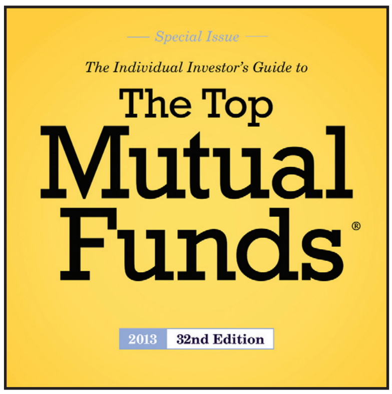
The Individual Investor's Guide to the Top Mutual Funds 2013

By AAII Staff

This year's Top Funds Guide is published on the heels of a good year for mutual funds. Mutual fund assets totaled $12.872 trillion as of November 30, 2012, versus $11.627 trillion on December 31, 2011, according to the Investment Company Institute (ICI).



Credit the performance of the markets, domestic and foreign, for this increase. Many stock funds achieved double-digit returns in 2012, as did funds focused on long-term bonds, high-yield bonds and convertible bonds.

The increase in assets under management may have been even larger had investors not pulled money out of stock funds. Domestic stock funds experienced weekly outflows 47 times during the period of January 4, 2012, to January 2, 2013, according to the ICI's estimate of weekly mutual fund flows. In other words, there were only six weeks last year when domestic stock funds saw an estimated inflow of cash from investors.

One area where investors did put their investment dollars was target date funds. These funds are designed to adjust their portfolio allocations as the target date (e.g., 2015) approaches. Their popularity has been boosted by automatic enrollment and default allocation policies used by 401(k) and similar employer-sponsored retirement plans. Many investors are also choosing target date funds because of the allure of an "all-in-one" approach to portfolio allocation.

We are now getting a look at target date funds that have moved past their target date. These are funds that steered investors to retirement and are now at or nearing their final allocation strategies. Information on 10 such funds can be found in this Guide under the new category of Target Date: In Retirement. At the other end of the time scale, we split last year's target date 2030+ category into 2030–2039, 2040–2049 and 2050–2059 categories. In the online version of this Guide, you will also find a 2060+ category.

These changes reflect the growth in target date funds for those in college or just starting their careers.

We have also expanded our sector listings. In this year's Guide, you find new categories for funds investing in consumer discretionary, consumer staples, industrials, natural resources/commodities and global real estate stocks. These categories were added to make comparisons among similar funds easier. As part of our category classification review process, we also renamed some categories so that they better describe the investment objective of the funds in their group: telecommunications is now communications, energy/resources is now energy, financial/banking is now financial and gold is now precious metals. We did consider adding an "alternative" category, but after reviewing such funds, we decided that maintaining our long-short and contra stock market categories provided more clarity for the largest number of our members.

With the exception of these changes, we have used the same categories that appeared in our Guide to Exchange-Traded Funds (published in the August 2012 *AAII Journal*) whenever possible to allow you to also compare mutual funds against their exchange-traded fund (ETF) counterparts. (See the online version of this article for guidance on how to choose between a mutual fund and an ETF.)

Finally, the number of funds covered by our annual guide continues to increase. This year's print guide features information on 733 funds. The online version of the guide contains information on 1,560 funds. (Visit www.aaii.com/guides/mfguide to see the online data.) In both guides, each mutual fund is classified into a useful category of similar funds to make comparisons of alternatives more efficient and effective.

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 5 through 9. Table 1 lists the performance of common index benchmarks. Table 2 summarizes average performance and risk of the fund categories used in this guide. Table 3 allows you to compare the performance of the 50 most widely held funds (funds with the highest total assets). Table 4 lists the 50 best-performing funds of 2012 and Table 5 lists the 50 worst-performing funds of 2012. 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 may be 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. If a fund family offers multiple no-load classes of its funds, the investor or retail class is presented 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 1,560 funds are covered).

A Key to Terms and Statistics

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

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

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

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

Index Fund: The letter **I** before a fund's name indicates that the fund is designed to follow an index, such as the S&P 500; 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 on the index tracked by these funds.

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

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

Ticker: The ticker symbol for each fund is given in parentheses for 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 stock Dodge & Cox fund ticker symbol is DODGX.

Style—Growth and Value: Indicates

(continued on page 39)

Table 1. Performance of Index Benchmarks

Index	Annual Total Return (%) 2012	2011	2010	2009	2008	Total Return (%) Bull	Bear	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index
Domestic Stock Indexes											
S&P 500 Equal Weighted	17.6	(0.1)	21.9	46.3	(39.7)	156.5	(53.7)	12.7	4.8	10.2	1.22
S&P 500	16.0	2.1	15.1	26.5	(37.0)	110.6	(50.9)	10.9	1.7	7.1	1.09
S&P MidCap 400	16.1	(3.1)	24.9	35.0	(37.3)	127.0	(50.4)	12.0	3.5	9.0	1.29
S&P SmallCap 600	16.3	1.0	26.3	25.6	(31.1)	142.5	(51.3)	14.1	5.1	10.5	1.36
International Stock Indexes											
MSCI World	16.5	(5.0)	12.3	30.8	(40.3)	98.3	(53.6)	7.5	(0.6)	8.1	1.20
MSCI EAFE	17.9	(11.7)	8.2	32.5	(43.1)	84.2	(56.3)	4.0	(3.2)	8.7	1.39
MSCI Europe	19.9	(10.5)	4.5	36.8	(46.1)	91.8	(58.9)	3.9	(3.7)	9.0	1.59
MSCI Far East	12.0	(14.6)	16.6	12.8	(32.3)	51.8	(47.0)	3.7	(3.2)	6.3	1.01
MSCI Pacific	14.6	(13.6)	16.1	24.3	(36.2)	72.3	(50.6)	4.8	(1.8)	8.3	1.12
Bond Indexes											
BarCap US Aggressive Bond	4.2	7.8	6.5	5.9	5.2	28.4	6.0	6.2	6.0	5.2	0.17
BofA ML US Corporate Bond	10.4	7.5	9.5	19.8	(6.8)	57.5	(7.2)	9.1	7.7	6.3	0.27
BofA ML High Yield Bond	15.4	4.5	15.2	56.3	(26.2)	113.6	(26.2)	11.6	9.9	10.2	0.50
BarCap GNMA Bond	2.4	7.9	6.7	5.4	7.9	23.5	10.7	5.6	6.0	5.2	0.14
BarCap 1-3 Year Government	0.5	1.6	2.4	1.4	6.7	6.2	8.4	1.5	2.5	2.8	0.05
BarCap Intermediate Government	1.7	6.1	5.0	(0.3)	10.4	14.5	11.8	4.3	4.5	4.1	0.16
BarCap Long Governement	3.8	29.1	9.4	(12.2)	22.7	41.8	16.0	13.6	9.6	7.6	0.86
BarCap Municipal Bond	6.8	10.7	2.4	12.9	(2.5)	31.1	2.5	6.6	5.9	5.1	0.27
Treasury Bills	0.1	0.1	0.1	0.2	2.1	0.5	2.8	0.1	0.5	1.8	0.00

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Table 2. Performance of Category Averages

Category		Annual Total Return (%) 2012	2011	2010	2009	2008	Total Return (%) Bull*	Bear*	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Yield (%)	Total Risk Index	Exp Ratio (%)
Domestic Stock Fund Categories														
Stk-LC	Large-Cap Stock	15.4	(0.7)	15.3	31.8	(38.4)	108.2	(50.6)	9.6	1.1	7.1	1.1	1.17	0.95
Stk-MC	Mid-Cap Stock	14.9	(3.1)	23.8	37.6	(39.6)	123.8	(51.1)	11.3	2.5	9.5	0.5	1.29	1.08
Stk-SC	Small-Cap Stock	15.8	(4.0)	27.1	37.5	(38.0)	138.1	(52.7)	12.1	3.4	9.8	0.5	1.42	1.21
Neutral/Inverse Fund Categories														
LS	Long-Short	2.4	(0.6)	4.4	10.6	(13.4)	25.2	(17.6)	2.0	(0.4)	4.0	0.5	0.47	1.68
Contra	Contra Stock Market	(20.6)	(15.3)	(26.7)	(35.5)	30.9	(70.5)	72.9	(21.3)	(18.1)	(15.5)	0.0	1.58	1.70
Sector Stock Fund Categories														
Sec-Com	Communications Sector	16.6	(4.5)	20.2	48.9	(47.3)	115.6	(55.7)	10.1	0.6	10.6	1.3	1.28	1.15
Sec-C-Dis	Consumer Discret Sector	24.9	(0.9)	29.6	49.8	(38.3)	188.3	(53.4)	16.7	7.3	9.3	0.5	1.41	1.03
Sec-C-Stp	Consumer Staples Sector	11.9	10.5	16.1	24.1	(27.3)	110.5	(38.7)	12.8	5.2	8.9	1.2	0.79	1.22
Sec-E	Energy Sector	1.0	(10.6)	17.3	48.0	(53.8)	78.6	(58.1)	1.8	(7.0)	12.3	0.7	2.05	1.18
Sec-F	Financial Sector	24.4	(13.1)	13.1	22.2	(44.4)	100.0	(61.3)	6.8	(4.2)	2.6	1.2	1.44	1.16
Sec-H	Health Sector	21.4	8.4	11.2	28.5	(26.0)	110.3	(35.6)	13.4	6.5	10.3	0.5	1.02	0.97
Sec-I	Industrials Sector	15.8	(5.8)	28.2	24.1	(35.6)	135.9	(55.3)	11.7	2.0	9.3	0.8	1.41	1.01
Sec-NR	Natural Res/Commod Sector	7.4	(15.0)	25.6	53.7	(51.8)	110.0	(57.3)	4.4	(2.5)	12.0	0.9	1.76	1.25
Sec-PM	Precious Metals Sector	(11.1)	(22.9)	41.5	59.0	(37.4)	56.5	(43.6)	(1.1)	(1.2)	11.5	0.5	2.04	1.29
Sec-R	Real Estate Sector	18.2	6.7	27.5	30.8	(40.9)	216.0	(64.7)	17.1	4.2	11.3	1.9	1.28	1.03
Sec-R-Glb	Real Estate Global Sector	34.2	(15.0)	17.7	48.9	(53.3)	168.2	(70.6)	10.0	(2.1)	7.7	3.3	1.43	1.03
Sec-T	Technology Sector	14.0	(5.5)	19.8	64.9	(45.4)	129.2	(53.1)	8.8	2.9	9.1	0.1	1.41	1.24
Sec-U	Utilities Sector	4.7	15.7	10.8	14.4	(32.6)	79.6	(42.9)	10.3	0.6	9.9	2.6	0.77	1.12
International Stock Fund Categories														
IntS-Glb	Global Stock	16.9	(7.6)	14.6	36.2	(40.6)	99.5	(52.3)	7.3	(0.6)	8.4	1.0	1.20	1.25
IntS-F	Foreign Stock	20.1	(14.1)	14.0	38.6	(45.2)	98.5	(57.7)	5.5	(2.4)	9.6	1.9	1.41	1.11
IntS-R/C	Regional/Country Stock	19.1	(18.3)	16.4	58.1	(50.0)	112.9	(61.5)	3.9	(3.8)	11.2	1.4	1.56	1.34
IntS-E	Emerging Stock	20.2	(21.6)	20.0	79.6	(59.7)	135.6	(67.7)	3.8	(4.8)	15.8	1.0	1.64	1.44
Balanced Stock/Bond Fund Categories														
Bal	Balanced: Domestic	11.0	1.1	11.8	22.0	(23.1)	70.4	(31.7)	7.8	3.3	7.1	1.8	0.68	0.91
Bal-Glb	Balanced: Global	12.4	(1.9)	13.3	28.0	(29.4)	79.3	(38.9)	7.6	2.3	7.3	2.1	0.77	1.16
Target Date Fund Categories														
InRet	Target Date: In Retirement	8.4	2.3	10.0	18.3	(14.1)	56.6	(19.8)	6.8	3.9	5.1	2.5	0.46	0.51
TD2010	Target Date: 2010-2019	10.3	1.4	11.3	21.2	(23.3)	67.9	(32.5)	7.5	2.9	6.3	1.9	0.59	0.61
TD2020	Target Date: 2020-2029	12.4	(0.2)	13.1	25.8	(29.6)	81.6	(40.6)	8.2	2.3	7.0	1.9	0.77	0.68
TD2030	Target Date: 2030-2039	14.3	(1.9)	14.7	29.6	(34.5)	94.0	(46.6)	8.8	1.8	7.7	1.7	0.95	0.71
TD2040	Target Date: 2040-2049	15.3	(3.1)	15.6	31.4	(36.2)	99.8	(48.7)	8.9	1.6	7.7	1.6	1.05	0.73
TD2050	Target Date: 2050-2059	15.8	(3.4)	15.8	32.8	(38.3)	103.0	(50.1)	9.0	1.5	—	1.5	1.10	0.66
Bond Fund Categories														
B-CHY	Corp High-Yield Bond	13.4	3.1	12.9	39.6	(20.8)	81.7	(20.5)	9.7	7.7	8.3	5.8	0.50	0.96
B-Cnvt	Convertible Bond	12.3	(2.1)	16.5	40.5	(28.5)	91.6	(33.2)	8.6	4.6	8.2	3.2	0.78	0.82
B-MB	Mortgage-Backed Bond	3.2	5.7	5.7	6.7	1.2	22.9	3.4	4.8	4.4	4.0	2.8	0.13	0.70
B-GvST	Gov't: Short-Term Bond	0.9	2.4	2.8	1.2	5.5	8.1	6.8	2.0	2.5	2.8	0.9	0.08	0.55
B-GvIT	Gov't: Interm-Term Bond	2.5	7.7	5.4	1.6	9.5	20.1	10.7	5.2	5.3	4.4	1.9	0.20	0.55
B-GvLT	Gov't: Long-Term Bond	3.8	32.5	10.5	(18.5)	31.7	41.3	20.5	14.9	10.0	7.7	2.0	1.00	0.79
B-IP	Inflation-Protected Bond	6.3	12.2	5.9	11.1	(2.4)	42.0	0.1	8.1	6.5	6.2	1.7	0.30	0.50
B-GenST	General Bond: Short-Term	3.8	1.8	5.0	10.2	(5.4)	22.8	(4.4)	3.5	2.8	3.0	1.8	0.10	0.65
B-GenIT	General Bond: Interm-Term	6.8	6.0	7.6	13.0	(1.1)	39.2	(0.8)	6.7	6.2	5.4	2.8	0.20	0.65
B-GenLT	General Bond: Long-Term	10.8	13.2	10.2	15.9	(3.9)	66.9	(7.4)	11.3	8.8	7.3	4.0	0.44	0.52
B-MNST	Muni Nat'l: Short-Term	1.4	2.9	1.6	5.8	2.2	10.5	4.7	2.0	2.8	2.7	1.3	0.06	0.52
B-MNIT	Muni Nat'l: Interm-Term	4.7	8.8	2.2	10.0	(0.2)	24.3	4.1	5.2	5.0	4.1	2.5	0.22	0.56
B-MNLT	Muni Nat'l: Long-Term	8.0	10.5	1.8	15.2	(5.6)	33.8	(0.8)	6.7	5.7	4.8	3.3	0.28	0.54
B-MHY	Muni Nat'l: High-Yield	12.0	10.6	3.3	26.8	(19.9)	51.7	(15.4)	8.6	5.3	4.9	4.2	0.30	0.68
IntB-Gen	Int'l Bond: General	6.5	3.4	6.0	12.3	(0.4)	38.8	(3.9)	5.5	5.5	5.6	3.3	0.41	0.83
IntB-E	Int'l Bond: Emerging	18.7	3.9	12.3	34.3	(17.0)	87.7	(18.6)	11.4	9.0	11.3	4.6	0.51	0.97
IntB-C	Int'l Bond: Currency	0.5	(3.5)	0.9	3.1	(4.4)	6.7	(5.5)	(0.7)	(0.9)	—	0.2	0.79	1.50

**Bull market period is March 1, 2009, through December 31, 2012; bear market period is from November 1, 2007, through February 28, 2009.*

Table 3. Performance of the 50 Most Widely Held Funds

Closed	Category	Fund (Ticker)	Total Assets ($ Mil)	Annual Total Return (%) 2012	2011	2010	2009	2008	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)	78,936	16.2	0.9	17.0	28.7	(37.1)	115.2	(50.8)	11.1	2.1	7.8	1.13
	Stk-LC	Fidelity Contrafund (FCNTX)	58,819	16.2	(0.2)	16.9	29.2	(37.2)	100.5	(46.3)	10.7	1.9	9.6	1.02
	B-GenIT	Vanguard Total Bd II Idx Inv (VTBIX)	45,758	3.9	7.5	6.4	—	—	27.3	—	5.9	—	—	0.18
	Stk-LC	Dodge & Cox Stock (DODGX)	39,908	22.0	(4.1)	13.4	31.2	(43.4)	122.9	(57.9)	9.9	(0.3)	7.3	1.25
	IntS-F	Dodge & Cox Intl Stk (DODFX)	39,191	21.0	(16.0)	13.6	47.4	(46.7)	117.2	(59.9)	4.9	(1.9)	11.6	1.49
	IntS-F	Vanguard Total Intl Stk Idx Inv (VGTSX)	37,659	18.1	(14.6)	11.1	36.7	(44.1)	92.6	(58.5)	3.9	(3.1)	9.4	1.43
	Stk-LC	T. Rowe Price Gr Stk (PRGFX)	27,414	18.9	(1.0)	16.9	43.2	(42.3)	113.8	(49.1)	11.2	2.6	8.2	1.28
	Bal	Vanguard Wellington Inv (VWELX)	26,746	12.5	3.8	10.9	22.2	(22.3)	79.1	(32.5)	9.0	4.2	8.2	0.70
	B-GenIT	Dodge & Cox Inc (DODIX)	26,350	7.9	4.7	7.1	16.0	(0.3)	41.7	(0.3)	6.6	7.0	5.6	0.17
	Stk-LC	Vanguard 500 Idx Inv (VFINX)	24,821	15.8	1.9	14.9	26.4	(37.1)	109.7	(50.9)	10.7	1.5	6.9	1.09
	Stk-MC	Fidelity Low-Priced Stk (FLPSX)	23,433	18.5	(0.1)	20.7	39.0	(36.2)	133.9	(48.8)	12.6	4.8	11.1	1.15
C	Stk-LC	Fidelity Grth Company (FDGRX)	22,700	18.5	0.6	20.5	41.1	(41.0)	127.5	(50.2)	12.8	3.7	10.9	1.28
	Stk-LC	T. Rowe Price Eq Inc (PRFDX)	21,830	17.2	(0.8)	15.1	25.6	(35.8)	117.5	(52.5)	10.2	1.5	7.2	1.11
	TD2020	Vanguard Tgt Rtmt 2025 Inv (VTTVX)	21,269	13.2	(0.4)	13.8	24.8	(30.1)	87.7	(42.4)	8.7	2.3	—	0.85
	B-GenIT	T. Rowe Price New Inc (PRCIX)	20,385	5.8	6.2	7.1	12.3	1.4	35.5	3.1	6.4	6.5	5.6	0.16
	B-GenIT	PIMCO Total Ret D (PTTDX)	19,873	10.0	3.8	8.5	13.5	4.4	41.1	7.0	7.4	8.0	6.4	0.23
	Stk-LC	Vanguard Windsor II Inv (VWNFX)	17,893	16.7	2.7	10.6	27.0	(36.8)	110.2	(52.8)	9.8	1.2	7.8	1.11
	TD2010	Vanguard Tgt Rtmt 2015 Inv (VTXVX)	17,623	11.3	1.7	12.4	21.2	(24.1)	75.6	(34.9)	8.4	3.2	—	0.65
	Bal	Oakmark Equity & Inc I (OAKBX)	17,461	9.0	0.6	9.5	19.8	(16.2)	58.2	(24.7)	6.3	3.8	8.2	0.77
	TD2020	Vanguard Tgt Rtmt 2020 Inv (VTWNX)	17,324	12.3	0.6	13.1	23.1	(27.1)	81.4	(38.7)	8.5	2.8	—	0.76
C	Stk-MC	T. Rowe Price Mid Gr (RPMGX)	16,910	13.9	(1.3)	28.0	45.4	(39.7)	133.6	(48.2)	12.9	4.8	11.5	1.22
	Bal	Permanent Port (PRPFX)	16,842	6.9	2.1	19.3	19.0	(8.4)	66.5	(15.1)	9.2	7.2	10.2	0.72
	B-IP	Vanguard Infl-Prot Secs Inv (VIPSX)	16,075	6.7	13.2	6.1	10.8	(2.9)	43.2	0.1	8.6	6.6	6.3	0.31
	Stk-LC	T. Rowe Price Eq Idx 500 (PREIX)	15,443	15.6	1.8	14.7	26.3	(37.1)	108.7	(51.0)	10.5	1.4	6.8	1.09
	TD2030	Vanguard Target Rtmt 2035 Inv (VTTHX)	15,218	15.1	(2.3)	15.1	28.1	(34.7)	99.3	(48.0)	9.0	1.6	—	1.04
	Bal	Fidelity Puritan (FPURX)	15,209	13.7	0.6	14.0	26.6	(29.2)	83.4	(37.8)	9.3	3.2	7.1	0.76
	Bal	Vanguard STAR Inv (VGSTX)	15,029	13.7	0.7	11.6	24.8	(25.2)	80.2	(35.6)	8.6	3.6	7.6	0.75
	Bal	Fidelity Balanced (FBALX)	14,827	12.8	1.6	13.7	28.0	(31.4)	86.0	(40.4)	9.3	2.8	8.2	0.70
	B-MB	Vanguard GNMA Inv (VFIIX)	14,100	2.3	7.6	6.9	5.2	7.2	23.6	10.0	5.6	5.8	5.0	0.13
	TD2030	Vanguard Tgt Rtmt 2030 Inv (VTHRX)	13,816	14.2	(1.3)	14.4	26.7	(33.0)	94.1	(45.9)	8.8	1.8	—	0.95
	Stk-LC	T. Rowe Price BlChpGr (TRBCX)	13,733	18.4	1.5	16.4	42.5	(42.7)	118.9	(50.0)	11.8	2.7	7.8	1.27
	TD2020	Fidelity Freedom 2020 (FFFDX)	13,721	11.7	(1.4)	12.9	28.8	(32.2)	81.7	(42.3)	7.5	1.7	6.8	0.77
	IntS-F	Fidelity Diversified Intl (FDIVX)	13,545	19.4	(13.8)	9.6	31.7	(45.3)	81.4	(57.5)	4.1	(4.0)	8.7	1.39
	Bal	T. Rowe Price Cap Apprec (PRWCX)	13,273	14.6	3.1	14.0	33.0	(27.2)	99.9	(36.4)	10.5	5.5	9.2	0.77
C	Stk-LC	Vanguard PRIMECAP Inv (VPMCX)	13,239	15.2	(1.9)	12.8	34.4	(32.5)	100.6	(44.3)	8.5	3.0	9.9	1.13
	Stk-LC	T. Rowe Price Value (TRVLX)	13,134	19.4	(2.0)	15.9	37.1	(39.8)	129.3	(54.3)	10.7	2.3	7.9	1.22
	B-GenIT	Fidelity Total Bond (FTBFX)	12,894	6.5	7.4	8.5	19.7	(5.6)	47.3	(3.3)	7.4	7.0	5.8	0.16
	Stk-LC	Schwab S&P 500 (SWPPX)	12,759	15.9	2.0	14.9	26.2	(36.8)	109.8	(50.7)	10.8	1.6	7.0	1.08
	TD2020	T. Rowe Price Rtmt 2020 (TRRBX)	12,477	15.0	(1.3)	14.7	34.1	(33.5)	98.3	(43.6)	9.2	3.0	8.1	0.92
	Bal	Dodge & Cox Bal (DODBX)	12,372	18.3	(1.7)	12.2	28.3	(33.6)	98.6	(45.7)	9.3	2.1	6.8	0.94
	B-GenST	Vanguard ShtTm Inv-Gr Inv (VFSTX)	12,229	4.5	1.9	5.2	14.0	(4.8)	25.9	(2.1)	3.8	4.0	3.9	0.11
	Stk-LC	Fidelity Magellan (FMAGX)	11,869	17.9	(11.6)	12.4	41.1	(49.5)	93.7	(58.2)	5.4	(3.5)	4.3	1.28
	B-GenIT	Vanguard Total Bd Idx Inv (VBMFX)	11,794	4.0	7.5	6.4	5.9	5.0	27.5	6.0	6.0	5.8	5.0	0.18
	Stk-LC	Vanguard Dividend Grth Inv (VDIGX)	11,753	10.3	9.4	11.4	21.7	(25.6)	91.9	(37.9)	10.4	4.0	8.8	0.86
	Bal	Vanguard Wellesley Inc (VWINX)	11,648	10.0	9.6	10.6	16.0	(9.9)	70.8	(18.8)	10.1	6.9	7.1	0.35
	Stk-LC	Fidelity Blue Chip Grth (FBGRX)	11,305	17.7	(2.8)	19.6	44.9	(38.6)	128.6	(48.8)	11.0	4.0	7.1	1.30
	B-MB	Fidelity GNMA (FGMNX)	10,916	2.9	7.9	7.0	6.9	7.1	25.7	10.4	5.9	6.3	5.1	0.14
	IntS-F	Oakmark Intl I (OAKIX)	10,796	29.2	(14.1)	16.2	56.2	(41.1)	147.2	(54.9)	8.8	3.5	11.2	1.43
	TD2030	T. Rowe Price Rtmt 2030 (TRRCX)	10,597	16.8	(2.8)	16.0	37.9	(37.8)	110.0	(48.6)	9.6	2.5	8.4	1.09
	TD2030	Fidelity Freedom 2030 (FFFEX)	10,568	13.4	(3.2)	14.0	30.5	(37.0)	90.5	(48.3)	7.8	0.6	6.9	0.94

Table 4. Top 50 Performers for 2012

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Sec-C-Dis	Fidelity Sel Constr & Hous (FSHOX)	38.0	2.8	21.5	22.9	(26.9)	181.1	(50.2)	19.9	9.2	11.2	1.60	0.96
	Sec-H	Fidelity Sel Biotech (FBIOX)	36.5	18.1	11.4	10.7	(11.4)	115.6	(25.4)	21.6	12.0	11.7	1.31	0.83
	Stk-LC	Fairholme (FAIRX)	35.8	(32.5)	25.4	39.0	(29.8)	101.8	(47.8)	4.8	2.3	10.0	1.71	1.02
C	IntS-F	Artisan Intl Sm Cap Inv (ARTJX)	34.6	(15.3)	14.3	58.1	(51.4)	141.3	(61.0)	9.3	0.0	15.7	1.40	1.50
	IntS-F	Wasatch Intl Gr (WAIGX)	33.0	(12.1)	34.2	64.1	(54.0)	206.9	(65.9)	16.2	3.5	13.3	1.38	1.57
C	Stk-SC	Walthausen SmCp Value (WSCVX)	32.1	(6.0)	41.8	42.3	—	241.1	—	20.8	—	—	1.51	1.32
	Sec-H	T. Rowe Price Health Sci (PRHSX)	31.9	11.0	16.3	32.1	(28.8)	147.9	(35.6)	19.4	9.9	14.2	1.13	0.82
	Stk-LC	Matthew 25 (MXXVX)	31.6	10.4	31.9	47.8	(40.5)	245.8	(56.9)	24.2	11.0	8.9	1.33	1.22
	IntS-R/C	Matthews India Inv (MINDX)	31.5	(36.5)	32.5	97.2	(62.4)	166.4	(66.2)	3.4	(3.9)	—	1.83	1.18
	IntS-F	TIAA-CREF Intl Eq Rtl (TIERX)	30.8	(23.9)	19.6	31.8	(49.7)	96.3	(61.3)	6.0	(4.6)	—	1.61	0.90
	Stk-SC	Hennessy Cornerstone Gr Inv (HFCGX)	30.3	(10.8)	11.5	10.2	(43.7)	71.1	(56.8)	9.0	(4.3)	5.1	1.75	1.33
	Sec-NR	Fidelity Sel Chemicals (FSCHX)	30.0	0.2	30.7	65.3	(43.4)	204.6	(48.6)	19.4	9.8	15.8	1.67	0.85
	IntS-Glb	Artisan Global Opprt Inv (ARTRX)	29.7	(6.6)	28.2	47.8	—	154.0	—	15.8	—	—	1.34	1.40
	Sec-R-Glb	Northern Global RE Idx (NGREX)	29.4	(9.0)	19.3	36.9	(48.1)	167.4	(67.5)	12.0	0.0	—	1.33	0.50
	IntS-F	Oakmark Intl I (OAKIX)	29.2	(14.1)	16.2	56.2	(41.1)	147.2	(54.9)	8.8	3.5	11.2	1.43	1.06
	Stk-MC	Fidelity Leveraged Co Stk (FLVCX)	28.8	(10.7)	24.5	59.5	(54.6)	175.4	(64.5)	12.7	0.7	15.2	1.60	0.86
	Sec-F	Fidelity Sel Brokerage (FSLBX)	28.3	(22.9)	11.1	50.4	(49.4)	96.9	(59.9)	3.2	(3.5)	7.3	1.73	1.52
	Sec-R-Glb	Northern Mlt-Mgr GblRlEst (NMMGX)	27.9	(7.1)	17.4	36.2	—	162.1	—	11.8	—	—	1.30	1.10
	Sec-F	Fidelity Sel Fincl Svcs (FIDSX)	27.8	(20.4)	6.4	25.8	(49.9)	90.3	(68.0)	2.7	(7.4)	0.6	1.70	0.90
C	IntS-E	Wasatch Emg Mkts S/C (WAEMX)	27.7	(14.1)	41.2	117.7	(57.1)	278.2	(63.8)	15.7	7.7	—	1.40	1.95
	Sec-F	T. Rowe Price Fincl Svcs (PRISX)	27.4	(15.3)	12.8	28.4	(40.1)	107.9	(59.2)	6.8	(1.3)	4.7	1.46	0.98
	Stk-MC	Fidelity Value Strategies (FSLSX)	27.0	(9.3)	26.4	59.1	(51.2)	190.2	(64.1)	13.3	2.5	10.1	1.44	0.88
	IntS-F	Pear Tree Polaris Frgn Val Ord (QFVOX)	26.9	(15.6)	20.0	58.0	(52.5)	138.3	(63.8)	8.7	(0.7)	10.5	1.48	1.64
	IntS-R/C	Matthews Asian Gr & Inc Inv (MACSX)	26.8	(10.7)	19.1	41.4	(32.1)	107.0	(38.1)	10.5	5.3	14.2	0.88	1.12
	Sec-C-Dis	Fidelity Sel Automotive (FSAVX)	26.1	(26.2)	46.1	122.2	(61.3)	327.4	(77.4)	10.8	3.2	7.2	1.98	0.90
	IntS-F	T. Rowe Price Intl Disc (PRIDX)	26.0	(14.1)	20.4	55.6	(50.0)	137.9	(60.6)	9.2	0.3	14.7	1.30	1.23
	Stk-SC	Bogle Small Cap Grth Inv (BOGLX)	25.9	(5.0)	29.0	45.7	(48.2)	175.5	(61.8)	15.6	3.1	10.1	1.60	1.35
	IntS-F	Fidelity Intl Capital Apprec (FIVFX)	25.8	(12.8)	15.8	55.1	(50.7)	144.1	(63.6)	8.3	(0.6)	7.8	1.55	1.16
	IntS-R/C	Fidelity Europe Cap App (FECAX)	25.7	(17.0)	8.3	32.0	(46.3)	83.6	(58.0)	4.2	(4.3)	8.7	1.67	1.02
	IntS-R/C	Fidelity Europe (FIEUX)	25.5	(16.8)	8.5	31.6	(44.1)	83.4	(56.0)	4.2	(3.6)	10.5	1.65	1.10
	Sec-R-Glb	Schwab Gbl Real Estate (SWASX)	25.5	(8.5)	19.4	40.5	(45.5)	161.2	(65.3)	11.1	1.0	—	1.30	1.05
	IntS-Glb	Wasatch Global Opprt (WAGOX)	25.5	(8.9)	26.3	61.3	—	158.6	—	13.0	—	—	1.19	1.79
	IntS-F	Artisan Intl Inv (ARTIX)	25.3	(7.3)	5.9	39.7	(47.0)	108.6	(58.5)	7.1	(1.8)	9.2	1.46	1.22
	IntS-R/C	T. Rowe Price Emg Europe (TREMX)	25.2	(33.2)	33.4	125.1	(75.9)	198.6	(78.4)	3.7	(9.5)	13.8	2.00	1.45
	Stk-SC	Vulcan Value Partners Small Cap (VVPSX)	25.1	1.4	28.9	—	—	—	—	17.8	—	—	1.23	1.25
	Stk-SC	Aegis Value (AVALX)	25.1	(3.3)	28.5	91.4	(51.4)	279.7	(65.1)	15.8	7.6	9.6	1.41	1.47
	IntS-F	Fidelity Overseas (FOSFX)	25.0	(16.0)	6.5	25.1	(47.4)	73.6	(60.2)	3.8	(5.9)	7.8	1.57	0.73
	IntS-F	AmCent Intl Oppor Inv (AIOIX)	25.0	(15.0)	22.4	46.0	(52.5)	123.8	(64.6)	9.1	(2.0)	15.2	1.52	1.83
	Sec-C-Dis	Fidelity Sel Retailing (FSRPX)	24.8	3.3	28.0	57.8	(29.6)	181.7	(40.2)	18.2	12.9	12.2	1.33	0.90
	IntS-E	AmCent Emg Mkt Inv (TWMIX)	24.8	(21.7)	17.8	69.3	(59.8)	131.0	(68.1)	4.8	(4.8)	15.2	1.70	1.72
	IntS-F	Westcore Int'l Small Cap (WTIFX)	24.8	(5.8)	35.2	64.1	(48.9)	175.8	(57.8)	16.7	5.9	12.2	1.33	1.51
C	Stk-SC	Bridgeway Ultra-Small Co (BRUSX)	24.4	(14.7)	23.5	48.9	(46.3)	138.7	(61.0)	9.5	1.0	11.5	1.73	1.25
	IntS-R/C	WF Adv Asia Pacific Inv (SASPX)	24.3	(16.0)	15.1	40.7	(51.0)	100.0	(61.9)	6.3	(3.7)	12.4	1.30	1.67
	IntS-F	Causeway Intl Value Inv (CIVVX)	24.2	(10.8)	11.9	32.0	(42.1)	110.2	(57.1)	7.4	(1.1)	9.8	1.55	1.24
	Stk-SC	Buffalo Micro Cap (BUFOX)	24.2	8.1	26.8	48.1	(48.3)	212.6	(63.2)	19.4	5.4	—	1.39	1.52
	Stk-SC	Fidelity Small Cap Discovery (FSCRX)	24.0	0.3	32.3	50.6	(27.6)	207.0	(45.0)	18.1	12.4	12.4	1.40	1.07
	IntS-R/C	Matthews Korea Inv (MAKOX)	24.0	(6.5)	21.8	62.9	(52.7)	206.0	(67.4)	12.2	1.7	14.3	1.55	1.18
	IntS-Glb	Oakmark Global Select I (OAKWX)	23.9	(5.9)	11.0	53.5	(32.5)	137.1	(47.9)	9.0	6.0	—	1.36	1.24
	IntS-R/C	Matthews Asia Small Co (MSMLX)	23.9	(20.1)	35.5	103.0	—	207.8	—	10.3	—	—	1.47	1.52
	IntS-Glb	Janus Contrarian T (JSVAX)	23.8	(15.9)	11.1	37.0	(48.2)	94.4	(59.2)	5.0	(3.9)	10.4	1.24	0.80

Table 5. Bottom 50 Performers for 2012

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Contra	ProFunds UltSht SmCap Inv (UCPIX)	(35.1)	(24.8)	(51.2)	(61.2)	22.9	(93.7)	105.8	(38.0)	(35.3)	—	2.68	1.78
	Contra	Rydex Inv S&P 500 2x Str H (RYTPX)	(30.5)	(20.1)	(32.9)	(50.6)	**66.1**	(86.8)	**156.3**	(28.0)	(21.1)	(20.2)	2.02	1.93
	Contra	Grizzly Short (GRZZX)	(21.2)	**(2.0)**	(23.2)	(47.2)	**73.6**	(73.3)	**123.8**	**(16.0)**	**(11.5)**	(11.6)	1.42	**1.55**
	Contra	ProFunds Sh NASDAQ-100 Inv (SOPIX)	(19.8)	(10.9)	(21.5)	(40.6)	45.3	(68.4)	65.2	(17.5)	(13.5)	(13.4)	1.18	1.78
	Contra	Rydex Inv S&P 500 Str Inv (RYURX)	**(16.1)**	**(8.4)**	**(16.9)**	(27.3)	40.9	(61.1)	78.5	**(13.9)**	**(8.1)**	**(8.3)**	1.04	**1.41**
	Sec-PM	Vanguard Prec Mtls Mining Inv (VGPMX)	(13.0)	(21.8)	37.4	**76.4**	(56.1)	**89.8**	(64.0)	(2.2)	(6.2)	12.6	2.15	**0.29**
	Sec-PM	Fidelity Sel Gold (FSAGX)	(12.5)	**(16.4)**	35.2	38.0	**(20.5)**	40.7	**(29.4)**	(0.4)	1.6	11.0	1.89	**0.89**
	Sec-PM	USAA Prec Metals & Min (USAGX)	(11.9)	(19.6)	39.9	62.4	**(24.6)**	61.8	**(30.5)**	(0.3)	**3.9**	**16.8**	1.92	1.17
	Sec-PM	US Glb Inv Wld Prec Min (UNWPX)	(11.3)	(32.6)	**45.3**	**89.5**	(53.0)	60.3	(56.1)	(4.6)	(5.0)	**13.9**	2.01	1.69
	Sec-PM	Tocqueville Gold (TGLDX)	(8.8)	**(15.9)**	**53.3**	**86.5**	(35.0)	**105.9**	(37.6)	**5.6**	**7.4**	**15.4**	1.82	1.26
	Sec-PM	AmCent Global Gold Inv (BGEIX)	(7.9)	(19.3)	44.7	43.2	**(27.3)**	54.3	(33.9)	**2.4**	2.3	11.0	2.03	**0.69**
	Contra	ProFunds Rising Opprt Inv (RRPIX)	**(7.9)**	(37.5)	**(16.0)**	**32.6**	(37.7)	**(47.3)**	(28.0)	(21.5)	(16.8)	**(10.4)**	1.37	1.74
	Contra	PIMCO StksPLUS Sh D (PSSDX)	**(7.2)**	**(5.3)**	**(9.0)**	**(14.4)**	47.7	**(42.5)**	90.2	**(7.2)**	**0.2**	—	1.01	**1.06**
	Contra	Rydex Inv Gov Lg Bd Str Inv (RYJUX)	**(5.5)**	(30.4)	**(13.1)**	**19.5**	(29.5)	**(41.8)**	(20.9)	(17.0)	(13.6)	**(8.2)**	1.09	**1.39**
	IntB-C	Merk Absolute Ret Curr Inv (MABFX)	(1.4)	(8.5)	**4.6**	—	—	—	—	(1.9)	—	—	0.54	1.30
	B-MS-CA	Bernstein Short Dur CA Muni (SDCMX)	0.3	1.8	0.4	3.5	**3.0**	5.2	**4.7**	0.8	1.8	1.8	0.04	0.63
	B-GvST	Vanguard Sht-Tm Trs Inv (VFISX)	0.6	2.2	2.6	1.4	6.6	7.3	9.1	1.8	2.7	3.0	0.08	**0.20**
	B-GvST	Fidelity Spar S-T Tr Bd Ix Inv (FSBIX)	0.6	**3.2**	**3.5**	(0.2)	**8.7**	8.4	**10.2**	2.4	3.1	—	0.10	**0.20**
	B-MS-MD	T. Rowe Price MD S/T T/F (PRMDX)	0.7	1.3	0.7	3.7	**3.3**	5.2	**5.7**	0.9	1.9	2.0	0.04	0.53
	B-MS-NY	Bernstein Short Dur NY (SDNYX)	0.8	2.2	0.1	3.6	**2.8**	6.0	**4.5**	1.0	1.9	2.0	0.04	0.61
	B-MNST	Vanguard Sht-Tm TE Inv (VWSTX)	0.9	1.6	0.9	3.0	**3.7**	5.8	5.6	1.1	2.0	2.2	0.03	**0.20**
	Bal	Hussman Strategic Tot Ret (HSTRX)	1.1	**4.0**	7.0	5.8	**6.3**	22.2	**6.0**	4.0	**4.8**	6.4	0.24	**0.66**
	B-MNST	Northern Sh-Int Tax-Expt (NSITX)	1.2	3.3	1.1	4.8	**3.9**	9.1	**6.7**	1.9	2.8	—	0.10	0.47
	B-GvST	Vanguard ShtTm Fed Inv (VSGBX)	1.4	**2.7**	3.2	**2.7**	7.0	**10.4**	**9.5**	2.4	**3.4**	**3.3**	0.08	**0.20**
	B-GvST	AmCent Zero Coupon 2015 Inv (BTFTX)	1.4	**7.5**	**8.8**	(1.0)	**12.7**	**22.1**	**12.9**	**5.8**	**5.8**	**5.9**	0.25	0.56
	B-GenST	Fidelity Ultra-Short Bd (FUSFX)	1.5	0.0	1.1	0.9	(7.9)	4.1	(10.2)	0.9	(0.9)	0.1	0.03	**0.45**
	B-MNST	Vanguard LtdTm T/E (VMLTX)	1.7	**3.7**	1.9	5.5	2.9	11.9	5.6	2.4	3.1	2.8	0.09	**0.20**
	B-GenST	Schwab Short-Term Bd Mkt (SWBDX)	1.8	**2.7**	3.5	2.4	(5.5)	13.1	(6.5)	2.7	0.9	2.1	0.09	**0.29**
	B-GenST	Vanguard ShtTm Bd Idx Inv (VBISX)	1.9	**2.9**	3.9	4.2	**5.4**	13.9	**7.4**	2.9	3.7	3.6	0.09	**0.22**
	B-GvIT	Fidelity Interm Govt Inc (FSTGX)	1.9	5.7	4.7	0.8	10.0	14.8	11.9	4.1	4.6	4.0	0.16	0.45
	B-GvST	Payden US Government (PYUSX)	**2.0**	2.7	2.9	**2.8**	**7.5**	**11.0**	**9.8**	**2.5**	**3.6**	**3.2**	0.09	0.45
	LS	Guggenheim Multi-Hedge Strat H (RYMSX)	2.0	**3.3**	5.3	(2.7)	(18.3)	18.1	(26.5)	3.5	(2.5)	—	0.24	1.57
	B-MNST	T. Rowe Price T/F Sh-Int (PRFSX)	**2.1**	**4.5**	**2.0**	**7.2**	3.0	**14.6**	**6.1**	**2.9**	**3.7**	**3.1**	0.11	0.50
	B-GvIT	AmCent Govt Bd Inv (CPTNX)	2.1	7.5	5.3	3.0	9.5	19.5	12.3	4.9	5.4	4.5	0.18	0.48
	B-GvST	Northern Sh-Int US Govt (NSIUX)	**2.1**	2.7	**3.3**	0.9	7.5	10.3	8.8	**2.7**	3.3	2.9	0.09	0.44
	B-MNIT	Fidelity Sh-Int Muni Inc (FSTFX)	2.2	4.3	2.0	5.6	**3.5**	13.2	**6.2**	2.8	3.5	3.0	0.10	0.48
	B-MNST	WF Adv S/T Muni Bd Inv (STSMX)	**2.2**	3.2	**2.5**	**10.4**	(1.4)	**16.4**	2.0	**2.7**	**3.3**	**3.4**	0.05	0.63
	B-MB	Schwab GNMA (SWGSX)	2.2	**7.6**	5.6	5.6	6.0	21.9	**9.6**	5.1	5.4	—	0.13	0.55
	B-MB	Vanguard GNMA Inv (VFIIX)	2.3	**7.6**	6.9	5.2	**7.2**	23.6	**10.0**	5.6	**5.8**	**5.0**	0.13	**0.21**
	B-GenST	Fidelity Sh-Term Bond (FSHBX)	2.3	1.7	3.7	7.3	(3.7)	15.8	(3.0)	2.6	2.2	2.5	0.06	**0.45**
	B-MB	AmCent Ginnie Mae Inv (BGNMX)	2.3	7.3	6.3	5.6	**7.0**	22.5	**10.2**	5.3	5.7	4.7	0.13	0.56
	B-MS-KY	Dupree KY Tax-Fr Sh-Med (KYSMX)	2.3	6.6	**2.4**	5.1	**3.1**	15.4	**6.4**	3.7	3.9	3.2	0.18	0.73
	B-MS-CA	Fidelity CA S/I Tx-Fr Bond (FCSTX)	2.4	4.7	2.2	6.1	**3.9**	14.6	**6.8**	3.1	3.9	—	0.11	**0.35**
	Sec-E	Fidelity Sel Natural Gas (FSNGX)	2.4	(7.7)	6.4	56.3	(56.7)	65.6	(58.5)	0.2	(7.4)	10.2	1.58	0.86
	B-GvIT	WF Adv Govt Secs Inv (STVSX)	2.4	6.8	5.4	**3.5**	7.5	20.4	9.0	4.8	5.1	4.4	0.17	0.93
	B-MNST	USAA Tax Ex Short-Term (USSTX)	**2.5**	**4.4**	**2.9**	6.8	1.3	**15.2**	4.2	**3.2**	**3.5**	**3.1**	0.07	0.55
	Sec-E	Fidelity Sel Energy Svc (FSESX)	2.5	(12.6)	**27.9**	**61.9**	(63.2)	**97.0**	(64.5)	4.6	(7.3)	9.9	2.30	**0.82**
	Sec-E	Vanguard Energy Inv (VGENX)	2.6	**(1.8)**	13.4	38.3	**(42.9)**	78.0	**(48.4)**	4.6	**(2.0)**	**14.6**	1.67	**0.34**
	B-GvIT	Fidelity Government Inc (FGOVX)	2.6	7.8	5.1	1.2	11.0	19.5	12.5	5.2	5.5	4.7	0.19	0.45
	B-GvIT	Vanguard IntTm Treas Inv (VFITX)	2.6	**9.7**	**7.3**	(1.7)	**13.3**	22.5	**14.0**	**6.5**	**6.1**	**5.1**	0.27	**0.20**

