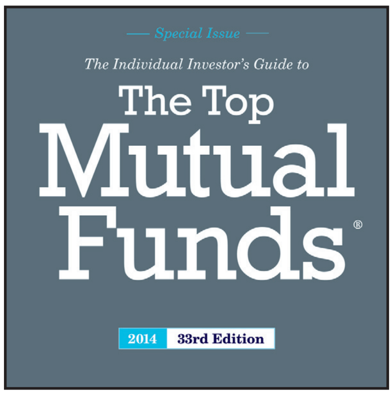
The Individual Investor's Guide to the Top Mutual Funds 2014

By AAII Staff

This year's guide comes on the heels of a mixed year for mutual funds and mutual fund investors.



Domestic equity funds enjoyed a great year both in terms of performance and inflows. Bond funds were largely down. Global stock funds had a mixed year.

There were also notable underlying events and trends that are not so apparent on the surface. Several notable funds closed their doors to new investors, including Sequoia (SEQUX), Yacktman (YACKX), T. Rowe Price New Horizons (PRNHX) and Buffalo Emerging Opportunities (BUFOX). Vanguard Wellington (VWELX) stopped accepting new accounts from financial advisers and institutional clients. Investors put more money into domestic equity funds than they took out for the first time since at least 2007.

A calendar-year shift helped both active and passive stock fund managers. Five-year annualized performance numbers jumped simply because 2008 figures were replaced by 2013 figures. This had a dramatic impact. Consider the Vanguard 500 Index fund (VFINX). In last year's guide, the five-year annualized return was 1.5%. In this year's guide, the five-year annualized performance is 17.8%. The 2008 loss of 37.1%, which was factored into last year's five-year performance calculation, was replaced by the 2013 gain of 32.1% factored into this year's calculation.

There is more to this than just the inclusion of the 2013 data and the exclusion of the 2008 data. The five-year performance figures for stock funds now have a starting point near the bottom of the last bear market. Five years of rebounding stock prices is a nice gift for fund marketers, advisers who pitch funds with loads and newsletter writers.

Keep this shift in mind when looking at bond fund performance in the future. If interest rates do continue to climb over the next several years (and neither we nor anybody else knows with any certainty what will or won't happen), five-year annualized returns will go from good to decent to lousy. The shift won't have anything to do with the way bond funds are managed; rather, it will be solely due to the calendar-year shifts and the comparatively high starting valuations for bonds.

After expanding the sector listings and the target-date fund categories last year, we kept the categories unchanged this year. Wherever possible, the categories you see in this Guide match those that appeared in our 2013 Guide to Exchange-Traded Funds (August 2013 *AAII Journal*.) We did expand the number of funds covered in the online version of this guide (www.aaii.com/guides/mfguide) to more than 1,630. The number of funds in the print version of this guide was kept at 733 because of space limitations. In both formats of the guide, each mutual fund is classified into a useful category of similar funds to make comparisons of alternatives more efficient and effective.

How to Use This Guide

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

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

Performance tables appear on pages 5 through 9. Table 1 lists the performance of common index benchmarks. Table 2 summarizes average performance and risk of the fund categories used in this guide. Table 3 allows you to compare the performance of the 50 most widely held funds (funds with the highest total assets). Table 4 lists the 50 best-performing funds of 2013 and Table 5 lists the 50 worst-performing funds of 2013. 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 of great interest to our members.

Size

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

Loads

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

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

Funds with 12b-1 plans and no front- or back-end loads are included in the Guide; we note, however, whether the fund has a 12b-1 fee and what the charge is per year. A 12b-1 fee of greater than 0.25% is considered to be high, and we exclude these funds from the Guide. Investors should carefully assess these plans 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. If a fund family offers multiple no-load classes of its funds, the investor or retail class is presented in this Guide.

Funds Not Included

AAII members who would like performance figures for no-load and low-load mutual funds that do not appear in the print edition of this Guide can access this information on our website at www.aaii.com/guides/mfguide (more than 1,630 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 is usually followed by an "X," indicating that it is a mutual fund. For example, the large-cap stock Dodge & Cox fund ticker is DODGX.

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

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

Bull Market Return (%)—Fund and Category +/-: Reflects the fund's performance in the most recent bull market, starting March 1, 2009, and continuing through December 31, 2013; 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.

(continued on page 39)

Table 1. Performance of Index Benchmarks

Index	Annual Total Return (%) 2013	2012	2011	2010	2009	Total Return (%) Bull	Bear	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index
Domestic Stock Indexes											
S&P 500 Equal Weighted	36.2	17.6	(0.1)	21.9	46.3	249.2	(53.7)	17.0	23.3	9.8	1.17
S&P 500	32.4	16.0	2.1	15.1	26.5	178.8	(50.9)	16.2	17.9	7.4	1.01
S&P MidCap 400	33.5	17.9	(1.7)	25.6	37.4	203.0	(50.4)	15.6	21.9	10.4	1.23
S&P SmallCap 600	41.3	16.3	1.0	26.3	25.6	242.7	(51.3)	18.4	21.4	10.7	1.30
International Stock Indexes											
MSCI World	27.4	16.5	(5.0)	12.3	30.8	152.6	(53.6)	12.1	15.7	7.6	1.14
MSCI EAFE	23.3	17.9	(11.7)	8.2	32.5	127.1	(56.3)	8.7	13.0	7.4	1.37
MSCI Europe	26.0	19.9	(10.5)	4.5	36.8	141.6	(58.9)	10.6	14.1	7.9	1.55
MSCI Far East	23.4	12.0	(14.6)	16.6	12.8	87.4	(47.0)	5.7	9.2	5.2	1.18
MSCI Pacific	18.4	14.6	(13.6)	16.1	24.3	104.1	(50.6)	5.5	11.1	6.5	1.22
Bond Indexes											
Barclays US Aggressive Bond	(2.0)	4.2	7.8	6.5	5.9	25.8	6.0	3.3	4.4	4.6	0.23
BofA ML US Corporate Bond	(1.5)	10.4	7.5	9.5	19.8	55.2	(7.2)	5.4	8.9	5.3	0.36
BofA ML High Yield Bond	7.4	15.4	4.5	15.2	56.3	129.4	(26.2)	9.0	18.5	8.4	0.54
Barclays GNMA Bond	(2.1)	2.4	7.9	6.7	5.4	20.9	10.7	2.7	4.0	4.7	0.21
Barclays 1-3 Year Government	0.4	0.5	1.6	2.4	1.4	6.6	8.4	0.8	1.3	2.7	0.04
Barclays Intermediate Government	(1.3)	1.7	6.1	5.0	(0.3)	13.1	11.8	2.1	2.2	3.7	0.17
Barclays Long Government	(12.5)	3.8	29.1	9.4	(12.2)	24.1	16.0	5.5	2.4	5.9	1.01
Barclays Municipal Bond	(2.5)	6.8	10.7	2.4	12.9	27.7	2.5	4.8	5.9	4.3	0.34
Treasury Bills	0.1	0.1	0.2	0.2	1.4	0.5	2.2	0.1	0.1	1.6	0.00

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Table 2. Performance of Category Averages

Category		Annual Total Return (%) 2013	2012	2011	2010	2009	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	33.2	15.4	(0.5)	15.5	32.2	181.5	(50.8)	15.1	18.3	7.4	0.8	1.10	0.95
Stk-MC	Mid-Cap Stock	35.1	15.1	(2.8)	23.6	37.6	203.4	(50.2)	14.7	20.6	9.4	0.3	1.24	1.07
Stk-SC	Small-Cap Stock	38.8	16.1	(4.0)	27.1	37.8	234.0	(52.6)	15.5	21.8	9.2	0.2	1.39	1.21
Neutral/Inverse Fund Categories														
LS	Long-Short	8.5	3.1	(1.4)	4.7	11.9	37.2	(15.9)	3.2	4.9	3.8	0.4	0.50	1.85
Contra	Contra Stock Market	(26.0)	(20.6)	(15.3)	(26.7)	(35.5)	(75.4)	72.9	(21.4)	(26.3)	(14.7)	0.0	1.53	1.67
Sector Stock Fund Categories														
Sec-Com	Communications Sector	26.9	16.6	(4.5)	20.2	48.9	175.7	(55.7)	12.1	20.0	9.4	1.0	1.26	1.16
Sec-C-Dis	Consumer Discret Sector	39.6	24.8	(0.4)	30.7	52.4	315.9	(53.0)	19.8	27.4	9.7	0.2	1.31	0.94
Sec-C-Stp	Consumer Staples Sector	23.9	11.9	10.5	16.1	24.1	160.7	(38.7)	15.3	17.1	9.1	1.3	0.80	1.22
Sec-E	Energy Sector	28.5	1.0	(10.6)	17.3	48.0	127.1	(58.1)	4.7	14.6	12.4	0.3	2.11	1.20
Sec-F	Financial Sector	38.2	24.4	(13.1)	13.1	22.2	177.0	(61.3)	14.2	15.3	2.8	0.9	1.39	1.17
Sec-H	Health Sector	50.2	24.3	8.4	10.9	26.8	218.9	(35.2)	26.3	22.8	11.9	0.2	1.18	1.01
Sec-I	Industrials Sector	44.7	16.7	(5.9)	29.0	25.0	257.9	(57.5)	16.6	20.6	10.0	0.3	1.42	1.09
Sec-NR	Natural Res/Commod Sector	11.0	8.6	(14.4)	27.8	59.6	157.3	(57.3)	0.8	16.2	9.4	0.8	1.79	1.19
Sec-PM	Precious Metals Sector	(48.6)	(11.1)	(22.9)	41.5	59.0	(18.9)	(43.6)	(29.5)	(4.8)	(0.3)	0.0	2.57	1.32
Sec-R	Real Estate Sector	3.6	19.3	6.5	27.5	31.2	223.6	(64.7)	9.5	16.6	7.8	2.1	1.37	1.06
Sec-R-Glb	Real Estate Global Sector	3.4	33.5	(14.2)	18.4	46.5	178.9	(69.7)	5.6	15.0	4.3	2.6	1.51	1.07
Sec-T	Technology Sector	39.1	14.1	(6.4)	21.0	68.2	230.9	(53.7)	13.9	24.5	8.1	0.1	1.43	1.19
Sec-U	Utilities Sector	19.8	4.9	15.7	11.5	14.4	118.0	(43.0)	13.2	13.1	9.5	2.1	0.92	1.10
International Stock Fund Categories														
IntS-Glb	Global Stock	26.0	17.1	(7.0)	15.5	37.5	157.3	(51.5)	11.1	16.7	7.8	0.9	1.16	1.25
IntS-F	Foreign Stock	21.9	20.1	(13.7)	13.8	38.5	143.0	(57.7)	8.1	14.6	8.0	1.5	1.37	1.10
IntS-R/C	Regional/Country Stock	16.1	19.0	(18.0)	16.5	57.1	141.9	(61.2)	3.7	14.4	8.2	1.2	1.63	1.35
IntS-E	Emerging Stock	(0.7)	20.5	(21.0)	20.5	79.7	135.4	(66.8)	(2.3)	14.9	10.4	0.9	1.65	1.37
Balanced Stock/Bond Fund Categories														
Bal	Balanced: Domestic	15.7	11.2	1.2	11.8	21.8	98.5	(31.7)	9.2	12.1	6.6	1.4	0.67	0.89
Bal-Glb	Balanced: Global	11.1	12.2	(1.7)	12.6	26.5	97.7	(37.0)	6.9	11.9	6.1	1.7	0.74	1.11
Target Date Fund Categories														
InRet	Target Date: In Retirement	8.0	8.7	2.2	10.2	18.8	72.1	(23.6)	6.3	9.4	5.1	3.1	0.48	0.54
TD2010	Target Date: 2010-2019	11.3	10.8	1.0	11.6	22.1	90.2	(34.2)	7.6	11.1	5.4	1.6	0.61	0.64
TD2020	Target Date: 2020-2029	14.8	12.4	(0.2)	13.1	25.8	108.9	(40.6)	8.8	12.9	6.1	1.7	0.73	0.68
TD2030	Target Date: 2030-2039	19.7	14.3	(1.9)	14.7	29.6	132.6	(46.6)	10.3	14.8	6.8	1.6	0.90	0.72
TD2040	Target Date: 2040-2049	22.5	15.3	(3.1)	15.6	31.4	145.0	(48.7)	11.0	15.8	7.2	1.5	1.00	0.74
TD2050	Target Date: 2050-2059	23.1	15.7	(3.5)	16.0	32.8	149.9	(50.0)	11.2	16.1	—	1.4	1.05	0.70
TD2060	Target Date: 2060+*	24.3	—	—	—	—	—	—	—	—	—	1.3	0.76	0.18
Bond Fund Categories														
B-CHY	Corp High-Yield Bond	7.2	13.2	3.2	12.9	39.2	93.2	(20.0)	7.6	14.2	6.9	5.0	0.52	1.00
B-Cnvt	Convertible Bond	23.3	13.3	(3.7)	18.6	45.7	151.5	(43.0)	10.4	18.2	8.0	2.1	0.91	0.83
B-MB	Mortgage-Backed Bond	(1.8)	3.2	5.6	5.7	6.6	20.6	3.6	2.3	3.8	3.5	2.6	0.17	0.67
B-GvST	Gov't: Short-Term Bond	(0.7)	0.9	2.4	2.8	1.2	7.4	6.8	0.8	1.3	2.5	0.8	0.08	0.51
B-GvIT	Gov't: Intermed-Term Bond	(3.3)	2.6	7.8	5.5	1.6	16.5	10.8	2.3	2.7	3.8	1.8	0.25	0.53
B-GvLT	Gov't: Long-Term Bond	(13.8)	3.8	32.5	10.5	(18.5)	21.9	20.5	5.7	1.2	5.9	2.4	1.14	0.72
B-IP	Inflation-Protected Bond	(7.7)	6.3	12.2	5.9	11.1	30.1	0.1	3.0	5.2	4.4	0.8	0.40	0.47
B-GenST	General Bond: Short-Term	0.6	3.7	1.7	4.8	10.3	23.8	(4.4)	2.0	4.2	2.7	1.4	0.10	0.62
B-GenIT	General Bond: Intermed-Term	(1.2)	6.8	6.1	7.7	13.1	38.0	(0.5)	3.8	6.4	4.7	2.6	0.26	0.62
B-GenLT	General Bond: Long-Term	(3.1)	11.0	11.2	9.9	17.5	60.4	(7.2)	6.1	9.1	5.9	4.0	0.51	0.45
B-MNST	Muni Nat'l: Short-Term Bond	(0.1)	2.0	3.9	1.7	6.4	12.5	4.7	1.9	2.7	2.6	1.3	0.11	0.54
B-MNIT	Muni Nat'l: Intermed-Term Bond	(1.9)	5.0	9.2	2.3	10.4	23.1	4.1	4.0	4.9	3.6	2.5	0.28	0.54
B-MNLT	Muni Nat'l: Long-Term Bond	(3.3)	8.2	10.6	1.7	15.4	29.8	(1.2)	4.9	6.3	3.9	3.6	0.37	0.57
B-MHY	Muni Nat'l: High-Yield Bond	(4.7)	12.0	10.6	3.3	26.8	44.6	(15.4)	5.7	9.1	3.8	4.6	0.42	0.67
IntB-Gen	Int'l Bond: General	(2.4)	8.7	3.2	6.2	13.7	37.5	(4.9)	3.1	5.5	4.2	2.4	0.45	0.78
IntB-E	Int'l Bond: Emerging	(5.4)	18.0	2.8	11.3	31.6	71.7	(17.5)	4.7	10.9	7.9	5.1	0.68	1.02
IntB-C	Int'l Bond: Currency	(1.5)	0.5	(3.5)	0.9	3.1	4.1	(5.5)	(1.5)	(0.3)	—	0.3	0.76	1.49

**See online version of the guide.*

Table 3. Performance of the 50 Most Widely Held Funds

Closed	Category	Fund (Ticker)	Total Assets ($ Mil)	Annual Total Return (%)					Total Return (%)		Annual Total Return (%)			Total Risk Index
				2013	2012	2011	2010	2009	Bull Mrkt	Bear Mrkt	3-Yr	5-Yr	10-Yr	
	Stk-LC	Vanguard Tot Stk Idx Inv (VTSMX)	105,008	33.3	16.2	0.9	17.0	28.7	187.0	(50.8)	16.1	18.7	7.9	1.06
	Stk-LC	Fidelity Contrafund (FCNTX)	75,076	34.1	16.2	(0.2)	16.9	29.2	169.0	**(46.3)**	15.9	18.6	**10.2**	1.01
	Stk-LC	Dodge & Cox Stock (DODGX)	53,874	**40.5**	**22.0**	(4.1)	13.4	31.2	**213.2**	(57.9)	**18.0**	19.6	7.9	1.18
	IntS-F	Dodge & Cox Intl Stk (DODFX)	52,538	**26.3**	21.0	(16.0)	13.6	**47.4**	**174.3**	(59.9)	8.7	**16.5**	**9.7**	1.45
	B-GenIT	Vanguard Total Bd II Idx Inv (VTBIX)	47,497	(2.3)	3.9	**7.5**	6.4	—	24.4	—	3.0	—	—	0.23
	IntS-F	Vanguard Total Intl Stk Idx Inv (VGTSX)	46,892	15.0	18.1	(14.6)	11.1	36.7	121.6	(58.5)	5.1	12.0	7.2	1.38
	Stk-LC	T. Rowe Price Gr Stk (PRGFX)	36,132	**39.2**	**18.9**	(1.0)	16.9	**43.2**	**197.6**	(49.1)	**17.9**	**22.3**	**8.8**	1.18
	Stk-MC	Fidelity Low-Priced Stk (FLPSX)	31,079	34.3	**18.5**	(0.1)	20.7	39.0	214.1	(48.8)	**16.7**	21.7	**10.6**	1.12
	TD2020	Vanguard Tgt Rtmt 2025 Inv (VTTVX)	28,021	**18.1**	**13.2**	(0.4)	**13.8**	24.8	**121.7**	(42.4)	**10.0**	13.6	**6.4**	0.80
	Stk-LC	Vanguard 500 Idx Inv (VFINX)	27,758	32.1	15.8	1.9	14.9	26.4	177.2	(50.9)	16.0	17.8	7.2	1.01
C	IntS-F	Oakmark Intl I (OAKIX)	27,633	**29.3**	**29.2**	(14.1)	16.2	**56.2**	**219.8**	**(54.9)**	**12.8**	**21.1**	**10.5**	1.48
C	Bal	Vanguard Wellington Inv (VWELX)	26,920	19.6	12.5	**3.8**	10.9	22.2	114.3	(32.5)	**11.8**	13.6	**8.1**	0.67
	Stk-LC	T. Rowe Price Eq Inc (PRFDX)	26,505	29.7	**17.2**	(0.8)	15.1	25.6	182.2	(52.5)	14.7	16.9	7.5	0.99
	B-GenIT	Dodge & Cox Inc (DODIX)	24,599	**0.6**	7.9	4.7	7.1	16.0	42.6	(0.3)	4.4	7.2	5.1	0.22
	TD2020	Vanguard Tgt Rtmt 2020 Inv (VTWNX)	23,878	15.8	12.3	0.6	13.1	23.1	110.2	(38.7)	9.4	12.7	—	0.72
C	Stk-LC	Fidelity Grth Company (FDGRX)	23,381	**37.6**	**18.5**	0.6	**20.5**	**41.1**	**213.0**	(50.2)	**17.9**	**22.8**	**10.6**	1.26
	B-GenIT	T. Rowe Price New Inc (PRCIX)	21,532	(2.3)	5.8	6.2	7.1	12.3	32.4	3.1	3.2	5.7	4.8	0.24
C	Stk-MC	T. Rowe Price Mid Gr (RPMGX)	21,410	36.8	13.9	(1.3)	**28.0**	**45.4**	219.8	(48.2)	15.4	**23.4**	**11.4**	1.17
	TD2030	Vanguard Tgt Rtmt 2035 Inv (VTTHX)	21,131	**22.8**	**15.1**	(2.3)	15.1	28.1	**144.8**	(48.0)	11.4	**15.3**	**6.9**	0.97
	TD2010	Vanguard Tgt Rtmt 2015 Inv (VTXVX)	20,815	**13.0**	11.3	1.7	**12.4**	21.2	**98.5**	(34.9)	**8.5**	**11.7**	**6.1**	0.62
	TD2030	Vanguard Tgt Rtmt 2030 Inv (VTHRX)	19,778	20.4	14.2	(1.3)	14.4	26.7	133.9	(45.9)	10.7	14.5	—	0.88
	Stk-LC	Vanguard Dividend Grth Inv (VDIGX)	19,709	31.5	10.3	**9.4**	11.4	21.7	152.4	**(37.9)**	**16.6**	16.6	**9.0**	0.78
	Stk-LC	T. Rowe Price Eq Idx 500 (PREIX)	19,701	32.0	15.6	1.8	14.7	26.3	175.5	(51.0)	15.8	17.6	7.1	1.01
	Stk-LC	T. Rowe Price BlChpGr (TRBCX)	19,448	**41.5**	**18.4**	1.5	16.4	**42.5**	**210.0**	(50.0)	**19.3**	**23.0**	**8.8**	1.19
	Bal	Oakmark Equity & Inc I (OAKBX)	19,299	**24.2**	9.0	0.6	9.5	19.8	96.6	**(24.7)**	10.8	12.3	**8.3**	0.80
	Stk-LC	Vanguard Windsor II Inv (VWNFX)	18,061	30.6	16.7	**2.7**	10.6	27.0	174.8	(52.8)	16.1	17.1	7.8	1.01
	Bal	T. Rowe Price Cap Apprec (PRWCX)	18,006	**22.4**	**14.6**	3.1	**14.0**	**33.0**	**144.8**	(36.4)	**13.1**	**17.0**	**8.9**	0.74
	Bal	Fidelity Balanced (FBALX)	17,916	**20.5**	12.8	1.6	**13.7**	**28.0**	**124.2**	(40.4)	**11.4**	**15.0**	7.5	0.68
	Stk-LC	Schwab S&P 500 (SWPPX)	17,678	32.2	15.9	2.0	14.9	26.2	177.5	(50.7)	16.1	17.8	7.3	1.00
	Bal	Vanguard STAR Inv (VGSTX)	17,625	17.7	**13.7**	0.7	11.6	24.8	112.3	(35.6)	10.5	13.5	7.2	0.73
	Bal	Fidelity Puritan (FPURX)	17,308	**20.3**	**13.7**	0.6	**14.0**	**26.6**	**120.8**	(37.8)	**11.2**	**14.7**	7.0	0.72
	Stk-LC	T. Rowe Price Value (TRVLX)	17,266	**37.3**	**19.4**	(2.0)	15.9	37.1	**214.8**	(54.3)	**17.1**	**20.6**	**8.5**	1.17
C	Stk-SC	T. Rowe Price New Horiz (PRNHX)	15,523	**49.1**	16.2	**6.6**	**34.6**	43.8	**310.5**	(49.9)	**22.7**	**29.0**	**12.6**	1.21
	TD2020	T. Rowe Price Rtmt 2020 (TRRBX)	15,342	**18.0**	**15.0**	(1.3)	**14.7**	**34.1**	**134.1**	(43.6)	**10.2**	**15.6**	**7.3**	0.88
	Bal	FPA Crescent (FPACX)	15,305	**21.9**	10.3	3.0	12.0	**28.3**	110.4	**(25.4)**	**11.5**	**14.7**	**8.8**	0.70
	B-GenIT	PIMCO Total Ret D (PTTDX)	15,154	(2.3)	**10.0**	3.8	8.5	13.5	38.0	**7.0**	3.7	6.6	**5.7**	0.32
	IntS-F	Fidelity Diversified Intl (FDIVX)	14,907	**25.1**	19.4	(13.8)	9.6	31.7	127.0	(57.5)	8.8	13.2	7.3	1.37
	Bal	Dodge & Cox Bal (DODBX)	14,371	**28.3**	**18.3**	(1.7)	12.2	**28.3**	**154.9**	(45.7)	**14.3**	**16.5**	7.1	0.90
C	Stk-LC	Yacktman Service Cl (YACKX)	13,918	27.7	11.4	**7.3**	12.6	**59.3**	**236.3**	**(41.0)**	15.1	**22.3**	**10.1**	0.75
	TD2030	T. Rowe Price Rtmt 2030 (TRRCX)	13,819	**23.0**	**16.8**	(2.8)	**16.0**	**37.9**	**158.4**	(48.6)	**11.8**	**17.5**	**7.8**	1.03
	TD2020	Fidelity Freedom 2020 (FFFDX)	13,702	13.2	11.7	(1.4)	12.9	**28.8**	105.8	(42.3)	7.6	12.6	5.8	0.70
	Stk-LC	Fidelity Magellan (FMAGX)	13,542	35.2	**17.9**	(11.6)	12.4	**41.1**	162.2	(58.2)	12.1	17.5	5.1	1.25
C	Stk-LC	Vanguard PRIMECAP Inv (VPMCX)	13,537	**39.7**	15.2	(1.9)	12.8	34.4	180.3	**(44.3)**	16.4	19.1	**10.0**	1.08
	TD2040	Vanguard Tgt Rtmt 2040 Inv (VFORX)	13,470	**24.3**	15.5	(2.6)	15.1	28.3	**148.1**	**(47.9)**	11.8	15.6	—	1.00
	TD2040	Vanguard Tgt Rtmt 2045 Inv (VTIVX)	12,766	24.3	**15.5**	**(2.6)**	15.1	28.1	148.0	(47.9)	**11.9**	15.6	7.3	1.00
	Stk-LC	Oakmark I (OAKMX)	12,065	**37.2**	**20.9**	1.8	12.1	**44.7**	**238.1**	(49.4)	**19.1**	**22.3**	**8.8**	1.08
	B-GenST	Vanguard ShtTm Inv-Gr Inv (VFSTX)	11,732	0.9	**4.5**	1.9	5.2	**14.0**	27.1	(2.1)	**2.4**	**5.2**	**3.6**	0.12
	IntS-F	T. Rowe Price Intl Stk (PRITX)	11,706	14.2	18.7	(12.4)	14.4	**52.2**	146.9	(58.7)	5.9	15.6	6.7	1.39
	B-GenIT	Fidelity Total Bond (FTBFX)	11,611	(1.0)	6.5	7.4	8.5	**19.7**	**45.9**	(3.3)	4.2	**8.0**	5.1	0.24
	Bal	Vanguard Wellesley Inc (VWINX)	11,363	9.1	10.0	**9.6**	10.6	16.0	86.5	**(18.8)**	9.6	11.0	7.1	0.38

Table 4. Top 50 Performers for 2013

			Annual Total Return (%)					Total Return (%)		Annual Total Return (%)			Total	Exp
Closed	Category	Fund (Ticker)	2013	2012	2011	2010	2009	Bull Mrkt	Bear Mrkt	3-Yr	5-Yr	10-Yr	Risk Index	Ratio (%)
	Sec-H	Fidelity Sel Biotech (FBIOX)	65.6	36.5	18.1	11.4	10.7	257.2	(25.4)	38.8	26.9	14.2	1.53	0.81
C	Stk-SC	Buffalo Emerging Opp (BUFOX)	61.7	24.2	8.1	26.8	48.1	405.5	(63.2)	29.5	32.5	—	1.36	1.51
	IntS-R/C	Oberweis China Opprt (OBCHX)	59.5	27.8	(38.8)	17.4	131.5	254.9	(68.9)	7.7	27.7	—	2.18	2.15
	Sec-H	Fidelity Sel Health Care (FSPHX)	56.2	21.3	7.8	16.9	32.1	247.5	(40.0)	26.9	25.8	12.3	1.08	0.79
C	Stk-SC	Bridgeway Ultra-Small Co (BRUSX)	55.7	24.4	(14.7)	23.5	48.9	271.9	(61.0)	18.3	24.9	9.4	1.78	1.33
	IntS-F	Oberweis Intl Opp (OBIOX)	55.0	32.9	(14.5)	30.3	61.0	320.5	(69.6)	20.7	29.9	—	1.60	1.60
	Stk-MC	PRIMECAP Odyssey Agg Gr (POAGX)	54.8	21.2	(0.5)	21.5	50.4	293.8	(49.3)	23.1	27.8	—	1.38	0.68
	Sec-T	Fidelity Sel IT Services (FBSOX)	53.1	19.8	2.2	18.4	59.0	273.0	(38.7)	23.3	28.7	13.9	1.32	0.86
	IntS-R/C	Fidelity Japan Smaller Co (FJSCX)	51.8	8.7	(5.8)	12.2	18.0	188.1	(58.2)	15.8	15.5	4.8	1.71	1.01
	Stk-SC	Skyline Special Eq (SKSEX)	51.5	19.3	(2.1)	26.0	52.7	330.8	(56.1)	21.0	27.8	10.9	1.50	1.33
	Sec-H	T. Rowe Price Health Sci (PRHSX)	51.4	31.9	11.0	16.3	32.1	275.4	(35.6)	30.4	27.8	15.3	1.21	0.79
	Sec-T	Fidelity Sel Software (FSCSX)	51.1	18.0	2.1	18.9	61.5	270.8	(47.6)	22.1	28.4	12.9	1.31	0.82
	Stk-SC	Bridgeway Ul-Sm Co Mkt (BRSIX)	50.9	19.8	(7.9)	24.8	25.9	229.8	(55.8)	18.5	21.2	7.6	1.48	0.86
	Sec-I	Fidelity Sel Air Transport (FSAIX)	50.6	19.1	(6.1)	33.3	22.2	312.8	(61.2)	19.0	22.4	11.9	1.20	0.94
	Stk-SC	Conestoga Small Cap (CCASX)	49.2	11.0	4.5	23.9	29.0	226.9	(42.3)	20.1	22.6	11.2	1.31	1.10
C	Stk-SC	T. Rowe Price New Horiz (PRNHX)	49.1	16.2	6.6	34.6	43.8	310.5	(49.9)	22.7	29.0	12.6	1.21	0.80
	IntS-R/C	Fidelity Nordic (FNORX)	49.0	21.6	(20.4)	26.4	47.4	234.7	(66.9)	13.0	21.9	12.1	1.73	1.04
C	Stk-SC	Brown Cap Mgmt Sm Co Inv (BCSIX)	48.9	17.4	0.1	22.5	45.5	255.4	(40.9)	20.5	25.6	12.3	1.38	1.28
	Sec-F	Fidelity Sel Brokerage (FSLBX)	48.8	28.3	(22.9)	11.1	50.4	193.2	(59.9)	13.8	19.7	8.3	1.74	1.79
	Sec-I	Fidelity Sel Transportation (FSRFX)	48.3	11.1	(5.3)	41.2	23.2	266.9	(51.9)	16.0	22.1	11.8	1.33	0.89
	Sec-I	Fidelity Sel Def & Aerosp (FSDAX)	48.1	13.5	7.3	21.8	24.8	247.1	(55.2)	21.7	22.4	12.6	1.12	0.84
	Stk-MC	Baron Partners R (BPTRX)	47.6	16.3	(5.8)	31.5	28.2	237.9	(60.7)	17.4	22.2	12.3	1.37	1.40
	Stk-SC	Bogle Small Cap Grth Inv (BOGLX)	46.7	25.9	(5.0)	29.0	45.7	304.3	(61.8)	20.6	27.0	9.2	1.58	1.35
	Stk-LC	Fidelity OTC (FOCPX)	46.5	11.2	(0.5)	20.1	62.2	242.2	(53.5)	17.5	25.9	10.7	1.36	0.76
	Stk-MC	Ariel Appreciation Inv (CAAPX)	46.2	19.3	(7.4)	19.6	62.9	287.3	(55.1)	17.3	25.8	9.0	1.53	1.17
	Sec-C-Dis	Fidelity Sel Multimedia (FBMPX)	45.6	34.2	1.8	25.7	54.4	369.6	(54.1)	25.8	31.0	10.3	1.31	0.88
	Stk-SC	Hodges Small Cap (HDPSX)	45.5	20.6	4.4	34.4	49.2	381.7	—	22.4	29.7	—	1.45	1.41
	Stk-MC	Ariel Inv (ARGFX)	44.6	20.3	(11.4)	25.9	63.4	328.4	(64.3)	15.5	26.0	8.1	1.65	1.06
	Stk-SC	Fidelity Small Cap Grth (FCPGX)	44.5	13.0	(2.9)	26.5	42.9	235.3	(55.1)	16.6	23.4	—	1.41	0.90
C	Stk-MC	Aston/Fairpointe Mid Cap N (CHTTX)	44.4	16.4	(6.6)	23.0	66.1	280.5	(54.4)	16.2	26.3	11.6	1.54	1.11
	Stk-SC	Vanguard Explorer Inv (VEXPX)	44.3	14.8	(1.9)	27.4	36.2	230.6	(52.3)	17.6	23.0	9.2	1.38	0.51
	Stk-MC	Kinetics Internet (WWWFX)	44.2	23.2	(2.0)	21.1	48.6	244.8	(49.6)	20.3	25.7	11.2	1.28	1.89
C	Stk-SC	Buffalo Small Cap (BUFSX)	44.1	19.9	(4.7)	16.5	37.4	196.8	(43.3)	18.1	21.4	10.8	1.45	1.01
	Stk-SC	T. Rowe Price Div Sm Gr (PRDSX)	44.1	15.6	1.5	33.5	37.9	263.1	(48.6)	19.2	25.5	10.5	1.42	0.91
	Sec-T	Red Oak Technology Slct (ROGSX)	44.0	11.9	2.7	14.7	77.8	254.2	(51.6)	18.3	27.6	8.1	1.26	1.30
	Sec-C-Dis	Fidelity Sel Retailing (FSRPX)	43.9	24.8	3.3	28.0	57.8	305.5	(40.2)	22.9	30.2	13.3	1.14	0.86
	Stk-SC	Russell US Small Cap Eq S (RLESX)	43.9	14.0	(4.1)	26.4	32.1	224.7	—	16.3	21.3	—	1.37	1.00
	Stk-LC	Vanguard Cap Value Inv (VCVLX)	43.8	22.3	(14.0)	20.2	81.4	297.0	(62.7)	14.8	26.9	8.3	1.55	0.47
	Stk-SC	RBC Microcap Value S (RMVIX)	43.8	20.8	(3.1)	25.7	28.7	252.8	(57.4)	19.0	22.2	9.2	1.27	1.07
	Sec-T	T. Rowe Price SciTech (PRSCX)	43.7	6.2	(4.6)	21.2	67.8	212.8	(51.6)	13.3	24.2	7.6	1.52	0.88
	Sec-F	Fidelity Sel Insurance (FSPCX)	43.7	19.6	(5.2)	20.1	21.8	226.6	(63.1)	17.7	19.0	5.6	1.21	0.87
	Stk-SC	Broadview Opportunity (BVAOX)	43.4	13.3	(3.4)	29.5	40.1	240.2	(44.8)	16.2	23.3	10.0	1.47	1.21
	Stk-SC	Schwab Small-Cap Equity (SWSCX)	43.3	20.5	0.5	24.6	27.9	246.5	(54.6)	20.2	22.6	10.1	1.48	1.12
	Sec-H	Vanguard Health Care Inv (VGHCX)	43.1	15.1	11.4	6.1	20.9	175.4	(31.8)	22.4	18.7	10.9	0.80	0.35
C	Stk-SC	Artisan Small Cap Inv (ARTSX)	42.8	17.8	6.9	20.5	44.1	282.1	(57.7)	21.6	25.6	9.7	1.29	1.53
C	Stk-LC	Vanguard Cap Opprt Inv (VHCOX)	42.6	18.3	(6.2)	11.0	48.9	191.6	(49.2)	16.5	21.2	10.5	1.20	0.48
	Stk-MC	WF Adv Discovery Inv (STDIX)	42.4	15.7	0.6	34.8	38.3	249.2	(52.2)	18.3	25.3	11.5	1.37	1.29
	Stk-MC	Vanguard Selected Value Inv (VASVX)	42.0	15.2	0.8	19.4	36.2	217.5	(48.0)	18.1	21.8	10.6	1.08	0.38
	Stk-SC	Vanguard SmCp Eq Inv (VSTCX)	41.9	17.2	0.8	27.2	24.1	242.3	(54.5)	18.8	21.5	—	1.45	0.40
C	Stk-SC	SouthernSun SmCp Inv (SSSFX)	41.9	18.9	5.7	48.3	32.2	381.6	(54.1)	21.3	28.5	13.1	1.58	1.27

