Special Issue

THE INDIVIDUAL INVESTOR'S GUIDE TO

THE TOP MUTUAL FUNDS®

2017 » 36TH EDITION

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Special Feature

The Individual Investor's Guide to the Top Mutual Funds 2017 3

Our annual mutual fund guide provides information and performance statistics on nearly 730 funds.

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The Individual Investor's Guide to the Top Mutual Funds 2017

By AAII Staff

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While 2016 often felt rocky—with increased volatility, concerns over monetary policy, the Brexit vote and the presidential election—the year ended positively for most asset classes and indexes.

Forty-four of the mutual fund categories ended the year in positive territory (with 13 realizing double-digit gains), while only four declined.

Value funds gained over twice as much as growth funds during 2016, returning 19.3% on average last year compared to the 7.0% gain for growth funds. While growth and value fall in and out of favor in different cycles, value tends to outperform growth over the long term.

Small-cap stocks also tend to outperform large-cap stocks over the long term, although their performance can be streaky. Over the last three years, small-cap stock funds have lagged large-cap funds. They made a comeback in 2016, gaining an average of 19.5% compared to the 10.1% gain for large-cap stock funds.

Most bond fund categories underperformed during 2016. Yields on the benchmark 10-year Treasury rose throughout much of the second half of the year. Bond prices and yields are inversely related: A rising interest rate environment puts downward pressure on bond prices.

Despite the stellar performance of most equity funds, fund flows were negative for domestic stock funds from January 2016 through November 2016, according to the Investment Company Institute (ICI). Estimated data showed flows staying negative in December. Fund flows are the difference between purchases (inflows) and redemptions (outflows).

Exchange-traded funds (ETFs) saw record inflows of $284 billion during 2016, $39 billion more than the previous record set in 2015. It's worth noting that ETF fund flows include both institutional and individual investor fund flows, while mutual fund flows are based predominantly on individual investors.

Much like in 2015, the outflow from mutual funds only exacerbated a difficult year for fund managers in 2016. There has been a massive movement of investors away from money managers that try to beat the market and toward index-tracking funds. Index funds have lower fees, perform similar to the market and tend to be more tax-efficient. November marks the 32nd consecutive month that assets have exited active U.S. equity funds. Active and passive also move through different cycles; however, over the last five years the majority of asset flows have been into passive funds. From 2012 to 2016, large-cap index funds have seen assets grow 550%, while large-cap active funds have seen assets grow 91% over the same period (for comparability, only large-cap funds in the printed Guide this year that were also in the 2013 Guide were analyzed). Both active and passive large-cap funds have seen expense ratios decline, on average. Active large-cap funds had an average expense ratio of 0.77% in 2012 and 0.74% in 2016, while passive large-cap funds had an average expense ratio of 0.28% in 2012, compared to 0.24% in 2016.

The number of funds in the print version was limited to 728, about the same as last year, due to space. More information covering nearly 1,600 funds is available online, including

R-squared (a measure of how closely a manager follows his benchmark). In both formats, each mutual fund is classified into a useful category of similar funds to enable comparisons. Major enhancements are being made to the online guide as of press time, making it easier to find, compare and analyze funds. See the inside cover for more information on the changes.

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 in this issue. Table 1 lists the total return performance of common index benchmarks. Table 2 summarizes average performance and risk of the fund categories used in this guide. Table 3 allows you to compare the performance of the 50 most widely held funds (funds with the highest total assets). Table 4 lists the 50 best-performing funds of 2016 and Table 5 lists the 50 worst-performing funds of 2016. While past performance is no indication of future performance, it may attest to the quality and consistency of fund management.

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

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

Which Funds Were Included

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

Historical Record

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

Size

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

Loads

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 actual charge is per year. A 12b-1 fee greater than 0.25% is considered to be high, and we exclude these funds from the Guide. Investors should carefully assess these fees individually.

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

Expenses

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

Performance

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

Interest and Availability

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

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, where close to 1,600 funds are covered.

A Key to Terms and Statistics

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

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

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

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

Index Fund: The letter **I** before a fund's name indicates that the fund is designed to follow an index, such as the S&P 500; 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 investors who want to access price quotes or conduct further research. The ticker is four letters and ends with an "X," indicating that it is a mutual fund. For example, the large-cap Dodge & Cox stock fund ticker is DODGX.

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

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

(continued on page 39)

Table 1. Performance of Index Benchmarks

	Annual Total Return (%)					Total Return (%)		Annual Total Return (%)			Total Risk
Index	2016	2015	2014	2013	2012	Bull	Bear	3-Yr	5-Yr	10-Yr	Index
Domestic Stock Indexes											
S&P 500 Equal Weighted	14.8	(2.2)	14.5	36.2	17.6	349.0	(53.7)	8.7	15.5	8.4	1.05
S&P 500	12.0	1.4	13.7	32.4	16.0	259.8	(50.9)	8.9	14.7	7.0	0.99
S&P MidCap 400	20.7	(2.2)	9.8	33.5	17.9	316.4	(49.3)	9.0	15.3	9.2	1.15
S&P SmallCap 600	26.6	(2.0)	5.8	41.3	16.3	349.7	(51.3)	9.5	16.6	9.0	1.40
International Stock Indexes											
MSCI World	8.1	(0.3)	5.5	27.4	16.5	187.3	(53.6)	4.4	11.0	4.4	1.03
MSCI EAFE	1.5	(0.4)	(4.5)	23.3	17.9	119.3	(56.3)	(1.2)	7.0	1.2	1.17
MSCI Europe	0.2	(2.3)	(5.7)	26.0	19.9	123.1	(58.9)	(2.6)	6.9	1.0	1.25
MSCI Far East	2.6	7.0	(2.3)	23.4	12.0	101.0	(47.0)	2.4	8.2	1.2	1.19
MSCI Pacific	4.5	3.2	(2.5)	18.4	14.6	114.6	(50.6)	1.7	7.4	1.8	1.21
Bond Indexes											
Bloomberg Barclays US Aggregate Bond	2.7	0.6	6.0	(2.0)	4.2	37.6	6.0	3.0	2.2	4.3	0.28
BofAML US Corp Bond	6.0	(0.6)	7.5	(1.5)	10.4	75.7	(7.2)	4.2	4.3	5.4	0.37
BofAML US High Yield Bond	17.3	(4.6)	2.5	7.4	15.4	162.9	(26.1)	4.7	7.3	7.3	0.56
Bloomberg Barclays GNMA Bond	1.6	1.4	6.0	(2.1)	2.4	31.9	10.7	3.0	1.8	4.4	0.19
Bloomberg Barclays 1-3 Yr Gov't	0.9	0.6	0.6	0.4	0.5	8.8	8.4	0.7	0.6	2.2	0.07
Bloomberg Barclays Interm Gov't	1.0	1.2	2.5	(1.3)	1.7	18.5	11.8	1.6	1.0	3.4	0.21
Bloomberg Barclays Long Gov't	1.4	(1.2)	24.7	(12.5)	3.8	55.1	16.0	7.7	2.6	6.6	1.02
Bloomberg Barclays Muni Bond	0.3	3.3	9.1	(2.5)	6.8	44.3	2.5	4.1	3.3	4.3	0.32
Treasury Bills	0.3	0.1	0.0	0.1	0.1	1.0	2.8	0.1	0.1	0.8	0.00

Table 2. Performance of Category Averages

Category		Annual Total Return (%) 2016	2015	2014	2013	2012	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	10.1	(0.3)	11.3	33.5	15.5	251.0	(50.6)	6.8	13.4	6.5	1.0	1.09	0.89
Stk-MC	Mid-Cap Stock	12.0	(2.8)	8.4	35.1	15.5	260.3	(51.2)	5.5	12.9	6.8	0.4	1.22	1.00
Stk-SC	Small-Cap Stock	19.5	(5.0)	2.1	39.3	16.1	287.6	(52.2)	4.9	13.2	7.0	0.3	1.43	1.16
Neutral/Inverse Categories														
LS	Long-Short	0.0	(1.2)	2.5	9.1	3.1	37.0	(13.9)	0.3	2.5	1.7	0.8	0.62	1.49
Contra	Contra Market	(18.4)	(4.5)	(17.7)	(26.0)	(20.6)	(82.2)	72.9	(14.1)	(18.3)	(17.1)	0.0	1.64	1.66
Sector Stock Fund Categories														
Sec-Com	Communications Sector	16.0	0.0	4.1	26.9	16.6	235.5	(55.7)	6.3	12.1	6.1	0.8	1.30	1.08
Sec-C-Dis	Consumer Discret Sector	4.4	4.9	10.3	42.8	26.0	425.8	(54.4)	6.5	16.6	8.8	0.5	1.35	0.98
Sec-C-Stp	Consumer Staples Sector	4.8	4.7	14.2	23.9	11.9	227.8	(38.7)	7.8	11.7	8.5	0.9	0.94	1.20
Sec-E	Energy Sector	29.1	(27.7)	(18.0)	28.5	1.0	72.6	(58.1)	(9.0)	(0.5)	(0.5)	0.6	2.37	1.22
Sec-F	Financial Sector	18.9	(1.9)	5.4	38.8	24.4	241.2	(61.0)	7.0	16.1	2.0	0.8	1.42	1.07
Sec-H	Health Sector	(9.0)	7.8	29.6	52.7	24.4	311.9	(35.6)	8.1	18.9	11.4	0.4	1.67	0.98
Sec-I	Industrials Sector	19.4	(6.3)	12.4	44.7	16.7	351.1	(57.5)	7.6	16.0	7.9	0.4	1.36	1.06
Sec-NR	Natural Res/Commod Sector	22.1	(19.1)	(7.2)	12.3	10.7	156.8	(56.3)	(3.0)	2.4	2.9	1.1	1.72	1.15
Sec-PM	Precious Metals Sector	55.9	(24.5)	(13.8)	(48.6)	(11.1)	(17.4)	(43.6)	0.1	(14.5)	(5.1)	2.8	4.07	1.51
Sec-R	Real Estate Sector	6.4	2.2	27.7	3.8	19.4	359.4	(64.3)	11.5	11.4	4.3	2.6	1.35	0.99
Sec-R-Glb	Real Estate Global Sector	1.1	(0.3)	9.4	3.1	32.2	203.8	(68.6)	3.3	8.5	(0.5)	3.7	1.13	0.98
Sec-T	Technology Sector	10.3	5.8	13.3	39.2	14.6	346.0	(54.2)	9.6	15.8	9.2	0.1	1.45	1.17
Sec-U	Utilities Sector	19.2	(8.9)	21.5	19.1	4.5	183.7	(42.5)	9.6	10.3	6.5	2.1	1.20	1.14
International Stock Fund Categories														
IntS-Glb	Global Stock	5.7	(0.8)	3.1	27.1	16.4	179.8	(52.1)	2.5	9.8	4.0	1.2	1.07	1.17
IntS-F	Foreign Stock	0.5	0.2	(4.6)	22.3	20.0	136.2	(57.7)	(1.5)	7.0	1.3	1.6	1.14	1.09
IntS-R/C	Regional/Country Stock	4.5	(2.9)	(1.0)	17.9	19.1	145.2	(60.3)	(0.4)	6.2	1.8	1.2	1.54	1.33
IntS-E	Emerging Stock	9.9	(14.4)	(3.0)	(0.5)	20.6	112.7	(66.7)	(3.2)	1.6	(0.2)	0.8	1.50	1.33
Balanced Stock/Bond Fund Categories														
Bal	Balanced: Domestic	7.1	(1.7)	6.1	16.0	11.2	124.6	(31.4)	3.7	7.6	5.1	1.5	0.65	0.84
Bal-Glb	Balanced: Global	6.3	(3.8)	3.3	11.9	12.3	112.4	(37.0)	1.8	5.7	4.0	1.6	0.72	1.14
Target Date Fund Categories														
InRet	Target Date: In Retirement	5.5	(0.6)	4.9	8.6	9.3	93.4	(29.1)	3.2	5.5	4.1	2.1	0.43	0.53
TD2010	Target Date: 2010-2019	6.1	(0.3)	5.5	13.0	11.7	123.6	(37.0)	3.7	7.1	4.7	1.8	0.54	0.47
TD2020	Target Date: 2020-2029	6.7	(0.7)	5.9	15.7	13.0	140.3	(41.5)	3.9	7.9	4.8	1.8	0.64	0.60
TD2030	Target Date: 2030-2039	7.4	(0.8)	6.2	20.3	14.6	165.5	(46.8)	4.2	9.3	5.0	1.7	0.79	0.66
TD2040	Target Date: 2040-2049	7.9	(0.9)	6.4	22.7	15.5	178.8	(48.4)	4.4	10.0	5.1	1.7	0.88	0.68
TD2050	Target Date: 2050-2059	8.2	(1.1)	6.5	23.0	15.8	184.7	(50.1)	4.5	10.2	5.1	1.6	0.90	0.69
TD2060	Target Date: 2060+	8.8	(2.1)	5.0	24.3	—	—	—	3.8	—	—	2.3	0.89	0.54
Bond Fund Categories														
B-CHY	Corporate High-Yield Bond	12.3	(3.4)	1.7	7.7	13.5	118.2	(20.6)	3.3	6.2	5.9	4.8	0.50	0.96
B-Cnvt	Convertible Bond	6.2	(5.4)	5.8	21.6	15.6	168.5	(43.6)	2.0	8.3	5.6	2.3	0.78	0.46
B-MB	Mortgage-Backed Bond	1.3	1.0	4.7	(1.7)	3.2	31.7	5.8	2.3	1.7	3.7	2.4	0.17	0.69
B-GvST	Gov't: Short-Term Bond	0.6	0.3	0.9	(0.8)	0.8	8.4	7.7	0.6	0.3	2.0	0.9	0.10	0.46
B-GvIT	Gov't: Interm-Term Bond	0.9	0.8	4.6	(3.4)	2.5	22.8	11.9	2.1	1.0	3.7	1.6	0.28	0.45
B-GvLT	Gov't: Long-Term Bond	0.5	(1.8)	24.2	(13.6)	3.8	49.4	23.9	6.9	1.8	6.8	2.0	1.08	0.70
B-IP	Inflation-Protected Bond	3.9	(1.7)	2.2	(7.8)	6.3	36.3	0.1	1.4	0.4	3.8	1.0	0.35	0.44
B-GenST	General Bond: Short-Term	1.9	0.3	1.1	0.5	3.8	29.5	(2.7)	1.1	1.5	2.6	1.5	0.09	0.55
B-GenIT	General Bond: Interm-Term	3.7	(0.3)	5.0	(1.3)	6.9	49.6	(0.2)	2.8	2.7	4.4	2.4	0.28	0.58
B-GenLT	General Bond: Long-Term	7.3	(2.2)	10.9	(2.6)	11.1	86.6	(7.2)	5.1	4.7	6.0	3.6	0.51	0.48
B-MNST	Muni Nat'l: Short-Term Bond	(0.1)	0.9	1.6	0.1	1.7	14.6	5.3	0.8	0.8	2.2	1.1	0.11	0.45
B-MNIT	Muni Nat'l: Interm-Term Bond	(0.2)	2.5	6.6	(2.2)	5.4	35.1	3.4	2.9	2.4	3.6	2.4	0.28	0.57
B-MNLT	Muni Nat'l: Long-Term Bond	0.2	3.2	10.2	(3.4)	8.1	46.8	(0.3)	4.5	3.5	4.0	3.3	0.33	0.50
B-MHY	Muni Nat'l: High-Yield Bond	0.7	4.4	13.0	(4.7)	12.0	72.0	(15.4)	5.9	4.8	3.8	4.0	0.39	0.67
IntB-Gen	Int'l Bond: General	4.3	(2.9)	2.2	(2.0)	9.3	42.7	(4.9)	1.1	2.1	3.3	1.7	0.44	0.79
IntB-E	Int'l Bond: Emerging	11.5	(2.8)	1.8	(5.4)	18.0	91.1	(17.5)	3.3	4.2	5.5	5.8	0.64	1.03
IntB-C	Int'l Bond: Currency	0.9	(5.2)	(2.2)	(1.4)	0.2	(7.2)	(5.5)	(2.3)	(1.8)	(1.1)	0.3	0.83	1.53

Table 3. Performance of the 50 Most Widely Held Funds

Closed	Category	Fund (Ticker)	Total Assets ($ Mil)	Annual Total Return (%) 2016	2015	2014	2013	2012	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)	498,452	12.5	0.2	12.4	33.3	16.2	264.2	(50.8)	8.2	14.4	7.1	1.02
	Stk-LC	Vanguard 500 Idx Inv (VFINX)	282,566	11.8	1.2	13.5	32.1	15.8	256.3	(50.9)	8.7	14.4	6.8	0.99
	IntS-F	Vanguard Total Intl Stk Idx Inv (VGTSX)	231,928	4.6	(4.4)	(4.3)	15.0	18.1	112.3	(58.5)	(1.5)	5.4	0.8	1.12
	B-GenIT	Vanguard Total Bd Idx Inv (VBMFX)	171,815	2.5	0.3	5.7	(2.3)	4.0	35.5	6.0	2.8	2.0	4.1	0.30
	B-GenIT	Vanguard Total Bd II Idx Inv (VTBIX)	114,013	2.5	0.2	5.9	(2.3)	3.9	35.5	—	2.8	2.0	—	0.30
	Stk-LC	Fidelity 500 Idx Inv (FUSEX)	109,233	11.8	1.3	13.5	32.2	15.9	258.0	(50.9)	8.7	14.5	6.8	0.99
	Stk-LC	Fidelity Contrafund (FCNTX)	102,722	3.3	6.4	9.5	34.1	16.2	224.4	(46.3)	6.4	13.4	7.8	0.97
C	Bal	Vanguard Wellington Inv (VWELX)	95,036	11.0	0.0	9.8	19.6	12.5	161.5	(32.5)	6.8	10.4	6.8	0.66
	B-GenIT	Metro West Totl Ret Bd M (MWTRX)	78,572	2.2	(0.1)	5.8	0.2	11.3	67.6	(0.3)	2.6	3.8	5.6	0.24
	B-GenIT	PIMCO Total Ret D (PTTDX)	78,468	2.2	0.4	4.3	(2.3)	10.0	48.0	7.0	2.3	2.9	5.3	0.31
	Stk-MC	Vanguard Mid Cap Idx Inv (VIMSX)	76,490	11.0	(1.5)	13.6	35.0	15.8	298.1	(53.5)	7.5	14.2	7.5	1.09
	Stk-SC	Vanguard SmCp Idx Inv (NAESX)	69,442	18.1	(3.8)	7.3	37.6	18.0	324.1	(53.2)	6.8	14.6	8.0	1.28
	IntB-Gen	Vanguard Tot Intl Bd Idx Inv (VTIBX)	68,204	4.6	1.0	8.8	—	—	—	—	4.7	—	—	0.27
	IntS-F	Vanguard Dev Mrkts Idx Inv (VDVIX)	67,356	2.3	(0.3)	(5.9)	—	—	—	—	(1.4)	—	—	1.11
	Sec-R	Vanguard REIT Idx Inv (VGSIX)	61,267	8.3	2.2	30.1	2.3	17.5	377.3	(64.5)	12.9	11.6	5.0	1.40
	Stk-LC	Dodge & Cox Stock (DODGX)	61,150	21.2	(4.5)	10.3	40.5	22.0	300.6	(57.9)	8.5	17.0	5.9	1.21
	IntS-E	Vanguard Emerg Mkt Idx Inv (VEIEX)	61,025	11.5	(15.5)	0.4	(5.2)	18.6	109.7	(62.7)	(1.9)	1.2	1.7	1.51
	B-GenST	Vanguard ShtTm Inv-Grd Inv (VFSTX)	57,769	2.7	1.0	1.7	0.9	4.5	34.2	(2.1)	1.8	2.1	3.2	0.12
	Stk-LC	Vanguard Grth Idx Inv (VIGRX)	54,328	5.9	3.1	13.4	32.1	16.8	251.4	(47.1)	7.4	13.9	7.9	1.09
C	IntS-F	Dodge & Cox Intl Stk (DODFX)	54,170	8.2	(11.4)	0.0	26.3	21.0	163.5	(59.9)	(1.4)	7.9	2.1	1.37
	Stk-MC	Vanguard Ext Mkt Idx Inv (VEXMX)	51,549	15.9	(3.4)	7.4	38.1	18.3	302.9	(52.8)	6.3	14.5	7.8	1.28
	Stk-LC	Vanguard Val Idx Inv (VIVAX)	50,821	16.7	(1.1)	13.0	32.8	15.0	258.9	(53.9)	9.3	14.8	5.8	0.96
	Bal	Vanguard Wellesley Inc Inv (VWINX)	49,685	8.0	1.2	8.0	9.1	10.0	120.7	(18.8)	5.7	7.2	6.6	0.41
	B-MNIT	Vanguard IntTm T/E Inv (VWITX)	49,365	0.0	2.8	7.2	(1.6)	5.6	37.2	4.3	3.3	2.8	3.8	0.28
C	Stk-LC	Vanguard PRIMECAP Inv (VPMCX)	48,113	10.6	2.5	18.7	39.7	15.2	277.7	(44.3)	10.4	16.7	9.3	1.07
	Stk-LC	Vanguard Windsor II Inv (VWNFX)	46,954	13.4	(3.3)	11.1	30.6	16.7	235.3	(52.8)	6.8	13.2	5.6	1.03
	B-GenIT	Dodge & Cox Inc (DODIX)	46,290	5.6	(0.6)	5.4	0.6	7.9	57.9	(0.3)	3.4	3.7	5.0	0.26
	B-GenST	Vanguard ShtTm Bd Idx Inv (VBISX)	46,075	1.4	0.8	1.1	0.0	1.9	17.9	7.4	1.1	1.0	2.9	0.13
	Stk-LC	T. Rowe Price Gr Stk (PRGFX)	44,738	1.4	10.8	8.8	39.2	18.9	264.1	(49.1)	6.9	15.1	7.9	1.19
	Sec-H	Vanguard Health Care Inv (VGHCX)	42,849	(9.0)	12.6	28.5	43.1	15.1	263.0	(31.8)	9.6	16.7	10.2	1.23
	Stk-MC	Fidelity Low-Priced Stk (FLPSX)	39,448	8.7	(0.6)	7.6	34.3	18.5	265.8	(48.8)	5.2	13.1	7.4	0.91
	Stk-LC	Fidelity Tot Mkt Inv (FSTMX)	37,280	12.6	0.4	12.3	33.3	16.2	265.1	(50.9)	8.3	14.5	7.1	1.02
C	Stk-LC	Fidelity Grth Company (FDGRX)	36,039	6.0	7.8	14.4	37.6	18.5	309.5	(50.2)	9.3	16.3	9.9	1.31
	IntS-F	Harbor Intl Inv (HIINX)	34,626	(0.2)	(4.2)	(7.2)	16.3	20.4	114.6	(57.0)	(3.9)	4.4	1.6	1.21
	Stk-LC	T. Rowe Price BlChpGr (TRBCX)	32,842	0.9	11.1	9.2	41.5	18.4	280.2	(50.0)	7.0	15.5	8.4	1.19
	TD2020	Vanguard Tgt Rtmt 2025 Inv (VTTVX)	32,159	7.4	(0.9)	7.1	18.1	13.2	153.2	(42.4)	4.5	8.8	5.0	0.68
C	Stk-LC	Vanguard Div Grth Inv (VDIGX)	30,721	7.5	2.6	11.8	31.5	10.3	211.5	(37.9)	7.2	12.3	7.7	0.91
	Bal	Vanguard Bal Idx (VBINX)	30,533	8.6	0.3	9.8	17.9	11.3	150.7	(32.5)	6.2	9.4	6.2	0.60
	B-GenIT	T. Rowe Price New Inc (PRCIX)	30,337	2.6	0.1	5.7	(2.3)	5.8	44.0	3.1	2.8	2.3	4.4	0.27
	B-GenIT	Vanguard Intm Bd Idx Inv (VBIIX)	28,771	2.7	1.2	6.8	(3.6)	6.9	51.8	4.9	3.5	2.7	5.2	0.40
	Bal	Fidelity Balanced (FBALX)	28,598	7.0	0.4	10.3	20.5	12.8	165.9	(40.4)	5.8	10.0	5.9	0.71
	Stk-LC	T. Rowe Price Eq Idx 500 (PREIX)	28,273	11.6	1.1	13.3	32.0	15.6	252.9	(51.0)	8.6	14.3	6.6	0.99
	TD2020	Vanguard Tgt Rtmt 2020 Inv (VTWNX)	27,772	6.9	(0.7)	7.1	15.8	12.3	139.2	(38.7)	4.3	8.1	4.9	0.60
	B-GenIT	Vanguard IntTm Inv-Gr Fd Inv (VFICX)	27,548	3.8	1.5	5.8	(1.4)	9.1	69.8	(5.7)	3.7	3.7	5.2	0.31
	Stk-LC	Vanguard Div Apprec Inv (VDAIX)	27,373	11.7	(2.1)	9.9	28.8	11.5	203.7	(41.0)	6.3	11.5	6.8	0.94
	B-GenIT	Fidelity US Bd Idx Inv (FBIDX)	27,046	2.4	0.3	5.9	(2.4)	4.0	35.7	4.8	2.8	2.0	3.9	0.29
C	Bal	T. Rowe Price Cap Apprec (PRWCX)	26,371	8.2	5.4	12.2	22.4	14.6	213.5	(36.4)	8.5	12.4	7.9	0.65
	B-MB	Vanguard GNMA Inv (VFIIX)	25,904	1.8	1.3	6.6	(2.3)	2.3	33.0	10.0	3.2	1.9	4.3	0.20
	B-GenIT	Fidelity Total Bond (FTBFX)	25,714	5.8	(0.5)	5.5	(1.0)	6.5	62.4	(3.3)	3.6	3.2	4.8	0.29
	TD2030	Vanguard Tgt Rtmt 2030 Inv (VTHRX)	25,676	7.8	(1.1)	7.1	20.4	14.2	167.6	(45.9)	4.5	9.5	4.9	0.75

Table 4. Top 50 Performers for 2016

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Sec-PM	Gabelli Gold AAA (GOLDX)	53.4	**(17.8)**	**(1.4)**	(51.3)	**(4.3)**	**(1.2)**	(35.5)	**7.5**	**(10.3)**	**(1.3)**	4.04	1.62
	Sec-PM	AmCent Global Gold Inv (BGEIX)	52.9	(22.9)	(11.9)	(51.4)	(7.9)	(21.7)	(33.9)	1.3	(14.2)	(4.2)	4.11	**0.68**
	Sec-PM	Vanguard Prec Mtls Mng Inv (VGPMX)	50.6	(29.5)	(11.5)	**(35.2)**	(13.0)	**16.0**	(64.0)	(2.0)	(11.9)	(5.0)	3.26	**0.35**
	Sec-E	Fidelity Sel Natural Gas (FSNGX)	**48.4**	(36.9)	**(13.3)**	24.6	2.4	67.9	(58.5)	**(6.7)**	0.7	(0.3)	2.67	0.89
	Sec-PM	Fidelity Sel Gold (FSAGX)	47.2	**(17.9)**	(8.6)	(51.5)	(12.5)	(24.3)	**(29.4)**	**3.4**	(14.0)	(3.1)	3.89	**0.94**
	Sec-PM	USAA Prec Metals & Min (USAGX)	46.2	(26.6)	**(8.3)**	(51.4)	(11.9)	(22.3)	**(30.5)**	(0.5)	(15.9)	**(2.9)**	4.10	1.34
	Sec-PM	Tocqueville Gold (TGLDX)	40.4	(24.9)	**(2.7)**	(48.3)	(8.8)	**9.3**	(37.6)	0.8	(13.5)	**(1.6)**	3.64	1.44
	Sec-E	Fidelity Sel Energy Svc (FSESX)	**36.5**	(26.5)	(24.2)	**27.4**	2.5	91.5	(64.5)	(8.7)	(0.1)	0.3	2.45	**0.85**
	Sec-E	Fidelity Sel Energy (FSENX)	33.8	**(20.6)**	**(12.7)**	24.2	**4.6**	**120.5**	(56.3)	**(2.5)**	**3.8**	**3.0**	2.08	**0.80**
	Sec-E	Vanguard Energy Inv (VGENX)	33.0	**(21.5)**	**(14.3)**	18.1	2.6	88.4	**(48.4)**	**(3.6)**	**1.6**	**2.7**	1.90	**0.37**
C	B-CHY	Fairholme Focus'd Inc (FOCIX)	**32.3**	(1.5)	(3.4)	**29.9**	5.1	—	—	**7.9**	**11.4**	—	1.24	1.01
	Sec-T	Fidelity Sel Semiconduct (FSELX)	**32.3**	2.2	**38.3**	39.1	3.5	**472.5**	(57.1)	**23.2**	**21.9**	**10.8**	1.60	**0.77**
	IntS-E	Schwab Fdmtl EmgMkt LgCo Idx (SFENX)	**31.8**	(19.6)	(11.4)	(3.0)	15.5	102.5	—	(2.1)	1.0	—	1.90	**0.49**
	Stk-SC	Walthausen SmCp Value (WSCVX)	**30.9**	(12.7)	3.8	35.2	**32.1**	**447.9**	—	5.9	**16.2**	—	1.68	1.25
	IntS-R/C	T. Rowe Price Latin Amer (PRLAX)	**30.7**	(27.2)	(13.1)	(16.0)	10.3	58.7	(61.6)	(6.1)	(5.2)	(0.4)	2.31	1.37
	Sec-E	Fidelity Sel Natural Res (FNARX)	30.2	**(21.7)**	**(12.3)**	17.4	3.3	**101.2**	(55.2)	**(3.7)**	**1.6**	**2.7**	2.07	0.86
	Stk-SC	Royce Opportunity Invt (RYPNX)	**29.8**	(13.6)	(0.5)	**43.5**	**22.5**	**379.4**	(61.8)	3.7	14.4	7.0	1.65	1.17
	Stk-SC	T. Rowe Price Sm Val (PRSVX)	**28.9**	(4.7)	0.1	32.7	17.7	284.8	**(47.3)**	7.1	13.9	8.0	1.31	**0.92**
	IntS-E	Fidelity EMEA (FEMEX)	**28.8**	(15.8)	(10.9)	**1.3**	20.8	123.7	—	**(1.2)**	**3.4**	—	1.61	1.46
	Stk-SC	CornerCap SmCp Val Inv (CSCVX)	**27.9**	(2.1)	5.5	**45.6**	13.8	**383.7**	(54.2)	**9.7**	**17.0**	**8.7**	1.44	1.30
	Stk-SC	Northern Small Cap Value (NOSGX)	**27.8**	(4.7)	**7.0**	36.4	13.7	297.7	**(47.2)**	**9.3**	**15.1**	7.5	1.38	**1.01**
	Stk-LC	Matthew 25 (MXXVX)	**26.9**	(12.2)	5.5	**38.6**	**31.6**	**464.3**	(56.9)	5.5	**16.5**	**8.3**	1.42	1.06
	Sec-F	Fidelity Sel Banking (FSRBX)	**26.8**	**0.6**	7.5	39.3	22.4	**323.1**	(66.5)	**11.1**	**18.5**	2.4	1.72	0.79
	Stk-SC	Royce PA Mutual Invt (PENNX)	**26.4**	(11.5)	(0.7)	35.2	14.5	244.3	(50.4)	3.6	11.5	6.4	1.39	**0.93**
	Stk-SC	Amer Beacon SmCp Val Inv (AVPAX)	**26.3**	(5.4)	4.3	39.6	16.0	322.3	(51.7)	**7.6**	**15.1**	7.5	1.42	1.16
	Stk-SC	Perkins Sm Cap Val T (JSCVX)	**26.3**	(2.7)	**7.3**	29.6	8.9	254.7	**(38.8)**	**9.6**	13.2	**8.8**	1.13	1.14
	Sec-I	Fidelity Sel Transportation (FSRFX)	**25.8**	(18.6)	**34.0**	48.3	11.1	**404.4**	**(51.9)**	**11.1**	**17.7**	**10.4**	1.45	0.81
	Stk-SC	Royce Total Return Invt (RYTRX)	**25.8**	(7.2)	1.3	32.7	14.4	239.0	**(47.1)**	5.7	12.4	6.8	1.22	1.22
	Stk-SC	Dreyfus Sm Cap Stk Indx (DISSX)	**25.8**	(2.3)	5.4	40.7	16.0	**337.6**	(51.0)	**9.0**	**16.1**	**8.7**	1.40	**0.50**
	Stk-SC	Vanguard Tax-Mgd SmCp Adm (VTMSX)	**25.7**	(1.9)	**6.2**	41.0	16.0	**346.0**	(50.8)	**9.4**	**16.4**	**9.1**	1.38	**0.11**
	Sec-NR	T. Rowe Price New Era (PRNEX)	25.0	(18.8)	(7.9)	15.7	4.0	92.3	(54.9)	(2.2)	2.4	1.9	1.58	**0.67**
	Stk-SC	Vanguard SmCp Val Idx Inv (VISVX)	24.6	(4.8)	**10.3**	36.4	18.5	**341.5**	(53.2)	**9.4**	**16.2**	7.6	1.30	**0.20**
	Stk-SC	Royce Premier Invt (RYPRX)	24.6	(9.9)	(0.9)	27.7	11.4	218.8	**(42.8)**	3.6	9.6	7.9	1.40	1.13
C	Stk-MC	T. Rowe Price Mid Val (TRMCX)	**24.3**	(3.5)	10.6	31.5	**19.6**	**301.7**	**(47.4)**	**9.9**	**15.8**	**8.3**	1.06	0.80
	Stk-MC	AMG Mgers MidCap N (CHTTX)	**24.0**	(10.4)	9.7	**44.4**	16.4	**364.2**	(54.4)	6.8	**15.4**	**9.7**	1.48	1.11
	Sec-U	AmCent Utilities Inv (BULIX)	**23.6**	**(6.6)**	20.1	18.2	4.2	176.3	(41.1)	**11.5**	**11.3**	**6.9**	1.06	**0.68**
	Stk-SC	Schwab Small-Cap Equity (SWSCX)	23.6	(3.7)	**6.9**	**43.3**	**20.5**	**341.1**	(54.6)	**8.3**	**17.0**	7.1	1.46	1.09
	Stk-SC	Schwab Fdmtl US Sm Co Idx (SFSNX)	23.4	(5.1)	**7.7**	38.8	17.4	**392.4**	(55.8)	**8.1**	**15.5**	—	1.31	**0.35**
	Stk-SC	Steward S-Md Cap Eh Idx Indiv (TRDFX)	23.0	(4.0)	5.3	37.0	16.4	**350.6**	(53.8)	**7.5**	14.7	**8.2**	1.32	**0.85**
	Sec-Com	Fidelity Sel Telecommun (FSTCX)	**22.8**	**2.3**	3.6	21.5	18.6	221.3	**(52.5)**	**9.1**	13.4	6.2	1.03	0.82
C	Stk-MC	AmCent Mid Cap Value Inv (ACMVX)	**22.8**	(1.6)	**16.3**	29.9	16.4	**300.9**	**(41.6)**	**12.0**	**16.3**	**9.2**	0.97	0.98
	Stk-SC	Fidelity Sm Cp Enh Idx (FCPEX)	22.8	(1.9)	5.5	38.6	**19.3**	309.3	—	**8.3**	**16.0**	—	1.43	**0.68**
	Stk-MC	Westcore MidCp Val Div Ret (WTMCX)	**22.7**	(1.5)	**12.6**	30.5	12.3	279.1	(54.5)	**10.8**	**14.8**	6.3	1.03	1.04
	Stk-MC	Artisan Mid Cap Val Inv (ARTQX)	**22.4**	(9.9)	1.5	35.7	11.3	239.3	**(41.5)**	3.8	11.1	7.7	1.14	1.19
	Stk-SC	Russell US Small Cap Eq S (RLESX)	21.7	(6.4)	4.0	**43.9**	14.0	285.1	—	5.8	14.2	—	1.44	**1.00**
	Stk-MC	FAM Equity-Income Inv (FAMEX)	**21.5**	(0.8)	7.8	29.7	11.0	248.0	**(46.1)**	**9.1**	13.4	6.9	0.99	1.26
	Stk-LC	Parnassus Endeavor Inv (PARWX)	**21.4**	**3.2**	**18.5**	31.1	**22.0**	**393.5**	**(43.1)**	**14.1**	**18.9**	**12.2**	1.09	0.95
	Stk-SC	Bridgeway Ul-Sm Co Mkt (BRSIX)	21.4	(8.3)	4.6	**50.9**	**19.8**	284.4	(55.8)	5.2	**16.0**	5.7	1.43	**0.84**
	Stk-SC	Schwab Small Cap Index (SWSSX)	21.3	(4.5)	4.9	38.6	16.4	326.5	(53.0)	6.7	14.4	8.0	1.47	**0.17**
	Stk-LC	Dodge & Cox Stock (DODGX)	21.2	(4.5)	10.3	40.5	22.0	300.6	(57.9)	8.5	17.0	5.9	1.21	0.52

Table 5. Bottom 50 Performers for 2016

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Contra	Rydex Inv S&P 500 2x Str H (RYTPX)	(24.7)	(10.2)	(26.5)	(45.9)	(30.5)	(96.4)	156.3	(20.8)	(28.5)	(22.4)	1.87	1.76
	Sec-H	Fidelity Sel Biotech (FBIOX)	(23.8)	13.6	35.0	65.6	36.5	318.2	(25.4)	5.4	21.5	13.4	2.84	0.73
	Sec-H	Fidelity Sel Pharma (FPHAX)	(16.3)	8.1	23.8	41.3	14.2	248.4	(34.7)	3.9	12.6	10.1	1.36	0.78
	Contra	Grizzly Short (GRZZX)	(14.4)	3.8	(11.1)	(26.7)	(21.2)	(84.5)	123.8	(7.6)	(14.5)	(10.3)	1.40	1.61
	Sec-H	Janus Global Life Sci T (JAGLX)	(12.4)	8.2	34.8	55.7	24.6	303.3	(35.9)	8.5	19.9	12.2	1.69	0.95
	Contra	Rydex Inv S&P 500 Str Inv (RYURX)	(12.3)	(4.4)	(14.0)	(26.4)	(16.1)	(79.3)	78.5	(10.3)	(15.0)	(9.9)	0.94	1.42
	LS	Hussman Strategic Grth (HSGFX)	(11.5)	(8.4)	(8.5)	(6.7)	(12.7)	(39.3)	(6.1)	(9.5)	(9.6)	(5.2)	0.75	1.18
	Sec-H	Fidelity Sel Health Care (FSPHX)	(10.7)	6.5	32.8	56.2	21.3	339.6	(40.0)	8.1	19.1	11.7	1.56	0.73
	IntS-R/C	T. Rowe Price Euro Stk (PRESX)	(10.5)	0.6	(6.0)	35.4	23.2	132.2	(56.1)	(5.4)	7.1	2.0	1.15	0.95
	Sec-H	T. Rowe Price Health Sci (PRHSX)	(10.4)	12.9	31.9	51.4	31.9	401.7	(35.6)	10.1	21.7	14.4	1.57	0.76
C	IntS-F	Artisan Intl Inv (ARTIX)	(9.7)	(3.9)	(1.0)	25.1	25.3	124.7	(58.5)	(4.9)	6.1	1.6	1.12	1.17
	Sec-H	Vanguard Health Care Inv (VGHCX)	(9.0)	12.6	28.5	43.1	15.1	263.0	(31.8)	9.6	16.7	10.2	1.23	0.36
C	IntS-F	Wasatch Intl Gr Inv (WAIGX)	(8.5)	15.2	(9.1)	26.4	33.0	272.1	(65.9)	(1.4)	10.0	4.9	1.16	1.50
	Contra	PIMCO StksPLUS Short D (PSSDX)	(7.9)	(5.7)	(12.1)	(24.8)	(7.2)	(66.9)	90.2	(8.6)	(11.8)	(4.8)	0.80	1.04
	Stk-LC	Sequoia (SEQUX)	(7.0)	(7.3)	7.5	34.5	15.6	167.6	(40.7)	(2.5)	7.6	5.9	1.19	1.03
	IntS-R/C	Matthews Korea Inv (MAKOX)	(6.4)	15.1	(0.8)	10.1	24.0	260.9	(67.4)	2.3	7.9	4.3	1.34	1.10
	IntS-F	AmCent Intl Grth Inv (TWIEX)	(5.8)	0.5	(5.4)	22.9	21.8	114.4	(56.5)	(3.6)	6.0	1.5	1.10	1.17
	IntS-F	Fidelity Intl Disc (FIGRX)	(5.8)	4.8	(5.6)	24.9	21.9	113.3	(57.0)	(2.3)	7.2	1.4	1.06	1.00
	IntS-R/C	Fidelity Europe (FIEUX)	(5.7)	4.1	(7.1)	26.3	25.5	111.8	(56.0)	(3.0)	7.7	1.1	1.27	1.07
	IntS-F	Oberweis Intl Opp (OBIOX)	(5.3)	15.1	(4.6)	55.0	32.9	337.6	(69.6)	1.3	16.4	—	1.09	1.60
	IntS-R/C	Fidelity China Region (FHKCX)	(5.3)	(4.5)	4.4	22.1	22.9	145.5	(57.1)	(1.9)	7.2	5.9	2.02	1.02
	IntS-R/C	Matthews China Inv (MCHFX)	(5.2)	2.4	(4.5)	6.8	11.9	106.3	(60.0)	(2.5)	2.1	4.9	1.93	1.14
	Contra	ProFunds Rising Opprt Inv (RRPIX)	(4.9)	(1.6)	(30.1)	17.5	(7.9)	(59.4)	(28.0)	(13.2)	(6.7)	(11.6)	1.58	1.48
	Sec-H	Schwab Health Care (SWHFX)	(4.4)	8.4	21.5	39.9	19.2	254.3	(36.2)	8.0	16.0	9.8	1.19	0.79
	IntS-R/C	ProFunds UltraJapan Inv (UJPIX)	(4.3)	8.3	2.4	110.8	48.0	222.4	(86.4)	2.0	27.1	(8.5)	3.32	1.67
	IntS-F	Fidelity Diversified Intl (FDIVX)	(3.8)	3.1	(3.3)	25.1	19.4	118.2	(57.5)	(1.4)	7.5	1.3	1.08	1.05
	IntS-F	Fidelity Intl Growth (FIGFX)	(3.3)	3.9	(3.2)	22.1	19.7	148.2	—	(0.9)	7.3	—	1.03	0.99
	IntS-F	Fidelity Intl Capital Apprec (FIVFX)	(3.2)	3.0	2.9	21.6	25.8	205.3	(63.6)	0.9	9.5	2.5	1.05	1.14
C	IntS-F	William Blair Intl Gr N (WBIGX)	(2.9)	(0.3)	(3.2)	18.5	23.6	135.4	(62.8)	(2.2)	6.5	1.2	1.04	1.42
	Contra	Rydex Inv Gov Lg Bd Str Inv (RYJUX)	(2.8)	(0.5)	(24.5)	17.5	(5.5)	(50.0)	(20.9)	(10.0)	(4.1)	(8.9)	1.28	1.41
	IntS-R/C	Fidelity Nordic (FNORX)	(2.5)	11.4	(4.9)	49.0	21.6	246.1	(66.9)	1.1	13.4	4.2	1.19	0.99
C	Stk-MC	First Eagle Fund of Am Y (FEAFX)	(2.0)	(3.6)	10.3	31.0	21.1	170.9	(38.0)	1.4	10.6	6.9	1.18	1.31
	IntS-F	Vanguard Intl Explorer Inv (VINEX)	(1.8)	8.6	(2.9)	30.2	17.9	173.0	(59.5)	1.1	9.7	2.6	1.06	0.42
	Sec-R-Glb	Fidelity Intl Rel Est (FIREX)	(1.6)	1.7	4.2	12.5	44.1	170.7	(67.5)	1.4	11.1	(0.8)	0.98	1.13
	IntS-R/C	Matthews Asia Sm Co Inv (MSMLX)	(1.5)	(9.5)	11.3	7.1	23.9	228.0	—	(0.2)	5.7	—	1.18	1.47
	Stk-LC	Harbor Capital Apprec Inv (HCAIX)	(1.5)	10.5	9.5	37.1	15.2	220.8	(44.2)	6.0	13.5	7.6	1.24	1.02
	IntS-F	Fidelity Overseas (FOSFX)	(1.4)	8.2	(3.7)	26.7	25.0	126.6	(60.2)	0.9	10.2	1.6	1.07	1.03
	IntS-R/C	Matthews India Inv (MINDX)	(1.3)	0.8	63.7	(6.0)	31.5	309.1	(66.2)	17.7	15.0	7.5	1.65	1.11
	Stk-LC	Fidelity Independence (FDFFX)	(1.3)	0.3	11.4	40.2	19.9	237.1	(57.8)	3.3	13.2	6.6	1.34	0.86
	IntS-F	Northern Active M Intl Eq (NMIEX)	(1.2)	(5.2)	(5.9)	15.7	17.7	75.2	(52.7)	(4.1)	3.7	(0.4)	1.11	0.85
	Stk-LC	TIAA-CREF LgCpGr Rtl (TIRTX)	(1.2)	8.8	10.8	39.1	16.4	236.8	(49.2)	6.0	14.1	7.8	1.17	0.78
	IntS-F	Fidelity Intl Sm Cap Opp (FSCOX)	(1.1)	10.1	(1.3)	24.8	23.5	221.1	(70.1)	2.4	10.6	1.4	0.94	1.17
	IntS-R/C	Vanguard Eur Stk Idx Inv (VEURX)	(0.9)	(2.0)	(6.7)	24.7	20.7	116.6	(59.7)	(3.2)	6.4	0.5	1.20	0.26
C	Stk-MC	Artisan Mid Cap Inv (ARTMX)	(0.9)	2.1	5.6	37.3	19.5	275.7	(52.0)	2.2	11.9	8.7	1.32	1.19
	Stk-LC	Vanguard US Gr Inv (VWUSX)	(0.8)	8.4	13.0	35.4	18.4	230.5	(47.2)	6.7	14.3	7.1	1.12	0.46
	B-MS-CA	Northern CA Interm Tax-Ex (NCITX)	(0.7)	3.2	8.0	(2.4)	6.0	36.7	2.7	3.5	2.8	3.6	0.34	0.46
	IntS-Glb	Fidelity Worldwide (FWWFX)	(0.7)	3.5	0.4	31.5	18.7	173.2	(53.1)	1.1	10.0	4.8	1.03	0.91
	B-MNIT	USAA Tax Ex Interm-Term (USATX)	(0.6)	2.6	7.3	(1.1)	7.1	47.3	(1.9)	3.1	3.0	3.9	0.31	0.54
	B-MS-CA	Schwab CA Tax-Fr Bond (SWCAX)	(0.6)	2.8	7.1	(1.0)	6.1	37.3	2.5	3.1	2.8	3.6	0.31	0.49
	B-MNST	Fidelity Ltd Term Muni Inc (FSTFX)	(0.5)	1.1	2.1	0.1	2.2	16.6	6.2	0.9	1.0	2.5	0.15	0.48