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2012	2011	2010	2009	2008	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			15.4	(0.7)	15.3	31.8	(38.4)	108.2	0.0	(50.6)	0.0	9.6	0.0	1.1	0.0
		Amana Trust Grth (AMAGX)	G		11.2	(1.9)	15.9	32.4	(29.7)	81.4	(26.8)	(38.2)	12.4	8.1	(1.5)	3.3	2.2
		AmCent All Cap Grth Inv (TWGTX)	G		15.7	(3.2)	22.4	34.5	(46.3)	108.7	0.5	(51.9)	(1.3)	11.1	1.5	(0.2)	(1.3)
I		AmCent Equity Idx Inv (ACIVX)	G	V	15.6	1.7	14.6	25.8	(37.4)	108.2	0.0	(51.3)	(0.7)	10.5	0.9	1.2	0.1
	C	AmCent Equity Inc Inv (TWEIX)		V	11.5	3.5	13.2	12.2	(20.1)	70.6	(37.6)	(34.3)	16.3	9.3	(0.3)	3.2	2.1
	C	AmCent Grth Inv (TWCGX)	G		13.9	(0.9)	17.6	35.4	(37.9)	102.2	(6.0)	(45.4)	5.2	9.9	0.3	2.2	1.1
		AmCent Inc & Grth Inv (BIGRX)		V	14.5	3.0	14.1	17.9	(34.7)	99.7	(8.5)	(51.5)	(0.9)	10.4	0.8	0.7	(0.4)
		AmCent Large Co Val Inv (ALVIX)		V	16.4	1.4	10.9	20.6	(37.4)	102.5	(5.7)	(54.1)	(3.5)	9.4	(0.2)	(0.2)	(1.3)
		AmCent Select Inv (TWCIX)	G		14.7	1.4	14.5	34.7	(39.7)	103.3	(4.9)	(47.7)	2.9	10.0	0.4	1.6	0.5
		AmCent Ultra Inv (TWCUX)	G		14.1	1.1	16.5	35.3	(41.8)	107.9	(0.3)	(49.6)	1.0	10.4	0.8	1.2	0.1
		AmCent Value Inv (TWVLX)		V	14.5	0.5	13.4	19.4	(26.8)	94.8	(13.4)	(44.9)	5.7	9.3	(0.3)	2.7	1.6
		Amer Beacon LgCap Val Inv (AAGPX)		V	18.6	(2.8)	14.1	27.1	(39.6)	112.8	4.6	(55.0)	(4.4)	9.6	0.0	0.2	(0.9)
		Artisan Value Fund Inv (ARTLX)		V	13.6	5.4	11.3	35.5	(37.5)	118.3	10.1	(51.6)	(1.0)	10.1	0.5	2.4	1.3
		Aston/Montag & Cald Gr N (MCGFX)	G		12.6	3.1	8.2	29.8	(32.7)	86.8	(21.4)	(42.3)	8.3	7.9	(1.7)	1.9	0.8
	C	Aston/Riv Div All Cap Val N (ARDEX)		V	9.0	5.0	18.5	21.3	(28.7)	93.4	(14.8)	(41.9)	8.7	10.7	1.1	3.3	2.2
		BBH Core Select N (BBTEX)	G	V	18.7	5.6	14.7	21.6	(21.7)	113.4	5.2	(37.0)	13.6	12.9	3.3	6.5	5.4
I		Bridgeway Blue Chip 35 Idx (BRLIX)	G	V	15.1	3.1	10.6	26.6	(33.3)	102.0	(6.2)	(47.4)	3.2	9.5	(0.1)	2.1	1.0
		Commerce Value (CFVLX)		V	13.0	10.4	13.5	17.0	(35.3)	116.9	8.7	(52.8)	(2.2)	12.3	2.7	1.4	0.3
		Cullen Hi Div Eq Ret (CHDEX)		V	9.3	10.8	10.6	12.3	(29.4)	86.0	(22.2)	(46.2)	4.4	10.3	0.7	1.2	0.1
		Dodge & Cox Stock (DODGX)		V	22.0	(4.1)	13.4	31.2	(43.4)	122.9	14.7	(57.9)	(7.3)	9.9	0.3	(0.3)	(1.4)
		Dreyfus (DREVX)	G	V	17.5	(5.1)	16.2	28.7	(38.3)	101.6	(6.6)	(50.4)	0.2	9.0	(0.6)	0.6	(0.5)
		Dreyfus Appreciation (DGAGX)	G	V	10.1	7.6	15.2	21.0	(32.4)	99.6	(8.6)	(45.3)	5.3	10.9	1.3	2.2	1.1
		Dreyfus Disciplined Stk (DDSTX)	G	V	17.0	(6.4)	17.0	26.2	(37.9)	97.6	(10.6)	(51.4)	(0.8)	8.6	(1.0)	0.1	(1.0)
I		Dreyfus S&P 500 Idx (PEOPX)	G	V	15.4	1.6	14.5	26.0	(37.3)	107.1	(1.1)	(51.2)	(0.6)	10.3	0.7	1.2	0.1
		Fairholme (FAIRX)		V	35.8	(32.5)	25.4	39.0	(29.8)	101.8	(6.4)	(47.8)	2.8	4.8	(4.8)	2.3	1.2
		Fidelity (FFIDX)	G		16.5	(2.4)	14.5	26.7	(40.4)	97.8	(10.4)	(51.6)	(1.0)	9.2	(0.4)	(0.3)	(1.4)
		Fidelity Blue Chip Grth (FBGRX)	G		17.7	(2.8)	19.6	44.9	(38.6)	128.6	20.4	(48.8)	1.8	11.0	1.4	4.0	2.9
		Fidelity Capital Apprec (FDCAX)	G		22.4	(2.7)	18.3	36.3	(40.5)	130.2	22.0	(55.1)	(4.5)	12.1	2.5	2.7	1.6
		Fidelity Contrafund (FCNTX)	G		16.2	(0.2)	16.9	29.2	(37.2)	100.5	(7.7)	(46.3)	4.3	10.7	1.1	1.9	0.8
		Fidelity Disciplined Eq (FDEQX)	G	V	15.8	(3.2)	8.2	21.9	(40.1)	77.7	(30.5)	(51.8)	(1.2)	6.7	(2.9)	(2.4)	(3.5)
		Fidelity Dividend Grth (FDGFX)	G	V	18.7	(8.6)	21.1	51.0	(43.0)	140.2	32.0	(56.0)	(5.4)	9.5	(0.1)	2.5	1.4
		Fidelity Equity Div Inc (FEQTX)		V	14.6	(2.8)	13.5	25.1	(40.4)	104.5	(3.7)	(56.0)	(5.4)	8.1	(1.5)	(1.2)	(2.3)
		Fidelity Equity-Inc (FEQIX)		V	17.2	(4.7)	15.1	29.5	(41.7)	112.4	4.2	(57.0)	(6.4)	8.7	(0.9)	(0.6)	(1.7)
		Fidelity Exp & Multinatl (FEXPX)	G		16.0	(3.7)	11.8	37.0	(43.4)	96.9	(11.3)	(53.5)	(2.9)	7.7	(1.9)	(0.6)	(1.7)
		Fidelity Focused Stk (FTQGX)	G		16.5	0.5	24.0	25.2	(33.1)	114.1	5.9	(45.7)	4.9	13.3	3.7	4.0	2.9
		Fidelity Grth & Inc (FGRIX)	G	V	19.1	1.3	14.5	23.0	(50.9)	112.7	4.5	(63.1)	(12.5)	11.4	1.8	(3.6)	(4.7)
	C	Fidelity Grth Company (FDGRX)	G		18.5	0.6	20.5	41.1	(41.0)	127.5	19.3	(50.2)	0.4	12.8	3.2	3.7	2.6
		Fidelity Grth Discovery (FDSVX)	G		14.5	0.5	24.0	29.3	(46.8)	113.9	5.7	(55.8)	(5.2)	12.5	2.9	(0.4)	(1.5)
		Fidelity Independence (FDFFX)	G		19.9	(10.9)	22.2	39.8	(48.1)	117.5	9.3	(57.8)	(7.2)	9.3	(0.3)	(1.1)	(2.2)
		Fidelity Large Cap Stk (FLCSX)	G	V	20.7	(1.7)	18.2	50.4	(47.5)	152.5	44.3	(58.2)	(7.6)	11.9	2.3	2.1	1.0
		Fidelity LC Val Enh Idx (FLVEX)		V	17.7	2.4	12.7	15.5	(36.0)	102.4	(5.8)	(52.9)	(2.3)	10.8	1.2	0.1	(1.0)
		Fidelity Magellan (FMAGX)	G		17.9	(11.6)	12.4	41.1	(49.5)	93.7	(14.5)	(58.2)	(7.6)	5.4	(4.2)	(3.5)	(4.6)
		Fidelity Mega Cap Stk (FGRTX)	G	V	19.4	2.3	14.4	28.6	(39.5)	122.7	14.5	(53.1)	(2.5)	11.8	2.2	1.7	0.6
I		Fidelity Nasdaq Comp Idx (FNCMX)	G		17.3	(1.0)	17.8	44.9	(40.1)	126.7	18.5	(51.2)	(0.6)	11.0	1.4	3.5	2.4
		Fidelity New Millennium (FMILX)	G		15.6	2.5	18.9	40.2	(40.3)	134.9	26.7	(52.1)	(1.5)	12.1	2.5	3.4	2.3
		Fidelity OTC (FOCPX)	G		11.2	(0.5)	20.1	62.2	(46.0)	133.5	25.3	(53.5)	(2.9)	10.0	0.4	3.1	2.0
I		Fidelity Spar Tot Mkt Inv (FSTMX)	G	V	16.2	0.9	17.4	28.3	(37.2)	115.4	7.2	(50.9)	(0.3)	11.3	1.7	2.1	1.0
I		Fidelity Spartan 500 Index Inv (FUSEX)	G	V	15.9	2.0	14.9	26.5	(37.1)	110.2	2.0	(50.9)	(0.3)	10.7	1.1	1.6	0.5
		Fidelity Stk Selector All Cap (FDSSX)	G		17.9	(5.2)	19.1	28.8	(41.7)	104.4	(3.8)	(52.9)	(2.3)	10.0	0.4	0.0	(1.1)
		Fidelity Stk Selector LC Val (FSLVX)		V	16.2	(0.3)	9.3	15.6	(39.8)	91.2	(17.0)	(56.2)	(5.6)	8.2	(1.4)	(2.5)	(3.6)
		Fidelity Strat Div & Inc (FSDIX)		V	14.7	7.3	13.6	37.7	(41.2)	133.9	25.7	(54.7)	(4.1)	11.8	2.2	2.5	1.4
		Fidelity Trend (FTRNX)	G		18.6	(0.8)	19.8	44.4	(44.5)	130.3	22.1	(53.0)	(2.4)	12.1	2.5	2.5	1.4
	C	Fidelity Tx Mgd Stk (FTXMX)	G	V	18.4	(7.1)	14.6	20.6	(42.7)	83.6	(24.6)	(53.9)	(3.3)	8.0	(1.6)	(2.7)	(3.8)
		Fidelity Value Discovery (FVDFX)	G	V	16.9	(2.3)	15.3	27.6	(42.4)	111.6	3.4	(56.5)	(5.9)	9.6	0.0	(0.6)	(1.7)
		FMI Large Cap (FMIHX)	G	V	14.8	1.4	11.4	29.6	(27.0)	102.9	(5.3)	(41.6)	9.0	9.1	(0.5)	4.2	3.1
		Gabelli Asset AAA (GABAX)	G	V	16.2	(0.5)	23.0	30.5	(37.3)	127.4	19.2	(50.5)	0.1	12.5	2.9	3.1	2.0
		Glenmede Large Cap 100 (GTLOX)	G	V	17.6	2.8	17.8	27.5	(37.7)	115.5	7.3	(49.1)	1.5	12.5	2.9	2.5	1.4
		Glenmede Large Cap Gr (GTLLX)	G		17.4	1.3	22.6	35.1	(39.6)	122.4	14.2	(49.7)	0.9	13.4	3.8	3.5	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 (%)
7.1	**0.0**	**1.1**	**0.4**	**1.00**	**1.17**	**2,722**	**95.0**	**0.5**	**0.6**	**3.9**	**7.1**	**65**	**212**	**33.1**	**0.95**	**—**	**—**
11.7	**4.6**	0.3	0.0	**0.86**	1.01	2,155	94.0	0.0	0.0	6.0	18.7	12	70	26.5	1.13	—	0.25
10.3	**3.2**	0.3	0.3	1.12	1.30	958	98.5	0.0	1.2	0.3	5.1	75	108	34.6	1.00	—	—
6.6	(0.5)	1.5	0.9	0.93	1.09	193	99.2	0.0	0.4	0.4	1.8	3	505	21.1	**0.35**	—	—
7.4	0.3	2.5	1.0	**0.64**	0.75	5,193	70.1	1.5	26.1	2.4	8.2	115	110	31.8	0.95	—	—
7.4	0.3	0.9	0.3	1.01	1.18	5,634	99.4	0.0	0.5	0.1	1.3	74	122	30.4	0.98	—	—
6.4	(0.7)	2.1	0.6	0.93	1.09	1,286	97.5	0.0	1.9	0.6	6.5	53	143	25.1	**0.68**	—	—
6.0	(1.1)	1.9	0.7	**0.92**	1.08	449	99.0	0.0	0.8	0.2	3.0	56	102	35.7	0.88	—	—
5.7	(1.4)	0.7	0.2	1.05	1.23	1,841	98.3	0.0	1.4	0.3	4.9	17	72	35.9	1.00	—	—
5.9	(1.2)	0.5	0.1	1.05	1.23	6,190	98.8	0.0	1.0	0.2	5.8	13	78	36.0	0.99	—	—
7.1	0.0	1.6	0.7	**0.84**	0.99	1,741	96.6	0.0	1.7	1.7	9.2	62	127	29.0	1.01	—	—
8.1	**1.0**	2.0	0.6	1.00	1.17	3,339	93.5	0.0	0.7	5.8	16.1	90	186	25.6	0.96	—	—
—	—	0.8	0.2	**0.88**	1.04	682	87.3	0.0	3.8	8.9	9.7	—	37	34.1	1.10	—	—
6.3	(0.8)	0.9	0.7	**0.80**	0.94	1,916	92.6	0.0	0.0	7.5	2.2	63	39	39.0	1.07	—	0.25
—	—	2.9	1.0	**0.68**	0.80	335	97.6	0.0	0.0	2.4	5.7	25	75	21.2	1.15	—	0.25
9.2	**2.1**	0.6	0.2	**0.75**	0.88	3,483	89.6	0.0	0.0	10.4	14.5	17	35	43.6	1.00	2.00R	—
6.2	(0.9)	2.9	0.8	**0.88**	1.03	242	100.0	0.0	0.0	0.0	0.0	33	38	32.7	**0.15**	—	—
6.6	(0.5)	3.0	0.7	**0.84**	0.98	95	99.0	0.0	0.0	1.0	0.0	116	46	33.3	**0.70**	—	—
—	—	2.2	0.9	**0.67**	0.78	429	87.3	0.0	0.0	12.8	16.7	2	35	32.7	1.03	2.00R	0.25
7.3	0.2	1.6	0.6	1.07	1.25	39,908	99.0	0.0	1.0	0.0	18.3	16	82	33.7	**0.52**	—	—
6.2	(0.9)	1.2	0.3	1.01	1.18	1,011	99.7	0.0	0.0	0.3	6.1	68	80	27.5	0.77	—	—
6.2	(0.9)	1.7	0.4	**0.82**	0.96	5,458	94.2	0.0	0.0	5.8	16.0	3	61	39.1	0.97	—	—
6.0	(1.1)	1.0	0.1	1.04	1.21	521	100.0	0.0	0.0	0.0	10.8	71	68	33.1	1.00	—	0.10
6.6	(0.5)	1.8	0.4	0.93	1.09	2,324	100.2	0.0	0.1	(0.3)	0.9	3	502	20.2	**0.50**	—	—
10.0	**2.9**	0.0	0.3	1.46	1.71	7,253	85.6	0.6	0.0	13.8	0.0	44	26	85.5	1.02	2.00R	—
6.8	(0.3)	1.4	0.5	0.97	1.13	4,276	97.5	0.0	0.1	2.4	8.8	102	144	25.1	**0.58**	—	—
7.1	0.0	0.5	0.3	1.12	1.30	11,305	100.0	0.0	0.0	0.0	8.1	95	280	28.7	0.90	—	—
9.5	**2.4**	0.6	0.2	1.01	1.18	4,759	84.2	0.0	0.0	15.8	6.9	169	69	33.2	0.96	—	—
9.6	**2.5**	0.3	0.2	**0.87**	1.02	58,819	97.4	0.1	0.1	2.5	11.1	55	373	31.9	0.81	—	—
5.8	(1.3)	2.2	0.5	1.04	1.21	3,909	95.7	0.0	0.0	4.3	12.4	147	122	32.8	**0.54**	—	—
5.9	(1.2)	1.0	0.5	1.22	1.43	5,964	98.9	0.2	0.4	0.5	15.1	63	519	16.7	0.93	—	—
5.5	(1.6)	2.4	0.7	1.04	1.21	4,455	98.9	0.0	0.0	1.1	10.0	82	161	27.3	**0.68**	—	—
6.0	(1.1)	2.8	0.8	1.04	1.22	6,189	91.9	0.6	5.1	2.4	12.7	80	301	25.5	**0.68**	—	—
7.7	0.6	0.8	0.5	0.96	1.12	1,687	94.8	0.2	0.1	4.8	13.3	97	97	29.6	0.82	0.75R	—
9.6	**2.5**	0.2	0.2	1.04	1.21	605	96.8	0.0	0.0	3.2	3.9	279	53	39.4	0.93	—	—
2.2	(4.9)	2.0	0.4	0.98	1.15	4,949	98.2	0.0	1.4	0.3	10.1	62	199	27.5	0.71	—	—
10.9	**3.8**	0.2	0.2	1.10	1.28	22,700	99.7	0.0	0.0	0.2	8.9	36	307	29.6	0.84	—	—
6.7	(0.4)	0.4	0.1	1.08	1.27	797	98.2	0.0	0.0	1.8	11.0	74	144	31.4	0.81	—	—
7.7	0.6	0.2	0.1	1.33	1.56	3,077	100.0	0.0	0.0	0.0	11.0	93	148	25.5	**0.70**	—	—
7.3	0.2	1.0	0.3	1.10	1.28	1,271	99.0	0.0	0.0	0.9	7.7	64	208	27.5	1.03	—	—
—	—	1.9	0.8	0.93	1.09	89	97.9	0.0	0.0	2.1	4.9	85	196	28.7	**0.47**	—	—
4.3	(2.8)	1.4	0.3	1.09	1.28	11,869	97.9	0.0	0.0	2.1	8.0	99	201	25.4	**0.55**	—	—
6.6	(0.5)	1.4	0.4	1.01	1.18	1,778	98.9	0.0	0.1	1.0	7.2	57	115	31.0	0.76	—	—
—	—	1.2	0.2	1.09	1.28	484	99.0	0.0	0.0	1.0	6.6	—	2,032	35.5	**0.36**	0.75R	0.06
9.4	**2.3**	1.1	0.6	0.98	1.15	2,006	97.6	0.6	0.0	1.8	9.4	69	202	23.5	1.00	—	—
9.9	**2.8**	0.5	0.0	1.22	1.43	5,288	99.7	0.0	0.0	0.3	8.2	149	209	41.5	0.91	—	—
7.8	0.7	1.9	0.6	0.96	1.13	3,144	98.2	0.0	0.0	1.8	2.1	17	3,310	16.0	**0.10**	0.50R	—
7.0	(0.1)	2.1	0.7	0.93	1.09	10,370	99.2	0.0	0.0	0.9	2.0	5	505	19.8	**0.09**	—	—
6.8	(0.3)	1.0	0.3	1.07	1.25	2,437	96.8	0.0	0.1	3.0	14.5	21	1,121	14.9	0.73	—	—
5.8	(1.3)	2.0	0.6	0.98	1.14	444	98.9	0.0	0.1	1.0	11.5	128	132	24.8	**0.57**	—	—
—	—	2.6	1.0	**0.75**	0.87	2,238	70.0	12.5	11.9	5.6	4.9	56	320	21.1	0.84	—	—
8.7	**1.6**	0.6	0.3	1.05	1.23	1,133	96.1	0.0	0.0	3.9	5.8	82	143	26.9	0.90	—	—
6.0	(1.1)	0.7	0.2	1.16	1.35	54	98.7	0.0	0.0	1.3	14.3	281	107	25.4	0.94	—	—
8.0	**0.9**	1.7	0.4	1.07	1.26	398	98.3	0.0	0.7	1.0	9.6	92	98	27.7	0.87	—	—
9.6	**2.5**	1.1	0.5	**0.85**	0.99	6,233	92.5	0.0	0.0	7.6	12.3	21	29	43.8	0.97	—	—
9.7	**2.6**	1.2	0.4	0.96	1.13	2,488	99.9	0.0	0.0	0.1	18.4	8	508	16.0	1.37	2.00R	0.25
—	—	1.3	0.3	1.05	1.23	132	100.1	0.0	(0.1)	0.0	3.5	103	109	14.9	0.88	—	—
—	—	0.4	0.1	1.08	1.27	99	99.6	0.0	0.0	0.4	2.2	111	72	22.8	0.88	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2012	2011	2010	2009	2008	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 +/-
		Harbor Capital Apprec Inv (HCAIX)	G		15.2	0.2	11.1	**41.3**	(37.4)	95.9	(12.3)	**(44.2)**	**6.4**	8.7	(0.9)	**2.6**	**1.5**
		Hennessy Cornerstone Val Inv (HFCVX)		V	11.9	**6.4**	12.5	**44.6**	(43.1)	**159.0**	**50.8**	(61.6)	(11.0)	10.2	0.6	2.0	0.9
		Hennessy Total Return Inv (HDOGX)		V	6.7	**10.8**	14.0	16.9	**(31.8)**	98.2	(10.0)	(49.5)	1.1	10.5	0.9	1.4	0.3
		Homestead Value (HOVLX)		V	13.3	1.6	13.0	26.9	(36.5)	108.0	(0.2)	(52.3)	(1.7)	9.2	(0.4)	1.0	(0.1)
		ING Corporate Leaders B (LEXCX)		V	13.2	**12.2**	**21.1**	12.1	**(29.3)**	**116.4**	**8.2**	**(45.0)**	**5.6**	**15.4**	**5.8**	**4.0**	**2.9**
		Janus Research T (JAMRX)	G		16.6	(4.0)	**20.9**	**43.0**	(44.4)	**124.7**	**16.5**	(53.5)	(2.9)	10.6	1.0	1.5	0.4
		Janus T (JANSX)	G		**17.7**	(5.9)	11.2	**37.2**	(39.9)	90.6	(17.6)	(48.5)	2.1	7.2	(2.4)	0.3	(0.8)
	C	Janus Twenty T (JAVLX)	G		**22.3**	(8.2)	6.9	**43.2**	(42.0)	87.3	(20.9)	**(47.0)**	**3.6**	6.3	(3.3)	(0.1)	(1.2)
		Jensen Quality Grth J (JENSX)	G		13.5	(1.1)	11.7	28.9	**(29.0)**	92.1	(16.1)	**(41.1)**	**9.5**	7.8	(1.8)	**2.8**	**1.7**
		Laudus Gr Inv US Lg Cp Gr (LGILX)	G		**18.1**	1.1	14.4	**49.5**	(37.8)	**122.1**	**13.9**	**(45.3)**	**5.3**	**11.0**	**1.4**	**4.9**	**3.8**
		Longleaf Partners (LLPFX)	G	V	16.5	(2.9)	**17.8**	**53.5**	(50.6)	**127.3**	**19.1**	(59.8)	(9.2)	10.1	0.5	0.2	(0.9)
		Mairs & Power Grth Inv (MPGFX)	G	V	**21.9**	0.7	**17.3**	22.5	**(28.6)**	**122.1**	**13.9**	**(44.8)**	**5.8**	**12.9**	**3.3**	**4.7**	**3.6**
		Marsico Flex Cap (MFCFX)	G		**21.6**	(4.4)	**35.8**	**51.0**	**(34.4)**	**182.1**	**73.9**	(47.4)	3.2	**16.4**	**6.8**	**9.4**	**8.3**
		Matthew 25 (MXXVX)	G		**31.6**	**10.4**	**31.9**	**47.8**	(40.5)	**245.8**	**137.6**	(56.9)	(6.3)	**24.2**	**14.6**	**11.0**	**9.9**
		New Covenant Grth (NCGFX)	G	V	**17.1**	(3.1)	14.0	27.7	(39.0)	95.9	(12.3)	(50.9)	(0.3)	9.0	(0.6)	0.2	(0.9)
		Northern Large Cap Equity (NOGEX)	G	V	**19.6**	(2.3)	15.1	31.7	(36.7)	112.1	3.9	(50.0)	0.6	10.4	0.8	2.3	1.2
I		Northern Stk Idx (NOSIX)	G	V	15.8	1.8	14.8	26.2	(37.2)	109.1	0.9	(51.1)	(0.5)	10.6	1.0	1.4	0.3
	C	Nubrgr Ber Focus Inv (NBSSX)	G	V	**19.6**	(2.9)	12.0	29.2	(40.7)	96.6	(11.6)	(51.0)	(0.4)	9.2	(0.4)	(0.1)	(1.2)
	C	Nubrgr Ber Lrg Cap Val Inv (NPRTX)		V	16.9	(11.3)	15.3	**56.0**	(52.0)	**118.9**	**10.7**	(60.3)	(9.7)	6.2	(3.4)	(2.2)	(3.3)
		Oakmark I (OAKMX)	G	V	**20.9**	1.8	12.1	**44.7**	**(32.7)**	**146.3**	**38.1**	(49.4)	1.2	**11.3**	**1.7**	**6.1**	**5.0**
		Oakmark Select I (OAKLX)	G	V	**21.7**	**2.1**	13.2	**52.4**	(36.3)	**157.1**	**48.9**	(53.7)	(3.1)	**12.0**	**2.4**	**6.4**	**5.3**
		Parnassus Equity Inc Inv (PRBLX)	G	V	15.4	**3.1**	8.8	28.7	**(23.0)**	96.2	(12.0)	**(35.6)**	**15.0**	9.0	(0.6)	**5.1**	**4.0**
		PRIMECAP Odyssey Grth (POGRX)	G		16.7	(2.3)	15.3	**40.9**	**(34.3)**	**115.3**	**7.1**	**(47.3)**	**3.3**	9.6	0.0	**4.0**	**2.9**
I		Schwab 1000 Idx (SNXFX)	G	V	15.7	1.2	15.9	27.6	(37.3)	110.4	2.2	(50.7)	(0.1)	10.7	1.1	1.7	0.6
		Schwab Dividend Equity (SWDSX)		V	12.2	**6.0**	11.4	17.9	**(30.4)**	90.1	(18.1)	**(44.5)**	**6.1**	9.8	0.2	1.7	0.6
		Schwab Fdmtl US Lg Co Idx (SFLNX)		V	16.2	(0.3)	**19.7**	**42.1**	(40.1)	**149.8**	**41.6**	(55.2)	(4.6)	**11.5**	**1.9**	**3.4**	**2.3**
I		Schwab S&P 500 (SWPPX)	G	V	15.9	**2.0**	14.9	26.2	(36.8)	109.8	1.6	(50.7)	(0.1)	10.8	1.2	1.6	0.5
I		Schwab Tot Stk Mkt Idx (SWTSX)	G	V	16.2	1.3	17.2	28.2	(36.6)	114.5	6.3	(50.1)	0.5	**11.3**	**1.7**	2.3	1.2
	C	Sequoia (SEQUX)	G	V	15.6	**13.1**	**19.5**	15.3	**(27.1)**	114.2	6.0	**(40.7)**	**9.9**	**16.0**	**6.4**	**5.6**	**4.5**
		Shelton Core Value Dir (EQTIX)		V	12.1	1.8	**18.8**	26.7	**(31.6)**	**116.3**	**8.1**	(48.7)	1.9	10.7	1.1	**3.3**	**2.2**
		Sound Shore (SSHFX)		V	**19.3**	(6.2)	12.1	26.6	(35.6)	85.1	(23.1)	(47.5)	3.1	7.8	(1.8)	0.4	(0.7)
		T. Rowe Price BlChpGr (TRBCX)	G		**18.4**	1.5	16.4	**42.5**	(42.7)	**118.9**	**10.7**	(50.0)	0.6	**11.8**	**2.2**	**2.7**	**1.6**
		T. Rowe Price Div Grth (PRDGX)	G	V	14.8	**3.5**	13.2	26.1	**(33.3)**	99.6	(8.6)	**(45.2)**	**5.4**	10.4	0.8	**2.5**	**1.4**
I		T. Rowe Price Eq Idx 500 (PREIX)	G	V	15.6	1.8	14.7	26.3	(37.1)	108.7	0.5	(51.0)	(0.4)	10.5	0.9	1.4	0.3
		T. Rowe Price Eq Inc (PRFDX)		V	**17.2**	(0.8)	15.1	25.6	(35.8)	**117.5**	**9.3**	(52.5)	(1.9)	10.2	0.6	1.5	0.4
		T. Rowe Price Gr Stk (PRGFX)	G		**18.9**	(1.0)	16.9	**43.2**	(42.3)	113.8	5.6	(49.1)	1.5	**11.2**	**1.6**	**2.6**	**1.5**
		T. Rowe Price New Amer Grth (PRWAX)	G		13.5	(0.5)	**19.3**	**49.3**	(38.4)	**116.0**	**7.8**	**(45.4)**	**5.2**	10.5	0.9	**4.4**	**3.3**
		T. Rowe Price Spect Grth (PRSGX)	G		**18.1**	(3.6)	16.8	**40.9**	(41.6)	**120.2**	**12.0**	(52.7)	(2.1)	10.0	0.4	1.8	0.7
I		T. Rowe Price Tot Eq Mkt (POMIX)	G	V	16.3	0.6	16.7	28.7	(37.2)	114.4	6.2	(51.0)	(0.4)	**10.9**	**1.3**	2.0	0.9
		T. Rowe Price Value (TRVLX)		V	**19.4**	(2.0)	15.9	37.1	(39.8)	**129.3**	**21.1**	(54.3)	(3.7)	10.7	1.1	2.3	1.2
		TCW Dividend Focused N (TGIGX)		V	**20.4**	(2.1)	**19.0**	32.7	(44.0)	**128.5**	**20.3**	(57.1)	(6.5)	**11.9**	**2.3**	0.8	(0.3)
I		TIAA-CREF Eq Idx Rtl (TINRX)	G	V	15.9	0.7	16.6	28.1	(37.4)	112.8	4.6	(51.1)	(0.5)	**10.8**	**1.2**	1.8	0.7
		USAA Grth (USAAX)	G		**17.9**	(2.0)	16.2	27.8	(45.3)	91.5	(16.7)	(51.8)	(1.2)	10.3	0.7	(1.2)	(2.3)
I		USAA NASDAQ-100 Idx (USNQX)	G		**17.4**	**2.9**	**19.1**	**53.4**	(42.1)	**139.5**	**31.3**	(50.2)	0.4	**12.9**	**3.3**	**5.0**	**3.9**
I		USAA S&P 500 Idx Mbr (USSPX)	G	V	15.7	1.8	14.8	26.2	(37.2)	108.9	0.7	(51.1)	(0.5)	10.6	1.0	1.4	0.3
		USAA Value (UVALX)		V	14.5	(0.5)	16.1	30.7	(36.1)	113.9	5.7	(51.0)	(0.4)	9.8	0.2	2.0	0.9
I		Vanguard 500 Idx Inv (VFINX)	G	V	15.8	1.9	14.9	26.4	(37.1)	109.7	1.5	(50.9)	(0.3)	10.7	1.1	1.5	0.4
	C	Vanguard Cap Opprt Inv (VHCOX)	G		**18.3**	(6.2)	11.0	**48.9**	(39.1)	104.3	(3.9)	(49.2)	1.4	7.2	(2.4)	2.2	1.1
	C	Vanguard Capital Value Inv (VCVLX)	G	V	**22.3**	(14.0)	**20.2**	**81.4**	(48.9)	**175.9**	**67.7**	(62.7)	(12.1)	8.1	(1.5)	**3.2**	**2.1**
I		Vanguard Div Apprec Inv (VDAIX)	G	V	11.5	**6.0**	14.5	19.1	**(26.6)**	95.8	(12.4)	**(41.0)**	**9.6**	10.6	1.0	**3.4**	**2.3**
		Vanguard Divers Eq Inv (VDEQX)	G		**17.4**	(1.1)	16.1	33.8	(39.5)	**114.6**	**6.4**	(52.2)	(1.6)	10.5	0.9	1.8	0.7
		Vanguard Dividend Grth Inv (VDIGX)	G	V	10.3	**9.4**	11.4	21.7	**(25.6)**	91.9	(16.3)	**(37.9)**	**12.7**	10.4	0.8	**4.0**	**2.9**
		Vanguard Equity-Inc Inv (VEIPX)		V	13.4	**10.6**	14.8	17.1	**(31.0)**	**118.7**	**10.5**	(48.8)	1.8	**12.9**	**3.3**	**3.1**	**2.0**
I		Vanguard FTSE Soc Idx Inv (VFTSX)	G		**17.8**	(0.8)	14.4	35.1	(42.4)	**122.8**	**14.6**	(56.5)	(5.9)	10.1	0.5	0.8	(0.3)
		Vanguard Grth & Inc Inv (VQNPX)	G	V	16.9	**2.4**	14.6	22.4	(37.8)	106.0	(2.2)	(51.9)	(1.3)	**11.1**	**1.5**	0.9	(0.2)
		Vanguard Grth Equity Inv (VGEQX)	G		14.9	0.4	17.2	33.7	(47.9)	106.5	(1.7)	(55.5)	(4.9)	10.6	1.0	(1.2)	(2.3)
I		Vanguard Grth Idx Inv (VIGRX)	G		16.8	1.7	16.9	36.2	(38.4)	114.3	6.1	**(47.1)**	**3.5**	**11.6**	**2.0**	**3.1**	**2.0**
I		Vanguard Hi Div Yld Idx Inv (VHDYX)		V	12.5	**10.3**	14.0	17.5	**(32.6)**	**121.1**	**12.9**	(51.8)	(1.2)	**12.3**	**2.7**	2.3	1.2

