Special Issue

*The Individual Investor's Guide to*

# The Top Mutual Funds®

2015 34th Edition

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### Special Feature



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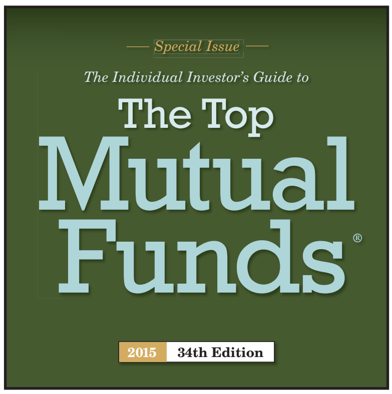
# The Individual Investor's Guide to the Top Mutual Funds 2015

By AAII Staff




**The returns realized by mutual fund shareholders in 2014 depended significantly on the categories they chose and, at least on the domestic equity front, whether they went with an active or a passive fund.**

We bring this up because a significant part of a fund's returns are influenced by the performance of the category it operates in. For example, the average energy fund plunged 18.0% last year. The culprit: oil. Oil prices fell from $105.37 per barrel on June 30, 2014, to $53.27 per barrel on December 31, 2014. Fund managers required by their funds' objectives to invest in energy stocks in their portfolios could do nothing but sit and grimace.

We saw similar macro issues play out in other categories. The pullback in yields on the benchmark 10-year Treasury note helped the average long-term government bond fund realize a return of 24.1% last year. Among equities, there was a shift toward larger and domestic. The average domestic large-cap stock beat not only mid-cap and small-cap funds, but also global and foreign funds. However, most domestic large-cap active funds trailed the S&P 500 index in 2014.

These events show the importance of the category averages, which are located at the beginning of each category list in our table. They give insight into how the average fund performed, the typical amount of volatility incurred and the level of expenses charged, among other details.

The category averages are based on the more than 1,600 funds listed on the online version of this guide (www.aaii.com/guides/mfguide). The number of funds in the print version is limited to 737 due to space. In both formats, each mutual fund is classified into a useful category of similar funds to enable comparisons.

Two changes were made in this year's guide. We are now using Morningstar's calculation of a fund's total assets based on the amount invested in all of its share classes. Previously, we used the assets under management (AUM), as reported by Morningstar, only for the share class listed. The change does not impact the total assets listed for funds with a single share class, but does increase the total assets listed for funds with multiple share classes (including many Vanguard funds). It also alters the rankings used to determine the composition of the widely held funds table on page 7.

R-squared is now included in the online data. This measures the percentage of a fund's three-year return that is influenced by the S&P 500. Investors seeking truly "active" domestic stock funds or who want to diversify away from the S&P 500 should look for lower numbers, with the understanding that a lower percentage does not, by itself, mean better performance or that one fund is different from another fund that also has a low R-squared value.

## How to Use This Guide

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

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

Performance tables appear on pages 5 through 9 in this issue. Table 1 lists the total return performance of common index benchmarks. Table 2 summarizes average performance and risk of the fund categories used in this guide. Table 3 allows you to compare the performance of the 50 most widely held funds (funds with the highest total assets). Table 4 lists the 50 best-performing funds of 2014 and Table 5 lists the 50 worst-performing funds of 2014. While past performance is no indication of future performance, it may attest to the quality and consistency of fund management.

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

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

## Which Funds Were Included

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

### Historical Record

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

### Size

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

### Loads

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

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

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

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

### Expenses

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

### Performance

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

### Interest and Availability

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

### Funds Not Included

AAII members who would like performance figures for no-load and low-load mutual funds that do not appear in the print edition of this Guide can access this information on our website at www.aaii.com/guides/mfguide, where more than 1,600 funds are covered.

## A Key to Terms and Statistics

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

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

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

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

**Index Fund:** The letter **I** before a fund's name indicates that the fund is designed to follow an index, such as the S&P 500; the amounts invested in each security are proportional to the issue's representation in the index that the fund tracks. Because index funds are not actively managed, they make no research efforts to select particular stocks or bonds, nor do they make timing decisions. They are always 100% invested. This passive management approach means that the expenses and the cost of managing an index fund are extremely low. The online guide reports on the index tracked by these funds.

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

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

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

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

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

**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, 2014; 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 (%) 2014 | 2013 | 2012 | 2011 | 2010 | Total Return (%) Bull | Bear | Annual Total Return (%) 3-Yr | 5-Yr | 10-Yr | Total Risk Index |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Domestic Stock Indexes** | | | | | | | | | | | |
| S&P 500 Equal Weighted | 14.5 | 36.2 | 17.6 | (0.1) | 21.9 | 299.9 | (53.7) | 22.4 | 17.4 | 9.6 | 1.04 |
| S&P 500 | 13.7 | 32.4 | 16.0 | 2.1 | 15.1 | 217.0 | (50.9) | 20.4 | 15.5 | 7.7 | 0.95 |
| S&P MidCap 400 | 9.8 | 33.5 | 17.9 | (1.7) | 26.6 | 252.5 | (49.3) | 20.0 | 16.5 | 9.7 | 1.18 |
| S&P SmallCap 600 | 5.8 | 41.3 | 16.3 | 1.0 | 26.3 | 262.4 | (51.3) | 20.2 | 17.3 | 9.0 | 1.31 |
| **International Stock Indexes** | | | | | | | | | | | |
| MSCI World | 5.5 | 27.4 | 16.5 | (5.0) | 12.3 | 166.5 | (53.6) | 16.1 | 10.8 | 6.6 | 1.08 |
| MSCI EAFE | (4.5) | 23.3 | 17.9 | (11.7) | 8.2 | 116.9 | (56.3) | 11.6 | 5.8 | 4.9 | 1.37 |
| MSCI Europe | (5.7) | 26.0 | 19.9 | (10.5) | 4.5 | 127.9 | (58.9) | 12.5 | 5.9 | 5.2 | 1.54 |
| MSCI Far East | (2.3) | 23.4 | 12.0 | (14.6) | 16.6 | 83.0 | (47.0) | 10.5 | 6.1 | 3.4 | 1.29 |
| MSCI Pacific | (2.5) | 18.4 | 14.6 | (13.6) | 16.1 | 99.1 | (50.6) | 9.8 | 5.8 | 4.4 | 1.33 |
| **Bond Indexes** | | | | | | | | | | | |
| Barclays US Aggressive Bond | 6.0 | (2.0) | 4.2 | 7.8 | 6.5 | 33.3 | 6.0 | 2.7 | 4.5 | 4.7 | 0.28 |
| BofA ML US Corp Bond | 7.5 | (1.5) | 10.4 | 7.5 | 9.5 | 66.9 | (7.2) | 5.4 | 6.6 | 5.5 | 0.41 |
| BofA ML US High Yield Bond | 2.5 | 7.4 | 15.4 | 4.5 | 15.2 | 135.0 | (26.2) | 8.3 | 8.9 | 7.5 | 0.47 |
| Barclays GNMA Bond | 6.0 | (2.1) | 2.4 | 7.9 | 6.7 | 28.1 | 10.7 | 2.0 | 4.1 | 4.9 | 0.27 |
| Barclays 1-3 Yr Government | 0.6 | 0.4 | 0.5 | 1.6 | 2.4 | 7.3 | 8.4 | 0.5 | 1.1 | 2.6 | 0.05 |
| Barclays Intermediate Government | 2.5 | (1.3) | 1.7 | 6.1 | 5.0 | 15.9 | 11.8 | 1.0 | 2.8 | 3.8 | 0.18 |
| Barclays Long Government | 24.7 | (12.5) | 3.8 | 29.1 | 9.4 | 54.7 | 16.0 | 4.2 | 9.9 | 7.5 | 1.02 |
| Barclays Municipal Bond | 9.1 | (2.5) | 6.8 | 10.7 | 2.4 | 39.3 | 2.5 | 4.3 | 5.2 | 4.7 | 0.39 |
| Treasury Bills | 0.0 | 0.1 | 0.1 | 0.1 | 0.2 | 0.4 | 1.9 | 0.1 | 0.1 | 1.4 | 0.00 |

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## Table 2. Performance of Category Averages

| Category | | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Total Return (%) Bull | Bear | Annual Total Return (%) 3-Yr | 5-Yr | 10-Yr | Yield (%) | Total Risk Index | Exp Ratio (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Domestic Stock Fund Categories** | | | | | | | | | | | | | | |
| Stk-LC | Large-Cap Stock | 10.8 | 33.2 | 15.4 | (0.3) | 15.5 | 212.6 | (50.5) | 19.4 | 14.3 | 7.3 | 0.9 | 1.07 | 0.94 |
| Stk-MC | Mid-Cap Stock | 7.8 | 35.3 | 15.3 | (2.9) | 23.9 | 226.7 | (49.9) | 18.8 | 15.0 | 8.4 | 0.3 | 1.19 | 1.05 |
| Stk-SC | Small-Cap Stock | 1.9 | 38.5 | 16.0 | (3.6) | 26.4 | 238.0 | (52.5) | 17.7 | 14.6 | 7.7 | 0.2 | 1.38 | 1.18 |
| **Neutral/Inverse Fund Categories** | | | | | | | | | | | | | | |
| LS | Long-Short | 2.0 | 8.7 | 3.4 | (1.0) | 4.7 | 39.9 | (15.9) | 4.6 | 2.9 | 3.5 | 0.5 | 0.55 | 1.51 |
| Contra | Contra Stock Market | (17.7) | (26.0) | (20.6) | (15.3) | (26.7) | (79.3) | 72.9 | (22.1) | (22.0) | (16.5) | 0.0 | 1.63 | 1.66 |
| **Sector Stock Fund Categories** | | | | | | | | | | | | | | |
| Sec-Com | Communications Sector | 4.1 | 26.9 | 16.6 | (4.5) | 20.2 | 188.0 | (55.7) | 15.4 | 11.9 | 7.4 | 2.4 | 1.35 | 1.14 |
| Sec-C-Dis | Consumer Discret Sector | 9.1 | 39.6 | 24.8 | (0.4) | 30.7 | 351.4 | (53.0) | 23.7 | 19.5 | 9.4 | 0.4 | 1.34 | 0.90 |
| Sec-C-Stp | Consumer Staples Sector | 14.2 | 17.5 | 13.3 | 11.7 | 16.6 | 190.6 | (38.7) | 16.5 | 15.2 | 9.0 | 1.1 | 1.05 | 1.22 |
| Sec-E | Energy Sector | (18.0) | 28.5 | 1.0 | (10.6) | 17.3 | 85.7 | (58.1) | 1.9 | 1.9 | 7.0 | 0.5 | 2.08 | 1.19 |
| Sec-F | Financial Sector | 6.1 | 38.2 | 24.4 | (13.1) | 13.1 | 194.1 | (61.3) | 22.1 | 12.2 | 2.2 | 0.8 | 1.29 | 1.11 |
| Sec-H | Health Sector | 29.0 | 51.9 | 24.2 | 9.5 | 10.6 | 318.7 | (34.5) | 34.4 | 23.9 | 13.5 | 0.2 | 1.43 | 0.97 |
| Sec-I | Industrials Sector | 12.4 | 44.7 | 16.7 | (5.9) | 29.0 | 304.2 | (57.5) | 23.6 | 18.0 | 9.2 | 0.3 | 1.28 | 1.07 |
| Sec-NR | Natural Res/Commod Sector | (9.1) | 11.0 | 8.6 | (14.4) | 27.8 | 139.3 | (57.3) | 2.9 | 3.4 | 6.3 | 0.4 | 1.65 | 1.18 |
| Sec-PM | Precious Metals Sector | (13.8) | (48.6) | (11.1) | (22.9) | 41.5 | (29.3) | (43.6) | (26.8) | (15.7) | (1.1) | 0.5 | 3.46 | 1.43 |
| Sec-R | Real Estate Sector | 27.6 | 3.6 | 19.3 | 6.5 | 27.5 | 316.8 | (64.7) | 16.3 | 16.4 | 7.3 | 1.8 | 1.33 | 1.06 |
| Sec-R-Glb | Real Estate Global Sector | 7.8 | 3.4 | 33.5 | (14.2) | 18.4 | 201.9 | (69.7) | 14.0 | 8.5 | 2.1 | 2.6 | 1.44 | 1.05 |
| Sec-T | Technology Sector | 12.7 | 39.4 | 14.5 | (6.2) | 21.0 | 270.8 | (53.5) | 21.3 | 15.1 | 8.9 | 0.1 | 1.49 | 1.19 |
| Sec-U | Utilities Sector | 21.3 | 19.8 | 4.9 | 15.7 | 11.5 | 165.0 | (43.0) | 15.0 | 14.4 | 9.4 | 3.2 | 1.27 | 1.09 |
| **International Stock Fund Categories** | | | | | | | | | | | | | | |
| IntS-Glb | Global Stock | 3.2 | 25.9 | 16.6 | (7.4) | 15.8 | 164.5 | (51.7) | 14.8 | 10.0 | 6.5 | 1.4 | 1.15 | 1.20 |
| IntS-F | Foreign Stock | (5.0) | 22.0 | 20.2 | (13.8) | 13.9 | 130.4 | (56.9) | 11.6 | 6.3 | 5.5 | 2.0 | 1.34 | 1.09 |
| IntS-R/C | Regional/Country Stock | (2.3) | 15.6 | 18.9 | (18.1) | 16.7 | 139.8 | (61.5) | 9.7 | 4.4 | 6.0 | 1.1 | 1.70 | 1.32 |
| IntS-E | Emerging Stock | (3.0) | (0.5) | 20.6 | (21.0) | 20.5 | 128.4 | (66.7) | 4.9 | 1.8 | 7.6 | 1.1 | 1.66 | 1.35 |
| **Balanced Stock/Bond Fund Categories** | | | | | | | | | | | | | | |
| Bal | Balanced: Domestic | 6.3 | 15.7 | 11.2 | 1.2 | 11.8 | 110.0 | (31.1) | 11.0 | 9.1 | 6.2 | 1.6 | 0.65 | 0.88 |
| Bal-Glb | Balanced: Global | 3.3 | 11.4 | 12.2 | (1.8) | 12.3 | 107.0 | (36.8) | 8.8 | 7.6 | 5.7 | 1.8 | 0.74 | 1.14 |
| **Target Date Fund Categories** | | | | | | | | | | | | | | |
| InRet | Target Date: In Retirement | 4.7 | 7.3 | 8.5 | 2.5 | 9.9 | 75.4 | (25.3) | 6.8 | 6.5 | 5.2 | 2.0 | 0.45 | 0.58 |
| TD2010 | Target Date: 2010-2019 | 5.1 | 11.3 | 10.8 | 1.0 | 11.6 | 100.1 | (34.2) | 9.0 | 7.9 | 5.5 | 1.9 | 0.57 | 0.64 |
| TD2020 | Target Date: 2020-2029 | 5.5 | 14.5 | 11.1 | 1.1 | 14.6 | 123.1 | (40.6) | 10.8 | 9.0 | 5.9 | 2.0 | 0.68 | 0.68 |
| TD2030 | Target Date: 2030-2039 | 6.0 | 19.7 | 14.3 | (1.9) | 14.7 | 146.6 | (46.6) | 13.2 | 10.3 | 6.4 | 1.8 | 0.83 | 0.71 |
| TD2040 | Target Date: 2040-2049 | 6.1 | 22.5 | 15.3 | (3.1) | 15.6 | 160.2 | (48.7) | 14.5 | 10.9 | 6.7 | 1.7 | 0.92 | 0.73 |
| TD2050 | Target Date: 2050-2059 | 6.1 | 23.1 | 15.7 | (3.5) | 16.0 | 164.9 | (50.0) | 14.7 | 11.0 | — | 1.6 | 0.96 | 0.69 |
| TD2060 | Target Date: 2060+ | 7.1 | 24.3 | — | — | — | — | — | — | — | — | 1.6 | 0.91 | 0.18 |
| **Bond Fund Categories** | | | | | | | | | | | | | | |
| B-CHY | Corporate High-Yield Bond | 1.5 | 7.4 | 13.2 | 3.1 | 12.9 | 97.5 | (20.1) | 7.3 | 7.5 | 6.0 | 4.8 | 0.48 | 0.97 |
| B-Cnvt | Convertible Bond | 5.9 | 22.7 | 14.2 | (5.6) | 20.0 | 169.1 | (43.6) | 14.1 | 10.6 | 7.6 | 1.8 | 0.86 | 0.79 |
| B-MB | Mortgage-Backed Bond | 4.7 | (1.6) | 3.2 | 5.7 | 6.1 | 27.9 | 6.0 | 2.0 | 3.6 | 4.1 | 2.4 | 0.22 | 0.68 |
| B-GvST | Gov't: Short-Term Bond | 0.8 | (0.7) | 0.9 | 2.5 | 2.9 | 8.6 | 7.2 | 0.3 | 1.3 | 2.5 | 0.9 | 0.09 | 0.49 |
| B-GvIT | Gov't: Interm-Term Bond | 4.7 | (3.3) | 2.6 | 7.8 | 5.5 | 22.0 | 10.8 | 1.3 | 3.4 | 4.0 | 1.7 | 0.28 | 0.53 |
| B-GvLT | Gov't: Long-Term Bond | 24.1 | (13.6) | 3.8 | 32.5 | 10.5 | 51.2 | 21.6 | 3.5 | 10.1 | 7.5 | 2.0 | 1.13 | 0.71 |
| B-IP | Inflation-Protected Bond | 2.1 | (7.7) | 6.3 | 12.2 | 5.9 | 33.4 | 0.1 | 0.0 | 3.5 | 3.9 | 1.5 | 0.48 | 0.47 |
| B-GenST | General Bond: Short-Term | 1.0 | 0.6 | 3.8 | 1.8 | 5.1 | 26.5 | (3.2) | 1.8 | 2.5 | 2.9 | 1.3 | 0.11 | 0.61 |
| B-GenIT | General Bond: Interm-Term | 5.0 | (1.2) | 6.9 | 6.1 | 7.7 | 45.3 | (0.8) | 3.5 | 4.8 | 4.8 | 2.5 | 0.30 | 0.62 |
| B-GenLT | General Bond: Long-Term | 11.6 | (3.1) | 11.0 | 11.2 | 9.9 | 79.4 | (7.2) | 6.2 | 7.9 | 6.4 | 3.6 | 0.57 | 0.45 |
| B-MNST | Muni Nat'l: Short-Term Bond | 1.9 | (0.1) | 2.0 | 3.9 | 1.7 | 15.0 | 4.7 | 1.3 | 1.9 | 2.6 | 1.2 | 0.12 | 0.54 |
| B-MNIT | Muni Nat'l: Interm-Term Bond | 6.5 | (2.1) | 5.4 | 9.4 | 2.2 | 32.2 | 3.4 | 3.2 | 4.2 | 4.0 | 2.4 | 0.33 | 0.55 |
| B-MNLT | Muni Nat'l: Long-Term Bond | 10.3 | (3.3) | 8.3 | 10.5 | 1.7 | 43.4 | (0.9) | 4.9 | 5.4 | 4.5 | 3.4 | 0.45 | 0.56 |
| B-MHY | Muni Nat'l: High-Yield Bond | 13.0 | (4.7) | 12.0 | 10.6 | 3.3 | 63.5 | (15.4) | 6.4 | 6.6 | 4.5 | 4.2 | 0.51 | 0.67 |
| IntB-Gen | Int'l Bond: General | 1.8 | (1.4) | 8.5 | 3.5 | 8.1 | 45.7 | (4.9) | 2.8 | 3.4 | 3.6 | 3.0 | 0.46 | 0.78 |
| IntB-E | Int'l Bond: Emerging | 1.8 | (5.4) | 18.0 | 2.8 | 11.3 | 75.1 | (17.5) | 4.3 | 5.4 | 6.8 | 5.3 | 0.78 | 1.01 |
| IntB-C | Int'l Bond: Currency | (2.2) | (1.5) | 0.5 | (3.5) | 0.9 | (1.4) | (5.5) | (1.3) | (1.3) | — | 0.8 | 0.77 | 1.52 |

## Table 3. Performance of the 50 Most Widely Held Funds

| Closed | Category | Fund (Ticker) | Total Assets ($ Mil) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Total Return (%) Bull Mrkt | Bear Mrkt | Annual Total Return (%) 3-Yr | 5-Yr | 10-Yr | Total Risk Index |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Stk-LC | Vanguard Tot Stk Idx Inv (VTSMX) | 383,003 | 12.4 | 33.3 | 16.2 | 0.9 | 17.0 | 222.7 | (50.8) | 20.3 | 15.5 | 7.9 | 0.98 |
| | Stk-LC | Vanguard 500 Idx Inv (VFINX) | 198,712 | 13.5 | 32.1 | 15.8 | 1.9 | 14.9 | 214.7 | (50.9) | 20.2 | 15.2 | 7.5 | 0.95 |
| | B-GenIT | PIMCO Total Ret D (PTTDX) | 143,358 | 4.3 | (2.3) | 10.0 | 3.8 | 8.5 | 44.1 | 7.0 | 3.9 | 4.8 | 5.6 | 0.38 |
| | B-GenIT | Vanguard Total Bd Idx Inv (VBMFX) | 136,673 | 5.7 | (2.3) | 4.0 | 7.5 | 6.4 | 31.8 | 6.0 | 2.4 | 4.2 | 4.5 | 0.27 |
| | IntS-F | Vanguard Total Intl Stk Idx Inv (VGTSX) | 134,442 | (4.3) | 15.0 | 18.1 | (14.6) | 11.1 | 112.2 | (58.5) | 9.1 | 4.3 | 4.7 | 1.36 |
| | Stk-LC | Fidelity Contrafund (FCNTX) | 109,845 | 9.5 | 34.1 | 16.2 | (0.2) | 16.9 | 194.7 | (46.3) | 19.5 | 14.8 | 9.6 | 1.02 |
| | B-GenIT | Vanguard Total Bd II Idx Inv (VTBIX) | 90,753 | 5.9 | (2.3) | 3.9 | 7.5 | 6.4 | 31.8 | — | 2.4 | 4.2 | — | 0.27 |
| C | Bal | Vanguard Wellington Inv (VWELX) | 88,753 | 9.8 | 19.6 | 12.5 | 3.8 | 10.9 | 135.4 | (32.5) | 13.9 | 11.2 | 7.9 | 0.62 |
| | Stk-LC | Fidelity Spartan 500 Index Inv (FUSEX) | 85,079 | 13.5 | 32.2 | 15.9 | 2.0 | 14.9 | 215.9 | (50.9) | 20.3 | 15.3 | 7.6 | 0.95 |
| | IntS-F | Dodge & Cox Intl Stk (DODFX) | 66,464 | 0.0 | 26.3 | 21.0 | (16.0) | 13.6 | 174.5 | (59.9) | 15.2 | 7.8 | 6.7 | 1.45 |
| | IntS-E | Vanguard Emerg Mkt Idx Inv (VEIEX) | 62,465 | 0.4 | (5.2) | 18.6 | (18.8) | 18.8 | 122.5 | (62.7) | 4.1 | 1.7 | 7.9 | 1.62 |
| | Stk-LC | Dodge & Cox Stock (DODGX) | 60,275 | 10.3 | 40.5 | 22.0 | (4.1) | 13.4 | 245.8 | (57.9) | 23.7 | 15.5 | 7.1 | 1.03 |
| | Stk-MC | Vanguard Mid Cap Idx Inv (VIMSX) | 58,928 | 13.6 | 35.0 | 15.8 | (2.2) | 25.4 | 263.7 | (53.5) | 21.1 | 16.8 | 9.3 | 1.08 |
| | B-GenST | Vanguard ShtTm Inv-Grade Inv (VFSTX) | 53,073 | 1.7 | 0.9 | 4.5 | 1.9 | 5.2 | 29.3 | (2.1) | 2.4 | 2.8 | 3.5 | 0.12 |
| | B-GenIT | Metro West Total Ret Bd M (MWTRX) | 51,171 | 5.8 | 0.2 | 11.3 | 5.1 | 11.5 | 63.9 | (0.3) | 5.7 | 6.7 | 6.4 | 0.29 |
| | Sec-R | Vanguard REIT Idx Inv (VGSIX) | 50,658 | 30.1 | 2.3 | 17.5 | 8.4 | 28.2 | 331.0 | (64.5) | 16.0 | 16.8 | 8.4 | 1.38 |
| | Stk-LC | Vanguard Windsor II Inv (VWNFX) | 50,557 | 11.1 | 30.6 | 16.7 | 2.7 | 10.6 | 205.4 | (52.8) | 19.2 | 14.0 | 7.2 | 0.94 |
| | Stk-SC | Vanguard SmCp Idx Inv (NAESX) | 50,473 | 7.3 | 37.6 | 18.0 | (2.8) | 27.7 | 272.9 | (53.2) | 20.3 | 16.7 | 9.0 | 1.25 |
| | IntS-F | Harbor Intl Inv (HIINX) | 46,972 | (7.2) | 16.3 | 20.4 | (11.5) | 11.5 | 124.2 | (57.0) | 9.1 | 5.1 | 6.9 | 1.35 |
| C | Stk-LC | Vanguard PRIMECAP Inv (VPMCX) | 46,310 | 18.7 | 39.7 | 15.2 | (1.9) | 12.8 | 232.8 | (44.3) | 24.1 | 16.2 | 10.0 | 0.96 |
| | Stk-MC | Fidelity Low-Priced Stk (FLPSX) | 46,293 | 7.6 | 34.3 | 18.5 | (0.1) | 20.7 | 238.2 | (48.8) | 19.6 | 15.6 | 9.2 | 1.06 |
| | IntS-F | Vanguard Dev Mrkts Idx Inv (VDVIX) | 45,215 | (5.9) | — | — | — | — | — | — | — | — | — | — |
| | Stk-LC | Vanguard Grth Idx Inv (VIGRX) | 45,062 | 13.4 | 32.1 | 16.8 | 1.7 | 16.9 | 221.4 | (47.1) | 20.5 | 15.8 | 8.5 | 1.05 |
| | Sec-H | Vanguard Health Care Inv (VGHCX) | 44,627 | 28.5 | 43.1 | 15.1 | 11.4 | 6.1 | 254.0 | (31.8) | 28.4 | 20.1 | 12.6 | 1.00 |
| | Stk-LC | T. Rowe Price Gr Stk (PRGFX) | 44,155 | 8.8 | 39.2 | 18.9 | (1.0) | 16.9 | 223.9 | (49.1) | 21.6 | 15.8 | 8.7 | 1.20 |
| C | Stk-LC | Fidelity Grth Company (FDGRX) | 42,269 | 14.4 | 37.6 | 18.5 | 0.6 | 20.5 | 258.2 | (50.2) | 23.1 | 17.7 | 10.9 | 1.32 |
| | Stk-MC | Vanguard Ext Mkt Idx Inv (VEXMX) | 41,052 | 7.4 | 38.1 | 18.3 | (3.8) | 27.3 | 259.5 | (52.8) | 20.6 | 16.5 | 9.0 | 1.24 |
| | B-MNIT | Vanguard IntTm T/E Inv (VWITX) | 40,812 | 7.2 | (1.6) | 5.6 | 9.6 | 2.1 | 33.3 | 4.3 | 3.7 | 4.5 | 4.2 | 0.34 |
| | Bal | Vanguard Wellesley Inc Inv (VWINX) | 40,375 | 8.0 | 9.1 | 10.0 | 9.6 | 10.6 | 101.6 | (18.8) | 9.1 | 9.5 | 7.2 | 0.42 |
| | B-GenST | Vanguard ShtTm Bd Idx Inv (VBISX) | 38,555 | 1.1 | 0.0 | 1.9 | 2.9 | 3.9 | 15.3 | 7.4 | 1.0 | 2.0 | 3.2 | 0.10 |
| | B-GenIT | Dodge & Cox Inc (DODIX) | 36,910 | 5.4 | 0.6 | 7.9 | 4.7 | 7.1 | 50.4 | (0.3) | 4.6 | 5.1 | 5.2 | 0.25 |
| | Stk-LC | Vanguard Val Idx Inv (VIVAX) | 36,431 | 13.0 | 32.8 | 15.0 | 1.0 | 14.2 | 210.6 | (53.9) | 19.9 | 14.8 | 7.1 | 0.94 |
| | TD2020 | Vanguard Tgt Rtmt 2025 Inv (VTTVX) | 32,318 | 7.1 | 18.1 | 13.2 | (0.4) | 13.8 | 137.6 | (42.4) | 12.7 | 10.2 | 6.2 | 0.74 |
| | IntB-Gen | Vanguard Tot Intl Bd Idx Inv (VTIBX) | 30,553 | 8.8 | — | — | — | — | — | — | — | — | — | — |
| | Stk-LC | T. Rowe Price Eq Inc (PRFDX) | 30,298 | 7.4 | 29.7 | 17.2 | (0.8) | 15.1 | 203.3 | (52.5) | 17.8 | 13.3 | 6.8 | 0.91 |
| | TD2020 | Vanguard Tgt Rtmt 2020 Inv (VTWNX) | 28,525 | 7.1 | 15.8 | 12.3 | 0.6 | 13.1 | 125.1 | (38.7) | 11.7 | 9.6 | — | 0.67 |
| | Stk-LC | Fidelity Spar Tot Mkt Inv (FSTMX) | 28,037 | 12.3 | 33.3 | 16.2 | 0.9 | 17.4 | 222.9 | (50.9) | 20.3 | 15.6 | 8.0 | 0.98 |
| C | IntS-F | Oakmark Intl I (OAKIX) | 27,909 | (5.5) | 29.3 | 29.2 | (14.1) | 16.2 | 202.5 | (54.9) | 16.5 | 9.5 | 7.9 | 1.54 |
| | Bal | Fidelity Balanced (FBALX) | 27,739 | 10.3 | 20.5 | 12.8 | 1.6 | 13.7 | 147.4 | (40.4) | 14.5 | 11.6 | 7.4 | 0.68 |
| | B-GenIT | T. Rowe Price New Inc (PRCIX) | 27,697 | 5.7 | (2.3) | 5.8 | 6.2 | 7.1 | 40.0 | 3.1 | 3.0 | 4.4 | 4.9 | 0.29 |
| | Stk-LC | T. Rowe Price BlChpGr (TRBCX) | 26,971 | 9.2 | 41.5 | 18.4 | 1.5 | 16.4 | 238.7 | (50.0) | 22.3 | 16.7 | 8.8 | 1.22 |
| | B-MB | Vanguard GNMA Inv (VFIIX) | 26,536 | 6.6 | (2.3) | 2.3 | 7.6 | 6.9 | 28.9 | 10.0 | 2.1 | 4.2 | 4.8 | 0.28 |
| | Stk-LC | Vanguard Div Apprec Inv (VDAIX) | 25,566 | 9.9 | 28.8 | 11.5 | 6.0 | 14.5 | 177.5 | (41.0) | 16.4 | 13.9 | — | 0.92 |
| | Bal | Fidelity Puritan (FPURX) | 25,023 | 10.7 | 20.3 | 13.7 | 0.6 | 14.0 | 144.5 | (37.8) | 14.8 | 11.7 | 7.1 | 0.71 |
| | Stk-LC | Harbor Capital Apprec Inv (HCAIX) | 24,838 | 9.5 | 37.1 | 15.2 | 0.2 | 11.1 | 194.3 | (44.2) | 20.0 | 14.0 | 8.2 | 1.26 |
| | B-IP | Vanguard Infl-Prot Secs Inv (VIPSX) | 24,832 | 3.8 | (9.0) | 6.7 | 13.2 | 6.1 | 35.4 | 0.1 | 0.3 | 3.9 | 4.1 | 0.55 |
| | Bal | Vanguard Bal Idx (VBINX) | 24,678 | 9.8 | 17.9 | 11.3 | 4.1 | 13.1 | 130.0 | (32.5) | 12.9 | 11.1 | 6.9 | 0.59 |
| C | Stk-MC | T. Rowe Price Mid Gr (RPMGX) | 24,667 | 13.1 | 36.8 | 13.9 | (1.3) | 28.0 | 261.8 | (48.2) | 20.8 | 17.4 | 10.9 | 1.10 |
| | Stk-LC | T. Rowe Price Eq Idx 500 (PREIX) | 24,658 | 13.3 | 32.0 | 15.6 | 1.8 | 14.7 | 212.4 | (51.0) | 20.0 | 15.1 | 7.4 | 0.95 |
| | TD2030 | Vanguard Tgt Rtmt 2035 Inv (VTTHX) | 24,514 | 7.2 | 22.8 | 15.1 | (2.3) | 15.1 | 162.5 | (48.0) | 14.9 | 11.2 | 6.5 | 0.90 |

## Table 4. Top 50 Performers for 2014

| Closed | Category | Fund (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Total Return (%) Bull Mrkt | Bear Mrkt | Annual Total Return (%) 3-Yr | 5-Yr | 10-Yr | Total Risk Index | Exp Ratio (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | IntS-R/C | Matthews India Inv (MINDX) | 63.7 | (6.0) | 31.5 | (36.5) | 32.5 | 310.5 | (66.2) | 26.5 | 11.2 | — | 2.62 | 1.13 |
| | Sec-T | Fidelity Sel Electronics (FSELX) | 38.3 | 39.1 | 3.5 | (8.5) | 16.8 | 323.0 | (57.1) | 25.8 | 16.3 | 9.1 | 1.73 | 0.82 |
| | Sec-H | Fidelity Sel Biotech (FBIOX) | 35.0 | 65.6 | 36.5 | 18.1 | 11.4 | 382.4 | (25.4) | 45.1 | 32.1 | 16.4 | 2.22 | 0.76 |
| | Sec-H | Janus Global Life Sci T (JAGLX) | 34.8 | 55.7 | 24.6 | 7.1 | 8.1 | 325.3 | (35.9) | 37.8 | 24.8 | 13.8 | 1.33 | 0.95 |
| | Sec-I | Fidelity Sel Transportation (FSRFX) | 34.0 | 48.3 | 11.1 | (5.3) | 41.2 | 391.6 | (51.9) | 30.2 | 24.2 | 12.4 | 1.17 | 0.85 |
| | Sec-H | Fidelity Sel Health Care (FSPHX) | 32.8 | 56.2 | 21.3 | 7.8 | 16.9 | 361.8 | (40.0) | 36.0 | 26.0 | 14.6 | 1.30 | 0.77 |
| | Sec-H | T. Rowe Price Health Sci (PRHSX) | 31.9 | 51.4 | 31.9 | 11.0 | 16.3 | 395.3 | (35.6) | 38.1 | 27.7 | 16.8 | 1.43 | 0.79 |
| | Sec-R | Vanguard REIT Idx Inv (VGSIX) | 30.1 | 2.3 | 17.5 | 8.4 | 28.2 | 331.0 | (64.5) | 16.0 | 16.8 | 8.4 | 1.38 | 0.24 |
| | Sec-R | Cohen & Steers Realty (CSRSX) | 30.1 | 3.0 | 15.7 | 6.1 | 27.1 | 319.9 | (63.5) | 15.8 | 15.9 | 8.7 | 1.35 | 0.97 |
| | Sec-R | Fidelity Real Estate Inv Port (FRESX) | 30.1 | 1.5 | 18.0 | 8.2 | 29.8 | 358.5 | (66.8) | 15.9 | 17.0 | 8.0 | 1.38 | 0.80 |
| | Sec-R | T. Rowe Price Real Est (TRREX) | 29.7 | 3.2 | 17.0 | 7.3 | 29.8 | 346.7 | (66.9) | 16.1 | 16.9 | 8.3 | 1.32 | 0.79 |
| | Sec-H | Vanguard Health Care Inv (VGHCX) | 28.5 | 43.1 | 15.1 | 11.4 | 6.1 | 254.0 | (31.8) | 28.4 | 20.1 | 12.6 | 1.00 | 0.35 |
| | Sec-I | Fidelity Sel Air Transportation (FSAIX) | 28.0 | 50.6 | 19.1 | (6.1) | 33.3 | 428.7 | (61.2) | 31.9 | 23.5 | 13.2 | 1.32 | 0.87 |
| | Sec-H | Fidelity Sel Med Equip (FSMEX) | 26.7 | 41.2 | 15.6 | (3.5) | 12.7 | 218.7 | (27.9) | 27.4 | 17.6 | 11.6 | 1.39 | 0.80 |
| | B-GvLT | Fidelity Spar L-T Tr Bd Ix Inv (FLBIX) | 25.3 | (12.9) | 3.2 | 29.4 | 9.1 | 53.1 | 16.3 | 4.0 | 9.7 | — | 1.07 | 0.20 |
| | B-GvLT | Vanguard LgTm US Try Inv (VUSTX) | 25.2 | (13.1) | 3.4 | 29.2 | 8.9 | 54.0 | 15.5 | 4.0 | 9.6 | 7.3 | 1.07 | 0.20 |
| | Sec-T | T. Rowe Price Glb Tech (PRGTX) | 23.9 | 39.9 | 19.2 | (1.7) | 22.6 | 384.0 | (52.9) | 27.4 | 20.0 | 13.3 | 1.53 | 0.95 |
| | Sec-H | Fidelity Sel Pharma (FPHAX) | 23.8 | 41.3 | 14.2 | 13.6 | 16.3 | 284.6 | (34.7) | 25.9 | 21.4 | 13.6 | 1.08 | 0.82 |
| | Sec-H | Fidelity Sel Medical Delvy (FSHCX) | 23.6 | 35.3 | 10.5 | 10.2 | 15.4 | 296.7 | (49.4) | 22.7 | 18.6 | 11.1 | 1.18 | 0.82 |
| | B-GvLT | T. Rowe Price US Treas LgTm (PRULX) | 23.6 | (13.3) | 3.1 | 28.3 | 8.9 | 51.2 | 17.2 | 3.4 | 9.1 | 7.1 | 1.05 | 0.52 |
| | Sec-U | Fidelity Set Util Port (FSUTX) | 21.6 | 20.6 | 7.0 | 13.0 | 10.9 | 159.7 | (45.0) | 16.2 | 14.5 | 9.2 | 1.25 | 0.82 |
| | Sec-H | Schwab Health Care (SWHFX) | 21.5 | 39.9 | 19.2 | 11.5 | 9.7 | 241.7 | (36.2) | 26.5 | 19.9 | 11.7 | 1.06 | 0.82 |
| | Sec-U | Hennessy Gas Utility Idx Inv (GASFX) | 21.2 | 25.4 | 7.4 | 25.1 | 12.3 | 229.3 | (38.5) | 17.7 | 18.1 | 12.3 | 1.15 | 0.80 |
| | Sec-U | AmCent Utilities Inv (BULIX) | 20.1 | 18.2 | 4.2 | 11.1 | 11.1 | 139.1 | (41.1) | 13.9 | 12.8 | 9.2 | 1.14 | 0.67 |
| | Stk-LC | Glenmede Large Cap Gr (GTLLX) | 20.0 | 37.4 | 17.4 | 1.3 | 22.6 | 266.7 | (49.7) | 24.6 | 19.2 | 9.7 | 1.19 | 0.87 |
| | Sec-T | USAA Science & Tech (USSCX) | 19.9 | 41.1 | 18.1 | (0.6) | 13.5 | 279.2 | (52.5) | 25.9 | 17.6 | 10.1 | 1.28 | 1.24 |
| | B-GenLT | Vanguard LongTm Bd Idx Inv (VBLTX) | 19.7 | (9.2) | 8.4 | 22.0 | 10.2 | 75.4 | 2.2 | 5.6 | 9.7 | 7.3 | 0.86 | 0.20 |
| C | Stk-LC | Vanguard PRIMECAP Core Inv (VPCCX) | 19.2 | 36.1 | 14.5 | (0.9) | 14.8 | 233.2 | (43.0) | 22.9 | 16.2 | 10.3 | 0.92 | 0.50 |
| C | Stk-LC | Vanguard Cap Opprt Inv (VHCOX) | 18.8 | 42.6 | 18.3 | (6.2) | 11.0 | 246.6 | (49.2) | 26.1 | 15.9 | 10.2 | 1.15 | 0.48 |
| C | Stk-LC | Vanguard PRIMECAP Inv (VPMCX) | 18.7 | 39.7 | 15.2 | (1.9) | 12.8 | 232.8 | (44.3) | 24.1 | 16.2 | 10.0 | 0.96 | 0.45 |
| | Stk-LC | USAA NASDAQ-100 Idx (USNQX) | 18.7 | 36.0 | 17.4 | 2.9 | 19.1 | 286.9 | (50.2) | 23.7 | 18.3 | 10.1 | 1.23 | 0.64 |
| | Stk-LC | Bridgeway Large-Cap Gr (BRLGX) | 18.6 | 37.1 | 16.2 | (0.8) | 13.3 | 216.7 | (50.9) | 23.6 | 16.3 | 8.0 | 1.09 | 0.84 |
| | Stk-LC | Parnassus Endeavor (PARWX) | 18.5 | 31.1 | 22.0 | (1.7) | 12.9 | 293.7 | (43.1) | 23.7 | 16.0 | — | 1.00 | 0.95 |
| | B-GenLT | Vanguard LgTm InvGr Inv (VWESX) | 18.1 | (5.9) | 11.6 | 17.1 | 10.7 | 90.6 | (4.9) | 7.4 | 10.0 | 7.2 | 0.79 | 0.22 |
| | Stk-LC | Janus Contrarian T (JSVAX) | 17.3 | 38.5 | 23.8 | (15.9) | 11.1 | 215.9 | (59.2) | 26.2 | 13.4 | 8.8 | 1.07 | 0.76 |
| | Stk-MC | Fidelity Mid Cap Value (FSMVX) | 16.6 | 38.9 | 19.1 | (4.3) | 25.3 | 297.6 | (55.5) | 24.5 | 18.3 | 9.5 | 1.09 | 0.80 |
| | Sec-R | Baron Real Estate Retail (BREFX) | 16.6 | 27.1 | 42.5 | 0.6 | 26.6 | — | — | 28.3 | 21.9 | — | 1.24 | 1.35 |
| C | Stk-MC | PRIMECAP Odyssey Agg Gr (POAGX) | 16.5 | 54.8 | 21.2 | (0.5) | 21.5 | 359.0 | (49.3) | 29.8 | 21.5 | 13.0 | 1.48 | 0.65 |
| | Stk-LC | Fidelity OTC (FOCPX) | 16.4 | 46.5 | 11.2 | (0.5) | 20.1 | 298.6 | (53.5) | 23.8 | 17.8 | 11.5 | 1.50 | 0.77 |
| | Stk-MC | Hennessy Focus 30 (HFMDX) | 16.4 | 29.6 | 14.1 | 4.0 | 27.2 | 230.2 | (43.4) | 19.8 | 17.9 | 11.6 | 1.25 | 1.31 |
| C | Stk-MC | AmCent Mid Cap Value Inv (ACMVX) | 16.3 | 29.9 | 16.4 | (0.8) | 19.5 | 231.5 | (41.6) | 20.7 | 15.8 | 10.3 | 0.90 | 1.01 |
| | Stk-LC | Glenmede Lg Cp Core Port (GTLOX) | 16.3 | 37.5 | 17.6 | 2.8 | 17.8 | 244.9 | (49.1) | 23.4 | 17.9 | 9.2 | 1.14 | 0.86 |
| | Stk-LC | Olstein All Cap Val Adv (OFAFX) | 16.2 | 37.5 | 16.1 | (3.6) | 17.0 | 248.0 | (56.9) | 22.8 | 15.9 | 6.6 | 1.14 | 1.28 |
| | Stk-LC | Vanguard FTSE Soc Idx Inv (VFTSX) | 15.7 | 36.8 | 17.8 | (0.8) | 14.4 | 252.9 | (56.5) | 23.1 | 16.2 | 6.6 | 1.02 | 0.27 |
| | Sec-C-Dis | Fidelity Sel Constr & Hous (FSHOX) | 15.7 | 21.2 | 38.0 | 2.8 | 21.5 | 294.5 | (50.2) | 24.6 | 19.3 | 8.2 | 1.45 | 0.81 |
| | Stk-LC | Oakmark Select I (OAKLX) | 15.3 | 36.5 | 21.7 | 2.1 | 13.2 | 305.1 | (53.7) | 24.2 | 17.2 | 8.2 | 1.15 | 1.01 |
| | Stk-MC | Nicholas (NICSX) | 15.3 | 40.1 | 17.5 | 4.3 | 20.9 | 273.7 | (43.5) | 23.8 | 19.1 | 9.9 | 1.00 | 0.73 |
| | Stk-MC | Davenport Equity Opport (DEOPX) | 15.2 | 29.7 | 21.9 | 5.0 | — | — | — | 22.1 | — | — | 1.02 | 0.98 |
| | Stk-LC | PRIMECAP Odyssey Stk (POSKX) | 15.0 | 34.3 | 13.6 | 2.0 | 11.8 | 216.8 | (45.4) | 20.6 | 14.9 | 9.3 | 0.84 | 0.64 |
| | B-MHY | T. Rowe Price T/F Hi-Yld (PRFHX) | 14.9 | (4.6) | 13.6 | 10.9 | 3.9 | 76.9 | (17.1) | 7.6 | 7.5 | 5.2 | 0.55 | 0.68 |

## Table 5. Bottom 50 Performers for 2014

| Closed | Category | Fund (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Total Return (%) Bull Mrkt | Bear Mrkt | Annual Total Return (%) 3-Yr | 5-Yr | 10-Yr | Total Risk Index | Exp Ratio (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | IntS-R/C | T. Rowe Price Emg Europe (TREMX) | (35.8) | 3.9 | **25.2** | (33.2) | **33.4** | 99.4 | (78.4) | (5.8) | (5.7) | 1.0 | 2.53 | 1.47 |
| | Contra | ProFunds Rising Opprt Inv (RRPIX) | (30.1) | **17.5** | **(7.9)** | (37.5) | **(16.0)** | **(56.7)** | (28.0) | **(8.9)** | (16.9) | (10.8) | 1.54 | 1.57 |
| | Contra | Rydex Inv S&P 500 2x Str H (RYTPX) | (26.5) | (45.9) | (30.5) | (20.1) | (32.9) | (94.7) | **156.3** | (34.9) | (31.7) | (21.2) | 1.88 | 1.74 |
| | Contra | Rydex Inv Gov Lg Bd Str Inv (RYJUX) | (24.5) | **17.5** | **(5.5)** | (30.4) | **(13.1)** | **(48.3)** | (20.9) | **(5.7)** | **(12.7)** | **(8.3)** | 1.27 | **1.41** |
| | Sec-E | Fidelity Sel Energy Svc (FSESX) | (24.2) | **27.4** | 2.5 | (12.6) | **27.9** | 90.6 | (64.5) | (0.3) | 2.1 | 5.5 | 2.18 | **0.80** |
| | IntS-R/C | US Glb Inv Emerging Euro (EUROX) | (23.3) | (3.1) | 19.3 | (28.0) | 18.6 | 66.4 | (74.7) | (3.9) | (5.4) | 0.3 | 2.05 | 2.13 |
| | Sec-E | ICON Energy S (ICENX) | (22.5) | 26.6 | **4.7** | (5.6) | 17.7 | 66.8 | **(42.4)** | 0.9 | 2.7 | 7.2 | 1.78 | 1.29 |
| | IntS-R/C | Fidelity Latin America (FLATX) | (16.3) | (17.3) | 4.1 | (15.8) | 16.4 | 44.3 | (59.6) | (10.4) | (6.7) | 7.0 | 1.98 | 1.08 |
| | Sec-E | Vanguard Energy Inv (VGENX) | **(14.3)** | 18.1 | 2.6 | **(1.8)** | 13.4 | 80.3 | **(48.4)** | 1.3 | 3.0 | 8.0 | 1.62 | **0.38** |
| | Contra | Rydex Inv S&P 500 Str Inv (RYURX) | (14.0) | (26.4) | **(16.1)** | **(8.4)** | **(16.9)** | (75.4) | 78.5 | (19.0) | (16.6) | **(9.1)** | 0.94 | **1.42** |
| | Sec-E | Fidelity Sel Natural Gas (FSNGX) | **(13.3)** | 24.6 | 2.4 | (7.7) | 6.4 | 79.0 | (58.5) | 3.4 | 1.7 | 4.7 | 1.71 | 0.84 |
| | IntS-R/C | T. Rowe Price Latin Amer (PRLAX) | (13.1) | (16.0) | 10.3 | (25.2) | 18.4 | 66.5 | (61.6) | (7.0) | (6.5) | **9.3** | 2.24 | 1.25 |
| | Sec-E | Fidelity Sel Energy (FSENX) | **(12.7)** | 24.2 | **4.6** | **(4.9)** | 18.9 | **107.3** | (56.3) | **4.3** | **5.1** | **8.2** | 1.79 | **0.80** |
| | Sec-E | Fidelity Sel Natural Res (FNARX) | **(12.3)** | 17.4 | 3.3 | (9.3) | 23.0 | **97.1** | (55.2) | 2.1 | **3.5** | **8.4** | 1.84 | 0.84 |
| | Contra | PIMCO StksPLUS AR Sh D (PSSDX) | (12.1) | (24.8) | **(7.2)** | **(5.3)** | **(9.0)** | **(62.0)** | 90.2 | (15.1) | **(12.0)** | — | 0.92 | **1.04** |
| C | IntS-F | Artisan Intl Sm Cap Inv (ARTJX) | (12.0) | **29.1** | **34.6** | (15.3) | 14.3 | **174.4** | (61.0) | **15.2** | **8.2** | **9.1** | 1.43 | 1.51 |
| | Sec-PM | Vanguard Prec Mtls Ming Inv (VGPMX) | (11.5) | **(35.2)** | (13.0) | (21.8) | 37.4 | **9.1** | (64.0) | **(20.7)** | **(11.7)** | 0.9 | 2.55 | **0.25** |
| | Contra | Grizzly Short (GRZZX) | **(11.1)** | (26.7) | (21.2) | **(2.0)** | (23.2) | (82.5) | **123.8** | (19.9) | (17.3) | **(10.8)** | 1.28 | **1.55** |
| | IntS-E | Fidelity EMEA (FEMEX) | (10.9) | **1.3** | 20.8 | **(15.4)** | **25.4** | 106.2 | — | 2.9 | 3.0 | — | 1.58 | 1.37 |
| | Sec-NR | Fidelity Global Cmdty Stk (FFGCX) | (10.5) | (3.2) | 7.4 | (18.2) | 18.0 | — | — | (2.4) | (2.1) | — | 1.66 | 1.11 |
| | IntS-R/C | Deutsche Latin America Eq S (SLAFX) | (10.4) | (8.0) | 13.5 | (22.5) | 11.3 | 68.2 | (60.8) | (2.2) | (4.2) | 8.0 | 2.29 | 1.47 |
| C | IntS-F | Wasatch Intl Gr (WAIGX) | (9.1) | **26.4** | **33.0** | (12.1) | **34.2** | **252.9** | (65.9) | **15.2** | **12.5** | **8.4** | 1.35 | 1.49 |
| | Sec-PM | Fidelity Sel Gold (FSAGX) | (8.6) | (51.5) | (12.5) | **(16.4)** | 35.2 | (37.4) | **(29.4)** | (27.0) | (15.2) | 0.6 | 3.54 | **0.92** |
| | IntS-R/C | T. Rowe Price Japan (PRJPX) | (8.6) | **29.9** | 10.6 | **(8.4)** | 14.2 | 81.0 | **(50.7)** | 9.5 | 6.6 | 1.7 | 1.43 | 1.06 |
| | IntS-R/C | Fidelity Japan (FJPNX) | (8.5) | 23.6 | 9.4 | (15.9) | 14.6 | 72.0 | **(53.2)** | 7.4 | 3.6 | 1.4 | 1.44 | **0.90** |
| C | Sec-PM | Invesco Gold & Prec Mtls Inv (FGLDX) | **(8.5)** | **(45.3)** | **(5.7)** | **(18.0)** | 38.2 | **(16.8)** | **(33.8)** | **(22.1)** | **(11.8)** | **2.2** | 3.31 | 1.49 |
| | IntB-C | Merk Hard Currency Inv (MERKX) | (8.5) | (2.8) | **4.1** | **(0.8)** | **4.6** | **15.7** | (10.1) | (2.6) | (0.8) | — | 0.71 | **1.30** |
| | IntS-F | TIAA-CREF Intl Eq Rtl (TIERX) | (8.3) | 23.5 | **30.8** | (23.9) | **19.6** | 122.5 | (61.3) | **14.0** | 6.2 | — | 1.54 | **0.88** |
| | Sec-PM | USAA Prec Metals & Min (USAGX) | **(8.3)** | (51.4) | (11.9) | (19.6) | 39.9 | (27.7) | **(30.5)** | (26.8) | (15.1) | **3.2** | 3.61 | 1.24 |
| | Sec-NR | T. Rowe Price New Era (PRNEX) | (7.9) | 15.7 | 4.0 | (15.2) | 20.9 | 89.4 | (54.9) | 3.5 | 2.6 | 6.1 | 1.56 | **0.66** |
| C | IntS-F | Oakmark Intl Small Cap I (OAKEX) | (7.8) | **27.6** | 18.3 | (16.5) | **21.5** | **182.3** | (60.0) | 11.7 | 7.2 | **6.8** | 1.48 | 1.35 |
| | IntS-F | AmCent Intl Oppor Inv (AIOIX) | (7.5) | **30.5** | **25.0** | (15.0) | **22.4** | **170.2** | (64.6) | **14.7** | **9.4** | **8.5** | 1.41 | 1.60 |
| C | Stk-SC | Buffalo Emerging Opp (BUFOX) | (7.4) | **61.7** | **24.2** | **8.1** | 26.8 | **368.2** | (63.2) | **23.0** | **20.6** | 7.8 | 1.74 | 1.49 |
| | IntS-F | Harbor Intl Inv (HIINX) | (7.2) | 16.3 | 20.4 | **(11.5)** | 11.5 | 124.2 | (57.0) | 9.1 | 5.1 | **6.9** | 1.35 | 1.11 |
| | IntB-C | PIMCO Emerg Mkts Curr D (PLMDX) | (7.2) | (3.0) | **8.1** | (5.4) | **7.4** | **29.9** | (21.8) | (0.9) | (0.2) | — | 0.75 | **1.25** |
| | IntS-R/C | Fidelity Europe (FIEUX) | (7.1) | **26.3** | **25.5** | (16.8) | 8.5 | 115.4 | (56.0) | 13.8 | 5.9 | 5.3 | 1.45 | **0.97** |
| | IntS-R/C | Fidelity Japan Smaller Co (FJSCX) | (6.8) | **51.8** | 8.7 | **(5.8)** | 12.2 | 168.6 | (58.2) | **15.4** | **10.2** | 2.0 | 2.03 | **1.00** |
| | IntS-R/C | Vanguard Eur Stk Idx Inv (VEURX) | (6.7) | **24.7** | 20.7 | (11.7) | 4.9 | 122.8 | (59.7) | 12.0 | 5.4 | 4.6 | 1.51 | **0.26** |
| | IntS-F | Vanguard Intl Value Inv (VTRIX) | (6.7) | 22.1 | 20.1 | (14.6) | 7.3 | 108.4 | (55.8) | 11.0 | 4.6 | 5.1 | 1.42 | **0.43** |
| | IntS-E | Vanguard Egr Mkts Sel St Inv (VMMSX) | (6.7) | 0.9 | 22.5 | — | — | — | — | 4.9 | — | — | 1.66 | **0.94** |
| C | Stk-SC | Buffalo Small Cap (BUFSX) | (6.6) | **44.1** | **19.9** | (4.7) | 16.5 | 177.3 | **(43.3)** | 17.3 | 12.4 | 7.3 | 1.36 | **1.00** |
| | IntS-F | Causeway Intl Value Inv (CIVVX) | (6.5) | 23.8 | **24.2** | **(10.8)** | 11.9 | 143.5 | (57.1) | 12.9 | 7.5 | 4.8 | 1.35 | 1.20 |
| | IntS-R/C | Oberweis China Opprt (OBCHX) | (6.3) | **59.5** | **27.8** | (38.8) | 17.4 | **232.6** | (68.9) | **24.1** | 6.5 | — | 1.85 | 2.07 |
| | IntS-F | Laudus Intl MktMasters Inv (SWOIX) | (6.2) | 22.6 | **23.1** | (13.7) | **21.5** | **161.9** | (59.1) | 12.3 | **8.2** | **7.2** | 1.30 | 1.40 |
| | IntS-E | Driehaus Emerg Mkts Grth (DREGX) | (6.0) | **8.9** | 19.5 | **(15.1)** | **23.5** | **150.5** | **(62.3)** | **6.9** | **5.1** | **10.7** | 1.43 | 1.66 |
| | IntS-R/C | T. Rowe Price Euro Stk (PRESX) | (6.0) | **35.4** | 23.2 | **(9.4)** | 8.7 | 157.7 | (56.1) | **16.2** | **9.1** | 6.9 | 1.45 | **0.96** |
| | IntS-F | Vanguard Dev Mrkts Idx Inv (VDVIX) | (5.9) | — | — | — | — | — | — | — | — | — | — | **0.20** |
| | IntS-F | Northern Intl Equity Indx (NOINX) | (5.8) | 21.7 | 18.6 | (12.7) | 7.5 | 108.7 | (57.3) | 10.8 | 5.0 | — | 1.39 | **0.26** |
| | IntS-F | Schwab International Index (SWISX) | (5.8) | 21.6 | 18.9 | **(11.8)** | 6.6 | 111.0 | (56.9) | 10.8 | 5.1 | 4.4 | 1.38 | **0.19** |
| | IntS-F | Vanguard Intl Gr Inv (VWIGX) | (5.7) | 22.9 | 20.0 | (13.7) | 15.6 | 138.7 | (56.9) | 11.6 | 6.8 | 6.1 | 1.44 | **0.47** |