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2016	2015	2014	2013	2012	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 +/-
		Large-Cap Stock Category Average			10.1	(0.3)	11.3	33.5	15.5	251.0	0.0	(50.6)	0.0	6.8	0.0	13.4	0.0
		AmCent Disciplined Gr Inv (ADSIX)	G		8.4	(1.6)	13.0	34.9	15.7	259.9	8.9	(49.7)	0.9	6.4	(0.4)	13.5	0.1
		AmCent Equity Grth Inv (BEQGX)	G	V	9.9	(4.2)	13.3	32.9	16.3	226.3	(24.7)	(49.3)	1.3	6.1	(0.7)	13.0	(0.4)
	C	AmCent Equity Inc Inv (TWEIX)		V	19.4	0.6	12.4	19.4	11.5	175.6	(75.4)	(34.3)	16.3	10.5	3.7	12.4	(1.0)
		AmCent Grth Inv (TWCGX)	G		4.1	4.5	11.2	29.3	13.9	216.8	(34.2)	(45.4)	5.2	6.6	(0.2)	12.2	(1.2)
		AmCent Inc & Grth Inv (BIGRX)		V	13.5	(5.7)	12.5	35.7	14.5	226.7	(24.3)	(51.5)	(0.9)	6.4	(0.4)	13.3	(0.1)
		AmCent Ultra Inv (TWCUX)	G		4.3	6.1	9.9	36.9	14.1	246.6	(4.4)	(49.6)	1.0	6.7	(0.1)	13.7	0.3
		AmCent Value Inv (TWVLX)		V	20.2	(4.4)	12.8	31.1	14.5	231.6	(19.4)	(44.9)	5.7	9.0	2.2	14.2	0.8
		Amer Beacon Brgwy LC Val Inv (BWLIX)		V	15.8	(1.6)	13.8	37.2	—	—	—	—	—	9.1	2.3	—	—
		Amer Beacon LC Val Inv (AAGPX)		V	15.6	(6.4)	10.1	34.4	18.6	241.2	(9.8)	(55.0)	(4.4)	6.0	(0.8)	13.7	0.3
		Clipper (CFIMX)	G	V	15.6	6.4	7.7	34.2	12.3	308.9	57.9	(61.4)	(10.8)	9.8	3.0	14.8	1.4
		Copley (COPLX)		V	15.5	(2.0)	14.2	18.0	4.8	124.1	(126.9)	(41.0)	9.6	8.9	2.1	9.8	(3.6)
		Dodge & Cox Stock (DODGX)		V	21.2	(4.5)	10.3	40.5	22.0	300.6	49.6	(57.9)	(7.3)	8.5	1.7	17.0	3.6
		Dreyfus Appreciation Inv (DGAGX)	G	V	7.2	(2.6)	8.2	21.4	10.1	174.3	(76.7)	(45.3)	5.3	4.2	(2.6)	8.6	(4.8)
		Dreyfus Disciplined Stk (DDSTX)	G	V	11.9	2.6	8.3	29.5	17.0	218.8	(32.2)	(51.4)	(0.8)	7.5	0.7	13.5	0.1
I		Dreyfus S&P 500 Idx (PEOPX)	G	V	11.3	0.9	13.1	31.7	15.4	246.9	(4.1)	(51.2)	(0.6)	8.3	1.5	14.1	0.7
		Edgewood Grth Ret (EGFFX)	G		3.1	11.1	13.0	37.5	18.6	246.0	(5.0)	(47.5)	3.1	9.0	2.2	16.1	2.7
		Fidelity (FFIDX)	G		4.8	3.3	12.8	29.0	16.5	212.0	(39.0)	(51.6)	(1.0)	6.9	0.1	12.9	(0.5)
I		Fidelity 500 Idx Inv (FUSEX)	G	V	11.8	1.3	13.5	32.2	15.9	258.0	7.0	(50.9)	(0.3)	8.7	1.9	14.5	1.1
		Fidelity Blue Chip Grth (FBGRX)	G		1.5	6.2	14.6	39.8	17.7	295.5	44.5	(48.8)	1.8	7.3	0.5	15.3	1.9
		Fidelity Blue Chip Value (FBCVX)		V	11.1	(2.0)	13.1	35.6	13.8	213.9	(37.1)	(59.1)	(8.5)	7.2	0.4	13.7	0.3
		Fidelity Capital Apprec (FDCAX)	G		3.1	1.6	10.8	35.9	22.4	263.9	12.9	(55.1)	(4.5)	5.1	(1.7)	14.1	0.7
		Fidelity Contrafund (FCNTX)	G		3.3	6.4	9.5	34.1	16.2	224.4	(26.6)	(46.3)	4.3	6.4	(0.4)	13.4	0.0
		Fidelity Disciplined Eq (FDEQX)	G	V	6.2	0.1	12.0	36.6	15.8	189.5	(61.5)	(51.8)	(1.2)	6.0	(0.8)	13.5	0.1
		Fidelity Dividend Grth (FDGFX)	G	V	8.0	(0.7)	11.8	31.6	18.7	279.8	28.8	(56.0)	(5.4)	6.3	(0.5)	13.4	0.0
		Fidelity Equity Div Inc (FEQTX)		V	15.8	(2.6)	11.6	29.0	14.6	232.7	(18.3)	(56.0)	(5.4)	8.0	1.2	13.2	(0.2)
		Fidelity Equity-Inc (FEQIX)		V	17.3	(3.6)	8.6	27.6	17.2	233.7	(17.3)	(57.0)	(6.4)	7.1	0.3	13.0	(0.4)
		Fidelity Focused Stk (FTQGX)	G		3.2	1.4	4.5	38.0	16.5	223.8	(27.2)	(45.7)	4.9	3.0	(3.8)	12.0	(1.4)
		Fidelity Grth & Inc (FGRIX)	G	V	16.0	(2.3)	10.3	33.4	19.1	255.2	4.2	(63.1)	(12.5)	7.7	0.9	14.7	1.3
	C	Fidelity Grth Company (FDGRX)	G		6.0	7.8	14.4	37.6	18.5	309.5	58.5	(50.2)	0.4	9.3	2.5	16.3	2.9
		Fidelity Grth Discovery (FDSVX)	G		0.6	7.1	11.3	36.4	14.5	250.7	(0.3)	(55.8)	(5.2)	6.3	(0.5)	13.4	0.0
		Fidelity Independence (FDFFX)	G		(1.3)	0.3	11.4	40.2	19.9	237.1	(13.9)	(57.8)	(7.2)	3.3	(3.5)	13.2	(0.2)
		Fidelity Large Cap Stk (FLCSX)	G	V	16.7	(3.2)	10.1	39.2	20.7	337.6	86.6	(58.2)	(7.6)	7.5	0.7	15.9	2.5
		Fidelity LC Grth Enh Idx (FLGEX)	G		8.2	3.2	13.8	35.0	13.4	257.7	6.7	(47.5)	3.1	8.3	1.5	14.2	0.8
		Fidelity LC Val Enh Idx (FLVEX)		V	16.3	(3.5)	14.5	33.6	17.7	247.8	(3.2)	(52.9)	(2.3)	8.7	1.9	15.1	1.7
		Fidelity Lg Core Enhcd Idx (FLCEX)	G	V	10.8	(0.6)	13.5	34.2	14.8	239.6	(11.4)	(49.2)	1.4	7.7	0.9	14.0	0.6
		Fidelity Magellan (FMAGX)	G		5.2	4.0	14.0	35.2	17.9	227.5	(23.5)	(58.2)	(7.6)	7.7	0.9	14.8	1.4
		Fidelity Mega Cap Stk (FGRTX)	G	V	13.6	(1.5)	11.6	33.2	19.4	271.2	20.2	(53.1)	(2.5)	7.7	0.9	14.7	1.3
I		Fidelity Nasdaq Com Idx (FNCMX)	G		8.7	6.8	14.6	39.7	17.3	321.9	70.9	(51.2)	(0.6)	10.0	3.2	16.9	3.5
		Fidelity New Millennium (FMILX)	G		14.9	(3.2)	6.9	37.1	15.6	283.5	32.5	(52.1)	(1.5)	5.9	(0.9)	13.5	0.1
		Fidelity OTC (FOCPX)	G		3.1	10.9	16.4	46.5	11.2	355.9	104.9	(53.5)	(2.9)	10.0	3.2	16.7	3.3
I		Fidelity Series 100 Idx (FOHIX)	G	V	11.2	2.6	12.7	30.2	15.7	238.1	(12.9)	(50.1)	0.5	8.8	2.0	14.1	0.7
		Fidelity Series Opp Insgh (FVWSX)	G		1.3	7.0	10.4	41.1	—	—	—	—	—	6.2	(0.6)	—	—
		Fidelity Stk Selec All Cap (FDSSX)	G		9.6	(0.1)	11.1	34.0	17.9	233.8	(17.2)	(52.9)	(2.3)	6.7	(0.1)	14.0	0.6
		Fidelity Stk Selector LC Val (FSLVX)		V	16.0	(3.8)	13.4	32.2	16.2	220.3	(30.7)	(56.2)	(5.6)	8.1	1.3	14.2	0.8
		Fidelity Strat Div & Inc (FSDIX)		V	12.7	(1.2)	13.2	17.7	14.7	247.8	(3.2)	(54.7)	(4.1)	8.0	1.2	11.2	(2.2)
I		Fidelity Tot Mkt Inv (FSTMX)	G	V	12.6	0.4	12.3	33.3	16.2	265.1	14.1	(50.9)	(0.3)	8.3	1.5	14.5	1.1
		Fidelity Trend (FTRNX)	G		4.5	5.3	12.5	34.9	18.6	285.1	34.1	(53.0)	(2.4)	7.4	0.6	14.6	1.2
		Fidelity Value Discovery (FVDFX)		V	13.2	(3.1)	14.7	35.5	16.9	261.4	10.4	(56.5)	(5.9)	8.0	1.2	14.8	1.4
		Fidelity Value Strategies (FSLSX)	G	V	11.2	(2.6)	6.4	30.4	27.0	336.8	85.8	(64.1)	(13.5)	4.8	(2.0)	13.8	0.4
		FMI Large Cap (FMIHX)	G	V	13.7	(2.5)	12.3	30.4	14.8	230.3	(20.7)	(41.6)	9.0	7.6	0.8	13.3	(0.1)
		Glenmede Large Cap Gr (GTLLX)	G		7.1	4.1	20.0	37.4	17.4	309.2	58.2	(49.7)	0.9	10.2	3.4	16.6	3.2
		Glenmede LgCp Core Port (GTLOX)	G	V	11.0	1.6	16.3	37.5	17.6	289.4	38.4	(49.1)	1.5	9.5	2.7	16.2	2.8
		Harbor Capital Apprec Inv (HCAIX)	G		(1.5)	10.5	9.5	37.1	15.2	220.8	(30.2)	(44.2)	6.4	6.0	(0.8)	13.5	0.1
		Homestead Value (HOVLX)		V	12.2	(1.3)	13.6	35.7	13.3	255.7	4.7	(52.3)	(1.7)	8.0	1.2	14.1	0.7
	C	INTECH US Core T (JRMSX)	G		8.5	1.4	13.4	34.9	14.6	255.0	4.0	(49.7)	0.9	7.7	0.9	14.0	0.6
		Janus Grth & Inc T (JAGIX)	G	V	12.8	1.3	11.1	32.2	16.6	224.5	(26.5)	(52.1)	(1.5)	8.3	1.5	14.4	1.0
		Janus Research T (JAMRX)	G		1.4	5.3	13.9	35.1	16.6	269.6	18.6	(53.5)	(2.9)	6.7	(0.1)	13.9	0.5

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
6.5	**0.0**	**1.0**	**1.3**	**1.00**	**1.09**	**9,723**	**94.5**	**1.0**	**0.5**	**3.9**	**5.1**	**59.7**	**216**	**34.4**	**0.89**	**—**	**—**
7.6	**1.1**	0.6	0.9	0.93	1.02	769	99.7	0.0	0.3	0.0	0.1	113.0	131	31.6	1.03	—	—
5.9	(0.6)	1.3	1.8	0.92	1.01	3,123	99.3	0.0	0.7	0.0	0.7	91.0	147	23.1	**0.67**	—	—
6.8	0.3	1.9	2.3	**0.67**	0.73	12,117	80.8	3.8	12.4	3.0	3.2	88.0	96	32.0	0.94	—	—
7.6	**1.1**	0.6	2.2	0.97	1.06	7,062	97.9	0.0	2.1	0.0	1.4	36.0	93	35.7	0.97	—	—
5.4	(1.1)	2.2	1.5	0.92	1.01	2,043	99.0	0.0	0.0	1.0	0.9	79.0	117	23.0	**0.68**	—	—
7.9	**1.4**	0.3	1.0	1.03	1.12	8,185	99.6	0.0	0.0	0.4	1.8	18.0	68	39.6	0.98	—	—
6.3	(0.2)	1.5	1.3	0.91	0.99	3,341	97.9	0.0	0.0	2.1	5.3	48.0	123	24.2	0.98	—	—
—	—	1.0	—	0.92	1.01	3,882	98.3	0.0	0.8	0.9	0.0	43.0	103	14.5	1.09	—	0.00
5.2	(1.3)	2.0	1.3	1.08	1.18	8,114	97.2	0.0	0.0	2.8	12.2	32.0	221	23.6	0.94	—	0.00
5.0	(1.5)	1.0	0.6	1.07	1.17	1,212	98.7	0.0	0.0	1.3	14.4	31.0	27	56.1	0.72	—	0.00
4.0	(2.5)	0.0	0.0	**0.75**	0.82	81	132.9	0.0	0.0	(32.9)	0.0	0.0	35	73.5	1.06	2.00R	0.00
5.9	(0.6)	1.6	1.0	1.11	1.21	61,150	99.5	0.0	0.0	0.5	9.1	15.0	65	32.5	**0.52**	—	—
5.0	(1.5)	1.4	2.7	0.93	1.02	1,907	99.5	0.0	0.0	0.5	15.9	5.7	55	37.9	0.92	—	—
5.8	(0.7)	1.1	2.1	1.00	1.09	570	100.0	0.0	0.0	0.0	0.7	66.0	62	30.4	1.00	—	0.10
6.4	(0.1)	1.7	1.4	0.91	0.99	2,576	98.8	0.0	0.1	1.2	0.7	3.7	509	17.6	**0.50**	—	—
8.8	**2.3**	0.0	0.5	1.14	1.25	6,552	97.7	0.0	0.0	2.3	0.0	24.0	25	56.2	1.39	—	0.25
6.1	(0.4)	1.0	1.6	0.93	1.02	4,352	95.3	0.0	0.0	4.7	1.5	67.0	101	25.5	**0.52**	—	—
6.8	0.3	1.9	0.5	0.91	0.99	109,233	97.6	0.1	0.0	2.4	0.7	5.0	510	17.3	**0.09**	—	—
8.9	**2.4**	0.2	1.1	1.08	1.19	18,549	96.1	0.0	1.3	2.5	8.4	50.0	343	34.7	0.82	—	—
3.5	(3.0)	1.1	0.3	0.92	1.01	404	95.8	0.0	0.0	4.2	14.6	54.0	56	33.8	0.88	—	—
6.8	0.3	1.2	2.0	1.07	1.17	6,999	96.2	0.0	0.0	3.8	10.1	120.0	131	31.9	**0.61**	—	—
7.8	**1.3**	0.3	1.1	**0.89**	0.97	102,722	98.2	0.1	1.1	0.6	7.6	35.0	354	34.4	0.71	—	—
4.8	(1.7)	1.5	1.1	**0.90**	0.98	1,283	98.3	0.0	0.0	1.7	3.3	179.0	117	24.5	**0.68**	—	—
6.1	(0.4)	1.6	2.0	**0.86**	0.94	7,406	94.7	0.0	0.0	5.3	7.5	30.0	115	28.6	**0.62**	—	—
4.8	(1.7)	1.8	0.9	**0.87**	0.95	5,726	96.0	0.0	0.0	4.0	9.3	49.0	103	28.7	**0.66**	—	—
4.4	(2.1)	2.3	1.4	**0.88**	0.96	8,607	94.1	0.2	0.0	5.7	8.7	46.0	177	26.2	0.71	—	—
8.0	**1.5**	0.6	1.4	1.01	1.10	1,532	96.7	0.0	0.0	3.3	8.0	141.0	51	38.4	**0.62**	—	—
3.4	(3.1)	1.8	0.5	1.03	1.13	6,996	97.7	0.3	1.0	1.0	8.0	29.0	213	27.3	**0.65**	—	—
9.9	**3.4**	0.1	1.0	1.20	1.31	36,039	97.9	0.0	0.7	1.3	5.9	18.0	380	34.5	0.88	—	—
7.4	**0.9**	0.1	0.0	1.00	1.09	1,126	94.2	0.0	0.0	5.8	5.0	57.0	157	35.0	0.78	—	—
6.6	0.1	0.5	0.8	1.23	1.34	3,555	98.3	0.0	0.0	1.7	10.0	48.0	116	25.7	0.86	—	—
8.0	**1.5**	1.4	1.0	1.08	1.19	2,837	98.4	0.1	0.0	1.5	6.6	31.0	190	25.8	0.78	—	—
—	—	1.0	1.1	0.93	1.02	723	94.7	0.2	0.0	5.2	0.4	89.0	209	25.1	**0.45**	—	—
—	—	1.8	1.0	0.92	1.01	2,445	93.6	0.1	0.0	6.3	0.1	88.0	231	24.5	**0.45**	—	—
—	—	1.6	1.9	**0.90**	0.98	504	95.6	0.1	0.0	4.3	0.4	84.0	197	20.6	**0.45**	—	—
5.3	(1.2)	0.6	1.6	0.98	1.07	14,797	97.7	0.0	0.0	2.3	2.9	78.0	133	26.7	0.85	—	0.00
7.2	0.7	1.5	0.7	1.03	1.13	3,579	99.5	0.1	0.0	0.4	5.9	25.0	111	32.5	0.69	—	—
9.3	**2.8**	0.9	0.3	1.12	1.22	2,905	87.1	0.1	0.0	12.9	4.9	9.0	2,194	29.8	**0.29**	—	—
8.4	**1.9**	1.1	1.8	0.97	1.06	3,085	95.0	0.3	0.0	4.8	11.7	57.0	171	18.4	0.74	—	—
11.1	**4.6**	0.0	2.0	1.36	1.49	13,010	94.3	0.0	1.0	4.8	8.4	56.0	198	43.1	0.91	—	—
—	—	2.2	1.2	0.92	1.01	3,301	99.4	0.0	0.0	0.6	0.0	10.0	106	28.1	**0.10**	—	—
—	—	0.0	—	0.94	1.03	5,775	92.8	0.0	1.3	5.8	6.8	35.0	368	31.9	0.90	—	—
6.2	(0.3)	0.8	1.2	0.97	1.06	6,919	95.5	0.0	0.0	4.5	11.3	14.0	814	12.6	**0.64**	—	—
4.3	(2.2)	1.3	0.3	**0.89**	0.97	793	92.2	0.0	0.7	7.0	5.9	67.0	128	25.3	0.81	—	—
5.6	(0.9)	2.7	1.3	**0.66**	0.72	5,216	79.3	12.4	4.8	3.6	4.6	55.0	270	24.3	0.78	—	—
7.1	0.6	1.7	0.7	0.93	1.02	37,280	94.6	0.0	0.0	5.4	0.9	3.0	3,402	13.7	**0.09**	—	—
8.4	**1.9**	0.4	2.3	1.00	1.09	1,496	98.0	0.0	0.0	2.0	4.9	140.0	158	31.7	0.77	—	—
6.1	(0.4)	1.1	0.4	**0.87**	0.95	2,143	92.9	0.0	0.0	7.1	11.5	41.0	97	26.5	0.86	—	—
6.0	(0.5)	1.5	1.0	1.06	1.16	1,212	98.6	0.0	0.7	0.7	8.0	9.0	81	23.3	**0.67**	—	—
7.6	**1.1**	1.1	1.8	**0.90**	0.98	6,532	90.2	0.0	0.0	9.8	10.3	17.0	31	40.3	0.87	—	—
8.8	**2.3**	0.6	0.5	0.98	1.07	3,205	99.8	0.0	0.0	0.2	0.0	88.0	73	22.9	0.87	—	—
8.0	**1.5**	1.1	0.7	0.93	1.02	2,154	99.8	0.0	0.2	0.0	0.0	111.0	117	12.7	0.87	—	—
7.6	**1.1**	0.0	1.0	1.14	1.24	23,857	99.6	0.0	0.0	0.4	13.0	34.0	62	36.2	1.02	—	0.25
6.3	(0.2)	2.1	1.5	1.03	1.13	886	98.3	0.0	1.7	0.0	3.3	8.0	44	40.8	**0.59**	—	—
6.9	0.4	1.4	1.8	**0.87**	0.95	597	96.6	0.0	3.0	0.4	0.2	106.0	234	17.1	0.87	—	—
6.1	(0.4)	2.2	1.4	0.92	1.01	4,326	96.7	0.0	3.3	0.0	0.0	24.0	67	29.0	0.87	—	—
8.2	**1.7**	0.2	1.4	0.97	1.06	4,407	98.8	0.0	0.5	0.7	0.3	38.0	103	28.7	1.00	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Janus T (JANSX)	G		0.4	**5.2**	12.7	29.6	**17.7**	194.6	(56.4)	(48.5)	2.1	6.0	(0.8)	12.7	(0.7)
	C	Janus Twenty T (JAVLX)	G		3.9	**4.9**	8.9	33.0	**22.3**	196.2	(54.8)	**(47.0)**	**3.6**	5.9	(0.9)	14.1	0.7
		Jensen Quality Grth J (JENSX)	G		12.0	1.5	11.7	32.3	13.5	223.0	(28.0)	**(41.1)**	**9.5**	8.3	1.5	13.8	0.4
		Laudus US Large Cap Gr (LGILX)	G		0.7	**6.2**	8.7	**37.6**	**18.1**	256.1	5.1	**(45.3)**	**5.3**	5.2	(1.6)	13.6	0.2
		Longleaf Partners (LLPFX)	G	V	**20.7**	(18.8)	4.9	32.1	16.5	208.8	(42.2)	(59.8)	(9.2)	0.9	(5.9)	9.6	(3.8)
		Mairs & Power Grth Inv (MPGFX)	G	V	**15.3**	(3.1)	8.1	35.6	**21.9**	**264.4**	**13.4**	**(44.8)**	**5.8**	6.5	(0.3)	**14.8**	**1.4**
		Matthew 25 (MXXVX)	G	V	**26.9**	(12.2)	5.5	**38.6**	**31.6**	**464.3**	**213.3**	(56.9)	(6.3)	5.5	(1.3)	**16.5**	**3.1**
		Nicholas (NICSX)	G		0.9	(3.0)	**15.3**	**40.1**	**17.5**	**266.0**	**15.0**	**(43.5)**	**7.1**	4.1	(2.7)	13.2	(0.2)
		Northern Inc Equity (NOIEX)		V	11.3	0.4	9.2	24.8	10.6	203.4	(47.6)	**(41.7)**	**8.9**	6.9	0.1	11.0	(2.4)
I		Northern Stk Idx (NOSIX)	G	V	11.8	1.2	**13.5**	32.2	15.8	255.9	4.9	(51.1)	(0.5)	**8.7**	**1.9**	**14.5**	**1.1**
	C	Nubrgr Ber Focus Inv (NBSSX)	G		7.0	0.2	10.5	35.4	**19.6**	215.6	(35.4)	(51.0)	(0.4)	5.8	(1.0)	13.9	0.5
		Oakmark Inv (OAKMX)	G	V	**18.3**	(4.0)	11.5	**37.2**	**20.9**	**328.6**	**77.6**	(49.4)	1.2	8.2	1.4	**16.0**	**2.6**
		Oakmark Select Inv (OAKLX)	G	V	**15.3**	(3.6)	**15.3**	**36.5**	**21.7**	**350.4**	**99.4**	(53.7)	(3.1)	**8.6**	**1.8**	**16.3**	**2.9**
		Parnassus (PARNX)	G		13.4	0.2	**14.6**	34.2	**26.0**	**314.8**	**63.8**	(47.9)	2.7	**9.2**	**2.4**	**17.1**	**3.7**
		Parnassus Core Equity Inv (PRBLX)	G	V	10.4	(0.6)	**14.4**	33.9	15.4	230.5	(20.5)	**(35.6)**	**15.0**	7.9	1.1	14.2	0.8
		Parnassus Endeavor Inv (PARWX)	G		**21.4**	**3.2**	**18.5**	31.1	**22.0**	**393.5**	**142.5**	**(43.1)**	**7.5**	**14.1**	**7.3**	**18.9**	**5.5**
		PIMCO RAE Fund'l PLUS D (PIXDX)		V	**19.2**	(7.1)	11.6	34.4	**26.4**	**493.3**	**242.3**	(59.0)	(8.4)	7.3	0.5	**16.0**	**2.6**
		Pin Oak Equity (POGSX)	G	V	**19.2**	**4.5**	9.0	**36.4**	**18.1**	**409.8**	**158.8**	(54.6)	(4.0)	**10.7**	**3.9**	**17.0**	**3.6**
		PRIMECAP Odys Grth (POGRX)	G		8.4	**6.1**	**13.9**	**39.2**	16.7	**293.4**	**42.4**	(47.3)	3.3	**9.4**	**2.6**	**16.3**	**2.9**
		PRIMECAP Odys Stk (POSKX)	G	V	12.8	1.6	**15.0**	34.3	13.6	**263.3**	**12.3**	**(45.4)**	**5.2**	**9.6**	**2.8**	**15.0**	**1.6**
I		Rydex NQ100 Inv (RYOCX)	G		5.9	**8.5**	**17.8**	35.0	17.1	**330.6**	**79.6**	(50.3)	0.3	**10.6**	**3.8**	**16.4**	**3.0**
I		Schwab 1000 Idx (SNXFX)	G	V	11.5	0.7	12.7	32.6	15.7	253.8	2.8	(50.7)	(0.1)	8.2	1.4	14.2	0.8
		Schwab Core Equity (SWANX)	G	V	6.9	0.5	**14.9**	31.3	14.7	203.0	(48.0)	**(46.5)**	**4.1**	7.3	0.5	13.2	(0.2)
		Schwab Dividend Equity (SWDSX)		V	10.8	(3.6)	11.7	31.4	12.2	198.7	(52.3)	**(44.5)**	**6.1**	6.1	(0.7)	12.0	(1.4)
I		Schwab Fdmtl US LgC Idx (SFLNX)		V	**16.3**	(3.0)	12.2	34.2	16.2	**324.9**	**73.9**	(55.2)	(4.6)	8.2	1.4	**14.6**	**1.2**
		Schwab MrktTrack All Eq (SWEGX)	G	V	13.4	(2.8)	4.9	29.7	16.5	213.0	(38.0)	(53.3)	(2.7)	5.0	(1.8)	11.8	(1.6)
I		Schwab S&P 500 (SWPPX)	G	V	11.8	1.2	**13.5**	32.2	15.9	257.0	6.0	(50.7)	(0.1)	**8.7**	**1.9**	**14.5**	**1.1**
I		Schwab Tot Stk Mkt Idx (SWTSX)	G	V	12.5	0.4	12.3	33.3	16.2	**263.4**	**12.4**	(50.1)	0.5	8.3	1.5	**14.5**	**1.1**
		Selected American S (SLASX)	G	V	12.5	**3.5**	5.5	33.1	12.8	232.7	(18.3)	(54.4)	(3.8)	7.1	0.3	13.0	(0.4)
		Sequoia (SEQUX)	G		(7.0)	(7.3)	7.5	34.5	15.6	167.6	(83.4)	**(40.7)**	**9.9**	(2.5)	(9.3)	7.6	(5.8)
I		Shelton S&P 500 Dir (SPFIX)	G	V	11.9	1.0	13.2	32.0	15.5	252.4	1.4	(50.4)	0.2	**8.6**	**1.8**	14.3	0.9
		Sound Shore Inv (SSHFX)		V	**14.6**	(5.1)	11.7	**41.5**	**19.3**	218.8	(32.2)	(47.5)	3.1	6.7	(0.1)	**15.4**	**2.0**
		T. Rowe Price BlChpGr (TRBCX)	G		0.9	**11.1**	9.2	**41.5**	**18.4**	**280.2**	**29.2**	(50.0)	0.6	7.0	0.2	**15.5**	**2.1**
		T. Rowe Price Cap Opprt (PRCOX)	G	V	10.2	**2.9**	12.2	32.7	15.9	248.8	(2.2)	(49.9)	0.7	**8.3**	**1.5**	14.4	1.0
		T. Rowe Price Div Grth (PRDGX)	G	V	11.6	2.3	12.3	30.3	14.8	234.0	(17.0)	**(45.2)**	**5.4**	**8.6**	**1.8**	13.9	0.5
I		T. Rowe Price Eq Idx 500 (PREIX)	G	V	11.6	1.1	**13.3**	32.0	15.6	252.9	1.9	(51.0)	(0.4)	**8.6**	**1.8**	14.3	0.9
		T. Rowe Price Eq Inc (PRFDX)		V	**19.2**	(6.7)	7.4	29.7	17.2	237.8	(13.2)	(52.5)	(1.9)	6.1	(0.7)	12.7	(0.7)
		T. Rowe Price Gr Stk (PRGFX)	G		1.4	**10.8**	8.8	**39.2**	**18.9**	**264.1**	**13.1**	(49.1)	1.5	6.9	0.1	**15.1**	**1.7**
		T. Rowe Price Grth & Inc (PRGIX)	G	V	7.2	**4.1**	12.8	32.9	14.8	233.6	(17.4)	(47.7)	2.9	8.0	1.2	13.9	0.5
		T. Rowe Price New Amer Gr (PRWAX)	G		1.3	**8.8**	9.4	**37.7**	13.5	**259.2**	**8.2**	**(45.4)**	**5.2**	6.4	(0.4)	13.5	0.1
I		T. Rowe Price Tot Eq Mkt (POMIX)	G	V	12.6	0.3	12.2	33.7	16.3	**263.9**	**12.9**	(51.0)	(0.4)	8.2	1.4	**14.5**	**1.1**
		T. Rowe Price US LC Core (TRULX)	G	V	7.1	**8.1**	11.8	31.7	16.4	—	—	—	—	**9.0**	**2.2**	**14.7**	**1.3**
		T. Rowe Price Value (TRVLX)		V	10.9	(1.8)	**13.3**	**37.3**	**19.4**	**289.2**	**38.2**	(54.3)	(3.7)	7.3	0.5	**15.1**	**1.7**
		TIAA-CREF Gr&Inc Rtl (TIIRX)	G		8.3	**3.0**	10.8	33.9	16.0	230.7	(20.3)	**(45.7)**	**4.9**	7.3	0.5	13.9	0.5
		TIAA-CREF LgCpGr Rtl (TIRTX)	G		(1.2)	**8.8**	10.8	**39.1**	16.4	236.8	(14.2)	(49.2)	1.4	6.0	(0.8)	14.1	0.7
		TIAA-CREF LgCpVal Rtl (TCLCX)		V	**18.2**	(5.0)	8.8	33.9	**19.2**	256.5	5.5	(55.7)	(5.1)	6.9	0.1	14.3	0.9
		USAA Grth (USAAX)	G		6.4	**5.6**	**14.8**	35.6	**17.9**	235.1	(15.9)	(51.8)	(1.2)	**8.8**	**2.0**	**15.5**	**2.1**
		USAA Inc Stk (USISX)	G	V	14.1	(3.3)	11.8	31.0	12.6	216.1	(34.9)	(52.4)	(1.8)	7.2	0.4	12.7	(0.7)
I		USAA NASDAQ-100 Idx (USNQX)	G		6.6	**9.0**	**18.7**	**36.0**	**17.4**	**350.2**	**99.2**	(50.2)	0.4	**11.3**	**4.5**	**17.1**	**3.7**
I		USAA S&P 500 Idx Mbr (USSPX)	G	V	11.6	1.1	**13.3**	32.0	15.7	253.2	2.2	(51.1)	(0.5)	**8.6**	**1.8**	14.3	0.9
I		Vanguard 500 Idx Inv (VFINX)	G	V	11.8	1.2	**13.5**	32.1	15.8	256.3	5.3	(50.9)	(0.3)	**8.7**	**1.9**	**14.4**	**1.0**
	C	Vanguard Cap Opprt Inv (VHCOX)	G		10.5	2.5	**18.8**	**42.6**	**18.3**	**293.2**	**42.2**	(49.2)	1.4	**10.4**	**3.6**	**17.8**	**4.4**
		Vanguard Capital Value Inv (VCVLX)	G	V	11.8	(9.8)	5.1	**43.8**	**22.3**	**321.1**	**70.1**	(62.7)	(12.1)	1.9	(4.9)	13.3	(0.1)
I		Vanguard Div Apprec Inv (VDAIX)	G	V	11.7	(2.1)	9.9	28.8	11.5	203.7	(47.3)	**(41.0)**	**9.6**	6.3	(0.5)	11.5	(1.9)
	C	Vanguard Div Grth Inv (VDIGX)	G	V	7.5	**2.6**	11.8	31.5	10.3	211.5	(39.5)	**(37.9)**	**12.7**	7.2	0.4	12.3	(1.1)
		Vanguard Divers Eq Inv (VDEQX)	G		8.4	0.7	11.0	35.3	**17.4**	252.6	1.6	(52.2)	(1.6)	6.6	(0.2)	14.0	0.6
		Vanguard Equity-Inc Inv (VEIPX)		V	**14.6**	0.7	11.2	30.0	13.4	**265.9**	**14.9**	(48.8)	1.8	**8.7**	**1.9**	13.6	0.2
I		Vanguard FTSE Soc Idx Inv (VFTSX)	G		10.2	1.1	**15.7**	**36.8**	**17.8**	**293.6**	**42.6**	(56.5)	(5.9)	**8.8**	**2.0**	**15.8**	**2.4**