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 (%)
7.6	0.5	0.1	0.0	1.04	1.22	1,382	99.8	0.0	0.0	0.3	11.2	53	73	29.0	1.04	—	0.25
6.9	(0.2)	2.7	1.1	**0.79**	0.92	119	97.9	0.0	0.0	2.1	22.3	40	52	22.7	1.31	—	—
5.3	(1.8)	1.4	0.6	**0.52**	0.61	75	69.3	0.0	0.0	30.7	0.0	21	17	60.8	1.24	—	0.15
7.4	0.3	2.1	0.6	1.02	1.20	595	97.3	0.0	0.0	2.7	5.8	6	44	39.0	**0.70**	2.00R	—
10.2	**3.1**	1.9	0.8	**0.85**	1.00	903	100.0	0.0	0.0	0.0	0.0	0	22	72.0	**0.59**	—	—
8.6	**1.5**	0.7	0.1	1.02	1.20	1,311	97.8	0.0	0.6	1.7	4.7	64	103	23.7	0.88	—	—
6.4	(0.7)	0.6	0.1	0.96	1.12	1,541	95.0	0.0	0.0	5.0	16.3	46	81	31.9	0.90	—	—
9.9	**2.8**	0.7	0.5	1.15	1.35	3,393	96.5	0.0	0.0	3.5	16.7	12	33	62.2	0.94	—	—
5.5	(1.6)	1.1	0.5	**0.87**	1.01	2,259	98.3	0.0	0.0	1.8	0.0	16	30	45.4	0.91	—	0.25
10.2	**3.1**	0.1	0.2	1.07	1.25	1,454	98.5	1.5	0.0	0.0	6.0	96	49	38.8	0.78	2.00R	—
6.2	(0.9)	0.9	0.8	1.12	1.30	7,703	87.8	0.0	4.9	7.4	7.4	24	30	55.9	0.91	—	—
8.5	**1.4**	1.6	0.7	0.93	1.09	2,494	97.4	0.0	0.0	2.6	0.0	3	46	42.6	0.72	—	—
—	—	0.6	0.4	**0.88**	1.03	575	71.0	8.9	1.1	19.0	18.9	121	52	30.7	1.41	2.00R	0.25
8.9	**1.8**	0.2	0.3	1.13	1.33	310	95.9	0.0	3.5	0.6	0.0	23	24	65.4	1.22	2.00R	—
6.3	(0.8)	1.2	0.3	0.98	1.14	353	99.0	0.0	0.0	1.0	22.7	83	431	13.7	1.02	—	—
6.2	(0.9)	1.2	0.3	1.01	1.18	155	93.9	0.0	0.0	6.1	5.0	64	69	29.0	0.85	—	—
6.7	(0.4)	2.1	0.6	0.93	1.09	4,216	97.9	0.0	0.0	2.1	3.0	3	502	21.3	**0.11**	—	—
7.5	0.4	0.6	0.6	1.00	1.17	555	97.9	0.0	0.0	2.1	5.5	96	40	40.1	0.98	—	—
7.9	0.8	1.3	0.2	1.22	1.43	1,061	95.8	0.0	0.8	3.4	3.1	171	79	35.0	0.88	—	—
7.8	0.7	0.8	0.5	0.98	1.14	7,284	93.6	0.0	0.0	6.4	7.3	27	56	23.5	1.04	—	—
7.0	(0.1)	0.1	0.4	1.07	1.25	3,219	94.2	0.0	0.0	5.8	9.9	32	21	54.3	1.07	—	—
8.1	**1.0**	2.5	0.3	**0.81**	0.95	4,022	92.5	0.0	0.0	7.6	8.4	63	38	37.5	0.94	—	—
—	—	0.6	0.1	1.06	1.24	2,221	95.1	0.0	0.0	4.9	10.7	12	118	33.8	**0.67**	—	—
7.2	0.1	2.0	0.9	0.94	1.10	4,851	99.9	0.0	0.1	0.0	1.1	5	983	18.7	**0.29**	2.00R	—
—	—	2.3	0.7	**0.87**	1.01	1,389	95.1	0.0	0.0	4.9	4.8	31	112	29.9	0.89	2.00R	—
—	—	2.2	0.7	0.98	1.14	1,965	98.8	1.2	0.0	0.1	3.7	11	999	20.1	**0.35**	2.00R	—
7.0	(0.1)	2.2	0.7	0.92	1.08	12,759	98.5	0.0	0.0	1.6	2.2	3	503	20.5	**0.09**	2.00R	—
7.9	0.8	2.1	0.6	0.95	1.11	2,266	98.9	0.0	0.0	1.1	1.9	1	2,275	17.0	**0.09**	2.00R	—
7.4	0.3	0.0	0.2	**0.68**	0.80	5,744	84.1	0.0	0.0	16.0	19.8	3	46	52.0	1.03	—	—
7.9	**0.8**	1.8	0.5	**0.89**	1.04	139	96.5	0.0	0.4	3.2	5.2	4	113	22.9	0.87	—	—
7.1	0.0	0.9	0.3	1.07	1.26	1,498	97.6	0.0	0.0	2.4	11.3	61	42	28.4	0.94	—	—
7.8	0.7	0.3	0.0	1.08	1.27	13,733	98.9	0.0	0.4	0.7	2.9	44	141	36.4	0.77	—	—
7.4	0.3	1.7	0.6	**0.88**	1.03	2,515	96.4	0.0	0.0	3.6	2.6	10	122	17.7	**0.68**	—	—
6.8	(0.3)	2.0	0.6	0.93	1.09	15,443	97.9	0.0	0.0	2.1	0.9	6	504	21.0	**0.30**	0.50R	—
7.2	0.1	2.1	0.8	0.95	1.11	21,830	94.0	0.7	0.5	4.8	4.7	15	129	20.5	**0.68**	—	—
8.2	**1.1**	0.2	0.0	1.09	1.28	27,414	96.1	0.0	0.7	3.3	4.5	30	114	38.3	**0.70**	—	—
9.0	**1.9**	0.5	0.4	1.00	1.17	3,102	91.7	0.0	0.7	7.6	4.3	32	132	22.2	0.81	—	—
8.9	**1.8**	1.3	0.7	1.06	1.24	3,253	95.9	0.1	0.6	3.4	31.6	13	12	95.8	0.80	—	—
7.7	0.6	1.7	0.6	0.97	1.13	646	96.0	0.0	0.0	4.0	1.1	6	1,345	16.9	**0.41**	0.50R	—
7.9	**0.8**	1.7	0.6	1.04	1.22	13,134	98.8	0.0	0.4	0.9	4.0	53	120	28.7	0.85	—	—
7.1	0.0	1.8	0.6	1.10	1.28	602	99.6	0.0	0.0	0.4	8.1	23	57	30.4	1.17	—	0.25
—	—	1.4	0.5	0.96	1.12	403	97.1	0.0	0.4	2.5	1.0	6	2,964	16.4	**0.40**	—	0.25
5.6	(1.5)	0.4	0.0	1.06	1.24	1,360	99.2	0.0	0.0	0.8	6.0	43	84	29.0	1.00	—	—
10.2	**3.1**	0.8	0.2	1.08	1.27	310	97.9	0.0	0.0	2.1	5.3	27	104	54.7	0.72	—	—
6.8	(0.3)	2.0	0.8	0.93	1.09	2,117	97.9	0.0	1.9	0.2	0.9	3	502	21.3	**0.26**	—	—
7.9	**0.8**	1.5	0.5	1.04	1.21	460	96.9	0.0	0.0	3.1	5.0	20	130	20.1	1.15	—	—
6.9	(0.2)	2.1	0.3	0.93	1.09	24,821	99.6	0.0	0.0	0.4	0.9	4	517	21.4	**0.17**	—	—
11.0	**3.9**	1.1	0.6	1.10	1.29	2,384	98.0	0.0	0.0	2.0	14.2	9	124	38.5	**0.48**	—	—
8.1	**1.0**	1.8	0.2	1.34	1.57	684	97.4	0.0	2.6	0.0	12.2	123	138	20.5	**0.58**	—	—
—	—	2.3	0.7	**0.78**	0.91	2,576	100.0	0.0	0.0	0.0	0.0	14	134	39.1	**0.25**	—	—
—	—	1.5	0.4	1.04	1.21	1,179	97.0	0.0	0.3	2.8	6.6	3	9	100.0	**0.41**	—	—
8.8	**1.7**	2.2	0.3	**0.73**	0.86	11,753	96.4	0.0	3.6	0.0	9.6	13	53	28.3	**0.31**	—	—
8.1	**1.0**	2.8	0.5	**0.79**	0.92	3,966	95.3	0.0	0.0	4.7	8.0	26	162	32.0	**0.31**	—	—
5.4	(1.7)	1.7	0.2	0.96	1.13	396	99.9	0.0	0.0	0.1	1.1	45	342	23.4	**0.29**	—	—
6.4	(0.7)	2.1	0.3	0.93	1.09	2,651	98.0	0.0	0.0	2.0	1.0	102	845	23.9	**0.34**	—	—
6.8	(0.3)	1.0	0.1	0.97	1.13	715	96.5	0.0	0.0	3.5	7.3	40	87	24.8	**0.52**	—	—
7.3	0.2	1.4	0.2	0.99	1.16	3,105	100.0	0.0	0.0	0.0	1.2	23	411	28.2	**0.24**	—	—
—	—	3.1	0.5	**0.78**	0.91	1,655	99.9	0.0	0.0	0.1	0.9	11	440	34.9	**0.25**	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
I		Vanguard LgCp Idx Inv (VLACX)	G	V	15.9	1.4	15.6	27.6	(37.1)	110.4	2.2	(50.5)	0.1	10.7	1.1	1.7	0.6
		Vanguard Morgan Gr Inv (VMRGX)	G		15.0	(2.6)	18.7	36.0	(41.5)	104.1	(4.1)	(50.3)	0.3	10.0	0.4	1.1	0.0
	C	Vanguard PRIMECAP Core Inv (VPCCX)	G		14.5	(0.9)	14.8	36.9	(31.4)	105.1	(3.1)	(43.0)	7.6	9.2	(0.4)	4.1	3.0
	C	Vanguard PRIMECAP Inv (VPMCX)	G		15.2	(1.9)	12.8	34.4	(32.5)	100.6	(7.6)	(44.3)	6.3	8.5	(1.1)	3.0	1.9
I		Vanguard Tot Stk Idx Inv (VTSMX)	G	V	16.2	0.9	17.0	28.7	(37.1)	115.2	7.0	(50.8)	(0.2)	11.1	1.5	2.1	1.0
		Vanguard US Gr Inv (VWUSX)	G		18.4	(0.7)	11.5	34.9	(37.9)	100.4	(7.8)	(47.2)	3.4	9.4	(0.2)	1.9	0.8
		Vanguard US Value Inv (VUVLX)		V	19.1	3.2	13.8	15.2	(34.8)	106.9	(1.3)	(51.9)	(1.3)	11.8	2.2	1.0	(0.1)
I		Vanguard Val Idx Inv (VIVAX)		V	15.0	1.0	14.2	19.5	(36.0)	106.8	(1.4)	(53.9)	(3.3)	9.9	0.3	0.3	(0.8)
		Vanguard Windsor II Inv (VWNFX)		V	16.7	2.7	10.6	27.0	(36.8)	110.2	2.0	(52.8)	(2.2)	9.8	0.2	1.2	0.1
		Vanguard Windsor Inv (VWNDX)		V	20.7	(4.0)	14.8	34.6	(41.1)	120.3	12.1	(56.0)	(5.4)	10.0	0.4	1.1	0.0
		Vice Investor (VICEX)	G	V	21.1	10.8	18.0	12.7	(41.6)	107.5	(0.7)	(52.2)	(1.6)	16.5	6.9	0.8	(0.3)
	C	WF Adv Grth Inv (SGROX)	G		16.5	7.8	26.1	47.3	(40.5)	157.9	49.7	(48.3)	2.3	16.6	7.0	6.8	5.7
I		Wilshire 5000 Idx Invt (WFIVX)	G	V	15.3	0.2	16.4	26.9	(37.2)	107.4	(0.8)	(50.8)	(0.2)	10.4	0.8	1.4	0.3
		Yacktman Focused Svc (YAFFX)	G	V	10.5	7.4	11.8	62.7	(23.5)	162.2	54.0	(38.3)	12.3	9.9	0.3	10.5	9.4
		Yacktman Svc (YACKX)	G	V	11.4	7.3	12.6	59.3	(26.1)	163.3	55.1	(41.0)	9.6	10.4	0.8	9.6	8.5
		Mid-Cap Stock Category Average			**14.9**	**(3.1)**	**23.8**	**37.6**	**(39.6)**	**123.8**	**0.0**	**(51.1)**	**0.0**	**11.3**	**0.0**	**2.5**	**0.0**
		Akre Focus Ret (AKREX)	G		16.0	11.0	19.2	—	—	—	—	—	—	15.4	4.1	—	—
		AmCent Heritage Inv (TWHIX)	G		16.0	(6.6)	31.3	36.8	(46.2)	119.8	(4.0)	(51.8)	(0.7)	12.5	1.2	0.9	(1.6)
		AmCent Mid Cap Value Inv (ACMVX)		V	16.4	(0.8)	19.5	30.2	(24.5)	119.3	(4.5)	(41.6)	9.5	11.3	0.0	6.3	3.8
		Ariel Inv (ARGFX)	G	V	20.3	(11.4)	25.9	63.4	(48.3)	196.1	72.3	(64.3)	(13.2)	10.3	(1.0)	2.5	0.0
	C	Artisan Mid Cap Inv (ARTMX)	G		19.5	(2.1)	31.5	50.2	(44.2)	155.5	31.7	(52.0)	(0.9)	15.4	4.1	5.2	2.7
	C	Artisan Mid Cap Val Inv (ARTQX)		V	11.3	6.4	14.3	39.2	(27.6)	123.0	(0.8)	(41.5)	9.6	10.6	(0.7)	6.4	3.9
		Aston/Fairpointe Mid Cap N (CHTTX)	G	V	16.4	(6.6)	23.0	66.1	(42.9)	163.3	39.5	(54.4)	(3.3)	10.2	(1.1)	4.9	2.4
		Baird MidCap Inv (BMDSX)	G		16.1	4.9	26.9	40.5	(41.8)	145.1	21.3	(49.4)	1.7	15.6	4.3	4.8	2.3
		Baron Grth R (BGRFX)	G		16.4	1.2	24.0	34.2	(39.2)	131.4	7.6	(51.4)	(0.3)	13.4	2.1	3.6	1.1
		Baron Partners R (BPTRX)	G		16.3	(5.8)	31.5	28.2	(46.7)	128.8	5.0	(60.7)	(9.6)	13.0	1.7	(0.3)	(2.8)
		Buffalo Discovery (BUFTX)	G		19.7	(0.7)	22.9	51.6	(36.9)	143.5	19.7	(47.9)	3.2	13.5	2.2	6.9	4.4
		CRM Small/Mid Cap Val Inv (CRMAX)	G	V	18.2	(5.4)	23.7	27.0	(31.5)	96.5	(27.3)	(41.6)	9.5	11.4	0.1	3.8	1.3
		Delafield (DEFIX)		V	20.2	(7.2)	26.0	54.8	(37.6)	170.4	46.6	(52.0)	(0.9)	12.0	0.7	6.3	3.8
I		Dreyfus MidCap Idx (PESPX)	G	V	17.2	(2.3)	26.0	37.0	(36.5)	136.1	12.3	(49.5)	1.6	13.0	1.7	4.7	2.2
		FBR Focus Investor (HFCSX)	G		16.6	3.6	24.5	34.7	(33.9)	134.4	10.6	(45.5)	5.6	14.6	3.3	6.0	3.5
		Fidelity Leveraged Co Stk (FLVCX)	G	V	28.8	(10.7)	24.5	59.5	(54.6)	175.4	51.6	(64.5)	(13.4)	12.7	1.4	0.7	(1.8)
		Fidelity Low-Priced Stk (FLPSX)	G	V	18.5	(0.1)	20.7	39.0	(36.2)	133.9	10.1	(48.8)	2.3	12.6	1.3	4.8	2.3
		Fidelity Mid Cap Enhcd Idx (FMEIX)	G	V	16.4	(1.7)	22.3	37.5	(38.8)	129.1	5.3	—	—	11.9	0.6	3.4	0.9
		Fidelity Mid Cap Value (FSMVX)		V	19.1	(4.3)	25.3	35.4	(40.6)	145.3	21.5	(55.5)	(4.4)	12.6	1.3	2.8	0.3
		Fidelity Mid-Cap Stk (FMCSX)	G		14.9	(2.5)	23.5	50.3	(46.0)	139.5	15.7	(56.1)	(5.0)	11.5	0.2	2.4	(0.1)
I		Fidelity Spar Ext Mkt Inv (FSEMX)	G	V	18.0	(3.9)	28.5	36.6	(38.5)	140.1	16.3	(51.9)	(0.8)	13.4	2.1	4.1	1.6
		Fidelity Value (FDVLX)		V	21.8	(6.8)	22.2	44.0	(46.6)	156.1	32.3	(61.5)	(10.4)	11.6	0.3	1.3	(1.2)
		Fidelity Value Strategies (FSLSX)	G	V	27.0	(9.3)	26.4	59.1	(51.2)	190.2	66.4	(64.1)	(13.0)	13.3	2.0	2.5	0.0
	C	First Eagle Fund of Am Y (FEAFX)	G	V	21.1	(1.1)	21.3	26.1	(30.8)	98.2	(25.6)	(38.0)	13.1	13.3	2.0	4.9	2.4
	C	FMI Common Stk (FMIMX)	G	V	10.1	4.5	22.1	33.8	(20.5)	127.8	4.0	(38.3)	12.8	12.0	0.7	8.4	5.9
		Hennessy Focus 30 (HFMDX)	G	V	14.1	4.0	27.2	24.6	(33.1)	118.7	(5.1)	(43.4)	7.7	14.7	3.4	4.7	2.2
		Janus Enterprise T (JAENX)	G		17.6	(1.9)	25.8	42.9	(43.2)	139.5	15.7	(52.0)	(0.9)	13.2	1.9	3.3	0.8
	C	Longleaf Partners Sm-Cap (LLSCX)	G	V	22.9	1.7	22.3	49.3	(44.0)	174.5	50.7	(57.7)	(6.6)	15.2	3.9	5.1	2.6
		Madison Mosaic Mid-Cap Y (GTSGX)	G		15.6	5.0	21.1	24.5	(36.7)	115.4	(8.4)	(47.6)	3.5	13.7	2.4	3.0	0.5
		Meridian Grth (MERDX)	G		12.2	1.0	31.3	36.1	(30.4)	127.8	4.0	(42.0)	9.1	14.2	2.9	7.1	4.6
		Neuberger Berman Genesis Tr (NBGEX)	G		9.8	4.5	21.3	26.2	(32.9)	107.0	(16.8)	(43.7)	7.4	11.7	0.4	3.4	0.9
		Nicholas (NICSX)	G		17.5	4.3	20.9	34.2	(31.6)	131.1	7.3	(43.5)	7.6	14.0	2.7	6.4	3.9
I		Northern Mid Cap Idx (NOMIX)	G	V	17.7	(2.1)	26.2	37.1	(36.6)	138.2	14.4	(49.6)	1.5	13.3	2.0	4.8	2.3
		Nubrgr Ber Genesis Inv (NBGNX)	G		9.9	4.6	21.4	26.3	(32.9)	107.6	(16.2)	(43.7)	7.4	11.8	0.5	3.4	0.9
	C	Nubrgr Ber MidCp Grth Inv (NMANX)	G		12.1	1.5	27.8	29.1	(41.0)	112.6	(11.2)	(50.8)	0.3	13.3	2.0	2.1	(0.4)
		Parnassus Mid-Cap (PARMX)	G		18.5	3.3	18.7	36.2	(29.4)	131.7	7.9	(45.0)	6.1	13.3	2.0	6.9	4.4
		Perkins Mid Cap Value T (JMCVX)		V	10.3	(2.6)	14.8	30.3	(27.4)	87.5	(36.3)	(39.9)	11.2	7.2	(4.1)	3.1	0.6
		Pin Oak Equity (POGSX)	G	V	18.1	0.4	15.1	79.3	(44.5)	174.7	50.9	(54.6)	(3.5)	10.9	(0.4)	6.3	3.8
		PRIMECAP Odyssey Agg Gr (POAGX)	G		21.2	(0.5)	21.5	50.4	(34.6)	154.3	30.5	(49.3)	1.8	13.6	2.3	7.6	5.1
	C	Royce Premier Invt (RYPRX)	G		11.4	(0.9)	26.4	33.2	(28.3)	124.0	0.2	(42.8)	8.3	11.8	0.5	5.9	3.4
		Sit Mid Cap Grth (NBNGX)	G		18.3	(6.6)	27.1	35.5	(45.4)	117.0	(6.8)	(54.5)	(3.4)	12.0	0.7	0.8	(1.7)

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 (%)
—	—	2.0	0.6	0.94	1.10	291	100.0	0.0	0.0	0.0	1.2	7	746	19.7	**0.24**	—	—
7.7	0.6	1.0	0.1	1.08	1.26	4,948	98.2	0.0	0.0	1.8	5.4	49	323	23.1	**0.42**	—	—
—	—	1.7	0.3	0.95	1.11	4,652	98.2	0.0	0.0	1.9	15.5	10	140	34.0	**0.51**	—	—
9.9	**2.8**	1.4	0.6	0.97	1.13	13,239	96.7	0.0	0.0	3.3	12.4	6	122	40.5	**0.45**	—	—
7.8	0.7	2.0	0.3	0.96	1.13	78,936	99.7	0.0	0.0	0.3	1.2	5	3,276	17.5	**0.18**	—	—
6.3	(0.8)	0.5	0.1	1.08	1.26	2,947	96.0	0.0	0.7	3.3	3.2	43	118	34.3	**0.45**	—	—
6.5	(0.6)	2.5	0.4	0.96	1.13	625	99.4	0.0	0.0	0.6	1.9	69	188	27.9	**0.31**	—	—
7.3	0.2	2.6	0.4	**0.91**	1.06	1,482	100.0	0.0	0.0	0.0	1.3	23	429	30.6	**0.24**	—	—
7.8	0.7	2.3	0.4	0.95	1.11	17,893	96.6	0.0	0.0	3.4	7.7	22	270	25.0	**0.35**	—	—
7.1	0.0	2.0	0.3	1.06	1.24	6,638	97.2	0.0	0.0	2.9	20.1	68	133	17.6	**0.41**	—	—
10.4	**3.3**	0.8	0.4	0.96	1.12	110	96.6	0.0	(1.0)	4.4	36.0	84	46	39.9	1.77	1.00R	0.25
11.8	**4.7**	0.0	0.0	1.10	1.29	2,161	99.7	0.0	0.0	0.3	5.1	47	100	32.5	1.28	—	—
6.9	(0.2)	1.4	0.5	0.95	1.11	108	99.9	0.0	0.1	0.0	0.4	9	2,011	17.5	0.74	—	0.25
10.9	**3.8**	0.8	0.6	**0.69**	0.81	6,599	83.6	0.1	0.0	16.3	1.2	2	44	58.7	1.25	2.00R	—
10.6	**3.5**	1.3	0.5	**0.72**	0.84	8,670	84.2	0.0	0.0	15.8	0.9	3	47	51.5	0.80	2.00R	—
9.5	**0.0**	**0.5**	**0.3**	**1.00**	**1.29**	**1,418**	**95.3**	**0.1**	**0.5**	**4.1**	**5.8**	**69**	**211**	**26.3**	**1.08**	**—**	**—**
—	—	0.3	—	**0.60**	0.77	959	87.0	0.0	2.0	11.1	1.5	13	32	57.3	1.40	1.00R	0.25
11.0	**1.5**	0.0	0.1	1.08	1.40	2,501	99.2	0.0	0.7	0.2	7.2	95	115	21.9	1.01	—	—
—	—	1.8	0.9	**0.76**	0.98	1,952	96.8	0.0	2.8	0.4	8.9	82	124	20.4	1.01	—	—
6.8	(2.7)	1.0	0.2	1.32	1.71	1,478	99.0	0.0	0.0	1.0	0.0	—	38	40.0	1.04	—	0.25
10.9	**1.4**	0.0	0.1	1.03	1.33	4,849	95.4	0.0	0.0	4.6	5.5	46	77	25.8	1.34	—	—
12.2	**2.7**	0.6	0.7	**0.82**	1.06	7,627	93.1	0.0	0.0	6.9	4.8	—	59	24.8	1.20	—	—
11.4	**1.9**	0.9	0.3	1.14	1.47	1,617	97.7	0.0	0.0	2.4	1.3	11	46	32.7	1.14	—	0.25
9.0	(0.5)	0.3	0.2	0.97	1.25	84	94.1	0.0	0.0	5.9	6.7	45	61	22.1	1.10	—	0.25
9.9	0.4	0.2	0.3	0.91	1.18	3,931	95.2	0.0	1.1	3.7	5.1	14	97	26.9	1.32	—	0.25
11.3	**1.8**	0.0	0.1	1.10	1.43	666	132.6	0.0	0.0	(32.6)	0.9	17	24	94.8	1.35	—	0.25
13.0	**3.5**	0.2	0.6	1.04	1.35	447	94.7	0.0	0.0	5.3	2.1	52	65	23.9	1.02	2.00R	—
—	—	0.6	0.4	1.04	1.35	203	95.5	0.0	0.0	4.5	0.0	96	67	21.4	1.09	—	—
11.9	**2.4**	0.0	0.2	1.21	1.56	1,427	83.9	0.0	0.0	16.1	5.7	38	65	25.0	1.25	2.00R	0.25
10.0	0.5	1.1	0.6	0.99	1.28	2,579	100.1	0.0	0.1	(0.2)	0.0	13	402	7.6	**0.50**	—	—
13.1	**3.6**	0.0	1.1	0.93	1.21	723	90.1	0.0	0.0	9.9	0.0	13	24	68.3	1.39	—	0.25
15.2	**5.7**	0.4	0.2	1.24	1.60	3,339	86.9	1.4	0.4	11.2	12.7	29	136	32.2	**0.86**	1.50R	—
11.1	**1.6**	1.2	0.9	**0.89**	1.15	23,433	92.5	0.0	0.1	7.4	35.3	19	886	21.0	0.88	1.50R	—
—	—	1.7	0.8	0.96	1.23	79	99.6	0.0	0.0	0.4	4.2	92	218	8.1	**0.63**	0.75R	—
9.6	0.1	1.4	0.3	0.96	1.24	564	99.1	0.0	0.0	0.9	2.0	173	100	16.5	0.88	0.75R	—
8.9	(0.6)	1.1	0.4	1.04	1.34	4,282	97.1	0.6	0.0	2.3	8.3	52	200	13.8	**0.86**	0.75R	—
10.7	1.2	1.7	0.8	1.04	1.35	1,954	99.5	0.0	0.0	0.5	2.2	11	3,048	5.1	**0.10**	0.75R	—
8.9	(0.6)	1.3	0.3	1.05	1.36	5,613	98.2	0.0	0.0	1.8	12.5	77	305	12.2	**0.68**	—	—
10.1	0.6	0.6	0.2	1.12	1.44	452	89.2	0.1	0.0	10.7	19.4	34	103	31.0	**0.88**	—	—
9.5	0.0	0.0	0.4	**0.81**	1.05	678	92.2	0.0	2.2	5.5	8.7	68	38	50.5	1.45	—	0.25
10.7	1.2	0.3	1.1	**0.85**	1.10	1,102	91.6	0.0	0.0	8.4	0.0	43	43	34.2	1.21	—	—
—	—	1.3	0.0	**0.87**	1.13	127	97.6	0.0	0.0	2.4	0.0	107	31	38.1	1.36	—	—
11.5	**2.0**	0.0	0.1	**0.87**	1.13	837	95.3	0.0	0.3	4.5	15.1	14	75	26.9	0.94	—	—
11.4	**1.9**	0.1	0.6	0.96	1.24	3,404	86.8	0.4	(0.5)	13.3	4.5	37	24	54.0	0.92	—	—
8.4	(1.1)	0.0	0.5	**0.84**	1.09	169	93.8	0.0	0.0	6.2	10.1	32	38	35.4	1.15	—	—
11.3	**1.8**	0.3	0.9	0.97	1.25	2,027	97.3	0.0	0.0	2.7	5.4	25	58	27.6	**0.85**	2.00R	—
10.8	**1.3**	0.2	0.4	**0.86**	1.11	2,981	95.3	0.0	1.5	3.2	5.6	15	150	20.0	1.11	—	—
8.7	(0.8)	0.0	1.0	**0.85**	1.10	1,741	94.1	0.0	0.1	5.8	4.6	21	45	36.3	**0.77**	—	—
—	—	1.3	0.6	0.99	1.28	791	96.7	0.0	0.0	3.3	3.4	12	404	9.9	**0.16**	—	—
10.9	**1.4**	0.5	0.6	**0.86**	1.11	2,298	95.3	0.0	1.5	3.2	5.6	15	150	20.0	1.03	—	—
10.2	0.7	3.2	0.3	**0.90**	1.16	341	94.7	0.0	0.4	4.9	5.5	40	100	17.7	1.01	—	—
—	—	1.5	0.7	**0.83**	1.07	128	92.1	0.0	0.0	7.9	12.2	39	40	33.7	1.20	—	—
10.1	0.6	0.7	0.7	**0.80**	1.04	5,921	88.9	0.0	0.0	11.1	8.6	54	146	13.5	**0.84**	—	—
11.1	**1.6**	0.7	0.0	1.03	1.33	69	98.7	0.0	0.0	1.3	0.0	27	35	39.9	1.20	—	—
—	—	0.0	0.2	1.06	1.37	1,688	92.0	0.0	0.0	8.0	6.3	14	116	33.9	**0.69**	—	—
12.5	**3.0**	1.2	0.6	1.03	1.33	4,631	95.6	0.0	0.3	4.1	13.6	18	78	24.5	1.09	1.00R	—
9.7	0.2	0.0	0.1	1.08	1.39	143	100.0	0.0	0.0	0.0	4.3	16	87	19.5	1.25	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
I		T. Rowe Price Ext Mkt Idx (PEXMX)	G	V	18.9	(3.7)	27.4	36.6	(38.5)	142.2	18.4	(52.4)	(1.3)	13.4	2.1	4.2	1.7
	C	T. Rowe Price Mid Gr (RPMGX)	G		13.9	(1.3)	28.0	45.4	(39.7)	133.6	9.8	(48.2)	2.9	12.9	1.6	4.8	2.3
	C	T. Rowe Price Mid Val (TRMCX)		V	19.6	(4.9)	16.4	46.6	(34.6)	129.9	6.1	(47.4)	3.7	9.8	(1.5)	4.9	2.4
		TIAA-CREF MdCpGr Rtl (TCMGX)	G		17.5	(5.5)	28.2	46.6	(46.4)	134.2	10.4	(54.2)	(3.1)	12.5	1.2	2.3	(0.2)
I		USAA Extended Market Idx (USMIX)	G	V	17.4	(4.1)	28.0	36.3	(39.4)	136.5	12.7	(52.8)	(1.7)	13.0	1.7	3.6	1.1
		Value Line (VLIFX)	G		14.6	5.7	25.5	9.4	(49.3)	91.5	(32.3)	(57.3)	(6.2)	15.0	3.7	(3.4)	(5.9)
		Value Line Emerg Opprt (VLEOX)	G		16.9	7.4	21.1	24.6	(38.3)	126.0	2.2	(51.2)	(0.1)	15.0	3.7	3.2	0.7
		Value Line Premier Grth (VALSX)	G		17.7	4.5	21.6	32.2	(40.2)	132.4	8.6	(51.1)	0.0	14.4	3.1	3.4	0.9
I		Vanguard Ext Mkt Idx Inv (VEXMX)	G	V	18.3	(3.8)	27.3	37.4	(38.8)	142.2	18.4	(52.8)	(1.7)	13.2	1.9	4.0	1.5
I		Vanguard MdCp Gr Idx Inv (VMGIX)	G		15.8	(3.9)	28.9	42.5	(47.1)	131.5	7.7	(54.4)	(3.3)	12.8	1.5	1.6	(0.9)
I		Vanguard MdCp Val Idx Inv (VMVIX)		V	15.9	(0.5)	21.6	37.6	(36.7)	142.0	18.2	(53.2)	(2.1)	11.9	0.6	4.1	1.6
		Vanguard Mid Cap Grth Inv (VMGRX)	G		14.8	1.1	23.8	38.4	(39.6)	123.7	(0.1)	(49.6)	1.5	12.8	1.5	3.7	1.2
I		Vanguard Mid Cap Idx Inv (VIMSX)	G	V	15.8	(2.2)	25.4	40.2	(41.9)	137.2	13.4	(53.5)	(2.4)	12.4	1.1	3.0	0.5
		Vanguard Selected Value Inv (VASVX)		V	15.2	0.8	19.4	36.2	(35.5)	123.5	(0.3)	(48.0)	3.1	11.5	0.2	4.0	1.5
		Vanguard Strategic Eq Inv (VSEQX)	G	V	18.8	1.1	21.3	32.0	(41.6)	138.6	14.8	(56.1)	(5.0)	13.4	2.1	2.4	(0.1)
		Weitz Hickory (WEHIX)	G	V	18.9	1.5	38.6	36.5	(41.6)	150.8	27.0	(49.6)	1.5	18.7	7.4	5.9	3.4
		Weitz Partners Value (WPVLX)	G	V	17.9	2.1	27.4	31.2	(38.1)	128.2	4.4	(48.6)	2.5	15.3	4.0	4.5	2.0
		WF Adv C&B Md Cp Val Inv (CBMDX)		V	19.3	(1.7)	21.2	28.7	(33.7)	128.0	4.2	(50.6)	0.5	12.5	1.2	3.9	1.4
		WF Adv Discovery Inv (STDIX)	G		15.7	0.6	34.8	38.3	(43.7)	145.2	21.4	(52.2)	(1.1)	16.2	4.9	4.1	1.6
		Small-Cap Stock Category Average			15.8	(4.0)	27.1	37.5	(38.0)	138.1	0.0	(52.7)	0.0	12.1	0.0	3.4	0.0
		Aegis Value (AVALX)		V	25.1	(3.3)	28.5	91.4	(51.4)	279.7	141.6	(65.1)	(12.4)	15.8	3.7	7.6	4.2
		Artisan Small Cap Inv (ARTSX)	G		17.8	6.9	20.5	44.1	(44.0)	167.6	29.5	(57.7)	(5.0)	14.9	2.8	4.1	0.7
		Baron Small Cap R (BSCFX)	G		17.9	(1.6)	23.4	35.2	(40.3)	126.9	(11.2)	(51.5)	1.2	12.7	0.6	2.9	(0.5)
		Berwyn (BERWX)	G	V	18.6	3.4	24.8	27.7	(27.1)	156.7	18.6	(47.8)	4.9	15.2	3.1	7.3	3.9
		Bogle Small Cap Grth Inv (BOGLX)	G	V	25.9	(5.0)	29.0	45.7	(48.2)	175.5	37.4	(61.8)	(9.1)	15.6	3.5	3.1	(0.3)
		Bridgeway Small-Cap Val (BRSVX)		V	20.9	1.0	16.5	26.9	(45.6)	131.9	(6.2)	(60.3)	(7.6)	12.5	0.4	(0.3)	(3.7)
I		Bridgeway Ul-Sm Co Mkt (BRSIX)	G	V	19.8	(7.9)	24.8	25.9	(39.5)	118.5	(19.6)	(55.8)	(3.1)	11.3	(0.8)	1.0	(2.4)
	C	Bridgeway Ultra-Small Co (BRUSX)		V	24.4	(14.7)	23.5	48.9	(46.3)	138.7	0.6	(61.0)	(8.3)	9.5	(2.6)	1.0	(2.4)
		Buffalo Micro Cap (BUFOX)	G		24.2	8.1	26.8	48.1	(48.3)	212.6	74.5	(63.2)	(10.5)	19.4	7.3	5.4	2.0
	C	Buffalo Small Cap (BUFSX)	G		19.9	(4.7)	16.5	37.4	(29.9)	105.9	(32.2)	(43.3)	9.4	10.0	(2.1)	5.1	1.7
		Cambiar Small Cap Inv (CAMSX)	G	V	13.0	(1.4)	35.7	45.1	(36.3)	151.6	13.5	(47.6)	5.1	14.8	2.7	6.9	3.5
I		Dreyfus Sm Cap Stk Indx (DISSX)	G	V	16.0	0.8	26.0	25.2	(30.8)	139.7	1.6	(51.0)	1.7	13.8	1.7	5.0	1.6
		Fidelity Sm Cp Enhanced Idx (FCPEX)	G	V	19.3	(1.1)	26.1	23.6	(33.7)	132.1	(6.0)	—	—	14.1	2.0	4.0	0.6
		Fidelity Small Cap Discovery (FSCRX)	G	V	24.0	0.3	32.3	50.6	(27.6)	207.0	68.9	(45.0)	7.7	18.1	6.0	12.4	9.0
		Fidelity Small Cap Grth (FCPGX)	G		13.0	(2.9)	26.5	42.9	(45.0)	132.0	(6.1)	(55.1)	(2.4)	11.6	(0.5)	1.8	(1.6)
		Fidelity Small Cap Stk (FSLCX)	G	V	12.9	(15.7)	22.9	62.6	(43.0)	132.1	(6.0)	(55.9)	(3.2)	5.4	(6.7)	1.7	(1.7)
		Fidelity Small Cap Value (FCPVX)		V	20.1	(3.7)	25.0	36.5	(30.3)	154.2	16.1	(49.9)	2.8	13.1	1.0	6.6	3.2
		Fidelity Stk Selector Sm Cap (FDSCX)	G	V	12.0	(2.6)	33.7	32.2	(47.0)	139.2	1.1	(61.0)	(8.3)	13.4	1.3	0.4	(3.0)
		FMI Focus (FMIOX)	G	V	13.3	(3.4)	29.5	40.1	(30.5)	137.1	(1.0)	(44.8)	7.9	12.3	0.2	6.6	3.2
		Gabelli Sm Cp Grth AAA (GABSX)	G	V	20.0	(4.9)	27.4	29.7	(31.0)	126.6	(11.5)	(45.3)	7.4	13.3	1.2	5.4	2.0
		Hennessy Cornerstone Gr Inv (HFCGX)	G	V	30.3	(10.8)	11.5	10.2	(43.7)	71.1	(67.0)	(56.8)	(4.1)	9.0	(3.1)	(4.3)	(7.7)
		Hodges Small Cap (HDPSX)	G	V	20.6	4.4	34.4	49.2	(40.7)	230.9	92.8	—	—	19.1	7.0	8.4	5.0
		Homestead Small Co Stk (HSCSX)	G	V	19.6	0.5	33.9	45.0	(34.4)	185.0	46.9	(48.1)	4.6	17.2	5.1	8.9	5.5
		Janus Triton T (JATTX)	G		16.4	2.5	31.3	49.9	(40.6)	162.6	24.5	(49.4)	3.3	16.2	4.1	6.9	3.5
		Janus Venture T (JAVTX)	G		17.0	2.0	26.9	54.5	(51.5)	167.2	29.1	(60.8)	(8.1)	14.9	2.8	2.6	(0.8)
		Manning & Napier Sm Cap A (MNSMX)	G	V	18.6	(10.1)	25.7	48.3	(50.7)	127.0	(11.1)	(60.9)	(8.2)	10.3	(1.8)	(0.4)	(3.8)
		Northern Small Cap Core (NSGRX)	G	V	17.1	(2.5)	25.5	33.1	(40.1)	123.2	(14.9)	(50.8)	1.9	12.7	0.6	2.7	(0.7)
I		Northern Small Cap Idx (NSIDX)	G	V	16.2	(4.5)	26.4	27.2	(34.1)	128.4	(9.7)	(52.2)	0.5	11.9	(0.2)	3.3	(0.1)
		Northern Small Cap Value (NOSGX)		V	13.7	(0.7)	24.6	17.7	(23.5)	123.2	(14.9)	(47.2)	5.5	12.1	0.0	4.9	1.5
		Parnassus Small-Cap (PARSX)	G	V	18.4	(13.4)	37.4	42.4	(25.1)	139.3	1.2	(43.2)	9.5	12.1	0.0	8.5	5.1
		RBC Microcap Value S (RMVIX)		V	20.8	(3.1)	25.7	28.7	(39.4)	145.2	7.1	(57.4)	(4.7)	13.7	1.6	2.8	(0.6)
		Royce Opportunity Invt (RYPNX)		V	22.5	(13.0)	33.7	62.1	(45.8)	199.1	61.0	(61.8)	(9.1)	12.6	0.5	4.6	1.2
		Royce PA Mutual Invt (PENNX)	G		14.5	(4.2)	23.8	36.2	(34.8)	128.8	(9.3)	(50.4)	2.3	10.7	(1.4)	3.8	0.4
	C	Royce Special Equity Invt (RYSEX)	G	V	15.3	0.0	19.6	28.3	(19.7)	104.9	(33.2)	(32.4)	20.3	11.3	(0.8)	7.3	3.9
		Royce Total Return Invt (RYTRX)	G	V	14.4	(1.7)	23.4	26.2	(31.2)	115.7	(22.4)	(47.1)	5.6	11.5	(0.6)	3.8	0.4
I		Schwab Small Cap Index (SWSSX)	G	V	16.4	(2.7)	27.3	35.7	(35.0)	152.6	14.5	(53.0)	(0.3)	13.0	0.9	4.9	1.5
		Schwab Small-Cap Equity (SWSCX)	G	V	20.5	0.5	24.6	27.9	(38.3)	141.7	3.6	(54.6)	(1.9)	14.7	2.6	3.6	0.2

