	0.3	0.0	**0.92**	1.07	914	98.3	0.0	0.0	1.7	4.2	39	84	29.0	1.00	—	—
2.0	(1.0)	1.2	0.8	0.95	1.10	1,552	97.2	0.0	0.0	2.8	1.1	38	265	23.0	0.84	—	—
2.6	(0.4)	2.0	0.6	0.95	1.10	1,968	97.1	0.2	(30.3)	33.0	1.9	4	502	48.3	**0.25**	—	—
4.3	**1.3**	1.2	0.5	1.07	1.24	581	96.8	0.0	0.0	3.2	5.5	22	130	19.1	1.15	—	—
2.8	(0.2)	1.9	0.3	0.95	1.10	25,967	99.8	0.0	0.0	0.2	0.1	5	509	20.5	**0.17**	—	—
5.6	**2.6**	0.5	0.7	1.09	1.26	2,487	96.9	0.0	0.0	3.1	12.5	9	121	35.2	**0.48**	**1.00R**	—
2.6	(0.4)	1.1	0.7	1.46	1.69	633	97.3	0.0	1.3	1.4	14.8	149	145	21.1	**0.44**	—	—
—	—	2.0	0.6	**0.83**	0.96	2,011	100.0	0.0	0.0	0.0	0.0	15	128	43.4	**0.30**	—	—
—	—	1.2	0.4	1.01	1.17	1,142	95.6	0.0	0.2	4.1	6.1	3	9	100.0	**0.40**	—	—
4.9	**1.9**	2.0	0.3	**0.76**	0.88	7,710	94.7	0.0	0.0	5.3	4.3	17	49	28.0	**0.34**	—	—
4.9	**1.9**	2.8	0.6	**0.92**	1.07	3,328	95.1	0.0	0.0	4.9	4.6	29	153	31.6	**0.31**	—	—
0.8	(2.2)	1.2	0.2	1.05	1.21	345	99.9	0.0	0.0	0.1	0.3	11	290	32.9	**0.29**	—	—
2.2	(0.8)	1.9	0.6	0.95	1.10	2,689	94.7	0.0	0.0	5.3	0.2	120	483	24.4	**0.34**	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
I		Vanguard Gr Idx Inv (VIGRX)	G		1.7	16.9	36.2	(38.4)	12.5	94.9	(3.4)	(47.1)	3.5	17.4	3.0	2.4	2.7
		Vanguard Grth Equity Inv (VGEQX)	G		0.4	17.2	33.7	(47.9)	22.4	94.2	(4.1)	(55.5)	(4.9)	16.3	1.9	0.1	0.4
I		Vanguard Hi Div Yld Idx Inv (VHDYX)		V	10.3	14.0	17.5	(32.6)	1.5	95.9	(2.4)	(51.8)	(1.2)	13.9	(0.5)	0.2	0.5
I		Vanguard LgCp Idx Inv (VLACX)	G	V	1.4	15.6	27.6	(37.1)	6.2	95.3	(3.0)	(50.5)	0.1	14.3	(0.1)	0.0	0.3
		Vanguard Morgan Gr Inv (VMRGX)	G		(2.6)	18.7	36.0	(41.5)	11.2	99.2	0.9	(50.3)	0.3	16.3	1.9	0.5	0.8
	C	Vanguard PRIMECAP Core Inv (VPCCX)	G		(0.9)	14.8	36.9	(31.4)	7.0	97.0	(1.3)	(43.0)	7.6	15.9	1.5	2.7	3.0
	C	Vanguard PRIMECAP Inv (VPMCX)	G		(1.9)	12.8	34.4	(32.5)	11.4	93.0	(5.3)	(44.3)	6.3	14.2	(0.2)	2.3	2.6
I		Vanguard Tot Stk Idx Inv (VTSMX)	G	V	0.9	17.0	28.7	(37.1)	5.4	100.8	2.5	(50.8)	(0.2)	15.0	0.6	0.2	0.5
		Vanguard US Gr Inv (VWUSX)	G		(0.7)	11.5	34.9	(37.9)	10.1	86.7	(11.6)	(47.2)	3.4	14.3	(0.1)	0.4	0.7
		Vanguard US Value Inv (VUVLX)		V	3.2	13.8	15.2	(34.8)	(0.8)	87.7	(10.6)	(51.9)	(1.3)	10.6	(3.8)	(2.6)	(2.3)
I		Vanguard Val Idx Inv (VIVAX)		V	1.0	14.2	19.5	(36.0)	0.0	96.1	(2.2)	(53.9)	(3.3)	11.3	(3.1)	(2.5)	(2.2)
		Vanguard Windsor II Inv (VWNFX)		V	2.7	10.6	27.0	(36.8)	2.2	92.8	(5.5)	(52.8)	(2.2)	13.0	(1.4)	(1.4)	(1.1)
		Vanguard Windsor Inv (VWNDX)		V	(4.0)	14.8	34.6	(41.1)	(3.3)	106.5	8.2	(56.0)	(5.4)	14.0	(0.4)	(3.3)	(3.0)
		Vice Investor (VICEX)	G	V	10.8	18.0	12.7	(41.6)	17.7	76.1	(22.2)	(52.2)	(1.6)	13.8	(0.6)	0.2	0.5
		Wasatch Large Cap Value (FMIEX)		V	(4.0)	11.1	24.3	(31.2)	12.3	77.7	(20.6)	(43.3)	7.3	9.9	(4.5)	0.5	0.8
		Weitz Partners III Opp Instl (WPOPX)	G	V	5.5	33.0	42.0	(34.5)	(12.9)	122.5	24.2	(41.4)	9.2	25.8	11.4	2.6	2.9
		Weitz Partners Value (WPVLX)	G	V	2.1	27.4	31.2	(38.1)	(8.6)	106.3	8.0	(48.6)	2.0	19.6	5.2	(0.7)	(0.4)
		Weitz Value (WVALX)		V	6.1	19.9	27.6	(40.8)	(10.4)	96.4	(1.9)	(52.9)	(2.3)	17.5	3.1	(2.9)	(2.6)
		WF Adv Grth Inv (SGROX)	G		7.8	26.1	47.3	(40.5)	27.4	140.5	42.2	(48.3)	2.3	26.1	11.7	8.7	9.0
		Yacktman (YACKX)		V	7.3	12.6	59.3	(26.1)	3.3	141.1	42.8	(41.0)	9.6	24.4	10.0	8.0	8.3
		Yacktman Focused (YAFFX)		V	7.4	11.8	62.7	(23.5)	3.4	140.6	42.3	(38.3)	12.3	25.0	10.6	9.1	9.4
		Mid-Cap Stock Category Average			(3.1)	23.6	36.9	(39.6)	9.5	121.7	0.0	(51.2)	0.0	17.7	0.0	1.2	0.0
		AmCent Heritage Inv (TWHIX)	G		(6.6)	31.3	36.8	(46.2)	45.7	123.5	1.8	(51.8)	(0.6)	18.8	1.1	5.6	4.4
		AmCent Mid Cap Value Inv (ACMVX)		V	(0.8)	19.5	30.2	(24.5)	(2.2)	103.1	(18.6)	(41.6)	9.6	15.6	(2.1)	2.7	1.5
		Ariel (ARGFX)	G	V	(11.4)	25.9	63.4	(48.3)	(1.8)	204.5	82.8	(64.3)	(13.1)	22.2	4.5	(1.5)	(2.7)
		Ariel Appreciation (CAAPX)	G	V	(7.4)	19.6	62.9	(40.8)	(1.4)	161.7	40.0	(55.1)	(3.9)	21.7	4.0	1.0	(0.2)
	C	Artisan Mid Cap Inv (ARTMX)	G		(2.1)	31.5	50.2	(44.2)	21.2	142.4	20.7	(52.0)	(0.8)	24.6	6.9	5.5	4.3
	C	Artisan Mid Cap Val Inv (ARTQX)		V	6.4	14.3	39.2	(27.6)	1.6	113.2	(8.5)	(41.5)	9.7	19.2	1.5	4.5	3.3
		Aston/Fairpointe Mid Cap N (CHTTX)	G	V	(6.6)	23.0	66.1	(42.9)	12.9	159.8	38.1	(54.4)	(3.2)	24.0	6.3	4.2	3.0
		Baron Asset R (BARAX)	G		(3.0)	21.2	31.7	(40.8)	10.1	113.9	(7.8)	(53.4)	(2.2)	15.7	(2.0)	0.2	(1.0)
		Baron Grth R (BGRFX)	G		1.2	24.0	34.2	(39.2)	6.5	119.3	(2.4)	(51.4)	(0.2)	19.0	1.3	1.7	0.5
		Baron Opportunity R (BIOPX)	G		(6.2)	25.4	61.7	(46.1)	21.1	147.5	25.8	(54.3)	(3.1)	23.9	6.2	4.4	3.2
		Baron Partners R (BPTRX)	G		(5.8)	31.5	28.2	(46.7)	11.3	130.2	8.5	(60.7)	(9.5)	16.7	(1.0)	(1.2)	(2.4)
		Buffalo Mid Cap (BUFMX)	G		(5.9)	24.3	48.7	(39.5)	9.9	117.7	(4.0)	(49.3)	1.9	20.3	2.6	3.0	1.8
		Delafield (DEFIX)		V	(7.2)	26.0	54.8	(37.6)	4.8	164.7	43.0	(52.0)	(0.8)	21.9	4.2	3.4	2.2
I		Dreyfus MidCap Idx (PESPX)	G	V	(2.3)	26.0	37.0	(36.5)	7.5	131.1	9.4	(49.5)	1.7	19.0	1.3	2.9	1.7
		FBR Focus Investor (FBRVX)	G		3.6	24.5	34.7	(33.9)	2.2	99.9	(21.8)	(45.5)	5.7	20.2	2.5	3.3	2.1
		Fidelity Grth Strat (FDEGX)	G		(9.0)	25.6	39.6	(49.3)	18.7	114.6	(7.1)	(58.5)	(7.3)	16.9	(0.8)	(0.8)	(2.0)
		Fidelity Leveraged Co Stk (FLVCX)	G	V	(10.7)	24.5	59.5	(54.6)	17.8	165.9	44.2	(64.5)	(13.3)	21.0	3.3	(1.0)	(2.2)
		Fidelity Low-Priced Stk (FLPSX)	G	V	(0.1)	20.7	39.0	(36.2)	3.1	119.0	(2.7)	(48.8)	2.4	18.8	1.1	2.0	0.8
		Fidelity Mid Cap Enhcd Idx (FMEIX)	G	V	(1.7)	22.3	37.5	(38.8)	—	123.3	1.6	—	—	18.3	0.6	—	—
		Fidelity Mid Cap Grth (FSMGX)	G		(8.4)	25.2	46.4	(49.3)	2.4	126.9	5.2	(57.6)	(6.4)	18.8	1.1	(2.7)	(3.9)
		Fidelity Mid Cap Value (FSMVX)		V	(4.3)	25.3	35.4	(40.6)	2.6	136.8	15.1	(55.5)	(4.3)	17.6	(0.1)	(0.2)	(1.4)
		Fidelity Mid-Cap Stk (FMCSX)	G		(2.5)	23.5	50.3	(46.0)	8.1	135.3	13.6	(56.1)	(4.9)	21.9	4.2	1.1	(0.1)
I		Fidelity Spar Ext Mkt Inv (FSEMX)	G	V	(3.9)	28.5	36.6	(38.5)	5.3	134.9	13.2	(51.9)	(0.7)	19.1	1.4	1.8	0.6
		Fidelity Value (FDVLX)		V	(6.8)	22.2	44.0	(46.6)	2.2	148.8	27.1	(61.5)	(10.3)	18.0	0.3	(2.2)	(3.4)
		Fidelity Value Strategies (FSLSX)	G	V	(9.3)	26.4	59.1	(51.2)	5.6	177.1	55.4	(64.1)	(12.9)	22.2	4.5	(1.2)	(2.4)
	C	FMI Common Stk (FMIMX)	G	V	4.5	22.1	33.8	(20.5)	(2.0)	116.7	(5.0)	(38.3)	12.9	19.5	1.8	5.9	4.7
		Janus Enterprise T (JAENX)	G		(1.9)	25.8	42.9	(43.2)	21.8	128.3	6.6	(52.0)	(0.8)	20.8	3.1	4.1	2.9
	C	Longleaf Partners Sm-Cap (LLSCX)	G	V	1.7	22.3	49.3	(44.0)	2.7	145.7	24.0	(57.7)	(6.5)	22.9	5.2	1.4	0.2
		Madison Mosaic Mid-Cap (GTSGX)	G		5.0	21.1	24.5	(36.7)	8.6	100.9	(20.8)	(47.6)	3.6	16.6	(1.1)	1.7	0.5
		Meridian Grth (MERDX)	G		1.0	31.3	36.1	(30.4)	5.4	118.1	(3.6)	(42.0)	9.2	21.8	4.1	5.8	4.6
		Meridian Value (MVALX)	G	V	(2.4)	18.2	21.3	(32.0)	7.7	81.2	(40.5)	(44.0)	7.2	11.8	(5.9)	0.5	(0.7)
		Nicholas (NICSX)	G	V	4.3	20.9	34.2	(31.6)	1.6	105.9	(15.8)	(43.5)	7.7	19.2	1.5	3.3	2.1
I		Northern Mid Cap Idx (NOMIX)	G	V	(2.1)	26.2	37.1	(36.6)	7.6	131.9	10.2	(49.6)	1.6	19.2	1.5	2.9	1.7
		Northern Mlt-Mgr Mid Cap (NMMCX)	G	V	(3.0)	24.3	39.6	(38.9)	7.0	126.4	4.7	(51.2)	0.0	18.9	1.2	1.9	0.7
		Nubrgr Ber Genesis Inv (NBGNX)	G		4.6	21.4	26.3	(32.9)	21.8	103.3	(18.4)	(43.7)	7.5	17.1	(0.6)	5.6	4.4

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
2.8	(0.2)	1.1	0.1	**0.91**	1.06	2,897	100.0	0.0	0.0	0.0	0.7	26	426	25.8	**0.26**	—	—
1.5	(1.5)	0.5	0.0	**0.89**	1.03	630	94.0	0.0	0.0	6.1	7.1	44	89	30.7	**0.51**	—	—
—	—	2.8	0.4	0.98	1.14	908	99.8	0.0	0.0	0.2	0.0	16	428	35.4	**0.30**	—	—
—	—	1.8	0.6	0.95	1.10	293	99.7	0.0	0.0	0.3	0.5	8	751	18.9	**0.26**	—	—
3.4	0.4	0.6	0.3	0.96	1.11	5,323	95.8	0.2	0.6	3.4	5.8	55	334	24.5	**0.44**	—	—
—	—	1.2	0.2	0.95	1.10	4,628	96.9	0.0	0.0	3.1	15.4	9	136	28.7	**0.51**	**1.00R**	—
5.3	**2.3**	1.1	0.6	0.96	1.12	14,935	98.3	0.0	0.0	1.7	14.7	8	116	36.8	**0.45**	**1.00R**	—
3.7	0.7	1.8	0.2	0.98	1.14	62,668	99.7	0.0	0.0	0.3	0.5	5	3,322	16.8	**0.18**	—	—
0.0	(3.0)	0.4	0.0	0.95	1.10	2,697	95.4	0.0	0.3	4.3	4.3	89	120	31.4	**0.44**	—	—
2.9	(0.1)	2.1	0.8	1.01	1.16	499	99.5	0.0	0.0	0.5	0.5	60	191	24.2	**0.29**	—	—
3.3	0.3	2.5	0.4	1.03	1.19	1,814	100.0	0.0	0.0	0.0	0.2	27	410	31.5	**0.26**	—	—
4.2	**1.2**	2.3	0.7	0.99	1.15	18,387	97.1	0.0	0.0	2.9	6.7	23	263	28.0	**0.35**	—	—
2.5	(0.5)	1.6	0.6	1.10	1.27	6,522	95.5	0.0	0.0	4.5	14.7	49	165	21.3	**0.33**	—	—
—	—	1.0	0.5	**0.84**	0.98	80	94.5	0.0	(0.7)	6.3	32.1	21	40	42.8	1.61	1.00R	0.25
6.2	**3.2**	1.4	0.6	**0.92**	1.07	1,659	96.4	0.0	0.0	3.6	4.9	26	75	19.2	1.10	2.00R	—
—	—	0.0	0.2	**0.92**	1.06	542	88.7	(0.4)	0.2	11.5	1.2	64	49	44.8	1.37	—	—
3.3	0.3	0.0	0.4	0.98	1.14	642	89.0	0.0	0.0	11.0	1.6	42	40	40.3	1.21	—	—
2.3	(0.7)	0.2	0.5	**0.92**	1.06	950	85.7	0.0	0.0	14.3	6.5	42	34	43.0	1.21	—	—
6.9	**3.9**	0.0	0.0	0.93	1.08	1,902	95.8	0.0	0.0	4.3	3.4	54	103	30.8	1.29	—	—
10.6	**7.6**	1.1	1.1	1.07	1.24	6,280	89.0	0.0	1.2	9.7	0.7	10	54	53.6	0.85	2.00R	—
11.3	**8.3**	0.6	1.1	1.08	1.25	4,424	88.8	0.2	1.0	10.0	1.3	6	53	60.3	1.25	2.00R	—
5.7	**0.0**	**0.3**	**0.5**	**1.00**	**1.25**	**1,436**	**95.2**	**0.1**	**0.5**	**4.2**	**5.6**	**70**	**222**	**27.3**	**1.06**	**—**	**—**
7.5	**1.8**	0.0	0.2	1.01	1.27	2,254	97.4	0.0	1.5	1.1	11.2	95	104	21.7	1.01	—	—
—	—	1.5	1.3	**0.84**	1.06	1,372	97.7	0.0	1.4	1.0	4.4	71	116	20.8	1.01	—	—
4.3	(1.4)	0.2	0.4	1.56	1.97	1,500	98.9	0.0	0.0	1.1	0.0	29	39	37.0	1.04	—	0.25
4.8	(0.9)	0.4	0.8	1.31	1.64	1,245	99.0	0.0	0.0	1.1	0.0	26	41	37.2	1.15	—	0.25
6.0	0.3	0.0	0.6	0.97	1.22	5,016	95.6	0.0	0.0	4.4	9.4	63	70	27.1	1.29	—	—
10.5	**4.8**	0.6	1.0	0.92	1.16	7,128	96.4	0.0	0.0	3.6	3.7	32	58	24.8	1.21	—	—
7.7	**2.0**	0.2	0.4	1.18	1.48	1,487	98.9	0.0	0.0	1.1	2.1	11	47	34.0	1.15	—	0.25
5.3	(0.4)	0.0	0.8	0.98	1.23	2,055	98.3	0.0	0.2	1.5	2.7	24	69	32.7	1.32	—	0.25
6.9	**1.2**	0.0	0.2	0.95	1.19	4,450	96.6	0.0	0.2	3.2	7.5	14	104	25.6	1.32	—	0.25
8.7	**3.0**	0.0	0.0	0.95	1.19	267	93.6	0.0	0.8	5.6	7.2	65	60	31.4	1.44	—	0.25
7.5	**1.8**	0.0	0.3	1.15	1.45	996	128.9	0.0	0.2	(29.1)	5.2	16	32	81.3	1.37	—	0.25
6.1	0.4	0.0	0.3	1.00	1.25	670	96.1	0.0	0.0	3.9	2.5	21	53	31.5	1.04	2.00R	—
9.0	**3.3**	0.0	0.4	1.32	1.66	1,216	86.1	0.0	0.0	13.9	1.7	38	66	37.6	1.29	2.00R	0.25
6.5	0.8	0.7	0.8	1.02	1.28	2,264	98.6	0.0	1.2	0.2	0.0	19	402	7.0	**0.50**	—	—
11.7	**6.0**	0.0	0.9	1.03	1.29	618	97.9	0.0	0.0	2.1	0.0	124	23	79.1	1.52	1.00R	0.25
(0.2)	(5.9)	0.0	0.0	1.02	1.28	1,537	98.1	0.0	0.0	1.9	8.6	116	101	18.5	**0.78**	**1.50R**	—
12.1	**6.4**	1.2	0.4	1.33	1.67	3,016	94.5	0.7	0.4	4.5	12.0	18	161	35.0	0.85	1.50R	—
8.6	**2.9**	0.7	1.0	**0.91**	1.15	23,444	94.8	0.3	0.5	4.4	33.1	15	926	18.5	0.83	1.50R	—
—	—	0.7	—	0.98	1.23	70	95.3	0.0	0.0	4.7	6.6	59	237	15.7	**0.61**	**0.75R**	—
1.9	(3.8)	0.0	0.2	1.04	1.31	230	98.7	0.0	0.0	1.3	8.6	143	101	18.7	**0.79**	**0.75R**	—
6.1	0.4	0.8	0.4	1.08	1.36	529	99.6	0.0	0.0	0.4	0.0	133	100	16.0	0.91	0.75R	—
4.0	(1.7)	0.2	0.5	1.06	1.33	5,162	94.4	0.4	0.0	5.2	8.6	131	212	14.0	**0.61**	**0.75R**	—
6.7	1.0	1.2	0.8	1.06	1.33	3,416	99.0	0.0	0.0	1.0	2.5	8	3,098	4.9	**0.10**	**0.75R**	—
5.7	0.0	0.9	0.5	1.24	1.55	5,703	98.3	0.0	0.0	1.7	12.7	95	297	14.9	**0.60**	—	—
4.4	(1.3)	0.7	1.0	1.29	1.62	277	97.8	0.1	0.2	1.9	15.1	99	127	29.5	**0.81**	—	—
9.0	**3.3**	0.2	1.3	0.97	1.22	1,083	90.5	0.0	0.0	9.5	0.0	26	47	31.6	1.24	—	—
6.1	0.4	0.0	0.0	0.93	1.17	777	96.2	0.0	0.0	3.8	12.2	19	73	27.0	1.00	—	—
8.7	**3.0**	0.0	0.8	1.10	1.38	3,023	98.5	0.0	0.0	1.5	10.3	17	24	55.8	0.93	—	—
5.4	(0.3)	0.0	0.7	**0.85**	1.07	160	92.4	0.0	0.0	7.6	7.6	57	36	35.5	1.25	—	—
7.9	**2.2**	0.2	0.7	**0.91**	1.15	2,450	96.1	0.0	0.0	3.9	5.8	26	55	25.8	**0.81**	**2.00R**	—
5.3	(0.4)	0.5	1.0	0.95	1.19	722	98.5	0.0	0.0	1.6	2.9	38	54	30.9	1.09	2.00R	—
4.3	(1.4)	0.4	1.4	**0.87**	1.09	1,552	93.0	0.0	0.2	6.8	5.2	22	51	35.6	0.89	—	—
—	—	0.9	0.7	1.02	1.28	533	96.2	0.0	0.0	3.8	3.8	13	406	13.6	**0.15**	—	—
—	—	0.1	0.4	0.99	1.24	994	97.8	0.0	0.4	1.8	4.7	62	316	10.3	1.10	—	—
9.5	**3.8**	1.7	0.8	**0.86**	1.08	2,217	92.3	0.0	1.0	6.7	5.6	18	146	24.7	1.06	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Perkins Mid Cap Value T (JMCVX)		V	(2.6)	14.8	30.3	(27.4)	7.4	90.6	(31.1)	(39.9)	11.3	13.4	(4.3)	2.6	1.4
		PRIMECAP Odyssey Agg Gr (POAGX)	G		(0.5)	21.5	50.4	(34.6)	(0.2)	140.4	18.7	(49.3)	1.9	22.1	4.4	3.5	2.3
	C	Royce Premier Invt (RYPRX)	G		(0.9)	26.4	33.2	(28.3)	12.7	128.7	7.0	(42.8)	8.4	18.6	0.9	6.1	4.9
		Royce Value Svc (RYVFX)	G	V	(7.5)	24.9	44.7	(34.3)	3.7	131.0	9.3	(45.9)	5.3	18.7	1.0	2.7	1.5
		Scout Mid Cap (UMBMX)	G	V	0.3	27.8	47.1	(35.1)	21.9	143.9	22.2	(46.0)	5.2	23.6	5.9	8.3	7.1
I		T. Rowe Price Ext Mkt Idx (PEXMX)	G	V	(3.7)	27.4	36.6	(38.5)	4.0	135.4	13.7	(52.4)	(1.2)	18.8	1.1	1.4	0.2
	C	T. Rowe Price Mid Gr (RPMGX)	G		(1.3)	28.0	45.4	(39.7)	17.6	131.8	10.1	(48.2)	3.0	22.5	4.8	5.4	4.2
	C	T. Rowe Price Mid Val (TRMCX)		V	(4.9)	16.4	46.6	(34.6)	0.6	118.9	(2.8)	(47.4)	3.8	17.5	(0.2)	1.3	0.1
		TIAA-CREF MdCpGr Rtl (TCMGX)	G		(5.5)	28.2	46.6	(46.4)	17.2	138.5	16.8	(54.2)	(3.0)	21.1	3.4	2.2	1.0
		Turner Midcap Gr Inv (TMGFX)	G		(8.4)	27.0	48.4	(48.7)	24.4	145.5	23.8	(56.5)	(5.3)	20.0	2.3	2.0	0.8
I		Vanguard Ext Mkt Idx Inv (VEXMX)	G	V	(3.8)	27.3	37.4	(38.8)	4.3	137.1	15.4	(52.8)	(1.6)	19.0	1.3	1.5	0.3
I		Vanguard MdCp Gr Idx Inv (VMGIX)	G		(3.9)	28.9	42.5	(47.1)	17.2	131.8	10.1	(54.4)	(3.2)	20.9	3.2	1.8	0.6
I		Vanguard MdCp Val Idx Inv (VMVIX)		V	(0.5)	21.6	37.6	(36.7)	(4.4)	132.3	10.6	(53.2)	(2.0)	18.5	0.8	0.1	(1.1)
		Vanguard Mid Cap Grth Inv (VMGRX)	G		1.1	23.8	38.4	(39.6)	14.6	115.5	(6.2)	(49.6)	1.6	20.1	2.4	3.7	2.5
I		Vanguard Mid Cap Idx Inv (VIMSX)	G	V	(2.2)	25.4	40.2	(41.9)	6.0	132.5	10.8	(53.5)	(2.3)	19.8	2.1	1.2	0.0
		Vanguard Selected Value Inv (VASVX)		V	0.8	19.4	36.2	(35.5)	(0.3)	111.3	(10.4)	(48.0)	3.2	17.9	0.2	1.1	(0.1)
		Vanguard Strategic Eq Inv (VSEQX)	G	V	1.1	21.3	32.0	(41.6)	(1.9)	126.9	5.2	(56.1)	(4.9)	17.4	(0.3)	(1.5)	(2.7)
		Wasatch Heritage Grth (WAHGX)	G		2.4	21.6	43.0	(37.6)	3.8	111.0	(10.7)	(45.5)	5.7	21.2	3.5	2.9	1.7
		Weitz Hickory (WEHIX)	G	V	1.5	38.6	36.5	(41.6)	(13.2)	129.2	7.5	(49.6)	1.6	24.3	6.6	(0.5)	(1.7)
		Westcore Select (WTSLX)	G		(10.7)	30.5	41.0	(34.4)	15.2	150.2	28.5	(50.2)	1.0	18.0	0.3	4.4	3.2
		WF Adv Discovery Inv (STDIX)	G		0.6	34.8	38.3	(43.7)	21.9	141.1	19.4	(52.2)	(1.0)	23.3	5.6	5.2	4.0
		WF Adv Opportunity Inv (SOPFX)	G	V	(7.0)	21.2	47.1	(40.4)	4.9	119.2	(2.5)	(49.7)	1.5	18.4	0.7	0.7	(0.5)
		Small-Cap Stock Category Average			(4.3)	26.9	37.6	(38.3)	2.6	138.5	0.0	(52.9)	0.0	18.4	0.0	0.8	0.0
		Aegis Value (AVALX)		V	(3.3)	28.5	91.4	(51.4)	(8.2)	253.8	115.3	(65.1)	(12.2)	33.5	15.1	1.2	0.4
	C	AmCent Sm Cap Val Inv (ASVIX)		V	(6.8)	24.1	38.7	(27.7)	(2.8)	129.2	(9.3)	(45.7)	7.2	17.1	(1.3)	2.4	1.6
		Artisan Small Cap Inv (ARTSX)	G		6.9	20.5	44.1	(44.0)	3.3	148.6	10.1	(57.7)	(4.8)	22.9	4.5	1.4	0.6
	C	Artisan Small Cap Value Inv (ARTVX)	G	V	(3.2)	17.6	40.2	(23.9)	(6.0)	126.3	(12.2)	(42.4)	10.5	16.9	(1.5)	2.7	1.9
		Baron Small Cap R (BSCFX)	G		(1.6)	23.4	35.2	(40.3)	11.6	121.2	(17.3)	(51.5)	1.4	18.0	(0.4)	1.8	1.0
I		Bridgeway Ul-Sm Co Mkt (BRSIX)	G	V	(7.9)	24.8	25.9	(39.5)	(5.5)	114.4	(24.1)	(55.8)	(2.9)	13.1	(5.3)	(3.7)	(4.5)
	C	Buffalo Small Cap (BUFSX)	G		(4.7)	16.5	37.4	(29.9)	(0.4)	95.3	(43.2)	(43.3)	9.6	15.1	(3.3)	1.3	0.5
		Cambiar Small Cap Inv (CAMSX)	G	V	(1.4)	35.7	45.1	(36.3)	(3.9)	153.9	15.4	(47.6)	5.3	24.7	6.3	3.5	2.7
	C	Dreyfus Opport Small Cap (DSCVX)	G	V	(14.4)	32.3	64.3	(32.0)	4.9	169.4	30.9	(44.0)	8.9	23.0	4.6	5.8	5.0
I		Dreyfus Sm Cap Stk Indx (DISSX)	G	V	0.8	26.0	25.2	(30.8)	(0.7)	126.4	(12.1)	(51.0)	1.9	16.7	(1.7)	1.8	1.0
		Fidelity Sm Cp Opp (FSOPX)	G	V	(3.0)	32.9	46.5	(39.3)	—	171.0	32.5	(54.7)	(1.8)	23.6	5.2	—	—
		Fidelity Small Cap Discovery (FSCRX)	G	V	0.3	32.3	50.6	(27.6)	(2.7)	174.5	36.0	(45.0)	7.9	26.0	7.6	7.1	6.3
		Fidelity Small Cap Grth (FCPGX)	G		(2.9)	26.5	42.9	(45.0)	16.8	140.2	1.7	(55.1)	(2.2)	20.6	2.2	2.4	1.6
		Fidelity Small Cap Stk (FSLCX)	G	V	(15.7)	22.9	62.6	(43.0)	7.6	169.5	31.0	(55.9)	(3.0)	19.0	0.6	0.7	(0.1)
		Fidelity Small Cap Value (FCPVX)		V	(3.7)	25.0	36.5	(30.3)	1.1	135.4	(3.1)	(49.9)	3.0	18.0	(0.4)	3.0	2.2
		Fidelity Stk Selector Sm Cap (FDSCX)	G	V	(2.6)	33.7	32.2	(47.0)	7.3	147.9	9.4	(61.0)	(8.1)	19.8	1.4	(0.4)	(1.2)
		FMI Focus (FMIOX)	G	V	(3.4)	29.5	40.1	(30.5)	3.3	141.2	2.7	(44.8)	8.1	20.6	2.2	4.7	3.9
		Gabelli Sm Cp Grth AAA (GABSX)	G	V	(4.9)	27.4	29.7	(31.0)	7.2	115.7	(22.8)	(45.3)	7.6	16.3	(2.1)	3.0	2.2
	C	Heartland Value Plus (HRVIX)		V	(5.4)	28.5	26.3	(17.9)	4.7	109.4	(29.1)	(34.8)	18.1	15.4	(3.0)	5.7	4.9
		Homestead Small Co Stk (HSCSX)		V	0.5	33.9	45.0	(34.4)	1.3	170.1	31.6	(48.1)	4.8	25.0	6.6	5.4	4.6
		James Small Cap (JASCX)		V	10.4	27.2	20.0	(35.8)	(6.2)	107.6	(30.9)	(51.0)	1.9	19.0	0.6	0.3	(0.5)
		Janus Triton T (JATTX)	G		2.5	31.3	49.9	(40.6)	20.6	148.5	10.0	(49.4)	3.5	26.4	8.0	7.7	6.9
		Janus Venture T (JAVTX)	G		2.0	26.9	54.5	(51.5)	16.3	155.9	17.4	(60.8)	(7.9)	26.0	7.6	2.5	1.7
		Loomis Sayles Sm Gr Retl (LCGRX)	G		2.8	31.1	31.4	(40.0)	24.0	134.7	(3.8)	(51.1)	1.8	21.0	2.6	5.7	4.9
		Northern Small Cap Core (NSGRX)	G		(2.5)	25.5	33.1	(40.1)	10.1	117.2	(21.3)	(50.8)	2.1	17.7	(0.7)	1.5	0.7
I		Northern Small Cap Idx (NSIDX)	G	V	(4.5)	26.4	27.2	(34.1)	(2.0)	127.6	(10.9)	(52.2)	0.7	15.3	(3.1)	(0.2)	(1.0)
		Northern Small Cap Value (NOSGX)		V	(0.7)	24.6	17.7	(23.5)	(8.8)	113.5	(25.0)	(47.2)	5.7	13.4	(5.0)	0.3	(0.5)
		Parnassus Small-Cap (PARSX)	G	V	(13.4)	37.4	42.4	(25.1)	(4.0)	157.3	18.8	(43.2)	9.7	19.2	0.8	4.0	3.2
		Perritt Emerging Opport (PREOX)	G	V	(13.5)	39.0	60.6	(58.8)	4.9	174.5	36.0	(66.9)	(14.0)	24.5	6.1	(3.5)	(4.3)
	C	Royce Low Priced Stk Svc (RYLPX)	G	V	(14.6)	31.4	53.5	(36.0)	2.3	157.7	19.2	(48.8)	4.1	19.9	1.5	2.4	1.6
	C	Royce Micro-Cap Invt (RYOTX)	G	V	(12.2)	30.0	55.6	(41.0)	7.0	157.9	19.4	(52.2)	0.7	21.1	2.7	2.3	1.5
		Royce Opportunity Invt (RYPNX)		V	(13.0)	33.7	62.1	(45.8)	(2.0)	202.3	63.8	(61.8)	(8.9)	23.6	5.2	0.0	(0.8)
		Royce PA Mutual Invt (PENNX)	G	V	(4.2)	23.8	36.2	(34.8)	2.7	132.6	(5.9)	(50.4)	2.5	17.3	(1.1)	1.6	0.8
		Royce Special Equity Invt (RYSEX)	G	V	0.0	19.6	28.3	(19.7)	4.7	90.4	(48.1)	(32.4)	20.5	15.4	(3.0)	5.2	4.4