Table 5. Bottom 50 Performers for 2013

Closed	Category	Fund (Ticker)	Annual Total Return (%) 2013	2012	2011	2010	2009	Total Return (%) Bull Mrkt	Bear Mrkt	Annual Total Return (%) 3-Yr	5-Yr	10-Yr	Total Risk Index	Exp Ratio (%)
	Contra	ProFunds UltSht SmCap Inv (UCPIX)	(52.9)	(35.1)	(24.8)	(51.2)	(61.2)	(97.0)	105.8	(38.7)	(46.6)	—	2.56	1.78
	Sec-PM	Fidelity Sel Gold (FSAGX)	(51.5)	(12.5)	(16.4)	35.2	38.0	(31.5)	(29.4)	(29.2)	(7.9)	0.5	2.55	0.92
	Sec-PM	USAA Prec Metals & Min (USAGX)	(51.4)	(11.9)	(19.6)	39.9	62.4	(21.1)	(30.5)	(29.9)	(4.8)	3.0	2.55	1.18
	Sec-PM	AmCent Global Gold Inv (BGEIX)	(51.4)	(7.9)	(19.3)	44.7	43.2	(24.8)	(33.9)	(28.8)	(5.6)	(0.6)	2.58	0.68
	Sec-PM	US Glb Inv Wld Prec Min (UNWPX)	(51.4)	(11.3)	(32.6)	45.3	89.5	(22.0)	(56.1)	(33.8)	(4.4)	(0.7)	2.50	1.45
	Sec-PM	Tocqueville Gold (TGLDX)	(48.3)	(8.8)	(15.9)	53.3	86.5	6.5	(37.6)	(26.5)	2.6	3.5	2.38	1.28
	Contra	Rydex Inv S&P 500 2x Str H (RYTPX)	(45.9)	(30.5)	(20.1)	(32.9)	(50.6)	(92.8)	156.3	(33.0)	(37.0)	(20.6)	1.87	1.76
	Sec-PM	Vanguard Prec Mtls Mining Inv (VGPMX)	(35.2)	(13.0)	(21.8)	37.4	76.4	23.1	(64.0)	(23.9)	1.4	2.9	2.32	0.26
	Contra	ProFunds Sh NASDAQ-100 Inv (SOPIX)	(30.4)	(19.8)	(10.9)	(21.5)	(40.6)	(78.0)	65.2	(20.8)	(25.4)	(12.5)	1.04	1.78
	Contra	Grizzly Short (GRZZX)	(26.7)	(21.2)	(2.0)	(23.2)	(47.2)	(80.4)	123.8	(17.2)	(25.5)	(11.1)	1.37	1.55
	Contra	Rydex Inv S&P 500 Str Inv (RYURX)	(26.4)	(16.1)	(8.4)	(16.9)	(27.3)	(71.3)	78.5	(17.3)	(19.3)	(8.6)	0.95	1.41
	Contra	PIMCO StksPLUS AR Sh D (PSSDX)	(24.8)	(7.2)	(5.3)	(9.0)	(14.4)	(56.7)	90.2	(12.9)	(12.4)	—	0.88	1.04
	IntS-R/C	Fidelity Latin America (FLATX)	(17.3)	4.1	(15.8)	16.4	91.5	72.3	(59.6)	(10.2)	10.1	12.8	1.70	1.04
	IntS-R/C	T. Rowe Price Latin Amer (PRLAX)	(16.0)	10.3	(25.2)	18.4	114.3	91.6	(61.6)	(11.5)	11.9	14.5	1.91	1.24
	B-GvLT	Vanguard LgTm US Try Inv (VUSTX)	(13.1)	3.4	29.2	8.9	(12.1)	22.9	15.5	5.1	2.1	5.6	1.04	0.20
	B-GvLT	Fidelity Spar LT Tr Bd Ix Inv (FLBIX)	(12.9)	3.2	29.4	9.1	(13.5)	22.2	16.3	5.2	1.9	—	1.04	0.20
	B-GvLT	AmCent Zero Cou 2025 Inv (BTTRX)	(12.1)	5.7	30.3	15.0	(21.0)	30.6	11.8	6.6	1.9	7.2	1.01	0.55
	B-IP	PIMCO Real Ret D (PRRDX)	(9.5)	8.8	11.1	7.3	18.4	39.4	(3.4)	3.0	6.8	4.8	0.49	0.85
	B-GenLT	Vanguard LongTm Bd Idx Inv (VBLTX)	(9.2)	8.4	22.0	10.2	1.7	46.5	2.2	6.3	6.1	6.2	0.78	0.20
	B-IP	AmCent Inf-Adj Bond Inv (ACITX)	(9.2)	6.6	13.0	5.4	10.5	28.5	2.0	3.0	5.0	4.5	0.46	0.47
	B-IP	Fidelity Inflation-Prot Bd (FINPX)	(9.1)	6.4	12.9	5.8	9.6	28.8	(0.5)	3.0	4.9	4.1	0.45	0.45
	B-IP	Vanguard Infl-Prot Secs Inv (VIPSX)	(9.0)	6.7	13.2	6.1	10.8	30.4	0.1	3.2	5.3	4.5	0.46	0.20
	B-IP	Schwab Treas Infl Prot Idx (SWRSX)	(8.9)	6.5	12.8	5.8	9.2	28.7	(0.1)	3.1	4.8	—	0.44	0.19
	IntB-E	Payden Emerging Mkts Bond (PYEMX)	(7.2)	19.3	5.7	12.8	28.8	71.6	(12.7)	5.4	11.2	8.1	0.72	0.78
	IntB-E	T. Rowe Price Emg Mkt Bd (PREMX)	(7.2)	19.6	3.4	13.2	34.9	76.9	(18.9)	4.7	11.9	8.6	0.75	0.94
	IntB-E	PIMCO Emerg Mkts Bd D (PEMDX)	(7.0)	16.3	6.2	12.5	30.0	71.5	(16.1)	4.7	10.9	7.5	0.62	1.25
	B-GvLT	AmCent Zero Cou 2020 Inv (BTTTX)	(6.7)	5.2	19.5	12.5	(7.5)	33.1	12.0	5.4	4.1	6.9	0.59	0.55
	IntB-E	Fidelity New Markets Inc (FNMIX)	(6.5)	20.0	7.9	10.9	44.5	94.1	(18.7)	6.6	14.2	8.9	0.63	0.87
	IntB-Gen	PIMCO Frgn Bd (Unhedged) D (PFBDX)	(6.1)	6.2	7.9	12.0	20.8	56.0	(8.4)	2.5	7.8	—	0.57	0.90
	IntS-R/C	Matthews India Inv (MINDX)	(6.0)	31.5	(36.5)	32.5	97.2	150.7	(66.2)	(7.7)	15.5	—	2.28	1.18
	B-GenLT	Vanguard LgTm InvGr Inv (VWESX)	(5.9)	11.6	17.1	10.7	8.7	61.3	(4.9)	7.1	8.2	6.3	0.71	0.22
	IntS-E	Vanguard Emerg Mkt Idx (VEIEX)	(5.2)	18.6	(18.8)	18.8	75.9	121.5	(62.7)	(3.0)	13.8	10.4	1.63	0.33
	B-GvIT	Fidelity Spar Intm Bd Ix Inv (FIBIX)	(4.8)	3.3	12.9	8.4	(5.1)	19.1	15.8	3.5	2.7	—	0.41	0.20
	IntS-E	T. Rowe Price Emg Mkt St (PRMSX)	(4.7)	20.0	(18.9)	18.7	85.0	139.3	(68.1)	(2.5)	15.3	10.3	1.60	1.27
	B-MS-NY	Dreyfus NY Tax-Ex Bond (DRNYX)	(4.7)	6.3	9.8	1.8	13.5	23.3	0.7	3.6	5.1	3.4	0.37	0.72
	B-MHY	T. Rowe Price T/F Hi-Yld (PRFHX)	(4.6)	13.6	10.9	3.9	31.4	53.8	(17.1)	6.3	10.4	4.4	0.44	0.67
	B-GvIT	T. Rowe Price US Treas Interm (PRTIX)	(4.2)	2.6	10.4	7.0	(1.4)	17.6	15.6	2.8	2.8	4.2	0.32	0.49
	B-MS-NY	USAA NY Bond (USNYX)	(4.1)	8.1	12.1	2.1	16.9	32.1	(2.9)	5.2	6.8	3.9	0.42	0.65
	B-MNIT	TIAA-CREF Tx-Ex Bd Rtl (TIXRX)	(3.9)	5.1	11.8	2.1	11.6	24.4	2.6	4.1	5.2	—	0.37	0.63
	B-MS-NY	T. Rowe Price NY Tax-Fr (PRNYX)	(3.9)	8.1	10.3	1.6	14.5	27.4	(0.3)	4.6	5.9	3.8	0.38	0.49
	IntB-Gen	T. Rowe Price Intl Bd (RPIBX)	(3.9)	6.0	2.6	5.1	8.3	30.0	(5.8)	1.5	3.6	3.9	0.57	0.84
	B-MNLT	T. Rowe Price Sum Muni Inc (PRINX)	(3.8)	9.8	10.6	2.3	18.6	34.7	(2.8)	5.3	7.2	4.3	0.41	0.50
	B-MNLT	Northern Tax-Exempt (NOTEX)	(3.7)	7.9	11.8	0.2	12.3	26.1	2.8	5.1	5.5	4.0	0.41	0.47
C	IntS-E	Wasatch Emg Mkts S/C (WAEMX)	(3.6)	27.7	(14.1)	41.2	117.7	264.6	(63.8)	1.9	26.6	—	1.52	1.95
	B-GenIT	Vanguard Intm Bd Idx Inv (VBIIX)	(3.6)	6.9	10.6	9.3	6.7	36.6	4.9	4.4	5.9	5.2	0.36	0.20
	B-MNLT	T. Rowe Price T/F Inc Inv (PRTAX)	(3.5)	8.5	10.2	1.7	16.0	30.0	(0.5)	4.9	6.4	4.1	0.38	0.51
	B-MNIT	Commerce Natl TF Int Bd (CFNLX)	(3.5)	7.5	11.4	2.7	8.6	24.7	5.1	5.0	5.2	3.9	0.34	0.67
	B-MS-MA	Fidelity MA Muni Inc (FDMMX)	(3.5)	7.1	10.3	2.3	12.6	26.4	1.5	4.5	5.6	4.0	0.37	0.46
	B-MS-NC	Dupree NC Tax-Fr Inc (NTFIX)	(3.5)	7.8	11.1	0.5	10.4	24.5	3.0	5.0	5.1	3.8	0.37	0.71
	B-MS-VA	T. Rowe Price VA Tax-Fr (PRVAX)	(3.5)	7.3	10.6	1.1	14.3	26.9	1.1	4.6	5.8	3.8	0.38	0.47

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Large-Cap Stock Category Average			33.2	15.4	(0.5)	15.5	32.2	181.5	0.0	(50.8)	0.0	15.1	0.0	18.3	0.0
		Amana Growth Inv (AMAGX)	G		22.8	11.2	(1.9)	15.9	32.4	122.9	(58.6)	(38.2)	12.6	10.2	(4.9)	15.5	(2.8)
		AmCent Disciplined Gr Inv (ADSIX)	G		34.9	15.7	2.4	22.1	35.0	198.1	16.6	(49.7)	1.1	16.9	1.8	21.4	3.1
		AmCent Equity Grth Inv (BEQGX)	G	V	32.9	16.3	4.0	14.8	20.0	173.2	(8.3)	(49.3)	1.5	17.1	2.0	17.2	(1.1)
	C	AmCent Equity Inc Inv (TWEIX)		V	19.4	11.5	3.5	13.2	12.2	103.8	(77.7)	(34.3)	16.5	11.3	(3.8)	11.9	(6.4)
	C	AmCent Grth Inv (TWCGX)	G		29.3	13.9	(0.9)	17.6	35.4	161.6	(19.9)	(45.4)	5.4	13.4	(1.7)	18.4	0.1
		AmCent Inc & Grth Inv (BIGRX)		V	35.7	14.5	3.0	14.1	17.9	171.0	(10.5)	(51.5)	(0.7)	16.9	1.8	16.5	(1.8)
		AmCent Large Co Val Inv (ALVIX)		V	31.4	16.4	1.4	10.9	20.6	166.2	(15.3)	(54.1)	(3.3)	15.8	0.7	15.7	(2.6)
		AmCent Select Inv (TWCIX)	G		30.2	14.7	1.4	14.5	34.7	164.7	(16.8)	(47.7)	3.1	14.8	(0.3)	18.5	0.2
		AmCent Ultra Inv (TWCUX)	G		36.9	14.1	1.1	16.5	35.3	184.6	3.1	(49.6)	1.2	16.5	1.4	20.0	1.7
		AmCent Value Inv (TWVLX)		V	31.1	14.5	0.5	13.4	19.4	155.4	(26.1)	(44.9)	5.9	14.7	(0.4)	15.3	(3.0)
		Amer Beacon LgCap Val Inv (AAGPX)		V	34.4	18.6	(2.8)	14.1	27.1	186.1	4.6	(55.0)	(4.2)	15.7	0.6	17.6	(0.7)
		Artisan Value Fund Inv (ARTLX)		V	25.7	13.6	5.4	11.3	35.5	174.5	(7.0)	(51.6)	(0.8)	14.6	(0.5)	17.8	(0.5)
		Aston/Montag & Cald Gr N (MCGFX)	G		27.2	12.6	3.1	8.2	29.8	137.8	(43.7)	(42.3)	8.5	13.9	(1.2)	15.7	(2.6)
	C	Aston/Riv Div All Cap Val N (ARDEX)		V	32.0	9.0	5.0	18.5	21.3	155.4	(26.1)	(41.9)	8.9	14.8	(0.3)	16.8	(1.5)
		Ave Maria Rising Dividend (AVEDX)	G	V	33.8	13.8	4.6	17.8	25.2	184.9	3.4	(40.1)	10.7	16.8	1.7	18.7	0.4
	C	BBH Core Select N (BBTEX)	G	V	26.5	18.7	5.6	14.7	21.6	170.0	(11.5)	(37.0)	13.8	16.6	1.5	17.2	(1.1)
I		Bridgeway Blue Chip 35 Idx (BRLIX)	G	V	31.6	15.1	3.1	10.6	26.6	166.0	(15.5)	(47.4)	3.4	16.1	1.0	16.9	(1.4)
		Brown Advisory Flex Eq Inv (BIAFX)	G		35.5	18.1	4.0	10.8	40.8	199.6	18.1	(52.7)	(1.9)	18.5	3.4	21.0	2.7
		Commerce Value (CFVLX)		V	32.0	13.0	10.4	13.5	17.0	186.6	5.1	(52.8)	(2.0)	18.1	3.0	16.9	(1.4)
		Cullen Hi Div Eq Ret (CHDEX)		V	23.2	9.3	10.8	10.6	12.3	129.4	(52.1)	(46.2)	4.6	14.3	(0.8)	13.2	(5.1)
		Davenport Value & Income (DVIPX)		V	30.7	15.3	8.0	—	—	—	—	—	—	17.6	2.5	—	—
		Dodge & Cox Stock (DODGX)		V	40.5	22.0	(4.1)	13.4	31.2	213.2	31.7	(57.9)	(7.1)	18.0	2.9	19.6	1.3
		Dreyfus Appreciation Inv (DGAGX)	G	V	21.4	10.1	7.6	15.2	21.0	142.4	(39.1)	(45.3)	5.5	12.9	(2.2)	14.9	(3.4)
I		Dreyfus S&P 500 Idx (PEOPX)	G	V	31.7	15.4	1.6	14.5	26.0	172.9	(8.6)	(51.2)	(0.4)	15.6	0.5	17.4	(0.9)
		Edgewood Grth Ret (EGFFX)	G		37.5	18.6	3.5	11.9	30.9	166.9	(14.6)	(47.5)	3.3	19.1	4.0	19.9	1.6
		Fidelity (FFIDX)	G		29.0	16.5	(2.4)	14.5	26.7	155.2	(26.3)	(51.6)	(0.8)	13.6	(1.5)	16.3	(2.0)
		Fidelity Blue Chip Grth (FBGRX)	G		39.8	17.7	(2.8)	19.6	44.9	219.7	38.2	(48.8)	2.0	17.0	1.9	22.6	4.3
		Fidelity Capital Apprec (FDCAX)	G		35.9	22.4	(2.7)	18.3	36.3	213.0	31.5	(55.1)	(4.3)	17.4	2.3	21.2	2.9
		Fidelity Contrafund (FCNTX)	G		34.1	16.2	(0.2)	16.9	29.2	169.0	(12.5)	(46.3)	4.5	15.9	0.8	18.6	0.3
		Fidelity Disciplined Eq (FDEQX)	G	V	36.6	15.8	(3.2)	8.2	21.9	142.9	(38.6)	(51.8)	(1.0)	15.3	0.2	15.1	(3.2)
		Fidelity Dividend Grth (FDGFX)	G	V	31.6	18.7	(8.6)	21.1	51.0	216.2	34.7	(56.0)	(5.2)	12.6	(2.5)	21.2	2.9
		Fidelity Equity Div Inc (FEQTX)		V	29.0	14.6	(2.8)	13.5	25.1	163.9	(17.6)	(56.0)	(5.2)	12.9	(2.2)	15.3	(3.0)
		Fidelity Equity-Inc (FEQIX)		V	27.6	17.2	(4.7)	15.1	29.5	171.1	(10.4)	(57.0)	(6.2)	12.5	(2.6)	16.3	(2.0)
		Fidelity Exp & Multinatl (FEXPX)	G		26.0	16.0	(3.7)	11.8	37.0	148.3	(33.2)	(53.5)	(2.7)	12.1	(3.0)	16.6	(1.7)
		Fidelity Focused Stk (FTQGX)	G		38.0	16.5	0.5	24.0	25.2	195.6	14.1	(45.7)	5.1	17.4	2.3	20.2	1.9
		Fidelity Grth & Inc (FGRIX)	G	V	33.4	19.1	1.3	14.5	23.0	183.7	2.2	(63.1)	(12.3)	17.2	2.1	17.8	(0.5)
	C	Fidelity Grth Company (FDGRX)	G		37.6	18.5	0.6	20.5	41.1	213.0	31.5	(50.2)	0.6	17.9	2.8	22.8	4.5
		Fidelity Grth Discovery (FDSVX)	G		36.4	14.5	0.5	24.0	29.3	191.9	10.4	(55.8)	(5.0)	16.2	1.1	20.3	2.0
		Fidelity Independence (FDFFX)	G		40.2	19.9	(10.9)	22.2	39.8	205.1	23.6	(57.8)	(7.0)	14.4	(0.7)	20.7	2.4
		Fidelity Large Cap Stk (FLCSX)	G	V	39.2	20.7	(1.7)	18.2	50.4	251.6	70.1	(58.2)	(7.4)	18.2	3.1	24.0	5.7
		Fidelity LC Val Enh Idx (FLVEX)		V	33.6	17.7	2.4	12.7	15.5	170.6	(10.9)	(52.9)	(2.1)	17.2	2.1	16.0	(2.3)
		Fidelity Lg Core Enhcd Idx (FLCEX)	G	V	34.2	14.8	4.7	12.2	23.2	171.3	(10.2)	(49.2)	1.6	17.3	2.2	17.4	(0.9)
		Fidelity Magellan (FMAGX)	G		35.2	17.9	(11.6)	12.4	41.1	162.2	(19.3)	(58.2)	(7.4)	12.1	(3.0)	17.5	(0.8)
		Fidelity Mega Cap Stk (FGRTX)	G	V	33.2	19.4	2.3	14.4	28.6	196.8	15.3	(53.1)	(2.3)	17.6	2.5	19.0	0.7
I		Fidelity Nasdaq Comp Idx (FNCMX)	G		39.7	17.3	(1.0)	17.8	44.9	216.8	35.3	(51.2)	(0.4)	17.5	2.4	22.6	4.3
		Fidelity New Millennium (FMILX)	G		37.1	15.6	2.5	18.9	40.2	222.2	40.7	(52.1)	(1.3)	17.6	2.5	22.0	3.7
		Fidelity OTC (FOCPX)	G		46.5	11.2	(0.5)	20.1	62.2	242.2	60.7	(53.5)	(2.7)	17.5	2.4	25.9	7.6
I		Fidelity Spar Tot Mkt Inv (FSTMX)	G	V	33.3	16.2	0.9	17.4	28.3	187.3	5.8	(50.9)	(0.1)	16.1	1.0	18.7	0.4
I		Fidelity Spartan 500 Index Inv (FUSEX)	G	V	32.2	15.9	2.0	14.9	26.5	178.1	(3.4)	(50.9)	(0.1)	16.0	0.9	17.8	(0.5)
		Fidelity Stk Selec All Cap (FDSSX)	G		34.0	17.9	(5.2)	19.1	28.8	174.1	(7.4)	(52.9)	(2.1)	14.4	(0.7)	18.1	(0.2)
		Fidelity Strat Div & Inc (FSDIX)		V	17.7	14.7	7.3	13.6	37.7	175.5	(6.0)	(54.7)	(3.9)	13.2	(1.9)	17.8	(0.5)
		Fidelity Trend (FTRNX)	G		34.9	18.6	(0.8)	19.8	44.4	210.8	29.3	(53.0)	(2.2)	16.6	1.5	22.4	4.1
		Fidelity Value Discovery (FVDFX)	G	V	35.5	16.9	(2.3)	15.3	27.6	186.7	5.2	(56.5)	(5.7)	15.7	0.6	17.9	(0.4)
	C	FMI Large Cap (FMIHX)	G	V	30.4	14.8	1.4	11.4	29.6	164.8	(16.7)	(41.6)	9.2	15.0	(0.1)	17.0	(1.3)
		Gabelli Asset AAA (GABAX)	G	V	32.3	16.0	(0.5)	23.0	30.5	200.3	18.8	(50.5)	0.3	15.2	0.1	19.6	1.3
		Gerstein Fisher Mult-Fctr Gr Eq (GFMGX)	G		37.3	15.3	1.6	—	—	—	—	—	—	17.2	2.1	—	—
		Glenmede Large Cap 100 (GTLOX)	G	V	37.5	17.6	2.8	17.8	27.5	196.4	14.9	(49.1)	1.7	18.4	3.3	20.1	1.8

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
7.4	**0.0**	**0.8**	**0.6**	**1.00**	**1.10**	**3,250**	**94.6**	**1.1**	**1.1**	**3.2**	**8.9**	**64**	**204**	**32.2**	**0.95**	**—**	**—**
10.7	**3.3**	0.6	0.1	**0.84**	0.93	2,007	98.2	0.0	0.0	1.8	13.2	1	56	30.0	1.11	—	0.25
—	—	0.6	0.5	1.01	1.12	172	97.4	0.0	2.6	0.0	1.0	94	128	25.1	1.03	—	—
7.6	0.2	1.3	0.7	0.95	1.06	2,394	98.8	0.0	0.8	0.4	1.7	94	142	21.4	**0.68**	—	—
6.9	(0.5)	2.2	1.2	**0.65**	0.72	5,506	72.8	1.3	24.5	1.4	4.9	83	95	32.2	0.94	—	—
7.9	0.5	0.4	0.6	0.98	1.09	6,526	98.5	0.0	1.0	0.5	2.1	67	110	25.0	0.97	—	—
6.8	(0.6)	2.0	0.6	0.93	1.03	1,644	99.6	0.0	0.3	0.1	2.6	74	123	22.7	**0.68**	—	—
6.2	(1.2)	1.5	0.6	0.92	1.03	552	98.6	0.0	0.9	0.5	4.4	33	101	31.9	0.87	—	—
6.2	(1.2)	0.4	0.1	1.06	1.18	2,238	99.8	0.0	0.1	0.1	3.9	31	72	32.3	1.00	—	—
6.8	(0.6)	0.3	0.2	1.05	1.17	7,721	99.7	0.0	0.2	0.1	4.9	26	90	30.6	0.99	—	—
7.3	(0.1)	1.5	0.6	**0.87**	0.97	2,348	96.3	0.0	2.7	1.0	7.7	48	136	26.9	1.00	—	—
8.0	0.6	1.3	0.5	1.02	1.13	4,084	95.1	0.4	0.5	4.1	15.7	34	188	22.3	0.97	—	—
—	—	0.6	0.5	0.97	1.08	1,221	83.2	0.0	6.6	10.2	12.5	—	37	40.5	1.06	—	—
7.2	(0.2)	0.6	0.9	**0.80**	0.88	2,277	96.5	0.0	0.0	3.5	0.5	51	39	35.6	1.06	—	0.25
—	—	1.8	1.3	**0.74**	0.82	467	96.2	0.0	0.0	3.8	7.0	35	67	22.0	1.13	—	0.25
—	—	0.9	0.7	**0.86**	0.95	709	93.0	0.0	0.9	6.1	0.0	37	49	29.3	1.00	—	—
9.8	**2.4**	0.5	0.3	**0.74**	0.82	5,741	87.7	0.0	0.0	12.3	11.2	12	34	44.7	1.00	2.00R	—
6.4	(1.0)	1.9	0.7	**0.85**	0.94	521	100.0	0.0	0.0	0.0	0.0	28	38	30.2	**0.15**	—	—
—	—	0.3	0.1	**0.89**	0.99	133	92.3	0.0	0.0	7.7	7.0	12	48	35.4	1.04	1.00R	—
7.4	0.0	2.3	0.7	**0.80**	0.88	168	98.5	0.0	1.5	0.0	0.0	34	46	32.7	**0.70**	—	—
7.2	(0.2)	2.2	0.9	**0.65**	0.72	500	94.2	0.0	0.0	5.8	19.6	—	35	33.5	1.03	2.00R	0.25
—	—	1.7	—	**0.81**	0.90	281	97.5	0.0	(0.4)	2.9	17.3	29	50	26.6	1.18	—	—
7.9	0.5	1.3	0.5	1.07	1.18	53,874	98.6	0.0	(0.1)	1.6	19.0	11	75	32.0	**0.52**	—	—
6.3	(1.1)	1.6	0.3	**0.85**	0.94	5,968	100.0	0.0	0.0	0.0	16.3	1	67	37.6	0.97	—	—
6.9	(0.5)	1.5	0.5	**0.90**	1.00	2,874	100.2	0.0	0.1	(0.3)	1.8	3	503	18.3	**0.50**	—	—
—	—	0.0	0.0	0.94	1.04	178	98.5	0.0	0.0	1.5	2.6	40	23	56.3	1.39	—	0.25
6.9	(0.5)	0.7	0.7	0.94	1.04	4,910	99.1	0.0	0.0	0.9	5.5	113	111	25.1	**0.56**	—	—
8.3	**0.9**	0.4	0.6	1.10	1.22	11,347	99.9	0.0	0.0	0.1	7.6	75	284	25.8	0.76	—	—
8.3	**0.9**	0.4	0.7	1.00	1.11	6,261	97.0	0.0	0.0	3.0	10.4	156	105	31.2	0.79	—	—
10.2	**2.8**	0.1	0.5	0.91	1.01	75,076	96.8	0.0	0.2	2.9	8.9	48	304	30.8	0.74	—	—
6.6	(0.8)	2.1	0.6	1.07	1.18	1,245	97.8	0.0	0.0	2.2	2.2	156	91	26.4	0.78	—	—
6.6	(0.8)	1.0	0.9	1.22	1.35	6,864	99.0	0.1	0.4	0.6	15.2	69	353	16.9	**0.64**	—	—
5.2	(2.2)	1.9	0.7	0.98	1.09	5,079	98.4	0.0	0.3	1.3	12.7	78	147	30.0	**0.67**	—	—
5.9	(1.5)	2.2	0.8	0.99	1.10	7,362	89.8	0.3	4.7	5.3	11.1	43	227	24.4	**0.68**	—	—
7.2	(0.2)	0.8	1.1	**0.90**	1.00	1,769	98.2	0.1	0.1	1.6	13.6	114	93	24.3	0.80	0.75R	—
10.9	**3.5**	0.0	0.6	1.02	1.12	1,722	100.0	0.0	0.0	0.0	4.6	200	50	43.0	0.91	—	—
3.4	(4.0)	1.6	0.5	0.93	1.03	6,471	98.8	0.0	1.2	0.1	12.6	49	208	26.0	**0.69**	—	—
10.6	**3.2**	0.2	0.5	1.14	1.26	23,381	99.8	0.0	0.1	0.1	7.7	0	366	24.6	0.90	—	—
8.1	0.7	0.1	0.1	1.04	1.15	954	97.9	0.0	0.0	2.2	9.1	62	157	29.4	0.88	—	—
9.1	**1.7**	0.3	0.0	1.39	1.54	3,880	99.7	0.0	0.0	0.3	12.2	82	140	21.9	0.78	—	—
8.4	**1.0**	0.8	0.5	1.06	1.18	2,315	97.7	0.0	0.0	2.3	11.7	53	218	23.5	0.85	—	—
—	—	1.5	1.1	0.94	1.04	165	97.5	0.0	0.0	2.6	3.6	76	156	28.0	**0.47**	—	—
—	—	2.1	1.5	**0.89**	0.99	268	98.4	0.0	0.0	1.6	3.1	85	160	21.8	**0.45**	—	—
5.1	(2.3)	0.7	0.7	1.13	1.25	13,542	99.1	0.0	0.0	0.9	4.4	88	189	25.4	**0.51**	—	—
7.5	0.1	1.2	0.5	0.95	1.06	2,663	98.7	0.0	0.1	1.2	8.8	29	111	30.0	**0.70**	—	—
8.3	**0.9**	0.7	0.3	1.03	1.14	721	98.1	0.0	0.0	1.9	6.8	10	2,070	31.2	**0.29**	0.75R	0.06
9.4	**2.0**	0.5	0.8	0.91	1.01	2,954	94.3	0.5	0.1	5.2	11.1	71	184	20.6	0.96	—	—
10.7	**3.3**	0.1	0.8	1.23	1.36	7,544	100.0	0.0	0.0	0.0	6.8	116	161	42.3	0.76	—	—
8.0	0.6	1.5	0.6	0.95	1.06	1,650	98.6	0.0	0.0	1.4	3.6	3	3,303	14.1	**0.10**	0.50R	—
7.3	(0.1)	1.8	0.7	**0.91**	1.01	5,695	98.7	0.0	0.0	1.3	3.3	4	508	17.9	**0.09**	—	—
7.3	(0.1)	0.7	0.5	1.05	1.17	3,264	98.0	0.0	0.1	2.0	14.2	8	857	11.5	**0.71**	—	—
7.0	(0.4)	2.4	1.0	**0.68**	0.75	2,593	76.0	11.7	10.2	2.1	8.1	50	295	24.1	0.81	—	—
9.3	**1.9**	0.5	1.1	1.04	1.15	1,399	99.5	0.0	0.0	0.5	6.6	171	129	28.6	0.89	—	—
8.5	**1.1**	1.2	0.4	1.02	1.12	499	97.9	0.0	0.9	1.2	13.4	55	95	28.4	0.74	—	—
9.6	**2.2**	0.8	0.7	**0.86**	0.95	8,690	87.0	0.0	2.5	10.5	17.7	30	29	46.1	0.96	—	—
9.8	**2.4**	0.3	0.6	0.95	1.05	3,178	97.8	0.0	0.2	2.0	17.8	4	533	15.3	1.38	2.00R	0.25
—	—	0.6	—	1.00	1.11	185	99.5	0.0	0.0	0.5	5.1	—	282	20.0	1.16	1.00R	—
—	—	0.9	0.4	1.10	1.22	346	99.3	0.0	0.0	0.7	3.0	90	116	10.9	0.88	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Glenmede Large Cap Gr (GTLLX)	G		37.4	17.4	1.3	22.6	35.1	205.6	24.1	(49.7)	1.1	17.8	2.7	22.0	3.7
		Harbor Capital Apprec Inv (HCAIX)	G		37.1	15.2	0.2	11.1	41.3	168.7	(12.8)	(44.2)	6.6	16.5	1.4	20.0	1.7
		Homestead Value (HOVLX)		V	35.7	13.3	1.6	13.0	26.9	182.4	0.9	(52.3)	(1.5)	16.0	0.9	17.5	(0.8)
		ING Corporate Leaders B (LEXCX)		V	29.5	13.2	12.2	21.1	12.1	180.4	(1.1)	(45.0)	5.8	18.0	2.9	17.4	(0.9)
		INTECH U.S. Core T (JRMSX)	G		34.9	14.6	4.9	16.2	22.9	184.1	2.6	(49.7)	1.1	17.5	2.4	18.3	0.0
		Janus Contrarian T (JSVAX)	G	V	38.5	23.8	(15.9)	11.1	37.0	169.3	(12.2)	(59.2)	(8.4)	13.0	(2.1)	17.0	(1.3)
		Janus T (JANSX)	G		29.6	17.7	(5.9)	11.2	37.2	147.1	(34.4)	(48.5)	2.3	12.8	(2.3)	17.0	(1.3)
	C	Janus Twenty T (JAVLX)	G		33.0	22.3	(8.2)	6.9	43.2	149.4	(32.1)	(47.0)	3.8	14.3	(0.8)	18.0	(0.3)
		Jensen Quality Grth J (JENSX)	G		32.3	13.5	(1.1)	11.7	28.9	154.2	(27.3)	(41.1)	9.7	14.1	(1.0)	16.4	(1.9)
		Laudus US Large Cap Gr (LGILX)	G		37.7	18.1	1.1	14.4	49.5	206.0	24.5	(45.3)	5.5	18.1	3.0	23.0	4.7
		Longleaf Partners (LLPFX)	G	V	32.1	16.5	(2.9)	17.8	53.5	200.3	18.8	(59.8)	(9.0)	14.3	(0.8)	22.0	3.7
		Mairs & Power Grth Inv (MPGFX)	G	V	35.6	21.9	0.7	17.3	22.5	201.3	19.8	(44.8)	6.0	18.5	3.4	19.1	0.8
		Marsico Flex Cap (MFCFX)	G		34.6	21.6	(4.4)	35.8	51.0	279.8	98.3	(47.4)	3.4	16.1	1.0	26.3	8.0
		Matthew 25 (MXXVX)	G		38.6	31.6	10.4	31.9	47.8	379.5	198.0	(56.9)	(6.1)	26.3	11.2	31.5	13.2
I		Northern Stk Idx (NOSIX)	G	V	32.2	15.8	1.8	14.8	26.2	176.6	(4.9)	(51.1)	(0.3)	16.0	0.9	17.7	(0.6)
	C	Nubrgr Ber Focus Inv (NBSSX)	G	V	35.4	19.6	(2.9)	12.0	29.2	166.4	(15.1)	(51.0)	(0.2)	16.3	1.2	17.9	(0.4)
	C	Nubrgr Ber Lrg Cap Val Inv (NPRTX)		V	31.3	16.9	(11.3)	15.3	56.0	187.6	6.1	(60.3)	(9.5)	10.8	(4.3)	19.6	1.3
		Oakmark I (OAKMX)	G	V	37.2	20.9	1.8	12.1	44.7	238.1	56.6	(49.4)	1.4	19.1	4.0	22.3	4.0
		Oakmark Select I (OAKLX)	G	V	36.5	21.7	2.1	13.2	52.4	251.1	69.6	(53.7)	(2.9)	19.3	4.2	24.0	5.7
		Parnassus Equity Inc Inv (PRBLX)	G	V	33.9	15.4	3.1	8.8	28.7	162.9	(18.6)	(35.6)	15.2	16.8	1.7	17.4	(0.9)
		PIMCO StPLUS Absol Ret D (PSTDX)	G	V	29.9	25.7	2.4	24.9	40.5	274.5	93.0	(56.6)	(5.8)	18.7	3.6	24.0	5.7
		PRIMECAP Odyssey Grth (POGRX)	G		39.2	16.7	(2.3)	15.3	40.9	199.9	18.4	(47.3)	3.5	16.7	1.6	20.9	2.6
		RiverPark/Wedgewood Retail (RWGFX)	G		29.1	21.3	5.8	—	—	—	—	—	—	18.4	3.3	—	—
		Royce Special Eq Multi-Cp Svc (RSEMX)	G	V	36.2	11.6	7.1	—	—	—	—	—	—	17.7	2.6	—	—
I		Schwab 1000 Idx (SNXFX)	G	V	32.6	15.7	1.2	15.9	27.6	179.2	(2.3)	(50.7)	0.1	15.8	0.7	18.1	(0.2)
		Schwab Dividend Equity (SWDSX)		V	31.4	12.2	6.0	11.4	17.9	149.9	(31.6)	(44.5)	6.3	16.1	1.0	15.5	(2.8)
		Schwab Fdmtl US Lg Co Idx (SFLNX)		V	34.2	16.2	(0.3)	19.7	42.1	235.4	53.9	(55.2)	(4.4)	15.9	0.8	21.5	3.2
I		Schwab S&P 500 (SWPPX)	G	V	32.2	15.9	2.0	14.9	26.2	177.5	(4.0)	(50.7)	0.1	16.1	1.0	17.8	(0.5)
I		Schwab Tot Stk Mkt Idx (SWTSX)	G	V	33.3	16.2	1.3	17.2	28.2	186.0	4.5	(50.1)	0.7	16.2	1.1	18.7	0.4
	C	Sequoia (SEQUX)	G		34.5	15.6	13.1	19.5	15.3	188.2	6.7	(40.7)	10.1	20.7	5.6	19.4	1.1
		Sound Shore (SSHFX)		V	41.5	19.3	(6.2)	12.1	26.6	162.0	(19.5)	(47.5)	3.3	16.5	1.4	17.6	(0.7)
		T. Rowe Price BlChpGr (TRBCX)	G		41.5	18.4	1.5	16.4	42.5	210.0	28.5	(50.0)	0.8	19.3	4.2	23.0	4.7
		T. Rowe Price Div Grth (PRDGX)	G	V	30.3	14.8	3.5	13.2	26.1	160.2	(21.3)	(45.2)	5.6	15.7	0.6	17.2	(1.1)
I		T. Rowe Price Eq Idx 500 (PREIX)	G	V	32.0	15.6	1.8	14.7	26.3	175.5	(6.0)	(51.0)	(0.2)	15.8	0.7	17.6	(0.7)
		T. Rowe Price Eq Inc (PRFDX)		V	29.7	17.2	(0.8)	15.1	25.6	182.2	0.7	(52.5)	(1.7)	14.7	(0.4)	16.9	(1.4)
		T. Rowe Price Gr Stk (PRGFX)	G		39.2	18.9	(1.0)	16.9	43.2	197.6	16.1	(49.1)	1.7	17.9	2.8	22.3	4.0
		T. Rowe Price New Amer Grth (PRWAX)	G		37.7	13.5	(0.5)	19.3	49.3	197.5	16.0	(45.4)	5.4	15.9	0.8	22.6	4.3
		T. Rowe Price Spect Grth (PRSGX)	G		28.5	18.1	(3.6)	16.8	40.9	183.2	1.7	(52.7)	(1.9)	13.5	(1.6)	19.2	0.9
		T. Rowe Price Value (TRVLX)		V	37.3	19.4	(2.0)	15.9	37.1	214.8	33.3	(54.3)	(3.5)	17.1	2.0	20.6	2.3
		TCW Dividend Focused N (TGIGX)		V	34.9	20.4	(2.1)	19.0	32.7	208.5	27.0	(57.1)	(6.3)	16.7	1.6	20.2	1.9
I		TIAA-CREF Eq Idx Rtl (TINRX)	G	V	33.0	15.9	0.7	16.6	28.1	183.1	1.6	(51.1)	(0.3)	15.8	0.7	18.3	0.0
		TIAA-CREF LgCpGr Rtl (TIRTX)	G		39.1	16.4	1.3	12.9	34.7	182.3	0.8	(49.2)	1.6	17.9	2.8	20.1	1.8
		USAA Grth (USAAX)	G		35.6	17.9	(2.0)	16.2	27.8	159.7	(21.8)	(51.8)	(1.0)	16.1	1.0	18.4	0.1
I		USAA NASDAQ-100 Idx (USNQX)	G		36.0	17.4	2.9	19.1	53.4	225.8	44.3	(50.2)	0.6	18.0	2.9	24.6	6.3
I		USAA S&P 500 Idx Mbr (USSPX)	G	V	32.0	15.7	1.8	14.8	26.2	175.8	(5.7)	(51.1)	(0.3)	15.8	0.7	17.6	(0.7)
		USAA Value (UVALX)		V	35.8	14.5	(0.5)	16.1	30.7	190.7	9.2	(51.0)	(0.2)	15.7	0.6	18.6	0.3
I		Vanguard 500 Idx Inv (VFINX)	G	V	32.1	15.8	1.9	14.9	26.4	177.2	(4.3)	(50.9)	(0.1)	16.0	0.9	17.8	(0.5)
	C	Vanguard Cap Opprt Inv (VHCOX)	G		42.6	18.3	(6.2)	11.0	48.9	191.6	10.1	(49.2)	1.6	16.5	1.4	21.2	2.9
		Vanguard Capital Value Inv (VCVLX)	G	V	43.8	22.3	(14.0)	20.2	81.4	297.0	115.5	(62.7)	(11.9)	14.8	(0.3)	26.9	8.6
I		Vanguard Div Apprec Inv (VDAIX)	G	V	28.8	11.5	6.0	14.5	19.1	152.3	(29.2)	(41.0)	9.8	15.0	(0.1)	15.7	(2.6)
		Vanguard Divers Eq Inv (VDEQX)	G		35.3	17.4	(1.1)	16.1	33.8	190.5	9.0	(52.2)	(1.4)	16.3	1.2	19.5	1.2
		Vanguard Dividend Grth Inv (VDIGX)	G	V	31.5	10.3	9.4	11.4	21.7	152.4	(29.1)	(37.9)	12.9	16.6	1.5	16.6	(1.7)
		Vanguard Equity-Inc Inv (VEIPX)		V	30.0	13.4	10.6	14.8	17.1	184.4	2.9	(48.8)	2.0	17.7	2.6	17.0	(1.3)
I		Vanguard FTSE Soc Idx Inv (VFTSX)	G		36.8	17.8	(0.8)	14.4	35.1	204.9	23.4	(56.5)	(5.7)	16.9	1.8	19.8	1.5
		Vanguard Grth & Inc Inv (VQNPX)	G	V	32.5	16.9	2.4	14.6	22.4	173.2	(8.3)	(51.9)	(1.1)	16.6	1.5	17.3	(1.0)
	C	Vanguard Grth Equity Inv (VGEQX)	G		32.3	14.9	0.4	17.2	33.7	173.2	(8.3)	(55.5)	(4.7)	15.2	0.1	19.1	0.8
I		Vanguard Grth Idx Inv (VIGRX)	G		32.1	16.8	1.7	16.9	36.2	183.2	1.7	(47.1)	3.7	16.2	1.1	20.1	1.8
I		Vanguard Hi Div Yld Idx Inv (VHDYX)		V	30.1	12.5	10.3	14.0	17.5	187.8	6.3	(51.8)	(1.0)	17.3	2.2	16.7	(1.6)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	0.7	0.3	1.15	1.28	219	99.4	0.0	0.0	0.6	3.0	99	74	21.0	0.89	—	—
8.2	0.8	0.0	0.1	1.05	1.16	1,894	97.8	0.0	1.1	1.1	8.1	48	73	29.9	1.03	—	0.25
8.2	0.8	1.7	0.5	1.06	1.18	811	97.5	0.0	0.0	2.5	5.3	2	47	37.2	**0.68**	—	—
10.5	**3.1**	1.5	0.9	**0.89**	0.99	1,485	100.0	0.0	0.0	0.0	0.0	0	22	70.1	**0.59**	—	—
8.5	**1.1**	0.6	0.6	0.92	1.02	131	94.9	0.0	4.3	0.8	1.9	67	303	17.7	0.92	—	—
9.3	**1.9**	0.1	0.0	1.14	1.26	1,067	99.5	0.0	0.0	0.5	32.4	66	48	51.3	0.76	—	—
6.2	(1.2)	0.3	0.1	0.98	1.08	1,734	95.6	0.0	3.1	1.3	16.8	46	84	27.2	0.79	—	—
10.6	**3.2**	0.5	1.6	1.12	1.24	3,793	98.1	0.0	1.9	0.0	9.7	71	38	41.7	0.81	—	—
6.8	(0.6)	0.9	0.5	**0.86**	0.96	2,692	98.2	0.0	0.0	1.8	0.0	22	29	43.8	0.90	—	0.25
10.8	**3.4**	0.1	0.6	1.11	1.22	1,910	98.2	1.8	0.0	0.0	6.3	76	52	33.3	0.77	2.00R	—
6.0	(1.4)	0.2	0.8	1.26	1.39	8,599	83.3	0.0	1.8	15.0	15.7	26	21	58.5	0.91	—	—
9.3	**1.9**	1.1	0.6	0.96	1.07	3,962	97.5	0.0	0.0	2.6	4.8	2	49	38.0	**0.70**	—	—
—	—	0.0	1.0	0.93	1.03	899	110.5	2.9	0.9	(14.3)	21.3	145	50	47.1	1.44	2.00R	0.25
9.5	**2.1**	0.3	0.2	1.23	1.37	819	99.1	0.5	0.0	0.4	5.5	23	38	61.8	1.15	2.00R	—
7.1	(0.3)	1.7	0.7	0.91	1.01	5,495	99.8	0.0	0.0	0.2	1.4	7	501	17.6	**0.11**	—	—
5.4	(2.0)	0.7	0.6	1.01	1.12	679	97.7	0.0	0.0	2.4	7.0	79	37	39.9	0.94	—	—
7.5	0.1	1.2	1.2	1.17	1.30	1,225	99.2	0.0	0.0	0.8	9.9	159	74	32.3	0.87	—	—
8.8	**1.4**	0.5	0.5	0.98	1.08	12,065	93.9	0.0	0.0	6.1	9.7	19	54	23.8	1.03	—	—
7.7	0.3	0.1	0.5	1.08	1.20	4,467	95.8	0.0	0.0	4.2	9.9	24	21	58.0	1.05	—	—
9.7	**2.3**	1.3	0.6	**0.79**	0.88	6,268	97.3	0.0	0.0	2.7	9.4	24	43	36.2	0.90	—	—
9.1	**1.7**	1.9	3.3	1.04	1.15	326	57.8	135.5	47.9	(141.2)	156.8	419	619	178.3	1.04	—	0.25
—	—	0.3	0.2	1.08	1.19	3,884	89.2	0.0	0.0	10.8	14.6	10	117	32.1	**0.67**	—	—
—	—	0.0	—	0.92	1.03	415	91.6	0.0	0.0	8.5	0.0	20	22	58.1	1.25	—	—
—	—	0.6	—	0.91	1.01	78	93.0	0.0	0.0	7.0	0.0	14	30	46.0	1.39	1.00R	0.25
7.5	0.1	1.5	0.9	0.93	1.03	6,046	98.8	1.2	0.0	0.1	4.2	4	993	15.5	**0.29**	2.00R	—
8.1	0.7	1.4	0.8	**0.88**	0.98	1,856	98.6	0.0	0.5	0.9	1.5	64	124	28.2	0.89	2.00R	—
—	—	1.5	0.5	0.95	1.06	3,137	96.7	3.1	0.0	0.2	7.5	10	615	22.8	**0.35**	2.00R	—
7.3	(0.1)	1.7	0.5	**0.90**	1.00	17,678	96.5	0.0	0.0	3.5	4.8	1	503	19.1	**0.09**	2.00R	—
8.1	0.7	1.5	0.6	0.95	1.05	3,297	96.6	0.0	0.3	3.2	3.1	2	2,454	14.3	**0.09**	2.00R	—
8.9	**1.5**	0.0	0.1	**0.77**	0.85	8,037	82.4	0.0	0.0	17.6	27.1	5	43	53.8	1.03	—	—
7.8	0.4	0.7	0.3	1.14	1.27	2,067	98.1	0.0	0.0	2.0	16.6	56	45	26.3	0.94	—	—
8.8	**1.4**	0.0	0.0	1.08	1.19	19,448	98.8	0.0	0.1	1.1	3.3	25	142	29.9	0.76	—	—
7.8	0.4	1.2	0.5	**0.85**	0.94	3,721	95.3	0.0	0.5	4.2	4.8	12	124	17.5	**0.67**	—	—
7.1	(0.3)	1.6	0.6	0.91	1.01	19,701	98.6	0.0	0.5	0.9	1.5	8	506	17.4	**0.28**	0.50R	—
7.5	0.1	1.6	0.8	**0.89**	0.99	26,505	92.3	0.6	0.7	6.4	5.5	16	120	18.9	**0.68**	—	—
8.8	**1.4**	0.0	0.0	1.06	1.18	36,132	98.6	0.0	0.7	0.8	5.9	31	125	30.5	**0.70**	—	—
9.2	**1.8**	0.0	0.9	0.99	1.10	3,785	99.2	0.0	0.3	0.5	3.2	34	122	28.6	0.81	—	—
8.4	**1.0**	0.9	0.5	1.05	1.16	3,922	96.5	0.5	0.6	2.4	32.5	9	12	95.8	0.80	—	—
8.5	**1.1**	1.2	0.8	1.05	1.17	17,266	98.3	0.0	1.0	0.7	5.5	56	118	25.6	0.85	—	—
7.4	0.0	1.1	0.5	1.13	1.25	960	97.7	0.0	0.0	2.3	12.2	18	57	30.6	1.14	—	0.25
—	—	1.4	0.4	0.95	1.05	569	99.0	0.0	0.5	0.5	1.7	8	2,962	14.4	**0.40**	—	0.25
—	—	0.0	0.5	1.01	1.12	538	97.1	0.0	0.8	2.1	9.9	102	87	30.0	0.89	—	0.25
6.5	(0.9)	0.7	0.1	1.02	1.12	917	98.4	0.0	0.0	1.6	6.4	28	83	29.0	1.00	—	—
9.3	**1.9**	0.3	0.3	1.01	1.12	460	97.1	0.0	0.0	3.0	6.4	10	104	45.8	0.75	—	—
7.1	(0.3)	1.6	0.8	0.91	1.01	2,574	98.9	0.0	0.0	1.1	1.8	4	502	18.1	**0.25**	—	—
8.6	**1.2**	1.0	0.5	1.03	1.14	736	96.0	0.0	0.0	4.0	6.2	26	123	19.7	1.25	—	—
7.2	(0.2)	1.7	0.3	**0.91**	1.01	27,758	95.2	0.0	4.4	0.4	1.8	3	512	18.2	**0.17**	—	—
10.5	**3.1**	0.2	0.4	1.08	1.20	2,893	93.7	0.0	0.2	6.1	13.3	9	124	34.5	**0.48**	—	—
8.3	**0.9**	0.7	0.9	1.40	1.55	1,544	90.8	0.0	9.3	0.0	12.5	132	140	22.6	**0.47**	—	—
—	—	1.8	0.7	**0.80**	0.88	3,466	100.0	0.0	0.0	0.1	1.6	15	149	36.5	**0.20**	—	—
—	—	0.9	0.3	1.03	1.14	1,491	96.3	0.0	0.6	3.1	7.1	5	9	100.0	**0.40**	—	—
9.0	**1.6**	1.8	0.4	**0.71**	0.78	19,709	97.1	0.0	0.0	2.9	12.9	11	54	26.5	**0.29**	—	—
8.5	**1.1**	2.4	0.6	**0.77**	0.86	5,126	92.4	0.0	5.7	1.9	10.7	34	180	29.1	**0.30**	—	—
5.9	(1.5)	1.3	0.2	0.95	1.06	654	96.0	0.0	3.8	0.2	1.7	29	368	22.0	**0.28**	—	—
6.6	(0.8)	1.5	0.3	0.92	1.02	3,055	96.1	0.0	1.4	2.5	2.0	109	646	17.6	**0.36**	—	—
6.3	(1.1)	0.4	0.1	0.97	1.08	798	95.7	0.0	0.0	4.3	6.3	36	89	23.5	**0.54**	—	—
7.8	0.4	1.1	0.2	0.95	1.06	3,631	97.3	0.0	2.7	0.0	1.5	21	352	24.5	**0.24**	—	—
—	—	2.7	0.5	**0.74**	0.82	3,191	98.7	0.0	1.3	0.0	1.2	13	387	34.8	**0.20**	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
I		Vanguard LgCp Idx Inv (VLACX)	G	V	32.4	15.9	1.4	15.6	27.6	178.7	(2.8)	(50.5)	0.3	15.9	0.8	18.1	(0.2)
		Vanguard Morgan Gr Inv (VMRGX)	G		34.7	15.0	(2.6)	18.7	36.0	175.0	(6.5)	(50.3)	0.5	14.7	(0.4)	19.5	1.2
	C	Vanguard PRIMECAP Core Inv (VPCCX)	G		36.1	14.5	(0.9)	14.8	36.9	179.3	(2.2)	(43.0)	7.8	15.6	0.5	19.4	1.1
	C	Vanguard PRIMECAP Inv (VPMCX)	G		39.7	15.2	(1.9)	12.8	34.4	180.3	(1.2)	(44.3)	6.5	16.4	1.3	19.1	0.8
I		Vanguard Tot Stk Idx Inv (VTSMX)	G	V	33.3	16.2	0.9	17.0	28.7	187.0	5.5	(50.8)	0.0	16.1	1.0	18.7	0.4
		Vanguard US Gr Inv (VWUSX)	G		35.4	18.4	(0.7)	11.5	34.9	171.5	(10.0)	(47.2)	3.6	16.8	1.7	19.1	0.8
		Vanguard US Value Inv (VUVLX)		V	33.9	19.1	3.2	13.8	15.2	177.2	(4.3)	(51.9)	(1.1)	18.1	3.0	16.6	(1.7)
I		Vanguard Val Idx Inv (VIVAX)		V	32.8	15.0	1.0	14.2	19.5	174.7	(6.8)	(53.9)	(3.1)	15.5	0.4	16.0	(2.3)
		Vanguard Windsor II Inv (VWNFX)		V	30.6	16.7	2.7	10.6	27.0	174.8	(6.7)	(52.8)	(2.0)	16.1	1.0	17.1	(1.2)
		Vanguard Windsor Inv (VWNDX)		V	36.0	20.7	(4.0)	14.8	34.6	199.8	18.3	(56.0)	(5.2)	16.4	1.3	19.5	1.2
		Vice Investor (VICEX)	G	V	32.1	21.1	10.8	18.0	12.7	174.3	(7.2)	(52.2)	(1.4)	21.0	5.9	18.7	0.4
		Weitz Partners Value (WPVLX)	G	V	30.8	17.9	2.1	27.4	31.2	198.6	17.1	(48.6)	2.2	16.4	1.3	21.4	3.1
		Weitz Value (WVALX)	G	V	31.7	13.1	6.1	19.9	27.6	186.9	5.4	(52.9)	(2.1)	16.5	1.4	19.3	1.0
	C	WF Adv Grth Inv (SGROX)	G		33.0	16.5	7.8	26.1	47.3	243.1	61.6	(48.3)	2.5	18.7	3.6	25.4	7.1
		WF Adv Lg Cp Core Inv (WFLNX)	G	V	38.8	16.5	(0.2)	—	—	—	—	—	—	17.3	2.2	—	—
I		Wilshire 5000 Idx Invt (WFIVX)	G	V	32.0	15.3	0.2	16.4	26.9	174.0	(7.5)	(50.8)	0.0	15.1	0.0	17.6	(0.7)
	C	Yacktman Focused Svc (YAFFX)	G	V	27.0	10.5	7.4	11.8	62.7	233.0	51.5	(38.3)	12.5	14.6	(0.5)	22.3	4.0
	C	Yacktman Service Cl (YACKX)	G	V	27.7	11.4	7.3	12.6	59.3	236.3	54.8	(41.0)	9.8	15.1	0.0	22.3	4.0
		Mid-Cap Stock Category Average			**35.1**	**15.1**	**(2.8)**	**23.6**	**37.6**	**203.4**	**0.0**	**(50.2)**	**0.0**	**14.7**	**0.0**	**20.6**	**0.0**
		Akre Focus Ret (AKREX)	G		38.9	16.0	11.0	19.2	—	—	—	—	—	21.4	6.7	—	—
		AmCent Heritage Inv (TWHIX)	G		31.0	16.0	(6.6)	31.3	36.8	188.0	(15.4)	(51.8)	(1.6)	12.4	(2.3)	20.6	0.0
	C	AmCent Mid Cap Value Inv (ACMVX)		V	29.9	16.4	(0.8)	19.5	30.2	184.9	(18.5)	(41.6)	8.6	14.5	(0.2)	18.5	(2.1)
		AmCent Veedot Inv (AMVIX)	G	V	39.0	11.3	4.9	13.3	8.5	155.6	(47.8)	(58.1)	(7.9)	17.5	2.8	14.8	(5.8)
		Ariel Appreciation Inv (CAAPX)	G	V	46.2	19.3	(7.4)	19.6	62.9	287.3	83.9	(55.1)	(4.9)	17.3	2.6	25.8	5.2
		Ariel Inv (ARGFX)	G	V	44.6	20.3	(11.4)	25.9	63.4	328.4	125.0	(64.3)	(14.1)	15.5	0.8	26.0	5.4
	C	Artisan Mid Cap Inv (ARTMX)	G		37.3	19.5	(2.1)	31.5	50.2	251.1	47.7	(52.0)	(1.8)	17.1	2.4	26.0	5.4
	C	Artisan Mid Cap Val Inv (ARTQX)		V	35.7	11.3	6.4	14.3	39.2	202.8	(0.6)	(41.5)	8.7	17.2	2.5	20.7	0.1
	C	Aston/Fairpointe Mid Cap N (CHTTX)	G	V	44.4	16.4	(6.6)	23.0	66.1	280.5	77.1	(54.4)	(4.2)	16.2	1.5	26.3	5.7
		Baird MidCap Inv (BMDSX)	G		32.6	16.1	4.9	26.9	40.5	225.0	21.6	(49.4)	0.8	17.3	2.6	23.5	2.9
		Baron Asset R (BARAX)	G		38.8	15.3	(3.0)	21.2	31.7	200.8	(2.6)	(53.4)	(3.2)	15.8	1.1	19.9	(0.7)
		Baron Grth R (BGRFX)	G		38.3	16.4	1.2	24.0	34.2	220.1	16.7	(51.4)	(1.2)	17.7	3.0	22.1	1.5
		Baron Partners R (BPTRX)	G		47.6	16.3	(5.8)	31.5	28.2	237.9	34.5	(60.7)	(10.5)	17.4	2.7	22.2	1.6
		Buffalo Discovery (BUFTX)	G		36.6	19.7	(0.7)	22.9	51.6	232.7	29.3	(47.9)	2.3	17.5	2.8	24.8	4.2
		Davenport Equity Opport (DEOPX)	G		29.7	21.9	5.0	—	—	—	—	—	—	18.4	3.7	—	—
		Delafield (DEFIX)		V	29.0	20.2	(7.2)	26.0	54.8	249.0	45.6	(52.0)	(1.8)	12.9	(1.8)	22.9	2.3
		DF Dent Premier Growth (DFDPX)	G		34.5	16.2	1.7	25.2	30.2	216.3	12.9	(54.5)	(4.3)	16.7	2.0	21.0	0.4
I		Dreyfus MidCap Idx (PESPX)	G	V	32.8	17.2	(2.3)	26.0	37.0	213.7	10.3	(49.5)	0.7	15.0	0.3	21.3	0.7
		Fidelity Leveraged Co Stk (FLVCX)	G	V	35.1	28.8	(10.7)	24.5	59.5	272.2	68.8	(64.5)	(14.3)	15.8	1.1	25.3	4.7
		Fidelity Low-Priced Stk (FLPSX)	G	V	34.3	18.5	(0.1)	20.7	39.0	214.1	10.7	(48.8)	1.4	16.7	2.0	21.7	1.1
		Fidelity Mid Cap Enhcd Idx (FMEIX)	G	V	39.8	16.4	(1.7)	22.3	37.5	220.4	17.0	—	—	17.0	2.3	21.9	1.3
		Fidelity Mid Cap Value (FSMVX)		V	38.9	19.1	(4.3)	25.3	35.4	240.9	37.5	(55.5)	(5.3)	16.6	1.9	21.9	1.3
		Fidelity Mid-Cap Stk (FMCSX)	G		38.9	14.9	(2.5)	23.5	50.3	232.9	29.5	(56.1)	(5.9)	15.9	1.2	23.7	3.1
I		Fidelity Spar Ext Mkt Inv (FSEMX)	G	V	38.1	18.0	(3.9)	28.5	36.6	231.8	28.4	(51.9)	(1.7)	16.1	1.4	22.4	1.8
		Fidelity Value (FDVLX)		V	37.0	21.8	(6.8)	22.2	44.0	251.1	47.7	(61.5)	(11.3)	15.9	1.2	22.3	1.7
		Fidelity Value Strategies (FSLSX)	G	V	30.4	27.0	(9.3)	26.4	59.1	278.5	75.1	(64.1)	(13.9)	14.5	(0.2)	24.7	4.1
	C	First Eagle Fund of Am Y (FEAFX)	G	V	31.0	21.1	(1.1)	21.3	26.1	159.7	(43.7)	(38.0)	12.2	16.2	1.5	19.1	(1.5)
	C	FMI Common Stk (FMIMX)	G	V	32.0	10.1	4.5	22.1	33.8	200.7	(2.7)	(38.3)	11.9	14.9	0.2	19.9	(0.7)
		Hennessy Focus 30 (HFMDX)	G	V	29.6	14.1	4.0	27.2	24.6	183.6	(19.8)	(43.4)	6.8	15.4	0.7	19.5	(1.1)
		Hennessy Focus Investor (HFCSX)	G		35.3	16.6	3.6	24.5	34.7	217.2	13.8	(45.5)	4.7	17.8	3.1	22.3	1.7
		Kinetics Internet (WWWFX)	G		44.2	23.2	(2.0)	21.1	48.6	244.8	41.4	(49.6)	0.6	20.3	5.6	25.7	5.1
	C	Longleaf Partners Sm-Cap (LLSCX)	G	V	30.4	22.9	1.7	22.3	49.3	258.1	54.7	(57.7)	(7.5)	17.7	3.0	24.4	3.8
		Madison Mid-Cap Y (GTSGX)	G		28.9	15.6	5.0	21.1	24.5	177.8	(25.6)	(47.6)	2.6	16.1	1.4	18.7	(1.9)
		Meridian Grth Legacy (MERDX)	G		28.5	12.2	1.0	31.3	36.1	192.8	(10.6)	(42.0)	8.2	13.4	(1.3)	21.1	0.5
		Neuberger Berman Genesis Tr (NBGEX)	G		36.8	9.8	4.5	21.3	26.2	183.4	(20.0)	(43.7)	6.5	16.2	1.5	19.2	(1.4)
		Nicholas (NICSX)	G		40.1	17.5	4.3	20.9	34.2	224.0	20.6	(43.5)	6.7	19.8	5.1	22.8	2.2
I		Northern Mid Cap Idx (NOMIX)	G	V	33.2	17.7	(2.1)	26.2	37.1	217.4	14.0	(49.6)	0.6	15.4	0.7	21.6	1.0
		Nubrgr Ber Genesis Inv (NBGNX)	G		36.9	9.9	4.6	21.4	26.3	184.5	(18.9)	(43.7)	6.5	16.3	1.6	19.3	(1.3)