10-Year Annual Return (%)		Yield	Tax-Cost Ratio	Risk Index		Total Assets	Portfolio (%)				% of Port in Foreign	Portfolio Turnover Ratio	Number of	% of Port in Top 10	Expense Ratio	Max Load	12b-1 Fee
Fund	Cat +/-	(%)	(%)	Cat	Total	($ Mil)	Stock	Bond	Other	Cash	Issues	(%)	Holdings	Holdings	(%)	(%)	(%)
10.6	1.1	1.3	0.4	1.06	1.37	413	94.3	0.0	0.1	5.7	1.5	19	1,598	4.3	**0.42**	0.50R	—
11.5	**2.0**	0.0	0.8	0.95	1.22	16,910	93.9	0.0	0.6	5.5	6.9	31	143	15.7	**0.80**	—	—
10.7	1.2	1.3	0.8	**0.89**	1.15	8,426	92.5	0.0	0.0	7.5	5.4	54	114	17.6	**0.81**	—	—
10.1	0.6	0.4	0.3	1.04	1.35	128	94.6	0.0	0.0	5.4	6.4	85	145	13.3	**0.85**	—	0.25
10.3	0.8	1.4	0.7	1.04	1.34	398	97.3	0.0	1.3	1.4	1.4	12	2,656	4.8	**0.50**	—	—
4.2	(5.3)	0.0	0.2	**0.78**	1.01	110	97.0	0.0	0.0	3.0	7.0	18	164	16.2	1.07	—	0.25
9.5	0.0	0.1	0.1	**0.86**	1.11	275	92.9	0.0	0.0	7.1	2.0	24	158	16.8	1.31	—	0.25
10.2	0.7	0.3	0.5	**0.85**	1.10	337	99.3	0.0	0.6	0.1	16.8	20	230	12.6	1.27	—	0.25
10.5	1.0	1.5	0.2	1.05	1.36	2,857	99.9	0.0	0.1	0.0	1.5	14	3,032	4.3	**0.28**	—	—
—	—	0.5	0.1	1.04	1.34	483	99.9	0.0	0.0	0.1	3.2	41	237	10.4	**0.24**	—	—
—	—	1.8	0.7	0.92	1.18	487	100.0	0.0	0.0	0.0	1.3	41	266	9.5	**0.24**	—	—
10.4	0.9	0.4	0.3	0.96	1.24	2,201	93.0	0.0	0.0	7.1	2.9	97	116	17.4	**0.53**	—	—
9.9	0.4	1.3	0.2	0.97	1.26	3,887	99.9	0.0	0.0	0.1	2.2	22	456	5.4	**0.24**	—	—
10.0	0.5	2.1	0.4	**0.87**	1.12	4,398	90.4	0.0	0.0	9.6	6.8	18	69	24.4	**0.45**	—	—
9.1	(0.4)	1.6	0.3	1.05	1.36	3,288	99.0	0.0	0.1	0.8	3.1	67	393	10.1	**0.33**	—	—
9.9	0.4	0.0	0.0	0.90	1.16	367	65.8	0.0	0.0	34.2	0.0	38	39	36.7	1.28	—	—
7.0	(2.5)	0.0	0.0	**0.84**	1.09	735	74.1	0.0	0.0	25.9	3.4	31	41	33.6	1.20	—	—
8.5	(1.0)	0.9	0.2	0.96	1.24	91	97.9	0.0	0.0	2.1	5.2	25	47	29.6	1.26	—	—
11.2	**1.7**	0.0	0.2	1.09	1.40	445	97.2	0.0	0.0	2.8	7.5	104	84	20.5	1.30	—	—
9.8	**0.0**	**0.5**	**0.3**	**1.00**	**1.42**	**858**	**94.4**	**0.0**	**0.4**	**5.2**	**5.2**	**60**	**302**	**19.5**	**1.21**	**—**	**—**
9.6	(0.2)	0.1	0.5	0.99	1.41	155	98.8	0.0	1.3	0.0	4.4	20	70	43.1	1.47	—	—
9.7	(0.1)	0.0	0.0	**0.88**	1.26	657	95.3	0.0	0.0	4.7	2.8	—	68	30.4	1.66	—	—
10.2	0.4	0.0	0.1	**0.92**	1.30	3,031	95.9	0.0	1.3	2.8	4.3	28	101	27.8	1.31	—	0.25
11.7	**1.9**	0.2	0.3	1.09	1.55	302	92.2	0.0	0.0	7.8	0.0	30	44	29.8	1.22	1.00R	—
10.1	0.3	0.0	0.0	1.13	1.60	60	99.3	0.0	0.0	0.8	6.8	289	151	12.8	1.35	—	—
—	—	2.2	0.3	1.00	1.42	79	100.0	0.0	0.0	0.0	1.0	49	119	18.8	**0.94**	—	—
9.5	(0.3)	2.7	1.4	1.08	1.53	278	100.0	0.0	0.0	0.0	0.2	31	637	5.6	**0.87**	2.00R	—
11.5	**1.7**	0.4	0.2	1.22	1.73	105	100.0	0.0	0.0	0.0	2.5	93	253	14.4	1.25	—	—
—	—	0.0	0.2	0.98	1.39	67	90.2	0.0	0.0	9.9	2.0	31	60	26.8	1.52	2.00R	—
11.3	**1.5**	0.0	0.3	1.05	1.49	2,884	93.2	0.0	0.0	6.8	3.0	24	56	30.4	**1.00**	2.00R	—
—	—	0.0	0.2	1.08	1.53	755	99.6	0.0	0.0	0.4	2.0	70	53	22.8	1.32	2.00R	—
10.1	0.3	1.4	0.7	0.97	1.37	1,151	99.8	0.0	0.4	(0.2)	0.1	15	599	5.7	**0.50**	—	—
—	—	1.9	0.8	1.02	1.44	134	95.3	0.0	0.0	4.7	4.9	79	483	10.2	**0.76**	1.50R	—
12.4	**2.6**	0.9	0.3	0.99	1.40	3,880	98.9	0.0	0.3	0.9	2.9	20	72	25.8	1.07	1.50R	—
—	—	0.0	0.2	0.99	1.40	1,123	97.1	0.0	0.0	2.9	7.8	150	148	13.4	**1.03**	1.50R	—
9.0	(0.8)	0.4	0.1	1.14	1.62	2,768	96.2	0.0	0.0	3.8	10.3	104	149	11.4	1.12	2.00R	—
—	—	0.7	0.5	0.94	1.33	1,980	98.2	0.0	1.3	0.5	3.1	27	67	26.0	1.13	1.50R	—
8.0	(1.8)	0.5	0.1	1.02	1.45	1,271	97.6	0.0	0.1	2.3	5.3	61	202	10.1	1.07	1.50R	—
10.3	0.5	0.0	0.9	1.04	1.48	600	84.9	0.0	0.0	15.1	2.6	55	83	21.0	1.26	—	—
11.4	**1.6**	0.7	0.4	**0.87**	1.23	1,529	99.7	0.0	0.3	0.0	9.9	7	603	11.3	1.42	2.00R	0.25
5.1	(4.7)	0.0	0.0	1.23	1.75	275	98.7	0.0	0.0	1.3	0.0	106	50	26.6	1.33	—	—
—	—	0.2	0.4	1.03	1.47	286	91.8	0.0	(0.1)	8.2	2.9	88	77	22.0	1.41	1.00R	0.25
11.5	**1.7**	0.8	0.1	0.97	1.37	386	90.7	0.0	0.9	8.4	0.0	2	53	33.2	1.08	2.00R	—
—	—	0.2	0.3	**0.83**	1.18	1,414	90.2	0.0	0.0	9.8	4.4	35	88	19.1	**0.94**	—	—
11.7	**1.9**	0.0	0.6	**0.88**	1.25	508	90.3	0.0	0.0	9.7	3.8	51	88	18.2	**0.95**	—	—
7.0	(2.8)	0.0	0.0	1.03	1.47	204	98.7	0.0	0.0	1.3	28.2	75	88	25.9	1.12	—	—
8.7	(1.1)	1.3	0.1	0.98	1.40	184	96.6	0.0	0.1	3.3	4.2	12	1,826	5.6	**0.76**	—	—
9.3	(0.5)	1.6	0.7	1.02	1.45	642	96.5	0.0	0.1	3.4	4.5	17	1,990	5.6	**0.16**	—	—
10.1	0.3	1.4	0.4	0.96	1.36	1,838	96.1	0.0	0.3	3.6	4.1	21	564	7.7	**1.01**	—	—
—	—	0.0	0.2	1.06	1.51	681	96.0	0.0	0.0	4.0	9.5	40	42	39.3	1.20	—	—
9.7	(0.1)	0.9	0.5	0.96	1.35	121	96.3	0.0	0.5	3.2	3.1	5	384	7.0	1.07	2.00R	—
12.0	**2.2**	0.0	0.5	1.26	1.78	922	91.4	0.0	2.6	6.0	0.8	35	297	7.4	1.17	1.00R	—
10.4	0.6	1.3	0.4	0.96	1.36	4,243	98.5	0.0	0.1	1.5	7.0	20	475	8.8	**0.91**	1.00R	—
9.3	(0.5)	2.1	0.8	**0.78**	1.11	2,049	87.8	0.0	0.0	12.2	0.0	23	55	33.0	1.15	1.00R	—
8.8	(1.0)	1.7	0.6	**0.78**	1.11	3,047	94.6	0.0	0.5	4.9	7.3	21	503	8.9	1.15	1.00R	—
10.1	0.3	2.3	0.9	1.01	1.43	1,689	99.0	0.0	0.2	0.8	1.6	26	1,998	2.9	**0.17**	2.00R	—
—	—	0.5	0.0	1.05	1.49	393	98.6	0.0	0.0	1.4	1.9	72	327	9.0	1.12	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		SouthernSun SmCp Inv (SSSFX)	G	V	18.9	5.7	48.3	32.2	(34.3)	239.2	101.1	(54.1)	(1.4)	23.1	11.0	10.1	6.7
		T. Rowe Price Div Sm Gr (PRDSX)	G		15.6	1.5	33.5	37.9	(36.3)	151.8	13.7	(48.6)	4.1	16.1	4.0	6.6	3.2
		T. Rowe Price New Horiz (PRNHX)	G		16.2	6.6	34.6	43.8	(38.8)	175.3	37.2	(49.9)	2.8	18.6	6.5	8.0	4.6
		T. Rowe Price Sm Stk (OTCFX)	G		18.0	(0.1)	32.5	38.4	(33.4)	161.6	23.5	(49.2)	3.5	16.0	3.9	7.5	4.1
		T. Rowe Price Sm Val (PRSVX)	G	V	17.7	(0.7)	25.2	26.8	(28.7)	135.5	(2.6)	(47.3)	5.4	13.6	1.5	5.8	2.4
		Vanguard Explorer Inv (VEXPX)	G		14.8	(1.9)	27.4	36.2	(40.5)	129.0	(9.1)	(52.3)	0.4	12.8	0.7	3.1	(0.3)
		Vanguard SmCp Eq Inv (VSTCX)	G	V	17.2	0.8	27.2	24.1	(36.2)	141.2	3.1	(54.5)	(1.8)	14.5	2.4	3.5	0.1
I		Vanguard SmCp Gr Idx Inv (VISGX)	G		17.5	(1.6)	30.6	41.8	(40.0)	157.7	19.6	(53.5)	(0.8)	14.7	2.6	5.1	1.7
I		Vanguard SmCp Idx Inv (NAESX)	G	V	18.0	(2.8)	27.7	36.1	(36.1)	152.4	14.3	(53.2)	(0.5)	13.5	1.4	4.9	1.5
I		Vanguard SmCp Val Idx Inv (VISVX)		V	18.5	(4.2)	24.8	30.3	(32.1)	147.0	8.9	(53.2)	(0.5)	12.3	0.2	4.6	1.2
		Vulcan Value Partners Small Cap (VVPSX)	G	V	25.1	1.4	28.9	—	—	—	—	—	—	17.8	5.7	—	—
	C	Walthausen SmCp Value (WSCVX)		V	32.1	(6.0)	41.8	42.3	—	241.1	103.0	—	—	20.8	8.7	—	—
		Wasatch Core Grth (WGROX)	G		19.1	5.0	24.9	45.1	(44.4)	168.9	30.8	(55.0)	(2.3)	16.1	4.0	4.8	1.4
	C	Wasatch Small Cap Grth (WAAEX)	G		16.9	(0.1)	28.9	48.7	(41.7)	153.3	15.2	(51.2)	1.5	14.6	2.5	5.5	2.1
		WF Adv Sm Cap Val Inv (SSMVX)	G	V	13.1	(7.7)	19.3	51.9	(38.4)	121.3	(16.8)	(50.6)	2.1	7.6	(4.5)	3.1	(0.3)
		Long-Short Category Average			**2.4**	**(0.6)**	**4.4**	**10.6**	**(13.4)**	**25.2**	**0.0**	**(17.6)**	**0.0**	**2.0**	**0.0**	**(0.4)**	**0.0**
		AdvisorOne Enhanced Income N (CLEIX)			6.9	(1.5)	7.9	—	—	—	—	—	—	4.4	2.4	—	—
		AQR Diversified Arbitrage N (ADANX)			2.8	0.7	4.4	—	—	17.7	(7.5)	—	—	2.6	0.6	—	—
		Aston/Anchor Cap'l Enh Eq N (AMBEX)			2.8	4.5	9.4	27.3	—	77.6	52.4	—	—	5.5	3.5	—	—
		Gabelli ABC AAA (GABCX)			5.1	1.9	4.1	6.0	(2.7)	21.1	(4.1)	(5.3)	12.3	3.7	1.7	2.8	3.2
		Guggenheim Multi-Hedge Strat H (RYMSX)			2.0	3.3	5.3	(2.7)	(18.3)	18.1	(7.1)	(26.5)	(8.9)	3.5	1.5	(2.5)	(2.1)
		Merger (MERFX)			3.6	1.6	3.4	8.5	(2.3)	18.2	(7.0)	(6.2)	11.4	2.8	0.8	2.9	3.3
	C	TFS Market Neutral (TFSMX)			7.8	0.1	6.2	16.6	(7.3)	35.7	10.5	(6.4)	11.2	4.6	2.6	4.3	4.7
		Wasatch Long/Short Inv (FMLSX)			8.6	1.7	9.4	30.0	(21.0)	64.8	39.6	(26.5)	(8.9)	6.5	4.5	4.4	4.8
		Contra Stock Market Category Average			**(20.6)**	**(15.3)**	**(26.7)**	**(35.5)**	**30.9**	**(70.5)**	**0.0**	**72.9**	**0.0**	**(21.3)**	**0.0**	**(18.1)**	**0.0**
		Grizzly Short (GRZZX)			(21.2)	(2.0)	(23.2)	(47.2)	73.6	(73.3)	(2.8)	123.8	50.9	(16.0)	5.3	(11.5)	6.6
		PIMCO StksPLUS Sh D (PSSDX)			(7.2)	(5.3)	(9.0)	(14.4)	47.7	(42.5)	28.0	90.2	17.3	(7.2)	14.1	0.2	18.3
I		ProFunds Rising Opprt Inv (RRPIX)			(7.9)	(37.5)	(16.0)	32.6	(37.7)	(47.3)	23.2	(28.0)	(100.9)	(21.5)	(0.2)	(16.8)	1.3
I		ProFunds Sh NASDAQ-100 Inv (SOPIX)			(19.8)	(10.9)	(21.5)	(40.6)	45.3	(68.4)	2.1	65.2	(7.7)	(17.5)	3.8	(13.5)	4.6
I		ProFunds UltSht SmCap Inv (UCPIX)			(35.1)	(24.8)	(51.2)	(61.2)	22.9	(93.7)	(23.2)	105.8	32.9	(38.0)	(16.7)	(35.3)	(17.2)
I		Rydex Inv Gov Lg Bd Str Inv (RYJUX)			(5.5)	(30.4)	(13.1)	19.5	(29.5)	(41.8)	28.7	(20.9)	(93.8)	(17.0)	4.3	(13.6)	4.5
I		Rydex Inv S&P 500 2x Str H (RYTPX)			(30.5)	(20.1)	(32.9)	(50.6)	66.1	(86.8)	(16.3)	156.3	83.4	(28.0)	(6.7)	(21.1)	(3.0)
I		Rydex Inv S&P 500 Str Inv (RYURX)			(16.1)	(8.4)	(16.9)	(27.3)	40.9	(61.1)	9.4	78.5	5.6	(13.9)	7.4	(8.1)	10.0
		Communications Sector Category Average			**16.6**	**(4.5)**	**20.2**	**48.9**	**(47.3)**	**115.6**	**0.0**	**(55.7)**	**0.0**	**10.1**	**0.0**	**0.6**	**0.0**
		Fidelity Sel Comm Equip (FSDCX)			5.9	(16.7)	27.7	80.6	(48.5)	118.9	3.3	(58.4)	(2.7)	4.0	(6.1)	0.9	0.3
		Fidelity Sel Telecommun (FSTCX)			18.6	(4.3)	18.3	51.5	(47.7)	103.1	(12.5)	(52.5)	3.2	10.3	0.2	1.3	0.7
		Fidelity Sel Wireless (FWRLX)			16.2	(1.0)	15.1	59.0	(49.7)	103.8	(11.8)	(53.3)	2.4	9.8	(0.3)	1.2	0.6
		T. Rowe Price Med & Tele (PRMTX)			22.6	(0.1)	26.7	68.5	(46.5)	185.8	70.2	(53.9)	1.8	15.8	5.7	7.0	6.4
		Consumer Discretionary Sector Cat Avg			**24.9**	**(0.9)**	**29.6**	**49.8**	**(38.3)**	**188.3**	**0.0**	**(53.4)**	**0.0**	**16.7**	**0.0**	**7.3**	**0.0**
		Fidelity Sel Automotive (FSAVX)			26.1	(26.2)	46.1	122.2	(61.3)	327.4	139.1	(77.4)	(24.0)	10.8	(5.9)	3.2	(4.1)
		Fidelity Sel Constr & Hous (FSHOX)			38.0	2.8	21.5	22.9	(26.9)	181.1	(7.2)	(50.2)	3.2	19.9	3.2	9.2	1.9
		Fidelity Sel Consumer Disc (FSCPX)			21.1	(1.7)	31.2	38.1	(34.7)	152.5	(35.8)	(49.6)	3.8	16.0	(0.7)	7.1	(0.2)
		Fidelity Sel Retailing (FSRPX)			24.8	3.3	28.0	57.8	(29.6)	181.7	(6.6)	(40.2)	13.2	18.2	1.5	12.9	5.6
		Consumer Staples Sector Cat Average			**11.9**	**10.5**	**16.1**	**24.1**	**(27.3)**	**110.5**	**0.0**	**(38.7)**	**0.0**	**12.8**	**0.0**	**5.2**	**0.0**
		Fidelity Sel Consumer Staples (FDFAX)			15.3	8.8	15.1	20.9	(22.3)	102.1	(8.4)	(32.4)	6.3	13.1	0.3	6.3	1.1
		Rydex Consumer Prod Inv (RYCIX)			9.7	14.0	17.5	19.3	(23.1)	103.1	(7.4)	(33.4)	5.3	13.7	0.9	6.2	1.0
		Energy Sector Category Average			**1.0**	**(10.6)**	**17.3**	**48.0**	**(53.8)**	**78.6**	**0.0**	**(58.1)**	**0.0**	**1.8**	**0.0**	**(7.0)**	**0.0**
		Fidelity Sel Energy (FSENX)			4.6	(4.9)	18.9	47.0	(54.0)	91.0	12.4	(56.3)	1.8	5.8	4.0	(4.4)	2.6
		Fidelity Sel Energy Svc (FSESX)			2.5	(12.6)	27.9	61.9	(63.2)	97.0	18.4	(64.5)	(6.4)	4.6	2.8	(7.3)	(0.3)
		Fidelity Sel Natural Gas (FSNGX)			2.4	(7.7)	6.4	56.3	(56.7)	65.6	(13.0)	(58.5)	(0.4)	0.2	(1.6)	(7.4)	(0.4)
		Fidelity Sel Natural Res (FNARX)			3.3	(9.3)	23.0	51.7	(52.4)	91.3	12.7	(55.2)	2.9	4.9	3.1	(3.6)	3.4
		Guinness Atkinson Glb Energy (GAGEX)			3.4	(13.2)	16.6	63.2	(48.6)	92.2	13.6	(52.9)	5.2	1.5	(0.3)	(2.6)	4.4
		Vanguard Energy Inv (VGENX)			2.6	(1.8)	13.4	38.3	(42.9)	78.0	(0.6)	(48.4)	9.7	4.6	2.8	(2.0)	5.0

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	0.5	0.5	1.19	1.70	237	95.5	0.0	0.0	4.5	0.0	31	26	48.6	1.35	2.00R	0.25
10.2	0.4	0.2	0.3	1.03	1.46	393	98.7	0.0	0.0	1.3	3.2	17	314	9.4	**1.05**	1.00R	—
12.6	**2.8**	0.0	0.9	**0.91**	1.29	9,676	92.1	0.2	1.6	6.1	7.8	44	243	17.3	**0.81**	—	—
10.5	0.7	0.3	0.8	0.99	1.40	7,006	91.5	0.0	0.6	7.9	1.8	24	328	9.0	**0.92**	—	—
11.1	**1.3**	1.4	0.8	0.94	1.33	6,560	93.7	0.4	1.8	4.1	1.4	6	330	14.5	**0.97**	1.00R	—
9.1	(0.7)	0.3	0.1	0.99	1.41	5,027	96.5	0.0	0.5	3.1	5.8	59	590	8.0	**0.50**	—	—
—	—	1.7	0.4	1.02	1.45	261	99.5	0.0	0.0	0.5	1.1	66	316	7.2	**0.43**	—	—
11.0	**1.2**	0.9	0.1	1.04	1.48	2,649	99.9	0.0	0.0	0.1	1.4	40	928	5.2	**0.24**	—	—
10.8	1.0	1.7	0.3	1.00	1.42	3,813	99.6	0.0	0.1	0.3	1.2	17	1,741	2.6	**0.30**	—	—
9.6	(0.2)	2.5	0.5	0.97	1.37	2,001	99.5	0.0	0.2	0.3	1.0	30	1,026	4.4	**0.35**	—	—
—	—	0.4	—	**0.87**	1.23	204	94.6	0.0	0.0	5.4	2.2	57	29	44.8	1.25	2.00R	—
—	—	0.1	—	1.06	1.51	572	96.1	0.0	0.0	3.9	2.2	55	82	24.9	1.32	2.00R	—
9.5	(0.3)	0.0	0.1	**0.78**	1.11	622	93.0	0.0	(0.0)	7.1	8.6	28	60	32.1	1.31	2.00R	—
9.6	(0.2)	0.0	0.3	**0.85**	1.21	1,829	91.7	0.0	0.4	7.9	20.4	20	90	24.6	1.24	2.00R	—
11.5	**1.7**	0.7	0.2	**0.86**	1.23	1,241	92.9	0.0	0.8	6.2	23.1	16	131	33.7	1.35	—	—
4.0	**0.0**	**0.5**	**0.4**	**1.00**	**0.47**	**705**	**52.9**	**2.5**	**5.6**	**39.0**	**5.3**	**355**	**247**	**35.8**	**1.68**	**—**	**—**
—	—	0.8	—	1.03	0.49	85	33.3	6.5	0.0	60.2	(22.9)	184	21	90.2	1.47	—	—
—	—	0.9	—	**0.24**	0.11	761	14.4	9.1	8.9	67.7	5.8	298	620	27.2	1.53	—	0.25
—	—	2.1	—	1.40	0.67	96	100.8	0.0	(3.0)	2.3	1.4	87	57	34.2	**1.24**	—	0.25
4.4	0.4	0.4	0.8	**0.45**	0.21	232	49.9	0.0	0.7	49.4	14.8	276	258	23.1	**0.62**	2.00R	—
—	—	0.0	0.0	**0.51**	0.24	67	30.7	(0.2)	(2.3)	71.8	4.4	433	332	22.4	1.57	—	0.25
4.2	0.2	1.6	0.6	**0.40**	0.19	4,420	60.2	0.6	(2.9)	42.2	9.8	—	147	36.0	1.37	—	0.25
—	—	0.0	0.8	0.90	0.43	1,829	24.5	1.2	(1.7)	75.9	3.2	751	2,577	12.7	2.50	2.00R	—
—	—	0.0	0.2	1.84	0.87	1,584	66.5	0.0	(0.4)	33.9	11.0	71	54	28.5	1.30	2.00R	—
(15.5)	**0.0**	**0.0**	**0.3**	**1.00**	**1.58**	**40**	**(8.6)**	**1.7**	**0.8**	**106.1**	**(3.4)**	**830**	**132**	**10.3**	**1.70**	**—**	**—**
(11.6)	3.9	0.0	0.3	0.89	1.42	132	(95.2)	0.0	(0.0)	195.2	(8.2)	0	3	26.0	**1.55**	—	—
—	—	1.9	2.6	**0.64**	1.01	83	(106.2)	85.6	8.5	112.2	(72.2)	635	835	136.5	**1.06**	—	0.25
(10.4)	**5.1**	0.0	0.0	0.86	1.37	87	0.0	0.0	0.0	100.0	0.0	1,297	4	0.0	1.74	—	—
(13.4)	2.1	0.0	0.0	0.75	1.18	22	0.0	0.0	0.0	100.0	0.0	1,297	6	0.0	1.78	—	—
—	—	0.0	0.5	1.69	2.68	14	0.0	0.0	4.5	95.5	0.0	1,297	6	4.5	1.78	—	—
(8.2)	**7.3**	0.0	0.0	0.69	1.09	161	0.0	(49.7)	(0.2)	149.9	0.0	1,107	6	49.7	**1.39**	—	—
(20.2)	(4.7)	0.0	0.0	1.27	2.02	45	(0.0)	0.0	(1.5)	101.5	0.0	0	5	0.0	1.93	—	0.25
(8.3)	**7.2**	0.0	0.1	**0.65**	1.04	126	(0.2)	0.0	(0.2)	100.4	0.0	—	9	0.2	**1.41**	—	—
10.6	**0.0**	**1.3**	**0.6**	**1.00**	**1.28**	**559**	**92.1**	**0.0**	**0.2**	**7.7**	**21.6**	**89**	**62**	**58.6**	**1.15**	**—**	**—**
9.0	(1.6)	0.8	0.1	1.38	1.77	298	95.4	0.0	0.0	4.6	15.3	91	43	66.4	0.90	0.75R	—
8.5	(2.1)	2.2	0.6	**0.81**	1.04	382	98.4	0.0	0.0	1.6	8.0	72	35	74.9	0.90	0.75R	—
15.2	**4.6**	1.7	0.6	0.82	1.06	247	99.4	0.0	0.0	0.6	34.0	114	56	57.8	0.90	0.75R	—
17.7	**7.1**	0.5	1.0	0.96	1.23	2,306	95.0	0.0	1.0	4.1	18.0	41	60	55.1	**0.83**	—	—
9.3	**0.0**	**0.5**	**0.5**	**1.00**	**1.41**	**326**	**97.4**	**0.0**	**0.1**	**2.5**	**7.1**	**107**	**45**	**57.3**	**1.03**	**—**	**—**
7.2	(2.1)	0.7	0.5	1.40	1.98	113	94.9	0.0	0.0	5.1	39.9	49	39	65.6	0.90	0.75R	—
11.2	**1.9**	0.3	0.3	1.13	1.60	450	95.8	0.0	0.4	3.8	2.4	81	55	57.4	0.96	0.75R	—
7.3	(2.0)	0.4	0.6	**0.91**	1.29	351	97.9	0.0	0.0	2.1	0.9	174	54	40.5	**0.89**	0.75R	—
12.2	**2.9**	0.6	0.8	0.94	1.33	557	97.0	0.0	0.2	2.8	5.0	217	35	62.9	0.90	0.75R	—
8.9	**0.0**	**1.2**	**0.8**	**1.00**	**0.79**	**496**	**98.6**	**0.0**	**0.0**	**1.3**	**16.0**	**173**	**51**	**54.4**	**1.22**	**—**	**—**
10.7	**1.8**	1.6	0.6	1.10	0.87	1,331	96.5	0.0	0.0	3.5	33.4	35	60	65.8	0.83	0.75R	—
9.2	0.3	0.3	1.5	0.95	0.74	117	99.4	0.0	0.1	0.5	9.9	402	64	36.3	1.35	—	—
12.3	**0.0**	**0.7**	**0.3**	**1.00**	**2.05**	**845**	**95.3**	**0.0**	**0.1**	**4.6**	**26.3**	**84**	**66**	**48.1**	**1.18**	**—**	**—**
12.6	0.3	0.9	0.2	0.89	1.83	2,035	98.2	0.0	0.0	1.8	17.5	90	81	48.8	**0.83**	0.75R	—
9.9	(2.4)	0.0	0.1	1.12	2.30	1,035	99.8	0.0	0.0	0.2	18.7	74	42	72.9	**0.82**	0.75R	—
10.2	(2.1)	0.9	0.3	**0.77**	1.58	633	99.4	0.0	0.0	0.6	28.9	63	72	48.4	0.86	0.75R	—
13.2	0.9	0.3	0.2	0.89	1.82	1,060	98.6	0.0	0.0	1.4	28.3	88	100	35.6	0.84	0.75R	—
—	—	1.7	0.3	0.92	1.88	91	99.3	0.0	0.6	0.1	43.4	28	45	35.9	1.27	2.00R	—
14.6	**2.3**	2.2	0.8	**0.81**	1.67	5,118	96.1	0.0	0.1	3.8	41.9	24	146	36.5	**0.34**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Financial Sector Category Average	**24.4**	**(13.1)**	**13.1**	**22.2**	**(44.4)**	**100.0**	**0.0**	**(61.3)**	**0.0**	**6.8**	**0.0**	**(4.2)**	**0.0**
		FBR Small Cap Financial Inv (HSFNX)	21.4	(15.7)	17.5	20.1	(8.8)	66.9	(33.1)	(23.1)	38.2	6.3	(0.5)	5.7	9.9
		Fidelity Sel Banking (FSRBX)	22.4	(13.4)	21.4	5.0	(37.5)	121.0	21.0	(66.5)	(5.2)	8.8	2.0	(3.3)	0.9
		Fidelity Sel Brokerage (FSLBX)	28.3	(22.9)	11.1	50.4	(49.4)	96.9	(3.1)	(59.9)	1.4	3.2	(3.6)	(3.5)	0.7
		Fidelity Sel Fincl Svcs (FIDSX)	27.8	(20.4)	6.4	25.8	(49.9)	90.3	(9.7)	(68.0)	(6.7)	2.7	(4.1)	(7.4)	(3.2)
		Fidelity Sel Insurance (FSPCX)	19.6	(5.2)	20.1	21.8	(47.0)	127.1	27.1	(63.1)	(1.8)	10.8	4.0	(2.6)	1.6
		T. Rowe Price Fincl Svcs (PRISX)	27.4	(15.3)	12.8	28.4	(40.1)	107.9	7.9	(59.2)	2.1	6.8	0.0	(1.3)	2.9
		Health Sector Category Average	**21.4**	**8.4**	**11.2**	**28.5**	**(26.0)**	**110.3**	**0.0**	**(35.6)**	**0.0**	**13.4**	**0.0**	**6.5**	**0.0**
		Fidelity Sel Biotech (FBIOX)	36.5	18.1	11.4	10.7	(11.4)	115.6	5.3	(25.4)	10.2	21.6	8.2	12.0	5.5
		Fidelity Sel Health Care (FSPHX)	21.3	7.8	16.9	32.1	(32.5)	122.3	12.0	(40.0)	(4.4)	15.2	1.8	6.4	(0.1)
		Fidelity Sel Med Equip (FSMEX)	15.6	(3.5)	12.7	32.6	(23.4)	78.0	(32.3)	(27.9)	7.7	7.9	(5.5)	5.0	(1.5)
		Fidelity Sel Medical Delvy (FSHCX)	10.5	10.2	15.4	48.9	(44.6)	137.1	26.8	(49.4)	(13.8)	12.0	(1.4)	3.0	(3.5)
		Fidelity Sel Pharma (FPHAX)	14.2	13.6	16.3	25.4	(22.8)	119.7	9.4	(34.7)	0.9	14.7	1.3	7.9	1.4
		Schwab Health Care (SWHFX)	19.2	11.5	9.7	20.1	(25.0)	100.9	(9.4)	(36.2)	(0.6)	13.4	0.0	5.6	(0.9)
		T. Rowe Price Health Sci (PRHSX)	31.9	11.0	16.3	32.1	(28.8)	147.9	37.6	(35.6)	0.0	19.4	6.0	9.9	3.4
		Vanguard Health Care Inv (VGHCX)	15.1	11.4	6.1	20.9	(18.5)	92.3	(18.0)	(31.8)	3.8	10.8	(2.6)	6.0	(0.5)
		Industrials Sector Category Average	**15.8**	**(5.8)**	**28.2**	**24.1**	**(35.6)**	**135.9**	**0.0**	**(55.3)**	**0.0**	**11.7**	**0.0**	**2.0**	**0.0**
		Fidelity Sel Def & Aerospace (FSDAX)	13.5	7.3	21.8	24.8	(40.2)	134.3	(1.6)	(55.2)	0.1	14.0	2.3	2.1	0.1
		Fidelity Sel Env & Alt Energy (FSLEX)	14.1	(14.4)	14.9	17.1	(30.5)	61.2	(74.7)	(44.0)	11.3	3.9	(7.8)	(1.8)	(3.8)
		Fidelity Sel Indus Equip (FSCGX)	20.6	(7.7)	33.9	38.9	(46.8)	174.2	38.3	(60.2)	(4.9)	14.2	2.5	1.9	(0.1)
		Fidelity Sel Industrials (FCYIX)	19.6	(4.9)	31.0	38.9	(40.2)	168.9	33.0	(55.5)	(0.2)	14.2	2.5	4.4	2.4
		Fidelity Sel Transportation (FSRFX)	11.1	(5.3)	41.2	23.2	(27.1)	147.3	11.4	(51.9)	3.4	14.1	2.4	5.9	3.9
		Natural Res/Commodities Sector Cat Avg	**7.4**	**(15.0)**	**25.6**	**53.7**	**(51.8)**	**110.0**	**0.0**	**(57.3)**	**0.0**	**4.4**	**0.0**	**(2.5)**	**0.0**
		Fidelity Global Cmdty Stk (FFGCX)	7.4	(18.2)	18.0	—	—	—	—	—	—	1.2	(3.2)	—	—
		Fidelity Sel Chemicals (FSCHX)	30.0	0.2	30.7	65.3	(43.4)	204.6	94.6	(48.6)	8.7	19.4	15.0	9.8	12.3
		Fidelity Sel Materials (FSDPX)	20.1	(8.2)	28.0	78.6	(47.6)	178.0	68.0	(53.7)	3.6	12.2	7.8	5.7	8.2
		PIMCO Cmdty Real Ret Strat D (PCRDX)	4.8	(8.1)	23.4	39.3	(43.7)	81.5	(28.5)	(46.1)	11.2	5.9	1.5	(1.4)	1.1
		T. Rowe Price New Era (PRNEX)	4.0	(15.2)	20.9	49.3	(50.2)	77.6	(32.4)	(54.9)	2.4	2.2	(2.2)	(4.5)	(2.0)
		Precious Metals Sector Category Average	**(11.1)**	**(22.9)**	**41.5**	**59.0**	**(37.4)**	**56.5**	**0.0**	**(43.6)**	**0.0**	**(1.1)**	**0.0**	**(1.2)**	**0.0**
		AmCent Global Gold Inv (BGEIX)	(7.9)	(19.3)	44.7	43.2	(27.3)	54.3	(2.2)	(33.9)	9.7	2.4	3.5	2.3	3.5
		Fidelity Sel Gold (FSAGX)	(12.5)	(16.4)	35.2	38.0	(20.5)	40.7	(15.8)	(29.4)	14.2	(0.4)	0.7	1.6	2.8
		Tocqueville Gold (TGLDX)	(8.8)	(15.9)	53.3	86.5	(35.0)	105.9	49.4	(37.6)	6.0	5.6	6.7	7.4	8.6
		US Glb Inv Wld Prec Min (UNWPX)	(11.3)	(32.6)	45.3	89.5	(53.0)	60.3	3.8	(56.1)	(12.5)	(4.6)	(3.5)	(5.0)	(3.8)
		USAA Prec Metals & Min (USAGX)	(11.9)	(19.6)	39.9	62.4	(24.6)	61.8	5.3	(30.5)	13.1	(0.3)	0.8	3.9	5.1
		Vanguard Prec Mtls Mining Inv (VGPMX)	(13.0)	(21.8)	37.4	76.4	(56.1)	89.8	33.3	(64.0)	(20.4)	(2.2)	(1.1)	(6.2)	(5.0)
		Real Estate Sector Category Average	**18.2**	**6.7**	**27.5**	**30.8**	**(40.9)**	**216.0**	**0.0**	**(64.7)**	**0.0**	**17.1**	**0.0**	**4.2**	**0.0**
		Cohen & Steers Realty (CSRSX)	15.7	6.1	27.1	32.5	(34.5)	212.9	(3.1)	(63.5)	1.2	16.0	(1.1)	6.3	2.1
		Fidelity Real Estate Inc (FRIFX)	18.8	4.7	18.8	46.8	(31.1)	122.4	(93.6)	(34.9)	29.8	13.9	(3.2)	8.4	4.2
		Fidelity Real Estate Inv (FRESX)	18.0	8.2	29.8	32.8	(38.3)	247.0	31.0	(66.8)	(2.1)	18.3	1.2	6.3	2.1
		T. Rowe Price Real Est (TRREX)	17.0	7.3	29.8	31.6	(39.1)	233.3	17.3	(66.9)	(2.2)	17.7	0.6	5.5	1.3
		TIAA-CREF RelEst Rtl (TCREX)	19.1	6.6	30.7	24.4	(38.8)	218.2	2.2	(65.7)	(1.0)	18.4	1.3	4.8	0.6
I		Vanguard REIT Idx Inv (VGSIX)	17.5	8.4	28.2	29.5	(37.1)	223.7	7.7	(64.5)	0.2	17.8	0.7	5.9	1.7
		Real Estate Global Sector Cat Average	**34.2**	**(15.0)**	**17.7**	**48.9**	**(53.3)**	**168.2**	**0.0**	**(70.6)**	**0.0**	**10.0**	**0.0**	**(2.1)**	**0.0**
I		Northern Global RE Idx (NGREX)	29.4	(9.0)	19.3	36.9	(48.1)	167.4	(0.8)	(67.5)	3.1	12.0	2.0	0.0	2.1
		Northern Mlt-Mgr GblRlEst (NMMGX)	27.9	(7.1)	17.4	36.2	—	162.1	(6.1)	—	—	11.8	1.8	—	—
		Schwab Gbl Real Estate (SWASX)	25.5	(8.5)	19.4	40.5	(45.5)	161.2	(7.0)	(65.3)	5.3	11.1	1.1	1.0	3.1
		Technology Sector Category Average	**14.0**	**(5.5)**	**19.8**	**64.9**	**(45.4)**	**129.2**	**0.0**	**(53.1)**	**0.0**	**8.8**	**0.0**	**2.9**	**0.0**
		Fidelity Sel IT Services (FBSOX)	19.8	2.2	18.4	59.0	(33.0)	143.6	14.4	(38.7)	14.4	13.2	4.4	9.1	6.2
		Fidelity Sel Software (FSCSX)	18.0	2.1	18.9	61.5	(42.2)	145.4	16.2	(47.6)	5.5	12.7	3.9	6.0	3.1
		Fidelity Sel Technology (FSPTX)	17.1	(9.6)	26.6	90.2	(51.1)	172.9	43.7	(59.2)	(6.1)	10.3	1.5	4.5	1.6
		Janus Global Technology T (JAGTX)	19.2	(8.6)	24.5	57.2	(43.3)	136.1	6.9	(51.2)	1.9	10.7	1.9	3.9	1.0
		Kinetics Internet (WWWFX)	23.2	(2.0)	21.1	48.6	(42.3)	139.0	9.8	(49.6)	3.5	13.5	4.7	4.6	1.7
		Matthews Asia Sci & Tech Inv (MATFX)	14.1	(17.3)	23.5	70.2	(52.0)	127.6	(1.6)	(61.8)	(8.7)	5.2	(3.6)	(1.0)	(3.9)