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
7.5	**1.8**	0.8	1.1	**0.81**	1.02	6,735	87.0	0.0	0.2	12.9	7.0	66	153	12.3	1.00	—	—
—	—	0.0	0.2	1.04	1.30	1,086	97.3	0.0	0.0	2.7	9.4	11	91	34.7	**0.72**	**2.00R**	—
10.4	**4.7**	0.3	0.8	1.06	1.33	4,544	85.7	0.0	2.0	12.3	14.9	10	76	20.5	1.12	1.00R	—
9.2	**3.5**	0.2	0.5	1.08	1.36	1,091	98.3	0.0	1.7	0.0	18.6	35	70	28.6	1.46	1.00R	0.25
—	—	0.7	0.9	0.97	1.22	798	93.0	0.0	0.0	7.0	3.5	195	53	41.0	1.04	2.00R	—
6.6	0.9	0.7	0.6	1.09	1.37	354	95.5	0.0	0.0	4.5	1.1	14	1,697	8.1	**0.42**	**0.50R**	—
7.5	**1.8**	0.0	0.9	0.92	1.16	16,699	94.3	0.0	1.1	4.7	7.3	30	137	18.4	**0.80**	—	—
7.9	**2.2**	1.1	1.2	0.98	1.23	7,627	90.4	0.0	1.6	8.0	4.3	46	130	24.5	0.81	—	—
—	—	0.0	0.3	0.98	1.23	111	92.0	0.0	5.6	2.3	6.1	81	160	17.3	**0.77**	—	0.13
3.9	(1.8)	0.0	0.0	1.10	1.38	477	99.4	0.0	0.0	0.6	2.0	104	95	18.5	1.18	—	—
6.5	0.8	1.0	0.2	1.09	1.37	2,754	99.9	0.0	0.0	0.1	1.3	10	3,036	4.6	**0.30**	—	—
—	—	0.4	0.1	0.98	1.23	503	99.9	0.0	0.0	0.1	2.3	38	234	10.9	**0.26**	—	—
—	—	2.1	0.7	1.05	1.31	455	100.0	0.0	0.0	0.0	0.3	37	261	10.5	**0.26**	—	—
5.3	(0.4)	0.2	0.3	0.91	1.15	1,800	92.4	0.0	0.0	7.5	1.7	127	123	25.4	**0.51**	—	—
6.6	0.9	1.2	0.2	1.00	1.26	4,168	99.9	0.0	0.0	0.1	1.3	16	445	6.0	**0.26**	—	—
7.4	**1.7**	1.8	0.5	0.92	1.16	3,887	92.6	0.0	0.0	7.4	6.9	25	68	29.1	**0.47**	**1.00R**	—
5.7	0.0	1.1	0.5	1.08	1.36	3,053	99.0	0.0	0.0	1.0	2.1	73	416	10.9	**0.31**	—	—
—	—	0.1	0.4	**0.84**	1.05	84	96.0	0.0	0.0	4.1	9.9	35	42	40.4	0.95	2.00R	—
4.3	(1.4)	0.0	0.0	**0.91**	1.14	295	84.3	0.0	(0.1)	15.8	0.0	67	46	46.3	1.28	—	—
5.6	(0.1)	0.0	0.6	1.12	1.41	682	92.4	0.0	0.0	7.6	0.0	143	25	51.2	1.08	2.00R	—
8.2	**2.5**	0.0	0.7	1.00	1.26	326	88.4	0.0	0.0	11.6	3.9	111	81	30.5	1.30	—	—
3.9	(1.8)	0.0	0.7	0.96	1.21	1,008	94.4	0.0	0.1	5.5	3.0	31	80	20.0	1.32	—	—
6.0	**0.0**	**0.2**	**0.5**	**1.00**	**1.43**	**812**	**94.3**	**0.0**	**0.7**	**5.0**	**5.5**	**64**	**290**	**20.5**	**1.23**	**—**	**—**
7.3	1.3	0.0	0.9	1.25	1.79	144	97.7	0.0	0.3	1.9	9.0	29	79	42.4	1.45	—	—
7.6	**1.6**	0.8	1.6	0.97	1.39	846	96.0	0.0	1.5	2.5	1.0	99	365	10.7	1.41	—	—
4.4	(1.6)	0.0	0.4	**0.89**	1.27	394	96.5	0.0	0.0	3.5	4.7	80	71	31.7	1.66	—	—
9.4	**3.4**	0.0	1.2	0.98	1.41	2,946	98.5	0.0	0.0	1.5	1.9	47	109	20.5	1.22	—	—
7.3	1.3	0.0	0.2	**0.85**	1.22	3,147	93.0	0.0	0.9	6.1	5.1	33	101	25.5	1.31	—	0.25
8.0	**2.0**	1.1	0.9	1.03	1.48	317	100.0	0.0	0.0	0.0	1.0	42	609	7.1	**0.76**	**2.00R**	—
6.1	0.1	0.0	0.4	0.96	1.38	2,544	97.4	0.0	0.1	2.5	3.0	16	61	32.0	**1.01**	**2.00R**	—
—	—	0.0	0.5	0.96	1.38	646	92.5	0.0	0.0	7.5	1.8	85	51	24.8	1.28	2.00R	—
6.3	0.3	0.0	2.0	1.21	1.73	579	98.4	0.0	0.0	1.7	2.1	123	82	26.9	1.22	—	—
6.8	0.8	0.5	0.8	1.01	1.45	1,011	99.0	0.0	1.0	(0.0)	0.0	22	600	5.9	**0.50**	—	—
—	—	0.0	—	1.04	1.49	1,229	95.6	0.0	0.0	4.4	4.8	73	197	11.9	1.10	—	—
7.4	1.4	0.0	0.4	1.06	1.53	2,037	99.2	0.0	0.3	0.5	2.5	11	67	26.9	1.08	1.50R	—
—	—	0.0	0.4	0.96	1.38	1,147	98.0	0.0	0.0	2.0	12.2	106	145	12.8	**0.95**	**1.50R**	—
5.8	(0.2)	0.0	0.6	1.17	1.68	3,072	99.9	0.0	0.0	0.1	5.6	47	139	24.1	1.13	2.00R	—
—	—	0.2	0.5	1.03	1.48	1,628	98.5	0.0	1.3	0.2	2.7	22	66	26.7	1.13	1.50R	—
4.3	(1.7)	0.0	0.6	1.06	1.52	1,628	96.6	0.0	0.0	3.4	4.6	73	195	11.7	**0.85**	**1.50R**	—
6.2	0.2	0.0	1.0	1.00	1.44	501	81.0	0.0	0.0	19.0	1.6	78	83	19.7	1.30	—	—
8.8	**2.8**	0.0	0.4	**0.87**	1.24	1,664	86.8	0.0	0.1	13.1	9.1	14	609	9.9	1.44	2.00R	0.25
10.1	**4.1**	0.7	0.9	0.93	1.33	1,670	96.6	0.0	0.0	3.4	0.0	31	67	28.3	1.17	2.00R	0.25
9.5	**3.5**	0.2	0.3	1.04	1.50	189	84.9	0.0	0.0	15.1	0.0	4	53	31.7	1.18	2.00R	—
8.8	**2.8**	0.1	0.1	**0.77**	1.10	137	100.0	0.0	0.0	0.0	6.1	60	120	34.4	1.50	—	0.25
—	—	0.0	0.9	**0.83**	1.19	1,016	95.7	0.0	0.0	4.3	5.2	42	89	20.2	**1.00**	—	—
6.5	0.5	0.0	0.9	**0.87**	1.26	243	93.2	0.0	0.1	6.7	4.8	54	99	18.1	**1.00**	—	—
4.2	(1.8)	0.0	0.0	**0.84**	1.21	165	96.8	0.0	0.0	3.2	6.9	76	108	12.7	1.28	—	0.25
4.0	(2.0)	0.3	0.0	0.91	1.31	169	96.3	0.0	0.0	3.7	4.3	14	1,886	8.2	**0.75**	—	—
5.1	(0.9)	0.7	0.9	1.02	1.47	424	96.8	0.0	0.0	3.2	4.1	14	1,977	7.6	**0.15**	—	—
7.9	**1.9**	0.7	0.5	1.02	1.47	1,605	93.7	0.0	0.1	6.3	5.3	18	570	15.5	**1.00**	—	—
—	—	0.0	0.2	1.11	1.59	647	99.8	0.0	0.0	0.2	10.0	35	45	37.5	1.20	—	—
—	—	0.0	0.5	**0.85**	1.22	56	98.6	1.0	0.3	0.0	13.0	18	130	13.9	1.72	2.00R	—
7.2	1.2	0.6	0.9	1.04	1.50	2,530	97.1	0.0	2.9	0.0	29.2	24	183	21.4	1.53	1.00R	0.25
8.9	**2.9**	1.3	1.2	0.94	1.34	905	93.1	0.0	7.0	0.0	25.9	36	208	16.0	1.54	1.00R	—
7.7	**1.7**	0.0	0.8	1.33	1.91	881	91.9	0.0	3.0	5.1	0.6	47	287	7.2	1.18	1.00R	—
7.9	**1.9**	0.2	0.5	0.98	1.41	4,317	91.6	0.0	2.0	6.4	7.4	25	488	7.1	**0.90**	**1.00R**	—
9.3	**3.3**	0.5	0.9	**0.77**	1.10	1,677	91.6	0.0	0.0	8.4	0.0	21	70	30.6	1.16	1.00R	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Royce Total Return Invt (RYTRX)	G	V	(1.7)	23.4	26.2	(31.2)	2.3	108.3	(30.2)	(47.1)	5.8	15.2	(3.2)	1.5	0.7
		Royce Value Plus Svc (RYVPX)	G		(10.0)	19.7	41.3	(41.1)	3.2	114.8	(23.7)	(53.4)	(0.5)	15.0	(3.4)	(1.6)	(2.4)
		Satuit Capital US Emerging Co (SATMX)	G		(6.0)	30.8	50.0	(38.0)	5.6	165.2	26.7	(53.7)	(0.8)	22.6	4.2	3.9	3.1
I		Schwab Small Cap Index (SWSSX)	G	V	(2.7)	27.3	35.7	(35.0)	0.5	147.3	8.8	(53.0)	(0.1)	18.9	0.5	1.9	1.1
		SouthernSun SmCp Inv (SSSFX)		V	5.7	48.3	32.2	(34.3)	7.4	210.7	72.2	(54.1)	(1.2)	27.5	9.1	7.9	7.1
		T. Rowe Price New Horiz (PRNHX)	G		6.6	34.6	43.8	(38.8)	6.2	153.8	15.3	(49.9)	3.0	27.3	8.9	6.0	5.2
		T. Rowe Price Sm Stk (OTCFX)	G	V	(0.1)	32.5	38.4	(33.4)	(1.8)	149.2	10.7	(49.2)	3.7	22.3	3.9	3.7	2.9
		T. Rowe Price Sm Val (PRSVX)	G	V	(0.7)	25.2	26.8	(28.7)	(0.2)	120.1	(18.4)	(47.3)	5.6	16.4	(2.0)	2.4	1.6
		Tocqueville Select (TSELX)		V	(11.9)	38.7	61.1	(37.8)	2.6	183.5	45.0	(50.3)	2.6	25.3	6.9	4.7	3.9
		Vanguard Explorer Inv (VEXPX)	G		(1.9)	27.4	36.2	(40.5)	5.0	129.2	(9.3)	(52.3)	0.6	19.4	1.0	1.2	0.4
		Vanguard SmCp Eq Inv (VSTCX)	G	V	0.8	27.2	24.1	(36.2)	(4.3)	134.0	(4.5)	(54.5)	(1.6)	16.7	(1.7)	(0.6)	(1.4)
I		Vanguard SmCp Gr Idx Inv (VISGX)	G		(1.6)	30.6	41.8	(40.0)	9.6	155.1	16.6	(53.5)	(0.6)	22.2	3.8	3.7	2.9
I		Vanguard SmCp Idx Inv (NAESX)	G	V	(2.8)	27.7	36.1	(36.1)	1.1	146.4	7.9	(53.2)	(0.3)	19.1	0.7	1.7	0.9
I		Vanguard SmCp Val Idx Inv (VISVX)		V	(4.2)	24.8	30.3	(32.1)	(7.1)	137.9	(0.6)	(53.2)	(0.3)	15.9	(2.5)	(0.4)	(1.2)
		Wasatch Core Grth (WGROX)	G		5.0	24.9	45.1	(44.4)	6.4	138.1	(0.4)	(55.0)	(2.1)	24.0	5.6	2.4	1.6
		Wasatch Small Cap Grth (WAAEX)	G		(0.1)	28.9	48.7	(41.7)	8.3	136.2	(2.3)	(51.2)	1.7	24.2	5.8	3.9	3.1
		Wasatch Ultra Grth (WAMCX)	G		(5.4)	35.8	55.0	(55.5)	15.1	155.0	16.5	(62.5)	(9.6)	25.8	7.4	0.4	(0.4)
		WF Adv Sm Cap Val Inv (SSMVX)	G	V	(7.7)	19.3	51.9	(38.4)	10.3	123.5	(15.0)	(50.6)	2.3	18.7	0.3	2.6	1.8
		Long-Short Category Average			(1.8)	3.2	7.2	(15.2)	7.2	20.4	0.0	(18.5)	0.0	2.6	0.0	(0.2)	0.0
		AQR Diversified Arbitrage N (ADANX)			0.7	4.4	—	—	—	14.6	(5.8)	—	—	—	—	—	—
		Bridgeway Mgd Volatility (BRBPX)			1.9	5.4	12.3	(19.4)	6.5	31.5	11.1	(24.0)	(5.5)	6.4	3.8	0.7	0.9
		Hussman Strategic Grth (HSGFX)			1.6	(3.7)	4.6	(9.1)	4.1	(3.0)	(23.4)	(6.1)	12.4	0.8	(1.8)	(0.6)	(0.4)
		Merger (MERFX)			1.6	3.4	8.5	(2.3)	2.9	15.6	(4.8)	(6.2)	12.3	4.4	1.8	2.8	3.0
		New Century Alt Strat (NCHPX)			(3.9)	8.0	18.8	(22.9)	6.8	46.0	25.6	(30.2)	(11.7)	7.2	4.6	0.3	0.5
I		Rydex/SGI Mgd Ftrs Str H (RYMFX)			(7.2)	(3.9)	(4.3)	8.5	—	(4.9)	(25.3)	12.6	31.1	(5.1)	(7.7)	—	—
	C	TFS Market Neutral (TFSMX)			0.1	6.2	16.6	(7.3)	11.4	32.9	12.5	(6.4)	12.1	7.4	4.8	5.0	5.2
		Wasatch Long/Short (FMLSX)			1.7	9.4	30.0	(21.0)	4.9	62.3	41.9	(26.5)	(8.0)	13.1	10.5	3.7	3.9
		Contra Stock Market Category Average			(15.3)	(26.7)	(35.5)	30.9	(6.4)	(61.7)	0.0	72.9	0.0	(27.7)	0.0	(15.6)	0.0
		Grizzly Short (GRZZX)			(2.0)	(23.2)	(47.2)	73.6	6.5	(69.5)	(7.8)	123.8	50.9	(26.5)	1.2	(6.0)	9.6
		PIMCO StksPLUS Sh D (PSSDX)			(5.3)	(9.0)	(14.4)	47.7	5.9	(38.8)	22.9	90.2	17.3	(9.6)	18.1	2.9	18.5
I		ProFunds Bear Inv (BRPIX)			(8.9)	(17.4)	(28.0)	39.7	0.8	(54.6)	7.1	76.1	3.2	(18.5)	9.2	(5.3)	10.3
I		ProFunds Rising Opprt Inv (RRPIX)			(37.5)	(16.0)	32.6	(37.7)	(4.9)	(10.2)	51.5	(28.0)	(100.9)	(11.4)	16.3	(16.2)	(0.6)
I		ProFunds Rising Rate 10 Inv (RTPIX)			(17.1)	(10.1)	6.6	(17.8)	(3.3)	(10.7)	51.0	(16.2)	(89.1)	(7.4)	20.3	(8.8)	6.8
I		Rydex Inv Gov Lg Bd Str Inv (RYJUX)			(30.4)	(13.1)	19.5	(29.5)	(4.4)	(12.8)	48.9	(20.9)	(93.8)	(10.3)	17.4	(13.4)	2.2
I		Rydex Inv S&P 500 2x Str H (RYTPX)			(20.1)	(32.9)	(50.6)	66.1	(4.0)	(80.4)	(18.7)	156.3	83.4	(35.8)	(8.1)	(15.8)	(0.2)
I		Rydex Inv S&P 500 Str Inv (RYURX)			(8.4)	(16.9)	(27.3)	40.9	1.2	(54.0)	7.7	78.5	5.6	(17.9)	9.8	(4.6)	11.0
		Energy/Resources Sector Category Average			(12.5)	21.1	52.8	(53.5)	42.9	145.1	0.0	(57.9)	0.0	17.2	0.0	0.5	0.0
		Fidelity Sel Energy (FSENX)			(4.9)	18.9	47.0	(54.0)	45.5	127.5	(17.6)	(56.3)	1.6	18.5	1.3	2.2	1.7
		Fidelity Sel Energy Svc (FSESX)			(12.6)	27.9	61.9	(63.2)	55.2	158.1	13.0	(64.5)	(6.6)	21.9	4.7	0.7	0.2
		Fidelity Sel Materials (FSDPX)			(8.2)	28.0	78.6	(47.6)	29.2	176.8	31.7	(53.7)	4.2	28.0	10.8	7.3	6.8
		Fidelity Sel Natural Gas (FSNGX)			(7.7)	6.4	56.3	(56.7)	40.9	95.8	(49.3)	(58.5)	(0.6)	15.3	(1.9)	(1.3)	(1.8)
		Fidelity Sel Natural Res (FNARX)			(9.3)	23.0	51.7	(52.4)	50.0	136.1	(9.0)	(55.2)	2.7	19.2	2.0	3.9	3.4
		Guinness Atkinson Glb Energy (GAGEX)			(13.2)	16.6	63.2	(48.6)	37.2	151.1	6.0	(52.9)	5.0	18.2	1.0	3.1	2.6
		PIMCO Cmdty Real Ret Strat D (PCRDX)			(8.1)	23.4	39.3	(43.7)	23.1	112.1	(33.0)	(46.1)	11.8	16.5	(0.7)	1.8	1.3
		T. Rowe Price New Era (PRNEX)			(15.2)	20.9	49.3	(50.2)	40.6	121.9	(23.2)	(54.9)	3.0	15.3	(1.9)	1.4	0.9
		US Glb Inv Glob Res (PSPFX)			(18.7)	38.0	68.2	(62.2)	39.9	166.6	21.5	(65.2)	(7.3)	23.5	6.3	0.0	(0.5)
		Vanguard Energy Inv (VGENX)			(1.8)	13.4	38.3	(42.9)	37.0	106.6	(38.5)	(48.4)	9.5	15.5	(1.7)	3.8	3.3
		Financial/Banking Sector Category Average			(13.1)	13.1	22.2	(44.4)	(8.8)	93.5	0.0	(61.3)	0.0	6.0	0.0	(10.2)	0.0
		FBR Small Cap Financial Inv (FBRSX)			(15.7)	17.5	20.1	(8.8)	(22.2)	67.2	(26.3)	(23.1)	38.2	6.0	0.0	(3.3)	6.9
		Fidelity Sel Banking (FSRBX)			(13.4)	21.4	5.0	(37.5)	(21.2)	107.5	14.0	(66.5)	(5.2)	3.4	(2.6)	(11.5)	(1.3)
		Fidelity Sel Brokerage (FSLBX)			(22.9)	11.1	50.4	(49.4)	(0.2)	102.6	9.1	(59.9)	1.4	8.8	2.8	(8.2)	2.0
		Fidelity Sel Fincl Svcs (FIDSX)			(20.4)	6.4	25.8	(49.9)	(13.6)	90.0	(3.5)	(68.0)	(6.7)	2.2	(3.8)	(14.3)	(4.1)
		Fidelity Sel Insurance (FSPCX)			(5.2)	20.1	21.8	(47.0)	(4.4)	115.4	21.9	(63.1)	(1.8)	11.5	5.5	(6.8)	3.4
		T. Rowe Price Fincl Svcs (PRISX)			(15.3)	12.8	28.4	(40.1)	(9.4)	100.7	7.2	(59.2)	2.1	7.1	1.1	(7.8)	2.4