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	1.6	0.6	0.92	1.03	391	95.2	0.0	4.8	0.1	1.9	8	649	17.3	**0.24**	—	—
7.8	0.4	0.7	0.3	1.07	1.18	4,959	97.7	0.0	0.6	1.6	5.4	53	348	16.3	**0.40**	—	—
—	—	0.9	0.4	0.91	1.01	6,168	95.2	0.0	0.0	4.8	16.3	7	148	33.2	**0.50**	—	—
10.0	**2.6**	0.9	0.5	0.97	1.08	13,537	95.4	0.0	0.0	4.6	11.9	5	132	41.9	**0.45**	—	—
7.9	0.5	1.6	0.3	0.95	1.06	105,008	94.5	0.0	5.3	0.2	1.8	3	3,619	14.7	**0.17**	—	—
7.1	(0.3)	0.4	0.1	1.08	1.19	3,423	95.8	0.0	1.4	2.8	4.5	38	123	27.1	**0.45**	—	—
6.8	(0.6)	1.9	0.4	1.00	1.11	922	99.5	0.0	0.0	0.6	0.9	75	190	24.3	**0.29**	—	—
7.3	(0.1)	2.1	0.4	0.93	1.03	1,731	97.5	0.0	2.5	0.0	2.2	22	314	27.8	**0.24**	—	—
7.8	0.4	2.0	0.5	0.91	1.01	18,061	95.6	0.0	0.7	3.7	11.7	27	285	23.9	**0.35**	—	—
7.0	(0.4)	1.0	0.2	1.06	1.18	7,226	96.3	0.0	0.5	3.2	20.3	40	134	17.6	**0.41**	—	—
10.2	**2.8**	1.1	0.4	0.99	1.10	216	100.0	0.0	(1.5)	1.5	29.2	12	49	48.5	1.49	1.00R	0.25
7.4	0.0	0.0	0.0	**0.84**	0.93	1,039	70.6	0.0	0.0	29.4	12.6	24	37	37.2	1.19	—	—
5.8	(1.6)	0.0	0.0	**0.77**	0.85	1,120	71.0	0.0	0.0	29.0	17.2	20	32	40.6	1.20	—	—
12.0	**4.6**	0.0	0.2	1.14	1.27	2,520	99.6	0.0	0.0	0.5	4.4	38	117	26.0	1.24	—	—
—	—	0.5	—	1.06	1.18	211	98.1	0.0	0.0	1.9	4.0	67	51	22.9	1.20	—	—
7.1	(0.3)	1.2	0.4	0.94	1.04	140	99.7	0.0	0.3	0.0	0.8	2	1,923	16.0	**0.70**	—	0.25
10.5	**3.1**	0.5	0.4	**0.65**	0.72	8,627	79.2	0.0	0.0	20.8	0.2	3	38	53.3	1.25	2.00R	—
10.1	**2.7**	0.9	0.6	**0.68**	0.75	13,918	78.4	0.0	0.0	21.6	0.2	7	46	47.4	0.76	2.00R	—
9.4	**0.0**	**0.3**	**0.6**	**1.00**	**1.24**	**1,799**	**94.1**	**0.3**	**0.7**	**5.0**	**5.9**	**65**	**214**	**25.6**	**1.07**	**—**	**—**
—	—	0.0	—	**0.66**	0.82	2,033	89.3	8.5	0.0	2.2	1.9	23	41	64.4	1.36	1.00R	0.25
11.8	**2.4**	0.0	0.6	1.03	1.28	4,477	98.4	0.0	1.0	0.6	10.0	70	103	21.9	1.01	—	—
—	—	1.2	1.2	**0.77**	0.95	3,226	97.4	0.0	1.7	0.9	8.6	61	128	20.7	1.01	—	—
6.7	(2.7)	1.0	0.2	**0.77**	0.95	92	98.2	0.0	1.8	0.0	3.7	158	116	12.9	1.26	2.00R	—
9.0	(0.4)	0.7	0.8	1.23	1.53	1,957	95.3	0.0	0.0	4.7	0.0	28	42	35.5	1.17	—	0.25
8.1	(1.3)	0.6	0.1	1.33	1.65	1,967	98.9	0.0	0.0	1.1	0.0	30	41	35.1	1.06	—	0.25
11.4	**2.0**	0.0	0.5	1.05	1.30	5,697	96.7	0.0	0.0	3.3	5.4	—	70	30.0	1.33	—	—
12.1	**2.7**	0.4	0.9	**0.88**	1.09	10,029	92.8	0.0	0.0	7.3	7.5	—	60	25.8	1.20	—	—
11.6	**2.2**	0.0	0.6	1.24	1.54	2,512	93.9	0.0	0.0	6.2	0.2	37	50	30.1	1.11	—	0.25
9.5	0.1	0.0	0.3	0.96	1.19	143	96.2	0.0	0.0	3.8	6.4	—	61	22.0	1.10	—	0.25
10.2	0.8	0.0	1.1	0.98	1.22	2,198	98.7	0.0	0.5	0.9	1.6	12	69	31.1	1.33	—	0.25
10.5	**1.1**	0.1	0.4	0.91	1.13	4,927	95.7	0.0	0.7	3.6	5.7	10	103	26.2	1.32	—	0.25
12.3	**2.9**	0.0	0.0	1.10	1.37	1,125	99.5	0.0	0.5	0.0	2.6	13	27	57.2	1.40	—	0.25
11.0	**1.6**	0.0	1.0	1.13	1.40	598	98.1	0.0	0.0	1.9	1.6	53	71	24.1	1.02	2.00R	—
—	—	0.1	—	**0.86**	1.07	155	97.1	0.0	0.0	2.9	8.3	41	34	46.0	1.01	—	—
10.9	**1.5**	0.0	0.4	1.21	1.51	1,819	82.3	1.1	0.0	16.6	5.9	34	77	26.0	1.23	2.00R	0.25
9.7	0.3	0.0	0.0	0.95	1.18	204	96.5	0.0	0.0	3.6	3.9	19	40	43.8	1.10	—	—
9.8	0.4	0.9	0.6	1.02	1.27	3,520	99.9	0.0	0.1	(0.0)	0.1	10	404	6.5	**0.50**	—	—
11.0	**1.6**	0.6	0.2	1.23	1.53	4,375	89.2	0.6	0.3	9.9	12.9	21	129	32.5	**0.82**	1.50R	—
10.6	**1.2**	0.7	0.9	0.90	1.12	31,079	86.7	0.0	0.1	13.2	33.1	11	879	21.0	**0.80**	1.50R	—
—	—	0.9	1.1	0.98	1.22	318	97.1	0.0	0.0	2.9	6.1	99	224	10.7	**0.62**	0.75R	—
10.0	0.6	1.0	0.9	0.99	1.23	1,418	98.5	0.0	0.0	1.5	6.9	180	118	15.8	**0.85**	0.75R	—
9.4	0.0	0.2	0.5	0.91	1.12	5,608	95.9	0.7	0.0	3.4	8.3	46	191	12.7	**0.66**	0.75R	—
10.3	0.9	1.0	0.8	1.05	1.31	1,718	98.8	0.0	0.0	1.2	4.3	10	3,034	6.6	**0.10**	0.75R	—
9.1	(0.3)	0.8	0.4	1.03	1.28	7,360	97.2	0.0	0.2	2.7	11.5	99	297	12.4	**0.67**	—	—
7.8	(1.6)	0.8	0.1	1.09	1.36	710	93.8	0.4	0.0	5.8	16.4	23	87	32.5	0.89	—	—
10.3	0.9	0.2	0.3	**0.88**	1.09	531	99.0	0.0	(0.9)	1.9	9.2	32	43	46.8	1.45	—	0.25
11.4	**2.0**	0.4	1.3	**0.85**	1.05	1,331	79.1	0.0	0.0	21.0	1.3	24	38	35.5	1.20	—	—
11.4	**2.0**	0.1	0.4	1.00	1.24	167	90.0	0.0	0.0	10.0	0.0	212	33	30.5	1.38	—	—
12.3	**2.9**	0.0	0.7	**0.85**	1.05	1,220	87.7	0.0	0.0	12.3	5.1	4	26	61.9	1.43	—	0.25
11.2	**1.8**	0.0	0.3	1.03	1.28	173	99.5	0.0	0.5	0.0	6.3	9	64	54.0	1.89	2.00R	—
10.3	0.9	0.0	1.1	**0.88**	1.09	4,150	54.9	0.0	(0.3)	45.4	5.0	15	15	51.3	0.92	—	—
8.5	(0.9)	0.0	0.8	**0.83**	1.03	257	94.1	0.0	0.0	6.0	8.2	214	37	35.4	1.15	—	—
9.8	0.4	0.0	2.1	0.95	1.18	2,263	89.7	0.0	0.0	10.3	4.9	37	83	19.7	0.87	2.00R	—
11.3	**1.9**	0.3	0.5	0.90	1.12	3,513	97.0	0.0	0.1	2.9	7.4	20	144	18.4	1.11	—	—
9.6	0.2	0.5	0.9	**0.84**	1.04	2,562	93.8	0.0	0.0	6.2	9.4	25	42	39.1	**0.75**	—	—
—	—	1.0	0.6	1.02	1.27	1,247	99.8	0.0	0.0	0.2	0.2	10	401	6.5	**0.16**	—	—
11.3	**1.9**	0.5	0.8	0.90	1.12	2,752	97.0	0.0	0.1	2.9	7.4	20	144	18.4	1.02	—	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Parnassus Mid-Cap (PARMX)	G		28.2	18.5	3.3	18.7	36.2	197.2	(6.2)	(45.0)	5.2	16.2	1.5	20.5	(0.1)
		Perkins Mid Cap Value T (JMCVX)		V	25.9	10.3	(2.6)	14.8	30.3	136.1	(67.3)	(39.9)	10.3	10.6	(4.1)	15.1	(5.5)
		Pin Oak Equity (POGSX)	G	V	36.4	18.1	0.4	15.1	79.3	275.0	71.6	(54.6)	(4.4)	17.4	2.7	27.3	6.7
		PRIMECAP Odyssey Agg Gr (POAGX)	G		54.8	21.2	(0.5)	21.5	50.4	293.8	90.4	(49.3)	0.9	23.1	8.4	27.8	7.2
	C	Royce Premier Invt (RYPRX)	G		27.7	11.4	(0.9)	26.4	33.2	186.2	(17.2)	(42.8)	7.4	12.1	(2.6)	18.9	(1.7)
		Scout Mid Cap (UMBMX)	G	V	37.6	9.8	0.3	27.8	47.1	234.4	31.0	(46.0)	4.2	14.9	0.2	23.3	2.7
I		T. Rowe Price Ext Mkt Idx (PEXMX)	G	V	38.3	18.9	(3.7)	27.4	36.6	235.1	31.7	(52.4)	(2.2)	16.6	1.9	22.5	1.9
	C	T. Rowe Price Mid Gr (RPMGX)	G		36.8	13.9	(1.3)	28.0	45.4	219.8	16.4	(48.2)	2.0	15.4	0.7	23.4	2.8
	C	T. Rowe Price Mid Val (TRMCX)		V	31.5	19.6	(4.9)	16.4	46.6	202.4	(1.0)	(47.4)	2.8	14.4	(0.3)	20.6	0.0
		Value Line (VLIFX)	G		30.8	14.6	5.7	25.5	9.4	150.6	(52.8)	(57.3)	(7.1)	16.6	1.9	16.8	(3.8)
		Value Line Small Cap Opprt (VLEOX)	G		36.0	16.9	7.4	21.1	24.6	207.6	4.2	(51.2)	(1.0)	19.5	4.8	20.8	0.2
I		Vanguard Ext Mkt Idx Inv (VEXMX)	G	V	38.1	18.3	(3.8)	27.3	37.4	234.7	31.3	(52.8)	(2.6)	16.3	1.6	22.4	1.8
I		Vanguard MdCp Gr Idx Inv (VMGIX)	G		32.0	15.8	(3.9)	28.9	42.5	205.7	2.3	(54.4)	(4.2)	13.7	(1.0)	21.9	1.3
I		Vanguard MdCp Val Idx Inv (VMVIX)		V	37.4	15.9	(0.5)	21.6	37.6	232.6	29.2	(53.2)	(3.0)	16.6	1.9	21.5	0.9
		Vanguard Mid Cap Grth Inv (VMGRX)	G		34.1	14.8	1.1	23.8	38.4	200.1	(3.3)	(49.6)	0.6	15.9	1.2	21.7	1.1
I		Vanguard Mid Cap Idx Inv (VIMSX)	G	V	35.0	15.8	(2.2)	25.4	40.2	220.2	16.8	(53.5)	(3.3)	15.2	0.5	21.9	1.3
		Vanguard Selected Value Inv (VASVX)		V	42.0	15.2	0.8	19.4	36.2	217.5	14.1	(48.0)	2.2	18.1	3.4	21.8	1.2
		Vanguard Strategic Eq Inv (VSEQX)	G	V	41.5	18.8	1.1	21.3	32.0	237.7	34.3	(56.1)	(5.9)	19.4	4.7	22.2	1.6
		Weitz Hickory (WEHIX)	G	V	27.8	18.9	1.5	38.6	36.5	220.6	17.2	(49.6)	0.6	15.5	0.8	23.9	3.3
		WF Adv C&B Md Cp Val Inv (CBMDX)		V	37.0	19.3	(1.7)	21.2	28.7	212.6	9.2	(50.6)	(0.4)	17.1	2.4	20.2	(0.4)
		WF Adv Discovery Inv (STDIX)	G		42.4	15.7	0.6	34.8	38.3	249.2	45.8	(52.2)	(2.0)	18.3	3.6	25.3	4.7
		WF Adv Spec Mid Cap Val Inv (SMCDX)		V	38.5	18.2	(1.0)	20.1	31.8	202.4	(1.0)	(44.4)	5.8	17.4	2.7	20.7	0.1
		Small-Cap Stock Category Average			38.8	16.1	(4.0)	27.1	37.8	234.0	0.0	(52.6)	0.0	15.5	0.0	21.8	0.0
		Aegis Value (AVALX)		V	35.2	25.1	(3.3)	28.5	91.4	413.5	179.5	(65.1)	(12.5)	17.8	2.3	32.1	10.3
		Amer Beacon SmCap Val Inv (AVPAX)		V	39.6	16.0	(4.5)	25.6	34.9	238.5	4.5	(51.7)	0.9	15.7	0.2	21.3	(0.5)
	C	Artisan Small Cap Inv (ARTSX)	G		42.8	17.8	6.9	20.5	44.1	282.1	48.1	(57.7)	(5.1)	21.6	6.1	25.6	3.8
		Baron Small Cap R (BSCFX)	G		37.7	17.9	(1.6)	23.4	35.2	212.6	(21.4)	(51.5)	1.1	16.9	1.4	21.7	(0.1)
		Berwyn (BERWX)	G	V	35.5	18.6	3.4	24.8	27.7	248.1	14.1	(47.8)	4.8	18.5	3.0	21.5	(0.3)
		Bogle Small Cap Grth Inv (BOGLX)	G	V	46.7	25.9	(5.0)	29.0	45.7	304.3	70.3	(61.8)	(9.2)	20.6	5.1	27.0	5.2
		Bridgeway Small-Cap Val (BRSVX)		V	39.7	20.9	1.0	16.5	26.9	224.0	(10.0)	(60.3)	(7.7)	19.5	4.0	20.3	(1.5)
I		Bridgeway Ul-Sm Co Mkt (BRSIX)	G	V	50.9	19.8	(7.9)	24.8	25.9	229.8	(4.2)	(55.8)	(3.2)	18.5	3.0	21.2	(0.6)
	C	Bridgeway Ultra-Small Co (BRUSX)		V	55.7	24.4	(14.7)	23.5	48.9	271.9	37.9	(61.0)	(8.4)	18.3	2.8	24.9	3.1
		Broadview Opportunity (BVAOX)	G	V	43.4	13.3	(3.4)	29.5	40.1	240.2	6.2	(44.8)	7.8	16.2	0.7	23.3	1.5
		Brown Advisory SC Fund'l Val Inv (BIAUX)	G	V	40.3	21.3	2.0	27.5	25.8	231.3	(2.7)	—	—	20.2	4.7	22.7	0.9
	C	Brown Capital Mgmt Sm Co Inv (BCSIX)	G		48.9	17.4	0.1	22.5	45.5	255.4	21.4	(40.9)	11.7	20.5	5.0	25.6	3.8
	C	Buffalo Emerging Opp (BUFOX)	G		61.7	24.2	8.1	26.8	48.1	405.5	171.5	(63.2)	(10.6)	29.5	14.0	32.5	10.7
	C	Buffalo Small Cap (BUFSX)	G		44.1	19.9	(4.7)	16.5	37.4	196.8	(37.2)	(43.3)	9.3	18.1	2.6	21.4	(0.4)
		Conestoga Small Cap (CCASX)	G		49.2	11.0	4.5	23.9	29.0	226.9	(7.1)	(42.3)	10.3	20.1	4.6	22.6	0.8
I		Dreyfus Sm Cap Stk Indx (DISSX)	G	V	40.7	16.0	0.8	26.0	25.2	237.5	3.5	(51.0)	1.6	18.0	2.5	21.0	(0.8)
		Fidelity Sm Cp Enhanced Idx (FCPEX)	G	V	38.6	19.3	(1.1)	26.1	23.6	221.9	(12.1)	—	—	17.8	2.3	20.6	(1.2)
	C	Fidelity Sm Cp Opp (FSOPX)	G	V	35.5	11.8	(3.0)	32.9	46.5	253.7	19.7	(54.7)	(2.1)	13.7	(1.8)	23.4	1.6
	C	Fidelity Small Cap Discovery (FSCRX)	G	V	38.2	24.0	0.3	32.3	50.6	324.3	90.3	(45.0)	7.6	19.8	4.3	27.9	6.1
		Fidelity Small Cap Grth (FCPGX)	G		44.5	13.0	(2.9)	26.5	42.9	235.3	1.3	(55.1)	(2.5)	16.6	1.1	23.4	1.6
	C	Fidelity Small Cap Value (FCPVX)		V	37.0	20.1	(3.7)	25.0	36.5	248.4	14.4	(49.9)	2.7	16.6	1.1	22.0	0.2
		Gabelli Sm Cp Grth AAA (GABSX)	G	V	35.7	20.0	(4.9)	27.4	29.7	207.5	(26.5)	(45.3)	7.3	15.7	0.2	20.7	(1.1)
		Hodges Small Cap (HDPSX)	G	V	45.5	20.6	4.4	34.4	49.2	381.7	147.7	—	—	22.4	6.9	29.7	7.9
		Homestead Small Co Stk (HSCSX)	G	V	36.5	19.6	0.5	33.9	45.0	289.2	55.2	(48.1)	4.5	18.0	2.5	26.1	4.3
		James Small Cap (JASCX)		V	38.3	7.3	10.4	27.2	20.0	201.7	(32.3)	(51.0)	1.6	17.9	2.4	20.1	(1.7)
		Janus Triton T (JATTX)	G		36.2	16.4	2.5	31.3	49.9	258.0	24.0	(49.4)	3.2	17.6	2.1	26.2	4.4
		Janus Venture T (JAVTX)	G		41.7	17.0	2.0	26.9	54.5	278.8	44.8	(60.8)	(8.2)	19.2	3.7	27.1	5.3
		Northern Small Cap Value (NOSGX)		V	36.4	13.7	(0.7)	24.6	17.7	204.6	(29.4)	(47.2)	5.4	15.5	0.0	17.7	(4.1)
		RBC Microcap Value S (RMVIX)		V	43.8	20.8	(3.1)	25.7	28.7	252.8	18.8	(57.4)	(4.8)	19.0	3.5	22.2	0.4
		Royce PA Mutual Invt (PENNX)	G		35.2	14.5	(4.2)	23.8	36.2	209.5	(24.5)	(50.4)	2.2	14.0	(1.5)	20.1	(1.7)
		Royce Total Return Invt (RYTRX)	G	V	32.7	14.4	(1.7)	23.4	26.2	186.4	(47.6)	(47.1)	5.5	14.3	(1.2)	18.4	(3.4)
		Russell US Small Cap Eq S (RLESX)	G	V	43.9	14.0	(4.1)	26.4	32.1	224.7	(9.3)	—	—	16.3	0.8	21.3	(0.5)
I		Schwab Small Cap Index (SWSSX)	G	V	38.6	16.4	(2.7)	27.3	35.7	250.3	16.3	(53.0)	(0.4)	16.2	0.7	22.1	0.3
		Schwab Small-Cap Equity (SWSCX)	G	V	43.3	20.5	0.5	24.6	27.9	246.5	12.5	(54.6)	(2.0)	20.2	4.7	22.6	0.8