| Index Fund | Closed | Fund Name (Ticker) | Style Grth | Style Val | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | 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 | | | 10.8 | 33.2 | 15.4 | (0.3) | 15.5 | 212.6 | 0.0 | (50.5) | 0.0 | 19.4 | 0.0 | 14.3 | 0.0 |
| | | Amana Growth Inv (AMAGX) | G | | 14.0 | 22.8 | 11.2 | (1.9) | 15.9 | 154.1 | (58.5) | (38.2) | 12.3 | 15.9 | (3.5) | 12.1 | (2.2) |
| | | AmCent Disciplined Gr Inv (ADSIX) | G | | 13.0 | 34.9 | 15.7 | 2.4 | 22.1 | 237.1 | 24.5 | (49.7) | 0.8 | 20.8 | 1.4 | 17.1 | 2.8 |
| | | AmCent Equity Grth Inv (BEQGX) | G | V | 13.3 | 32.9 | 16.3 | 4.0 | 14.8 | 209.6 | (3.0) | (49.3) | 1.2 | 20.5 | 1.1 | 15.9 | 1.6 |
| | | AmCent Equity Inc Inv (TWEIX) | | V | 12.4 | 19.4 | 11.5 | 3.5 | 13.2 | 129.2 | (83.4) | (34.3) | 16.2 | 14.4 | (5.0) | 11.9 | (2.4) |
| | | AmCent Grth Inv (TWCGX) | G | | 11.2 | 29.3 | 13.9 | (0.9) | 17.6 | 190.9 | (21.7) | (45.4) | 5.1 | 17.9 | (1.5) | 13.8 | (0.5) |
| | | AmCent Inc & Grth Inv (BIGRX) | | V | 12.5 | 35.7 | 14.5 | 3.0 | 14.1 | 205.0 | (7.6) | (51.5) | (1.0) | 20.4 | 1.0 | 15.5 | 1.2 |
| | | AmCent Large Co Val Inv (ALVIX) | | V | 12.8 | 31.4 | 16.4 | 1.4 | 10.9 | 200.4 | (12.2) | (54.1) | (3.6) | 19.9 | 0.5 | 14.2 | (0.1) |
| | | AmCent Ultra Inv (TWCUX) | G | | 9.9 | 36.9 | 14.1 | 1.1 | 16.5 | 212.8 | 0.2 | (49.6) | 0.9 | 19.7 | 0.3 | 15.1 | 0.8 |
| | | AmCent Value Inv (TWVLX) | | V | 12.8 | 31.1 | 14.5 | 0.5 | 13.4 | 188.3 | (24.3) | (44.9) | 5.6 | 19.2 | (0.2) | 14.1 | (0.2) |
| | | AmCent Veedot Inv (AMVIX) | G | V | 10.4 | 39.0 | 11.3 | 4.9 | 13.3 | 182.3 | (30.3) | (58.1) | (7.6) | 19.5 | 0.1 | 15.2 | 0.9 |
| | | Amer Beacon LgCap Val Inv (AAGPX) | | V | 10.1 | 34.4 | 18.6 | (2.8) | 14.1 | 215.3 | 2.7 | (55.0) | (4.5) | 20.7 | 1.3 | 14.3 | 0.0 |
| | C | AMG Yacktman Focused Svc (YAFFX) | G | V | 10.6 | 27.0 | 10.5 | 7.4 | 11.8 | 268.5 | 55.9 | (38.3) | 12.2 | 15.8 | (3.6) | 13.3 | (1.0) |
| | C | AMG Yacktman Service (YACKX) | G | V | 11.3 | 27.7 | 11.4 | 7.3 | 12.6 | 274.4 | 61.8 | (41.0) | 9.5 | 16.6 | (2.8) | 13.8 | (0.5) |
| | | Ave Maria Rising Dividend (AVEDX) | G | V | 9.2 | 33.8 | 13.8 | 4.6 | 17.8 | 211.4 | (1.2) | (40.1) | 10.4 | 18.5 | (0.9) | 15.5 | 1.2 |
| | C | BBH Core Select N (BBTEX) | G | V | 8.4 | 26.5 | 18.7 | 5.6 | 14.7 | 192.7 | (19.9) | (37.0) | 13.5 | 17.6 | (1.8) | 14.5 | 0.2 |
| I | | Bridgeway Blue Chip 35 Idx (BRLIX) | G | V | 11.5 | 31.6 | 15.1 | 3.1 | 10.6 | 196.7 | (15.9) | (47.4) | 3.1 | 19.1 | (0.3) | 14.0 | (0.3) |
| | | Bridgeway Large-Cap Gr (BRLGX) | G | | 18.6 | 37.1 | 16.2 | (0.8) | 13.3 | 216.7 | 4.1 | (50.9) | (0.4) | 23.6 | 4.2 | 16.3 | 2.0 |
| | | Brown Advisory Flex Eq Inv (BIAFX) | G | | 12.7 | 35.5 | 18.1 | 4.0 | 10.8 | 237.8 | 25.2 | (52.7) | (2.2) | 21.7 | 2.3 | 15.7 | 1.4 |
| | | Cullen Hi Div Eq Ret (CHDEX) | | V | 11.6 | 23.2 | 9.3 | 10.8 | 10.6 | 156.2 | (56.4) | (46.2) | 4.3 | 14.6 | (4.8) | 13.0 | (1.3) |
| | | Dodge & Cox Stock (DODGX) | | V | 10.3 | 40.5 | 22.0 | (4.1) | 13.4 | 245.8 | 33.2 | (57.9) | (7.4) | 23.7 | 4.3 | 15.5 | 1.2 |
| | | Dreyfus Appreciation Inv (DGAGX) | G | V | 8.2 | 21.4 | 10.1 | 7.6 | 15.2 | 162.4 | (50.2) | (45.3) | 5.2 | 13.1 | (6.3) | 12.4 | (1.9) |
| I | | Dreyfus Basic S&P 500 Idx (DSPIX) | G | V | 13.4 | 32.1 | 15.7 | 1.9 | 14.9 | 214.2 | 1.6 | (51.0) | (0.5) | 20.1 | 0.7 | 15.2 | 0.9 |
| | | Edgewood Grth Ret (EGFFX) | G | | 13.0 | 37.5 | 18.6 | 3.5 | 11.9 | 201.7 | (10.9) | (47.5) | 3.0 | 22.6 | 3.2 | 16.4 | 2.1 |
| | | Fidelity (FFIDX) | G | | 12.8 | 29.0 | 16.5 | (2.4) | 14.5 | 188.0 | (24.6) | (51.6) | (1.1) | 19.2 | (0.2) | 13.6 | (0.7) |
| | | Fidelity Blue Chip Grth (FBGRX) | G | | 14.6 | 39.8 | 17.7 | (2.8) | 19.6 | 266.3 | 53.7 | (48.8) | 1.7 | 23.5 | 4.1 | 17.0 | 2.7 |
| | | Fidelity Capital Apprec (FDCAX) | G | | 10.8 | 35.9 | 22.4 | (2.7) | 18.3 | 246.9 | 34.3 | (55.1) | (4.6) | 22.6 | 3.2 | 16.2 | 1.9 |
| | | Fidelity Contrafund (FCNTX) | G | | 9.5 | 34.1 | 16.2 | (0.2) | 16.9 | 194.7 | (17.9) | (46.3) | 4.2 | 19.5 | 0.1 | 14.8 | 0.5 |
| | | Fidelity Disciplined Eq (FDEQX) | G | V | 12.0 | 36.6 | 15.8 | (3.2) | 8.2 | 172.1 | (40.5) | (51.8) | (1.3) | 21.0 | 1.6 | 13.2 | (1.1) |
| | | Fidelity Dividend Grth (FDGFX) | G | V | 11.8 | 31.6 | 18.7 | (8.6) | 21.1 | 253.7 | 41.1 | (56.0) | (5.5) | 20.4 | 1.0 | 14.1 | (0.2) |
| | | Fidelity Equity Div Inc (FEQTX) | | V | 11.6 | 29.0 | 14.6 | (2.8) | 13.5 | 194.5 | (18.1) | (56.0) | (5.5) | 18.2 | (1.2) | 12.7 | (1.6) |
| | | Fidelity Equity-Inc (FEQIX) | | V | 8.6 | 27.6 | 17.2 | (4.7) | 15.1 | 194.7 | (17.9) | (57.0) | (6.5) | 17.6 | (1.8) | 12.2 | (2.1) |
| | | Fidelity Focused Stk (FTQGX) | G | | 4.5 | 38.0 | 16.5 | 0.5 | 24.0 | 209.1 | (3.5) | (45.7) | 4.8 | 18.9 | (0.5) | 16.0 | 1.7 |
| | | Fidelity Grth & Inc (FGRIX) | G | V | 10.3 | 33.4 | 19.1 | 1.3 | 14.5 | 213.2 | 0.6 | (63.1) | (12.6) | 20.6 | 1.2 | 15.3 | 1.0 |
| | C | Fidelity Grth Company (FDGRX) | G | | 14.4 | 37.6 | 18.5 | 0.6 | 20.5 | 258.2 | 45.6 | (50.2) | 0.3 | 23.1 | 3.7 | 17.7 | 3.4 |
| | | Fidelity Grth Discovery (FDSVX) | G | | 11.3 | 36.4 | 14.5 | 0.5 | 24.0 | 225.1 | 12.5 | (55.8) | (5.3) | 20.2 | 0.8 | 16.7 | 2.4 |
| | | Fidelity Independence (FDFFX) | G | | 11.4 | 40.2 | 19.9 | (10.9) | 22.2 | 240.1 | 27.5 | (57.8) | (7.3) | 23.3 | 3.9 | 15.3 | 1.0 |
| | | Fidelity Large Cap Stk (FLCSX) | G | V | 10.1 | 39.2 | 20.7 | (1.7) | 18.2 | 287.2 | 74.6 | (58.2) | (7.7) | 22.7 | 3.3 | 16.5 | 2.2 |
| | | Fidelity LC Grth Enh Idx (FLGEX) | G | | 13.8 | 35.0 | 13.4 | 4.4 | 13.9 | 220.0 | 7.4 | (47.5) | 3.0 | 20.3 | 0.9 | 15.7 | 1.4 |
| | | Fidelity LC Val Enh Idx (FLVEX) | | V | 14.5 | 33.6 | 17.7 | 2.4 | 12.7 | 209.8 | (2.8) | (52.9) | (2.4) | 21.7 | 2.3 | 15.8 | 1.5 |
| | | Fidelity Lg Core Enhcd Idx (FLCEX) | G | V | 13.5 | 34.2 | 14.8 | 4.7 | 12.2 | 208.0 | (4.6) | (49.2) | 1.3 | 20.5 | 1.1 | 15.5 | 1.2 |
| | | Fidelity Magellan (FMAGX) | G | | 14.0 | 35.2 | 17.9 | (11.6) | 12.4 | 199.1 | (13.5) | (58.2) | (7.7) | 22.1 | 2.7 | 12.6 | (1.7) |
| | | Fidelity Mega Cap Stk (FGRTX) | G | V | 11.6 | 33.2 | 19.4 | 2.3 | 14.4 | 231.4 | 18.8 | (53.1) | (2.6) | 21.1 | 1.7 | 15.7 | 1.4 |
| I | | Fidelity Nasdaq Comp Idx (FNCMX) | G | | 14.6 | 39.7 | 17.3 | (1.0) | 17.8 | 263.1 | 50.5 | (51.2) | (0.7) | 23.4 | 4.0 | 17.0 | 2.7 |
| | | Fidelity New Millennium (FMILX) | G | | 6.9 | 37.1 | 15.6 | 2.5 | 18.9 | 244.7 | 32.1 | (52.1) | (1.6) | 19.2 | (0.2) | 15.6 | 1.3 |
| | | Fidelity OTC (FOCPX) | G | | 16.4 | 46.5 | 11.2 | (0.5) | 20.1 | 298.6 | 86.0 | (53.5) | (3.0) | 23.8 | 4.4 | 17.8 | 3.5 |
| I | | Fidelity Series 100 Idx (FOHIX) | G | V | 12.7 | 30.2 | 15.7 | 2.9 | 12.3 | 196.0 | (16.6) | (50.1) | 0.4 | 19.3 | (0.1) | 14.4 | 0.1 |
| I | | Fidelity Spar Tot Mkt Inv (FSTMX) | G | V | 12.3 | 33.3 | 16.2 | 0.9 | 17.4 | 222.9 | 10.3 | (50.9) | (0.4) | 20.3 | 0.9 | 15.6 | 1.3 |
| I | | Fidelity Spartan 500 Index Inv (FUSEX) | G | V | 13.5 | 32.2 | 15.9 | 2.0 | 14.9 | 215.9 | 3.3 | (50.9) | (0.4) | 20.3 | 0.9 | 15.3 | 1.0 |
| | | Fidelity Stk Selec All Cap (FDSSX) | G | | 11.1 | 34.0 | 17.9 | (5.2) | 19.1 | 204.6 | (8.0) | (52.9) | (2.4) | 20.6 | 1.2 | 14.7 | 0.4 |
| | | Fidelity Stk Selector LC Val (FSLVX) | | V | 13.4 | 32.2 | 16.2 | (0.3) | 9.3 | 187.0 | (25.6) | (56.2) | (5.7) | 20.3 | 0.9 | 13.7 | (0.6) |
| | | Fidelity Strat Div & Inc (FSDIX) | | V | 13.3 | 17.7 | 14.7 | 7.3 | 13.6 | 212.2 | (0.4) | (54.7) | (4.2) | 15.2 | (4.2) | 13.3 | (1.0) |
| | | Fidelity Trend (FTRNX) | G | | 12.5 | 34.9 | 18.6 | (0.8) | 19.8 | 249.7 | 37.1 | (53.0) | (2.5) | 21.6 | 2.2 | 16.4 | 2.1 |
| | | Fidelity Value Discovery (FVDFX) | | V | 14.7 | 35.5 | 16.9 | (2.3) | 15.3 | 229.1 | 16.5 | (56.5) | (6.0) | 22.0 | 2.6 | 15.4 | 1.1 |
| | C | FMI Large Cap (FMIHX) | G | V | 12.3 | 30.4 | 14.8 | 1.4 | 11.4 | 197.5 | (15.1) | (41.6) | 8.9 | 18.9 | (0.5) | 13.7 | (0.6) |
| | | Gerstein Fisher Mult-Fctr Gr Eq (GFMGX) | G | | 12.5 | 37.3 | 15.3 | 1.6 | — | — | — | — | — | 21.2 | 1.8 | — | — |
| | | Glenmede Large Cap Gr (GTLLX) | G | | 20.0 | 37.4 | 17.4 | 1.3 | 22.6 | 266.7 | 54.1 | (49.7) | 0.8 | 24.6 | 5.2 | 19.2 | 4.9 |
| | | Glenmede Lg Cp Core Port (GTLOX) | G | V | 16.3 | 37.5 | 17.6 | 2.8 | 17.8 | 244.9 | 32.3 | (49.1) | 1.4 | 23.4 | 4.0 | 17.9 | 3.6 |

| 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7.3 | 0.0 | 0.9 | 0.9 | 1.00 | 1.07 | 7,928 | 94.8 | 1.0 | 1.1 | 3.1 | 6.1 | 57.2 | 210 | 32.4 | 0.94 | — | — |
| 9.9 | 2.6 | 0.4 | 0.4 | 0.91 | 0.97 | 2,070 | 97.9 | 0.0 | 0.0 | 2.1 | 12.6 | 0.0 | 49 | 33.6 | 1.10 | — | 0.25 |
| — | — | 0.4 | 0.8 | 1.03 | 1.09 | 792 | 98.3 | 0.0 | 0.5 | 1.3 | 1.7 | 102.0 | 131 | 24.7 | 1.02 | — | — |
| 7.5 | 0.2 | 1.2 | 1.3 | 0.94 | 1.00 | 3,554 | 98.8 | 0.0 | 0.3 | 0.9 | 0.9 | 80.0 | 144 | 20.7 | 0.67 | — | — |
| 6.9 | (0.4) | 2.3 | 1.6 | 0.67 | 0.71 | 10,170 | 75.6 | 1.7 | 21.9 | 0.8 | 6.9 | 57.0 | 86 | 35.9 | 0.93 | — | — |
| 8.0 | 0.7 | 0.3 | 1.7 | 1.00 | 1.06 | 9,414 | 98.3 | 0.0 | 1.2 | 0.5 | 1.0 | 103.0 | 89 | 28.5 | 0.97 | — | — |
| 6.8 | (0.5) | 2.0 | 0.9 | 0.93 | 0.99 | 2,133 | 98.7 | 0.0 | 0.4 | 1.0 | 1.2 | 76.0 | 123 | 22.6 | 0.67 | — | — |
| 6.1 | (1.2) | 1.3 | 0.5 | 0.93 | 0.99 | 801 | 99.3 | 0.0 | 0.2 | 0.5 | 2.2 | 35.0 | 86 | 27.8 | 0.85 | — | — |
| 6.7 | (0.6) | 0.3 | 0.6 | 1.10 | 1.17 | 8,273 | 99.8 | 0.0 | 0.1 | 0.2 | 3.7 | 16.0 | 89 | 30.1 | 0.99 | — | — |
| 7.1 | (0.2) | 1.5 | 0.9 | 0.88 | 0.94 | 3,712 | 97.1 | 0.0 | 0.8 | 2.1 | 7.1 | 49.0 | 140 | 27.0 | 0.98 | — | — |
| 7.0 | (0.3) | 0.5 | 0.3 | 0.95 | 1.01 | 95 | 99.1 | 0.0 | 0.9 | 0.0 | 5.1 | 184.0 | 115 | 13.8 | 1.27 | 2.00R | — |
| 7.2 | (0.1) | 1.9 | 0.9 | 0.98 | 1.04 | 11,529 | 96.0 | 0.3 | 0.1 | 3.6 | 12.1 | 29.0 | 199 | 23.4 | 0.94 | — | 0.00 |
| 10.6 | 3.3 | 0.6 | 0.7 | 0.73 | 0.77 | 11,264 | 80.6 | 0.0 | 3.8 | 15.6 | 1.2 | 17.0 | 33 | 56.9 | 1.26 | 2.00R | — |
| 10.3 | 3.0 | 1.0 | 0.7 | 0.72 | 0.76 | 14,219 | 81.9 | 0.0 | 1.4 | 16.7 | 1.2 | 17.0 | 45 | 48.6 | 0.76 | 2.00R | — |
| — | — | 1.0 | 1.0 | 0.84 | 0.90 | 848 | 92.8 | 0.0 | 0.6 | 6.6 | 0.0 | 14.0 | 42 | 32.7 | 0.98 | — | — |
| 9.9 | 2.6 | 0.6 | 0.4 | 0.75 | 0.80 | 6,251 | 92.5 | 0.0 | 0.0 | 7.5 | 12.1 | 8.0 | 35 | 46.1 | 1.00 | 2.00R | — |
| 7.1 | (0.2) | 1.9 | 0.8 | 0.87 | 0.93 | 616 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 28.0 | 38 | 31.2 | 0.15 | — | — |
| 8.0 | 0.7 | 0.5 | 0.2 | 1.03 | 1.09 | 71 | 97.9 | 0.0 | 0.0 | 2.1 | 1.0 | 74.0 | 91 | 19.8 | 0.84 | — | — |
| — | — | 0.5 | 0.1 | 0.89 | 0.95 | 235 | 92.5 | 0.0 | 0.0 | 7.5 | 7.5 | 15.0 | 44 | 35.7 | 0.96 | 1.00R | — |
| 7.0 | (0.3) | 3.7 | 1.1 | 0.75 | 0.79 | 2,368 | 98.8 | 0.0 | 0.0 | 1.2 | 19.0 | 6.0 | 37 | 37.2 | 1.01 | 2.00R | 0.25 |
| 7.1 | (0.2) | 1.5 | 0.6 | 0.97 | 1.03 | 60,275 | 98.6 | 0.0 | 0.3 | 1.2 | 13.1 | 15.0 | 73 | 33.4 | 0.52 | — | — |
| 6.6 | (0.7) | 1.6 | 0.5 | 0.98 | 1.04 | 5,564 | 99.9 | 0.0 | 0.0 | 0.1 | 16.3 | 6.3 | 63 | 38.8 | 0.94 | — | — |
| 7.5 | 0.2 | 1.7 | 0.3 | 0.89 | 0.95 | 2,252 | 96.1 | 0.0 | 0.1 | 3.8 | 1.0 | 5.0 | 507 | 17.1 | 0.20 | — | — |
| — | — | 0.0 | 0.3 | 1.12 | 1.19 | 3,605 | 97.9 | 0.0 | 0.0 | 2.1 | 7.6 | 41.0 | 24 | 55.8 | 1.41 | — | 0.25 |
| 7.4 | 0.1 | 0.6 | 1.2 | 0.96 | 1.02 | 5,757 | 98.8 | 0.0 | 0.0 | 1.2 | 6.9 | 93.0 | 97 | 25.3 | 0.53 | — | — |
| 9.1 | 1.8 | 0.1 | 0.8 | 1.18 | 1.25 | 18,857 | 99.2 | 0.0 | 0.6 | 0.2 | 9.9 | 57.0 | 352 | 25.2 | 0.80 | — | — |
| 8.3 | 1.0 | 0.3 | 1.2 | 0.99 | 1.05 | 8,641 | 93.3 | 0.0 | 0.0 | 6.7 | 11.0 | 112.0 | 76 | 35.7 | 0.82 | — | — |
| 9.6 | 2.3 | 0.2 | 0.8 | 0.96 | 1.02 | 109,845 | 96.8 | 0.1 | 0.6 | 2.5 | 9.3 | 46.0 | 299 | 29.5 | 0.67 | — | — |
| 6.6 | (0.7) | 1.1 | 1.0 | 0.98 | 1.04 | 1,417 | 98.4 | 0.0 | 0.0 | 1.6 | 1.2 | 184.0 | 132 | 24.1 | 0.50 | — | — |
| 7.1 | (0.2) | 1.3 | 1.7 | 1.04 | 1.10 | 8,747 | 95.6 | 0.1 | 0.6 | 3.7 | 9.2 | 99.0 | 127 | 25.1 | 0.56 | — | — |
| 5.4 | (1.9) | 2.5 | 0.8 | 0.83 | 0.89 | 5,606 | 98.4 | 0.1 | 0.3 | 1.3 | 10.7 | 86.0 | 141 | 29.8 | 0.65 | — | — |
| 5.6 | (1.7) | 2.6 | 1.1 | 0.84 | 0.90 | 9,421 | 90.5 | 0.7 | 3.9 | 5.0 | 8.3 | 43.0 | 252 | 25.1 | 0.66 | — | — |
| 9.8 | 2.5 | 0.1 | 1.1 | 1.13 | 1.20 | 1,589 | 99.6 | 0.0 | 0.0 | 0.4 | 5.1 | 223.0 | 54 | 49.6 | 0.78 | — | — |
| 3.5 | (3.8) | 1.7 | 0.6 | 0.91 | 0.97 | 7,679 | 98.7 | 0.1 | 1.2 | 0.1 | 11.2 | 41.0 | 180 | 27.5 | 0.66 | — | — |
| 10.9 | 3.6 | 0.1 | 0.7 | 1.25 | 1.32 | 42,269 | 99.1 | 0.0 | 0.6 | 0.3 | 5.0 | 26.0 | 389 | 25.7 | 0.83 | — | — |
| 8.2 | 0.9 | 0.1 | 0.1 | 1.09 | 1.16 | 1,263 | 97.0 | 0.0 | 0.3 | 2.8 | 9.8 | 70.0 | 135 | 34.8 | 0.82 | — | — |
| 9.0 | 1.7 | 0.1 | 0.2 | 1.28 | 1.36 | 4,782 | 99.6 | 0.0 | 0.0 | 0.4 | 11.7 | 59.0 | 139 | 23.6 | 0.62 | — | — |
| 8.8 | 1.5 | 0.9 | 0.8 | 1.02 | 1.08 | 3,176 | 99.3 | 0.0 | 0.3 | 0.4 | 10.1 | 31.0 | 189 | 25.2 | 0.88 | — | — |
| — | — | 1.0 | 1.1 | 0.94 | 1.00 | 347 | 96.1 | 0.0 | 0.0 | 3.9 | 0.1 | 83.0 | 189 | 23.0 | 0.45 | — | — |
| — | — | 1.1 | 1.2 | 0.91 | 0.97 | 933 | 96.3 | 0.0 | 0.0 | 3.7 | 0.1 | 85.0 | 202 | 26.4 | 0.47 | — | — |
| — | — | 1.3 | 1.9 | 0.90 | 0.96 | 364 | 97.3 | 0.0 | 0.0 | 2.8 | 0.3 | 125.0 | 158 | 22.0 | 0.46 | — | — |
| 5.7 | (1.6) | 0.7 | 1.3 | 1.02 | 1.08 | 16,582 | 98.3 | 0.0 | 0.5 | 1.3 | 5.6 | 77.0 | 193 | 21.3 | 0.53 | — | — |
| 8.1 | 0.8 | 1.2 | 0.6 | 0.94 | 1.00 | 3,647 | 96.7 | 0.0 | 0.2 | 3.1 | 9.3 | 28.0 | 105 | 29.9 | 0.68 | — | — |
| 8.9 | 1.6 | 0.8 | 0.3 | 1.13 | 1.20 | 1,436 | 97.6 | 0.0 | 0.0 | 2.4 | 5.8 | 14.0 | 2,178 | 31.7 | 0.29 | 0.75R | 0.06 |
| 9.7 | 2.4 | 0.7 | 1.2 | 1.00 | 1.06 | 4,191 | 95.1 | 0.2 | 0.3 | 4.4 | 7.8 | 49.0 | 170 | 22.0 | 0.91 | — | — |
| 11.5 | 4.2 | 0.0 | 1.5 | 1.41 | 1.50 | 12,185 | 98.7 | 0.0 | 0.9 | 0.4 | 9.2 | 106.0 | 191 | 42.4 | 0.77 | — | — |
| — | — | 2.0 | 1.1 | 0.88 | 0.94 | 3,536 | 99.3 | 0.0 | 0.0 | 0.7 | 0.0 | 19.0 | 105 | 28.4 | 0.10 | — | — |
| 8.0 | 0.7 | 1.6 | 0.6 | 0.92 | 0.98 | 28,037 | 98.7 | 0.0 | 0.0 | 1.3 | 1.2 | 2.0 | 3,395 | 13.9 | 0.10 | 0.50R | — |
| 7.6 | 0.3 | 1.8 | 0.7 | 0.89 | 0.95 | 85,079 | 98.5 | 0.0 | 0.0 | 1.5 | 1.0 | 4.0 | 508 | 17.6 | 0.09 | — | — |
| 7.4 | 0.1 | 0.7 | 1.1 | 0.98 | 1.04 | 5,297 | 97.6 | 0.0 | 0.1 | 2.3 | 12.8 | 10.0 | 748 | 12.4 | 0.67 | — | — |
| 6.0 | (1.3) | 0.9 | 0.5 | 0.89 | 0.95 | 860 | 92.5 | 0.0 | 0.9 | 6.5 | 10.3 | 64.0 | 131 | 21.4 | 0.72 | — | — |
| 6.9 | (0.4) | 2.7 | 1.3 | 0.66 | 0.70 | 4,657 | 75.0 | 9.4 | 11.3 | 4.3 | 3.9 | 64.0 | 328 | 20.8 | 0.77 | — | — |
| 9.5 | 2.2 | 0.8 | 1.8 | 1.03 | 1.09 | 1,470 | 99.5 | 0.0 | 0.3 | 0.2 | 8.2 | 152.0 | 147 | 24.7 | 0.78 | — | — |
| 8.5 | 1.2 | 1.3 | 0.5 | 0.92 | 0.98 | 1,086 | 94.4 | 0.0 | 0.1 | 5.5 | 12.9 | 58.0 | 97 | 25.9 | 0.80 | — | — |
| 9.1 | 1.8 | 0.8 | 1.1 | 0.84 | 0.90 | 9,631 | 91.7 | 0.0 | 0.0 | 8.3 | 15.6 | 31.0 | 26 | 46.9 | 0.96 | — | — |
| — | — | 0.4 | — | 1.05 | 1.11 | 223 | 99.9 | 0.0 | 0.0 | 0.1 | 0.3 | 50.4 | 315 | 25.1 | 1.08 | 1.00R | — |
| 9.7 | 2.4 | 0.5 | 0.5 | 1.12 | 1.19 | 861 | 98.9 | 0.0 | 0.0 | 1.1 | 0.0 | 76.0 | 82 | 19.8 | 0.87 | — | — |
| 9.2 | 1.9 | 0.9 | 0.5 | 1.07 | 1.14 | 842 | 99.4 | 0.0 | 0.0 | 0.6 | 0.0 | 73.0 | 121 | 10.4 | 0.86 | — | — |

| Index Fund | Closed | Fund Name (Ticker) | Style Grth | Style Val | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Bull Market Return (%) Cat +/- | Bear Market Return (%) Fund | Bear Market Return (%) Cat +/- | 3-Year Annual Return (%) Fund | 3-Year Annual Return (%) Cat +/- | 5-Year Annual Return (%) Fund | 5-Year Annual Return (%) Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Harbor Capital Apprec Inv (HCAIX) | G | | 9.5 | 37.1 | 15.2 | 0.2 | 11.1 | 194.3 | (18.3) | (44.2) | 6.3 | 20.0 | 0.6 | 14.0 | (0.3) |
| | | Hennessy Cornerstone Val Inv (HFCVX) | | V | 8.8 | 26.3 | 11.9 | 6.4 | 12.5 | 256.4 | 43.8 | (61.6) | (11.1) | 15.4 | (4.0) | 13.0 | (1.3) |
| | | Homestead Value (HOVLX) | | V | 13.6 | 35.7 | 13.3 | 1.6 | 13.0 | 220.9 | 8.3 | (52.3) | (1.8) | 20.4 | 1.0 | 14.9 | 0.6 |
| | | INTECH US Core T (JRMSX) | G | | 13.4 | 34.9 | 14.6 | 4.9 | 16.2 | 222.4 | 9.8 | (49.7) | 0.8 | 20.6 | 1.2 | 16.4 | 2.1 |
| | | Janus Contrarian T (JSVAX) | G | V | 17.3 | 38.5 | 23.8 | (15.9) | 11.1 | 215.9 | 3.3 | (59.2) | (8.7) | 26.2 | 6.8 | 13.4 | (0.9) |
| | | Janus Research T (JAMRX) | G | | 13.9 | 35.1 | 16.6 | (4.0) | 20.9 | 246.1 | 33.5 | (53.5) | (3.0) | 21.5 | 2.1 | 15.8 | 1.5 |
| | | Janus T (JANSX) | G | | 12.7 | 29.6 | 17.7 | (5.9) | 11.2 | 178.7 | (33.9) | (48.5) | 2.0 | 19.8 | 0.4 | 12.5 | (1.8) |
| | C | Janus Twenty T (JAVLX) | G | | 8.9 | 33.0 | 22.3 | (8.2) | 6.9 | 171.7 | (40.9) | (47.0) | 3.5 | 21.0 | 1.6 | 11.7 | (2.6) |
| | | Laudus US Large Cap Gr (LGILX) | G | | 8.7 | 18.1 | 1.1 | 14.4 | 49.5 | 261.2 | 48.6 | (45.3) | 5.2 | 20.9 | 1.5 | 15.4 | 1.1 |
| | | Longleaf Partners (LLPFX) | G | V | 4.9 | 32.1 | 16.5 | (2.9) | 17.8 | 215.0 | 2.4 | (59.8) | (9.3) | 17.3 | (2.1) | 13.0 | (1.3) |
| | | Mairs & Power Grth Inv (MPGFX) | G | V | 8.1 | 35.6 | 21.9 | 0.7 | 17.3 | 225.8 | 13.2 | (44.8) | 5.7 | 21.3 | 1.9 | 16.1 | 1.8 |
| | | Marsico Flex Cap (MFCFX) | G | | 6.0 | 34.6 | 21.6 | (4.4) | 35.8 | 302.8 | 90.2 | (47.4) | 3.1 | 20.2 | 0.8 | 17.6 | 3.3 |
| | | Matthew 25 (MXXVX) | G | | 5.5 | 38.6 | 31.6 | 10.4 | 31.9 | 406.3 | 193.7 | (56.9) | (6.4) | 24.4 | 5.0 | 22.9 | 8.6 |
| | | Northern Inc Equity (NOIEX) | | V | 9.2 | 24.8 | 10.6 | 2.1 | 15.9 | 171.2 | (41.4) | (41.7) | 8.8 | 14.7 | (4.7) | 12.3 | (2.0) |
| I | | Northern Stk Idx (NOSIX) | G | V | 13.5 | 32.2 | 15.8 | 1.8 | 14.8 | 214.0 | 1.4 | (51.1) | (0.6) | 20.2 | 0.8 | 15.2 | 0.9 |
| | C | Nubrgr Ber Focus Inv (NBSSX) | G | | 10.5 | 35.4 | 19.6 | (2.9) | 12.0 | 194.4 | (18.2) | (51.0) | (0.5) | 21.4 | 2.0 | 14.3 | 0.0 |
| | | Oakmark I (OAKMX) | G | V | 11.5 | 37.2 | 20.9 | 1.8 | 12.1 | 277.1 | 64.5 | (49.4) | 1.1 | 22.8 | 3.4 | 16.1 | 1.8 |
| | | Oakmark Select I (OAKLX) | G | V | 15.3 | 36.5 | 21.7 | 2.1 | 13.2 | 305.1 | 92.5 | (53.7) | (3.2) | 24.2 | 4.8 | 17.2 | 2.9 |
| | | Olstein All Cap Val Adv (OFAFX) | G | V | 16.2 | 37.5 | 16.1 | (3.6) | 17.0 | 248.0 | 35.4 | (56.9) | (6.4) | 22.8 | 3.4 | 15.9 | 1.6 |
| | | Parnassus (PARNX) | G | | 14.6 | 34.2 | 26.0 | (5.1) | 16.7 | 264.7 | 52.1 | (47.9) | 2.6 | 24.7 | 5.3 | 16.5 | 2.2 |
| | | Parnassus Core Equity Inv (PRBLX) | G | V | 14.4 | 33.9 | 15.4 | 3.1 | 8.8 | 201.0 | (11.6) | (35.6) | 14.9 | 20.9 | 1.5 | 14.7 | 0.4 |
| | | Parnassus Endeavor (PARWX) | G | | 18.5 | 31.1 | 22.0 | (1.7) | 12.9 | 293.7 | 81.1 | (43.1) | 7.4 | 23.7 | 4.3 | 16.0 | 1.7 |
| | | PIMCO Funda'l IdxPLUS AR D (PIXDX) | G | V | 11.6 | 34.4 | 26.4 | 4.7 | 29.8 | 435.4 | 222.8 | (59.0) | (8.5) | 23.8 | 4.4 | 20.8 | 6.5 |
| | | PIMCO StPLUS Absol Ret D (PSTDX) | G | V | 14.0 | 29.9 | 25.7 | 2.4 | 24.9 | 326.9 | 114.3 | (56.6) | (6.1) | 23.0 | 3.6 | 18.9 | 4.6 |
| | | Pin Oak Equity (POGSX) | G | V | 9.0 | 36.4 | 18.1 | 0.4 | 15.1 | 308.9 | 96.3 | (54.6) | (4.1) | 20.7 | 1.3 | 15.2 | 0.9 |
| | | PRIMECAP Odyssey Grth (POGRX) | G | | 13.9 | 39.2 | 16.7 | (2.3) | 15.3 | 241.7 | 29.1 | (47.3) | 3.2 | 22.8 | 3.4 | 15.8 | 1.5 |
| | | PRIMECAP Odyssey Stk (POSKX) | G | V | 15.0 | 34.3 | 13.6 | 2.0 | 11.8 | 216.8 | 4.2 | (45.4) | 5.1 | 20.6 | 1.2 | 14.9 | 0.6 |
| I | | Schwab 1000 Idx (SNXFX) | G | V | 12.7 | 32.6 | 15.7 | 1.2 | 15.9 | 214.8 | 2.2 | (50.7) | (0.2) | 20.0 | 0.6 | 15.2 | 0.9 |
| | | Schwab Core Equity (SWANX) | G | V | 14.9 | 31.3 | 14.7 | 0.7 | 12.4 | 181.8 | (30.8) | (46.5) | 4.0 | 20.0 | 0.6 | 14.4 | 0.1 |
| | | Schwab Dividend Equity (SWDSX) | | V | 11.7 | 31.4 | 12.2 | 6.0 | 11.4 | 179.2 | (33.4) | (44.5) | 6.0 | 18.1 | (1.3) | 14.2 | (0.1) |
| | | Schwab Fdmtl US Lg Co Idx (SFLNX) | | V | 12.2 | 34.2 | 16.2 | (0.3) | 19.7 | 63.5 | (149.1) | — | — | 20.5 | 1.1 | 15.9 | 1.6 |
| | | Schwab MarketTrack All Eq Inv (SWEGX) | G | V | 4.9 | 29.7 | 16.5 | (3.8) | 14.8 | 183.5 | (29.1) | (53.3) | (2.8) | 16.6 | (2.8) | 11.9 | (2.4) |
| I | | Schwab S&P 500 (SWPPX) | G | V | 13.5 | 32.2 | 15.9 | 2.0 | 14.9 | 215.2 | 2.6 | (50.7) | (0.2) | 20.3 | 0.9 | 15.3 | 1.0 |
| I | | Schwab Tot Stk Mkt Idx (SWTSX) | G | V | 12.3 | 33.3 | 16.2 | 1.3 | 17.2 | 221.5 | 8.9 | (50.1) | 0.4 | 20.3 | 0.9 | 15.6 | 1.3 |
| | C | Sequoia (SEQUX) | G | | 7.5 | 34.5 | 15.6 | 13.1 | 19.5 | 210.0 | (2.6) | (40.7) | 9.8 | 18.7 | (0.7) | 17.7 | 3.4 |
| | | Sound Shore Inv (SSHFX) | | V | 11.7 | 41.5 | 19.3 | (6.2) | 12.1 | 192.8 | (19.8) | (47.5) | 3.0 | 23.5 | 4.1 | 14.7 | 0.4 |
| | | T. Rowe Price BlChpGr (TRBCX) | G | | 9.2 | 41.5 | 18.4 | 1.5 | 16.4 | 238.7 | 26.1 | (50.0) | 0.5 | 22.3 | 2.9 | 16.7 | 2.4 |
| | | T. Rowe Price Div Grth (PRDGX) | G | V | 12.3 | 30.3 | 14.8 | 3.5 | 13.2 | 192.3 | (20.3) | (45.2) | 5.3 | 18.9 | (0.5) | 14.5 | 0.2 |
| I | | T. Rowe Price Eq Idx 500 (PREIX) | G | V | 13.3 | 32.0 | 15.6 | 1.8 | 14.7 | 212.4 | (0.2) | (51.0) | (0.5) | 20.0 | 0.6 | 15.1 | 0.8 |
| | | T. Rowe Price Eq Inc (PRFDX) | | V | 7.4 | 29.7 | 17.2 | (0.8) | 15.1 | 203.3 | (9.3) | (52.5) | (2.0) | 17.8 | (1.6) | 13.3 | (1.0) |
| | | T. Rowe Price Gr Stk (PRGFX) | G | | 8.8 | 39.2 | 18.9 | (1.0) | 16.9 | 223.9 | 11.3 | (49.1) | 1.4 | 21.6 | 2.2 | 15.8 | 1.5 |
| | | T. Rowe Price New Amer Grth (PRWAX) | G | | 9.4 | 37.7 | 13.5 | (0.5) | 19.3 | 225.6 | 13.0 | (45.4) | 5.1 | 19.6 | 0.2 | 15.2 | 0.9 |
| | | T. Rowe Price Value (TRVLX) | | V | 13.3 | 37.3 | 19.4 | (2.0) | 15.9 | 256.9 | 44.3 | (54.3) | (3.8) | 22.9 | 3.5 | 16.1 | 1.8 |
| I | | TIAA-CREF Eq Idx Rtl (TINRX) | G | V | 12.1 | 33.0 | 15.9 | 0.7 | 16.6 | 217.7 | 5.1 | (51.1) | (0.6) | 20.0 | 0.6 | 15.2 | 0.9 |
| | | USAA Grth (USAAX) | G | | 14.8 | 35.6 | 17.9 | (2.0) | 16.2 | 198.2 | (14.4) | (51.8) | (1.3) | 22.4 | 3.0 | 15.9 | 1.6 |
| I | | USAA NASDAQ-100 Idx (USNQX) | G | | 18.7 | 36.0 | 17.4 | 2.9 | 19.1 | 286.9 | 74.3 | (50.2) | 0.3 | 23.7 | 4.3 | 18.3 | 4.0 |
| I | | USAA S&P 500 Idx Mbr (USSPX) | G | V | 13.3 | 32.0 | 15.7 | 1.8 | 14.8 | 212.7 | 0.1 | (51.1) | (0.6) | 20.1 | 0.7 | 15.1 | 0.8 |
| I | | Vanguard 500 Idx Inv (VFINX) | G | V | 13.5 | 32.1 | 15.8 | 1.9 | 14.9 | 214.7 | 2.1 | (50.9) | (0.4) | 20.2 | 0.8 | 15.2 | 0.9 |
| | C | Vanguard Cap Opprt Inv (VHCOX) | G | | 18.8 | 42.6 | 18.3 | (6.2) | 11.0 | 246.6 | 34.0 | (49.2) | 1.3 | 26.1 | 6.7 | 15.9 | 1.6 |
| | | Vanguard Capital Value Inv (VCVLX) | G | V | 5.1 | 43.8 | 22.3 | (14.0) | 20.2 | 317.4 | 104.8 | (62.7) | (12.2) | 22.7 | 3.3 | 13.8 | (0.5) |
| I | | Vanguard Div Apprec Inv (VDAIX) | G | V | 9.9 | 28.8 | 11.5 | 6.0 | 14.5 | 177.5 | (35.1) | (41.0) | 9.5 | 16.4 | (3.0) | 13.9 | (0.4) |
| | | Vanguard Divers Eq Inv (VDEQX) | G | | 11.0 | 35.3 | 17.4 | (1.1) | 16.1 | 222.7 | 10.1 | (52.2) | (1.7) | 20.8 | 1.4 | 15.2 | 0.9 |
| | | Vanguard Dividend Grth Inv (VDIGX) | G | V | 11.8 | 31.5 | 10.3 | 9.4 | 11.4 | 182.3 | (30.3) | (37.9) | 12.6 | 17.5 | (1.9) | 14.6 | 0.3 |
| | | Vanguard Equity-Inc Inv (VEIPX) | | V | 11.2 | 30.0 | 13.4 | 10.6 | 14.8 | 216.6 | 4.0 | (48.8) | 1.7 | 17.9 | (1.5) | 15.8 | 1.5 |
| I | | Vanguard FTSE Soc Idx Inv (VFTSX) | G | | 15.7 | 36.8 | 17.8 | (0.8) | 14.4 | 252.9 | 40.3 | (56.5) | (6.0) | 23.1 | 3.7 | 16.2 | 1.9 |
| | | Vanguard Grth & Inc Inv (VQNPX) | G | V | 14.0 | 32.5 | 16.9 | 2.4 | 14.6 | 64.9 | (147.7) | (3.9) | 46.6 | 20.9 | 1.5 | 15.7 | 1.4 |
| I | | Vanguard Grth Idx Inv (VIGRX) | G | | 13.4 | 32.1 | 16.8 | 1.7 | 16.9 | 221.4 | 8.8 | (47.1) | 3.4 | 20.5 | 1.1 | 15.8 | 1.5 |
| I | | Vanguard Hi Div Yld Idx Inv (VHDYX) | | V | 13.3 | 30.1 | 12.5 | 10.3 | 14.0 | 226.3 | 13.7 | (51.8) | (1.3) | 18.4 | (1.0) | 15.8 | 1.5 |
| I | | Vanguard LgCp Idx Inv (VLACX) | G | V | 13.2 | 32.4 | 15.9 | 1.4 | 15.6 | 215.6 | 3.0 | (50.5) | 0.0 | 20.2 | 0.8 | 15.3 | 1.0 |

| 10-Year Annual Return (%) Fund | 10-Year Annual Return (%) Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Portfolio (%) Bond | Portfolio (%) Other | Portfolio (%) Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **8.2** | **0.9** | 0.0 | 0.4 | 1.19 | 1.26 | 24,838 | 97.6 | 0.0 | 1.5 | 1.0 | 6.0 | 34.0 | 66 | 28.6 | 1.02 | — | 0.25 |
| 6.4 | (0.9) | 2.2 | 0.8 | **0.85** | 0.91 | 152 | 99.4 | 0.0 | 0.0 | 0.6 | 11.8 | 34.0 | 51 | 23.9 | 1.22 | — | — |
| 8.1 | 0.8 | 1.5 | 0.5 | 0.95 | 1.01 | 931 | 93.8 | 0.0 | 1.4 | 4.9 | 1.8 | 2.0 | 46 | 38.0 | **0.64** | — | — |
| **8.1** | **0.8** | 1.3 | 1.0 | 0.91 | 0.97 | 724 | 92.4 | 0.0 | 6.8 | 0.8 | 4.0 | 59.0 | 338 | 18.5 | 0.89 | — | — |
| **8.8** | **1.5** | 0.2 | 0.5 | 1.01 | 1.07 | 4,429 | 97.6 | 0.0 | 0.7 | 1.7 | 6.6 | 61.0 | 48 | 49.3 | 0.76 | — | — |
| **9.1** | **1.8** | 0.2 | 0.8 | 1.02 | 1.08 | 4,527 | 98.8 | 0.0 | 0.0 | 1.2 | 0.5 | 44.0 | 119 | 21.9 | 0.81 | — | — |
| 7.0 | (0.3) | 0.0 | 1.1 | 0.99 | 1.05 | 8,285 | 97.8 | 0.0 | 0.0 | 2.2 | 9.4 | 62.0 | 83 | 27.8 | 0.78 | — | — |
| **9.2** | **1.9** | 0.6 | 2.4 | 1.09 | 1.16 | 9,621 | 98.2 | 0.0 | 1.8 | 0.0 | 5.1 | 36.0 | 32 | 45.1 | 0.77 | — | — |
| **10.5** | **3.2** | 0.0 | 1.5 | 1.20 | 1.27 | 2,292 | 100.3 | 0.0 | (0.3) | 0.0 | 12.7 | 124.0 | 58 | 37.2 | 0.77 | 2.00R | — |
| 5.8 | (1.5) | 0.6 | 1.4 | 1.18 | 1.25 | 7,550 | 85.1 | 0.0 | 0.6 | 14.3 | 18.0 | 22.7 | 22 | 59.3 | 0.92 | — | — |
| **8.3** | **1.0** | 1.3 | 0.7 | 1.01 | 1.07 | 4,299 | 98.5 | 0.0 | 0.0 | 1.5 | 1.5 | 3.8 | 49 | 36.7 | **0.68** | — | — |
| — | — | 0.0 | 1.4 | 1.03 | 1.09 | 765 | 88.5 | 3.3 | 2.9 | 5.3 | 18.8 | 118.0 | 46 | 38.6 | 1.47 | — | 0.25 |
| 8.1 | 0.8 | 0.5 | 0.3 | 1.15 | 1.22 | 880 | 97.3 | 0.4 | 2.2 | 0.1 | 4.2 | 7.4 | 42 | 61.6 | 1.06 | 2.00R | — |
| 8.0 | 0.7 | 3.4 | 2.2 | **0.80** | 0.85 | 327 | 100.0 | 0.0 | 0.0 | 0.0 | 0.6 | 14.3 | 67 | 38.2 | 1.00 | — | — |
| 7.4 | 0.1 | 1.8 | 0.7 | **0.89** | 0.95 | 6,657 | 99.8 | 0.0 | 0.0 | 0.2 | 0.3 | 8.2 | 504 | 17.8 | **0.10** | — | — |
| 6.0 | (1.3) | 0.5 | 1.4 | **0.89** | 0.95 | 839 | 97.5 | 0.0 | 0.0 | 2.5 | 4.9 | 84.0 | 39 | 39.7 | 0.91 | — | — |
| **8.7** | **1.4** | 0.6 | 0.7 | 0.98 | 1.04 | 17,739 | 92.7 | 1.5 | 0.0 | 5.8 | 8.3 | 25.0 | 62 | 22.6 | 0.95 | — | — |
| **8.2** | **0.9** | 0.0 | 1.1 | 1.08 | 1.15 | 6,698 | 92.0 | 0.0 | 0.0 | 8.0 | 0.0 | 37.0 | 21 | 54.9 | 1.01 | — | — |
| 6.6 | (0.7) | 0.0 | 0.0 | 1.07 | 1.14 | 770 | 94.3 | 0.0 | 0.0 | 5.7 | 0.0 | 51.5 | 109 | 14.7 | 1.28 | — | — |
| **9.9** | **2.6** | 3.2 | 1.7 | 1.21 | 1.28 | 679 | 97.7 | 0.0 | 0.0 | 2.3 | 9.6 | 64.9 | 39 | 40.2 | 0.86 | — | — |
| **10.2** | **2.9** | 1.4 | 0.7 | **0.84** | 0.90 | 11,570 | 96.1 | 0.0 | 0.0 | 4.0 | 6.6 | 16.9 | 42 | 35.1 | 0.87 | — | — |
| — | — | 1.6 | 1.2 | 0.94 | 1.00 | 768 | 86.4 | 0.0 | 0.0 | 13.6 | 5.5 | 41.2 | 34 | 44.3 | 0.95 | — | — |
| — | — | 5.7 | 5.6 | 0.99 | 1.05 | 4,114 | 0.7 | 119.8 | 110.1 | (130.6) | 26.7 | 424.0 | 812 | 147.4 | 1.19 | — | 0.25 |
| **9.2** | **1.9** | 3.0 | 3.0 | 0.97 | 1.03 | 1,290 | 51.7 | 109.3 | 58.6 | (119.7) | 22.2 | 392.0 | 556 | 164.4 | 1.04 | — | 0.25 |
| **9.1** | **1.8** | 1.1 | 0.2 | 1.03 | 1.09 | 94 | 97.4 | 0.0 | 0.0 | 2.6 | 5.2 | 5.0 | 36 | 45.5 | 1.16 | — | — |
| **10.0** | **2.7** | 0.6 | 0.4 | 1.12 | 1.19 | 5,003 | 93.6 | 0.0 | 0.0 | 6.4 | 15.3 | 10.0 | 124 | 29.7 | **0.66** | — | — |
| **9.3** | **2.0** | 1.3 | 0.5 | **0.79** | 0.84 | 3,802 | 89.9 | 0.0 | 0.0 | 10.1 | 13.0 | 8.0 | 116 | 29.2 | **0.64** | — | — |
| 7.7 | 0.4 | 1.6 | 1.0 | 0.90 | 0.96 | 6,750 | 99.2 | 0.0 | 0.0 | 0.8 | 0.5 | 4.0 | 997 | 15.1 | **0.29** | 2.00R | — |
| 7.7 | 0.4 | 1.3 | 1.4 | 0.93 | 0.99 | 2,389 | 98.7 | 0.0 | 1.1 | 0.3 | 0.0 | 63.0 | 124 | 25.1 | 0.73 | 2.00R | — |
| 7.6 | 0.3 | 1.4 | 1.5 | 0.91 | 0.97 | 2,092 | 98.5 | 0.0 | 0.5 | 0.9 | 0.0 | 72.0 | 140 | 26.0 | 0.89 | 2.00R | — |
| — | — | 1.7 | 0.7 | 1.25 | 1.32 | 4,615 | 99.3 | 0.0 | 0.0 | 0.7 | 0.4 | 14.0 | 634 | 20.7 | **0.35** | 2.00R | — |
| 6.5 | (0.8) | 1.4 | 0.5 | 1.01 | 1.07 | 626 | 96.9 | 0.0 | 0.2 | 2.9 | 30.2 | 9.0 | 5 | 99.6 | **0.64** | 2.00R | — |
| 7.6 | 0.3 | 1.8 | 0.5 | **0.89** | 0.95 | 21,050 | 97.6 | 0.0 | 0.0 | 2.4 | 0.3 | 2.0 | 504 | 17.9 | **0.09** | 2.00R | — |
| 8.1 | 0.8 | 1.7 | 0.6 | 0.92 | 0.98 | 4,170 | 98.2 | 0.0 | 0.2 | 1.6 | 0.6 | 1.0 | 2,464 | 14.0 | **0.09** | 2.00R | — |
| **9.2** | **1.9** | 0.0 | 0.2 | **0.84** | 0.90 | 8,070 | 87.9 | 0.0 | 0.0 | 12.1 | 26.5 | 2.0 | 44 | 60.6 | 1.02 | — | — |
| 7.5 | 0.2 | 1.9 | 0.8 | 1.02 | 1.08 | 2,339 | 96.9 | 0.0 | 0.0 | 3.1 | 12.8 | 44.0 | 41 | 29.5 | 0.93 | — | — |
| **8.8** | **1.5** | 0.0 | 0.2 | 1.15 | 1.22 | 26,971 | 98.9 | 0.0 | 0.9 | 0.1 | 6.4 | 35.0 | 137 | 29.9 | 0.74 | — | 0.00 |
| 7.9 | 0.6 | 1.3 | 0.7 | **0.82** | 0.88 | 4,506 | 96.4 | 0.0 | 0.3 | 3.3 | 1.3 | 12.7 | 116 | 17.9 | **0.66** | — | 0.00 |
| 7.4 | 0.1 | 1.7 | 0.7 | **0.89** | 0.95 | 24,658 | 98.6 | 0.2 | 0.0 | 1.2 | 0.3 | 10.4 | 513 | 17.5 | **0.28** | 0.50R | 0.00 |
| 6.8 | (0.5) | 1.9 | 1.1 | **0.85** | 0.91 | 30,298 | 89.1 | 0.6 | 0.8 | 9.5 | 4.7 | 9.5 | 116 | 19.5 | **0.67** | — | 0.00 |
| **8.7** | **1.4** | 0.0 | 0.5 | 1.13 | 1.20 | 44,155 | 99.0 | 0.0 | 0.5 | 0.5 | 9.3 | 34.7 | 106 | 27.5 | **0.69** | — | 0.00 |
| **9.0** | **1.7** | 0.0 | 1.6 | 1.05 | 1.11 | 4,423 | 98.1 | 0.0 | 0.6 | 1.3 | 6.0 | 91.5 | 128 | 27.5 | 0.81 | — | 0.00 |
| **8.4** | **1.1** | 1.1 | 1.3 | 0.96 | 1.02 | 22,464 | 98.9 | 0.1 | 0.0 | 1.0 | 4.1 | 44.1 | 112 | 25.5 | 0.84 | — | 0.00 |
| — | — | 1.5 | 0.5 | 0.92 | 0.98 | 9,238 | 99.4 | 0.0 | 0.3 | 0.3 | 1.0 | 6.0 | 3,009 | 14.3 | **0.39** | — | 0.25 |
| 6.7 | (0.6) | 1.1 | 0.4 | 1.01 | 1.07 | 2,076 | 98.5 | 0.0 | 0.0 | 1.5 | 7.7 | 31.0 | 83 | 27.3 | 1.12 | — | — |
| **10.1** | **2.8** | 0.2 | 0.3 | 1.16 | 1.23 | 704 | 95.4 | 0.0 | 0.0 | 4.6 | 3.7 | 11.0 | 108 | 46.7 | **0.64** | — | — |
| 7.4 | 0.1 | 1.6 | 0.8 | **0.89** | 0.95 | 5,067 | 97.8 | 0.0 | 0.9 | 1.2 | 1.0 | 3.0 | 504 | 17.6 | **0.25** | — | — |
| 7.5 | 0.2 | 1.7 | 0.4 | **0.89** | 0.95 | 198,712 | 99.5 | 0.0 | 0.0 | 0.5 | 1.0 | 3.0 | 511 | 17.6 | **0.17** | — | — |
| **10.2** | **2.9** | 0.6 | 0.6 | 1.08 | 1.15 | 13,713 | 94.8 | 0.0 | 0.0 | 5.2 | 11.8 | 7.0 | 136 | 34.9 | **0.48** | — | — |
| 7.3 | 0.0 | 1.2 | 1.7 | 1.35 | 1.44 | 1,494 | 99.3 | 0.0 | 0.7 | 0.0 | 20.7 | 90.0 | 140 | 22.2 | **0.41** | — | — |
| — | — | 1.9 | 0.7 | **0.86** | 0.92 | 25,566 | 100.0 | 0.0 | 0.0 | 0.0 | 1.1 | 3.0 | 166 | 36.1 | **0.20** | — | — |
| — | — | 1.0 | 0.5 | 1.00 | 1.06 | 1,515 | 97.6 | 0.0 | 0.2 | 2.2 | 7.5 | 5.0 | 9 | 100.0 | **0.40** | — | — |
| **9.1** | **1.8** | 1.9 | 0.5 | **0.80** | 0.85 | 23,436 | 96.6 | 0.0 | 0.0 | 3.4 | 13.8 | 18.0 | 53 | 25.8 | **0.31** | — | — |
| **8.3** | **1.0** | 2.6 | 0.9 | **0.84** | 0.90 | 18,794 | 97.4 | 0.0 | 1.0 | 1.6 | 11.1 | 33.0 | 184 | 30.6 | **0.30** | — | — |
| 6.6 | (0.7) | 1.2 | 0.3 | 0.96 | 1.02 | 1,535 | 99.7 | 0.0 | 0.0 | 0.3 | 2.2 | 14.0 | 375 | 20.2 | **0.27** | — | — |
| 6.9 | (0.4) | 1.6 | 0.7 | 1.20 | 1.27 | 6,132 | 97.8 | 0.0 | 0.0 | 2.2 | 0.2 | 133.0 | 707 | 19.0 | **0.36** | — | — |
| **8.5** | **1.2** | 1.1 | 0.2 | 0.99 | 1.05 | 45,062 | 99.3 | 0.0 | 0.0 | 0.7 | 1.2 | 32.0 | 369 | 22.7 | **0.24** | — | — |
| — | — | 2.7 | 0.7 | **0.84** | 0.90 | 14,755 | 99.5 | 0.0 | 0.0 | 0.5 | 0.8 | 12.0 | 398 | 35.8 | **0.19** | — | — |
| 7.8 | 0.5 | 1.6 | 0.6 | **0.89** | 0.95 | 9,959 | 99.6 | 0.0 | 0.0 | 0.4 | 0.9 | 9.0 | 665 | 16.6 | **0.24** | — | — |