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
7.2	1.2	0.9	0.7	0.82	1.17	3,110	95.6	0.0	4.3	0.1	5.8	15	394	14.3	1.17	1.00R	—
9.4	3.4	0.7	0.4	0.95	1.36	1,425	90.4	0.0	6.4	3.2	11.7	48	118	16.6	1.44	1.00R	0.25
10.1	4.1	0.0	0.2	1.07	1.54	159	90.9	0.0	1.1	8.0	5.6	102	80	16.6	1.95	2.00R	0.25
5.7	(0.3)	1.8	1.2	1.06	1.52	1,504	98.4	0.0	0.0	1.6	0.9	26	972	3.2	0.17	2.00R	—
—	—	0.0	0.5	1.26	1.81	148	90.1	0.0	0.0	10.0	0.0	38	26	44.2	1.51	2.00R	0.25
7.6	1.6	0.0	1.0	0.85	1.23	7,901	96.1	0.0	3.0	0.9	7.6	46	243	18.3	0.81	—	—
7.0	1.0	0.0	0.8	0.98	1.41	6,513	94.6	0.0	0.7	4.7	2.0	20	321	12.9	0.92	—	—
9.1	3.1	0.7	1.0	0.96	1.38	5,859	93.1	0.7	2.7	3.5	1.2	12	341	16.7	0.97	1.00R	—
9.8	3.8	0.0	0.1	1.11	1.60	75	84.6	0.0	0.0	15.4	7.7	28	28	51.2	1.40	2.00R	0.25
4.6	(1.4)	0.1	0.4	0.92	1.32	5,537	96.5	0.0	0.4	3.1	5.5	89	605	10.4	0.49	—	—
—	—	1.0	0.4	1.02	1.47	242	99.3	0.0	0.0	0.7	0.9	64	321	7.9	0.48	—	—
7.4	1.4	0.4	0.0	1.02	1.46	2,614	99.8	0.0	0.0	0.2	1.5	34	948	5.7	0.26	—	—
6.6	0.6	1.2	0.2	1.04	1.49	3,925	99.2	0.0	0.0	0.8	1.2	12	1,728	3.4	0.31	—	—
6.1	0.1	2.0	0.4	1.07	1.53	1,980	99.6	0.0	0.0	0.4	1.0	25	1,021	5.0	0.37	—	—
4.9	(1.1)	0.0	0.6	0.83	1.20	482	95.7	0.0	(0.0)	4.4	9.6	27	61	33.4	1.41	2.00R	—
5.1	(0.9)	0.0	0.4	0.84	1.20	1,478	97.7	0.0	1.6	0.7	20.6	23	95	28.6	1.28	2.00R	—
2.8	(3.2)	0.0	0.6	0.77	1.11	142	92.7	0.0	7.1	0.2	25.1	60	105	26.0	1.46	2.00R	—
9.5	3.5	0.3	0.5	0.87	1.26	1,395	97.6	0.0	(0.0)	2.5	22.6	17	146	34.5	1.35	—	—
3.7	0.0	0.2	0.7	1.00	0.48	964	43.5	2.5	12.8	41.3	2.6	435	274	41.2	1.88	—	—
—	—	0.6	—	0.34	0.16	651	(1.3)	6.1	85.9	9.4	(27.5)	361	634	64.1	1.51	—	0.25
3.7	0.0	0.6	0.7	0.96	0.47	26	67.6	4.6	(3.5)	31.4	0.4	34	174	18.1	0.94	—	—
4.4	0.7	0.5	0.6	0.96	0.47	5,773	80.3	0.0	4.7	14.9	(13.0)	67	138	51.7	1.05	1.50R	—
3.2	(0.5)	0.5	0.9	0.35	0.17	5,024	63.1	2.5	0.5	33.9	(0.1)	293	131	52.9	1.45	2.00R	0.25
—	—	1.5	0.7	1.27	0.61	112	56.4	13.1	8.0	22.6	18.6	31	41	50.1	2.21	2.00R	0.17
—	—	0.0	—	0.93	0.45	1,062	7.1	1.0	(0.3)	92.2	7.1	148	68	8.1	1.97	—	0.25
—	—	0.0	1.0	0.88	0.42	1,688	31.8	0.9	0.1	67.2	4.4	751	2,542	6.9	2.50	2.00R	—
—	—	0.0	0.5	1.63	0.78	973	62.2	0.0	1.0	36.9	4.2	82	48	33.7	1.34	2.00R	—
(12.3)	0.0	0.1	0.6	1.00	1.59	60	(50.0)	7.0	(0.8)	143.8	(3.6)	805	134	34.2	1.64	—	—
(8.2)	4.1	0.0	0.7	0.96	1.52	243	(992.5)	0.0	0.0	1,092.5	(86.6)	0	2	402.6	1.51	—	—
—	—	2.3	2.8	0.62	0.98	91	(99.9)	229.2	13.2	(42.5)	21.6	483	866	229.8	1.04	—	0.25
(5.4)	6.9	0.0	0.4	0.67	1.07	65	0.0	0.0	1.8	98.2	0.0	1,297	6	0.7	1.73	—	—
—	—	0.0	0.3	0.86	1.37	153	0.0	0.0	0.3	99.7	0.0	1,297	5	0.3	1.58	—	—
—	—	0.0	0.4	0.31	0.49	35	0.3	0.0	0.4	99.3	0.3	1,297	6	0.7	1.64	—	—
(9.4)	2.9	0.0	0.2	0.71	1.12	181	0.0	(72.7)	0.4	172.3	0.0	771	16	72.7	1.42	—	—
(14.6)	(2.3)	0.0	0.2	1.33	2.10	70	(9.7)	0.0	(13.1)	122.8	(7.7)	0	8	9.7	1.79	—	0.25
(4.8)	7.5	0.0	0.4	0.68	1.08	203	(2.4)	0.0	(4.9)	107.2	(2.0)	—	16	2.4	1.44	—	—
11.3	0.0	2.0	0.9	1.00	1.81	992	89.1	5.9	1.3	3.7	29.3	120	118	48.7	1.20	—	—
10.7	(0.6)	0.8	0.3	0.94	1.70	2,234	99.7	0.0	0.0	0.3	13.3	107	69	59.7	0.85	0.75R	—
9.6	(1.7)	0.0	0.2	1.13	2.05	1,237	95.3	0.0	0.0	4.7	11.3	85	50	70.9	0.85	0.75R	—
12.8	1.5	0.9	0.5	0.93	1.69	923	94.5	0.0	0.6	4.9	14.5	87	61	48.6	0.88	0.75R	—
8.9	(2.4)	0.9	0.5	0.91	1.65	750	97.5	0.0	0.0	2.5	14.8	167	42	63.2	0.89	0.75R	—
11.5	0.2	0.8	0.3	0.94	1.70	1,299	100.0	0.0	0.0	0.0	27.0	113	82	45.3	0.88	0.75R	—
—	—	0.4	0.5	0.98	1.78	145	100.0	0.0	0.0	0.0	47.5	42	45	37.4	1.25	2.00R	—
—	—	29.6	5.3	0.66	1.20	983	0.1	122.5	20.1	(42.7)	24.1	198	936	72.9	1.19	—	0.25
10.2	(1.1)	0.9	0.7	0.87	1.57	4,867	98.3	0.0	0.5	1.3	35.9	27	99	24.8	0.67	—	—
18.7	7.4	3.6	1.9	0.89	1.62	553	83.7	0.3	4.9	11.1	27.4	145	129	40.3	1.74	0.25R	0.25
14.2	2.9	1.8	0.8	0.83	1.51	5,692	97.6	0.0	1.6	0.8	40.2	31	141	38.5	0.34	1.00R	—
(0.4)	0.0	0.9	0.8	1.00	1.55	195	95.6	0.0	1.4	2.9	8.9	114	82	47.4	1.11	—	—
6.1	6.5	1.8	1.2	0.86	1.33	147	90.8	0.0	0.0	9.2	0.6	70	63	33.9	1.53	1.00R	0.25
(1.8)	(1.4)	0.5	0.7	1.24	1.92	367	97.1	0.0	0.0	2.9	1.2	73	52	53.8	0.89	0.75R	—
2.7	3.1	1.3	0.8	1.07	1.66	329	97.5	0.0	0.1	2.4	14.6	153	118	47.0	0.88	0.75R	—
(3.0)	(2.6)	0.3	0.5	1.15	1.78	337	94.8	0.0	0.0	5.2	11.7	242	253	40.5	0.92	0.75R	—
1.9	2.3	0.9	0.5	0.91	1.42	253	98.8	0.0	0.0	1.3	10.6	193	38	66.1	0.93	0.75R	—
1.1	1.5	1.1	1.0	0.98	1.52	264	89.3	0.4	6.1	4.2	3.6	56	70	35.3	0.96	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Gold Sector Category Average	(22.9)	41.5	59.0	(37.4)	23.7	131.0	0.0	(43.6)	0.0	19.9	0.0	5.4	0.0
		AmCent Global Gold Inv (BGEIX)	(19.3)	44.7	43.2	(27.3)	15.1	109.3	(21.7)	(33.9)	9.7	18.7	(1.2)	7.0	1.6
		Fidelity Sel Gold (FSAGX)	(16.4)	35.2	38.0	(20.5)	24.9	98.1	(32.9)	(29.4)	14.2	16.0	(3.9)	9.1	3.7
		Tocqueville Gold (TGLDX)	(15.9)	53.3	86.5	(35.0)	12.4	180.7	49.7	(37.6)	6.0	34.0	14.1	11.9	6.5
		US Glb Inv Wld Prec Min (UNWPX)	(32.6)	45.3	89.5	(53.0)	23.0	164.0	33.0	(56.1)	(12.5)	22.9	3.0	1.4	(4.0)
		USAA Prec Metals & Min (USAGX)	(19.7)	39.9	62.4	(24.6)	27.6	130.4	(0.6)	(30.5)	13.1	22.2	2.3	11.9	6.5
		Vanguard Prec Mtls Mining Inv (VGPMX)	(21.8)	37.4	76.4	(56.1)	36.1	192.2	61.2	(64.0)	(20.4)	23.8	3.9	2.6	(2.8)
		Health Sector Category Average	8.4	11.2	28.5	(26.0)	11.3	85.2	0.0	(35.6)	0.0	15.5	0.0	4.7	0.0
		Fidelity Sel Biotech (FBIOX)	18.1	11.4	10.7	(11.4)	2.6	57.8	(27.4)	(25.4)	10.2	13.4	(2.1)	5.8	1.1
		Fidelity Sel Health Care (FSPHX)	7.8	16.9	32.1	(32.5)	12.4	96.3	11.1	(40.0)	(4.4)	18.5	3.0	4.8	0.1
		Fidelity Sel Med Equip (FSMEX)	(3.5)	12.7	32.6	(23.4)	17.8	82.7	(2.5)	(27.9)	7.7	13.0	(2.5)	5.4	0.7
		Fidelity Sel Medical Delvy (FSHCX)	10.2	15.4	48.9	(44.6)	16.8	132.9	47.7	(49.4)	(13.8)	23.7	8.2	4.1	(0.6)
		Fidelity Sel Pharma (FPHAX)	13.6	16.3	25.4	(22.8)	13.3	93.2	8.0	(34.7)	0.9	18.3	2.8	7.7	3.0
		Schwab Health Care (SWHFX)	11.5	9.7	20.1	(25.0)	10.6	73.4	(11.8)	(36.2)	(0.6)	13.7	(1.8)	4.0	(0.7)
		T. Rowe Price Health Sci (PRHSX)	11.0	16.3	32.1	(28.8)	18.7	100.7	15.5	(35.6)	0.0	19.5	4.0	7.6	2.9
		Vanguard Health Care Inv (VGHCX)	11.4	6.1	20.9	(18.5)	4.4	69.4	(15.8)	(31.8)	3.8	12.6	(2.9)	4.0	(0.7)
		Real Estate Sector Category Average	0.4	24.6	36.3	(44.2)	(13.3)	173.2	0.0	(66.3)	0.0	18.9	0.0	(4.3)	0.0
		AmCent Real Estate Inv (REACX)	11.6	28.9	26.6	(43.3)	(15.9)	183.7	10.5	(68.3)	(2.0)	22.1	3.2	(2.8)	1.5
		CGM Realty (CGMRX)	1.0	29.5	34.3	(46.9)	34.4	171.5	(1.7)	(64.0)	2.3	20.6	1.7	4.6	8.9
		Cohen & Steers Realty (CSRSX)	6.1	27.1	32.5	(34.5)	(19.2)	187.1	13.9	(63.5)	2.8	21.3	2.4	(1.1)	3.2
		Fidelity Real Estate Inc (FRIFX)	4.7	18.8	46.8	(31.1)	(6.5)	88.6	(84.6)	(34.9)	31.4	22.2	3.3	3.3	7.6
		Fidelity Real Estate Inv (FRESX)	8.2	29.8	32.8	(38.3)	(21.4)	204.6	31.4	(66.8)	(0.5)	23.1	4.2	(2.0)	2.3
		Stratton Month Div REIT (STMDX)	5.1	22.6	33.9	(30.4)	(15.4)	153.3	(19.9)	(55.6)	10.7	19.9	1.0	0.3	4.6
		T. Rowe Price Real Est (TRREX)	7.3	29.8	31.6	(39.1)	(18.8)	197.5	24.3	(66.9)	(0.6)	22.4	3.5	(2.0)	2.3
I		Vanguard REIT Idx Inv (VGSIX)	8.4	28.2	29.5	(37.1)	(16.5)	185.7	12.5	(64.5)	1.8	21.7	2.8	(1.1)	3.2
		Technology Sector Category Average	(5.6)	19.5	64.2	(45.6)	15.4	133.7	0.0	(53.6)	0.0	22.6	0.0	2.9	0.0
		Buffalo Science & Tech (BUFTX)	(0.7)	22.9	51.6	(36.9)	8.1	127.3	(6.4)	(47.9)	5.7	22.7	0.1	4.8	1.9
		Fidelity Sel Computers (FDCPX)	(4.5)	23.7	83.1	(48.6)	22.4	165.1	31.4	(55.6)	(2.0)	29.3	6.7	6.4	3.5
		Fidelity Sel Electronics (FSELX)	(8.5)	16.8	84.9	(49.9)	4.6	159.5	25.8	(57.1)	(3.5)	25.5	2.9	0.7	(2.2)
		Fidelity Sel Software (FSCSX)	2.1	18.9	61.5	(42.2)	23.8	122.9	(10.8)	(47.6)	6.0	25.2	2.6	7.0	4.1
		Fidelity Sel Technology (FSPTX)	(9.6)	26.6	90.2	(51.1)	19.7	182.5	48.8	(59.2)	(5.6)	29.6	7.0	5.0	2.1
		Firsthand Tech Opprt (TEFQX)	(10.8)	29.2	73.9	(42.5)	15.3	159.5	25.8	(50.4)	3.2	26.1	3.5	5.9	3.0
		T. Rowe Price Glb Tech (PRGTX)	(1.7)	22.6	80.2	(44.1)	13.4	172.4	38.7	(52.9)	0.7	29.5	6.9	6.6	3.7
		T. Rowe Price SciTech (PRSCX)	(4.6)	21.2	67.8	(43.8)	11.8	139.0	5.3	(51.6)	2.0	24.7	2.1	4.0	1.1
		Wasatch World Innovators (WAGTX)	4.5	24.4	67.4	(52.8)	13.1	149.5	15.8	(59.1)	(5.5)	29.6	7.0	3.1	0.2
		Telecommunications Sector Category Average	(1.3)	19.4	44.5	(44.2)	13.4	113.7	0.0	(53.7)	0.0	18.8	0.0	0.9	0.0
		Fidelity Sel Comm Equip (FSDCX)	(16.7)	27.7	80.6	(48.5)	9.7	182.4	68.7	(58.4)	(4.7)	24.3	5.5	1.6	0.7
		Fidelity Sel Multimedia (FBMPX)	1.8	25.7	54.4	(39.3)	(9.3)	172.5	58.8	(54.1)	(0.4)	25.5	6.7	1.7	0.8
		Fidelity Sel Telecommun (FSTCX)	(4.3)	18.3	51.5	(47.7)	8.1	93.4	(20.3)	(52.5)	1.2	19.7	0.9	(0.6)	(1.5)
		Fidelity Sel Wireless (FWRLX)	(1.0)	15.1	59.0	(49.7)	27.4	95.7	(18.0)	(53.3)	0.4	21.9	3.1	3.1	2.2
		T. Rowe Price Med & Tele (PRMTX)	(0.1)	26.7	68.5	(46.5)	21.8	162.1	48.4	(53.9)	(0.2)	28.7	9.9	6.8	5.9
		Utilities Sector Category Average	15.9	11.2	15.2	(32.9)	15.6	64.7	0.0	(43.2)	0.0	14.0	0.0	2.7	0.0
		AmCent Utilities Inv (BULIX)	11.1	11.1	14.4	(31.2)	17.8	57.7	(7.0)	(41.1)	2.1	12.2	(1.8)	2.7	0.0
I		FBR Gas Utility Idx Inv (GASFX)	25.1	12.3	23.9	(28.3)	14.0	84.3	19.6	(38.5)	4.7	20.3	6.3	7.3	4.6
		Fidelity Set Util Port (FSUTX)	13.0	10.9	14.3	(36.0)	18.1	58.3	(6.4)	(45.0)	(1.8)	12.8	(1.2)	1.6	(1.1)
		Fidelity Telecom & Util (FIUIX)	11.8	17.3	11.0	(34.6)	10.8	63.6	(1.1)	(44.5)	(1.3)	13.3	(0.7)	1.1	(1.6)
		Gabelli Utilities AAA (GABUX)	8.0	12.9	15.4	(20.9)	8.5	66.6	1.9	(33.4)	9.8	12.1	(1.9)	3.9	1.2
		Miscellaneous Sector Category Average	(2.6)	27.4	39.4	(37.7)	9.2	144.0	0.0	(52.6)	0.0	19.3	0.0	2.3	0.0
		Fidelity Sel Automotive (FSAVX)	(26.2)	46.1	122.2	(61.3)	0.0	368.0	224.0	(77.4)	(24.8)	33.8	14.5	(1.5)	(3.8)
		Fidelity Sel Chemicals (FSCHX)	0.2	30.7	65.3	(43.4)	28.4	171.7	27.7	(48.6)	4.0	29.4	10.1	9.5	7.2
		Fidelity Sel Consumer Staples (FDFAX)	8.8	15.1	20.9	(22.3)	21.4	72.6	(71.4)	(32.4)	20.2	14.8	(4.5)	7.4	5.1
		Fidelity Sel Def & Aerospace (FSDAX)	7.3	21.8	24.8	(40.2)	17.8	116.5	(27.5)	(55.2)	(2.6)	17.7	(1.6)	2.8	0.5
		Fidelity Sel Industrials (FCYIX)	(4.9)	31.0	38.9	(40.2)	17.7	165.4	21.4	(55.5)	(2.9)	20.0	0.7	4.0	1.7
		Fidelity Sel Transportation (FSRFX)	(5.3)	41.2	23.2	(27.1)	(0.6)	149.9	5.9	(51.9)	0.7	18.1	(1.2)	3.6	1.3

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
19.4	0.0	1.6	1.3	1.00	2.02	1,090	85.3	0.4	2.0	12.2	74.6	174	67	50.0	1.31	–	–
18.2	(1.2)	0.0	1.2	1.04	2.10	945	97.2	0.0	1.8	1.0	83.3	32	65	59.7	0.69	1.00R	–
18.2	(1.2)	0.0	1.4	0.95	1.91	3,544	100.0	0.0	0.0	0.0	87.6	35	135	66.6	0.90	0.75R	–
23.8	4.4	0.0	0.7	0.90	1.81	2,291	82.4	0.0	10.5	7.1	69.0	3	85	40.5	1.35	2.00R	0.25
22.5	3.1	15.3	3.8	0.96	1.94	436	78.9	1.4	3.6	16.1	77.2	68	204	27.7	1.85	0.50R	0.25
24.5	5.1	0.2	1.5	0.96	1.94	1,847	95.0	0.0	1.7	3.3	81.7	24	47	50.6	1.15	–	–
17.5	(1.9)	0.6	1.6	0.94	1.89	3,878	97.0	0.0	1.6	1.4	85.6	34	47	60.8	0.27	1.00R	–
5.3	0.0	0.3	0.4	1.00	0.97	1,302	97.8	0.0	0.3	1.8	15.5	122	80	43.7	1.00	–	–
2.8	(2.5)	0.0	0.0	1.19	1.16	1,341	99.8	0.0	0.1	0.1	3.1	119	125	54.9	0.87	0.75R	–
4.8	(0.5)	0.0	0.9	0.94	0.92	2,001	99.3	0.0	0.0	0.7	14.8	99	100	38.0	0.82	0.75R	–
7.9	2.6	0.1	0.6	0.99	0.97	1,258	98.1	0.0	0.0	1.9	5.4	92	59	55.9	0.86	0.75R	–
10.0	4.7	0.0	0.2	1.25	1.22	747	96.8	0.0	0.0	3.2	7.1	55	48	68.2	0.89	0.75R	–
5.5	0.2	0.8	0.7	0.97	0.95	651	96.3	0.0	0.0	3.6	39.5	102	110	46.0	0.94	0.75R	–
7.3	2.0	0.9	0.2	0.86	0.84	411	96.8	0.0	0.0	3.2	21.6	24	79	34.5	0.82	2.00R	–
7.5	2.2	0.0	0.6	1.02	0.99	3,016	98.6	0.0	0.6	0.8	18.9	36	190	29.2	0.84	–	–
6.7	1.4	1.7	0.9	0.85	0.83	8,223	92.6	0.0	2.1	5.3	22.0	9	86	38.1	0.35	1.00R	–
9.2	0.0	2.0	1.4	1.00	1.74	784	92.5	2.3	1.9	3.2	20.4	93	100	41.7	1.08	–	–
10.0	0.8	1.3	1.4	1.10	1.91	586	98.1	0.0	1.1	0.8	0.3	238	46	55.7	1.16	–	–
18.5	9.3	1.0	1.3	1.05	1.83	1,515	99.5	0.0	0.0	0.5	0.0	133	20	64.3	0.89	–	–
11.3	2.1	2.0	1.5	1.07	1.85	3,671	97.6	0.0	0.0	2.4	0.8	106	59	48.3	0.99	–	–
–	–	5.1	2.0	0.32	0.56	1,679	25.0	54.2	14.4	6.4	10.3	25	455	14.7	0.92	0.75R	–
10.1	0.9	0.7	0.9	1.14	1.98	3,274	98.5	0.0	0.0	1.5	0.0	25	47	64.1	0.85	0.75R	–
8.8	(0.4)	2.2	1.9	0.89	1.55	78	100.0	0.0	0.0	0.0	0.0	7	44	33.4	1.04	1.50R	–
10.7	1.5	2.2	1.4	1.14	1.99	2,582	92.6	0.0	1.1	6.3	0.0	13	39	52.7	0.76	1.00R	–
10.1	0.9	3.4	1.3	1.07	1.85	2,444	99.2	0.0	0.0	0.8	0.0	12	110	47.0	0.26	1.00R	–
2.2	0.0	0.0	0.1	1.00	1.27	403	94.1	0.0	3.7	2.1	16.1	143	81	41.1	1.30	–	–
5.6	3.4	0.0	0.6	0.95	1.20	329	96.3	0.0	0.0	3.7	0.0	38	53	28.8	1.03	2.00R	–
3.5	1.3	0.0	0.0	1.07	1.36	557	98.3	0.0	0.0	1.7	2.6	141	41	66.1	0.89	0.75R	–
(0.8)	(3.0)	0.1	0.2	1.28	1.63	981	95.1	0.0	4.3	0.6	5.9	101	95	50.5	0.86	0.75R	–
6.9	4.7	0.0	0.7	0.87	1.11	1,354	92.8	0.0	0.0	7.2	4.6	189	128	52.9	0.84	0.75R	–
3.6	1.4	0.0	0.0	1.10	1.40	2,029	97.1	0.0	0.2	2.6	20.4	136	299	36.1	0.85	0.75R	–
4.9	2.7	0.0	0.0	0.89	1.14	125	80.5	0.0	19.5	0.0	26.5	164	43	35.7	1.85	–	–
6.9	4.7	0.0	0.2	1.11	1.41	537	95.4	0.0	3.5	1.1	29.3	135	101	35.1	1.04	–	–
2.0	(0.2)	0.0	0.0	1.00	1.27	2,408	94.5	0.0	4.1	1.5	10.8	68	71	39.5	0.92	–	–
4.9	2.7	0.0	0.4	0.83	1.05	86	92.8	0.0	1.1	6.1	37.2	85	92	28.8	1.96	2.00R	–
3.9	0.0	1.7	0.9	1.00	1.19	383	92.4	0.0	1.0	6.6	19.2	121	65	55.7	1.17	–	–
1.6	(2.3)	0.1	0.0	1.38	1.64	298	98.9	0.0	0.3	0.8	19.0	85	96	59.8	0.91	0.75R	–
5.6	1.7	0.7	0.6	1.21	1.44	149	99.8	0.0	0.0	0.3	4.6	76	50	66.1	0.94	0.75R	–
3.0	(0.9)	1.5	0.5	0.86	1.02	331	93.5	0.0	0.0	6.5	9.2	72	40	66.6	0.92	0.75R	–
4.7	0.8	1.1	0.6	0.91	1.08	256	98.9	0.0	0.0	1.2	37.2	111	46	60.4	0.92	0.75R	–
11.5	7.6	0.6	1.0	1.03	1.22	1,883	97.2	0.0	2.2	0.6	20.5	42	54	50.8	0.84	–	–
6.2	0.0	2.0	0.8	1.00	0.81	447	88.5	(0.0)	0.2	11.3	5.1	179	81	45.0	1.07	–	–
6.2	0.0	3.4	1.1	0.91	0.74	308	98.2	0.0	1.6	0.2	2.6	17	63	44.2	0.69	–	–
8.5	2.3	2.3	1.4	1.04	0.85	537	97.8	0.0	0.0	2.2	14.8	17	65	46.4	0.76	1.00R	–
5.3	(0.9)	2.1	0.8	0.96	0.78	600	99.2	0.0	0.0	0.8	0.0	238	23	71.5	0.90	0.75R	–
5.0	(1.2)	2.8	0.9	0.94	0.77	909	98.9	0.0	0.0	1.2	0.0	201	29	65.1	0.66	–	–
7.4	1.2	0.9	0.4	0.96	0.78	686	79.9	(0.0)	0.0	20.1	11.6	19	271	20.0	1.43	2.00R	0.25
5.9	0.0	0.5	0.7	1.00	1.49	248	97.3	0.0	0.1	2.6	8.8	180	50	57.4	1.12	–	–
4.0	(1.9)	0.0	0.7	1.85	2.77	95	98.7	0.2	0.0	1.1	34.8	91	35	65.9	0.91	0.75R	–
11.6	5.7	0.7	0.5	1.07	1.60	673	95.6	0.0	0.0	4.4	9.4	108	33	60.8	0.90	0.75R	–
8.4	2.5	1.7	0.7	0.54	0.81	1,110	98.4	0.0	0.0	1.6	30.1	57	64	65.4	0.86	0.75R	–
9.6	3.7	0.7	0.7	0.89	1.34	647	98.6	0.0	0.0	1.4	7.2	43	36	72.2	0.88	0.75R	–
7.9	2.0	0.6	0.6	1.06	1.58	465	95.1	0.0	0.3	4.6	8.7	80	70	44.9	0.90	0.75R	–
7.9	2.0	0.3	0.6	1.04	1.55	208	96.2	0.0	0.5	3.3	6.5	114	51	67.6	0.90	0.75R	–

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Global Stock Category Average	(7.7)	14.4	35.8	(41.4)	13.0	97.7	0.0	(52.6)	0.0	12.5	0.0	(1.6)	0.0
		Dodge & Cox Global Stk (DODWX)	(11.4)	13.5	49.1	—	—	139.7	42.0	—	—	14.4	1.9	—	—
		Fidelity Worldwide (FWWFX)	(6.8)	17.0	28.5	(40.3)	18.4	99.8	2.1	(53.1)	(0.5)	11.9	(0.6)	(0.2)	1.4
		Janus Contrarian T (JSVAX)	(15.9)	11.1	37.0	(48.2)	21.2	95.2	(2.5)	(59.2)	(6.6)	8.6	(3.9)	(4.3)	(2.7)
		Janus Global Research T (JARFX)	(7.6)	20.6	45.1	(45.5)	26.7	117.8	20.1	(54.4)	(1.8)	17.4	4.9	2.2	3.8
		Janus Global Sel T (JORNX)	(17.9)	20.0	54.7	(49.8)	32.3	120.0	22.3	(57.4)	(4.8)	15.1	2.6	0.2	1.8
		Janus Worldwide T (JAWWX)	(13.9)	15.6	37.6	(45.1)	9.2	100.9	3.2	(57.0)	(4.4)	11.1	(1.4)	(3.9)	(2.3)
		Kinetics Small Cap Opprt (KSCOX)	(13.7)	13.8	58.1	(57.9)	19.6	120.7	23.0	(67.1)	(14.5)	15.8	3.3	(4.8)	(3.2)
		Oakmark Global I (OAKGX)	(11.7)	15.7	40.1	(38.8)	7.3	113.1	15.4	(52.8)	(0.2)	12.7	0.2	(1.2)	0.4
		Oakmark Global Select I (OAKWX)	(5.9)	11.0	53.5	(32.5)	(1.2)	123.9	26.2	(47.9)	4.7	17.1	4.6	1.3	2.9
		Old Westbury Glb Sm & Mid (OWSMX)	(7.9)	24.1	32.4	(24.4)	6.5	93.5	(4.2)	(35.7)	16.9	14.8	2.3	4.0	5.6
		T. Rowe Price Glb Stk (PRGSX)	(11.6)	12.4	44.7	(53.7)	20.3	98.5	0.8	(60.9)	(8.3)	12.9	0.4	(4.3)	(2.7)
		T. Rowe Price Gob LC (RPGEX)	(10.5)	14.7	49.5	—	—	115.4	17.7	—	—	15.4	2.9	—	—
		Tweedy, Browne Glb Val (TBGVX)	(4.2)	13.8	37.8	(38.4)	7.5	84.8	(12.9)	(47.0)	5.6	14.5	2.0	(0.1)	1.5
		Vanguard Global Equity Inv (VHGEX)	(8.9)	16.0	32.9	(46.7)	11.6	112.5	14.8	(60.8)	(8.2)	12.0	(0.5)	(3.5)	(1.9)
I		Vanguard Ttl Wld Stk Idx Inv (VTWSX)	(7.9)	12.8	33.2	—	—	101.6	3.9	—	—	11.4	(1.1)	—	—
		Wasatch Global Opprt (WAGOX)	(8.9)	26.3	61.3	—	—	148.7	51.0	—	—	22.9	10.4	—	—
		Wintergreen Inv (WGRNX)	0.5	21.0	32.7	(39.1)	21.1	99.1	1.4	(49.9)	2.7	17.3	4.8	3.6	5.2
		Foreign Stock Category Average	(14.3)	13.9	38.7	(45.4)	12.6	108.3	0.0	(58.0)	0.0	10.5	0.0	(3.9)	0.0
		AmCent Intl Grth Inv (TWIEX)	(11.9)	13.6	34.0	(45.3)	17.2	100.7	(7.6)	(56.5)	1.5	10.3	(0.2)	(2.9)	1.0
		AmCent Intl Oppor Inv (AIOIX)	(15.0)	22.4	46.0	(52.5)	22.2	127.2	18.9	(64.6)	(6.6)	15.0	4.5	(2.5)	1.4
		Artisan Intl Inv (ARTIX)	(7.3)	5.9	39.7	(47.0)	19.7	100.3	(8.0)	(58.5)	(0.5)	11.1	0.6	(2.8)	1.1
	C	Artisan Intl Sm Cap Inv (ARTJX)	(15.3)	14.3	58.1	(51.4)	25.3	129.3	21.0	(61.0)	(3.0)	15.3	4.8	(1.4)	2.5
	C	Artisan Intl Val Inv (ARTKX)	(7.2)	18.8	33.4	(30.2)	(0.7)	111.1	2.8	(46.9)	11.1	13.8	3.3	0.4	4.3
		Dodge & Cox Intl Stk (DODFX)	(16.0)	13.6	47.4	(46.7)	11.7	131.7	23.4	(59.9)	(1.9)	12.1	1.6	(3.5)	0.4
	C	Driehaus Intl Sm Cp Grth (DRIOX)	(11.4)	27.1	55.1	(53.2)	48.5	143.4	35.1	(58.8)	(0.8)	20.4	9.9	4.0	7.9
		Fidelity Diversified Intl (FDIVX)	(13.8)	9.6	31.7	(45.3)	16.0	91.9	(16.4)	(57.5)	0.5	7.6	(2.9)	(4.6)	(0.7)
		Fidelity Intl Capital Apprec (FIVFX)	(12.8)	15.8	55.1	(50.7)	5.1	141.9	33.6	(63.6)	(5.6)	16.1	5.6	(4.1)	(0.2)
		Fidelity Intl Disc (FIGRX)	(15.3)	11.0	30.0	(44.3)	18.9	92.1	(16.2)	(57.0)	1.0	6.9	(3.6)	(4.1)	(0.2)
		Fidelity Intl Sm Cap Opp (FSCOX)	(9.6)	23.2	46.2	(58.5)	2.9	132.2	23.9	(70.1)	(12.1)	17.7	7.2	(7.0)	(3.1)
		Fidelity Intl Sm Cp (FISMX)	(15.6)	25.3	45.5	(46.6)	13.2	129.0	20.7	(58.4)	(0.4)	15.5	5.0	(1.4)	2.5
		Fidelity Overseas (FOSFX)	(16.0)	6.5	25.1	(47.4)	21.8	80.9	(27.4)	(60.2)	(2.2)	3.8	(6.7)	(6.4)	(2.5)
I		Fidelity Spar Intl Inv (FSIIX)	(12.2)	7.6	28.4	(41.5)	10.7	95.0	(13.3)	(57.1)	0.9	6.7	(3.8)	(4.7)	(0.8)
		Harbor Intl Inv (HIINX)	(11.5)	11.5	38.0	(42.9)	21.3	116.5	8.2	(57.0)	1.0	10.9	0.4	(1.2)	2.7
		Harding Loevner Intl Eq (HLMIX)	(9.8)	17.4	40.5	(39.3)	13.0	117.2	8.9	(51.4)	6.6	14.2	3.7	0.4	4.3
		Janus Overseas T (JAOSX)	(32.8)	19.2	78.1	(52.8)	27.7	129.7	21.4	(58.7)	(0.7)	12.6	2.1	(3.0)	0.9
		Laudus Intl MktMasters Inv (SWOIX)	(13.7)	21.5	48.3	(47.4)	16.3	131.0	22.7	(59.1)	(1.1)	15.9	5.4	(1.0)	2.9
		Longleaf Partners Intl (LLINX)	(20.3)	13.6	23.1	(39.6)	15.2	78.1	(30.2)	(52.8)	5.2	3.7	(6.8)	(5.0)	(1.1)
		Manning & Napier Wrld Opp A (EXWAX)	(16.2)	9.2	39.1	(40.1)	15.1	102.5	(5.8)	(51.1)	6.9	8.4	(2.1)	(2.6)	1.3
I		Northern Intl Equity Indx (NOINX)	(12.7)	7.5	28.9	(42.5)	10.4	92.8	(15.5)	(57.3)	0.7	6.6	(3.9)	(5.1)	(1.2)
		Northern Mlt-Mgr Intl Eq (NMIEX)	(15.2)	12.1	27.7	(40.0)	9.6	82.9	(25.4)	(52.7)	5.3	6.7	(3.8)	(4.4)	(0.5)
		Oakmark Intl I (OAKIX)	(14.1)	16.2	56.2	(41.1)	(0.6)	139.6	31.3	(54.9)	3.1	16.0	5.5	(1.8)	2.1
		Oakmark Intl Small Cap I (OAKEX)	(16.5)	21.5	67.4	(45.8)	(8.4)	155.6	47.3	(60.0)	(2.0)	19.3	8.8	(3.3)	0.6
		Old Westbury LC Strat (OWLSX)	(16.1)	15.1	18.8	(34.3)	3.3	79.5	(28.8)	(49.2)	8.8	4.7	(5.8)	(4.9)	(1.0)
		Pear Tree Polaris Frgn Val Ord (QFVOX)	(15.6)	20.0	58.0	(52.5)	(1.9)	144.3	36.0	(63.8)	(5.8)	17.0	6.5	(5.7)	(1.8)
I		Schwab International Index (SWISX)	(11.8)	6.6	29.1	(41.9)	13.3	94.2	(14.1)	(56.9)	1.1	6.7	(3.8)	(4.4)	(0.5)
		Scout International (UMBWX)	(12.4)	13.1	35.5	(38.1)	17.7	99.9	(8.4)	(49.7)	8.3	10.3	(0.2)	(0.4)	3.5
		T. Rowe Price Intl Disc (PRIDX)	(14.1)	20.4	55.6	(50.0)	16.5	137.5	29.2	(60.6)	(2.6)	17.2	6.7	(1.3)	2.6
I		T. Rowe Price Intl Eq Idx (PIEQX)	(12.6)	8.8	30.4	(42.6)	11.7	97.8	(10.5)	(57.1)	0.9	7.4	(3.1)	(4.5)	(0.6)
		T. Rowe Price Intl Gr&Inc (TRIGX)	(10.9)	10.4	34.3	(45.0)	8.7	108.4	0.1	(59.0)	(1.0)	9.8	(0.7)	(4.6)	(0.7)
		T. Rowe Price Intl Stk (PRITX)	(12.4)	14.4	52.2	(48.1)	13.4	123.8	15.5	(58.7)	(0.7)	15.1	4.6	(2.1)	1.8
		T. Rowe Price Overseas Stk (TROSX)	(10.2)	10.5	36.7	(45.1)	9.4	106.6	(1.7)	(58.2)	(0.2)	10.7	0.2	(4.0)	(0.1)
		USAA Intl (USIFX)	(9.9)	9.8	32.4	(35.3)	8.8	99.7	(8.6)	(50.1)	7.9	9.4	(1.1)	(1.6)	2.3
I		Vanguard Dev Mkts Idx Inv (VDMIX)	(12.6)	8.5	28.1	(41.7)	10.9	95.3	(13.0)	(57.3)	0.7	6.7	(3.8)	(4.7)	(0.8)
I		Vanguard FTSE AWexUS Idx I (VFWIX)	(14.5)	11.6	38.6	(44.1)	—	110.7	2.4	(58.4)	(0.4)	9.8	(0.7)	—	—
I		Vanguard FTSE AWexUS SmCp I (VFSVX)	(19.1)	24.9	—	—	—	—	—	—	—	—	—	—	—
		Vanguard Intl Explorer Inv (VINEX)	(19.8)	22.5	47.1	(46.7)	5.1	129.8	21.5	(59.5)	(1.5)	13.1	2.6	(4.1)	(0.2)