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 (%)
2.6	0.0	1.2	0.5	1.00	1.44	268	96.3	0.0	0.4	3.2	10.1	133	89	45.2	1.16	—	—
6.3	3.7	0.6	0.3	0.96	1.39	180	99.4	0.0	0.0	0.6	2.1	70	64	31.1	1.56	—	0.25
1.0	(1.6)	1.2	0.4	1.11	1.60	494	96.7	0.0	0.0	3.3	4.0	91	48	50.3	0.88	0.75R	—
7.3	4.7	2.2	0.6	1.20	1.73	439	93.9	0.0	0.0	6.1	16.2	294	137	45.9	1.52	0.75R	—
0.6	(2.0)	1.2	0.4	1.17	1.70	511	95.8	0.0	0.1	4.0	19.1	384	309	32.1	0.90	0.75R	—
4.3	1.7	1.0	0.4	0.80	1.16	271	97.5	0.0	0.0	2.5	19.8	153	40	67.1	0.89	0.75R	—
4.7	2.1	1.3	0.5	1.01	1.46	374	92.8	0.0	1.8	5.4	3.4	40	82	28.0	0.98	—	—
10.3	0.0	0.5	0.4	1.00	1.02	1,598	97.2	0.0	0.3	2.5	16.4	120	84	46.3	0.97	—	—
11.7	1.4	0.0	0.2	1.28	1.31	2,731	98.5	0.0	0.0	1.5	1.8	106	147	58.9	0.83	0.75R	—
9.0	(1.3)	0.3	0.8	0.95	0.98	2,483	97.2	0.0	0.1	2.7	12.4	130	101	44.0	0.80	0.75R	—
10.2	(0.1)	0.2	0.4	1.10	1.13	1,266	97.8	0.0	0.2	2.1	10.3	120	60	55.5	0.84	0.75R	—
12.5	2.2	0.1	0.1	1.17	1.21	589	96.8	0.0	0.0	3.2	1.0	86	32	76.1	0.86	0.75R	—
9.8	(0.5)	1.3	0.6	0.86	0.88	830	100.0	0.0	0.0	0.0	35.4	73	100	55.7	0.89	0.75R	—
12.3	2.0	1.6	0.6	0.83	0.85	524	96.4	0.0	0.0	3.6	23.9	24	97	37.1	0.82	2.00R	—
14.2	3.9	0.3	0.4	1.10	1.13	4,978	95.2	0.0	0.6	4.2	20.4	23	231	29.5	0.82	—	—
9.5	(0.8)	1.9	0.8	0.72	0.74	8,143	94.0	0.0	1.7	4.3	22.2	8	92	39.8	0.35	—	—
9.3	0.0	0.8	0.4	1.00	1.41	246	96.8	0.0	0.3	2.9	7.2	218	50	56.3	1.01	—	—
11.8	2.5	1.4	0.5	0.86	1.21	628	98.5	0.0	0.0	1.5	6.1	56	33	68.1	0.86	0.75R	—
5.6	(3.7)	0.9	0.2	0.92	1.30	74	95.9	0.0	0.4	3.7	13.0	183	44	55.0	1.01	0.75R	—
10.5	1.2	1.2	0.4	1.16	1.63	313	95.5	0.0	0.0	4.5	3.5	101	71	56.3	0.84	0.75R	—
12.3	3.0	1.0	0.3	1.04	1.45	662	94.9	0.0	0.6	4.5	5.1	102	71	44.8	0.87	0.75R	—
11.0	1.7	0.8	0.6	1.03	1.45	168	94.9	0.0	0.5	4.6	4.4	82	52	64.8	0.88	0.75R	—
12.0	0.0	0.9	0.9	1.00	1.76	817	84.7	9.5	2.9	2.9	31.1	94	131	48.5	1.25	—	—
—	—	1.1	—	0.99	1.74	366	100.0	0.0	0.0	0.0	67.1	91	215	31.7	1.10	1.00R	—
15.8	3.8	1.3	0.5	0.95	1.67	911	92.8	0.0	0.3	6.9	12.4	119	40	63.0	0.85	0.75R	—
14.7	2.7	1.1	0.4	0.96	1.70	1,060	95.2	0.0	0.5	4.3	12.5	94	53	49.6	0.85	0.75R	—
7.1	(4.9)	2.0	5.2	0.77	1.36	1,036	0.0	102.9	24.7	(27.6)	24.0	177	629	78.9	1.19	—	0.25
11.4	(0.6)	1.2	0.7	0.98	1.72	4,300	96.1	0.0	0.3	3.6	29.4	27	100	21.9	0.67	—	—
11.5	0.0	0.5	1.0	1.00	2.04	916	87.1	0.6	2.7	9.7	75.0	155	74	49.1	1.29	—	—
11.0	(0.5)	1.1	1.2	0.99	2.03	813	97.2	0.0	1.4	1.4	81.7	8	68	62.5	0.69	1.00R	—
11.0	(0.5)	0.0	0.8	0.93	1.89	2,939	99.9	0.0	0.1	0.0	84.7	22	150	62.4	0.89	0.75R	—
15.4	3.9	0.0	0.3	0.89	1.82	2,119	87.4	0.0	12.4	0.2	73.5	3	88	45.8	1.26	2.00R	0.25
13.9	2.4	0.0	2.6	0.98	2.01	339	80.9	1.8	8.3	9.0	76.7	96	232	27.3	1.69	0.50R	0.25
16.8	5.3	0.0	1.2	0.94	1.92	1,369	96.8	0.0	0.3	2.8	84.0	20	53	47.9	1.17	—	—
12.6	1.1	4.4	1.4	1.05	2.15	3,239	98.5	0.0	0.1	1.4	84.5	22	52	60.6	0.29	—	—
11.3	0.0	1.9	1.0	1.00	1.28	1,203	89.3	3.1	2.9	4.7	1.3	120	83	43.4	1.03	—	—
12.7	1.4	2.0	1.3	1.02	1.30	4,799	98.6	0.0	0.0	1.4	2.1	90	56	50.8	1.03	—	—
—	—	4.7	1.9	0.32	0.41	2,613	23.6	52.0	15.1	9.4	4.0	27	506	15.5	0.90	0.75R	—
11.3	0.0	1.4	0.6	1.04	1.34	3,710	99.2	0.0	0.0	0.8	0.0	26	50	59.8	0.84	0.75R	—
11.8	0.5	2.2	1.2	1.03	1.33	3,346	91.7	0.0	1.1	7.2	0.0	5	41	45.0	0.78	1.00R	—
11.0	(0.3)	1.3	0.7	1.02	1.30	166	96.7	0.0	0.0	3.3	1.1	75	53	50.9	0.84	—	0.12
11.5	0.2	3.4	1.3	1.01	1.30	2,654	99.5	0.0	0.0	0.6	0.0	10	113	45.6	0.24	—	—
7.7	0.0	3.3	1.1	1.00	1.43	420	94.2	0.0	2.8	3.0	69.4	66	197	29.7	1.03	—	—
—	—	3.7	1.0	0.93	1.33	1,137	94.0	0.0	1.9	4.1	55.8	5	488	20.0	0.50	2.00R	—
—	—	2.4	—	0.91	1.30	1,088	97.3	0.0	0.2	2.5	53.8	64	160	26.6	1.10	2.00R	—
—	—	6.0	1.7	0.91	1.30	215	97.4	0.0	0.6	2.0	54.9	120	106	29.1	1.05	2.00R	—
9.1	0.0	0.1	0.1	1.00	1.41	449	97.1	0.2	0.5	2.2	15.1	172	83	47.9	1.24	—	—
11.7	2.6	0.0	0.0	0.94	1.34	333	98.9	0.0	0.0	1.1	8.4	143	78	59.2	0.91	0.75R	—
11.6	2.5	1.2	1.2	0.97	1.38	1,880	99.6	0.0	0.0	0.4	4.8	238	102	52.9	0.82	0.75R	—
10.4	1.3	0.0	0.0	1.04	1.48	2,111	95.1	0.0	0.3	4.7	16.1	196	332	48.5	0.82	0.75R	—
10.2	1.1	0.0	0.0	0.92	1.31	241	94.5	0.0	1.6	4.0	20.5	49	80	34.5	0.98	2.00R	—
10.9	1.8	0.0	0.1	0.95	1.35	155	99.2	0.0	0.8	0.0	12.5	32	76	46.6	1.89	2.00R	—
12.3	3.2	0.2	0.0	0.93	1.32	132	98.4	0.0	1.6	0.0	96.1	65	59	36.0	1.21	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		T. Rowe Price Glb Tech (PRGTX)	19.2	(1.7)	22.6	80.2	(44.1)	179.0	49.8	(52.9)	0.2	12.8	4.0	7.7	4.8
		Wasatch World Innovators (WAGTX)	18.0	4.5	24.4	67.4	(52.8)	172.7	43.5	(59.1)	(6.0)	15.3	6.5	3.9	1.0
		Utilities Sector Category Average	4.7	15.7	10.8	14.4	(32.6)	79.6	0.0	(42.9)	0.0	10.3	0.0	0.6	0.0
		AmCent Utilities Inv (BULIX)	4.2	11.1	11.1	14.4	(31.2)	68.4	(11.2)	(41.1)	1.8	8.7	(1.6)	0.3	(0.3)
		Fidelity Set Util Port (FSUTX)	7.0	13.0	10.9	14.3	(36.0)	76.9	(2.7)	(45.0)	(2.1)	10.3	0.0	(0.4)	(1.0)
		Fidelity Telecom & Util (FIUIX)	10.0	11.8	17.3	11.0	(34.6)	84.1	4.5	(44.5)	(1.6)	13.0	2.7	0.9	0.3
		Gabelli Utilities AAA (GABUX)	4.2	8.0	12.9	15.4	(20.9)	72.5	(7.1)	(33.4)	9.5	8.3	(2.0)	3.0	2.4
I		Hennessy Gas Utility Idx Inv (GASFX)	7.4	25.1	12.3	23.9	(28.3)	116.6	37.0	(38.5)	4.4	14.7	4.4	6.0	5.4
		Global Stock Category Average	16.9	(7.6)	14.6	36.2	(40.6)	99.5	0.0	(52.3)	0.0	7.3	0.0	(0.6)	0.0
		Artisan Global Opprt Inv (ARTRX) G	29.7	(6.6)	28.2	47.8	—	154.0	54.5	—	—	15.8	8.5	—	—
		Artisan Global Value Investor (ARTGX)	18.9	1.5	16.1	33.3	(29.3)	132.9	33.4	—	—	11.9	4.6	5.7	6.3
		Beck Mack & Oliver Global (BMGEX)	23.6	(12.9)	15.2	28.5	(36.9)	91.8	(7.7)	(50.4)	1.9	7.5	0.2	0.1	0.7
		Dodge & Cox Global Stk (DODWX)	21.1	(11.4)	13.5	49.1	—	136.1	36.6	—	—	6.8	(0.5)	—	—
		Fidelity Worldwide (FWWFX)	18.7	(6.8)	17.0	28.5	(40.3)	100.9	1.4	(53.1)	(0.8)	9.0	1.7	(0.1)	0.5
		Janus Contrarian T (JSVAX)	23.8	(15.9)	11.1	37.0	(48.2)	94.4	(5.1)	(59.2)	(6.9)	5.0	(2.3)	(3.9)	(3.3)
		Janus Worldwide T (JAWWX)	19.8	(13.9)	15.6	37.6	(45.1)	93.2	(6.3)	(57.0)	(4.7)	6.0	(1.3)	(2.1)	(1.5)
		Oakmark Global I (OAKGX)	20.1	(11.7)	15.7	40.1	(38.8)	113.3	13.8	(52.8)	(0.5)	7.1	(0.2)	1.0	1.6
		Oakmark Global Select I (OAKWX)	23.9	(5.9)	11.0	53.5	(32.5)	137.1	37.6	(47.9)	4.4	9.0	1.7	6.0	6.6
		Old Westbury Glb Sm & Mid (OWSMX)	17.3	(7.9)	24.1	32.4	(24.4)	90.9	(8.6)	(35.7)	16.6	10.3	3.0	6.0	6.6
		Polaris Global Value (PGVFX)	21.0	(8.2)	20.6	35.4	(46.2)	130.6	31.1	(61.9)	(9.6)	10.2	2.9	(0.5)	0.1
		Tweedy, Browne Value (TWEBX)	15.4	(1.8)	10.5	27.6	(24.4)	88.5	(11.0)	(39.4)	12.9	7.8	0.5	3.8	4.4
		Tweedy, Browne Ww HiDivVal (TBHDX)	12.3	4.0	7.7	28.1	(29.4)	89.6	(9.9)	(41.8)	10.5	7.9	0.6	2.6	3.2
		USAA World Grth (USAWX)	23.4	(4.4)	12.1	31.3	(34.0)	113.8	14.3	(47.9)	4.4	9.8	2.5	2.8	3.4
		Vanguard Global Equity Inv (VHGEX)	19.5	(8.9)	16.0	32.9	(46.7)	111.1	11.6	(60.8)	(8.5)	8.1	0.8	(2.2)	(1.6)
		Wasatch Global Opprt (WAGOX)	25.5	(8.9)	26.3	61.3	—	158.6	59.1	—	—	13.0	5.7	—	—
		Wintergreen Inv (WGRNX)	7.5	0.5	21.0	32.7	(39.1)	102.8	3.3	(49.9)	2.4	9.4	2.1	1.1	1.7
		Foreign Stock Category Average	20.1	(14.1)	14.0	38.6	(45.2)	98.5	0.0	(57.7)	0.0	5.5	0.0	(2.4)	0.0
		AmCent Intl Grth Inv (TWIEX)	21.8	(11.9)	13.6	34.0	(45.3)	94.4	(4.1)	(56.5)	1.2	6.9	1.4	(2.2)	0.2
		AmCent Intl Oppor Inv (AIOIX)	25.0	(15.0)	22.4	46.0	(52.5)	123.8	25.3	(64.6)	(6.9)	9.1	3.6	(2.0)	0.4
		Artisan Intl Inv (ARTIX)	25.3	(7.3)	5.9	39.7	(47.0)	108.6	10.1	(58.5)	(0.8)	7.1	1.6	(1.8)	0.6
	C	Artisan Intl Sm Cap Inv (ARTJX)	34.6	(15.3)	14.3	58.1	(51.4)	141.3	42.8	(61.0)	(3.3)	9.3	3.8	0.0	2.4
	C	Artisan Intl Val Inv (ARTKX)	22.8	(7.2)	18.8	33.4	(30.2)	123.1	24.6	(46.9)	10.8	10.6	5.1	4.8	7.2
		Bernstein Tx-Mgd Intl (SNIVX)	14.3	(18.8)	4.7	27.3	(49.1)	55.7	(42.8)	(62.6)	(4.9)	(0.9)	(6.4)	(8.8)	(6.4)
		Causeway Intl Value Inv (CIVVX)	24.2	(10.8)	11.9	32.0	(42.1)	110.2	11.7	(57.1)	0.6	7.4	1.9	(1.1)	1.3
		Dodge & Cox Intl Stk (DODFX)	21.0	(16.0)	13.6	47.4	(46.7)	117.2	18.7	(59.9)	(2.2)	4.9	(0.6)	(1.9)	0.5
I		Dreyfus Intl Stk Idx (DIISX)	17.7	(12.6)	7.3	30.1	(43.2)	79.6	(18.9)	(57.0)	0.7	3.4	(2.1)	(4.0)	(1.6)
	C	Driehaus Intl Sm Cp Grth (DRIOX)	11.6	(11.4)	27.1	55.1	(53.2)	117.7	19.2	(58.8)	(1.1)	7.9	2.4	(1.8)	0.6
		Fidelity Diversified Intl (FDIVX)	19.4	(13.8)	9.6	31.7	(45.3)	81.4	(17.1)	(57.5)	0.2	4.1	(1.4)	(4.0)	(1.6)
		Fidelity Intl Capital Apprec (FIVFX)	25.8	(12.8)	15.8	55.1	(50.7)	144.1	45.6	(63.6)	(5.9)	8.3	2.8	(0.6)	1.8
		Fidelity Intl Disc (FIGRX)	21.9	(15.3)	11.0	30.0	(44.3)	83.0	(15.5)	(57.0)	0.7	4.6	(0.9)	(3.7)	(1.3)
		Fidelity Intl Sm Cap Opp (FSCOX)	23.5	(9.6)	23.2	46.2	(58.5)	139.0	40.5	(70.1)	(12.4)	11.2	5.7	(3.5)	(1.1)
		Fidelity Intl Sm Cp (FISMX)	18.8	(15.6)	25.3	45.5	(46.6)	111.6	13.1	(58.4)	(0.7)	7.9	2.4	(0.5)	1.9
		Fidelity Overseas (FOSFX)	25.0	(16.0)	6.5	25.1	(47.4)	73.6	(24.9)	(60.2)	(2.5)	3.8	(1.7)	(5.9)	(3.5)
I		Fidelity Spar Intl Inv (FSIIX)	18.6	(12.2)	7.6	28.4	(41.5)	85.0	(13.5)	(57.1)	0.6	3.9	(1.6)	(3.4)	(1.0)
		Harbor Intl Inv (HIINX)	20.4	(11.5)	11.5	38.0	(42.9)	107.5	9.0	(57.0)	0.7	5.9	0.4	(1.3)	1.1
		Laudus Intl MktMasters Inv (SWOIX)	23.1	(13.7)	21.5	48.3	(47.4)	127.6	29.1	(59.1)	(1.4)	8.9	3.4	0.1	2.5
		Manning & Napier Wrld Opp A (EXWAX)	18.8	(16.2)	9.2	39.1	(40.1)	80.9	(17.6)	(51.2)	6.5	2.8	(2.7)	(2.0)	0.4
I		Northern Intl Equity Indx (NOINX)	18.6	(12.7)	7.5	28.9	(42.5)	81.9	(16.6)	(57.3)	0.4	3.7	(1.8)	(3.7)	(1.3)
		Oakmark Intl I (OAKIX)	29.2	(14.1)	16.2	56.2	(41.1)	147.2	48.7	(54.9)	2.8	8.8	3.3	3.5	5.9
		Oakmark Intl Small Cap I (OAKEX)	18.3	(16.5)	21.5	67.4	(45.8)	139.5	41.0	(60.0)	(2.3)	6.3	0.8	1.8	4.2
		Old Westbury LC Strat (OWLSX)	15.0	(16.1)	15.1	18.8	(34.3)	58.7	(39.8)	(49.2)	8.5	3.6	(1.9)	(2.8)	(0.4)
		Pear Tree Polaris Frgn Val Ord (QFVOX)	26.9	(15.6)	20.0	58.0	(52.5)	138.3	39.8	(63.8)	(6.1)	8.7	3.2	(0.7)	1.7
I		Schwab International Index (SWISX)	18.9	(11.8)	6.6	29.1	(41.9)	84.0	(14.5)	(56.9)	0.8	3.8	(1.7)	(3.5)	(1.1)
		Scout International (UMBWX)	21.2	(12.4)	13.1	35.5	(38.1)	94.5	(4.0)	(49.7)	8.0	6.3	0.8	0.2	2.6
		T. Rowe Price Intl Disc (PRIDX)	26.0	(14.1)	20.4	55.6	(50.0)	137.9	39.4	(60.6)	(2.9)	9.2	3.7	0.3	2.7
I		T. Rowe Price Intl Eq Idx (PIEQX)	18.9	(12.6)	8.8	30.4	(42.6)	86.3	(12.2)	(57.1)	0.6	4.2	(1.3)	(3.3)	(0.9)

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 (%)
12.7	**3.6**	0.0	0.5	1.08	1.53	703	93.7	0.0	1.6	4.7	19.4	111	82	49.9	0.98	—	—
10.1	1.0	0.0	0.0	**0.78**	1.10	169	87.0	0.0	0.3	12.7	27.0	66	63	35.2	1.97	2.00R	—
9.9	**0.0**	**2.6**	**0.9**	**1.00**	**0.77**	**396**	**91.5**	**0.0**	**0.1**	**8.4**	**5.1**	**106**	**74**	**49.6**	**1.12**	**—**	**—**
10.1	**0.2**	3.9	1.4	0.98	0.75	304	98.7	0.0	1.0	0.2	2.9	55	47	57.7	**0.68**	—	—
10.0	**0.1**	1.1	0.7	0.94	0.72	530	99.7	0.0	0.0	0.3	0.0	202	30	64.2	0.86	0.75R	—
9.3	(0.6)	2.4	1.0	1.02	0.78	941	99.1	0.0	0.0	0.9	2.5	160	38	63.8	0.75	—	—
9.6	(0.3)	3.3	0.5	**0.90**	0.69	599	83.3	0.0	0.0	16.7	13.4	22	285	20.7	1.40	2.00R	0.25
12.3	**2.4**	2.7	1.3	1.09	0.84	713	98.5	0.0	0.0	1.5	14.7	17	64	48.3	**0.65**	—	—
8.4	**0.0**	**1.0**	**0.5**	**1.00**	**1.20**	**919**	**94.0**	**0.7**	**1.2**	**4.2**	**44.8**	**95**	**360**	**30.0**	**1.25**	**—**	**—**
—	—	0.0	—	1.11	1.34	243	95.1	0.0	0.0	4.9	37.1	—	52	43.5	1.40	2.00R	—
—	—	0.5	0.3	**0.88**	1.06	226	90.0	0.0	0.6	9.4	38.3	—	48	35.3	1.55	2.00R	—
9.4	1.0	0.0	0.5	**0.89**	1.07	98	71.0	3.5	1.4	24.2	62.0	101	70	38.7	1.25	2.00R	—
—	—	1.6	—	1.14	1.37	2,536	98.3	0.0	0.5	1.2	53.0	19	105	23.4	**0.66**	—	—
9.3	0.9	0.8	0.3	1.05	1.27	1,114	97.5	0.0	0.0	2.5	46.1	186	260	19.7	1.08	1.00R	—
10.4	**2.0**	0.9	0.2	1.03	1.24	768	94.9	0.0	0.0	5.1	21.4	53	44	49.1	**0.80**	—	—
4.9	(3.5)	1.0	0.3	1.11	1.33	778	97.0	0.0	1.8	1.2	47.5	49	99	19.2	**1.01**	2.00R	—
10.6	**2.2**	1.6	0.5	1.11	1.33	2,115	91.0	0.0	8.6	0.4	46.5	26	42	37.2	1.16	—	—
—	—	1.3	0.5	1.13	1.36	630	97.8	0.0	0.0	2.2	53.6	36	21	54.9	1.24	—	—
—	—	1.1	0.6	1.04	1.25	4,984	96.7	0.0	0.8	2.5	69.7	28	6,221	10.6	1.14	—	—
8.9	0.5	1.1	0.6	1.11	1.34	166	100.0	0.0	(0.1)	0.1	58.7	12	81	18.9	1.36	1.00R	—
6.4	(2.0)	1.0	1.1	**0.71**	0.85	545	84.9	0.0	(1.0)	16.1	42.5	10	51	32.5	1.41	—	—
—	—	1.6	0.8	**0.78**	0.94	676	80.8	0.0	1.0	18.3	65.8	6	48	31.7	1.39	2.00R	—
9.7	**1.3**	0.9	0.4	1.05	1.27	724	99.5	0.0	0.0	0.5	52.6	12	98	24.6	1.30	—	—
9.1	0.7	1.8	0.5	1.05	1.27	3,983	96.6	0.0	0.7	2.7	54.8	67	906	10.5	**0.59**	—	—
—	—	0.0	—	0.99	1.19	157	98.9	0.0	1.0	0.0	58.1	38	101	18.0	1.79	2.00R	—
—	—	0.3	0.1	**0.78**	0.94	1,278	88.9	0.0	0.0	11.1	55.4	15	40	50.7	1.86	2.00R	0.22
9.6	**0.0**	**1.9**	**0.7**	**1.00**	**1.41**	**2,546**	**96.1**	**0.1**	**1.1**	**2.8**	**93.4**	**54**	**353**	**23.4**	**1.11**	**—**	**—**
7.9	(1.7)	1.7	0.5	1.01	1.43	1,297	97.7	0.0	2.2	0.1	97.7	125	132	17.6	1.32	2.00R	—
15.2	**5.6**	0.0	0.2	1.08	1.52	103	95.8	0.0	4.2	0.0	95.7	146	133	19.0	1.83	2.00R	—
9.2	(0.4)	1.1	0.5	1.04	1.46	7,268	97.6	0.0	1.3	1.1	92.6	55	89	35.1	1.22	2.00R	—
15.7	**6.1**	1.0	0.3	0.99	1.40	735	96.4	0.0	2.0	1.7	96.4	42	58	43.4	1.50	2.00R	—
14.4	**4.8**	1.0	0.4	**0.85**	1.21	5,416	86.8	0.0	1.9	11.4	72.3	20	53	36.3	1.24	2.00R	—
4.6	(5.0)	2.1	0.8	1.06	1.49	3,451	99.4	0.0	0.7	0.0	99.2	62	188	19.4	1.14	—	—
9.8	0.2	1.9	1.2	1.10	1.55	548	96.9	0.0	0.0	3.1	96.9	21	65	27.7	1.24	2.00R	—
11.6	**2.0**	2.2	1.0	1.06	1.49	39,191	98.8	0.0	1.2	0.0	93.1	16	99	30.7	**0.64**	—	—
7.7	(1.9)	2.7	0.4	1.00	1.41	477	100.0	0.0	0.5	(0.5)	100.0	11	1,047	13.4	**0.60**	—	—
20.0	**10.4**	0.5	0.5	0.95	1.34	235	100.0	0.0	0.0	0.0	100.0	311	74	23.4	1.73	2.00R	—
8.7	(0.9)	1.5	0.5	0.98	1.39	13,545	94.2	0.1	0.0	5.7	88.7	35	246	20.0	**0.90**	1.00R	—
7.8	(1.8)	0.9	0.4	1.10	1.55	795	98.8	0.0	0.0	1.2	83.0	127	233	10.6	1.16	1.00R	—
9.5	(0.1)	1.7	0.5	1.02	1.43	6,197	98.0	0.0	0.0	2.0	94.6	68	185	15.9	1.01	1.00R	—
—	—	0.9	0.4	**0.91**	1.29	350	94.9	0.0	1.3	3.8	82.5	28	149	16.0	1.40	2.00R	—
14.3	**4.7**	0.7	0.7	0.97	1.38	703	94.4	0.0	1.8	3.8	93.8	68	340	14.4	1.36	2.00R	—
7.8	(1.8)	2.4	0.7	1.11	1.57	1,687	98.8	0.0	0.0	1.2	94.7	90	147	18.9	**0.73**	1.00R	—
8.3	(1.3)	2.8	1.0	1.00	1.41	3,183	97.9	0.0	0.1	2.1	97.6	9	963	12.9	**0.20**	1.00R	—
11.5	**1.9**	1.7	0.5	1.07	1.50	4,508	93.9	0.0	1.7	4.5	91.7	12	102	25.0	1.15	2.00R	0.25
11.6	**2.0**	2.2	0.6	0.97	1.37	600	94.6	0.0	2.2	3.2	92.8	78	1,307	8.6	1.41	2.00R	—
9.8	0.2	1.6	0.8	1.07	1.51	6,936	94.4	0.0	(0.0)	5.7	87.4	52	83	28.1	1.10	—	—
—	—	2.5	0.9	1.01	1.43	2,193	97.7	0.0	1.9	0.4	97.7	31	1,006	14.3	**0.26**	2.00R	—
11.2	**1.6**	2.1	1.1	1.01	1.43	10,796	92.8	0.0	3.9	3.4	89.5	38	56	32.5	1.06	—	—
12.4	**2.8**	1.5	1.1	0.99	1.40	1,600	94.0	0.0	1.6	4.4	94.0	33	56	28.9	1.38	2.00R	—
6.9	(2.7)	0.7	0.5	0.99	1.40	4,230	96.4	0.0	0.6	3.0	49.3	55	98	22.5	1.16	—	—
10.5	0.9	0.6	0.9	1.05	1.48	505	83.5	0.0	0.0	16.5	83.5	18	49	24.1	1.64	—	0.25
8.0	(1.6)	3.5	1.2	1.02	1.44	1,446	99.5	0.0	0.5	0.0	99.5	10	931	13.7	**0.19**	2.00R	—
10.5	0.9	1.6	0.4	0.95	1.35	8,769	93.5	0.0	1.2	5.3	90.7	20	102	17.4	1.00	2.00R	—
14.7	**5.1**	1.1	0.5	**0.92**	1.30	2,820	91.2	0.0	2.0	6.8	91.2	40	223	11.0	1.23	2.00R	—
8.3	(1.3)	2.8	1.0	1.02	1.44	385	99.6	0.0	0.2	0.2	99.6	9	1,401	12.6	**0.50**	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		T. Rowe Price Intl Gr&Inc (TRIGX)	15.3	(10.9)	10.4	34.3	(45.0)	92.3	(6.2)	(59.0)	(1.3)	4.3	(1.2)	(3.4)	(1.0)
		T. Rowe Price Intl Stk (PRITX)	18.7	(12.4)	14.4	52.2	(48.1)	116.1	17.6	(58.7)	(1.0)	6.0	0.5	(1.2)	1.2
		T. Rowe Price Overseas Stk (TROSX)	18.5	(10.2)	10.5	36.7	(45.1)	99.2	0.7	(58.2)	(0.5)	5.6	0.1	(2.5)	(0.1)
		TIAA-CREF Intl Eq Rtl (TIERX)	30.8	(23.9)	19.6	31.8	(49.7)	96.3	(2.2)	(61.3)	(3.6)	6.0	0.5	(4.6)	(2.2)
		Tweedy, Browne Glb Val (TBGVX)	18.3	(4.2)	13.8	37.8	(38.4)	98.5	0.0	(47.0)	10.7	8.9	3.4	1.9	4.3
		USAA Intl (USIFX)	22.0	(9.9)	9.8	32.4	(35.3)	98.4	(0.1)	(50.1)	7.6	6.5	1.0	0.7	3.1
I		Vanguard Dev Mkts Idx Inv (VDMIX)	18.8	(12.6)	8.5	28.1	(41.7)	85.2	(13.3)	(57.3)	0.4	4.1	(1.4)	(3.4)	(1.0)
I		Vanguard FTSE AWexUS Idx I (VFWIX)	18.3	(14.5)	11.6	38.6	(44.1)	96.6	(1.9)	(58.4)	(0.7)	4.2	(1.3)	(2.6)	(0.2)
I		Vanguard FTSE AWexUS SmCp I (VFSVX)	18.8	(19.1)	24.9	—	—	—	—	—	—	6.3	0.8	—	—
		Vanguard Intl Explorer Inv (VINEX)	17.9	(19.8)	22.5	47.1	(46.7)	102.3	3.8	(59.5)	(1.8)	5.0	(0.5)	(1.9)	0.5
		Vanguard Intl Gr Inv (VWIGX)	20.0	(13.7)	15.6	41.6	(45.0)	105.7	7.2	(56.9)	0.8	6.2	0.7	(1.4)	1.0
		Vanguard Intl Value Inv (VTRIX)	20.1	(14.6)	7.3	33.7	(41.8)	82.8	(15.7)	(55.8)	1.9	3.2	(2.3)	(3.1)	(0.7)
I		Vanguard Total Intl Stk Idx Inv (VGTSX)	18.1	(14.6)	11.1	36.7	(44.1)	92.6	(5.9)	(58.5)	(0.8)	3.9	(1.6)	(3.1)	(0.7)
		Wasatch Intl Gr (WAIGX)	33.0	(12.1)	34.2	64.1	(54.0)	206.9	108.4	(65.9)	(8.2)	16.2	10.7	3.5	5.9
		Westcore Int'l Small Cap (WTIFX)	24.8	(5.8)	35.2	64.1	(48.9)	175.8	77.3	(57.8)	(0.1)	16.7	11.2	5.9	8.3
		William Blair Intl Gr N (WBIGX)	23.6	(14.6)	20.0	42.2	(52.4)	111.7	13.2	(62.8)	(5.1)	8.2	2.7	(3.0)	(0.6)
		Regional/Country Stock Category Average	**19.1**	**(18.3)**	**16.4**	**58.1**	**(50.0)**	**112.9**	**0.0**	**(61.5)**	**0.0**	**3.9**	**0.0**	**(3.8)**	**0.0**
		Fidelity Canada (FICDX)	8.2	(12.5)	21.8	39.6	(42.7)	86.6	(26.3)	(54.0)	7.5	4.9	1.0	(1.6)	2.2
		Fidelity China Region (FHKCX)	22.9	(20.4)	18.0	65.5	(44.9)	112.5	(0.4)	(57.1)	4.4	4.9	1.0	1.0	4.8
		Fidelity Emerging Asia (FSEAX)	20.8	(16.2)	22.7	39.2	(51.9)	99.5	(13.4)	(63.8)	(2.3)	7.5	3.6	(3.6)	0.2
		Fidelity Europe (FIEUX)	25.5	(16.8)	8.5	31.6	(44.1)	83.4	(29.5)	(56.0)	5.5	4.2	0.3	(3.6)	0.2
		Fidelity Europe Cap App (FECAX)	25.7	(17.0)	8.3	32.0	(46.3)	83.6	(29.3)	(58.0)	3.5	4.2	0.3	(4.3)	(0.5)
		Fidelity Japan (FJPNX)	9.4	(15.9)	14.6	15.3	(36.9)	51.9	(61.0)	(53.2)	8.3	1.8	(2.1)	(5.1)	(1.3)
		Fidelity Japan Smaller Co (FJSCX)	8.7	(5.8)	12.2	18.0	(34.5)	89.8	(23.1)	(58.2)	3.3	4.7	0.8	(2.4)	1.4
		Fidelity Latin America (FLATX)	4.1	(15.8)	16.4	91.5	(54.7)	108.1	(4.8)	(59.6)	1.9	0.7	(3.2)	(2.4)	1.4
		Fidelity Nordic (FNORX)	21.6	(20.4)	26.4	47.4	(56.0)	124.5	11.6	(66.9)	(5.4)	7.0	3.1	(4.5)	(0.7)
		Fidelity Pacific Basin (FPBFX)	20.0	(17.1)	32.7	59.3	(55.8)	165.0	52.1	(67.7)	(6.2)	9.7	5.8	(1.4)	2.4
		Guinness Atkinson China & HK (ICHKX)	14.4	(27.6)	15.3	92.7	(54.5)	111.5	(1.4)	(66.7)	(5.2)	(1.5)	(5.4)	(3.5)	0.3
		Matthews Asia Dividend Inv (MAPIX)	21.6	(10.1)	22.8	47.5	(26.0)	122.4	9.5	(34.8)	26.7	10.3	6.4	7.9	11.7
		Matthews Asia Growth Inv (MPACX)	17.4	(12.7)	26.8	44.8	(37.5)	132.6	19.7	(53.6)	7.9	9.1	5.2	3.3	7.1
		Matthews Asia Small Co (MSMLX)	23.9	(20.1)	35.5	103.0	—	207.8	94.9	—	—	10.3	6.4	—	—
		Matthews Asian Gr & Inc Inv (MACSX)	26.8	(10.7)	19.1	41.4	(32.1)	107.0	(5.9)	(38.1)	23.4	10.5	6.6	5.3	9.1
		Matthews China Inv (MCHFX)	11.9	(19.0)	15.7	78.3	(49.0)	108.1	(4.8)	(60.0)	1.5	1.6	(2.3)	(0.9)	2.9
		Matthews India Inv (MINDX)	31.5	(36.5)	32.5	97.2	(62.4)	166.4	53.5	(66.2)	(4.7)	3.4	(0.5)	(3.9)	(0.1)
		Matthews Japan Inv (MJFOX)	8.3	(7.8)	19.5	10.0	(28.4)	65.8	(47.1)	(47.6)	13.9	6.1	2.2	(1.2)	2.6
		Matthews Korea Inv (MAKOX)	24.0	(6.5)	21.8	62.9	(52.7)	206.0	93.1	(67.4)	(5.9)	12.2	8.3	1.7	5.5
		Matthews Pacific Tiger (MAPTX)	21.0	(11.5)	22.2	75.3	(46.2)	173.1	60.2	(58.0)	3.5	9.4	5.5	4.3	8.1
		T. Rowe Price Afr&Mid East (TRAMX)	19.8	(16.2)	17.2	22.0	(53.4)	86.4	(26.5)	(61.0)	0.5	5.6	1.7	(7.7)	(3.9)
		T. Rowe Price Emg Europe (TREMX)	25.2	(33.2)	33.4	125.1	(75.9)	198.6	85.7	(78.4)	(16.9)	3.7	(0.2)	(9.5)	(5.7)
		T. Rowe Price Euro Stk (PRESX)	23.2	(9.4)	8.7	34.4	(43.4)	102.2	(10.7)	(56.1)	5.4	6.7	2.8	(1.6)	2.2
		T. Rowe Price Japan (PRJPX)	10.6	(8.4)	14.2	0.8	(31.5)	52.2	(60.7)	(50.7)	10.8	5.0	1.1	(4.4)	(0.6)
		T. Rowe Price Latin Amer (PRLAX)	10.3	(25.2)	18.4	114.3	(55.8)	127.9	15.0	(61.6)	(0.1)	(0.8)	(4.7)	(1.5)	2.3
		T. Rowe Price New Asia (PRASX)	23.6	(12.2)	20.3	102.7	(61.0)	199.1	86.2	(67.5)	(6.0)	9.3	5.4	0.6	4.4
		US Glb Inv East Euro (EUROX)	19.3	(28.0)	18.6	77.9	(69.2)	123.5	10.6	(74.7)	(13.2)	0.7	(3.2)	(11.0)	(7.2)
I		Vanguard Eur Stk Idx Inv (VEURX)	20.7	(11.7)	4.9	31.9	(44.8)	91.5	(21.4)	(59.7)	1.8	3.8	(0.1)	(4.0)	(0.2)
I		Vanguard Pac Stk Idx Inv (VPACX)	15.4	(14.0)	15.7	21.1	(34.4)	74.4	(38.5)	(51.8)	9.7	4.7	0.8	(1.8)	2.0
		WF Adv Asia Pacific Inv (SASPX)	24.3	(16.0)	15.1	40.7	(51.0)	100.0	(12.9)	(61.9)	(0.4)	6.3	2.4	(3.7)	0.1
		Emerging Stock Category Average	**20.2**	**(21.6)**	**20.0**	**79.6**	**(59.7)**	**135.6**	**0.0**	**(67.7)**	**0.0**	**3.8**	**0.0**	**(4.8)**	**0.0**
		AmCent Emg Mkt Inv (TWMIX)	24.8	(21.7)	17.8	69.3	(59.8)	131.0	(4.6)	(68.1)	(0.4)	4.8	1.0	(4.8)	0.0
		Driehaus Emerg Mkts Grth (DREGX)	19.5	(15.1)	23.5	70.0	(54.5)	144.6	9.0	(62.3)	5.4	7.8	4.0	(0.6)	4.2
		Fidelity EMEA (FEMEX)	20.8	(15.4)	25.4	61.4	—	128.2	(7.4)	—	—	8.6	4.8	—	—
		Fidelity Emerging Market (FEMKX)	14.6	(21.1)	18.2	76.0	(60.9)	118.0	(17.6)	(68.1)	(0.4)	2.2	(1.6)	(5.9)	(1.1)
		Harding Loevner Emg Mkt Adv (HLEMX)	22.7	(17.6)	20.9	63.4	(52.4)	133.8	(1.8)	(61.2)	6.5	6.9	3.1	(1.0)	3.8
	C	Lazard Emg Mkt Eq Open (LZOEX)	22.0	(18.1)	22.4	69.1	(48.1)	141.4	5.8	(57.2)	10.5	6.9	3.1	1.4	6.2
I		Northern Emerging Mkts Idx (NOEMX)	18.7	(19.2)	18.2	72.6	(53.1)	126.6	(9.0)	(62.8)	4.9	4.3	0.5	(1.7)	3.1
		Northern Mlt-Mgr EmgMktEq (NMMEX)	19.7	(17.8)	23.0	74.9	—	144.9	9.3	—	—	6.6	2.8	—	—
		Schwab Fdmtl EmgMkt LgCo Idx (SFENX)	15.5	(19.6)	16.1	74.6	—	121.8	(13.8)	—	—	2.5	(1.3)	—	—