| Index Fund | Closed | Fund Name (Ticker) | Style Grth | Style Val | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Vanguard Morgan Gr Inv (VMRGX) | G | | 10.9 | 34.7 | 15.0 | (2.6) | **18.7** | 205.1 | (7.5) | (50.3) | 0.2 | 19.8 | 0.4 | 14.7 | 0.4 |
| | C | Vanguard PRIMECAP Core Inv (VPCCX) | G | | **19.2** | **36.1** | 14.5 | (0.9) | 14.8 | **233.2** | **20.6** | **(43.0)** | **7.5** | **22.9** | **3.5** | **16.2** | **1.9** |
| | C | Vanguard PRIMECAP Inv (VPMCX) | G | | **18.7** | **39.7** | 15.2 | (1.9) | 12.8 | **232.8** | **20.2** | **(44.3)** | **6.2** | **24.1** | **4.7** | **16.2** | **1.9** |
| I | | Vanguard Tot Stk Idx Inv (VTSMX) | G | V | 12.4 | 33.3 | 16.2 | 0.9 | 17.0 | **222.7** | **10.1** | (50.8) | (0.3) | 20.3 | 0.9 | **15.5** | **1.2** |
| | | Vanguard US Gr Inv (VWUSX) | G | | 13.0 | 35.4 | **18.4** | (0.7) | 11.5 | 207.0 | (5.6) | **(47.2)** | **3.3** | **21.9** | **2.5** | 14.9 | 0.6 |
| | | Vanguard US Value Inv (VUVLX) | | V | **14.6** | 33.9 | **19.1** | **3.2** | 13.8 | 217.9 | 5.3 | (51.9) | (1.4) | **22.3** | **2.9** | **16.5** | **2.2** |
| I | | Vanguard Val Idx Inv (VIVAX) | | V | 13.0 | 32.8 | 15.0 | 1.0 | 14.2 | 210.6 | (2.0) | (53.9) | (3.4) | 19.9 | 0.5 | 14.8 | 0.5 |
| | | Vanguard Windsor II Inv (VWNFX) | | V | 11.1 | 30.6 | 16.7 | **2.7** | 10.6 | 205.4 | (7.2) | (52.8) | (2.3) | 19.2 | (0.2) | 14.0 | (0.3) |
| | | Vanguard Windsor Inv (VWNDX) | | V | 11.8 | **36.0** | **20.7** | (4.0) | 14.8 | **235.3** | **22.7** | (56.0) | (5.5) | **22.4** | **3.0** | 15.1 | 0.8 |
| | | Voya Corp Leaders Trust B (LEXCX) | | V | 10.7 | 29.5 | 13.2 | **12.2** | **21.1** | 210.6 | (2.0) | **(45.0)** | **5.5** | 17.5 | (1.9) | **17.1** | **2.8** |
| | | Weitz Partners Value Inv (WPVLX) | G | V | 7.9 | 30.8 | **17.9** | 2.1 | **27.4** | **222.3** | **9.7** | (48.6) | 1.9 | 18.5 | (0.9) | **16.7** | **2.4** |
| | | Weitz Value Inv (WVALX) | G | V | 9.5 | 31.7 | 13.1 | **6.1** | **19.9** | 214.3 | 1.7 | (52.9) | (2.4) | 17.7 | (1.7) | **15.7** | **1.4** |
| | C | WF Adv Grth Inv (SGROX) | G | | 3.5 | 33.0 | 16.5 | **7.8** | **26.1** | **255.4** | **42.8** | (48.3) | 2.2 | 17.1 | (2.3) | **16.9** | **2.6** |
| | | WF Adv Lg Cp Core Inv (WFLNX) | G | V | **14.2** | **38.8** | 16.5 | (0.2) | — | — | — | — | — | **22.7** | **3.3** | — | — |
| I | | Wilshire 5000 Idx Invt (WFIVX) | G | V | 12.3 | 32.0 | 15.3 | 0.2 | 16.4 | 207.9 | (4.7) | (50.8) | (0.3) | 19.6 | 0.2 | 14.8 | 0.5 |
| | | **Mid-Cap Stock Category Average** | | | **7.8** | **35.3** | **15.3** | **(2.9)** | **23.9** | **226.7** | **0.0** | **(49.9)** | **0.0** | **18.8** | **0.0** | **15.0** | **0.0** |
| | | Akre Focus Ret (AKREX) | G | | 10.5 | **38.9** | 16.0 | **11.0** | 19.2 | — | — | — | — | **21.2** | **2.4** | **18.7** | **3.7** |
| | | AmCent Heritage Inv (TWHIX) | G | | 8.1 | 31.0 | 16.0 | (6.6) | **31.3** | 211.5 | (15.2) | (51.8) | (1.9) | 18.0 | (0.8) | 15.0 | 0.0 |
| | C | AmCent Mid Cap Value Inv (ACMVX) | | V | **16.3** | 29.9 | 16.4 | (0.8) | 19.5 | 231.5 | 4.8 | **(41.6)** | **8.3** | **20.7** | **1.9** | 15.8 | 0.8 |
| | | Ariel Appreciation Inv (CAAPX) | G | V | 8.1 | **46.2** | **19.3** | (7.4) | 19.6 | **318.9** | **92.2** | (55.1) | (5.2) | **23.5** | **4.7** | 15.9 | 0.9 |
| | | Ariel Inv (ARGFX) | G | V | **10.9** | 44.6 | **20.3** | (11.4) | 25.9 | **375.3** | **148.6** | (64.3) | (14.4) | **24.5** | **5.7** | **16.6** | **1.6** |
| | C | Artisan Mid Cap Inv (ARTMX) | G | | 5.6 | 37.3 | **19.5** | (2.1) | **31.5** | **271.0** | **44.3** | (52.0) | (2.1) | 20.1 | 1.3 | **17.4** | **2.4** |
| | C | Artisan Mid Cap Val Inv (ARTQX) | | V | 1.5 | 35.7 | 11.3 | **6.4** | 14.3 | 207.4 | (19.3) | **(41.5)** | **8.4** | 15.3 | (3.5) | 13.3 | (1.7) |
| | C | Aston/Fairpointe Mid Cap N (CHTTX) | G | V | 9.7 | **44.4** | 16.4 | (6.6) | 23.0 | **317.5** | **90.8** | (54.4) | (4.5) | **22.6** | **3.8** | 16.2 | 1.2 |
| | | Baird MidCap Inv (BMDSX) | G | | 4.6 | 32.6 | 16.1 | **4.9** | 26.9 | 240.0 | 13.3 | (49.4) | 0.5 | 17.2 | (1.6) | **16.5** | **1.5** |
| | | Baron Asset R (BARAX) | G | | 9.4 | **38.8** | 15.3 | (3.0) | 21.2 | 229.3 | 2.6 | (53.4) | (3.5) | 20.5 | 1.7 | 15.6 | 0.6 |
| | | Baron Grth R (BGRFX) | G | | 4.4 | **38.3** | 16.4 | **1.2** | 24.0 | 234.2 | 7.5 | (51.4) | (1.5) | 18.9 | 0.1 | 16.1 | 1.1 |
| | | Baron Partners R (BPTRX) | G | | 10.2 | **47.6** | 16.3 | (5.8) | **31.5** | **272.5** | **45.8** | (60.7) | (10.8) | **23.7** | **4.9** | **18.6** | **3.6** |
| | | Buffalo Discovery (BUFTX) | G | | 10.6 | 36.6 | **19.7** | (0.7) | 22.9 | **268.2** | **41.5** | (47.9) | 2.0 | **21.8** | **3.0** | **17.1** | **2.1** |
| | | CRM Mid Cap Value Inv (CRMMX) | G | V | 5.7 | 33.0 | 17.6 | (7.2) | 18.5 | 164.0 | (62.7) | **(44.3)** | **5.6** | 18.2 | (0.6) | 12.7 | (2.3) |
| | | Davenport Equity Opport (DEOPX) | G | | **15.2** | 29.7 | **21.9** | **5.0** | — | — | — | — | — | **22.1** | **3.3** | — | — |
| I | | Dreyfus MidCap Idx (PESPX) | G | V | 9.3 | 32.8 | 17.2 | (2.3) | 26.0 | 243.1 | 16.4 | (49.5) | 0.4 | 19.4 | 0.6 | 15.9 | 0.9 |
| | | FAM Value Inv (FAMVX) | G | | **13.4** | 32.9 | 11.3 | (0.5) | 17.0 | 188.2 | (38.5) | **(44.1)** | **5.8** | 18.8 | 0.0 | 14.3 | (0.7) |
| I | | Federated MdCp Idx Svc (FMDCX) | G | V | 9.2 | 33.2 | 17.3 | (2.3) | 26.0 | 244.1 | 17.4 | (49.5) | 0.4 | 19.5 | 0.7 | 16.0 | 1.0 |
| | | Fidelity Grth Strat (FDEGX) | G | | **13.6** | **37.8** | 11.7 | (9.0) | 25.6 | 214.4 | (12.3) | (58.5) | (8.6) | 20.5 | 1.7 | 14.9 | (0.1) |
| | | Fidelity Leveraged Co Stk (FLVCX) | G | | 5.5 | 35.1 | **28.8** | (10.7) | 24.5 | **293.0** | **66.3** | (64.5) | (14.6) | **22.4** | **3.6** | 15.3 | 0.3 |
| | | Fidelity Low-Priced Stk (FLPSX) | | V | 7.6 | 34.3 | **18.5** | (0.1) | 20.7 | 238.2 | 11.5 | (48.8) | 1.1 | 19.6 | 0.8 | 15.6 | 0.6 |
| | | Fidelity Mid Cap Enhcd Idx (FMEIX) | G | V | **13.0** | **39.8** | 16.4 | (1.7) | 22.3 | **262.3** | **35.6** | — | — | **22.6** | **3.8** | **17.2** | **2.2** |
| | | Fidelity Mid Cap Value (FSMVX) | | V | **16.6** | **38.9** | **19.1** | (4.3) | 25.3 | **297.6** | **70.9** | (55.5) | (5.6) | **24.5** | **5.7** | **18.3** | **3.3** |
| | | Fidelity Mid-Cap Stk (FMCSX) | G | | 7.1 | **38.9** | 14.9 | (2.5) | 23.5 | **256.6** | **29.9** | (56.1) | (6.2) | 19.6 | 0.8 | 15.5 | 0.5 |
| I | | Fidelity Spar Ext Mkt Inv (FSEMX) | G | V | 7.6 | **38.1** | **18.0** | (3.9) | **28.5** | **257.2** | **30.5** | (51.9) | (2.0) | **20.6** | **1.8** | **16.7** | **1.7** |
| | | Fidelity Value (FDVLX) | | V | **11.7** | 37.0 | **21.8** | (6.8) | 22.2 | **292.3** | **65.6** | (61.5) | (11.6) | **23.1** | **4.3** | 16.3 | 1.3 |
| | | Fidelity Value Strategies (FSLSX) | | V | 6.4 | 30.4 | **27.0** | (9.3) | 26.4 | **302.9** | **76.2** | (64.1) | (14.2) | **20.8** | **2.0** | 15.1 | 0.1 |
| | C | First Eagle Fund of Am Y (FEAFX) | G | V | 10.3 | 31.0 | **21.1** | (1.1) | 21.3 | 186.5 | (40.2) | **(38.0)** | **11.9** | 20.5 | 1.7 | 16.0 | 1.0 |
| | C | FMI Common Stk (FMIMX) | G | V | 6.4 | 32.0 | 10.1 | **4.5** | 22.1 | 220.2 | (6.5) | **(38.3)** | **11.6** | 15.6 | (3.2) | 14.6 | (0.4) |
| | | Hennessy Focus 30 (HFMDX) | G | V | **16.4** | 29.6 | 14.1 | **4.0** | **27.2** | 230.2 | 3.5 | **(43.4)** | **6.5** | 19.8 | 1.0 | **17.9** | **2.9** |
| | | Hennessy Focus Investor (HFCSX) | G | | 10.1 | 35.3 | 16.6 | **3.6** | 24.5 | **249.6** | **22.9** | **(45.5)** | **4.4** | 20.2 | 1.4 | **17.5** | **2.5** |
| | | Janus Enterprise T (JAENX) | G | | **11.9** | 30.6 | 17.6 | (1.9) | 25.8 | **250.2** | **23.5** | (52.0) | (2.1) | 19.8 | 1.0 | 16.2 | 1.2 |
| | C | Longleaf Partners Sm-Cap (LLSCX) | G | V | **12.4** | 30.4 | **22.9** | **1.7** | 22.3 | **302.8** | **76.1** | (57.7) | (7.8) | **21.7** | **2.9** | **17.5** | **2.5** |
| | | Nicholas (NICSX) | G | | **15.3** | **40.1** | 17.5 | **4.3** | 20.9 | **273.7** | **47.0** | **(43.5)** | **6.4** | **23.8** | **5.0** | **19.1** | **4.1** |
| | | Nicholas Equity Income I (NSEIX) | | V | 8.7 | 32.9 | 13.5 | **1.6** | 22.0 | 229.9 | 3.2 | **(40.4)** | **9.5** | 17.9 | (0.9) | 15.2 | 0.2 |
| | | Nicholas II N (NNTWX) | G | | **10.9** | 32.2 | 14.4 | (0.4) | 21.5 | 191.0 | (35.7) | **(40.9)** | **9.0** | 18.8 | 0.0 | 15.2 | 0.2 |
| I | | Northern Mid Cap Idx (NOMIX) | G | V | 9.6 | 33.2 | 17.7 | (2.1) | 26.2 | 247.8 | 21.1 | (49.6) | 0.3 | 19.8 | 1.0 | 16.2 | 1.2 |
| | | Nubrgr Ber Genesis Inv (NBGNX) | G | | (0.3) | 36.9 | 9.9 | **4.6** | 21.4 | 183.8 | (42.9) | **(43.7)** | **6.2** | 14.5 | (4.3) | 13.8 | (1.2) |
| | | Parnassus Mid-Cap (PARMX) | G | V | **11.2** | 28.2 | **18.5** | **3.3** | 18.7 | 230.6 | 3.9 | **(45.0)** | **4.9** | 19.1 | 0.3 | 15.7 | 0.7 |
| | | Perkins Mid Cap Value T (JMCVX) | | V | 9.0 | 25.9 | 10.3 | (2.6) | 14.8 | 157.5 | (69.2) | **(39.9)** | **10.0** | 14.8 | (4.0) | 11.1 | (3.9) |
| | C | PRIMECAP Odyssey Agg Gr (POAGX) | G | | **16.5** | **54.8** | **21.2** | (0.5) | 21.5 | **359.0** | **132.3** | (49.3) | 0.6 | **29.8** | **11.0** | **21.5** | **6.5** |
| | C | Royce Premier Invt (RYPRX) | G | | (0.9) | 27.7 | 11.4 | (0.9) | 26.4 | 183.7 | (43.0) | **(42.8)** | **7.1** | 12.1 | (6.7) | 12.0 | (3.0) |

| 10-Year Annual Return (%) Fund | 10-Year Annual Return (%) Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Portfolio (%) Bond | Portfolio (%) Other | Portfolio (%) Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7.9 | 0.6 | 0.7 | 0.9 | 1.08 | 1.15 | 11,156 | 99.1 | 0.0 | 0.1 | 0.9 | 4.3 | 52.0 | 344 | 19.9 | **0.39** | — | — |
| **10.3** | **3.0** | 1.2 | 0.7 | **0.86** | 0.92 | 7,328 | 95.1 | 0.0 | 0.0 | 4.9 | 14.8 | 13.0 | 141 | 33.5 | **0.50** | — | — |
| **10.0** | **2.7** | 1.1 | 0.8 | 0.90 | 0.96 | 46,310 | 96.2 | 0.0 | 0.0 | 3.8 | 11.4 | 11.0 | 128 | 41.5 | **0.45** | — | — |
| 7.9 | 0.6 | 1.7 | 0.4 | 0.92 | 0.98 | 383,003 | 99.6 | 0.0 | 0.0 | 0.4 | 1.0 | 4.0 | 3,812 | 14.3 | **0.17** | — | — |
| 7.7 | 0.4 | 0.6 | 0.4 | 1.13 | 1.20 | 6,102 | 97.0 | 0.0 | 0.7 | 2.3 | 4.8 | 36.0 | 170 | 25.8 | **0.44** | — | — |
| 6.8 | (0.5) | 1.6 | 0.4 | 0.96 | 1.02 | 1,229 | 99.1 | 0.0 | 0.0 | 0.9 | 0.2 | 57.0 | 202 | 21.4 | **0.30** | — | — |
| 7.1 | (0.2) | 2.1 | 0.5 | **0.88** | 0.94 | 36,431 | 100.0 | 0.0 | 0.0 | 0.0 | 0.8 | 25.0 | 318 | 26.2 | **0.24** | — | — |
| 7.2 | (0.1) | 2.2 | 0.9 | **0.88** | 0.94 | 50,557 | 97.6 | 0.0 | 0.1 | 2.3 | 10.0 | 27.0 | 271 | 23.9 | **0.36** | — | — |
| 6.8 | (0.5) | 1.3 | 0.5 | 1.02 | 1.08 | 18,438 | 97.5 | 0.0 | 0.0 | 2.5 | 13.3 | 38.0 | 140 | 18.3 | **0.37** | — | — |
| **9.9** | **2.6** | 5.6 | 1.1 | **0.81** | 0.86 | 1,764 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 21 | 72.0 | **0.59** | — | — |
| 6.7 | (0.6) | 0.0 | 0.1 | **0.74** | 0.78 | 1,081 | 75.0 | 0.0 | 0.0 | 25.0 | 10.9 | 19.0 | 42 | 37.5 | 1.18 | — | — |
| 5.2 | (2.1) | 0.0 | 0.3 | **0.74** | 0.78 | 1,129 | 81.2 | 0.0 | 0.0 | 18.8 | 14.2 | 19.0 | 40 | 39.9 | 1.18 | — | — |
| **11.1** | **3.8** | 0.0 | 0.8 | 1.28 | 1.36 | 10,642 | 98.9 | 0.0 | 0.0 | 1.1 | 2.7 | 42.0 | 106 | 22.8 | 1.24 | — | 0.00 |
| — | — | 0.1 | — | 0.99 | 1.05 | 386 | 98.1 | 0.0 | 0.0 | 1.9 | 4.9 | 61.0 | 51 | 25.2 | 1.20 | — | 0.00 |
| 7.2 | (0.1) | 1.2 | 0.4 | 0.90 | 0.96 | 274 | 99.0 | 0.0 | 0.0 | 1.0 | 0.7 | 2.0 | 2,277 | 15.9 | **0.68** | — | 0.25 |
| **8.4** | **0.0** | **0.3** | **1.0** | **1.00** | **1.19** | **4,185** | **95.0** | **0.3** | **0.3** | **4.4** | **5.0** | **60.4** | **225** | **26.0** | **1.05** | **—** | **—** |
| — | — | 0.0 | 0.3 | **0.84** | 1.00 | 3,660 | 95.9 | 3.0 | 0.4 | 0.8 | 4.0 | 30.0 | 35 | 66.6 | 1.35 | 1.00R | 0.25 |
| **11.9** | **3.5** | 0.0 | 1.3 | 1.06 | 1.26 | 5,736 | 99.6 | 0.0 | 0.4 | 0.0 | 3.8 | 73.0 | 99 | 23.6 | 1.00 | — | — |
| **10.3** | **1.9** | 1.0 | 1.8 | **0.75** | 0.90 | 6,390 | 96.9 | 0.0 | 0.8 | 2.3 | 6.3 | 67.0 | 128 | 20.1 | 1.01 | — | — |
| 8.5 | 0.1 | 0.6 | 1.5 | 1.17 | 1.39 | 2,065 | 95.0 | 0.0 | 0.1 | 5.0 | 0.0 | 24.0 | 41 | 38.3 | 1.13 | — | 0.25 |
| 7.1 | (1.3) | 0.5 | 0.7 | 1.22 | 1.45 | 2,354 | 94.2 | 0.0 | 0.9 | 4.9 | 0.0 | 29.0 | 38 | 33.8 | 1.03 | — | 0.25 |
| **10.5** | **2.1** | 0.0 | 0.9 | 1.27 | 1.51 | 9,949 | 96.5 | 0.0 | 0.0 | 3.6 | 1.7 | 55.2 | 76 | 32.3 | 1.29 | — | — |
| **9.7** | **1.3** | 0.6 | 1.4 | 0.94 | 1.11 | 10,510 | 92.1 | 0.0 | 0.0 | 7.9 | 1.0 | 25.7 | 59 | 26.3 | 1.20 | — | — |
| **10.8** | **2.4** | 0.1 | 1.4 | 1.18 | 1.41 | 5,714 | 95.9 | 0.0 | (0.2) | 4.3 | 3.5 | 50.0 | 51 | 29.9 | 1.12 | — | 0.25 |
| 8.7 | 0.3 | 0.0 | 0.4 | 0.98 | 1.17 | 1,115 | 96.3 | 0.0 | 0.0 | 3.7 | 3.0 | 36.3 | 62 | 22.0 | 1.10 | — | 0.25 |
| 8.6 | 0.2 | 0.0 | 1.4 | 1.01 | 1.20 | 2,813 | 99.8 | 0.0 | 0.0 | 0.2 | 0.9 | 11.3 | 66 | 32.7 | 1.32 | — | 0.25 |
| 8.4 | 0.0 | 0.0 | 0.6 | 0.92 | 1.09 | 8,118 | 97.3 | 0.0 | 1.2 | 1.5 | 4.4 | 13.2 | 101 | 26.8 | 1.30 | — | 0.25 |
| **9.5** | **1.1** | 0.0 | 0.0 | 1.22 | 1.45 | 1,937 | 122.8 | 0.0 | 0.0 | (22.8) | 5.9 | 18.6 | 26 | 70.9 | 1.38 | — | 0.25 |
| **10.6** | **2.2** | 0.0 | 1.5 | 1.13 | 1.34 | 691 | 94.3 | 0.0 | 0.0 | 5.7 | 2.4 | 48.0 | 70 | 23.3 | 1.01 | 2.00R | — |
| 7.7 | (0.7) | 0.5 | 2.3 | **0.87** | 1.03 | 1,979 | 95.6 | 0.0 | 1.0 | 3.4 | 1.7 | 77.0 | 54 | 27.0 | 1.04 | — | — |
| — | — | 1.5 | — | **0.86** | 1.02 | 236 | 97.0 | 0.0 | 0.0 | 3.0 | 11.3 | 49.0 | 29 | 49.8 | 0.98 | — | — |
| 9.2 | 0.8 | 1.0 | 0.9 | 0.98 | 1.17 | 3,459 | 98.4 | 0.0 | 0.1 | 1.6 | 0.1 | 16.2 | 403 | 6.8 | **0.50** | — | — |
| 6.8 | (1.6) | 0.0 | 0.6 | **0.81** | 0.96 | 995 | 95.9 | 0.0 | 0.0 | 4.1 | 3.7 | 8.4 | 40 | 42.8 | 1.20 | — | — |
| 9.2 | 0.8 | 0.9 | 1.7 | 0.99 | 1.18 | 1,037 | 99.9 | 0.0 | 0.5 | (0.4) | 0.1 | 37.0 | 401 | 9.8 | **0.56** | — | — |
| 7.0 | (1.4) | 0.3 | 0.0 | 0.98 | 1.17 | 2,469 | 98.5 | 0.0 | 0.0 | 1.5 | 6.5 | 87.0 | 125 | 17.2 | **0.71** | 1.50R | — |
| 9.2 | 0.8 | 0.8 | 0.2 | 1.01 | 1.20 | 5,074 | 97.4 | 0.3 | 0.2 | 2.1 | 4.1 | 10.0 | 124 | 33.5 | **0.79** | 1.50R | — |
| 9.2 | 0.8 | 1.0 | 1.2 | 0.89 | 1.06 | 46,293 | 88.5 | 0.0 | 0.0 | 11.5 | 37.2 | 12.0 | 928 | 24.3 | 0.82 | 1.50R | — |
| — | — | 0.7 | 1.7 | 0.92 | 1.09 | 454 | 96.9 | 0.0 | 0.0 | 3.1 | 0.2 | 128.0 | 238 | 10.9 | **0.62** | 0.75R | — |
| **9.5** | **1.1** | 0.9 | 1.3 | 0.92 | 1.09 | 2,831 | 95.8 | 0.0 | 0.0 | 4.2 | 6.5 | 169.0 | 130 | 15.2 | **0.80** | 0.75R | — |
| 9.2 | 0.8 | 0.2 | 1.0 | 0.97 | 1.16 | 8,996 | 91.5 | 0.4 | 0.3 | 7.7 | 6.4 | 27.0 | 183 | 13.3 | 0.81 | 0.75R | — |
| 9.3 | 0.9 | 1.2 | 0.9 | 1.04 | 1.24 | 15,384 | 99.7 | 0.0 | 0.0 | 0.3 | 1.9 | 14.0 | 3,207 | 5.4 | **0.10** | 0.75R | — |
| 8.2 | (0.2) | 0.8 | 0.4 | 0.94 | 1.11 | 9,635 | 97.4 | 0.2 | 0.2 | 2.2 | 12.0 | 81.0 | 296 | 12.6 | **0.76** | — | — |
| 7.0 | (1.4) | 1.0 | 0.2 | 0.90 | 1.07 | 1,544 | 93.7 | 0.2 | 0.0 | 6.1 | 9.6 | 22.0 | 88 | 32.5 | **0.73** | — | — |
| **9.8** | **1.4** | 0.3 | 0.7 | **0.84** | 1.00 | 3,543 | 95.8 | 0.0 | (2.3) | 6.5 | 16.1 | 35.0 | 38 | 46.4 | 1.42 | — | 0.25 |
| **10.2** | **1.8** | 0.1 | 1.9 | **0.85** | 1.01 | 1,440 | 86.1 | 0.0 | 0.0 | 13.9 | 6.4 | 33.0 | 40 | 33.5 | 1.19 | — | — |
| **11.6** | **3.2** | 0.0 | 0.7 | 1.05 | 1.25 | 370 | 95.7 | 0.0 | 0.0 | 4.3 | 0.0 | 132.0 | 31 | 35.8 | 1.31 | — | — |
| **10.4** | **2.0** | 0.0 | 1.1 | **0.83** | 0.99 | 1,582 | 88.2 | 0.0 | 0.0 | 11.8 | 4.9 | 18.0 | 25 | 67.2 | 1.44 | — | 0.25 |
| **10.2** | **1.8** | 0.0 | 0.6 | **0.84** | 1.00 | 3,800 | 95.8 | 0.0 | 0.8 | 3.4 | 10.8 | 17.0 | 80 | 25.8 | 0.93 | — | — |
| **10.1** | **1.7** | 0.0 | 1.9 | **0.80** | 0.95 | 4,359 | 63.6 | 0.0 | 0.0 | 36.4 | 11.6 | 20.4 | 15 | 54.2 | 0.91 | — | — |
| **9.9** | **1.5** | 0.3 | 1.3 | **0.84** | 1.00 | 3,218 | 92.7 | 0.0 | 0.0 | 7.3 | 8.0 | 24.7 | 43 | 39.5 | **0.73** | — | — |
| **10.1** | **1.7** | 2.1 | 1.1 | **0.77** | 0.92 | 569 | 93.8 | 0.0 | 0.0 | 6.2 | 7.0 | 30.1 | 50 | 27.5 | **0.72** | — | — |
| — | — | 0.0 | 1.3 | **0.89** | 1.05 | 722 | 93.5 | 0.0 | 0.0 | 6.5 | 4.1 | 26.3 | 83 | 16.8 | 0.98 | — | 0.25 |
| — | — | 1.2 | 0.8 | 0.98 | 1.17 | 1,485 | 99.8 | 0.0 | 0.0 | 0.2 | 0.1 | 12.7 | 403 | 6.6 | **0.15** | — | — |
| **9.4** | **1.0** | 0.3 | 1.5 | 0.92 | 1.09 | 13,116 | 96.0 | 0.0 | 0.0 | 4.0 | 8.4 | 14.0 | 148 | 18.0 | 1.01 | — | — |
| — | — | 0.7 | 0.8 | **0.78** | 0.93 | 305 | 93.2 | 0.0 | 0.0 | 6.8 | 2.9 | 20.7 | 38 | 33.6 | 1.14 | — | — |
| 8.1 | (0.3) | 2.7 | 2.4 | **0.82** | 0.98 | 7,689 | 94.5 | 0.0 | 0.0 | 5.5 | 6.1 | 51.0 | 93 | 20.7 | **0.74** | — | — |
| **13.0** | **4.6** | 0.2 | 0.5 | 1.25 | 1.48 | 6,376 | 94.5 | 0.0 | 0.0 | 5.5 | 13.6 | 13.0 | 139 | 24.5 | **0.65** | — | — |
| 9.2 | 0.8 | 0.4 | 1.5 | 1.12 | 1.33 | 5,510 | 94.5 | 0.0 | 1.9 | 3.6 | 10.7 | 11.0 | 71 | 27.1 | 1.09 | 1.00R | 0.00 |

| Index Fund | Closed | Fund Name (Ticker) | Style Grth | Style Val | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | 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 +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Scout Mid Cap (UMBMX) | G | V | 4.0 | 37.6 | 9.8 | **0.3** | **27.8** | 248.1 | 21.4 | **(46.0)** | **3.9** | 16.3 | (2.5) | 15.1 | 0.1 |
| I | | T. Rowe Price Ext Mkt Idx (PEXMX) | G | V | 7.5 | **38.3** | **18.9** | (3.7) | **27.4** | **260.6** | **33.9** | (52.4) | (2.5) | **20.9** | **2.1** | **16.8** | **1.8** |
| | C | T. Rowe Price Mid Gr (RPMGX) | G | | **13.1** | 36.8 | 13.9 | (1.3) | **28.0** | **261.8** | **35.1** | (48.2) | 1.7 | **20.8** | **2.0** | **17.4** | **2.4** |
| | C | T. Rowe Price Mid Val (TRMCX) | | V | 10.6 | 31.5 | **19.6** | (4.9) | 16.4 | 234.5 | 7.8 | (47.4) | 2.5 | 20.2 | 1.4 | 14.0 | (1.0) |
| | | TIAA-CREF MdCpGr Rtl (TCMGX) | G | | 7.3 | 36.2 | 17.5 | (5.5) | **28.2** | 242.7 | 16.0 | (54.2) | (4.3) | 19.8 | 1.0 | 15.8 | 0.8 |
| | | TIAA-CREF MdCpVal Rtl (TCMVX) | | V | **12.4** | 32.1 | 16.1 | (2.4) | 20.8 | 234.7 | 8.0 | (53.7) | (3.8) | 19.9 | 1.1 | 15.3 | 0.3 |
| | | Value Line Small Cap Opprt (VLEOX) | G | | 6.3 | 36.0 | 16.9 | **7.4** | 21.1 | 227.2 | 0.5 | (51.2) | (1.3) | 19.1 | 0.3 | **17.1** | **2.1** |
| I | | Vanguard Ext Mkt Idx Inv (VEXMX) | G | V | 7.4 | **38.1** | **18.3** | (3.8) | **27.3** | **259.5** | **32.8** | (52.8) | (2.9) | **20.6** | **1.8** | **16.5** | **1.5** |
| I | | Vanguard MdCp Gr Idx Inv (VMGIX) | G | | **13.3** | 32.0 | 15.8 | (3.9) | **28.9** | 246.5 | 19.8 | (54.4) | (4.5) | 20.1 | 1.3 | **16.5** | **1.5** |
| I | | Vanguard MdCp Val Idx Inv (VMVIX) | | V | **13.8** | 37.4 | 15.9 | (0.5) | 21.6 | **278.6** | **51.9** | (53.2) | (3.3) | **21.9** | **3.1** | **17.0** | **2.0** |
| | | Vanguard Mid Cap Grth Inv (VMGRX) | G | | 10.8 | 34.1 | 14.8 | **1.1** | 23.8 | 232.7 | 6.0 | (49.6) | 0.3 | 19.5 | 0.7 | 16.4 | 1.4 |
| I | | Vanguard Mid Cap Idx Inv (VIMSX) | G | V | **13.6** | 35.0 | 15.8 | (2.2) | 25.4 | **263.7** | **37.0** | (53.5) | (3.6) | **21.1** | **2.3** | **16.8** | **1.8** |
| | | Vanguard Selected Value Inv (VASVX) | | V | 6.3 | **42.0** | 15.2 | **0.8** | 19.4 | 237.7 | 11.0 | (48.0) | 1.9 | 20.3 | 1.5 | 15.9 | 0.9 |
| | | Vanguard Strategic Eq Inv (VSEQX) | G | V | **13.6** | **41.5** | **18.8** | **1.1** | 21.3 | **283.9** | **57.2** | (56.1) | (6.2) | **24.1** | **5.3** | **18.6** | **3.6** |
| | | Weitz Hickory (WEHIX) | G | V | 2.2 | 27.8 | **18.9** | **1.5** | **38.6** | 227.9 | 1.2 | (49.6) | 0.3 | 15.8 | (3.0) | **16.9** | **1.9** |
| | | WF Adv C&B Md Cp Val Inv (CBMDX) | | V | 4.5 | 37.0 | **19.3** | (1.7) | 21.2 | 226.8 | 0.1 | (50.6) | (0.7) | 19.5 | 0.7 | 15.3 | 0.3 |
| | C | WF Adv Discovery Inv (STDIX) | G | | 0.4 | **42.4** | 15.7 | **0.6** | **34.8** | **250.9** | **24.2** | (52.2) | (2.3) | 18.3 | (0.5) | **17.5** | **2.5** |
| | | WF Adv Spec Mid Cap Val Inv (SMCDX) | | V | **11.5** | **38.5** | **18.2** | (1.0) | 20.1 | 237.4 | 10.7 | **(44.4)** | **5.5** | **22.2** | **3.4** | **16.7** | **1.7** |
| | | **Small-Cap Stock Category Average** | | | **1.9** | **38.5** | **16.0** | **(3.6)** | **26.4** | **238.0** | **0.0** | **(52.5)** | **0.0** | **17.7** | **0.0** | **14.6** | **0.0** |
| | | Amer Beacon SmCap Val Inv (AVPAX) | | V | 4.3 | 39.6 | 16.0 | (4.5) | 25.6 | 253.1 | 15.1 | (51.7) | 0.8 | 19.1 | 1.4 | 15.2 | 0.6 |
| | | Baron Small Cap R (BSCFX) | G | | 1.6 | 37.7 | 17.9 | (1.6) | 23.4 | 217.8 | (20.2) | (51.5) | 1.0 | 18.2 | 0.5 | 14.9 | 0.3 |
| | | Bogle Small Cap Grth Inv (BOGLX) | G | V | 2.2 | **46.7** | **25.9** | (5.0) | 29.0 | **313.5** | **75.5** | (61.8) | (9.3) | **23.6** | **5.9** | **18.3** | **3.7** |
| | | Bridgeway Small-Cap Val (BRSVX) | | V | 0.7 | 39.7 | **20.9** | **1.0** | 16.5 | 226.5 | (11.5) | (60.3) | (7.8) | 19.4 | 1.7 | 14.9 | 0.3 |
| I | | Bridgeway Ul-Sm Co Mkt (BRSIX) | G | V | 4.6 | **50.9** | **19.8** | (7.9) | 24.8 | 245.0 | 7.0 | (55.8) | (3.3) | **23.6** | **5.9** | **16.8** | **2.2** |
| | C | Bridgeway Ultra-Small Co (BRUSX) | | V | (0.6) | **55.7** | **24.4** | (14.7) | 23.5 | 269.8 | 31.8 | (61.0) | (8.5) | **24.4** | **6.7** | 15.2 | 0.6 |
| | | Broadview Opportunity (BVAOX) | G | V | 3.0 | **43.4** | 13.3 | (3.4) | 29.5 | 250.6 | 12.6 | **(44.8)** | **7.7** | 18.7 | 1.0 | 15.9 | 1.3 |
| | | Brown Advsy SC Fund'l Val Inv (BIAUX) | G | V | **5.9** | 40.3 | **21.3** | **2.0** | 27.5 | 251.1 | 13.1 | — | — | **21.7** | **4.0** | **18.6** | **4.0** |
| | C | Brown Capital Mgmt Sm Co Inv (BCSIX) | G | | 2.1 | **48.9** | 17.4 | **0.1** | 22.5 | 263.2 | 25.2 | **(40.9)** | **11.6** | **21.3** | **3.6** | **17.0** | **2.4** |
| | C | Buffalo Emerging Opp (BUFOX) | G | | (7.4) | **61.7** | **24.2** | **8.1** | 26.8 | **368.2** | **130.2** | (63.2) | (10.7) | **23.0** | **5.3** | **20.6** | **6.0** |
| | C | Buffalo Small Cap (BUFSX) | G | | (6.6) | **44.1** | **19.9** | (4.7) | 16.5 | 177.3 | (60.7) | **(43.3)** | **9.2** | 17.3 | (0.4) | 12.4 | (2.2) |
| I | | Dreyfus Sm Cap Stk Indx (DISSX) | G | V | 5.4 | 40.7 | 16.0 | **0.8** | 26.0 | 255.7 | 17.7 | (51.0) | 1.5 | 19.8 | 2.1 | **16.9** | **2.3** |
| | C | Fidelity Series Sm Cp Opp (FSOPX) | G | V | 2.2 | 35.5 | 11.8 | (3.0) | **32.9** | 261.8 | 23.8 | (54.7) | (2.2) | 15.7 | (2.0) | 14.8 | 0.2 |
| | | Fidelity Sm Cp Enhanced Idx (FCPEX) | G | V | **5.5** | 38.6 | **19.3** | (1.1) | 26.1 | 239.6 | 1.6 | — | — | **20.4** | **2.7** | **16.8** | **2.2** |
| | C | Fidelity Small Cap Discovery (FSCRX) | G | V | **7.0** | 38.2 | **24.0** | **0.3** | **32.3** | **354.1** | **116.1** | **(45.0)** | **7.5** | **22.4** | **4.7** | **19.5** | **4.9** |
| | | Fidelity Small Cap Grth (FCPGX) | G | | 3.8 | **44.5** | 13.0 | (2.9) | 26.5 | 248.3 | 10.3 | (55.1) | (2.6) | 19.2 | 1.5 | 15.8 | 1.2 |
| | C | Fidelity Small Cap Value (FCPVX) | | V | **6.6** | 37.0 | **20.1** | (3.7) | 25.0 | **271.5** | **33.5** | (49.9) | 2.6 | **20.6** | **2.9** | 16.1 | 1.5 |
| | | Gabelli Sm Cp Grth AAA (GABSX) | G | V | 3.5 | 35.7 | **20.0** | (4.9) | 27.4 | 218.3 | (19.7) | **(45.3)** | **7.2** | 19.0 | 1.3 | 15.3 | 0.7 |
| | | Hennessy Cornerstone Gr Inv (HFCGX) | G | V | **13.8** | 35.8 | **30.3** | (10.8) | 11.5 | 164.6 | (73.4) | (56.8) | (4.3) | **26.3** | **8.6** | 14.9 | 0.3 |
| | | Homestead Small Co Stk (HSCSX) | G | V | **7.9** | 36.5 | **19.6** | **0.5** | **33.9** | **320.3** | **82.3** | (48.1) | 4.4 | **20.8** | **3.1** | **18.9** | **4.3** |
| | C | Invesco SmCap Gr Inv (GTSIX) | G | | **7.6** | 39.9 | 18.3 | (1.3) | 26.2 | 247.5 | 9.5 | (50.9) | 1.6 | **21.2** | **3.5** | **17.3** | **2.7** |
| | | James Small Cap (JASCX) | | V | 4.2 | 38.3 | 7.3 | **10.4** | 27.2 | 214.4 | (23.6) | (51.0) | 1.5 | 15.6 | (2.1) | **16.8** | **2.2** |
| | | Janus Triton T (JATTX) | G | | **9.4** | 36.2 | 16.4 | **2.5** | **31.3** | **291.8** | **53.8** | (49.4) | 3.1 | **20.2** | **2.5** | **18.5** | **3.9** |
| | | Janus Venture T (JAVTX) | G | | **10.2** | 41.7 | 17.0 | **2.0** | 26.9 | **317.5** | **79.5** | (60.8) | (8.3) | **22.2** | **4.5** | **18.8** | **4.2** |
| | C | Loomis Sayles Sm Gr Retl (LCGRX) | G | | 0.7 | **47.2** | 9.9 | **2.8** | **31.1** | 236.6 | (1.4) | (51.1) | 1.4 | 17.7 | 0.0 | **17.1** | **2.5** |
| | | Northern Small Cap Core (NSGRX) | G | V | **6.5** | 38.7 | 17.1 | (2.5) | 25.5 | 229.9 | (8.1) | (50.8) | 1.7 | 20.0 | 2.3 | 16.2 | 1.6 |
| I | | Northern Small Cap Idx (NSIDX) | G | V | 4.6 | 38.6 | 16.2 | (4.5) | 26.4 | 231.5 | (6.5) | (52.2) | 0.3 | 19.0 | 1.3 | 15.2 | 0.6 |
| | | Northern Small Cap Value (NOSGX) | | V | **7.0** | 36.4 | 13.7 | (0.7) | 24.6 | 226.1 | (11.9) | **(47.2)** | **5.3** | 18.4 | 0.7 | 15.5 | 0.9 |
| | | RBC Microcap Value S (RMVIX) | | V | **5.6** | **43.8** | 20.8 | (3.1) | 25.7 | **272.8** | **34.8** | (57.4) | (4.9) | **22.4** | **4.7** | **17.4** | **2.8** |
| | | Royce Opportunity Invt (RYPNX) | | V | (0.5) | **43.5** | **22.5** | (13.0) | **33.7** | **327.2** | **89.2** | (61.8) | (9.3) | **20.5** | **2.8** | 15.3 | 0.7 |
| | | Royce PA Mutual Invt (PENNX) | G | | (0.7) | 35.2 | 14.5 | (4.2) | 23.8 | 207.3 | (30.7) | (50.4) | 2.1 | 15.4 | (2.3) | 12.8 | (1.8) |
| | | Royce Total Return Invt (RYTRX) | G | V | 1.3 | 32.7 | 14.4 | (1.7) | 23.4 | 190.2 | (47.8) | **(47.1)** | **5.4** | 15.4 | (2.3) | 13.3 | (1.3) |
| | | Russell US Small Cap Eq S (RLESX) | G | V | 4.0 | **43.9** | 14.0 | (4.1) | 26.4 | 237.7 | (0.3) | — | — | 19.5 | 1.8 | 15.6 | 1.0 |
| I | | Schwab Small Cap Index (SWSSX) | G | V | 4.9 | 38.6 | 16.4 | (2.7) | 27.3 | 267.7 | 29.7 | (53.0) | (0.5) | 19.2 | 1.5 | 16.0 | 1.4 |
| | | Schwab Small-Cap Equity (SWSCX) | G | V | **6.9** | **43.3** | **20.5** | **0.5** | 24.6 | **270.4** | **32.4** | (54.6) | (2.1) | **22.7** | **5.0** | **18.2** | **3.6** |
| | | T. Rowe Price Div Sm Gr (PRDSX) | G | | **6.3** | **44.1** | 15.6 | **1.5** | **33.5** | **286.3** | **48.3** | (48.6) | 3.9 | **21.0** | **3.3** | **19.1** | **4.5** |
| | C | T. Rowe Price New Horiz (PRNHX) | G | | **6.0** | **49.1** | 16.2 | **6.6** | **34.6** | **335.6** | **97.6** | (49.9) | 2.6 | **22.5** | **4.8** | **21.4** | **6.8** |
| | C | T. Rowe Price Sm Stk (OTCFX) | G | | **6.9** | 37.6 | 18.0 | (0.1) | **32.5** | **285.0** | **47.0** | (49.2) | 3.3 | **20.1** | **2.4** | **18.1** | **3.5** |
| | | T. Rowe Price Sm Val (PRSVX) | G | V | 0.1 | 32.7 | 17.7 | (0.7) | 25.2 | 213.0 | (25.0) | **(47.3)** | **5.2** | 16.1 | (1.6) | 14.2 | (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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| — | — | 0.1 | 1.8 | 1.09 | 1.29 | 2,055 | 97.3 | 0.0 | 1.8 | 0.9 | 3.6 | 134.0 | 95 | 30.8 | 1.02 | — | — |
| 9.2 | 0.8 | 1.0 | 0.6 | 1.06 | 1.26 | 770 | 87.0 | 7.3 | 0.2 | 5.5 | 2.7 | 21.7 | 1,717 | 12.8 | **0.45** | 0.50R | 0.00 |
| **10.9** | **2.5** | 0.0 | 1.3 | 0.93 | 1.10 | 24,667 | 93.5 | 0.0 | 0.6 | 5.9 | 2.8 | 26.3 | 144 | 15.4 | **0.78** | — | 0.00 |
| 9.2 | 0.8 | 1.0 | 1.5 | **0.89** | 1.05 | 12,303 | 90.7 | 0.0 | 0.5 | 8.8 | 3.3 | 32.0 | 114 | 21.2 | **0.80** | — | 0.00 |
| 8.6 | 0.2 | 0.1 | 1.9 | 1.06 | 1.26 | 1,746 | 99.0 | 0.0 | (0.1) | 1.1 | 5.8 | 104.0 | 129 | 15.7 | 0.82 | — | 0.25 |
| 8.9 | 0.5 | 1.1 | 1.0 | **0.85** | 1.01 | 5,279 | 97.4 | 0.0 | 0.0 | 2.6 | 5.0 | 28.0 | 244 | 10.9 | **0.76** | — | 0.25 |
| 8.7 | 0.3 | 0.0 | 0.8 | 0.90 | 1.07 | 354 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 15.0 | 119 | 21.3 | 1.26 | — | 0.25 |
| 9.0 | 0.6 | 1.2 | 0.3 | 1.04 | 1.24 | 41,052 | 99.7 | 0.0 | 0.1 | 0.3 | 1.9 | 11.0 | 3,293 | 5.5 | **0.24** | — | — |
| — | — | 0.6 | 0.1 | 1.00 | 1.19 | 5,542 | 99.7 | 0.0 | 0.0 | 0.3 | 2.1 | 64.0 | 187 | 13.1 | **0.24** | — | — |
| — | — | 1.5 | 0.6 | **0.88** | 1.04 | 6,931 | 99.6 | 0.0 | 0.0 | 0.4 | 2.6 | 46.0 | 206 | 11.9 | **0.24** | — | — |
| **9.7** | **1.3** | 0.1 | 1.5 | 1.00 | 1.19 | 3,492 | 93.6 | 0.0 | 0.0 | 6.4 | 3.5 | 82.0 | 124 | 15.9 | **0.51** | — | — |
| **9.3** | **0.9** | 1.1 | 0.3 | 0.91 | 1.08 | 58,928 | 99.7 | 0.0 | 0.0 | 0.3 | 2.3 | 32.0 | 376 | 6.8 | **0.24** | — | — |
| 9.2 | 0.8 | 1.4 | 0.7 | **0.84** | 1.00 | 10,192 | 89.7 | 0.0 | 0.0 | 10.3 | 6.0 | 18.0 | 132 | 22.1 | **0.44** | — | — |
| 8.3 | (0.1) | 1.1 | 0.5 | 1.00 | 1.19 | 5,781 | 99.3 | 0.0 | 0.0 | 0.7 | 0.3 | 60.0 | 468 | 9.7 | **0.29** | — | — |
| 6.4 | (2.0) | 0.0 | 0.2 | **0.74** | 0.88 | 448 | 80.0 | 0.0 | 0.0 | 20.0 | 4.4 | 30.0 | 41 | 37.9 | 1.22 | — | — |
| 7.8 | (0.6) | 0.1 | 0.1 | 0.97 | 1.16 | 196 | 95.4 | 0.0 | 0.0 | 4.6 | 4.7 | 55.0 | 44 | 31.0 | 1.26 | — | 0.00 |
| **9.9** | **1.5** | 0.0 | 1.0 | 1.15 | 1.36 | 3,378 | 99.4 | 0.0 | (0.0) | 0.7 | 5.5 | 84.0 | 82 | 20.2 | 1.29 | — | 0.00 |
| 9.3 | 0.9 | 0.2 | 1.0 | 0.90 | 1.07 | 1,490 | 92.8 | 0.0 | 0.0 | 7.2 | 2.1 | 58.0 | 57 | 28.1 | 1.32 | — | 0.00 |
| **7.7** | **0.0** | **0.2** | **1.1** | **1.00** | **1.38** | **2,255** | **93.6** | **0.8** | **1.4** | **4.2** | **5.0** | **66.8** | **293** | **21.0** | **1.18** | **—** | **—** |
| 7.6 | (0.1) | 0.3 | 1.3 | 0.99 | 1.38 | 5,727 | 96.4 | 0.0 | 0.0 | 3.6 | 1.9 | 73.0 | 603 | 10.0 | 1.20 | — | 0.00 |
| 8.1 | 0.4 | 0.0 | 0.6 | **0.90** | 1.25 | 5,359 | 97.8 | 0.0 | 1.0 | 1.3 | 4.7 | 16.4 | 97 | 25.8 | 1.31 | — | 0.25 |
| 8.3 | 0.6 | 0.0 | 0.8 | 1.11 | 1.54 | 195 | 99.8 | 0.0 | 0.0 | 0.2 | 9.4 | 175.1 | 208 | 14.0 | 1.35 | — | 0.00 |
| 7.1 | (0.6) | 0.7 | 0.4 | 1.08 | 1.49 | 79 | 100.0 | 0.0 | 0.0 | 0.0 | 1.4 | 83.0 | 91 | 17.3 | 1.03 | — | — |
| 6.1 | (1.6) | 0.8 | 2.0 | 1.05 | 1.46 | 401 | 100.0 | 0.0 | 0.0 | 0.0 | 0.5 | 29.0 | 761 | 4.6 | **0.83** | 2.00R | — |
| 7.0 | (0.7) | 0.8 | 1.9 | 1.23 | 1.70 | 139 | 99.8 | 0.0 | 0.1 | 0.1 | 4.3 | 99.0 | 201 | 18.1 | 1.13 | — | — |
| **9.6** | **1.9** | 0.0 | 1.3 | 0.99 | 1.38 | 949 | 91.1 | 0.0 | 0.0 | 8.9 | 3.1 | 56.0 | 74 | 23.1 | 1.21 | — | — |
| — | — | 0.4 | 1.1 | **0.81** | 1.13 | 675 | 95.6 | 0.0 | 0.0 | 4.4 | 0.4 | 30.0 | 55 | 36.5 | 1.23 | 1.00R | — |
| **12.6** | **4.9** | 0.0 | 0.4 | 1.03 | 1.43 | 2,634 | 95.6 | 0.0 | 0.0 | 4.4 | 0.0 | 5.0 | 41 | 44.7 | 1.26 | — | 0.20 |
| 7.8 | 0.1 | 0.0 | 0.5 | 1.26 | 1.74 | 271 | 98.8 | 0.0 | 0.0 | 1.2 | 3.3 | 23.0 | 47 | 34.7 | 1.49 | 2.00R | — |
| 7.3 | (0.4) | 0.0 | 1.0 | 0.98 | 1.36 | 3,161 | 97.6 | 0.0 | 0.0 | 2.4 | 10.1 | 22.0 | 53 | 31.4 | **1.00** | 2.00R | — |
| **8.7** | **1.0** | 0.8 | 0.9 | 0.94 | 1.30 | 1,813 | 98.8 | 0.0 | 0.0 | 1.1 | 0.4 | 18.2 | 601 | 5.3 | **0.50** | — | — |
| — | — | 0.3 | 1.1 | 0.92 | 1.28 | 5,689 | 94.8 | 0.0 | 0.0 | 5.2 | 4.5 | 90.0 | 213 | 10.8 | **0.82** | — | — |
| — | — | 0.4 | 1.5 | 0.98 | 1.35 | 434 | 98.1 | 0.0 | 0.0 | 1.9 | 1.1 | 107.0 | 491 | 9.1 | **0.73** | 1.50R | — |
| **11.9** | **4.2** | 0.3 | 1.0 | 0.93 | 1.29 | 6,119 | 99.4 | 0.0 | 0.0 | 0.6 | 2.7 | 17.0 | 69 | 27.2 | 1.01 | 1.50R | — |
| **9.5** | **1.8** | 0.0 | 1.6 | 0.98 | 1.35 | 1,130 | 96.7 | 0.0 | 0.0 | 3.4 | 3.9 | 148.0 | 143 | 15.9 | **0.91** | 1.50R | — |
| **10.7** | **3.0** | 0.3 | 1.4 | 0.95 | 1.31 | 2,861 | 98.2 | 0.0 | 1.3 | 0.6 | 2.6 | 26.0 | 70 | 25.5 | 1.09 | 1.50R | — |
| **9.5** | **1.8** | 0.0 | 0.4 | **0.83** | 1.16 | 3,701 | 88.4 | 0.0 | 0.2 | 11.5 | 9.1 | 5.0 | 623 | 11.1 | 1.39 | 2.00R | 0.25 |
| 4.1 | (3.6) | 0.0 | 0.0 | 0.96 | 1.33 | 278 | 97.1 | 0.0 | 0.0 | 2.9 | 1.6 | 84.0 | 51 | 27.7 | 1.29 | — | — |
| **11.3** | **3.6** | 0.3 | 0.2 | **0.86** | 1.19 | 1,047 | 97.6 | 0.0 | 0.0 | 2.4 | 0.1 | 1.0 | 59 | 35.4 | **0.94** | — | — |
| — | — | 0.0 | 1.4 | 0.91 | 1.26 | 2,352 | 98.0 | 0.0 | 0.0 | 2.0 | 0.0 | 19.0 | 129 | 13.3 | 1.21 | — | 0.25 |
| 6.6 | (1.1) | 0.0 | 0.5 | **0.91** | 1.26 | 150 | 94.8 | 0.0 | 0.0 | 5.2 | 4.8 | 62.0 | 97 | 26.9 | 1.51 | — | 0.25 |
| — | — | 0.1 | 1.0 | **0.80** | 1.10 | 5,920 | 93.2 | 0.0 | 2.6 | 4.1 | 1.9 | 30.0 | 109 | 19.1 | **0.93** | — | — |
| **10.0** | **2.3** | 0.0 | 1.9 | **0.86** | 1.20 | 2,544 | 95.7 | 0.0 | 1.4 | 2.9 | 5.6 | 47.0 | 118 | 18.4 | **0.94** | — | — |
| **10.5** | **2.8** | 0.0 | 1.0 | 1.03 | 1.43 | 1,087 | 97.5 | 0.0 | 0.0 | 2.5 | 4.0 | 63.0 | 105 | 14.1 | 1.25 | — | 0.25 |
| **8.9** | **1.2** | 0.5 | 0.7 | 0.94 | 1.30 | 224 | 99.7 | 0.0 | 0.0 | 0.2 | 0.8 | 6.2 | 1,511 | 2.9 | **0.75** | — | — |
| 7.4 | (0.3) | 1.1 | 0.8 | 1.00 | 1.39 | 999 | 99.7 | 0.0 | 0.1 | 0.2 | 1.4 | 15.6 | 1,997 | 2.6 | **0.15** | — | — |
| 8.2 | 0.5 | 0.9 | 0.9 | 0.98 | 1.35 | 2,793 | 99.6 | 0.0 | 0.1 | 0.3 | 0.4 | 20.7 | 501 | 7.7 | 1.01 | — | — |
| 7.5 | (0.2) | 0.6 | 0.3 | 0.96 | 1.33 | 154 | 92.7 | 0.0 | 0.7 | 6.6 | 2.6 | 11.0 | 380 | 9.4 | 1.07 | 2.00R | — |
| 8.1 | 0.4 | 0.0 | 1.3 | 1.09 | 1.51 | 2,326 | 88.3 | 0.0 | 4.0 | 7.7 | 2.3 | 39.0 | 295 | 7.8 | 1.17 | 1.00R | 0.00 |
| 7.9 | 0.2 | 0.3 | 1.2 | 0.95 | 1.31 | 5,829 | 95.6 | 0.0 | 3.6 | 0.8 | 6.0 | 26.0 | 434 | 8.3 | **0.93** | 1.00R | 0.00 |
| 7.5 | (0.2) | 1.8 | 1.5 | **0.81** | 1.13 | 4,665 | 91.6 | 0.0 | 4.9 | 3.5 | 7.6 | 21.0 | 487 | 9.1 | 1.18 | 1.00R | 0.00 |
| — | — | 0.3 | 1.2 | 1.00 | 1.39 | 2,448 | 94.8 | 0.0 | 0.1 | 5.0 | 2.7 | 86.0 | 933 | 5.3 | **1.00** | — | — |
| 8.6 | 0.9 | 1.2 | 1.3 | 0.99 | 1.38 | 2,574 | 97.9 | 0.0 | 0.1 | 2.0 | 1.4 | 12.0 | 1,970 | 3.6 | **0.17** | 2.00R | — |
| 8.4 | 0.7 | 0.1 | 1.6 | 1.01 | 1.40 | 673 | 98.8 | 0.0 | 0.0 | 1.2 | 1.3 | 103.0 | 355 | 10.0 | 1.11 | 2.00R | — |
| **10.2** | **2.5** | 0.0 | 0.4 | 0.94 | 1.30 | 942 | 94.7 | 0.8 | 0.1 | 4.4 | 2.2 | 12.6 | 285 | 11.5 | **0.82** | 1.00R | 0.00 |
| **11.4** | **3.7** | 0.0 | 1.6 | 0.97 | 1.34 | 15,420 | 93.7 | 0.0 | 4.3 | 2.0 | 7.9 | 35.3 | 276 | 14.2 | **0.80** | — | 0.00 |
| **9.8** | **2.1** | 0.1 | 1.2 | **0.89** | 1.23 | 9,676 | 96.0 | 0.0 | 0.8 | 3.2 | 4.1 | 21.5 | 342 | 10.4 | **0.91** | — | 0.00 |
| 8.3 | 0.6 | 0.7 | 0.9 | **0.89** | 1.24 | 9,122 | 95.2 | 0.0 | 1.0 | 3.8 | 1.6 | 5.9 | 329 | 13.9 | **0.96** | 1.00R | 0.00 |