10-Year Annual Return (%)		Yield	Tax-Cost Ratio	Risk Index		Total Assets	Portfolio (%)				% of Port in Foreign Issues	Portfolio Turnover Ratio	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio	Max Load	12b-1 Fee
Fund	Cat +/-	(%)	(%)	Cat	Total	($ Mil)	Stock	Bond	Other	Cash		(%)			(%)	(%)	(%)
4.9	**0.0**	**1.0**	**0.7**	**1.00**	**1.17**	**904**	**91.0**	**1.5**	**1.3**	**6.3**	**44.8**	**81**	**326**	**34.4**	**1.35**	**—**	**—**
—	—	1.9	—	1.30	1.53	1,873	97.2	0.0	(0.1)	2.9	54.6	14	102	24.4	**0.69**	—	—
5.2	0.3	0.4	0.6	1.03	1.22	1,075	94.1	0.0	0.0	5.9	44.5	203	283	20.8	1.08	1.00R	—
5.2	0.3	0.0	0.3	1.18	1.38	871	77.4	3.0	0.0	19.7	20.3	130	44	43.3	**0.96**	—	—
—	—	0.2	0.3	1.03	1.21	103	98.3	0.0	1.3	0.5	41.2	78	136	14.0	1.23	2.00R	—
5.3	0.4	1.0	0.2	1.13	1.33	855	96.8	0.0	0.0	3.2	56.3	138	42	40.0	**1.01**	**2.00R**	—
(0.1)	(5.0)	0.8	0.3	1.05	1.24	822	99.4	0.0	0.0	0.7	48.5	94	92	22.3	**0.92**	**2.00R**	—
4.4	(0.5)	1.4	0.3	1.20	1.41	68	99.5	0.0	0.5	0.0	31.8	4	56	55.6	1.64	2.00R	—
8.3	**3.4**	0.0	0.8	1.17	1.38	1,987	98.9	0.0	0.0	1.1	51.5	29	39	39.7	1.15	2.00R	—
—	—	0.0	0.7	1.15	1.35	443	96.6	0.0	0.0	3.4	50.0	49	21	55.1	1.29	2.00R	—
—	—	0.7	0.6	0.89	1.04	4,395	94.2	0.0	0.3	5.5	65.9	37	6,084	12.5	1.15	—	—
3.6	(1.3)	0.8	0.7	1.11	1.30	593	95.8	0.0	1.0	3.2	39.1	71	74	33.2	**0.87**	**2.00R**	—
—	—	0.6	—	1.14	1.34	55	98.9	0.0	0.0	1.1	56.7	133	131	16.3	**1.00**	**2.00R**	—
6.1	**1.2**	1.9	1.5	**0.72**	0.84	4,368	90.5	0.0	0.9	8.6	81.9	12	102	41.3	1.40	2.00R	—
6.6	**1.7**	2.3	0.7	1.11	1.30	3,433	93.8	0.0	2.6	3.6	55.1	44	903	12.1	**0.44**	—	—
—	—	2.1	—	1.07	1.26	273	98.6	0.0	1.0	0.4	55.4	7	2,911	8.6	**0.45**	**2.25FR**	—
—	—	0.0	—	1.01	1.19	161	96.3	0.0	1.1	2.7	57.6	59	198	17.0	1.88	2.00R	—
—	—	0.0	0.2	0.84	0.98	1,495	86.1	0.0	0.4	13.5	62.3	12	42	47.6	1.89	2.00R	0.21
5.7	**0.0**	**1.8**	**1.0**	**1.00**	**1.37**	**2,244**	**96.5**	**0.1**	**0.9**	**2.5**	**94.8**	**61**	**326**	**24.2**	**1.14**	**—**	**—**
3.6	(2.1)	1.4	0.5	0.96	1.31	1,166	99.7	0.0	0.3	0.1	98.2	130	128	16.9	1.35	2.00R	—
12.0	**6.3**	0.4	1.4	1.08	1.48	84	97.8	0.0	1.3	1.0	97.8	209	111	21.8	1.89	2.00R	—
4.6	(1.1)	1.4	0.9	1.04	1.42	6,429	96.3	0.0	0.0	3.7	94.5	70	81	34.0	1.23	2.00R	—
12.2	**6.5**	0.4	0.7	1.00	1.37	578	91.3	0.0	0.0	8.7	91.3	45	54	39.2	1.50	2.00R	—
—	—	0.1	0.7	**0.89**	1.22	3,408	93.1	2.6	0.0	4.3	81.8	31	49	36.8	1.22	2.00R	—
7.9	**2.2**	2.6	1.0	1.13	1.54	37,795	98.1	0.0	0.6	1.3	92.1	15	104	29.5	**0.65**	—	—
—	—	0.6	0.9	**0.93**	1.27	233	98.1	0.0	0.0	1.9	98.1	298	90	19.9	1.75	2.00R	—
5.7	0.0	1.9	0.7	0.98	1.34	15,027	96.9	0.1	0.0	2.9	90.5	45	349	17.5	**0.90**	**1.00R**	—
4.1	(1.6)	1.1	1.2	1.19	1.62	549	97.7	0.0	0.5	1.8	81.3	254	163	13.9	1.16	1.00R	—
6.2	0.5	1.5	0.6	1.00	1.36	6,070	98.7	0.0	0.1	1.3	96.2	75	199	17.0	1.05	1.00R	—
—	—	1.5	0.7	**0.92**	1.26	305	95.9	0.0	1.5	2.7	83.3	24	163	15.2	**0.91**	**2.00R**	—
—	—	1.0	1.3	0.94	1.29	762	97.4	0.3	1.5	0.8	96.5	47	397	9.4	1.44	2.00R	—
3.1	(2.6)	3.1	0.9	1.07	1.46	1,644	94.0	0.0	0.5	5.6	93.6	77	119	33.6	**0.73**	**1.00R**	—
4.6	(1.1)	3.8	1.0	1.02	1.39	3,819	97.0	0.0	0.1	2.9	96.8	1	983	12.9	**0.10**	**1.00R**	—
—	—	2.1	0.6	1.09	1.49	3,340	94.6	0.0	1.6	3.9	94.6	12	95	24.5	1.16	2.00R	0.25
6.1	0.4	0.8	1.2	**0.94**	1.28	1,047	96.9	0.0	4.9	(1.8)	92.4	15	62	32.8	**0.86**	**2.00R**	—
7.5	**1.8**	0.0	0.8	1.18	1.61	3,746	95.4	0.0	1.9	2.7	80.6	43	68	43.4	0.98	2.00R	—
7.1	**1.4**	0.9	0.9	0.98	1.34	641	95.0	0.2	1.0	3.8	94.8	78	512	8.6	1.61	2.00R	—
2.9	(2.8)	1.8	0.9	0.95	1.30	1,571	96.2	0.0	0.0	3.8	92.2	28	24	57.3	1.38	—	—
6.7	1.0	3.4	1.1	1.02	1.40	6,003	95.9	0.0	0.0	4.1	88.8	39	81	31.4	1.12	—	—
—	—	2.9	0.9	1.01	1.38	1,459	96.2	0.0	1.8	2.0	96.2	8	994	13.5	**0.25**	**2.00R**	—
—	—	1.9	0.6	**0.90**	1.23	2,157	97.3	0.0	0.3	2.5	95.0	124	482	11.6	1.30	2.00R	—
7.4	**1.7**	0.8	1.5	1.06	1.45	6,988	98.0	0.0	0.0	2.0	98.0	45	56	33.1	1.08	2.00R	—
9.9	**4.2**	0.1	1.9	1.06	1.44	1,325	96.7	0.0	0.9	2.4	96.7	46	67	30.3	1.38	2.00R	—
3.7	(2.0)	1.7	0.9	**0.93**	1.27	2,704	90.6	0.0	0.0	9.4	84.0	72	39	37.8	1.16	—	—
7.9	**2.2**	0.6	1.0	1.09	1.49	315	89.0	0.0	0.0	11.0	89.0	9	54	27.6	1.62	—	0.25
4.4	(1.3)	4.1	1.1	1.03	1.41	1,345	99.7	0.0	0.3	(0.0)	99.7	10	355	15.6	**0.19**	**2.00R**	—
6.5	0.8	1.5	0.5	**0.94**	1.28	6,980	94.2	0.0	0.0	5.8	91.3	13	102	17.3	0.94	2.00R	—
10.1	**4.4**	1.0	0.8	0.95	1.30	2,326	93.2	0.0	0.1	6.6	92.0	49	226	15.5	1.24	2.00R	—
4.7	(1.0)	3.4	1.0	1.02	1.40	348	99.0	0.0	0.3	0.7	99.0	30	1,422	11.6	**0.50**	**2.00R**	—
6.1	0.4	3.0	1.1	1.05	1.44	4,154	97.2	0.0	0.4	2.4	97.2	26	122	21.4	**0.89**	**2.00R**	—
4.3	(1.4)	1.5	1.0	1.03	1.41	6,865	97.3	0.0	0.0	2.7	93.2	43	125	17.2	**0.87**	**2.00R**	—
—	—	2.3	0.7	1.01	1.38	3,785	95.8	0.0	0.0	4.2	95.8	17	162	22.3	**0.90**	**2.00R**	—
6.5	0.8	1.4	0.7	0.98	1.34	1,571	98.9	0.0	0.0	1.1	98.9	25	81	27.6	1.21	—	—
4.7	(1.0)	3.6	0.6	1.02	1.40	2,077	98.9	0.0	0.6	0.5	98.6	5	960	13.2	**0.22**	**2.00R**	—
—	—	2.9	—	1.05	1.43	583	98.1	0.0	1.8	0.1	97.9	9	2,327	8.7	**0.35**	**2.00R**	—
—	—	2.9	—	0.99	1.35	187	89.3	0.2	10.6	(0.0)	89.3	39	2,934	2.5	**0.55**	**0.75R**	—
8.5	**2.8**	2.7	0.9	0.99	1.35	1,829	89.2	0.0	6.6	4.1	89.2	43	359	13.9	**0.39**	**2.00R**	—

International Stock and Balanced Stock/Bond Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Vanguard Intl Gr Inv (VWIGX)	(13.7)	15.6	41.6	(45.0)	15.9	117.4	9.1	(56.9)	1.1	12.2	1.7	**(2.1)**	**1.8**
		Vanguard Intl Value Inv (VTRIX)	(14.6)	7.3	33.7	(41.8)	12.6	91.0	(17.3)	**(55.8)**	**2.2**	7.0	(3.5)	(4.3)	(0.4)
I		Vanguard Total Intl Stk Idx Inv (VGTSX)	(14.6)	11.1	36.7	(44.1)	15.5	106.8	(1.5)	(58.5)	(0.5)	9.0	(1.5)	(3.5)	0.4
		Wasatch Intl Gr (WAIGX)	**(12.1)**	**34.2**	**64.1**	(54.0)	12.4	**184.2**	**75.9**	(65.9)	(7.9)	**24.7**	**14.2**	**0.0**	**3.9**
		Wasatch Intl Opprt (WAIOX)	(16.1)	**26.1**	**75.0**	(54.8)	15.1	**171.2**	**62.9**	(65.4)	(7.4)	**22.8**	**12.3**	**(0.7)**	**3.2**
		Westcore Int'l Small Cap (WTIFX)	**(5.8)**	**35.2**	**64.1**	(48.9)	2.9	**165.1**	**56.8**	(57.8)	0.2	**27.9**	**17.4**	**1.9**	**5.8**
		William Blair Intl Gr N (WBIGX)	(14.6)	**20.0**	42.2	(52.4)	**18.1**	110.4	2.1	(62.8)	(4.8)	**13.4**	**2.9**	(3.9)	0.0
		Regional/Country Stock Category Average	**(18.3)**	**16.4**	**58.1**	**(50.0)**	**27.4**	**133.4**	**0.0**	**(61.5)**	**0.0**	**13.4**	**0.0**	**(2.6)**	**0.0**
		Fidelity Canada (FICDX)	(12.5)	**21.8**	39.6	(42.7)	35.0	114.4	(19.0)	**(54.0)**	**7.5**	14.2	0.8	**2.9**	**5.5**
		Fidelity China Region (FHKCX)	(20.4)	18.0	65.5	(44.9)	**46.2**	125.3	(8.1)	(57.1)	4.4	15.8	2.4	**4.6**	**7.2**
		Fidelity Emerging Asia (FSEAX)	(16.2)	**22.7**	39.2	(51.9)	**55.3**	110.4	(23.0)	(63.8)	(2.3)	12.7	(0.7)	1.3	3.9
		Fidelity Europe (FIEUX)	(16.8)	8.5	31.6	(44.1)	16.4	96.2	(37.2)	(56.0)	5.5	5.9	(7.5)	(5.0)	(2.4)
		Fidelity Europe Cap App (FECAX)	(17.0)	8.3	32.0	(46.3)	14.7	96.4	(37.0)	(58.0)	3.5	5.9	(7.5)	(6.1)	(3.5)
		Fidelity Japan (FJPNX)	(15.9)	14.6	15.3	**(36.9)**	(2.7)	57.9	(75.5)	**(53.2)**	**8.3**	3.6	(9.8)	(7.3)	(4.7)
		Fidelity Japan Smaller Co (FJSCX)	**(5.8)**	12.2	18.0	**(34.5)**	(12.4)	85.4	(48.0)	(58.2)	3.3	7.6	(5.8)	(6.5)	(3.9)
		Fidelity Latin America (FLATX)	(15.8)	16.4	**91.5**	(54.7)	43.7	142.3	8.9	(59.6)	1.9	**23.4**	**10.0**	**4.1**	**6.7**
		Fidelity Nordic (FNORX)	(20.4)	**26.4**	47.4	(56.0)	23.2	161.4	28.0	(66.9)	(5.4)	14.1	0.7	(4.3)	(1.7)
		Fidelity Pacific Basin (FPBFX)	(17.1)	**32.7**	59.3	(55.8)	25.2	**176.3**	**42.9**	(67.7)	(6.2)	**20.6**	**7.2**	(0.6)	2.0
		Guinness Atkinson China & HK (ICHKX)	(27.6)	15.3	**92.7**	(54.5)	**65.0**	160.3	26.9	(66.7)	(5.2)	17.2	3.8	**3.9**	**6.5**
		Matthews Asia Dividend Inv (MAPIX)	**(10.1)**	**22.8**	47.5	**(26.0)**	18.0	107.8	(25.6)	**(34.8)**	**26.7**	17.7	4.3	**7.3**	**9.9**
		Matthews Asia Growth Inv (MPACX)	(12.7)	**26.8**	44.8	**(37.5)**	11.9	136.6	3.2	**(53.6)**	**7.9**	17.0	3.6	**2.3**	**4.9**
	C	Matthews Asia Small Co (MSMLX)	(20.1)	**35.5**	**103.0**	—	—	**217.3**	**83.9**	—	—	**30.0**	**16.6**	—	—
	C	Matthews Asian Gr & Inc Inv (MACSX)	**(10.7)**	19.1	41.4	**(32.1)**	21.5	88.9	(44.5)	**(38.1)**	**23.4**	14.6	1.2	**4.4**	**7.0**
		Matthews China Inv (MCHFX)	(19.0)	15.7	78.3	(49.0)	**70.1**	137.5	4.1	(60.0)	1.5	**18.7**	**5.3**	**7.7**	**10.3**
		Matthews India Inv (MINDX)	(36.5)	**32.5**	**97.2**	(62.4)	**64.1**	**202.6**	**69.2**	(66.2)	(4.7)	18.4	5.0	0.5	3.1
		Matthews Japan Inv (MJFOX)	**(7.8)**	19.5	10.0	**(28.4)**	(11.0)	67.3	(66.1)	**(47.6)**	**13.9**	6.6	(6.8)	(5.0)	(2.4)
		Matthews Korea Inv (MAKOX)	**(6.5)**	**21.8**	62.9	(52.7)	18.8	**190.9**	**57.5**	(67.4)	(5.9)	**22.9**	**9.5**	0.8	3.4
		Matthews Pacific Tiger (MAPTX)	**(11.5)**	**22.2**	75.3	(46.2)	33.6	164.0	30.6	(58.0)	3.5	**23.8**	**10.4**	**6.4**	**9.0**
		T. Rowe Price Afr&Mid East (TRAMX)	(16.2)	17.2	22.0	(53.4)	—	80.3	(53.1)	(61.0)	0.5	6.2	(7.2)	—	—
		T. Rowe Price Emg Eur & Med (TREMX)	(33.2)	**33.4**	**125.1**	(75.9)	27.9	**267.7**	**134.3**	(78.4)	(16.9)	**26.1**	**12.7**	(9.1)	(6.5)
		T. Rowe Price Euro Stk (PRESX)	**(9.4)**	8.7	34.4	(43.4)	15.3	109.9	(23.5)	(56.1)	5.4	9.8	(3.6)	(2.9)	(0.3)
		T. Rowe Price Japan (PRJPX)	**(8.4)**	14.2	0.8	**(31.5)**	(5.6)	49.2	(84.2)	**(50.7)**	**10.8**	1.8	(11.6)	(7.4)	(4.8)
		T. Rowe Price Latin Amer (PRLAX)	(25.2)	18.4	**114.3**	(55.8)	**48.9**	**174.6**	**41.2**	(61.6)	(0.1)	**23.8**	**10.4**	**4.6**	**7.2**
		T. Rowe Price New Asia (PRASX)	(12.2)	20.3	**102.7**	(61.0)	**66.3**	**186.8**	**53.4**	(67.5)	(6.0)	**28.9**	**15.5**	**6.8**	**9.4**
		US Glb Inv East Euro (EUROX)	(28.0)	18.6	77.9	(69.2)	32.8	**179.5**	**46.1**	(74.7)	(13.2)	15.0	1.6	(9.1)	(6.5)
I		Vanguard Eur Stk Idx Inv (VEURX)	**(11.7)**	4.9	31.9	(44.8)	13.8	105.7	(27.7)	(59.7)	1.8	6.9	(6.5)	(5.1)	(2.5)
I		Vanguard Pac Stk Idx Inv (VPACX)	(14.0)	15.7	21.1	**(34.4)**	4.7	77.0	(56.4)	**(51.8)**	**9.7**	6.4	(7.0)	(3.7)	(1.1)
		Emerging Stock Category Average	**(21.7)**	**19.8**	**80.0**	**(59.5)**	**40.3**	**166.4**	**0.0**	**(67.5)**	**0.0**	**18.7**	**0.0**	**(2.3)**	**0.0**
		Bernstein Emerging Markets (SNEMX)	(23.7)	15.6	**87.4**	(56.6)	34.0	**159.3**	**(7.1)**	(64.7)	2.8	18.2	(0.5)	(0.8)	1.5
		Driehaus Emerg Mkts Grth (DREGX)	**(15.1)**	**23.5**	70.0	**(54.5)**	42.3	155.2	(11.2)	**(62.3)**	**5.2**	**21.3**	**2.6**	**2.9**	**5.2**
		Fidelity Emerging Market (FEMKX)	(21.1)	18.2	76.0	(60.9)	**45.0**	154.5	(11.9)	(68.1)	(0.6)	18.0	(0.7)	(1.4)	0.9
		Harding Loevner Emg Mkt (HLEMX)	**(17.6)**	20.9	63.4	**(52.4)**	35.9	135.7	(30.7)	**(61.2)**	**6.3**	17.7	(1.0)	**1.1**	**3.4**
	C	Lazard Emg Mkt Eq Open (LZOEX)	(18.1)	**22.4**	69.1	**(48.1)**	32.7	148.2	(18.2)	**(57.2)**	**10.3**	19.2	0.5	**3.1**	**5.4**
I		Northern Emerging Mkts Idx (NOEMX)	(19.2)	18.2	72.6	**(53.1)**	36.5	147.9	(18.5)	**(62.8)**	**4.7**	18.1	(0.6)	**1.1**	**3.4**
		Northern Mlt-Mgr EmgMktEq (NMMEX)	**(17.8)**	**23.0**	74.9	—	—	**159.8**	**(6.6)**	—	—	**20.9**	**2.2**	—	—
		Pear Tree Emg Mkts Ord (QFFOX)	**(18.0)**	19.7	70.3	(59.3)	**45.4**	151.8	(14.6)	(67.9)	(0.4)	18.7	0.0	(0.2)	2.1
		T. Rowe Price Emg Mkt St (PRMSX)	(18.9)	18.7	**85.0**	(60.6)	42.9	**168.9**	**2.5**	(68.1)	(0.6)	**21.2**	**2.5**	0.1	2.4
I		Vanguard Emerg Mkt Idx (VEIEX)	(18.8)	18.8	75.9	**(52.9)**	38.9	155.4	(11.0)	**(62.7)**	**4.8**	19.3	0.6	**2.1**	**4.4**
		Wasatch Emg Mkts S/C (WAEMX)	**(14.1)**	**41.2**	**117.7**	(57.1)	—	**252.3**	**85.9**	(63.8)	3.7	**38.2**	**19.5**	—	—
	C	William Blair Emg Mkts Gr N (WBENX)	**(17.5)**	**23.4**	73.8	(61.8)	37.7	148.4	(18.0)	(68.0)	(0.5)	**21.0**	**2.3**	(1.4)	0.9
		Balanced: Domestic Category Average	**1.0**	**11.8**	**21.9**	**(23.4)**	**7.3**	**60.8**	**0.0**	**(32.1)**	**0.0**	**11.2**	**0.0**	**2.3**	**0.0**
		Advance Cap I Bal Ret (ADBAX)	1.4	**15.1**	22.7	(31.4)	5.9	65.0	4.2	(39.0)	(6.9)	**12.8**	**1.6**	0.8	(1.5)
		AmCent Bal Inv (TWBIX)	**5.4**	11.5	16.3	(20.4)	5.0	54.9	(5.9)	(30.1)	2.0	11.0	(0.2)	2.7	0.4
		AmCent One Choice: Con Inv (AOCIX)	**3.7**	9.8	15.8	**(16.1)**	7.0	47.1	(13.7)	**(24.3)**	**7.8**	9.7	(1.5)	3.4	1.1
		AmCent Strat Alc: Agg Inv (TWSAX)	(2.0)	**15.3**	25.9	(33.8)	**14.8**	**77.6**	**16.8**	(43.2)	(11.1)	12.5	1.3	1.6	(0.7)
		AmCent Strat Alc: Mod Inv (TWSMX)	0.5	12.7	21.1	(26.0)	**11.1**	62.1	1.3	(34.8)	(2.7)	11.1	(0.1)	2.4	0.1