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 (%)
6.1	(0.4)	0.2	1.9	1.00	1.09	7,353	96.4	0.0	0.7	2.9	5.0	55.0	86	31.1	0.87	—	—
7.9	1.4	1.0	2.6	1.01	1.10	8,066	98.6	0.0	1.4	0.0	0.0	38.0	27	52.0	0.82	—	—
7.5	1.0	1.1	1.3	0.87	0.95	5,451	95.7	0.0	0.0	4.3	0.0	14.1	28	49.1	0.88	—	0.25
9.2	2.7	0.0	1.7	1.11	1.21	1,778	98.3	1.7	0.0	0.1	8.6	82.0	53	44.3	0.75	2.00R	—
3.2	(3.3)	0.0	2.1	1.32	1.44	3,450	75.4	0.0	0.0	24.6	20.8	46.3	15	59.9	0.93	—	—
8.0	1.5	1.4	1.1	0.93	1.02	4,388	99.0	0.0	0.0	1.0	2.8	9.6	53	37.5	0.65	—	—
8.3	1.8	0.9	1.1	1.30	1.42	393	94.9	0.8	3.3	1.0	0.0	17.5	31	76.4	1.06	2.00R	—
8.1	1.6	0.7	1.2	0.89	0.97	2,831	89.6	0.0	0.0	10.4	2.7	28.8	45	31.8	0.72	—	—
6.7	0.2	2.1	2.4	0.79	0.86	231	100.0	0.0	0.0	0.0	0.0	13.1	63	37.4	1.00	—	—
6.7	0.2	2.1	0.9	0.91	0.99	7,314	99.9	0.1	0.0	0.0	0.4	5.5	505	18.1	0.10	—	—
5.5	(1.0)	0.4	2.0	1.03	1.12	697	95.3	0.0	0.0	4.7	9.5	89.0	46	37.3	0.94	—	—
8.5	2.0	1.0	0.9	1.09	1.19	16,123	94.6	0.0	0.0	5.4	3.9	20.0	51	29.3	0.89	—	—
7.5	1.0	0.9	1.3	1.17	1.28	5,529	95.4	0.0	0.0	4.6	3.4	38.0	21	60.0	0.98	—	—
9.6	3.1	0.8	2.3	1.15	1.26	852	96.4	0.0	0.0	3.7	5.6	68.5	38	38.3	0.84	—	—
9.4	2.9	1.0	1.1	0.84	0.92	14,797	98.8	0.0	0.0	1.3	4.6	26.9	38	39.3	0.87	—	—
12.2	5.7	1.0	1.5	1.00	1.09	2,790	80.6	0.0	0.0	19.4	0.0	63.2	24	46.3	0.95	—	—
10.4	3.9	0.0	3.5	1.07	1.17	1,714	100.3	45.7	1.0	(46.9)	9.5	501.0	728	264.7	1.19	—	0.25
11.2	4.7	0.6	0.5	1.15	1.26	147	100.0	0.0	0.0	0.0	4.5	15.0	35	46.3	1.10	—	—
8.8	2.3	0.5	0.6	1.19	1.31	7,078	96.0	0.0	0.0	4.1	13.3	9.0	123	28.9	0.64	—	—
8.2	1.7	1.2	0.6	0.99	1.08	6,116	95.1	0.0	0.0	4.9	10.1	8.0	121	27.3	0.65	—	—
10.5	4.0	0.0	0.8	1.16	1.27	799	80.4	10.9	2.8	6.0	4.6	228.0	126	41.5	1.25	—	—
6.8	0.3	1.8	1.2	0.92	1.00	6,622	99.0	0.9	0.0	0.0	0.6	4.0	930	15.9	0.29	2.00R	—
5.9	(0.6)	1.7	2.2	0.99	1.08	2,130	97.8	2.2	0.0	0.1	0.5	81.0	140	24.9	0.74	2.00R	—
5.9	(0.6)	1.7	2.1	1.01	1.10	1,637	98.9	0.0	1.1	0.0	0.2	73.0	140	23.6	0.88	2.00R	—
—	—	2.1	1.3	0.91	0.99	4,974	98.6	0.0	0.5	0.9	0.6	12.0	649	19.8	0.35	2.00R	—
5.0	(1.5)	1.8	1.1	0.95	1.04	572	98.1	0.0	0.6	1.4	29.3	42.0	10	99.6	0.62	2.00R	—
6.9	0.4	2.0	0.6	0.91	0.99	23,534	98.7	0.0	0.5	0.8	0.4	2.0	508	17.9	0.09	2.00R	—
7.2	0.7	1.8	0.8	0.93	1.02	5,103	99.3	0.0	0.0	0.7	0.7	2.0	2,379	14.6	0.09	2.00R	—
5.2	(1.3)	0.7	3.1	1.09	1.19	2,386	98.5	0.0	0.2	1.3	12.5	27.0	58	45.8	0.95	—	0.25
5.9	(0.6)	0.0	1.2	1.09	1.19	4,108	88.4	1.4	0.0	10.2	13.0	10.0	33	55.8	1.03	—	—
6.7	0.2	1.9	0.9	0.91	0.99	149	97.6	0.0	0.0	2.4	0.5	1.0	501	17.8	0.36	—	—
6.1	(0.4)	1.0	1.6	1.09	1.19	1,965	95.3	0.0	0.0	4.7	16.5	39.0	37	31.3	0.93	—	—
8.4	1.9	0.1	0.4	1.09	1.19	32,842	97.3	0.0	0.0	2.7	6.5	33.1	144	37.3	0.71	—	0.00
6.9	0.4	1.2	1.2	0.92	1.01	513	99.2	0.0	0.0	0.8	2.0	40.7	250	20.0	0.70	—	0.00
7.3	0.8	1.5	1.0	0.85	0.93	6,627	89.8	0.0	0.0	10.2	3.2	24.6	107	20.7	0.64	—	0.00
6.6	0.1	1.8	0.7	0.91	0.99	28,273	97.1	0.0	0.0	2.9	0.4	10.0	509	17.6	0.25	0.50R	0.00
5.6	(0.9)	2.2	1.6	0.97	1.06	22,691	97.1	0.5	0.6	1.8	6.9	27.2	119	20.9	0.66	—	0.00
7.9	1.4	0.1	0.9	1.08	1.19	44,738	98.2	0.0	1.2	0.7	5.9	37.8	98	39.1	0.67	—	0.00
6.7	0.2	1.2	2.0	0.85	0.93	1,628	95.0	0.0	0.0	5.0	0.0	76.4	53	32.2	0.67	—	0.00
8.9	2.4	0.1	2.1	1.15	1.26	3,599	96.7	0.0	0.6	2.7	5.5	81.0	87	37.5	0.79	—	0.00
7.0	0.5	1.6	0.7	0.93	1.02	1,370	92.7	0.0	0.0	7.3	0.6	7.5	1,444	13.8	0.30	0.50R	0.00
—	—	0.9	1.4	0.83	0.91	331	94.5	0.0	0.0	5.5	0.0	57.5	52	32.0	0.91	—	0.00
6.7	0.2	1.6	1.6	0.92	1.01	23,876	94.8	0.4	0.0	4.9	6.6	68.2	120	25.4	0.81	—	0.00
8.1	1.6	0.7	1.5	0.98	1.07	5,626	98.7	0.0	0.0	1.3	6.4	83.0	192	20.8	0.73	—	0.25
7.8	1.3	0.3	1.3	1.07	1.17	3,648	98.0	0.0	0.9	1.1	2.5	86.0	84	36.3	0.78	—	0.25
5.4	(1.1)	1.5	1.6	1.04	1.14	6,207	99.0	0.0	0.3	0.8	5.3	62.0	188	19.3	0.74	—	0.25
7.0	0.5	0.2	1.0	1.00	1.09	2,136	98.6	0.0	0.0	1.4	8.7	18.0	83	31.6	1.11	—	—
4.4	(2.1)	2.3	1.0	0.84	0.92	2,754	95.6	0.0	2.8	1.6	6.6	19.0	154	18.8	0.80	—	—
11.0	4.5	0.5	0.2	1.17	1.28	1,078	96.6	0.2	0.0	3.2	4.7	10.0	108	48.0	0.57	—	—
6.7	0.2	1.9	0.8	0.91	0.99	5,975	98.2	0.1	0.7	0.9	0.8	4.0	507	17.8	0.26	—	—
6.8	0.3	1.9	0.5	0.91	0.99	282,566	99.4	0.0	0.0	0.6	0.4	3.0	517	17.8	0.16	—	—
9.0	2.5	0.7	1.0	1.14	1.24	13,984	96.1	0.0	0.0	3.9	12.4	6.0	136	34.8	0.45	—	—
5.1	(1.4)	1.7	2.3	1.35	1.47	952	95.1	0.0	4.9	0.0	7.7	134.0	88	25.2	0.50	—	—
6.8	0.3	2.1	0.7	0.86	0.94	27,373	99.9	0.0	0.0	0.2	1.5	22.0	191	29.7	0.19	—	—
7.7	1.2	1.9	0.9	0.83	0.91	30,721	97.3	0.0	1.1	1.6	8.8	26.0	51	29.5	0.33	—	—
6.4	(0.1)	1.3	1.3	0.98	1.07	1,310	97.0	0.0	0.7	2.3	5.5	9.0	9	100.0	0.40	—	—
7.4	0.9	2.7	1.3	0.86	0.94	25,361	95.1	0.0	1.5	3.4	9.7	26.0	224	28.0	0.26	—	—
6.0	(0.5)	1.7	0.4	0.96	1.05	2,487	100.0	0.0	0.0	0.1	1.1	16.0	411	23.4	0.22	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Vanguard Grth & Inc Inv (VQNPX)	G	V	11.9	1.9	14.0	32.5	16.9	255.5	4.5	(51.9)	(1.3)	9.1	2.3	15.0	1.6
I		Vanguard Grth Idx Inv (VIGRX)	G		5.9	3.1	13.4	32.1	16.8	251.4	0.4	(47.1)	3.5	7.4	0.6	13.9	0.5
I		Vanguard Hi Div Yld Idx Inv (VHDYX)		V	16.7	0.3	13.3	30.1	12.5	282.1	31.1	(51.8)	(1.2)	9.9	3.1	14.2	0.8
I		Vanguard LgCp Idx Inv (VLACX)	G	V	11.5	0.9	13.2	32.4	15.9	255.2	4.2	(50.5)	0.1	8.4	1.6	14.3	0.9
		Vanguard Morgan Gr Inv (VMRGX)	G		3.2	6.7	10.9	34.7	15.0	236.4	(14.6)	(50.3)	0.3	6.9	0.1	13.6	0.2
	C	Vanguard PRIMECAP Core Inv (VPCCX)	G		12.3	0.9	19.2	36.1	14.5	277.9	26.9	(43.0)	7.6	10.6	3.8	16.1	2.7
	C	Vanguard PRIMECAP Inv (VPMCX)	G		10.6	2.5	18.7	39.7	15.2	277.7	26.7	(44.3)	6.3	10.4	3.6	16.7	3.3
I		Vanguard Tot Stk Idx Inv (VTSMX)	G	V	12.5	0.2	12.4	33.3	16.2	264.2	13.2	(50.8)	(0.2)	8.2	1.4	14.4	1.0
		Vanguard US Gr Inv (VWUSX)	G		(0.8)	8.4	13.0	35.4	18.4	230.5	(20.5)	(47.2)	3.4	6.7	(0.1)	14.3	0.9
		Vanguard US Value Inv (VUVLX)		V	16.4	(1.7)	14.6	33.9	19.1	264.0	13.0	(51.9)	(1.3)	9.5	2.7	15.9	2.5
I		Vanguard Val Idx Inv (VIVAX)		V	16.7	(1.1)	13.0	32.8	15.0	258.9	7.9	(53.9)	(3.3)	9.3	2.5	14.8	1.4
		Vanguard Windsor II Inv (VWNFX)		V	13.4	(3.3)	11.1	30.6	16.7	235.3	(15.7)	(52.8)	(2.2)	6.8	0.0	13.2	(0.2)
		Vanguard Windsor Inv (VWNDX)		V	12.4	(3.4)	11.8	36.0	20.7	264.6	13.6	(56.0)	(5.4)	6.7	(0.1)	14.8	1.4
		Voya Corp Leaders Trust B (LEXCX)		V	19.3	(11.4)	10.7	29.5	13.2	228.6	(22.4)	(45.0)	5.6	5.4	(1.4)	11.4	(2.0)
		Weitz Partners Value Inv (WPVLX)	G	V	6.2	(9.3)	7.9	30.8	17.9	210.6	(40.4)	(48.6)	2.0	1.3	(5.5)	9.9	(3.5)
		Weitz Value Inv (WVALX)	G		2.8	(4.5)	9.5	31.7	13.1	208.9	(42.1)	(52.9)	(2.3)	2.4	(4.4)	9.9	(3.5)
		Mid-Cap Stock Category Average			**12.0**	**(2.8)**	**8.4**	**35.1**	**15.5**	**260.3**	**0.0**	**(51.2)**	**0.0**	**5.5**	**0.0**	**12.9**	**0.0**
		Akre Focus Retail (AKREX)	G		8.2	2.5	10.5	38.9	16.0	—	—	—	—	7.0	1.5	14.6	1.7
		AmCent Heritage Inv (TWHIX)	G		3.2	1.9	8.1	31.0	16.0	227.6	(32.7)	(51.8)	(0.6)	4.3	(1.2)	11.5	(1.4)
	C	AmCent Mid Cap Value Inv (ACMVX)		V	22.8	(1.6)	16.3	29.9	16.4	300.9	40.6	(41.6)	9.6	12.0	6.5	16.3	3.4
		Amer Beacon MC Val Inv (AMPAX)		V	17.3	(4.2)	8.2	39.6	15.7	322.5	62.2	(52.3)	(1.1)	6.8	1.3	14.5	1.6
		AMG Mgers MidCap N (CHTTX)		V	24.0	(10.4)	9.7	44.4	16.4	364.2	103.9	(54.4)	(3.2)	6.8	1.3	15.4	2.5
		Ariel Appreciation Inv (CAAPX)	G	V	12.6	(6.3)	8.1	46.2	19.3	342.5	82.2	(55.1)	(3.9)	4.5	(1.0)	14.8	1.9
		Ariel Fund Inv (ARGFX)	G	V	15.5	(4.1)	10.9	44.6	20.3	426.8	166.5	(64.3)	(13.1)	7.1	1.6	16.4	3.5
	C	Artisan Mid Cap Inv (ARTMX)	G		(0.9)	2.1	5.6	37.3	19.5	275.7	15.4	(52.0)	(0.8)	2.2	(3.3)	11.9	(1.0)
		Artisan Mid Cap Val Inv (ARTQX)		V	22.4	(9.9)	1.5	35.7	11.3	239.3	(21.0)	(41.5)	9.7	3.8	(1.7)	11.1	(1.8)
		Baird MidCap Inv (BMDSX)	G		5.0	(3.8)	4.6	32.6	16.1	243.7	(16.6)	(49.4)	1.8	1.8	(3.7)	10.2	(2.7)
		Baron Asset Retail (BARAX)	G		6.2	(0.1)	9.4	38.8	15.3	249.5	(10.8)	(53.4)	(2.2)	5.1	(0.4)	13.2	0.3
		Baron Grth Ret (BGRFX)	G		6.0	(4.4)	4.4	38.3	16.4	239.1	(21.2)	(51.4)	(0.2)	1.9	(3.6)	11.2	(1.7)
		Baron Partners Ret (BPTRX)	G		4.0	(2.8)	10.2	47.6	16.3	277.1	16.8	(60.7)	(9.5)	3.7	(1.8)	13.9	1.0
		BMO Mid-Cap Val Y (MRVEX)		V	17.0	(6.0)	11.5	38.4	19.0	278.6	18.3	(50.4)	0.8	7.0	1.5	15.1	2.2
		Buffalo Discovery (BUFTX)	G		5.5	5.6	10.6	36.6	19.7	310.6	50.3	(47.9)	3.3	7.2	1.7	15.0	2.1
		Buffalo Mid Cap (BUFMX)	G		5.9	(0.6)	5.8	29.2	13.9	215.1	(45.2)	(49.3)	1.9	3.7	(1.8)	10.4	(2.5)
		Champlain MidCp Adv (CIPMX)	G		18.3	1.1	7.6	37.2	11.4	265.4	5.1	—	—	8.8	3.3	14.5	1.6
		Commerce MidCap Gr (CFAGX)	G		10.8	1.3	11.1	30.7	13.4	246.5	(13.8)	(48.0)	3.2	7.7	2.2	13.1	0.2
		CRM Mid Cap Value Inv (CRMMX)	G	V	16.0	(2.6)	5.7	33.0	17.6	198.4	(61.9)	(44.3)	6.9	6.1	0.6	13.3	0.4
I		Dreyfus MidCap Idx Inv (PESPX)	G	V	20.2	(2.7)	9.3	32.8	17.2	301.7	41.4	(49.5)	1.7	8.5	3.0	14.8	1.9
		FAM Equity-Income Inv (FAMEX)	G	V	21.5	(0.8)	7.8	29.7	11.0	248.0	(12.3)	(46.1)	5.1	9.1	3.6	13.4	0.5
		FAM Value Inv (FAMVX)	G		15.6	(1.8)	13.4	32.9	11.3	227.4	(32.9)	(44.1)	7.1	8.8	3.3	13.7	0.8
I		Fidelity Ext Mkt Inv (FSEMX)	G	V	16.0	(3.4)	7.6	38.1	18.0	300.7	40.4	(51.9)	(0.7)	6.5	1.0	14.5	1.6
		Fidelity Grth Strat (FDEGX)	G		2.7	3.1	13.6	37.8	11.7	233.2	(27.1)	(58.5)	(7.3)	6.4	0.9	13.1	0.2
		Fidelity Low-Priced Stk (FLPSX)		V	8.7	(0.6)	7.6	34.3	18.5	265.8	5.5	(48.8)	2.4	5.2	(0.3)	13.1	0.2
		Fidelity Mid Cap Enhcd Idx (FMEIX)	G	V	13.4	(2.5)	13.0	39.8	16.4	301.3	41.0	—	—	7.7	2.2	15.3	2.4
		Fidelity Mid Cap Value (FSMVX)		V	12.3	(4.6)	16.6	38.9	19.1	326.6	66.3	(55.5)	(4.3)	7.7	2.2	15.6	2.7
		Fidelity MidCap Index Inv (FSCLX)	G	V	13.6	(2.7)	12.9	34.4	16.9	—	—	—	—	7.7	2.2	14.4	1.5
		Fidelity Mid-Cap Stk (FMCSX)	G		14.9	(3.1)	7.1	38.9	14.9	297.2	36.9	(56.1)	(4.9)	6.0	0.5	13.7	0.8
		Fidelity Stock Sel Mid Cp (FSSMX)	G		10.6	(3.3)	10.1	31.1	—	—	—	—	—	5.6	0.1	—	—
		Fidelity Value (FDVLX)		V	16.0	(6.6)	11.7	37.0	21.8	325.6	65.3	(61.5)	(10.3)	6.6	1.1	15.1	2.2
	C	First Eagle Fund of Am Y (FEAFX)	G	V	(2.0)	(3.6)	10.3	31.0	21.1	170.9	(89.4)	(38.0)	13.2	1.4	(4.1)	10.6	(2.3)
		FMI Common Stk (FMIMX)	G	V	20.2	(6.9)	6.4	32.0	10.1	258.5	(1.8)	(38.3)	12.9	6.0	0.5	11.6	(1.3)
		Hennessy Focus 30 (HFMDX)	G	V	5.8	0.0	16.4	29.6	14.1	249.5	(10.8)	(43.4)	7.8	7.2	1.7	12.7	(0.2)
		Hennessy Focus Investor (HFCSX)	G		7.1	2.8	10.1	35.3	16.6	285.4	25.1	(45.5)	5.7	6.7	1.2	13.9	1.0
		Janus Contrarian T (JSVAX)	G	V	8.0	(13.2)	17.3	38.5	23.8	196.4	(63.9)	(59.2)	(8.0)	3.2	(2.3)	13.5	0.6
		Janus Enterprise T (JAENX)	G		11.8	3.3	11.9	30.6	17.6	304.9	44.6	(52.0)	(0.8)	8.9	3.4	14.7	1.8
	C	Longleaf Partners Sm-Cap (LLSCX)	G	V	20.4	(6.1)	12.4	30.4	22.9	356.0	95.7	(57.7)	(6.5)	8.3	2.8	15.3	2.4
		Nicholas Equity Inc I (NSEIX)		V	12.6	(3.7)	8.7	32.9	13.5	257.8	(2.5)	(40.4)	10.8	5.6	0.1	12.2	(0.7)
		Nicholas II N (NNTWX)	G		4.5	0.5	10.9	32.2	14.4	205.8	(54.5)	(40.9)	10.3	5.2	(0.3)	12.0	(0.9)
I		Northern Mid Cap Idx (NOMIX)	G	V	20.5	(2.4)	9.6	33.2	17.7	309.5	49.2	(49.6)	1.6	8.8	3.3	15.1	2.2

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 (%)
6.3	(0.2)	2.0	1.3	**0.89**	0.97	6,976	97.6	0.1	0.0	2.3	1.0	96.0	1,077	15.4	**0.34**	—	—
7.9	**1.4**	1.3	0.3	1.00	1.09	54,328	99.4	0.0	0.0	0.6	0.0	9.0	326	25.8	**0.22**	—	—
7.0	0.5	2.9	0.8	**0.86**	0.94	24,276	99.7	0.0	0.0	0.3	0.9	7.0	426	31.7	**0.16**	—	—
6.9	0.4	1.9	0.6	0.91	0.99	13,931	99.6	0.0	0.0	0.4	0.4	4.0	613	17.1	**0.20**	—	—
6.8	0.3	0.8	1.5	0.99	1.08	10,791	98.3	0.0	0.1	1.6	6.0	51.0	313	22.9	**0.40**	—	—
9.2	**2.7**	1.2	1.2	0.98	1.07	8,623	93.8	0.0	0.0	6.2	13.1	11.0	149	30.3	**0.47**	—	—
9.3	**2.8**	1.2	1.2	0.98	1.07	48,113	96.0	0.0	0.0	4.0	11.5	6.0	132	40.0	**0.40**	—	—
7.1	0.6	1.8	0.5	0.93	1.02	498,452	99.5	0.0	0.0	0.5	0.4	3.0	3,625	14.5	**0.16**	—	—
7.1	0.6	0.4	0.9	1.03	1.12	6,544	95.3	0.1	1.9	2.7	2.8	32.0	166	29.1	**0.46**	—	—
6.2	(0.3)	2.1	0.8	0.97	1.06	1,515	98.3	0.0	0.0	1.7	1.1	76.0	243	21.5	**0.26**	—	—
5.8	(0.7)	2.3	0.7	**0.88**	0.96	50,821	99.9	0.0	0.0	0.1	0.7	8.0	330	27.4	**0.22**	—	—
5.6	(0.9)	2.4	1.6	0.94	1.03	46,954	97.7	0.0	0.1	2.2	10.0	33.0	279	23.6	**0.34**	—	—
5.3	(1.2)	1.9	1.1	1.08	1.19	17,589	96.9	0.0	1.6	1.5	8.8	26.0	144	17.8	**0.39**	—	—
7.4	**0.9**	3.9	1.2	1.01	1.10	1,023	97.6	0.0	0.0	2.4	0.0	0.0	22	74.2	**0.59**	—	—
4.5	(2.0)	0.0	0.7	**0.83**	0.91	733	81.7	9.4	0.0	8.9	7.6	31.0	37	43.2	1.26	—	—
3.3	(3.2)	0.0	0.9	**0.79**	0.86	824	83.4	9.9	0.0	6.7	6.9	47.0	35	47.8	1.23	—	—
6.8	**0.0**	**0.4**	**1.5**	**1.00**	**1.22**	**4,705**	**94.4**	**0.2**	**0.3**	**5.1**	**3.6**	**74.9**	**237**	**26.0**	**1.00**	**—**	**—**
—	—	0.0	0.3	**0.85**	1.04	5,464	93.8	1.5	2.8	1.9	5.7	13.0	41	64.0	1.34	1.00R	0.25
8.5	**1.7**	0.0	2.3	0.97	1.19	4,795	99.6	0.0	0.4	0.0	2.2	62.0	112	19.7	1.00	—	—
9.2	**2.4**	1.3	2.2	**0.80**	0.97	8,812	97.4	0.0	0.0	2.6	5.8	66.0	116	20.6	0.98	—	—
7.4	0.6	1.2	1.2	1.04	1.27	597	95.1	0.0	0.0	4.9	5.9	79.0	121	18.7	1.10	—	0.00
9.7	**2.9**	0.3	1.9	1.21	1.48	3,898	96.5	0.0	0.0	3.5	3.4	31.8	44	33.6	1.11	—	0.25
7.7	0.9	0.6	2.3	1.12	1.37	1,706	98.2	0.0	0.0	1.8	0.0	14.0	40	42.0	1.12	—	0.25
7.1	0.3	0.3	1.7	1.25	1.53	2,212	98.8	0.0	0.0	1.2	0.0	20.0	39	37.8	1.02	—	0.25
8.7	**1.9**	0.0	2.0	1.08	1.32	7,518	94.7	0.0	0.0	5.3	7.5	40.4	66	35.2	1.19	—	—
7.7	0.9	0.7	1.9	0.93	1.14	4,282	93.2	0.0	0.0	6.9	4.1	26.6	52	29.3	1.19	—	—
7.9	**1.1**	0.0	0.2	0.88	1.07	1,243	95.8	0.0	0.0	4.2	2.9	52.8	55	25.5	1.06	—	0.25
6.5	(0.3)	0.0	1.6	0.95	1.16	2,479	99.5	0.0	0.0	0.5	0.6	12.5	57	43.1	1.31	—	0.25
6.4	(0.4)	0.0	1.5	0.92	1.12	5,630	99.7	0.0	0.2	0.1	5.1	4.7	65	38.5	1.29	—	0.25
6.1	(0.7)	0.0	0.0	1.30	1.58	1,567	136.2	0.0	0.2	(36.4)	8.2	17.1	30	88.3	1.32	—	0.25
7.1	0.3	0.7	3.4	1.00	1.22	228	97.2	0.0	0.1	2.8	0.0	24.0	79	17.3	1.23	—	—
9.8	**3.0**	0.0	1.7	**0.86**	1.05	1,162	94.2	0.0	0.0	5.8	1.1	59.0	80	18.5	1.02	—	—
6.6	(0.2)	0.0	2.3	0.96	1.18	330	91.8	0.0	0.0	8.2	0.0	46.0	71	21.4	1.02	—	—
—	—	0.0	1.9	0.88	1.07	1,240	94.7	0.0	0.4	4.9	0.0	40.0	61	25.9	1.20	—	0.25
7.0	0.2	0.5	2.3	**0.79**	0.96	112	97.9	0.0	0.0	2.1	0.0	50.0	83	13.9	0.90	—	—
6.5	(0.3)	0.0	4.1	0.89	1.08	573	95.9	0.0	0.0	4.1	0.0	76.0	56	24.8	1.14	—	—
8.7	**1.9**	1.0	1.7	0.94	1.15	3,462	98.9	0.0	0.1	1.0	0.1	21.7	403	6.2	**0.50**	—	—
6.9	0.1	0.9	1.6	**0.81**	0.99	199	89.9	0.0	0.0	10.1	0.0	15.7	31	49.3	1.26	—	—
6.7	(0.1)	0.0	1.1	**0.86**	1.06	1,100	89.2	0.0	0.0	10.8	3.3	8.5	35	40.7	1.18	—	—
8.0	**1.2**	1.3	1.1	1.05	1.28	18,128	83.3	0.0	0.0	16.7	1.4	12.0	3,170	3.6	**0.10**	—	—
5.9	(0.9)	0.5	0.0	**0.83**	1.01	2,418	94.1	0.0	0.0	5.9	3.1	40.0	111	20.3	0.91	—	—
7.4	0.6	1.2	1.3	**0.74**	0.91	39,448	88.6	0.0	0.0	11.4	36.6	9.0	904	23.6	0.88	—	—
—	—	1.3	1.4	**0.88**	1.07	1,068	89.6	0.1	0.0	10.3	0.2	88.0	311	8.9	**0.60**	—	—
7.4	0.6	1.3	1.4	**0.87**	1.06	3,237	97.3	0.0	0.0	2.7	7.5	83.0	130	23.3	0.86	—	—
—	—	1.2	0.6	0.89	1.08	2,743	91.5	0.0	0.0	8.4	0.5	16.0	801	4.7	**0.19**	—	—
7.2	0.4	0.7	1.8	**0.85**	1.04	7,583	88.5	0.2	0.0	11.3	8.7	23.0	166	14.2	**0.73**	—	—
—	—	0.7	—	0.93	1.14	2,034	96.2	0.0	0.0	3.8	4.2	109.0	203	12.8	**0.75**	—	—
6.1	(0.7)	1.2	0.8	0.94	1.15	8,161	95.1	0.0	0.3	4.6	10.1	72.0	263	13.6	**0.67**	—	—
6.9	0.1	0.2	0.8	0.96	1.18	2,361	97.9	0.0	1.1	1.0	1.8	32.2	49	48.7	1.31	—	0.25
8.7	**1.9**	0.0	2.1	0.92	1.13	1,007	88.8	0.0	0.0	11.2	3.5	17.0	42	33.8	1.07	—	—
7.9	**1.1**	0.0	0.8	1.00	1.22	1,187	98.8	0.0	0.0	1.2	0.0	5.0	31	36.9	1.33	—	0.15
8.4	**1.6**	0.0	0.6	0.92	1.12	2,490	86.1	0.0	0.0	13.9	6.0	4.0	24	65.3	1.47	—	0.15
4.2	(2.6)	0.3	0.9	0.95	1.17	2,891	86.0	0.0	0.1	13.9	4.2	51.0	32	53.0	1.04	—	—
9.2	**2.4**	0.1	0.9	**0.83**	1.01	10,604	92.4	0.0	1.2	6.5	11.4	8.0	88	21.1	0.92	—	—
8.1	**1.3**	0.3	2.7	0.92	1.13	3,997	69.8	3.3	0.0	26.9	9.3	46.1	21	53.2	0.91	—	—
8.6	**1.8**	1.8	1.4	**0.86**	1.06	519	88.4	0.0	2.2	9.4	4.8	24.9	51	28.3	**0.72**	—	—
7.2	0.4	0.0	1.6	0.91	1.11	715	93.5	0.0	0.0	6.5	4.3	29.9	72	18.6	0.96	—	0.25
8.8	**2.0**	1.3	1.4	0.94	1.15	2,024	99.8	0.2	0.0	0.0	0.2	20.4	401	5.9	**0.15**	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Bull Cat +/-	Bear Market Return (%) Fund	Bear Cat +/-	3-Year Annual Return (%) Fund	3-Year Cat +/-	5-Year Annual Return (%) Fund	5-Year Cat +/-
		Parnassus Mid-Cap (PARMX)	G	V	16.0	(0.9)	11.2	28.2	18.5	280.4	20.1	(45.0)	6.2	8.5	3.0	14.2	1.3
		Perkins Mid Cap Value T (JMCVX)		V	18.7	(3.8)	9.0	25.9	10.3	194.1	(66.2)	(39.9)	11.3	7.6	2.1	11.5	(1.4)
	C	PRIMECAP Odys Agg Gr (POAGX)	G		11.7	4.5	16.5	54.8	21.2	436.3	176.0	(49.3)	1.9	10.8	5.3	20.6	7.7
		Scout Mid Cap (UMBMX)	G	V	18.3	1.4	4.0	37.6	9.8	317.6	57.3	(46.0)	5.2	7.6	2.1	13.5	0.6
I		Shelton S&P Md Dir (SPMIX)	G	V	21.0	(2.3)	9.3	33.2	16.9	305.8	45.5	(49.6)	1.6	8.9	3.4	15.0	2.1
		T. Rowe Price Div Mid Gr (PRDMX)	G		7.5	2.0	11.4	34.5	16.5	282.9	22.6	(51.8)	(0.6)	6.9	1.4	13.9	1.0
I		T. Rowe Price Ext Mkt Idx (PEXMX)	G	V	15.9	(3.3)	7.5	38.3	18.9	304.4	44.1	(52.4)	(1.2)	6.4	0.9	14.7	1.8
	C	T. Rowe Price Mid Gr (RPMGX)	G		6.3	6.5	13.1	36.8	13.9	309.9	49.6	(48.2)	3.0	8.6	3.1	14.8	1.9
	C	T. Rowe Price Mid Val (TRMCX)		V	24.3	(3.5)	10.6	31.5	19.6	301.7	41.4	(47.4)	3.8	9.9	4.4	15.8	2.9
		TIAA-CREF MdCpGr Rtl (TCMGX)	G		1.6	(1.0)	7.3	36.2	17.5	245.1	(15.2)	(54.2)	(3.0)	2.6	(2.9)	11.6	(1.3)
		TIAA-CREF MdCpVal Rtl (TCMVX)		V	17.1	(5.7)	12.4	32.1	16.1	269.9	9.6	(53.7)	(2.5)	7.5	2.0	13.8	0.9
I		Vanguard Ext Mkt Idx Inv (VEXMX)	G	V	15.9	(3.4)	7.4	38.1	18.3	302.9	42.6	(52.8)	(1.6)	6.3	0.8	14.5	1.6
I		Vanguard MdCp Gr Idx Inv (VMGIX)	G		6.6	(1.2)	13.3	32.0	15.8	265.2	4.9	(54.4)	(3.2)	6.1	0.6	12.8	(0.1)
I		Vanguard MdCp Val Idx Inv (VMVIX)		V	15.1	(2.0)	13.8	37.4	15.9	327.5	67.2	(53.2)	(2.0)	8.7	3.2	15.4	2.5
I		Vanguard Mid Cap Idx Inv (VIMSX)	G	V	11.0	(1.5)	13.6	35.0	15.8	298.1	37.8	(53.5)	(2.3)	7.5	2.0	14.2	1.3
		Vanguard MidCap Gr Inv (VMGRX)	G		0.4	0.2	10.8	34.1	14.8	234.8	(25.5)	(49.6)	1.6	3.7	(1.8)	11.4	(1.5)
		Vanguard Selected Val Inv (VASVX)		V	16.3	(3.8)	6.3	42.0	15.2	277.9	17.6	(48.0)	3.2	5.9	0.4	14.2	1.3
		Vanguard Strategic Eq Inv (VSEQX)	G	V	17.9	(1.5)	13.6	41.5	18.8	346.3	86.0	(56.1)	(4.9)	9.7	4.2	17.3	4.4
		Westcore MidCp Val Div Ret (WTMCX)		V	22.7	(1.5)	12.6	30.5	12.3	279.1	18.8	(54.5)	(3.3)	10.8	5.3	14.8	1.9
		Small-Cap Stock Category Average			19.5	(5.0)	2.1	39.3	16.1	287.6	0.0	(52.2)	0.0	4.9	0.0	13.2	0.0
		Amer Beacon SmCp Val Inv (AVPAX)		V	26.3	(5.4)	4.3	39.6	16.0	322.3	34.7	(51.7)	0.5	7.6	2.7	15.1	1.9
		Baron Small Cap Ret (BSCFX)	G		9.9	(5.3)	1.6	37.7	17.9	231.1	(56.5)	(51.5)	0.7	1.9	(3.0)	11.4	(1.8)
		Bridgeway Ul-Sm Co Mkt (BRSIX)	G	V	21.4	(8.3)	4.6	50.9	19.8	284.4	(3.2)	(55.8)	(3.6)	5.2	0.3	16.0	2.8
		Broadview Opportunity (BVAOX)	G	V	18.0	(8.0)	3.0	43.4	13.3	281.1	(6.5)	(44.8)	7.4	3.8	(1.1)	12.7	(0.5)
	C	Brown Cap'l Mgmt SmCo Inv (BCSIX)	G		8.3	8.7	2.1	48.9	17.4	327.9	40.3	(40.9)	11.3	6.3	1.4	16.0	2.8
		Buffalo Emerging Opp (BUFOX)	G		11.0	(9.5)	(7.4)	61.7	24.2	371.0	83.4	(63.2)	(11.0)	(2.4)	(7.3)	13.3	0.1
		Buffalo Small Cap (BUFSX)	G		6.2	(4.5)	(6.6)	44.1	19.9	181.4	(106.2)	(43.3)	8.9	(1.8)	(6.7)	10.3	(2.9)
		CornerCap SmCp Val Inv (CSCVX)		V	27.9	(2.1)	5.5	45.6	13.8	383.7	96.1	(54.2)	(2.0)	9.7	4.8	17.0	3.8
I		Dreyfus Sm Cap Stk Indx (DISSX)	G	V	25.8	(2.3)	5.4	40.7	16.0	337.6	50.0	(51.0)	1.2	9.0	4.1	16.1	2.9
	C	Fidelity Series SmCp Opp (FSOPX)	G	V	15.1	(0.6)	2.2	35.5	11.8	314.4	26.8	(54.7)	(2.5)	5.4	0.5	12.1	(1.1)
		Fidelity Sm Cp Enh Idx (FCPEX)	G	V	22.8	(1.9)	5.5	38.6	19.3	309.3	21.7	—	—	8.3	3.4	16.0	2.8
		Fidelity Small Cap Grth (FCPGX)	G		10.9	5.7	3.8	44.5	13.0	308.8	21.2	(55.1)	(2.9)	6.8	1.9	14.7	1.5
		Fidelity Small Cap Stk (FSLCX)	G	V	12.9	2.4	7.1	29.7	12.9	273.5	(14.1)	(55.9)	(3.7)	7.4	2.5	12.7	(0.5)
	C	Fidelity Small Cap Value (FCPVX)		V	21.2	(1.7)	6.6	37.0	20.1	343.3	55.7	(49.9)	2.3	8.3	3.4	15.9	2.7
	C	Fidelity SmCp Discovery (FSCRX)	G	V	20.2	(6.2)	7.0	38.2	24.0	412.5	124.9	(45.0)	7.2	6.4	1.5	15.6	2.4
		Fidelity Stk Sel Sm Cap (FDSCX)	G	V	15.3	(0.3)	3.4	36.7	12.0	289.5	1.9	(61.0)	(8.8)	5.9	1.0	12.7	(0.5)
		Gabelli Sm Cp Grth AAA (GABSX)	G	V	17.2	(3.8)	3.5	35.7	20.0	259.4	(28.2)	(45.3)	6.9	5.3	0.4	13.7	0.5
		Hodges Small Cap Retail (HDPSX)	G	V	16.1	(8.8)	6.0	45.5	20.6	441.6	154.0	—	—	3.9	(1.0)	14.5	1.3
		Homestead Small Co Stk (HSCSX)	G	V	18.8	(5.2)	7.9	36.5	19.6	373.6	86.0	(48.1)	4.1	6.7	1.8	14.7	1.5
	C	Invesco SmCap Gr Inv (GTSIX)	G		11.2	(1.9)	7.6	39.9	18.3	279.6	(8.0)	(50.9)	1.3	5.5	0.6	14.2	1.0
	C	Janus Triton T (JATTX)	G		10.4	1.2	9.4	36.2	16.4	337.8	50.2	(49.4)	2.8	6.9	2.0	14.1	0.9
	C	Janus Venture T (JAVTX)	G		7.0	(0.9)	10.2	41.7	17.0	343.1	55.5	(60.8)	(8.6)	5.3	0.4	14.1	0.9
	C	Loomis Sayles Sm Gr Retl (LCGRX)	G		5.4	0.8	0.7	47.2	9.9	258.0	(29.6)	(51.1)	1.1	2.3	(2.6)	11.6	(1.6)
		Northern Small Cap Core (NSGRX)	G	V	20.7	(4.3)	6.5	38.7	17.1	281.3	(6.3)	(50.8)	1.4	7.1	2.2	14.8	1.6
I		Northern Small Cap Idx (NSIDX)	G	V	21.1	(4.6)	4.6	38.6	16.2	283.4	(4.2)	(52.2)	0.0	6.5	1.6	14.2	1.0
		Northern Small Cap Value (NOSGX)		V	27.8	(4.7)	7.0	36.4	13.7	297.7	10.1	(47.2)	5.0	9.3	4.4	15.1	1.9
		Nubrgr Ber Genesis Inv (NBGNX)	G		18.1	0.2	(0.3)	36.9	9.9	236.2	(51.4)	(43.7)	8.5	5.7	0.8	12.2	(1.0)
		Perkins Sm Cap Val T (JSCVX)		V	26.3	(2.7)	7.3	29.6	8.9	254.7	(32.9)	(38.8)	13.4	9.6	4.7	13.2	0.0
		Royce Opportunity Invt (RYPNX)		V	29.8	(13.6)	(0.5)	43.5	22.5	379.4	91.8	(61.8)	(9.6)	3.7	(1.2)	14.4	1.2
		Royce PA Mutual Invt (PENNX)	G	V	26.4	(11.5)	(0.7)	35.2	14.5	244.3	(43.3)	(50.4)	1.8	3.6	(1.3)	11.5	(1.7)
		Royce Premier Invt (RYPRX)	G	V	24.6	(9.9)	(0.9)	27.7	11.4	218.8	(68.8)	(42.8)	9.4	3.6	(1.3)	9.6	(3.6)
		Royce Total Return Invt (RYTRX)	G	V	25.8	(7.2)	1.3	32.7	14.4	239.0	(48.6)	(47.1)	5.1	5.7	0.8	12.4	(0.8)
		Russell US Small Cap Eq S (RLESX)	G	V	21.7	(6.4)	4.0	43.9	14.0	285.1	(2.5)	—	—	5.8	0.9	14.2	1.0
I		Schwab Fdmtl US Sm Co Idx (SFSNX)	G	V	23.4	(5.1)	7.7	38.8	17.4	392.4	104.8	(55.8)	(3.6)	8.1	3.2	15.5	2.3
I		Schwab Small Cap Index (SWSSX)	G	V	21.3	(4.5)	4.9	38.6	16.4	326.5	38.9	(53.0)	(0.8)	6.7	1.8	14.4	1.2
		Schwab Small-Cap Equity (SWSCX)	G	V	23.6	(3.7)	6.9	43.3	20.5	341.1	53.5	(54.6)	(2.4)	8.3	3.4	17.0	3.8
		Steward S-Md Cap Eh Idx Indiv (TRDFX)	G	V	23.0	(4.0)	5.3	37.0	16.4	350.6	63.0	(53.8)	(1.6)	7.5	2.6	14.7	1.5