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 (%)
8.9	(0.7)	2.4	0.9	1.04	1.46	5,734	95.6	0.0	0.0	4.4	95.6	30	120	21.4	0.87	2.00R	—
8.2	(1.4)	1.3	0.6	1.02	1.43	9,357	94.3	0.0	0.9	4.8	88.3	34	127	14.6	0.85	2.00R	—
—	—	2.0	0.8	1.01	1.43	5,279	96.0	0.0	0.0	4.0	96.0	14	160	19.2	0.88	2.00R	—
—	—	2.3	0.8	1.14	1.61	290	94.4	0.0	0.3	5.4	94.4	107	73	42.8	0.90	2.00R	0.25
9.4	(0.2)	1.4	1.5	0.56	0.79	5,211	87.8	0.0	(2.0)	14.2	80.0	9	116	34.5	1.40	2.00R	—
9.7	0.1	1.3	0.5	1.01	1.42	1,395	99.0	0.0	0.3	0.7	99.0	17	80	26.6	1.21	—	—
8.3	(1.3)	3.5	0.7	1.01	1.43	1,578	99.2	0.0	0.3	0.5	99.2	8	934	13.4	0.20	—	—
—	—	2.8	0.5	1.01	1.43	538	99.2	0.0	0.8	0.0	99.1	6	2,313	8.8	0.35	—	—
—	—	2.8	—	1.06	1.49	248	98.4	0.0	1.5	0.1	98.3	18	3,090	3.5	0.50	—	—
12.0	2.4	2.8	0.5	1.02	1.44	1,858	94.1	0.0	0.7	5.3	93.5	28	316	11.4	0.42	—	—
9.6	0.0	1.8	0.6	1.06	1.50	9,411	95.4	0.0	1.1	3.5	93.7	30	193	20.4	0.49	—	—
9.4	(0.2)	2.6	0.6	1.04	1.46	6,808	94.1	0.0	1.6	4.4	93.0	53	210	14.7	0.41	—	—
9.4	(0.2)	2.9	0.5	1.01	1.43	37,659	98.8	0.0	0.9	0.2	98.7	3	6,252	8.1	0.22	—	—
13.3	3.7	0.4	0.0	0.98	1.38	580	92.8	0.0	3.1	4.2	91.7	44	82	23.4	1.57	2.00R	—
12.2	2.6	1.2	0.4	0.94	1.33	327	98.8	0.0	0.0	1.3	98.8	27	44	45.8	1.51	2.00R	—
9.8	0.2	3.0	0.5	0.93	1.31	1,274	95.9	0.0	2.6	1.6	94.6	103	207	19.0	1.45	2.00R	0.25
11.2	0.0	1.4	0.7	1.00	1.56	751	98.7	0.3	1.6	(0.6)	98.4	158	97	38.8	1.34	—	—
13.2	2.0	1.4	0.4	0.78	1.21	2,860	99.0	0.0	0.0	1.0	95.3	86	108	37.8	0.82	1.50R	—
14.0	2.8	1.4	0.4	0.95	1.48	1,425	98.1	0.0	0.0	1.9	97.5	107	100	33.6	1.04	1.50R	—
15.1	3.9	1.5	0.7	0.96	1.49	1,434	96.9	0.0	0.0	3.1	95.3	94	272	22.7	0.82	1.50R	—
10.5	(0.7)	2.2	0.8	1.06	1.65	638	97.8	0.0	0.0	2.2	95.2	127	111	25.5	1.10	1.00R	—
8.7	(2.5)	2.2	0.8	1.08	1.67	329	99.5	0.0	0.0	0.5	95.0	92	122	24.5	1.02	1.00R	—
4.4	(6.8)	1.5	0.8	0.72	1.12	368	95.8	0.0	0.0	4.2	95.8	52	60	37.8	0.86	1.50R	—
5.4	(5.8)	0.8	0.5	0.74	1.15	232	100.0	0.0	0.0	0.0	100.0	86	86	47.6	1.05	1.50R	—
20.9	9.7	2.0	0.8	1.05	1.62	2,223	93.8	0.0	4.8	1.5	91.8	23	74	43.0	1.00	1.50R	—
11.3	0.1	2.0	0.8	1.17	1.82	298	98.2	0.0	1.5	0.3	98.2	193	35	51.5	1.05	1.50R	—
11.0	(0.2)	1.2	0.8	0.85	1.33	611	99.5	0.0	0.5	0.0	98.7	26	187	21.1	1.14	1.50R	—
14.3	3.1	2.0	0.9	1.13	1.75	152	99.3	0.0	0.7	0.0	97.4	8	39	45.2	1.53	2.00R	—
—	—	3.8	1.2	0.59	0.92	2,767	99.8	0.0	0.2	0.0	99.8	16	62	32.4	1.10	2.00R	—
—	—	0.0	0.5	0.74	1.14	277	100.0	0.0	0.0	0.0	100.0	28	57	29.8	1.18	2.00R	—
—	—	0.5	—	0.95	1.47	366	96.8	0.0	3.2	0.0	96.8	20	69	23.4	1.52	2.00R	—
14.2	3.0	2.5	1.5	0.57	0.88	3,206	81.8	0.0	18.1	0.1	81.8	17	68	28.6	1.12	2.00R	—
17.2	6.0	1.5	1.4	0.92	1.43	1,642	100.0	0.0	0.0	0.0	100.0	8	57	25.6	1.13	2.00R	—
—	—	0.5	0.5	1.18	1.83	608	98.1	0.0	1.9	0.0	98.1	4	46	39.8	1.18	2.00R	—
5.7	(5.5)	0.1	0.6	0.60	0.93	82	100.0	0.0	0.0	0.0	100.0	35	53	31.6	1.21	2.00R	—
14.3	3.1	0.0	0.8	1.00	1.55	142	92.8	0.0	7.2	0.0	92.8	30	53	38.8	1.18	2.00R	—
17.6	6.4	0.6	1.1	0.84	1.31	2,994	99.9	0.0	0.1	0.0	99.9	11	73	25.3	1.11	2.00R	—
—	—	2.0	1.0	0.69	1.08	146	84.1	9.2	6.7	0.0	93.1	65	66	37.2	1.50	2.00R	—
13.8	2.6	0.7	1.0	1.29	2.00	408	98.7	0.0	0.8	0.6	98.7	11	43	51.0	1.45	2.00R	—
9.3	(1.9)	1.8	0.9	1.07	1.67	737	99.6	0.0	0.0	0.4	99.6	42	67	27.2	1.01	2.00R	—
5.3	(5.9)	0.9	0.3	0.63	0.99	162	94.7	0.0	1.4	3.9	94.7	55	91	26.3	1.12	2.00R	—
22.0	10.8	1.3	1.0	1.17	1.82	1,690	99.7	0.0	0.0	0.3	98.5	17	49	52.7	1.25	2.00R	—
18.3	7.1	0.9	1.1	0.85	1.33	4,603	95.1	0.0	0.5	4.4	95.1	41	88	25.1	0.96	2.00R	—
13.0	1.8	0.7	0.0	1.22	1.89	172	97.4	0.0	(0.3)	2.9	97.4	85	51	52.8	1.98	2.00R	0.25
8.5	(2.7)	2.9	0.8	1.05	1.62	773	99.3	0.0	0.3	0.4	99.3	7	458	20.5	0.26	—	—
8.0	(3.2)	3.1	0.5	0.74	1.15	376	99.5	0.0	0.1	0.4	99.4	4	470	20.1	0.26	—	—
12.4	1.2	3.7	0.4	0.84	1.30	168	94.1	0.0	3.5	2.4	94.1	163	123	21.2	1.67	—	—
15.8	0.0	1.0	0.6	1.00	1.64	1,046	93.2	1.0	2.3	3.5	93.6	77	237	26.0	1.44	—	—
15.2	(0.6)	0.0	0.1	1.04	1.70	473	99.0	0.0	1.3	(0.3)	98.0	71	100	28.3	1.72	2.00R	—
18.7	2.9	0.4	1.6	0.84	1.38	985	96.9	0.0	2.0	1.1	95.8	342	94	23.6	1.68	2.00R	—
—	—	1.9	—	0.97	1.59	120	98.2	0.0	0.0	1.8	98.2	30	72	48.7	1.37	1.50R	—
14.1	(1.7)	1.3	0.5	0.94	1.55	2,272	98.9	0.0	0.0	1.1	93.6	176	232	19.9	1.07	1.50R	—
16.6	0.8	0.7	0.6	0.89	1.45	1,731	94.6	1.3	3.2	0.9	95.9	33	82	23.4	1.49	2.00R	—
18.0	2.2	1.5	1.3	0.95	1.56	2,633	96.3	0.0	0.9	2.9	96.3	23	88	26.1	1.42	1.00R	0.25
—	—	2.3	0.7	0.95	1.56	1,998	94.5	0.0	5.0	0.5	94.4	33	922	15.4	0.30	2.00R	—
—	—	1.2	—	0.94	1.54	2,145	95.8	0.4	1.2	2.6	94.9	47	408	22.7	1.35	2.00R	—
—	—	2.6	—	0.93	1.52	321	94.6	0.0	5.2	0.2	94.6	56	361	22.1	0.60	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		T. Rowe Price Emg Mkt St (PRMSX)	20.0	(18.9)	18.7	85.0	(60.6)	151.1	15.5	(68.1)	(0.4)	4.9	1.1	(3.4)	1.4
I		Vanguard Emerg Mkt Idx (VEIEX)	18.6	(18.8)	18.8	75.9	(52.9)	133.7	(1.9)	(62.7)	5.0	4.6	0.8	(1.0)	3.8
	C	Wasatch Emg Mkts S/C (WAEMX)	27.7	(14.1)	41.2	117.7	(57.1)	278.2	142.6	(63.8)	3.9	15.7	11.9	7.7	12.5
		Balanced: Domestic Category Average	11.0	1.1	11.8	22.0	(23.1)	70.4	0.0	(31.7)	0.0	7.8	0.0	3.3	0.0
		AmCent Bal Inv (TWBIX)	11.5	5.4	11.5	16.3	(20.4)	71.2	0.8	(30.1)	1.6	9.4	1.6	4.0	0.7
		AmCent One Choice: Con Inv (AOCIX)	10.0	3.7	9.8	15.8	(16.1)	59.1	(11.3)	(24.3)	7.4	7.8	0.0	4.0	0.7
		AmCent One Choice: Vr Con Inv (AONIX)	6.7	4.8	6.8	10.5	(6.7)	40.1	(30.3)	(11.9)	19.8	6.1	(1.7)	4.3	1.0
		AmCent Strat Alc: Agg Inv (TWSAX)	15.0	(2.0)	15.3	25.9	(33.8)	85.7	15.3	(43.2)	(11.5)	9.1	1.3	1.6	(1.7)
		AmCent Strat Alc: Con Inv (TWSCX)	9.5	3.4	9.6	14.5	(15.8)	54.5	(15.9)	(23.1)	8.6	7.5	(0.3)	3.7	0.4
		AmCent Strat Alc: Mod Inv (TWSMX)	12.8	0.5	12.7	21.1	(26.0)	72.3	1.9	(34.8)	(3.1)	8.5	0.7	2.7	(0.6)
		Berwyn Inc (BERIX)	7.9	3.0	10.0	30.2	(10.2)	63.4	(7.0)	(12.0)	19.7	7.0	(0.8)	7.4	4.1
		Bruce (BRUFX)	7.8	7.2	23.9	32.2	(27.3)	108.4	38.0	(39.5)	(7.8)	12.7	4.9	6.6	3.3
		Buffalo Flexible Income (BUFBX)	10.3	9.6	11.6	31.0	(29.5)	93.1	22.7	(36.0)	(4.3)	10.5	2.7	4.5	1.2
		Dodge & Cox Bal (DODBX)	18.3	(1.7)	12.2	28.3	(33.6)	98.6	28.2	(45.7)	(14.0)	9.3	1.5	2.1	(1.2)
		Fidelity Asset Mgr 20% (FASIX)	6.8	2.6	8.9	19.5	(14.2)	46.2	(24.2)	(16.7)	15.0	6.1	(1.7)	4.1	0.8
		Fidelity Asset Mgr 30% (FTANX)	8.6	1.6	10.8	23.6	(19.7)	57.7	(12.7)	(23.8)	7.9	7.0	(0.8)	4.0	0.7
		Fidelity Asset Mgr 50% (FASMX)	11.3	(0.7)	13.5	30.9	(27.8)	77.0	6.6	(34.8)	(3.1)	7.8	0.0	3.5	0.2
		Fidelity Asset Mgr 60% (FSANX)	12.7	(2.2)	14.2	32.7	(30.1)	83.7	13.3	(38.4)	(6.7)	8.0	0.2	3.2	(0.1)
		Fidelity Asset Mgr 70% (FASGX)	14.1	(3.8)	15.7	35.6	(35.0)	92.8	22.4	(44.2)	(12.5)	8.3	0.5	2.3	(1.0)
		Fidelity Balanced (FBALX)	12.8	1.6	13.7	28.0	(31.4)	86.0	15.6	(40.4)	(8.7)	9.3	1.5	2.8	(0.5)
I		Fidelity Four-in-One Idx (FFNOX)	15.1	(1.4)	13.6	25.0	(32.7)	92.1	21.7	(45.8)	(14.1)	8.8	1.0	1.6	(1.7)
		Fidelity Puritan (FPURX)	13.7	0.6	14.0	26.6	(29.2)	83.4	13.0	(37.8)	(6.1)	9.3	1.5	3.2	(0.1)
		Fidelity Strategic Real Ret (FSRRX)	8.1	1.6	13.9	28.4	(23.4)	69.0	(1.4)	(27.6)	4.1	7.8	0.0	4.2	0.9
		FPA Crescent (FPACX)	10.3	3.0	12.0	28.3	(20.6)	72.5	2.1	(25.4)	6.3	8.3	0.5	5.3	2.0
		Hussman Strategic Tot Ret (HSTRX)	1.1	4.0	7.0	5.8	6.3	22.2	(48.2)	6.0	37.7	4.0	(3.8)	4.8	1.5
		Janus Balanced T (JABAX)	12.9	1.3	7.7	24.2	(15.3)	62.0	(8.4)	(21.4)	10.3	7.2	(0.6)	5.3	2.0
		Mairs & Power Bal Inv (MAPOX)	17.3	3.2	14.8	21.3	(21.2)	93.7	23.3	(32.6)	(0.9)	11.6	3.8	5.9	2.6
		Manning & Napier PB Con S (EXDAX)	8.7	2.5	9.3	10.9	(5.1)	42.6	(27.8)	(9.9)	21.8	6.8	(1.0)	5.1	1.8
		Manning & Napier PB Ext S (MNBAX)	13.1	(1.5)	12.8	24.3	(25.4)	76.1	5.7	(35.4)	(3.7)	8.0	0.2	3.1	(0.2)
		Manning & Napier PB Mod S (EXBAX)	11.3	(0.1)	10.6	18.9	(18.5)	59.3	(11.1)	(26.4)	5.3	7.2	(0.6)	3.6	0.3
		Oakmark Equity & Inc I (OAKBX)	9.0	0.6	9.5	19.8	(16.2)	58.2	(12.2)	(24.7)	7.0	6.3	(1.5)	3.8	0.5
		Pax World Bal Inv (PAXWX)	11.2	(1.9)	11.8	21.3	(30.8)	61.6	(8.8)	(37.7)	(6.0)	6.9	(0.9)	0.5	(2.8)
		Permanent Port (PRPFX)	6.9	2.1	19.3	19.0	(8.4)	66.5	(3.9)	(15.1)	16.6	9.2	1.4	7.2	3.9
		Schwab MarketTrack Bal Inv (SWBGX)	10.8	1.3	11.5	19.0	(25.1)	71.7	1.3	(37.0)	(5.3)	7.8	0.0	2.2	(1.1)
		Schwab MarketTrack Cons Inv (SWCGX)	8.1	3.3	9.5	14.1	(18.4)	54.5	(15.9)	(27.6)	4.1	6.9	(0.9)	2.6	(0.7)
		Schwab MarketTrack Grth Inv (SWHGX)	13.5	(1.0)	13.3	24.0	(31.3)	89.5	19.1	(45.2)	(13.5)	8.4	0.6	1.6	(1.7)
		T. Rowe Price Bal (RPBAX)	13.9	0.8	12.5	28.2	(28.5)	85.7	15.3	(37.7)	(6.0)	8.9	1.1	3.5	0.2
		T. Rowe Price Cap Apprec (PRWCX)	14.6	3.1	14.0	33.0	(27.2)	99.9	29.5	(36.4)	(4.7)	10.5	2.7	5.5	2.2
		T. Rowe Price Persl Strat Bal (TRPBX)	15.3	(0.3)	13.7	32.6	(29.4)	92.9	22.5	(38.3)	(6.6)	9.4	1.6	4.1	0.8
		T. Rowe Price Persl Strat Grth (TRSGX)	17.6	(1.9)	15.3	37.4	(37.6)	110.6	40.2	(48.2)	(16.5)	10.0	2.2	2.7	(0.6)
		T. Rowe Price Persl Strat Inc (PRSIX)	12.5	0.8	11.6	25.4	(20.4)	71.1	0.7	(27.2)	4.5	8.2	0.4	4.8	1.5
		TIAA-CREF MgAlloc Rtl (TIMRX)	14.4	0.0	13.1	22.3	(28.6)	78.5	8.1	(38.2)	(6.5)	9.0	1.2	2.5	(0.8)
		Value Line Asset Alloc (VLAAX)	14.6	6.0	17.0	16.3	(29.4)	89.4	19.0	(39.8)	(8.1)	12.4	4.6	3.2	(0.1)
I		Vanguard Bal Idx (VBINX)	11.3	4.1	13.1	20.0	(22.3)	77.5	7.1	(32.5)	(0.8)	9.4	1.6	4.1	0.8
		Vanguard LifeSt Cons Gr Inv (VSCGX)	9.1	1.7	11.1	17.0	(19.6)	59.2	(11.2)	(27.9)	3.8	7.2	(0.6)	3.0	(0.3)
		Vanguard LifeSt Grth Inv (VASGX)	14.3	(2.3)	15.0	24.9	(34.4)	92.5	22.1	(47.5)	(15.8)	8.7	0.9	1.0	(2.3)
		Vanguard LifeSt Inc Inv (VASIX)	6.5	3.7	9.2	12.0	(10.6)	43.3	(27.1)	(15.3)	16.4	6.4	(1.4)	3.9	0.6
		Vanguard LifeSt Mod Grth Inv (VSMGX)	11.7	0.2	13.3	20.3	(26.5)	75.7	5.3	(37.8)	(6.1)	8.2	0.4	2.3	(1.0)
		Vanguard STAR Inv (VGSTX)	13.7	0.7	11.6	24.8	(25.2)	80.2	9.8	(35.6)	(3.9)	8.6	0.8	3.6	0.3
		Vanguard Wellesley Inc (VWINX)	10.0	9.6	10.6	16.0	(9.9)	70.8	0.4	(18.8)	12.9	10.1	2.3	6.9	3.6
		Vanguard Wellington Inv (VWELX)	12.5	3.8	10.9	22.2	(22.3)	79.1	8.7	(32.5)	(0.8)	9.0	1.2	4.2	0.9
		Weitz Bal (WBALX)	10.9	2.2	15.6	28.7	(26.9)	81.0	10.6	(33.7)	(2.0)	9.4	1.6	4.3	1.0
		Balanced: Global Category Average	12.4	(1.9)	13.3	28.0	(29.4)	79.3	0.0	(38.9)	0.0	7.6	0.0	2.3	0.0
		AmCent One Choice: Agg Inv (AOGIX)	15.4	(1.7)	15.5	26.6	(33.9)	89.4	10.1	(43.7)	(4.8)	9.4	1.8	1.9	(0.4)
		AmCent One Choice: Mod Inv (AOMIX)	13.2	0.8	12.7	21.7	(26.0)	76.2	(3.1)	(35.6)	3.3	8.8	1.2	3.0	0.7
		Fidelity Asset Mgr 40% (FFANX)	10.2	0.4	12.1	25.9	(23.3)	66.2	(13.1)	(29.2)	9.7	7.5	(0.1)	3.7	1.4
		Fidelity Asset Mgr 85% (FAMRX)	15.9	(6.1)	16.5	38.6	(38.6)	101.8	22.5	(49.2)	(10.3)	8.2	0.6	1.5	(0.8)

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
15.6	(0.2)	0.5	0.4	0.94	1.55	6,771	95.8	0.0	0.0	4.2	95.8	24	111	22.8	1.26	2.00R	—
16.2	0.4	2.0	0.5	0.96	1.57	2,464	98.3	0.0	1.5	0.2	98.0	8	888	14.1	**0.33**	—	—
—	—	0.5	0.0	**0.85**	1.40	1,623	93.9	0.0	3.4	2.7	93.9	39	102	16.1	1.95	2.00R	—
7.1	**0.0**	**1.8**	**0.8**	**1.00**	**0.68**	**2,866**	**55.2**	**32.9**	**3.4**	**8.6**	**13.4**	**64**	**699**	**40.3**	**0.91**	**—**	**—**
6.7	(0.4)	1.9	0.8	0.94	0.64	608	59.0	37.4	0.0	3.6	4.2	87	724	14.0	0.90	—	—
—	—	2.1	0.9	**0.76**	0.52	624	44.3	43.7	1.0	11.1	18.0	12	13	88.6	0.76	—	—
—	—	1.9	0.9	**0.45**	0.30	335	24.6	48.7	0.4	26.4	13.3	13	13	76.0	**0.62**	—	—
8.1	1.0	1.8	0.5	1.43	0.97	448	77.7	19.3	1.4	1.7	21.6	91	1,985	9.0	1.21	—	—
6.0	(1.1)	1.4	0.8	**0.76**	0.52	258	44.2	46.4	4.3	5.0	14.7	78	1,666	10.8	1.01	—	—
7.4	0.3	1.5	0.7	1.13	0.77	641	63.1	30.0	3.2	3.7	19.1	86	2,177	9.1	1.08	—	—
7.8	0.7	2.8	1.6	**0.55**	0.38	1,447	26.0	24.0	26.9	23.1	2.3	71	87	23.9	0.67	1.00R	—
15.8	**8.7**	3.7	1.2	0.90	0.61	352	43.3	30.2	11.9	14.6	4.4	10	65	37.8	0.81	—	—
9.2	**2.1**	2.9	1.1	0.85	0.58	662	49.4	22.1	4.2	24.3	7.2	19	118	17.1	1.03	2.00R	—
6.8	(0.3)	2.1	0.9	1.39	0.94	12,372	70.9	22.8	0.8	5.6	14.3	19	339	24.0	**0.53**	—	—
5.9	(1.2)	1.5	0.9	**0.40**	0.27	4,736	18.2	47.4	9.1	25.3	6.4	23	2,359	20.9	**0.54**	—	—
—	—	1.5	1.1	**0.57**	0.39	398	27.8	47.4	9.1	15.7	10.2	21	2,359	21.0	**0.59**	—	—
5.8	(1.3)	1.6	0.7	0.95	0.65	6,867	46.7	36.9	8.2	8.2	17.3	19	2,360	17.5	0.70	—	—
—	—	1.2	0.6	1.15	0.78	631	56.3	32.2	6.7	4.7	21.0	25	2,359	15.1	0.78	—	—
5.9	(1.2)	1.4	0.6	1.34	0.91	2,803	66.1	22.9	6.8	4.2	24.6	20	2,360	13.5	0.77	—	—
8.2	**1.1**	1.7	0.7	1.03	0.70	14,827	65.0	28.5	3.1	3.5	8.8	155	1,246	19.2	**0.60**	—	—
7.4	0.3	2.2	0.8	1.46	0.99	2,395	83.9	13.8	0.0	2.3	26.8	16	4	100.0	**0.21**	—	—
7.1	0.0	1.8	0.9	1.11	0.76	15,209	67.5	28.5	0.2	3.8	8.5	141	1,247	16.3	**0.59**	—	—
—	—	3.0	1.6	**0.77**	0.52	668	12.8	35.2	50.4	1.7	1.2	15	369	59.6	0.75	0.75R	—
9.1	**2.0**	0.4	0.6	0.99	0.67	9,796	56.4	3.7	6.0	33.9	14.6	32	90	25.2	1.25	2.00R	—
6.4	(0.7)	0.5	1.1	**0.35**	0.24	2,182	5.2	41.6	0.5	52.7	44.5	78	42	42.7	**0.66**	1.50R	—
7.7	0.6	2.2	1.1	1.07	0.73	3,505	55.5	40.7	1.0	2.8	10.5	84	375	18.0	0.84	—	—
8.2	**1.1**	2.7	1.1	1.02	0.70	287	59.1	30.7	1.2	9.1	2.4	9	209	22.5	0.80	—	—
5.8	(1.3)	1.5	0.8	**0.48**	0.33	1,000	32.5	59.2	0.5	7.9	15.0	54	818	14.9	0.90	—	—
7.8	0.7	0.9	0.6	1.14	0.77	812	58.1	40.0	0.7	1.3	22.7	58	650	21.5	1.09	—	—
6.9	(0.2)	1.0	0.7	0.89	0.60	717	45.6	51.9	0.6	2.0	21.7	47	667	19.1	1.08	—	—
8.2	**1.1**	0.9	0.6	1.14	0.77	17,461	69.6	13.3	1.8	15.3	12.9	29	133	29.9	0.77	—	—
5.7	(1.4)	1.6	0.6	1.35	0.92	1,686	68.6	27.6	0.8	3.0	15.4	—	321	25.8	0.95	—	0.25
10.2	**3.1**	0.6	0.3	1.05	0.72	16,842	31.6	22.9	27.0	18.5	7.6	9	156	33.3	0.71	—	—
6.2	(0.9)	2.0	0.8	1.03	0.70	424	59.5	33.0	0.1	7.4	20.2	25	6	95.2	0.69	2.00R	—
5.3	(1.8)	1.9	0.8	**0.65**	0.44	191	39.6	51.8	0.1	8.5	17.3	30	6	95.1	0.72	2.00R	—
7.0	(0.1)	1.9	0.8	1.42	0.96	568	79.5	14.1	0.1	6.3	22.9	17	6	95.4	0.66	2.00R	—
7.4	0.3	2.2	0.9	1.18	0.80	3,358	64.5	32.2	0.6	2.7	23.6	58	1,338	15.3	**0.66**	—	—
9.2	**2.1**	1.8	0.9	1.13	0.77	13,273	59.1	19.0	7.5	14.4	6.7	81	230	25.6	0.72	—	—
8.2	**1.1**	2.1	0.8	1.27	0.87	1,694	64.2	29.9	1.0	4.9	29.5	66	1,400	24.5	0.75	—	—
8.4	**1.3**	1.6	0.6	1.61	1.10	1,166	84.7	13.1	0.6	1.6	31.4	51	1,313	22.0	0.83	—	—
7.4	0.3	2.4	0.9	0.94	0.64	1,105	44.2	39.7	1.2	14.9	26.9	62	1,404	27.9	**0.63**	—	—
—	—	2.4	0.9	1.09	0.74	564	57.6	33.8	0.8	7.8	28.1	15	15	96.7	0.69	—	0.25
8.0	0.9	0.4	0.3	1.11	0.76	126	70.3	22.8	0.0	6.8	7.2	53	279	11.1	1.22	—	0.25
7.0	(0.1)	2.0	0.6	0.95	0.65	2,844	58.1	38.1	0.0	3.8	6.1	67	9,325	10.2	**0.24**	—	—
6.1	(1.0)	2.3	0.8	**0.69**	0.47	7,504	39.6	55.3	0.1	5.0	19.6	15	4	100.0	**0.15**	—	—
7.3	0.2	2.3	0.5	1.40	0.95	7,960	79.7	18.3	0.2	1.8	26.9	10	4	100.0	**0.17**	—	—
5.3	(1.8)	2.3	1.1	**0.34**	0.23	2,783	19.9	73.5	0.1	6.6	15.8	8	4	99.9	**0.13**	—	—
6.9	(0.2)	2.3	0.7	1.02	0.70	8,908	59.4	37.0	0.2	3.4	23.3	15	4	100.0	**0.16**	—	—
7.6	0.5	2.3	0.9	1.10	0.75	15,029	59.9	35.5	0.5	4.1	26.7	12	12	96.3	**0.34**	—	—
7.1	0.0	3.1	1.2	**0.51**	0.35	11,648	37.2	58.9	0.0	4.0	15.9	33	1,379	13.8	**0.25**	—	—
8.2	**1.1**	2.8	0.8	1.02	0.70	26,746	65.1	32.3	1.4	1.2	15.0	38	1,236	17.7	**0.27**	—	—
—	—	0.4	0.3	1.01	0.69	90	46.9	8.0	0.9	44.2	6.1	46	70	21.8	1.14	—	—
7.3	**0.0**	**2.1**	**0.9**	**1.00**	**0.77**	**813**	**51.1**	**41.8**	**5.7**	**1.5**	**32.8**	**72**	**464**	**48.6**	**1.16**	**—**	**—**
—	—	1.6	0.7	1.27	0.97	721	77.8	18.8	1.2	2.3	22.6	14	14	90.9	1.01	—	—
—	—	2.0	0.8	1.00	0.77	932	63.1	29.0	0.8	7.1	21.1	16	15	84.2	**0.90**	—	—
—	—	1.5	0.9	**0.68**	0.52	373	37.3	42.5	9.1	11.1	13.7	21	2,359	19.5	**0.59**	—	—
8.7	**1.4**	1.3	0.5	1.44	1.11	846	80.3	11.5	4.8	3.4	29.3	21	2,359	11.6	**0.82**	—	—

Target Date Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		PIMCO All Asset All Authy D (PAUDX)	17.3	2.5	10.1	18.9	(7.6)	71.6	(7.7)	(15.1)	23.8	9.8	2.2	7.8	5.5
		PIMCO All Asset D (PASDX)	15.0	1.9	13.3	22.4	(16.0)	77.6	(1.7)	(23.3)	15.6	9.9	2.3	6.4	4.1
		USAA Cornerstone Mod Agrsv (USCRX)	12.0	(3.9)	13.6	34.6	(34.5)	91.0	11.7	(46.0)	(7.1)	6.9	(0.7)	1.5	(0.8)
		USAA First Start Grth (UFSGX)	14.8	(2.3)	15.7	36.6	(31.0)	102.4	23.1	(41.4)	(2.5)	9.1	1.5	4.1	1.8
		Target Date: In Retirement Cat Average	**8.4**	**2.3**	**10.0**	**18.3**	**(14.1)**	**56.6**	**0.0**	**(19.8)**	**0.0**	**6.8**	**0.0**	**3.9**	**0.0**
		AmCent LIVESTRONG Inv (ARTOX)	10.1	3.5	10.0	16.4	(16.6)	59.8	3.2	(24.7)	(4.9)	7.8	1.0	4.0	0.1
		Fidelity Freedom 2000 (FFFBX)	6.4	2.0	7.8	16.4	(14.0)	42.9	(13.7)	(18.8)	1.0	5.4	(1.4)	3.2	(0.7)
		Fidelity Freedom 2005 (FFFVX)	8.8	0.1	10.5	23.3	(24.5)	62.9	6.3	(32.7)	(12.9)	6.4	(0.4)	2.3	(1.6)
		Fidelity Freedom Inc (FFFAX)	6.4	2.0	7.6	16.1	(12.2)	41.2	(15.4)	(16.2)	3.6	5.3	(1.5)	3.5	(0.4)
		T. Rowe Price Rtmt 2005 (TRRFX)	11.3	1.4	11.5	24.5	(22.3)	71.7	15.1	(30.4)	(10.6)	7.9	1.1	4.0	0.1
		T. Rowe Price Rtmt Inc (TRRIX)	10.0	1.4	10.1	22.0	(18.4)	61.2	4.6	(25.1)	(5.3)	7.1	0.3	4.1	0.2
		USAA Target Retiremt Inc (URINX)	9.4	1.9	11.6	25.0	—	67.5	10.9	—	—	7.6	0.8	—	—
		Vanguard Mgd Pyt Dis Foc Inv (VPDFX)	9.3	1.8	13.4	22.5	—	75.1	18.5	—	—	8.1	1.3	—	—
		Vanguard Mgd Pyt Gr&Dis Inv (VPGDX)	11.0	0.6	13.6	23.5	—	79.2	22.6	—	—	8.3	1.5	—	—
		Vanguard Target Rtmt Inc Inv (VTINX)	8.2	5.2	9.3	14.2	(11.0)	51.9	(4.7)	(16.4)	3.4	7.6	0.8	4.8	0.9
		Target Date: 2010-2019 Category Average	**10.3**	**1.4**	**11.3**	**21.2**	**(23.3)**	**67.9**	**0.0**	**(32.5)**	**0.0**	**7.5**	**0.0**	**2.9**	**0.0**
		AmCent LIVESTRONG 2015 Inv (ARFIX)	10.5	3.1	10.8	18.2	(20.2)	65.2	(2.7)	(29.0)	3.5	8.1	0.6	3.6	0.7
		Fidelity Freedom 2010 (FFFCX)	10.4	(0.3)	11.6	24.8	(25.4)	69.3	1.4	(34.0)	(1.5)	7.1	(0.4)	2.7	(0.2)
		Fidelity Freedom 2015 (FFVFX)	10.6	(0.4)	11.7	25.6	(27.2)	71.6	3.7	(36.2)	(3.7)	7.2	(0.3)	2.4	(0.5)
		Schwab Target 2010 (SWBRX)	9.6	2.5	9.9	15.9	(23.7)	59.4	(8.5)	(34.9)	(2.4)	7.3	(0.2)	1.8	(1.1)
		Schwab Target 2015 (SWGRX)	10.9	1.7	11.5	19.4	—	69.5	1.6	—	—	8.0	0.5	—	—
		T. Rowe Price Rtmt 2010 (TRRAX)	12.4	0.5	12.6	27.9	(26.8)	80.7	12.8	(35.7)	(3.2)	8.4	0.9	3.6	0.7
		T. Rowe Price Rtmt 2015 (TRRGX)	13.8	(0.4)	13.7	31.3	(30.3)	90.1	22.2	(39.9)	(7.4)	8.8	1.3	3.4	0.5
		Vanguard Target Rtmt 2010 Inv (VTENX)	10.1	3.3	11.4	19.3	(20.7)	69.0	1.1	(30.3)	2.2	8.2	0.7	3.7	0.8
		Vanguard Target Rtmt 2015 Inv (VTXVX)	11.3	1.7	12.4	21.2	(24.1)	75.6	7.7	(34.9)	(2.4)	8.4	0.9	3.2	0.3
		Target Date: 2020-2029 Category Average	**12.4**	**(0.2)**	**13.1**	**25.8**	**(29.6)**	**81.6**	**0.0**	**(40.6)**	**0.0**	**8.2**	**0.0**	**2.3**	**0.0**
		AmCent LIVESTRONG 2020 Inv (ARBVX)	11.4	2.5	11.6	20.1	—	70.3	(11.3)	—	—	8.4	0.2	—	—
		AmCent LIVESTRONG 2025 Inv (ARWIX)	12.1	1.7	12.5	21.2	(25.1)	74.9	(6.7)	(35.0)	5.6	8.7	0.5	3.1	0.8
		Fidelity Freedom 2020 (FFFDX)	11.7	(1.4)	12.9	28.8	(32.2)	81.7	0.1	(42.3)	(1.7)	7.5	(0.7)	1.7	(0.6)
		Fidelity Freedom 2025 (FFTWX)	13.1	(2.7)	13.8	30.0	(33.7)	86.3	4.7	(44.2)	(3.6)	7.8	(0.4)	1.5	(0.8)
		Schwab Target 2020 (SWCRX)	12.7	0.9	12.5	22.5	(26.7)	78.3	(3.3)	(39.1)	1.5	8.6	0.4	2.8	0.5
		Schwab Target 2025 (SWHRX)	13.8	0.2	13.5	25.4	—	85.1	3.5	—	—	9.0	0.8	—	—
		T. Rowe Price Rtmt 2020 (TRRBX)	15.0	(1.3)	14.7	34.1	(33.5)	98.3	16.7	(43.6)	(3.0)	9.2	1.0	3.0	0.7
		T. Rowe Price Rtmt 2025 (TRRHX)	16.0	(2.1)	15.3	36.2	(36.0)	104.6	23.0	(46.5)	(5.9)	9.4	1.2	2.7	0.4
		Vanguard Target Rtmt 2020 Inv (VTWNX)	12.3	0.6	13.1	23.1	(27.1)	81.4	(0.2)	(38.7)	1.9	8.5	0.3	2.8	0.5
		Vanguard Target Rtmt 2025 Inv (VTTVX)	13.2	(0.4)	13.8	24.8	(30.1)	87.7	6.1	(42.4)	(1.8)	8.7	0.5	2.3	0.0
		Target Date: 2030-2039 Category Average	**14.3**	**(1.9)**	**14.7**	**29.6**	**(34.5)**	**94.0**	**0.0**	**(46.6)**	**0.0**	**8.8**	**0.0**	**1.8**	**0.0**
		Fidelity Freedom 2030 (FFFEX)	13.4	(3.2)	14.0	30.5	(37.0)	90.5	(3.5)	(48.3)	(1.7)	7.8	(1.0)	0.6	(1.2)
		Fidelity Freedom 2035 (FFTHX)	14.4	(4.6)	14.4	31.2	(37.8)	92.0	(2.0)	(49.3)	(2.7)	7.7	(1.1)	0.4	(1.4)
		Schwab Target 2030 (SWDRX)	14.7	(0.7)	14.0	26.5	(29.3)	88.7	(5.3)	(42.1)	4.5	9.1	0.3	3.0	1.2
		Schwab Target 2035 (SWIRX)	15.6	(1.3)	14.5	28.3	—	93.7	(0.3)	—	—	9.3	0.5	—	—
		T. Rowe Price Rtmt 2030 (TRRCX)	16.8	(2.8)	16.0	37.9	(37.8)	110.0	16.0	(48.6)	(2.0)	9.6	0.8	2.5	0.7
		T. Rowe Price Rtmt 2035 (TRRJX)	17.3	(3.3)	16.3	39.0	(38.9)	113.1	19.1	(49.9)	(3.3)	9.7	0.9	2.3	0.5
		Vanguard Target Rtmt 2030 Inv (VTHRX)	14.2	(1.3)	14.4	26.7	(33.0)	94.1	0.1	(45.9)	0.7	8.8	0.0	1.8	0.0
		Vanguard Target Rtmt 2035 Inv (VTTHX)	15.1	(2.3)	15.1	28.1	(34.7)	99.3	5.3	(48.0)	(1.4)	9.0	0.2	1.6	(0.2)
		Target Date: 2040-2049 Category Average	**15.3**	**(3.1)**	**15.6**	**31.4**	**(36.2)**	**99.8**	**0.0**	**(48.7)**	**0.0**	**8.9**	**0.0**	**1.6**	**0.0**
		Fidelity Freedom 2040 (FFFFX)	14.5	(4.7)	14.6	31.6	(38.8)	93.9	(5.9)	(50.5)	(1.8)	7.7	(1.2)	0.1	(1.5)
		Fidelity Freedom 2045 (FFFGX)	14.7	(5.1)	14.7	32.0	(39.2)	94.7	(5.1)	(51.0)	(2.3)	7.7	(1.2)	0.1	(1.5)
		Schwab Target 2040 (SWERX)	16.3	(1.8)	14.8	28.9	(31.2)	96.9	(2.9)	(44.9)	3.8	9.5	0.6	3.1	1.5
		T. Rowe Price Rtmt 2040 (TRRDX)	17.5	(3.5)	16.5	39.0	(38.9)	113.2	13.4	(49.8)	(1.1)	9.7	0.8	2.3	0.7
		T. Rowe Price Rtmt 2045 (TRRKX)	17.6	(3.5)	16.4	39.0	(38.9)	113.3	13.5	(49.8)	(1.1)	9.7	0.8	2.3	0.7
		Vanguard Target Rtmt 2040 Inv (VFORX)	15.5	(2.6)	15.1	28.3	(34.6)	99.5	(0.3)	(47.9)	0.8	9.0	0.1	1.7	0.1
		Vanguard Target Rtmt 2045 Inv (VTIVX)	15.5	(2.6)	15.1	28.1	(34.6)	99.4	(0.4)	(47.9)	0.8	9.0	0.1	1.7	0.1

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	5.5	2.2	**0.78**	0.60	1,744	(10.6)	122.7	13.7	(25.7)	47.2	55	45	90.2	1.58	—	0.25
—	—	4.9	2.2	**0.69**	0.53	1,012	2.1	94.0	9.5	(5.6)	48.5	56	44	68.5	1.29	—	0.25
6.6	(0.7)	2.6	1.0	0.94	0.72	2,185	47.6	38.5	8.2	5.6	15.2	77	265	36.8	1.31	—	—
7.2	(0.1)	2.0	0.9	1.08	0.83	240	68.7	23.0	5.9	2.5	24.1	85	406	32.3	1.44	—	—
5.1	**0.0**	**2.5**	**1.0**	**1.00**	**0.46**	**1,282**	**35.8**	**50.6**	**3.6**	**10.0**	**18.3**	**27**	**665**	**78.8**	**0.51**	**—**	**—**
—	—	2.0	0.9	1.17	0.54	162	44.1	41.8	0.5	13.6	16.4	28	15	84.5	0.77	—	—
4.5	(0.6)	1.5	1.0	0.63	0.29	1,060	17.8	54.3	0.4	27.5	10.2	19	23	69.0	0.44	—	—
—	—	1.5	1.0	1.17	0.54	719	31.6	44.4	0.4	23.6	14.1	29	23	69.4	0.54	—	—
4.4	(0.7)	1.4	1.0	0.62	0.28	2,235	17.9	54.2	0.4	27.5	10.2	20	23	69.2	0.44	—	—
—	—	2.3	1.1	1.32	0.61	1,218	43.8	48.5	0.9	6.9	23.9	25	17	92.6	0.59	—	—
6.4	**1.3**	1.8	1.0	1.18	0.55	2,320	40.9	50.9	0.8	7.5	20.7	21	17	93.0	0.57	—	—
—	—	2.8	—	0.86	0.40	335	29.8	58.9	4.5	6.8	22.5	11	14	91.9	0.60	—	—
—	—	7.4	—	1.52	0.70	605	69.1	18.9	10.3	1.8	16.8	43	8	100.0	**0.21**	—	—
—	—	4.5	—	1.78	0.82	373	74.3	14.1	10.2	1.3	19.2	33	8	100.0	**0.21**	—	—
—	—	2.2	0.9	0.72	0.33	9,711	29.7	62.2	0.1	8.0	14.4	7	6	95.1	**0.17**	—	—
6.3	**0.0**	**1.9**	**0.9**	**1.00**	**0.59**	**4,067**	**44.0**	**47.1**	**1.4**	**7.5**	**22.7**	**24**	**1,602**	**69.2**	**0.61**	**—**	**—**
—	—	2.0	0.9	0.96	0.57	478	46.1	40.9	0.9	12.2	16.7	19	16	84.4	0.80	—	—
6.0	(0.3)	1.7	1.1	1.06	0.63	6,062	42.6	41.7	0.4	15.3	16.9	18	23	74.4	0.59	—	—
—	—	1.7	1.1	1.08	0.65	6,533	43.7	41.0	0.4	14.8	17.3	24	23	74.9	0.60	—	—
—	—	2.3	0.9	**0.81**	0.48	59	38.5	52.8	0.6	8.1	21.6	11	22	72.3	**0.55**	2.00R	—
—	—	2.1	—	1.05	0.62	71	48.6	45.6	0.6	5.2	23.5	16	22	72.2	0.63	2.00R	—
7.7	**1.4**	2.3	1.0	1.20	0.72	4,617	51.5	41.4	0.8	6.3	25.3	23	19	86.9	0.61	—	—
—	—	2.1	0.9	1.38	0.82	6,594	61.1	32.5	0.8	5.6	27.0	26	19	83.7	0.66	—	—
—	—	2.2	0.8	0.89	0.53	6,435	42.9	52.4	0.2	4.5	18.2	12	6	98.4	**0.17**	—	—
—	—	2.2	0.7	1.10	0.65	17,623	54.9	42.0	0.2	2.9	21.5	13	5	100.0	**0.17**	—	—
7.0	**0.0**	**1.9**	**0.8**	**1.00**	**0.77**	**5,968**	**58.5**	**34.1**	**1.1**	**6.3**	**25.1**	**23**	**1,375**	**72.1**	**0.68**	**—**	**—**
—	—	1.9	—	**0.83**	0.65	286	51.1	38.5	0.7	9.7	18.1	28	16	85.5	0.83	—	—
—	—	1.9	0.8	0.91	0.70	648	56.3	34.9	0.8	8.0	18.3	21	16	85.2	0.86	—	—
6.8	(0.2)	1.8	1.1	0.99	0.77	13,721	49.4	37.0	0.5	13.2	19.2	24	23	77.3	**0.64**	—	—
—	—	1.8	1.1	1.14	0.88	8,013	58.8	29.3	0.5	11.5	22.3	28	23	80.1	0.69	—	—
—	—	2.2	0.8	0.97	0.75	308	59.7	36.3	0.5	3.5	25.1	15	21	72.9	0.68	2.00R	—
—	—	2.0	—	1.10	0.85	146	68.1	28.0	0.4	3.5	25.5	9	20	76.8	0.74	2.00R	—
8.1	**1.1**	2.0	0.8	1.19	0.92	12,477	68.8	25.4	0.7	5.1	28.4	22	19	83.3	0.70	—	—
—	—	1.7	0.8	1.30	1.01	8,177	76.1	18.6	0.7	4.6	29.4	26	19	85.3	0.73	—	—
—	—	2.1	0.6	0.98	0.76	17,324	63.3	33.4	0.2	3.1	23.8	8	4	100.0	**0.17**	—	—
—	—	2.2	0.6	1.10	0.85	21,269	71.0	26.3	0.2	2.5	25.4	9	4	100.0	**0.18**	—	—
7.7	**0.0**	**1.7**	**0.7**	**1.00**	**0.95**	**4,907**	**73.6**	**19.9**	**1.1**	**5.4**	**26.6**	**18**	**1,476**	**74.5**	**0.71**	**—**	**—**
6.9	(0.8)	1.9	1.1	0.99	0.94	10,568	61.6	26.3	0.5	11.6	23.2	26	21	82.1	**0.71**	—	—
—	—	1.7	1.0	1.10	1.04	5,469	70.8	16.5	0.4	12.3	26.0	30	20	83.1	0.75	—	—
—	—	2.0	0.6	0.99	0.94	451	75.2	20.7	0.3	3.7	25.9	8	19	79.9	0.77	2.00R	—
—	—	1.8	—	1.07	1.01	113	81.5	13.8	0.3	4.4	26.2	4	19	81.0	0.82	2.00R	—
8.4	**0.7**	1.6	0.7	1.14	1.09	10,597	82.3	12.9	0.6	4.2	30.3	22	18	87.8	0.75	—	—
—	—	1.5	0.6	1.19	1.13	5,555	87.1	8.3	0.6	4.0	30.8	27	18	89.1	0.77	—	—
—	—	2.1	0.5	1.00	0.95	13,816	78.2	19.6	0.2	1.9	26.6	4	4	100.0	**0.18**	—	—
—	—	2.2	0.5	1.10	1.04	15,218	85.8	12.6	0.3	1.3	28.0	6	4	100.0	**0.19**	—	—
7.7	**0.0**	**1.6**	**0.7**	**1.00**	**1.05**	**3,219**	**82.4**	**11.9**	**1.1**	**4.6**	**28.1**	**18**	**1,598**	**75.5**	**0.73**	**—**	**—**
7.1	(0.6)	1.8	1.0	1.00	1.06	6,675	71.6	15.7	0.4	12.3	26.4	27	20	83.0	**0.75**	—	—
—	—	1.8	0.9	1.03	1.09	2,375	73.6	13.8	0.4	12.3	27.1	40	20	83.1	0.76	—	—
—	—	1.9	0.6	1.01	1.06	448	86.0	9.3	0.3	4.4	26.3	3	19	82.2	0.84	2.00R	—
8.3	**0.6**	1.4	0.6	1.09	1.16	6,982	89.0	6.7	0.5	3.8	31.0	22	18	89.6	0.78	—	—
—	—	1.3	0.6	1.09	1.15	3,062	89.1	6.6	0.5	3.8	31.0	28	18	89.5	0.78	—	—
—	—	2.1	0.5	1.00	1.06	8,797	89.4	9.2	0.3	1.1	28.8	3	4	100.0	**0.19**	—	—
—	—	2.2	0.5	1.00	1.06	8,758	89.3	9.3	0.3	1.1	28.6	7	4	100.0	**0.19**	—	—