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
5.5	(0.2)	2.0	0.9	1.04	1.42	9,320	91.8	0.0	3.1	5.1	91.5	43	198	21.1	0.47	2.00R	—
5.9	0.2	3.2	0.7	1.03	1.40	6,081	87.6	0.0	5.9	6.5	87.6	39	241	20.2	0.39	2.00R	—
5.8	0.1	3.1	0.5	1.03	1.41	29,949	97.1	0.0	2.0	0.9	96.8	3	6,571	8.1	0.26	2.00R	—
—	—	0.0	0.6	1.03	1.41	270	97.8	0.0	1.7	0.6	97.8	70	109	19.8	1.61	2.00R	—
—	—	0.0	1.4	1.02	1.40	147	90.6	0.0	1.6	7.8	90.6	108	123	16.0	2.26	2.00R	—
7.6	1.9	1.7	0.5	0.89	1.22	134	96.5	0.0	0.0	3.5	96.5	44	39	50.2	1.51	2.00R	—
5.8	0.1	0.0	0.7	0.92	1.26	1,283	98.0	0.0	0.2	1.8	97.4	99	212	17.3	1.43	2.00R	0.25
8.1	0.0	1.2	1.0	1.00	1.58	725	94.9	0.3	1.3	3.5	94.6	171	99	35.6	1.35	—	—
11.8	3.7	1.0	0.5	0.88	1.40	3,521	98.3	0.0	0.0	1.7	95.7	104	96	38.2	0.94	1.50R	—
9.8	1.7	1.1	0.8	0.96	1.51	1,365	100.0	0.0	0.0	0.0	100.0	87	111	35.0	1.06	1.50R	—
11.6	3.5	2.0	0.9	0.85	1.34	1,383	98.4	0.0	0.0	1.6	97.2	115	215	29.3	0.78	1.50R	—
4.9	(3.2)	2.3	1.0	0.96	1.52	567	95.5	0.0	0.0	4.5	90.4	117	101	27.0	1.12	1.00R	—
4.5	(3.6)	2.3	1.3	0.96	1.52	301	95.6	0.0	0.0	4.4	90.5	116	102	27.2	1.03	1.00R	—
2.7	(5.4)	1.7	1.0	0.73	1.16	427	97.1	0.0	0.0	2.9	97.1	134	58	34.9	0.93	1.50R	—
4.6	(3.5)	0.9	0.4	0.90	1.42	301	99.9	0.0	0.0	0.1	99.9	133	88	43.7	1.09	1.50R	—
17.6	9.5	1.7	0.6	1.00	1.58	2,631	94.2	0.0	4.9	0.9	92.9	11	70	45.7	1.03	1.50R	—
7.0	(1.1)	2.3	1.1	1.07	1.70	319	99.8	0.0	0.0	0.2	99.8	265	33	54.0	1.12	1.50R	—
8.1	0.0	0.6	1.0	0.95	1.50	612	100.0	0.0	0.0	0.0	99.7	59	198	18.6	1.07	1.50R	—
11.2	3.1	0.7	0.8	1.14	1.81	153	100.0	0.0	0.0	0.0	100.0	32	37	42.8	1.48	2.00R	—
—	—	2.9	1.4	0.61	0.97	1,930	99.8	0.0	0.2	0.0	99.8	—	73	29.8	1.14	2.00R	—
—	—	2.3	0.8	0.83	1.31	259	97.6	0.0	2.4	0.0	97.6	—	76	25.5	1.19	2.00R	—
—	—	1.0	—	1.03	1.63	260	100.0	0.0	0.0	0.0	100.0	24	77	22.2	1.59	2.00R	—
12.5	4.4	3.0	1.9	0.56	0.88	2,345	79.5	0.0	19.2	1.4	79.5	20	84	30.0	1.13	2.00R	—
15.0	6.9	1.2	1.4	0.93	1.48	1,842	100.0	0.0	0.0	0.0	100.0	—	62	27.0	1.15	2.00R	—
—	—	0.5	0.6	1.28	2.03	562	93.6	0.0	6.4	0.0	93.6	—	51	35.5	1.18	2.00R	—
3.4	(4.7)	2.0	0.8	0.63	1.00	102	100.0	0.0	0.0	0.0	100.0	—	61	28.1	1.30	2.00R	—
12.8	4.7	0.2	1.1	1.18	1.87	142	95.9	0.0	4.1	0.0	95.9	—	56	39.5	1.21	2.00R	—
14.7	6.6	0.5	1.4	0.96	1.52	2,784	99.9	0.0	0.0	0.1	99.9	—	72	24.7	1.09	2.00R	—
—	—	1.6	—	0.81	1.28	140	92.1	3.2	0.0	4.8	92.1	66	47	38.1	1.47	2.00R	—
11.7	3.6	0.0	1.3	1.28	2.02	478	98.0	0.0	0.7	1.3	98.0	22	43	51.3	1.41	2.00R	—
4.8	(3.3)	2.6	1.4	0.97	1.54	671	96.6	0.0	1.3	2.1	96.6	58	67	26.4	1.03	2.00R	—
2.3	(5.8)	1.0	0.2	0.67	1.05	179	96.9	0.0	0.0	3.1	96.9	72	97	25.6	1.13	2.00R	—
18.4	10.3	1.8	0.8	1.12	1.78	2,080	100.0	0.0	0.0	0.1	98.3	15	50	57.5	1.24	2.00R	—
14.7	6.6	0.9	1.3	1.03	1.63	3,950	94.1	0.0	0.7	5.2	94.1	68	102	24.1	0.96	2.00R	—
14.4	6.3	0.0	0.6	1.19	1.88	195	89.2	0.0	0.2	10.6	89.2	69	56	46.8	1.91	2.00R	0.25
4.4	(3.7)	4.5	0.8	0.99	1.57	759	99.7	0.0	0.0	0.3	99.2	16	476	20.2	0.26	2.00R	—
5.4	(2.7)	3.2	0.4	0.72	1.14	396	99.6	0.0	0.1	0.3	99.6	7	473	18.7	0.26	2.00R	—
12.9	0.0	0.8	1.2	1.00	1.70	1,140	94.1	0.2	1.4	4.3	93.9	80	235	25.9	1.56	—	—
15.1	2.2	1.0	1.5	0.97	1.66	1,241	98.1	0.0	0.8	1.1	98.0	57	194	23.2	1.44	—	—
15.7	2.8	0.0	2.7	0.85	1.45	744	95.8	0.0	1.2	3.1	95.8	293	82	24.5	1.69	2.00R	—
11.8	(1.1)	1.5	0.5	0.92	1.58	2,581	98.6	0.0	0.3	1.1	98.2	122	182	21.6	1.14	1.50R	—
13.5	0.6	0.8	0.5	0.87	1.48	1,492	94.6	1.0	3.0	1.4	94.7	33	86	23.3	1.49	2.00R	—
15.6	2.7	2.8	1.6	0.88	1.50	2,735	98.4	0.0	0.0	1.6	98.4	23	97	27.0	1.49	1.00R	0.25
—	—	1.5	0.7	0.91	1.56	1,406	95.2	0.0	2.6	2.2	95.1	41	939	14.4	0.30	2.00R	—
—	—	1.1	—	0.91	1.55	1,657	94.7	0.3	0.5	4.5	93.5	76	432	21.4	1.36	2.00R	—
14.1	1.2	2.4	0.6	0.87	1.49	129	98.5	0.0	1.4	0.2	98.5	68	242	19.1	1.77	—	0.25
12.9	0.0	0.4	0.6	0.98	1.66	5,806	96.2	0.0	0.0	3.8	96.2	19	122	23.2	1.27	2.00R	—
13.3	0.4	2.2	0.5	0.94	1.59	2,279	97.1	0.0	2.2	0.7	97.0	15	905	12.4	0.35	0.25R	—
—	—	0.0	—	0.90	1.53	869	93.9	0.0	2.2	3.9	93.9	48	129	16.5	1.95	2.00R	—
—	—	0.0	1.7	0.85	1.45	18	93.6	0.0	2.9	3.5	93.6	121	123	25.9	1.63	2.00R	0.25
5.0	0.0	2.1	0.9	1.00	0.69	2,531	53.4	34.2	2.9	9.6	12.7	59	660	45.4	0.90	—	—
3.9	(1.1)	1.6	1.0	0.95	0.66	158	61.2	38.8	0.0	0.0	8.7	39	388	12.9	1.06	—	0.25
4.5	(0.5)	1.9	0.9	0.93	0.65	520	59.2	39.4	0.0	1.4	3.1	87	634	15.8	0.91	—	—
—	—	2.3	1.0	0.78	0.54	492	43.5	44.7	1.1	10.7	17.4	10	12	96.6	0.75	—	—
5.0	0.0	1.4	1.0	1.31	0.91	440	77.0	19.3	0.2	3.5	21.0	98	1,807	10.5	1.21	—	—
5.1	0.1	1.7	1.1	1.06	0.73	584	62.3	29.5	0.9	7.4	18.5	87	1,978	13.3	1.08	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Berwyn Inc (BERIX)	3.0	10.0	30.2	(10.2)	6.8	51.9	(8.9)	(12.0)	20.1	13.8	2.6	7.2	4.9
		Bruce (BRUFX)	7.2	23.9	32.2	(27.3)	(5.2)	101.3	40.5	(39.5)	(7.4)	20.6	9.4	3.9	1.6
		Buffalo Flexible Income (BUFBX)	9.6	11.6	31.0	(29.5)	9.6	72.7	11.9	(36.0)	(3.9)	17.0	5.8	4.4	2.1
		Dodge & Cox Bal (DODBX)	(1.7)	12.2	28.3	(33.6)	1.7	84.6	23.8	(45.7)	(13.6)	12.3	1.1	(0.9)	(3.2)
		Fidelity Asset Mgr 20% (FASIX)	2.6	8.9	19.5	(14.2)	4.7	37.8	(23.0)	(16.7)	15.4	10.1	(1.1)	3.7	1.4
		Fidelity Asset Mgr 30% (FTANX)	1.6	10.8	23.6	(19.7)	—	48.6	(12.2)	(23.8)	8.3	11.7	0.5	—	—
		Fidelity Asset Mgr 50% (FASMX)	(0.7)	13.5	30.9	(27.8)	6.3	69.3	8.5	(34.8)	(2.7)	13.8	2.6	2.5	0.2
		Fidelity Asset Mgr 60% (FSANX)	(2.2)	14.2	32.7	(30.1)	—	77.4	16.6	(38.4)	(6.3)	14.0	2.8	—	—
		Fidelity Asset Mgr 70% (FASGX)	(3.8)	15.7	35.6	(35.0)	7.1	88.3	27.5	(44.2)	(12.1)	14.7	3.5	1.0	(1.3)
		Fidelity Balanced (FBALX)	1.6	13.7	28.0	(31.4)	8.9	73.0	12.2	(40.4)	(8.3)	13.9	2.7	2.0	(0.3)
I		Fidelity Four-in-One Idx (FFNOX)	(1.4)	13.6	25.0	(32.7)	6.1	83.4	22.6	(45.8)	(13.7)	11.8	0.6	0.0	(2.3)
		Fidelity Puritan (FPURX)	0.6	14.0	26.6	(29.2)	6.1	72.1	11.3	(37.8)	(5.7)	13.3	2.1	1.8	(0.5)
		Fidelity Strategic Real Ret (FSRRX)	1.6	13.9	28.4	(23.4)	3.7	62.9	2.1	(27.6)	4.5	14.1	2.9	3.4	1.1
		FPA Crescent (FPACX)	3.0	12.0	28.3	(20.6)	6.8	62.6	1.8	(25.4)	6.7	14.0	2.8	4.6	2.3
		Hussman Strategic Tot Ret (HSTRX)	4.0	7.0	5.8	6.3	12.6	17.2	(43.6)	6.0	38.1	5.6	(5.6)	7.1	4.8
		Janus Balanced T (JABAX)	1.3	7.7	24.2	(15.3)	10.1	51.5	(9.3)	(21.4)	10.7	10.7	(0.5)	4.8	2.5
		Mairs & Power Bal Inv (MAPOX)	3.2	14.8	21.3	(21.2)	4.2	71.5	10.7	(32.6)	(0.5)	12.9	1.7	3.4	1.1
		Manning & Napier PB Con S (EXDAX)	2.5	9.3	10.9	(5.1)	6.4	32.5	(28.3)	(9.9)	22.2	7.5	(3.7)	4.6	2.3
		Manning & Napier PB Ext S (MNBAX)	(1.5)	12.8	24.3	(25.4)	6.9	68.4	7.6	(35.4)	(3.3)	11.4	0.2	2.0	(0.3)
		Manning & Napier PB Mod S (EXBAX)	(0.1)	10.6	18.9	(18.5)	6.3	51.1	(9.7)	(26.4)	5.7	9.5	(1.7)	2.6	0.3
	C	Oakmark Equity & Inc I (OAKBX)	0.6	9.5	19.8	(16.2)	11.9	54.2	(6.6)	(24.7)	7.4	9.7	(1.5)	4.3	2.0
		Pax World Bal Inv (PAXWX)	(1.9)	11.8	21.3	(30.8)	9.4	60.2	(0.6)	(37.7)	(5.6)	10.0	(1.2)	0.2	(2.1)
		Permanent Port (PRPFX)	2.1	19.3	19.0	(8.4)	12.4	65.6	4.8	(15.1)	17.0	13.2	2.0	8.3	6.0
		Schwab MarketTrack Bal Inv (SWBGX)	1.3	11.5	19.0	(25.1)	5.0	62.6	1.8	(37.0)	(4.9)	10.3	(0.9)	1.1	(1.2)
		Schwab MarketTrack Cons Inv (SWCGX)	3.3	9.5	14.1	(18.4)	4.9	44.7	(16.1)	(27.6)	4.5	8.9	(2.3)	2.0	(0.3)
		Schwab MarketTrack Grth Inv (SWHGX)	(1.0)	13.3	24.0	(31.3)	5.3	82.2	21.4	(45.2)	(13.1)	11.6	0.4	0.1	(2.2)
		T. Rowe Price Bal (RPBAX)	0.8	12.5	28.2	(28.5)	7.1	72.7	11.9	(37.7)	(5.6)	13.3	2.1	2.2	(0.1)
		T. Rowe Price Cap Apprec (PRWCX)	3.1	14.0	33.0	(27.2)	4.5	81.1	20.3	(36.4)	(4.3)	16.1	4.9	3.5	1.2
		T. Rowe Price Persl Strat Bal (TRPBX)	(0.3)	13.7	32.6	(29.4)	7.6	79.3	18.5	(38.3)	(6.2)	14.6	3.4	2.7	0.4
		T. Rowe Price Persl Strat Grth (TRSGX)	(1.9)	15.3	37.4	(37.6)	7.8	97.8	37.0	(48.2)	(16.1)	15.8	4.6	0.9	(1.4)
		T. Rowe Price Persl Strat Inc (PRSIX)	0.8	11.6	25.4	(20.4)	7.2	59.0	(1.8)	(27.2)	4.9	12.2	1.0	3.8	1.5
		TIAA-CREF MgAlloc Rtl (TIMRX)	0.0	13.1	22.3	(28.6)	8.6	66.4	5.6	(38.2)	(6.1)	11.4	0.2	1.4	(0.9)
		USAA Bal Strategy (USBSX)	(1.3)	13.5	36.0	(32.5)	3.7	93.1	32.3	(43.9)	(11.8)	15.1	3.9	1.3	(1.0)
		USAA Target Retiremt Inc (URINX)	1.9	11.6	25.0	—	—	57.0	(3.8)	—	—	12.4	1.2	—	—
		Value Line Inc & Gr (VALIX)	(0.9)	10.5	23.0	(21.6)	7.8	57.3	(3.5)	(29.4)	2.7	10.4	(0.8)	2.6	0.3
	C	Vanguard Asset Alloc Inv (VAAPX)	(0.5)	15.5	17.9	(36.4)	6.5	78.0	17.2	(49.2)	(17.1)	10.6	(0.6)	(1.7)	(4.0)
I		Vanguard Bal Idx (VBINX)	4.1	13.1	20.0	(22.3)	6.1	62.8	2.0	(32.5)	(0.4)	12.2	1.0	3.1	0.8
		Vanguard LifeSt Cons Gr Inv (VSCGX)	1.7	11.1	17.0	(19.6)	6.9	50.4	(10.4)	(27.9)	4.2	9.8	(1.4)	2.6	0.3
		Vanguard LifeSt Grth Inv (VASGX)	(2.3)	15.0	24.9	(34.4)	7.4	86.0	25.2	(47.5)	(15.4)	12.0	0.8	(0.2)	(2.5)
		Vanguard LifeSt Inc Inv (VASIX)	3.7	9.2	12.0	(10.6)	6.6	34.0	(26.8)	(15.3)	16.8	8.3	(2.9)	3.9	1.6
		Vanguard LifeSt Mod Grth Inv (VSMGX)	0.2	13.3	20.3	(26.5)	7.3	67.0	6.2	(37.8)	(5.7)	10.9	(0.3)	1.5	(0.8)
		Vanguard STAR Inv (VGSTX)	0.7	11.6	24.8	(25.2)	6.5	67.6	6.8	(35.6)	(3.5)	12.0	0.8	2.3	0.0
		Vanguard Wellesley Inc (VWINX)	9.6	10.6	16.0	(9.9)	5.6	49.1	(11.7)	(18.8)	13.3	12.0	0.8	6.0	3.7
		Vanguard Wellington Inv (VWELX)	3.8	10.9	22.2	(22.3)	8.3	64.0	3.2	(32.5)	(0.4)	12.0	0.8	3.4	1.1
		Weitz Bal (WBALX)	2.2	15.6	28.7	(26.9)	(5.3)	67.4	6.6	(33.7)	(1.6)	15.0	3.8	1.1	(1.2)
		Balanced: Global Category Average	**(1.6)**	**13.5**	**27.7**	**(29.6)**	**8.7**	**74.7**	**0.0**	**(39.0)**	**0.0**	**12.2**	**0.0**	**1.5**	**0.0**
		AmCent One Choice: Agg Inv (AOGIX)	(1.7)	15.5	26.6	(33.9)	13.6	80.0	5.3	(43.7)	(4.7)	12.9	0.7	1.5	0.0
		AmCent One Choice: Mod Inv (AOMIX)	0.8	12.7	21.7	(26.0)	9.8	64.9	(9.8)	(35.6)	3.4	11.4	(0.8)	2.4	0.9
		Fidelity Asset Mgr 85% (FAMRX)	(6.1)	16.5	38.6	(38.6)	7.9	100.8	26.1	(49.2)	(10.2)	14.9	2.7	0.1	(1.4)
		Fidelity Global Strat (FDYSX)	(5.4)	14.9	28.7	(28.4)	—	77.1	2.4	(37.5)	1.5	11.9	(0.3)	—	—
		Old Westbury Glb Opprt (OWGOX)	(7.1)	16.2	21.2	(34.1)	—	58.1	(16.6)	—	—	9.4	(2.8)	—	—
		PIMCO All Asset All Authy D (PAUDX)	2.5	10.1	18.9	(7.6)	9.4	50.8	(23.9)	(15.1)	23.9	10.3	(1.9)	6.3	4.8
		PIMCO All Asset D (PASDX)	1.9	13.3	22.4	(16.0)	7.9	60.2	(14.5)	(23.3)	15.7	12.2	0.0	5.1	3.6
		USAA Cornerstone Strat (USCRX)	(3.9)	13.6	34.6	(34.5)	6.0	90.6	15.9	(46.0)	(7.0)	13.7	1.5	0.4	(1.1)
		Vanguard Mgd Pyt Dis Foc Inv (VPDFX)	1.8	13.4	22.5	—	—	68.5	(6.2)	—	—	12.2	0.0	—	—
		Vanguard Mgd Pyt Gr&Dis Inv (VPGDX)	0.6	13.6	23.5	—	—	73.0	(1.7)	—	—	12.2	0.0	—	—