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
8.8	2.0	0.4	0.7	0.76	0.93	1,772	88.2	0.0	0.0	11.8	4.0	58.0	42	31.4	0.99	—	—
7.0	0.2	0.7	3.5	0.79	0.96	4,103	95.0	0.0	0.0	5.0	3.2	65.0	71	24.8	0.62	—	—
11.7	4.9	0.0	1.0	1.21	1.48	7,129	94.9	0.0	0.1	5.0	13.3	15.0	149	29.2	0.62	—	—
10.9	4.1	0.6	1.8	0.87	1.06	1,299	99.9	0.0	(0.2)	0.3	0.9	161.0	131	23.8	1.04	—	—
8.7	1.9	0.8	2.4	0.94	1.15	123	98.3	0.0	0.0	1.7	0.1	11.0	402	5.2	0.58	—	—
8.2	1.4	0.2	0.6	0.97	1.19	590	83.7	0.0	0.7	15.6	1.8	18.2	322	7.6	0.87	—	0.00
7.8	1.0	1.1	1.1	1.05	1.29	780	80.9	0.0	0.1	19.1	1.4	23.0	1,641	3.5	0.35	0.50R	0.00
10.0	3.2	0.0	1.5	0.91	1.11	25,206	93.2	0.0	1.5	5.4	2.4	27.4	134	16.9	0.77	—	0.00
8.3	1.5	0.9	2.1	0.86	1.06	13,237	93.3	0.0	0.0	6.7	8.3	45.8	99	22.1	0.80	—	0.00
6.8	0.0	0.2	2.2	1.01	1.23	1,422	98.1	0.0	0.0	1.9	2.5	69.0	134	16.7	0.78	—	0.25
6.8	0.0	1.5	1.6	0.88	1.07	5,259	98.8	0.0	0.1	1.0	4.4	43.0	243	10.9	0.71	—	0.25
7.8	1.0	1.3	0.4	1.05	1.28	51,549	98.2	0.0	0.0	1.8	1.7	8.3	3,267	4.3	0.22	—	—
7.2	0.4	0.7	0.2	0.95	1.16	7,959	99.4	0.0	0.0	0.6	0.0	23.0	160	14.4	0.20	—	—
7.5	0.7	1.8	0.6	0.86	1.05	12,998	99.7	0.0	0.0	0.3	1.0	20.0	215	10.4	0.20	—	—
7.5	0.7	1.3	0.4	0.89	1.09	76,490	99.6	0.0	0.0	0.5	0.5	15.0	353	6.8	0.20	—	—
7.5	0.7	0.7	1.8	0.96	1.18	4,051	94.1	0.0	0.0	5.9	4.0	91.0	126	20.3	0.43	—	—
7.4	0.6	1.7	1.2	0.97	1.19	9,616	95.8	0.0	0.0	4.2	11.0	27.0	123	19.3	0.39	—	—
7.5	0.7	1.6	1.1	0.99	1.21	6,621	98.7	0.0	0.0	1.3	1.7	74.0	402	9.3	0.21	—	—
6.3	(0.5)	1.4	1.4	0.84	1.03	80	97.3	0.0	0.0	2.7	3.2	62.0	67	23.2	1.04	—	—
7.0	**0.0**	**0.3**	**1.6**	**1.00**	**1.43**	**2,659**	**93.7**	**0.5**	**1.0**	**4.8**	**4.0**	**79.4**	**294**	**21.6**	**1.16**	**—**	**—**
7.5	0.5	0.5	1.7	0.99	1.42	6,948	96.8	0.0	0.0	3.2	2.0	47.0	607	9.8	1.16	—	0.00
6.5	(0.5)	0.0	1.9	0.88	1.27	3,283	98.3	0.0	1.2	0.5	3.4	10.3	78	36.7	1.30	—	0.25
5.7	(1.3)	1.0	2.7	0.99	1.43	357	100.0	0.0	0.1	(0.0)	0.8	41.0	619	5.6	0.84	2.00R	—
8.6	1.6	0.0	1.8	0.88	1.27	667	87.2	0.0	0.0	12.8	1.3	40.0	77	24.3	1.23	—	—
12.2	5.2	0.0	1.0	1.02	1.46	3,303	95.4	0.0	0.0	4.6	0.0	22.0	39	47.7	1.27	—	0.20
5.6	(1.4)	0.0	1.2	1.24	1.78	88	90.4	0.0	0.0	9.6	4.8	70.0	70	22.8	1.48	—	—
5.7	(1.3)	0.0	4.2	1.02	1.46	561	94.1	0.0	0.0	5.9	6.9	41.0	67	23.4	1.01	—	—
8.7	1.7	0.2	2.6	1.01	1.44	112	100.0	0.0	0.0	0.0	0.0	144.0	220	5.9	1.30	1.00R	—
8.7	1.7	0.9	1.4	0.97	1.40	2,342	98.2	0.0	0.1	1.8	0.4	16.5	601	5.4	0.50	—	—
—	—	0.5	1.4	0.89	1.28	5,323	96.4	0.0	0.0	3.6	3.4	58.0	205	11.2	0.85	—	—
—	—	0.7	1.3	0.99	1.43	1,050	96.6	0.0	0.0	3.3	1.5	87.0	501	9.3	0.68	—	—
8.4	1.4	0.0	1.8	0.93	1.33	2,383	92.0	0.0	0.0	8.0	3.2	143.0	173	16.6	1.13	1.50R	—
6.5	(0.5)	0.0	2.1	0.83	1.19	1,823	97.6	0.0	0.0	2.4	14.6	59.0	128	19.1	1.00	2.00R	—
9.2	2.2	0.7	2.0	0.83	1.19	3,536	93.4	0.0	1.6	5.1	4.8	33.0	58	26.4	1.22	1.50R	—
11.3	4.3	0.4	1.2	0.93	1.33	5,790	96.7	0.0	0.0	3.3	2.1	25.0	60	29.8	1.01	1.50R	—
5.9	(1.1)	0.5	1.1	0.90	1.29	1,554	96.1	0.0	0.0	3.9	3.4	57.0	201	11.3	0.89	1.50R	—
8.2	1.2	0.0	0.7	0.81	1.17	3,568	97.7	0.9	0.1	1.3	12.6	4.0	632	12.5	1.38	2.00R	0.25
—	—	0.0	0.3	1.06	1.52	1,305	99.5	0.0	0.0	0.6	2.5	49.0	66	25.8	1.30	1.00R	0.25
9.9	2.9	0.3	0.7	0.97	1.39	1,297	98.5	0.0	1.5	0.0	0.0	16.0	63	32.6	0.87	—	—
8.3	1.3	0.0	2.2	0.92	1.32	2,380	98.3	0.0	0.0	1.7	0.0	30.0	122	13.2	1.20	—	0.25
10.9	3.9	0.1	1.3	0.88	1.27	7,300	93.2	0.0	1.0	5.8	2.1	22.0	112	19.4	0.92	—	—
8.1	1.1	0.0	2.0	0.98	1.41	2,774	92.2	0.0	1.8	6.0	7.4	22.0	116	19.3	0.92	—	—
8.6	1.6	0.0	1.3	1.08	1.55	1,082	98.1	0.0	0.0	1.9	5.2	56.0	97	15.1	1.19	—	0.25
7.9	0.9	0.6	0.9	0.95	1.37	521	99.7	0.1	0.2	0.0	1.5	14.3	1,801	2.6	0.66	—	—
6.8	(0.2)	1.0	1.2	1.03	1.48	1,120	99.6	0.2	0.2	0.0	0.9	18.8	1,981	2.4	0.15	—	—
7.5	0.5	0.9	1.2	0.96	1.38	3,668	99.5	0.2	0.3	0.0	0.7	25.3	527	8.4	1.01	—	—
8.8	1.8	0.4	2.5	0.81	1.17	11,113	98.8	0.0	0.0	1.2	5.5	16.0	139	18.5	1.03	—	—
8.8	1.8	0.4	2.7	0.79	1.13	2,321	96.5	0.0	0.0	3.5	2.9	84.0	88	23.2	1.14	—	—
7.0	0.0	0.0	2.0	1.15	1.65	1,480	93.8	0.0	1.8	4.5	2.8	27.0	236	9.7	1.17	1.00R	0.00
6.4	(0.6)	0.3	2.3	0.97	1.39	2,441	95.7	0.0	3.4	0.9	6.5	21.0	300	12.0	0.93	1.00R	0.00
7.9	0.9	0.2	2.8	0.97	1.40	2,262	97.6	0.0	2.4	0.0	10.1	13.0	58	28.3	1.13	1.00R	0.00
6.8	(0.2)	1.5	2.5	0.85	1.22	2,868	95.3	0.1	3.5	1.0	9.0	11.0	280	13.6	1.22	1.00R	0.00
—	—	0.5	1.5	1.00	1.44	1,853	95.9	0.0	0.1	4.1	2.2	99.0	1,172	5.1	1.00	—	—
—	—	1.2	1.4	0.92	1.31	1,550	97.9	0.0	0.1	2.0	0.7	31.0	870	4.3	0.35	2.00R	—
8.0	1.0	1.4	1.4	1.03	1.47	2,892	98.4	0.0	0.2	1.4	0.9	17.0	1,971	2.8	0.17	2.00R	—
7.1	0.1	0.4	2.3	1.02	1.46	628	97.6	0.0	0.8	1.6	2.9	95.0	262	12.1	1.09	2.00R	—
8.2	1.2	0.5	2.1	0.92	1.32	187	99.3	0.0	0.0	0.8	0.4	33.0	975	3.5	0.85	—	0.25

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2016	2015	2014	2013	2012	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 +/-
	C	T. Rowe Price New Horiz (PRNHX)	G		7.7	**4.5**	**6.0**	**49.1**	16.2	**390.6**	**103.0**	(49.9)	2.3	6.1	1.2	**15.6**	**2.4**
	C	T. Rowe Price Sm Stk (OTCFX)	G		18.5	(3.2)	**6.9**	37.6	18.0	**342.0**	**54.4**	(49.2)	3.0	7.0	2.1	14.7	1.5
		T. Rowe Price Sm Val (PRSVX)	G	V	**28.9**	(4.7)	0.1	32.7	17.7	284.8	(2.8)	**(47.3)**	**4.9**	7.1	2.2	13.9	0.7
		T. Rowe Price US SmCp Gr Eq (PRDSX)	G		11.3	**2.3**	**6.3**	**44.1**	15.6	**340.0**	**52.4**	(48.6)	3.6	6.6	1.7	15.1	1.9
		TIAA-CREF SmCpEq Rtl (TCSEX)	G	V	19.5	**(0.3)**	**6.6**	39.4	13.6	296.1	8.5	(51.3)	0.9	**8.3**	**3.4**	15.0	1.8
		USAA Small Cap Stk (USCAX)	G	V	18.8	(5.4)	2.6	37.6	14.8	265.0	(22.6)	(53.1)	(0.9)	4.9	0.0	12.8	(0.4)
		Value Line SmCp Opprt Inv (VLEOX)	G		14.3	**1.9**	**6.3**	36.0	16.9	281.4	(6.2)	(51.2)	1.0	**7.4**	**2.5**	14.5	1.3
		Vanguard Explorer Inv (VEXPX)	G		12.3	(4.4)	3.9	**44.3**	14.8	269.2	(18.4)	(52.3)	(0.1)	3.7	(1.2)	13.1	(0.1)
		Vanguard SmCp Eq Inv (VSTCX)	G	V	20.6	(3.2)	**10.0**	41.9	17.2	**340.5**	**52.9**	(54.5)	(2.3)	**8.7**	**3.8**	**16.4**	**3.2**
I		Vanguard SmCp Gr Idx Inv (VISGX)	G		10.6	(2.7)	3.8	37.9	17.5	297.8	10.2	(53.5)	(1.3)	3.8	(1.1)	12.6	(0.6)
I		Vanguard SmCp Idx Inv (NAESX)	G	V	18.1	(3.8)	**7.3**	37.6	18.0	324.1	36.5	(53.2)	(1.0)	6.8	1.9	14.6	1.4
I		Vanguard SmCp Val Idx Inv (VISVX)		V	24.6	(4.8)	**10.3**	36.4	18.5	**341.5**	**53.9**	(53.2)	(1.0)	**9.4**	**4.5**	**16.2**	**3.0**
		Vanguard Tax-Mgd SmCp Adm (VTMSX)	G	V	**25.7**	(1.9)	**6.2**	41.0	16.0	**346.0**	**58.4**	(50.8)	1.4	**9.4**	**4.5**	**16.4**	**3.2**
		Walthausen SmCp Value (WSCVX)		V	**30.9**	(12.7)	3.8	35.2	**32.1**	**447.9**	**160.3**	—	—	5.9	1.0	**16.2**	**3.0**
		Wasatch Core Grth (WGROX)	G		10.5	**3.9**	**6.0**	30.1	**19.1**	326.7	39.1	(55.0)	(2.8)	6.8	1.9	13.5	0.3
	C	Wasatch SmCp Grth Inv (WAAEX)	G		4.8	**(0.6)**	2.6	31.1	16.9	255.5	(32.1)	(51.2)	1.0	2.2	(2.7)	10.4	(2.8)
		Long-Short Category Average			**0.0**	**(1.2)**	**2.5**	**9.1**	**3.1**	**37.0**	**0.0**	**(13.9)**	**0.0**	**0.3**	**0.0**	**2.5**	**0.0**
	C	AMG Mgrs Cap'l Enh Eq N (AMBEX)			**7.6**	(7.9)	**5.8**	12.3	2.8	**109.7**	**72.7**	—	—	1.6	1.3	3.9	1.4
		Arbitrage R (ARBFX)			3.3	0.6	1.4	0.8	0.2	21.6	(15.4)	**1.3**	**15.2**	1.8	1.5	1.3	(1.2)
		Bridgeway Mgd Volatility (BRBPX)			2.4	0.1	**5.9**	9.2	6.4	**61.9**	**24.9**	(24.0)	(10.1)	**2.8**	**2.5**	**4.8**	**2.3**
		Gabelli ABC AAA (GABCX)			3.0	**2.3**	1.1	4.9	5.1	35.6	(1.4)	**(5.3)**	**8.6**	2.1	1.8	3.3	0.8
		Glenmede Secured Options (GTSOX)	G	V	**5.8**	**6.9**	5.3	**12.9**	**9.5**	—	—	—	—	**6.0**	**5.7**	**8.1**	**5.6**
		Hussman Strategic Grth (HSGFX)			(11.5)	(8.4)	(8.5)	(6.7)	(12.7)	(39.3)	(76.3)	(6.1)	7.8	(9.5)	(9.8)	(9.6)	(12.1)
		Madison CovCall Eq Inc Y (MENYX)			**8.0**	(1.0)	**6.2**	**13.8**	**9.4**	—	—	—	—	**4.3**	**4.0**	**7.2**	**4.7**
		Merger Inv (MERFX)			2.6	(0.9)	1.4	3.6	3.6	26.5	(10.5)	(6.2)	7.7	1.0	0.7	2.0	(0.5)
		Wasatch Long/Short Inv (FMLSX)			**18.2**	(16.3)	(2.4)	**18.9**	**8.6**	**89.7**	**52.7**	(26.5)	(12.6)	(1.1)	(1.4)	**4.5**	**2.0**
		Contra Market Category Average			**(18.4)**	**(4.5)**	**(17.7)**	**(26.0)**	**(20.6)**	**(82.2)**	**0.0**	**72.9**	**0.0**	**(14.1)**	**0.0**	**(18.3)**	**0.0**
		Grizzly Short (GRZZX)			(14.4)	**3.8**	**(11.1)**	(26.7)	(21.2)	(84.5)	(2.3)	**123.8**	**50.9**	**(7.6)**	**6.5**	(14.5)	3.8
		PIMCO StksPLUS Short D (PSSDX)			**(7.9)**	(5.7)	(12.1)	(24.8)	**(7.2)**	**(66.9)**	**15.3**	90.2	17.3	**(8.6)**	**5.5**	**(11.8)**	**6.5**
I		ProFunds Rising Opprt Inv (RRPIX)			**(4.9)**	(1.6)	(30.1)	**17.5**	**(7.9)**	**(59.4)**	**22.8**	(28.0)	(100.9)	(13.2)	0.9	**(6.7)**	**11.6**
I		Rydex Inv Gov Lg Bd Str Inv (RYJUX)			**(2.8)**	**(0.5)**	(24.5)	**17.5**	**(5.5)**	**(50.0)**	**32.2**	(20.9)	(93.8)	(10.0)	4.1	**(4.1)**	**14.2**
I		Rydex Inv S&P 500 2x Str H (RYTPX)			(24.7)	(10.2)	(26.5)	(45.9)	(30.5)	(96.4)	(14.2)	**156.3**	**83.4**	(20.8)	(6.7)	(28.5)	(10.2)
I		Rydex Inv S&P 500 Str Inv (RYURX)			(12.3)	(4.4)	(14.0)	(26.4)	**(16.1)**	(79.3)	2.9	78.5	5.6	(10.3)	3.8	(15.0)	3.3
		Communications Sector Category Average			**16.0**	**0.0**	**4.1**	**26.9**	**16.6**	**235.5**	**0.0**	**(55.7)**	**0.0**	**6.3**	**0.0**	**12.1**	**0.0**
		Fidelity Sel Comm Equip (FSDCX)			19.8	(10.2)	**14.9**	28.1	5.9	**247.2**	**11.7**	(58.4)	(2.7)	7.3	1.0	10.9	(1.2)
		Fidelity Sel Telecommun (FSTCX)			**22.8**	**2.3**	3.6	21.5	18.6	221.3	(14.2)	**(52.5)**	**3.2**	**9.1**	**2.8**	13.4	1.3
		Fidelity Sel Wireless (FWRLX)			10.0	(3.1)	2.9	**28.2**	16.2	187.1	(48.4)	(53.3)	2.4	3.1	(3.2)	10.3	(1.8)
		T. Rowe Price Med & Tele (PRMTX)			7.4	**12.0**	**4.1**	**40.7**	**22.6**	**404.4**	**168.9**	(53.9)	1.8	7.8	1.5	**16.7**	**4.6**
		Consumer Discretionary Sector Cat Average			**4.4**	**4.9**	**10.3**	**42.8**	**26.0**	**425.8**	**0.0**	**(54.4)**	**0.0**	**6.5**	**0.0**	**16.6**	**0.0**
		Fidelity Sel Constr & Hous (FSHOX)			5.0	**6.9**	**15.7**	21.2	**38.0**	343.1	(82.7)	(50.2)	4.2	**9.1**	**2.6**	16.8	0.2
		Fidelity Sel Consumer Disc (FSCPX)			4.3	5.4	10.2	41.0	21.1	331.8	(94.0)	**(49.6)**	**4.8**	6.6	0.1	15.6	(1.0)
		Fidelity Sel Leisure (FDLSX)			**6.3**	3.3	8.3	41.7	11.3	297.0	(128.8)	**(44.1)**	**10.3**	5.9	(0.6)	13.4	(3.2)
		Fidelity Sel Multimedia (FBMPX)			**9.5**	(2.2)	8.2	**45.6**	**34.2**	444.7	18.9	(54.1)	0.3	5.0	(1.5)	**17.7**	**1.1**
		Fidelity Sel Retailing (FSRPX)			4.4	**18.4**	**12.0**	43.9	24.8	**461.7**	**35.9**	**(40.2)**	**14.2**	**11.4**	**4.9**	**20.0**	**3.4**
		Consumer Staples Sector Cat Average			**4.8**	**4.7**	**14.2**	**23.9**	**11.9**	**227.8**	**0.0**	**(38.7)**	**0.0**	**7.8**	**0.0**	**11.7**	**0.0**
		Fidelity Sel Consum Stpls (FDFAX)			3.0	1.8	14.9	21.6	**15.3**	196.6	(31.2)	**(32.4)**	**6.3**	6.4	(1.4)	11.1	(0.6)
		Rydex Consumer Prod Inv (RYCIX)			**5.7**	**6.5**	12.8	**28.9**	9.7	233.2	5.4	(33.4)	5.3	8.3	0.5	**12.4**	**0.7**
		Energy Sector Category Average			**29.1**	**(27.7)**	**(18.0)**	**28.5**	**1.0**	**72.6**	**0.0**	**(58.1)**	**0.0**	**(9.0)**	**0.0**	**(0.5)**	**0.0**
		Fidelity Sel Energy (FSENX)			33.8	**(20.6)**	**(12.7)**	24.2	**4.6**	**120.5**	**47.9**	(56.3)	1.8	**(2.5)**	**6.5**	**3.8**	**4.3**
		Fidelity Sel Energy Svc (FSESX)			**36.5**	(26.5)	(24.2)	**27.4**	2.5	91.5	18.9	(64.5)	(6.4)	(8.7)	0.3	(0.1)	0.4
		Fidelity Sel Natural Gas (FSNGX)			**48.4**	(36.9)	**(13.3)**	24.6	2.4	67.9	(4.7)	(58.5)	(0.4)	**(6.7)**	**2.3**	0.7	1.2
		Fidelity Sel Natural Res (FNARX)			30.2	**(21.7)**	**(12.3)**	17.4	3.3	**101.2**	**28.6**	(55.2)	2.9	**(3.7)**	**5.3**	**1.6**	**2.1**
		Vanguard Energy Inv (VGENX)			33.0	**(21.5)**	**(14.3)**	18.1	2.6	88.4	15.8	**(48.4)**	**9.7**	**(3.6)**	**5.4**	**1.6**	**2.1**

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
10.7	3.7	0.0	1.7	0.92	1.32	17,178	88.3	0.0	5.8	5.9	8.1	34.1	246	18.7	0.79	—	0.00
9.1	2.1	0.1	1.4	0.93	1.33	9,472	93.6	0.0	0.7	5.7	3.7	20.4	310	9.9	0.90	—	0.00
8.0	1.0	0.9	1.8	0.91	1.31	9,357	97.0	0.0	1.1	1.9	2.5	32.2	330	10.1	0.92	1.00R	0.00
10.1	3.1	0.0	0.4	0.89	1.28	3,197	96.1	0.0	0.0	3.9	0.8	9.5	288	9.2	0.82	1.00R	0.00
6.9	(0.1)	0.7	2.1	0.99	1.43	3,343	99.4	0.0	0.2	0.4	0.9	86.0	297	8.0	0.75	—	0.25
6.3	(0.7)	0.2	1.7	0.99	1.43	1,592	96.2	0.0	0.0	3.8	3.2	52.0	125	13.5	1.16	—	—
8.3	1.3	0.0	1.6	0.80	1.15	463	95.9	0.0	0.0	4.1	0.0	—	123	22.3	1.25	—	0.25
7.0	0.0	0.4	2.0	0.94	1.35	11,352	96.1	0.0	0.5	3.4	4.4	66.0	746	6.9	0.49	—	—
7.6	0.6	1.4	0.9	0.93	1.33	1,545	98.8	0.0	0.0	1.2	1.7	89.0	293	7.1	0.34	—	—
8.0	1.0	1.0	0.2	0.92	1.31	16,794	98.1	0.0	0.0	1.9	0.4	23.0	691	5.7	0.20	—	—
8.0	1.0	1.4	0.4	0.89	1.28	69,442	98.2	0.0	0.0	1.8	0.6	11.0	1,445	2.7	0.20	—	—
7.6	0.6	1.7	0.6	0.90	1.30	24,750	99.0	0.0	0.0	1.0	0.7	16.0	862	4.7	0.20	—	—
9.1	2.1	1.0	0.3	0.96	1.38	5,051	98.9	0.0	0.0	1.1	0.4	33.0	604	7.3	0.11	—	—
—	—	0.1	1.7	1.17	1.68	622	95.0	0.0	0.0	5.0	1.8	53.2	84	18.4	1.25	2.00R	0.00
7.8	0.8	0.0	0.7	0.84	1.20	1,376	89.9	0.0	2.2	7.9	6.5	18.0	64	28.4	1.17	2.00R	—
7.1	0.1	0.0	1.9	0.93	1.33	1,755	95.8	0.0	2.2	2.0	18.0	20.0	100	30.0	1.22	2.00R	—
1.7	**0.0**	**0.8**	**0.7**	**1.00**	**0.62**	**407**	**42.2**	**7.1**	**4.7**	**45.9**	**3.1**	**246.2**	**152**	**37.5**	**1.49**	**—**	**—**
—	—	2.6	0.9	1.07	0.67	56	97.3	0.0	(0.1)	2.8	0.0	33.3	43	49.3	1.19	—	0.25
2.8	1.1	0.0	0.4	0.28	0.18	1,759	54.5	30.1	2.1	13.2	2.6	321.0	70	60.6	1.50	2.00R	0.25
2.7	1.0	0.4	0.1	0.60	0.37	47	54.5	0.0	0.0	45.5	0.2	54.0	192	10.3	0.95	—	—
3.2	1.5	0.7	0.8	0.25	0.16	1,413	35.6	33.5	0.8	30.1	6.1	276.0	242	37.0	0.59	2.00R	—
—	—	0.0	2.1	1.04	0.65	708	77.4	0.0	0.0	22.6	0.5	1,108.0	10	78.3	0.84	—	—
(5.2)	(6.9)	0.3	0.3	1.21	0.75	451	51.9	0.0	(1.1)	49.2	7.3	161.0	100	71.8	1.18	1.50R	—
—	—	4.4	3.3	0.87	0.54	110	80.2	4.6	1.7	13.5	1.8	135.0	51	26.4	1.03	—	—
2.4	0.7	0.3	0.7	0.43	0.27	2,917	47.9	3.9	0.9	47.3	-4.0	157.0	100	43.2	1.37	—	0.18
4.1	2.4	0.0	0.9	1.63	1.01	215	43.0	0.0	0.0	57.1	1.8	47.0	40	32.0	1.30	2.00R	—
(17.1)	**0.0**	**0.0**	**0.0**	**1.00**	**1.64**	**115**	**(9.7)**	**13.0**	**4.3**	**92.3**	**0.8**	**770.1**	**132**	**34.6**	**1.66**	**—**	**—**
(10.3)	6.8	0.0	0.0	0.85	1.40	198	(120.1)	0.0	(0.0)	220.1	-8.3	0.0	2	22.1	1.61	—	—
(4.8)	12.3	0.0	0.7	0.49	0.80	1,888	(97.3)	54.8	1.2	141.3	11.2	524.0	785	221.7	1.04	—	0.25
(11.6)	5.5	0.0	0.0	0.97	1.58	47	0.0	0.0	3.0	97.0	0.0	1,297.0	7	3.0	1.48	—	0.00
(8.9)	8.2	0.0	0.0	0.78	1.28	137	0.0	(27.6)	13.0	114.6	4.7	838.0	26	131.0	1.41	—	—
(22.4)	(5.3)	0.0	0.0	1.14	1.87	35	(0.0)	21.4	(0.4)	79.0	0.0	0.0	8	21.7	1.76	—	0.25
(9.9)	7.2	0.0	0.0	0.58	0.94	79	0.0	64.4	17.7	17.9	9.0	63.0	17	82.7	1.42	—	—
6.1	**0.0**	**0.8**	**1.0**	**1.00**	**1.30**	**843**	**92.0**	**0.0**	**0.5**	**7.5**	**22.8**	**84.5**	**69**	**58.6**	**1.08**	**—**	**—**
6.2	0.1	1.1	0.7	1.10	1.43	207	94.1	0.0	0.0	5.9	12.1	30.0	58	68.0	0.90	0.75R	—
6.2	0.1	1.8	0.9	0.79	1.03	748	88.6	0.0	1.1	10.3	5.7	51.0	53	55.8	0.82	—	—
6.6	0.5	1.0	1.8	0.81	1.06	211	95.0	0.0	0.0	5.0	40.5	78.0	70	60.3	0.86	0.75R	—
11.6	5.5	0.0	1.5	0.97	1.26	3,789	95.4	0.0	1.9	2.7	22.4	13.5	76	53.1	0.79	—	0.00
8.8	**0.0**	**0.5**	**1.3**	**1.00**	**1.35**	**531**	**89.9**	**0.0**	**0.0**	**10.0**	**5.2**	**65.6**	**57**	**58.6**	**0.98**	**—**	**—**
7.7	(1.1)	0.8	1.3	1.02	1.38	395	99.6	0.0	0.0	0.4	0.0	80.0	43	62.0	0.81	0.75R	—
8.2	(0.6)	0.9	1.5	0.88	1.19	807	91.1	0.0	0.4	8.5	4.7	69.0	53	59.2	0.77	—	—
9.6	0.8	1.0	1.3	0.81	1.09	399	90.4	0.0	0.0	9.6	0.2	48.0	49	64.3	0.79	0.75R	—
9.4	0.6	0.4	1.3	1.02	1.38	573	96.8	0.0	0.0	3.2	3.3	42.0	37	72.2	0.81	0.75R	—
12.9	4.1	0.1	0.7	0.90	1.22	1,946	95.7	0.0	0.0	4.3	2.8	11.0	37	75.5	0.81	—	—
8.5	**0.0**	**0.9**	**2.1**	**1.00**	**0.94**	**1,038**	**95.4**	**0.0**	**0.1**	**4.6**	**9.3**	**97.3**	**50**	**49.8**	**1.20**	**—**	**—**
9.2	0.7	1.7	1.4	1.14	1.07	2,758	88.1	0.0	0.0	12.0	17.1	63.0	46	56.7	0.77	—	—
9.4	0.9	0.9	0.6	1.00	0.94	327	99.8	0.0	0.2	0.0	5.8	104.0	77	36.2	1.34	—	—
(0.5)	**0.0**	**0.6**	**0.5**	**1.00**	**2.37**	**1,318**	**92.8**	**0.0**	**0.2**	**7.0**	**19.1**	**210.3**	**64**	**45.7**	**1.22**	**—**	**—**
3.0	3.5	0.5	1.2	0.88	2.08	2,562	96.8	0.0	0.0	3.2	5.1	79.0	92	41.7	0.80	—	—
0.3	0.8	0.4	0.7	1.04	2.45	679	94.0	0.0	0.0	6.1	11.7	58.0	43	63.3	0.85	0.75R	—
(0.3)	0.2	0.5	0.3	1.12	2.67	550	93.1	0.0	0.0	6.9	20.7	62.0	51	53.8	0.89	0.75R	—
2.7	3.2	0.4	0.5	0.87	2.07	969	95.6	0.0	0.0	4.4	10.3	78.0	96	38.8	0.86	0.75R	—
2.7	3.2	1.8	1.1	0.80	1.90	10,817	93.9	0.0	1.6	4.5	27.5	23.0	144	38.2	0.37	—	—

Sector Stock Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
			2016	2015	2014	2013	2012	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
		Financial Sector Category Average	18.9	(1.9)	5.4	38.8	24.4	241.2	0.0	(61.0)	0.0	7.0	0.0	16.1	0.0
		Fidelity Sel Banking (FSRBX)	26.8	0.6	7.5	39.3	22.4	323.1	81.9	(66.5)	(5.5)	11.1	4.1	18.5	2.4
		Fidelity Sel Brokerage (FSLBX)	6.6	(9.8)	5.2	48.8	28.3	197.3	(43.9)	(59.9)	1.1	0.4	(6.6)	14.1	(2.0)
		Fidelity Sel Consumer Fin (FSVLX)	14.5	(5.0)	7.0	32.5	34.4	199.1	(42.1)	(74.7)	(13.7)	5.2	(1.8)	15.7	(0.4)
		Fidelity Sel Fincl Svcs (FIDSX)	18.6	(4.0)	10.7	33.6	27.8	221.3	(19.9)	(68.0)	(7.0)	8.0	1.0	16.6	0.5
		Fidelity Sel Insurance (FSPCX)	18.1	3.4	9.8	43.7	19.6	338.9	97.7	(63.1)	(2.1)	10.3	3.3	18.2	2.1
		T. Rowe Price Fincl Svcs (PRISX)	16.9	(0.7)	9.2	38.9	27.4	266.6	25.4	(59.2)	1.8	8.2	1.2	17.5	1.4
		Health Sector Category Average	(9.0)	7.8	29.6	52.7	24.4	311.9	0.0	(35.6)	0.0	8.1	0.0	18.9	0.0
		Fidelity Sel Biotech (FBIOX)	(23.8)	13.6	35.0	65.6	36.5	318.2	6.3	(25.4)	10.2	5.4	(2.7)	21.5	2.6
		Fidelity Sel Health Care (FSPHX)	(10.7)	6.5	32.8	56.2	21.3	339.6	27.7	(40.0)	(4.4)	8.1	0.0	19.1	0.2
		Fidelity Sel Hlthcare Svcs (FSHCX)	2.2	6.9	23.6	35.3	10.5	333.9	22.0	(49.4)	(13.8)	10.5	2.4	15.1	(3.8)
		Fidelity Sel Med Equip (FSMEX)	8.6	7.1	26.7	41.2	15.6	270.9	(41.0)	(27.9)	7.7	13.8	5.7	19.2	0.3
		Fidelity Sel Pharma (FPHAX)	(16.3)	8.1	23.8	41.3	14.2	248.4	(63.5)	(34.7)	0.9	3.9	(4.2)	12.6	(6.3)
		Janus Global Life Sci T (JAGLX)	(12.4)	8.2	34.8	55.7	24.6	303.3	(8.6)	(35.9)	(0.3)	8.5	0.4	19.9	1.0
		Schwab Health Care (SWHFX)	(4.4)	8.4	21.5	39.9	19.2	254.3	(57.6)	(36.2)	(0.6)	8.0	(0.1)	16.0	(2.9)
		T. Rowe Price Health Sci (PRHSX)	(10.4)	12.9	31.9	51.4	31.9	401.7	89.8	(35.6)	0.0	10.1	2.0	21.7	2.8
		Vanguard Health Care Inv (VGHCX)	(9.0)	12.6	28.5	43.1	15.1	263.0	(48.9)	(31.8)	3.8	9.6	1.5	16.7	(2.2)
		Industrials Sector Category Average	19.4	(6.3)	12.4	44.7	16.7	351.1	0.0	(57.5)	0.0	7.6	0.0	16.0	0.0
		Fidelity Sel Air Transport (FSAIX)	20.0	(8.7)	28.0	50.6	19.1	480.0	128.9	(61.2)	(3.7)	12.0	4.4	20.3	4.3
		Fidelity Sel Def & Aerosp (FSDAX)	17.8	3.5	2.9	48.1	13.5	336.3	(14.8)	(55.2)	2.3	7.9	0.3	16.1	0.1
		Fidelity Sel Indus Equip (FSCGX)	12.7	2.4	0.4	32.7	20.6	322.5	(28.6)	(60.2)	(2.7)	5.0	(2.6)	13.2	(2.8)
		Fidelity Sel Industrials (FCYIX)	15.5	(2.0)	5.8	39.9	19.6	350.9	(0.2)	(55.5)	2.0	6.2	(1.4)	14.9	(1.1)
		Fidelity Sel Transportation (FSRFX)	25.8	(18.6)	34.0	48.3	11.1	404.4	53.3	(51.9)	5.6	11.1	3.5	17.7	1.7
		Natural Res/Commodities Sector Cat Avg	22.1	(19.1)	(7.2)	12.3	10.7	156.8	0.0	(56.3)	0.0	(3.0)	0.0	2.4	0.0
		Fidelity Sel Chemicals (FSCHX)	17.9	(5.1)	4.5	29.8	30.0	363.2	206.4	(48.6)	7.7	5.3	8.3	14.6	12.2
		Fidelity Sel Materials (FSDPX)	11.9	(8.7)	(0.1)	21.8	20.1	246.4	89.6	(53.7)	2.6	0.7	3.7	8.4	6.0
		PIMCO Cmdty Real Ret Strat D (PCRDX)	14.2	(26.2)	(18.5)	(15.1)	4.8	6.0	(150.8)	(46.1)	10.2	(11.8)	(8.8)	(9.4)	(11.8)
		T. Rowe Price New Era (PRNEX)	25.0	(18.8)	(7.9)	15.7	4.0	92.3	(64.5)	(54.9)	1.4	(2.2)	0.8	2.4	0.0
		Precious Metals Sector Category Average	55.9	(24.5)	(13.8)	(48.6)	(11.1)	(17.4)	0.0	(43.6)	0.0	0.1	0.0	(14.5)	0.0
		AmCent Global Gold Inv (BGEIX)	52.9	(22.9)	(11.9)	(51.4)	(7.9)	(21.7)	(4.3)	(33.9)	9.7	1.3	1.2	(14.2)	0.3
		Fidelity Sel Gold (FSAGX)	47.2	(17.9)	(8.6)	(51.5)	(12.5)	(24.3)	(6.9)	(29.4)	14.2	3.4	3.3	(14.0)	0.5
		Gabelli Gold AAA (GOLDX)	53.4	(17.8)	(1.4)	(51.3)	(4.3)	(1.2)	16.2	(35.5)	8.1	7.5	7.4	(10.3)	4.2
		Tocqueville Gold (TGLDX)	40.4	(24.9)	(2.7)	(48.3)	(8.8)	9.3	26.7	(37.6)	6.0	0.8	0.7	(13.5)	1.0
		USAA Prec Metals & Min (USAGX)	46.2	(26.6)	(8.3)	(51.4)	(11.9)	(22.3)	(4.9)	(30.5)	13.1	(0.5)	(0.6)	(15.9)	(1.4)
		Vanguard Prec Mtls Mng Inv (VGPMX)	50.6	(29.5)	(11.5)	(35.2)	(13.0)	16.0	33.4	(64.0)	(20.4)	(2.0)	(2.1)	(11.9)	2.6
		Real Estate Sector Category Average	6.4	2.2	27.7	3.8	19.4	359.4	0.0	(64.3)	0.0	11.5	0.0	11.4	0.0
		Cohen & Steers Realty (CSRSX)	5.6	5.0	30.1	3.0	15.7	365.7	6.3	(63.5)	0.8	13.0	1.5	11.4	0.0
		Fidelity Real Est Inv Port (FRESX)	7.7	5.9	30.1	1.5	18.0	423.5	64.1	(66.8)	(2.5)	14.1	2.6	12.2	0.8
		Fidelity Real Estate Income (FRIFX)	10.2	1.7	12.4	4.1	18.8	192.1	(167.3)	(34.9)	29.4	8.0	(3.5)	9.3	(2.1)
		T. Rowe Price Real Est (TRREX)	6.0	4.7	29.7	3.2	17.0	396.3	36.9	(66.9)	(2.6)	12.9	1.4	11.7	0.3
I		Vanguard REIT Idx Inv (VGSIX)	8.3	2.2	30.1	2.3	17.5	377.3	17.9	(64.5)	(0.2)	12.9	1.4	11.6	0.2
		Real Estate Global Sector Cat Average	1.1	(0.3)	9.4	3.1	32.2	203.8	0.0	(68.6)	0.0	3.3	0.0	8.5	0.0
		Fidelity Intl Rel Est (FIREX)	(1.6)	1.7	4.2	12.5	44.1	170.7	(33.1)	(67.5)	1.1	1.4	(1.9)	11.1	2.6
I		Northern Global RE Idx (NGREX)	4.3	(1.2)	13.4	1.7	29.4	218.2	14.4	(67.5)	1.1	5.3	2.0	9.0	0.5
		Russell Glbl Real Est Secs S (RRESX)	2.7	(0.2)	14.6	3.1	27.7	241.7	37.9	(63.9)	4.7	5.5	2.2	9.1	0.6
I		Vanguard Gbl exUS RE Idx Inv (VGXRX)	1.5	(1.5)	2.5	3.2	41.4	—	—	—	—	0.8	(2.5)	8.4	(0.1)
		Technology Sector Category Average	10.3	5.8	13.3	39.2	14.6	346.0	0.0	(54.2)	0.0	9.6	0.0	15.8	0.0
		Fidelity Sel Computers (FDCPX)	15.8	(13.9)	14.7	31.0	14.2	294.4	(51.6)	(55.6)	(1.4)	4.6	(5.0)	11.4	(4.4)
		Fidelity Sel IT Services (FBSOX)	5.1	13.1	6.2	53.1	19.8	371.8	25.8	(38.7)	15.5	8.1	(1.5)	18.3	2.5
		Fidelity Sel Semiconduct (FSELX)	32.3	2.2	38.3	39.1	3.5	472.5	126.5	(57.1)	(2.9)	23.2	13.6	21.9	6.1
		Fidelity Sel Software & IT (FSCSX)	10.3	10.4	8.2	51.1	18.0	389.1	43.1	(47.6)	6.6	9.6	0.0	18.6	2.8
		Fidelity Sel Technology (FSPTX)	11.9	7.4	10.6	31.7	17.1	378.3	32.3	(59.2)	(5.0)	9.9	0.3	15.4	(0.4)