10-Year Annual Return (%) Fund	10-Year Annual Return (%) Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Portfolio (%) Bond	Portfolio (%) Other	Portfolio (%) Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	—	1.0	0.8	**0.86**	1.07	240	94.0	0.0	0.0	6.0	8.5	23	41	33.5	1.20	—	—
9.0	(0.4)	1.3	1.2	**0.85**	1.06	5,006	94.6	0.0	0.0	5.4	8.3	60	106	18.5	**0.77**	—	—
9.0	(0.4)	0.6	0.1	0.99	1.23	86	97.7	0.0	0.0	2.4	5.5	117	36	44.5	1.21	—	—
—	—	0.0	0.3	1.11	1.38	5,030	92.0	0.0	0.0	8.0	13.0	11	118	26.2	**0.68**	—	—
11.6	**2.2**	0.0	1.0	1.06	1.32	5,149	95.6	0.0	1.1	3.3	10.2	7	80	26.3	1.09	1.00R	—
—	—	0.2	0.9	0.93	1.16	2,163	97.0	0.0	0.0	3.0	2.9	127	92	29.5	1.07	—	—
10.3	0.9	0.7	0.4	1.07	1.33	683	88.5	5.9	0.1	5.5	3.2	18	1,611	12.3	**0.44**	0.50R	—
11.4	**2.0**	0.0	0.9	0.94	1.17	21,410	95.4	0.0	0.3	4.3	4.5	30	140	14.3	**0.80**	—	—
10.1	0.7	0.7	0.9	**0.89**	1.10	10,360	95.1	0.0	0.5	4.4	4.4	44	120	20.7	**0.81**	—	—
5.4	(4.0)	0.4	0.0	**0.81**	1.00	125	97.9	0.0	0.0	2.1	6.3	6	146	15.2	1.28	—	0.25
9.7	0.3	0.0	0.5	**0.83**	1.03	365	93.7	0.0	0.0	6.4	1.2	10	138	18.1	1.28	—	0.25
10.1	0.7	1.0	0.2	1.07	1.32	2,749	93.0	0.0	6.6	0.5	2.4	12	3,065	5.6	**0.28**	—	—
—	—	0.5	0.1	1.04	1.29	595	98.9	0.0	1.1	0.1	5.1	38	176	12.6	**0.24**	—	—
—	—	1.4	0.6	0.93	1.15	640	96.8	0.0	3.2	0.0	1.5	33	207	11.5	**0.24**	—	—
9.7	0.3	0.0	0.8	0.94	1.17	3,083	92.8	0.0	1.5	5.8	2.8	83	124	16.1	**0.54**	—	—
9.9	0.5	1.0	0.2	0.97	1.21	4,797	95.2	0.0	4.5	0.3	3.2	17	368	6.8	**0.24**	—	—
10.6	**1.2**	1.1	0.5	**0.87**	1.08	7,923	88.1	0.0	1.5	10.4	12.1	27	75	24.5	**0.38**	—	—
8.9	(0.5)	1.2	0.2	1.09	1.35	4,771	95.7	0.0	3.5	0.8	1.5	64	427	9.4	**0.29**	—	—
8.3	(1.1)	0.0	0.0	**0.79**	0.98	548	66.9	0.0	0.0	33.1	4.1	32	37	33.3	1.26	—	—
8.4	(1.0)	0.3	0.1	0.94	1.17	128	92.7	0.0	0.0	7.4	2.4	48	42	28.1	1.26	—	—
11.5	**2.1**	0.0	0.6	1.10	1.37	742	95.8	0.0	0.0	4.2	3.2	86	91	18.9	1.29	—	—
10.2	0.8	0.1	0.6	1.00	1.24	623	93.8	0.0	0.0	6.3	5.1	87	59	26.5	1.32	—	—
9.2	**0.0**	**0.2**	**0.6**	**1.00**	**1.39**	**1,110**	**92.4**	**0.8**	**1.3**	**5.5**	**6.2**	**67**	**287**	**19.8**	**1.21**	**—**	**—**
9.5	0.3	0.2	0.2	0.99	1.38	293	80.8	0.0	19.2	0.0	9.1	35	83	28.2	1.43	—	—
9.4	0.2	0.2	0.7	1.05	1.46	999	93.9	0.0	0.0	6.1	7.8	48	515	11.8	1.28	—	—
9.7	0.5	0.0	0.0	0.93	1.29	1,414	95.4	0.0	0.0	4.6	0.8	—	71	31.8	1.53	—	—
10.1	0.9	0.0	0.3	0.93	1.30	3,884	96.2	0.0	1.1	2.7	3.9	20	107	24.3	1.31	—	0.25
10.6	**1.4**	0.0	0.7	1.13	1.57	518	92.0	0.0	0.0	8.0	2.5	30	48	27.9	1.20	1.00R	—
9.2	0.0	0.1	0.0	1.14	1.58	93	98.9	0.0	0.0	1.1	15.9	238	189	12.2	1.35	—	—
8.7	(0.5)	0.5	0.3	1.06	1.48	89	100.0	0.0	0.0	0.0	1.4	64	102	15.5	1.03	—	—
7.6	(1.6)	1.0	1.5	1.07	1.48	419	100.0	0.0	0.0	0.0	0.7	41	717	4.9	**0.86**	2.00R	—
9.4	0.2	1.6	0.9	1.28	1.78	152	100.0	0.0	0.0	0.0	5.0	89	182	18.9	1.33	—	—
10.0	0.8	0.0	0.8	1.05	1.47	961	91.6	0.0	8.4	0.0	3.8	70	90	25.0	1.21	—	—
—	—	0.7	1.0	**0.84**	1.18	510	96.4	0.0	0.0	3.6	0.7	34	54	34.6	1.20	1.00R	—
12.3	**3.1**	0.0	0.1	0.99	1.38	2,353	95.4	0.0	0.0	4.7	0.0	15	41	39.1	1.28	—	0.20
—	—	0.0	0.0	0.98	1.36	543	89.5	0.0	0.0	10.6	2.7	21	68	20.1	1.51	2.00R	—
10.8	**1.6**	0.0	0.6	1.04	1.45	3,959	97.6	0.0	0.0	2.4	7.4	34	62	31.0	**1.01**	2.00R	—
11.2	**2.0**	0.0	0.1	0.94	1.31	716	96.1	0.0	0.0	3.9	4.5	15	51	29.5	1.10	—	—
10.4	**1.2**	0.7	0.6	0.93	1.30	1,749	99.9	0.0	0.0	0.1	0.1	21	601	5.3	**0.50**	—	—
—	—	0.5	1.1	1.02	1.42	403	93.2	0.0	0.0	6.8	2.5	106	499	6.8	**0.76**	1.50R	—
—	—	0.0	0.8	0.98	1.36	2,702	93.3	0.0	0.0	6.7	7.1	77	203	11.5	**0.98**	—	—
12.7	**3.5**	0.1	0.5	0.98	1.37	6,985	99.2	0.0	0.0	0.8	2.1	26	75	24.6	1.06	1.50R	—
—	—	0.0	1.2	1.01	1.41	974	97.6	0.0	0.0	2.4	3.8	142	146	13.7	**0.90**	1.50R	—
—	—	0.3	0.9	0.93	1.30	2,204	99.4	0.0	0.0	0.6	0.7	29	75	24.1	1.07	1.50R	—
11.2	**2.0**	0.0	0.3	**0.84**	1.18	2,388	84.3	0.0	0.1	15.5	8.3	5	609	10.0	1.41	2.00R	0.25
—	—	0.0	0.5	1.04	1.45	823	97.1	0.0	0.0	2.9	5.2	69	81	20.3	1.41	1.00R	0.25
11.8	**2.6**	0.3	0.1	0.94	1.31	841	92.6	0.0	0.0	7.4	0.1	1	57	33.7	1.03	—	—
8.7	(0.5)	2.7	0.4	**0.87**	1.22	158	94.4	0.0	0.0	5.6	1.5	41	86	33.8	1.53	—	0.25
—	—	0.0	0.5	**0.83**	1.16	2,255	95.2	0.0	0.6	4.2	7.4	39	103	19.7	**0.95**	—	—
10.7	**1.5**	0.0	1.4	**0.86**	1.19	703	90.2	0.0	3.6	6.2	5.3	92	103	21.9	**0.95**	—	—
9.6	0.4	0.7	0.7	0.93	1.30	2,575	99.7	0.0	0.0	0.3	0.5	26	607	6.5	**1.01**	—	—
9.2	0.0	1.0	0.2	**0.91**	1.27	137	98.4	0.0	0.5	1.1	3.2	4	365	8.2	1.07	2.00R	—
10.0	0.8	0.0	0.7	0.98	1.36	5,040	92.8	0.0	0.1	7.1	6.0	22	501	8.4	**0.91**	1.00R	—
9.1	(0.1)	0.8	1.0	**0.80**	1.12	3,669	88.3	0.0	0.4	11.3	6.4	17	427	8.7	1.15	1.00R	—
—	—	0.3	0.9	0.98	1.37	1,087	94.9	0.0	0.1	5.0	7.4	111	922	10.1	**1.00**	—	—
9.7	0.5	1.1	1.0	0.98	1.36	2,453	97.9	0.0	0.0	2.1	2.6	11	1,979	3.8	**0.25**	2.00R	—
10.1	0.9	0.3	0.6	1.06	1.48	622	96.0	0.0	0.0	4.0	3.7	84	361	11.0	1.12	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Style Grth	Style Val	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Bull Market Cat +/-	Bear Market Return (%) Fund	Bear Market Cat +/-	3-Year Annual Return (%) Fund	3-Year Cat +/-	5-Year Annual Return (%) Fund	5-Year Cat +/-
		Skyline Special Eq (SKSEX)		V	51.5	19.3	(2.1)	26.0	52.7	330.8	96.8	(56.1)	(3.5)	21.0	5.5	27.8	6.0
	C	SouthernSun SmCp Inv (SSSFX)	G	V	41.9	18.9	5.7	48.3	32.2	381.6	147.6	(54.1)	(1.5)	21.3	5.8	28.5	6.7
		Stratton Small Cap Value (STSCX)	G	V	39.2	15.1	0.3	22.9	17.8	194.7	(39.3)	(46.0)	6.6	17.1	1.6	18.4	(3.4)
		T. Rowe Price Div Sm Gr (PRDSX)	G		44.1	15.6	1.5	33.5	37.9	263.1	29.1	(48.6)	4.0	19.2	3.7	25.5	3.7
	C	T. Rowe Price New Horiz (PRNHX)	G		49.1	16.2	6.6	34.6	43.8	310.5	76.5	(49.9)	2.7	22.7	7.2	29.0	7.2
	C	T. Rowe Price Sm Stk (OTCFX)	G		37.6	18.0	(0.1)	32.5	38.4	260.1	26.1	(49.2)	3.4	17.5	2.0	24.3	2.5
		T. Rowe Price Sm Val (PRSVX)	G	V	32.7	17.7	(0.7)	25.2	26.8	212.6	(21.4)	(47.3)	5.3	15.8	0.3	19.8	(2.0)
		Vanguard Explorer Inv (VEXPX)	G		44.3	14.8	(1.9)	27.4	36.2	230.6	(3.4)	(52.3)	0.3	17.6	2.1	23.0	1.2
		Vanguard SmCp Eq Inv (VSTCX)	G	V	41.9	17.2	0.8	27.2	24.1	242.3	8.3	(54.5)	(1.9)	18.8	3.3	21.5	(0.3)
I		Vanguard SmCp Gr Idx Inv (VISGX)	G		37.9	17.5	(1.6)	30.6	41.8	255.6	21.6	(53.5)	(0.9)	16.8	1.3	24.2	2.4
I		Vanguard SmCp Idx Inv (NAESX)	G	V	37.6	18.0	(2.8)	27.7	36.1	247.3	13.3	(53.2)	(0.6)	16.4	0.9	22.3	0.5
I		Vanguard SmCp Val Idx Inv (VISVX)		V	36.4	18.5	(4.2)	24.8	30.3	236.9	2.9	(53.2)	(0.6)	15.7	0.2	20.3	(1.5)
	C	Vulcan Value Partners Sm Cp (VVPSX)	G	V	39.9	25.1	1.4	28.9	—	—	—	—	—	21.1	5.6	—	—
	C	Walthausen SmCp Value (WSCVX)		V	35.2	32.1	(6.0)	41.8	42.3	361.3	127.3	—	—	18.8	3.3	27.6	5.8
		Wasatch Core Grth (WGROX)	G		30.1	19.1	5.0	24.9	45.1	250.1	16.1	(55.0)	(2.4)	17.7	2.2	24.2	2.4
	C	Wasatch Small Cap Grth (WAAEX)	G		31.1	16.9	(0.1)	28.9	48.7	232.3	(1.7)	(51.2)	1.4	15.3	(0.2)	24.0	2.2
		Long-Short Category Average			8.5	3.1	(1.4)	4.7	11.9	37.2	0.0	(15.9)	0.0	3.2	0.0	4.9	0.0
		AdvisorOne Enhanced Inc N (CLEIX)			7.2	6.9	(1.5)	7.9	—	—	—	—	—	4.1	0.9	—	—
	C	AQR Diversified Arbitrage N (ADANX)			1.4	2.8	0.7	4.4	—	19.3	(17.9)	—	—	1.6	(1.6)	—	—
		Aston/Anchor Cap'l Enh Eq N (AMBEX)			12.3	2.8	4.5	9.4	27.3	99.6	62.4	—	—	6.5	3.3	11.0	6.1
		Gabelli ABC AAA (GABCX)			4.9	5.1	1.9	4.1	6.0	27.1	(10.1)	(5.3)	10.6	3.9	0.7	4.4	(0.5)
		Guggenheim Multi-Hedge Strat H (RYMSX)			1.5	2.0	3.3	5.3	(2.7)	19.9	(17.3)	(26.5)	(10.6)	2.3	(0.9)	1.8	(3.1)
		Merger (MERFX)			3.6	3.6	1.6	3.4	8.5	22.5	(14.7)	(6.2)	9.7	2.9	(0.3)	4.1	(0.8)
	C	TFS Market Neutral (TFSMX)			1.4	7.8	0.1	6.2	16.6	37.7	0.5	(6.4)	9.5	3.0	(0.2)	6.2	1.3
		Wasatch Long/Short Inv (FMLSX)			18.9	8.6	1.7	9.4	30.0	96.0	58.8	(26.5)	(10.6)	9.5	6.3	13.3	8.4
		Contra Market Category Average			(26.0)	(20.6)	(15.3)	(26.7)	(35.5)	(75.4)	0.0	72.9	0.0	(21.4)	0.0	(26.3)	0.0
		Grizzly Short (GRZZX)			(26.7)	(21.2)	(2.0)	(23.2)	(47.2)	(80.4)	(5.0)	123.8	50.9	(17.2)	4.2	(25.5)	0.8
		PIMCO StksPLUS AR Sh D (PSSDX)			(24.8)	(7.2)	(5.3)	(9.0)	(14.4)	(56.7)	18.7	90.2	17.3	(12.9)	8.5	(12.4)	13.9
I		ProFunds Rising Opprt Inv (RRPIX)			17.5	(7.9)	(37.5)	(16.0)	32.6	(38.0)	37.4	(28.0)	(100.9)	(12.2)	9.2	(5.5)	20.8
I		ProFunds Sh NASDAQ-100 Inv (SOPIX)			(30.4)	(19.8)	(10.9)	(21.5)	(40.6)	(78.0)	(2.6)	65.2	(7.7)	(20.8)	0.6	(25.4)	0.9
I		ProFunds UltSht SmCap Inv (UCPIX)			(52.9)	(35.1)	(24.8)	(51.2)	(61.2)	(97.0)	(21.6)	105.8	32.9	(38.7)	(17.3)	(46.6)	(20.3)
I		Rydex Inv Gov Lg Bd Str Inv (RYJUX)			17.5	(5.5)	(30.4)	(13.1)	19.5	(31.6)	43.8	(20.9)	(93.8)	(8.3)	13.1	(4.3)	22.0
I		Rydex Inv S&P 500 2x Str H (RYTPX)			(45.9)	(30.5)	(20.1)	(32.9)	(50.6)	(92.8)	(17.4)	156.3	83.4	(33.0)	(11.6)	(37.0)	(10.7)
I		Rydex Inv S&P 500 Str Inv (RYURX)			(26.4)	(16.1)	(8.4)	(16.9)	(27.3)	(71.3)	4.1	78.5	5.6	(17.3)	4.1	(19.3)	7.0
		Communications Sector Category Average			26.9	16.6	(4.5)	20.2	48.9	175.7	0.0	(55.7)	0.0	12.1	0.0	20.0	0.0
		Fidelity Sel Comm Equip (FSDCX)			28.1	5.9	(16.7)	27.7	80.6	180.6	4.9	(58.4)	(2.7)	4.2	(7.9)	21.1	1.1
		Fidelity Sel Telecommun (FSTCX)			21.5	18.6	(4.3)	18.3	51.5	146.8	(28.9)	(52.5)	3.2	11.3	(0.8)	19.8	(0.2)
		Fidelity Sel Wireless (FWRLX)			28.2	16.2	(1.0)	15.1	59.0	161.4	(14.3)	(53.3)	2.4	13.8	1.7	22.0	2.0
		T. Rowe Price Med & Tele (PRMTX)			40.7	22.6	(0.1)	26.7	68.5	302.4	126.7	(53.9)	1.8	19.9	7.8	29.8	9.8
		Consumer Discretionary Sector Cat Avg			39.6	24.8	(0.4)	30.7	52.4	315.9	0.0	(53.0)	0.0	19.8	0.0	27.4	0.0
		Fidelity Sel Constr & Hous (FSHOX)			21.2	38.0	2.8	21.5	22.9	240.9	(75.0)	(50.2)	2.8	19.8	0.0	20.8	(6.6)
		Fidelity Sel Consumer Disc (FSCPX)			41.0	21.1	(1.7)	31.2	38.1	256.1	(59.8)	(49.6)	3.4	18.8	(1.0)	24.9	(2.5)
		Fidelity Sel Multimedia (FBMPX)			45.6	34.2	1.8	25.7	54.4	369.6	53.7	(54.1)	(1.1)	25.8	6.0	31.0	3.6
		Fidelity Sel Retailing (FSRPX)			43.9	24.8	3.3	28.0	57.8	305.5	(10.4)	(40.2)	12.8	22.9	3.1	30.2	2.8
		Consumer Staples Sector Cat Average			23.9	11.9	10.5	16.1	24.1	160.7	0.0	(38.7)	0.0	15.3	0.0	17.1	0.0
		Fidelity Sel Consumer Staples (FDFAX)			21.6	15.3	8.8	15.1	20.9	145.8	(14.9)	(32.4)	6.3	15.1	(0.2)	16.3	(0.8)
		Rydex Consumer Prod Inv (RYCIX)			28.9	9.7	14.0	17.5	19.3	161.9	1.2	(33.4)	5.3	17.2	1.9	17.7	0.6
		Energy Sector Category Average			28.5	1.0	(10.6)	17.3	48.0	127.1	0.0	(58.1)	0.0	4.7	0.0	14.6	0.0
		Fidelity Sel Energy (FSENX)			24.2	4.6	(4.9)	18.9	47.0	137.3	10.2	(56.3)	1.8	7.3	2.6	16.7	2.1
		Fidelity Sel Energy Svc (FSESX)			27.4	2.5	(12.6)	27.9	61.9	151.2	24.1	(64.5)	(6.4)	4.5	(0.2)	18.8	4.2
		Fidelity Sel Natural Gas (FSNGX)			24.6	2.4	(7.7)	6.4	56.3	106.5	(20.6)	(58.5)	(0.4)	5.6	0.9	14.4	(0.2)
		Fidelity Sel Natural Res (FNARX)			17.4	3.3	(9.3)	23.0	51.7	124.7	(2.4)	(55.2)	2.9	3.2	(1.5)	15.5	0.9
		ICON Energy S (ICENX)			26.6	4.7	(5.6)	17.7	22.1	115.0	(12.1)	(42.4)	15.7	7.8	3.1	12.5	(2.1)
		Vanguard Energy Inv (VGENX)			18.1	2.6	(1.8)	13.4	38.3	110.3	(16.8)	(48.4)	9.7	6.0	1.3	13.3	(1.3)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
10.9	1.7	0.0	0.0	1.08	1.50	961	92.1	0.0	0.0	7.9	5.1	47	73	19.2	1.33	2.00R	—
13.1	3.9	0.0	0.7	1.14	1.58	441	94.1	0.0	0.0	5.9	0.0	22	25	49.4	1.27	2.00R	0.25
10.4	1.2	0.0	0.3	0.89	1.24	1,161	95.6	0.0	0.0	4.4	1.1	11	62	26.4	1.19	1.50R	—
10.5	1.3	0.0	0.2	1.02	1.42	743	93.8	0.0	0.0	6.3	2.5	15	299	8.5	0.91	1.00R	—
12.6	3.4	0.0	1.1	0.87	1.21	15,523	92.2	0.4	1.8	5.7	7.7	35	264	14.6	0.80	—	—
10.9	1.7	0.0	0.9	0.95	1.32	9,709	91.4	0.0	0.3	8.3	3.0	21	333	9.5	0.92	—	—
10.8	1.6	0.3	0.6	0.92	1.28	8,603	93.3	0.3	0.9	5.6	1.4	5	327	14.6	0.98	1.00R	—
9.2	0.0	0.0	0.6	0.99	1.38	5,537	95.0	0.0	1.3	3.8	6.5	65	659	8.2	0.51	—	—
—	—	0.8	0.4	1.04	1.45	451	95.7	0.0	3.4	0.9	1.3	64	415	7.0	0.40	—	—
10.6	1.4	0.5	0.1	1.02	1.42	2,859	93.3	0.0	6.6	0.1	1.8	37	693	5.3	0.24	—	—
10.2	1.0	1.2	0.3	0.97	1.35	5,041	92.3	0.0	7.0	0.8	1.4	14	1,448	2.6	0.24	—	—
9.5	0.3	1.7	0.4	0.93	1.30	2,375	92.9	0.0	6.6	0.5	1.1	25	806	4.6	0.24	—	—
—	—	0.0	—	0.80	1.12	850	91.7	0.0	0.0	8.3	8.6	57	32	42.9	1.26	2.00R	—
—	—	0.0	0.4	1.05	1.46	873	94.6	0.0	0.0	5.4	2.1	53	83	19.5	1.31	2.00R	—
8.9	(0.3)	0.0	0.0	0.75	1.05	976	89.4	0.0	0.9	9.7	7.1	16	64	30.2	1.23	2.00R	—
9.1	(0.1)	0.0	0.4	0.80	1.11	2,636	91.6	0.0	1.5	7.0	19.5	10	94	23.6	1.26	2.00R	—
3.8	0.0	0.4	0.4	1.00	0.50	561	47.2	5.9	4.3	42.7	6.1	205	217	37.3	1.85	—	—
—	—	0.4	—	0.90	0.45	93	34.6	0.0	(0.6)	66.0	(22.0)	51	20	93.3	1.47	—	—
—	—	2.3	—	0.20	0.10	836	20.3	1.6	24.8	53.2	(10.5)	—	770	44.0	1.60	—	0.25
—	—	1.9	1.6	1.15	0.58	101	99.9	0.0	(3.6)	3.7	2.6	78	43	40.7	1.22	—	0.25
4.4	0.6	0.3	0.7	0.45	0.22	447	45.8	0.0	0.2	54.1	9.1	256	256	25.3	0.60	2.00R	—
—	—	0.0	0.0	0.40	0.20	51	16.5	(1.0)	3.4	81.0	2.9	465	324	21.7	1.59	—	0.25
3.5	(0.3)	1.9	0.6	0.43	0.22	4,836	63.8	6.3	(2.1)	32.0	15.6	240	198	27.0	1.32	—	0.19
—	—	0.0	0.9	1.00	0.50	1,471	17.4	3.2	(2.8)	82.2	1.8	552	2,197	18.1	8.10	2.00R	—
6.8	3.0	0.0	0.1	1.80	0.90	1,688	71.7	0.0	(0.1)	28.4	12.0	47	55	31.7	1.27	2.00R	—
(14.7)	0.0	0.0	0.0	1.00	1.53	38	(6.0)	2.4	(2.4)	106.1	1.0	773	148	15.0	1.67	—	—
(11.1)	3.6	0.0	0.0	0.90	1.37	62	(93.9)	0.0	(0.0)	193.9	(13.2)	0	3	19.0	1.55	—	—
—	—	0.9	1.0	0.57	0.88	49	(45.1)	156.1	(48.8)	37.8	73.1	297	1,201	193.7	1.04	—	0.25
(8.6)	6.1	0.0	0.0	1.03	1.58	103	0.0	0.0	0.0	100.0	0.0	1,297	4	0.0	1.62	—	—
(12.5)	2.2	0.0	0.0	0.68	1.04	8	0.0	0.0	0.0	100.0	0.0	1,297	4	0.0	1.78	—	—
—	—	0.0	0.0	1.68	2.56	19	0.0	0.0	3.0	97.0	0.0	1,297	8	3.0	1.78	—	—
(6.6)	8.1	0.0	0.0	0.84	1.28	255	0.0	(66.6)	(0.3)	166.8	(0.5)	1,309	22	66.6	1.39	—	—
(20.6)	(5.9)	0.0	0.0	1.22	1.87	30	(0.3)	0.0	(0.4)	100.6	(0.0)	0	4	0.3	1.76	—	0.25
(8.6)	6.1	0.0	0.0	0.62	0.95	145	(0.4)	0.0	(0.3)	100.7	(0.0)	—	11	0.4	1.41	—	—
9.4	0.0	1.0	0.6	1.00	1.26	712	92.2	0.0	0.6	7.3	22.2	96	63	56.8	1.16	—	—
6.1	(3.3)	0.7	0.1	1.38	1.73	256	98.2	0.0	0.0	1.9	18.3	54	40	71.2	0.93	0.75R	—
8.1	(1.3)	2.1	0.6	0.83	1.04	379	100.0	0.0	0.0	0.0	7.9	76	52	65.3	0.87	0.75R	—
12.1	2.7	0.9	0.6	0.77	0.98	293	99.4	0.0	0.0	0.6	29.4	100	47	65.7	0.90	0.75R	—
16.5	7.1	0.3	1.1	0.87	1.10	3,200	96.1	0.0	1.1	2.9	20.5	39	69	45.2	0.81	—	—
9.7	0.0	0.2	0.6	1.00	1.31	598	96.8	0.0	0.4	2.7	10.2	88	39	58.9	0.94	—	—
9.3	(0.4)	0.5	0.6	1.09	1.42	401	100.0	0.0	0.0	0.0	1.0	47	36	60.5	0.86	0.75R	—
8.7	(1.0)	0.1	1.1	0.87	1.13	627	97.4	0.0	0.0	2.6	6.9	170	48	34.9	0.86	0.75R	—
10.3	0.6	0.2	0.3	1.00	1.31	1,012	99.2	0.0	0.0	0.8	4.7	30	45	65.4	0.88	0.75R	—
13.3	3.6	0.1	0.9	0.87	1.14	1,197	98.2	0.0	0.1	1.7	15.5	119	36	62.1	0.86	0.75R	—
9.1	0.0	1.3	1.2	1.00	0.80	547	99.8	0.0	0.0	0.2	13.3	116	50	57.1	1.22	—	—
11.4	2.3	1.7	1.0	1.09	0.88	1,475	100.0	0.0	0.0	0.0	34.0	28	58	69.3	0.81	0.75R	—
9.8	0.7	0.9	1.7	1.01	0.81	132	99.5	0.0	0.0	0.5	6.0	230	67	36.2	1.35	—	—
12.4	0.0	0.3	0.2	1.00	2.11	800	94.7	0.0	0.2	5.2	24.4	95	61	48.0	1.20	—	—
12.7	0.3	0.7	0.8	0.88	1.87	2,008	97.7	0.0	0.0	2.3	7.5	80	71	56.5	0.82	0.75R	—
11.8	(0.6)	0.2	0.0	1.08	2.29	1,052	100.0	0.0	0.0	0.0	21.1	49	40	76.4	0.82	0.75R	—
9.9	(2.5)	0.9	0.3	0.76	1.62	696	96.4	0.0	0.1	3.5	26.9	107	53	50.3	0.87	0.75R	—
12.1	(0.3)	0.3	0.2	0.89	1.88	954	98.2	0.0	0.0	1.8	14.1	76	95	45.1	0.86	0.75R	—
13.6	1.2	0.3	0.5	0.81	1.72	706	98.1	0.0	0.0	1.9	10.7	88	38	53.0	1.23	—	—
13.2	0.8	1.9	0.8	0.79	1.68	4,404	94.9	0.0	0.6	4.5	38.1	18	132	38.3	0.31	—	—

Index Fund	Closed		Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
		Fund Name (Ticker)	2013	2012	2011	2010	2009	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
		Financial Sector Category Average	38.2	24.4	(13.1)	13.1	22.2	177.0	0.0	(61.3)	0.0	14.2	0.0	15.3	0.0
		Fidelity Sel Banking (FSRBX)	39.3	22.4	(13.4)	21.4	5.0	208.1	31.1	(66.5)	(5.2)	13.9	(0.3)	13.5	(1.8)
		Fidelity Sel Brokerage (FSLBX)	48.8	28.3	(22.9)	11.1	50.4	193.2	16.2	(59.9)	1.4	13.8	(0.4)	19.7	4.4
		Fidelity Sel Consumer Fin (FSVLX)	32.5	34.4	(1.0)	5.9	1.8	156.5	(20.5)	(74.7)	(13.4)	20.8	6.6	13.7	(1.6)
		Fidelity Sel Fincl Svcs (FIDSX)	33.6	27.8	(20.4)	6.4	25.8	154.4	(22.6)	(68.0)	(6.7)	10.8	(3.4)	12.7	(2.6)
		Fidelity Sel Insurance (FSPCX)	43.7	19.6	(5.2)	20.1	21.8	226.6	49.6	(63.1)	(1.8)	17.7	3.5	19.0	3.7
		T. Rowe Price Fincl Svcs (PRISX)	38.9	27.4	(15.3)	12.8	28.4	188.9	11.9	(59.2)	2.1	14.4	0.2	16.8	1.5
		Health Sector Category Average	50.2	24.3	8.4	10.9	26.8	218.9	0.0	(35.2)	0.0	26.3	0.0	22.8	0.0
		Fidelity Sel Biotech (FBIOX)	65.6	36.5	18.1	11.4	10.7	257.2	38.3	(25.4)	9.8	38.8	12.5	26.9	4.1
		Fidelity Sel Health Care (FSPHX)	56.2	21.3	7.8	16.9	32.1	247.5	28.6	(40.0)	(4.8)	26.9	0.6	25.8	3.0
		Fidelity Sel Med Equip (FSMEX)	41.2	15.6	(3.5)	12.7	32.6	151.5	(67.4)	(27.9)	7.3	16.4	(9.9)	18.7	(4.1)
		Fidelity Sel Medical Delvy (FSHCX)	35.3	10.5	10.2	15.4	48.9	220.8	1.9	(49.4)	(14.2)	18.1	(8.2)	23.1	0.3
		Fidelity Sel Pharma (FPHAX)	41.3	14.2	13.6	16.3	25.4	210.6	(8.3)	(34.7)	0.5	22.4	(3.9)	21.7	(1.1)
		Schwab Health Care (SWHFX)	39.9	19.2	11.5	9.7	20.1	181.2	(37.7)	(36.2)	(1.0)	23.0	(3.3)	19.6	(3.2)
		T. Rowe Price Health Sci (PRHSX)	51.4	31.9	11.0	16.3	32.1	275.4	56.5	(35.6)	(0.4)	30.4	4.1	27.8	5.0
		Vanguard Health Care Inv (VGHCX)	43.1	15.1	11.4	6.1	20.9	175.4	(43.5)	(31.8)	3.4	22.4	(3.9)	18.7	(4.1)
		Industrials Sector Category Average	44.7	16.7	(5.9)	29.0	25.0	257.9	0.0	(57.5)	0.0	16.6	0.0	20.6	0.0
		Fidelity Sel Air Transportation (FSAIX)	50.6	19.1	(6.1)	33.3	22.2	312.8	54.9	(61.2)	(3.7)	19.0	2.4	22.4	1.8
		Fidelity Sel Def & Aerospace (FSDAX)	48.1	13.5	7.3	21.8	24.8	247.1	(10.8)	(55.2)	2.3	21.7	5.1	22.4	1.8
		Fidelity Sel Indus Equip (FSCGX)	32.7	20.6	(7.7)	33.9	38.9	264.1	6.2	(60.2)	(2.7)	13.9	(2.7)	22.4	1.8
		Fidelity Sel Industrials (FCYIX)	39.9	19.6	(4.9)	31.0	38.9	276.2	18.3	(55.5)	2.0	16.7	0.1	23.7	3.1
		Fidelity Sel Transportation (FSRFX)	48.3	11.1	(5.3)	41.2	23.2	266.9	9.0	(51.9)	5.6	16.0	(0.6)	22.1	1.5
		Natural Res/Commodities Sector Cat Avg	11.0	8.6	(14.4)	27.8	59.6	157.3	0.0	(57.3)	0.0	0.8	0.0	16.2	0.0
		Fidelity Global Cmdty Stk (FFGCX)	(3.2)	7.4	(18.2)	18.0	—	—	—	—	—	(5.3)	(6.1)	—	—
		Fidelity Sel Chemicals (FSCHX)	29.8	30.0	0.2	30.7	65.3	295.6	138.3	(48.6)	8.7	19.1	18.3	29.6	13.4
		Fidelity Sel Materials (FSDPX)	21.8	20.1	(8.2)	28.0	78.6	238.9	81.6	(53.7)	3.6	10.3	9.5	25.2	9.0
		ICON Materials S (ICBMX)	30.8	9.5	(9.8)	26.5	39.0	178.4	21.1	(58.9)	(1.6)	8.9	8.1	17.9	1.7
		T. Rowe Price New Era (PRNEX)	15.7	4.0	(15.2)	20.9	49.3	105.5	(51.8)	(54.9)	2.4	0.7	(0.1)	13.0	(3.2)
		Precious Metals Sector Category Average	(48.6)	(11.1)	(22.9)	41.5	59.0	(18.9)	0.0	(43.6)	0.0	(29.5)	0.0	(4.8)	0.0
		AmCent Global Gold Inv (BGEIX)	(51.4)	(7.9)	(19.3)	44.7	43.2	(24.8)	(5.9)	(33.9)	9.7	(28.8)	0.7	(5.6)	(0.8)
		Fidelity Sel Gold (FSAGX)	(51.5)	(12.5)	(16.4)	35.2	38.0	(31.5)	(12.6)	(29.4)	14.2	(29.2)	0.3	(7.9)	(3.1)
		Tocqueville Gold (TGLDX)	(48.3)	(8.8)	(15.9)	53.3	86.5	6.5	25.4	(37.6)	6.0	(26.5)	3.0	2.6	7.4
		US Glb Inv Wld Prec Min (UNWPX)	(51.4)	(11.3)	(32.6)	45.3	89.5	(22.0)	(3.1)	(56.1)	(12.5)	(33.8)	(4.3)	(4.4)	0.4
		USAA Prec Metals & Min (USAGX)	(51.4)	(11.9)	(19.6)	39.9	62.4	(21.1)	(2.2)	(30.5)	13.1	(29.9)	(0.4)	(4.8)	0.0
		Vanguard Prec Mtls Mining Inv (VGPMX)	(35.2)	(13.0)	(21.8)	37.4	76.4	23.1	42.0	(64.0)	(20.4)	(23.9)	5.6	1.4	6.2
		Real Estate Sector Category Average	3.6	19.3	6.5	27.5	31.2	223.6	0.0	(64.7)	0.0	9.5	0.0	16.6	0.0
		AmCent Real Estate Inv (REACX)	1.2	17.7	11.6	28.9	26.6	234.9	11.3	(68.3)	(3.6)	10.0	0.5	16.8	0.2
		Baron Real Estate Retail (BREFX)	27.1	42.5	0.6	26.6	—	—	—	—	—	22.1	12.6	—	—
		Cohen & Steers Realty (CSRSX)	3.0	15.7	6.1	27.1	32.5	222.6	(1.0)	(63.5)	1.2	8.2	(1.3)	16.3	(0.3)
		Fidelity Real Estate Inv (FRESX)	1.5	18.0	8.2	29.8	32.8	252.3	28.7	(66.8)	(2.1)	9.0	(0.5)	17.4	0.8
		T. Rowe Price Real Est (TRREX)	3.2	17.0	7.3	29.8	31.6	244.3	20.7	(66.9)	(2.2)	9.0	(0.5)	17.2	0.6
I		Vanguard REIT Idx Inv (VGSIX)	2.3	17.5	8.4	28.2	29.5	231.2	7.6	(64.5)	0.2	9.2	(0.3)	16.7	0.1
		Real Estate Global Sector Cat Average	3.4	33.5	(14.2)	18.4	46.5	178.9	0.0	(69.7)	0.0	5.6	0.0	15.0	0.0
		Fidelity Intl Rel Est (FIREX)	12.5	44.1	(22.3)	14.5	35.8	159.2	(19.7)	(67.5)	2.2	8.0	2.4	14.4	(0.6)
		Russell Glbl Real Est Secs S (RRESX)	3.1	27.7	(7.5)	23.1	29.7	190.4	11.5	(63.9)	5.8	6.8	1.2	14.2	(0.8)
		Vanguard Gbl exUS RelEstIdx Inv (VGXRX)	3.2	41.4	(16.8)	—	—	—	—	—	—	6.7	1.1	—	—
		Technology Sector Category Average	39.1	14.1	(6.4)	21.0	68.2	230.9	0.0	(53.7)	0.0	13.9	0.0	24.5	0.0
		Fidelity Sel IT Services (FBSOX)	53.1	19.8	2.2	18.4	59.0	273.0	42.1	(38.7)	15.0	23.3	9.4	28.7	4.2
		Fidelity Sel Software (FSCSX)	51.1	18.0	2.1	18.9	61.5	270.8	39.9	(47.6)	6.1	22.1	8.2	28.4	3.9
		Fidelity Sel Technology (FSPTX)	31.7	17.1	(9.6)	26.6	90.2	259.6	28.7	(59.2)	(5.5)	11.7	(2.2)	27.4	2.9
		Janus Global Technology T (JAGTX)	35.2	19.2	(8.6)	24.5	57.2	219.3	(11.6)	(51.2)	2.5	13.8	(0.1)	23.6	(0.9)
		Red Oak Technology Slct (ROGSX)	44.0	11.9	2.7	14.7	77.8	254.2	23.3	(51.6)	2.1	18.3	4.4	27.6	3.1
		T. Rowe Price Glb Tech (PRGTX)	39.9	19.2	(1.7)	22.6	80.2	290.3	59.4	(52.9)	0.8	17.9	4.0	29.4	4.9