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
7.9	**2.9**	3.3	1.7	**0.59**	0.41	1,312	27.9	37.6	23.6	11.0	2.2	49	85	33.9	0.68	1.00R	—
15.9	**10.9**	3.8	1.4	1.09	0.76	318	37.5	32.2	15.4	14.9	5.7	21	71	36.5	0.84	—	—
6.2	**1.2**	3.1	1.3	0.94	0.65	243	58.2	34.8	0.4	6.7	11.1	26	74	31.1	1.05	2.00R	—
4.7	(0.3)	2.4	1.0	1.43	0.99	12,386	73.4	23.3	(1.7)	5.0	14.1	12	329	24.1	**0.53**	—	—
5.1	0.1	1.9	1.1	**0.44**	0.30	3,806	18.5	45.8	9.8	25.9	11.6	19	2,273	43.4	**0.56**	—	—
—	—	1.9	—	**0.61**	0.42	262	28.0	45.4	9.6	16.9	15.1	21	2,272	32.9	**0.62**	—	—
3.8	(1.2)	1.9	1.2	0.97	0.67	6,232	46.9	35.4	8.1	9.6	21.7	14	2,273	24.0	0.71	—	—
—	—	1.2	—	1.13	0.78	405	57.1	30.4	6.4	6.2	24.7	14	2,272	17.4	0.83	—	—
2.9	(2.1)	1.6	0.7	1.32	0.91	2,315	66.2	21.2	6.6	6.0	27.7	16	2,273	16.3	0.80	—	—
5.9	**0.9**	1.9	0.9	1.06	0.73	14,862	61.0	32.7	2.8	3.5	11.3	193	1,344	18.8	**0.61**	—	—
4.0	(1.0)	2.5	0.8	1.45	1.00	2,200	83.4	14.0	0.0	2.5	26.4	19	4	100.0	**0.21**	—	—
4.9	(0.1)	2.0	1.1	1.07	0.74	14,841	64.6	30.8	0.2	4.4	10.8	154	1,330	19.2	**0.60**	—	—
—	—	3.2	1.8	**0.76**	0.52	586	11.8	59.5	27.0	1.7	14.4	35	611	38.4	0.76	0.75R	—
8.4	**3.4**	1.1	0.9	0.90	0.62	7,330	56.4	7.4	6.5	29.6	17.6	20	105	28.8	1.28	2.00R	—
—	—	0.7	1.3	**0.43**	0.30	2,729	19.9	35.0	0.0	45.1	13.0	254	43	85.0	0.72	1.50R	—
5.7	**0.7**	2.1	1.1	0.94	0.65	3,209	51.7	43.2	0.5	4.7	12.2	94	369	18.0	0.85	—	—
5.8	**0.8**	3.0	1.2	1.07	0.74	187	58.6	35.8	0.2	5.5	2.7	6	191	23.8	0.81	—	—
5.3	0.3	1.7	0.9	**0.49**	0.34	888	24.0	69.8	0.1	6.2	8.9	25	715	19.5	0.91	—	—
5.4	0.4	1.3	0.9	1.13	0.78	696	64.4	32.8	0.3	2.5	20.2	65	599	18.0	1.08	—	—
5.0	0.0	1.6	0.9	0.87	0.60	679	47.8	45.3	0.3	6.7	16.3	52	643	16.8	1.10	—	—
7.1	**2.1**	1.4	0.7	1.03	0.72	17,596	65.6	19.3	3.3	11.8	11.5	47	122	29.0	0.79	—	—
3.6	(1.4)	1.3	0.7	1.17	0.81	1,671	68.6	28.9	0.3	2.3	17.0	36	323	24.0	0.96	—	0.25
10.9	**5.9**	0.9	0.2	0.96	0.66	15,405	31.4	26.9	25.3	16.4	6.6	9	171	30.8	0.77	—	—
4.0	(1.0)	2.5	0.9	1.08	0.75	427	59.5	33.1	0.6	6.8	17.5	25	7	98.8	0.78	2.00R	—
4.1	(0.9)	2.4	1.0	**0.74**	0.51	202	39.6	52.1	0.8	7.5	13.6	30	7	99.1	0.87	2.00R	—
3.9	(1.1)	2.6	0.9	1.45	1.00	557	79.8	14.3	0.3	5.6	21.4	17	7	99.0	0.70	2.00R	—
5.1	0.1	2.2	1.1	1.15	0.80	3,022	62.9	33.7	0.8	2.6	20.3	45	1,309	15.4	**0.66**	—	—
7.8	**2.8**	1.6	0.9	1.17	0.81	10,770	69.8	13.4	5.7	11.2	7.7	66	168	37.0	0.72	—	—
5.8	**0.8**	2.0	1.1	1.22	0.84	1,640	63.2	30.8	1.0	5.1	26.7	55	1,313	26.0	0.76	—	—
5.3	0.3	1.5	0.9	1.54	1.06	1,087	83.7	13.6	1.2	1.6	27.5	49	1,210	19.5	0.84	—	—
5.7	**0.7**	2.4	1.1	0.90	0.62	962	43.3	41.1	0.9	14.8	25.5	56	1,323	39.5	**0.64**	—	—
—	—	2.7	1.1	1.08	0.74	513	58.0	34.1	2.1	5.8	23.0	10	13	98.7	**0.67**	—	0.12
3.3	(1.7)	3.2	1.4	1.19	0.83	740	51.0	32.2	9.2	7.6	15.4	145	373	21.8	1.07	—	—
—	—	3.2	—	**0.69**	0.48	257	30.2	59.9	3.4	6.5	21.0	22	14	93.2	**0.57**	—	—
5.7	0.7	1.4	0.7	0.96	0.66	307	60.6	19.2	6.9	13.4	8.1	46	287	11.1	1.09	—	0.25
2.9	(2.1)	1.7	0.3	1.26	0.87	1,969	61.0	20.0	2.0	16.9	1.0	38	3,008	34.3	**0.27**	—	—
4.8	(0.2)	2.2	0.7	0.98	0.68	1,921	58.1	38.8	0.6	2.6	4.3	49	8,176	11.6	**0.26**	—	—
4.6	(0.4)	2.4	0.9	**0.76**	0.53	6,558	39.2	52.8	0.9	7.2	19.1	46	6	100.0	**0.15**	—	—
4.1	(0.9)	2.1	0.4	1.43	0.99	7,187	78.4	15.5	1.7	4.5	24.2	22	5	100.0	**0.17**	—	—
4.7	(0.3)	2.5	1.1	**0.45**	0.31	2,431	20.0	71.2	0.9	7.9	15.1	43	6	100.0	**0.13**	—	—
4.6	(0.4)	2.3	0.7	1.08	0.75	7,952	58.7	34.3	1.6	5.4	19.6	32	5	100.0	**0.16**	—	—
5.2	0.2	2.6	1.1	1.09	0.76	13,597	58.4	35.0	1.1	5.5	24.6	24	12	96.3	**0.34**	—	—
6.6	**1.6**	3.6	1.2	**0.66**	0.45	10,280	35.2	61.3	0.9	2.5	15.9	48	1,110	14.0	**0.28**	—	—
6.1	**1.1**	3.0	0.9	1.04	0.72	25,506	62.5	34.6	0.6	2.2	15.6	35	950	17.6	**0.30**	—	—
—	—	0.7	0.6	1.07	0.74	82	64.1	21.3	0.6	14.1	5.8	47	80	29.8	1.15	—	—
3.9	**0.0**	**3.4**	**1.1**	**1.00**	**0.77**	**540**	**50.4**	**38.2**	**5.8**	**5.6**	**33.8**	**75**	**425**	**57.4**	**1.05**	**—**	**—**
—	—	1.7	0.8	1.20	0.92	510	76.1	20.0	1.8	2.0	21.4	11	13	94.8	0.95	—	—
—	—	2.0	0.9	0.98	0.76	792	61.8	30.0	1.4	6.8	19.6	11	15	90.0	0.85	—	—
2.6	(1.3)	1.4	0.5	1.41	1.09	622	79.9	10.1	4.8	5.2	31.7	20	2,271	13.4	**0.84**	—	—
—	—	1.9	—	1.08	0.84	208	58.8	18.5	19.6	3.1	40.3	200	46	61.5	0.99	—	—
—	—	5.8	—	0.78	0.60	3,834	21.4	60.7	(0.3)	18.3	75.1	84	1,425	9.0	1.21	—	—
—	—	8.2	2.3	**0.74**	0.57	945	(4.8)	111.3	30.2	(36.7)	40.8	68	40	79.2	1.51	—	0.25
—	—	6.6	2.3	**0.71**	0.55	756	1.5	85.7	21.8	(9.0)	35.7	77	39	64.0	1.28	—	0.25
4.5	0.6	3.0	1.4	1.10	0.85	2,035	53.5	28.6	7.5	10.4	26.5	117	1,338	17.4	1.37	—	—
—	—	15.6	—	0.94	0.73	455	66.6	18.4	0.8	14.3	13.0	47	10	98.7	**0.25**	—	—
—	—	4.7	—	1.05	0.81	293	71.8	13.9	0.8	13.5	15.4	44	10	98.2	**0.24**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Target Date: 2000-2014 Category Average	**2.7**	**9.6**	**17.5**	**(17.6)**	**6.6**	**45.8**	**0.0**	**(24.9)**	**0.0**	**9.8**	**0.0**	**3.0**	**0.0**
		AmCent LIVESTRONG Inv (ARTOX)	3.5	10.0	16.4	(16.6)	7.1	47.8	2.0	(24.7)	0.2	9.9	0.1	3.4	0.4
		Fidelity Freedom 2000 (FFFBX)	2.0	7.8	16.4	(14.0)	5.3	36.4	(9.4)	(18.8)	6.1	8.6	(1.2)	3.0	0.0
		Fidelity Freedom 2005 (FFFVX)	0.1	10.5	23.3	(24.5)	7.2	57.3	11.5	(32.7)	(7.8)	10.9	1.1	2.0	(1.0)
		Fidelity Freedom 2010 (FFFCX)	(0.3)	11.6	24.8	(25.4)	7.4	63.1	17.3	(34.0)	(9.1)	11.5	1.7	2.2	(0.8)
		Fidelity Freedom Inc (FFFAX)	2.0	7.6	16.1	(12.2)	4.8	34.7	(11.1)	(16.2)	8.7	8.4	(1.4)	3.2	0.2
		T. Rowe Price Rtmt 2005 (TRRFX)	1.4	11.5	24.5	(22.3)	6.6	60.9	15.1	(30.4)	(5.5)	12.1	2.3	3.1	0.1
		T. Rowe Price Rtmt 2010 (TRRAX)	0.5	12.6	27.9	(26.8)	6.6	69.9	24.1	(35.7)	(10.8)	13.1	3.3	2.5	(0.5)
		T. Rowe Price Rtmt Inc (TRRIX)	1.4	10.1	22.0	(18.4)	6.0	52.1	6.3	(25.1)	(0.2)	10.8	1.0	3.3	0.3
	C	Vanguard Target Rtmt 2005 Inv (VTOVX)	5.1	9.7	16.1	(15.9)	8.1	45.1	(0.7)	(23.4)	1.5	10.2	0.4	4.0	1.0
		Vanguard Target Rtmt 2010 Inv (VTENX)	3.3	11.4	19.3	(20.7)	7.6	56.6	10.8	(30.3)	(5.4)	11.1	1.3	3.2	0.2
		Vanguard Target Rtmt Inc Inv (VTINX)	5.2	9.3	14.2	(11.0)	8.1	39.2	(6.6)	(16.4)	8.5	9.5	(0.3)	4.8	1.8
		Target Date: 2015-2029 Category Average	**0.1**	**12.6**	**24.9**	**(27.9)**	**7.0**	**69.5**	**0.0**	**(38.3)**	**0.0**	**12.1**	**0.0**	**1.4**	**0.0**
		AmCent LIVESTRONG 2015 Inv (ARFIX)	3.1	10.8	18.2	(20.2)	8.5	53.1	(16.4)	(29.0)	9.3	10.5	(1.6)	3.2	1.8
		AmCent LIVESTRONG 2020 Inv (ARBVX)	2.5	11.6	20.1	—	—	58.2	(11.3)	—	—	11.2	(0.9)	—	—
		AmCent LIVESTRONG 2025 Inv (ARWIX)	1.7	12.5	21.2	(25.1)	9.2	63.0	(6.5)	(35.0)	3.3	11.5	(0.6)	2.6	1.2
		Fidelity Freedom 2015 (FFVFX)	(0.4)	11.7	25.6	(27.2)	7.8	65.3	(4.2)	(36.2)	2.1	11.8	(0.3)	1.9	0.5
		Fidelity Freedom 2020 (FFFDX)	(1.4)	12.9	28.8	(32.2)	8.5	76.3	6.8	(42.3)	(4.0)	12.8	0.7	1.1	(0.3)
		Fidelity Freedom 2025 (FFTWX)	(2.7)	13.8	30.0	(33.7)	8.6	82.0	12.5	(44.2)	(5.9)	12.9	0.8	0.7	(0.7)
		T. Rowe Price Rtmt 2015 (TRRGX)	(0.4)	13.7	31.3	(30.3)	6.7	79.3	9.8	(39.9)	(1.6)	14.2	2.1	2.1	0.7
		T. Rowe Price Rtmt 2020 (TRRBX)	(1.3)	14.7	34.1	(33.5)	6.7	87.6	18.1	(43.6)	(5.3)	15.0	2.9	1.5	0.1
		T. Rowe Price Rtmt 2025 (TRRHX)	(2.1)	15.3	36.2	(36.0)	6.8	94.3	24.8	(46.5)	(8.2)	15.4	3.3	1.0	(0.4)
		Vanguard Target Rtmt 2015 Inv (VTXVX)	1.7	12.4	21.2	(24.1)	7.5	64.5	(5.0)	(34.9)	3.4	11.5	(0.6)	2.5	1.1
		Vanguard Target Rtmt 2020 Inv (VTWNX)	0.6	13.1	23.1	(27.1)	7.5	71.2	1.7	(38.7)	(0.4)	11.8	(0.3)	1.9	0.5
		Vanguard Target Rtmt 2025 Inv (VTTVX)	(0.4)	13.8	24.8	(30.1)	7.5	78.2	8.7	(42.4)	(4.1)	12.2	0.1	1.2	(0.2)
		Target Date: 2030+ Category Average	**(2.8)**	**15.3**	**31.2**	**(35.8)**	**7.6**	**91.7**	**0.0**	**(48.0)**	**0.0**	**13.7**	**0.0**	**0.2**	**0.0**
		AmCent LIVESTRONG 2030 Inv (ARCVX)	1.0	13.3	22.8	—	—	68.5	(23.2)	—	—	12.0	(1.7)	—	—
		AmCent LIVESTRONG 2035 Inv (ARYIX)	0.3	14.2	24.3	(30.6)	10.3	74.8	(16.9)	(41.6)	6.4	12.5	(1.2)	1.7	1.5
		AmCent LIVESTRONG 2045 Inv (AROIX)	(0.8)	15.5	26.3	(33.7)	10.7	83.5	(8.2)	(45.3)	2.7	13.1	(0.6)	1.2	1.0
		Fidelity Freedom 2030 (FFFEX)	(3.2)	14.0	30.5	(37.0)	9.2	87.1	(4.6)	(48.3)	(0.3)	12.9	(0.8)	(0.2)	(0.4)
		Fidelity Freedom 2035 (FFTHX)	(4.6)	14.4	31.2	(37.8)	9.2	90.8	(0.9)	(49.3)	(1.3)	12.7	(1.0)	(0.6)	(0.8)
		Fidelity Freedom 2040 (FFFFX)	(4.7)	14.6	31.6	(38.8)	9.3	93.0	1.3	(50.5)	(2.5)	12.9	(0.8)	(0.8)	(1.0)
		Fidelity Freedom 2045 (FFFGX)	(5.1)	14.7	32.0	(39.2)	9.5	94.4	2.7	(51.0)	(3.0)	12.8	(0.9)	(0.9)	(1.1)
		Fidelity Freedom 2050 (FFFHX)	(5.6)	14.8	32.4	(40.7)	9.7	97.4	5.7	(52.7)	(4.7)	12.8	(0.9)	(1.3)	(1.5)
		T. Rowe Price Rtmt 2030 (TRRCX)	(2.8)	16.0	37.9	(37.8)	6.8	100.0	8.3	(48.6)	(0.6)	15.9	2.2	0.6	0.4
		T. Rowe Price Rtmt 2035 (TRRJX)	(3.3)	16.3	39.0	(38.9)	6.8	103.9	12.2	(49.9)	(1.9)	16.1	2.4	0.4	0.2
		T. Rowe Price Rtmt 2040 (TRRDX)	(3.5)	16.5	39.0	(38.9)	6.7	104.1	12.4	(49.8)	(1.8)	16.0	2.3	0.4	0.2
		T. Rowe Price Rtmt 2045 (TRRKX)	(3.5)	16.4	39.0	(38.9)	6.8	103.9	12.2	(49.8)	(1.8)	16.0	2.3	0.4	0.2
		T. Rowe Price Rtmt 2050 (TRRMX)	(3.4)	16.4	38.9	(38.8)	6.8	103.9	12.2	(49.9)	(1.9)	16.0	2.3	0.4	0.2
		T. Rowe Price Rtmt 2055 (TRRNX)	(3.4)	16.4	38.9	(38.9)	6.8	104.0	12.3	(49.9)	(1.9)	16.0	2.3	0.4	0.2
		Vanguard Target Rtmt 2030 Inv (VTHRX)	(1.3)	14.4	26.7	(33.0)	7.4	85.5	(6.2)	(45.9)	2.1	12.7	(1.0)	0.6	0.4
		Vanguard Target Rtmt 2035 Inv (VTTHX)	(2.3)	15.1	28.1	(34.7)	7.4	91.7	0.0	(48.0)	0.0	13.0	(0.7)	0.2	0.0
		Vanguard Target Rtmt 2040 Inv (VFORX)	(2.6)	15.1	28.3	(34.6)	7.4	92.1	0.4	(47.9)	0.1	12.9	(0.8)	0.2	0.0
		Vanguard Target Rtmt 2045 Inv (VTIVX)	(2.6)	15.1	28.1	(34.6)	7.4	91.9	0.2	(47.9)	0.1	12.9	(0.8)	0.2	0.0
		Vanguard Target Rtmt 2050 Inv (VFIFX)	(2.6)	15.1	28.3	(34.7)	7.4	92.0	0.3	(47.9)	0.1	12.9	(0.8)	0.2	0.0
		Vanguard Target Rtmt 2055 Inv (VFFVX)	(2.3)	—	—	—	—	—	—	—	—	—	—	—	—
		Corporate High-Yield Bond Category Average	**3.2**	**12.9**	**39.6**	**(20.8)**	**2.5**	**62.9**	**0.0**	**(20.5)**	**0.0**	**17.5**	**0.0**	**5.6**	**0.0**
		Artio Glb High Inc A (BJBHX)	(0.2)	12.2	54.5	(24.2)	4.1	77.3	14.4	(22.4)	(1.9)	20.1	2.6	6.4	0.8
		Buffalo High-Yield (BUFHX)	3.5	12.4	44.0	(21.3)	3.7	63.7	0.8	(19.7)	0.8	18.8	1.3	6.4	0.8
		Fidelity Capital & Inc (FAGIX)	(1.9)	17.1	72.1	(31.9)	3.7	115.5	52.6	(33.2)	(12.7)	25.5	8.0	6.9	1.3
		Fidelity Float Rate Hi Inc (FFRHX)	1.7	7.8	28.8	(16.5)	2.6	32.2	(30.7)	(11.0)	9.5	12.2	(5.3)	3.9	(1.7)
		Fidelity Focused Hi Inc (FHIFX)	5.8	12.0	35.0	(20.5)	3.0	49.9	(13.0)	(16.5)	4.0	17.0	(0.5)	5.5	(0.1)
		Fidelity High Inc (SPHIX)	3.4	13.7	51.4	(23.8)	2.3	75.3	12.4	(22.0)	(1.5)	21.2	3.7	6.8	1.2
		Janus High-Yield T (JAHYX)	3.2	15.7	40.8	(19.4)	1.3	66.6	3.7	(18.7)	1.8	18.9	1.4	6.5	0.9
		Northeast Investors (NTHEX)	(0.8)	14.2	53.7	(37.3)	0.1	97.9	35.0	(44.5)	(24.0)	20.3	2.8	1.8	(3.8)
		Northern High Yield F\I (NHFIX)	3.7	13.6	33.5	(19.4)	1.3	53.7	(9.2)	(17.7)	2.8	16.3	(1.2)	5.1	(0.5)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
3.9	**0.0**	**2.3**	**1.0**	**1.00**	**0.47**	**2,015**	**31.7**	**55.7**	**1.2**	**11.3**	**17.7**	**26**	**1,120**	**80.2**	**0.55**	**—**	**—**
—	—	2.4	1.0	1.16	0.55	89	43.0	43.0	1.1	13.0	15.3	10	14	94.8	0.75	—	—
3.7	(0.2)	1.7	1.2	0.70	0.33	1,257	17.8	53.2	2.3	26.8	10.7	32	25	89.2	0.47	—	—
—	—	1.7	1.2	1.26	0.59	790	34.2	42.6	2.5	20.6	15.4	38	25	81.2	0.58	—	—
4.2	**0.3**	1.9	1.3	1.41	0.66	7,150	42.7	40.5	3.1	13.8	17.8	34	25	76.7	0.62	—	—
3.7	(0.2)	1.6	1.2	**0.67**	0.31	2,395	17.7	53.1	2.4	26.8	10.7	38	25	89.2	**0.46**	—	—
—	—	2.7	1.1	1.35	0.63	1,093	43.8	48.9	0.5	6.9	22.2	18	17	91.7	0.58	—	—
—	—	2.5	1.1	1.56	0.73	4,285	52.3	41.2	0.6	5.9	23.5	19	19	85.2	0.61	—	—
—	—	2.5	1.1	1.16	0.55	1,966	39.7	51.9	0.4	8.0	19.0	13	17	92.2	0.56	—	—
—	—	2.8	0.9	0.95	0.45	2,301	31.1	60.8	1.0	7.2	12.2	27	6	100.0	**0.17**	—	—
—	—	2.7	0.7	1.27	0.60	5,132	45.0	50.4	1.1	3.5	16.2	27	6	100.0	**0.17**	—	—
—	—	2.7	1.0	0.81	0.38	5,402	29.0	62.4	0.9	7.7	11.6	14	6	100.0	**0.17**	—	—
3.2	**0.0**	**2.0**	**0.9**	**1.00**	**0.76**	**4,928**	**56.4**	**36.3**	**1.1**	**6.2**	**24.6**	**24**	**1,344**	**71.6**	**0.69**	**—**	**—**
—	—	2.4	1.0	**0.79**	0.60	341	46.3	41.3	1.2	11.2	15.9	4	15	93.1	0.78	—	—
—	—	2.3	—	**0.86**	0.66	124	51.2	39.0	1.3	8.5	16.8	4	15	91.3	0.81	—	—
—	—	2.2	0.9	0.94	0.72	440	56.6	34.6	1.3	7.5	16.8	3	15	89.7	0.83	—	—
—	—	1.9	1.2	0.90	0.69	7,208	43.8	39.9	3.1	13.2	18.2	43	25	76.1	**0.63**	—	—
4.1	**0.9**	2.0	1.2	1.07	0.81	15,228	50.5	35.2	3.1	11.3	20.3	42	25	77.8	0.69	—	—
—	—	2.0	1.2	1.18	0.90	8,232	59.5	27.9	3.0	9.6	23.2	49	25	80.4	0.73	—	—
—	—	2.2	1.0	1.09	0.83	5,703	61.2	32.4	0.8	5.6	24.7	15	19	82.7	0.65	—	—
—	—	1.9	0.9	1.21	0.92	10,271	69.2	25.1	0.9	4.8	25.8	16	19	81.9	0.69	—	—
—	—	1.6	0.8	1.31	1.00	6,403	76.4	18.2	1.0	4.4	26.7	17	19	84.4	0.72	—	—
—	—	2.5	0.7	0.93	0.71	14,394	55.8	40.4	1.3	2.5	19.2	27	5	100.0	**0.16**	—	—
—	—	2.4	0.5	1.05	0.80	12,288	63.9	32.6	1.3	2.3	21.1	23	4	100.0	**0.17**	—	—
—	—	2.4	0.5	1.17	0.89	16,357	71.3	25.5	1.3	1.9	22.8	23	4	100.0	**0.18**	—	—
3.5	**0.0**	**1.6**	**0.7**	**1.00**	**1.02**	**2,925**	**80.0**	**13.7**	**1.2**	**5.2**	**27.4**	**21**	**1,193**	**79.1**	**0.68**	**—**	**—**
—	—	1.9	—	**0.76**	0.78	96	62.0	29.4	1.4	7.3	16.0	4	15	91.4	0.86	—	—
—	—	1.9	0.8	**0.83**	0.85	290	68.5	24.6	1.5	5.4	16.6	3	14	91.8	0.89	—	—
—	—	1.8	0.7	**0.93**	0.95	164	78.7	17.9	1.8	1.6	18.5	2	13	95.5	0.93	—	—
3.6	**0.1**	2.0	1.2	0.94	0.97	11,244	62.4	24.6	3.1	9.9	24.2	44	23	83.3	0.75	—	—
—	—	1.7	1.1	1.01	1.03	5,504	71.1	15.9	2.6	10.5	26.6	47	22	83.9	0.77	—	—
3.4	(0.1)	1.8	1.1	1.03	1.06	6,893	71.7	15.3	2.5	10.5	26.8	46	22	83.8	0.78	—	—
—	—	1.7	1.0	1.05	1.08	2,210	73.5	13.6	2.3	10.7	27.7	50	22	83.9	0.79	—	—
—	—	1.6	0.9	1.10	1.12	1,845	76.1	11.0	2.1	10.8	28.4	51	22	86.5	0.80	—	—
—	—	1.5	0.8	1.04	1.06	8,170	82.5	12.6	1.1	3.8	27.2	16	18	86.6	0.74	—	—
—	—	1.3	0.7	1.09	1.11	4,178	87.2	7.7	1.2	3.9	27.4	17	18	87.6	0.76	—	—
—	—	1.3	0.7	1.10	1.12	5,259	88.6	6.9	1.2	3.3	27.6	16	18	88.3	0.76	—	—
—	—	1.4	0.7	1.10	1.12	2,191	88.4	6.8	1.2	3.7	27.5	17	18	88.2	0.76	—	—
—	—	1.2	0.6	1.09	1.12	1,016	88.3	6.9	1.2	3.6	27.4	23	18	88.1	0.76	—	—
—	—	1.2	0.6	1.09	1.12	292	88.5	6.7	1.2	3.6	27.7	27	18	88.0	0.76	—	—
—	—	2.2	0.4	0.95	0.98	9,392	78.8	18.4	1.3	1.5	24.5	—	4	100.0	**0.18**	—	—
—	—	2.3	0.4	1.03	1.06	11,361	86.3	11.3	1.3	1.1	26.2	18	4	100.0	**0.19**	—	—
—	—	2.2	0.4	1.04	1.06	5,758	88.1	9.5	1.3	1.0	26.6	15	4	100.0	**0.19**	—	—
—	—	2.2	0.4	1.04	1.06	6,372	88.1	9.5	1.4	1.0	26.7	16	4	100.0	**0.19**	—	—
—	—	2.2	0.4	1.03	1.06	2,415	88.1	9.5	1.4	1.1	26.8	15	4	100.0	**0.19**	—	—
—	—	1.8	—	**0.93**	0.95	167	88.1	9.5	1.4	1.1	26.9	12	4	100.0	**0.19**	—	—
7.0	**0.0**	**6.4**	**2.5**	**1.00**	**0.55**	**1,339**	**1.6**	**84.7**	**3.1**	**10.6**	**17.6**	**144**	**280**	**19.8**	**0.96**	**—**	**—**
—	—	7.4	2.9	1.19	0.65	1,127	0.4	78.4	11.4	9.8	35.6	78	240	11.8	1.00	—	0.25
7.1	0.1	6.4	2.2	0.86	0.47	241	4.3	72.8	16.8	6.1	10.6	25	102	26.9	1.04	2.00R	—
9.9	**2.9**	6.4	2.4	1.47	0.80	8,908	10.6	75.1	2.5	11.8	19.9	65	535	13.1	**0.76**	**1.00R**	—
—	—	3.3	1.5	**0.65**	0.35	5,239	0.2	90.5	0.0	9.4	60.9	54	442	15.3	**0.71**	**1.00R**	—
—	—	6.1	2.6	**0.83**	0.45	809	0.0	94.7	0.0	5.3	16.5	48	200	14.7	0.81	1.00R	—
8.5	**1.5**	7.0	2.6	1.13	0.62	4,788	0.6	90.8	2.8	5.9	16.9	55	466	9.8	**0.75**	**1.00R**	—
7.4	0.4	7.4	3.0	1.01	0.55	1,035	0.8	92.8	2.4	4.0	14.6	92	249	13.1	0.89	2.00R	—
5.4	(1.6)	7.4	2.7	1.53	0.84	573	15.3	96.3	(12.8)	1.2	97.1	33	79	47.8	0.77	—	—
6.9	(0.1)	7.3	2.7	0.94	0.51	4,806	0.0	93.9	3.5	2.7	14.3	114	228	10.3	0.77	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
	C	Nubrgr Ber Hi Inc Bd Inv (NHINX)	2.9	**14.6**	**51.5**	(19.1)	1.6	**76.9**	**14.0**	(18.3)	2.2	**21.4**	**3.9**	**8.0**	**2.4**
		Payden High Inc (PYHRX)	4.0	12.3	31.7	(20.4)	2.6	48.9	(14.0)	(18.4)	2.1	15.4	(2.1)	4.7	(0.9)
		PIMCO High-Yield D (PHYDX)	3.6	13.8	43.5	(24.0)	**3.3**	**74.8**	**11.9**	(26.0)	(5.5)	19.2	1.7	5.8	0.2
		T. Rowe Price Hi-Yld (PRHYX)	3.2	14.3	49.1	(24.5)	3.1	73.9	11.0	(23.1)	(2.6)	**20.7**	**3.2**	**6.5**	**0.9**
		TIAA-CREF Hi-Yld Rtl (TIYRX)	**5.9**	14.3	41.5	(19.6)	**3.6**	66.6	3.7	(18.6)	1.9	19.6	2.1	**7.4**	**1.8**
		USAA High-Yield Opprt (USHYX)	2.5	**17.1**	**54.1**	(28.1)	1.2	**90.7**	**27.8**	(29.3)	(8.8)	**22.8**	**5.3**	6.1	0.5
		Vanguard Hi-Yld Corp Inv (VWEHX)	**7.1**	12.3	39.0	(21.3)	2.0	60.2	(2.7)	(20.3)	0.2	18.7	1.2	6.1	0.5
		Westcore Flexible Inc (WTLTX)	**8.1**	12.6	40.0	(30.0)	(3.5)	66.0	3.1	(33.5)	(13.0)	19.5	2.0	2.9	(2.7)
		WF Adv S/T H/Y Bd Inv (STHBX)	3.4	6.9	15.2	**(5.9)**	3.2	20.8	(42.1)	**(1.8)**	**18.7**	8.4	(9.1)	4.4	(1.2)
		Convertible Bond Category Average	**(2.0)**	**16.5**	**40.5**	**(28.5)**	**8.9**	**87.1**	**0.0**	**(33.2)**	**0.0**	**16.8**	**0.0**	**3.9**	**0.0**
		Fidelity Convertible Sec (FCVSX)	(7.4)	**20.8**	**64.1**	(47.8)	**16.2**	**136.1**	**49.0**	(54.1)	(20.9)	**22.4**	**5.6**	2.2	(1.7)
		Northern Inc Equity (NOIEX)	**2.1**	15.9	32.2	(30.9)	5.4	**92.8**	**5.7**	(41.7)	(8.5)	**16.1**	**(0.7)**	2.7	(1.2)
		Osterweis Strategic Inc (OSTIX)	**4.0**	10.1	24.8	**(5.6)**	3.4	39.2	(47.9)	**(3.9)**	**29.3**	12.7	(4.1)	**6.9**	**3.0**
		Vanguard Convertible Sec Inv (VCVSX)	(6.8)	**19.2**	**40.8**	**(29.8)**	**10.6**	80.7	(6.4)	**(33.0)**	**0.2**	16.1	(0.7)	**3.9**	**0.0**
		Mortgage-Backed Bond Category Average	**5.6**	**5.7**	**6.7**	**1.2**	**5.9**	**14.4**	**0.0**	**3.4**	**0.0**	**6.0**	**0.0**	**4.9**	**0.0**
		AmCent Ginnie Mae Inv (BGNMX)	7.3	6.3	5.6	**7.0**	6.4	13.3	(1.1)	**10.2**	**6.8**	6.4	0.4	6.5	1.6
		Fidelity GNMA (FGMNX)	**7.9**	**7.0**	6.9	**7.1**	**6.7**	**15.4**	**1.0**	**10.4**	**7.0**	**7.2**	**1.2**	**7.1**	**2.2**
		Fidelity Mtg Secs (FMSFX)	6.5	**7.2**	**9.5**	1.2	(0.5)	**19.1**	**4.7**	2.0	(1.4)	**7.7**	**1.7**	4.7	(0.2)
		Managers Interm Dur Gov (MGIDX)	5.8	**7.3**	**12.3**	0.8	6.3	**20.7**	**6.3**	4.4	1.0	**8.4**	**2.4**	6.4	1.5
		Payden GNMA (PYGNX)	**8.1**	6.6	6.4	**7.6**	6.2	14.8	0.4	**10.8**	**7.4**	7.1	1.1	**7.0**	**2.1**
		PIMCO GNMA D (PGNDX)	**7.9**	**7.5**	**9.3**	4.8	**7.0**	**18.1**	**3.7**	8.4	5.0	**8.2**	**2.2**	**7.3**	**2.4**
		Schwab GNMA (SWGSX)	**7.6**	5.6	5.6	6.0	**7.9**	12.8	(1.6)	**9.6**	**6.2**	6.3	0.3	6.6	1.7
		Sit U.S. Government Secs (SNGVX)	2.7	4.9	**7.7**	5.1	**6.9**	13.4	(1.0)	8.1	4.7	5.1	(0.9)	5.4	0.5
		T. Rowe Price GNMA (PRGMX)	6.4	6.4	6.3	5.6	6.5	14.4	0.0	8.2	4.8	6.4	0.4	6.2	1.3
		TCW Total Return Bond N (TGMNX)	3.8	**10.3**	**19.5**	0.8	6.1	**33.3**	**18.9**	3.2	(0.2)	**11.0**	**5.0**	**7.9**	**3.0**
		Vanguard GNMA Inv (VFIIX)	**7.6**	6.9	5.2	**7.2**	**7.0**	14.4	0.0	**10.0**	**6.6**	6.6	0.6	**6.8**	**1.9**
		Gov't: Short-Term Bond Category Average	**2.3**	**2.6**	**1.7**	**5.2**	**6.4**	**5.3**	**0.0**	**6.7**	**0.0**	**2.2**	**0.0**	**3.6**	**0.0**
		AmCent S/T Gov Inv (TWUSX)	1.5	2.2	2.6	4.7	6.3	5.1	(0.2)	6.7	0.0	2.1	(0.1)	3.5	(0.1)
		AmCent Zero Coupon 2015 Inv (BTFTX)	**11.8**	**8.8**	(1.0)	**12.7**	**10.0**	**13.7**	**8.4**	**12.9**	**6.2**	**6.4**	**4.2**	**8.4**	**4.8**
I		Fidelity Spar S-T Tr Bd Ix Inv (FSBIX)	**3.2**	**3.5**	(0.2)	**8.7**	**7.8**	5.1	(0.2)	**10.2**	**3.5**	2.1	(0.1)	**4.5**	**0.9**
		Northern Sh-Int US Govt (NSIUX)	**2.7**	**3.3**	0.9	**7.5**	5.4	5.6	0.3	8.8	2.1	2.3	0.1	3.9	0.3
		Vanguard ShtTm Fed Inv (VSGBX)	**2.7**	**3.2**	**2.7**	7.0	**7.4**	**6.8**	**1.5**	**9.5**	**2.8**	**2.9**	**0.7**	**4.6**	**1.0**
		Vanguard Sht-Tm Trs Inv (VFISX)	2.2	2.6	1.4	6.6	**7.8**	4.8	(0.5)	9.1	2.4	2.1	(0.1)	4.1	0.5
		Gov't: Intermed-Term Bond Category Average	**7.6**	**5.5**	**1.2**	**9.5**	**7.6**	**9.7**	**0.0**	**10.6**	**0.0**	**4.7**	**0.0**	**6.2**	**0.0**
		AmCent Govt Bd Inv (CPTNX)	7.5	5.3	**3.0**	9.5	7.8	**10.1**	**0.4**	12.3	1.7	**5.2**	**0.5**	**6.6**	**0.4**
		BMO Govt Inc Y (MRGIX)	5.1	**7.0**	**12.7**	0.0	5.8	**23.4**	**13.7**	0.9	(9.7)	**8.2**	**3.5**	6.1	(0.1)
		Fidelity Government Inc (FGOVX)	7.8	5.1	1.2	11.0	7.8	9.2	(0.5)	**12.5**	**1.9**	4.7	0.0	6.5	0.3
		Fidelity Interm Govt Inc (FSTGX)	5.7	4.7	0.8	10.0	7.8	7.7	(2.0)	11.9	1.3	3.7	(1.0)	5.8	(0.4)
I		Fidelity Spar Intm Bd Ix Inv (FIBIX)	**12.9**	**8.4**	(5.1)	**16.3**	**10.0**	8.9	(0.8)	**15.8**	**5.2**	5.1	0.4	**8.3**	**2.1**
		T. Rowe Price US Try Int (PRTIX)	**10.4**	**7.0**	(1.4)	**14.1**	**9.9**	9.7	0.0	**15.6**	**5.0**	**5.2**	**0.5**	**7.9**	**1.7**
		Vanguard IntTm Treas Inv (VFITX)	**9.7**	**7.3**	(1.7)	**13.3**	**9.9**	**10.2**	**0.5**	**14.0**	**3.4**	5.0	0.3	**7.6**	**1.4**
		WF Adv Govt Secs Inv (STVSX)	6.8	5.4	**3.5**	7.5	6.9	**11.4**	**1.7**	9.0	(1.6)	**5.2**	**0.5**	6.0	(0.2)
		Gov't: Long-Term Bond Category Average	**31.8**	**10.6**	**(17.9)**	**30.7**	**10.4**	**3.9**	**0.0**	**19.9**	**0.0**	**5.9**	**0.0**	**11.3**	**0.0**
		AmCent Zero Coupon 2020 Inv (BTTTX)	23.0	**12.5**	**(7.5)**	16.9	9.5	**15.2**	**11.3**	12.0	(7.9)	**8.6**	**2.7**	10.4	(0.9)
I		Fidelity Spar L-T Tr Bd Ix Inv (FLBIX)	29.4	9.1	(13.5)	24.1	9.5	6.0	2.1	16.3	(3.6)	6.9	1.0	10.7	(0.6)
		T. Rowe Price US Try L/T (PRULX)	28.3	8.9	**(10.9)**	23.2	9.9	**7.3**	**3.4**	17.2	(2.7)	**7.5**	**1.6**	11.0	(0.3)
		Vanguard LongTm US Try Inv (VUSTX)	29.2	8.9	(12.1)	22.5	9.2	6.6	2.7	15.5	(4.4)	**7.3**	**1.4**	10.6	(0.7)
		Inflation-Protected Bond Category Average	**12.2**	**5.9**	**11.1**	**(2.4)**	**10.8**	**24.0**	**0.0**	**0.1**	**0.0**	**9.7**	**0.0**	**7.4**	**0.0**
		AmCent Inf-Adj Bond Inv (ACITX)	**13.0**	5.4	10.5	**(1.1)**	10.9	22.4	(1.6)	**2.0**	**1.9**	**9.6**	**(0.1)**	**7.6**	**0.2**
		Fidelity Inflation-Prot Bd (FINPX)	12.9	5.8	9.6	(2.4)	9.0	22.8	(1.2)	(0.5)	(0.6)	9.4	(0.3)	6.9	(0.5)
		PIMCO Real Ret D (PRRDX)	11.1	**7.3**	**18.4**	(6.9)	**11.0**	**32.9**	**8.9**	(3.4)	(3.5)	**12.2**	**2.5**	**7.9**	**0.5**
		Schwab Treas Inflation Prot (SWRSX)	12.8	5.8	9.2	(2.0)	10.6	22.4	(1.6)	(0.1)	(0.2)	9.2	(0.5)	7.1	(0.3)
		T. Rowe Price Infl Prot Bd (PRIPX)	12.0	**6.2**	10.4	(1.9)	**11.1**	**23.6**	**(0.4)**	**0.6**	**0.5**	9.5	(0.2)	7.4	0.0
		Vanguard Infl-Prot Secs Inv (VIPSX)	**13.2**	**6.1**	**10.8**	(2.9)	**11.5**	**23.6**	**(0.4)**	0.1	0.0	**10.0**	**0.3**	**7.6**	**0.2**