## Neutral/Inverse and Sector Stock Funds

| Index Fund | Closed | Fund Name (Ticker) | Style | | Annual Total Return (%) | | | | | Bull Market Return (%) | | Bear Market Return (%) | | 3-Year Annual Return (%) | | 5-Year Annual Return (%) | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Grth | Val | 2014 | 2013 | 2012 | 2011 | 2010 | Fund | Cat +/- | Fund | Cat +/- | Fund | Cat +/- | Fund | Cat +/- |
| | | TIAA-CREF SmCpEq Rtl (TCSEX) | G | V | 6.6 | 39.4 | 13.6 | (4.2) | 27.1 | 232.1 | (5.9) | (51.3) | 1.2 | 19.1 | 1.4 | 15.5 | 0.9 |
| | | Vanguard Explorer Inv (VEXPX) | G | | 3.9 | 44.3 | 14.8 | (1.9) | 27.4 | 243.6 | 5.6 | (52.3) | 0.2 | 19.8 | 2.1 | 16.5 | 1.9 |
| | | Vanguard SmCp Eq Inv (VSTCX) | G | V | 10.0 | 41.9 | 17.2 | 0.8 | 27.2 | 276.8 | 38.8 | (54.5) | (2.0) | 22.3 | 4.6 | 18.6 | 4.0 |
| I | | Vanguard SmCp Gr Idx Inv (VISGX) | G | | 3.8 | 37.9 | 17.5 | (1.6) | 30.6 | 269.4 | 31.4 | (53.5) | (1.0) | 18.9 | 1.2 | 16.7 | 2.1 |
| I | | Vanguard SmCp Idx Inv (NAESX) | G | V | 7.3 | 37.6 | 18.0 | (2.8) | 27.7 | 272.9 | 34.9 | (53.2) | (0.7) | 20.3 | 2.6 | 16.7 | 2.1 |
| I | | Vanguard SmCp Val Idx Inv (VISVX) | | V | 10.3 | 36.4 | 18.5 | (4.2) | 24.8 | 271.9 | 33.9 | (53.2) | (0.7) | 21.3 | 3.6 | 16.3 | 1.7 |
| | | Vanguard Tax-Mgd SmCp Adm (VTMSX) | G | V | 6.2 | 41.0 | 16.0 | 1.2 | 25.9 | 261.4 | 23.4 | (50.8) | 1.7 | 20.2 | 2.5 | 17.2 | 2.6 |
| | C | Vulcan Value Partners Sm Cp (VVPSX) | G | V | 2.0 | 39.9 | 25.1 | 1.4 | 28.9 | — | — | — | — | 21.3 | 3.6 | 18.5 | 3.9 |
| | C | Walthausen SmCp Value (WSCVX) | | V | 3.8 | 35.2 | 32.1 | (6.0) | 41.8 | 378.9 | 140.9 | — | — | 22.8 | 5.1 | 19.8 | 5.2 |
| | | Wasatch Core Grth (WGROX) | G | | 6.0 | 30.1 | 19.1 | 5.0 | 24.9 | 271.4 | 33.4 | (55.0) | (2.5) | 18.0 | 0.3 | 16.6 | 2.0 |
| | C | Wasatch Small Cap Grth (WAAEX) | G | | 2.6 | 31.1 | 16.9 | (0.1) | 28.9 | 241.0 | 3.0 | (51.2) | 1.3 | 16.3 | (1.4) | 15.1 | 0.5 |
| | | **Long-Short Category Average** | | | 2.0 | 8.7 | 3.4 | (1.0) | 4.7 | 39.9 | 0.0 | (15.9) | 0.0 | 4.6 | 0.0 | 2.9 | 0.0 |
| | | AdvisorOne CLS En Lg/Shrt N (CLEIX) | | | 0.0 | 7.2 | 6.9 | (1.5) | 7.9 | — | — | — | — | 4.6 | 0.0 | 4.0 | 1.1 |
| | | Arbitrage R (ARBFX) | | | 1.4 | 0.8 | 0.2 | 4.5 | 1.4 | 16.9 | (23.0) | 1.3 | 17.2 | 0.8 | (3.8) | 1.6 | (1.3) |
| | | Aston/Anchor Cap'l Enh Eq N (AMBEX) | | | 5.8 | 12.3 | 2.8 | 4.5 | 9.4 | 111.2 | 71.3 | — | — | 6.9 | 2.3 | 6.9 | 4.0 |
| | | Gabelli ABC AAA (GABCX) | | | 1.1 | 4.9 | 5.1 | 1.9 | 4.1 | 28.6 | (11.3) | (5.3) | 10.6 | 3.7 | (0.9) | 3.4 | 0.5 |
| | | Hatteras Alpha Hedged Strat (ALPHX) | | | (0.7) | 9.0 | 0.9 | 0.4 | 4.5 | 41.9 | 2.0 | (35.6) | (19.7) | 3.0 | (1.6) | 2.8 | (0.1) |
| | | Merger Inv (MERFX) | | | 1.4 | 3.6 | 3.6 | 1.6 | 3.4 | 24.3 | (15.6) | (6.2) | 9.7 | 2.8 | (1.8) | 2.7 | (0.2) |
| | | Toews Hedged Core L (THLGX) | | | 6.5 | 30.2 | 14.1 | (15.7) | — | — | — | — | — | 16.6 | 12.0 | — | — |
| | | Wasatch Long/Short Inv (FMLSX) | | | (2.4) | 18.9 | 8.6 | 1.7 | 9.4 | 91.5 | 51.6 | (26.5) | (10.6) | 8.0 | 3.4 | 7.0 | 4.1 |
| | | **Contra Stock Market Category Average** | | | (17.7) | (26.0) | (20.6) | (15.3) | (26.7) | (79.3) | 0.0 | 72.9 | 0.0 | (22.1) | 0.0 | (22.0) | 0.0 |
| | | Grizzly Short (GRZZX) | | | (11.1) | (26.7) | (21.2) | (2.0) | (23.2) | (82.5) | (3.2) | 123.8 | 50.9 | (19.9) | 2.2 | (17.3) | 4.7 |
| | | PIMCO StksPLUS AR Sh D (PSSDX) | | | (12.1) | (24.8) | (7.2) | (5.3) | (9.0) | (62.0) | 17.3 | 90.2 | 17.3 | (15.1) | 7.0 | (12.0) | 10.0 |
| I | | ProFunds Rising Opprt Inv (RRPIX) | | | (30.1) | 17.5 | (7.9) | (37.5) | (16.0) | (56.7) | 22.6 | (28.0) | (100.9) | (8.9) | 13.2 | (16.9) | 5.1 |
| I | | Rydex Inv Gov Lg Bd Str Inv (RYJUX) | | | (24.5) | 17.5 | (5.5) | (30.4) | (13.1) | (48.3) | 31.0 | (20.9) | (93.8) | (5.7) | 16.4 | (12.7) | 9.3 |
| I | | Rydex Inv S&P 500 2x Str H (RYTPX) | | | (26.5) | (45.9) | (30.5) | (20.1) | (32.9) | (94.7) | (15.4) | 156.3 | 83.4 | (34.9) | (12.8) | (31.7) | (9.7) |
| I | | Rydex Inv S&P 500 Str Inv (RYURX) | | | (14.0) | (26.4) | (16.1) | (8.4) | (16.9) | (75.4) | 3.9 | 78.5 | 5.6 | (19.0) | 3.1 | (16.6) | 5.4 |
| | | **Communications Sector Category Average** | | | 4.1 | 26.9 | 16.6 | (4.5) | 20.2 | 188.0 | 0.0 | (55.7) | 0.0 | 15.4 | 0.0 | 11.9 | 0.0 |
| | | Fidelity Sel Comm Equip (FSDCX) | | | 14.9 | 28.1 | 5.9 | (16.7) | 27.7 | 222.6 | 34.6 | (58.4) | (2.7) | 16.0 | 0.6 | 10.6 | (1.3) |
| | | Fidelity Sel Telecommun (FSTCX) | | | 3.6 | 21.5 | 18.6 | (4.3) | 18.3 | 155.7 | (32.3) | (52.5) | 3.2 | 14.3 | (1.1) | 11.1 | (0.8) |
| | | Fidelity Sel Wireless (FWRLX) | | | 2.9 | 28.2 | 16.2 | (1.0) | 15.1 | 169.2 | (18.8) | (53.3) | 2.4 | 15.3 | (0.1) | 11.8 | (0.1) |
| | | T. Rowe Price Med & Tele (PRMTX) | | | 4.1 | 40.7 | 22.6 | (0.1) | 26.7 | 319.0 | 131.0 | (53.9) | 1.8 | 21.6 | 6.2 | 17.9 | 6.0 |
| | | **Consumer Discretionary Sector Cat Avg** | | | 9.1 | 39.6 | 24.8 | (0.4) | 30.7 | 351.4 | 0.0 | (53.0) | 0.0 | 23.7 | 0.0 | 19.5 | 0.0 |
| | | Fidelity Sel Constr & Hous (FSHOX) | | | 15.7 | 21.2 | 38.0 | 2.8 | 21.5 | 294.5 | (56.9) | (50.2) | 2.8 | 24.6 | 0.9 | 19.3 | (0.2) |
| | | Fidelity Sel Consumer Disc (FSCPX) | | | 10.2 | 41.0 | 21.1 | (1.7) | 31.2 | 292.5 | (58.9) | (49.6) | 3.4 | 23.4 | (0.3) | 19.4 | (0.1) |
| | | Fidelity Sel Leisure (FDLSX) | | | 8.3 | 41.7 | 11.3 | 5.8 | 37.8 | 261.3 | (90.1) | (44.1) | 8.9 | 19.5 | (4.2) | 20.0 | 0.5 |
| | | Fidelity Sel Multimedia (FBMPX) | | | 8.2 | 45.6 | 34.2 | 1.8 | 25.7 | 408.5 | 57.1 | (54.1) | (1.1) | 28.4 | 4.7 | 22.0 | 2.5 |
| | | Fidelity Sel Retailing (FSRPX) | | | 12.0 | 43.9 | 24.8 | 3.3 | 28.0 | 354.2 | 2.8 | (40.2) | 12.8 | 26.2 | 2.5 | 21.6 | 2.1 |
| | | **Consumer Staples Sector Cat Average** | | | 14.2 | 17.5 | 13.3 | 11.7 | 16.6 | 190.6 | 0.0 | (38.7) | 0.0 | 16.5 | 0.0 | 15.2 | 0.0 |
| | | Fidelity Sel Consumer Staples (FDFAX) | | | 14.9 | 21.6 | 15.3 | 8.8 | 15.1 | 182.5 | (8.1) | (32.4) | 6.3 | 17.2 | 0.7 | 15.1 | (0.1) |
| | | Rydex Consumer Prod Inv (RYCIX) | | | 12.8 | 9.7 | 14.0 | 17.5 | 19.3 | 173.6 | (17.0) | (33.4) | 5.3 | 16.9 | 0.4 | 16.4 | 1.2 |
| | | **Energy Sector Category Average** | | | (18.0) | 28.5 | 1.0 | (10.6) | 17.3 | 85.7 | 0.0 | (58.1) | 0.0 | 1.9 | 0.0 | 1.9 | 0.0 |
| | | Fidelity Sel Energy (FSENX) | | | (12.7) | 24.2 | 4.6 | (4.9) | 18.9 | 107.3 | 21.6 | (56.3) | 1.8 | 4.3 | 2.4 | 5.1 | 3.2 |
| | | Fidelity Sel Energy Svc (FSESX) | | | (24.2) | 27.4 | 2.5 | (12.6) | 27.9 | 90.6 | 4.9 | (64.5) | (6.4) | (0.3) | (2.2) | 2.1 | 0.2 |
| | | Fidelity Sel Natural Gas (FSNGX) | | | (13.3) | 24.6 | 2.4 | (7.7) | 6.4 | 79.0 | (6.7) | (58.5) | (0.4) | 3.4 | 1.5 | 1.7 | (0.2) |
| | | Fidelity Sel Natural Res (FNARX) | | | (12.3) | 17.4 | 3.3 | (9.3) | 23.0 | 97.1 | 11.4 | (55.2) | 2.9 | 2.1 | 0.2 | 3.5 | 1.6 |
| | | ICON Energy S (ICENX) | | | (22.5) | 26.6 | 4.7 | (5.6) | 17.7 | 66.8 | (18.9) | (42.4) | 15.7 | 0.9 | (1.0) | 2.7 | 0.8 |
| | | Vanguard Energy Inv (VGENX) | | | (14.3) | 18.1 | 2.6 | (1.8) | 13.4 | 80.3 | (5.4) | (48.4) | 9.7 | 1.3 | (0.6) | 3.0 | 1.1 |
| | | **Financial Sector Category Average** | | | 6.1 | 38.2 | 24.4 | (13.1) | 13.1 | 194.1 | 0.0 | (61.3) | 0.0 | 22.1 | 0.0 | 12.2 | 0.0 |
| | | Fidelity Sel Banking (FSRBX) | | | 7.5 | 39.3 | 22.4 | (13.4) | 21.4 | 231.4 | 37.3 | (66.5) | (5.2) | 22.4 | 0.3 | 14.0 | 1.8 |
| | | Fidelity Sel Brokerage (FSLBX) | | | 5.2 | 48.8 | 28.3 | (22.9) | 11.1 | 208.6 | 14.5 | (59.9) | 1.4 | 26.2 | 4.1 | 11.5 | (0.7) |
| | | Fidelity Sel Consumer Fin (FSVLX) | | | 7.0 | 32.5 | 34.4 | (1.0) | 5.9 | 174.6 | (19.5) | (74.7) | (13.4) | 24.0 | 1.9 | 14.8 | 2.6 |
| | | Fidelity Sel Fincl Svcs (FIDSX) | | | 10.7 | 33.6 | 27.8 | (20.4) | 6.4 | 181.7 | (12.4) | (68.0) | (6.7) | 23.6 | 1.5 | 9.9 | (2.3) |
| | | Fidelity Sel Insurance (FSPCX) | | | 9.8 | 43.7 | 19.6 | (5.2) | 20.1 | 258.9 | 64.8 | (63.1) | (1.8) | 23.6 | 1.5 | 16.5 | 4.3 |

| 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7.1 | (0.6) | 0.6 | 1.6 | 0.96 | 1.33 | 2,768 | 98.7 | 0.0 | 0.0 | 1.3 | 0.6 | 94.0 | 311 | 7.4 | **0.91** | — | 0.25 |
| 8.2 | 0.5 | 0.1 | 1.3 | 0.94 | 1.30 | 12,263 | 96.5 | 0.0 | 0.1 | 3.4 | 4.4 | 66.0 | 693 | 7.0 | **0.52** | — | — |
| — | — | 0.7 | 0.8 | 0.95 | 1.31 | 665 | 99.2 | 0.0 | 0.0 | 0.8 | 1.0 | 64.0 | 331 | 7.2 | **0.41** | — | — |
| **9.4** | **1.7** | 0.9 | 0.1 | 0.94 | 1.30 | 15,345 | 99.8 | 0.0 | 0.0 | 0.2 | 1.6 | 50.0 | 731 | 5.5 | **0.24** | — | — |
| **9.0** | **1.3** | 1.3 | 0.3 | **0.90** | 1.25 | 50,473 | 99.8 | 0.0 | 0.1 | 0.1 | 1.5 | 29.0 | 1,497 | 2.8 | **0.24** | — | — |
| 8.3 | 0.6 | 1.6 | 0.5 | **0.89** | 1.23 | 14,868 | 99.7 | 0.0 | 0.2 | 0.1 | 1.4 | 47.0 | 818 | 4.7 | **0.24** | — | — |
| **9.0** | **1.3** | 1.0 | 0.2 | 0.93 | 1.29 | 3,619 | 99.9 | 0.0 | 0.0 | 0.1 | 0.3 | 31.0 | 606 | 8.6 | **0.12** | — | — |
| — | — | 0.5 | 1.7 | 1.53 | 2.11 | 979 | 96.3 | 0.0 | 0.0 | 3.7 | 11.1 | 70.0 | 38 | 43.8 | 1.26 | 2.00R | — |
| — | — | 0.0 | 1.1 | 1.06 | 1.47 | 861 | 95.2 | 0.0 | 1.3 | 3.5 | 0.0 | 69.9 | 84 | 17.7 | 1.25 | 2.00R | 0.00 |
| 7.4 | (0.3) | 0.0 | 0.1 | **0.83** | 1.16 | 984 | 98.6 | 0.0 | 0.0 | 1.4 | 13.1 | — | 62 | 29.7 | 1.21 | 2.00R | — |
| 8.0 | 0.3 | 0.0 | 0.9 | **0.82** | 1.14 | 2,336 | 96.6 | 0.0 | 2.6 | 0.9 | 25.3 | 23.0 | 93 | 29.3 | 1.24 | 2.00R | — |
| **3.5** | **0.0** | **0.5** | **0.5** | **1.00** | **0.55** | **776** | **43.8** | **4.4** | **10.0** | **41.9** | **5.6** | **239.1** | **197** | **40.7** | **1.51** | **—** | **—** |
| — | — | 0.6 | 1.2 | 0.68 | 0.38 | 105 | 39.3 | 0.0 | (1.9) | 62.7 | 10.6 | 58.0 | 15 | 92.7 | 1.47 | — | — |
| 3.0 | (0.5) | 0.0 | 0.5 | **0.47** | 0.26 | 2,387 | 46.4 | 0.0 | (0.1) | 53.7 | 12.1 | 462.0 | 107 | 43.8 | 1.44 | 2.00R | 0.25 |
| — | — | 1.6 | 1.6 | 1.06 | 0.58 | 221 | 100.5 | 0.0 | (4.2) | 3.7 | 0.0 | 41.0 | 49 | 36.8 | **1.23** | — | 0.25 |
| **4.4** | **0.9** | 0.5 | 0.8 | **0.38** | 0.21 | 1,357 | 52.9 | 0.0 | 0.2 | 47.0 | 11.9 | 324.0 | 253 | 25.1 | **0.58** | 2.00R | — |
| 1.2 | (2.3) | 0.0 | 0.0 | **0.62** | 0.34 | 610 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | — | 6 | 100.0 | 2.99 | — | — |
| 3.4 | (0.1) | 2.5 | 0.9 | **0.43** | 0.24 | 5,401 | 76.2 | 3.4 | 0.6 | 19.8 | 6.8 | 194.5 | 190 | 34.1 | 1.30 | — | 0.17 |
| — | — | 0.0 | — | 1.68 | 0.93 | 98 | (0.7) | 19.9 | 0.0 | 80.8 | (0.0) | 18.0 | 20 | 17.0 | 1.25 | — | 0.00 |
| **6.1** | **2.6** | 0.9 | 0.4 | 1.60 | 0.89 | 2,382 | 73.7 | 0.0 | (0.1) | 26.4 | 2.2 | — | 54 | 34.4 | 1.28 | 2.00R | — |
| **(16.5)** | **0.0** | **0.0** | **0.0** | **1.00** | **1.63** | **200** | **(260.0)** | **1.5** | **2.8** | **355.7** | **(23.6)** | **766.1** | **140** | **70.8** | **1.66** | **—** | **—** |
| **(10.8)** | **5.7** | 0.0 | 0.0 | 0.79 | 1.28 | 67 | (5,720.2) | 0.0 | 0.0 | 5,820.2 | (543.5) | 0.0 | 2 | 1,162.5 | **1.55** | — | — |
| — | — | 1.3 | 0.5 | **0.56** | 0.92 | 3,807 | (5.8) | 111.1 | (84.3) | 79.0 | 25.1 | 364.0 | 963 | 165.3 | **1.04** | — | 0.25 |
| (10.8) | 5.7 | 0.0 | 0.0 | 0.95 | 1.54 | 71 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 1,297.0 | 5 | 0.0 | 1.57 | — | 0.00 |
| **(8.3)** | **8.2** | 0.0 | 0.0 | 0.78 | 1.27 | 191 | 0.0 | (70.2) | 35.2 | 135.0 | 0.0 | 1,097.0 | 13 | 105.8 | **1.41** | — | — |
| (21.2) | (4.7) | 0.0 | 0.0 | 1.15 | 1.88 | 49 | 0.0 | 0.0 | 0.1 | 99.9 | 0.0 | 0.0 | 8 | 0.0 | 1.74 | — | 0.25 |
| **(9.1)** | **7.4** | 0.0 | 0.0 | **0.58** | 0.94 | 72 | (0.0) | 0.0 | 39.3 | 60.7 | 0.0 | — | 10 | 39.2 | **1.42** | — | — |
| **7.4** | **0.0** | **2.4** | **1.0** | **1.00** | **1.35** | **729** | **91.3** | **0.0** | **1.2** | **7.5** | **23.8** | **169.4** | **70** | **56.2** | **1.14** | **—** | **—** |
| 6.0 | (1.4) | 0.9 | 0.5 | 1.20 | 1.62 | 263 | 95.0 | 0.0 | 0.0 | 5.0 | 19.2 | 65.0 | 50 | 65.4 | 0.92 | 0.75R | — |
| 6.8 | (0.6) | 3.7 | 0.9 | 0.79 | 1.07 | 371 | 96.4 | 0.0 | 0.0 | 3.6 | 8.6 | 111.0 | 55 | 64.4 | 0.85 | 0.75R | — |
| **8.6** | **1.2** | 6.1 | 1.6 | **0.74** | 1.00 | 265 | 99.0 | 0.0 | 0.0 | 1.0 | 33.0 | 120.0 | 58 | 59.4 | 0.88 | 0.75R | — |
| **14.3** | **6.9** | 2.3 | 1.6 | 0.89 | 1.21 | 3,349 | 96.0 | 0.1 | 2.8 | 1.2 | 26.5 | 53.8 | 82 | 47.4 | **0.80** | — | 0.00 |
| **9.4** | **0.0** | **0.4** | **1.1** | **1.00** | **1.34** | **523** | **97.5** | **0.0** | **0.5** | **2.1** | **10.9** | **97.8** | **43** | **61.6** | **0.90** | **—** | **—** |
| 8.2 | (1.2) | 0.5 | 1.1 | 1.09 | 1.45 | 365 | 97.0 | 0.0 | 0.0 | 3.0 | 1.1 | 53.0 | 40 | 60.0 | 0.81 | 0.75R | — |
| 8.8 | (0.6) | 0.3 | 1.5 | 0.88 | 1.18 | 992 | 96.4 | 0.0 | 0.0 | 3.6 | 12.6 | 138.0 | 62 | 45.1 | 0.82 | 0.75R | — |
| 10.7 | 1.3 | 1.0 | 1.2 | 0.99 | 1.32 | 419 | 98.0 | 0.0 | 0.0 | 2.0 | 2.5 | 65.0 | 55 | 65.4 | 0.82 | 0.75R | — |
| **10.9** | **1.5** | 0.2 | 0.7 | 0.87 | 1.17 | 851 | 100.0 | 0.0 | 0.0 | 0.0 | 7.0 | 111.0 | 38 | 75.6 | **0.81** | 0.75R | — |
| **12.8** | **3.4** | 0.2 | 1.1 | 1.08 | 1.44 | 841 | 96.7 | 0.0 | 0.2 | 3.1 | 8.9 | 72.0 | 41 | 68.6 | 0.83 | 0.75R | — |
| **9.0** | **0.0** | **1.1** | **1.8** | **1.00** | **1.05** | **1,076** | **96.8** | **0.0** | **0.0** | **3.2** | **10.6** | **65.1** | **54** | **49.0** | **1.22** | **—** | **—** |
| **11.3** | **2.3** | 1.5 | 1.2 | 1.12 | 1.18 | 2,883 | 97.0 | 0.0 | 0.0 | 3.0 | 25.0 | 31.0 | 63 | 62.1 | 0.79 | 0.75R | — |
| 9.8 | 0.8 | 0.4 | 1.8 | 0.99 | 1.04 | 333 | 99.2 | 0.0 | 0.0 | 0.8 | 6.7 | 112.0 | 76 | 34.4 | 1.37 | — | — |
| **7.0** | **0.0** | **0.5** | **0.5** | **1.00** | **2.08** | **1,208** | **94.6** | **0.1** | **0.2** | **5.1** | **21.1** | **98.5** | **66** | **47.2** | **1.19** | **—** | **—** |
| **8.2** | **1.2** | 0.9 | 1.2 | 0.86 | 1.79 | 1,960 | 99.8 | 0.0 | 0.0 | 0.2 | 5.6 | 98.0 | 72 | 60.2 | **0.80** | 0.75R | — |
| 5.5 | (1.5) | 0.6 | 0.6 | 1.05 | 2.18 | 691 | 100.0 | 0.0 | 0.0 | 0.0 | 15.6 | 34.0 | 38 | 74.7 | **0.80** | 0.75R | — |
| 4.7 | (2.3) | 1.2 | 0.4 | **0.82** | 1.71 | 562 | 97.3 | 1.2 | 0.0 | 1.5 | 22.4 | 135.0 | 50 | 56.5 | 0.84 | 0.75R | — |
| **8.4** | **1.4** | 0.5 | 0.6 | 0.89 | 1.84 | 731 | 99.4 | 0.0 | 0.0 | 0.7 | 14.2 | 99.0 | 94 | 44.8 | 0.84 | 0.75R | — |
| 7.2 | 0.2 | 0.5 | 1.5 | **0.86** | 1.78 | 455 | 100.0 | 0.0 | 0.0 | 0.0 | 2.0 | — | 34 | 48.6 | 1.29 | — | 0.00 |
| 8.0 | 1.0 | 2.1 | 1.2 | **0.78** | 1.62 | 10,137 | 95.2 | 0.0 | 0.5 | 4.4 | 35.9 | 17.0 | 136 | 38.7 | **0.38** | — | — |
| **2.2** | **0.0** | **0.8** | **0.8** | **1.00** | **1.29** | **408** | **98.0** | **0.1** | **0.2** | **1.7** | **7.0** | **97.4** | **55** | **49.1** | **1.11** | **—** | **—** |
| 1.2 | (1.0) | 1.2 | 0.6 | 0.89 | 1.15 | 628 | 97.7 | 0.0 | 0.0 | 2.4 | 5.6 | 91.0 | 46 | 54.3 | **0.81** | 0.75R | — |
| **7.5** | **5.3** | 1.1 | 0.5 | 1.22 | 1.56 | 609 | 96.6 | 0.0 | 0.0 | 3.4 | 3.7 | 182.0 | 32 | 57.5 | 1.42 | 0.75R | — |
| (5.9) | (8.1) | 1.7 | 2.4 | **0.89** | 1.14 | 145 | 99.8 | 0.0 | 0.0 | 0.2 | 0.0 | 89.0 | 58 | 52.4 | 0.85 | 0.75R | — |
| 0.8 | (1.4) | 1.0 | 0.3 | 1.00 | 1.28 | 1,388 | 96.0 | 0.0 | 0.0 | 4.0 | 3.7 | 197.0 | 61 | 40.6 | 0.86 | 0.75R | — |
| **5.3** | **3.1** | 1.3 | 1.4 | **0.88** | 1.13 | 407 | 99.4 | 0.0 | 0.0 | 0.6 | 10.5 | 126.0 | 61 | 62.3 | **0.83** | 0.75R | — |

| | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Schwab Financial Svc (SWFFX) | 12.6 | 32.9 | 23.8 | (13.9) | 16.3 | 204.9 | 10.8 | (63.7) | (2.4) | 22.8 | 0.7 | 13.2 | 1.0 |
| | T. Rowe Price Fincl Svcs (PRISX) | 9.2 | 38.9 | 27.4 | (15.3) | 12.8 | 215.6 | 21.5 | (59.2) | 2.1 | 24.6 | 2.5 | 13.1 | 0.9 |
| | **Health Sector Category Average** | **29.0** | **51.9** | **24.2** | **9.5** | **10.6** | **318.7** | **0.0** | **(34.5)** | **0.0** | **34.4** | **0.0** | **23.9** | **0.0** |
| | Fidelity Sel Biotech (FBIOX) | 35.0 | 65.6 | 36.5 | 18.1 | 11.4 | 382.4 | 63.7 | (25.4) | 9.1 | 45.1 | 10.7 | 32.1 | 8.2 |
| | Fidelity Sel Health Care (FSPHX) | 32.8 | 56.2 | 21.3 | 7.8 | 16.9 | 361.8 | 43.1 | (40.0) | (5.5) | 36.0 | 1.6 | 26.0 | 2.1 |
| | Fidelity Sel Med Equip (FSMEX) | 26.7 | 41.2 | 15.6 | (3.5) | 12.7 | 218.7 | (100.0) | (27.9) | 6.6 | 27.4 | (7.0) | 17.6 | (6.3) |
| | Fidelity Sel Medical Delvy (FSHCX) | 23.6 | 35.3 | 10.5 | 10.2 | 15.4 | 296.7 | (22.0) | (49.4) | (14.9) | 22.7 | (11.7) | 18.6 | (5.3) |
| | Fidelity Sel Pharma (FPHAX) | 23.8 | 41.3 | 14.2 | 13.6 | 16.3 | 284.6 | (34.1) | (34.7) | (0.2) | 25.9 | (8.5) | 21.4 | (2.5) |
| | Janus Global Life Sci T (JAGLX) | 34.8 | 55.7 | 24.6 | 7.1 | 8.1 | 325.3 | 6.6 | (35.9) | (1.4) | 37.8 | 3.4 | 24.8 | 0.9 |
| | Schwab Health Care (SWHFX) | 21.5 | 39.9 | 19.2 | 11.5 | 9.7 | 241.7 | (77.0) | (36.2) | (1.7) | 26.5 | (7.9) | 19.9 | (4.0) |
| | T. Rowe Price Health Sci (PRHSX) | 31.9 | 51.4 | 31.9 | 11.0 | 16.3 | 395.3 | 76.6 | (35.6) | (1.1) | 38.1 | 3.7 | 27.7 | 3.8 |
| | Vanguard Health Care Inv (VGHCX) | 28.5 | 43.1 | 15.1 | 11.4 | 6.1 | 254.0 | (64.7) | (31.8) | 2.7 | 28.4 | (6.0) | 20.1 | (3.8) |
| | **Industrials Sector Category Average** | **12.4** | **44.7** | **16.7** | **(5.9)** | **29.0** | **304.2** | **0.0** | **(57.5)** | **0.0** | **23.6** | **0.0** | **18.0** | **0.0** |
| | Fidelity Sel Air Transportation (FSAIX) | 28.0 | 50.6 | 19.1 | (6.1) | 33.3 | 428.7 | 124.5 | (61.2) | (3.7) | 31.9 | 8.3 | 23.5 | 5.5 |
| | Fidelity Sel Def & Aerospace (FSDAX) | 2.9 | 48.1 | 13.5 | 7.3 | 21.8 | 257.3 | (46.9) | (55.2) | 2.3 | 20.0 | (3.6) | 17.7 | (0.3) |
| | Fidelity Sel Indus Equip (FSCGX) | 0.4 | 32.7 | 20.6 | (7.7) | 33.9 | 265.8 | (38.4) | (60.2) | (2.7) | 17.1 | (6.5) | 14.7 | (3.3) |
| | Fidelity Sel Industrials (FCYIX) | 5.8 | 39.9 | 19.6 | (4.9) | 31.0 | 298.1 | (6.1) | (55.5) | 2.0 | 20.9 | (2.7) | 17.1 | (0.9) |
| | Fidelity Sel Transportation (FSRFX) | 34.0 | 48.3 | 11.1 | (5.3) | 41.2 | 391.6 | 87.4 | (51.9) | 5.6 | 30.2 | 6.6 | 24.2 | 6.2 |
| | **Natural Res/Commodities Sector Cat Avg** | **(9.1)** | **11.0** | **8.6** | **(14.4)** | **27.8** | **139.3** | **0.0** | **(57.3)** | **0.0** | **2.9** | **0.0** | **3.4** | **0.0** |
| | Fidelity Global Cmdty Stk (FFGCX) | (10.5) | (3.2) | 7.4 | (18.2) | 18.0 | — | — | — | — | (2.4) | (5.3) | (2.1) | (5.5) |
| | Fidelity Sel Chemicals (FSCHX) | 4.5 | 29.8 | 30.0 | 0.2 | 30.7 | 313.6 | 174.3 | (48.6) | 8.7 | 20.8 | 17.9 | 18.2 | 14.8 |
| | Fidelity Sel Materials (FSDPX) | (0.1) | 21.8 | 20.1 | (8.2) | 28.0 | 238.7 | 99.4 | (53.7) | 3.6 | 13.5 | 10.6 | 11.4 | 8.0 |
| | ICON Materials S (ICBMX) | 0.8 | 30.8 | 9.5 | (9.8) | 26.5 | 180.8 | 41.5 | (58.9) | (1.6) | 13.0 | 10.1 | 10.5 | 7.1 |
| | T. Rowe Price New Era (PRNEX) | (7.9) | 15.7 | 4.0 | (15.2) | 20.9 | 89.4 | (49.9) | (54.9) | 2.4 | 3.5 | 0.6 | 2.6 | (0.8) |
| | **Precious Metals Sector Category Average** | **(13.8)** | **(48.6)** | **(11.1)** | **(22.9)** | **41.5** | **(29.3)** | **0.0** | **(43.6)** | **0.0** | **(26.8)** | **0.0** | **(15.7)** | **0.0** |
| | Fidelity Sel Gold (FSAGX) | (8.6) | (51.5) | (12.5) | (16.4) | 35.2 | (37.4) | (8.1) | (29.4) | 14.2 | (27.0) | (0.2) | (15.2) | 0.5 |
| | Gabelli Gold AAA (GOLDX) | (1.4) | (51.3) | (4.3) | (17.3) | 35.7 | (21.6) | 7.7 | (35.5) | 8.1 | (22.8) | 4.0 | (12.4) | 3.3 |
| C | Invesco Gold & Prec Metals Inv (FGLDX) | (8.5) | (45.3) | (5.7) | (18.0) | 38.2 | (16.8) | 12.5 | (33.8) | 9.8 | (22.1) | 4.7 | (11.8) | 3.9 |
| | Tocqueville Gold (TGLDX) | (2.7) | (48.3) | (8.8) | (15.9) | 53.3 | 3.7 | 33.0 | (37.6) | 6.0 | (22.9) | 3.9 | (10.0) | 5.7 |
| | USAA Prec Metals & Min (USAGX) | (8.3) | (51.4) | (11.9) | (19.6) | 39.9 | (27.7) | 1.6 | (30.5) | 13.1 | (26.8) | 0.0 | (15.1) | 0.6 |
| | Vanguard Prec Mtls Mining Inv (VGPMX) | (11.5) | (35.2) | (13.0) | (21.8) | 37.4 | 9.1 | 38.4 | (64.0) | (20.4) | (20.7) | 6.1 | (11.7) | 4.0 |
| | **Real Estate Sector Category Average** | **27.6** | **3.6** | **19.3** | **6.5** | **27.5** | **316.8** | **0.0** | **(64.7)** | **0.0** | **16.3** | **0.0** | **16.4** | **0.0** |
| | Baron Real Estate Retail (BREFX) | 16.6 | 27.1 | 42.5 | 0.6 | 26.6 | — | — | — | — | 28.3 | 12.0 | 21.9 | 5.5 |
| | Cohen & Steers Realty (CSRSX) | 30.1 | 3.0 | 15.7 | 6.1 | 27.1 | 319.9 | 3.1 | (63.5) | 1.2 | 15.8 | (0.5) | 15.9 | (0.5) |
| | Fidelity Real Estate Inv Port (FRESX) | 30.1 | 1.5 | 18.0 | 8.2 | 29.8 | 358.5 | 41.7 | (66.8) | (2.1) | 15.9 | (0.4) | 17.0 | 0.6 |
| | T. Rowe Price Real Est (TRREX) | 29.7 | 3.2 | 17.0 | 7.3 | 29.8 | 346.7 | 29.9 | (66.9) | (2.2) | 16.1 | (0.2) | 16.9 | 0.5 |
| I | Vanguard REIT Idx Inv (VGSIX) | 30.1 | 2.3 | 17.5 | 8.4 | 28.2 | 331.0 | 14.2 | (64.5) | 0.2 | 16.0 | (0.3) | 16.8 | 0.4 |
| | **Real Estate Global Sector Cat Average** | **7.8** | **3.4** | **33.5** | **(14.2)** | **18.4** | **201.9** | **0.0** | **(69.7)** | **0.0** | **14.0** | **0.0** | **8.5** | **0.0** |
| | Fidelity Intl Rel Est (FIREX) | 4.2 | 12.5 | 44.1 | (22.3) | 14.5 | 170.1 | (31.8) | (67.5) | 2.2 | 19.1 | 5.1 | 8.5 | 0.0 |
| I | Northern Global RE Idx (NGREX) | 13.4 | 1.7 | 29.4 | (9.0) | 19.3 | 208.6 | 6.7 | (67.5) | 2.2 | 14.3 | 0.3 | 10.1 | 1.6 |
| | Russell Glbl Real Est Secs S (RRESX) | 14.6 | 3.1 | 27.7 | (7.5) | 23.1 | 232.8 | 30.9 | (63.9) | 5.8 | 14.7 | 0.7 | 11.4 | 2.9 |
| | Vanguard Gbl exUS RE Idx Inv (VGXRX) | 2.5 | 3.2 | 41.4 | (16.8) | — | — | — | — | — | 14.4 | 0.4 | — | — |
| | **Technology Sector Category Average** | **12.7** | **39.4** | **14.5** | **(6.2)** | **21.0** | **270.8** | **0.0** | **(53.5)** | **0.0** | **21.3** | **0.0** | **15.1** | **0.0** |
| | Fidelity Sel Electronics (FSELX) | 38.3 | 39.1 | 3.5 | (8.5) | 16.8 | 323.0 | 52.2 | (57.1) | (3.6) | 25.8 | 4.5 | 16.3 | 1.2 |
| | Fidelity Sel IT Services (FBSOX) | 6.2 | 53.1 | 19.8 | 2.2 | 18.4 | 296.4 | 25.6 | (38.7) | 14.8 | 24.9 | 3.6 | 18.7 | 3.6 |
| | Fidelity Sel Software (FSCSX) | 8.2 | 51.1 | 18.0 | 2.1 | 18.9 | 301.3 | 30.5 | (47.6) | 5.9 | 24.5 | 3.2 | 18.6 | 3.5 |
| | Fidelity Sel Technology (FSPTX) | 10.6 | 31.7 | 17.1 | (9.6) | 26.6 | 297.9 | 27.1 | (59.2) | (5.7) | 19.5 | (1.8) | 14.3 | (0.8) |
| | Red Oak Technology Slct (ROGSX) | 14.2 | 44.0 | 11.9 | 2.7 | 14.7 | 304.9 | 34.1 | (51.6) | 1.9 | 22.6 | 1.3 | 16.8 | 1.7 |
| | T. Rowe Price Glb Tech (PRGTX) | 23.9 | 39.9 | 19.2 | (1.7) | 22.6 | 384.0 | 113.2 | (52.9) | 0.6 | 27.4 | 6.1 | 20.0 | 4.9 |
| | T. Rowe Price SciTech (PRSCX) | 12.5 | 43.7 | 6.2 | (4.6) | 21.2 | 252.2 | (18.6) | (51.6) | 1.9 | 19.7 | (1.6) | 14.7 | (0.4) |
| | USAA Science & Tech (USSCX) | 19.9 | 41.1 | 18.1 | (0.6) | 13.5 | 279.2 | 8.4 | (52.5) | 1.0 | 25.9 | 4.6 | 17.6 | 2.5 |
| | **Utilities Sector Category Average** | **21.3** | **19.8** | **4.9** | **15.7** | **11.5** | **165.0** | **0.0** | **(43.0)** | **0.0** | **15.0** | **0.0** | **14.4** | **0.0** |
| | AmCent Utilities Inv (BULIX) | 20.1 | 18.2 | 4.2 | 11.1 | 11.1 | 139.1 | (25.9) | (41.1) | 1.9 | 13.9 | (1.1) | 12.8 | (1.6) |

| 10-Year Annual Return (%) | | Yield | Tax-Cost Ratio | Risk Index | | Total Assets | Portfolio (%) | | | | % of Port in Foreign Issues | Portfolio Turnover Ratio | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio | Max Load | 12b-1 Fee |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Fund | Cat +/- | (%) | (%) | Cat | Total | ($ Mil) | Stock | Bond | Other | Cash | | (%) | | | (%) | (%) | (%) |
| 3.4 | 1.2 | 0.8 | 0.2 | 0.98 | 1.26 | 80 | 99.3 | 0.0 | 0.6 | 0.0 | 0.0 | 75.0 | 71 | 43.9 | 0.94 | 2.00R | — |
| **4.6** | **2.4** | 1.1 | 0.4 | 0.95 | 1.22 | 509 | 97.9 | 0.9 | 0.5 | 0.7 | 7.8 | 48.7 | 81 | 34.2 | 0.88 | — | 0.00 |
| **13.5** | **0.0** | **0.2** | **1.4** | **1.00** | **1.43** | **6,148** | **94.2** | **0.0** | **1.0** | **4.8** | **13.3** | **77.1** | **90** | **44.5** | **0.97** | **—** | **—** |
| **16.4** | **2.9** | 0.0 | 0.7 | 1.55 | 2.22 | 10,924 | 99.0 | 0.0 | 0.7 | 0.3 | 3.0 | 35.0 | 211 | 41.7 | **0.76** | 0.75R | — |
| 14.6 | 1.1 | 0.0 | 2.0 | 0.91 | 1.30 | 8,618 | 97.5 | 0.0 | 0.4 | 2.1 | 16.5 | 99.0 | 102 | 40.3 | **0.77** | 0.75R | — |
| 11.6 | (1.9) | 0.1 | 1.6 | 0.97 | 1.39 | 1,912 | 98.4 | 0.0 | 0.6 | 1.1 | 8.8 | 75.0 | 59 | 64.1 | 0.80 | 0.75R | — |
| 11.1 | (2.4) | 0.0 | 1.0 | 0.82 | 1.18 | 808 | 98.0 | 0.0 | 0.0 | 2.0 | 4.4 | 65.0 | 45 | 69.5 | 0.82 | 0.75R | — |
| 13.6 | 0.1 | 0.8 | 1.5 | 0.76 | 1.08 | 1,735 | 98.8 | 0.0 | 0.0 | 1.2 | 45.5 | 95.0 | 73 | 48.8 | 0.82 | 0.75R | — |
| 13.8 | 0.3 | 0.0 | 1.1 | 0.93 | 1.33 | 3,099 | 93.0 | 0.0 | 4.1 | 3.0 | 22.7 | 52.0 | 92 | 24.9 | 0.95 | — | — |
| 11.7 | (1.8) | 0.8 | 1.8 | 0.74 | 1.06 | 1,095 | 97.1 | 0.0 | 0.7 | 2.2 | 20.0 | 57.0 | 105 | 46.5 | 0.82 | 2.00R | — |
| **16.8** | **3.3** | 0.0 | 1.3 | 1.00 | 1.43 | 11,571 | 96.2 | 0.0 | 0.6 | 3.3 | 9.4 | 45.7 | 155 | 34.4 | 0.79 | — | 0.00 |
| 12.6 | (0.9) | 0.9 | 1.5 | **0.70** | 1.00 | 44,627 | 95.9 | 0.0 | 3.2 | 0.9 | 21.9 | 21.0 | 105 | 37.6 | **0.35** | **—** | **—** |
| **9.2** | **0.0** | **0.3** | **0.7** | **1.00** | **1.28** | **483** | **95.8** | **0.0** | **0.3** | **3.9** | **5.1** | **158.3** | **62** | **53.8** | **1.07** | **—** | **—** |
| **13.2** | **4.0** | 0.1 | 0.7 | 1.03 | 1.32 | 695 | 97.0 | 0.0 | 0.0 | 3.0 | 7.8 | 125.0 | 38 | 64.4 | 0.87 | 0.75R | — |
| **10.9** | **1.7** | 0.8 | 0.8 | 0.91 | 1.17 | 819 | 98.7 | 0.0 | 0.0 | 1.3 | 8.3 | 48.0 | 25 | 74.7 | 0.81 | 0.75R | — |
| 8.5 | (0.7) | 0.8 | 1.5 | 1.07 | 1.38 | 234 | 100.0 | 0.0 | 0.0 | 0.0 | 1.3 | 100.0 | 41 | 58.7 | **0.79** | 0.75R | — |
| 10.7 | 1.5 | 0.6 | 1.2 | 0.96 | 1.23 | 1,138 | 98.9 | 0.0 | 0.0 | 1.1 | 2.1 | 58.0 | 56 | 44.9 | **0.81** | 0.75R | — |
| **12.4** | **3.2** | 0.3 | 0.8 | **0.91** | 1.17 | 1,208 | 95.8 | 0.0 | 0.0 | 4.2 | 1.0 | 78.0 | 44 | 68.9 | 0.85 | 0.75R | — |
| **6.3** | **0.0** | **0.4** | **0.7** | **1.00** | **1.65** | **1,623** | **74.5** | **8.0** | **12.9** | **4.5** | **16.0** | **100.6** | **108** | **50.2** | **1.18** | **—** | **—** |
| — | — | 1.4 | 0.4 | 1.00 | 1.66 | 303 | 100.0 | 0.0 | 0.0 | (0.1) | 54.2 | 75.0 | 151 | 42.2 | 1.11 | 1.00R | — |
| **12.6** | **6.3** | 0.9 | 0.9 | 0.80 | 1.32 | 1,599 | 99.1 | 0.0 | 0.0 | 0.9 | 3.9 | 109.0 | 37 | 66.6 | **0.81** | 0.75R | — |
| **11.0** | **4.7** | 0.8 | 0.9 | **0.78** | 1.29 | 2,003 | 99.8 | 0.0 | 0.0 | 0.2 | 4.3 | 53.0 | 39 | 56.1 | **0.82** | 0.75R | — |
| **8.2** | **1.9** | 0.2 | 0.2 | **0.75** | 1.25 | 92 | 98.4 | 0.0 | 0.0 | 1.6 | 4.1 | 33.2 | 34 | 53.1 | 1.45 | — | 0.00 |
| 6.1 | (0.2) | 1.1 | 1.7 | 0.94 | 1.56 | 3,861 | 98.6 | 0.0 | 0.6 | 0.8 | 23.6 | 54.6 | 119 | 25.4 | **0.66** | **—** | 0.00 |
| **(1.1)** | **0.0** | **0.5** | **0.7** | **1.00** | **3.46** | **461** | **91.3** | **0.8** | **3.1** | **4.7** | **79.4** | **64.6** | **70** | **52.9** | **1.43** | **—** | **—** |
| 0.6 | 1.7 | 0.0 | 0.6 | 1.02 | 3.54 | 977 | 95.2 | 0.0 | 4.4 | 0.4 | 82.0 | 56.0 | 110 | 56.3 | 0.92 | 0.75R | — |
| **2.1** | **3.2** | 0.0 | 1.1 | 1.06 | 3.66 | 179 | 99.7 | 0.0 | 0.3 | 0.0 | 90.0 | 4.0 | 51 | 64.4 | 1.57 | 2.00R | 0.25 |
| **2.2** | **3.3** | 0.0 | 0.7 | **0.96** | 3.31 | 243 | 87.8 | 0.0 | 7.8 | 4.4 | 83.3 | 18.0 | 40 | 47.4 | 1.49 | — | 0.25 |
| **3.9** | **5.0** | 0.0 | 0.2 | 0.98 | 3.41 | 1,179 | 81.0 | 0.0 | 14.8 | 4.2 | 70.9 | 14.0 | 90 | 48.6 | 1.35 | 2.00R | 0.25 |
| **3.2** | **4.3** | 1.4 | 0.8 | 1.05 | 3.61 | 760 | 94.8 | 0.0 | 3.5 | 1.7 | 86.1 | 10.0 | 60 | 44.2 | 1.24 | — | — |
| 0.9 | 2.0 | 0.0 | 0.8 | **0.74** | 2.55 | 1,976 | 97.1 | 0.0 | 0.2 | 2.6 | 89.8 | 34.0 | 47 | 56.2 | **0.25** | **—** | **—** |
| **7.3** | **0.0** | **1.8** | **1.0** | **1.00** | **1.33** | **4,247** | **92.5** | **2.1** | **1.5** | **4.0** | **1.0** | **107.6** | **92** | **41.0** | **1.06** | **—** | **—** |
| **—** | **—** | 0.1 | 0.2 | **0.93** | 1.24 | 1,701 | 94.3 | 0.0 | 3.5 | 2.3 | 7.6 | 19.4 | 53 | 43.5 | 1.35 | — | 0.25 |
| **8.7** | **1.4** | 2.2 | 1.5 | 1.02 | 1.35 | 6,274 | 99.3 | 0.0 | 0.0 | 0.7 | 0.0 | 73.0 | 58 | 45.5 | 0.97 | — | — |
| 8.0 | 0.7 | 1.7 | 0.6 | 1.03 | 1.38 | 4,580 | 97.6 | 0.0 | 0.0 | 2.4 | 0.0 | 24.0 | 61 | 49.7 | **0.80** | 0.75R | — |
| **8.3** | **1.0** | 2.2 | 0.9 | 0.99 | 1.32 | 5,024 | 95.0 | 0.0 | 1.0 | 4.0 | 0.0 | 3.5 | 39 | 47.9 | **0.79** | 1.00R | 0.00 |
| **8.4** | **1.1** | 3.5 | 1.1 | 1.03 | 1.38 | 50,658 | 99.8 | 0.0 | 0.2 | 0.1 | 0.0 | 11.0 | 145 | 37.8 | **0.24** | **—** | **—** |
| **2.1** | **0.0** | **2.6** | **1.4** | **1.00** | **1.44** | **963** | **93.3** | **0.1** | **5.3** | **1.3** | **63.3** | **51.5** | **227** | **27.6** | **1.05** | **—** | **—** |
| **4.3** | **2.2** | 1.5 | 2.0 | 1.01 | 1.45 | 351 | 93.9 | 0.0 | 0.0 | 6.2 | 93.9 | 59.0 | 69 | 38.0 | 1.14 | 1.50R | — |
| **—** | **—** | 2.6 | 1.1 | 0.93 | 1.34 | 1,647 | 99.2 | 0.0 | 0.7 | 0.0 | 54.8 | 9.1 | 476 | 19.9 | **0.50** | 2.00R | — |
| **6.0** | **3.9** | 2.9 | 1.8 | 0.91 | 1.30 | 1,819 | 88.3 | 0.3 | 9.1 | 2.3 | 40.3 | 69.0 | 277 | 26.0 | 1.10 | — | — |
| — | — | 4.0 | — | 1.06 | 1.52 | 2,649 | 97.7 | 0.0 | 1.0 | 1.3 | 97.2 | 8.0 | 626 | 22.6 | **0.40** | 0.25R | — |
| **8.9** | **0.0** | **0.1** | **0.7** | **1.00** | **1.49** | **821** | **96.2** | **0.0** | **0.5** | **3.3** | **15.4** | **159.2** | **80** | **42.7** | **1.19** | **—** | **—** |
| 9.1 | 0.2 | 0.5 | 0.3 | 1.16 | 1.73 | 2,145 | 94.1 | 0.0 | 0.3 | 5.6 | 8.9 | 186.0 | 77 | 49.1 | **0.82** | 0.75R | — |
| **13.0** | **4.1** | 0.0 | 0.6 | 0.97 | 1.45 | 905 | 99.7 | 0.0 | 0.0 | 0.3 | 3.1 | 74.0 | 79 | 58.9 | **0.84** | 0.75R | — |
| **13.0** | **4.1** | 0.0 | 2.1 | 0.92 | 1.36 | 3,041 | 96.9 | 0.0 | 0.0 | 3.1 | 5.9 | 87.0 | 84 | 60.8 | **0.79** | 0.75R | — |
| 9.4 | 0.5 | 0.1 | 1.5 | 0.92 | 1.38 | 2,708 | 97.0 | 0.0 | 0.3 | 2.7 | 23.0 | 181.0 | 233 | 41.4 | **0.80** | 0.75R | — |
| 9.3 | 0.4 | 1.0 | 0.1 | **0.86** | 1.28 | 149 | 97.9 | 0.0 | 0.0 | 2.1 | 3.2 | 7.0 | 39 | 37.3 | 1.23 | — | — |
| **13.3** | **4.4** | 0.0 | 2.9 | 1.03 | 1.53 | 1,649 | 98.0 | 0.0 | 1.1 | 0.9 | 36.4 | 93.2 | 70 | 53.0 | 0.95 | — | 0.00 |
| 8.7 | (0.2) | 0.0 | 0.9 | 1.07 | 1.59 | 3,834 | 94.2 | 0.0 | 1.5 | 4.3 | 22.4 | 71.8 | 82 | 35.5 | **0.86** | **—** | 0.00 |
| 10.1 | 1.2 | 1.4 | 1.1 | **0.86** | 1.28 | 721 | 94.8 | 0.0 | 2.2 | 3.0 | 20.1 | 91.0 | 164 | 33.7 | 1.24 | — | — |
| **9.4** | **0.0** | **3.2** | **1.2** | **1.00** | **1.27** | **1,170** | **92.9** | **0.0** | **0.4** | **6.8** | **6.8** | **108.2** | **81** | **49.1** | **1.09** | **—** | **—** |
| 9.2 | (0.2) | 3.0 | 1.9 | 0.89 | 1.14 | 434 | 98.9 | 0.0 | 0.3 | 0.8 | 2.0 | 45.0 | 46 | 57.1 | **0.67** | **—** | **—** |