Bond Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Target Date: 2050-2059 Category Average	15.8	(3.4)	15.8	32.8	(38.3)	103.0	0.0	(50.1)	0.0	9.0	0.0	1.5	0.0
		Fidelity Freedom 2050 (FFFHX)	15.0	(5.6)	14.8	32.4	(40.7)	96.7	(6.3)	(52.7)	(2.6)	7.6	(1.4)	(0.4)	(1.9)
		Fidelity Freedom 2055 (FDEEX)	15.3	—	—	—	—	—	—	—	—	—	—	—	—
		T. Rowe Price Rtmt 2050 (TRRMX)	17.5	(3.4)	16.4	38.9	(38.8)	113.3	10.3	(49.9)	0.2	9.7	0.7	2.3	0.8
		T. Rowe Price Rtmt 2055 (TRRNX)	17.6	(3.4)	16.4	38.9	(38.9)	113.4	10.4	(49.9)	0.2	9.7	0.7	2.3	0.8
		Vanguard Target Rtmt 2050 Inv (VFIFX)	15.5	(2.6)	15.1	28.3	(34.7)	99.4	(3.6)	(47.9)	2.2	9.0	0.0	1.7	0.2
		Vanguard Target Rtmt 2055 Inv (VFFVX)	15.5	(2.3)	—	—	—	—	—	—	—	—	—	—	—
		Corporate High-Yield Bond Cat Average	13.4	3.1	12.9	39.6	(20.8)	81.7	0.0	(20.5)	0.0	9.7	0.0	7.7	0.0
		Artio Glb High Inc A (BJBHX)	15.1	(0.2)	12.2	54.5	(24.2)	92.0	10.3	(22.4)	(1.9)	8.8	(0.9)	8.6	0.9
		Buffalo High-Yield (BUFHX)	10.3	3.5	12.4	44.0	(21.3)	79.1	(2.6)	(19.7)	0.8	8.7	(1.0)	7.8	0.1
		Federated High-Yield Svc (FHYTX)	18.3	3.4	16.3	55.5	(28.2)	116.5	34.8	(27.8)	(7.3)	12.5	2.8	9.7	2.0
		Fidelity Capital & Inc (FAGIX)	16.3	(1.9)	17.1	72.1	(31.9)	129.4	47.7	(33.2)	(12.7)	10.1	0.4	9.4	1.7
		Fidelity Float Rate Hi Inc (FFRHX)	6.8	1.7	7.8	28.8	(16.5)	40.8	(40.9)	(11.0)	9.5	5.4	(4.3)	4.7	(3.0)
		Fidelity Focused Hi Inc (FHIFX)	11.6	5.8	12.0	35.0	(20.5)	70.0	(11.7)	(16.5)	4.0	9.8	0.1	7.3	(0.4)
		Fidelity High Inc (SPHIX)	14.8	3.4	13.7	51.4	(23.8)	97.8	16.1	(22.0)	(1.5)	10.5	0.8	9.3	1.6
		Janus High-Yield T (JAHYX)	14.2	3.2	15.7	40.8	(19.4)	87.4	5.7	(18.7)	1.8	10.9	1.2	9.1	1.4
		Northern High Yield F\I (NHFIX)	15.0	3.7	13.6	33.5	(19.4)	73.7	(8.0)	(17.7)	2.8	10.6	0.9	7.8	0.1
		Northern Mlt-Mgr Hi Yld (NMHYX)	16.6	1.4	12.8	—	—	—	—	—	—	10.0	0.3	—	—
		Payden High Inc (PYHRX)	14.5	4.0	12.3	31.7	(20.4)	69.5	(12.2)	(18.4)	2.1	10.2	0.5	7.0	(0.7)
		PIMCO High-Yield D (PHYDX)	14.1	3.6	13.8	43.5	(24.0)	97.7	16.0	(26.0)	(5.5)	10.4	0.7	8.0	0.3
	C	T. Rowe Price Hi-Yld (PRHYX)	15.2	3.2	14.3	49.1	(24.5)	96.2	14.5	(23.1)	(2.6)	10.7	1.0	8.9	1.2
		TIAA-CREF Hi-Yld Rtl (TIYRX)	13.9	5.9	14.3	41.5	(19.6)	91.2	9.5	(18.6)	1.9	11.3	1.6	9.4	1.7
		USAA High-Yield (USHYX)	16.5	2.5	17.1	54.1	(28.1)	114.0	32.3	(29.3)	(8.8)	11.8	2.1	9.1	1.4
	C	Vanguard Hi-Yld Corp Inv (VWEHX)	14.3	7.1	12.3	39.0	(21.3)	86.5	4.8	(20.3)	0.2	11.2	1.5	8.5	0.8
		Westcore Flexible Inc (WTLTX)	10.4	8.1	12.6	40.0	(30.0)	90.1	8.4	(33.5)	(13.0)	10.4	0.7	5.7	(2.0)
		WF Adv S/T H/Y Bd Inv (STHBX)	6.4	3.4	6.9	15.2	(5.9)	30.2	(51.5)	(1.8)	18.7	5.6	(4.1)	5.0	(2.7)
		Convertible Bond Category Average	12.3	(2.1)	16.5	40.5	(28.5)	91.6	0.0	(33.2)	0.0	8.6	0.0	4.6	0.0
		Fidelity Convertible Sec (FCVSX)	16.8	(7.4)	20.8	64.1	(47.8)	134.1	42.5	(54.1)	(20.9)	9.3	0.7	2.3	(2.3)
		Northern Inc Equity (NOIEX)	10.6	2.1	15.9	32.2	(30.9)	98.8	7.2	(41.7)	(8.5)	9.4	0.8	3.6	(1.0)
		Osterweis Strategic Inc (OSTIX)	8.5	4.0	10.1	24.8	(5.6)	52.5	(39.1)	(3.9)	29.3	7.5	(1.1)	7.9	3.3
		Vanguard Convertible Sec Inv (VCVSX)	14.4	(6.8)	19.2	40.8	(29.8)	81.1	(10.5)	(33.0)	0.2	8.3	(0.3)	4.7	0.1
		Mortgage-Backed Bond Cat Average	3.2	5.7	5.7	6.7	1.2	22.9	0.0	3.4	0.0	4.8	0.0	4.4	0.0
		AmCent Ginnie Mae Inv (BGNMX)	2.3	7.3	6.3	5.6	7.0	22.5	(0.4)	10.2	6.8	5.3	0.5	5.7	1.3
		Fidelity GNMA (FGMNX)	2.9	7.9	7.0	6.9	7.1	25.7	2.8	10.4	7.0	5.9	1.1	6.3	1.9
		Fidelity Mtg Secs (FMSFX)	4.2	6.5	7.2	9.5	1.2	29.8	6.9	2.0	(1.4)	6.0	1.2	5.7	1.3
		Payden GNMA (PYGNX)	3.5	8.1	6.6	6.4	7.6	26.2	3.3	10.8	7.4	6.1	1.3	6.5	2.1
		PIMCO Mort-Back Sec D (PTMDX)	4.6	5.0	8.9	13.9	(0.9)	33.8	10.9	2.9	(0.5)	6.1	1.3	6.2	1.8
		Schwab GNMA (SWGSX)	2.2	7.6	5.6	5.6	6.0	21.9	(1.0)	9.6	6.2	5.1	0.3	5.4	1.0
		Sit U.S. Government Secs (SNGVX)	2.6	2.7	4.9	7.7	5.1	18.1	(4.8)	8.1	4.7	3.4	(1.4)	4.6	0.2
		T. Rowe Price GNMA (PRGMX)	2.8	6.4	6.4	6.3	5.6	23.3	0.4	8.2	4.8	5.2	0.4	5.5	1.1
		TCW Total Return Bond N (TGMNX)	13.0	3.8	10.3	19.5	0.8	53.0	30.1	3.2	(0.2)	9.0	4.2	9.3	4.9
		Vanguard GNMA Inv (VFIIX)	2.3	7.6	6.9	5.2	7.2	23.6	0.7	10.0	6.6	5.6	0.8	5.8	1.4
		Gov't: Short-Term Bond Category Average	0.9	2.4	2.8	1.2	5.5	8.1	0.0	6.8	0.0	2.0	0.0	2.5	0.0
		AmCent Zero Coupon 2015 Inv (BTFTX)	1.4	7.5	8.8	(1.0)	12.7	22.1	14.0	12.9	6.1	5.8	3.8	5.8	3.3
I		Fidelity Spar S-T Tr Bd Ix Inv (FSBIX)	0.6	3.2	3.5	(0.2)	8.7	8.4	0.3	10.2	3.4	2.4	0.4	3.1	0.6
		Northern Sh-Int US Govt (NSIUX)	2.1	2.7	3.3	0.9	7.5	10.3	2.2	8.8	2.0	2.7	0.7	3.3	0.8
		Payden US Government (PYUSX)	2.0	2.7	2.9	2.8	7.5	11.0	2.9	9.8	3.0	2.5	0.5	3.6	1.1
		Vanguard ShtTm Fed Inv (VSGBX)	1.4	2.7	3.2	2.7	7.0	10.4	2.3	9.5	2.7	2.4	0.4	3.4	0.9
		Vanguard Sht-Tm Trs Inv (VFISX)	0.6	2.2	2.6	1.4	6.6	7.3	(0.8)	9.1	2.3	1.8	(0.2)	2.7	0.2
		Gov't: Intermed-Term Bond Cat Average	2.5	7.7	5.4	1.6	9.5	20.1	0.0	10.7	0.0	5.2	0.0	5.3	0.0
		AmCent Govt Bd Inv (CPTNX)	2.1	7.5	5.3	3.0	9.5	19.5	(0.6)	12.3	1.6	4.9	(0.3)	5.4	0.1
		BMO Govt Inc Y (MRGIX)	3.8	5.1	7.0	12.7	0.0	32.5	12.4	0.9	(9.8)	5.3	0.1	5.6	0.3
		Fidelity Government Inc (FGOVX)	2.6	7.8	5.1	1.2	11.0	19.5	(0.6)	12.5	1.8	5.2	0.0	5.5	0.2
		Fidelity Interm Govt Inc (FSTGX)	1.9	5.7	4.7	0.8	10.0	14.8	(5.3)	11.9	1.2	4.1	(1.1)	4.6	(0.7)
I		Fidelity Spar Intm Bd Ix Inv (FIBIX)	3.3	12.9	8.4	(5.1)	16.3	25.1	5.0	15.8	5.1	8.1	2.9	6.9	1.6

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
		1.5		**1.00**	**1.10**	**1,112**	**84.3**	**10.0**	**0.6**	**5.1**	**29.0**	**19**	**14**	**91.5**	**0.66**	**—**	**—**
—	—	1.7	0.9	1.03	1.13	1,995	75.1	12.2	0.3	12.4	27.8	41	20	84.8	0.77	—	—
—	—	1.4	—	—	—	103	77.9	9.3	0.3	12.4	28.3	8	20	87.5	0.78	—	—
—	—	1.3	0.5	1.05	1.15	1,576	89.0	6.6	0.5	3.9	30.9	32	18	89.5	0.78	—	—
—	—	1.3	0.6	1.05	1.15	459	89.0	6.7	0.5	3.8	30.9	37	18	89.5	0.78	—	—
—	—	2.1	0.5	0.96	1.06	3,820	89.3	9.3	0.3	1.1	28.6	4	4	100.0	**0.19**	—	—
—	—	1.8	—	—	—	479	89.5	9.2	0.3	1.1	28.8	3	4	99.9	**0.19**	—	—
8.3	**0.0**	**5.8**	**2.4**	**1.00**	**0.50**	**1,426**	**1.4**	**84.8**	**4.4**	**9.4**	**15.7**	**132**	**308**	**19.0**	**0.96**	**—**	**—**
9.9	**1.6**	7.0	2.9	1.15	0.58	1,018	1.4	82.8	9.8	6.1	38.3	78	258	11.9	1.00	—	0.25
7.8	(0.5)	5.4	2.2	**0.69**	0.35	262	2.7	58.3	13.3	25.6	10.0	21	106	17.6	1.03	2.00R	—
9.8	**1.5**	6.2	2.6	1.28	0.65	327	6.5	85.6	4.2	3.8	7.4	50	418	10.1	1.01	2.00R	—
11.7	**3.4**	5.4	2.4	1.35	0.68	9,657	7.8	84.3	1.8	6.1	14.4	48	603	12.1	**0.77**	1.00R	—
4.7	(3.6)	3.2	1.3	**0.54**	0.27	5,825	0.2	84.2	0.0	15.6	8.9	49	473	14.7	**0.71**	1.00R	—
—	—	5.0	2.6	**0.79**	0.40	929	0.0	91.7	0.3	8.0	12.3	52	211	15.1	0.82	1.00R	—
9.8	**1.5**	5.4	2.5	1.07	0.54	6,494	0.3	85.2	2.5	12.0	11.7	35	587	7.5	**0.76**	1.00R	—
8.5	0.2	6.5	2.9	1.01	0.51	1,388	0.5	93.2	2.8	3.5	8.9	61	269	11.5	0.86	2.00R	—
8.3	0.0	6.9	2.7	1.06	0.53	5,926	0.0	93.0	2.8	4.2	27.5	88	233	6.4	0.81	2.00R	—
—	—	6.0	—	1.06	0.53	760	0.0	82.3	12.2	5.5	17.4	81	751	6.7	0.90	2.00R	—
7.5	(0.8)	6.9	2.7	0.96	0.48	1,118	0.0	94.1	1.1	4.8	15.3	38	275	9.6	**0.66**	2.00R	—
8.7	0.4	6.0	2.5	1.01	0.51	779	0.0	86.1	9.0	5.0	21.4	50	1,146	10.3	0.90	—	0.25
9.2	**0.9**	6.7	2.7	1.08	0.55	7,820	1.4	88.2	5.5	4.9	13.5	63	618	7.2	**0.75**	2.00R	—
—	—	5.7	2.6	0.99	0.50	368	0.6	92.3	1.6	5.5	16.8	62	396	8.7	**0.59**	2.00R	0.12
9.6	**1.3**	6.4	2.7	0.99	0.50	1,154	5.6	80.8	11.1	2.5	12.2	52	411	11.7	0.96	1.00R	—
8.0	(0.3)	6.1	2.5	0.89	0.45	5,638	0.0	91.3	4.7	4.1	16.5	26	404	8.1	**0.23**	—	—
7.4	(0.9)	5.7	2.3	**0.65**	0.33	74	0.0	92.3	7.3	0.4	2.3	45	80	25.2	0.86	2.00R	—
5.1	(3.2)	4.0	1.7	**0.38**	0.19	249	0.0	78.4	9.4	12.3	18.2	28	194	10.1	0.85	—	—
8.2	**0.0**	**3.2**	**1.5**	**1.00**	**0.78**	**1,302**	**13.3**	**19.4**	**62.2**	**5.1**	**5.1**	**70**	**112**	**29.7**	**0.82**	**—**	**—**
8.4	**0.2**	2.8	1.3	1.33	1.04	1,766	5.4	2.2	88.2	4.1	0.5	24	88	44.5	0.61	—	—
7.6	(0.6)	2.3	0.9	1.12	0.87	328	59.4	2.5	36.3	1.9	5.2	22	75	19.9	1.01	—	—
7.9	(0.3)	5.4	2.1	**0.27**	0.21	2,749	0.0	71.2	12.3	16.5	7.8	87	102	19.2	0.93	2.00R	—
8.9	**0.7**	3.7	1.7	1.06	0.83	1,636	0.3	13.3	85.2	1.2	12.0	90	210	47.5	**0.59**	—	—
4.0	**0.0**	**2.8**	**1.4**	**1.00**	**0.13**	**1,743**	**0.0**	**99.6**	**(0.5)**	**0.9**	**15.4**	**383**	**1,669**	**43.3**	**0.70**	**—**	**—**
4.7	0.7	3.3	1.3	1.00	0.13	1,619	0.0	94.6	0.7	4.8	14.4	130	1,546	29.4	0.56	—	—
5.1	**1.1**	2.4	1.5	1.11	0.14	10,916	0.0	95.4	0.0	4.6	0.0	263	246	76.9	**0.45**	—	—
4.3	0.3	2.5	1.3	1.00	0.13	1,082	0.0	91.9	0.0	8.1	1.3	451	443	53.2	**0.45**	—	—
5.3	**1.3**	3.3	1.7	1.06	0.13	849	0.0	148.7	0.7	(49.4)	51.8	23	364	55.3	**0.50**	—	—
5.3	**1.3**	3.1	2.1	1.17	0.15	89	0.0	113.9	3.5	(17.4)	14.4	1,322	548	70.7	0.90	—	0.25
—	—	2.8	1.3	1.06	0.13	627	0.0	89.4	0.0	10.6	(0.9)	567	533	28.4	0.55	—	—
4.1	0.1	1.8	1.1	**0.56**	0.07	1,739	0.0	99.7	0.3	0.0	0.3	34	862	15.5	0.80	—	—
4.6	0.6	4.1	1.5	0.94	0.12	1,818	0.0	97.8	0.1	2.2	2.5	344	1,913	37.0	0.62	—	—
6.8	**2.8**	5.7	2.5	1.39	0.18	2,475	0.0	99.4	0.0	0.6	7.4	123	566	21.0	0.74	—	0.25
5.0	**1.0**	2.7	1.5	1.06	0.13	14,100	0.0	94.5	1.6	3.9	7.9	189	25,559	14.7	**0.21**	—	—
2.8	**0.0**	**0.9**	**0.8**	**1.00**	**0.08**	**357**	**0.0**	**81.8**	**2.7**	**15.5**	**6.0**	**257**	**126**	**46.4**	**0.55**	**—**	**—**
5.9	**3.1**	2.3	1.7	2.92	0.25	286	0.0	99.8	0.0	0.2	7.9	40	35	78.8	0.56	—	—
—	—	0.9	0.7	1.17	0.10	179	0.0	98.2	0.0	1.9	0.0	57	130	11.2	**0.20**	—	—
2.9	0.1	0.5	1.1	1.08	0.09	283	0.0	64.2	35.5	0.3	9.1	1,331	34	82.3	0.44	—	—
3.2	**0.4**	1.7	0.9	1.00	0.09	127	0.0	114.0	0.0	(14.0)	18.1	76	68	37.8	0.45	—	—
3.3	**0.5**	0.6	0.9	0.92	0.08	1,999	0.0	89.2	1.1	9.7	6.6	411	687	28.2	**0.20**	—	—
3.0	0.2	0.4	0.7	0.92	0.08	1,484	0.0	98.4	1.5	0.0	3.1	302	277	43.6	**0.20**	—	—
4.4	**0.0**	**1.9**	**1.3**	**1.00**	**0.20**	**739**	**0.0**	**95.5**	**2.6**	**1.9**	**6.2**	**244**	**234**	**44.8**	**0.55**	**—**	**—**
4.5	0.1	2.2	1.3	0.89	0.18	1,131	0.0	92.5	0.4	7.1	9.8	127	202	20.4	0.48	—	—
4.8	**0.4**	2.7	1.7	**0.71**	0.14	170	0.0	117.6	(0.0)	(17.6)	30.0	—	139	39.5	0.81	2.00R	—
4.7	0.3	1.4	1.4	0.96	0.19	4,114	0.0	92.5	0.0	7.5	0.0	222	516	22.5	0.45	—	—
4.0	(0.4)	1.1	1.0	0.79	0.16	1,097	0.0	96.0	0.0	4.1	0.0	198	275	26.8	0.45	—	—
—	—	2.0	1.3	1.79	0.35	447	0.0	99.4	0.0	0.6	0.0	76	57	39.3	**0.20**	—	—

Bond Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		T. Rowe Price US Try Int (PRTIX)	2.6	10.4	7.0	(1.4)	14.1	22.6	2.5	15.6	4.9	6.6	1.4	6.4	1.1
		Vanguard IntTm Treas Inv (VFITX)	2.6	9.7	7.3	(1.7)	13.3	22.5	2.4	14.0	3.3	6.5	1.3	6.1	0.8
		WF Adv Govt Secs Inv (STVSX)	2.4	6.8	5.4	3.5	7.5	20.4	0.3	9.0	(1.7)	4.8	(0.4)	5.1	(0.2)
		Gov't: Long-Term Bond Category Average	3.8	32.5	10.5	(18.5)	31.7	41.3	0.0	20.5	0.0	14.9	0.0	10.0	0.0
		AmCent Zero Coupon 2020 Inv (BTTTX)	5.2	19.5	12.5	(7.5)	16.9	42.6	1.3	12.0	(8.5)	12.2	(2.7)	8.9	(1.1)
I		Fidelity Spar L-T Tr Bd Ix Inv (FLBIX)	3.2	29.4	9.1	(13.5)	24.1	40.2	(1.1)	16.3	(4.2)	13.4	(1.5)	9.4	(0.6)
		T. Rowe Price US Try L/T (PRULX)	3.1	28.3	8.9	(10.9)	23.2	40.9	(0.4)	17.2	(3.3)	12.9	(2.0)	9.6	(0.4)
		Vanguard LongTm US Try Inv (VUSTX)	3.4	29.2	8.9	(12.1)	22.5	41.3	0.0	15.5	(5.0)	13.3	(1.6)	9.4	(0.6)
		Inflation-Protected Bond Category Average	6.3	12.2	5.9	11.1	(2.4)	42.0	0.0	0.1	0.0	8.1	0.0	6.5	0.0
		AmCent Inf-Adj Bond Inv (ACITX)	6.6	13.0	5.4	10.5	(1.1)	41.4	(0.6)	2.0	1.9	8.3	0.2	6.8	0.3
		Fidelity Inflation-Prot Bd (FINPX)	6.4	12.9	5.8	9.6	(2.4)	41.6	(0.4)	(0.5)	(0.6)	8.4	0.3	6.4	(0.1)
		PIMCO Real Ret D (PRRDX)	8.8	11.1	7.3	18.4	(6.9)	53.9	11.9	(3.4)	(3.5)	9.1	1.0	7.4	0.9
		Schwab Treas Inflation Prot (SWRSX)	6.5	12.8	5.8	9.2	(2.0)	41.2	(0.8)	(0.1)	(0.2)	8.3	0.2	6.3	(0.2)
		T. Rowe Price Infl Prot Bd (PRIPX)	6.3	12.0	6.2	10.4	(1.9)	41.5	(0.5)	0.6	0.5	8.1	0.0	6.5	0.0
		TIAA-CREF InflLk Rtl (TCILX)	6.2	13.0	5.8	9.4	(1.7)	41.5	(0.5)	0.1	0.0	8.3	0.2	6.4	(0.1)
		Vanguard Infl-Prot Secs Inv (VIPSX)	6.7	13.2	6.1	10.8	(2.9)	43.2	1.2	0.1	0.0	8.6	0.5	6.6	0.1
		General Bond: Short-Term Cat Average	3.8	1.8	5.0	10.2	(5.4)	22.8	0.0	(4.4)	0.0	3.5	0.0	2.8	0.0
		Fidelity Sh-Term Bond (FSHBX)	2.3	1.7	3.7	7.3	(3.7)	15.8	(7.0)	(3.0)	1.4	2.6	(0.9)	2.2	(0.6)
		Fidelity Ultra-Short Bd (FUSFX)	1.5	0.0	1.1	0.9	(7.9)	4.1	(18.7)	(10.2)	(5.8)	0.9	(2.6)	(0.9)	(3.7)
		Homestead Short-Term Bd (HOSBX)	4.5	1.8	5.7	16.3	(3.6)	29.1	6.3	(1.3)	3.1	4.0	0.5	4.8	2.0
		Janus Short-Term Bond T (JASBX)	3.4	1.3	3.3	8.5	4.6	17.0	(5.8)	6.4	10.8	2.7	(0.8)	4.2	1.4
		Metro West Low Dur M (MWLDX)	7.5	1.1	10.3	15.1	(14.7)	40.2	17.4	(16.0)	(11.6)	6.2	2.7	3.3	0.5
		PIMCO Low Duration D (PLDDX)	5.8	1.4	4.6	13.0	(1.6)	28.3	5.5	(0.6)	3.8	3.9	0.4	4.5	1.7
I		Schwab Short-Term Bd Mkt (SWBDX)	1.8	2.7	3.5	2.4	(5.5)	13.1	(9.7)	(6.5)	(2.1)	2.7	(0.8)	0.9	(1.9)
		T. Rowe Price S/T Bond (PRWBX)	2.8	1.4	3.1	9.0	1.2	15.5	(7.3)	3.9	8.3	2.4	(1.1)	3.5	0.7
		Thompson Bond (THOPX)	9.3	3.0	7.3	24.8	(2.1)	48.6	25.8	0.5	4.9	6.5	3.0	8.1	5.3
		USAA Short-Term Bond (USSBX)	4.0	2.4	4.7	14.0	(2.6)	25.5	2.7	0.3	4.7	3.7	0.2	4.4	1.6
I		Vanguard ShtTm Bd Idx Inv (VBISX)	1.9	2.9	3.9	4.2	5.4	13.9	(8.9)	7.4	11.8	2.9	(0.6)	3.7	0.9
		Vanguard ShtTm Inv-Grade Inv (VFSTX)	4.5	1.9	5.2	14.0	(4.8)	25.9	3.1	(2.1)	2.3	3.8	0.3	4.0	1.2
		Weitz Short-Interm Inc Instl (WEFIX)	4.0	2.1	4.7	10.8	2.2	22.1	(0.7)	5.4	9.8	3.6	0.1	4.7	1.9
		General Bond: Intermed-Term Cat Average	6.8	6.0	7.6	13.0	(1.1)	39.2	0.0	(0.8)	0.0	6.7	0.0	6.2	0.0
		AmCent Diversified Bond Inv (ADFIX)	5.2	7.2	6.3	7.1	6.0	28.5	(10.7)	8.7	9.5	6.2	(0.5)	6.3	0.1
		Baird Core Plus Bond Inv (BCOSX)	8.8	7.5	9.5	15.0	(2.1)	48.6	9.4	(1.3)	(0.5)	8.6	1.9	7.6	1.4
		Bernstein Interm Duration (SNIDX)	5.2	6.8	8.9	17.2	(4.5)	45.2	6.0	(4.1)	(3.3)	6.9	0.2	6.5	0.3
		Dodge & Cox Inc (DODIX)	7.9	4.7	7.1	16.0	(0.3)	41.7	2.5	(0.3)	0.5	6.6	(0.1)	7.0	0.8
I		Dreyfus Bond Idx I (DBMIX)	3.6	7.4	5.9	4.4	5.5	25.0	(14.2)	6.3	7.1	5.6	(1.1)	5.4	(0.8)
	C	Driehaus Active Inc (LCMAX)	9.3	(5.7)	5.1	22.1	0.4	28.8	(10.4)	3.1	3.9	2.7	(4.0)	5.8	(0.4)
		Fidelity Interm Bond (FTHRX)	4.9	6.1	7.5	17.1	(5.9)	39.2	0.0	(3.8)	(3.0)	6.2	(0.5)	5.7	(0.5)
		Fidelity Invt Grade Bond (FBNDX)	6.2	7.9	8.4	16.0	(7.2)	43.8	4.6	(5.7)	(4.9)	7.5	0.8	6.0	(0.2)
		Fidelity Strategic Inc (FSICX)	10.8	4.6	9.9	31.7	(11.4)	69.1	29.9	(11.8)	(11.0)	8.4	1.7	8.2	2.0
I		Fidelity Total Bond (FTBFX)	6.5	7.4	8.5	19.7	(5.6)	47.3	8.1	(3.3)	(2.5)	7.4	0.7	7.0	0.8
		Loomis Sayles Bond Retl (LSBRX)	14.7	3.4	13.2	36.8	(22.2)	87.5	48.3	(24.3)	(23.5)	10.4	3.7	7.4	1.2
		Managers PIMCO Bond (MBDFX)	8.6	4.7	7.9	17.1	(0.2)	45.4	6.2	1.6	2.4	7.1	0.4	7.5	1.3
		Metro West Total Ret Bd M (MWTRX)	11.3	5.1	11.5	17.0	(1.5)	54.6	15.4	(0.3)	0.5	9.3	2.6	8.5	2.3
I		Northern Bond Index (NOBOX)	4.0	7.6	6.2	4.6	5.8	26.0	(13.2)	6.7	7.5	5.9	(0.8)	5.6	(0.6)
		Northern Fixed Inc (NOFIX)	7.1	7.2	6.1	6.8	3.9	31.9	(7.3)	4.2	5.0	6.8	0.1	6.2	0.0
		PIMCO Invt Grd Corp D (PBDDX)	14.5	6.4	11.2	18.2	1.4	67.0	27.8	(0.5)	0.3	10.7	4.0	10.2	4.0
		PIMCO Total Ret D (PTTDX)	10.0	3.8	8.5	13.5	4.4	41.1	1.9	7.0	7.8	7.4	0.7	8.0	1.8
		PIMCO Unconstrain Bd D (PUBDX)	8.6	0.2	5.2	12.6	—	29.5	(9.7)	—	—	4.6	(2.1)	—	—
I		Schwab Total Bond Market (SWLBX)	3.7	7.4	6.0	4.4	(4.5)	26.3	(12.9)	(6.0)	(5.2)	5.7	(1.0)	3.3	(2.9)
I		Spartan US Bd Idx Inv (FBIDX)	4.0	7.6	6.2	6.4	3.7	27.5	(11.7)	4.8	5.6	6.0	(0.7)	5.6	(0.6)
		T. Rowe Price New Inc (PRCIX)	5.8	6.2	7.1	12.3	1.4	35.5	(3.7)	3.1	3.9	6.4	(0.3)	6.5	0.3
		T. Rowe Price Spect Inc (RPSIX)	10.1	4.1	9.6	20.2	(9.5)	58.0	18.8	(13.1)	(12.3)	7.9	1.2	6.5	0.3
I		T. Rowe Price US Bd Enh Idx (PBDIX)	4.4	7.4	6.3	6.6	5.4	28.6	(10.6)	6.4	7.2	6.0	(0.7)	6.0	(0.2)
		USAA Inc (USAIX)	7.0	6.8	8.1	19.7	(5.1)	48.3	9.1	(4.2)	(3.4)	7.3	0.6	7.0	0.8
		USAA Interm-Tm Bond (USIBX)	11.2	6.3	13.4	30.8	(15.5)	76.1	36.9	(15.4)	(14.6)	10.3	3.6	8.2	2.0