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
7.5	**0.5**	7.0	2.8	1.16	0.63	312	0.0	88.8	0.6	10.7	6.5	88	283	10.8	0.96	—	—
6.2	(0.8)	7.7	2.7	0.88	0.48	1,014	0.0	90.4	3.6	6.0	12.6	38	258	16.2	**0.69**	**2.00R**	—
7.2	0.2	7.2	2.6	1.10	0.60	704	0.4	95.0	12.2	(7.5)	29.2	36	1,018	15.3	0.90	—	0.25
8.0	**1.0**	7.8	2.7	1.09	0.59	6,667	1.0	90.3	4.6	4.1	12.2	75	577	13.9	**0.74**	**2.00R**	—
—	—	6.9	2.7	1.01	0.55	186	0.0	95.9	1.4	2.7	13.5	43	296	11.3	**0.59**	**2.00R**	0.12
7.5	0.5	7.3	2.7	1.11	0.60	1,323	4.8	83.6	11.3	0.3	10.3	54	532	14.2	0.95	—	—
6.8	(0.2)	7.1	2.6	0.95	0.52	5,170	0.5	92.7	5.3	1.6	14.5	38	353	9.4	**0.25**	**1.00R**	—
6.3	(0.7)	6.0	2.3	0.88	0.48	88	0.0	80.7	4.7	14.6	2.8	38	77	36.9	0.85	2.00R	—
4.4	(2.6)	4.6	1.8	**0.40**	0.22	193	0.0	89.2	1.0	9.8	21.6	36	170	16.4	0.85	—	—
5.9	**0.0**	**3.8**	**1.6**	**1.00**	**0.75**	**1,460**	**15.7**	**23.0**	**55.1**	**6.2**	**5.4**	**66**	**122**	**37.5**	**0.81**	**—**	**—**
5.1	(0.8)	3.5	1.3	1.46	1.09	1,877	8.4	2.3	86.0	3.4	1.4	28	110	39.6	**0.59**	—	—
6.1	0.2	2.2	1.1	1.20	0.90	366	54.5	0.0	39.3	6.3	5.1	19	87	23.1	1.00	—	—
—	—	5.7	2.1	**0.32**	0.24	1,952	0.0	76.8	9.9	13.3	6.2	115	86	33.2	0.98	2.00R	—
6.4	**0.5**	4.3	1.9	1.02	0.76	1,645	0.0	12.9	85.3	1.9	8.8	103	205	54.1	0.68	1.00R	—
4.4	**0.0**	**3.0**	**1.6**	**1.00**	**0.14**	**1,643**	**0.0**	**97.3**	**0.0**	**2.7**	**20.5**	**335**	**1,856**	**49.4**	**0.69**	**—**	**—**
5.3	0.9	3.7	1.4	0.96	0.13	1,546	0.0	91.1	0.0	9.0	9.9	100	1,596	32.7	0.56	—	—
5.7	**1.3**	3.2	1.6	1.00	0.14	9,445	0.0	92.5	0.0	7.5	2.6	367	175	79.3	**0.45**	—	—
4.8	0.4	3.2	1.5	0.88	0.12	753	0.0	98.1	0.0	2.0	17.2	490	299	58.8	**0.45**	—	—
5.4	1.0	2.6	1.5	0.92	0.13	178	0.0	114.2	(0.7)	(13.5)	(3.2)	409	229	46.8	0.90	—	—
5.9	**1.5**	4.1	1.7	0.92	0.13	854	0.0	144.3	0.0	(44.3)	21.5	23	344	50.9	**0.50**	—	—
5.9	**1.5**	1.8	1.9	0.96	0.13	271	0.0	126.4	6.9	(33.3)	32.2	1,990	833	124.2	0.90	—	0.25
—	—	2.6	1.4	0.88	0.12	569	0.0	80.8	0.0	19.2	25.2	641	513	37.9	0.55	—	—
4.4	0.0	2.9	1.3	**0.58**	0.08	1,536	0.0	98.3	0.0	1.7	0.0	46	796	20.0	0.81	—	—
5.3	0.9	4.0	1.5	0.83	0.12	1,671	0.0	94.8	0.1	5.1	0.3	226	1,953	42.6	0.68	—	—
6.6	**2.2**	6.6	2.4	1.62	0.23	1,786	0.0	99.3	(0.5)	1.2	4.8	141	442	15.6	0.74	—	0.25
5.7	**1.3**	3.2	1.6	0.96	0.13	14,881	0.0	92.9	0.0	7.1	7.4	386	30,201	12.3	**0.23**	—	—
3.3	**0.0**	**1.0**	**0.9**	**1.00**	**0.09**	**475**	**0.0**	**79.1**	**1.9**	**18.9**	**8.6**	**211**	**108**	**44.6**	**0.54**	**—**	**—**
3.0	(0.3)	0.8	0.8	0.73	0.06	892	0.0	87.8	0.0	12.2	0.0	75	133	43.6	0.56	—	—
8.2	**4.9**	3.5	1.5	4.00	0.35	339	0.0	99.5	0.0	0.5	6.7	19	45	72.8	0.57	—	—
—	—	1.2	1.0	1.27	0.11	262	0.0	98.0	0.0	2.0	0.0	62	115	12.9	**0.20**	—	—
3.4	0.1	0.2	1.1	1.20	0.10	385	0.0	75.2	24.6	0.1	0.0	1,062	41	77.0	0.43	—	—
4.0	**0.7**	1.0	1.1	0.93	0.08	2,284	0.0	83.0	1.1	15.9	6.9	211	534	26.9	**0.22**	—	—
3.7	**0.4**	0.7	1.0	0.93	0.08	1,786	0.0	85.8	4.8	9.4	1.7	124	114	36.8	**0.22**	—	—
5.0	**0.0**	**2.3**	**1.3**	**1.00**	**0.21**	**766**	**0.0**	**94.3**	**1.7**	**3.9**	**4.8**	**200**	**198**	**48.5**	**0.58**	**—**	**—**
5.4	**0.4**	2.8	1.4	0.81	0.17	1,113	0.0	93.5	1.1	5.4	1.3	93	164	20.5	0.48	—	—
5.2	0.2	2.3	1.8	0.83	0.17	203	0.0	102.9	0.0	(2.9)	14.0	—	101	47.0	0.80	2.00R	—
5.5	**0.5**	1.9	1.5	0.89	0.19	4,308	0.0	89.4	0.0	10.7	4.2	466	452	34.0	0.45	—	—
4.8	(0.2)	1.4	1.1	**0.75**	0.16	1,180	0.0	90.7	0.0	9.3	1.2	258	239	36.8	0.45	—	—
—	—	2.4	1.4	1.75	0.37	996	0.0	99.5	0.0	0.5	0.0	45	58	40.8	**0.20**	—	—
5.7	**0.7**	2.7	1.3	1.36	0.28	489	0.0	99.0	0.0	1.0	0.0	33	129	73.0	0.51	—	—
6.2	**1.2**	1.9	1.6	1.42	0.30	2,349	0.0	87.7	1.3	11.0	3.2	80	96	42.2	**0.22**	—	—
5.2	0.2	2.8	1.4	0.81	0.17	680	0.0	100.1	0.0	(0.1)	24.7	268	496	36.1	0.91	—	—
9.0	**0.0**	**2.3**	**1.5**	**1.00**	**0.94**	**299**	**0.0**	**91.9**	**0.0**	**8.1**	**16.1**	**1,059**	**30**	**75.4**	**0.86**	**—**	**—**
9.8	**0.8**	2.9	1.7	**0.70**	0.66	314	0.0	99.4	0.0	0.6	1.4	35	35	70.9	0.57	—	—
—	—	3.1	1.4	0.85	0.80	252	0.0	99.1	0.0	0.9	0.0	77	37	54.3	**0.20**	—	—
8.3	(0.7)	3.0	1.9	0.81	0.77	399	0.0	99.5	0.0	0.5	0.0	43	86	75.3	0.55	—	—
8.7	(0.3)	2.8	1.9	0.84	0.79	1,605	0.0	87.8	1.1	11.1	3.1	52	74	61.0	**0.22**	—	—
7.2	**0.0**	**3.0**	**1.3**	**1.00**	**0.33**	**2,725**	**0.0**	**100.7**	**0.4**	**(1.1)**	**2.5**	**57**	**175**	**53.1**	**0.50**	**—**	**—**
7.0	(0.2)	3.5	1.2	**0.98**	0.32	3,164	0.0	99.5	0.3	0.2	0.2	33	160	44.4	0.48	—	—
—	—	0.7	1.0	1.02	0.33	2,778	0.0	99.9	0.0	0.1	0.0	22	41	48.4	0.45	—	—
7.4	**0.2**	3.5	1.8	1.07	0.35	2,162	0.2	116.1	2.9	(19.2)	18.3	174	1,029	57.4	0.85	—	0.25
—	—	4.1	1.2	1.00	0.33	273	0.0	96.4	0.0	3.6	0.0	37	32	41.7	**0.29**	—	—
—	—	0.9	1.0	**0.96**	0.31	485	0.0	95.8	0.0	4.2	3.1	18	44	55.8	0.53	—	—
7.3	0.1	4.0	1.2	1.02	0.33	15,220	0.0	100.0	0.0	0.0	0.0	29	32	47.4	**0.22**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		General Bond: Short-Term Category Average	1.6	5.0	10.3	(5.4)	4.1	17.4	0.0	(4.4)	0.0	5.5	0.0	2.9	0.0
		BMO Sh-Tm Inc Y (MSINX)	1.9	5.4	11.5	(3.2)	5.6	18.2	0.8	(1.1)	3.3	6.2	0.7	4.1	1.2
		Fidelity Sh-Term Bond (FSHBX)	1.7	3.7	7.3	(3.7)	1.6	12.2	(5.2)	(3.0)	1.4	4.2	(1.3)	2.1	(0.8)
		Fidelity Ultra-Short Bd (FUSFX)	0.0	1.1	0.9	(7.9)	(5.2)	3.0	(14.4)	(10.2)	(5.8)	0.7	(4.8)	(2.3)	(5.2)
		Homestead Short-Term Bd (HOSBX)	1.8	5.7	16.3	(3.6)	4.6	22.4	5.0	(1.3)	3.1	7.8	2.3	4.8	1.9
		Janus Short-Term Bond T (JASBX)	1.3	3.3	8.5	4.6	5.2	12.8	(4.6)	6.4	10.8	4.3	(1.2)	4.6	1.7
		Metro West Low Dur M (MWLDX)	1.1	10.3	15.1	(14.7)	2.5	31.3	13.9	(16.0)	(11.6)	8.7	3.2	2.3	(0.6)
		PIMCO Low Duration D (PLDDX)	1.4	4.6	13.0	(1.6)	7.5	21.9	4.5	(0.6)	3.8	6.2	0.7	4.9	2.0
		T. Rowe Price S/T Bond (PRWBX)	1.4	3.1	9.0	1.2	5.4	11.8	(5.6)	3.9	8.3	4.4	(1.1)	4.0	1.1
		USAA Short-Term Bond (USSBX)	2.4	4.7	14.0	(2.6)	5.7	19.0	1.6	0.3	4.7	6.9	1.4	4.7	1.8
		USAA Ultra Short-Term Bond (UUSTX)	1.6	—	—	—	—	—	—	—	—	—	—	—	—
I		Vanguard ShtTm Bd Idx Inv (VBISX)	2.9	3.9	4.2	5.4	7.2	9.6	(7.8)	7.4	11.8	3.7	(1.8)	4.7	1.8
		Vanguard ShtTm Inv-Grade Inv (VFSTX)	1.9	5.2	14.0	(4.8)	5.8	19.8	2.4	(2.1)	2.3	6.9	1.4	4.2	1.3
		Weitz Short-Interm Inc Instl (WEFIX)	2.1	4.7	10.8	2.2	6.0	16.6	(0.8)	5.4	9.8	5.8	0.3	5.1	2.2
		General Bond: Intermed-Term Category Average	6.0	7.6	13.0	(1.4)	5.3	25.7	0.0	(1.0)	0.0	8.7	0.0	5.9	0.0
		AllianceBern Interm Duration (SNIDX)	4.9	8.9	17.2	(4.5)	5.4	32.4	6.7	(4.1)	(3.1)	10.2	1.5	6.2	0.3
		AmCent Diversified Bond Inv (ADFIX)	7.2	6.3	7.1	6.0	7.4	15.8	(9.9)	8.7	9.7	6.9	(1.8)	6.8	0.9
		BMO Sh-Interm Bd Y (MAIBX)	5.2	8.0	26.8	(12.7)	4.6	47.5	21.8	(16.8)	(15.8)	12.9	4.2	5.6	(0.3)
		Dodge & Cox Inc (DODIX)	4.7	7.1	16.0	(0.3)	4.6	28.5	2.8	(0.3)	0.7	9.2	0.5	6.3	0.4
I		Dreyfus Bond Mkt Idx Bas (DBIRX)	7.6	6.2	4.7	5.8	7.0	14.5	(11.2)	6.6	7.6	6.2	(2.5)	6.3	0.4
	C	Driehaus Active Inc (LCMAX)	(5.7)	5.1	22.1	0.4	1.3	28.0	2.3	3.1	4.1	6.6	(2.1)	4.2	(1.7)
		Fidelity Interm Bond (FTHRX)	6.1	7.5	17.1	(5.9)	3.9	27.6	1.9	(3.8)	(2.8)	10.1	1.4	5.5	(0.4)
		Fidelity Invt Grade Bond (FBNDX)	7.9	8.4	16.0	(7.2)	2.9	28.6	2.9	(5.7)	(4.7)	10.7	2.0	5.3	(0.6)
		Fidelity Strategic Inc (FSICX)	4.6	9.9	31.7	(11.4)	5.4	52.3	26.6	(11.8)	(10.8)	14.8	6.1	7.2	1.3
I		Fidelity Total Bond (FTBFX)	7.4	8.5	19.7	(5.6)	4.1	32.1	6.4	(3.3)	(2.3)	11.7	3.0	6.5	0.6
		Loomis Sayles Bond Retl (LSBRX)	3.4	13.2	36.8	(22.2)	8.2	68.5	42.8	(24.3)	(23.3)	17.0	8.3	6.2	0.3
		Managers PIMCO Bond (MBDFX)	4.7	7.9	17.1	(0.2)	8.8	31.4	5.7	1.6	2.6	9.8	1.1	7.5	1.6
		Metro West Total Ret Bd M (MWTRX)	5.1	11.5	17.0	(1.5)	6.2	35.3	9.6	(0.3)	0.7	11.1	2.4	7.5	1.6
I		Northern Bond Index (NOBOX)	7.6	6.2	4.6	5.8	—	14.3	(11.4)	6.7	7.7	6.1	(2.6)	—	—
		Northern Fixed Inc (NOFIX)	7.2	6.1	6.8	3.9	4.1	17.3	(8.4)	4.2	5.2	6.7	(2.0)	5.6	(0.3)
		PIMCO Invt Grd Corp D (PBDDX)	6.4	11.2	18.2	1.4	6.7	42.6	16.9	(0.5)	0.5	11.8	3.1	8.7	2.8
		PIMCO Total Ret D (PTTDX)	3.8	8.5	13.5	4.4	8.7	26.8	1.1	7.0	8.0	8.5	(0.2)	7.7	1.8
		PIMCO Unconstrain Bd D (PUBDX)	0.2	5.2	12.6	—	—	20.4	(5.3)	—	—	5.9	(2.8)	—	—
I		Spartan US Bd Idx Inv (FBIDX)	7.6	6.2	6.4	3.7	5.3	15.8	(9.9)	4.8	5.8	6.8	(1.9)	5.9	0.0
		T. Rowe Price New Inc (PRCIX)	6.2	7.1	12.3	1.4	6.3	22.6	(3.1)	3.1	4.1	8.5	(0.2)	6.6	0.7
		T. Rowe Price Spect Inc (RPSIX)	4.1	9.6	20.2	(9.5)	6.1	43.4	17.7	(13.1)	(12.1)	11.1	2.4	5.7	(0.2)
I		T. Rowe Price US Bd Enh Idx (PBDIX)	7.4	6.3	6.6	5.4	6.7	16.6	(9.1)	6.4	7.4	6.8	(1.9)	6.5	0.6
		TCW Core Fixed-Inc N (TGFNX)	6.6	9.8	15.2	3.6	6.9	30.8	5.1	5.0	6.0	10.5	1.8	8.3	2.4
		USAA Inc (USAIX)	6.8	8.1	19.7	(5.1)	5.0	32.7	7.0	(4.2)	(3.2)	11.4	2.7	6.6	0.7
		USAA Interm-Tm Bond (USIBX)	6.3	13.4	30.8	(15.5)	3.8	55.2	29.5	(15.4)	(14.4)	16.4	7.7	6.7	0.8
I		Vanguard Intm Bd Idx Inv (VBIIX)	10.6	9.3	6.7	4.9	7.6	22.2	(3.5)	4.9	5.9	8.9	0.2	7.8	1.9
		Vanguard IntTm Inv-Gr Fd Inv (VFICX)	7.5	10.4	17.7	(6.2)	6.1	35.3	9.6	(5.7)	(4.7)	11.8	3.1	6.8	0.9
I		Vanguard Total Bd Idx Inv (VBMFX)	7.5	6.4	5.9	5.0	6.9	15.7	(10.0)	6.0	7.0	6.6	(2.1)	6.3	0.4
I		Vanguard Total Bd II Idx Inv (VTBIX)	7.5	6.4	—	—	—	15.6	(10.1)	—	—	—	—	—	—
		Westcore Plus Bond (WTIBX)	7.5	7.2	10.4	(1.9)	5.4	19.7	(6.0)	0.7	1.7	8.3	(0.4)	5.6	(0.3)
		General Bond: Long-Term Category Average	13.2	10.2	15.9	(3.9)	5.2	37.7	0.0	(7.4)	0.0	12.8	0.0	7.6	0.0
		Managers Bond (MGFIX)	6.0	10.4	31.1	(16.4)	7.0	52.9	15.2	(16.3)	(8.9)	15.3	2.5	6.6	(1.0)
		T. Rowe Price Corp Inc (PRPIX)	7.6	9.6	22.0	(10.0)	3.7	39.0	1.3	(10.5)	(3.1)	12.9	0.1	6.1	(1.5)
I		Vanguard LongTm Bd Idx Inv (VBLTX)	22.0	10.2	1.7	8.6	6.5	24.3	(13.4)	2.2	9.6	11.0	(1.8)	9.6	2.0
		Vanguard LongTm InvGrde Inv (VWESX)	17.1	10.7	8.7	2.2	3.7	34.7	(3.0)	(4.9)	2.5	12.1	(0.7)	8.4	0.8
		Muni Nat'l: Short-Term Bond Category Average	2.9	1.6	5.8	2.2	3.8	6.6	0.0	4.7	0.0	3.4	0.0	3.2	0.0
		Northern Sh-Int Tax-Expt (NSITX)	3.3	1.1	4.8	3.9	—	5.3	(1.3)	6.7	2.0	3.0	(0.4)	—	—
		T. Rowe Price T/F Sh-Int (PRFSX)	4.5	2.0	7.2	3.0	3.8	8.6	2.0	6.1	1.4	4.6	1.2	4.1	0.9
		USAA Tax Ex Short-Term (USSTX)	4.4	2.9	6.8	1.3	3.3	9.0	2.4	4.2	(0.5)	4.7	1.3	3.7	0.5
		Vanguard LtdTm T/E (VMLTX)	3.7	1.9	5.5	2.9	4.3	7.1	0.5	5.6	0.9	3.7	0.3	3.6	0.4
		Vanguard Sht-Tm TE Inv (VWSTX)	1.6	0.9	3.0	3.7	4.1	3.7	(2.9)	5.6	0.9	1.8	(1.6)	2.7	(0.5)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
3.1	**0.0**	**2.2**	**1.3**	**1.00**	**0.14**	**1,490**	**0.1**	**83.7**	**2.0**	**14.2**	**19.1**	**87**	**487**	**25.3**	**0.65**	**—**	**—**
3.7	0.6	2.2	1.2	0.79	0.11	74	0.0	82.3	0.0	17.7	12.4	—	150	21.1	0.64	2.00R	—
2.9	(0.2)	1.4	1.0	**0.58**	0.08	7,797	0.0	94.7	0.0	5.3	11.0	223	906	36.2	**0.45**	—	—
—	—	0.3	0.6	**0.25**	0.03	223	0.0	64.3	0.0	35.7	16.7	103	196	14.1	**0.45**	**0.25R**	—
3.9	**0.8**	3.3	1.6	1.00	0.14	374	0.0	67.4	3.3	29.3	11.7	38	464	13.8	0.80	—	—
3.8	0.7	2.2	1.1	0.67	0.09	1,868	0.0	81.2	2.2	16.7	16.4	100	252	21.1	0.80	—	—
2.9	(0.2)	3.0	1.6	1.62	0.23	1,232	0.0	92.4	1.2	6.4	8.3	87	399	11.4	0.59	—	0.19
4.1	**1.0**	2.4	1.3	1.38	0.19	1,781	0.0	95.2	35.8	(31.0)	48.6	461	2,156	53.6	0.75	—	0.25
3.6	0.5	2.3	1.1	0.67	0.09	5,294	0.0	84.5	0.4	15.1	13.1	72	611	15.5	0.54	—	—
3.6	0.5	2.9	1.4	0.83	0.12	2,043	0.0	86.8	1.4	11.8	7.0	26	607	6.1	0.62	—	—
—	—	1.5	—	**0.25**	0.03	245	0.0	85.3	(2.2)	17.0	85.3	1	148	19.5	0.60	—	—
4.0	**0.9**	1.8	1.1	0.71	0.10	3,802	0.0	98.5	0.0	1.5	10.5	60	1,359	16.8	**0.22**	—	—
4.0	**0.9**	2.8	1.3	1.13	0.16	13,189	0.0	88.2	0.4	11.4	19.9	48	1,281	7.8	**0.22**	—	—
4.4	**1.3**	2.2	1.1	0.83	0.12	1,398	2.4	81.2	1.6	14.8	1.8	38	219	20.5	0.65	—	—
5.6	**0.0**	**3.4**	**1.5**	**1.00**	**0.21**	**3,459**	**0.8**	**90.3**	**2.3**	**6.5**	**13.8**	**166**	**1,304**	**28.2**	**0.66**	**—**	**—**
5.4	(0.2)	3.4	1.6	1.05	0.23	4,986	0.0	83.8	0.7	15.6	7.4	110	385	33.0	0.56	—	—
5.5	(0.1)	3.6	1.5	**0.76**	0.16	2,475	0.0	97.0	1.4	1.6	10.1	65	752	15.4	0.61	—	—
4.9	(0.7)	1.8	1.2	1.97	0.42	54	0.0	80.4	0.0	19.6	18.9	—	77	32.6	0.80	2.00R	—
5.9	0.3	4.1	1.5	0.95	0.20	23,698	0.0	93.6	0.1	6.3	7.6	28	667	15.1	**0.43**	—	—
5.5	(0.1)	3.4	1.4	0.76	0.16	1,471	0.0	97.1	0.1	2.9	7.3	30	1,637	7.9	**0.15**	—	—
—	—	4.3	1.5	1.86	0.40	2,435	(1.0)	65.7	19.4	16.0	11.9	51	183	34.0	0.92	—	—
5.0	(0.6)	2.9	1.4	0.92	0.20	4,294	0.0	95.6	1.0	3.4	10.0	102	1,068	35.9	**0.45**	—	—
5.3	(0.3)	3.2	1.4	0.81	0.17	4,684	0.0	89.0	2.7	8.3	7.5	275	1,092	38.4	**0.45**	—	—
8.4	**2.8**	4.9	2.1	1.78	0.38	8,724	0.6	87.3	1.4	10.6	37.3	203	1,261	14.0	0.71	—	—
—	—	3.6	1.8	0.92	0.20	11,937	0.0	87.8	4.5	7.7	9.8	168	1,485	36.7	**0.45**	—	—
9.7	**4.1**	6.0	2.2	2.41	0.52	8,051	5.2	70.1	11.7	13.0	26.3	22	646	16.5	0.94	—	0.25
6.4	**0.8**	3.5	2.1	1.16	0.25	1,240	0.0	97.1	1.5	1.4	13.6	495	776	34.2	0.59	—	—
6.5	**0.9**	4.4	2.0	0.97	0.21	8,354	0.0	92.3	1.0	6.7	11.3	228	1,035	18.3	0.64	—	0.21
—	—	2.9	—	0.78	0.17	2,328	0.0	87.6	1.0	11.5	8.2	122	2,224	20.7	**0.16**	—	—
5.0	(0.6)	2.7	1.4	**0.73**	0.16	1,632	0.0	79.1	0.7	20.2	4.9	658	199	47.4	**0.46**	—	—
—	—	4.7	2.5	1.57	0.34	464	0.0	138.4	26.8	(65.2)	79.4	325	1,229	46.0	0.90	—	0.25
6.4	**0.8**	3.6	2.1	0.97	0.21	17,487	0.0	142.2	20.5	(62.6)	66.6	—	16,072	53.6	0.75	—	0.25
—	—	2.2	—	0.81	0.17	1,208	0.0	69.7	(5.3)	35.6	1.5	1,240	2,634	77.4	1.30	—	0.25
5.5	(0.1)	2.9	1.3	**0.76**	0.16	7,009	0.0	92.2	0.1	7.7	10.6	106	944	23.9	**0.22**	—	—
5.7	0.1	3.4	1.6	0.76	0.16	15,142	0.0	90.8	0.4	8.7	8.8	111	1,561	22.1	0.64	—	—
6.8	**1.2**	4.3	1.7	1.78	0.38	5,981	13.0	79.5	1.4	6.2	25.3	13	9	100.0	0.70	—	—
5.5	(0.1)	3.2	1.4	0.76	0.16	1,194	0.0	96.4	0.0	3.6	5.8	113	1,073	22.9	**0.30**	**0.50R**	—
6.8	**1.2**	3.4	1.9	0.92	0.20	277	0.0	87.8	0.0	12.2	7.6	280	323	20.7	0.78	—	0.25
5.8	0.2	4.1	1.6	0.95	0.20	3,242	0.8	87.3	5.9	6.0	13.3	19	506	13.3	0.61	—	—
5.8	0.2	5.3	2.0	1.46	0.31	1,822	0.1	86.6	11.2	2.2	6.5	16	620	10.4	0.65	—	—
6.6	**1.0**	3.6	1.5	1.24	0.27	2,129	0.0	99.4	0.1	0.5	11.2	46	1,168	28.9	**0.22**	—	—
6.1	0.5	4.2	1.9	1.27	0.27	4,661	0.0	96.2	0.3	3.5	18.9	39	1,244	8.4	**0.22**	—	—
5.4	(0.2)	3.1	1.4	0.78	0.17	12,584	0.0	95.7	0.5	3.8	8.8	75	14,503	10.9	**0.22**	—	—
—	—	2.9	—	**0.76**	0.16	35,626	0.0	95.5	0.5	4.0	9.1	105	9,375	10.2	**0.12**	—	—
6.1	0.5	3.9	1.5	**0.68**	0.15	1,398	0.0	92.9	0.3	6.8	7.4	45	223	18.0	0.55	2.00R	—
7.3	**0.0**	**4.5**	**1.8**	**1.00**	**0.45**	**2,386**	**0.2**	**94.3**	**1.0**	**4.5**	**12.8**	**37**	**542**	**16.6**	**0.52**	**—**	**—**
6.9	(0.4)	4.5	1.5	0.87	0.39	2,121	0.6	80.4	2.8	16.2	11.2	17	274	16.9	1.00	—	—
6.2	(1.1)	4.4	1.9	**0.71**	0.32	577	0.0	98.4	0.9	0.7	20.6	57	342	9.2	0.64	—	—
8.4	**1.1**	4.2	1.8	1.22	0.55	2,727	0.0	99.1	0.4	0.5	11.0	54	1,169	29.1	**0.22**	—	—
7.8	**0.5**	5.0	2.0	1.21	0.54	4,121	0.0	99.2	0.0	0.8	8.5	19	381	11.1	0.24	—	—
3.0	**0.0**	**1.7**	**0.0**	**1.00**	**0.08**	**1,452**	**0.0**	**86.9**	**0.4**	**12.7**	**0.4**	**50**	**561**	**14.7**	**0.53**	**—**	**—**
—	—	1.3	—	1.50	0.12	1,113	0.0	77.5	0.9	21.5	0.0	18	509	12.2	0.46	—	—
3.5	**0.5**	2.2	0.0	1.50	0.12	1,566	0.0	85.6	0.0	14.4	0.0	19	395	9.9	0.49	—	—
3.3	**0.3**	2.6	0.0	1.07	0.09	2,029	0.0	88.7	0.0	11.3	0.0	10	335	11.5	0.54	—	—
3.3	0.3	2.2	0.0	1.36	0.11	3,182	0.0	91.7	0.0	8.3	0.0	14	1,559	5.7	**0.20**	—	—
2.4	(0.6)	1.2	0.0	**0.50**	0.04	2,662	0.0	88.0	0.0	12.0	0.0	28	1,205	7.0	**0.20**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2011	2010	2009	2008	2007	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		WF Adv S/T Muni Bd Inv (STSMX)	3.2	2.5	10.4	(1.4)	3.9	11.4	4.8	2.0	(2.7)	5.3	1.9	3.6	0.4
		Muni Nat'l: Intermed-Term Bond Categ Average	8.8	2.2	10.0	(0.2)	3.5	11.1	0.0	4.1	0.0	6.9	0.0	4.8	0.0
		AllianceBern Diversified Muni (SNDPX)	7.0	2.6	7.0	2.4	4.0	9.6	(1.5)	5.7	1.6	5.5	(1.4)	4.6	(0.2)
		AmCent Int-Trm Tax-Free Inv (TWTIX)	9.1	2.4	10.4	(0.3)	3.4	11.7	0.6	3.8	(0.3)	7.3	0.4	4.9	0.1
		BMO Interm T/F Y (MITFX)	9.1	3.0	12.8	0.7	4.2	14.3	3.2	5.9	1.8	8.2	1.3	5.9	1.1
		Dreyfus Interm Muni (DITEX)	9.9	2.6	10.4	(1.5)	2.7	12.1	1.0	2.7	(1.4)	7.6	0.7	4.7	(0.1)
		Fidelity Interm Muni Inc (FLTMX)	7.9	2.6	8.6	0.9	3.9	10.7	(0.4)	4.6	0.5	6.3	(0.6)	4.7	(0.1)
		Fidelity Sh-Int Muni Inc (FSTFX)	4.3	2.0	5.6	3.5	4.4	7.3	(3.8)	6.2	2.1	3.9	(3.0)	3.9	(0.9)
		Northern Interm Tax-Ex (NOITX)	10.1	1.0	8.9	0.4	3.4	9.5	(1.6)	4.4	0.3	6.6	(0.3)	4.7	(0.1)
		Old Westbury Muni Bd (OWMBX)	6.5	2.4	8.6	2.5	3.8	9.2	(1.9)	7.4	3.3	5.8	(1.1)	4.7	(0.1)
		T. Rowe Price Sum Muni Int (PRSMX)	8.9	2.2	10.7	0.1	3.7	12.3	1.2	4.4	0.3	7.2	0.3	5.0	0.2
		USAA Tax Ex Interm-Term (USATX)	10.1	2.8	18.2	(7.4)	1.9	17.6	6.5	(1.9)	(6.0)	10.2	3.3	4.8	0.0
		Vanguard IntTm T/E Inv (VWITX)	9.6	2.1	10.2	(0.2)	3.4	11.3	0.2	4.3	0.2	7.2	0.3	4.9	0.1
		WF Adv Int Tax/AMT Fr Inv (SIMBX)	9.2	3.3	15.2	(5.8)	3.4	16.1	5.0	(0.9)	(5.0)	9.1	2.2	4.8	0.0
		Muni Nat'l: Long-Term Bond Category Average	10.5	1.8	15.2	(5.6)	2.2	14.1	0.0	(0.8)	0.0	9.0	0.0	4.5	0.0
		Dreyfus Muni Bond (DRTAX)	10.3	1.0	16.6	(8.5)	1.1	13.9	(0.2)	(3.7)	(2.9)	9.1	0.1	3.7	(0.8)
		Fidelity Municipal Inc (FHIGX)	10.6	2.5	13.1	(4.7)	3.0	13.6	(0.5)	0.3	1.1	8.6	(0.4)	4.7	0.2
		Fidelity Tax-Free Bond (FTABX)	10.9	2.1	13.2	(3.4)	3.1	13.3	(0.8)	1.5	2.3	8.6	(0.4)	5.0	0.5
		Northern Tax-Exempt (NOTEX)	11.8	0.2	12.3	(1.8)	2.9	11.1	(3.0)	2.8	3.6	8.0	(1.0)	4.9	0.4
		Schwab Tax-Fr (SWNTX)	9.5	3.3	11.7	0.3	1.6	14.0	(0.1)	4.5	5.3	8.1	(0.9)	5.2	0.7
		T. Rowe Price Sum Muni Inc (PRINX)	10.6	2.3	18.6	(8.1)	1.6	16.7	2.6	(2.8)	(2.0)	10.3	1.3	4.6	0.1
		T. Rowe Price T/F Inc Inv (PRTAX)	10.2	1.7	16.0	(5.9)	2.2	13.9	(0.2)	(0.5)	0.3	9.2	0.2	4.6	0.1
		USAA Tax Ex Long-Term (USTEX)	12.4	1.3	22.0	(12.6)	0.6	18.6	4.5	(7.5)	(6.7)	11.6	2.6	4.1	(0.4)
		Vanguard LongTm T/E (VWLTX)	10.6	1.5	14.0	(4.9)	2.5	12.9	(1.2)	0.1	0.9	8.6	(0.4)	4.5	0.0
		WF Adv Muni Bond Inv (SXFIX)	10.0	3.5	24.3	(11.7)	2.1	24.0	9.9	(6.3)	(5.5)	12.3	3.3	5.0	0.5
		Muni Nat'l: High-Yield Bond Category Average	10.6	3.3	26.8	(19.9)	(0.8)	23.5	0.0	(15.4)	0.0	13.1	0.0	2.8	0.0
		T. Rowe Price T/F Hi-Yld (PRFHX)	10.9	3.9	31.4	(21.5)	(1.2)	28.8	5.3	(17.1)	(1.7)	14.8	1.7	3.2	0.4
		Vanguard Hi-Yld T/E (VWAHX)	10.9	2.5	20.1	(10.5)	1.5	18.4	(5.1)	(5.1)	10.3	10.9	(2.2)	4.4	1.6
		Muni: State-Specific Bond Category													
		Fidelity AZ Muni Inc (FSAZX)	9.9	2.3	13.6	(4.3)	2.5	13.3	0.9	0.9	(1.4)	8.5	0.2	4.6	(0.3)
		Northern AZ Tax-Exempt (NOAZX)	11.6	1.7	11.3	(1.5)	3.3	11.6	(0.8)	3.7	1.4	8.1	(0.2)	5.1	0.2
		AllianceBern CA Municipal (SNCAX)	7.3	3.1	6.8	1.5	3.9	10.1	(1.0)	4.6	3.8	5.7	(1.9)	4.5	0.3
		AmCent CA Hi-Yld Muni Inv (BCHYX)	11.0	4.2	20.4	(13.6)	(0.4)	18.7	7.6	(8.3)	(9.1)	11.7	4.1	3.7	(0.5)
		AmCent CA Int Trm T/F Inv (BCITX)	10.2	2.0	9.7	(0.6)	2.6	11.1	0.0	3.2	2.4	7.2	(0.4)	4.7	0.5
		AmCent CA Lng T/F Inv (BCLTX)	11.9	1.6	13.7	(6.1)	1.5	12.0	0.9	(0.8)	(1.6)	8.9	1.3	4.3	0.1
		Bernstein Short Dur CA Muni (SDCMX)	1.8	0.4	3.5	3.0	3.5	3.7	(7.4)	4.7	3.9	1.9	(5.7)	2.4	(1.8)
		Fidelity CA Muni Inc (FCTFX)	11.2	3.1	11.6	(5.7)	2.8	12.8	1.7	(0.9)	(1.7)	8.6	1.0	4.4	0.2
		Fidelity CA S/I Tx-Fr Bond (FCSTX)	4.7	2.2	6.1	3.9	4.2	8.2	(2.9)	6.8	6.0	4.3	(3.3)	4.2	0.0
		Northern CA Interm Tax-Ex (NCITX)	10.1	2.8	8.5	(1.3)	2.4	10.4	(0.7)	2.7	1.9	7.1	(0.5)	4.4	0.2
		Northern CA Tax-Exempt (NCATX)	15.1	1.7	12.3	(3.3)	2.7	12.9	1.8	1.7	0.9	9.6	2.0	5.5	1.3
		Schwab CA Tax-Free Bond (SWCAX)	9.2	2.4	9.3	(1.1)	2.2	11.3	0.2	2.5	1.7	7.0	(0.6)	4.3	0.1
		Shelton CA Tx-Fr (CFNTX)	9.1	1.7	8.6	(1.8)	2.7	9.1	(2.0)	2.6	1.8	6.4	(1.2)	4.0	(0.2)
		T. Rowe Price CA T/F Bd (PRXCX)	10.3	2.1	14.8	(6.2)	2.4	12.6	1.5	(0.8)	(1.6)	8.9	1.3	4.4	0.2
		USAA CA Bond (USCBX)	14.7	0.8	18.8	(12.6)	0.5	12.6	1.5	(6.4)	(7.2)	11.2	3.6	3.8	(0.4)
		Vanguard CA IT T/E Inv (VCAIX)	10.1	2.6	9.6	(2.2)	3.0	11.4	0.3	2.0	1.2	7.4	(0.2)	4.5	0.3
		Vanguard CA Lg T/E Inv (VCITX)	11.4	1.7	13.2	(6.9)	1.5	11.9	0.8	(2.1)	(2.9)	8.6	1.0	3.9	(0.3)
		Westcore CO Tax-Exempt (WTCOX)	8.8	1.7	10.6	(1.4)	2.8	11.2	0.0	2.8	0.0	7.0	0.0	4.4	0.0
		Fidelity CT Muni Inc (FICNX)	10.0	2.1	10.9	(1.2)	3.7	11.5	0.6	4.2	0.2	7.6	0.5	5.0	0.3
		USAA FL Tax-Free Inc (UFLTX)	12.1	0.8	17.6	(8.7)	0.8	14.4	0.5	(4.1)	(2.1)	10.0	0.6	4.1	(0.4)
		Vanguard FL Foc T/E Inv (VFLTX)	10.9	1.6	14.4	(5.1)	3.4	13.4	(0.5)	0.1	2.1	8.8	(0.6)	4.8	0.3
		T. Rowe Price GA Tax-Fr (GTFBX)	10.3	1.0	14.6	(5.4)	2.0	12.1	0.0	(0.5)	0.0	8.5	0.0	4.3	0.0
		Hawaii Municipal Inv (SURFX)	7.9	1.1	12.1	(5.0)	2.1	10.9	0.0	(1.3)	0.0	7.0	0.0	3.5	0.0
		Dupree KY Tax-Fr Inc (KYTFX)	10.0	1.7	9.0	0.9	3.5	10.8	1.7	5.3	(0.5)	6.8	1.0	5.0	0.4
		Dupree KY Tax-Fr Sh-Med (KYSMX)	6.6	2.4	5.1	3.1	3.9	7.4	(1.7)	6.4	0.6	4.7	(1.1)	4.2	(0.4)
		Fidelity MA Muni Inc (FDMMX)	10.3	2.3	12.6	(3.6)	3.2	13.2	1.1	1.5	(1.6)	8.3	0.4	4.8	(0.1)