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 (%)
2.8	0.0	0.9	0.5	1.00	1.39	432	94.2	0.3	0.2	5.4	8.5	118	57	43.7	1.17	—	—
1.6	(1.2)	0.8	0.4	0.96	1.34	817	94.9	0.0	0.0	5.1	5.4	69	51	53.3	0.85	0.75R	—
8.3	5.5	0.5	0.3	1.25	1.74	921	95.5	0.0	0.0	4.5	2.8	308	43	46.1	1.79	0.75R	—
(5.4)	(8.2)	2.1	1.7	0.76	1.06	251	99.5	0.0	0.0	0.5	2.2	79	51	49.4	0.89	0.75R	—
0.9	(1.9)	0.9	0.2	1.12	1.56	746	98.3	0.0	0.0	1.7	7.2	271	68	40.3	0.96	0.75R	—
5.6	2.8	0.8	0.7	0.87	1.21	655	97.5	0.0	0.0	2.5	22.0	157	45	57.9	0.87	0.75R	—
5.0	2.2	0.9	0.3	1.04	1.45	553	93.6	2.4	0.5	3.5	11.5	43	91	27.3	0.94	—	—
11.9	0.0	0.2	0.8	1.00	1.18	2,480	93.9	0.0	0.3	5.8	16.2	76	82	46.1	1.01	—	—
14.2	2.3	0.0	0.2	1.30	1.53	7,959	99.8	0.0	0.2	0.0	1.6	42	168	58.3	0.81	0.75R	—
12.3	0.4	0.0	1.2	0.92	1.08	4,883	97.0	0.0	0.1	2.9	17.4	95	108	39.8	0.79	0.75R	—
10.8	(1.1)	0.0	0.8	1.00	1.18	1,653	99.3	0.2	0.2	0.3	12.2	69	62	53.7	0.83	0.75R	—
13.0	1.1	0.0	0.5	1.02	1.21	736	97.6	0.0	0.0	2.4	3.7	96	46	71.9	0.84	0.75R	—
11.6	(0.3)	0.9	1.0	0.77	0.92	1,374	99.1	0.0	0.0	0.9	45.4	54	80	55.7	0.85	0.75R	—
12.5	0.6	0.7	1.1	0.80	0.94	859	97.9	0.0	0.7	1.4	19.7	54	111	44.4	0.82	2.00R	—
15.3	3.4	0.0	0.7	1.02	1.21	8,431	97.5	0.0	0.4	2.1	13.0	13	200	31.6	0.79	—	—
10.9	(1.0)	1.2	0.9	0.68	0.80	9,636	95.6	0.0	1.6	2.8	22.5	8	102	36.7	0.35	—	—
10.0	0.0	0.3	0.4	1.00	1.42	425	92.4	0.0	0.2	7.4	9.7	156	66	51.6	1.09	—	—
11.9	1.9	0.1	0.6	0.85	1.20	366	94.8	0.0	0.0	5.2	14.1	74	35	62.3	0.94	0.75R	—
12.6	2.6	0.5	0.6	0.79	1.12	1,005	95.6	0.0	0.0	4.4	14.1	56	26	74.6	0.84	0.75R	—
9.8	(0.2)	0.7	0.6	1.10	1.56	427	96.2	0.0	0.6	3.1	9.0	69	55	51.4	0.82	0.75R	—
12.5	2.5	0.6	0.6	0.96	1.36	1,321	98.9	0.0	0.2	0.9	5.2	75	61	46.8	0.85	0.75R	—
11.8	1.8	0.4	0.7	0.94	1.33	483	93.7	0.0	0.2	6.1	3.8	47	48	68.3	0.89	0.75R	—
9.4	0.0	0.8	0.7	1.00	1.79	795	80.8	10.0	4.0	5.1	30.7	88	111	49.3	1.19	—	—
—	—	1.3	—	0.99	1.78	264	100.0	0.0	0.0	0.0	59.2	65	212	42.1	1.11	1.00R	—
15.3	5.9	0.8	0.8	0.87	1.57	1,484	97.6	0.0	0.0	2.4	14.7	60	38	59.6	0.83	0.75R	—
12.4	3.0	0.6	0.5	0.90	1.61	1,230	98.2	0.0	0.5	1.4	12.5	61	50	49.4	0.85	0.75R	—
10.9	1.5	0.4	0.3	0.90	1.61	79	86.1	0.0	0.0	13.9	10.4	56	34	52.6	1.39	—	—
9.8	0.4	0.5	0.9	0.95	1.71	4,330	99.7	0.0	0.0	0.4	25.3	38	99	23.2	0.67	—	—
(0.3)	0.0	0.0	0.7	1.00	2.57	451	88.7	1.2	4.9	5.2	76.4	47	72	52.8	1.32	—	—
(0.6)	(0.3)	0.0	0.9	1.00	2.58	369	94.9	0.0	3.7	1.4	83.0	6	71	57.6	0.68	1.00R	—
0.5	0.8	0.0	0.8	0.99	2.55	942	95.1	0.0	4.9	0.0	81.3	18	113	56.7	0.92	0.75R	—
3.5	3.8	0.0	0.2	0.92	2.38	1,029	78.6	0.0	17.6	3.8	67.6	14	73	50.3	1.28	2.00R	0.25
(0.7)	(0.4)	0.0	1.9	0.97	2.50	134	77.7	5.9	11.1	5.3	80.2	44	222	28.9	1.45	0.05R	0.25
3.0	3.3	0.2	0.8	0.99	2.55	654	93.3	0.0	4.3	2.4	84.6	15	57	47.0	1.18	—	—
2.9	3.2	0.1	0.8	0.90	2.32	2,256	96.5	0.0	0.1	3.4	84.7	30	42	63.9	0.26	—	—
7.8	0.0	2.1	1.0	1.00	1.37	1,080	93.2	2.2	0.6	4.0	1.8	105	86	42.6	1.06	—	—
7.7	(0.1)	2.1	0.6	0.99	1.37	819	99.1	0.0	0.6	0.3	0.2	170	57	43.4	1.15	—	—
—	—	0.0	—	1.03	1.42	537	93.5	0.0	1.4	5.2	10.1	30	55	37.9	1.35	—	0.25
9.4	1.6	2.4	1.4	1.01	1.39	5,158	97.5	0.0	0.0	2.5	0.0	85	55	48.8	1.00	—	—
8.3	0.5	2.1	0.6	1.03	1.42	3,381	99.3	0.0	0.0	0.7	0.0	26	48	58.5	0.81	0.75R	—
8.9	1.1	2.3	1.0	0.99	1.37	3,423	94.8	0.0	1.2	4.0	0.0	6	39	47.0	0.78	1.00R	—
8.4	0.6	4.2	1.4	1.01	1.39	2,403	99.0	0.0	0.8	0.2	0.0	9	133	40.1	0.24	—	—
4.3	0.0	2.6	1.4	1.00	1.51	514	94.9	0.2	3.8	1.1	67.0	60	209	30.8	1.07	—	—
—	—	1.8	1.7	1.07	1.61	349	93.8	0.0	1.0	5.1	93.8	78	73	41.0	1.16	1.50R	—
7.8	3.5	3.0	1.6	0.92	1.39	1,332	90.3	0.0	7.6	2.1	43.7	78	249	25.0	1.10	—	—
—	—	3.1	—	1.01	1.52	105	97.5	0.0	2.3	0.2	97.5	8	525	26.3	0.45	0.25R	—
8.1	0.0	0.1	0.3	1.00	1.43	635	94.7	0.2	0.3	4.7	14.7	176	81	44.2	1.19	—	—
13.9	5.8	0.0	0.2	0.92	1.32	1,497	97.3	0.0	0.0	2.7	6.6	107	84	55.1	0.86	0.75R	—
12.9	4.8	0.0	1.5	0.91	1.31	3,395	98.7	0.0	0.0	1.3	6.5	96	85	61.5	0.82	0.75R	—
8.3	0.2	0.1	0.5	0.96	1.38	2,232	96.8	0.0	0.0	3.2	24.2	140	349	36.7	0.81	0.75R	—
9.3	1.2	0.0	0.3	0.85	1.22	303	93.8	0.0	0.8	5.4	22.8	36	87	37.5	1.00	—	—
8.1	0.0	0.4	0.0	0.88	1.26	117	95.4	0.0	0.0	4.7	4.5	15	37	41.2	1.30	—	—
11.9	3.8	0.1	1.3	1.05	1.51	919	90.1	0.0	1.2	8.6	28.5	182	73	44.4	0.97	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2013	2012	2011	2010	2009	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 SciTech (PRSCX)	43.7	6.2	(4.6)	21.2	67.8	212.8	(18.1)	(51.6)	2.1	13.3	(0.6)	24.2	(0.3)
		USAA Science & Tech (USSCX)	41.1	18.1	(0.6)	13.5	50.7	216.1	(14.8)	(52.5)	1.2	18.3	4.4	23.2	(1.3)
		Utilities Sector Category Average	19.8	4.9	15.7	11.5	14.4	118.0	0.0	(43.0)	0.0	13.2	0.0	13.1	0.0
		AmCent Utilities Inv (BULIX)	18.2	4.2	11.1	11.1	14.4	99.1	(18.9)	(41.1)	1.9	11.0	(2.2)	11.7	(1.4)
		Fidelity Set Util Port (FSUTX)	20.6	7.0	13.0	10.9	14.3	113.4	(4.6)	(45.0)	(2.0)	13.4	0.2	13.1	0.0
		Fidelity Telecom & Util (FIUIX)	20.5	10.0	11.8	17.3	11.0	121.8	3.8	(44.5)	(1.5)	14.0	0.8	14.1	1.0
I		Hennessy Gas Utility Idx Inv (GASFX)	25.4	7.4	25.1	12.3	23.9	171.7	53.7	(38.5)	4.5	19.0	5.8	18.6	5.5
		Global Stock Category Average	26.0	17.1	(7.0)	15.5	37.5	157.3	0.0	(51.5)	0.0	11.1	0.0	16.7	0.0
		AmCent Global Grth Inv (TWGGX)	30.8	17.5	(6.3)	12.9	32.6	149.2	(8.1)	(52.6)	(1.1)	12.9	1.8	16.6	(0.1)
		Artisan Global Equity Inv (ARTHX)	29.6	30.1	(5.4)	—	—	—	—	—	—	16.8	5.7	—	—
		Artisan Global Opprt Inv (ARTRX)	24.2	29.7	(6.6)	28.2	47.8	215.7	58.4	—	—	14.6	3.5	23.3	6.6
		Artisan Global Value Inv (ARTGX)	31.1	18.9	1.5	16.1	33.3	205.4	48.1	—	—	16.5	5.4	19.6	2.9
		Dodge & Cox Global Stk (DODWX)	33.1	21.1	(11.4)	13.5	49.1	214.4	57.1	—	—	12.6	1.5	19.3	2.6
		Fidelity Worldwide (FWWFX)	31.5	18.7	(6.8)	17.0	28.5	164.3	7.0	(53.1)	(1.6)	13.3	2.2	17.0	0.3
		Oakmark Global I (OAKGX)	34.1	20.1	(11.7)	15.7	40.1	186.1	28.8	(52.8)	(1.3)	12.5	1.4	18.2	1.5
		Oakmark Global Select I (OAKWX)	33.7	23.9	(5.9)	11.0	53.5	217.2	59.9	(47.9)	3.6	16.0	4.9	21.6	4.9
		Old Westbury LC Strat (OWLSX)	25.3	15.0	(16.1)	15.1	18.8	98.8	(58.5)	(49.2)	2.3	6.5	(4.6)	10.6	(6.1)
		Old Westbury Sm & Mid (OWSMX)	24.1	17.3	(7.9)	24.1	32.4	137.0	(20.3)	(35.7)	15.8	10.3	(0.8)	17.1	0.4
		Polaris Global Value (PGVFX)	36.9	21.0	(8.2)	20.6	35.4	215.7	58.4	(61.9)	(10.4)	15.0	3.9	19.9	3.2
		Tweedy, Browne Value (TWEBX)	22.6	15.4	(1.8)	10.5	27.6	131.3	(26.0)	(39.4)	12.1	11.6	0.5	14.4	(2.3)
		Tweedy, Browne Ww HiDivVal (TBHDX)	18.7	12.3	4.0	7.7	28.1	125.2	(32.1)	(41.8)	9.7	11.5	0.4	13.9	(2.8)
		USAA World Grth (USAWX)	27.7	23.4	(4.4)	12.1	31.3	173.2	15.9	(47.9)	3.6	14.6	3.5	17.3	0.6
		Vanguard Global Equity Inv (VHGEX)	27.6	19.5	(8.9)	16.0	32.9	169.4	12.1	(60.8)	(9.3)	11.6	0.5	16.4	(0.3)
		Wasatch Global Opprt (WAGOX)	25.2	25.5	(8.9)	26.3	61.3	223.9	66.6	—	—	12.7	1.6	23.9	7.2
		Wasatch World Innovators (WAGTX)	33.7	18.0	4.5	24.4	67.4	264.6	107.3	(59.1)	(7.6)	18.1	7.0	28.0	11.3
		Foreign Stock Category Average	21.9	20.1	(13.7)	13.8	38.5	143.0	0.0	(57.7)	0.0	8.1	0.0	14.6	0.0
		AmCent Intl Grth Inv (TWIEX)	22.9	21.8	(11.9)	13.6	34.0	139.0	(4.0)	(56.5)	1.2	9.7	1.6	15.0	0.4
		AmCent Intl Oppor Inv (AIOIX)	30.5	25.0	(15.0)	22.4	46.0	192.1	49.1	(64.6)	(6.9)	11.5	3.4	19.9	5.3
		Amer Beacon Int Eq Inv (AAIPX)	24.0	21.1	(11.9)	6.4	29.3	131.9	(11.1)	(55.3)	2.4	9.8	1.7	12.7	(1.9)
		Artisan Intl Inv (ARTIX)	25.1	25.3	(7.3)	5.9	39.7	161.2	18.2	(58.5)	(0.8)	13.3	5.2	16.6	2.0
	C	Artisan Intl Sm Cap Inv (ARTJX)	29.1	34.6	(15.3)	14.3	58.1	211.6	68.6	(61.0)	(3.3)	13.8	5.7	21.6	7.0
	C	Artisan Intl Val Inv (ARTKX)	30.4	22.8	(7.2)	18.8	33.4	191.1	48.1	(46.9)	10.8	14.1	6.0	18.7	4.1
		Causeway Intl Value Inv (CIVVX)	23.8	24.2	(10.8)	11.9	32.0	160.4	17.4	(57.1)	0.6	11.1	3.0	15.2	0.6
		Dodge & Cox Intl Stk (DODFX)	26.3	21.0	(16.0)	13.6	47.4	174.3	31.3	(59.9)	(2.2)	8.7	0.6	16.5	1.9
	C	Driehaus Intl Sm Cp Grth (DRIOX)	29.2	11.6	(11.4)	27.1	55.1	181.3	38.3	(58.8)	(1.1)	8.5	0.4	20.3	5.7
		Fidelity Diversified Intl (FDIVX)	25.1	19.4	(13.8)	9.6	31.7	127.0	(16.0)	(57.5)	0.2	8.8	0.7	13.2	(1.4)
		Fidelity International Growth (FIGFX)	22.1	19.7	(9.0)	16.9	36.5	155.0	12.0	—	—	10.0	1.9	16.2	1.6
		Fidelity Intl Capital Apprec (FIVFX)	21.6	25.8	(12.8)	15.8	55.1	196.9	53.9	(63.6)	(5.9)	10.1	2.0	19.1	4.5
		Fidelity Intl Disc (FIGRX)	24.9	21.9	(15.3)	11.0	30.0	128.7	(14.3)	(57.0)	0.7	8.9	0.8	13.2	(1.4)
		Fidelity Intl Sm Cap Opp (FSCOX)	24.8	23.5	(9.6)	23.2	46.2	198.4	55.4	(70.1)	(12.4)	11.7	3.6	20.2	5.6
		Fidelity Intl Sm Cp (FISMX)	35.1	18.8	(15.6)	25.3	45.5	186.0	43.0	(58.4)	(0.7)	10.7	2.6	19.8	5.2
		Fidelity Overseas (FOSFX)	26.7	25.0	(16.0)	6.5	25.1	120.1	(22.9)	(60.2)	(2.5)	10.0	1.9	12.2	(2.4)
I		Fidelity Spar Intl Inv (FSIIX)	21.7	18.6	(12.2)	7.6	28.4	125.1	(17.9)	(57.1)	0.6	8.2	0.1	11.9	(2.7)
		FMI International (FMIJX)	24.6	18.1	(1.8)	—	—	—	—	—	—	13.1	5.0	—	—
		Harbor Intl Inv (HIINX)	16.3	20.4	(11.5)	11.5	38.0	141.5	(1.5)	(57.0)	0.7	7.4	(0.7)	13.8	(0.8)
		Laudus Intl MktMasters Inv (SWOIX)	22.6	23.1	(13.7)	21.5	48.3	179.2	36.2	(59.1)	(1.4)	9.2	1.1	18.6	4.0
		Northern Intl Equity (NOIGX)	24.1	17.8	(13.2)	8.5	31.3	120.2	(22.8)	(54.3)	3.4	8.3	0.2	12.6	(2.0)
I		Northern Intl Equity Indx (NOINX)	21.7	18.6	(12.7)	7.5	28.9	121.5	(21.5)	(57.3)	0.4	8.0	(0.1)	11.8	(2.8)
	C	Oakmark Intl I (OAKIX)	29.3	29.2	(14.1)	16.2	56.2	219.8	76.8	(54.9)	2.8	12.8	4.7	21.1	6.5
		Oakmark Intl Small Cap I (OAKEX)	27.6	18.3	(16.5)	21.5	67.4	205.9	62.9	(60.0)	(2.3)	8.1	0.0	20.7	6.1
		Oberweis Intl Opp (OBIOX)	55.0	32.9	(14.5)	30.3	61.0	320.5	177.5	(69.6)	(11.9)	20.7	12.6	29.9	15.3
		Pear Tree Polaris Frgn Val Ord (QFVOX)	27.5	26.9	(15.6)	20.0	58.0	204.0	61.0	(63.8)	(6.1)	11.0	2.9	21.0	6.4
		Schwab International Core Eq (SICNX)	23.9	23.7	(12.2)	10.5	28.2	140.3	(2.7)	—	—	10.4	2.3	13.8	(0.8)
I		Schwab International Index (SWISX)	21.6	18.9	(11.8)	6.6	29.1	123.8	(19.2)	(56.9)	0.8	8.5	0.4	11.9	(2.7)
		Scout International (UMBWX)	13.1	21.2	(12.4)	13.1	35.5	120.1	(22.9)	(49.7)	8.0	6.3	(1.8)	13.0	(1.6)
		T. Rowe Price Intl Disc (PRIDX)	24.3	26.0	(14.1)	20.4	55.6	195.9	52.9	(60.6)	(2.9)	10.4	2.3	20.3	5.7

10-Year Annual Return (%)		Yield	Tax-Cost Ratio	Risk Index		Total Assets	Portfolio (%)				% of Port in Foreign	Portfolio Turnover Ratio	Number of	% of Port in Top 10	Expense Ratio	Max Load	12b-1 Fee
Fund	Cat +/-	(%)	(%)	Cat	Total	($ Mil)	Stock	Bond	Other	Cash	Issues	(%)	Holdings	Holdings	(%)	(%)	(%)
7.6	(0.5)	0.0	0.0	1.06	1.52	2,763	88.3	0.0	0.7	11.0	17.9	50	68	37.4	0.88	—	—
8.4	0.3	2.0	0.5	**0.83**	1.18	518	97.9	0.0	1.3	0.8	18.0	93	145	29.1	1.34	—	—
9.5	**0.0**	**2.1**	**1.0**	**1.00**	**0.92**	**577**	**92.0**	**0.0**	**0.1**	**7.8**	**6.8**	**115**	**79**	**47.2**	**1.10**	**—**	**—**
9.6	**0.1**	3.2	1.7	0.91	0.83	360	99.1	0.0	0.9	0.0	3.5	41	52	48.8	**0.68**	—	—
9.4	(0.1)	1.6	0.7	0.96	0.88	515	94.7	0.0	0.0	5.3	2.8	158	22	62.9	0.83	0.75R	—
9.3	(0.2)	1.9	0.9	0.95	0.88	1,133	99.2	0.0	0.0	0.9	3.7	148	36	54.4	0.83	—	—
12.5	**3.0**	2.2	1.3	1.02	0.93	1,254	98.8	0.0	0.0	1.2	14.9	18	65	48.0	0.69	—	—
7.8	**0.0**	**0.9**	**0.6**	**1.00**	**1.16**	**1,391**	**94.2**	**0.4**	**1.4**	**4.0**	**49.7**	**53**	**371**	**29.5**	**1.25**	**—**	**—**
9.1	**1.3**	0.3	0.2	1.06	1.22	447	96.0	0.0	3.4	0.6	39.8	54	100	18.6	1.10	2.00R	—
—	—	0.0	—	1.08	1.25	164	96.2	0.9	1.7	1.2	56.0	—	76	29.7	1.50	2.00R	—
—	—	0.0	0.0	1.12	1.29	598	94.6	0.0	1.2	4.1	40.3	—	53	41.8	1.34	2.00R	—
—	—	0.6	0.4	**0.83**	0.96	955	88.1	0.0	0.1	11.8	43.8	—	52	31.7	1.52	2.00R	—
—	—	1.4	0.6	1.14	1.32	3,712	97.2	0.0	2.7	0.1	57.3	12	93	24.3	**0.65**	—	—
8.8	1.0	0.3	0.7	1.01	1.18	1,564	96.2	0.0	0.7	3.2	44.7	161	258	22.5	1.11	1.00R	—
9.4	**1.6**	2.5	0.4	1.14	1.32	3,235	94.7	0.0	2.9	2.5	51.4	45	46	36.3	1.16	—	—
—	—	0.8	0.3	1.15	1.33	1,476	94.8	0.0	0.0	5.3	50.8	36	22	51.7	1.23	—	—
5.8	(2.0)	0.7	0.3	1.03	1.19	10,106	94.9	0.0	1.2	3.9	42.5	42	137	18.7	1.16	—	—
—	—	0.7	0.9	1.01	1.18	6,803	95.5	0.0	0.6	4.0	63.4	31	6,115	20.6	1.13	—	—
8.1	0.3	1.0	0.3	1.09	1.26	222	96.7	0.0	0.0	3.3	58.8	14	87	19.0	**0.99**	1.00R	—
6.4	(1.4)	0.9	0.9	**0.75**	0.87	624	91.3	0.0	(0.8)	9.5	44.5	8	49	35.0	1.40	—	—
—	—	1.7	0.7	**0.77**	0.89	768	89.1	0.0	0.0	11.0	71.2	12	49	36.2	1.39	2.00R	—
9.7	**1.9**	0.7	0.3	1.04	1.21	1,054	98.0	0.0	0.1	1.9	49.2	12	100	24.3	1.25	—	—
7.8	0.0	1.5	0.4	1.05	1.22	4,693	95.1	0.0	1.3	3.5	51.9	70	726	8.8	**0.59**	—	—
—	—	0.1	1.4	1.01	1.18	229	99.9	0.0	0.1	0.0	61.5	43	95	19.9	1.84	2.00R	—
9.0	1.2	0.0	0.2	0.91	1.06	308	92.5	0.0	0.2	7.4	33.1	84	70	30.8	1.87	2.00R	—
8.0	**0.0**	**1.5**	**0.6**	**1.00**	**1.37**	**3,172**	**94.3**	**0.9**	**2.7**	**2.2**	**91.9**	**60**	**349**	**24.2**	**1.10**	**—**	**—**
7.7	(0.3)	1.4	0.5	1.00	1.38	1,534	96.0	0.0	4.0	0.0	96.0	106	136	16.8	1.29	2.00R	—
12.0	**4.0**	0.8	0.2	1.08	1.49	140	96.8	0.0	2.9	0.3	96.8	127	133	17.6	1.67	2.00R	—
7.4	(0.6)	1.2	0.8	1.04	1.43	351	89.0	0.0	5.6	5.5	88.6	27	185	18.0	1.10	—	—
8.9	0.9	1.0	0.4	1.04	1.43	10,773	96.4	0.0	1.3	2.3	92.2	—	83	31.8	1.19	2.00R	—
13.0	**5.0**	0.4	0.4	1.01	1.39	1,098	94.0	0.0	2.4	3.5	94.0	—	61	42.8	1.50	2.00R	—
12.3	**4.3**	1.6	0.7	**0.83**	1.14	8,566	85.5	0.0	1.4	13.1	78.5	—	62	33.5	1.22	2.00R	—
8.0	0.0	0.8	0.5	1.06	1.46	742	95.2	0.0	0.0	4.8	95.2	22	67	28.4	1.24	2.00R	—
9.7	**1.7**	1.6	0.6	1.05	1.45	52,538	98.6	0.0	0.3	1.0	93.6	10	91	29.5	**0.64**	—	—
14.9	**6.9**	1.1	0.9	**0.95**	1.30	271	99.9	0.0	0.1	0.0	99.9	280	94	18.9	1.76	2.00R	—
7.3	(0.7)	0.9	0.5	0.99	1.37	14,907	95.5	0.0	1.1	3.3	88.8	52	235	16.4	0.95	1.00R	—
—	—	0.4	0.3	**0.90**	1.24	472	98.4	0.0	0.0	1.6	85.3	32	110	25.6	1.13	1.00R	—
6.1	(1.9)	0.7	0.4	1.09	1.50	971	99.8	0.0	0.2	0.0	83.4	136	324	6.6	1.17	1.00R	—
8.0	0.0	1.2	0.6	1.00	1.38	8,133	94.9	0.0	1.5	3.6	91.4	65	186	15.9	1.00	1.00R	—
—	—	0.7	0.5	**0.88**	1.21	542	96.3	0.0	0.6	3.0	84.7	31	145	15.3	1.39	2.00R	—
11.1	**3.1**	0.3	0.9	0.99	1.37	1,085	92.5	0.2	0.8	6.5	92.6	54	348	13.7	1.33	2.00R	—
6.4	(1.6)	1.3	0.7	1.12	1.54	1,945	98.9	0.0	1.0	0.2	92.3	42	163	15.6	1.09	1.00R	—
6.9	(1.1)	2.4	1.0	0.99	1.36	2,537	97.3	0.0	0.4	2.3	97.1	1	946	12.6	**0.20**	1.00R	—
—	—	0.7	—	**0.60**	0.82	166	88.4	0.0	2.8	8.8	74.2	21	44	42.0	1.00	—	—
9.4	**1.4**	1.8	0.5	1.03	1.42	5,449	96.9	0.0	0.3	2.8	95.1	10	99	23.6	1.14	—	0.25
9.8	**1.8**	1.3	0.4	0.97	1.33	676	93.7	0.1	1.7	4.5	92.5	65	1,253	9.3	1.40	2.00R	—
6.9	(1.1)	1.5	0.6	1.09	1.50	271	96.5	0.0	3.5	0.0	91.4	27	65	23.8	1.06	2.00R	—
—	—	1.9	0.8	1.01	1.38	4,336	99.0	0.0	1.0	0.0	99.0	25	919	13.1	**0.26**	2.00R	—
10.5	**2.5**	1.6	0.4	1.07	1.48	27,633	91.6	0.0	4.5	3.9	89.0	37	63	32.0	1.06	—	—
10.4	**2.4**	3.2	0.5	0.99	1.37	2,518	93.9	0.0	0.7	5.4	93.9	50	64	27.5	1.41	2.00R	—
—	—	0.5	0.2	1.16	1.60	162	97.2	0.0	0.0	2.9	97.2	280	80	26.4	1.60	2.00R	0.25
8.9	0.9	0.7	0.8	0.98	1.34	791	90.5	0.0	1.9	7.6	90.5	10	52	24.8	1.59	—	0.25
—	—	2.6	0.7	0.96	1.32	154	95.4	3.0	1.6	0.0	98.4	75	224	20.1	**0.87**	2.00R	—
6.8	(1.2)	2.5	0.8	1.01	1.39	2,243	95.9	0.0	0.5	3.6	95.9	5	922	14.8	**0.19**	2.00R	—
8.7	0.7	1.2	0.2	**0.95**	1.30	10,135	96.8	0.0	1.0	2.2	92.4	31	109	18.9	1.02	—	—
11.5	**3.5**	1.1	0.6	**0.92**	1.26	3,422	90.9	3.2	0.7	5.2	90.7	51	210	13.6	1.23	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		T. Rowe Price Intl Gr&Inc (TRIGX)	22.9	15.3	(10.9)	10.4	34.3	136.5	(6.5)	(59.0)	(1.3)	8.1	0.0	13.4	(1.2)
		T. Rowe Price Intl Stk (PRITX)	14.2	18.7	(12.4)	14.4	52.2	146.9	3.9	(58.7)	(1.0)	5.9	(2.2)	15.6	1.0
		T. Rowe Price Overseas Stk (TROSX)	21.7	18.5	(10.2)	10.5	36.7	142.5	(0.5)	(58.2)	(0.5)	9.0	0.9	14.4	(0.2)
		T. Rowe Price Spect Intl (PSILX)	18.1	19.2	(11.7)	13.5	44.9	149.9	6.9	(58.3)	(0.6)	7.6	(0.5)	15.4	0.8
		Tweedy, Browne Glb Val (TBGVX)	19.6	18.3	(4.2)	13.8	37.8	137.4	(5.6)	(47.0)	10.7	10.7	2.6	16.3	1.7
		USAA Intl (USIFX)	18.0	22.0	(9.9)	9.8	32.4	134.2	(8.8)	(50.1)	7.6	9.1	1.0	13.5	(1.1)
I	C	Vanguard Dev Mkts Idx Inv (VDMIX)	21.8	18.8	(12.6)	8.5	28.1	125.6	(17.4)	(57.3)	0.4	8.1	0.0	11.9	(2.7)
I		Vanguard FTSE AWexUS Idx I (VFWIX)	14.3	18.3	(14.5)	11.6	38.6	124.8	(18.2)	(58.4)	(0.7)	5.0	(3.1)	12.4	(2.2)
I		Vanguard FTSE AWexUS SC I (VFSVX)	17.4	18.8	(19.1)	24.9	—	—	—	—	—	4.1	(4.0)	—	—
		Vanguard Intl Explorer Inv (VINEX)	30.2	17.9	(19.8)	22.5	47.1	163.5	20.5	(59.5)	(1.8)	7.2	(0.9)	17.3	2.7
		Vanguard Intl Gr Inv (VWIGX)	22.9	20.0	(13.7)	15.6	41.6	153.0	10.0	(56.9)	0.8	8.4	0.3	15.8	1.2
		Vanguard Intl Value Inv (VTRIX)	22.1	20.1	(14.6)	7.3	33.7	123.3	(19.7)	(55.8)	1.9	7.8	(0.3)	12.4	(2.2)
I		Vanguard Total Intl Stk Idx Inv (VGTSX)	15.0	18.1	(14.6)	11.1	36.7	121.6	(21.4)	(58.5)	(0.8)	5.1	(3.0)	12.0	(2.6)
		Wasatch Intl Gr (WAIGX)	26.4	33.0	(12.1)	34.2	64.1	288.0	145.0	(65.9)	(8.2)	13.9	5.8	26.6	12.0
	C	Westcore Int'l Small Cap (WTIFX)	22.3	24.8	(5.8)	35.2	64.1	237.5	94.5	(57.8)	(0.1)	12.9	4.8	26.1	11.5
		Regional/Country Stock Category Average	16.1	19.0	(18.0)	16.5	57.1	141.9	0.0	(61.2)	0.0	3.7	0.0	14.4	0.0
		Fidelity Canada (FICDX)	10.0	8.2	(12.5)	21.8	39.6	105.3	(36.6)	(54.0)	7.2	1.4	(2.3)	12.1	(2.3)
		Fidelity China Region (FHKCX)	22.1	22.9	(20.4)	18.0	65.5	159.6	17.7	(57.1)	4.1	6.1	2.4	18.5	4.1
		Fidelity Emerging Asia (FSEAX)	3.7	20.8	(16.2)	22.7	39.2	107.1	(34.8)	(63.8)	(2.6)	1.7	(2.0)	12.4	(2.0)
		Fidelity Europe (FIEUX)	26.3	25.5	(16.8)	8.5	31.6	131.7	(10.2)	(56.0)	5.2	9.6	5.9	13.5	(0.9)
	C	Fidelity Europe Cap App (FECAX)	25.8	25.7	(17.0)	8.3	32.0	131.1	(10.8)	(58.0)	3.2	9.5	5.8	13.4	(1.0)
		Fidelity Japan (FJPNX)	23.6	9.4	(15.9)	14.6	15.3	87.9	(54.0)	(53.2)	8.0	4.4	0.7	8.5	(5.9)
		Fidelity Japan Smaller Co (FJSCX)	51.8	8.7	(5.8)	12.2	18.0	188.1	46.2	(58.2)	3.0	15.8	12.1	15.5	1.1
		Fidelity Latin America (FLATX)	(17.3)	4.1	(15.8)	16.4	91.5	72.3	(69.6)	(59.6)	1.6	(10.2)	(13.9)	10.1	(4.3)
		Fidelity Nordic (FNORX)	49.0	21.6	(20.4)	26.4	47.4	234.7	92.8	(66.9)	(5.7)	13.0	9.3	21.9	7.5
		Fidelity Pacific Basin (FPBFX)	27.4	20.0	(17.1)	32.7	59.3	237.7	95.8	(67.7)	(6.5)	8.2	4.5	21.8	7.4
	C	Matthews Asia Dividend Inv (MAPIX)	11.2	21.6	(10.1)	22.8	47.5	147.5	5.6	(34.8)	26.4	6.7	3.0	17.1	2.7
		Matthews Asia Growth Inv (MPACX)	19.3	17.4	(12.7)	26.8	44.8	177.7	35.8	(53.6)	7.6	6.9	3.2	17.5	3.1
		Matthews Asia Small Co Inv (MSMLX)	7.1	23.9	(20.1)	35.5	103.0	229.9	88.0	—	—	2.0	(1.7)	23.9	9.5
		Matthews Asian Gr & Inc Inv (MACSX)	4.8	26.8	(10.7)	19.1	41.4	117.0	(24.9)	(38.1)	23.1	5.9	2.2	14.9	0.5
		Matthews China Inv (MCHFX)	6.8	11.9	(19.0)	15.7	78.3	122.3	(19.6)	(60.0)	1.2	(1.1)	(4.8)	14.8	0.4
		Matthews India Inv (MINDX)	(6.0)	31.5	(36.5)	32.5	97.2	150.7	8.8	(66.2)	(5.0)	(7.7)	(11.4)	15.5	1.1
		Matthews Japan Inv (MJFOX)	34.0	8.3	(7.8)	19.5	10.0	122.3	(19.6)	(47.6)	13.6	10.2	6.5	12.0	(2.4)
		Matthews Korea Inv (MAKOX)	10.1	24.0	(6.5)	21.8	62.9	237.0	95.1	(67.4)	(6.2)	8.5	4.8	20.4	6.0
	C	Matthews Pacific Tiger Inv (MAPTX)	3.6	21.0	(11.5)	22.2	75.3	183.0	41.1	(58.0)	3.2	3.5	(0.2)	18.9	4.5
		Oberweis China Opprt (OBCHX)	59.5	27.8	(38.8)	17.4	131.5	254.9	113.0	(68.9)	(7.7)	7.7	4.0	27.7	13.3
		T. Rowe Price Afr&Mid East (TRAMX)	24.1	19.8	(16.2)	17.2	22.0	131.5	(10.4)	(61.0)	0.2	7.6	3.9	12.3	(2.1)
		T. Rowe Price Emg Europe (TREMX)	3.9	25.2	(33.2)	33.4	125.1	210.5	68.6	(78.4)	(17.2)	(4.6)	(8.3)	21.2	6.8
		T. Rowe Price Euro Stk (PRESX)	35.4	23.2	(9.4)	8.7	34.4	173.9	32.0	(56.1)	5.1	14.8	11.1	17.2	2.8
		T. Rowe Price Japan (PRJPX)	29.9	10.6	(8.4)	14.2	0.8	97.9	(44.0)	(50.7)	10.5	9.6	5.9	8.7	(5.7)
		T. Rowe Price Latin Amer (PRLAX)	(16.0)	10.3	(25.2)	18.4	114.3	91.6	(50.3)	(61.6)	(0.4)	(11.5)	(15.2)	11.9	(2.5)
		T. Rowe Price New Asia (PRASX)	(0.6)	23.6	(12.2)	20.3	102.7	197.5	55.6	(67.5)	(6.3)	2.6	(1.1)	21.4	7.0
		US Glb Inv Emerging Euro (EUROX)	(3.1)	19.3	(28.0)	18.6	77.9	116.8	(25.1)	(74.7)	(13.5)	(5.9)	(9.6)	11.9	(2.5)
I		Vanguard Eur Stk Idx Inv (VEURX)	24.7	20.7	(11.7)	4.9	31.9	138.8	(3.1)	(59.7)	1.5	10.0	6.3	13.0	(1.4)
I		Vanguard Pac Stk Idx Inv (VPACX)	17.3	15.4	(14.0)	15.7	21.1	104.7	(37.2)	(51.8)	9.4	5.2	1.5	10.3	(4.1)
		WF Adv Asia Pacific Inv (SASPX)	12.6	24.3	(16.0)	15.1	40.7	125.3	(16.6)	(61.9)	(0.7)	5.5	1.8	13.7	(0.7)
		Emerging Stock Category Average	(0.7)	20.5	(21.0)	20.5	79.7	135.4	0.0	(66.8)	0.0	(2.3)	0.0	14.9	0.0
		AmCent Emg Mkt Inv (TWMIX)	0.2	24.8	(21.7)	17.8	69.3	131.6	(3.8)	(68.1)	(1.3)	(0.7)	1.6	14.3	(0.6)
		Driehaus Emerg Mkts Grth (DREGX)	8.9	19.5	(15.1)	23.5	70.0	166.4	31.0	(62.3)	4.5	3.4	5.7	18.3	3.4
		Driehaus Emerg Mkts SC Gr (DRESX)	12.1	28.8	(14.3)	26.0	60.9	167.7	32.3	—	—	7.3	9.6	20.2	5.3
		Fidelity EMEA (FEMEX)	1.3	20.8	(15.4)	25.4	61.4	131.3	(4.1)	—	—	1.2	3.5	16.0	1.1
		Fidelity Emerging Market (FEMKX)	3.8	14.6	(21.1)	18.2	76.0	126.4	(9.0)	(68.1)	(1.3)	(2.1)	0.2	14.3	(0.6)
		Harding Loevner Emg Mkt Adv (HLEMX)	4.1	22.7	(17.6)	20.9	63.4	143.6	8.2	(61.2)	5.6	1.7	4.0	15.8	0.9
	C	Lazard Emg Mkt Eq Open (LZOEX)	(1.2)	22.0	(18.1)	22.4	69.1	138.7	3.3	(57.2)	9.6	(0.4)	1.9	15.4	0.5
I		Northern Emerging Mkts Idx (NOEMX)	(3.1)	18.7	(19.2)	18.2	72.6	119.7	(15.7)	(62.8)	4.0	(2.4)	(0.1)	13.7	(1.2)
		Northern Mlt-Mgr EmgMktEq (NMMEX)	0.4	19.7	(17.8)	23.0	74.9	145.9	10.5	—	—	(0.4)	1.9	16.3	1.4
		Schwab Fdmtl EmgMkt LgCo Idx (SFENX)	(3.0)	15.5	(19.6)	16.1	74.6	115.4	(20.0)	—	—	(3.4)	(1.1)	12.8	(2.1)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
7.6	(0.4)	2.3	0.9	1.01	1.38	8,187	92.8	2.3	1.0	3.9	92.6	42	122	18.7	**0.87**	2.00R	—
6.7	(1.3)	0.9	0.5	1.01	1.39	11,706	95.9	1.3	1.4	1.5	92.6	44	139	14.6	**0.85**	2.00R	—
—	—	1.9	0.7	0.98	1.34	7,047	92.7	2.6	1.5	3.2	93.1	15	162	19.1	**0.87**	2.00R	—
8.0	0.0	1.3	0.6	0.99	1.36	1,104	96.1	1.3	0.5	2.2	95.0	6	10	100.0	0.96	2.00R	—
8.9	0.9	1.2	1.0	**0.58**	0.80	7,388	83.5	0.0	(0.9)	17.4	73.0	16	114	30.6	1.39	2.00R	—
8.5	0.5	0.8	0.4	0.99	1.37	1,740	97.8	0.0	1.3	0.9	96.9	20	77	26.9	1.21	—	—
6.9	(1.1)	2.6	0.6	1.00	1.38	1,718	96.7	0.0	3.3	0.1	96.6	12	1,356	12.1	**0.20**	—	—
—	—	2.5	0.5	1.01	1.39	634	95.8	0.0	4.0	0.2	95.7	8	2,337	9.2	**0.30**	—	—
—	—	2.5	—	1.05	1.45	337	93.7	0.0	6.1	0.2	93.6	19	3,123	3.0	**0.45**	0.25R	—
9.9	**1.9**	2.3	0.6	1.01	1.38	2,392	92.8	0.0	0.4	6.9	92.7	36	322	12.7	**0.43**	—	—
8.6	0.6	1.4	0.4	1.09	1.50	9,716	93.7	0.0	2.4	4.0	91.8	31	187	20.1	**0.48**	—	—
7.8	(0.2)	1.9	0.5	1.03	1.42	8,263	94.7	0.0	2.0	3.4	93.2	52	180	15.0	**0.41**	—	—
7.2	(0.8)	2.6	0.6	1.00	1.38	46,892	94.7	0.0	5.0	0.4	94.6	5	5,500	8.3	**0.22**	—	—
11.7	**3.7**	0.0	0.1	1.05	1.44	1,487	94.1	0.0	2.9	3.0	90.6	44	81	24.8	1.56	2.00R	—
9.4	**1.4**	3.1	0.5	**0.95**	1.30	481	90.1	0.0	0.0	9.9	90.1	14	39	40.6	1.51	—	—
8.2	**0.0**	**1.2**	**0.6**	**1.00**	**1.63**	**780**	**93.8**	**0.5**	**2.5**	**3.1**	**93.4**	**127**	**106**	**36.7**	**1.35**	**—**	**—**
9.6	1.4	0.4	0.4	**0.73**	1.18	2,222	97.2	0.0	0.0	2.8	91.9	64	91	45.1	**0.87**	1.50R	—
12.0	**3.8**	1.0	0.9	0.98	1.59	1,487	96.0	0.0	0.0	4.0	93.8	92	88	37.7	**1.02**	1.50R	—
10.8	2.6	1.3	0.7	0.97	1.58	1,140	98.5	0.0	0.0	1.5	97.5	97	209	25.5	1.08	1.50R	—
8.8	0.6	1.3	0.7	0.95	1.55	1,010	97.1	0.0	1.2	1.7	94.6	59	135	22.6	1.06	1.00R	—
7.8	(0.4)	1.6	0.6	0.96	1.57	371	98.4	0.0	1.2	0.4	95.9	127	134	22.9	1.09	1.00R	—
3.3	(4.9)	0.9	0.7	0.79	1.29	480	98.9	0.0	0.0	1.1	98.9	68	70	40.9	**0.93**	1.50R	—
4.8	(3.4)	0.1	0.7	1.05	1.71	629	99.0	0.0	0.0	1.0	99.0	91	93	42.3	**1.01**	1.50R	—
12.8	**4.6**	1.9	1.7	1.05	1.70	1,156	85.3	0.0	14.3	0.4	82.9	23	88	39.7	**1.04**	1.50R	—
12.1	**3.9**	1.8	0.9	1.07	1.73	505	87.5	0.1	4.2	8.3	87.5	61	38	38.1	**1.04**	1.50R	—
10.0	1.8	0.6	1.5	0.87	1.41	723	97.4	0.0	0.0	2.6	96.7	82	141	21.1	1.23	1.50R	—
—	—	3.9	1.4	**0.61**	0.99	3,671	97.8	0.0	2.2	0.0	95.7	9	58	34.0	1.09	2.00R	—
10.3	2.1	1.6	0.4	**0.77**	1.26	558	100.0	0.0	0.0	0.0	100.0	45	67	34.3	1.16	2.00R	—
—	—	0.5	0.6	0.93	1.52	406	100.0	0.0	0.0	0.0	100.0	28	72	25.1	1.50	2.00R	—
11.1	**2.9**	2.4	1.1	**0.61**	0.98	3,277	80.6	2.0	15.5	2.0	82.6	17	64	27.0	1.11	2.00R	—
12.2	**4.0**	1.1	1.0	0.95	1.54	1,290	100.0	0.0	0.0	0.0	100.0	10	57	25.2	1.12	2.00R	—
—	—	1.1	0.3	1.41	2.28	429	100.0	0.0	0.0	0.0	100.0	7	35	47.7	1.18	2.00R	—
3.9	(4.3)	1.5	0.7	**0.75**	1.22	311	100.0	0.0	0.0	0.0	100.0	49	62	30.8	1.20	2.00R	—
12.2	**4.0**	0.3	0.6	0.98	1.60	139	86.0	0.0	14.0	0.0	86.0	35	50	40.1	1.16	2.00R	—
12.6	**4.4**	0.6	0.2	0.85	1.38	2,955	100.0	0.0	0.0	0.0	100.0	7	64	25.8	1.11	2.00R	—
—	—	0.8	1.2	1.34	2.18	199	90.4	0.0	1.5	8.1	90.4	115	67	32.6	2.15	2.00R	0.25
—	—	1.4	0.7	**0.64**	1.03	182	90.9	7.5	1.7	0.0	98.3	56	72	37.5	1.52	2.00R	—
8.4	0.2	2.0	0.2	1.31	2.12	374	98.2	0.0	0.0	1.8	98.2	17	42	56.3	1.55	2.00R	—
9.2	1.0	1.2	0.7	0.93	1.52	1,311	93.7	0.0	0.0	6.3	93.7	48	77	19.6	**1.00**	2.00R	—
4.2	(4.0)	0.6	0.4	**0.76**	1.24	321	90.7	6.7	0.0	2.6	91.7	89	95	33.5	1.14	2.00R	—
14.5	**6.3**	1.9	1.2	1.17	1.91	1,186	89.5	1.7	7.1	1.7	86.7	13	47	51.9	1.24	2.00R	—
13.3	**5.1**	0.9	1.0	0.84	1.37	4,669	93.3	0.0	1.6	5.1	93.3	49	94	30.0	**0.95**	2.00R	—
7.4	(0.8)	1.6	0.1	1.19	1.94	123	89.0	1.1	3.2	6.8	90.1	85	68	42.9	2.15	0.05R	0.25
7.4	(0.8)	2.7	0.7	0.95	1.54	865	96.4	0.0	3.3	0.4	96.3	10	510	19.0	**0.26**	—	—
6.2	(2.0)	2.4	0.6	**0.76**	1.24	384	99.4	0.0	0.3	0.3	99.4	22	816	19.0	**0.26**	—	—
8.5	0.3	2.6	0.6	0.81	1.32	164	90.8	0.0	7.1	2.1	90.8	187	131	21.2	1.67	—	—
10.4	**0.0**	**0.9**	**0.5**	**1.00**	**1.65**	**1,068**	**93.5**	**0.9**	**3.2**	**2.3**	**93.5**	**73**	**293**	**25.1**	**1.37**	**—**	**—**
9.5	(0.9)	0.4	0.0	1.07	1.77	411	94.7	0.0	5.2	0.2	93.7	85	98	31.6	1.50	2.00R	—
13.8	**3.4**	0.0	1.2	**0.85**	1.40	1,633	95.5	0.0	3.6	0.9	91.6	278	118	17.5	1.68	2.00R	—
—	—	0.2	0.1	**0.81**	1.34	191	94.8	0.0	4.2	1.1	94.5	183	115	18.4	2.01	2.00R	—
—	—	1.5	0.6	0.97	1.60	108	98.3	1.3	0.0	0.4	99.6	64	100	40.7	1.40	1.50R	—
10.1	(0.3)	0.1	0.3	0.97	1.60	2,215	99.3	0.0	0.7	0.0	95.3	119	203	18.1	**1.09**	1.50R	—
12.0	**1.6**	0.8	0.5	0.90	1.49	2,123	97.6	0.0	1.5	0.8	96.0	26	83	23.5	1.47	2.00R	—
12.9	**2.5**	1.6	0.9	0.96	1.59	2,211	95.4	0.0	2.4	2.3	95.4	23	85	29.9	1.40	1.00R	0.25
—	—	2.0	0.6	0.98	1.62	2,152	95.6	0.0	4.4	0.0	95.5	27	884	16.1	**0.30**	2.00R	—
—	—	1.1	1.3	0.94	1.55	2,228	97.2	0.4	2.3	0.0	96.5	35	408	21.2	1.36	2.00R	—
—	—	2.0	0.9	0.97	1.61	357	92.3	0.0	7.5	0.2	92.3	22	284	24.0	**0.50**	2.00R	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		T. Rowe Price Emg Mkt St (PRMSX)	(4.7)	20.0	(18.9)	18.7	85.0	139.3	3.9	(68.1)	(1.3)	(2.5)	(0.2)	15.3	0.4
I		Vanguard Emerg Mkt Idx (VEIEX)	(5.2)	18.6	(18.8)	18.8	75.9	121.5	(13.9)	(62.7)	4.1	(3.0)	(0.7)	13.8	(1.1)
	C	Wasatch Emg Mkts S/C (WAEMX)	(3.6)	27.7	(14.1)	41.2	117.7	264.6	129.2	(63.8)	3.0	1.9	4.2	26.6	11.7
		Balanced: Domestic Category Average	**15.7**	**11.2**	**1.2**	**11.8**	**21.8**	**98.5**	**0.0**	**(31.7)**	**0.0**	**9.2**	**0.0**	**12.1**	**0.0**
		AmCent Bal Inv (TWBIX)	17.3	11.5	5.4	11.5	16.3	100.9	2.4	(30.1)	1.6	11.3	2.1	12.3	0.2
		AmCent Strat Alc: Agg Inv (TWSAX)	19.8	15.0	(2.0)	15.3	25.9	122.6	24.1	(43.2)	(11.5)	10.5	1.3	14.4	2.3
		AmCent Strat Alc: Mod Inv (TWSMX)	15.6	12.8	0.5	12.7	21.1	99.2	0.7	(34.8)	(3.1)	9.4	0.2	12.3	0.2
		Amer Beacon Bal Inv (AABPX)	20.5	13.7	1.4	11.4	20.2	116.9	18.4	(37.9)	(6.2)	11.6	2.4	13.2	1.1
		Berwyn Inc (BERIX)	15.8	7.9	3.0	10.0	30.2	89.3	(9.2)	(12.0)	19.7	8.8	(0.4)	13.0	0.9
		Boston Trust Asset Mgmt (BTBFX)	20.4	10.0	3.6	12.4	13.3	90.7	(7.8)	(25.4)	6.3	11.1	1.9	11.8	(0.3)
		Bruce (BRUFX)	18.9	7.8	7.2	23.9	32.2	147.9	49.4	(39.5)	(7.8)	11.2	2.0	17.6	5.5
		Buffalo Flexible Income (BUFBX)	16.6	10.3	9.6	11.6	31.0	125.3	26.8	(36.0)	(4.3)	12.1	2.9	15.6	3.5
		Dodge & Cox Bal (DODBX)	28.3	18.3	(1.7)	12.2	28.3	154.9	56.4	(45.7)	(14.0)	14.3	5.1	16.5	4.4
		Fidelity Asset Mgr 20% (FASIX)	5.1	6.8	2.6	8.9	19.5	53.7	(44.8)	(16.7)	15.0	4.8	(4.4)	8.4	(3.7)
		Fidelity Asset Mgr 50% (FASMX)	13.9	11.3	(0.7)	13.5	30.9	101.7	3.2	(34.8)	(3.1)	8.0	(1.2)	13.3	1.2
		Fidelity Asset Mgr 60% (FSANX)	16.8	12.7	(2.2)	14.2	32.7	114.7	16.2	(38.4)	(6.7)	8.8	(0.4)	14.3	2.2
		Fidelity Asset Mgr 70% (FASGX)	20.1	14.1	(3.8)	15.7	35.6	131.6	33.1	(44.2)	(12.5)	9.6	0.4	15.6	3.5
		Fidelity Balanced (FBALX)	20.5	12.8	1.6	13.7	28.0	124.2	25.7	(40.4)	(8.7)	11.4	2.2	15.0	2.9
I		Fidelity Four-in-One Idx (FFNOX)	24.5	15.1	(1.4)	13.6	25.0	139.3	40.8	(45.8)	(14.1)	12.2	3.0	14.9	2.8
		Fidelity Puritan (FPURX)	20.3	13.7	0.6	14.0	26.6	120.8	22.3	(37.8)	(6.1)	11.2	2.0	14.7	2.6
		Fidelity Strategic Real Ret (FSRRX)	(2.2)	8.1	1.6	13.9	28.4	65.4	(33.1)	(27.6)	4.1	2.4	(6.8)	9.5	(2.6)
		FPA Crescent (FPACX)	21.9	10.3	3.0	12.0	28.3	110.4	11.9	(25.4)	6.3	11.5	2.3	14.7	2.6
		Hennessy Equity & Income Inv (HEIFX)	15.0	8.8	10.6	11.3	18.4	106.3	7.8	(31.5)	0.2	11.4	2.2	12.7	0.6
		Janus Balanced T (JABAX)	19.5	12.9	1.3	7.7	24.2	93.7	(4.8)	(21.4)	10.3	11.0	1.8	12.8	0.7
		Mairs & Power Bal Inv (MAPOX)	19.0	17.3	3.2	14.8	21.3	130.6	32.1	(32.6)	(0.9)	12.9	3.7	14.9	2.8
		Manning & Napier PB Ext S (MNBAX)	16.5	13.1	(1.5)	12.8	24.3	105.1	6.6	(35.4)	(3.7)	9.1	(0.1)	12.7	0.6
		Oakmark Equity & Inc I (OAKBX)	24.2	9.0	0.6	9.5	19.8	96.6	(1.9)	(24.7)	7.0	10.8	1.6	12.3	0.2
		Pax World Bal Inv (PAXWX)	16.3	11.2	(1.9)	11.8	21.3	88.0	(10.5)	(37.7)	(6.0)	8.3	(0.9)	11.5	(0.6)
		Permanent Port (PRPFX)	(2.1)	6.9	2.1	19.3	19.0	63.2	(35.3)	(15.1)	16.6	2.2	(7.0)	8.7	(3.4)
		Schwab Balanced (SWOBX)	18.3	10.6	3.0	11.6	15.4	95.7	(2.8)	(32.5)	(0.8)	10.5	1.3	11.7	(0.4)
		Schwab MarketTrack Bal Inv (SWBGX)	16.4	10.8	1.3	11.5	19.0	100.0	1.5	(37.0)	(5.3)	9.3	0.1	11.6	(0.5)
		Schwab MarketTrack Cons Inv (SWCGX)	9.8	8.1	3.3	9.5	14.1	69.7	(28.8)	(27.6)	4.1	7.0	(2.2)	8.9	(3.2)
		Schwab MarketTrack Grth Inv (SWHGX)	23.4	13.5	(1.0)	13.3	24.0	134.1	35.6	(45.2)	(13.5)	11.5	2.3	14.3	2.2
		T. Rowe Price Bal (RPBAX)	19.2	13.9	0.8	12.5	28.2	121.5	23.0	(37.7)	(6.0)	11.1	1.9	14.6	2.5
		T. Rowe Price Cap Apprec (PRWCX)	22.4	14.6	3.1	14.0	33.0	144.8	46.3	(36.4)	(4.7)	13.1	3.9	17.0	4.9
		T. Rowe Price Persl Strat Bal (TRPBX)	18.0	15.3	(0.3)	13.7	32.6	127.8	29.3	(38.3)	(6.6)	10.7	1.5	15.4	3.3
		T. Rowe Price Persl Strat Grth (TRSGX)	24.8	17.6	(1.9)	15.3	37.4	163.0	64.5	(48.2)	(16.5)	12.9	3.7	17.9	5.8
		T. Rowe Price Persl Strat Inc (PRSIX)	11.9	12.5	0.8	11.6	25.4	91.5	(7.0)	(27.2)	4.5	8.3	(0.9)	12.2	0.1
		TIAA-CREF MgAlloc Rtl (TIMRX)	16.6	14.4	0.0	13.1	22.3	108.2	9.7	(38.2)	(6.5)	10.1	0.9	13.0	0.9
		USAA Grth & Tax Strat (USBLX)	13.1	12.0	7.3	7.1	24.0	90.0	(8.5)	(31.0)	0.7	10.8	1.6	12.5	0.4
		Value Line Asset Alloc (VLAAX)	20.3	14.6	6.0	17.0	16.3	127.9	29.4	(39.8)	(8.1)	13.5	4.3	14.7	2.6
		Value Line Inc & Gr (VALIX)	19.5	10.6	(0.9)	10.5	23.0	94.0	(4.5)	(29.4)	2.3	9.4	0.2	12.2	0.1
I		Vanguard Bal Idx (VBINX)	17.9	11.3	4.1	13.1	20.0	109.3	10.8	(32.5)	(0.8)	10.9	1.7	13.1	1.0
		Vanguard LifeSt Cons Gr Inv (VSCGX)	9.0	9.1	1.7	11.1	17.0	73.7	(24.8)	(27.9)	3.8	6.6	(2.6)	9.5	(2.6)
		Vanguard LifeSt Grth Inv (VASGX)	21.2	14.3	(2.3)	15.0	24.9	133.3	34.8	(47.5)	(15.8)	10.6	1.4	14.2	2.1
		Vanguard LifeSt Inc Inv (VASIX)	3.4	6.5	3.7	9.2	12.0	48.1	(50.4)	(15.3)	16.4	4.5	(4.7)	6.9	(5.2)
		Vanguard LifeSt Mod Grth Inv (VSMGX)	15.0	11.7	0.2	13.3	20.3	102.1	3.6	(37.8)	(6.1)	8.8	(0.4)	11.9	(0.2)
		Vanguard STAR Inv (VGSTX)	17.7	13.7	0.7	11.6	24.8	112.3	13.8	(35.6)	(3.9)	10.5	1.3	13.5	1.4
		Vanguard Wellesley Inc (VWINX)	9.1	10.0	9.6	10.6	16.0	86.5	(12.0)	(18.8)	12.9	9.6	0.4	11.0	(1.1)
	C	Vanguard Wellington Inv (VWELX)	19.6	12.5	3.8	10.9	22.2	114.3	15.8	(32.5)	(0.8)	11.8	2.6	13.6	1.5
		Villere Balanced Inv (VILLX)	22.8	21.0	8.8	21.1	31.3	197.5	99.0	(39.5)	(7.8)	17.4	8.2	20.8	8.7
		Weitz Bal (WBALX)	15.4	10.9	2.2	15.6	28.7	109.0	10.5	(33.7)	(2.0)	9.4	0.2	14.3	2.2
		Balanced: Global Category Average	**11.1**	**12.2**	**(1.7)**	**12.6**	**26.5**	**97.7**	**0.0**	**(37.0)**	**0.0**	**6.9**	**0.0**	**11.9**	**0.0**
		AmCent One Choice: Agg Inv (AOGIX)	20.6	15.4	(1.7)	15.5	26.6	128.4	30.7	(43.7)	(6.7)	11.0	4.1	14.9	3.0
		AmCent One Choice: Mod Inv (AOMIX)	16.0	13.2	0.8	12.7	21.7	104.5	6.8	(35.6)	1.4	9.8	2.9	12.7	0.8
		Fidelity Asset Mgr 40% (FFANX)	11.0	10.2	0.4	12.1	25.9	84.7	(13.0)	(29.2)	7.8	7.1	0.2	11.6	(0.3)
		Fidelity Asset Mgr 85% (FAMRX)	25.1	15.9	(6.1)	16.5	38.6	152.6	54.9	(49.2)	(12.2)	10.8	3.9	17.1	5.2