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Fidelity Set Util Port (FSUTX) | 21.6 | 20.6 | 7.0 | 13.0 | 10.9 | 159.7 | (5.3) | (45.0) | (2.0) | 16.2 | 1.2 | 14.5 | 0.1 |
| | | Fidelity Telecom & Util (FIUIX) | 13.3 | 20.5 | 10.0 | 11.8 | 17.3 | 151.4 | (13.6) | (44.5) | (1.5) | 14.5 | (0.5) | 14.5 | 0.1 |
| I | | Hennessy Gas Utility Idx Inv (GASFX) | 21.2 | 25.4 | 7.4 | 25.1 | 12.3 | 229.3 | 64.3 | (38.5) | 4.5 | 17.7 | 2.7 | 18.1 | 3.7 |
| | | Global Stock Category Average | 3.2 | 25.9 | 16.6 | (7.4) | 15.8 | 164.5 | 0.0 | (51.7) | 0.0 | 14.8 | 0.0 | 10.0 | 0.0 |
| | | AmCent Global Grth Inv (TWGGX) | 1.8 | 30.8 | 17.5 | (6.3) | 12.9 | 153.9 | (10.6) | (52.6) | (0.9) | 16.1 | 1.3 | 10.6 | 0.6 |
| | | Artisan Global Opprt Inv (ARTRX) | 2.3 | 24.2 | 29.7 | (6.6) | 28.2 | 223.1 | 58.6 | — | — | 18.1 | 3.3 | 14.6 | 4.6 |
| | C | Artisan Global Value Inv (ARTGX) | 4.5 | 31.1 | 18.9 | 1.5 | 16.1 | 219.1 | 54.6 | — | — | 17.6 | 2.8 | 13.9 | 3.9 |
| | | Dodge & Cox Global Stk (DODWX) | 6.9 | 33.1 | 21.1 | (11.4) | 13.5 | 236.2 | 71.7 | — | — | 19.9 | 5.1 | 11.6 | 1.6 |
| | | Fidelity Worldwide (FWWFX) | 0.4 | 31.5 | 18.7 | (6.8) | 17.0 | 165.6 | 1.1 | (53.1) | (1.4) | 16.2 | 1.4 | 11.3 | 1.3 |
| | | Guinness Atkinson Glb Innov (IWIRX) | 12.5 | 45.2 | 19.9 | (6.6) | 17.0 | 267.4 | 102.9 | (56.1) | (4.4) | 25.1 | 10.3 | 16.4 | 6.4 |
| | | Janus Global Research T (JAWWX) | 7.2 | 24.2 | 16.7 | (7.6) | 20.6 | 188.5 | 24.0 | (54.4) | (2.7) | 15.8 | 1.0 | 11.6 | 1.6 |
| | | Janus Global Sel T (JORNX) | 6.8 | 26.9 | 4.1 | (17.9) | 20.0 | 144.9 | (19.6) | (57.4) | (5.7) | 12.2 | (2.6) | 6.8 | (3.2) |
| | | Marsico Global (MGLBX) | 2.7 | 41.9 | 19.4 | (12.7) | 23.5 | 211.1 | 46.6 | (54.8) | (3.1) | 20.3 | 5.5 | 13.4 | 3.4 |
| | C | Oakmark Global I (OAKGX) | 3.7 | 34.1 | 20.1 | (11.7) | 15.7 | 196.7 | 32.2 | (52.8) | (1.1) | 18.6 | 3.8 | 11.3 | 1.3 |
| | | Oakmark Global Select I (OAKWX) | 2.5 | 33.7 | 23.9 | (5.9) | 11.0 | 225.4 | 60.9 | (47.9) | 3.8 | 19.3 | 4.5 | 12.2 | 2.2 |
| | | Old Westbury LC Strat (OWLSX) | 7.1 | 25.3 | 15.0 | (16.1) | 15.1 | 113.0 | (51.5) | (49.2) | 2.5 | 15.6 | 0.8 | 8.3 | (1.7) |
| | | Old Westbury Sm & Mid (OWSMX) | 2.0 | 24.1 | 17.3 | (7.9) | 24.1 | 142.0 | (22.5) | (35.7) | 16.0 | 14.1 | (0.7) | 11.2 | 1.2 |
| | | Polaris Global Value (PGVFX) | 3.6 | 36.9 | 21.0 | (8.2) | 20.6 | 227.4 | 62.9 | (61.9) | (10.2) | 19.7 | 4.9 | 13.7 | 3.7 |
| | | Russell Global Equity S (RGESX) | 4.6 | 27.9 | 15.5 | (9.1) | 14.6 | 163.8 | (0.7) | (55.6) | (3.9) | 15.6 | 0.8 | 10.0 | 0.0 |
| | | Tweedy, Browne Value (TWEBX) | 4.0 | 22.6 | 15.4 | (1.8) | 10.5 | 140.6 | (23.9) | (39.4) | 12.3 | 13.7 | (1.1) | 9.8 | (0.2) |
| | | USAA World Grth (USAWX) | 3.7 | 27.7 | 23.4 | (4.4) | 12.1 | 183.3 | 18.8 | (47.9) | 3.8 | 17.8 | 3.0 | 11.9 | 1.9 |
| | | Vanguard Global Equity Inv (VHGEX) | 4.3 | 27.6 | 19.5 | (8.9) | 16.0 | 181.0 | 16.5 | (60.8) | (9.1) | 16.7 | 1.9 | 10.9 | 0.9 |
| I | | Vanguard Ttl Wld Stk Idx Inv (VTWSX) | 3.9 | 22.7 | 17.1 | (7.9) | 12.8 | 155.5 | (9.0) | — | — | 14.3 | (0.5) | 9.2 | (0.8) |
| | | Wasatch World Innovators (WAGTX) | (3.7) | 33.7 | 18.0 | 4.5 | 24.4 | 251.1 | 86.6 | (59.1) | (7.4) | 14.9 | 0.1 | 14.6 | 4.6 |
| | | Foreign Stock Category Average | (5.0) | 22.0 | 20.2 | (13.8) | 13.9 | 130.4 | 0.0 | (56.9) | 0.0 | 11.6 | 0.0 | 6.3 | 0.0 |
| | | AmCent Intl Grth Inv (TWIEX) | (5.4) | 22.9 | 21.8 | (11.9) | 13.6 | 126.2 | (4.2) | (56.5) | 0.4 | 12.3 | 0.7 | 7.2 | 0.9 |
| | | AmCent Intl Oppor Inv (AIOIX) | (7.5) | 30.5 | 25.0 | (15.0) | 22.4 | 170.2 | 39.8 | (64.6) | (7.7) | 14.7 | 3.1 | 9.4 | 3.1 |
| | | Artisan Intl Inv (ARTIX) | (1.0) | 25.1 | 25.3 | (7.3) | 5.9 | 158.7 | 28.3 | (58.5) | (1.6) | 15.8 | 4.2 | 8.8 | 2.5 |
| | C | Artisan Intl Sm Cap Inv (ARTJX) | (12.0) | 29.1 | 34.6 | (15.3) | 14.3 | 174.4 | 44.0 | (61.0) | (4.1) | 15.2 | 3.6 | 8.2 | 1.9 |
| | C | Artisan Intl Val Inv (ARTKX) | (0.6) | 30.4 | 22.8 | (7.2) | 18.8 | 189.4 | 59.0 | (46.9) | 10.0 | 16.7 | 5.1 | 11.9 | 5.6 |
| | | Causeway Intl Value Inv (CIVVX) | (6.5) | 23.8 | 24.2 | (10.8) | 11.9 | 143.5 | 13.1 | (57.1) | (0.2) | 12.9 | 1.3 | 7.5 | 1.2 |
| | | Dodge & Cox Intl Stk (DODFX) | 0.0 | 26.3 | 21.0 | (16.0) | 13.6 | 174.5 | 44.1 | (59.9) | (3.0) | 15.2 | 3.6 | 7.8 | 1.5 |
| | | Domini Int'l Social Eq Inv (DOMIX) | (3.3) | 25.7 | 22.5 | (13.5) | 11.2 | 136.6 | 6.2 | (61.6) | (4.7) | 14.2 | 2.6 | 7.4 | 1.1 |
| | C | Driehaus Intl Sm Cp Grth (DRIOX) | (4.4) | 29.2 | 11.6 | (11.4) | 27.1 | 169.2 | 38.8 | (58.8) | (1.9) | 11.3 | (0.3) | 9.2 | 2.9 |
| | | Fidelity Diversified Intl (FDIVX) | (3.3) | 25.1 | 19.4 | (13.8) | 9.6 | 119.8 | (10.6) | (57.5) | (0.6) | 13.1 | 1.5 | 6.4 | 0.1 |
| | | Fidelity International Growth (FIGFX) | (3.2) | 22.1 | 19.7 | (9.0) | 16.9 | 147.0 | 16.6 | — | — | 12.3 | 0.7 | 8.5 | 2.2 |
| | | Fidelity Intl Capital Apprec (FIVFX) | 2.9 | 21.6 | 25.8 | (12.8) | 15.8 | 205.7 | 75.3 | (63.6) | (6.7) | 16.4 | 4.8 | 9.7 | 3.4 |
| | | Fidelity Intl Disc (FIGRX) | (5.6) | 24.9 | 21.9 | (15.3) | 11.0 | 115.9 | (14.5) | (57.0) | (0.1) | 12.8 | 1.2 | 6.2 | (0.1) |
| | | Fidelity Intl Sm Cap Opp (FSCOX) | (1.3) | 24.8 | 23.5 | (9.6) | 23.2 | 194.8 | 64.4 | (70.1) | (13.2) | 15.0 | 3.4 | 11.1 | 4.8 |
| | | Fidelity Intl Sm Cp (FISMX) | (5.5) | 35.1 | 18.8 | (15.6) | 25.3 | 170.5 | 40.1 | (58.4) | (1.5) | 14.9 | 3.3 | 9.9 | 3.6 |
| | | Fidelity Overseas (FOSFX) | (3.7) | 26.7 | 25.0 | (16.0) | 6.5 | 112.1 | (18.3) | (60.2) | (3.3) | 15.1 | 3.5 | 6.4 | 0.1 |
| I | | Fidelity Spar Intl Inv (FSIIX) | (5.5) | 21.7 | 18.6 | (12.2) | 7.6 | 112.9 | (17.5) | (57.1) | (0.2) | 10.9 | (0.7) | 5.2 | (1.1) |
| | | FMI International (FMIJX) | 4.6 | 24.6 | 18.1 | (1.8) | — | — | — | — | — | 15.5 | 3.9 | — | — |
| | | Harbor Intl Inv (HIINX) | (7.2) | 16.3 | 20.4 | (11.5) | 11.5 | 124.2 | (6.2) | (57.0) | (0.1) | 9.1 | (2.5) | 5.1 | (1.2) |
| | | Laudus Intl MktMasters Inv (SWOIX) | (6.2) | 22.6 | 23.1 | (13.7) | 21.5 | 161.9 | 31.5 | (59.1) | (2.2) | 12.3 | 0.7 | 8.2 | 1.9 |
| | | Nationwide Bailard Intl Eqs M (NWHLX) | (1.9) | 21.8 | 21.0 | (15.4) | 12.0 | 117.6 | (12.8) | (57.9) | (1.0) | 13.1 | 1.5 | 6.5 | 0.2 |
| I | | Northern Intl Equity Indx (NOINX) | (5.8) | 21.7 | 18.6 | (12.7) | 7.5 | 108.7 | (21.7) | (57.3) | (0.4) | 10.8 | (0.8) | 5.0 | (1.3) |
| | C | Oakmark Intl I (OAKIX) | (5.5) | 29.3 | 29.2 | (14.1) | 16.2 | 202.5 | 72.1 | (54.9) | 2.0 | 16.5 | 4.9 | 9.5 | 3.2 |
| | C | Oakmark Intl Small Cap I (OAKEX) | (7.8) | 27.6 | 18.3 | (16.5) | 21.5 | 182.3 | 51.9 | (60.0) | (3.1) | 11.7 | 0.1 | 7.2 | 0.9 |
| | | Oberweis Intl Opp (OBIOX) | (4.6) | 55.0 | 32.9 | (14.5) | 30.3 | 301.3 | 170.9 | (69.6) | (12.7) | 25.2 | 13.6 | 17.0 | 10.7 |
| | | Pear Tree Polaris Frgn Val Ord (QFVOX) | (5.3) | 27.5 | 26.9 | (15.6) | 20.0 | 188.1 | 57.7 | (63.8) | (6.9) | 15.3 | 3.7 | 9.2 | 2.9 |
| | | Schwab International Core Eq (SICNX) | (4.5) | 23.9 | 23.7 | (12.2) | 10.5 | 129.5 | (0.9) | — | — | 13.5 | 1.9 | 7.3 | 1.0 |
| I | | Schwab International Index (SWISX) | (5.8) | 21.6 | 18.9 | (11.8) | 6.6 | 111.0 | (19.4) | (56.9) | 0.0 | 10.8 | (0.8) | 5.1 | (1.2) |
| | | Scout International (UMBWX) | (4.4) | 13.1 | 21.2 | (12.4) | 13.1 | 110.5 | (19.9) | (49.7) | 7.2 | 9.4 | (2.2) | 5.4 | (0.9) |
| | | T. Rowe Price Intl Disc (PRIDX) | (0.5) | 24.3 | 26.0 | (14.1) | 20.4 | 194.6 | 64.2 | (60.6) | (3.7) | 15.9 | 4.3 | 10.0 | 3.7 |
| | | T. Rowe Price Intl Gr&Inc (TRIGX) | (5.4) | 22.9 | 15.3 | (10.9) | 10.4 | 123.9 | (6.5) | (59.0) | (2.1) | 10.3 | (1.3) | 5.7 | (0.6) |
| | | T. Rowe Price Intl Stk (PRITX) | (0.9) | 14.2 | 18.7 | (12.4) | 14.4 | 144.9 | 14.5 | (58.7) | (1.8) | 10.4 | (1.2) | 6.1 | (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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9.2 | (0.2) | 1.5 | 1.0 | 0.98 | 1.25 | 1,014 | 99.2 | 0.0 | 0.0 | 0.8 | 2.3 | 160.0 | 36 | 65.5 | 0.82 | 0.75R | — |
| 8.5 | (0.9) | 3.2 | 1.0 | 0.86 | 1.09 | 987 | 99.2 | 0.0 | 0.0 | 0.8 | 4.3 | 121.0 | 39 | 60.5 | 0.76 | — | — |
| **12.3** | **2.9** | 2.1 | 1.5 | 0.90 | 1.15 | 2,274 | 98.8 | 0.0 | 0.0 | 1.2 | 15.6 | 20.0 | 63 | 48.8 | 0.80 | — | — |
| **6.5** | **0.0** | **1.4** | **0.9** | **1.00** | **1.15** | **2,079** | **93.7** | **0.5** | **2.0** | **3.8** | **46.3** | **49.7** | **372** | **30.7** | **1.20** | **—** | **—** |
| **7.7** | **1.2** | 0.6 | 0.5 | 1.02 | 1.17 | 605 | 96.5 | 0.0 | 2.3 | 1.2 | 36.4 | 64.0 | 109 | 18.4 | 1.09 | 2.00R | — |
| **—** | **—** | 0.3 | 0.2 | 1.17 | 1.34 | 1,166 | 93.5 | 0.0 | 0.8 | 5.8 | 35.5 | 45.1 | 54 | 39.7 | 1.28 | 2.00R | — |
| **—** | **—** | 0.5 | 0.5 | **0.80** | 0.92 | 1,885 | 89.7 | 0.0 | 0.0 | 10.3 | 38.1 | 25.4 | 55 | 34.0 | 1.38 | 2.00R | — |
| **—** | **—** | 1.3 | 0.8 | 1.08 | 1.24 | 5,908 | 87.3 | 0.0 | 9.4 | 3.3 | 42.5 | 24.0 | 109 | 21.4 | **0.65** | **—** | **—** |
| 7.6 | 1.1 | 0.3 | 1.2 | 1.03 | 1.18 | 1,568 | 97.4 | 0.1 | 0.5 | 2.1 | 41.9 | 163.0 | 310 | 25.6 | **0.96** | 1.00R | — |
| **10.5** | **4.0** | 0.8 | 0.1 | 1.02 | 1.17 | 157 | 100.0 | 0.0 | 0.0 | 0.0 | 26.3 | 29.6 | 32 | 34.5 | 1.47 | — | — |
| — | — | 0.9 | 0.2 | 1.00 | 1.15 | 2,731 | 97.4 | 0.0 | 2.6 | 0.0 | 41.3 | 43.0 | 148 | 16.3 | **0.93** | **—** | **—** |
| 7.4 | 0.9 | 0.7 | 0.2 | 1.41 | 1.61 | 2,293 | 98.2 | 0.0 | 1.8 | 0.0 | 42.9 | 55.0 | 67 | 25.9 | **0.96** | **—** | **—** |
| **—** | **—** | 0.0 | 1.3 | 1.15 | 1.31 | 71 | 96.8 | 0.0 | 0.1 | 3.1 | 44.5 | 129.0 | 39 | 43.6 | 1.60 | — | 0.25 |
| **8.2** | **1.7** | 1.1 | 0.8 | 1.16 | 1.33 | 3,554 | 97.3 | 0.0 | 0.9 | 1.7 | 44.9 | 31.0 | 47 | 36.3 | 1.13 | — | — |
| **—** | **—** | 0.8 | 0.6 | 1.16 | 1.33 | 1,966 | 99.4 | 0.0 | 0.0 | 0.6 | 38.7 | 24.0 | 23 | 53.0 | 1.15 | — | — |
| 5.1 | (1.4) | 0.7 | 0.4 | 0.95 | 1.08 | 12,577 | 97.0 | 0.0 | 0.5 | 2.5 | 32.1 | 51.0 | 125 | 23.6 | 1.17 | — | — |
| — | — | 0.8 | 1.2 | 0.95 | 1.08 | 6,168 | 95.8 | 0.0 | 0.3 | 4.0 | 44.6 | 38.0 | 5,821 | 19.9 | 1.14 | — | — |
| 6.2 | (0.3) | 1.4 | 0.4 | 1.06 | 1.22 | 273 | 96.9 | 0.0 | 0.0 | 3.1 | 58.4 | 14.0 | 93 | 17.7 | **0.99** | 1.00R | 0.00 |
| — | — | 1.5 | 0.7 | 1.04 | 1.19 | 3,299 | 91.2 | 0.0 | 5.4 | 3.4 | 40.6 | 39.0 | 391 | 16.0 | 1.24 | — | — |
| 5.9 | (0.6) | 1.1 | 1.3 | **0.76** | 0.88 | 618 | 90.2 | 0.0 | (0.1) | 10.0 | 48.0 | 7.0 | 50 | 37.8 | 1.38 | — | — |
| **8.3** | **1.8** | 1.0 | 0.5 | 1.01 | 1.16 | 1,161 | 97.2 | 0.0 | 1.5 | 1.2 | 44.4 | 9.0 | 103 | 24.5 | 1.19 | — | — |
| 6.2 | (0.3) | 1.6 | 0.4 | 1.00 | 1.15 | 4,499 | 96.5 | 0.0 | 0.8 | 2.7 | 51.3 | 45.0 | 736 | 9.6 | **0.61** | **—** | **—** |
| — | — | 2.3 | 0.7 | 0.98 | 1.13 | 6,160 | 98.2 | 0.0 | 0.5 | 1.3 | 47.4 | 7.0 | 6,666 | 7.4 | **0.30** | **—** | **—** |
| **9.1** | **2.6** | 0.0 | 0.7 | 0.96 | 1.10 | 224 | 95.1 | 0.0 | 1.9 | 3.1 | 39.8 | — | 68 | 35.7 | 1.80 | 2.00R | — |
| **5.5** | **0.0** | **2.0** | **0.8** | **1.00** | **1.34** | **6,863** | **94.1** | **2.1** | **2.9** | **0.9** | **91.9** | **61.4** | **348** | **26.1** | **1.09** | **—** | **—** |
| 5.6 | 0.1 | 1.0 | 0.8 | 0.98 | 1.31 | 1,888 | 97.8 | 0.0 | 2.1 | 0.1 | 97.8 | 110.0 | 119 | 19.6 | 1.22 | 2.00R | — |
| **8.5** | **3.0** | 0.4 | 0.3 | 1.05 | 1.41 | 133 | 96.4 | 0.0 | 3.2 | 0.4 | 96.4 | 123.0 | 118 | 17.9 | 1.60 | 2.00R | — |
| **7.0** | **1.5** | 0.8 | 0.3 | 0.95 | 1.28 | 18,323 | 92.4 | 0.7 | 3.2 | 3.7 | 88.3 | 46.5 | 79 | 33.8 | 1.20 | 2.00R | — |
| **9.1** | **3.6** | 0.0 | 0.7 | 1.06 | 1.43 | 1,033 | 89.4 | 0.0 | 2.2 | 8.5 | 89.4 | 57.9 | 60 | 44.0 | 1.51 | 2.00R | — |
| **9.2** | **3.7** | 1.5 | 1.0 | **0.84** | 1.14 | 11,495 | 85.9 | 0.0 | 1.6 | 12.5 | 69.8 | 20.5 | 61 | 35.8 | 1.18 | 2.00R | — |
| 4.8 | (0.7) | 2.3 | 0.7 | 1.01 | 1.35 | 6,292 | 94.3 | 0.0 | 0.0 | 5.7 | 94.3 | 27.0 | 64 | 28.7 | 1.20 | 2.00R | — |
| 6.7 | 1.2 | 2.3 | 0.7 | 1.08 | 1.45 | 66,464 | 94.8 | 0.0 | 3.9 | 1.3 | 86.9 | 13.0 | 96 | 25.9 | **0.64** | **—** | **—** |
| — | — | 1.1 | 1.4 | 1.01 | 1.35 | 305 | 94.9 | 0.0 | 3.6 | 1.6 | 94.0 | 86.0 | 153 | 20.3 | 1.60 | 2.00R | 0.25 |
| **11.8** | **6.3** | 0.6 | 1.6 | **0.91** | 1.23 | 219 | 97.5 | 0.0 | 0.0 | 2.5 | 97.5 | 320.0 | 88 | 22.9 | 1.73 | 2.00R | — |
| 5.1 | (0.4) | 1.1 | 0.7 | **0.95** | 1.27 | 24,159 | 95.4 | 0.1 | 1.6 | 2.9 | 86.6 | 39.0 | 246 | 14.4 | 0.91 | 1.00R | — |
| **—** | **—** | 0.8 | 0.3 | **0.88** | 1.19 | 946 | 98.8 | 0.0 | 0.0 | 1.2 | 82.0 | 27.0 | 101 | 29.1 | 1.04 | 1.00R | — |
| 5.3 | (0.2) | 0.5 | 0.6 | 0.98 | 1.31 | 1,204 | 100.3 | 0.0 | 0.3 | (0.6) | 81.5 | 178.0 | 225 | 10.7 | 1.14 | 1.00R | — |
| 5.5 | 0.0 | 0.7 | 0.5 | 0.97 | 1.30 | 10,811 | 93.5 | 0.1 | 1.0 | 5.3 | 89.1 | 57.0 | 208 | 17.0 | 0.91 | 1.00R | — |
| **—** | **—** | 0.7 | 0.4 | **0.87** | 1.17 | 631 | 96.9 | 0.0 | 0.7 | 2.5 | 86.0 | 18.0 | 149 | 15.9 | 1.30 | 2.00R | — |
| **7.6** | **2.1** | 0.9 | 1.5 | 1.03 | 1.39 | 787 | 95.9 | 0.0 | 0.9 | 3.2 | 93.3 | 102.0 | 189 | 12.5 | 1.22 | 2.00R | — |
| 4.6 | (0.9) | 1.8 | 0.7 | 0.97 | 1.30 | 3,331 | 95.2 | 0.0 | 1.9 | 2.9 | 91.2 | 41.0 | 167 | 16.2 | 1.02 | 1.00R | — |
| 4.4 | (1.1) | 3.4 | 1.1 | 1.02 | 1.38 | 13,837 | 97.5 | 0.0 | 0.6 | 1.9 | 97.1 | 2.0 | 969 | 12.4 | **0.20** | 1.00R | — |
| — | — | 2.1 | — | **0.58** | 0.78 | 772 | 78.0 | 0.0 | 3.8 | 18.2 | 67.0 | 22.0 | 44 | 38.5 | 1.00 | — | — |
| **6.9** | **1.4** | 1.8 | 0.6 | 1.01 | 1.35 | 46,972 | 94.6 | 0.0 | 1.3 | 4.0 | 93.0 | 11.0 | 109 | 25.9 | 1.11 | — | 0.25 |
| **7.2** | **1.7** | 1.4 | 0.4 | 0.97 | 1.30 | 2,214 | 91.4 | 0.0 | 5.1 | 3.5 | 90.0 | 74.0 | 1,205 | 9.1 | 1.40 | 2.00R | — |
| 6.0 | 0.5 | 4.4 | 0.9 | 1.03 | 1.39 | 255 | 97.9 | 0.0 | 0.3 | 1.8 | 97.9 | 31.1 | 173 | 15.8 | **0.89** | **—** | **—** |
| — | — | 4.0 | 1.0 | 1.03 | 1.39 | 3,874 | 99.4 | 0.0 | 0.6 | 0.0 | 99.1 | 40.7 | 909 | 13.1 | **0.26** | 2.00R | — |
| **7.9** | **2.4** | 2.1 | 0.8 | 1.15 | 1.54 | 27,909 | 96.2 | 0.8 | 1.0 | 2.0 | 91.6 | 39.0 | 68 | 32.7 | 0.98 | — | — |
| **6.8** | **1.3** | 1.6 | 0.8 | 1.10 | 1.48 | 2,877 | 95.3 | 0.0 | 1.4 | 3.3 | 95.3 | 38.0 | 67 | 29.1 | 1.35 | 2.00R | — |
| **—** | **—** | 0.0 | 0.2 | 1.19 | 1.59 | 409 | 89.7 | 0.0 | 5.4 | 4.9 | 89.7 | 176.0 | 80 | 24.0 | 1.60 | 2.00R | 0.25 |
| 5.6 | 0.1 | 1.1 | 0.2 | 1.05 | 1.42 | 1,592 | 94.4 | 0.0 | 0.0 | 5.6 | 94.4 | 3.0 | 54 | 25.1 | 1.54 | — | 0.25 |
| — | — | 1.6 | 0.8 | 1.00 | 1.34 | 431 | 96.7 | 0.0 | 1.3 | 2.1 | 96.7 | 90.0 | 156 | 21.6 | **0.86** | 2.00R | — |
| 4.4 | (1.1) | 3.4 | 0.9 | 1.02 | 1.38 | 2,754 | 96.8 | 0.0 | 1.6 | 1.6 | 96.6 | 2.0 | 915 | 13.0 | **0.19** | 2.00R | — |
| 6.4 | 0.9 | 1.5 | 0.6 | **0.91** | 1.23 | 5,499 | 97.8 | 0.0 | 2.2 | 0.0 | 94.4 | 12.0 | 82 | 21.7 | 1.01 | — | — |
| **9.1** | **3.6** | 0.8 | 0.9 | **0.88** | 1.18 | 3,542 | 91.9 | 2.3 | 1.3 | 4.5 | 91.8 | 41.6 | 214 | 11.3 | 1.23 | 2.00R | 0.00 |
| 4.8 | (0.7) | 3.2 | 1.1 | 0.97 | 1.30 | 10,478 | 94.7 | 0.1 | 1.2 | 4.0 | 93.1 | 44.7 | 116 | 17.6 | **0.86** | 2.00R | 0.00 |
| 5.3 | (0.2) | 1.2 | 0.6 | 0.98 | 1.31 | 13,409 | 95.1 | 0.4 | 2.6 | 2.0 | 92.0 | 39.1 | 134 | 14.2 | **0.85** | 2.00R | 0.00 |

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | 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 Overseas Stk (TROSX) | (4.5) | 21.7 | 18.5 | (10.2) | 10.5 | 131.6 | 1.2 | (58.2) | (1.3) | 11.3 | (0.3) | 6.5 | 0.2 |
| | | TIAA-CREF Intl Eq Rtl (TIERX) | (8.3) | 23.5 | 30.8 | (23.9) | 19.6 | 122.5 | (7.9) | (61.3) | (4.4) | 14.0 | 2.4 | 6.2 | (0.1) |
| | | Touchstone Intl SmCp Y (TNSYX) | 0.2 | 28.5 | 21.5 | (7.4) | 23.5 | 170.5 | 40.1 | (53.4) | 3.5 | 16.1 | 4.5 | 12.3 | 6.0 |
| | | Tweedy, Browne Glb Val (TBGVX) | 1.5 | 19.6 | 18.3 | (4.2) | 13.8 | 141.0 | 10.6 | (47.0) | 9.9 | 12.8 | 1.2 | 9.4 | 3.1 |
| | | USAA Intl (USIFX) | (5.1) | 18.0 | 22.0 | (9.9) | 9.8 | 122.3 | (8.1) | (50.1) | 6.8 | 10.9 | (0.7) | 6.2 | (0.1) |
| | | Vanguard Dev Mrkts Idx Inv (VDVIX) | (5.9) | — | — | — | — | — | — | — | — | — | — | — | — |
| I | | Vanguard FTSE AWexUS Idx I (VFWIX) | (4.3) | 14.3 | 18.3 | (14.5) | 11.6 | 115.3 | (15.1) | (58.4) | (1.5) | 9.0 | (2.6) | 4.3 | (2.0) |
| I | | Vanguard FTSE AWexUS SC I (VFSVX) | (4.9) | 17.4 | 18.8 | (19.1) | 24.9 | — | — | — | — | 9.9 | (1.7) | 6.0 | (0.3) |
| | | Vanguard Intl Explorer Inv (VINEX) | (2.9) | 30.2 | 17.9 | (19.8) | 22.5 | 155.9 | 25.5 | (59.5) | (2.6) | 14.2 | 2.6 | 7.9 | 1.6 |
| | | Vanguard Intl Gr Inv (VWIGX) | (5.7) | 22.9 | 20.0 | (13.7) | 15.6 | 138.7 | 8.3 | (56.9) | 0.0 | 11.6 | 0.0 | 6.8 | 0.5 |
| | | Vanguard Intl Value Inv (VTRIX) | (6.7) | 22.1 | 20.1 | (14.6) | 7.3 | 108.4 | (22.0) | (55.8) | 1.1 | 11.0 | (0.6) | 4.6 | (1.7) |
| I | | Vanguard Total Intl Stk Idx Inv (VGTSX) | (4.3) | 15.0 | 18.1 | (14.6) | 11.1 | 112.2 | (18.2) | (58.5) | (1.6) | 9.1 | (2.5) | 4.3 | (2.0) |
| | C | Wasatch Intl Gr (WAIGX) | (9.1) | 26.4 | 33.0 | (12.1) | 34.2 | 252.9 | 122.5 | (65.9) | (9.0) | 15.2 | 3.6 | 12.5 | 6.2 |
| | C | William Blair Intl Gr N (WBIGX) | (3.2) | 18.5 | 23.6 | (14.6) | 20.0 | 143.1 | 12.7 | (62.8) | (5.9) | 12.3 | 0.7 | 7.8 | 1.5 |
| | | **Regional/Country Stock Category Average** | (2.3) | 15.6 | 18.9 | (18.1) | 16.7 | 139.8 | 0.0 | (61.5) | 0.0 | 9.7 | 0.0 | 4.4 | 0.0 |
| | | Deutsche Latin America Eq S (SLAFX) | (10.4) | (8.0) | 13.5 | (22.5) | 11.3 | 68.2 | (71.6) | (60.8) | 0.7 | (2.2) | (11.9) | (4.2) | (8.6) |
| | | Fidelity Canada (FICDX) | 3.7 | 10.0 | 8.2 | (12.5) | 21.8 | 112.9 | (26.9) | (54.0) | 7.5 | 7.3 | (2.4) | 5.6 | 1.2 |
| | | Fidelity China Region (FHKCX) | 4.4 | 22.1 | 22.9 | (20.4) | 18.0 | 171.2 | 31.4 | (57.1) | 4.4 | 16.2 | 6.5 | 8.0 | 3.6 |
| | | Fidelity Emerging Asia (FSEAX) | 7.5 | 3.7 | 20.8 | (16.2) | 22.7 | 122.7 | (17.1) | (63.8) | (2.3) | 10.5 | 0.8 | 6.7 | 2.3 |
| | | Fidelity Europe (FIEUX) | (7.1) | 26.3 | 25.5 | (16.8) | 8.5 | 115.4 | (24.4) | (56.0) | 5.5 | 13.8 | 4.1 | 5.9 | 1.5 |
| | | Fidelity Japan (FJPNX) | (8.5) | 23.6 | 9.4 | (15.9) | 14.6 | 72.0 | (67.8) | (53.2) | 8.3 | 7.4 | (2.3) | 3.6 | (0.8) |
| | | Fidelity Japan Smaller Co (FJSCX) | (6.8) | 51.8 | 8.7 | (5.8) | 12.2 | 168.6 | 28.8 | (58.2) | 3.3 | 15.4 | 5.7 | 10.2 | 5.8 |
| | | Fidelity Latin America (FLATX) | (16.3) | (17.3) | 4.1 | (15.8) | 16.4 | 44.3 | (95.5) | (59.6) | 1.9 | (10.4) | (20.1) | (6.7) | (11.1) |
| | | Fidelity Nordic (FNORX) | (4.9) | 49.0 | 21.6 | (20.4) | 26.4 | 218.3 | 78.5 | (66.9) | (5.4) | 19.9 | 10.2 | 11.6 | 7.2 |
| | | Fidelity Pacific Basin (FPBFX) | 0.6 | 27.4 | 20.0 | (17.1) | 32.7 | 239.8 | 100.0 | (67.7) | (6.2) | 15.4 | 5.7 | 11.1 | 6.7 |
| | | Guinness Atkinson China & HK (ICHKX) | (2.0) | 6.4 | 14.4 | (27.6) | 15.3 | 120.7 | (19.1) | (66.7) | (5.2) | 6.0 | (3.7) | (0.1) | (4.5) |
| | C | Matthews Asia Dividend Inv (MAPIX) | (0.4) | 11.2 | 21.6 | (10.1) | 22.8 | 146.7 | 6.9 | (34.8) | 26.7 | 10.5 | 0.8 | 8.3 | 3.9 |
| | | Matthews Asia Growth Inv (MPACX) | 1.4 | 19.3 | 17.4 | (12.7) | 26.8 | 181.8 | 42.0 | (53.6) | 7.9 | 12.4 | 2.7 | 9.5 | 5.1 |
| | | Matthews Asia Small Co Inv (MSMLX) | 11.3 | 7.1 | 23.9 | (20.1) | 35.5 | 267.5 | 127.7 | — | — | 13.9 | 4.2 | 9.9 | 5.5 |
| | | Matthews Asian Gr & Inc Inv (MACSX) | (0.7) | 4.8 | 26.8 | (10.7) | 19.1 | 115.6 | (24.2) | (38.1) | 23.4 | 9.7 | 0.0 | 7.0 | 2.6 |
| | | Matthews China Inv (MCHFX) | (4.5) | 6.8 | 11.9 | (19.0) | 15.7 | 112.4 | (27.4) | (60.0) | 1.5 | 4.5 | (5.2) | 1.4 | (3.0) |
| | | Matthews India Inv (MINDX) | 63.7 | (6.0) | 31.5 | (36.5) | 32.5 | 310.5 | 170.7 | (66.2) | (4.7) | 26.5 | 16.8 | 11.2 | 6.8 |
| | | Matthews Japan Inv (MJFOX) | (2.6) | 34.0 | 8.3 | (7.8) | 19.5 | 116.5 | (23.3) | (47.6) | 13.9 | 12.2 | 2.5 | 9.3 | 4.9 |
| | | Matthews Korea Inv (MAKOX) | (0.8) | 10.1 | 24.0 | (6.5) | 21.8 | 234.5 | 94.7 | (67.4) | (5.9) | 10.6 | 0.9 | 9.1 | 4.7 |
| | C | Matthews Pacific Tiger Inv (MAPTX) | 11.7 | 3.6 | 21.0 | (11.5) | 22.2 | 216.4 | 76.6 | (58.0) | 3.5 | 11.9 | 2.2 | 8.7 | 4.3 |
| | | Oberweis China Opprt (OBCHX) | (6.3) | 59.5 | 27.8 | (38.8) | 17.4 | 232.6 | 92.8 | (68.9) | (7.4) | 24.1 | 14.4 | 6.5 | 2.1 |
| | | T. Rowe Price Afr&Mid East (TRAMX) | 9.2 | 24.1 | 19.8 | (16.2) | 17.2 | 152.8 | 13.0 | (61.0) | 0.5 | 17.5 | 7.8 | 9.8 | 5.4 |
| | | T. Rowe Price Emg Europe (TREMX) | (35.8) | 3.9 | 25.2 | (33.2) | 33.4 | 99.4 | (40.4) | (78.4) | (16.9) | (5.8) | (15.5) | (5.7) | (10.1) |
| | | T. Rowe Price Euro Stk (PRESX) | (6.0) | 35.4 | 23.2 | (9.4) | 8.7 | 157.7 | 17.9 | (56.1) | 5.4 | 16.2 | 6.5 | 9.1 | 4.7 |
| | | T. Rowe Price Japan (PRJPX) | (8.6) | 29.9 | 10.6 | (8.4) | 14.2 | 81.0 | (58.8) | (50.7) | 10.8 | 9.5 | (0.2) | 6.6 | 2.2 |
| | | T. Rowe Price Latin Amer (PRLAX) | (13.1) | (16.0) | 10.3 | (25.2) | 18.4 | 66.5 | (73.3) | (61.6) | (0.1) | (7.0) | (16.7) | (6.5) | (10.9) |
| | | T. Rowe Price New Asia (PRASX) | 6.9 | (0.6) | 23.6 | (12.2) | 20.3 | 218.1 | 78.3 | (67.5) | (6.0) | 9.5 | (0.2) | 6.8 | 2.4 |
| | | US Glb Inv Emerging Euro (EUROX) | (23.3) | (3.1) | 19.3 | (28.0) | 18.6 | 66.4 | (73.4) | (74.7) | (13.2) | (3.9) | (13.6) | (5.4) | (9.8) |
| I | | Vanguard Eur Stk Idx Inv (VEURX) | (6.7) | 24.7 | 20.7 | (11.7) | 4.9 | 122.8 | (17.0) | (59.7) | 1.8 | 12.0 | 2.3 | 5.4 | 1.0 |
| I | | Vanguard Pac Stk Idx Inv (VPACX) | (4.7) | 17.3 | 15.4 | (14.0) | 15.7 | 95.1 | (44.7) | (51.8) | 9.7 | 8.9 | (0.8) | 5.1 | 0.7 |
| | | WF Adv Asia Pacific Inv (SASPX) | 3.9 | 12.6 | 24.3 | (16.0) | 15.1 | 134.3 | (5.5) | (61.9) | (0.4) | 13.3 | 3.6 | 7.1 | 2.7 |
| | | **Emerging Stock Category Average** | (3.0) | (0.5) | 20.6 | (21.0) | 20.5 | 128.4 | 0.0 | (66.7) | 0.0 | 4.9 | 0.0 | 1.8 | 0.0 |
| | | AmCent Emg Mkt Inv (TWMIX) | (1.6) | 0.2 | 24.8 | (21.7) | 17.8 | 128.0 | (0.4) | (68.1) | (1.4) | 7.2 | 2.3 | 2.6 | 0.8 |
| | | Driehaus Emerg Mkts Grth (DREGX) | (6.0) | 8.9 | 19.5 | (15.1) | 23.5 | 150.5 | 22.1 | (62.3) | 4.4 | 6.9 | 2.0 | 5.1 | 3.3 |
| | | Driehaus Emerg Mkts SC Gr (DRESX) | 5.7 | 12.1 | 28.8 | (14.3) | 26.0 | 183.2 | 54.8 | — | — | 15.1 | 10.2 | 10.5 | 8.7 |
| | | Fidelity EMEA (FEMEX) | (10.9) | 1.3 | 20.8 | (15.4) | 25.4 | 106.2 | (22.2) | — | — | 2.9 | (2.0) | 3.0 | 1.2 |
| | | Fidelity Emerg Mkts Discv (FEDDX) | (4.2) | 0.3 | 35.3 | — | — | — | — | — | — | 9.1 | 4.2 | — | — |
| | | Fidelity Emerging Market (FEMKX) | 1.6 | 3.8 | 14.6 | (21.1) | 18.2 | 130.1 | 1.7 | (68.1) | (1.4) | 6.5 | 1.6 | 2.4 | 0.6 |
| | | Harding Loevner Emg Mkt Adv (HLEMX) | (1.7) | 4.1 | 22.7 | (17.6) | 20.9 | 139.5 | 11.1 | (61.2) | 5.5 | 7.9 | 3.0 | 4.6 | 2.8 |
| | C | Lazard Emg Mkt Eq Open (LZOEX) | (4.4) | (1.2) | 22.0 | (18.1) | 22.4 | 128.2 | (0.2) | (57.2) | 9.5 | 4.8 | (0.1) | 2.9 | 1.1 |
| I | | Northern Emerging Mkts Idx (NOEMX) | (3.4) | (3.1) | 18.7 | (19.2) | 18.2 | 112.4 | (16.0) | (62.8) | 3.9 | 3.6 | (1.3) | 1.2 | (0.6) |
| | | Parametric Emerg Mkts Inv (EAEMX) | (4.1) | 0.7 | 19.2 | (19.3) | 21.7 | 125.6 | (2.8) | (61.1) | 5.6 | 4.8 | (0.1) | 2.5 | 0.7 |

| 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 | (%) | (%) | (%) |
| — | — | 2.9 | 0.8 | **0.94** | 1.26 | 9,738 | 91.0 | 2.6 | 2.0 | 4.4 | 90.8 | 8.0 | 159 | 18.9 | **0.86** | 2.00R | 0.00 |
| — | — | 1.8 | 0.6 | 1.15 | 1.54 | 3,719 | 96.1 | 0.0 | 2.1 | 1.9 | 96.1 | 85.0 | 83 | 38.1 | **0.88** | 2.00R | 0.25 |
| 5.9 | 0.4 | 0.7 | 0.5 | 0.95 | 1.27 | 155 | 93.9 | 0.0 | 1.2 | 5.0 | 93.9 | 60.0 | 103 | 17.4 | 1.32 | — | — |
| **7.1** | **1.6** | 1.2 | 1.1 | **0.61** | 0.82 | 8,720 | 82.6 | 0.0 | 0.3 | 17.1 | 72.6 | 4.0 | 111 | 29.3 | 1.38 | 2.00R | — |
| 6.1 | 0.6 | 1.8 | 0.5 | 0.98 | 1.32 | 3,343 | 97.2 | 0.0 | 1.8 | 1.0 | 94.4 | 14.0 | 81 | 27.6 | 1.16 | — | — |
| — | — | 3.6 | — | — | — | 45,215 | 99.3 | 0.0 | 0.5 | 0.2 | 99.0 | 13.0 | 1,414 | 11.6 | **0.20** | — | — |
| — | — | 3.4 | 0.7 | 1.02 | 1.38 | 22,136 | 97.2 | 0.0 | 2.8 | 0.1 | 97.0 | 4.0 | 2,445 | 8.7 | **0.30** | — | — |
| — | — | 2.5 | 0.8 | 1.05 | 1.42 | 2,444 | 97.9 | 0.0 | 0.8 | 1.4 | 97.6 | 13.0 | 3,255 | 2.9 | **0.40** | — | — |
| 6.6 | 1.1 | 1.9 | 1.1 | 0.99 | 1.33 | 2,463 | 93.3 | 0.0 | 2.6 | 4.1 | 93.2 | 39.0 | 335 | 10.8 | **0.36** | — | — |
| 6.1 | 0.6 | 2.3 | 0.5 | 1.07 | 1.44 | 21,027 | 96.9 | 0.0 | 1.2 | 2.0 | 95.0 | 21.0 | 187 | 20.4 | **0.47** | — | — |
| 5.1 | (0.4) | 2.8 | 0.7 | 1.05 | 1.42 | 7,879 | 93.7 | 0.0 | 1.2 | 5.1 | 91.9 | 37.0 | 175 | 16.7 | **0.43** | — | — |
| 4.7 | (0.8) | 3.3 | 0.7 | 1.02 | 1.36 | 134,442 | 96.5 | 0.0 | 3.2 | 0.3 | 96.3 | 3.0 | 5,744 | 7.8 | **0.22** | — | — |
| **8.4** | **2.9** | 0.0 | 0.1 | 1.01 | 1.35 | 1,258 | 95.1 | 0.0 | 4.9 | 0.0 | 92.7 | 42.0 | 86 | 23.6 | 1.49 | 2.00R | — |
| 5.7 | 0.2 | 0.9 | 0.5 | **0.93** | 1.25 | 3,688 | 97.9 | 0.0 | 0.9 | 1.2 | 97.9 | 97.0 | 212 | 14.6 | 1.44 | — | 0.25 |
| **6.0** | **0.0** | **1.1** | **0.8** | **1.00** | **1.70** | **1,562** | **93.4** | **0.3** | **3.1** | **3.2** | **88.6** | **116.1** | **103** | **35.1** | **1.32** | **—** | **—** |
| 8.0 | 2.0 | 1.9 | 2.2 | 1.35 | 2.29 | 340 | 80.3 | 0.0 | 19.6 | 0.2 | 79.0 | 156.0 | 60 | 49.3 | 1.47 | 2.00R | — |
| 7.6 | 1.6 | 1.2 | 1.0 | **0.63** | 1.07 | 2,137 | 98.1 | 0.0 | 0.0 | 1.9 | 95.2 | 85.0 | 72 | 45.3 | **0.98** | 1.50R | — |
| **11.3** | **5.3** | 0.9 | 1.5 | 0.86 | 1.46 | 1,414 | 91.6 | 0.9 | 0.0 | 7.5 | 92.5 | 87.0 | 94 | 33.2 | 1.01 | 1.50R | — |
| **10.2** | **4.2** | 0.9 | 0.5 | 0.83 | 1.42 | 1,088 | 97.7 | 0.0 | 0.0 | 2.3 | 96.9 | 90.0 | 246 | 24.6 | 1.04 | 1.50R | — |
| 5.3 | (0.7) | 2.6 | 0.8 | 0.85 | 1.45 | 1,237 | 94.4 | 0.0 | 1.7 | 3.9 | 94.4 | 80.0 | 89 | 25.8 | **0.97** | 1.00R | — |
| 1.4 | (4.6) | 0.8 | 0.7 | 0.85 | 1.44 | 432 | 99.7 | 0.0 | 0.0 | 0.3 | 99.7 | 112.0 | 56 | 42.0 | **0.90** | 1.50R | — |
| 2.0 | (4.0) | 0.3 | 0.6 | 1.20 | 2.03 | 378 | 99.9 | 0.0 | 0.0 | 0.1 | 99.9 | 112.0 | 102 | 16.1 | **1.00** | 1.50R | — |
| 7.0 | 1.0 | 1.6 | 2.0 | 1.17 | 1.98 | 800 | 88.3 | 0.0 | 11.3 | 0.4 | 86.6 | 30.0 | 98 | 36.6 | 1.08 | 1.50R | — |
| 8.4 | 2.4 | 0.0 | 0.8 | 1.01 | 1.71 | 451 | 95.4 | 0.0 | 2.1 | 2.4 | 95.4 | 103.0 | 40 | 45.7 | **0.99** | 1.50R | — |
| **8.7** | **2.7** | 0.7 | 1.6 | 0.79 | 1.34 | 651 | 99.5 | 0.6 | 0.0 | (0.1) | 98.9 | 30.0 | 128 | 19.8 | 1.18 | 1.50R | — |
| 7.9 | 1.9 | 1.5 | 1.8 | 0.96 | 1.64 | 86 | 97.2 | 0.0 | 2.9 | 0.0 | 95.2 | 6.9 | 37 | 44.2 | 1.54 | 2.00R | — |
| — | — | 2.0 | 1.2 | **0.66** | 1.11 | 5,030 | 96.8 | 0.0 | 3.2 | 0.0 | 94.6 | 14.1 | 64 | 29.4 | 1.06 | 2.00R | — |
| 8.3 | 2.3 | 1.8 | 0.5 | **0.74** | 1.26 | 848 | 98.8 | 0.0 | 1.3 | 0.0 | 98.8 | 10.8 | 74 | 26.4 | 1.12 | 2.00R | — |
| **—** | **—** | 0.4 | 0.6 | **0.75** | 1.27 | 676 | 98.6 | 0.0 | 1.4 | 0.0 | 98.6 | 37.0 | 81 | 19.8 | 1.47 | 2.00R | — |
| **8.9** | **2.9** | 1.9 | 1.2 | **0.63** | 1.07 | 4,241 | 85.0 | 0.0 | 15.0 | 0.0 | 83.4 | 15.3 | 61 | 26.8 | 1.08 | 2.00R | — |
| **11.3** | **5.3** | 1.2 | 1.1 | 0.85 | 1.45 | 1,002 | 99.1 | 0.0 | 0.9 | 0.0 | 99.1 | 6.3 | 57 | 27.5 | 1.09 | 2.00R | — |
| **—** | **—** | 0.2 | 0.2 | 1.55 | 2.62 | 1,083 | 100.0 | 0.0 | 0.0 | 0.0 | 96.6 | 8.7 | 43 | 39.5 | 1.13 | 2.00R | — |
| 1.6 | (4.4) | 0.5 | 0.5 | 0.83 | 1.42 | 623 | 100.0 | 0.0 | 0.0 | 0.0 | 100.0 | 22.7 | 63 | 25.5 | 1.10 | 2.00R | — |
| **9.7** | **3.7** | 0.0 | 0.6 | 0.85 | 1.45 | 226 | 82.5 | 0.0 | 17.6 | 0.0 | 82.5 | 46.2 | 56 | 35.8 | 1.13 | 2.00R | — |
| **11.5** | **5.5** | 0.5 | 0.4 | 0.77 | 1.31 | 8,093 | 98.9 | 0.0 | 1.1 | 0.0 | 98.3 | 7.7 | 69 | 27.5 | 1.09 | 2.00R | — |
| — | — | 0.6 | 1.8 | 1.09 | 1.85 | 168 | 93.0 | 0.0 | 1.4 | 5.6 | 92.1 | 140.0 | 63 | 38.4 | 2.07 | 2.00R | 0.25 |
| **—** | **—** | 1.3 | 0.7 | **0.66** | 1.11 | 217 | 85.6 | 4.2 | 7.8 | 2.4 | 89.8 | 59.3 | 80 | 31.0 | 1.47 | 2.00R | 0.00 |
| 1.0 | (5.0) | 1.5 | 0.3 | 1.49 | 2.53 | 231 | 98.3 | 0.0 | 0.0 | 1.7 | 96.5 | 31.7 | 43 | 56.7 | 1.47 | 2.00R | 0.00 |
| 6.9 | 0.9 | 1.7 | 0.6 | 0.85 | 1.45 | 1,514 | 99.8 | 0.0 | 0.0 | 0.2 | 99.8 | 58.5 | 73 | 22.6 | **0.96** | 2.00R | 0.00 |
| 1.7 | (4.3) | 0.8 | 0.4 | 0.84 | 1.43 | 287 | 94.8 | 2.8 | 0.0 | 2.3 | 95.4 | 38.3 | 85 | 28.8 | 1.06 | 2.00R | 0.00 |
| **9.3** | **3.3** | 1.6 | 2.0 | 1.32 | 2.24 | 867 | 92.1 | 0.9 | 5.9 | 1.2 | 91.2 | 20.5 | 54 | 49.1 | 1.25 | 2.00R | 0.00 |
| **12.1** | **6.1** | 0.9 | 1.2 | **0.74** | 1.25 | 4,294 | 95.8 | 0.2 | 0.5 | 3.5 | 95.8 | 58.5 | 94 | 29.9 | **0.93** | 2.00R | 0.00 |
| 0.3 | (5.7) | 3.3 | 0.4 | 1.21 | 2.05 | 70 | 93.1 | 0.0 | 2.3 | 4.6 | 93.1 | 74.0 | 62 | 33.7 | 2.13 | 0.05R | 0.25 |
| 4.6 | (1.4) | 4.5 | 0.9 | 0.89 | 1.51 | 16,798 | 99.1 | 0.0 | 0.9 | 0.1 | 98.8 | 7.0 | 530 | 18.3 | **0.26** | — | — |
| 3.9 | (2.1) | 2.6 | 0.7 | 0.82 | 1.39 | 5,095 | 99.9 | 0.0 | 0.1 | 0.0 | 99.7 | 5.0 | 844 | 17.5 | **0.26** | — | — |
| 6.9 | 0.9 | 1.2 | 0.6 | **0.74** | 1.26 | 170 | 90.3 | 0.0 | 7.7 | 2.1 | 90.3 | 113.0 | 128 | 20.3 | 1.67 | — | 0.00 |
| **7.6** | **0.0** | **1.1** | **0.6** | **1.00** | **1.66** | **3,608** | **92.1** | **1.0** | **3.6** | **3.3** | **88.9** | **72.7** | **299** | **24.2** | **1.35** | **—** | **—** |
| 8.0 | 0.4 | 0.4 | 0.0 | 0.96 | 1.59 | 422 | 95.3 | 0.0 | 2.7 | 2.1 | 95.3 | 68.0 | 101 | 22.3 | 1.47 | 2.00R | — |
| **10.7** | **3.1** | 0.0 | 1.3 | **0.86** | 1.43 | 1,704 | 90.7 | 0.0 | 3.8 | 5.5 | 89.1 | 264.0 | 114 | 18.0 | 1.66 | 2.00R | — |
| **—** | **—** | 0.0 | 0.1 | **0.75** | 1.24 | 510 | 87.1 | 4.9 | 4.5 | 3.6 | 87.1 | 223.0 | 131 | 19.2 | 1.85 | 2.00R | — |
| — | — | 2.1 | 0.7 | 0.96 | 1.58 | 103 | 97.1 | 0.5 | 0.0 | 2.4 | 97.7 | 38.0 | 102 | 38.0 | 1.37 | 1.50R | — |
| — | — | 0.0 | — | **0.86** | 1.42 | 73 | 92.0 | 0.0 | 3.5 | 4.5 | 90.2 | 148.0 | 144 | 15.6 | 1.45 | 2.00R | — |
| 8.0 | 0.4 | 0.6 | 0.3 | 0.92 | 1.52 | 2,900 | 99.3 | 0.0 | 0.9 | (0.2) | 94.0 | 94.0 | 181 | 18.5 | **1.07** | 1.50R | — |
| **9.0** | **1.4** | 0.8 | 0.7 | 0.90 | 1.49 | 2,353 | 88.7 | 0.0 | 7.7 | 3.6 | 86.9 | 28.0 | 82 | 20.7 | 1.46 | 2.00R | — |
| **9.4** | **1.8** | 1.8 | 0.9 | 1.09 | 1.80 | 13,666 | 93.2 | 0.0 | 2.3 | 4.5 | 93.2 | 16.0 | 88 | 26.9 | 1.37 | 1.00R | 0.25 |
| — | — | 2.7 | 0.7 | 0.96 | 1.59 | 1,665 | 96.1 | 0.0 | 3.9 | 0.0 | 96.1 | 32.3 | 894 | 15.8 | **0.30** | 2.00R | — |
| — | — | 1.3 | 0.4 | 0.87 | 1.45 | 4,474 | 93.9 | 0.0 | 5.0 | 1.1 | 93.2 | 7.0 | 1,690 | 7.3 | 1.38 | — | 0.25 |