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
3.7	**0.7**	2.4	0.0	1.21	0.10	1,906	0.0	100.1	0.4	(0.5)	0.1	75	781	15.8	0.63	—	—
4.5	**0.0**	**2.9**	**0.0**	**1.00**	**0.24**	**1,625**	**0.0**	**95.0**	**0.8**	**4.2**	**4.2**	**31**	**537**	**13.8**	**0.56**	**—**	**—**
4.1	(0.4)	3.0	0.0	**0.76**	0.18	4,904	0.0	92.8	0.0	7.2	0.0	18	670	13.6	0.56	—	—
4.7	0.2	3.2	0.0	1.05	0.25	1,833	0.0	96.4	0.0	3.6	(1.2)	14	730	8.9	**0.48**	—	—
4.9	**0.4**	3.3	0.0	0.88	0.21	479	0.0	93.3	0.0	6.7	0.0	—	745	11.3	0.56	2.00R	—
4.3	(0.2)	3.2	0.0	1.07	0.26	897	0.0	98.4	0.4	1.2	0.3	21	247	12.4	0.75	—	—
4.8	**0.3**	3.4	0.0	**0.76**	0.18	3,994	0.0	93.5	0.0	6.5	0.0	18	1,044	7.5	**0.39**	**0.50R**	—
3.5	(1.0)	2.2	0.0	**0.46**	0.11	3,517	0.0	85.4	0.0	14.6	0.0	15	771	8.2	0.48	0.50R	—
4.6	0.1	2.4	0.1	1.10	0.26	2,179	0.0	74.9	17.0	8.1	0.0	106	274	26.3	**0.45**	—	—
4.7	0.2	1.6	0.0	1.15	0.27	960	0.0	94.9	0.0	5.1	0.0	64	347	14.9	0.64	—	—
4.7	0.2	3.1	0.0	0.95	0.23	1,862	0.0	95.8	0.0	4.2	0.0	17	486	9.8	0.50	—	—
4.8	**0.3**	4.1	0.0	1.22	0.29	3,104	0.0	99.1	0.0	0.9	0.0	14	538	10.3	0.52	—	—
4.7	0.2	3.5	0.0	1.07	0.26	7,060	0.0	96.3	0.0	3.8	0.0	15	3,053	4.1	**0.20**	—	—
5.3	**0.8**	3.3	0.0	1.10	0.26	425	0.0	99.5	0.0	0.6	0.2	52	539	11.1	0.73	—	—
5.0	**0.0**	**3.8**	**0.0**	**1.00**	**0.29**	**1,436**	**0.0**	**97.9**	**0.5**	**1.6**	**(0.6)**	**38**	**467**	**13.9**	**0.55**	**—**	**—**
4.4	(0.6)	4.0	0.0	1.04	0.31	1,674	0.0	98.6	0.7	0.7	0.7	24	199	13.4	0.74	—	—
5.3	**0.3**	4.0	0.0	**0.90**	0.27	5,902	0.0	98.9	0.0	1.1	0.0	10	1,152	6.4	0.46	0.50R	—
5.5	**0.5**	4.0	0.0	0.90	0.27	2,099	0.0	99.0	0.1	0.9	0.0	18	798	7.5	**0.25**	**0.50R**	—
5.1	0.1	3.4	0.1	1.02	0.30	1,056	0.0	89.6	5.3	5.1	0.0	117	181	19.9	**0.45**	—	—
5.2	0.2	2.7	0.1	**0.73**	0.22	514	0.0	95.5	0.0	4.5	0.0	128	398	11.0	0.49	—	—
5.3	**0.3**	4.1	0.0	1.04	0.31	575	0.0	98.5	0.0	1.6	0.0	21	353	9.6	0.50	—	—
5.0	0.0	3.9	0.0	1.02	0.30	1,699	0.0	99.0	0.0	1.1	0.0	15	451	8.3	0.52	—	—
5.1	0.1	4.6	0.0	1.27	0.38	2,357	0.0	100.0	0.0	0.0	0.0	15	363	12.2	0.47	—	—
5.0	0.0	4.1	0.0	1.00	0.30	1,093	0.0	98.5	0.0	1.5	0.0	19	877	6.6	**0.20**	—	—
5.9	**0.9**	4.1	0.0	1.02	0.30	387	0.0	99.6	0.0	0.4	(9.2)	69	769	19.9	0.78	—	—
4.4	**0.0**	**4.8**	**0.0**	**1.00**	**0.39**	**710**	**0.0**	**98.4**	**(0.1)**	**1.6**	**0.5**	**27**	**348**	**12.1**	**0.65**	**—**	**—**
4.9	0.5	4.9	0.0	1.01	0.40	1,779	0.0	99.9	0.0	0.1	0.0	24	492	8.7	0.68	2.00R	—
5.0	**0.6**	4.3	0.0	**0.85**	0.34	1,371	0.0	97.8	0.0	2.3	0.0	19	758	6.8	**0.20**	—	—
4.9	0.0	3.6	0.0	0.94	0.27	165	0.0	99.1	0.0	1.0	0.0	10	121	24.7	0.55	0.50R	—
4.8	(0.1)	3.2	0.0	1.04	0.30	115	0.0	98.1	1.9	0.0	0.0	48	78	24.8	0.45	—	—
3.9	(0.5)	3.1	0.0	0.69	0.20	1,042	0.0	92.2	0.0	7.8	0.0	14	205	23.0	0.63	—	—
5.2	0.8	4.9	0.0	1.39	0.40	396	0.0	99.9	0.1	0.0	0.0	37	182	13.0	0.51	—	—
4.4	0.0	3.4	0.0	0.90	0.26	867	0.0	98.2	0.0	1.8	(1.2)	49	344	15.3	0.48	—	—
4.7	0.3	4.1	0.0	1.24	0.35	391	0.0	98.9	0.0	1.1	(1.4)	63	186	17.0	0.48	—	—
2.1	(2.3)	0.9	0.0	0.16	0.05	108	0.0	82.3	0.0	17.7	0.0	81	52	44.1	0.65	—	—
4.8	0.4	4.1	0.0	1.10	0.31	1,650	0.0	96.8	0.0	3.2	0.0	8	525	9.8	0.46	0.50R	—
—	—	2.4	0.0	0.47	0.13	736	0.0	94.7	0.0	5.3	0.0	22	410	18.9	0.35	0.50R	—
4.3	(0.1)	3.0	0.0	0.96	0.27	334	0.0	98.7	0.0	1.3	2.3	54	178	19.8	0.45	—	—
5.4	1.0	3.3	0.1	1.33	0.38	147	0.0	99.8	0.0	0.2	5.4	144	62	43.0	0.45	—	—
4.7	0.3	3.0	0.0	0.76	0.22	381	0.0	93.6	0.0	6.4	0.0	68	270	15.5	0.49	—	—
4.0	(0.4)	3.8	0.0	0.98	0.28	100	0.0	95.5	0.0	4.5	0.0	2	52	35.4	0.72	1.00R	—
4.7	0.3	4.3	0.0	1.08	0.31	347	0.0	98.1	0.0	1.9	0.0	15	186	14.4	0.51	—	—
4.6	0.2	4.5	0.0	1.65	0.47	625	0.0	99.4	0.0	0.6	0.0	6	115	22.6	0.49	—	—
4.5	0.1	3.6	0.0	0.98	0.28	1,224	0.0	97.7	0.0	2.3	0.0	10	734	9.6	0.20	—	—
4.7	0.3	4.1	0.0	1.20	0.34	448	0.0	97.8	0.0	2.2	0.0	18	460	11.0	0.20	—	—
4.2	0.0	3.5	0.0	1.00	0.22	113	0.0	95.2	0.0	4.8	0.5	6	141	20.7	0.66	2.00R	—
4.9	0.4	3.2	0.0	1.02	0.25	556	0.0	98.7	0.0	1.3	0.0	12	203	26.4	0.48	0.50R	—
4.9	(0.1)	4.2	0.0	1.08	0.33	147	0.0	99.9	0.0	0.1	0.0	15	65	32.7	0.63	—	—
5.1	0.1	3.9	0.0	0.92	0.28	136	0.0	99.8	0.0	0.2	0.0	22	232	11.6	0.20	—	—
4.6	0.0	3.8	0.0	1.00	0.29	191	0.0	99.7	0.0	0.3	0.0	21	136	18.0	0.55	—	—
4.1	0.0	3.5	0.0	1.00	0.17	160	0.0	99.2	0.0	0.8	0.0	14	88	40.5	1.03	—	0.15
4.9	0.7	3.6	0.0	1.08	0.24	951	0.0	100.0	0.0	0.1	0.0	11	218	23.7	0.58	—	—
3.6	(0.6)	2.3	0.0	0.95	0.21	88	0.0	100.0	0.0	0.0	0.0	15	92	32.8	0.72	—	—
5.2	0.3	3.6	0.0	0.90	0.26	2,280	0.0	99.3	0.0	0.7	0.0	11	448	17.6	0.46	0.50R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
			2011	2010	2009	2008	2007	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
		Vanguard MA Tax-Ex Inv (VMATX)	10.4	1.1	10.8	(1.3)	2.8	11.0	(1.1)	3.4	0.3	7.4	(0.5)	4.6	(0.3)
		Fidelity MD Muni Inc (SMDMX)	8.9	2.2	13.7	(4.0)	3.0	13.0	2.6	1.2	(0.7)	8.2	1.6	4.6	0.7
		T. Rowe Price MD S/T T/F (PRMDX)	1.3	0.7	3.7	3.3	3.7	3.5	(6.9)	5.7	3.8	1.9	(4.7)	2.5	(1.4)
		T. Rowe Price MD Tax-Fr (MDXBX)	10.0	1.9	17.9	(6.7)	1.8	14.8	4.4	(1.0)	(2.9)	9.8	3.2	4.7	0.8
		Fidelity MI Muni Inc (FMHTX)	9.2	2.3	9.3	(0.1)	3.7	11.3	0.0	3.4	0.0	6.8	0.0	4.8	0.0
		Fidelity MN Muni Inc (FIMIX)	9.1	2.4	9.8	(0.3)	3.1	10.7	(4.7)	4.6	4.8	7.0	(2.3)	4.7	0.0
		Sit MN Tax-Free Inc (SMTFX)	10.6	3.1	22.0	(10.8)	1.0	20.2	4.8	(4.9)	(4.7)	11.6	2.3	4.6	(0.1)
		Dupree NC Tax-Fr Inc (NTFIX)	11.1	0.5	10.4	(1.5)	3.0	10.7	0.0	3.0	0.0	7.2	0.0	4.6	0.0
		Fidelity NJ Muni Inc (FNJHX)	9.7	2.0	11.7	(3.0)	3.6	10.6	(0.6)	2.4	1.3	7.7	(0.2)	4.7	0.3
		T. Rowe Price NJ Tax-Fr (NJTFX)	9.9	1.9	14.3	(5.2)	1.8	12.9	1.7	(0.5)	(1.6)	8.6	0.7	4.3	(0.1)
		Vanguard NJ Long-Tm T/E Inv (VNJTX)	9.9	1.2	11.7	(3.1)	2.8	10.3	(0.9)	1.5	0.4	7.5	(0.4)	4.4	0.0
		AllianceBern NY Muni (SNNYX)	6.5	2.6	8.1	1.3	4.0	10.0	0.0	4.9	3.7	5.7	(0.7)	4.5	0.8
		Bernstein Short Dur NY (SDNYX)	2.2	0.1	3.6	2.8	3.6	3.7	(6.3)	4.5	3.3	2.0	(4.4)	2.5	(1.2)
		Dreyfus NY Tax-Ex Bond (DRNYX)	9.8	1.8	13.5	(4.2)	2.3	12.7	2.7	0.7	(0.5)	8.2	1.8	4.5	0.8
		Fidelity NY Muni Inc (FTFMX)	9.6	2.3	12.1	(2.5)	3.2	12.2	2.2	2.7	1.5	7.9	1.5	4.8	1.1
		T. Rowe Price NY Tax-Fr (PRNYX)	10.3	1.6	14.5	(5.6)	2.5	13.2	3.2	(0.3)	(1.5)	8.6	2.2	4.4	0.7
		USAA NY Bond (USNYX)	12.1	2.1	16.9	(7.8)	1.1	15.8	5.8	(2.9)	(4.1)	10.2	3.8	4.5	0.8
		Vanguard NY Long-Tm T/E Inv (VNYTX)	9.6	1.8	12.5	(3.7)	2.4	12.1	2.1	1.0	(0.2)	7.9	1.5	4.3	0.6
		Fidelity OH Muni Inc (FOHFX)	9.6	1.9	11.1	(1.7)	3.5	11.5	0.0	3.3	0.5	7.4	(0.3)	4.8	0.0
		Vanguard OH Long-Tm TxEx (VOHIX)	10.0	1.2	13.1	(2.8)	3.2	11.6	0.1	2.3	(0.5)	8.0	0.3	4.8	0.0
		Fidelity PA Muni Inc (FPXTX)	9.7	2.0	9.6	(0.8)	3.9	11.2	(0.3)	3.2	1.3	7.1	(0.3)	4.8	0.2
		Vanguard PA Lg T/E Inv (VPAIX)	10.0	1.8	11.8	(3.7)	2.7	11.8	0.3	0.6	(1.3)	7.8	0.4	4.4	(0.2)
		Dupree TN Tax-Fr Inc (TNTIX)	9.9	1.7	10.5	(2.4)	2.7	12.1	0.0	1.8	0.0	7.3	0.0	4.4	0.0
		T. Rowe Price VA Tax-Fr (PRVAX)	10.6	1.1	14.3	(3.9)	2.2	13.2	1.4	1.1	(0.4)	8.6	0.8	4.7	0.4
		USAA VA Bond (USVAX)	10.9	1.1	15.9	(7.5)	1.0	14.3	2.5	(2.8)	(4.3)	9.1	1.3	4.0	(0.3)
		WF Adv WI Tax-Free Inv (SWFRX)	7.8	2.5	10.6	(1.8)	3.2	11.0	0.0	2.7	0.0	6.9	0.0	4.4	0.0
		WesMark WV Muni Bond (WMKMX)	7.5	1.9	10.5	(3.1)	2.5	10.1	0.0	1.8	0.0	6.5	0.0	3.7	0.0
		International Bond: General Category Average	**3.4**	**6.0**	**12.3**	**(0.4)**	**7.3**	**30.4**	**0.0**	**(3.9)**	**0.0**	**7.1**	**0.0**	**5.5**	**0.0**
		AmCent Intl Bond Inv (BEGBX)	5.7	0.1	6.7	2.4	**9.8**	24.3	(6.1)	(4.9)	(1.0)	4.1	(3.0)	4.9	(0.6)
		Loomis Sayles Glb Bd Retl (LSGLX)	3.5	**7.6**	**22.3**	(8.9)	8.0	**45.3**	**14.9**	(12.2)	(8.3)	10.8	3.7	**6.0**	**0.5**
		PIMCO Frgn Bd (Unhedged) D (PFBDX)	**7.9**	**12.0**	**20.8**	(4.5)	**10.0**	**53.3**	**22.9**	(8.4)	(4.5)	**13.4**	**6.3**	**8.9**	**3.4**
		PIMCO Frgn Bd (USD-Hgd) D (PFODX)	**6.3**	**8.7**	18.5	(2.9)	3.5	29.2	(1.2)	(1.0)	2.9	**11.0**	**3.9**	**6.6**	**1.1**
		T. Rowe Price Intl Bd (RPIBX)	2.6	5.1	8.3	1.7	**10.0**	32.1	1.7	(5.8)	(1.9)	5.3	(1.8)	5.5	0.0
		International Bond: Emerging Category Average	**3.9**	**12.3**	**34.3**	**(17.0)**	**4.7**	**55.9**	**0.0**	**(18.6)**	**0.0**	**16.1**	**0.0**	**6.3**	**0.0**
		Fidelity New Markets Inc (FNMIX)	**7.9**	10.9	**44.5**	(18.3)	**5.6**	**64.3**	**8.4**	(18.7)	(0.1)	**20.0**	**3.9**	**8.3**	**2.0**
		Payden Emerging Mkts Bond (PYEMX)	5.7	**12.8**	28.8	**(10.3)**	2.8	50.8	(5.1)	**(12.7)**	**5.9**	15.4	(0.7)	**7.2**	**0.9**
		PIMCO Emerg Mkts Bd D (PEMDX)	**6.2**	12.5	30.0	**(14.4)**	5.1	52.7	(3.2)	**(16.1)**	**2.5**	15.8	(0.3)	6.9	0.6
		T. Rowe Price Emg Mkt Bd (PREMX)	3.4	**13.2**	**34.9**	(17.8)	**5.8**	**59.0**	**3.1**	(18.9)	(0.3)	**16.5**	**0.4**	6.6	0.3
		International Bond: Currency Category Average	**(3.5)**	**0.9**	**3.1**	**(4.4)**	**7.0**	**12.6**	**0.0**	**(5.5)**	**0.0**	**0.1**	**0.0**	**0.3**	**0.0**
		Merk Absolute Ret Curr Inv (MABFX)	(8.5)	**4.6**	—	—	—	—	—	—	—	—	—	—	—
		Merk Asian Currency Inv (MEAFX)	**(2.2)**	2.8	0.5	—	—	6.9	(5.7)	—	—	0.4	0.3	—	—
		Merk Hard Currency Inv (MERKX)	**(0.8)**	**4.6**	**13.8**	(5.0)	**15.1**	35.9	23.3	(10.1)	(4.6)	**5.7**	**5.6**	**5.2**	**4.9**
		PIMCO Emerg Mkts Curr D (PLMDX)	(5.4)	**7.4**	**21.1**	(14.9)	12.7	**50.2**	**37.6**	(21.8)	(16.3)	**7.2**	**7.1**	**3.4**	**3.1**
		ProFunds Rising Dollar Inv (RDPIX)	**(1.8)**	(1.6)	(7.9)	**4.2**	(4.4)	(22.6)	(35.2)	**12.3**	**17.8**	(3.8)	(3.9)	(2.4)	(2.7)

(continued from page 5)

fund's name indicates that the fund is designed to follow an index, such as the S&P 500; 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, nor do they 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

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
4.9	0.0	3.5	0.0	0.94	0.27	971	0.0	99.7	0.0	0.3	0.0	18	230	17.0	0.17	—	—
4.7	0.7	3.2	0.0	1.24	0.24	200	0.0	97.2	0.0	2.8	0.0	22	108	25.1	0.55	0.50R	—
2.3	(1.7)	1.2	0.0	0.30	0.06	232	0.0	70.3	0.0	29.7	0.0	31	135	26.2	0.52	—	—
4.9	0.9	4.2	0.0	1.48	0.28	1,848	0.0	98.9	0.0	1.1	0.0	15	390	13.9	0.46	—	—
5.0	0.0	3.8	0.0	1.00	0.22	621	0.0	97.0	0.0	3.0	0.0	7	235	12.8	0.49	0.50R	—
4.8	0.0	3.4	0.0	0.86	0.22	517	0.0	99.7	0.0	0.3	0.0	13	199	20.2	0.50	0.50R	—
4.7	(0.1)	4.3	0.0	1.14	0.28	317	0.0	99.3	0.0	0.8	1.0	24	287	15.9	0.88	—	—
4.7	0.0	3.5	0.0	1.00	0.26	77	0.0	100.0	0.0	0.0	0.0	14	84	26.7	0.70	—	—
5.0	0.1	3.7	0.0	1.00	0.27	624	0.0	99.1	0.0	0.9	0.0	5	166	22.4	0.48	0.50R	—
4.8	(0.1)	4.0	0.0	0.98	0.26	249	0.0	99.5	0.0	0.5	0.0	19	156	15.4	0.52	—	—
4.9	0.0	3.9	0.0	1.02	0.27	299	0.0	98.5	0.0	1.5	0.0	17	373	12.1	0.20	—	—
4.1	0.0	3.0	0.0	0.89	0.20	1,566	0.0	94.8	0.0	5.2	0.0	14	303	17.8	0.61	—	—
2.2	(1.9)	1.4	0.0	0.21	0.05	161	0.0	80.6	0.0	19.4	0.0	32	71	35.0	0.61	—	—
4.6	0.5	3.8	0.0	1.29	0.28	1,378	0.0	99.2	0.1	0.7	0.1	9	194	17.2	0.73	—	—
5.2	1.1	3.7	0.0	1.18	0.26	1,784	0.0	99.8	0.0	0.2	0.0	10	299	14.3	0.47	0.50R	—
4.8	0.7	3.9	0.0	1.21	0.27	362	0.0	100.0	0.0	0.0	0.0	15	185	14.5	0.51	—	—
5.1	1.0	4.0	0.0	1.45	0.32	189	0.0	100.0	0.0	0.0	0.0	16	113	23.5	0.63	—	—
4.9	0.8	3.7	0.0	1.21	0.27	505	0.0	99.1	0.0	0.9	0.0	29	504	10.2	0.20	—	—
5.1	0.0	3.7	0.0	0.91	0.23	554	0.0	99.4	0.0	0.7	0.0	7	229	12.7	0.49	0.50R	—
5.1	0.0	3.9	0.0	1.07	0.27	899	0.0	100.0	0.0	0.0	0.0	24	240	13.9	0.17	—	—
4.9	0.0	3.7	0.0	0.88	0.20	422	0.0	97.8	0.0	2.2	0.0	19	148	19.7	0.50	0.50R	—
4.9	0.0	3.8	0.0	1.12	0.26	471	0.0	99.8	0.0	0.2	0.0	18	475	11.3	0.20	—	—
4.6	0.0	3.6	0.0	1.00	0.23	96	0.0	99.7	0.0	0.3	0.0	6	88	30.2	0.69	—	—
5.0	0.4	3.9	0.0	1.07	0.27	859	0.0	98.5	0.0	1.5	0.0	22	245	16.4	0.48	—	—
4.6	0.0	4.1	0.0	1.05	0.27	606	0.0	100.0	0.0	0.0	0.0	23	113	23.3	0.51	—	—
4.9	0.0	3.4	0.0	1.00	0.19	109	0.0	99.6	0.0	0.4	0.0	60	163	29.8	0.73	—	—
3.8	0.0	3.1	0.0	1.00	0.20	99	0.0	92.5	0.0	7.5	0.0	22	112	22.8	0.97	—	—
6.3	**0.0**	**3.9**	**1.6**	**1.00**	**0.43**	**787**	**0.0**	**94.5**	**6.4**	**(0.9)**	**68.5**	**147**	**344**	**37.8**	**0.86**	**—**	**—**
7.7	**1.4**	2.2	1.3	1.43	0.62	938	0.0	88.5	3.2	8.3	88.5	44	83	33.2	0.81	—	—
8.2	**1.9**	4.4	1.5	1.17	0.51	970	0.0	97.7	1.0	1.3	74.4	84	251	28.5	1.00	—	0.25
—	—	4.5	2.4	1.44	0.63	626	0.0	102.1	22.0	(24.1)	75.7	427	923	41.9	0.90	—	0.25
5.7	(0.6)	3.6	1.9	0.56	0.24	310	0.0	96.9	25.1	(22.0)	68.7	236	860	45.7	0.90	—	0.25
7.6	1.3	2.7	1.8	1.37	0.60	4,719	0.0	92.1	1.5	6.4	88.8	62	514	31.6	0.82	2.00R	—
10.6	**0.0**	**5.6**	**2.2**	**1.00**	**0.49**	**1,681**	**0.1**	**99.8**	**6.7**	**(6.6)**	**96.7**	**90**	**273**	**27.7**	**0.98**	**—**	**—**
11.9	**1.3**	5.7	2.2	1.06	0.52	4,235	0.0	94.6	0.0	5.4	89.5	98	221	16.4	0.89	1.00R	—
9.8	(0.8)	6.1	2.0	0.94	0.47	628	0.0	85.8	0.4	13.8	83.2	85	119	18.4	**0.86**	**2.00R**	—
10.9	0.3	4.7	2.1	**0.91**	0.45	369	0.0	122.7	33.5	(56.2)	120.0	100	662	48.3	1.25	—	0.25
11.0	**0.4**	7.0	2.6	1.06	0.52	3,071	0.3	96.8	(0.3)	3.3	94.2	35	292	25.1	0.95	2.00R	—
—	**0.0**	**0.9**	**1.2**	**1.00**	**0.72**	**133**	**0.0**	**5.0**	**6.6**	**88.4**	**4.5**	**446**	**64**	**8.4**	**1.49**	**—**	**—**
—	—	2.8	—	**0.60**	0.43	22	0.0	0.0	0.0	100.0	0.0	0	15	0.0	1.30	—	0.25
—	—	2.0	—	**0.35**	0.26	71	0.0	0.0	0.0	100.0	0.0	0	17	0.0	1.30	—	0.25
—	—	1.6	0.9	0.92	0.66	478	0.0	10.2	6.9	82.9	10.2	49	40	17.0	**1.30**	—	0.25
—	—	1.4	1.6	0.90	0.65	255	0.0	30.1	46.3	23.6	25.6	31	418	49.8	**1.25**	—	0.25
—	—	0.0	0.2	0.87	0.63	145	0.0	0.0	0.0	100.0	0.0	1,297	4	0.0	1.62	—	—

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

(continued on page 39)

Advance Capital
800-345-4783
www.acfunds.com

Aegis Value
800-528-3780
www.aegisvaluefund.com

AllianceBernstein
800-227-4618
www.bernstein.com

American Beacon
800-658-5811
www.americanbeaconfunds.com

American Century Investments
800-345-2021
www.americancentury.com

AQR Funds
866-290-2688
www.aqrfunds.com

Ariel Investments, LLC
800-292-7435
www.arielinvestments.com

Artio Global
800-387-6977
www.artiofunds.com

Artisan
800-344-1770
www.artisanfunds.com

Aston
800-992-8151
www.astonfunds.com

Auxier Funds
877-328-9437
www.auxierasset.com

Ave Maria Mutual Funds
888-726-9331
www.avemariafunds.com

Baron Capital Group
800-442-3814
www.baronfunds.com

Berwyn
800-992-6757
www.berwynfunds.com

Bridgeway
800-661-3550
www.bridgeway.com

Bruce
800-872-7823
www.thebrucefund.com

Buffalo
800-492-8332
www.buffalofunds.com

Cambiar Funds
866-777-8227
www.cambiar.com

CGM
800-343-5678
www.cgmfunds.com

Clipper Fund
800-432-2504
www.clipperfund.com

Cohen & Steers
800-437-9912
www.cohenandsteers.com

Dodge & Cox
800-621-3979
www.dodgeandcox.com

Dreyfus
800-645-6561
www.dreyfus.com

Driehaus
800-560-6111
www.driehaus.com

Dupree
800-866-0614
www.dupree-funds.com

Fairholme
866-202-2263
www.fairholmefunds.com

FBR Mutual Funds
888-888-0025
www.fbrfunds.com

Fidelity Investments
800-544-6666
www.fidelity.com

Firsthand Funds
888-884-2675
www.firsthandfunds.com

FMI Funds
800-811-5311
www.fmifunds.com

FPA
800-982-4372
www.fpafunds.com

Gabelli
800-422-3554
www.gabelli.com

Guinness Atkinson
800-915-6566
www.gafunds.com

Harbor
800-422-1050
www.harborfunds.com

Harding Loevner
877-435-8105
www.hardingloevnerfunds.com

Heartland
800-432-7856
www.heartlandfunds.com

Hennessy
800-966-4354
www.hennessyfunds.com

Homestead
800-258-3030
www.homesteadfunds.com

Hussman Investment Trust
800-487-7626
www.hussmanfunds.com

ING Funds
800-992-0180
www.ingfunds.com

James Advantage
800-995-2637
www.jamesfunds.com

Janus
800-333-1181
www.janus.com

Jensen
800-992-4144
www.jenseninvestment.com

Kinetics
800-930-3828
www.kineticsfunds.com

Lazard
800-986-3455
www.lazardnet.com

Lee Financial Group Inc
800-354-9654
www.leehawaii.com

Leuthold
800-273-6886
www.leutholdfunds.com

Longleaf Partners
800-445-9469
www.longleafpartners.com

Loomis Sayles Funds
800-633-3330
www.loomissayles.com

Madison Mosaic
800-336-3063
www.mosaicfunds.com

Mairs & Power
800-304-7404
www.mairsandpower.com

Managers Funds
800-548-4539
www.managersinvest.com

Manning & Napier
800-466-3863
www.manningnapieradvisors.com

Marshall
800-236-3863
www.marshallfunds.com

Marsico Investment Fund
888-860-8686
www.marsicofunds.com

Matthews Asia Funds
800-789-2742
www.matthewsasia.com

Merger
800-343-8959
www.mergerfund.com

Meridian
800-446-6662
www.meridianfund.com

Merk Funds
866-637-5386
www.merkfunds.com

Metropolitan West Funds
800-241-4671
www.mwamllc.com

Muhlenkamp
800-860-3863
www.muhlenkamp.com

Neuberger Berman
800-877-9700
www.nb.com

New Century Portfolios
888-264-8578
www.newcenturyportfolios.com

Nicholas
800-544-6547
www.nicholasfunds.com

Northeast Investors
800-225-6704
www.northeastinvestors.com

Northern Funds
800-595-9111
www.northernfunds.com

Oakmark
800-625-6275
www.oakmark.com

Old Westbury
800-607-2200

Osterweis
866-236-0050
www.osterweis.com

Parnassus
800-999-3505
www.parnassus.com

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

Paydenfunds
800-572-9336
www.payden.com

Pear Tree Funds
800-326-2151
www.peartreefunds.com

Permanent Portfolio
800-531-5142
www.permanentportfoliofunds.com

Perritt
800-332-3133
www.perrittmutualfunds.com

PIMCO
800-927-4648
www.pimco-funds.com

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

ProFunds
888-776-3637
www.profunds.com

Royce
800-221-4268
www.roycefunds.com

Rydex|SGI
800-820-0888
www.rydex-sgi.com

Satuit Capital Mgmt Trust
866-972-8848
www.satuitcapital.com

Saturna
888-732-6262
www.saturna.com

Schwab Funds
800-407-0256
www.schwab.com

Scout
800-996-2862
www.scoutfunds.com

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

Sequoia
800-686-6884
www.sequoiafund.com

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

Sit
800-332-5580
www.sitfunds.com

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

SouthernSunFunds
866-672-3863
www.SouthernSunFunds.com

Stratton
800-472-4266
www.strattonmutualfunds.com

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

TCW
800-248-4486
www.tcw.com

TFS Capital Funds
888-534-2001
www.tfscapital.com

TIAA-CREF Mutual Funds
800-223-1200
www.tiaa-cref.org

Tocqueville
800-697-3863
www.tocquevillefunds.com

Turner Investment Partners
800-224-6312
www.turnerinvestments.com

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

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

USA Mutuals
866-264-8783
www.usamutuals.com

USAA
800-531-8722
www.usaa.com

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

Vanguard
800-662-7447
www.vanguard.com

Wasatch
800-551-1700
www.wasatchfunds.com

Weitz
800-304-9745
www.weitzfunds.com

Wells Fargo Advantage
800-222-8222
www.wellsfargo.com/advantagefunds

WesMark
800-864-1013
www.wesmarkfunds.com

Westcore
800-392-2673
www.westcore.com

William Blair
800-635-2886
www.wmblair.com

Wintergreen Funds
888-468-6473
www.wintergreenfund.com

Yacktman
800-457-6033
www.yacktman.com

(continued from page 37)

fund is given in parentheses for those investors who may want to access price quotes or conduct further research. The ticker is four letters and is usually followed by an "X," indicating that it is a mutual fund. For example, the large-cap Dodge & Cox Stock fund ticker symbol is DODGX.

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

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

Bull Market Return (%)—Fund and Category +/-: Reflects the fund's performance in the most recent bull market, starting March 1, 2009, and continuing through April 30, 2011; and the difference in fund total return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds within the investment category are shown in boldface.

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

3-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2009, the annual total compound return if held through December 31, 2011; 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 within the investment category are shown in boldface.

5-Year Return (%)—Fund and

Category +/-: Assuming an investment on January 1, 2007, the annual total compound return if held through December 31, 2011; 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 within the investment category are shown in boldface.

10-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2002, the annual total compound return if held through December 31, 2011; 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 within the investment category are shown in boldface.

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. If a fund had a 3.0% tax-cost ratio, it means that on average each year, investors lost 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 risk than average while values below 1.00 indicate less risk than average. 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 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 that is invested in foreign stocks and bonds.

Portfolio Turnover Ratio (%): A measure of the trading activity of the fund, which is 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 portfolio turnover 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 investments 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 next to the fee 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 a 12b-1 fee, the percentage that the fund charges is given. A **—** = no 12b-1 fee is charged. ▲

AAII staff who contributed to this Guide include John Bajkowski, Jean Henrich, Andrew Lautner, Anna Neher and Charles Rotblut.