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 (%)
10.3	(0.1)	0.7	0.2	0.97	1.60	7,173	95.9	0.0	1.7	2.4	95.9	30	111	24.8	1.27	2.00R	—
10.4	0.0	2.6	0.5	0.99	1.63	2,060	95.2	0.0	4.4	0.4	95.0	26	916	13.8	**0.33**	—	—
—	—	0.0	0.1	0.92	1.52	1,780	92.8	0.0	2.5	4.7	92.2	41	100	20.4	1.95	2.00R	—
6.6	**0.0**	**1.4**	**0.8**	**1.00**	**0.67**	**3,363**	**55.9**	**32.8**	**3.4**	**7.9**	**14.7**	**56**	**752**	**40.1**	**0.89**	**—**	**—**
6.5	(0.1)	1.4	1.1	0.94	0.62	742	59.4	36.7	(0.5)	4.3	3.1	81	823	15.1	0.91	—	—
7.4	0.8	1.2	1.0	1.40	0.93	508	77.7	18.2	2.0	2.1	21.1	80	2,093	7.3	1.21	—	—
6.8	0.2	1.0	1.0	1.12	0.75	686	63.4	30.1	3.1	3.3	18.5	78	2,296	7.9	1.07	—	—
6.8	0.2	1.7	1.2	1.06	0.71	115	59.9	33.8	0.7	5.6	14.1	56	504	22.8	0.93	—	—
7.8	**1.2**	2.0	1.7	**0.65**	0.43	2,106	27.6	19.1	27.0	26.3	4.0	51	96	20.6	0.68	1.00R	—
7.0	0.4	1.1	0.5	1.01	0.68	336	78.5	13.9	0.0	7.7	4.5	7	104	22.9	0.96	—	—
11.9	**5.3**	2.5	1.0	1.02	0.68	436	50.4	20.9	16.4	12.3	4.8	7	67	41.6	0.78	—	—
8.4	**1.8**	2.3	1.1	0.81	0.54	1,328	53.0	17.8	6.4	22.8	8.9	25	126	19.0	1.04	2.00R	—
7.1	0.5	1.7	0.8	1.35	0.90	14,371	68.3	25.4	1.5	4.9	15.1	16	401	23.0	**0.53**	—	—
5.0	(1.6)	1.3	0.9	**0.42**	0.28	4,752	22.0	48.4	5.4	24.3	12.1	27	1,934	21.7	**0.53**	—	—
5.5	(1.1)	1.3	0.9	0.94	0.62	7,725	51.0	38.7	4.5	5.9	22.5	21	2,119	18.0	0.70	—	—
—	—	1.1	0.9	1.11	0.74	992	60.5	30.6	3.1	5.8	25.3	22	2,118	14.2	0.75	—	—
5.7	(0.9)	1.1	0.5	1.30	0.87	3,521	71.0	21.1	3.1	4.9	30.1	20	2,119	11.5	0.75	—	—
7.5	0.9	1.4	0.9	1.02	0.68	17,916	70.5	23.2	2.8	3.5	9.9	244	1,200	16.9	**0.58**	—	—
7.0	0.4	1.7	0.7	1.41	0.94	3,446	83.9	13.8	0.1	2.3	27.6	13	4	100.0	**0.22**	—	—
7.0	0.4	1.5	1.2	1.09	0.72	17,308	73.8	22.7	0.5	3.0	9.9	229	1,228	16.7	**0.58**	—	—
—	—	2.2	1.1	**0.81**	0.54	626	13.0	33.2	52.4	1.4	1.5	23	373	61.2	0.77	0.75R	—
8.8	**2.2**	0.6	0.8	1.05	0.70	15,305	52.3	6.8	6.3	34.7	11.0	26	99	27.6	1.26	2.00R	—
8.1	**1.5**	1.0	0.8	**0.78**	0.52	237	60.5	35.8	0.1	3.6	4.0	52	158	28.6	1.35	—	0.25
8.2	**1.6**	1.6	1.0	1.10	0.73	4,187	51.0	43.2	4.5	1.3	9.1	78	404	20.7	0.83	—	—
8.0	**1.4**	2.2	1.0	1.05	0.70	563	60.7	33.6	0.8	4.9	3.9	5	315	23.4	0.75	—	—
7.5	0.9	0.7	0.8	1.18	0.78	837	60.9	33.9	0.6	4.6	20.7	64	754	19.7	1.08	—	—
8.3	**1.7**	0.5	0.7	1.20	0.80	19,299	73.3	11.3	4.9	10.6	9.0	25	146	30.2	0.78	—	—
5.6	(1.0)	0.8	1.0	1.32	0.88	1,772	64.2	33.1	0.7	2.1	8.8	—	309	19.3	0.94	—	0.25
7.9	**1.3**	0.5	0.7	1.27	0.85	9,616	33.1	26.2	26.0	14.7	11.2	24	128	36.7	0.69	—	—
5.9	(0.7)	1.4	0.5	0.99	0.66	170	59.8	36.3	0.2	3.8	9.8	33	6	100.0	**0.65**	2.00R	—
5.8	(0.8)	1.4	0.6	1.00	0.67	490	58.9	31.4	0.1	9.7	21.6	12	6	95.1	0.69	2.00R	—
4.9	(1.7)	1.5	0.7	**0.66**	0.44	204	39.3	49.6	0.1	11.1	19.1	15	6	95.0	0.72	2.00R	—
6.7	0.1	1.4	0.5	1.35	0.90	693	78.4	13.2	0.1	8.3	24.0	9	6	95.1	0.65	2.00R	—
7.2	0.6	1.7	1.0	1.16	0.78	3,906	63.6	32.9	0.9	2.6	24.8	56	1,467	13.0	**0.65**	—	—
8.9	**2.3**	1.1	1.0	1.11	0.74	18,006	60.8	24.4	4.0	10.8	6.5	60	301	26.1	0.72	—	—
7.6	1.0	1.6	1.0	1.26	0.84	2,018	61.1	29.8	1.1	8.0	29.0	58	1,528	21.8	0.72	—	—
8.0	**1.4**	1.0	0.7	1.56	1.04	1,467	80.7	14.4	0.9	3.9	31.0	46	1,443	19.1	0.80	—	—
6.7	0.1	1.8	1.0	0.96	0.64	1,283	41.8	39.8	1.5	16.9	26.7	65	1,521	24.9	**0.61**	—	—
—	—	2.9	0.9	1.11	0.74	660	59.3	34.2	2.5	4.0	29.9	17	17	93.0	0.68	—	0.25
5.8	(0.8)	2.4	1.0	**0.71**	0.48	204	48.0	53.8	(1.8)	0.0	0.6	5	571	17.0	0.97	—	—
7.9	**1.3**	0.2	0.3	1.12	0.75	227	70.5	24.3	0.0	5.2	6.7	40	327	9.1	1.15	—	0.25
7.7	**1.1**	1.1	0.6	1.00	0.67	331	64.1	22.2	4.7	9.1	7.7	31	307	9.3	1.14	—	0.25
6.8	0.2	1.7	0.6	0.92	0.62	2,974	55.5	38.1	3.5	2.9	5.9	43	10,302	8.7	**0.24**	—	—
5.4	(1.2)	2.0	0.8	**0.70**	0.47	8,873	40.0	56.9	0.7	2.5	28.8	19	5	100.0	**0.15**	—	—
6.7	0.1	1.9	0.5	1.35	0.90	10,218	79.1	19.0	0.7	1.1	29.6	9	5	100.0	**0.17**	—	—
4.6	(2.0)	2.0	1.0	**0.41**	0.27	2,921	20.1	76.1	0.7	3.2	28.4	25	5	100.0	**0.14**	—	—
6.2	(0.4)	1.9	0.7	1.01	0.68	11,143	59.2	38.4	0.6	1.8	28.6	15	5	100.0	**0.16**	—	—
7.2	0.6	1.8	0.7	1.10	0.73	17,625	60.1	34.6	0.8	4.4	28.2	9	12	96.2	**0.34**	—	—
7.1	0.5	3.0	1.2	**0.57**	0.38	11,363	37.5	60.4	0.0	2.1	17.6	36	1,657	15.3	**0.25**	—	—
8.1	**1.5**	2.4	1.0	1.00	0.67	26,920	63.4	33.4	1.5	1.7	14.1	31	1,687	15.3	**0.25**	—	—
9.1	**2.5**	0.4	0.4	1.42	0.95	1,142	56.5	27.3	2.8	13.4	1.6	17	98	30.7	0.92	—	—
5.8	(0.8)	0.0	0.4	0.88	0.58	133	39.9	19.3	0.6	40.2	7.0	47	77	21.8	1.13	—	—
6.1	**0.0**	**1.7**	**1.0**	**1.00**	**0.74**	**595**	**55.1**	**35.7**	**5.8**	**3.4**	**33.9**	**72**	**364**	**55.2**	**1.11**	**—**	**—**
—	—	1.6	0.5	1.28	0.94	951	78.4	17.7	1.4	2.4	22.7	5	15	90.0	0.98	—	—
—	—	1.6	0.6	1.02	0.75	1,272	63.6	27.7	1.4	7.4	20.9	3	15	84.1	**0.88**	—	—
—	—	1.4	1.0	**0.69**	0.51	580	41.4	43.1	5.0	10.5	19.1	22	2,119	19.7	**0.57**	—	—
6.9	**0.8**	0.9	0.6	1.42	1.04	1,247	85.2	7.4	3.2	4.2	34.5	22	1,871	9.3	**0.78**	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Fidelity Global Bal (FGBLX)	15.5	12.0	(2.5)	12.5	22.5	97.7	0.0	(34.6)	2.4	8.0	1.1	11.7	(0.2)
		Northern Glbl Tactic Asset Allc (BBALX)	11.5	14.0	(0.1)	10.8	20.1	85.5	(12.2)	(30.4)	6.6	8.3	1.4	11.1	(0.8)
		USAA Cornerstone Mod Aggres (USCRX)	10.8	12.0	(3.9)	13.6	34.6	111.7	14.0	(46.0)	(9.0)	6.1	(0.8)	12.8	0.9
		USAA First Start Grth (UFSGX)	17.5	14.8	(2.3)	15.7	36.6	137.9	40.2	(41.4)	(4.4)	9.7	2.8	15.8	3.9
		Target Date: In Retirement Cat Average	**8.0**	**8.7**	**2.2**	**10.2**	**18.8**	**72.1**	**0.0**	**(23.6)**	**0.0**	**6.3**	**0.0**	**9.4**	**0.0**
		AmCent One Choice In Ret Inv (ARTOX)	11.1	10.1	3.5	10.0	16.4	77.6	5.5	(24.7)	(1.1)	8.2	1.9	10.1	0.7
		Fidelity Freedom 2000 (FFFBX)	4.5	6.4	2.0	7.8	16.4	49.4	(22.7)	(18.8)	4.8	4.3	(2.0)	7.3	(2.1)
		Fidelity Freedom 2005 (FFFVX)	8.0	8.8	0.1	10.5	23.3	75.9	3.8	(32.7)	(9.1)	5.6	(0.7)	9.9	0.5
		Fidelity Freedom 2010 (FFFCX)	11.0	10.4	(0.3)	11.6	24.8	88.0	15.9	(34.0)	(10.4)	6.9	0.6	11.2	1.8
		Fidelity Freedom Inc (FFFAX)	4.5	6.4	2.0	7.6	16.1	47.7	(24.4)	(16.2)	7.4	4.3	(2.0)	7.2	(2.2)
		Schwab Mthly Inc Enh Payout (SWKRX)	5.3	6.6	4.6	8.6	12.6	52.4	(19.7)	—	—	5.5	(0.8)	7.5	(1.9)
		Schwab Target 2010 (SWBRX)	9.6	9.6	2.5	9.9	15.9	74.8	2.7	(34.9)	(11.3)	7.2	0.9	9.4	0.0
		T. Rowe Price Rtmt 2005 (TRRFX)	9.7	11.3	1.4	11.5	24.5	88.5	16.4	(30.4)	(6.8)	7.4	1.1	11.4	2.0
		T. Rowe Price Rtmt 2010 (TRRAX)	11.9	12.4	0.5	12.6	27.9	102.3	30.2	(35.7)	(12.1)	8.1	1.8	12.7	3.3
		T. Rowe Price Rtmt Inc (TRRIX)	9.1	10.0	1.4	10.1	22.0	75.9	3.8	(25.1)	(1.5)	6.8	0.5	10.3	0.9
	C	Vanguard Mgd Pyt Dis Foc Inv (VPDFX)	14.0	9.3	1.8	13.4	22.5	99.7	27.6	—	—	8.3	2.0	12.0	2.6
	C	Vanguard Mgd Pyt Gr Foc Inv (VPGFX)	19.2	13.2	(1.3)	14.4	25.8	123.7	51.6	—	—	10.0	3.7	13.9	4.5
		Vanguard Mgd Pyt Gr&Dis Inv (VPGDX)	15.9	11.0	0.6	13.6	23.5	107.8	35.7	—	—	9.0	2.7	12.7	3.3
		Vanguard Target Rtmt 2010 Inv (VTENX)	9.1	10.1	3.3	11.4	19.3	84.3	12.2	(30.3)	(6.7)	7.4	1.1	10.5	1.1
		Vanguard Target Rtmt Inc Inv (VTINX)	5.8	8.2	5.2	9.3	14.2	60.8	(11.3)	(16.4)	7.2	6.4	0.1	8.5	(0.9)
		Target Date: 2010-2019 Category Average	**11.3**	**10.8**	**1.0**	**11.6**	**22.1**	**90.2**	**0.0**	**(34.2)**	**0.0**	**7.6**	**0.0**	**11.1**	**0.0**
		AmCent One Choice 2015 Inv (ARFIX)	11.5	10.5	3.1	10.8	18.2	84.3	(5.9)	(29.0)	5.2	8.3	0.7	10.7	(0.4)
		Fidelity Freedom 2015 (FFVFX)	11.8	10.6	(0.4)	11.7	25.6	92.0	1.8	(36.2)	(2.0)	7.2	(0.4)	11.6	0.5
		Schwab Target 2015 (SWGRX)	12.1	10.9	1.7	11.5	19.4	90.2	0.0	—	—	8.2	0.6	11.0	(0.1)
		T. Rowe Price Rtmt 2015 (TRRGX)	15.1	13.8	(0.4)	13.7	31.3	119.0	28.8	(39.9)	(5.7)	9.3	1.7	14.3	3.2
		Vanguard Target Rtmt 2015 Inv (VTXVX)	13.0	11.3	1.7	12.4	21.2	98.5	8.3	(34.9)	(0.7)	8.5	0.9	11.7	0.6
		Target Date: 2020-2029 Category Average	**14.8**	**12.4**	**(0.2)**	**13.1**	**25.8**	**108.9**	**0.0**	**(40.6)**	**0.0**	**8.8**	**0.0**	**12.9**	**0.0**
		AmCent One Choice 2020 Inv (ARBVX)	12.5	11.4	2.5	11.6	20.1	91.7	(17.2)	—	—	8.7	(0.1)	11.5	(1.4)
		AmCent One Choice 2025 Inv (ARWIX)	14.0	12.1	1.7	12.5	21.2	99.5	(9.4)	(35.0)	5.6	9.1	0.3	12.1	(0.8)
		Fidelity Freedom 2020 (FFFDX)	13.2	11.7	(1.4)	12.9	28.8	105.8	(3.1)	(42.3)	(1.7)	7.6	(1.2)	12.6	(0.3)
		Fidelity Freedom 2025 (FFTWX)	16.5	13.1	(2.7)	13.8	30.0	117.0	8.1	(44.2)	(3.6)	8.6	(0.2)	13.6	0.7
		Schwab Target 2020 (SWCRX)	16.1	12.7	0.9	12.5	22.5	107.2	(1.7)	(39.1)	1.5	9.7	0.9	12.7	(0.2)
		Schwab Target 2025 (SWHRX)	19.1	13.8	0.2	13.5	25.4	120.6	11.7	—	—	10.8	2.0	14.1	1.2
		T. Rowe Price Rtmt 2020 (TRRBX)	18.0	15.0	(1.3)	14.7	34.1	134.1	25.2	(43.6)	(3.0)	10.2	1.4	15.6	2.7
		T. Rowe Price Rtmt 2025 (TRRHX)	20.7	16.0	(2.1)	15.3	36.2	147.1	38.2	(46.5)	(5.9)	11.1	2.3	16.6	3.7
		Vanguard Target Rtmt 2020 Inv (VTWNX)	15.8	12.3	0.6	13.1	23.1	110.2	1.3	(38.7)	1.9	9.4	0.6	12.7	(0.2)
		Vanguard Target Rtmt 2025 Inv (VTTVX)	18.1	13.2	(0.4)	13.8	24.8	121.7	12.8	(42.4)	(1.8)	10.0	1.2	13.6	0.7
		Target Date: 2030-2039 Category Average	**19.7**	**14.3**	**(1.9)**	**14.7**	**29.6**	**132.6**	**0.0**	**(46.6)**	**0.0**	**10.3**	**0.0**	**14.8**	**0.0**
		Fidelity Freedom 2030 (FFFEX)	18.1	13.4	(3.2)	14.0	30.5	125.1	(7.5)	(48.3)	(1.7)	9.0	(1.3)	14.0	(0.8)
		Fidelity Freedom 2035 (FFTHX)	20.6	14.4	(4.6)	14.4	31.2	131.7	(0.9)	(49.3)	(2.7)	9.6	(0.7)	14.6	(0.2)
		Schwab Target 2030 (SWDRX)	21.7	14.7	(0.7)	14.0	26.5	129.7	(2.9)	(42.1)	4.5	11.5	1.2	14.8	0.0
		Schwab Target 2035 (SWIRX)	24.0	15.6	(1.3)	14.5	28.3	140.3	7.7	—	—	12.3	2.0	15.8	1.0
		T. Rowe Price Rtmt 2030 (TRRCX)	23.0	16.8	(2.8)	16.0	37.9	158.4	25.8	(48.6)	(2.0)	11.8	1.5	17.5	2.7
		T. Rowe Price Rtmt 2035 (TRRJX)	24.8	17.3	(3.3)	16.3	39.0	166.1	33.5	(49.9)	(3.3)	12.3	2.0	18.0	3.2
		Vanguard Target Rtmt 2030 Inv (VTHRX)	20.4	14.2	(1.3)	14.4	26.7	133.9	1.3	(45.9)	0.7	10.7	0.4	14.5	(0.3)
		Vanguard Target Rtmt 2035 Inv (VTTHX)	22.8	15.1	(2.3)	15.1	28.1	144.8	12.2	(48.0)	(1.4)	11.4	1.1	15.3	0.5
		Target Date: 2040-2049 Category Average	**22.5**	**15.3**	**(3.1)**	**15.6**	**31.4**	**145.0**	**0.0**	**(48.7)**	**0.0**	**11.0**	**0.0**	**15.8**	**0.0**
		Fidelity Freedom 2040 (FFFFX)	21.0	14.5	(4.7)	14.6	31.6	134.7	(10.3)	(50.5)	(1.8)	9.7	(1.3)	14.8	(1.0)
		Fidelity Freedom 2045 (FFFGX)	21.6	14.7	(5.1)	14.7	32.0	136.8	(8.2)	(51.0)	(2.3)	9.8	(1.2)	14.9	(0.9)
		Schwab Target 2040 (SWERX)	25.8	16.3	(1.8)	14.8	28.9	147.8	2.8	(44.9)	3.8	12.8	1.8	16.3	0.5
		T. Rowe Price Rtmt 2040 (TRRDX)	25.9	17.5	(3.5)	16.5	39.0	168.5	23.5	(49.8)	(1.1)	12.6	1.6	18.2	2.4
		T. Rowe Price Rtmt 2045 (TRRKX)	25.9	17.6	(3.5)	16.4	39.0	168.7	23.7	(49.8)	(1.1)	12.6	1.6	18.2	2.4
		Vanguard Target Rtmt 2040 Inv (VFORX)	24.3	15.5	(2.6)	15.1	28.3	148.1	3.1	(47.9)	0.8	11.8	0.8	15.6	(0.2)
		Vanguard Target Rtmt 2045 Inv (VTIVX)	24.3	15.5	(2.6)	15.1	28.1	148.0	3.0	(47.9)	0.8	11.9	0.9	15.6	(0.2)

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 (%)
7.9	**1.8**	0.6	0.9	1.05	0.77	559	63.9	27.3	0.9	7.9	53.1	181	766	17.1	1.02	1.00R	—
5.1	(1.0)	1.9	0.8	1.01	0.74	80	59.8	37.6	0.7	2.0	35.1	14	9	100.0	**0.64**	—	—
5.4	(0.7)	2.4	0.9	0.95	0.70	2,390	54.4	34.0	10.2	1.4	31.2	81	649	23.5	1.28	—	—
6.2	0.1	1.7	0.8	1.15	0.84	305	72.4	20.1	4.6	2.9	23.8	70	410	25.5	1.46	—	—
5.1	**0.0**	**3.1**	**1.1**	**1.00**	**0.48**	**1,893**	**36.7**	**50.2**	**5.1**	**8.0**	**21.0**	**25**	**1,051**	**76.0**	**0.54**	**—**	**—**
—	—	2.1	0.8	1.09	0.52	238	44.0	39.9	0.8	15.3	15.8	11	15	84.5	0.77	—	—
4.1	(1.0)	1.3	0.9	**0.60**	0.29	881	18.2	54.7	4.5	22.6	13.6	12	26	70.1	0.51	—	—
4.8	(0.3)	1.3	0.9	1.00	0.48	683	29.5	45.0	7.0	18.5	17.3	22	26	68.0	0.58	—	—
5.4	0.3	1.4	1.0	1.24	0.60	5,612	36.7	39.2	8.6	15.5	19.6	19	26	67.9	0.62	—	—
4.1	(1.0)	1.2	0.9	**0.60**	0.29	1,997	18.3	54.8	4.4	22.5	13.7	14	26	70.2	0.51	—	—
—	—	2.0	1.0	0.69	0.33	94	32.1	63.6	0.4	3.9	19.4	9	6	100.0	0.57	—	—
—	—	1.7	0.7	1.00	0.48	61	38.9	54.5	0.6	6.0	22.0	26	22	75.4	0.55	2.00R	—
—	—	1.9	0.9	1.24	0.60	1,327	41.9	51.2	1.3	5.7	24.7	16	17	92.4	0.59	—	—
6.6	**1.5**	1.8	0.9	1.41	0.68	4,858	48.4	45.0	1.3	5.3	25.8	17	19	89.1	0.60	—	—
5.8	**0.7**	1.5	0.9	1.12	0.54	2,632	39.6	53.6	1.1	5.8	21.7	14	17	92.9	0.57	—	—
—	—	17.4	3.1	1.40	0.68	770	71.4	19.3	8.3	1.0	26.8	33	9	99.9	**0.21**	—	—
—	—	6.7	1.1	1.95	0.94	113	85.9	5.2	8.3	0.6	28.6	50	8	99.9	**0.22**	—	—
—	—	9.9	1.8	1.62	0.78	591	76.3	14.5	8.3	0.8	26.9	32	9	100.0	**0.22**	—	—
—	—	1.6	0.7	1.03	0.50	6,851	39.4	55.9	0.6	4.1	26.6	38	6	100.0	**0.16**	—	—
5.4	**0.3**	1.6	0.8	0.74	0.36	10,499	29.6	64.7	0.6	5.0	25.7	40	6	100.0	**0.16**	—	—
5.4	**0.0**	**1.6**	**0.8**	**1.00**	**0.61**	**5,138**	**45.5**	**44.4**	**3.5**	**6.6**	**23.4**	**22**	**1,481**	**70.9**	**0.64**	**—**	**—**
—	—	2.1	0.8	0.90	0.55	589	45.9	38.9	0.7	14.4	16.1	6	16	84.3	0.79	—	—
5.7	0.3	1.4	1.0	1.00	0.61	6,578	42.7	34.2	10.1	13.1	21.2	23	26	68.3	0.66	—	—
—	—	1.7	0.6	1.00	0.61	97	46.2	48.8	0.7	4.3	24.0	16	22	73.3	0.61	2.00R	—
—	—	1.6	0.8	1.29	0.78	7,732	58.3	35.8	1.2	4.6	27.7	15	19	84.1	0.65	—	—
6.1	**0.7**	1.8	0.6	1.01	0.62	20,815	52.3	44.4	0.6	2.7	27.8	26	6	100.0	**0.16**	—	—
6.1	**0.0**	**1.7**	**0.8**	**1.00**	**0.73**	**7,425**	**56.9**	**34.1**	**3.8**	**5.2**	**25.6**	**18**	**1,480**	**71.1**	**0.68**	**—**	**—**
—	—	2.0	0.7	**0.83**	0.61	500	50.2	37.1	0.8	11.9	17.2	6	16	85.4	0.82	—	—
—	—	2.1	0.7	0.91	0.67	916	55.6	33.9	0.9	9.7	17.7	3	16	85.6	0.85	—	—
5.8	(0.3)	1.4	1.1	0.95	0.70	13,702	46.5	31.0	11.1	11.4	21.9	25	26	69.9	0.69	—	—
6.1	0.0	1.4	1.1	1.11	0.82	8,988	54.5	24.2	13.2	8.2	25.0	31	26	73.2	0.73	—	—
—	—	1.7	0.6	0.99	0.72	425	58.6	38.3	0.7	2.4	26.8	14	21	72.0	**0.67**	2.00R	—
—	—	1.7	0.6	1.12	0.82	260	67.6	30.0	0.8	1.6	28.0	10	21	72.0	0.72	2.00R	—
7.3	**1.2**	1.5	0.7	1.19	0.88	15,342	66.5	28.2	1.2	4.1	29.1	14	19	83.6	0.69	—	—
—	—	1.4	0.7	1.30	0.95	10,781	74.0	21.3	1.1	3.6	30.3	13	19	84.3	0.72	—	—
—	—	1.8	0.6	0.98	0.72	23,878	61.5	36.3	0.6	1.7	28.7	17	5	99.9	**0.16**	—	—
6.4	**0.3**	1.8	0.5	1.09	0.80	28,021	68.9	29.1	0.6	1.4	29.1	16	5	99.9	**0.17**	—	—
6.8	**0.0**	**1.6**	**0.7**	**1.00**	**0.90**	**6,418**	**72.8**	**19.0**	**4.0**	**4.3**	**28.2**	**16**	**1,592**	**71.8**	**0.72**	**—**	**—**
6.1	(0.7)	1.5	1.0	0.95	0.86	11,328	64.8	12.5	14.5	8.3	29.4	29	24	70.9	0.79	—	—
6.2	(0.6)	1.4	1.1	1.07	0.97	6,319	66.5	9.9	15.5	8.1	30.0	36	23	72.8	0.81	—	—
—	—	1.7	0.6	1.00	0.90	639	75.1	22.8	0.7	1.4	28.4	10	21	73.7	0.75	2.00R	—
—	—	1.6	0.5	1.07	0.97	214	81.9	15.8	0.7	1.6	28.5	5	21	76.9	0.79	2.00R	—
7.8	**1.0**	1.3	0.6	1.14	1.03	13,819	80.6	15.1	1.1	3.2	31.3	13	19	87.3	**0.75**	—	—
—	—	1.0	0.6	1.19	1.08	7,620	85.6	10.6	1.0	2.8	31.8	12	19	88.4	0.77	—	—
—	—	1.8	0.5	0.98	0.88	19,778	76.4	21.8	0.6	1.2	29.4	14	5	99.9	**0.17**	—	—
6.9	**0.1**	1.9	0.5	1.07	0.97	21,131	83.7	14.7	0.5	1.0	29.9	12	5	99.9	**0.18**	—	—
7.2	**0.0**	**1.5**	**0.7**	**1.00**	**1.00**	**4,441**	**81.0**	**11.2**	**4.2**	**3.6**	**29.1**	**16**	**1,723**	**73.5**	**0.74**	**—**	**—**
6.2	(1.0)	1.4	1.1	0.98	0.98	7,352	66.3	9.9	15.8	8.1	29.8	33	23	72.9	0.81	—	—
—	—	1.3	1.2	1.02	1.02	2,961	65.7	10.5	15.9	7.8	29.5	45	23	73.1	0.82	—	—
—	—	1.7	0.5	1.03	1.03	656	86.8	10.7	0.6	1.9	28.4	6	21	80.8	0.81	2.00R	—
8.0	**0.8**	1.1	0.5	1.09	1.09	9,818	88.4	8.0	1.0	2.6	31.8	13	19	89.1	0.78	—	—
—	—	1.0	0.5	1.09	1.09	4,153	88.5	7.9	1.0	2.6	31.9	11	19	89.1	**0.78**	—	—
—	—	1.8	0.4	1.00	1.00	13,470	89.0	9.7	0.5	0.8	30.0	9	5	99.9	**0.18**	—	—
7.3	0.1	1.9	0.5	1.00	1.00	12,766	89.0	9.6	0.5	0.9	30.1	10	5	99.9	**0.18**	—	—