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
2.0	0.0	0.8	1.0	1.00	1.42	462	91.6	0.0	0.5	7.9	5.2	44.0	54	46.0	1.07	—	—
2.4	0.4	0.8	0.7	1.21	1.72	1,069	94.1	0.0	0.0	5.9	2.4	63.0	44	51.7	0.79	0.75R	—
2.3	0.3	1.2	0.6	1.23	1.75	359	96.6	0.0	0.0	3.4	0.0	67.0	46	47.8	0.79	0.75R	—
(5.5)	(7.5)	1.7	2.7	0.94	1.34	98	94.6	0.0	0.0	5.4	0.0	48.0	51	46.6	0.90	0.75R	—
(0.1)	(2.1)	1.0	0.3	0.88	1.26	990	96.2	0.0	0.0	3.8	4.7	55.0	56	42.9	0.76	—	—
4.9	2.9	1.1	1.5	0.86	1.22	688	92.8	0.0	0.0	7.2	10.9	25.0	70	58.3	0.80	0.75R	—
4.1	2.1	0.9	0.5	0.99	1.42	630	91.1	0.0	0.4	8.5	7.3	38.1	90	28.3	0.95	—	0.00
11.4	0.0	0.4	1.8	1.00	1.67	5,178	94.2	0.0	0.3	5.5	8.9	61.6	93	45.0	0.98	—	—
13.4	2.0	0.0	1.1	1.70	2.84	8,645	86.8	0.0	0.0	13.1	5.4	35.0	240	33.0	0.73	—	—
11.7	0.3	0.1	2.3	0.93	1.56	6,069	97.3	0.0	0.0	2.7	8.0	76.0	103	46.9	0.73	—	—
9.5	(1.9)	0.2	1.4	0.72	1.21	713	97.9	0.0	0.0	2.1	0.0	39.0	37	72.1	0.77	0.75R	—
12.1	0.7	0.0	2.6	0.80	1.33	2,659	95.5	0.0	0.0	4.5	2.6	46.0	62	59.5	0.76	—	—
10.1	(1.3)	1.1	1.8	0.81	1.36	1,038	95.0	0.0	0.0	5.0	31.7	77.0	83	54.7	0.78	—	—
12.2	0.8	0.2	1.6	1.01	1.69	3,400	96.7	0.0	2.2	1.1	17.9	41.0	93	27.7	0.95	—	—
9.8	(1.6)	0.9	2.7	0.71	1.19	850	99.2	0.0	0.1	0.7	21.3	75.0	89	42.5	0.79	2.00R	—
14.4	3.0	0.0	1.9	0.94	1.57	10,647	98.5	0.0	0.8	0.7	3.3	31.0	141	32.1	0.76	—	0.00
10.2	(1.2)	0.9	2.0	0.73	1.23	42,849	96.8	0.2	1.5	1.5	20.7	18.0	93	43.7	0.36	—	—
7.9	0.0	0.4	0.8	1.00	1.36	423	90.5	0.0	0.1	9.4	3.4	108.0	67	47.3	1.06	—	—
9.8	1.9	0.3	0.7	0.98	1.33	355	93.3	0.0	0.0	6.7	7.5	97.0	43	59.7	0.83	0.75R	—
9.3	1.4	0.9	1.2	0.88	1.19	1,464	93.8	0.0	0.0	6.2	3.7	52.0	38	62.2	0.80	—	—
7.6	(0.3)	0.7	1.8	0.93	1.26	197	95.0	0.0	0.0	5.0	0.2	72.0	45	53.1	0.83	0.75R	—
9.3	1.4	0.6	1.4	0.93	1.26	937	96.0	0.0	0.0	4.0	0.0	75.0	58	47.0	0.77	—	—
10.4	2.5	0.4	1.0	1.07	1.45	621	94.0	0.0	0.0	6.0	0.3	80.0	47	66.4	0.81	0.75R	—
2.9	0.0	1.1	0.7	1.00	1.72	1,383	82.1	6.1	4.1	7.6	21.4	162.0	123	46.6	1.15	—	—
12.0	9.1	1.1	1.3	0.90	1.55	1,451	95.6	0.0	0.0	4.4	0.9	79.0	32	62.3	0.80	—	—
7.8	4.9	1.1	0.8	0.89	1.53	1,411	96.9	0.0	0.0	3.1	7.6	64.0	39	59.3	0.81	—	—
(3.9)	(6.8)	0.6	0.9	0.84	1.45	6,463	0.0	58.7	21.3	20.0	3.5	111.0	481	101.3	1.19	—	0.25
1.9	(1.0)	1.3	1.7	0.92	1.58	3,549	99.1	0.0	0.2	0.7	33.6	76.7	123	25.6	0.67	—	0.00
(5.1)	0.0	2.8	0.4	1.00	4.07	512	91.3	0.2	6.1	2.4	80.4	106.2	62	50.1	1.51	—	—
(4.2)	0.9	10.6	1.2	1.01	4.11	367	98.4	0.0	0.6	1.0	86.1	11.0	68	53.6	0.68	1.00R	—
(3.1)	2.0	0.0	0.3	0.95	3.89	1,346	100.2	0.0	0.0	(0.2)	88.3	20.0	71	55.8	0.94	—	—
(1.3)	3.8	2.2	0.2	0.99	4.04	280	99.6	0.0	0.4	0.0	92.0	18.0	72	47.4	1.62	2.00R	0.25
(1.6)	3.5	0.0	0.0	0.89	3.64	1,130	84.3	0.0	15.7	0.0	78.2	15.0	80	51.4	1.44	2.00R	0.25
(2.9)	2.2	4.2	0.5	1.01	4.10	587	95.6	0.0	2.4	2.0	85.7	17.0	63	40.9	1.34	—	—
(5.0)	0.1	1.7	0.4	0.80	3.26	2,223	94.7	0.0	0.6	4.7	86.0	8.0	66	42.2	0.35	—	—
4.3	0.0	2.6	1.5	1.00	1.35	5,318	92.4	2.3	1.9	3.4	2.1	117.3	97	39.0	0.99	—	—
5.0	0.7	2.8	2.7	1.01	1.36	5,276	98.2	0.0	0.9	0.9	0.0	58.0	49	46.3	0.96	—	—
4.9	0.6	1.7	1.0	1.03	1.40	4,827	97.2	0.0	0.0	2.8	0.0	24.0	50	46.7	0.78	—	—
6.2	1.9	4.3	2.2	0.36	0.49	4,809	31.8	39.1	21.3	7.7	1.1	26.0	569	18.0	0.82	0.75R	—
4.6	0.3	2.3	0.9	0.97	1.31	6,035	94.1	0.0	0.7	5.1	0.0	6.6	38	46.1	0.76	1.00R	0.00
5.0	0.7	4.7	1.2	1.03	1.40	61,267	99.9	0.0	0.0	0.1	0.0	11.0	159	33.8	0.26	—	—
(0.5)	0.0	3.7	1.8	1.00	1.13	936	95.9	0.0	1.9	2.1	59.5	102.1	211	26.5	0.98	—	—
(0.8)	(0.3)	1.5	1.5	0.87	0.98	381	95.0	0.0	0.5	4.5	95.0	71.0	77	36.8	1.13	1.50R	—
0.8	1.3	4.4	1.3	1.01	1.14	1,846	97.7	0.0	2.3	0.0	49.7	8.6	492	18.6	0.50	2.00R	—
1.9	2.4	4.7	2.6	0.99	1.12	1,165	96.4	0.0	1.2	2.5	42.4	61.0	238	25.3	1.12	—	—
—	—	4.9	1.5	1.01	1.14	3,734	95.5	0.0	1.7	2.8	95.5	7.0	679	20.7	0.36	0.25R	—
9.2	0.0	0.1	1.2	1.00	1.45	995	92.5	0.0	0.7	6.7	15.0	144.5	79	44.1	1.17	—	—
8.8	(0.4)	1.1	1.0	1.04	1.52	416	95.0	0.0	0.0	5.0	9.1	31.0	30	69.9	0.80	0.75R	—
12.8	3.6	0.3	0.8	0.89	1.29	1,625	97.2	0.0	0.0	2.9	4.3	24.0	67	59.2	0.81	—	—
10.8	1.6	0.7	1.4	1.10	1.60	2,618	93.8	0.0	0.0	6.2	14.0	179.0	47	67.0	0.77	0.75R	—
12.7	3.5	0.0	1.8	0.92	1.34	3,858	95.2	0.0	0.0	4.8	1.2	36.0	57	59.9	0.77	—	—
10.1	0.9	0.1	1.9	0.93	1.35	3,480	94.3	0.0	0.0	5.7	30.7	130.0	270	39.8	0.78	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Janus Global Technology T (JAGTX)	13.7	4.4	9.2	35.2	19.2	314.5	(31.5)	(51.2)	3.0	9.0	(0.6)	15.9	0.1
		T. Rowe Price Glb Tech (PRGTX)	6.6	21.0	23.9	39.9	19.2	524.8	178.8	(52.9)	1.3	16.9	7.3	21.7	5.9
		T. Rowe Price SciTech (PRSCX)	11.8	8.6	12.5	43.7	6.2	327.6	(18.4)	(51.6)	2.6	10.9	1.3	15.8	0.0
		Utilities Sector Category Average	**19.2**	**(8.9)**	**21.5**	**19.1**	**4.5**	**183.7**	**0.0**	**(42.5)**	**0.0**	**9.6**	**0.0**	**10.3**	**0.0**
		AmCent Utilities Inv (BULIX)	23.6	(6.6)	20.1	18.2	4.2	176.3	(7.4)	(41.1)	1.4	11.5	1.9	11.3	1.0
		Fidelity Set Util Port (FSUTX)	14.0	(10.9)	21.6	20.6	7.0	163.8	(19.9)	(45.0)	(2.5)	7.3	(2.3)	9.7	(0.6)
		Fidelity Telecom & Util (FIUIX)	17.0	(5.6)	13.3	20.5	10.0	177.9	(5.8)	(44.5)	(2.0)	7.7	(1.9)	10.6	0.3
I		Hennessy Gas Utility Inv (GASFX)	20.7	(16.1)	21.2	25.4	7.4	233.8	50.1	(38.5)	4.0	7.1	(2.5)	10.6	0.3
		Global Stock Category Average	**5.7**	**(0.8)**	**3.1**	**27.1**	**16.4**	**179.8**	**0.0**	**(52.1)**	**0.0**	**2.5**	**0.0**	**9.8**	**0.0**
		Artisan Global Opprt Inv (ARTRX)	4.7	7.7	2.3	24.2	29.7	264.6	84.8	—	—	4.9	2.4	13.2	3.4
		Artisan Global Value Inv (ARTGX)	9.9	(2.9)	4.5	31.1	18.9	240.9	61.1	—	—	3.7	1.2	11.7	1.9
		Cambiar Uncnstr Eq Inv (CAMAX)	1.2	10.3	1.8	52.0	5.9	346.1	166.3	(53.5)	(1.4)	4.4	1.9	12.8	3.0
		Dodge & Cox Global Stk (DODWX)	17.1	(8.1)	6.9	33.1	21.1	262.0	82.2	—	—	4.8	2.3	13.1	3.3
		Fidelity Worldwide (FWWFX)	(0.7)	3.5	0.4	31.5	18.7	173.2	(6.6)	(53.1)	(1.0)	1.1	(1.4)	10.0	0.2
		Guinness Atkinson Glb Inntrs Inv (IWIRX)	9.5	(3.1)	12.5	45.2	19.9	290.1	110.3	(56.1)	(4.0)	6.1	3.6	15.8	6.0
		Janus Global Research T (JAWWX)	1.8	(2.3)	7.2	24.2	16.7	187.2	7.4	(54.4)	(2.3)	2.2	(0.3)	9.1	(0.7)
		Janus Global Sel T (JORNX)	3.3	(4.7)	6.8	26.9	4.1	141.3	(38.5)	(57.4)	(5.3)	1.7	(0.8)	6.8	(3.0)
		Oakmark Global Inv (OAKGX)	4.6	(4.4)	3.7	34.1	20.1	196.9	17.1	(52.8)	(0.7)	1.2	(1.3)	10.8	1.0
		Oakmark Global Select Inv (OAKWX)	9.9	1.8	2.5	33.7	23.9	264.3	84.5	(47.9)	4.2	4.7	2.2	13.7	3.9
		Old Westbury LC Strat (OWLSX)	4.7	(1.1)	7.1	25.3	15.0	120.7	(59.1)	(49.2)	2.9	3.5	1.0	9.8	0.0
		Old Westbury Sm & Mid (OWSMX)	8.9	1.5	2.0	24.1	17.3	167.5	(12.3)	(35.7)	16.4	4.1	1.6	10.4	0.6
		Polaris Global Value (PGVFX)	11.6	1.5	3.6	36.9	21.0	271.2	91.4	(61.9)	(9.8)	5.5	3.0	14.2	4.4
		Russell Global Equity S (RGESX)	7.4	(0.4)	4.6	27.9	15.5	182.4	2.6	(55.6)	(3.5)	3.8	1.3	10.6	0.8
		T. Rowe Price Glb Stk (PRGSX)	6.0	7.0	6.4	32.5	16.3	208.0	28.2	(60.9)	(8.8)	6.5	4.0	13.2	3.4
		Tweedy, Browne Val (TWEBX)	9.6	(5.4)	4.0	22.6	15.4	149.6	(30.2)	(39.4)	12.7	2.5	0.0	8.8	(1.0)
		USAA Capital Grth (USCGX)	7.6	3.0	10.4	29.0	14.2	177.2	(2.6)	(56.6)	(4.5)	7.0	4.5	12.5	2.7
		Vanguard Glbl Min Volat Inv (VMVFX)	8.5	5.8	13.7	—	—	—	—	—	—	9.3	6.8	—	—
		Vanguard Global Eq Inv (VHGEX)	6.5	(0.3)	4.3	27.6	19.5	198.8	19.0	(60.8)	(8.7)	3.5	1.0	11.0	1.2
I		Vanguard Ttl Wld Stk Idx Inv (VTWSX)	8.6	(2.1)	3.9	22.7	17.1	172.0	(7.8)	—	—	3.4	0.9	9.7	(0.1)
		Foreign Stock Category Average	**0.5**	**0.2**	**(4.6)**	**22.3**	**20.0**	**136.2**	**0.0**	**(57.7)**	**0.0**	**(1.5)**	**0.0**	**7.0**	**0.0**
		AmCent Intl Grth Inv (TWIEX)	(5.8)	0.5	(5.4)	22.9	21.8	114.4	(21.8)	(56.5)	1.2	(3.6)	(2.1)	6.0	(1.0)
	C	Artisan Intl Inv (ARTIX)	(9.7)	(3.9)	(1.0)	25.1	25.3	124.7	(11.5)	(58.5)	(0.8)	(4.9)	(3.4)	6.1	(0.9)
	C	Artisan Intl Val Inv (ARTKX)	5.5	(1.8)	(0.6)	30.4	22.8	200.0	63.8	(46.9)	10.8	1.0	2.5	10.5	3.5
		Causeway Intl Value Inv (CIVVX)	0.1	(3.2)	(6.5)	23.8	24.2	136.2	0.0	(57.1)	0.6	(3.2)	(1.7)	6.9	(0.1)
	C	Dodge & Cox Intl Stk (DODFX)	8.2	(11.4)	0.0	26.3	21.0	163.5	27.3	(59.9)	(2.2)	(1.4)	0.1	7.9	0.9
I		Dreyfus Intl Stk Idx (DIISX)	0.9	(1.2)	(6.0)	21.1	17.7	104.3	(31.9)	(57.0)	0.7	(2.1)	(0.6)	6.0	(1.0)
		Fidelity Diversified Intl (FDIVX)	(3.8)	3.1	(3.3)	25.1	19.4	118.2	(18.0)	(57.5)	0.2	(1.4)	0.1	7.5	0.5
		Fidelity Intl Capital Apprec (FIVFX)	(3.2)	3.0	2.9	21.6	25.8	205.3	69.1	(63.6)	(5.9)	0.9	2.4	9.5	2.5
		Fidelity Intl Disc (FIGRX)	(5.8)	4.8	(5.6)	24.9	21.9	113.3	(22.9)	(57.0)	0.7	(2.3)	(0.8)	7.2	0.2
		Fidelity Intl Growth (FIGFX)	(3.3)	3.9	(3.2)	22.1	19.7	148.2	12.0	—	—	(0.9)	0.6	7.3	0.3
I		Fidelity Intl Inv (FSIIX)	1.2	(0.9)	(5.5)	21.7	18.6	113.6	(22.6)	(57.1)	0.6	(1.8)	(0.3)	6.5	(0.5)
		Fidelity Intl Sm Cap Opp (FSCOX)	(1.1)	10.1	(1.3)	24.8	23.5	221.1	84.9	(70.1)	(12.4)	2.4	3.9	10.6	3.6
		Fidelity Overseas (FOSFX)	(1.4)	8.2	(3.7)	26.7	25.0	126.6	(9.6)	(60.2)	(2.5)	0.9	2.4	10.2	3.2
		FMI International (FMIJX)	10.0	3.2	4.6	24.6	18.1	—	—	—	—	5.9	7.4	11.8	4.8
		Harbor Intl Inv (HIINX)	(0.2)	(4.2)	(7.2)	16.3	20.4	114.6	(21.6)	(57.0)	0.7	(3.9)	(2.4)	4.4	(2.6)
		Laudus Intl MktMasters Inv (SWOIX)	(0.4)	1.4	(6.2)	22.6	23.1	164.5	28.3	(59.1)	(1.4)	(1.8)	(0.3)	7.4	0.4
		Northern Active M Intl Eq (NMIEX)	(1.2)	(5.2)	(5.9)	15.7	17.7	75.2	(61.0)	(52.7)	5.0	(4.1)	(2.6)	3.7	(3.3)
I		Northern Intl Equity Indx (NOINX)	1.1	(1.0)	(5.8)	21.7	18.6	109.0	(27.2)	(57.3)	0.4	(2.0)	(0.5)	6.4	(0.6)
		Oakmark Intl Inv (OAKIX)	7.9	(3.9)	(5.5)	29.3	29.2	213.9	77.7	(54.9)	2.8	(0.7)	0.8	10.4	3.4
		Oakmark Intl Small Cap Inv (OAKEX)	6.3	0.7	(7.8)	27.6	18.3	202.3	66.1	(60.0)	(2.3)	(0.4)	1.1	8.3	1.3
		Oberweis Intl Opp (OBIOX)	(5.3)	15.1	(4.6)	55.0	32.9	337.6	201.4	(69.6)	(11.9)	1.3	2.8	16.4	9.4
		Pear Tree Polaris Frgn Val Ord (QFVOX)	4.5	(0.7)	(5.3)	27.5	26.9	199.2	63.0	(63.8)	(6.1)	(0.6)	0.9	9.7	2.7
		Russell Int'l Developed Mkts S (RINTX)	2.4	(0.7)	(5.5)	21.8	17.6	106.2	(30.0)	—	—	(1.3)	0.2	6.6	(0.4)
I		Schwab Fdmtl Intl Lg Co Idx (SFNNX)	7.4	(5.0)	(5.8)	24.7	16.2	127.3	(8.9)	(58.5)	(0.8)	(1.3)	0.2	6.8	(0.2)
I		Schwab Fdmtl Intl Sm Co Idx (SFILX)	9.1	5.0	(4.7)	25.0	15.4	197.0	60.8	—	—	3.0	4.5	9.5	2.5
		Schwab International Core Eq (SICNX)	1.8	3.4	(4.5)	23.9	23.7	141.6	5.4	—	—	0.1	1.6	9.0	2.0

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
10.0	0.8	0.0	1.7	0.92	1.34	1,288	95.9	0.0	2.1	2.1	22.1	42.0	84	37.9	0.95	—	—
13.9	**4.7**	0.0	4.0	1.02	1.48	3,249	91.7	0.0	0.5	7.8	29.6	219.4	65	48.4	0.91	—	0.00
9.8	0.6	0.0	2.2	0.94	1.37	3,986	85.6	0.6	1.7	12.2	23.1	82.0	65	41.5	**0.84**	—	0.00
6.5	**0.0**	**2.1**	**1.3**	**1.00**	**1.20**	**736**	**94.8**	**0.4**	**0.5**	**4.3**	**5.7**	**136.5**	**73**	**48.5**	**1.14**	**—**	**—**
6.9	**0.4**	2.8	2.2	0.88	1.06	581	98.9	0.0	1.1	0.0	0.0	36.0	40	54.8	**0.68**	—	—
5.6	(0.9)	2.5	1.0	0.95	1.14	690	96.3	0.0	0.0	3.7	1.2	74.0	27	70.7	0.80	—	—
5.8	(0.7)	2.7	0.7	**0.78**	0.94	980	98.5	0.0	0.0	1.5	0.0	65.0	34	65.2	**0.76**	—	—
8.9	**2.4**	2.1	1.5	0.92	1.10	1,429	100.0	0.0	0.0	0.0	17.0	37.0	57	48.2	1.02	—	0.15
4.0	**0.0**	**1.2**	**1.1**	**1.00**	**1.07**	**1,855**	**93.6**	**1.2**	**1.3**	**3.9**	**44.0**	**50.2**	**363**	**33.7**	**1.17**	**—**	**—**
—	—	0.0	0.1	1.11	1.19	1,804	93.5	0.0	0.3	6.2	45.2	34.6	55	42.1	1.19	—	—
—	—	0.7	0.9	0.97	1.04	2,182	88.8	0.0	0.0	11.3	41.0	20.5	49	36.8	1.29	—	—
—	—	0.2	0.1	1.59	1.69	120	97.7	0.0	0.0	2.3	30.3	115.0	31	51.1	1.35	2.00R	—
—	—	1.2	0.9	1.17	1.25	6,985	98.0	0.0	0.0	2.0	45.0	20.0	99	24.0	**0.63**	—	—
4.8	0.8	0.9	1.4	0.97	1.03	1,441	98.5	0.0	0.1	1.4	40.6	117.0	309	20.8	**0.91**	—	—
8.1	**4.1**	0.9	0.4	1.15	1.22	159	98.9	0.0	1.1	0.0	23.7	37.6	32	39.2	1.24	—	—
5.6	**1.6**	0.8	0.2	1.03	1.09	2,405	97.5	0.0	1.2	1.3	38.8	45.0	130	16.2	**0.88**	—	—
3.5	(0.5)	1.1	0.3	1.07	1.14	1,812	97.5	0.0	0.0	2.5	46.4	58.0	74	27.0	**0.92**	—	—
4.6	0.6	1.1	1.0	1.26	1.34	2,455	98.3	0.0	0.0	1.7	54.5	32.0	39	42.7	1.17	—	—
7.3	**3.3**	1.0	0.9	1.20	1.28	2,177	95.8	0.0	0.0	4.2	45.8	17.0	23	56.3	1.15	—	—
2.2	(1.8)	0.8	0.5	0.92	0.98	14,645	95.7	0.0	0.3	4.0	36.1	61.0	274	17.0	1.15	—	—
7.2	**3.2**	0.6	1.7	**0.89**	0.94	5,401	96.8	0.0	0.2	3.0	33.2	50.0	5,757	19.3	1.13	—	—
4.2	0.2	1.3	0.4	0.97	1.04	378	99.6	0.0	0.0	0.4	59.5	5.0	89	17.1	**0.99**	1.00R	—
—	—	1.4	1.5	1.02	1.08	2,408	91.8	0.4	3.2	4.7	39.9	50.0	423	12.0	1.24	—	—
4.1	0.1	0.6	0.2	1.13	1.20	555	94.9	0.0	0.8	4.4	38.8	134.6	83	24.5	**0.89**	2.00R	0.00
4.8	0.8	0.9	1.4	**0.81**	0.86	561	87.9	0.0	0.0	12.1	45.5	7.0	71	36.3	1.38	—	—
3.8	(0.2)	1.5	0.4	0.92	0.98	748	97.0	0.0	2.5	0.5	34.8	24.0	152	14.1	1.24	—	—
—	—	2.7	—	**0.60**	0.64	1,613	96.7	0.0	1.8	1.6	41.0	58.0	376	14.5	**0.27**	—	—
3.5	(0.5)	1.5	0.4	0.94	1.00	4,430	93.9	0.0	2.0	4.1	46.1	45.0	1,048	11.4	**0.57**	—	—
—	—	2.3	0.8	0.96	1.02	9,410	98.2	0.0	0.2	1.7	44.1	15.0	7,580	7.8	**0.25**	—	—
1.3	**0.0**	**1.6**	**0.8**	**1.00**	**1.14**	**7,760**	**95.0**	**0.5**	**1.3**	**3.2**	**90.1**	**72.6**	**398**	**25.8**	**1.09**	**—**	**—**
1.5	0.2	0.5	1.0	0.97	1.10	1,452	97.9	0.0	1.5	0.6	92.2	62.0	106	18.8	1.17	2.00R	—
1.6	0.3	1.2	0.3	0.98	1.12	13,917	98.3	0.0	0.8	1.0	80.8	64.7	73	38.0	1.17	—	—
5.3	**4.0**	0.8	1.4	**0.87**	0.99	11,731	87.8	0.0	0.0	12.2	74.5	17.8	50	39.4	1.21	—	—
1.3	0.0	1.7	0.6	0.94	1.07	6,116	94.4	0.0	1.8	3.7	93.7	41.0	60	29.4	1.15	2.00R	—
2.1	0.8	2.2	0.8	1.20	1.37	54,170	99.6	0.0	0.0	0.4	89.7	18.0	92	31.0	**0.64**	—	—
0.2	(1.1)	2.9	0.5	0.99	1.13	482	97.6	0.0	0.1	2.3	96.4	8.4	944	12.6	**0.60**	—	—
1.3	0.0	1.2	0.5	0.95	1.08	18,391	96.5	0.0	0.0	3.5	84.9	24.0	218	15.1	1.05	—	—
2.5	1.2	0.7	0.4	**0.92**	1.05	1,652	99.8	0.0	0.0	0.2	76.3	167.0	167	11.8	1.14	—	—
1.4	0.1	1.7	0.4	0.93	1.06	8,969	97.7	0.0	0.1	2.2	92.5	50.0	219	14.4	1.00	—	—
—	—	1.2	0.2	**0.90**	1.03	1,593	94.7	0.0	0.0	5.4	74.2	29.0	93	29.0	0.99	—	—
0.7	(0.6)	2.8	0.7	0.98	1.11	15,360	98.2	0.1	0.1	1.6	96.7	1.0	963	11.8	**0.19**	—	—
1.4	0.1	1.2	0.3	**0.83**	0.94	938	97.2	0.0	0.6	2.1	90.4	24.0	154	17.6	1.17	2.00R	—
1.6	0.3	1.8	0.4	0.94	1.07	5,296	98.2	0.0	0.0	1.8	89.3	33.0	174	13.9	1.03	—	—
—	—	3.0	0.9	**0.60**	0.69	5,909	83.0	0.0	1.8	15.2	68.7	16.0	52	34.6	0.98	—	—
1.6	0.3	1.6	0.5	1.07	1.21	34,626	93.8	0.0	3.3	3.0	78.8	14.0	74	31.2	1.13	—	0.25
3.1	**1.8**	0.7	0.6	0.94	1.07	1,465	94.9	0.0	0.8	4.3	93.1	72.0	1,227	10.9	1.40	2.00R	—
(0.4)	(1.7)	1.7	0.6	0.98	1.11	1,145	97.1	0.4	2.5	0.0	93.2	70.2	348	12.3	**0.85**	2.00R	—
0.5	(0.8)	3.2	1.0	0.98	1.11	3,892	98.3	0.0	1.7	0.0	97.2	30.8	933	11.7	**0.25**	2.00R	—
4.1	**2.8**	1.5	1.1	1.24	1.42	25,399	95.3	0.0	3.1	1.5	92.9	44.0	67	35.8	1.00	—	—
2.3	1.0	2.5	1.2	1.14	1.30	2,287	96.4	0.0	0.9	2.7	94.5	38.0	63	33.3	1.38	2.00R	—
—	—	0.1	0.1	0.96	1.09	709	90.9	0.0	8.6	0.6	88.2	214.0	95	18.8	1.60	2.00R	0.25
1.7	0.4	1.0	0.3	1.10	1.25	1,519	97.7	0.0	0.0	2.3	97.7	13.0	53	25.3	1.53	—	0.25
—	—	2.4	0.5	0.96	1.09	2,463	88.2	1.3	6.4	4.1	84.5	102.0	747	9.8	1.02	—	—
—	—	3.2	0.9	1.02	1.16	966	99.4	0.0	0.7	(0.1)	98.4	11.0	838	13.9	**0.35**	2.00R	—
—	—	2.5	0.8	**0.90**	1.03	472	98.0	0.0	1.0	1.0	96.6	37.0	1,454	3.0	**0.49**	2.00R	—
—	—	2.5	0.7	0.93	1.06	756	93.9	0.0	4.6	1.5	93.9	87.0	210	18.3	**0.86**	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
I		Schwab International Index (SWISX)	1.0	(0.9)	(5.8)	21.6	18.9	111.4	(24.8)	(56.9)	0.8	(1.9)	(0.4)	6.4	(0.6)
		Scout International (UMBWX)	6.8	(4.5)	(4.4)	13.1	21.2	114.8	(21.4)	(49.7)	8.0	(0.9)	0.6	6.0	(1.0)
		T. Rowe Price Intl Disc (PRIDX)	0.9	9.8	(0.5)	24.3	26.0	226.8	90.6	(60.6)	(2.9)	3.3	4.8	11.6	4.6
I		T. Rowe Price Intl Eq Idx (PIEQX)	1.4	(0.8)	(6.0)	20.0	18.9	111.8	(24.4)	(57.1)	0.6	(1.8)	(0.3)	6.2	(0.8)
		T. Rowe Price Intl Stk (PRITX)	2.2	(0.8)	(0.9)	14.2	18.7	148.6	12.4	(58.7)	(1.0)	0.2	1.7	6.4	(0.6)
		T. Rowe Price Intl Val Eq (TRIGX)	0.6	(3.2)	(5.4)	22.9	15.3	118.2	(18.0)	(59.0)	(1.3)	(2.7)	(1.2)	5.5	(1.5)
		T. Rowe Price Overseas Stk (TROSX)	2.9	(2.6)	(4.5)	21.7	18.5	132.2	(4.0)	(58.2)	(0.5)	(1.5)	0.0	6.7	(0.3)
		TIAA-CREF Intl Eq Rtl (TIERX)	0.1	(1.5)	(8.3)	23.5	30.8	119.5	(16.7)	(61.3)	(3.6)	(3.3)	(1.8)	7.9	0.9
		Tweedy, Browne Glb Val (TBGVX)	5.6	(1.5)	1.5	19.6	18.3	150.9	14.7	(47.0)	10.7	1.8	3.3	8.3	1.3
		USAA Intl (USIFX)	1.7	0.5	(5.1)	18.0	22.0	127.4	(8.8)	(50.1)	7.6	(1.0)	0.5	6.9	(0.1)
I		Vanguard Dev Mrkts Idx Inv (VDVIX)	2.3	(0.3)	(5.9)	—	—	—	—	—	—	(1.4)	0.1	—	—
I		Vanguard FTSE AWexUS Idx I (VFWIX)	4.6	(4.8)	(4.3)	14.3	18.3	114.5	(21.7)	(58.4)	(0.7)	(1.6)	(0.1)	5.2	(1.8)
I		Vanguard FTSE AWexUS SC I (VFSVX)	4.1	(0.4)	(4.9)	17.4	18.8	—	—	—	—	(0.4)	1.1	6.6	(0.4)
		Vanguard Intl Explorer Inv (VINEX)	(1.8)	8.6	(2.9)	30.2	17.9	173.0	36.8	(59.5)	(1.8)	1.1	2.6	9.7	2.7
		Vanguard Intl Gr Inv (VWIGX)	1.7	(0.7)	(5.7)	22.9	20.0	141.2	5.0	(56.9)	0.8	(1.6)	(0.1)	7.0	0.0
		Vanguard Intl Value Inv (VTRIX)	4.4	(6.5)	(6.7)	22.1	20.1	103.7	(32.5)	(55.8)	1.9	(3.1)	(1.6)	6.0	(1.0)
I		Vanguard Total Intl Stk Idx Inv (VGTSX)	4.6	(4.4)	(4.3)	15.0	18.1	112.3	(23.9)	(58.5)	(0.8)	(1.5)	0.0	5.4	(1.6)
	C	Wasatch Intl Gr Inv (WAIGX)	(8.5)	15.2	(9.1)	26.4	33.0	272.1	135.9	(65.9)	(8.2)	(1.4)	0.1	10.0	3.0
	C	William Blair Intl Gr N (WBIGX)	(2.9)	(0.3)	(3.2)	18.5	23.6	135.4	(0.8)	(62.8)	(5.1)	(2.2)	(0.7)	6.5	(0.5)
		Regional/Country Stock Category Average	4.5	(2.9)	(1.0)	17.9	19.1	145.2	0.0	(60.3)	0.0	(0.4)	0.0	6.2	0.0
		Commonwealth Aust/NZ (CNZLX)	16.6	(6.4)	2.5	2.1	25.1	152.9	7.7	(54.2)	6.1	3.8	4.2	7.4	1.2
		Fidelity Canada (FICDX)	20.1	(20.2)	3.7	10.0	8.2	104.3	(40.9)	(54.0)	6.3	(0.2)	0.2	3.4	(2.8)
		Fidelity China Region (FHKCX)	(5.3)	(4.5)	4.4	22.1	22.9	145.5	0.3	(57.1)	3.2	(1.9)	(1.5)	7.2	1.0
		Fidelity Emerging Asia (FSEAX)	4.7	(7.7)	7.5	3.7	20.8	115.3	(29.9)	(63.8)	(3.5)	1.3	1.7	5.4	(0.8)
		Fidelity Europe (FIEUX)	(5.7)	4.1	(7.1)	26.3	25.5	111.8	(33.4)	(56.0)	4.3	(3.0)	(2.6)	7.7	1.5
		Fidelity Japan (FJPNX)	2.6	8.6	(8.5)	23.6	9.4	91.8	(53.4)	(53.2)	7.1	0.6	1.0	6.6	0.4
		Fidelity Japan Smaller Co (FJSCX)	8.8	14.0	(6.8)	51.8	8.7	233.4	88.2	(58.2)	2.1	4.9	5.3	13.8	7.6
		Fidelity Latin America (FLATX)	19.6	(29.9)	(16.3)	(17.3)	4.1	21.0	(124.2)	(59.6)	0.7	(11.2)	(10.8)	(9.6)	(15.8)
		Fidelity Nordic (FNORX)	(2.5)	11.4	(4.9)	49.0	21.6	246.1	100.9	(66.9)	(6.6)	1.1	1.5	13.4	7.2
		Fidelity Pacific Basin (FPBFX)	2.9	6.0	0.6	27.4	20.0	270.8	125.6	(67.7)	(7.4)	3.1	3.5	10.9	4.7
		Hennessy Japan Investor (HJPNX)	11.2	12.9	6.9	26.1	11.6	209.8	64.6	(47.2)	13.1	10.3	10.7	13.6	7.4
		Matthews Asia Dividend Inv (MAPIX)	4.1	3.8	(0.4)	11.2	21.6	166.8	21.6	(34.8)	25.5	2.5	2.9	7.8	1.6
		Matthews Asia Growth Inv (MPACX)	0.9	(0.1)	1.4	19.3	17.4	184.2	39.0	(53.6)	6.7	0.7	1.1	7.4	1.2
		Matthews Asia Sm Co Inv (MSMLX)	(1.5)	(9.5)	11.3	7.1	23.9	228.0	82.8	—	—	(0.2)	0.2	5.7	(0.5)
		Matthews Asian Gr & Inc Inv (MACSX)	1.3	(4.5)	(0.7)	4.8	26.8	108.6	(36.6)	(38.1)	22.2	(1.3)	(0.9)	5.0	(1.2)
		Matthews China Div Inv (MCDFX)	5.6	9.5	0.9	13.3	27.8	—	—	—	—	5.3	5.7	11.1	4.9
		Matthews China Inv (MCHFX)	(5.2)	2.4	(4.5)	6.8	11.9	106.3	(38.9)	(60.0)	0.3	(2.5)	(2.1)	2.1	(4.1)
		Matthews Emerg Asia Inv (MEASX)	19.2	(2.6)	17.3	—	—	—	—	—	—	10.9	11.3	—	—
		Matthews India Inv (MINDX)	(1.3)	0.8	63.7	(6.0)	31.5	309.1	163.9	(66.2)	(5.9)	17.7	18.1	15.0	8.8
	C	Matthews Japan Inv (MJFOX)	0.4	20.8	(2.6)	34.0	8.3	162.7	17.5	(47.6)	12.7	5.7	6.1	11.4	5.2
		Matthews Korea Inv (MAKOX)	(6.4)	15.1	(0.8)	10.1	24.0	260.9	115.7	(67.4)	(7.1)	2.3	2.7	7.9	1.7
		Matthews Pacific Tiger Inv (MAPTX)	(0.2)	(1.3)	11.7	3.6	21.0	211.8	66.6	(58.0)	2.3	3.2	3.6	6.6	0.4
I		ProFunds UltraJapan Inv (UJPIX)	(4.3)	8.3	2.4	110.8	48.0	222.4	77.2	(86.4)	(26.1)	2.0	2.4	27.1	20.9
		T. Rowe Price Afr&MidEas (TRAMX)	5.9	(19.2)	9.2	24.1	19.8	116.5	(28.7)	(61.0)	(0.7)	(2.2)	(1.8)	6.8	0.6
		T. Rowe Price Euro Stk (PRESX)	(10.5)	0.6	(6.0)	35.4	23.2	132.2	(13.0)	(56.1)	4.2	(5.4)	(5.0)	7.1	0.9
		T. Rowe Price Japan (PRJPX)	11.1	14.8	(8.6)	29.9	10.6	131.3	(13.9)	(50.7)	9.6	5.3	5.7	10.9	4.7
		T. Rowe Price Latin Amer (PRLAX)	30.7	(27.2)	(13.1)	(16.0)	10.3	58.7	(86.5)	(61.6)	(1.3)	(6.1)	(5.7)	(5.2)	(11.4)
		T. Rowe Price New Asia (PRASX)	0.8	(5.1)	6.9	(0.6)	23.6	204.7	59.5	(67.5)	(7.2)	0.8	1.2	4.7	(1.5)
I		Vanguard Eur Stk Idx Inv (VEURX)	(0.9)	(2.0)	(6.7)	24.7	20.7	116.6	(28.6)	(59.7)	0.6	(3.2)	(2.8)	6.4	0.2
I		Vanguard Pac Stk Idx Inv (VPACX)	5.1	2.2	(4.7)	17.3	15.4	109.8	(35.4)	(51.8)	8.5	0.8	1.2	6.8	0.6
		Emerging Stock Category Average	9.9	(14.4)	(3.0)	(0.5)	20.6	112.7	0.0	(66.7)	0.0	(3.2)	0.0	1.6	0.0
		AmCent Emg Mkt Inv (TWMIX)	7.6	(8.3)	(1.6)	0.2	24.8	125.0	12.3	(68.1)	(1.4)	(1.0)	2.2	3.9	2.3
		Driehaus Emerg Mkts Grth (DREGX)	5.8	(10.5)	(6.0)	8.9	19.5	137.4	24.7	(62.3)	4.4	(3.8)	(0.6)	3.0	1.4
		Fidelity EMEA (FEMEX)	28.8	(15.8)	(10.9)	1.3	20.8	123.7	11.0	—	—	(1.2)	2.0	3.4	1.8
		Fidelity Emerging Market (FEMKX)	3.2	(10.1)	1.6	3.8	14.6	113.6	0.9	(68.1)	(1.4)	(2.0)	1.2	2.3	0.7
I		Fidelity Emg Mkts Idx Inv (FPEMX)	11.1	(16.1)	0.2	(4.9)	17.2	—	—	—	—	(2.2)	1.0	0.8	(0.8)
		Fidelity Total Emerg Mkts (FTEMX)	12.2	(7.0)	(2.8)	0.9	20.2	—	—	—	—	0.5	3.7	4.2	2.6