## Balanced Stock/Bond Funds

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | 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) | 1.4 | (4.7) | 20.0 | (18.9) | 18.7 | 142.7 | 14.3 | (68.1) | (1.4) | 5.0 | 0.1 | 2.2 | 0.4 |
| | | Vanguard Egr Mkts Sel St Inv (VMMSX) | (6.7) | 0.9 | 22.5 | — | — | — | — | — | — | 4.9 | 0.0 | — | — |
| I | | Vanguard Emerg Mkt Idx Inv (VEIEX) | 0.4 | (5.2) | 18.6 | (18.8) | 18.8 | 122.5 | (5.9) | (62.7) | 4.0 | 4.1 | (0.8) | 1.7 | (0.1) |
| | C | Wasatch Emg Mkts S/C (WAEMX) | 0.8 | (3.6) | 27.7 | (14.1) | 41.2 | 267.9 | 139.5 | (63.8) | 2.9 | 7.5 | 2.6 | 8.5 | 6.7 |
| | C | William Blair Emg Mkts Gr N (WBENX) | 3.4 | 1.0 | 20.7 | (17.3) | 23.4 | 152.6 | 24.2 | (68.0) | (1.3) | 8.0 | 3.1 | 5.1 | 3.3 |
| | | **Balanced: Domestic Category Average** | 6.3 | 15.7 | 11.2 | 1.2 | 11.8 | 110.0 | 0.0 | (31.1) | 0.0 | 11.0 | 0.0 | 9.1 | 0.0 |
| | | AmCent Bal Inv (TWBIX) | 9.7 | 17.3 | 11.5 | 5.4 | 11.5 | 120.5 | 10.5 | (30.1) | 1.0 | 12.8 | 1.8 | 11.0 | 1.9 |
| | | AmCent Strat Alc: Agg Inv (TWSAX) | 6.9 | 19.8 | 15.0 | (2.0) | 15.3 | 138.1 | 28.1 | (43.2) | (12.1) | 13.8 | 2.8 | 10.7 | 1.6 |
| | | AmCent Strat Alc: Mod Inv (TWSMX) | 6.6 | 15.6 | 12.8 | 0.5 | 12.7 | 112.5 | 2.5 | (34.8) | (3.7) | 11.6 | 0.6 | 9.5 | 0.4 |
| | | Amer Beacon Bal Inv (AABPX) | 8.9 | 20.5 | 13.7 | 1.4 | 11.4 | 136.3 | 26.3 | (37.9) | (6.8) | 14.3 | 3.3 | 11.0 | 1.9 |
| | | Berwyn Inc (BERIX) | 3.3 | 15.8 | 7.9 | 3.0 | 10.0 | 95.6 | (14.4) | (12.0) | 19.1 | 8.9 | (2.1) | 7.9 | (1.2) |
| | | Boston Trust Asset Mgmt (BTBFX) | 8.8 | 20.4 | 10.0 | 3.6 | 12.4 | 107.6 | (2.4) | (25.4) | 5.7 | 13.0 | 2.0 | 10.9 | 1.8 |
| | | Bruce (BRUFX) | 13.6 | 18.9 | 7.8 | 7.2 | 23.9 | 181.9 | 71.9 | (39.5) | (8.4) | 13.4 | 2.4 | 14.1 | 5.0 |
| | | Buffalo Flexible Income (BUFBX) | 3.5 | 16.6 | 10.3 | 9.6 | 11.6 | 133.4 | 23.4 | (36.0) | (4.9) | 10.0 | (1.0) | 10.3 | 1.2 |
| | | Dodge & Cox Bal (DODBX) | 8.8 | 28.3 | 18.3 | (1.7) | 12.2 | 177.5 | 67.5 | (45.7) | (14.6) | 18.2 | 7.2 | 12.7 | 3.6 |
| | | Fidelity Asset Mgr 20% (FASIX) | 4.1 | 5.1 | 6.8 | 2.6 | 8.9 | 60.0 | (50.0) | (16.7) | 14.4 | 5.3 | (5.7) | 5.5 | (3.6) |
| | | Fidelity Asset Mgr 50% (FASMX) | 5.4 | 13.9 | 11.3 | (0.7) | 13.5 | 112.7 | 2.7 | (34.8) | (3.7) | 10.2 | (0.8) | 8.5 | (0.6) |
| | | Fidelity Asset Mgr 60% (FSANX) | 5.7 | 16.8 | 12.7 | (2.2) | 14.2 | 127.0 | 17.0 | (38.4) | (7.3) | 11.6 | 0.6 | 9.2 | 0.1 |
| | | Fidelity Asset Mgr 70% (FASGX) | 5.6 | 20.1 | 14.1 | (3.8) | 15.7 | 144.5 | 34.5 | (44.2) | (13.1) | 13.1 | 2.1 | 10.0 | 0.9 |
| | | Fidelity Balanced (FBALX) | 10.3 | 20.5 | 12.8 | 1.6 | 13.7 | 147.4 | 37.4 | (40.4) | (9.3) | 14.5 | 3.5 | 11.6 | 2.5 |
| I | | Fidelity Four-in-One Idx (FFNOX) | 6.6 | 24.5 | 15.1 | (1.4) | 13.6 | 155.3 | 45.3 | (45.8) | (14.7) | 15.2 | 4.2 | 11.3 | 2.2 |
| | | Fidelity Puritan (FPURX) | 10.7 | 20.3 | 13.7 | 0.6 | 14.0 | 144.5 | 34.5 | (37.8) | (6.7) | 14.8 | 3.8 | 11.7 | 2.6 |
| | | Fidelity Strategic Real Ret (FSRRX) | 1.1 | (2.2) | 8.1 | 1.6 | 13.9 | 67.2 | (42.8) | (27.6) | 3.5 | 2.2 | (8.8) | 4.4 | (4.7) |
| | | FPA Crescent (FPACX) | 6.6 | 21.9 | 10.3 | 3.0 | 12.0 | 124.4 | 14.4 | (25.4) | 5.7 | 12.7 | 1.7 | 10.6 | 1.5 |
| | | Hennessy Equity & Income Inv (HEIFX) | 11.2 | 15.0 | 8.8 | 10.6 | 11.3 | 129.5 | 19.5 | (31.5) | (0.4) | 11.6 | 0.6 | 11.3 | 2.2 |
| | | Janus Balanced T (JABAX) | 8.3 | 19.5 | 12.9 | 1.3 | 7.7 | 109.9 | (0.1) | (21.4) | 9.7 | 13.5 | 2.5 | 9.8 | 0.7 |
| | | Mairs & Power Bal Inv (MAPOX) | 8.0 | 19.0 | 17.3 | 3.2 | 14.8 | 149.1 | 39.1 | (32.6) | (1.5) | 14.7 | 3.7 | 12.3 | 3.2 |
| | | Oakmark Equity & Inc I (OAKBX) | 6.9 | 24.2 | 9.0 | 0.6 | 9.5 | 110.2 | 0.2 | (24.7) | 6.4 | 13.1 | 2.1 | 9.8 | 0.7 |
| | | Pax World Bal Inv (PAXWX) | 8.0 | 16.3 | 11.2 | (1.9) | 11.8 | 103.0 | (7.0) | (37.7) | (6.6) | 11.8 | 0.8 | 8.9 | (0.2) |
| | | Permanent Port (PRPFX) | (0.9) | (2.1) | 6.9 | 2.1 | 19.3 | 61.8 | (48.2) | (15.1) | 16.0 | 1.2 | (9.8) | 4.8 | (4.3) |
| | | Schwab Balanced (SWOBX) | 8.8 | 18.3 | 10.6 | 3.0 | 11.6 | 113.0 | 3.0 | (32.5) | (1.4) | 12.5 | 1.5 | 10.3 | 1.2 |
| | | Schwab MarketTrack Bal Inv (SWBGX) | 5.4 | 16.4 | 10.8 | 1.3 | 11.5 | 111.0 | 1.0 | (37.0) | (5.9) | 10.8 | (0.2) | 9.0 | (0.1) |
| | | Schwab MarketTrack Cons Inv (SWCGX) | 5.3 | 9.8 | 8.1 | 3.3 | 9.5 | 78.8 | (31.2) | (27.6) | 3.5 | 7.7 | (3.3) | 7.2 | (1.9) |
| | | Schwab MarketTrack Grth Inv (SWHGX) | 5.5 | 23.4 | 13.5 | (1.0) | 13.3 | 43.3 | (66.7) | 1.1 | 32.2 | 13.9 | 2.9 | 10.6 | 1.5 |
| | | T. Rowe Price Bal (RPBAX) | 5.9 | 19.2 | 13.9 | 0.8 | 12.5 | 134.7 | 24.7 | (37.7) | (6.6) | 12.9 | 1.9 | 10.3 | 1.2 |
| | C | T. Rowe Price Cap Apprec (PRWCX) | 12.2 | 22.4 | 14.6 | 3.1 | 14.0 | 174.8 | 64.8 | (36.4) | (5.3) | 16.3 | 5.3 | 13.1 | 4.0 |
| | | T. Rowe Price Persl Strat Bal (TRPBX) | 5.5 | 18.0 | 15.3 | (0.3) | 13.7 | 140.3 | 30.3 | (38.3) | (7.2) | 12.8 | 1.8 | 10.2 | 1.1 |
| | | T. Rowe Price Persl Strat Grth (TRSGX) | 5.8 | 24.8 | 17.6 | (1.9) | 15.3 | 178.4 | 68.4 | (48.2) | (17.1) | 15.8 | 4.8 | 11.9 | 2.8 |
| | | T. Rowe Price Persl Strat Inc (PRSIX) | 4.5 | 11.9 | 12.5 | 0.8 | 11.6 | 100.2 | (9.8) | (27.2) | 3.9 | 9.6 | (1.4) | 8.2 | (0.9) |
| | | TIAA-CREF MgAlloc Rtl (TIMRX) | 4.8 | 16.6 | 14.4 | 0.0 | 13.1 | 118.4 | 8.4 | (38.2) | (7.1) | 11.8 | 0.8 | 9.6 | 0.5 |
| | | USAA Grth & Tax Strat (USBLX) | 10.4 | 13.1 | 12.0 | 7.3 | 7.1 | 109.9 | (0.1) | (31.0) | 0.1 | 11.8 | 0.8 | 10.0 | 0.9 |
| | | Value Line Asset Alloc (VLAAX) | 6.9 | 20.3 | 14.6 | 6.0 | 17.0 | 143.7 | 33.7 | (39.8) | (8.7) | 13.8 | 2.8 | 12.8 | 3.7 |
| | | Value Line Inc & Gr (VALIX) | 10.6 | 19.5 | 10.6 | (0.9) | 10.5 | 114.7 | 4.7 | (29.4) | 1.7 | 13.5 | 2.5 | 9.8 | 0.7 |
| I | | Vanguard Bal Idx (VBINX) | 9.8 | 17.9 | 11.3 | 4.1 | 13.1 | 130.0 | 20.0 | (32.5) | (1.4) | 12.9 | 1.9 | 11.1 | 2.0 |
| | | Vanguard LifeSt Cons Gr Inv (VSCGX) | 6.9 | 9.0 | 9.1 | 1.7 | 11.1 | 85.8 | (24.2) | (27.9) | 3.2 | 8.4 | (2.6) | 7.5 | (1.6) |
| | | Vanguard LifeSt Grth Inv (VASGX) | 7.1 | 21.2 | 14.3 | (2.3) | 15.0 | 150.0 | 40.0 | (47.5) | (16.4) | 14.1 | 3.1 | 10.8 | 1.7 |
| | | Vanguard LifeSt Inc Inv (VASIX) | 6.7 | 3.4 | 6.5 | 3.7 | 9.2 | 58.1 | (51.9) | (15.3) | 15.8 | 5.5 | (5.5) | 5.9 | (3.2) |
| | | Vanguard LifeSt Mod Grth Inv (VSMGX) | 7.0 | 15.0 | 11.7 | 0.2 | 13.3 | 116.4 | 6.4 | (37.8) | (6.7) | 11.2 | 0.2 | 9.3 | 0.2 |
| | | Vanguard STAR Inv (VGSTX) | 7.3 | 17.7 | 13.7 | 0.7 | 11.6 | 127.9 | 17.9 | (35.6) | (4.5) | 12.9 | 1.9 | 10.1 | 1.0 |
| | | Vanguard Tax-Mgd Bal Adm (VTMFX) | 9.8 | 14.3 | 10.8 | 5.5 | 9.2 | 105.0 | (5.0) | (25.1) | 6.0 | 11.6 | 0.6 | 9.9 | 0.8 |
| | | Vanguard Wellesley Inc Inv (VWINX) | 8.0 | 9.1 | 10.0 | 9.6 | 10.6 | 101.6 | (8.4) | (18.8) | 12.3 | 9.1 | (1.9) | 9.5 | 0.4 |
| | C | Vanguard Wellington Inv (VWELX) | 9.8 | 19.6 | 12.5 | 3.8 | 10.9 | 135.4 | 25.4 | (32.5) | (1.4) | 13.9 | 2.9 | 11.2 | 2.1 |
| | | Villere Balanced Inv (VILLX) | (3.1) | 22.8 | 21.0 | 8.8 | 21.1 | 188.3 | 78.3 | (39.5) | (8.4) | 12.9 | 1.9 | 13.7 | 4.6 |
| | | Weitz Bal (WBALX) | 3.7 | 15.4 | 10.9 | 2.2 | 15.6 | 116.9 | 6.9 | (33.7) | (2.6) | 9.9 | (1.1) | 9.4 | 0.3 |
| | | **Balanced: Global Category Average** | 3.3 | 11.4 | 12.2 | (1.8) | 12.3 | 107.0 | 0.0 | (36.8) | 0.0 | 8.8 | 0.0 | 7.6 | 0.0 |
| | | AmCent One Choice: Agg Inv (AOGIX) | 7.3 | 20.6 | 15.4 | (1.7) | 15.5 | 145.1 | 38.1 | (43.7) | (6.9) | 14.3 | 5.5 | 11.1 | 3.5 |
| | | AmCent One Choice: Mod Inv (AOMIX) | 6.9 | 16.0 | 13.2 | 0.8 | 12.7 | 118.8 | 11.8 | (35.6) | 1.2 | 12.0 | 3.2 | 9.8 | 2.2 |

| 10-Year Annual Return (%) Fund | Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Bond | Other | Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7.8 | 0.2 | 0.6 | 0.2 | 0.96 | 1.59 | 7,935 | 95.6 | 0.0 | 1.1 | 3.3 | 94.7 | 23.3 | 113 | 25.6 | **1.25** | 2.00R | 0.00 |
| — | — | 1.4 | — | 1.00 | 1.66 | 278 | 91.4 | 0.0 | 3.3 | 5.3 | 90.7 | 54.0 | 278 | 14.1 | **0.94** | — | — |
| 7.9 | 0.3 | 2.7 | 0.6 | 0.98 | 1.62 | 62,465 | 97.8 | 0.0 | 1.8 | 0.4 | 97.7 | 9.0 | 979 | 14.7 | **0.33** | — | — |
| — | — | 0.1 | 0.1 | **0.87** | 1.45 | 1,329 | 97.4 | 0.0 | 2.6 | 0.0 | 97.4 | 55.0 | 121 | 17.8 | 1.95 | 2.00R | — |
| — | — | 0.6 | 0.9 | 0.87 | 1.45 | 985 | 93.6 | 0.0 | 2.1 | 4.3 | 93.4 | 118.0 | 128 | 23.9 | 1.68 | — | 0.25 |
| **6.2** | **0.0** | **1.6** | **1.0** | **1.00** | **0.65** | **5,782** | **56.4** | **32.2** | **2.5** | **9.0** | **12.7** | **50.2** | **795** | **40.1** | **0.88** | — | — |
| 6.5 | 0.3 | 1.4 | 1.5 | 0.94 | 0.61 | 884 | 58.7 | 39.1 | 0.0 | 2.2 | 2.7 | 64.0 | 947 | 13.2 | 0.91 | — | — |
| 6.9 | 0.7 | 0.3 | 1.5 | 1.33 | 0.88 | 1,108 | 79.3 | 18.6 | 0.7 | 1.4 | 20.5 | 79.0 | 2,122 | 7.4 | 1.15 | — | — |
| 6.5 | 0.3 | 0.8 | 1.4 | 1.08 | 0.71 | 1,783 | 64.8 | 29.0 | 3.4 | 2.9 | 17.6 | 74.0 | 2,373 | 6.8 | 1.07 | — | — |
| 6.4 | 0.2 | 2.3 | 1.4 | 1.03 | 0.68 | 1,052 | 60.0 | 31.3 | 0.7 | 8.0 | 10.2 | 34.0 | 528 | 21.5 | 0.93 | — | 0.00 |
| **7.3** | **1.1** | 2.4 | 1.7 | **0.75** | 0.49 | 2,575 | 28.6 | 16.0 | 18.7 | 36.8 | 3.6 | 64.0 | 100 | 15.8 | 0.66 | 1.00R | — |
| 6.8 | 0.6 | 1.1 | 0.6 | 1.08 | 0.71 | 354 | 78.9 | 18.9 | 0.0 | 2.2 | 4.7 | 8.9 | 106 | 25.8 | 0.93 | — | — |
| **8.4** | **2.2** | 1.7 | 1.2 | 1.25 | 0.82 | 528 | 48.6 | 18.3 | 13.1 | 20.0 | 3.2 | 11.0 | 68 | 41.8 | 0.73 | — | 0.00 |
| **7.3** | **1.1** | 1.9 | 1.0 | **0.84** | 0.55 | 1,488 | 57.2 | 22.8 | 6.0 | 14.0 | 9.6 | 13.0 | 143 | 26.0 | 1.03 | 2.00R | — |
| 6.7 | 0.5 | 1.9 | 0.9 | 1.17 | 0.77 | 15,657 | 66.3 | 31.5 | 0.3 | 1.9 | 11.8 | 25.0 | 422 | 22.8 | **0.53** | — | — |
| 4.8 | (1.4) | 1.5 | 1.0 | **0.44** | 0.29 | 5,048 | 21.3 | 46.8 | 5.6 | 26.3 | 10.3 | 13.0 | 2,044 | 23.7 | **0.53** | — | — |
| 5.6 | (0.6) | 1.6 | 1.3 | 0.89 | 0.58 | 8,187 | 50.7 | 36.3 | 5.8 | 7.3 | 20.0 | 10.0 | 2,044 | 19.5 | 0.66 | — | — |
| — | — | 1.3 | 1.2 | 1.05 | 0.69 | 1,400 | 60.0 | 30.0 | 4.8 | 5.3 | 22.7 | 11.0 | 2,042 | 16.8 | 0.73 | — | — |
| 5.7 | (0.5) | 1.3 | 1.0 | 1.21 | 0.79 | 4,154 | 69.8 | 20.5 | 4.9 | 4.9 | 25.6 | 13.0 | 2,044 | 13.7 | 0.73 | — | — |
| **7.4** | **1.2** | 1.5 | 1.3 | 1.03 | 0.68 | 27,739 | 70.8 | 23.4 | 2.6 | 3.2 | 7.4 | 176.0 | 1,190 | 17.1 | **0.56** | — | — |
| 6.5 | 0.3 | 2.1 | 0.8 | 1.35 | 0.89 | 4,033 | 84.1 | 13.7 | 0.2 | 2.1 | 26.0 | 9.0 | 4 | 100.0 | **0.22** | — | — |
| 7.1 | 0.9 | 1.5 | 1.5 | 1.08 | 0.71 | 25,023 | 71.1 | 21.1 | 0.5 | 7.3 | 7.2 | 160.0 | 1,200 | 16.0 | **0.56** | — | — |
| — | — | 2.2 | 1.1 | **0.81** | 0.53 | 1,250 | 14.9 | 33.1 | 51.0 | 1.0 | 1.0 | 18.0 | 398 | 59.3 | 0.77 | 0.75R | — |
| **8.4** | **2.2** | 0.9 | 0.9 | 0.95 | 0.62 | 19,904 | 48.0 | 4.8 | 4.2 | 43.1 | 12.9 | 22.0 | 138 | 23.3 | 1.23 | 2.00R | — |
| **7.8** | **1.6** | 0.9 | 0.9 | **0.81** | 0.53 | 432 | 60.5 | 31.8 | 0.7 | 7.0 | 3.4 | 28.0 | 177 | 25.3 | 1.36 | — | 0.25 |
| **8.2** | **2.0** | 1.8 | 1.3 | 0.98 | 0.65 | 12,468 | 52.3 | 40.3 | 5.1 | 2.4 | 5.5 | 72.0 | 441 | 19.6 | 0.83 | — | — |
| **7.6** | **1.4** | 2.3 | 0.9 | 1.08 | 0.71 | 723 | 61.7 | 33.9 | 0.5 | 3.9 | 3.2 | 3.0 | 350 | 22.7 | 0.73 | — | — |
| **8.0** | **1.8** | 0.8 | 1.1 | 1.19 | 0.78 | 20,939 | 63.6 | 13.4 | 0.5 | 22.6 | 6.8 | 18.0 | 226 | 27.8 | 0.77 | — | — |
| 5.1 | (1.1) | 0.9 | 1.4 | 1.16 | 0.76 | 1,994 | 61.3 | 33.0 | 0.7 | 5.0 | 4.0 | — | 311 | 17.6 | 0.91 | — | 0.25 |
| 6.6 | 0.4 | 0.6 | 1.0 | 1.22 | 0.80 | 5,669 | 32.8 | 34.1 | 25.5 | 7.5 | 12.3 | 4.3 | 124 | 41.9 | 0.72 | — | — |
| 5.8 | (0.4) | 2.2 | 0.7 | 0.98 | 0.65 | 211 | 60.0 | 33.9 | 0.4 | 5.8 | 5.4 | 27.0 | 6 | 96.9 | **0.63** | 2.00R | — |
| 5.4 | (0.8) | 1.6 | 0.7 | 1.00 | 0.66 | 514 | 58.6 | 32.6 | 0.3 | 8.5 | 17.9 | 16.0 | 7 | 94.9 | 0.65 | 2.00R | — |
| 4.6 | (1.6) | 1.6 | 0.6 | **0.70** | 0.46 | 224 | 39.2 | 51.4 | 0.2 | 9.3 | 14.7 | 9.0 | 6 | 95.0 | 0.68 | 2.00R | — |
| 6.1 | (0.1) | 1.5 | 0.6 | 1.71 | 1.13 | 742 | 78.3 | 13.9 | 0.3 | 7.6 | 21.1 | 7.0 | 7 | 95.1 | **0.62** | 2.00R | — |
| 6.8 | 0.6 | 2.0 | 1.3 | 1.11 | 0.73 | 4,234 | 63.7 | 32.4 | 0.9 | 3.0 | 25.8 | 54.1 | 1,565 | 11.5 | **0.64** | — | 0.00 |
| **8.6** | **2.4** | 1.3 | 1.5 | 0.95 | 0.62 | 23,139 | 62.4 | 25.6 | 3.0 | 9.1 | 5.9 | 57.1 | 272 | 25.8 | 0.71 | — | 0.00 |
| 6.9 | 0.7 | 1.8 | 1.3 | 1.16 | 0.76 | 2,039 | 58.2 | 32.6 | 0.9 | 8.3 | 29.3 | 53.2 | 1,535 | 21.3 | 0.72 | — | 0.00 |
| **7.1** | **0.9** | 1.5 | 1.0 | 1.44 | 0.95 | 1,592 | 77.7 | 16.2 | 0.9 | 5.2 | 31.1 | 46.0 | 1,460 | 18.4 | 0.79 | — | 0.00 |
| 6.2 | 0.0 | 2.0 | 1.2 | 0.89 | 0.58 | 1,422 | 38.6 | 42.5 | 1.0 | 17.9 | 26.6 | 58.7 | 1,535 | 25.4 | **0.59** | — | 0.00 |
| — | — | 2.9 | 1.1 | 1.08 | 0.71 | 754 | 58.8 | 34.7 | 2.9 | 3.6 | 25.6 | 15.0 | 17 | 95.1 | 0.67 | — | 0.25 |
| 5.9 | (0.3) | 2.4 | 0.9 | **0.76** | 0.50 | 251 | 47.5 | 52.5 | 0.1 | 0.0 | 0.1 | 5.0 | 583 | 14.7 | 0.92 | — | — |
| **7.3** | **1.1** | 0.4 | 0.4 | 1.11 | 0.73 | 254 | 70.0 | 23.1 | 0.0 | 6.9 | 7.5 | 29.0 | 423 | 9.3 | 1.09 | — | 0.25 |
| **7.3** | **1.1** | 1.1 | 1.2 | 0.97 | 0.64 | 373 | 72.8 | 20.4 | 0.6 | 6.2 | 7.9 | 27.0 | 355 | 12.2 | 1.16 | — | 0.25 |
| 6.9 | 0.7 | 1.8 | 0.6 | 0.90 | 0.59 | 24,678 | 56.5 | 40.1 | 0.0 | 3.4 | 4.7 | 47.0 | 11,208 | 8.1 | **0.24** | — | — |
| 5.3 | (0.9) | 2.1 | 0.9 | **0.68** | 0.45 | 7,420 | 39.8 | 56.3 | 0.7 | 3.3 | 27.5 | 15.0 | 5 | 99.9 | **0.15** | — | — |
| 6.2 | 0.0 | 2.1 | 0.6 | 1.27 | 0.83 | 10,774 | 79.0 | 18.8 | 0.9 | 1.4 | 28.3 | 10.0 | 5 | 100.0 | **0.17** | — | — |
| 4.7 | (1.5) | 2.1 | 1.0 | **0.46** | 0.30 | 3,189 | 19.6 | 75.5 | 0.6 | 4.3 | 27.3 | 12.0 | 5 | 99.9 | **0.14** | — | — |
| 5.9 | (0.3) | 2.1 | 0.8 | 0.97 | 0.64 | 11,963 | 59.2 | 37.6 | 0.8 | 2.4 | 27.9 | 12.0 | 5 | 99.9 | **0.16** | — | — |
| 6.8 | 0.6 | 2.1 | 0.9 | 1.06 | 0.70 | 18,749 | 60.1 | 34.7 | 0.5 | 4.7 | 25.8 | 6.0 | 12 | 96.4 | **0.34** | — | — |
| 6.5 | 0.3 | 2.0 | 0.5 | **0.78** | 0.51 | 1,911 | 48.2 | 49.2 | 0.0 | 2.5 | 0.4 | 9.0 | 2,039 | 7.1 | **0.12** | — | — |
| **7.2** | **1.0** | 3.1 | 1.3 | **0.63** | 0.42 | 40,375 | 37.6 | 60.2 | 0.2 | 2.0 | 16.0 | 109.0 | 1,840 | 14.8 | **0.25** | — | — |
| **7.9** | **1.7** | 2.5 | 1.2 | 0.95 | 0.62 | 88,753 | 64.0 | 34.6 | 0.5 | 0.9 | 13.9 | 35.0 | 2,029 | 16.8 | **0.26** | — | — |
| **7.2** | **1.0** | 1.2 | 0.7 | 1.29 | 0.84 | 904 | 66.4 | 30.6 | 0.6 | 2.5 | 2.2 | 25.0 | 90 | 38.8 | 0.87 | — | — |
| 5.0 | (1.2) | 0.0 | 0.5 | **0.73** | 0.48 | 128 | 50.6 | 20.5 | 0.6 | 28.4 | 7.7 | 36.0 | 81 | 21.3 | 1.10 | — | — |
| **5.7** | **0.0** | **1.8** | **1.1** | **1.00** | **0.74** | **2,271** | **56.5** | **35.6** | **3.7** | **4.2** | **32.6** | **54.0** | **367** | **55.5** | **1.14** | — | — |
| **7.2** | **1.5** | 2.2 | 0.6 | 1.18 | 0.88 | 1,072 | 79.5 | 18.2 | 0.7 | 1.5 | 21.6 | 5.0 | 14 | 91.3 | **0.96** | — | — |
| **6.6** | **0.9** | 2.3 | 0.7 | 0.96 | 0.71 | 1,533 | 64.7 | 28.9 | 0.6 | 5.9 | 19.8 | 3.0 | 16 | 85.0 | **0.86** | — | — |

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Fidelity Asset Mgr 40% (FFANX) | 5.1 | 11.0 | 10.2 | 0.4 | 12.1 | 94.2 | (12.8) | (29.2) | 7.6 | 8.7 | (0.1) | 7.7 | 0.1 |
| | | Fidelity Asset Mgr 85% (FAMRX) | 5.9 | 25.1 | 15.9 | (6.1) | 16.5 | 167.5 | 60.5 | (49.2) | (12.4) | 15.4 | 6.6 | 10.9 | 3.3 |
| | | Fidelity Global Bal (FGBLX) | (0.5) | 15.5 | 12.0 | (2.5) | 12.5 | 96.8 | (10.2) | (34.6) | 2.2 | 8.8 | 0.0 | 7.1 | (0.5) |
| | | Manning & Napier PB Max S (EXHAX) | 5.7 | 25.7 | 16.2 | (7.2) | 14.0 | 158.6 | 51.6 | (46.7) | (9.9) | 15.6 | 6.8 | 10.3 | 2.7 |
| | | Old Westbury Strategic Opprt (OWSOX) | 3.9 | 11.0 | 15.0 | (7.1) | 16.2 | 80.8 | (26.2) | — | — | 9.9 | 1.1 | 7.4 | (0.2) |
| | | USAA Cornerstone Mod Aggres (USCRX) | 4.7 | 10.8 | 12.0 | (3.9) | 13.6 | 121.6 | 14.6 | (46.0) | (9.2) | 9.1 | 0.3 | 7.2 | (0.4) |
| | | USAA First Start Grth (UFSGX) | 6.9 | 17.5 | 14.8 | (2.3) | 15.7 | 154.4 | 47.4 | (41.4) | (4.6) | 13.0 | 4.2 | 10.3 | 2.7 |
| | | **Target Date: In Retirement Cat Average** | 4.7 | 7.3 | 8.5 | 2.5 | 9.9 | 75.4 | 0.0 | (25.3) | 0.0 | 6.8 | 0.0 | 6.5 | 0.0 |
| | | AmCent One Choice In Ret Inv (ARTOX) | 6.1 | 11.1 | 10.1 | 3.5 | 10.0 | 88.6 | 13.2 | (24.7) | 0.6 | 9.1 | 2.3 | 8.1 | 1.6 |
| | | Fidelity Freedom 2005 (FFFVX) | 4.5 | 8.0 | 8.8 | 0.1 | 10.5 | 83.8 | 8.4 | (32.7) | (7.4) | 7.0 | 0.2 | 6.3 | (0.2) |
| | | Fidelity Freedom 2010 (FFFCX) | 4.8 | 11.0 | 10.4 | (0.3) | 11.6 | 97.1 | 21.7 | (34.0) | (8.7) | 8.7 | 1.9 | 7.4 | 0.9 |
| | | Fidelity Freedom Inc (FFFAX) | 3.8 | 4.5 | 6.4 | 2.0 | 7.6 | 53.4 | (22.0) | (16.2) | 9.1 | 4.9 | (1.9) | 4.8 | (1.7) |
| | | Schwab Mthly Inc Enh Payout (SWKRX) | 5.7 | 5.3 | 6.6 | 4.6 | 8.6 | 61.2 | (14.2) | — | — | 5.9 | (0.9) | 6.2 | (0.3) |
| | | Schwab Mthly Inc Max Payout (SWLRX) | 5.2 | 1.6 | 4.4 | 4.6 | 6.8 | 40.9 | (34.5) | — | — | 3.7 | (3.1) | 4.5 | (2.0) |
| | | Schwab Target 2010 (SWBRX) | 5.1 | 9.6 | 9.6 | 2.5 | 9.9 | 83.9 | 8.5 | (34.9) | (9.6) | 8.1 | 1.3 | 7.3 | 0.8 |
| | | T. Rowe Price Rtmt 2005 (TRRFX) | 4.7 | 9.7 | 11.3 | 1.4 | 11.5 | 97.4 | 22.0 | (30.4) | (5.1) | 8.5 | 1.7 | 7.6 | 1.1 |
| | | T. Rowe Price Rtmt 2010 (TRRAX) | 4.9 | 11.9 | 12.4 | 0.5 | 12.6 | 112.3 | 36.9 | (35.7) | (10.4) | 9.7 | 2.9 | 8.4 | 1.9 |
| | | T. Rowe Price Rtmt Bal (TRRIX) | 3.9 | 9.1 | 10.0 | 1.4 | 10.1 | 82.8 | 7.4 | (25.1) | 0.2 | 7.6 | 0.8 | 6.8 | 0.3 |
| | | USAA Target Retiremt Inc (URINX) | 3.3 | 5.5 | 9.4 | 1.9 | 11.6 | 82.8 | 7.4 | — | — | 6.1 | (0.7) | 6.3 | (0.2) |
| | | Vanguard Managed Payout Inv (VPGDX) | 5.8 | 15.9 | 11.0 | 0.6 | 13.6 | 119.9 | 44.5 | — | — | 10.8 | 4.0 | 9.2 | 2.7 |
| | | Vanguard Target Rtmt 2010 Inv (VTENX) | 5.9 | 9.1 | 10.1 | 3.3 | 11.4 | 95.3 | 19.9 | (30.3) | (5.0) | 8.3 | 1.5 | 7.9 | 1.4 |
| | | Vanguard Target Rtmt Inc Inv (VTINX) | 5.5 | 5.8 | 8.2 | 5.2 | 9.3 | 69.8 | (5.6) | (16.4) | 8.9 | 6.5 | (0.3) | 6.8 | 0.3 |
| | | **Target Date: 2010-2019 Category Average** | 5.1 | 11.3 | 10.8 | 1.0 | 11.6 | 100.1 | 0.0 | (34.2) | 0.0 | 9.0 | 0.0 | 7.9 | 0.0 |
| | | AmCent One Choice 2015 Inv (ARFIX) | 6.2 | 11.5 | 10.5 | 3.1 | 10.8 | 95.8 | (4.3) | (29.0) | 5.2 | 9.4 | 0.4 | 8.4 | 0.5 |
| | | Fidelity Freedom 2015 (FFVFX) | 5.1 | 11.8 | 10.6 | (0.4) | 11.7 | 102.0 | 1.9 | (36.2) | (2.0) | 9.2 | 0.2 | 7.7 | (0.2) |
| | | Schwab Target 2015 (SWGRX) | 5.2 | 12.1 | 10.9 | 1.7 | 11.5 | 100.2 | 0.1 | — | — | 9.4 | 0.4 | 8.2 | 0.3 |
| | | T. Rowe Price Rtmt 2015 (TRRGX) | 5.3 | 15.1 | 13.8 | (0.4) | 13.7 | 130.8 | 30.7 | (39.9) | (5.7) | 11.3 | 2.3 | 9.3 | 1.4 |
| | | Vanguard Target Rtmt 2015 Inv (VTXVX) | 6.5 | 13.0 | 11.3 | 1.7 | 12.4 | 111.5 | 11.4 | (34.9) | (0.7) | 10.2 | 1.2 | 8.9 | 1.0 |
| | | **Target Date: 2020-2029 Category Average** | 5.5 | 14.5 | 11.1 | 1.1 | 14.6 | 123.1 | 0.0 | (40.6) | 0.0 | 10.8 | 0.0 | 9.0 | 0.0 |
| | | AmCent One Choice 2020 Inv (ARBVX) | 6.6 | 12.5 | 11.4 | 2.5 | 11.6 | 104.4 | (18.7) | — | — | 10.1 | (0.7) | 8.9 | (0.1) |
| | | AmCent One Choice 2025 Inv (ARWIX) | 6.8 | 14.0 | 12.1 | 1.7 | 12.5 | 113.2 | (9.9) | (35.0) | 5.6 | 10.9 | 0.1 | 9.3 | 0.3 |
| | | Fidelity Freedom 2020 (FFFDX) | 5.3 | 13.2 | 11.7 | (1.4) | 12.9 | 116.7 | (6.4) | (42.3) | (1.7) | 10.0 | (0.8) | 8.2 | (0.8) |
| | | Fidelity Freedom 2025 (FFTWX) | 5.6 | 16.5 | 13.1 | (2.7) | 13.8 | 129.2 | 6.1 | (44.2) | (3.6) | 11.6 | 0.8 | 9.0 | 0.0 |
| | | Schwab Target 2020 (SWCRX) | 5.7 | 16.1 | 12.7 | 0.9 | 12.5 | 119.1 | (4.0) | (39.1) | 1.5 | 11.4 | 0.6 | 9.5 | 0.5 |
| | | Schwab Target 2025 (SWHRX) | 6.1 | 19.1 | 13.8 | 0.2 | 13.5 | 134.2 | 11.1 | — | — | 12.9 | 2.1 | 10.3 | 1.3 |
| | | T. Rowe Price Rtmt 2020 (TRRBX) | 5.6 | 18.0 | 15.0 | (1.3) | 14.7 | 147.3 | 24.2 | (43.6) | (3.0) | 12.7 | 1.9 | 10.2 | 1.2 |
| | | T. Rowe Price Rtmt 2025 (TRRHX) | 5.8 | 16.0 | (2.1) | 15.3 | 36.2 | 195.2 | 72.1 | (46.5) | (5.9) | 14.0 | 3.2 | 10.8 | 1.8 |
| | | Vanguard Target Rtmt 2020 Inv (VTWNX) | 7.1 | 15.8 | 12.3 | 0.6 | 13.1 | 125.1 | 2.0 | (38.7) | 1.9 | 11.7 | 0.9 | 9.6 | 0.6 |
| | | Vanguard Target Rtmt 2025 Inv (VTTVX) | 7.1 | 18.1 | 13.2 | (0.4) | 13.8 | 137.6 | 14.5 | (42.4) | (1.8) | 12.7 | 1.9 | 10.2 | 1.2 |
| | | **Target Date: 2030-2039 Category Average** | 6.0 | 19.7 | 14.3 | (1.9) | 14.7 | 146.6 | 0.0 | (46.6) | 0.0 | 13.2 | 0.0 | 10.3 | 0.0 |
| | | Fidelity Freedom 2030 (FFFEX) | 5.6 | 18.1 | 13.4 | (3.2) | 14.0 | 137.9 | (8.7) | (48.3) | (1.7) | 12.3 | (0.9) | 9.3 | (1.0) |
| | | Fidelity Freedom 2035 (FFTHX) | 5.7 | 20.6 | 14.4 | (4.6) | 14.4 | 145.0 | (1.6) | (49.3) | (2.7) | 13.4 | 0.2 | 9.7 | (0.6) |
| | | Schwab Target 2030 (SWDRX) | 6.3 | 21.7 | 14.7 | (0.7) | 14.0 | 144.2 | (2.4) | (42.1) | 4.5 | 14.0 | 0.8 | 10.9 | 0.6 |
| | | Schwab Target 2035 (SWIRX) | 6.4 | 24.0 | 15.6 | (1.3) | 14.5 | 155.9 | 9.3 | — | — | 15.1 | 1.9 | 11.5 | 1.2 |
| | | T. Rowe Price Rtmt 2030 (TRRCX) | 6.0 | 23.0 | 16.8 | (2.8) | 16.0 | 174.1 | 27.5 | (48.6) | (2.0) | 15.1 | 1.9 | 11.4 | 1.1 |
| | | T. Rowe Price Rtmt 2035 (TRRJX) | 6.0 | 24.8 | 17.3 | (3.3) | 16.3 | 182.3 | 35.7 | (49.9) | (3.3) | 15.8 | 2.6 | 11.8 | 1.5 |
| | | Vanguard Target Rtmt 2030 Inv (VTHRX) | 7.1 | 20.4 | 14.2 | (1.3) | 14.4 | 150.7 | 4.1 | (45.9) | 0.7 | 13.8 | 0.6 | 10.7 | 0.4 |
| | | Vanguard Target Rtmt 2035 Inv (VTTHX) | 7.2 | 22.8 | 15.1 | (2.3) | 15.1 | 162.5 | 15.9 | (48.0) | (1.4) | 14.9 | 1.7 | 11.2 | 0.9 |
| | | **Target Date: 2040-2049 Category Average** | 6.1 | 22.5 | 15.3 | (3.1) | 15.6 | 160.2 | 0.0 | (48.7) | 0.0 | 14.5 | 0.0 | 10.9 | 0.0 |
| | | AmCent One Choice 2045 Inv (AROIX) | 8.3 | 21.0 | 15.0 | (0.8) | 15.5 | 155.0 | (5.2) | (45.3) | 3.4 | 14.7 | 0.2 | 11.5 | 0.6 |
| | | Fidelity Freedom 2040 (FFFFX) | 5.7 | 21.0 | 14.5 | (4.7) | 14.6 | 148.2 | (12.0) | (50.5) | (1.8) | 13.5 | (1.0) | 9.8 | (1.1) |
| | | Fidelity Freedom 2045 (FFFGX) | 5.7 | 21.6 | 14.7 | (5.1) | 14.7 | 150.5 | (9.7) | (51.0) | (2.3) | 13.8 | (0.7) | 9.9 | (1.0) |
| | | Schwab Target 2040 (SWERX) | 6.5 | 25.8 | 16.3 | (1.8) | 14.8 | 164.1 | 3.9 | (44.9) | 3.8 | 15.9 | 1.4 | 11.9 | 1.0 |
| | | T. Rowe Price Rtmt 2040 (TRRDX) | 6.1 | 25.9 | 17.5 | (3.5) | 16.5 | 185.1 | 24.9 | (49.8) | (1.1) | 16.2 | 1.7 | 12.0 | 1.1 |
| | | T. Rowe Price Rtmt 2045 (TRRKX) | 6.1 | 25.9 | 17.6 | (3.5) | 16.4 | 185.2 | 25.0 | (49.8) | (1.1) | 16.2 | 1.7 | 12.0 | 1.1 |

| 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 (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| — | — | 1.6 | 1.1 | **0.66** | 0.49 | 893 | 41.0 | 40.9 | 5.7 | 12.4 | 16.8 | 11.0 | 2,042 | 21.5 | **0.56** | — | — |
| 6.4 | 0.7 | 1.3 | 1.1 | 1.27 | 0.94 | 1,523 | 84.4 | 7.4 | 4.3 | 3.9 | 29.4 | 14.0 | 2,042 | 11.3 | **0.75** | — | — |
| **6.4** | **0.7** | 0.3 | 1.3 | 1.04 | 0.77 | 623 | 57.2 | 33.0 | 0.8 | 8.9 | 49.5 | 157.0 | 750 | 17.4 | 0.99 | 1.00R | — |
| **7.0** | **1.3** | 0.3 | 1.2 | 1.41 | 1.04 | 1,200 | 87.8 | 7.6 | 0.1 | 4.6 | 21.8 | 74.0 | 483 | 19.3 | 1.08 | — | — |
| — | — | 2.2 | 1.9 | **0.82** | 0.60 | 5,309 | 22.5 | 29.9 | 7.4 | 40.2 | (15.8) | 82.0 | 1,414 | 15.2 | 1.21 | — | — |
| 4.7 | (1.0) | 2.5 | 0.9 | **0.87** | 0.65 | 2,475 | 59.0 | 29.3 | 7.6 | 4.1 | 32.0 | 57.0 | 643 | 24.0 | 1.26 | — | — |
| 5.8 | 0.1 | 1.3 | 1.1 | 1.06 | 0.78 | 358 | 71.4 | 21.2 | 4.4 | 2.9 | 21.4 | 64.0 | 381 | 25.6 | 1.48 | — | — |
| **5.2** | **0.0** | **2.0** | **1.0** | **1.00** | **0.45** | **2,518** | **33.9** | **54.7** | **3.5** | **7.9** | **19.9** | **30.6** | **1,207** | **74.1** | **0.58** | **—** | **—** |
| **5.6** | **0.4** | 2.2 | 0.9 | 1.12 | 0.50 | 691 | 44.1 | 41.2 | 0.7 | 14.0 | 15.3 | 16.0 | 16 | 83.0 | 0.76 | — | — |
| 4.6 | (0.6) | 1.9 | 0.9 | 1.00 | 0.45 | 643 | 39.5 | 46.0 | 0.4 | 14.2 | 16.7 | 44.0 | 26 | 69.9 | 0.57 | — | — |
| 5.2 | 0.0 | 1.9 | 1.1 | 1.23 | 0.55 | 5,040 | 48.5 | 40.2 | 0.5 | 10.8 | 19.3 | 35.0 | 26 | 70.4 | 0.61 | — | — |
| 4.1 | (1.1) | 1.7 | 1.0 | **0.67** | 0.30 | 2,531 | 25.1 | 54.4 | 0.3 | 20.2 | 12.9 | 31.0 | 26 | 70.7 | 0.49 | — | — |
| — | — | 2.5 | 0.9 | 0.84 | 0.38 | 99 | 32.2 | 61.8 | 0.8 | 5.3 | 15.5 | 42.0 | 6 | 97.8 | 0.56 | — | — |
| — | — | 2.3 | 1.0 | **0.60** | 0.27 | 54 | 17.9 | 76.6 | 0.5 | 5.0 | 12.3 | 46.0 | 6 | 98.5 | **0.45** | — | — |
| — | — | 2.0 | 0.7 | 1.05 | 0.47 | 65 | 38.7 | 55.3 | 1.5 | 4.5 | 16.0 | 29.0 | 22 | 76.9 | 0.52 | 2.00R | — |
| **5.8** | **0.6** | 2.0 | 1.0 | 1.23 | 0.55 | 1,584 | 39.4 | 54.2 | 0.8 | 5.6 | 24.0 | 18.2 | 17 | 93.3 | 0.59 | — | 0.00 |
| **6.0** | **0.8** | 2.0 | 1.0 | 1.40 | 0.62 | 6,471 | 45.8 | 48.1 | 0.8 | 5.3 | 24.9 | 19.0 | 17 | 92.3 | 0.59 | — | 0.00 |
| 5.4 | 0.2 | 1.6 | 0.9 | 1.14 | 0.51 | 3,783 | 38.6 | 56.1 | 0.7 | 4.6 | 21.1 | 13.2 | 17 | 93.5 | 0.57 | — | 0.00 |
| — | — | 3.4 | 1.1 | 0.95 | 0.43 | 368 | 32.4 | 53.3 | 6.4 | 7.9 | 23.6 | 31.0 | 18 | 85.6 | 0.68 | — | — |
| — | — | 3.7 | 1.8 | 1.60 | 0.72 | 1,567 | 73.5 | 19.4 | 5.6 | 1.6 | 38.0 | 48.0 | 9 | 100.0 | **0.34** | — | — |
| — | — | 1.7 | 0.8 | 1.05 | 0.47 | 7,011 | 37.0 | 57.4 | 0.7 | 5.0 | 26.2 | 13.0 | 6 | 100.0 | **0.16** | — | — |
| 5.3 | 0.1 | 1.8 | 0.8 | 0.81 | 0.36 | 11,379 | 30.0 | 63.8 | 0.7 | 5.6 | 26.0 | 6.0 | 6 | 100.0 | **0.16** | — | — |
| **5.5** | **0.0** | **1.9** | **0.9** | **1.00** | **0.57** | **5,814** | **45.9** | **44.8** | **2.4** | **6.9** | **21.9** | **29.9** | **1,452** | **69.8** | **0.64** | **—** | **—** |
| **5.9** | **0.4** | 2.1 | 0.9 | 0.91 | 0.52 | 1,281 | 44.5 | 40.9 | 0.7 | 13.9 | 15.2 | 15.0 | 17 | 82.8 | 0.76 | — | — |
| 5.3 | (0.2) | 1.9 | 1.2 | 1.02 | 0.58 | 6,076 | 56.1 | 35.4 | 0.5 | 8.0 | 21.3 | 39.0 | 26 | 72.7 | 0.64 | — | — |
| — | — | 2.2 | 0.9 | 0.96 | 0.55 | 113 | 43.4 | 51.7 | 1.6 | 3.4 | 17.5 | 32.0 | 23 | 75.3 | 0.58 | 2.00R | — |
| **6.4** | **0.9** | 1.8 | 0.9 | 1.24 | 0.71 | 10,275 | 54.8 | 39.4 | 0.9 | 5.0 | 26.7 | 14.7 | 19 | 85.6 | 0.63 | — | 0.00 |
| 5.9 | 0.4 | 1.8 | 0.7 | 1.02 | 0.58 | 21,957 | 50.6 | 45.1 | 0.7 | 3.6 | 27.2 | 10.0 | 6 | 100.0 | **0.16** | — | — |
| **5.9** | **0.0** | **2.0** | **0.9** | **1.00** | **0.68** | **9,595** | **57.6** | **35.0** | **2.3** | **5.2** | **24.1** | **24.4** | **1,452** | **69.9** | **0.68** | **—** | **—** |
| — | — | 2.2 | 0.8 | **0.85** | 0.57 | 1,479 | 49.2 | 39.0 | 0.6 | 11.2 | 16.0 | 10.0 | 17 | 82.4 | 0.79 | — | — |
| 6.3 | 0.4 | 2.2 | 0.9 | 0.92 | 0.62 | 2,327 | 54.4 | 36.4 | 0.6 | 8.7 | 17.0 | 7.0 | 17 | 83.2 | 0.82 | — | — |
| 5.4 | (0.5) | 1.8 | 1.3 | 0.95 | 0.65 | 12,905 | 62.0 | 30.6 | 0.5 | 6.9 | 22.8 | 39.0 | 26 | 73.7 | 0.67 | — | — |
| 5.7 | (0.2) | 1.8 | 1.3 | 1.12 | 0.76 | 8,887 | 71.0 | 23.2 | 0.6 | 5.2 | 25.3 | 46.0 | 26 | 74.4 | 0.72 | — | — |
| — | — | 2.2 | 0.7 | 0.98 | 0.67 | 510 | 56.6 | 40.4 | 1.8 | 1.1 | 20.7 | 26.0 | 23 | 72.0 | **0.65** | 2.00R | — |
| — | — | 2.2 | 0.8 | 1.12 | 0.76 | 354 | 66.2 | 31.4 | 1.8 | 0.6 | 22.8 | 27.0 | 22 | 71.4 | 0.71 | 2.00R | — |
| **6.6** | **0.7** | 1.7 | 0.9 | 1.15 | 0.78 | 24,285 | 63.4 | 31.0 | 0.9 | 4.7 | 28.5 | 13.6 | 19 | 84.4 | 0.67 | — | 0.00 |
| **6.8** | **0.9** | 1.6 | 0.8 | 1.28 | 0.86 | 16,569 | 70.5 | 24.3 | 0.9 | 4.4 | 29.6 | 12.1 | 19 | 84.5 | 0.70 | — | 0.00 |
| — | — | 1.9 | 0.6 | 0.98 | 0.67 | 28,525 | 59.9 | 37.1 | 0.8 | 2.3 | 28.0 | 7.0 | 5 | 99.9 | **0.16** | — | — |
| 6.2 | 0.3 | 1.9 | 0.6 | 1.09 | 0.74 | 32,318 | 67.2 | 30.0 | 0.8 | 2.0 | 28.2 | 7.0 | 5 | 99.9 | **0.17** | — | — |
| **6.4** | **0.0** | **1.8** | **0.8** | **1.00** | **0.83** | **8,459** | **74.5** | **19.8** | **1.9** | **3.8** | **26.5** | **21.3** | **1,561** | **71.5** | **0.71** | **—** | **—** |
| 5.6 | (0.8) | 1.7 | 1.2 | 0.99 | 0.82 | 10,752 | 84.0 | 11.4 | 0.6 | 4.0 | 28.7 | 54.0 | 26 | 72.3 | 0.77 | — | — |
| 5.7 | (0.7) | 1.6 | 1.3 | 1.09 | 0.91 | 6,136 | 89.7 | 5.8 | 0.7 | 3.8 | 30.1 | 54.0 | 25 | 75.7 | 0.78 | — | — |
| — | — | 2.3 | 0.7 | 1.00 | 0.83 | 740 | 73.8 | 23.7 | 1.7 | 0.8 | 24.0 | 26.0 | 22 | 72.0 | 0.74 | 2.00R | — |
| — | — | 2.3 | 0.8 | 1.09 | 0.91 | 289 | 80.6 | 16.8 | 1.5 | 1.1 | 25.3 | 24.0 | 22 | 74.0 | 0.78 | 2.00R | — |
| **7.0** | **0.6** | 1.5 | 0.8 | 1.10 | 0.92 | 22,785 | 77.3 | 17.8 | 0.9 | 4.0 | 30.6 | 12.4 | 19 | 87.1 | **0.73** | — | 0.00 |
| **7.1** | **0.7** | 1.4 | 0.7 | 1.16 | 0.97 | 12,058 | 82.6 | 12.9 | 0.9 | 3.7 | 31.3 | 11.5 | 19 | 88.6 | 0.75 | — | 0.00 |
| — | — | 1.9 | 0.6 | 0.99 | 0.82 | 23,824 | 74.6 | 23.0 | 0.8 | 1.6 | 28.0 | 7.0 | 5 | 99.9 | **0.17** | — | — |
| 6.5 | 0.1 | 2.1 | 0.6 | 1.08 | 0.90 | 24,514 | 81.9 | 15.9 | 0.9 | 1.3 | 28.2 | 6.0 | 5 | 99.9 | **0.18** | — | — |
| **6.7** | **0.0** | **1.7** | **0.9** | **1.00** | **0.92** | **5,928** | **84.5** | **10.9** | **1.6** | **3.0** | **28.0** | **20.0** | **1,688** | **73.7** | **0.73** | **—** | **—** |
| **7.0** | **0.3** | 2.3 | 0.8 | **0.91** | 0.84 | 1,307 | 78.4 | 18.7 | 0.5 | 2.4 | 18.1 | 4.0 | 14 | 91.6 | 0.94 | — | — |
| 5.7 | (1.0) | 1.6 | 1.3 | 0.98 | 0.91 | 6,863 | 89.7 | 5.8 | 0.7 | 3.8 | 30.1 | 49.0 | 25 | 75.6 | 0.78 | — | — |
| — | — | 1.6 | 1.6 | 1.00 | 0.93 | 2,918 | 89.8 | 5.8 | 0.7 | 3.8 | 30.1 | 53.0 | 25 | 75.7 | 0.78 | — | — |
| — | — | 2.4 | 0.7 | 1.02 | 0.95 | 783 | 86.4 | 10.9 | 1.3 | 1.4 | 26.2 | 23.0 | 22 | 77.8 | 0.80 | 2.00R | — |
| **7.2** | **0.5** | 1.3 | 0.7 | 1.07 | 0.99 | 15,664 | 86.6 | 9.3 | 0.8 | 3.3 | 31.7 | 13.4 | 19 | 89.5 | 0.76 | — | 0.00 |
| — | — | 1.4 | 0.7 | 1.07 | 0.99 | 6,818 | 86.5 | 9.3 | 0.8 | 3.4 | 31.6 | 15.4 | 19 | 89.5 | **0.76** | — | 0.00 |