Bond Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%)					Bull Market Return (%)		Bear Market Return (%)		3-Year Annual Return (%)		5-Year Annual Return (%)	
			2013	2012	2011	2010	2009	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-	Fund	Cat +/-
		Target Date: 2050-2059 Category Average	23.1	15.7	(3.5)	16.0	32.8	149.9	0.0	(50.0)	0.0	11.2	0.0	16.1	0.0
		Fidelity Freedom 2050 (FFFHX)	21.8	15.0	(5.6)	14.8	32.4	139.7	(10.2)	(52.7)	(2.7)	9.8	(1.4)	15.0	(1.1)
		Fidelity Freedom 2055 (FDEEX)	22.7	15.3	—	—	—	—	—	—	—	—	—	—	—
		T. Rowe Price Rtmt 2050 (TRRMX)	25.8	17.5	(3.4)	16.4	38.9	168.5	18.6	(49.9)	0.1	12.6	1.4	18.2	2.1
		T. Rowe Price Rtmt 2055 (TRRNX)	25.8	17.6	(3.4)	16.4	38.9	168.6	18.7	(49.9)	0.1	12.6	1.4	18.2	2.1
		Vanguard Target Rtmt 2050 Inv (VFIFX)	24.3	15.5	(2.6)	15.1	28.3	148.0	(1.9)	(47.9)	2.1	11.8	0.6	15.6	(0.5)
		Vanguard Target Rtmt 2055 Inv (VFFVX)	24.3	15.5	(2.3)	—	—	—	—	—	—	11.9	0.7	—	—
		Corporate High-Yield Bond Cat Average	7.2	13.2	3.2	12.9	39.2	93.2	0.0	(20.0)	0.0	7.6	0.0	14.2	0.0
		Aberdeen Glb High Inc A (BJBHX)	9.4	15.1	(0.2)	12.2	54.5	110.1	16.9	(22.4)	(2.4)	7.9	0.3	16.9	2.7
		Federated High-Yield Svc (FHYTX)	12.1	18.3	3.4	16.3	55.5	142.8	49.6	(27.8)	(7.8)	11.1	3.5	19.9	5.7
		Fidelity Capital & Inc (FAGIX)	9.7	16.3	(1.9)	17.1	72.1	151.7	58.5	(33.2)	(13.2)	7.8	0.2	20.3	6.1
		Fidelity Float Rate Hi Inc (FFRHX)	3.9	6.8	1.7	7.8	28.8	46.3	(46.9)	(11.0)	9.0	4.1	(3.5)	9.4	(4.8)
		Fidelity Focused Hi Inc (FHIFX)	4.4	11.6	5.8	12.0	35.0	77.6	(15.6)	(16.5)	3.5	7.2	(0.4)	13.3	(0.9)
		Fidelity High Inc (SPHIX)	6.6	14.8	3.4	13.7	51.4	111.0	17.8	(22.0)	(2.0)	8.2	0.6	16.9	2.7
		Janus High-Yield T (JAHYX)	7.3	14.2	3.2	15.7	40.8	101.1	7.9	(18.7)	1.3	8.1	0.5	15.5	1.3
		Northeast Investors (NTHEX)	13.0	14.6	(0.8)	14.2	53.7	144.6	51.4	(44.5)	(24.5)	8.7	1.1	17.7	3.5
		Northern High Yield Fx Inc (NHFIX)	7.6	15.0	3.7	13.6	33.5	87.1	(6.1)	(17.7)	2.3	8.7	1.1	14.2	0.0
		Northern Mlt-Mgr Hi Yld (NMHYX)	6.6	16.6	1.4	12.8	—	—	—	—	—	8.0	0.4	—	—
		Osterweis Strategic Inc (OSTIX)	6.5	8.5	4.0	10.1	24.8	62.5	(30.7)	(3.9)	16.1	6.3	(1.3)	10.6	(3.6)
		PIMCO High Yield Spec D (PHSDX)	7.7	18.3	2.3	—	—	—	—	—	—	9.3	1.7	—	—
		PIMCO High-Yield D (PHYDX)	5.4	14.1	3.6	13.8	43.5	108.3	15.1	(26.0)	(6.0)	7.6	0.0	15.3	1.1
	C	T. Rowe Price Hi-Yld (PRHYX)	9.0	15.2	3.2	14.3	49.1	114.0	20.8	(23.1)	(3.1)	9.0	1.4	17.2	3.0
		TIAA-CREF Hi-Yld Rtl (TIYRX)	5.8	13.9	5.9	14.3	41.5	102.4	9.2	(18.6)	1.4	8.5	0.9	15.6	1.4
		USAA High-Yield (USHYX)	8.4	16.5	2.5	17.1	54.1	132.2	39.0	(29.3)	(9.3)	9.0	1.4	18.5	4.3
	C	Vanguard Hi-Yld Corp Inv (VWEHX)	4.5	14.3	7.1	12.3	39.0	95.0	1.8	(20.3)	(0.3)	8.6	1.0	14.8	0.6
		Westcore Flexible Inc (WTLTX)	4.3	10.4	8.1	12.6	40.0	98.3	5.1	(33.5)	(13.5)	7.6	0.0	14.4	0.2
		Convertible Bond Category Average	23.3	13.3	(3.7)	18.6	45.7	151.5	0.0	(43.0)	0.0	10.4	0.0	18.2	0.0
		Fidelity Convertible Sec (FCVSX)	24.0	16.8	(7.4)	20.8	64.1	190.4	38.9	(54.1)	(11.1)	10.3	(0.1)	21.6	3.4
		Northern Inc Equity (NOIEX)	24.8	10.6	2.1	15.9	32.2	148.2	(3.3)	(41.7)	1.3	12.1	1.7	16.6	(1.6)
		Vanguard Convertible Sec Inv (VCVSX)	19.1	14.4	(6.8)	19.2	40.8	115.9	(35.6)	(33.0)	10.0	8.3	(2.1)	16.3	(1.9)
		Mortgage-Backed Bond Category Average	(1.8)	3.2	5.6	5.7	6.6	20.6	0.0	3.6	0.0	2.3	0.0	3.8	0.0
		AmCent Ginnie Mae Inv (BGNMX)	(2.4)	2.3	7.3	6.3	5.6	19.6	(1.0)	10.2	6.6	2.3	0.0	3.8	0.0
		Fidelity GNMA (FGMNX)	(2.2)	2.9	7.9	7.0	6.9	23.0	2.4	10.4	6.8	2.8	0.5	4.4	0.6
		Fidelity Mtg Secs (FMSFX)	(1.8)	4.2	6.5	7.2	9.5	27.5	6.9	2.0	(1.6)	2.9	0.6	5.0	1.2
		Managers Interm Dur Gov (MGIDX)	(1.2)	3.0	5.8	7.3	12.3	27.9	7.3	4.4	0.8	2.5	0.2	5.4	1.6
		Payden GNMA (PYGNX)	(3.3)	3.5	8.1	6.6	6.4	22.1	1.5	10.8	7.2	2.7	0.4	4.2	0.4
		PIMCO GNMA D (PGNDX)	(2.8)	2.5	7.9	7.5	9.3	24.7	4.1	8.4	4.8	2.5	0.2	4.8	1.0
		Schwab GNMA (SWGSX)	(2.8)	2.2	7.6	5.6	5.6	18.6	(2.0)	9.6	6.0	2.3	0.0	3.6	(0.2)
		T. Rowe Price GNMA (PRGMX)	(2.5)	2.8	6.4	6.4	6.3	20.4	(0.2)	8.2	4.6	2.2	(0.1)	3.8	0.0
		TCW Total Return Bond N (TGMNX)	1.4	13.0	3.8	10.3	19.5	55.1	34.5	3.2	(0.4)	6.0	3.7	9.4	5.6
		Vanguard GNMA Inv (VFIIX)	(2.3)	2.3	7.6	6.9	5.2	20.8	0.2	10.0	6.4	2.5	0.2	3.9	0.1
		Gov't: Short-Term Bond Category Average	(0.7)	0.9	2.4	2.8	1.2	7.4	0.0	6.8	0.0	0.8	0.0	1.3	0.0
		AmCent Zero Coupon 2015 Inv (BTFTX)	(0.4)	1.4	7.5	8.8	(1.0)	21.7	14.3	12.9	6.1	2.8	2.0	3.2	1.9
I		Fidelity Spar S-T Tr Bd Ix Inv (FSBIX)	(0.4)	0.6	3.2	3.5	(0.2)	8.0	0.6	10.2	3.4	1.1	0.3	1.3	0.0
		Northern Sh-Int US Govt (NSIUX)	(2.1)	2.1	2.7	3.3	0.9	8.0	0.6	8.8	2.0	0.9	0.1	1.4	0.1
		Payden US Government (PYUSX)	(1.0)	2.0	2.7	2.9	2.8	9.9	2.5	9.8	3.0	1.2	0.4	1.9	0.6
		Vanguard ShtTm Fed Inv (VSGBX)	(0.4)	1.4	2.7	3.2	2.7	10.0	2.6	9.5	2.7	1.2	0.4	1.9	0.6
		Vanguard Sht-Tm Trs Inv (VFISX)	(0.2)	0.6	2.2	2.6	1.4	7.1	(0.3)	9.1	2.3	0.9	0.1	1.3	0.0
		Gov't: Intermed-Term Bond Cat Average	(3.3)	2.6	7.8	5.5	1.6	16.5	0.0	10.8	0.0	2.3	0.0	2.7	0.0
		AmCent Govt Bd Inv (CPTNX)	(2.9)	2.1	7.5	5.3	3.0	16.1	(0.4)	12.3	1.5	2.1	(0.2)	2.9	0.2
		Fidelity Government Inc (FGOVX)	(2.6)	2.6	7.8	5.1	1.2	16.4	(0.1)	12.5	1.7	2.5	0.2	2.8	0.1
		Fidelity Interm Govt Inc (FSTGX)	(1.3)	1.9	5.7	4.7	0.8	13.4	(3.1)	11.9	1.1	2.1	(0.2)	2.3	(0.4)
I		Fidelity Spar Intm Bd Ix Inv (FIBIX)	(4.8)	3.3	12.9	8.4	(5.1)	19.1	2.6	15.8	5.0	3.5	1.2	2.7	0.0
		T. Rowe Price US Treas Interm (PRTIX)	(4.2)	2.6	10.4	7.0	(1.4)	17.6	1.1	15.6	4.8	2.8	0.5	2.8	0.1
		Vanguard IntTm Treas Inv (VFITX)	(3.1)	2.6	9.7	7.3	(1.7)	18.7	2.2	14.0	3.2	2.9	0.6	2.8	0.1

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
—	**—**	**1.4**	**0.7**	**1.00**	**1.05**	**1,519**	**82.4**	**9.1**	**4.9**	**3.6**	**30.5**	**19**	**1,153**	**79.0**	**0.70**	**—**	**—**
—	—	1.3	1.1	1.00	1.05	2,420	65.7	10.4	16.1	7.9	29.4	44	23	73.1	0.82	—	—
—	—	1.1	—	1.09	1.14	308	66.4	10.2	16.1	7.3	29.4	45	23	73.4	0.82	—	—
—	—	1.1	0.5	1.04	1.09	2,285	88.5	7.9	1.0	2.6	31.9	14	19	89.1	0.78	—	—
—	—	1.1	0.5	1.04	1.09	714	88.5	7.9	1.0	2.6	31.8	13	19	89.0	0.78	—	—
—	—	1.8	0.5	0.95	1.00	6,052	89.0	9.6	0.5	0.9	30.0	9	5	99.9	**0.18**	—	—
—	—	1.6	—	**0.95**	1.00	1,127	88.8	9.5	0.7	1.0	29.8	9	5	99.8	**0.18**	—	—
6.9	**0.0**	**5.0**	**2.4**	**1.00**	**0.52**	**1,436**	**1.4**	**84.0**	**4.0**	**10.6**	**18.1**	**137**	**288**	**20.3**	**1.00**	**—**	**—**
8.3	**1.4**	6.7	2.8	1.13	0.59	1,017	2.1	75.8	11.2	10.8	33.4	57	237	13.5	1.00	—	0.25
8.8	**1.9**	5.1	2.4	1.32	0.69	541	11.3	85.0	2.5	1.2	8.3	37	487	7.8	1.01	2.00R	—
9.0	**2.1**	4.8	2.3	1.32	0.69	9,851	16.5	79.4	1.4	2.7	18.1	60	660	10.6	**0.73**	1.00R	—
4.5	(2.4)	3.1	1.2	**0.51**	0.27	9,316	0.2	88.1	0.0	11.7	69.3	62	482	15.5	**0.70**	1.00R	—
—	—	4.9	2.7	0.83	0.43	744	0.0	96.1	0.0	3.9	23.0	47	213	17.9	**0.81**	1.00R	—
7.9	**1.0**	5.4	2.4	1.10	0.58	6,001	0.5	90.8	2.2	6.5	24.0	44	623	7.6	**0.72**	1.00R	—
7.7	0.8	6.1	2.9	1.00	0.52	1,355	0.0	88.3	5.3	6.4	10.1	93	224	12.5	0.87	—	—
6.4	(0.5)	5.7	2.5	1.10	0.58	768	10.9	57.6	12.0	19.6	18.4	21	73	32.6	0.82	—	—
6.8	(0.1)	6.3	2.8	1.03	0.54	5,575	0.0	98.1	1.9	0.0	15.7	116	208	7.7	0.81	2.00R	—
—	—	5.7	—	1.14	0.60	722	0.0	91.0	8.4	0.6	11.4	96	526	12.8	0.91	2.00R	—
6.9	0.0	4.7	2.1	**0.43**	0.22	5,664	0.0	76.3	5.8	17.9	4.1	82	122	17.5	0.93	2.00R	—
—	—	5.9	—	1.35	0.71	64	0.0	86.0	7.7	6.3	26.1	30	786	5.3	0.95	—	0.25
7.0	0.1	5.6	2.5	1.03	0.54	649	0.3	91.1	2.3	6.4	21.8	39	994	5.5	0.90	—	0.25
8.0	**1.1**	6.1	2.6	1.13	0.59	8,739	2.2	87.2	9.6	1.0	20.3	80	643	5.6	**0.74**	2.00R	—
—	—	5.3	2.6	1.03	0.54	587	0.2	85.3	8.1	6.4	14.9	83	391	7.6	**0.67**	2.00R	0.25
8.0	**1.1**	5.9	2.7	0.97	0.51	1,338	3.8	79.8	15.5	0.9	12.1	47	414	12.6	0.95	1.00R	—
6.8	(0.1)	5.8	2.5	0.94	0.49	4,371	0.0	90.1	4.9	5.0	17.2	30	355	9.1	**0.23**	—	—
5.2	(1.7)	5.5	2.2	**0.67**	0.35	62	0.0	88.2	8.1	3.7	5.8	34	61	28.2	0.86	2.00R	—
8.0	**0.0**	**2.1**	**1.4**	**1.00**	**0.91**	**1,186**	**20.1**	**1.9**	**73.4**	**4.7**	**2.3**	**55**	**125**	**23.1**	**0.83**	**—**	**—**
8.0	0.0	2.4	1.3	1.15	1.06	2,154	10.7	1.0	77.5	10.8	1.2	20	85	39.7	0.76	—	—
8.1	**0.1**	1.3	0.9	0.95	0.87	392	66.9	1.9	31.2	0.0	7.4	11	84	18.5	1.00	—	—
7.9	(0.1)	2.9	2.1	**0.88**	0.81	2,071	1.0	2.2	92.6	4.2	0.5	82	206	18.3	**0.52**	—	—
3.5	**0.0**	**2.6**	**1.3**	**1.00**	**0.17**	**1,188**	**0.0**	**99.9**	**(0.0)**	**0.1**	**7.8**	**278**	**1,490**	**44.4**	**0.67**	**—**	**—**
4.2	0.7	2.8	1.2	1.14	0.20	1,171	0.0	94.2	1.9	4.0	9.3	237	1,461	38.1	0.55	—	—
4.7	**1.2**	1.8	1.4	1.24	0.22	6,901	0.0	92.5	0.0	7.5	0.3	363	228	76.2	**0.45**	—	—
3.7	0.2	1.9	1.1	1.10	0.19	761	0.0	96.2	0.0	3.8	4.7	474	461	48.3	**0.45**	—	—
4.4	0.9	1.7	1.2	0.90	0.16	138	0.0	135.5	(3.8)	(31.8)	30.3	21	310	55.9	0.95	—	—
4.6	**1.1**	3.9	1.6	1.29	0.22	338	0.0	154.4	0.0	(54.4)	43.1	19	289	68.2	0.50	—	—
4.7	**1.2**	2.9	1.7	1.24	0.22	123	0.0	107.6	(1.4)	(6.2)	26.0	1,502	571	87.6	0.90	—	0.25
4.1	0.6	2.9	1.2	1.24	0.22	318	0.0	92.2	0.0	7.8	3.0	401	389	43.2	0.57	—	—
4.1	0.6	3.6	1.4	1.14	0.20	1,534	0.0	97.6	0.0	2.4	0.0	217	1,745	34.8	0.59	—	—
6.6	**3.1**	4.2	2.5	1.33	0.23	2,417	0.0	108.0	0.4	(8.4)	11.8	191	585	22.6	0.74	—	0.25
4.5	**1.0**	2.3	1.4	1.24	0.22	9,541	0.0	87.5	0.7	11.9	14.2	130	22,375	23.3	**0.21**	—	—
2.5	**0.0**	**0.8**	**0.6**	**1.00**	**0.08**	**237**	**0.0**	**78.2**	**(0.3)**	**22.1**	**2.6**	**296**	**112**	**42.5**	**0.51**	**—**	**—**
5.4	**2.9**	2.5	1.7	2.10	0.18	175	0.0	99.2	0.0	0.8	12.6	21	30	83.4	0.55	—	—
—	—	0.8	0.6	1.10	0.09	28	0.0	98.0	0.0	2.1	0.0	56	141	11.5	**0.20**	—	—
2.5	0.0	0.4	1.0	1.40	0.12	223	0.0	98.0	0.0	2.0	0.0	2,309	24	87.4	0.44	—	—
3.0	**0.5**	1.7	0.8	1.20	0.10	128	0.0	94.4	(6.0)	11.5	0.0	43	83	26.7	0.45	—	—
3.1	**0.6**	0.5	0.7	1.00	0.08	1,063	0.0	81.9	0.0	18.2	1.8	436	590	32.8	**0.20**	—	—
2.7	0.2	0.4	0.5	0.80	0.07	1,167	0.0	98.7	1.3	0.0	0.0	176	92	36.5	**0.20**	—	—
3.8	**0.0**	**1.8**	**1.1**	**1.00**	**0.25**	**580**	**0.0**	**95.2**	**0.2**	**4.6**	**3.8**	**348**	**215**	**49.5**	**0.53**	**—**	**—**
4.0	0.2	1.9	1.1	0.87	0.22	862	0.0	88.4	0.9	10.7	5.8	184	198	20.6	0.47	—	—
4.2	**0.4**	1.4	1.2	0.93	0.23	3,259	0.0	92.1	0.0	7.9	2.8	192	509	20.4	0.45	—	—
3.7	(0.1)	1.1	0.9	**0.70**	0.18	869	0.0	96.4	0.0	3.6	1.3	179	268	33.4	0.45	—	—
—	—	1.9	1.2	1.63	0.41	105	0.0	99.6	0.0	0.4	0.0	54	59	35.6	**0.20**	—	—
4.2	**0.4**	2.1	1.2	1.30	0.32	367	0.0	99.5	0.0	0.6	0.0	34	87	73.3	0.49	—	—
4.6	**0.8**	1.5	1.2	1.20	0.30	1,469	0.0	99.4	0.6	0.0	0.0	117	72	50.2	**0.20**	—	—

Bond Funds

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		WF Adv Govt Secs Inv (STVSX)	(2.5)	2.4	6.8	5.4	3.5	17.4	0.9	9.0	(1.8)	2.2	(0.1)	3.1	0.4
		Gov't: Long-Term Bond Category Average	**(13.8)**	**3.8**	**32.5**	**10.5**	**(18.5)**	**21.9**	**0.0**	**20.5**	**0.0**	**5.7**	**0.0**	**1.2**	**0.0**
		AmCent Zero Coupon 2020 Inv (BTTTX)	(6.7)	5.2	19.5	12.5	(7.5)	33.1	11.2	12.0	(8.5)	5.4	(0.3)	4.1	2.9
		AmCent Zero Coupon 2025 Inv (BTTRX)	(12.1)	5.7	30.3	15.0	(21.0)	30.6	8.7	11.8	(8.7)	6.6	0.9	1.9	0.7
I		Fidelity Spar L-T Tr Bd Ix Inv (FLBIX)	(12.9)	3.2	29.4	9.1	(13.5)	22.2	0.3	16.3	(4.2)	5.2	(0.5)	1.9	0.7
		Vanguard LongTm US Try Inv (VUSTX)	(13.1)	3.4	29.2	8.9	(12.1)	22.9	1.0	15.5	(5.0)	5.1	(0.6)	2.1	0.9
		Inflation-Protected Bond Cat Average	**(7.7)**	**6.3**	**12.2**	**5.9**	**11.1**	**30.1**	**0.0**	**0.1**	**0.0**	**3.0**	**0.0**	**5.2**	**0.0**
		AmCent Inf-Adj Bond Inv (ACITX)	(9.2)	6.6	13.0	5.4	10.5	28.5	(1.6)	2.0	1.9	3.0	0.0	5.0	(0.2)
		AmCent ShDur Inf-Prot Bd Inv (APOIX)	(2.3)	3.4	8.8	5.4	11.4	30.0	(0.1)	1.8	1.7	3.2	0.2	5.2	0.0
		Fidelity Inflation-Prot Bd (FINPX)	(9.1)	6.4	12.9	5.8	9.6	28.8	(1.3)	(0.5)	(0.6)	3.0	0.0	4.9	(0.3)
		PIMCO Real Ret D (PRRDX)	(9.5)	8.8	11.1	7.3	18.4	39.4	9.3	(3.4)	(3.5)	3.0	0.0	6.8	1.6
		Schwab Treas Inflation Prot Idx (SWRSX)	(8.9)	6.5	12.8	5.8	9.2	28.7	(1.4)	(0.1)	(0.2)	3.1	0.1	4.8	(0.4)
		Vanguard Infl-Prot Secs Inv (VIPSX)	(9.0)	6.7	13.2	6.1	10.8	30.4	0.3	0.1	0.0	3.2	0.2	5.3	0.1
		Vanguard ST Infl-Prot Sec Idx Inv (VTIPX)	(1.7)	—	—	—	—	—	—	—	—	—	—	—	—
		General Bond: Short-Term Cat Average	**0.6**	**3.7**	**1.7**	**4.8**	**10.3**	**23.8**	**0.0**	**(4.4)**	**0.0**	**2.0**	**0.0**	**4.2**	**0.0**
		Fidelity Sh-Term Bond (FSHBX)	0.5	2.3	1.7	3.7	7.3	16.5	(7.3)	(3.0)	1.4	1.5	(0.5)	3.1	(1.1)
	C	Fidelity Ultra-Short Bd (FUSFX)	0.4	1.5	0.0	1.1	0.9	4.5	(19.3)	(10.2)	(5.8)	0.6	(1.4)	0.8	(3.4)
		Homestead Short-Term Bd (HOSBX)	1.6	4.5	1.8	5.7	16.3	31.2	7.4	(1.3)	3.1	2.7	0.7	5.9	1.7
		Janus Short-Term Bond T (JASBX)	1.3	3.4	1.3	3.3	8.5	18.5	(5.3)	6.4	10.8	2.0	0.0	3.5	(0.7)
		Metro West Low Dur M (MWLDX)	1.9	7.5	1.1	10.3	15.1	42.9	19.1	(16.0)	(11.6)	3.4	1.4	7.0	2.8
		PIMCO Low Duration D (PLDDX)	(0.2)	5.8	1.4	4.6	13.0	28.1	4.3	(0.6)	3.8	2.3	0.3	4.8	0.6
I		Schwab Short-Term Bd Mkt (SWBDX)	0.0	1.8	2.7	3.5	2.4	13.2	(10.6)	(6.5)	(2.1)	1.5	(0.5)	2.1	(2.1)
		T. Rowe Price S/T Bond (PRWBX)	0.3	2.8	1.4	3.1	9.0	15.9	(7.9)	3.9	8.3	1.5	(0.5)	3.3	(0.9)
		Thompson Bond (THOPX)	2.8	9.3	3.0	7.3	24.8	52.8	29.0	0.5	4.9	5.0	3.0	9.1	4.9
		USAA Short-Term Bond (USSBX)	1.0	4.0	2.4	4.7	14.0	26.7	2.9	0.3	4.7	2.5	0.5	5.1	0.9
I		Vanguard ShtTm Bd Idx Inv (VBISX)	0.0	1.9	2.9	3.9	4.2	13.9	(9.9)	7.4	11.8	1.6	(0.4)	2.6	(1.6)
		Vanguard ShtTm Inv-Grade Inv (VFSTX)	0.9	4.5	1.9	5.2	14.0	27.1	3.3	(2.1)	2.3	2.4	0.4	5.2	1.0
		Weitz Short-Interm Inc Instl (WEFIX)	1.1	4.0	2.1	4.7	10.8	23.5	(0.3)	5.4	9.8	2.4	0.4	4.5	0.3
		General Bond: Intermed-Term Cat Average	**(1.2)**	**6.8**	**6.1**	**7.7**	**13.1**	**38.0**	**0.0**	**(0.5)**	**0.0**	**3.8**	**0.0**	**6.4**	**0.0**
		Baird Core Plus Bond Inv (BCOSX)	(1.7)	7.8	7.5	9.5	15.0	44.9	6.9	(1.3)	(0.8)	4.4	0.6	7.5	1.1
		Dodge & Cox Inc (DODIX)	0.6	7.9	4.7	7.1	16.0	42.6	4.6	(0.3)	0.2	4.4	0.6	7.2	0.8
I		Dreyfus Bond Idx I (DBMIX)	(2.6)	3.6	7.4	5.9	4.4	21.7	(16.3)	6.3	6.8	2.7	(1.1)	3.7	(2.7)
		Fidelity Corporate Bd (FCBFX)	(1.7)	10.0	11.0	—	—	—	—	—	—	6.3	2.5	—	—
		Fidelity Interm Bond (FTHRX)	(0.7)	4.9	6.1	7.5	17.1	38.3	0.3	(3.8)	(3.3)	3.4	(0.4)	6.8	0.4
		Fidelity Invt Grade Bond (FBNDX)	(1.8)	6.2	7.9	8.4	16.0	41.3	3.3	(5.7)	(5.2)	4.0	0.2	7.2	0.8
I		Fidelity Spartan US Bd Idx Inv (FBIDX)	(2.4)	4.0	7.6	6.2	6.4	24.5	(13.5)	4.8	5.3	3.0	(0.8)	4.3	(2.1)
		Fidelity Strategic Inc (FSICX)	0.3	10.8	4.6	9.9	31.7	69.8	31.8	(11.8)	(11.3)	5.2	1.4	11.0	4.6
I		Fidelity Total Bond (FTBFX)	(1.0)	6.5	7.4	8.5	19.7	45.9	7.9	(3.3)	(2.8)	4.2	0.4	8.0	1.6
		Janus Flexible Bond T (JAFIX)	(0.2)	7.9	6.5	7.4	12.5	38.5	0.5	8.1	8.6	4.6	0.8	6.7	0.3
		Loomis Sayles Bond Retl (LSBRX)	5.5	14.7	3.4	13.2	36.8	97.8	59.8	(24.3)	(23.8)	7.8	4.0	14.2	7.8
		Managers PIMCO Bond (MBDFX)	(2.0)	8.6	4.7	7.9	17.1	42.5	4.5	1.6	2.1	3.7	(0.1)	7.1	0.7
		Manning & Napier Core Pl Bd S (EXCPX)	(0.1)	10.9	4.9	10.1	14.3	50.0	12.0	0.0	0.5	5.1	1.3	7.9	1.5
		Metro West Total Ret Bd M (MWTRX)	0.2	11.3	5.1	11.5	17.0	54.9	16.9	(0.3)	0.2	5.4	1.6	8.9	2.5
I		Northern Bond Index (NOBOX)	(2.3)	4.0	7.6	6.2	4.6	23.2	(14.8)	6.7	7.2	3.0	(0.8)	3.9	(2.5)
		Northern Fixed Inc (NOFIX)	(1.5)	7.1	7.2	6.1	6.8	29.9	(8.1)	4.2	4.7	4.2	0.4	5.1	(1.3)
		PIMCO Invt Grd Corp D (PBDDX)	(2.1)	14.5	6.4	11.2	18.2	63.5	25.5	(0.5)	0.0	6.0	2.2	9.4	3.0
		PIMCO Total Ret D (PTTDX)	(2.3)	10.0	3.8	8.5	13.5	38.0	0.0	7.0	7.5	3.7	(0.1)	6.6	0.2
		Russell Strategic Bond S (RFCTX)	(1.7)	8.4	5.3	10.7	18.6	50.0	12.0	—	—	3.9	0.1	8.0	1.6
I		Schwab Total Bond Market (SWLBX)	(2.4)	3.7	7.4	6.0	4.4	23.3	(14.7)	(6.0)	(5.5)	2.8	(1.0)	3.7	(2.7)
		T. Rowe Price New Inc (PRCIX)	(2.3)	5.8	6.2	7.1	12.3	32.4	(5.6)	3.1	3.6	3.2	(0.6)	5.7	(0.7)
		T. Rowe Price Spect Inc (RPSIX)	3.0	10.1	4.1	9.6	20.2	62.8	24.8	(13.1)	(12.6)	5.7	1.9	9.2	2.8
I		T. Rowe Price US Bd Enh Idx (PBDIX)	(2.2)	4.4	7.4	6.3	6.6	25.8	(12.2)	6.4	6.9	3.1	(0.7)	4.4	(2.0)
		USAA Inc (USAIX)	(0.2)	7.0	6.8	8.1	19.7	48.1	10.1	(4.2)	(3.7)	4.5	0.7	8.1	1.7
		USAA Interm-Tm Bond (USIBX)	1.2	11.2	6.3	13.4	30.8	78.3	40.3	(15.4)	(14.9)	6.2	2.4	12.2	5.8
I		Vanguard Intm Bd Idx Inv (VBIIX)	(3.6)	6.9	10.6	9.3	6.7	36.6	(1.4)	4.9	5.4	4.4	0.6	5.9	(0.5)
		Vanguard IntTm Inv-Gr Fd Inv (VFICX)	(1.4)	9.1	7.5	10.4	17.7	52.3	14.3	(5.7)	(5.2)	4.9	1.1	8.5	2.1