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 (%)
0.9	(0.4)	3.2	0.9	0.98	1.11	2,888	98.3	0.0	0.6	1.1	97.2	7.0	943	11.9	**0.19**	2.00R	—
2.7	**1.4**	2.3	2.5	0.97	1.10	1,224	98.5	0.0	0.5	1.0	94.0	23.0	72	19.1	1.05	—	—
4.9	**3.6**	0.6	1.1	**0.86**	0.98	4,669	90.3	0.0	0.5	9.2	89.2	27.5	217	9.4	1.20	2.00R	0.00
0.7	(0.6)	2.9	1.0	0.97	1.10	467	96.4	0.0	1.3	2.4	95.3	11.4	1,435	10.7	**0.45**	2.00R	0.00
2.0	0.7	1.2	0.6	1.00	1.14	14,328	93.6	0.0	0.9	5.5	87.2	36.1	127	16.7	**0.83**	2.00R	0.00
0.3	(1.0)	2.7	1.1	0.93	1.06	11,369	95.4	0.0	0.0	4.6	94.8	37.1	118	19.2	**0.84**	2.00R	0.00
1.2	(0.1)	2.0	0.8	**0.92**	1.05	11,621	97.0	0.0	0.0	3.0	95.0	13.7	158	17.3	**0.84**	2.00R	0.00
0.5	(0.8)	1.9	0.6	1.08	1.23	4,088	98.3	0.0	2.1	(0.4)	98.3	95.0	64	39.7	**0.83**	—	0.25
4.0	**2.7**	1.1	1.3	**0.63**	0.72	8,995	82.8	6.7	0.1	10.4	72.1	1.0	198	29.1	1.38	2.00R	—
2.6	**1.3**	1.6	0.6	0.98	1.12	3,472	97.2	0.0	2.1	0.7	96.0	62.0	597	17.5	1.13	—	—
—	—	3.0	—	0.98	1.11	67,356	97.0	0.0	1.2	1.8	95.8	3.0	3,812	8.8	**0.20**	—	—
—	—	2.8	0.8	0.99	1.13	25,509	95.8	0.0	2.6	1.7	94.8	5.0	2,558	8.1	**0.26**	—	—
—	—	2.8	0.9	0.98	1.11	3,399	89.5	0.0	1.6	8.9	88.7	14.0	3,491	3.1	**0.31**	—	—
2.6	**1.3**	2.0	1.2	0.93	1.06	2,700	92.4	0.0	2.7	4.8	91.1	37.0	306	10.6	**0.42**	—	—
2.4	1.1	1.3	0.5	1.11	1.27	21,552	95.7	0.0	1.9	2.4	88.6	29.0	136	30.9	**0.46**	—	—
0.7	(0.6)	2.3	0.7	1.02	1.17	7,931	94.6	0.0	1.8	3.7	90.3	30.0	160	16.6	**0.46**	—	—
0.8	(0.5)	2.9	0.9	0.98	1.12	231,928	96.9	0.0	0.4	2.7	96.0	3.0	6,069	7.4	**0.19**	—	—
4.9	**3.6**	0.0	0.3	1.02	1.16	1,229	96.5	0.0	1.7	1.8	96.5	50.0	92	23.5	1.50	2.00R	—
1.2	(0.1)	1.5	0.5	**0.91**	1.04	2,986	99.0	0.0	0.1	0.9	95.5	70.0	218	16.8	1.42	—	0.25
1.8	**0.0**	**1.2**	**0.9**	**1.00**	**1.54**	**1,319**	**92.9**	**0.2**	**2.9**	**4.0**	**89.7**	**125.1**	**148**	**35.9**	**1.33**	**—**	**—**
3.4	1.6	2.6	1.0	0.83	1.27	19	92.9	3.0	0.7	3.4	95.9	9.0	51	53.1	2.75	2.00R	0.25
3.1	1.3	1.2	0.8	0.82	1.26	1,357	93.8	0.0	0.1	6.1	91.4	44.0	77	48.0	1.17	1.50R	—
5.9	**4.1**	1.1	1.9	1.31	2.02	932	96.7	0.0	0.0	3.3	96.7	70.0	90	38.4	**1.02**	1.50R	—
3.4	1.6	1.1	0.2	0.91	1.40	840	96.4	0.0	0.0	3.6	95.3	77.0	144	30.5	1.16	1.50R	—
1.1	(0.7)	1.1	0.4	0.83	1.27	1,058	94.1	0.2	4.2	1.5	87.3	62.0	74	31.3	1.07	—	—
(0.6)	(2.4)	0.9	0.3	0.74	1.14	397	97.5	0.0	0.0	2.6	97.5	15.0	92	32.7	**0.78**	1.50R	—
3.2	1.4	1.1	0.7	**0.65**	1.00	561	98.2	0.0	0.0	1.8	98.2	30.0	82	20.0	**0.96**	1.50R	—
(3.0)	(4.8)	2.5	1.9	1.44	2.21	514	98.5	0.0	0.0	1.5	93.6	108.0	45	47.0	1.14	1.50R	—
4.2	2.4	1.4	0.7	0.77	1.19	374	94.8	0.1	3.7	1.4	94.4	63.0	40	46.9	**0.99**	1.50R	—
5.0	**3.2**	0.6	1.6	**0.70**	1.08	664	97.6	0.0	0.0	2.4	95.7	30.0	124	19.3	1.19	1.50R	—
4.5	2.7	0.0	0.0	**0.73**	1.13	128	94.7	0.0	0.0	5.3	94.7	21.0	23	62.9	1.49	—	0.15
7.6	**5.8**	1.9	1.2	**0.69**	1.06	4,661	97.8	0.0	2.1	0.1	95.7	36.0	72	27.2	1.05	—	0.00
4.8	**3.0**	1.1	0.3	**0.72**	1.10	616	100.0	0.0	0.0	0.0	100.0	29.5	57	37.6	1.11	—	0.00
—	—	0.4	0.1	0.77	1.18	429	98.9	0.0	1.0	0.1	98.9	48.3	80	23.1	1.47	—	0.00
4.7	**2.9**	3.0	1.6	**0.66**	1.02	2,508	87.5	0.0	12.5	0.0	83.6	16.5	60	24.5	1.09	—	0.00
—	—	1.9	1.3	1.07	1.65	188	99.9	0.0	0.0	0.1	97.6	79.9	48	34.3	1.19	—	0.00
4.9	**3.1**	1.5	2.1	1.25	1.93	513	97.0	0.0	3.0	0.0	97.0	66.2	42	50.3	1.14	—	0.00
—	—	1.0	—	**0.54**	0.82	240	99.4	0.0	0.2	0.4	99.4	12.1	67	29.4	1.50	—	0.00
7.5	**5.7**	0.0	0.3	1.07	1.65	1,505	100.0	0.0	0.0	0.0	90.7	9.5	50	44.7	1.11	—	0.00
2.8	1.0	0.9	0.2	0.78	1.19	2,987	100.0	0.0	0.0	0.0	100.0	24.2	65	25.5	**0.99**	—	0.00
4.3	2.5	1.5	1.2	0.87	1.34	150	91.9	0.0	8.1	0.0	91.9	20.4	53	38.7	1.10	—	0.00
6.5	**4.7**	0.5	1.0	0.82	1.26	6,658	98.1	0.0	1.9	0.1	95.0	12.6	68	27.2	1.07	—	0.00
(8.5)	(10.3)	0.0	0.0	2.16	3.32	42	71.7	0.0	0.0	28.3	0.0	1,297.0	6	71.7	1.67	—	0.00
—	—	1.9	0.8	0.92	1.41	130	96.8	3.2	0.0	0.0	99.1	82.5	74	38.1	1.47	2.00R	0.00
2.0	0.2	3.0	0.7	0.75	1.15	1,002	99.8	0.0	0.0	0.2	99.8	36.7	65	29.2	**0.95**	2.00R	0.00
1.4	(0.4)	0.6	0.5	**0.69**	1.06	429	94.4	0.0	1.3	4.3	94.4	25.3	77	26.5	**1.05**	2.00R	0.00
(0.4)	(2.2)	1.5	2.0	1.51	2.31	579	96.4	0.0	0.9	2.7	94.2	26.9	52	53.7	1.37	2.00R	0.00
5.7	**3.9**	0.9	0.7	0.83	1.28	2,544	93.6	0.0	2.9	3.5	91.8	39.4	84	31.2	**0.94**	2.00R	0.00
0.5	(1.3)	3.4	0.9	0.78	1.20	15,595	98.0	0.0	0.7	1.3	96.3	6.0	1,256	15.7	**0.26**	—	—
1.4	(0.4)	2.5	0.8	**0.74**	1.14	5,636	97.5	0.0	0.2	2.3	97.3	4.0	2,272	14.3	**0.26**	—	—
(0.2)	**0.0**	**0.8**	**0.5**	**1.00**	**1.50**	**3,255**	**89.8**	**0.8**	**2.0**	**7.4**	**90.0**	**80.5**	**383**	**26.3**	**1.33**	**—**	**—**
0.9	1.1	0.1	0.0	0.92	1.39	596	98.8	0.0	0.6	0.6	98.8	58.0	98	31.4	1.44	2.00R	—
3.0	**3.2**	0.4	0.3	**0.79**	1.19	1,336	94.3	0.0	2.3	3.4	92.5	257.0	100	30.9	1.65	2.00R	—
—	—	1.2	0.4	1.07	1.61	106	98.8	0.5	0.0	0.7	99.3	54.0	111	35.3	1.46	1.50R	—
0.4	0.6	0.7	0.1	0.87	1.31	3,442	97.3	0.6	0.0	2.1	87.6	79.0	147	24.4	**1.01**	1.50R	—
—	—	1.5	0.5	0.99	1.50	646	90.4	0.2	0.2	9.1	90.4	25.0	867	24.2	**0.30**	1.50R	—
—	—	1.3	0.7	**0.73**	1.10	177	63.1	24.6	0.6	11.7	87.5	57.0	391	20.4	1.40	1.50R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
	C	Harding Loevner Emg Mkt Adv (HLEMX)	13.1	(13.6)	(1.7)	4.1	22.7	134.4	21.7	(61.2)	5.5	(1.3)	1.9	4.2	2.6
	C	Lazard Emg Mkt Eq Open (LZOEX)	20.1	(20.4)	(4.4)	(1.2)	22.0	118.5	5.8	(57.2)	9.5	(3.0)	0.2	2.0	0.4
		Northern Active M EmgMktEq (NMMEX)	12.6	(16.1)	(4.3)	0.4	19.7	122.7	10.0	—	—	(3.3)	(0.1)	1.7	0.1
I		Northern Emerg Mkts Idx (NOEMX)	10.6	(15.2)	(3.4)	(3.1)	18.7	99.3	(13.4)	(62.8)	3.9	(3.2)	0.0	0.8	(0.8)
		Parametric Emerg Mkts Inv (EAEMX)	12.0	(16.7)	(4.1)	0.7	19.2	110.7	(2.0)	(61.1)	5.6	(3.6)	(0.4)	1.4	(0.2)
I		Schwab Fdmtl EmgMkt LgCo Idx (SFENX)	31.8	(19.6)	(11.4)	(3.0)	15.5	102.5	(10.2)	—	—	(2.1)	1.1	1.0	(0.6)
		T. Rowe Price Emg Mkt St (PRMSX)	11.9	(11.5)	1.4	(4.7)	20.0	140.4	27.7	(68.1)	(1.4)	0.1	3.3	2.8	1.2
		Vanguard Emer Mkts Sel St Inv (VMMSX)	16.8	(15.3)	(6.7)	0.9	22.5	—	—	—	—	(2.6)	0.6	2.7	1.1
I		Vanguard Emerg Mkt Idx Inv (VEIEX)	11.5	(15.5)	0.4	(5.2)	18.6	109.7	(3.0)	(62.7)	4.0	(1.9)	1.3	1.2	(0.4)
	C	William Blair Emg Mkts Gr N (WBENX)	1.4	(15.1)	3.4	1.0	20.7	117.8	5.1	(68.0)	(1.3)	(3.8)	(0.6)	1.6	0.0
I		**Balanced: Domestic Category Average**	**7.1**	**(1.7)**	**6.1**	**16.0**	**11.2**	**124.6**	**0.0**	**(31.4)**	**0.0**	**3.7**	**0.0**	**7.6**	**0.0**
		AmCent Bal Inv (TWBIX)	6.9	(2.7)	9.7	17.3	11.5	129.5	4.9	(30.1)	1.3	4.5	0.8	8.3	0.7
		AmCent Strat Alc: Agg Inv (TWSAX)	6.5	(1.4)	6.9	19.8	15.0	150.2	25.6	(43.2)	(11.8)	3.9	0.2	9.1	1.5
		AmCent Strat Alc: Mod Inv (TWSMX)	6.3	(1.8)	6.6	15.6	12.8	121.9	(2.7)	(34.8)	(3.4)	3.6	(0.1)	7.7	0.1
		Amer Beacon Bal Inv (AABPX)	12.0	(4.5)	8.9	20.5	13.7	153.1	28.5	(37.9)	(6.5)	5.2	1.5	9.8	2.2
		Berwyn Inc (BERIX)	8.7	(3.3)	3.3	15.8	7.9	105.7	(18.9)	(12.0)	19.4	2.8	(0.9)	6.3	(1.3)
		Bruce (BRUFX)	4.0	2.9	13.6	18.9	7.8	201.8	77.2	(39.5)	(8.1)	6.7	3.0	9.3	1.7
		Buffalo Flexible Income (BUFBX)	9.8	(2.0)	3.5	16.6	10.3	151.5	26.9	(36.0)	(4.6)	3.7	0.0	7.5	(0.1)
		Dodge & Cox Bal (DODBX)	16.5	(2.9)	8.8	28.3	18.3	214.2	89.6	(45.7)	(14.3)	7.2	3.5	13.3	5.7
		Fidelity Asset Mgr 20% (FASIX)	4.6	(0.4)	4.1	5.1	6.8	67.1	(57.5)	(16.7)	14.7	2.8	(0.9)	4.0	(3.6)
		Fidelity Asset Mgr 30% (FTANX)	5.5	(0.3)	4.8	7.9	8.6	87.8	(36.8)	(23.8)	7.6	3.3	(0.4)	5.2	(2.4)
		Fidelity Asset Mgr 50% (FASMX)	6.4	(0.5)	5.4	13.9	11.3	125.4	0.8	(34.8)	(3.4)	3.7	0.0	7.2	(0.4)
		Fidelity Asset Mgr 60% (FSANX)	6.7	(0.6)	5.7	16.8	12.7	141.1	16.5	(38.4)	(7.0)	3.9	0.2	8.1	0.5
		Fidelity Asset Mgr 70% (FASGX)	7.0	(0.6)	5.6	20.1	14.1	160.4	35.8	(44.2)	(12.8)	3.9	0.2	9.0	1.4
		Fidelity Balanced (FBALX)	7.0	0.4	10.3	20.5	12.8	165.9	41.3	(40.4)	(9.0)	5.8	2.1	10.0	2.4
I		Fidelity Four-in-One Idx (FFNOX)	8.3	0.1	6.6	24.5	15.1	176.9	52.3	(45.8)	(14.4)	4.9	1.2	10.6	3.0
		Fidelity Puritan (FPURX)	5.0	1.7	10.7	20.3	13.7	161.3	36.7	(37.8)	(6.4)	5.7	2.0	10.1	2.5
		FPA Crescent (FPACX)	10.2	(2.1)	6.6	21.9	10.3	142.3	17.7	(25.4)	6.0	4.8	1.1	9.1	1.5
		Greenspring (GRSPX)	19.7	(5.9)	(2.6)	18.1	9.0	93.2	(31.4)	(19.6)	11.8	3.2	(0.5)	7.2	(0.4)
		Holland Bal (HOLBX)	7.5	(0.1)	7.9	23.1	10.6	130.4	5.8	(29.4)	2.0	5.0	1.3	9.6	2.0
		Hussman Strategic Tot Ret (HSTRX)	8.0	(1.1)	3.7	(8.4)	1.1	24.2	(100.4)	6.0	37.4	3.5	(0.2)	0.5	(7.1)
		Janus Balanced T (JABAX)	4.4	0.4	8.3	19.5	12.9	120.3	(4.3)	(21.4)	10.0	4.3	0.6	8.9	1.3
		Mairs & Power Bal Inv (MAPOX)	11.4	(2.6)	8.0	19.0	17.3	170.5	45.9	(32.6)	(1.2)	5.4	1.7	10.3	2.7
		Oakmark Equity & Inc Inv (OAKBX)	10.9	(4.6)	6.9	24.2	9.0	122.5	(2.1)	(24.7)	6.7	4.2	0.5	8.9	1.3
		Oakmark Equity & Inc Serv (OARBX)	6.4	(5.0)	6.5	23.8	8.7	108.9	(15.7)	(25.1)	6.3	2.5	(1.2)	7.7	0.1
		Pax Bal Individual Inv (PAXWX)	5.7	(0.6)	8.0	16.3	11.2	113.7	(10.9)	(37.7)	(6.3)	4.3	0.6	8.0	0.4
		Permanent Port I (PRPFX)	10.3	(6.6)	(0.9)	(2.1)	6.9	66.8	(57.8)	(15.1)	16.3	0.7	(3.0)	1.3	(6.3)
		Schwab Balanced (SWOBX)	5.2	0.9	8.8	18.3	10.6	126.3	1.7	(32.5)	(1.1)	4.9	1.2	8.6	1.0
		Schwab MarketTrack Bal (SWBGX)	8.9	(1.4)	5.4	16.4	10.8	126.9	2.3	(37.0)	(5.6)	4.2	0.5	7.9	0.3
		Schwab MarketTrack Cons (SWCGX)	6.4	(0.9)	5.3	9.8	8.1	88.6	(36.0)	(27.6)	3.8	3.5	(0.2)	5.7	(1.9)
		Schwab MarketTrack Grth (SWHGX)	11.3	(1.9)	5.5	23.4	13.5	169.8	45.2	(45.2)	(13.8)	4.8	1.1	10.0	2.4
		T. Rowe Price Bal (RPBAX)	5.9	0.6	5.9	19.2	13.9	150.2	25.6	(37.7)	(6.3)	4.1	0.4	8.9	1.3
	C	T. Rowe Price Cap Apprec (PRWCX)	8.2	5.4	12.2	22.4	14.6	213.5	88.9	(36.4)	(5.0)	8.5	4.8	12.4	4.8
		T. Rowe Price Persl Str Bal (TRPBX)	6.8	0.1	5.5	18.0	15.3	157.3	32.7	(38.3)	(6.9)	4.1	0.4	9.0	1.4
		T. Rowe Price Persl Str Grth (TRSGX)	7.0	0.3	5.8	24.8	17.6	198.9	74.3	(48.2)	(16.8)	4.3	0.6	10.8	3.2
		T. Rowe Price Persl Str Inc (PRSIX)	6.2	0.0	4.5	11.9	12.5	112.7	(11.9)	(27.2)	4.2	3.5	(0.2)	6.9	(0.7)
		TIAA-CREF MgAlloc Rtl (TIMRX)	6.7	0.3	4.8	16.6	14.4	133.8	9.2	(38.2)	(6.8)	3.9	0.2	8.4	0.8
		USAA Grth & Tax Strat (USBLX)	5.3	2.2	10.4	13.1	12.0	126.0	1.4	(31.0)	0.4	5.9	2.2	8.5	0.9
		Value Line Asset Alloc Inv (VLAAX)	5.7	1.0	6.9	20.3	14.6	160.5	35.9	(39.8)	(8.4)	4.5	0.8	9.5	1.9
		Value Line Inc & Gr Inv (VALIX)	2.8	(0.9)	10.6	19.5	10.6	119.0	(5.6)	(29.4)	2.0	4.1	0.4	8.3	0.7
I		Vanguard Bal Idx (VBINX)	8.6	0.3	9.8	17.9	11.3	150.7	26.1	(32.5)	(1.1)	6.2	2.5	9.4	1.8
		Vanguard LifeSt Cons Gr Inv (VSCGX)	5.9	(0.2)	6.9	9.0	9.1	96.4	(28.2)	(27.9)	3.5	4.1	0.4	6.1	(1.5)
		Vanguard LifeSt Grth Inv (VASGX)	8.3	(1.2)	7.1	21.2	14.3	167.7	43.1	(47.5)	(16.1)	4.6	0.9	9.7	2.1
		Vanguard LifeSt Inc Inv (VASIX)	4.5	0.2	6.7	3.4	6.5	65.8	(58.8)	(15.3)	16.1	3.8	0.1	4.2	(3.4)
		Vanguard LifeSt Mod Gr Inv (VSMGX)	7.1	(0.6)	7.0	15.0	11.7	130.5	5.9	(37.8)	(6.4)	4.4	0.7	7.9	0.3
		Vanguard STAR Inv (VGSTX)	6.5	(0.2)	7.3	17.7	13.7	142.5	17.9	(35.6)	(4.2)	4.5	0.8	8.8	1.2
		Vanguard Tax-Mgd Bal Adm (VTMFX)	5.9	2.3	9.8	14.3	10.8	122.3	(2.3)	(25.1)	6.3	5.9	2.2	8.5	0.9

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	**2.8**	0.6	0.7	0.91	1.38	2,934	95.8	0.0	2.5	1.7	94.6	30.0	80	29.9	1.45	2.00R	—
2.5	**2.7**	1.2	0.7	1.10	1.66	10,785	96.8	0.0	1.3	1.9	96.8	14.0	82	32.2	1.37	—	0.25
—	—	1.9	0.6	0.96	1.44	837	97.3	0.0	2.7	0.0	96.2	37.6	328	29.4	**1.10**	2.00R	—
1.0	1.2	1.9	0.8	0.98	1.48	1,876	98.6	0.0	1.4	(0.0)	98.6	34.2	893	22.1	**0.31**	2.00R	—
1.5	**1.7**	1.5	0.5	0.87	1.31	2,786	95.2	0.1	4.5	0.2	94.7	8.0	1,653	5.7	1.37	—	0.25
—	—	2.2	0.8	1.26	1.90	330	97.8	0.0	1.9	0.4	97.8	27.0	315	25.5	**0.49**	2.00R	—
1.4	1.6	0.5	0.2	0.99	1.49	8,108	98.8	0.0	0.0	1.2	98.4	24.4	93	33.7	**1.24**	2.00R	0.00
—	—	1.4	0.5	1.04	1.56	330	91.1	0.0	4.1	4.9	90.5	46.0	281	16.6	**0.93**	—	—
1.7	**1.9**	2.3	0.8	1.00	1.51	61,025	96.3	0.0	1.5	2.2	96.0	13.0	4,211	15.1	**0.33**	—	—
0.1	0.3	0.2	0.5	0.91	1.38	934	97.0	0.0	1.9	1.1	97.0	121.0	146	28.1	1.65	—	0.25
5.1	**0.0**	**1.5**	**1.2**	**1.00**	**0.65**	**6,411**	**55.0**	**35.7**	**2.4**	**6.8**	**14.1**	**51.8**	**871**	**41.8**	**0.84**	**—**	**—**
5.5	0.4	1.5	1.8	0.94	0.61	833	58.0	40.3	0.3	1.3	2.8	104.0	918	13.7	0.90	—	—
5.3	0.2	1.4	2.0	1.30	0.84	952	78.8	18.3	1.1	1.8	27.0	94.0	2,422	8.4	1.10	—	—
5.0	(0.1)	0.9	1.7	1.06	0.69	1,449	63.9	31.7	1.6	2.9	23.0	88.0	2,593	8.5	1.07	—	—
5.2	0.1	1.8	1.5	1.10	0.71	771	61.5	34.0	0.0	4.5	10.6	62.0	504	23.7	0.92	—	0.00
6.7	**1.6**	1.6	1.5	**0.56**	0.36	1,716	19.1	44.6	9.7	26.7	10.5	45.0	102	21.0	0.67	1.00R	—
6.6	**1.5**	2.0	1.3	1.19	0.77	568	43.8	26.6	6.9	22.7	0.5	26.0	65	39.4	0.70	—	0.00
5.9	**0.8**	2.7	1.1	1.19	0.77	821	76.7	16.1	6.6	0.6	9.9	5.0	94	28.1	1.01	—	—
6.0	**0.9**	2.2	1.2	1.29	0.83	15,333	68.1	30.7	0.6	0.7	10.3	20.0	376	22.3	**0.53**	—	—
3.9	(1.2)	1.7	1.1	**0.46**	0.30	4,860	18.7	46.4	5.0	29.9	10.2	19.0	2,047	17.1	**0.53**	—	—
—	—	1.7	1.0	**0.59**	0.38	1,024	29.5	46.3	5.1	19.1	15.0	24.0	2,047	16.8	**0.54**	—	—
4.8	(0.3)	1.5	1.4	0.89	0.57	7,725	47.5	36.0	5.1	11.4	19.2	19.0	2,047	15.7	0.66	—	—
—	—	1.4	1.1	1.01	0.66	1,647	57.1	30.7	5.0	7.2	21.9	21.0	2,047	15.0	0.72	—	—
4.9	(0.2)	1.3	1.0	1.17	0.76	4,334	66.7	21.1	5.0	7.3	24.3	21.0	2,047	13.9	0.73	—	—
5.9	**0.8**	1.6	1.5	1.10	0.71	28,598	66.1	28.3	2.6	3.0	5.5	64.0	1,118	16.7	**0.55**	—	—
5.2	0.1	2.1	0.6	1.31	0.85	4,552	81.4	14.0	0.1	4.6	24.9	9.0	4	100.0	**0.11**	—	—
5.8	0.7	1.7	1.7	1.10	0.71	24,983	72.6	25.4	0.1	1.9	7.5	36.0	1,104	18.2	**0.56**	—	—
6.9	**1.8**	0.9	1.2	1.07	0.69	16,591	53.2	27.2	6.0	13.7	4.9	48.0	119	31.5	1.09	2.00R	—
5.3	0.2	1.3	1.5	1.23	0.80	323	69.3	19.5	0.4	10.9	1.8	25.0	102	31.4	0.96	2.00R	—
5.7	0.6	0.0	0.9	1.06	0.69	31	65.6	16.0	0.0	18.4	3.2	0.0	19	59.3	1.95	—	—
3.7	(1.4)	0.3	0.4	0.91	0.59	403	10.0	38.6	1.1	50.3	19.4	129.0	50	48.0	0.79	1.50R	—
6.8	**1.7**	2.1	1.4	0.99	0.64	12,669	61.8	34.3	2.8	1.1	2.0	83.0	548	23.4	0.83	—	—
6.8	**1.7**	2.3	1.0	1.01	0.66	860	63.5	33.8	0.2	2.4	4.4	14.1	334	23.0	0.73	—	—
6.6	**1.5**	1.5	1.5	1.20	0.78	16,180	62.8	20.7	0.1	16.4	7.4	18.0	290	31.5	0.79	—	—
5.8	0.7	0.0	1.1	1.14	0.74	16,180	62.8	20.7	0.1	16.4	7.4	18.0	290	31.5	1.10	—	—
4.0	(1.1)	1.3	1.8	0.99	0.64	1,884	63.7	32.4	0.2	3.8	11.7	—	283	31.8	0.91	—	0.25
4.8	(0.3)	0.8	1.3	1.09	0.70	2,978	41.0	32.3	26.6	0.1	9.9	5.9	133	51.5	0.80	—	—
5.0	(0.1)	1.5	1.3	1.03	0.67	288	58.7	36.0	0.1	5.2	4.8	5.0	6	97.1	**0.62**	2.00R	—
4.4	(0.7)	1.7	1.3	0.96	0.62	513	59.4	33.0	0.3	7.2	17.7	36.0	11	95.2	0.64	2.00R	—
3.8	(1.3)	1.7	0.9	**0.66**	0.43	234	39.7	52.0	0.3	8.0	14.3	24.0	11	95.2	0.66	2.00R	—
5.0	(0.1)	1.7	1.2	1.29	0.83	727	78.9	14.1	0.4	6.5	20.9	36.0	11	95.0	**0.62**	2.00R	—
5.5	0.4	2.0	1.6	1.04	0.68	3,724	63.3	32.5	0.6	3.6	26.4	65.1	1,476	13.4	0.64	—	0.00
7.9	**2.8**	1.5	2.0	1.00	0.65	26,371	62.5	25.1	3.8	8.7	6.8	67.1	280	25.1	0.70	—	0.00
5.8	0.7	1.8	1.6	1.04	0.68	2,070	62.6	34.5	0.2	2.7	35.5	75.6	1,620	26.4	0.71	—	0.00
5.7	0.6	1.4	1.3	1.31	0.85	1,698	80.3	17.6	0.4	1.7	33.7	64.0	1,600	20.5	0.79	—	0.00
5.3	0.2	2.0	1.3	**0.76**	0.49	1,676	41.6	48.5	0.2	9.7	33.6	81.1	1,685	30.3	**0.59**	—	0.00
4.8	(0.3)	2.1	1.4	1.01	0.66	766	60.4	38.3	2.4	(1.1)	24.0	17.0	18	94.9	0.65	—	0.25
5.1	0.0	2.3	0.6	**0.69**	0.44	356	48.0	51.3	0.0	0.7	0.4	10.0	655	10.4	0.87	—	—
6.3	**1.2**	0.3	0.6	1.01	0.66	307	69.9	23.7	0.0	6.4	6.3	—	464	12.5	1.18	—	0.25
5.4	0.3	0.3	1.7	1.36	0.88	304	80.4	18.0	0.0	1.6	5.8	45.0	346	25.5	1.15	—	0.25
6.2	**1.1**	2.0	0.6	0.93	0.60	30,533	59.2	38.7	0.0	2.1	4.1	61.0	12,574	8.7	**0.22**	—	—
4.3	(0.8)	2.2	1.0	**0.66**	0.43	8,196	39.7	57.5	0.4	2.4	36.5	9.0	5	100.0	**0.13**	—	—
4.6	(0.5)	2.2	0.9	1.23	0.80	12,317	79.1	18.9	0.2	1.8	37.6	5.0	5	100.0	**0.15**	—	—
4.1	(1.0)	2.2	1.0	**0.46**	0.30	3,744	19.8	77.0	0.5	2.7	35.9	4.0	5	100.0	**0.12**	—	—
4.6	(0.5)	2.2	0.9	0.93	0.60	13,388	59.4	38.2	0.3	2.1	37.0	9.0	5	100.0	**0.14**	—	—
5.5	0.4	2.0	1.2	1.04	0.68	18,742	61.0	35.1	1.1	2.7	24.1	12.0	12	96.2	**0.34**	—	—
5.9	0.8	2.1	0.6	**0.71**	0.46	3,096	48.8	50.9	0.0	0.3	0.2	9.0	2,448	7.8	**0.11**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Vanguard Wellesley Inc Inv (VWINX)	8.0	1.2	8.0	9.1	10.0	120.7	(3.9)	(18.8)	12.6	5.7	2.0	7.2	(0.4)
	C	Vanguard Wellington Inv (VWELX)	11.0	0.0	9.8	19.6	12.5	161.5	36.9	(32.5)	(1.1)	6.8	3.1	10.4	2.8
		Balanced: Global Category Average	6.3	(3.8)	3.3	11.9	12.3	112.4	0.0	(37.0)	0.0	1.8	0.0	5.7	0.0
		AmCent One Choice: Agg Inv (AOGIX)	6.8	(1.3)	7.3	20.6	15.4	158.7	46.3	(43.7)	(6.7)	4.2	2.4	9.5	3.8
		AmCent One Choice: Mod Inv (AOMIX)	6.4	(1.6)	6.9	16.0	13.2	129.3	16.9	(35.6)	1.4	3.8	2.0	8.0	2.3
		Fidelity Asset Mgr 40% (FFANX)	6.0	(0.3)	5.1	11.0	10.2	105.2	(7.2)	(29.2)	7.8	3.5	1.7	6.3	0.6
		Fidelity Asset Mgr 85% (FAMRX)	7.3	(0.6)	5.9	25.1	15.9	185.6	73.2	(49.2)	(12.2)	4.1	2.3	10.4	4.7
		Manning & Napier PB Max S (EXHAX)	4.5	(5.2)	5.7	25.7	16.2	156.4	44.0	(46.7)	(9.7)	1.5	(0.3)	8.9	3.2
		Old Westbury Str Opprt (OWSOX)	4.5	(1.1)	3.9	11.0	15.0	87.0	(25.4)	—	—	2.4	0.6	6.5	0.8
		PIMCO Glbl Multi-Asset D (PGMDX)	4.0	(0.9)	6.9	(8.9)	8.9	55.0	(57.4)	—	—	3.3	1.5	1.8	(3.9)
		USAA Crnst Mod Aggr (USCRX)	4.7	(4.3)	4.7	10.8	12.0	122.3	9.9	(46.0)	(9.0)	1.6	(0.2)	5.4	(0.3)
		USAA Managed Alloc (UMAFX)	1.6	(2.4)	1.3	4.0	9.8	—	—	—	—	0.2	(1.6)	2.8	(2.9)
		Target Date: In Retirement Cat Average	5.5	(0.6)	4.9	8.6	9.3	93.4	0.0	(29.1)	0.0	3.2	0.0	5.5	0.0
		AmCent One Choice In Ret Inv (ARTOX)	5.9	(1.7)	6.1	11.1	10.1	96.4	3.0	(24.7)	4.4	3.4	0.2	6.2	0.7
		Fidelity Freedom 2005 (FFFVX)	5.9	(0.4)	4.5	8.0	8.8	94.1	0.7	(32.7)	(3.6)	3.3	0.1	5.3	(0.2)
		Fidelity Freedom 2010 (FFFCX)	6.4	(0.3)	4.8	11.0	10.4	109.2	15.8	(34.0)	(4.9)	3.6	0.4	6.4	0.9
		Fidelity Freedom Inc (FFFAX)	5.1	(0.4)	3.8	4.5	6.4	60.7	(32.7)	(16.2)	12.9	2.8	(0.4)	3.8	(1.7)
		Schwab Mthly Inc Enh Pay (SWKRX)	3.6	0.0	5.7	5.3	6.6	67.2	(26.2)	—	—	3.1	(0.1)	4.2	(1.3)
		Schwab Mthly Inc Max Pay (SWLRX)	2.8	0.2	5.2	1.6	4.4	45.4	(48.0)	—	—	2.7	(0.5)	2.8	(2.7)
		Schwab Target 2010 (SWBRX)	4.1	0.4	5.1	9.6	9.6	92.3	(1.1)	(34.9)	(5.8)	3.2	0.0	5.7	0.2
		T. Rowe Price Rtmt 2005 (TRRFX)	6.7	(0.8)	4.7	9.7	11.3	109.0	15.6	(30.4)	(1.3)	3.5	0.3	6.2	0.7
		T. Rowe Price Rtmt 2010 (TRRAX)	7.1	(0.8)	4.9	11.9	12.4	125.7	32.3	(35.7)	(6.6)	3.7	0.5	7.0	1.5
		T. Rowe Price Rtmt Bal (TRRIX)	6.4	(0.8)	3.9	9.1	10.0	93.2	(0.2)	(25.1)	4.0	3.1	(0.1)	5.7	0.2
		USAA Tgt Rtmt Inc (URINX)	6.3	(2.0)	3.3	5.5	9.4	90.7	(2.7)	—	—	2.5	(0.7)	4.5	(1.0)
		Vanguard Mngd Payout Inv (VPGDX)	7.5	(0.8)	5.8	15.9	11.0	134.8	41.4	—	—	4.1	0.9	7.7	2.2
		Vanguard Tgt Rtmt 2010 Inv (VTENX)	5.2	(0.3)	5.9	9.1	10.1	105.1	11.7	(30.3)	(1.2)	3.6	0.4	5.9	0.4
		Vanguard Tgt Rtmt Inc Inv (VTINX)	5.2	(0.2)	5.5	5.8	8.2	78.4	(15.0)	(16.4)	12.7	3.5	0.3	4.9	(0.6)
		Target Date: 2010-2019 Category Average	6.1	(0.3)	5.5	13.0	11.7	123.6	0.0	(37.0)	0.0	3.7	0.0	7.1	0.0
		Fidelity Freedom 2015 (FFVFX)	7.0	(0.4)	5.1	11.8	10.6	115.4	(8.2)	(36.2)	0.8	3.9	0.2	6.8	(0.3)
		Schwab Target 2015 (SWGRX)	4.2	0.3	5.2	12.1	10.9	109.4	(14.2)	—	—	3.2	(0.5)	6.5	(0.6)
		T. Rowe Price Rtmt 2015 (TRRGX)	7.3	(0.6)	5.3	15.1	13.8	146.2	22.6	(39.9)	(2.9)	3.9	0.2	8.0	0.9
		Vanguard Tgt Rtmt 2015 Inv (VTXVX)	6.1	(0.5)	6.5	13.0	11.3	123.5	(0.1)	(34.9)	2.1	4.0	0.3	7.2	0.1
		Target Date: 2020-2029 Category Average	6.7	(0.7)	5.9	15.7	13.0	140.3	0.0	(41.5)	0.0	3.9	0.0	7.9	0.0
		Fidelity Freedom 2020 (FFFDX)	7.2	(0.3)	5.3	13.2	11.7	131.9	(8.4)	(42.3)	(0.8)	4.0	0.1	7.3	(0.6)
		Fidelity Freedom 2025 (FFTWX)	7.4	(0.2)	5.6	16.5	13.1	146.0	5.7	(44.2)	(2.7)	4.2	0.3	8.3	0.4
		Schwab Target 2020 (SWCRX)	4.6	0.2	5.7	16.1	12.7	129.7	(10.6)	(39.1)	2.4	3.5	(0.4)	7.7	(0.2)
		Schwab Target 2025 (SWHRX)	5.3	0.1	6.1	19.1	13.8	147.1	6.8	—	—	3.8	(0.1)	8.7	0.8
		T. Rowe Price Rtmt 2020 (TRRBX)	7.4	(0.4)	5.6	18.0	15.0	164.8	24.5	(43.6)	(2.1)	4.1	0.2	8.9	1.0
		T. Rowe Price Rtmt 2025 (TRRHX)	7.5	(0.2)	5.8	20.7	16.0	180.8	40.5	(46.5)	(5.0)	4.3	0.4	9.7	1.8
		USAA Tgt Rtmt 2020 (URTNX)	7.5	(2.5)	3.4	9.1	11.2	114.8	(25.5)	—	—	2.7	(1.2)	5.6	(2.3)
		Vanguard Tgt Rtmt 2020 Inv (VTWNX)	6.9	(0.7)	7.1	15.8	12.3	139.2	(1.1)	(38.7)	2.8	4.3	0.4	8.1	0.2
		Vanguard Tgt Rtmt 2025 Inv (VTTVX)	7.4	(0.9)	7.1	18.1	13.2	153.2	12.9	(42.4)	(0.9)	4.5	0.6	8.8	0.9
		Target Date: 2030-2039 Category Average	7.4	(0.8)	6.2	20.3	14.6	165.5	0.0	(46.8)	0.0	4.2	0.0	9.3	0.0
		Fidelity Freedom 2030 (FFFEX)	8.1	(0.2)	5.6	18.1	13.4	156.8	(8.7)	(48.3)	(1.5)	4.4	0.2	8.8	(0.5)
		Fidelity Freedom 2035 (FFTHX)	8.6	(0.3)	5.7	20.6	14.4	165.6	0.1	(49.3)	(2.5)	4.6	0.4	9.6	0.3
		Schwab Target 2030 (SWDRX)	5.8	0.0	6.3	21.7	14.7	158.5	(7.0)	(42.1)	4.7	4.0	(0.2)	9.4	0.1
		Schwab Target 2035 (SWIRX)	6.1	(0.2)	6.4	24.0	15.6	171.5	6.0	—	—	4.1	(0.1)	10.1	0.8
		T. Rowe Price Rtmt 2030 (TRRCX)	7.6	(0.1)	6.0	23.0	16.8	195.1	29.6	(48.6)	(1.8)	4.5	0.3	10.4	1.1
		T. Rowe Price Rtmt 2035 (TRRJX)	7.6	0.1	6.0	24.8	17.3	204.3	38.8	(49.9)	(3.1)	4.5	0.3	10.8	1.5
		Vanguard Tgt Rtmt 2030 Inv (VTHRX)	7.8	(1.1)	7.1	20.4	14.2	167.6	2.1	(45.9)	0.9	4.5	0.3	9.5	0.2
		Vanguard Tgt Rtmt 2035 Inv (VTTHX)	8.2	(1.3)	7.2	22.8	15.1	180.6	15.1	(48.0)	(1.2)	4.6	0.4	10.1	0.8
		Target Date: 2040-2049 Category Average	7.9	(0.9)	6.4	22.7	15.5	178.8	0.0	(48.4)	0.0	4.4	0.0	10.0	0.0
		Fidelity Freedom 2040 (FFFFX)	8.6	(0.2)	5.7	21.0	14.5	169.0	(9.8)	(50.5)	(2.1)	4.6	0.2	9.7	(0.3)
		Fidelity Freedom 2045 (FFFGX)	8.5	(0.2)	5.7	21.6	14.7	171.5	(7.3)	(51.0)	(2.6)	4.6	0.2	9.8	(0.2)