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
4.8	0.4	2.2	1.2	1.46	0.29	581	0.0	99.6	0.0	0.5	0.0	57	113	70.1	0.49	—	—
5.1	0.7	1.3	1.4	1.36	0.27	2,081	0.0	98.9	1.1	0.0	3.4	273	256	45.9	0.20	—	—
4.4	0.0	0.9	1.2	0.86	0.17	602	0.0	78.5	0.0	21.5	21.5	327	475	35.1	0.93	—	—
7.7	0.0	2.0	1.3	1.00	1.00	331	0.0	81.9	10.1	8.0	0.5	994	42	72.7	0.79	—	—
8.0	0.3	3.3	1.6	0.56	0.57	291	0.0	99.6	0.0	0.4	1.5	47	36	68.7	0.56	—	—
—	—	3.0	1.3	0.89	0.89	187	0.0	99.2	0.0	0.8	0.0	52	39	47.2	0.20	—	—
7.2	(0.5)	2.7	1.8	0.87	0.87	580	0.0	99.8	0.0	0.2	0.0	57	89	68.8	0.55	—	—
7.4	(0.3)	2.7	1.8	0.88	0.89	1,491	0.0	97.8	0.3	1.9	3.4	229	170	65.0	0.20	—	—
6.2	0.0	1.7	1.1	1.00	0.30	3,013	0.0	102.1	0.2	(2.3)	3.7	49	150	56.4	0.50	—	—
6.2	0.0	2.2	1.1	1.02	0.31	3,701	0.0	99.5	0.4	0.1	0.6	26	137	44.2	0.48	—	—
5.9	(0.3)	0.3	0.8	1.02	0.31	3,052	0.0	99.8	0.0	0.2	0.0	24	37	46.4	0.45	—	—
6.6	0.4	2.3	1.5	1.05	0.32	2,669	0.0	126.0	1.6	(27.6)	27.8	129	818	65.5	0.85	—	0.25
—	—	2.0	1.0	1.00	0.30	421	0.0	100.0	0.0	0.0	0.4	32	34	43.6	0.29	—	—
6.0	(0.2)	0.6	0.9	0.95	0.29	576	0.0	96.2	0.0	3.9	3.5	7	53	55.6	0.50	—	—
6.1	(0.1)	2.2	1.0	0.98	0.30	232	0.0	99.2	0.0	0.8	0.0	13	37	42.0	0.47	—	0.12
6.3	0.1	2.5	1.1	1.02	0.31	16,075	0.0	100.0	0.0	0.0	0.0	28	34	46.1	0.20	—	—
3.0	0.0	1.8	1.1	1.00	0.10	1,392	0.1	85.6	1.7	12.6	16.3	86	557	24.7	0.65	—	—
2.5	(0.5)	1.1	0.7	0.64	0.06	7,199	0.0	93.6	0.0	6.4	11.3	71	843	27.3	0.45	—	—
0.1	(2.9)	0.5	0.3	0.29	0.03	305	0.0	86.8	0.0	13.2	14.7	80	265	15.8	0.45	0.25R	—
3.8	0.8	2.5	1.5	0.71	0.07	426	0.0	61.6	3.1	35.4	11.0	31	448	11.9	0.77	—	—
3.8	0.8	1.7	0.9	0.93	0.09	2,233	0.0	78.0	1.0	21.1	13.2	93	216	19.8	0.80	—	—
3.7	0.7	3.0	1.4	1.64	0.16	1,128	0.0	86.5	0.0	13.5	10.7	60	379	10.8	0.58	—	0.19
3.9	0.9	2.6	1.2	1.43	0.14	2,024	0.0	129.7	10.6	(40.3)	82.6	437	4,363	56.7	0.75	—	0.25
2.1	(0.9)	1.0	0.7	0.93	0.09	431	0.0	100.0	0.0	0.0	10.6	92	480	19.4	0.29	—	—
3.4	0.4	2.0	1.0	0.71	0.07	5,853	0.0	83.7	2.6	13.7	11.1	92	708	11.8	0.53	—	—
6.8	3.8	3.3	1.6	1.79	0.18	1,354	0.0	84.8	2.9	12.4	11.7	14	595	19.2	0.80	—	—
4.0	1.0	2.5	1.2	0.64	0.06	1,648	0.0	84.8	1.7	13.6	12.9	36	655	8.0	0.63	—	—
3.6	0.6	1.4	0.8	0.93	0.09	3,185	0.0	95.6	0.0	4.3	9.9	67	1,468	14.8	0.22	—	—
3.9	0.9	2.2	1.2	1.07	0.11	12,229	0.0	88.3	0.2	11.5	25.0	47	1,640	6.5	0.20	—	—
4.4	1.4	2.1	0.9	0.86	0.09	1,386	2.0	79.1	5.5	13.5	2.6	44	229	15.9	0.62	—	—
5.4	0.0	2.8	1.5	1.00	0.20	3,934	0.7	90.2	1.6	7.5	14.2	156	1,430	27.3	0.65	—	—
5.2	(0.2)	2.7	1.4	0.89	0.18	1,928	0.0	91.7	0.6	7.7	11.4	91	847	14.7	0.61	—	—
6.6	1.2	3.0	1.7	0.89	0.18	1,035	0.0	95.3	0.3	4.5	18.2	35	625	18.5	0.55	—	0.25
5.4	0.0	2.7	1.6	0.89	0.18	4,616	0.0	88.0	1.8	10.2	22.1	154	439	24.0	0.56	—	—
5.6	0.2	3.5	1.6	0.86	0.17	26,350	0.0	89.8	2.8	7.4	6.3	27	673	12.8	0.43	—	—
4.7	(0.7)	3.0	1.2	0.86	0.17	1,046	0.0	95.1	0.2	4.8	7.3	30	1,657	6.7	0.40	—	0.25
—	—	2.5	1.6	2.18	0.43	2,864	(2.6)	58.9	14.0	29.8	16.5	55	124	18.8	0.88	—	—
4.6	(0.8)	2.4	1.2	0.79	0.16	4,067	0.0	95.5	1.0	3.4	10.4	115	943	25.9	0.45	—	—
5.0	(0.4)	2.5	1.2	0.82	0.16	6,218	0.0	87.8	3.1	9.1	1.2	276	991	32.4	0.45	—	—
8.5	3.1	3.7	2.0	1.68	0.33	10,493	0.0	89.1	0.9	10.0	39.5	229	613	15.2	0.70	—	—
5.8	0.4	2.8	1.8	0.82	0.16	12,894	0.0	87.9	3.1	9.0	5.1	155	1,346	28.2	0.45	—	—
9.8	4.4	5.5	2.2	2.50	0.50	8,771	4.9	69.5	14.8	10.9	27.9	20	686	16.5	0.92	—	0.25
6.3	0.9	3.1	2.0	1.04	0.21	1,462	0.4	118.0	1.5	(20.0)	11.8	495	767	47.3	0.59	—	—
7.7	2.3	3.7	2.0	0.96	0.19	10,124	0.0	93.5	1.4	5.0	11.5	156	1,128	24.1	0.62	—	0.21
—	—	2.7	1.3	0.89	0.18	2,614	0.0	87.4	0.1	12.6	14.7	129	2,802	11.0	0.17	—	—
5.0	(0.4)	2.8	1.5	0.86	0.17	1,763	0.0	78.1	3.7	18.2	18.7	700	326	18.7	0.49	—	—
—	—	4.3	2.6	1.57	0.31	968	0.0	221.5	3.4	(124.9)	117.1	124	1,423	88.6	0.90	—	0.25
6.4	1.0	3.8	2.1	1.14	0.23	19,873	0.0	128.2	5.8	(33.9)	63.0	584	20,611	44.7	0.75	—	0.25
—	—	2.9	—	0.75	0.15	1,335	0.0	(94.8)	(1.7)	196.5	(159.9)	1,001	1,757	142.4	1.30	—	0.25
3.7	(1.7)	2.6	1.2	0.86	0.17	937	0.0	96.0	0.0	4.0	12.2	160	992	8.4	0.29	—	—
4.9	(0.5)	2.4	1.2	0.86	0.17	6,228	0.0	93.0	0.1	7.0	6.9	100	1,141	17.5	0.22	—	—
5.6	0.2	3.0	1.5	0.82	0.16	20,385	0.0	89.1	1.0	10.0	8.3	157	1,688	18.0	0.61	—	—
7.1	1.7	3.8	1.6	1.75	0.35	6,649	13.7	77.3	2.2	6.8	24.0	15	9	100.0	0.69	—	—
5.0	(0.4)	2.9	1.3	0.86	0.17	855	0.0	96.3	0.5	3.3	8.3	132	954	21.2	0.30	0.50R	—
5.6	0.2	3.6	1.5	0.75	0.15	2,790	1.6	86.4	6.7	5.4	15.6	19	607	11.8	0.59	—	—
6.3	0.9	4.6	1.9	1.14	0.23	1,795	0.1	85.9	9.7	4.3	9.5	17	681	7.5	0.65	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
I		Vanguard Intm Bd Idx Inv (VBIIX)	6.9	10.6	9.3	6.7	4.9	41.6	2.4	4.9	5.7	8.9	2.2	7.7	1.5
		Vanguard IntTm Inv-Gr Fd Inv (VFICX)	9.1	7.5	10.4	17.7	(6.2)	54.4	15.2	(5.7)	(4.9)	9.0	2.3	7.4	1.2
I		Vanguard Total Bd Idx Inv (VBMFX)	4.0	7.5	6.4	5.9	5.0	27.5	(11.7)	6.0	6.8	6.0	(0.7)	5.8	(0.4)
I		Vanguard Total Bd II Idx Inv (VTBIX)	3.9	7.5	6.4	—	—	27.3	(11.9)	—	—	5.9	(0.8)	—	—
		Westcore Plus Bond (WTIBX)	5.6	7.5	7.2	10.4	(1.9)	32.9	(6.3)	0.7	1.5	6.8	0.1	5.7	(0.5)
		General Bond: Long-Term Category Average	10.8	13.2	10.2	15.9	(3.9)	66.9	0.0	(7.4)	0.0	11.3	0.0	8.8	0.0
		Managers Bond (MGFIX)	12.0	6.0	10.4	31.1	(16.4)	73.9	7.0	(16.3)	(8.9)	9.4	(1.9)	7.5	(1.3)
		T. Rowe Price Corp Inc (PRPIX)	11.1	7.6	9.6	22.0	(10.0)	61.4	(5.5)	(10.5)	(3.1)	9.4	(1.9)	7.5	(1.3)
I		Vanguard LongTm Bd Idx Inv (VBLTX)	8.4	22.0	10.2	1.7	8.6	61.2	(5.7)	2.2	9.6	13.4	2.1	10.0	1.2
		Vanguard LongTm InvGrde Inv (VWESX)	11.6	17.1	10.7	8.7	2.2	71.4	4.5	(4.9)	2.5	13.1	1.8	10.0	1.2
		Muni Nat'l: Short-Term Bond Cat Average	1.4	2.9	1.6	5.8	2.2	10.5	0.0	4.7	0.0	2.0	0.0	2.8	0.0
		Northern Sh-Int Tax-Expt (NSITX)	1.2	3.3	1.1	4.8	3.9	9.1	(1.4)	6.7	2.0	1.9	(0.1)	2.8	0.0
		T. Rowe Price T/F Sh-Int (PRFSX)	2.1	4.5	2.0	7.2	3.0	14.6	4.1	6.1	1.4	2.9	0.9	3.7	0.9
		USAA Tax Ex Short-Term (USSTX)	2.5	4.4	2.9	6.8	1.3	15.2	4.7	4.2	(0.5)	3.2	1.2	3.5	0.7
		Vanguard LtdTm T/E (VMLTX)	1.7	3.7	1.9	5.5	2.9	11.9	1.4	5.6	0.9	2.4	0.4	3.1	0.3
		Vanguard Sht-Tm TE Inv (VWSTX)	0.9	1.6	0.9	3.0	3.7	5.8	(4.7)	5.6	0.9	1.1	(0.9)	2.0	(0.8)
		WF Adv S/T Muni Bd Inv (STSMX)	2.2	3.2	2.5	10.4	(1.4)	16.4	5.9	2.0	(2.7)	2.7	0.7	3.3	0.5
		Muni Nat'l: Intermed-Term Bond Cat Avg	4.7	8.8	2.2	10.0	(0.2)	24.3	0.0	4.1	0.0	5.2	0.0	5.0	0.0
		AmCent Int-Trm Tax-Free Inv (TWTIX)	5.1	9.1	2.4	10.4	(0.3)	25.8	1.5	3.8	(0.3)	5.5	0.3	5.3	0.3
		BMO Interm T/F Y (MITFX)	6.6	9.1	3.0	12.8	0.7	30.3	6.0	5.9	1.8	6.2	1.0	6.4	1.4
		Commerce Natl TF Int Bd (CFNLX)	7.5	11.4	2.7	8.6	0.4	29.1	4.8	5.1	1.0	7.1	1.9	6.0	1.0
		Dreyfus Interm Muni (DITEX)	4.8	9.9	2.6	10.4	(1.5)	26.2	1.9	2.7	(1.4)	5.7	0.5	5.2	0.2
		Fidelity Interm Muni Inc (FLTMX)	4.9	7.9	2.6	8.6	0.9	23.1	(1.2)	4.6	0.5	5.1	(0.1)	4.9	(0.1)
		Fidelity Sh-Int Muni Inc (FSTFX)	2.2	4.3	2.0	5.6	3.5	13.2	(11.1)	6.2	2.1	2.8	(2.4)	3.5	(1.5)
		Northern Interm Tax-Ex (NOITX)	5.0	10.1	1.0	8.9	0.4	23.6	(0.7)	4.4	0.3	5.3	0.1	5.0	0.0
		T. Rowe Price Sum Muni Intm (PRSMX)	5.2	8.9	2.2	10.7	0.1	25.8	1.5	4.4	0.3	5.4	0.2	5.4	0.4
		TIAA-CREF Tx-Ex Bd Rtl (TIXRX)	5.1	11.8	2.1	11.6	(2.1)	29.5	5.2	2.6	(1.5)	6.3	1.1	5.6	0.6
		USAA Tax Ex Interm-Term (USATX)	7.1	10.1	2.8	18.2	(7.4)	35.8	11.5	(1.9)	(6.0)	6.6	1.4	5.8	0.8
		Vanguard IntTm T/E Inv (VWITX)	5.6	9.6	2.1	10.2	(0.2)	26.3	2.0	4.3	0.2	5.7	0.5	5.4	0.4
		WF Adv Int Tax/AMT Fr Inv (SIMBX)	6.5	9.2	3.3	15.2	(5.8)	32.4	8.1	(0.9)	(5.0)	6.3	1.1	5.4	0.4
		Muni Nat'l: Long-Term Bond Cat Average	8.0	10.5	1.8	15.2	(5.6)	33.8	0.0	(0.8)	0.0	6.7	0.0	5.7	0.0
		Fidelity Municipal Inc (FHIGX)	7.9	10.6	2.5	13.1	(4.7)	32.9	(0.9)	0.3	1.1	7.0	0.3	5.7	0.0
		Fidelity Tax-Free Bond (FTABX)	8.1	10.9	2.1	13.2	(3.4)	33.2	(0.6)	1.5	2.3	7.0	0.3	6.0	0.3
		Schwab Tax-Fr (SWNTX)	5.5	9.5	3.3	11.7	0.3	28.9	(4.9)	4.5	5.3	6.1	(0.6)	6.0	0.3
		T. Rowe Price Sum Muni Inc (PRINX)	9.8	10.6	2.3	18.6	(8.1)	39.9	6.1	(2.8)	(2.0)	7.5	0.8	6.3	0.6
		T. Rowe Price T/F Inc Inv (PRTAX)	8.5	10.2	1.7	16.0	(5.9)	34.6	0.8	(0.5)	0.3	6.7	0.0	5.8	0.1
		USAA Tax Ex Long-Term (USTEX)	9.8	12.4	1.3	22.0	(12.6)	43.9	10.1	(7.5)	(6.7)	7.7	1.0	5.9	0.2
		Vanguard LongTm T/E (VWLTX)	8.0	10.6	1.5	14.0	(4.9)	32.6	(1.2)	0.1	0.9	6.6	(0.1)	5.6	(0.1)
		WF Adv Muni Bond Inv (SXFIX)	10.2	10.0	3.5	24.3	(11.7)	47.4	13.6	(6.3)	(5.5)	7.9	1.2	6.6	0.9
		Muni Nat'l: High-Yield Bond Cat Average	12.0	10.6	3.3	26.8	(19.9)	51.7	0.0	(15.4)	0.0	8.6	0.0	5.3	0.0
		T. Rowe Price T/F Hi-Yld (PRFHX)	13.6	10.9	3.9	31.4	(21.5)	61.1	9.4	(17.1)	(1.7)	9.4	0.8	6.2	0.9
		Vanguard Hi-Yld T/E (VWAHX)	9.3	10.9	2.5	20.1	(10.5)	41.4	(10.3)	(5.1)	10.3	7.5	(1.1)	6.0	0.7
		Muni: State-Specific Bond Category													
		Fidelity AZ Muni Inc (FSAZX)	7.5	9.9	2.3	13.6	(4.3)	31.2	1.1	0.9	(1.4)	6.5	0.0	5.6	(0.1)
		Northern AZ Tax-Exempt (NOAZX)	6.2	11.6	1.7	11.3	(1.5)	29.0	(1.1)	3.7	1.4	6.4	(0.1)	5.7	0.0
		AmCent CA Hi-Yld Muni Inv (BCHYX)	11.0	11.0	4.2	20.4	(13.6)	44.8	16.2	(8.3)	(9.1)	8.7	2.4	6.0	0.9
		AmCent CA Int Trm T/F Inv (BCITX)	5.9	10.2	2.0	9.7	(0.6)	26.7	(1.9)	3.2	2.4	6.0	(0.3)	5.4	0.3
		AmCent CA Lng T/F Inv (BCLTX)	8.6	11.9	1.6	13.7	(6.1)	33.5	4.9	(0.8)	(1.6)	7.3	1.0	5.7	0.6
		Bernstein CA Municipal (SNCAX)	3.3	7.3	3.1	6.8	1.5	19.9	(8.7)	4.6	3.8	4.6	(1.7)	4.4	(0.7)
		Bernstein Short Dur CA Muni (SDCMX)	0.3	1.8	0.4	3.5	3.0	5.2	(23.4)	4.7	3.9	0.8	(5.5)	1.8	(3.3)
		Fidelity CA Muni Inc (FCTFX)	8.4	11.2	3.1	11.6	(5.7)	33.2	4.6	(0.9)	(1.7)	7.5	1.2	5.5	0.4
		Fidelity CA S/I Tx-Fr Bond (FCSTX)	2.4	4.7	2.2	6.1	3.9	14.6	(14.0)	6.8	6.0	3.1	(3.2)	3.9	(1.2)
		Northern CA Interm Tax-Ex (NCITX)	6.0	10.1	2.8	8.5	(1.3)	26.2	(2.4)	2.7	1.9	6.3	0.0	5.1	0.0
		Northern CA Tax-Exempt (NCATX)	9.5	15.1	1.7	12.3	(3.3)	38.1	9.5	1.7	0.9	8.6	2.3	6.8	1.7

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 (%)
6.2	**0.8**	3.0	1.5	1.43	0.28	2,120	0.0	99.0	0.0	1.0	11.4	61	1,374	25.5	**0.22**	—	—
6.0	0.6	3.5	1.9	1.32	0.26	4,957	0.0	97.3	0.2	2.6	20.8	49	1,632	6.4	**0.20**	—	—
5.0	(0.4)	2.6	1.3	0.89	0.18	11,794	0.0	94.1	0.1	5.8	11.7	73	15,289	6.4	**0.22**	—	—
—	—	2.3	—	0.89	0.18	45,758	0.0	91.9	0.0	8.0	12.0	134	10,537	7.4	**0.12**	—	—
5.9	0.5	3.6	1.4	**0.82**	0.16	1,457	0.0	98.5	1.0	0.5	5.6	42	232	17.3	0.55	—	—
7.3	**0.0**	**4.0**	**1.7**	**1.00**	**0.44**	**2,611**	**0.2**	**93.8**	**1.6**	**4.4**	**12.3**	**41**	**622**	**18.1**	**0.52**	**—**	**—**
7.0	(0.3)	4.0	1.3	**0.65**	0.28	2,373	0.8	83.1	3.7	12.5	11.2	17	271	28.5	1.01	—	—
6.8	(0.5)	3.9	1.8	0.68	0.30	695	0.0	94.3	2.5	3.3	17.1	73	360	10.5	0.65	—	—
7.8	**0.5**	3.9	1.8	1.39	0.61	2,904	0.0	99.1	0.0	0.9	12.4	45	1,385	23.7	0.22	—	—
7.6	**0.3**	4.6	1.9	1.27	0.56	4,472	0.0	98.9	0.1	1.0	8.6	29	470	9.8	**0.22**	—	—
2.7	**0.0**	**1.3**	**0.0**	**1.00**	**0.06**	**1,376**	**0.0**	**84.9**	**0.8**	**14.3**	**0.0**	**51**	**623**	**14.5**	**0.52**	**—**	**—**
—	—	1.8	0.0	1.56	0.10	1,062	0.0	78.7	7.1	14.2	0.0	16	487	18.8	0.47	—	—
3.1	**0.4**	1.7	0.0	1.67	0.11	1,930	0.0	93.9	0.0	6.1	0.0	23	481	9.5	0.50	—	—
3.1	**0.4**	2.1	0.0	1.11	0.07	2,168	0.0	86.1	0.0	13.9	0.0	16	378	11.8	0.55	—	—
2.8	0.1	1.9	0.0	1.44	0.09	2,693	0.0	92.4	0.0	7.6	0.0	15	1,870	4.9	**0.20**	—	—
2.2	(0.5)	1.1	0.0	0.44	0.03	2,071	0.0	84.5	0.0	15.5	0.0	29	1,372	4.9	**0.20**	—	—
3.4	**0.7**	1.4	0.0	0.78	0.05	2,106	0.0	92.5	(1.7)	9.2	0.0	72	823	10.8	0.63	—	—
4.1	**0.0**	**2.5**	**0.0**	**1.00**	**0.22**	**1,656**	**0.0**	**93.4**	**0.6**	**6.0**	**0.0**	**34**	**587**	**12.8**	**0.56**	**—**	**—**
4.3	0.2	2.6	0.0	1.06	0.24	1,996	0.0	95.5	0.0	4.5	0.0	62	813	7.0	**0.47**	—	—
4.7	**0.6**	2.7	0.1	0.97	0.22	894	0.0	93.8	0.0	6.2	0.0	—	1,096	5.7	0.55	2.00R	—
4.8	**0.7**	3.0	0.1	1.16	0.26	257	0.0	95.1	0.0	5.0	0.0	44	231	18.4	0.69	—	—
4.1	0.0	2.9	0.0	1.09	0.25	960	0.0	99.2	0.4	0.4	0.0	15	247	12.6	0.76	—	—
4.4	0.3	2.9	0.0	**0.81**	0.18	4,568	0.0	87.1	0.0	12.9	0.0	14	1,067	6.7	**0.40**	0.50R	—
3.0	(1.1)	1.8	0.0	**0.44**	0.10	3,624	0.0	82.0	0.0	18.0	0.0	22	806	8.0	0.48	0.50R	—
4.2	0.1	2.2	0.2	1.22	0.28	2,449	0.0	82.2	11.8	5.9	0.0	136	329	19.8	0.48	—	—
4.4	**0.3**	2.9	0.0	1.00	0.23	2,320	0.0	98.7	0.0	1.4	0.0	7	535	9.1	0.50	—	—
—	—	2.6	0.0	1.41	0.32	384	0.0	95.6	0.0	4.4	0.0	59	294	9.2	0.55	—	0.12
4.8	**0.7**	3.7	0.0	1.06	0.24	3,321	0.0	99.0	0.0	1.0	0.0	13	556	9.5	0.54	—	—
4.4	**0.3**	3.1	0.0	1.09	0.25	6,892	0.0	94.3	0.0	5.7	0.0	11	3,797	2.3	**0.20**	—	—
5.0	**0.9**	2.6	0.0	1.00	0.23	518	0.0	96.8	0.0	3.3	0.0	38	662	10.4	0.73	—	—
4.8	**0.0**	**3.3**	**0.0**	**1.00**	**0.28**	**1,663**	**0.0**	**97.1**	**1.1**	**1.9**	**0.0**	**37**	**511**	**12.5**	**0.54**	**—**	**—**
5.0	0.2	3.5	0.0	0.92	0.26	6,783	0.0	97.5	0.0	2.5	0.0	11	1,211	6.0	0.46	0.50R	—
5.3	**0.5**	3.5	0.0	0.95	0.27	2,481	0.0	95.1	3.3	1.7	0.0	8	902	9.1	**0.25**	0.50R	—
4.7	(0.1)	2.3	0.2	**0.80**	0.23	734	0.0	95.4	0.0	4.6	0.0	102	509	9.0	0.49	—	—
5.4	**0.6**	3.7	0.0	1.08	0.30	853	0.0	99.1	0.0	0.9	0.0	10	376	11.1	0.50	—	—
4.9	0.1	3.8	0.0	1.02	0.29	1,953	0.0	99.1	0.0	0.9	0.0	16	457	8.6	0.52	—	—
5.1	0.3	3.9	0.0	1.15	0.33	2,826	0.0	99.8	0.0	0.2	0.0	9	468	10.7	0.52	—	—
4.8	0.0	3.7	0.0	1.00	0.28	1,094	0.0	97.6	0.0	2.4	0.0	15	1,013	5.5	**0.20**	—	—
6.3	**1.5**	2.8	0.1	**0.85**	0.24	636	0.0	97.0	(1.4)	4.4	0.0	63	749	13.1	0.78	—	—
4.9	**0.0**	**4.2**	**0.0**	**1.00**	**0.30**	**883**	**0.0**	**98.1**	**0.2**	**1.7**	**0.1**	**27**	**398**	**11.3**	**0.68**	**—**	**—**
5.6	**0.7**	4.3	0.0	1.02	0.31	2,601	0.0	100.0	0.0	0.0	0.0	13	554	9.2	0.68	2.00R	—
5.2	0.3	3.7	0.0	**0.95**	0.29	1,606	0.0	97.8	0.0	2.2	0.0	20	1,015	4.7	**0.20**	—	—
																—	**—**
4.6	0.0	3.3	0.0	0.92	0.26	191	0.0	99.3	0.0	0.7	0.0	12	122	26.2	0.55	0.50R	—
4.5	(0.1)	3.2	0.1	1.10	0.31	120	0.0	95.2	4.8	0.0	0.0	50	81	26.6	0.46	—	—
5.4	1.0	4.2	0.0	1.16	0.31	536	0.0	98.8	0.1	1.2	0.0	48	234	14.4	0.50	—	—
4.1	(0.3)	2.8	0.0	0.95	0.26	1,077	0.0	94.1	0.0	5.9	0.0	55	424	12.5	0.47	—	—
4.6	0.2	3.3	0.0	1.21	0.33	409	0.0	96.0	0.0	4.0	0.0	76	229	13.4	0.47	—	—
3.7	(0.7)	3.0	0.0	0.71	0.19	977	0.0	88.5	0.0	11.5	0.0	15	197	20.1	0.63	—	—
1.8	(2.6)	0.5	0.0	0.16	0.04	82	0.0	71.1	1.0	27.9	0.0	45	59	36.2	0.63	—	—
4.8	0.4	3.6	0.0	1.08	0.29	1,842	0.0	97.6	0.0	2.4	0.0	9	555	10.4	0.46	0.50R	—
—	—	2.1	0.0	0.42	0.11	790	0.0	82.8	0.0	17.2	0.0	12	376	15.1	0.35	0.50R	—
4.0	(0.4)	3.1	0.0	1.00	0.27	390	0.0	97.5	0.0	2.5	0.0	53	153	19.9	0.46	—	—
5.3	0.9	2.9	0.3	1.39	0.38	163	0.0	90.6	0.0	9.4	0.0	202	75	31.0	0.47	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2012	2011	2010	2009	2008	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Schwab CA Tax-Free Bond (SWCAX)	6.1	9.2	2.4	9.3	(1.1)	26.4	(2.2)	2.5	1.7	5.9	(0.4)	5.1	0.0
		Shelton CA Tx-Fr (CFNTX)	6.4	9.1	1.7	8.6	(1.8)	23.9	(4.7)	2.6	1.8	5.7	(0.6)	4.7	(0.4)
		T. Rowe Price CA T/F Bd (PRXCX)	9.2	10.3	2.1	14.8	(6.2)	34.5	5.9	(0.8)	(1.6)	7.2	0.9	5.8	0.7
		USAA CA Bond (USCBX)	11.1	14.7	0.8	18.8	(12.6)	42.5	13.9	(6.4)	(7.2)	8.7	2.4	5.9	0.8
		Vanguard CA IT T/E Inv (VCAIX)	6.6	10.1	2.6	9.6	(2.2)	27.9	(0.7)	2.0	1.2	6.4	0.1	5.2	0.1
		Vanguard CA Lg T/E Inv (VCITX)	8.9	11.4	1.7	13.2	(6.9)	33.5	4.9	(2.1)	(2.9)	7.2	0.9	5.4	0.3
		Westcore CO Tax-Exempt (WTCOX)	5.5	8.8	1.7	10.6	(1.4)	25.1	0.0	2.8	0.0	5.3	0.0	5.0	0.0
		Fidelity CT Muni Inc (FICNX)	4.6	10.0	2.1	10.9	(1.2)	25.2	1.6	4.2	0.2	5.5	0.3	5.2	0.3
		Vanguard FL Foc T/E Inv (VFLTX)	7.6	10.9	1.6	14.4	(5.1)	32.7	0.0	0.1	0.0	6.6	0.0	5.6	0.0
		T. Rowe Price GA Tax-Fr (GTFBX)	7.5	10.3	1.0	14.6	(5.4)	31.4	0.0	(0.5)	0.0	6.2	0.0	5.4	0.0
		Hawaii Municipal Inv (SURFX)	6.3	8.0	1.1	12.1	(5.0)	26.0	0.0	(1.3)	0.0	5.1	0.0	4.3	0.0
		Dupree KY Tax-Fr Inc (KYTFX)	6.0	10.0	1.7	9.0	0.9	25.8	5.2	5.3	(0.5)	5.9	1.1	5.5	0.8
		Dupree KY Tax-Fr Sh-Med (KYSMX)	2.3	6.6	2.4	5.1	3.1	15.4	(5.2)	6.4	0.6	3.7	(1.1)	3.9	(0.8)
		Fidelity MA Muni Inc (FDMMX)	7.1	10.3	2.3	12.6	(3.6)	30.9	2.3	1.5	(1.6)	6.5	0.5	5.6	0.1
		Vanguard MA Tax-Ex Inv (VMATX)	6.4	10.4	1.1	10.8	(1.3)	27.4	(1.2)	3.4	0.3	5.9	(0.1)	5.4	(0.1)
		Fidelity MD Muni Inc (SMDMX)	5.3	8.9	2.2	13.7	(4.0)	27.5	5.2	1.2	(0.7)	5.4	1.1	5.0	0.7
		T. Rowe Price MD S/T T/F (PRMDX)	0.7	1.3	0.7	3.7	3.3	5.2	(17.1)	5.7	3.8	0.9	(3.4)	1.9	(2.4)
		T. Rowe Price MD Tax-Fr (MDXBX)	7.5	10.0	1.9	17.9	(6.7)	34.4	12.1	(1.0)	(2.9)	6.4	2.1	5.8	1.5
		Fidelity MI Muni Inc (FMHTX)	6.1	9.2	2.3	9.3	(0.1)	26.7	0.0	3.4	0.0	5.8	0.0	5.3	0.0
		Fidelity MN Muni Inc (FIMIX)	4.9	9.1	2.4	9.8	(0.3)	23.7	(8.0)	4.6	4.8	5.4	(0.8)	5.1	(0.4)
		Sit MN Tax-Free Inc (SMTFX)	7.2	10.6	3.1	22.0	(10.8)	39.8	8.1	(4.9)	(4.7)	6.9	0.7	5.9	0.4
		Dupree NC Tax-Fr Inc (NTFIX)	7.8	11.1	0.5	10.4	(1.5)	28.9	0.0	3.0	0.0	6.4	0.0	5.5	0.0
		Fidelity NJ Muni Inc (FNJHX)	6.3	9.7	2.0	11.7	(3.0)	27.5	(1.9)	2.4	1.3	6.0	(0.2)	5.2	(0.1)
		T. Rowe Price NJ Tax-Fr (NJTFX)	8.0	9.9	1.9	14.3	(5.2)	32.4	3.0	(0.5)	(1.6)	6.5	0.3	5.6	0.3
		Vanguard NJ Long-Tm T/E Inv (VNJTX)	7.0	9.9	1.2	11.7	(3.1)	28.3	(1.1)	1.5	0.4	6.0	(0.2)	5.2	(0.1)
		Bernstein NY Muni (SNNYX)	3.1	6.5	2.6	8.1	1.3	19.0	(3.8)	4.9	2.9	4.1	(0.6)	4.3	(0.1)
		Bernstein Short Dur NY (SDNYX)	0.8	2.2	0.1	3.6	2.8	6.0	(16.8)	4.5	2.5	1.0	(3.7)	1.9	(2.5)
		Dreyfus NY Tax-Ex Bond (DRNYX)	6.3	9.8	1.8	13.5	(4.2)	29.4	6.6	0.7	(1.3)	5.9	1.2	5.3	0.9
		Fidelity NY Muni Inc (FTFMX)	6.5	9.6	2.3	12.1	(2.5)	28.5	5.7	2.7	0.7	6.1	1.4	5.4	1.0
		T. Rowe Price NY Tax-Fr (PRNYX)	8.1	10.3	1.6	14.5	(5.6)	32.5	9.7	(0.3)	(2.3)	6.6	1.9	5.5	1.1
		USAA NY Bond (USNYX)	8.1	12.1	2.1	16.9	(7.8)	37.7	14.9	(2.9)	(4.9)	7.4	2.7	6.0	1.6
		Vanguard NY Long-Tm T/E Inv (VNYTX)	6.9	9.6	1.8	12.5	(3.7)	29.0	6.2	1.0	(1.0)	6.0	1.3	5.2	0.8
		Fidelity OH Muni Inc (FOHFX)	7.1	9.6	1.9	11.1	(1.7)	28.2	(0.9)	3.3	0.5	6.1	0.0	5.5	(0.1)
		Vanguard OH Long-Tm TxEx (VOHIX)	7.4	10.0	1.2	13.1	(2.8)	30.1	1.0	2.3	(0.5)	6.1	0.0	5.6	0.0
		Fidelity PA Muni Inc (FPXTX)	7.1	9.7	2.0	9.6	(0.8)	27.8	(0.6)	3.2	1.3	6.2	0.0	5.4	0.1
		Vanguard PA Lg T/E Inv (VPAIX)	6.9	10.0	1.8	11.8	(3.7)	29.1	0.7	0.6	(1.3)	6.2	0.0	5.2	(0.1)
		Dupree TN Tax-Fr Inc (TNTIX)	6.5	9.9	1.7	10.5	(2.4)	27.6	0.0	1.8	0.0	6.0	0.0	5.1	0.0
		T. Rowe Price VA Tax-Fr (PRVAX)	7.3	10.6	1.1	14.3	(3.9)	31.5	3.4	1.1	(0.4)	6.3	0.5	5.7	0.5
		USAA VA Bond (USVAX)	7.7	10.9	1.1	15.9	(7.5)	33.7	5.6	(2.8)	(4.3)	6.5	0.7	5.3	0.1
		WF Adv WI Tax-Free Inv (SWFRX)	4.3	7.8	2.5	10.6	(1.8)	22.8	0.0	2.7	0.0	4.9	0.0	4.6	0.0
		WesMark WV Muni Bond (WMKMX)	4.5	7.5	1.9	10.5	(3.1)	21.3	0.0	1.8	0.0	4.6	0.0	4.1	0.0
		International Bond: General Cat Average	**6.5**	**3.4**	**6.0**	**12.3**	**(0.4)**	**38.8**	**0.0**	**(3.9)**	**0.0**	**5.5**	**0.0**	**5.5**	**0.0**
		Loomis Sayles Glb Bd Retl (LSGLX)	7.8	3.5	**7.6**	**22.3**	(8.9)	**53.7**	**14.9**	(12.2)	(8.3)	6.3	0.8	6.0	0.5
		Payden Global Low Duration (PYGSX)	6.1	0.3	4.3	8.5	(3.0)	20.1	(18.7)	(1.5)	2.4	3.6	(1.9)	3.2	(2.3)
		PIMCO Frgn Bd (Unhedged) D (PFBDX)	6.2	**7.9**	**12.0**	**20.8**	(4.5)	**66.0**	**27.2**	(8.4)	(4.5)	**8.7**	**3.2**	**8.2**	**2.7**
		PIMCO Frgn Bd (USD-Hgd) D (PFODX)	**10.7**	**6.3**	**8.7**	18.5	(2.9)	51.0	12.2	(1.0)	2.9	**8.6**	**3.1**	**8.0**	**2.5**
		T. Rowe Price Intl Bd (RPIBX)	6.0	2.6	5.1	8.3	1.7	35.2	(3.6)	(5.8)	(1.9)	4.6	(0.9)	4.7	(0.8)
		International Bond: Emerging Cat Average	**18.7**	**3.9**	**12.3**	**34.3**	**(17.0)**	**87.7**	**0.0**	**(18.6)**	**0.0**	**11.4**	**0.0**	**9.0**	**0.0**
		Fidelity New Markets Inc (FNMIX)	**20.0**	**7.9**	10.9	**44.5**	(18.3)	**107.4**	**19.7**	(18.7)	(0.1)	**12.8**	**1.4**	**11.1**	**2.1**
		Payden Emerging Mkts Bond (PYEMX)	19.3	5.7	**12.8**	28.8	**(10.3)**	84.8	(2.9)	**(12.7)**	**5.9**	**12.5**	**1.1**	**10.5**	**1.5**
		PIMCO Emerg Mkts Bd D (PEMDX)	16.3	**6.2**	12.5	30.0	**(14.4)**	84.3	(3.4)	**(16.1)**	**2.5**	11.6	0.2	9.1	0.1
		T. Rowe Price Emg Mkt Bd (PREMX)	**19.6**	3.4	**13.2**	**34.9**	(17.8)	**90.6**	**2.9**	(18.9)	(0.3)	11.9	0.5	9.2	0.2
		International Bond: Currency Cat Average	**0.5**	**(3.5)**	**0.9**	**3.1**	**(4.4)**	**6.7**	**0.0**	**(5.5)**	**0.0**	**(0.7)**	**0.0**	**(0.9)**	**0.0**
		Merk Absolute Ret Curr Inv (MABFX)	(1.4)	(8.5)	**4.6**	—	—	—	—	—	—	(1.9)	(1.2)	—	—
		Merk Asian Currency Inv (MEAFX)	**2.6**	**(2.2)**	2.8	0.5	—	5.4	(1.3)	—	—	**1.1**	**1.8**	—	—
		Merk Hard Currency Inv (MERKX)	**4.1**	**(0.8)**	**4.6**	**13.8**	(5.0)	**30.0**	**23.3**	(10.1)	(4.6)	**2.6**	**3.3**	**3.1**	**4.0**
		PIMCO Emerg Mkts Curr D (PLMDX)	**8.1**	(5.4)	**7.4**	**21.1**	(14.9)	**44.1**	**37.4**	(21.8)	(16.3)	**3.2**	**3.9**	**2.5**	**3.4**

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
4.5	0.1	2.6	0.1	0.87	0.23	456	0.0	96.4	0.0	3.6	0.0	101	318	12.6	0.49	—	—
3.7	(0.7)	3.2	0.0	0.97	0.26	101	0.0	94.4	0.0	5.6	0.0	10	51	34.3	0.72	1.00R	—
4.8	0.4	3.9	0.0	1.11	0.30	423	0.0	99.3	0.0	0.7	0.0	15	183	15.3	0.51	—	—
4.8	0.4	3.9	0.0	1.55	0.42	679	0.0	99.5	0.0	0.6	0.0	4	120	22.2	0.53	—	—
4.2	(0.2)	3.2	0.0	0.97	0.26	1,344	0.0	94.9	0.0	5.1	0.0	13	944	7.1	0.20	—	—
4.6	0.2	3.8	0.0	1.18	0.32	470	0.0	98.1	0.0	1.9	0.0	14	531	9.0	0.20	—	—
4.0	0.0	3.1	0.0	1.00	0.25	147	0.0	97.1	0.0	2.9	0.0	17	167	16.0	0.66	—	—
4.4	0.3	2.9	0.0	1.03	0.25	586	0.0	99.4	0.0	0.6	0.0	14	218	25.4	0.48	0.50R	—
4.8	0.0	3.6	0.0	1.00	0.29	139	0.0	99.1	0.0	0.9	0.0	30	282	10.7	0.20	—	—
4.5	0.0	3.3	0.0	1.00	0.30	243	0.0	99.6	0.0	0.4	0.0	13	144	17.4	0.56	—	—
3.9	0.0	2.9	0.0	1.00	0.19	175	0.0	99.1	0.0	0.9	0.0	23	92	37.8	1.03	—	0.15
4.7	0.7	3.4	0.0	1.16	0.26	996	0.0	100.0	0.0	0.0	0.0	8	215	23.3	0.57	—	—
3.2	(0.8)	2.1	0.0	0.84	0.18	92	0.0	99.5	0.0	0.5	0.0	5	116	30.2	0.73	—	—
4.9	0.3	3.3	0.0	0.95	0.28	2,547	0.0	99.7	0.0	0.3	0.0	11	450	16.5	0.46	0.50R	—
4.7	0.1	3.2	0.0	0.98	0.28	1,111	0.0	99.2	0.0	0.8	0.0	13	250	16.1	0.17	—	—
4.4	0.7	2.8	0.0	1.24	0.22	247	0.0	99.2	0.0	0.8	0.0	10	129	23.3	0.55	0.50R	—
2.0	(1.7)	0.9	0.0	0.24	0.04	219	0.0	90.5	0.0	9.5	0.0	69	138	30.6	0.53	—	—
4.7	1.0	3.7	0.0	1.52	0.27	2,152	0.0	99.4	0.0	0.6	0.0	13	461	12.5	0.46	—	—
4.7	0.0	3.5	0.0	1.00	0.22	693	0.0	98.8	0.0	1.2	0.0	9	254	13.5	0.49	0.50R	—
4.4	(0.2)	3.1	0.0	1.00	0.22	558	0.0	98.9	0.0	1.2	0.0	9	197	19.7	0.49	0.50R	—
4.8	0.2	3.7	0.0	1.00	0.22	395	0.0	96.5	0.0	3.5	0.6	15	333	15.0	0.82	—	—
4.6	0.0	3.1	0.0	1.00	0.30	99	0.0	100.0	0.0	0.0	0.0	6	103	23.1	0.71	—	—
4.7	0.1	3.3	0.0	0.97	0.27	683	0.0	98.7	0.0	1.3	0.0	7	187	21.0	0.48	0.50R	—
4.7	0.1	3.7	0.0	1.03	0.28	304	0.0	99.7	0.0	0.4	0.0	12	152	17.5	0.53	—	—
4.6	0.0	3.5	0.0	1.00	0.28	292	0.0	95.9	0.0	4.1	0.0	12	451	10.5	0.20	—	—
3.7	(0.1)	2.9	0.0	0.83	0.17	1,435	0.0	90.6	0.0	9.4	0.0	14	283	14.9	0.61	—	—
2.0	(1.8)	0.7	0.0	0.21	0.04	118	0.0	64.1	0.0	35.9	0.0	54	79	31.4	0.61	—	—
4.3	0.5	3.6	0.0	1.41	0.29	1,408	0.0	97.9	0.9	1.3	0.0	12	200	17.4	0.74	—	—
4.8	1.0	3.2	0.0	1.28	0.26	1,952	0.0	99.3	0.0	0.7	0.0	11	316	13.4	0.47	0.50R	—
4.7	0.9	3.6	0.0	1.38	0.28	458	0.0	99.7	0.0	0.3	0.0	13	199	14.3	0.51	—	—
4.9	1.1	3.6	0.0	1.59	0.33	213	0.0	99.0	0.0	1.0	0.0	11	121	24.4	0.66	—	—
4.5	0.7	3.4	0.0	1.28	0.26	508	0.0	99.1	0.0	0.9	0.0	22	578	9.6	0.20	—	—
4.8	0.0	3.4	0.0	0.92	0.24	646	0.0	99.2	0.0	0.8	0.0	8	251	14.1	0.49	0.50R	—
4.8	0.0	3.5	0.0	1.08	0.28	1,023	0.0	99.7	0.0	0.3	0.0	20	270	11.9	0.17	—	—
4.7	0.1	3.4	0.0	0.94	0.24	487	0.0	98.1	0.0	1.9	0.0	12	167	17.5	0.50	0.50R	—
4.6	0.0	3.6	0.0	1.03	0.26	466	0.0	99.1	0.0	0.9	0.0	9	524	9.0	0.20	—	—
4.4	0.0	3.2	0.0	1.00	0.26	109	0.0	100.0	0.0	0.0	0.0	8	95	29.9	0.70	—	—
4.7	0.3	3.5	0.0	1.08	0.29	1,043	0.0	99.8	0.0	0.2	0.0	13	266	15.2	0.48	—	—
4.5	0.1	3.8	0.0	1.00	0.27	660	0.0	100.0	0.0	0.0	0.0	5	129	21.6	0.55	—	—
4.4	0.0	2.6	0.0	1.00	0.17	131	0.0	96.2	0.0	3.8	0.0	14	165	26.5	0.73	—	—
3.4	0.0	2.8	0.0	1.00	0.18	114	0.0	95.0	0.0	5.0	0.0	15	138	21.8	0.99	—	—
5.6	**0.0**	**3.3**	**1.6**	**1.00**	**0.41**	**693**	**0.0**	**90.7**	**3.3**	**6.0**	**67.6**	**159**	**336**	**37.1**	**0.83**	**—**	**—**
7.0	**1.4**	2.5	1.4	1.16	0.48	986	0.0	92.3	1.4	6.3	71.6	102	224	35.6	0.97	—	0.25
3.4	(2.2)	2.2	1.0	**0.29**	0.12	77	0.0	95.3	8.2	(3.5)	35.9	142	214	30.8	**0.70**	—	—
—	—	3.0	2.4	1.36	0.56	664	0.0	100.7	13.4	(14.1)	84.5	486	968	48.1	0.90	—	0.25
6.0	0.4	4.0	2.2	**0.57**	0.23	386	0.0	103.6	6.7	(10.3)	83.5	355	952	38.1	0.90	—	0.25
6.1	**0.5**	2.3	1.6	1.43	0.59	5,013	0.0	87.0	3.7	9.4	83.9	36	475	27.0	0.83	2.00R	—
11.3	**0.0**	**4.6**	**2.2**	**1.00**	**0.51**	**2,482**	**0.6**	**97.5**	**2.1**	**(0.2)**	**96.1**	**83**	**332**	**21.0**	**0.97**	**—**	**—**
12.6	**1.3**	4.3	2.2	0.92	0.48	7,243	2.7	86.3	0.0	11.0	86.3	132	250	14.4	0.87	1.00R	—
10.8	(0.5)	5.4	2.1	1.04	0.54	598	0.0	93.8	3.3	2.9	92.1	85	176	15.9	**0.85**	2.00R	—
11.3	0.0	4.4	1.9	**0.84**	0.43	496	0.0	115.8	4.1	(19.9)	111.9	12	782	20.6	1.25	—	0.25
12.0	**0.7**	5.6	2.5	1.11	0.57	3,956	0.2	92.6	1.9	5.3	90.9	50	373	21.9	0.94	2.00R	—
	0.0	**0.2**	**0.7**	**1.00**	**0.79**	**92**	**0.0**	**5.5**	**3.6**	**91.0**	**5.1**	**456**	**63**	**4.8**	**1.50**	**—**	**—**
—	—	0.0	—	**0.68**	0.54	11	0.0	0.0	0.0	100.0	0.0	0	16	0.0	1.30	—	0.25
—	—	0.0	—	**0.43**	0.34	43	0.0	0.0	0.0	100.0	0.0	0	18	0.0	1.30	—	0.25
—	—	0.0	0.5	0.93	0.74	466	0.0	11.5	8.4	80.1	11.5	94	38	20.0	**1.30**	—	0.25
—	—	1.6	0.8	0.88	0.70	134	0.0	32.1	20.8	47.1	29.5	49	412	18.8	**1.25**	—	0.25

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RBC Global Asset Mgmt (U.S.) Inc.
800-422-2766
www.rbcgam.us

Royce
800-221-4268
www.roycefunds.com

Saturna
888-732-6262
www.saturna.com

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

Scout
800-996-2862
www.scoutfunds.com

Sequoia
800-686-6884
www.sequoiafund.com

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

Sit
800-332-5580
www.sitfunds.com

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

SouthernSun Funds
866-672-3863
www.SouthernSunFunds.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

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

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

Tocqueville
800-697-3863
www.tocquevillefunds.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

Vulcan Value Partners
877-421-5078
www.vulcanvaluepartners.com

Walthausen Funds
888-925-8428
www.walthausenfunds.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

Wilshire Mutual Funds
888-200-6796
www.wilfunds.com

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

Yacktman
800-457-6033
www.yacktman.com

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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 December 31, 2012; 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, 2010, the annual total compound return if held through December 31, 2012; 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, 2008, the annual total compound return if held through December 31, 2012; 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, 2003, the annual total compound return if held through December 31, 2012; 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 Fareeha Ali, John Bajkowski, Jean Henrich, Andrew Lautner and Charles Rotblut.