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Risk Index Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
3.8	0.0	1.0	1.0	0.83	0.21	391	0.0	74.9	0.0	25.1	9.5	341	443	34.0	0.91	—	—
5.9	**0.0**	**2.4**	**1.3**	**1.00**	**1.14**	**186**	**0.0**	**80.5**	**10.1**	**9.5**	**0.3**	**677**	**25**	**73.7**	**0.72**	**—**	**—**
6.9	1.0	3.6	1.6	0.52	0.59	209	0.0	99.3	0.0	0.6	1.9	33	32	74.8	0.55	—	—
7.2	1.3	3.8	2.0	0.88	1.01	118	0.0	99.0	0.0	1.0	0.0	66	22	94.7	0.55	—	—
—	—	3.5	1.3	0.91	1.04	11	0.0	99.2	0.0	0.8	0.0	60	40	45.4	0.20	—	—
5.6	(0.3)	3.4	1.8	0.91	1.04	963	0.0	99.2	0.8	0.0	0.0	105	32	68.7	0.20	—	—
4.4	**0.0**	**0.8**	**0.9**	**1.00**	**0.40**	**1,709**	**0.0**	**99.9**	**0.2**	**(0.1)**	**4.2**	**38**	**120**	**59.5**	**0.47**	**—**	**—**
4.5	0.1	1.5	1.0	1.15	0.46	2,000	0.0	97.3	2.6	0.2	(0.2)	27	123	46.5	0.47	—	—
—	—	0.2	1.0	0.71	0.28	451	0.0	94.5	0.0	5.5	0.2	55	210	77.0	0.57	—	—
4.1	(0.3)	0.1	0.8	1.13	0.45	1,902	0.0	100.0	0.0	0.0	0.0	18	37	47.2	0.45	—	—
4.8	0.4	0.8	1.1	1.23	0.49	1,426	0.0	138.3	(0.8)	(37.6)	38.7	41	620	74.6	0.85	—	0.25
—	—	1.4	0.7	1.10	0.44	272	0.0	100.0	0.0	0.0	0.1	31	35	46.8	0.19	—	—
4.5	0.1	1.7	0.9	1.15	0.46	6,578	0.0	99.9	0.0	0.1	0.0	33	42	46.0	0.20	—	—
—	—	0.0	—	0.35	0.14	3,917	0.0	81.7	0.0	18.3	0.0	13	17	72.1	0.20	—	—
2.7	**0.0**	**1.4**	**0.9**	**1.00**	**0.10**	**1,453**	**0.1**	**87.7**	**1.2**	**11.0**	**18.0**	**82**	**581**	**29.0**	**0.62**	**—**	**—**
2.2	(0.5)	0.8	0.5	0.67	0.07	6,894	0.0	95.3	0.0	4.7	14.7	68	782	23.5	0.45	—	—
(0.1)	(2.8)	0.3	0.1	0.33	0.03	387	0.0	77.5	0.0	22.5	15.2	67	255	14.7	0.45	0.25R	—
3.8	1.1	1.6	1.3	0.75	0.08	535	0.0	66.1	0.0	33.9	6.1	44	449	14.3	0.76	—	—
3.5	0.8	1.4	0.8	1.08	0.11	2,094	0.0	78.4	1.3	20.3	11.4	100	178	20.9	0.74	—	—
3.3	0.6	1.9	1.1	1.33	0.13	1,858	0.0	70.2	1.2	28.7	4.3	60	499	7.5	0.57	—	0.19
3.6	0.9	1.5	1.0	1.83	0.18	1,795	0.0	131.9	5.3	(37.3)	90.2	445	3,616	87.8	0.75	—	0.25
1.7	(1.0)	0.8	0.5	0.92	0.09	422	0.0	100.0	0.0	0.0	11.7	77	502	17.2	0.29	—	—
3.0	0.3	1.6	0.8	0.75	0.08	6,202	0.0	85.3	0.5	14.1	14.7	67	710	8.8	0.51	—	—
5.7	3.0	3.6	1.4	2.17	0.22	2,353	0.0	90.2	4.2	5.6	20.0	16	464	22.4	0.78	—	—
3.7	1.0	2.0	1.1	0.83	0.08	1,625	0.0	85.0	3.9	11.1	13.8	25	649	6.1	0.64	—	—
3.2	0.5	1.1	0.7	1.00	0.10	3,003	0.0	98.2	0.1	1.8	11.6	51	1,784	14.0	0.20	—	—
3.6	0.9	1.8	1.0	1.17	0.12	11,732	0.0	94.5	0.1	5.4	25.3	80	1,864	7.4	0.20	—	—
3.9	1.2	1.9	0.8	1.00	0.10	1,419	1.5	80.9	1.2	16.4	4.1	37	236	18.5	0.63	—	—
4.7	**0.0**	**2.6**	**1.4**	**1.00**	**0.26**	**3,682**	**0.9**	**93.5**	**2.0**	**3.6**	**17.6**	**146**	**1,536**	**28.1**	**0.62**	**—**	**—**
5.5	0.8	2.8	1.5	0.97	0.25	1,046	0.0	93.8	0.2	6.0	19.2	37	676	17.0	0.55	—	0.25
5.1	0.4	3.1	1.5	0.87	0.22	24,599	0.0	90.3	3.2	6.5	9.6	26	768	11.7	0.43	—	—
4.0	(0.7)	2.4	1.2	0.87	0.22	878	0.0	99.0	(2.6)	3.6	11.9	94	1,893	8.1	0.40	—	0.25
—	—	2.9	—	1.45	0.38	648	0.0	91.7	4.3	4.0	12.2	58	449	16.1	0.45	—	—
4.1	(0.6)	2.2	1.1	0.74	0.19	3,325	0.0	95.5	1.3	3.3	13.3	118	825	23.2	0.45	—	—
4.3	(0.4)	2.4	1.1	0.90	0.23	5,224	0.0	87.5	4.8	7.8	4.9	307	970	34.6	0.45	—	—
4.1	(0.6)	2.2	1.1	0.90	0.23	5,365	0.0	93.7	0.0	6.3	11.0	118	1,244	17.8	0.22	—	—
6.7	2.0	3.8	2.0	1.48	0.38	8,407	0.0	88.3	0.8	10.9	45.5	127	596	18.0	0.70	—	—
5.1	0.4	2.8	1.7	0.94	0.24	11,611	0.0	83.6	3.6	12.8	8.6	201	1,429	29.8	0.45	—	—
5.5	0.8	3.0	1.7	0.87	0.22	1,101	0.4	96.9	0.9	1.9	9.4	118	357	20.1	0.70	—	—
7.7	3.0	4.7	2.0	2.19	0.57	8,370	6.2	71.0	16.2	6.6	29.7	28	615	18.9	0.92	—	0.25
5.5	0.8	1.9	1.5	1.10	0.28	1,214	0.0	188.0	4.2	(92.1)	108.4	255	886	112.1	0.59	—	—
—	—	3.4	1.8	1.35	0.35	654	0.0	93.9	3.5	2.6	19.0	41	308	12.9	0.76	—	—
6.4	1.7	2.9	1.8	0.90	0.23	10,074	0.1	92.6	2.2	5.1	15.7	160	1,339	17.6	0.61	—	0.21
—	—	2.7	1.2	0.87	0.22	2,232	0.0	99.7	0.2	0.1	10.9	100	3,256	12.9	0.17	—	—
4.3	(0.4)	3.2	1.5	1.00	0.26	1,534	0.0	97.4	0.7	1.8	6.6	1,049	398	22.5	0.48	—	—
—	—	3.4	2.7	1.61	0.42	512	0.0	181.6	10.2	(91.8)	118.6	165	1,055	95.4	0.90	—	0.25
5.7	1.0	2.2	1.7	1.23	0.32	15,154	0.3	168.1	3.5	(71.9)	93.1	380	20,509	80.2	0.75	—	0.25
—	—	1.7	1.5	0.90	0.23	4,166	0.1	81.2	7.7	11.0	25.7	104	2,149	26.4	0.77	—	—
3.0	(1.7)	2.4	1.0	0.87	0.22	890	0.0	95.7	0.0	4.3	10.7	165	1,152	7.6	0.29	—	—
4.8	0.1	2.8	1.4	0.94	0.24	21,532	0.0	93.3	0.2	6.5	12.0	131	1,690	16.9	0.60	—	—
6.0	1.3	3.4	1.6	1.52	0.39	6,472	12.8	78.7	2.4	6.2	27.3	15	10	99.5	0.69	—	—
4.4	(0.3)	3.0	1.3	0.87	0.22	556	0.0	94.4	0.1	5.5	7.5	75	779	21.3	0.30	0.50R	—
5.1	0.4	3.9	1.5	0.84	0.22	2,628	1.4	85.7	7.5	5.4	16.1	24	632	10.1	0.58	—	—
5.7	1.0	4.4	1.9	1.03	0.27	1,747	0.1	88.4	9.9	1.6	11.9	10	670	7.4	0.71	—	—
5.2	0.5	2.9	1.4	1.39	0.36	1,558	0.0	99.6	0.1	0.3	13.8	65	1,516	27.5	0.20	—	—
5.2	0.5	3.2	1.8	1.26	0.32	3,143	0.0	99.0	0.1	0.9	20.6	62	1,683	8.8	0.20	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
I		Vanguard Total Bd Idx Inv (VBMFX)	(2.3)	4.0	7.5	6.4	5.9	24.7	(13.3)	6.0	6.5	3.0	(0.8)	4.2	(2.2)
I		Vanguard Total Bd II Idx Inv (VTBIX)	(2.3)	3.9	7.5	6.4	—	24.4	(13.6)	—	—	3.0	(0.8)	—	—
		Westcore Plus Bond (WTIBX)	(1.3)	5.6	7.5	7.2	10.4	31.3	(6.7)	0.7	1.2	3.9	0.1	5.8	(0.6)
		General Bond: Long-Term Cat Average	**(3.1)**	**11.0**	**11.2**	**9.9**	**17.5**	**60.4**	**0.0**	**(7.2)**	**0.0**	**6.1**	**0.0**	**9.1**	**0.0**
		Managers Bond Service (MGFIX)	1.0	12.0	6.0	10.4	31.1	75.8	15.4	(16.3)	(9.1)	6.2	0.1	11.7	2.6
		T. Rowe Price Corp Inc (PRPIX)	(1.5)	11.1	7.6	9.6	22.0	59.1	(1.3)	(10.5)	(3.3)	5.6	(0.5)	9.5	0.4
I		Vanguard LongTm Bd Idx Inv (VBLTX)	(9.2)	8.4	22.0	10.2	1.7	46.5	(13.9)	2.2	9.4	6.3	0.2	6.1	(3.0)
		Vanguard LongTm InvGrde Inv (VWESX)	(5.9)	11.6	17.1	10.7	8.7	61.3	0.9	(4.9)	2.3	7.1	1.0	8.2	(0.9)
		Muni Nat'l: Short-Term Bond Cat Average	**(0.1)**	**2.0**	**3.9**	**1.7**	**6.4**	**12.5**	**0.0**	**4.7**	**0.0**	**1.9**	**0.0**	**2.7**	**0.0**
		Fidelity Ltd Term Muni Inc (FSTFX)	0.1	2.2	4.3	2.0	5.6	13.3	0.8	6.2	1.5	2.2	0.3	2.8	0.1
		Northern Sh-Int Tax-Expt (NSITX)	0.0	1.2	3.3	1.1	4.8	9.2	(3.3)	6.7	2.0	1.5	(0.4)	2.1	(0.6)
		T. Rowe Price T/F Sh-Int (PRFSX)	0.5	2.1	4.5	2.0	7.2	15.2	2.7	6.1	1.4	2.4	0.5	3.2	0.5
		USAA Tax Ex Short-Term (USSTX)	0.6	2.5	4.4	2.9	6.8	15.9	3.4	4.2	(0.5)	2.5	0.6	3.4	0.7
		Vanguard LtdTm T/E (VMLTX)	0.4	1.7	3.7	1.9	5.5	12.4	(0.1)	5.6	0.9	1.9	0.0	2.6	(0.1)
		Vanguard Sht-Tm TE Inv (VWSTX)	0.4	0.9	1.6	0.9	3.0	6.3	(6.2)	5.6	0.9	1.0	(0.9)	1.4	(1.3)
		WF Adv S/T Muni Bd Inv (STSMX)	0.6	2.2	3.2	2.5	10.4	17.2	4.7	2.0	(2.7)	2.0	0.1	3.7	1.0
		Muni Nat'l: Intermed-Term Bond Cat Avg	**(1.9)**	**5.0**	**9.2**	**2.3**	**10.4**	**23.1**	**0.0**	**4.1**	**0.0**	**4.0**	**0.0**	**4.9**	**0.0**
		AmCent Int-Trm Tax-Free Inv (TWTIX)	(2.3)	5.1	9.1	2.4	10.4	23.0	(0.1)	3.8	(0.3)	3.9	(0.1)	4.8	(0.1)
		BMO Interm T/F Y (MITFX)	(1.7)	6.6	9.1	3.0	12.8	28.2	5.1	5.9	1.8	4.6	0.6	5.9	1.0
		Commerce Natl TF Int Bd (CFNLX)	(3.5)	7.5	11.4	2.7	8.6	24.7	1.6	5.1	1.0	5.0	1.0	5.2	0.3
		Dreyfus Interm Muni (DITEX)	(1.9)	4.8	9.9	2.6	10.4	23.8	0.7	2.7	(1.4)	4.2	0.2	5.1	0.2
		Fidelity Interm Muni Inc (FLTMX)	(1.5)	4.9	7.9	2.6	8.6	21.3	(1.8)	4.6	0.5	3.7	(0.3)	4.4	(0.5)
		Northern Interm Tax-Ex (NOITX)	(2.3)	5.0	10.1	1.0	8.9	20.9	(2.2)	4.4	0.3	4.1	0.1	4.4	(0.5)
		Schwab Tax-Fr Bd (SWNTX)	(1.4)	5.5	9.5	3.3	11.7	27.2	4.1	4.5	0.4	4.5	0.5	5.6	0.7
		T. Rowe Price Sum Muni Intm (PRSMX)	(1.2)	5.2	8.9	2.2	10.7	24.3	1.2	4.4	0.3	4.2	0.2	5.1	0.2
		TIAA-CREF Tx-Ex Bd Rtl (TIXRX)	(3.9)	5.1	11.8	2.1	11.6	24.4	1.3	2.6	(1.5)	4.1	0.1	5.2	0.3
		USAA Tax Ex Interm-Term (USATX)	(1.1)	7.1	10.1	2.8	18.2	34.4	11.3	(1.9)	(6.0)	5.3	1.3	7.2	2.3
		Vanguard IntTm T/E Inv (VWITX)	(1.6)	5.6	9.6	2.1	10.2	24.3	1.2	4.3	0.2	4.4	0.4	5.1	0.2
		WF Adv Int Tax/AMT Fr Inv (SIMBX)	(1.7)	6.5	9.2	3.3	15.2	30.2	7.1	(0.9)	(5.0)	4.5	0.5	6.3	1.4
		Muni Nat'l: Long-Term Bond Cat Average	**(3.3)**	**8.2**	**10.6**	**1.7**	**15.4**	**29.8**	**0.0**	**(1.2)**	**0.0**	**4.9**	**0.0**	**6.3**	**0.0**
		Fidelity Municipal Inc (FHIGX)	(3.0)	7.9	10.6	2.5	13.1	29.0	(0.8)	0.3	1.5	5.0	0.1	6.1	(0.2)
		Fidelity Tax-Free Bond (FTABX)	(2.9)	8.1	10.9	2.1	13.2	29.4	(0.4)	1.5	2.7	5.2	0.3	6.1	(0.2)
		Northern Tax-Exempt (NOTEX)	(3.7)	7.9	11.8	0.2	12.3	26.1	(3.7)	2.8	4.0	5.1	0.2	5.5	(0.8)
		T. Rowe Price Sum Muni Inc (PRINX)	(3.8)	9.8	10.6	2.3	18.6	34.7	4.9	(2.8)	(1.6)	5.3	0.4	7.2	0.9
		T. Rowe Price T/F Inc Inv (PRTAX)	(3.5)	8.5	10.2	1.7	16.0	30.0	0.2	(0.5)	0.7	4.9	0.0	6.4	0.1
		USAA Tax Ex Long-Term (USTEX)	(2.8)	9.8	12.4	1.3	22.0	39.9	10.1	(7.5)	(6.3)	6.2	1.3	8.2	1.9
		Vanguard LongTm T/E (VWLTX)	(3.0)	8.0	10.6	1.5	14.0	28.7	(1.1)	0.1	1.3	5.1	0.2	6.1	(0.2)
		WF Adv Muni Bond Inv (SXFIX)	(2.0)	10.2	10.0	3.5	24.3	44.5	14.7	(6.3)	(5.1)	5.9	1.0	8.9	2.6
		Muni Nat'l: High-Yield Bond Cat Average	**(4.7)**	**12.0**	**10.6**	**3.3**	**26.8**	**44.6**	**0.0**	**(15.4)**	**0.0**	**5.7**	**0.0**	**9.1**	**0.0**
		T. Rowe Price T/F Hi-Yld (PRFHX)	(4.6)	13.6	10.9	3.9	31.4	53.8	9.2	(17.1)	(1.7)	6.3	0.6	10.4	1.3
		Vanguard Hi-Yld T/E (VWAHX)	(3.3)	9.3	10.9	2.5	20.1	36.9	(7.7)	(5.1)	10.3	5.5	(0.2)	7.6	(1.5)
		Muni: State-Specific Bond Category													
		Fidelity AZ Muni Inc (FSAZX)	(3.2)	7.5	9.9	2.3	13.6	27.0	0.6	0.9	(1.4)	4.6	(0.1)	5.8	0.1
		Northern AZ Tax-Exempt (NOAZX)	(2.5)	6.2	11.6	1.7	11.3	25.8	(0.6)	3.7	1.4	4.9	0.2	5.5	(0.2)
		AmCent CA Hi-Yld Muni Inv (BCHYX)	(3.2)	11.0	11.0	4.2	20.4	40.2	13.8	(8.3)	(8.9)	6.0	1.1	8.4	2.9
		AmCent CA Int Trm T/F Inv (BCITX)	(1.4)	5.9	10.2	2.0	9.7	25.0	(1.4)	3.2	2.6	4.8	(0.1)	5.2	(0.3)
		AmCent CA Lng T/F Inv (BCLTX)	(2.3)	8.6	11.9	1.6	13.7	30.6	4.2	(0.8)	(1.4)	5.9	1.0	6.5	1.0
		Bernstein CA Municipal (SNCAX)	(1.7)	3.3	7.3	3.1	6.8	18.0	(8.4)	4.6	4.0	2.9	(2.0)	3.7	(1.8)
		Bernstein Short Dur CA Muni (SDCMX)	0.0	0.3	1.8	0.4	3.5	5.3	(21.1)	4.7	4.1	0.7	(4.2)	1.2	(4.3)
		Fidelity CA Ltd Trm Tx-Fr Bond (FCSTX)	0.3	2.4	4.7	2.2	6.1	14.9	(11.5)	6.8	6.2	2.4	(2.5)	3.1	(2.4)
		Fidelity California Muni Inc (FCTFX)	(1.8)	8.4	11.2	3.1	11.6	30.9	4.5	(0.9)	(1.5)	5.8	0.9	6.4	0.9
		Northern CA Interm Tax-Ex (NCITX)	(2.4)	6.0	10.1	2.8	8.5	23.3	(3.1)	2.7	2.1	4.5	(0.4)	4.9	(0.6)
		Northern CA Tax-Exempt (NCATX)	(3.0)	9.5	15.1	1.7	12.3	34.0	7.6	1.7	1.1	6.9	2.0	6.9	1.4
		Schwab CA Tax-Free Bond (SWCAX)	(1.0)	6.1	9.2	2.4	9.3	25.2	(1.2)	2.5	1.9	4.7	(0.2)	5.1	(0.4)

10-Year Annual Return (%) Fund	Cat +/-	Yield (%)	Tax-Cost Ratio (%)	Risk Index Cat	Total	Total Assets ($ Mil)	Portfolio (%) Stock	Bond	Other	Cash	% of Port in Foreign Issues	Portfolio Turnover Ratio (%)	Number of Holdings	% of Port in Top 10 Holdings	Expense Ratio (%)	Max Load (%)	12b-1 Fee (%)
4.4	(0.3)	2.4	1.2	0.90	0.23	7,939	0.0	97.0	0.1	2.9	10.9	80	16,042	5.8	**0.20**	—	—
—	—	2.1	—	0.90	0.23	47,497	0.0	94.5	0.1	5.3	10.9	102	11,368	7.7	**0.12**	—	—
4.6	(0.1)	3.5	1.4	0.87	0.22	1,215	0.0	96.8	1.2	2.0	3.6	32	204	17.3	0.55	—	—
5.9	0.0	4.0	1.8	1.00	0.51	1,400	1.0	92.6	1.6	4.9	18.2	80	515	15.3	0.45	—	—
6.1	0.2	3.3	1.2	**0.69**	0.36	1,545	1.2	75.5	2.9	20.4	14.2	26	266	17.0	1.00	—	—
5.4	(0.5)	3.8	1.8	0.77	0.40	554	0.0	93.5	3.3	3.1	14.9	47	307	12.2	0.62	—	—
6.2	**0.3**	4.5	1.7	1.50	0.78	2,019	0.0	99.6	0.0	0.4	14.7	41	1,642	17.4	0.20	—	—
6.3	**0.4**	5.0	2.0	1.37	0.71	3,962	0.0	98.7	0.1	1.1	8.4	21	507	11.4	0.22	—	—
2.6	0.0	1.3	0.0	1.00	0.11	1,355	0.0	88.7	0.1	11.2	0.0	39	568	16.5	0.54	—	—
2.8	0.2	1.8	0.0	1.08	0.12	3,173	0.0	91.1	0.0	8.9	0.0	21	804	8.6	0.48	0.50R	—
—	—	1.5	0.0	1.00	0.11	1,216	0.0	84.4	0.0	15.6	0.0	16	671	11.6	0.46	—	—
2.9	**0.3**	1.6	0.0	1.15	0.12	1,916	0.0	94.6	0.0	5.4	0.0	17	533	8.9	0.49	—	—
2.8	0.2	1.9	0.0	0.69	0.08	2,087	0.0	87.7	0.0	12.3	0.0	3	367	14.5	0.55	—	—
2.6	0.0	1.7	0.0	0.92	0.10	2,341	0.0	89.4	0.5	10.1	0.0	14	2,174	5.8	**0.20**	—	—
2.1	(0.5)	0.9	0.0	**0.31**	0.03	1,817	0.0	83.3	0.5	16.2	0.0	30	1,477	6.3	**0.20**	—	—
3.0	**0.4**	1.0	0.0	**0.46**	0.05	2,165	0.0	88.5	0.0	11.5	0.0	39	836	10.1	0.63	—	—
3.6	0.0	2.5	0.0	1.00	0.28	1,279	0.0	94.5	0.1	5.4	0.1	39	608	11.8	0.54	—	—
3.6	0.0	2.5	0.0	1.03	0.29	1,726	0.0	97.6	0.0	2.4	0.0	58	789	6.6	**0.47**	—	—
4.1	**0.5**	2.7	0.0	1.00	0.28	806	0.0	93.8	(0.1)	6.3	0.4	—	1,140	6.1	0.56	2.00R	—
3.9	**0.3**	3.4	0.1	1.21	0.34	242	0.0	95.3	0.0	4.7	0.0	37	241	15.7	0.67	—	—
3.5	(0.1)	2.7	0.0	1.09	0.31	790	0.0	99.7	0.0	0.3	0.0	20	214	14.9	0.73	—	—
3.7	0.1	3.0	0.0	**0.85**	0.24	3,903	0.0	93.2	0.0	6.8	0.0	15	1,030	7.5	**0.37**	0.50R	—
3.5	(0.1)	2.2	0.3	1.21	0.34	2,279	0.0	97.9	0.0	2.2	0.0	110	390	7.6	**0.47**	—	—
4.0	**0.4**	2.4	0.2	0.97	0.27	591	0.0	98.0	0.0	2.0	0.0	110	522	9.1	**0.49**	—	—
3.8	0.2	2.9	0.0	1.00	0.28	2,976	0.0	98.3	0.0	1.7	0.0	12	623	8.3	0.50	—	—
—	—	2.3	0.1	1.29	0.37	334	0.0	96.0	0.3	3.7	1.2	49	172	15.7	0.63	—	0.25
4.2	**0.6**	3.7	0.0	1.03	0.29	2,996	0.0	99.0	0.0	1.1	0.0	11	570	9.7	0.54	—	—
3.8	0.2	3.2	0.0	1.06	0.30	4,624	0.0	95.9	0.6	3.5	0.0	16	3,847	2.4	**0.20**	—	—
4.1	**0.5**	2.5	0.0	1.00	0.28	431	0.0	98.9	0.0	1.1	0.0	24	692	10.1	0.73	—	—
3.9	0.0	3.6	0.0	1.00	0.37	1,472	0.0	98.3	0.4	1.3	0.0	39	510	12.1	0.57	—	—
4.1	0.2	3.8	0.0	**0.93**	0.35	5,331	0.0	98.3	0.0	1.7	0.0	10	1,031	7.4	**0.46**	0.50R	—
4.3	**0.4**	3.9	0.0	0.96	0.36	2,208	0.0	98.7	0.0	1.3	0.0	5	870	7.3	0.47	0.50R	—
4.0	0.1	3.4	0.3	1.09	0.41	808	0.0	99.3	0.0	0.7	0.0	168	175	15.9	**0.47**	—	—
4.3	**0.4**	3.8	0.0	1.09	0.41	733	0.0	99.4	0.0	0.6	0.0	27	376	10.1	0.50	—	—
4.1	0.2	4.0	0.0	1.02	0.38	1,681	0.0	97.9	0.0	2.1	0.0	10	413	8.7	0.51	—	—
4.1	0.2	4.2	0.0	1.07	0.40	2,457	0.0	99.5	0.0	0.5	0.0	14	463	11.7	0.53	—	—
4.0	0.1	4.1	0.0	1.00	0.38	943	0.0	97.7	1.1	1.2	0.0	35	1,173	5.3	**0.20**	—	—
5.4	**1.5**	3.1	0.1	**0.89**	0.33	487	0.0	99.2	0.0	0.8	0.0	54	741	12.2	0.78	—	—
3.8	0.0	4.6	0.0	1.00	0.42	697	0.0	97.7	0.3	2.0	0.2	30	366	12.6	0.67	—	—
4.4	**0.6**	4.6	0.0	1.06	0.44	2,267	0.0	99.9	0.0	0.1	0.0	12	541	9.4	0.67	2.00R	—
4.2	0.4	4.1	0.0	**0.90**	0.38	1,264	0.0	95.2	1.1	3.6	0.0	29	963	4.8	**0.20**	—	—
																—	
3.8	0.0	3.4	0.0	0.98	0.35	136	0.0	100.0	0.0	0.0	0.0	20	108	25.0	0.55	0.50R	—
3.8	0.0	3.4	0.1	1.05	0.38	79	0.0	98.8	0.0	1.2	0.0	35	73	25.0	0.46	—	—
4.5	0.8	4.2	0.0	1.23	0.41	462	0.0	101.6	(2.0)	0.5	0.0	81	269	12.4	0.50	—	—
3.7	0.0	2.6	0.0	0.90	0.30	1,000	0.0	95.8	0.0	4.2	0.0	46	445	12.8	0.47	—	—
4.0	0.3	3.4	0.0	1.15	0.38	340	0.0	96.3	0.0	3.7	0.0	44	228	14.9	0.47	—	—
3.1	(0.6)	2.5	0.0	0.70	0.23	900	0.0	95.7	0.3	4.0	0.0	23	196	24.1	0.63	—	—
1.7	(2.0)	0.3	0.0	0.15	0.05	58	0.0	80.5	0.7	18.9	0.0	56	44	47.6	0.67	—	—
—	—	2.1	0.0	0.40	0.13	689	0.0	89.5	0.0	10.5	0.0	17	327	18.8	0.35	0.50R	—
4.1	0.4	3.8	0.0	1.05	0.35	1,567	0.0	98.7	0.0	1.3	0.0	9	534	9.1	0.46	0.50R	—
3.4	(0.3)	2.9	0.0	1.05	0.35	354	0.0	95.8	0.0	4.2	0.0	56	157	18.7	0.46	—	—
4.5	0.8	3.4	0.4	1.40	0.47	117	0.0	92.0	0.0	8.1	0.0	145	73	31.9	0.46	—	—
3.9	0.2	2.5	0.1	0.85	0.28	393	0.0	94.4	0.0	5.6	0.0	118	352	12.3	0.49	—	—

Index Fund	Closed	Fund Name (Ticker)	Annual Total Return (%) 2013	2012	2011	2010	2009	Bull Market Return (%) Fund	Cat +/-	Bear Market Return (%) Fund	Cat +/-	3-Year Annual Return (%) Fund	Cat +/-	5-Year Annual Return (%) Fund	Cat +/-
		Shelton CA Tx-Fr (CFNTX)	(1.0)	6.4	9.1	1.7	8.6	22.7	(3.7)	2.6	2.0	4.8	(0.1)	4.9	(0.6)
		T. Rowe Price CA T/F Bd (PRXCX)	(2.8)	9.2	10.3	2.1	14.8	30.8	4.4	(0.8)	(1.4)	5.4	0.5	6.5	1.0
		USAA CA Bond (USCBX)	(3.0)	11.1	14.7	0.8	18.8	38.3	11.9	(6.4)	(7.0)	7.3	2.4	8.2	2.7
		Vanguard CA IT T/E Inv (VCAIX)	(0.9)	6.6	10.1	2.6	9.6	26.8	0.4	2.0	1.4	5.2	0.3	5.5	0.0
		Vanguard CA Lg T/E Inv (VCITX)	(2.6)	8.9	11.4	1.7	13.2	30.1	3.7	(2.1)	(2.7)	5.7	0.8	6.3	0.8
		Westcore CO Tax-Exempt (WTCOX)	(2.6)	5.5	8.8	1.7	10.6	21.9	0.0	2.8	0.0	3.8	0.0	4.7	0.0
		Fidelity CT Muni Inc (FICNX)	(2.6)	4.6	10.0	2.1	10.9	22.0	1.0	4.2	0.2	3.8	0.1	4.9	0.3
		T. Rowe Price GA Tax-Fr (GTFBX)	(3.0)	7.5	10.3	1.0	14.6	27.5	0.0	(0.5)	0.0	4.8	0.0	5.9	0.0
		Hawaii Municipal Inv (SURFX)	(2.7)	6.3	8.0	1.1	12.1	22.7	0.0	(1.3)	0.0	3.7	0.0	4.8	0.0
		Dupree KY Tax-Fr Inc (KYTFX)	(2.0)	6.0	10.0	1.7	9.0	23.2	4.0	5.3	(0.5)	4.6	0.9	4.8	0.8
		Dupree KY Tax-Fr Sh-Med (KYSMX)	(0.1)	2.3	6.6	2.4	5.1	15.3	(3.9)	6.4	0.6	2.9	(0.8)	3.2	(0.8)
		Fidelity MA Muni Inc (FDMMX)	(3.5)	7.1	10.3	2.3	12.6	26.4	2.3	1.5	(1.6)	4.5	0.3	5.6	0.3
		Vanguard MA Tax-Ex Inv (VMATX)	(3.4)	6.4	10.4	1.1	10.8	23.1	(1.0)	3.4	0.3	4.3	0.1	4.9	(0.4)
		Fidelity MD Muni Inc (SMDMX)	(3.2)	5.3	8.9	2.2	13.7	23.5	3.5	1.2	(0.7)	3.5	0.4	5.2	0.8
		T. Rowe Price MD S/T T/F (PRMDX)	0.7	0.7	1.3	0.7	3.7	6.0	(14.0)	5.7	3.8	0.9	(2.2)	1.4	(3.0)
		T. Rowe Price MD Tax-Fr (MDXBX)	(2.8)	7.5	10.0	1.9	17.9	30.7	10.7	(1.0)	(2.9)	4.8	1.7	6.7	2.3
		Fidelity MI Muni Inc (FMHTX)	(2.8)	6.1	9.2	2.3	9.3	23.3	0.0	3.4	0.0	4.0	0.0	4.7	0.0
		Fidelity MN Muni Inc (FIMIX)	(2.0)	4.9	9.1	2.4	9.8	21.3	(7.0)	4.6	4.8	3.9	(0.4)	4.7	(1.5)
		Sit MN Tax-Free Inc (SMTFX)	(3.2)	7.2	10.6	3.1	22.0	35.4	7.1	(4.9)	(4.7)	4.7	0.4	7.6	1.4
		Dupree NC Tax-Fr Inc (NTFIX)	(3.5)	7.8	11.1	0.5	10.4	24.5	0.0	3.0	0.0	5.0	0.0	5.1	0.0
		Fidelity NJ Muni Inc (FNJHX)	(3.0)	6.3	9.7	2.0	11.7	23.8	(1.9)	2.4	1.3	4.2	(0.3)	5.2	(0.3)
		T. Rowe Price NJ Tax-Fr (NJTFX)	(3.2)	8.0	9.9	1.9	14.3	28.2	2.5	(0.5)	(1.6)	4.7	0.2	6.0	0.5
		Vanguard NJ Long-Tm T/E Inv (VNJTX)	(2.5)	7.0	9.9	1.2	11.7	25.1	(0.6)	1.5	0.4	4.7	0.2	5.3	(0.2)
		Bernstein NY Muni (SNNYX)	(1.7)	3.1	6.5	2.6	8.1	17.0	(5.2)	4.9	3.4	2.6	(1.1)	3.7	(1.1)
		Bernstein Short Dur NY (SDNYX)	0.1	0.8	2.2	0.1	3.6	6.2	(16.0)	4.5	3.0	1.0	(2.7)	1.4	(3.4)
		Dreyfus NY Tax-Ex Bond (DRNYX)	(4.7)	6.3	9.8	1.8	13.5	23.3	1.1	0.7	(0.8)	3.6	(0.1)	5.1	0.3
		Fidelity NY Muni Inc (FTFMX)	(3.0)	6.5	9.6	2.3	12.1	24.7	2.5	2.7	1.2	4.2	0.5	5.3	0.5
		T. Rowe Price NY Tax-Fr (PRNYX)	(3.9)	8.1	10.3	1.6	14.5	27.4	5.2	(0.3)	(1.8)	4.6	0.9	5.9	1.1
		USAA NY Bond (USNYX)	(4.1)	8.1	12.1	2.1	16.9	32.1	9.9	(2.9)	(4.4)	5.2	1.5	6.8	2.0
		Vanguard NY Long-Tm T/E Inv (VNYTX)	(3.0)	6.9	9.6	1.8	12.5	25.2	3.0	1.0	(0.5)	4.4	0.7	5.4	0.6
		Fidelity OH Muni Inc (FOHFX)	(3.2)	7.1	9.6	1.9	11.1	24.2	2.1	3.3	(1.2)	4.3	0.3	5.2	0.5
		Vanguard OH Long-Tm TxEx (VOHIX)	(3.2)	7.4	10.0	1.2	13.1	26.0	3.9	2.3	(2.2)	4.6	0.6	5.5	0.8
		Fidelity PA Muni Inc (FPXTX)	(2.5)	7.1	9.7	2.0	9.6	24.6	(0.5)	3.2	1.3	4.6	0.0	5.1	(0.1)
		Vanguard PA Lg T/E Inv (VPAIX)	(2.8)	6.9	10.0	1.8	11.8	25.6	0.5	0.6	(1.3)	4.6	0.0	5.4	0.2
		Dupree TN Tax-Fr Inc (TNTIX)	(2.5)	6.5	9.9	1.7	10.5	24.5	0.0	1.8	0.0	4.5	0.0	5.1	0.0
		T. Rowe Price VA Tax-Fr (PRVAX)	(3.5)	7.3	10.6	1.1	14.3	26.9	2.9	1.1	(0.4)	4.6	0.4	5.8	0.6
		USAA VA Bond (USVAX)	(3.2)	7.7	10.9	1.1	15.9	29.5	5.5	(2.8)	(4.3)	5.0	0.8	6.3	1.1
		WF Adv WI Tax-Free Inv (SWFRX)	(1.2)	4.3	7.8	2.5	10.6	21.4	0.0	2.7	0.0	3.6	0.0	4.7	0.0
		WesMark WV Muni Bond (WMKMX)	(2.6)	4.5	7.5	1.9	10.5	18.1	0.0	1.8	0.0	3.0	0.0	4.2	0.0
		International Bond: General Cat Average	**(2.4)**	**8.7**	**3.2**	**6.2**	**13.7**	**37.5**	**0.0**	**(4.9)**	**0.0**	**3.1**	**0.0**	**5.5**	**0.0**
		Loomis Sayles Glb Bd Retl (LSGLX)	(3.0)	7.8	3.5	**7.6**	**22.3**	49.1	11.6	(12.2)	(7.3)	2.6	(0.5)	7.3	1.8
		PIMCO Frgn Bd (Unhedged) D (PFBDX)	(6.1)	6.2	**7.9**	**12.0**	**20.8**	**56.0**	**18.5**	(8.4)	(3.5)	2.5	(0.6)	**7.8**	**2.3**
		PIMCO Frgn Bd (USD-Hgd) D (PFODX)	**0.5**	**10.7**	**6.3**	**8.7**	18.5	**51.8**	**14.3**	**(1.0)**	**3.9**	**5.7**	**2.6**	**8.8**	**3.3**
		Russell Global Oppor Credit S (RGCSX)	**0.4**	**16.6**	3.5	—	—	—	—	—	—	**6.6**	**3.5**	—	—
		T. Rowe Price Intl Bd (RPIBX)	(3.9)	6.0	2.6	5.1	8.3	30.0	(7.5)	(5.8)	(0.9)	1.5	(1.6)	3.6	(1.9)
		International Bond: Emerging Cat Average	**(5.4)**	**18.0**	**2.8**	**11.3**	**31.6**	**71.7**	**0.0**	**(17.5)**	**0.0**	**4.7**	**0.0**	**10.9**	**0.0**
		Fidelity New Markets Inc (FNMIX)	(6.5)	**20.0**	**7.9**	10.9	**44.5**	**94.1**	**22.4**	(18.7)	(1.2)	**6.6**	**1.9**	**14.2**	**3.3**
		Payden Emerging Mkts Bond (PYEMX)	(7.2)	19.3	5.7	**12.8**	28.8	71.6	(0.1)	**(12.7)**	**4.8**	**5.4**	**0.7**	11.2	0.3
		PIMCO Emerg Mkts Bd D (PEMDX)	(7.0)	16.3	**6.2**	12.5	30.0	71.5	(0.2)	(16.1)	1.4	4.7	0.0	10.9	0.0
		T. Rowe Price Emg Mkt Bd (PREMX)	(7.2)	**19.6**	3.4	**13.2**	**34.9**	**76.9**	**5.2**	(18.9)	(1.4)	4.7	0.0	**11.9**	**1.0**
		International Bond: Currency Cat Average	**(1.5)**	**0.5**	**(3.5)**	**0.9**	**3.1**	**4.1**	**0.0**	**(5.5)**	**0.0**	**(1.5)**	**0.0**	**(0.3)**	**0.0**
		Merk Absolute Ret Curr Inv (MABFX)	**5.7**	(1.4)	(8.5)	**4.6**	—	—	—	—	—	(1.5)	0.0	—	—
		Merk Asian Currency Inv (MEAFX)	**(1.5)**	**2.6**	**(2.2)**	2.8	0.5	3.9	(0.2)	—	—	**(0.4)**	**1.1**	0.4	0.7
		Merk Hard Currency Inv (MERKX)	(2.8)	**4.1**	**(0.8)**	**4.6**	**13.8**	**26.4**	**22.3**	(10.1)	(4.6)	**0.1**	**1.6**	**3.6**	**3.9**
		PIMCO Emerg Mkts Curr D (PLMDX)	(3.0)	**8.1**	(5.4)	**7.4**	**21.1**	**39.9**	**35.8**	(21.8)	(16.3)	**(0.2)**	**1.3**	**5.3**	**5.6**

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 (%)
3.3	(0.4)	3.3	0.0	0.88	0.29	106	0.0	98.1	0.0	1.9	2.0	11	64	29.3	0.71	1.00R	—
4.1	0.4	3.9	0.0	1.18	0.39	399	0.0	99.0	0.0	1.0	0.0	11	185	14.4	0.50	—	—
4.0	0.3	4.2	0.0	1.42	0.48	600	0.0	99.8	0.0	0.2	0.0	4	123	22.5	0.56	—	—
3.7	0.0	3.3	0.0	0.95	0.32	1,200	0.0	97.4	0.3	2.3	0.4	9	1,123	7.0	0.20	—	—
3.9	0.2	4.0	0.0	1.23	0.41	381	0.0	98.1	0.4	1.5	1.1	16	550	9.9	0.20	—	—
3.3	0.0	3.1	0.0	1.00	0.32	119	0.0	94.8	0.0	5.2	0.0	7	136	18.3	0.66	—	—
3.6	0.2	3.0	0.1	1.06	0.32	430	0.0	99.5	0.0	0.5	0.0	14	158	30.1	0.48	0.50R	—
3.7	0.0	3.4	0.0	1.00	0.38	215	0.0	99.3	0.0	0.7	0.0	5	131	19.6	0.53	—	—
3.1	0.0	3.1	0.0	1.00	0.27	158	0.0	99.8	0.0	0.2	0.0	9	77	39.2	1.04	—	0.15
4.0	0.6	3.5	0.0	1.23	0.31	930	0.0	99.7	0.3	0.0	0.0	7	225	23.6	0.57	—	—
2.8	(0.6)	2.1	0.0	0.73	0.18	82	0.0	97.3	0.0	2.7	0.0	7	113	32.8	0.72	—	—
4.0	0.2	3.4	0.0	0.98	0.37	1,981	0.0	99.6	0.0	0.4	0.0	19	400	14.3	0.46	0.50R	—
3.8	0.0	3.3	0.0	1.00	0.38	981	0.0	99.2	0.0	0.9	0.0	13	242	15.2	0.16	—	—
3.5	0.4	2.9	0.0	1.31	0.32	186	0.0	99.1	0.0	1.0	0.0	16	108	27.5	0.55	0.50R	—
1.9	(1.2)	0.7	0.0	0.24	0.06	229	0.0	88.1	0.0	11.9	0.0	37	163	27.9	0.53	—	—
3.9	0.8	3.9	0.0	1.45	0.35	1,875	0.0	99.2	0.0	0.8	0.0	12	447	13.2	0.46	—	—
3.8	0.0	3.7	0.0	1.00	0.29	529	0.0	97.9	0.0	2.1	0.0	10	225	14.3	0.49	0.50R	—
3.7	(0.1)	2.9	0.0	0.94	0.27	480	0.0	99.8	0.0	0.2	0.0	15	191	19.3	0.49	0.50R	—
4.0	0.2	3.9	0.0	1.09	0.32	341	0.0	100.4	(0.5)	0.0	0.6	17	289	15.1	0.81	—	—
3.8	0.0	3.3	0.0	1.00	0.37	87	0.0	99.1	0.9	0.0	0.0	4	105	23.2	0.71	—	—
3.8	0.0	3.5	0.0	0.93	0.33	580	0.0	98.1	0.0	1.9	0.0	11	182	21.8	0.47	0.50R	—
3.8	0.0	3.7	0.0	1.05	0.38	282	0.0	98.9	0.0	1.2	0.0	13	158	17.1	0.51	—	—
3.8	0.0	3.7	0.0	1.02	0.37	240	0.0	98.2	0.0	1.8	1.0	17	400	12.7	0.20	—	—
3.1	(0.3)	2.7	0.0	0.70	0.22	1,316	0.0	94.7	0.1	5.2	0.0	17	261	16.0	0.61	—	—
1.8	(1.6)	0.5	0.0	0.16	0.05	106	0.0	67.0	0.0	33.0	0.0	58	67	38.7	0.64	—	—
3.4	0.0	3.8	0.0	1.19	0.37	1,171	0.0	98.9	0.2	0.9	0.0	5	172	19.1	0.72	—	—
3.9	0.5	3.5	0.0	1.14	0.35	1,573	0.0	99.1	0.0	0.9	0.0	16	281	14.2	0.47	0.50R	—
3.8	0.4	3.7	0.0	1.24	0.38	389	0.0	99.3	0.0	0.7	0.0	11	200	14.1	0.49	—	—
3.9	0.5	3.8	0.0	1.38	0.42	188	0.3	99.7	0.0	0.0	0.0	8	124	24.1	0.65	—	—
3.7	0.3	3.6	0.0	1.16	0.36	389	0.0	98.9	0.0	1.1	0.0	16	584	9.5	0.20	—	—
3.9	0.2	3.4	0.0	1.05	0.34	535	0.0	99.7	0.0	0.3	0.0	14	212	16.0	0.49	0.50R	—
3.9	0.2	3.8	0.0	1.21	0.39	872	0.0	100.0	0.0	0.0	0.0	15	258	14.1	0.16	—	—
3.9	0.1	3.4	0.0	0.95	0.32	405	0.0	99.3	0.0	0.7	0.0	16	158	19.9	0.49	0.50R	—
3.7	(0.1)	3.9	0.0	1.05	0.36	371	0.0	99.5	0.1	0.4	0.8	17	533	8.6	0.20	—	—
3.6	0.0	3.3	0.0	1.00	0.33	99	0.0	98.9	0.0	1.1	0.0	7	92	31.8	0.69	—	—
3.8	0.3	3.7	0.0	1.10	0.38	878	0.0	99.2	0.0	0.8	0.0	12	236	17.2	0.47	—	—
3.6	0.1	4.1	0.0	1.02	0.36	578	0.0	100.4	0.0	(0.4)	0.0	6	136	22.3	0.57	—	—
3.7	0.0	2.8	0.1	1.00	0.22	110	0.0	96.7	0.0	3.3	0.0	31	152	35.0	0.73	—	—
2.8	0.0	2.7	0.0	1.00	0.26	111	0.0	99.5	0.0	0.5	0.0	17	155	21.3	0.97	—	—
4.2	**0.0**	**2.4**	**1.3**	**1.00**	**0.45**	**1,603**	**0.1**	**99.3**	**3.5**	**(2.8)**	**77.6**	**162**	**521**	**45.3**	**0.78**	**—**	**—**
4.7	**0.5**	3.0	1.2	1.11	0.50	756	0.3	90.0	0.7	9.1	65.0	185	278	26.7	0.97	—	0.25
—	—	2.0	1.5	1.26	0.57	576	0.0	123.9	10.2	(34.1)	102.7	424	753	79.0	0.90	—	0.25
5.8	**1.6**	1.9	1.8	**0.59**	0.27	450	0.0	154.4	12.6	(66.9)	140.7	383	838	122.5	0.90	—	0.25
—	—	5.4	—	1.28	0.58	603	0.0	96.2	10.8	(7.0)	63.5	85	667	17.1	0.97	—	—
3.9	(0.3)	2.3	1.3	1.26	0.57	4,906	0.0	92.2	2.5	5.3	90.2	52	489	22.0	0.84	2.00R	—
7.9	**0.0**	**5.1**	**2.1**	**1.00**	**0.68**	**1,585**	**0.4**	**96.1**	**1.7**	**1.7**	**94.2**	**93**	**312**	**19.5**	**1.02**	**—**	**—**
8.9	**1.0**	4.7	2.3	0.93	0.63	4,514	1.8	85.6	0.0	12.6	85.5	88	319	12.9	0.87	1.00R	—
8.1	0.2	5.9	2.1	1.05	0.72	427	0.0	96.8	0.4	2.8	93.8	95	195	11.6	**0.78**	2.00R	—
7.5	(0.4)	4.8	2.0	**0.90**	0.62	314	0.0	115.4	5.7	(21.1)	112.4	38	709	19.9	1.25	—	0.25
8.6	**0.7**	5.6	2.4	1.10	0.75	3,855	0.0	95.0	0.7	4.2	93.9	41	428	21.3	0.94	2.00R	—
—	**—**	**0.3**	**0.1**	**1.00**	**0.76**	**55**	**0.0**	**6.0**	**3.3**	**90.7**	**5.7**	**452**	**69**	**4.8**	**1.49**	**—**	**—**
—	—	0.0	—	0.79	0.60	19	0.0	2.5	4.1	93.4	2.5	0	38	2.5	1.30	—	0.25
—	—	0.0	0.2	**0.49**	0.38	28	0.0	0.0	0.0	100.0	0.0	0	24	0.0	1.30	—	0.25
—	—	1.3	0.5	0.96	0.72	271	0.0	5.3	12.2	82.6	5.3	56	35	17.4	**1.30**	—	0.25
—	—	1.2	0.5	0.98	0.74	75	0.0	40.5	10.2	49.4	38.1	58	434	18.1	**1.25**	—	0.25

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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 bold.

3-Year Return (%)—Fund and Category +/-: Assuming an investment on January 1, 2011, the annual total compound return if held through December 31, 2013; 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, 2009, the annual total compound return if held through December 31, 2013; 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, 2004, the annual total compound return if held through December 31, 2013; 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. If a fund had a 3.0% tax-cost ratio, it means that on average each year, investors lost 3.0% of their assets to taxes. The lower the ratio, the more tax-efficient the fund. The ratio is calculated using the last five years of data.

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

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

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

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

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

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

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

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

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

12b-1 Fee (%): If a fund has a 12b-1 fee, the percentage charged is given. A **—** = no 12b-1 fee is charged. ➤

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