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
6.6	**1.5**	2.9	1.5	**0.63**	0.41	49,685	36.2	61.4	0.5	2.0	19.1	31.0	1,472	13.3	**0.23**	—	—
6.8	**1.7**	2.5	1.6	1.01	0.66	95,036	64.6	32.6	2.0	0.8	16.6	39.0	1,298	17.2	**0.26**	—	—
4.0	**0.0**	**1.6**	**1.2**	**1.00**	**0.72**	**1,338**	**55.7**	**35.6**	**4.7**	**4.0**	**32.0**	**74.5**	**301**	**57.3**	**1.14**	**—**	**—**
5.4	**1.4**	1.4	1.3	1.18	0.84	1,094	79.9	17.8	0.7	1.6	27.4	12.0	20	77.7	1.01	—	—
5.2	**1.2**	1.3	1.1	0.96	0.69	1,659	65.7	29.1	0.8	4.5	22.9	11.0	20	75.0	**0.91**	—	—
—	—	1.7	1.0	**0.66**	0.47	1,207	37.8	40.9	5.2	16.1	16.4	22.0	2,047	16.2	**0.55**	—	—
5.1	**1.1**	1.1	1.1	1.26	0.90	1,676	81.3	10.0	4.8	3.9	26.9	22.0	2,046	13.3	**0.76**	—	—
4.2	0.2	0.1	1.4	1.40	1.00	709	89.6	8.9	0.0	1.4	19.7	49.0	356	22.9	1.09	—	—
—	—	1.9	1.5	0.90	0.64	5,910	17.0	33.1	7.7	42.2	19.2	70.0	1,090	30.2	1.33	—	—
—	—	1.3	0.3	1.06	0.76	619	54.4	36.9	9.1	(0.4)	32.6	380.0	301	141.3	1.41	—	0.25
2.9	(1.1)	2.1	0.9	0.90	0.64	2,271	53.5	37.7	4.3	4.5	31.8	87.0	286	34.8	1.15	—	—
—	—	2.3	0.9	1.01	0.72	710	48.7	24.6	0.8	25.9	52.8	90.0	15	75.2	**0.98**	—	—
4.1	**0.0**	**2.1**	**1.1**	**1.00**	**0.43**	**2,483**	**35.7**	**54.4**	**1.1**	**8.7**	**21.5**	**27.9**	**16**	**87.8**	**0.53**	**—**	**—**
4.8	**0.7**	1.3	1.1	1.15	0.49	1,827	44.7	42.8	0.8	11.7	16.5	14.0	19	76.4	0.79	—	—
3.6	(0.5)	1.7	0.9	1.04	0.44	573	37.0	45.2	0.4	17.3	19.8	22.0	27	68.5	0.56	—	—
4.2	0.1	1.7	1.1	1.24	0.53	4,118	45.7	39.6	0.5	14.2	22.0	17.0	27	69.0	0.60	—	—
3.5	(0.6)	1.7	1.2	**0.76**	0.32	2,114	25.4	52.2	0.4	22.1	16.8	20.0	27	68.4	0.49	—	—
—	—	2.1	1.0	0.83	0.35	96	32.3	61.7	0.4	5.6	15.0	11.0	6	98.1	0.56	—	—
—	—	2.1	1.1	**0.59**	0.25	49	17.5	75.9	0.2	6.4	11.7	14.0	6	97.9	0.47	—	—
3.2	(0.9)	1.8	0.7	0.98	0.42	60	37.2	53.0	0.6	9.3	14.1	33.0	21	81.1	0.48	2.00R	—
4.7	0.6	1.8	1.1	1.11	0.47	1,779	37.5	57.2	0.3	5.0	24.3	17.7	16	93.4	0.60	—	0.00
4.7	**0.6**	2.0	1.2	1.22	0.52	5,575	42.5	51.6	0.6	5.3	25.0	14.0	16	92.4	0.59	—	0.00
4.5	0.4	1.5	1.0	1.07	0.45	2,811	38.5	56.5	0.5	4.5	21.0	12.1	16	93.1	0.57	—	0.00
—	—	2.4	1.2	0.89	0.38	318	29.6	64.7	3.1	2.7	20.4	35.0	21	88.2	0.71	—	—
—	—	6.1	1.9	1.35	0.57	1,698	61.8	17.6	6.8	13.9	32.1	29.0	11	100.0	**0.38**	—	—
4.6	0.5	1.8	1.0	0.89	0.38	5,624	31.3	65.7	0.4	2.7	30.4	8.0	6	100.0	**0.14**	—	—
4.8	**0.7**	1.9	0.9	**0.80**	0.34	10,516	30.1	66.9	0.4	2.6	30.1	11.0	6	100.0	**0.14**	—	—
4.7	**0.0**	**1.8**	**1.2**	**1.00**	**0.54**	**7,904**	**47.5**	**45.1**	**0.5**	**6.9**	**24.6**	**18.7**	**18**	**84.2**	**0.47**	**—**	**—**
4.3	(0.4)	1.7	1.3	1.12	0.60	5,227	54.4	33.6	0.5	11.5	24.0	17.0	27	70.0	0.64	—	—
—	—	1.9	1.3	**0.83**	0.44	103	38.8	51.4	0.7	9.1	14.5	33.0	21	80.5	0.50	2.00R	—
5.0	**0.3**	1.9	1.1	1.12	0.60	9,315	51.1	43.8	0.4	4.8	26.9	16.1	18	86.3	0.62	—	0.00
4.8	0.1	2.0	1.1	0.93	0.50	16,972	45.5	51.8	0.3	2.4	33.2	9.0	6	100.0	**0.14**	—	—
4.8	**0.0**	**1.8**	**1.1**	**1.00**	**0.64**	**12,032**	**57.8**	**35.8**	**0.8**	**5.6**	**26.0**	**17.6**	**19**	**81.8**	**0.60**	**—**	**—**
4.2	(0.6)	1.7	1.3	1.03	0.66	11,872	60.0	29.6	0.5	9.9	25.3	17.0	27	71.8	0.67	—	—
4.4	(0.4)	1.6	1.3	1.16	0.74	9,236	65.8	25.3	0.6	8.4	26.5	17.0	27	72.8	0.69	—	—
4.3	(0.5)	1.8	1.0	0.90	0.57	530	50.9	42.7	0.9	5.5	18.6	25.0	23	78.7	0.59	2.00R	—
—	—	1.7	1.2	1.07	0.69	444	62.0	32.4	1.0	4.5	21.6	21.0	23	78.8	0.65	2.00R	—
5.1	**0.3**	1.8	1.1	1.07	0.69	25,162	60.2	34.7	0.4	4.6	29.1	16.3	18	83.3	0.66	—	0.00
5.3	**0.5**	1.7	1.0	1.19	0.76	19,902	67.6	26.9	0.6	4.9	30.5	14.6	18	82.9	0.69	—	0.00
—	—	3.1	1.2	**0.84**	0.54	570	48.0	46.8	2.8	2.4	24.2	30.0	21	82.7	0.75	—	—
4.9	0.1	2.0	0.8	0.94	0.60	27,772	56.4	41.2	0.3	2.2	36.0	15.0	6	100.0	**0.14**	—	—
5.0	**0.2**	2.0	0.9	1.06	0.68	32,159	64.3	33.4	0.3	2.0	37.0	15.0	5	100.0	**0.15**	—	—
5.0	**0.0**	**1.7**	**1.1**	**1.00**	**0.79**	**10,461**	**73.7**	**21.2**	**0.8**	**4.2**	**28.9**	**15.9**	**19**	**83.4**	**0.66**	**—**	**—**
4.2	(0.8)	1.5	1.2	1.11	0.87	10,710	79.6	14.5	0.6	5.3	29.5	16.0	27	74.2	0.75	—	—
4.4	(0.6)	1.4	1.3	1.20	0.94	6,454	89.0	4.8	0.6	5.5	31.2	15.0	27	75.9	0.77	—	—
5.1	0.1	1.6	1.2	0.98	0.77	820	70.4	24.8	1.1	3.8	23.9	19.0	21	80.8	0.70	2.00R	—
—	—	1.6	1.3	1.07	0.84	366	77.4	17.0	1.1	4.5	25.2	14.0	22	81.6	0.74	2.00R	—
5.4	**0.4**	1.6	1.1	1.04	0.81	25,639	74.4	20.1	0.7	4.8	31.3	15.8	18	84.4	0.72	—	0.00
5.5	**0.5**	1.4	1.0	1.11	0.87	14,943	80.5	14.9	0.6	4.1	32.7	15.2	17	86.6	0.74	—	0.00
4.9	(0.1)	2.0	0.8	0.95	0.75	25,676	71.5	26.3	0.3	1.9	37.1	16.0	5	100.0	**0.15**	—	—
5.0	0.0	2.0	0.8	1.05	0.82	25,030	78.9	19.1	0.2	1.8	37.3	14.0	5	100.0	**0.15**	—	—
5.1	**0.0**	**1.7**	**1.1**	**1.00**	**0.88**	**7,654**	**83.4**	**12.4**	**0.7**	**3.5**	**30.8**	**15.4**	**18**	**85.5**	**0.68**	**—**	**—**
4.3	(0.8)	1.4	1.3	1.07	0.94	6,835	89.1	4.8	0.6	5.5	31.2	16.0	27	75.9	0.77	—	—
4.3	(0.8)	1.4	1.6	1.06	0.94	3,238	89.1	4.8	0.6	5.5	31.2	17.0	27	75.9	0.77	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Schwab Target 2040 (SWERX)	6.6	(0.2)	6.5	25.8	16.3	181.0	2.2	(44.9)	3.5	4.2	(0.2)	10.6	0.6
		T. Rowe Price Rtmt 2040 (TRRDX)	7.6	0.1	6.1	25.9	17.5	207.4	28.6	(49.8)	(1.4)	4.6	0.2	11.1	1.1
		T. Rowe Price Rtmt 2045 (TRRKX)	7.6	0.1	6.1	25.9	17.6	207.6	28.8	(49.8)	(1.4)	4.6	0.2	11.1	1.1
		Vanguard Tgt Rtmt 2040 Inv (VFORX)	8.7	(1.6)	7.1	24.3	15.5	184.5	5.7	(47.9)	0.5	4.6	0.2	10.5	0.5
		Vanguard Tgt Rtmt 2045 Inv (VTIVX)	8.8	(1.6)	7.1	24.3	15.5	184.8	6.0	(47.9)	0.5	4.7	0.3	10.5	0.5
		Target Date: 2050-2059 Category Average	**8.2**	**(1.1)**	**6.5**	**23.0**	**15.8**	**184.7**	**0.0**	**(50.1)**	**0.0**	**4.5**	**0.0**	**10.2**	**0.0**
		Fidelity Freedom 2050 (FFFHX)	8.6	(0.3)	5.7	21.8	15.0	174.8	(9.9)	(52.7)	(2.6)	4.6	0.1	9.9	(0.3)
		T. Rowe Price Rtmt 2050 (TRRMX)	7.7	0.1	6.1	25.8	17.5	207.7	23.0	(49.9)	0.2	4.6	0.1	11.1	0.9
		T. Rowe Price Rtmt 2055 (TRRNX)	7.7	0.1	6.1	25.8	17.6	207.8	23.1	(49.9)	0.2	4.6	0.1	11.1	0.9
		USAA Tgt Rtmt 2050 (URFFX)	9.0	(2.5)	3.0	18.8	14.9	159.1	(25.6)	—	—	3.0	(1.5)	8.3	(1.9)
		Vanguard Tgt Rtmt 2050 Inv (VFIFX)	8.8	(1.6)	7.1	24.3	15.5	184.8	0.1	(47.9)	2.2	4.7	0.2	10.5	0.3
		Vanguard Tgt Rtmt 2055 Inv (VFFVX)	8.8	(1.8)	7.1	24.3	15.5	—	—	—	—	4.6	0.1	10.5	0.3
		Target Date: 2060+ Category Average	**8.8**	**(2.1)**	**5.0**	**24.3**	**—**	**—**	**0.0**	**—**	**0.0**	**3.8**	**0.0**	**—**	**0.0**
		Vanguard Tgt Rtmt 2060 Inv (VTTSX)	8.8	(1.7)	7.1	24.3	—	—	—	—	—	4.6	0.8	—	—
		Corporate High-Yield Bond Cat Average	**12.3**	**(3.4)**	**1.7**	**7.7**	**13.5**	**118.2**	**0.0**	**(20.6)**	**0.0**	**3.3**	**0.0**	**6.2**	**0.0**
		Amer Beacon SiM Hi Yd Op Inv (SHYPX)	15.9	(4.1)	3.9	7.4	20.1	—	—	—	—	4.9	1.6	8.3	2.1
	C	Fairholme Focus'd Inc (FOCIX)	32.3	(1.5)	(3.4)	29.9	5.1	—	—	—	—	7.9	4.6	11.4	5.2
		Fidelity Capital & Inc (FAGIX)	10.7	(1.0)	6.1	9.7	16.3	193.1	74.9	(33.2)	(12.6)	5.2	1.9	8.2	2.0
		Fidelity Float Rate Hi Inc (FFRHX)	9.9	(1.2)	0.4	3.9	6.8	59.6	(58.6)	(11.0)	9.6	2.9	(0.4)	3.9	(2.3)
		Fidelity High Inc (SPHIX)	15.9	(5.5)	1.5	6.6	14.8	135.1	16.9	(22.0)	(1.4)	3.6	0.3	6.4	0.2
		Janus High-Yield T (JAHYX)	12.8	(1.4)	0.6	7.3	14.2	125.2	7.0	(18.7)	1.9	3.8	0.5	6.5	0.3
		Northern High Yield Fx Inc (NHFIX)	11.2	(3.1)	2.0	7.6	15.0	106.1	(12.1)	(17.7)	2.9	3.2	(0.1)	6.4	0.2
	C	Nubrgr Ber Hi Inc Bd Inv (NHINX)	14.0	(5.0)	1.2	7.4	14.4	133.5	15.3	(18.3)	2.3	3.1	(0.2)	6.1	(0.1)
		Osterweis Strategic Inc (OSTIX)	10.9	(1.0)	1.2	6.5	8.5	80.9	(37.3)	(3.9)	16.7	3.6	0.3	5.1	(1.1)
		PIMCO High Yield Spec D (PHSDX)	14.6	(3.0)	1.8	7.7	18.3	—	—	—	—	4.2	0.9	7.6	1.4
		PIMCO High-Yield D (PHYDX)	12.3	(2.3)	2.9	5.4	14.1	135.6	17.4	(26.0)	(5.4)	4.1	0.8	6.3	0.1
	C	T. Rowe Price Hi-Yld (PRHYX)	14.4	(3.3)	2.0	9.0	15.2	141.9	23.7	(23.1)	(2.5)	4.1	0.8	7.2	1.0
		TIAA-CREF Hi-Yld Rtl (TIYRX)	16.0	(4.1)	2.3	5.8	13.9	130.7	12.5	(18.6)	2.0	4.4	1.1	6.5	0.3
		USAA High-Yield (USHYX)	17.9	(8.6)	3.5	8.4	16.5	159.2	41.0	(29.3)	(8.7)	3.7	0.4	7.1	0.9
		Vanguard Hi-Yld Corp Inv (VWEHX)	11.1	(1.4)	4.5	4.5	14.3	123.6	5.4	(20.3)	0.3	4.6	1.3	6.5	0.3
		Convertible Bond Category Average	**6.2**	**(5.4)**	**5.8**	**21.6**	**15.6**	**168.5**	**0.0**	**(43.6)**	**0.0**	**2.0**	**0.0**	**8.3**	**0.0**
		Fidelity Convertible Sec (FCVSX)	5.9	(9.4)	9.2	24.0	16.8	204.7	36.2	(54.1)	(10.5)	1.6	(0.4)	8.7	0.4
	C	Vanguard Convert Sec Inv (VCVSX)	6.6	(1.5)	2.3	19.1	14.4	132.3	(36.2)	(33.0)	10.6	2.4	0.4	7.9	(0.4)
		Mortgage-Backed Bond Category Average	**1.3**	**1.0**	**4.7**	**(1.7)**	**3.2**	**31.7**	**0.0**	**5.8**	**0.0**	**2.3**	**0.0**	**1.7**	**0.0**
		AmCent Ginnie Mae Inv (BGNMX)	1.0	0.7	4.8	(2.4)	2.3	27.8	(3.9)	10.2	4.4	2.2	(0.1)	1.3	(0.4)
		AMG Mgrs Interm Dur Gov (MGIDX)	1.4	1.0	6.6	(1.2)	3.0	39.8	8.1	4.4	(1.4)	3.0	0.7	2.1	0.4
		BMO Mortgage Income Y (MRGIX)	1.5	1.5	5.3	(2.4)	3.8	40.7	9.0	0.9	(4.9)	2.8	0.5	1.9	0.2
		Fidelity GNMA (FGMNX)	1.6	1.2	6.2	(2.2)	2.9	34.4	2.7	10.4	4.6	3.0	0.7	1.9	0.2
		Fidelity Mtg Secs (FMSFX)	1.8	1.4	6.3	(1.8)	4.2	40.1	8.4	2.0	(3.8)	3.2	0.9	2.3	0.6
		PIA MBS Bond (PMTGX)	1.6	1.2	5.9	(1.5)	2.8	28.8	(2.9)	11.4	5.6	2.9	0.6	2.0	0.3
		PIMCO Mort-Back Sec D (PTMDX)	2.1	1.4	5.8	(1.8)	4.6	44.1	12.4	2.9	(2.9)	3.1	0.8	2.4	0.7
		T. Rowe Price GNMA (PRGMX)	1.6	0.8	5.4	(2.5)	2.8	30.2	(1.5)	8.2	2.4	2.6	0.3	1.6	(0.1)
		TCW Total Return Bond N (TGMNX)	1.2	0.7	5.4	1.4	13.0	66.8	35.1	3.2	(2.6)	2.4	0.1	4.2	2.5
		Vanguard GNMA Inv (VFIIX)	1.8	1.3	6.6	(2.3)	2.3	33.0	1.3	10.0	4.2	3.2	0.9	1.9	0.2
		Gov't: Short-Term Bond Category Average	**0.6**	**0.3**	**0.9**	**(0.8)**	**0.8**	**8.4**	**0.0**	**7.7**	**0.0**	**0.6**	**0.0**	**0.3**	**0.0**
		AmCent ShTm Gov Inv (TWUSX)	0.4	0.1	0.3	(0.5)	0.3	7.1	(1.3)	6.7	(1.0)	0.2	(0.4)	0.1	(0.2)
I		Fidelity S-T Tr Bd Ix Inv (FSBIX)	0.7	0.6	1.0	(0.4)	0.6	10.7	2.3	10.2	2.5	0.8	0.2	0.5	0.2
		Northern Sh-Int US Govt (NSIUX)	0.4	0.8	0.9	(2.1)	2.1	10.4	2.0	8.8	1.1	0.7	0.1	0.4	0.1
		PIA Short Term Sec Adv (PIASX)	1.4	0.2	0.3	0.2	0.4	5.8	(2.6)	5.6	(2.1)	0.6	0.0	0.5	0.2
		Vanguard ShtTm Fed Inv (VSGBX)	1.1	0.7	1.1	(0.4)	1.4	13.4	5.0	9.5	1.8	1.0	0.4	0.8	0.5
		Vanguard Sht-Tm Trs Inv (VFISX)	1.0	0.4	0.7	(0.2)	0.6	9.6	1.2	9.1	1.4	0.7	0.1	0.5	0.2
		Gov't: Intermediate-Term Bond Cat Average	**0.9**	**0.8**	**4.6**	**(3.4)**	**2.5**	**22.8**	**0.0**	**11.9**	**0.0**	**2.1**	**0.0**	**1.0**	**0.0**
		AmCent Govt Bd Inv (CPTNX)	0.8	0.5	4.6	(2.9)	2.1	23.1	0.3	12.3	0.4	1.9	(0.2)	1.0	0.0

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 (%)
5.6	**0.5**	1.6	1.3	1.03	0.91	853	84.0	11.1	1.1	3.8	27.0	13.0	21	84.2	0.77	2.00R	—
5.6	**0.5**	1.3	1.0	1.04	0.92	17,799	84.7	10.2	0.7	4.5	32.6	15.2	17	87.6	0.76	—	0.00
5.6	**0.5**	1.3	1.0	1.04	0.92	9,066	86.3	9.1	0.7	4.0	33.4	13.9	17	87.7	0.76	—	0.00
5.2	0.1	2.0	0.7	1.02	0.90	17,955	86.3	11.9	0.2	1.7	37.6	16.0	5	100.0	**0.16**	—	—
5.2	0.1	2.0	0.7	1.02	0.90	16,483	88.5	9.7	0.2	1.7	37.7	13.0	5	100.0	**0.16**	—	—
5.1	**0.0**	**1.6**	**1.0**	**1.00**	**0.90**	**3,264**	**86.0**	**10.3**	**0.7**	**3.0**	**31.8**	**14.8**	**17**	**86.3**	**0.69**	**—**	**—**
4.1	(1.0)	1.4	1.5	1.05	0.94	2,658	89.1	4.8	0.6	5.5	31.2	17.0	27	75.9	0.77	—	—
5.6	**0.5**	1.3	1.0	1.02	0.92	7,147	86.4	9.1	0.7	3.9	33.4	12.9	17	87.7	0.76	—	0.00
5.6	**0.5**	1.3	0.9	1.03	0.93	2,870	85.9	9.1	0.7	4.4	32.8	11.4	17	87.7	0.76	—	0.00
—	—	3.2	0.9	0.97	0.87	660	82.7	13.1	1.9	2.4	32.4	39.0	19	90.1	0.88	—	—
5.2	0.1	1.9	0.7	1.00	0.90	10,165	88.5	9.7	0.2	1.6	37.7	12.0	5	100.0	**0.16**	—	—
—	—	2.0	0.6	1.00	0.90	3,752	88.4	9.7	0.2	1.7	37.9	8.0	5	99.9	**0.16**	—	—
—	**0.0**	**2.3**	**—**	**1.00**	**0.89**	**662**	**86.3**	**10.7**	**1.0**	**2.0**	**35.3**	**20.5**	**12**	**96.2**	**0.54**	**—**	**—**
—	—	2.0	—	1.01	0.90	1,272	88.5	9.7	0.2	1.7	37.9	6.0	5	100.0	0.16	—	—
5.9	**0.0**	**4.8**	**2.3**	**1.00**	**0.50**	**2,601**	**1.8**	**84.8**	**4.3**	**9.1**	**18.8**	**150.2**	**295**	**20.5**	**0.96**	**—**	**—**
—	—	5.9	2.9	1.00	0.50	1,165	1.5	101.9	2.0	(5.4)	24.7	57.0	98	20.7	1.19	—	0.00
—	—	4.8	2.3	2.48	1.24	243	8.2	58.7	18.8	14.3	26.0	67.1	33	72.3	1.01	—	—
7.5	**1.6**	4.1	2.1	1.13	0.56	10,531	20.6	75.4	1.4	2.7	17.9	35.0	600	10.5	**0.75**	1.00R	—
3.9	(2.0)	3.9	1.5	**0.57**	0.29	9,906	0.4	90.2	0.0	9.5	24.8	46.0	430	11.5	**0.71**	1.00R	—
6.6	**0.7**	5.5	2.4	1.15	0.57	4,665	0.2	90.6	2.4	6.9	21.8	33.0	561	10.0	**0.73**	1.00R	—
6.5	0.6	5.7	2.7	0.87	0.44	1,949	0.1	89.5	5.6	4.8	15.0	66.0	227	13.0	0.87	—	—
5.7	(0.2)	6.0	2.7	1.00	0.50	4,664	0.0	94.6	5.4	0.0	23.0	80.2	196	7.7	0.81	2.00R	—
7.1	**1.2**	5.3	2.5	1.06	0.53	4,114	0.0	95.6	1.6	2.8	14.5	54.0	421	8.6	0.84	—	—
6.0	0.1	5.2	2.1	**0.69**	0.34	5,063	0.5	73.9	3.6	22.0	8.4	31.0	101	20.6	0.83	—	—
—	—	6.1	2.9	1.06	0.53	1,810	0.9	85.5	8.3	5.3	17.5	30.0	626	5.9	0.95	—	0.25
6.1	0.2	5.0	2.5	0.98	0.49	10,201	0.0	94.6	2.6	2.8	19.5	32.0	887	6.7	0.90	—	0.25
6.9	**1.0**	5.7	2.6	1.00	0.50	9,864	1.4	91.0	1.4	6.2	26.1	68.4	523	7.0	**0.75**	2.00R	0.00
6.9	**1.0**	5.5	2.4	1.11	0.56	3,359	0.4	88.2	5.9	5.5	15.5	50.0	447	8.0	**0.63**	—	0.25
6.6	**0.7**	5.9	2.6	1.11	0.56	2,172	2.3	85.3	9.9	2.6	20.2	36.0	420	14.0	0.84	1.00R	—
6.3	0.4	5.4	2.3	**0.87**	0.44	20,981	0.7	95.4	3.1	0.8	16.4	34.0	477	8.0	**0.23**	—	—
5.6	**0.0**	**2.3**	**1.8**	**1.00**	**0.78**	**1,539**	**4.7**	**11.9**	**82.2**	**1.2**	**2.8**	**57.0**	**136**	**21.9**	**0.46**	**—**	**—**
5.4	(0.2)	3.3	1.7	1.15	0.90	1,610	9.3	19.6	69.9	1.2	3.2	19.0	101	27.6	0.56	—	—
5.9	**0.3**	1.3	1.9	0.85	0.66	1,470	0.1	4.3	94.5	1.2	2.3	95.0	171	16.2	0.38	—	—
3.7	**0.0**	**2.4**	**1.1**	**1.00**	**0.17**	**2,512**	**0.2**	**102.0**	**0.1**	**(2.3)**	**0.5**	**354.0**	**1,342**	**46.4**	**0.69**	**—**	**—**
3.9	0.2	2.4	1.0	**1.00**	0.17	1,121	0.0	92.3	0.0	7.7	0.0	308.0	507	39.6	0.55	—	—
4.3	0.6	1.2	1.0	1.17	0.19	166	0.0	107.5	(0.3)	(7.2)	0.0	21.0	316	58.0	0.94	—	—
4.0	0.3	2.8	1.1	1.22	0.20	98	0.0	97.5	0.0	2.5	0.0	13.0	100	29.0	0.80	—	—
4.5	**0.8**	2.1	1.0	1.17	0.19	6,035	0.0	96.1	0.0	3.9	0.0	304.0	220	80.2	**0.45**	—	—
3.5	(0.2)	2.3	0.9	1.22	0.20	1,103	0.0	98.0	0.0	2.0	0.0	404.0	468	62.4	**0.45**	—	—
4.1	0.4	3.0	1.2	1.17	0.19	87	0.0	99.4	0.0	0.6	0.0	161.0	298	27.9	**0.17**	—	—
4.5	**0.8**	2.8	1.1	1.17	0.19	202	(0.0)	149.6	0.0	(49.6)	8.5	1,930.0	650	63.9	0.90	—	0.25
3.9	0.2	2.9	1.3	1.06	0.18	1,480	0.0	99.7	0.0	0.3	0.0	467.3	1,530	28.2	0.59	—	0.00
6.1	**2.4**	2.2	1.4	1.39	0.23	9,652	0.0	86.3	0.5	13.3	0.4	318.5	554	29.0	0.79	—	0.25
4.3	**0.6**	2.3	1.1	1.22	0.20	25,904	4.6	92.9	1.1	1.4	0.0	706.0	18,533	49.0	**0.21**	—	—
2.0	**0.0**	**0.9**	**0.3**	**1.00**	**0.10**	**1,430**	**0.0**	**89.0**	**0.0**	**11.0**	**2.5**	**165.2**	**148**	**45.5**	**0.46**	**—**	**—**
1.8	(0.2)	0.6	0.2	0.64	0.06	253	0.0	98.2	0.0	1.8	0.0	99.0	143	68.2	0.55	—	—
2.5	**0.5**	0.9	0.4	1.36	0.14	1,355	0.0	99.7	0.0	0.3	0.0	41.0	156	11.4	**0.19**	—	—
2.2	0.2	0.8	0.4	1.36	0.14	148	0.0	99.3	0.0	0.7	0.0	783.5	38	64.5	0.43	—	—
1.5	(0.5)	1.1	0.3	**0.36**	0.04	168	0.0	91.9	0.0	8.1	4.6	60.0	147	30.5	0.39	—	—
2.7	**0.7**	1.1	0.4	0.91	0.09	5,739	0.0	94.7	0.0	5.3	1.2	314.0	713	26.7	0.20	—	—
2.3	0.3	0.9	0.3	0.91	0.09	7,712	0.0	98.5	0.0	1.5	0.5	211.0	123	29.5	**0.20**	—	—
3.7	**0.0**	**1.6**	**0.8**	**1.00**	**0.28**	**1,289**	**0.0**	**98.8**	**0.0**	**1.2**	**0.9**	**146.7**	**194**	**39.6**	**0.45**	**—**	**—**
3.7	0.0	1.8	0.8	0.87	0.25	1,065	0.0	95.3	0.0	4.7	0.0	280.0	217	24.0	0.47	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Fidelity Government Inc (FGOVX)	1.0	0.5	5.4	(2.6)	2.6	24.7	1.9	12.5	0.6	2.3	0.2	1.3	0.3
I		Fidelity Intm Bd Ix Inv (FIBIX)	0.8	1.5	6.3	(4.8)	3.3	29.8	7.0	15.8	3.9	2.8	0.7	1.3	0.3
I		Northern US Treasury Index (BTIAX)	0.8	0.6	4.8	(3.0)	1.7	21.5	(1.3)	13.2	1.3	2.1	0.0	1.0	0.0
		Vanguard IntTm Treas Inv (VFITX)	1.1	1.5	4.3	(3.1)	2.6	27.2	4.4	14.0	2.1	2.3	0.2	1.2	0.2
		Gov't: Long-Term Bond Category Average	0.5	(1.8)	24.2	(13.6)	3.8	49.4	0.0	23.9	0.0	6.9	0.0	1.8	0.0
		AmCent Zero Cpn 2020 Inv (BTTTX)	1.7	1.6	6.0	(6.1)	5.2	47.0	(2.4)	34.1	10.2	3.1	(3.8)	1.6	(0.2)
I		Fidelity L-T Tr Bd Ix Inv (FLBIX)	1.1	(1.8)	25.3	(12.9)	3.2	52.2	2.8	16.3	(7.6)	7.5	0.6	2.3	0.5
		T. Rowe Price US Treas LgTm (PRULX)	0.7	(1.9)	23.6	(13.3)	3.1	49.4	0.0	17.2	(6.7)	6.8	(0.1)	1.8	0.0
		Vanguard LgTm US Try Inv (VUSTX)	1.1	(1.6)	25.2	(13.1)	3.4	53.4	4.0	15.5	(8.4)	7.6	0.7	2.3	0.5
		Wasatch-Hoisington US Tr (WHOSX)	0.4	(2.9)	32.5	(16.8)	2.7	55.8	6.4	24.2	0.3	8.9	2.0	2.0	0.2
		Inflation-Protected Bond Category Average	3.9	(1.7)	2.2	(7.8)	6.3	36.3	0.0	0.1	0.0	1.4	0.0	0.4	0.0
		AmCent Inf-Adj Bond Inv (ACITX)	4.7	(2.2)	2.6	(9.2)	6.6	35.2	(1.1)	2.0	1.9	1.7	0.3	0.4	0.0
		AmCent ShDur Inf-Prot Bd Inv (APOIX)	3.2	(0.5)	(1.8)	(2.3)	3.4	31.2	(5.1)	1.8	1.7	0.3	(1.1)	0.4	0.0
I		Fidelity Infl-Prot Bd Idx Inv (FSIQX)	4.8	(1.9)	3.5	(8.8)	—	—	—	—	—	2.1	0.7	—	—
		PIMCO Real Ret D (PRRDX)	4.6	(3.2)	3.0	(9.5)	8.8	45.6	9.3	(3.4)	(3.5)	1.4	0.0	0.5	0.1
I		Schwab Treas Infl Prot Idx (SWRSX)	4.4	(1.7)	3.4	(8.9)	6.5	36.9	0.6	(0.1)	(0.2)	2.0	0.6	0.6	0.2
		Vanguard Infl-Prot Secs Inv (VIPSX)	4.5	(1.9)	3.8	(9.0)	6.7	38.9	2.6	0.1	0.0	2.1	0.7	0.7	0.3
I		Vanguard ST Infl-Prot Sec Idx Inv (VTIPX)	2.5	(0.3)	(1.3)	(1.7)	—	—	—	—	—	0.3	(1.1)	—	—
		General Bond: Short-Term Category Average	1.9	0.3	1.1	0.5	3.8	29.5	0.0	(2.7)	0.0	1.1	0.0	1.5	0.0
		Fidelity Consrv Inc Bd (FCONX)	0.9	0.3	0.2	0.6	1.3	—	—	—	—	0.5	(0.6)	0.7	(0.8)
		Fidelity Sh-Term Bond (FSHBX)	1.4	0.6	0.9	0.5	2.3	20.1	(9.4)	(3.0)	(0.3)	1.0	(0.1)	1.2	(0.3)
		Janus Short-Term Bond T (JASBX)	1.4	0.1	0.5	1.3	3.4	21.2	(8.3)	6.4	9.1	0.7	(0.4)	1.3	(0.2)
		Metro West Low Dur M (MWLDX)	1.2	0.2	1.3	1.9	7.5	46.9	17.4	(16.0)	(13.3)	0.9	(0.2)	2.4	0.9
		Northern Tax-Adv Ul Sh Fx Inc (NTAUX)	0.8	0.3	0.5	0.7	1.3	—	—	—	—	0.5	(0.6)	0.7	(0.8)
		PIMCO Low Duration D (PLDDX)	1.6	0.3	0.4	(0.2)	5.8	31.3	1.8	(0.6)	2.1	0.8	(0.3)	1.6	0.1
		PIMCO Short-Term D (PSHDX)	2.3	1.1	0.7	0.5	3.1	17.5	(12.0)	0.9	3.6	1.3	0.2	1.5	0.0
		T. Rowe Price S/T Bond (PRWBX)	1.5	0.6	0.6	0.3	2.8	19.1	(10.4)	3.9	6.6	0.9	(0.2)	1.1	(0.4)
		Thompson Bond (THOPX)	10.4	(2.9)	0.9	2.8	9.3	65.5	36.0	0.5	3.2	2.6	1.5	4.0	2.5
		USAA Short-Term Bond (USSBX)	3.0	0.0	1.6	1.0	4.0	32.7	3.2	0.3	3.0	1.5	0.4	1.9	0.4
I		Vanguard ShtTm Bd Idx Inv (VBISX)	1.4	0.8	1.1	0.0	1.9	17.9	(11.6)	7.4	10.1	1.1	0.0	1.0	(0.5)
		Vanguard ShtTm Inv-Grd Inv (VFSTX)	2.7	1.0	1.7	0.9	4.5	34.2	4.7	(2.1)	0.6	1.8	0.7	2.1	0.6
		Weitz Short Dur Inc Inv (WSHNX)	2.9	(0.1)	1.4	0.9	3.7	—	—	—	—	1.4	0.3	1.8	0.3
		William Blair Inc N (WBRRX)	2.4	0.4	3.0	(1.6)	6.0	36.4	6.9	(2.9)	(0.2)	1.9	0.8	2.0	0.5
		General Bond: Intermediate-Term Cat Avg	3.7	(0.3)	5.0	(1.3)	6.9	49.6	0.0	(0.2)	0.0	2.8	0.0	2.7	0.0
		AmCent Divers Bond Inv (ADFIX)	2.5	0.2	6.0	(2.5)	5.2	36.5	(13.1)	8.7	8.9	2.8	0.0	2.2	(0.5)
		AMG Mgers DblLn Core Bond N (ADBLX)	4.1	(0.1)	6.8	(1.8)	9.2	—	—	—	—	3.6	0.8	3.6	0.9
		Baird Aggregate Bond Inv (BAGSX)	3.3	0.2	6.7	(1.6)	7.7	53.0	3.4	(3.0)	(2.8)	3.3	0.5	3.2	0.5
		Baird Core Plus Bond Inv (BCOSX)	4.4	(0.2)	6.2	(1.7)	7.8	60.7	11.1	(1.3)	(1.1)	3.5	0.7	3.3	0.6
		Bernstein Interm Duration (SNIDX)	3.9	0.3	6.5	(2.4)	5.5	58.0	8.4	(4.1)	(3.9)	3.5	0.7	2.7	0.0
		BMO TCH Core Plus Bd Y (MCYBX)	7.1	(2.7)	6.4	(1.5)	10.5	58.5	8.9	—	—	3.5	0.7	3.8	1.1
		Dodge & Cox Inc (DODIX)	5.6	(0.6)	5.4	0.6	7.9	57.9	8.3	(0.3)	(0.1)	3.4	0.6	3.7	1.0
I		Dreyfus Bond Idx I (DBMIX)	1.9	0.0	5.5	(2.6)	3.6	31.1	(18.5)	6.3	6.5	2.5	(0.3)	1.6	(1.1)
		Fidelity Corporate Bd (FCBFX)	6.5	(1.5)	8.0	(1.7)	10.0	—	—	—	—	4.2	1.4	4.1	1.4
		Fidelity Invt Grade Bond (FBNDX)	5.3	(1.6)	5.8	(1.8)	6.2	55.1	5.5	(5.7)	(5.5)	3.1	0.3	2.7	0.0
		Fidelity Strategic Inc (FSICX)	8.7	(1.7)	3.7	0.3	10.8	88.5	38.9	(11.8)	(11.6)	3.5	0.7	4.3	1.6
		Fidelity Total Bond (FTBFX)	5.8	(0.5)	5.5	(1.0)	6.5	62.4	12.8	(3.3)	(3.1)	3.6	0.8	3.2	0.5
I		Fidelity US Bd Idx Inv (FBIDX)	2.4	0.3	5.9	(2.4)	4.0	35.7	(13.9)	4.8	5.0	2.8	0.0	2.0	(0.7)
		Janus Flexible Bond T (JAFIX)	2.4	0.0	4.7	(0.2)	7.9	48.7	(0.9)	8.1	8.3	2.3	(0.5)	2.9	0.2
		Loomis Sayles Bond Retl (LSBRX)	8.3	(7.1)	4.4	5.5	14.7	108.3	58.7	(24.3)	(24.1)	1.7	(1.1)	4.9	2.2
		Metro West Totl Ret Bd M (MWTRX)	2.2	(0.1)	5.8	0.2	11.3	67.6	18.0	(0.3)	(0.1)	2.6	(0.2)	3.8	1.1
I		Northern Bond Index (NOBOX)	2.3	0.5	5.9	(2.3)	4.0	34.2	(15.4)	6.7	6.9	2.9	0.1	2.0	(0.7)
		PIMCO Invt Grd Corp D (PBDDX)	6.5	(0.2)	8.3	(2.1)	14.5	88.5	38.9	(0.5)	(0.3)	4.8	2.0	5.2	2.5
		PIMCO Total Ret D (PTTDX)	2.2	0.4	4.3	(2.3)	10.0	48.0	(1.6)	7.0	7.2	2.3	(0.5)	2.9	0.2
		Russell Strategic Bond S (RFCTX)	3.2	(0.1)	5.8	(1.7)	8.4	63.8	14.2	—	—	2.9	0.1	3.1	0.4
		T. Rowe Price New Inc (PRCIX)	2.6	0.1	5.7	(2.3)	5.8	44.0	(5.6)	3.1	3.3	2.8	0.0	2.3	(0.4)

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 (%)
3.9	0.2	1.6	0.9	0.97	0.28	4,572	0.0	98.9	0.0	1.1	2.2	93.0	530	26.3	0.45	—	—
4.7	**1.0**	1.8	1.0	1.52	0.44	1,432	0.0	99.6	0.0	0.4	0.0	48.0	55	35.4	**0.19**	—	—
3.8	0.1	1.6	0.8	1.13	0.32	113	0.0	100.0	0.0	0.0	0.0	68.6	213	11.5	**0.16**	—	—
4.4	**0.7**	1.6	0.8	1.16	0.33	6,507	0.0	99.7	0.3	0.0	1.8	142.0	131	17.6	**0.20**	—	—
6.8	**0.0**	**2.0**	**1.2**	**1.00**	**1.08**	**579**	**0.0**	**77.9**	**0.2**	**21.9**	**0.0**	**402.0**	**28**	**61.7**	**0.70**	**—**	**—**
7.5	**0.7**	3.2	2.0	**0.32**	0.34	178	0.0	99.4	0.0	0.6	0.2	43.0	20	97.8	0.55	—	—
6.4	(0.4)	2.8	1.1	1.03	1.10	1,061	0.0	99.2	0.0	0.8	0.0	71.0	47	40.1	**0.19**	—	—
6.3	(0.5)	2.5	1.4	0.98	1.06	375	0.0	99.7	0.0	0.3	0.0	35.8	86	60.7	0.52	—	0.00
6.4	(0.4)	2.8	1.6	1.02	1.09	3,495	0.0	99.8	0.0	0.2	0.0	117.0	61	39.9	**0.20**	—	—
7.3	0.5	2.2	1.6	1.20	1.29	305	0.0	98.9	0.0	1.1	0.0	59.0	11	98.9	0.67	2.00R	—
3.8	**0.0**	**1.0**	**0.6**	**1.00**	**0.35**	**5,922**	**0.0**	**98.4**	**0.1**	**1.5**	**0.6**	**44.5**	**121**	**62.2**	**0.44**	**—**	**—**
3.9	**0.1**	2.0	0.8	1.14	0.39	3,087	0.0	98.7	0.0	1.3	2.3	14.0	162	41.1	0.47	—	—
3.6	(0.2)	0.4	0.2	**0.54**	0.19	1,444	0.0	99.2	0.0	0.9	0.7	36.0	148	79.6	0.57	—	—
—	—	0.0	—	1.19	0.41	1,109	0.0	100.0	0.0	0.1	0.0	25.0	38	42.7	0.19	—	—
4.1	**0.3**	0.7	0.7	1.30	0.44	11,315	0.0	91.0	1.4	7.7	2.6	102.0	693	85.1	0.85	—	0.25
3.8	0.0	1.8	0.7	1.11	0.38	313	0.0	99.9	0.1	0.0	0.0	24.0	38	42.5	**0.19**	—	—
4.1	**0.3**	3.4	0.9	1.14	0.39	25,338	0.0	99.8	0.0	0.2	0.0	43.0	38	43.5	0.20	—	—
—	—	0.6	—	**0.46**	0.16	17,568	0.0	96.2	0.0	3.8	0.0	28.0	16	82.5	**0.17**	—	—
2.6	**0.0**	**1.5**	**0.6**	**1.00**	**0.09**	**5,570**	**0.1**	**95.7**	**1.5**	**2.7**	**13.9**	**117.2**	**547**	**27.3**	**0.55**	**—**	**—**
—	—	0.8	0.2	**0.10**	0.01	5,915	0.0	64.0	0.0	36.0	26.5	54.0	202	12.1	**0.35**	—	—
1.6	(1.0)	1.0	0.4	0.70	0.06	6,306	0.0	96.4	0.0	3.6	15.6	138.0	669	22.6	0.45	—	—
2.9	0.3	1.1	0.6	1.00	0.09	2,332	0.0	81.1	2.6	16.2	6.0	78.0	203	18.3	0.74	—	—
2.3	(0.3)	1.1	0.7	**0.50**	0.05	3,026	0.0	99.2	0.2	0.7	2.7	119.0	456	39.7	0.62	—	0.19
—	—	0.8	0.2	**0.30**	0.03	3,254	0.0	92.2	0.9	6.9	7.8	52.5	417	10.9	**0.25**	—	—
3.2	**0.6**	1.7	1.0	1.20	0.11	9,334	0.0	156.4	6.5	(62.9)	29.2	186.0	1,317	113.4	0.75	—	0.25
2.1	(0.5)	1.6	0.5	1.00	0.09	11,150	0.0	192.5	0.0	(92.5)	75.0	1,753.0	1,190	129.3	0.70	—	0.25
2.5	(0.1)	1.6	0.6	0.80	0.07	5,259	0.0	92.9	0.0	7.1	14.3	44.4	806	8.3	0.47	—	0.00
5.6	**3.0**	4.2	1.6	4.00	0.37	2,107	0.0	84.5	7.9	7.6	14.3	29.0	297	23.4	0.71	—	—
3.3	**0.7**	1.9	0.8	1.00	0.09	3,149	0.0	92.6	2.3	5.1	16.2	22.0	493	8.9	0.61	—	—
2.9	0.3	1.4	0.5	1.40	0.13	46,075	0.0	99.3	0.0	0.7	13.6	52.0	2,448	14.2	**0.16**	—	—
3.2	**0.6**	1.9	0.8	1.30	0.12	57,769	0.0	96.3	0.5	3.3	23.7	75.0	2,176	12.9	**0.20**	—	—
—	—	1.9	0.7	1.10	0.10	1,185	1.3	90.4	2.7	5.7	0.8	23.0	215	19.1	0.69	—	—
2.9	0.3	2.9	1.2	1.40	0.13	110	0.0	92.8	0.8	6.4	7.3	21.0	136	30.9	0.81	—	0.15
4.4	**0.0**	**2.4**	**1.2**	**1.00**	**0.28**	**14,013**	**1.0**	**94.2**	**2.0**	**2.8**	**12.6**	**126.9**	**1,559**	**26.8**	**0.58**	**—**	**—**
4.5	0.1	2.3	1.1	1.00	0.28	5,739	0.0	98.5	0.4	1.1	5.0	174.0	950	18.9	0.60	—	—
—	—	3.1	1.4	0.93	0.26	683	0.1	94.2	0.0	5.7	23.2	59.4	719	21.5	0.96	—	0.25
4.4	0.0	2.1	1.1	1.00	0.28	10,562	0.0	97.2	0.1	2.7	14.2	39.6	952	18.5	0.55	—	0.25
5.1	**0.7**	2.5	1.1	1.00	0.28	12,791	0.0	96.1	0.2	3.8	16.1	34.2	1,153	12.9	0.55	—	0.25
4.6	0.2	2.5	1.5	1.03	0.29	3,301	0.1	91.0	1.0	7.9	9.3	146.0	547	25.8	0.59	—	—
—	—	2.8	1.3	1.20	0.33	963	0.0	94.5	0.4	5.1	10.9	39.0	219	18.4	0.60	—	—
5.0	0.6	3.1	1.3	0.93	0.26	46,290	0.0	96.8	1.1	2.1	15.5	24.0	962	10.6	**0.43**	—	—
3.8	(0.6)	2.0	1.1	1.00	0.28	2,374	0.0	92.0	0.0	8.0	8.7	150.8	2,776	7.6	**0.40**	—	0.25
—	—	3.3	1.3	1.43	0.40	1,119	0.0	94.6	3.0	2.4	18.3	40.0	363	12.0	**0.45**	—	—
4.0	(0.4)	2.5	1.0	1.07	0.30	8,895	0.0	91.3	5.5	3.2	7.4	48.0	891	32.8	0.45	—	—
5.7	**1.3**	3.5	1.6	1.40	0.39	7,449	0.2	95.5	0.0	4.3	51.7	88.0	600	18.7	0.71	—	—
4.8	0.4	2.9	1.4	1.03	0.29	25,714	0.0	95.2	0.2	4.6	12.8	134.0	1,644	27.3	**0.45**	—	—
3.9	(0.5)	2.4	1.0	1.03	0.29	27,046	0.0	98.7	0.1	1.2	9.1	63.0	1,708	19.4	**0.15**	—	—
5.3	**0.9**	2.6	1.3	0.93	0.26	9,429	0.3	91.1	4.5	4.2	4.7	99.0	531	15.9	0.69	—	—
5.6	**1.2**	1.9	1.9	1.93	0.54	13,678	9.5	76.1	13.7	0.8	25.5	13.0	509	26.1	0.89	—	0.25
5.6	**1.2**	1.5	1.3	**0.87**	0.24	78,572	0.0	106.7	1.1	(7.8)	3.3	303.0	1,892	26.4	0.67	—	0.21
—	—	2.7	1.1	1.00	0.28	2,618	0.0	99.9	0.1	0.0	8.0	89.0	3,485	11.3	**0.16**	—	—
6.9	**2.5**	3.5	2.0	1.47	0.41	10,174	0.0	137.8	5.9	(43.7)	30.1	87.0	1,378	47.4	0.90	—	0.25
5.3	**0.9**	2.7	1.5	1.10	0.31	78,468	0.0	137.5	1.8	(39.2)	15.2	478.0	8,283	97.2	0.75	—	0.25
—	—	1.8	1.4	1.07	0.30	5,277	0.0	84.3	6.0	9.6	8.5	159.0	1,488	17.5	0.73	—	—
4.4	0.0	2.6	1.1	0.97	0.27	30,337	0.0	89.9	0.3	9.9	8.6	73.7	1,757	11.9	0.54	—	0.00