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Vanguard Target Rtmt 2040 Inv (VFORX) | 7.1 | 24.3 | 15.5 | (2.6) | 15.1 | 165.8 | 5.6 | (47.9) | 0.8 | 15.4 | 0.9 | 11.5 | 0.6 |
| | | Vanguard Target Rtmt 2045 Inv (VTIVX) | 7.1 | 24.3 | 15.5 | (2.6) | 15.1 | 165.8 | 5.6 | (47.9) | 0.8 | 15.4 | 0.9 | 11.5 | 0.6 |
| | | **Target Date: 2050-2059 Category Average** | 6.1 | 23.1 | 15.7 | (3.5) | 16.0 | 164.9 | 0.0 | (50.0) | 0.0 | 14.7 | 0.0 | 11.0 | 0.0 |
| | | Fidelity Freedom 2050 (FFFHX) | 5.7 | 21.8 | 15.0 | (5.6) | 14.8 | 153.6 | (11.3) | (52.7) | (2.7) | 14.0 | (0.7) | 9.9 | (1.1) |
| | | Fidelity Freedom 2055 (FDEEX) | 5.7 | 22.7 | 15.3 | — | — | — | — | — | — | 14.3 | (0.4) | — | — |
| | | T. Rowe Price Rtmt 2050 (TRRMX) | 6.1 | 25.8 | 17.5 | (3.4) | 16.4 | 185.1 | 20.2 | (49.9) | 0.1 | 16.2 | 1.5 | 12.0 | 1.0 |
| | | T. Rowe Price Rtmt 2055 (TRRNX) | 6.1 | 25.8 | 17.6 | (3.4) | 16.4 | 185.2 | 20.3 | (49.9) | 0.1 | 16.2 | 1.5 | 12.0 | 1.0 |
| | | Vanguard Target Rtmt 2050 Inv (VFIFX) | 7.1 | 24.3 | 15.5 | (2.6) | 15.1 | 165.8 | 0.9 | (47.9) | 2.1 | 15.4 | 0.7 | 11.5 | 0.5 |
| | | Vanguard Target Rtmt 2055 Inv (VFFVX) | 7.1 | 24.3 | 15.5 | (2.3) | — | — | — | — | — | 15.4 | 0.7 | — | — |
| | | **Corporate High-Yield Bond Cat Average** | 1.5 | 7.4 | 13.2 | 3.1 | 12.9 | 97.5 | 0.0 | (20.1) | 0.0 | 7.3 | 0.0 | 7.5 | 0.0 |
| | | Aberdeen Glb High Inc A (BJBHX) | 0.3 | 9.4 | 15.1 | (0.2) | 12.2 | 110.7 | 13.2 | (22.4) | (2.3) | 8.1 | 0.8 | 7.2 | (0.3) |
| | | Federated High Yield Svc (FHYTX) | 4.0 | 12.1 | 18.3 | 3.4 | 16.3 | 152.7 | 55.2 | (27.8) | (7.7) | 11.3 | 4.0 | 10.7 | 3.2 |
| | | Fidelity Capital & Inc (FAGIX) | 6.1 | 9.7 | 16.3 | (1.9) | 17.1 | 167.1 | 69.6 | (33.2) | (13.1) | 10.6 | 3.3 | 9.2 | 1.7 |
| | | Fidelity Float Rate Hi Inc (FFRHX) | 0.4 | 3.9 | 6.8 | 1.7 | 7.8 | 46.9 | (50.6) | (11.0) | 9.1 | 3.6 | (3.7) | 4.1 | (3.4) |
| | | Fidelity High Inc (SPHIX) | 1.5 | 6.6 | 14.8 | 3.4 | 13.7 | 114.3 | 16.8 | (22.0) | (1.9) | 7.5 | 0.2 | 7.9 | 0.4 |
| | | Janus High-Yield T (JAHYX) | 0.6 | 7.3 | 14.2 | 3.2 | 15.7 | 102.5 | 5.0 | (18.7) | 1.4 | 7.2 | (0.1) | 8.0 | 0.5 |
| | | Northern High Yield Fx Inc (NHFIX) | 2.0 | 7.6 | 15.0 | 3.7 | 13.6 | 90.9 | (6.6) | (17.7) | 2.4 | 8.1 | 0.8 | 8.3 | 0.8 |
| | | Northern Mlt-Mgr Hi Yld (NMHYX) | 1.9 | 6.6 | 16.6 | 1.4 | 12.8 | — | — | — | — | 8.2 | 0.9 | 7.7 | 0.2 |
| | C | Nubrgr Ber Hi Inc Bd Inv (NHINX) | 1.2 | 7.4 | 14.4 | 2.9 | 14.6 | 115.4 | 17.9 | (18.3) | 1.8 | 7.5 | 0.2 | 8.0 | 0.5 |
| | | Osterweis Strategic Inc (OSTIX) | 1.2 | 6.5 | 8.5 | 4.0 | 10.1 | 64.6 | (32.9) | (3.9) | 16.2 | 5.4 | (1.9) | 6.0 | (1.5) |
| | | PIMCO High Yield Spec D (PHSDX) | 1.8 | 7.7 | 18.3 | 2.3 | — | — | — | — | — | 9.1 | 1.8 | — | — |
| | | PIMCO High-Yield D (PHYDX) | 2.4 | 5.4 | 14.1 | 3.6 | 13.8 | 113.5 | 16.0 | (26.0) | (5.9) | 7.2 | (0.1) | 7.7 | 0.2 |
| | C | T. Rowe Price Hi-Yld (PRHYX) | 2.0 | 9.0 | 15.2 | 3.2 | 14.3 | 118.3 | 20.8 | (23.1) | (3.0) | 8.6 | 1.3 | 8.6 | 1.1 |
| | | TIAA-CREF Hi-Yld Rtl (TIYRX) | 2.3 | 5.8 | 13.9 | 5.9 | 14.3 | 107.1 | 9.6 | (18.6) | 1.5 | 7.2 | (0.1) | 8.3 | 0.8 |
| | | USAA High-Yield (USHYX) | 3.5 | 8.4 | 16.5 | 2.5 | 17.1 | 140.4 | 42.9 | (29.3) | (9.2) | 9.3 | 2.0 | 9.4 | 1.9 |
| | | Vanguard Hi-Yld Corp Inv (VWEHX) | 4.5 | 4.5 | 14.3 | 7.1 | 12.3 | 104.0 | 6.5 | (20.3) | (0.2) | 7.7 | 0.4 | 8.5 | 1.0 |
| | | **Convertible Bond Category Average** | 5.9 | 22.7 | 14.2 | (5.6) | 20.0 | 169.1 | 0.0 | (43.6) | 0.0 | 14.1 | 0.0 | 10.6 | 0.0 |
| | C | AllianzGI Convertible D (ANZDX) | 6.2 | 25.1 | 11.5 | (2.6) | — | — | — | — | — | 14.0 | (0.1) | — | — |
| | | Fidelity Convertible Sec (FCVSX) | 9.2 | 24.0 | 16.8 | (7.4) | 20.8 | 217.3 | 48.2 | (54.1) | (10.5) | 16.5 | 2.4 | 12.1 | 1.5 |
| | | Vanguard Convertible Sec Inv (VCVSX) | 2.3 | 19.1 | 14.4 | (6.8) | 19.2 | 121.0 | (48.1) | (33.0) | 10.6 | 11.7 | (2.4) | 9.2 | (1.4) |
| | | **Mortgage-Backed Bond Category Average** | 4.7 | (1.6) | 3.2 | 5.7 | 6.1 | 27.9 | 0.0 | 6.0 | 0.0 | 2.0 | 0.0 | 3.6 | 0.0 |
| | | AmCent Ginnie Mae Inv (BGNMX) | 4.8 | (2.4) | 2.3 | 7.3 | 6.3 | 25.5 | (2.4) | 10.2 | 4.2 | 1.6 | (0.4) | 3.6 | 0.0 |
| | | AMG Mgrs Interm Dur Gov (MGIDX) | 6.6 | (1.2) | 3.0 | 5.8 | 7.3 | 36.4 | 8.5 | 4.4 | (1.6) | 2.8 | 0.8 | 4.3 | 0.7 |
| | | Fidelity GNMA (FGMNX) | 6.2 | (2.2) | 2.9 | 7.9 | 7.0 | 30.7 | 2.8 | 10.4 | 4.4 | 2.2 | 0.2 | 4.3 | 0.7 |
| | | Fidelity Mtg Secs (FMSFX) | 6.3 | (1.8) | 4.2 | 7.2 | 2.4 | 30.4 | 2.5 | 2.0 | (4.0) | 2.8 | 0.8 | 4.4 | 0.8 |
| | | PIMCO GNMA D (PGNDX) | 5.3 | (2.8) | 2.5 | 7.9 | 7.5 | 31.3 | 3.4 | 8.4 | 2.4 | 1.6 | (0.4) | 4.0 | 0.4 |
| | | PIMCO Mort-Back Sec D (PTMDX) | 5.6 | (1.8) | 4.6 | 5.0 | 8.9 | 38.7 | 10.8 | 2.9 | (3.1) | 2.7 | 0.7 | 4.4 | 0.8 |
| | | Schwab GNMA (SWGSX) | 5.6 | (2.8) | 2.2 | 7.6 | 5.6 | 25.3 | (2.6) | 9.6 | 3.6 | 1.6 | (0.4) | 3.6 | 0.0 |
| | | T. Rowe Price GNMA (PRGMX) | 5.4 | (2.5) | 2.8 | 6.4 | 6.4 | 26.9 | (1.0) | 8.2 | 2.2 | 1.8 | (0.2) | 3.7 | 0.1 |
| | | TCW Total Return Bond N (TGMNX) | 5.4 | 1.4 | 13.0 | 3.8 | 10.3 | 63.6 | 35.7 | 3.2 | (2.8) | 6.5 | 4.5 | 6.7 | 3.1 |
| | | Vanguard GNMA Inv (VFIIX) | 6.6 | (2.3) | 2.3 | 7.6 | 6.9 | 28.9 | 1.0 | 10.0 | 4.0 | 2.1 | 0.1 | 4.2 | 0.6 |
| | | **Gov't: Short-Term Bond Category Average** | 0.8 | (0.7) | 0.9 | 2.5 | 2.9 | 8.6 | 0.0 | 7.2 | 0.0 | 0.3 | 0.0 | 1.3 | 0.0 |
| | | AmCent S/T Gov Inv (TWUSX) | 0.3 | (0.5) | 0.3 | 1.5 | 2.2 | 6.5 | (2.1) | 6.7 | (0.5) | 0.0 | (0.3) | 0.8 | (0.5) |
| I | | Fidelity Spar S-T Tr Bd Ix Inv (FSBIX) | 1.0 | (0.4) | 0.6 | 3.2 | 3.5 | 9.1 | 0.5 | 10.2 | 3.0 | 0.4 | 0.1 | 1.6 | 0.3 |
| | | Northern Sh-Int US Govt (NSIUX) | 0.9 | (2.1) | 2.1 | 2.7 | 3.3 | 9.0 | 0.4 | 8.8 | 1.6 | 0.3 | 0.0 | 1.4 | 0.1 |
| | | PIA Short Term Sec Adv (PIASX) | 0.3 | 0.2 | 0.4 | 0.5 | 1.0 | 4.0 | (4.6) | 5.6 | (1.6) | 0.3 | 0.0 | 0.5 | (0.8) |
| | | Vanguard ShtTm Fed Inv (VSGBX) | 1.1 | (0.4) | 1.4 | 2.7 | 3.2 | 11.3 | 2.7 | 9.5 | 2.3 | 0.7 | 0.4 | 1.6 | 0.3 |
| | | Vanguard Sht-Tm Trs Inv (VFISX) | 0.7 | (0.2) | 0.6 | 2.2 | 2.6 | 7.9 | (0.7) | 9.1 | 1.9 | 0.4 | 0.1 | 1.2 | (0.1) |
| | | **Gov't: Intermed-Term Bond Cat Average** | 4.7 | (3.3) | 2.6 | 7.8 | 5.5 | 22.0 | 0.0 | 10.8 | 0.0 | 1.3 | 0.0 | 3.4 | 0.0 |
| | | AmCent Govt Bd Inv (CPTNX) | 4.6 | (2.9) | 2.1 | 7.5 | 5.3 | 21.4 | (0.6) | 12.3 | 1.5 | 1.2 | (0.1) | 3.2 | (0.2) |
| | | BMO Mortgage Income Y (MRGIX) | 5.3 | (2.4) | 3.8 | 5.1 | 7.0 | 36.4 | 14.4 | 0.9 | (9.9) | 2.2 | 0.9 | 3.7 | 0.3 |
| | | Fidelity Government Inc (FGOVX) | 5.4 | (2.6) | 2.6 | 7.8 | 5.1 | 22.7 | 0.7 | 12.5 | 1.7 | 1.7 | 0.4 | 3.6 | 0.2 |
| I | | Fidelity Spar Intm Bd Ix Inv (FIBIX) | 6.3 | (4.8) | 3.3 | 12.9 | 8.4 | 26.7 | 4.7 | 15.8 | 5.0 | 1.5 | 0.2 | 5.0 | 1.6 |
| | | T. Rowe Price US Treas Interm (PRTIX) | 4.3 | (4.2) | 2.6 | 10.4 | 7.0 | 22.7 | 0.7 | 15.6 | 4.8 | 0.9 | (0.4) | 3.9 | 0.5 |

| 10-Year Annual Return (%) Fund | Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Total | Total Assets ($ Mil) | Portfolio (%) Stock | Bond | Other | Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| — | — | 1.9 | 0.5 | 1.01 | 0.94 | 16,482 | 88.6 | 9.6 | 0.9 | 1.0 | 28.7 | 6.0 | 5 | 99.9 | **0.18** | — | — |
| 6.8 | 0.1 | 2.1 | 0.6 | 1.01 | 0.94 | 15,036 | 88.4 | 9.7 | 0.9 | 1.0 | 28.8 | 7.0 | 5 | 99.9 | **0.18** | — | — |
| **—** | **—** | **1.6** | **0.8** | **1.00** | **0.96** | **2,382** | **87.2** | **8.6** | **1.3** | **2.9** | **30.0** | **22.1** | **1,131** | **79.8** | **0.69** | **—** | **—** |
| — | — | 1.5 | 1.5 | 0.99 | 0.95 | 2,360 | 89.8 | 5.8 | 0.7 | 3.8 | 30.2 | 57.0 | 25 | 75.7 | 0.78 | — | — |
| — | — | 1.5 | — | 1.01 | 0.97 | 464 | 90.0 | 5.4 | 0.7 | 3.9 | 30.5 | 47.0 | 25 | 75.8 | 0.78 | — | — |
| — | — | 1.2 | 0.7 | 1.03 | 0.99 | 4,937 | 86.5 | 9.3 | 0.8 | 3.4 | 31.6 | 15.5 | 19 | 89.4 | 0.76 | — | 0.00 |
| — | — | 1.3 | 0.7 | 1.03 | 0.99 | 1,482 | 86.4 | 9.4 | 0.8 | 3.4 | 31.7 | 20.1 | 19 | 89.5 | 0.76 | — | 0.00 |
| — | — | 2.0 | 0.6 | 0.98 | 0.94 | 7,683 | 88.3 | 9.7 | 0.9 | 1.0 | 28.9 | 7.0 | 5 | 99.8 | **0.18** | — | — |
| — | — | 1.7 | — | **0.98** | 0.94 | 1,875 | 88.5 | 9.5 | 0.9 | 1.2 | 28.6 | 7.0 | 5 | 99.7 | **0.18** | — | — |
| **6.0** | **0.0** | **4.8** | **2.4** | **1.00** | **0.48** | **2,452** | **1.8** | **82.9** | **6.1** | **9.1** | **16.7** | **110.1** | **274** | **20.6** | **0.97** | **—** | **—** |
| **7.2** | **1.2** | 6.1 | 2.9 | 0.96 | 0.46 | 2,082 | 1.6 | 80.5 | 10.1 | 7.9 | 37.5 | 96.0 | 226 | 11.9 | 1.00 | — | 0.25 |
| **8.1** | **2.1** | 5.0 | 2.2 | 1.22 | 0.58 | 666 | 11.2 | 86.6 | 0.7 | 1.5 | 11.0 | 27.0 | 532 | 8.6 | 0.99 | 2.00R | — |
| **8.4** | **2.4** | 4.2 | 2.3 | 1.17 | 0.56 | 10,388 | 17.2 | 74.4 | 2.4 | 6.0 | 16.9 | 47.0 | 627 | 10.4 | **0.71** | 1.00R | — |
| 4.1 | (1.9) | 3.6 | 1.3 | **0.43** | 0.21 | 13,170 | 0.2 | 94.8 | 0.0 | 5.0 | 15.1 | 54.0 | 417 | 16.7 | **0.69** | 1.00R | — |
| **7.0** | **1.0** | 5.4 | 2.4 | 1.04 | 0.50 | 5,365 | 0.3 | 94.0 | 2.0 | 3.7 | 23.8 | 56.0 | 579 | 9.1 | **0.72** | 1.00R | — |
| 6.8 | 0.8 | 6.2 | 2.7 | 1.00 | 0.48 | 2,446 | 0.7 | 93.0 | 2.5 | 3.7 | 10.2 | 67.0 | 212 | 14.1 | 0.87 | — | — |
| 6.1 | 0.1 | 6.0 | 2.8 | 1.00 | 0.48 | 4,814 | 0.5 | 98.5 | 1.0 | 0.0 | 23.1 | 94.1 | 208 | 7.2 | 0.81 | 2.00R | — |
| — | — | 5.4 | 2.7 | 1.11 | 0.53 | 578 | 0.6 | 90.6 | 8.7 | 0.1 | 12.0 | 68.1 | 587 | 11.3 | 0.91 | 2.00R | — |
| **7.2** | **1.2** | 5.6 | 2.7 | 1.13 | 0.54 | 3,380 | 0.0 | 95.1 | 1.2 | 3.7 | 8.1 | 60.0 | 338 | 10.8 | 0.84 | — | — |
| 6.3 | 0.3 | 5.2 | 2.1 | **0.50** | 0.24 | 6,269 | 0.0 | 89.1 | 4.7 | 6.3 | 9.3 | 75.0 | 140 | 21.6 | 0.86 | — | — |
| — | — | 5.6 | — | 1.11 | 0.53 | 1,979 | 0.0 | 85.4 | 11.7 | 3.0 | 17.4 | 47.0 | 491 | 7.6 | 0.95 | — | 0.25 |
| 6.4 | 0.4 | 5.6 | 2.4 | 0.98 | 0.47 | 10,361 | 0.0 | 97.3 | 2.8 | (0.1) | 19.8 | 25.0 | 752 | 8.5 | 0.90 | — | 0.25 |
| **7.1** | **1.1** | 6.3 | 2.6 | 1.04 | 0.50 | 9,634 | 1.4 | 91.0 | 4.1 | 3.5 | 23.4 | 55.9 | 610 | 6.4 | **0.75** | 2.00R | 0.00 |
| — | — | 5.2 | 2.4 | 1.02 | 0.49 | 2,545 | 0.4 | 92.0 | 2.9 | 4.7 | 18.4 | 69.0 | 353 | 8.5 | **0.65** | 2.00R | 0.25 |
| **7.3** | **1.3** | 5.7 | 2.6 | 0.91 | 0.44 | 2,168 | 5.0 | 75.0 | 16.5 | 3.5 | 12.5 | 21.0 | 438 | 11.2 | 0.89 | 1.00R | — |
| 6.4 | 0.4 | 5.6 | 2.4 | 0.96 | 0.46 | 16,849 | 0.0 | 92.0 | 4.8 | 3.2 | 18.9 | 28.0 | 381 | 8.5 | **0.23** | — | — |
| **7.6** | **0.0** | **1.8** | **1.9** | **1.00** | **0.86** | **2,368** | **9.6** | **2.0** | **83.1** | **5.3** | **1.8** | **68.0** | **143** | **23.3** | **0.79** | **—** | **—** |
| — | — | 1.4 | — | 1.09 | 0.93 | 2,557 | 2.1 | 2.3 | 93.7 | 1.9 | 0.7 | 81.0 | 117 | 18.0 | 1.02 | — | 0.25 |
| **7.9** | **0.3** | 1.8 | 1.3 | 1.07 | 0.92 | 2,627 | 26.0 | 0.2 | 62.4 | 11.4 | 0.9 | 22.0 | 90 | 36.3 | 0.73 | — | — |
| 7.4 | (0.2) | 2.4 | 2.5 | 0.87 | 0.74 | 1,923 | 0.6 | 3.7 | 93.3 | 2.4 | 3.7 | 101.0 | 221 | 15.8 | 0.63 | — | — |
| **4.1** | **0.0** | **2.4** | **1.2** | **1.00** | **0.22** | **2,667** | **0.0** | **96.4** | **(1.3)** | **4.8** | **0.2** | **274.5** | **1,495** | **46.3** | **0.68** | **—** | **—** |
| 4.4 | 0.3 | 2.3 | 1.2 | 1.14 | 0.25 | 1,455 | 0.0 | 87.5 | 3.2 | 9.2 | 0.0 | 264.0 | 1,382 | 39.6 | 0.55 | — | — |
| 4.7 | 0.6 | 1.5 | 1.2 | 1.05 | 0.23 | 175 | 0.0 | 105.6 | (44.9) | 39.3 | 0.0 | 29.0 | 287 | 73.3 | 0.91 | — | — |
| **4.9** | **0.8** | 2.1 | 1.2 | 1.29 | 0.28 | 6,442 | 0.0 | 88.1 | 0.0 | 11.9 | 0.0 | 409.0 | 206 | 74.0 | **0.45** | — | — |
| 3.9 | (0.2) | 2.5 | 1.0 | 1.14 | 0.25 | 918 | 0.0 | 96.9 | 0.0 | 3.1 | 0.3 | 398.0 | 466 | 54.3 | **0.45** | — | — |
| **4.8** | **0.7** | 1.8 | 1.4 | 1.24 | 0.27 | 892 | 0.0 | 110.9 | 0.3 | (11.2) | 0.4 | 1,212.0 | 411 | 89.8 | 0.90 | — | 0.25 |
| **4.8** | **0.7** | 2.2 | 1.4 | 1.10 | 0.24 | 209 | 0.0 | 116.0 | (0.0) | (15.9) | 1.4 | 1,021.0 | 525 | 53.1 | 0.90 | — | 0.25 |
| 4.4 | 0.3 | 2.6 | 1.2 | 1.29 | 0.28 | 304 | 0.0 | 94.5 | (0.0) | 5.5 | 0.0 | 481.0 | 205 | 60.9 | 0.57 | — | — |
| 4.3 | 0.2 | 3.1 | 1.4 | 1.19 | 0.26 | 1,653 | 0.0 | 96.2 | 0.0 | 3.8 | 0.0 | 261.0 | 1,785 | 29.9 | 0.61 | — | 0.00 |
| **6.7** | **2.6** | 2.1 | 2.0 | 1.33 | 0.29 | 8,701 | 0.0 | 84.3 | 2.0 | 13.6 | 1.9 | 201.3 | 617 | 23.4 | 0.79 | — | 0.25 |
| 4.8 | 0.7 | 2.6 | 1.3 | 1.29 | 0.28 | 26,536 | 0.0 | 91.8 | 0.1 | 8.2 | 0.0 | 167.0 | 19,387 | 30.4 | **0.21** | — | — |
| **2.5** | **0.0** | **0.9** | **0.5** | **1.00** | **0.09** | **989** | **0.0** | **81.6** | **0.1** | **18.3** | **1.9** | **201.0** | **122** | **45.1** | **0.49** | **—** | **—** |
| 2.3 | (0.2) | 0.4 | 0.3 | 0.50 | 0.04 | 288 | 0.0 | 99.0 | (0.8) | 1.8 | 0.0 | 103.0 | 132 | 61.0 | 0.55 | — | — |
| — | — | 0.7 | 0.4 | 1.25 | 0.10 | 807 | 0.0 | 98.2 | 0.0 | 1.9 | 0.0 | 47.0 | 154 | 9.8 | **0.20** | — | — |
| 2.5 | 0.0 | 0.5 | 0.8 | 1.75 | 0.15 | 184 | 0.0 | 90.2 | 0.0 | 9.8 | 0.0 | 1,567.6 | 29 | 73.6 | 0.43 | — | — |
| 2.0 | (0.5) | 0.7 | 0.2 | **0.25** | 0.02 | 136 | 0.0 | 62.4 | 0.0 | 37.6 | 4.4 | 56.0 | 153 | 16.9 | 0.39 | — | 0.00 |
| **3.1** | **0.6** | 0.6 | 0.5 | 1.12 | 0.09 | 4,985 | 0.0 | 84.0 | 0.0 | 16.1 | 0.9 | 418.0 | 641 | 27.1 | **0.20** | — | — |
| 2.7 | 0.2 | 0.5 | 0.4 | 0.75 | 0.06 | 6,866 | 0.0 | 99.1 | 0.9 | 0.0 | 0.0 | 80.0 | 116 | 24.0 | **0.20** | — | — |
| **4.0** | **0.0** | **1.7** | **1.0** | **1.00** | **0.28** | **1,177** | **0.0** | **94.1** | **0.1** | **5.7** | **0.3** | **252.6** | **204** | **43.4** | **0.53** | **—** | **—** |
| 4.2 | 0.2 | 1.6 | 1.0 | 0.85 | 0.24 | 1,197 | 0.0 | 83.6 | 0.0 | 16.4 | 0.0 | 209.0 | 208 | 22.5 | 0.47 | — | — |
| **4.4** | **0.4** | 2.8 | 1.4 | 0.85 | 0.24 | 125 | 0.0 | 98.5 | 0.0 | 1.5 | 0.0 | — | 100 | 36.7 | 0.80 | — | — |
| **4.4** | **0.4** | 1.6 | 1.0 | 0.93 | 0.26 | 4,012 | 0.0 | 93.9 | 0.0 | 6.1 | 1.5 | 131.0 | 520 | 21.8 | 0.45 | — | — |
| — | — | 1.9 | 1.0 | 1.56 | 0.44 | 1,255 | 0.0 | 99.6 | 0.0 | 0.5 | 0.0 | 46.0 | 56 | 35.4 | **0.20** | — | — |
| **4.5** | **0.5** | 2.0 | 1.0 | 1.26 | 0.35 | 409 | 0.0 | 98.7 | 0.0 | 1.3 | 0.0 | 33.9 | 89 | 65.0 | 0.51 | — | 0.00 |

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Vanguard IntTm Treas Inv (VFITX) | 4.3 | (3.1) | 2.6 | **9.7** | **7.3** | 23.9 | 1.9 | **14.0** | **3.2** | 1.2 | (0.1) | **4.1** | **0.7** |
| | | WF Adv Govt Secs Inv (STVSX) | 5.0 | **(2.5)** | 2.4 | 6.8 | 5.4 | 23.3 | 1.3 | 9.0 | (1.8) | **1.6** | **0.3** | 3.4 | 0.0 |
| | | **Gov't: Long-Term Bond Category Average** | **24.1** | **(13.6)** | **3.8** | **32.5** | **10.5** | **51.2** | **0.0** | **21.6** | **0.0** | **3.5** | **0.0** | **10.1** | **0.0** |
| I | | Fidelity Spar L-T Tr Bd Ix Inv (FLBIX) | 25.3 | **(12.9)** | 3.2 | 29.4 | 9.1 | 53.1 | 1.9 | 16.3 | (5.3) | **4.0** | **0.5** | 9.7 | (0.4) |
| | | Rydex Govt LgBd 1.2x Str Inv (RYGBX) | **36.0** | (16.1) | 4.5 | **42.9** | 10.4 | **62.8** | **11.6** | **26.5** | **4.9** | **6.0** | **2.5** | **13.5** | **3.4** |
| | | T. Rowe Price US Treas LgTm (PRULX) | 23.6 | (13.3) | 3.1 | 28.3 | 8.9 | 51.2 | 0.0 | 17.2 | (4.4) | 3.4 | (0.1) | 9.1 | (1.0) |
| | | Vanguard LongTm US Try Inv (VUSTX) | 25.2 | (13.1) | 3.4 | 29.2 | 8.9 | 54.0 | 2.8 | 15.5 | (6.1) | 4.0 | 0.5 | 9.6 | (0.5) |
| | | **Inflation-Protected Bond Cat Average** | **2.1** | **(7.7)** | **6.3** | **12.2** | **5.9** | **33.4** | **0.0** | **0.1** | **0.0** | **0.0** | **0.0** | **3.5** | **0.0** |
| | | AmCent Inf-Adj Bond Inv (ACITX) | 2.6 | (9.2) | **6.6** | **13.0** | 5.4 | 31.9 | (1.5) | **2.0** | **1.9** | (0.2) | (0.2) | 3.4 | (0.1) |
| | | AmCent ShDur Inf-Prot Bd Inv (APOIX) | (1.8) | **(2.3)** | 3.4 | 8.8 | 5.4 | 27.8 | (5.6) | **1.8** | **1.7** | (0.3) | (0.3) | 2.6 | (0.9) |
| | | Fidelity Inflation-Prot Bd (FINPX) | **3.4** | (9.1) | 6.4 | 12.9 | 5.8 | 33.2 | (0.2) | (0.5) | (0.6) | 0.0 | 0.0 | 3.6 | 0.1 |
| | | PIMCO Real Ret D (PRRDX) | 2.9 | (9.5) | **8.8** | 11.1 | **7.3** | **43.5** | **10.1** | (3.4) | (3.5) | **0.4** | **0.4** | **3.9** | **0.4** |
| | | Schwab Treas Inflation Prot Idx (SWRSX) | **3.4** | (8.9) | 6.5 | 12.8 | 5.8 | 33.2 | (0.2) | (0.1) | (0.2) | **0.1** | **0.1** | **3.7** | **0.2** |
| | | Vanguard Infl-Prot Secs Inv (VIPSX) | **3.8** | (9.0) | **6.7** | **13.2** | **6.1** | **35.4** | **2.0** | 0.1 | 0.0 | **0.3** | **0.3** | **3.9** | **0.4** |
| | | Vanguard ST Infl-Prot Sec Idx Inv (VTIPX) | (1.3) | **(1.7)** | — | — | — | — | — | — | — | — | — | — | — |
| | | **General Bond: Short-Term Category Average** | **1.0** | **0.6** | **3.8** | **1.8** | **5.1** | **26.5** | **0.0** | **(3.2)** | **0.0** | **1.8** | **0.0** | **2.5** | **0.0** |
| | | Fidelity Conservative Inc Bd (FCONX) | 0.2 | 0.6 | 1.3 | — | — | — | — | — | — | 0.7 | (1.1) | — | — |
| | | Fidelity Sh-Term Bond (FSHBX) | 0.9 | 0.5 | 2.3 | 1.7 | 3.7 | 17.5 | (9.0) | (3.0) | 0.2 | 1.2 | (0.6) | 1.8 | (0.7) |
| | | Homestead Short-Term Bd (HOSBX) | **1.5** | **1.6** | **4.5** | 1.8 | **5.7** | **33.3** | **6.8** | (1.3) | 1.9 | **2.5** | **0.7** | **3.0** | **0.5** |
| | | Janus Short-Term Bond T (JASBX) | 0.5 | **1.3** | 3.4 | 1.3 | 3.3 | 19.2 | (7.3) | **6.4** | **9.6** | 1.7 | (0.1) | 2.0 | (0.5) |
| | | Metro West Low Dur M (MWLDX) | 1.3 | **1.9** | **7.5** | 1.1 | **10.3** | **44.8** | **18.3** | (16.0) | (12.8) | **3.5** | **1.7** | **4.3** | **1.8** |
| | | Payden Low Duration (PYSBX) | 0.7 | 0.4 | 4.2 | 1.1 | 3.4 | 17.4 | (9.1) | **3.0** | **6.2** | 1.8 | 0.0 | 1.9 | (0.6) |
| | | PIMCO Low Duration D (PLDDX) | 0.3 | (0.2) | **5.8** | 1.4 | 4.6 | 28.5 | 2.0 | (0.6) | 2.6 | 1.9 | 0.1 | 2.3 | (0.2) |
| | | PIMCO Short-Term D (PSHDX) | 0.6 | 0.5 | 3.1 | 0.0 | 1.6 | 13.5 | (13.0) | 0.9 | 4.1 | 1.4 | (0.4) | 1.2 | (1.3) |
| I | | Schwab Short-Term Bd Mkt (SWBDX) | 1.1 | 0.0 | 1.8 | **2.7** | 3.5 | 14.4 | (12.1) | (6.5) | (3.3) | 0.9 | (0.9) | 1.8 | (0.7) |
| | | T. Rowe Price S/T Bond (PRWBX) | 0.6 | 0.3 | 2.8 | 1.4 | 3.1 | 16.5 | (10.0) | **3.9** | **7.1** | 1.2 | (0.6) | 1.6 | (0.9) |
| | | Thompson Bond (THOPX) | 0.9 | **2.8** | **9.3** | **3.0** | **7.3** | **54.3** | **27.8** | 0.5 | 3.7 | **4.3** | **2.5** | **4.6** | **2.1** |
| | | USAA Short-Term Bond (USSBX) | **1.6** | **1.0** | 4.0 | **2.4** | 4.7 | 28.8 | 2.3 | 0.3 | 3.5 | **2.2** | **0.4** | 2.7 | 0.2 |
| I | | Vanguard ShtTm Bd Idx Inv (VBISX) | 1.1 | 0.0 | 1.9 | **2.9** | 3.9 | 15.3 | (11.2) | **7.4** | **10.6** | 1.0 | (0.8) | 2.0 | (0.5) |
| | | Vanguard ShtTm Inv-Grade Inv (VFSTX) | **1.7** | 0.9 | **4.5** | 1.9 | 5.2 | **29.3** | **2.8** | (2.1) | 1.1 | **2.4** | **0.6** | **2.8** | **0.3** |
| | | **General Bond: Interm-Term Cat Average** | **5.0** | **(1.2)** | **6.9** | **6.1** | **7.7** | **45.3** | **0.0** | **(0.8)** | **0.0** | **3.5** | **0.0** | **4.8** | **0.0** |
| | | AmCent Diversified Bond Inv (ADFIX) | **6.0** | (2.5) | 5.2 | 7.2 | 6.3 | 32.8 | (12.5) | **8.7** | **9.5** | 2.8 | (0.7) | 4.4 | (0.4) |
| | | AMG Mgrs Total Return Bond (MBDFX) | 5.1 | (2.0) | **8.6** | 4.7 | 7.9 | 49.8 | 4.5 | 1.6 | 2.4 | 3.8 | 0.3 | 4.8 | 0.0 |
| | | Baird Aggregate Bond Inv (BAGSX) | **6.7** | (1.6) | 7.7 | 7.4 | 8.1 | 47.8 | 2.5 | (3.0) | (2.2) | **4.2** | **0.7** | **5.6** | **0.8** |
| | | Baird Core Plus Bond Inv (BCOSX) | **6.2** | (1.7) | 7.8 | **7.5** | **9.5** | **54.0** | **8.7** | (1.3) | (0.5) | 4.0 | 0.5 | **5.8** | **1.0** |
| | | Dodge & Cox Inc (DODIX) | 5.4 | **0.6** | 7.9 | 4.7 | 7.1 | 50.4 | 5.1 | (0.3) | 0.5 | **4.6** | **1.1** | 5.1 | 0.3 |
| I | | Dreyfus Bond Idx I (DBMIX) | 5.5 | (2.6) | 3.6 | 7.4 | 5.9 | 28.5 | (16.8) | **6.3** | **7.1** | 2.1 | (1.4) | 3.9 | (0.9) |
| I | | Dreyfus Bond Mkt Idx Bas (DBIRX) | 5.7 | (2.4) | 3.9 | **7.6** | 6.2 | 30.3 | (15.0) | **6.6** | **7.4** | 2.3 | (1.2) | 4.1 | (0.7) |
| | | Fidelity Interm Bond (FTHRX) | 3.3 | (0.7) | 4.9 | 6.1 | 7.5 | 42.9 | (2.4) | (3.8) | (3.0) | 2.5 | (1.0) | 4.2 | (0.6) |
| | | Fidelity Invt Grade Bond (FBNDX) | 5.8 | (1.8) | 6.2 | **7.9** | 8.4 | 49.6 | 4.3 | (5.7) | (4.9) | 3.3 | (0.2) | 5.2 | 0.4 |
| I | | Fidelity Spartan US Bd Idx Inv (FBIDX) | **5.9** | (2.4) | 4.0 | **7.6** | 6.2 | 31.9 | (13.4) | 4.8 | 5.6 | 2.4 | (1.1) | 4.2 | (0.6) |
| | | Fidelity Strategic Inc (FSICX) | 3.7 | **0.3** | **10.8** | 4.6 | **9.9** | **76.2** | **30.9** | (11.8) | (11.0) | **4.9** | **1.4** | **5.8** | **1.0** |
| I | | Fidelity Total Bond (FTBFX) | 5.5 | (1.0) | 6.5 | 7.4 | 8.5 | **54.0** | **8.7** | (3.3) | (2.5) | 3.6 | 0.1 | 5.3 | 0.5 |
| | | Janus Flexible Bond T (JAFIX) | 4.7 | **(0.2)** | 7.9 | 6.5 | 7.4 | 45.1 | (0.2) | **8.1** | **8.9** | 4.1 | 0.6 | 5.2 | 0.4 |
| | | Loomis Sayles Bond Retl (LSBRX) | 4.4 | **5.5** | **14.7** | 3.4 | **13.2** | **106.7** | **61.4** | (24.3) | (23.5) | **8.1** | **4.6** | **8.2** | **3.4** |
| | | Metro West Total Ret Bd M (MWTRX) | 5.8 | **0.2** | **11.3** | 5.1 | **11.5** | **63.9** | **18.6** | (0.3) | 0.5 | **5.7** | **2.2** | **6.7** | **1.9** |
| I | | Northern Bond Index (NOBOX) | **5.9** | (2.3) | 4.0 | **7.6** | 6.2 | 30.4 | (14.9) | **6.7** | **7.5** | 2.5 | (1.0) | 4.2 | (0.6) |
| | | Northern Fixed Inc (NOFIX) | **6.1** | (1.5) | 7.1 | 7.2 | 6.1 | 37.9 | (7.4) | 4.2 | 5.0 | 3.8 | 0.3 | 4.9 | 0.1 |
| | | PIMCO Invt Grd Corp D (PBDDX) | **8.0** | (2.1) | **14.5** | 6.4 | **11.2** | **76.6** | **31.3** | (0.5) | 0.3 | **6.6** | **3.1** | **7.4** | **2.6** |
| | | PIMCO Total Ret D (PTTDX) | 4.3 | (2.3) | **10.0** | 3.8 | 8.5 | 44.1 | (1.2) | **7.0** | **7.8** | 3.9 | 0.4 | 4.8 | 0.0 |
| | | Russell Strategic Bond S (RFCTX) | 5.8 | (1.7) | 8.4 | 5.3 | **10.7** | **58.7** | **13.4** | — | — | 4.1 | 0.6 | **5.6** | **0.8** |
| I | | Schwab Total Bond Market (SWLBX) | 5.8 | (2.4) | 3.7 | 7.4 | 6.0 | 30.5 | (14.8) | (6.0) | (5.2) | 2.3 | (1.2) | 4.0 | (0.8) |
| | | T. Rowe Price New Inc (PRCIX) | 5.7 | (2.3) | 5.8 | 6.2 | 7.1 | 40.0 | (5.3) | 3.1 | 3.9 | 3.0 | (0.5) | 4.4 | (0.4) |
| | | T. Rowe Price Spect Inc (RPSIX) | 3.8 | **3.0** | **10.1** | 4.1 | **9.6** | **69.1** | **23.8** | (13.1) | (12.3) | **5.6** | **2.1** | **6.1** | **1.3** |
| I | | T. Rowe Price US Bd Enh Idx (PBDIX) | **6.1** | (2.2) | 4.4 | 7.4 | 6.3 | 33.5 | (11.8) | **6.4** | **7.2** | 2.7 | (0.8) | 4.3 | (0.5) |
| | | USAA Inc (USAIX) | 5.8 | **(0.2)** | 7.0 | 6.8 | 8.1 | **56.8** | **11.5** | (4.2) | (3.4) | **4.1** | **0.6** | **5.5** | **0.7** |

| 10-Year Annual Return (%) Fund | 10-Year Annual Return (%) Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Portfolio (%) Bond | Portfolio (%) Other | Portfolio (%) Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **4.6** | **0.6** | 1.6 | 1.0 | 1.15 | 0.32 | 5,521 | 0.0 | 99.3 | 0.7 | 0.0 | 0.0 | 42.0 | 82 | 43.0 | **0.20** | — | — |
| 4.0 | 0.0 | 0.8 | 0.7 | 0.89 | 0.25 | 1,281 | 0.0 | 72.8 | 0.6 | 26.7 | 0.4 | 349.0 | 417 | 35.9 | 0.89 | — | 0.00 |
| **7.5** | **0.0** | **2.0** | **1.2** | **1.00** | **1.13** | **557** | **0.0** | **81.1** | **11.7** | **7.2** | **0.2** | **716.6** | **27** | **75.0** | **0.71** | **—** | **—** |
| — | — | 2.9 | 1.3 | 0.95 | 1.07 | 641 | 0.0 | 99.1 | 0.0 | 0.9 | 0.0 | 51.0 | 44 | 46.8 | **0.20** | — | — |
| **8.4** | **0.9** | 1.1 | 0.7 | 1.34 | 1.51 | 214 | 0.0 | 74.5 | 15.9 | 9.7 | 0.0 | 2,661.0 | 9 | 90.2 | 0.97 | — | — |
| 7.1 | (0.4) | 2.6 | 1.4 | 0.94 | 1.05 | 360 | 0.0 | 97.8 | 0.0 | 2.2 | 0.0 | 22.7 | 82 | 65.5 | 0.52 | — | 0.00 |
| 7.3 | (0.2) | 2.8 | 1.7 | 0.95 | 1.07 | 3,392 | 0.0 | 99.1 | 0.0 | 0.9 | 0.0 | 44.0 | 42 | 57.2 | **0.20** | — | — |
| **3.9** | **0.0** | **1.5** | **0.9** | **1.00** | **0.48** | **5,860** | **0.0** | **100.2** | **0.6** | **(0.8)** | **1.3** | **33.3** | **130** | **62.9** | **0.47** | **—** | **—** |
| 3.9 | 0.0 | 1.5 | 1.0 | 1.13 | 0.54 | 3,111 | 0.0 | 105.1 | (5.1) | 0.0 | 0.3 | 17.0 | 166 | 47.1 | 0.47 | — | — |
| — | — | 1.1 | 1.0 | **0.48** | 0.23 | 1,184 | 0.0 | 98.4 | 0.0 | 1.6 | 6.8 | 65.0 | 217 | 81.1 | 0.57 | — | — |
| 3.6 | (0.3) | 0.2 | 0.7 | 1.15 | 0.55 | 1,969 | 0.0 | 99.7 | 0.0 | 0.3 | 0.0 | 16.0 | 39 | 50.5 | 0.45 | — | — |
| **4.2** | **0.3** | 3.4 | 1.1 | 1.30 | 0.62 | 14,092 | 0.0 | 118.3 | 10.6 | (28.9) | 3.0 | 33.0 | 657 | 67.9 | 0.85 | — | 0.25 |
| — | — | 2.3 | 0.9 | 1.13 | 0.54 | 267 | 0.0 | 99.9 | 0.1 | 0.0 | 0.0 | 27.0 | 36 | 46.6 | **0.19** | — | — |
| **4.1** | **0.2** | 2.1 | 1.0 | 1.15 | 0.55 | 24,832 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 44.0 | 40 | 45.7 | 0.20 | — | — |
| — | — | 0.7 | — | — | — | 10,674 | 0.0 | 82.4 | 0.0 | 17.6 | 0.0 | 18.0 | 16 | 74.1 | **0.20** | — | — |
| **2.9** | **0.0** | **1.3** | **0.7** | **1.00** | **0.11** | **5,598** | **0.1** | **86.8** | **1.9** | **11.2** | **14.7** | **81.3** | **578** | **25.8** | **0.61** | **—** | **—** |
| — | — | 0.3 | — | **0.20** | 0.02 | 3,924 | 0.0 | 52.9 | 0.0 | 47.1 | 21.3 | 66.0 | 156 | 18.0 | **0.40** | — | — |
| 2.1 | (0.8) | 0.9 | 0.4 | **0.70** | 0.07 | 7,358 | 0.0 | 93.3 | 0.0 | 6.8 | 15.0 | 76.0 | 680 | 26.0 | 0.45 | — | — |
| **3.8** | **0.9** | 1.4 | 0.9 | 0.90 | 0.09 | 571 | 0.0 | 79.1 | 1.2 | 19.7 | 5.4 | 32.0 | 446 | 17.2 | 0.74 | — | — |
| **3.3** | **0.4** | 1.4 | 0.7 | 1.20 | 0.12 | 2,960 | 0.0 | 71.4 | 1.0 | 27.7 | 14.4 | 78.0 | 170 | 16.1 | 0.74 | — | — |
| 3.1 | 0.2 | 1.3 | 0.9 | 1.30 | 0.14 | 3,932 | 0.0 | 79.2 | 1.7 | 19.2 | 3.8 | 31.0 | 544 | 7.5 | 0.63 | — | 0.19 |
| 2.9 | 0.0 | 1.1 | 0.7 | 0.90 | 0.09 | 939 | 0.0 | 102.1 | 0.2 | (2.3) | 35.9 | 45.0 | 387 | 43.7 | 0.47 | — | — |
| **3.5** | **0.6** | 3.2 | 1.0 | 1.90 | 0.20 | 15,382 | 0.0 | 182.8 | 9.2 | (92.0) | 34.1 | 248.0 | 1,797 | 115.9 | 0.75 | — | 0.25 |
| 2.4 | (0.5) | 1.2 | 0.4 | 0.80 | 0.08 | 15,141 | 0.0 | 51.6 | 13.6 | 34.8 | 44.9 | 252.0 | 1,521 | 97.8 | 0.70 | — | 0.25 |
| 1.6 | (1.3) | 0.9 | 0.4 | 1.00 | 0.10 | 417 | 0.0 | 99.9 | 0.1 | 0.0 | 11.6 | 67.0 | 518 | 15.4 | **0.29** | — | — |
| 2.9 | 0.0 | 1.5 | 0.7 | 0.90 | 0.09 | 6,572 | 0.0 | 85.7 | 1.0 | 13.4 | 14.8 | 45.9 | 772 | 11.1 | 0.52 | — | 0.00 |
| **5.5** | **2.6** | 4.0 | 1.3 | 2.30 | 0.24 | 3,525 | 0.0 | 87.0 | 10.1 | 3.0 | 20.5 | 33.0 | 407 | 22.9 | 0.74 | — | — |
| **3.7** | **0.8** | 1.6 | 0.9 | 1.10 | 0.11 | 3,792 | 0.0 | 79.4 | 5.0 | 15.6 | 13.8 | 28.0 | 599 | 7.2 | 0.63 | — | — |
| 3.2 | 0.3 | 1.1 | 0.6 | 1.00 | 0.10 | 38,555 | 0.0 | 97.9 | 0.1 | 2.1 | 12.5 | 50.0 | 2,063 | 12.9 | **0.20** | — | — |
| **3.5** | **0.6** | 1.9 | 0.9 | 1.20 | 0.12 | 53,073 | 0.2 | 87.5 | 0.3 | 12.1 | 22.9 | 122.0 | 2,061 | 8.8 | **0.20** | — | — |
| **4.8** | **0.0** | **2.5** | **1.3** | **1.00** | **0.30** | **12,273** | **0.9** | **93.8** | **2.5** | **2.8** | **13.4** | **138.9** | **1,540** | **28.9** | **0.62** | **—** | **—** |
| 4.8 | 0.0 | 2.3 | 1.3 | 0.93 | 0.28 | 5,094 | 0.0 | 93.5 | 0.4 | 6.2 | 12.6 | 140.0 | 905 | 20.5 | 0.60 | — | — |
| **5.5** | **0.7** | 3.1 | 1.6 | 1.17 | 0.35 | 760 | 0.0 | 176.3 | 3.5 | (79.8) | 12.2 | 177.0 | 769 | 103.7 | 0.59 | — | — |
| 4.8 | 0.0 | 2.5 | 1.4 | 0.97 | 0.29 | 3,683 | 0.0 | 96.4 | 0.3 | 3.3 | 14.8 | 28.4 | 525 | 27.4 | 0.55 | — | 0.25 |
| **5.5** | **0.7** | 2.6 | 1.3 | 1.00 | 0.30 | 6,704 | 0.0 | 95.2 | 0.2 | 4.7 | 16.0 | 35.5 | 718 | 20.6 | 0.55 | — | 0.25 |
| 5.2 | 0.4 | 2.8 | 1.4 | **0.83** | 0.25 | 36,910 | 0.0 | 95.2 | 1.0 | 3.8 | 8.0 | 38.0 | 821 | 17.3 | **0.43** | — | — |
| 4.2 | (0.6) | 2.3 | 1.2 | 0.90 | 0.27 | 2,424 | 0.0 | 92.3 | (0.7) | 8.4 | 9.2 | 145.0 | 2,308 | 6.9 | **0.40** | — | 0.25 |
| 4.4 | (0.4) | 2.6 | 1.3 | 0.90 | 0.27 | 2,424 | 0.0 | 92.3 | (0.7) | 8.4 | 9.2 | 145.0 | 2,308 | 6.9 | **0.15** | — | — |
| 4.1 | (0.7) | 2.4 | 1.0 | **0.72** | 0.22 | 3,342 | 0.0 | 95.6 | 2.4 | 2.0 | 10.9 | 109.0 | 700 | 34.1 | **0.45** | — | — |
| 4.4 | (0.4) | 2.6 | 1.0 | 1.00 | 0.30 | 6,173 | 0.0 | 89.2 | 6.7 | 4.1 | 6.4 | 218.0 | 926 | 37.9 | **0.45** | — | — |
| 4.3 | (0.5) | 2.4 | 1.0 | 0.93 | 0.28 | 19,772 | 0.0 | 92.6 | 0.0 | 7.3 | 8.3 | 85.0 | 1,398 | 18.3 | **0.22** | — | — |
| **6.2** | **1.4** | 3.7 | 1.9 | 1.38 | 0.42 | 8,370 | 0.7 | 85.2 | 5.5 | 8.6 | 40.0 | 135.0 | 573 | 20.2 | 0.69 | — | — |
| 5.1 | 0.3 | 2.8 | 1.6 | 1.00 | 0.30 | 17,751 | 0.0 | 92.1 | 5.3 | 2.6 | 8.6 | 108.0 | 1,435 | 29.5 | 0.45 | — | — |
| **5.6** | **0.8** | 2.9 | 1.6 | **0.90** | 0.27 | 8,521 | 0.3 | 91.1 | 3.0 | 5.6 | 7.9 | 118.0 | 398 | 15.7 | 0.70 | — | — |
| **7.0** | **2.2** | 4.0 | 2.0 | 1.83 | 0.55 | 24,421 | 5.4 | 72.4 | 15.4 | 6.8 | 24.0 | 26.0 | 661 | 23.9 | 0.92 | — | 0.25 |
| **6.4** | **1.6** | 2.0 | 1.6 | 0.97 | 0.29 | 51,171 | 0.0 | 82.4 | 5.6 | 11.9 | 2.5 | 255.0 | 1,399 | 21.2 | 0.68 | — | 0.21 |
| — | — | 2.6 | 1.2 | 0.90 | 0.27 | 2,579 | 0.0 | 99.1 | 0.0 | 0.9 | 9.2 | 88.8 | 3,248 | 12.0 | **0.16** | — | — |
| 4.5 | (0.3) | 3.0 | 1.5 | 1.10 | 0.33 | 1,945 | 0.0 | 96.7 | 0.7 | 2.6 | 7.1 | 869.1 | 356 | 27.1 | 0.46 | — | — |
| **6.8** | **2.0** | 3.2 | 2.5 | 1.59 | 0.48 | 6,268 | 1.4 | 151.4 | 10.5 | (63.3) | 39.5 | 88.0 | 1,020 | 69.0 | 0.90 | — | 0.25 |
| **5.6** | **0.8** | 3.8 | 1.6 | 1.24 | 0.38 | 143,358 | 0.4 | 180.7 | 8.1 | (89.2) | 25.4 | 227.0 | 16,607 | 104.5 | 0.75 | — | 0.25 |
| — | — | 1.7 | 1.4 | 0.97 | 0.29 | 7,333 | 1.1 | 74.1 | 5.7 | 19.2 | 7.4 | 133.0 | 1,676 | 19.0 | 0.75 | — | — |
| 3.2 | (1.6) | 2.2 | 1.0 | 0.90 | 0.27 | 1,266 | 0.0 | 94.6 | 0.0 | 5.4 | 8.4 | 93.0 | 1,458 | 6.1 | **0.29** | — | — |
| 4.9 | 0.1 | 2.6 | 1.3 | 0.97 | 0.29 | 27,697 | 0.0 | 88.6 | 0.3 | 11.1 | 9.8 | 120.8 | 1,665 | 19.9 | 0.61 | — | 0.00 |
| **5.6** | **0.8** | 3.4 | 1.6 | 1.28 | 0.39 | 6,746 | 11.4 | 77.8 | 1.3 | 9.5 | 26.2 | 14.3 | 14 | 96.1 | 0.69 | — | 0.00 |
| 4.6 | (0.2) | 2.8 | 1.3 | 0.90 | 0.27 | 602 | 0.0 | 93.1 | 0.0 | 6.9 | 9.6 | 74.0 | 834 | 17.1 | **0.30** | 0.50R | 0.00 |
| 5.2 | 0.4 | 3.7 | 1.4 | 0.90 | 0.27 | 5,511 | 1.7 | 83.0 | 9.6 | 5.7 | 13.6 | 14.0 | 689 | 9.0 | 0.59 | — | — |