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	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 Spect Inc (RPSIX)	8.1	(2.1)	3.8	3.0	10.1	79.2	29.6	(13.1)	(12.9)	3.2	0.4	4.5	1.8
		TIAA-CREF Bd Pl Rtl (TCBPX)	4.3	0.3	5.4	(1.1)	8.0	51.6	2.0	(2.3)	(2.1)	3.3	0.5	3.3	0.6
		USAA Inc (USAIX)	5.8	(1.2)	5.8	(0.2)	7.0	64.1	14.5	(4.2)	(4.0)	3.4	0.6	3.4	0.7
		USAA Interm-Tm Bond (USIBX)	6.6	(2.3)	5.7	1.2	11.2	96.6	47.0	(15.4)	(15.2)	3.3	0.5	4.4	1.7
I		Vanguard Intm Bd Idx Inv (VBIIX)	2.7	1.2	6.8	(3.6)	6.9	51.8	2.2	4.9	5.1	3.5	0.7	2.7	0.0
		Vanguard IntTm Inv-Gr Fd Inv (VFICX)	3.8	1.5	5.8	(1.4)	9.1	69.8	20.2	(5.7)	(5.5)	3.7	0.9	3.7	1.0
I		Vanguard Total Bd Idx Inv (VBMFX)	2.5	0.3	5.7	(2.3)	4.0	35.5	(14.1)	6.0	6.2	2.8	0.0	2.0	(0.7)
I		Vanguard Total Bd II Idx Inv (VTBIX)	2.5	0.2	5.9	(2.3)	3.9	35.5	(14.1)	—	—	2.8	0.0	2.0	(0.7)
		General Bond: Long-Term Category Average	**7.3**	**(2.2)**	**10.9**	**(2.6)**	**11.1**	**86.6**	**0.0**	**(7.2)**	**0.0**	**5.1**	**0.0**	**4.7**	**0.0**
		AMG Mgrs Bond S (MGFIX)	5.1	(2.2)	5.8	1.0	12.0	91.4	4.8	(16.3)	(9.1)	2.8	(2.3)	4.2	(0.5)
		BMO TCH Corp Inc Y (MCIYX)	12.6	(4.5)	6.9	0.1	12.1	87.2	0.6	—	—	4.8	(0.3)	5.2	0.5
		T. Rowe Price Corp Inc (PRPIX)	5.0	(0.7)	8.2	(1.5)	11.1	79.8	(6.8)	(10.5)	(3.3)	4.1	(1.0)	4.3	(0.4)
I		Vanguard LgTm Bd Idx Inv (VBLTX)	6.4	(3.5)	19.7	(9.2)	8.4	80.1	(6.5)	2.2	9.4	7.1	2.0	3.9	(0.8)
		Vanguard LongTm InvGrd Inv (VWESX)	7.8	(2.3)	18.1	(5.9)	11.6	101.0	14.4	(4.9)	2.3	7.6	2.5	5.5	0.8
		Muni Nat'l: Short-Term Bond Cat Average	**(0.1)**	**0.9**	**1.6**	**0.1**	**1.7**	**14.6**	**0.0**	**5.3**	**0.0**	**0.8**	**0.0**	**0.8**	**0.0**
		AB Divers Muni (SNDPX)	(0.4)	2.0	4.1	(1.3)	3.0	24.2	9.6	5.7	0.4	1.9	1.1	1.5	0.7
		Fidelity Ltd Term Muni Inc (FSTFX)	(0.5)	1.1	2.1	0.1	2.2	16.6	2.0	6.2	0.9	0.9	0.1	1.0	0.2
		Glenmede Muni Interm (GTCMX)	(0.1)	1.6	3.7	(1.0)	2.8	20.3	5.7	7.0	1.7	1.7	0.9	1.4	0.6
		Northern Sh-Int Tax-Expt (NSITX)	(0.4)	1.1	1.3	0.0	1.2	11.6	(3.0)	6.7	1.4	0.7	(0.1)	0.7	(0.1)
		T. Rowe Price T/F Sh-Int (PRFSX)	(0.4)	1.0	1.8	0.5	2.1	18.2	3.6	6.1	0.8	0.8	0.0	1.0	0.2
		USAA Tax Ex Short-Term (USSTX)	0.0	0.5	1.5	0.6	2.5	18.5	3.9	4.2	(1.1)	0.7	(0.1)	1.0	0.2
		Vanguard LtdTm T/E (VMLTX)	(0.2)	1.3	1.7	0.4	1.7	15.8	1.2	5.6	0.3	0.9	0.1	1.0	0.2
		Vanguard Sht-Tm TE Inv (VWSTX)	0.3	0.4	0.6	0.4	0.9	7.9	(6.7)	5.6	0.3	0.4	(0.4)	0.5	(0.3)
		Muni Nat'l: Intermediate-Term Bond Cat Avg	**(0.2)**	**2.5**	**6.6**	**(2.2)**	**5.4**	**35.1**	**0.0**	**3.4**	**0.0**	**2.9**	**0.0**	**2.4**	**0.0**
		AmCent Int-Trm Tax-Fr Inv (TWTIX)	(0.4)	2.4	5.7	(2.3)	5.1	32.8	(2.3)	3.8	0.4	2.6	(0.3)	2.1	(0.3)
		BMO Interm T/F Y (MITFX)	0.1	2.6	7.3	(1.7)	6.6	41.5	6.4	5.9	2.5	3.3	0.4	2.9	0.5
		Dreyfus Interm Muni (DITEX)	(0.4)	3.0	7.2	(1.9)	4.8	36.4	1.3	2.7	(0.7)	3.2	0.3	2.5	0.1
		Dreyfus Muni Bond (DRTAX)	(0.3)	3.5	10.5	(3.6)	7.3	46.4	11.3	(3.7)	(7.1)	4.5	1.6	3.4	1.0
		Fidelity Interm Muni Inc (FLTMX)	(0.1)	2.2	6.7	(1.5)	4.9	32.3	(2.8)	4.6	1.2	2.9	0.0	2.4	0.0
		Northern Interm Tax-Ex (NOITX)	(0.1)	2.7	6.8	(2.3)	5.0	32.7	(2.4)	4.4	1.0	3.1	0.2	2.4	0.0
		Schwab Tax-Fr Bd (SWNTX)	(0.4)	2.6	6.5	(1.4)	5.5	38.6	3.5	4.5	1.1	2.9	0.0	2.5	0.1
		T. Rowe Price Sum Muni Intm (PRSMX)	(0.1)	2.8	7.0	(1.2)	5.2	36.8	1.7	4.4	1.0	3.2	0.3	2.7	0.3
		USAA Tax Ex Interm-Term (USATX)	(0.6)	2.6	7.3	(1.1)	7.1	47.3	12.2	(1.9)	(5.3)	3.1	0.2	3.0	0.6
		Vanguard IntTm T/E Inv (VWITX)	0.0	2.8	7.2	(1.6)	5.6	37.2	2.1	4.3	0.9	3.3	0.4	2.8	0.4
		Muni Nat'l: Long-Term Bond Cat Average	**0.2**	**3.2**	**10.2**	**(3.4)**	**8.1**	**46.8**	**0.0**	**(0.3)**	**0.0**	**4.5**	**0.0**	**3.5**	**0.0**
		Fidelity Municipal Inc (FHIGX)	(0.1)	3.3	10.5	(3.0)	7.9	47.4	0.6	0.3	0.6	4.5	0.0	3.6	0.1
		Fidelity Tax-Free Bond (FTABX)	0.3	3.2	10.7	(2.9)	8.1	48.4	1.6	1.5	1.8	4.6	0.1	3.8	0.3
		Northern Tax-Exempt (NOTEX)	0.4	3.6	10.4	(3.7)	7.9	45.0	(1.8)	2.8	3.1	4.7	0.2	3.6	0.1
		T. Rowe Price Sum Muni Inc (PRINX)	0.4	3.4	11.5	(3.8)	9.8	56.1	9.3	(2.8)	(2.5)	5.0	0.5	4.1	0.6
		T. Rowe Price T/F Inc Inv (PRTAX)	0.3	3.1	10.5	(3.5)	8.5	48.7	1.9	(0.5)	(0.2)	4.5	0.0	3.7	0.2
		USAA Tax Ex Long-Term (USTEX)	0.6	3.3	10.5	(2.8)	9.8	60.9	14.1	(7.5)	(7.2)	4.7	0.2	4.1	0.6
		Vanguard LongTm T/E (VWLTX)	0.6	3.9	11.0	(3.0)	8.0	49.5	2.7	0.1	0.4	5.1	0.6	4.0	0.5
		Muni Nat'l: High-Yield Bond Cat Average	**0.7**	**4.4**	**13.0**	**(4.7)**	**12.0**	**72.0**	**0.0**	**(15.4)**	**0.0**	**5.9**	**0.0**	**4.8**	**0.0**
		AmCent High-Yield Mn Inv (ABHYX)	0.4	5.0	12.4	(5.2)	12.7	73.0	1.0	(19.7)	(4.3)	5.8	(0.1)	4.8	0.0
		Sit Tax-Free Inc (SNTIX)	0.6	3.9	14.6	(4.5)	9.9	65.0	(7.0)	(11.4)	4.0	6.2	0.3	4.7	(0.1)
		T. Rowe Price T/F Hi-Yld (PRFHX)	1.3	3.8	14.9	(4.6)	13.6	86.2	14.2	(17.1)	(1.7)	6.5	0.6	5.6	0.8
		Vanguard Hi-Yld T/E (VWAHX)	0.8	4.1	11.6	(3.3)	9.3	60.4	(11.6)	(5.1)	10.3	5.4	(0.5)	4.4	(0.4)
		Muni: State-Specific Bond Category													
		Fidelity AZ Muni Inc (FSAZX)	0.0	3.5	10.4	(3.2)	7.5	45.3	2.0	0.9	(1.4)	4.5	0.3	3.5	0.2
		Northern AZ Tax-Exempt (NOAZX)	0.2	3.0	8.7	(2.5)	6.2	41.4	(1.9)	3.7	1.4	3.9	(0.3)	3.0	(0.3)
		AmCent CA Hi-Yld Muni Inv (BCHYX)	0.3	5.0	13.7	(3.2)	11.0	68.1	27.1	(8.3)	(9.2)	6.2	2.6	5.2	2.1
		AmCent CA Int Trm T/F Inv (BCITX)	(0.3)	2.6	6.2	(1.4)	5.9	36.0	(5.0)	3.2	2.3	2.8	(0.8)	2.6	(0.5)
		AmCent CA Lng T/F Inv (BCLTX)	(0.3)	3.5	9.9	(2.3)	8.6	48.3	7.3	(0.8)	(1.7)	4.3	0.7	3.8	0.7
		Bernstein CA Municipal (SNCAX)	(0.4)	2.0	4.0	(1.7)	3.3	24.7	(16.3)	4.6	3.7	1.8	(1.8)	1.4	(1.7)

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 (%)
5.1	**0.7**	3.4	1.6	1.27	0.35	6,259	12.1	80.7	1.2	6.0	30.0	17.9	14	95.1	0.69	—	0.00
4.3	(0.1)	2.8	1.4	0.97	0.27	3,239	0.0	99.3	5.2	(4.5)	13.5	293.0	1,394	17.2	0.63	—	0.25
5.0	0.6	3.5	1.4	1.10	0.31	6,701	0.8	93.0	5.1	1.1	15.2	11.0	880	8.1	0.51	—	—
5.5	**1.1**	3.9	1.7	1.03	0.29	3,735	0.3	93.5	5.8	0.5	16.8	18.0	616	9.4	0.62	—	—
5.2	**0.8**	2.6	1.3	1.43	0.40	28,771	0.0	99.0	0.2	0.8	11.8	9.0	1,964	21.2	**0.16**	—	—
5.2	**0.8**	2.9	1.5	1.10	0.31	27,548	0.0	98.9	0.3	0.9	21.8	70.0	2,199	6.2	**0.20**	—	—
4.1	(0.3)	2.4	1.0	1.07	0.30	171,815	0.0	96.2	0.0	3.8	9.5	10.9	17,606	4.9	**0.16**	—	—
—	—	2.4	1.0	1.07	0.30	114,013	0.0	95.7	0.0	4.3	9.5	116.0	13,571	6.0	**0.09**	—	—
6.0	**0.0**	**3.6**	**1.7**	**1.00**	**0.51**	**3,863**	**0.0**	**96.1**	**1.0**	**2.9**	**18.5**	**51.5**	**572**	**15.8**	**0.48**	**—**	**—**
5.4	(0.6)	3.6	1.3	**0.62**	0.31	2,005	0.1	93.0	3.5	3.4	21.8	10.0	243	26.7	0.99	—	—
—	—	3.4	1.6	0.91	0.46	206	0.0	95.3	0.9	3.8	19.9	62.0	136	13.3	0.60	—	—
5.2	(0.8)	3.2	1.7	0.78	0.40	882	0.0	96.6	0.3	3.1	19.0	48.5	279	13.2	0.62	—	0.00
6.7	**0.7**	3.9	1.7	1.65	0.84	9,227	0.0	98.9	0.0	1.1	10.5	42.0	2,134	15.3	0.16	—	—
6.9	**0.9**	4.3	2.1	1.49	0.76	14,378	0.0	94.9	0.0	5.1	9.1	35.0	781	11.1	0.21	—	—
2.2	**0.0**	**1.1**	**0.0**	**1.00**	**0.11**	**4,151**	**0.0**	**91.3**	**0.1**	**8.5**	**0.0**	**35.7**	**737**	**15.5**	**0.45**	**—**	**—**
3.0	**0.8**	2.0	0.0	2.00	0.22	6,710	0.0	95.6	0.3	4.1	0.0	11.0	721	12.9	0.55	—	—
2.5	0.3	1.5	0.0	1.33	0.15	3,469	0.0	90.5	0.0	9.5	0.0	30.0	883	10.2	0.48	—	—
2.8	**0.6**	1.6	0.0	2.00	0.22	297	0.0	95.6	0.0	4.4	0.0	34.0	103	21.1	**0.23**	—	—
—	—	1.2	0.0	1.25	0.14	1,057	0.0	92.1	0.0	7.9	0.0	20.0	436	10.1	0.46	—	—
2.5	**0.3**	1.3	0.0	1.42	0.16	2,061	0.0	96.8	0.0	3.2	0.0	14.9	574	8.9	0.49	—	0.00
2.4	0.2	1.6	0.0	0.67	0.07	1,711	0.0	82.6	0.0	17.4	0.0	25.0	295	12.9	0.55	—	—
2.3	0.1	1.5	0.0	1.25	0.14	21,892	0.0	94.9	0.1	5.1	0.0	13.0	3,750	5.3	**0.20**	—	—
1.6	(0.6)	0.9	0.0	**0.42**	0.05	14,087	0.0	89.6	0.1	10.3	0.0	29.0	1,840	5.3	**0.20**	—	—
3.6	**0.0**	**2.4**	**0.0**	**1.00**	**0.28**	**3,862**	**0.0**	**97.1**	**0.1**	**2.8**	**0.0**	**37.2**	**780**	**11.1**	**0.57**	**—**	**—**
3.5	(0.1)	2.6	0.0	1.00	0.28	3,224	0.0	98.7	0.0	1.3	0.0	32.0	1,067	5.9	**0.47**	—	—
4.4	**0.8**	2.4	0.0	**0.90**	0.25	1,615	0.0	98.4	0.9	0.7	0.0	42.0	1,379	6.1	0.56	—	—
3.6	0.0	2.3	0.2	1.10	0.31	723	0.0	99.6	0.0	0.5	0.0	14.0	219	15.4	0.74	—	—
3.5	(0.1)	3.2	0.0	1.30	0.36	1,359	0.0	100.0	0.0	0.0	0.0	16.4	217	13.6	0.73	—	—
3.6	0.0	2.6	0.0	0.93	0.26	5,928	0.0	89.7	0.0	10.3	0.0	—	1,169	6.3	**0.36**	—	—
3.5	(0.1)	1.9	0.3	1.10	0.31	2,843	0.0	96.7	0.0	3.3	0.0	127.9	533	8.6	**0.47**	—	—
3.8	**0.2**	2.2	0.2	1.00	0.28	649	0.0	98.8	0.0	1.2	0.0	54.0	645	8.3	**0.49**	—	—
3.9	**0.3**	2.6	0.0	1.00	0.28	4,056	0.0	99.8	0.0	0.2	0.0	12.1	770	8.0	0.50	—	0.00
3.9	**0.3**	3.2	0.0	1.10	0.31	4,326	0.0	99.5	0.0	0.5	0.0	10.0	905	7.6	0.54	—	—
3.8	0.2	2.8	0.0	1.00	0.28	49,365	0.0	96.7	0.0	3.3	0.0	9.0	6,199	2.1	**0.20**	—	—
4.0	**0.0**	**3.3**	**0.0**	**1.00**	**0.33**	**3,079**	**0.0**	**98.7**	**0.2**	**1.1**	**0.0**	**21.1**	**610**	**10.7**	**0.50**	**—**	**—**
4.2	0.2	3.4	0.0	1.09	0.35	5,473	0.0	99.9	0.0	0.2	0.0	14.0	1,056	7.3	0.48	—	—
4.4	**0.4**	3.4	0.0	1.09	0.35	3,092	0.0	98.6	1.1	0.3	0.0	9.0	983	8.2	**0.25**	—	—
4.3	0.3	3.0	0.2	1.03	0.33	1,160	0.0	95.1	0.0	5.0	0.0	111.6	286	11.8	0.46	—	—
4.4	**0.4**	3.3	0.0	1.06	0.34	1,239	0.0	99.9	0.0	0.2	0.0	5.7	480	9.8	0.50	—	0.00
4.1	0.1	3.8	0.0	0.94	0.31	2,536	0.0	100.0	0.0	0.0	0.0	8.0	457	8.2	0.52	—	0.00
4.1	0.1	4.1	0.0	**0.94**	0.31	2,348	0.0	99.7	0.0	0.3	0.0	6.0	492	11.3	0.51	—	—
4.3	0.3	3.6	0.0	1.11	0.36	9,749	0.0	99.8	0.0	0.2	0.0	13.0	1,495	4.1	**0.20**	—	—
3.8	**0.0**	**4.0**	**0.0**	**1.00**	**0.39**	**2,333**	**0.1**	**98.2**	**0.0**	**1.7**	**0.0**	**20.2**	**523**	**10.1**	**0.67**	**—**	**—**
3.3	(0.5)	3.6	0.0	1.02	0.40	497	0.0	99.1	0.0	0.9	0.0	41.0	355	10.3	**0.60**	—	—
3.9	0.1	3.7	0.0	1.00	0.39	154	0.0	91.6	0.0	8.4	0.0	23.1	349	8.1	0.89	—	—
4.4	**0.6**	3.9	0.0	0.98	0.38	4,333	0.5	99.3	0.0	0.2	0.0	13.1	815	8.2	0.69	2.00R	0.00
4.4	**0.6**	3.8	0.0	0.95	0.37	10,328	0.0	97.0	0.1	3.0	0.0	19.0	1,628	4.2	**0.20**	—	—
4.1	0.0	2.7	0.0	1.00	0.33	169	0.0	99.1	0.0	0.9	0.0	7.0	122	23.5	0.55	—	—
4.1	0.0	2.9	0.2	0.97	0.32	101	0.0	100.0	0.0	0.0	0.0	60.7	95	23.4	0.47	—	—
4.4	0.7	3.6	0.0	1.36	0.42	990	0.0	99.4	0.0	0.6	0.0	19.0	469	11.2	0.50	—	—
3.6	(0.1)	2.4	0.0	0.94	0.29	1,553	0.0	99.3	0.0	0.7	0.0	23.0	687	9.5	0.47	—	—
4.0	0.3	3.5	0.0	1.15	0.35	327	0.0	99.8	0.0	0.2	0.0	24.0	247	14.4	0.47	—	—
2.9	(0.8)	2.1	0.0	0.76	0.23	1,211	0.0	98.5	0.0	1.5	0.0	12.0	229	18.4	0.63	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2016	2015	2014	2013	2012	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Fidelity CA LtdTm Tx-Fr Bond (FCSTX)	(0.5)	1.7	3.2	0.3	2.4	20.1	(20.9)	6.8	5.9	1.4	(2.2)	1.4	(1.7)
		Fidelity California Muni Inc (FCTFX)	(0.2)	3.5	10.5	(1.8)	8.4	49.6	8.6	(0.9)	(1.8)	4.5	0.9	4.0	0.9
		Northern CA Interm Tax-Ex (NCITX)	(0.7)	3.2	8.0	(2.4)	6.0	36.7	(4.3)	2.7	1.8	3.5	(0.1)	2.8	(0.3)
		Schwab CA Tax-Fr Bond (SWCAX)	(0.6)	2.8	7.1	(1.0)	6.1	37.3	(3.7)	2.5	1.6	3.1	(0.5)	2.8	(0.3)
		T. Rowe Price CA T/F Bd (PRXCX)	0.0	3.8	11.4	(2.8)	9.2	51.4	10.4	(0.8)	(1.7)	5.0	1.4	4.2	1.1
		USAA CA Bond (USCBX)	0.1	3.6	12.6	(3.0)	11.1	61.7	20.7	(6.4)	(7.3)	5.3	1.7	4.7	1.6
		Vanguard CA IT T/E Inv (VCAIX)	(0.2)	3.1	8.0	(0.9)	6.6	41.0	0.0	2.0	1.1	3.6	0.0	3.3	0.2
		Vanguard CA Lg T/E Inv (VCITX)	0.0	4.3	11.8	(2.6)	8.9	51.9	10.9	(2.1)	(3.0)	5.3	1.7	4.3	1.2
		Fidelity CT Muni Inc (FICNX)	(0.4)	3.3	8.4	(2.6)	4.6	36.3	3.5	4.2	0.2	3.7	0.6	2.6	0.3
		Westcore CO Tax-Ex Ret (WTCOX)	(0.1)	3.0	7.2	(2.6)	5.5	34.5	0.0	2.8	0.0	3.3	0.0	2.5	0.0
		T. Rowe Price GA Tax-Fr (GTFBX)	(0.1)	3.4	9.5	(3.0)	7.5	44.5	0.0	(0.5)	0.0	4.2	0.0	3.4	0.0
		Hawaii Municipal Inv (SURFX)	0.2	2.4	8.8	(2.7)	6.3	37.1	0.0	(1.3)	0.0	3.7	0.0	2.9	0.0
		Dupree KY Tax-Fr Inc (KYTFX)	0.2	2.5	7.6	(2.1)	6.0	36.3	8.9	5.3	(0.5)	3.4	1.3	2.8	0.9
		Fidelity MA Muni Inc (FDMMX)	(0.2)	3.3	9.9	(3.5)	7.1	43.5	4.0	1.5	(1.6)	4.3	0.4	3.2	0.3
		Vanguard MA Tax-Ex Inv (VMATX)	(0.2)	3.9	10.2	(3.4)	6.4	41.0	1.5	3.4	0.3	4.6	0.7	3.3	0.4
		Fidelity MD Muni Inc (SMDMX)	(0.2)	3.3	8.7	(3.2)	5.3	38.5	7.1	1.2	(0.7)	3.9	1.1	2.7	0.5
		T. Rowe Price MD Tax-Fr (MDXBX)	0.8	3.2	9.3	(2.8)	7.5	48.9	17.5	(1.0)	(2.9)	4.4	1.6	3.5	1.3
		Fidelity MI Muni Inc (FMHTX)	(0.2)	3.6	9.2	(2.8)	6.1	39.3	0.0	3.4	0.0	4.1	0.0	3.1	0.0
		Fidelity MN Muni Inc (FIMIX)	0.0	3.0	6.8	(2.0)	4.9	33.6	(10.3)	4.6	4.8	3.2	(0.6)	2.5	(0.4)
		Sit MN Tax-Free Inc (SMTFX)	0.1	3.5	9.9	(3.2)	7.2	54.3	10.4	(4.9)	(4.7)	4.4	0.6	3.4	0.5
		Dupree NC Tax-Fr Inc (NTFIX)	0.0	2.7	8.9	(3.5)	7.8	39.4	0.0	3.0	0.0	3.8	0.0	3.1	0.0
		Fidelity NJ Muni Inc (FNJHX)	0.5	1.9	8.9	(3.0)	6.3	38.2	(4.1)	2.4	1.3	3.7	(0.5)	2.8	(0.5)
		T. Rowe Price NJ Tax-Fr (NJTFX)	0.5	3.1	10.1	(3.2)	8.0	46.6	4.3	(0.5)	(1.6)	4.5	0.3	3.6	0.3
		Vanguard NJ Lg-Tm T/E Inv (VNJTX)	0.8	2.6	9.8	(2.5)	7.0	42.3	0.0	1.5	0.4	4.3	0.1	3.5	0.2
		Bernstein NY Muni (SNNYX)	(0.2)	2.4	4.1	(1.7)	3.1	24.6	(11.7)	4.9	3.4	2.1	(1.4)	1.5	(1.1)
		Dreyfus NY Tax-Ex Bond (DRNYX)	(0.1)	3.6	8.9	(4.7)	6.3	39.2	2.9	0.7	(0.8)	4.1	0.6	2.7	0.1
		Fidelity NY Muni Inc (FTFMX)	0.1	3.7	9.4	(3.0)	6.5	41.7	5.4	2.7	1.2	4.3	0.8	3.2	0.6
		T. Rowe Price NY Tax-Fr (PRNYX)	0.3	3.6	10.3	(3.9)	8.1	46.4	10.1	(0.3)	(1.8)	4.7	1.2	3.6	1.0
		USAA NY Bond (USNYX)	0.3	3.3	9.6	(4.1)	8.1	50.3	14.0	(2.9)	(4.4)	4.3	0.8	3.3	0.7
		Vanguard NY Lg-Tm T/E Inv (VNYTX)	0.5	4.1	10.8	(3.0)	6.9	45.2	8.9	1.0	(0.5)	5.0	1.5	3.7	1.1
		Fidelity OH Muni Inc (FOHFX)	0.1	4.2	10.2	(3.2)	7.1	43.0	4.4	3.3	(1.2)	4.8	0.6	3.6	0.4
		Vanguard OH Lg-Tm TxEx (VOHIX)	0.9	4.2	11.1	(3.2)	7.4	47.5	8.9	2.3	(2.2)	5.3	1.1	4.0	0.8
		Columbia AMT-Fr OR Interm Muni Z (CMBFX)	(0.2)	2.6	6.0	(1.8)	4.6	31.6	0.0	4.3	0.0	2.8	0.0	2.2	0.0
		Fidelity PA Muni Inc (FPXTX)	0.3	3.3	9.3	(2.5)	7.1	41.3	(2.1)	3.2	1.3	4.2	(0.4)	3.4	(0.2)
		Vanguard PA Lg T/E Inv (VPAIX)	0.6	4.0	10.7	(2.8)	6.9	45.6	2.2	0.6	(1.3)	5.0	0.4	3.8	0.2
		Dupree TN Tax-Fr Inc (TNTIX)	0.1	2.3	8.6	(2.5)	6.5	38.7	0.0	1.8	0.0	3.6	0.0	2.9	0.0
		T. Rowe Price VA Tax-Fr (PRVAX)	0.6	3.3	9.8	(3.5)	7.3	45.1	4.8	1.1	(0.4)	4.5	0.4	3.4	0.4
		USAA VA Bond (USVAX)	0.8	2.7	10.7	(3.2)	7.7	48.7	8.4	(2.8)	(4.3)	4.7	0.6	3.6	0.6
		WesMark WV Muni Bond (WMKMX)	0.0	2.1	6.8	(2.6)	4.5	29.0	0.0	1.8	0.0	2.9	0.0	2.1	0.0
		International Bond: General Cat Average	**4.3**	**(2.9)**	**2.2**	**(2.0)**	**9.3**	**42.7**	**0.0**	**(4.9)**	**0.0**	**1.1**	**0.0**	**2.1**	**0.0**
		AmCent Global Bond Inv (AGBVX)	4.0	**0.0**	**6.7**	(1.2)	—	—	—	—	—	**3.5**	**2.4**	—	—
		Payden Global Fixed Inc (PYGFX)	3.6	**1.4**	**7.2**	(1.2)	10.2	41.7	(1.0)	**2.9**	**7.8**	**4.1**	**3.0**	4.2	2.1
		PIMCO Frgn Bd (USD-Hgd) D (PFODX)	**6.5**	**0.0**	**10.7**	**0.5**	**10.7**	**79.1**	**36.4**	**(1.0)**	**3.9**	**5.6**	**4.5**	**5.6**	**3.5**
		Russell Global Oppor Credit S (RGCSX)	**11.5**	(3.1)	1.1	**0.4**	**16.6**	—	—	—	—	3.0	1.9	**5.0**	**2.9**
		T. Rowe Price Gbl Multi-Sec Bd (PRSNX)	**6.8**	(0.1)	**4.3**	**0.3**	**10.8**	**68.4**	**25.7**	—	—	**3.6**	**2.5**	**4.3**	**2.2**
I		Vanguard Tot Intl Bd Idx Inv (VTIBX)	4.6	**1.0**	**8.8**	—	—	—	—	—	—	**4.7**	**3.6**	—	—
		International Bond: Emerging Cat Average	**11.5**	**(2.8)**	**1.8**	**(5.4)**	**18.0**	**91.1**	**0.0**	**(17.5)**	**0.0**	**3.3**	**0.0**	**4.2**	**0.0**
		Fidelity New Markets Inc (FNMIX)	**14.7**	**0.2**	**4.3**	(6.5)	**20.0**	**132.9**	**41.8**	(18.7)	(1.2)	**6.2**	**2.9**	**6.1**	**1.9**
		PIMCO Emerg Mkts Bd D (PEMDX)	14.4	(3.2)	0.6	(7.0)	16.3	91.3	0.2	(16.1)	1.4	3.7	0.4	3.8	(0.4)
		T. Rowe Price Emg Mkt Bd (PREMX)	**14.6**	**0.6**	3.2	(7.2)	**19.6**	**110.6**	**19.5**	(18.9)	(1.4)	**5.9**	**2.6**	**5.7**	**1.5**
		International Bond: Currency Cat Average	**0.9**	**(5.2)**	**(2.2)**	**(1.4)**	**0.2**	**(7.2)**	**0.0**	**(5.5)**	**0.0**	**(2.3)**	**0.0**	**(1.8)**	**0.0**
		Merk Absolute Ret Curr Inv (MABFX)	**8.2**	(9.3)	1.5	**5.7**	(1.4)	—	—	—	—	(0.1)	2.2	0.8	2.6
		Merk Hard Currency Inv (MERKX)	(0.4)	(12.1)	(8.5)	(2.8)	**4.1**	**1.4**	**8.6**	(10.1)	(4.6)	(7.1)	(4.8)	(4.1)	(2.3)
		PIMCO Emerg Mkts Curr D (PLMDX)	5.2	(7.8)	(7.2)	(3.0)	**8.1**	**26.2**	**33.4**	(21.8)	(16.3)	(3.4)	(1.1)	(1.1)	0.7
I		ProFunds Risg Dollar Inv (RDPIX)	2.5	**6.7**	**10.0**	**(1.9)**	(3.0)	(4.6)	2.6	**12.3**	**17.8**	**6.4**	**8.7**	**2.7**	**4.5**

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
2.8	(0.9)	1.6	0.0	0.55	0.17	754	0.0	99.5	0.0	0.6	0.0	20.0	330	19.2	0.48	—	—
4.2	0.5	3.2	0.0	1.15	0.35	1,871	0.0	99.6	0.0	0.5	0.0	11.0	642	9.7	0.46	—	—
3.6	(0.1)	2.5	0.1	1.12	0.34	476	0.0	98.8	0.0	1.2	0.0	81.8	216	16.0	0.46	—	—
3.6	(0.1)	2.3	0.2	1.00	0.31	430	0.0	97.9	0.0	2.1	0.0	38.0	423	11.3	0.49	—	—
4.3	0.6	3.3	0.0	1.18	0.36	581	0.0	99.2	0.0	0.8	0.0	13.3	259	11.8	0.50	—	0.00
4.3	0.6	3.5	0.0	1.06	0.32	675	0.0	102.1	0.0	(2.1)	0.0	9.0	147	21.3	0.56	—	—
3.9	0.2	2.7	0.0	1.00	0.31	10,970	0.0	99.0	0.0	1.0	0.0	17.0	2,826	4.1	0.20	—	—
4.1	0.4	3.5	0.0	1.30	0.40	3,547	0.0	99.8	0.0	0.3	0.0	17.0	807	5.9	0.20	—	—
3.8	0.3	2.7	0.1	1.12	0.34	404	0.0	100.0	0.0	0.0	0.0	13.0	163	24.0	0.48	—	—
3.5	0.0	2.8	0.0	1.00	0.27	226	0.0	93.0	0.0	7.0	0.0	30.0	198	15.3	0.65	—	—
3.8	0.0	3.0	0.0	1.00	0.31	313	0.0	100.0	0.0	0.0	0.0	6.3	173	17.9	0.54	—	0.00
3.2	0.0	2.5	0.0	1.00	0.24	168	—	—	—	—	—	18.5	—	—	1.05	—	0.15
3.9	0.7	3.2	0.0	1.12	0.27	977	0.0	100.0	0.0	0.0	0.0	11.5	257	20.1	0.55	—	0.00
4.0	0.1	3.0	0.1	1.03	0.34	2,110	0.0	99.2	0.0	0.8	0.0	11.0	398	12.2	0.46	—	—
4.0	0.1	3.0	0.0	1.11	0.37	1,487	0.0	100.0	0.0	0.0	0.0	15.0	372	10.1	0.16	—	—
3.6	0.5	2.6	0.1	1.40	0.32	214	0.0	100.0	0.0	0.0	0.0	9.0	118	26.3	0.55	—	—
4.1	1.0	3.4	0.0	1.20	0.28	2,191	0.0	100.0	0.0	0.1	0.0	6.9	524	12.4	0.46	—	0.00
3.9	0.0	2.9	0.0	1.00	0.31	651	0.0	100.0	0.0	0.0	0.0	11.0	282	15.8	0.49	—	—
3.6	(0.2)	2.6	0.0	0.94	0.28	522	0.0	98.3	0.0	1.8	0.0	13.0	236	17.7	0.50	—	—
4.0	0.2	3.1	0.0	1.03	0.31	509	0.0	99.3	(0.4)	1.1	0.0	10.5	409	12.1	0.82	—	—
3.8	0.0	2.8	0.0	1.00	0.30	148	0.0	100.0	0.0	0.0	0.0	6.1	168	17.8	0.70	—	0.00
3.8	(0.1)	3.1	0.0	1.03	0.37	529	0.0	98.6	0.0	1.4	0.0	7.0	183	22.3	0.48	—	—
4.0	0.1	3.3	0.0	0.87	0.31	367	0.0	100.0	0.0	0.0	0.0	7.5	193	15.4	0.52	—	0.00
3.9	0.0	3.7	0.0	1.08	0.39	1,949	0.0	99.9	0.0	0.1	0.0	25.0	490	9.5	0.20	—	—
3.0	(0.4)	2.2	0.0	0.86	0.23	1,731	0.0	95.8	0.0	4.2	0.0	17.0	248	16.4	0.61	—	—
3.6	0.2	3.2	0.0	1.21	0.32	1,127	0.0	100.0	0.0	0.0	0.0	12.2	165	19.6	0.73	—	—
4.0	0.6	3.0	0.1	1.21	0.32	1,708	0.0	99.9	0.0	0.1	0.0	17.0	377	14.8	0.46	—	—
4.0	0.6	3.3	0.0	1.14	0.31	473	0.0	100.0	0.0	0.0	0.0	11.6	234	13.8	0.51	—	0.00
3.9	0.5	3.5	0.0	1.07	0.29	214	0.3	99.3	0.0	0.5	0.0	10.0	147	23.1	0.66	—	—
4.0	0.6	3.3	0.0	1.28	0.34	3,951	0.0	99.9	0.0	0.1	0.0	17.0	937	7.9	0.20	—	—
4.2	0.2	2.8	0.1	1.15	0.36	656	0.0	100.0	0.0	0.0	0.0	17.0	239	13.5	0.48	—	—
4.4	0.4	3.3	0.1	1.15	0.36	1,112	0.0	99.9	0.0	0.1	0.0	21.0	367	10.7	0.16	—	—
3.4	0.0	2.9	0.0	1.00	0.26	445	0.0	99.0	0.0	1.0	0.0	9.0	227	16.6	0.59	—	0.00
4.1	0.0	3.1	0.0	0.91	0.30	453	0.0	99.6	0.0	0.4	0.0	17.0	210	18.8	0.49	—	—
4.1	0.0	3.6	0.0	1.06	0.34	3,359	0.0	99.6	0.0	0.4	0.0	16.0	708	7.1	0.20	—	—
3.7	0.0	3.0	0.0	1.00	0.27	106	0.0	100.0	0.0	0.0	0.0	9.7	113	26.3	0.71	—	0.00
4.0	0.3	3.2	0.0	1.07	0.30	1,165	0.0	100.0	0.0	0.0	0.0	11.0	280	15.4	0.47	—	0.00
3.8	0.1	3.3	0.0	1.07	0.30	678	0.0	100.0	0.0	0.0	0.0	3.0	168	19.8	0.60	—	—
2.9	0.0	1.9	0.0	1.00	0.25	118	0.0	99.5	0.0	0.5	0.0	15.0	177	18.8	1.06	—	—
3.3	**0.0**	**1.7**	**1.2**	**1.00**	**0.44**	**5,476**	**0.1**	**96.4**	**4.3**	**(0.8)**	**70.8**	**126.7**	**664**	**43.0**	**0.79**	**—**	**—**
—	—	1.1	—	**0.54**	0.24	1,229	0.0	94.5	3.6	1.9	52.0	106.0	754	40.3	0.84	—	—
4.2	**0.9**	1.5	1.0	**0.52**	0.23	118	0.1	98.7	0.2	1.1	68.0	76.0	267	44.9	0.76	—	—
6.1	**2.8**	1.0	2.2	0.65	0.29	7,740	0.4	126.5	9.9	(36.7)	70.6	313.0	1,011	102.8	0.90	—	0.25
—	—	4.5	2.2	1.21	0.54	1,992	0.2	79.7	8.8	11.3	41.1	125.0	1,142	24.6	0.90	—	—
—	—	3.4	1.8	0.73	0.32	343	0.0	83.5	0.0	16.5	45.8	163.5	372	28.9	0.77	—	0.00
—	—	1.9	—	**0.60**	0.27	68,204	0.0	95.6	2.2	2.2	93.5	13.0	4,168	5.1	**0.17**	—	—
5.5	**0.0**	**5.8**	**2.3**	**1.00**	**0.64**	**2,318**	**0.2**	**90.9**	**0.9**	**8.0**	**90.8**	**72.4**	**265**	**24.7**	**1.03**	**—**	**—**
7.2	**1.7**	5.6	2.4	1.10	0.71	4,818	1.1	94.2	0.0	4.7	92.4	110.0	283	17.9	0.86	1.00R	—
5.4	(0.1)	5.2	2.3	1.23	0.80	1,709	0.0	128.0	1.6	(29.6)	129.8	43.0	509	38.7	1.20	—	0.25
6.1	0.6	6.5	2.5	1.01	0.66	6,065	0.0	97.6	1.1	1.3	96.2	61.5	445	18.0	0.93	2.00R	0.00
(1.1)	**0.0**	**0.3**	**0.2**	**1.00**	**0.83**	**544**	**0.0**	**27.0**	**4.8**	**68.2**	**26.8**	**554.0**	**68**	**33.2**	**1.53**	**—**	**—**
—	—	0.0	0.3	**0.63**	0.53	39	0.0	60.5	3.9	35.7	60.5	59.0	39	46.3	1.30	—	0.25
0.4	**1.5**	0.0	0.3	0.83	0.69	114	0.0	67.8	12.2	19.9	67.8	85.0	37	63.5	1.30	—	0.25
1.1	**2.2**	2.5	0.7	0.84	0.70	3,543	0.0	40.6	3.2	56.2	59.2	64.0	372	83.2	**1.25**	—	0.25
0.1	1.2	0.0	0.0	0.78	0.65	79	0.0	0.0	0.0	100.0	0.0	1,297.0	5	0.0	1.65	—	0.00

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866-773-3238
www.cipvt.com

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

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

Columbia
800-345-6611
www.columbiathreadneedleus.com

Commerce
800-995-6365
www.commercefunds.com

Commonwealth
888-345-1898
www.commonwealthfunds.com

Copley
877-881-2751

CornerCap
888-813-8637
www.cornercap.com

CRM
800-276-2883
www.crmfunds.com

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

Dreyfus
800-373-9387
www.dreyfus.com

Driehaus
800-560-6111
www.driehaus.com

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

Eaton Vance
800-260-0761
www.eatonvance.com

Edgewood
800-791-4226
www.edgewoodfunds.com

Fairholme
866-202-2263
www.fairholmefunds.com

FAM
800-932-3271
www.famfunds.com

Fidelity Investments
800-544-8544
www.fidelity.com

First Eagle
800-334-2143
www.firsteaglefunds.com

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

FPA
800-982-4372
www.fpafunds.com

Gabelli
800-422-3554
www.gabelli.com

Glenmede
800-442-8299
www.glenmede.com

Greenspring
800-366-3863
www.greenspringfund.com

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

Harbor Funds
800-422-1050
www.harborfunds.com

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

Hennessy
800-966-4354
www.hennessyfunds.com

Hodges
866-811-0224
www.hodgesfunds.com

Holland Series Trust
800-304-6552
www.thehollandfund.com

Homestead
800-258-3030
www.homesteadfunds.com

Hussman Funds
800-487-7626
www.hussmanfunds.com

Invesco
800-959-4246
www.invesco.com

Janus
877-335-2687
www.janus.com

Jensen
800-992-4144
www.jenseninvestment.com

Laudus Funds
800-447-3332
www.schwab.com

Lazard
800-986-3455
www.lazardnet.com

Lee Financial Group
808-988-8088
www.leehawaii.com

Leuthold
800-273-6886
www.leutholdfunds.com

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

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

Madison Funds
800-877-6089
www.madisonfunds.com

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

Manning & Napier
800-466-3863
www.manning-napier.com

Marsico Funds
888-860-8686
www.marsicofunds.com

Matthew 25 Fund
888-625-3863
www.matthew25fund.com

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

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

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

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

Nicholas
800-544-6547
www.nicholasfunds.com

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

Oak Associates
888-462-5386
www.oakfunds.com

Oakmark Funds
800-625-6275
www.oakmark.com

Oberweis
800-245-7311
www.oberweisfunds.com

Old Westbury
800-607-2200

Osterweis
866-236-0050
www.osterweis.com

Parnassus
800-999-3505
www.parnassus.com

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

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

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

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

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

PIMCO
888-877-4626
www.pimco.com

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

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

ProFunds
888-776-3637
www.profunds.com

Royce
800-221-4268
www.roycefunds.com

Russell
800-787-7354
www.russell.com

Rydex Funds
800-820-0888
www.rydex-sgi.com

Schwab Funds
800-435-4000
www.schwab.com

Scout
800-996-2862
www.scoutfunds.com

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

Sequoia
800-686-6884
www.sequoiafund.com

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

Sit
800-332-5580
www.sitfunds.com

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

Steward Funds
800-262-6631
www.stewardmutualfunds.com

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

TCW
800-248-4486
www.tcw.com

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

TIAA-CREF Mutual Funds
877-518-9161
www.tiaa.org

Tocqueville
800-697-3863
www.tocquevillefunds.com

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

USAA
800-531-8722
www.usaa.com

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

Vanguard
877-662-7447
www.vanguard.com

Voya
800-992-0180
investments.voya.com

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

Wasatch
800-551-1700
www.wasatchfunds.com

Weitz
800-304-9745
www.weitzinvestments.com

WesMark
800-864-1013
www.wesmarkfunds.com

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

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

William Blair
800-742-7272
www.williamblairfunds.com

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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, 2016; and the difference in fund total return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds within the investment category are shown in boldface.

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

3-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2014, the annual total compound return if held through December 31, 2016; and the difference in fund annual return for the period from the average return for the period for all funds in the same category. When the difference from category is negative, the fund underperformed the average fund in its investment category for the period by the percent indicated. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in bold.

5-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2012, the annual total compound return if held through December 31, 2016; and the difference in fund annual return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in bold.

10-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2007, the annual total compound return if held through December 31, 2016; and the difference in fund annual return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in bold.

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

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

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

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

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

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

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

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

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

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

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

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

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

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