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | USAA Interm-Tm Bond (USIBX) | 5.6 | 1.2 | 11.2 | 6.3 | 13.4 | 88.4 | 43.1 | (15.4) | (14.6) | 5.9 | 2.4 | 7.5 | 2.7 |
| I | | Vanguard Intm Bd Idx Inv (VBIIX) | 6.8 | (3.6) | 6.9 | 10.6 | 9.3 | 45.9 | 0.6 | 4.9 | 5.7 | 3.2 | (0.3) | 5.9 | 1.1 |
| | | Vanguard IntTm Inv-Gr Fd Inv (VFICX) | 5.8 | (1.4) | 9.1 | 7.5 | 10.4 | 61.1 | 15.8 | (5.7) | (4.9) | 4.4 | 0.9 | 6.2 | 1.4 |
| I | | Vanguard Total Bd Idx Inv (VBMFX) | 5.7 | (2.3) | 4.0 | 7.5 | 6.4 | 31.8 | (13.5) | 6.0 | 6.8 | 2.4 | (1.1) | 4.2 | (0.6) |
| I | | Vanguard Total Bd II Idx Inv (VTBIX) | 5.9 | (2.3) | 3.9 | 7.5 | 6.4 | 31.8 | (13.5) | — | — | 2.4 | (1.1) | 4.2 | (0.6) |
| | | **General Bond: Long-Term Cat Average** | 11.6 | (3.1) | 11.0 | 11.2 | 9.9 | 79.4 | 0.0 | (7.2) | 0.0 | 6.2 | 0.0 | 7.9 | 0.0 |
| | | AMG Mgrs Bond Service (MGFIX) | 5.8 | 1.0 | 12.0 | 6.0 | 10.4 | 86.0 | 6.6 | (16.3) | (9.1) | 6.2 | 0.0 | 7.0 | (0.9) |
| | | T. Rowe Price Corp Inc (PRPIX) | 8.2 | (1.5) | 11.1 | 7.6 | 9.6 | 72.2 | (7.2) | (10.5) | (3.3) | 5.8 | (0.4) | 6.9 | (1.0) |
| I | | Vanguard LongTm Bd Idx Inv (VBLTX) | 19.7 | (9.2) | 8.4 | 22.0 | 10.2 | 75.4 | (4.0) | 2.2 | 9.4 | 5.6 | (0.6) | 9.7 | 1.8 |
| | | Vanguard LongTm InvGrde Inv (VWESX) | 18.1 | (5.9) | 11.6 | 17.1 | 10.7 | 90.6 | 11.2 | (4.9) | 2.3 | 7.4 | 1.2 | 10.0 | 2.1 |
| | | **Muni Nat'l: Short-Term Bond Cat Avg** | 1.9 | (0.1) | 2.0 | 3.9 | 1.7 | 15.0 | 0.0 | 4.7 | 0.0 | 1.3 | 0.0 | 1.9 | 0.0 |
| | | Fidelity Ltd Term Muni Inc (FSTFX) | 2.2 | 0.1 | 2.2 | 4.3 | 2.0 | 15.9 | 0.9 | 6.2 | 1.5 | 1.5 | 0.2 | 2.1 | 0.2 |
| | | Northern Sh-Int Tax-Expt (NSITX) | 1.3 | 0.0 | 1.2 | 3.3 | 1.1 | 10.7 | (4.3) | 6.7 | 2.0 | 0.8 | (0.5) | 1.4 | (0.5) |
| | | T. Rowe Price T/F Sh-Int (PRFSX) | 1.8 | 0.5 | 2.1 | 4.5 | 2.0 | 17.3 | 2.3 | 6.1 | 1.4 | 1.5 | 0.2 | 2.2 | 0.3 |
| | | USAA Tax Ex Short-Term (USSTX) | 1.5 | 0.6 | 2.5 | 4.4 | 2.9 | 17.7 | 2.7 | 4.2 | (0.5) | 1.5 | 0.2 | 2.4 | 0.5 |
| | | Vanguard LtdTm T/E (VMLTX) | 1.7 | 0.4 | 1.7 | 3.7 | 1.9 | 14.4 | (0.6) | 5.6 | 0.9 | 1.3 | 0.0 | 1.9 | 0.0 |
| | | Vanguard Sht-Tm TE Inv (VWSTX) | 0.6 | 0.4 | 0.9 | 1.6 | 0.9 | 7.0 | (8.0) | 5.6 | 0.9 | 0.7 | (0.6) | 0.9 | (1.0) |
| | | WF Adv S/T Muni Bd Inv (STSMX) | 1.5 | 0.6 | 2.2 | 3.2 | 2.5 | 18.9 | 3.9 | 2.0 | (2.7) | 1.4 | 0.1 | 2.0 | 0.1 |
| | | WF Adv Ultra Short Muni Inv (SMUAX) | 0.4 | 0.0 | 0.6 | 1.4 | 1.1 | 8.0 | (7.0) | 5.0 | 0.3 | 0.4 | (0.9) | 0.7 | (1.2) |
| | | **Muni Nat'l: Intermed-Term Bond Cat Avg** | 6.5 | (2.1) | 5.4 | 9.4 | 2.2 | 32.2 | 0.0 | 3.4 | 0.0 | 3.2 | 0.0 | 4.2 | 0.0 |
| | | AmCent Int-Trm Tax-Free Inv (TWTIX) | 5.7 | (2.3) | 5.1 | 9.1 | 2.4 | 30.1 | (2.1) | 3.8 | 0.4 | 2.8 | (0.4) | 3.9 | (0.3) |
| | | BMO Interm T/F Y (MITFX) | 7.3 | (1.7) | 6.6 | 9.1 | 3.0 | 37.6 | 5.4 | 5.9 | 2.5 | 4.0 | 0.8 | 4.8 | 0.6 |
| | | Dreyfus Interm Muni (DITEX) | 7.2 | (1.9) | 4.8 | 9.9 | 2.6 | 32.8 | 0.6 | 2.7 | (0.7) | 3.3 | 0.1 | 4.5 | 0.3 |
| | | Dreyfus Muni Bond (DRTAX) | 10.5 | (3.6) | 7.3 | 10.3 | 1.0 | 41.7 | 9.5 | (3.7) | (7.1) | 4.5 | 1.3 | 4.9 | 0.7 |
| | | Fidelity Interm Muni Inc (FLTMX) | 6.7 | (1.5) | 4.9 | 7.9 | 2.6 | 29.4 | (2.8) | 4.6 | 1.2 | 3.3 | 0.1 | 4.1 | (0.1) |
| | | Northern Interm Tax-Ex (NOITX) | 6.8 | (2.3) | 5.0 | 10.1 | 1.0 | 29.2 | (3.0) | 4.4 | 1.0 | 3.1 | (0.1) | 4.0 | (0.2) |
| | | Schwab Tax-Fr Bd (SWNTX) | 6.5 | (1.4) | 5.5 | 9.5 | 3.3 | 35.5 | 3.3 | 4.5 | 1.1 | 3.5 | 0.3 | 4.6 | 0.4 |
| | | USAA Tax Ex Interm-Term (USATX) | 7.3 | (1.1) | 7.1 | 10.1 | 2.8 | 44.3 | 12.1 | (1.9) | (5.3) | 4.4 | 1.2 | 5.2 | 1.0 |
| | | Vanguard IntTm T/E Inv (VWITX) | 7.2 | (1.6) | 5.6 | 9.6 | 2.1 | 33.3 | 1.1 | 4.3 | 0.9 | 3.7 | 0.5 | 4.5 | 0.3 |
| | | WF Adv Int Tax/AMT Fr Inv (SIMBX) | 7.1 | (1.7) | 6.5 | 9.2 | 3.3 | 39.5 | 7.3 | (0.9) | (4.3) | 3.9 | 0.7 | 4.8 | 0.6 |
| | | **Muni Nat'l: Long-Term Bond Cat Average** | 10.3 | (3.3) | 8.3 | 10.5 | 1.7 | 43.4 | 0.0 | (0.9) | 0.0 | 4.9 | 0.0 | 5.4 | 0.0 |
| | | Fidelity Municipal Inc (FHIGX) | 10.5 | (3.0) | 7.9 | 10.6 | 2.5 | 42.7 | (0.7) | 0.3 | 1.2 | 5.0 | 0.1 | 5.6 | 0.2 |
| | | Fidelity Tax-Free Bond (FTABX) | 10.7 | (2.9) | 8.1 | 10.9 | 2.1 | 43.3 | (0.1) | 1.5 | 2.4 | 5.1 | 0.2 | 5.6 | 0.2 |
| | | Northern Tax-Exempt (NOTEX) | 10.4 | (3.7) | 7.9 | 11.8 | 0.2 | 39.2 | (4.2) | 2.8 | 3.7 | 4.7 | (0.2) | 5.1 | (0.3) |
| | | T. Rowe Price Sum Muni Inc (PRINX) | 11.5 | (3.8) | 9.8 | 10.6 | 2.3 | 50.2 | 6.8 | (2.8) | (1.9) | 5.6 | 0.7 | 5.9 | 0.5 |
| | | T. Rowe Price T/F Inc Inv (PRTAX) | 10.5 | (3.5) | 8.5 | 10.2 | 1.7 | 43.7 | 0.3 | (0.5) | 0.4 | 5.0 | 0.1 | 5.3 | (0.1) |
| | | USAA Tax Ex Long-Term (USTEX) | 10.5 | (2.8) | 9.8 | 12.4 | 1.3 | 54.7 | 11.3 | (7.5) | (6.6) | 5.6 | 0.7 | 6.1 | 0.7 |
| | | Vanguard LongTm T/E (VWLTX) | 11.0 | (3.0) | 8.0 | 10.6 | 1.5 | 42.9 | (0.5) | 0.1 | 1.0 | 5.2 | 0.3 | 5.5 | 0.1 |
| | | WF Adv Muni Bond Inv (SXFIX) | 11.0 | (2.0) | 10.2 | 10.0 | 3.5 | 60.5 | 17.1 | (6.3) | (5.4) | 6.2 | 1.3 | 6.4 | 1.0 |
| | | **Muni Nat'l: High-Yield Bond Cat Average** | 13.0 | (4.7) | 12.0 | 10.6 | 3.3 | 63.5 | 0.0 | (15.4) | 0.0 | 6.4 | 0.0 | 6.6 | 0.0 |
| | | T. Rowe Price T/F Hi-Yld (PRFHX) | 14.9 | (4.6) | 13.6 | 10.9 | 3.9 | 76.9 | 13.4 | (17.1) | (1.7) | 7.6 | 1.2 | 7.5 | 0.9 |
| | | Vanguard Hi-Yld T/E (VWAHX) | 11.6 | (3.3) | 9.3 | 10.9 | 2.5 | 52.8 | (10.7) | (5.1) | 10.3 | 5.7 | (0.7) | 6.1 | (0.5) |
| | | **Muni: State-Specific Bond Category** | | | | | | | | | | | | | |
| | | Fidelity AZ Muni Inc (FSAZX) | 10.4 | (3.2) | 7.5 | 9.9 | 2.3 | 40.3 | 1.8 | 0.9 | (1.4) | 4.7 | 0.3 | 5.2 | 0.1 |
| | | Northern AZ Tax-Exempt (NOAZX) | 8.7 | (2.5) | 6.2 | 11.6 | 1.7 | 36.8 | (1.7) | 3.7 | 1.4 | 4.0 | (0.4) | 5.0 | (0.1) |
| | | AmCent CA Hi-Yld Muni Inv (BCHYX) | 13.7 | (3.2) | 11.0 | 11.0 | 4.2 | 59.5 | 21.9 | (8.3) | (8.9) | 6.9 | 2.5 | 7.2 | 2.2 |
| | | AmCent CA Int Trm T/F Inv (BCITX) | 6.2 | (1.4) | 5.9 | 10.2 | 2.0 | 32.8 | (4.8) | 3.2 | 2.6 | 3.5 | (0.9) | 4.5 | (0.5) |
| | | AmCent CA Lng T/F Inv (BCLTX) | 9.9 | (2.3) | 8.6 | 11.9 | 1.6 | 43.6 | 6.0 | (0.8) | (1.4) | 5.3 | 0.9 | 5.8 | 0.8 |
| | | Bernstein CA Municipal (SNCAX) | 4.0 | (1.7) | 3.3 | 7.3 | 3.1 | 22.7 | (14.9) | 4.6 | 4.0 | 1.8 | (2.6) | 3.2 | (1.8) |
| | | Bernstein Short Dur CA Muni (SDCMX) | 0.0 | 0.3 | 0.3 | 1.8 | 0.4 | 5.7 | (31.9) | 4.7 | 4.1 | 0.2 | (4.2) | 0.6 | (4.4) |
| | | Fidelity CA Ltd Trm Tx-Fr Bond (FCSTX) | 3.2 | 0.3 | 2.4 | 4.7 | 2.2 | 18.6 | (19.0) | 6.8 | 6.2 | 1.9 | (2.5) | 2.5 | (2.5) |
| | | Fidelity California Muni Inc (FCTFX) | 10.5 | (1.8) | 8.4 | 11.2 | 3.1 | 44.7 | 7.1 | (0.9) | (1.5) | 5.6 | 1.2 | 6.2 | 1.2 |
| | | Northern CA Interm Tax-Ex (NCITX) | 8.0 | (2.4) | 6.0 | 10.1 | 2.8 | 33.1 | (4.5) | 2.7 | 2.1 | 3.8 | (0.6) | 4.8 | (0.2) |
| | | Northern CA Tax-Exempt (NCATX) | 12.3 | (3.0) | 9.5 | 15.1 | 1.7 | 50.5 | 12.9 | 1.7 | 1.1 | 6.1 | 1.7 | 6.9 | 1.9 |

| 10-Year Annual Return (%) Fund | Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Bond | Other | Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **5.8** | **1.0** | 3.8 | 1.8 | 1.00 | 0.30 | 3,366 | 0.2 | 85.6 | 10.5 | 3.7 | 12.6 | 8.0 | 644 | 6.7 | 0.70 | — | — |
| 5.4 | 0.6 | 2.7 | 1.4 | 1.38 | 0.42 | 17,234 | 0.0 | 99.2 | 0.0 | 0.8 | 13.3 | 70.0 | 1,621 | 22.0 | **0.20** | — | — |
| 5.3 | 0.5 | 3.1 | 1.8 | 1.17 | 0.35 | 18,700 | 0.0 | 96.8 | 0.1 | 3.1 | 20.2 | 100.0 | 1,864 | 7.6 | **0.20** | — | — |
| 4.5 | (0.3) | 2.4 | 1.1 | 0.90 | 0.27 | 136,673 | 0.0 | 94.3 | 0.0 | 5.7 | 9.7 | 73.0 | 16,334 | 5.2 | **0.20** | — | — |
| — | — | 2.2 | 1.1 | 0.90 | 0.27 | 90,753 | 0.0 | 93.9 | 0.0 | 6.0 | 9.6 | 111.0 | 12,221 | 6.5 | **0.12** | — | — |
| **6.4** | **0.0** | **3.6** | **1.8** | **1.00** | **0.57** | **4,740** | **0.2** | **96.1** | **0.9** | **2.8** | **20.0** | **48.3** | **584** | **19.7** | **0.45** | **—** | **—** |
| 6.1 | (0.3) | 3.0 | 1.1 | **0.65** | 0.38 | 3,007 | 1.1 | 81.2 | 3.1 | 14.7 | 14.9 | 19.0 | 270 | 31.7 | 0.99 | — | — |
| 5.5 | (0.9) | 3.6 | 1.8 | 0.78 | 0.45 | 621 | 0.0 | 95.1 | 2.4 | 2.6 | 19.9 | 44.3 | 274 | 13.1 | 0.63 | — | 0.00 |
| **7.3** | **0.9** | 3.9 | 1.7 | 1.51 | 0.86 | 8,516 | 0.0 | 99.3 | 0.0 | 0.7 | 13.9 | 50.0 | 1,860 | 16.5 | 0.20 | — | — |
| **7.2** | **0.8** | 4.3 | 2.0 | 1.38 | 0.79 | 15,994 | 0.0 | 94.7 | 0.1 | 5.2 | 8.4 | 26.0 | 741 | 9.8 | 0.22 | — | — |
| **2.6** | **0.0** | **1.2** | **0.0** | **1.00** | **0.12** | **4,028** | **0.0** | **81.8** | **0.2** | **18.0** | **0.0** | **37.3** | **595** | **15.1** | **0.54** | **—** | **—** |
| 2.8 | 0.2 | 1.7 | 0.0 | 1.00 | 0.12 | 3,976 | 0.0 | 85.5 | 0.0 | 14.5 | 0.0 | 20.0 | 843 | 8.0 | 0.48 | 0.50R | — |
| — | — | 1.4 | 0.0 | 0.92 | 0.11 | 1,402 | 0.0 | 77.5 | 0.0 | 22.5 | 0.0 | 20.4 | 591 | 10.3 | 0.46 | — | — |
| **2.9** | **0.3** | 1.5 | 0.0 | 1.17 | 0.15 | 2,111 | 0.0 | 92.7 | 0.0 | 7.3 | 0.0 | 20.0 | 539 | 9.2 | 0.50 | — | 0.00 |
| 2.8 | 0.2 | 1.6 | 0.0 | 0.50 | 0.06 | 2,004 | 0.0 | 85.4 | 0.0 | 14.6 | 0.0 | 14.0 | 356 | 13.5 | 0.55 | — | — |
| 2.6 | 0.0 | 1.6 | 0.0 | 0.92 | 0.11 | 20,356 | 0.0 | 91.6 | 0.1 | 8.3 | 0.0 | 15.0 | 2,599 | 4.7 | **0.20** | — | — |
| 2.0 | (0.6) | 0.7 | 0.0 | **0.33** | 0.04 | 12,744 | 0.0 | 79.9 | 0.1 | 20.0 | 0.0 | 27.0 | 1,595 | 4.5 | **0.20** | — | — |
| 2.9 | 0.3 | 0.9 | 0.0 | **0.42** | 0.05 | 6,556 | 0.0 | 91.3 | 0.8 | 7.9 | 0.0 | 28.0 | 799 | 10.8 | 0.63 | — | 0.00 |
| 2.1 | (0.5) | 0.2 | 0.0 | **0.17** | 0.02 | 6,254 | 0.0 | 86.0 | 0.9 | 13.1 | 0.0 | 51.0 | 696 | 11.6 | 0.70 | — | 0.00 |
| **4.0** | **0.0** | **2.4** | **0.0** | **1.00** | **0.33** | **3,486** | **0.0** | **94.4** | **(0.1)** | **5.7** | **0.0** | **48.4** | **644** | **11.3** | **0.55** | **—** | **—** |
| 3.9 | (0.1) | 2.4 | 0.0 | 0.97 | 0.32 | 3,342 | 0.0 | 98.1 | (2.6) | 4.5 | 0.0 | 41.0 | 853 | 6.4 | **0.47** | — | — |
| **4.6** | **0.6** | 2.4 | 0.0 | 1.00 | 0.33 | 1,587 | 0.0 | 95.8 | (0.4) | 4.6 | 0.0 | — | 1,325 | 6.7 | 0.56 | — | — |
| 3.9 | (0.1) | 2.7 | 0.0 | 1.06 | 0.35 | 789 | 0.0 | 99.1 | 0.0 | 0.9 | 0.0 | 22.7 | 197 | 15.5 | 0.73 | — | — |
| 4.1 | 0.1 | 3.4 | 0.0 | 1.31 | 0.44 | 1,474 | 0.0 | 98.9 | 0.0 | 1.1 | 0.0 | 19.0 | 200 | 12.5 | 0.74 | — | — |
| 4.0 | 0.0 | 2.7 | 0.0 | **0.84** | 0.28 | 5,246 | 0.0 | 95.9 | 0.0 | 4.1 | 0.0 | 15.0 | 997 | 7.8 | **0.37** | 0.50R | — |
| 3.8 | (0.2) | 2.0 | 0.2 | 1.16 | 0.39 | 2,969 | 0.0 | 88.6 | 0.0 | 11.5 | 0.0 | 107.3 | 387 | 7.1 | **0.46** | — | — |
| 4.2 | 0.2 | 2.3 | 0.2 | 0.97 | 0.32 | 642 | 0.0 | 97.1 | 0.0 | 2.9 | 0.0 | 81.0 | 548 | 9.7 | **0.49** | — | — |
| **4.5** | **0.5** | 3.4 | 0.0 | 0.97 | 0.32 | 3,792 | 0.0 | 99.4 | 0.0 | 0.6 | 0.0 | 10.0 | 636 | 9.1 | 0.55 | — | — |
| **4.2** | **0.2** | 3.0 | 0.0 | 1.03 | 0.34 | 40,812 | 0.0 | 95.6 | 0.0 | 4.4 | 0.0 | 12.0 | 4,269 | 2.1 | **0.20** | — | — |
| **4.3** | **0.3** | 2.3 | 0.0 | 1.00 | 0.33 | 2,243 | 0.0 | 98.2 | (1.3) | 3.1 | 0.0 | 29.0 | 654 | 10.4 | 0.73 | — | 0.00 |
| **4.5** | **0.0** | **3.4** | **0.0** | **1.00** | **0.45** | **2,964** | **0.0** | **98.3** | **(0.1)** | **1.8** | **0.0** | **28.4** | **545** | **11.9** | **0.56** | **—** | **—** |
| 4.7 | 0.2 | 3.5 | 0.0 | **0.93** | 0.42 | 5,733 | 0.0 | 98.9 | 0.0 | 1.1 | 0.0 | 10.0 | 991 | 7.7 | 0.46 | 0.50R | — |
| 4.9 | 0.4 | 3.6 | 0.0 | 0.93 | 0.42 | 2,819 | 0.0 | 98.4 | 0.0 | 1.6 | 0.0 | 14.0 | 856 | 8.9 | 0.47 | 0.50R | — |
| 4.6 | 0.1 | 3.6 | 0.3 | 1.05 | 0.47 | 823 | 0.0 | 94.1 | 0.0 | 6.0 | 0.0 | 129.7 | 163 | 18.5 | **0.46** | — | — |
| **5.0** | **0.5** | 3.5 | 0.0 | 1.12 | 0.50 | 948 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 9.3 | 414 | 9.2 | 0.50 | — | 0.00 |
| 4.7 | 0.2 | 3.8 | 0.0 | 1.02 | 0.46 | 2,600 | 0.0 | 98.8 | 0.0 | 1.2 | 0.0 | 13.9 | 428 | 8.2 | 0.52 | — | 0.00 |
| 4.6 | 0.1 | 4.2 | 0.0 | 1.02 | 0.46 | 2,356 | 0.0 | 99.7 | 0.0 | 0.3 | 0.0 | 7.0 | 435 | 12.6 | 0.54 | — | — |
| 4.6 | 0.1 | 3.8 | 0.0 | 1.00 | 0.45 | 8,647 | 0.0 | 98.4 | 0.0 | 1.6 | 0.0 | 21.0 | 1,197 | 5.2 | **0.20** | — | — |
| **5.4** | **0.9** | 2.7 | 0.1 | 0.93 | 0.42 | 3,205 | 0.0 | 100.3 | (1.9) | 1.6 | 0.0 | 37.0 | 697 | 10.4 | 0.79 | — | 0.00 |
| **4.5** | **0.0** | **4.2** | **0.0** | **1.00** | **0.51** | **1,881** | **0.1** | **98.2** | **(0.4)** | **2.0** | **0.0** | **29.2** | **384** | **12.7** | **0.67** | **—** | **—** |
| **5.2** | **0.7** | 4.1 | 0.0 | 1.08 | 0.55 | 3,171 | 1.1 | 98.9 | 0.0 | 0.0 | 0.0 | 22.9 | 613 | 8.5 | 0.68 | 2.00R | 0.00 |
| 4.9 | 0.4 | 3.8 | 0.0 | **0.90** | 0.46 | 8,304 | 0.0 | 95.8 | 0.3 | 3.9 | 0.0 | 28.0 | 1,061 | 4.5 | **0.20** | — | — |
| 4.4 | 0.0 | 3.2 | 0.0 | 0.98 | 0.41 | 151 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 8.0 | 104 | 25.5 | 0.55 | 0.50R | — |
| 4.3 | (0.1) | 3.4 | 0.1 | 1.00 | 0.42 | 91 | 0.0 | 99.9 | 0.0 | 0.1 | 0.0 | 30.7 | 67 | 30.1 | 0.45 | — | — |
| 5.2 | 1.0 | 3.9 | 0.0 | 1.31 | 0.49 | 829 | 0.0 | 103.3 | (3.6) | 0.3 | 0.0 | 57.0 | 334 | 15.2 | 0.50 | — | — |
| 4.0 | (0.2) | 2.2 | 0.0 | 0.89 | 0.33 | 1,383 | 0.0 | 99.9 | (4.8) | 4.9 | 0.0 | 52.0 | 514 | 12.8 | 0.47 | — | — |
| 4.5 | 0.3 | 3.2 | 0.0 | 1.14 | 0.43 | 356 | 0.0 | 97.8 | (3.9) | 6.1 | 0.0 | 46.0 | 244 | 14.8 | 0.47 | — | — |
| 3.3 | (0.9) | 2.3 | 0.0 | 0.72 | 0.27 | 1,130 | 0.0 | 90.5 | 0.0 | 9.5 | 0.0 | 10.0 | 188 | 20.7 | 0.63 | — | — |
| 1.7 | (2.5) | 0.1 | 0.0 | 0.14 | 0.05 | 39 | 0.0 | 65.4 | 0.0 | 34.6 | 0.0 | 13.0 | 34 | 51.8 | 0.68 | — | — |
| — | — | 1.9 | 0.0 | 0.42 | 0.16 | 782 | 0.0 | 92.2 | 0.0 | 7.8 | 0.0 | 22.0 | 316 | 18.3 | 0.49 | 0.50R | — |
| 4.7 | 0.5 | 3.5 | 0.0 | 1.08 | 0.41 | 1,902 | 0.0 | 97.7 | 0.0 | 2.3 | 0.0 | 13.0 | 557 | 8.5 | 0.46 | 0.50R | — |
| 3.9 | (0.3) | 2.7 | 0.1 | 1.08 | 0.41 | 436 | 0.0 | 98.8 | 0.0 | 1.2 | 0.0 | 98.8 | 152 | 19.3 | 0.46 | — | — |
| 5.3 | 1.1 | 3.4 | 0.5 | 1.44 | 0.54 | 134 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 150.2 | 59 | 40.1 | 0.46 | — | — |

| Index Fund | Closed | Fund Name (Ticker) | Annual Total Return (%) 2014 | 2013 | 2012 | 2011 | 2010 | Bull Market Return (%) Fund | Cat +/- | Bear Market Return (%) Fund | Cat +/- | 3-Year Annual Return (%) Fund | Cat +/- | 5-Year Annual Return (%) Fund | Cat +/- |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Schwab CA Tax-Free Bond (SWCAX) | 7.1 | (1.0) | 6.1 | 9.2 | 2.4 | 34.3 | (3.3) | 2.5 | 1.9 | 4.0 | (0.4) | 4.7 | (0.3) |
| | | Shelton CA Tx-Fr (CFNTX) | 6.5 | (1.0) | 6.4 | 9.1 | 1.7 | 30.7 | (6.9) | 2.6 | 2.0 | 3.9 | (0.5) | 4.5 | (0.5) |
| | | T. Rowe Price CA T/F Bd (PRXCX) | 11.4 | (2.8) | 9.2 | 10.3 | 2.1 | 45.7 | 8.1 | (0.8) | (1.4) | 5.7 | 1.3 | 5.9 | 0.9 |
| | | USAA CA Bond (USCBX) | 12.6 | (3.0) | 11.1 | 14.7 | 0.8 | 55.8 | 18.2 | (6.4) | (7.0) | 6.7 | 2.3 | 7.0 | 2.0 |
| | | Vanguard CA IT T/E Inv (VCAIX) | 8.0 | (0.9) | 6.6 | 10.1 | 2.6 | 36.9 | (0.7) | 2.0 | 1.4 | 4.5 | 0.1 | 5.2 | 0.2 |
| | | Vanguard CA Lg T/E Inv (VCITX) | 11.8 | (2.6) | 8.9 | 11.4 | 1.7 | 45.4 | 7.8 | (2.1) | (2.7) | 5.8 | 1.4 | 6.1 | 1.1 |
| | | Westcore CO Tax-Exempt (WTCOX) | 7.2 | (2.6) | 5.5 | 8.8 | 1.7 | 30.7 | 0.0 | 2.8 | 0.0 | 3.3 | 0.0 | 4.0 | 0.0 |
| | | Fidelity CT Muni Inc (FICNX) | 8.4 | (2.6) | 4.6 | 10.0 | 2.1 | 32.3 | 2.7 | 4.2 | 0.2 | 3.4 | 0.4 | 4.4 | 0.3 |
| | | T. Rowe Price GA Tax-Fr (GTFBX) | 9.5 | (3.0) | 7.5 | 10.3 | 1.0 | 39.7 | 0.0 | (0.5) | 0.0 | 4.5 | 0.0 | 4.9 | 0.0 |
| | | Hawaii Municipal Inv (SURFX) | 8.8 | (2.7) | 6.3 | 8.0 | 1.1 | 33.5 | 0.0 | (1.3) | 0.0 | 4.0 | 0.0 | 4.2 | 0.0 |
| | | Dupree KY Tax-Fr Inc (KYTFX) | 7.9 | (2.1) | 6.0 | 10.0 | 1.7 | 33.0 | 7.6 | 5.3 | (0.5) | 3.9 | 1.3 | 4.6 | 1.0 |
| | | Fidelity MA Muni Inc (FDMMX) | 9.9 | (3.5) | 7.1 | 10.3 | 2.3 | 39.0 | 3.5 | 1.5 | (1.6) | 4.3 | 0.4 | 5.1 | 0.5 |
| | | Vanguard MA Tax-Ex Inv (VMATX) | 10.2 | (3.4) | 6.4 | 10.4 | 1.1 | 35.8 | 0.3 | 3.4 | 0.3 | 4.3 | 0.4 | 4.8 | 0.2 |
| | | Fidelity MD Muni Inc (SMDMX) | 8.7 | (3.2) | 5.3 | 8.9 | 2.2 | 34.2 | 6.3 | 1.2 | (0.7) | 3.5 | 0.6 | 4.3 | 0.9 |
| | | T. Rowe Price MD S/T T/F (PRMDX) | 0.6 | 0.7 | 0.7 | 1.3 | 0.7 | 6.7 | (21.2) | 5.7 | 3.8 | 0.6 | (2.3) | 0.8 | (2.6) |
| | | T. Rowe Price MD Tax-Fr (MDXBX) | 9.3 | (2.8) | 7.5 | 10.0 | 1.9 | 42.9 | 15.0 | (1.0) | (2.9) | 4.5 | 1.6 | 5.1 | 1.7 |
| | | Fidelity MI Muni Inc (FMHTX) | 9.2 | (2.8) | 6.1 | 9.2 | 2.3 | 34.6 | 0.0 | 3.4 | 0.0 | 4.0 | 0.0 | 4.7 | 0.0 |
| | | Fidelity MN Muni Inc (FIMIX) | 6.8 | (2.0) | 4.9 | 9.1 | 2.4 | 29.7 | (9.5) | 4.6 | 4.8 | 3.2 | (0.6) | 4.2 | (0.6) |
| | | Sit MN Tax-Free Inc (SMTFX) | 9.9 | (3.2) | 7.2 | 10.6 | 3.1 | 48.8 | 9.6 | (4.9) | (4.7) | 4.5 | 0.7 | 5.4 | 0.6 |
| | | Dupree NC Tax-Fr Inc (NTFIX) | 9.2 | (3.5) | 7.8 | 11.1 | 0.5 | 35.9 | 0.0 | 3.0 | 0.0 | 4.3 | 0.0 | 4.9 | 0.0 |
| | | Fidelity NJ Muni Inc (FNJHX) | 8.9 | (3.0) | 6.3 | 9.7 | 2.0 | 34.8 | (3.0) | 2.4 | 1.3 | 4.0 | (0.5) | 4.7 | (0.3) |
| | | T. Rowe Price NJ Tax-Fr (NJTFX) | 10.1 | (3.2) | 8.0 | 9.9 | 1.9 | 41.3 | 3.5 | (0.5) | (1.6) | 4.8 | 0.3 | 5.2 | 0.2 |
| | | Vanguard NJ Long-Tm T/E Inv (VNJTX) | 9.8 | (2.5) | 7.0 | 9.9 | 1.2 | 37.5 | (0.3) | 1.5 | 0.4 | 4.6 | 0.1 | 5.0 | 0.0 |
| | | Bernstein NY Muni (SNNYX) | 4.1 | (1.7) | 3.1 | 6.5 | 2.6 | 21.8 | (10.1) | 4.9 | 3.4 | 1.8 | (1.5) | 2.9 | (1.1) |
| | | Bernstein Short Dur NY (SDNYX) | 0.3 | 0.1 | 0.8 | 2.2 | 0.1 | 6.6 | (25.3) | 4.5 | 3.0 | 0.4 | (2.9) | 0.7 | (3.3) |
| | | Dreyfus NY Tax-Ex Bond (DRNYX) | 8.9 | (4.7) | 6.3 | 9.8 | 1.8 | 34.4 | 2.5 | 0.7 | (0.8) | 3.3 | 0.0 | 4.3 | 0.3 |
| | | Fidelity NY Muni Inc (FTFMX) | 9.4 | (3.0) | 6.5 | 9.6 | 2.3 | 36.4 | 4.5 | 2.7 | 1.2 | 4.1 | 0.8 | 4.8 | 0.8 |
| | | T. Rowe Price NY Tax-Fr (PRNYX) | 10.3 | (3.9) | 8.1 | 10.3 | 1.6 | 40.6 | 8.7 | (0.3) | (1.8) | 4.6 | 1.3 | 5.1 | 1.1 |
| | | USAA NY Bond (USNYX) | 9.6 | (4.1) | 8.1 | 12.1 | 2.1 | 45.0 | 13.1 | (2.9) | (4.4) | 4.4 | 1.1 | 5.4 | 1.4 |
| | | Vanguard NY Long-Tm T/E Inv (VNYTX) | 10.8 | (3.0) | 6.9 | 9.6 | 1.8 | 38.7 | 6.8 | 1.0 | (0.5) | 4.7 | 1.4 | 5.1 | 1.1 |
| | | Fidelity OH Muni Inc (FOHFX) | 10.2 | (3.2) | 7.1 | 9.6 | 1.9 | 36.9 | 3.8 | 3.3 | (1.2) | 4.5 | 0.5 | 5.0 | 0.5 |
| | | Vanguard OH Long-Tm TxEx (VOHIX) | 11.1 | (3.2) | 7.4 | 10.0 | 1.2 | 40.1 | 7.0 | 2.3 | (2.2) | 4.9 | 0.9 | 5.2 | 0.7 |
| | | Fidelity PA Muni Inc (FPXTX) | 9.3 | (2.5) | 7.1 | 9.7 | 2.0 | 36.2 | (1.4) | 3.2 | 1.3 | 4.5 | (0.1) | 5.0 | (0.1) |
| | | Vanguard PA Lg T/E Inv (VPAIX) | 10.7 | (2.8) | 6.9 | 10.0 | 1.8 | 39.1 | 1.5 | 0.6 | (1.3) | 4.8 | 0.2 | 5.2 | 0.1 |
| | | Dupree TN Tax-Fr Inc (TNTIX) | 8.9 | (2.5) | 6.5 | 9.9 | 1.7 | 35.6 | 0.0 | 1.8 | 0.0 | 4.2 | 0.0 | 4.8 | 0.0 |
| | | T. Rowe Price VA Tax-Fr (PRVAX) | 9.8 | (3.5) | 7.3 | 10.6 | 1.1 | 39.4 | 3.8 | 1.1 | (0.4) | 4.3 | 0.3 | 4.9 | 0.3 |
| | | USAA VA Bond (USVAX) | 10.7 | (3.2) | 7.7 | 10.9 | 1.1 | 43.5 | 7.9 | (2.8) | (4.3) | 4.9 | 0.9 | 5.3 | 0.7 |
| | | WF Adv WI Tax-Free Inv (SWFRX) | 6.9 | (1.2) | 4.3 | 7.8 | 2.5 | 29.8 | 0.0 | 2.7 | 0.0 | 3.3 | 0.0 | 4.0 | 0.0 |
| | | WesMark WV Muni Bond (WMKMX) | 6.8 | (2.6) | 4.5 | 7.5 | 1.9 | 8.3 | 0.0 | 0.0 | 0.0 | 2.8 | 0.0 | 3.5 | 0.0 |
| | | **International Bond: General Cat Average** | **1.8** | **(1.4)** | **8.5** | **3.5** | **8.1** | **45.7** | **0.0** | **(4.9)** | **0.0** | **2.8** | **0.0** | **3.4** | **0.0** |
| | | Loomis Sayles Glb Bd Retl (LSGLX) | 0.1 | **7.8** | 3.5 | **7.6** | **22.3** | **88.3** | **42.6** | (12.2) | (7.3) | 1.5 | (1.3) | 3.1 | (0.3) |
| | | PIMCO Frgn Bd (USD-Hgd) D (PFODX) | **10.5** | **0.5** | **10.7** | **6.3** | 8.7 | **67.8** | **22.1** | **(1.0)** | **3.9** | **7.1** | **4.3** | **7.3** | **3.9** |
| | | Russell Global Oppor Credit S (RGCSX) | 1.1 | **0.4** | **16.6** | 3.5 | — | — | — | — | — | **5.8** | **3.0** | — | — |
| | | T. Rowe Price Strat Inc (PRSNX) | **4.3** | 0.3 | **10.8** | 1.9 | **10.3** | 57.7 | 12.0 | — | — | 5.0 | 2.2 | **5.4** | **2.0** |
| | | Vanguard Tot Intl Bd Idx Inv (VTIBX) | **8.8** | — | — | — | — | — | — | — | — | — | — | — | — |
| | | **International Bond: Emerging Cat Average** | **1.8** | **(5.4)** | **18.0** | **2.8** | **11.3** | **75.1** | **0.0** | **(17.5)** | **0.0** | **4.3** | **0.0** | **5.4** | **0.0** |
| | | Fidelity New Markets Inc (FNMIX) | **4.3** | (6.5) | **20.0** | **7.9** | 10.9 | **102.5** | **27.4** | (18.7) | (1.2) | **5.4** | **1.1** | **7.0** | **1.6** |
| | | Payden Emerging Mkts Bond (PYEMX) | **5.3** | (7.2) | 19.3 | 5.7 | **12.8** | 80.7 | 5.6 | **(12.7)** | **4.8** | **5.2** | **0.9** | **6.8** | **1.4** |
| | | PIMCO Emerg Mkts Bd D (PEMDX) | 0.6 | (7.0) | 16.3 | **6.2** | 12.5 | 72.6 | (2.5) | (16.1) | 1.4 | 2.8 | (1.5) | 5.4 | 0.0 |
| | | T. Rowe Price Emg Mkt Bd (PREMX) | 3.2 | (7.2) | **19.6** | 3.4 | **13.2** | **82.6** | **7.5** | (18.9) | (1.4) | 4.6 | 0.3 | 6.0 | 0.6 |
| | | **International Bond: Currency Cat Average** | **(2.2)** | **(1.5)** | **0.5** | **(3.5)** | **0.9** | **(1.4)** | **0.0** | **(5.5)** | **0.0** | **(1.3)** | **0.0** | **(1.3)** | **0.0** |
| | | Merk Absolute Ret Curr Inv (MABFX) | **1.5** | **5.7** | (1.4) | (8.5) | **4.6** | — | — | — | — | **1.9** | **3.2** | **0.3** | **1.6** |
| | | Merk Hard Currency Inv (MERKX) | (8.5) | (2.8) | **4.1** | **(0.8)** | **4.6** | **15.7** | **17.1** | (10.1) | (4.6) | (2.6) | (1.3) | (0.8) | 0.5 |
| | | PIMCO Emerg Mkts Curr D (PLMDX) | (7.2) | (3.0) | **8.1** | (5.4) | **7.4** | **29.9** | **31.3** | (21.8) | (16.3) | (0.9) | 0.4 | (0.2) | 1.1 |
| | | ProFunds Rising Dollar Inv (RDPIX) | **10.0** | **(1.9)** | (3.0) | **(1.8)** | (1.6) | (12.9) | (11.5) | **12.3** | **17.8** | **1.6** | **2.9** | **0.2** | **1.5** |

| 10-Year Annual Return (%) Fund | 10-Year Annual Return (%) Cat +/- | Yield (%) | Tax-Cost Ratio (%) | Risk Index Cat | Risk Index Total | Total Assets ($ Mil) | Portfolio (%) Stock | Portfolio (%) Bond | Portfolio (%) Other | Portfolio (%) Cash | % of Port in Foreign Issues | Portfolio Turnover Ratio (%) | Number of Holdings | % of Port in Top 10 Holdings | Expense Ratio (%) | Max Load (%) | 12b-1 Fee (%) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4.1 | (0.1) | 2.3 | 0.2 | 0.89 | 0.33 | 431 | 0.0 | 96.5 | 0.0 | 3.5 | 0.0 | 107.0 | 351 | 11.8 | 0.49 | — | — |
| 3.7 | (0.5) | 2.7 | 0.0 | 0.86 | 0.32 | 96 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 10.0 | 60 | 31.1 | 0.71 | 1.00R | — |
| 4.8 | 0.6 | 3.6 | 0.0 | 1.22 | 0.46 | 486 | 0.0 | 98.6 | 0.0 | 1.4 | 0.0 | 17.6 | 203 | 13.5 | 0.50 | — | 0.00 |
| 4.8 | 0.6 | 3.9 | 0.0 | 1.39 | 0.52 | 674 | 0.0 | 99.8 | 0.0 | 0.2 | 0.0 | 8.0 | 122 | 22.8 | 0.58 | — | — |
| 4.2 | 0.0 | 3.0 | 0.0 | 0.97 | 0.36 | 8,862 | 0.0 | 97.7 | 0.0 | 2.3 | 0.0 | 12.0 | 1,486 | 5.3 | 0.20 | — | — |
| 4.6 | 0.4 | 3.6 | 0.0 | 1.28 | 0.48 | 3,112 | 0.0 | 99.2 | 0.0 | 0.8 | 0.0 | 14.0 | 586 | 8.6 | 0.20 | — | — |
| 3.7 | 0.0 | 2.8 | 0.0 | 1.00 | 0.38 | 159 | 0.0 | 92.3 | 0.0 | 7.7 | 0.0 | 23.0 | 159 | 15.2 | 0.65 | — | — |
| 4.1 | 0.3 | 2.9 | 0.1 | 1.06 | 0.38 | 442 | 0.0 | 99.8 | 0.0 | 0.2 | 0.0 | 14.0 | 159 | 29.6 | 0.48 | 0.50R | — |
| 4.2 | 0.0 | 3.3 | 0.0 | 1.00 | 0.44 | 233 | 0.0 | 97.8 | 0.0 | 2.2 | 0.0 | 10.2 | 126 | 21.1 | 0.54 | — | 0.00 |
| 3.5 | 0.0 | 2.9 | 0.0 | 1.00 | 0.33 | 170 | 0.0 | 99.0 | 0.0 | 1.0 | 0.0 | 13.5 | 82 | 38.1 | 1.01 | — | 0.15 |
| 4.3 | 0.7 | 3.3 | 0.0 | 1.40 | 0.36 | 988 | 0.0 | 99.7 | 0.3 | 0.0 | 0.0 | 9.4 | 222 | 23.1 | 0.57 | — | 0.00 |
| 4.5 | 0.2 | 3.2 | 0.0 | 0.98 | 0.43 | 2,170 | 0.0 | 99.8 | 0.0 | 0.2 | 0.0 | 11.0 | 376 | 14.2 | 0.46 | 0.50R | — |
| 4.4 | 0.1 | 3.1 | 0.0 | 1.05 | 0.46 | 1,170 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 36.0 | 278 | 13.0 | 0.16 | — | — |
| 4.0 | 0.6 | 2.7 | 0.0 | 1.33 | 0.38 | 202 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 17.0 | 97 | 28.4 | 0.55 | 0.50R | — |
| 1.8 | (1.6) | 0.6 | 0.0 | 0.30 | 0.08 | 217 | 0.0 | 83.5 | 0.0 | 16.6 | 0.0 | 20.3 | 164 | 21.9 | 0.53 | — | 0.00 |
| 4.5 | 1.1 | 3.7 | 0.0 | 1.44 | 0.41 | 2,009 | 0.0 | 99.1 | 0.0 | 0.9 | 0.0 | 11.5 | 469 | 12.5 | 0.46 | — | 0.00 |
| 4.3 | 0.0 | 3.4 | 0.0 | 1.00 | 0.34 | 569 | 0.0 | 97.2 | 0.0 | 2.8 | 0.0 | 8.0 | 236 | 15.7 | 0.48 | 0.50R | — |
| 4.0 | (0.3) | 2.8 | 0.0 | 0.91 | 0.31 | 506 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 14.0 | 211 | 18.1 | 0.50 | 0.50R | — |
| 4.6 | 0.3 | 3.5 | 0.0 | 1.12 | 0.39 | 425 | 0.0 | 93.1 | (0.4) | 7.3 | 0.0 | 20.5 | 314 | 13.8 | 0.83 | — | — |
| 4.3 | 0.0 | 3.1 | 0.0 | 1.00 | 0.42 | 110 | 0.0 | 99.2 | 0.8 | 0.0 | 0.0 | 9.7 | 117 | 21.5 | 0.72 | — | 0.00 |
| 4.3 | (0.1) | 3.2 | 0.0 | 0.93 | 0.40 | 601 | 0.0 | 97.9 | 0.0 | 2.1 | 0.0 | 18.0 | 175 | 22.0 | 0.47 | 0.50R | — |
| 4.4 | 0.0 | 3.5 | 0.0 | 1.05 | 0.45 | 326 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 16.8 | 162 | 16.7 | 0.52 | — | 0.00 |
| 4.4 | 0.0 | 3.5 | 0.0 | 1.02 | 0.44 | 2,016 | 0.0 | 98.3 | 0.0 | 1.7 | 0.0 | 35.0 | 445 | 10.3 | 0.20 | — | — |
| 3.3 | (0.5) | 2.5 | 0.0 | 0.69 | 0.25 | 1,718 | 0.0 | 91.4 | 0.0 | 8.6 | 0.0 | 11.0 | 244 | 15.5 | 0.61 | — | — |
| 1.8 | (2.0) | 0.3 | 0.0 | 0.17 | 0.06 | 82 | 0.0 | 78.8 | 0.0 | 21.2 | 0.0 | 33.0 | 54 | 46.6 | 0.66 | — | — |
| 4.0 | 0.2 | 3.5 | 0.0 | 1.17 | 0.43 | 1,194 | 0.0 | 98.7 | 0.0 | 1.3 | 0.0 | 10.9 | 158 | 19.5 | 0.73 | — | — |
| 4.4 | 0.6 | 3.2 | 0.0 | 1.11 | 0.41 | 1,804 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 8.0 | 280 | 14.8 | 0.46 | 0.50R | — |
| 4.4 | 0.6 | 3.4 | 0.0 | 1.29 | 0.47 | 446 | 0.0 | 99.8 | 0.0 | 0.2 | 0.0 | 9.5 | 213 | 13.8 | 0.50 | — | 0.00 |
| 4.4 | 0.6 | 3.6 | 0.0 | 1.31 | 0.48 | 213 | 0.3 | 99.7 | 0.0 | 0.0 | 0.0 | 6.0 | 131 | 23.4 | 0.67 | — | — |
| 4.3 | 0.5 | 3.4 | 0.0 | 1.20 | 0.44 | 3,695 | 0.0 | 99.1 | 0.0 | 0.9 | 0.0 | 23.0 | 701 | 8.8 | 0.20 | — | — |
| 4.5 | 0.3 | 3.1 | 0.0 | 1.08 | 0.42 | 597 | 0.0 | 99.7 | 0.0 | 0.3 | 0.0 | 17.0 | 203 | 16.1 | 0.48 | 0.50R | — |
| 4.6 | 0.4 | 3.5 | 0.0 | 1.19 | 0.46 | 978 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 28.0 | 291 | 11.9 | 0.16 | — | — |
| 4.4 | 0.0 | 3.3 | 0.0 | 0.95 | 0.39 | 452 | 0.0 | 99.4 | 0.0 | 0.6 | 0.0 | 9.0 | 177 | 18.7 | 0.49 | 0.50R | — |
| 4.4 | 0.0 | 3.6 | 0.0 | 1.05 | 0.43 | 3,162 | 0.0 | 99.5 | 0.0 | 0.5 | 0.0 | 17.0 | 564 | 8.4 | 0.20 | — | — |
| 4.1 | 0.0 | 3.1 | 0.0 | 1.00 | 0.39 | 111 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 14.4 | 99 | 29.3 | 0.71 | — | 0.00 |
| 4.4 | 0.4 | 3.4 | 0.0 | 1.13 | 0.46 | 977 | 0.0 | 99.2 | 0.0 | 0.8 | 0.0 | 9.6 | 247 | 17.0 | 0.48 | — | 0.00 |
| 4.2 | 0.2 | 3.8 | 0.0 | 1.05 | 0.43 | 651 | 0.0 | 100.7 | 0.0 | (0.7) | 0.0 | 7.0 | 156 | 21.1 | 0.59 | — | — |
| 4.0 | 0.0 | 2.6 | 0.1 | 1.00 | 0.27 | 148 | 0.0 | 82.7 | 0.0 | 17.3 | 0.0 | 25.0 | 140 | 23.6 | 0.73 | — | 0.00 |
| 3.2 | 0.0 | 2.3 | 0.0 | 1.00 | 0.32 | 121 | 0.0 | 98.0 | 1.1 | 0.9 | 0.0 | 15.0 | 166 | 19.5 | 0.97 | — | — |
| **3.6** | **0.0** | **3.0** | **1.3** | **1.00** | **0.46** | **3,619** | **0.1** | **77.0** | **4.4** | **18.6** | **67.6** | **139.8** | **616** | **40.2** | **0.78** | **—** | **—** |
| 3.7 | 0.1 | 2.5 | 1.2 | 1.02 | 0.47 | 2,185 | 0.5 | 87.7 | 4.4 | 7.4 | 65.4 | 143.0 | 345 | 32.2 | 0.98 | — | 0.25 |
| **6.2** | **2.6** | 7.5 | 2.0 | **0.61** | 0.28 | 7,794 | 0.0 | 1.8 | 18.2 | 80.0 | 69.1 | 175.0 | 886 | 109.3 | 0.90 | — | 0.25 |
| — | — | 5.7 | — | 1.27 | 0.58 | 1,539 | 0.0 | 82.6 | 8.3 | 9.1 | 53.8 | 80.0 | 763 | 17.7 | 0.95 | — | — |
| — | — | 4.0 | 2.1 | 0.91 | 0.42 | 295 | 0.1 | 83.8 | 3.7 | 12.5 | 44.0 | 137.8 | 471 | 24.3 | **0.75** | — | 0.00 |
| — | — | 1.5 | — | — | — | 30,553 | 0.0 | 96.7 | 2.2 | 1.1 | 94.7 | 16.0 | 3,102 | 4.5 | **0.23** | — | — |
| **6.8** | **0.0** | **5.3** | **2.1** | **1.00** | **0.78** | **2,174** | **0.6** | **96.7** | **2.7** | **0.0** | **94.9** | **94.6** | **299** | **18.1** | **1.01** | **—** | **—** |
| **8.1** | **1.3** | 5.0 | 2.3 | 1.04 | 0.81 | 4,513 | 3.1 | 91.9 | 0.3 | 4.7 | 89.8 | 131.0 | 324 | 15.2 | 0.86 | 1.00R | — |
| 7.3 | 0.5 | 5.3 | 2.2 | 1.05 | 0.82 | 836 | 0.0 | 96.1 | 1.3 | 2.7 | 94.3 | 73.0 | 188 | 14.4 | **0.76** | — | — |
| 6.3 | (0.5) | 5.1 | 2.0 | 1.03 | 0.80 | 2,672 | 0.0 | 112.1 | 11.3 | (23.4) | 109.2 | 28.0 | 596 | 21.2 | 1.20 | — | 0.25 |
| **7.5** | **0.7** | 5.9 | 2.3 | 1.08 | 0.84 | 4,391 | 0.0 | 94.3 | 0.4 | 5.3 | 92.6 | 45.7 | 467 | 20.1 | 0.94 | 2.00R | 0.00 |
| **—** | **—** | **0.8** | **0.2** | **1.00** | **0.77** | **755** | **0.0** | **4.2** | **19.8** | **76.0** | **4.6** | **448.8** | **80** | **20.6** | **1.52** | **—** | **—** |
| — | — | 3.9 | 0.5 | 0.84 | 0.65 | 49 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 37 | 0.0 | 1.30 | — | 0.25 |
| — | — | 1.4 | 0.5 | 0.92 | 0.71 | 201 | 0.0 | 0.0 | 16.4 | 83.6 | 0.0 | 45.0 | 31 | 16.4 | **1.30** | — | 0.25 |
| — | — | 1.6 | 0.5 | 0.97 | 0.75 | 5,576 | 0.0 | 25.5 | 19.1 | 55.4 | 28.8 | 53.0 | 525 | 17.0 | **1.25** | — | 0.25 |
| — | — | 0.0 | 0.0 | 0.80 | 0.61 | 67 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 1,297.0 | 5 | 0.0 | 1.78 | — | 0.00 |

## Mutual Fund Contact Information

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www.oakmark.com

**Oberweis**
800-245-7311
www.oberweisfunds.com

**Old Westbury**
800-607-2200
www.bessemertrust.com

**Olstein**
800-799-2113
www.olsteinfunds.com

**Osterweis**
866-236-0050
www.osterweis.com

**Parnassus**
800-999-3505
www.parnassus.com

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

**Payden & Rygel**
800-572-9336
www.payden.com

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

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

**PIA Mutual Funds**
800-251-1970
www.piamutualfunds.com

**PIMCO**
888-877-4626
www.pimco.com/investments

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

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

**ProFunds**
888-776-3637
www.profunds.com

**RBC Global Asset Mgmt**
800-422-2766
www.rbcgam.us

**Royce**
800-787-6923
www.roycefunds.com

**Russell**
800-787-7354
www.russell.com

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

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

**Scout**
800-996-2862
www.scoutfunds.com

**Sequoia**
800-686-6884
www.sequoiafund.com

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

**Sit**
800-332-5580
www.sitfunds.com

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

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

**TCW**
800-248-4486
www.tcw.com

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

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

**Tocqueville**
800-697-3863
www.tocquevillefunds.com

**Toews Funds**
877-558-6397
www.ToewsCorp.com

**Touchstone**
800-543-0407
www.touchstoneinvestments.com

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

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

**USAA**
800-531-8722
www.usaa.com

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

**Vanguard**
877-662-7447
www.vanguard.com

**Villere & Co.**
866-209-1129
www.villere.com

**Voya**
800-992-0180
investments.voya.com

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

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

**Wasatch**
800-551-1700
www.wasatchfunds.com

**Weitz**
800-304-9745
www.weitzfunds.com

**Wells Fargo Advantage**
800-359-3379
www.wellsfargoadvantagefunds.com

**WesMark**
800-864-1013
www.wesmarkfunds.com

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

**William Blair**
800-635-2886
www.williamblairfunds.com

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

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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 boldface.

**3-Year Return (%)—Fund and Category +/-:** Assuming an investment on January 1, 2012, the annual total compound return if held through December 31, 2014; 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, 2010, the annual total compound return if held through December 31, 2014; 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, 2005, the annual total compound return if held through December 31, 2014; and the difference in fund annual return for the period from the average return for the period for all funds in the same category. Return and difference from category numbers that are in the top 25% of all funds in the investment category are shown in bold.

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

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

**Risk Index—Category and Total:** The Category Risk Index is the standard deviation of a fund's return divided by the standard deviation of return for the average fund in the category. The Total Risk Index is the standard deviation of a fund's return divided by the average standard deviation of return for all funds. Standard deviation is a measure of return volatility and is computed using monthly returns for the last three years. A value of 1.00 denotes average risk. Values above 1.00 indicate greater 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 for all share classes in millions of dollars at the end of the calendar year.

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

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

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

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

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

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

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

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

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

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